

A HOUSING MARKET ASSESSMENT

OF

FRANKLIN COUNTY, OHIO
NEIGHBORHOOD STABILIZATION PROGRAM 2
(NSP 2)

FOR

FRANKLIN COUNTY BOARD OF COMMISSIONERS
373 SOUTH HIGH STREET, 26TH FLOOR
COLUMBUS, OHIO 43215-6314

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Corporate Office:
869 W. Goodale Blvd.
Columbus, OH 43212
(614) 225-9500

Nashville Office:
2828 Old Hickory Blvd.
#609
Nashville, TN 37221

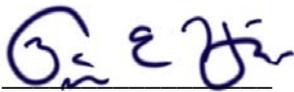
Washington, DC Office:
1106 G St. NE
Washington, DC 20002

MARKET STUDY CERTIFICATION

This certifies that Brian Higgins of Arch City Development, personally made an inspection of the area including comparable properties and the proposed sites. Further, the information contained in this report is true and accurate as of July 14, 2009.

VWB Research is a disinterested third party without any current or future financial interest in the project under consideration. We have received a fee in preparation of the market study. However, no contingency fees exist between our firm and the client.

Certified:



Brian Higgins
Market Analyst
Arch City Development
bhiggins@archcitydevelopment.com



Rob Vogt
Market Analyst
869 W. Goodale Blvd.
Columbus, Ohio 43212
(614) 225-9500
robv@vwbresearch.com

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I. INTRODUCTION

A. PURPOSE

The purpose of this report is to evaluate the market feasibility of housing development in the Census Tract geographies defined by development staff of Franklin County, Ohio. This study was initiated by Franklin County in response to a Notice of Fund Availability (NOFA) issued by the United States Department of Housing and Urban Development for the Neighborhood Stabilization Program 2 (NSP 2) under the American Recovery and Reinvestment Act of 2009. It conforms to the standards adopted by the National Council of Affordable Housing Market Analysts (NCAHMA). These standards include the accepted definitions of key terms used in market studies for affordable housing projects and model content standards for the content of market studies for affordable housing projects. These standards are designed to enhance the quality of market studies and to make them easier to prepare, understand and use by market analysts and end users.

B. METHODOLOGY

Methodologies used by VWB Research include the following:

- The Primary Market Area (PMA) generated for the proposed site is identified. The Site PMA is generally described as the smallest geographic area expected to generate most of the support for the proposed project. Site PMAs are not defined by a radius. The use of a radius is an ineffective approach, because it does not consider mobility patterns, changes in socioeconomic or demographic character of neighborhoods or physical landmarks that might impede development.

PMAs are established using a variety of factors that include, but are not limited to:

- A detailed demographic and socioeconomic evaluation.
- Interviews with area planners, realtors and other individuals who are familiar with area growth patterns.
- A drive-time analysis to the site.
- Personal observations of the field analyst.
- An evaluation of existing housing supply characteristics and trends.

- A field survey of comparable for-sale housing developments is conducted. The intent of the field survey is twofold. First, the field survey is used to measure the overall strength of the sales market. This is accomplished by an evaluation of unit mix, development cost, sales price and overall quality of product. The second purpose of the field survey is to establish those projects that are most likely directly comparable to the proposed property. Given the complexity of for-sale markets such as this, there might be multiple comparable properties.
- Economic and demographic characteristics of the area are evaluated. An economic evaluation includes an assessment of area employment composition, income growth (particularly among the target market), building statistics and area growth perceptions. The demographic evaluation uses the most recently issued Census information, as well as projections that determine what the characteristics of the market will be when the proposed project opens and after it achieves a stabilized occupancy.
- Area building statistics and interviews with officials familiar with area development provide identification of those properties that might be planned or proposed for the area that will have an impact on the marketability of the proposed development. Planned and proposed projects are always in different stages of development. As a result, it is important to establish the likelihood of construction, the timing of the project and its impact on the market and the proposed development.

C. REPORT LIMITATIONS

The intent of this report is to collect and analyze significant levels of data to forecast what investment strategies will lead to the highest level of positive neighborhood transformation over time. VWB Research relied on a variety of sources of data to generate this report. These data sources are not always verifiable; VWB Research, however, has made a significant effort to assure accuracy. While this is not always possible, we believe our effort provides an acceptable standard margin of error. VWB Research is not responsible for errors or omissions in the data provided by other sources.

The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions, and are our personal, unbiased professional analyses, opinions, and conclusions. We have no present or prospective interest in the property that is the subject of this report and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event (such as the approval of a loan) resulting from the analyses, opinions, conclusions in or the use of this study. Any reproduction or duplication of this report without the express approval of the Franklin County Board of Commissioners or VWB Research is strictly prohibited.

D. SOURCES

VWB Research used various sources to gather and confirm data used in each analysis. These sources, which are cited throughout this report, include the following:

- Franklin County Auditor
- Columbus Metropolitan Housing Authority
- Franklin County Department of Job and Family Services
- U.S. Department of Housing and Urban Development
- Franklin County Sheriff's Department
- *The Daily Reporter*
- U.S. Census Bureau
- TeleAtlas
- Applied Geographic Solutions
- Environmental Systems Research Institute (ESRI)
- Ribbon Demographics, LLC
- InfoUSA Business Database
- City of Columbus Department of Development
- Mid-Ohio Regional Planning Commission (MORPC)
- Community Research Partners
- Arch City Development
- VWB Research

II. EXECUTIVE SUMMARY

VWB Research has completed a market study for the Neighborhood Stabilization Program 2 (NSP 2) areas identified within Franklin County. The intent of this study is to assist Franklin County with the task of deciding where and how NSP 2 funds should be spent within these geographic areas. This analysis was performed on the initial list of Census Tract geographies provided to the consultants by the County. Areas within these Tracts that had an overwhelming preponderance of non-housing land uses were eliminated.

Once the NSP 2 boundaries had been refined, the geography was divided into nine separate submarkets. These submarkets approximate existing community boundaries when possible, but due to the large scale of the NSP 2 area and the varying size of political jurisdictions, areas were occasionally aggregated into a “new” neighborhood because of similarities in housing, economics or simply for the purposes of analyzing data at a more manageable scale.

KEY FINDINGS

A comprehensive economic and demographic analysis using state-of-the-art Geographic Information System (GIS) was performed in all nine NSP 2 submarkets. This analysis contained both quantitative and qualitative data about economic and housing conditions, neighborhood amenities, current and proposed development and was complimented by field analysis and visual inspections. Each of the nine submarkets were categorized utilizing the four distinct typologies created to define the state of communities in the City of Columbus; At-Risk, Destabilizing, Distressed or Potential Recovery, with each submarket fitting into one of these categories. The Franklin County submarkets fell into only two of the four typologies. They include At-Risk and Destabilizing. A brief description, examples of suggested strategies and the neighborhoods that fall into each typology are summarized below.

At-Risk – neighborhoods that have not yet begun any significant level of decline, but due to a preponderance of high risk mortgages, slow to flat economic growth and an aging housing stock, are could experience decline in the near future.

- Foreclosure prevention
- Aggressive code enforcement
- Homebuyer assistance
- Little or no acquisition /rehabilitation

Neighborhoods

Canal Winchester, Franklin Township, Groveport-Madison, Obetz, Pleasant Township and Westland.

It is our opinion that these neighborhoods require little, if any, physical investment. A pre-emptive strategy of foreclosure prevention, code enforcement and homebuyer assistance should be employed to ensure that these areas do not begin to destabilize.

Destabilizing – these communities have begun to experience a decrease in housing value per square foot, vacant properties are becoming more prevalent and the economic diversity is widespread, but trending down.

- Foreclosure prevention
- Code enforcement
- Homebuyer assistance
- Market-building incentives
- Rehabilitation and infill development
- Selective demolition
- Acquisition rehab

Neighborhoods:

Mifflin Township, Northland and Whitehall.

Mifflin Township

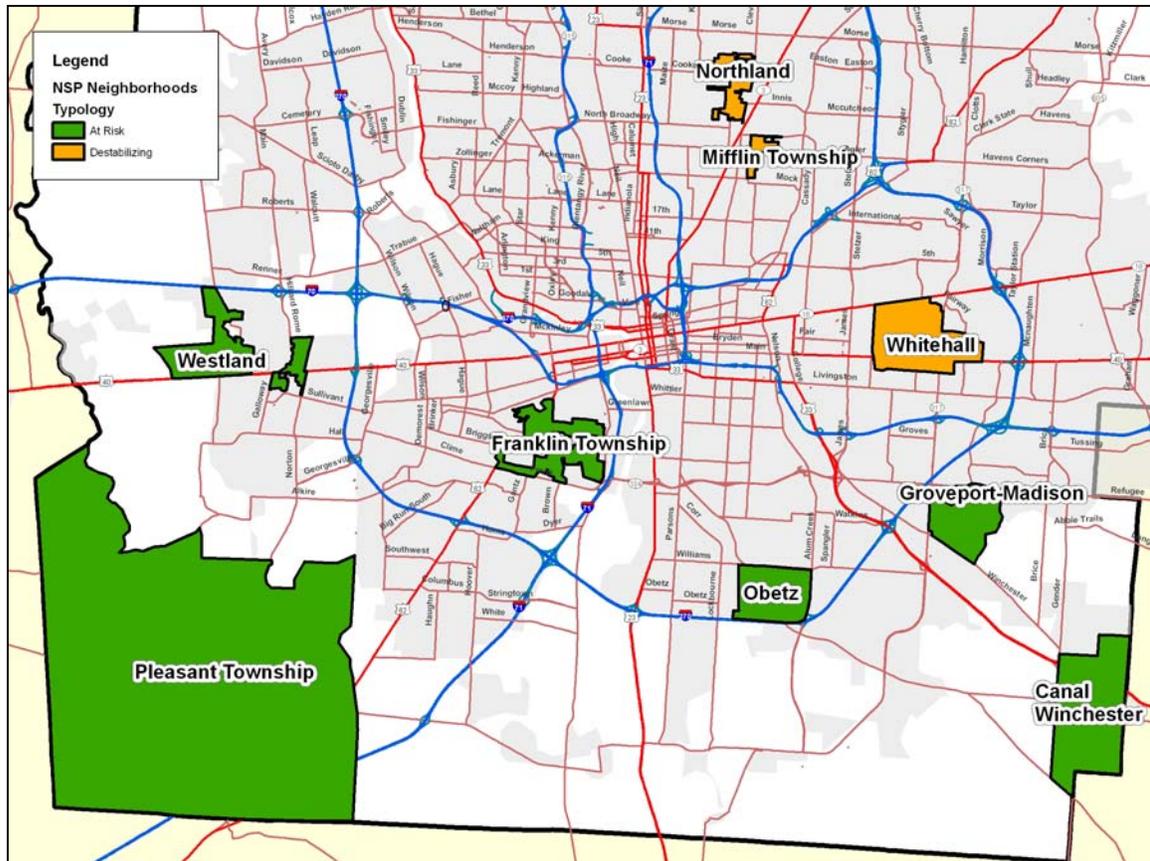
- Focus acquisition and rehabilitation activities to take advantage of the recent investment of Mariemont Homes.
- Parkwood Avenue is a highly travelled and visible corridor that warrants investment.
- Provide access to foreclosure prevention resources.
- If possible, coordinate with the City of Columbus' proposed investment strategy.

Northland

- Engage in strategic acquisition and rehabilitation.
- Focus on achieving market stabilization through foreclosure prevention and homebuyer assistance.
- Provide access to foreclosure prevention resources.
- If possible, coordinate with the City of Columbus' proposed investment strategy.

Whitehall

- Engage in strategic acquisition and rehabilitation of housing near community assets (schools, parks) and infrastructure (shopping, transportation, groceries).
- Focus on achieving market stabilization through foreclosure prevention and homebuyer assistance.
- Provide access to foreclosure prevention resources.
- Focus on achieving market stabilization through foreclosure prevention and homebuyer assistance.



NEIGHBORHOOD HOUSING DEMAND

Rental

NSP guidelines mandate that 25% of the City's allocation be spent to serve households under 50% of area median household income. This most likely will take place through the development of rental housing. Therefore, a rental demand analysis was performed for each of nine submarkets. Demand varies greatly across geographies with some neighborhoods oversaturated with rental housing and other containing a demand for hundreds of units. A demand of over 500 rental units that are affordable at 50% AMHI exists throughout the entire NSP geography.

For-Sale

Demand for newly renovated or constructed housing is virtually non-existent throughout the NSP 2 area constructed before 1985. Without applying some level of subsidies to a program of housing revitalization, it is not practical to assume that these homes will sell in the open market. NSP 2 regulations that mandate homes be sold to families at or below 120% AMHI should help stimulate sales. In instances where income requirements have been wider, sales have occurred more rapidly. Houses that utilize HOME funds cannot be sold to people above 80% AMHI. Finding people who have the appropriate income yet are qualified from a credit perspective to own a home is very difficult. That is why these houses have been slow to sell despite having a comparable level of construction and lower sales price to those that can be sold at 120% AMHI. Although outside the scope of this study, Franklin County and other municipalities should lobby HUD for the upward expansion of HOME income limits in order to stimulate home sales and facilitate neighborhood revitalization.

III. NEIGHBORHOOD CONDITIONS

A. OVERVIEW

VWB Research has provided a general description of the neighborhoods analyzed for this report. An analysis was performed on the initial Neighborhood Stabilization Program 2 (NSP 2) geography provided to VWB Research by Franklin County Development Department. Following this analysis, the geography was slightly altered from the boundaries established by the list of tracts from the 2000 Census. Portions of the Census Tracts that were within the City of Columbus' municipal boundaries were eliminated so that the data being analyzed was not inadvertently influenced by city trends.

Once the NSP 2 boundaries had been redefined, the geography was divided into nine separate submarkets or neighborhoods as dictated by the Census Tracts used in the study. These submarkets attempt to replicate existing neighborhood boundaries when possible, but areas were occasionally aggregated into a "new" neighborhood due to similarities in housing, economics or simply for the purposes of analyzing data at a more manageable scale. For example, the "Pleasant Township" municipality included Pleasant Township, Darbydale and Harrisburg. These areas are referred to as NSP 2 geographies or neighborhoods throughout this report, even though they are technically the more cumbersome "VWB Research Modified NSP 2 Submarkets."

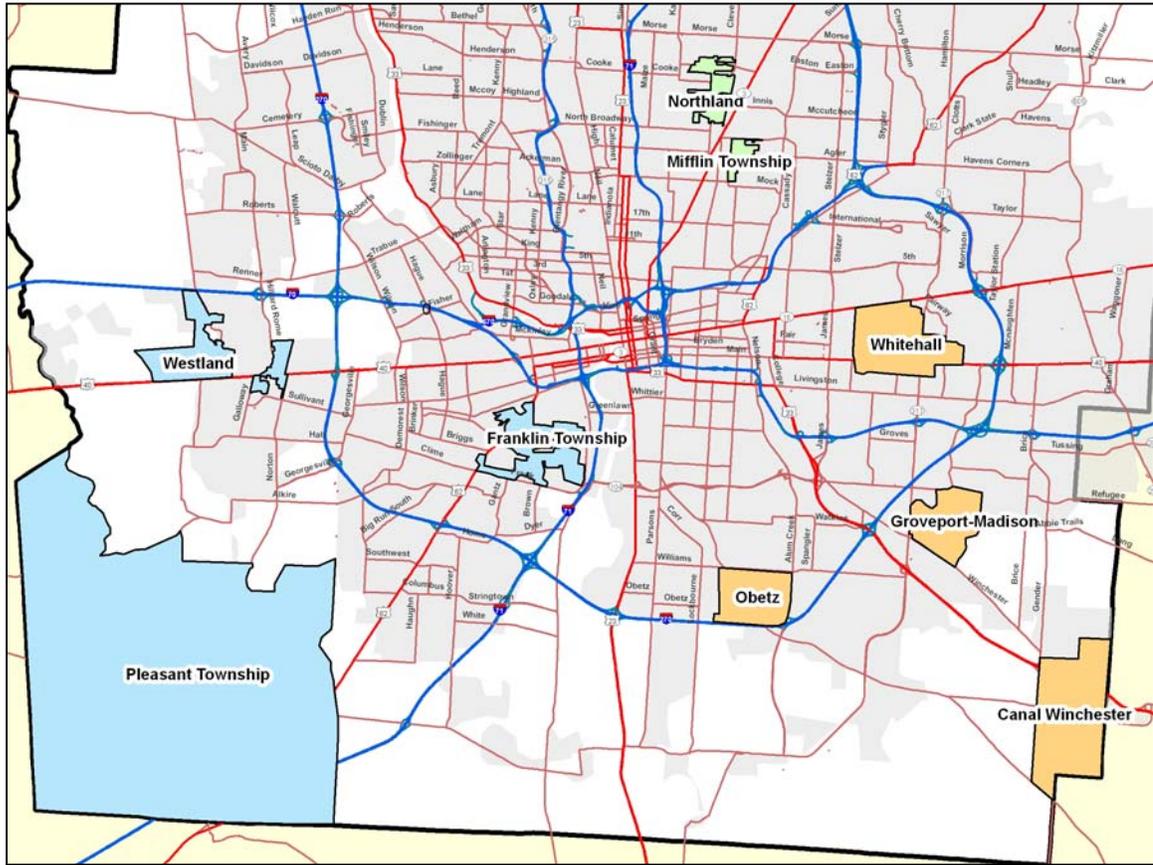
Each NSP 2 community has a set of existing conditions that affect quality of life, internal/external community perception and the likelihood for investment. These elements will be defined throughout the following section. In order to accomplish this, the NSP has been divided into three geographies: north, east and west.

HUD has also determined that these areas are considered to have a high risk of foreclosure and abandonment over the next 18 months. This risk assessment is computed by examining three data sets that HUD believes are good predictors of risk.

- Office of Federal Housing Enterprise Oversight data on decline in home values (as of June 2008) compared to peak home values since 2000
- Federal Reserve Home Mortgage Disclosure Act data on percent of all loans made between 2004 and 2006 that are high cost
- Labor Department data on unemployment rates in places and counties as of June 2008

This data is available for all Community Redevelopment Block Grant (CDBG) eligible communities, which makes it desirable for HUD to examine.

The following map illustrates the locations of the NSP 2 communities in Franklin County.



B. NORTH FRANKLIN COUNTY NEIGHBORHOODS

Mifflin Township

The geography for the Mifflin Township area defined in this report is bound by the northern termination points of Perdue and Woodland Avenues, east of Northglen Drive, Wedge Street, Woodland, Aberdeen and Rankin Avenues, south along Hudson Street and to the west, Parkwood Avenue. This area is largely developed, although there is some undeveloped land east of Parkwood Avenue and south of Melrose Avenue.

The area consists almost entirely of single-family homes that have been built on a moderately dense street grid without the use of alleys. Sidewalks and curbs are not prevalent in the community. The majority of housing dates from the 1950's, but there is a significant portion that was constructed between the Great Depression and the outset of World War II.

Mifflin Township has the second highest share of properties going to sheriff sale and of adjustable rate mortgages at 4.5% and 6.1%, respectively. The area also experienced the greatest decline in median percentage change in sales price per square foot between 2003 and 2008, lowering by 14.5%.



Mifflin Township has a variety of housing types.



Northland

The Northland study area, bounded to the north by Lehner Road, the south by Oakland Park Avenue, the CSX right-of-way to the east and Karl Road to the west, is fairly typical of communities built in the late 1940s and early 1950s. A variety of single-family styles, mixed with two- to four-unit buildings and a limited number of multifamily properties dominate this community that only the most skilled of geographers will innately be able to tell when they are in the city or the county, as it changes from block to block. One telltale sign is that streets in the county are less likely to have sidewalks.

Northern Lights Shopping Center remains a retail fixture for the neighborhood. Between it and the other centers in orbit around it, the population can easily fulfill the majority of their basic need for products and services.

Northland experienced the sharpest increase in median percentage change in sales price per square foot at 20.3% between 2003 and 2008. However, it did have the highest percentage of properties going to sheriff sale at 5.1%.



*Two different styles of ranch homes
in the Northland submarket.*

C. EAST FRANKLIN COUNTY NEIGHBORHOODS

Canal Winchester

The Canal Winchester submarket boundaries are Lehman Road to the north, Lithopolis Road and the county line to the south, the county line to the east and Gender Road to the west. This area is bisected in a southeasterly direction by U.S. Highway 33. South of U.S. Highway 33, the housing stock is older. The closer to the historic downtown core of Canal Winchester, the older the stock, but housing 1.5 miles south of downtown still averages over 30 years old. North of U.S. Highway 33, the housing stock is newer and includes several large single-family for-sale tract developments as well as market-rate multifamily apartments and condominiums. These units were developed in the mid- to late-1990s and represent over one-fourth of the submarket's housing stock.

The submarket has the highest home ownership rate at 87.5%, yet has seen a 362.5% increase in tax delinquent residential properties from 2007 to 2009. This is the highest rate of increase in the Franklin County study area.



Canal Winchester's housing represents several eras.



Groveport-Madison

Groveport-Madison's NSP 2 marketplace is the area encompassed by Beachworth Court, Noe-Bixby Road and Refugee Road to the north, Winchester Pike to the south, Big Walnut Creek and Fontaine Road to the east and Hamilton Road to the west. The dominant land use in this area is single-family housing with a limited number of institutional uses. The housing stock is a combination of ranch, split-level and symmetrical two-story homes that were built overwhelmingly between 1958 and 1971.

With 6.7% of all mortgages in the submarket having adjustable rates, Groveport-Madison has the highest rate in the study area. The community has seen a modest 2.8% increase in value, which nearly matches its 2.5% increase in tax delinquent properties between 2003 and 2008.



Split level homes are very prevalent in the Groveport-Madison area.

Obetz

Obetz is defined by Williams Road to the north, Interstate 270 to the south, the CSX right-of-way west of Chandler Avenue to the west and Alum Creek Drive to the east. The community is part of two different school districts. Children who live east of Charlotte Road attend Groveport-Madison School District and those to the west attend Hamilton Local School District. The housing stock on the Groveport-Madison side of the community is dominated by semi-permanent manufactured homes. Many have fixed additions such as porch roofs, patios and garages. Upon entering the Hamilton side of the community, homes favor ranch and split-level styles. A new Dominion Homes development has nearly reached project build out in the northwest corner of the market. The newer tract housing represents approximately 25% of all housing units, with much of the balance being developed gradually from the 1930s through the 1970s. Obetz also has two iconic automotive uses; the Columbus Motor Speedway on its northern boundary and the Columbus Fair Auto Auction to the south. Both are regional draws for the village.

With only 62.4% of the housing stock owned by its occupants, Obetz has the second lowest homeownership rate in the market study geography. The median percentage change in sales price per square foot has seen a 4.9% boost between 2003 and 2008, but the median housing value is still relatively low, making significant changes relatively easy to achieve.



In Obetz, the style of homes differs from one school district to another. Market-rate apartments can also be found in the community.

Whitehall

The Whitehall market is defined as Broad Street, Santa Maria Lane, St. Francis Lane, Little Flower Lane, Hamilton Road, Etna Road, Dimson Drive and Longbranch Lane to the north, East Mound Street, Shady Lane Road and Main Street to the south, Fountain Lane to the east and Barnett Road to the west. Whitehall experienced significant economic and housing growth in the decade after World War II. In fact, the Town and Country Shopping Center on East Broad Street is often considered as the nation’s first strip mall. The core of the community is high-density single-family homes, but it is framed by lower-density homes to the west and two-family, multifamily and commercial on the east. Both the East Broad Street and East Main Street corridors have seen recent increases in investment. The refurbishing of Town and Country and the addition of Target to East Broad Street, combined with a Wal-Mart and several other inline shopping centers has increased the consumer options for the community

Whitehall has the highest number of adjustable rate mortgages with 242 and the highest number of tax delinquent properties at 45. The community has shown a solid 9.9% increase in median percentage change in sales per square foot between 2003 and 2008.



Typical housing in Whitehall.

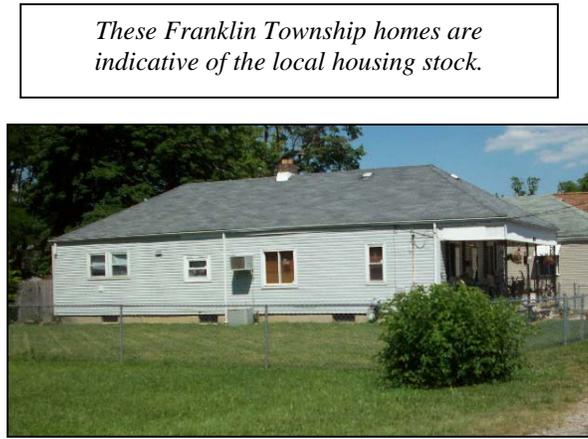
D. WEST FRANKLIN COUNTY NEIGHBORHOODS

Franklin Township

Much of the eastern portion of this market is dominated by industrial uses and Greenlawn Cemetery; however, the residential component of Franklin Township is bounded by West Mound Street to the north, Frank Road to the south, predominantly Brown Road to the east and Norfolk Southern right-of-way west of State Route 3 to the west.

Most of the housing stock is single-family, single-story on small lots of less than 0.1 acres. The majority of the neighborhood was built with an alley system, but does not include sidewalks or curbs. The housing stock was built primarily during the 1950s and 1960s and is reflective of a typical post-war ranch design. The submarket has seen few units added to its overall composite during the past three decades.

Franklin Township has the lowest median appraisal value for one- to three-family residential real estate at \$78,570 per unit. It also has the second lowest homeownership level at 67.1%. Despite these factors, the community has relatively few adjustable rate mortgages and has not experienced a decrease in median sales price.



These Franklin Township homes are indicative of the local housing stock.

Pleasant Township

The Pleasant Township market area is the largest in Franklin County’s NSP 2 application at over 40.0 square miles. The market area is bounded by the Little Darby Creek, Alkire Road and Johnson Road to the north, the Franklin County line to the south and west, and Young Road to the east.

Although the Pleasant Township geography is large, it is one of the most sparsely populated areas of Franklin County. Darbydale, Georgesville and Harrisburg are population nodes, but all three are unincorporated with a combined population of fewer than 2,000 people. Although the first European settlement dates back to 1797, significant growth did not occur until the 1950s. Since then, homes have gradually been developed, but by the turn of the 21st Century, there were barely over 2,600 units.

The submarket has not experienced a significant change in median sales price over the past five years, but it has maintained an 85.3% rate of homeownership, while boasting the lowest number and percentage of adjustable rate mortgages; 50 and 1.8%, respectively.



These homes are near the unincorporated community of Darbydale in Pleasant Township.

Westland

The large Westland submarket encompasses land as far north as Interstate 70, south to West Broad Street and Sullivant Avenue beyond, east to Norton Road and west to Amity Road. The area is largely undeveloped in the west, but the homes in the southeast portion of the geography span several decades, with approximately 30% being developed in the 1960s and over 40% in the 1990s.

The neighborhood's homeownership rate trails Pleasant Township at 83.0% and it fares well with other indicators. A moderate 4.3% of properties have adjustable rate mortgages, and tax delinquencies have increased 158.3% making it the lowest percentage increase in the Franklin County study area.



The Westland housing stock is generally older north of West Broad Street and newer south of West Broad Street.

IV. LITERATURE REVIEW

A. INTRODUCTION

VWB Research recognizes that a considerable amount of research has been conducted by entities that attempt to evaluate the impact of vacant and foreclosed properties on area neighborhoods. This section considers the research that has been conducted and its applicability to Columbus neighborhoods.

The literature on foreclosures and their impact on neighborhoods has evolved over recent years with changes in the economic context. Prior to and even into 2008, the focus was more on predatory lending (Li and Ernst, 2006; Goldstein, 2006) and subprime loans (Calem et al, 2004; Schloemer et al, 2006; Gramlich et al, 2007). As housing prices started to level off or even decline, foreclosures spread from predatory and subprime loans to those holding “upside-down” mortgages or stuck in a market where sales had dramatically slowed. The literature came to recognize the foreclosure problem more generally and placed greater attention on its effects, whether on neighborhood housing values (Immergluck and Smith, 2006; Been, 2008) or on public costs of abating nuisances related to vacant and abandoned properties (Apgar, 2005; Garber et al, 2008). Recent news coverage now points to another wave of foreclosures due to the economic downturn. Those with prime loans, whose terms might normally be considered appropriate, are now losing their jobs and some may encounter difficulties in keeping up with payments.

In addition to diagnosing the problem, there has been growing attention focused on prescribing the solutions and how to utilize the funds from the Neighborhood Stabilization Program (Mallach, 2008a and 2008b; Immergluck, 2008). This body of literature connects housing and revitalization strategies, ranging from foreclosure prevention to large-scale redevelopment, to previous research on neighborhood typology. While circumstances have become more challenging in light of the foreclosure problem, there appears to be consensus that certain housing and neighborhood development principles still apply and are more important than ever in matching limited resources with outsized need. This literature review first provides background on the neighborhood impacts of foreclosures and neighborhood typologies, and then explores strategies and best practices to address the issues.

B. NEIGHBORHOOD IMPACTS OF FORECLOSURE

Various researchers have attempted to estimate the impact of foreclosures on neighborhoods in terms of housing value. This type of data analysis has improved in recent years, though challenges remain in distinguishing the effects of individual foreclosed properties from neighborhood conditions (Harding et al, 2008). Immergluck and Smith (2006) found that for each foreclosure on a block, the price of other nearby single-family homes declined by 0.9%. In lower-income neighborhoods, declines were even greater, with an average of 1.4%. Based on this research, the Center for Responsible Lending has estimated that homes lose an average of \$5,000 in value when there is a nearby foreclosure. Analysis of sales in New York City neighborhoods shows that prices of properties within 500 feet of one or more foreclosures (Been, 2008) are 1.8% to 3.7% lower than prices of similar properties in the neighborhood outside the 500-foot range. In Columbus, the per-foreclosure impact on a sold house is significant out to 1,000 feet, and the per-vacant/abandoned property impact is more severe within the first 250-foot ring, at about 3.5%, but is less severe beyond that distance (Mikelbank, 2008).

C. NEIGHBORHOOD TYPOLOGIES

In 2001, The Reinvestment Fund (TRF) began developing a neighborhood typology as it conducted a Market Value Analysis of Philadelphia. TRF used data inputs such as home values, income, assets and liabilities, transportation and existing investment to characterize housing markets. The resulting data yielded a typology of six categories: Regional Choice, High Value, Steady, Transitional, Stressed and Reclamation. This typology recognized that policy solutions varied from one neighborhood to the next and, in turn, that limited resources can be allocated more efficiently. For example, a Stressed neighborhood may require large-scale redevelopment to rebuild the market, while a Steady neighborhood can focus on maintenance measures such as code enforcement. A variety of neighborhood typologies have arisen since then, in some cases using a simpler set such as the Minneapolis Neighborhood Revitalization Program, which has three categories: 1) Protection – stable areas with functioning or strong markets, 2) Revitalization – areas that may be experiencing some decline in homeownership and maintenance, and 3) Redirection – areas in need of comprehensive and sustained investment. A Columbus typology study (Garber et al, 2006) outlined eight neighborhood classifications, ranging from “core stress” to “traditional urban choice” to “suburbs in the city.” Based on these various sources, VWB Research and CRP outlined four categories for this project: At Risk, Destabilizing, Distressed and Potential Recovery (discussed further in Section V).

The concept of typologies veers away from the notion that government action alone can represent a complete solution and instead attempts to determine and bridge the gap between existing market conditions and a healthily functioning market. In previous research, Community Research Partners outlined a framework of focus, scale and market approach based on the goal of “creating a tipping point” (Garber et al, 2005).

- Focus: Affordable Housing or Neighborhood Revitalization
- Scale: Small-Scale/Incremental or Large-Scale/ Comprehensive
- Market approach: Needs-Based or Assets-Based

Each of these approaches has a range of advantages and disadvantages in relation to the neighborhood context. For example, a small-scale and housing-focused approach would not make a significant positive impact in a distressed neighborhood without assets to leverage. A large-scale project may be a waste of resources if it fails to recognize existing community assets and needs in a recovering area where incremental measures could have sufficed.

In very distressed neighborhoods, reaching the tipping point can require resources far beyond what is feasible with NSP funds alone. According to Richard Baron, developer of Westminster Place in St. Louis, the threshold number of units to reclaim a neighborhood is about 200, plus supporting retail and services, effectively creating a new market and community (Urban Land Institute, 1997; Garber et al, 2005). Westminster Place, a 12-block mixed-income community, is an example of this critical mass with 365 apartments and townhouses, 96 assisted living units, 52 single-family homes and retail development. Laura Choi (2008) emphasizes characteristics and amenities beyond basic retail and services, including income diversity, transit-oriented development, access to services, access to employment opportunities and environmental sustainability.

D. BEST PRACTICE THEMES

At first glance, \$3.9 billion of NSP funds appears to be a large sum, but its limitations become obvious in light of the dispersion of funds across the nation and the scale of the foreclosure problem within many locales. Philadelphia’s experience with its ambitious Neighborhood Transformation Initiative (NTI) holds some important lessons for the use of NSP funds. While NTI has achieved much in financing demolitions and revitalizing some neighborhoods, some observers believe that more could have been done, considering the amount of resources. Funding sources for NTI included a \$300 million bond issue, \$50 million from Philadelphia’s general operating dollars, \$250 million in state and federal funds and \$2 million from corporations and foundations. Over time, some of these monies were channeled into other housing and community development, reducing momentum for NTI. The greater problem, however, may have been the lost opportunity to leverage more private investment instead of the heavy reliance on public funds.

Alan Mallach (2008a, 2008b) highlights a number of practices that local governments should undertake to leverage, recycle and maximize the impact of NSP funds. These best practices include:

- Leveraging other resources, investments and opportunities
- Revolving funding – NSP guidelines originally had a five-year limit within which revenue from NSP-funded projects could be recycled to support new projects. This time limit has since been abolished, allowing greater possibilities for a sustained funding source.
- Working with both financial and technical assistance partners
- Targeting resources
- Not placing resources into situations where the private market will likely resolve itself
- Designing programs so that individual businesses or households take initiative

Mallach suggests that, to some extent, sites or projects can be targeted on a market-driven basis, with the local government supporting and leveraging private investment as individual households or larger developers come forward with applications or proposals. Immergluck (2008) has created an outline (see table below) of the capabilities that organizations from different sectors bring to the table.

Organization Type	Foreclosure Prevention	Mitigating Community Impacts and Recovery		
	Outreach, Counseling and Obtaining Loan Modifications	Short-term Mitigation and Containment of Spillover Problems	Property Reclamation and Recovery	Household Recovery
Nonprofit Sector				
Community development organizations (CDCs, CDFIs)	◆◆◆	◆	◆◆◆	◆◆
Community organizing groups	◆◆	◆◆	◆	◆
Policy/consumer/fair housing/tenant advocates	◆	◆	◆	◆◆
Credit counseling services	◆◆◆			◆◆◆
Legal aid groups	◆◆◆			◆◆◆
Public Sector				
Local government	◆◆◆	◆◆◆	◆◆◆	◆◆
Regional planning or municipal associations	◆	◆◆◆	◆◆	◆
State government	◆◆	◆	◆◆	◆◆
HUD	◆		◆	◆
Federal Reserve Bank or other regulators	◆		◆	◆
Private Sector				
Banks/lenders/servicers/developers	◆◆◆	◆◆	◆◆◆	◆
Cross-Sectoral Collaborations				
Coalitions, taskforces, etc.	◆◆	◆◆	◆◆	◆

◆◆◆ Likely major focus
 ◆◆ Likely moderate focus
 ◆ Likely limited focus

Other mechanisms to maximize or leverage resources include community land trusts (CLT), shared appreciation loans and lease to own agreements, where the cost burden is effectively shared between homebuyers and the housing entity (Jacobus et al, 2008). Sustainability is another advantage of these tools. The CLT model, for example, can help promote neighborhood stability and affordability. In a CLT, homeowners own the buildings on the land, but lease the land itself. This creates a long-term relationship between CLT organizations and homeowners, providing an incentive for homebuyer education and safe loans on the front end and additional support for homeowners struggling to pay their mortgages on the back end. A recent survey by the National Community Land Trust Network and the Lincoln Institute of Land Policy found a 0.52% foreclosure rate among CLT homeowners at the end of 2008, far lower than the 3.3% rate for market-rate homeowners as determined by the Mortgage Bankers Association (*Planning*, May 2009).

E. MATCHING STRATEGIES TO NEIGHBORHOODS

Mallach (2008a) emphasizes that the maintenance, demolition, rehabilitation or development of homes are not the objectives of NSP, but strategies toward retaining or creating functioning markets are. (Mallach, 2008a; Immergluck, 2008). For relatively stable neighborhoods, foreclosures can be prevented through aggressive code enforcement and nuisance abatement, homebuyer assistance before and during the foreclosure process, education and outreach, and loan modification. The National Vacant Properties Campaign also emphasizes an infrastructure of ordinances, staff resources and information systems to track vacant properties. These less intensive measures can be conducted on a widespread and more dispersed basis as necessary. As strategies become greater in scale, from small rehabilitation and infill development toward large redevelopment projects, the need for geographic targeting of limited resources, however, becomes more crucial. The table summarizes how the different strategies correspond with this report’s neighborhood typology.

STRATEGIES	NEIGHBORHOOD TYPOLOGIES			
	AT RISK	DESTABILIZING	DISTRESSED	POTENTIAL RECOVERY
Foreclosure prevention	***	***	*	***
Code enforcement	***	***	***	***
Homebuyer assistance	***	***	*	***
Acquisition	***	***	***	***
Rehabilitation	***	***	*	***
Demolition	*	**	***	**
Infill development	*	***	*	**
Redevelopment	*	**	**	*
Land banking	*	*	***	*

***More relevant strategy

**Moderately relevant

*Less relevant

In destabilizing or distressed areas, high-visibility catalytic projects can be a means of maximizing limited resources (Mallach, 2008a; Houston, 2008; Garber et al, 2005). This may require funds outside of NSP, since high-visibility areas may be more appropriate for, or zoned for, commercial or institutional use rather than residential. Even without such limitations, housing alone may not be enough to overcome deficiencies in assets. The following summaries are case studies of high-visibility successful initiatives within other communities.

High-Visibility Project Case Study #1: Los Angeles Neighborhood Initiative

At the smaller end of project scale, the Los Angeles Neighborhood Initiative (LANI) focuses on streetscape amenities such as lighting, bus shelters, cleanup and façade improvements. These short-term physical improvements have high visibility, but equally important is LANI's emphasis on capacity building and community leadership; in other words, visibility in a more social context. Arefi (2003) notes, however, that the neighborhoods that were most successful under LANI already had physical and social assets to build upon and, in some cases, the social asset of strong neighborhood leadership overcame shortcomings in the existing urban design. In its emphasis on both the physical environment and building community capacity, the LANI example has similarities to Columbus' Neighborhood Pride program.

High-Visibility Project Case Study #2: The Learning Corridor, Hartford

An example of a larger high-visibility project is the Learning Corridor in Hartford, Connecticut, a \$176 million project that transformed a 15-block area with a bus garage and other outdated structures ridden with crime, vacancies and related problems into an education campus of four magnet public schools, support programs for youth and continuing education. The project was led by the Southside Institutions Neighborhood Alliance (SINA), including Trinity College, Hartford Hospital, The Institute of Living, Connecticut Children's Medical Center and Connecticut Public Television and Radio. City and state governments also played a role in supporting the project. The surrounding neighborhoods have to date remained heavily Hispanic, avoiding the gentrification associated with other university-led development initiatives such as that of UPenn in West Philadelphia. Nonetheless, Connecticut's requirements for school desegregation have yielded magnet school student populations that are more suburban and white than the neighborhoods in which the schools are located (Nieves and Daugherty, 2006).

As part of this research, Community Research Partners also followed up with case studies from *Creating a Tipping Point* (Garber et al, 2005). We received detailed input from two of the case studies: Fall Creek Place in Indianapolis and the Genesis Project in Dayton. These cases elaborate further the ideas discussed above.

Tipping Point Case Study #1: Fall Creek Place, Indianapolis

The Fall Creek Place neighborhood of Indianapolis includes the construction and rehabilitation of 480 owner-occupied and rental units, and supporting infrastructure improvements and retail development according to a phased master plan.

Chris Palladino of Mansur Real Estate acknowledges that the timing of the development of Fall Creek Place was advantageous in 2001-2002. On the supply side, there was not much competition in the housing market in that area. In terms of demand, many people could qualify for mortgages and interest rates were at a historic low. Through more recent difficult times, the project has maintained stability as it has progressed and matured. By the end of 2008, 435 homes were sold, of which only four had suffered a foreclosure. This success is in part due to the requirements that the project placed on homebuyers, including homebuyer education and fixed-rate mortgages.

While most parts of the Indianapolis market have been static, valuations at Fall Creek Place have held up. Among the 75 homes that have resold, the annualized average appreciation has been 8% to 9%, though gains are not as high now as they were two years ago. Mr. Palladino believes that most solid urban neighborhoods hold up their value well compared to their “cornfield counterparts” that are seeing declines, particularly entry-level homes in new-build subdivisions. In addition to location, good urban design has helped create intrinsic value at Fall Creek Place. Design helped create a greater sense of community, while reducing both crime and the perception of crime. Front porches, garage alley lights and other mechanisms generate activity that deters crime.

Lessons for NSP

- *Supporting infrastructure and retail were key*
- *Requirements for homebuyer education and fixed-rate mortgages have helped prevent foreclosures*
- *Close-in urban location and good design can create sustainable value*

Tipping Point Case Study #2: Genesis Project, Dayton

Genesis Project is a public-private partnership that includes two private anchor institutions (Miami Valley Hospital and the University of Dayton), the City of Dayton and a nonprofit community development corporation. The project improved the physical environment by upgrading infrastructure, increasing homeownership rates and stimulating reinvestment in the Brown-Warren Business District.

Dick Ferguson of the University of Dayton stated that the Genesis Project is considered a success by most standards: crime is lower, homeownership is much higher and the concentration of rooming houses has been greatly reduced. The project is a good case study of how a neighborhood around a university can be kept as an affordable, family neighborhood. It has, however, been a challenge to meet this objective, as many parents of University of Dayton students have found the properties to be a desirable investment. Despite the parental connection, there are still problems similar to those associated with other investor landlords. The student population has also caused some problems such as parking and noise.

While there have been challenges, the Genesis Project contains best practices in terms of ongoing involvement of institutions, which not only includes the University of Dayton, but also Miami Valley Hospital. They provide funds to support a community organizer and a community-based police officer in the Dayton Police Department. There is also coordination between the police department and the university's police, the former serving as a first responder followed by the latter. In another part of Dayton, Good Samaritan Hospital is replicating the model set forth by the Genesis Project.

Lessons for NSP

- *Supporting infrastructure and retail investment*
- *Involvement of institutions and stakeholders (e.g. university, police)*
- *Funds set aside to support positions of community organizer and community-based police officer*
- *Difficult to control who benefits from housing improvements (student population and investors)*

Where a viable housing market does not exist and it is not feasible to create a new market through large-scale redevelopment, land banking offers various options for interim uses that can provide benefits to the community. Columbus already operates a land bank, but it may be improved in a number of ways. Mallach (2008a) recommends using acquisition not just as a means of gaining control of property, but to actively manage the supply of land and housing, releasing that supply as the market becomes ready. The land bank can then transfer property to a developer or the municipality itself can undertake development for sale or rental. Where the housing market or larger economic forces dictate a longer-term, or perhaps even a permanent holding of land, a number of cities have begun looking at more innovative alternatives. Youngstown is the first U.S. municipality to deliberately plan for population decline by shrinking over time. Their plan will look to replace abandoned neighborhoods or blocks with environmental or recreational amenities in many cases. The suggested new uses include parks, community gardens, greenways, wetlands and urban agriculture.

Renewable energy may be another option, as suggested by recent research from Michigan State University. This study focused on Michigan's brownfields as opportunity sites for wind and solar energy. Despite only tangential mention of foreclosures, the recommendation for renewable energy is based on the lack of a market for more traditional urban land uses such as commercial or residential.

F. CONCLUSION

This literature review has provided a background concerning why foreclosures are a neighborhood-level problem, the growing use of neighborhood typology and how strategies are now being tied to different typologies. The range of case studies reflects the fact that Columbus is neither a boom (and bust) market nor a Rust Belt city, but instead a collection of neighborhoods that lie across the gamut of market types. A few select areas have the characteristics of the Learning Corridor in Hartford: resources from large institutions and a significant amount of land. Where appropriate, smaller measures such as foreclosure prevention or streetscape improvements can also be effective, on their own or in connection with larger initiatives. Best practices emphasize leveraging resources, supporting housing with amenities and services and working with local stakeholders and the community. Challenging lessons are also learned, however, about how to control who benefits from this type of investment, as evidenced by experiences in Dayton and Philadelphia. Creating sustained relationships, ranging from ongoing partnerships to various forms of shared ownership, may help address these lessons while ensuring long-term impact.

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V. NEIGHBORHOOD TYPOLOGIES

A. OVERVIEW

To identify trends and develop strategies for neighborhoods, it was necessary to identify their typologies. Typology is the study or systematic classification of types that have characteristics or traits in common.

Neighborhoods in and around the NSP 2 geography exhibit a diverse series of characteristics that, when combined with other complimentary elements, creates a specific typology. It is possible that, if examined on a micro-scale, there can be innumerable typologies. This would not be a useful method to employ, as it would be difficult to extrapolate results. An analysis of the data combined with the desire to create a useful number of categories has yielded four neighborhood typologies in Franklin County: At-Risk, Destabilizing, Distressed and Potential Recovery. Each community that falls within one of these four categories exhibits similar housing and economic conditions. Together, these categories create a continuum through which a neighborhood might circulate while embroiled in foreclosure crisis. There is a point between At-Risk and Potential Recovery where a neighborhood may leave the foreclosure continuum for the Continuum of Healthy Neighborhoods. Conversely, a neighborhood may also enter the foreclosure continuum at this point. It should also be noted that although all four typologies are present in Franklin County, Distressed and Potential Recovery can only be found in the City of Columbus. At-Risk and Destabilizing are prevalent in the NSP 2 study area defined by Census Tracts outside of Columbus.

The classification of a neighborhood typology began with a comprehensive collection and analysis of neighborhood and city data. Information was collected from Columbus, Franklin County, Mid-Ohio Regional Planning Commission (MORPC) and a host of other organizations including national corporations and neighborhood non-profits. It was important to collect and disseminate as much data as possible. That way, when data was refined, some could be eliminated from the analysis because it was not deemed impactful.

As the refinement process evolved, two sets of quantitative and qualitative elements were identified:

Quantitative

Housing - variables that indicate the state of the housing market

1. Owner-occupied housing (tenure)
2. Single-family housing
3. Age of housing stock
4. Government-subsidized housing
5. Housing sales data

Economic - variables that indicate the economic health of a neighborhood

1. Foreclosure rate
2. Households receiving Housing Choice Vouchers
3. Presence of tax delinquent properties
4. Households receiving government assistance in the form of food stamps
5. Median household income

Qualitative

Neighborhood Quality – variables that may indicate the desirability of a neighborhood

1. Crime risk
2. Presence of non-complimentary land uses
3. Government funded capital improvements
4. Historic districts

Neighborhood proximity - distance from certain data points to an area

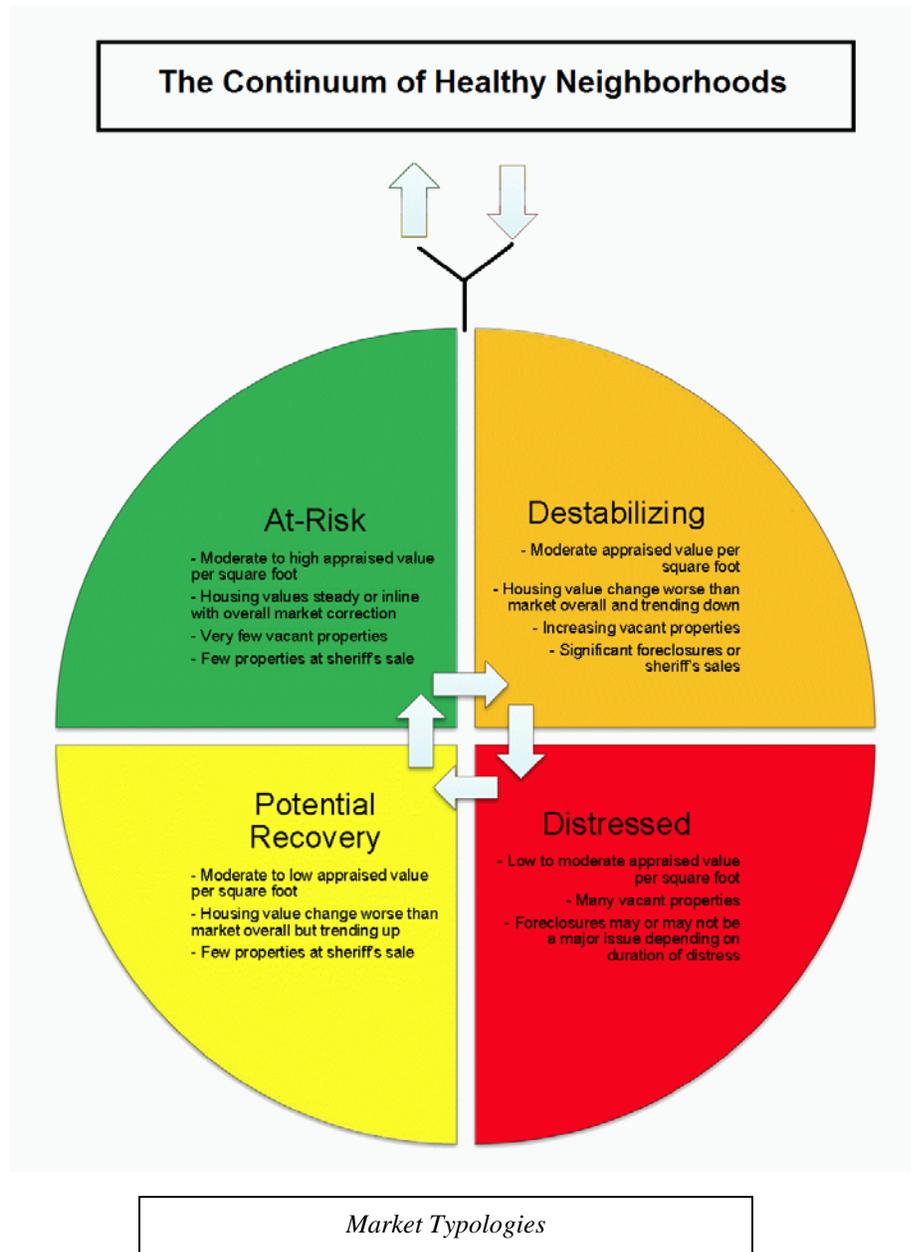
1. COTA transit lines
2. Supermarkets
3. Convenience stores
4. Employment centers
5. Fire departments
6. Police departments
7. Freeway interchanges
8. Group homes
9. Health centers
10. Hospitals
11. Libraries
12. Parks
13. Places of worship
14. Recreation centers
15. Elementary schools

Fieldwork – physical observations and analysis of the study area

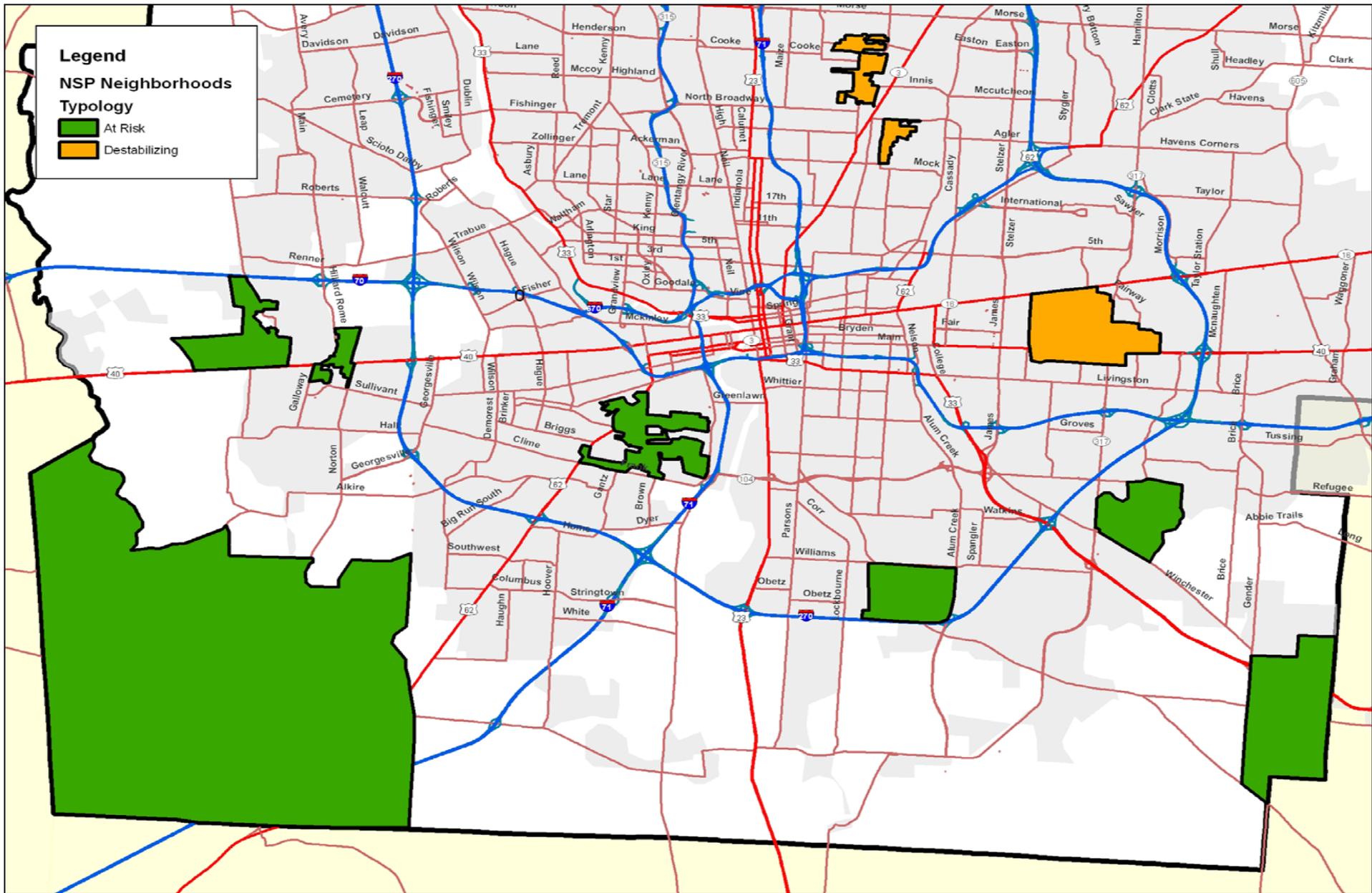
1. Community interviews
2. Visual inspection and analysis
3. Historic research
4. Analysis of planned and proposed projects
5. Demand analysis
6. Identify and study existing neighborhood geography and dynamics
7. Evaluation of best practices

All of these elements were examined to determine how they might affect neighborhoods in the NSP 2 study area. The characteristics began to coalesce and communities fell into four comparable groups, or typologies. These typologies allow us to summarize the relative state of a community and to create a continuum of decline and recovery that a neighborhood might travel through.

The following graphic illustrates the four neighborhood typologies:

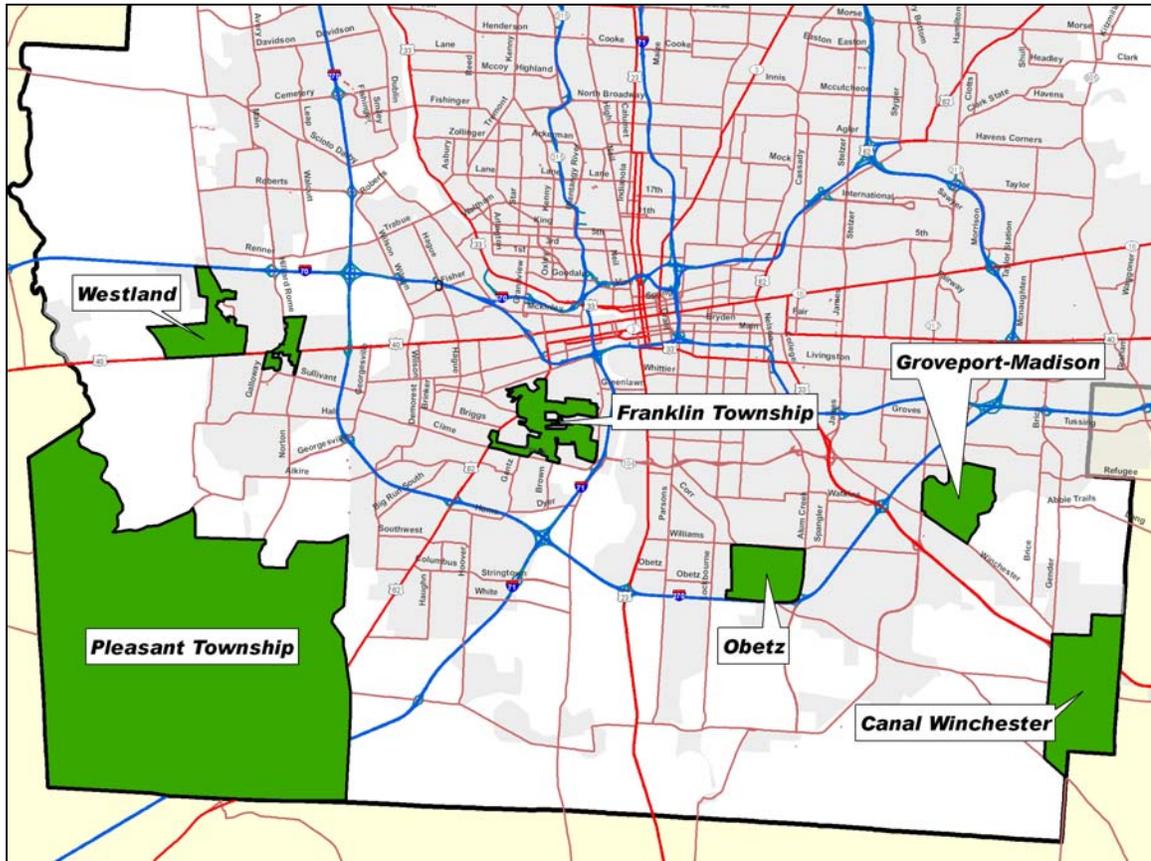


The map on the following page illustrates the classification of the nine neighborhoods by their typology:



The following sections describe in detail the characteristics of the neighborhood typologies, broad strategies to address their development, demand for housing and a summary of significant market factors.

B. AT-RISK



Description

Neighborhoods within the NSP 2 that are characterized as At-Risk have not yet been directly affected by the national foreclosure crisis and have few, if any, vacant properties when compared to other hard hit communities. The majority of units are single-family structures with high homeownership rates. They maintain a moderate to high value per square foot when compared to other units in the marketplace and are trending in a stable positive manner over time.

Broad Strategies

An aggressive policy of code enforcement should take place in the At-Risk neighborhoods to ensure that deferred maintenance issues do not lead to declining housing values and a loss of market desirability. A segment of the population has fixed or moderate incomes, so foreclosure prevention programs will be critical to keeping these areas stable. These communities have an aging population, so Columbus should work with HUD approved homebuyer counseling agencies to replace that population with new homeowners, instead of transitioning into a predominantly rental community. An acquisition/rehabilitation program would not be appropriate because the neighborhood can still respond to the market naturally. Selective demolition may be a useful strategy, if one or two nuisance properties exist that are adversely affecting the perception of the area. Although vacant land infill will be difficult because of the low number of vacant lots available, strategic infill could be employed where units have been razed.

Demand

The existing housing stock in At-Risk neighborhoods are still retaining its value and there is demand. A perception exists that homes are reasonably priced and the community lacks the concentration of declining economic and housing indicators observed in other typologies. Although these markets are largely stable, demand continues to exist for new for-sale housing. Tract developers have seized upon the desire of renters to transition into home ownership and these geographies are dotted with projects by M/I Homes, Dominion Homes, Maronda Homes and other similar developers.

Rental demand for households with incomes at or below 50% of AMHI is moderate to low in most neighborhoods within the At-Risk typology. Canal Winchester actually has a negative demand, indicating that they have adequate choices. Pleasant Township and Westland both have very limited demand with an average of less than two units per year required. In Franklin Township and Groveport-Madison, seven to nine units per year are required to meet demand, unlike Obetz, which has the greatest demand in this typology. Obetz has demand for 114 units over five years. Over two-thirds of these units are needed to serve families earning at or below 30% of AMHI.

Franklin County At-Risk Neighborhoods

Canal Winchester

Percentage Multifamily Parcels*	16.0%
Percentage of Vacant Residential Properties**	10.4%
Percentage of Properties with Owner Present**	75.5%
Rate of Foreclosure Filings per 100 Residential Properties**	2.4

Franklin Township

Percentage Multifamily Parcels*	24.4%
Percentage of Vacant Residential Properties**	9.3%
Percentage of Properties with Owner Present**	63.7%
Rate of Foreclosure Filings per 100 Residential Properties**	4.3

Groveport-Madison

Percentage Multifamily Parcels*	16.5%
Percentage of Vacant Residential Properties**	7.1%
Percentage of Properties with Owner Present**	70.1%
Rate of Foreclosure Filings per 100 Residential Properties**	5.2

Obetz

Percentage Multifamily Parcels*	22.4%
Percentage of Vacant Residential Properties**	7.9%
Percentage of Properties with Owner Present**	71.3%
Rate of Foreclosure Filings per 100 Residential Properties**	4.1

Pleasant Township

Percentage Multifamily Parcels*	16.4%
Percentage of Vacant Residential Properties**	8.2%
Percentage of Properties with Owner Present**	87.5%
Rate of Foreclosure Filings per 100 Residential Properties**	1.4

Westland

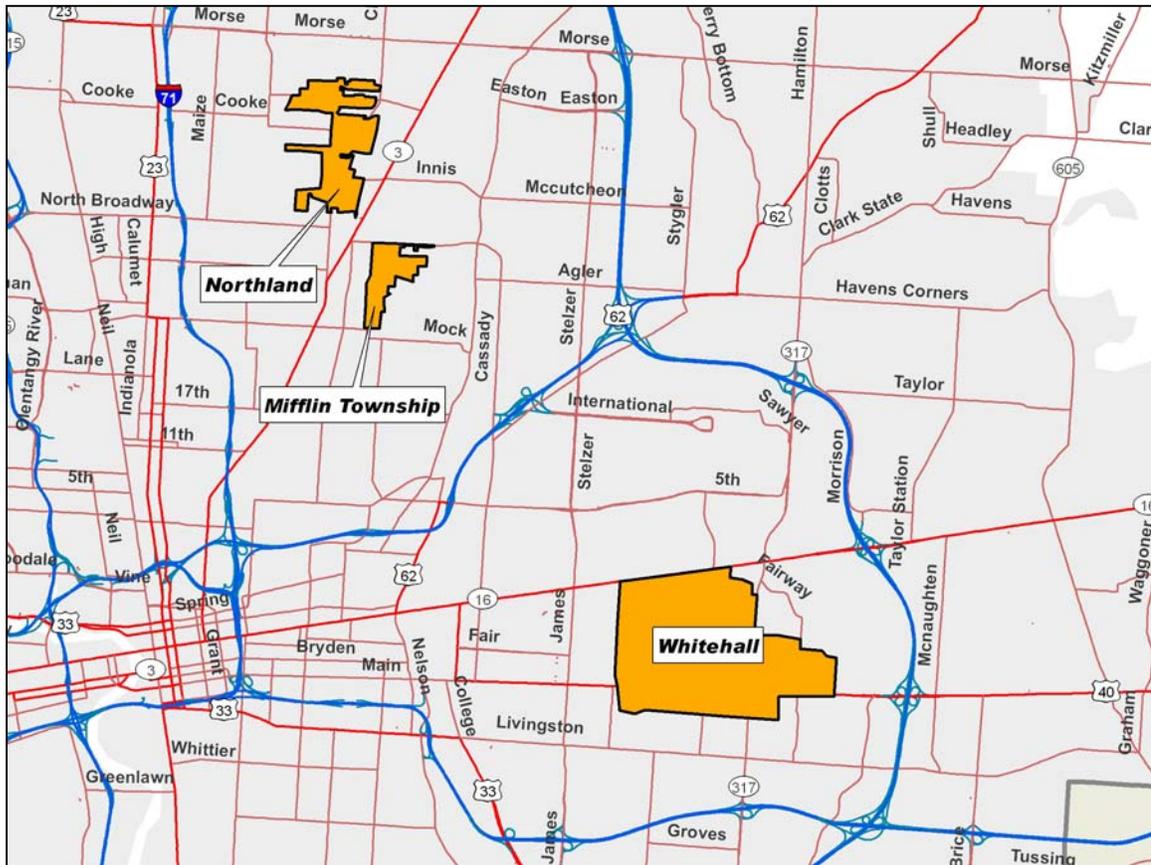
Percentage Multifamily Parcels*	43.0%
Percentage of Vacant Residential Properties**	7.7%
Percentage of Properties with Owner Present**	60.8%
Rate of Foreclosure Filings per 100 Residential Properties**	4.2

*Includes apartment buildings

**Among one- to three-unit residential properties

C. DESTABILIZING

Map showing Northland, Mifflin and Whitehall



Description

Most communities are not static. The characteristics that help to define them are often in motion and are actively changing the composition of the community. Such is the case with those that fall within the category of Destabilizing. Some of the exhibited demographics are similar to those of an At-Risk community, but other factors, such as proximity to a Distressed community or other blight, may affect a neighborhood in a qualitative way. It is not uncommon to find new multifamily or single-family Tax Credit developments in or around these neighborhoods.

Broad Strategies

Foreclosure prevention, code enforcement and homebuyer assistance measures can be employed in Destabilizing communities. These strategies have the potential to mitigate the decline of the housing stock and stabilize the neighborhood.

For parts of the geography that are already showing signs of distress, a more aggressive posture should be taken. Selective demolition can be employed to eliminate blighted structures. This land may be marketable for the construction of a new home. If not, it can be placed in the land bank for future consideration. Similarly, judicious acquisition and rehabilitation of housing can promote market stabilization.

Demand

Great variations in demand occur throughout the Destabilizing typology. Depending on size, location within a neighborhood and condition, prices set on the MLS vary from \$14,000 to \$120,000. It is possible to find this variation within the same submarket. Since most homes found in this typology will be smaller post-WWII ranch homes, it is not likely mortgages over \$90,000 to \$100,000 will be able to be supported. If subsidies can be applied to these units, demand will increase.

The variations in economic and housing conditions throughout the Destabilizing typology lead to a diversity of demand for rental housing below 50% AMHI. Over the next five years, Mifflin Township has a limited demand of four units per year. The Northland area’s demand is stronger at just over ten units per year, but both are eclipsed by the demand in Whitehall. Whitehall could absorb 264 rental units during a five-year period. That equates to slightly more than 52 units per year. In order to fully meet this demand, 159 of these units would need to be affordable to households earning below 30% of AMHI.

Franklin County Destabilizing Neighborhoods

Mifflin Township

Percentage Multifamily Parcels*	23.1%
Percentage of Vacant Residential Properties**	17.5%
Percentage of Properties with Owner Present**	47.6%
Rate of Foreclosure Filings per 100 Residential Properties**	4.5

Northland

Percentage Multifamily Parcels*	40.1%
Percentage of Vacant Residential Properties**	14.4%
Percentage of Properties with Owner Present**	48.4%
Rate of Foreclosure Filings per 100 Residential Properties**	5.1

Whitehall

Percentage Multifamily Parcels*	36.2%
Percentage of Vacant Residential Properties**	12.1%
Percentage of Properties with Owner Present**	48.0%
Rate of Foreclosure Filings per 100 Residential Properties**	4.4

*Includes apartment buildings

**Among one- to three-unit residential properties

VI. INVESTMENT RECOMMENDATIONS

A. NEIGHBORHOOD HOUSING DEMAND

Before specific recommendations can be discussed, they must first be framed by an analysis of both rental housing for the population with incomes at or below 50% of Area Median Household Income (AMHI), as well as for-sale housing in the NSP 2 geography.

NSP 2 guidelines mandate that 25% of the Columbus allocation be spent to serve households earning at or below 50% of AMHI. This most likely will take place through the development or redevelopment of rental housing. Therefore, a rental demand analysis was performed for each of the nine submarkets. Demand varies greatly across geographies, with some neighborhoods saturated with rental housing and others having a demand for hundreds of units. A demand exists for over 500 rental units that are affordable at 50% AMHI within the entire NSP 2 geography.

It is our opinion that the only accurate macro approach to forecasting rental housing demand is to consider both the new household growth of income-qualified households (based on HUD income limits targeting varying income cohorts and household sizes) and the replacement of functionally obsolete product.

We have forecast functionally obsolete product by taking a share of the existing rental product over 40 years old (built in 1970 or earlier) and in need of replacement on an annual basis. Considering that the useful life of most residential product is 40 years, housing built prior to 1970 without significant rehabilitation can be considered functionally obsolete. The *share* of the product that is functionally obsolete is the issue. It is our opinion that approximately 2.5% (1/40) of the existing rental product that meets these criteria could be designated as functionally obsolete. This would essentially upgrade or replace 25% of this older housing stock over a decade, a reasonable time period and a reasonable share of product.

Demand for renovated or newly constructed for-sale *market-rate* housing is virtually non-existent in the portions of the NSP 2 area constructed before 1985. Without the application of some level of subsidies to a program of housing revitalization, it is not practical to assume that these homes will sell in the open market. NSP 2 regulations that mandate homes are sold to families earning at or below 120% of AMHI should help stimulate sales. For a family of four, this represents an annual income of \$54,900. In instances where incomes have not been limited by AMHI requirements, sales have occurred more rapidly. Houses that utilize HOME funds cannot be sold to those households earning above 80% of AMHI. Finding individuals and households with the appropriate income who are also qualified from a credit perspective to own a home is very difficult. That is why these houses have been slow to sell, despite having a comparable level of construction and lower sales price than those that can be sold at 120% AMHI.

Although outside the scope of this study, Franklin County and other municipalities should lobby HUD to expand the HOME income limits in order to stimulate home sales and facilitate neighborhood revitalization. Our research indicates that there is a base of households with higher incomes that would consider these neighborhoods, if not for the limitations of these funds.

B. OVERVIEW

While we have identified typology groups and neighborhood strategies, we have also classified broad investment strategies by the order in which they should be implemented. The objective is to break down achievable goals, irrespective of typology or geography, and suggest an order that allows for their phased application over time. Phase I discusses results that could be achieved in a very short time frame, Phase II expresses tactics that could occur within one to three years and Phase III attempts to consider a long-term approach.

C. PHASE-I

Phase-I investments should be a combination of quick, impactful actions that support projects that are currently underway. This would constitute the acquisition and demolition of properties that are in the greatest state of disrepair (fire damage, severe code violations, etc.) in the most visible locations throughout the NSP 2 geography, such as commercial corridors, arterials and houses visible from the highways. Eliminating these structures would provide an immediate psychological impact to area and citywide residents, as well as legitimately remove blight. Perceptions of a community are often determined by a quick windshield observation while travelling on an arterial or collector. This strategy could rapidly help to alter any negative perceptions of an area.

D. PHASE -II

The activities in Phase-II should be the most vigorous of the NSP 2 program. Investment activities should run the gamut of everything that is allowable per the regulations set by HUD, but these investments should be thoughtful, they should attempt to leverage additional resources and capitalize on any momentum that may already exist.

Investment could support existing projects as suggested in Phase-I, but at a deeper level or with thought toward expansion of these projects. Developments that have been proposed or are late in their due diligence process, but have not broken ground because of an equity gap of 10% or less, should be considered for NSP support. A gap of more than 10% might suggest that the project is not feasible, as it relies too heavily on subsidies to acquire private sector debt or cash flow. These projects could be rental or for sale, but they should be part of a larger investment strategy that has been established and is already in place.

Franklin County should consider focusing funds designated for households earning below 50% of AMHI on the acquisition and renovation of strategic multifamily structures. These structures would ideally be located within 500 feet of a transit line, near commercial centers, healthcare facilities, parks, churches, etc. They should have adequate parking for residents and visitors, and be located in an area that has adequate infrastructure (sidewalks, curbs, storm sewers). This would help give them a competitive advantage in the marketplace over other multifamily developments.

E. PHASE-III

Phase-III investments should try to support medium- to long-term community goals, as well as acquisitions that are somewhat speculative in nature. This phase takes advantage of opportunities that may not be part of a current redevelopment strategy, but are difficult to ignore due to their economics or scale.

These properties might become part of a future Tax Credit development, a community land trust to ensure that long term affordability is maintained in a changing neighborhood or a public facility that will improve the quality of life for people in the community. Land and property that could become a focus of subsequent phases of an existing project would also be appropriate targets for Phase-III resources.

This phase should receive the least amount of NSP 2 resources.

F. NEIGHBORHOOD SPECIFIC PROJECTS

The following investment recommendations have been customized for all communities that fall within the Potential Recovery, Distressed and Destabilizing typologies. Specific strategies were not discussed for At-Risk neighborhoods, since those neighborhoods do not require a large-scale physical reclamation. Instead, they should receive funds allocated for foreclosure prevention measures, homebuyer education and homebuyer counseling.

DESTABILIZING

Mifflin Township

- Focus acquisition and rehabilitation activities to take advantage of the recent investment of Mariemont Homes.
- Parkwood Avenue is a highly travelled and visible corridor that warrants investment.
- Provide access to foreclosure prevention resources.
- If possible, coordinate with the City of Columbus' proposed investment strategy.

Northland

- Engage in strategic acquisition and rehabilitation.
- Focus on achieving market stabilization through foreclosure prevention and homebuyer assistance.
- Provide access to foreclosure prevention resources.
- If possible, coordinate with the City of Columbus' proposed investment strategy.

Whitehall

- Engage in strategic acquisition and rehabilitation near community assets (schools, parks) and infrastructure (shopping, transportation, groceries).
- Focus on achieving market stabilization through foreclosure prevention and homebuyer assistance.
- Provide access to foreclosure prevention resources.
- Focus on achieving market stabilization through foreclosure prevention and homebuyer assistance.

VII. RENTAL DEMAND

An analysis was performed in order to determine the demand for rental housing in each of the nine NSP 2 submarkets. The complete results of this analysis are expressed in a series of tables, one for every neighborhood. Although the entire analysis is included, only the demand expressed for renter households with incomes at or below 50% of AMHI is relevant to the NSP program. This is a function of HUD's requirement that 25% of funds allocated through the NSP program must be spent on households in that economic range.

There are generally only two sources of net demand for new housing. (Obviously, there is considerable gross support from households residing in existing housing.) The two sources are represented by a positive increase in income-qualified households and replacement of functionally obsolete product. The first source of demand is generally easily quantifiable, but presents challenges to accurately forecast. This is especially true when development expands into previously undeveloped (and therefore unreported) area. The problem is further compounded by the fact that housing market analysts often fail to analyze income-appropriate household growth by household size. Projections based only on income often include smaller households, even though they are over income-qualified (based on Housing and Urban Development Income limits) due to their household size. Therefore, caution should be exercised when considering household income growth alone.

A much larger challenge, and one that creates greater demand for housing, particularly low-income housing, is replacement of functionally obsolete product. Unfortunately, measurement of this is very subjective and imprecise. Nonetheless in many non-growth areas, this is the only source of demand for additional housing units.

The development of rental housing units targeting different income cohorts in some neighborhoods has created, in some instances, an overbuilt market that is characterized by high vacancy rates and low rents. This trend also occurs when there is an outmigration of renters. Vacancies occur when there is no corresponding decline in the existing housing stock.

It is easy to illustrate how a market can be impacted if rental household growth is minimal. Hypothetically, consider a market that has 1,000 income-appropriate rental housing units with a current stabilized vacancy rate of 4% (or 40 vacant units). Assume a 60-unit property of new construction is approved and built. This market then goes from a 1,000-unit market to a 1,060-unit market. Without any corresponding increase in income-qualified households or a reduction in supply by demolitions, condominium conversions or some other method, the area vacancy rate increases from 4% to 10.6% ($(40+60)/1,060$).

This very simplistic example illustrates how easily a neighborhood can become saturated if it does not experience positive household growth. In the current environment, this has been compounded by the fact that some income-qualified households (depending on targeted tenant profile) have left the rental housing market in favor of home ownership as neighborhoods experience a decline in younger, first-time renters due to profound demographic shifts, and in some markets, households are “doubling-up” to save on housing costs.

This illustration also assumes an isolated market. Households, particularly rental households, are constantly on the move in response to jobs, better quality housing, educational preference, crime, quality of life, families, church and a whole host of other factors. Thus, in the previous market illustration, this new 60-unit project would likely attract new households from outside the market as well as households within the market improving their housing. This creates vacancies in units with the lowest quality or in units with the lowest perception of value (i.e. properties priced well above the market).

If, however, this hypothetical market approved 60 units to either replace or renovate existing product, the market would remain in balance. The problem for analysts is establishing the appropriate number of units that should be replaced or renovated. Projecting too many units yields higher vacancy rates in low-quality units contributing to abandonment. If too few units are developed, the market remains stagnant and tenants remain underserved. These tenants eventually move to other neighborhoods.

A variety of methodologies have been used to attempt to address demand based on replacement support. Substandard units reported in the Census are one source. This is typically a very small number and does not accurately reflect functional obsolescence. In addition, these numbers are over 10 years old. The number of households who are rent overburdened is a second factor often considered. The Census, however, makes no distinction for those households who are rent overburdened.

It is our opinion that the only accurate macro approach to forecasting housing demand is to consider both new household growth of income-qualified households and replacement of functionally obsolete product. As discussed, household growth is generally easier to forecast than the number of functionally obsolete units. We forecast functionally obsolete product by taking a share of the existing rental product over 35 years old (built in 1970 or older) and in need of replacement on an annual basis. Considering that the useful life of most residential product is 40 years, rental product built prior to 1970 can be considered as being functionally obsolete and in need of renovation or replacement. The share of the product that is functionally obsolete is the issue. It is our opinion that approximately 2.5% (1/40) per year of the existing rental product that meets this age criteria could be designated as functionally obsolete. This would essentially upgrade or replace 25% of the housing stock over a decade, a reasonable time period and a reasonable share of product.

There are, like in all methodologies, some obvious shortcomings. Without a door-to-door survey, it is impossible to establish the resident that this obsolete product serves. Given its age, it is most likely serving tenants paying rents at the lowest third of the rent spectrum. For practical reasons, all of these units would be appropriate to upgrade.

A wide variety of methodologies have been employed to address the component of replacement support for slow or no-growth markets. Most of these methodologies have used Census data to approximate demand (rent overburdened and substandard housing). Unfortunately, while the methodologies have generated support numbers that appear reasonable, in practice they have contributed to overbuilding. The methodology proposed here only uses two components of demand, new income-appropriate household growth and replacement or renovation of existing product. We believe this provides a more accurate guideline for establishing demand.

The following tables outline an estimate of support for new rental units by targeted AMHI.

CANAL WINCHESTER						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30% \$0 - \$22,230	31% - 40% \$22,231 - \$29,640	41% - 50% \$29,641 - \$37,050	51% - 60% \$37,051 - \$44,460	61% - 80% \$44,461 - \$59,280	81% - 100% \$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	110	34	26	32	40	80
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	122	28	29	42	50	109
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	2	-1	1	2	2	6
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	12	-6	3	10	10	29
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	110	34	26	32	40	80
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	12	-6	3	10	10	29
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	122	28	29	42	50	109
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	128	29	31	44	53	115
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	122	28	29	42	50	109
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	8	8	8	8	11	11
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	130	36	37	50	61	120
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	128	29	31	44	53	115
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	130	36	37	50	61	120
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	6	2	2	2	3	5
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	4	-5	-4	-4	-5	0

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

FRANKLIN TOWNSHIP
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)

I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30%	31% - 40%	41% - 50%	51% - 60%	61% - 80%	81% - 100%
	\$0 - \$22,230	\$22,231 - \$29,640	\$29,641 - \$37,050	\$37,051 - \$44,460	\$44,461 - \$59,280	\$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	207	54	65	54	75	33
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	217	52	55	58	94	39
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	2	0	-2	1	4	1
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	10	-2	-10	4	19	6
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	207	54	65	54	75	33
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	10	-2	-10	4	19	6
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	217	52	55	58	94	39
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	228	55	58	61	99	41
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	217	52	55	58	94	39
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	3	3	3	3	6	6
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	220	55	58	61	100	45
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	228	55	58	61	99	41
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	220	55	58	61	100	45
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	24	6	6	7	11	5
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	32	6	6	7	10	1

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

GROVEPORT-MADISON						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30%	31% - 40%	41% - 50%	51% - 60%	61% - 80%	81% - 100%
	\$0 - \$22,230	\$22,231 - \$29,640	\$29,641 - \$37,050	\$37,051 - \$44,460	\$44,461 - \$59,280	\$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	179	81	107	84	90	167
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	166	84	104	88	94	206
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	-3	1	-1	1	1	8
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	-13	3	-3	4	4	39
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	179	81	107	84	90	167
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	-13	3	-3	4	4	39
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	166	84	104	88	94	206
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	175	88	109	93	99	217
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	166	84	104	88	94	206
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	8	8	8	8	11	11
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	174	92	112	96	105	217
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	175	88	109	93	99	217
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	174	92	112	96	105	217
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	19	10	12	11	12	24
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	20	6	9	8	6	24

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

MIFFLIN						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30%	31% - 40%	41% - 50%	51% - 60%	61% - 80%	81% - 100%
	\$0 - \$22,230	\$22,231 - \$29,640	\$29,641 - \$37,050	\$37,051 - \$44,460	\$44,461 - \$59,280	\$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	108	26	17	14	19	19
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	109	30	16	13	19	23
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	0	1	0	0	0	1
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	1	4	-1	-1	0	4
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	108	26	17	14	19	19
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	1	4	-1	-1	0	4
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	109	30	16	13	19	23
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	115	32	17	14	20	24
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	109	30	16	13	19	23
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	1	1	1	1	6	6
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	110	31	17	14	25	29
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	115	32	17	14	20	24
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	110	31	17	14	25	29
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	11	3	2	1	2	3
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	16	4	2	1	-3	-2

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

NORTHLAND						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30%	31% - 40%	41% - 50%	51% - 60%	61% - 80%	81% - 100%
	\$0 - \$22,230	\$22,231 - \$29,640	\$29,641 - \$37,050	\$37,051 - \$44,460	\$44,461 - \$59,280	\$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	245	87	69	48	68	42
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	244	83	71	53	76	51
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	0	-1	0	1	2	2
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	-1	-4	2	5	8	9
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	245	87	69	48	68	42
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	-1	-4	2	5	8	9
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	244	83	71	53	76	51
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	257	87	75	56	80	54
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	244	83	71	53	76	51
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	0	0	0	0	5	5
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	244	83	71	53	81	56
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	257	87	75	56	80	54
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	244	83	71	53	81	56
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	23	8	7	5	8	5
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	36	12	11	8	7	3

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

OBETZ						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30% \$0 - \$22,230	31% - 40% \$22,231 - \$29,640	41% - 50% \$29,641 - \$37,050	51% - 60% \$37,051 - \$44,460	61% - 80% \$44,461 - \$59,280	81% - 100% \$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	98	44	19	33	65	10
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	111	36	23	36	75	14
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	3	-2	1	1	2	1
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	13	-8	4	3	10	4
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	98	44	19	33	65	10
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	13	-8	4	3	10	4
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	111	36	23	36	75	14
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	117	38	24	38	79	15
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	111	36	23	36	75	14
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	8	8	8	8	11	11
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	119	44	31	44	86	25
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	117	38	24	38	79	15
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	119	44	31	44	86	25
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	79	29	21	29	57	17
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	77	23	14	23	50	7

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

PLEASANT TOWNSHIP						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30% \$0 - \$22,230	31% - 40% \$22,231 - \$29,640	41% - 50% \$29,641 - \$37,050	51% - 60% \$37,051 - \$44,460	61% - 80% \$44,461 - \$59,280	81% - 100% \$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	68	3	24	21	41	22
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	73	3	25	25	44	25
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	1	0	0	1	1	1
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	5	0	1	4	3	3
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	68	3	24	21	41	22
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	5	0	1	4	3	3
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	73	3	25	25	44	25
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	77	3	26	26	46	26
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	73	3	25	25	44	25
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	3	3	3	3	6	6
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	76	6	28	28	50	31
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	77	3	26	26	46	26
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	76	6	28	28	50	31
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	8	1	3	3	5	3
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	9	-2	1	1	1	-2

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

WESTLAND						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30% \$0 - \$22,230	31% - 40% \$22,231 - \$29,640	41% - 50% \$29,641 - \$37,050	51% - 60% \$37,051 - \$44,460	61% - 80% \$44,461 - \$59,280	81% - 100% \$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	63	31	47	34	56	60
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	71	34	52	40	63	86
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	2	1	1	1	1	5
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	8	3	5	6	7	26
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	63	31	47	34	56	60
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	8	3	5	6	7	26
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	71	34	52	40	63	86
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	75	36	55	42	66	91
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	71	34	52	40	63	86
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	3	3	3	3	6	6
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	74	37	55	43	69	92
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	75	36	55	42	66	91
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	74	37	55	43	69	92
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	1	1	1	1	1	2
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	2	0	1	0	-2	1

*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

WHITEHALL						
2008 - 2013 DEMAND (ALL RENTER HOUSEHOLDS)						
I. GROWTH DEMAND HOUSEHOLD-BASED:	0% - 30%	31% - 40%	41% - 50%	51% - 60%	61% - 80%	81% - 100%
	\$0 - \$22,230	\$22,231 - \$29,640	\$29,641 - \$37,050	\$37,051 - \$44,460	\$44,461 - \$59,280	\$59,281 - \$74,100
2008 TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS	1,003	326	369	280	363	295
2013 TOTAL ESTIMATED INCOME-QUALIFIED RENTER HOUSEHOLDS	989	315	355	294	398	377
ESTIMATED ANNUAL INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH	-3	-2	-3	3	7	16
NEW INCOME-QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	-14	-11	-14	14	35	82
II. TOTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET						
2008 INCOME-QUALIFIED RENTER HOUSEHOLDS (OCCUPIED UNITS)	1,003	326	369	280	363	295
(+) NEW INCOME QUALIFIED RENTER HOUSEHOLD GROWTH OVER PROJECTION PERIOD (5 YEARS)	-14	-11	-14	14	35	82
(=) TOTAL INCOME-QUALIFIED RENTER HOUSEHOLDS IN 2013	989	315	355	294	398	377
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED 95.0% OCCUPIED) MARKET	1,041	332	374	309	419	397
III. EXISTING RENTAL PRODUCT						
TOTAL OCCUPIED TARGETED RENTAL UNITS 2013	989	315	355	294	398	377
(+) ESTIMATED NUMBER OF VACANT UNITS (VACANCY %)	3	3	3	3	11	11
(+) PLANNED AND PROPOSED TARGETED UNITS DURING PROJECTION PERIOD	0	0	0	0	0	0
(=) NET EXISTING RENTAL PRODUCT	992	318	358	297	409	388
IV. TOTAL SUPPLY AND DEMAND						
TOTAL TARGETED RENTAL UNITS NEEDED FOR BALANCED (95.0% OCCUPIED) MARKET	1,041	332	374	309	419	397
(-) TOTAL NET EXISTING TARGETED RENTAL PRODUCT	992	318	358	297	409	388
(+) 2.5% OF EXISTING RENTAL PRODUCT BUILT PRIOR TO 1970*	110	35	40	33	45	43
(=) TOTAL TARGETED UNITS NEEDED OVER PROJECTION PERIOD (5 YEARS)	159	49	56	45	55	52

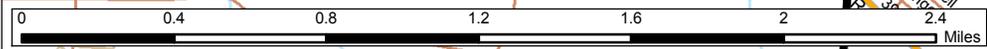
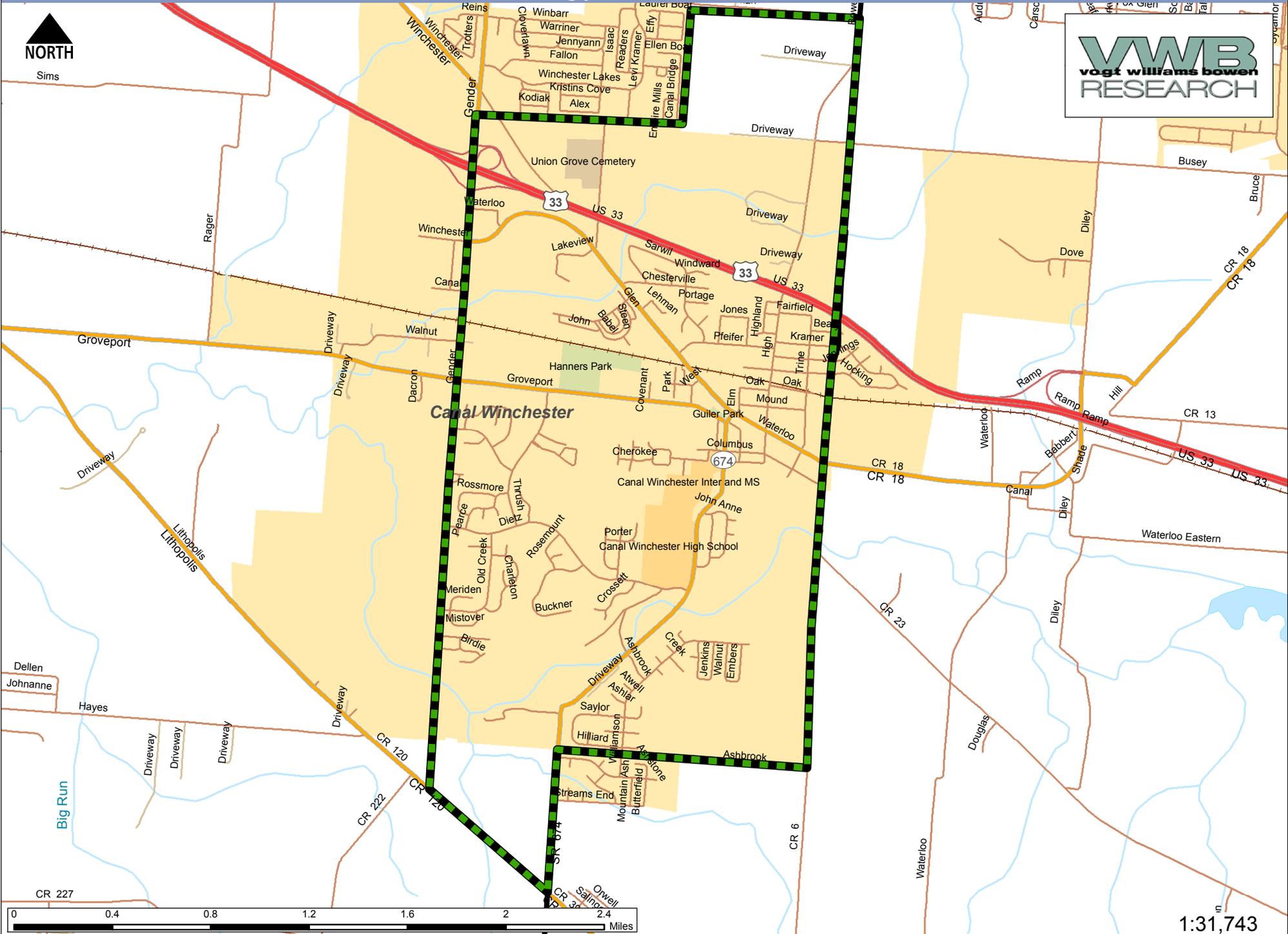
*Based on share of income-qualified renter households up to 100% AMHI; 2.5% is multiplied by five to get total replacement units over a five-year projection period.

VIII -
NSP NEIGHBORHOOD MAPS

Franklin County, OH: Canal Winchester



NORTH



1:31,743

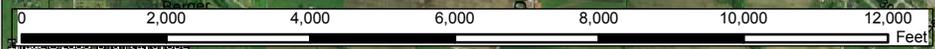
Franklin County, OH: Canal Winchester



NORTH



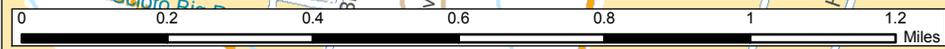
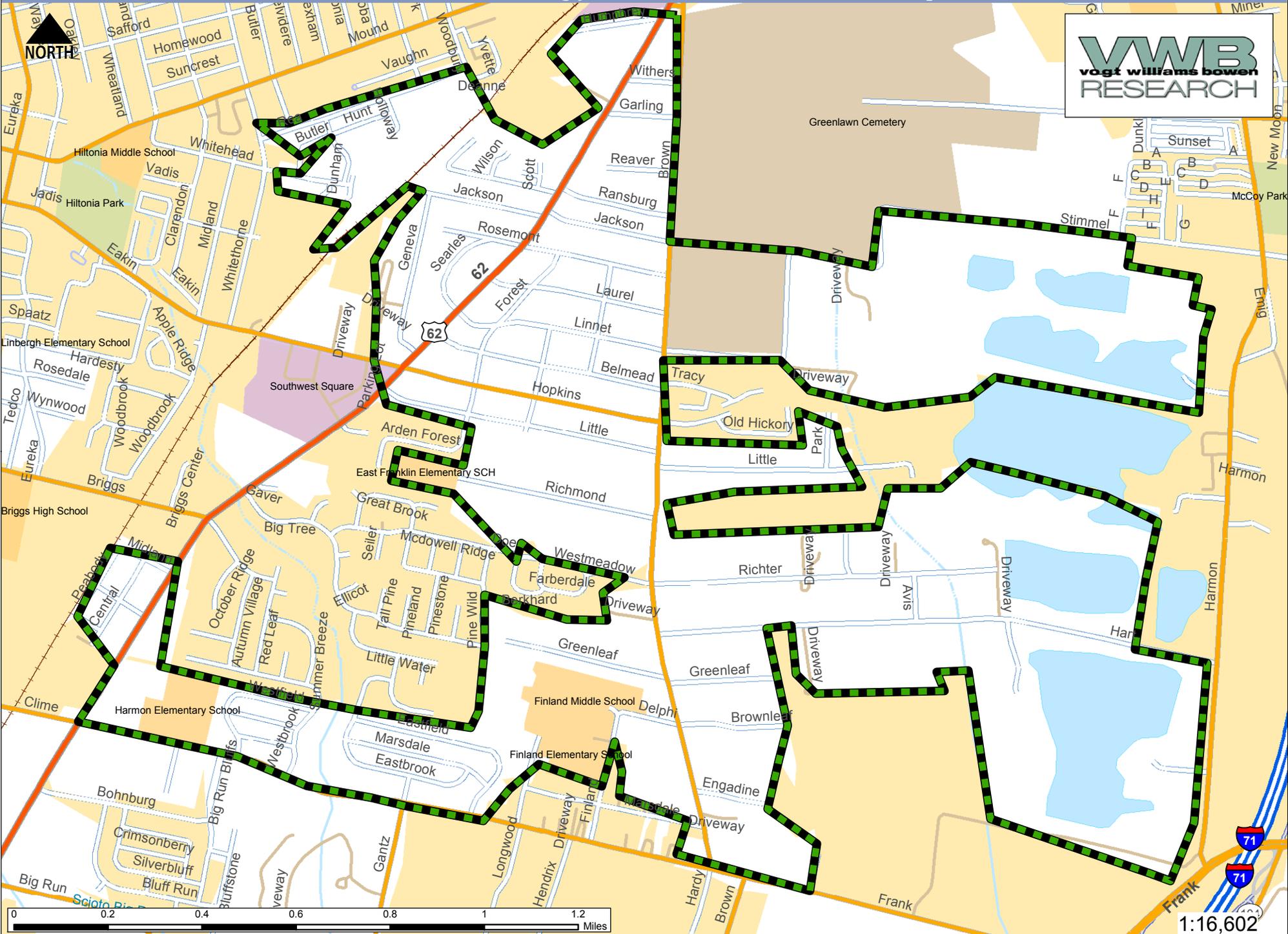
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1 inch = 2,643 feet



Franklin County, OH: Franklin Township



NORTH



1:16,602

Franklin County, OH: Franklin Township



NORTH



US 62

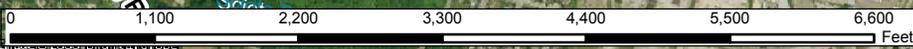
62

Harrisburg

71

71

104 404



Legend
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1 inch = 1,458 feet

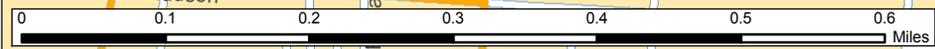
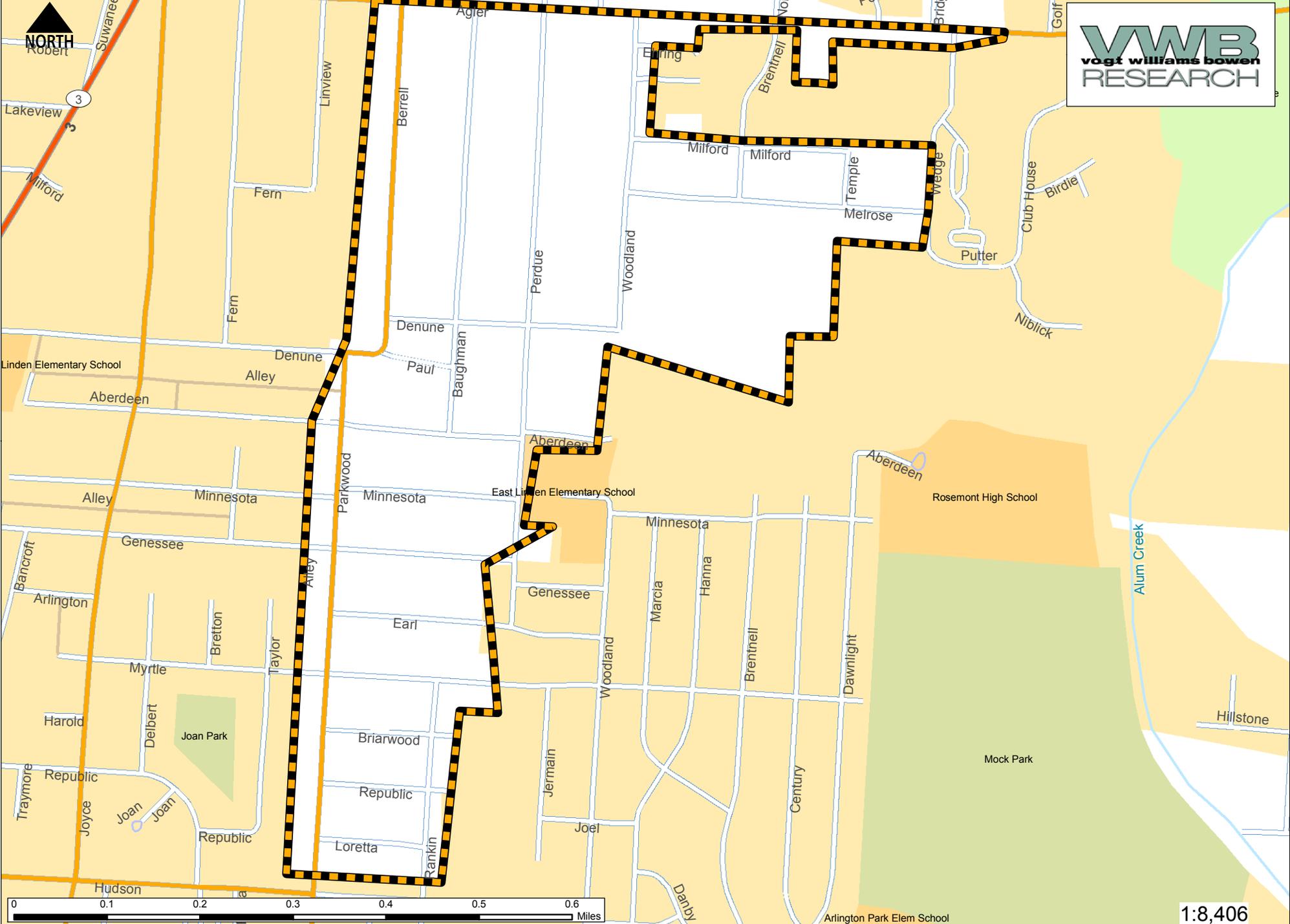
Franklin County, OH: Groveport-Madison



Legend
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1 inch = 1,313 feet



Franklin County, OH: Mifflin Township

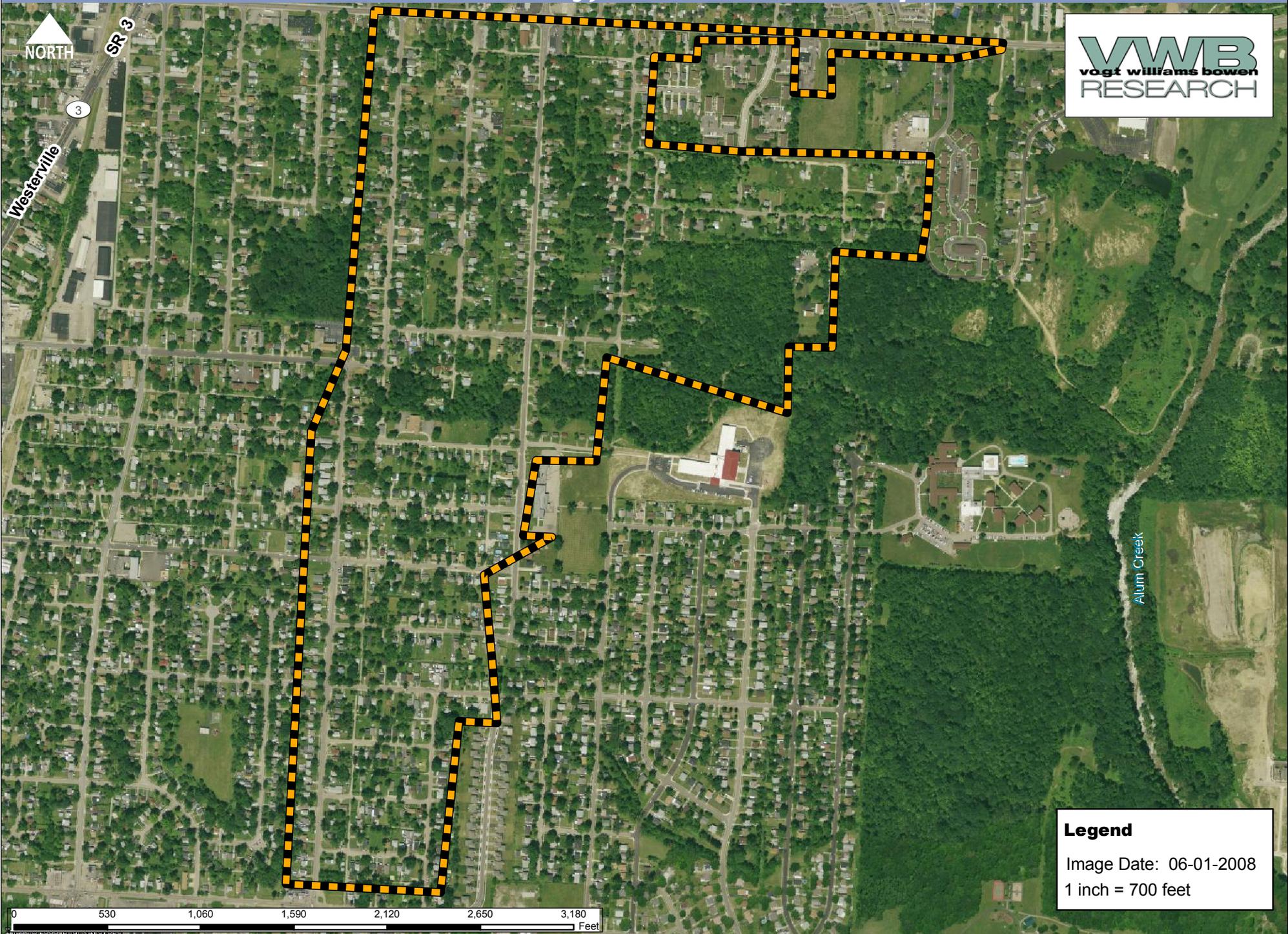


1:8,406

Franklin County, OH: Mifflin Township



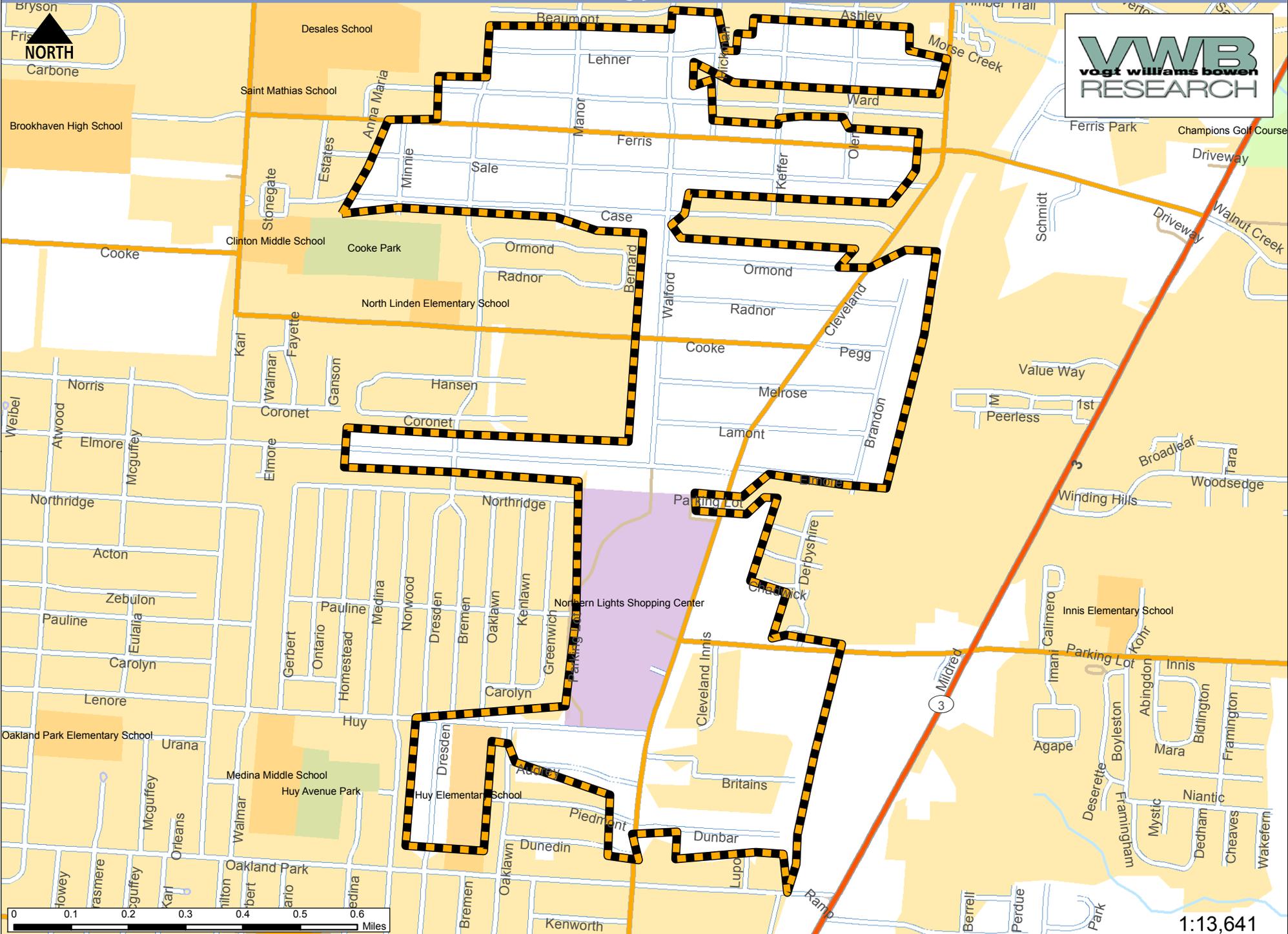
NORTH
SR 3
3
Westerville



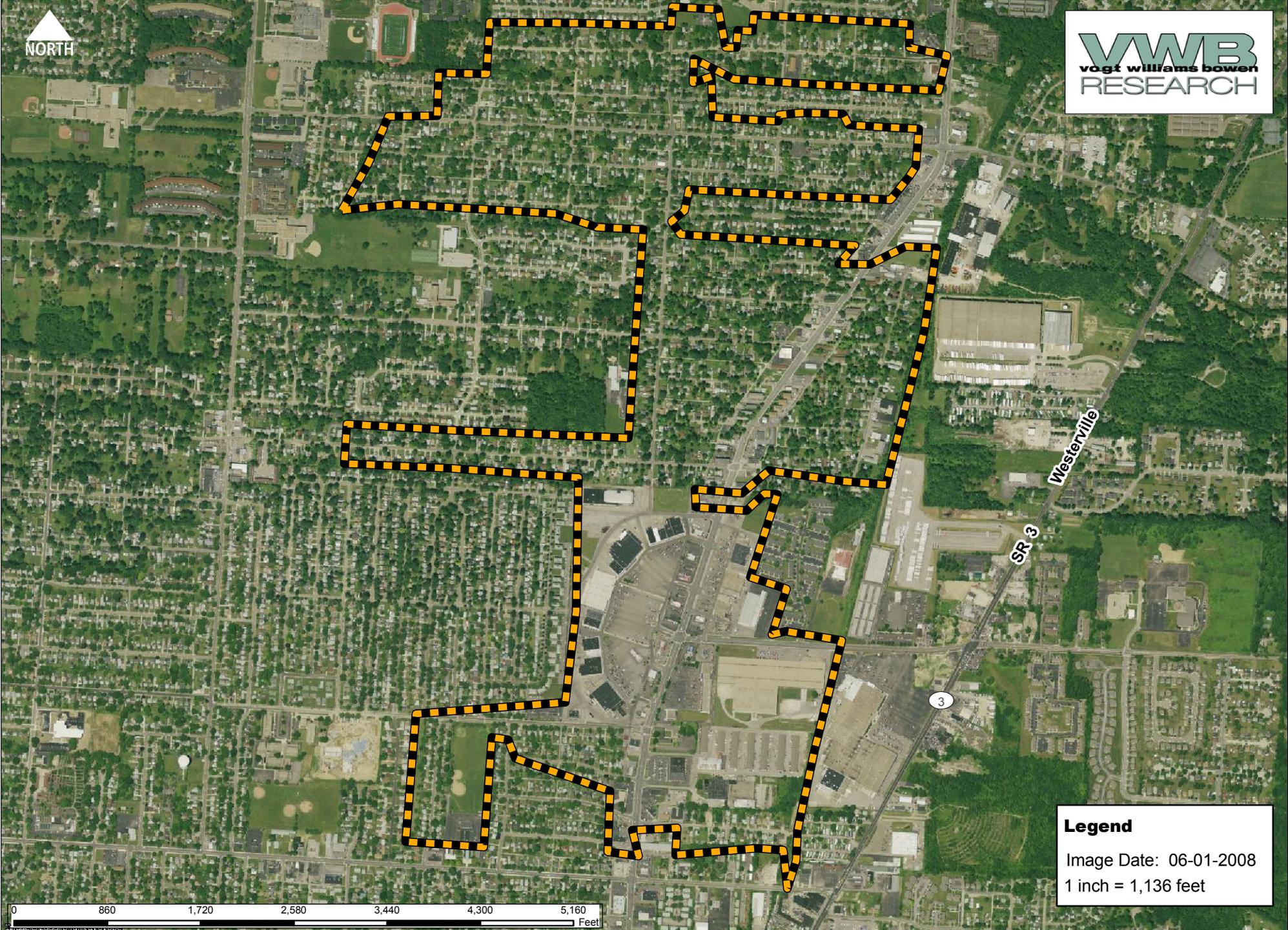
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1 inch = 700 feet

0 530 1,060 1,590 2,120 2,650 3,180 Feet

Franklin County, OH: Northland



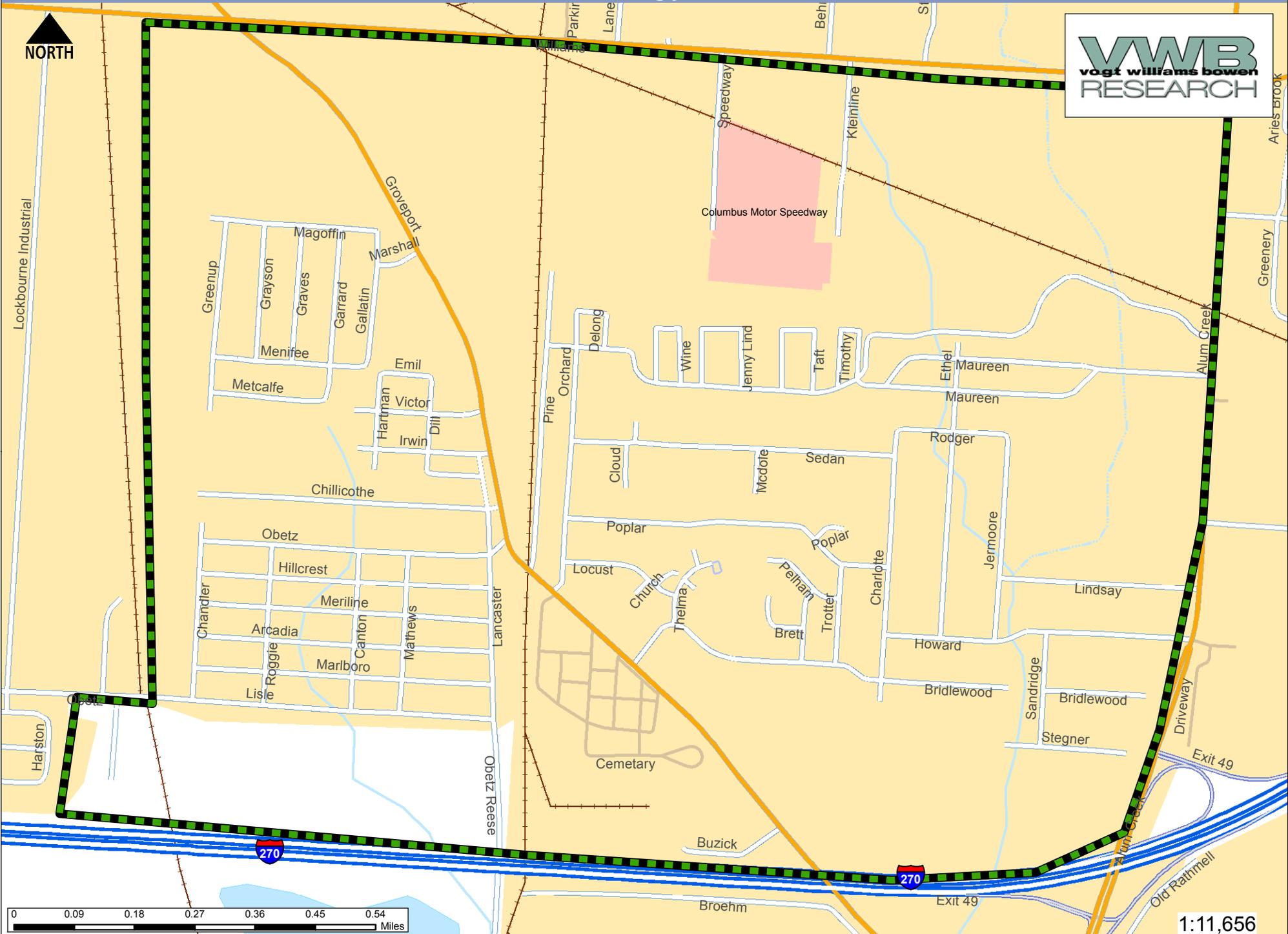
Franklin County, OH: Northland



Legend
Image Date: 06-01-2008
1 inch = 1,136 feet

0 860 1,720 2,580 3,440 4,300 5,160 Feet

Franklin County, OH: Obetz



Franklin County, OH: Obetz



NORTH

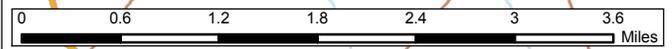
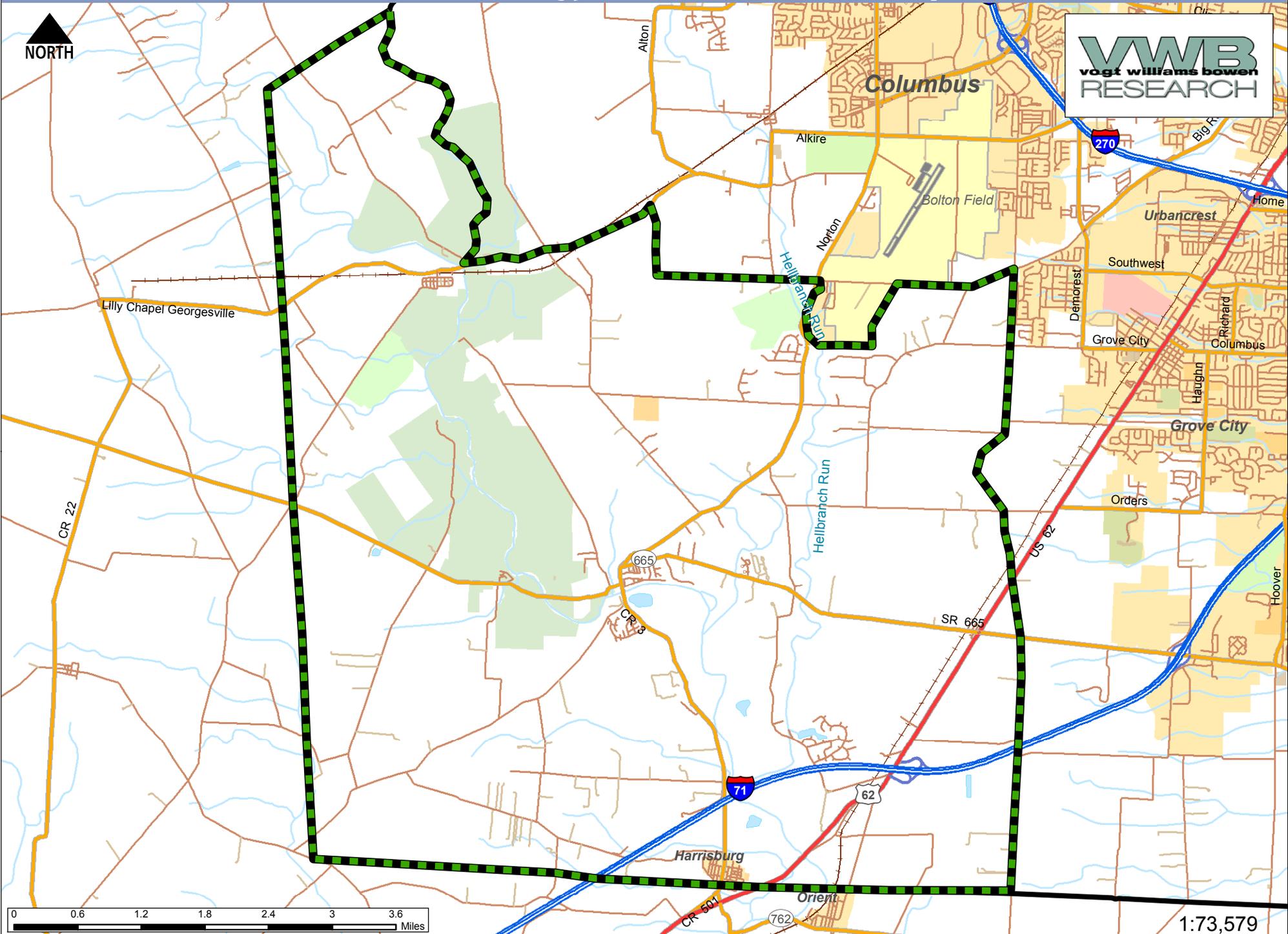


Legend

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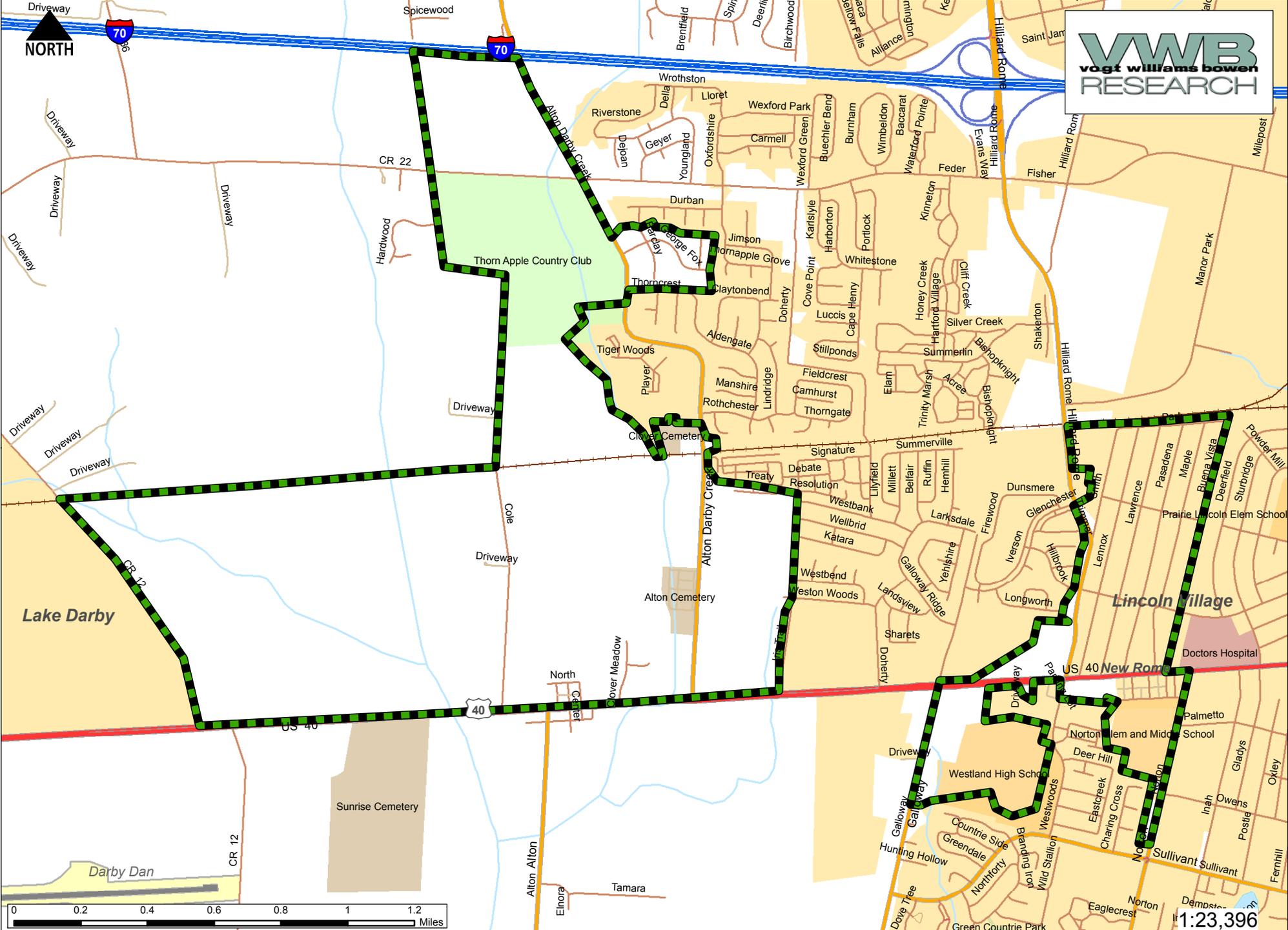


Franklin County, OH: Pleasant Township



1:73,579

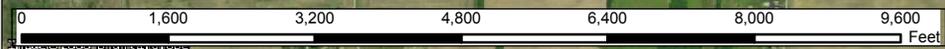
Franklin County, OH: Westland



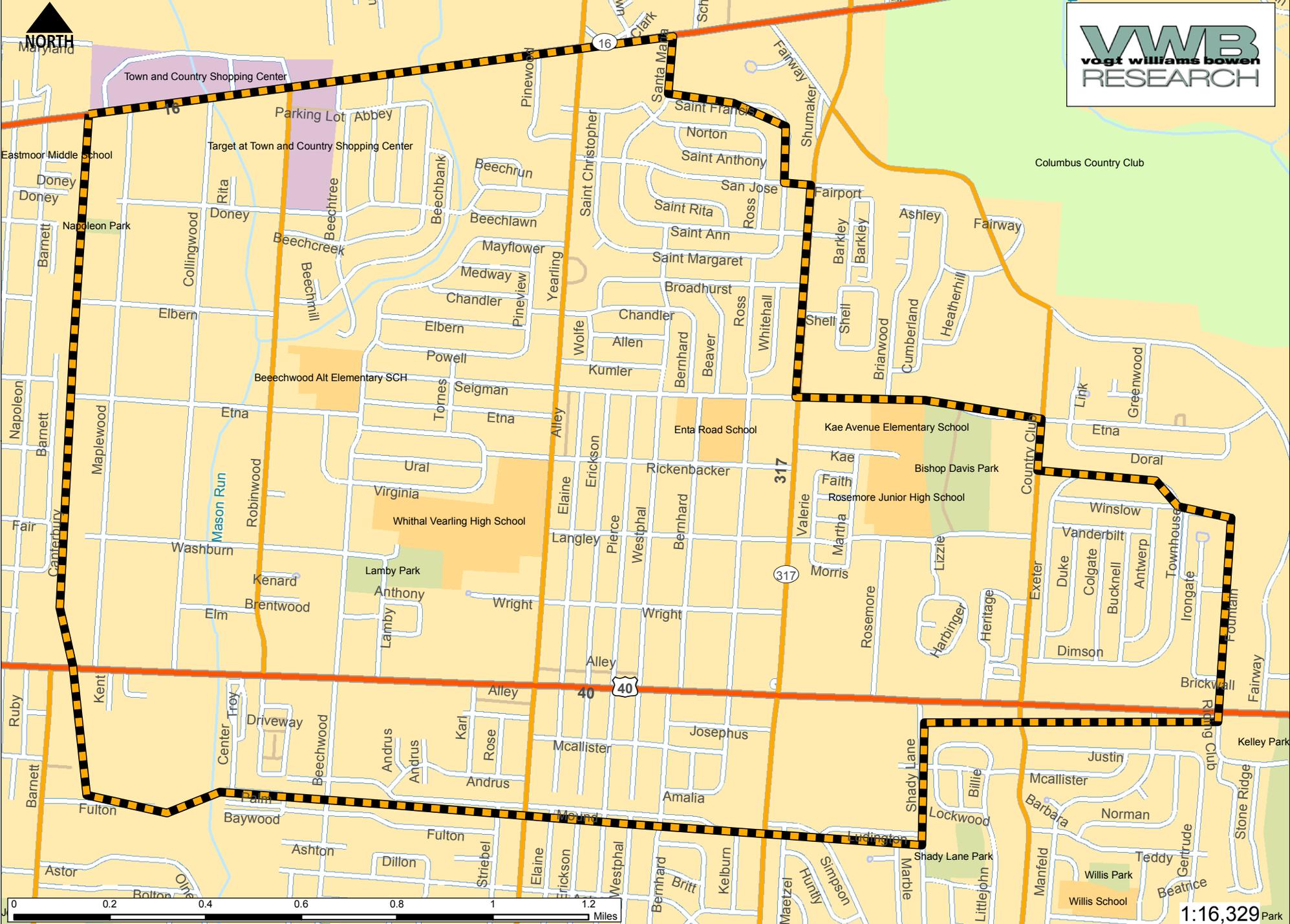
Franklin County, OH: Westland



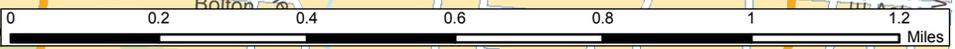
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1 inch = 2,083 feet



Franklin County, OH: Whitehall



NORTH

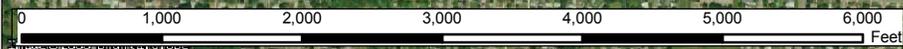


1:16,329

Franklin County, OH: Whitehall



NORTH



Legend
Image Date: 06-01-2008
1 inch = 1,361 feet

IX. QUALIFICATIONS

A. VWB RESEARCH

The Company

VWB Research is a real estate research firm established to provide accurate and insightful market forecasts for a broad range client base. The three principals of the firm, Robert Vogt, Tim Williams, and Patrick Bowen, have a combined 45 years of real estate market feasibility experience throughout the United States.

Serving real estate developers, syndicators, lenders, state housing finance agencies, and the U.S. Department of Housing and Urban Development (HUD), the firm provides market feasibility studies for affordable housing, market-rate apartments, condominiums, senior housing, student housing, and single-family developments.

The Staff

Robert Vogt has conducted and reviewed more than 5,000 market analyses over the past 30 years for market-rate and Low-Income Housing Tax Credit apartments, as well as studies for single-family, golf course/residential, office, retail, and elderly housing throughout the United States. Mr. Vogt is a founding member and the immediate past chairman of the National Council of Affordable Housing Market Analysts, a group formed to bring standards and professional practices to market feasibility. He is a frequent speaker at many real estate and state housing conferences. Mr. Vogt has a bachelor's degree in finance, real estate, and urban land economics from the Ohio State University.

Tim Williams has over 20 years of sales and marketing experience, and over 10 years in the real estate market feasibility industry. He is a frequent speaker at state housing conferences and an active member of the National Council of State Housing Agencies and the National Housing and Rehabilitation Association. Mr. Williams has a bachelor's degree in English from Hobart and William Smith College.

Patrick Bowen has prepared and supervised market feasibility studies for all types of real estate products, including affordable family and senior housing, multifamily market-rate housing, and student housing, for more than 10 years. He has also prepared various studies for submittal as part of HUD 221(d) 3 & 4, HUD 202 developments, and applications for housing for Native Americans. Mr. Bowen has worked closely with many state and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has a bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida.

Brian Gault has conducted fieldwork and analyzed real estate markets for more than eight years in more than 40 states. In this time, Mr. Gault has conducted a broad range of studies, including Low-Income Housing Tax Credit, luxury market-rate apartments, comprehensive community housing assessment, HOPE VI redevelopment, student housing analysis, condominium and/or single-family home communities, mixed-use developments, lodging, retail, and commercial space. Mr. Gault earned his bachelor's degree in public relations from the E.W. Scripps School of Journalism, Ohio University.

Nancy Patzer has more than a decade of experience as a writer and researcher. Ms. Patzer's experience includes securing grant financing for a variety of communities and organizations, and providing planning direction and motivation through research for organizations such as Community Research Partners/United Way of Central Ohio and the City of Columbus. As a project director for VWB Research, Ms. Patzer has conducted field research and provided insightful analysis in over 200 U.S. markets in the areas of housing, community and economic development, and senior residential care, among others. She holds a Bachelor of Science in Journalism from the E.W. Scripps School of Journalism, Ohio University.

Andrew W. Mazak has over five years of experience in the real estate market research field. He has personally written more than 400 market feasibility studies in numerous markets throughout the United States, Canada, and Puerto Rico. These studies include the analysis of Low-Income Housing Tax Credit apartments, market-rate apartments, government-subsidized apartments, as well as student housing developments, condominium communities, and senior-restricted developments. Mr. Mazak attended Capital University in Columbus, Ohio, where he graduated with a bachelor's degree in Business Management and Marketing.

Nathan Young has four years of experience in the real estate profession. He has conducted field research and written market studies in more than 100 rural and urban markets throughout the United States. Mr. Young's real estate experience includes analysis of apartment (subsidized, Tax Credit, and market-rate), senior housing (i.e. nursing homes, assisted living, etc.), student housing, condominium, retail, office, and self-storage facilities. Mr. Young has a bachelor's degree in Engineering (Civil) from The Ohio State University.

Jim Beery has more than 20 years experience in the real estate market feasibility profession. He has written market studies for a variety of development projects, including multifamily apartments (market-rate, affordable housing, and government-subsidized), residential condominiums, hotels, office developments, retail centers, recreational facilities, commercial developments, single-family developments, and assisted living properties for older adults. Other consulting assignments include numerous community redevelopment and commercial revitalization projects. Mr. Beery has a bachelor's degree in Business Administration (Finance major) from The Ohio State University.

Rick Stein has over 15 years experience as a software developer and systems analyst. He has served as a consultant on a wide variety of information technology and urban planning projects throughout the region. He manages the Geographic Information Systems department at VWB, which is responsible for all mapping, demographic evaluation, and application development. Mr. Stein earned a Bachelor of Science in Business Administration (specializing in Management Information Systems) from Bowling Green State University and a Master of City and Regional Planning from The Ohio State University. He is an active member of the American Planning Association and the Ohio Planning Conference.

Christi Kramer is the Marketing Coordinator at VWB Research. She has conducted qualitative and quantitative research in markets nationwide for apartments, student housing, condominiums, single-family, self-storage, and retail developments. In addition, Ms. Kramer has been involved in the production of over 1,000 studies and is familiar with the guidelines and requirements of state housing agencies. She has a bachelor's degree in Marketing from the University of Dayton School of Business Administration where she was also the Marketing Assistant.

Amy Tyrrell is VWB's Marketing Coordinator for the Mid-Atlantic region. She has nearly 15 years experience in the real estate and construction industries, with eight years specializing in the research field. She has researched, analyzed, and prepared reports on a variety of trends, industries, and property types, including industrial, office, medical office, multifamily apartments and condominiums, and senior housing. Prior to her focus on research, Ms. Tyrrell performed financial analysis for retail developments throughout the United States. She holds a Masters in Business Administration with concentrations in real estate and marketing from the University of Cincinnati and a Bachelor of Arts in economics with a minor in mathematics from Smith College.

June Davis is an administrative assistant with 21 years experience in market feasibility. Ms. Davis has overseen production on over 1,000 market studies for projects throughout the United States.

Field Staff – VWB Research maintains a field staff of professionals experienced at collecting critical on-site real estate data. Each member has been fully trained to evaluate site attributes, area competitors, market trends, economic characteristics, and a wide range of issues impacting the viability of real estate development.

B. ARCH CITY DEVELOPMENT

Brian E. Higgins currently serves as principal in Arch City Development, a consulting firm that specializes in urban housing and development solutions. Previous to creating Arch City Development, Mr. Higgins spent eight years as a Program Director at Enterprise Community Partners' Columbus office, where he specialized in housing development, environmental sustainability, economic development, brownfield redevelopment, public policy, transportation, land use planning, data analysis and information technology. Higgins' efforts have led to the realization of over \$200 million in projects. Prior to joining Enterprise, Higgins spent a decade working for a neighborhood based community development corporation, he founded and ran a business association in Downtown Columbus designed specifically to leverage capital improvement dollars, engaged in neighborhood based grant writing and worked as a financial analyst for Cardinal Health. Mr. Higgins has also served on a number of local work groups and committees, including the board of the Healthy Neighborhoods Healthy Families project with Nationwide Children's Hospital, the board of All Aboard Ohio, the board of the Brinmar Group, United Way of Central Ohio, the Columbus/Franklin County Foreclosure Response Committee, Jeffery Place Design Charette, Spring Sandusky Interchange Design Task Force, Central Ohio Transit Authority: Fast Trax Advisory Committee, MORPC/City of Columbus: Railroad Corridor Preservation and Transit Oriented Development, City of Columbus: Warehouse District Plan, Ohio State University: Natural Gas Vehicles and the Future of Columbus, Franklin County, Ohio and The Ohio State University: East Main Street Neighborhood Plan, Victorian Village Architectural Review Commission and he is a past Vice President of the Victorian Village Society. Additionally, Higgins has served as co-editor for two national publications, helped establish the Center for Urban Research and Analysis at The Ohio State University and is editor/graphic designer for a community newspaper, circulation 6,000.

Mr. Higgins earned his Master's Degree in City and Regional Planning from The Ohio State University in 2000 and his undergraduate degree in International Studies, Urban Geography and Russian in 1995, also from The Ohio State University.

**ADDENDUM -
MARKET PROFILE REPORTS**

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2000 Total Population	4,167
2000 Group Quarters	143
2008 Total Population	5,461
2013 Total Population	6,054
2008-2013 Annual Rate	2.08%



2000 Households	1,550
2000 Average Household Size	2.60
2008 Households	2,051
2008 Average Household Size	2.59
2013 Households	2,285
2013 Average Household Size	2.59
2008-2013 Annual Rate	2.18%
2000 Families	1,177
2000 Average Family Size	3.03
2008 Families	1,512
2008 Average Family Size	3.08
2013 Families	1,654
2013 Average Family Size	3.10
2008-2013 Annual Rate	1.81%



2000 Housing Units	1,659
Owner Occupied Housing Units	78.1%
Renter Occupied Housing Units	15.2%
Vacant Housing Units	6.7%

2008 Housing Units	2,289
Owner Occupied Housing Units	75.5%
Renter Occupied Housing Units	14.1%
Vacant Housing Units	10.4%

2013 Housing Units	2,614
Owner Occupied Housing Units	72.8%
Renter Occupied Housing Units	14.6%
Vacant Housing Units	12.6%

Median Household Income

2000	\$56,337
2008	\$72,144
2013	\$79,420

Median Home Value

2000	\$138,005
2008	\$160,234
2013	\$165,192

Per Capita Income

2000	\$24,554
2008	\$30,516
2013	\$34,989

Median Age

2000	37.6
2008	39.6
2013	40.4

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2000 Household by Income

Household Income Base	1,597
<\$15,000	6.6%
\$15,000 - \$24,999	11.0%
\$25,000 - \$34,999	11.5%
\$35,000 - \$49,999	14.3%
\$50,000 - \$74,999	23.0%
\$75,000 - \$99,999	14.7%
\$100,000 - \$149,999	14.5%
\$150,000 - \$199,999	4.5%
\$200,000+	0.0%
Average Household Income	\$63,413

2008 Household by Income

Household Income Base	2,051
<\$15,000	3.7%
\$15,000 - \$24,999	6.6%
\$25,000 - \$34,999	10.5%
\$35,000 - \$49,999	13.6%
\$50,000 - \$74,999	17.4%
\$75,000 - \$99,999	19.7%
\$100,000 - \$149,999	21.0%
\$150,000 - \$199,999	4.0%
\$200,000+	3.5%
Average Household Income	\$80,671

2013 Household by Income

Household Income Base	2,284
<\$15,000	3.0%
\$15,000 - \$24,999	5.0%
\$25,000 - \$34,999	7.6%
\$35,000 - \$49,999	13.4%
\$50,000 - \$74,999	16.9%
\$75,000 - \$99,999	17.9%
\$100,000 - \$149,999	23.6%
\$150,000 - \$199,999	7.8%
\$200,000+	4.8%
Average Household Income	\$92,255

2000 Owner Occupied HUs by Value

Total	1,312
<\$50,000	1.2%
\$50,000 - \$99,999	13.4%
\$100,000 - \$149,999	42.6%
\$150,000 - \$199,999	26.2%
\$200,000 - \$299,999	15.2%
\$300,000 - \$499,999	1.4%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.0%
Average Home Value	\$148,649

2000 Specified Renter Occupied HUs by Contract Rent

Total	232
With Cash Rent	95.3%
No Cash Rent	4.7%
Median Rent	\$487
Average Rent	\$583

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2000 Population by Age

Total	4,167
0 - 4	7.4%
5 - 9	8.3%
10 - 14	7.8%
15 - 24	9.0%
25 - 34	12.8%
35 - 44	18.2%
45 - 54	13.6%
55 - 64	8.6%
65 - 74	7.0%
75 - 84	4.6%
85 +	2.5%
18 +	72.4%

2008 Population by Age

Total	5,460
0 - 4	7.5%
5 - 9	7.3%
10 - 14	7.2%
15 - 24	10.5%
25 - 34	11.3%
35 - 44	15.1%
45 - 54	16.4%
55 - 64	10.8%
65 - 74	6.8%
75 - 84	4.3%
85 +	2.9%
18 +	77.4%

2013 Population by Age

Total	6,054
0 - 4	7.4%
5 - 9	7.1%
10 - 14	6.8%
15 - 24	10.2%
25 - 34	11.9%
35 - 44	13.5%
45 - 54	16.1%
55 - 64	12.4%
65 - 74	7.3%
75 - 84	4.1%
85 +	3.0%
18 +	78.0%

2000 Population by Sex

Males	46.1%
Females	53.9%

2008 Population by Sex

Males	46.1%
Females	53.9%

2013 Population by Sex

Males	46.3%
Females	53.7%

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2000 Population by Race/Ethnicity

Total	4,167
White Alone	94.9%
Black Alone	2.6%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	0.8%
Some Other Race Alone	0.0%
Two or More Races	1.2%
Hispanic Origin	0.6%
Diversity Index	11.0

2008 Population by Race/Ethnicity

Total	5,461
White Alone	93.4%
Black Alone	3.2%
American Indian Alone	0.5%
Asian or Pacific Islander Alone	1.2%
Some Other Race Alone	0.1%
Two or More Races	1.6%
Hispanic Origin	0.8%
Diversity Index	14.1

2013 Population by Race/Ethnicity

Total	6,055
White Alone	92.2%
Black Alone	3.7%
American Indian Alone	0.5%
Asian or Pacific Islander Alone	1.6%
Some Other Race Alone	0.1%
Two or More Races	1.8%
Hispanic Origin	0.9%
Diversity Index	16.4

2000 Population 3+ by School Enrollment

Total	3,977
Enrolled in Nursery/Preschool	2.3%
Enrolled in Kindergarten	2.0%
Enrolled in Grade 1-8	13.0%
Enrolled in Grade 9-12	6.3%
Enrolled in College	2.8%
Enrolled in Grad/Prof School	1.3%
Not Enrolled in School	72.3%

2008 Population 25+ by Educational Attainment

Total	3,691
Less Than 9th Grade	1.0%
9th to 12th Grade, No Diploma	6.2%
High School Graduate	33.0%
Some College, No Degree	19.2%
Associate Degree	5.9%
Bachelor's Degree	24.8%
Master's/Prof/Doctorate Degree	10.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2008 Population 15+ Marital Status

Total	4,264
Married	64.61%
Never Married	17.8%
Widowed	8.4%
Divorced	9.19%



2000 Population 16+ by Employment Status

Total	3,193
In Labor Force	68.1%
Civilian Employed	66.5%
Civilian Unemployed	1.3%
In Armed Forces	0.3%
Not In Labor Force	31.9%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	97.0%
Civilian Unemployed	3.0%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	97.1%
Civilian Unemployed	2.9%

2000 Females 16+ by Employment Status and Age of Children

Total	1,746
Own Children < 6 Only	7.7%
Employed/in Armed Forces	5.5%
Unemployed	0.0%
Not in Labor Force	2.2%
Own Children <6 and 6-17 Only	5.8%
Employed/in Armed Forces	4.5%
Unemployed	0.0%
Not in Labor Force	1.3%
Own Children 6-17 Only	20.7%
Employed/in Armed Forces	16.8%
Unemployed	0.0%
Not in Labor Force	4.0%
No Own Children < 18	65.8%
Employed/in Armed Forces	31.0%
Unemployed	1.1%
Not in Labor Force	33.6%

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2008 Employed Population 16+ by Industry

Total	2,801
Agriculture/Mining	0.0%
Construction	6.6%
Manufacturing	4.7%
Wholesale Trade	3.7%
Retail Trade	7.5%
Transportation/Utilities	3.4%
Information	3.4%
Finance/Insurance/Real Estate	11.2%
Services	48.9%
Public Administration	10.5%

2008 Employed Population 16+ by Occupation

Total	2,802
White Collar	70.9%
Management/Business/Financial	23.7%
Professional	25.9%
Sales	10.0%
Administrative Support	11.3%
Services	15.4%
Blue Collar	13.7%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	4.5%
Installation/Maintenance/Repair	1.5%
Production	2.4%
Transportation/Material Moving	5.3%



2000 Workers 16+ by Means of Transportation to Work

Total	2,071
Drove Alone - Car, Truck, or Van	87.6%
Carpooled - Car, Truck, or Van	6.9%
Public Transportation	1.1%
Walked	0.7%
Other Means	0.4%
Worked at Home	3.2%

2000 Workers 16+ by Travel Time to Work

Total	2,069
Did not Work at Home	96.8%
Less than 5 minutes	3.9%
5 to 9 minutes	7.7%
10 to 19 minutes	21.7%
20 to 24 minutes	15.7%
25 to 34 minutes	32.5%
35 to 44 minutes	5.2%
45 to 59 minutes	5.7%
60 to 89 minutes	1.3%
90 or more minutes	3.1%
Worked at Home	3.2%
Average Travel Time to Work (in min)	27.0

2000 Households by Vehicles Available

Total	1,543
None	3.0%
1	29.2%
2	45.8%
3	18.5%
4	3.0%
5+	0.5%
Average Number of Vehicles Available	1.9

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2000 Households by Type

Total	1,550
Family Households	75.9%
Married-couple Family	65.3%
With Related Children	32.4%
Other Family (No Spouse)	10.6%
With Related Children	7.3%
Nonfamily Households	24.1%
Householder Living Alone	20.8%
Householder Not Living Alone	3.2%
Households with Related Children	39.7%
Households with Persons 65+	22.7%

2000 Households by Size

Total	1,550
1 Person Household	20.8%
2 Person Household	35.8%
3 Person Household	17.3%
4 Person Household	16.6%
5 Person Household	7.7%
6 Person Household	1.0%
7 + Person Household	0.8%

2000 Households by Year Householder Moved In

Total	1,545
Moved in 1999 to March 2000	20.5%
Moved in 1995 to 1998	37.5%
Moved in 1990 to 1994	13.7%
Moved in 1980 to 1989	11.1%
Moved in 1970 to 1979	11.2%
Moved in 1969 or Earlier	6.0%
Median Year Householder Moved In	1996



2000 Housing Units by Units in Structure

Total	1,648
1, Detached	84.0%
1, Attached	7.1%
2	0.4%
3 or 4	5.8%
5 to 9	0.6%
10 to 19	0.1%
20 +	1.5%
Mobile Home	0.4%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	1,648
1999 to March 2000	6.5%
1995 to 1998	26.8%
1990 to 1994	8.6%
1980 to 1989	5.4%
1970 to 1979	13.6%
1969 or Earlier	39.1%
Median Year Structure Built	1978

Area ID: Canal Winchester

Name:

Demographic

Franklin County NSP



2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$4,982,479
Average Spent	\$2,429.29
Spending Potential Index	91
Computers & Accessories: Total \$	\$522,415
Average Spent	\$254.71
Spending Potential Index	102
Education: Total \$	\$3,205,180
Average Spent	\$1,562.74
Spending Potential Index	114
Entertainment/Recreation: Total \$	\$8,355,935
Average Spent	\$4,074.08
Spending Potential Index	110
Food at Home: Total \$	\$10,772,841
Average Spent	\$5,252.48
Spending Potential Index	108
Food Away from Home: Total \$	\$7,593,041
Average Spent	\$3,702.12
Spending Potential Index	108
Health Care: Total \$	\$9,660,170
Average Spent	\$4,709.98
Spending Potential Index	115
HH Furnishings & Equip: Total \$	\$4,946,939
Average Spent	\$2,411.96
Spending Potential Index	105
Investments: Total \$	\$2,797,996
Average Spent	\$1,364.21
Spending Potential Index	134
Retail Goods: Total \$	\$58,938,837
Average Spent	\$28,736.63
Spending Potential Index	106
Shelter: Total \$	\$35,220,957
Average Spent	\$17,172.58
Spending Potential Index	111
TV/Video/Sound Equipment: Total \$	\$3,168,768
Average Spent	\$1,544.99
Spending Potential Index	108
Travel: Total \$	\$4,506,786
Average Spent	\$2,197.36
Spending Potential Index	117
Vehicle Maintenance & Repairs: Total \$	\$2,196,268
Average Spent	\$1,070.83
Spending Potential Index	108

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2000 Total Population	4,079
2000 Group Quarters	214
2008 Total Population	4,067
2013 Total Population	4,099
2008-2013 Annual Rate	0.16%



2000 Households	1,615
2000 Average Household Size	2.39
2008 Households	1,636
2008 Average Household Size	2.35
2013 Households	1,659
2013 Average Household Size	2.34
2008-2013 Annual Rate	0.28%
2000 Families	1,096
2000 Average Family Size	2.90
2008 Families	1,070
2008 Average Family Size	2.91
2013 Families	1,061
2013 Average Family Size	2.92
2008-2013 Annual Rate	-0.17%



2000 Housing Units	1,714
Owner Occupied Housing Units	65.2%
Renter Occupied Housing Units	29.2%
Vacant Housing Units	5.6%

2008 Housing Units	1,803
Owner Occupied Housing Units	63.7%
Renter Occupied Housing Units	27.1%
Vacant Housing Units	9.3%

2013 Housing Units	1,870
Owner Occupied Housing Units	61.2%
Renter Occupied Housing Units	27.5%
Vacant Housing Units	11.3%

Median Household Income	
2000	\$35,383
2008	\$46,477
2013	\$56,031

Median Home Value	
2000	\$72,548
2008	\$87,589
2013	\$90,431

Per Capita Income	
2000	\$16,221
2008	\$21,810
2013	\$24,998

Median Age	
2000	35.4
2008	36.8
2013	37.7

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2000 Household by Income

Household Income Base	1,621
<\$15,000	18.3%
\$15,000 - \$24,999	12.6%
\$25,000 - \$34,999	18.4%
\$35,000 - \$49,999	18.3%
\$50,000 - \$74,999	20.0%
\$75,000 - \$99,999	8.4%
\$100,000 - \$149,999	2.5%
\$150,000 - \$199,999	0.8%
\$200,000+	0.7%
Average Household Income	\$41,817

2008 Household by Income

Household Income Base	1,636
<\$15,000	14.5%
\$15,000 - \$24,999	8.2%
\$25,000 - \$34,999	11.2%
\$35,000 - \$49,999	20.2%
\$50,000 - \$74,999	19.7%
\$75,000 - \$99,999	16.8%
\$100,000 - \$149,999	7.1%
\$150,000 - \$199,999	1.0%
\$200,000+	1.3%
Average Household Income	\$55,800

2013 Household by Income

Household Income Base	1,659
<\$15,000	12.3%
\$15,000 - \$24,999	7.1%
\$25,000 - \$34,999	7.7%
\$35,000 - \$49,999	15.9%
\$50,000 - \$74,999	26.3%
\$75,000 - \$99,999	16.7%
\$100,000 - \$149,999	10.1%
\$150,000 - \$199,999	2.3%
\$200,000+	1.6%
Average Household Income	\$63,533

2000 Owner Occupied HUs by Value

Total	1,119
<\$50,000	9.9%
\$50,000 - \$99,999	71.2%
\$100,000 - \$149,999	17.0%
\$150,000 - \$199,999	0.8%
\$200,000 - \$299,999	0.0%
\$300,000 - \$499,999	0.4%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.6%
Average Home Value	\$85,166

2000 Specified Renter Occupied HUs by Contract Rent

Total	494
With Cash Rent	97.0%
No Cash Rent	3.0%
Median Rent	\$390
Average Rent	\$389

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2000 Population by Age

Total	4,080
0 - 4	6.3%
5 - 9	7.7%
10 - 14	7.7%
15 - 24	11.0%
25 - 34	16.4%
35 - 44	16.7%
45 - 54	13.1%
55 - 64	8.4%
65 - 74	7.3%
75 - 84	4.3%
85 +	1.0%
18 +	74.3%

2008 Population by Age

Total	4,067
0 - 4	6.6%
5 - 9	6.5%
10 - 14	6.4%
15 - 24	13.5%
25 - 34	14.2%
35 - 44	15.8%
45 - 54	14.6%
55 - 64	10.4%
65 - 74	6.3%
75 - 84	4.5%
85 +	1.4%
18 +	76.3%

2013 Population by Age

Total	4,097
0 - 4	6.5%
5 - 9	6.4%
10 - 14	6.0%
15 - 24	12.8%
25 - 34	14.8%
35 - 44	13.6%
45 - 54	14.8%
55 - 64	12.1%
65 - 74	6.9%
75 - 84	4.4%
85 +	1.7%
18 +	77.3%

2000 Population by Sex

Males	48.1%
Females	51.9%

2008 Population by Sex

Males	48.1%
Females	51.9%

2013 Population by Sex

Males	48.3%
Females	51.7%

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2000 Population by Race/Ethnicity

Total	4,079
White Alone	86.6%
Black Alone	8.7%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	1.9%
Some Other Race Alone	0.3%
Two or More Races	2.0%
Hispanic Origin	1.0%
Diversity Index	25.6

2008 Population by Race/Ethnicity

Total	4,065
White Alone	82.7%
Black Alone	11.0%
American Indian Alone	0.5%
Asian or Pacific Islander Alone	3.0%
Some Other Race Alone	0.3%
Two or More Races	2.5%
Hispanic Origin	1.2%
Diversity Index	32.1

2013 Population by Race/Ethnicity

Total	4,099
White Alone	80.2%
Black Alone	12.3%
American Indian Alone	0.5%
Asian or Pacific Islander Alone	3.9%
Some Other Race Alone	0.4%
Two or More Races	2.8%
Hispanic Origin	1.4%
Diversity Index	35.8

2000 Population 3+ by School Enrollment

Total	3,882
Enrolled in Nursery/Preschool	1.6%
Enrolled in Kindergarten	0.8%
Enrolled in Grade 1-8	14.6%
Enrolled in Grade 9-12	5.5%
Enrolled in College	1.9%
Enrolled in Grad/Prof School	0.6%
Not Enrolled in School	75.0%

2008 Population 25+ by Educational Attainment

Total	2,727
Less Than 9th Grade	6.3%
9th to 12th Grade, No Diploma	25.1%
High School Graduate	42.7%
Some College, No Degree	14.0%
Associate Degree	3.6%
Bachelor's Degree	6.3%
Master's/Prof/Doctorate Degree	2.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2008 Population 15+ Marital Status

Total	3,276
Married	54.58%
Never Married	23.9%
Widowed	7.5%
Divorced	14.04%



2000 Population 16+ by Employment Status

Total	3,063
In Labor Force	58.0%
Civilian Employed	55.7%
Civilian Unemployed	2.4%
In Armed Forces	0.0%
Not In Labor Force	42.0%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	93.7%
Civilian Unemployed	6.3%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	94.0%
Civilian Unemployed	6.0%

2000 Females 16+ by Employment Status and Age of Children

Total	1,679
Own Children < 6 Only	7.5%
Employed/in Armed Forces	5.1%
Unemployed	0.0%
Not in Labor Force	2.4%
Own Children <6 and 6-17 Only	7.1%
Employed/in Armed Forces	4.6%
Unemployed	0.3%
Not in Labor Force	2.2%
Own Children 6-17 Only	17.2%
Employed/in Armed Forces	13.4%
Unemployed	0.5%
Not in Labor Force	3.3%
No Own Children < 18	68.1%
Employed/in Armed Forces	23.9%
Unemployed	1.4%
Not in Labor Force	42.8%

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2008 Employed Population 16+ by Industry

Total	1,770
Agriculture/Mining	0.0%
Construction	9.5%
Manufacturing	10.9%
Wholesale Trade	7.2%
Retail Trade	13.2%
Transportation/Utilities	8.7%
Information	2.0%
Finance/Insurance/Real Estate	6.3%
Services	38.1%
Public Administration	4.2%

2008 Employed Population 16+ by Occupation

Total	1,771
White Collar	45.5%
Management/Business/Financial	7.7%
Professional	8.8%
Sales	10.2%
Administrative Support	18.7%
Services	16.9%
Blue Collar	37.6%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	8.2%
Installation/Maintenance/Repair	4.1%
Production	10.3%
Transportation/Material Moving	15.0%



2000 Workers 16+ by Means of Transportation to Work

Total	1,675
Drove Alone - Car, Truck, or Van	80.1%
Carpooled - Car, Truck, or Van	15.4%
Public Transportation	1.0%
Walked	0.6%
Other Means	0.8%
Worked at Home	2.1%

2000 Workers 16+ by Travel Time to Work

Total	1,676
Did not Work at Home	97.9%
Less than 5 minutes	2.7%
5 to 9 minutes	6.0%
10 to 19 minutes	36.2%
20 to 24 minutes	19.4%
25 to 34 minutes	19.3%
35 to 44 minutes	3.8%
45 to 59 minutes	4.1%
60 to 89 minutes	3.2%
90 or more minutes	3.2%
Worked at Home	2.1%
Average Travel Time to Work (in min)	25.6

2000 Households by Vehicles Available

Total	1,617
None	9.2%
1	37.5%
2	35.5%
3	13.6%
4	2.3%
5+	2.0%
Average Number of Vehicles Available	1.7

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2000 Households by Type

Total	1,615
Family Households	67.9%
Married-couple Family	47.9%
With Related Children	23.4%
Other Family (No Spouse)	19.9%
With Related Children	13.4%
Nonfamily Households	32.1%
Householder Living Alone	26.3%
Householder Not Living Alone	5.9%
Households with Related Children	36.8%
Households with Persons 65+	25.5%

2000 Households by Size

Total	1,615
1 Person Household	26.3%
2 Person Household	31.9%
3 Person Household	17.6%
4 Person Household	14.4%
5 Person Household	5.9%
6 Person Household	2.7%
7 + Person Household	1.1%

2000 Households by Year Householder Moved In

Total	1,618
Moved in 1999 to March 2000	14.5%
Moved in 1995 to 1998	30.0%
Moved in 1990 to 1994	17.2%
Moved in 1980 to 1989	12.8%
Moved in 1970 to 1979	11.2%
Moved in 1969 or Earlier	14.3%
Median Year Householder Moved In	1993



2000 Housing Units by Units in Structure

Total	1,729
1, Detached	75.6%
1, Attached	2.8%
2	3.8%
3 or 4	5.5%
5 to 9	6.0%
10 to 19	2.4%
20 +	2.1%
Mobile Home	1.8%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	1,728
1999 to March 2000	2.4%
1995 to 1998	8.8%
1990 to 1994	4.3%
1980 to 1989	2.7%
1970 to 1979	12.6%
1969 or Earlier	69.3%
Median Year Structure Built	1958

Area ID: Franklin Township

Name:

Demographic

Franklin County NSP



2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$2,811,568
Average Spent	\$1,718.56
Spending Potential Index	64
Computers & Accessories: Total \$	\$294,824
Average Spent	\$180.21
Spending Potential Index	72
Education: Total \$	\$1,799,876
Average Spent	\$1,100.17
Spending Potential Index	80
Entertainment/Recreation: Total \$	\$4,648,114
Average Spent	\$2,841.15
Spending Potential Index	76
Food at Home: Total \$	\$6,185,649
Average Spent	\$3,780.96
Spending Potential Index	77
Food Away from Home: Total \$	\$4,346,193
Average Spent	\$2,656.60
Spending Potential Index	78
Health Care: Total \$	\$5,500,693
Average Spent	\$3,362.28
Spending Potential Index	82
HH Furnishings & Equip: Total \$	\$2,654,874
Average Spent	\$1,622.78
Spending Potential Index	71
Investments: Total \$	\$1,240,392
Average Spent	\$758.19
Spending Potential Index	75
Retail Goods: Total \$	\$32,570,421
Average Spent	\$19,908.57
Spending Potential Index	73
Shelter: Total \$	\$18,630,391
Average Spent	\$11,387.77
Spending Potential Index	73
TV/Video/Sound Equipment: Total \$	\$1,830,460
Average Spent	\$1,118.86
Spending Potential Index	78
Travel: Total \$	\$2,301,196
Average Spent	\$1,406.60
Spending Potential Index	75
Vehicle Maintenance & Repairs: Total \$	\$1,211,398
Average Spent	\$740.46
Spending Potential Index	75

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

Area ID: Groveport-Madison

Name:

Demographic

Franklin County NSP



2000 Total Population	8,381
2000 Group Quarters	0
2008 Total Population	8,068
2013 Total Population	8,042
2008-2013 Annual Rate	-0.06%



2000 Households	2,909
2000 Average Household Size	2.88
2008 Households	2,874
2008 Average Household Size	2.81
2013 Households	2,890
2013 Average Household Size	2.78
2008-2013 Annual Rate	0.11%
2000 Families	2,199
2000 Average Family Size	3.26
2008 Families	2,113
2008 Average Family Size	3.21
2013 Families	2,088
2013 Average Family Size	3.21
2008-2013 Annual Rate	-0.24%



2000 Housing Units	2,990
Owner Occupied Housing Units	70.7%
Renter Occupied Housing Units	24.3%
Vacant Housing Units	5.0%

2008 Housing Units	3,092
Owner Occupied Housing Units	70.1%
Renter Occupied Housing Units	22.9%
Vacant Housing Units	7.1%

2013 Housing Units	3,169
Owner Occupied Housing Units	67.8%
Renter Occupied Housing Units	23.4%
Vacant Housing Units	8.8%

Median Household Income	
2000	\$46,122
2008	\$60,441
2013	\$68,296

Median Home Value	
2000	\$82,751
2008	\$99,726
2013	\$105,575

Per Capita Income	
2000	\$18,328
2008	\$24,464
2013	\$27,942

Median Age	
2000	32.4
2008	33.3
2013	34.0

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Groveport-Madison

Name:

Demographic

Franklin County NSP



2000 Household by Income

Household Income Base	2,944
<\$15,000	7.9%
\$15,000 - \$24,999	10.1%
\$25,000 - \$34,999	13.8%
\$35,000 - \$49,999	23.3%
\$50,000 - \$74,999	27.0%
\$75,000 - \$99,999	12.8%
\$100,000 - \$149,999	4.0%
\$150,000 - \$199,999	0.7%
\$200,000+	0.5%
Average Household Income	\$51,062

2008 Household by Income

Household Income Base	2,873
<\$15,000	5.9%
\$15,000 - \$24,999	6.7%
\$25,000 - \$34,999	7.9%
\$35,000 - \$49,999	16.5%
\$50,000 - \$74,999	27.3%
\$75,000 - \$99,999	21.7%
\$100,000 - \$149,999	11.4%
\$150,000 - \$199,999	1.5%
\$200,000+	1.2%
Average Household Income	\$67,450

2013 Household by Income

Household Income Base	2,891
<\$15,000	4.9%
\$15,000 - \$24,999	4.1%
\$25,000 - \$34,999	6.1%
\$35,000 - \$49,999	12.5%
\$50,000 - \$74,999	30.3%
\$75,000 - \$99,999	22.3%
\$100,000 - \$149,999	14.8%
\$150,000 - \$199,999	3.3%
\$200,000+	1.7%
Average Household Income	\$76,384

2000 Owner Occupied HUs by Value

Total	2,167
<\$50,000	2.0%
\$50,000 - \$99,999	82.6%
\$100,000 - \$149,999	12.9%
\$150,000 - \$199,999	2.4%
\$200,000 - \$299,999	0.1%
\$300,000 - \$499,999	0.0%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.0%
Average Home Value	\$86,435

2000 Specified Renter Occupied HUs by Contract Rent

Total	744
With Cash Rent	97.3%
No Cash Rent	2.7%
Median Rent	\$479
Average Rent	\$487

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Population by Age

Total	8,380
0 - 4	7.6%
5 - 9	8.3%
10 - 14	8.4%
15 - 24	14.4%
25 - 34	15.7%
35 - 44	17.2%
45 - 54	12.1%
55 - 64	9.5%
65 - 74	4.9%
75 - 84	1.5%
85 +	0.4%
18 +	70.8%

2008 Population by Age

Total	8,069
0 - 4	8.0%
5 - 9	7.1%
10 - 14	6.9%
15 - 24	14.9%
25 - 34	15.6%
35 - 44	14.5%
45 - 54	14.3%
55 - 64	9.9%
65 - 74	6.0%
75 - 84	2.5%
85 +	0.5%
18 +	73.7%

2013 Population by Age

Total	8,043
0 - 4	8.0%
5 - 9	7.2%
10 - 14	6.7%
15 - 24	13.4%
25 - 34	16.2%
35 - 44	12.9%
45 - 54	14.6%
55 - 64	10.7%
65 - 74	6.6%
75 - 84	3.1%
85 +	0.7%
18 +	74.2%

2000 Population by Sex

Males	49.0%
Females	51.0%

2008 Population by Sex

Males	48.5%
Females	51.5%

2013 Population by Sex

Males	48.2%
Females	51.8%

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2000 Population by Race/Ethnicity

Total	8,381
White Alone	83.6%
Black Alone	11.4%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	1.2%
Some Other Race Alone	0.7%
Two or More Races	2.6%
Hispanic Origin	1.5%
Diversity Index	30.9

2008 Population by Race/Ethnicity

Total	8,068
White Alone	79.1%
Black Alone	14.6%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	1.9%
Some Other Race Alone	0.9%
Two or More Races	3.1%
Hispanic Origin	1.9%
Diversity Index	37.8

2013 Population by Race/Ethnicity

Total	8,042
White Alone	76.3%
Black Alone	16.4%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	2.4%
Some Other Race Alone	1.0%
Two or More Races	3.4%
Hispanic Origin	2.2%
Diversity Index	41.5

2000 Population 3+ by School Enrollment

Total	8,061
Enrolled in Nursery/Preschool	2.0%
Enrolled in Kindergarten	2.4%
Enrolled in Grade 1-8	13.0%
Enrolled in Grade 9-12	6.8%
Enrolled in College	3.9%
Enrolled in Grad/Prof School	0.5%
Not Enrolled in School	71.4%

2008 Population 25+ by Educational Attainment

Total	5,098
Less Than 9th Grade	2.7%
9th to 12th Grade, No Diploma	13.3%
High School Graduate	45.0%
Some College, No Degree	22.4%
Associate Degree	6.2%
Bachelor's Degree	8.2%
Master's/Prof/Doctorate Degree	2.2%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2008 Population 15+ Marital Status

Total	6,297
Married	55.65%
Never Married	28.4%
Widowed	3.9%
Divorced	12.09%



2000 Population 16+ by Employment Status

Total	6,230
In Labor Force	74.8%
Civilian Employed	71.9%
Civilian Unemployed	2.7%
In Armed Forces	0.1%
Not In Labor Force	25.2%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	94.4%
Civilian Unemployed	5.6%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	94.6%
Civilian Unemployed	5.4%

2000 Females 16+ by Employment Status and Age of Children

Total	3,162
Own Children < 6 Only	8.4%
Employed/in Armed Forces	6.3%
Unemployed	0.3%
Not in Labor Force	1.9%
Own Children <6 and 6-17 Only	9.2%
Employed/in Armed Forces	6.0%
Unemployed	0.0%
Not in Labor Force	3.2%
Own Children 6-17 Only	18.0%
Employed/in Armed Forces	13.7%
Unemployed	1.1%
Not in Labor Force	3.3%
No Own Children < 18	64.3%
Employed/in Armed Forces	40.5%
Unemployed	1.4%
Not in Labor Force	22.4%

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2008 Employed Population 16+ by Industry

Total	4,400
Agriculture/Mining	0.0%
Construction	8.5%
Manufacturing	8.6%
Wholesale Trade	4.4%
Retail Trade	17.5%
Transportation/Utilities	8.6%
Information	1.5%
Finance/Insurance/Real Estate	9.8%
Services	35.4%
Public Administration	5.7%

2008 Employed Population 16+ by Occupation

Total	4,401
White Collar	53.4%
Management/Business/Financial	11.7%
Professional	11.4%
Sales	9.7%
Administrative Support	20.6%
Services	16.4%
Blue Collar	30.2%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	7.4%
Installation/Maintenance/Repair	5.3%
Production	6.0%
Transportation/Material Moving	11.6%



2000 Workers 16+ by Means of Transportation to Work

Total	4,425
Drove Alone - Car, Truck, or Van	84.8%
Carpooled - Car, Truck, or Van	10.8%
Public Transportation	1.5%
Walked	0.4%
Other Means	0.6%
Worked at Home	1.9%

2000 Workers 16+ by Travel Time to Work

Total	4,424
Did not Work at Home	98.1%
Less than 5 minutes	2.1%
5 to 9 minutes	4.6%
10 to 19 minutes	30.7%
20 to 24 minutes	20.3%
25 to 34 minutes	26.7%
35 to 44 minutes	6.4%
45 to 59 minutes	4.9%
60 to 89 minutes	2.0%
90 or more minutes	0.5%
Worked at Home	1.9%
Average Travel Time to Work (in min)	23.1

2000 Households by Vehicles Available

Total	2,911
None	4.2%
1	31.1%
2	42.9%
3	14.8%
4	5.8%
5+	1.3%
Average Number of Vehicles Available	1.9

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2000 Households by Type

Total	2,909
Family Households	75.6%
Married-couple Family	56.3%
With Related Children	28.0%
Other Family (No Spouse)	19.3%
With Related Children	14.3%
Nonfamily Households	24.4%
Householder Living Alone	18.0%
Householder Not Living Alone	6.4%
Households with Related Children	42.3%
Households with Persons 65+	14.4%

2000 Households by Size

Total	2,909
1 Person Household	18.0%
2 Person Household	31.1%
3 Person Household	20.5%
4 Person Household	17.0%
5 Person Household	9.0%
6 Person Household	2.7%
7 + Person Household	1.6%

2000 Households by Year Householder Moved In

Total	2,911
Moved in 1999 to March 2000	18.0%
Moved in 1995 to 1998	25.6%
Moved in 1990 to 1994	16.4%
Moved in 1980 to 1989	10.5%
Moved in 1970 to 1979	17.6%
Moved in 1969 or Earlier	11.9%
Median Year Householder Moved In	1993



2000 Housing Units by Units in Structure

Total	2,995
1, Detached	83.5%
1, Attached	0.0%
2	0.3%
3 or 4	4.0%
5 to 9	3.4%
10 to 19	3.0%
20 +	5.5%
Mobile Home	0.3%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	2,992
1999 to March 2000	1.9%
1995 to 1998	4.0%
1990 to 1994	0.2%
1980 to 1989	1.3%
1970 to 1979	29.6%
1969 or Earlier	63.1%
Median Year Structure Built	1968

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2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$6,006,896
Average Spent	\$2,090.08
Spending Potential Index	78
Computers & Accessories: Total \$	\$635,765
Average Spent	\$221.21
Spending Potential Index	89
Education: Total \$	\$3,696,475
Average Spent	\$1,286.18
Spending Potential Index	94
Entertainment/Recreation: Total \$	\$9,825,554
Average Spent	\$3,418.77
Spending Potential Index	92
Food at Home: Total \$	\$12,831,838
Average Spent	\$4,464.80
Spending Potential Index	91
Food Away from Home: Total \$	\$9,153,824
Average Spent	\$3,185.05
Spending Potential Index	93
Health Care: Total \$	\$11,001,777
Average Spent	\$3,828.04
Spending Potential Index	93
HH Furnishings & Equip: Total \$	\$5,790,381
Average Spent	\$2,014.75
Spending Potential Index	88
Investments: Total \$	\$2,682,292
Average Spent	\$933.30
Spending Potential Index	92
Retail Goods: Total \$	\$69,170,240
Average Spent	\$24,067.59
Spending Potential Index	89
Shelter: Total \$	\$40,270,295
Average Spent	\$14,011.93
Spending Potential Index	90
TV/Video/Sound Equipment: Total \$	\$3,834,481
Average Spent	\$1,334.20
Spending Potential Index	93
Travel: Total \$	\$4,894,738
Average Spent	\$1,703.11
Spending Potential Index	90
Vehicle Maintenance & Repairs: Total \$	\$2,584,186
Average Spent	\$899.16
Spending Potential Index	91

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

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2000 Total Population	1,418
2000 Group Quarters	13
2008 Total Population	1,313
2013 Total Population	1,291
2008-2013 Annual Rate	-0.34%



2000 Households	500
2000 Average Household Size	2.81
2008 Households	475
2008 Average Household Size	2.73
2013 Households	471
2013 Average Household Size	2.71
2008-2013 Annual Rate	-0.17%
2000 Families	384
2000 Average Family Size	3.18
2008 Families	355
2008 Average Family Size	3.13
2013 Families	347
2013 Average Family Size	3.12
2008-2013 Annual Rate	-0.45%



2000 Housing Units	556
Owner Occupied Housing Units	51.4%
Renter Occupied Housing Units	39.7%
Vacant Housing Units	8.9%

2008 Housing Units	576
Owner Occupied Housing Units	47.6%
Renter Occupied Housing Units	34.9%
Vacant Housing Units	17.5%

2013 Housing Units	587
Owner Occupied Housing Units	44.4%
Renter Occupied Housing Units	35.8%
Vacant Housing Units	19.8%

Median Household Income	
2000	\$24,880
2008	\$29,665
2013	\$35,357

Median Home Value	
2000	\$59,514
2008	\$71,972
2013	\$74,386

Per Capita Income	
2000	\$11,224
2008	\$13,625
2013	\$15,491

Median Age	
2000	27.6
2008	28.0
2013	28.0

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Household by Income

Household Income Base	506
<\$15,000	30.2%
\$15,000 - \$24,999	20.0%
\$25,000 - \$34,999	17.0%
\$35,000 - \$49,999	12.1%
\$50,000 - \$74,999	11.9%
\$75,000 - \$99,999	8.1%
\$100,000 - \$149,999	0.2%
\$150,000 - \$199,999	0.6%
\$200,000+	0.0%
Average Household Income	\$31,815

2008 Household by Income

Household Income Base	475
<\$15,000	26.3%
\$15,000 - \$24,999	14.9%
\$25,000 - \$34,999	13.3%
\$35,000 - \$49,999	17.5%
\$50,000 - \$74,999	13.5%
\$75,000 - \$99,999	10.1%
\$100,000 - \$149,999	3.8%
\$150,000 - \$199,999	0.2%
\$200,000+	0.4%
Average Household Income	\$38,532

2013 Household by Income

Household Income Base	471
<\$15,000	23.6%
\$15,000 - \$24,999	12.7%
\$25,000 - \$34,999	13.4%
\$35,000 - \$49,999	17.6%
\$50,000 - \$74,999	15.9%
\$75,000 - \$99,999	10.0%
\$100,000 - \$149,999	6.2%
\$150,000 - \$199,999	0.2%
\$200,000+	0.4%
Average Household Income	\$43,395

2000 Owner Occupied HUs by Value

Total	283
<\$50,000	25.8%
\$50,000 - \$99,999	72.8%
\$100,000 - \$149,999	1.4%
\$150,000 - \$199,999	0.0%
\$200,000 - \$299,999	0.0%
\$300,000 - \$499,999	0.0%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.0%
Average Home Value	\$59,203

2000 Specified Renter Occupied HUs by Contract Rent

Total	218
With Cash Rent	92.2%
No Cash Rent	7.8%
Median Rent	\$458
Average Rent	\$407

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Population by Age

Total	1,421
0 - 4	9.1%
5 - 9	11.8%
10 - 14	11.1%
15 - 24	14.6%
25 - 34	13.7%
35 - 44	13.8%
45 - 54	11.7%
55 - 64	7.2%
65 - 74	4.5%
75 - 84	2.3%
85 +	0.2%
18 +	62.6%

2008 Population by Age

Total	1,312
0 - 4	9.2%
5 - 9	8.8%
10 - 14	10.1%
15 - 24	17.8%
25 - 34	12.9%
35 - 44	12.0%
45 - 54	12.8%
55 - 64	8.9%
65 - 74	4.7%
75 - 84	2.2%
85 +	0.6%
18 +	65.3%

2013 Population by Age

Total	1,290
0 - 4	9.5%
5 - 9	9.2%
10 - 14	8.8%
15 - 24	18.1%
25 - 34	13.2%
35 - 44	11.4%
45 - 54	11.4%
55 - 64	10.5%
65 - 74	5.0%
75 - 84	2.2%
85 +	0.7%
18 +	66.8%

2000 Population by Sex

Males	46.0%
Females	54.0%

2008 Population by Sex

Males	45.5%
Females	54.5%

2013 Population by Sex

Males	45.4%
Females	54.6%

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2000 Population by Race/Ethnicity

Total	1,417
White Alone	32.8%
Black Alone	61.2%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	0.4%
Some Other Race Alone	0.9%
Two or More Races	4.3%
Hispanic Origin	1.2%
Diversity Index	53.0

2008 Population by Race/Ethnicity

Total	1,314
White Alone	26.7%
Black Alone	67.0%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	0.5%
Some Other Race Alone	0.9%
Two or More Races	4.4%
Hispanic Origin	1.4%
Diversity Index	49.2

2013 Population by Race/Ethnicity

Total	1,291
White Alone	23.8%
Black Alone	69.9%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	0.5%
Some Other Race Alone	0.9%
Two or More Races	4.5%
Hispanic Origin	1.5%
Diversity Index	47.0

2000 Population 3+ by School Enrollment

Total	1,339
Enrolled in Nursery/Preschool	2.5%
Enrolled in Kindergarten	2.5%
Enrolled in Grade 1-8	20.3%
Enrolled in Grade 9-12	6.7%
Enrolled in College	2.1%
Enrolled in Grad/Prof School	0.7%
Not Enrolled in School	65.2%

2008 Population 25+ by Educational Attainment

Total	711
Less Than 9th Grade	7.3%
9th to 12th Grade, No Diploma	19.5%
High School Graduate	42.2%
Some College, No Degree	16.9%
Associate Degree	5.6%
Bachelor's Degree	5.3%
Master's/Prof/Doctorate Degree	3.1%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2008 Population 15+ Marital Status

Total	944
Married	38.45%
Never Married	44.3%
Widowed	6.8%
Divorced	10.49%



2000 Population 16+ by Employment Status

Total	933
In Labor Force	57.8%
Civilian Employed	49.5%
Civilian Unemployed	8.3%
In Armed Forces	0.0%
Not In Labor Force	42.2%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	79.6%
Civilian Unemployed	20.4%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	80.3%
Civilian Unemployed	19.7%

2000 Females 16+ by Employment Status and Age of Children

Total	539
Own Children < 6 Only	7.6%
Employed/in Armed Forces	5.0%
Unemployed	0.6%
Not in Labor Force	2.0%
Own Children <6 and 6-17 Only	9.1%
Employed/in Armed Forces	3.5%
Unemployed	3.0%
Not in Labor Force	2.6%
Own Children 6-17 Only	24.3%
Employed/in Armed Forces	14.8%
Unemployed	1.5%
Not in Labor Force	8.0%
No Own Children < 18	59.0%
Employed/in Armed Forces	27.3%
Unemployed	2.0%
Not in Labor Force	29.7%

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2008 Employed Population 16+ by Industry

Total	447
Agriculture/Mining	0.0%
Construction	3.6%
Manufacturing	7.8%
Wholesale Trade	4.7%
Retail Trade	15.0%
Transportation/Utilities	6.7%
Information	2.2%
Finance/Insurance/Real Estate	10.3%
Services	43.6%
Public Administration	6.0%

2008 Employed Population 16+ by Occupation

Total	446
White Collar	56.3%
Management/Business/Financial	7.0%
Professional	10.8%
Sales	11.0%
Administrative Support	27.6%
Services	20.6%
Blue Collar	23.1%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	3.6%
Installation/Maintenance/Repair	3.6%
Production	4.9%
Transportation/Material Moving	11.0%



2000 Workers 16+ by Means of Transportation to Work

Total	434
Drove Alone - Car, Truck, or Van	69.1%
Carpooled - Car, Truck, or Van	17.3%
Public Transportation	7.4%
Walked	1.8%
Other Means	3.0%
Worked at Home	1.4%

2000 Workers 16+ by Travel Time to Work

Total	433
Did not Work at Home	98.6%
Less than 5 minutes	0.7%
5 to 9 minutes	6.9%
10 to 19 minutes	27.9%
20 to 24 minutes	26.1%
25 to 34 minutes	23.8%
35 to 44 minutes	6.2%
45 to 59 minutes	3.9%
60 to 89 minutes	0.2%
90 or more minutes	2.8%
Worked at Home	1.4%
Average Travel Time to Work (in min)	24.0

2000 Households by Vehicles Available

Total	500
None	12.4%
1	51.2%
2	24.2%
3	10.0%
4	2.0%
5+	0.2%
Average Number of Vehicles Available	1.4

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2000 Households by Type

Total	500
Family Households	76.8%
Married-couple Family	34.6%
With Related Children	18.2%
Other Family (No Spouse)	42.2%
With Related Children	34.2%
Nonfamily Households	23.2%
Householder Living Alone	19.0%
Householder Not Living Alone	4.2%
Households with Related Children	52.4%
Households with Persons 65+	15.4%

2000 Households by Size

Total	500
1 Person Household	19.0%
2 Person Household	27.2%
3 Person Household	21.8%
4 Person Household	16.8%
5 Person Household	9.8%
6 Person Household	3.2%
7 + Person Household	2.2%

2000 Households by Year Householder Moved In

Total	500
Moved in 1999 to March 2000	29.0%
Moved in 1995 to 1998	22.2%
Moved in 1990 to 1994	10.2%
Moved in 1980 to 1989	14.2%
Moved in 1970 to 1979	15.2%
Moved in 1969 or Earlier	9.2%
Median Year Householder Moved In	1995



2000 Housing Units by Units in Structure

Total	558
1, Detached	76.9%
1, Attached	2.7%
2	4.1%
3 or 4	12.7%
5 to 9	1.6%
10 to 19	0.9%
20 +	0.7%
Mobile Home	0.4%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	556
1999 to March 2000	0.7%
1995 to 1998	2.2%
1990 to 1994	4.0%
1980 to 1989	7.2%
1970 to 1979	10.3%
1969 or Earlier	75.7%
Median Year Structure Built	1958

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2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$591,709
Average Spent	\$1,245.70
Spending Potential Index	46
Computers & Accessories: Total \$	\$58,488
Average Spent	\$123.13
Spending Potential Index	49
Education: Total \$	\$342,613
Average Spent	\$721.29
Spending Potential Index	52
Entertainment/Recreation: Total \$	\$918,535
Average Spent	\$1,933.76
Spending Potential Index	52
Food at Home: Total \$	\$1,263,224
Average Spent	\$2,659.42
Spending Potential Index	54
Food Away from Home: Total \$	\$885,453
Average Spent	\$1,864.11
Spending Potential Index	54
Health Care: Total \$	\$1,041,522
Average Spent	\$2,192.68
Spending Potential Index	54
HH Furnishings & Equip: Total \$	\$530,368
Average Spent	\$1,116.56
Spending Potential Index	49
Investments: Total \$	\$240,856
Average Spent	\$507.07
Spending Potential Index	50
Retail Goods: Total \$	\$6,545,409
Average Spent	\$13,779.81
Spending Potential Index	51
Shelter: Total \$	\$3,788,535
Average Spent	\$7,975.86
Spending Potential Index	51
TV/Video/Sound Equipment: Total \$	\$378,073
Average Spent	\$795.94
Spending Potential Index	55
Travel: Total \$	\$420,061
Average Spent	\$884.34
Spending Potential Index	47
Vehicle Maintenance & Repairs: Total \$	\$241,334
Average Spent	\$508.07
Spending Potential Index	51

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

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2000 Total Population	2,845
2000 Group Quarters	4
2008 Total Population	2,781
2013 Total Population	2,781
2008-2013 Annual Rate	0.00%



2000 Households	1,265
2000 Average Household Size	2.25
2008 Households	1,253
2008 Average Household Size	2.22
2013 Households	1,259
2013 Average Household Size	2.21
2008-2013 Annual Rate	0.10%
2000 Families	674
2000 Average Family Size	3.04
2008 Families	632
2008 Average Family Size	3.07
2013 Families	615
2013 Average Family Size	3.09
2008-2013 Annual Rate	-0.54%



2000 Housing Units	1,377
Owner Occupied Housing Units	49.7%
Renter Occupied Housing Units	42.7%
Vacant Housing Units	7.6%

2008 Housing Units	1,434
Owner Occupied Housing Units	48.4%
Renter Occupied Housing Units	39.0%
Vacant Housing Units	12.6%

2013 Housing Units	1,470
Owner Occupied Housing Units	46.3%
Renter Occupied Housing Units	39.3%
Vacant Housing Units	14.4%

Median Household Income	
2000	\$29,092
2008	\$36,147
2013	\$42,278

Median Home Value	
2000	\$74,216
2008	\$88,592
2013	\$92,266

Per Capita Income	
2000	\$15,493
2008	\$19,475
2013	\$22,638

Median Age	
2000	36.2
2008	37.7
2013	38.9

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Household by Income

Household Income Base	1,280
<\$15,000	22.9%
\$15,000 - \$24,999	16.3%
\$25,000 - \$34,999	23.2%
\$35,000 - \$49,999	15.0%
\$50,000 - \$74,999	17.5%
\$75,000 - \$99,999	3.5%
\$100,000 - \$149,999	0.7%
\$150,000 - \$199,999	0.9%
\$200,000+	0.0%
Average Household Income	\$33,775

2008 Household by Income

Household Income Base	1,253
<\$15,000	19.5%
\$15,000 - \$24,999	11.4%
\$25,000 - \$34,999	16.6%
\$35,000 - \$49,999	20.0%
\$50,000 - \$74,999	19.9%
\$75,000 - \$99,999	9.1%
\$100,000 - \$149,999	2.6%
\$150,000 - \$199,999	0.3%
\$200,000+	0.7%
Average Household Income	\$42,689

2013 Household by Income

Household Income Base	1,259
<\$15,000	17.0%
\$15,000 - \$24,999	9.1%
\$25,000 - \$34,999	11.4%
\$35,000 - \$49,999	22.3%
\$50,000 - \$74,999	21.4%
\$75,000 - \$99,999	12.9%
\$100,000 - \$149,999	4.7%
\$150,000 - \$199,999	0.5%
\$200,000+	0.7%
Average Household Income	\$49,409

2000 Owner Occupied HUs by Value

Total	690
<\$50,000	4.3%
\$50,000 - \$99,999	90.0%
\$100,000 - \$149,999	5.2%
\$150,000 - \$199,999	0.0%
\$200,000 - \$299,999	0.0%
\$300,000 - \$499,999	0.0%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.4%
Average Home Value	\$80,360

2000 Specified Renter Occupied HUs by Contract Rent

Total	576
With Cash Rent	97.7%
No Cash Rent	2.3%
Median Rent	\$374
Average Rent	\$382

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Population by Age

Total	2,842
0 - 4	7.1%
5 - 9	6.7%
10 - 14	6.4%
15 - 24	12.6%
25 - 34	14.9%
35 - 44	18.3%
45 - 54	12.4%
55 - 64	8.8%
65 - 74	7.6%
75 - 84	4.4%
85 +	1.0%
18 +	76.1%

2008 Population by Age

Total	2,779
0 - 4	6.8%
5 - 9	6.1%
10 - 14	6.1%
15 - 24	14.0%
25 - 34	13.4%
35 - 44	13.9%
45 - 54	16.6%
55 - 64	10.5%
65 - 74	6.5%
75 - 84	4.6%
85 +	1.4%
18 +	77.1%

2013 Population by Age

Total	2,781
0 - 4	6.6%
5 - 9	5.7%
10 - 14	5.5%
15 - 24	14.3%
25 - 34	13.6%
35 - 44	11.7%
45 - 54	15.7%
55 - 64	13.3%
65 - 74	7.1%
75 - 84	4.6%
85 +	1.9%
18 +	78.7%

2000 Population by Sex

Males	49.7%
Females	50.3%

2008 Population by Sex

Males	49.4%
Females	50.6%

2013 Population by Sex

Males	49.4%
Females	50.6%

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2000 Population by Race/Ethnicity

Total	2,845
White Alone	68.5%
Black Alone	24.7%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	2.1%
Some Other Race Alone	1.9%
Two or More Races	2.6%
Hispanic Origin	3.9%
Diversity Index	51.0

2008 Population by Race/Ethnicity

Total	2,781
White Alone	62.5%
Black Alone	29.0%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	3.1%
Some Other Race Alone	2.2%
Two or More Races	2.9%
Hispanic Origin	4.7%
Diversity Index	56.7

2013 Population by Race/Ethnicity

Total	2,782
White Alone	59.0%
Black Alone	31.3%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	3.8%
Some Other Race Alone	2.4%
Two or More Races	3.1%
Hispanic Origin	5.2%
Diversity Index	59.6

2000 Population 3+ by School Enrollment

Total	2,706
Enrolled in Nursery/Preschool	1.7%
Enrolled in Kindergarten	1.3%
Enrolled in Grade 1-8	12.6%
Enrolled in Grade 9-12	5.7%
Enrolled in College	4.0%
Enrolled in Grad/Prof School	0.2%
Not Enrolled in School	74.5%

2008 Population 25+ by Educational Attainment

Total	1,861
Less Than 9th Grade	5.5%
9th to 12th Grade, No Diploma	20.3%
High School Graduate	40.4%
Some College, No Degree	18.4%
Associate Degree	7.4%
Bachelor's Degree	6.4%
Master's/Prof/Doctorate Degree	1.5%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2008 Population 15+ Marital Status

Total	2,252
Married	39.88%
Never Married	32.8%
Widowed	8.0%
Divorced	19.32%



2000 Population 16+ by Employment Status

Total	2,195
In Labor Force	63.4%
Civilian Employed	57.5%
Civilian Unemployed	5.9%
In Armed Forces	0.0%
Not In Labor Force	36.6%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	86.4%
Civilian Unemployed	13.6%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	86.9%
Civilian Unemployed	13.1%

2000 Females 16+ by Employment Status and Age of Children

Total	1,146
Own Children < 6 Only	7.4%
Employed/in Armed Forces	5.2%
Unemployed	0.3%
Not in Labor Force	1.9%
Own Children <6 and 6-17 Only	5.2%
Employed/in Armed Forces	3.1%
Unemployed	0.3%
Not in Labor Force	1.7%
Own Children 6-17 Only	14.8%
Employed/in Armed Forces	10.3%
Unemployed	0.4%
Not in Labor Force	4.1%
No Own Children < 18	72.5%
Employed/in Armed Forces	35.1%
Unemployed	3.1%
Not in Labor Force	34.3%

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2008 Employed Population 16+ by Industry

Total	1,265
Agriculture/Mining	0.2%
Construction	7.5%
Manufacturing	9.1%
Wholesale Trade	3.0%
Retail Trade	17.1%
Transportation/Utilities	5.4%
Information	2.1%
Finance/Insurance/Real Estate	8.6%
Services	43.5%
Public Administration	3.6%

2008 Employed Population 16+ by Occupation

Total	1,265
White Collar	46.6%
Management/Business/Financial	8.3%
Professional	10.6%
Sales	7.0%
Administrative Support	20.7%
Services	21.9%
Blue Collar	31.5%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	5.5%
Installation/Maintenance/Repair	7.8%
Production	8.7%
Transportation/Material Moving	9.6%



2000 Workers 16+ by Means of Transportation to Work

Total	1,208
Drove Alone - Car, Truck, or Van	73.8%
Carpooled - Car, Truck, or Van	16.6%
Public Transportation	4.8%
Walked	2.3%
Other Means	0.1%
Worked at Home	2.5%

2000 Workers 16+ by Travel Time to Work

Total	1,208
Did not Work at Home	97.5%
Less than 5 minutes	3.4%
5 to 9 minutes	6.5%
10 to 19 minutes	27.8%
20 to 24 minutes	24.7%
25 to 34 minutes	21.9%
35 to 44 minutes	1.7%
45 to 59 minutes	6.0%
60 to 89 minutes	3.4%
90 or more minutes	2.2%
Worked at Home	2.5%
Average Travel Time to Work (in min)	24.8

2000 Households by Vehicles Available

Total	1,266
None	13.5%
1	45.6%
2	27.8%
3	8.0%
4	3.6%
5+	1.5%
Average Number of Vehicles Available	1.5

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2000 Households by Type

Total	1,265
Family Households	53.3%
Married-couple Family	32.4%
With Related Children	14.6%
Other Family (No Spouse)	20.9%
With Related Children	13.6%
Nonfamily Households	46.7%
Householder Living Alone	39.7%
Householder Not Living Alone	7.0%
Households with Related Children	28.2%
Households with Persons 65+	22.7%

2000 Households by Size

Total	1,265
1 Person Household	39.7%
2 Person Household	28.5%
3 Person Household	14.8%
4 Person Household	10.0%
5 Person Household	4.3%
6 Person Household	1.3%
7 + Person Household	1.3%

2000 Households by Year Householder Moved In

Total	1,265
Moved in 1999 to March 2000	20.7%
Moved in 1995 to 1998	30.3%
Moved in 1990 to 1994	17.7%
Moved in 1980 to 1989	8.9%
Moved in 1970 to 1979	6.8%
Moved in 1969 or Earlier	15.7%
Median Year Householder Moved In	1995



2000 Housing Units by Units in Structure

Total	1,377
1, Detached	59.9%
1, Attached	2.4%
2	1.5%
3 or 4	4.7%
5 to 9	8.4%
10 to 19	9.7%
20 +	13.2%
Mobile Home	0.2%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	1,378
1999 to March 2000	0.3%
1995 to 1998	0.5%
1990 to 1994	0.2%
1980 to 1989	2.4%
1970 to 1979	12.2%
1969 or Earlier	84.4%
Median Year Structure Built	1958

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2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$1,700,591
Average Spent	\$1,357.22
Spending Potential Index	51
Computers & Accessories: Total \$	\$180,571
Average Spent	\$144.11
Spending Potential Index	58
Education: Total \$	\$1,107,280
Average Spent	\$883.70
Spending Potential Index	64
Entertainment/Recreation: Total \$	\$2,688,337
Average Spent	\$2,145.52
Spending Potential Index	58
Food at Home: Total \$	\$3,788,574
Average Spent	\$3,023.60
Spending Potential Index	62
Food Away from Home: Total \$	\$2,614,016
Average Spent	\$2,086.21
Spending Potential Index	61
Health Care: Total \$	\$3,168,785
Average Spent	\$2,528.96
Spending Potential Index	62
HH Furnishings & Equip: Total \$	\$1,500,662
Average Spent	\$1,197.66
Spending Potential Index	52
Investments: Total \$	\$648,756
Average Spent	\$517.76
Spending Potential Index	51
Retail Goods: Total \$	\$19,248,627
Average Spent	\$15,362.03
Spending Potential Index	57
Shelter: Total \$	\$11,186,807
Average Spent	\$8,928.02
Spending Potential Index	57
TV/Video/Sound Equipment: Total \$	\$1,115,449
Average Spent	\$890.22
Spending Potential Index	62
Travel: Total \$	\$1,293,212
Average Spent	\$1,032.09
Spending Potential Index	55
Vehicle Maintenance & Repairs: Total \$	\$725,347
Average Spent	\$578.89
Spending Potential Index	58

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

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2000 Total Population	3,004
2000 Group Quarters	0
2008 Total Population	3,063
2013 Total Population	3,178
2008-2013 Annual Rate	0.74%



2000 Households	1,133
2000 Average Household Size	2.65
2008 Households	1,185
2008 Average Household Size	2.58
2013 Households	1,244
2013 Average Household Size	2.55
2008-2013 Annual Rate	0.98%
2000 Families	859
2000 Average Family Size	3.02
2008 Families	877
2008 Average Family Size	2.98
2013 Families	905
2013 Average Family Size	2.97
2008-2013 Annual Rate	0.63%



2000 Housing Units	1,182
Owner Occupied Housing Units	73.5%
Renter Occupied Housing Units	22.7%
Vacant Housing Units	3.8%

2008 Housing Units	1,287
Owner Occupied Housing Units	71.3%
Renter Occupied Housing Units	20.8%
Vacant Housing Units	7.9%

2013 Housing Units	1,386
Owner Occupied Housing Units	68.5%
Renter Occupied Housing Units	21.3%
Vacant Housing Units	10.2%

Median Household Income	
2000	\$44,751
2008	\$57,857
2013	\$66,774

Median Home Value	
2000	\$93,077
2008	\$112,070
2013	\$114,528

Per Capita Income	
2000	\$17,487
2008	\$23,308
2013	\$27,447

Median Age	
2000	33.6
2008	35.7
2013	36.3

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Household by Income

Household Income Base	1,099
<\$15,000	11.9%
\$15,000 - \$24,999	11.6%
\$25,000 - \$34,999	12.6%
\$35,000 - \$49,999	20.7%
\$50,000 - \$74,999	28.5%
\$75,000 - \$99,999	11.2%
\$100,000 - \$149,999	2.7%
\$150,000 - \$199,999	0.7%
\$200,000+	0.0%
Average Household Income	\$46,495

2008 Household by Income

Household Income Base	1,185
<\$15,000	8.6%
\$15,000 - \$24,999	6.7%
\$25,000 - \$34,999	11.3%
\$35,000 - \$49,999	12.9%
\$50,000 - \$74,999	31.6%
\$75,000 - \$99,999	18.5%
\$100,000 - \$149,999	9.1%
\$150,000 - \$199,999	0.9%
\$200,000+	0.4%
Average Household Income	\$60,492

2013 Household by Income

Household Income Base	1,245
<\$15,000	7.1%
\$15,000 - \$24,999	4.8%
\$25,000 - \$34,999	6.9%
\$35,000 - \$49,999	13.6%
\$50,000 - \$74,999	26.8%
\$75,000 - \$99,999	23.6%
\$100,000 - \$149,999	13.7%
\$150,000 - \$199,999	2.6%
\$200,000+	0.9%
Average Household Income	\$70,348

2000 Owner Occupied HUs by Value

Total	872
<\$50,000	10.2%
\$50,000 - \$99,999	52.2%
\$100,000 - \$149,999	31.7%
\$150,000 - \$199,999	5.4%
\$200,000 - \$299,999	0.0%
\$300,000 - \$499,999	0.0%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.6%
Average Home Value	\$100,689

2000 Specified Renter Occupied HUs by Contract Rent

Total	270
With Cash Rent	87.8%
No Cash Rent	12.2%
Median Rent	\$483
Average Rent	\$436

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Population by Age

Total	3,004
0 - 4	8.0%
5 - 9	8.5%
10 - 14	7.4%
15 - 24	12.5%
25 - 34	16.2%
35 - 44	16.7%
45 - 54	12.0%
55 - 64	9.3%
65 - 74	6.0%
75 - 84	2.8%
85 +	0.6%
18 +	72.1%

2008 Population by Age

Total	3,064
0 - 4	8.1%
5 - 9	7.3%
10 - 14	7.0%
15 - 24	11.6%
25 - 34	14.8%
35 - 44	15.8%
45 - 54	13.9%
55 - 64	10.3%
65 - 74	6.8%
75 - 84	3.4%
85 +	0.9%
18 +	73.7%

2013 Population by Age

Total	3,179
0 - 4	8.1%
5 - 9	7.6%
10 - 14	7.3%
15 - 24	11.3%
25 - 34	13.7%
35 - 44	14.7%
45 - 54	14.8%
55 - 64	11.0%
65 - 74	6.8%
75 - 84	3.6%
85 +	1.2%
18 +	73.1%

2000 Population by Sex

Males	49.2%
Females	50.8%

2008 Population by Sex

Males	49.6%
Females	50.4%

2013 Population by Sex

Males	49.8%
Females	50.2%

Area ID: Obetz

Name:

Demographic

Franklin County NSP



2000 Population by Race/Ethnicity

Total	3,004
White Alone	92.6%
Black Alone	4.0%
American Indian Alone	0.5%
Asian or Pacific Islander Alone	0.3%
Some Other Race Alone	0.4%
Two or More Races	2.1%
Hispanic Origin	1.1%
Diversity Index	15.9

2008 Population by Race/Ethnicity

Total	3,064
White Alone	90.6%
Black Alone	5.2%
American Indian Alone	0.6%
Asian or Pacific Islander Alone	0.5%
Some Other Race Alone	0.5%
Two or More Races	2.6%
Hispanic Origin	1.5%
Diversity Index	20.0

2013 Population by Race/Ethnicity

Total	3,178
White Alone	89.6%
Black Alone	5.8%
American Indian Alone	0.6%
Asian or Pacific Islander Alone	0.7%
Some Other Race Alone	0.5%
Two or More Races	2.9%
Hispanic Origin	1.8%
Diversity Index	22.3

2000 Population 3+ by School Enrollment

Total	2,799
Enrolled in Nursery/Preschool	0.5%
Enrolled in Kindergarten	2.8%
Enrolled in Grade 1-8	12.7%
Enrolled in Grade 9-12	4.8%
Enrolled in College	2.8%
Enrolled in Grad/Prof School	0.8%
Not Enrolled in School	75.7%

2008 Population 25+ by Educational Attainment

Total	2,019
Less Than 9th Grade	3.4%
9th to 12th Grade, No Diploma	17.1%
High School Graduate	46.1%
Some College, No Degree	19.4%
Associate Degree	4.8%
Bachelor's Degree	5.5%
Master's/Prof/Doctorate Degree	3.6%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2008 Population 15+ Marital Status

Total	2,375
Married	55.83%
Never Married	23.0%
Widowed	4.2%
Divorced	17.01%



2000 Population 16+ by Employment Status

Total	2,185
In Labor Force	73.7%
Civilian Employed	70.8%
Civilian Unemployed	2.7%
In Armed Forces	0.2%
Not In Labor Force	26.3%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	94.8%
Civilian Unemployed	5.2%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	95.1%
Civilian Unemployed	4.9%

2000 Females 16+ by Employment Status and Age of Children

Total	1,154
Own Children < 6 Only	8.2%
Employed/in Armed Forces	4.7%
Unemployed	0.7%
Not in Labor Force	2.9%
Own Children <6 and 6-17 Only	6.2%
Employed/in Armed Forces	4.9%
Unemployed	0.0%
Not in Labor Force	1.3%
Own Children 6-17 Only	21.1%
Employed/in Armed Forces	18.1%
Unemployed	0.7%
Not in Labor Force	2.3%
No Own Children < 18	64.5%
Employed/in Armed Forces	37.5%
Unemployed	0.6%
Not in Labor Force	26.3%

Area ID: Obetz

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Franklin County NSP



2008 Employed Population 16+ by Industry

Total	1,621
Agriculture/Mining	1.0%
Construction	5.8%
Manufacturing	9.1%
Wholesale Trade	7.8%
Retail Trade	15.5%
Transportation/Utilities	7.5%
Information	2.7%
Finance/Insurance/Real Estate	8.3%
Services	34.8%
Public Administration	7.5%

2008 Employed Population 16+ by Occupation

Total	1,621
White Collar	53.9%
Management/Business/Financial	8.8%
Professional	10.9%
Sales	11.1%
Administrative Support	23.1%
Services	18.4%
Blue Collar	27.6%
Farming/Forestry/Fishing	0.2%
Construction/Extraction	5.2%
Installation/Maintenance/Repair	4.7%
Production	7.0%
Transportation/Material Moving	10.4%



2000 Workers 16+ by Means of Transportation to Work

Total	1,535
Drove Alone - Car, Truck, or Van	85.7%
Carpooled - Car, Truck, or Van	11.5%
Public Transportation	0.0%
Walked	0.0%
Other Means	1.0%
Worked at Home	1.8%

2000 Workers 16+ by Travel Time to Work

Total	1,535
Did not Work at Home	98.2%
Less than 5 minutes	1.6%
5 to 9 minutes	9.6%
10 to 19 minutes	35.4%
20 to 24 minutes	23.1%
25 to 34 minutes	18.4%
35 to 44 minutes	2.9%
45 to 59 minutes	3.5%
60 to 89 minutes	1.7%
90 or more minutes	2.0%
Worked at Home	1.8%
Average Travel Time to Work (in min)	21.6

2000 Households by Vehicles Available

Total	1,147
None	2.9%
1	32.6%
2	48.5%
3	8.3%
4	6.5%
5+	1.2%
Average Number of Vehicles Available	1.9

Area ID: Obetz

Name:

Demographic

Franklin County NSP



2000 Households by Type

Total	1,134
Family Households	75.7%
Married-couple Family	55.3%
With Related Children	27.1%
Other Family (No Spouse)	20.5%
With Related Children	14.4%
Nonfamily Households	24.2%
Householder Living Alone	20.0%
Householder Not Living Alone	4.2%
Households with Related Children	41.5%
Households with Persons 65+	19.1%

2000 Households by Size

Total	1,133
1 Person Household	20.1%
2 Person Household	33.4%
3 Person Household	21.1%
4 Person Household	15.4%
5 Person Household	7.1%
6 Person Household	2.2%
7 + Person Household	0.8%

2000 Households by Year Householder Moved In

Total	1,147
Moved in 1999 to March 2000	11.5%
Moved in 1995 to 1998	29.6%
Moved in 1990 to 1994	21.2%
Moved in 1980 to 1989	13.2%
Moved in 1970 to 1979	13.2%
Moved in 1969 or Earlier	11.3%
Median Year Householder Moved In	1993



2000 Housing Units by Units in Structure

Total	1,194
1, Detached	77.6%
1, Attached	2.2%
2	3.0%
3 or 4	1.1%
5 to 9	5.3%
10 to 19	0.6%
20 +	0.8%
Mobile Home	9.5%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	1,195
1999 to March 2000	3.9%
1995 to 1998	11.5%
1990 to 1994	15.8%
1980 to 1989	7.0%
1970 to 1979	20.0%
1969 or Earlier	41.8%
Median Year Structure Built	1974

Area ID: Obetz

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2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$2,169,178
Average Spent	\$1,830.53
Spending Potential Index	68
Computers & Accessories: Total \$	\$228,643
Average Spent	\$192.95
Spending Potential Index	77
Education: Total \$	\$1,179,387
Average Spent	\$995.26
Spending Potential Index	72
Entertainment/Recreation: Total \$	\$3,717,035
Average Spent	\$3,136.74
Spending Potential Index	84
Food at Home: Total \$	\$4,670,133
Average Spent	\$3,941.04
Spending Potential Index	81
Food Away from Home: Total \$	\$3,299,888
Average Spent	\$2,784.72
Spending Potential Index	81
Health Care: Total \$	\$4,051,691
Average Spent	\$3,419.15
Spending Potential Index	84
HH Furnishings & Equip: Total \$	\$2,184,542
Average Spent	\$1,843.50
Spending Potential Index	80
Investments: Total \$	\$942,767
Average Spent	\$795.58
Spending Potential Index	78
Retail Goods: Total \$	\$26,542,265
Average Spent	\$22,398.54
Spending Potential Index	83
Shelter: Total \$	\$14,615,347
Average Spent	\$12,333.63
Spending Potential Index	79
TV/Video/Sound Equipment: Total \$	\$1,375,785
Average Spent	\$1,161.00
Spending Potential Index	81
Travel: Total \$	\$1,803,147
Average Spent	\$1,521.64
Spending Potential Index	81
Vehicle Maintenance & Repairs: Total \$	\$979,572
Average Spent	\$826.64
Spending Potential Index	83

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

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Franklin County NSP



2000 Total Population	6,952
2000 Group Quarters	12
2008 Total Population	6,897
2013 Total Population	6,980
2008-2013 Annual Rate	0.24%



2000 Households	2,530
2000 Average Household Size	2.74
2008 Households	2,576
2008 Average Household Size	2.67
2013 Households	2,628
2013 Average Household Size	2.65
2008-2013 Annual Rate	0.40%
2000 Families	2,081
2000 Average Family Size	3.01
2008 Families	2,077
2008 Average Family Size	2.96
2013 Families	2,092
2013 Average Family Size	2.95
2008-2013 Annual Rate	0.14%



2000 Housing Units	2,620
Owner Occupied Housing Units	89.6%
Renter Occupied Housing Units	7.0%
Vacant Housing Units	3.4%

2008 Housing Units	2,740
Owner Occupied Housing Units	87.5%
Renter Occupied Housing Units	6.5%
Vacant Housing Units	6.0%

2013 Housing Units	2,864
Owner Occupied Housing Units	85.0%
Renter Occupied Housing Units	6.8%
Vacant Housing Units	8.2%

Median Household Income

2000	\$55,012
2008	\$67,586
2013	\$75,934

Median Home Value

2000	\$135,748
2008	\$158,681
2013	\$157,911

Per Capita Income

2000	\$26,740
2008	\$31,469
2013	\$35,266

Median Age

2000	39.4
2008	43.2
2013	44.7

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Pleasant Township

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Franklin County NSP



2000 Household by Income

Household Income Base	2,540
<\$15,000	7.2%
\$15,000 - \$24,999	6.9%
\$25,000 - \$34,999	10.3%
\$35,000 - \$49,999	18.2%
\$50,000 - \$74,999	25.3%
\$75,000 - \$99,999	15.7%
\$100,000 - \$149,999	12.2%
\$150,000 - \$199,999	1.9%
\$200,000+	2.2%
Average Household Income	\$73,199

2008 Household by Income

Household Income Base	2,578
<\$15,000	5.4%
\$15,000 - \$24,999	5.0%
\$25,000 - \$34,999	7.3%
\$35,000 - \$49,999	14.7%
\$50,000 - \$74,999	24.4%
\$75,000 - \$99,999	17.8%
\$100,000 - \$149,999	19.7%
\$150,000 - \$199,999	2.6%
\$200,000+	3.1%
Average Household Income	\$84,176

2013 Household by Income

Household Income Base	2,631
<\$15,000	4.7%
\$15,000 - \$24,999	4.2%
\$25,000 - \$34,999	4.9%
\$35,000 - \$49,999	12.4%
\$50,000 - \$74,999	22.6%
\$75,000 - \$99,999	21.1%
\$100,000 - \$149,999	20.5%
\$150,000 - \$199,999	5.7%
\$200,000+	3.8%
Average Household Income	\$93,540

2000 Owner Occupied HUs by Value

Total	2,346
<\$50,000	15.9%
\$50,000 - \$99,999	19.5%
\$100,000 - \$149,999	22.4%
\$150,000 - \$199,999	24.4%
\$200,000 - \$299,999	10.1%
\$300,000 - \$499,999	4.3%
\$500,000 - \$999,999	0.8%
\$1,000,000 +	2.5%
Average Home Value	\$166,105

2000 Specified Renter Occupied HUs by Contract Rent

Total	182
With Cash Rent	81.9%
No Cash Rent	18.1%
Median Rent	\$501
Average Rent	\$419

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Pleasant Township

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Franklin County NSP



2000 Population by Age

Total	6,953
0 - 4	6.1%
5 - 9	7.2%
10 - 14	8.0%
15 - 24	10.6%
25 - 34	10.7%
35 - 44	17.9%
45 - 54	17.0%
55 - 64	12.3%
65 - 74	6.7%
75 - 84	2.6%
85 +	0.7%
18 +	74.2%

2008 Population by Age

Total	6,899
0 - 4	5.8%
5 - 9	6.2%
10 - 14	6.7%
15 - 24	10.8%
25 - 34	9.5%
35 - 44	13.6%
45 - 54	17.9%
55 - 64	15.5%
65 - 74	9.0%
75 - 84	3.9%
85 +	1.0%
18 +	77.3%

2013 Population by Age

Total	6,978
0 - 4	5.5%
5 - 9	6.0%
10 - 14	6.8%
15 - 24	10.4%
25 - 34	9.2%
35 - 44	12.5%
45 - 54	17.1%
55 - 64	16.3%
65 - 74	10.2%
75 - 84	4.7%
85 +	1.3%
18 +	77.6%

2000 Population by Sex

Males	50.2%
Females	49.8%

2008 Population by Sex

Males	50.4%
Females	49.6%

2013 Population by Sex

Males	50.5%
Females	49.5%

Area ID: Pleasant Township

Name:

Demographic

Franklin County NSP



2000 Population by Race/Ethnicity

Total	6,952
White Alone	98.0%
Black Alone	0.4%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	0.4%
Some Other Race Alone	0.1%
Two or More Races	0.8%
Hispanic Origin	0.4%
Diversity Index	4.8

2008 Population by Race/Ethnicity

Total	6,898
White Alone	97.3%
Black Alone	0.6%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	0.7%
Some Other Race Alone	0.1%
Two or More Races	1.0%
Hispanic Origin	0.6%
Diversity Index	6.3

2013 Population by Race/Ethnicity

Total	6,981
White Alone	96.8%
Black Alone	0.7%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	0.9%
Some Other Race Alone	0.1%
Two or More Races	1.2%
Hispanic Origin	0.7%
Diversity Index	7.5

2000 Population 3+ by School Enrollment

Total	6,722
Enrolled in Nursery/Preschool	1.5%
Enrolled in Kindergarten	2.3%
Enrolled in Grade 1-8	12.6%
Enrolled in Grade 9-12	5.7%
Enrolled in College	3.2%
Enrolled in Grad/Prof School	0.5%
Not Enrolled in School	74.2%

2008 Population 25+ by Educational Attainment

Total	4,859
Less Than 9th Grade	2.8%
9th to 12th Grade, No Diploma	9.9%
High School Graduate	42.1%
Some College, No Degree	20.8%
Associate Degree	6.8%
Bachelor's Degree	12.3%
Master's/Prof/Doctorate Degree	5.3%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Pleasant Township

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Franklin County NSP



2008 Population 15+ Marital Status

Total	5,606
Married	66.66%
Never Married	19.9%
Widowed	4.7%
Divorced	8.81%



2000 Population 16+ by Employment Status

Total	5,345
In Labor Force	68.9%
Civilian Employed	66.8%
Civilian Unemployed	2.2%
In Armed Forces	0.0%
Not In Labor Force	31.1%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	95.1%
Civilian Unemployed	4.9%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	95.3%
Civilian Unemployed	4.7%

2000 Females 16+ by Employment Status and Age of Children

Total	2,649
Own Children < 6 Only	8.8%
Employed/in Armed Forces	6.3%
Unemployed	0.3%
Not in Labor Force	2.2%
Own Children <6 and 6-17 Only	6.2%
Employed/in Armed Forces	3.1%
Unemployed	0.1%
Not in Labor Force	3.1%
Own Children 6-17 Only	17.9%
Employed/in Armed Forces	13.7%
Unemployed	0.1%
Not in Labor Force	4.1%
No Own Children < 18	67.1%
Employed/in Armed Forces	37.7%
Unemployed	1.6%
Not in Labor Force	27.8%

Area ID: Pleasant Township

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Franklin County NSP



2008 Employed Population 16+ by Industry

Total	3,636
Agriculture/Mining	0.8%
Construction	10.4%
Manufacturing	10.9%
Wholesale Trade	5.9%
Retail Trade	9.4%
Transportation/Utilities	9.0%
Information	1.5%
Finance/Insurance/Real Estate	7.4%
Services	38.3%
Public Administration	6.3%

2008 Employed Population 16+ by Occupation

Total	3,636
White Collar	55.4%
Management/Business/Financial	12.0%
Professional	17.0%
Sales	9.2%
Administrative Support	17.2%
Services	13.7%
Blue Collar	30.9%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	9.0%
Installation/Maintenance/Repair	4.7%
Production	8.3%
Transportation/Material Moving	8.9%



2000 Workers 16+ by Means of Transportation to Work

Total	3,505
Drove Alone - Car, Truck, or Van	86.4%
Carpooled - Car, Truck, or Van	6.5%
Public Transportation	0.9%
Walked	0.5%
Other Means	0.4%
Worked at Home	5.2%

2000 Workers 16+ by Travel Time to Work

Total	3,505
Did not Work at Home	94.8%
Less than 5 minutes	0.9%
5 to 9 minutes	1.9%
10 to 19 minutes	23.7%
20 to 24 minutes	21.2%
25 to 34 minutes	30.2%
35 to 44 minutes	6.2%
45 to 59 minutes	6.9%
60 to 89 minutes	2.7%
90 or more minutes	1.1%
Worked at Home	5.2%
Average Travel Time to Work (in min)	26.2

2000 Households by Vehicles Available

Total	2,531
None	4.0%
1	19.9%
2	42.4%
3	23.3%
4	7.8%
5+	2.6%
Average Number of Vehicles Available	2.2

Area ID: Pleasant Township

Name:

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Franklin County NSP



2000 Households by Type

Total	2,530
Family Households	82.3%
Married-couple Family	70.3%
With Related Children	29.2%
Other Family (No Spouse)	12.0%
With Related Children	7.8%
Nonfamily Households	17.7%
Householder Living Alone	14.3%
Householder Not Living Alone	3.5%
Households with Related Children	37.0%
Households with Persons 65+	19.6%

2000 Households by Size

Total	2,530
1 Person Household	14.3%
2 Person Household	40.5%
3 Person Household	17.9%
4 Person Household	16.8%
5 Person Household	7.0%
6 Person Household	2.4%
7 + Person Household	1.1%

2000 Households by Year Householder Moved In

Total	2,529
Moved in 1999 to March 2000	10.4%
Moved in 1995 to 1998	30.1%
Moved in 1990 to 1994	18.0%
Moved in 1980 to 1989	15.5%
Moved in 1970 to 1979	18.5%
Moved in 1969 or Earlier	7.6%
Median Year Householder Moved In	1992



2000 Housing Units by Units in Structure

Total	2,620
1, Detached	83.6%
1, Attached	0.4%
2	1.1%
3 or 4	0.2%
5 to 9	0.0%
10 to 19	0.0%
20 +	0.0%
Mobile Home	14.7%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	2,619
1999 to March 2000	2.3%
1995 to 1998	10.2%
1990 to 1994	7.8%
1980 to 1989	14.2%
1970 to 1979	25.7%
1969 or Earlier	39.8%
Median Year Structure Built	1974

Area ID: Pleasant Township

Name:

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Franklin County NSP



2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$6,429,343
Average Spent	\$2,495.86
Spending Potential Index	93
Computers & Accessories: Total \$	\$669,996
Average Spent	\$260.09
Spending Potential Index	104
Education: Total \$	\$3,882,587
Average Spent	\$1,507.22
Spending Potential Index	110
Entertainment/Recreation: Total \$	\$11,354,530
Average Spent	\$4,407.81
Spending Potential Index	119
Food at Home: Total \$	\$14,132,750
Average Spent	\$5,486.32
Spending Potential Index	112
Food Away from Home: Total \$	\$9,926,655
Average Spent	\$3,853.52
Spending Potential Index	112
Health Care: Total \$	\$12,760,946
Average Spent	\$4,953.78
Spending Potential Index	121
HH Furnishings & Equip: Total \$	\$6,494,217
Average Spent	\$2,521.05
Spending Potential Index	110
Investments: Total \$	\$3,099,116
Average Spent	\$1,203.07
Spending Potential Index	119
Retail Goods: Total \$	\$79,799,900
Average Spent	\$30,978.22
Spending Potential Index	114
Shelter: Total \$	\$43,522,296
Average Spent	\$16,895.30
Spending Potential Index	109
TV/Video/Sound Equipment: Total \$	\$4,077,509
Average Spent	\$1,582.88
Spending Potential Index	110
Travel: Total \$	\$5,731,340
Average Spent	\$2,224.90
Spending Potential Index	118
Vehicle Maintenance & Repairs: Total \$	\$2,927,933
Average Spent	\$1,136.62
Spending Potential Index	115

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

Area ID: Westland

Name:

Demographic

Franklin County NSP



2000 Total Population	1,579
2000 Group Quarters	0
2008 Total Population	1,949
2013 Total Population	2,219
2008-2013 Annual Rate	2.63%



2000 Households	681
2000 Average Household Size	2.32
2008 Households	855
2008 Average Household Size	2.28
2013 Households	981
2013 Average Household Size	2.26
2008-2013 Annual Rate	2.79%
2000 Families	436
2000 Average Family Size	2.82
2008 Families	519
2008 Average Family Size	2.83
2013 Families	578
2013 Average Family Size	2.84
2008-2013 Annual Rate	2.18%



2000 Housing Units	708
Owner Occupied Housing Units	52.2%
Renter Occupied Housing Units	28.6%
Vacant Housing Units	19.2%
2008 Housing Units	926
Owner Occupied Housing Units	60.8%
Renter Occupied Housing Units	31.5%
Vacant Housing Units	7.7%
2013 Housing Units	1,084
Owner Occupied Housing Units	58.4%
Renter Occupied Housing Units	32.0%
Vacant Housing Units	9.5%

Median Household Income

2000	\$47,668
2008	\$61,902
2013	\$68,693

Median Home Value

2000	\$99,758
2008	\$121,084
2013	\$125,192

Per Capita Income

2000	\$23,091
2008	\$30,308
2013	\$36,099

Median Age

2000	29.8
2008	32.5
2013	32.9

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Westland

Name:

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Franklin County NSP



2000 Household by Income

Household Income Base	685
<\$15,000	6.7%
\$15,000 - \$24,999	13.1%
\$25,000 - \$34,999	14.9%
\$35,000 - \$49,999	19.0%
\$50,000 - \$74,999	24.2%
\$75,000 - \$99,999	13.0%
\$100,000 - \$149,999	6.4%
\$150,000 - \$199,999	1.8%
\$200,000+	0.9%
Average Household Income	\$54,063

2008 Household by Income

Household Income Base	856
<\$15,000	4.3%
\$15,000 - \$24,999	7.1%
\$25,000 - \$34,999	10.6%
\$35,000 - \$49,999	15.0%
\$50,000 - \$74,999	27.2%
\$75,000 - \$99,999	18.8%
\$100,000 - \$149,999	11.7%
\$150,000 - \$199,999	2.7%
\$200,000+	2.6%
Average Household Income	\$71,656

2013 Household by Income

Household Income Base	982
<\$15,000	3.4%
\$15,000 - \$24,999	4.4%
\$25,000 - \$34,999	7.9%
\$35,000 - \$49,999	13.5%
\$50,000 - \$74,999	27.8%
\$75,000 - \$99,999	20.3%
\$100,000 - \$149,999	12.6%
\$150,000 - \$199,999	4.9%
\$200,000+	5.2%
Average Household Income	\$85,220

2000 Owner Occupied HUs by Value

Total	441
<\$50,000	2.5%
\$50,000 - \$99,999	47.8%
\$100,000 - \$149,999	19.7%
\$150,000 - \$199,999	19.3%
\$200,000 - \$299,999	10.0%
\$300,000 - \$499,999	0.7%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.0%
Average Home Value	\$125,770

2000 Specified Renter Occupied HUs by Contract Rent

Total	243
With Cash Rent	100.0%
No Cash Rent	0.0%
Median Rent	\$589
Average Rent	\$570

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

Area ID: Westland

Name:

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Franklin County NSP



2000 Population by Age

Total	1,577
0 - 4	9.4%
5 - 9	6.8%
10 - 14	4.7%
15 - 24	14.8%
25 - 34	26.1%
35 - 44	14.4%
45 - 54	9.8%
55 - 64	6.2%
65 - 74	4.8%
75 - 84	2.3%
85 +	0.7%
18 +	76.9%

2008 Population by Age

Total	1,949
0 - 4	9.0%
5 - 9	8.3%
10 - 14	7.2%
15 - 24	11.7%
25 - 34	18.9%
35 - 44	18.7%
45 - 54	11.2%
55 - 64	7.5%
65 - 74	4.0%
75 - 84	2.7%
85 +	0.9%
18 +	72.2%

2013 Population by Age

Total	2,221
0 - 4	9.1%
5 - 9	8.0%
10 - 14	7.5%
15 - 24	13.7%
25 - 34	14.9%
35 - 44	18.1%
45 - 54	13.2%
55 - 64	8.1%
65 - 74	4.2%
75 - 84	2.3%
85 +	1.0%
18 +	71.4%

2000 Population by Sex

Males	49.1%
Females	50.9%

2008 Population by Sex

Males	48.6%
Females	51.4%

2013 Population by Sex

Males	48.3%
Females	51.7%

Area ID: Westland

Name:

Demographic

Franklin County NSP



2000 Population by Race/Ethnicity

Total	1,578
White Alone	90.7%
Black Alone	3.4%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	2.7%
Some Other Race Alone	1.3%
Two or More Races	1.7%
Hispanic Origin	2.3%
Diversity Index	21.4

2008 Population by Race/Ethnicity

Total	1,949
White Alone	87.2%
Black Alone	4.4%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	4.3%
Some Other Race Alone	1.7%
Two or More Races	2.2%
Hispanic Origin	3.1%
Diversity Index	28.1

2013 Population by Race/Ethnicity

Total	2,219
White Alone	84.8%
Black Alone	5.0%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	5.6%
Some Other Race Alone	1.9%
Two or More Races	2.4%
Hispanic Origin	3.6%
Diversity Index	32.6

2000 Population 3+ by School Enrollment

Total	1,478
Enrolled in Nursery/Preschool	1.3%
Enrolled in Kindergarten	1.1%
Enrolled in Grade 1-8	10.8%
Enrolled in Grade 9-12	3.0%
Enrolled in College	5.3%
Enrolled in Grad/Prof School	1.8%
Not Enrolled in School	76.7%

2008 Population 25+ by Educational Attainment

Total	1,245
Less Than 9th Grade	0.2%
9th to 12th Grade, No Diploma	10.9%
High School Graduate	37.6%
Some College, No Degree	17.8%
Associate Degree	10.0%
Bachelor's Degree	18.0%
Master's/Prof/Doctorate Degree	5.5%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2008 Population 15+ Marital Status

Total	1,472
Married	53.33%
Never Married	29.9%
Widowed	4.9%
Divorced	11.89%



2000 Population 16+ by Employment Status

Total	1,241
In Labor Force	76.5%
Civilian Employed	74.1%
Civilian Unemployed	2.3%
In Armed Forces	0.0%
Not In Labor Force	23.5%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	95.8%
Civilian Unemployed	4.2%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	96.0%
Civilian Unemployed	4.0%

2000 Females 16+ by Employment Status and Age of Children

Total	637
Own Children < 6 Only	6.6%
Employed/in Armed Forces	5.3%
Unemployed	0.0%
Not in Labor Force	1.3%
Own Children <6 and 6-17 Only	5.3%
Employed/in Armed Forces	3.9%
Unemployed	0.0%
Not in Labor Force	1.4%
Own Children 6-17 Only	12.7%
Employed/in Armed Forces	10.5%
Unemployed	0.0%
Not in Labor Force	2.2%
No Own Children < 18	75.4%
Employed/in Armed Forces	50.5%
Unemployed	2.4%
Not in Labor Force	22.4%

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2008 Employed Population 16+ by Industry

Total	1,060
Agriculture/Mining	0.0%
Construction	3.2%
Manufacturing	10.5%
Wholesale Trade	6.3%
Retail Trade	17.0%
Transportation/Utilities	7.8%
Information	3.9%
Finance/Insurance/Real Estate	8.1%
Services	38.0%
Public Administration	5.2%

2008 Employed Population 16+ by Occupation

Total	1,057
White Collar	65.8%
Management/Business/Financial	12.8%
Professional	21.7%
Sales	12.9%
Administrative Support	18.5%
Services	11.2%
Blue Collar	23.0%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	3.5%
Installation/Maintenance/Repair	4.4%
Production	5.6%
Transportation/Material Moving	9.6%



2000 Workers 16+ by Means of Transportation to Work

Total	896
Drove Alone - Car, Truck, or Van	88.8%
Carpooled - Car, Truck, or Van	7.5%
Public Transportation	0.2%
Walked	0.7%
Other Means	0.2%
Worked at Home	2.6%

2000 Workers 16+ by Travel Time to Work

Total	896
Did not Work at Home	97.4%
Less than 5 minutes	1.1%
5 to 9 minutes	13.2%
10 to 19 minutes	30.2%
20 to 24 minutes	20.2%
25 to 34 minutes	20.5%
35 to 44 minutes	6.0%
45 to 59 minutes	3.5%
60 to 89 minutes	2.0%
90 or more minutes	0.7%
Worked at Home	2.6%
Average Travel Time to Work (in min)	20.8

2000 Households by Vehicles Available

Total	687
None	3.1%
1	28.1%
2	52.5%
3	13.2%
4	2.9%
5+	0.1%
Average Number of Vehicles Available	1.9

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2000 Households by Type

Total	679
Family Households	64.2%
Married-couple Family	53.0%
With Related Children	24.9%
Other Family (No Spouse)	11.0%
With Related Children	7.4%
Nonfamily Households	36.1%
Householder Living Alone	25.2%
Householder Not Living Alone	10.8%
Households with Related Children	32.2%
Households with Persons 65+	14.0%

2000 Households by Size

Total	681
1 Person Household	25.1%
2 Person Household	39.1%
3 Person Household	16.4%
4 Person Household	13.5%
5 Person Household	4.3%
6 Person Household	1.3%
7 + Person Household	0.3%

2000 Households by Year Householder Moved In

Total	686
Moved in 1999 to March 2000	40.4%
Moved in 1995 to 1998	28.0%
Moved in 1990 to 1994	8.2%
Moved in 1980 to 1989	8.6%
Moved in 1970 to 1979	5.1%
Moved in 1969 or Earlier	9.8%
Median Year Householder Moved In	1997



2000 Housing Units by Units in Structure

Total	711
1, Detached	57.0%
1, Attached	1.3%
2	1.1%
3 or 4	4.8%
5 to 9	14.9%
10 to 19	19.4%
20 +	1.1%
Mobile Home	0.4%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	712
1999 to March 2000	44.7%
1995 to 1998	13.8%
1990 to 1994	3.9%
1980 to 1989	1.5%
1970 to 1979	3.5%
1969 or Earlier	32.6%
Median Year Structure Built	1997

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2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$1,944,800
Average Spent	\$2,274.62
Spending Potential Index	85
Computers & Accessories: Total \$	\$213,289
Average Spent	\$249.46
Spending Potential Index	100
Education: Total \$	\$1,192,324
Average Spent	\$1,394.53
Spending Potential Index	101
Entertainment/Recreation: Total \$	\$3,077,282
Average Spent	\$3,599.16
Spending Potential Index	97
Food at Home: Total \$	\$3,971,375
Average Spent	\$4,644.88
Spending Potential Index	95
Food Away from Home: Total \$	\$2,891,634
Average Spent	\$3,382.03
Spending Potential Index	99
Health Care: Total \$	\$3,072,742
Average Spent	\$3,593.85
Spending Potential Index	88
HH Furnishings & Equip: Total \$	\$1,883,749
Average Spent	\$2,203.22
Spending Potential Index	96
Investments: Total \$	\$842,948
Average Spent	\$985.90
Spending Potential Index	97
Retail Goods: Total \$	\$21,888,802
Average Spent	\$25,600.94
Spending Potential Index	94
Shelter: Total \$	\$13,357,563
Average Spent	\$15,622.88
Spending Potential Index	101
TV/Video/Sound Equipment: Total \$	\$1,212,168
Average Spent	\$1,417.74
Spending Potential Index	99
Travel: Total \$	\$1,549,137
Average Spent	\$1,811.86
Spending Potential Index	96
Vehicle Maintenance & Repairs: Total \$	\$828,549
Average Spent	\$969.06
Spending Potential Index	98

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013

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2000 Total Population	14,040
2000 Group Quarters	17
2008 Total Population	13,368
2013 Total Population	13,270
2008-2013 Annual Rate	-0.15%



2000 Households	5,958
2000 Average Household Size	2.35
2008 Households	5,804
2008 Average Household Size	2.30
2013 Households	5,809
2013 Average Household Size	2.28
2008-2013 Annual Rate	0.02%
2000 Families	3,682
2000 Average Family Size	2.97
2008 Families	3,438
2008 Average Family Size	2.97
2013 Families	3,348
2013 Average Family Size	2.97
2008-2013 Annual Rate	-0.53%



2000 Housing Units	6,356
Owner Occupied Housing Units	51.0%
Renter Occupied Housing Units	42.8%
Vacant Housing Units	6.2%

2008 Housing Units	6,606
Owner Occupied Housing Units	48.0%
Renter Occupied Housing Units	39.9%
Vacant Housing Units	12.1%

2013 Housing Units	6,770
Owner Occupied Housing Units	45.5%
Renter Occupied Housing Units	40.3%
Vacant Housing Units	14.2%

Median Household Income	
2000	\$34,018
2008	\$42,662
2013	\$50,885

Median Home Value	
2000	\$76,628
2008	\$92,380
2013	\$96,290

Per Capita Income	
2000	\$16,366
2008	\$21,387
2013	\$24,762

Median Age	
2000	36.1
2008	37.3
2013	38.3

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Household by Income

Household Income Base	5,932
<\$15,000	17.8%
\$15,000 - \$24,999	15.8%
\$25,000 - \$34,999	18.0%
\$35,000 - \$49,999	20.4%
\$50,000 - \$74,999	20.3%
\$75,000 - \$99,999	6.1%
\$100,000 - \$149,999	1.0%
\$150,000 - \$199,999	0.4%
\$200,000+	0.3%
Average Household Income	\$38,141

2008 Household by Income

Household Income Base	5,803
<\$15,000	14.3%
\$15,000 - \$24,999	10.5%
\$25,000 - \$34,999	13.4%
\$35,000 - \$49,999	20.5%
\$50,000 - \$74,999	22.4%
\$75,000 - \$99,999	13.4%
\$100,000 - \$149,999	4.4%
\$150,000 - \$199,999	0.3%
\$200,000+	0.7%
Average Household Income	\$49,239

2013 Household by Income

Household Income Base	5,807
<\$15,000	12.2%
\$15,000 - \$24,999	8.0%
\$25,000 - \$34,999	9.9%
\$35,000 - \$49,999	18.9%
\$50,000 - \$74,999	26.1%
\$75,000 - \$99,999	15.9%
\$100,000 - \$149,999	7.4%
\$150,000 - \$199,999	0.8%
\$200,000+	0.7%
Average Household Income	\$56,552

2000 Owner Occupied HUs by Value

Total	3,214
<\$50,000	7.9%
\$50,000 - \$99,999	79.7%
\$100,000 - \$149,999	10.8%
\$150,000 - \$199,999	1.0%
\$200,000 - \$299,999	0.0%
\$300,000 - \$499,999	0.0%
\$500,000 - \$999,999	0.0%
\$1,000,000 +	0.5%
Average Home Value	\$83,600

2000 Specified Renter Occupied HUs by Contract Rent

Total	2,695
With Cash Rent	97.6%
No Cash Rent	2.4%
Median Rent	\$399
Average Rent	\$417

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2000 Population by Age

Total	14,036
0 - 4	6.9%
5 - 9	7.2%
10 - 14	7.0%
15 - 24	12.3%
25 - 34	14.7%
35 - 44	16.9%
45 - 54	13.2%
55 - 64	8.3%
65 - 74	7.5%
75 - 84	5.0%
85 +	0.9%
18 +	74.9%

2008 Population by Age

Total	13,363
0 - 4	6.9%
5 - 9	6.2%
10 - 14	6.3%
15 - 24	14.0%
25 - 34	13.6%
35 - 44	14.2%
45 - 54	15.6%
55 - 64	10.7%
65 - 74	6.3%
75 - 84	4.8%
85 +	1.6%
18 +	76.4%

2013 Population by Age

Total	13,263
0 - 4	6.8%
5 - 9	6.0%
10 - 14	5.8%
15 - 24	13.6%
25 - 34	13.9%
35 - 44	12.5%
45 - 54	15.0%
55 - 64	13.1%
65 - 74	6.9%
75 - 84	4.5%
85 +	1.9%
18 +	77.6%

2000 Population by Sex

Males	48.3%
Females	51.7%

2008 Population by Sex

Males	48.5%
Females	51.5%

2013 Population by Sex

Males	48.7%
Females	51.3%

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2000 Population by Race/Ethnicity

Total	14,040
White Alone	81.5%
Black Alone	12.5%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	2.0%
Some Other Race Alone	1.1%
Two or More Races	2.6%
Hispanic Origin	2.5%
Diversity Index	35.3

2008 Population by Race/Ethnicity

Total	13,368
White Alone	76.7%
Black Alone	15.6%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	3.0%
Some Other Race Alone	1.4%
Two or More Races	3.1%
Hispanic Origin	3.1%
Diversity Index	42.5

2013 Population by Race/Ethnicity

Total	13,270
White Alone	73.7%
Black Alone	17.2%
American Indian Alone	0.4%
Asian or Pacific Islander Alone	3.8%
Some Other Race Alone	1.5%
Two or More Races	3.4%
Hispanic Origin	3.6%
Diversity Index	46.6

2000 Population 3+ by School Enrollment

Total	13,379
Enrolled in Nursery/Preschool	1.6%
Enrolled in Kindergarten	1.6%
Enrolled in Grade 1-8	12.3%
Enrolled in Grade 9-12	5.0%
Enrolled in College	3.7%
Enrolled in Grad/Prof School	0.8%
Not Enrolled in School	75.0%

2008 Population 25+ by Educational Attainment

Total	8,915
Less Than 9th Grade	3.7%
9th to 12th Grade, No Diploma	15.4%
High School Graduate	43.8%
Some College, No Degree	20.7%
Associate Degree	5.7%
Bachelor's Degree	6.7%
Master's/Prof/Doctorate Degree	4.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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2008 Population 15+ Marital Status

Total	10,783
Married	43.61%
Never Married	31.2%
Widowed	7.9%
Divorced	17.24%



2000 Population 16+ by Employment Status

Total	10,866
In Labor Force	64.8%
Civilian Employed	61.8%
Civilian Unemployed	3.0%
In Armed Forces	0.0%
Not In Labor Force	35.2%

2008 Civilian Population 16+ in Labor Force

Civilian Employed	92.9%
Civilian Unemployed	7.1%

2013 Civilian Population 16+ in Labor Force

Civilian Employed	93.1%
Civilian Unemployed	6.9%

2000 Females 16+ by Employment Status and Age of Children

Total	5,662
Own Children < 6 Only	7.6%
Employed/in Armed Forces	5.0%
Unemployed	0.2%
Not in Labor Force	2.4%
Own Children <6 and 6-17 Only	5.3%
Employed/in Armed Forces	3.1%
Unemployed	0.5%
Not in Labor Force	1.6%
Own Children 6-17 Only	16.2%
Employed/in Armed Forces	12.7%
Unemployed	0.5%
Not in Labor Force	3.0%
No Own Children < 18	71.0%
Employed/in Armed Forces	37.4%
Unemployed	1.4%
Not in Labor Force	32.1%

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2008 Employed Population 16+ by Industry

Total	6,473
Agriculture/Mining	0.1%
Construction	8.8%
Manufacturing	8.0%
Wholesale Trade	3.8%
Retail Trade	15.4%
Transportation/Utilities	6.3%
Information	1.4%
Finance/Insurance/Real Estate	9.1%
Services	40.8%
Public Administration	6.2%

2008 Employed Population 16+ by Occupation

Total	6,474
White Collar	51.6%
Management/Business/Financial	6.2%
Professional	9.9%
Sales	10.6%
Administrative Support	24.9%
Services	22.4%
Blue Collar	25.9%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	8.1%
Installation/Maintenance/Repair	3.4%
Production	5.7%
Transportation/Material Moving	8.6%



2000 Workers 16+ by Means of Transportation to Work

Total	6,557
Drove Alone - Car, Truck, or Van	80.0%
Carpooled - Car, Truck, or Van	12.9%
Public Transportation	3.8%
Walked	1.9%
Other Means	0.6%
Worked at Home	0.8%

2000 Workers 16+ by Travel Time to Work

Total	6,555
Did not Work at Home	99.2%
Less than 5 minutes	4.0%
5 to 9 minutes	11.2%
10 to 19 minutes	28.8%
20 to 24 minutes	17.3%
25 to 34 minutes	24.6%
35 to 44 minutes	4.6%
45 to 59 minutes	3.3%
60 to 89 minutes	3.4%
90 or more minutes	1.9%
Worked at Home	0.8%
Average Travel Time to Work (in min)	23.1

2000 Households by Vehicles Available

Total	5,922
None	10.0%
1	43.3%
2	35.2%
3	8.3%
4	2.4%
5+	0.7%
Average Number of Vehicles Available	1.5

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2000 Households by Type

Total	5,958
Family Households	61.8%
Married-couple Family	40.9%
With Related Children	18.7%
Other Family (No Spouse)	20.9%
With Related Children	13.3%
Nonfamily Households	38.2%
Householder Living Alone	32.8%
Householder Not Living Alone	5.4%
Households with Related Children	32.1%
Households with Persons 65+	24.2%

2000 Households by Size

Total	5,958
1 Person Household	32.8%
2 Person Household	31.3%
3 Person Household	15.8%
4 Person Household	12.2%
5 Person Household	5.3%
6 Person Household	1.8%
7 + Person Household	0.9%

2000 Households by Year Householder Moved In

Total	5,922
Moved in 1999 to March 2000	16.6%
Moved in 1995 to 1998	29.9%
Moved in 1990 to 1994	16.3%
Moved in 1980 to 1989	14.4%
Moved in 1970 to 1979	8.8%
Moved in 1969 or Earlier	13.8%
Median Year Householder Moved In	1994



2000 Housing Units by Units in Structure

Total	6,322
1, Detached	57.3%
1, Attached	6.5%
2	8.7%
3 or 4	8.1%
5 to 9	3.8%
10 to 19	1.5%
20 +	11.1%
Mobile Home	2.7%
Other	0.1%

2000 Housing Units by Year Structure Built

Total	6,319
1999 to March 2000	0.3%
1995 to 1998	1.1%
1990 to 1994	1.3%
1980 to 1989	4.9%
1970 to 1979	10.4%
1969 or Earlier	81.9%
Median Year Structure Built	1957

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2008 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$8,971,294
Average Spent	\$1,545.71
Spending Potential Index	58
Computers & Accessories: Total \$	\$939,580
Average Spent	\$161.88
Spending Potential Index	65
Education: Total \$	\$5,895,053
Average Spent	\$1,015.69
Spending Potential Index	74
Entertainment/Recreation: Total \$	\$14,424,261
Average Spent	\$2,485.23
Spending Potential Index	67
Food at Home: Total \$	\$19,581,420
Average Spent	\$3,373.78
Spending Potential Index	69
Food Away from Home: Total \$	\$13,766,733
Average Spent	\$2,371.94
Spending Potential Index	69
Health Care: Total \$	\$16,699,474
Average Spent	\$2,877.24
Spending Potential Index	70
HH Furnishings & Equip: Total \$	\$8,244,309
Average Spent	\$1,420.45
Spending Potential Index	62
Investments: Total \$	\$3,824,942
Average Spent	\$659.02
Spending Potential Index	65
Retail Goods: Total \$	\$101,724,315
Average Spent	\$17,526.59
Spending Potential Index	65
Shelter: Total \$	\$59,410,569
Average Spent	\$10,236.14
Spending Potential Index	66
TV/Video/Sound Equipment: Total \$	\$5,792,509
Average Spent	\$998.02
Spending Potential Index	69
Travel: Total \$	\$7,132,177
Average Spent	\$1,228.84
Spending Potential Index	65
Vehicle Maintenance & Repairs: Total \$	\$3,801,227
Average Spent	\$654.93
Spending Potential Index	66

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013