

Fayette County, Pennsylvania Housing Market Analysis

Prepared for the
Fayette County Housing Consortium



By

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FAYETTE COUNTY HOUSING MARKET ANALYSIS

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1. EXECUTIVE SUMMARY

A. What is the purpose of this housing market analysis?

Local housing practitioners and real estate professionals sensed that Fayette County lagged behind the region in terms of expansion of the housing market. Yet they also felt that certain changes in the local housing market were imminent. There were many uncertainties about the direction and magnitude of the transition. Research was needed to provide answers to many thought provoking questions:

- Where do younger working families want to live?
- What types of dwellings are needed for empty nesters and older residents who no longer wish to maintain a single family home?
- Is there an adequate supply of senior independent living units, assisted living facilities and nursing home beds?
- Why are developers reluctant to build speculative housing in the county?
- Why is there a general absence of modern multifamily dwellings such as condominiums, garden apartments, and townhouses?
- How will the housing market be affected by proposed infrastructure improvements, such as public water, public sewer, and the construction of the Mon-Fayette Expressway?
- What can be done to stabilize the dozens of patch communities in rural areas?
- What can be done to revitalize distressed urban neighborhoods?
- Are the housing needs of special needs populations (including the elderly and homeless) being adequately served?
- In terms of public policy, what is the best way to deal with the decline in the county's older housing stock?
- Is there a demand for more apartment units above commercial storefronts in towns and villages?

Armed with research on housing supply and demand factors, the Fayette County Housing Consortium felt that it would be in a better position to educate developers and builders who have previously lacked confidence in the local housing market. Information in this study will also be used by the Fayette County Planning Commission to complete the housing section of the county's comprehensive plan.

This analysis attempts to provide the "big picture" of housing in Fayette County – a comprehensive look at all facets of the housing market and the factors that influence it. This information is intended to assist the county's housing practitioners and stakeholders to better serve the needs of residents and those expected to reside in Fayette County.

B. What drives the Fayette County housing market?

First and foremost, it is the *economy*. The housing market is an indicator of how well the local economy is doing. New jobs and increases in household income fuel the demand for housing.

The workforce in the county is expanding significantly. Fayette County gained 9,697 workers between 1990 and 2000, an impressive 20.1% increase. Besides being the highest worker gain in the six-county Pittsburgh Metropolitan Statistical Area (MSA), the county's increase in workers was over five times the state's 3.9% gain.

Another closely related economic factor that drives the housing market involves *interest rates*. For the past decade, our nation has enjoyed historically low mortgage rates. Banks have created a variety of mortgage products, many of which require minimal downpayments. As a result, for-sale housing has become more affordable to all households. Existing homeowners find it economically feasible to "move up" to a larger home. Renters find it possible to buy a starter home. Home sales further stimulate the local economy through the creation of construction jobs and the purchase of materials, equipment and accessories. This upward spiral of home investment creates an economy unto itself. This trend is evident in Fayette County:

- Housing sales have steadily increased since 2000. The Fayette County Board of Realtors reported 507 units sold in 2003, up 28.4% from 2000 sales. Sales volume was highest in Uniontown and the Connellsville area. The cost of sales housing in the county varies widely – average sales prices range from \$39,984 in the Brownsville area to \$123,841 in South Union Township.
- The county's homeownership rate increased slightly, to 73.2% in 2000. This outpaced the state's 71.3% average. Homeowner rates were high across the country, except in urban areas.

To a certain extent, Fayette County's housing market is also being driven by *population growth*. Fayette County's population increased moderately between 1990 and 2000. There was an increase of 3,293 persons during that time period. This increase may seem insignificant in a county of 148,644 people. However, compared to other southwestern Pennsylvania counties, this 2.3% increase is fairly substantial. Fayette was one of only two counties in the MSA to gain population. And Greene County was the only adjacent Pennsylvania county that had a greater population increase than Fayette.

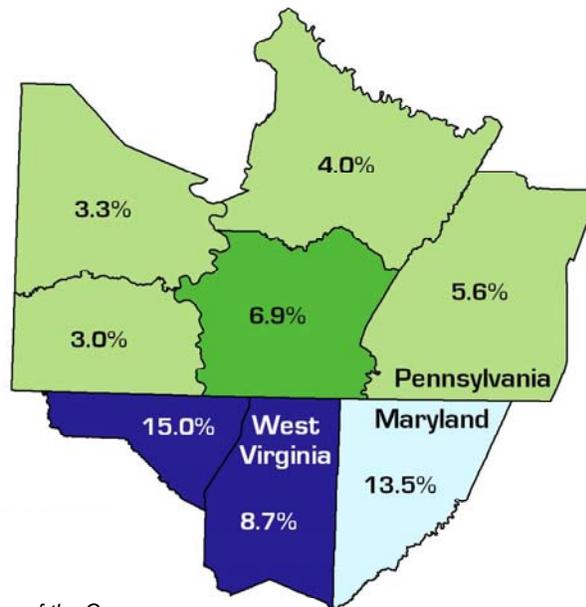
Looking forward, however, it is unlikely that population growth will continue to stimulate the housing market. Future population growth is estimated to be small, with a projected gain of 221 residents (0.1%) between 2000 and 2008.¹

¹ Source: Claritas, Inc. (See Section 6 for more information.)

To a much larger extent, housing demand in Fayette County is being generated by *household formation*. Household growth in the county is part of a national trend that involves a number of factors such as longer life expectancy, young people remaining single for a longer period of time, and more frequent divorces. Each one of these events creates a new household. Demand is created because every household needs a dwelling.

In Fayette County, household growth increased much faster than population between 1990 and 2000. A gain of 3,859 households during that time netted a 6.9% increase – the second-highest household gain in the Pittsburgh MSA. As seen in the following figure, this was the fastest household growth of any adjacent Pennsylvania county. It also outpaced the state’s 6.3% household increase. Households will continue to grow, projecting a growth of 2,641 households by 2008 (4.4%).² As a result, more housing units will be needed.

Figure 1-1
Household Change of Fayette County and Surrounding Areas – 1990-2000



Source: U.S. Bureau of the Census

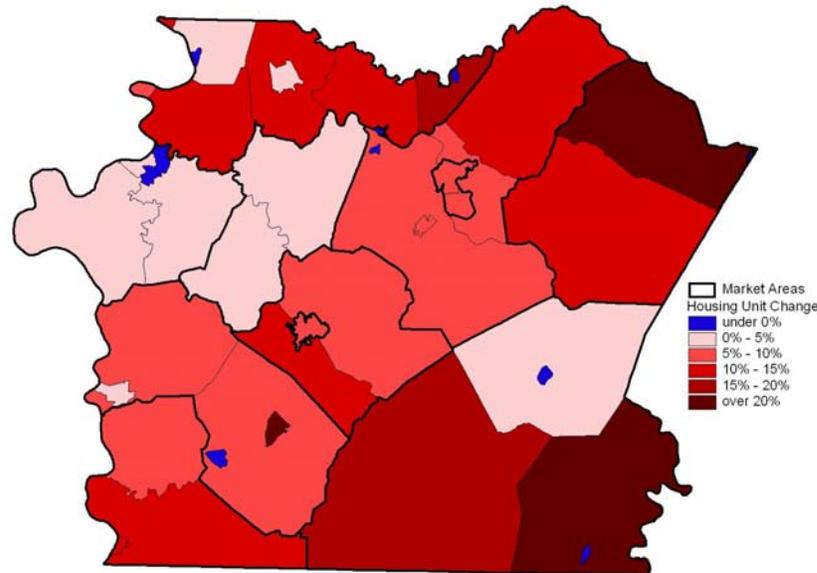
C. The market responds by creating over 5,000 housing units

During the 1990s, the housing market responded dramatically to favorable demographic and economic conditions. Fayette County experienced a large gain in housing units between 1990 and 2000 – 5,084 units, an 8.3% increase. This was significantly higher than the previous decade, when housing units only grew by 0.6%. The county’s rural areas and townships saw the largest increases in new housing units, as reflected in the following figure. In contrast, many of the

² Source: Claritas, Inc. (See Section 6 for more information.)

county's older communities saw a decline in the number of housing units, possibly due to demolition of dilapidated structures.

Figure 1-2
Fayette County Housing Unit Change – 1990-2000



Source: U.S. Bureau of the Census

D. Household incomes are low in Fayette County

Although more county residents are workers, the median household income remains very low in Fayette County. In 2000, the county had a median household income of \$27,451. This amount was significantly lower than the state median of \$40,106. However, median household income did increase 8.8% over the rate of inflation.

Income directly relates to education. The county's low number of residents with bachelor's degrees (9.3%) in contrast to the statewide average (17.9%) may account partially for the low median income. In addition, the lower the income is, the higher the poverty level may be. The county's poverty rate, though on the decline, is still seven percentage points higher than the state average.

Low household income limits housing choice. Out of Reach, a recent publication of the National Low Income Housing Coalition, calculated the "housing wage," or what a worker must earn to afford a two-bedroom rental unit rental housing at fair market levels (presumably to support a household). A worker who works 40 hours per week must earn \$11.83 per hour to afford a two-bedroom unit in Fayette County. In contrast, a worker earning the minimum wage must work 92 hours per week in order to afford a two-bedroom unit.

Relatively low household incomes in the county point to a continued need for good quality, affordable housing, both owner- and renter-occupied.

E. The county’s housing stock is becoming more diverse

Single family, detached housing units still dominate the housing market. In 2000, 72.7% of the existing housing stock fell into this category. Even though multifamily units and mobile homes are smaller portions of the overall housing stock, those categories are swiftly increasing. Each of those unit types grew four times faster than the rate of single family unit growth between 1990 and 2000 – 23.4% and 23.6% compared to 5.0%. This growth in alternative housing types shows a growing demand for housing units other than the standard single-family detached model.

**Table 1-1
Housing Unit Composition – 1990-2000**

| | 1990 | | 2000 | |
|----------------------|------------|------------|------------|------------|
| | # of units | % of total | # of units | % of total |
| single family | 46,080 | 75.0% | 48,363 | 72.7% |
| multifamily | 7,734 | 12.6% | 9,543 | 14.4% |
| mobile homes | 6,760 | 11.0% | 8,354 | 12.6% |
| other homes | 832 | 1.4% | 230 | 0.3% |

Source: U.S. Bureau of the Census
The “other homes” category includes boats, RVs, vans, etc.

F. Are household incomes keeping up with increases in housing costs?

Although household income increased 8.8% over the rate of inflation in the last decade, the *value of owner-occupied homes* greatly outpaced that rate. The median value of owner housing rose 23.3% over inflation between 1990 and 2000. This steady growth in value contributes to an expanded tax base, but makes sales housing less affordable to the buyer (the county’s 2003 reassessment, its first since 1958, may also have contributed to the rise in owner-occupied home value). The low interest rate environment and increased earnings of county residents have contributed to the rise in home values. An uptick in mortgage rates and/or a decline in household earnings could reduce home values.

In contrast, the *median gross rent* actually decreased 0.7% after adjusting for inflation, which theoretically makes renting in the county more affordable. This is good news for tenants, but makes it difficult for landlords to justify capital improvements to their properties.

G. Condition of the county’s housing stock

Over 5,000 housing units were vacant in 2000 – 8.0% of the total housing stock. This was an increase of 21.2% over 1990. The largest category of vacant units (31.6%) was “other vacant” – usually units that are neglected and dilapidated. Over half of the county’s housing is over 50 years old – another indicator of potential housing problems. The older the structure, the more likely it is to be substandard. Effective code enforcement then becomes an issue.

On a more positive note, other statistical indicators of housing quality are quite positive. Overcrowded units and those lacking complete plumbing facilities make

up only 1.5% of the county's housing stock, slightly lower than adjacent rural counties.

H. Predicting future housing demand

Demand projections for both the homeowner and renter market were calculated through 2008 using trends, census data, and household projections developed by Claritas, Inc., a national marketing and demography firm. Past trends in household formation are used to predict the number of households that will be in need of housing in the future. This future demand for housing was then broken down by household income and age. This information was used to define six different classifications of households that will need housing through 2008. Those household types include:

- **Low-income households** are households with an annual income under \$25,000, including all age groups up to age 65.
- **First-time homebuyers** are generally younger households in the market for for-sale housing, ages 25-44 years old, with incomes between \$25,000-\$75,000.
- **Affordable households** are homebuyers ages 45-64 with incomes between \$25,000-\$75,000, and renters ages 25-64 in the same income range.
- **Move-up households** are households relocating from existing housing units and from beyond the county's borders. They have annual incomes of over \$75,000 and are found in age brackets up to age 64.
- **High-income households** have annual incomes in excess of \$100,000 and ages up to 65. This household type is generally seeking the most expensive units in the county.
- **Elderly households** are households age 65 and over, regardless of income.

i. For-Sale Units

Between 2000 and 2008, the total demand for sales housing is approximately 5,100 units. Most of this demand will be met through the sale of existing homes. However, approximately 1,700 newly constructed units will be needed through 2008. *New construction demand is predicted to be approximately 211 units per year.*

Homeowner housing demand will primarily be generated by the move up, higher income, affordable, and elderly buyer categories. The number of units constructed per year in the county is, at first glance, sufficient to keep pace with homeowner demand.³ However, the types of housing recently

³ The only quantitative source for current residential construction is building permit data collected by the U.S. Census Bureau from local municipalities and the county. Because of antiquated filing systems and inconsistencies between permit types, local housing practitioners do not believe the building permit data is an accurate depiction of housing construction in Fayette County.

constructed are not necessarily meeting all housing demand. Specifically, market rate for-sale housing for households with incomes above \$75,000 is not being built in sufficient quantities. Speculative housing development is negligible. And non-traditional for-sale units (patio homes, duplexes, quads, townhouses, condos, etc.) are only just now being constructed in the county. Current construction practices only perpetuate the housing status quo, leaving little room for pent-up demand of non-traditional units to surface. More variety in for-sale housing is crucial to adequately house new residents.⁴

ii. Rental Units

Between 2000 and 2008, rental demand is for approximately 1,100 units. Rental demand is expected to be met equally between new construction and rental of existing units. There is a need for approximately 500 newly constructed rental units through 2008. *New construction demand is predicted to be approximately 67 units per year.*

Rental housing demand will primarily be generated by the move up, higher income, affordable, and elderly housing types. With an average of 23 multifamily units constructed between 2000-2003, the current pace of multifamily unit construction is insufficient to keep pace with renter demand. The highest demand for rental units is generated by those households with incomes of \$75,000 or higher. Little high-end rental housing of any building type (single-family or apartment style) exists to support this demand.

Rental unit variety is also an issue in the county. Garden apartments, townhouses, duplexes, and other non-traditional rental units need to be constructed to attract a variety of residents to the county. These types of units should be marketed to both affordable and market rate renters.

I. Where is housing growth expected to occur?

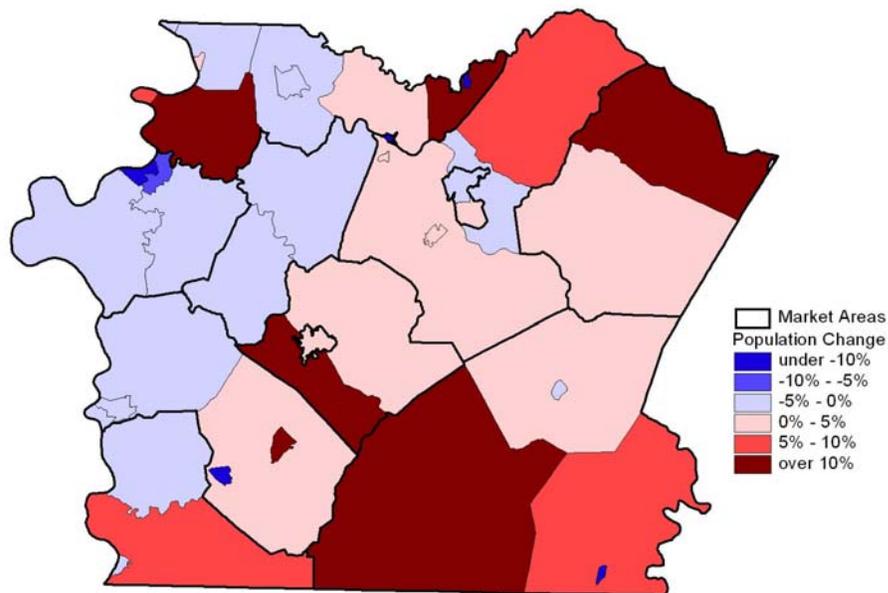
Housing decisions are not reached in a vacuum. The availability of land for development, accessibility to major highways, access to public water and sewer service, relative tax burden, school district quality, and availability of commercial amenities are all factors that enter into the housing development equation. These factors affect where people want to live and are therefore determinants of where future housing growth will take place in the county.

i. The movement of population within the county

Population growth is occurring in the eastern two-thirds of the county. As the following figure shows, population gains occurred primarily in the eastern and central portions of the county. Population losses occurred primarily in the Connellsville area and communities along the county's western edge. Several rural boroughs also lost population. This trend is expected to continue.

⁴ Please see Section 6 for more detail on projected housing demand.

Figure 1-3
Fayette County Population Change – 1990-2000



Source: U.S. Bureau of the Census

ii. Availability of land for development

During the past decade, housing development has been focused in suburban areas surrounding Uniontown. Prime land for residential building in North and South Union townships have largely been developed, with remaining available land more of a development challenge. Although larger-scale residential builders have the ability to develop such land, Fayette County builders operate on a smaller scale and tend not to develop housing on non-prime land. And boroughs throughout the county have long been fully developed.

Since the availability of land zoned for residential development is an essential ingredient of housing growth, it is reasonable to assume that future housing development will take place primarily in outlying communities, with available infrastructure, and along major highway corridors. In areas that are mainly “built out,” existing housing needs to become the primary focus. *Once housing is built, it needs to be maintained. Preventative, proactive code enforcement is imperative to maintain quality housing standards.*

iii. Accessibility to major highways and access to public water and sewer service

Housing is generally more marketable when it is accessible by major roads or highways and has access to public water and sewer service. The availability of these amenities is a determinant of housing growth.

The completion of the Mon-Fayette Expressway will make land close to this corridor ripe for housing development. Easy access to both Pittsburgh and Morgantown via the Mon-Fayette Expressway has the potential to turn Fayette County into a bedroom community for these cities. Communities along the expressway route have already begun to plan for growth and development.

In Fayette County, public water and sewer lines, with some exceptions, are generally located west of the Laurel Ridge. The topography of the highlands severely increases the cost of providing public infrastructure to the eastern portion of the county. It also limits the probability of future infrastructure extensions.

Based on factors such as population movement within the county, the availability of land zoned for residential use, accessibility to major routes, and access to public water and sewer service, future housing growth is expected in the following communities:

- Brownsville Twp – along the Route 40 corridor
- Bullskin Twp – along the Route 119 corridor, mainly in response to the state Enterprise Zones
- Connellsville Twp – along the Route 119 corridor, mainly in response to the state Enterprise Zones
- Dunbar Twp – along the Route 119 corridor, mainly in response to the state Enterprise Zones
- Fairchance Borough – land in the borough will likely develop mainly in response to its proximity to Route 43
- Georges Twp – resulting from the Route 43 interchanges and state Enterprise Zones
- German Twp – along the Route 21 corridor
- Luzerne Twp – in the western portion of the township near the state prison. Currently, most of the facility's 600 employees (with average annual salaries of \$35,000-\$40,000) commute.
- Menallen Twp – along the Route 40 and 21 corridors, because of the state Enterprise Zones, Route 43, proximity to Uniontown, and the 119 by-pass
- Nicholson Twp – along the Route 119 corridor
- North Union Twp – growth will occur throughout the township, but primarily along Routes 119 and 51 at the Route 43 interchange
- Perry Township – along the Route 51 corridor, south of Perryopolis Borough
- Redstone Twp – growth will occur south of Brownsville and along the Route 40 corridor

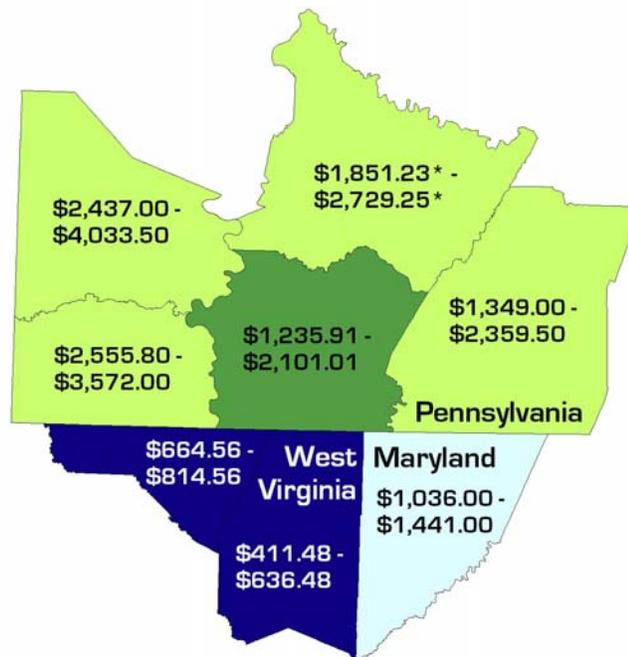
- Smithfield Borough – along the Route 119 corridor due to the state Enterprise Zone and proximity to Route 43
- South Union Twp – in northwestern and central areas of the township, spreading out from existing areas
- Upper Tyrone Twp – in the northern portion of the township along the Route 119 corridor
- Wharton Twp – growth will continue in the Deer Lake, Farmington, and Nemaocolin Woodands communities, supporting tourism and recreation opportunities

J. Other factors that influence housing decisions

i. Taxes

Fayette County’s property tax burden is the lowest of the counties in southwestern Pennsylvania. Adjacent counties in Maryland and West Virginia have lower property tax burdens due to differing tax structures, making direct comparisons difficult. A Fayette County home with a market value of \$100,000 has an annual real estate tax burden ranging from a low of \$1,235.91 to a high of \$2,101.01, depending on the local municipality and school district. The following figure highlights the surrounding counties’ taxes on a \$100,000 home.⁵

Figure 1-4
Tax Burden Ranges on Hypothetical \$100,000 Residential Properties – 2004



Source: County Assessment Offices, PA Governor’s Center for Local Government Services

⁵ Please refer to Appendix 6 for tax information by municipality for Fayette County and surrounding counties.

Demand for housing – and subsequent services and amenities – drives the need for tax revenue. Should the county’s potential as a bedroom community be realized, taxes may rise to be able to meet increased demand for services.

ii. Public Education

The quality of public education is an important locational factor to families with children who are considering a housing investment. New employers are particularly concerned about the quality of public education because it affects their ability to recruit qualified employees from areas outside of the county. Developers want to build for-sale housing in school districts that are perceived to be superior in quality.

The public perception of school districts in the county varies widely. However, both PSSA and SAT test scores for all school districts in the county fall within a fairly narrow range. The table below highlights the SAT scores for each high school serving the county. Only 104 points separate the highest from the lowest score.

Conventional wisdom would suggest that school districts with higher budgets and fewer families in poverty produce higher test scores. But in Fayette County, there appears to be very little correlation between test scores, expenditure per student, and households in poverty. Although general perceptions of the school districts vary widely, the statistics do not bear out the anecdotal differences. Personal experiences passed by word of mouth may be the origin of such perceptions. But, SAT and PSSA test scores refute the perception that some school districts are of lesser quality.

**Table 1-2
School District Quality Indicators**

| | 2003 SAT Scores | 2002 Expenditure per Student | 2000 Average Housing Cost | 2002 Student Low Income Rates |
|--------------------------|-----------------|------------------------------|---------------------------|-------------------------------|
| Albert Gallatin | 1042 | \$ 7,787 | \$ 59,513 | 55.0% |
| Laurel Highlands | 1034 | \$ 8,054 | \$ 74,050 | 41.9% |
| Southmoreland | 1029 | \$ 7,384 | \$ 55,200 | 35.2% |
| Statewide Average | 1026 | \$ 8,295 | - | - |
| Frazier | 989 | \$ 8,433 | \$ 68,800 | 29.9% |
| Belle Vernon | 984 | \$ 7,392 | \$ 59,500 | 24.7% |
| Brownsville | 977 | \$ 8,069 | \$ 44,200 | 88.6% |
| Connellsville | 959 | \$ 8,406 | \$ 63,480 | 53.5% |
| Uniontown | 938 | \$ 8,923 | \$ 63,938 | 56.6% |

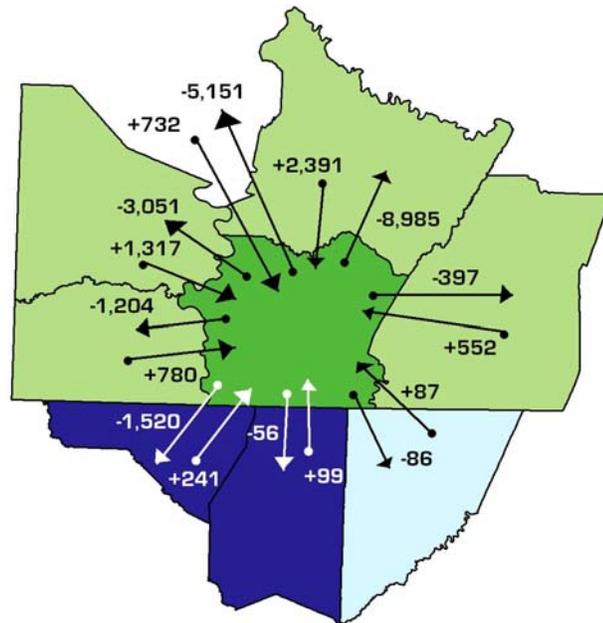
Source: Pittsburgh Post-Gazette; Standard & Poor’s School Evaluation Services; PA Department of Education; U.S. Bureau of the Census

K. Commuting patterns

Another interesting aspect of Fayette County is that many of its workforce residents commute to employment destinations outside of the county. Although 35,915 workers both live and work in Fayette County, 20,450 residents leave the county to work. In contrast, only 6,199 people come into the county from other areas to

work. This daily out-migration of 14,251 workers indicates that, to a certain degree, the county serves as a bedroom community for other regional job centers. This phenomenon could possibly be explained by the relatively low real estate tax burden in the county. Residents are willing to travel longer distances to work in exchange for the advantages of property ownership in Fayette County. On the opposite side of this phenomenon, the 6,000+ workers that commute to the county for employment can be viewed as a potential market for local housing products. The following figure depicts cross-county commuting patterns.

Figure 1-5
Commuting Patterns of Regional Workforce - 2000



Source: U.S. Bureau of the Census

L. Major housing needs in Fayette County

The statistics discussed above outline many positive trends occurring in Fayette County. The county's many housing stakeholders need to capitalize on the county's assets to continue to improve its quality of life. No one entity is powerful enough to address these issues – continuing and expanding the collaborative effort pioneered through the Housing Consortium is critical to long-term success. The following issues are the most pressing housing needs that have been discovered as a result of this research.

i. Improve the quality of the existing low cost housing stock, including owner-occupied units, rental units, and personal care facilities

Fayette County is an inherently affordable place to live. Its low cost of living, low housing costs, and a low tax burden all contribute to an affordable existing housing stock. The county median owner housing value in 2000 was \$63,900, significantly lower than the \$97,000 statewide owner housing value. Rents averaged \$367 in the county, \$164 less than the 2000 statewide average. There is an extensive inventory of public housing and assisted private housing. With a few exceptions, demand forecasts show little need for additional lower income housing. According to the data, the housing needs of lower income owner and renter households appear to be adequately addressed.

However, abundant low cost housing in the county does not necessarily equate to decent quality housing. Demand for lower income family housing is limited because the source data only shows the number of existing inexpensive units, not their overall quality. In Fayette County, where 53.0% of the housing units are over fifty years old, maintenance and upkeep is a major issue. The cost of rehabilitating an older housing unit is often higher than the unit's value, especially with new statewide building codes now in place. As the population ages, people on fixed incomes are less likely to be able to afford basic maintenance and are therefore likely to defer needed improvements.

In addition, the housing stock in rural areas may not have access to public utilities. Inexpensive housing alternatives, including modular or mobile homes, can quickly depreciate in value. The poor condition of almost 50% of the county's residential properties has caused the tax assessment office to give them failing grades in its condition ranking system. And high vacancy rates in the county contribute to disinvestment in neighborhoods, causing property values to plummet. As time progresses, the quality of the existing low cost housing stock will continue to deteriorate.

The quality of some assisted living facilities and personal care homes in the county is also an issue. Those elderly residents who can afford top-quality care have high quality housing with many amenities. However, the condition of the majority of the facilities that provide housing for the elderly is

marginal at best. As the county's population ages, there is a need for affordable, high quality personal care and assisted living units.

ii. A variety of housing styles and densities distributed throughout the county

The county's housing stock is comprised primarily of single family, detached units. Several factors have led to a growing interest in alternative, non-traditional, housing forms:

- an aging population looking to downsize from larger homes to apartments, co-ops, townhouses, or patio homes
- students and working singles interested in maintenance-free living and urban "loft-style" spaces
- people relocating from areas outside of the county who demand townhouses and condominiums
- greater emphasis on amenities included with housing developments (rental and for-sale)

Whatever the reason, demand for units other than traditional single family units is growing.

Developers are gradually responding to this trend, with new construction of duplexes and quads appearing for the first time in growth areas throughout the county. There is demand for investment in upper floor residential units (both market-rate and affordable) above commercial storefronts, especially in Uniontown. But a more diverse housing stock needs to be developed. Townhouses work well as infill structures in urban areas. Loft-style housing can be converted from underutilized buildings. According to local Realtors, condominiums and garden-style market rate apartments are also in demand, but difficult to find in the county. Encouraging a variety of housing types across the county builds the attractiveness of the area to both new residents and existing residents with changing housing needs.

While new housing grows in variety, the existing housing stock cannot afford to be neglected. The bulk of the county's housing units are older, with varying levels of maintenance. There is a real need to revitalize existing housing stock, especially in urban areas. This should be accomplished through intensive code enforcement and targeted demolition of structures that are economically infeasible to rehabilitate. This type of effort will need significant funding from a variety of sources at the state and county levels.

iii. Market rate rental units of varying bedroom sizes

Realtors working throughout the county have repeatedly noted the lack of market rate rental units. New higher-income residents to the county often want to rent an apartment before they decide where and when to purchase a home. "Snowbirds" who winter in the southern states frequently keep an apartment as a maintenance-free, secure summer residence in the county.

Vacancy rates for existing market rate complexes are very low. When a unit becomes available, it rents up quickly.

The demand projections identify a market for approximately 67 new construction rental units per year. Currently, only 23 new multifamily units are being built per year. The demand for market rate rental units is a significant unmet need.

iv. Market rate for-sale housing for households with incomes above \$75,000

Demand for higher-end for-sale housing is being generated by an influx of new, high-paying jobs. The move up and higher income household types will account for approximately 75% of new owner housing demand through 2008. Since households can generally afford a home whose value is equal to three times their annual salary, this income group will demand homes of \$225,000 or more. With a median owner housing value of \$63,900, a gap exists between the existing housing stock and the type of housing new residents desire.

Some inroads have been made in higher-end housing, with new units under construction in the greater Uniontown area. But additional units are needed to meet this demand.

v. Increased housing demand for seniors in Masontown, Brownsville, and Smithfield

Brownsville, Masontown, and Smithfield are three municipalities that have been identified as good locations for privately-owned, subsidized elderly rental housing units. A preliminary market feasibility analysis, based on census data and existing subsidized housing units in a 5-mile radius, was conducted for many areas in the county. Three of these locations were identified as potential sites for elderly assisted units.

The following table outlines the maximum number of units possible in each location by age of householder and capture rates (percentage of the eligible population that would be served by the suggested number of units). Although this data is specific to projects potentially funded by PHFA, there is no guarantee of receipt of funding. Other funding sources, developers, and site selections need to be identified in order to create adequate elderly housing in the county.

**Table 1-3
Top Three Potential Senior Rental Housing Markets in Fayette County**

| | Brownsville | | | Masontown | | | Smithfield | | |
|------------------|-------------|--------------|---------|-----------|--------------|---------|------------|--------------|---------|
| | units | capture rate | | units | capture rate | | units | capture rate | |
| | | project | overall | | project | overall | | project | overall |
| 55+ | 73 | 5.01% | 22.92% | 49 | 4.97% | 18.14% | 35 | 5.03% | 9.63% |
| 62+ | 64 | 5.02% | 25.47% | 41 | 4.96% | 20.69% | 29 | 5.01% | 10.54 |
| 55+ Fayette only | 43 | 5.06% | 18.13% | 33 | 4.97% | 6.48% | - | - | - |
| 62+ Fayette only | 37 | 5.01% | 20.02% | 28 | 5.08% | 6.89% | - | - | - |

Source: U.S. Bureau of the Census; Pennsylvania Housing Finance Agency; Mullin & Lonergan Associates, Inc.

vi. Neighborhood revitalization adjacent to downtowns

In the past fifty years, living patterns nationwide shifted away from urban areas and towards suburban living. Fayette County was no exception to this trend. Most of the county's population now resides in its townships. The resulting lack of private investment in the neighborhoods of the county's cities and boroughs has led to declining housing values, an increased incidence of blight, and rising crime in certain neighborhoods.

Revitalization of these areas is necessary for long-term urban stability and viability of the county's housing stock. Residential areas adjacent to downtowns are suitable targets for revitalization, as their location naturally gives them a higher profile. Preserving the best homes, removing vacant and blighted structures, and introducing new infill residential development is needed to revitalize these neighborhoods. Just as important, obtaining the necessary funding for demolition and proactive code enforcement is imperative if progress will continue.

The Gallatin Avenue area of Uniontown is an example of such a transitional neighborhood in need of revitalization. Adjacent to the business district, which is benefiting from significant private investment, this distressed neighborhood is undergoing a revitalization planning process. Utilizing public financing tools such as PHFA's Homeownership Choice Program is a necessary and appropriate strategy for revitalization of transitional neighborhoods. A proactive, grass-roots approach in areas like this across the county is needed to bring these suggestions to fruition. Entities need to be cultured, advocacies need to be grouped, and developers need to be found to revitalize these areas.

vii. Local planning for residential and mixed use development

Major land use changes are anticipated with the imminent construction of the Mon-Fayette Expressway. The new Pittsburgh to Morgantown limited access toll highway will provide unprecedented access to the county. The resultant development, especially in the communities that are slated for interchanges,

will be substantial. The following residential and mixed-use alternatives have been suggested for the five interchanges between the county's western border and the Uniontown area:

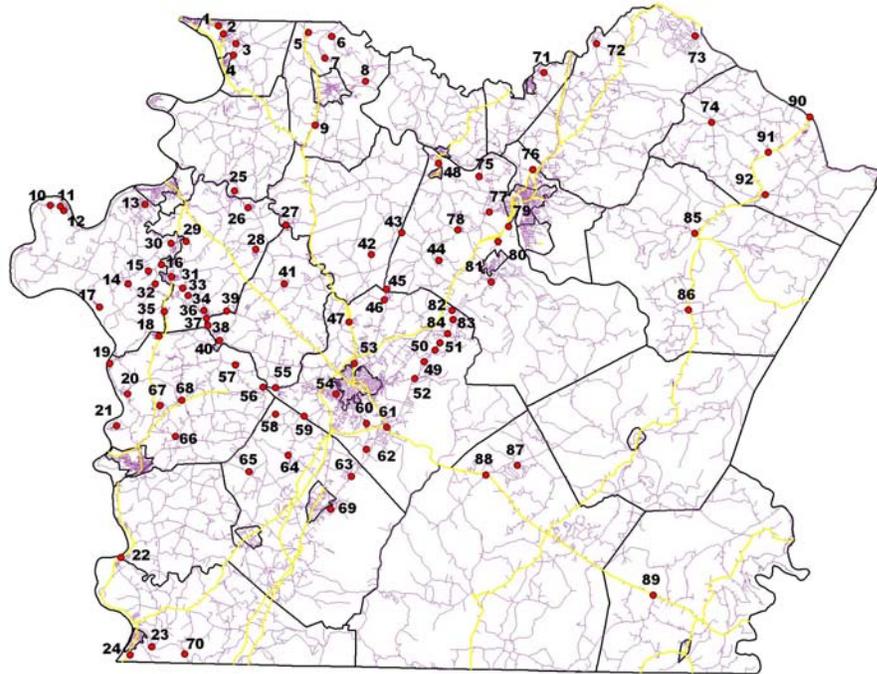
- Interchange 1 (Luzerne Township): Village-style development including mixed use commercial and medium density residential in a consistent grid pattern.
- Interchange 2 (Redstone Township): Smart growth planning techniques such as cluster residential development and Growing Greener alternatives to preserve open space and reduce infrastructure costs.
- Interchange 3 (Menallen Township): Smart growth planning techniques such as cluster residential development and Growing Greener alternatives to preserve open space and reduce infrastructure costs. Medium density housing should be developed for a population density that would support a new community environment, allowing residents to walk or drive to local commercial districts.
- Interchanges 4 and 5 (North and South Union townships): Identify appropriate sites for diversity of residential and integrated commercial development. High density, walkable residential development is recommended accompanied by neighborhood commercial districts.

Infrastructure is also a major development generator in the county. Water and sewer extensions drive private development, both commercial and residential. Proposed infrastructure extensions will be constructed throughout the county over the next ten years. This time frame will allow local units of government ample time to identify potential impacts and plan accordingly to minimize negative consequences.

viii. Revitalization of rural villages

Patch communities are small settlements in rural areas whose origins are, in many cases, related to the coal mining industry. These rural villages are scattered throughout the county. Ninety-two of the largest patches were identified as significant and earmarked for further study. These patches range from larger unincorporated villages with integral commercial districts to small crossroads communities. Housing conditions in these areas also vary widely. The following figure shows the locations of these communities.

Figure 1-6
Fayette County Patch Communities



Source: Fayette County Redevelopment Authority

Patch communities have been divided into categories in an effort to identify those areas with existing or planned public infrastructure, a critical mass of housing stock, and existing commercial buildings that serve (or have the capacity to serve) local residents. Location within the county (both in relation to Laurel Ridge and major population centers) was also considered.

As a result of this analysis, twenty-five patch communities were identified as having the statistically highest potential for public/private investment and revitalization. They include:

- Allison #1
- Allison #2
- Arnold City
- Brownfield
- Edenborn
- Hiller
- Hopwood
- Leckrone
- Leisenring
- Lemont Furnace
- Lynnwood
- McClellandtown
- Merrittstown
- New Salem
- Oliphant Furnace
- Pechin
- Penn-Craft
- Phillips
- Republic
- Rowes Run
- Smock
- Star Junction
- Thompson #2
- Tower Hill #2
- Trotter

This ranking system will assist the county and other housing providers in allocating scarce public resources for community revitalization. However, there are many other patch communities scattered across the county with strong ties and commitment from their residents. In order to revitalize these communities, more work must be done by all parties interested in their long term viability. A proactive approach to marketing and identifying sites should occur to make working in such communities more palatable to developers.

Many of these communities are also in need of public water and/or sewer service, which limits their redevelopment potential. Targeting limited public infrastructure to existing housing in patch communities may be a way to encourage further development in the patches without destroying their character.

ix. Address the housing needs of special populations

Aside from elderly housing needs, the other primary special needs population with housing issues in Fayette County is the homeless population. Through the Continuum of Care process, the following services are provided to Fayette County's homeless and at-risk populations:

- Emergency shelter
- Transitional housing
- Housing for high risk youths age 14-17
- Case management
- Life skills training
- Substance abuse treatment
- Mental health treatment
- HIV/AIDS prevention, education, and care
- Employment assistance
- Child care
- Housing placement

The majority of the county's homeless facilities are located in Uniontown. The county's priority homeless housing needs, as reported by local provider agencies, include:

- Permanent housing units with supportive services for clients transitioning from homeless shelters
- Housing for released prison inmates with supportive services

2. ACKNOWLEDGEMENTS

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3. INTRODUCTION

A. Market Areas

For the purposes of this report, Fayette County has been subdivided into eleven market areas. When statistical data is presented for the county and its specific components, tables generally organize data for the county as a whole, the forty-two municipalities in the county, and the eleven market areas in the county. The eleven market areas include:

- **Market Area 1**

Belle Vernon Borough, Everson Borough, Fayette City Borough, Jefferson Township, Lower Tyrone Township, Newell Borough, Perry Township, Perryopolis Borough, Upper Tyrone Township, and Washington Township (*includes Belle Vernon Area, Frazier, and Southmoreland school districts*)

- **Market Area 2**

Brownsville Borough, Brownsville Township, Luzerne Township, and Redstone Township (*includes Brownsville Area school district*)

- **Market Area 3**

Fairchance Borough, Georges Township, German Township, Masontown Borough, and Smithfield Borough (*includes a portion of the Albert Gallatin Area school district*)

- **Market Area 4**

Nicholson Township, Point Marion Borough, and Springhill Township (*includes a portion of the Albert Gallatin Area school district*)

- **Market Area 5**

Henry Clay Township, Markleysburg Borough, Ohiopyle Borough, Stewart Township, and Wharton Township (*includes a portion of the Uniontown Area school district*)

- **Market Area 6**

Saltlick Township and Springfield Township (*includes a portion of the Connellsville Area school district*)

- **Market Area 7**

Bullskin Township, Connellsville Township, Dawson Borough, Dunbar Borough, Dunbar Township, and Vanderbilt Borough (*includes a portion of the Connellsville Area school district*)

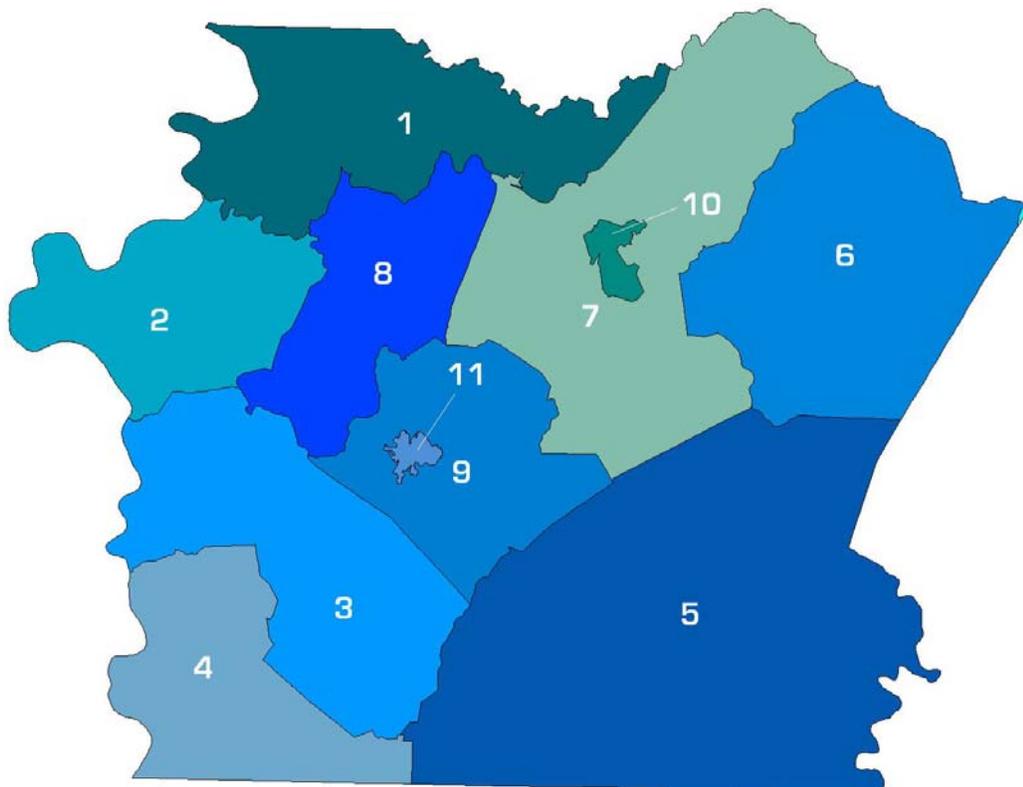
- **Market Area 8**

Franklin Township and Menallen Township (*includes a portion of the Uniontown Area school district*)

- **Market Area 9**
North Union Township and South Union Township (*includes Laurel Highlands school district*)
- **Market Area 10**
City of Connellsville and South Connellsville Borough (*includes a portion of the Connellsville Area school district*)
- **Market Area 11**
City of Uniontown (*includes a portion of the Uniontown Area school district*)

The following figure shows all the market areas in the county.

Figure 3-1
Fayette County Market Areas



4. SOCIO-ECONOMIC TRENDS & PROJECTIONS

A. Population and Household Trends

i. Population

Fayette County’s population has risen and fallen repeatedly since 1900. At that time, the county population was 110,412. The county’s population reached its peak in 1940, with 200,999 residents. Since then, population decreased steadily, with the exception of increases between 1970-1980 and 1990-2000. In 2000, the county population was 148,644 residents.

This fluctuation in population differs from population changes in the state of Pennsylvania. The state population has always increased since 1900, with large gains in the early decades of the twentieth century and modest gains more recently. The following table highlights both the county and state population changes.

Table 4-1
Population 1900 – 2000

| Year | Fayette County | | Pennsylvania | |
|---------------------|----------------|----------|--------------|----------|
| | Population | % Change | Population | % Change |
| 1900 | 110,412 | - | 6,302,115 | - |
| 1910 | 167,449 | 51.7% | 7,665,111 | 21.6% |
| 1920 | 188,104 | 12.3% | 8,720,017 | 13.8% |
| 1930 | 198,542 | 5.5% | 9,631,350 | 10.5% |
| 1940 | 200,999 | 1.2% | 9,900,180 | 2.8% |
| 1950 | 189,899 | -5.5% | 10,498,012 | 6.0% |
| 1960 | 169,340 | -10.8% | 11,319,316 | 7.8% |
| 1970 | 154,667 | -8.7% | 11,800,766 | 4.3% |
| 1980 | 159,417 | 3.1% | 11,864,720 | 0.5% |
| 1990 | 145,351 | -8.8% | 11,881,643 | 0.1% |
| 2000 | 148,644 | 2.3% | 12,281,054 | 3.4% |
| 1900-2000 change | 38,232 | 34.6% | 5,978,939 | 94.9% |

Source: U.S. Bureau of the Census

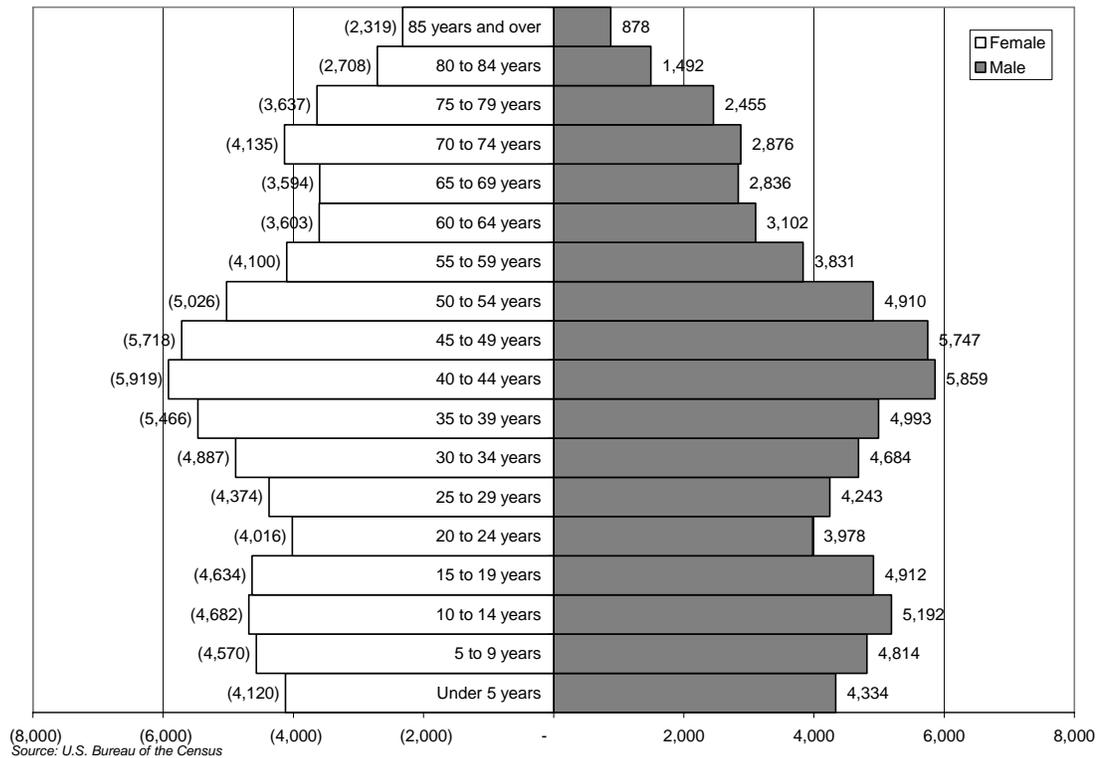
ii. Population by Age and Sex

Fayette County’s population is growing older – as is the state as a whole. According to the 2000 Census, the median age of the county’s population is 40.2 years. This figure is higher than both the state of Pennsylvania (38.0 years) and the national median age (35.3 years).

The following figure represents Fayette County’s population in a pyramid that delineates both age and sex. The largest age group in the county was the 40-44 year olds (11,778 persons), closely followed by the 45-49 year olds (11,465 persons). These two cohorts are part of the largest “bulge” on the population pyramid. This bulge correlates to the baby boom generation (persons born between 1946 and 1964). The other large bulge occurs at the bottom of the pyramid (persons 19 years old and younger), which represents children of baby boomers, sometimes referred to as the “echo boom.”

The female population is slightly larger than the male population overall. While the age strata are more or less equally distributed between sexes in the middle of the pyramid, males 19 years old and younger outnumber females, while females 50 years and older outnumber males.

Figure 4-1
Fayette County Population by Age and Sex 2000



iii. Population by Race

Racially, the county's population has remained relatively constant. In 2000, 95.3% (141,657) of the population was classified as white. The African-American group was the second-largest racial group, representing 3.5% (5,223) of the county population. American Indian/Alaska Natives, Asians, Native Hawaiian/Pacific Islanders, persons of other or two or more races, and persons of Hispanic origin all represent less than 1.0% each of the county population. The following table provides information on all race categories in both Fayette County and Pennsylvania.

**Table 4-2
Population by Race and Persons of Hispanic Origin 2000**

| | Fayette County | | Pennsylvania | |
|----------------------------------|----------------|---------------|-------------------|---------------|
| | Total | Percent | Total | Percent |
| White | 141,657 | 95.3% | 10,484,203 | 85.4% |
| African-American | 5,223 | 3.5% | 1,224,612 | 10.0% |
| American Indian/Alaska Native | 168 | 0.1% | 18,348 | 0.1% |
| Asian | 323 | 0.2% | 219,813 | 1.8% |
| Native Hawaiian/Pacific Islander | 18 | 0.0% | 3,417 | 0.0% |
| Other race | 170 | 0.1% | 188,437 | 1.5% |
| Two or more races | 1,085 | 0.7% | 142,224 | 1.2% |
| Total | 148,644 | 100.0% | 12,281,054 | 100.0% |
| Hispanic origin, any race | 564 | 0.4% | 394,088 | 3.2% |

Source: U.S. Bureau of the Census

note: Hispanic origin is defined by the Bureau of the Census as "people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race."

The following table highlights changes in the county's racial makeup between 1990 and 2000. Highlights include:

- The white population declined slightly, from 96.2% to 95.3% (139,773 to 141,657).
- The African-American population stayed constant at 3.5% (5,116 and 5,223 persons).
- Persons of Hispanic origin grew from 0.3% to 0.4% of the population (452 to 564).

The growth of minority residents may look small in contrast to the county population, which is overwhelmingly white. However, when the population change by race is examined, it becomes clear that the minority population is growing. Persons of other races had the largest growth rate (63.5%, 66 persons), followed closely by Asian/Pacific Islanders (55.7%, 122 persons), persons of Hispanic origin (24.8%, 112 persons), and American Indian/Alaska Natives (20.9%, 29 persons).

**Table 4-3
Fayette County Population by Race and Persons of Hispanic Origin 1990 – 2000**

| | 1990 | 1990 (%) | 2000 | 2000 (%) | % change |
|-------------------------------|----------------|---------------|----------------|---------------|-------------|
| White | 139,773 | 96.2% | 141,657 | 95.3% | 1.3% |
| African-American | 5,116 | 3.5% | 5,223 | 3.5% | 2.1% |
| American Indian/Alaska Native | 139 | 0.1% | 168 | 0.1% | 20.9% |
| Asian/Pacific Islander | 219 | 0.2% | 341 | 0.2% | 55.7% |
| Other race | 104 | 0.1% | 170 | 0.1% | 63.5% |
| Two or more races | n/a | n/a | 1,085 | 0.7% | n/a |
| Total | 145,351 | 100.0% | 148,644 | 100.0% | 2.3% |
| Hispanic origin, any race | 452 | 0.3% | 564 | 0.4% | 24.8% |

Source: U.S. Bureau of the Census

iv. Households

The Census Bureau defines a household as all persons who occupy a housing unit. Decreases in small overall household size reflect broad demographic

and economic changes in society. Examples include deferred age of first marriage, increased divorce rates, fewer children, and longer life expectancy.

The average household size in Fayette County is 2.43 persons, smaller than both the state and national averages of 2.48 and 2.59, respectively. The size of the household in the county varies by race, as shown in the following table. The race of the head of household determines the classification of the entire household. While some minority-headed households are larger than the county average, others are smaller.

Table 4-4
Average Household Size 2000

| | Fayette County | Pennsylvania |
|----------------------------------|----------------|--------------|
| White | 2.43 | 2.44 |
| African-American | 2.46 | 2.62 |
| American Indian/Alaska Native | 2.33 | 2.70 |
| Asian | 2.78 | 2.95 |
| Native Hawaiian/Pacific Islander | 2.17 | 2.86 |
| Other race | 2.92 | 3.39 |
| Two or more races | 2.60 | 2.70 |
| Total | 2.43 | 2.48 |
| Hispanic origin, any race | 2.45 | 3.21 |

Source: U.S. Bureau of the Census

v. Migration

The Census Bureau tracked migration on a county-by-county basis as part of the 2000 Census. The following tables track in- and out-migration for the county as well as the county of origin/destination. Between 1995 and 2000, 11,439 people migrated to Fayette County (inflow) from other counties in the United States, while 13,626 people migrated from the county (outflow). This amounts to a net loss of 2,187 residents.

The following table outlines counties which sent or received Fayette County residents in large amounts. All locations with 100 or more persons relocating to or from Fayette County are noted.

**Table 4-5
Fayette County Inflow and Outflow (Over 100 Persons) 1995 – 2000**

| Inflow | | Outflow | |
|-----------------------------------|--------|-----------------------------------|--------|
| County Migrating From | Number | County Migrating To | Number |
| Westmoreland County, Pennsylvania | 2,614 | Westmoreland County, Pennsylvania | 2,282 |
| Allegheny County, Pennsylvania | 1,117 | Allegheny County, Pennsylvania | 1,639 |
| Washington County, Pennsylvania | 769 | Washington County, Pennsylvania | 1,128 |
| Greene County, Pennsylvania | 443 | Greene County, Pennsylvania | 594 |
| Erie County, Pennsylvania | 320 | Monongalia County, West Virginia | 586 |
| Monongalia County, West Virginia | 304 | Somerset County, Pennsylvania | 206 |
| Somerset County, Pennsylvania | 274 | Butler County, Pennsylvania | 181 |
| Cuyahoga County, Ohio | 142 | Indiana County, Pennsylvania | 180 |
| Fairfax County, Virginia | 101 | Huntingdon County, Pennsylvania | 173 |
| | | Centre County, Pennsylvania | 171 |
| | | Broward County, Florida | 167 |
| | | Erie County, Pennsylvania | 164 |
| | | Philadelphia County, Pennsylvania | 159 |
| | | Cambria County, Pennsylvania | 143 |
| | | Franklin County, Ohio | 132 |
| | | Cuyahoga County, Ohio | 128 |
| | | Franklin County, Pennsylvania | 120 |
| | | Delaware County, Pennsylvania | 106 |
| | | Prince William County, Virginia | 103 |

Source: U.S. Bureau of the Census

The following table outlines counties adjacent to Fayette County relative to the inflow and outflow of residents. The county had a net outflow of 461 residents to surrounding counties between 1995 and 2000. Although net increases occurred between Fayette County and Somerset (68) and Westmoreland (332) counties, the remaining five counties pulled residents away. Fayette County lost the most residents to Washington County (359).

**Table 4-6
Fayette County Inflow and Outflow (Surrounding Counties) 1995 – 2000**

| Inflow | | Outflow | | Net Change |
|-----------------------------------|--------------|-----------------------------------|--------------|--------------|
| County Migrating From | Number | County Migrating To | Number | |
| Garrett County, Maryland | 39 | Garrett County, Maryland | 80 | (41) |
| Greene County, Pennsylvania | 443 | Greene County, Pennsylvania | 594 | (151) |
| Somerset County, Pennsylvania | 274 | Somerset County, Pennsylvania | 206 | 68 |
| Washington County, Pennsylvania | 769 | Washington County, Pennsylvania | 1,128 | (359) |
| Westmoreland County, Pennsylvania | 2,614 | Westmoreland County, Pennsylvania | 2,282 | 332 |
| Monongalia County, West Virginia | 304 | Monongalia County, West Virginia | 586 | (282) |
| Preston County, West Virginia | 33 | Preston County, West Virginia | 61 | (28) |
| Total | 4,476 | Total | 4,937 | (461) |

Source: U.S. Bureau of the Census

As seen in the following table, migration between Fayette County and other counties in Pennsylvania is highlighted. Fifty-six counties had residents who moved to or from Fayette County. The largest net loss was to Allegheny County, losing 522 residents over five years. In contrast, ten counties had no migrants to or from the county.

**Table 4-7
Fayette County Inflow and Outflow (Pennsylvania) 1995 – 2000**

| County Migrating To/From | Inflow | Outflow | Net Change |
|--------------------------|--------------|--------------|----------------|
| Adams County | 71 | 5 | 66 |
| Allegheny County | 1,117 | 1,639 | (522) |
| Armstrong County | 35 | 39 | (4) |
| Beaver County | 42 | 73 | (31) |
| Bedford County | 14 | 38 | (24) |
| Berks County | 24 | 30 | (6) |
| Blair County | 89 | 34 | 55 |
| Bradford County | - | - | - |
| Bucks County | 9 | - | 9 |
| Butler County | 99 | 181 | (82) |
| Cambria County | 92 | 143 | (51) |
| Cameron County | - | - | - |
| Carbon County | - | - | - |
| Centre County | 16 | 171 | (155) |
| Chester County | 43 | 16 | 27 |
| Clarion County | 29 | 3 | 26 |
| Clearfield County | - | 22 | (22) |
| Clinton County | - | 10 | (10) |
| Columbia County | 2 | - | 2 |
| Crawford County | 41 | 31 | 10 |
| Cumberland County | 38 | 44 | (6) |
| Dauphin County | 57 | 9 | 48 |
| Delaware County | 17 | 106 | (89) |
| Elk County | - | - | - |
| Erie County | 320 | 164 | 156 |
| Fayette County | N/A | N/A | N/A |
| Forest County | - | 52 | (52) |
| Franklin County | 44 | 120 | (76) |
| Fulton County | 9 | 9 | - |
| Greene County | 443 | 594 | (151) |
| Huntingdon County | 22 | 173 | (151) |
| Indiana County | 44 | 180 | (136) |
| Jefferson County | 37 | 22 | 15 |
| Juniata County | 14 | 7 | 7 |
| Lackawanna County | 2 | 15 | (13) |
| Lancaster County | 17 | 88 | (71) |
| Lawrence County | 64 | 65 | (1) |
| Lebanon County | 29 | 8 | 21 |
| Lehigh County | 17 | 25 | (8) |
| Luzerne County | - | 13 | (13) |
| Lycoming County | 9 | 27 | (18) |
| McKean County | 27 | 8 | 19 |
| Mercer County | 44 | 60 | (16) |
| Mifflin County | - | 31 | (31) |
| Monroe County | 7 | 13 | (6) |
| Montgomery County | 66 | 20 | 46 |
| Montour County | 4 | - | 4 |
| Northampton County | 9 | 12 | (3) |
| Northumberland County | 14 | - | 14 |
| Perry County | - | 4 | (4) |
| Philadelphia County | 94 | 159 | (65) |
| Pike County | - | - | - |
| Potter County | - | - | - |
| Schuylkill County | 32 | - | 32 |
| Snyder County | - | 5 | (5) |
| Somerset County | 274 | 206 | 68 |
| Sullivan County | - | - | - |
| Susquehanna County | 26 | - | 26 |
| Tioga County | - | - | - |
| Union County | - | 2 | (2) |
| Venango County | - | - | - |
| Warren County | 10 | 13 | (3) |
| Washington County | 769 | 1,128 | (359) |
| Wayne County | - | - | - |
| Westmoreland County | 2,614 | 2,282 | 332 |
| Wyoming County | - | 8 | (8) |
| York County | 83 | 54 | 29 |
| Total | 6,979 | 8,161 | (1,182) |

Source: U.S. Bureau of the Census

vi. Population Projections

Population projections through 2008 were obtained from Claritas, Inc. This data, based on 2000 Census data, offers a short-term projection based on past demographic, economic, and housing trends. The methodology used to estimate and project data from the 2000 Census involves a variety of variables. In general, estimates and projections are based on Census estimates at the place level or higher. At smaller levels, including census tracts and block groups, Claritas “measures change based on sources including local estimates, trends in USPS deliverable address county, and consumer counts from the Equifax Consumer Marketing and TotalSource databases.” A full discussion of the Claritas methodology can be found in the Appendix.

Estimates and projections were obtained for the county at the block group level. Because block group boundaries do not necessarily correlate to municipal boundaries, the following tables outline projections by market area. Tables outlining projections at the block group level can be found in the Appendix.

**Table 4-8
Fayette County Current and Projected Population 2000 – 2008⁶**

| District | Total Population | | White Population | | Black Population | | AIAN Population | | Asian/PI Population | | Other Population | | Two or More Races Population | | Hispanic Population | |
|--------------|------------------|----------------|------------------|----------------|------------------|--------------|-----------------|------------|---------------------|------------|------------------|------------|------------------------------|--------------|---------------------|------------|
| | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 |
| 1 | 18,158 | 18,144 | 17,761 | 17,727 | 262 | 258 | 17 | 22 | 30 | 39 | 10 | 12 | 78 | 87 | 55 | 70 |
| 2 | 14,653 | 14,035 | 13,352 | 12,775 | 1,041 | 972 | 15 | 18 | 18 | 25 | 30 | 46 | 197 | 199 | 62 | 73 |
| 3 | 18,986 | 18,943 | 18,054 | 17,943 | 735 | 776 | 31 | 40 | 11 | 14 | 18 | 23 | 137 | 147 | 63 | 79 |
| 4 | 6,296 | 6,308 | 6,189 | 6,190 | 36 | 37 | 12 | 12 | 7 | 9 | 4 | 6 | 48 | 54 | 42 | 44 |
| 5 | 7,231 | 7,524 | 7,175 | 7,456 | 10 | 13 | 8 | 11 | 8 | 12 | 8 | 9 | 22 | 23 | 28 | 35 |
| 6 | 6,827 | 7,142 | 6,770 | 7,065 | - | - | 8 | 11 | 4 | 5 | 1 | 2 | 44 | 59 | 34 | 45 |
| 7 | 18,959 | 19,124 | 18,688 | 18,835 | 149 | 142 | 17 | 19 | 34 | 51 | 12 | 14 | 60 | 65 | 39 | 50 |
| 8 | 7,272 | 7,139 | 7,030 | 6,870 | 168 | 179 | 10 | 15 | 6 | 8 | 7 | 10 | 51 | 57 | 19 | 26 |
| 9 | 25,477 | 26,015 | 24,377 | 24,763 | 739 | 822 | 25 | 33 | 138 | 169 | 27 | 32 | 171 | 196 | 97 | 119 |
| 10 | 12,364 | 12,135 | 11,807 | 11,570 | 398 | 389 | 13 | 15 | 31 | 36 | 19 | 24 | 97 | 103 | 58 | 72 |
| 11 | 12,422 | 12,356 | 10,455 | 10,216 | 1,686 | 1,830 | 12 | 12 | 54 | 67 | 35 | 40 | 180 | 191 | 68 | 72 |
| Total | 148,644 | 148,865 | 141,657 | 141,409 | 5,223 | 5,417 | 168 | 208 | 323 | 411 | 170 | 217 | 1,085 | 1,180 | 393 | 466 |

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

**Table 4-9
Fayette County Current and Projected Households by Age of Householder 2000 – 2008⁷**

| District | Households | | Age of Householder - 2000 | | | | | | | Age of Householder - 2008 | | | | | | |
|--------------|---------------|---------------|---------------------------|--------------|---------------|---------------|--------------|--------------|--------------|---------------------------|--------------|--------------|---------------|---------------|--------------|---------------|
| | 2000 | 2008 | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75 and over | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75 and over |
| 1 | 7,509 | 7,864 | 198 | 854 | 1,361 | 1,429 | 1,156 | 1,209 | 1,304 | 179 | 894 | 1,173 | 1,600 | 1,363 | 1,188 | 1,469 |
| 2 | 6,112 | 6,067 | 195 | 676 | 1,109 | 1,154 | 888 | 1,005 | 1,085 | 201 | 763 | 873 | 1,190 | 1,087 | 792 | 1,161 |
| 3 | 7,575 | 7,782 | 179 | 1,005 | 1,461 | 1,581 | 999 | 1,098 | 1,252 | 260 | 980 | 1,289 | 1,558 | 1,493 | 978 | 1,224 |
| 4 | 2,469 | 2,609 | 89 | 367 | 479 | 530 | 372 | 330 | 302 | 116 | 342 | 399 | 570 | 468 | 345 | 369 |
| 5 | 2,496 | 2,747 | 105 | 404 | 510 | 537 | 350 | 336 | 254 | 115 | 380 | 507 | 593 | 504 | 347 | 301 |
| 6 | 2,551 | 2,812 | 110 | 445 | 522 | 538 | 367 | 303 | 266 | 117 | 398 | 545 | 615 | 486 | 347 | 304 |
| 7 | 7,533 | 7,924 | 151 | 911 | 1,718 | 1,580 | 1,221 | 1,072 | 880 | 213 | 957 | 1,303 | 1,796 | 1,525 | 1,087 | 1,046 |
| 8 | 2,821 | 2,884 | 54 | 378 | 587 | 626 | 407 | 385 | 384 | 87 | 347 | 451 | 628 | 527 | 388 | 456 |
| 9 | 10,358 | 11,000 | 424 | 1,244 | 1,838 | 2,233 | 1,536 | 1,503 | 1,580 | 401 | 1,279 | 1,647 | 2,193 | 2,208 | 1,479 | 1,793 |
| 10 | 5,206 | 5,383 | 238 | 766 | 1,042 | 895 | 665 | 768 | 835 | 246 | 755 | 905 | 1,061 | 852 | 653 | 912 |
| 11 | 5,418 | 5,538 | 335 | 630 | 964 | 1,007 | 625 | 885 | 972 | 266 | 743 | 866 | 1,002 | 978 | 638 | 1,045 |
| Total | 60,047 | 62,610 | 2,077 | 7,679 | 11,590 | 12,109 | 8,585 | 8,893 | 9,114 | 2,200 | 7,837 | 9,957 | 12,805 | 11,490 | 8,242 | 10,079 |

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

⁶ Market area totals are calculated from block group aggregation. Market Areas 1, 7, and 10 have one or more block groups that cross market area boundaries. In these cases, each market area has been assigned one half of the total for each block group affected and added into the market area total accordingly. See Appendix 1 for a list of market areas with their corresponding municipalities and block groups.

⁷ See note #1, above.

Table 4-10
Fayette County Current and Projected Households by Household Income 2000 – 2008⁸

| District | Households | | Household Income (\$) - 2000 | | | | | | | | | |
|--------------|---------------|---------------|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|------------------|
| | 2000 | 2008 | under 15,000 | 15,000 - 24,999 | 25,000 - 34,999 | 35,000 - 49,999 | 50,000 - 74,999 | 75,000 - 99,999 | 100,000 - 124,999 | 125,000 - 149,999 | 150,000 - 199,999 | 200,000 and over |
| 1 | 7,509 | 7,864 | 1,709 | 1,402 | 1,214 | 1,277 | 1,239 | 452 | 138 | 34 | 25 | 20 |
| 2 | 6,112 | 6,067 | 1,871 | 1,232 | 844 | 831 | 826 | 266 | 100 | 40 | 40 | 62 |
| 3 | 7,575 | 7,782 | 2,145 | 1,406 | 1,233 | 1,053 | 995 | 485 | 97 | 84 | 11 | 66 |
| 4 | 2,469 | 2,609 | 721 | 470 | 372 | 377 | 343 | 124 | 42 | 9 | 9 | 2 |
| 5 | 2,496 | 2,747 | 500 | 404 | 426 | 523 | 436 | 101 | 44 | 11 | 17 | 34 |
| 6 | 2,551 | 2,812 | 527 | 492 | 389 | 442 | 508 | 107 | 42 | 13 | - | 31 |
| 7 | 7,533 | 7,924 | 1,706 | 1,229 | 1,236 | 1,195 | 1,438 | 470 | 119 | 34 | 29 | 77 |
| 8 | 2,821 | 2,884 | 628 | 414 | 475 | 520 | 481 | 144 | 105 | 18 | 23 | 13 |
| 9 | 10,358 | 11,000 | 2,698 | 1,891 | 1,466 | 1,460 | 1,512 | 658 | 326 | 163 | 84 | 100 |
| 10 | 5,206 | 5,383 | 1,738 | 987 | 705 | 727 | 599 | 234 | 129 | 31 | 37 | 21 |
| 11 | 5,418 | 5,538 | 2,065 | 1,097 | 621 | 533 | 613 | 255 | 125 | 61 | 31 | 17 |
| Total | 60,047 | 62,610 | 16,308 | 11,023 | 8,980 | 8,937 | 8,990 | 3,296 | 1,266 | 498 | 306 | 443 |

| District | Households | | Household Income (\$) - 2008 | | | | | | | | | |
|--------------|---------------|---------------|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|------------------|
| | 2000 | 2008 | under 15,000 | 15,000 - 24,999 | 25,000 - 34,999 | 35,000 - 49,999 | 50,000 - 74,999 | 75,000 - 99,999 | 100,000 - 124,999 | 125,000 - 149,999 | 150,000 - 199,999 | 200,000 and over |
| 1 | 7,509 | 7,864 | 1,401 | 1,151 | 1,174 | 1,365 | 1,393 | 719 | 375 | 178 | 65 | 45 |
| 2 | 6,112 | 6,067 | 1,503 | 1,024 | 848 | 936 | 841 | 436 | 222 | 106 | 62 | 89 |
| 3 | 7,575 | 7,782 | 1,665 | 1,271 | 1,206 | 1,208 | 1,125 | 614 | 351 | 166 | 84 | 92 |
| 4 | 2,469 | 2,609 | 633 | 438 | 360 | 400 | 421 | 186 | 95 | 43 | 22 | 11 |
| 5 | 2,496 | 2,747 | 400 | 364 | 374 | 519 | 591 | 256 | 109 | 53 | 29 | 52 |
| 6 | 2,551 | 2,812 | 455 | 449 | 374 | 473 | 568 | 279 | 104 | 51 | 23 | 36 |
| 7 | 7,533 | 7,924 | 1,344 | 1,078 | 1,040 | 1,324 | 1,459 | 868 | 433 | 203 | 74 | 103 |
| 8 | 2,821 | 2,884 | 506 | 328 | 380 | 492 | 576 | 278 | 151 | 85 | 53 | 35 |
| 9 | 10,358 | 11,000 | 2,277 | 1,622 | 1,503 | 1,543 | 1,711 | 949 | 574 | 313 | 281 | 227 |
| 10 | 5,206 | 5,383 | 1,476 | 885 | 740 | 786 | 744 | 333 | 185 | 114 | 70 | 53 |
| 11 | 5,418 | 5,538 | 1,724 | 1,100 | 707 | 577 | 640 | 337 | 198 | 120 | 82 | 53 |
| Total | 60,047 | 62,610 | 13,383 | 9,709 | 8,705 | 9,623 | 10,069 | 5,254 | 2,797 | 1,431 | 844 | 795 |

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

vii. Housing Units

The number of housing units in Fayette County is increasing at a fast pace. Although Pennsylvania's rate of growth between 1980 and 2000 (16.3%) was higher than the county rate (8.9%) during that time, the rate of growth in the county between 1990 and 2000 was 8.3%, two percentage points higher than the state (6.3%). The following table highlights this data in more detail.

Table 4-11
Housing Units 1980 – 2000

| Year | Fayette County | | Pennsylvania | |
|------------------|----------------|----------|---------------|----------|
| | Housing Units | % Change | Housing Units | % Change |
| 1980 | 61,047 | - | 4,512,674 | - |
| 1990 | 61,406 | 0.6% | 4,938,140 | 9.4% |
| 2000 | 66,490 | 8.3% | 5,249,750 | 6.3% |
| 1980-2000 change | 5,443 | 8.9% | 737,076 | 16.3% |

Source: U.S. Bureau of the Census

⁸ See note #1, above.

viii. Units per Structure

The availability of a variety of housing types allows for people of various ages, incomes, and housing styles to reside in a community. The 2000 Census data showed:

- 72.7% (48,363) of the housing units in the county were single family dwellings, 1.1% lower than the statewide average.
- 12.6% (8,354) of housing units in Fayette County were mobile homes.
- The total percentage of multi-unit structures in the county, 14.4% (9,543), is considerably lower than the state average of 21.1%.

Despite an increasingly older population and smaller households, single family dwellings remain the county’s most popular housing choice, which is highly characteristic of a rural county. Higher income households and younger households with children generally prefer single family dwellings. The increasing elderly population will tend to remain in their single family housing until circumstances require them to move. Elderly households that move to multifamily housing usually prefer to remain in their communities, making the availability of multifamily housing important to sustaining the elderly population. Multifamily housing alternatives are also attractive to younger households. Housing unit data is presented in the following table.

**Table 4-12
Units in Structure 2000**

| | Fayette County | Fayette County (%) | Pennsylvania | Pennsylvania (%) |
|---------------------|----------------|--------------------|------------------|------------------|
| 1 unit, detached | 44,875 | 67.5% | 2,935,248 | 55.9% |
| 1 unit, attached | 3,488 | 5.2% | 940,396 | 17.9% |
| 2 units | 3,064 | 4.6% | 273,798 | 5.2% |
| 3 or 4 units | 2,288 | 3.4% | 241,745 | 4.6% |
| 5 to 9 units | 2,035 | 3.1% | 179,909 | 3.4% |
| 10 to 19 units | 656 | 1.0% | 131,691 | 2.5% |
| 20 or more units | 1,500 | 2.3% | 283,716 | 5.4% |
| Mobile home | 8,354 | 12.6% | 258,551 | 4.9% |
| Boat, RV, van, etc. | 230 | 0.3% | 4,698 | 0.1% |
| Total units | 66,490 | 100.0% | 5,249,752 | 100.0% |

Source: U.S. Bureau of the Census

The makeup of housing units is changing over time. Between 1990 and 2000, the following changes occurred:

- The number of single family units increased by 5.0%.
- The amount of multifamily units increased by 23.4%
- The number of mobile homes increased by 23.6%

The following table highlights this data in more detail.

**Table 4-13
Fayette County Units in Structure 1990 – 2000**

| | 1990 | 1990 (%) | 2000 | 2000 (%) | % change |
|---------------------|---------------|---------------|---------------|---------------|-------------|
| 1 unit, detached | 41,710 | 67.9% | 44,875 | 67.5% | 7.6% |
| 1 unit, attached | 4,370 | 7.1% | 3,488 | 5.2% | -20.2% |
| 2 units | 2,549 | 4.2% | 3,064 | 4.6% | 20.2% |
| 3 or 4 units | 1,878 | 3.1% | 2,288 | 3.4% | 21.8% |
| 5 to 9 units | 1,531 | 2.5% | 2,035 | 3.1% | 32.9% |
| 10 to 19 units | 697 | 1.1% | 656 | 1.0% | -5.9% |
| 20 or more units | 1,079 | 1.8% | 1,500 | 2.3% | 39.0% |
| Mobile home | 6,760 | 11.0% | 8,354 | 12.6% | 23.6% |
| Boat, RV, van, etc. | 832 | 1.4% | 230 | 0.3% | -72.4% |
| Total | 61,406 | 100.0% | 66,490 | 100.0% | 8.3% |

Source: U.S. Bureau of the Census

ix. Tenure

Homeownership in Fayette County is higher than the state average. Homeownership is positively linked to family stability, improved property maintenance, improved residential satisfaction, and increased civic participation. The 2000 homeownership rate in the county was 73.2% (43,876 units), higher than the statewide rate of 71.3%. The county rate also rose slightly since 1990, when 72.3% (40,595) of occupied housing units were owner-occupied.

Housing tenure in the county varies by both the age and race of the householder. In 2000, the largest percentage of homeowners were those who were white and between 35 and 54 years of age. Smaller percentages of young, elderly, and minority householders were homeowners (with the exception of the Native Hawaiian/Pacific Islander population). The following tables depict homeownership rates by both age and sex.

**Table 4-14
Fayette County Tenure by Age of Householder 2000**

| | Own | Own (%) | Rent | Rent (%) |
|-------------------------------|---------------|---------------|---------------|---------------|
| Householder 15 to 24 years | 499 | 1.1% | 1,502 | 9.3% |
| Householder 25 to 34 years | 4,230 | 9.6% | 3,546 | 22.0% |
| Householder 35 to 44 years | 8,259 | 18.8% | 3,307 | 20.5% |
| Householder 45 to 54 years | 9,897 | 22.6% | 2,450 | 15.2% |
| Householder 55 to 64 years | 6,903 | 15.7% | 1,623 | 10.1% |
| Householder 65 to 74 years | 6,961 | 15.9% | 1,685 | 10.5% |
| Householder 75 to 84 years | 5,557 | 12.7% | 1,488 | 9.2% |
| Householder 85 years and over | 1,553 | 3.5% | 509 | 3.2% |
| Total units | 43,859 | 100.0% | 16,110 | 100.0% |

Source: U.S. Bureau of the Census

Table 4-15
Fayette County Tenure by Race of Householder 2000

| | Own | Own (%) | Rent | Rent (%) | Total Householders | % of race own |
|----------------------------------|---------------|---------------|---------------|---------------|--------------------|---------------|
| White | 42,601 | 97.1% | 14,830 | 92.1% | 57,431 | 74.2% |
| African-American | 992 | 2.3% | 1,136 | 7.1% | 2,128 | 46.6% |
| American Indian/Alaska Native | 24 | 0.1% | 25 | 0.2% | 49 | 49.0% |
| Asian | 33 | 0.1% | 15 | 0.1% | 48 | 68.8% |
| Native Hawaiian/Pacific Islander | 3 | 0.0% | - | 0.0% | 3 | 100.0% |
| Other race | 7 | 0.0% | 12 | 0.1% | 19 | 36.8% |
| Two or more races | 199 | 0.5% | 92 | 0.6% | 291 | 68.4% |
| Total | 43,859 | 100.0% | 16,110 | 100.0% | 59,969 | 73.1% |
| Hispanic origin, any race | 74 | 0.2% | 60 | 0.4% | 134 | 55.2% |

Source: U.S. Bureau of the Census

x. Vacant Housing

Housing units identified as “other vacant” units make up the largest percentage of the vacant units in the county, at 31.6%. In 2000, 9.8% (6,521) of the county’s housing units were vacant. This rate is slightly higher than the state average of 9.0%. With seasonal housing subtracted, the 2000 year-round vacancy rate was 7.6%. Vacant housing, however, does not necessarily mean that units are blighted. The following table shows vacancy breakdowns for both Fayette County and Pennsylvania.

Table 4-16
Vacancy Status 2000

| | Fayette County | Fayette County (%) | Pennsylvania | Pennsylvania (%) |
|---|----------------|--------------------|----------------|------------------|
| For rent | 1,661 | 25.5% | 105,585 | 22.3% |
| For sale only | 678 | 10.4% | 55,891 | 11.8% |
| Rented or sold, not occupied | 637 | 9.8% | 37,494 | 7.9% |
| For seasonal, recreational, or occasional use | 1,486 | 22.8% | 148,230 | 31.4% |
| For migrant workers | 1 | 0.0% | 386 | 0.1% |
| Other vacant | 2,058 | 31.6% | 125,161 | 26.5% |
| Total units | 6,521 | 100.0% | 472,747 | 100.0% |

Source: U.S. Bureau of the Census

Those units that are vacant year-round were tracked over time. The following table shows that, although all categories of housing units had increases in the number of vacant units, units for rent were the only units that increased as a percentage of total vacant units.

Table 4-17
Fayette County Year-Round Vacancy Status 1990 – 2000

| | 1990 | 1990 (%) | 2000 | 2000 (%) | change | % change |
|------------------------------|--------------|---------------|--------------|---------------|--------------|---------------|
| For rent | 1,330 | 25.1% | 1,661 | 25.5% | 331 | 27.0% |
| For sale only | 559 | 10.6% | 678 | 10.4% | 119 | 9.7% |
| Rented or sold, not occupied | 552 | 10.4% | 637 | 9.8% | 85 | 6.9% |
| For migrant workers | 1 | 0.0% | 1 | 0.0% | - | 0.0% |
| Other vacant | 1,713 | 32.3% | 2,058 | 31.6% | 345 | 28.2% |
| Total units | 5,296 | 100.0% | 6,521 | 100.0% | 1,225 | 100.0% |

Source: U.S. Bureau of the Census

xi. Housing Value and Rent

Fayette County’s housing stock continues to be inexpensive compared to the rest of the state. In 2000, the county owner median housing value was \$63,900, significantly lower than Pennsylvania’s median of \$97,000. The largest group of housing units, 47.0% (16,045), was valued between \$50,000 and \$99,999. Housing units valued under \$50,000 were the second-largest group at 34.1% (11,632). The following table highlights the breakdown of housing units by value.

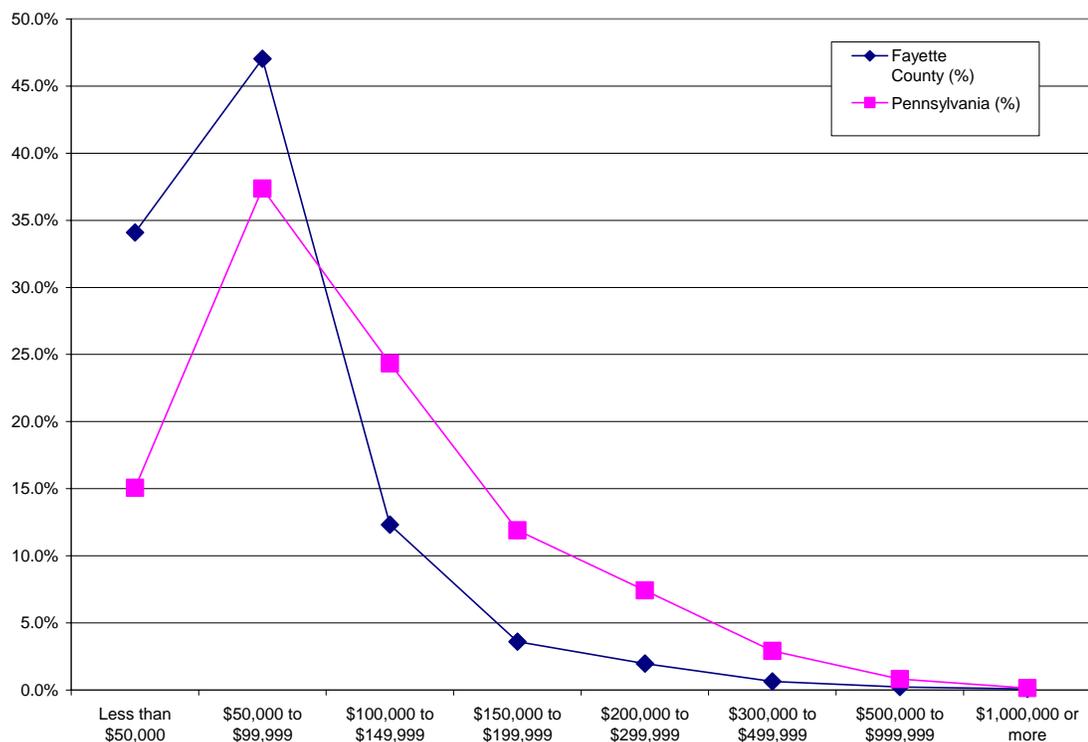
**Table 4-18
Housing Value 2000**

| | Fayette County | Fayette County (%) | Pennsylvania | Pennsylvania (%) |
|------------------------|----------------|--------------------|------------------|------------------|
| Less than \$50,000 | 11,632 | 34.1% | 435,193 | 15.1% |
| \$50,000 to \$99,999 | 16,045 | 47.0% | 1,079,698 | 37.4% |
| \$100,000 to \$149,999 | 4,205 | 12.3% | 703,093 | 24.3% |
| \$150,000 to \$199,999 | 1,232 | 3.6% | 344,172 | 11.9% |
| \$200,000 to \$299,999 | 676 | 2.0% | 214,812 | 7.4% |
| \$300,000 to \$499,999 | 222 | 0.7% | 84,425 | 2.9% |
| \$500,000 to \$999,999 | 77 | 0.2% | 23,654 | 0.8% |
| \$1,000,000 or more | 29 | 0.1% | 4,437 | 0.2% |
| Total units | 34,118 | 100.0% | 2,889,484 | 100.0% |

Source: U.S. Bureau of the Census

As can be seen from the following figure, Fayette County’s owner housing values are sharply lower than the state average.

**Figure 4-2
Housing Value 2000**



Fayette County's gross rent is also lower than the state average. In 2000, median gross rent in Fayette County was \$367, while the state median was \$531. The county's largest percentage, 45.0% (7,107), was in the \$300 to \$499 category, while the largest state percentage, 33.7%, was for gross rents between \$500 and 749. The following table identifies gross rents for Fayette County and Pennsylvania by value.

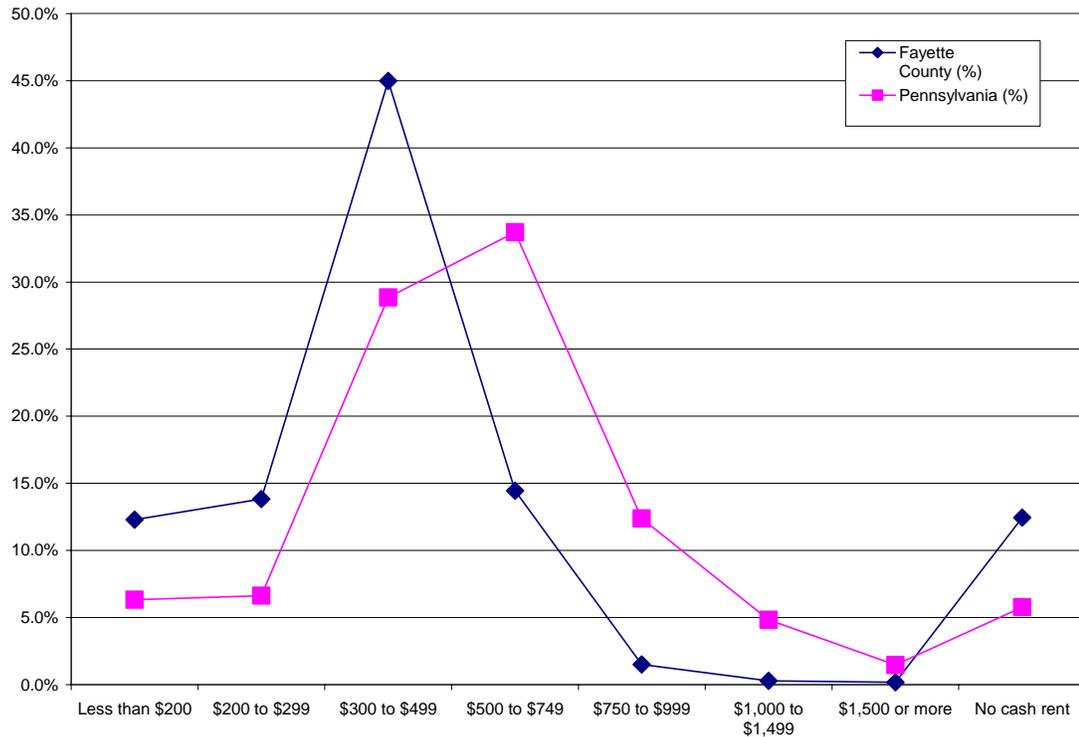
**Table 4-19
Gross Rent 2000**

| | Fayette County | Fayette County (%) | Pennsylvania | Pennsylvania (%) |
|--------------------|----------------|--------------------|------------------|------------------|
| Less than \$200 | 1,942 | 12.3% | 85,346 | 6.3% |
| \$200 to \$299 | 2,186 | 13.8% | 89,493 | 6.6% |
| \$300 to \$499 | 7,107 | 45.0% | 389,144 | 28.9% |
| \$500 to \$749 | 2,284 | 14.5% | 454,749 | 33.7% |
| \$750 to \$999 | 240 | 1.5% | 167,064 | 12.4% |
| \$1,000 to \$1,499 | 46 | 0.3% | 65,230 | 4.8% |
| \$1,500 or more | 28 | 0.2% | 19,811 | 1.5% |
| No cash rent | 1,965 | 12.4% | 77,987 | 5.8% |
| Total units | 15,798 | 100.0% | 1,348,824 | 100.0% |

Source: U.S. Bureau of the Census

The county also has a higher percentage of rents below \$300, double the state average. Gross rents above \$1,000 make up only 0.5% (74) of rental units in the state, while the state as a whole has 6.3% of its rental units at those values. Units with no cash rent make up 12.4% (1,965) of rental units in Fayette County. The following figure displays the disparities between the state and the county.

**Figure 4-3
Gross Rent 2000**



xii. Housing Condition

An overview of housing stock condition can be created through census variables relating to housing deficiency. These variables include age, plumbing facilities available, and overcrowding in the structure.

Older structures require intensive maintenance in order to remain free of code deficiencies. Although older housing units do not necessarily directly correlate to deficient units, the 50 year threshold is generally used to help designate potential deficiencies. The following table lists housing structure age for both Fayette County and Pennsylvania. There are 31,790 units (47.8%) over 50 years old (built before 1950) in the county.

**Table 4-20
Year Structure Built 2000**

| | Fayette County | Fayette County (%) | Pennsylvania | Pennsylvania (%) |
|--------------------|----------------|--------------------|------------------|------------------|
| 1999 to March 2000 | 848 | 1.3% | 66,916 | 1.3% |
| 1995 to 1998 | 2,668 | 4.0% | 212,916 | 4.1% |
| 1990 to 1994 | 2,886 | 4.3% | 266,445 | 5.1% |
| 1980 to 1989 | 5,920 | 8.9% | 531,986 | 10.1% |
| 1970 to 1979 | 8,986 | 13.5% | 709,768 | 13.5% |
| 1960 to 1969 | 5,393 | 8.1% | 595,897 | 11.4% |
| 1950 to 1959 | 7,999 | 12.0% | 752,400 | 14.3% |
| 1940 to 1949 | 7,132 | 10.7% | 522,749 | 10.0% |
| 1939 or earlier | 24,658 | 37.1% | 1,590,673 | 30.3% |
| Total units | 66,490 | 100.0% | 5,249,750 | 100.0% |

Source: U.S. Bureau of the Census

An additional variable used to identify housing condition is overcrowding, which is directly related to wear and/or damage. More than one person per room (1.01 or more) is the threshold for overcrowding. Fayette County has a 1.2% (719) overcrowding rate, less than the state rate of 1.9%.

Finally, units lacking complete plumbing facilities are also used to define deficient housing conditions. In Fayette County, 348 units (0.6%) lacked complete plumbing. This rate is slightly higher than the state rate (0.5%).

The following table reflects the extent of older housing, overcrowded units, and units without plumbing in Fayette County. Over half of the occupied housing units in the county fit this description.

Table 4-21
Fayette County Housing Quality Indicators 2000

| | number | % of occupied housing units |
|--------------------------------------|---------------|-----------------------------|
| units over 50 years old | 31,790 | 53.0% |
| overcrowded | 719 | 1.2% |
| units lacking complete plumbing | 348 | 0.6% |
| overcrowded, and/or lacking plumbing | 32,857 | 54.8% |
| occupied housing units | 59,969 | 100.0% |
| Total units | 66,490 | - |

Source: U.S. Bureau of the Census

xiii. Demographic Impacts on Housing

a. Population by Age

The county's changing demographics lead to indicators that may identify housing needs in different portions of the population. Between 1990 and 2000, the county's population grew by 2.3% (3,293). The county median age is 40.2, higher than the state median age of 38.0. The following table breaks down Fayette County's population by age for both 1990 and 2000.

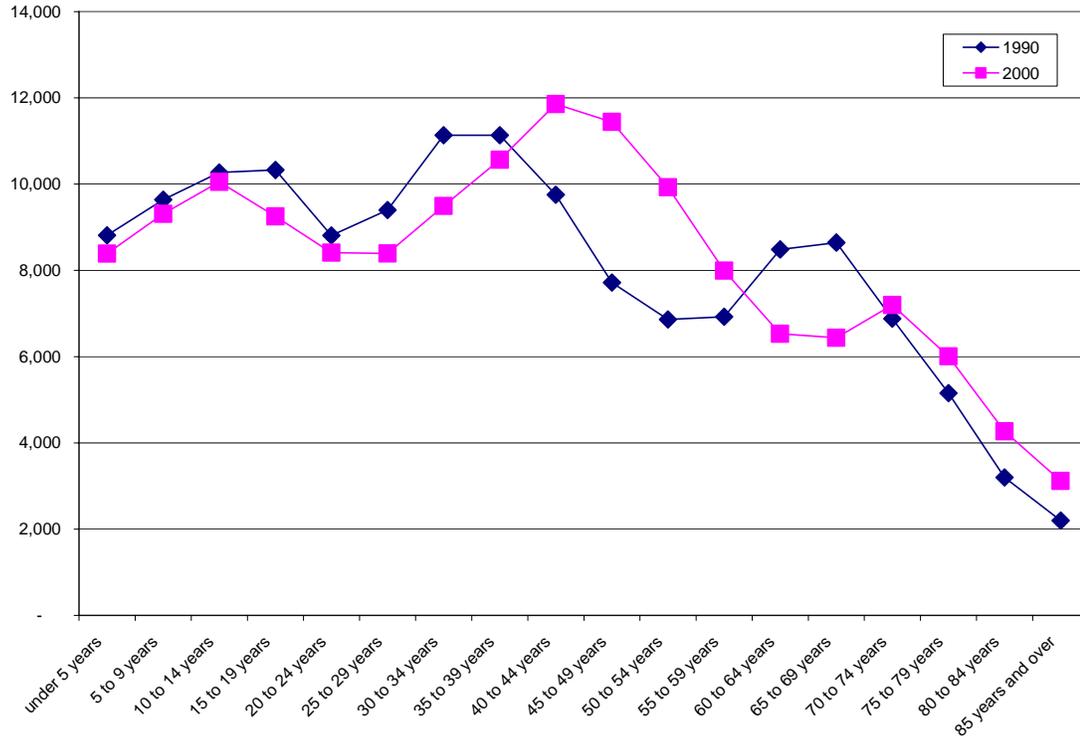
Table 4-22
Fayette County Population 1990 and 2000

| | 1990 | 2000 |
|-------------------|----------------|----------------|
| under 5 years | 8,812 | 8,390 |
| 5 to 9 years | 9,638 | 9,310 |
| 10 to 14 years | 10,271 | 10,054 |
| 15 to 19 years | 10,329 | 9,249 |
| 20 to 24 years | 8,810 | 8,414 |
| 25 to 29 years | 9,402 | 8,392 |
| 30 to 34 years | 11,133 | 9,494 |
| 35 to 39 years | 11,134 | 10,567 |
| 40 to 44 years | 9,753 | 11,856 |
| 45 to 49 years | 7,718 | 11,440 |
| 50 to 54 years | 6,862 | 9,927 |
| 55 to 59 years | 6,925 | 7,993 |
| 60 to 64 years | 8,488 | 6,529 |
| 65 to 69 years | 8,643 | 6,438 |
| 70 to 74 years | 6,878 | 7,196 |
| 75 to 79 years | 5,156 | 6,008 |
| 80 to 84 years | 3,199 | 4,270 |
| 85 years and over | 2,200 | 3,117 |
| Total | 145,351 | 148,644 |

Source: U.S. Bureau of the Census

The following figure plots Fayette County's population by age cohort in five-year increments. Comparing the two time periods enables growth and decline to become easily visible.

Figure 4-4
Fayette County Population 1990 and 2000



Growth occurred in the age ranges of 40-59 years and 70 years and over. Decline occurred in the populations under 40 years old and 60-69 years. The largest increase was caused by the baby boom generation, identified here as 40-59 year olds. The elderly population also increased. The elderly increase, and the aging of the baby boom generation, both point to county residents aging in place.

The decrease of children and adults under 40 can likely be attributed to residents moving out of the county for educational and/or employment opportunities, and staying away from the county through their childbearing years. The 25-34 year old age group is also the prime cohort for household formation.

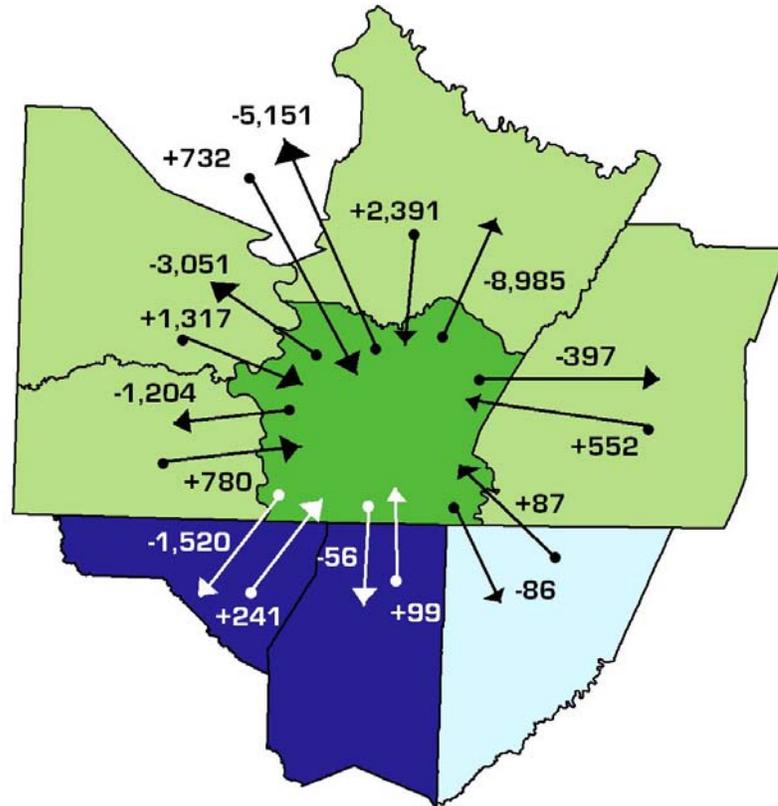
b. Workers and Place of Work

The county's changing work force characteristics also indicate potential housing needs. Between 1990 and 2000, Fayette County gained 9,697 workers, a 20.1% increase (from 48,249 to 57,946). This increase is significantly higher than the statewide change of 3.9%.

According to the 2000 Census County-to-County Worker Flow Files, 57,946 workers live in the county (regardless of workplace), and 42,595 workers work in the county (regardless of residence). Since 35,915 workers both live and work in the county, 6,680 workers commute to the county to work, while 22,031 workers commute to other counties. This results in a net loss of 15,351 workers on a daily basis.

Although small numbers of workers from Fayette County travel all over the country to work, the bulk of workers who work outside the county travel to surrounding counties or Allegheny County (where Pittsburgh is located). The following figure demonstrates the flow of workers between Fayette County, surrounding counties, and Allegheny County. Within these areas, 6,044 workers commute into the county, while 20,605 workers commute out of the county.

**Figure 4-5
Fayette County Worker Flow 2000**



Source: U.S. Bureau of the Census

xiv. Fayette County Indicators against Regional Indices

The following table provides indicators that compare demographic characteristics, housing characteristics, and housing production in Fayette County against surrounding counties and the state of Pennsylvania. The surrounding counties include Greene, Somerset, Washington, and Westmoreland counties within Pennsylvania. In addition, two counties in West Virginia, Monongalia and Preston, and Garrett County in Maryland, border Fayette County to the south.

Table 4-23
Fayette County Indicators in Comparison to Surrounding Counties and Pennsylvania

| Indicator | Fayette County | Greene County | Somerset County | Washington County | Westmoreland County | Pennsylvania | Garrett County, MD | Monongalia County, WV | Preston County, WV |
|--|----------------|---------------|-----------------|-------------------|---------------------|--------------|--------------------|-----------------------|--------------------|
| Demographic Indicators | | | | | | | | | |
| Total Population | | | | | | | | | |
| Total Population - 1990 | 145,351 | 39,550 | 78,218 | 204,584 | 370,321 | 11,881,643 | 28,138 | 75,509 | 29,037 |
| Total Population - 2000 | 148,644 | 40,672 | 80,023 | 202,897 | 369,993 | 12,281,054 | 29,846 | 81,866 | 29,334 |
| % Change 1990 to 2000 | 2.3% | 2.8% | 2.3% | -0.8% | -0.1% | 3.4% | 6.1% | 8.4% | 1.0% |
| 2000 Population by Age (%) | | | | | | | | | |
| Under 15 | 18.6% | 18.0% | 18.1% | 18.3% | 18.0% | 19.7% | 20.4% | 15.1% | 18.7% |
| 15 - 24 | 11.8% | 13.7% | 11.8% | 11.6% | 10.8% | 13.0% | 12.5% | 26.5% | 12.9% |
| 25 - 34 | 12.2% | 13.8% | 12.4% | 11.4% | 11.4% | 12.7% | 12.1% | 14.3% | 12.3% |
| 35 - 44 | 15.0% | 15.2% | 15.4% | 15.7% | 16.1% | 15.9% | 15.5% | 13.4% | 15.4% |
| 45 - 54 | 14.4% | 15.0% | 14.3% | 15.0% | 15.1% | 13.9% | 13.6% | 12.5% | 15.1% |
| 55 - 64 | 9.8% | 9.0% | 10.0% | 10.0% | 10.3% | 9.2% | 10.9% | 7.5% | 10.5% |
| 65 - 74 | 9.0% | 7.5% | 8.9% | 8.9% | 9.3% | 7.9% | 8.0% | 5.6% | 8.1% |
| 75 and over | 9.1% | 7.7% | 9.1% | 9.1% | 9.0% | 7.7% | 6.9% | 5.1% | 6.8% |
| 2000 Population by Race (%) | | | | | | | | | |
| White | 95.3% | 95.1% | 97.4% | 95.3% | 96.6% | 85.4% | 98.8% | 92.2% | 98.8% |
| Black | 3.5% | 3.9% | 1.6% | 3.3% | 2.0% | 10.0% | 0.4% | 3.4% | 0.3% |
| Indian/Alaska Native | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.2% | 0.1% |
| Asian | 0.2% | 0.2% | 0.2% | 0.4% | 0.5% | 1.8% | 0.2% | 2.5% | 0.1% |
| Hawaiian/Other Pacific Islander | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Some Other Race | 0.1% | 0.1% | 0.3% | 0.2% | 0.1% | 1.5% | 0.1% | 0.3% | 0.0% |
| Two or More Races | 0.7% | 0.6% | 0.4% | 0.8% | 0.6% | 1.2% | 0.4% | 1.4% | 0.5% |
| 2000 Persons of Hispanic Origin (%) | 0.4% | 0.9% | 0.7% | 0.6% | 0.5% | 3.2% | 0.4% | 1.0% | 0.6% |
| 2000 Households (%) | | | | | | | | | |
| 1-person households | 11.3% | 9.5% | 10.2% | 10.8% | 10.9% | 10.8% | 9.0% | 12.8% | 9.3% |
| Family households | 27.7% | 26.0% | 27.5% | 27.6% | 28.3% | 26.1% | 28.0% | 22.6% | 28.5% |
| Married-couple family* | 20.9% | 20.5% | 22.8% | 22.1% | 23.1% | 20.1% | 23.4% | 17.9% | 23.4% |
| with children under 18** | 8.1% | 8.4% | 9.0% | 8.7% | 9.0% | 8.5% | 9.9% | 7.5% | 9.7% |
| Female-headed family* | 5.0% | 4.0% | 3.3% | 4.1% | 3.9% | 4.5% | 3.2% | 3.4% | 3.6% |
| with children under 18** | 2.6% | 2.1% | 1.7% | 2.0% | 1.9% | 2.4% | 1.8% | 1.8% | 1.8% |
| Nonfamily households | 1.3% | 1.5% | 1.3% | 1.6% | 1.3% | 2.0% | 1.4% | 5.5% | 1.5% |
| Householder 65 and over | 12.0% | 10.0% | 11.6% | 11.6% | 11.8% | 9.9% | 9.3% | 7.2% | 10.0% |
| <small>*** % of Family Households</small> | | | | | | | | | |
| <small>** % of married-couple and female-headed families</small> | | | | | | | | | |
| Annual Household Income | | | | | | | | | |
| Less than \$15,000 | 27.2% | 24.3% | 21.1% | 17.8% | 17.0% | 16.7% | 21.9% | 29.4% | 25.9% |
| \$15,000 to \$24,999 | 18.4% | 17.4% | 18.5% | 14.9% | 15.9% | 13.8% | 16.5% | 15.3% | 19.1% |
| \$25,000 to \$34,999 | 15.0% | 14.7% | 17.2% | 13.6% | 14.3% | 13.3% | 15.8% | 13.2% | 16.8% |
| \$35,000 to \$44,999 | 10.5% | 11.5% | 13.5% | 12.1% | 12.2% | 11.9% | 12.6% | 10.0% | 12.4% |
| \$45,000 to \$59,999 | 12.3% | 12.1% | 14.6% | 14.7% | 14.1% | 14.2% | 13.8% | 11.3% | 12.7% |
| \$60,000 to \$74,999 | 7.0% | 9.1% | 7.4% | 9.7% | 10.2% | 10.3% | 7.7% | 6.9% | 6.1% |
| \$75,000 to \$99,999 | 5.5% | 6.4% | 4.5% | 8.8% | 8.5% | 9.6% | 6.2% | 6.8% | 4.0% |
| \$100,000 to \$149,999 | 2.9% | 3.4% | 2.1% | 5.5% | 5.3% | 6.6% | 3.5% | 4.6% | 2.0% |
| \$150,000 to \$199,999 | 0.5% | 0.5% | 0.5% | 1.3% | 1.2% | 1.8% | 0.9% | 1.0% | 0.5% |
| \$200,000 or more | 0.7% | 0.5% | 0.7% | 1.5% | 1.3% | 1.9% | 1.0% | 1.4% | 0.4% |
| Median Household Income (\$) | | | | | | | | | |
| Median Household Income - 1990 | 19,195 | 19,903 | 21,674 | 25,468 | 25,736 | 29,069 | 22,733 | 22,183 | 19,940 |
| Median Household Income - 1990 (adjusted for inflation) | 25,241 | 26,172 | 28,501 | 33,490 | 33,843 | 38,226 | 29,894 | 29,171 | 26,221 |
| Median Household Income - 2000 | 27,451 | 30,352 | 30,911 | 37,607 | 37,106 | 40,106 | 32,238 | 28,625 | 27,927 |
| % Change 1990 to 2000 | 8.8% | 16.0% | 8.5% | 12.3% | 9.6% | 4.9% | 7.8% | -1.9% | 6.5% |
| Individuals Below Poverty Level | | | | | | | | | |
| % of Total Population | 18.0% | 15.9% | 11.8% | 9.8% | 8.6% | 11.0% | 13.3% | 22.8% | 18.3% |
| % of All Population Below 18 | 5.9% | 5.2% | 3.7% | 3.0% | 2.6% | 3.6% | 4.3% | 3.5% | 6.0% |
| % of All Population 18 to 64 | 9.7% | 8.9% | 6.3% | 5.3% | 4.6% | 6.0% | 7.0% | 18.4% | 10.2% |
| % of All Population 65 and Over | 2.4% | 1.7% | 1.8% | 1.5% | 1.4% | 1.4% | 2.0% | 0.9% | 2.1% |

Source: US Bureau of the Census

Table 4-24
Fayette County Indicators in Comparison to Surrounding Counties and Pennsylvania
(continued)

| Indicator | Fayette County | Greene County | Somerset County | Washington County | Westmoreland County | Pennsylvania | Garrett County, MD | Monongalia County, WV | Preston County, WV |
|--|----------------|---------------|-----------------|-------------------|---------------------|--------------|--------------------|-----------------------|--------------------|
| Housing Indicators | | | | | | | | | |
| Total Units | | | | | | | | | |
| Housing Units - 1990 | 61,406 | 15,982 | 35,713 | 84,113 | 153,554 | 4,938,140 | 14,119 | 31,563 | 12,137 |
| Housing Units - 2000 | 66,490 | 16,678 | 37,163 | 87,267 | 161,058 | 3,249,750 | 16,761 | 36,695 | 13,444 |
| % Change 1990 to 2000 | 8.3% | 4.4% | 4.1% | 3.7% | 4.9% | -34.2% | 18.7% | 16.3% | 10.8% |
| Occupied | | | | | | | | | |
| % Occupied | 90.2% | 90.3% | 84.0% | 93.0% | 93.0% | 91.0% | 68.5% | 91.1% | 85.9% |
| Vacant (% of total units) | | | | | | | | | |
| % of Vacant Units Held for Seasonal, Recreational, or Occasional Use | 22.8% | 25.8% | 63.1% | 5.3% | 14.4% | 31.4% | 75.6% | 12.1% | 36.1% |
| % Vacant (of total units) Minus Units Held for Seasonal, Recreational, or Occasional Use | 7.6% | 7.2% | 5.9% | 6.7% | 6.0% | 6.2% | 7.7% | 7.8% | 9.0% |
| % of Total Units - Vacant for Sale | 1.0% | 1.2% | 1.0% | 1.3% | 1.1% | 1.1% | 1.5% | 1.4% | 1.5% |
| % of Total Units - Vacant for Rent | 2.5% | 2.0% | 1.5% | 2.2% | 1.8% | 2.0% | 2.5% | 3.0% | 1.5% |
| Units in Structure (%) | | | | | | | | | |
| Single-family (attached or detached) | 72.7% | 71.0% | 74.5% | 77.8% | 77.8% | 73.8% | 78.8% | 57.0% | 72.7% |
| Multi-family (two or more per structure) | 14.4% | 10.4% | 11.9% | 15.1% | 14.6% | 21.2% | 8.4% | 27.1% | 5.9% |
| Mobile Homes | 12.6% | 18.4% | 13.4% | 7.1% | 7.6% | 4.9% | 12.6% | 15.9% | 21.1% |
| Other | 0.3% | 0.1% | 0.2% | 0.0% | 0.0% | 0.1% | 0.2% | 0.0% | 0.3% |
| Owner-Occupied Units | | | | | | | | | |
| % of Occupied - Owner-Occupied | 73.2% | 74.1% | 78.1% | 77.1% | 78.0% | 71.3% | 77.9% | 61.0% | 83.0% |
| Median Value (\$) | | | | | | | | | |
| Median Value - 1990 | 39,400 | 38,300 | 43,300 | 53,200 | 56,600 | 69,100 | 60,200 | 64,600 | 44,000 |
| Median Value - 1990 (adjusted for inflation) | 51,811 | 50,365 | 56,940 | 69,958 | 74,429 | 90,867 | 79,163 | 84,949 | 57,860 |
| Median Value - 2000 | 63,900 | 56,900 | 70,200 | 87,500 | 90,600 | 97,000 | 86,400 | 95,500 | 63,100 |
| % Change 1990 (adjusted) to 2000 | 23.3% | 13.0% | 23.3% | 25.1% | 21.7% | 6.8% | 9.1% | 12.4% | 9.1% |
| % Cost Burdened | 18.7% | 17.6% | 18.5% | 17.1% | 19.0% | 20.8% | 18.6% | 16.0% | 13.4% |
| Age | | | | | | | | | |
| % built before 1950 | 47.7% | 45.9% | 43.9% | 38.9% | 33.7% | 38.3% | 24.0% | 22.4% | 27.3% |
| % built from 1950 to 2000 | 52.3% | 54.1% | 56.1% | 61.1% | 66.3% | 61.7% | 76.0% | 77.6% | 72.7% |
| Median Year Built | 1952 | 1955 | 1956 | 1957 | 1959 | 1958 | 1973 | 1974 | 1974 |
| Lacking Complete Plumbing (%) | 0.6% | 0.6% | 0.5% | 0.4% | 0.3% | 0.4% | 0.6% | 0.6% | 1.4% |
| % More than One Person Per Room | 0.9% | 1.1% | 1.0% | 0.8% | 0.6% | 1.1% | 0.8% | 1.1% | 0.9% |
| Renter-Occupied Units | | | | | | | | | |
| % of Occupied - Renter-Occupied | 26.8% | 25.9% | 21.9% | 22.9% | 22.0% | 28.7% | 22.1% | 39.0% | 17.0% |
| Median Gross Rent | | | | | | | | | |
| Median Gross Rent - 1990 | 281 | 270 | 283 | 320 | 321 | 404 | 310 | 359 | 250 |
| Median Gross Rent - 1990 (adjusted for inflation) | 370 | 355 | 372 | 421 | 422 | 531 | 408 | 472 | 329 |
| Median Gross Rent - 2000 | 367 | 367 | 366 | 423 | 432 | 531 | 382 | 453 | 336 |
| % Change 1990 to 2000 | -0.7% | 3.4% | -1.7% | 0.5% | 2.3% | 0.0% | -6.3% | -4.0% | 2.2% |
| % Cost Burdened | 34.0% | 32.5% | 29.4% | 33.5% | 30.9% | 35.6% | 31.5% | 50.4% | 28.4% |
| Age | | | | | | | | | |
| % built before 1950 | 48.4% | 45.2% | 47.2% | 49.4% | 41.5% | 43.3% | 29.0% | 28.1% | 30.9% |
| % built from 1950 to 2000 | 51.6% | 54.8% | 52.8% | 50.6% | 58.5% | 56.7% | 71.0% | 71.9% | 69.1% |
| Median Year Built | 1951 | 1956 | 1953 | 1950 | 1956 | 1955 | 1970 | 1969 | 1972 |
| Lacking Complete Plumbing (%) | 0.6% | 2.6% | 0.8% | 0.6% | 0.4% | 0.8% | 1.5% | 0.5% | 1.7% |
| % More than One Person Per Room | 2.1% | 2.1% | 2.2% | 2.4% | 1.5% | 4.0% | 1.3% | 2.2% | 2.7% |

Source: US Bureau of the Census

xv. Income Trends

Income trends can reveal the financial capacity of a region to support new housing construction, modernization of older housing units, and regular maintenance of existing units. Lower income households will have greater difficulty meeting their basic needs (food and clothing) and generally have less disposable income to save toward a downpayment to rent or purchase a home, or to make necessary repairs on an older housing unit.

In 2000, over 45 percent of all county households had incomes less than \$25,000. This was the highest percentage among all surrounding Pennsylvania counties. The median household income rose 8.8 percent between 1990 and 2000 from \$25,241 to \$27,451, when adjusted for inflation. Still, Fayette County had the lowest median income among all surrounding Pennsylvania counties.

One reason for lower income levels is the source of income for many county households. In 2000, nearly one in every two households (48 percent) received transfer payments. Transfer payments are money given by the government to its citizens. Examples include Social Security, unemployment compensation, welfare, and disability payments and are typically fixed amounts each month. With only slight increases allocated for cost of living adjustments, most households receiving transfer payments are lower income households. For example, the monthly Supplemental Security Income (SSI) check in 2003 was \$579, which was equivalent to \$6,948 in annual income.

Table 4-25
Type of Household Income – 1999

| Source | Households | |
|-----------------------|------------|---------|
| | Number | Percent |
| Wage or Salary | 39,465 | 66% |
| Self-employment | 4,699 | 8% |
| Social Security | 22,135 | 37% |
| Supplemental Security | 4,977 | 8% |
| Public Assistance | 2,929 | 5% |
| Retirement Income | 13,088 | 22% |

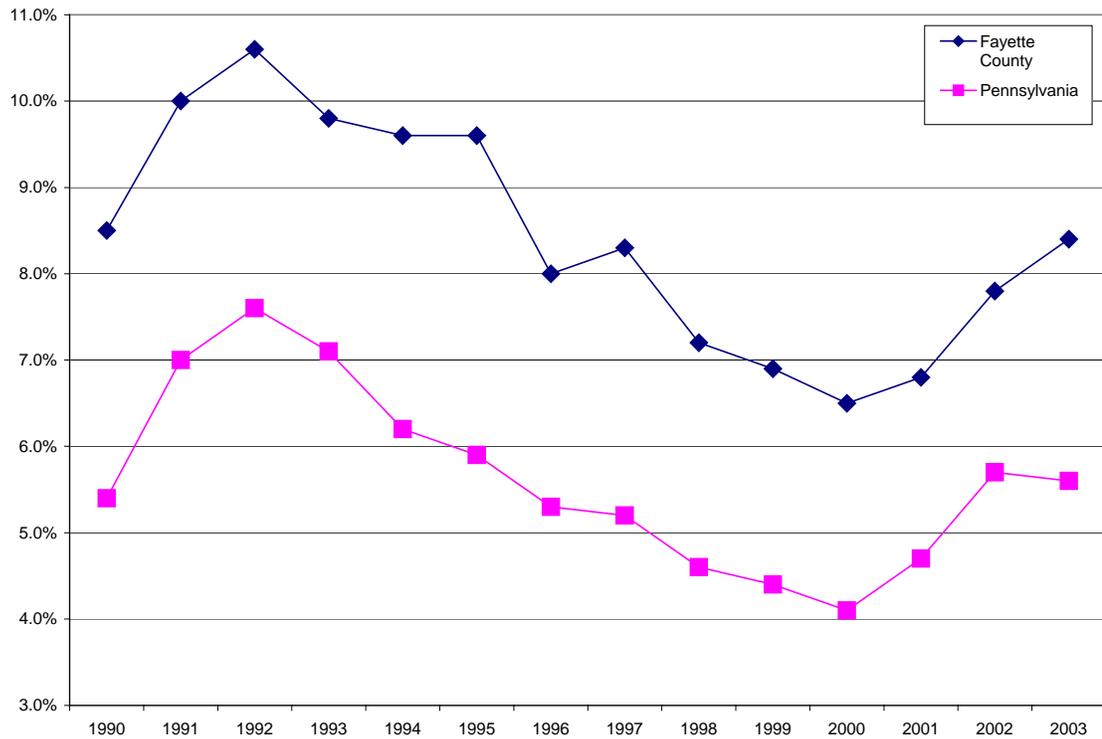
Source: U.S. Bureau of the Census

B. Labor Force, Unemployment, and Employment Trends

i. Unemployment Trends

Fayette County's unemployment rate has fluctuated with the economic trends of the state. Unemployment rates are tracked at the county and state level by the Bureau of Labor Statistics. As seen in the following figure, Fayette County's unemployment rates are higher than the state rates. However, the county rate has roughly paralleled the state pattern since 1990. The county's unemployment rate over the last 13 years has varied between 6.5% in 2000 and 10.6% in 1992. The most recent available data is for 2003, where the county had an 8.4% unemployment rate.

**Figure 4-6
Unemployment Rates 1990-2003**



Source: Bureau of Labor Statistics

Data from the Bureau of Labor Statistics is not available for units of government smaller than the county level. However, census data is available at the municipality and market area level. Since census questionnaires ask for employment status for a reference week in the year 2000 and do not sample throughout the year, this information is for a snapshot in time and is not seasonally adjusted. It is, however, useful to determine unemployment rates for comparison purposes within the county. The following table outlines the 2000 civilian unemployment rate by municipality and market area.

Unemployment rates varied widely within the county. Market area rates included a low of 5.8% in Market area 6, and a high of 12.6% in Market area 11. Municipalities had an even greater range of rates, from 2.8% in Everson to 30.0% in Ohiopyle.

**Table 4-26
Unemployment Rates – 2000**

| | | Total in labor force | Armed Forces | Civilian | | |
|-------------|---------------------|-------------------------|-----------------|---------------|------------|--------------|
| | | | | Employed | Unemployed | Rate |
| | Pennsylvania | 6,000,512 | 7,626 | 5,653,500 | 339,386 | 5.7% |
| | Fayette County | 64,371 | 36 | 59,017 | 5,318 | 8.3% |
| District 1 | Belle Vernon | 539 | - | 449 | 90 | 16.7% |
| | Everson | 352 | - | 342 | 10 | 2.8% |
| | Fayette City | 279 | - | 264 | 15 | 5.4% |
| | Jefferson | 1,063 | - | 994 | 69 | 6.5% |
| | Lower Tyrone | 543 | - | 511 | 32 | 5.9% |
| | Newell | 243 | 1 | 231 | 11 | 4.5% |
| | Perry | 1,348 | - | 1,244 | 104 | 7.7% |
| | Perryopolis | 815 | - | 785 | 30 | 3.7% |
| | Upper Tyrone | 1,084 | - | 984 | 100 | 9.2% |
| | Washington | 1,969 | - | 1,685 | 284 | 14.4% |
| | Total | 8,235 | 1 | 7,489 | 745 | 9.0% |
| District 2 | Brownsville Borough | 1,050 | - | 991 | 59 | 5.6% |
| | Brownsville Twp | 346 | - | 322 | 24 | 6.9% |
| | Luzerne | 2,019 | - | 1,878 | 141 | 7.0% |
| | Redstone | 2,454 | 17 | 2,231 | 206 | 8.5% |
| | Total | 5,869 | 17 | 5,422 | 430 | 7.3% |
| District 3 | Fairchance | 938 | - | 854 | 84 | 9.0% |
| | Georges | 3,244 | - | 2,969 | 275 | 8.5% |
| | German | 2,490 | - | 2,276 | 214 | 8.6% |
| | Masontown | 1,257 | - | 1,149 | 108 | 8.6% |
| | Smithfield | 373 | - | 353 | 20 | 5.4% |
| | Total | 8,302 | - | 7,601 | 701 | 8.4% |
| District 4 | Nicholson | 830 | - | 762 | 68 | 8.2% |
| | Point Marion | 533 | - | 492 | 41 | 7.7% |
| | Springhill | 1,161 | 3 | 1,007 | 151 | 13.0% |
| | Total | 2,524 | 3 | 2,261 | 260 | 10.3% |
| District 5 | Henry Clay | 886 | - | 807 | 79 | 8.9% |
| | Markleysburg | 107 | - | 90 | 17 | 15.9% |
| | Ohiopyle | 30 | - | 21 | 9 | 30.0% |
| | Stewart | 374 | - | 326 | 48 | 12.8% |
| | Wharton | 1,837 | - | 1,630 | 207 | 11.3% |
| | Total | 3,234 | - | 2,874 | 360 | 11.1% |
| District 6 | Saltlick | 1,713 | - | 1,644 | 69 | 4.0% |
| | Springfield | 1,303 | 5 | 1,193 | 105 | 8.1% |
| | Total | 3,016 | 5 | 2,837 | 174 | 5.8% |
| District 7 | Bullskin | 3,731 | - | 3,494 | 237 | 6.4% |
| | Connellsville Twp | 1,212 | - | 1,171 | 41 | 3.4% |
| | Dawson | 176 | - | 164 | 12 | 6.8% |
| | Dunbar Borough | 574 | - | 527 | 47 | 8.2% |
| | Dunbar Twp | 3,379 | - | 3,120 | 259 | 7.7% |
| | Vanderbilt | 264 | - | 251 | 13 | 4.9% |
| | Total | 9,336 | - | 8,727 | 609 | 6.5% |
| District 8 | Franklin | 1,143 | - | 1,031 | 112 | 9.8% |
| | Menallen | 2,036 | - | 1,940 | 96 | 4.7% |
| | Total | 3,179 | - | 2,971 | 208 | 6.5% |
| District 9 | North Union | 6,051 | - | 5,487 | 564 | 9.3% |
| | South Union | 4,978 | - | 4,644 | 334 | 6.7% |
| | Total | 11,029 | - | 10,131 | 898 | 8.1% |
| District 10 | Connellsville City | 3,826 | 10 | 3,542 | 274 | 7.2% |
| | South Connellsville | 1,040 | - | 983 | 57 | 5.5% |
| | Total | 4,866 | 10 | 4,525 | 331 | 6.8% |
| District 11 | Uniontown | 4,781 | - | 4,179 | 602 | 12.6% |

source: US Bureau of the Census

ii. Employment by Industry

The U.S. Census Bureau tracks employment data yearly through the County Business Patterns survey. Survey information is obtained from employers throughout the county. The North American Industry Classification System (NAICS) is the classification system used by the Census Bureau to track this information.

Data was obtained from years 1998, 2000, and 2002 to provide a general overview on employment in Fayette County by industry. The following table outlines employment by industry for the county.

**Table 4-27
Employment by Industry – 1998-2002**

| Industry Code | Industry Code Description | Number of Employees | | | % change 1998-2002 |
|---------------|--|---------------------|---------|---------|--------------------|
| | | 1998 | 2000 | 2002 | |
| ----- | Total | 32,766 | 34,030 | 34,761 | 6.1% |
| 11---- | Forestry, fishing, hunting, and agriculture support | 20-99 | 20-99 | 98 | - |
| 21---- | Mining | 384 | 397 | 369 | -3.9% |
| 22---- | Utilities | 250-499 | 500-999 | 500-999 | - |
| 23---- | Construction | 1,383 | 1,698 | 1,671 | 20.8% |
| 31---- | Manufacturing | 3,715 | 4,529 | 3,407 | -8.3% |
| 42---- | Wholesale trade | 1,524 | 1,210 | 1,209 | -20.7% |
| 44---- | Retail trade | 6,753 | 6,571 | 6,849 | 1.4% |
| 48---- | Transportation & warehousing | 957 | 1,122 | 1,339 | 39.9% |
| 51---- | Information | 768 | 772 | 686 | -10.7% |
| 52---- | Finance & insurance | 842 | 841 | 880 | 4.5% |
| 53---- | Real estate & rental & leasing | 296 | 341 | 361 | 22.0% |
| 54---- | Professional, scientific & technical services | 791 | 879 | 1,104 | 39.6% |
| 55---- | Management of companies & enterprises | 170 | 120 | 240 | 41.2% |
| 56---- | Admin, support, waste mgt, remediation services | 616 | 1,523 | 1,420 | 130.5% |
| 61---- | Educational services | 162 | 164 | 238 | 46.9% |
| 62---- | Health care and social assistance | 6,769 | 6,344 | 6,877 | 1.6% |
| 71---- | Arts, entertainment & recreation | 370 | 409 | 1,102 | 197.8% |
| 72---- | Accommodation & food services | 4,920 | 4,818 | 4,568 | -7.2% |
| 81---- | Other services (except public administration) | 1,640 | 1,633 | 1,655 | 0.9% |
| 95---- | Auxiliaries (exc corporate, subsidiary & regional mgt) | 100-249 | 0-19 | 20-99 | - |
| 99---- | Unclassified establishments | 0-19 | 20-99 | 0-19 | - |

Source: U. S. Bureau of the Census

The county had a 6.1% increase in the number of employees between 1998 and 2002. Of the industries able to be tracked over time, five had decreases in the number of workers while twelve gained employees. The largest gains were found in the following industries:

- Arts, entertainment, and recreation (197.8%)
- Admin, support, waste mgt, remediation services (130.5%)
- Educational services (46.9%)
- Management of companies and enterprises (41.2%)

The largest declines were found in the following industries:

- Wholesale trade (-20.7%)
- Information (-10.7%)

iii. Major New Employers

The Fayette County Chamber of Commerce highlighted several defense contractors as major new employers in the county. They include:

- Coherent Technology (system engineering)
- ST Production Systems (torpedo manufacturing)
- Pro Logic (high end software development)
- Advanced Acoustic Concepts (high end software development)
- United Defense (tank retrofitting and rebuilding)
- NuRealm (software development)

These firms are locating in KOZ or KOEZ areas, which are tax-free until at least 2010. These employers generally are relocating existing employees (including electrical, software, and nuclear engineers) because local qualified applicants cannot be found. This sector is expected to drive other supportive job sectors (including hotels, restaurants, retail, etc.)

Tourism is also seen as a large growth industry in Fayette County today. This segment is expanding and has multiple facets (recreation, heritage tourism, etc.). However, this industry needs further support to remain and grow as a viable industry.

C. Economic Incentives for New Employers

i. KOZ

The Pennsylvania Keystone Opportunity Zones (KOZ) program is an economic development initiative that empowers local communities and fosters unique state/local and private/public partnerships. State and local taxes are reduced to almost zero through credits, waivers, and comprehensive deductions. The tax abatements, depending on the zone, could remain in effect until 2018.

KOZs are defined parcel-specific areas with greatly reduced or no tax burden for property owners, residents and businesses. KOZs represent a partnership between each community and region among state and local taxing bodies, school districts, economic development agencies and community-based organizations.

To qualify as a KOZ, a site must have:

- Displayed through a vision/strategy statement how the property through targeted growth could impact the area;
- Displayed evidence of adverse economic and socioeconomic conditions within the proposed zone such as high poverty rates, high

unemployment rates, percentage of abandoned or underutilized property, and/or population loss;

- Binding resolutions or ordinances passed by the local municipality to forgo certain taxes, including school districts, county and municipal governments;
- Public and private commitment of resources;
- A written plan discussing the implementation of quality school improvements and local crime reduction measures; and,
- A demonstrated cooperation from surrounding municipalities.

Properties selected as KOZs have generated minimal state and local taxable revenue. The KOZ designation is expected to attract development where little or no activity existed beforehand. This development may produce spin-off taxable activity outside the designated zone.

Projects in Keystone Opportunity Zones receive priority consideration for state assistance under state community and economic development programs as well as community building initiatives. Projects in designated KOZs that are approved for Pennsylvania Industrial Development Authority (PIDA) or Small Business Financing receive the lowest interest rate extended to borrowers.

In Fayette County, there are several KOZs:

- Brownfield Site – South Union Township
- Central School – City of Uniontown
- CIE Industrial Park – Bullskin Township
- Cornish Building – City of Uniontown
- Fayco Building Site – North Union Township
- Fayette Building – City of Uniontown
- Fayette Business Park & Multi-Tenant Facility – Georges Township
- Fayette County Property – South Union Township
- Fayette Technology Park – North Union Township
- Greater Uniontown Business Park – North Union and Dunbar townships
- Lemont Furnace – North Union Township
- Library Lot – City of Uniontown
- Marshall Lot – City of Uniontown
- Ridec Property – Dunbar and North Union townships
- Springhill Site – Springhill Township

Several Keystone Opportunity Expansion Zones (KOEZs) are also found in the county:

- Fayette Business Park – Georges Township
- German Township – German Township
- Uniontown Redevelopment – Uniontown
- University Technology Park – North Union Township

ii. **LERTA**

The Local Economic Revitalization Tax Assistance Program (LERTA) was established by the state legislature in the 1970s to allow local taxing authorities to provide tax incentives for new businesses and the expansion of existing businesses in delineated areas. LERTA allows a company constructing a new facility or a major expansion to defer the increase in real estate taxes on the value of the construction over a period of ten years. Simply, the real estate tax increase attributed to the increased assessment due to improvements is phased in over a ten-year period by increasing the taxes paid by 10 percent per year until the full assessment is reached.

5. HOUSING CHARACTERISTICS AND REAL ESTATE MARKET CONDITIONS

A. Housing Supply Characteristics

This section of the housing needs analysis defines the supply and demand for homeowner housing, rental housing and housing for special population groups in Fayette County. The supply side analysis includes detailed research on the number and characteristics of the county's housing stock (including vacancy rates, tenure, housing quality indicators, and affordability factors).

The analysis of Fayette County's housing supply takes several factors into consideration. Available housing supply, based on 2000 Census data,⁹ includes an assessment of the amount, type, and location of existing housing units in the county.

i. Income Ranges

Income ranges in the county are broad, and are generally referred to as low-, moderate-, and upper-income. However, since housing subsidy is based on income levels, a more detailed definition of low-income housing becomes necessary. Where noted, low-income households are generally defined as those households with income at or below 80% of median family income (MFI). Because 0-80% MFI is a broad range of income levels, the term "low-income" can be broken down into three main categories:

- Extremely low-income (0-30% MFI)
- Very low-income (31-50% MFI)
- Low-income (51-80% MFI)
 - Low-income Housing Tax Credit (LIHTC) (51-60% MFI)
 - Low-income other (61-80% MFI)

Moderate income households are defined as those households between 81-100% MFI, and upper income households are those above 100% MFI.

These categories are based on the MFI determined by HUD on a yearly basis. The 2004 HUD-determined MFI for a four-person household for the Pittsburgh Primary Metropolitan Statistical Area (PMSA) (of which Fayette County is a part), and annual income ranges for the previously mentioned low-income categories, are found in the first line of the following table.

⁹ The bulk of the statistical information presented is derived from the 2000 Census Summary File 3 data set. Because statistics in Census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible. In addition, as the Summary File 3 data set is a sample data set and not 100% reporting, it is subject to sampling error. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar types of data. However, the discrepancies will not negate the usefulness of Census data to conduct analysis.

The second line shows the affordability range for households for the four categories listed above. It specifically demonstrates the monthly housing cost that these households could afford at a housing expense to household income ratio of 30%, without being cost burdened. The monthly housing costs identified represent either rent or a mortgage payment.

Finally, the third line applies some assumptions to the affordability range, detailed below, to determine what price a home that households at various income levels could afford to purchase without becoming cost burdened. Assumptions made to determine an affordable housing price include:

- A housing expense to household income ratio of 30%
- 5% of the value of the unit to account for closing costs and origination fees
- Monthly taxes and property insurance were valued at 0.25% of the sales price
- Households would contribute a 5% down payment, with a mortgage value of 95% and an interest rate of 6% on a 30 year loan

**Table 5-1
Fayette County Income, Affordability, and Purchase Price 2004**

| | Median Family Income (\$) | Extremely Low Income 0-30% MFI | | Very Low Income 31%-50% MFI | | Low Income 51%-80% MFI | | Housing Tax Credit 51%-60% MFI | | Moderate Income 81-100% MFI | |
|-----------------|---------------------------|---|----------|--------------------------------|----------|---------------------------|----------|-----------------------------------|----------|--------------------------------|----------|
| | | From: (\$) | To: (\$) | From: (\$) | To: (\$) | From: (\$) | To: (\$) | From: (\$) | To: (\$) | From: (\$) | To: (\$) |
| Pittsburgh PMSA | 55,100 | Annual Income Levels 2004 (\$) | | | | | | | | | |
| | | - | 16,530 | 17,081 | 27,550 | 28,101 | 44,080 | 28,101 | 33,060 | 44,631 | 55,100 |
| | | Housing Affordability Range - Monthly Housing Cost by Income Levels 2004 (\$) | | | | | | | | | |
| | | - | 413 | 427 | 689 | 703 | 1,102 | 703 | 827 | 1,116 | 1,378 |
| | | Home Purchase Price by Income Levels and Housing Affordability Range 2004 (\$) | | | | | | | | | |
| | | - | 58,700 | 60,500 | 97,700 | 99,700 | 156,600 | 99,700 | 117,400 | 158,600 | 195,800 |

source: U.S. Department of Housing and Urban Development; Mullin & Lonergan Associates, Inc.

note: gaps between dollar amounts at the high end of one category and the low end of the next occur due to multiplication of the MFI figure by whole percents (30.0, and 31.0, for example).

Additional factors that may impact a housing purchase include any long-term debt or living expenses. Two ratios – a housing payment to household income ratio of 30% (front end ratio), and a total debt to household income ratio of 36% (back end ratio) – are industry standards used by lenders to determine the credit-worthiness of prospective borrowers. However, many households are encumbered with debt and monthly living expenses higher than acceptable debt to income ratios. This can occur even if their annual household income allows for a housing payment to household income ratio of 30%. Typical expenses for many working families include childcare, health insurance (if not provided at their place of employment), and vehicle cost and maintenance. The impact of many typical living expenses is greatest on low-income households. Their housing costs and living expenses typically are a larger portion of their monthly income.

Because of high interest rates on home mortgages during the 1970s and into the 1980s, fewer homes were built than during the latter half of the 1980s and throughout the 1990s. New housing tends to be larger, and comes with many

modern features that add significantly to unit cost. The least expensive housing – often the only housing affordable to low-income households – is typically older. Because fewer units were constructed 20 to 30 years ago, the inventory of the most affordable housing is at least 30 years of age or older. Older units often require extensive maintenance and repairs, increasing overall housing costs and limiting its affordability to low-income households. Statistical housing unit value may not accurately reflect the true cost of the unit, as it does not account for rehabilitation, maintenance, and/or modernization.

Additional issues that constitute barriers to homeownership include:

- Low-income households, especially extremely low-income, often have poor credit histories and may lack long-term employment records.
- Interest rates, after unprecedented lows, are on the rise. This impacts mortgage rates on potential home purchases as well as adjustable interest rates on existing consumer debt (credit cards, student loans, etc.)
- Rising interest rates, coupled with low appreciation of property values, discourages investment in property.

ii. Number and Location of Available Housing Supply

The housing market in Fayette County has responded to underlying demographic and economic shifts. In general, the housing supply has increased throughout the county. The largest increases in housing units have occurred in more rural, eastern areas of the county. Decreases in the housing stock are fairly limited, and occurred mainly in older boroughs and townships.

Housing supply has become more diverse throughout the county. The number of multifamily housing units is increasing in most areas of the county. In rural areas, the housing supply is more homogenous, with the majority of the housing stock consisting primarily of single family detached dwellings.

Mobile homes and multifamily units are becoming larger parts of the county's housing stock. The number of mobile homes increased by 23.6% (1,594 units) between 1990 and 2000. This rate of growth was more than four times greater than single family units (which grew 5.0%, 2,283 units). Multifamily units also outpaced single family units, growing by 1,809 units (23.4%) from 1990 to 2000.

iii. Total Housing Supply

The number of housing units in the county increased 8.3% in the last decade, from 61,406 in 1990 to 66,490 in 2000. This rate is much higher than the previous decade. Between 1980 and 1990, there was only a 0.6% increase in

the number of housing units.¹⁰ The largest housing unit increases occurred in Market Areas 6 (20.8%) and 5 (16.2%).

In 2000, there were 6,521 vacant housing units in the county, a 23.1% increase from the 5,296 vacant units reported in 1990. The Census further subdivides vacant housing units into five sub-categories: units for rent; units for sale only; units rented or sold, but not yet occupied; units held for seasonal, recreational, or occasional use; units for migrant workers; and other units. In the county, 1,486 units (22.8% of vacant units, and 2.2% of the county's total housing units) were designated for seasonal, recreational, or occasional use in 2000.

- *Market Area highlights*

Seasonal vacancies were highest in Market Areas 5 and 6, where these vacancies accounted for 82.2% (855) and 66.9% (323) of the vacancies in each market area, respectively. Market Areas 10 and 11 have the lowest amount of seasonal vacancies, at 1.7% (9) and 2.7% (24), respectively. Overall, seasonal vacancies by market area are evenly split, with six market areas showing decreases in seasonal vacancies and five showing increases.

- *Municipality highlights*

Nine municipalities – Smithfield Borough, Henry Clay Township, Markleysburg Borough, Ohiopyle Borough, Stewart Township, Wharton Township, Saltlick Township, Springfield Township, and Bullskin Township – had seasonal vacancy rates higher than the county rate of 22.8%. In contrast, 15 municipalities had seasonal vacancy rates under 5.0% of total vacant units.

Subtracting seasonal vacancies from the total number of vacancies gives a clearer picture of the units that are vacant year-round. After seasonal vacancies were deducted from the total number of vacant units, 4,398 units (67.4% of vacant units, and 6.6% of the county's total housing units) remain. This rate is up 12.7% from 1990 (3,603 units, 68.0% of vacant units, and 5.9% of total housing units).

- *Market Area highlights*

In 2000, four market areas, Market Areas 2, 4, 10, and 11, had year-round vacancy rates higher than the county rate of 6.6%. In contrast, Market Area 5 had the lowest year-round vacancy rate at 4.1% (145). The largest market area increases are found in Market Areas 2 (30.9%) and 11 (32.0%). These market areas have two of the county's larger urban areas, Brownsville and Uniontown. The largest decline in vacant units occurred in Market Area 5 (-41.1%).

¹⁰ Part of this large increase may be due to a discrepancy in building permit reporting at the county level. Between 1990 and 1998, building permits for new mobile homes were added to the county's inventory without noting a removal or demolition for a previous structure on the same parcel. Rather than the net gain being zero in many cases, the county was reporting a net gain of one housing unit.

- *Municipality highlights*

Five municipalities – Belle Vernon Borough, Fayette City Borough, Brownsville Borough, Point Marion Borough, and the city of Uniontown – had year-round vacancy rates over 10.0%. In contrast, seven municipalities (Jefferson Township, Lower Tyrone Township, Newell Borough, Upper Tyrone Township, Henry Clay Township, Stewart Township, and Springfield Township) had year-round vacancy rates under 3.0% of total vacant units.

Further information on the county's total housing supply, including housing supply by market area and municipality for 1990 and 2000, is presented in the following tables.

**Table 5-2
Fayette County Housing Supply and Vacant Unit Characteristics 1990**

| | | Housing Units | | Vacant Units | | | | |
|--------------|---------------------|---------------|--------------|--------------|---|------------------------------------|-------------------------------|---|
| | | Total | Occupied | Total | Number of Total Vacant for Seasonal Use | Total Rented or Sold, Not Occupied | Total Year-Round Vacant Units | Year-Round Vacant Units (as % of Total Units) |
| | Pennsylvania | 4,938,140 | 4,495,966 | 442,174 | 144,359 | 43,747 | 254,068 | 5.1% |
| | Fayette County | 61,406 | 56,110 | 5,296 | 1,141 | 552 | 3,603 | 5.9% |
| District 1 | Belle Vernon | 648 | 592 | 56 | 3 | 1 | 52 | 8.0% |
| | Everson | 432 | 378 | 54 | 0 | 12 | 42 | 9.7% |
| | Fayette City | 340 | 306 | 34 | 6 | 11 | 17 | 5.0% |
| | Jefferson | 790 | 730 | 60 | 5 | 35 | 20 | 2.5% |
| | Lower Tyrone | 422 | 398 | 24 | 2 | 0 | 22 | 5.2% |
| | Newell | 217 | 202 | 15 | 0 | 0 | 15 | 6.9% |
| | Perry | 1,117 | 1,033 | 84 | 11 | 6 | 67 | 6.0% |
| | Perryopolis | 797 | 765 | 32 | 1 | 0 | 31 | 3.9% |
| | Upper Tyrone | 762 | 717 | 45 | 3 | 5 | 37 | 4.9% |
| | Washington | 1,919 | 1,826 | 93 | 2 | 27 | 64 | 3.3% |
| | Total | 7,444 | 6,947 | 497 | 33 | 97 | 367 | 4.9% |
| District 2 | Brownsville Borough | 1,541 | 1,340 | 201 | 3 | 11 | 187 | 12.1% |
| | Brownsville Twp | 396 | 353 | 43 | 3 | 2 | 38 | 9.6% |
| | Luzerne | 2,027 | 1,909 | 118 | 2 | 23 | 93 | 4.6% |
| | Redstone | 2,824 | 2,558 | 266 | 15 | 69 | 182 | 6.4% |
| | Total | 6,788 | 6,160 | 628 | 23 | 105 | 500 | 7.4% |
| District 3 | Fairchance | 776 | 727 | 49 | 0 | 6 | 43 | 5.5% |
| | Georges | 2,522 | 2,372 | 150 | 9 | 8 | 133 | 5.3% |
| | German | 2,211 | 2,092 | 119 | 1 | 35 | 83 | 3.8% |
| | Masontown | 1,646 | 1,532 | 114 | 1 | 20 | 93 | 5.7% |
| | Smithfield | 397 | 379 | 18 | 1 | 1 | 16 | 4.0% |
| | Total | 7,552 | 7,102 | 450 | 12 | 70 | 368 | 4.9% |
| District 4 | Nicholson | 738 | 689 | 49 | 1 | 1 | 47 | 6.4% |
| | Point Marion | 609 | 534 | 75 | 1 | 1 | 73 | 12.0% |
| | Springhill | 1,112 | 1,038 | 74 | 28 | 1 | 45 | 4.0% |
| | Total | 2,459 | 2,261 | 198 | 30 | 3 | 165 | 6.7% |
| District 5 | Henry Clay | 1,057 | 620 | 437 | 372 | 7 | 58 | 5.5% |
| | Markleysburg | 105 | 94 | 11 | 2 | 0 | 9 | 8.6% |
| | Ohiopyle | 50 | 39 | 11 | 9 | 0 | 2 | 4.0% |
| | Stewart | 331 | 263 | 68 | 49 | 4 | 15 | 4.5% |
| | Wharton | 1,507 | 1,129 | 378 | 232 | 18 | 128 | 8.5% |
| | Total | 3,050 | 2,145 | 905 | 664 | 29 | 212 | 7.0% |
| District 6 | Saltlick | 1,368 | 1,148 | 220 | 145 | 21 | 54 | 3.9% |
| | Springfield | 1,137 | 999 | 138 | 71 | 13 | 54 | 4.7% |
| | Total | 2,505 | 2,147 | 358 | 216 | 34 | 108 | 4.3% |
| District 7 | Bullskin | 2,809 | 2,604 | 205 | 96 | 19 | 90 | 3.2% |
| | Connellsville Twp | 1,026 | 974 | 52 | 0 | 2 | 50 | 4.9% |
| | Dawson | 214 | 199 | 15 | 0 | 0 | 15 | 7.0% |
| | Dunbar Borough | 529 | 496 | 33 | 1 | 1 | 31 | 5.9% |
| | Dunbar Twp | 2,912 | 2,740 | 172 | 4 | 13 | 155 | 5.3% |
| | Vanderbilt | 237 | 208 | 29 | 0 | 1 | 28 | 11.8% |
| Total | 7,727 | 7,221 | 506 | 101 | 36 | 369 | 4.8% | |
| District 8 | Franklin | 1,047 | 958 | 89 | 23 | 7 | 59 | 5.6% |
| | Menallen | 1,893 | 1,776 | 117 | 14 | 30 | 73 | 3.9% |
| | Total | 2,940 | 2,734 | 206 | 37 | 37 | 132 | 4.5% |
| District 9 | North Union | 5,761 | 5,461 | 300 | 8 | 27 | 265 | 4.6% |
| | South Union | 4,190 | 3,978 | 212 | 2 | 40 | 170 | 4.1% |
| | Total | 9,951 | 9,439 | 512 | 10 | 67 | 435 | 4.4% |
| District 10 | Connellsville City | 4,210 | 3,845 | 365 | 6 | 23 | 336 | 8.0% |
| | South Connellsville | 899 | 836 | 63 | 2 | 14 | 47 | 5.2% |
| | Total | 5,109 | 4,681 | 428 | 8 | 37 | 383 | 7.5% |
| District 11 | Uniontown | 5,881 | 5,273 | 608 | 7 | 37 | 564 | 9.6% |

Source: U.S. Bureau of the Census

**Table 5-3
Fayette County Housing Supply and Vacant Unit Characteristics 2000**

| | | Housing Units | | Vacant Units | | | | |
|--------------|---------------------|---------------|---------------|--------------|---|------------------------------------|-------------------------------|---|
| | | Total | Occupied | Total | Number of Total Vacant for Seasonal Use | Total Rented or Sold, Not Occupied | Total Year-Round Vacant Units | Year-Round Vacant Units (as % of Total Units) |
| | Pennsylvania | 5,249,750 | 4,777,003 | 472,747 | 148,230 | 37,494 | 287,023 | 5.5% |
| | Fayette County | 66,490 | 59,969 | 6,521 | 1,486 | 637 | 4,398 | 6.6% |
| District 1 | Belle Vernon | 716 | 612 | 104 | 4 | 4 | 96 | 13.4% |
| | Everson | 385 | 351 | 34 | 3 | 5 | 26 | 6.8% |
| | Fayette City | 321 | 286 | 35 | 1 | 1 | 33 | 10.3% |
| | Jefferson | 900 | 865 | 35 | 5 | 5 | 25 | 2.8% |
| | Lower Tyrone | 480 | 461 | 19 | 2 | 4 | 13 | 2.7% |
| | Newell | 232 | 222 | 10 | 1 | 4 | 5 | 2.2% |
| | Perry | 1,245 | 1,170 | 75 | 4 | 5 | 66 | 5.3% |
| | Perryopolis | 831 | 798 | 33 | 0 | 7 | 26 | 3.1% |
| | Upper Tyrone | 902 | 870 | 32 | 3 | 3 | 26 | 2.9% |
| | Washington | 1,948 | 1,821 | 127 | 6 | 11 | 110 | 5.6% |
| | Total | 7,960 | 7,456 | 504 | 29 | 49 | 426 | 5.4% |
| District 2 | Brownsville Borough | 1,550 | 1,238 | 312 | 5 | 19 | 288 | 18.6% |
| | Brownsville Twp | 362 | 325 | 37 | 4 | 3 | 30 | 8.3% |
| | Luzerne | 2,043 | 1,897 | 146 | 11 | 11 | 124 | 6.1% |
| | Redstone | 2,943 | 2,651 | 292 | 14 | 55 | 223 | 7.6% |
| | Total | 6,898 | 6,111 | 787 | 34 | 88 | 665 | 9.6% |
| District 3 | Fairchance | 932 | 871 | 61 | 3 | 13 | 45 | 4.8% |
| | Georges | 2,749 | 2,588 | 161 | 20 | 23 | 118 | 4.3% |
| | German | 2,333 | 2,148 | 185 | 14 | 44 | 127 | 5.4% |
| | Masontown | 1,701 | 1,536 | 165 | 3 | 17 | 145 | 8.5% |
| | Smithfield | 384 | 363 | 21 | 5 | 2 | 14 | 3.6% |
| | Total | 8,099 | 7,506 | 593 | 45 | 99 | 449 | 5.5% |
| District 4 | Nicholson | 777 | 737 | 40 | 8 | 4 | 28 | 3.6% |
| | Point Marion | 682 | 572 | 110 | 3 | 5 | 102 | 15.0% |
| | Springhill | 1,270 | 1,157 | 113 | 18 | 10 | 85 | 6.7% |
| | Total | 2,729 | 2,466 | 263 | 29 | 19 | 215 | 7.9% |
| District 5 | Henry Clay | 1,306 | 742 | 564 | 519 | 9 | 36 | 2.8% |
| | Markleysburg | 105 | 90 | 15 | 5 | 0 | 10 | 9.5% |
| | Ohiopyle | 44 | 34 | 10 | 6 | 1 | 3 | 6.8% |
| | Stewart | 338 | 275 | 63 | 42 | 14 | 7 | 2.1% |
| | Wharton | 1,750 | 1,362 | 388 | 283 | 16 | 89 | 5.1% |
| | Total | 3,543 | 2,503 | 1,040 | 855 | 40 | 145 | 4.1% |
| District 6 | Saltlick | 1,743 | 1,385 | 358 | 242 | 26 | 90 | 5.2% |
| | Springfield | 1,283 | 1,158 | 125 | 81 | 8 | 36 | 2.8% |
| | Total | 3,026 | 2,543 | 483 | 323 | 34 | 126 | 4.2% |
| District 7 | Bullskin | 3,206 | 3,023 | 183 | 57 | 10 | 116 | 3.6% |
| | Connellsville Twp | 1,093 | 1,032 | 61 | 2 | 8 | 51 | 4.7% |
| | Dawson | 205 | 183 | 22 | 4 | 11 | 7 | 3.4% |
| | Dunbar Borough | 576 | 513 | 63 | 2 | 4 | 57 | 9.9% |
| | Dunbar Twp | 3,152 | 2,944 | 208 | 11 | 40 | 157 | 5.0% |
| | Vanderbilt | 234 | 222 | 12 | 0 | 1 | 11 | 4.7% |
| Total | 8,466 | 7,917 | 549 | 76 | 74 | 399 | 4.7% | |
| District 8 | Franklin | 1,072 | 1,012 | 60 | 10 | 9 | 41 | 3.8% |
| | Menallen | 1,964 | 1,810 | 154 | 10 | 27 | 117 | 6.0% |
| | Total | 3,036 | 2,822 | 214 | 20 | 36 | 158 | 5.2% |
| District 9 | North Union | 6,234 | 5,805 | 429 | 27 | 30 | 372 | 6.0% |
| | South Union | 4,795 | 4,563 | 232 | 14 | 29 | 189 | 3.9% |
| | Total | 11,029 | 10,368 | 661 | 41 | 59 | 561 | 5.1% |
| District 10 | Connellsville City | 4,434 | 3,963 | 471 | 9 | 65 | 397 | 9.0% |
| | South Connellsville | 948 | 890 | 58 | 0 | 1 | 57 | 6.0% |
| | Total | 5,382 | 4,853 | 529 | 9 | 66 | 454 | 8.4% |
| District 11 | Uniontown | 6,320 | 5,423 | 897 | 24 | 73 | 800 | 12.7% |

Source: U.S. Bureau of the Census

**Table 5-4
Fayette County Housing Supply and Vacant Unit Characteristics Percent Change 1990 – 2000**

| | Housing Units | | | Vacant Units | | | |
|-------------|---------------|----------|--------|---|------------------------------------|-------------------------------|---|
| | Total | Occupied | Total | Number of Total Vacant for Seasonal Use | Total Rented or Sold, Not Occupied | Total Year-Round Vacant Units | Year-Round Vacant Units (as % of Total Units) |
| | 6.3% | 6.3% | 6.9% | 2.7% | -14.3% | 13.0% | 6.3% |
| | 8.3% | 6.9% | 23.1% | 30.2% | 15.4% | 22.1% | 12.7% |
| District 1 | | | | | | | |
| | 10.5% | 3.4% | 85.7% | 33.3% | 300.0% | 84.6% | 67.1% |
| | -10.9% | -7.1% | -37.0% | * | -58.3% | -38.1% | -30.5% |
| | -5.6% | -6.5% | 2.9% | -83.3% | -90.9% | 94.1% | 105.6% |
| | 13.9% | 18.5% | -41.7% | 0.0% | -85.7% | 25.0% | 9.7% |
| | 13.7% | 15.8% | -20.8% | 0.0% | * | -40.9% | -48.0% |
| | 6.9% | 9.9% | -33.3% | * | * | -66.7% | -68.8% |
| | 11.5% | 13.3% | -10.7% | -63.6% | -16.7% | -1.5% | -11.6% |
| | 4.3% | 4.3% | 3.1% | -100.0% | * | -16.1% | -19.6% |
| | 18.4% | 21.3% | -28.9% | 0.0% | -40.0% | -29.7% | -40.6% |
| | 1.5% | -0.3% | 36.6% | 200.0% | -59.3% | 71.9% | 69.3% |
| | 6.9% | 7.3% | 1.4% | -12.1% | -49.5% | 16.1% | 8.6% |
| District 2 | | | | | | | |
| | 0.6% | -7.6% | 55.2% | 66.7% | 72.7% | 54.0% | 53.1% |
| | -8.6% | -7.9% | -14.0% | 33.3% | 50.0% | -21.1% | -13.6% |
| | 0.8% | -0.6% | 23.7% | 450.0% | -52.2% | 33.3% | 32.3% |
| | 4.2% | 3.6% | 9.8% | -6.7% | -20.3% | 22.5% | 17.6% |
| | 1.6% | -0.8% | 25.3% | 47.8% | -16.2% | 33.0% | 30.9% |
| District 3 | | | | | | | |
| | 20.1% | 19.8% | 24.5% | * | 116.7% | 4.7% | -12.9% |
| | 9.0% | 9.1% | 7.3% | 122.2% | 187.5% | -11.3% | -18.6% |
| | 5.5% | 2.7% | 55.5% | 1300.0% | 25.7% | 53.0% | 45.0% |
| | 3.3% | 0.3% | 44.7% | 200.0% | -15.0% | 55.9% | 50.9% |
| | -3.3% | -4.2% | 16.7% | 400.0% | 100.0% | -12.5% | -9.5% |
| | 7.2% | 5.7% | 31.8% | 275.0% | 41.4% | 22.0% | 13.8% |
| District 4 | | | | | | | |
| | 5.3% | 7.0% | -18.4% | 700.0% | 300.0% | -40.4% | -43.4% |
| | 12.0% | 7.1% | 46.7% | 200.0% | 400.0% | 39.7% | 24.8% |
| | 14.2% | 11.5% | 52.7% | -35.7% | 900.0% | 88.9% | 65.4% |
| | 11.0% | 9.1% | 32.8% | -3.3% | 533.3% | 30.3% | 17.4% |
| District 5 | | | | | | | |
| | 23.6% | 19.7% | 29.1% | 39.5% | 28.6% | -37.9% | -49.8% |
| | 0.0% | -4.3% | 36.4% | 150.0% | * | 11.1% | 11.1% |
| | -12.0% | -12.8% | -9.1% | -33.3% | * | 50.0% | 70.5% |
| | 2.1% | 4.6% | -7.4% | -14.3% | 250.0% | -53.3% | -54.3% |
| | 16.1% | 20.6% | 2.6% | 22.0% | -11.1% | -30.5% | -40.1% |
| | 16.2% | 16.7% | 14.9% | 28.8% | 37.9% | -31.6% | -41.1% |
| District 6 | | | | | | | |
| | 27.4% | 20.6% | 62.7% | 66.9% | 23.8% | 66.7% | 30.8% |
| | 12.8% | 15.9% | -9.4% | 14.1% | -38.5% | -33.3% | -40.9% |
| | 20.8% | 18.4% | 34.9% | 49.5% | 0.0% | 16.7% | -3.4% |
| District 7 | | | | | | | |
| | 14.1% | 16.1% | -10.7% | -40.6% | -47.4% | 28.9% | 12.9% |
| | 6.5% | 6.0% | 17.3% | * | 300.0% | 2.0% | -4.3% |
| | -4.2% | -8.0% | 46.7% | * | * | -53.3% | -51.3% |
| | 8.9% | 3.4% | 90.9% | 100.0% | 300.0% | 83.9% | 68.9% |
| | 8.2% | 7.4% | 20.9% | 175.0% | 207.7% | 1.3% | -6.4% |
| | -1.3% | 6.7% | -58.6% | * | 0.0% | -60.7% | -60.2% |
| | 9.6% | 9.6% | 8.5% | -24.8% | 105.6% | 8.1% | -1.3% |
| District 8 | | | | | | | |
| | 2.4% | 5.6% | -32.6% | -56.5% | 28.6% | -30.5% | -32.1% |
| | 3.8% | 1.9% | 31.6% | -28.6% | -10.0% | 60.3% | 54.5% |
| | 3.3% | 3.2% | 3.9% | -45.9% | -2.7% | 19.7% | 15.9% |
| District 9 | | | | | | | |
| | 8.2% | 6.3% | 43.0% | 237.5% | 11.1% | 40.4% | 29.7% |
| | 14.4% | 14.7% | 9.4% | 600.0% | -27.5% | 11.2% | -2.9% |
| | 10.8% | 9.8% | 29.1% | 310.0% | -11.9% | 29.0% | 16.4% |
| District 10 | | | | | | | |
| | 5.3% | 3.1% | 29.0% | 50.0% | 182.6% | 18.2% | 12.2% |
| | 5.5% | 6.5% | -7.9% | -100.0% | -92.9% | 21.3% | 15.0% |
| | 5.3% | 3.7% | 23.6% | 12.5% | 78.4% | 18.5% | 12.5% |
| District 11 | | | | | | | |
| | 7.5% | 2.8% | 47.5% | 242.9% | 97.3% | 41.8% | 32.0% |

Source: U.S. Bureau of the Census

note: The large percentages calculated in some categories are due in part to the very small numbers of a given type of housing unit in a given geographic area.

* - These percentages could not be calculated because one or both of the values used to calculate the percentage was zero.

iv. **Total Housing Supply by Units per Structure and Mobile Homes**

Fayette County's housing stock primarily consists of single family units. The 2000 Census shows the following statistics:

- 48,363 housing units (72.7% of the county's total units) were single family units
- 9,543 housing units (14.4%) were multifamily units
- 8,354 housing units (12.6%) were mobile homes
- 230 housing units (0.3%) were classified as "other"

Since 1990, the single family segment of the total housing stock has slightly decreased (-3.1%), while both the multifamily and mobile homes segments of the housing stock have increased (14.0% and 14.1%, respectively).

- *Market Area highlights*

Single family. In 2000, Market Area 2 had the highest rate of single family units (79.0%, 5,450). Conversely, Market Area 11 had the lowest single family rate, at 58.2% (3,667).

Multifamily. Market Area 11 had the highest percentage of multifamily units in 2000, at 41.2% (2,595), while Market Area 6 had the lowest rate, 1.7% (52).

Mobile homes. The percentage of mobile homes in Market Area 6 is the highest in the county, at 25.6% (775). In contrast, Market Area 11 had the lowest rate of mobile homes, at 0.6% (39).

Other. Market Areas 5, 6, and 9 are the only market areas that had "other" housing units in 2000. This category includes boats, RVs, vans, and any other type of housing unit not otherwise categorized. All but 15 of the 230 units classified this way can be found in Market Area 5.

- *Municipality highlights*

Single family. Of the forty-two municipalities in the county, Newell Borough had the highest single family rate (96.2%, 225), while Belle Vernon Borough had the lowest (56.5%, 407).

Multifamily. The city of Uniontown had the highest percentage of multifamily units, 41.2% (2,595), while Markleysburg Borough and Stewart Township had no multifamily units.

Mobile homes. Springfield Township had the highest number of mobile homes in the county (33.3%, 427), while the city of Connellsville had the lowest mobile home rate (0.3%, 13) in 2000.

Other. Henry Clay Township had the only significant amount of units classified as "other" in the 2000 Census (15.2%, 198). This category includes boats, RVs, vans, and any other type of housing unit not otherwise categorized.

Further information on the county's housing stock by type, including type by market area and municipality for 1990 and 2000, is presented in the following tables.

**Table 5-5
Fayette County Units per Structure and Mobile Homes 1990**

| | | housing units | single family | | multifamily | | | | mobile homes | | other | |
|-------------|---------------------|---------------|-----------------------|-------|---------------------|---------|------------|-------|--------------|-------|--------|------|
| | | | attached and detached | | units per structure | | | % | total | % | total | % |
| | | | total | % | 2-4 | 5-9 | 10 or more | | | | | |
| | Pennsylvania | 4,938,140 | 3,553,521 | 72.0% | 501,335 | 170,695 | 397,631 | 21.7% | 251,864 | 5.1% | 63,094 | 1.3% |
| | Fayette County | 61,406 | 46,080 | 75.0% | 4,427 | 1,531 | 1,776 | 12.6% | 6,760 | 11.0% | 832 | 1.4% |
| District 1 | Belle Vernon | 646 | 315 | 48.8% | 130 | 33 | 148 | 48.1% | 16 | 2.5% | 4 | 0.6% |
| | Everson | 426 | 330 | 77.5% | 76 | 10 | - | 20.2% | 4 | 0.9% | 6 | 1.4% |
| | Fayette City | 342 | 253 | 74.0% | 78 | 2 | - | 23.4% | 7 | 2.0% | 2 | 0.6% |
| | Jefferson | 815 | 700 | 85.9% | 26 | - | - | 3.2% | 88 | 10.8% | 1 | 0.1% |
| | Lower Tyrone | 422 | 279 | 66.1% | 8 | - | - | 1.9% | 132 | 31.3% | 3 | 0.7% |
| | Newell | 217 | 209 | 96.3% | 6 | - | - | 2.8% | 2 | 0.9% | - | 0.0% |
| | Perry | 1,117 | 869 | 77.8% | 40 | 4 | - | 3.9% | 181 | 16.2% | 23 | 2.1% |
| | Perryopolis | 797 | 647 | 81.2% | 31 | 11 | 11 | 6.6% | 91 | 11.4% | 6 | 0.8% |
| | Upper Tyrone | 762 | 607 | 79.7% | 23 | 5 | - | 3.7% | 119 | 15.6% | 8 | 1.0% |
| | Washington | 1,919 | 1,648 | 85.9% | 68 | 62 | 25 | 8.1% | 108 | 5.6% | 8 | 0.4% |
| | Total | 7,463 | 5,857 | 78.5% | 486 | 127 | 184 | 10.7% | 748 | 10.0% | 61 | 0.8% |
| District 2 | Brownsville Borough | 1,541 | 1,036 | 67.2% | 167 | 101 | 188 | 29.6% | 5 | 0.3% | 44 | 2.9% |
| | Brownsville Twp | 400 | 329 | 82.3% | 32 | 3 | - | 8.8% | 31 | 7.8% | 5 | 1.3% |
| | Luzerne | 2,019 | 1,758 | 87.1% | 36 | - | - | 1.8% | 203 | 10.1% | 22 | 1.1% |
| | Redstone | 2,803 | 2,345 | 83.7% | 108 | 63 | 34 | 7.3% | 167 | 6.0% | 86 | 3.1% |
| | Total | 6,763 | 5,468 | 80.9% | 343 | 167 | 222 | 10.8% | 406 | 6.0% | 157 | 2.3% |
| District 3 | Fairchance | 776 | 626 | 80.7% | 75 | 9 | - | 10.8% | 57 | 7.3% | 9 | 1.2% |
| | Georges | 2,522 | 1,988 | 78.8% | 64 | - | - | 2.5% | 460 | 18.2% | 10 | 0.4% |
| | German | 2,211 | 1,880 | 85.0% | 35 | - | - | 1.6% | 257 | 11.6% | 39 | 1.8% |
| | Masontown | 1,646 | 1,264 | 76.8% | 163 | 113 | 7 | 17.2% | 59 | 3.6% | 40 | 2.4% |
| | Smithfield | 397 | 285 | 71.8% | 54 | 5 | - | 14.9% | 51 | 12.8% | 2 | 0.5% |
| | Total | 7,552 | 6,043 | 80.0% | 391 | 127 | 7 | 7.0% | 884 | 11.7% | 100 | 1.3% |
| District 4 | Nicholson | 748 | 601 | 80.3% | 9 | - | - | 1.2% | 138 | 18.4% | - | 0.0% |
| | Point Marion | 609 | 487 | 80.0% | 68 | 28 | 8 | 17.1% | 6 | 1.0% | 12 | 2.0% |
| | Springhill | 1,102 | 727 | 66.0% | - | - | - | 0.0% | 375 | 34.0% | - | 0.0% |
| | Total | 2,459 | 1,815 | 73.8% | 77 | 28 | 8 | 4.6% | 519 | 21.1% | 12 | 0.5% |
| District 5 | Henry Clay | 1,064 | 784 | 73.7% | 24 | 8 | - | 3.0% | 223 | 21.0% | 25 | 2.3% |
| | Markleysburg | 104 | 95 | 91.3% | 4 | - | - | 3.8% | 2 | 1.9% | 3 | 2.9% |
| | Ohioyle | 44 | 35 | 79.5% | 4 | - | - | 9.1% | 2 | 4.5% | 3 | 6.8% |
| | Stewart | 337 | 283 | 84.0% | - | - | - | 0.0% | 49 | 14.5% | 5 | 1.5% |
| | Wharton | 1,501 | 1,179 | 78.5% | 19 | 4 | 4 | 1.8% | 238 | 15.9% | 57 | 3.8% |
| | Total | 3,050 | 2,376 | 77.9% | 51 | 12 | 4 | 2.2% | 514 | 16.9% | 93 | 3.0% |
| District 6 | Saltlick | 1,351 | 969 | 71.7% | 28 | - | - | 2.1% | 339 | 25.1% | 15 | 1.1% |
| | Springfield | 1,154 | 820 | 71.1% | - | - | - | 0.0% | 316 | 27.4% | 18 | 1.6% |
| | Total | 2,505 | 1,789 | 71.4% | 28 | - | - | 1.1% | 655 | 26.1% | 33 | 1.3% |
| District 7 | Bullskin | 2,809 | 2,043 | 72.7% | 53 | 19 | 34 | 3.8% | 645 | 23.0% | 15 | 0.5% |
| | Connellsville Twp | 1,026 | 815 | 79.4% | 50 | - | - | 4.9% | 143 | 13.9% | 18 | 1.8% |
| | Dawson | 220 | 183 | 83.2% | 18 | 9 | - | 12.3% | 10 | 4.5% | - | 0.0% |
| | Dunbar Borough | 529 | 431 | 81.5% | 45 | 12 | 14 | 13.4% | 26 | 4.9% | 1 | 0.2% |
| | Dunbar Twp | 2,912 | 2,269 | 77.9% | 36 | - | - | 1.2% | 599 | 20.6% | 8 | 0.3% |
| | Vanderbilt | 237 | 183 | 77.2% | 26 | 4 | 12 | 17.7% | 12 | 5.1% | - | 0.0% |
| | Total | 7,733 | 5,924 | 76.6% | 228 | 44 | 60 | 4.3% | 1,435 | 18.6% | 42 | 0.5% |
| District 8 | Franklin | 1,047 | 848 | 81.0% | 17 | - | - | 1.6% | 161 | 15.4% | 21 | 2.0% |
| | Menallen | 1,893 | 1,622 | 85.7% | 19 | 12 | 10 | 2.2% | 194 | 10.2% | 36 | 1.9% |
| | Total | 2,940 | 2,470 | 84.0% | 36 | 12 | 10 | 2.0% | 355 | 12.1% | 57 | 1.9% |
| District 9 | North Union | 5,772 | 3,989 | 69.1% | 319 | 127 | 295 | 12.8% | 980 | 17.0% | 62 | 1.1% |
| | South Union | 4,179 | 3,525 | 84.4% | 212 | 208 | 22 | 10.6% | 163 | 3.9% | 49 | 1.2% |
| | Total | 9,951 | 7,514 | 75.5% | 531 | 335 | 317 | 11.9% | 1,143 | 11.5% | 111 | 1.1% |
| District 10 | Connellsville City | 4,210 | 2,536 | 60.2% | 995 | 244 | 323 | 37.1% | 4 | 0.1% | 108 | 2.6% |
| | South Connellsville | 899 | 725 | 80.6% | 74 | 9 | - | 9.2% | 85 | 9.5% | 6 | 0.7% |
| | Total | 5,109 | 3,261 | 63.8% | 1,069 | 253 | 323 | 32.2% | 89 | 1.7% | 114 | 2.2% |
| District 11 | Uniontown | 5,881 | 3,563 | 60.6% | 1,187 | 426 | 641 | 38.3% | 12 | 0.2% | 52 | 0.9% |

Source: U.S. Bureau of the Census

**Table 5-6
Fayette County Units per Structure and Mobile Homes 2000**

| | | housing units | single family | | multifamily | | | | mobile homes | | other | |
|-------------|---------------------|---------------|-----------------------|-------|---------------------|---------|------------|-------|--------------|-------|-------|-------|
| | | | attached and detached | | units per structure | | | % | total | % | total | % |
| | | | total | % | 2-4 | 5-9 | 10 or more | | | | | |
| | Pennsylvania | 5,249,750 | 3,875,644 | 73.8% | 515,543 | 179,909 | 415,405 | 21.2% | 258,551 | 4.9% | 4,698 | 0.1% |
| | Fayette County | 66,490 | 48,363 | 72.7% | 5,352 | 2,035 | 2,156 | 14.4% | 8,354 | 12.6% | 230 | 0.3% |
| District 1 | Belle Vernon | 720 | 407 | 56.5% | 82 | 131 | 73 | 39.7% | 27 | 3.8% | - | 0.0% |
| | Everson | 386 | 329 | 85.2% | 42 | 6 | - | 12.4% | 9 | 2.3% | - | 0.0% |
| | Fayette City | 316 | 246 | 77.8% | 48 | 4 | - | 16.5% | 18 | 5.7% | - | 0.0% |
| | Jefferson | 898 | 757 | 84.3% | 21 | - | 2 | 2.6% | 118 | 13.1% | - | 0.0% |
| | Lower Tyrone | 472 | 314 | 66.5% | 4 | - | - | 0.8% | 154 | 32.6% | - | 0.0% |
| | Newell | 234 | 225 | 96.2% | 2 | 3 | - | 2.1% | 4 | 1.7% | - | 0.0% |
| | Perry | 1,245 | 903 | 72.5% | 91 | - | - | 7.3% | 251 | 20.2% | - | 0.0% |
| | Perryopolis | 831 | 660 | 79.4% | 50 | 13 | 2 | 7.8% | 106 | 12.8% | - | 0.0% |
| | Upper Tyrone | 901 | 658 | 73.0% | 18 | - | 5 | 2.6% | 220 | 24.4% | - | 0.0% |
| | Washington | 1,949 | 1,637 | 84.0% | 64 | 160 | 10 | 12.0% | 78 | 4.0% | - | 0.0% |
| | Total | 7,952 | 6,136 | 77.2% | 422 | 317 | 92 | 10.5% | 985 | 12.4% | - | 0.0% |
| District 2 | Brownsville Borough | 1,579 | 954 | 60.4% | 287 | 94 | 224 | 38.3% | 20 | 1.3% | - | 0.0% |
| | Brownsville Twp | 356 | 330 | 92.7% | 14 | - | - | 3.9% | 12 | 3.4% | - | 0.0% |
| | Luzerne | 2,049 | 1,823 | 89.0% | 40 | 8 | - | 2.3% | 178 | 8.7% | - | 0.0% |
| | Redstone | 2,914 | 2,343 | 80.4% | 186 | 190 | 9 | 13.2% | 186 | 6.4% | - | 0.0% |
| | Total | 6,898 | 5,450 | 79.0% | 527 | 292 | 233 | 15.3% | 396 | 5.7% | - | 0.0% |
| District 3 | Fairchance | 913 | 591 | 64.7% | 123 | 10 | 37 | 18.6% | 152 | 16.6% | - | 0.0% |
| | Georges | 2,866 | 2,054 | 71.7% | 67 | - | - | 2.3% | 745 | 26.0% | - | 0.0% |
| | German | 2,333 | 1,924 | 82.5% | 42 | - | 10 | 2.2% | 357 | 15.3% | - | 0.0% |
| | Masontown | 1,648 | 1,280 | 77.7% | 206 | 128 | - | 20.3% | 34 | 2.1% | - | 0.0% |
| | Smithfield | 388 | 282 | 72.7% | 44 | 11 | - | 14.2% | 51 | 13.1% | - | 0.0% |
| | Total | 8,148 | 6,131 | 75.2% | 482 | 149 | 47 | 8.3% | 1,339 | 16.4% | - | 0.0% |
| District 4 | Nicholson | 778 | 616 | 79.2% | 5 | - | - | 0.6% | 157 | 20.2% | - | 0.0% |
| | Point Marion | 674 | 508 | 75.4% | 91 | 42 | 25 | 23.4% | 8 | 1.2% | - | 0.0% |
| | Springhill | 1,277 | 863 | 67.6% | 65 | - | - | 5.1% | 349 | 27.3% | - | 0.0% |
| | Total | 2,729 | 1,987 | 72.8% | 161 | 42 | 25 | 8.4% | 514 | 18.8% | - | 0.0% |
| District 5 | Henry Clay | 1,305 | 784 | 60.1% | 46 | 2 | - | 3.7% | 275 | 21.1% | 198 | 15.2% |
| | Markleysburg | 105 | 93 | 88.6% | - | - | - | 0.0% | 12 | 11.4% | - | 0.0% |
| | Hiopyle | 38 | 23 | 60.5% | 6 | - | - | 15.8% | 9 | 23.7% | - | 0.0% |
| | Stewart | 345 | 270 | 78.3% | - | - | - | 0.0% | 71 | 20.6% | 4 | 1.2% |
| | Wharton | 1,750 | 1,312 | 75.0% | 89 | - | 82 | 9.8% | 254 | 14.5% | 13 | 0.7% |
| | Total | 3,543 | 2,482 | 70.1% | 141 | 2 | 82 | 6.4% | 621 | 17.5% | 215 | 6.1% |
| District 6 | Saltlick | 1,744 | 1,357 | 77.8% | 28 | 6 | 5 | 2.2% | 348 | 20.0% | - | 0.0% |
| | Springfield | 1,283 | 834 | 65.0% | 8 | 5 | - | 1.0% | 427 | 33.3% | 9 | 0.7% |
| | Total | 3,027 | 2,191 | 72.4% | 36 | 11 | 5 | 1.7% | 775 | 25.6% | 9 | 0.3% |
| District 7 | Bullskin | 3,200 | 2,304 | 72.0% | 30 | 36 | 17 | 2.6% | 813 | 25.4% | - | 0.0% |
| | Connellsville Twp | 1,113 | 838 | 75.3% | 43 | - | - | 3.9% | 232 | 20.8% | - | 0.0% |
| | Dawson | 206 | 163 | 79.1% | 28 | 9 | - | 18.0% | 6 | 2.9% | - | 0.0% |
| | Dunbar Borough | 591 | 417 | 70.6% | 93 | 9 | 9 | 18.8% | 63 | 10.7% | - | 0.0% |
| | Dunbar Twp | 3,126 | 2,437 | 78.0% | 80 | 7 | - | 2.8% | 602 | 19.3% | - | 0.0% |
| | Vanderbilt | 252 | 206 | 81.7% | 25 | - | 2 | 10.7% | 19 | 7.5% | - | 0.0% |
| | Total | 8,488 | 6,365 | 75.0% | 299 | 61 | 28 | 4.6% | 1,735 | 20.4% | - | 0.0% |
| District 8 | Franklin | 1,072 | 898 | 83.8% | 9 | - | - | 0.8% | 165 | 15.4% | - | 0.0% |
| | Menallen | 1,964 | 1,449 | 73.8% | 203 | 7 | 11 | 11.3% | 294 | 15.0% | - | 0.0% |
| | Total | 3,036 | 2,347 | 77.3% | 212 | 7 | 11 | 7.6% | 459 | 15.1% | - | 0.0% |
| District 9 | North Union | 6,234 | 4,288 | 68.8% | 307 | 148 | 278 | 11.8% | 1,213 | 19.5% | - | 0.0% |
| | South Union | 4,765 | 3,955 | 83.0% | 216 | 243 | 192 | 13.7% | 153 | 3.2% | 6 | 0.1% |
| | Total | 10,999 | 8,243 | 74.9% | 523 | 391 | 470 | 12.6% | 1,366 | 12.4% | 6 | 0.1% |
| District 10 | Connellsville City | 4,425 | 2,605 | 58.9% | 1,123 | 337 | 347 | 40.8% | 13 | 0.3% | - | 0.0% |
| | South Connellsville | 943 | 758 | 80.4% | 73 | - | - | 7.7% | 112 | 11.9% | - | 0.0% |
| | Total | 5,368 | 3,363 | 62.6% | 1,196 | 337 | 347 | 35.0% | 125 | 2.3% | - | 0.0% |
| District 11 | Uniontown | 6,301 | 3,667 | 58.2% | 1,353 | 426 | 816 | 41.2% | 39 | 0.6% | - | 0.0% |

Source: U.S. Bureau of the Census

**Table 5-7
Fayette County Units per Structure and Mobile Homes Percent Change 1990 – 2000**

| | | housing units | single family | | multifamily | | | | mobile homes | | other | |
|-------------|---------------------|---------------|-----------------------|--------|---------------------|---------|------------|---------|--------------|--------|---------|---------|
| | | | attached and detached | | units per structure | | | % | total | % | total | % |
| | | | total | % | 2-4 | 5-9 | 10 or more | | | | | |
| | Pennsylvania | 6.3% | 9.1% | 2.6% | 2.8% | 5.4% | 4.5% | -2.3% | 2.7% | -3.4% | -92.6% | -93.0% |
| | Fayette County | 8.3% | 5.0% | -3.1% | 20.9% | 32.9% | 21.4% | 14.0% | 23.6% | 14.1% | -72.4% | -74.5% |
| District 1 | Belle Vernon | 11.5% | 29.2% | 15.9% | -36.9% | 297.0% | -50.7% | -17.5% | 68.8% | 51.4% | -100.0% | -100.0% |
| | Everson | -9.4% | -0.3% | 10.0% | -44.7% | -40.0% | * | -38.4% | 125.0% | 148.3% | -100.0% | -100.0% |
| | Fayette City | -7.6% | -2.8% | 5.2% | -38.5% | 100.0% | * | -29.7% | 157.1% | 178.3% | -100.0% | -100.0% |
| | Jefferson | 10.2% | 8.1% | -1.9% | -19.2% | * | * | -19.7% | 34.1% | 21.7% | -100.0% | -100.0% |
| | Lower Tyrone | 11.8% | 12.5% | 0.6% | -50.0% | * | * | -55.3% | 16.7% | 4.3% | -100.0% | -100.0% |
| | Newell | 7.8% | 7.7% | -0.2% | -66.7% | * | * | -22.7% | 100.0% | 85.5% | * | * |
| | Perry | 11.5% | 3.9% | -6.8% | 127.5% | -100.0% | * | 85.6% | 38.7% | 24.4% | -100.0% | -100.0% |
| | Perryopolis | 4.3% | 2.0% | -2.2% | 61.3% | 18.2% | -81.8% | 17.6% | 16.5% | 11.7% | -100.0% | -100.0% |
| | Upper Tyrone | 18.2% | 8.4% | -8.3% | -21.7% | -100.0% | * | -30.5% | 84.9% | 56.4% | -100.0% | -100.0% |
| | Washington | 1.6% | -0.7% | -2.2% | -5.9% | 158.1% | -60.0% | 48.6% | -27.8% | -28.9% | -100.0% | -100.0% |
| | Total | 6.6% | 4.8% | -1.7% | -13.2% | 149.6% | -50.0% | -2.1% | 31.7% | 23.6% | -100.0% | -100.0% |
| District 2 | Brownsville Borough | 2.5% | -7.9% | -10.1% | 71.9% | -6.9% | 19.1% | 29.5% | 300.0% | 290.4% | -100.0% | -100.0% |
| | Brownsville Twp | -11.0% | 0.3% | 12.7% | -56.3% | -100.0% | * | -55.1% | -61.3% | -56.5% | -100.0% | -100.0% |
| | Luzerne | 1.5% | 3.7% | 2.2% | 11.1% | * | * | 31.4% | -12.3% | -13.6% | -100.0% | -100.0% |
| | Redstone | 4.0% | -0.1% | -3.9% | 72.2% | 201.6% | -73.5% | 80.7% | 11.4% | 7.1% | -100.0% | -100.0% |
| | Total | 2.0% | -0.3% | -2.3% | 53.6% | 74.9% | 5.0% | 40.9% | -2.5% | -4.4% | -100.0% | -100.0% |
| District 3 | Fairchance | 17.7% | -5.6% | -19.8% | 64.0% | 11.1% | * | 72.0% | 166.7% | 126.7% | -100.0% | -100.0% |
| | Georges | 13.6% | 3.3% | -9.1% | 4.7% | * | * | -7.9% | 62.0% | 42.5% | -100.0% | -100.0% |
| | German | 5.5% | 2.3% | -3.0% | 20.0% | * | * | 40.8% | 38.9% | 31.6% | -100.0% | -100.0% |
| | Masontown | 0.1% | 1.3% | 1.1% | 26.4% | 13.3% | -100.0% | 17.9% | -42.4% | -42.4% | -100.0% | -100.0% |
| | Smithfield | -2.3% | -1.1% | 1.2% | -18.5% | 120.0% | * | -4.6% | 0.0% | 2.3% | -100.0% | -100.0% |
| | Total | 7.9% | 1.5% | -6.0% | 23.3% | 17.3% | 571.4% | 19.7% | 51.5% | 40.4% | -100.0% | -100.0% |
| District 4 | Nicholson | 4.0% | 2.5% | -1.5% | -44.4% | * | * | -46.6% | 13.8% | 9.4% | * | * |
| | Point Marion | 10.7% | 4.3% | -5.7% | 33.8% | 50.0% | 212.5% | 37.3% | 33.3% | 20.5% | -100.0% | -100.0% |
| | Springhill | 15.9% | 18.7% | 2.4% | * | * | * | * | -6.9% | -19.7% | * | * |
| | Total | 11.0% | 9.5% | -1.4% | 109.1% | 50.0% | 212.5% | 81.8% | -1.0% | -10.8% | -100.0% | -100.0% |
| District 5 | Henry Clay | 22.7% | 0.0% | -18.5% | 91.7% | -75.0% | * | 22.3% | 23.3% | 0.5% | 692.0% | 545.7% |
| | Markleysburg | 1.0% | -2.1% | -3.0% | -100.0% | * | * | -100.0% | 500.0% | 494.3% | -100.0% | -100.0% |
| | Ohiopyle | -13.6% | -34.3% | -23.9% | 50.0% | * | * | 73.7% | 350.0% | 421.1% | -100.0% | -100.0% |
| | Stewart | 2.4% | -4.6% | -6.8% | * | * | * | * | 44.9% | 41.5% | -20.0% | -21.9% |
| | Wharton | 16.6% | 11.3% | -4.6% | 368.4% | -100.0% | 1950.0% | 443.2% | 6.7% | -8.5% | -77.2% | -80.4% |
| | Total | 16.2% | 4.5% | -10.1% | 176.5% | -83.3% | 1950.0% | 189.1% | 20.8% | 4.0% | 131.2% | 99.0% |
| District 6 | Saltlick | 29.1% | 40.0% | 8.5% | 0.0% | * | * | 7.9% | 2.7% | -20.5% | -100.0% | -100.0% |
| | Springfield | 11.2% | 1.7% | -8.5% | * | * | * | * | 35.1% | 21.5% | -50.0% | -55.0% |
| | Total | 20.8% | 22.5% | 1.4% | 28.6% | * | * | 53.7% | 18.3% | -2.1% | -72.7% | -77.4% |
| District 7 | Bullskin | 13.9% | 12.8% | -1.0% | -43.4% | 89.5% | -50.0% | -31.3% | 26.0% | 10.6% | -100.0% | -100.0% |
| | Connellsville Twp | 8.5% | 2.8% | -5.2% | -14.0% | * | * | -20.7% | 62.2% | 49.6% | -100.0% | -100.0% |
| | Dawson | -6.4% | -10.9% | -4.9% | 55.6% | 0.0% | * | 46.4% | -40.0% | -35.9% | * | * |
| | Dunbar Borough | 11.7% | -3.2% | -13.4% | 106.7% | -25.0% | -35.7% | 39.9% | 142.3% | 116.9% | -100.0% | -100.0% |
| | Dunbar Twp | 7.3% | 7.4% | 0.1% | 122.2% | * | * | 125.1% | 0.5% | -6.4% | -100.0% | -100.0% |
| | Vanderbilt | 6.3% | 12.6% | 5.9% | -3.8% | -100.0% | -83.3% | -39.5% | 58.3% | 48.9% | * | * |
| | Total | 9.8% | 7.4% | -2.1% | 31.1% | 38.6% | -53.3% | 6.5% | 20.9% | 10.2% | -100.0% | -100.0% |
| District 8 | Franklin | 2.4% | 5.9% | 3.4% | -47.1% | * | * | -48.3% | 2.5% | 0.1% | -100.0% | -100.0% |
| | Menallen | 3.8% | -10.7% | -13.9% | 968.4% | -41.7% | 10.0% | 419.5% | 51.5% | 46.1% | -100.0% | -100.0% |
| | Total | 3.3% | -5.0% | -8.0% | 488.9% | -41.7% | 10.0% | 284.0% | 29.3% | 25.2% | -100.0% | -100.0% |
| District 9 | North Union | 8.0% | 7.5% | -0.5% | -3.8% | 16.5% | -5.8% | -8.4% | 23.8% | 14.6% | -100.0% | -100.0% |
| | South Union | 14.0% | 12.2% | -1.6% | 1.9% | 16.8% | 772.7% | 29.2% | -6.1% | -17.7% | -87.8% | -89.3% |
| | Total | 10.5% | 9.7% | -0.8% | -1.5% | 16.7% | 48.3% | 5.8% | 19.5% | 8.1% | -94.6% | -95.1% |
| District 10 | Connellsville City | 5.1% | 2.7% | -2.3% | 12.9% | 38.1% | 7.4% | 10.1% | 225.0% | 209.2% | -100.0% | -100.0% |
| | South Connellsville | 4.9% | 4.6% | -0.3% | -1.4% | -100.0% | * | -16.2% | 31.8% | 25.6% | -100.0% | -100.0% |
| | Total | 5.1% | 3.1% | -1.8% | 11.9% | 33.2% | 7.4% | 8.8% | 40.4% | 33.7% | -100.0% | -100.0% |
| District 11 | Uniontown | 7.1% | 2.9% | -3.9% | 14.0% | 0.0% | 27.3% | 7.5% | 225.0% | 203.3% | -100.0% | -100.0% |

Source: U.S. Bureau of the Census

note: The large percentages calculated in some categories are due in part to the very small numbers of a given type of housing unit in a given geographic area.

* - These percentages could not be calculated because one or both of the values used to calculate the percentage was zero.

v. Homeowner Housing

Fayette County's homeownership rate was higher than the state average in both 1990 and 2000. The owner-occupied portion of the county's housing stock in 2000 represented 73.2% (43,876) of the occupied housing units in the county. The owner-occupancy rate rose slightly from the 1990 rate of 72.3%. In both 1990 and 2000, the county's homeownership rate surpassed the statewide average (70.6% and 71.3%, respectively).

- *Market Area highlights*

Homeownership was highest in Market Area 7 at 83.8% (6,637), and lowest in Market Area 11 at 49.3% (2,675). Between 1990 and 2000, the largest percent gain in homeownership (3.9%) was also in Market Area 7, while Market Area 10 had the largest percent loss (-1.7%).

- *Municipality highlights*

Homeownership was highest in Newell Borough at 87.4% (194), and lowest in Belle Vernon Borough at 46.2% (283). Between 1990 and 2000, the largest percent gain in homeownership was in Markleysburg Borough (10.9%), while the largest percent loss was found in Fairchance Borough (-5.6%).

The 2000 Census reported 678 vacant for sale only units in Fayette County, which represent 1.5% of the total owner units in the county. The low rate of vacant for sale units may have a negative impact on the relative affordability of housing because of a small number of available units in the marketplace at any given time.

Further information on the county's owner housing supply, including owner information by market area and municipality for 1990 and 2000, is presented in the following tables.

**Table 5-8
Fayette County Owner Housing Supply 1990**

| | | Housing Units | | Owner-occupied units | | Vacant for-sale only units | | |
|-------------|---------------------|---------------|-----------|----------------------|---------------|----------------------------|-------------|------------|
| | | Total | Occupied | Total | % of Occupied | Total | % of Vacant | % of Owner |
| | Pennsylvania | 4,938,140 | 4,495,966 | 3,176,121 | 70.6% | 48,763 | 11.0% | 1.5% |
| | Fayette County | 61,406 | 56,110 | 40,595 | 72.3% | 559 | 10.6% | 1.4% |
| District 1 | Belle Vernon | 648 | 592 | 277 | 46.8% | 13 | 23.2% | 4.7% |
| | Everson | 432 | 378 | 280 | 74.1% | 4 | 7.4% | 1.4% |
| | Fayette City | 340 | 306 | 210 | 68.6% | 9 | 26.5% | 4.3% |
| | Jefferson | 790 | 730 | 601 | 82.3% | 4 | 6.7% | 0.7% |
| | Lower Tyrone | 422 | 398 | 324 | 81.4% | 1 | 4.2% | 0.3% |
| | Newell | 217 | 202 | 170 | 84.2% | - | 0.0% | 0.0% |
| | Perry | 1,117 | 1,033 | 837 | 81.0% | 9 | 10.7% | 1.1% |
| | Perryopolis | 797 | 765 | 594 | 77.6% | 9 | 28.1% | 1.5% |
| | Upper Tyrone | 762 | 717 | 572 | 79.8% | 8 | 17.8% | 1.4% |
| | Washington | 1,919 | 1,826 | 1,472 | 80.6% | 8 | 8.6% | 0.5% |
| | Total | 7,444 | 6,947 | 5,337 | 76.8% | 65 | 13.1% | 1.2% |
| District 2 | Brownsville Borough | 1,541 | 1,340 | 739 | 55.1% | 19 | 9.5% | 2.6% |
| | Brownsville Twp | 396 | 353 | 287 | 81.3% | 8 | 18.6% | 2.8% |
| | Luzerne | 2,027 | 1,909 | 1,551 | 81.2% | 12 | 10.2% | 0.8% |
| | Redstone | 2,824 | 2,558 | 1,825 | 71.3% | 29 | 10.9% | 1.6% |
| | Total | 6,788 | 6,160 | 4,402 | 71.5% | 68 | 10.8% | 1.5% |
| District 3 | Fairchance | 776 | 727 | 496 | 68.2% | 7 | 14.3% | 1.4% |
| | Georges | 2,522 | 2,372 | 1,847 | 77.9% | 14 | 9.3% | 0.8% |
| | German | 2,211 | 2,092 | 1,694 | 81.0% | 12 | 10.1% | 0.7% |
| | Masontown | 1,646 | 1,532 | 1,053 | 68.7% | 23 | 20.2% | 2.2% |
| | Smithfield | 397 | 379 | 260 | 68.6% | 1 | 5.6% | 0.4% |
| | Total | 7,552 | 7,102 | 5,350 | 75.3% | 57 | 12.7% | 1.1% |
| District 4 | Nicholson | 738 | 689 | 557 | 80.8% | 5 | 10.2% | 0.9% |
| | Point Marion | 609 | 534 | 343 | 64.2% | 12 | 16.0% | 3.5% |
| | Springhill | 1,112 | 1,038 | 789 | 76.0% | 4 | 5.4% | 0.5% |
| | Total | 2,459 | 2,261 | 1,689 | 74.7% | 21 | 10.6% | 1.2% |
| District 5 | Henry Clay | 1,057 | 620 | 491 | 79.2% | 12 | 2.7% | 2.4% |
| | Markleysburg | 105 | 94 | 65 | 69.1% | 5 | 45.5% | 7.7% |
| | Ohiovale | 50 | 39 | 28 | 71.8% | - | 0.0% | 0.0% |
| | Stewart | 331 | 263 | 225 | 85.6% | - | 0.0% | 0.0% |
| | Wharton | 1,507 | 1,129 | 896 | 79.4% | 14 | 3.7% | 1.6% |
| | Total | 3,050 | 2,145 | 1,705 | 79.5% | 31 | 3.4% | 1.8% |
| District 6 | Saltlick | 1,368 | 1,148 | 956 | 83.3% | 10 | 4.5% | 1.0% |
| | Springfield | 1,137 | 999 | 829 | 83.0% | 9 | 6.5% | 1.1% |
| | Total | 2,505 | 2,147 | 1,785 | 83.1% | 19 | 5.3% | 1.1% |
| District 7 | Bullskin | 2,809 | 2,604 | 2,174 | 83.5% | 29 | 14.1% | 1.3% |
| | Connellsville Twp | 1,026 | 974 | 777 | 79.8% | 8 | 15.4% | 1.0% |
| | Dawson | 214 | 199 | 144 | 72.4% | - | 0.0% | 0.0% |
| | Dunbar Borough | 529 | 496 | 364 | 73.4% | 2 | 6.1% | 0.5% |
| | Dunbar Twp | 2,912 | 2,740 | 2,217 | 80.9% | 17 | 9.9% | 0.8% |
| | Vanderbilt | 237 | 208 | 148 | 71.2% | 4 | 13.8% | 2.7% |
| Total | 7,727 | 7,221 | 5,824 | 80.7% | 60 | 11.9% | 1.0% | |
| District 8 | Franklin | 1,047 | 958 | 804 | 83.9% | 4 | 4.5% | 0.5% |
| | Menallen | 1,893 | 1,776 | 1,333 | 75.1% | 13 | 11.1% | 1.0% |
| | Total | 2,940 | 2,734 | 2,137 | 78.2% | 17 | 8.3% | 0.8% |
| District 9 | North Union | 5,761 | 5,461 | 3,985 | 73.0% | 40 | 13.3% | 1.0% |
| | South Union | 4,190 | 3,978 | 3,046 | 76.6% | 41 | 19.3% | 1.3% |
| | Total | 9,951 | 9,439 | 7,031 | 74.5% | 81 | 15.8% | 1.2% |
| District 10 | Connellsville City | 4,210 | 3,845 | 1,993 | 51.8% | 55 | 15.1% | 2.8% |
| | South Connellsville | 899 | 836 | 657 | 78.6% | 16 | 25.4% | 2.4% |
| | Total | 5,109 | 4,681 | 2,650 | 56.6% | 71 | 16.6% | 2.7% |
| District 11 | Uniontown | 5,881 | 5,273 | 2,685 | 50.9% | 69 | 11.3% | 2.6% |

Source: U.S. Bureau of the Census

**Table 5-9
Fayette County Owner Housing Supply 2000**

| | | Housing Units | | Owner-occupied units | | Vacant for-sale only units | | |
|-------------|---------------------|---------------|-----------|----------------------|---------------|----------------------------|-------------|------------|
| | | Total | Occupied | Total | % of Occupied | Total | % of Vacant | % of Owner |
| | Pennsylvania | 5,249,750 | 4,777,003 | 3,406,337 | 71.3% | 55,891 | 11.8% | 1.6% |
| | Fayette County | 66,490 | 59,969 | 43,876 | 73.2% | 678 | 10.4% | 1.5% |
| District 1 | Belle Vernon | 716 | 612 | 283 | 46.2% | 3 | 2.9% | 1.1% |
| | Everson | 385 | 351 | 246 | 70.1% | 8 | 23.5% | 3.3% |
| | Fayette City | 321 | 286 | 207 | 72.4% | 13 | 37.1% | 6.3% |
| | Jefferson | 900 | 865 | 720 | 83.2% | 13 | 37.1% | 1.8% |
| | Lower Tyrone | 480 | 461 | 394 | 85.5% | 3 | 15.8% | 0.8% |
| | Newell | 232 | 222 | 194 | 87.4% | 2 | 20.0% | 1.0% |
| | Perry | 1,245 | 1,170 | 933 | 79.7% | 9 | 12.0% | 1.0% |
| | Perryopolis | 831 | 798 | 616 | 77.2% | 6 | 18.2% | 1.0% |
| | Upper Tyrone | 902 | 870 | 718 | 82.5% | 4 | 12.5% | 0.6% |
| | Washington | 1,948 | 1,821 | 1,457 | 80.0% | 12 | 9.4% | 0.8% |
| | Total | 7,960 | 7,456 | 5,768 | 77.4% | 73 | 14.5% | 1.3% |
| District 2 | Brownsville Borough | 1,550 | 1,238 | 703 | 56.8% | 23 | 7.4% | 3.3% |
| | Brownsville Twp | 362 | 325 | 269 | 82.8% | 9 | 24.3% | 3.3% |
| | Luzerne | 2,043 | 1,897 | 1,560 | 82.2% | 20 | 13.7% | 1.3% |
| | Redstone | 2,943 | 2,651 | 1,981 | 74.7% | 31 | 10.6% | 1.6% |
| | Total | 6,898 | 6,111 | 4,513 | 73.9% | 83 | 10.5% | 1.8% |
| District 3 | Fairchance | 932 | 871 | 561 | 64.4% | 2 | 3.3% | 0.4% |
| | Georges | 2,749 | 2,588 | 2,016 | 77.9% | 18 | 11.2% | 0.9% |
| | German | 2,333 | 2,148 | 1,714 | 79.8% | 16 | 8.6% | 0.9% |
| | Masontown | 1,701 | 1,536 | 1,045 | 68.0% | 25 | 15.2% | 2.4% |
| | Smithfield | 384 | 363 | 239 | 65.8% | 5 | 23.8% | 2.1% |
| | Total | 8,099 | 7,506 | 5,575 | 74.3% | 66 | 11.1% | 1.2% |
| District 4 | Nicholson | 777 | 737 | 609 | 82.6% | 7 | 17.5% | 1.1% |
| | Point Marion | 682 | 572 | 372 | 65.0% | 19 | 17.3% | 5.1% |
| | Springhill | 1,270 | 1,157 | 883 | 76.3% | 14 | 12.4% | 1.6% |
| | Total | 2,729 | 2,466 | 1,864 | 75.6% | 40 | 15.2% | 2.1% |
| District 5 | Henry Clay | 1,306 | 742 | 583 | 78.6% | 8 | 1.4% | 1.4% |
| | Markleysburg | 105 | 90 | 69 | 76.7% | 4 | 26.7% | 5.8% |
| | Ohiopyle | 44 | 34 | 24 | 70.6% | 2 | 20.0% | 8.3% |
| | Stewart | 338 | 275 | 234 | 85.1% | 4 | 6.3% | 1.7% |
| | Wharton | 1,750 | 1,362 | 1,095 | 80.4% | 17 | 4.4% | 1.6% |
| | Total | 3,543 | 2,503 | 2,005 | 80.1% | 35 | 3.4% | 1.7% |
| District 6 | Saltlick | 1,743 | 1,385 | 1,148 | 82.9% | 16 | 4.5% | 1.4% |
| | Springfield | 1,283 | 1,158 | 962 | 83.1% | 11 | 8.8% | 1.1% |
| | Total | 3,026 | 2,543 | 2,110 | 83.0% | 27 | 5.6% | 1.3% |
| District 7 | Bullskin | 3,206 | 3,023 | 2,640 | 87.3% | 32 | 17.5% | 1.2% |
| | Connellsville Twp | 1,093 | 1,032 | 870 | 84.3% | 11 | 18.0% | 1.3% |
| | Dawson | 205 | 183 | 134 | 73.2% | 1 | 4.5% | 0.7% |
| | Dunbar Borough | 576 | 513 | 367 | 71.5% | 4 | 6.3% | 1.1% |
| | Dunbar Twp | 3,152 | 2,944 | 2,455 | 83.4% | 25 | 12.0% | 1.0% |
| | Vanderbilt | 234 | 222 | 171 | 77.0% | 4 | 33.3% | 2.3% |
| Total | 8,466 | 7,917 | 6,637 | 83.8% | 77 | 14.0% | 1.2% | |
| District 8 | Franklin | 1,072 | 1,012 | 874 | 86.4% | 10 | 16.7% | 1.1% |
| | Menallen | 1,964 | 1,810 | 1,402 | 77.5% | 24 | 15.6% | 1.7% |
| | Total | 3,036 | 2,822 | 2,276 | 80.7% | 34 | 15.9% | 1.5% |
| District 9 | North Union | 6,234 | 5,805 | 4,313 | 74.3% | 50 | 11.7% | 1.2% |
| | South Union | 4,795 | 4,563 | 3,439 | 75.4% | 41 | 17.7% | 1.2% |
| | Total | 11,029 | 10,368 | 7,752 | 74.8% | 91 | 13.8% | 1.2% |
| District 10 | Connellsville City | 4,434 | 3,963 | 1,990 | 50.2% | 38 | 8.1% | 1.9% |
| | South Connellsville | 948 | 890 | 710 | 79.8% | 8 | 13.8% | 1.1% |
| | Total | 5,382 | 4,853 | 2,700 | 55.6% | 46 | 8.7% | 1.7% |
| District 11 | Uniontown | 6,320 | 5,423 | 2,675 | 49.3% | 106 | 11.8% | 4.0% |

Source: U.S. Bureau of the Census

**Table 5-10
Fayette County Owner Housing Supply Percent Change 1990 – 2000**

| | | Housing Units | | Owner-occupied units | | Vacant for-sale only units | | |
|-------------|---------------------|---------------|----------|----------------------|---------------|----------------------------|-------------|------------|
| | | Total | Occupied | Total | % of Occupied | Total | % of Vacant | % of Owner |
| | Pennsylvania | 6.3% | 6.3% | 7.2% | 0.9% | 14.6% | 7.2% | 6.9% |
| | Fayette County | 8.3% | 6.9% | 8.1% | 1.1% | 21.3% | -1.5% | 12.2% |
| District 1 | Belle Vernon | 10.5% | 3.4% | 2.2% | -1.2% | -76.9% | -87.6% | -77.4% |
| | Everson | -10.9% | -7.1% | -12.1% | -5.4% | 100.0% | 217.6% | 127.6% |
| | Fayette City | -5.6% | -6.5% | -1.4% | 5.5% | 44.4% | 40.3% | 46.5% |
| | Jefferson | 13.9% | 18.5% | 19.8% | 1.1% | 225.0% | 457.1% | 171.3% |
| | Lower Tyrone | 13.7% | 15.8% | 21.6% | 5.0% | 200.0% | 278.9% | 146.7% |
| | Newell | 6.9% | 9.9% | 14.1% | 3.8% | * | * | * |
| | Perry | 11.5% | 13.3% | 11.5% | -1.6% | 0.0% | 12.0% | -10.3% |
| | Perryopolis | 4.3% | 4.3% | 3.7% | -0.6% | -33.3% | -35.4% | -35.7% |
| | Upper Tyrone | 18.4% | 21.3% | 25.5% | 3.4% | -50.0% | -29.7% | -60.2% |
| | Washington | 1.5% | -0.3% | -1.0% | -0.7% | 50.0% | 9.8% | 51.5% |
| | Total | 6.9% | 7.3% | 8.1% | 0.7% | 12.3% | 10.7% | 3.9% |
| District 2 | Brownsville Borough | 0.6% | -7.6% | -4.9% | 3.0% | 21.1% | -22.0% | 27.3% |
| | Brownsville Twp | -8.6% | -7.9% | -6.3% | 1.8% | 12.5% | 30.7% | 20.0% |
| | Luzerne | 0.8% | -0.6% | 0.6% | 1.2% | 66.7% | 34.7% | 65.7% |
| | Redstone | 4.2% | 3.6% | 8.5% | 4.7% | 6.9% | -2.6% | -1.5% |
| | Total | 1.6% | -0.8% | 2.5% | 3.3% | 22.1% | -2.6% | 19.1% |
| District 3 | Fairchance | 20.1% | 19.8% | 13.1% | -5.6% | -71.4% | -77.0% | -74.7% |
| | Georges | 9.0% | 9.1% | 9.1% | 0.0% | 28.6% | 19.8% | 17.8% |
| | German | 5.5% | 2.7% | 1.2% | -1.5% | 33.3% | -14.2% | 31.8% |
| | Masontown | 3.3% | 0.3% | -0.8% | -1.0% | 8.7% | -24.9% | 9.5% |
| | Smithfield | -3.3% | -4.2% | -8.1% | -4.0% | 400.0% | 328.6% | 443.9% |
| Total | 7.2% | 5.7% | 4.2% | -1.4% | 15.8% | -12.1% | 11.1% | |
| District 4 | Nicholson | 5.3% | 7.0% | 9.3% | 2.2% | 40.0% | 71.5% | 28.0% |
| | Point Marion | 12.0% | 7.1% | 8.5% | 1.2% | 58.3% | 8.0% | 46.0% |
| | Springhill | 14.2% | 11.5% | 11.9% | 0.4% | 250.0% | 129.2% | 212.7% |
| | Total | 11.0% | 9.1% | 10.4% | 1.2% | 90.5% | 43.4% | 72.6% |
| District 5 | Henry Clay | 23.6% | 19.7% | 18.7% | -0.8% | -33.3% | -48.3% | -43.9% |
| | Markleysburg | 0.0% | -4.3% | 6.2% | 10.9% | -20.0% | -41.3% | -24.6% |
| | Ohioyle | -12.0% | -12.8% | -14.3% | -1.7% | * | * | * |
| | Stewart | 2.1% | 4.6% | 4.0% | -0.5% | * | * | * |
| | Wharton | 16.1% | 20.6% | 22.2% | 1.3% | 21.4% | 18.3% | -0.6% |
| Total | 16.2% | 16.7% | 17.6% | 0.8% | 12.9% | -1.8% | -4.0% | |
| District 6 | Saltlick | 27.4% | 20.6% | 20.1% | -0.5% | 60.0% | -1.7% | 33.2% |
| | Springfield | 12.8% | 15.9% | 16.0% | 0.1% | 22.2% | 34.9% | 5.3% |
| | Total | 20.8% | 18.4% | 18.2% | -0.2% | 42.1% | 5.3% | 20.2% |
| District 7 | Bullskin | 14.1% | 16.1% | 21.4% | 4.6% | 10.3% | 23.6% | -9.1% |
| | Connellsville Twp | 6.5% | 6.0% | 12.0% | 5.7% | 37.5% | 17.2% | 22.8% |
| | Dawson | -4.2% | -8.0% | -6.9% | 1.2% | * | * | * |
| | Dunbar Borough | 8.9% | 3.4% | 0.8% | -2.5% | 100.0% | 4.8% | 98.4% |
| | Dunbar Twp | 8.2% | 7.4% | 10.7% | 3.1% | 47.1% | 21.6% | 32.8% |
| | Vanderbilt | -1.3% | 6.7% | 15.5% | 8.3% | 0.0% | 141.7% | -13.5% |
| Total | 9.6% | 9.6% | 14.0% | 3.9% | 28.3% | 18.3% | 12.6% | |
| District 8 | Franklin | 2.4% | 5.6% | 8.7% | 2.9% | 150.0% | 270.8% | 130.0% |
| | Menallen | 3.8% | 1.9% | 5.2% | 3.2% | 84.6% | 40.3% | 75.5% |
| | Total | 3.3% | 3.2% | 6.5% | 3.2% | 100.0% | 92.5% | 87.8% |
| District 9 | North Union | 8.2% | 6.3% | 8.2% | 1.8% | 25.0% | -12.6% | 15.5% |
| | South Union | 14.4% | 14.7% | 12.9% | -1.6% | 0.0% | -8.6% | -11.4% |
| | Total | 10.8% | 9.8% | 10.3% | 0.4% | 12.3% | -13.0% | 1.9% |
| District 10 | Connellsville City | 5.3% | 3.1% | -0.2% | -3.1% | -30.9% | -46.5% | -30.8% |
| | South Connellsville | 5.5% | 6.5% | 8.1% | 1.5% | -50.0% | -45.7% | -53.7% |
| | Total | 5.3% | 3.7% | 1.9% | -1.7% | -35.2% | -47.6% | -36.4% |
| District 11 | Uniontown | 7.5% | 2.8% | -0.4% | -3.1% | 53.6% | 4.1% | 54.2% |

Source: U.S. Bureau of the Census

note: The large percentages calculated in some categories are due in part to the very small numbers of a given type of housing unit in a given geographic area.

* - These percentages could not be calculated because one or both of the values used to calculate the percentage was zero.

vi. **Homeowner Housing by Units per Structure and Mobile Homes**

Fayette County's owner-occupied housing units are predominantly single family units. There were 40,595 owner-occupied single family units (86.6% of the county's owner-occupied units) in the county in 2000. This large amount confirms the preference for single family dwellings by owner households and is characteristic of rural areas. In 2000, a total of 658 (1.6%) multifamily units and 4,440 (10.9%) mobile homes were owner-occupied, while 330 (0.8%) units classified as other were owner-occupied.

- *Market Area highlights*

Single family. In 2000, Market Area 11 had the highest rate of single family owner-occupied units at 96.0% (2,490). Conversely, Market Area 6 had the lowest single family rate, at 76.7% (1,619).

Multifamily. Owner-occupied multifamily rates in the county are very low, due to the nature of a multifamily unit structure. Market Area 10 had the highest percentage of owner-occupied multifamily units in 2000, at 6.6% (177), while Market Area 6 had no owner-occupied multifamily units.

Mobile homes. The percentage of owner-occupied mobile homes in Market Area 6 is the highest in the county, at 22.8% (482). In contrast, Market Area 11 had the lowest rate of owner-occupied mobile homes, at 0.4% (10).

- *Municipality highlights*

Single family. Of the forty-two municipalities in the county, Point Marion Borough had the highest single family owner-occupied rate at 96.6% (337), while Ohiopyle Borough had the lowest at 47.6% (10).

Multifamily. Ohiopyle Borough had the highest percentage of owner-occupied multifamily units, 19.0% (4), while twelve municipalities had no owner-occupied multifamily units.

Mobile homes. Ohiopyle Borough had the highest percentage of owner-occupied mobile homes in the county at 33.3% (7), while the city of Connellsville had no owner-occupied mobile homes.

Further information on the county's owner housing supply by type, including information by market area and municipality for 1990 and 2000, is presented in the following tables.

**Table 5-11
Fayette County Owner Housing by Units per Structure and Mobile Homes 1990**

| | | total owner-occupied units | single family | | multifamily | | mobile homes | | other | |
|-------------|---------------------|----------------------------|---------------|---------------------|-------------|---------------------|--------------|---------------------|--------|---------------------|
| | | | total | % of owner-occupied | total | % of owner-occupied | total | % of owner-occupied | total | % of owner-occupied |
| | Pennsylvania | 3,176,693 | 2,886,034 | 90.9% | 103,245 | 3.3% | 170,707 | 5.4% | 16,707 | 0.5% |
| | Fayette County | 40,595 | 35,167 | 86.6% | 658 | 1.6% | 4,440 | 10.9% | 330 | 0.8% |
| District 1 | Belle Vernon | 281 | 243 | 86.5% | 22 | 7.8% | 16 | 5.7% | - | 0.0% |
| | Everson | 283 | 262 | 92.6% | 15 | 5.3% | 2 | 0.7% | 4 | 1.4% |
| | Fayette City | 206 | 183 | 88.8% | 14 | 6.8% | 7 | 3.4% | 2 | 1.0% |
| | Jefferson | 599 | 542 | 90.5% | 2 | 0.3% | 54 | 9.0% | 1 | 0.2% |
| | Lower Tyrone | 324 | 238 | 73.5% | 1 | 0.3% | 82 | 25.3% | 3 | 0.9% |
| | Newell | 172 | 170 | 98.8% | - | 0.0% | 2 | 1.2% | - | 0.0% |
| | Perry | 837 | 712 | 85.1% | 4 | 0.5% | 102 | 12.2% | 19 | 2.3% |
| | Perryopolis | 594 | 533 | 89.7% | 7 | 1.2% | 52 | 8.8% | 2 | 0.3% |
| | Upper Tyrone | 572 | 475 | 83.0% | 3 | 0.5% | 87 | 15.2% | 7 | 1.2% |
| | Washington | 1,472 | 1,384 | 94.0% | 16 | 1.1% | 72 | 4.9% | - | 0.0% |
| | Total | 5,340 | 4,742 | 88.8% | 84 | 1.6% | 476 | 8.9% | 38 | 0.7% |
| District 2 | Brownsville Borough | 739 | 722 | 97.7% | 12 | 1.6% | 5 | 0.7% | - | 0.0% |
| | Brownsville Twp | 278 | 249 | 89.6% | 7 | 2.5% | 17 | 6.1% | 5 | 1.8% |
| | Luzerne | 1,552 | 1,405 | 90.5% | 8 | 0.5% | 139 | 9.0% | - | 0.0% |
| | Redstone | 1,835 | 1,616 | 88.1% | 37 | 2.0% | 128 | 7.0% | 54 | 2.9% |
| | Total | 4,404 | 3,992 | 90.6% | 64 | 1.5% | 289 | 6.6% | 59 | 1.3% |
| District 3 | Fairchance | 496 | 447 | 90.1% | 2 | 0.4% | 41 | 8.3% | 6 | 1.2% |
| | Georges | 1,847 | 1,590 | 86.1% | 15 | 0.8% | 242 | 13.1% | - | 0.0% |
| | German | 1,694 | 1,462 | 86.3% | - | 0.0% | 202 | 11.9% | 30 | 1.8% |
| | Masontown | 1,053 | 989 | 93.9% | 11 | 1.0% | 41 | 3.9% | 12 | 1.1% |
| | Smithfield | 260 | 229 | 88.1% | 5 | 1.9% | 24 | 9.2% | 2 | 0.8% |
| | Total | 5,350 | 4,717 | 88.2% | 33 | 0.6% | 550 | 10.3% | 50 | 0.9% |
| District 4 | Nicholson | 553 | 456 | 82.5% | 2 | 0.4% | 95 | 17.2% | - | 0.0% |
| | Point Marion | 343 | 331 | 96.5% | 7 | 2.0% | 1 | 0.3% | 4 | 1.2% |
| | Springhill | 793 | 539 | 68.0% | - | 0.0% | 254 | 32.0% | - | 0.0% |
| | Total | 1,689 | 1,326 | 78.5% | 9 | 0.5% | 350 | 20.7% | 4 | 0.2% |
| District 5 | Henry Clay | 491 | 407 | 82.9% | 3 | 0.6% | 66 | 13.4% | 15 | 3.1% |
| | Markleysburg | 67 | 63 | 94.0% | - | 0.0% | 2 | 3.0% | 2 | 3.0% |
| | Ohiopyle | 26 | 24 | 92.3% | 2 | 7.7% | - | 0.0% | - | 0.0% |
| | Stewart | 225 | 185 | 82.2% | - | 0.0% | 35 | 15.6% | 5 | 2.2% |
| | Wharton | 896 | 722 | 80.6% | 9 | 1.0% | 134 | 15.0% | 31 | 3.5% |
| | Total | 1,705 | 1,401 | 82.2% | 14 | 0.8% | 237 | 13.9% | 53 | 3.1% |
| District 6 | Saltlick | 944 | 707 | 74.9% | - | 0.0% | 237 | 25.1% | - | 0.0% |
| | Springfield | 841 | 645 | 76.7% | - | 0.0% | 196 | 23.3% | - | 0.0% |
| | Total | 1,785 | 1,352 | 75.7% | - | 0.0% | 433 | 24.3% | - | 0.0% |
| District 7 | Bullskin | 2,174 | 1,682 | 77.4% | 6 | 0.3% | 486 | 22.4% | - | 0.0% |
| | Connellsville Twp | 777 | 630 | 81.1% | 9 | 1.2% | 138 | 17.8% | - | 0.0% |
| | Dawson | 141 | 133 | 94.3% | - | 0.0% | 8 | 5.7% | - | 0.0% |
| | Dunbar Borough | 364 | 334 | 91.8% | 14 | 3.8% | 15 | 4.1% | 1 | 0.3% |
| | Dunbar Twp | 2,217 | 1,850 | 83.4% | 5 | 0.2% | 362 | 16.3% | - | 0.0% |
| | Vanderbilt | 146 | 137 | 93.8% | 2 | 1.4% | 7 | 4.8% | - | 0.0% |
| | Total | 5,819 | 4,766 | 81.9% | 36 | 0.6% | 1,016 | 17.5% | 1 | 0.0% |
| District 8 | Franklin | 804 | 692 | 86.1% | - | 0.0% | 106 | 13.2% | 6 | 0.7% |
| | Menallen | 1,333 | 1,176 | 88.2% | 12 | 0.9% | 127 | 9.5% | 18 | 1.4% |
| | Total | 2,137 | 1,868 | 87.4% | 12 | 0.6% | 233 | 10.9% | 24 | 1.1% |
| District 9 | North Union | 3,942 | 3,184 | 80.8% | 73 | 1.9% | 658 | 16.7% | 27 | 0.7% |
| | South Union | 3,089 | 2,880 | 93.2% | 63 | 2.0% | 116 | 3.8% | 30 | 1.0% |
| | Total | 7,031 | 6,064 | 86.2% | 136 | 1.9% | 774 | 11.0% | 57 | 0.8% |
| District 10 | Connellsville City | 1,993 | 1,859 | 93.3% | 98 | 4.9% | 4 | 0.2% | 32 | 1.6% |
| | South Connellsville | 657 | 578 | 88.0% | 11 | 1.7% | 66 | 10.0% | 2 | 0.3% |
| | Total | 2,650 | 2,437 | 92.0% | 109 | 4.1% | 70 | 2.6% | 34 | 1.3% |
| District 11 | Uniontown | 2,685 | 2,502 | 93.2% | 161 | 6.0% | 12 | 0.4% | 10 | 0.4% |

Source: U.S. Bureau of the Census

**Table 5-12
Fayette County Owner Housing by Units per Structure and Mobile Homes 2000**

| | | total owner- occupied units | single family | | multifamily | | mobile homes | | other | |
|-------------|---------------------|--------------------------------------|---------------|----------------------------|-------------|----------------------------|--------------|----------------------------|-------|----------------------------|
| | | | total | % of owner- occupied | total | % of owner- occupied | total | % of owner- occupied | total | % of owner- occupied |
| | | | | | | | | | | |
| | Pennsylvania | 3,406,167 | 3,123,075 | 91.7% | 107,239 | 3.1% | 175,231 | 5.1% | 622 | 0.0% |
| | Fayette County | 43,859 | 37,635 | 85.8% | 588 | 1.3% | 5,617 | 12.8% | 19 | 0.0% |
| District 1 | Belle Vernon | 349 | 321 | 92.0% | 10 | 2.9% | 18 | 5.2% | - | 0.0% |
| | Everson | 253 | 243 | 96.0% | 7 | 2.8% | 3 | 1.2% | - | 0.0% |
| | Fayette City | 201 | 181 | 90.0% | 11 | 5.5% | 9 | 4.5% | - | 0.0% |
| | Jefferson | 724 | 633 | 87.4% | 4 | 0.6% | 87 | 12.0% | - | 0.0% |
| | Lower Tyrone | 386 | 282 | 73.1% | - | 0.0% | 104 | 26.9% | - | 0.0% |
| | Newell | 195 | 186 | 95.4% | 5 | 2.6% | 4 | 2.1% | - | 0.0% |
| | Perry | 932 | 745 | 79.9% | 28 | 3.0% | 159 | 17.1% | - | 0.0% |
| | Perryopolis | 610 | 545 | 89.3% | 5 | 0.8% | 60 | 9.8% | - | 0.0% |
| | Upper Tyrone | 712 | 577 | 81.0% | - | 0.0% | 135 | 19.0% | - | 0.0% |
| | Washington | 1,394 | 1,329 | 95.3% | - | 0.0% | 65 | 4.7% | - | 0.0% |
| | Total | 5,756 | 5,042 | 87.6% | 70 | 1.2% | 644 | 11.2% | - | 0.0% |
| District 2 | Brownsville Borough | 689 | 661 | 95.9% | 17 | 2.5% | 11 | 1.6% | - | 0.0% |
| | Brownsville Twp | 283 | 271 | 95.8% | 2 | 0.7% | 10 | 3.5% | - | 0.0% |
| | Luzerne | 1,543 | 1,430 | 92.7% | 10 | 0.6% | 103 | 6.7% | - | 0.0% |
| | Redstone | 1,996 | 1,854 | 92.9% | 24 | 1.2% | 118 | 5.9% | - | 0.0% |
| | Total | 4,511 | 4,216 | 93.5% | 53 | 1.2% | 242 | 5.4% | - | 0.0% |
| District 3 | Fairchance | 570 | 426 | 74.7% | 10 | 1.8% | 134 | 23.5% | - | 0.0% |
| | Georges | 2,110 | 1,659 | 78.6% | 20 | 0.9% | 431 | 20.4% | - | 0.0% |
| | German | 1,717 | 1,488 | 86.7% | - | 0.0% | 229 | 13.3% | - | 0.0% |
| | Masontown | 1,027 | 976 | 95.0% | 27 | 2.6% | 24 | 2.3% | - | 0.0% |
| | Smithfield | 247 | 222 | 89.9% | 4 | 1.6% | 21 | 8.5% | - | 0.0% |
| | Total | 5,671 | 4,771 | 84.1% | 61 | 1.1% | 839 | 14.8% | - | 0.0% |
| District 4 | Nicholson | 607 | 505 | 83.2% | 2 | 0.3% | 100 | 16.5% | - | 0.0% |
| | Point Marion | 349 | 337 | 96.6% | 4 | 1.1% | 8 | 2.3% | - | 0.0% |
| | Springhill | 906 | 662 | 73.1% | 9 | 1.0% | 235 | 25.9% | - | 0.0% |
| | Total | 1,862 | 1,504 | 80.8% | 15 | 0.8% | 343 | 18.4% | - | 0.0% |
| District 5 | Henry Clay | 582 | 435 | 74.7% | 2 | 0.3% | 143 | 24.6% | 2 | 0.3% |
| | Markleysburg | 66 | 57 | 86.4% | - | 0.0% | 9 | 13.6% | - | 0.0% |
| | Ohioptyle | 21 | 10 | 47.6% | 4 | 19.0% | 7 | 33.3% | - | 0.0% |
| | Stewart | 239 | 190 | 79.5% | - | 0.0% | 47 | 19.7% | 2 | 0.8% |
| | Wharton | 1,093 | 922 | 84.4% | 8 | 0.7% | 163 | 14.9% | - | 0.0% |
| | Total | 2,001 | 1,614 | 80.7% | 14 | 0.7% | 369 | 18.4% | 4 | 0.2% |
| District 6 | Saltlick | 1,148 | 937 | 81.6% | - | 0.0% | 211 | 18.4% | - | 0.0% |
| | Springfield | 962 | 682 | 70.9% | - | 0.0% | 271 | 28.2% | 9 | 0.9% |
| | Total | 2,110 | 1,619 | 76.7% | - | 0.0% | 482 | 22.8% | 9 | 0.4% |
| District 7 | Bullskin | 2,680 | 2,044 | 76.3% | - | 0.0% | 636 | 23.7% | - | 0.0% |
| | Connellsville Twp | 857 | 683 | 79.7% | - | 0.0% | 174 | 20.3% | - | 0.0% |
| | Dawson | 135 | 129 | 95.6% | - | 0.0% | 6 | 4.4% | - | 0.0% |
| | Dunbar Borough | 335 | 296 | 88.4% | 4 | 1.2% | 35 | 10.4% | - | 0.0% |
| | Dunbar Twp | 2,478 | 1,976 | 79.7% | 20 | 0.8% | 482 | 19.5% | - | 0.0% |
| | Total | 6,672 | 5,300 | 79.4% | 27 | 0.4% | 1,345 | 20.2% | - | 0.0% |
| District 8 | Franklin | 874 | 731 | 83.6% | - | 0.0% | 143 | 16.4% | - | 0.0% |
| | Menallen | 1,404 | 1,171 | 83.4% | 30 | 2.1% | 203 | 14.5% | - | 0.0% |
| | Total | 2,278 | 1,902 | 83.5% | 30 | 1.3% | 346 | 15.2% | - | 0.0% |
| District 9 | North Union | 4,315 | 3,473 | 80.5% | 15 | 0.3% | 827 | 19.2% | - | 0.0% |
| | South Union | 3,417 | 3,286 | 96.2% | 32 | 0.9% | 93 | 2.7% | 6 | 0.2% |
| | Total | 7,732 | 6,759 | 87.4% | 47 | 0.6% | 920 | 11.9% | 6 | 0.1% |
| District 10 | Connellsville City | 1,978 | 1,813 | 91.7% | 165 | 8.3% | - | 0.0% | - | 0.0% |
| | South Connellsville | 693 | 604 | 87.2% | 12 | 1.7% | 77 | 11.1% | - | 0.0% |
| | Total | 2,671 | 2,417 | 90.5% | 177 | 6.6% | 77 | 2.9% | - | 0.0% |
| District 11 | Uniontown | 2,594 | 2,490 | 96.0% | 94 | 3.6% | 10 | 0.4% | - | 0.0% |

Source: U.S. Bureau of the Census

Table 5-13
Fayette County Owner Housing by Units per Structure and Mobile Homes Percent Change
1990 – 2000

| | | total owner-occupied units | single family | | multifamily | | mobile homes | | other | |
|-------------|---------------------|----------------------------|---------------|---------------------|-------------|---------------------|--------------|---------------------|---------|---------------------|
| | | | total | % of owner-occupied | total | % of owner-occupied | total | % of owner-occupied | total | % of owner-occupied |
| | Pennsylvania | 7.2% | 8.2% | 0.9% | 3.9% | -3.1% | 2.7% | -4.3% | -96.3% | -96.5% |
| | Fayette County | 8.0% | 7.0% | -0.9% | -10.6% | -17.3% | 26.5% | 17.1% | -94.2% | -94.7% |
| District 1 | Belle Vernon | 24.2% | 32.1% | 6.4% | -54.5% | -63.4% | 12.5% | -9.4% | * | * |
| | Everson | -10.6% | -7.3% | 3.7% | -53.3% | -47.8% | 50.0% | 67.8% | -100.0% | -100.0% |
| | Fayette City | -2.4% | -1.1% | 1.4% | -21.4% | -19.5% | 28.6% | 31.8% | -100.0% | -100.0% |
| | Jefferson | 20.9% | 16.8% | -3.4% | 100.0% | 65.5% | 61.1% | 33.3% | -100.0% | -100.0% |
| | Lower Tyrone | 19.1% | 18.5% | -0.5% | -100.0% | -100.0% | 26.8% | 6.5% | -100.0% | -100.0% |
| | Newell | 13.4% | 9.4% | -3.5% | * | * | 100.0% | 76.4% | * | * |
| | Perry | 11.4% | 4.6% | -6.0% | 600.0% | 528.6% | 55.9% | 40.0% | -100.0% | -100.0% |
| | Perryopolis | 2.7% | 2.3% | -0.4% | -28.6% | -30.4% | 15.4% | 12.4% | -100.0% | -100.0% |
| | Upper Tyrone | 24.5% | 21.5% | -2.4% | -100.0% | -100.0% | 55.2% | 24.7% | -100.0% | -100.0% |
| | Washington | -5.3% | -4.0% | 1.4% | -100.0% | -100.0% | -9.7% | -4.7% | * | * |
| | Total | 7.8% | 6.3% | -1.4% | -16.7% | -22.7% | 35.3% | 25.5% | -100.0% | -100.0% |
| District 2 | Brownsville Borough | -6.8% | -8.4% | -1.8% | 41.7% | 51.9% | 120.0% | 136.0% | * | * |
| | Brownsville Twp | 1.8% | 8.8% | 6.9% | -71.4% | -71.9% | -41.2% | -42.2% | -100.0% | -100.0% |
| | Luzerne | -0.6% | 1.8% | 2.4% | 25.0% | 25.7% | -25.9% | -25.5% | * | * |
| | Redstone | 8.8% | 14.7% | 5.5% | -35.1% | -40.4% | -7.8% | -15.2% | -100.0% | -100.0% |
| | Total | 2.4% | 5.6% | 3.1% | -17.2% | -19.2% | -16.3% | -18.2% | -100.0% | -100.0% |
| District 3 | Fairchance | 14.9% | -4.7% | -17.1% | 400.0% | 335.1% | 226.8% | 184.4% | -100.0% | -100.0% |
| | Georges | 14.2% | 4.3% | -8.7% | 33.3% | 16.7% | 78.1% | 55.9% | * | * |
| | German | 1.4% | 1.8% | 0.4% | * | * | 13.4% | 11.8% | -100.0% | -100.0% |
| | Masontown | -2.5% | -1.3% | 1.2% | 145.5% | 151.7% | -41.5% | -40.0% | -100.0% | -100.0% |
| | Smithfield | -5.0% | -3.1% | 2.0% | -20.0% | -15.8% | -12.5% | -7.9% | -100.0% | -100.0% |
| | Total | 6.0% | 1.1% | -4.6% | 84.8% | 74.4% | 52.5% | 43.9% | -100.0% | -100.0% |
| District 4 | Nicholson | 9.8% | 10.7% | 0.9% | 0.0% | -8.9% | 5.3% | -4.1% | * | * |
| | Point Marion | 1.7% | 1.8% | 0.1% | -42.9% | -43.8% | 700.0% | 686.2% | -100.0% | -100.0% |
| | Springhill | 14.2% | 22.8% | 7.5% | * | * | -7.5% | -19.0% | * | * |
| | Total | 10.2% | 13.4% | 2.9% | 66.7% | 51.2% | -2.0% | -11.1% | -100.0% | -100.0% |
| District 5 | Henry Clay | 18.5% | 6.9% | -9.8% | -33.3% | -43.8% | 116.7% | 82.8% | -86.7% | -88.8% |
| | Markleysburg | -1.5% | -9.5% | -8.2% | * | * | 350.0% | 356.8% | -100.0% | -100.0% |
| | Ohiopyle | -19.2% | -58.3% | -48.4% | 100.0% | 147.6% | * | * | * | * |
| | Stewart | 6.2% | 2.7% | -3.3% | * | * | 34.3% | 26.4% | -60.0% | -62.3% |
| | Wharton | 22.0% | 27.7% | 4.7% | -11.1% | -27.1% | 21.6% | -0.3% | -100.0% | -100.0% |
| | Total | 17.4% | 15.2% | -1.8% | 0.0% | -14.8% | 55.7% | 32.7% | -92.5% | -93.6% |
| District 6 | Saltlick | 21.6% | 32.5% | 9.0% | * | * | -11.0% | -26.8% | * | * |
| | Springfield | 14.4% | 5.7% | -7.6% | * | * | 38.3% | 20.9% | * | * |
| | Total | 18.2% | 19.7% | 1.3% | * | * | 11.3% | -5.8% | * | * |
| District 7 | Bullskin | 23.3% | 21.5% | -1.4% | -100.0% | -100.0% | 30.9% | 6.2% | * | * |
| | Connellsville Twp | 10.3% | 8.4% | -1.7% | -100.0% | -100.0% | 26.1% | 14.3% | * | * |
| | Dawson | -4.3% | -3.0% | 1.3% | * | * | -25.0% | -21.7% | * | * |
| | Dunbar Borough | -8.0% | -11.4% | -3.7% | -71.4% | -69.0% | 133.3% | 153.5% | -100.0% | -100.0% |
| | Dunbar Twp | 11.8% | 6.8% | -4.4% | 300.0% | 257.9% | 33.1% | 19.1% | * | * |
| | Vanderbilt | 28.1% | 25.5% | -2.0% | 50.0% | 17.1% | 71.4% | 33.8% | * | * |
| Total | 14.7% | 11.2% | -3.0% | -25.0% | -34.6% | 32.4% | 15.5% | -100.0% | -100.0% | |
| District 8 | Franklin | 8.7% | 5.6% | -2.8% | * | * | 34.9% | 24.1% | -100.0% | -100.0% |
| | Menallen | 5.3% | -0.4% | -5.5% | 150.0% | 137.4% | 59.8% | 51.8% | -100.0% | -100.0% |
| | Total | 6.6% | 1.8% | -4.5% | 150.0% | 134.5% | 48.5% | 39.3% | -100.0% | -100.0% |
| District 9 | North Union | 9.5% | 9.1% | -0.4% | -79.5% | -81.2% | 25.7% | 14.8% | -100.0% | -100.0% |
| | South Union | 10.6% | 14.1% | 3.1% | -49.2% | -54.1% | -19.8% | -27.5% | -80.0% | -81.9% |
| | Total | 10.0% | 11.5% | 1.4% | -65.4% | -68.6% | 18.9% | 8.1% | -89.5% | -90.4% |
| District 10 | Connellsville City | -0.8% | -2.5% | -1.7% | 68.4% | 69.6% | -100.0% | -100.0% | -100.0% | -100.0% |
| | South Connellsville | 5.5% | 4.5% | -0.9% | 9.1% | 3.4% | 16.7% | 10.6% | -100.0% | -100.0% |
| | Total | 0.8% | -0.8% | -1.6% | 62.4% | 61.1% | 10.0% | 9.1% | -100.0% | -100.0% |
| District 11 | Uniontown | -3.4% | -0.5% | 3.0% | -41.6% | -39.6% | -16.7% | -13.7% | -100.0% | -100.0% |

Source: U.S. Bureau of the Census

note: The large percentages calculated in some categories are due in part to the very small numbers of a given type of housing unit in a given geographic area.

* - These percentages could be not be calculated because one or both of the values used to calculate the percentage was zero.

vii. Homeowner Housing by Indicators of Conditions

Housing quality, although generally a qualitative topic, can be quantified by certain census variables. These variables provide insight into certain issues that can cause housing units to become substandard. Three variables were evaluated in Fayette County as indicators of housing quality:

- **Age.** Age of a structure is used to demonstrate the amount of time a units has been in the housing inventory. Older housing requires continual maintenance. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. In 2000, 20,912 (47.7%) of the county's owner-occupied units were built prior to 1950. This rate is almost 10 percentage points higher than the state, at 38.3%.
 - *Market Area highlights*

Age of housing unit varies widely by market area. Market areas with high rates of older owner-occupied housing include Market Areas 11 (73.6%, 1,908), 2 (66.9%, 3,016), and 10 (63.1%, 1,686). Market Areas 5 and 6 are the only market areas with older owner-occupied housing rates under 30.0%, at 26.3% and 22.4%, respectively. All market areas had increases in the percent of older owner-occupied housing units between 1990 and 2000.
 - *Municipality highlights*

Housing age also varied considerably by municipality. Five municipalities – Everson Borough, Brownsville Borough, Point Marion Borough, Dawson Borough, and Vanderbilt Borough – had rates of older owner-occupied housing units exceeding 80.0%. In contrast, Stewart Township and Springfield Township had rates under 20.0%. Only four of the county's municipalities saw decreases in the percentage of older owner-occupied housing between 1990 and 2000.
- **Lacking complete plumbing facilities.** The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. A total of 252 (0.6%) owner-occupied units in the county lacked complete plumbing in 2000.
 - *Market Area highlights*

No market area had a rate of owner-occupied units lacking complete plumbing over 1.0%. The highest rates were found in Market Areas 9 and 11, at 0.9% each. Market Area 10 had no owner-occupied units lacking complete plumbing. Only three market areas experienced increases in the percentage of owner units without complete plumbing between 1990 and 2000.

- *Municipality highlights*

Twenty-four municipalities had no owner-occupied units lacking complete plumbing in 2000. Belle Vernon Borough had the highest rate, at 2.9% (10 units), while North Union Township had the highest number of units lacking complete plumbing, at 47 (1.1%). Six municipalities experienced increases in the percentage of owner units without complete plumbing between 1990 and 2000.

- **Overcrowding.** Overcrowding is directly related to the wear and tear sustained by a housing unit. More than one person per room (1.01 persons or more) is used as the threshold for defining living conditions as overcrowded. In 2000, there were 387 (0.9%) owner-occupied units with more than one person per room.

- *Market Area highlights*

Two market areas, Market Areas 2 and 10, had no overcrowded owner-occupied units. The highest overcrowding rate among owner-occupied units was found in Market Area 6. Between 1990 and 2000, only two market areas (Market Areas 7 and 11) showed increases in the rates of overcrowding.

- *Municipality highlights*

Fourteen municipalities had no overcrowded owner-occupied units in 2000. Markleysburg Borough had the highest rate, at 4.5% (3 units), while North Union Township had the highest number of overcrowded units, at 74 (1.7%). Five municipalities experienced increases in the percentage of overcrowded owner-occupied units between 1990 and 2000.

- **Cost-burdened households.** Statistically many households expend more than 30% of their income on housing. It should be noted that some of these households (including immigrants, and persons with disabilities) choose to pay more than 30% of their income for housing and are assisted by affordable housing programs to enable them to do so. However, when a household spends more than 30% of its gross income on housing, it is considered excessive by housing economists. These households are classified as cost burdened.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing, and health care. Additionally, cost-burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among low-income households, who overall have fewer housing choices. In 2000, there were 6,634 owner households (19.4% of total owner households) that were cost burdened.

- *Market Area highlights*

Owner-occupied cost-burden rates by market area range from 16.7% (Market Areas 1 and 7) to 24.4% (Market Area 10) in 2000. All market areas had increases in their cost-burden rates between 1990 and 2000.

- *Municipality highlights*

Owner-occupied cost-burden rates by municipality range from 10.0% in Connellsville Township to 40.0% in Ohiopyle Borough in 2000. All municipalities but seven had increases in their cost-burden rates between 1990 and 2000.

Further information on the housing quality indicators and cost burden of Fayette County's owner-occupied housing stock, including information by market area and municipality for 1990 and 2000, is found in the following tables.

**Table 5-14
Fayette County Housing Quality Indicators (Owner Housing) 1990**

| | | total owner- occupied units | over 50 years old | | lacking complete plumbing | | overcrowded | |
|-------------|---------------------|--------------------------------------|-------------------|----------------------------|------------------------------|----------------------------|-------------|----------------------------|
| | | | total | % of owner- occupied | total | % of owner- occupied | total | % of owner- occupied |
| | Pennsylvania | 3,176,693 | 1,093,160 | 34.4% | 16,538 | 0.5% | 32,919 | 1.0% |
| | Fayette County | 40,595 | 16,752 | 41.3% | 401 | 1.0% | 443 | 1.1% |
| District 1 | Belle Vernon | 281 | 174 | 61.9% | - | 0.0% | 2 | 0.7% |
| | Everson | 283 | 215 | 76.0% | 4 | 1.4% | 5 | 1.8% |
| | Fayette City | 206 | 154 | 74.8% | - | 0.0% | - | 0.0% |
| | Jefferson | 599 | 212 | 35.4% | 3 | 0.5% | 15 | 2.5% |
| | Lower Tyrone | 324 | 81 | 25.0% | - | 0.0% | 4 | 1.2% |
| | Newell | 172 | 109 | 63.4% | - | 0.0% | 5 | 2.9% |
| | Perry | 837 | 346 | 41.3% | 15 | 1.8% | - | 0.0% |
| | Perryopolis | 594 | 208 | 35.0% | - | 0.0% | 5 | 0.8% |
| | Upper Tyrone | 572 | 221 | 38.6% | 10 | 1.7% | 11 | 1.9% |
| | Washington | 1,472 | 378 | 25.7% | 15 | 1.0% | 11 | 0.7% |
| | Total | 5,340 | 2,098 | 39.3% | 47 | 0.9% | 58 | 1.1% |
| District 2 | Brownsville Borough | 739 | 597 | 80.8% | - | 0.0% | - | 0.0% |
| | Brownsville Twp | 278 | 165 | 59.4% | 2 | 0.7% | - | 0.0% |
| | Luzerne | 1,552 | 828 | 53.4% | - | 0.0% | - | 0.0% |
| | Redstone | 1,835 | 1,085 | 59.1% | 20 | 1.1% | 8 | 0.4% |
| | Total | 4,404 | 2,675 | 60.7% | 22 | 0.5% | 8 | 0.2% |
| District 3 | Fairchance | 496 | 233 | 47.0% | 6 | 1.2% | 12 | 2.4% |
| | Georges | 1,847 | 707 | 38.3% | 19 | 1.0% | 18 | 1.0% |
| | German | 1,694 | 970 | 57.3% | - | 0.0% | 18 | 1.1% |
| | Masontown | 1,053 | 429 | 40.7% | 14 | 1.3% | 20 | 1.9% |
| | Smithfield | 260 | 143 | 55.0% | 2 | 0.8% | - | 0.0% |
| | Total | 5,350 | 2,482 | 46.4% | 41 | 0.8% | 68 | 1.3% |
| District 4 | Nicholson | 553 | 225 | 40.7% | 21 | 3.8% | 15 | 2.7% |
| | Point Marion | 343 | 247 | 72.0% | 2 | 0.6% | 2 | 0.6% |
| | Springhill | 793 | 211 | 26.6% | 18 | 2.3% | 9 | 1.1% |
| | Total | 1,689 | 683 | 40.4% | 41 | 2.4% | 26 | 1.5% |
| District 5 | Henry Clay | 491 | 80 | 16.3% | 5 | 1.0% | 12 | 2.4% |
| | Markleysburg | 67 | 7 | 10.4% | 2 | 3.0% | - | 0.0% |
| | Ohiopyle | 26 | 18 | 69.2% | - | 0.0% | - | 0.0% |
| | Stewart | 225 | 37 | 16.4% | 4 | 1.8% | 3 | 1.3% |
| | Wharton | 896 | 73 | 8.1% | 13 | 1.5% | 10 | 1.1% |
| | Total | 1,705 | 215 | 12.6% | 24 | 1.4% | 25 | 1.5% |
| District 6 | Saltlick | 944 | 175 | 18.5% | 25 | 2.6% | 42 | 4.4% |
| | Springfield | 841 | 170 | 20.2% | 21 | 2.5% | 34 | 4.0% |
| | Total | 1,785 | 345 | 19.3% | 46 | 2.6% | 76 | 4.3% |
| District 7 | Bullskin | 2,174 | 437 | 20.1% | 65 | 3.0% | 36 | 1.7% |
| | Connellsville Twp | 777 | 205 | 26.4% | 5 | 0.6% | - | 0.0% |
| | Dawson | 141 | 100 | 70.9% | - | 0.0% | - | 0.0% |
| | Dunbar Borough | 364 | 220 | 60.4% | - | 0.0% | 2 | 0.5% |
| | Dunbar Twp | 2,217 | 842 | 38.0% | 38 | 1.7% | 24 | 1.1% |
| | Vanderbilt | 146 | 117 | 80.1% | 4 | 2.7% | - | 0.0% |
| | Total | 5,819 | 1,921 | 33.0% | 112 | 1.9% | 62 | 1.1% |
| District 8 | Franklin | 804 | 329 | 40.9% | 7 | 0.9% | 17 | 2.1% |
| | Menallen | 1,333 | 656 | 49.2% | 6 | 0.5% | 10 | 0.8% |
| | Total | 2,137 | 985 | 46.1% | 13 | 0.6% | 27 | 1.3% |
| District 9 | North Union | 3,942 | 1,237 | 31.4% | 40 | 1.0% | 59 | 1.5% |
| | South Union | 3,089 | 786 | 25.4% | 7 | 0.2% | 19 | 0.6% |
| | Total | 7,031 | 2,023 | 28.8% | 47 | 0.7% | 78 | 1.1% |
| District 10 | Connellsville City | 1,993 | 1,255 | 63.0% | - | 0.0% | 7 | 0.4% |
| | South Connellsville | 657 | 276 | 42.0% | 2 | 0.3% | - | 0.0% |
| | Total | 2,650 | 1,531 | 57.8% | 2 | 0.1% | 7 | 0.3% |
| District 11 | Uniontown | 2,685 | 1,794 | 66.8% | 6 | 0.2% | 8 | 0.3% |

Source: U.S. Bureau of the Census

**Table 5-15
Fayette County Housing Quality Indicators (Owner Housing) 2000**

| | | total owner- occupied units | over 50 years old | | lacking complete plumbing | | overcrowded | |
|-------------|---------------------|--------------------------------------|-------------------|----------------------------|------------------------------|----------------------------|-------------|----------------------------|
| | | | total | % of owner- occupied | total | % of owner- occupied | total | % of owner- occupied |
| | Pennsylvania | 3,406,167 | 1,303,778 | 38.3% | 14,146 | 0.4% | 35,613 | 1.0% |
| | Fayette County | 43,859 | 20,912 | 47.7% | 252 | 0.6% | 387 | 0.9% |
| District 1 | Belle Vernon | 349 | 274 | 78.5% | 10 | 2.9% | 8 | 2.3% |
| | Everson | 253 | 215 | 85.0% | - | 0.0% | 4 | 1.6% |
| | Fayette City | 201 | 159 | 79.1% | - | 0.0% | - | 0.0% |
| | Jefferson | 724 | 264 | 36.5% | 10 | 1.4% | 3 | 0.4% |
| | Lower Tyrone | 386 | 108 | 28.0% | - | 0.0% | 4 | 1.0% |
| | Newell | 195 | 134 | 68.7% | - | 0.0% | 1 | 0.5% |
| | Perry | 932 | 453 | 48.6% | 16 | 1.7% | - | 0.0% |
| | Perryopolis | 610 | 241 | 39.5% | 2 | 0.3% | 4 | 0.7% |
| | Upper Tyrone | 712 | 346 | 48.6% | - | 0.0% | 5 | 0.7% |
| | Washington | 1,394 | 756 | 54.2% | - | 0.0% | - | 0.0% |
| | Total | 5,756 | 2,950 | 51.3% | 38 | 0.7% | 29 | 0.5% |
| District 2 | Brownsville Borough | 689 | 599 | 86.9% | - | 0.0% | - | 0.0% |
| | Brownsville Twp | 283 | 185 | 65.4% | - | 0.0% | - | 0.0% |
| | Luzerne | 1,543 | 912 | 59.1% | - | 0.0% | - | 0.0% |
| | Redstone | 1,996 | 1,320 | 66.1% | 37 | 1.9% | - | 0.0% |
| | Total | 4,511 | 3,016 | 66.9% | 37 | 0.8% | - | 0.0% |
| District 3 | Fairchance | 570 | 268 | 47.0% | - | 0.0% | 8 | 1.4% |
| | Georges | 2,110 | 988 | 46.8% | 6 | 0.3% | 20 | 0.9% |
| | German | 1,717 | 981 | 57.1% | 11 | 0.6% | - | 0.0% |
| | Masontown | 1,027 | 544 | 53.0% | - | 0.0% | 11 | 1.1% |
| | Smithfield | 247 | 153 | 61.9% | 2 | 0.8% | 5 | 2.0% |
| | Total | 5,671 | 2,934 | 51.7% | 19 | 0.3% | 44 | 0.8% |
| District 4 | Nicholson | 607 | 280 | 46.1% | - | 0.0% | 8 | 1.3% |
| | Point Marion | 349 | 285 | 81.7% | - | 0.0% | - | 0.0% |
| | Springhill | 906 | 379 | 41.8% | 5 | 0.6% | 13 | 1.4% |
| | Total | 1,862 | 944 | 50.7% | 5 | 0.3% | 21 | 1.1% |
| District 5 | Henry Clay | 582 | 118 | 20.3% | 7 | 1.2% | 7 | 1.2% |
| | Markleysburg | 66 | 30 | 45.5% | - | 0.0% | 3 | 4.5% |
| | Ohiopyle | 21 | 10 | 47.6% | - | 0.0% | - | 0.0% |
| | Stewart | 239 | 46 | 19.2% | 2 | 0.8% | 2 | 0.8% |
| | Wharton | 1,093 | 323 | 29.6% | 8 | 0.7% | 11 | 1.0% |
| | Total | 2,001 | 527 | 26.3% | 17 | 0.8% | 23 | 1.1% |
| District 6 | Saltlick | 1,148 | 283 | 24.7% | - | 0.0% | 12 | 1.0% |
| | Springfield | 962 | 190 | 19.8% | 16 | 1.7% | 21 | 2.2% |
| | Total | 2,110 | 473 | 22.4% | 16 | 0.8% | 33 | 1.6% |
| District 7 | Bullskin | 2,680 | 622 | 23.2% | - | 0.0% | 42 | 1.6% |
| | Connellsville Twp | 857 | 354 | 41.3% | - | 0.0% | - | 0.0% |
| | Dawson | 135 | 109 | 80.7% | - | 0.0% | 3 | 2.2% |
| | Dunbar Borough | 335 | 193 | 57.6% | - | 0.0% | 6 | 1.8% |
| | Dunbar Twp | 2,478 | 1,003 | 40.5% | 25 | 1.0% | 51 | 2.1% |
| | Vanderbilt | 187 | 156 | 83.4% | 2 | 1.1% | - | 0.0% |
| Total | 6,672 | 2,437 | 36.5% | 27 | 0.4% | 102 | 1.5% | |
| District 8 | Franklin | 874 | 387 | 44.3% | 1 | 0.1% | 12 | 1.4% |
| | Menallen | 1,404 | 695 | 49.5% | - | 0.0% | 7 | 0.5% |
| | Total | 2,278 | 1,082 | 47.5% | 1 | 0.0% | 19 | 0.8% |
| District 9 | North Union | 4,315 | 1,932 | 44.8% | 47 | 1.1% | 74 | 1.7% |
| | South Union | 3,417 | 1,022 | 29.9% | 22 | 0.6% | 8 | 0.2% |
| | Total | 7,732 | 2,954 | 38.2% | 69 | 0.9% | 82 | 1.1% |
| District 10 | Connellsville City | 1,978 | 1,385 | 70.0% | - | 0.0% | - | 0.0% |
| | South Connellsville | 693 | 301 | 43.4% | - | 0.0% | - | 0.0% |
| | Total | 2,671 | 1,686 | 63.1% | - | 0.0% | - | 0.0% |
| District 11 | Uniontown | 2,594 | 1,908 | 73.6% | 23 | 0.9% | 34 | 1.3% |

Source: U.S. Bureau of the Census

Table 5-16
Fayette County Housing Quality Indicators (Owner Housing) Percent Change 1990 – 2000

| | | total owner- occupied units | over 50 years old | | lacking complete plumbing | | overcrowded | |
|-------------|---------------------|--------------------------------------|-------------------|----------------------------|------------------------------|----------------------------|-------------|----------------------------|
| | | | total | % of owner- occupied | total | % of owner- occupied | total | % of owner- occupied |
| | Pennsylvania | 7.2% | 19.3% | 11.2% | -14.5% | -20.2% | 8.2% | 0.9% |
| | Fayette County | 8.0% | 24.8% | 15.5% | -37.2% | -41.8% | -12.6% | -19.1% |
| District 1 | Belle Vernon | 24.2% | 57.5% | 26.8% | * | * | 300.0% | 222.1% |
| | Everson | -10.6% | 0.0% | 11.9% | -100.0% | -100.0% | -20.0% | -10.5% |
| | Fayette City | -2.4% | 3.2% | 5.8% | * | * | * | * |
| | Jefferson | 20.9% | 24.5% | 3.0% | 233.3% | 175.8% | -80.0% | -83.5% |
| | Lower Tyrone | 19.1% | 33.3% | 11.9% | * | * | 0.0% | -16.1% |
| | Newell | 13.4% | 22.9% | 8.4% | * | * | -80.0% | -82.4% |
| | Perry | 11.4% | 30.9% | 17.6% | 6.7% | -4.2% | * | * |
| | Perryopolis | 2.7% | 15.9% | 12.8% | * | * | -20.0% | -22.1% |
| | Upper Tyrone | 24.5% | 56.6% | 25.8% | -100.0% | -100.0% | -54.5% | -63.5% |
| | Washington | -5.3% | 100.0% | 111.2% | -100.0% | -100.0% | -100.0% | -100.0% |
| | Total | 7.8% | 40.6% | 30.4% | -19.1% | -25.0% | -50.0% | -53.6% |
| District 2 | Brownsville Borough | -6.8% | 0.3% | 7.6% | * | * | * | * |
| | Brownsville Twp | 1.8% | 12.1% | 10.1% | -100.0% | -100.0% | * | * |
| | Luzerne | -0.6% | 10.1% | 10.8% | * | * | * | * |
| | Redstone | 8.8% | 21.7% | 11.8% | 85.0% | 70.1% | -100.0% | -100.0% |
| | Total | 2.4% | 12.7% | 10.1% | 68.2% | 64.2% | -100.0% | -100.0% |
| District 3 | Fairchance | 14.9% | 15.0% | 0.1% | -100.0% | -100.0% | -33.3% | -42.0% |
| | Georges | 14.2% | 39.7% | 22.3% | -68.4% | -72.4% | 11.1% | -2.7% |
| | German | 1.4% | 1.1% | -0.2% | * | * | -100.0% | -100.0% |
| | Masontown | -2.5% | 26.8% | 30.0% | -100.0% | -100.0% | -45.0% | -43.6% |
| | Smithfield | -5.0% | 7.0% | 12.6% | 0.0% | 5.3% | * | * |
| | Total | 6.0% | 18.2% | 11.5% | -53.7% | -56.3% | -35.3% | -39.0% |
| District 4 | Nicholson | 9.8% | 24.4% | 13.4% | -100.0% | -100.0% | -46.7% | -51.4% |
| | Point Marion | 1.7% | 15.4% | 13.4% | -100.0% | -100.0% | -100.0% | -100.0% |
| | Springhill | 14.2% | 79.6% | 57.2% | -72.2% | -75.7% | 44.4% | 26.4% |
| | Total | 10.2% | 38.2% | 25.4% | -87.8% | -88.9% | -19.2% | -26.7% |
| District 5 | Henry Clay | 18.5% | 47.5% | 24.4% | 40.0% | 18.1% | -41.7% | -50.8% |
| | Markleysburg | -1.5% | 328.6% | 335.1% | -100.0% | -100.0% | * | * |
| | Ohiopyle | -19.2% | -44.4% | -31.2% | * | * | * | * |
| | Stewart | 6.2% | 24.3% | 17.0% | -50.0% | -52.9% | -33.3% | -37.2% |
| | Wharton | 22.0% | 342.5% | 262.7% | -38.5% | -49.6% | 10.0% | -9.8% |
| | Total | 17.4% | 145.1% | 108.9% | -29.2% | -39.6% | -8.0% | -21.6% |
| District 6 | Saltlick | 21.6% | 61.7% | 33.0% | -100.0% | -100.0% | -71.4% | -76.5% |
| | Springfield | 14.4% | 11.8% | -2.3% | -23.8% | -33.4% | -38.2% | -46.0% |
| | Total | 18.2% | 37.1% | 16.0% | -65.2% | -70.6% | -56.6% | -63.3% |
| District 7 | Bullskin | 23.3% | 42.3% | 15.5% | -100.0% | -100.0% | 16.7% | -5.4% |
| | Connellsville Twp | 10.3% | 72.7% | 56.6% | -100.0% | -100.0% | * | * |
| | Dawson | -4.3% | 9.0% | 13.8% | * | * | * | * |
| | Dunbar Borough | -8.0% | -12.3% | -4.7% | * | * | 200.0% | 226.0% |
| | Dunbar Twp | 11.8% | 19.1% | 6.6% | -34.2% | -41.1% | 112.5% | 90.1% |
| | Vanderbilt | 28.1% | 33.3% | 4.1% | -50.0% | -61.0% | * | * |
| Total | 14.7% | 26.9% | 10.6% | -75.9% | -79.0% | 64.5% | 43.5% | |
| District 8 | Franklin | 8.7% | 17.6% | 8.2% | -85.7% | -86.9% | -29.4% | -35.1% |
| | Menallen | 5.3% | 5.9% | 0.6% | -100.0% | -100.0% | -30.0% | -33.5% |
| | Total | 6.6% | 9.8% | 3.0% | -92.3% | -92.8% | -29.6% | -34.0% |
| District 9 | North Union | 9.5% | 56.2% | 42.7% | 17.5% | 7.3% | 25.4% | 14.6% |
| | South Union | 10.6% | 30.0% | 17.5% | 214.3% | 184.1% | -57.9% | -61.9% |
| | Total | 10.0% | 46.0% | 32.8% | 46.8% | 33.5% | 5.1% | -4.4% |
| District 10 | Connellsville City | -0.8% | 10.4% | 11.2% | * | * | -100.0% | -100.0% |
| | South Connellsville | 5.5% | 9.1% | 3.4% | -100.0% | -100.0% | * | * |
| | Total | 0.8% | 10.1% | 9.3% | -100.0% | -100.0% | -100.0% | -100.0% |
| District 11 | Uniontown | -3.4% | 6.4% | 10.1% | 283.3% | 296.8% | 325.0% | 339.9% |

Source: U.S. Bureau of the Census

Table 5-17
Fayette County Cost Burdened Owner Households 1990

| | | specified owner-occupied units | cost-burdened | | annual household income in 1989 (\$) | | | | |
|-------------|---------------------|--------------------------------|---------------|---------------------|--------------------------------------|-----------------|-----------------|-----------------|----------------|
| | | | total | % of owner-occupied | less than 10,000 | 10,000 - 19,999 | 20,000 - 34,999 | 35,000 - 49,999 | 50,000 or more |
| | Pennsylvania | 2,621,539 | 439,247 | 16.8% | 163,656 | 97,637 | 98,848 | 47,540 | 31,566 |
| | Fayette County | 31,198 | 4,591 | 14.7% | 2,603 | 1,237 | 631 | 105 | 15 |
| District 1 | Belle Vernon | 237 | 36 | 15.2% | 24 | 9 | 3 | - | - |
| | Everson | 239 | 32 | 13.4% | 15 | 13 | 4 | - | - |
| | Fayette City | 181 | 27 | 14.9% | 20 | 7 | - | - | - |
| | Jefferson | 419 | 75 | 17.9% | 41 | 9 | 23 | 2 | - |
| | Lower Tyrone | 171 | 15 | 8.8% | 3 | 10 | 2 | - | - |
| | Newell | 156 | 14 | 9.0% | 7 | 5 | 2 | - | - |
| | Perry | 582 | 41 | 7.0% | 28 | - | 13 | - | - |
| | Perryopolis | 496 | 59 | 11.9% | 43 | 12 | 4 | - | - |
| | Upper Tyrone | 439 | 52 | 11.8% | 26 | 10 | 14 | 2 | - |
| | Washington | 1,274 | 144 | 11.3% | 52 | 81 | 11 | - | - |
| | Total | 4,194 | 495 | 11.8% | 259 | 156 | 76 | 4 | - |
| District 2 | Brownsville Borough | 688 | 124 | 18.0% | 84 | 23 | 17 | - | - |
| | Brownsville Twp | 236 | 28 | 11.9% | 23 | 3 | 2 | - | - |
| | Luzerne | 1,259 | 191 | 15.2% | 131 | 31 | 29 | - | - |
| | Redstone | 1,443 | 242 | 16.8% | 172 | 63 | - | 7 | - |
| | Total | 3,626 | 585 | 16.1% | 410 | 120 | 48 | 7 | - |
| District 3 | Fairchance | 438 | 80 | 18.3% | 39 | 29 | 12 | - | - |
| | Georges | 1,350 | 249 | 18.4% | 130 | 94 | 25 | - | - |
| | German | 1,231 | 204 | 16.6% | 115 | 74 | 15 | - | - |
| | Masontown | 976 | 171 | 17.5% | 93 | 59 | 19 | - | - |
| | Smithfield | 213 | 22 | 10.3% | 15 | 7 | - | - | - |
| | Total | 4,208 | 726 | 17.3% | 392 | 263 | 71 | - | - |
| District 4 | Nicholson | 353 | 54 | 15.3% | 30 | 16 | 2 | 6 | - |
| | Point Marion | 314 | 52 | 16.6% | 21 | 19 | 11 | - | 1 |
| | Springhill | 389 | 95 | 24.4% | 59 | 17 | 19 | - | - |
| | Total | 1,056 | 201 | 19.0% | 110 | 52 | 32 | 6 | 1 |
| District 5 | Henry Clay | 281 | 50 | 17.8% | 28 | 12 | 10 | - | - |
| | Markleysburg | 57 | 14 | 24.6% | 9 | 5 | - | - | - |
| | Ohioville | 23 | 9 | 39.1% | 5 | 4 | - | - | - |
| | Stewart | 145 | 24 | 16.6% | 14 | 5 | 5 | - | - |
| | Wharton | 519 | 52 | 10.0% | 40 | - | 12 | - | - |
| | Total | 1,025 | 149 | 14.5% | 96 | 26 | 27 | - | - |
| District 6 | Saltlick | 517 | 36 | 7.0% | 14 | - | 22 | - | - |
| | Springfield | 476 | 129 | 27.1% | 66 | 45 | 18 | - | - |
| | Total | 993 | 165 | 16.6% | 80 | 45 | 40 | - | - |
| District 7 | Bullskin | 1,419 | 171 | 12.1% | 58 | 67 | 19 | 27 | - |
| | Connellsville Twp | 580 | 38 | 6.6% | 21 | 5 | 6 | 6 | - |
| | Dawson | 127 | 20 | 15.7% | 17 | - | 3 | - | - |
| | Dunbar Borough | 315 | 54 | 17.1% | 31 | 6 | 17 | - | - |
| | Dunbar Twp | 1,625 | 185 | 11.4% | 117 | 42 | 19 | - | 7 |
| | Vanderbilt | 134 | 16 | 11.9% | 7 | 9 | - | - | - |
| Total | 4,200 | 484 | 11.5% | 251 | 129 | 64 | 33 | 7 | |
| District 8 | Franklin | 510 | 72 | 14.1% | 49 | 11 | 5 | - | 7 |
| | Menallen | 987 | 206 | 20.9% | 115 | 40 | 45 | 6 | - |
| | Total | 1,497 | 278 | 18.6% | 164 | 51 | 50 | 6 | 7 |
| District 9 | North Union | 2,926 | 374 | 12.8% | 200 | 112 | 49 | 13 | - |
| | South Union | 2,720 | 309 | 11.4% | 172 | 61 | 58 | 18 | - |
| | Total | 5,646 | 683 | 12.1% | 372 | 173 | 107 | 31 | - |
| District 10 | Connellsville City | 1,808 | 275 | 15.2% | 143 | 82 | 39 | 11 | - |
| | South Connellsville | 548 | 88 | 16.1% | 57 | 16 | 14 | 1 | - |
| | Total | 2,356 | 363 | 15.4% | 200 | 98 | 53 | 12 | - |
| District 11 | Uniontown | 2,397 | 462 | 19.3% | 269 | 124 | 63 | 6 | - |

Source: U.S. Bureau of the Census

**Table 5-18
Fayette County Cost Burdened Owner Households 2000**

| | | specified owner-occupied units | cost-burdened | | annual household income in 1999 (\$) | | | | |
|-------------|---------------------|--------------------------------|---------------|---------------------|--------------------------------------|-----------------|-----------------|-----------------|----------------|
| | | | total | % of owner-occupied | less than 10,000 | 10,000 - 19,999 | 20,000 - 34,999 | 35,000 - 49,999 | 50,000 or more |
| | Pennsylvania | 2,889,484 | 616,718 | 21.3% | 112,469 | 138,550 | 156,489 | 99,916 | 93,293 |
| | Fayette County | 34,118 | 6,634 | 19.4% | 2,338 | 1,888 | 1,365 | 513 | 262 |
| District 1 | Belle Vernon | 300 | 47 | 15.7% | 19 | 20 | - | - | 8 |
| | Everson | 234 | 42 | 17.9% | 11 | 12 | 14 | 2 | - |
| | Fayette City | 179 | 39 | 21.8% | 21 | 10 | 8 | - | - |
| | Jefferson | 524 | 81 | 15.5% | 22 | 22 | 16 | 9 | 7 |
| | Lower Tyrone | 207 | 29 | 14.0% | 7 | 9 | 12 | - | 1 |
| | Newell | 184 | 25 | 13.6% | 5 | 11 | 7 | 2 | - |
| | Perry | 629 | 143 | 22.7% | 47 | 33 | 39 | 24 | - |
| | Perryopolis | 523 | 91 | 17.4% | 25 | 23 | 27 | 12 | 4 |
| | Upper Tyrone | 543 | 114 | 21.0% | 39 | 46 | 14 | 10 | - |
| Washington | 1,224 | 150 | 12.3% | 48 | 67 | 8 | 10 | 9 | |
| | Total | 4,547 | 761 | 16.7% | 244 | 253 | 145 | 69 | 29 |
| District 2 | Brownsville Borough | 637 | 151 | 23.7% | 57 | 50 | 32 | 12 | - |
| | Brownsville Twp | 267 | 50 | 18.7% | 15 | 10 | 15 | 3 | - |
| | Luzerne | 1,273 | 341 | 26.8% | 107 | 81 | 75 | 29 | 21 |
| | Redstone | 1,688 | 358 | 21.2% | 139 | 83 | 87 | 24 | 16 |
| | Total | 3,865 | 900 | 23.3% | 318 | 224 | 209 | 68 | 37 |
| District 3 | Fairchance | 417 | 76 | 18.2% | 10 | 10 | 56 | - | - |
| | Georges | 1,441 | 248 | 17.2% | 64 | 130 | 16 | 31 | 7 |
| | German | 1,361 | 280 | 20.6% | 99 | 105 | 41 | 7 | 11 |
| | Masontown | 961 | 187 | 19.5% | 64 | 52 | 32 | 30 | - |
| | Smithfield | 210 | 38 | 18.1% | 18 | 12 | 6 | - | - |
| | Total | 4,390 | 829 | 18.9% | 255 | 309 | 151 | 68 | 18 |
| District 4 | Nicholson | 375 | 82 | 21.9% | 24 | 22 | 32 | - | 4 |
| | Point Marion | 326 | 89 | 27.3% | 20 | 26 | 21 | 4 | 10 |
| | Springhill | 568 | 109 | 19.2% | 41 | 39 | 9 | 15 | 5 |
| | Total | 1,269 | 280 | 22.1% | 85 | 87 | 62 | 19 | 19 |
| District 5 | Henry Clay | 326 | 76 | 23.3% | 24 | 15 | 25 | 12 | - |
| | Markleysburg | 47 | 13 | 27.7% | 8 | 2 | 2 | 1 | - |
| | Ohiopyle | 10 | 4 | 40.0% | 4 | - | - | - | - |
| | Stewart | 135 | 18 | 13.3% | 2 | 6 | 4 | 2 | - |
| | Wharton | 702 | 128 | 18.2% | 21 | 43 | 25 | 21 | 18 |
| | Total | 1,220 | 239 | 19.6% | 59 | 66 | 56 | 36 | 18 |
| District 6 | Saltlick | 856 | 213 | 24.9% | 76 | 33 | 50 | 29 | 16 |
| | Springfield | 549 | 100 | 18.2% | 29 | 21 | 29 | 12 | 9 |
| | Total | 1,405 | 313 | 22.3% | 105 | 54 | 79 | 41 | 25 |
| District 7 | Bullskin | 1,760 | 307 | 17.4% | 95 | 52 | 86 | 26 | 29 |
| | Connellsville Twp | 633 | 63 | 10.0% | 31 | 8 | 14 | - | - |
| | Dawson | 125 | 25 | 20.0% | 13 | 3 | 3 | - | - |
| | Dunbar Borough | 275 | 51 | 18.5% | 21 | 20 | 10 | - | - |
| | Dunbar Twp | 1,776 | 310 | 17.5% | 147 | 99 | 44 | - | - |
| | Vanderbilt | 166 | 33 | 19.9% | 6 | 22 | 5 | - | - |
| | Total | 4,735 | 789 | 16.7% | 313 | 204 | 162 | 26 | 29 |
| District 8 | Franklin | 557 | 106 | 19.0% | 38 | 21 | 19 | 11 | 5 |
| | Menallen | 1,036 | 201 | 19.4% | 88 | 43 | 37 | 12 | 16 |
| | Total | 1,593 | 307 | 19.3% | 126 | 64 | 56 | 23 | 21 |
| District 9 | North Union | 3,220 | 548 | 17.0% | 205 | 211 | 88 | 23 | - |
| | South Union | 3,143 | 546 | 17.4% | 152 | 126 | 147 | 35 | 66 |
| | Total | 6,363 | 1,094 | 17.2% | 357 | 337 | 235 | 58 | 66 |
| District 10 | Connellsville City | 1,776 | 468 | 26.4% | 192 | 120 | 93 | 50 | - |
| | South Connellsville | 580 | 108 | 18.6% | 62 | 25 | 21 | - | - |
| | Total | 2,356 | 576 | 24.4% | 254 | 145 | 114 | 50 | - |
| District 11 | Uniontown | 2,374 | 545 | 23.0% | 221 | 145 | 96 | 55 | - |

Source: U.S. Bureau of the Census

Table 5-19
Fayette County Cost Burdened Owner Households 1990 – 2000

| | specified owner-occupied units | cost-burdened | | annual household income (\$) | | | | | |
|-------------|--------------------------------|---------------|---------------------|------------------------------|-----------------|-----------------|-----------------|----------------|---------|
| | | total | % of owner-occupied | less than 10,000 | 10,000 - 19,999 | 20,000 - 34,999 | 35,000 - 49,999 | 50,000 or more | |
| | Pennsylvania | 10.2% | 40.4% | 27.4% | -31.3% | 41.9% | 58.3% | 110.2% | 195.5% |
| | Fayette County | 9.4% | 44.5% | 32.1% | -10.2% | 52.6% | 116.3% | 388.6% | 1646.7% |
| District 1 | Belle Vernon | 26.6% | 30.6% | 3.1% | -20.8% | 122.2% | -100.0% | * | * |
| | Everson | -2.1% | 31.3% | 34.1% | -26.7% | -7.7% | 250.0% | * | * |
| | Fayette City | -1.1% | 44.4% | 46.1% | 5.0% | 42.9% | * | * | * |
| | Jefferson | 25.1% | 8.0% | -13.6% | -46.3% | 144.4% | -30.4% | 350.0% | * |
| | Lower Tyrone | 21.1% | 93.3% | 59.7% | 133.3% | -10.0% | 500.0% | * | * |
| | Newell | 17.9% | 78.6% | 51.4% | -28.6% | 120.0% | 250.0% | * | * |
| | Perry | 8.1% | 248.8% | 222.7% | 67.9% | * | 200.0% | * | * |
| | Perryopolis | 5.4% | 54.2% | 46.3% | -41.9% | 91.7% | 575.0% | * | * |
| | Upper Tyrone | 23.7% | 119.2% | 77.2% | 50.0% | 360.0% | 0.0% | 400.0% | * |
| | Washington | -3.9% | 4.2% | 8.4% | -7.7% | -17.3% | -27.3% | * | * |
| | Total | 8.4% | 53.7% | 41.8% | -5.8% | 62.2% | 90.8% | 1625.0% | * |
| District 2 | Brownsville Borough | -7.4% | 21.8% | 31.5% | -32.1% | 117.4% | 88.2% | * | * |
| | Brownsville Twp | 13.1% | 78.6% | 57.8% | -34.8% | 233.3% | 650.0% | * | * |
| | Luzerne | 1.1% | 78.5% | 76.6% | -18.3% | 161.3% | 158.6% | * | * |
| | Redstone | 17.0% | 47.9% | 26.5% | -19.2% | 31.7% | * | 242.9% | * |
| | Total | 6.6% | 53.8% | 44.3% | -22.4% | 86.7% | 335.4% | 871.4% | * |
| District 3 | Fairchance | -4.8% | -5.0% | -0.2% | -74.4% | -65.5% | 366.7% | * | * |
| | Georges | 6.7% | -0.4% | -6.7% | -50.8% | 38.3% | -36.0% | * | * |
| | German | 10.6% | 37.3% | 24.1% | -13.9% | 41.9% | 173.3% | * | * |
| | Masontown | -1.5% | 9.4% | 11.1% | -31.2% | -11.9% | 68.4% | * | * |
| | Smithfield | -1.4% | 72.7% | 75.2% | 20.0% | 71.4% | * | * | * |
| | | Total | 4.3% | 14.2% | 9.5% | -34.9% | 17.5% | 112.7% | * |
| District 4 | Nicholson | 6.2% | 51.9% | 42.9% | -20.0% | 37.5% | 1500.0% | -100.0% | * |
| | Point Marion | 3.8% | 71.2% | 64.9% | -4.8% | 36.8% | 90.9% | * | 900.0% |
| | Springhill | 46.0% | 14.7% | -21.4% | -30.5% | 129.4% | -52.6% | * | * |
| | | Total | 20.2% | 39.3% | 15.9% | -22.7% | 67.3% | 93.8% | 216.7% |
| District 5 | Henry Clay | 16.0% | 52.0% | 31.0% | -14.3% | 25.0% | 150.0% | * | * |
| | Markleysburg | -17.5% | -7.1% | 12.6% | -11.1% | -60.0% | * | * | * |
| | Ohiopyle | -56.5% | -55.6% | 2.2% | -20.0% | -100.0% | * | * | * |
| | Stewart | -6.9% | -25.0% | -19.4% | -85.7% | 20.0% | -20.0% | * | * |
| | Wharton | 35.3% | 146.2% | 82.0% | -47.5% | * | 108.3% | * | * |
| | Total | 19.0% | 60.4% | 34.8% | -38.5% | 153.8% | 107.4% | * | * |
| District 6 | Saltlick | 65.6% | 491.7% | 257.4% | 442.9% | * | 127.3% | * | * |
| | Springfield | 15.3% | -22.5% | -32.8% | -56.1% | -53.3% | 61.1% | * | * |
| | | Total | 41.5% | 89.7% | 34.1% | 31.3% | 20.0% | 97.5% | * |
| District 7 | Bullskin | 24.0% | 79.5% | 44.7% | 63.8% | -22.4% | 352.6% | -3.7% | * |
| | Connellsville Twp | 9.1% | 65.8% | 51.9% | 47.6% | 60.0% | 133.3% | -100.0% | * |
| | Dawson | -1.6% | 25.0% | 27.0% | -23.5% | * | 0.0% | * | * |
| | Dunbar Borough | -12.7% | -5.6% | 8.2% | -32.3% | 233.3% | -41.2% | * | * |
| | Dunbar Twp | 9.3% | 67.6% | 53.3% | 25.6% | 135.7% | 131.6% | * | -100.0% |
| | Vanderbilt | 23.9% | 106.3% | 66.5% | -14.3% | 144.4% | * | * | * |
| | Total | 12.7% | 63.0% | 44.6% | 24.7% | 58.1% | 153.1% | -21.2% | 314.3% |
| District 8 | Franklin | 9.2% | 47.2% | 34.8% | -22.4% | 90.9% | 280.0% | * | -28.6% |
| | Menallen | 5.0% | -2.4% | -7.0% | -23.5% | 7.5% | -17.8% | 100.0% | * |
| | | Total | 6.4% | 10.4% | 3.8% | -23.2% | 25.5% | 12.0% | 283.3% |
| District 9 | North Union | 10.0% | 46.5% | 33.1% | 2.5% | 88.4% | 79.6% | 76.9% | * |
| | South Union | 15.6% | 76.7% | 52.9% | -11.6% | 106.6% | 153.4% | 94.4% | * |
| | | Total | 12.7% | 60.2% | 42.1% | -4.0% | 94.8% | 119.6% | 87.1% |
| District 10 | Connellsville City | -1.8% | 70.2% | 73.2% | 34.3% | 46.3% | 138.5% | 354.5% | * |
| | South Connellsville | 5.8% | 22.7% | 16.0% | 8.8% | 56.3% | 50.0% | -100.0% | * |
| | | Total | 0.0% | 58.7% | 58.7% | 27.0% | 48.0% | 115.1% | 316.7% |
| District 11 | Uniontown | -1.0% | 18.0% | 19.1% | -17.8% | 16.9% | 52.4% | 816.7% | * |

Source: U.S. Bureau of the Census

viii. Renter Housing

The renter-occupied portion of the county's housing stock in 2000 represented 26.8% (16,093) of the occupied housing units in the county. The renter-occupancy rate fell slightly from the 1990 rate of 27.7% (15,515).

- *Market Area highlights*

The renter-occupied housing rate was highest in Market Area 11 (50.7%, 2,748), and lowest in Market Area 6 (17.0%, 433). Four market areas – Market Areas 3, 6, 10, and 11 – had increases in their renter-occupied rates between 1990 and 2000.

- *Municipality highlights*

Renter-occupied housing was highest in Belle Vernon Borough (53.8%, 329), and lowest in Newell Borough (12.6%, 28). Between 1990 and 2000, twenty-five municipalities experienced decreases in their renter-occupied housing rates.

The 2000 Census reported 1,661 vacant for rent units in Fayette County, which represent 10.3% of the total renter units in the county. This high rate of vacant for rent units suggests an oversupply of rental units in the county, which contributes to low rental costs.

Further information on the county's renter housing supply, including renter information by market area and municipality for 1990 and 2000, is presented in the following tables.

**Table 5-20
Fayette County Renter Housing Supply 1990**

| | | Housing Units | | Renter-occupied units | | Vacant for rent units | | |
|-------------|---------------------|---------------|-----------|-----------------------|---------------|-----------------------|-------------------|-------------------|
| | | Total | Occupied | Total | % of Occupied | Total | % of Vacant Units | % of Renter Units |
| | Pennsylvania | 4,938,140 | 4,495,966 | 1,319,845 | 29.4% | 102,774 | 23.2% | 7.8% |
| | Fayette County | 61,406 | 56,110 | 15,515 | 27.7% | 1,330 | 25.1% | 8.6% |
| District 1 | Belle Vernon | 648 | 592 | 315 | 53.2% | 17 | 30.4% | 5.4% |
| | Everson | 432 | 378 | 98 | 25.9% | 28 | 51.9% | 28.6% |
| | Fayette City | 340 | 306 | 96 | 31.4% | 8 | 23.5% | 8.3% |
| | Jefferson | 790 | 730 | 129 | 17.7% | 9 | 15.0% | 7.0% |
| | Lower Tyrone | 422 | 398 | 74 | 18.6% | 5 | 20.8% | 6.8% |
| | Newell | 217 | 202 | 32 | 15.8% | 13 | 86.7% | 40.6% |
| | Perry | 1,117 | 1,033 | 196 | 19.0% | 13 | 15.5% | 6.6% |
| | Perryopolis | 797 | 765 | 171 | 22.4% | 6 | 18.8% | 3.5% |
| | Upper Tyrone | 762 | 717 | 145 | 20.2% | 7 | 15.6% | 4.8% |
| | Washington | 1,919 | 1,826 | 354 | 19.4% | 17 | 18.3% | 4.8% |
| | Total | 7,444 | 6,947 | 1,610 | 23.2% | 123 | 24.7% | 7.6% |
| District 2 | Brownsville Borough | 1,541 | 1,340 | 601 | 44.9% | 125 | 62.2% | 20.8% |
| | Brownsville Twp | 396 | 353 | 66 | 18.7% | 13 | 30.2% | 19.7% |
| | Luzerne | 2,027 | 1,909 | 358 | 18.8% | 28 | 23.7% | 7.8% |
| | Redstone | 2,824 | 2,558 | 733 | 28.7% | 58 | 21.8% | 7.9% |
| | Total | 6,788 | 6,160 | 1,758 | 28.5% | 224 | 35.7% | 12.7% |
| District 3 | Fairchance | 776 | 727 | 231 | 31.8% | 12 | 24.5% | 5.2% |
| | Georges | 2,522 | 2,372 | 525 | 22.1% | 35 | 23.3% | 6.7% |
| | German | 2,211 | 2,092 | 398 | 19.0% | 31 | 26.1% | 7.8% |
| | Masontown | 1,646 | 1,532 | 479 | 31.3% | 42 | 36.8% | 8.8% |
| | Smithfield | 397 | 379 | 119 | 31.4% | 7 | 38.9% | 5.9% |
| | Total | 7,552 | 7,102 | 1,752 | 24.7% | 127 | 28.2% | 7.2% |
| District 4 | Nicholson | 738 | 689 | 132 | 19.2% | 8 | 16.3% | 6.1% |
| | Point Marion | 609 | 534 | 191 | 35.8% | 32 | 42.7% | 16.8% |
| | Springhill | 1,112 | 1,038 | 249 | 24.0% | 9 | 12.2% | 3.6% |
| | Total | 2,459 | 2,261 | 572 | 25.3% | 49 | 24.7% | 8.6% |
| District 5 | Henry Clay | 1,057 | 620 | 129 | 20.8% | 13 | 3.0% | 10.1% |
| | Markleysburg | 105 | 94 | 29 | 30.9% | 1 | 9.1% | 3.4% |
| | Ohioyle | 50 | 39 | 11 | 28.2% | - | 0.0% | 0.0% |
| | Stewart | 331 | 263 | 38 | 14.4% | 5 | 7.4% | 13.2% |
| | Wharton | 1,507 | 1,129 | 233 | 20.6% | 16 | 4.2% | 6.9% |
| | Total | 3,050 | 2,145 | 440 | 20.5% | 35 | 3.9% | 8.0% |
| District 6 | Saltlick | 1,368 | 1,148 | 192 | 16.7% | 22 | 10.0% | 11.5% |
| | Springfield | 1,137 | 999 | 170 | 17.0% | 8 | 5.8% | 4.7% |
| | Total | 2,505 | 2,147 | 362 | 16.9% | 30 | 8.4% | 8.3% |
| District 7 | Bullskin | 2,809 | 2,604 | 430 | 16.5% | 18 | 8.8% | 4.2% |
| | Connellsville Twp | 1,026 | 974 | 197 | 20.2% | 10 | 19.2% | 5.1% |
| | Dawson | 214 | 199 | 55 | 27.6% | 7 | 46.7% | 12.7% |
| | Dunbar Borough | 529 | 496 | 132 | 26.6% | 14 | 42.4% | 10.6% |
| | Dunbar Twp | 2,912 | 2,740 | 523 | 19.1% | 25 | 14.5% | 4.8% |
| | Vanderbilt | 237 | 208 | 60 | 28.8% | 8 | 27.6% | 13.3% |
| | Total | 7,727 | 7,221 | 1,397 | 19.3% | 82 | 16.2% | 5.9% |
| District 8 | Franklin | 1,047 | 958 | 154 | 16.1% | 6 | 6.7% | 3.9% |
| | Menallen | 1,893 | 1,776 | 443 | 24.9% | 20 | 17.1% | 4.5% |
| | Total | 2,940 | 2,734 | 597 | 21.8% | 26 | 12.6% | 4.4% |
| District 9 | North Union | 5,761 | 5,461 | 1,476 | 27.0% | 89 | 29.7% | 6.0% |
| | South Union | 4,190 | 3,978 | 932 | 23.4% | 79 | 37.3% | 8.5% |
| | Total | 9,951 | 9,439 | 2,408 | 25.5% | 168 | 32.8% | 7.0% |
| District 10 | Connellsville City | 4,210 | 3,845 | 1,852 | 48.2% | 158 | 43.3% | 8.5% |
| | South Connellsville | 899 | 836 | 179 | 21.4% | 14 | 22.2% | 7.8% |
| | Total | 5,109 | 4,681 | 2,031 | 43.4% | 172 | 40.2% | 8.5% |
| District 11 | Uniontown | 5,881 | 5,273 | 2,588 | 49.1% | 294 | 48.4% | 11.4% |

Source: U.S. Bureau of the Census

**Table 5-21
Fayette County Renter Housing Supply 2000**

| | | Housing Units | | Renter-occupied units | | Vacant for rent units | | |
|-------------|---------------------|---------------|-----------|-----------------------|---------------|-----------------------|-------------------|-------------------|
| | | Total | Occupied | Total | % of Occupied | Total | % of Vacant Units | % of Renter Units |
| | Pennsylvania | 5,249,750 | 4,777,003 | 1,370,666 | 28.7% | 105,585 | 22.3% | 7.7% |
| | Fayette County | 66,490 | 59,969 | 16,093 | 26.8% | 1,661 | 25.5% | 10.3% |
| District 1 | Belle Vernon | 716 | 612 | 329 | 53.8% | 16 | 15.4% | 4.9% |
| | Everson | 385 | 351 | 105 | 29.9% | 5 | 14.7% | 4.8% |
| | Fayette City | 321 | 286 | 79 | 27.6% | 9 | 25.7% | 11.4% |
| | Jefferson | 900 | 865 | 145 | 16.8% | 1 | 2.9% | 0.7% |
| | Lower Tyrone | 480 | 461 | 67 | 14.5% | - | 0.0% | 0.0% |
| | Newell | 232 | 222 | 28 | 12.6% | 1 | 10.0% | 3.6% |
| | Perry | 1,245 | 1,170 | 237 | 20.3% | 9 | 12.0% | 3.8% |
| | Perryopolis | 831 | 798 | 182 | 22.8% | 12 | 36.4% | 6.6% |
| | Upper Tyrone | 902 | 870 | 152 | 17.5% | 5 | 15.6% | 3.3% |
| | Washington | 1,948 | 1,821 | 364 | 20.0% | 43 | 33.9% | 11.8% |
| | Total | 7,960 | 7,456 | 1,688 | 22.6% | 101 | 20.0% | 6.0% |
| District 2 | Brownsville Borough | 1,550 | 1,238 | 535 | 43.2% | 150 | 48.1% | 28.0% |
| | Brownsville Twp | 362 | 325 | 56 | 17.2% | 6 | 16.2% | 10.7% |
| | Luzerne | 2,043 | 1,897 | 337 | 17.8% | 23 | 15.8% | 6.8% |
| | Redstone | 2,943 | 2,651 | 670 | 25.3% | 71 | 24.3% | 10.6% |
| | Total | 6,898 | 6,111 | 1,598 | 26.1% | 250 | 31.8% | 15.6% |
| District 3 | Fairchance | 932 | 871 | 310 | 35.6% | 23 | 37.7% | 7.4% |
| | Georges | 2,749 | 2,588 | 572 | 22.1% | 29 | 18.0% | 5.1% |
| | German | 2,333 | 2,148 | 434 | 20.2% | 14 | 7.6% | 3.2% |
| | Masontown | 1,701 | 1,536 | 491 | 32.0% | 69 | 41.8% | 14.1% |
| | Smithfield | 384 | 363 | 124 | 34.2% | 5 | 23.8% | 4.0% |
| | Total | 8,099 | 7,506 | 1,931 | 25.7% | 140 | 23.6% | 7.3% |
| District 4 | Nicholson | 777 | 737 | 128 | 17.4% | 7 | 17.5% | 5.5% |
| | Point Marion | 682 | 572 | 200 | 35.0% | 42 | 38.2% | 21.0% |
| | Springhill | 1,270 | 1,157 | 274 | 23.7% | 22 | 19.5% | 8.0% |
| | Total | 2,729 | 2,466 | 602 | 24.4% | 71 | 27.0% | 11.8% |
| District 5 | Henry Clay | 1,306 | 742 | 159 | 21.4% | 10 | 1.8% | 6.3% |
| | Markleysburg | 105 | 90 | 21 | 23.3% | 3 | 20.0% | 14.3% |
| | Ohiopyle | 44 | 34 | 10 | 29.4% | 1 | 10.0% | 10.0% |
| | Stewart | 338 | 275 | 41 | 14.9% | - | 0.0% | 0.0% |
| | Wharton | 1,750 | 1,362 | 267 | 19.6% | 32 | 8.2% | 12.0% |
| | Total | 3,543 | 2,503 | 498 | 19.9% | 46 | 4.4% | 9.2% |
| District 6 | Saltlick | 1,743 | 1,385 | 237 | 17.1% | 21 | 5.9% | 8.9% |
| | Springfield | 1,283 | 1,158 | 196 | 16.9% | 5 | 4.0% | 2.6% |
| | Total | 3,026 | 2,543 | 433 | 17.0% | 26 | 5.4% | 6.0% |
| District 7 | Bullskin | 3,206 | 3,023 | 383 | 12.7% | 34 | 18.6% | 8.9% |
| | Connellsville Twp | 1,093 | 1,032 | 162 | 15.7% | 11 | 18.0% | 6.8% |
| | Dawson | 205 | 183 | 49 | 26.8% | 1 | 4.5% | 2.0% |
| | Dunbar Borough | 576 | 513 | 146 | 28.5% | 29 | 46.0% | 19.9% |
| | Dunbar Twp | 3,152 | 2,944 | 489 | 16.6% | 39 | 18.8% | 8.0% |
| | Vanderbilt | 234 | 222 | 51 | 23.0% | 5 | 41.7% | 9.8% |
| Total | 8,466 | 7,917 | 1,280 | 16.2% | 119 | 21.7% | 9.3% | |
| District 8 | Franklin | 1,072 | 1,012 | 138 | 13.6% | 5 | 8.3% | 3.6% |
| | Menallen | 1,964 | 1,810 | 408 | 22.5% | 42 | 27.3% | 10.3% |
| | Total | 3,036 | 2,822 | 546 | 19.3% | 47 | 22.0% | 8.6% |
| District 9 | North Union | 6,234 | 5,805 | 1,492 | 25.7% | 169 | 39.4% | 11.3% |
| | South Union | 4,795 | 4,563 | 1,124 | 24.6% | 57 | 24.6% | 5.1% |
| | Total | 11,029 | 10,368 | 2,616 | 25.2% | 226 | 34.2% | 8.6% |
| District 10 | Connellsville City | 4,434 | 3,963 | 1,973 | 49.8% | 199 | 42.3% | 10.1% |
| | South Connellsville | 948 | 890 | 180 | 20.2% | 10 | 17.2% | 5.6% |
| | Total | 5,382 | 4,853 | 2,153 | 44.4% | 209 | 39.5% | 9.7% |
| District 11 | Uniontown | 6,320 | 5,423 | 2,748 | 50.7% | 426 | 47.5% | 15.5% |

Source: U.S. Bureau of the Census

**Table 5-22
Fayette County Renter Housing Supply Percent Change 1990 – 2000**

| | | Housing Units | | Renter-occupied units | | Vacant for rent units | | |
|-------------|---------------------|---------------|----------|-----------------------|---------------|-----------------------|-------------------|-------------------|
| | | Total | Occupied | Total | % of Occupied | Total | % of Vacant Units | % of Renter Units |
| | Pennsylvania | 6.3% | 6.3% | 3.9% | -2.3% | 2.7% | -3.9% | -1.1% |
| | Fayette County | 8.3% | 6.9% | 3.7% | -2.9% | 24.9% | 1.4% | 20.4% |
| District 1 | Belle Vernon | 10.5% | 3.4% | 4.4% | 1.0% | -5.9% | -49.3% | -9.9% |
| | Everson | -10.9% | -7.1% | 7.1% | 15.4% | -82.1% | -71.6% | -83.3% |
| | Fayette City | -5.6% | -6.5% | -17.7% | -12.0% | 12.5% | 9.3% | 36.7% |
| | Jefferson | 13.9% | 18.5% | 12.4% | -5.1% | -88.9% | -81.0% | -90.1% |
| | Lower Tyrone | 13.7% | 15.8% | -9.5% | -21.8% | -100.0% | -100.0% | -100.0% |
| | Newell | 6.9% | 9.9% | -12.5% | -20.4% | -92.3% | -88.5% | -91.2% |
| | Perry | 11.5% | 13.3% | 20.9% | 6.8% | -30.8% | -22.5% | -42.7% |
| | Perryopolis | 4.3% | 4.3% | 6.4% | 2.0% | 100.0% | 93.9% | 87.9% |
| | Upper Tyrone | 18.4% | 21.3% | 4.8% | -13.6% | -28.6% | 0.4% | -31.9% |
| | Washington | 1.5% | -0.3% | 2.8% | 3.1% | 152.9% | 85.2% | 146.0% |
| | Total | 6.9% | 7.3% | 4.8% | -2.3% | -17.9% | -19.0% | -21.7% |
| District 2 | Brownsville Borough | 0.6% | -7.6% | -11.0% | -3.6% | 20.0% | -22.7% | 34.8% |
| | Brownsville Twp | -8.6% | -7.9% | -15.2% | -7.8% | -53.8% | -46.4% | -45.6% |
| | Luzerne | 0.8% | -0.6% | -5.9% | -5.3% | -17.9% | -33.6% | -12.7% |
| | Redstone | 4.2% | 3.6% | -8.6% | -11.8% | 22.4% | 11.5% | 33.9% |
| | Total | 1.6% | -0.8% | -9.1% | -8.4% | 11.6% | -10.9% | 22.8% |
| District 3 | Fairchance | 20.1% | 19.8% | 34.2% | 12.0% | 91.7% | 54.0% | 42.8% |
| | Georges | 9.0% | 9.1% | 9.0% | -0.1% | -17.1% | -22.8% | -24.0% |
| | German | 5.5% | 2.7% | 9.0% | 6.2% | -54.8% | -71.0% | -58.6% |
| | Masontown | 3.3% | 0.3% | 2.5% | 2.2% | 64.3% | 13.5% | 60.3% |
| | Smithfield | -3.3% | -4.2% | 4.2% | 8.8% | -28.6% | -38.8% | -31.5% |
| | Total | 7.2% | 5.7% | 10.2% | 4.3% | 10.2% | -16.3% | 0.0% |
| District 4 | Nicholson | 5.3% | 7.0% | -3.0% | -9.3% | -12.5% | 7.2% | -9.8% |
| | Point Marion | 12.0% | 7.1% | 4.7% | -2.2% | 31.3% | -10.5% | 25.3% |
| | Springhill | 14.2% | 11.5% | 10.0% | -1.3% | 144.4% | 60.1% | 122.1% |
| | Total | 11.0% | 9.1% | 5.2% | -3.5% | 44.9% | 9.1% | 37.7% |
| District 5 | Henry Clay | 23.6% | 19.7% | 23.3% | 3.0% | -23.1% | -40.4% | -37.6% |
| | Markleysburg | 0.0% | -4.3% | -27.6% | -24.4% | 200.0% | 120.0% | 314.3% |
| | Ohioyle | -12.0% | -12.8% | -9.1% | 4.3% | * | * | * |
| | Stewart | 2.1% | 4.6% | 7.9% | 3.2% | -100.0% | -100.0% | -100.0% |
| | Wharton | 16.1% | 20.6% | 14.6% | -5.0% | 100.0% | 94.8% | 74.5% |
| | Total | 16.2% | 16.7% | 13.2% | -3.0% | 31.4% | 14.4% | 16.1% |
| District 6 | Saltlick | 27.4% | 20.6% | 23.4% | 2.3% | -4.5% | -41.3% | -22.7% |
| | Springfield | 12.8% | 15.9% | 15.3% | -0.5% | -37.5% | -31.0% | -45.8% |
| | Total | 20.8% | 18.4% | 19.6% | 1.0% | -13.3% | -35.8% | -27.5% |
| District 7 | Bullskin | 14.1% | 16.1% | -10.9% | -23.3% | 88.9% | 111.6% | 112.1% |
| | Connellsville Twp | 6.5% | 6.0% | -17.8% | -22.4% | 10.0% | -6.2% | 33.8% |
| | Dawson | -4.2% | -8.0% | -10.9% | -3.1% | -85.7% | -90.3% | -84.0% |
| | Dunbar Borough | 8.9% | 3.4% | 10.6% | 6.9% | 107.1% | 8.5% | 87.3% |
| | Dunbar Twp | 8.2% | 7.4% | -6.5% | -13.0% | 56.0% | 29.0% | 66.8% |
| | Vanderbilt | -1.3% | 6.7% | -15.0% | -20.4% | -37.5% | 51.0% | -26.5% |
| | Total | 9.6% | 9.6% | -8.4% | -16.4% | 45.1% | 33.8% | 58.4% |
| District 8 | Franklin | 2.4% | 5.6% | -10.4% | -15.2% | -16.7% | 23.6% | -7.0% |
| | Menallen | 3.8% | 1.9% | -7.9% | -9.6% | 110.0% | 59.5% | 128.0% |
| | Total | 3.3% | 3.2% | -8.5% | -11.4% | 80.8% | 74.0% | 97.7% |
| District 9 | North Union | 8.2% | 6.3% | 1.1% | -4.9% | 89.9% | 32.8% | 87.9% |
| | South Union | 14.4% | 14.7% | 20.6% | 5.1% | -27.8% | -34.1% | -40.2% |
| | Total | 10.8% | 9.8% | 8.6% | -1.1% | 34.5% | 4.2% | 23.8% |
| District 10 | Connellsville City | 5.3% | 3.1% | 6.5% | 3.4% | 25.9% | -2.4% | 18.2% |
| | South Connellsville | 5.5% | 6.5% | 0.6% | -5.5% | -28.6% | -22.4% | -29.0% |
| | Total | 5.3% | 3.7% | 6.0% | 2.2% | 21.5% | -1.7% | 14.6% |
| District 11 | Uniontown | 7.5% | 2.8% | 6.2% | 3.2% | 44.9% | -1.8% | 36.5% |

Source: U.S. Bureau of the Census

ix. Renter Housing by Units per Structure and Mobile Homes

The renter-occupied housing stock in Fayette County is more diverse in type and units per structure than the county's owner-occupied units. In 2000, 7,138 units (44.3% of the renter-occupied units in the county) were single-family units, while 43.5% (7,002 units) were in multi-family structures, and 12.2% (1,970 units) were mobile homes.

- *Market Area highlights*

Single family. In 2000, Market Area 7 had the highest rate of single family renter-occupied units (56.2%, 719). Conversely, Market Area 11 had the lowest single family rate, at 31.7% (890).

Multifamily. Market Area 11 had the highest percentage of renter-occupied multifamily units in 2000, at 68.0% (1,912), while Market Area 6 had the lowest rate at 10.2% (44).

Mobile homes. The percentage of renter-occupied mobile homes in Market Area 6 is the highest in the county, at 38.3% (166). In contrast, Market Area 11 had the lowest rate of renter-occupied mobile homes, at 0.4% (10).

- *Municipality highlights*

Single family. Of the forty-two municipalities in the county, Newell Borough had the highest single family renter-occupied rate (100.0%, 27), while Belle Vernon Borough had the lowest (24.0%, 63).

Multifamily. Belle Vernon Borough had the highest percentage of renter-occupied multifamily units, 72.6% (191), while three municipalities – Newell Borough, Markleysburg Borough, and Stewart Township – had no renter-occupied multifamily units.

Mobile homes. Lower Tyrone Township had the highest percentage of renter-occupied mobile homes in the county (62.3%, 43), while four municipalities – Newell Borough, Point Marion Borough, Ohiopyle Borough, and Dawson Borough – had no renter-occupied mobile homes.

Further information on the county's renter housing supply by type, including information by market area and municipality for 1990 and 2000, is presented in the following tables.

Table 5-23
Fayette County Renter Housing by Units per Structure and Mobile Homes 1990

| | | total renter- occupied units | single family | | multifamily | | mobile homes | | other | |
|-------------|---------------------|---------------------------------------|---------------|-----------------------------|-------------|-----------------------------|--------------|-----------------------------|--------|-----------------------------|
| | | | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied |
| | | | | | | | | | | |
| | Pennsylvania | 1,319,273 | 414,476 | 31.4% | 840,391 | 63.7% | 39,317 | 3.0% | 25,089 | 1.9% |
| | Fayette County | 15,515 | 7,466 | 48.1% | 6,048 | 39.0% | 1,653 | 10.7% | 348 | 2.2% |
| District 1 | Belle Vernon | 309 | 58 | 18.8% | 247 | 79.9% | - | 0.0% | 4 | 1.3% |
| | Everson | 91 | 43 | 47.3% | 46 | 50.5% | 2 | 2.2% | - | 0.0% |
| | Fayette City | 102 | 42 | 41.2% | 60 | 58.8% | - | 0.0% | - | 0.0% |
| | Jefferson | 146 | 102 | 69.9% | 24 | 16.4% | 20 | 13.7% | - | 0.0% |
| | Lower Tyrone | 74 | 35 | 47.3% | 7 | 9.5% | 32 | 43.2% | - | 0.0% |
| | Newell | 33 | 27 | 81.8% | 6 | 18.2% | - | 0.0% | - | 0.0% |
| | Perry | 196 | 95 | 48.5% | 40 | 20.4% | 57 | 29.1% | 4 | 2.0% |
| | Perryopolis | 171 | 99 | 57.9% | 34 | 19.9% | 34 | 19.9% | 4 | 2.3% |
| | Upper Tyrone | 145 | 101 | 69.7% | 17 | 11.7% | 26 | 17.9% | 1 | 0.7% |
| | Washington | 354 | 178 | 50.3% | 139 | 39.3% | 29 | 8.2% | 8 | 2.3% |
| | Total | 1,621 | 780 | 48.1% | 620 | 38.2% | 200 | 12.3% | 21 | 1.3% |
| District 2 | Brownsville Borough | 601 | 219 | 36.4% | 338 | 56.2% | - | 0.0% | 44 | 7.3% |
| | Brownsville Twp | 74 | 49 | 66.2% | 17 | 23.0% | 8 | 10.8% | - | 0.0% |
| | Luzerne | 358 | 244 | 68.2% | 28 | 7.8% | 64 | 17.9% | 22 | 6.1% |
| | Redstone | 708 | 515 | 72.7% | 153 | 21.6% | 21 | 3.0% | 19 | 2.7% |
| | Total | 1,741 | 1,027 | 59.0% | 536 | 30.8% | 93 | 5.3% | 85 | 4.9% |
| District 3 | Fairchance | 231 | 150 | 64.9% | 71 | 30.7% | 7 | 3.0% | 3 | 1.3% |
| | Georges | 525 | 291 | 55.4% | 49 | 9.3% | 175 | 33.3% | 10 | 1.9% |
| | German | 398 | 316 | 79.4% | 28 | 7.0% | 45 | 11.3% | 9 | 2.3% |
| | Masontown | 479 | 224 | 46.8% | 231 | 48.2% | 6 | 1.3% | 18 | 3.8% |
| | Smithfield | 119 | 48 | 40.3% | 49 | 41.2% | 22 | 18.5% | - | 0.0% |
| Total | 1,752 | 1,029 | 58.7% | 428 | 24.4% | 255 | 14.6% | 40 | 2.3% | |
| District 4 | Nicholson | 137 | 96 | 70.1% | 7 | 5.1% | 34 | 24.8% | - | 0.0% |
| | Point Marion | 191 | 113 | 59.2% | 70 | 36.6% | 5 | 2.6% | 3 | 1.6% |
| | Springhill | 244 | 142 | 58.2% | - | 0.0% | 102 | 41.8% | - | 0.0% |
| | Total | 572 | 351 | 61.4% | 77 | 13.5% | 141 | 24.7% | 3 | 0.5% |
| District 5 | Henry Clay | 132 | 62 | 47.0% | 21 | 15.9% | 47 | 35.6% | 2 | 1.5% |
| | Markleysburg | 26 | 22 | 84.6% | 3 | 11.5% | - | 0.0% | 1 | 3.8% |
| | Chiopyle | 11 | 6 | 54.5% | 2 | 18.2% | - | 0.0% | 3 | 27.3% |
| | Stewart | 40 | 38 | 95.0% | - | 0.0% | 2 | 5.0% | - | 0.0% |
| | Wharton | 231 | 156 | 67.5% | 12 | 5.2% | 44 | 19.0% | 19 | 8.2% |
| Total | 440 | 284 | 64.5% | 38 | 8.6% | 93 | 21.1% | 25 | 5.7% | |
| District 6 | Saltlick | 186 | 127 | 68.3% | 14 | 7.5% | 45 | 24.2% | - | 0.0% |
| | Springfield | 176 | 97 | 55.1% | - | 0.0% | 79 | 44.9% | - | 0.0% |
| | Total | 362 | 224 | 61.9% | 14 | 3.9% | 124 | 34.3% | - | 0.0% |
| District 7 | Bullskin | 430 | 190 | 44.2% | 100 | 23.3% | 125 | 29.1% | 15 | 3.5% |
| | Connellsville Twp | 197 | 149 | 75.6% | 31 | 15.7% | 5 | 2.5% | 12 | 6.1% |
| | Dawson | 62 | 39 | 62.9% | 23 | 37.1% | - | 0.0% | - | 0.0% |
| | Dunbar Borough | 132 | 73 | 55.3% | 48 | 36.4% | 11 | 8.3% | - | 0.0% |
| | Dunbar Twp | 523 | 308 | 58.9% | 31 | 5.9% | 184 | 35.2% | - | 0.0% |
| | Vanderbilt | 59 | 27 | 45.8% | 27 | 45.8% | 5 | 8.5% | - | 0.0% |
| Total | 1,403 | 786 | 56.0% | 260 | 18.5% | 330 | 23.5% | 27 | 1.9% | |
| District 8 | Franklin | 154 | 91 | 59.1% | 8 | 5.2% | 44 | 28.6% | 11 | 7.1% |
| | Menallen | 443 | 337 | 76.1% | 29 | 6.5% | 63 | 14.2% | 14 | 3.2% |
| | Total | 597 | 428 | 71.7% | 37 | 6.2% | 107 | 17.9% | 25 | 4.2% |
| District 9 | North Union | 1,533 | 644 | 42.0% | 623 | 40.6% | 248 | 16.2% | 18 | 1.2% |
| | South Union | 875 | 489 | 55.9% | 324 | 37.0% | 43 | 4.9% | 19 | 2.2% |
| | Total | 2,408 | 1,133 | 47.1% | 947 | 39.3% | 291 | 12.1% | 37 | 1.5% |
| District 10 | Connellsville City | 1,852 | 520 | 28.1% | 1,293 | 69.8% | - | 0.0% | 39 | 2.1% |
| | South Connellsville | 179 | 98 | 54.7% | 58 | 32.4% | 19 | 10.6% | 4 | 2.2% |
| | Total | 2,031 | 618 | 30.4% | 1,351 | 66.5% | 19 | 0.9% | 43 | 2.1% |
| District 11 | Uniontown | 2,588 | 806 | 31.1% | 1,740 | 67.2% | - | 0.0% | 42 | 1.6% |

Source: U.S. Bureau of the Census

**Table 5-24
Fayette County Renter Housing by Units per Structure and Mobile Homes 2000**

| | | total renter- occupied units | single family | | multifamily | | mobile homes | | other | |
|-------------|---------------------|---------------------------------------|---------------|-----------------------------|-------------|-----------------------------|--------------|-----------------------------|-------|-----------------------------|
| | | | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied |
| | | | | | | | | | | |
| | Pennsylvania | 1,370,836 | 461,757 | 33.7% | 866,445 | 63.2% | 42,202 | 3.1% | 432 | 0.0% |
| | Fayette County | 16,110 | 7,138 | 44.3% | 7,002 | 43.5% | 1,970 | 12.2% | - | 0.0% |
| District 1 | Belle Vernon | 263 | 63 | 24.0% | 191 | 72.6% | 9 | 3.4% | - | 0.0% |
| | Everson | 99 | 55 | 55.6% | 38 | 38.4% | 6 | 6.1% | - | 0.0% |
| | Fayette City | 85 | 44 | 51.8% | 33 | 38.8% | 8 | 9.4% | - | 0.0% |
| | Jefferson | 141 | 99 | 70.2% | 17 | 12.1% | 25 | 17.7% | - | 0.0% |
| | Lower Tyrone | 69 | 22 | 31.9% | 4 | 5.8% | 43 | 62.3% | - | 0.0% |
| | Newell | 27 | 27 | 100.0% | - | 0.0% | - | 0.0% | - | 0.0% |
| | Perry | 238 | 127 | 53.4% | 49 | 20.6% | 62 | 26.1% | - | 0.0% |
| | Perryopolis | 188 | 98 | 52.1% | 53 | 28.2% | 37 | 19.7% | - | 0.0% |
| | Upper Tyrone | 157 | 65 | 41.4% | 23 | 14.6% | 69 | 43.9% | - | 0.0% |
| | Washington | 427 | 212 | 49.6% | 202 | 47.3% | 13 | 3.0% | - | 0.0% |
| | Total | 1,694 | 812 | 47.9% | 610 | 36.0% | 272 | 16.1% | - | 0.0% |
| District 2 | Brownsville Borough | 585 | 183 | 31.3% | 393 | 67.2% | 9 | 1.5% | - | 0.0% |
| | Brownsville Twp | 41 | 31 | 75.6% | 8 | 19.5% | 2 | 4.9% | - | 0.0% |
| | Luzerne | 355 | 266 | 74.9% | 30 | 8.5% | 59 | 16.6% | - | 0.0% |
| | Redstone | 619 | 323 | 52.2% | 241 | 38.9% | 55 | 8.9% | - | 0.0% |
| Total | 1,600 | 803 | 50.2% | 672 | 42.0% | 125 | 7.8% | - | 0.0% | |
| District 3 | Fairchance | 277 | 137 | 49.5% | 131 | 47.3% | 9 | 3.2% | - | 0.0% |
| | Georges | 565 | 284 | 50.3% | 31 | 5.5% | 250 | 44.2% | - | 0.0% |
| | German | 431 | 307 | 71.2% | 30 | 7.0% | 94 | 21.8% | - | 0.0% |
| | Masontown | 481 | 228 | 47.4% | 243 | 50.5% | 10 | 2.1% | - | 0.0% |
| | Smithfield | 119 | 47 | 39.5% | 48 | 40.3% | 24 | 20.2% | - | 0.0% |
| | Total | 1,873 | 1,003 | 53.6% | 483 | 25.8% | 387 | 20.7% | - | 0.0% |
| District 4 | Nicholson | 130 | 84 | 64.6% | 1 | 0.8% | 45 | 34.6% | - | 0.0% |
| | Point Marion | 228 | 123 | 53.9% | 105 | 46.1% | - | 0.0% | - | 0.0% |
| | Springhill | 246 | 132 | 53.7% | 31 | 12.6% | 83 | 33.7% | - | 0.0% |
| | Total | 604 | 339 | 56.1% | 137 | 22.7% | 128 | 21.2% | - | 0.0% |
| District 5 | Henry Clay | 157 | 74 | 47.1% | 39 | 24.8% | 44 | 28.0% | - | 0.0% |
| | Markleysburg | 24 | 21 | 87.5% | - | 0.0% | 3 | 12.5% | - | 0.0% |
| | Ohioville | 8 | 6 | 75.0% | 2 | 25.0% | - | 0.0% | - | 0.0% |
| | Stewart | 44 | 35 | 79.5% | - | 0.0% | 9 | 20.5% | - | 0.0% |
| | Wharton | 269 | 94 | 34.9% | 99 | 36.8% | 76 | 28.3% | - | 0.0% |
| | Total | 502 | 230 | 45.8% | 140 | 27.9% | 132 | 26.3% | - | 0.0% |
| District 6 | Saltlick | 237 | 139 | 58.6% | 31 | 13.1% | 67 | 28.3% | - | 0.0% |
| | Springfield | 196 | 84 | 42.9% | 13 | 6.6% | 99 | 50.5% | - | 0.0% |
| | Total | 433 | 223 | 51.5% | 44 | 10.2% | 166 | 38.3% | - | 0.0% |
| District 7 | Bullskin | 360 | 168 | 46.7% | 76 | 21.1% | 116 | 32.2% | - | 0.0% |
| | Connellsville Twp | 187 | 111 | 59.4% | 27 | 14.4% | 49 | 26.2% | - | 0.0% |
| | Dawson | 37 | 23 | 62.2% | 14 | 37.8% | - | 0.0% | - | 0.0% |
| | Dunbar Borough | 178 | 77 | 43.3% | 73 | 41.0% | 28 | 15.7% | - | 0.0% |
| | Dunbar Twp | 467 | 318 | 68.1% | 57 | 12.2% | 92 | 19.7% | - | 0.0% |
| | Vanderbilt | 51 | 22 | 43.1% | 22 | 43.1% | 7 | 13.7% | - | 0.0% |
| Total | 1,280 | 719 | 56.2% | 269 | 21.0% | 292 | 22.8% | - | 0.0% | |
| District 8 | Franklin | 138 | 112 | 81.2% | 8 | 5.8% | 18 | 13.0% | - | 0.0% |
| | Menallen | 406 | 175 | 43.1% | 153 | 37.7% | 78 | 19.2% | - | 0.0% |
| | Total | 544 | 287 | 52.8% | 161 | 29.6% | 96 | 17.6% | - | 0.0% |
| District 9 | North Union | 1,490 | 610 | 40.9% | 620 | 41.6% | 260 | 17.4% | - | 0.0% |
| | South Union | 1,125 | 501 | 44.5% | 570 | 50.7% | 54 | 4.8% | - | 0.0% |
| | Total | 2,615 | 1,111 | 42.5% | 1,190 | 45.5% | 314 | 12.0% | - | 0.0% |
| District 10 | Connellsville City | 1,977 | 624 | 31.6% | 1,340 | 67.8% | 13 | 0.7% | - | 0.0% |
| | South Connellsville | 176 | 97 | 55.1% | 44 | 25.0% | 35 | 19.9% | - | 0.0% |
| | Total | 2,153 | 721 | 33.5% | 1,384 | 64.3% | 48 | 2.2% | - | 0.0% |
| District 11 | Uniontown | 2,812 | 890 | 31.7% | 1,912 | 68.0% | 10 | 0.4% | - | 0.0% |

Source: U.S. Bureau of the Census

Table 5-25
Fayette County Renter Housing by Units per Structure and Mobile Homes Percent Change
1990 – 2000

| | | total renter- occupied units | single family | | multifamily | | mobile homes | | other | |
|-------------|---------------------|---------------------------------------|---------------|-----------------------------|-------------|-----------------------------|--------------|-----------------------------|---------|-----------------------------|
| | | | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied |
| | | | | | | | | | | |
| | Pennsylvania | 3.9% | 11.4% | 7.2% | 3.1% | -0.8% | 7.3% | 3.3% | -98.3% | -98.3% |
| | Fayette County | 3.8% | -4.4% | -7.9% | 15.8% | 11.5% | 19.2% | 14.8% | -100.0% | -100.0% |
| District 1 | Belle Vernon | -14.9% | 8.6% | 27.6% | -22.7% | -9.1% | * | * | -100.0% | -100.0% |
| | Everson | 8.8% | 27.9% | 17.6% | -17.4% | -24.1% | 200.0% | 175.8% | * | * |
| | Fayette City | -16.7% | 4.8% | 25.7% | -45.0% | -34.0% | * | * | * | * |
| | Jefferson | -3.4% | -2.9% | 0.5% | -29.2% | -26.7% | 25.0% | 29.4% | * | * |
| | Lower Tyrone | -6.8% | -37.1% | -32.6% | -42.9% | -38.7% | 34.4% | 44.1% | * | * |
| | Newell | -18.2% | 0.0% | 22.2% | -100.0% | -100.0% | * | * | * | * |
| | Perry | 21.4% | 33.7% | 10.1% | 22.5% | 0.9% | 8.8% | -10.4% | -100.0% | -100.0% |
| | Perryopolis | 9.9% | -1.0% | -10.0% | 55.9% | 41.8% | 8.8% | -1.0% | -100.0% | -100.0% |
| | Upper Tyrone | 8.3% | -35.6% | -40.6% | 35.3% | 25.0% | 165.4% | 145.1% | -100.0% | -100.0% |
| | Washington | 20.6% | 19.1% | -1.3% | 45.3% | 20.5% | -55.2% | -62.8% | -100.0% | -100.0% |
| | Total | 4.5% | 4.1% | -0.4% | -1.6% | -5.9% | 36.0% | 30.1% | -100.0% | -100.0% |
| District 2 | Brownsville Borough | -2.7% | -16.4% | -14.2% | 16.3% | 19.5% | * | * | -100.0% | -100.0% |
| | Brownsville Twp | -44.6% | -36.7% | 14.2% | -52.9% | -15.1% | -75.0% | -54.9% | * | * |
| | Luzerne | -0.8% | 9.0% | 9.9% | 7.1% | 8.0% | -7.8% | -7.0% | -100.0% | -100.0% |
| | Redstone | -12.6% | -37.3% | -28.3% | 57.5% | 80.2% | 161.9% | 199.6% | -100.0% | -100.0% |
| | Total | -8.1% | -21.8% | -14.9% | 25.4% | 36.4% | 34.4% | 46.3% | -100.0% | -100.0% |
| District 3 | Fairchance | 19.9% | -8.7% | -23.8% | 84.5% | 53.9% | 28.6% | 7.2% | -100.0% | -100.0% |
| | Georges | 7.6% | -2.4% | -9.3% | -36.7% | -41.2% | 42.9% | 32.7% | -100.0% | -100.0% |
| | German | 8.3% | -2.8% | -10.3% | 7.1% | -1.1% | 108.9% | 92.9% | -100.0% | -100.0% |
| | Masontown | 0.4% | 1.8% | 1.4% | 5.2% | 4.8% | 66.7% | 66.0% | -100.0% | -100.0% |
| | Smithfield | 0.0% | -2.1% | -2.1% | -2.0% | -2.0% | 9.1% | 9.1% | * | * |
| | Total | 6.9% | -2.5% | -8.8% | 12.9% | 5.6% | 51.8% | 42.0% | -100.0% | -100.0% |
| District 4 | Nicholson | -5.1% | -12.5% | -7.8% | -85.7% | -84.9% | 32.4% | 39.5% | * | * |
| | Point Marion | 19.4% | 8.8% | -8.8% | 50.0% | 25.7% | -100.0% | -100.0% | -100.0% | -100.0% |
| | Springhill | 0.8% | -7.0% | -7.8% | * | * | -18.6% | -19.3% | * | * |
| | Total | 5.6% | -3.4% | -8.5% | 77.9% | 68.5% | -9.2% | -14.0% | -100.0% | -100.0% |
| District 5 | Henry Clay | 18.9% | 19.4% | 0.3% | 85.7% | 56.1% | -6.4% | -21.3% | -100.0% | -100.0% |
| | Markleysburg | -7.7% | -4.5% | 3.4% | -100.0% | -100.0% | * | * | -100.0% | -100.0% |
| | Chiopyle | -27.3% | 0.0% | 37.5% | 0.0% | 37.5% | * | * | -100.0% | -100.0% |
| | Stewart | 10.0% | -7.9% | -16.3% | * | * | 350.0% | 309.1% | * | * |
| | Wharton | 16.5% | -39.7% | -48.3% | 725.0% | 608.5% | 72.7% | 48.3% | -100.0% | -100.0% |
| | Total | 14.1% | -19.0% | -29.0% | 268.4% | 222.9% | 41.9% | 24.4% | -100.0% | -100.0% |
| District 6 | Saltlick | 27.4% | 9.4% | -14.1% | 121.4% | 73.8% | 48.9% | 16.8% | * | * |
| | Springfield | 11.4% | -13.4% | -22.2% | * | * | 25.3% | 12.5% | * | * |
| | Total | 19.6% | -0.4% | -16.8% | 214.3% | 162.8% | 33.9% | 11.9% | * | * |
| District 7 | Bullskin | -16.3% | -11.6% | 5.6% | -24.0% | -9.2% | -7.2% | 10.8% | -100.0% | -100.0% |
| | Connellsville Twp | -5.1% | -25.5% | -21.5% | -12.9% | -8.2% | 880.0% | 932.4% | -100.0% | -100.0% |
| | Dawson | -40.3% | -41.0% | -1.2% | -39.1% | 2.0% | * | * | * | * |
| | Dunbar Borough | 34.8% | 5.5% | -21.8% | 52.1% | 12.8% | 154.5% | 88.8% | * | * |
| | Dunbar Twp | -10.7% | 3.2% | 15.6% | 83.9% | 105.9% | -50.0% | -44.0% | * | * |
| | Vanderbilt | -13.6% | -18.5% | -5.7% | -18.5% | -5.7% | 40.0% | 62.0% | * | * |
| | Total | -8.8% | -8.5% | 0.3% | 3.5% | 13.4% | -11.5% | -3.0% | -100.0% | -100.0% |
| District 8 | Franklin | -10.4% | 23.1% | 37.3% | 0.0% | 11.6% | -59.1% | -54.3% | -100.0% | -100.0% |
| | Menallen | -8.4% | -48.1% | -43.3% | 427.6% | 475.7% | 23.8% | 35.1% | -100.0% | -100.0% |
| | Total | -8.9% | -32.9% | -26.4% | 335.1% | 377.5% | -10.3% | -1.5% | -100.0% | -100.0% |
| District 9 | North Union | -2.8% | -5.3% | -2.5% | -0.5% | 2.4% | 4.8% | 7.9% | -100.0% | -100.0% |
| | South Union | 28.6% | 2.5% | -20.3% | 75.9% | 36.8% | 25.6% | -2.3% | -100.0% | -100.0% |
| | Total | 8.6% | -1.9% | -9.7% | 25.7% | 15.7% | 7.9% | -0.6% | -100.0% | -100.0% |
| District 10 | Connellsville City | 6.7% | 20.0% | 12.4% | 3.6% | -2.9% | * | * | -100.0% | -100.0% |
| | South Connellsville | -1.7% | -1.0% | 0.7% | -24.1% | -22.8% | 84.2% | 87.4% | -100.0% | -100.0% |
| | Total | 6.0% | 16.7% | 10.1% | 2.4% | -3.4% | 152.6% | 138.3% | -100.0% | -100.0% |
| District 11 | Uniontown | 8.7% | 10.4% | 1.6% | 9.9% | 1.1% | * | * | -100.0% | -100.0% |

Source: U.S. Bureau of the Census

x. Renter Housing by Indicators of Conditions

To evaluate potential rental housing deficiencies, the same census variables used to determine owner housing (age, exclusive use of plumbing, overcrowding, and cost burdened households) were used for the rental housing stock in the county.

- **Age.** In 2000, 7,796 (48.4%) of the county's renter-occupied units were built prior to 1950.

- *Market Area highlights*

Age of housing unit varies widely by market area. Market areas with rates of older renter-occupied housing over 50.0% include Market Areas 4 (60.1%, 363), 1 (57.1%, 967), 10 (53.3%, 1,147), 11 (52.6%, 1,479), and 2 (52.3%, 837). Market Area 5 has the lowest older renter-occupied housing rate at 29.7% (149). All market areas but Market Area 4 had increases in the percent of older renter-occupied housing units between 1990 and 2000.

- *Municipality highlights*

Housing age also varied considerably by municipality. While all of Newell Borough's renter-occupied housing units are over 50 years old, Bullsken Township has an older renter-occupied housing rate of only 21.4%. Twelve of the county's municipalities saw decreases in the percentage of older renter-occupied housing between 1990 and 2000.

- **Lacking complete plumbing facilities.** A total of 96 (0.6%) renter-occupied units in the county lacked complete plumbing in 2000.

- *Market Area highlights*

Only one market area, Market Area 2, had a rate of renter-occupied units lacking complete plumbing over 1.0% (1.3%, 21). Market Area 8 had no renter-occupied units lacking complete plumbing. No market areas experienced increases in the percentage of renter units without complete plumbing between 1990 and 2000.

- *Municipality highlights*

Twenty-six municipalities had no renter-occupied units lacking complete plumbing in 2000. Vanderbilt Borough had the highest rate, at 3.9% (2 units), while the city of Connellsville had the highest number of units lacking complete plumbing, at 13 (0.7%). Two municipalities (Jefferson Township and Lower Tyrone Township) experienced increases in the percentage of

renter units without complete plumbing between 1990 and 2000.

- **Overcrowding.** In 2000, there were 332 (2.1%) renter-occupied units with more than one person per room.

- *Market Area highlights*

The highest overcrowding rate among renter-occupied units was found in Market Area 8 (5.1%, 28), while the lowest rate was found in Market Area 6 (0.9%, 4). Between 1990 and 2000, three market areas (Market Areas 2, 8, and 11) showed increases in the rates of overcrowding.

- *Municipality highlights*

Twenty municipalities had no overcrowded renter-occupied units in 2000. Henry Clay Township had the highest rate, at 8.9% (14 units), while North Union Township had the highest number of overcrowded units, at 50 (3.4%). Ten municipalities experienced increases in the percentage of overcrowded renter-occupied units between 1990 and 2000.

Cost-burdened households. In 2000, there were 5,376 renter households (34.0% of total renter households) that were cost burdened.

- *Market Area highlights*

Renter-occupied cost-burden rates by market area range from 17.8% (Market Area 6) to 41.7% (Market Area 4) in 2000. All market areas except Market Area 4 had decreases in their cost-burden rates between 1990 and 2000.

- *Municipality highlights*

Owner-occupied cost-burden rates by municipality range from 0.0% in Newell Borough to 49.6% in Point Marion Borough in 2000. Thirty-four municipalities had decreases in their cost-burden rates between 1990 and 2000.

Further information on the housing quality indicators and cost burden of Fayette County's renter-occupied housing stock, including information by market area and municipality for 1990 and 2000, is found in the following tables.

**Table 5-26
Fayette County Housing Quality Indicators (Renter Housing) 1990**

| | total renter-occupied units | over 50 years old | | lacking complete plumbing | | overcrowded | | |
|----------------|-----------------------------|-------------------|----------------------|---------------------------|----------------------|-------------|----------------------|-------|
| | | total | % of renter-occupied | total | % of renter-occupied | total | % of renter-occupied | |
| Pennsylvania | 1,319,273 | 474,037 | 35.9% | 9,817 | 0.7% | 44,692 | 3.4% | |
| Fayette County | 15,515 | 5,914 | 38.1% | 264 | 1.7% | 414 | 2.7% | |
| District 1 | Belle Vernon | 309 | 87 | 28.2% | - | 0.0% | 3 | 1.0% |
| | Everson | 91 | 79 | 86.8% | - | 0.0% | - | 0.0% |
| | Fayette City | 102 | 89 | 87.3% | - | 0.0% | - | 0.0% |
| | Jefferson | 146 | 67 | 45.9% | 2 | 1.4% | 7 | 4.8% |
| | Lower Tyrone | 74 | 28 | 37.8% | 2 | 2.7% | 1 | 1.4% |
| | Newell | 33 | 17 | 51.5% | - | 0.0% | 3 | 9.1% |
| | Perry | 196 | 94 | 48.0% | 7 | 3.6% | - | 0.0% |
| | Perryopolis | 171 | 47 | 27.5% | - | 0.0% | 1 | 0.6% |
| | Upper Tyrone | 145 | 94 | 64.8% | - | 0.0% | 8 | 5.5% |
| | Washington | 354 | 171 | 48.3% | - | 0.0% | 14 | 4.0% |
| Total | 1,621 | 773 | 47.7% | 11 | 0.7% | 37 | 2.3% | |
| District 2 | Brownsville Borough | 601 | 277 | 46.1% | 12 | 2.0% | 15 | 2.5% |
| | Brownsville Twp | 74 | 31 | 41.9% | - | 0.0% | - | 0.0% |
| | Luzerne | 358 | 191 | 53.4% | - | 0.0% | 10 | 2.8% |
| | Redstone | 708 | 312 | 44.1% | 17 | 2.4% | 10 | 1.4% |
| | Total | 1,741 | 811 | 46.6% | 29 | 1.7% | 35 | 2.0% |
| District 3 | Fairchance | 231 | 74 | 32.0% | 8 | 3.5% | 2 | 0.9% |
| | Georges | 525 | 199 | 37.9% | 25 | 4.8% | 21 | 4.0% |
| | German | 398 | 180 | 45.2% | - | 0.0% | 18 | 4.5% |
| | Masontown | 479 | 79 | 16.5% | 6 | 1.3% | - | 0.0% |
| | Smithfield | 119 | 75 | 63.0% | - | 0.0% | 3 | 2.5% |
| | Total | 1,752 | 607 | 34.6% | 39 | 2.2% | 44 | 2.5% |
| District 4 | Nicholson | 137 | 61 | 44.5% | 15 | 10.9% | 8 | 5.8% |
| | Point Marion | 191 | 129 | 67.5% | 1 | 0.5% | 7 | 3.7% |
| | Springhill | 244 | 96 | 39.3% | 20 | 8.2% | 25 | 10.2% |
| | Total | 572 | 286 | 50.0% | 36 | 6.3% | 40 | 7.0% |
| District 5 | Henry Clay | 132 | 17 | 12.9% | 3 | 2.3% | 5 | 3.8% |
| | Markleysburg | 26 | 10 | 38.5% | - | 0.0% | 2 | 7.7% |
| | Ohiopyle | 11 | 9 | 81.8% | - | 0.0% | - | 0.0% |
| | Stewart | 40 | 25 | 62.5% | 4 | 10.0% | - | 0.0% |
| | Wharton | 231 | 37 | 16.0% | - | 0.0% | 15 | 6.5% |
| | Total | 440 | 98 | 22.3% | 7 | 1.6% | 22 | 5.0% |
| District 6 | Saltlick | 186 | 36 | 19.4% | - | 0.0% | 7 | 3.8% |
| | Springfield | 176 | 32 | 18.2% | 18 | 10.2% | 9 | 5.1% |
| | Total | 362 | 68 | 18.8% | 18 | 5.0% | 16 | 4.4% |
| District 7 | Bullskin | 430 | 121 | 28.1% | 28 | 6.5% | 24 | 5.6% |
| | Connellsville Twp | 197 | 79 | 40.1% | 5 | 2.5% | - | 0.0% |
| | Dawson | 62 | 34 | 54.8% | - | 0.0% | - | 0.0% |
| | Dunbar Borough | 132 | 45 | 34.1% | 5 | 3.8% | 3 | 2.3% |
| | Dunbar Twp | 523 | 204 | 39.0% | 25 | 4.8% | 4 | 0.8% |
| | Vanderbilt | 59 | 45 | 76.3% | 4 | 6.8% | 3 | 5.1% |
| Total | 1,403 | 528 | 37.6% | 67 | 4.8% | 34 | 2.4% | |
| District 8 | Franklin | 154 | 75 | 48.7% | - | 0.0% | - | 0.0% |
| | Menallen | 443 | 236 | 53.3% | - | 0.0% | 13 | 2.9% |
| | Total | 597 | 311 | 52.1% | - | 0.0% | 13 | 2.2% |
| District 9 | North Union | 1,533 | 410 | 26.7% | 22 | 1.4% | 37 | 2.4% |
| | South Union | 875 | 264 | 30.2% | - | 0.0% | 28 | 3.2% |
| | Total | 2,408 | 674 | 28.0% | 22 | 0.9% | 65 | 2.7% |
| District 10 | Connellsville City | 1,852 | 543 | 29.3% | 13 | 0.7% | 66 | 3.6% |
| | South Connellsville | 179 | 110 | 61.5% | - | 0.0% | 11 | 6.1% |
| | Total | 2,031 | 653 | 32.2% | 13 | 0.6% | 77 | 3.8% |
| District 11 | Uniontown | 2,588 | 1,105 | 42.7% | 22 | 0.9% | 31 | 1.2% |

Source: U.S. Bureau of the Census

**Table 5-27
Fayette County Housing Quality Indicators (Renter Housing) 2000**

| | | total renter- occupied units | over 50 years old | | lacking complete plumbing | | overcrowded | |
|-------------|---------------------|---------------------------------------|-------------------|-----------------------------|------------------------------|-----------------------------|-------------|-----------------------------|
| | | | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied |
| | Pennsylvania | 1,370,836 | 593,629 | 43.3% | 10,304 | 0.8% | 53,058 | 3.9% |
| | Fayette County | 16,110 | 7,796 | 48.4% | 96 | 0.6% | 332 | 2.1% |
| District 1 | Belle Vernon | 263 | 162 | 61.6% | - | 0.0% | - | 0.0% |
| | Everson | 99 | 63 | 63.6% | - | 0.0% | - | 0.0% |
| | Fayette City | 85 | 72 | 84.7% | 2 | 2.4% | - | 0.0% |
| | Jefferson | 141 | 92 | 65.2% | 3 | 2.1% | 5 | 3.5% |
| | Lower Tyrone | 69 | 17 | 24.6% | 2 | 2.9% | 6 | 8.7% |
| | Newell | 27 | 27 | 100.0% | - | 0.0% | - | 0.0% |
| | Perry | 238 | 146 | 61.3% | - | 0.0% | - | 0.0% |
| | Perryopolis | 188 | 95 | 50.5% | - | 0.0% | 6 | 3.2% |
| | Upper Tyrone | 157 | 68 | 43.3% | - | 0.0% | - | 0.0% |
| | Washington | 427 | 225 | 52.7% | - | 0.0% | - | 0.0% |
| | Total | 1,694 | 967 | 57.1% | 7 | 0.4% | 17 | 1.0% |
| District 2 | Brownsville Borough | 585 | 264 | 45.1% | 8 | 1.4% | 24 | 4.1% |
| | Brownsville Twp | 41 | 27 | 65.9% | - | 0.0% | - | 0.0% |
| | Luzerne | 355 | 232 | 65.4% | 6 | 1.7% | - | 0.0% |
| | Redstone | 619 | 314 | 50.7% | 7 | 1.1% | 17 | 2.7% |
| | Total | 1,600 | 837 | 52.3% | 21 | 1.3% | 41 | 2.6% |
| District 3 | Fairchance | 277 | 142 | 51.3% | - | 0.0% | - | 0.0% |
| | Georges | 565 | 215 | 38.1% | 8 | 1.4% | 16 | 2.8% |
| | German | 431 | 281 | 65.2% | - | 0.0% | 10 | 2.3% |
| | Masontown | 481 | 215 | 44.7% | - | 0.0% | 13 | 2.7% |
| | Smithfield | 119 | 67 | 56.3% | - | 0.0% | - | 0.0% |
| | Total | 1,873 | 920 | 49.1% | 8 | 0.4% | 39 | 2.1% |
| District 4 | Nicholson | 130 | 78 | 60.0% | 5 | 3.8% | - | 0.0% |
| | Point Marion | 228 | 197 | 86.4% | - | 0.0% | 9 | 3.9% |
| | Springhill | 246 | 88 | 35.8% | - | 0.0% | 8 | 3.3% |
| | Total | 604 | 363 | 60.1% | 5 | 0.8% | 17 | 2.8% |
| District 5 | Henry Clay | 157 | 42 | 26.8% | 2 | 1.3% | 14 | 8.9% |
| | Markleysburg | 24 | 17 | 70.8% | - | 0.0% | - | 0.0% |
| | Ohiopyle | 8 | 6 | 75.0% | - | 0.0% | - | 0.0% |
| | Stewart | 44 | 18 | 40.9% | - | 0.0% | - | 0.0% |
| | Wharton | 269 | 66 | 24.5% | - | 0.0% | 10 | 3.7% |
| | Total | 502 | 149 | 29.7% | 2 | 0.4% | 24 | 4.8% |
| District 6 | Saltlick | 237 | 108 | 45.6% | - | 0.0% | - | 0.0% |
| | Springfield | 196 | 59 | 30.1% | 4 | 2.0% | 4 | 2.0% |
| | Total | 433 | 167 | 38.6% | 4 | 0.9% | 4 | 0.9% |
| District 7 | Bullskin | 360 | 77 | 21.4% | 9 | 2.5% | - | 0.0% |
| | Connellsville Twp | 187 | 90 | 48.1% | - | 0.0% | - | 0.0% |
| | Dawson | 37 | 22 | 59.5% | - | 0.0% | 3 | 8.1% |
| | Dunbar Borough | 178 | 88 | 49.4% | - | 0.0% | 3 | 1.7% |
| | Dunbar Twp | 467 | 242 | 51.8% | - | 0.0% | 14 | 3.0% |
| | Vanderbilt | 51 | 43 | 84.3% | 2 | 3.9% | - | 0.0% |
| Total | 1,280 | 562 | 43.9% | 11 | 0.9% | 20 | 1.6% | |
| District 8 | Franklin | 138 | 93 | 67.4% | - | 0.0% | 2 | 1.4% |
| | Menallen | 406 | 177 | 43.6% | - | 0.0% | 26 | 6.4% |
| | Total | 544 | 270 | 49.6% | - | 0.0% | 28 | 5.1% |
| District 9 | North Union | 1,490 | 462 | 31.0% | 6 | 0.4% | 50 | 3.4% |
| | South Union | 1,125 | 473 | 42.0% | 11 | 1.0% | 6 | 0.5% |
| | Total | 2,615 | 935 | 35.8% | 17 | 0.7% | 56 | 2.1% |
| District 10 | Connellsville City | 1,977 | 1,071 | 54.2% | 13 | 0.7% | 30 | 1.5% |
| | South Connellsville | 176 | 76 | 43.2% | - | 0.0% | - | 0.0% |
| | Total | 2,153 | 1,147 | 53.3% | 13 | 0.6% | 30 | 1.4% |
| District 11 | Uniontown | 2,812 | 1,479 | 52.6% | 8 | 0.3% | 56 | 2.0% |

Source: U.S. Bureau of the Census

**Table 5-28
Fayette County Housing Quality Indicators (Renter Housing) Percent Change 1990 – 2000**

| | | total renter- occupied units | over 50 years old | | lacking complete plumbing | | overcrowded | |
|-------------|---------------------|---------------------------------------|-------------------|-----------------------------|------------------------------|-----------------------------|-------------|-----------------------------|
| | | | total | % of renter- occupied | total | % of renter- occupied | total | % of renter- occupied |
| | Pennsylvania | 3.9% | 25.2% | 20.5% | 5.0% | 1.0% | 18.7% | 14.3% |
| | Fayette County | 3.8% | 31.8% | 27.0% | -63.6% | -65.0% | -19.8% | -22.8% |
| District 1 | Belle Vernon | -14.9% | 86.2% | 118.8% | * | * | -100.0% | -100.0% |
| | Everson | 8.8% | -20.3% | -26.7% | * | * | * | * |
| | Fayette City | -16.7% | -19.1% | -2.9% | * | * | * | * |
| | Jefferson | -3.4% | 37.3% | 42.2% | 50.0% | 55.3% | -28.6% | -26.0% |
| | Lower Tyrone | -6.8% | -39.3% | -34.9% | 0.0% | 7.2% | 500.0% | 543.5% |
| | Newell | -18.2% | 58.8% | 94.1% | * | * | -100.0% | -100.0% |
| | Perry | 21.4% | 55.3% | 27.9% | -100.0% | -100.0% | * | * |
| | Perryopolis | 9.9% | 102.1% | 83.9% | * | * | 500.0% | 445.7% |
| | Upper Tyrone | 8.3% | -27.7% | -33.2% | * | * | -100.0% | -100.0% |
| | Washington | 20.6% | 31.6% | 9.1% | * | * | -100.0% | -100.0% |
| | Total | 4.5% | 25.1% | 19.7% | -36.4% | -39.1% | -54.1% | -56.0% |
| District 2 | Brownsville Borough | -2.7% | -4.7% | -2.1% | -33.3% | -31.5% | 60.0% | 64.4% |
| | Brownsville Twp | -44.6% | -12.9% | 57.2% | * | * | * | * |
| | Luzerne | -0.8% | 21.5% | 22.5% | * | * | -100.0% | -100.0% |
| | Redstone | -12.6% | 0.6% | 15.1% | -58.8% | -52.9% | 70.0% | 94.4% |
| | Total | -8.1% | 3.2% | 12.3% | -27.6% | -21.2% | 17.1% | 27.5% |
| District 3 | Fairchance | 19.9% | 91.9% | 60.0% | -100.0% | -100.0% | -100.0% | -100.0% |
| | Georges | 7.6% | 8.0% | 0.4% | -68.0% | -70.3% | -23.8% | -29.2% |
| | German | 8.3% | 56.1% | 44.2% | * | * | -44.4% | -48.7% |
| | Masontown | 0.4% | 172.2% | 171.0% | -100.0% | -100.0% | * | * |
| | Smithfield | 0.0% | -10.7% | -10.7% | * | * | -100.0% | -100.0% |
| | Total | 6.9% | 51.6% | 41.8% | -79.5% | -80.8% | -11.4% | -17.1% |
| District 4 | Nicholson | -5.1% | 27.9% | 34.8% | -66.7% | -64.9% | -100.0% | -100.0% |
| | Point Marion | 19.4% | 52.7% | 27.9% | -100.0% | -100.0% | 28.6% | 7.7% |
| | Springhill | 0.8% | -8.3% | -9.1% | -100.0% | -100.0% | -68.0% | -68.3% |
| | Total | 5.6% | 26.9% | 20.2% | -86.1% | -86.8% | -57.5% | -59.8% |
| District 5 | Henry Clay | 18.9% | 147.1% | 107.7% | -33.3% | -43.9% | 180.0% | 135.4% |
| | Markleysburg | -7.7% | 70.0% | 84.2% | * | * | -100.0% | -100.0% |
| | Ohiopyle | -27.3% | -33.3% | -8.3% | * | * | * | * |
| | Stewart | 10.0% | -28.0% | -34.5% | -100.0% | -100.0% | * | * |
| | Wharton | 16.5% | 78.4% | 53.2% | * | * | -33.3% | -42.8% |
| | Total | 14.1% | 52.0% | 33.3% | -71.4% | -75.0% | 9.1% | -4.4% |
| District 6 | Saltlick | 27.4% | 200.0% | 135.4% | * | * | -100.0% | -100.0% |
| | Springfield | 11.4% | 84.4% | 65.6% | -77.8% | -80.0% | -55.6% | -60.1% |
| | Total | 19.6% | 145.6% | 105.3% | -77.8% | -81.4% | -75.0% | -79.1% |
| District 7 | Bullskin | -16.3% | -36.4% | -24.0% | -67.9% | -61.6% | -100.0% | -100.0% |
| | Connellsville Twp | -5.1% | 13.9% | 20.0% | -100.0% | -100.0% | * | * |
| | Dawson | -40.3% | -35.3% | 8.4% | * | * | * | * |
| | Dunbar Borough | 34.8% | 95.6% | 45.0% | -100.0% | -100.0% | 0.0% | -25.8% |
| | Dunbar Twp | -10.7% | 18.6% | 32.9% | -100.0% | -100.0% | 250.0% | 292.0% |
| | Vanderbilt | -13.6% | -4.4% | 10.5% | -50.0% | -42.2% | -100.0% | -100.0% |
| | Total | -8.8% | 6.4% | 16.7% | -83.6% | -82.0% | -41.2% | -35.5% |
| District 8 | Franklin | -10.4% | 24.0% | 38.4% | * | * | * | * |
| | Menallen | -8.4% | -25.0% | -18.2% | * | * | 100.0% | 118.2% |
| | Total | -8.9% | -13.2% | -4.7% | * | * | 115.4% | 136.4% |
| District 9 | North Union | -2.8% | 12.7% | 15.9% | -72.7% | -71.9% | 35.1% | 39.0% |
| | South Union | 28.6% | 79.2% | 39.4% | * | * | -78.6% | -83.3% |
| | Total | 8.6% | 38.7% | 27.7% | -22.7% | -28.8% | -13.8% | -20.7% |
| District 10 | Connellsville City | 6.7% | 97.2% | 84.8% | 0.0% | -6.3% | -54.5% | -57.4% |
| | South Connellsville | -1.7% | -30.9% | -29.7% | * | * | -100.0% | -100.0% |
| | Total | 6.0% | 75.7% | 65.7% | 0.0% | -5.7% | -61.0% | -63.2% |
| District 11 | Uniontown | 8.7% | 33.8% | 23.2% | -63.6% | -66.5% | 80.6% | 66.3% |

Source: U.S. Bureau of the Census

**Table 5-29
Fayette County Cost Burdened Renter Households 1990**

| | specified renter-occupied units | cost-burdened | | annual household income in 1999 (\$) | | | | | |
|-------------|---------------------------------|---------------|----------------------|--------------------------------------|-----------------|-----------------|-----------------|----------------|-----|
| | | total | % of renter-occupied | less than 10,000 | 10,000 - 19,999 | 20,000 - 34,999 | 35,000 - 49,999 | 50,000 or more | |
| | Pennsylvania | 1,287,662 | 487,871 | 37.9% | 268,974 | 167,916 | 45,395 | 4,960 | 626 |
| | Fayette County | 15,072 | 6,518 | 43.2% | 5,251 | 1,242 | 15 | 10 | - |
| District 1 | Belle Vernon | 309 | 82 | 26.5% | 62 | 20 | - | - | - |
| | Everson | 91 | 29 | 31.9% | 25 | 4 | - | - | - |
| | Fayette City | 102 | 34 | 33.3% | 29 | 5 | - | - | - |
| | Jefferson | 127 | 38 | 29.9% | 31 | 7 | - | - | - |
| | Lower Tyrone | 65 | 27 | 41.5% | 25 | 2 | - | - | - |
| | Newell | 33 | 16 | 48.5% | 13 | 3 | - | - | - |
| | Perry | 183 | 65 | 35.5% | 56 | 9 | - | - | - |
| | Perryopolis | 170 | 47 | 27.6% | 33 | 14 | - | - | - |
| | Upper Tyrone | 139 | 52 | 37.4% | 47 | 5 | - | - | - |
| | Washington | 344 | 82 | 23.8% | 65 | 17 | - | - | - |
| | Total | 1,563 | 472 | 30.2% | 386 | 86 | - | - | - |
| District 2 | Brownsville Borough | 601 | 289 | 48.1% | 243 | 46 | - | - | - |
| | Brownsville Twp | 74 | 33 | 44.6% | 28 | 5 | - | - | - |
| | Luzerne | 332 | 185 | 55.7% | 154 | 31 | - | - | - |
| | Redstone | 684 | 284 | 41.5% | 235 | 49 | - | - | - |
| | Total | 1,691 | 791 | 46.8% | 660 | 131 | - | - | - |
| District 3 | Fairchance | 229 | 124 | 54.1% | 99 | 25 | - | - | - |
| | Georges | 495 | 201 | 40.6% | 179 | 22 | - | - | - |
| | German | 363 | 189 | 52.1% | 148 | 41 | - | - | - |
| | Masontown | 479 | 264 | 55.1% | 226 | 38 | - | - | - |
| | Smithfield | 113 | 58 | 51.3% | 54 | 4 | - | - | - |
| | Total | 1,679 | 836 | 49.8% | 706 | 130 | - | - | - |
| District 4 | Nicholson | 119 | 34 | 28.6% | 28 | 6 | - | - | - |
| | Point Marion | 188 | 97 | 51.6% | 74 | 23 | - | - | - |
| | Springhill | 244 | 91 | 37.3% | 74 | 17 | - | - | - |
| | Total | 551 | 222 | 40.3% | 176 | 46 | - | - | - |
| District 5 | Henry Clay | 118 | 67 | 56.8% | 63 | 4 | - | - | - |
| | Markleysburg | 25 | 11 | 44.0% | 8 | 3 | - | - | - |
| | Ohioyle | 11 | - | 0.0% | - | - | - | - | - |
| | Stewart | 20 | - | 0.0% | - | - | - | - | - |
| | Wharton | 210 | 69 | 32.9% | 66 | - | - | 3 | - |
| | Total | 384 | 147 | 38.3% | 137 | 7 | - | 3 | - |
| District 6 | Saltlick | 171 | 63 | 36.8% | 55 | 8 | - | - | - |
| | Springfield | 146 | 71 | 48.6% | 54 | 17 | - | - | - |
| | Total | 317 | 134 | 42.3% | 109 | 25 | - | - | - |
| District 7 | Bullskin | 406 | 185 | 45.6% | 160 | 25 | - | - | - |
| | Connellsville Twp | 185 | 46 | 24.9% | 30 | 16 | - | - | - |
| | Dawson | 59 | 31 | 52.5% | 28 | 3 | - | - | - |
| | Dunbar Borough | 132 | 61 | 46.2% | 52 | 9 | - | - | - |
| | Dunbar Twp | 492 | 193 | 39.2% | 169 | 24 | - | - | - |
| | Vanderbilt | 59 | 25 | 42.4% | 25 | - | - | - | - |
| | Total | 1,333 | 541 | 40.6% | 464 | 77 | - | - | - |
| District 8 | Franklin | 146 | 32 | 21.9% | 27 | 5 | - | - | - |
| | Menallen | 443 | 173 | 39.1% | 156 | 17 | - | - | - |
| | Total | 589 | 205 | 34.8% | 183 | 22 | - | - | - |
| District 9 | North Union | 1,492 | 640 | 42.9% | 527 | 113 | - | - | - |
| | South Union | 861 | 415 | 48.2% | 304 | 105 | 6 | - | - |
| | Total | 2,353 | 1,055 | 44.8% | 831 | 218 | 6 | - | - |
| District 10 | Connellsville City | 1,852 | 757 | 40.9% | 604 | 137 | 9 | 7 | - |
| | South Connellsville | 177 | 82 | 46.3% | 68 | 14 | - | - | - |
| | Total | 2,029 | 839 | 41.4% | 672 | 151 | 9 | 7 | - |
| District 11 | Uniontown | 2,583 | 1,276 | 49.4% | 927 | 349 | - | - | - |

Source: U.S. Bureau of the Census

**Table 5-30
Fayette County Cost Burdened Renter Households 2000**

| | | specified renter-occupied units | cost-burdened | | annual household income in 1999 (\$) | | | | |
|-------------|---------------------|---------------------------------|---------------|----------------------|--------------------------------------|-----------------|-----------------|-----------------|----------------|
| | | | total | % of renter-occupied | less than 10,000 | 10,000 - 19,999 | 20,000 - 34,999 | 35,000 - 49,999 | 50,000 or more |
| | Pennsylvania | 1,348,824 | 479,644 | 35.6% | 185,226 | 186,192 | 90,503 | 13,269 | 4,207 |
| | Fayette County | 15,798 | 5,376 | 34.0% | 3,439 | 1,776 | 161 | - | - |
| District 1 | Belle Vernon | 263 | 111 | 42.2% | 61 | 41 | 9 | - | - |
| | Everson | 99 | 28 | 28.3% | 13 | 15 | - | - | - |
| | Fayette City | 85 | 42 | 49.4% | 29 | 11 | 2 | - | - |
| | Jefferson | 136 | 39 | 28.7% | 26 | 13 | - | - | - |
| | Lower Tyrone | 68 | 19 | 27.9% | 12 | 7 | - | - | - |
| | Newell | 27 | - | 0.0% | - | - | - | - | - |
| | Perry | 221 | 49 | 22.2% | 33 | 16 | - | - | - |
| | Perryopolis | 188 | 46 | 24.5% | 23 | 21 | 2 | - | - |
| | Upper Tyrone | 157 | 36 | 22.9% | 22 | 14 | - | - | - |
| | Washington | 393 | 99 | 25.2% | 59 | 30 | 10 | - | - |
| | Total | 1,637 | 469 | 28.6% | 278 | 168 | 23 | - | - |
| District 2 | Brownsville Borough | 585 | 274 | 46.8% | 201 | 64 | 9 | - | - |
| | Brownsville Twp | 41 | 16 | 39.0% | 10 | 6 | - | - | - |
| | Luzerne | 347 | 136 | 39.2% | 63 | 73 | - | - | - |
| | Redstone | 612 | 201 | 32.8% | 150 | 51 | - | - | - |
| | Total | 1,585 | 627 | 39.6% | 424 | 194 | 9 | - | - |
| District 3 | Fairchance | 269 | 102 | 37.9% | 50 | 45 | 7 | - | - |
| | Georges | 544 | 150 | 27.6% | 103 | 47 | - | - | - |
| | German | 391 | 111 | 28.4% | 86 | 16 | 9 | - | - |
| | Masontown | 481 | 182 | 37.8% | 96 | 77 | 9 | - | - |
| | Smithfield | 117 | 46 | 39.3% | 25 | 19 | 2 | - | - |
| | Total | 1,802 | 591 | 32.8% | 360 | 204 | 27 | - | - |
| District 4 | Nicholson | 120 | 37 | 30.8% | 21 | 16 | - | - | - |
| | Point Marion | 228 | 113 | 49.6% | 83 | 30 | - | - | - |
| | Springhill | 233 | 92 | 39.5% | 57 | 35 | - | - | - |
| | Total | 581 | 242 | 41.7% | 161 | 81 | - | - | - |
| District 5 | Henry Clay | 137 | 60 | 43.8% | 48 | 10 | 2 | - | - |
| | Markleysburg | 24 | 6 | 25.0% | 2 | 4 | - | - | - |
| | Ohio | 8 | 2 | 25.0% | 2 | - | - | - | - |
| | Stewart | 40 | 11 | 27.5% | 11 | - | - | - | - |
| | Wharton | 269 | 36 | 13.4% | 11 | 25 | - | - | - |
| | Total | 478 | 115 | 24.1% | 74 | 39 | 2 | - | - |
| District 6 | Saltlick | 209 | 30 | 14.4% | 20 | 10 | - | - | - |
| | Springfield | 178 | 39 | 21.9% | 26 | 5 | 8 | - | - |
| | Total | 387 | 69 | 17.8% | 46 | 15 | 8 | - | - |
| District 7 | Bullskin | 351 | 79 | 22.5% | 43 | 28 | 8 | - | - |
| | Connellsville Twp | 174 | 35 | 20.1% | 23 | 12 | - | - | - |
| | Dawson | 37 | 10 | 27.0% | 2 | 6 | 2 | - | - |
| | Dunbar Borough | 178 | 46 | 25.8% | 20 | 26 | - | - | - |
| | Dunbar Twp | 439 | 118 | 26.9% | 61 | 43 | 14 | - | - |
| | Vanderbilt | 51 | 22 | 43.1% | 20 | 2 | - | - | - |
| Total | 1,230 | 310 | 25.2% | 169 | 117 | 24 | - | - | |
| District 8 | Franklin | 127 | 17 | 13.4% | 6 | 7 | 4 | - | - |
| | Menallen | 406 | 85 | 20.9% | 72 | - | 13 | - | - |
| | Total | 533 | 102 | 19.1% | 78 | 7 | 17 | - | - |
| District 9 | North Union | 1,481 | 505 | 34.1% | 329 | 158 | 18 | - | - |
| | South Union | 1,125 | 381 | 33.9% | 274 | 95 | 12 | - | - |
| | Total | 2,606 | 886 | 34.0% | 603 | 253 | 30 | - | - |
| District 10 | Connellsville City | 1,971 | 754 | 38.3% | 525 | 229 | - | - | - |
| | South Connellsville | 176 | 57 | 32.4% | 37 | 20 | - | - | - |
| | Total | 2,147 | 811 | 37.8% | 562 | 249 | - | - | - |
| District 11 | Uniontown | 2,812 | 1,154 | 41.0% | 684 | 449 | 21 | - | - |

Source: U.S. Bureau of the Census

**Table 5-31
Fayette County Cost Burdened Renter Households 1990 – 2000**

| | specified renter-occupied units | cost-burdened | | annual household income in 1999 (\$) | | | | | |
|-------------|---------------------------------|---------------|----------------------|--------------------------------------|-----------------|-----------------|-----------------|----------------|--------|
| | | total | % of renter-occupied | less than 10,000 | 10,000 - 19,999 | 20,000 - 34,999 | 35,000 - 49,999 | 50,000 or more | |
| | Pennsylvania | 4.7% | -1.7% | -6.1% | -31.1% | 10.9% | 99.4% | 167.5% | 572.0% |
| | Fayette County | 4.8% | -17.5% | -21.3% | -34.5% | 43.0% | 973.3% | -100.0% | * |
| District 1 | Belle Vernon | -14.9% | 35.4% | 59.0% | -1.6% | 105.0% | * | * | * |
| | Everson | 8.8% | -3.4% | -11.3% | -48.0% | 275.0% | * | * | * |
| | Fayette City | -16.7% | 23.5% | 48.2% | 0.0% | 120.0% | * | * | * |
| | Jefferson | 7.1% | 2.6% | -4.2% | -16.1% | 85.7% | * | * | * |
| | Lower Tyrone | 4.6% | -29.6% | -32.7% | -52.0% | 250.0% | * | * | * |
| | Newell | -18.2% | -100.0% | -100.0% | -100.0% | -100.0% | * | * | * |
| | Perry | 20.8% | -24.6% | -37.6% | -41.1% | 77.8% | * | * | * |
| | Perryopolis | 10.6% | -2.1% | -11.5% | -30.3% | 50.0% | * | * | * |
| | Upper Tyrone | 12.9% | -30.8% | -38.7% | -53.2% | 180.0% | * | * | * |
| | Washington | 14.2% | 20.7% | 5.7% | -9.2% | 76.5% | * | * | * |
| | Total | 4.7% | -0.6% | -5.1% | -28.0% | 95.3% | * | * | * |
| District 2 | Brownsville Borough | -2.7% | -5.2% | -2.6% | -17.3% | 39.1% | * | * | * |
| | Brownsville Twp | -44.6% | -51.5% | -12.5% | -64.3% | 20.0% | * | * | * |
| | Luzerne | 4.5% | -26.5% | -29.7% | -59.1% | 135.5% | * | * | * |
| | Redstone | -10.5% | -29.2% | -20.9% | -36.2% | 4.1% | * | * | * |
| | Total | -6.3% | -20.7% | -15.4% | -35.8% | 48.1% | * | * | * |
| District 3 | Fairchance | 17.5% | -17.7% | -30.0% | -49.5% | 80.0% | * | * | * |
| | Georges | 9.9% | -25.4% | -32.1% | -42.5% | 113.6% | * | * | * |
| | German | 7.7% | -41.3% | -45.5% | -41.9% | -61.0% | * | * | * |
| | Masontown | 0.4% | -31.1% | -31.3% | -57.5% | 102.6% | * | * | * |
| | Smithfield | 3.5% | -20.7% | -23.4% | -53.7% | 375.0% | * | * | * |
| | Total | 7.3% | -29.3% | -34.1% | -49.0% | 56.9% | * | * | * |
| District 4 | Nicholson | 0.8% | 8.8% | 7.9% | -25.0% | 166.7% | * | * | * |
| | Point Marion | 21.3% | 16.5% | -3.9% | 12.2% | 30.4% | * | * | * |
| | Springhill | -4.5% | 1.1% | 5.9% | -23.0% | 105.9% | * | * | * |
| | Total | 5.4% | 9.0% | 3.4% | -8.5% | 76.1% | * | * | * |
| District 5 | Henry Clay | 16.1% | -10.4% | -22.9% | -23.8% | 150.0% | * | * | * |
| | Markleysburg | -4.0% | -45.5% | -43.2% | -75.0% | 33.3% | * | * | * |
| | Ohiopyle | -27.3% | * | * | * | * | * | * | * |
| | Stewart | 100.0% | * | * | * | * | * | * | * |
| | Wharton | 28.1% | -47.8% | -59.3% | -83.3% | * | * | -100.0% | * |
| | Total | 24.5% | -21.8% | -37.2% | -46.0% | 457.1% | * | -100.0% | * |
| District 6 | Saltlick | 22.2% | -52.4% | -61.0% | -63.6% | 25.0% | * | * | * |
| | Springfield | 21.9% | -45.1% | -54.9% | -51.9% | -70.6% | * | * | * |
| | Total | 22.1% | -48.5% | -57.8% | -57.8% | -40.0% | * | * | * |
| District 7 | Bullskin | -13.5% | -57.3% | -50.6% | -73.1% | 12.0% | * | * | * |
| | Connellsville Twp | -5.9% | -23.9% | -19.1% | -23.3% | -25.0% | * | * | * |
| | Dawson | -37.3% | -67.7% | -48.6% | -92.9% | 100.0% | * | * | * |
| | Dunbar Borough | 34.8% | -24.6% | -44.1% | -61.5% | 188.9% | * | * | * |
| | Dunbar Twp | -10.8% | -38.9% | -31.5% | -63.9% | 79.2% | * | * | * |
| | Vanderbilt | -13.6% | -12.0% | 1.8% | -20.0% | * | * | * | * |
| | Total | -7.7% | -42.7% | -37.9% | -63.6% | 51.9% | * | * | * |
| District 8 | Franklin | -13.0% | -46.9% | -38.9% | -77.8% | 40.0% | * | * | * |
| | Menallen | -8.4% | -50.9% | -46.4% | -53.8% | -100.0% | * | * | * |
| | Total | -9.5% | -50.2% | -45.0% | -57.4% | -68.2% | * | * | * |
| District 9 | North Union | -0.7% | -21.1% | -20.5% | -37.6% | 39.8% | * | * | * |
| | South Union | 30.7% | -8.2% | -29.7% | -9.9% | -9.5% | 100.0% | * | * |
| | Total | 10.8% | -16.0% | -24.2% | -27.4% | 16.1% | 400.0% | * | * |
| District 10 | Connellsville City | 6.4% | -0.4% | -6.4% | -13.1% | 67.2% | -100.0% | -100.0% | * |
| | South Connellsville | -0.6% | -30.5% | -30.1% | -45.6% | 42.9% | * | * | * |
| | Total | 5.8% | -3.3% | -8.6% | -16.4% | 64.9% | -100.0% | -100.0% | * |
| District 11 | Uniontown | 8.9% | -9.6% | -16.9% | -26.2% | 28.7% | * | * | * |

Source: U.S. Bureau of the Census

xi. Vacant Housing

As noted previously, Fayette County had 6,521 vacant housing units in 2000. Regardless of seasonal or year-round vacancy status, the vacant unit breakdown by structure includes:

- 3,590 vacant single family units (55.1% of the state's total vacant units)
- 1,953 vacant multifamily units (29.9%)
- 767 vacant mobile homes (11.8%)
- 211 other housing units (3.2%)

The 3,590 single family units were 7.4% of the county's single family units; the 9,543 multifamily units were 20.5% of the multifamily units in the county; the 767 mobile homes were 9.2% of the county's mobile homes; and the 211 other housing units were 91.7% of the total other housing units in the state.

- *Market Area highlights*

Single family. The market area with the highest percentage of single family vacant units in 2000 was Market Area 8, with vacant units comprising 73.8% (158) of its total single family units. Market Area 11 had the lowest rate of vacant single family units, with 32.1% (287) of its single family units identified as vacant. The rate of single family vacancies decreased in all market areas but Market Area 6 between 1990 and 2000.

Multifamily. The market area with the highest percentage of multifamily units was Market Area 11, with 65.8% (589) of its multifamily units identified as vacant. In contrast, Market Area 6 had a vacant multifamily rate of 1.7% (8). The rate of multifamily vacancies increased in all market areas but Market Area 6 between 1990 and 2000.

Mobile homes. Market Area 6 had the highest percentage of vacant mobile homes, 26.2% (127) of total vacant units, while Market Area 10 had no vacant mobile homes. The rate of mobile home vacancies increased in five market areas between 1990 and 2000.

Other. All of the county's vacant other housing units are located in Market Area 5, where the 211 vacant units make up 20.3% of the market areas total vacant units. The rate of other unit vacancies decreased in nine market areas between 1990 and 2000.

- *Municipality highlights*

Single family. The municipality with the highest percentage of single family vacant units in 2000 was Newell Borough, with 100.0% of its vacant units as single family units. Belle Vernon Borough had the lowest rate of vacant single family units, with 21.3% (23) of its single family units identified as vacant. The rate

of single family vacancies increased in thirteen municipalities between 1990 and 2000.

Multifamily. The municipality with the highest percentage of multifamily units was Belle Vernon Borough, with 78.7% (85) of its multifamily units identified as vacant. In contrast, seven municipalities had no vacant multifamily units. The rate of multifamily vacancies increased in fifteen municipalities between 1990 and 2000.

Mobile homes. Upper Tyrone Township had the highest percentage of vacant mobile homes, 50.0% (16) of total vacant units, while fourteen municipalities had no vacant mobile homes. The rate of mobile home vacancies increased in twelve municipalities between 1990 and 2000.

Other. All of the county's vacant other housing units are located in Henry Clay Township, Stewart Township, and Wharton Township, where the vacant units make up 34.6%, 3.2%, and 3.4% of each municipality's total vacant units, respectively. The rate of other unit vacancies increased in two of the three municipalities between 1990 and 2000.

Further information on the county's vacant housing stock, including 1990-2000 trends by market area and municipality, is found in the following tables.

**Table 5-32
Fayette County Vacant Housing by Units for Structure and Mobile Homes 1990**

| | | total vacant units | single family | | multifamily | | | | mobile homes | | other | |
|-------------|---------------------|--------------------------|--------------------------|--------|---------------------|--------|------------|-------|--------------|-------|--------|-------|
| | | | attached and detached | | units per structure | | | % | total | % | total | % |
| | | | total | % | 2-4 | 5-9 | 10 or more | | | | | |
| | Pennsylvania | 442,174 | 253,011 | 57.2% | 62,433 | 20,920 | 42,672 | 28.5% | 41,840 | 9.5% | 21,298 | 4.8% |
| | Fayette County | 5,296 | 3,447 | 65.1% | 595 | 243 | 190 | 19.4% | 667 | 12.6% | 154 | 2.9% |
| District 1 | Belle Vernon | 56 | 14 | 25.0% | 32 | 10 | - | 75.0% | - | 0.0% | - | 0.0% |
| | Everson | 52 | 25 | 48.1% | 19 | 6 | - | 48.1% | - | 0.0% | 2 | 3.8% |
| | Fayette City | 34 | 28 | 82.4% | 6 | - | - | 17.6% | - | 0.0% | - | 0.0% |
| | Jefferson | 70 | 56 | 80.0% | - | - | - | 0.0% | 14 | 20.0% | - | 0.0% |
| | Lower Tyrone | 24 | 6 | 25.0% | - | - | - | 0.0% | 18 | 75.0% | - | 0.0% |
| | Newell | 12 | 12 | 100.0% | - | - | - | 0.0% | - | 0.0% | - | 0.0% |
| | Perry | 84 | 62 | 73.8% | - | - | - | 0.0% | 22 | 26.2% | - | 0.0% |
| | Perryopolis | 32 | 15 | 46.9% | - | 4 | 8 | 37.5% | 5 | 15.6% | - | 0.0% |
| | Upper Tyrone | 45 | 31 | 68.9% | 6 | 2 | - | 17.8% | 6 | 13.3% | - | 0.0% |
| | Washington | 93 | 86 | 92.5% | - | - | - | 0.0% | 7 | 7.5% | - | 0.0% |
| | | Total | 502 | 335 | 66.7% | 63 | 22 | 8 | 18.5% | 72 | 14.3% | 2 |
| District 2 | Brownsville Borough | 201 | 95 | 47.3% | 37 | 22 | 47 | 52.7% | - | 0.0% | - | 0.0% |
| | Brownsville Twp | 48 | 31 | 64.6% | 8 | 3 | - | 22.9% | 6 | 12.5% | - | 0.0% |
| | Luzerne | 109 | 109 | 100.0% | - | - | - | 0.0% | - | 0.0% | - | 0.0% |
| | Redstone | 260 | 214 | 82.3% | 10 | 5 | - | 5.8% | 18 | 6.9% | 13 | 5.0% |
| | Total | 618 | 449 | 72.7% | 55 | 30 | 47 | 21.4% | 24 | 3.9% | 13 | 2.1% |
| District 3 | Fairchance | 49 | 29 | 59.2% | 11 | - | - | 22.4% | 9 | 18.4% | - | 0.0% |
| | Georges | 150 | 107 | 71.3% | - | - | - | 0.0% | 43 | 28.7% | - | 0.0% |
| | German | 119 | 102 | 85.7% | 7 | - | - | 5.9% | 10 | 8.4% | - | 0.0% |
| | Masontown | 114 | 51 | 44.7% | 9 | 32 | - | 36.0% | 12 | 10.5% | 10 | 8.8% |
| | Smithfield | 18 | 8 | 44.4% | 5 | - | - | 27.8% | 5 | 27.8% | - | 0.0% |
| | Total | 450 | 297 | 66.0% | 32 | 32 | - | 14.2% | 79 | 17.6% | 10 | 2.2% |
| District 4 | Nicholson | 58 | 49 | 84.5% | - | - | - | 0.0% | 9 | 15.5% | - | 0.0% |
| | Point Marion | 75 | 43 | 57.3% | 18 | 9 | - | 36.0% | - | 0.0% | 5 | 6.7% |
| | Springhill | 65 | 46 | 70.8% | - | - | - | 0.0% | 19 | 29.2% | - | 0.0% |
| | Total | 198 | 138 | 69.7% | 18 | 9 | - | 13.6% | 28 | 14.1% | 5 | 2.5% |
| District 5 | Henry Clay | 441 | 315 | 71.4% | 6 | 2 | - | 1.8% | 110 | 24.9% | 8 | 1.8% |
| | Markleysburg | 11 | 10 | 90.9% | 1 | - | - | 9.1% | - | 0.0% | - | 0.0% |
| | Ohiopyle | 7 | 5 | 71.4% | - | - | - | 0.0% | 2 | 28.6% | - | 0.0% |
| | Stewart | 72 | 60 | 83.3% | - | - | - | 0.0% | 12 | 16.7% | - | 0.0% |
| | Wharton | 374 | 301 | 80.5% | 6 | - | - | 1.6% | 60 | 16.0% | 7 | 1.9% |
| | Total | 905 | 691 | 76.4% | 13 | 2 | - | 1.7% | 184 | 20.3% | 15 | 1.7% |
| District 6 | Saltlick | 221 | 135 | 61.1% | 14 | - | - | 6.3% | 57 | 25.8% | 15 | 6.8% |
| | Springfield | 137 | 78 | 56.9% | - | - | - | 0.0% | 41 | 29.9% | 18 | 13.1% |
| | Total | 358 | 213 | 59.5% | 14 | - | - | 3.9% | 98 | 27.4% | 33 | 9.2% |
| District 7 | Bullskin | 205 | 171 | 83.4% | - | - | - | 0.0% | 34 | 16.6% | - | 0.0% |
| | Connellsville Twp | 52 | 36 | 69.2% | 10 | - | - | 19.2% | - | 0.0% | 6 | 11.5% |
| | Dawson | 17 | 11 | 64.7% | 2 | 2 | - | 23.5% | 2 | 11.8% | - | 0.0% |
| | Dunbar Borough | 33 | 24 | 72.7% | 4 | - | 5 | 27.3% | - | 0.0% | - | 0.0% |
| | Dunbar Twp | 172 | 111 | 64.5% | - | - | - | 0.0% | 53 | 30.8% | 8 | 4.7% |
| | Vanderbilt | 32 | 19 | 59.4% | 10 | - | 3 | 40.6% | - | 0.0% | - | 0.0% |
| | Total | 511 | 372 | 72.8% | 26 | 2 | 8 | 7.0% | 89 | 17.4% | 14 | 2.7% |
| District 8 | Franklin | 89 | 65 | 73.0% | 9 | - | - | 10.1% | 11 | 12.4% | 4 | 4.5% |
| | Menallen | 117 | 109 | 93.2% | - | - | - | 0.0% | 4 | 3.4% | 4 | 3.4% |
| | Total | 206 | 174 | 84.5% | 9 | - | - | 4.4% | 15 | 7.3% | 8 | 3.9% |
| District 9 | North Union | 297 | 161 | 54.2% | 13 | 16 | 16 | 15.2% | 74 | 24.9% | 17 | 5.7% |
| | South Union | 215 | 156 | 72.6% | 24 | 31 | - | 25.6% | 4 | 1.9% | - | 0.0% |
| | Total | 512 | 317 | 61.9% | 37 | 47 | 16 | 19.5% | 78 | 15.2% | 17 | 3.3% |
| District 10 | Connellsville City | 365 | 157 | 43.0% | 124 | 34 | 13 | 46.8% | - | 0.0% | 37 | 10.1% |
| | South Connellsville | 63 | 49 | 77.8% | 14 | - | - | 22.2% | - | 0.0% | - | 0.0% |
| | Total | 428 | 206 | 48.1% | 138 | 34 | 13 | 43.2% | - | 0.0% | 37 | 8.6% |
| District 11 | Uniontown | 608 | 255 | 41.9% | 190 | 65 | 98 | 58.1% | - | 0.0% | - | 0.0% |

Source: U.S. Bureau of the Census

**Table 5-33
Fayette County Vacant Housing by Units for Structure and Mobile Homes 2000**

| | | total vacant units | single family attached and detached | | multifamily | | | | mobile homes | | other | |
|-------------|---------------------|--------------------|-------------------------------------|--------|---------------------|--------|------------|-------|--------------|-------|-------|-------|
| | | | total | % | units per structure | | | % | total | % | total | % |
| | | | | | 2-4 | 5-9 | 10 or more | | | | | |
| | Pennsylvania | 472,747 | 290,812 | 61.5% | 76,005 | 22,567 | 38,601 | 29.0% | 41,118 | 8.7% | 3,644 | 0.8% |
| | Fayette County | 6,521 | 3,590 | 55.1% | 1,068 | 493 | 392 | 29.9% | 767 | 11.8% | 211 | 3.2% |
| District 1 | Belle Vernon | 108 | 23 | 21.3% | - | 85 | - | 78.7% | - | 0.0% | - | 0.0% |
| | Everson | 34 | 31 | 91.2% | 3 | - | - | 8.8% | - | 0.0% | - | 0.0% |
| | Fayette City | 30 | 21 | 70.0% | 8 | - | - | 26.7% | 1 | 3.3% | - | 0.0% |
| | Jefferson | 33 | 25 | 75.8% | 2 | - | - | 6.1% | 6 | 18.2% | - | 0.0% |
| | Lower Tyrone | 17 | 10 | 58.8% | - | - | - | 0.0% | 7 | 41.2% | - | 0.0% |
| | Newell | 12 | 12 | 100.0% | - | - | - | 0.0% | - | 0.0% | - | 0.0% |
| | Perry | 75 | 31 | 41.3% | 14 | - | - | 18.7% | 30 | 40.0% | - | 0.0% |
| | Perryopolis | 33 | 17 | 51.5% | 4 | 3 | - | 21.2% | 9 | 27.3% | - | 0.0% |
| | Upper Tyrone | 32 | 16 | 50.0% | - | - | - | 0.0% | 16 | 50.0% | - | 0.0% |
| | Washington | 128 | 96 | 75.0% | 12 | 10 | 10 | 25.0% | - | 0.0% | - | 0.0% |
| | Total | 502 | 282 | 56.2% | 43 | 98 | 10 | 30.1% | 69 | 13.7% | - | 0.0% |
| District 2 | Brownsville Borough | 305 | 110 | 36.1% | 110 | 15 | 70 | 63.9% | - | 0.0% | - | 0.0% |
| | Brownsville Twp | 32 | 28 | 87.5% | 4 | - | - | 12.5% | - | 0.0% | - | 0.0% |
| | Luzerne | 151 | 127 | 84.1% | - | 8 | - | 5.3% | 16 | 10.6% | - | 0.0% |
| | Redstone | 299 | 166 | 55.5% | 66 | 54 | - | 40.1% | 13 | 4.3% | - | 0.0% |
| | Total | 787 | 431 | 54.8% | 180 | 77 | 70 | 41.6% | 29 | 3.7% | - | 0.0% |
| District 3 | Fairchance | 66 | 28 | 42.4% | 19 | 10 | - | 43.9% | 9 | 13.6% | - | 0.0% |
| | Georges | 191 | 111 | 58.1% | 16 | - | - | 8.4% | 64 | 33.5% | - | 0.0% |
| | German | 185 | 129 | 69.7% | 22 | - | - | 11.9% | 34 | 18.4% | - | 0.0% |
| | Masontown | 140 | 76 | 54.3% | 26 | 38 | - | 45.7% | - | 0.0% | - | 0.0% |
| | Smithfield | 22 | 13 | 59.1% | - | 3 | - | 13.6% | 6 | 27.3% | - | 0.0% |
| Total | 604 | 357 | 59.1% | 83 | 51 | - | 22.2% | 113 | 18.7% | - | 0.0% | |
| District 4 | Nicholson | 41 | 27 | 65.9% | 2 | - | - | 4.9% | 12 | 29.3% | - | 0.0% |
| | Point Marion | 97 | 48 | 49.5% | 38 | 11 | - | 50.5% | - | 0.0% | - | 0.0% |
| | Springhill | 125 | 69 | 55.2% | 25 | - | - | 20.0% | 31 | 24.8% | - | 0.0% |
| | Total | 263 | 144 | 54.8% | 65 | 11 | - | 28.9% | 43 | 16.3% | - | 0.0% |
| District 5 | Henry Clay | 566 | 275 | 48.6% | 7 | - | - | 1.2% | 88 | 15.5% | 196 | 34.6% |
| | Markleysburg | 15 | 15 | 100.0% | - | - | - | 0.0% | - | 0.0% | - | 0.0% |
| | Ohioyle | 9 | 7 | 77.8% | - | - | - | 0.0% | 2 | 22.2% | - | 0.0% |
| | Stewart | 62 | 45 | 72.6% | - | - | - | 0.0% | 15 | 24.2% | 2 | 3.2% |
| | Wharton | 388 | 296 | 76.3% | 34 | - | 30 | 16.5% | 15 | 3.9% | 13 | 3.4% |
| Total | 1,040 | 638 | 61.3% | 41 | - | 30 | 6.8% | 120 | 11.5% | 211 | 20.3% | |
| District 6 | Saltlick | 359 | 281 | 78.3% | 8 | - | - | 2.2% | 70 | 19.5% | - | 0.0% |
| | Springfield | 125 | 68 | 54.4% | - | - | - | 0.0% | 57 | 45.6% | - | 0.0% |
| | Total | 484 | 349 | 72.1% | 8 | - | - | 1.7% | 127 | 26.2% | - | 0.0% |
| District 7 | Bullskin | 160 | 92 | 57.5% | 7 | - | - | 4.4% | 61 | 38.1% | - | 0.0% |
| | Connellsville Twp | 69 | 44 | 63.8% | 16 | - | - | 23.2% | 9 | 13.0% | - | 0.0% |
| | Dawson | 34 | 11 | 32.4% | 14 | 9 | - | 67.6% | - | 0.0% | - | 0.0% |
| | Dunbar Borough | 78 | 44 | 56.4% | 34 | - | - | 43.6% | - | 0.0% | - | 0.0% |
| | Dunbar Twp | 181 | 143 | 79.0% | 10 | - | - | 5.5% | 28 | 15.5% | - | 0.0% |
| | Vanderbilt | 14 | 12 | 85.7% | 2 | - | - | 14.3% | - | 0.0% | - | 0.0% |
| Total | 536 | 346 | 64.6% | 83 | 9 | - | 17.2% | 98 | 18.3% | - | 0.0% | |
| District 8 | Franklin | 60 | 55 | 91.7% | 1 | - | - | 1.7% | 4 | 6.7% | - | 0.0% |
| | Menallen | 154 | 103 | 66.9% | 38 | - | - | 24.7% | 13 | 8.4% | - | 0.0% |
| | Total | 214 | 158 | 73.8% | 39 | - | - | 18.2% | 17 | 7.9% | - | 0.0% |
| District 9 | North Union | 429 | 205 | 47.8% | 21 | 50 | 27 | 22.8% | 126 | 29.4% | - | 0.0% |
| | South Union | 223 | 168 | 75.3% | 13 | 5 | 31 | 22.0% | 6 | 2.7% | - | 0.0% |
| | Total | 652 | 373 | 57.2% | 34 | 55 | 58 | 22.5% | 132 | 20.2% | - | 0.0% |
| District 10 | Connellsville City | 470 | 168 | 35.7% | 211 | 83 | 8 | 64.3% | - | 0.0% | - | 0.0% |
| | South Connellsville | 74 | 57 | 77.0% | 17 | - | - | 23.0% | - | 0.0% | - | 0.0% |
| | Total | 544 | 225 | 41.4% | 228 | 83 | 8 | 58.6% | - | 0.0% | - | 0.0% |
| District 11 | Uniontown | 895 | 287 | 32.1% | 264 | 109 | 216 | 65.8% | 19 | 2.1% | - | 0.0% |

Source: U.S. Bureau of the Census

Table 5-34
Fayette County Vacant Housing by Units for Structure and Mobile Homes Percent Change
1990 – 2000

| | total vacant units | single family | | multifamily | | | | mobile homes | | other | | |
|-------------|---------------------|-----------------------|--------|---------------------|---------|------------|---------|--------------|---------|---------|---------|---------|
| | | attached and detached | | units per structure | | | % | total | % | total | % | |
| | | total | % | 2-4 | 5-9 | 10 or more | | | | | | |
| | Pennsylvania | 6.9% | 14.9% | 7.5% | 21.7% | 7.9% | -9.5% | 1.8% | -1.7% | -8.1% | -82.9% | -84.0% |
| | Fayette County | 23.1% | 4.1% | -15.4% | 79.5% | 102.9% | 106.3% | 54.3% | 15.0% | -6.6% | 37.0% | 11.3% |
| District 1 | Belle Vernon | 92.9% | 64.3% | -14.8% | -100.0% | 750.0% | * | 4.9% | * | * | * | * |
| | Everson | -34.6% | 24.0% | 89.6% | -84.2% | -100.0% | * | -81.6% | * | * | -100.0% | -100.0% |
| | Fayette City | -11.8% | -25.0% | -15.0% | 33.3% | * | * | 51.1% | * | * | * | * |
| | Jefferson | -52.9% | -55.4% | -5.3% | * | * | * | * | * | -57.1% | -9.1% | * |
| | Lower Tyrone | -29.2% | 66.7% | 135.3% | * | * | * | * | * | -61.1% | -45.1% | * |
| | Newell | 0.0% | 0.0% | 0.0% | * | * | * | * | * | * | * | * |
| | Perry | -10.7% | -50.0% | -44.0% | * | * | * | * | 36.4% | 52.7% | * | * |
| | Perryopolis | 3.1% | 13.3% | 9.9% | * | -25.0% | -100.0% | -43.4% | 80.0% | 74.5% | * | * |
| | Upper Tyrone | -28.9% | -48.4% | -27.4% | -100.0% | -100.0% | * | -100.0% | 166.7% | 275.0% | * | * |
| | Washington | 37.6% | 11.6% | -18.9% | * | * | * | * | -100.0% | -100.0% | * | * |
| | Total | 0.0% | -15.8% | -15.8% | -31.7% | 345.5% | 25.0% | 62.4% | -4.2% | -4.2% | -100.0% | -100.0% |
| District 2 | Brownsville Borough | 51.7% | 15.8% | -23.7% | 197.3% | -31.8% | 48.9% | 21.2% | * | * | * | * |
| | Brownsville Twp | -33.3% | -9.7% | 35.5% | -50.0% | -100.0% | * | -45.5% | -100.0% | -100.0% | * | * |
| | Luzerne | 38.5% | 16.5% | -15.9% | * | * | * | * | * | * | * | * |
| | Redstone | 15.0% | -22.4% | -32.5% | 560.0% | 980.0% | * | 595.7% | -27.8% | -37.2% | -100.0% | -100.0% |
| | Total | 27.3% | -4.0% | -24.6% | 227.3% | 156.7% | 48.9% | 94.5% | 20.8% | -5.1% | -100.0% | -100.0% |
| District 3 | Fairchance | 34.7% | -3.4% | -28.3% | 72.7% | * | * | 95.7% | 0.0% | -25.8% | * | * |
| | Georges | 27.3% | 3.7% | -18.5% | * | * | * | 48.8% | 16.9% | * | * | |
| | German | 55.5% | 26.5% | -18.6% | 214.3% | * | * | 102.2% | 240.0% | 118.7% | * | * |
| | Masontown | 22.8% | 49.0% | 21.3% | 188.9% | 18.8% | * | 27.1% | -100.0% | -100.0% | -100.0% | -100.0% |
| | Smithfield | 22.2% | 62.5% | 33.0% | -100.0% | * | * | -50.9% | 20.0% | -1.8% | * | * |
| | Total | 34.2% | 20.2% | -10.4% | 159.4% | 59.4% | * | 56.0% | 43.0% | 6.6% | -100.0% | -100.0% |
| District 4 | Nicholson | -29.3% | -44.9% | -22.1% | * | * | * | * | 33.3% | 88.6% | * | * |
| | Point Marion | 29.3% | 11.6% | -13.7% | 111.1% | 22.2% | * | 40.3% | * | * | -100.0% | -100.0% |
| | Springhill | 92.3% | 50.0% | -22.0% | * | * | * | * | 63.2% | -15.2% | * | * |
| | Total | 32.8% | 4.3% | -21.4% | 261.1% | 22.2% | * | 111.9% | 53.6% | 15.6% | -100.0% | -100.0% |
| District 5 | Henry Clay | 28.3% | -12.7% | -32.0% | 16.7% | -100.0% | * | -31.8% | -20.0% | -37.7% | 2350.0% | 1808.9% |
| | Markleysburg | 36.4% | 50.0% | 10.0% | -100.0% | * | * | -100.0% | * | * | * | * |
| | Ohioyle | 28.6% | 40.0% | 8.9% | * | * | * | * | 0.0% | -22.2% | * | * |
| | Stewart | -13.9% | -25.0% | -12.9% | * | * | * | * | 25.0% | 45.2% | * | * |
| | Wharton | 3.7% | -1.7% | -5.2% | 466.7% | * | * | 928.2% | -75.0% | -75.9% | 85.7% | 79.0% |
| | Total | 14.9% | -7.7% | -19.7% | 215.4% | -100.0% | * | 311.9% | -34.8% | -43.2% | 1306.7% | 1124.1% |
| District 6 | Saltlick | 62.4% | 108.1% | 28.1% | -42.9% | * | * | -64.8% | 22.8% | -24.4% | -100.0% | -100.0% |
| | Springfield | -8.8% | -12.8% | -4.5% | * | * | * | * | 39.0% | 52.4% | -100.0% | -100.0% |
| | Total | 35.2% | 63.8% | 21.2% | -42.9% | * | * | -57.7% | 29.6% | -4.1% | -100.0% | -100.0% |
| District 7 | Bullskin | -22.0% | -46.2% | -31.1% | * | * | * | * | 79.4% | 129.9% | * | * |
| | Connellsville Twp | 32.7% | 22.2% | -7.9% | 60.0% | * | * | 20.6% | * | * | -100.0% | -100.0% |
| | Dawson | 100.0% | 0.0% | -50.0% | 600.0% | 350.0% | * | 187.5% | -100.0% | -100.0% | * | * |
| | Dunbar Borough | 136.4% | 83.3% | -22.4% | 750.0% | * | -100.0% | 59.8% | * | * | * | * |
| | Dunbar Twp | 5.2% | 28.8% | 22.4% | * | * | * | * | -47.2% | -49.8% | -100.0% | -100.0% |
| | Vanderbilt | -56.3% | -36.8% | 44.4% | -80.0% | * | -100.0% | -64.8% | * | * | * | * |
| | Total | 4.9% | -7.0% | -11.3% | 219.2% | 350.0% | -100.0% | 143.6% | 10.1% | 5.0% | -100.0% | -100.0% |
| District 8 | Franklin | -32.6% | -15.4% | 25.5% | -88.9% | * | * | -83.5% | -63.6% | -46.1% | -100.0% | -100.0% |
| | Menallen | 31.6% | -5.5% | -28.2% | * | * | * | * | 225.0% | 146.9% | -100.0% | -100.0% |
| | Total | 3.9% | -9.2% | -12.6% | 333.3% | * | * | 317.1% | 13.3% | 9.1% | -100.0% | -100.0% |
| District 9 | North Union | 44.4% | 27.3% | -11.8% | 61.5% | 212.5% | 68.8% | 50.8% | 70.3% | 17.9% | -100.0% | -100.0% |
| | South Union | 3.7% | 7.7% | 3.8% | -45.8% | -83.9% | * | -14.1% | 50.0% | 44.6% | * | * |
| | Total | 27.3% | 17.7% | -7.6% | -8.1% | 17.0% | 262.5% | 15.4% | 69.2% | 32.9% | -100.0% | -100.0% |
| District 10 | Connellsville City | 28.8% | 7.0% | -16.9% | 70.2% | 144.1% | -38.5% | 37.2% | * | * | -100.0% | -100.0% |
| | South Connellsville | 17.5% | 16.3% | -1.0% | 21.4% | * | * | 3.4% | * | * | * | * |
| | Total | 27.1% | 9.2% | -14.1% | 65.2% | 144.1% | -38.5% | 35.7% | * | * | -100.0% | -100.0% |
| District 11 | Uniontown | 47.2% | 12.5% | -23.5% | 38.9% | 67.7% | 120.4% | 13.3% | * | * | * | * |

Source: U.S. Bureau of the Census

xii. Housing Condition (Assessment Office)

As an alternative to census data, relative housing condition can also be determined by information from the Fayette County Assessment Office. Dwelling units are evaluated according to the following scale:

- Excellent (EX) indicates an “as new” or “perfect condition.” No visible evidence of physical deterioration. Modern design or rehabilitated older property with no significant design faults present.
- Very Good (VG) indicates a very minor degree of physical deterioration present but is entirely curable with modest and normal maintenance. Modern design or rehabilitated older property with now significant design faults present.
- Good (G) indicates a minor degree of physical deterioration present which is curable by normal maintenance. Modern design or rehabilitated older property with, at most, minor design faults present.
- Average (AV) indicates normal wear and tear commensurate with the age of the structure. Some modest evidence of deferred normal maintenance. May have minor functional design faults or lack new or modern heating or plumbing but economically feasible to correct.
- Fair (FR) indicates some degree of physical deterioration present requiring repair beyond the level of normal maintenance, often called “deferred maintenance.” Likely to have significant functional design faults that are economically feasible to cure.
- Poor (PR) indicates significant physical deterioration with some possible evidence of structural faults. May be considered marginally imprudent or economically infeasible to correct or repair to original condition. Suffers from significant faults that may be considered incurable.
- Poor – (P-) indicates serious physical deterioration with evidence of structural faults. Is considered economically infeasible to correct or repair. Has design faults which are incurable.
- Very Poor (VP) indicates major physical deterioration in addition to significant structural faults. Deterioration is considered incurable or not economically feasible to cure. Structure may currently be occupied but is approaching the end of its economic life.
- Very Poor – (V-) indicates major physical and structural faults. Deterioration is considered incurable or not economically feasible to cure. Structure’s condition approaches being unsound even though it may be occupied.
- Unsound (UN) indicates the structure has reached the end of its useful life for its designed purpose. It is not habitable and may pose health and safety risks.

Since there are over 45,000 parcels with residential structures, it is understandable that data errors in compilation occur. Approximately 25% of the residential parcels in the assessment database were not assigned condition grades. However, the parcels that do have grades assigned can give a general idea of the condition of the housing stock in the county.

The bulk of the residential units in the county, 59.5%, are considered average, fair, or poor. Units considered excellent, very good, or good made up 8.5% of the total, while units considered poor-, very poor, very poor-, or unsound made up 7.2%. The following table outlines condition by market area and municipality.

**Table 5-35
Housing Unit Condition - 2004**

| | | EX | VG | GD | AV | FR | PR | P- | VP | V- | UN | no grade | total |
|-------------|---------------------|-------------|-------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|-------------|--------------|---------------|
| | Fayette County | 0.0% | 0.5% | 8.0% | 15.8% | 25.6% | 18.1% | 1.5% | 3.2% | 1.5% | 1.0% | 24.9% | 100.0% |
| District 1 | Belle Vernon | 0.0% | 0.3% | 5.4% | 17.7% | 42.0% | 13.5% | 2.0% | 1.4% | 0.6% | 0.8% | 16.3% | 100.0% |
| | Everson | 0.0% | 0.0% | 0.0% | 4.5% | 76.9% | 9.3% | 1.3% | 1.6% | 0.0% | 0.0% | 6.4% | 100.0% |
| | Fayette City | 0.0% | 0.4% | 2.1% | 2.5% | 5.8% | 43.6% | 1.2% | 1.2% | 0.0% | 1.6% | 41.6% | 100.0% |
| | Jefferson | 0.0% | 0.1% | 6.8% | 5.5% | 16.6% | 28.6% | 1.4% | 6.0% | 3.1% | 2.4% | 29.5% | 100.0% |
| | Lower Tyrone | 0.0% | 0.0% | 2.9% | 2.9% | 26.8% | 10.5% | 1.6% | 1.6% | 0.7% | 3.6% | 49.3% | 100.0% |
| | Newell | 0.0% | 0.0% | 0.9% | 1.4% | 16.0% | 34.7% | 0.5% | 6.8% | 1.4% | 0.9% | 37.4% | 100.0% |
| | Perry | 0.0% | 0.4% | 5.6% | 2.4% | 25.2% | 25.8% | 0.6% | 4.9% | 1.1% | 1.4% | 32.5% | 100.0% |
| | Perryopolis | 0.0% | 0.5% | 28.9% | 4.8% | 14.9% | 0.6% | 0.0% | 0.5% | 0.5% | 0.3% | 49.0% | 100.0% |
| | Upper Tyrone | 0.0% | 0.0% | 11.9% | 10.6% | 26.0% | 6.8% | 0.2% | 2.8% | 0.8% | 1.0% | 40.0% | 100.0% |
| | Washington | 0.1% | 1.4% | 4.2% | 38.9% | 21.1% | 8.3% | 0.3% | 1.4% | 0.7% | 1.0% | 22.7% | 100.0% |
| | Total | 0.0% | 0.5% | 7.7% | 14.7% | 24.7% | 15.5% | 0.7% | 2.8% | 1.0% | 1.2% | 31.1% | 100.0% |
| District 2 | Brownsville Borough | 0.0% | 0.0% | 0.5% | 2.5% | 45.1% | 15.4% | 1.1% | 3.5% | 1.4% | 1.7% | 28.9% | 100.0% |
| | Brownsville Twp | 0.0% | 0.0% | 1.0% | 8.3% | 20.6% | 56.2% | 0.6% | 6.3% | 0.6% | 1.0% | 5.4% | 100.0% |
| | Luzerne | 0.0% | 1.0% | 11.7% | 6.0% | 30.5% | 18.0% | 4.0% | 5.4% | 1.1% | 1.0% | 21.2% | 100.0% |
| | Redstone | 0.0% | 0.1% | 6.9% | 10.4% | 11.1% | 46.6% | 1.1% | 7.1% | 1.1% | 1.0% | 14.7% | 100.0% |
| | Total | 0.0% | 0.4% | 7.0% | 7.3% | 24.4% | 31.8% | 2.1% | 5.8% | 1.1% | 1.1% | 18.9% | 100.0% |
| District 3 | Fairchance | 0.0% | 0.3% | 5.3% | 21.6% | 41.1% | 11.3% | 0.5% | 1.7% | 0.8% | 0.5% | 16.9% | 100.0% |
| | Georges | 0.0% | 0.5% | 6.8% | 12.8% | 34.9% | 15.8% | 1.3% | 5.0% | 1.0% | 1.6% | 20.4% | 100.0% |
| | German | 0.0% | 0.4% | 7.4% | 3.7% | 32.7% | 33.6% | 0.9% | 3.0% | 0.8% | 1.2% | 16.3% | 100.0% |
| | Masontown | 0.0% | 0.2% | 10.6% | 2.6% | 26.3% | 17.0% | 0.2% | 1.6% | 0.6% | 0.3% | 40.7% | 100.0% |
| | Smithfield | 0.0% | 0.0% | 0.4% | 2.2% | 54.0% | 18.7% | 0.0% | 0.7% | 0.4% | 0.0% | 23.7% | 100.0% |
| | Total | 0.0% | 0.4% | 7.3% | 8.2% | 33.9% | 21.4% | 0.8% | 3.1% | 0.8% | 1.0% | 23.2% | 100.0% |
| District 4 | Nicholson | 0.0% | 0.2% | 4.1% | 19.4% | 22.8% | 34.0% | 0.7% | 3.9% | 1.0% | 1.2% | 12.7% | 100.0% |
| | Point Marion | 0.0% | 0.0% | 0.6% | 3.4% | 39.7% | 14.0% | 1.3% | 2.7% | 0.4% | 0.6% | 37.2% | 100.0% |
| | Springhill | 0.0% | 0.0% | 7.3% | 9.7% | 32.4% | 10.4% | 0.9% | 2.3% | 1.0% | 1.8% | 34.2% | 100.0% |
| | Total | 0.0% | 0.1% | 4.6% | 11.1% | 31.3% | 18.6% | 0.9% | 2.9% | 0.9% | 1.3% | 28.3% | 100.0% |
| District 5 | Henry Clay | 0.0% | 0.4% | 2.2% | 20.1% | 37.2% | 16.7% | 2.0% | 4.7% | 1.6% | 1.8% | 13.4% | 100.0% |
| | Markleysburg | 0.0% | 0.0% | 0.0% | 22.5% | 48.8% | 7.5% | 1.3% | 5.0% | 1.3% | 0.0% | 13.8% | 100.0% |
| | Chiopyle | 0.0% | 0.0% | 6.1% | 0.0% | 33.3% | 27.3% | 3.0% | 3.0% | 3.0% | 3.0% | 21.2% | 100.0% |
| | Stewart | 0.0% | 0.4% | 4.0% | 34.5% | 25.4% | 14.7% | 1.2% | 2.0% | 2.0% | 1.6% | 14.3% | 100.0% |
| | Wharton | 0.2% | 0.9% | 22.1% | 23.3% | 23.4% | 8.4% | 1.6% | 2.6% | 2.5% | 1.6% | 13.5% | 100.0% |
| | Total | 0.1% | 0.6% | 12.8% | 23.1% | 29.1% | 12.0% | 1.7% | 3.3% | 2.1% | 1.7% | 13.7% | 100.0% |
| District 6 | Saltlick | 0.0% | 0.2% | 11.0% | 22.9% | 28.5% | 7.3% | 0.7% | 3.2% | 0.9% | 1.3% | 24.0% | 100.0% |
| | Springfield | 0.0% | 0.2% | 3.5% | 21.6% | 26.8% | 17.2% | 0.6% | 6.3% | 3.2% | 1.8% | 18.8% | 100.0% |
| | Total | 0.0% | 0.2% | 7.8% | 22.3% | 27.8% | 11.5% | 0.6% | 4.5% | 1.9% | 1.5% | 21.8% | 100.0% |
| District 7 | Bullskin | 0.0% | 0.5% | 18.7% | 27.2% | 21.4% | 7.7% | 1.3% | 1.4% | 1.4% | 1.3% | 19.1% | 100.0% |
| | Connellsville Twp | 0.0% | 0.5% | 20.5% | 3.9% | 23.1% | 5.0% | 1.7% | 1.1% | 0.7% | 1.1% | 42.3% | 100.0% |
| | Dawson | 0.0% | 0.0% | 0.6% | 1.8% | 56.3% | 15.0% | 0.6% | 0.6% | 3.0% | 1.2% | 21.0% | 100.0% |
| | Dunbar Borough | 0.0% | 0.0% | 0.8% | 67.4% | 9.8% | 4.0% | 1.0% | 1.0% | 1.8% | 0.3% | 13.9% | 100.0% |
| | Dunbar Twp | 0.0% | 0.6% | 9.8% | 27.9% | 30.3% | 11.9% | 1.9% | 3.6% | 3.1% | 1.6% | 9.3% | 100.0% |
| | Total | 0.0% | 0.5% | 13.4% | 25.9% | 26.3% | 8.9% | 1.5% | 2.2% | 2.0% | 1.3% | 18.0% | 100.0% |
| District 8 | Franklin | 0.0% | 0.0% | 8.4% | 7.0% | 32.4% | 19.8% | 0.1% | 2.2% | 1.8% | 1.0% | 27.4% | 100.0% |
| | Total | 0.0% | 0.0% | 4.8% | 12.4% | 24.7% | 21.9% | 1.4% | 6.1% | 8.4% | 1.0% | 19.2% | 100.0% |
| District 9 | North Union | 0.0% | 0.3% | 6.0% | 8.1% | 17.8% | 24.3% | 0.3% | 2.1% | 0.6% | 0.6% | 39.9% | 100.0% |
| | Total | 0.2% | 1.2% | 7.1% | 11.8% | 13.1% | 15.3% | 1.2% | 1.5% | 0.7% | 0.5% | 45.0% | 100.0% |
| District 10 | Connellsville City | 0.0% | 0.3% | 3.4% | 18.5% | 32.6% | 22.7% | 3.5% | 2.1% | 0.7% | 0.5% | 15.7% | 100.0% |
| | Total | 0.0% | 0.2% | 5.3% | 20.6% | 26.1% | 21.4% | 2.8% | 2.0% | 0.7% | 0.5% | 20.3% | 100.0% |
| District 11 | Uniontown | 0.0% | 0.1% | 6.7% | 24.8% | 29.0% | 20.7% | 3.0% | 4.3% | 1.0% | 0.4% | 10.0% | 100.0% |

Source: Fayette County Assessment Office

xiii. New Housing Construction

In recent years, Fayette County has experienced an upswing in the number of newly constructed housing units. Between 2000 and 2003, the county has added a total of 1,045 single family housing units. This reflects a nationwide trend in new housing construction and can be partially attributed to historically low mortgage rates. Other characteristics of new housing in Fayette County include:

- Average construction costs in 2003 was \$112,000 per unit
- Since 1990, construction of owner occupied units have outnumbered rental units by 5 to 1
- New construction has generally occurred in areas with existing or newly installed infrastructure
- Highest growth areas are South Union Township and North Union Township
- In 2004, the highest average sales price for new and existing owner occupied units in the county was \$131,443 in South Union Township

Fayette County has also recently experienced the development of new and diversified owner occupied housing units for a variety of income ranges. Listed below is an overview of new owner occupied housing developments in Fayette County.

a. Cross Creek Estates

- This development is located in South Union Township off of Route 119
- Construction has just started on these units
- A total of 32 lots are being offered
- Sales price of housing are \$200,000 to \$300,000
- Absorption rate is expected to be 4 to 5 homes per year

b. Bella Estates

- This development is located in Hopwood
- 13 lots for sale but only 3 units been sold or built as of the fall of 2004
- Sales of units here have stagnated over last several years
- Sales price are \$225,000 for a ranch style house

c. Keystone Estates

- This development is located in South Union Township
- This development is currently under construction
- Units are being marketed to “empty nesters”

- Three quad buildings (12 units) have been constructed in 2004
- As of September, 2004, six have sold and four units are occupied
- Units having two bedroom units with two baths and two car garage sells for \$149,800
- Units having three bedrooms and three baths with two car garage sells for \$162,900
- This development will also have single family homes which are not under construction as of yet. These will sell for between \$180,000 to \$240,000.
- Construction on the single family homes is expected in 2005

d. Heritage Hills

- This development is located in South Union Township
- Offers executive style houses of approximately 3,000 square feet
- These units are selling for between \$270,000 and \$300,000
- Building cost of \$100 to \$110 per square foot

e. Rubyville Estates

- This development is located off of Route 119
- Developer does not required the use of exclusive builder
- Has 35 lots for single family homes
- Prices of homes are between \$125,000 to \$300,000 depending on size
- Buyer may bring any builder to construct
- Design of units is controlled by deed restrictions
- The development sold out in less then two years and 40% of the units sold out in first year

f. Adelaide Hills

- Spec housing development
- Located in Dunbar Township
- Has one acre sites on wooded lots
- Price range of \$250,000 - \$300,000
- Sales have been slow due to not having public infrastructure on site. However, the Township is currently installing public infrastructure to the site.
- Sales are expected to pick up upon completion of infrastructure project

g. Grand View Terrace

- This development is located in South Union Township

- Has 12 lots available for development
- Price range of \$130,000 to \$150,000

h. Liberty Circle

- This development is located in Fairchance
- Has 10 lots available for development
- Price range of \$100,000 to \$255,000

i. Craig Meadows

- This development is located in South Union Township
- Has 5 lots available for development
- Price range of \$100,000 to \$300,000

xiv. Potential Infill Development Sites

Fayette County also provides housing development opportunities for the revitalization of existing sites in urbanized areas of the county. This is evidenced by current census data and verified by site analysis performed in the field during the preparation of this housing needs analysis.

Many older, built-up communities of the county, such as Uniontown, Brownsville, and Connellsville, are suffering from high numbers of vacant lots, vacant houses and substandard housing units. Some neighborhoods within these communities present opportunities for land acquisition and site assembly for reuse and redevelopment. Once assembled, these sites could be used for the creation of new housing units to serve an identified affordable housing need within the county.

One example of this type of approach is the Gallatin Avenue Revitalization Project. Recently, the Fayette County Community Action Agency commissioned a study of the Gallatin Avenue neighborhood in the City of Uniontown. This neighborhood sits on the edge of downtown and presents an opportunity to create new affordable for sale housing. The Gallatin Avenue study provides site and land assembly recommendation that would ultimately lead to a Pennsylvania Housing Finance Agency Homeownership Choice Program application. If approved by the State, this neighborhood could benefit from the development of approximately 25 new affordable homes. It would also position itself to be able to attract additional federal and state funding to help implement this project.

This type of project demonstrates the need for a public subsidy to help stimulate a private investment in a neighborhood. The goal of such a project would be to help the neighborhood revitalize itself and make it a better place to live. Without the help of a state or federal subsidy, the private market would not otherwise be able help improve this neighborhood.

B. Real Estate Market Conditions

i. Housing Values and Rents

a. Value of Homeowner Housing

Homeowner housing is relatively affordable in Fayette County. According to the 2000 Census, the median housing value for owner-occupied units in the county was \$63,900. This value is significantly lower than the statewide median of \$97,000. However, the county median owner-occupied value increased significantly between 1990 and 2000, rising 23.3% (after adjusting for inflation). The state value rose only 6.8% over inflation during this time.

- *Market Area highlights*

The highest median housing value in the county was reported in Market Area 9 (\$74,050), while the lowest was reported in Market Area 2 (\$44,200). Market Area 3 saw the largest increase in housing value between 1990 and 2000 (31.0% over inflation), while the value of owner-occupied units in Market Area 11 rose the least (11.5% over inflation).

- *Municipality highlights*

The municipality with the highest median housing value in 2000 was Perryopolis Borough (\$88,500), while the lowest was reported in Redstone Township (\$44,700). Newell Borough had the largest increase in housing value between 1990 and 2000 (72.3% over inflation), while three municipalities – Markleysburg Borough, Ohiopyle Borough, and Saltlick Township – had owner-occupied home values decrease after adjusting for inflation (-4.4%, -1.5%, and -1.1%, respectively).

Using the Pittsburgh PMSA MFI calculations mentioned previously, households at 30% MFI can afford approximately 34.1% of the owner housing stock in the county. Households at 50% MFI can afford approximately 81.1% of the county's owner housing stock, and households at 80% MFI can afford approximately 93.4% of the owner housing stock.

Relative affordability of homeowner housing in the county can be determined by the comparison of growth in household income and growth in homeowner housing value. Between 1990 and 2000, median household income grew by 8.8% (after adjusting for inflation). In contrast, median homeowner housing value grew by 23.3%. Some of this growth can be attributed to low housing cost throughout the county. However, housing cost outpacing income growth to such an extent suggests that it is becoming more difficult to afford to purchase a home.

Fayette County has a lower percentage of higher-end homes than the state. In 2000, 6.6% (2,236) of owner-occupied homes were valued at

\$150,000 or more. Over 25% of these homes are located in South Union Township (579 units). Market Area 9, where South Union Township is located, has the highest percentage of higher-end homes in the county (31.7%). Market Areas 1 and 7 also have large rates (12.5% and 16.6%, respectively). All other market areas have rates of under 10.0%. In contrast, 23.2% of homes statewide are valued at or above \$150,000.

Further information on the value of the county's owner housing supply, including owner information by market area and municipality for 1990 and 2000, is found in the following tables.

**Table 5-36
Fayette County Value of Owner Units 1990**

| | specified owner-occupied units | median value (\$) | value (\$000) | | | | | | | | |
|-------------|--------------------------------|-------------------|---------------|---------|-----------|-----------|-----------|-----------|-----------|-------------|--------|
| | | | less than 50 | 50 - 99 | 100 - 124 | 125 - 149 | 150 - 199 | 200 - 249 | 250 - 499 | 500 or more | |
| | Pennsylvania | 2,621,539 | 69,100 | 857,965 | 1,027,858 | 234,491 | 163,098 | 181,335 | 73,044 | 72,682 | 11,066 |
| | Fayette County | 31,198 | 39,400 | 20,501 | 9,492 | 528 | 316 | 208 | 115 | 38 | - |
| District 1 | Belle Vernon | 237 | 35,300 | 189 | 48 | - | - | - | - | - | - |
| | Everson | 239 | 30,700 | 212 | 25 | - | - | 2 | - | - | - |
| | Fayette City | 181 | 30,300 | 159 | 22 | - | - | - | - | - | - |
| | Jefferson | 419 | 46,600 | 215 | 175 | 24 | 5 | - | - | - | - |
| | Lower Tyrone | 171 | 34,300 | 118 | 50 | - | 1 | 1 | - | 1 | - |
| | Newell | 156 | 21,100 | 145 | 7 | 4 | - | - | - | - | - |
| | Perry | 582 | 36,100 | 415 | 148 | 15 | - | - | 4 | - | - |
| | Perryopolis | 496 | 51,000 | 242 | 222 | 17 | 15 | - | - | - | - |
| | Upper Tyrone | 439 | 39,400 | 287 | 137 | 10 | 5 | - | - | - | - |
| | Washington | 1,274 | 48,200 | 678 | 541 | 25 | 7 | 15 | 8 | - | - |
| | Total | 4,194 | 37,300 | 2,660 | 1,375 | 95 | 33 | 18 | 12 | 1 | - |
| District 2 | Brownsville Borough | 688 | 24,900 | 600 | 88 | - | - | - | - | - | - |
| | Brownsville Twp | 236 | 27,700 | 189 | 43 | - | 2 | 2 | - | - | - |
| | Luzerne | 1,259 | 31,400 | 963 | 289 | - | 7 | - | - | - | - |
| | Redstone | 1,443 | 27,300 | 1,195 | 218 | 6 | 17 | 7 | - | - | - |
| | Total | 3,626 | 27,825 | 2,947 | 638 | 6 | 26 | 9 | - | - | - |
| District 3 | Fairchance | 438 | 38,300 | 298 | 134 | 2 | 2 | 2 | - | - | - |
| | Georges | 1,350 | 32,400 | 977 | 340 | 10 | 7 | - | 16 | - | - |
| | German | 1,231 | 28,300 | 990 | 233 | - | - | 8 | - | - | - |
| | Masontown | 976 | 42,700 | 589 | 370 | 11 | - | 6 | - | - | - |
| | Smithfield | 213 | 39,300 | 133 | 78 | - | 2 | - | - | - | - |
| | Total | 4,208 | 36,200 | 2,987 | 1,155 | 23 | 11 | 16 | 16 | - | - |
| District 4 | Nicholson | 353 | 30,400 | 264 | 85 | - | 2 | 2 | - | - | - |
| | Point Marion | 314 | 34,700 | 252 | 52 | 2 | 6 | - | 2 | - | - |
| | Springhill | 389 | 36,600 | 282 | 107 | - | - | - | - | - | - |
| | Total | 1,056 | 33,900 | 798 | 244 | 2 | 8 | 2 | 2 | - | - |
| District 5 | Henry Clay | 281 | 43,000 | 171 | 104 | 4 | - | 1 | 1 | - | - |
| | Markleysburg | 57 | 37,800 | 43 | 14 | - | - | - | - | - | - |
| | Ohioyle | 23 | 44,400 | 15 | 8 | - | - | - | - | - | - |
| | Stewart | 145 | 42,500 | 86 | 56 | 3 | - | - | - | - | - |
| | Wharton | 519 | 53,700 | 242 | 223 | - | 33 | 21 | - | - | - |
| | Total | 1,025 | 44,280 | 557 | 405 | 7 | 33 | 22 | 1 | - | - |
| District 6 | Saltlick | 517 | 51,800 | 248 | 209 | 45 | 10 | - | 5 | - | - |
| | Springfield | 476 | 40,200 | 317 | 159 | - | - | - | - | - | - |
| | Total | 993 | 46,000 | 565 | 368 | 45 | 10 | - | 5 | - | - |
| District 7 | Bullskin | 1,419 | 51,100 | 685 | 663 | 51 | 6 | 7 | - | 7 | - |
| | Connellsville Twp | 580 | 44,900 | 345 | 212 | 11 | 5 | 7 | - | - | - |
| | Dawson | 127 | 24,400 | 114 | 10 | 3 | - | - | - | - | - |
| | Dunbar Borough | 315 | 34,200 | 258 | 52 | 2 | - | 3 | - | - | - |
| | Dunbar Twp | 1,625 | 39,100 | 1,052 | 496 | 30 | 20 | 16 | 11 | - | - |
| | Vanderbilt | 134 | 30,000 | 114 | 20 | - | - | - | - | - | - |
| | Total | 4,200 | 37,283 | 2,568 | 1,453 | 97 | 31 | 33 | 11 | 7 | - |
| District 8 | Franklin | 510 | 32,800 | 402 | 102 | - | 3 | - | - | 3 | - |
| | Menallen | 987 | 37,400 | 654 | 269 | 38 | 8 | 13 | 5 | - | - |
| | Total | 1,497 | 35,100 | 1,056 | 371 | 38 | 11 | 13 | 5 | 3 | - |
| District 9 | North Union | 2,926 | 40,600 | 1,906 | 950 | 30 | - | 25 | 15 | - | - |
| | South Union | 2,720 | 58,300 | 1,104 | 1,266 | 136 | 102 | 54 | 31 | 27 | - |
| | Total | 5,646 | 49,450 | 3,010 | 2,216 | 166 | 102 | 79 | 46 | 27 | - |
| District 10 | Connellsville City | 1,808 | 37,400 | 1,328 | 431 | 39 | 10 | - | - | - | - |
| | South Connellsville | 548 | 38,600 | 398 | 141 | 4 | 3 | 2 | - | - | - |
| | Total | 2,356 | 38,000 | 1,726 | 572 | 43 | 13 | 2 | - | - | - |
| District 11 | Uniontown | 2,397 | 39,700 | 1,627 | 695 | 6 | 38 | 14 | 17 | - | - |

Source: U.S. Bureau of the Census

**Table 5-37
Fayette County Value of Owner Units 2000**

| | specified owner-occupied units | median value (\$) | value (\$000) | | | | | | | | |
|-------------|--------------------------------|-------------------|---------------|---------|-----------|-----------|-----------|-----------|-----------|-------------|--------|
| | | | less than 50 | 50 - 99 | 100 - 124 | 125 - 149 | 150 - 199 | 200 - 249 | 250 - 499 | 500 or more | |
| | Pennsylvania | 2,889,484 | 97,000 | 435,193 | 1,079,698 | 392,826 | 310,267 | 344,172 | 138,295 | 160,942 | 28,091 |
| | Fayette County | 34,118 | 63,900 | 11,632 | 16,045 | 2,581 | 1,624 | 1,232 | 497 | 401 | 106 |
| District 1 | Belle Vernon | 300 | 57,300 | 90 | 154 | 18 | 30 | 8 | - | - | - |
| | Everson | 234 | 46,100 | 134 | 96 | 4 | - | - | - | - | - |
| | Fayette City | 179 | 45,800 | 103 | 70 | - | 2 | 2 | - | - | 2 |
| | Jefferson | 524 | 77,300 | 164 | 187 | 70 | 46 | 36 | 11 | 10 | - |
| | Lower Tyrone | 207 | 73,200 | 68 | 98 | 17 | 6 | 10 | 6 | 2 | - |
| | Newell | 184 | 47,800 | 97 | 64 | 14 | 7 | - | - | 2 | - |
| | Perry | 629 | 57,200 | 261 | 254 | 38 | 39 | 27 | 6 | 4 | - |
| | Perryopolis | 523 | 88,500 | 51 | 282 | 58 | 71 | 43 | 16 | 2 | - |
| | Upper Tyrone | 543 | 64,300 | 155 | 277 | 57 | 32 | 8 | - | 14 | - |
| | Washington | 1,224 | 75,400 | 212 | 720 | 184 | 38 | 41 | 7 | - | 22 |
| | Total | 4,547 | 63,290 | 1,335 | 2,202 | 460 | 271 | 175 | 46 | 34 | 24 |
| District 2 | Brownsville Borough | 637 | 35,000 | 390 | 192 | 34 | 10 | - | 11 | - | - |
| | Brownsville Twp | 267 | 48,600 | 139 | 106 | 5 | 9 | 3 | - | 3 | 2 |
| | Luzerne | 1,273 | 48,500 | 658 | 503 | 51 | 26 | 18 | - | 17 | - |
| | Redstone | 1,688 | 44,700 | 935 | 599 | 59 | 38 | 36 | 21 | - | - |
| | Total | 3,865 | 44,200 | 2,122 | 1,400 | 149 | 83 | 57 | 32 | 20 | 2 |
| District 3 | Fairchance | 417 | 73,100 | 113 | 245 | 29 | 19 | 11 | - | - | - |
| | Georges | 1,441 | 62,600 | 445 | 716 | 110 | 61 | 43 | 46 | 20 | - |
| | German | 1,361 | 52,100 | 642 | 574 | 62 | 19 | 47 | 17 | - | - |
| | Masontown | 961 | 57,100 | 320 | 623 | 10 | 8 | - | - | - | - |
| | Smithfield | 210 | 66,800 | 56 | 135 | 5 | 10 | 4 | - | - | - |
| | Total | 4,390 | 62,340 | 1,576 | 2,293 | 216 | 117 | 105 | 63 | 20 | - |
| District 4 | Nicholson | 375 | 50,900 | 184 | 127 | 20 | 29 | 15 | - | - | - |
| | Point Marion | 326 | 50,500 | 161 | 147 | 5 | - | 8 | - | 5 | - |
| | Springhill | 568 | 63,000 | 242 | 267 | 15 | 15 | 15 | 9 | 5 | - |
| | Total | 1,269 | 54,800 | 587 | 541 | 40 | 44 | 38 | 9 | 10 | - |
| District 5 | Henry Clay | 326 | 77,600 | 65 | 187 | 39 | 13 | 16 | 4 | - | 2 |
| | Markleysburg | 47 | 47,500 | 25 | 18 | 4 | - | - | - | - | - |
| | Ohiopyle | 10 | 57,500 | 2 | 8 | - | - | - | - | - | - |
| | Stewart | 135 | 65,900 | 48 | 60 | 19 | 8 | - | - | - | - |
| | Wharton | 702 | 88,400 | 106 | 352 | 83 | 82 | 49 | 14 | 16 | - |
| | Total | 1,220 | 67,380 | 246 | 625 | 145 | 103 | 65 | 18 | 16 | 2 |
| District 6 | Saltlick | 856 | 67,400 | 279 | 301 | 122 | 25 | 52 | 36 | 34 | 7 |
| | Springfield | 549 | 69,300 | 162 | 308 | 42 | 20 | 13 | 4 | - | - |
| | Total | 1,405 | 68,350 | 441 | 609 | 164 | 45 | 65 | 40 | 34 | 7 |
| District 7 | Bullskin | 1,760 | 86,300 | 278 | 857 | 286 | 167 | 135 | 19 | 18 | - |
| | Connellsville Twp | 633 | 70,100 | 160 | 343 | 43 | 60 | 10 | 9 | 8 | - |
| | Dawson | 125 | 47,700 | 69 | 45 | - | 5 | 6 | - | - | - |
| | Dunbar Borough | 275 | 58,300 | 100 | 164 | 5 | 6 | - | - | - | - |
| | Dunbar Twp | 1,776 | 66,000 | 641 | 759 | 134 | 78 | 119 | 16 | 23 | 6 |
| | Vanderbilt | 166 | 49,300 | 85 | 78 | - | - | 3 | - | - | - |
| | Total | 4,735 | 62,950 | 1,333 | 2,246 | 468 | 316 | 273 | 44 | 49 | 6 |
| District 8 | Franklin | 557 | 55,400 | 226 | 246 | 42 | 22 | 10 | 5 | 6 | - |
| | Menallen | 1,036 | 61,000 | 382 | 419 | 110 | 37 | 41 | 17 | 24 | 6 |
| | Total | 1,593 | 58,200 | 608 | 665 | 152 | 59 | 51 | 22 | 30 | 6 |
| District 9 | North Union | 3,220 | 60,200 | 1,208 | 1,627 | 133 | 123 | 65 | 38 | 5 | 21 |
| | South Union | 3,143 | 87,900 | 454 | 1,415 | 381 | 314 | 272 | 130 | 139 | 38 |
| | Total | 6,363 | 74,050 | 1,662 | 3,042 | 514 | 437 | 337 | 168 | 144 | 59 |
| District 10 | Connellsville City | 1,776 | 59,200 | 588 | 994 | 78 | 63 | 27 | 9 | 17 | - |
| | South Connellsville | 580 | 61,200 | 240 | 269 | 25 | 11 | 11 | 24 | - | - |
| | Total | 2,356 | 60,200 | 828 | 1,263 | 103 | 74 | 38 | 33 | 17 | - |
| District 11 | Uniontown | 2,374 | 58,200 | 893 | 1,159 | 170 | 75 | 28 | 22 | 27 | - |

Source: U.S. Bureau of the Census

Table 5-38
Fayette County Change in Value of Owner Units 1990 – 2000

| | | 1990 median value (\$) | 1990 median value (\$) - adjusted for inflation | 2000 median value (\$) | change 1990 - 2000 (unadjusted) | change 1990 - 2000 (adjusted) |
|-----------------|---------------------|------------------------------|--|------------------------------|---------------------------------------|-------------------------------------|
| | Pennsylvania | 69,100 | 90,867 | 97,000 | 40.4% | 6.8% |
| | Fayette County | 39,400 | 51,811 | 63,900 | 62.2% | 23.3% |
| District 1 | Belle Vernon | 35,300 | 46,420 | 57,300 | 62.3% | 23.4% |
| | Everson | 30,700 | 40,371 | 46,100 | 50.2% | 14.2% |
| | Fayette City | 30,300 | 39,845 | 45,800 | 51.2% | 14.9% |
| | Jefferson | 46,600 | 61,279 | 77,300 | 65.9% | 26.1% |
| | Lower Tyrone | 34,300 | 45,105 | 73,200 | 113.4% | 62.3% |
| | Newell | 21,100 | 27,747 | 47,800 | 126.5% | 72.3% |
| | Perry | 36,100 | 47,472 | 57,200 | 58.4% | 20.5% |
| | Perryopolis | 51,000 | 67,065 | 88,500 | 73.5% | 32.0% |
| | Upper Tyrone | 39,400 | 51,811 | 64,300 | 63.2% | 24.1% |
| | Washington | 48,200 | 63,383 | 75,400 | 56.4% | 19.0% |
| | Total | 37,300 | 49,050 | 63,290 | 69.7% | 29.0% |
| | District 2 | Brownsville Borough | 24,900 | 32,744 | 35,000 | 40.6% |
| Brownsville Twp | | 27,700 | 36,426 | 48,600 | 75.5% | 33.4% |
| Luzerne | | 31,400 | 41,291 | 48,500 | 54.5% | 17.5% |
| Redstone | | 27,300 | 35,900 | 44,700 | 63.7% | 24.5% |
| Total | | 27,825 | 36,590 | 44,200 | 58.8% | 20.8% |
| District 3 | Fairchance | 38,300 | 50,365 | 73,100 | 90.9% | 45.1% |
| | Georges | 32,400 | 42,606 | 62,600 | 93.2% | 46.9% |
| | German | 28,300 | 37,215 | 52,100 | 84.1% | 40.0% |
| | Masontown | 42,700 | 56,151 | 57,100 | 33.7% | 1.7% |
| | Smithfield | 39,300 | 51,680 | 66,800 | 70.0% | 29.3% |
| | Total | 36,200 | 47,603 | 62,340 | 72.2% | 31.0% |
| District 4 | Nicholson | 30,400 | 39,976 | 50,900 | 67.4% | 27.3% |
| | Point Marion | 34,700 | 45,631 | 50,500 | 45.5% | 10.7% |
| | Springhill | 36,600 | 48,129 | 63,000 | 72.1% | 30.9% |
| | Total | 33,900 | 44,579 | 54,800 | 61.7% | 22.9% |
| District 5 | Henry Clay | 43,000 | 56,545 | 77,600 | 80.5% | 37.2% |
| | Markleysburg | 37,800 | 49,707 | 47,500 | 25.7% | -4.4% |
| | Ohioyle | 44,400 | 58,386 | 57,500 | 29.5% | -1.5% |
| | Stewart | 42,500 | 55,888 | 65,900 | 55.1% | 17.9% |
| | Wharton | 53,700 | 70,616 | 88,400 | 64.6% | 25.2% |
| | Total | 44,280 | 58,228 | 67,380 | 52.2% | 15.7% |
| District 6 | Saltlick | 51,800 | 68,117 | 67,400 | 30.1% | -1.1% |
| | Springfield | 40,200 | 52,863 | 69,300 | 72.4% | 31.1% |
| | Total | 46,000 | 60,490 | 68,350 | 48.6% | 13.0% |
| District 7 | Bullskin | 51,100 | 67,197 | 86,300 | 68.9% | 28.4% |
| | Connellsville Twp | 44,900 | 59,044 | 70,100 | 56.1% | 18.7% |
| | Dawson | 24,400 | 32,086 | 47,700 | 95.5% | 48.7% |
| | Dunbar Borough | 34,200 | 44,973 | 58,300 | 70.5% | 29.6% |
| | Dunbar Twp | 39,100 | 51,417 | 66,000 | 68.8% | 28.4% |
| | Vanderbilt | 30,000 | 39,450 | 49,300 | 64.3% | 25.0% |
| Total | 37,283 | 49,028 | 62,950 | 68.8% | 28.4% | |
| District 8 | Franklin | 32,800 | 43,132 | 55,400 | 68.9% | 28.4% |
| | Menallen | 37,400 | 49,181 | 61,000 | 63.1% | 24.0% |
| | Total | 35,100 | 46,157 | 58,200 | 65.8% | 26.1% |
| District 9 | North Union | 40,600 | 53,389 | 60,200 | 48.3% | 12.8% |
| | South Union | 58,300 | 76,665 | 87,900 | 50.8% | 14.7% |
| | Total | 49,450 | 65,027 | 74,050 | 49.7% | 13.9% |
| District 10 | Connellsville City | 37,400 | 49,181 | 59,200 | 58.3% | 20.4% |
| | South Connellsville | 38,600 | 50,759 | 61,200 | 58.5% | 20.6% |
| | Total | 38,000 | 49,970 | 60,200 | 58.4% | 20.5% |
| District 11 | Uniontown | 39,700 | 52,206 | 58,200 | 46.6% | 11.5% |

Source: U.S. Bureau of the Census; U.S. Department of Labor Bureau of Labor Statistics

b. Gross Rent of Renter Housing

According to the 2000 Census, the median gross rent in Fayette County was \$367. This value is significantly lower than the statewide median of \$531. Both the county and state median gross rent values kept pace with inflation. While the state value had no change between 1990 and 2000, the county median rent value decreased slightly (-0.7%) during this time.

- *Market Area highlights*

The highest median gross rent in the county was reported in Market Area 2 (\$399), while the lowest was reported as \$333 in Market Area 8. Market Area 2 saw the largest increase in median gross rent between 1990 and 2000 (16.5% over inflation), while the median gross rent in Market Area 10 declined the most (-8.4%).

- *Municipality highlights*

The municipality with the highest median gross rent in 2000 was Brownsville Township (\$488), while the lowest was reported as \$298 in Menallen Township. Ohiopyle Borough had the largest increase in gross rent between 1990 and 2000 (84.7% over inflation), while median gross rent in Washington Township decreased by -17.1%.

Using the Pittsburgh PMSA MFI calculations mentioned previously, households at 30% MFI can afford approximately 51.3% of the renter housing stock in the county. Households at 50% MFI can afford approximately 97.7% of the county's renter housing stock, and households at 80% MFI can afford approximately 99.7% of the renter housing stock.

Comparing the growth in household income and gross rent indicates relative affordability of rental housing in the county. Between 1990 and 2000, median household income grew by 8.8% (after adjusting for inflation). In contrast, median gross rent declined by 0.7%. This indicates that rents in the county continue to be very affordable.

Further information on the gross rent of the county's renter housing supply, including renter information by market area and municipality for 1990 and 2000, is found in the following tables.

**Table 5-39
Fayette County Gross Rent of Renter Housing 1990**

| | | total paying cash rent | median gross rent (\$) | gross rent (\$) | | | | | no cash rent |
|-------------|---------------------|------------------------|------------------------|-----------------|-----------|-----------|-----------|---------------|--------------|
| | | | | less than 250 | 250 - 499 | 500 - 749 | 750 - 999 | 1,000 or more | |
| | Pennsylvania | 1,228,062 | 404 | 220,157 | 627,648 | 294,873 | 58,624 | 26,760 | 59,600 |
| | Fayette County | 13,366 | 281 | 5,094 | 7,721 | 502 | 30 | 19 | 1,706 |
| District 1 | Belle Vernon | 298 | 240 | 154 | 133 | 11 | - | - | 11 |
| | Everson | 80 | 302 | 18 | 60 | 2 | - | - | 11 |
| | Fayette City | 88 | 258 | 40 | 48 | - | - | - | 14 |
| | Jefferson | 108 | 315 | 20 | 88 | - | - | - | 19 |
| | Lower Tyrone | 51 | 277 | 14 | 34 | - | 3 | - | 14 |
| | Newell | 28 | 276 | 4 | 24 | - | - | - | 5 |
| | Perry | 146 | 282 | 42 | 98 | 6 | - | - | 37 |
| | Perryopolis | 156 | 308 | 40 | 106 | 10 | - | - | 14 |
| | Upper Tyrone | 119 | 301 | 36 | 82 | 1 | - | - | 20 |
| | Washington | 294 | 321 | 74 | 197 | 23 | - | - | 50 |
| | Total | 1,368 | 288 | 442 | 870 | 53 | 3 | - | 195 |
| District 2 | Brownsville Borough | 565 | 212 | 385 | 164 | 16 | - | - | 36 |
| | Brownsville Twp | 64 | 303 | 22 | 40 | 2 | - | - | 10 |
| | Luzerne | 265 | 275 | 107 | 140 | 18 | - | - | 67 |
| | Redstone | 554 | 252 | 272 | 264 | 18 | - | - | 130 |
| | Total | 1,448 | 261 | 786 | 608 | 54 | - | - | 243 |
| District 3 | Fairchance | 207 | 303 | 64 | 134 | 9 | - | - | 22 |
| | Georges | 395 | 280 | 122 | 257 | 16 | - | - | 100 |
| | German | 301 | 308 | 95 | 194 | 12 | - | - | 62 |
| | Masontown | 446 | 269 | 200 | 241 | 5 | - | - | 33 |
| | Smithfield | 102 | 291 | 18 | 76 | 8 | - | - | 11 |
| | Total | 1,451 | 290 | 499 | 902 | 50 | - | - | 228 |
| District 4 | Nicholson | 88 | 292 | 23 | 65 | - | - | - | 31 |
| | Point Marion | 169 | 307 | 40 | 125 | 4 | - | - | 19 |
| | Springhill | 192 | 259 | 90 | 86 | 16 | - | - | 52 |
| | Total | 449 | 286 | 153 | 276 | 20 | - | - | 102 |
| District 5 | Henry Clay | 93 | 266 | 35 | 58 | - | - | - | 25 |
| | Markleysburg | 20 | 280 | 7 | 13 | - | - | - | 5 |
| | Ohiopyle | 6 | 175 | 6 | - | - | - | - | 5 |
| | Stewart | 11 | 239 | 7 | 3 | 1 | - | - | 9 |
| | Wharton | 171 | 298 | 40 | 126 | - | 2 | 3 | 39 |
| | Total | 301 | 252 | 95 | 200 | 1 | 2 | 3 | 83 |
| District 6 | Saltlick | 145 | 277 | 50 | 95 | - | - | - | 26 |
| | Springfield | 107 | 258 | 47 | 60 | - | - | - | 39 |
| | Total | 252 | 268 | 97 | 155 | - | - | - | 65 |
| District 7 | Bullskin | 344 | 299 | 110 | 225 | 9 | - | - | 62 |
| | Connellsville Twp | 156 | 287 | 41 | 105 | 10 | - | - | 29 |
| | Dawson | 57 | 268 | 26 | 29 | 2 | - | - | 2 |
| | Dunbar Borough | 117 | 246 | 60 | 57 | - | - | - | 15 |
| | Dunbar Twp | 379 | 294 | 125 | 254 | - | - | - | 113 |
| | Vanderbilt | 52 | 250 | 26 | 26 | - | - | - | 7 |
| | Total | 1,105 | 274 | 388 | 696 | 21 | - | - | 228 |
| District 8 | Franklin | 120 | 300 | 24 | 96 | - | - | - | 26 |
| | Menallen | 381 | 248 | 193 | 184 | 4 | - | - | 62 |
| | Total | 501 | 274 | 217 | 280 | 4 | - | - | 88 |
| District 9 | North Union | 1,325 | 285 | 510 | 743 | 72 | - | - | 167 |
| | South Union | 778 | 319 | 235 | 482 | 61 | - | - | 83 |
| | Total | 2,103 | 302 | 745 | 1,225 | 133 | - | - | 250 |
| District 10 | Connellsville City | 1,745 | 268 | 734 | 955 | 40 | - | 16 | 107 |
| | South Connellsville | 160 | 288 | 58 | 97 | 5 | - | - | 17 |
| | Total | 1,905 | 278 | 792 | 1,052 | 45 | - | 16 | 124 |
| District 11 | Uniontown | 2,483 | 294 | 880 | 1,457 | 121 | 25 | - | 100 |

Source: U.S. Bureau of the Census

**Table 5-40
Fayette County Gross Rent of Renter Housing 2000**

| | | total paying cash rent | median gross rent (\$) | gross rent (\$) | | | | | no cash rent |
|-------------|---------------------|------------------------|------------------------|-----------------|-----------|-----------|-----------|---------------|--------------|
| | | | | less than 250 | 250 - 499 | 500 - 749 | 750 - 999 | 1,000 - 1,499 | |
| | Pennsylvania | 1,270,837 | 531 | 125,966 | 438,017 | 454,749 | 167,064 | 85,041 | 77,987 |
| | Fayette County | 13,833 | 367 | 2,944 | 8,291 | 2,284 | 240 | 74 | 1,965 |
| District 1 | Belle Vernon | 254 | 365 | 55 | 146 | 53 | - | - | 9 |
| | Everson | 84 | 361 | 21 | 53 | 10 | - | - | 15 |
| | Fayette City | 77 | 398 | 5 | 58 | 14 | - | - | 8 |
| | Jefferson | 94 | 374 | 7 | 72 | 10 | - | 5 | 42 |
| | Lower Tyrone | 46 | 373 | 8 | 30 | 8 | - | - | 22 |
| | Newell | 20 | 350 | 4 | 14 | 2 | - | - | 7 |
| | Perry | 174 | 382 | 18 | 127 | 29 | - | - | 47 |
| | Perryopolis | 161 | 393 | 12 | 121 | 25 | 2 | 1 | 27 |
| | Upper Tyrone | 127 | 377 | 19 | 97 | 11 | - | - | 30 |
| | Washington | 342 | 350 | 129 | 136 | 71 | - | 6 | 51 |
| | Total | 1,379 | 372 | 278 | 854 | 233 | 2 | 12 | 258 |
| District 2 | Brownsville Borough | 564 | 315 | 223 | 249 | 46 | 35 | 11 | 21 |
| | Brownsville Twp | 31 | 488 | 2 | 15 | 14 | - | - | 10 |
| | Luzerne | 287 | 445 | 18 | 165 | 97 | 7 | - | 60 |
| | Redstone | 450 | 348 | 106 | 304 | 40 | - | - | 162 |
| | Total | 1,332 | 399 | 349 | 733 | 197 | 42 | 11 | 253 |
| District 3 | Fairchance | 243 | 396 | 35 | 161 | 39 | 8 | - | 26 |
| | Georges | 491 | 376 | 61 | 364 | 58 | - | 8 | 53 |
| | German | 323 | 377 | 42 | 227 | 54 | - | - | 68 |
| | Masontown | 447 | 376 | 90 | 235 | 103 | 19 | - | 34 |
| | Smithfield | 109 | 407 | 5 | 79 | 25 | - | - | 8 |
| | Total | 1,613 | 386 | 233 | 1,066 | 279 | 27 | 8 | 189 |
| District 4 | Nicholson | 88 | 388 | 16 | 60 | 10 | 2 | - | 32 |
| | Point Marion | 206 | 377 | 17 | 140 | 49 | - | - | 22 |
| | Springhill | 185 | 389 | 15 | 138 | 32 | - | - | 48 |
| | Total | 479 | 385 | 48 | 338 | 91 | 2 | - | 102 |
| District 5 | Henry Clay | 130 | 348 | 19 | 88 | 17 | 3 | 3 | 7 |
| | Markleysburg | 14 | 417 | 2 | 10 | 2 | - | - | 10 |
| | Ohiopyle | 4 | 425 | - | 4 | - | - | - | 4 |
| | Stewart | 30 | 308 | 6 | 24 | - | - | - | 10 |
| | Wharton | 188 | 328 | 12 | 158 | - | 8 | 10 | 81 |
| | Total | 366 | 365 | 39 | 284 | 19 | 11 | 13 | 112 |
| District 6 | Saltlick | 162 | 339 | 20 | 111 | 26 | 5 | - | 47 |
| | Springfield | 108 | 375 | 21 | 61 | 9 | 12 | 5 | 70 |
| | Total | 270 | 357 | 41 | 172 | 35 | 17 | 5 | 117 |
| District 7 | Bullskin | 261 | 388 | 28 | 185 | 32 | 16 | - | 90 |
| | Connellsville Twp | 159 | 415 | 10 | 128 | 21 | - | - | 15 |
| | Dawson | 34 | 385 | 4 | 24 | 6 | - | - | 3 |
| | Dunbar Borough | 141 | 343 | 40 | 83 | 18 | - | - | 37 |
| | Dunbar Twp | 349 | 380 | 35 | 244 | 70 | - | - | 90 |
| | Vanderbilt | 44 | 317 | 10 | 32 | 2 | - | - | 7 |
| | Total | 988 | 371 | 127 | 696 | 149 | 16 | - | 242 |
| District 8 | Franklin | 81 | 368 | 9 | 58 | 14 | - | - | 46 |
| | Menallen | 334 | 298 | 128 | 162 | 37 | 7 | - | 72 |
| | Total | 415 | 333 | 137 | 220 | 51 | 7 | - | 118 |
| District 9 | North Union | 1,226 | 408 | 237 | 722 | 233 | 34 | - | 255 |
| | South Union | 1,017 | 366 | 269 | 490 | 233 | 18 | 7 | 108 |
| | Total | 2,243 | 387 | 506 | 1,212 | 466 | 52 | 7 | 363 |
| District 10 | Connellsville City | 1,898 | 340 | 465 | 1,150 | 275 | - | 8 | 73 |
| | South Connellsville | 155 | 330 | 46 | 109 | - | - | - | 21 |
| | Total | 2,053 | 335 | 511 | 1,259 | 275 | - | 8 | 94 |
| District 11 | Uniontown | 2,695 | 369 | 675 | 1,457 | 489 | 64 | 10 | 117 |

Source: U.S. Bureau of the Census

**Table 5-41
Fayette County Change in Gross Rent of Renter Housing 1990 – 2000**

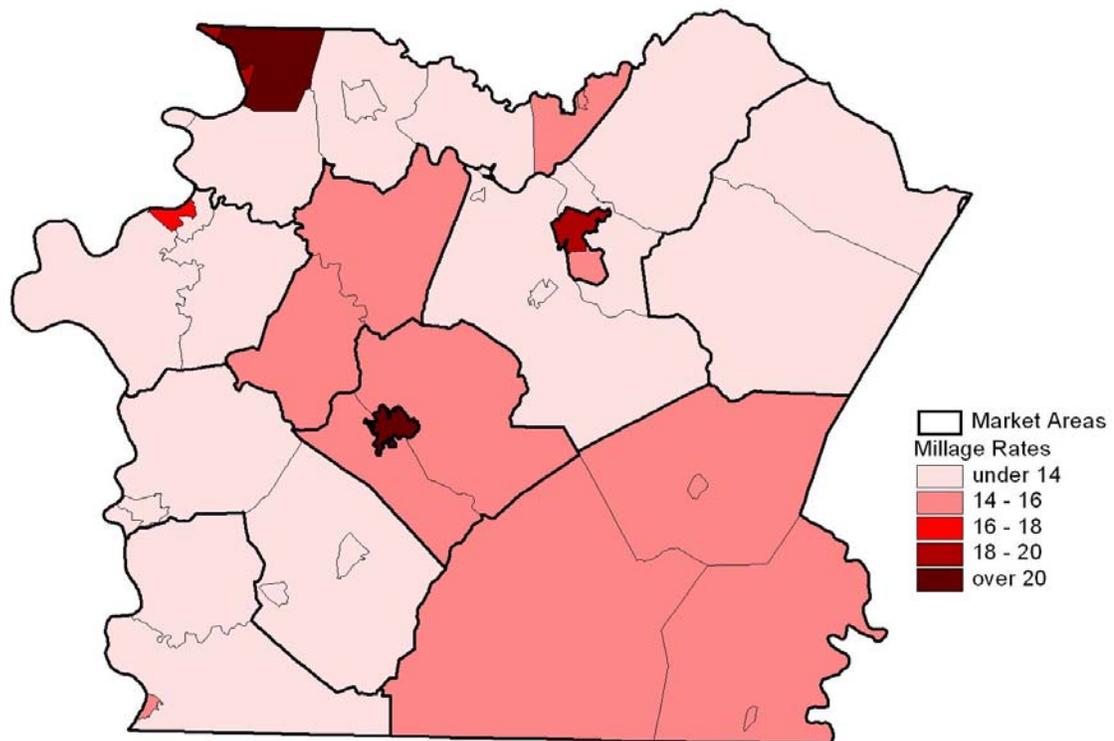
| | | 1990 median gross rent (\$) | 1990 median gross rent (\$) - adjusted for inflation | 2000 median gross rent (\$) | change 1990 - 2000 (unadjusted) | change 1990 - 2000 (adjusted) |
|-------------|---------------------|-----------------------------------|---|-----------------------------------|---------------------------------------|-------------------------------------|
| | Pennsylvania | 404 | 531 | 531 | 31.4% | 0.0% |
| | Fayette County | 281 | 370 | 367 | 30.6% | -0.7% |
| District 1 | Belle Vernon | 240 | 316 | 365 | 52.1% | 15.7% |
| | Everson | 302 | 397 | 361 | 19.5% | -9.1% |
| | Fayette City | 258 | 339 | 398 | 54.3% | 17.3% |
| | Jefferson | 315 | 414 | 374 | 18.7% | -9.7% |
| | Lower Tyrone | 277 | 364 | 373 | 34.7% | 2.4% |
| | Newell | 276 | 363 | 350 | 26.8% | -3.6% |
| | Perry | 282 | 371 | 382 | 35.5% | 3.0% |
| | Perryopolis | 308 | 405 | 393 | 27.6% | -3.0% |
| | Upper Tyrone | 301 | 396 | 377 | 25.2% | -4.8% |
| | Washington | 321 | 422 | 350 | 9.0% | -17.1% |
| | Total | 288 | 379 | 372 | 29.3% | -1.7% |
| District 2 | Brownsville Borough | 212 | 279 | 315 | 48.6% | 13.0% |
| | Brownsville Twp | 303 | 398 | 488 | 61.1% | 22.5% |
| | Luzerne | 275 | 362 | 445 | 61.8% | 23.1% |
| | Redstone | 252 | 331 | 348 | 38.1% | 5.0% |
| | Total | 261 | 343 | 399 | 53.2% | 16.5% |
| District 3 | Fairchance | 303 | 398 | 396 | 30.7% | -0.6% |
| | Georges | 280 | 368 | 376 | 34.3% | 2.1% |
| | German | 308 | 405 | 377 | 22.4% | -6.9% |
| | Masontown | 269 | 354 | 376 | 39.8% | 6.3% |
| | Smithfield | 291 | 383 | 407 | 39.9% | 6.4% |
| | Total | 290 | 382 | 386 | 33.1% | 1.3% |
| District 4 | Nicholson | 292 | 384 | 388 | 32.9% | 1.0% |
| | Point Marion | 307 | 404 | 377 | 22.8% | -6.6% |
| | Springhill | 259 | 341 | 389 | 50.2% | 14.2% |
| | Total | 286 | 376 | 385 | 34.5% | 2.3% |
| District 5 | Henry Clay | 266 | 350 | 348 | 30.8% | -0.5% |
| | Markleysburg | 280 | 368 | 417 | 48.9% | 13.3% |
| | Ohioyle | 175 | 230 | 425 | 142.9% | 84.7% |
| | Stewart | 239 | 314 | 308 | 28.9% | -2.0% |
| | Wharton | 298 | 392 | 328 | 10.1% | -16.3% |
| | Total | 252 | 331 | 365 | 45.2% | 10.4% |
| District 6 | Saltlick | 277 | 364 | 339 | 22.4% | -6.9% |
| | Springfield | 258 | 339 | 375 | 45.3% | 10.5% |
| | Total | 268 | 352 | 357 | 33.5% | 1.5% |
| District 7 | Bullskin | 299 | 393 | 388 | 29.8% | -1.3% |
| | Connellsville Twp | 287 | 377 | 415 | 44.6% | 10.0% |
| | Dawson | 268 | 352 | 385 | 43.7% | 9.2% |
| | Dunbar Borough | 246 | 323 | 343 | 39.4% | 6.0% |
| | Dunbar Twp | 294 | 387 | 380 | 29.3% | -1.7% |
| | Vanderbilt | 250 | 329 | 317 | 26.8% | -3.6% |
| Total | 274 | 360 | 371 | 35.5% | 3.1% | |
| District 8 | Franklin | 300 | 395 | 368 | 22.7% | -6.7% |
| | Menallen | 248 | 326 | 298 | 20.2% | -8.6% |
| | Total | 274 | 360 | 333 | 21.5% | -7.6% |
| District 9 | North Union | 285 | 375 | 408 | 43.2% | 8.9% |
| | South Union | 319 | 419 | 366 | 14.7% | -12.8% |
| | Total | 302 | 397 | 387 | 28.1% | -2.6% |
| District 10 | Connellsville City | 268 | 352 | 340 | 26.9% | -3.5% |
| | South Connellsville | 288 | 379 | 330 | 14.6% | -12.9% |
| | Total | 278 | 366 | 335 | 20.5% | -8.4% |
| District 11 | Uniontown | 294 | 387 | 369 | 25.5% | -4.6% |

Source: U.S. Bureau of the Census; U.S. Department of Labor Bureau of Labor Statistics

ii. **Assessment Trends**

Taxes on real property provide primary revenue streams for counties, municipalities, and school districts throughout Pennsylvania. Relative tax burdens between counties and municipalities are often the deciding factor in home purchase decisions. Within Fayette County, the tax burden is relatively constant. As seen in the following figure, there are few pockets of the county that have higher millage rates – Uniontown, Connellsville, Brownsville, and the greater Belle Vernon area.

Figure 5-1
Fayette County 2004 Total Millage Rates



Source: Fayette County Assessment Office

Within the county, the total millage rates (including county, municipal, and school district rates) range from 12.3591 mills in Lower Tyrone Township to 21.0101 mills in Uniontown. The county's 2003 reassessment established the assessed value of property at 100% of market value. Taxes on a residential property assessed at \$100,000 range from \$1,235.91 to \$2,101.01. The following table outlines tax rates and taxes for a \$100,000 property by municipality.

**Table 5-42
Fayette County 2004 Total Millage Rates by Municipality**

| | Mills | | | | Hypothetical \$100,000 property | | |
|-----------------------------|--------|-----------|---------|---------|---------------------------------|--------------|-------------|
| | County | Municipal | School | Total | Millage Rate | Market Value | Taxes Owed |
| Belle Vernon borough | 2.5151 | 3.0000 | 12.6900 | 18.2051 | 0.01821 | \$ 100,000 | \$ 1,820.51 |
| Brownsville borough | 2.5151 | 4.1250 | 10.0800 | 16.7201 | 0.01672 | \$ 100,000 | \$ 1,672.01 |
| Brownsville township | 2.5151 | 0.9500 | 10.0800 | 13.5451 | 0.01355 | \$ 100,000 | \$ 1,354.51 |
| Bullskin township | 2.5151 | 0.4590 | 9.5400 | 12.5141 | 0.01251 | \$ 100,000 | \$ 1,251.41 |
| Connellsville city | 2.5151 | 6.6600 | 9.5400 | 18.7151 | 0.01872 | \$ 100,000 | \$ 1,871.51 |
| Connellsville township | 2.5151 | 1.0330 | 9.5400 | 13.0881 | 0.01309 | \$ 100,000 | \$ 1,308.81 |
| Dawson borough | 2.5151 | 1.2840 | 9.5400 | 13.3391 | 0.01334 | \$ 100,000 | \$ 1,333.91 |
| Dunbar borough | 2.5151 | 0.6630 | 9.5400 | 12.7181 | 0.01272 | \$ 100,000 | \$ 1,271.81 |
| Dunbar township | 2.5151 | 0.5780 | 9.5400 | 12.6331 | 0.01263 | \$ 100,000 | \$ 1,263.31 |
| Everson borough | 2.5151 | 1.5395 | 10.9000 | 14.9546 | 0.01495 | \$ 100,000 | \$ 1,495.46 |
| Fairchance borough | 2.5151 | 1.0800 | 10.1190 | 13.7141 | 0.01371 | \$ 100,000 | \$ 1,371.41 |
| Fayette City borough | 2.5151 | 2.0450 | 13.5000 | 18.0601 | 0.01806 | \$ 100,000 | \$ 1,806.01 |
| Franklin township | 2.5151 | 0.8690 | 11.7600 | 15.1441 | 0.01514 | \$ 100,000 | \$ 1,514.41 |
| Georges township | 2.5151 | 0.8100 | 10.1190 | 13.4441 | 0.01344 | \$ 100,000 | \$ 1,344.41 |
| German township | 2.5151 | 1.1460 | 10.1190 | 13.7801 | 0.01378 | \$ 100,000 | \$ 1,378.01 |
| Henry Clay township | 2.5151 | 0.7880 | 11.7600 | 15.0631 | 0.01506 | \$ 100,000 | \$ 1,506.31 |
| Jefferson township | 2.5151 | 1.0000 | 9.2800 | 12.7951 | 0.01280 | \$ 100,000 | \$ 1,279.51 |
| Lower Tyrone township | 2.5151 | 0.5600 | 9.2840 | 12.3591 | 0.01236 | \$ 100,000 | \$ 1,235.91 |
| Luzerne township | 2.5151 | 1.2620 | 10.0800 | 13.8571 | 0.01386 | \$ 100,000 | \$ 1,385.71 |
| Markleysburg borough | 2.5151 | 1.1080 | 11.7600 | 15.3831 | 0.01538 | \$ 100,000 | \$ 1,538.31 |
| Masontown borough | 2.5151 | 0.9260 | 10.1190 | 13.5601 | 0.01356 | \$ 100,000 | \$ 1,356.01 |
| Menallen township | 2.5151 | 0.9650 | 11.7600 | 15.2401 | 0.01524 | \$ 100,000 | \$ 1,524.01 |
| Newell borough | 2.5151 | 2.0000 | 9.2840 | 13.7991 | 0.01380 | \$ 100,000 | \$ 1,379.91 |
| Nicholson township | 2.5151 | 0.4560 | 10.1190 | 13.0901 | 0.01309 | \$ 100,000 | \$ 1,309.01 |
| North Union township | 2.5151 | 0.4470 | 12.5700 | 15.5321 | 0.01553 | \$ 100,000 | \$ 1,553.21 |
| Ohiopyle borough | 2.5151 | 0.4090 | 11.7600 | 14.6841 | 0.01468 | \$ 100,000 | \$ 1,468.41 |
| Perry township | 2.5151 | 1.1270 | 9.2840 | 12.9261 | 0.01293 | \$ 100,000 | \$ 1,292.61 |
| Perryopolis borough | 2.5151 | 1.8510 | 9.2840 | 13.6501 | 0.01365 | \$ 100,000 | \$ 1,365.01 |
| Point Marion borough | 2.5151 | 1.7030 | 10.1190 | 14.3371 | 0.01434 | \$ 100,000 | \$ 1,433.71 |
| Redstone township | 2.5151 | 1.1530 | 10.0800 | 13.7481 | 0.01375 | \$ 100,000 | \$ 1,374.81 |
| Saltlick township | 2.5151 | 1.0000 | 9.5400 | 13.0551 | 0.01306 | \$ 100,000 | \$ 1,305.51 |
| Smithfield borough | 2.5151 | 1.1050 | 10.1190 | 13.7391 | 0.01374 | \$ 100,000 | \$ 1,373.91 |
| South Connellsville borough | 2.5151 | 2.5000 | 9.5400 | 14.5551 | 0.01456 | \$ 100,000 | \$ 1,455.51 |
| South Union township | 2.5151 | 0.6000 | 12.5700 | 15.6851 | 0.01569 | \$ 100,000 | \$ 1,568.51 |
| Springfield township | 2.5151 | 0.4700 | 9.5400 | 12.5251 | 0.01253 | \$ 100,000 | \$ 1,252.51 |
| Springhill township | 2.5151 | 0.6320 | 10.1190 | 13.2661 | 0.01327 | \$ 100,000 | \$ 1,326.61 |
| Stewart township | 2.5151 | 0.4410 | 11.7600 | 14.7161 | 0.01472 | \$ 100,000 | \$ 1,471.61 |
| Uniontown city | 2.5151 | 6.7350 | 11.7600 | 21.0101 | 0.02101 | \$ 100,000 | \$ 2,101.01 |
| Upper Tyrone township | 2.5151 | 0.6420 | 10.9000 | 14.0571 | 0.01406 | \$ 100,000 | \$ 1,405.71 |
| Vanderbilt borough | 2.5151 | 1.0400 | 9.5400 | 13.0951 | 0.01310 | \$ 100,000 | \$ 1,309.51 |
| Washington township | 2.5151 | 2.0900 | 16.3300 | 20.9351 | 0.02094 | \$ 100,000 | \$ 2,093.51 |
| Wharton township | 2.5151 | 0.3470 | 11.7600 | 14.6221 | 0.01462 | \$ 100,000 | \$ 1,462.21 |

Source: Fayette County Assessment Office

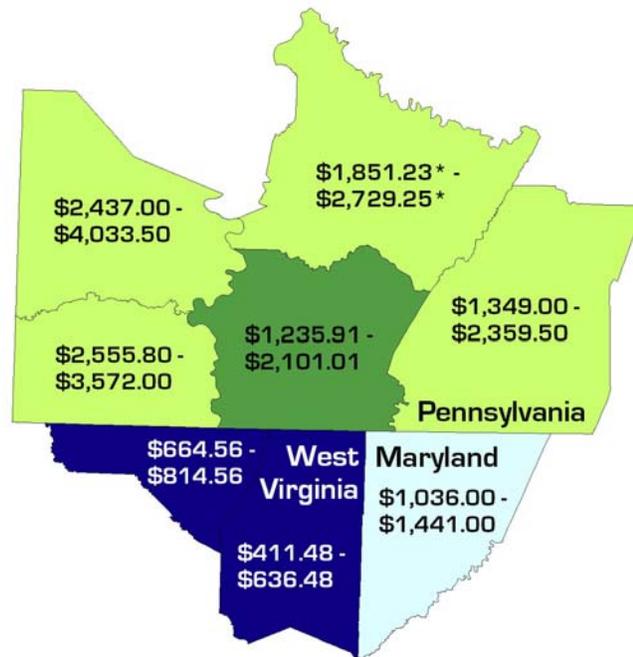
As noted previously, Fayette County is known to have very low taxes in comparison to other counties. All Pennsylvania counties adjacent to Fayette County have higher tax rates. For comparison purposes, the average calculated tax burden on a \$100,000 property are as follows:

- Fayette – \$1,456.81
- Greene – \$3,025.34
- Somerset – \$1,737.81
- Washington – \$3,298.10
- Westmoreland – \$2,169.85

Although the Maryland and West Virginia counties adjacent to Fayette County have significantly lower real estate rates (with average tax burden on a \$100,000 property ranging from \$550.31 to \$1,297.11), direct comparisons between three different systems of taxation is difficult. Differences in real estate tax rates may be made up by higher sales, income, and personal property taxes in these states. Additionally, the existence of unincorporated areas in both states, the smaller number of municipalities, and the differences in school district funding ensure that sole consideration of real estate property rates produces an invalid comparison.

The following figure outlines ranges of tax burden for a \$100,000 property in Fayette and surrounding counties. Tables outlining all millage rates and calculations for surrounding counties can be found in the Appendix.

Figure 5-2
Tax Burden Ranges on Hypothetical \$100,000 Residential Properties – 2004



Source: county assessment offices, PA Governor's Center for Local Government Services

iii. Recent Sales Activity

Recent sales activity is the best way to understand the dynamics of the housing market. Location, number, and value of sales housing helps to understand the areas of the county that are in demand. The Fayette Board of Realtors operates an independent multiple listing service that tracks sales housing trends.

In 2003, 507 units were sold in Fayette County. This was a 28.4% increase over the number of sales in 2000 (395). Sales volume was highest in Uniontown and the Connellsville area.

Average sales price ranged from a low of \$39,984 in the Brownsville area to a high of \$123,841 in South Union Township in 2003. The Mountain Area of the county also had a high average sales price (\$123,681). All areas except North Union Township, the Brownsville area, and the Perry/Tyrone area had increases in their average sales prices between 2000 and 2003.

Average number of days on market and percent of list price are demand indicators. The faster the houses sell and the amount in relationship to the list price people are willing to pay indicates a relative level of demand. In 2003, average number of days on market ranged from 113 in Uniontown to 213 in the Perry/Tyrone area. Sales price as percent of list price ranged from 86.9% in the Perry/Tyrone area to 95.2% in the Smithfield/Point Marion area.

More information regarding sales trends can be found in the following table.

**Table 5-43
Fayette County Multi-List Data 2000-2004**

| | | Uniontown | South Union | North Union | Connellsville | Masontown/ German Twp | Brownsville | Menallen/ Redstone | Smithfield/ Point Marion | Perry/ Tyrone | Mountain Area | Total |
|---------------------------|---------------------------|-----------|-------------|-------------|---------------|--------------------------|-------------|-----------------------|-----------------------------|------------------|---------------|--------|
| sold | 2000 | 77 | 53 | 46 | 89 | 31 | 8 | 33 | 27 | 1 | 30 | 395 |
| | 2001 | 68 | 69 | 61 | 99 | 40 | 14 | 30 | 40 | 7 | 23 | 451 |
| | 2002 | 86 | 65 | 42 | 102 | 32 | 15 | 32 | 33 | 4 | 33 | 444 |
| | 2003 | 92 | 68 | 63 | 92 | 48 | 35 | 29 | 44 | 9 | 27 | 507 |
| | 2004 (through 7/30) | 54 | 53 | 27 | 47 | 22 | 11 | 18 | 33 | 3 | 14 | 282 |
| | % change (2000-2003) | 19.5% | 28.3% | 37.0% | 3.4% | 54.8% | 337.5% | -12.1% | 63.0% | 800.0% | -10.0% | 28.4% |
| average sales price | 2000 | 56,981 | 104,128 | 74,490 | 58,883 | 56,544 | 44,425 | 64,779 | 74,348 | 66,500 | 122,418 | 72,350 |
| | 2001 | 57,543 | 102,387 | 71,227 | 65,185 | 57,998 | 33,879 | 61,203 | 73,503 | 53,357 | 103,891 | 68,017 |
| | 2002 | 53,468 | 120,821 | 74,695 | 70,059 | 48,796 | 35,591 | 50,038 | 71,432 | 117,050 | 117,282 | 75,923 |
| | 2003 | 62,154 | 123,841 | 70,235 | 73,402 | 61,532 | 39,984 | 66,976 | 75,438 | 42,869 | 123,681 | 74,011 |
| | 2004 (through 7/30) | 63,406 | 131,443 | 70,407 | 65,253 | 61,518 | 115,855 | 49,461 | 87,822 | 21,000 | 89,607 | 75,577 |
| | % change (2000-2003) | 9.1% | 18.9% | -5.7% | 24.7% | 8.8% | -10.0% | 3.4% | 1.5% | -35.5% | 1.0% | 2.3% |
| average market days | 2000 | 184 | 143 | 177 | 125 | 162 | 254 | 167 | 183 | 82 | 221 | 170 |
| | 2001 | 141 | 189 | 153 | 118 | 208 | 101 | 138 | 124 | 114 | 171 | 146 |
| | 2002 | 144 | 120 | 146 | 132 | 119 | 187 | 180 | 100 | 227 | 171 | 153 |
| | 2003 | 113 | 122 | 156 | 143 | 142 | 194 | 186 | 164 | 213 | 174 | 161 |
| | 2004 (through 7/30) | 115 | 125 | 175 | 98 | 171 | 178 | 126 | 132 | 158 | 209 | 149 |
| | % change (2000-2003) | -38.6% | -14.7% | -11.9% | 14.4% | -12.3% | -23.6% | 11.4% | -10.4% | 159.8% | -21.3% | -5.4% |
| % of list | 2000 | 93.3 | 96.2 | 98.2 | 89.3 | 90.7 | 93.1 | 90.5 | 94.1 | 98.5 | 92.6 | 94 |
| | 2001 | 92.4 | 94.1 | 95.6 | 92.8 | 92.2 | 93.5 | 93.6 | 95.4 | 92.1 | 92.8 | 93 |
| | 2002 | 94.1 | 94.7 | 92.5 | 93.1 | 93.4 | 95.4 | 91.6 | 93.6 | 92.1 | 91.2 | 93 |
| | 2003 | 93.5 | 93.9 | 93.9 | 92.2 | 93.9 | 92.5 | 90.3 | 95.2 | 86.9 | 94.6 | 93 |
| | 2004 (through 7/30) | 92.9 | 94.9 | 91.3 | 92.2 | 92.8 | 201.6 | 96.1 | 93.3 | 84.5 | 93.4 | 103 |
| | % change (2000-2003) | 0.2% | -2.4% | -4.4% | 3.2% | 3.5% | -0.6% | -0.2% | 1.2% | -11.8% | 2.2% | -1.0% |

Source: Fayette Board of Realtors Multiple Listing Service

iv. Estimated Affordability of Sales Housing

As shown in subsection A. i. of this section, median family income, income levels by low-income category, monthly setaside for rent and/or mortgage payments, and housing costs affordable to the low-income categories were determined in the county. The values at which households at 30%, 50%,

80%, and 100% MFI could afford housing were outlined in that subsection. Those values are based on just one set of assumptions. Because it is not possible within this document to account for all scenarios that impact a household's ability to purchase a home, the assumptions used are conservative.

The following table provides vacant for-sale units by prices asked for the county in 2000. Using the affordable housing values listed previously, and applying them to the asking price for the vacant for-sale units, the next table demonstrates the number of affordable sales housing units available in Fayette County.

The 2000 Census reported on the asking price of a relatively small sampling of 540 vacant for-sale housing units countywide. This sampling represents just 0.8% of the 66,490 housing units in the county. As such, this sales price information offers a statistical sampling of the sales market in the county.

Generally, the pattern of price asked for the vacant for-sale units shows that the units most potentially affordable by low-income households coincides with those municipalities with lower median sales prices asked. Twenty of the county's forty-two municipalities have lower median sales prices than the county median, which indicates that at least half of the county's for-sale housing stock is affordable to at least some of the four low income categories.

**Table 5-44
Fayette County Vacant for Sale Units by Prices Asked – 2000**

| | | Vacant For Sale Units | Median Price Asked | Price Asked (\$000) | | | | | | | | |
|-------------|---------------------|-----------------------------|--------------------------|---------------------|-----------|-----------|----------|----------|----------|----------|----------|----------------|
| | | | | Less than 50 | 50-79 | 80-99 | 100-124 | 125-149 | 150-199 | 200-249 | 250-499 | 500 or more |
| | Fayette County | 540 | 40,500 | 341 | 101 | 46 | 21 | 11 | 2 | 9 | 9 | - |
| District 1 | Belle Vernon | 9 | 137,500 | - | - | - | - | 9 | - | - | - | - |
| | Everson | 10 | 21,700 | 9 | 1 | - | - | - | - | - | - | - |
| | Fayette City | 5 | 42,500 | 4 | 1 | - | - | - | - | - | - | - |
| | Jefferson | 15 | 34,400 | 11 | - | - | - | - | 2 | - | 2 | - |
| | Lower Tyrone | 3 | 37,500 | 3 | - | - | - | - | - | - | - | - |
| | Newell | 2 | 25,000 | 2 | - | - | - | - | - | - | - | - |
| | Perry | 6 | 52,500 | 3 | 3 | - | - | - | - | - | - | - |
| | Perryopolis | 6 | 45,000 | 4 | 1 | - | 1 | - | - | - | - | - |
| | Upper Tyrone | - | - | - | - | - | - | - | - | - | - | - |
| | Washington | 13 | 41,900 | 13 | - | - | - | - | - | - | - | - |
| | Total | 69 | 48,667 | 49 | 6 | - | 1 | 9 | 2 | - | 2 | - |
| District 2 | Brownsville Borough | 19 | 27,300 | 16 | 3 | - | - | - | - | - | - | - |
| | Brownsville Twp | 7 | 22,500 | 6 | 1 | - | - | - | - | - | - | - |
| | Luzerne | 17 | 10,000- | 12 | - | 5 | - | - | - | - | - | - |
| | Redstone | 26 | 18,900 | 26 | - | - | - | - | - | - | - | - |
| | Total | 69 | 22,900 | 60 | 4 | 5 | - | - | - | - | - | - |
| District 3 | Fairchance | - | - | - | - | - | - | - | - | - | - | - |
| | Georges | 11 | 85,000 | - | - | 11 | - | - | - | - | - | - |
| | German | 47 | 31,300 | 47 | - | - | - | - | - | - | - | - |
| | Masontown | 21 | 31,800 | 15 | 6 | - | - | - | - | - | - | - |
| | Smithfield | 8 | 62,500 | 4 | - | - | 4 | - | - | - | - | - |
| | Total | 87 | 52,650 | 66 | 6 | 11 | 4 | - | - | - | - | - |
| District 4 | Nicholson | 6 | 52,500 | 3 | - | 1 | - | 2 | - | - | - | - |
| | Point Marion | 19 | 27,100 | 19 | - | - | - | - | - | - | - | - |
| | Springhill | 10 | 45,000 | 6 | 2 | - | 2 | - | - | - | - | - |
| | | Total | 35 | 41,533 | 28 | 2 | 1 | 2 | 2 | - | - | - |
| District 5 | Henry Clay | 4 | 47,500 | 2 | 2 | - | - | - | - | - | - | - |
| | Markleysburg | 4 | 22,500 | 4 | - | - | - | - | - | - | - | - |
| | Ohioyle | 2 | 95,000 | - | - | 2 | - | - | - | - | - | - |
| | Stewart | 2 | 27,500 | 2 | - | - | - | - | - | - | - | - |
| | Wharton | 7 | 10,000- | 7 | - | - | - | - | - | - | - | - |
| | Total | 19 | 48,125 | 15 | 2 | 2 | - | - | - | - | - | - |
| District 6 | Saltlick | 11 | 102,100 | - | 5 | - | 6 | - | - | - | - | - |
| | Springfield | 12 | 10,000- | 12 | - | - | - | - | - | - | - | - |
| | | Total | 23 | 102,100 | 12 | 5 | - | 6 | - | - | - | - |
| District 7 | Bullskin | 30 | 45,300 | 23 | - | 7 | - | - | - | - | - | - |
| | Connellsville Twp | 10 | 55,000 | - | 10 | - | - | - | - | - | - | - |
| | Dawson | 1 | 22,500 | 1 | - | - | - | - | - | - | - | - |
| | Dunbar Borough | 2 | 45,000 | 1 | 1 | - | - | - | - | - | - | - |
| | Dunbar Twp | 18 | 37,500 | 15 | 3 | - | - | - | - | - | - | - |
| | Vanderbilt | 4 | 50,000 | 2 | 2 | - | - | - | - | - | - | - |
| | Total | 65 | 42,550 | 42 | 16 | 7 | - | - | - | - | - | - |
| District 8 | Franklin | 5 | 18,100 | 4 | - | 1 | - | - | - | - | - | - |
| | Menallen | 19 | 23,800 | 13 | 6 | - | - | - | - | - | - | - |
| | | Total | 24 | 20,950 | 17 | 6 | 1 | - | - | - | - | - |
| District 9 | North Union | 27 | 31,600 | 22 | 2 | 1 | 2 | - | - | - | - | - |
| | South Union | 39 | 110,400 | 10 | - | 7 | 6 | - | - | 9 | 7 | - |
| | | Total | 66 | 71,000 | 32 | 2 | 8 | 8 | - | - | 9 | 7 |
| District 10 | Connellsville City | 23 | 46,800 | 15 | 8 | - | - | - | - | - | - | - |
| | South Connellsville | 5 | 45,000 | 5 | - | - | - | - | - | - | - | - |
| | | Total | 28 | 45,900 | 20 | 8 | - | - | - | - | - | - |
| District 11 | Uniontown | 55 | 74,300 | - | 44 | 11 | - | - | - | - | - | |

source: US Bureau of the Census

note: Median values identified as "10,000-" indicate that the value falls into an open-ended value category of "\$10,000 or less" and cannot be specifically identified.

**Table 5-45
Fayette County Affordable Sales Housing – 2000**

| | | Vacant For Sale Units | Median Price Asked | Number Affordable to Incomes: | | | |
|-------------|---------------------|-----------------------------|--------------------------|-------------------------------|---------------|---------------|----------------|
| | | | | 30% of MFI | 50% of MFI | 80% of MFI | 100% of MFI |
| | Fayette County | 540 | 40,500 | 341 | 477 | 522 | 522 |
| District 1 | Belle Vernon | 9 | 137,500 | - | - | 9 | 9 |
| | Everson | 10 | 21,700 | 9 | 10 | 10 | 10 |
| | Fayette City | 5 | 42,500 | 4 | 5 | 5 | 5 |
| | Jefferson | 15 | 34,400 | 11 | 11 | 13 | 13 |
| | Lower Tyrone | 3 | 37,500 | 3 | 3 | 3 | 3 |
| | Newell | 2 | 25,000 | 2 | 2 | 2 | 2 |
| | Perry | 6 | 52,500 | 3 | 6 | 6 | 6 |
| | Perryopolis | 6 | 45,000 | 4 | 5 | 6 | 6 |
| | Upper Tyrone | - | - | - | - | - | - |
| | Washington | 13 | 41,900 | 13 | 13 | 13 | 13 |
| | Total | 69 | 48,667 | 49 | 55 | 67 | 67 |
| District 2 | Brownsville Borough | 19 | 27,300 | 16 | 19 | 19 | 19 |
| | Brownsville Twp | 7 | 22,500 | 6 | 7 | 7 | 7 |
| | Luzerne | 17 | 10,000- | 12 | 17 | 17 | 17 |
| | Redstone | 26 | 18,900 | 26 | 26 | 26 | 26 |
| | Total | 69 | 22,900 | 60 | 69 | 69 | 69 |
| District 3 | Fairchance | - | - | - | - | - | - |
| | Georges | 11 | 85,000 | - | 11 | 11 | 11 |
| | German | 47 | 31,300 | 47 | 47 | 47 | 47 |
| | Masontown | 21 | 31,800 | 15 | 21 | 21 | 21 |
| | Total | 87 | 52,650 | 66 | 83 | 87 | 87 |
| District 4 | Nicholson | 6 | 52,500 | 3 | 4 | 6 | 6 |
| | Point Marion | 19 | 27,100 | 19 | 19 | 19 | 19 |
| | Springhill | 10 | 45,000 | 6 | 8 | 10 | 10 |
| | Total | 35 | 41,533 | 28 | 31 | 35 | 35 |
| District 5 | Henry Clay | 4 | 47,500 | 2 | 4 | 4 | 4 |
| | Markleysburg | 4 | 22,500 | 4 | 4 | 4 | 4 |
| | Ohiopyle | 2 | 95,000 | - | 2 | 2 | 2 |
| | Stewart | 2 | 27,500 | 2 | 2 | 2 | 2 |
| | Wharton | 7 | 10,000- | 7 | 7 | 7 | 7 |
| | Total | 19 | 48,125 | 15 | 19 | 19 | 19 |
| District 6 | Saltlick | 11 | 102,100 | - | 5 | 11 | 11 |
| | Springfield | 12 | 10,000- | 12 | 12 | 12 | 12 |
| | Total | 23 | 102,100 | 12 | 17 | 23 | 23 |
| District 7 | Bullskin | 30 | 45,300 | 23 | 30 | 30 | 30 |
| | Connellsville Twp | 10 | 55,000 | - | 10 | 10 | 10 |
| | Dawson | 1 | 22,500 | 1 | 1 | 1 | 1 |
| | Dunbar Borough | 2 | 45,000 | 1 | 2 | 2 | 2 |
| | Dunbar Twp | 18 | 37,500 | 15 | 18 | 18 | 18 |
| | Total | 65 | 42,550 | 42 | 65 | 65 | 65 |
| District 8 | Franklin | 5 | 18,100 | 4 | 5 | 5 | 5 |
| | Menallen | 19 | 23,800 | 13 | 19 | 19 | 19 |
| | Total | 24 | 20,950 | 17 | 24 | 24 | 24 |
| District 9 | North Union | 27 | 31,600 | 22 | 25 | 27 | 27 |
| | South Union | 39 | 110,400 | 10 | 17 | 23 | 23 |
| | Total | 66 | 71,000 | 32 | 42 | 50 | 50 |
| District 10 | Connellsville City | 23 | 46,800 | 15 | 23 | 23 | 23 |
| | South Connellsville | 5 | 45,000 | 5 | 5 | 5 | 5 |
| | Total | 28 | 45,900 | 20 | 28 | 28 | 28 |
| District 11 | Uniontown | 55 | 74,300 | - | 44 | 55 | 55 |

source: US Bureau of the Census

note: Median values identified as "10,000-" indicate that the value falls into an open-ended value category of "\$10,000 or less" and cannot be specifically identified.

C. Evaluation of the Assisted Living Housing Market

The potential need for assisted living facilities in the county was addressed via an in-depth review of the existing assisted living facilities as well as a projection of anticipated need for additional units over the next several years.

Because assisted living is a specialized segment of the market, Mullin & Lonergan Associates engaged Third Age, Inc. to prepare this section. Third Age is a consulting firm that specializes in the preparation of assisted living housing market analyses and has over 33 years of experience in this field.

Third Age's scope of services included:

- Prepare and evaluate the inventory of existing and planned assisted living and skilled nursing facilities in Fayette County
- Compile and review selected service utilization indicators for nursing facilities
- Interview key service providers
- Develop estimates of unmet need for assisted living and skilled nursing services within the county based on relevant bed need methodologies

Third Age prepared the assisted living analysis based on the specific study areas within the county. Because assisted living facilities tend to draw residents from a larger geographic distance, the eleven market areas established for the overall housing analysis were condensed into five planning areas for assisted living services. The following table shows a comparison of the assisted living study areas, the housing analysis market areas and the geographic location of these areas.

**Table 5-46
Third Age Planning Areas**

| Third Age, Inc. Assisted Living Planning Areas | Overall Market Areas for Housing Study | Fayette County Municipalities Included |
|---|---|--|
| Area 1 | Market Areas 9 and 11 | City of Uniontown, North Union Twp. and South Union Twp. |
| Area 2 | Market Areas 6, 7 and 10 | Bullskin Twp., Connellsville, Twp., Dawson, Dunbar Borough, Dunbar Twp., Vanderbilt, Sattlick, Springfield Twp., City of Connellsville and South Connellsville, Twp. |
| Area 3 | Market Areas 1, 2 and 8 | Belle Vernon, Everson, Fayette City, Jefferson, Lower Tyrone, Newell, Perry, Perryopolis, Upper Tyrone, Washington, Brownsville Borough, Brownsville Twp., Luzerne Twp., Redstone Twp., Franklin Twp., and Menallen Twp. |
| Area 4 | Market Areas 3 and 4 | Fairchance, Georges Twp., German Twp., Masontown, Smithfield, Nicholson, Point Marion and Springhill Twp. |
| Area 5 | Market Areas 5 | Henry Clay Twp., Markleysburg, Ohiopyle, Stewart and Wharton |

Source: Mullin & Lonergan Associates, Inc.

i. Assisted Living Facilities and Personal Care Facilities

There is a distinct difference between an assisted living facility and a personal care facility in Pennsylvania. Assisted living facilities are facilities that:

- are newly constructed, modern facilities with a high level of service and community amenities
- have more than 20 units
- offer private accommodations in larger units
- tend to serve higher income, private pay residents
- charge monthly market rates which range from \$2,500 to \$3,500

Within Fayette County, there are only three licensed facilities that could be considered a contemporary assisted living facility. These facilities are all located in Uniontown and include:

- Beechwood Court at Lafayette Manor
- Marquis House
- Hillside Manor

In contrast, there are 55 licensed personal care facilities in the county. Personal care facilities are facilities that: provide services to as few as four (4) residents

- usually consist of older converted living residences that offer small semi-private bedrooms and have shared bath accommodations
- are affordable to lower income persons with household incomes below \$25,000 (or 50% of median household income in Fayette County for 2004)
- generally accept SSI funds as partial payment for services
- charge monthly fees which range from \$1,000 to \$1,800

ii. Inventory of Assisted Living Facilities and Personal Care Facilities in Fayette County

General observations regarding assisted and personal care facilities in Fayette County include:

- There are a total of 24 facilities in the county
- Within the 24 facilities there are a total of 973 beds
- Study Areas 1 and 3 have more than half of all beds (526)
- The average occupancy rate for all of facilities in the county is 90.1%
- Area 5 has the highest occupancy rate at 98%
- Area 4 has the lowest occupancy rate at 88%
- Thirteen facilities, or 54%, accept SSI funds for at least a partial payment
- Only three of the facilities reported any kind of waiting list
- Only two facilities operate a dedicated special care unit for persons with Alzheimer's or other forms of dementia (Beechwood Court and County Care Manor)
- There are a total of 38 dementia care beds for residents of Fayette County

A complete inventory of assisted living and personal care homes that serve Fayette County residents, including information on number of beds, type of units, monthly costs, amenities, and occupancy, can be found in Appendix 4.

iii. Demographic Overview of Households for Assisted Housing in Fayette County

General observations involving demographic trends for Fayette County over the next five years and assisted and personal care facilities include:

- Persons age 65 and older are expected to grow at a faster rate over the next five years. This growth is expected in Areas 2 and 5 of the

county. This age cohort is expected to remain steady or decline slightly in the other areas of the county.

- Substantial growth in the 85 years and older cohort is also projected in all five areas of the county, with Areas 2 and 4 showing the largest projected increases over the next five years.
- Area 2 is projected to have a 20% increase in the 85 years and older cohort, while Area 4 is projected to increase by 22% over the next five years.
- Based on 2003 estimates, 56% of households age 65 and older have an annual income of \$25,000 or less in Fayette County. The highest percentages of these households were found in Area 1 with 59% and Area 4 with 60%.
- The lowest percentage of households in this income range was found in Area 5 at 46% of all households.
- On a countywide basis, the median income of householders age 75 and older was \$16,555 in 2000.
- The number and proportion of households with incomes below \$25,000 is expected to decrease to roughly 7 to 10 percent by 2008 due to inflation-based increases in household income.

iv. Overview of Demand for Assisted Housing in Fayette County

Generally, the level of assisted living resources in Fayette County is sufficient to meet the needs for both the affordable and market rate populations through 2008. However, it should be noted that the condition of the majority of affordable assisted housing units in the county is marginal at best and there is a need for new, affordable units.

Presently, there is not a large unmet demand for assisted living services in Fayette County. The relatively low assisted living facility occupancy levels, and the existence of few waiting lists at both the lower cost and higher cost facilities in the county support this conclusion.

However, the bed need analysis for Area 3 indicates a need for eight additional beds. Of these beds, three should be affordable to persons with incomes of \$25,000 or less and five should be market rate.

Currently, there is one new facility under construction in the county. Horizon Personal Care Home, Inc. is being built in Fairchance (Area 4) and upon completion will offer 40 beds of assisted living. Construction was expected to be completed in the fall of 2004.

The Third Age analysis shows a potential future need for up to 17 affordable and 12 market rate beds in 2008.

D. Evaluation of Student Housing Market

Student housing is an issue in Fayette County in that there is a lack of off-campus housing, which is impacting the ability of Penn State University-Fayette Campus to attract students to the area. The PSU-Fayette Campus does not provide student housing but relies on the private sector to address the need. This is evidenced by the construction of a student apartment complex near the campus on Route 119.

One story related to the consulting firm preparing this analysis involved a young male student who, with his parents, viewed several available upper-story apartment units in downtown Uniontown. Disappointed at what they found, the parents refused to permit their son to lease one of the apartments because of the poor condition of the units. The value of this anecdotal story is two-fold. First, students of the Fayette Campus are interested in residing in downtown Uniontown. This presents a new market for downtown property owners with vacant upper-story residential floor space, as well as for downtown business owners who could benefit from the disposable income of college students living in their neighborhood. Second, although there may be interest among students to live in downtown Uniontown, the condition and habitability of the available apartment units are inadequate. To engage in this new rental market, rehabilitation of the upper-story levels will need to occur before downtown Uniontown becomes a viable alternative for local college students.

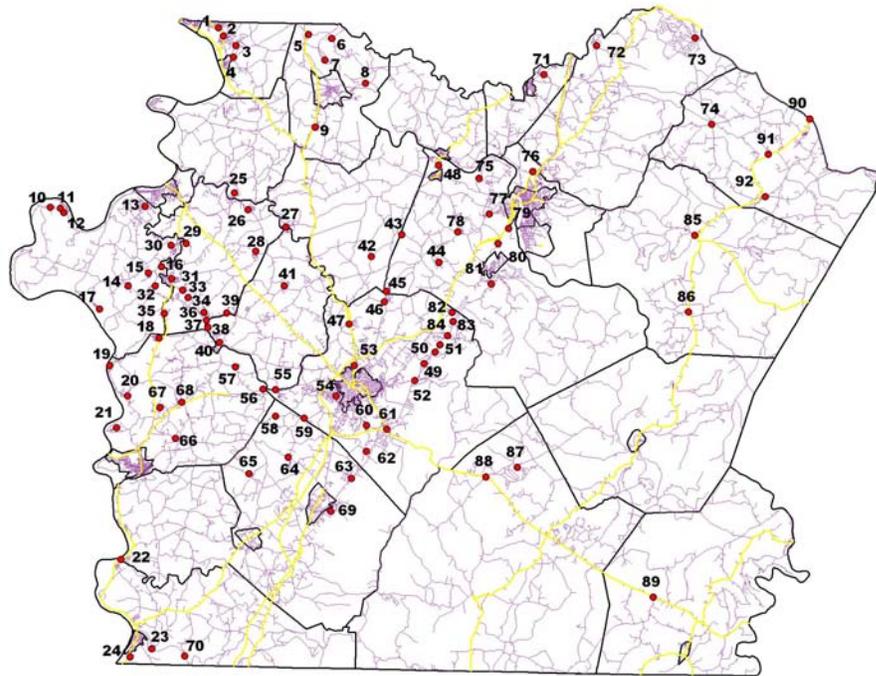
E. Other Factors Influencing Housing

i. Patch Communities and Urban vs. Rural Population

A substantial number of Fayette County's housing units are found outside its cities and boroughs. According to the 2000 Census, 29,751 (44.7%) of the county's housing units are in rural areas. In addition to newer suburban housing construction, the county has a historically significant number of smaller unincorporated settlements.

Many of these unincorporated areas have historic value as coal patch communities, company towns, crossroads communities, or government assistance projects. These "patch" communities are often located on or near major roads, and are situated primarily west of the Laurel Ridge. The following figure identifies the most significant patch communities in the county.

Figure 5-3
Fayette County Patch Communities



Source: Fayette County Redevelopment Authority

Ninety-two patches have been identified as significant. These patches range substantially in size, condition, infrastructure, and distance to amenities/employment. In order to organize this large list for practical purposes, the following five categories were used:

- **Size**

This category identifies the number of resources listed in the Fayette County Borough and Unincorporated Community Historic Resource Survey (1997), conducted by the Pennsylvania Historical and Museum Commission's Bureau for Historic Preservation (BHP). Resources are not limited to buildings, and can also include sites, structures, and objects. Thus, this category only gives information on size relative to other communities surveyed by BHP and is not intended as an absolute count of buildings.

- **Commercial Buildings**

This category identifies the presence or absence of buildings that are currently or were formerly used for commercial purposes (as determined by the BHP Survey).

- **Sewer**

This category identifies the presence or absence of municipal sewer service as of spring 2003. If absent, this category also identifies proposed sewer service scheduled to be undertaken within 10 years.

- **5 Miles**

This category identifies the location of each patch in proximity to the county's four largest cities and boroughs: Uniontown, Connellsville, Brownsville, and Masontown. Circles with 5-mile radii were drawn from the center of each community.

- **West of Ridge**

This category identifies the location of each patch in proximity to the Laurel Ridge. Development of buildings and/or infrastructure in patches east of the ridge is generally limited by the steep topography of the area.

As shown in the following table, each patch was given a 1 for each positive attribute or a 0 for each negative attribute, with the exception of the sewer category. Patches were given a 3 for existing or proposed sewer service slated for the next 1 to 3 years¹¹, a 2 for proposed service slated for the next 4 to 6 years, a 1 for proposed service slated for the next 7-10 years, or a 0 for no existing or proposed service, for a possible total of 7. Patches are sorted according to their rank.

¹¹ Existing service and service proposed in the next 1-3 years are treated the same in the ranking process to account for the potential of some of the projects being implemented after the last update to the sewer data.

**Table 5-47
Fayette County Patch Communities**

| | Size | Commercial Bldgs | Sewer | 5 miles | west of ridge | Total |
|---------------------|------|------------------|-------|---------|---------------|-------|
| Hiller | 1 | 1 | 3 | 1 | 1 | 7 |
| Hopwood | 1 | 1 | 3 | 1 | 1 | 7 |
| Leisenring | 1 | 1 | 3 | 1 | 1 | 7 |
| Oliphant Furnace | 1 | 1 | 3 | 1 | 1 | 7 |
| Penn-Craft | 1 | 1 | 3 | 1 | 1 | 7 |
| Republic | 1 | 1 | 3 | 1 | 1 | 7 |
| Trotter | 1 | 1 | 3 | 1 | 1 | 7 |
| Allison #1 | 1 | 0 | 3 | 1 | 1 | 6 |
| Allison #2 | 1 | 0 | 3 | 1 | 1 | 6 |
| Arnold City | 1 | 1 | 3 | 0 | 1 | 6 |
| Brownfield | 0 | 1 | 3 | 1 | 1 | 6 |
| Edenborn | 1 | 0 | 3 | 1 | 1 | 6 |
| Leckrone | 0 | 1 | 3 | 1 | 1 | 6 |
| Lemont Furnace | 0 | 1 | 3 | 1 | 1 | 6 |
| Lynnwood | 1 | 1 | 3 | 0 | 1 | 6 |
| McClellandtown | 0 | 1 | 3 | 1 | 1 | 6 |
| Merrittstown | 0 | 1 | 3 | 1 | 1 | 6 |
| New Salem | 1 | 1 | 3 | 0 | 1 | 6 |
| Pechin | 0 | 1 | 3 | 1 | 1 | 6 |
| Phillips | 0 | 1 | 3 | 1 | 1 | 6 |
| Rowes Run | 1 | 1 | 2 | 1 | 1 | 6 |
| Smock | 1 | 1 | 3 | 0 | 1 | 6 |
| Star Junction | 1 | 1 | 3 | 0 | 1 | 6 |
| Thompson #2 | 0 | 1 | 3 | 1 | 1 | 6 |
| Tower Hill #2 | 1 | 0 | 3 | 1 | 1 | 6 |
| Balsinger | 0 | 0 | 3 | 1 | 1 | 5 |
| Brownstown | 1 | 0 | 3 | 0 | 1 | 5 |
| Cardale | 0 | 0 | 3 | 1 | 1 | 5 |
| Continental #1 | 0 | 0 | 3 | 1 | 1 | 5 |
| Continental #2 | 0 | 0 | 3 | 1 | 1 | 5 |
| Coolspring | 0 | 0 | 3 | 1 | 1 | 5 |
| Dickerson Run | 0 | 0 | 3 | 1 | 1 | 5 |
| Dutch Hill | 0 | 0 | 3 | 1 | 1 | 5 |
| Fairbanks | 1 | 1 | 2 | 0 | 1 | 5 |
| Fairhope | 1 | 0 | 3 | 0 | 1 | 5 |
| Grindstone | 0 | 1 | 2 | 1 | 1 | 5 |
| Kifertown | 1 | 1 | 2 | 0 | 1 | 5 |
| LaBelle | 0 | 0 | 3 | 1 | 1 | 5 |
| Little Brownfield | 0 | 0 | 3 | 1 | 1 | 5 |
| Maxwell | 0 | 0 | 3 | 1 | 1 | 5 |
| McKinley Hill | 1 | 0 | 3 | 0 | 1 | 5 |
| Morgan | 0 | 0 | 3 | 1 | 1 | 5 |
| North Connellsville | 0 | 0 | 3 | 1 | 1 | 5 |
| Oliver | 0 | 0 | 3 | 1 | 1 | 5 |
| Percy | 0 | 0 | 3 | 1 | 1 | 5 |
| Revere | 0 | 0 | 3 | 1 | 1 | 5 |

**Table 5-48
Fayette County Patch Communities (Continued)**

| | Size | Commercial Bldgs | Sewer | 5 miles | west of ridge | Total |
|------------------|------|------------------|-------|---------|---------------|-------|
| West Leisenring | 0 | 1 | 2 | 1 | 1 | 5 |
| Wickhaven | 0 | 1 | 3 | 0 | 1 | 5 |
| Youngstown | 0 | 0 | 3 | 1 | 1 | 5 |
| Banning | 0 | 0 | 3 | 0 | 1 | 4 |
| Buffington | 0 | 0 | 3 | 0 | 1 | 4 |
| Bute | 0 | 1 | 1 | 1 | 1 | 4 |
| Collier | 0 | 1 | 1 | 1 | 1 | 4 |
| East Fairchance | 0 | 0 | 3 | 0 | 1 | 4 |
| Footedale | 0 | 0 | 3 | 0 | 1 | 4 |
| Herbert | 0 | 1 | 2 | 0 | 1 | 4 |
| Keisterville | 0 | 0 | 3 | 0 | 1 | 4 |
| Monarch | 0 | 1 | 1 | 1 | 1 | 4 |
| Mt. Braddock | 0 | 0 | 3 | 0 | 1 | 4 |
| Mt. Independence | 0 | 0 | 3 | 0 | 1 | 4 |
| Newcomer | 1 | 1 | 0 | 1 | 1 | 4 |
| Royal | 1 | 1 | 0 | 1 | 1 | 4 |
| Sitka | 0 | 0 | 2 | 1 | 1 | 4 |
| Wheeler | 0 | 0 | 2 | 1 | 1 | 4 |
| Whitsett | 0 | 0 | 3 | 0 | 1 | 4 |
| Filbert | 0 | 0 | 2 | 0 | 1 | 3 |
| Gates | 1 | 0 | 0 | 1 | 1 | 3 |
| New Geneva | 0 | 0 | 1 | 1 | 1 | 3 |
| Palmer Mine | 0 | 1 | 0 | 1 | 1 | 3 |
| Shoaf | 0 | 0 | 1 | 1 | 1 | 3 |
| Adelaide | 0 | 0 | 0 | 1 | 1 | 2 |
| Hammondville | 1 | 0 | 0 | 0 | 1 | 2 |
| Isabella | 0 | 0 | 1 | 0 | 1 | 2 |
| Juniata | 0 | 0 | 1 | 0 | 1 | 2 |
| Lake Lynn | 0 | 1 | 0 | 0 | 1 | 2 |
| Melcroft | 1 | 1 | 0 | 0 | 0 | 2 |
| Mill Run | 1 | 1 | 0 | 0 | 0 | 2 |
| Normalville | 1 | 1 | 0 | 0 | 0 | 2 |
| Ralph | 1 | 0 | 0 | 0 | 1 | 2 |
| Ronco | 0 | 0 | 0 | 1 | 1 | 2 |
| Tower Hill #1 | 0 | 0 | 0 | 1 | 1 | 2 |
| Bitner | 0 | 0 | 0 | 0 | 1 | 1 |
| Chalkhill | 0 | 1 | 0 | 0 | 0 | 1 |
| Champion | 0 | 1 | 0 | 0 | 0 | 1 |
| Flat Rock | 0 | 1 | 0 | 0 | 0 | 1 |
| Indian Head | 0 | 1 | 0 | 0 | 0 | 1 |
| Layton | 0 | 0 | 0 | 0 | 1 | 1 |
| Nilan | 0 | 0 | 0 | 0 | 1 | 1 |
| Thompson #1 | 0 | 0 | 0 | 0 | 1 | 1 |
| White | 0 | 1 | 0 | 0 | 0 | 1 |
| Bear Rocks | 0 | 0 | 0 | 0 | 0 | 0 |
| Deer Lake | 0 | 0 | 0 | 0 | 0 | 0 |

Source: Fayette County Redevelopment Authority; Southwestern Pennsylvania Commission; Mullin & Lonergan Associates, Inc.

The following seven patch communities had the highest score possible, 7:

- Hiller
- Hopwood
- Leisenring
- Oliphant Furnace
- Penn-Craft
- Republic
- Trotter

Eighteen patches received a score of 6:

- Allison #1
- Allison #2
- Arnold City
- Brownfield
- Edenborn
- Leckrone
- Lemont Furnace
- Lynnwood
- McClellandtown
- Merrittstown
- New Salem
- Pechin
- Phillips
- Rows Run
- Smock
- Star Junction
- Thompson #2
- Tower Hill #2

Twenty-four communities had a score of 5, sixteen communities had a score of 4, three communities had a score of 3, eleven communities had a score of 2, nine communities had a score of 1, and two communities had 0 for a score.

Communities with a rank of either 6 or 7 have a sufficient number of attributes that make continued public investment logical. Public dollars invested in these communities, whether through continuing private rehabilitation efforts or supporting infrastructure maintenance, are likely to result in sustained revitalization efforts.

When prioritization due to limited funding resources must occur, it is recommended that priorities are determined in concurrence with this list. Should further subdivision become necessary, the rankings of existing sewer service serve as a natural delineation. In addition, those communities that received a six due only to their location outside of the urban catchment areas should be ranked higher than other communities with a score of six.

Frequent revision of this list is also recommended, due to the evolving nature of several of the categories.

ii. **Need for Revitalization of Older Urban Buildings**

Fayette County provides housing development opportunities for the revitalization of older buildings in urbanized areas of the county such as Uniontown, Connellsville and Brownsville. This need is evidenced by current census data and verified by site analysis performed in the field during the preparation of this housing needs analysis.

Many older buildings in downtown locations offer vacant upper floors that could be rehabilitated for use as market or affordable rental housing in the county. This type of project could be marketable to young professionals, students and faculty members. A by-product of this approach to redevelopment and revitalization is that the increased residential population

created by new housing opportunities would also spur demand for more retail and services within downtowns in the county.

iii. Existing and Planned Water and Sewer Service

The Fay-Penn Economic Development Council provides an annual update to the Fayette County Sewer and Water Report in which projects proposed for the next ten years are detailed. According to the report, the need for new sewer and water service as well as the need for expansion of existing services is a high priority throughout the County. Although there has been significant progress over the years in infrastructure development, the lack of sufficient water and sewer service continues to limit the County's ability to grow and prosper. It is widely recognized that future County growth is dependent upon continued investment in infrastructure.

Common problems include lack of services to areas of the County, contaminated well water, wells that dry up, faulty on-lot septic systems, dumping of raw sewage directly into streams or ditches, and the lack of adequate infrastructure at industrial parks, particularly in the eleven Keystone Opportunity Zones in Fayette County. Impediments to new services include lack of funding to finance new projects, the potential for opposition from some residents, and the inability of residents to pay tap fees and monthly service fees.

Existing water service areas include nearly all of the area west of Laurel Ridge where the population is somewhat denser and the land is more rolling than mountainous. The 2001 Fayette County Comprehensive Plan identified the following municipalities as having potential growth areas:

- Brownsville Township (Route 40)
- Bullskin Township (Route 119)
- Connellsville Township (Route 119)
- Dunbar Township (Route 119)
- Fairchance Borough (I-43)
- Georges Township (I-43 interchange)
- German Township (Route 21)
- Luzerne Township (near SCI-Fayette)
- Menallen Township (Route 40 and Route 21)
- Nicholson Township (Route 119)
- North Union Township (Route 119 and Route 51 at the Route 43 interchange)
- Perry Township (Route 51 south of Perryopolis Borough)
- Perryopolis Borough (Route 51)
- Redstone Township (south of Brownsville along Route 40)

- Smithfield Borough (Route 119)
- Upper Tyrone Township (Route 119)
- Wharton Township (near Deer Lake, Farmington, Nemaquin Woodlands).

Of these, only Wharton Township along the National Road corridor from State Route 210 near Deer Lake south to approximately Hollow Road remains without water service.

The extent of sewer service is much more limited in Fayette County for three primary reasons: (1) sewer infrastructure is much more expensive than water infrastructure (about four times more costly), (2) the steep terrain of the area east of Laurel Ridge makes sewer service line construction extremely difficult, if not impossible in some areas, and (3) the rural population of Fayette County, particularly in the eastern area, makes it less financially feasible than water line extensions. According to the County Planning Director, new sewer service construction is the catalyst for new subdivisions being built in areas of Fayette County, such as Menallen Township. Property owners are realizing the increased value of their land holdings with the provision of new sewer service and are requesting rezoning of their land to higher density residential district designations. If approved, property owners can then subdivide land into smaller parcels for new housing construction.

Sewer service is provided to the growth areas listed above with the exception of the following:

- Bullskin Township along the Route 119 corridor
- Connellsville Township along Route 119 south of Connellsville Borough
- Nicholson Township along Route 119
- Redstone Township along Route 40 south of Brownsville Borough
- Upper Tyrone Township along Route 119
- Wharton Township along Route 40.

Sewer service is planned for these identified growth areas in the next few years except in Nicholson Township and Wharton Township. Once new service is extended along these major transportation routes, new development (particularly residential) can be expected to occur.

The 2004 update to the Fay-Penn Sewer and Water Service Report identified a total of 73 proposed sewage projects totaling \$178.7 million and a total of 66 proposed water projects totaling \$30.5 million. The time frame for these projects fall into one of three ranges: one to three years, four to six years, and seven to ten years.

iv. Quality of Schools

Public school quality is a deciding factor in home purchases. This is especially the case for households with young children. Areas with high quality schools are often the most sought-after areas in which to live. Schools of high quality continually attract new households to their catchment areas, leading to high demand for homes in the area and increasing property values.

Eight public school districts serve Fayette County residents. Two of these districts are based in Westmoreland County, crossing borders to serve Fayette residents. They include:

- Albert Gallatin Area School District (serves Fairchance Borough, Georges Township, German Township, Masontown Borough, Nicholson Township, Point Marion Borough, Smithfield Borough, and Springhill Township)
- Belle Vernon Area School District (serves Belle Vernon Borough, Fayette City Borough, and Washington Township)
- Brownsville Area School District (serves Brownsville Borough, Brownsville Township, Luzerne Township, and Redstone Township)
- Connellsville Area School District (serves Bullskin Township, the City of Connellsville, Connellsville Township, Dawson Borough, Dunbar Borough, Dunbar Township, Saltlick Township, South Connellsville Borough, Springfield Township, and Vanderbilt Borough)
- Frazier School District (serves Jefferson Township, Lower Tyrone Township, Newell Borough, Perry Township, and Perryopolis Borough)
- Laurel Highlands School District (serves Menallen Township, North Union Township, and South Union Township)
- Southmoreland School District (serves Everson Borough and Upper Tyrone Township)
- Uniontown Area School District (serves Franklin Township, German Township, Henry Clay Township, Markleysburg Borough, Menallen Township, Ohiopyle Borough, Stewart Township, the City of Uniontown, and Wharton Township)

Albert Gallatin, Laurel Highlands, and Frazier school districts have been repeatedly mentioned by Fayette County stakeholders as high-quality districts. Uniontown Area and Brownsville Area were perceived as less desirable.

One factor that may come into play in this perceived discrepancy between districts is the income levels of the students. In 2002, the Pennsylvania Department of Education reported the following student low-income rates:

- Albert Gallatin – 55.0%
- Belle Vernon – 24.7%
- Brownsville – 88.6%
- Connellsville – 53.5%
- Frazier – 29.9%
- Laurel Highlands – 41.9%
- Southmoreland – 35.2%
- Uniontown – 56.6%

Of the six districts that only serve Fayette County residents, the two with the highest low-income student populations are those that are perceived to be struggling. And two of the three high-quality districts have the lowest rates of low-income students.

Having a low-income student population can affect school district quality in a variety of ways. Low-income families may deal with social issues that affect school performance (including proper nutrition, inadequate shelter, and a higher instance of single-parent or two-parent dual income households where children may be left unsupervised). In addition, low-income families often live in low-cost housing, which provides fewer tax dollars to support struggling school districts with needed resources and competitive teacher salaries.

Although quantifying the quality of schools is difficult, the Pennsylvania Department of Education tracks progress against a statewide benchmark in reading and math for fifth, eighth, and eleventh grade students. In 2004, the state benchmarks were 35% of students reaching proficient or advanced levels in math, and 45% of students reaching those levels in reading.

a. Elementary Schools

Thirty-five schools serve Fayette County elementary age students. Elementary schools that did not meet the statewide benchmarks in reading or math include:

Below reading benchmark:

- Cox-Donahey (Brownsville Area)
- Clark (Laurel Highlands)
- Hutchinson (Laurel Highlands)
- Kennedy (Laurel Highlands)

Below math benchmark:

- Lafayette (Uniontown)

The following table outlines PSSA scores for county elementary schools. Scores that do not meet PSSA benchmarks are highlighted.

**Table 5-49
Fayette County 2004 Elementary School Test Scores**

| District | School | 2004 PSSA Results | | 2004 AYP Status Level |
|-------------------------|--------------------------|-------------------------------|----------------------------------|-----------------------|
| | | % proficient/ advanced - math | % proficient/ advanced - reading | |
| Statewide Scores | | 61.8 | 62.7 | N/A |
| Albert Gallatin Area SD | A L Wilson El Sch | 90.9 | 87.9 | Met AYP |
| Albert Gallatin Area SD | D Ferd Swaney El Sch | 56.6 | 68.5 | Met AYP |
| Albert Gallatin Area SD | Friendship Hill El Sch | 69.8 | 79.2 | Met AYP |
| Albert Gallatin Area SD | George J Plava El Sch | 60.6 | 77.5 | Met AYP |
| Albert Gallatin Area SD | Masontown El Sch | 72 | 64.7 | Met AYP |
| Albert Gallatin Area SD | Smithfield El Sch | 87.2 | 94.9 | Met AYP |
| Belle Vernon Area | Marion El Sch | 35.5 | 61.2 | Met AYP |
| Belle Vernon Area | Rostraver El Sch | 73.8 | 76.8 | Met AYP |
| Brownsville Area SD | Cardale El Sch | 72.1 | 76.7 | Met AYP |
| Brownsville Area SD | Central El Sch | 75.8 | 68.9 | Making Prog. |
| Brownsville Area SD | Cox-Donahey El Sch | 42.2 | 37.5 | Warning |
| Connellsville Area SD | Bullskin El Sch | 61.4 | 78.9 | Met AYP |
| Connellsville Area SD | Clifford N Pritts El Sch | 56.4 | 61.3 | Met AYP |
| Connellsville Area SD | Connellsville Twp El Sch | 50 | 63.4 | Met AYP |
| Connellsville Area SD | Dunbar Boro El Sch | 64.5 | 77.4 | Met AYP |
| Connellsville Area SD | Dunbar Twp El Sch | 62.5 | 50.9 | Met AYP |
| Connellsville Area SD | South Side El Sch | 63.7 | 72.7 | Met AYP |
| Connellsville Area SD | Springfield El Sch | 67.5 | 60 | Met AYP |
| Connellsville Area SD | Zacariah Connell El Sch | 53.4 | 60 | Met AYP |
| Frazier SD | Central El Sch | 86.5 | 94.6 | Met AYP |
| Frazier SD | Perry El Sch | 91.7 | 88.9 | Met AYP |
| Laurel Highlands SD | Clark El Sch | 40.4 | 40.4 | Met AYP |
| Laurel Highlands SD | Hatfield El Sch | 76.1 | 77.6 | Met AYP |
| Laurel Highlands SD | Hutchinson El Sch | 51.1 | 42.2 | Met AYP |
| Laurel Highlands SD | Kennedy El Sch | 51 | 42.8 | Met AYP |
| Laurel Highlands SD | Marshall El Sch | 73.6 | 52.8 | Met AYP |
| Southmoreland | Alverton El Sch | N/A | N/A | N/A |
| Southmoreland | Ruffsdale El Sch | N/A | N/A | N/A |
| Southmoreland | Scottdale El Sch | 52.4 | 67.8 | Met AYP |
| Uniontown Area SD | Ben Franklin Sch | 63.3 | 55 | Met AYP |
| Uniontown Area SD | Franklin Sch | 75.1 | 68.8 | Met AYP |
| Uniontown Area SD | Lafayette Sch | 33.3 | 58.5 | N/A |
| Uniontown Area SD | Marclay Sch | 100 | 100 | Met AYP |
| Uniontown Area SD | Menallen Sch | 76.8 | 55.4 | Met AYP |
| Uniontown Area SD | Wharton Sch | 81.2 | 85.5 | Met AYP |

Source: Pennsylvania Department of Education

b. Middle/Junior High Schools

Thirteen schools serve Fayette County middle/junior high age students. Middle/junior high schools that did not meet the statewide benchmarks in reading or math include:

Below reading benchmark:

- None
- Below math benchmark:
- Albert Gallatin South (Albert Gallatin)
 - Redstone (Brownsville)
 - Lafayette (Uniontown)

The following table outlines PSSA scores for county middle/junior high schools. Scores that do not meet PSSA benchmarks are highlighted.

**Table 5-50
Fayette County 2004 Middle/Junior High Test Scores**

| District | School | 2004 PSSA Results | | 2004 AYP Status Level |
|-------------------------|--------------------------|-------------------------------|----------------------------------|-----------------------|
| | | % proficient/ advanced - math | % proficient/ advanced - reading | |
| Statewide Scores | | 61.8 | 62.7 | N/A |
| Albert Gallatin Area SD | Albert Gallatin North MS | 48.1 | 75.2 | Making Prog. |
| Albert Gallatin Area SD | Albert Gallatin South MS | 32.2 | 61 | Imp. II |
| Belle Vernon Area | Bellmar MS | 55.5 | 75.9 | Met AYP |
| Belle Vernon Area | Rostraver MS | 63.6 | 81 | Met AYP |
| Brownsville Area SD | Redstone MS | 24.9 | 50.3 | Imp. I |
| Connellsville Area SD | Connellsville JHS East | 52.1 | 67.5 | Making Prog. |
| Connellsville Area SD | Connellsville JHS West | 53.8 | 65.2 | Making Prog. |
| Frazier SD | Frazier MS | 74.7 | 73.3 | Met AYP |
| Laurel Highlands SD | Laurel Highlands JHS | 49.5 | 68.2 | Met AYP |
| Southmoreland | Southmoreland JHS | 62.2 | 72.1 | Met AYP |
| Uniontown Area SD | A J McMullen Sch | 46 | 71.1 | Met AYP |
| Uniontown Area SD | Ben Franklin Sch | 48.1 | 67.9 | Met AYP |
| Uniontown Area SD | Lafayette Sch | 25.6 | 83.3 | N/A |

Source: Pennsylvania Department of Education

c. Senior High Schools

Eight schools serve Fayette County high school age students. Senior high schools that did not meet the statewide benchmarks in reading or math include:

Below reading benchmark:

- None

Below math benchmark:

- Albert Gallatin Senior (Albert Gallatin)
- Brownsville (Brownsville)

The following table outlines PSSA scores for county high schools. Scores that do not meet PSSA benchmarks are highlighted.

**Table 5-51
Fayette County 2004 High School Test Scores**

| District | School | 2004 PSSA Results | | 2004 AYP Status Level |
|-------------------------|--------------------------|-------------------------------|----------------------------------|-----------------------|
| | | % proficient/ advanced - math | % proficient/ advanced - reading | |
| Statewide Scores | | 61.8 | 62.7 | N/A |
| Albert Gallatin Area SD | Albert Gallatin Area SHS | 29.3 | 51.2 | Imp. I |
| Belle Vernon Area | Belle Vernon Area HS | 48.1 | 71 | Met AYP |
| Brownsville Area SD | Brownsville Area HS | 32 | 50.4 | Imp. II |
| Connellsville Area SD | Connellsville Area SHS | 40.7 | 58.5 | Imp. II |
| Frazier SD | Frazier HS | 77.3 | 79.8 | Met AYP |
| Laurel Highlands SD | Laurel Highlands SHS | 48.3 | 55.9 | Met AYP |
| Southmoreland | Southmoreland SHS | 56.2 | 64.2 | Met AYP |
| Uniontown Area SD | Uniontown SHS | 43.4 | 63.3 | Met AYP |

Source: Pennsylvania Department of Education

Scholastic Aptitude Test (SAT) scores can also give a general idea of the quality of a high school. However, the SAT is not a mandatory test. It is usually limited to students pursuing post-secondary school education, and generally does not reflect the entire student body.

For the graduating class of 2003, the statewide average SAT score was 1026. SAT scores in the county range from 938 (Uniontown) to 1042 (Albert Gallatin). The following table outlines SAT scores as well as previously noted statistics regarding expenditure per student, housing cost, and income rates for school districts.

Highlighted in this table are the highest and lowest values for each category. This side-by-side comparison shows that the highest test scores are not necessarily achieved in the most affluent districts (those districts that have higher expenditure per student, higher average housing price, or lower numbers of low-income residents). In addition, the lowest test scores are not necessarily achieved in the least affluent districts. This table indicates that school quality does not directly correlate to affluence.

**Table 5-52
Fayette County 2003 SAT Scores and Quality Indicators**

| | 2003 SAT Scores | 2002 Expenditure per Student | 2000 Average Housing Cost | 2002 Student Low Income Rates |
|--------------------------|-----------------|------------------------------|---------------------------|-------------------------------|
| Albert Gallatin | 1042 | \$ 7,787 | \$ 59,513 | 55.0% |
| Laurel Highlands | 1034 | \$ 8,054 | \$ 74,050 | 41.9% |
| Southmoreland | 1029 | \$ 7,384 | \$ 55,200 | 35.2% |
| Statewide Average | 1026 | \$ 8,295 | - | - |
| Frazier | 989 | \$ 8,433 | \$ 68,800 | 29.9% |
| Belle Vernon | 984 | \$ 7,392 | \$ 59,500 | 24.7% |
| Brownsville | 977 | \$ 8,069 | \$ 44,200 | 88.6% |
| Connellsville | 959 | \$ 8,406 | \$ 63,480 | 53.5% |
| Uniontown | 938 | \$ 8,923 | \$ 63,938 | 56.6% |

Source: Pittsburgh Post-Gazette; Standard & Poor's School Evaluation Services; PA Department of Education; U.S. Bureau of the Census

6. HOMEOWNERSHIP AND RENTAL HOUSING FORECASTS

A. Housing Demand

This section describes the relative demand for housing in Fayette County through 2008. Housing demand is based on household projections by age and income in the county from 2004 to 2008, and is considered for both owner and renter households. Determining factors of housing demand and its impact on tenure include:

- Households
- Age of the population
- Household income

Housing demand projections are based on data developed by Claritas, Inc. The Claritas data set distinguishes households by age and income at the block group level. The data was then aggregated to the market area level. Although every effort has been made to ensure the projections are accurate, projections by their very nature can contain discrepancies. Generally, the larger the area, the more accurate the projection. In smaller geographic areas, there is a higher chance that the projection may be inaccurate when compared to hard data.

In addition, boundary alignments between different data sets introduce another variable into the projections. While the Claritas data set was developed at the block group level, two block groups cross market area boundaries. As a result, those geographic areas have the possibility of being less accurate than other market areas in the county.

The following table outlines the market areas and their component municipalities and block groups.

**Table 6-1
Fayette County Market Areas, Municipalities, and Block Groups**

| | Municipality | Census Tract | Block Group |
|------------|--|--------------|-------------|
| District 1 | Belle Vernon Everson Fayette City Jefferson Lower Tyrone Newell Perry Perryopolis Upper Tyrone Washington | 2601 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2602 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2603 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| 2611 | 1 | | |
| | 2 | | |
| | 3 | | |
| 2633 | 2 (part) | | |
| District 2 | Brownsville Borough Brownsville Twp Luzerne Redstone | 2612 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2613 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2614 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| 6 | | | |
| 7 | | | |
| District 3 | Fairchance Georges German Masontown Smithfield | 2628 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | | 6 |
| | | 2629 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2630 | 1 |
| | | | 2 |
| | | | 3 |
| 4 | | | |
| 2632 | 1 | | |
| District 4 | Nicholson Point Marion Springhill | 2631 | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | | 1 |
| | | | 2 |
| District 5 | Henry Clay Markleysburg Ohiopyle Stewart Wharton | 2627 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | | 6 |
| District 6 | Saltlick Springfield | 2605 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |

| | Municipality | Census Tract | Block Group |
|-------------|---|--------------|-------------|
| District 7 | Bullskin Connellsville Twp Dunbar Borough Dunbar Twp Vanderbilt Dawson | 2604.01 | 1 |
| | | | 2 |
| | | | 3 |
| | | 2604.02 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2606 | 1 |
| | | | 2 (part) |
| | | | 1 |
| | | | 2 |
| | | | 3 |
| | | 2609 | 1 |
| | | | 2 |
| 3 | | | |
| 2626 | 1 | | |
| | 2 | | |
| 2633 | 1 | | |
| | 2 (part) | | |
| District 8 | Franklin Menallen | 2610 | 1 |
| | | | 2 |
| | | 2615 | 1 |
| | | | 2 |
| | | | 3 |
| District 9 | North Union South Union | 2616 | 1 |
| | | | 2 |
| | | | 3 |
| | | 2617 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2618 | 1 |
| | | | 2 |
| | | | 3 |
| | | 2620 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| 2621 | 1 | | |
| 2624 | 2 | | |
| | 3 | | |
| | 4 | | |
| | 1 | | |
| 2625 | 1 | | |
| | 2 | | |
| | 3 | | |
| | 4 | | |
| District 10 | Connellsville City South Connellsville | 2606 | 2 (part) |
| | | | 3 |
| | | 2607 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| 2608 | 1 | | |
| | 2 | | |
| | 3 | | |
| | 4 | | |
| | 5 | | |
| District 11 | Uniontown | 2619 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2622 | 1 |
| | | | 2 |
| | | | 3 |
| | | 2623 | 4 |
| | | | 1 |
| 2623 | 2 | | |
| | 3 | | |
| | 4 | | |
| | 1 | | |

Source: Mullin & Lonergan Associates, Inc.

Household composition (age and income) was the primary determinant of housing demand in Fayette County. Although race often is a consideration in household formation, the population of Fayette County is predominately white (95.3% in 2000). Since the minority population makes up less than 5% of the general population, household formation specific to minority groups is not expected to make a significant difference in countywide household formation.

There were 59,969 households in the county in 2000. Projections indicate that through 2008 there will be a greater percentage increase in households (4.4%, 2,641) than in population (0.1%, 221). This larger increase can be attributed to the continued trend toward smaller households.¹² Household composition, size and tenure will impact the county because of the differing rates at which different household types own their own homes (married couple households tend to own their own homes at a greater rate than do single-parent households, for example). The continued trend toward smaller households and a decreasing rate in two-parent households may lessen demand for homeowner housing.

Fayette County's homeownership rate (73.2%) is higher than the state as a whole (71.3%). The continued high rate of homeownership is supported by generally favorable economic and market conditions. Interest rates for home mortgages, although rising, are still historically low. In addition, innovative financing alternatives have enabled many low-wealth and low-income households to become homeowners in recent years. Because of increasing employment trends, median household income is rising. And, typically, income rises with age. Homeownership in the county has risen as the population has aged and more persons have entered their peak earning years.

According to the Claritas data set, there will be 2,641 new households between 2000 and 2008, with 1,682 new households between 2004 and 2008. In consideration of the many trends regarding household composition and size, it is anticipated that homeownership in the county will continue to increase. Because of the already significant homeownership rate in the county, the rate of increase over the next five years will not be as fast as in previous years. Annual homeownership rate changes between 2004 and 2008 have been calculated at the market area level, as shown in the following table.

¹² Reasons for the trend toward smaller households are based on changing household composition: deferred age of first marriage, increased divorce rates, and long life expectancy.

**Table 6-2
Fayette County Projected Annual Homeownership Rate Changes**

| | Rate Change |
|----------------|-------------|
| Market Area 1 | 0.0536% |
| Market Area 2 | 0.2389% |
| Market Area 3 | -0.1057% |
| Market Area 4 | 0.0887% |
| Market Area 5 | 0.0617% |
| Market Area 6 | -0.0166% |
| Market Area 7 | 0.3179% |
| Market Area 8 | 0.2488% |
| Market Area 9 | 0.0280% |
| Market Area 10 | -0.0976% |
| Market Area 11 | -0.1593% |

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

The following table shows the projected total new households in Fayette County from 2004 to 2008. The total household growth represents gross demand. Subsequent sections further define the potential needs of homeowners and renters based on age and income characteristics.

**Table 6-3
Fayette County Household Change – 2004-2008**

| | Total Households 2000 | Estimated Households 2001-2003* | Total Households 2004 | Projected Annual Household Growth 2004-2008 | Change in Households 2004-2008 | Total Households 2008 |
|----------------|-----------------------|---------------------------------|-----------------------|---|--------------------------------|-----------------------|
| Fayette County | 59,969 | 959 | 60,928 | 336 | 1,682 | 62,610 |
| Market Area 1 | 7,518 | 128 | 7,645 | 44 | 219 | 7,864 |
| Market Area 2 | 6,111 | (12) | 6,099 | (6) | (32) | 6,067 |
| Market Area 3 | 7,506 | 99 | 7,605 | 35 | 177 | 7,782 |
| Market Area 4 | 2,466 | 49 | 2,515 | 19 | 94 | 2,609 |
| Market Area 5 | 2,503 | 88 | 2,591 | 31 | 156 | 2,747 |
| Market Area 6 | 2,544 | 97 | 2,641 | 34 | 171 | 2,812 |
| Market Area 7 | 7,467 | 165 | 7,631 | 59 | 293 | 7,924 |
| Market Area 8 | 2,822 | 23 | 2,845 | 8 | 39 | 2,884 |
| Market Area 9 | 10,368 | 232 | 10,600 | 80 | 400 | 11,000 |
| Market Area 10 | 5,242 | 52 | 5,294 | 18 | 89 | 5,383 |
| Market Area 11 | 5,423 | 39 | 5,462 | 15 | 76 | 5,538 |

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

* Since the Claritas projections begin with 2004, 2001-2003 household growth has been estimated based on the number of existing households in 2000 and the projected growth in 2004.

i. Households by Income

Increases in households are projected to occur in all income categories over \$35,000. The categories of households expected to increase the most by 2008 are those with incomes between \$50,000 and \$124,999. Approximately 4,568 households fall into that income range. Decreases in households will occur in the less than \$15,000 and \$15,000-\$24,999 categories.

All market areas expect Area 2 have projected household increases. All areas except Area 11 show decreases in the lower two income categories (less than \$15,000 and \$15,000-\$24,999). Market Areas 7 & 9 post the largest

increases in households with incomes of \$100,000 or more. The following table shows the change in number of households by income by market area.

**Table 6-4
Fayette County Change in Households by Household Income – 2004-2008**

| | Projected net change in households | Annual Household Income (\$) | | | | | | | | | |
|----------------|------------------------------------|------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|----------|
| | | Less than 15,000 | 15,000-24,999 | 25,000-34,999 | 35,000-49,999 | 50,000-74,999 | 75,000-99,999 | 100,000-124,999 | 125,000-149,999 | 150,000-199,999 | 200,000+ |
| Fayette County | 2,641 | (2,925) | (1,314) | (275) | 686 | 1,079 | 1,958 | 1,531 | 933 | 538 | 352 |
| Market Area 1 | 347 | (309) | (252) | (40) | 89 | 154 | 267 | 238 | 144 | 40 | 25 |
| Market Area 2 | (44) | (368) | (208) | 4 | 105 | 15 | 170 | 122 | 66 | 22 | 27 |
| Market Area 3 | 276 | (480) | (135) | (27) | 155 | 130 | 129 | 254 | 82 | 73 | 26 |
| Market Area 4 | 143 | (88) | (32) | (12) | 23 | 78 | 62 | 53 | 34 | 13 | 9 |
| Market Area 5 | 244 | (100) | (40) | (52) | (4) | 155 | 155 | 65 | 42 | 12 | 18 |
| Market Area 6 | 268 | (72) | (43) | (15) | 31 | 60 | 172 | 62 | 38 | 23 | 5 |
| Market Area 7 | 458 | (363) | (151) | (196) | 129 | 21 | 398 | 314 | 169 | 45 | 26 |
| Market Area 8 | 62 | (122) | (86) | (95) | (28) | 95 | 134 | 46 | 67 | 30 | 22 |
| Market Area 9 | 632 | (421) | (269) | 37 | 83 | 199 | 291 | 248 | 150 | 197 | 127 |
| Market Area 10 | 141 | (262) | (102) | 35 | 60 | 145 | 99 | 57 | 83 | 33 | 32 |
| Market Area 11 | 115 | (341) | 3 | 86 | 44 | 27 | 82 | 73 | 59 | 51 | 36 |

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

ii. Households by Age

Increases in households are projected to occur in all age categories except 35-44 and 65-74. The categories of households expected to increase the most by 2008 correlate to the baby boom generation (45-54 and 55-64 year olds) and those persons 75 and over. Approximately 3,601 households fall into the baby boom age range, and 965 households fall into the 75+ age range. The following table shows the change in number of households by income by market area.

**Table 6-5
Fayette County Change in Households by Age of Head of Household – 2004-2008**

| | Projected net change in households | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75 and over |
|----------------|------------------------------------|-------|-------|---------|-------|-------|-------|-------------|
| Fayette County | 2,641 | 123 | 158 | (1,633) | 696 | 2,905 | (651) | 965 |
| Market Area 1 | 347 | (19) | 41 | (188) | 171 | 207 | (21) | 165 |
| Market Area 2 | (44) | 6 | 87 | (236) | 36 | 199 | (213) | 76 |
| Market Area 3 | 276 | 81 | (25) | (172) | (23) | 494 | (120) | (28) |
| Market Area 4 | 143 | 27 | (25) | (80) | 40 | 96 | 15 | 67 |
| Market Area 5 | 244 | 10 | (24) | (3) | 56 | 154 | 11 | 47 |
| Market Area 6 | 268 | 7 | (47) | 23 | 77 | 119 | 44 | 38 |
| Market Area 7 | 458 | 62 | 46 | (416) | 216 | 304 | 16 | 166 |
| Market Area 8 | 62 | 33 | (31) | (136) | 2 | 120 | 3 | 72 |
| Market Area 9 | 632 | (23) | 35 | (191) | (40) | 672 | (24) | 213 |
| Market Area 10 | 141 | 9 | (11) | (137) | 167 | 188 | (115) | 77 |
| Market Area 11 | 115 | (69) | 113 | (98) | (5) | 353 | (247) | 73 |

Source: Claritas, Inc.; Mullin & Lonergan Associates, Inc.

B. Demand Projections

Demand has been calculated for six age and income groups, defined below, and for both owner and renter housing units. Projections also include estimates of how demand will be met – either through the pool of existing housing units in the

county, or through new construction, based on past construction trends. Discussion of demand specific to owner and renter housing units can be found in subsequent sections.

Demand was estimated by six different household types:

- **Low-income households** are households with an annual income under \$25,000. Low-income households are seeking the lowest price housing units and include all age groups up to age 65.
- **First-time homebuyers** are generally younger householders in the market for sales housing, ages 25 to 44 years old. First time homebuyers have annual household incomes that range from \$25,000-\$75,000.
- **Affordable households** are homebuyers who do not fit the profile of first time homebuyers due to age. Affordable households are householders age 45 to 64 years old, with annual household incomes between \$25,000-\$75,000. Affordable households also encompass those households between 25 and 44 who are in the rental market, and therefore not covered by the first-time homebuyer category.
- **Move-up households** are households relocating from existing housing units and from beyond the county's borders. Move-up households have annual incomes of over \$75,000 and are looking to move into larger units. Young professionals purchasing their first home may also be considered move-up households, looking for more expensive housing than a typical starter home. Move-up households were considered in all age brackets from 25 to 64 years old.
- **High-income households** include households with annual incomes in excess of \$100,000, and include households up to age 65 that may be seeking the most expensive homes. This income category was further broken out into two categories – households with annual incomes between \$100,000-\$200,000, and households above \$200,000.
- **Elderly households** are households age 65 and over, regardless of income. These households are seeking housing alternatives in order to reduce the size of their dwelling, reduce maintenance on a dwelling, or move into a multifamily unit.

Persons relocating to the county were not identified separately due to the constraints of available data. These households consist of new households relocating to the county who are expected to be either low-income persons seeking affordable housing, or more experienced professional workers who would be included in the higher income categories.

The following tables outline housing unit demand projections for each market area of the county. The first section of each table outlines the projected household change for each household type by tenure. The second section carries over only the positive changes in projected households, and assumes that each new household

will correlate to demand for a housing unit.¹³ The third section outlines how unit demand will be met – by the existing housing pool, or through new construction.¹⁴ The final section further breaks out the high-income category into two subcategories, and projects housing demand for each subcategory.

Although potential housing prices have not been calculated for each household type, a general rule in the housing industry is that homebuyers can afford approximately 2.5-3 times their annual salary for housing.

¹³ Because household growth is not occurring across all household types, calculations are based on those household types with only positive growth. Housing preferences also come into play in this calculation. For example, Market Area 1 shows a loss of 314 low-income households and a gain of 381 higher income households. Although the numbers suggest that most of the new higher income households could be absorbed by the existing pool of units vacated by the lower-income households, persons with annual household incomes of \$100,000 or more are not likely to be interested in units previously occupied by persons with annual household incomes of under \$25,000. Because of greater potential discrepancies in smaller numbers, demand of 10 units or less was not calculated.

¹⁴ This section accounts for movement within the pool of existing housing, either by sales or rental of existing stock, or by rehabilitation efforts that may put underutilized housing units back into the housing pool. It also accounts for households that may have moved between household types because of income or age changes but are not in the market for a new housing unit.

Table 6-6
Fayette County Change Housing Unit Demand (Market Area 1) – 2000-2008

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -314 | -219 | -95 |
| first time | -109 | -66 | - |
| affordable | 22 | 23 | -45 |
| move up | 233 | 178 | 55 |
| higher income | 381 | 298 | 83 |
| elderly | 144 | 136 | 8 |
| total | 356 | 350 | 6 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 23 | 23 | 0 |
| move up | 233 | 178 | 55 |
| higher income | 381 | 298 | 83 |
| elderly | 136 | 136 | 0 |
| total | 773 | 635 | 138 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 466 | 80 |
| New Construction | 169 | 58 |
| Total | 635 | 138 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 381 | 298 | 83 |
| 100K-200K | 357 | 279 | 78 |
| 200K+ | 24 | 19 | 5 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-7
Fayette County Change Housing Unit Demand (Market Area 2) – 2000-2008**

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -231 | -126 | -105 |
| first time | -46 | -10 | - |
| affordable | -15 | 6 | -57 |
| move up | 164 | 134 | 30 |
| higher income | 220 | 177 | 43 |
| elderly | -137 | -75 | -62 |
| total | -45 | 106 | -151 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 0 | 0 | 0 |
| move up | 164 | 134 | 30 |
| higher income | 220 | 177 | 43 |
| elderly | 0 | 0 | 0 |
| total | 384 | 311 | 73 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 246 | 18 |
| New Construction | 65 | 55 |
| Total | 311 | 73 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 220 | 177 | 43 |
| 100K-200K | 189 | 151 | 38 |
| 200K+ | 31 | 25 | 6 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-8
Fayette County Change Housing Unit Demand (Market Area 3) – 2000-2008**

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -229 | -174 | -55 |
| first time | -131 | -96 | - |
| affordable | 178 | 139 | 4 |
| move up | 130 | 97 | 33 |
| higher income | 407 | 311 | 96 |
| elderly | -148 | -138 | -10 |
| total | 207 | 139 | 68 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 178 | 139 | 4 |
| move up | 130 | 97 | 33 |
| higher income | 407 | 311 | 96 |
| elderly | 0 | 0 | 0 |
| total | 715 | 547 | 133 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 327 | 75 |
| New Construction | 220 | 58 |
| Total | 547 | 133 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 407 | 311 | 96 |
| 100K-200K | 379 | 290 | 89 |
| 200K+ | 28 | 21 | 7 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-9
Fayette County Change Housing Unit Demand (Market Area 4) – 2000-2008**

| Household Change 2000-2008 | | | |
|---------------------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -73 | -47 | -26 |
| first time | -46 | -28 | - |
| affordable | 22 | 21 | -17 |
| move up | 60 | 48 | 12 |
| higher income | 95 | 78 | 17 |
| elderly | 82 | 72 | 10 |
| total | 140 | 144 | -4 |
| Housing Unit Need | | | |
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 21 | 21 | 0 |
| move up | 60 | 48 | 12 |
| higher income | 95 | 78 | 17 |
| elderly | 82 | 72 | 10 |
| total | 258 | 219 | 39 |
| Demand to be met by: | | | |
| | owner | renter | |
| Existing Housing (Sales/Rental/Rehab) | 123 | 0 | |
| New Construction | 96 | 39 | |
| Total | 219 | 39 | |
| higher income household breakout | | | |
| | new households | new owner | new renter |
| higher income | 95 | 78 | 17 |
| 100K-200K | 91 | 74 | 17 |
| 200K+ | 4 | 3 | 1 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-10
Fayette County Change Housing Unit Demand (Market Area 5) – 2000-2008**

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -117 | -87 | -30 |
| first time | -25 | -15 | - |
| affordable | 63 | 64 | -11 |
| move up | 133 | 118 | 15 |
| higher income | 139 | 127 | 12 |
| elderly | 58 | 47 | 11 |
| total | 251 | 254 | -3 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 64 | 64 | 0 |
| move up | 133 | 118 | 15 |
| higher income | 139 | 127 | 12 |
| elderly | 58 | 47 | 11 |
| total | 394 | 356 | 38 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 239 | 0 |
| New Construction | 117 | 38 |
| Total | 356 | 38 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 139 | 127 | 12 |
| 100K-200K | 120 | 110 | 10 |
| 200K+ | 19 | 17 | 2 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-11
Fayette County Change Housing Unit Demand (Market Area 6) – 2000-2008**

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -90 | -73 | -17 |
| first time | -25 | -18 | - |
| affordable | 43 | 43 | -7 |
| move up | 148 | 140 | 8 |
| higher income | 103 | 96 | 7 |
| elderly | 82 | 70 | 12 |
| total | 261 | 258 | 3 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 43 | 43 | 0 |
| move up | 140 | 140 | 0 |
| higher income | 96 | 96 | 0 |
| elderly | 82 | 70 | 12 |
| total | 361 | 349 | 12 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 192 | 0 |
| New Construction | 157 | 12 |
| Total | 349 | 12 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 103 | 96 | 7 |
| 100K-200K | 97 | 91 | 6 |
| 200K+ | 6 | 6 | 0 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-12
Fayette County Change Housing Unit Demand (Market Area 7) – 2000-2008**

| Household Change 2000-2008 | | | |
|---------------------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -365 | -267 | -98 |
| first time | -226 | -144 | - |
| affordable | -92 | -46 | -128 |
| move up | 400 | 369 | 31 |
| higher income | 493 | 451 | 42 |
| elderly | 181 | 201 | -20 |
| total | 392 | 564 | -173 |
| Housing Unit Need | | | |
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 0 | 0 | 0 |
| move up | 400 | 369 | 31 |
| higher income | 493 | 451 | 42 |
| elderly | 201 | 201 | 0 |
| total | 1094 | 1021 | 73 |
| Demand to be met by: | | | |
| | owner | renter | |
| Existing Housing (Sales/Rental/Rehab) | 614 | 18 | |
| New Construction | 407 | 55 | |
| Total | 1021 | 73 | |
| higher income household breakout | | | |
| | new households | new owner | new renter |
| higher income | 493 | 451 | 42 |
| 100K-200K | 483 | 440 | 43 |
| 200K+ | 10 | 11 | -1 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-13
Fayette County Change Housing Unit Demand (Market Area 8) – 2000-2008**

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -172 | -110 | -62 |
| first time | -66 | -36 | - |
| affordable | -51 | -34 | -47 |
| move up | 132 | 111 | 21 |
| higher income | 145 | 125 | 20 |
| elderly | 75 | 86 | -11 |
| total | 63 | 142 | -79 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 0 | 0 | 0 |
| move up | 132 | 111 | 21 |
| higher income | 145 | 125 | 20 |
| elderly | 86 | 86 | 0 |
| total | 363 | 322 | 41 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 211 | 0 |
| New Construction | 111 | 41 |
| Total | 322 | 41 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 145 | 125 | 20 |
| 100K-200K | 127 | 109 | 18 |
| 200K+ | 18 | 15 | 3 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-14
Fayette County Change Housing Unit Demand (Market Area 9) – 2000-2008**

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -437 | -298 | -139 |
| first time | -135 | -78 | - |
| affordable | 130 | 112 | -39 |
| move up | 280 | 217 | 63 |
| higher income | 615 | 476 | 139 |
| elderly | 189 | 163 | 26 |
| total | 642 | 592 | 50 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 130 | 112 | 0 |
| move up | 280 | 217 | 63 |
| higher income | 615 | 476 | 139 |
| elderly | 189 | 163 | 26 |
| total | 1214 | 968 | 228 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 668 | 166 |
| New Construction | 300 | 62 |
| Total | 968 | 228 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 615 | 476 | 139 |
| 100K-200K | 514 | 397 | 117 |
| 200K+ | 101 | 78 | 23 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-15
Fayette County Change Housing Unit Demand (Market Area 10) – 2000-2008**

| Household Change 2000-2008 | | | |
|----------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -160 | -93 | -67 |
| first time | -20 | -16 | - |
| affordable | 145 | 94 | 47 |
| move up | 64 | 36 | 28 |
| higher income | 186 | 115 | 71 |
| elderly | -38 | -36 | -2 |
| total | 177 | 100 | 77 |

| Housing Unit Need | | | |
|-------------------|-------|----------------|--------------|
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 0 | 0 | 0 |
| affordable | 145 | 94 | 47 |
| move up | 64 | 36 | 28 |
| higher income | 186 | 115 | 71 |
| elderly | 0 | 0 | 0 |
| total | 394 | 245 | 145 |

| Demand to be met by: | owner | renter |
|---------------------------------------|-------|--------|
| Existing Housing (Sales/Rental/Rehab) | 206 | 87 |
| New Construction | 39 | 58 |
| Total | 245 | 145 |

| higher income household breakout | new households | new owner | new renter |
|----------------------------------|----------------|-----------|------------|
| higher income | 186 | 115 | 71 |
| 100K-200K | 162 | 100 | 62 |
| 200K+ | 24 | 15 | 9 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

**Table 6-16
Fayette County Change Housing Unit Demand (Market Area 11) – 2000-2008**

| Household Change 2000-2008 | | | |
|---------------------------------------|----------------|----------------------|-----------------------|
| | new households | new owner households | new renter households |
| low income | -69 | -52 | -17 |
| first time | 3 | -7 | - |
| affordable | 62 | 23 | 49 |
| move up | 96 | 45 | 51 |
| higher income | 202 | 98 | 104 |
| elderly | -174 | -115 | -59 |
| total | 120 | -8 | 128 |
| Housing Unit Need | | | |
| | total | for sale units | rental units |
| low income | 0 | 0 | 0 |
| first time | 10 | 0 | 0 |
| affordable | 62 | 23 | 49 |
| move up | 96 | 45 | 51 |
| higher income | 202 | 98 | 104 |
| elderly | 0 | 0 | 0 |
| total | 370 | 166 | 204 |
| Demand to be met by: | | | |
| | owner | renter | |
| Existing Housing (Sales/Rental/Rehab) | 161 | 143 | |
| New Construction | 5 | 61 | |
| Total | 166 | 204 | |
| higher income household breakout | | | |
| | new households | new owner | new renter |
| higher income | 202 | 98 | 104 |
| 100K-200K | 179 | 86 | 93 |
| 200K+ | 23 | 11 | 12 |

Source: Claritas, Inc; Mullin & Lonergan Associates, Inc.

C. Homeownership Needs

i. Homeownership Demand Forecast

The forecast for homeownership demand in Fayette County is for approximately 5,139 homes between 2000 and 2008. **The homeownership demand will primarily be met through the sale of existing homes. New construction to accommodate the increasing demand for housing units will be needed for about 1,688 households.** The annual average homeownership demand (existing and new construction) is predicted to be about 642 units. New construction demand is predicted to be approximately 211 units per year. The homeowner housing demand in the county will be generated by buyers in the affordable, move up, higher income, and elderly housing types. No demand for low-income or first-time homebuyer households is predicted.

ii. **Segments of the Sales Housing Market that are Inadequately Served**

The following table compares the supply and demand characteristics of sales housing in the county by market area. The table focuses on all household types with the exception of elderly households, which are not broken out by income.

**Table 6-17
Comparison of Vacant For-Sale Units to Market Demand**

| | low income households (up to \$25,000 annual income) | | affordable and first-time homebuyer households (up to \$75,000 annual income) | | | move up and higher income homebuyer households (above \$75,000 annual income) | | |
|-------------|---|---------------|--|------------------------------------|---------------|--|----------------------------------|---------------|
| | purchase price under \$80,000 | | purchase price \$80,000-\$124,999 | purchase price \$125,000-\$149,999 | annual demand | purchase price \$150,000-\$249,999 | purchase price \$250,000 or more | annual demand |
| | vacant for sale | annual demand | vacant for sale | vacant for sale | | vacant for sale | vacant for sale | |
| District 1 | 55 | - | 1 | 9 | 3 | 2 | 2 | 60 |
| District 2 | 64 | - | 5 | - | - | - | - | 39 |
| District 3 | 72 | - | 15 | - | 17 | - | - | 51 |
| District 4 | 30 | - | 3 | 2 | 3 | - | - | 16 |
| District 5 | 17 | - | 2 | - | 8 | - | - | 31 |
| District 6 | 17 | - | 6 | - | 5 | - | - | 30 |
| District 7 | 58 | - | 7 | - | - | - | - | 103 |
| District 8 | 23 | - | 1 | - | - | - | - | 30 |
| District 9 | 34 | - | 16 | - | 14 | 9 | 7 | 87 |
| District 10 | 28 | - | - | - | 12 | - | - | 19 |
| District 11 | 44 | - | 11 | - | 3 | - | - | 18 |

source: US Bureau of the Census; Mullin & Lonergan Associates, Inc.

The disparity between available housing and housing demand is significant. For low income households, there is a large existing supply of for-sale housing, but no demand (with the possible exception of elderly households). Demand for affordable and first-time homebuyers is low, as is the supply. However, this supply and demand appears to balance each other out in most market areas.

The greatest unmet need is in the move up and higher income homebuyer households. Although only 20 units for this category of homebuyer were for sale in 2000, the estimated annual need for homes \$150,000 and up is over 480 units. All of the market areas are underserved with housing for sale within this price range.

D. Rental Housing Needs

i. **Demand Forecast for Rental Housing Units**

The forecast for rental unit demand in Fayette County is for approximately 1,123 units between 2000 and 2008. **The rental demand will be met approximately equally between the rental of existing units and new construction. New construction to accommodate rental unit demand will**

be needed for about 536 households. The annual average rental unit demand (existing and new construction) is predicted to be about 140 units. New construction demand is predicted to be approximately 67 units per year. The rental housing demand in the county will be generated by buyers in the affordable, move up, higher income, and elderly housing types. No demand for low-income households is predicted.

ii. Segments of the Rental Market that are Inadequately Served

As with for sale housing, the following table compares the supply and demand characteristics of rental housing in the county by market area. The table focuses on all household types with the exception of elderly households, which are not broken out by income. It was assumed that a household could afford a monthly rent at approximately 10%-15% of their gross household income.

**Table 6-18
Comparison of Vacant Rental Units to Market Demand**

| | low income households (up to \$25,000 annual income) | | affordable households (up to \$75,000 annual income) | | move up and higher income households (above \$75,000 annual income) | |
|-------------|---|---------------|---|---------------|--|---------------|
| | rent under \$300 | | rent \$300-\$749 | annual demand | rent \$750 or more | annual demand |
| | vacant for rent | annual demand | vacant for rent | | vacant for rent | |
| District 1 | 35 | - | 57 | - | - | 17 |
| District 2 | 136 | - | 108 | - | 6 | 9 |
| District 3 | 92 | - | 26 | 1 | - | 16 |
| District 4 | 40 | - | 28 | - | - | 4 |
| District 5 | 9 | - | 26 | - | - | 3 |
| District 6 | 22 | - | 11 | - | - | - |
| District 7 | 43 | - | 58 | - | - | 9 |
| District 8 | 32 | - | 14 | - | - | 5 |
| District 9 | 127 | - | 113 | - | 7 | 25 |
| District 10 | 86 | - | 122 | 6 | - | 12 |
| District 11 | 142 | - | 307 | 6 | - | 19 |

source: US Bureau of the Census; Mullin & Lonergan Associates, Inc.

Again, the disparity between available rental housing and housing demand is significant. For low income households, there is a large existing supply of rental housing, but no demand (with the possible exception of elderly households). Rental demand for affordable households is low, but a significant supply exists. And the greatest unmet need is again found in the move up and higher income rental households. All of the market areas are underserved with rental housing within this price range.

One possible explanation for this disparity on the rental side is that households with higher incomes may choose to live in rental units that cost less than 10% of their gross income. In an affordable housing location such as Fayette County, the market may not bear higher housing costs even if households can afford them. In addition, the high rate of homeownership in the county infers that most people with high incomes in the county who can afford higher rents can easily purchase a home.

E. Comparison to Existing Construction Trends

To see if the county's construction is keeping pace with demand, comparison of building permit data from 2000-2003, as well as the first two quarters of 2004, was conducted. Two sources for building permit data were used: the U.S. Census Bureau, and the Fayette County Office of Planning, Zoning, and Economic Development.

Building permit data is compiled on a monthly basis by the U.S. Census Bureau at the county level, as well as from selected municipalities. This source offers general data for number of units by type and total cost of construction. The following table outlines the available census permit data.

Table 6-19
Fayette County Building Permit Activity – 2000-2004 (second quarter)

| | | 2000 | | | 2001 | | | 2002 | | |
|--|---------------------|-------|---------------|---------------|-------|---------------|---------------|-------|---------------|---------------|
| | | units | total cost | cost/unit | units | total cost | cost/unit | units | total cost | cost/unit |
| Countywide | single family | 292 | \$ 18,226,974 | \$ 62,421.14 | 248 | \$ 33,383,098 | \$ 134,609.27 | 266 | \$ 34,538,878 | \$ 129,845.41 |
| | two units | - | - | - | 2 | \$ 15,000 | \$ 7,500.00 | - | - | - |
| | three or four units | - | - | - | 4 | \$ 120,000 | \$ 30,000.00 | 6 | \$ 250,000 | \$ 41,666.67 |
| | five or more units | 60 | 3,814,176 | \$ 63,569.60 | - | - | - | 11 | \$ 335,000 | \$ 30,454.55 |
| Connellsville City | single family | - | - | - | 2 | \$ 85,000 | \$ 42,500.00 | 1 | \$ 105,000 | \$ 105,000.00 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | 3 | \$ 150,000 | \$ 50,000.00 |
| | five or more units | - | - | - | - | - | - | 6 | \$ 200,000 | \$ 33,333.33 |
| Connellsville Twp | single family | 5 | \$ 401,890 | \$ 80,378.00 | 2 | \$ 370,000 | \$ 185,000.00 | 7 | \$ 537,500 | \$ 76,785.71 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Ohiopyle | single family | N/A | N/A | - | - | - | - | - | - | - |
| | two units | N/A | N/A | - | - | - | - | - | - | - |
| | three or four units | N/A | N/A | - | - | - | - | - | - | - |
| | five or more units | N/A | N/A | - | - | - | - | - | - | - |
| Perryopolis | single family | 1 | \$ 100,000 | \$ 100,000.00 | 2 | \$ 220,000 | \$ 110,000.00 | 10 | \$ 1,504,000 | \$ 150,400.00 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| South Union | single family | 28 | \$ 4,002,000 | \$ 142,928.57 | 23 | \$ 3,363,399 | \$ 146,234.74 | 29 | \$ 3,735,107 | \$ 128,796.79 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | 4 | \$ 120,000 | \$ 30,000.00 | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Uniontown | single family | 2 | \$ 104,152 | \$ 52,076.00 | - | - | - | - | - | - |
| | two units | - | - | - | 2 | \$ 15,000 | \$ 7,500.00 | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | 60 | \$ 3,814,176 | \$ 63,569.60 | - | - | - | - | - | - |
| Washington | single family | 1 | \$ 150,000 | \$ 150,000.00 | - | - | - | - | - | - |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Wharton | single family | 17 | \$ 1,057,400 | \$ 62,200.00 | 16 | \$ 995,200 | \$ 62,200.00 | 17 | \$ 1,057,400 | \$ 62,200.00 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Portion of County under Countywide Zoning* | single family | 226 | \$ 12,016,982 | \$ 53,172.49 | 203 | \$ 28,349,499 | \$ 139,652.70 | N/A | - | - |
| | two units | - | - | - | - | - | - | N/A | - | - |
| | three or four units | - | - | - | - | - | - | N/A | - | - |
| | five or more units | - | - | - | - | - | - | N/A | - | - |

Source: U.S. Bureau of the Census

* labeled as "Unincorporated" by Census Bureau

**Table 6-20
Fayette County Building Permit Activity – 2000-2004 (second quarter) (continued)**

| | | 2003 | | | Q1&Q2, 2004 | | | Total | | |
|--|---------------------|-------|---------------|---------------|-------------|---------------|---------------|-------|----------------|---------------|
| | | units | total cost | cost/unit | units | total cost | cost/unit | units | total cost | cost/unit |
| Countywide | single family | 239 | \$ 29,027,995 | \$ 121,456.05 | 138 | \$ 17,464,801 | \$ 126,556.53 | 1183 | \$ 132,641,746 | \$ 112,123.20 |
| | two units | 2 | \$ 190,000 | \$ 95,000.00 | 2 | \$ 207,000 | \$ 103,500.00 | 6 | \$ 412,000 | \$ 68,666.67 |
| | three or four units | 3 | \$ 100,000 | \$ 33,333.33 | 8 | \$ 500,000 | \$ 62,500.00 | 21 | \$ 970,000 | \$ 46,190.48 |
| | five or more units | 5 | \$ 135,000 | \$ 27,000.00 | - | - | - | 76 | \$ 4,284,176 | \$ 56,370.74 |
| Connellsville City | single family | 2 | \$ 194,000 | \$ 97,000.00 | 1 | \$ 45,000 | \$ 45,000.00 | 6 | \$ 429,000 | \$ 71,500.00 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | 3 | \$ 150,000 | \$ 50,000.00 |
| Connellsville Twp | single family | 5 | \$ 590,358 | \$ 118,071.60 | 3 | \$ 381,072 | \$ 127,024.00 | 22 | \$ 2,280,820 | \$ 103,673.64 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Ohiopyle | single family | - | - | - | - | - | - | - | - | - |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Perryopolis | single family | 12 | \$ 1,845,000 | \$ 153,750.00 | 9 | \$ 1,500,000 | \$ 166,666.67 | 34 | \$ 5,169,000 | \$ 152,029.41 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| South Union | single family | 31 | \$ 4,707,984 | \$ 151,870.45 | 24 | \$ 3,278,000 | \$ 136,583.33 | 135 | \$ 19,086,490 | \$ 141,381.41 |
| | two units | 2 | \$ 190,000 | \$ 95,000.00 | 2 | \$ 207,000 | \$ 103,500.00 | 4 | \$ 397,000 | \$ 99,250.00 |
| | three or four units | - | - | - | 8 | \$ 500,000 | \$ 62,500.00 | 12 | \$ 620,000 | \$ 51,666.67 |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Uniontown | single family | - | - | - | - | - | - | 2 | \$ 104,152 | \$ 52,076.00 |
| | two units | - | - | - | - | - | - | 2 | \$ 15,000 | \$ 7,500.00 |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | 60 | \$ 3,814,176 | \$ 63,569.60 |
| Washington | single family | - | - | - | - | - | - | 1 | \$ 150,000 | \$ 150,000.00 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Wharton | single family | 14 | \$ 870,800 | \$ 62,200.00 | 8 | \$ 497,600 | \$ 62,200.00 | 72 | \$ 4,478,400 | \$ 62,200.00 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | - | - | - | - | - | - | - | - | - |
| | five or more units | - | - | - | - | - | - | - | - | - |
| Portion of County under Countywide Zoning* | single family | 175 | \$ 20,819,853 | \$ 118,970.59 | 93 | \$ 11,763,129 | \$ 126,485.26 | 697 | \$ 72,949,463 | \$ 104,662.07 |
| | two units | - | - | - | - | - | - | - | - | - |
| | three or four units | 3 | \$ 100,000 | \$ 33,333.33 | - | - | - | 3 | \$ 100,000 | \$ 33,333.33 |
| | five or more units | 5 | \$ 135,000 | \$ 27,000.00 | - | - | - | 5 | \$ 135,000 | \$ 27,000.00 |

Source: U.S. Bureau of the Census

* labeled as "Unincorporated" by Census Bureau

The total number of single family units constructed per year since 2000 ranges from 239 in 2003 to 292 in 2000. The mid-year total of 138 units in 2004 suggests that the final total for that year will fall within the range set by previous years. Although the permit data does not indicate whether a unit will be owner- or renter-occupied, a general comparison to the annual new construction demand number of 211 units shows that the existing pace of single family construction is sufficient to keep up with demand.

In contrast, the total number of multifamily units constructed per year ranged from 10 units in 2003 to 60 in 2000, with the mid-year total of 10 units in 2004 again suggesting a final total falling within the pre-existing range. In comparison to the annual new construction demand number of 67 units, existing construction trends fall far short of demand for rental units. This disparity may be due to several factors, including existence of existing, lower quality rental stock potentially skewing data, a reluctance in the construction market to develop housing units other than traditional single family units, and zoning codes that may be inhospitable to alternative housing types.

Raw building permit data from the County Planning, Zoning, and Economic Development department can further explain the housing supply in response to demand. Data was obtained for the first two quarters of 2004 for the 32 municipalities for which the County administers its zoning ordinance. This information is for the total amount of new construction building permits issued, and does not take into account that some permits are obtained to replace existing housing (usually mobile or modular homes), or that some permits are reissued for previously existing permits that have expired. As a result, totals are larger than those reported by the Census Bureau. However, this data can give a more focused picture than the census-reported countywide totals. The following table outlines this data.

**Table 6-21
Fayette County Building Permit Activity –2004 (second quarter)**

| | building permit count | average unit cost |
|------------------|-----------------------|-------------------|
| Belle Vernon | 1 | \$ 25,000.00 |
| Bullskin | 30 | \$ 115,068.97 |
| Dunbar Borough | 6 | \$ 62,600.00 |
| Dunbar Township | 26 | \$ 128,793.48 |
| Everson | 1 | \$ 50,000.00 |
| Fairchance | 3 | \$ 34,800.00 |
| Franklin | 14 | \$ 94,171.43 |
| Georges | 30 | \$ 69,079.33 |
| German | 15 | \$ 131,423.33 |
| Jefferson | 5 | \$ 132,875.00 |
| Lower Tyrone | 2 | \$ 20,500.00 |
| Luzerne | 8 | \$ 118,375.00 |
| Markleysburg | 1 | \$ 92,000.00 |
| Menallen | 20 | \$ 121,050.00 |
| Newell | 3 | \$ 108,666.67 |
| Nicholson | 4 | \$ 55,125.00 |
| North Union | 30 | \$ 106,731.03 |
| Perry | 4 | \$ 63,000.00 |
| Redstone | 11 | \$ 72,336.36 |
| Saltlick | 9 | \$ 60,437.50 |
| Smithfield | 1 | \$ 100,000.00 |
| Springfield | 13 | \$ 75,292.31 |
| Springhill | 19 | \$ 75,647.06 |
| Upper Tyrone | 8 | \$ 136,750.00 |
| multifamily | 3 | \$ 52,083.33 |
| modular | 53 | \$ 58,277.36 |
| mobile home | 20 | \$ 9,755.00 |
| new construction | 187 | \$ 113,930.11 |

Source: Fayette County Office of Planning,
Zoning, and Community Development

Permit activity is highest in Bullskin, Dunbar, Georges, Menallen, and North Union townships, ranging between 20-30 permits in the first two quarters of 2004. These municipalities have all experienced recent infrastructure activity.

Areas with the highest per unit cost include Dunbar, German, Jefferson, Menallen, and Upper Tyrone townships. In these townships, per unit cost ranges between \$121,050 and \$136,750. Areas with the lowest per unit cost include Lower Tyrone and Nicholson townships, and the boroughs of Belle Vernon, Everson, and Fairchance. Per unit cost in these municipalities ranges between \$20,500 and \$55,125.

Housing unit cost by type also varies greatly. Stated construction costs included:

- Mobile homes – average of \$9,755 per unit
- Modular homes – average of \$58,277.36 per unit
- Multifamily units – average of \$52,083.33 per unit
- Single family new construction – average of \$113,930.11 per unit

7. ASSESSMENT OF AFFORDABLE HOUSING NEEDS

A. Low Income Households

As described previously in this report, HUD establishes income range levels to identify extremely low, low, and moderate income households. Most federally-funded programs provide assistance to households and individuals with annual incomes equal to 80 percent of the median family income (MFI). For this reason, this section of the report will focus on those households and individuals.

i. Poverty Level

Each year the U.S. Department of Health and Human Services (HHS) establishes poverty thresholds by which many federally-funded programs determine eligibility for assistance. In 2000, the national poverty threshold for a family of four was an annual income of no more than \$17,050. That same year, the Census reported that 5,739 Fayette County families had incomes below the level of poverty. This was equivalent to 14 percent of all family households, or approximately one in every seven households.

For families with children, particularly female-headed households with children under the age of five, the statistics were worse. Among female-headed family households, the rate of poverty was 35.8 percent. The rate rose significantly to 65.7 percent among female-headed family households with children younger than five.

For families and individuals living in poverty, decent affordable housing is nearly unattainable without financial subsidy.

At the market area level, poverty rates range from 12.6% (Market areas 1 and 7) to 26.4% (Market area 11). The following table outlines the poverty rates by market area and municipality for the county.

**Table 7-1
2000 Poverty Rate**

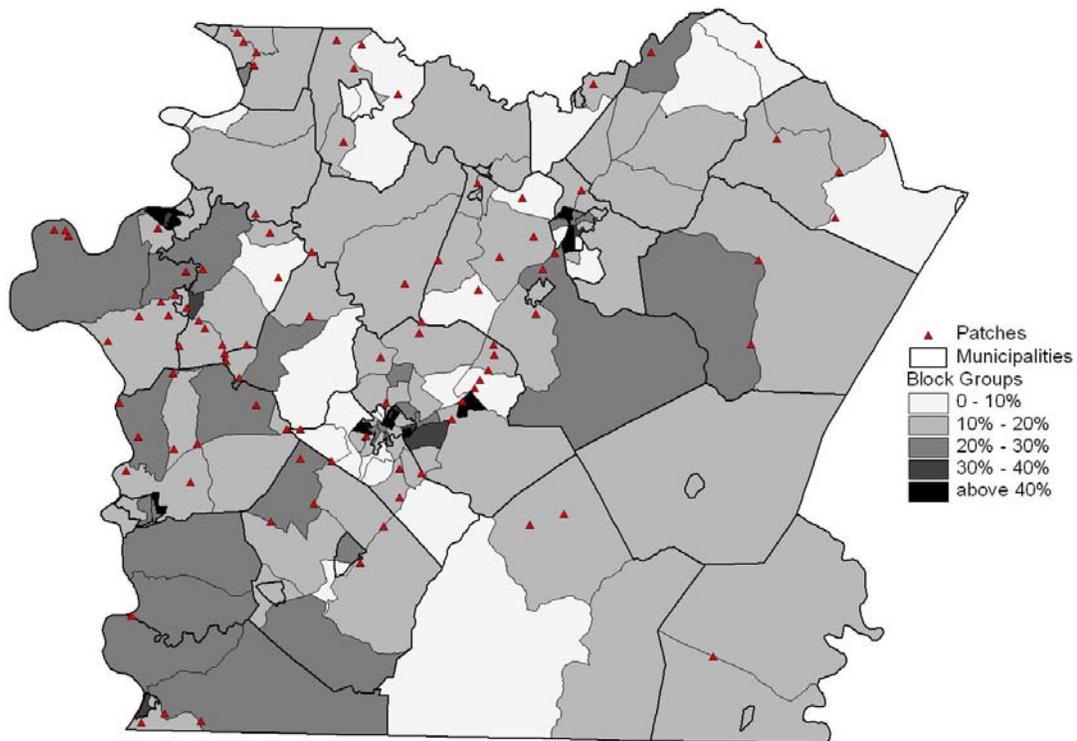
| | | Total | Individuals Below Poverty Level | % Below Poverty Level |
|-------------|---------------------|---------|---------------------------------|-----------------------|
| | Fayette County | 146,826 | 26,434 | 18.0% |
| District 1 | Belle Vernon | 1,191 | 193 | 16.2% |
| | Everson | 838 | 133 | 15.9% |
| | Fayette City | 714 | 186 | 26.1% |
| | Jefferson | 2,255 | 338 | 15.0% |
| | Lower Tyrone | 1,167 | 158 | 13.5% |
| | Newell | 545 | 31 | 5.7% |
| | Perry | 2,778 | 338 | 12.2% |
| | Perryopolis | 1,759 | 120 | 6.8% |
| | Upper Tyrone | 2,240 | 225 | 10.0% |
| | Washington | 4,443 | 538 | 12.1% |
| | Total | 17,930 | 2,260 | 12.6% |
| District 2 | Brownsville Borough | 2,781 | 955 | 34.3% |
| | Brownsville Twp | 762 | 113 | 14.8% |
| | Luzerne | 4,663 | 817 | 17.5% |
| | Redstone | 6,347 | 1,265 | 19.9% |
| | Total | 14,553 | 3,150 | 21.6% |
| District 3 | Fairchance | 2,057 | 340 | 16.5% |
| | Georges | 7,042 | 1,276 | 18.1% |
| | German | 5,560 | 1,104 | 19.9% |
| | Masontown | 3,417 | 861 | 25.2% |
| | Smithfield | 859 | 123 | 14.3% |
| | Total | 18,935 | 3,704 | 19.6% |
| District 4 | Nicholson | 1,990 | 351 | 17.6% |
| | Point Marion | 1,326 | 311 | 23.5% |
| | Springhill | 2,960 | 829 | 28.0% |
| | Total | 6,276 | 1,491 | 23.8% |
| District 5 | Henry Clay | 1,887 | 348 | 18.4% |
| | Markleysburg | 246 | 53 | 21.5% |
| | Ohiopyle | 72 | 15 | 20.8% |
| | Stewart | 754 | 83 | 11.0% |
| | Wharton | 3,756 | 528 | 14.1% |
| | Total | 6,715 | 1,027 | 15.3% |
| District 6 | Saltlick | 3,702 | 373 | 10.1% |
| | Springfield | 3,077 | 669 | 21.7% |
| | Total | 6,779 | 1,042 | 15.4% |
| District 7 | Bullskin | 7,710 | 867 | 11.2% |
| | Connellsville Twp | 2,549 | 361 | 14.2% |
| | Dawson | 439 | 72 | 16.4% |
| | Dunbar Borough | 1,218 | 135 | 11.1% |
| | Dunbar Twp | 7,510 | 981 | 13.1% |
| | Vanderbilt | 567 | 106 | 18.7% |
| | Total | 19,993 | 2,522 | 12.6% |
| District 8 | Franklin | 2,609 | 359 | 13.8% |
| | Menallen | 4,611 | 749 | 16.2% |
| | Total | 7,220 | 1,108 | 15.3% |
| District 9 | North Union | 14,093 | 2,732 | 19.4% |
| | South Union | 10,949 | 1,376 | 12.6% |
| | Total | 25,042 | 4,108 | 16.4% |
| District 10 | Connellsville City | 9,117 | 2,573 | 28.2% |
| | South Connellsville | 2,271 | 277 | 12.2% |
| | Total | 11,388 | 2,850 | 25.0% |
| District 11 | Uniontown | 11,995 | 3,172 | 26.4% |

Source: U.S. Bureau of the Census

At the block group level, the pockets of poverty become more clearly defined. However, since portions of the county are rural and some block groups still cover large areas, zeroing in on specific areas of the county is difficult.

High poverty rates seem to be centered along the county's western border, in portions of Brownsville, Connellsville, Masontown, and Uniontown, and some portions of the northeast quadrant. The following figure highlights poverty rates by block group. Also noted on the figure are the locations of the major patch communities in the county. Although some patches are located in areas of moderate or higher poverty, there does not appear to be a connection between patch locations and high poverty.

Figure 7-1
Fayette County Poverty Rates – 2000



Source: U.S. Bureau of the Census

ii. Reduced or Free School Lunch Participants by School District

Another factor that provides information about the income level of families is the level of participation in the Reduced or Free School Lunch Program offered in every school district. Children from families with incomes at or below 130% of the poverty level, children in families receiving Temporary Assistance for Needy Families (TANF), and children in families receiving food stamp benefits are eligible for free lunches. Children in families whose income is between 130% and 185% of the poverty level are eligible for reduced price lunches. The following table outlines free/reduced eligibility for students in Fayette County's school districts.

Table 7-2
2003 Free/Reduced Lunch Eligibility

| School District | 2003 Enrollment | Free Eligible | Reduced Eligible | % Free Enrollment | % Reduced Enrollment | % Free/Reduced Enrollment |
|------------------|-----------------|---------------|------------------|-------------------|----------------------|---------------------------|
| Albert Gallatin | 4,005 | 1,815 | 429 | 45.3% | 10.7% | 56.0% |
| Laurel Highlands | 3,786 | 1,229 | 395 | 32.5% | 10.4% | 42.9% |
| Southmoreland | 2,187 | 581 | 253 | 26.6% | 11.6% | 38.1% |
| Frazier | 1,198 | 357 | 81 | 29.8% | 6.8% | 36.6% |
| Belle Vernon | 2,961 | 606 | 179 | 20.5% | 6.0% | 26.5% |
| Brownsville | 1,960 | 1,064 | 169 | 54.3% | 8.6% | 62.9% |
| Connellsville | 5,355 | 2,161 | 673 | 40.4% | 12.6% | 52.9% |
| Uniontown | 3,607 | 1,676 | 290 | 46.5% | 8.0% | 54.5% |
| County total | 25,059 | 9,489 | 2,469 | 37.9% | 9.9% | 47.7% |

Source: PA Department of Education

iii. Cost Burdened Renter Households by Household Income

In 2000, there were 5,376 renter households in Fayette County paying more than 30% of their annual household income for rent. Despite the availability of 3,176 affordable rental housing units and 920 Section 8 Housing Choice vouchers, 34.0% of the 15,798 renter households in the county are cost burdened.¹⁵

The bulk of the cost-burdened renter households in the county are lower income households. While there are no cost-burdened households with a household income of \$35,000 or higher, the cost-burdened rate among renter households with incomes under \$35,000 is 48.6% (5,376). The cost-burdened rate is highest in the under \$10,000 household income category, where 66.4% (3,439) households are cost-burdened.

iv. Housing Wage

Out of Reach (compiled and published by the National Low Income Housing Coalition) is a side-by-side comparison of wages and rents in every county, Metropolitan Statistical Area (MSA), combined non-metropolitan area and state in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit of a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30 percent of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is the Housing Wage.

In Fayette County, an extremely low income household (earning \$16,230, 30 percent of the area median income of \$54,100 in 2003) could afford monthly rent of no more than \$406, while the FMR for a two-bedroom unit was \$615. A minimum wage earner (earning \$5.15 per hour) could afford monthly rent of no more than \$268. An SSI recipient (receiving \$579 monthly) could

¹⁵ Please refer to section 5.A.vii. for cost burdened rental data by market area and municipality.

afford monthly rent of no more than \$174, while the FMR for a one-bedroom unit was \$556.

In Fayette County, a worker earning the minimum wage must work 92 hours per week in order to afford a two-bedroom unit at the area's FMR. In reality, the 2003 housing wage in Fayette County was \$11.83. This is the amount a full-time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the FMR of \$615 per month. This is equivalent to 230 percent of the minimum wage.

In 2003, 27 percent of all county households (16,093) were renters. Based on the methodology used by the Coalition in their report, the annual median income among renters was \$18,417. In order to afford a two-bedroom unit at the area's FMR, a typical renter household would have required a minimum annual income of \$24,679. This was equivalent to 134 percent of the median renter income.

v. Private Assisted Rental Unit Eligibility

With 26,592 older households in Fayette County, elderly residents are one of the county's largest population groups. Affordable housing is often needed for elderly persons. Of those households, 13,527 (50.9%) have incomes under \$25,000. Many of these poor elderly households are likely housed in substandard dwelling units.

Several areas of the county mentioned as areas in need of housing for older residents were surveyed to determine their initial ability to support subsidized elderly rental housing units. A "quick test" – an informal market analysis, based on census data – was conducted on each area. Quick tests compare the number of age- and income-eligible residents in a given area to the number of existing subsidized rental units. This process identifies if there is a sufficient pool of eligible residents from which to capture residents for a proposed project. They also determine if existing subsidized housing units adequately serve the market.

It is important to note that a quick test only signifies that there is a sufficient population of age- and income-eligible households that could potentially qualify for age- and income-restricted housing. However, an independent market analysis would be required to verify that an actual demand exists within a specific market and at a certain location. A sufficient eligible population does not solely determine demand. Other factors include (but are not limited to) vacancy rates within the proposed market area, waiting list information, population growth patterns, proposed building type (high- or low-rise), future development plans, and economic activity.

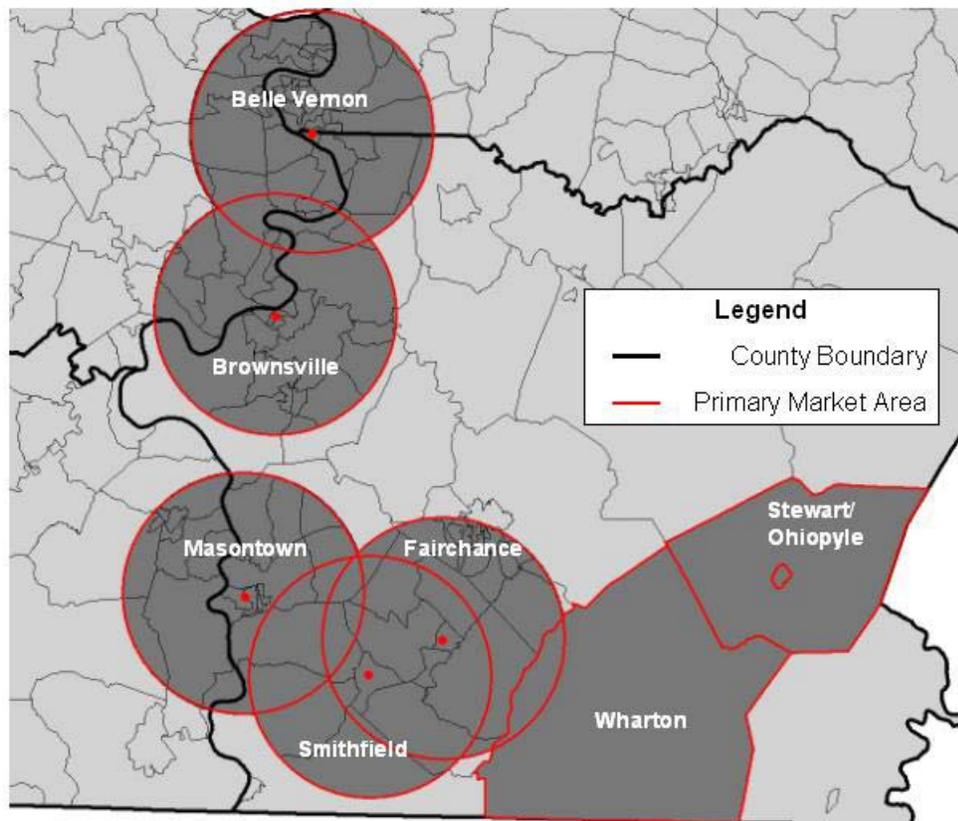
Quick tests were conducted on the population within a 5-mile radius of a borough, or in more rural areas, the entire township population. Areas identified as potential locations for tax credit elderly housing included:

- Belle Vernon Borough

- Brownsville Borough
- Masontown Borough
- Fairchance Borough
- Smithfield Borough
- Stewart Township/Ohiopyle Borough
- Wharton Township

The following figure shows the areas that fall within the quick test capture areas. Portions of three areas fall partially outside of Fayette County boundaries. For those areas, two sets of numbers have been generated: the entire population within a 5-mile radius, and just those areas within the boundary that are within Fayette County.

Figure 7-2
Fayette County Quick Test Locations



Source: Mullin & Lonergan Associates, Inc.

Unit numbers were determined based on a capture rate of 5%. A 5% capture rate assumes that 5% of the eligible population within the primary market area would be served by a potential project.

In accordance with general guidelines used by PHFA when evaluating tax credit applications, projects in areas with overall capture rates (proposed project + existing subsidized housing units) of 25% or higher are not

considered feasible. However, because the number of units calculated is the maximum possible, projects with smaller numbers of units may be feasible in those locations.

Of the seven areas surveyed, three are feasible places for further study: Masontown, Smithfield, and Brownsville. The following table outlines calculations for those market areas.

**Table 7-3
Feasible Quick Test Sites**

| | Brownsville | | | Masontown | | | Smithfield | | |
|------------------|-------------|--------------|---------|-----------|--------------|---------|------------|--------------|---------|
| | units | capture rate | | units | capture rate | | units | capture rate | |
| | | project | overall | | project | overall | | project | overall |
| 55+ | 73 | 5.01% | 22.92% | 49 | 4.97% | 18.14% | 35 | 5.03% | 9.63% |
| 62+ | 64 | 5.02% | 25.47% | 41 | 4.96% | 20.69% | 29 | 5.01% | 10.54 |
| 55+ Fayette only | 43 | 5.06% | 18.13% | 33 | 4.97% | 6.48% | - | - | - |
| 62+ Fayette only | 37 | 5.01% | 20.02% | 28 | 5.08% | 6.89% | - | - | - |

Source: U.S. Bureau of the Census; Pennsylvania Housing Finance Agency; Mullin & Lonergan Associates, Inc.

- Masontown:** the Masontown primary market area (PMA) could support up to 49 units of elderly subsidized housing. Excluding the portion of the PMA that covers Greene County, this area could support up to 33 units. There is a relatively low number of existing subsidized units in the PMA, which is demonstrated by the low overall capture rates in the Fayette-only calculations. In addition, Masontown is well positioned to support elderly rental units. The compact community has a variety of amenities within walking distance of residential areas. As one of the larger boroughs in the county, it supports many service providers. A vacant school near the borough's main commercial district provides an existing structure potentially available for adaptive reuse as a residential facility. Masontown is the most likely candidate for elderly tax credit housing in the county.
- Smithfield:** The Smithfield PMA could support up to 35 units. With a PMA entirely within Fayette County, Smithfield has low overall capture rates and a sufficient pool of eligible residents.
- Brownsville:** The Brownsville area could support up to 73 units. However, the overall capture rates for this PMA are close to the 25% mark. While the calculations may indicate a need at this level, other demand factors like vacancy rates may also come into play in Brownsville. Projects with lower numbers of units may be more feasible to consider in this area.

Four other areas of the county that were surveyed do not appear to be feasible for senior low income housing tax credit developments at this time. Those areas include: Belle Vernon, Fairchance, Stewart Township/Ohiopyle, and

Wharton Township. The following table outlines calculations for those market areas.

**Table 7-4
Infeasible Quick Test Sites**

| | Belle Vernon | | | Fairchance | | | Stewart/Ohiopyle | | | Wharton | | |
|------------------|--------------|--------------|---------|------------|--------------|---------|------------------|--------------|---------|---------|--------------|---------|
| | units | capture rate | | units | capture rate | | units | capture rate | | units | capture rate | |
| | | project | overall | | project | overall | | project | overall | | project | overall |
| 55+ | 148 | 4.99% | 35.90% | 29 | 4.93% | 74.36% | 1 | 3.86% | 3.86% | 3 | 5.13% | 5.13% |
| 62+ | 132 | 4.98% | 39.58% | 26 | 4.96% | 82.83% | 1 | 4.18% | 4.18% | 2 | 4.09% | 4.09% |
| 55+ Fayette only | 22 | 5.10% | 36.41% | - | - | - | - | - | - | - | - | - |
| 62+ Fayette only | 18 | 4.92% | 41.80% | - | - | - | - | - | - | - | - | - |
| 55+ no Uniontown | - | - | - | 29 | 4.93% | 10.38% | - | - | - | - | - | - |
| 62+ no Uniontown | - | - | - | 26 | 4.96% | 11.07% | - | - | - | - | - | - |

Source: U.S. Bureau of the Census; Pennsylvania Housing Finance Agency; Mullin & Lonergan Associates, Inc.

- **Belle Vernon:** With a 5% capture rate, the 3-county area within this PMA appears to be able to support up to 148 units. However, the large numbers of existing subsidized housing in the PMA calculates very high overall capture rates for all alternatives, making smaller projects also unlikely.
- **Fairchance:** Although calculations indicate the Fairchance PMA could support up to 29 units, portions of Uniontown are within the PMA. The high concentration of existing subsidized elderly units in close proximity makes a project in this area unlikely.
- **Stewart Township/Ohiopyle and Wharton Township:** Both Stewart/Ohiopyle and Wharton PMAs have low enough overall capture rates to warrant supporting tax credit housing. However, the age- and income-eligible population is so low in these rural areas that a 5% capture rate yields only one unit in Stewart/Ohiopyle and up to 3 units in Wharton. The low population numbers cannot support a tax credit project.

Quick test calculations and supporting Census age and income data are included in Appendix 7.

B. Inventory of Affordable Rental Units

i. Inventory of Publicly and Privately Assisted Rental Units

Based on an inventory of rental housing developments prepared in June 2004, there were 2,971 rental units in Fayette County affordable to low-income households. The affordable units include:

- Units owned and administered by the public housing authorities in the County
- Units developed with assistance from HUD programs such as Section 202 and 811
- Units developed with Housing Tax Credits

These units account for 4.5% of the county's overall housing stock and 18.5% of the county's rental housing stock. As shown by the table below, characteristics of the affordable rental housing stock include:

- 890 of the affordable units are for elderly persons
- 1,742 of the affordable rental units are for families
- The number of privately assisted rental units and public housing units is almost equal (1,566 privately assisted units and 1,405 public housing units).

**Table 7-5
Assisted Rental Inventory - 2004**

| Municipality | Development | Privately Assisted Units | Public Housing Units | Elderly Units | Family Units | Accessible Units | General Units | Total Public and Privately Assisted Units |
|------------------------|-----------------------------------|--------------------------|----------------------|---------------|--------------|------------------|---------------|---|
| Uniontown | Beeson Court | 50 | - | 45 | - | 5 | - | 50 |
| Belle Vernon | Belle Vernon Apartments | - | 150 | 135 | - | 15 | - | 150 |
| South Union Twp | Bierer Wood Acres | - | 86 | - | 86 | - | - | 86 |
| Masontown | C.E. Hess Terrace | - | 50 | 10 | 37 | 3 | - | 50 |
| Connellsville | Connellsville Heritage Apartments | 36 | - | 34 | - | 2 | - | 36 |
| Connellsville | Connellsville Towers & Townhouses | 110 | - | 90 | - | 10 | 10 | 110 |
| South Union Twp | Crossland Place | - | 40 | - | 38 | 2 | - | 40 |
| Uniontown | East View Terrace | - | 130 | 10 | 120 | - | - | 130 |
| Fairchance | Fairchance Housing | - | 28 | - | 24 | 4 | - | 28 |
| Masontown | Fort Mason Village | - | 100 | - | 96 | 4 | - | 100 |
| Brownsville | Simpson Manor | 126 | - | - | - | - | 126 | 126 |
| Uniontown | Gallatin Apartments | 38 | - | 38 | - | - | - | 38 |
| Connellsville | Gibson Terrace | 150 | - | - | 146 | 4 | - | 150 |
| Brownsville | H.J. Mulligan Manor | - | 65 | 61 | - | 4 | - | 65 |
| North Union Twp | Lemont Heights | - | 24 | - | 24 | - | - | 24 |
| Washington Twp | Marion Villa | - | 80 | - | 76 | 4 | - | 80 |
| Uniontown | Marshall Manor | - | 100 | 95 | - | 5 | - | 100 |
| <i>Connellsville</i> | <i>North Manor</i> | - | <i>100</i> | - | <i>100</i> | - | - | <i>100</i> |
| Smithfield | Outcrop Housing | - | 52 | - | 48 | 4 | - | 52 |
| Uniontown | Poplar Lane Court | 49 | - | 44 | - | 5 | - | 49 |
| <i>Connellsville</i> | <i>Riverview Apartments</i> | - | <i>100</i> | <i>100</i> | - | - | - | <i>100</i> |
| Connellsville | Rose Square Apartments | 11 | - | - | 10 | 1 | - | 11 |
| Uniontown | Sembower Terrace | - | 32 | - | 30 | 2 | - | 32 |
| Brownsville | Snowden Terrace | - | 65 | 20 | 45 | - | - | 65 |
| Brownsville | South Hill Terrace | - | 100 | - | 95 | 5 | - | 100 |
| Uniontown | The Heritage | 36 | - | 34 | - | 2 | - | 36 |
| Uniontown | Uniontown Housing | - | 25 | - | 23 | 2 | - | 25 |
| Uniontown | White Swan Apartments | - | 78 | 78 | - | - | - | 78 |
| Connellsville | Woodland Hills Townhomes | 64 | - | - | 64 | - | - | 64 |
| Fairchance | Wynwood Commons | 34 | - | 32 | - | 2 | - | 34 |
| Bullskin Twp | Highland Manor Apartments | 63 | - | - | 63 | - | - | 63 |
| Everson | Brownsville House | 34 | - | 32 | - | 2 | - | 34 |
| North Union Twp | Confer Vista | 36 | - | 32 | - | 4 | - | 36 |
| North Union Twp | Harris Garden Apartments | 108 | - | - | - | 6 | 102 | 108 |
| North Union Twp | Union Gardens Apartments | 94 | - | - | 90 | 4 | - | 94 |
| Redstone Twp | Hunter's Ridge | 125 | - | - | 125 | - | - | 125 |
| South Union Twp | Surrey Hill Apartments | 69 | - | - | 69 | - | - | 69 |
| Uniontown | Mount Vernon Apartments | 110 | - | - | 110 | - | - | 110 |
| Uniontown | Pershing Court Manor | 80 | - | - | 80 | - | - | 80 |
| Uniontown | Village of Searight | 143 | - | - | 143 | - | - | 143 |
| Totals | | 1,566 | 1,405 | 890 | 1,742 | 101 | 238 | 2,971 |

Source: Pennsylvania Housing Finance Agency, Fayette County Housing Authority and Connellsville Housing Authority

Note: **Bold** entries are Fayette County Housing Authority public housing units.

Italicized entries are Connellsville Housing Authority public housing units.

Privately assisted units are affordable, non-public housing units

ii. Public Housing and Section 8 Housing Choice Vouchers

Two public housing authorities serve Fayette County. Both the Fayette County Housing Authority and Connellsville Housing Authority were interviewed during the preparation of this document. Information regarding each agency's public housing inventory and Section 8 Housing Voucher programs are listed below.

a. Fayette County Housing Authority (FCHA)

Fayette County Housing Authority currently manages a total of 1,205 public housing units countywide. As shown on the table below, 751 of the units are for families and 454 are for elderly persons. Over 40% of FCHA's units are located in Uniontown and the majority of them were constructed prior to 1976.

**Table 7-6
Fayette County Housing Authority Inventory - 2004**

| Development Name | Location | Initial Occupancy | Total Units | Family Units | Elderly Units |
|-------------------------------|---------------------|-------------------|-------------|--------------|---------------|
| Bierer Wood Acres | Uniontown | 1943 | 86 | 86 | 0 |
| Crossland Place | Uniontown | 1943 | 40 | 40 | 0 |
| Gibson Place | Connellsville | 1943 | 0 | 0 | 0 |
| Lemon Wood Acres | Uniontown | 1952 | 0 | 0 | 0 |
| South Hills Terrace | Brownsville | 1952 | 100 | 100 | 0 |
| Fort Mason Village | Masontown | 1952 | 100 | 100 | 0 |
| Dunlap Creek Village | Redstone Township | 1959 | 0 | 0 | 0 |
| Marion Villa | Washington Township | 1959 | 80 | 80 | 0 |
| Snowden Terrace | Brownsville | 1962 | 65 | 45 | 20 |
| East View Terrace | Uniontown | 1964 | 130 | 100 | 30 |
| Howard J. Mulligan Manor | Brownsville | 1980 | 65 | 0 | 65 |
| White Swan Apartments | Uniontown | 1968 | 78 | 0 | 78 |
| Marshall Manor | Uniontown | 1972 | 100 | 0 | 100 |
| Clarence Hess Terrace | Masontown | 1977 | 50 | 39 | 11 |
| Belle Vernon Apartments | Belle Vernon | 1976 | 150 | 0 | 150 |
| J. Watson Sembower | Uniontown | 1981 | 32 | 32 | 0 |
| Sheldon Avenue & Christy Lane | Fairchance | 1984 | 28 | 28 | 0 |
| Scattered Sites | Uniontown | 1984 | 25 | 25 | 0 |
| Lemont Heights | Lemont Furnace | 1986 | 24 | 24 | 0 |
| Outcrop I | Smithfield | 1986 | 32 | 32 | 0 |
| Outcrop II | Smithfield | 1995 | 20 | 20 | 0 |
| County totals | | | 1205 | 751 | 454 |

Source: Fayette County Housing Authority Interview August 19, 2004

Over the last several years, the FCHA has made changes to various public housing developments in the county using federal HUD HOPE VI funds. HOPE VI funds allow housing authorities to demolish old, outdated and dilapidated units. Some HOPE VI plans also include the development of new units on the existing public housing sites following demolition of units. However, the FCHA did not receive HOPE VI revitalization funds and therefore did not construct new housing on the public housing sites. A summary of FCHA's HOPE VI projects are listed below.

- Bierer Woods Acres – The Housing Authority received HUD HOPE VI demolition funds to assist in the reduction of the total number of units at this site. Upon completion of demolition activities the total unit count will be 86 family units.
- Lemon Wood Acres – The Housing Authority received HUD HOPE VI demolition funds to remove all 150 units at this development. The Housing Authority plans to redevelop this site in 2005-06 by using housing tax credits to create additional affordable rental units. The size and number of units to be developed is undetermined at this time.
- Snowden Terrace – The Housing Authority received HUD HOPE VI demolition funds to remove 5 family units from this development. There are no current plans to replace units at this site.

- Dunlap Creek Village – The Housing Authority received HUD HOPE VI demolition funds to remove all 100 units at this site. The FCHA is seeking to sell this property through a public housing disposition procedure. At this time, it is unknown what the use of the property will be following disposition of the site.

The highest vacancy rates are at the South Hills Terrace family development and the Snowden Terrace family development. Both of these sites are located in Brownsville. Very few families are interested in living in Brownsville. FCHA may eventually be forced to reduce units at these developments through demolition.

In the summer of 2004, 150 family public housing units were vacant while all elderly units were fully occupied. FCHA has 75 applicants on its authoritywide waiting list for public housing units.

FCHA has recently completed a HUD required 504 Accessibility Needs Analysis and will be implementing its 504 Transition Plan over the next several years. Upon completion, the FCHA will offer a full range of accessible housing units at each of their public housing developments. The Housing Authority will also be in compliance with all federal regulation regarding accessible housing units upon completion of its 504 Transition Plan. FCHA provides site based management and centralized maintenance of public housing units.

FCHA also administers a Section 8 Housing Choice Voucher Program. Characteristics of this program include:

- FCHA administers 921 vouchers, all vouchers are presently utilized.
- The Housing Authority has no project-based vouchers at this time. However, the FCHA will seek project-based vouchers for its future elderly tax credit units if necessary.
- Approximately 800 applicants were on the waiting list for Section 8 vouchers during the summer of 2004. The waiting list remains open at all times.
- HUD has invited FCHA to apply for 200 additional vouchers as a result of the public housing demolition activities that have occurred recently.
- There is significant landlord interest and participation in the Section 8 program.
- FCHA provides tenant-based vouchers to Fayette County Community Action Agency's tax credit tenants.

b. Connellsville Housing Authority (CHA)

Connellsville Housing Authority currently manages a total of 200 public housing units within the City of Connellsville. As shown on the table above, 100 of the units are located in the Riverview Apartment complex.

All of these units are one bedroom and are for elderly persons. During the summer of 2004, this complex had an occupancy rate of 100% and had a waiting list of 91 persons.

Additionally, the Connellsville Housing Authority operates the North Manor housing complex, which has a total of 100 units. This family development offers a mixture of one, two, three and four bedroom units and was 100% occupied during the summer of 2004. This complex has a waiting list of 98 units.

The Connellsville Housing Authority also owns and manages the Greenwood Heights development. This apartment complex is a **market rate** (no income limits to rent) development that offers a mixture of one, two and three bedroom units. During the summer of 2004, this complex was 97% occupied. Rents for these units are \$285 for a one bedroom, \$315 for a two bedroom and \$340 for a three bedroom.

The Housing Authority acquired this development from the State of Pennsylvania in the 1950s when the state was divesting its housing portfolio. The Housing Authority will periodically take out conventional loans to make needed improvements in the development. Currently the Authority is remodeling all of the units' kitchens.

Other public housing characteristics include:

- Low vacancy rates at the developments
- Highest demand is for family public housing units
- Public Housing units are in good, physical shape.
- No demolition of any units planned
- Connellsville Housing Authority must complete its HUD Section 504 review of accessibilities needs
- The Authority has no Section 8 Housing Choice Vouchers
- The Authority does not run any homeownership programs
- Greatest housing need is for affordable one-bedroom units for single persons between 18-40

iii. **Affordable Renter Housing Potentially Lost to Conversion**

Information was collected to determine the affordable renter housing units that may be lost to conversion to market units in Fayette County through 2021. Records reviewed included HUD's data regarding expiring Section 8 contracts, expiring mortgages for Section 202 and Section 811 assisted housing, and USDA's information regarding rental assisted financed projects. The data indicated that up to 194 affordable rental housing units may be lost due to conversion to market rate units in the county by 2010. Units potentially lost include 86 elderly units and 108 family units. Furthermore, an additional 314 units may be lost to conversion by the year 2021. All of the affordable rental units that may be lost due to conversion are HUD Section 8

project based units, housing tax credit units, and/or USDA rural development properties.

The City of Uniontown has the greatest potential to lose affordable rental units. By the year 2021, a total of 352 units could be lost as a result of conversion of existing affordable units. The table below shows the affordable rental housing units that may be lost to conversion in Fayette County by municipality.

**Table 7-7
Renter Housing Potentially Lost to Conversion**

| Project Name | Address | City | Zip | Type | Number of Units | Initial Occupancy Date | Contract Expiration Date | Loan Maturity Date |
|------------------------|---------------------|---------------|-------|-------------------------------|-----------------|------------------------|--------------------------|--------------------|
| Beeson Court | 125 E. Main Street | Uniontown | 15401 | Elderly | 50 | 2/7/1989 | 2/6/2009 | 10/1/2029 |
| Brownsville Apartments | 100 High Street | Brownsville | 15417 | physically handicapped | 45 | n/a | 4/30/2021 | n/a |
| Cherry Tree Nursing | 410 Terrace Drive | Uniontown | 15401 | Intermediate care facility | 120 | 10/31/1995 | n/a | 6/1/2043 |
| Confer Vista | 98 Confer Drive | Uniontown | 15401 | elderly | 36 | 3/25/1988 | 3/24/2008 | 7/1/2028 |
| Connellsville Towers | 120 E. Peach Street | Connellsville | 15425 | partially elderly/handicapped | 111 | n/a | n/a | n/a |
| Gallatin Apartments | 43 E. Main Street | Uniontown | 15401 | elderly | 38 | n/a | 3/10/2021 | n/a |
| Harris Gardens | 143 Brushwood Road | Uniontown | 15401 | ind. Families | 108 | 9/20/1971 | 5/31/2009 | 8/1/2012 |

Source: U.S. Department of Housing and Urban Development, Pittsburgh Field Office

iv. Current Planned Projects

According to information provided by PHFA and HUD, there has been no funding applications submitted to HUD or PHFA to create additional affordable rental housing units in Fayette County during the FY 2003 or 2004 funding cycles. This does not take into account any affordable rental units, either planned or developed, that may have used private financing to create housing units.

C. Homeless

i. Continuum of Care Process

HUD initiated the Continuum of Care (CoC) process in 1994 to encourage a coordinated, strategic approach to planning for programs that assist individuals and families who are homeless. The CoC document is the mechanism through which federal funds are awarded to communities and states to assist the homeless. CoC planning efforts may be organized at a number of geographic levels. Fayette County participates in the statewide CoC in the southwest region.

Key elements of the CoC approach include:

- Strategic planning to assess available housing, services and identify gaps;
- Data collection systems to document the characteristics and needs of the people who are homeless and to track people served; and
- Inclusive processes that draw upon system- and client-level sources of information to establish priorities.

ii. Available Resources

Through the CoC, Fayette County is able to provide the following services to its homeless and near-homeless populations:

- Case management—Fayette County Community Action Agency, City Mission, Fayette County Drug and Alcohol Commission, Chestnut Ridge Counseling, Diversified
- Life Skills Training—City Mission, Fayette County Community Action Agency
- Substance Abuse Treatment— Fayette County Drug and Alcohol Commission
- Mental health treatment— Fayette County MH/MR, City Mission, Chestnut Ridge Counseling
- HIV/AIDS prevention, education and care—A Vision for Voli
- Employment Assistance—Private Industry Council of Westmoreland/Fayette, Career Link
- Child care—Coordinated Child Care, Echo
- Housing placement— Fayette County Community Action Agency, City Mission, Fayette County Housing Authority, Fayette County Assistance Office.

City Mission in Uniontown provides exceptional transitional housing in the form of 18 single-room occupancy (SRO) units and 12 units of one to three bedrooms for families. Additionally, the facility serves approximately 450 homeless clients and another 150 near-homeless clients each year. Before the transitional housing facility was constructed, the recidivism rate among emergency shelter clients was 70 percent; it has since declined to 7 percent.

City Mission also opened a housing facility for high risk youths 14-17 years of age. The agency is currently working to plan and develop a similar facility for 18-21 high risk young adults.

iii. Identified Housing Needs

City Mission has identified the need for (1) permanent housing units to which their individual and family clients could transition from the SRO units, and (2) housing for released prison inmates. Typically, clients relocate from the strongly supportive transitional housing at the Mission to the most affordable housing units in the area, which often tend to be substandard rental units leased by slum landlords. Without the supportive and case management services provided by the Mission, clients often revert to the same negative behaviors that first resulted in their homelessness (late or no rent payment, lack of budgeting skills, inability to properly care for housing, drug and alcohol abuse, etc.).

The permanent housing units would be small-scale with no more than 4 units in a building and scattered throughout the community to facilitate

independence. Residents would maintain strong ties to the Mission through the provision of supportive services to enhance their successful transition to self-sufficiency. City Mission has identified a current need for 6-8 units of permanent housing per year.

D. Existing and Potential Housing Resources

This section identifies local organizations and housing programs that are available to address affordable housing needs of Fayette County residents.

i. Redevelopment Authority of the County of Fayette (RACF)

- **Housing Rehabilitation Program**

The Redevelopment Authority of the County of Fayette has successfully administered a housing rehabilitation program for 29 years, facilitating improvements to over 1,330 households since 1975. The Authority implements a countywide Homeowner Rehabilitation Program in cooperation with the eleven (11) CDBG Entitlement Townships of Bullskin, Dunbar, Georges, German, Luzerne, Menallen, North Union, Redstone, South Union, Washington, and Wharton. In addition to HOME and CDBG funds, the Authority's Homeowner Rehabilitation Program is also supported by funding from the U.S. Department of Agriculture (USDA) Rural Development Service and County Act 137 funds.

The Homeowner Rehabilitation Program assists homeowners through the provision of no interest rehabilitation loans. In order to qualify for assistance, homeowners must be considered low or moderate income as defined by the U.S. Department of Housing and Urban Development (HUD).

In order to assure maximum affordability, loans are made at 0% interest. All loans are secured by placement of a lien against the property, and require repayment of principal, on a formula which recognizes the extent to which the borrower has the ability to make periodic repayments. To the extent it is determined that the borrower can make monthly payments, such payments will be required.

The program uses 30% of income as the target for gross shelter costs. The net shelter resource available to make monthly payments on the rehabilitation loan is calculated by deducting from 30% of income the amount of monthly debt service on existing secured indebtedness, real property taxes, the cost of hazard insurance, and an allowance for utility costs.

Once the amount of net shelter resource is determined, the term of the loan is set by dividing the principal amount of the loan by the net shelter resource. The term is the number of whole years required to repay the principal with monthly payments not larger than the net shelter resource. If the net shelter resource will not pay the entire principal in 20 years, the

amount which cannot be paid in monthly payments is deferred until the property is sold.

If all of the adults in the household are 65 years old, or are permanently and totally disabled, the entire principal amount will be deferred to sale and no monthly payment is required. If the calculation results in a net shelter resource of less than \$10.00, the entire principal will be deferred.

- **Homebuyer Development Program**

The Redevelopment Authority also offers assistance to potential first-time homebuyers through the Fayette County Homebuyer Development Program. This program is designed to encourage the purchase and rehabilitation of single-family homes, the program provides homebuyer counseling services, downpayment and closing cost assistance, and a variety of permanent and subordinated mortgage products. Funding support for the program is provided by state HOME funds, CDBG funds, Federal Home Loan Bank (FHLB) of Pittsburgh, local Act 137 revenues, homebuyer contributions, and private-sector mortgages. Qualifying families must be considered low or moderate income as defined by HUD.

Please see Appendix 9 for a copy of the Homebuyer Development Program guidelines.

- **Weatherization**

The Redevelopment Authority's Weatherization Program provides assistance to low-income households (making less than 150% of the area's poverty rate) for energy efficiency improvements. Improvement measures consist of insulation and ventilation in the attic or other unheated areas, insulating water heaters, insulating waterlines in unheated areas, replacement of broken glass and weather-stripping of doors.

This program is funded from various programs such as the Low Income Home Energy Assistance Program (LIHEAP), the U.S. Department of Energy (DOE) Weatherization Assistance Program, and various local utility companies, and the Authority's Weatherization Program. As with other programs administered by the Authority, while the LIHEAP and DOE funding are federal resources, they are provided to the county through Pennsylvania's Department of Community and Economic Development.

ii. **Funding Sources for Housing**

Listed below are funding sources that are either currently available in the county or could be used in the county to address housing needs. These sources include:

- Community Development Block Grant (CDBG) Program
- HOME Investment Partnership (HOME) Funds

- U.S. Department of Agriculture - Housing Preservation Grant (USDA-HPG)
- Act 137 - Local Affordable Housing Fund
- Pennsylvania Access Grant Program
- Brownfields for Housing Initiative
- Temporary Assistance for Needy Families (TANF)
- U.S. Department of Agriculture - Rural Utilities Service (USDA-RUS)
- Low Income Home Energy Assistance Program (LIHEAP)
- Department of Energy (DOE) Weatherization Assistance Program
- Pennsylvania Infrastructure Investment Authority (PENNVEST)
- The Federal Home Loan Bank - Affordable Housing Program (FHLB-AHP)
- Department of Conservation and Natural Resources (DCNR)
- Redevelopment Assistance Capital Project (RACP) Program
- Pennsylvania Department of Environmental Protection (DEP) - Growing Greener Program
- Rivers of Steel
- U. S. Department of Housing and Urban Development (HUD) - Rural Housing and Economic Development (RHED) Program
- Pennsylvania Department of Community and Economic Development (DCED) - Land Use Planning and Technical Assistance Program
- Appalachian Regional Commission (ARC)
- Private Foundations
- Housing Opportunities for Persons with AIDS (HOPWA)
- HUD Section 202 Funds for Elderly Persons
- HUD Section 811 Funds for Disabled Persons
- Section 8 Housing Choice Vouchers
- FHA Home Mortgage Insurance Section 203(b)
- Shelter Plus Care
- Supplemental Assistance to Facilities to Assist the Homeless (SAFAH)
- Section 8 Moderate Rehabilitation
- Emergency Shelter Grant (ESG)
- Section 502 Guaranteed provides guarantees to approved lenders to make loans to homebuyers to purchase single-family owner-occupied dwellings outside of metropolitan areas.
- Section 502 Homeownership Loan program
- Section 502 Mutual Self-Help Housing Loans

- Section 523 Self-Help Housing Site Loans
- Section 515 Rural Rental Housing Program funds
- Section 514/516 Farm Labor Housing program
- Section 524 Rural Housing Site Loans
- Section 533 Housing Preservation Grant

8. OTHER QUALITY OF LIFE ISSUES

A. Crime

Public safety is yet another determinant of demand for housing. The Pennsylvania State Police maintains a database of all crime statistics reported on a municipal and county level in the commonwealth. The crime rate of a geographic area is defined as the number of crimes per unit of population. Most crime reports, including those collected and reported by the State Police, use the rate of crimes per 100,000 resident population. For example, 50 crimes for a population of 50,000 equals a crime rate of 100; 100 crimes for a population of 125,000 equals a crime rate of 80. As a result, reliable comparisons can be made between geographic areas regardless of population.

When compared on a countywide basis to the surrounding four Pennsylvania counties, Fayette County ranked second or third in all tracked offense categories. If the statistics for Uniontown are separated from the county as a whole, then Fayette County outside of Uniontown fares only slightly better. Exceptions include a more significant decrease in Other Alcohol Crimes, but a first place ranking in arson offenses.

The significance of these statistics lies in the fact that the 2003 population of Fayette County is equal to only 73 percent of the population of Washington County and only 40 percent of Westmoreland County, yet has significantly higher crime rates than both counties in nearly all tracked offense categories.

The following figure outlines these statistics in more detail.

Table 8-1
2003 Crime Rates

| | 2003 Population | Rate per 100,000 Resident Population | | | | | | | |
|---|-----------------|--------------------------------------|----------------------|---------|----------|-------------------|-------|-----------------|----------------------|
| | | Criminal Homicide | Sex Related Offenses | Robbery | Assaults | Property Offenses | Arson | Drug Violations | Other Alcohol Crimes |
| Uniontown, PA | 12,476 | 0.0 | 112.2 | 240.5 | 2,292.4 | 6,340.2 | 0.0 | 472.9 | 1,226.4 |
| Fayette County, PA (outside of Uniontown) | 136,821 | 1.5 | 102.3 | 45.3 | 964.0 | 3,254.6 | 90.6 | 219.3 | 417.3 |
| Fayette County, PA (all) | 149,297 | 1.3 | 103.2 | 61.6 | 1,075.0 | 3,512.5 | 83.1 | 240.5 | 484.9 |
| Greene County, PA | 40,851 | 0.0 | 68.5 | 24.5 | 709.9 | 2,181.1 | 19.6 | 176.3 | 754.0 |
| Somerset County, PA | 80,376 | 5.0 | 51.0 | 13.7 | 564.8 | 1,423.3 | 32.3 | 89.6 | 337.2 |
| Washington County, PA | 204,206 | 1.5 | 47.5 | 21.1 | 468.2 | 2,037.2 | 21.1 | 136.6 | 371.7 |
| Westmoreland County, PA | 371,652 | 1.1 | 65.7 | 36.3 | 554.6 | 3,005.2 | 19.1 | 199.1 | 444.5 |

Source: Pennsylvania State Police

B. Regional Location/Access/Public Transportation

The movement of people and goods throughout Fayette County is key to the economic vitality of the area. Transportation history dates to the early 19th century with the construction of the National Road. This roadway became a boon to agriculture, commerce, and industry as settlers traveled to the western frontier. Prosperity peaked in 1884 when year-round navigation was made possible by the

construction of a series of locks and dams on the Monongahela River between Pittsburgh and Brownsville. The area thrived until the mid-1800s when two rail lines were constructed between Pittsburgh and Wheeling, bypassing Fayette County.

The second half of the 1900s has been one of severe economic decline related to the changing economics of coal and steel. In addition to these declining industrial bases, the interstate highway system essentially bypassed Fayette County, leaving the area with limited transportation options. Past studies have indicated that the lack of a strong transportation network in the county has been a major hindrance to economic development. However, several recent transportation initiatives, such as the Mon-Fayette Transportation Project, have given hope for significant change. The completion of this expressway will have a major impact on the existing transportation network and all adjacent land uses.

The Mon-Fayette Transportation Project from Pittsburgh to Morgantown, West Virginia is the most important road improvement project to occur in Fayette County and southwestern Pennsylvania in decades. Extending 70 miles from Pittsburgh through the Monongahela River Valley and Fayette County to Morgantown, the expressway is expected to improve economic development opportunities in the Monongahela River Valley, and provide faster, safer travel options than the existing network of smaller local and regional roadways. In 2003, the Fayette County Office of Planning, Zoning and Community Development initiated the Mon-Fayette Land Use Management and Economic Development Analysis for the purpose of planning for anticipated future development along the 15-mile segment of the expressway from Uniontown to Brownsville. The study was prepared by Pashek Associates and a summary is included below.

The Mon-Fayette Expressway will include interchanges extending across Fayette County and into Washington County. The Fayette County interchanges include the following locations:

- Interchange 1: Bull Run Road / Telegraph Road Interchange in Luzerne Township
- Interchange 2: Brownsville Connector Interchange in Redstone Township
- Interchange 3: Searights Interchange in Menallen Township
- Interchange 4: Route 51 Connector Interchange in North Union Township, and
- Interchange 5: Route 119 / 51 Interchange in North Union and South Union Townships.

The Pashek study recommended the following land use scenarios for each of the interchanges:

i. Interchange 1-- Bull Run Road / Telegraph Road Interchange

- Medium density housing consistent with the existing housing in Brownsville Borough Riverfront recreation and economic development opportunities
- Gateway design with landscaping features
- A visitor's center accessible from the expressway and connected to the local street network
- Small service plazas to accommodate vehicular travelers
- Commercial and business parks with multi-modal transit connections
- Industrial and manufacturing parks accessible to major transportation routes
- Mixed-use village extensions of Brownsville Borough

ii. Interchange 2 -- Brownsville Connector Interchange

- Designation of an historic district overlay along the National Road corridor
- Smart growth residential patterns
- Mixed-use commercial and residential areas
- Gateway to Historic National Road
- Commercial boulevards with landscaping features

iii. Interchange 3 -- Searights Interchange

- Continuation of historic district overlay along the National Road corridor
- Smart growth residential development
- Commercial areas
- Local road improvements

iv. Interchanges 4 and 5

- Large infrastructure and utility-ready sites for manufacturing and distribution areas
- High density residential development with integrated neighborhood commercial areas
- Viewshed and buffer protection of National Road
- Local road improvements.

In 1995, Fayette County completed a Transit Study of Fayette County (prepared by Benatec Associates). This study examined the state of transit in the county, documented transit need, suggested various options for improvement and expansion, and developed an action plan. With respect to the future of Fayette

County, the study stressed that transit can play an important role in improving the local quality of life by bridging the obstacles of rural life and an aging population in the county.

The County Transportation Program oversees a portion of the transit operation in Fayette County. The county acts as the overseer of the shared-ride system that primarily provides transportation for senior citizens and medical assistance needs. The program is partially reimbursed by lottery funds and the Department of Public Welfare, and is operated as a public agency/private company partnership. Rides are provided by seven local carriers who charge fares based on service in seven different zones. The county sets schedules, assigns trips, determines eligibility, and secures grants for the program. Restrictions include scheduling of trips one day in advance and limiting trips to two per person per day.

The remaining transit system in the county is a fixed route system. This system is provided by the private sector. Seven private operators service the county, which is considered high for the size of Fayette County. Service is concentrated in the City of Uniontown and elsewhere is limited to the Uniontown-Connellsville-Brownsville corridor. A lack of coordination between carriers, distribution of schedules, and lack of route mapping was identified in the Benatec study as a hindrance.

The Transit Study indicated ridership was good in both the shared-ride and fixed route systems, however, both systems provide efficient service to only a limited portion of the population. Lost opportunity results from the lack of information and communication as well as the lack of coordination between systems. Of several alternatives, the study recommended implementation of an enhanced County Transportation Program that would oversee both the shared-ride and fixed route systems. The recommendations included the county providing continuity in the transit systems in areas of marketing, expansion, capital improvements, training, and coordination. The study indicated the existing structure of transportation in Fayette County together with the dearth of new funding sources for additional services limit the opportunities for major change. The best option for local service improvements under these circumstances is to concentrate on enhancing existing programs. The study indicated the County Transportation Program plays an important role in maintaining mobility and is poised for becoming a major component in any comprehensive plan to upgrade the quality of life in Fayette County.

In addition to vehicular travel, air and rail transportation also are available in Fayette County. In the county comprehensive plan, air travel was indicated as a necessary component of the economic recovery of Fayette County. The current Connellsville Airport cannot accommodate corporate aircraft or commercial flights. It is the only hard surface airport with instrument approach in the county and centrally located to Uniontown and Connellsville. The runways need to be extended to accommodate additional and larger aircraft.

In 1995, Fay-Penn acquired a 65-mile rail corridor from CSX. Current maintenance of a 26-mile section includes required rehabilitation of four road crossings identified as safety hazards and ten miles of track between Uniontown and Smithfield, replacement of warning signs, rehabilitation of the Dawson Road crossing, construction of two passenger terminals, installation of turnarounds for passenger service, and upgrades to 12 miles of track for passenger service.

Transportation enhancements such as recreational trails also are a component of the transportation network in Fayette County. The Sheepskin Hiking and Biking Trail connects the Youghiogeny River Trail with the West Virginia Rail Trail System. The Spur Trail from Smithfield to the Monongahela River at Huron near Ronco (11 miles) will pass through the historic community of Shoaf, which is on the National Registry of Historic Places, and Lardin House Inn built in 1823.

9. BARRIERS TO NEW HOUSING DEVELOPMENT

A. Constraints

Although many topics regarding housing in Fayette County need to be addressed in some fashion, several issues have repeatedly surfaced as major factors in the housing market.

i. Quality of existing housing stock

Mentioned repeatedly as both an asset and a constraint, housing in Fayette County is very affordable. However, one drawback of housing data analysis is that, while quantity of housing is easily noted, quality of housing is more elusive. Little demand for new affordable housing is projected because of the existing pool of inexpensive dwelling units.

Anecdotal evidence, census quality indicators, and assessment data indicate that housing in the county is inexpensive, in part, because of its advanced age and the accompanying maintenance issues. In addition, the housing market in the county cannot support high rents or sales prices, limiting the amount of rehabilitation owners may undertake if their costs cannot be recouped. As the population ages, people on fixed incomes are less likely to be able to afford basic maintenance, deferring needed improvements. The relatively low median household income in the county also indicates that residents are paying a higher percentage of their income towards basic needs, foregoing housing maintenance.

ii. Lack of systematic code enforcement

A growing problem due to the aging housing stock, code enforcement in the county is inconsistent and not sufficiently staffed to enforce codes countywide. Local code enforcement officers report more housing to condemn than places to send the residents. This issue is most prevalent in the county's urban areas, where large portions of the housing stock are over fifty years old and absentee landlords own the bulk of the available rental units.

iii. Lack of infrastructure east of Laurel Ridge

The western portion of the county is well-served with public water service. Public sewer service continues to expand in this portion of the county as well. However, the topography of the highlands severely increases the cost of extending public infrastructure in the eastern part of the county. Future extensions east of Laurel Ridge will likely be limited to well-populated areas and those places in need of public service to correct public health issues. This relative lack of service will continue to limit the type and density of housing development seen in this portion of the county.

iv. Average quality of education

School testing data refutes the anecdotal evidence of well-performing or poorly performing schools in Fayette County. Most of the schools in the county consistently outperform state math and reading standards, regardless of the financial resources of each school district. However, the quality of education in Fayette County can best be described as consistently average, with higher marks found in adjacent counties.

v. Difficult commute to Pittsburgh without Mon-Fayette Expressway

Fayette County's location in southwestern Pennsylvania is desirable – midway between Pittsburgh and Morgantown, the county has access to amenities found in a larger city while also keeping its rural and small-town character. However, the commute to Allegheny County is currently too long to support large numbers of residents who may work in Pittsburgh or surrounding areas.

The Mon-Fayette Expressway, however, will eventually provide a more direct route to Allegheny County. Major land use changes are anticipated with the construction of this toll road. Development, especially in the communities that are slated for interchanges, will be substantial. The *Mon/Fayette Land Use & Economic Development Analysis*, developed for the Brownsville-Uniontown portion of the highway corridor, outlines residential and mixed-use alternatives for the five interchanges between the county's western border and the Uniontown area:

- Interchange 1 (Luzerne Township): Village-style development including mixed use commercial and medium density residential in a consistent grid pattern.
- Interchange 2 (Redstone Township): Smart growth planning techniques such as cluster residential development and Growing Greener alternatives to preserve open space and reduce infrastructure costs.
- Interchange 3 (Menallen Township): Smart growth planning techniques such as cluster residential development and Growing Greener alternatives to preserve open space and reduce infrastructure costs. Medium density housing should be developed for a population density that would support a new community environment, allowing residents to walk or drive to local commercial districts.
- Interchanges 4 and 5 (North and South Union townships): Identify appropriate sites for diversity of residential and integrated commercial development. High density, walkable residential development is recommended accompanied by neighborhood commercial districts.

10. ASSETS ON WHICH TO BASE A HOUSING STRATEGY

A. Opportunities for the Housing Market

i. Growth Areas

The growth areas outlined in the Fayette County Comprehensive Plan are the primary areas for anticipated new development in the county. Growth areas lie mainly along major transportation corridors and include:

- US Route 40
 - Brownsville Township (SCI-Fayette, MFE)
 - Redstone Township, south of Brownsville
 - Menallen Township (new sewer service)
- Route 119
 - Bullskin Township
 - Connellsville
 - Dunbar Township (90% sewerred, new housing along riverfront, airport expansion)
 - Nicholson Township
 - North Union Township
 - Smithfield Borough
 - Upper Tyrone Township
- Luzerne Township (SCI-Fayette)
- Route 43
 - Fairchance Borough
 - Georges Township (getting new sewer service, Gallatin school district)
- Route 51
 - Perry Township
 - Perryopolis Borough
- Wharton Township
 - Deer Lake
 - Farmington
 - Nemaocolin

The interchange locations of the proposed Mon-Fayette Expressway – Luzerne, Redstone, Menallen, North Union, and South Union townships – are also considered residential growth areas.

ii. KOZs and LERTAs

Although a direct economic development tool, KOZs and LERTAs currently in Fayette County have proven to be successful in drawing new employers, and new residents to the county. With tax incentives and abatements, KOZ and LERTA status has helped to draw several high-tech defense contractors to the county. In turn, these companies employ several hundred new workers with incomes well above the county median. The influx of new workers to the county has helped drive some of the demand for new housing.

iii. Urban Revitalization

Although the county is predominately rural, there are also several cities and boroughs that provide a more urban lifestyle. However, the county's urban areas have many challenges that can be turned into opportunities for revitalization. Vacant lots, vacant housing, and substandard housing are seen by many as problems that many not be able to be overcome. But they also provide opportunities for revitalization through acquisition of many parcels to make a larger impact in the community. Revitalization of these areas is necessary for long-term urban stability and viability of the county's housing stock. Residential areas adjacent to downtowns are prime targets for revitalization, as their location naturally gives them a higher profile. Preserving the best homes, removing vacant and blighted structures, and introducing new infill residential development is needed to revitalize these neighborhoods.

a. Gallatin Avenue Homeownership Project

The Gallatin Avenue area of Uniontown is an example of such a transitional neighborhood in need of revitalization. Adjacent to the business district, which is benefiting from significant private investment, this distressed neighborhood is undergoing a revitalization planning process. Utilizing public financing tools such as PHFA's Homeownership Choice Program is a necessary and appropriate strategy for revitalization of transitional neighborhoods.

iv. Rural Environment

The rural character in Fayette County is one of its main assets. Wide open spaces in the west transition to the rolling hills of the Laurel Highlands. Fayette County is touted as an attractive and safe place to raise a family, with a relatively low crime rate. Passive and active recreational amenities are plentiful, and the county's historic sites provide tourism and educational opportunities. The natural beauty of the county is an amenity that should be protected and promoted as more people move to the region.

v. Proximity to Pittsburgh and Morgantown

Although daily commuting to Pittsburgh or Morgantown may not currently be feasible, Fayette County is situated close enough to these larger cities to take advantage of the cultural, educational, and retail amenities these urban locations offer. Once the Mon-Fayette Expressway is in place, trips to both

destinations will become easier. Fayette County's position between these two cities is also a boon for prospective and new employers, who note that the proximity to higher education institutions – including Carnegie Mellon University, Duquesne University, the University of Pittsburgh, and West Virginia University – is a positive asset.

11. STRATEGIC PLAN

A. Introduction

This document is an outgrowth of the Fayette County Housing Market Analysis (HMA), which analyzed the existing housing market conditions of the county. Once completed, the HMA identified strengths and weaknesses of the county's housing market. The strategic plan, based on the HMA and an intensive daylong strategic planning session with local housing practitioners, defines a series of actions to address unmet housing and related needs in Fayette County.

The strategic plan looks comprehensively at existing and future housing projects in the county and prioritizes them in order of importance and feasibility. Input was sought from a wide range of organizations in the county to ensure inclusion of as many ideas as possible. Participants included housing developers, bankers, non-profit organizations, and local Realtors.

The strategic plan defines:

- **A guiding vision.** A good strategic plan provides direction. The HMA defines where the county is now. The strategic plan defines where the county wants to be in five years and how it will get there.
- **Clear priorities.** There are many competing housing needs in Fayette County. In a perfect world, each and every need would receive the full attention it deserves. However, with limited human and financial resources, practitioners must focus initially on those initiatives that are achievable within a reasonable period of time and have the greatest potential for positive change.
- **Executable tasks.** By their very nature, large housing initiatives are complicated. Sometimes, the needs they are intended to address seem insurmountable. Broadly worded goals and initiatives are sometimes difficult to convert to action. Complicated assignments become more manageable when they are broken down into a series of smaller, clearly defined tasks. Each task must be inherently doable.
- **Individuals and organizations responsible for execution.** This is the most difficult part of strategic planning. In the final analysis, progress depends on people and their drive to achieve. Everyone's plate is already full, yet the plan asks that they do more. Task specialization is a required element of strategic planning because when everyone is responsible, nobody is responsible. Responsibility for task execution must be cleanly delegated to specific parties. Every participating individual and organization must willingly take ownership of assigned tasks. In a world of distractions, participants must remain both focused and committed.

- **A timetable for implementation.** In order for persons to implement their assigned tasks, they need a defined timeframe in which to operate. Most people and organizations are at their peak of productivity when they are working to meet a deadline. In a broader sense, there are many external time constraints (such as funding deadlines) that drives projects. An effective strategic plan must define the big picture of events that lead to the successful conclusion of a task or project.
- **A mechanism for overall communication and coordination amongst participants.** Talented musicians need a conductor in order for the symphonic orchestra to perform in concert. Similarly, task driven individuals and organizations need to visualize how their piece of the puzzle relates to the bigger picture of housing in Fayette County. They need to be able to provide feedback to and receive direction from a higher authority that is charged with leading the overall effort and coordinating the activities of all participants while maintaining its sights on the big picture.

B. The Strategic Planning Process in Fayette County

This plan is founded on local input. The primary input came from local housing stakeholders who devoted an entire day to the strategic planning process. On April 29, 2005, 12 representatives from county housing organizations participated in a workshop at the Fayette County Chamber of Commerce Building in Uniontown. The housing workshop was commissioned by the Fayette County Redevelopment Authority and facilitated by members of Mullin and Lonergan Associates, Inc. Participants included:

- George Fausold – National City Bank
- Russell Fike – Paul Sprouls Agency
- Andrew French – Fayette County Redevelopment Authority
- Barbara Gibel – Fay-Penn Economic Development Council
- Tom Harkless – Fayette County Housing Authority
- Dee John – Franklin John Realty Inc.
- Stephanie King – Uniontown Property Development Corporation
- Ken Klein – Threshold Housing Development
- Dexter Smart – City Mission/Living Stones
- Jim Stark – Fayette County Community Action Agency
- Ralph Wombacker – Connellsville Redevelopment Authority
- Mark Yauger – Redevelopment Authority of the City of Uniontown

After a general review of the Fayette County Housing Market Analysis's major findings, a brainstorming session generated a "wish list" of housing projects and initiatives. Groups were formed based on each participant's particular expertise

and/or area of interest, and addressed six major housing issues in the county including:

- Homeownership
- Housing rehabilitation
- Rental housing
- Special needs housing
- Neighborhood revitalization
- Other housing needs

Breakout sessions were conducted for each group to further define each project listed in the brainstorming session. This information was compiled in an “action plan” format, which included:

- Defining each project in terms of, the population to be served, the need to be addressed, location, number of units to be created, and the goals of the project.
- Approximate cost, potential funding sources, and likely financing gap
- Possible constraints to project implementation
- Action steps to move the project forward and a rough timetable for implementation
- Specific agencies and organizations that would accept responsibility for implementing the project
- A priority ranking

Group rankings were presented to all participants by a group spokesperson and recorded. Participants were then given 12 “dot” stickers. Using each dot as one vote, each participant voted for the projects that addressed the most pressing housing needs in the county. Projects and initiatives that attracted the most votes were considered high priority actions to address the county’s outstanding housing needs.

i. Housing Action Plans

The action plans are based on the six types of housing issues addressed in the strategic planning workshop. Where appropriate, projects have been categorized as either market rate or subsidized. While some groups assigned overall priorities, others assigned priorities within each category.

a. Homeownership Housing Needs

The following table lists identified homeownership housing needs and ranks them according to priorities assigned by their respective breakout groups.

**Table 11-1
Homeownership Housing Needs**

| <i>Market Rate Projects and Initiatives</i> | <i>Group Rank</i> |
|---|-------------------|
| Marketing package for developers, including infrastructure information/ Education for Realtors, including perception of school districts | 1 |
| 100 acres of single family/patio homes along Rt 857 in Georges Twp | 2 |
| Mountain View Estates/Stone Church Estates/Smithfield Lot | 3 |
| Keystone Estates | 4 |
| Springwood - Butte Road | 5 |
| Cross Creek Estates - 30 lots | 6 |
| Bella Estates, Hopwood | 7 |
| Dunbar Township near Rt 201 | - |
| <i>Subsidized Projects and Initiatives</i> | <i>Group Rank</i> |
| Bierer Woods (HOPE VI)/Lemonwood Acres/ Dunlap Creek Village/Mountain View Estates | 1 |
| Countywide/Uniontown/Connellsville 1st time homebuyer program | 2 |
| Smithfield homeownership (80% of median) | - |
| Habitat for Humanity | - |
| Credit counseling education | - |

1) Project Sheets

Listed below are project sheets with detailed information on each project identified during the group breakout sessions. These charts were completed and ranked by county housing stakeholders.

It should be noted that the project sources and uses of funds for market rate initiatives were not estimated by the stakeholders during this exercise. The primary reason is that these projects are self-executing, driven by the market and require no assistance from government other than building permits and land development approvals.

**Table 11-2
Homeownership Housing Needs Project Sheets – Market Rate**

| Priority Ranking: | |
|---|---|
| 1 | |
| Project name and description: | Marketing for developers and education for Realtors |
| Category of housing need: | homeownership |
| Target population: | Developers and Realtors |
| Number of units or beds: | N/A |
| Preferred location: | Countywide |
| Ideal organization(s) to carry out project: | Chamber of Commerce, Housing Consortium, MLS |
| Possible constraints to project implementation: | none |
| Timeframe for Implementation: | short-range (one year or less) |

| | |
|---|--|
| Priority Ranking: | |
| 2 | |
| Project name and description: | Single family / patio homes |
| Category of housing need: | homeownership |
| Target population: | households with incomes of \$60,000 and up |
| Number of units or beds: | 75 |
| Preferred location: | Route 857, Georges Township |
| Ideal organization(s) to carry out project: | Realtors |
| Possible constraints to project implementation: | increase in interest rates; |
| Timeframe for Implementation: | mid-range (two or three years) |

| | |
|---|-------------------------------------|
| Priority Ranking: | |
| 3 | |
| Project name and description: | Mountain View Estates - market rate |
| Category of housing need: | homeownership |
| Target population: | middle income |
| Number of units or beds: | 11 |
| Preferred location: | N/A |
| Ideal organization(s) to carry out project: | Threshold Housing |
| Possible constraints to project implementation: | funding |
| Timeframe for Implementation: | mid-range (two or three years) |

| | |
|---|--------------------------------|
| Priority Ranking: | |
| 4 | |
| Project name and description: | Keystone Estates |
| Category of housing need: | homeownership |
| Target population: | snowbirds and empty nesters |
| Number of units or beds: | 50 |
| Preferred location: | South Union Township |
| Ideal organization(s) to carry out project: | Realtors |
| Possible constraints to project implementation: | none |
| Timeframe for Implementation: | mid-range (two or three years) |

| Priority Ranking: | |
|---|--|
| 5 | |
| Project name and description: | Springwood |
| Category of housing need: | homeownership |
| Target population: | households with incomes of \$60,000 and up |
| Number of units or beds: | 20 |
| Preferred location: | Bute Road - North Union |
| Ideal organization(s) to carry out project: | to be determined |
| Possible constraints to project implementation: | funding |
| Timeframe for Implementation: | mid-range (two or three years) |

| Priority Ranking: | |
|---|--|
| 6 | |
| Project name and description: | Cross Creek Estates |
| Category of housing need: | homeownership |
| Target population: | households with incomes of \$75,000 and up |
| Number of units or beds: | 30 single family units; 10 duplexes |
| Preferred location: | South Union Township |
| Ideal organization(s) to carry out project: | Realtors |
| Possible constraints to project implementation: | none |
| Timeframe for Implementation: | short/mid-range (one to three years) |

| Priority Ranking: | |
|---|--|
| 7 | |
| Project name and description: | Bella Estates |
| Category of housing need: | homeownership |
| Target population: | households with incomes of \$75,000 and up |
| Number of units or beds: | 8 |
| Preferred location: | Hopwood, South Union Township |
| Ideal organization(s) to carry out project: | Realtors |
| Possible constraints to project implementation: | none |
| Timeframe for Implementation: | mid-range (two or three years) |

**Table 11-3
Homeownership Housing Needs Project Sheets – Subsidized**

| Priority Ranking: | |
|---|---|
| 1 | |
| Project name and description: | Bierer Woods (HOPE VI) |
| Category of housing need: | homeownership |
| Target population: | households with incomes at 80% AMI or lower |
| Number of units or beds: | 16 |
| Preferred location: | Bierer Woods site |
| Ideal organization(s) to carry out project: | Fayette County Housing Authority |
| Possible constraints to project implementation: | funding |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$5,000,000 |
| Potential funding sources: | |
| HUD HOPE VI | \$3,000,000 |
| private mortgages | \$2,000,000 |
| | \$ - |
| | \$ - |
| Total | \$5,000,000 |
| Action Steps | Timeframe |
| apply for HOPE VI | 2006 |
| implement HOPE VI | 2007-2010 |

| Priority Ranking: | |
|---|---|
| 2 | |
| Project name and description: | Mountain View Estates - subsidized |
| Category of housing need: | homeownership |
| Target population: | households with incomes at 80% |
| Number of units or beds: | 33 |
| Preferred location: | NA |
| Ideal organization(s) to carry out project: | Threshold Housing |
| Possible constraints to project implementation: | establishing a market of eligible customers who qualify for mortgages |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$4,950,000 |
| Potential funding sources: | |
| Bank mortgages | \$2,640,000 |
| USDA Rural Development | \$1,810,000 |
| FHLB | \$500,000 |
| | |
| Total | \$4,950,000 |
| Action Steps | Timeframe |
| site control | 2007 |
| planning and zoning | 2007 |
| market study | 2007 |
| pre-development due diligence | 2007 |
| design and final cost estimating | 2007 |
| secure financing | 2008 |
| construction | 2008-2009 |
| initial occupancy | 2009 |

| Priority Ranking: | |
|---|--|
| 3 | |
| Project name and description: | Dunlap Creek Village |
| Category of housing need: | homeownership |
| Target population: | market rate and affordable sales |
| Number of units or beds: | 30 |
| Preferred location: | Redstone Township |
| Ideal organization(s) to carry out project: | Threshold Housing and Fayette County Housing Authority |
| Possible constraints to project implementation: | NA |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$5,500,000 |
| Potential funding sources: | |
| LISC | \$1,750,000 |
| conventional debt | \$2,400,000 |
| likely financing gap | \$1,350,000 |
| Action Steps | Timeframe |
| HA disposition application to HUD | 2007 |
| select developer | 2007 |
| project planning and design | 2007-2008 |
| infrastructure | 2008 |
| construction of housing | 2008 -2009 |

| Priority Ranking: | |
|---|---|
| 4 | |
| Project name and description: | Lemonwood Acres |
| Category of housing need: | homeownership |
| Target population: | households with incomes at 80% AMI or lower |
| Number of units or beds: | 25 |
| Preferred location: | NA |
| Ideal organization(s) to carry out project: | Fayette County Housing Authority |
| Possible constraints to project implementation: | funding |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$7,000,000 |
| Potential funding sources: | |
| HUD HOPE VI | \$5,000,000 |
| private mortgages | \$2,000,000 |
| Action Steps | Timeframe |
| Apply for HOPE VI | 2006 |
| Secure financing | 2007 |
| Site (Infrastructure development) | 2008 |
| Construct housing | 2008-2009 |

| Priority Ranking: | |
|---|---|
| 5 | |
| Project name and description: | First Time Homebuyer (with rehab) |
| Category of housing need: | homeownership |
| Target population: | 80% Section 8 max (target 50% - 80%) |
| Number of units or beds: | 15 |
| Preferred location: | City of Connellsville |
| Ideal organization(s) to carry out project: | Connellsville Redevelopment Authority |
| Possible constraints to project implementation: | credit problems of potential participants |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$825,000 |
| Potential funding sources: | |
| HOME | \$450,000 |
| mortgages | \$375,000 |
| Total | \$825,000 |
| Action Steps | |
| Apply for HOPE VI | 2006 |
| Secure financing | 2007 |
| Homeowner counseling | 2005-2007 |
| Applicant selects structure/enters into sales agreement | 2005-2007 |
| Rehab/lead abatement | 2007-2009 |

| Priority Ranking: | |
|---|---|
| 6 | |
| Project name and description: | Credit Counseling for First Time |
| Category of housing need: | homeownership |
| Target population: | households with incomes at 80% AMI or lower |
| Number of units or beds: | to be determined |
| Preferred location: | countywide |
| Ideal organization(s) to carry out project: | credit counseling agency approved by HUD, FCCAA, etc. |
| Possible constraints to project implementation: | timing issues to have approved |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate cost: | \$25,000 |
| Potential funding sources: | |
| PMI | \$10,000 |
| HUD | \$15,000 |
| Total | \$25,000 |
| Action Steps | |
| Marketing | 2007 |
| homebuyer fairs | 2008 |
| pre-approvals | 2009 |
| set up and execute classes | 2010 |

| Priority Ranking: | |
|---|--|
| 7 | |
| Project name and description: | Uniontown First Time Homebuyer |
| Category of housing need: | homeownership |
| Target population: | households with incomes at 80% AMI or lower |
| Number of units or beds: | 25 units (5 per year for 5 years) |
| Preferred location: | City of Uniontown |
| Ideal organization(s) to carry out project: | Redevelopment Authority of the City of Uniontown |
| Possible constraints to project implementation: | credit, staffing |
| Timeframe for Implementation: | short-range (one year or less) |
| Approximate costs: | \$500,000 |
| Potential funding sources: | |
| CDBG | \$100,000 |
| HOME | \$250,000 |
| program income | \$100,000 |
| private mortgages | \$50,000 |
| | |
| Total | \$500,000 |
| Action Steps | Timeframe |
| Submit DCED HOME application | 2005 |
| Secure financing | 2006 |
| Rehab | 2006-2008 |
| | |

| Priority Ranking: | |
|---|---|
| 8 | |
| Project name and description: | Countywide First Time Homebuyer |
| Category of housing need: | homeownership |
| Target population: | households with incomes at 80% AMI or lower |
| Number of units or beds: | 15 |
| Preferred location: | Countywide |
| Ideal organization(s) to carry out project: | Fayette County Redevelopment Authority |
| Possible constraints to project implementation: | credit, contractors |
| Timeframe for Implementation: | short-range (one year or less) |
| Approximate costs: | \$300,000 |
| Potential funding sources: | |
| HOME | \$100,000 |
| ADDI | \$50,000 |
| Brownfields for Housing | \$100,000 |
| private mortgages | \$50,000 |
| | |
| Total | \$300,000 |
| Action Steps | Timeframe |
| Submit DCED HOME application | 2005 |
| Secure financing | 2006 |
| Rehab | 2007-2009 |
| | |

2) Homeowner Rehabilitation Needs

The following table lists identified homeowner rehabilitation needs and ranks them according to priorities assigned by their respective breakout groups.

**Table 11-4
Homeowner Rehabilitation Needs**

| <i>Market Rate Projects and Initiatives</i> | <i>Group Rank</i> |
|---|-------------------|
| National City and other banks' rehab products | - |
| <i>Subsidized Projects and Initiatives</i> | <i>Group Rank</i> |
| Countywide homeowner rehab (1400 on waiting list) | 1 |
| Uniontown homeowner rehab (90 on waiting list) | |
| Connellsville homeowner rehab | |
| low/mod income rehab - "fixer-upper" | |
| USDA Rural Development | |

Project Sheets

Sheets with detailed information on each project are listed below.

**Table 11-5
Homeowner Rehabilitation Needs Project Sheets**

| Priority Ranking: | |
|---|---|
| 1 | |
| Project name and description: | Homeowner Rehab |
| Category of housing need: | homeownership rehab |
| Target population: | households with incomes at 80% AMI or lower |
| Number of units or beds: | 1500 |
| Preferred location: | Countywide |
| Ideal organization(s) to carry out project: | Redevelopment Authorities, USDA, Threshold, FEC |
| Possible constraints to project implementation: | funding, contractors |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$30,000,000 |
| Potential funding sources: | |
| USDA | \$15,000,000 |
| HOME | \$5,000,000 |
| CDBG | |
| other: | |
| likely financing gap: | \$10,000,000 |

3) Rental Housing Needs

The following table lists identified rental housing needs and ranks them according to priorities assigned by their respective breakout groups.

**Table 11-6
Rental Housing Needs**

| <i>Market Rate Projects and Initiatives</i> | <i>Group Rank</i> |
|---|-------------------|
| Urban student housing in Fayette Bank Building | - |
| Rehab of upper floors in urban areas | - |
| Apartments in Fairchance/Smithfield/Point Marion | - |
| Marketing package to builders of rental housing | - |
| Planning - zoning ordinances that allow rental housing at MFE interchanges | - |
| Meet with Builders Association to share results of Housing Analysis | - |
| Wharton Township rental housing (vacation homes) | - |
| Ohiopyle overnight lodging | - |
| <i>Subsidized Projects and Initiatives</i> | <i>Group Rank</i> |
| Masontown senior housing | 1 |
| Bierer Woods HOPE VI & tax credits | 2 |
| Lemonwood tax credit & bond issue | 3 |
| Mixed use tax credit project in downtown Uniontown | 4 |
| Housing for seniors in Perryopolis/Smithfield/Fairchance | 5 |
| Brownsville elderly housing | 6 |
| Connellsville YMCA building (special needs w/30 units) | 7 |
| Uniontown tax credit project (near Lemonwood site) | 8 |
| Masontown Elderly near HA - conversion (5-7 years out) | 9 |
| South Hill Terrace public housing conversion - elderly | - |
| Redevelopment of existing family public housing sites to meet existing demand through mixed finance | - |
| Rental assistance | - |

Project Sheets

Sheets with detailed information on each project are listed below.

**Table 11-7
Rental Housing Needs Project Sheets – Subsidized**

| Priority Ranking: | |
|---|---|
| 1 | |
| Project name and description: | Church Street Place rehabilitation |
| Category of housing need: | rental |
| Target population: | households with persons age 62 and older |
| Number of units or beds: | 22 |
| Preferred location: | Masontown |
| Ideal organization(s) to carry out project: | Threshold Housing, Fayette County Housing Authority, County |
| Possible constraints to project implementation: | funding commitments from PHFA |
| Timeframe for Implementation: | short-range (one year or less) |
| Approximate costs: | \$4,036,000 |
| Potential funding sources: | |
| PHFA LIHTC Equity | \$2,018,000 |
| Penn Homes | \$1,943,000 |
| County | \$75,000 |
| | |
| Total | \$4,036,000 |
| Action Steps | Timeframe |
| application | October 2005 |
| response | April 2006 |
| closing | December 2006 |
| construction | March 2007 |
| completed | March 2008 |

| Priority Ranking: | |
|---|---------------------------------|
| 2 | |
| Project name and description: | Bierer Wood HOPE VI |
| Category of housing need: | rental |
| Target population: | family and elderly |
| Number of units or beds: | 186 |
| Preferred location: | South Union Township |
| Ideal organization(s) to carry out project: | Fayette County Housing |
| Possible constraints to project implementation: | funding constraints |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$40,000,000 |
| Potential funding sources: | |
| HOPE VI | \$17,000,000 |
| LIHTC equity | \$11,500,000 |
| Penn Homes | \$5,750,000 |
| ARL | \$5,650,000 |
| Act 137 | \$100,000 |
| CDBG | \$40,000 |
| Action Steps | Timeframe |
| Apply for HOPE VI | 2008 |
| secure financing | 2009 |
| construction | 2009-2010 |
| occupancy | 2011 |

| Priority Ranking: | |
|---|--------------------------------|
| 3 | |
| Project name and description: | Lemonwood Acres |
| Category of housing need: | rental |
| Target population: | elderly |
| Number of units or beds: | 56 |
| Preferred location: | Uniontown |
| Ideal organization(s) to carry out project: | Fayette County Housing |
| Possible constraints to project implementation: | funding / NIMBYism |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$13,000,000 |
| Potential funding sources: | |
| Bond issue | \$7,000,000 |
| LIHTC equity | \$6,000,000 |
| | |
| | |
| | \$13,000,000 |
| Action Steps | Timeframe |
| credit / bond issue | 2005 |
| design | 2006 |
| construction | 2007 |
| completion | 2008 |

| Priority Ranking: | |
|---|--------------------------------|
| 4 | |
| Project name and description: | Uniontown mixed use |
| Category of housing need: | rental |
| Target population: | family |
| Number of units or beds: | 18 |
| Preferred location: | downtown Uniontown |
| Ideal organization(s) to carry out project: | Non-profit |
| Possible constraints to project implementation: | |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$2,700,000 |
| Potential funding sources: | |
| PHFA LIHTC | \$1,350,000 |
| Penn Homes | \$1,350,000 |
| | \$ - |
| | \$ - |
| | \$1,800,000 |
| Action Steps | Timeframe |
| application | April 2005 |
| approval | 9/1/2005 |
| closing | 2006 |
| construction | 2007 |

| Priority Ranking: | |
|---|--|
| 5 | |
| Project name and description: | Perryopolis and Smithfield |
| Category of housing need: | rental |
| Target population: | households with persons age 62 and older |
| Number of units or beds: | 250 |
| Preferred location: | 10 small communities in county |
| Ideal organization(s) to carry out project: | Non-profit |
| Possible constraints to project implementation: | no infrastructure |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$43,750,000 |
| Potential funding sources: | |
| PHFA tax credit equity | \$21,875,000 |
| HUD / CDBG | \$8,000,000 |
| DCED | \$5,000,000 |
| ARC | \$8,275,000 |
| Act 137 | \$100,000 |
| FHLB | \$500,000 |
| Action Steps | Timeframe |
| tax credit submission | 2008 |
| other financing | 2009 |
| closing | 2010 |
| construction | 2011 |
| completed | 2012 |

| Priority Ranking: | |
|---|--|
| 6 | |
| Project name and description: | Brownsville elderly housing - new construction |
| Category of housing need: | rental |
| Target population: | households with persons age 62 and older |
| Number of units or beds: | 35 |
| Preferred location: | Brownsville |
| Ideal organization(s) to carry out project: | Fayette County Housing Authority, non-profit |
| Possible constraints to project implementation: | |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$5,250,000 |
| Potential funding sources: | |
| PHFA LIHTC | \$2,625,000 |
| Penn Homes | \$2,625,000 |
| | |
| | \$5,250,000 |
| Action Steps | Timeframe |
| tax credit application | 2008 |
| financing | 2009 |
| closing | 2009 |
| construction | 2010 |
| occupancy | 2011 |

| Priority Ranking: | |
|---|---|
| 7 | |
| Project name and description: | Connellsville YMCA |
| Category of housing need: | rental |
| Target population: | special needs |
| Number of units or beds: | 30+ |
| Preferred location: | Connellsville YMCA |
| Ideal organization(s) to carry out project: | Connellsville Redevelopment Authority, non-profit |
| Possible constraints to project implementation: | acquisition, developer ID |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$2,500,000 |
| Potential funding sources: | |
| HUD | \$1,000,000 |
| CDBG | \$500,00 |
| Historic Tax Credits | \$1,000,000 |
| | |
| | \$2,500,000 |
| Action Steps | Timeframe |
| developer ID | 2006 |
| acquisition | 2005-2007 |
| funding | 2007 |
| construction | 2008 |
| occupancy | 2008-2009 |

| Priority Ranking: | |
|---|---|
| 8 | |
| Project name and description: | Laurel Highlands Estates (near |
| Category of housing need: | rental |
| Target population: | family |
| Number of units or beds: | 56 |
| Preferred location: | Uniontown |
| Ideal organization(s) to carry out project: | Fayette County Housing Authority, developer |
| Possible constraints to project implementation: | financing commitments, NIMBYism |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$12,000,000 |
| Potential funding sources: | |
| PHFA bond and tax credit equity | \$6,000,000 |
| CDBG | \$500,000 |
| Penn Homes | \$5,000,000 |
| FHLB | \$500,000 |
| | \$12,000,000 |
| Action Steps | Timeframe |
| PHFA bond issue | 2005 |
| tax credit application | 2006 |
| design/build | 2006 |
| occupy | 2007 |

| Priority Ranking: | |
|---|--|
| 9 | |
| Project name and description: | Masontown Elderly PH |
| Category of housing need: | rental |
| Target population: | households with persons age 62 and older |
| Number of units or beds: | 80-90 |
| Preferred location: | Masontown |
| Ideal organization(s) to carry out project: | Fayette County Housing |
| Possible constraints to project implementation: | NIMBYism, funding |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$8,000,000 |
| Potential funding sources: | |
| TC equity | \$4,000,000 |
| Housing Capital Grant | \$2,000,000 |
| CDBG | \$500,000 |
| Penn Homes | \$1,000,000 |
| Act 137 | \$500,000 |
| | \$8,000,000 |
| Action Steps | Timeframe |
| funding applications | 2006 |
| funding approval | 2007 |
| financial closing | 2007 |
| construction | 2008 |
| occupancy | 2009 |

| Priority Ranking: | |
|---|--|
| 10 | |
| Project name and description: | South Hills Terrace |
| Category of housing need: | rental |
| Target population: | households with persons age 62 and older |
| Number of units or beds: | 25 |
| Preferred location: | Brownsville |
| Ideal organization(s) to carry out project: | Fayette County Housing Authority, non-profit |
| Possible constraints to project implementation: | funding |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$2,500,000 |
| Potential funding sources: | |
| LIHTC equity | \$1,000,000 |
| Fayette County Housing Authority | \$500,000 |
| Capital Grant | \$1,000,000 |
| | |
| | \$2,500,000 |
| Action Steps | Timeframe |
| public approval | 2007 |
| funding applications | 2008 |
| design build | 2009 |
| construction | 2009 |
| completion | 2010 |

4) Special Needs

The following table lists identified special needs and ranks them according to priorities assigned by their respective breakout groups.

**Table 11-8
Special Needs**

| <i>Subsidized Projects and Initiatives</i> | <i>Group Rank</i> |
|---|-------------------|
| City Mission - permanent supportive housing in Uniontown (HOME?) 4-6 units | 1 |
| 6 unit Lennox St supportive services | |
| Fairweather Lodge - group home & job development | |
| housing for ex-prisoners | 1 |
| affordable assisted living | 2 |
| Bierer Wood - up to 40 of 86 units can be frail elderly/nursing home/assisted living | 3 |
| group homes for disabled, MH/MR | 4 |
| Halfway houses | |
| Connellsville - temporary housing for emergency situations (fire, furnace, etc.) - Community Ministries | 0 |
| no emergency shelters in Connellsville | 0 |

Project Sheets

Sheets with detailed information on each project are listed below.

**Table 11-9
Special Needs Project Sheets**

| Priority Ranking: | |
|---|--|
| 1 | |
| Project name and description: | support for homeless and ex-offenders |
| Category of housing need: | special needs |
| Target population: | low income |
| Number of units or beds: | to be determined |
| Preferred location: | Uniontown - Lenox Street |
| Ideal organization(s) to carry out project: | City Mission, FCCAA, Conv. Ministries, non-profits |
| Possible constraints to project implementation: | NIMBYism |
| Timeframe for Implementation: | short-range (one year or less) |
| Approximate costs: | \$1,500,000 |
| Potential funding sources: | |
| HUD | \$1,000,000 |
| Other | \$500,000 |
| Total | \$1,500,000 |
| Action Steps | Timeframe |
| submit application | 2005 |
| financing approval | 2006 |
| construction | 2007 |
| occupancy | 2008 |
| | |

| Priority Ranking: | |
|---|--|
| 2 | |
| Project name and description: | affordable assisted living |
| Category of housing need: | special needs |
| Target population: | elderly with special needs |
| Number of units or beds: | 50 |
| Preferred location: | central Fayette County |
| Ideal organization(s) to carry out project: | non-profits, housing development corporation, Fayette County Housing Authority |
| Possible constraints to project implementation: | administration of project |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$4,500,000 |
| Potential funding sources: | |
| HUD | \$3,000,000 |
| health and human services | \$1,000,000 |
| state public assistance | \$500,000 |
| | |
| | |
| Action Steps | Timeframe |
| | |
| TBD | |
| | |

| Priority Ranking: | |
|---|--|
| 3 | |
| Project name and description: | Bierer Woods Acres |
| Category of housing need: | special needs |
| Target population: | frail elderly, nursing care, assisted living needs |
| Number of units or beds: | 40 |
| Preferred location: | South Union Township |
| Ideal organization(s) to carry out project: | Fayette County Housing Authority |
| Possible constraints to project implementation: | Housing Authority Board of Directors |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$3,600,000 |
| Potential funding sources: | |
| HUD | \$3,600,000 |
| | |
| | |
| Action Steps | Timeframe |
| HUD application | 2006 |
| closing | 2007 |
| construction | 2008 |
| occupancy | 2009 |
| | |

| Priority Ranking: | |
|---|--|
| 4 | |
| Project name and description: | Halfway House |
| Category of housing need: | special needs |
| Target population: | mental/emotional needs |
| Number of units or beds: | 20 |
| Preferred location: | rural locations near public transportation |
| Ideal organization(s) to carry out project: | faith-based organizations, MH/MR, FCDAC |
| Possible constraints to project implementation: | |
| Timeframe for Implementation: | mid-range (two or three years) |
| Approximate costs: | \$350,000 |
| Potential funding sources: | |
| MH/MR | \$300,000 |
| ECDAC, Inc. | \$50,000 |
| | |
| Action Steps | Timeframe |
| funding application | 2006 |
| closing | 2007 |
| construction | 2007-2008 |
| occupancy | 2009 |
| | |

5) Neighborhood Revitalization Needs

The following table lists identified neighborhood revitalization needs and ranks them according to priorities assigned by their respective breakout groups.

**Table 11-10
Neighborhood Revitalization Needs**

| <i>Market Rate Projects and Initiatives</i> | <i>Group Rank</i> |
|--|-------------------|
| expansion of water/sewer | 3 |
| UCC administration by county | - |
| <i>Subsidized Projects and Initiatives</i> | <i>Group Rank</i> |
| Brownsville code enforcement - downtown and targeted residential areas | 1 |
| Gallatin Avenue - PHFA, City, County, CAA, Threshold | 2 |
| Republic - CAA and Threshold | 4 |
| Enterprise communities (housing & commercial) | |
| expansion of water/sewer - Housing Authority in villages on mountain | - |
| countywide housing rehab | - |
| Patches - code enforcement, housing unit reduction | - |
| New investment in "stable" patch communities - top 25 | - |

Project Sheets

Sheets with detailed information on each project are listed below.

**Table 11-11
Neighborhood Revitalization Needs Project Sheets**

| Priority Ranking: | |
|---|--|
| 1 | |
| Project name and description: | Brownsville downtown revitalization |
| Category of housing need: | neighborhood revitalization |
| Target population: | general public |
| Number of units or beds: | |
| Preferred location: | downtown Brownsville |
| Ideal organization(s) to carry out project: | BARC, Redevelopment Authority, Threshold Housing, Borough, FCCAA |
| Possible constraints to project implementation: | property owner opposition, building code, local acceptance |
| Timeframe for Implementation: | short-range (one year or less) |
| Approximate costs: | \$3,000,000 |
| Potential funding sources: | |
| capital budget | \$1,500,000 |
| private financing | \$1,500,000 |
| | |
| Total | \$3,000,000 |
| Action Steps | Timeframe |
| initiated target code enforcement | 2006-2007 |
| redevelopment planning | 2006 |
| implementation | 2007-2008 |
| | |

| | |
|---|--|
| Priority Ranking: | |
| 2 | |
| Project name and description: | Gallatin Avenue |
| Category of housing need: | neighborhood revitalization |
| Target population: | 120% median |
| Number of units or beds: | 25+ units, infrastructure |
| Preferred location: | Maple / Lincoln Avenues, Uniontown |
| Ideal organization(s) to carry out project: | Uniontown, Redevelopment Authority, Threshold Housing, FCCAA, investors, for-profit developers |
| Possible constraints to project implementation: | acquisition/relocation issues, criminal element |
| Timeframe for Implementation: | short-range (one year or less), |
| Approximate costs: | \$4,500,000 |
| Potential funding sources: | |
| PHFA | \$1,500,000 |
| private financing | - |
| Brownfields for Housing | \$100,000- |
| FHLB | \$200,000 |
| HOME | \$200,000 |
| Elm Street | \$1,000,000 |
| CDBG, Section 108 | \$1,500,000 |
| Total | \$4,500,000 |
| Action Steps | Timeframe |
| secure funding - redevelopment plan | 2005-2006 |
| Elm Street plan | 2005-2006 |
| complete redevelopment plan | 2006 |
| secure funding - project | 2006-2007 |
| construction | 2008 |
| | |

| Priority Ranking: | |
|---|--|
| 3 | |
| Project name and description: | Expansion of water and sewer |
| Category of housing need: | neighborhood revitalization |
| Target population: | general public |
| Number of units or beds: | to be determined |
| Preferred location: | mountain area, Springhill Township, German Township, other |
| Ideal organization(s) to carry out project: | Redevelopment Authority, local municipalities, Fay-Penn |
| Possible constraints to project implementation: | municipalities/consumers may |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$60,000,000 |
| Potential funding sources: | |
| public grant | \$15,000,000 |
| public bond | \$10,000,000 |
| financing - USDA | \$35,000,000 |
| Total | \$60,000,000 |
| Action Steps | Timeframe |
| identify and prioritize | 2005 |
| seek funding | 2006 |
| implement | 2006-2011 |

| Priority Ranking: | |
|---|--|
| 4 | |
| Project name and description: | Other revitalization |
| Category of housing need: | neighborhood revitalization |
| Target population: | general public |
| Number of units or beds: | to be determined |
| Preferred location: | Republic, Menallen, Dunbar, other FEC communities |
| Ideal organization(s) to carry out project: | Fay-Penn, Redevelopment Authority, local municipalities, other |
| Possible constraints to project implementation: | |
| Timeframe for Implementation: | long-range (four or five years) |
| Approximate costs: | \$10,000,000 |
| Potential funding sources: | |
| | \$ - |
| TBD | \$ - |
| | \$ - |
| | \$ - |
| Action Steps | Timeframe |
| planning | 2007-2008 |
| implement | 2008-2011 |

6) Other Housing Needs

The following table lists identified other housing needs and ranks them according to priorities assigned by their respective breakout groups.

**Table 11-12
Other Housing Needs**

| <i>Projects and Initiatives</i> | <i>Group Rank</i> |
|---|-------------------|
| Code enforcement - new building code and property maintenance codes | 1 |
| Support from magistrates/court system on maintenance | |
| support for County administration of UCC | |
| landlord registration/licensing in Uniontown | |

Project Sheets

Sheets with detailed information on each project are listed below.

**Table 11-13
Other Housing Needs Project Sheets**

| Priority Ranking: | |
|---|---------------------------------|
| 1 | |
| Project name and description: | Countywide code enforcement |
| Category of housing need: | other |
| Target population: | general public |
| Number of units or beds: | NA |
| Preferred location: | urban areas |
| Ideal organization(s) to carry out project: | County / local municipalities |
| Possible constraints to project implementation: | various interpretations of code |
| Timeframe for Implementation: | short-range (one year or less) |
| Approximate costs: | \$1,000,000 |
| Potential funding sources: | |
| County funds | \$500,000 |
| State funds | \$500,000 |
| | |
| Total | \$1,000,000 |
| Action Steps | Timeframe |
| gain support of magistrates | 2005 |
| promote landlord licensing | 2006 |
| educate officials | 2005-2008 |
| | |

ii. Overall Ranking

Activities in all action plans were ranked by votes of all participants in the strategic planning workshop. Participants were asked to evaluate all individual projects and vote for the projects that would have the most significant impact on addressing the housing needs of the county. The following table outlines all projects and their respective overall ranking. This ranking should serve as the county's main priorities for improving the housing market.

**Table 11-14
Priority Ranking of Projects**

| Project/Initiative | Dot Count |
|---|-----------|
| Code enforcement - new building code and property maintenance codes | 14 |
| Support from magistrates/court system on maintenance | |
| support for County administration of UCC | |
| landlord registration/licensing in Uniontown | |
| Countywide homeowner rehab (1400 on waiting list) | 11 |
| Uniontown homeowner rehab (90 on waiting list) | |
| Connellsville homeowner rehab | |
| low/mod income rehab - "fixer-upper" | |
| USDA Rural Development | |
| Bierer Woods (HOPE VI)/Lemonwood Acres/ Dunlap Creek Village/Mountain View Estates | 9 |
| Brownsville code enforcement - downtown and targeted residential areas | 7 |
| Countywide/Uniontown/Connellsville 1st time homebuyer program | 7 |
| Marketing package for developers, including infrastructure information/ Education for Realtors, including perception of school districts | 7 |
| Masontown senior housing | 7 |
| affordable high quality assisted living | 6 |
| expansion of water/sewer | 6 |
| Gallatin Avenue - PHFA, City, County, CAA, Threshold | 6 |
| Bierer Woods HOPE VI & tax credits | 5 |
| Lemonwood tax credit & bond issue | 4 |
| Connellsville YMCA building (special needs w/30 units) | 3 |
| Credit counseling education | 3 |
| group homes for disabled, MH/MR | 3 |
| Halfway houses | |
| Meet with Builders Association to share results of Housing Analysis | 3 |
| Rehab of upper floors in urban areas | 3 |
| Bella Estates, Hopwood | 2 |
| City Mission - permanent supportive housing in Uniontown (HOME?) 4-6 units | 2 |
| 6 unit Lennox St supportive services | |
| Fairweather Lodge - group home & job development | |
| Keystone Estates | 2 |
| Marketing package to builders of rental housing | 2 |
| UCC administration by county | 2 |
| Urban student housing in Fayette Bank Building | 2 |
| Bierer Wood - up to 40 of 86 units can be frail elderly/nursing home/assisted living | 1 |
| Mixed use tax credit project in downtown Uniontown | 1 |
| Mountain View Estates/Stone Church Estates/Smithfield Lot | 1 |
| 100 acres of single family/patio homes along Rt 857 in Georges Twp | 0 |
| Apartments in Fairchance/Smithfield/Point Marion | 0 |
| Brownsville elderly housing | 0 |
| Connellsville - temporary housing for emergency situations (fire, furnace, etc.) - Community Ministries | 0 |
| countywide housing rehab | 0 |
| Cross Creek Estates - 30 lots | 0 |
| Dunbar Township near Rt 201 | 0 |
| expansion of water/sewer - Housing Authority in villages on mountain | 0 |
| Habitat for Humanity | 0 |
| housing for ex-offenders | 0 |
| Housing for seniors in Perryopolis/Smithfield/Fairchance | 0 |
| Masontown Elderly near HA - conversion (5-7 years out) | 0 |
| National City and other banks' rehab products | 0 |
| New investment in "stable" patch communities - top 25 | 0 |
| no emergency shelters in Connellsville | 0 |
| Ohioyle overnight lodging | 0 |
| Patches - code enforcement, housing unit reduction | 0 |
| Planning - zoning ordinances that allow rental housing at MFE interchanges | 0 |
| Redevelopment of existing family public housing sites to meet existing demand through mixed finance | 0 |
| Rental assistance | 0 |
| Republic - CAA and Threshold | 0 |
| Enterprise communities (housing & commercial) | |
| Smithfield 80% | 0 |
| South Hill Terrace public housing conversion - elderly | 0 |
| Springwood - Butte Road | 0 |
| Uniontown tax credit project (near Lemonwood site) | 0 |
| Wharton Township rental housing (vacation homes) | 0 |

12. APPENDICES

A. Appendix 1: Market Areas, Municipalities, and Block Groups

| | Municipality | Census Tract | Block Group |
|------------|--|--------------|-------------|
| District 1 | Belle Vernon Everson Fayette City Jefferson Lower Tyrone Newell Perry Perryopolis Upper Tyrone Washington | 2601 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2602 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2603 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| 2611 | 1 | | |
| | 2 | | |
| | 3 | | |
| 2633 | 2 (part) | | |
| District 2 | Brownsville Borough Brownsville Twp Luzerne Redstone | 2612 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2613 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2614 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| 6 | | | |
| 7 | | | |
| District 3 | Fairchance Georges German Masontown Smithfield | 2628 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | | 6 |
| | | 2629 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2630 | 5 |
| | | | 1 |
| | | | 2 |
| | | | 3 |
| 2632 | 4 | | |
| District 4 | Nicholson Point Marion Springhill | 2631 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| District 5 | Henry Clay Markleysburg Ohiopyle Stewart Wharton | 2627 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | | 6 |
| District 6 | Saltlick Springfield | 2605 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |

| | Municipality | Census Tract | Block Group |
|-------------|---|--------------|-------------|
| District 7 | Bullskin Connellsville Twp Dunbar Borough Dunbar Twp Vanderbilt Dawson | 2604.01 | 1 |
| | | | 2 |
| | | | 3 |
| | | 2604.02 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2606 | 1 |
| | | | 2 (part) |
| | | 2609 | 1 |
| | | | 2 |
| | | | 3 |
| | | 2626 | 4 |
| | | | 1 |
| 2633 | 2 | | |
| | 1 | | |
| District 8 | Franklin Menallen | 2610 | 2 (part) |
| | | | 1 |
| | | 2615 | 1 |
| | | | 2 |
| | | | 3 |
| District 9 | North Union South Union | 2616 | 4 |
| | | | 1 |
| | | | 2 |
| | | | 3 |
| | | | 1 |
| | | | 2 |
| | | | 3 |
| | | 2617 | 4 |
| | | | 1 |
| | | | 2 |
| | | 2618 | 3 |
| | | | 4 |
| | | | 1 |
| | | | 2 |
| 2620 | 3 | | |
| | 4 | | |
| | 1 | | |
| | 2 | | |
| | 3 | | |
| | 4 | | |
| | 1 | | |
| 2621 | 2 | | |
| | 3 | | |
| | 1 | | |
| | 2 | | |
| 2624 | 3 | | |
| | 4 | | |
| | 1 | | |
| | 2 | | |
| 2625 | 3 | | |
| | 4 | | |
| | 1 | | |
| | 2 | | |
| District 10 | Connellsville City South Connellsville | 2606 | 3 |
| | | | 4 |
| | | 2607 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2608 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| District 11 | Uniontown | 2619 | 5 |
| | | | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | 2622 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |
| | | | 5 |
| | | 2623 | 1 |
| | | | 2 |
| | | | 3 |
| | | | 4 |

Source: Mullin & Lonergan Associates, Inc.

B. Appendix 2: Claritas, Inc. Projection Methodology

**THE CLARITAS
DEMOGRAPHIC UPDATE METHODOLOGY**

July 2002

Methodology used to develop the 2002 Claritas Demographic UPDATE.

Note About the 2000 Census Transition

The Claritas Demographic Update relies on the U.S. decennial census for an accurate starting point, and a variety of sources indicating change following the census. The 2000 census is providing a new starting point in the form of new data and new geography, but the new data are released over several years spanning several Updates. During the census transition, Claritas Updates are a mix of old and new census base data. And when new census data are introduced, they are often the most recent available, and estimates must be produced with “transitional methods” until post-census measures of change are re-established.

This document reflects the mix of standard and transitional methods used to produce the 2002 Demographic Update. At key points, “*Census Transition Notes*” clarify the use of a 2000 or 1990 starting point, and the application of transitional or standard methods.

The 2002 Update is the second Census 2000 transitional Update. The 2001 Update incorporated Census 2000 population and population by race/Hispanic ethnicity from the census redistricting files. However, the 2001 Update was produced for the 1990 census geography, and reflects 1990 census race definitions.

The 2002 Update is the first to incorporate data from Census 2000 Summary File 1 (SF1). Thus, it is the first with Census 2000 starting point data for households, families, group quarters population, households by size, and detailed age/sex composition. The 2002 Update also is the first provided for 2000 census geography, and the new race definitions.

Census 2000 long form data were not available when the 2002 Update was produced, so estimates of income and home value were based on the 1990 census base data—as converted to 2000 geography. Also converted to 2000 geography are the many 1990 census long form (STF3) items for which 2000 replacements were not yet available.

The 2001 Update started the Census 2000 transition, and the 2003 Update will complete it. Census 2000 long form data remain to be incorporated, but the 2002 Demographic Update is the pivotal Update. This is the Update that completed all of the complex work required to configure Claritas products for a base on the 2000 census.

The Claritas Demographic Estimation Program

The Claritas Demographic Estimation Program traces its history to the industry's earliest years, and is completing its third decade in the hands of the industry's most experienced demographers. The demographers now with the Claritas team did the industry's groundbreaking work in small area estimation, and continue to make contributions to the profession of applied demography. The team is always looking ahead to new methods and data sources, spent 10 years participating in the planning of the 2000 census, and is already contributing to 2010 census preparations.

In fact, the Claritas Demographic Estimation Program draws upon the strengths of five of the industry's pioneering programs including:

National Planning Data Corporation
Donnelley Marketing Information Services
National Decision Systems
Claritas
Market Statistics.

The 2002 Update is the first in which the Market Statistics data and methodologies have been integrated with the Claritas program.

Evaluation and Support Materials

The Claritas Estimation Program is supported by extensive research and evaluation, and the results often are documented in professional papers. In addition to this methodology document, papers describing the following topics are available:

- Evaluation of 2000 estimates against 2000 census results.
- Evaluation of consumer database counts against 2000 census results.
- Use of Donnelley Marketing database trends as input to tract estimates.
- Use of Equifax population counts as input to tract estimates.
- Comparison of 1996 estimates and 2001 projections from alternative suppliers.
- Evaluation of geometric data retrieval methods.
- Details of the Hispanic surname match method for estimating tract level Hispanic population.

The Annual Demographic Update

The annual Update is a shorthand term for the massive set of demographic estimates and projections produced each year by Claritas. *Estimates* are data prepared for current year, and *projections* (sometimes called forecasts) are prepared for dates five years in the future.

The Claritas Demographic Update is produced each year for many geographic levels including national, state, county, place (city/town), census tract, and block group. Data are also available for commonly used areas such as metropolitan areas (MSAs and PMSAs), media areas such as DMAs, and ZIP Codes. Because they are produced for small areas, the Updates can be easily aggregated to custom geographic areas specified by the user.

The Update starts with the estimation and projection of "base counts," such as total population, household population, group quarters population, households, families, and housing units. Characteristics related to these base counts are then estimated. Population characteristics include age, sex, race, and Hispanic ethnicity; households are estimated by

age of householder and income; families are estimated by income; and owner-occupied housing units are estimated by value.

The updates are prepared first for large geographic areas, then for progressively smaller areas, with adjustments ensuring consistency from one level to the next. In order to take full advantage of methodological refinements and new data resources, each set of updates begins not with the previous year's estimates, but with detailed base year data from the most recent decennial census. The target estimation and projection date is April 1 of the relevant year.

CONTENT. *The Claritas Demographic Update includes the following data items:*

Base Counts

Population
Households (occupied housing units)
Families (households with two or more related persons)
Group quarters population (e.g., dormitories, military barracks, prisons)
Housing units (house, apartment, or group of rooms intended as separate living quarters)
Seasonal Potential population
Seasonal Potential households

Population Characteristics

Population by age
Population by sex
Population by race
Population by Hispanic ethnicity
Population by age by sex by race by Hispanic ethnicity
Median age
Per capita income

Household Characteristics

Households by income
Median and mean household income
Average household size (persons per household)
Households by size (number of persons)
Age of householder
Median age of householder
Income by age of householder
Households by Effective Buying Income
Householders by race and Hispanic ethnicity

Family Characteristics

Family households by income
Median family income
Average family income

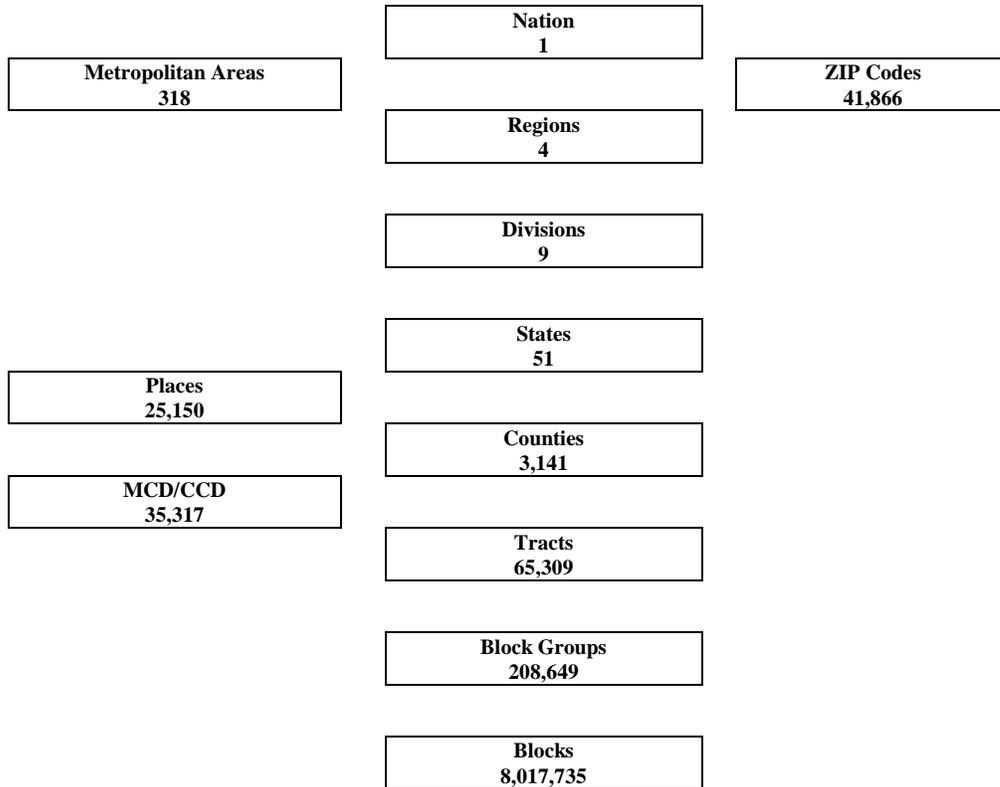
Housing Characteristics

Total specified owner-occupied units
Value of specified owner-occupied units
Median value of specified owner-occupied units

GEOGRAPHY

The Claritas Demographic Update is prepared for a wide range of census and other geographic areas. The chart below indicates the basic structure and approximate number of census and other common geographic units. The totals are those for the 2000 census geographies for which the 2002 Update was produced.

Basic Geographic Hierarchy



In addition to the core geographic levels identified in the chart, the Update is also produced for the areas listed below.

- Designated Market Areas (DMAs)
- Congressional Districts
- Telephone service areas
 - NPA/NXXs
 - Wire Center
- Cable Television Franchise Areas
- Yellow Pages Directory Areas
- Electric service areas
- Natural gas service areas

2002 METHODOLOGY: EXECUTIVE SUMMARY

Base Counts

At the national, state, county, and place levels, total population and household estimates are usually based on estimates produced by the Census Bureau, and in some cases by state demographers. At the census tract and block group levels, Claritas measures change based on sources including local estimates, Donnelley Marketing database trends, and counts from the Equifax Consumer Marketing Database and USPS delivery statistics.

However, for 2002, there were few sources of post-2000 population information, and even fewer coded to 2000 geography. National and state population estimates were based on Census Bureau estimates provided at those levels. However, in the absence of post-2000 Census or state-produced county population estimates, the Claritas county estimates were based on post-2000 trends in postal delivery counts, combined with projections based on Census Bureau intercensal estimates. Some post-2000 sources were re-established for 2002, including locally produced tract estimates provided by a few jurisdictions. At the tract and block group levels, post-2000 trends were developed for USPS delivery counts and household counts from the Acxiom TARGUS database. However, these counts were available only for 1990 geography, so preliminary 2002 estimates were produced for 1990 tracts and block groups, and converted to 2000 geography.

Age, Sex, Race and Ethnicity

The 2002 Update is the second to incorporate 2000 census race/Hispanic data, but the first to do so for the new race definitions. Estimates and projections were produced for all 63 race categories to enable presentation for either “single classification” or “all-inclusive” tabulations. As part of this effort, 1990 census race/Hispanic data were “bridged” to the 2000 census definitions.

The 2002 Update is the first based on 2000 census age/sex detail. But with Census 2000 not providing the full detail required by the Update, Claritas estimated additional age/sex/race/Hispanic detail for the 2000 block group starting point. Additional testing is required before the usual cohort survival method can be applied to this 2000 base, so the 2002/2007 estimates and projections were produced with a transitional method.

Income

Census 2000 income data will not be released until mid 2002, so the 2002 income estimates build from the 1990 census base—as converted to 2000 geography. Income estimates and projections reflect the census money income definition, and are produced for current dollar values. Mean income was estimated first, then the 1990 census income distribution was advanced to reflect the target mean. Income estimates at the county level and above, reflect change estimated by the Bureau of Economic Analysis in its annual county income estimates. Also contributing in 2002 were mean income estimates from the Census 2000 Supplementary Survey available for states and large counties. County income estimates were distributed to tracts based on tract-specific summaries of ZIP+4

consumer financial information from the Equifax Consumer Marketing Database, supplemented with estimates based on intercensal trends. Distributions of 1990 census income were advanced to the estimated and projected means through a process that estimates the movement of households or families from one income category to the next based on the specific area's estimated rate of income growth.

Income by Age of Householder

The 2002 income by age estimates were partially transitioned to the 2000 census base, as age detail was based on 2000, but income and income by age distributions were still based on 1990 census—converted to 2000 geography. The "income by age" estimates were produced after those for population by age and households by income. The household by income estimates served as totals for the income dimension, but persons by age were converted to householders by age through the use of "headship rates" reflecting 2000 census householder by age data. The households by income and householders by age estimates served as "income" and "age" row and column totals for the estimated income by age table. Cell values (specific income by age categories) were estimated through iterative proportional fitting. Specifically, the 1990 census income by age cell values were advanced to current dollar income, and ratio adjusted to simultaneously conform with the previously estimated income and age totals. This process yielded income by age values which not only sum to the income and age estimates, but preserve the statistical relationship between income and age for each area estimated.

Households by Size

The distribution of households by size started with the 2000 census distribution, and advanced it to current year based on estimated change in persons per household (average household size). Iterative proportional fitting was then used to ensure consistency with previously estimated household totals and average household size.

Housing Value

Value was estimated and projected for specified owner-occupied housing units, and is another item for which Census 2000 data were not yet available. Three factors contributed to estimated local area change in housing value. The first was the rate of change in median sales price reported by the National Association of Realtors for major metropolitan areas. Refining these broad market rates of change were tract-specific rates based on average mortgage levels for ZIP+4s from the Equifax Consumer Marketing Database, and estimated tract level income growth. Once median value was estimated, the 1990 census distribution was advanced to reflect the new median.

Seasonal Potential

Seasonal Potential estimates were produced for both total population and households. Based on block group estimates of seasonally vacant housing units (Census 2000), and total rooms in seasonally vacant units (1990 census converted to 2000 geography), the seasonal estimates and projections indicate how large population and household totals could be during seasonal peaks.

THE CLARITAS 2002 TRANSITIONAL METHODOLOGY

Base Counts

Base counts include basic totals such as population, household population, group quarters population, households, families and housing units.

Total U.S.

Total *population* was estimated using the Census Bureau's estimates of total U.S. resident population (all persons residing in the U.S., regardless of citizenship). The Claritas 2002 estimate was a short projection beyond the Census Bureau's most recent post-2000 estimate.

The Census Bureau had not released post-2000 estimates of group quarters population, housing units, households, or group quarters population. Consequently, while estimates of these items (and derivatives, including average household size) now build from Census 2000 data, they were based on projections of intercensal trends.

Five-year projections of the national base counts were produced with similar methods targeted at the five year projection date. The Census Bureau's national level population projections—which normally serve as input to the population projection—had not been revised for consistency with the 2000 census population count, and were not used for the 2007 projections.

State

State population estimates were guided by the Census Bureau's July 2001 state population estimates. Rather than serving as control totals, the Census Bureau estimates guided modifications to the county population estimates described below. Once the county methods produced results consistent with the target state populations, the sums of the county estimates were established as the state population estimates. In the absence of Census Bureau state estimates for other base counts, households and other base counts were estimated indirectly from the population estimates. For example, group quarters population was estimated as a short projection from the 2000 count, and subtracted from estimated population (to estimate household population), and divided by estimated average household size to produce estimated households. Total families and housing units were estimated by applying 2000 census ratios to the household estimates.

County

Normally, county population estimates are based on Census Bureau county population estimates, combined with county population estimates produced by selected states. With no such estimates available for the 2002 Update, alternative sources were used. First, the Census Bureau's county population estimates for 1991 through 1999 were modified for consistency with both the 1990 and 2000 census population counts. With this modification, these estimates were used as a basis for alternative projections to 2002.

Second, USPS deliverable address counts were summed from carrier routes to counties—providing an initial indication of county growth or decline through 2001. Estimates based on USPS trends were combined with the census-based 2002 projections to establish preliminary 2002 population estimates for counties. Refinements were made to these estimates in selected states to enhance conformity with the Census Bureau’s 2001 state population estimates.

Place

Place population estimates are typically based on the Census Bureau’s population estimates for sub-county units (places and MCDs). In the absence of such estimates for dates after 2000, place level control totals were not produced for the 2002 Update.

Census Transition Note: Because the 2002 Update was produced for 2000 census geography—it is the first to provide data for places (cities and towns) as they were defined at the time of the 2000 census. This is in contrast to the 2001 Update, which provided data for places as defined in 1990. Therefore, the 2002 estimates for places will be more consistent with those published by the Census Bureau in Census 2000 data products.

Census Tract and Block Group Levels

The Claritas Demographic Update has been distinguished by its use of data resources measuring population growth and decline at the census tract and block group levels. By the late 1990s, sources contributing to the small area estimates included the following:

- Estimates produced by local governments or planning agencies
- Donnelley Marketing household database
- Equifax Consumer Marketing Database
- Equifax TotalSource database
- USPS counts of residential addresses
- Special census results, including 1998 census Dress Rehearsal
- American Community Survey test results

As valuable as these sources have been in detecting small area growth and decline, they cannot outperform the accuracy of the 2000 census population counts—until they are available in a trendable time series moving forward from 2000. When the 2002 Update was produced, there were very few sources providing a trendable post-2000 time series.

A few jurisdictions provided post-2000 tract estimates that were used as input at that level, but when the 2002 Update was produced, the best tract and block group sources were deliverable address counts from the U.S. Postal Service and household counts from the Acxiom TARGUS database. In both cases, post-2000 trends in these counts were applied to 2000 census household counts to produce preliminary tract and block group estimates. Because short-term database trends are subject to “noise,” the preliminary estimates were checked for reasonableness against projections based on intercensal trends. Other parts of the standard methodology were re-established—including the rapid change review—in which tracts indicating rapid change are reviewed and estimated by

hand. This review also incorporates procedures to estimate the impact of military base closings and re-alignments.

When the 2002 Update was produced, consumer databases were still geocoded to 1990 census geography, so the preliminary estimates were produced for 1990 tracts and block groups—building on 2000 census counts converted to 1990 geography. The preliminary estimates (actually the estimated rates of change) were then converted to 2000 tracts and block groups for application to 2000 census counts to establish pre-control estimates for 2000 geographies at these levels.

Census Transition Note: As the Claritas Update returns to full methodologies, additional sources measuring post-census change will be added, and sources will be geocoded directly to 2000 geography.

Census Transition Note: With the incorporation of Census 2000 Summary File 1 data, the 2002 estimates of housing units, households, and group quarters population are now building from 2000 census counts.

Five year projections of tract and block group level base counts were produced as nonlinear projections from 2000 through the current year estimates. Rapid rates of growth and decline were moderated into the future to reflect the assumption that extreme rates of net migration are unlikely to be sustained over long periods of time. The block group projections were adjusted for consistency with the tract projections, which were controlled to the independent county level projections.

Block

The 8.2 million census blocks in the U.S. are the smallest units of census geography. The census reports only data from the complete count census (or short form) at this level.

Claritas produces estimates of population, households, and population age 18+ at the block level. However, these estimates are not incorporated into major data products, and were produced by proportioning the block group estimates to blocks based on 2000 census percentages from SF1.

ZIP Code Estimates and Projections

Background:

Estimates and projections for ZIP Codes are aggregations of those already prepared for block groups and block group parts. As such, there is not a distinct "demographic estimation methodology" for ZIP Codes. However, the *geographic estimation* process is important to understand, as are the complications of ZIP Code data.

ZIP Code demographic data are valuable and widely used, but they involve complications not encountered with standard geographic areas. ZIP Codes are defined by the U.S. Postal Service for the delivery of mail, not for the presentation of data. They lack definitive boundaries, and change frequently at the discretion of postal officials. In addition, ZIP Codes do not conform to the boundaries of standard geographies such as counties, cities, census tracts, or census blocks.

Further complicating the specification of ZIP Code demographics is the imperfect correspondence between where people live and where they get their mail. Some people live in rural areas where there is no mail delivery. They pick up their mail at a post office, perhaps in a nearby town. The boundaries of such P.O. box ZIP Codes (there are about 5,000 of them) are not formally defined. Also, some urban residents elect to pick up some or all of their mail at a P.O. box, perhaps near their place of work. They reside in one ZIP Code, but receive mail at another. Such ZIP Codes often consist exclusively of P.O. boxes at a post office in a nonresidential area. They have no definable boundaries, as the people receiving mail there may reside in neighborhoods scattered throughout the metropolitan area.

Different Definitions, Different Applications:

Such disparities reveal that there are two ways to define ZIP Code demographics:

Spatial Definition: ZIP Code demographics relate to the persons and households living within the land area approximated for the ZIP Code--no matter where they get their mail.

List Definition: ZIP Code demographics relate to the persons and households receiving their mail at addresses with a common ZIP Code--no matter where they live.

The two definitions do not always produce consistent demographic data. Four thousand households might live within the boundaries of a ZIP Code, but one might be able to send mail to 5,000 households at addresses with that ZIP Code. In another ZIP Code, one might be able to send mail to only 3,000 out of the 4,000 households living within a ZIP Code's boundaries. One definition is no more correct than the other. They are different, and preferred for different applications. For example, retailers tend to prefer spatially defined ZIP Codes because of their correspondence with trade areas around store locations. However, direct marketers and others dealing with customers by mail have a preference for list definition ZIP Code data.

Census Data for ZIP Codes:

Contrary to common belief, ZIP Codes have not been a standard geography for the reporting of census data. The Census Bureau did release 1980 and 1990 census ZIP Code products, but these products were non-standard, and had a short shelf-life. The 1980 product reflected the “list definition,” and ZIP Code definitions current as of about 1979 (the effective date of the census mailing list). In contrast, the 1990 census ZIP Code product reflected “spatial definition,” based on estimated ZIP Code boundaries current as of about 1992.

With Census 2000, the Census Bureau is releasing data for what it calls ZIP Code Tabulation areas (ZCTAs). ZCTAs approximate ZIP Code areas based on the allocation of whole census blocks. Although a significant development, the Census Bureau points out that ZCTAs are not ZIP Codes, and users need to understand that ZCTAs do not constitute “official” ZIP Code estimates.

ZIP Code Data from the Claritas Demographic Update:

Claritas ZIP Code estimates and projections are aggregations of Claritas estimates for block groups and block group parts. The process is similar to that used to retrieve data for circles and polygons. Census data, estimates, and projections already exist for block groups, and are aggregated to the current roster of ZIP Codes reflecting current definitions. Data for all years (including 1990 and 2000 census) are aggregated the same way to maintain a consistent reference to current ZIP Code definitions.

In recent years, some Claritas products provided ZIP Code data reflecting the spatial definition, while other products provided list definition ZIP Code data. With the 2000 Update, all Claritas products provide spatial definition ZIP Code data.

Spatial definition ZIP Codes are based on a block group-to-ZIP Code correspondence which is updated once (and for some products twice) each year. This correspondence is based on the location of block centroids (latitude/longitude points) within current ZIP Code boundaries estimated by Geographic Data Technology (GDT). If a block's centroid falls within a ZIP Code boundary, it is allocated to that ZIP Code. These block-to-ZIP allocations define which block groups (or partial block groups) are included in a given ZIP Code. For block groups allocated to more than one ZIP Code, percent inclusion factors are based on 2000 census block population counts. For all ZIP Codes with a specified GDT boundary, the resulting block group-to-ZIP correspondence establishes a geographic definition that is used to aggregate block group data to current ZIP Codes.

Census Transition Note: With the transition to 2000 census geography, block group-to-ZIP Code correspondence is now based on updated block centroid patterns reflecting growth during the 1990s, and block group inclusion percentages are now based on Census 2000 block population. These developments enable the 2002 Update to provide more precise specifications of ZIP Code areas.

Users of the former list definition ZIP Code data will notice that Claritas products no longer provide demographic data for rural P.O. box ZIP Codes. These ZIP Codes serve residents in rural areas where there is no mail delivery, and who pick up mail at post office boxes. Because these ZIP Codes have no clearly defined spatial dimension, they are included in the roster, but have no demographic data associated with them. Instead, the data for these ZIP Codes are included in the spatially defined ZIP Code (or multiple ZIP Codes) covering the area near the post office.

It is not unusual to find spatial definition ZIP Code data that appear to be discrepant with deliverable address counts. For example, spatial definition data might indicate no data for a rural P.O. box ZIP Code for which the post office reports 600 residential deliveries, and spatial definition estimates for “parent ZIP Codes” are often higher than delivery counts since they also include the populations served by P.O. box ZIP Codes.

To assist users in identifying areas where spatial and list definition data would show significant differences, Claritas ZIP Code products now provide counts of deliverable addresses reported by the U.S. Postal Service. When combined with the spatial definition estimates, these counts indicate where different ZIP Code definitions would result in the greatest differences in ZIP Code household and population totals.

DEMOGRAPHIC CHARACTERISTICS

Age, Sex, Race and Ethnicity

Census Transition Note: The 2002 Update is the first to incorporate Census 2000 data on age/sex/race and Hispanic ethnicity using 2000 census race definitions and 2000 census geography.

The estimation and projection of population by age, sex, race and Hispanic ethnicity involves complex methods that produce a full set of population numbers cross-tabulated by age, sex, race and Hispanic ethnicity. A review of some basic definitions makes the methodology easier to follow. And with new race definitions introduced with the 2000 census—and adopted in the 2002 Update—a section below explains how the transition to the new definitions was accomplished for the 2002 Update.

Race and Hispanic Definitions

There are no universally accepted definitions of race and Hispanic ethnicity. The census currently defines “Hispanic or Latino” as an ethnicity, not a race. Race and Hispanic ethnicity are separate census questions, so in census tabulations, persons of Hispanic ethnicity can be of any race. Hispanics are included in each race category, and the race categories alone sum to total population.

The 2002 Demographic Update is the first to provide data reflecting the new race definitions introduced with the 2000 census. The new race definitions include the following basic categories.

White
Black or African American
American Indian and Alaska Native
Asian
Native Hawaiian and Other Pacific Islander
Some other race

However, because the new race standards permit respondents to mark one or more race categories, there are actually 63 categories—the six basic races plus 57 possible combinations of two or more races. When crosstabulated by Hispanic/non-Hispanic, there are 126 race by Hispanic categories in the new definitions.

Short of presenting data for all 63 race categories, there are two basic tabulation options under the new definitions—“single classification” and “all-inclusive.” The single classification option is illustrated below.

White alone
Black or African American alone
American Indian and Alaska Native alone
Asian alone
Native Hawaiian and Other Pacific Islander alone

Some other race *alone*
Two or more races

This option identifies the number of persons marking each race category by itself, and then provides a seventh category identifying the number marking two or more races. The tabulation is similar to those used in the past, and sums to total population. However, it tells us nothing about the race of those in the “two or more” category, so it is not possible to determine the total number of persons identifying with a given race. The total number of persons marking a give race category is revealed by the all-inclusive tabulation illustrated below.

White *alone or in combination*
Black or African American *alone or in combination*
American Indian and Alaska Native *alone or in combination*
Asian *alone or in combination*
Native Hawaiian and Other Pacific Islander *alone or in combination*
Some other race *alone or in combination*

This option identifies the total number of persons marking each race category—either by itself or as part of a combination of two or more races. Because persons marking two or more races are counted two or more times, the table sums to totals larger than total population.

The Claritas Update produces current year estimates and five year projections for all 126 race by Hispanic or Latino categories. This level of detail is not carried on standard Claritas products, but it enables summations to either the single classification or all-inclusive race tabulations.

Estimates and Projections of Race and Hispanic Ethnicity

At the county level and above, estimates of race and Hispanic ethnicity are normally based on estimates provided by the Census Bureau. And tract level estimates of Hispanic ethnicity normally benefit from post-census trends in Hispanic surname match rates. However, in the absence of Census Bureau estimates and post-census surname match data, and given the transition to the new race definitions, a transitional method was adopted for 2002.

The transitional method involved the projection of 1990-2000 census race trends to 2002 and 2007—with this approach executed at the block group level, and summed to higher geographic levels without control totals. The projection of intercensal trends is never a preferred method in the Claritas Update. However, in this transition year, the approach was an achievement made possible by the conversion of 1990 data to 2000 geography, and the bridging of 1990 race to 2000 race definitions.

Race Bridging

The new race standards make it impossible to identify definitive race trends between the 1990 and 2000 censuses. However, as part of the 2002 Update, Claritas not only converted the 1990 census race data from 1990 to 2000 block groups, but also “bridged”

the data to the 2000 race definitions. Specifically, Claritas estimated what the 1990 census race data might have looked like had they been collected using 2000 categories, and the option of marking two or more races.

All race bridging was accomplished separately for the Hispanic or Latino and non-Hispanic populations (preserving race by Hispanic crosstabulation options) for all block groups nationwide. The first step was the bridging of 2000 race to 1990 definitions. After combining the Asian and Native Hawaiian and Other Pacific Islander categories (whether alone or part of combinations) to the 1990 Asian or Pacific Islander Category, counts from the remaining multiple-race categories were distributed to single 1990 race categories. This distribution was accomplished with equal fractions assignments in most cases (combinations of two races distributed half to one category and half to the other, combinations of three races distributed by thirds, and so forth), but National Health Interview Survey proportions were used for selected combinations. These include

White and Black or African American
White and American Indian or Alaska Native
White and Asian
Black or African American and American Indian or Alaska Native.

The bridged 2000 race data suggest how many persons would have been added to each “race alone” category had multiple-race response not been an option in 2000. For example, bridging 2000 data to 1990 definitions added some persons from multi-race categories to “Black or African American alone” to estimate the 1990 “Black” category. From the reverse perspective, the data suggest the proportion of the bridged “Black” population that would be lost to race combinations when transitioning back to the 2000 “Black or African American alone” definition. The 2000 bridged data suggest such percentages for all 1990 race categories, and these percentages were applied to the 1990 census race data (converted to 2000 block groups) to estimate the number that would have been lost from each category to multiple race responses in 1990. Census 2000 patterns then were used to distribute the estimated 1990 “two or more races” population to the 57 categories reflecting combinations of two or more 2000 census race categories.

Transitional Estimates

The bridging project produced a set of 1990 census population data distributed to the 126 Census 2000 race by Hispanic categories, and converted to 2000 census block groups. These data provided a basis for estimating race/Hispanic population trends from 1990 to 2000 census. Again, in the absence of population by race and Hispanic estimates from the Census Bureau, (and with post-2000 Hispanic surname match data not yet established), the 2002/2007 estimates and projections of population by race and Hispanic ethnicity were based on projections of the bridged block group level trends.

Census Transition Note: While total population by race by Hispanic ethnicity is provided for both single classification and all-inclusive tabulations, population by age/sex detail is provided only for the single classification tabulation.

Householders by Race and Hispanic Ethnicity

The 2002 Demographic Update is the first to provide estimates and projections of householders by race and Hispanic ethnicity. The householder by race/Hispanic estimates and projections were based on the population by race/Hispanic estimates and projections—although only single assignment race is provided.

For each block group, the 2000 census ratio of householders by race/Hispanic to population by race/Hispanic was identified, and applied to the current year estimate of population by race/Hispanic ethnicity. This ratio indicates the percent of persons in each race by Hispanic category who were householders in the 2000 census. With the 2002 Update being so close to the census year, the 2000 census ratios were applied to the current year estimates. The final ratio was modified somewhat as a byproduct of adjusting householders by race to total households for each area, and it was the final current year ratio that was applied to the five-year projections. For years later in the decade, trends from federal surveys (such as the Current Population Survey and American Community Survey) will be used to project changes in the race/Hispanic householder ratios.

Age/Sex Composition:

Estimates and projections of age/sex composition are usually produced with modified cohort survival procedures that are the most complex part of the Claritas Update methodology. During the 1990s, and through the 2001 Update, the method was applied to a special block group tabulation of 1990 census MARS (Modified Are/Race/Sex) data that Claritas purchased from the Census Bureau following the 1990 census. For all block groups nationwide, the special tabulation provided population by single year of age by sex by 1990 race by Hispanic ethnicity by household versus group quarters population.

Census 2000 Summary File 1 (SF1) provides the first detailed age (and age/sex/race) distributions from the 2000 census. However, it does not provide the detail required for the execution of the Claritas age/sex/race method. For example, SF1 provides single year of age by race and ethnicity only at the tract level, and not separately for household population. Age/sex/race is provided for household population, but not for single year of age, and again, only at tract level. Block group age/sex/race data are provided, but for limited age detail. In short, SF1 provided 2000 census starting point data that had to be incorporated into the 2002 Update, but not in a form that could be used with the Claritas modified cohort survival method.

Using the SF1 tract and block group resources available, Claritas estimated 2000 single year of age by sex by race by Hispanic by household/group quarters data for all block groups nationwide—for use as a starting point for the 2002 age/sex/race estimates. The Claritas estimates established 2000 data providing detail similar to that of the 1990

special tabulation, while maintaining consistency with the more basic data provided by SF1.

Further testing is required before the full age/sex/race methodology can be applied to the expanded 2000 starting point data, so a transitional method was applied for the 2002 Update. The transitional method was similar to that used by Market Statistics (now part of Claritas), and involved the application of rates of change specific to single year age categories. The rates of change were derived from the Census Bureau projections of population by single year of age for the 2000-2002 and 2002-2007 time periods. Although short of the full methodology, the application enabled the incorporation of age/sex/race detail from the 2000 census—including the Claritas enhancements—and maintained consistency with the bridging-based estimates and projections of race and Hispanic ethnicity at the block group level. The method even retained important features of the regular method, such as the separate treatment of household and group quarters populations.

Income Estimates

Census Transition Note: Census 2000 income data will not be released until mid 2002. Therefore, the 2002 estimates continue to build from the 1990 census income starting point, but as converted to 2000 census geography, and using the methods described below. While the income estimates themselves still trace to the 1990 starting point, the estimated household income distributions sum to household estimates built from the Census 2000 household counts as described above.

All Claritas income estimates are expressed in current year dollars using the "money income" definition reported in the 1990 census. In contrast to the 1990 census, which reported income for the previous calendar year (1989), Claritas income estimates are for the calendar year relevant to each set of estimates and projections. For example, 2002 income is estimated for 2002 households.

As with the demographic estimates and projections, data were produced first at the national level, then for progressively smaller areas, with successive ratio adjustments ensuring consistency between levels.

Per capita and aggregate income were estimated first. Aggregate income is the total of all income for all persons in an area, and per capita is the average income per person--or aggregate income divided by total estimated population. Aggregate household income, which does not include income earned by persons in group quarters facilities, was divided by total estimated households to produce estimates of mean household income.

Household Income Distribution:

Household income includes income earned by all persons living together in a housing unit (i.e., all household members). Claritas estimates household income for all 25 income categories reported by the 1990 census in Summary Tape File 3 (STF 3). In addition, Claritas extends the standard "\$150,000 and over" category to the "extended" income categories indicated below.

Households with income of \$150,000 to \$249,999
Households with income of \$250,000 to \$499,999
Households with income of \$500,000 and over.

Although few households had incomes this high at the time of the 1990 census, the expanded detail is important for analyses in affluent markets. And with inflation and real income growth, incomes in excess of \$150,000 are no longer so exceptional as they were in 1989, and the five year projections extend to years when incomes at these levels will be even more commonplace.

The extended income categories were estimated first for 1989 (1990 census), and are part of the 1990 census data from which the current year estimates and five year projections are produced. Pareto methods, which involve an assumption of exponential decay, were applied to the 1990 census income distribution in each block group to estimate the number of households in each of the extended income categories.

Census Transition Note: As noted, the 1990 census income data continue to serve as the starting point for income estimates—until 2000 census data are released. But for the 2002 Update, the 1990 data were converted to 2000 geography, with the Pareto methods re-applied to establish the extended income categories.

Income Estimation Method:

At the national level, income estimates from the Census Bureau's Current Population Survey were used as guidelines in establishing estimates of mean income and households by income. At the state and county level, per capita income estimates produced annually by the Bureau of Economic Analysis (BEA) were the basis for estimating income change since the 1990 census. Specifically, 1989 (census year) BEA estimates and those for recent years were adjusted to reflect the census "money income" definition, and the observed rates of change are extended to the Claritas target date. The resulting state and county-specific rates were then applied to the 1990 census base data to produce the current year estimates of per capita income. Internal Claritas research has demonstrated the effectiveness of BEA county data in estimating income growth from 1979 to 1989, and confirmed that the reconfiguration to "money income" enhanced the performance of this application.

For 2002, the BEA income estimates were supplemented with 2000 income estimates from the Census 2000 Supplementary Survey (C2SS). The C2SS was a special survey of 700,000 housing units conducted by the Census Bureau as part of its development of the American Community Survey program. The C2SS results are not Census 2000 data, but they are independent 2000 estimates of long form data items for areas of 250,000 or more population. Specifically, the C2SS provided estimates of 2000 mean household income for 216 large counties that were used along with the BEA estimates, as input to the Claritas 2002 county income estimates.

As described above, estimated aggregate household income was divided by total estimated households to derive the estimate of average, or mean, household income. The 1990 census household income distribution was then advanced to reflect the estimated current year mean income for each area. This procedure involved the estimation of the number of households advancing from one income category to another—based on the specific area's estimated rate of income growth.

At the census tract level, income change was estimated through a combination of aggregated data from the Equifax Consumer Marketing Database (ECMD), and intercensal income growth. The ECMD data consist of ZIP+4 summaries of consumer financial data aggregated to the tract level. Although not a direct measure of income, the ECMD data item "Average sum of credit limits for bank, national credit card, savings & loan, and credit union revolving accounts" is strongly associated with income at the tract level. The higher the average credit limit in a census tract, the higher the mean income.

In the Claritas application, county income estimates were distributed to the tract level based on a combination of ECMD-based and intercensal trend data. ECMD-based tract-within-county distributions of average credit limits provided a component based on post-1990 data for the specific tract. A second measure was based on historical performance. Specifically, tracts were estimated to outpace or lag behind county income growth in proportion to their performance relative to county during the 1980 to 1990 census period. The combination of ECMD and projected tract-county distributions determined the distribution of estimated county income to the tract level. As at the county level, 1990 census households by income distributions were advanced to reflect the tract rates of growth suggested by the estimates of mean income.

The use of ECMD-based data for the tract income estimates is a significant advance that will be refined as the income method is transitioned to a base on 2000 census income data.

Census Transition Note: Because ECMD data and 1980-1990 income trends were not available for 2000 geography, income estimates were produced for 1990 census tracts, and then converted to 2000 tracts for input to the 2002 Update.

Block group income was estimated by applying the tract level rates of change to all component block groups, and statistically advancing the 1990 census distribution to the target mean. Iterative proportional fitting to tract level income and block group total households completed the block group income estimates.

Five year projections of income were produced by projecting national level mean household income ahead five years. Mean income for smaller areas was projected based on performance relative to the larger area. As in the income estimates, areas which have tended to outperform on income growth, will continue to do so. Once mean income was projected, the current year estimated income distributions were statistically advanced to reflect the projected means. Again, iterative multidimensional adjustments ensured consistency between all levels of geography.

Family Income:

A family household is one in which the householder is related to one or more other persons living in the household. Family households also include any other non-related persons living in the same housing unit. *Family household income* includes all income of all persons living in a family household. In contrast, *family income* includes only the income of family members, or persons related to the householder.

Because 2000 census income data will not be available until mid 2002, family income estimates and projections also build from 1990 census income data—again, as converted to 2000 census geography. Specifically, 1990 census family household income was estimated first by subtracting the 1990 census non-family household income table from the household income table. This provided a 25-cell income table reflecting the income

distribution of family households. This table was then extended to 27 categories (adding detail to the \$150,000+ category) using the same methods applied to household income.

Household income growth rates from 1989 to current year were then used to estimate mean family household income for current year, and the 1990 census distribution was statistically advanced to reflect the target mean. *Five year projections* were produced by trending the estimated mean out five years, and advancing the current year distribution to the current year. For both estimate and projection years, family household income distributions were adjusted to conform to both total family households estimated for the specific area, and the family household income distribution for the next higher geographic level.

Effective Buying Income

The 2002 Demographic Update is the first to introduce estimates and projections of Effective Buying Income (EBI). Long provided by the Market Statistics update program, EBI estimates and projections reflect income earned after taxes. In the Claritas Update, EBI is computed as a derivative of household income, with the correspondence between before tax and after tax income being identified for each state based on three year combinations of Current Population Survey (CPS) data. For each state, the CPS identified the mean before tax income of households with before tax income in ranges corresponding to the Claritas Update, and then the mean after-tax income of these same households after deductions for federal income taxes, state taxes, FICA, annual property taxes, and federal retirement payroll deductions. Where relevant, earned income credits are added to before-tax income.

The CPS data provided before tax-to-after tax income rates of change specific to households with before tax income in selected ranges—and specific to each state. These rates of change were applied to the current year estimated and five year projected distributions of households by before tax income (the standard Claritas income estimates and projections)—to estimate the movement of households to lower income ranges after deductions for taxes. The resulting distribution of households by after tax income provided the basis for computing mean, median and aggregate Effective Buying Income.

Income by Age of Householder:

Census Transition Note: Census 2000 household income and income by age data will not be released until mid 2002, but age data were available for the 2002 Update. Therefore, the income dimension of the household income by age of householder estimates and projections was based on a 1990 census income starting point—as converted to 2000 geography, but the age dimension was based on Census 2000 data. The detailed crosstabulations of income by age also were based on 1990 census starting point data, but as converted to 2000 census geography.

The crosstabulation of household income by age of householder is valuable because income and life cycle stage, together, are so strongly associated with consumer needs and behavior. The Claritas "income by age" updates are produced after the estimates of

population by age and households by income have been completed. The data constitute a 132 cell table defined by 12 categories of household income and 11 categories of householder age. The row and column totals from these tables (the "income" and "age" totals) are commonly referred to as the "marginal totals."

The estimates of households by income serve as the income "marginals," but population by age estimates must be converted to householder by age for use as the age "marginals." For each area estimated, 2000 census data were used to determine age-specific "headship rates," or the percent of persons in specific age categories who are householders. Trends in the Current Population Survey are typically used to estimate headship rates for current year. However, with the 2002 estimates being so close to the census, and the Current Population Survey not yet weighted for consistency with Census 2000, the 2002 Update used Census 2000 headship rates "as is" for 2002 and 2007. These headship rates were then applied to estimated population by age to produce estimated householders by age. A final adjustment to total households ensured consistency with the critical base count.

With the income and age (row and column) marginal totals estimated, the final step was to estimate the full crosstabulation of income by age of householder. In other words, values must be determined for each of the 132 income by age categories, or cells. Block group level income by age cell values from the 1990 census (expanded by Claritas to the full 132 cell extended income configuration) were the most recent available, and provided the initial input. Within each age category, the 1990 census income distributions were advanced to reflect the block group's (previously) estimated rate of income growth. This adjustment expressed the 1990 census income by age distribution in current dollar values. The resulting table was then adjusted to conform with both the income and age of householder totals estimated for current year. These adjustments were accomplished through "iterative proportional fitting," which adjusts the 1990 table to conform simultaneously with the household income and householder by age estimates, while preserving the block group specific statistical relationship between income and age reflected in the 1990 census income by age data.

The income by age estimates were produced at the county, tract, and block group levels, with adjustments ensuring consistency between levels.

Five year projections were produced using similar methods. Projected households by income served as the income marginal totals, and Census 2000 headship rates were again used to convert projected population by age to projected householders by age. The income by age table estimated for current year was then adjusted to projected dollar values, and iteratively adjusted to the projected marginal totals.

Households by Size

Working at the block group level, estimates of households by size (number of persons) were produced for the categories 1, 2, 3, 4, 5, 6 and 7 or more persons. The distribution of households by size from the 2000 census served as the base from which the current year estimates were derived. The 2000 distribution was advanced to current year based on estimated change in persons per household (average household size). Iterative proportional fitting was then used to ensure consistency with estimated household totals and average household size.

Projected households by size were based on the 2000 census and current year estimated distribution of households by size. The current year distribution was shifted to reflect the growth or decline in average household size during the projection interval. Iterative proportional fitting was then used to ensure consistency with projected household totals and average household size.

Housing Value

Census Transition Note: Census 2000 data on home value will not be released until mid 2002. Therefore, the 2002/2007 estimates and projections were built from 1990 census data. However, the 1990 census starting point data were converted to 2000 census geography, and the estimates of specified owner-occupied housing units by value were applied to housing unit estimates consistent with the 2000 census housing unit counts.

Value is estimated and projected for specified owner-occupied housing units, and is based on the 1990 census measure, which reflects the census respondent's estimate of how much their house would sell for, or the asking price if it was currently for sale. "Specified" owner-occupied units exclude mobile homes, houses on 10 or more acres, houses with a business or medical office, and units in multi-unit structures. Median value is estimated and projected as well as the distribution of units among the 20 categories of value reported by the 1990 census.

For 2002, the total number of specified owner-occupied housing units was estimated by applying the relevant 1990 census percentage to the completed estimate of total housing units (which in the 2002 Update was consistent with the 2000 housing unit count) . Change in value since 1990 for small areas was then estimated based on three factors.

The first factor was based on tract aggregations of ECMD data, which consist of ZIP+4 summaries of consumer financial data from the Equifax Consumer Marketing Database. Housing value is not directly measured in the ECMD, but Claritas research confirmed a strong association between tract level value and tract summaries of the ECMD data item "Average original balance on mortgage accounts." The tract-within-county distribution of ECMD "Average mortgage" was the basis for determining tract-specific rates of change in housing value.

Where available, a second factor was based on rates of change in median sales price reported by the National Association of Realtors (NAR) for major metropolitan areas. The price of recently sold units may not reflect the value of all housing in an area, but Claritas research confirmed that change in NAR median sales price was a strong indicator of change in value over the 1980 to 1990 period. Rates of change in estimated income provided a third factor contributing to estimated change in value at the neighborhood level. Also, in markets where sales prices have declined in recent years, block group PRIZM cluster codes were used to identify neighborhoods where housing was most likely to have retained its value.

Once median value was estimated, the 1990 census distribution was advanced to reflect the new median. *Five year projections* of value were produced by projecting median value five years beyond the current year estimate, and advancing the current year distribution to reflect the projected median.

Seasonal Potential

Census Transition Note: Census 2000 seasonal total housing and seasonal vacancies were available, and contributed to the 2002 Seasonal Potential estimates and projections. However, other housing data (such as rooms in vacant units), were not available from Census 2000, so 1990 census data, converted to 2000 geography—were used as input.

Census counts—and estimates based on census counts—reflect "usual residence," and do not indicate the increased population and household totals experienced by some areas during seasonal peaks. For both total population and total households, the Claritas Seasonal Potential estimates add a seasonal component to the standard estimates and projections to establish seasonal potential totals.

Working directly at the block group level, the method started with the Claritas estimate of vacant housing units, and estimated "seasonal vacancies" based on Census 2000 seasonal vacancy percentages. By definition, seasonally vacant units are the number of seasonal households that can be added to an area. In the absence of the seasonal household size data needed for a direct computation of seasonal population, the method used aggregate rooms in seasonally vacant units (from the 1990 census, but converted to 2000 geography). By identifying block groups with larger or smaller seasonal units, this item indirectly identifies higher and lower probable household size for seasonal units. The block group specific 1990 census ratio of persons per room (for year-round units) was then applied to estimated aggregate seasonal rooms to estimate the number of persons who could potentially occupy seasonally vacant units. This number is the Seasonal Potential population estimate.

In using the Seasonal Potential estimates, it is important to keep in mind that they estimate potential only--the number of households and persons that would be added to an area if all seasonal units were occupied. There is no indication when seasonal peaks occur, and no guarantee that full seasonal potential is observed at any one time. Also, seasonal households and population are always added—and never subtracted from the areas where they are "usual" residents. Consequently, the Seasonal Potential estimates are best used in areas small enough to not include the usual residence of large numbers of seasonal residents. A Florida county would probably work well, but a state such as New York (which has large intrastate seasonal flows) might be problematic.

SMOOTHED DATA

Census Transition Note: Most of the tables for which Claritas provides “smoothed” data had not been released from the 2000 census when the 2002 Update was produced. Where the Census 2000 table had been released, the 2000 table was “smoothed.” Where 2000 was not yet available, “smoothed” data were based on 1990 census tables converted to 2000 geography.

In addition to the annual demographic estimates and projections, the Claritas Update provides a series of detailed census tables ratio-adjusted, or “smoothed,” to relevant current year totals. For example, the 1990 census table on marital status was adjusted for conformity with estimated population age 15 and above by sex. These “smoothed” tables are not estimates, and do not purport to show anything beyond the effect of applying decennial census distributions to estimated base count totals at the block group level.

Nevertheless, such data can be quite valuable. While percent distributions of characteristics are not estimated beyond the (1990 or 2000) census, the “smoothed” totals within specific categories are often more accurate than those from the census—especially in areas experiencing rapid population growth or decline. Moreover, because the “smoothed” data are produced at the block group level on a “bottom-up” basis, percent distributions for aggregations (any area including more than one block group) will differ from those observed in 1990. This bottom-up effect can be advantageous. For example, if the most rapidly growing block groups in a county tend to have relatively high concentrations of married couple households, the “smoothed” result will indicate an increased proportion of married couple households in that county for current year. Taken for what they are, and used with an understanding of their limitations, the Claritas “smoothed” data are a valuable component of the annual demographic Update. The list of “smoothed” data items is indicated below:

Persons 15 years old and over by sex and marital status
Households by household size and household type
Households by age of household members and household type
Households by household type and household size
Persons in group quarters by group quarters type
Occupied housing units by tenure
Housing units by units in structure
Persons by ancestry
Workers 16 years old and over by place of work
Workers 16 years old and over by means of transportation to work
Workers 16 years old and over by travel time to work
Workers 16 years old and over who did not work at home by aggregate travel time to work
Persons 25 years old and over by educational attainment
Persons 25 years old and over by race and educational attainment
Persons of Hispanic origin 25 years old and over by educational attainment
Persons 16 years old and over by sex and employment status
Employed persons 16 years old and over by industry
Employed persons 16 years old and over by occupation
Employed persons 16 years old and over by class of worker
Households by race of householder and household income

Hispanic households by household income
Aggregate household income by type of income
Families by number of workers in family
Families by poverty status, family type and presence and age of children
Housing units by year structure built
Occupied housing units by year householder moved into unit
Occupied housing units by tenure and vehicles available

APPENDIX

Note About Block Group Parts

Many Claritas methods are executed at what is technically the “block group and block group part” level of geography. Block group parts are defined where block groups are split by place and/or MCD boundaries, and census data reported for block groups are reported for the block group parts as well. Thus, block group parts function as a geographic level between block group and block. Because it is more familiar, the term “block group level” is used throughout this document. However, it is worth keeping in mind that Claritas “block group level” applications usually refer to data and methodologies executed for block groups and block group parts.

Consistency of Complete Count and Sample Census Totals

Because much census information was collected on a sample basis using the census "long form," the Census Bureau used weighting techniques to present such data in “complete count” form. The weighted sample totals presented in STF 3 often differ from the STF 1 complete count totals by small amounts. For example, a census tract with 1,200 (STF 1) households might have an income table summing to 1,206 or 1,197 households. The differences are statistically inconsequential.

Some Claritas products provided 1990 census tables with weighted sample totals adjusted for conformity with the STF 1 complete count totals—while also offering the option of 1990 census numbers as published. Effective with the 2002 Update, census data will be provided as published by the Census Bureau. For both the 2000 census and 1990 census (as converted to 2000 geography), the usually minor discrepancies between sample and complete count totals are preserved.

Adjustment Techniques

The *adjustment* process is essential to the production of estimates which use the most accurate input available at each geographic level, and are consistent across all levels of geography. The Claritas Updates are geographically consistent, meaning that for each data item, block group data always sum to tract totals, which always sum in turn to county, state and national totals. Adjustment techniques also ensure that characteristic distributions sum to base count totals (e.g., households by income always sums to total households). The simultaneous adjustment of characteristics to higher level control totals and to total persons or households within each smaller area is achieved with iterative proportional fitting. The basic techniques are described below.

Ratio Adjustment:

Ratio adjustment is used to bring small area data into conformity with large area totals. For example, if preliminary block group population estimates sum to a tract total of 552, but the independent tract estimate is 561, the preliminary block group estimates are adjusted upward by 1.63 percent ($561/552$) to achieve the target tract total. Similar adjustments are made to bring preliminary distributions (such as age and race) into conformity with population totals within each geographic unit.

Iterative Proportional Fitting

Iterative Proportional Fitting (IPF) methods are an elaborate form of ratio-adjustment, and are used when estimates must be adjusted to conform simultaneously with two sets of "marginal" control totals--often referred to as the dimensions of a two-dimensional table. Income by age of householder is a good example. The estimates must sum to both households by income and householders by age.

IPF methods begin with a table with target row and column totals, referred to as the row and column marginal totals. For example, one might have 12 categories of households by income as the row totals and 11 categories of householders by age as the column totals established for a 132 cell (12 x 11) table. The objective is to produce estimates for the table's 132 cells that sum to both the row and column marginals.

The execution of IPF methods requires initial or "seed" cell values. In the case of income by age of householder, seed values are obtained from the 1990 census. This matrix of cell values reflects an intricate set of probabilities defining the relationship between income and age--as measured for the specific geography in the census. However, these 1990 census figures sum to neither estimated households by income nor estimated householders by age.

Iterative proportional fitting achieves this conformity through a series of ratio adjustments to the row and column marginal totals. Each round (or iteration) of row and column adjustments brings the seed values closer to conformity with the marginal totals. The number of iterations required varies by area, but the values eventually "converge" on a result that sums, within rounding error, to the marginal totals. The resulting estimates not only sum to the desired marginal totals, but preserve the statistical relationship between the two variables (income and age) measured for the area by the census.

Income Distributions

A source of occasional confusion is the fact that the 1990 census reported income earned during calendar year 1989. This is the case whether the data are described as "1989 income" or "1990 census income." The one year census lag is logical, since no one had yet received their 1990 income in April 1990 when the census was taken. The Claritas Update is not constrained by this reporting limitation, and therefore presents income for the calendar year corresponding to the household estimate or projections. For example, the 2002 Update includes estimates of 2002 households by income earned in 2002. When comparing such estimates against the census, note that total households represent a 12 year change since 1990, while income represents a 13 year change since 1989.

Extended Income and Pareto Interpolation:

Income tabulations from the 1990 census top out at the "\$150,000 or more" category. This reporting limit made sense for standard census products since in 1989, only 1.6 percent of all households had incomes in excess of \$150,000. However, higher income breaks are important in affluent areas, and are becoming more important as incomes in

excess of \$150,000 become more common. Claritas has therefore "extended" the 1990 census income distributions to include categories of: \$150,000 to \$249,999, \$250,000 to \$449,999, and \$500,000 and over.

Vilfredo Pareto (1848-1923), creator of the unrelated "80/20 rule," also is credited for creating a method used to approximate the upper end of an income distribution. Pareto's distribution is an exponential decay curve.

The Pareto distribution is typically used to extend income ranges for very large areas, such as whole countries, where income distributions are regular and smooth. The application of Pareto methods for small areas, where distributions can have irregular shapes, requires some care. For this reason, extended income categories are produced and sequentially controlled starting with the national level, followed by states, counties, tracts and block groups. At each level, 1990 census tabulations specifying the aggregate income of households with incomes exceeding \$150,000 were used to check and refine the Pareto results.

Claritas applied the Pareto extension to the 1990 census income data only. Estimated and projected income for the extended categories were produced with standard methods applied to the extended 1990 census base.

Inflation and Income:

A common question is how the effect of inflation is accounted for in the Claritas income estimates. Inflation, as commonly measured by the Consumer Price Index, reflects changing prices, and a corresponding change in the value of a dollar. For example, items that would have cost \$100 in 1983, would have cost about \$147 by 1993--a 47 percent inflation in prices. Thus \$100 was not the same in 1993 as it was in 1983.

Inflation is not a measure of income change, but the two are related. Some income sources (such as Social Security and some union contracts) are "indexed" by inflation, and workers typically require and demand more pay to cover the increased costs of living. Although income tends to follow inflation, it does not move at the same rate. There are periods when income growth outpaces inflation, and periods when it lags behind. These income changes relative to inflation are referred to as "real" income growth.

The Claritas income estimates and projections are expressed in current dollar values--which reflect how many dollars are being received at the relevant year. As such, they reflect both "real" income growth (or decline) and the change due to the effect of inflation. Rather than estimating the effects separately, Claritas measures the combined or net effect through input sources (such as the Bureau of Economic Analysis income estimates) which themselves estimate income change in current dollars. The inflation effect measured in these estimates is implicitly incorporated into the Claritas estimates. Note that accounting for inflation in this manner is different from controlling for inflation--which requires removing the effect of inflation, to produce estimates in constant dollar values.

C. Appendix 3: Block Group Level Projections

Fayette County Current and Projected Population 2000-2008

| Census Tract | Block Group | Total Population | | White Population | | Black Population | | AIAN Population | | Asian/PI Population | | Other Population | | Two or More Races Population | | Hispanic Population | |
|--------------|-------------|------------------|------|------------------|------|------------------|------|-----------------|------|---------------------|------|------------------|------|------------------------------|------|---------------------|------|
| | | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 | 2000 | 2008 |
| 2601 | 1 | 1211 | 1180 | 1164 | 1132 | 26 | 20 | 1 | 1 | 5 | 7 | 3 | 4 | 12 | 16 | 11 | 16 |
| | 2 | 1667 | 1611 | 1654 | 1597 | 7 | 8 | 1 | 1 | 3 | 4 | 1 | 1 | 1 | 0 | 5 | 4 |
| | 3 | 1736 | 1662 | 1662 | 1585 | 50 | 46 | 9 | 13 | 5 | 6 | 3 | 4 | 7 | 8 | 0 | 0 |
| | 4 | 1058 | 1016 | 1054 | 1012 | 2 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 4 | 4 |
| | 5 | 714 | 677 | 709 | 672 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 4 | 1 | 2 |
| 2602 | 1 | 893 | 897 | 804 | 811 | 80 | 77 | 1 | 1 | 0 | 0 | 0 | 0 | 8 | 8 | 3 | 5 |
| | 2 | 1056 | 1083 | 1048 | 1073 | 4 | 6 | 1 | 1 | 1 | 1 | 0 | 0 | 2 | 2 | 1 | 1 |
| | 3 | 733 | 736 | 726 | 727 | 1 | 1 | 0 | 0 | 4 | 6 | 0 | 0 | 2 | 2 | 0 | 0 |
| | 4 | 1031 | 1011 | 1024 | 1004 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 5 | 5 | 3 | 3 |
| | 5 | 837 | 850 | 826 | 837 | 0 | 0 | 1 | 1 | 3 | 4 | 2 | 2 | 5 | 6 | 2 | 3 |
| 2603 | 1 | 976 | 1002 | 971 | 997 | 3 | 3 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 |
| | 2 | 984 | 1034 | 974 | 1022 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 11 | 7 | 11 |
| | 3 | 955 | 894 | 921 | 853 | 29 | 34 | 0 | 0 | 2 | 3 | 0 | 0 | 3 | 4 | 0 | 0 |
| | 4 | 1147 | 1211 | 1127 | 1187 | 17 | 19 | 1 | 2 | 1 | 2 | 0 | 0 | 1 | 1 | 4 | 4 |
| 2604.01 | 1 | 1024 | 1033 | 1023 | 1032 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 |
| | 2 | 1051 | 1091 | 1049 | 1089 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 2 |
| | 3 | 606 | 602 | 598 | 591 | 1 | 1 | 0 | 0 | 7 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2604.02 | 1 | 1360 | 1523 | 1349 | 1511 | 1 | 1 | 1 | 1 | 5 | 6 | 3 | 3 | 1 | 1 | 4 | 4 |
| | 2 | 666 | 679 | 661 | 673 | 0 | 0 | 1 | 1 | 0 | 0 | 3 | 4 | 1 | 1 | 5 | 6 |
| | 3 | 1087 | 1128 | 1075 | 1112 | 0 | 0 | 5 | 8 | 1 | 1 | 1 | 1 | 5 | 6 | 1 | 2 |
| | 4 | 1988 | 2005 | 1977 | 1994 | 1 | 1 | 0 | 0 | 3 | 2 | 1 | 1 | 6 | 7 | 2 | 2 |
| 2605 | 1 | 1105 | 1126 | 1100 | 1121 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 4 | 4 | 8 | 11 |
| | 2 | 1069 | 1145 | 1059 | 1131 | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 8 | 11 | 6 | 9 |
| | 3 | 1542 | 1645 | 1532 | 1633 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 9 | 11 | 0 | 0 |
| | 4 | 1716 | 1782 | 1703 | 1763 | 0 | 0 | 2 | 3 | 0 | 0 | 1 | 2 | 10 | 14 | 8 | 12 |
| | 5 | 1395 | 1444 | 1376 | 1417 | 0 | 0 | 5 | 7 | 1 | 1 | 0 | 0 | 13 | 19 | 12 | 13 |
| 2606 | 1 | 591 | 567 | 590 | 566 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 |
| | 2 | 1910 | 1886 | 1888 | 1865 | 15 | 13 | 0 | 0 | 2 | 3 | 1 | 1 | 4 | 4 | 3 | 3 |
| | 3 | 1177 | 1193 | 1158 | 1170 | 11 | 14 | 1 | 1 | 0 | 0 | 0 | 0 | 7 | 8 | 4 | 6 |
| | 4 | 1104 | 1063 | 1076 | 1028 | 20 | 24 | 0 | 0 | 0 | 0 | 2 | 3 | 6 | 8 | 3 | 4 |
| 2607 | 1 | 1220 | 1198 | 1163 | 1158 | 43 | 30 | 0 | 0 | 2 | 1 | 0 | 0 | 12 | 9 | 7 | 8 |
| | 2 | 1401 | 1376 | 1296 | 1279 | 86 | 78 | 3 | 3 | 3 | 2 | 5 | 6 | 8 | 8 | 6 | 7 |
| | 3 | 710 | 701 | 673 | 651 | 19 | 24 | 2 | 3 | 0 | 0 | 1 | 5 | 15 | 18 | 4 | 8 |
| | 4 | 1045 | 1031 | 1009 | 983 | 27 | 39 | 3 | 4 | 2 | 1 | 0 | 0 | 4 | 4 | 1 | 1 |
| 2608 | 1 | 695 | 686 | 650 | 646 | 28 | 21 | 1 | 1 | 8 | 10 | 0 | 0 | 8 | 8 | 2 | 2 |
| | 2 | 974 | 939 | 893 | 861 | 54 | 47 | 0 | 0 | 11 | 15 | 5 | 5 | 11 | 11 | 8 | 7 |
| | 3 | 1167 | 1147 | 1096 | 1070 | 58 | 64 | 2 | 2 | 0 | 0 | 2 | 1 | 9 | 10 | 11 | 16 |
| | 4 | 1028 | 995 | 972 | 940 | 39 | 36 | 1 | 1 | 2 | 2 | 2 | 2 | 12 | 14 | 4 | 4 |
| | 5 | 888 | 863 | 877 | 851 | 5 | 5 | 0 | 0 | 2 | 3 | 1 | 1 | 3 | 3 | 6 | 7 |
| 2609 | 1 | 558 | 540 | 548 | 529 | 6 | 6 | 1 | 1 | 1 | 2 | 0 | 0 | 2 | 2 | 3 | 4 |
| | 2 | 939 | 989 | 924 | 970 | 9 | 12 | 0 | 0 | 0 | 0 | 1 | 1 | 5 | 6 | 1 | 1 |
| | 3 | 2244 | 2227 | 2154 | 2140 | 68 | 57 | 4 | 2 | 7 | 15 | 2 | 3 | 9 | 10 | 8 | 11 |
| | 4 | 964 | 989 | 947 | 965 | 11 | 16 | 0 | 0 | 4 | 6 | 0 | 0 | 2 | 2 | 0 | 0 |
| 2610 | 1 | 1413 | 1393 | 1384 | 1360 | 14 | 13 | 4 | 6 | 0 | 0 | 4 | 6 | 7 | 8 | 3 | 5 |
| | 2 | 1215 | 1192 | 1198 | 1174 | 9 | 9 | 0 | 0 | 1 | 1 | 3 | 4 | 4 | 4 | 0 | 0 |
| 2611 | 1 | 649 | 663 | 648 | 661 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 4 |
| | 2 | 940 | 1056 | 928 | 1043 | 2 | 3 | 0 | 0 | 4 | 4 | 0 | 0 | 6 | 6 | 5 | 6 |
| | 3 | 1221 | 1220 | 1177 | 1178 | 33 | 30 | 1 | 1 | 1 | 1 | 1 | 1 | 8 | 9 | 5 | 6 |
| 2612 | 1 | 728 | 632 | 583 | 494 | 129 | 123 | 0 | 0 | 0 | 0 | 1 | 1 | 15 | 14 | 7 | 6 |
| | 2 | 746 | 695 | 676 | 631 | 45 | 38 | 0 | 0 | 2 | 3 | 0 | 0 | 23 | 23 | 14 | 20 |
| | 3 | 569 | 526 | 429 | 383 | 115 | 115 | 1 | 2 | 0 | 0 | 2 | 3 | 22 | 23 | 0 | 0 |
| | 4 | 761 | 701 | 722 | 657 | 31 | 34 | 2 | 3 | 0 | 0 | 3 | 4 | 3 | 3 | 2 | 1 |
| 2613 | 1 | 769 | 720 | 729 | 678 | 30 | 30 | 0 | 0 | 1 | 1 | 4 | 6 | 5 | 5 | 5 | 5 |
| | 2 | 701 | 685 | 677 | 660 | 11 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 15 | 1 | 2 |
| | 3 | 1232 | 1144 | 1125 | 1058 | 84 | 64 | 1 | 1 | 1 | 1 | 0 | 0 | 21 | 20 | 8 | 11 |
| | 4 | 1270 | 1224 | 1237 | 1189 | 28 | 30 | 1 | 1 | 1 | 1 | 0 | 0 | 3 | 3 | 2 | 2 |
| | 5 | 1480 | 1423 | 1403 | 1353 | 53 | 44 | 3 | 3 | 3 | 4 | 1 | 2 | 17 | 17 | 4 | 4 |
| 2614 | 1 | 1459 | 1415 | 1216 | 1175 | 218 | 211 | 1 | 2 | 0 | 0 | 3 | 5 | 21 | 22 | 5 | 5 |
| | 2 | 855 | 843 | 825 | 801 | 14 | 18 | 1 | 2 | 1 | 2 | 9 | 14 | 5 | 6 | 5 | 7 |
| | 3 | 710 | 709 | 678 | 679 | 26 | 24 | 0 | 0 | 1 | 1 | 0 | 0 | 5 | 5 | 0 | 0 |
| | 4 | 1113 | 1107 | 1027 | 1030 | 75 | 65 | 1 | 1 | 0 | 0 | 1 | 1 | 9 | 10 | 2 | 2 |
| | 5 | 777 | 790 | 680 | 692 | 81 | 77 | 0 | 0 | 8 | 12 | 1 | 2 | 7 | 7 | 0 | 0 |
| | 6 | 667 | 633 | 583 | 570 | 66 | 45 | 0 | 0 | 0 | 0 | 5 | 8 | 13 | 10 | 3 | 4 |
| | 7 | 816 | 788 | 762 | 725 | 35 | 44 | 4 | 3 | 0 | 0 | 0 | 0 | 15 | 16 | 4 | 4 |
| 2615 | 1 | 937 | 872 | 835 | 771 | 90 | 88 | 2 | 3 | 0 | 0 | 0 | 0 | 10 | 10 | 7 | 8 |
| | 2 | 1115 | 1069 | 1047 | 983 | 44 | 56 | 2 | 3 | 4 | 6 | 0 | 0 | 18 | 21 | 5 | 8 |
| | 3 | 1121 | 1151 | 1105 | 1133 | 11 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 5 | 1 | 1 |
| | 4 | 1471 | 1462 | 1461 | 1449 | 0 | 0 | 2 | 3 | 1 | 1 | 0 | 0 | 7 | 9 | 3 | 4 |

| | | | | | | | | | | | | | | | | | |
|------|---|------|------|------|------|-----|-----|---|---|----|----|---|----|----|----|----|----|
| 2616 | 1 | 657 | 655 | 647 | 644 | 2 | 1 | 2 | 2 | 5 | 7 | 0 | 0 | 1 | 1 | 1 | 1 |
| | 2 | 1184 | 1199 | 1174 | 1188 | 3 | 3 | 0 | 0 | 2 | 2 | 0 | 0 | 5 | 6 | 4 | 6 |
| 2617 | 3 | 1286 | 1330 | 1277 | 1322 | 3 | 2 | 3 | 3 | 1 | 1 | 0 | 0 | 2 | 2 | 6 | 6 |
| | 1 | 625 | 579 | 606 | 552 | 10 | 14 | 0 | 0 | 8 | 13 | 0 | 0 | 1 | 0 | 1 | 2 |
| | 2 | 852 | 846 | 816 | 808 | 24 | 22 | 0 | 0 | 3 | 4 | 3 | 4 | 6 | 8 | 2 | 4 |
| | 3 | 946 | 886 | 903 | 844 | 27 | 21 | 4 | 5 | 4 | 5 | 2 | 2 | 6 | 9 | 2 | 2 |
| 2618 | 4 | 894 | 801 | 731 | 630 | 143 | 151 | 1 | 1 | 1 | 1 | 1 | 1 | 17 | 17 | 9 | 11 |
| | 1 | 984 | 1062 | 950 | 1016 | 29 | 39 | 2 | 3 | 0 | 0 | 0 | 0 | 3 | 4 | 3 | 4 |
| | 2 | 941 | 959 | 872 | 883 | 57 | 60 | 1 | 1 | 2 | 3 | 1 | 1 | 8 | 11 | 9 | 14 |
| | 3 | 1476 | 1463 | 1435 | 1420 | 28 | 26 | 0 | 0 | 4 | 6 | 6 | 8 | 3 | 3 | 4 | 3 |
| 2619 | 4 | 651 | 648 | 644 | 640 | 6 | 6 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1 | 896 | 878 | 877 | 853 | 13 | 18 | 1 | 1 | 0 | 0 | 2 | 3 | 3 | 3 | 2 | 2 |
| | 2 | 632 | 628 | 613 | 598 | 15 | 27 | 1 | 1 | 2 | 2 | 0 | 0 | 1 | 0 | 1 | 4 |
| | 3 | 772 | 781 | 663 | 636 | 100 | 135 | 1 | 3 | 1 | 0 | 2 | 3 | 5 | 4 | 8 | 7 |
| | 4 | 708 | 706 | 646 | 622 | 46 | 62 | 2 | 2 | 2 | 2 | 4 | 7 | 8 | 11 | 11 | 14 |
| 2620 | 5 | 1049 | 1033 | 866 | 825 | 157 | 183 | 0 | 0 | 2 | 1 | 1 | 1 | 23 | 23 | 7 | 8 |
| | 1 | 1516 | 1724 | 1419 | 1599 | 55 | 69 | 0 | 0 | 27 | 37 | 2 | 2 | 13 | 17 | 9 | 9 |
| | 2 | 1170 | 1334 | 1128 | 1288 | 21 | 29 | 0 | 0 | 12 | 8 | 0 | 0 | 9 | 9 | 3 | 2 |
| | 3 | 1297 | 1372 | 1269 | 1335 | 10 | 18 | 2 | 3 | 11 | 12 | 0 | 0 | 5 | 4 | 0 | 0 |
| 2621 | 4 | 1227 | 1320 | 1176 | 1255 | 2 | 3 | 1 | 2 | 34 | 40 | 2 | 3 | 12 | 17 | 4 | 6 |
| | 1 | 902 | 863 | 725 | 660 | 148 | 170 | 1 | 1 | 0 | 0 | 3 | 3 | 25 | 29 | 7 | 9 |
| | 2 | 965 | 946 | 946 | 922 | 14 | 19 | 0 | 0 | 1 | 1 | 2 | 2 | 2 | 2 | 8 | 9 |
| 2622 | 3 | 963 | 1008 | 935 | 978 | 26 | 28 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 |
| | 1 | 480 | 453 | 454 | 434 | 17 | 11 | 0 | 0 | 0 | 0 | 1 | 1 | 8 | 7 | 4 | 4 |
| | 2 | 718 | 706 | 679 | 669 | 22 | 16 | 0 | 0 | 9 | 12 | 6 | 8 | 2 | 1 | 4 | 3 |
| | 3 | 1277 | 1292 | 1174 | 1160 | 79 | 99 | 0 | 0 | 12 | 16 | 0 | 0 | 12 | 17 | 1 | 1 |
| | 4 | 788 | 774 | 752 | 731 | 16 | 17 | 0 | 0 | 14 | 19 | 0 | 0 | 6 | 7 | 0 | 0 |
| 2623 | 5 | 710 | 714 | 673 | 669 | 19 | 24 | 0 | 0 | 8 | 10 | 0 | 0 | 10 | 11 | 3 | 3 |
| | 1 | 1716 | 1719 | 1401 | 1345 | 260 | 318 | 2 | 1 | 1 | 1 | 8 | 6 | 44 | 48 | 8 | 8 |
| | 2 | 875 | 859 | 656 | 639 | 199 | 201 | 3 | 2 | 1 | 1 | 2 | 3 | 14 | 13 | 1 | 1 |
| | 3 | 766 | 766 | 290 | 310 | 446 | 429 | 2 | 2 | 0 | 0 | 9 | 8 | 19 | 17 | 13 | 13 |
| 2624 | 4 | 1035 | 1047 | 711 | 725 | 297 | 290 | 0 | 0 | 2 | 3 | 0 | 0 | 25 | 29 | 5 | 4 |
| | 1 | 593 | 601 | 508 | 502 | 81 | 95 | 0 | 0 | 0 | 0 | 1 | 1 | 3 | 3 | 0 | 0 |
| | 2 | 850 | 842 | 822 | 809 | 7 | 7 | 1 | 2 | 5 | 7 | 0 | 0 | 15 | 17 | 1 | 2 |
| | 3 | 1222 | 1205 | 1200 | 1183 | 6 | 4 | 2 | 3 | 5 | 4 | 2 | 3 | 7 | 8 | 5 | 6 |
| 2625 | 4 | 632 | 620 | 630 | 616 | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1 | 811 | 816 | 797 | 797 | 8 | 12 | 0 | 0 | 0 | 0 | 1 | 1 | 5 | 6 | 1 | 1 |
| | 2 | 860 | 893 | 847 | 878 | 2 | 3 | 1 | 1 | 2 | 2 | 0 | 0 | 8 | 9 | 3 | 3 |
| | 3 | 699 | 720 | 668 | 692 | 16 | 11 | 1 | 1 | 4 | 6 | 1 | 1 | 9 | 9 | 5 | 7 |
| 2626 | 4 | 1274 | 1323 | 1252 | 1302 | 10 | 7 | 2 | 3 | 5 | 7 | 0 | 0 | 5 | 4 | 10 | 12 |
| | 1 | 1122 | 1110 | 1092 | 1083 | 13 | 8 | 1 | 1 | 4 | 6 | 0 | 0 | 12 | 12 | 10 | 13 |
| 2627 | 2 | 2332 | 2289 | 2320 | 2274 | 6 | 9 | 1 | 1 | 1 | 1 | 0 | 0 | 4 | 4 | 2 | 3 |
| | 1 | 820 | 817 | 816 | 811 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 4 | 5 |
| | 2 | 970 | 1040 | 967 | 1035 | 0 | 0 | 1 | 1 | 1 | 2 | 0 | 0 | 1 | 2 | 1 | 2 |
| | 3 | 1296 | 1328 | 1283 | 1308 | 5 | 7 | 6 | 9 | 1 | 2 | 0 | 0 | 1 | 2 | 6 | 9 |
| | 4 | 1797 | 1854 | 1773 | 1830 | 0 | 0 | 0 | 0 | 6 | 8 | 6 | 6 | 12 | 10 | 15 | 16 |
| | 5 | 1487 | 1554 | 1480 | 1546 | 3 | 3 | 1 | 1 | 0 | 0 | 2 | 3 | 1 | 1 | 2 | 3 |
| 2628 | 6 | 861 | 931 | 856 | 926 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 4 | 0 | 0 |
| | 1 | 1384 | 1433 | 1340 | 1382 | 25 | 29 | 2 | 3 | 0 | 0 | 0 | 0 | 17 | 19 | 0 | 0 |
| | 2 | 1141 | 1141 | 1101 | 1105 | 27 | 24 | 0 | 0 | 0 | 0 | 2 | 3 | 11 | 9 | 5 | 8 |
| | 3 | 1081 | 1063 | 1069 | 1048 | 2 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 9 | 11 | 5 | 9 |
| | 4 | 1561 | 1662 | 1478 | 1569 | 57 | 63 | 1 | 1 | 2 | 3 | 0 | 0 | 23 | 26 | 6 | 6 |
| | 5 | 1166 | 1191 | 1147 | 1169 | 10 | 13 | 2 | 1 | 0 | 0 | 0 | 0 | 7 | 8 | 0 | 0 |
| 2629 | 6 | 1006 | 1009 | 997 | 1002 | 3 | 1 | 2 | 2 | 0 | 0 | 0 | 0 | 4 | 4 | 6 | 10 |
| | 1 | 879 | 853 | 802 | 780 | 69 | 62 | 6 | 9 | 0 | 0 | 0 | 0 | 2 | 2 | 4 | 4 |
| | 2 | 1055 | 1140 | 854 | 937 | 184 | 186 | 1 | 1 | 1 | 1 | 2 | 2 | 13 | 13 | 4 | 4 |
| | 3 | 989 | 951 | 966 | 933 | 20 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 2 | 1 | 1 |
| | 4 | 1330 | 1314 | 1266 | 1230 | 50 | 69 | 1 | 0 | 1 | 1 | 2 | 3 | 10 | 11 | 4 | 6 |
| 2630 | 5 | 1342 | 1361 | 1251 | 1270 | 80 | 79 | 3 | 3 | 2 | 3 | 1 | 1 | 5 | 5 | 12 | 11 |
| | 1 | 657 | 619 | 587 | 559 | 54 | 44 | 0 | 0 | 0 | 0 | 2 | 2 | 14 | 14 | 1 | 1 |
| | 2 | 1000 | 947 | 879 | 804 | 106 | 125 | 5 | 7 | 1 | 0 | 8 | 10 | 1 | 1 | 3 | 3 |
| | 3 | 918 | 887 | 892 | 852 | 23 | 31 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 4 | 3 | 3 |
| 2631 | 4 | 1036 | 1003 | 1010 | 968 | 19 | 24 | 3 | 5 | 0 | 0 | 1 | 2 | 3 | 4 | 1 | 2 |
| | 1 | 1174 | 1196 | 1148 | 1170 | 8 | 5 | 2 | 2 | 1 | 1 | 0 | 0 | 15 | 18 | 12 | 16 |
| | 2 | 1775 | 1779 | 1759 | 1760 | 4 | 5 | 3 | 4 | 1 | 1 | 2 | 3 | 6 | 6 | 10 | 9 |
| | 3 | 1918 | 1926 | 1868 | 1870 | 24 | 27 | 5 | 4 | 5 | 7 | 1 | 1 | 15 | 17 | 12 | 12 |
| | 4 | 744 | 725 | 735 | 714 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 2 | 7 | 8 | 7 | 6 |
| 2632 | 5 | 685 | 682 | 679 | 676 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 5 | 5 | 1 | 1 |
| | 1 | 1348 | 1296 | 1331 | 1276 | 2 | 2 | 2 | 3 | 1 | 1 | 0 | 0 | 12 | 14 | 6 | 8 |
| 2633 | 2 | 1093 | 1073 | 1084 | 1059 | 4 | 6 | 2 | 3 | 3 | 5 | 0 | 0 | 0 | 0 | 2 | 3 |
| | 1 | 1122 | 1068 | 1093 | 1038 | 20 | 20 | 3 | 4 | 0 | 0 | 0 | 0 | 6 | 6 | 0 | 0 |
| 2633 | 2 | 699 | 682 | 687 | 671 | 8 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 5 | 0 | 0 |

Source: Claritas, Inc.

Fayette County Current and Projected Households by Age of Householder 2000-2008

| Census Tract | Block Group | Households | | Age of Householder - 2000 | | | | | | | Age of Householder - 2008 | | | | | | |
|--------------|-------------|------------|------|---------------------------|-------|-------|-------|-------|-------|-------------|---------------------------|-------|-------|-------|-------|-------|-------------|
| | | 2000 | 2008 | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75 and over | 15-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75 and over |
| 2601 | 1 | 612 | 622 | 22 | 60 | 91 | 75 | 75 | 97 | 173 | 15 | 75 | 95 | 99 | 90 | 82 | 166 |
| | 2 | 658 | 653 | 0 | 79 | 123 | 103 | 96 | 138 | 134 | 21 | 59 | 75 | 113 | 118 | 103 | 164 |
| | 3 | 760 | 755 | 36 | 90 | 96 | 100 | 147 | 137 | 139 | 11 | 72 | 102 | 120 | 143 | 136 | 171 |
| | 4 | 403 | 399 | 17 | 40 | 73 | 117 | 69 | 29 | 89 | 3 | 53 | 49 | 95 | 65 | 57 | 77 |
| | 5 | 286 | 283 | 12 | 29 | 54 | 77 | 32 | 19 | 49 | 12 | 43 | 40 | 66 | 52 | 32 | 38 |
| 2602 | 1 | 369 | 391 | 13 | 41 | 89 | 91 | 33 | 62 | 57 | 6 | 50 | 55 | 75 | 85 | 61 | 59 |
| | 2 | 436 | 472 | 0 | 44 | 94 | 108 | 83 | 69 | 35 | 6 | 47 | 65 | 110 | 101 | 78 | 65 |
| | 3 | 315 | 335 | 3 | 38 | 70 | 62 | 44 | 47 | 53 | 4 | 34 | 47 | 93 | 43 | 47 | 67 |
| | 4 | 483 | 500 | 10 | 36 | 73 | 84 | 80 | 104 | 91 | 6 | 54 | 62 | 89 | 85 | 95 | 109 |
| | 5 | 365 | 392 | 6 | 45 | 63 | 36 | 79 | 62 | 68 | 12 | 50 | 63 | 73 | 53 | 60 | 81 |
| 2603 | 1 | 378 | 411 | 24 | 26 | 68 | 78 | 66 | 61 | 48 | 16 | 45 | 64 | 94 | 72 | 72 | 48 |
| | 2 | 382 | 424 | 6 | 79 | 66 | 103 | 52 | 29 | 33 | 6 | 46 | 94 | 99 | 71 | 53 | 55 |
| | 3 | 395 | 393 | 13 | 44 | 63 | 77 | 52 | 83 | 85 | 15 | 46 | 67 | 83 | 47 | 51 | 84 |
| | 4 | 444 | 496 | 7 | 44 | 100 | 72 | 62 | 85 | 67 | 14 | 69 | 90 | 106 | 97 | 51 | 69 |
| 2604.01 | 1 | 396 | 421 | 7 | 30 | 89 | 74 | 95 | 69 | 44 | 12 | 61 | 76 | 90 | 73 | 59 | 50 |
| | 2 | 404 | 442 | 9 | 46 | 52 | 65 | 129 | 83 | 71 | 7 | 40 | 73 | 97 | 111 | 60 | 54 |
| | 3 | 232 | 244 | 7 | 8 | 69 | 46 | 38 | 34 | 20 | 11 | 22 | 27 | 66 | 46 | 36 | 36 |
| 2604.02 | 1 | 542 | 641 | 0 | 91 | 150 | 158 | 87 | 57 | 9 | 11 | 71 | 139 | 183 | 123 | 63 | 51 |
| | 2 | 250 | 268 | 0 | 16 | 70 | 44 | 28 | 44 | 14 | 4 | 35 | 51 | 55 | 41 | 44 | 38 |
| | 3 | 407 | 446 | 29 | 43 | 79 | 94 | 89 | 44 | 73 | 8 | 61 | 76 | 104 | 89 | 59 | 49 |
| | 4 | 792 | 844 | 15 | 144 | 177 | 137 | 121 | 105 | 80 | 26 | 102 | 161 | 170 | 162 | 132 | 91 |
| 2605 | 1 | 410 | 441 | 23 | 61 | 101 | 58 | 49 | 44 | 50 | 19 | 59 | 86 | 99 | 86 | 51 | 41 |
| | 2 | 418 | 474 | 29 | 60 | 83 | 52 | 79 | 59 | 56 | 17 | 64 | 92 | 103 | 83 | 54 | 61 |
| | 3 | 558 | 628 | 21 | 100 | 133 | 162 | 71 | 64 | 40 | 31 | 96 | 121 | 142 | 96 | 84 | 58 |
| | 4 | 645 | 708 | 17 | 149 | 124 | 124 | 106 | 77 | 74 | 27 | 86 | 151 | 143 | 126 | 91 | 84 |
| | 5 | 513 | 561 | 20 | 75 | 81 | 142 | 62 | 59 | 46 | 23 | 93 | 95 | 128 | 95 | 67 | 60 |
| 2606 | 1 | 246 | 249 | 0 | 29 | 81 | 47 | 9 | 32 | 30 | 3 | 27 | 35 | 44 | 47 | 42 | 51 |
| | 2 | 794 | 828 | 17 | 125 | 151 | 155 | 83 | 149 | 122 | 18 | 105 | 125 | 158 | 178 | 106 | 138 |
| | 3 | 467 | 500 | 0 | 63 | 122 | 113 | 44 | 27 | 58 | 11 | 59 | 88 | 123 | 79 | 66 | 74 |
| | 4 | 423 | 431 | 9 | 50 | 113 | 91 | 44 | 57 | 56 | 11 | 47 | 82 | 103 | 72 | 65 | 51 |
| 2607 | 1 | 546 | 552 | 23 | 58 | 93 | 102 | 93 | 126 | 132 | 31 | 85 | 82 | 100 | 89 | 55 | 110 |
| | 2 | 538 | 544 | 69 | 94 | 155 | 37 | 49 | 79 | 82 | 54 | 100 | 112 | 111 | 65 | 50 | 52 |
| | 3 | 294 | 299 | 15 | 65 | 28 | 42 | 67 | 30 | 10 | 15 | 53 | 48 | 59 | 54 | 24 | 46 |
| | 4 | 445 | 450 | 12 | 50 | 86 | 82 | 44 | 53 | 45 | 9 | 66 | 65 | 88 | 71 | 59 | 92 |
| 2608 | 1 | 334 | 345 | 0 | 58 | 29 | 15 | 49 | 75 | 82 | 15 | 41 | 59 | 71 | 58 | 44 | 57 |
| | 2 | 366 | 374 | 27 | 53 | 82 | 49 | 63 | 47 | 31 | 30 | 67 | 75 | 67 | 60 | 34 | 41 |
| | 3 | 658 | 679 | 41 | 64 | 96 | 92 | 107 | 82 | 206 | 24 | 65 | 86 | 111 | 91 | 109 | 193 |
| | 4 | 413 | 424 | 26 | 74 | 77 | 71 | 34 | 60 | 47 | 18 | 67 | 75 | 79 | 65 | 50 | 70 |
| | 5 | 361 | 371 | 7 | 74 | 85 | 123 | 29 | 57 | 25 | 19 | 52 | 70 | 70 | 59 | 44 | 57 |
| 2609 | 1 | 203 | 205 | 0 | 22 | 24 | 69 | 34 | 13 | 71 | 3 | 28 | 28 | 52 | 47 | 19 | 28 |
| | 2 | 359 | 396 | 0 | 25 | 68 | 92 | 49 | 60 | 35 | 8 | 41 | 46 | 106 | 95 | 61 | 39 |
| | 3 | 910 | 950 | 5 | 105 | 218 | 142 | 142 | 186 | 88 | 36 | 102 | 139 | 209 | 167 | 135 | 162 |
| | 4 | 381 | 410 | 17 | 28 | 97 | 118 | 69 | 30 | 53 | 6 | 41 | 63 | 93 | 78 | 67 | 62 |
| 2610 | 1 | 563 | 585 | 0 | 70 | 119 | 111 | 86 | 95 | 75 | 7 | 65 | 93 | 118 | 105 | 89 | 108 |
| | 2 | 449 | 465 | 7 | 56 | 94 | 109 | 69 | 56 | 57 | 8 | 63 | 78 | 102 | 101 | 57 | 56 |
| 2611 | 1 | 263 | 281 | 7 | 36 | 48 | 43 | 33 | 46 | 59 | 4 | 35 | 39 | 65 | 40 | 40 | 58 |
| | 2 | 344 | 405 | 11 | 32 | 64 | 80 | 53 | 58 | 39 | 10 | 36 | 66 | 92 | 85 | 65 | 51 |
| | 3 | 480 | 504 | 10 | 60 | 102 | 99 | 80 | 69 | 64 | 8 | 63 | 74 | 99 | 92 | 86 | 82 |
| 2612 | 1 | 322 | 290 | 36 | 20 | 41 | 32 | 67 | 95 | 54 | 16 | 37 | 33 | 51 | 46 | 48 | 59 |
| | 2 | 295 | 284 | 0 | 32 | 112 | 41 | 33 | 20 | 32 | 8 | 36 | 48 | 60 | 41 | 33 | 58 |
| | 3 | 281 | 270 | 19 | 21 | 57 | 47 | 45 | 51 | 30 | 12 | 45 | 36 | 35 | 60 | 33 | 49 |
| | 4 | 340 | 323 | 0 | 71 | 35 | 90 | 35 | 16 | 43 | 16 | 47 | 47 | 64 | 50 | 35 | 64 |
| 2613 | 1 | 325 | 315 | 3 | 37 | 65 | 53 | 41 | 60 | 52 | 5 | 33 | 44 | 66 | 62 | 47 | 58 |
| | 2 | 286 | 288 | 7 | 45 | 74 | 44 | 29 | 21 | 51 | 8 | 36 | 43 | 65 | 51 | 34 | 51 |
| | 3 | 522 | 502 | 12 | 85 | 60 | 112 | 68 | 83 | 111 | 12 | 57 | 60 | 105 | 83 | 64 | 121 |
| | 4 | 516 | 513 | 28 | 31 | 93 | 108 | 67 | 67 | 79 | 12 | 59 | 61 | 103 | 118 | 75 | 85 |
| | 5 | 573 | 569 | 0 | 64 | 111 | 143 | 98 | 104 | 117 | 21 | 71 | 89 | 109 | 106 | 69 | 104 |
| 2614 | 1 | 603 | 611 | 56 | 80 | 78 | 136 | 127 | 71 | 59 | 40 | 81 | 104 | 112 | 99 | 74 | 101 |
| | 2 | 365 | 373 | 9 | 17 | 66 | 42 | 40 | 82 | 100 | 9 | 44 | 57 | 61 | 68 | 53 | 81 |
| | 3 | 283 | 294 | 0 | 25 | 71 | 58 | 40 | 36 | 67 | 8 | 32 | 45 | 51 | 53 | 49 | 56 |
| | 4 | 437 | 452 | 25 | 38 | 99 | 66 | 69 | 74 | 73 | 11 | 57 | 78 | 91 | 90 | 56 | 69 |
| | 5 | 315 | 334 | 0 | 43 | 35 | 95 | 55 | 99 | 34 | 6 | 28 | 39 | 99 | 59 | 37 | 66 |
| | 6 | 297 | 295 | 0 | 33 | 66 | 32 | 39 | 42 | 119 | 10 | 53 | 38 | 56 | 44 | 34 | 60 |
| | 7 | 351 | 354 | 0 | 34 | 46 | 55 | 35 | 84 | 64 | 7 | 47 | 51 | 62 | 57 | 51 | 79 |
| 2615 | 1 | 347 | 333 | 0 | 107 | 47 | 62 | 65 | 20 | 40 | 9 | 41 | 50 | 75 | 55 | 42 | 61 |
| | 2 | 439 | 435 | 38 | 54 | 73 | 98 | 54 | 86 | 51 | 34 | 73 | 64 | 76 | 60 | 44 | 84 |
| | 3 | 445 | 472 | 9 | 68 | 141 | 83 | 62 | 44 | 40 | 20 | 59 | 90 | 102 | 80 | 56 | 65 |
| | 4 | 579 | 594 | 0 | 23 | 113 | 163 | 71 | 84 | 121 | 9 | 46 | 76 | 155 | 126 | 100 | 82 |

| | | | | | | | | | | | | | | | | | |
|------|---|-----|-----|----|-----|-----|-----|-----|-----|-----|----|-----|-----|-----|-----|-----|-----|
| 2616 | 1 | 274 | 289 | 0 | 31 | 30 | 75 | 23 | 45 | 39 | 11 | 34 | 44 | 56 | 54 | 41 | 49 |
| | 2 | 446 | 477 | 10 | 57 | 53 | 127 | 83 | 93 | 59 | 11 | 66 | 79 | 95 | 106 | 62 | 58 |
| | 3 | 540 | 590 | 25 | 30 | 126 | 115 | 117 | 57 | 53 | 15 | 62 | 81 | 114 | 141 | 95 | 82 |
| 2617 | 1 | 257 | 238 | 0 | 34 | 11 | 58 | 36 | 44 | 44 | 2 | 28 | 37 | 26 | 44 | 38 | 63 |
| | 2 | 346 | 350 | 34 | 72 | 31 | 65 | 56 | 26 | 36 | 27 | 51 | 74 | 46 | 59 | 54 | 39 |
| | 3 | 388 | 368 | 43 | 69 | 45 | 99 | 35 | 44 | 86 | 18 | 57 | 52 | 57 | 63 | 51 | 70 |
| 2618 | 4 | 368 | 335 | 31 | 68 | 35 | 91 | 50 | 36 | 52 | 29 | 58 | 69 | 57 | 53 | 30 | 39 |
| | 1 | 467 | 531 | 24 | 26 | 112 | 50 | 79 | 100 | 58 | 16 | 51 | 68 | 113 | 112 | 80 | 91 |
| | 2 | 424 | 457 | 20 | 54 | 92 | 79 | 93 | 79 | 22 | 15 | 57 | 83 | 97 | 80 | 68 | 57 |
| | 3 | 611 | 639 | 38 | 128 | 75 | 68 | 89 | 113 | 98 | 41 | 94 | 100 | 112 | 114 | 72 | 106 |
| 2619 | 4 | 292 | 307 | 10 | 23 | 49 | 96 | 40 | 26 | 72 | 9 | 39 | 46 | 61 | 63 | 50 | 39 |
| | 1 | 407 | 413 | 0 | 69 | 65 | 110 | 51 | 10 | 140 | 9 | 51 | 73 | 74 | 77 | 40 | 89 |
| | 2 | 258 | 262 | 0 | 44 | 32 | 23 | 22 | 98 | 18 | 10 | 43 | 38 | 49 | 53 | 24 | 45 |
| | 3 | 455 | 472 | 30 | 14 | 42 | 51 | 51 | 108 | 162 | 12 | 51 | 38 | 49 | 81 | 85 | 156 |
| | 4 | 298 | 308 | 28 | 0 | 67 | 68 | 51 | 72 | 49 | 9 | 46 | 48 | 58 | 48 | 46 | 53 |
| 2620 | 5 | 410 | 421 | 61 | 13 | 72 | 85 | 32 | 62 | 25 | 32 | 54 | 79 | 83 | 74 | 39 | 60 |
| | 1 | 556 | 659 | 14 | 62 | 99 | 182 | 80 | 60 | 74 | 18 | 65 | 94 | 174 | 165 | 74 | 69 |
| | 2 | 443 | 538 | 0 | 10 | 76 | 58 | 55 | 135 | 117 | 3 | 31 | 37 | 98 | 110 | 102 | 157 |
| | 3 | 508 | 568 | 26 | 0 | 140 | 106 | 58 | 71 | 106 | 11 | 54 | 55 | 119 | 131 | 72 | 126 |
| 2621 | 4 | 479 | 538 | 0 | 10 | 117 | 133 | 98 | 46 | 62 | 7 | 44 | 53 | 128 | 117 | 87 | 102 |
| | 1 | 354 | 354 | 67 | 25 | 72 | 78 | 27 | 27 | 72 | 58 | 61 | 66 | 66 | 53 | 27 | 23 |
| | 2 | 406 | 417 | 0 | 44 | 115 | 75 | 46 | 0 | 65 | 5 | 40 | 67 | 102 | 71 | 51 | 81 |
| 2622 | 3 | 407 | 447 | 16 | 44 | 64 | 67 | 85 | 61 | 111 | 14 | 47 | 63 | 87 | 93 | 59 | 84 |
| | 1 | 239 | 234 | 8 | 29 | 23 | 41 | 14 | 40 | 56 | 7 | 23 | 28 | 36 | 47 | 25 | 68 |
| | 2 | 364 | 372 | 38 | 12 | 81 | 122 | 0 | 23 | 88 | 18 | 34 | 47 | 62 | 61 | 42 | 108 |
| | 3 | 569 | 601 | 43 | 54 | 116 | 77 | 103 | 136 | 52 | 24 | 96 | 101 | 117 | 107 | 72 | 84 |
| | 4 | 370 | 378 | 9 | 32 | 45 | 99 | 72 | 44 | 90 | 14 | 53 | 55 | 73 | 76 | 39 | 68 |
| 2623 | 5 | 290 | 305 | 16 | 25 | 76 | 54 | 24 | 38 | 77 | 14 | 26 | 48 | 67 | 59 | 37 | 54 |
| | 1 | 706 | 711 | 37 | 145 | 110 | 144 | 50 | 105 | 115 | 43 | 94 | 124 | 138 | 115 | 83 | 114 |
| | 2 | 341 | 335 | 12 | 48 | 140 | 42 | 33 | 68 | 21 | 21 | 50 | 69 | 68 | 53 | 31 | 43 |
| | 3 | 281 | 281 | 21 | 75 | 56 | 46 | 7 | 40 | 7 | 26 | 56 | 43 | 49 | 35 | 31 | 41 |
| 2624 | 4 | 435 | 445 | 32 | 70 | 39 | 45 | 115 | 41 | 72 | 27 | 66 | 75 | 79 | 92 | 44 | 62 |
| | 1 | 241 | 251 | 24 | 18 | 38 | 40 | 43 | 43 | 0 | 8 | 30 | 44 | 61 | 40 | 27 | 41 |
| | 2 | 351 | 359 | 0 | 52 | 85 | 86 | 48 | 63 | 43 | 12 | 44 | 52 | 79 | 74 | 41 | 57 |
| | 3 | 561 | 569 | 18 | 97 | 74 | 111 | 55 | 93 | 120 | 20 | 66 | 91 | 107 | 94 | 76 | 115 |
| 2625 | 4 | 257 | 257 | 0 | 44 | 29 | 56 | 44 | 53 | 32 | 11 | 18 | 31 | 49 | 41 | 51 | 56 |
| | 1 | 305 | 312 | 0 | 59 | 29 | 72 | 71 | 38 | 6 | 9 | 32 | 54 | 57 | 76 | 46 | 38 |
| | 2 | 330 | 351 | 16 | 43 | 66 | 65 | 51 | 31 | 78 | 6 | 38 | 65 | 74 | 74 | 35 | 59 |
| | 3 | 263 | 277 | 8 | 49 | 75 | 35 | 12 | 23 | 47 | 11 | 42 | 54 | 47 | 59 | 30 | 34 |
| 2626 | 4 | 494 | 522 | 0 | 95 | 100 | 146 | 62 | 96 | 28 | 14 | 70 | 88 | 111 | 121 | 60 | 58 |
| | 1 | 441 | 458 | 19 | 68 | 119 | 78 | 70 | 37 | 37 | 16 | 59 | 91 | 109 | 70 | 63 | 50 |
| | 2 | 926 | 950 | 26 | 102 | 227 | 204 | 125 | 140 | 122 | 34 | 137 | 140 | 211 | 182 | 113 | 133 |
| | 1 | 309 | 323 | 7 | 40 | 54 | 76 | 58 | 56 | 38 | 14 | 39 | 48 | 67 | 68 | 37 | 50 |
| | 2 | 362 | 409 | 11 | 68 | 80 | 66 | 32 | 46 | 41 | 16 | 62 | 83 | 97 | 65 | 48 | 38 |
| | 3 | 470 | 508 | 19 | 70 | 100 | 84 | 74 | 58 | 54 | 25 | 70 | 95 | 100 | 81 | 71 | 66 |
| 2627 | 4 | 446 | 490 | 56 | 76 | 93 | 69 | 95 | 61 | 9 | 39 | 82 | 111 | 88 | 75 | 58 | 37 |
| | 5 | 591 | 649 | 12 | 86 | 117 | 154 | 76 | 80 | 95 | 9 | 79 | 110 | 143 | 150 | 91 | 67 |
| | 6 | 325 | 368 | 0 | 64 | 66 | 88 | 15 | 35 | 17 | 12 | 48 | 60 | 98 | 65 | 42 | 43 |
| | 1 | 524 | 570 | 30 | 112 | 116 | 92 | 75 | 74 | 42 | 30 | 80 | 122 | 107 | 110 | 58 | 63 |
| | 2 | 452 | 475 | 9 | 40 | 78 | 94 | 91 | 114 | 67 | 7 | 46 | 74 | 98 | 97 | 77 | 76 |
| | 3 | 435 | 450 | 13 | 64 | 103 | 90 | 7 | 64 | 81 | 14 | 61 | 68 | 88 | 85 | 66 | 68 |
| 2628 | 4 | 636 | 712 | 46 | 83 | 110 | 143 | 91 | 100 | 82 | 29 | 105 | 112 | 133 | 129 | 78 | 126 |
| | 5 | 416 | 445 | 16 | 45 | 115 | 81 | 80 | 34 | 42 | 17 | 63 | 87 | 108 | 76 | 46 | 48 |
| | 6 | 379 | 399 | 0 | 80 | 83 | 90 | 34 | 28 | 67 | 12 | 46 | 76 | 81 | 78 | 53 | 53 |
| | 1 | 343 | 338 | 16 | 54 | 52 | 52 | 37 | 28 | 81 | 12 | 47 | 56 | 65 | 64 | 39 | 55 |
| | 2 | 401 | 443 | 0 | 40 | 87 | 71 | 85 | 80 | 93 | 11 | 52 | 67 | 98 | 80 | 57 | 78 |
| | 3 | 404 | 394 | 0 | 58 | 66 | 87 | 81 | 85 | 40 | 6 | 41 | 62 | 71 | 88 | 60 | 66 |
| 2629 | 4 | 486 | 486 | 15 | 74 | 127 | 81 | 60 | 83 | 44 | 17 | 55 | 87 | 112 | 98 | 68 | 49 |
| | 5 | 514 | 529 | 8 | 100 | 75 | 108 | 43 | 73 | 75 | 12 | 61 | 103 | 114 | 101 | 76 | 62 |
| | 1 | 281 | 276 | 8 | 61 | 50 | 48 | 26 | 45 | 47 | 20 | 37 | 39 | 43 | 54 | 31 | 52 |
| | 2 | 411 | 408 | 0 | 53 | 68 | 36 | 30 | 57 | 96 | 20 | 54 | 56 | 75 | 72 | 40 | 91 |
| | 3 | 394 | 397 | 0 | 27 | 81 | 95 | 37 | 42 | 108 | 12 | 48 | 53 | 68 | 86 | 44 | 86 |
| 2630 | 4 | 450 | 456 | 0 | 22 | 62 | 128 | 61 | 61 | 134 | 7 | 61 | 54 | 75 | 102 | 54 | 103 |
| | 1 | 430 | 462 | 15 | 48 | 92 | 96 | 74 | 59 | 52 | 14 | 55 | 67 | 123 | 80 | 64 | 59 |
| | 2 | 684 | 723 | 30 | 90 | 142 | 169 | 114 | 81 | 60 | 32 | 82 | 104 | 168 | 135 | 111 | 91 |
| | 3 | 743 | 789 | 31 | 102 | 137 | 158 | 117 | 111 | 85 | 38 | 120 | 122 | 155 | 153 | 97 | 104 |
| | 4 | 308 | 317 | 0 | 64 | 56 | 82 | 36 | 41 | 56 | 9 | 42 | 48 | 74 | 53 | 34 | 57 |
| 2631 | 5 | 301 | 318 | 13 | 63 | 52 | 25 | 31 | 38 | 49 | 23 | 43 | 58 | 50 | 47 | 39 | 58 |
| | 1 | 548 | 557 | 16 | 52 | 104 | 124 | 65 | 82 | 105 | 17 | 68 | 95 | 120 | 85 | 80 | 92 |
| | 2 | 432 | 447 | 2 | 40 | 84 | 161 | 96 | 48 | 48 | 17 | 55 | 78 | 102 | 88 | 51 | 56 |
| 2632 | 1 | 436 | 438 | 8 | 61 | 99 | 111 | 75 | 49 | 51 | 9 | 60 | 69 | 99 | 81 | 62 | 58 |
| | 2 | 289 | 296 | 1 | 61 | 47 | 47 | 39 | 28 | 42 | 19 | 34 | 52 | 57 | 47 | 38 | 49 |

Source: Claritas, Inc.

Fayette County Current and Projected Households by Household Income 2000-2008

| Census Tract | Block Group | Households | | Household Income (\$) - 2000 | | | | | | | | | |
|--------------|-------------|------------|------|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|------------------|
| | | 2000 | 2008 | under 15,000 | 15,000 - 24,999 | 25,000 - 34,999 | 35,000 - 49,999 | 50,000 - 74,999 | 75,000 - 99,999 | 100,000 - 124,999 | 125,000 - 149,999 | 150,000 - 199,999 | 200,000 and over |
| | | | | | | | | | | | | | |
| 2601 | 1 | 612 | 622 | 256 | 123 | 65 | 64 | 57 | 28 | 0 | 0 | 0 | 0 |
| | 2 | 658 | 653 | 132 | 150 | 148 | 128 | 56 | 41 | 11 | 0 | 0 | 7 |
| | 3 | 760 | 755 | 121 | 206 | 156 | 72 | 137 | 21 | 32 | 0 | 0 | 0 |
| | 4 | 403 | 399 | 89 | 49 | 52 | 102 | 95 | 33 | 14 | 0 | 0 | 0 |
| | 5 | 286 | 283 | 92 | 36 | 28 | 34 | 62 | 16 | 2 | 2 | 0 | 0 |
| 2602 | 1 | 369 | 391 | 103 | 62 | 59 | 67 | 39 | 42 | 9 | 0 | 0 | 5 |
| | 2 | 436 | 472 | 63 | 63 | 66 | 105 | 83 | 29 | 14 | 0 | 10 | 0 |
| | 3 | 315 | 335 | 44 | 79 | 48 | 58 | 54 | 26 | 2 | 2 | 2 | 2 |
| | 4 | 483 | 500 | 83 | 88 | 70 | 87 | 97 | 39 | 5 | 7 | 2 | 0 |
| | 5 | 365 | 392 | 98 | 79 | 47 | 57 | 64 | 10 | 4 | 0 | 0 | 0 |
| 2603 | 1 | 378 | 411 | 80 | 70 | 59 | 64 | 72 | 11 | 2 | 9 | 3 | 1 |
| | 2 | 382 | 424 | 85 | 71 | 42 | 62 | 66 | 31 | 11 | 0 | 0 | 0 |
| | 3 | 395 | 393 | 125 | 72 | 51 | 84 | 58 | 24 | 0 | 3 | 0 | 0 |
| | 4 | 444 | 496 | 105 | 81 | 79 | 75 | 75 | 10 | 12 | 0 | 0 | 0 |
| 2604.01 | 1 | 396 | 421 | 120 | 79 | 72 | 44 | 72 | 11 | 0 | 0 | 0 | 10 |
| | 2 | 404 | 442 | 104 | 85 | 72 | 30 | 124 | 40 | 0 | 0 | 0 | 0 |
| | 3 | 232 | 244 | 47 | 31 | 31 | 64 | 14 | 30 | 0 | 0 | 0 | 5 |
| 2604.02 | 1 | 542 | 641 | 33 | 128 | 85 | 78 | 143 | 67 | 8 | 10 | 0 | 0 |
| | 2 | 250 | 268 | 30 | 15 | 33 | 72 | 46 | 13 | 7 | 0 | 0 | 0 |
| | 3 | 407 | 446 | 118 | 78 | 33 | 49 | 118 | 22 | 10 | 0 | 0 | 23 |
| | 4 | 792 | 844 | 161 | 124 | 147 | 142 | 111 | 59 | 14 | 8 | 4 | 9 |
| 2605 | 1 | 410 | 441 | 85 | 46 | 33 | 78 | 106 | 38 | 0 | 0 | 0 | 0 |
| | 2 | 418 | 474 | 51 | 82 | 34 | 77 | 129 | 14 | 9 | 9 | 0 | 13 |
| | 3 | 558 | 628 | 120 | 166 | 69 | 96 | 91 | 16 | 24 | 0 | 0 | 9 |
| | 4 | 645 | 708 | 140 | 117 | 144 | 113 | 112 | 23 | 9 | 4 | 0 | 9 |
| | 5 | 513 | 561 | 131 | 81 | 109 | 78 | 70 | 16 | 0 | 0 | 0 | 0 |
| 2606 | 1 | 246 | 249 | 60 | 26 | 32 | 42 | 29 | 20 | 9 | 10 | 0 | 0 |
| | 2 | 794 | 828 | 158 | 139 | 147 | 131 | 144 | 36 | 31 | 0 | 8 | 8 |
| | 3 | 467 | 500 | 98 | 22 | 58 | 135 | 72 | 21 | 11 | 0 | 0 | 10 |
| | 4 | 423 | 431 | 97 | 108 | 52 | 81 | 67 | 15 | 0 | 0 | 0 | 0 |
| 2607 | 1 | 546 | 552 | 160 | 155 | 89 | 88 | 91 | 13 | 22 | 9 | 0 | 0 |
| | 2 | 538 | 544 | 327 | 78 | 47 | 20 | 49 | 15 | 29 | 0 | 0 | 0 |
| | 3 | 294 | 299 | 40 | 93 | 20 | 32 | 11 | 33 | 8 | 0 | 20 | 0 |
| | 4 | 445 | 450 | 54 | 25 | 59 | 92 | 79 | 7 | 43 | 0 | 13 | 0 |
| 2608 | 1 | 334 | 345 | 88 | 113 | 28 | 12 | 34 | 33 | 0 | 0 | 0 | 0 |
| | 2 | 366 | 374 | 204 | 85 | 23 | 11 | 4 | 16 | 0 | 9 | 0 | 0 |
| | 3 | 658 | 679 | 347 | 142 | 55 | 84 | 44 | 9 | 0 | 0 | 0 | 7 |
| | 4 | 413 | 424 | 135 | 46 | 86 | 74 | 19 | 29 | 0 | 0 | 0 | 0 |
| | 5 | 361 | 371 | 109 | 50 | 114 | 32 | 57 | 25 | 0 | 13 | 0 | 0 |
| 2609 | 1 | 203 | 205 | 77 | 4 | 34 | 42 | 63 | 13 | 0 | 0 | 0 | 0 |
| | 2 | 359 | 396 | 57 | 28 | 32 | 49 | 73 | 36 | 14 | 5 | 11 | 24 |
| | 3 | 910 | 950 | 209 | 153 | 137 | 114 | 182 | 76 | 15 | 0 | 0 | 0 |
| | 4 | 381 | 410 | 60 | 40 | 72 | 57 | 163 | 20 | 0 | 0 | 0 | 0 |
| 2610 | 1 | 563 | 585 | 117 | 90 | 96 | 98 | 101 | 34 | 15 | 2 | 1 | 2 |
| | 2 | 449 | 465 | 95 | 67 | 77 | 88 | 72 | 22 | 14 | 10 | 1 | 2 |
| 2611 | 1 | 263 | 281 | 31 | 40 | 71 | 46 | 45 | 30 | 1 | 2 | 4 | 2 |
| | 2 | 344 | 405 | 49 | 38 | 71 | 52 | 75 | 30 | 11 | 6 | 4 | 1 |
| | 3 | 480 | 504 | 131 | 73 | 72 | 85 | 84 | 28 | 6 | 3 | 0 | 2 |
| 2612 | 1 | 322 | 290 | 160 | 91 | 25 | 44 | 25 | 0 | 0 | 0 | 0 | 0 |
| | 2 | 295 | 284 | 67 | 55 | 50 | 35 | 41 | 0 | 11 | 0 | 0 | 11 |
| | 3 | 281 | 270 | 146 | 41 | 27 | 24 | 17 | 6 | 0 | 0 | 9 | 0 |
| | 4 | 340 | 323 | 67 | 46 | 24 | 54 | 64 | 8 | 16 | 0 | 0 | 11 |
| 2613 | 1 | 325 | 315 | 77 | 52 | 40 | 46 | 65 | 13 | 10 | 0 | 4 | 4 |
| | 2 | 286 | 288 | 63 | 60 | 21 | 47 | 59 | 0 | 0 | 7 | 0 | 14 |
| | 3 | 522 | 502 | 127 | 70 | 102 | 90 | 109 | 27 | 6 | 0 | 0 | 0 |
| | 4 | 516 | 513 | 135 | 106 | 79 | 58 | 50 | 30 | 0 | 0 | 0 | 15 |
| | 5 | 573 | 569 | 173 | 161 | 76 | 61 | 108 | 42 | 0 | 9 | 0 | 7 |
| 2614 | 1 | 603 | 611 | 243 | 113 | 77 | 69 | 44 | 36 | 7 | 18 | 0 | 0 |
| | 2 | 365 | 373 | 89 | 85 | 71 | 39 | 52 | 20 | 0 | 0 | 0 | 0 |
| | 3 | 283 | 294 | 25 | 74 | 46 | 65 | 50 | 37 | 0 | 0 | 0 | 0 |
| | 4 | 437 | 452 | 111 | 102 | 68 | 54 | 75 | 17 | 0 | 0 | 17 | 0 |
| | 5 | 315 | 334 | 143 | 64 | 56 | 45 | 26 | 0 | 27 | 0 | 0 | 0 |
| | 6 | 297 | 295 | 166 | 21 | 46 | 54 | 0 | 21 | 13 | 0 | 10 | 0 |
| | 7 | 351 | 354 | 79 | 91 | 36 | 46 | 41 | 9 | 10 | 6 | 0 | 0 |
| 2615 | 1 | 347 | 333 | 97 | 63 | 42 | 51 | 54 | 16 | 18 | 0 | 0 | 0 |
| | 2 | 439 | 435 | 148 | 80 | 52 | 55 | 58 | 27 | 19 | 0 | 6 | 9 |
| | 3 | 445 | 472 | 89 | 59 | 100 | 98 | 59 | 25 | 17 | 0 | 0 | 0 |
| | 4 | 579 | 594 | 82 | 55 | 108 | 130 | 137 | 20 | 22 | 6 | 15 | 0 |

| | | | | | | | | | | | | | |
|------|---|-----|-----|-----|-----|-----|-----|-----|-----|----|----|----|----|
| 2616 | 1 | 274 | 289 | 47 | 96 | 9 | 21 | 46 | 12 | 0 | 0 | 12 | 0 |
| | 2 | 446 | 477 | 76 | 80 | 81 | 107 | 79 | 23 | 9 | 9 | 9 | 9 |
| | 3 | 540 | 590 | 62 | 122 | 73 | 98 | 76 | 49 | 25 | 13 | 0 | 5 |
| 2617 | 1 | 257 | 238 | 51 | 40 | 26 | 68 | 23 | 19 | 0 | 0 | 0 | 0 |
| | 2 | 346 | 350 | 91 | 72 | 71 | 36 | 29 | 14 | 0 | 7 | 0 | 0 |
| | 3 | 388 | 368 | 114 | 100 | 53 | 59 | 95 | 0 | 0 | 0 | 0 | 0 |
| | 4 | 368 | 335 | 136 | 78 | 50 | 23 | 40 | 17 | 19 | 0 | 0 | 0 |
| 2618 | 1 | 467 | 531 | 155 | 116 | 25 | 72 | 48 | 33 | 0 | 0 | 0 | 0 |
| | 2 | 424 | 457 | 188 | 60 | 76 | 50 | 22 | 10 | 12 | 11 | 0 | 10 |
| | 3 | 611 | 639 | 219 | 123 | 88 | 67 | 103 | 9 | 0 | 0 | 0 | 0 |
| | 4 | 292 | 307 | 103 | 55 | 50 | 37 | 62 | 9 | 0 | 0 | 0 | 0 |
| 2619 | 1 | 407 | 413 | 98 | 58 | 60 | 74 | 136 | 8 | 11 | 0 | 0 | 0 |
| | 2 | 258 | 262 | 35 | 18 | 27 | 73 | 38 | 32 | 14 | 0 | 0 | 0 |
| | 3 | 455 | 472 | 379 | 57 | 0 | 0 | 0 | 12 | 0 | 0 | 10 | 0 |
| | 4 | 298 | 308 | 142 | 125 | 9 | 38 | 0 | 0 | 0 | 21 | 0 | 0 |
| | 5 | 410 | 421 | 152 | 73 | 61 | 6 | 31 | 8 | 10 | 0 | 9 | 0 |
| 2620 | 1 | 556 | 659 | 84 | 45 | 66 | 75 | 64 | 128 | 73 | 25 | 0 | 11 |
| | 2 | 443 | 538 | 152 | 68 | 45 | 26 | 87 | 17 | 13 | 21 | 12 | 10 |
| | 3 | 508 | 568 | 99 | 21 | 69 | 109 | 80 | 54 | 75 | 0 | 0 | 0 |
| | 4 | 479 | 538 | 30 | 46 | 43 | 47 | 106 | 11 | 52 | 43 | 33 | 55 |
| 2621 | 1 | 354 | 354 | 189 | 68 | 67 | 24 | 0 | 6 | 0 | 14 | 0 | 0 |
| | 2 | 406 | 417 | 41 | 78 | 51 | 62 | 61 | 36 | 9 | 7 | 0 | 0 |
| | 3 | 407 | 447 | 158 | 84 | 83 | 26 | 63 | 24 | 0 | 0 | 10 | 0 |
| 2622 | 1 | 239 | 234 | 54 | 28 | 31 | 35 | 49 | 8 | 0 | 6 | 0 | 0 |
| | 2 | 364 | 372 | 161 | 63 | 38 | 50 | 14 | 15 | 12 | 11 | 0 | 0 |
| | 3 | 569 | 601 | 191 | 193 | 28 | 62 | 68 | 27 | 0 | 0 | 12 | 0 |
| | 4 | 370 | 378 | 73 | 112 | 96 | 36 | 29 | 45 | 0 | 0 | 0 | 0 |
| | 5 | 290 | 305 | 55 | 44 | 28 | 45 | 61 | 64 | 0 | 13 | 0 | 0 |
| 2623 | 1 | 706 | 711 | 246 | 118 | 111 | 30 | 111 | 12 | 78 | 0 | 0 | 0 |
| | 2 | 341 | 335 | 180 | 83 | 61 | 30 | 0 | 10 | 0 | 0 | 0 | 0 |
| | 3 | 281 | 281 | 175 | 29 | 17 | 11 | 20 | 0 | 0 | 0 | 0 | 0 |
| | 4 | 435 | 445 | 124 | 96 | 54 | 43 | 56 | 14 | 0 | 10 | 0 | 17 |
| 2624 | 1 | 241 | 251 | 55 | 13 | 39 | 28 | 38 | 23 | 5 | 5 | 0 | 0 |
| | 2 | 351 | 359 | 99 | 73 | 78 | 52 | 62 | 10 | 0 | 3 | 0 | 0 |
| | 3 | 561 | 569 | 117 | 110 | 75 | 107 | 73 | 77 | 9 | 0 | 0 | 0 |
| | 4 | 257 | 257 | 38 | 38 | 43 | 33 | 61 | 34 | 6 | 5 | 0 | 0 |
| 2625 | 1 | 305 | 312 | 47 | 58 | 50 | 33 | 54 | 24 | 9 | 0 | 0 | 0 |
| | 2 | 330 | 351 | 89 | 66 | 59 | 58 | 63 | 5 | 6 | 0 | 4 | 0 |
| | 3 | 263 | 277 | 147 | 57 | 17 | 24 | 0 | 4 | 0 | 0 | 0 | 0 |
| | 4 | 494 | 522 | 111 | 124 | 79 | 118 | 77 | 10 | 4 | 0 | 4 | 0 |
| 2626 | 1 | 441 | 458 | 140 | 57 | 95 | 61 | 51 | 13 | 5 | 0 | 6 | 0 |
| | 2 | 926 | 950 | 253 | 203 | 167 | 187 | 89 | 29 | 14 | 0 | 4 | 0 |
| 2627 | 1 | 309 | 323 | 72 | 52 | 63 | 80 | 35 | 14 | 4 | 3 | 3 | 3 |
| | 2 | 362 | 409 | 86 | 65 | 57 | 75 | 41 | 10 | 6 | 0 | 2 | 2 |
| | 3 | 470 | 508 | 117 | 97 | 75 | 75 | 68 | 14 | 6 | 2 | 2 | 3 |
| | 4 | 446 | 490 | 68 | 105 | 83 | 88 | 65 | 23 | 5 | 0 | 10 | 12 |
| | 5 | 591 | 649 | 102 | 40 | 108 | 145 | 164 | 28 | 13 | 6 | 0 | 14 |
| | 6 | 325 | 368 | 55 | 45 | 40 | 60 | 63 | 12 | 10 | 0 | 0 | 0 |
| 2628 | 1 | 524 | 570 | 202 | 119 | 86 | 71 | 31 | 14 | 9 | 0 | 0 | 9 |
| | 2 | 452 | 475 | 138 | 57 | 102 | 84 | 43 | 48 | 14 | 0 | 0 | 7 |
| | 3 | 435 | 450 | 153 | 57 | 46 | 45 | 80 | 25 | 7 | 0 | 0 | 9 |
| | 4 | 636 | 712 | 158 | 163 | 112 | 81 | 95 | 35 | 0 | 11 | 0 | 0 |
| | 5 | 416 | 445 | 81 | 49 | 102 | 55 | 103 | 17 | 6 | 0 | 0 | 0 |
| | 6 | 379 | 399 | 81 | 90 | 68 | 70 | 51 | 15 | 7 | 0 | 0 | 0 |
| 2629 | 1 | 343 | 338 | 75 | 71 | 54 | 79 | 14 | 23 | 0 | 4 | 0 | 0 |
| | 2 | 401 | 443 | 105 | 93 | 43 | 74 | 77 | 16 | 14 | 25 | 0 | 9 |
| | 3 | 404 | 394 | 136 | 50 | 87 | 39 | 72 | 33 | 0 | 0 | 0 | 0 |
| | 4 | 486 | 486 | 106 | 80 | 54 | 103 | 88 | 40 | 0 | 0 | 7 | 6 |
| | 5 | 514 | 529 | 146 | 89 | 85 | 43 | 57 | 37 | 0 | 8 | 0 | 17 |
| 2630 | 1 | 281 | 276 | 121 | 76 | 24 | 32 | 32 | 0 | 0 | 0 | 0 | 0 |
| | 2 | 411 | 408 | 135 | 43 | 87 | 22 | 46 | 0 | 7 | 0 | 0 | 0 |
| | 3 | 394 | 397 | 113 | 82 | 48 | 25 | 27 | 73 | 0 | 15 | 0 | 7 |
| | 4 | 450 | 456 | 108 | 108 | 81 | 64 | 41 | 54 | 12 | 0 | 0 | 0 |
| 2631 | 1 | 430 | 462 | 101 | 102 | 68 | 49 | 85 | 16 | 9 | 4 | 2 | 0 |
| | 2 | 684 | 723 | 175 | 136 | 106 | 100 | 115 | 38 | 6 | 1 | 7 | 2 |
| | 3 | 743 | 789 | 248 | 140 | 116 | 103 | 75 | 47 | 8 | 4 | 0 | 0 |
| | 4 | 308 | 317 | 82 | 42 | 43 | 87 | 47 | 23 | 11 | 0 | 0 | 0 |
| | 5 | 301 | 318 | 115 | 50 | 39 | 38 | 21 | 0 | 8 | 0 | 0 | 0 |
| 2632 | 1 | 548 | 557 | 126 | 107 | 90 | 80 | 98 | 30 | 15 | 0 | 0 | 2 |
| | 2 | 432 | 447 | 161 | 72 | 64 | 86 | 40 | 25 | 6 | 21 | 4 | 0 |
| 2633 | 1 | 436 | 438 | 136 | 86 | 91 | 64 | 68 | 0 | 6 | 1 | 0 | 2 |
| | 2 | 289 | 296 | 44 | 44 | 59 | 69 | 40 | 6 | 3 | 0 | 0 | 0 |

Source: Claritas, Inc.

Household Income (\$) - 2008

| under 15,000 | 15,000 - 24,999 | 25,000 - 34,999 | 35,000 - 49,999 | 50,000 - 74,999 | 75,000 - 99,999 | 100,000 - 124,999 | 125,000 - 149,999 | 150,000 - 199,999 | 200,000 and over |
|-----------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|---------------------|
| 206 | 139 | 79 | 82 | 64 | 32 | 16 | 4 | 0 | 0 |
| 91 | 81 | 129 | 110 | 138 | 50 | 31 | 13 | 3 | 7 |
| 112 | 127 | 169 | 126 | 108 | 58 | 26 | 20 | 9 | 0 |
| 51 | 41 | 40 | 79 | 98 | 50 | 25 | 12 | 3 | 0 |
| 81 | 35 | 29 | 46 | 46 | 28 | 12 | 4 | 2 | 0 |
| 89 | 50 | 52 | 70 | 48 | 33 | 26 | 15 | 2 | 6 |
| 54 | 51 | 44 | 98 | 118 | 50 | 28 | 15 | 8 | 6 |
| 35 | 45 | 68 | 57 | 65 | 33 | 17 | 9 | 2 | 4 |
| 64 | 74 | 75 | 91 | 82 | 60 | 32 | 13 | 6 | 3 |
| 84 | 77 | 51 | 67 | 59 | 34 | 14 | 5 | 1 | 0 |
| 72 | 61 | 56 | 73 | 80 | 37 | 13 | 6 | 7 | 6 |
| 86 | 59 | 66 | 55 | 77 | 43 | 24 | 12 | 2 | 0 |
| 99 | 61 | 53 | 71 | 71 | 24 | 10 | 3 | 1 | 0 |
| 87 | 76 | 94 | 85 | 83 | 41 | 18 | 9 | 3 | 0 |
| 92 | 78 | 53 | 65 | 79 | 32 | 8 | 3 | 0 | 11 |
| 57 | 69 | 66 | 56 | 65 | 78 | 41 | 10 | 0 | 0 |
| 53 | 23 | 34 | 34 | 59 | 15 | 15 | 7 | 0 | 4 |
| 24 | 56 | 114 | 104 | 146 | 103 | 51 | 30 | 10 | 3 |
| 48 | 15 | 18 | 43 | 89 | 29 | 15 | 8 | 3 | 0 |
| 90 | 55 | 45 | 47 | 67 | 70 | 31 | 12 | 6 | 23 |
| 119 | 119 | 129 | 158 | 142 | 76 | 47 | 27 | 12 | 15 |
| 82 | 28 | 52 | 69 | 98 | 72 | 30 | 10 | 0 | 0 |
| 56 | 73 | 46 | 52 | 130 | 64 | 18 | 10 | 9 | 16 |
| 84 | 151 | 97 | 76 | 116 | 48 | 21 | 16 | 9 | 10 |
| 111 | 113 | 94 | 147 | 139 | 56 | 22 | 11 | 5 | 10 |
| 122 | 84 | 85 | 129 | 85 | 39 | 13 | 4 | 0 | 0 |
| 53 | 25 | 30 | 21 | 60 | 22 | 16 | 11 | 9 | 2 |
| 132 | 97 | 113 | 144 | 174 | 81 | 40 | 23 | 13 | 11 |
| 115 | 29 | 54 | 130 | 86 | 41 | 22 | 9 | 3 | 11 |
| 55 | 107 | 62 | 53 | 102 | 35 | 14 | 3 | 0 | 0 |
| 115 | 101 | 97 | 68 | 100 | 33 | 14 | 12 | 11 | 1 |
| 260 | 103 | 41 | 39 | 34 | 27 | 18 | 15 | 7 | 0 |
| 41 | 63 | 62 | 28 | 37 | 19 | 16 | 10 | 9 | 14 |
| 72 | 29 | 53 | 90 | 97 | 39 | 21 | 22 | 18 | 9 |
| 99 | 96 | 43 | 26 | 34 | 25 | 16 | 6 | 0 | 0 |
| 180 | 78 | 58 | 26 | 1 | 9 | 8 | 7 | 6 | 1 |
| 282 | 135 | 91 | 65 | 71 | 18 | 7 | 1 | 0 | 9 |
| 109 | 57 | 66 | 105 | 44 | 21 | 16 | 6 | 0 | 0 |
| 82 | 38 | 56 | 84 | 51 | 25 | 13 | 11 | 9 | 2 |
| 45 | 25 | 8 | 29 | 57 | 28 | 9 | 4 | 0 | 0 |
| 51 | 22 | 35 | 47 | 77 | 60 | 35 | 23 | 13 | 33 |
| 171 | 151 | 99 | 165 | 146 | 119 | 63 | 31 | 5 | 0 |
| 45 | 42 | 32 | 68 | 92 | 89 | 37 | 5 | 0 | 0 |
| 97 | 64 | 91 | 102 | 109 | 61 | 33 | 16 | 7 | 5 |
| 75 | 52 | 65 | 81 | 100 | 41 | 22 | 14 | 10 | 5 |
| 21 | 31 | 40 | 64 | 50 | 34 | 23 | 10 | 3 | 5 |
| 38 | 50 | 44 | 72 | 85 | 53 | 32 | 17 | 8 | 6 |
| 107 | 72 | 58 | 84 | 95 | 48 | 24 | 10 | 4 | 2 |
| 113 | 76 | 25 | 35 | 34 | 7 | 0 | 0 | 0 | 0 |
| 57 | 58 | 46 | 37 | 45 | 16 | 6 | 5 | 3 | 11 |
| 139 | 38 | 21 | 25 | 17 | 13 | 6 | 1 | 4 | 6 |
| 72 | 42 | 25 | 49 | 68 | 31 | 14 | 8 | 4 | 10 |
| 58 | 48 | 36 | 51 | 49 | 36 | 19 | 9 | 3 | 6 |
| 82 | 47 | 33 | 34 | 41 | 26 | 8 | 1 | 3 | 13 |
| 103 | 50 | 72 | 106 | 80 | 54 | 26 | 9 | 2 | 0 |
| 96 | 95 | 94 | 102 | 53 | 32 | 20 | 7 | 0 | 14 |
| 94 | 87 | 114 | 49 | 99 | 66 | 34 | 13 | 5 | 8 |
| 213 | 109 | 86 | 83 | 47 | 29 | 18 | 12 | 11 | 3 |
| 80 | 70 | 76 | 67 | 45 | 23 | 9 | 3 | 0 | 0 |
| 16 | 46 | 42 | 64 | 75 | 29 | 16 | 6 | 0 | 0 |
| 84 | 79 | 70 | 91 | 61 | 35 | 12 | 3 | 7 | 10 |
| 92 | 59 | 43 | 52 | 47 | 12 | 10 | 13 | 6 | 0 |
| 100 | 49 | 16 | 44 | 31 | 13 | 16 | 10 | 9 | 7 |
| 104 | 71 | 49 | 47 | 49 | 14 | 8 | 6 | 5 | 1 |
| 81 | 42 | 42 | 47 | 60 | 28 | 18 | 10 | 5 | 0 |
| 120 | 52 | 70 | 47 | 54 | 34 | 20 | 15 | 9 | 14 |
| 73 | 65 | 57 | 83 | 114 | 37 | 23 | 14 | 6 | 0 |
| 60 | 53 | 55 | 132 | 139 | 77 | 35 | 16 | 16 | 11 |

| | | | | | | | | | |
|-----|-----|-----|-----|-----|----|----|----|----|----|
| 62 | 40 | 83 | 18 | 38 | 25 | 7 | 3 | 4 | 9 |
| 40 | 29 | 63 | 92 | 133 | 50 | 21 | 15 | 14 | 20 |
| 77 | 70 | 112 | 76 | 103 | 57 | 43 | 27 | 15 | 10 |
| 61 | 31 | 23 | 48 | 48 | 13 | 9 | 5 | 0 | 0 |
| 95 | 51 | 72 | 58 | 38 | 18 | 9 | 3 | 5 | 1 |
| 68 | 58 | 72 | 30 | 92 | 40 | 8 | 0 | 0 | 0 |
| 103 | 66 | 53 | 31 | 29 | 19 | 15 | 12 | 5 | 2 |
| 136 | 125 | 57 | 51 | 88 | 42 | 26 | 6 | 0 | 0 |
| 152 | 70 | 61 | 66 | 48 | 17 | 12 | 10 | 9 | 12 |
| 191 | 126 | 104 | 76 | 89 | 41 | 11 | 1 | 0 | 0 |
| 80 | 47 | 26 | 54 | 48 | 38 | 12 | 2 | 0 | 0 |
| 56 | 53 | 44 | 40 | 125 | 64 | 20 | 7 | 4 | 0 |
| 52 | 25 | 26 | 44 | 44 | 28 | 22 | 14 | 7 | 0 |
| 337 | 74 | 35 | 0 | 0 | 4 | 7 | 3 | 4 | 8 |
| 100 | 107 | 33 | 18 | 29 | 0 | 0 | 1 | 13 | 7 |
| 147 | 97 | 46 | 53 | 27 | 18 | 10 | 9 | 8 | 6 |
| 76 | 56 | 54 | 100 | 62 | 81 | 94 | 60 | 54 | 22 |
| 125 | 76 | 49 | 42 | 62 | 63 | 34 | 16 | 37 | 34 |
| 74 | 58 | 40 | 72 | 150 | 50 | 51 | 42 | 31 | 0 |
| 38 | 34 | 37 | 69 | 65 | 61 | 40 | 28 | 68 | 98 |
| 171 | 45 | 67 | 43 | 10 | 3 | 2 | 4 | 7 | 2 |
| 63 | 68 | 66 | 65 | 71 | 38 | 26 | 12 | 7 | 1 |
| 120 | 66 | 62 | 78 | 41 | 43 | 20 | 5 | 5 | 7 |
| 51 | 41 | 35 | 18 | 54 | 22 | 7 | 2 | 3 | 1 |
| 115 | 78 | 37 | 43 | 52 | 9 | 11 | 14 | 10 | 3 |
| 148 | 188 | 69 | 62 | 61 | 38 | 18 | 4 | 4 | 9 |
| 49 | 76 | 84 | 66 | 53 | 22 | 19 | 9 | 0 | 0 |
| 46 | 36 | 35 | 24 | 53 | 52 | 36 | 15 | 6 | 2 |
| 209 | 109 | 115 | 73 | 76 | 41 | 35 | 37 | 16 | 0 |
| 123 | 68 | 77 | 55 | 0 | 6 | 5 | 1 | 0 | 0 |
| 169 | 40 | 27 | 21 | 18 | 6 | 0 | 0 | 0 | 0 |
| 122 | 108 | 44 | 60 | 48 | 27 | 8 | 4 | 7 | 17 |
| 69 | 29 | 10 | 37 | 45 | 27 | 19 | 10 | 4 | 1 |
| 64 | 51 | 72 | 59 | 77 | 25 | 6 | 2 | 2 | 1 |
| 87 | 84 | 86 | 86 | 95 | 60 | 47 | 22 | 2 | 0 |
| 19 | 38 | 19 | 62 | 39 | 39 | 23 | 12 | 5 | 1 |
| 45 | 60 | 43 | 49 | 52 | 34 | 18 | 9 | 2 | 0 |
| 61 | 56 | 52 | 59 | 75 | 28 | 9 | 4 | 3 | 4 |
| 120 | 82 | 32 | 21 | 18 | 2 | 2 | 0 | 0 | 0 |
| 80 | 106 | 88 | 101 | 95 | 35 | 10 | 3 | 2 | 2 |
| 128 | 62 | 70 | 101 | 48 | 28 | 12 | 4 | 2 | 3 |
| 177 | 184 | 166 | 200 | 141 | 43 | 22 | 12 | 4 | 1 |
| 53 | 36 | 40 | 86 | 57 | 22 | 11 | 7 | 4 | 7 |
| 84 | 56 | 64 | 72 | 85 | 25 | 11 | 6 | 3 | 3 |
| 94 | 85 | 80 | 85 | 95 | 38 | 13 | 8 | 4 | 6 |
| 34 | 90 | 80 | 87 | 94 | 45 | 24 | 9 | 6 | 21 |
| 89 | 55 | 51 | 120 | 182 | 85 | 31 | 13 | 8 | 15 |
| 46 | 42 | 59 | 69 | 78 | 41 | 19 | 10 | 4 | 0 |
| 148 | 108 | 109 | 84 | 72 | 16 | 11 | 8 | 3 | 11 |
| 91 | 66 | 63 | 100 | 65 | 35 | 29 | 16 | 3 | 7 |
| 127 | 88 | 52 | 47 | 57 | 41 | 21 | 7 | 2 | 8 |
| 127 | 130 | 136 | 118 | 85 | 67 | 30 | 11 | 6 | 2 |
| 76 | 65 | 49 | 87 | 95 | 47 | 16 | 8 | 2 | 0 |
| 57 | 71 | 64 | 72 | 76 | 34 | 18 | 5 | 2 | 0 |
| 64 | 59 | 67 | 87 | 27 | 15 | 11 | 5 | 2 | 1 |
| 96 | 65 | 69 | 34 | 68 | 43 | 23 | 15 | 16 | 14 |
| 100 | 61 | 48 | 66 | 64 | 32 | 17 | 6 | 0 | 0 |
| 64 | 68 | 61 | 48 | 145 | 50 | 28 | 9 | 3 | 10 |
| 113 | 89 | 89 | 69 | 59 | 47 | 29 | 11 | 5 | 18 |
| 89 | 56 | 48 | 25 | 48 | 10 | 0 | 0 | 0 | 0 |
| 127 | 63 | 61 | 83 | 40 | 19 | 7 | 4 | 4 | 0 |
| 96 | 63 | 70 | 32 | 23 | 38 | 34 | 19 | 11 | 11 |
| 77 | 70 | 90 | 97 | 32 | 35 | 31 | 17 | 7 | 0 |
| 89 | 89 | 61 | 62 | 83 | 42 | 18 | 10 | 6 | 2 |
| 149 | 121 | 98 | 116 | 130 | 59 | 27 | 9 | 6 | 8 |
| 212 | 129 | 130 | 118 | 102 | 50 | 30 | 12 | 5 | 1 |
| 72 | 43 | 32 | 51 | 72 | 22 | 14 | 8 | 3 | 0 |
| 111 | 56 | 39 | 53 | 34 | 13 | 6 | 4 | 2 | 0 |
| 96 | 90 | 87 | 88 | 95 | 55 | 26 | 13 | 5 | 2 |
| 117 | 59 | 43 | 71 | 74 | 30 | 20 | 12 | 13 | 8 |
| 101 | 83 | 58 | 79 | 78 | 24 | 7 | 3 | 3 | 2 |
| 47 | 41 | 53 | 70 | 52 | 22 | 8 | 2 | 1 | 0 |

D. Appendix 4: Inventory of Assisted Living and Personal Care Homes

Inventory of Assisted Living and Personal Care Homes
Fayette County, PA
October 2004

| Facility | Area | Licensed/Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|---|------|---|---|--------------------------------|--|--|---|---|---|
| FAYETTE COUNTY | | | | | | | | | |
| Beechwood Court at Lafayette Manor 145 Lafayette Manor Road Uniontown, PA 15401 (724) 434-6024 | 1 | Assisted Living 44 Alzheimer's/ Dementia 20 Total 64 | Private/small Private/large Semi-private Level 1 Level 2 | Private Private Shared | \$1,620 \$1,836 \$1,350 +\$270 +\$270 | Dedicated secured unit - 20 beds Private \$2,450 Semi-private \$2,375 | Beauty/barber shop, ice cream shop, library, wellness program, activities and outdoor patios. Transportation is provided. | Overall 97% Assisted Living 100% Wait list - 2 months Dementia 90% | Non-profit. On the same campus as Lafayette Manor Nursing Center. Residents receive priority admission to nursing center if needed. Does not accept SSI. Also on campus: 98 Skilled Nursing |
| Bristol Manor Personal Care Home 490 Coolspring Road Uniontown, PA 15401 (724) 438-5450 | 1 | 58/32 | Private Semi-private | Private Shared w/4 | \$1,500 \$400 | No dedicated unit | Great room, beauty salon, and activities. No transportation is provided. | 91% No wait list | For profit. Privately owned. SSI residents - 15% |
| Foxboro Manor 322 Connellsville Street Uniontown, PA 15401 (724) 439-2505 | 1 | 27 | Private Semi-private Quad | Private Shared Shared | \$1,350-1,450 \$1,000-1,250 \$900-1,000 | No dedicated unit | Sitting room, activities, crafts, hairdresser, and bible studies. | 67% | For profit. Does not accept SSI. |
| Hillside Manor Personal Care Home 177 Oliver Road Uniontown, PA 15401 (724) 439-2273 | 1 | 76 | Private Semi-private | Private Shared | \$1,825 \$1,425 | No dedicated unit | No transportation is provided. | 95% | For profit. Does not accept SSI. |
| Marquis House 660 Cherry Tree Lane Uniontown, PA 15401 (724) 430-7258 | 1 | 47 | Private/studio Level 1 Level 2 Level 3 Private/1 BR Level 1 Level 2 Level 3 2nd Person Level 1 Level 2 Level 3 | Private Private | \$1,920 \$2,220 \$2,610 \$3,000 \$2,430 \$2,730 \$3,120 \$3,510 \$690 \$990 \$1,380 \$1,770 | No dedicated unit | Beauty salon, courtyard, lounge with fireplace, and activities. Scheduled transportation is provided. | 100% Short wait list | For profit. Opened in 2000. Owned by Assisted Living Concepts, Inc. Does not accept SSI. Single story building. Located on campus of medical offices. Very convenient to mail and new super store complexes. (Note: Other affiliated locations are located within an hour's drive and they may offer temporary placement if this location is full.) |
| Policz's Personal Care Home 111 Easy Street Uniontown, PA 15401 (724) 437-1880 | 1 | 21 | Private Semi-private | Private Shared | \$1,600 \$1,350 | No dedicated unit | Activities, bible studies, and mass services | 99% | For profit. Does accept SSI, but family makes up the difference. |
| Rest Haven 45 South Mt. Vernon Avenue Uniontown, PA 15401 (724) 438-4144 | 1 | 29 | Semi-private Triple Quad | Shared Shared Shared | \$917 | No dedicated unit | Activities and church groups. No transportation, escort to medical appointments. | 83% | For profit. SSI residents - 75%. |
| Eicher's Family Home Care P. O. Box F Normalville, PA 15469 (724) 455-3612 | 2 | 42 | Private (2 rooms) Semi-private Triple Incontinence Fee | Private Shared Shared | \$1,400 \$1,350 \$1,300 +\$100 | No dedicated unit | Sitting rooms and activities. Hair services provided and church services every Thursday. Scheduled transportation is provided. | 95% | For profit. Privately owned. SSI residents - 20%. |

Inventory of Assisted Living and Personal Care Homes
Fayette County, PA
October 2004

| Facility | Area | Licensed/Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|---|------|--|--|---|--|-----------------------------------|---|---|--|
| Hilltop Manor Personal Care Home P. O. Box 165 Donegal, PA 15628 (724) 593-2461 | 2 | 34 | Private Semi-private | Private Shared | \$1,500 \$1,250 | No dedicated unit | Common areas and activities. No transportation is provided. | 98% | For profit. Privately owned. SSI residents - 40% |
| Lint's Happy Personal Care Connellsville, PA 15425 (724) 626-8112 | 2 | 41 | Private Semi-private | Private Shared | \$2,200 \$1,500 | No dedicated unit | Common areas and activities. | 99% | For profit. Privately owned. The facility is on two floors and a chair lift takes residents to the second floor. SSI residents - 10%. |
| Pleasant Valley Personal Care Home 226 Keefer Road Connellsville, PA 15425 (724) 887-4121 | 2 | 24 | Semi-private | Shared, hall | \$1,000 | No dedicated unit | Common areas and activities. | 54% Several openings | For profit. Privately owned. Does not accept SSI. |
| South Connellsville Personal Care Home 1508 South Pittsburgh Street South Connellsville, PA 15425 (724) 628-8559 | 2 | 36/27 | Private (3 rooms) Semi-private Triple | Private Shared, hall Shared, hall | \$2,095 \$1,395 \$1,295 | No dedicated unit | Common areas and activities. No transportation is provided. | 100% No wait list. | For profit. Opened in 1988. Privately owned. Does accept SSI - usually family makes up the difference. Resident may qualify for financial assistance from the Veteran's Association. |
| Sunshine Estate 1526 Independence Avenue Connellsville, PA 15425 (724) 628-4060 | 2 | 20 | Private Semi-private | Private Shared | \$2,100 \$1,350 | No dedicated unit | Common areas and activities. No transportation is provided. | 90% | For profit. Opened in 1994. Privately owned. Formerly operated as a different personal care home (with different owner), but the state closed that home. Does not accept SSI. |
| Blue Amber Country Home 181 Grimplin Road Vanderbilt, PA 15486 (724) 529-2151 | 3 | 25 | Semi-private | Shared | \$1,050 - 1,200 | No dedicated unit | Common areas and activities. No transportation is provided. | 96% | For profit. Family owned. Opened in 1979. SSI residents - 30%. |
| Country Care Manor 205 Coldren Road Fayette City, PA 15438 (724) 326-4909 | 3 | Assisted Living 69 Alzheimer's/D Dementia 18 Total 51 | Private Private Semi-private | Private Shared Shared | \$2,400 \$2,100 \$1,500-1,600 | Dedicated secured area - 18 beds. | Activities and beauty shop. | Assisted living - 91% Dementia - 78% | For profit. Privately owned. SSI residents - 20%. |
| Dainty Valley Elderly Care P. O. Box 518 414 Perry Road Grindstone, PA 15442 (724) 736-0206 | 3 | 45 | Private Semi-private | Private Shared | \$1,300 + \$1,150 | No dedicated unit | Activities and beauty shop. Priest once a month. No transportation is provided. | 80% | For profit. Does not accept SSI. |
| The Parish House P. O. Box 631 14 Memorial Drive Perryopolis, PA 15473 (724) 736-8880 | 3 | 50 | Private Semi-private Additional assistance | Shared, hall Shared, hall | \$1,500 \$1,080-1,200 + \$4.00/day or \$120/month | No dedicated unit | Common areas, activities, beauty shop, and personal laundry services. No transportation is provided. | 82% | For profit. Privately owned. Does not accept SSI. |

Inventory of Assisted Living and Personal Care Homes
Fayette County, PA
October 2004

| Facility | Area | Licensed/Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|---|------|--------------------------------|---|--|--|-------------------|--|--|--|
| C. Sumeý Personal Care Home 288 Sumeý Road McClellandtown, PA 15458 (724) 439-9835 | 4 | 23 | Semi-private Triple Quad | Shared Shared Shared | \$950 | No dedicated unit | Activities and beauty/barber shop. Minister/priest are available. | 70% | For profit. Does not accept SSI. |
| Coville Personal Care Home 5 South Second Street Masontown, PA 15461 (724) 583-0744 | 4 | 36 | Semi-private | Shared | \$1,000 | No dedicated unit | No transportation is provided. | 81% | For profit. SSI residents - 80%. |
| Horizon Personal Care Home, Inc. 9 South Morgantown Street Fairchance, PA 15436 (724) 564-1404 | 4 | 28 | Private Semi-private | Private Shared | \$1,500 \$1,250 | No dedicated unit | Common areas and activities. No transportation is provided. | 100% Wait list | For profit. Currently building an assisted living facility in Fairchance (40 units). Construction expected to be completed in Fall 2004. Accepts SSI; requires supplement; i.e. family. |
| Point Manor Personal Care Home 300 Union Street Point Marion, PA 15474 (724) 725-5533 | 4 | 37 | Private Semi-private Quad | Private Shared Shared | \$1,850 \$1,550 \$1,250 | No dedicated unit | Activities, beauty salon, and gospel videos. | 100% | For profit. Does not accept SSI. |
| Bouras' Personal Care Home Nelson Road Farmington, PA 15437 (724) 329-5970 | 5 | 75 | Private Semi-private | Private Shared | \$1,200 \$1,050 | No dedicated unit | Barber shop and activities. Transportation is provided. | 97% | For profit. Situated on 14 acres. One level home built by owner. SSI residents - 85% - 90%. |
| Henry Clay Villa 5253 National Pike Markleysburg, PA 15459 (724) 329-5545 | 5 | 30 | Private Semi-private | Private Shared | \$1,100 \$550 | No dedicated unit | Activities and common areas. | 99% | For profit. Does not accept SSI. Also on campus: 74 Skilled Nursing |
| Kamp's Personal Care Home 4508 National Pike Markleysburg, PA 15459 (724) 329-1020 | 5 | 30 | Private Semi-private | Private Shared | \$1,000 + \$850 - 1,000 | No dedicated unit | Activities. Transportation is provided. | 98% | For profit. SSI residents - 50%. |
| JUST OUTSIDE FAYETTE COUNTY | | | | | | | | | |
| Amber House at Harmon House 601 S. Church Street Mt. Pleasant, PA 15666 (724) 547-1890 | N/A | 70 | Private/studio Private/studio double Private/suite Semi-private/studio Semi-private/studio/ double Semi-private/suite | Shared Private Private Shared Shared Shared | \$1,922 \$2,210 \$2,598 \$1,445 \$1,676 \$1,805 | No dedicated unit | Common areas, common kitchens, exercise classes, activities, and beauty salon. No transportation is provided. | 100% Short wait list. | For profit. Opened in late 1980s. Located across from Frick Hospital in a mansion. Also on campus: Harmon House Nursing Center. |
| Dottie's Personal Care Home 1048 Porter Avenue Scottdale, PA 15683 (724) 887-5703 | N/A | 24 | Semi-private Triple | Shared, hall Shared, hall | \$800 \$800 | No dedicated unit | Common areas and activities. | 92% No wait list. 1 semi-private and 1 triple are available | For profit. Privately owned. The building is all on one floor. |
| Laurel Highlands Lodge 4 Snyder Road Donegal, PA 15628 (724) 593-7222 | N/A | 172 | Private/balcony Semi-private | Private Shared | \$1,275-1,400 \$950 | No dedicated unit | Outdoor swimming pool, library, chapel, barber/beautician, snack bar, great room, and picnic pavilion. | 87% No wait list. | For profit. Opened in 1977. Four story building; a former Holiday Inn. Accepts SSI and Veteran's assistance. |

Source: "Market Assessment for Assisted Living and Skilled Nursing Services," Third Age, Inc. - June 4, 2004

**E. Appendix 5: Fayette County Housing and Service Needs Assessment:
Market Assessment for Assisted Living and Skilled Nursing Services
(Third Age, Inc.)**

**FAYETTE COUNTY HOUSING AND SERVICE
NEEDS ASSESSMENT**

**MARKET ASSESSMENT FOR
ASSISTED LIVING AND SKILLED NURSING SERVICES**

Prepared by:

Third Age, Inc.
722 Springdale Drive, Suite 300
Exton, PA 19341
(610) 594-8100
June 8, 2004
Revised November 19, 2004

**MARKET ASSESSMENT FOR
ASSISTED LIVING AND SKILLED NURSING SERVICES**

T A B L E O F C O N T E N T S

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SUMMARY AND CONCLUSIONS 11

INTRODUCTION AND BACKGROUND

As part of a county-wide housing and service needs assessment for Fayette County, Pennsylvania, Third Age conducted a market analysis for assisted living and skilled nursing services. For assisted living services, an evaluation of the current service resource capacity for Fayette County residents at varying levels of income was conducted and the potential unmet need for “affordable” and “market rate” assisted living services by planning district within the County was determined. The current resource capacity and need for additional skilled nursing beds was also determined on a county-wide basis.

In order to complete this assignment, Third Age conducted the following tasks and activities:

- Determined the most appropriate geographic planning areas within Fayette County for assisted living services;
- Compiled and reviewed the demographic characteristics and trends of the older adult population residing within the defined planning districts;
- Prepared and evaluated an inventory of the existing and planned assisted living and skilled nursing facilities in Fayette County.
- Compiled and reviewed selected service utilization indicators for nursing facilities in the county;
- Conducted key informant interviews with several professionals and service providers who are knowledgeable regarding the service needs of older adults in Fayette County; and
- Applied relevant bed need methodologies to develop estimates of the potential unmet need for assisted living and skilled nursing services.

The following report provides a summary of the key findings and service program conclusions from this market assessment.

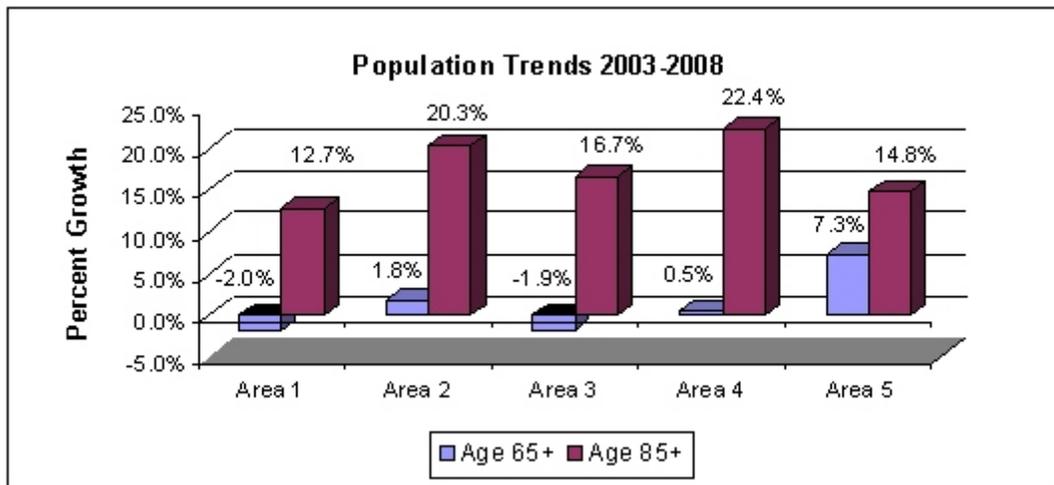
PLANNING AREAS FOR ASSISTED LIVING SERVICES

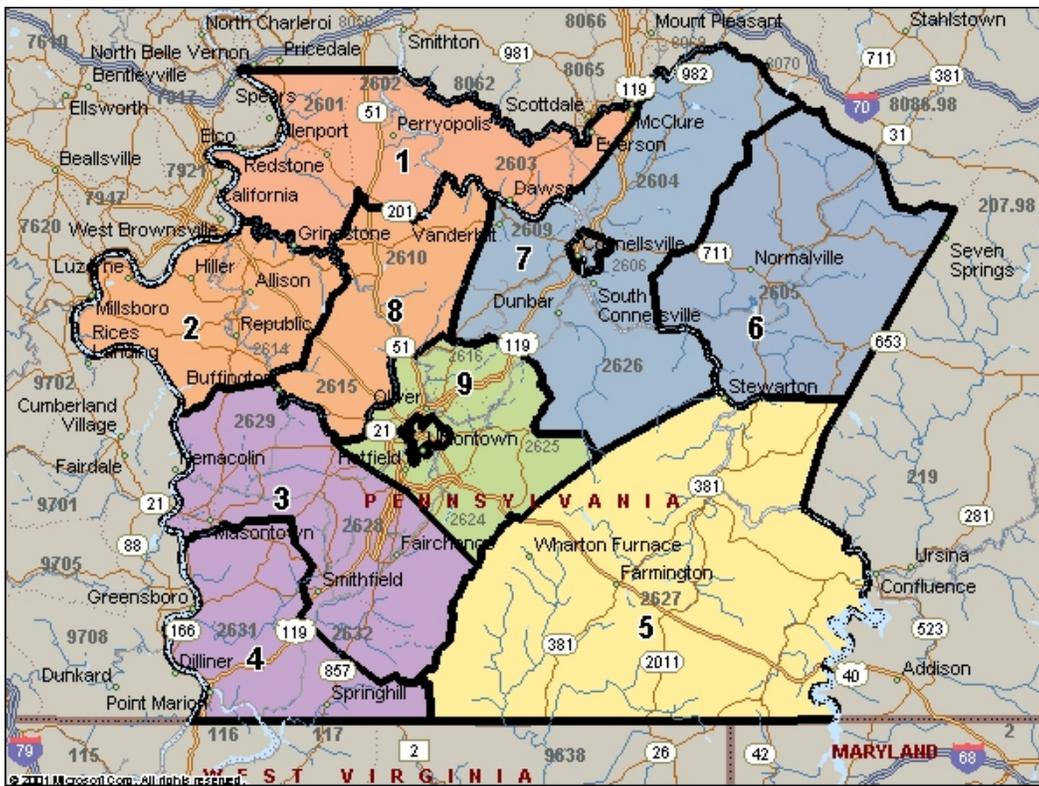
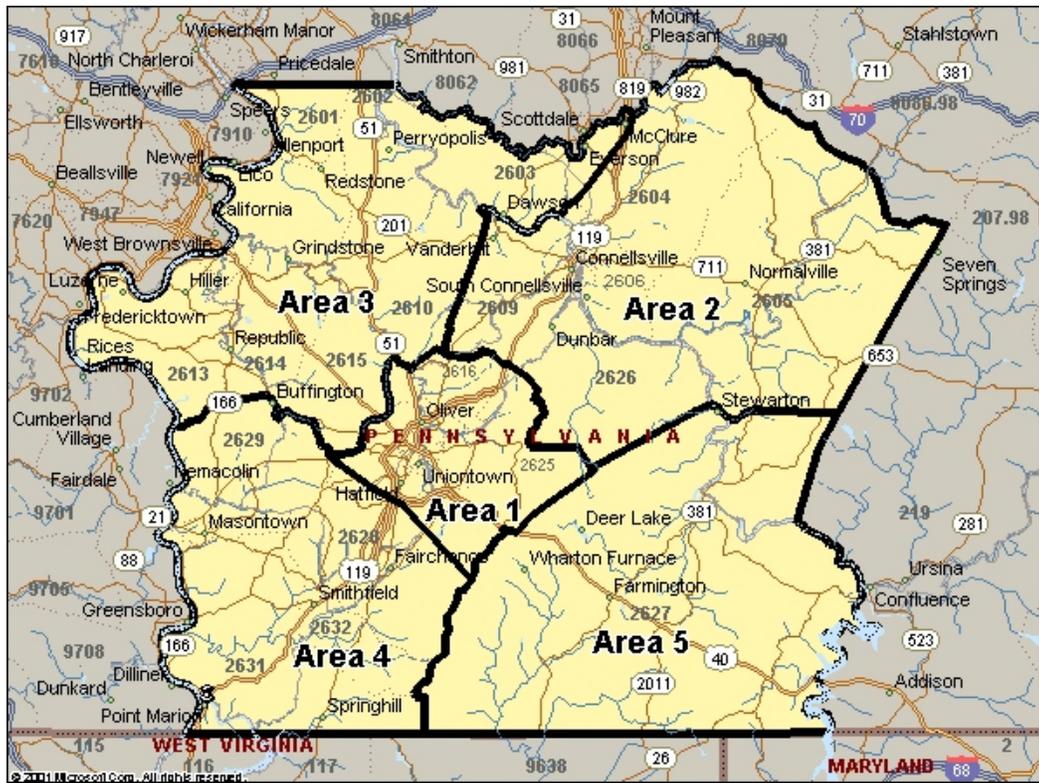
Because assisted living facilities tend to draw residents from a larger geographic distance, the eleven (11) planning districts established for the housing portion of the needs assessment project were consolidated into five (5) planning areas for assisted living services. These planning areas were determined primarily according to the location of primary population centers in the county, geographic and travel access to the areas, the location of existing service facilities and were set to coincide with the established housing districts. A summary of the housing districts within each assisted living area is presented below and maps showing the assisted living planning areas and housing districts are provided on the following pages.

| Assisted Living Planning Area | Housing Planning District |
|-------------------------------|---------------------------|
| AREA 1 | DISTRICTS 9, 11 |
| AREA 2 | DISTRICTS 6, 7, 10 |
| AREA 3 | DISTRICTS 1, 2, 8 |
| AREA 4 | DISTRICTS 3, 4 |
| AREA 5 | DISTRICTS 5 |

DEMOGRAPHIC ANALYSIS

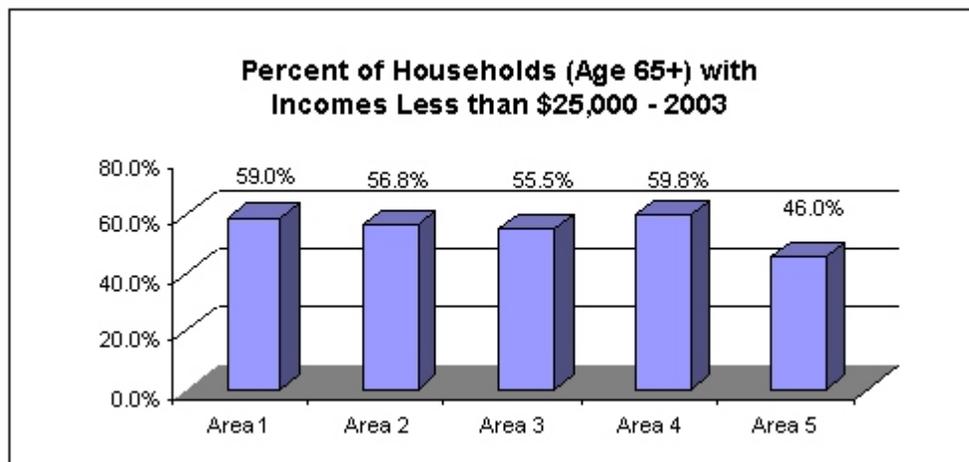
Population Trends





- During the five-year period 2003-2008, the older adult population (age 65+) is expected to grow at a faster rate in Areas 2 and especially Area 5, while this age cohort is expected to remain relatively steady or decline slightly in the other Areas. (See above graph and detailed demographic table in Exhibit 1)
- Substantial growth in the age 85+ age group is projected in all five Areas, with Areas 2 and 4 showing the largest increases. The potential need for assisted living and nursing services is the highest among the 85+ age cohort. Note, however, that the increases in actual numbers of persons in these areas are relatively small (see Exhibit 1).

Household Income



- The majority of older adult households (age 65+) in four of the five planning areas have an annual income of \$25,000 or less (2003 estimates). On a county-wide basis, the median income of householders age 75 and older (2000 Census data) was \$16,555.
- The number of older adults at all income levels is substantially lower in Area 4 and especially Area 5 relative to the other planning areas (see Exhibits 1 and 2).
- The number and proportion of households with incomes below \$25,000 is expected to decrease by roughly 7 to 10 percent by 2008, primarily due to inflation-based increases in household income. (See demographic table in Exhibit 2).

DEFINITIONS

Assisted Living

Throughout this report, the terms “assisted living facility” and “personal care home” are used interchangeably, however, there is typically a significant difference between these two types of facilities. Both facilities are currently licensed in Pennsylvania under the Personal Care Home regulations and both facilities provide residents with personal care services or assistance with activities of daily living. Personal care homes, however, often provide services to as few as four residents and usually consist of older converted residences that provide small semi-private bedrooms and shared-bath accommodations. Contemporary assisted living facilities are usually modern, new construction facilities that offer private accommodations in larger units and provide a higher level of service and community amenities. Accordingly, assisted living facilities charge higher “market rates” and tend to serve higher income, private pay residents, while personal care homes are more “affordable” to lower income persons and often accept SSI funds as partial payment for services.

Fayette County currently has 58 licensed personal care homes, however, only 2-3 of these facilities could be considered a contemporary assisted living facility. For the purposes of this analysis, an assisted living facility will be defined as a personal care home or facility with 20 or more beds. This size of personal care home would have a level of staffing that would most likely provide a comparable level of service to a more contemporary assisted living facility.

Similar to other generally rural type market areas, Fayette County has a substantial number of small (less than 20 beds) personal care homes. Of the total of 58 licensed facilities, there are 34 small personal care homes containing a total of 400 beds operating in Fayette County (see Exhibit 3 for a listing of these facilities by area).

Affordable

In this analysis, “affordable” personal care or assisted living services will be defined as those that would be reasonably affordable to persons with an annual household income of \$25,000 or less.

This threshold is generally comparable to the 50 percent of median income level for Fayette County (2004) of \$27,550.

For persons with a household income of \$25,000 or less, it can generally be assumed that up to 85 percent of the person’s income can be used to pay for services (with no spend-down of personal assets or availability of other family financial support). Accordingly, a person with an annual income of \$25,000 would be able to afford an assisted living facility with a monthly fee of approximately \$1,800/month, a person with an income of \$17,000 would be able to afford an assisted living facility with a monthly fee of approximately \$1,200/month, and a person with an income of \$14,000 would be able to afford an assisted living facility with a monthly fee of approximately \$1,000/month. (The monthly fees for a “market rate” assisted living facility typically range from \$2,500 to \$3,500/month and higher).

For persons with very low income (defined in this case as annual household income below \$11,500), Pennsylvania operates the Options program, which provides a supplemental payment to personal care home providers. Under this program, providers can receive reimbursement up to a maximum of \$958.30/month for services delivered to qualifying residents.

ASSISTED LIVING SERVICE RESOURCES

A profile of the assisted living facilities (containing more than 20 beds) in Fayette County is provided in Exhibit 4 and maps showing their location in each planning area are provided in Exhibits 5 - 9. The number of assisted living facilities and beds by planning area is summarized in the table below.

| AREA | # OF FACILITIES | # OF BEDS | AVERAGE OCCUPANCY |
|--------------|------------------------|------------------|--------------------------|
| 1 | 7 | 296 | 90.3% |
| 2 | 6 | 188 | 89.3% |
| 3 | 4 | 230 | 87.3% |
| 4 | 4 | 124 | 87.8% |
| 5 | 3 | 135 | 98.0% |
| TOTAL | 24 | 973 | 90.1% |

There are 24 assisted living facilities containing a total of 973 beds operating in Fayette County. Of the 24 facilities, only 2-3 facilities would fall into the category of a contemporary assisted living facility in terms of facility/amenities, services and rates. These include Marquis House, Beechwood Court and Hillside Manor.

- One new facility is under development in the County. Horizon Personal Care Home, Inc. is currently building a 40 bed assisted living facility in Fairchance (Area 4), with construction expected to be completion by Fall, 2004.
- A high proportion of these facilities offer some number of units at affordable rates:
 - 23 facilities (96 percent) offer some units at \$1,800/month or lower
 - 14 facilities (58 percent) offer some units at \$1,250/month or lower
 - 9 facilities (38 percent) offer some units at \$1,100/month or lower
- Thirteen (13) facilities (54 percent) accept SSI funds as at least partial payment for services. The proportion of residents receiving SSI funds in these facilities ranges from 10 to 90 percent.
- Only two facilities operate a dedicated special care unit for persons with Alzheimer's or other forms of dementia (Beechwood Court and Country Care Manor). These two units provide a total of only 38 dementia care beds for residents of Fayette County.
- As indicated in the above table, the average occupancy level of these facilities at the time of this study was 90.1 percent and only three facilities reported any type of waiting list.

ESTIMATED NEED FOR ASSISTED LIVING SERVICES

Third Age utilized its proprietary assisted living bed need methodology to determine the potential unmet need for assisted living services within each of the five (5) planning areas. Need estimates were prepared for a current (2003) and future (2008) time period. The Third Age methodology consists of a need estimate that is sensitive to population differences that cause local market variations. The method is based on an estimation of the numbers of persons with personal care

needs according to age-bracketed population prevalence rates of persons needing assistance with four or more personal care activities.

First, an estimate of the percent of persons with severe limitations who may require personal care services is determined. The estimate is based on the age-related likelihood of living alone (e.g., caregiver availability) and severity of limitations. This produces an estimate of the total number of assisted living or personal care beds needed within the planning area. The provider profile is then used to determine the current and future availability of assisted living services/beds in each area. For this analysis, it was assumed that persons living within the planning area would fill 80 percent of these units.

Finally, an income qualifier was applied to determine the need for “affordable” and “market rate” assisted living services in each area. As discussed above, the threshold for “affordable” was set at an annual household income of \$25,000 or less and the threshold for “market rate” was set at an income level of \$25,000 or more.

Note that in markets with a choice of facilities, persons who could afford a market rate facility would generally not be attracted to the semi-private accommodations offered by most of the personal care homes operating in Fayette County. However, due to the lack of available options, it was assumed that a relatively high proportion (80%) of the market rate population in need of assisted living services would go to the existing personal care homes in each area. For the “affordable” population, it was assumed that approximately 50 percent of the beds at the assisted living facilities would be offered at the lower, more affordable rate levels.

As indicated previously, each planning area (except Area 5) has a number of smaller personal care homes ranging in size from 5 to 18 beds (see Exhibit 3). Although these facilities offer supportive services at lower, more affordable rates, the quality level (real or perceived) of the physical facilities and service offering at these smaller residences is such that it is likely that a substantial portion of prospective residents or family members would not consider a move to these facilities, despite the lower cost. For this analysis, it was assumed that only a small portion of these facilities (one-third - 33%) would be acceptable to prospective residents/family members.

The results of the bed need analysis for each planning area in 2003 and 2008 are presented in Exhibits 10–19. A summary of these results is provided in the table below.

| POTENTIAL UNMET NEED FOR ASSISTED LIVING SERVICES | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|
| | Area 1 | Area 2 | Area 3 | Area 4 | Area 5 |
| 2003 | | | | | |
| Affordable | 12 | 9 | 29 | 7 | 0 |
| Market Rate | 0 | 0 | 5 | 0 | 0 |
| 2008 | | | | | |
| Affordable | 19 | 17 | 38 | 13 | 0 |
| Market Rate | 0 | 0 | 12 | 0 | 0 |

- Based on the program assumptions discussed above, the bed need analysis indicates a current (2003) and future (2008) need for additional “good quality” and affordable assisted living services in all of the planning areas, except Area 5. The lower projected need level for services in Area 5 is due primarily to the substantially smaller older adult population in this planning area.
- With the exception of Area 3, the level of service resources in the other planning areas appears to be sufficient to meet the current and future need for “market rate” assisted living services. A need for at least 12 additional beds priced for persons with an annual income of \$25,000 or more is projected for Area 3 by 2008

SKILLED NURSING SERVICE RESOURCES

A profile of the skilled nursing facilities in Fayette County is provided in Exhibit 20 and a map showing their location is provided in Exhibit 21.

- There are seven (7) skilled nursing facilities operating in Fayette County containing a total of 680 licensed beds. A 19-bed sub-acute care nursing unit is also located at Uniontown Hospital. Several hospital discharge planners noted a need for additional sub-acute care beds in the County.

- Five (5) of the nursing facilities are located in the central Uniontown area (Area 1) and the other two facilities are located in the Markleysburg area (Area 5) in the southeast section of the County (see map in Exhibit 21). Residents from other sections in the County are required to travel to these two locations or out of the County in order to receive nursing facility care.
- All of the nursing facilities are certified under both the Medicare and Medicaid programs. The proportion of service days provided to Medicaid recipients at these facilities (2002 data) ranges from 65 to 87 percent, with a county average of approximately 73 percent (see nursing facility utilization data in Exhibit 22).
- Only one nursing facility in the county has a dedicated unit for persons with dementia (44 total beds).
- The average annual occupancy level for these facilities on a county-wide basis during the 2000 to 2002 period has been approximately 85 percent (see Exhibit 22). At the time of this study, however, four facilities were in the 98 to 100 percent occupancy range, which indicates that there are time periods when it may be difficult to find an empty nursing bed. Several hospital discharge planners in the area confirmed that there are times when it is difficult to find an available Medicaid bed for a lower income individual.

ESTIMATED NEED FOR SKILLED NURSING SERVICES

In order to determine the future need for additional skilled nursing beds on a county-wide basis, Third Age applied a methodology that uses the current utilization rate for long term-care beds and makes an adjustment for potential future utilization of assisted living services. First, the present supply of long-term nursing beds in the service area was used to determine the current utilization rate of skilled nursing care for persons age 75 and older. This figure is then reduced by 10 percent to account for predicted future admissions to assisted living facilities that would have previously been admitted to nursing facilities. This shift in delivery of services is occurring on a national basis as assisted living facilities expand their service offering and accept higher acuity residents. The Third Age model usually applies a 15 percent factor, however, a 10 percent shift was used for the

Fayette County analysis to reflect the limited number of modern assisted living facilities in this market area.

A summary of this analysis applied to the population age 75 and older in Fayette County is provided in Exhibit 23 and the results are highlighted below.

- Assuming that the utilization rate per 1,000 adults age 75 and older remains relatively constant in the near future, the bed need analysis indicates a potential future (2008) surplus of 36 skilled nursing beds on a county-wide basis (see Exhibit 23). This finding is confirmed by the relatively low average occupancy rate among the nursing facilities in the County of 85 percent.
- After shifting 10 percent of potential future nursing home admissions to assisted living facilities, a possible surplus of up to 100 nursing beds is estimated in Fayette County by 2008.

SUMMARY AND CONCLUSIONS

Demographic Trends

- The demographic analysis indicates a growing need for assisted living and nursing care services in Fayette County, based on the projected increases for the age 85+ population over the next five year period. Similar growth in this age cohort is expected in all five planning areas, with Areas 2 and 4 showing the largest increases. It should be noted however, that the increases in actual numbers of persons in these areas are relatively small.
- The majority of older adult households (age 65+) in four of the five planning areas have an annual income of \$25,000 or less (2003 estimates). The median income level for older adult householders (age 75+) in Fayette County is relatively low at \$16,555 (2000 Census data).
- The number of older adults at all income levels is substantially lower in Area 4 and especially Area 5 relative to the other planning areas (see Exhibits 1 and 2).

Assisted Living

- Fayette County has a large number of personal care homes in operation, including 24 facilities with 20 beds or more and 34 homes with less than 20 beds. Only 2-3 of these facilities, however, would fall into the category of a contemporary assisted living facility in terms of facility/amenities, services and rates.
- A relatively high percentage of the larger personal care homes (20+ beds) offer a portion of their beds at rates that would be affordable to persons with an annual income of \$25,000 or less. More than half of the facilities accept SSI reimbursement as at least partial payment for services.

- The bed need analysis indicates a current (2003) and future (2008) need for additional “good quality” and affordable assisted living services in all of the planning areas, except Area 5. The lower projected need level for services in Area 5 is due primarily to the substantially smaller older adult population in this planning area.
- With the exception of Area 3, the level of service resources in the other planning areas appears to be sufficient to meet the current and future need for “market rate” assisted living services. A need for at least 12 additional beds priced for persons with an annual income of \$25,000 or more is projected for Area 3 by 2008
- Although a full need analysis was not conducted for specialized assisted living services for persons with dementia, the existence of only two dedicated units in the County containing a total of 38 beds indicates an additional program need for these specialized services. Several key informants in the area also confirmed this “gap” in services for both lower and higher income households.

Skilled Nursing

- Five of the seven nursing facilities in Fayette County are located in the central Uniontown area (Area 1) and the other two facilities are located in the Markleysburg area (Area 5). Residents from other sections in the County are required to travel to these two locations or out of the County in order to receive nursing facility care.
- All of the facilities are certified under the Medicaid program. A county-wide average of 73 percent of patient day services are provided to Medicaid recipients, indicating adequate availability of nursing services for lower income individuals.
- The bed need analysis for Fayette County indicates a potential surplus of 36 to 100 nursing beds on a county-wide basis by 2008. This finding is supported by the relatively low average occupancy rate among the nursing facilities in the County of 85 percent.
- Several hospital discharge planners in the area indicated that there are times when it is difficult to find an available Medicaid bed for a lower income individual. A need for additional sub-acute care beds in Fayette County was also reported.

- With only one dedicated nursing unit for dementia care in the County containing 44 beds, an additional program need for these specialized services is indicated.

**FAYETTE COUNTY HOUSE AND SERVICE
NEEDS ASSESSMENT EXHIBITS**

FAYETTE COUNTY, PENNSYLVANIA
POPULATION BY AGE COHORT AND AREA

| | 2003 | 2008 | Number Change | Percent Change |
|---------------|-------|-------|---------------|----------------|
| Area 1 | | | | |
| Age 65 - 74 | 3,307 | 3,219 | (88) | (2.7%) |
| Age 75 - 84 | 3,178 | 2,931 | (247) | (7.8%) |
| Age 85+ | 1,378 | 1,553 | 175 | 12.7% |
| Total | 7,863 | 7,703 | (160) | (2.0%) |
| Area 2 | | | | |
| Age 65 - 74 | 3,048 | 3,137 | 89 | 2.9% |
| Age 75 - 84 | 2,368 | 2,230 | (138) | (5.8%) |
| Age 85+ | 802 | 965 | 163 | 20.3% |
| Total | 6,218 | 6,332 | 114 | 1.8% |
| Area 3 | | | | |
| Age 65 - 74 | 3,770 | 3,596 | (174) | (4.6%) |
| Age 75 - 84 | 3,125 | 2,953 | (172) | (5.5%) |
| Age 85+ | 1,154 | 1,347 | 193 | 16.7% |
| Total | 8,049 | 7,896 | (153) | (1.9%) |
| Area 4 | | | | |
| Age 65 - 74 | 1,911 | 2,006 | 95 | 5.0% |
| Age 75 - 84 | 1,752 | 1,548 | (204) | (11.6%) |
| Age 85+ | 584 | 715 | 131 | 22.4% |
| Total | 4,247 | 4,269 | 22 | 0.5% |
| Area 5 | | | | |
| Age 65 - 74 | 566 | 600 | 34 | 6.0% |
| Age 75 - 84 | 358 | 379 | 21 | 5.9% |
| Age 85+ | 169 | 194 | 25 | 14.8% |
| Total | 1,093 | 1,173 | 80 | 7.3% |

FAYETTE COUNTY, PENNSYLVANIA

HOUSEHOLD INCOME TRENDS BY AREA - HOUSEHOLDERS AGE 65+

| | 2003 | | 2008 | | Percent Change 2003 - 2008 |
|------------------|----------------------|---------|----------------------|---------|-------------------------------|
| | Number Households | Percent | Number Households | Percent | |
| Area 1 | | | | | |
| Under \$25,000 | 2,972 | 59.0% | 2,662 | 53.4% | (10.4%) |
| Over \$25,000 | 2,063 | 41.0% | 2,322 | 46.6% | 12.6% |
| Total Households | 5,035 | - | 4,984 | - | - |
| Area 2 | | | | | |
| Under \$25,000 | 2,410 | 56.8% | 2,208 | 50.3% | (8.4%) |
| Over \$25,000 | 1,833 | 43.2% | 2,182 | 49.7% | 19.0% |
| Total Households | 4,243 | - | 4,390 | - | - |
| Area 3 | | | | | |
| Under \$25,000 | 3,031 | 55.5% | 2,701 | 49.7% | (10.9%) |
| Over \$25,000 | 2,434 | 44.5% | 2,737 | 50.3% | 12.4% |
| Total Households | 5,465 | - | 5,438 | - | - |
| Area 4 | | | | | |
| Under \$25,000 | 1,728 | 59.8% | 1,555 | 53.3% | (10.0%) |
| Over \$25,000 | 1,163 | 40.2% | 1,364 | 46.7% | 17.3% |
| Total Households | 2,891 | - | 2,919 | - | - |
| Area 5 | | | | | |
| Under \$25,000 | 278 | 46.0% | 259 | 39.4% | (6.8%) |
| Over \$25,000 | 327 | 54.0% | 399 | 60.6% | 22.0% |
| Total Households | 605 | - | 658 | - | - |

FAYETTE COUNTY, PENNSYLVANIA

SMALL PERSONAL CARE HOMES

| <u>Area 1</u> | <u>No. of Beds</u> | <u>Area 2</u> | <u>No. of Beds</u> |
|--|--------------------|---|--------------------|
| Dusi Laurel Terrace 14 Pershing Court Uniontown, PA 15401 (724) 437-0251 | 10 | Conner's Personal Care Home 183 Juniata Road Dunbar, PA 15431 (724) 628-4541 | 14 |
| Hixson Sharon Home 147 Pine Ridge Road Lemont Furnace, PA 15456 (724) 439-2202 | 8 | Fencil's Personal Care Home 411 North Avenue Connellsville, PA 15425 (724) 628-8208 | 10 |
| Jo-Ella's Personal Care and Respite Center 2001 University Drive Lemont Furnace, PA 15456 (724) 628-9696 | 14 | Jo-Ella's Personal Care and Respite Center 184 Kendi Road Mt Pleasant, PA 15666 (724) 887-8202 | 12 |
| King's Personal Care Home 390 Mountain Road Uniontown, PA 15401 (724) 564-9788 | 16 | Johnson's Personal Care Home 171 Tabey Road Mill Run, PA 15464 (724) 455-7886 | 5 |
| May Day Manor 372 Sunshine Hollow Road Uniontown, PA 15401 (724) 439-9511 | 15 | Keefer Country Cottage Personal Care Home 308 East Gibson Avenue Connellsville, PA 15425 (724) 628-5521 | 8 |
| McConnell's Personal Care 43 Lincoln Street Uniontown, PA 15401 (724) 438-2969 | 8 | Keefer's Guardian Angel Home 302 East Gibson Avenue Connellsville, PA 15425 | 7 |
| McVey Personal Care Home 235 North Gallatin Avenue Uniontown, PA 15401 (724) 437-3235 | 8 | May Day Inc Personal Care Home 168 Cemetery Road Vanderbilt, PA 15486 (724) 439-9511 | 8 |
| Rest Haven 166 North Gallatin Avenue Uniontown, PA 15401 (724) 439-9411 | 18 | McKee's Personal Care Home 247 Front Street Vanderbilt, PA 15486 (724) 529-0340 | 8 |
| Ritsko's Riverview II 308 First Street West Leisenring, PA 15489 (724) 425-2284 | 18 | Specht Nicolazzo Specht (SNS) 502 East Crawford Avenue Connellsville, PA 15425 (724) 628-8938 | 8 |
| Watson's Personal Care 12 North MT Vernon Avenue Uniontown, PA 15401 (724) 439-8488 | 5 | Upton's Country Comfort 544 Buchanan Road Normalville, PA 15469 (724) 455-2805 | 8 |
| Williams' Boarding Home 28 Millview Street Uniontown, PA 15401 (724) 439-3717 | 18 | | |

FAYETTE COUNTY, PENNSYLVANIA

SMALL PERSONAL CARE HOMES

| <u>Area 3</u> | <u>No. of Beds</u> | <u>Area 4</u> | <u>No. of Beds</u> |
|--|---------------------------|---|---------------------------|
| Brownsville Personal Care Home 321 Front Street Brownsville, PA 15417 (724) 785-6578 | 17 | Cloverdale Personal Care Home 206 Westwood Avenue Masontown, PA 15461 (724) 583-0620 | 18 |
| Carla Wiltrout Person Care Home 728 Brown Street Everson, PA 15631 (724) 806-0290 | 18 | Fairfield Personal Care Home 27 Kyle Avenue Fairchance, PA 15436 (724) 564-9794 | 8 |
| Country Haven Personal Care Home 2579 Kingview Road Scottsdale, PA 15683 (724) 887-7715 | 8 | Fayette Resources 500 North Main Street Masontown, PA 15461 (724) 583-0439 | 8 |
| Smigovsky Jennie Personal Care Home 522 First Street Isabella, PA 15447 (724) 785-7762 | 14 | Miller's Personal Care Home PO Box 689 Masontown, PA 15461 (724) 583-2172 | 13 |
| Sphar's Personal Care Home 224 Main Street Belle Vernon, PA 15012 (724) 929-7505 | 18 | Molnar's Personal Care Home 258 Plummer Road McClellandtown, PA 15458 (724) 737-3062 | 8 |
| Trosiek's Personal Care Home PO Box 535 New Salem, PA 15468 (724) 245-0203 | 8 | Mountain View Adult Care Facility 277 Sumey Road McClellandtown, PA 15458 (724) 439-1259 | 18 |
| | | Popovich Home 819 Main Street McClellandtown, PA 15458 (724) 737-5076 | 18 |
| | | <u>Area 5</u> | |
| | | None | |

Source: DPW Human Services Provider Directory.

FAYETTE COUNTY, PENNSYLVANIA

**PROVIDER PROFILE
ASSISTED LIVING FACILITIES**

| Facility | Area | Licensed/ Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|---|------|---|--|------------------------------|---|--|--|---|--|
| FAYETTE COUNTY | | | | | | | | | |
| Beechwood Court at Lafayette Manor 145 Lafayette Manor Road Uniontown, PA 15401 (724) 434-6024 | 1 | Assisted Living 44 Alzheimer's/ Dementia 20 Total 64 | Private/small Private/large Semi-private Level 1 Level 2 | Private Private Shared | \$1,620 \$1,836 \$1,350 +\$270 +\$270 | Dedicated secured unit - 20 beds. Private \$2,450 Semi-private \$2,375 | Beauty/barber shop, ice cream shop, library, wellness program, activities and outdoor patios. Transportation is provided. | Overall 97% Assisted Living 100% Wait list 2 months Dementia 90% | Non-profit. On the same campus as Lafayette Manor Nursing Center. Residents receive priority admission to nursing center if needed. Does not accept SSI. Also on campus: 98 Skilled Nursing |
| Bristol Manor Personal Care Home 490 Coolspring Road Uniontown, PA 15401 (724) 438-5450 | 1 | 58/32 | Private Semi-private | Private Shared w/ 4 | \$1,500 \$400 | No dedicated unit. | Great room, beauty salon and activities. No transportation is provided. | 91% No wait list | For profit. Privately owned. SSI residents - 15%. |
| Foxboro Manor 322 Connellsville Street Uniontown, PA 15401 (724) 439-2505 | 1 | 27 | Private Semi-private Quad | Private Shared Shared | \$1,350-1,450 \$1,000-1,250 \$900-1,000 | No dedicated unit. | Sitting room, activities, crafts, hairdresser and bible studies. | 67% | For profit. Does not accept SSI. |
| Hillside Manor Personal Care Home 177 Oliver Road Uniontown, PA 15401 (724) 439-2273 | 1 | 76 | Private Semi-private | Private Shared | \$1,825 \$1,425 | No dedicated unit. | No transportation is provided. | 95% | For profit. Does not accept SSI. |

FAYETTE COUNTY, PENNSYLVANIA

**PROVIDER PROFILE
ASSISTED LIVING FACILITIES**

| Facility | Area | Licensed/ Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|---|------|---------------------------------------|--|--------------------------------|--|--------------------|--|----------------------------|--|
| Marquis House 660 Cherry Tree Lane Uniontown, PA 15401 (724) 430-7258 | 1 | 47 | Private/studio Level 1 Level 2 Level 3 Private/1BR Level 1 Level 2 Level 3 2nd Person Level 1 Level 2 Level 3 | Private Private | \$1,920 \$2,220 \$2,610 \$3,000 \$2,430 \$2,730 \$3,120 \$3,510 \$690 \$990 \$1,380 \$1,770 | No dedicated unit. | Beauty salon, courtyard, lounge w/ fireplace and activities. Scheduled transportation is provided. | 100% Short wait list | For profit. Opened in 2000. Owned by Assisted Living Concepts, Inc. Does not accept SSI. Single story building. Located on campus of medical offices. Very convenient to mall and new super store complexes. (Note: Other affiliated locations are located within an hour's drive and they may offer temporary placement if this location is full.) |
| Policz's Personal Care Home 111 Easy Street Uniontown, PA 15401 (724) 437-1880 | 1 | 21 | Private Semi-private | Private Shared | \$1,600 \$1,350 | No dedicated unit. | Activities, bible studies and mass services. | 99% | For profit. Does accept SSI, but family makes up the difference. |
| Rest Haven 45 South Mt. Vernon Avenue Uniontown, PA 15401 (724) 438-4144 | 1 | 29 | Semi-private Triple Quad | Shared Shared Shared | \$917 | No dedicated unit. | Activities and church groups. No transportation, escort to medical appointments. | 83% | For profit. SSI residents - 75%. |
| Eicher's Family Home Care PO Box F Normalville, PA 15469 (724) 455-3612 | 2 | 42 | Private (2 rooms) Semi-private Triple Incontinence Fee: | Private Shared Shared | \$1,400 \$1,350 \$1,300 +\$100 | No dedicated unit. | Sitting rooms and activities. Hair services provided and church services every Thursday Scheduled transportation is provided. | 95% | For profit. Privately owned. SSI residents - 20%. |

FAYETTE COUNTY, PENNSYLVANIA

**PROVIDER PROFILE
ASSISTED LIVING FACILITIES**

| Facility | Area | Licensed/ Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|--|------|---------------------------------------|---|---|-------------------------------|--------------------|--|-------------------------|--|
| Hilltop Manor Personal Care Home PO Box 165 Donegal, PA 15628 (724) 593-2461 | 2 | 34 | Private Semi-private | Private Shared | \$1,500 \$1,250 | No dedicated unit. | Common areas and activities. No transportation is provided. | 98% | For profit. Privately owned. SSI residents - 40%. |
| Lint's Happy Personal Care Connellsville, PA 15425 (724) 626-8112 | 2 | 41 | Private Semi-private | Private Shared | \$2,200 \$1,500 | No dedicated unit. | Common areas and activities | 99% | For profit. Privately owned. The facility is on two floors and a chair lift takes residents to the second floor. SSI residents - 10%. |
| Pleasant Valley Personal Care Home 226 Keefer Road Connellsville, PA 15425 (724) 887-4121 | 2 | 24 | Semi-private | Shared, hall | \$1,000 | No dedicated unit. | Common areas and activities. | 54% Several openings | For profit. Privately owned. Does not accept SSI. |
| South Connellsville Personal Care Home 1508 South Pittsburgh Street South Connellsville, PA 15425 (724) 628-8559 | 2 | 36/27 | Private (3 rooms) Semi-private Triple | Private Shared, hall Shared, hall | \$2,095 \$1,395 \$1,295 | No dedicated unit. | Common areas and activities. No transportation is provided. | 100% No wait list | For profit. Opened in 1988. Privately owned. Does accept SSI-usually family makes up the difference. Resident may qualify for financial assistance from the Veteran's Association. |
| Sunshine Estate 1526 Independence Avenue Connellsville, PA 15425 (724) 628-4060 | 2 | 20 | Private Semi-private | Private Shared | \$2,100 \$1,350 | No dedicated unit. | Common areas and activities. No transportation is provided. | 90% | For profit. Opened in 1994. Privately owned. Formerly operated as a different personal care home (w/ different owner), but the state closed that home. Does not accept SSI. |

FAYETTE COUNTY, PENNSYLVANIA

**PROVIDER PROFILE
ASSISTED LIVING FACILITIES**

| Facility | Area | Licensed/ Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|--|------|---|--|------------------------------|--|-----------------------------------|--|---|---|
| Blue Amber Country Home 181 Grimplin Road Vanderbilt, PA 15486 (724) 529-2151 | 3 | 25 | Semi-private | Shared | \$1,050-1,200 | No dedicated unit. | Common areas and activities. No transportation is provided. | 96% | For profit. Family owned. Opened in 1979. SSI residents - 30%. |
| Country Care Manor 205 Coldren Road Fayette City, PA 15438 (724) 326-4909 | 3 | Assisted Living 69 Alzheimer's/ Dementia 18 Total 51 | Private Private Semi-private | Private Shared Shared | \$2,400 \$2,100 \$1,500-1,600 | Dedicated secured area - 18 beds. | Activities and beauty shop | Assisted Living 91% Dementia 78% | For profit. Privately owned. SSI residents - 20%. |
| Dainty Valley Elderly Care PO Box 518 414 Perry Road Grindstone, PA 15442 (724) 736-0206 | 3 | 45 | Private Semi-private | Private Shared | \$1,300+ \$1,150 | No dedicated unit. | Activities and beauty shop. Priest once a month. No transportation is provided. | 80% | For profit. Does not accept SSI. |
| The Parish House PO Box 631 14 Memorial Drive Perryopolis, PA 15473 (724) 736-8880 | 3 | 50 | Private Semi-private Additional Assistance | Shared, hall Shared, hall | \$1,500 \$1,080-1,200 +\$4.00/day or \$120/month | No dedicated unit. | Common areas, activities, beauty shop and personal laundry services. No transportation is provided. | 82% | For profit. Privately owned. Does not accept SSI. |
| C. Sumeý Personal Care Home 288 Sumeý Road McClellandtown, PA 15458 (724) 439-9835 | 4 | 23 | Semi-private Triple Quad | Shared Shared Shared | \$950 | No dedicated unit. | Activities and beauty/ barber shop. Minister/priest are available. | 70% | For profit. Does not accept SSI. |
| Coville Personal Care Home 5 South Second Street Masontown, PA 15461 (724) 583-0744 | 4 | 36 | Semi-private | Shared | \$1,000 | No dedicated unit. | No transportation is provided. | 81% | For profit. SSI residents - 80%. |

FAYETTE COUNTY, PENNSYLVANIA

**PROVIDER PROFILE
ASSISTED LIVING FACILITIES**

| Facility | Area | Licensed/ Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|---|------|---------------------------------------|---------------------------------|-----------------------------|-------------------------------|--------------------|--|-------------------|---|
| Horizon Personal Care Home, Inc. 9 South Morgantown Street Fairchance, PA 15436 (724) 564-1404 | 4 | 28 | Private Semi-private | Private Shared | \$1,500 \$1,250 | No dedicated unit. | Common areas and activities. No transportation is provided. | 100% Wait list | For profit. Currently building an assisted living facility in Fairchance (40 units). Construction expected to be completed in Fall 2004. Accepts SSI-requires supplement i.e., family. |
| Point Manor Personal Care Home 300 Union street Point Marion, PA 15474 (724) 725-5533 | 4 | 37 | Private Semi-private Quad | Private Shared Shared | \$1,850 \$1,550 \$1,250 | No dedicated unit. | Activities, beauty salon and gospel videos. | 100% | For profit. Does not accept SSI. |
| Bouras' Personal Care Home Nelson Road Farmington, PA 15437 (724) 329-5970 | 5 | 75 | Private Semi-private | Private Shared | \$1,200 \$1,050 | No dedicated unit. | Barber shop and activities. Transportation is provided. | 97% | For profit. Situated on 14 acres. One level home built by owner. SSI residents - 85%-90%. |
| Henry Clay Villa 5253 National Pike Markleysburg, PA 15459 (724) 329-5545 | 5 | 30 | Private Semi-private | Private Shared | \$1,100 \$550 | No dedicated unit. | Activities and common areas. | 99% | For profit. Does not accept SSI. Also on campus: 74 Skilled Nursing |
| Kamp's Personal Care Home 4508 National Pike Markleysburg, PA 15459 (724) 329-1020 | 5 | 30 | Private Semi-private | Private Shared | \$1,000+ \$850-1,000 | No dedicated unit. | Activities Transportation is provided. | 98% | For profit. SSI residents - 50%. |
| JUST OUTSIDE THE COUNTY | | | | | | | | | |

FAYETTE COUNTY, PENNSYLVANIA

**PROVIDER PROFILE
ASSISTED LIVING FACILITIES**

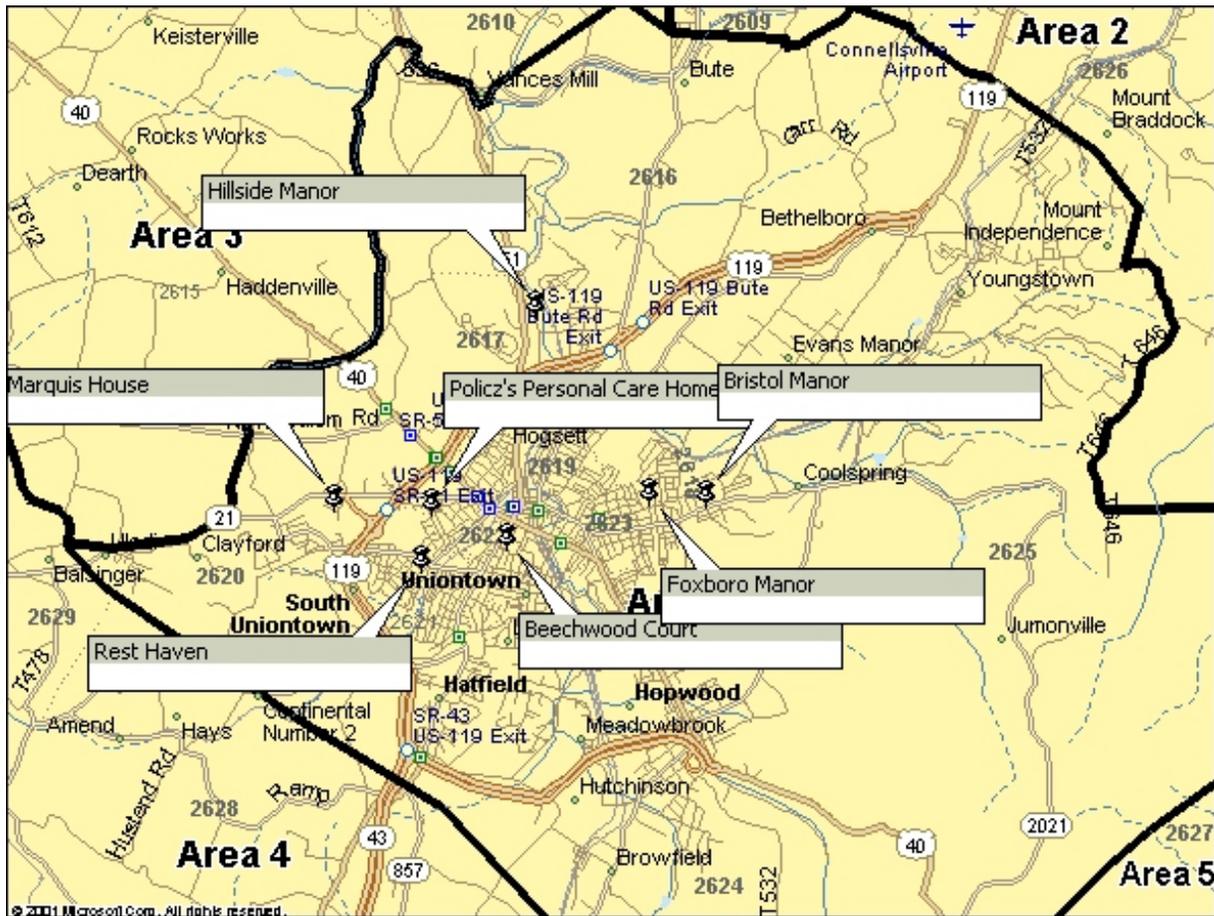
| Facility | Area | Licensed/ Operating No. of Beds | Type Units | Bathroom Facilities | Monthly Rate | Dementia Unit | Facility Amenities | Occupancy | Comments |
|---|------|---------------------------------------|---|--|--|--------------------|--|--|--|
| Amber House at Harmon House 601 S Church Street Mt. Pleasant, PA 15666 (724) 547-1890 | N/A | 70 | Private/studio Private/studio/double Private/suite Semi-private/studio Semi-private/studio/double Semi-private/suite | Shared Private Private Shared Shared Shared | \$1,922 \$2,210 \$2,598 \$1,445 \$1,676 \$1,805 | No dedicated unit. | Common areas, common kitchens, exercise classes, activities and beauty salon. No transportation is provided. | 100% Short wait list | For profit. Opened in late 1980s. Located across from Frick Hospital in a mansion. Also on campus: Harmon House Nursing Center |
| Dottie's Personal Care Home 1048 Porter Avenue Scottsdale, PA 15683 (724) 887-5703 | N/A | 24 | Semi-private Triple | Shared, hall Shared, hall | \$800 \$800 | No dedicated unit. | Common areas and activities. | 92% No wait list 1 semi- private and 1 triple are available | For profit. Privately owned. The building is all on one floor. |
| Laurel Highlands Lodge 4 Snyder Road Donegal, PA 15628 (724) 593-7222 | N/A | 172 | Private/balcony Semi-private | Private Shared | \$1,275-1,400 \$950 | No dedicated unit. | Outdoor swimming pool, library, chapel, barber/beautician, snack bar, great room and picnic pavilion. | 87% No wait list | For profit. Opened in 1977. Four story building; a former Holiday Inn. Accepts SSI and Veterans assistance. |

Note: ⁽¹⁾ Standard package includes: Three meals per day, housekeeping, laundry, medication supervision, assistance with activities of daily living when needed, utilities, and a planned activity and recreational program.

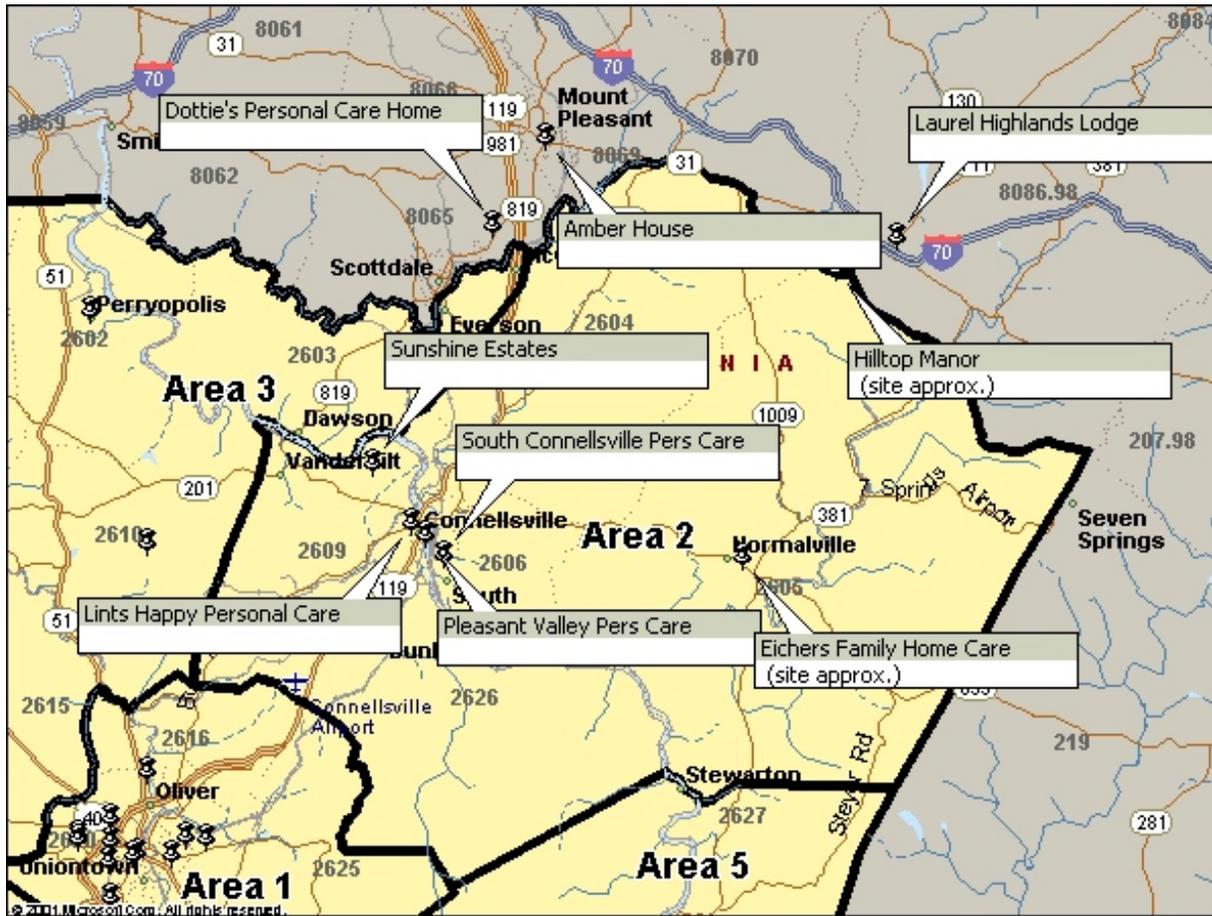
Source: Telephone conversations with facility admission directors, Third Age, Inc. resource files and Internet research.

Prepared by: THIRD AGE, INC.
June 4, 2004

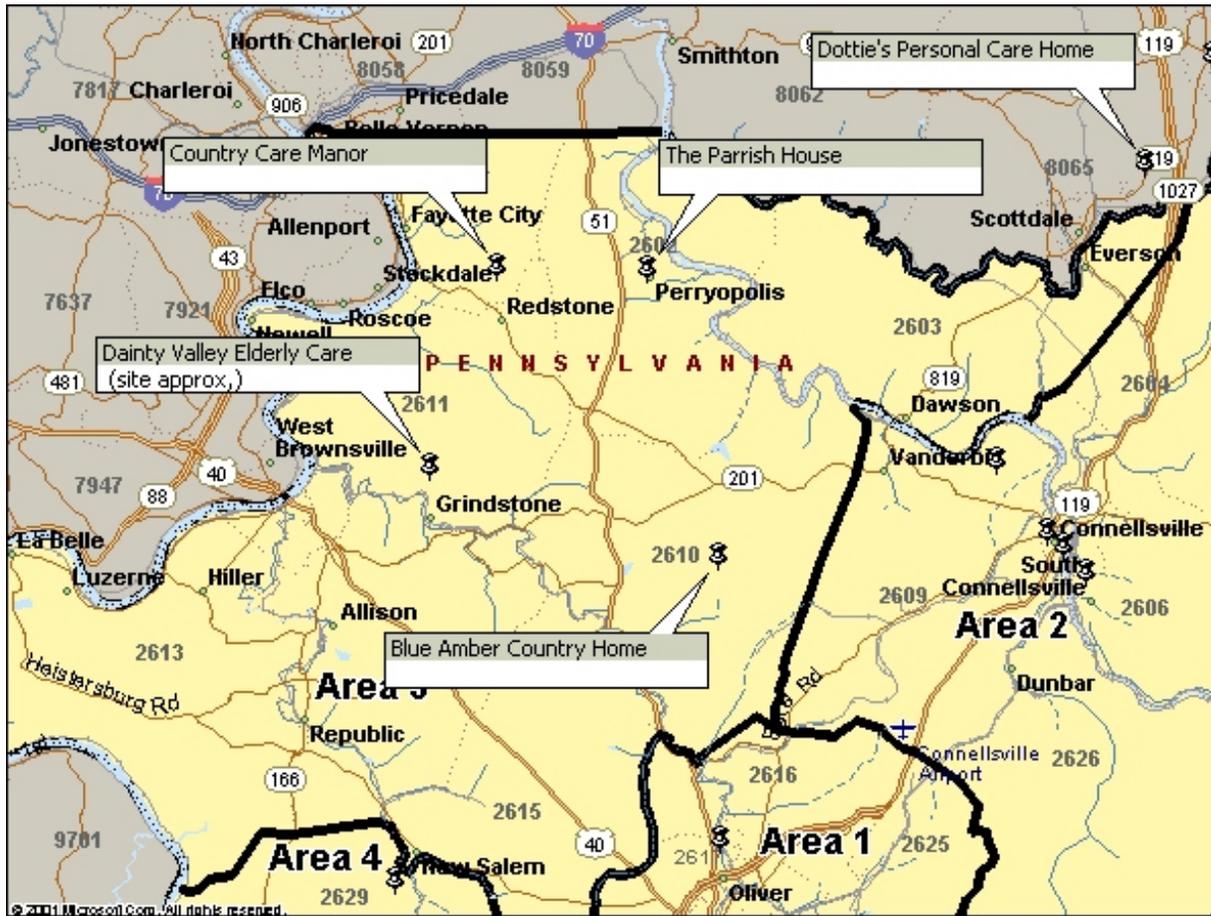
AREA 1 - ASSISTED LIVING FACILITIES



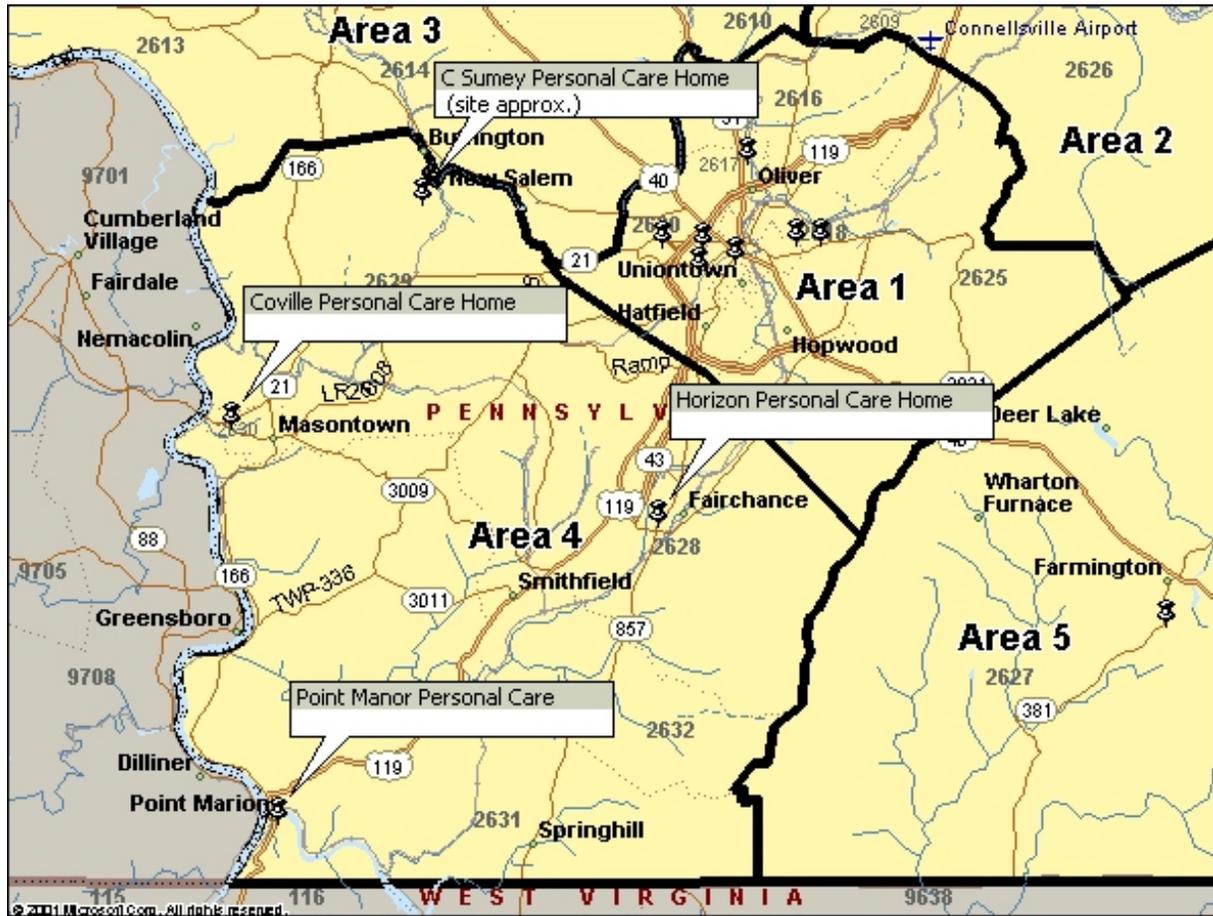
AREA 2 - ASSISTED LIVING FACILITIES



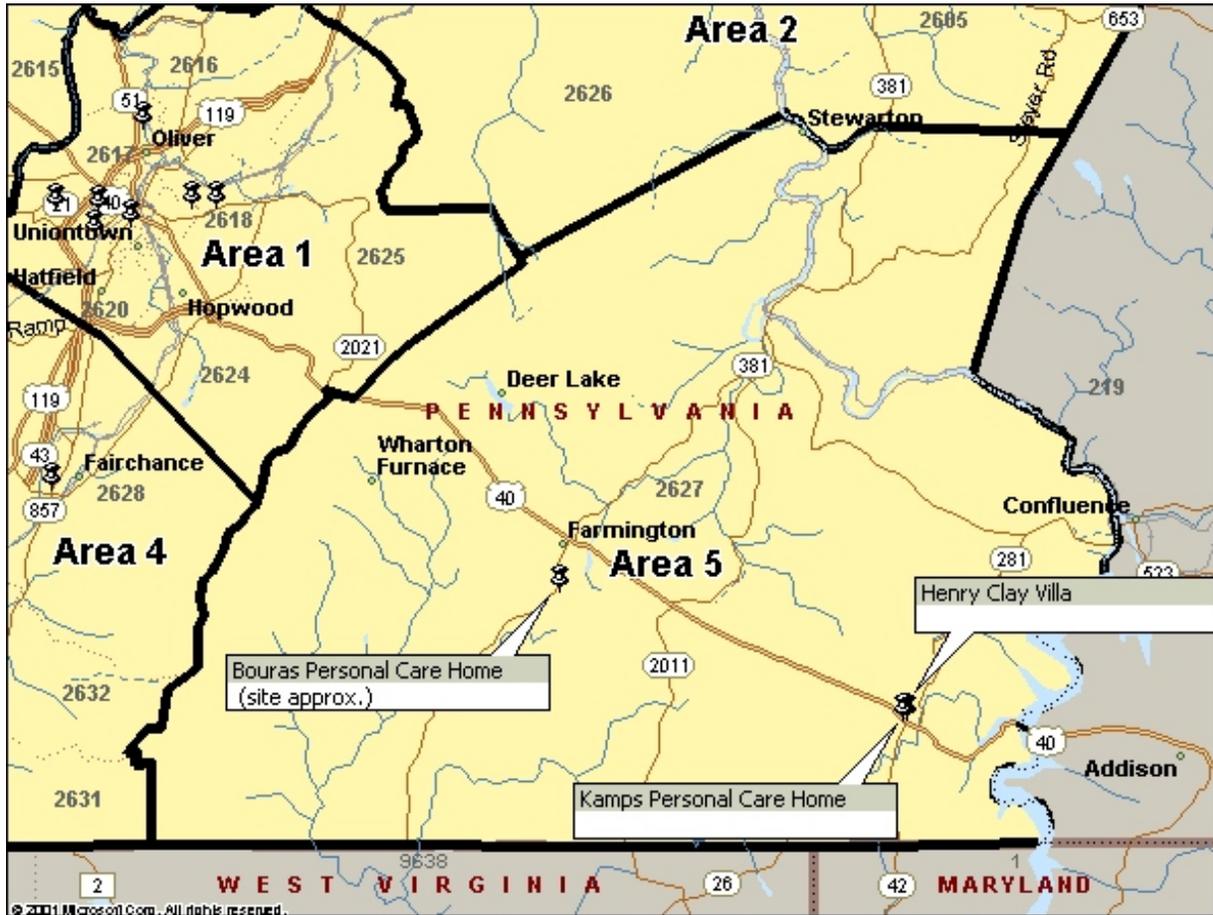
AREA 3 - ASSISTED LIVING FACILITIES



AREA 4 - ASSISTED LIVING FACILITIES



AREA 5 - ASSISTED LIVING FACILITIES



FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 1 - 2003

| Age Group | 2003 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 3,307 | 3.7% | 122 | 20.0% | 24 |
| 75 - 84 | 3,178 | 8.1% | 257 | 38.0% | 98 |
| 85+ | 1,378 | 19.2% | 265 | 60.0% | 159 |
| Total | 7,863 | 8.2% | 644 | 43.6% | 281 |
| Percent of households with income of \$25,000 or less: | | | | | 59.0% |
| Percent of households with income of \$25,000 or more: | | | | | 41.0% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 166 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 115 |
| Number of beds in area available to lower income persons (1) | | | | | 193 |
| Number of beds in area available to higher income persons (2) | | | | | 296 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 154 |
| \$25,000 or more | | | | | 80.0% 189 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 12 |
| \$25,000 or more | | | | | None |

(1) Includes 50% of the assisted living facility beds in Area 1 and 33% of the small personal care home beds in the area (45 beds) (see Exhibit 3).

(2) Includes all assisted living facility beds located in Area 1 (see Exhibit 4).

FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 1 - 2008

| Age Group | 2008 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 3,219 | 3.7% | 119 | 20.0% | 24 |
| 75 - 84 | 2,931 | 8.1% | 237 | 38.0% | 90 |
| 85+ | 1,553 | 19.2% | 298 | 60.0% | 179 |
| Total | 7,703 | 8.5% | 654 | 44.8% | 293 |
| Percent of households with income of \$25,000 or less: | | | | | 59.0% |
| Percent of households with income of \$25,000 or more: | | | | | 41.0% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 173 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 120 |
| Number of beds in area available to lower income persons (1) | | | | | 193 |
| Number of beds in area available to higher income persons (2) | | | | | 296 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | 100.0% | 154 |
| \$25,000 or more | | | | 80.0% | 189 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 19 |
| \$25,000 or more | | | | | None |

- (1) Includes 50% of the assisted living facility beds in Area 1 and 33% of the small personal care home beds in the area (45 beds) (see Exhibit 3).
- (2) Includes all assisted living facility beds located in Area 1 (see Exhibit 4).

FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 2 - 2003

| Age Group | 2003 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 3,048 | 3.7% | 113 | 20.0% | 23 |
| 75 - 84 | 2,368 | 8.1% | 192 | 38.0% | 73 |
| 85+ | 802 | 19.2% | 154 | 60.0% | 92 |
| Total | 6,218 | 7.4% | 459 | 41.0% | 188 |
| Percent of households with income of \$25,000 or less: | | | | | 56.8% |
| Percent of households with income of \$25,000 or more: | | | | | 43.2% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 107 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 81 |
| Number of beds in area available to lower income persons (1) | | | | | 123 |
| Number of beds in area available to higher income persons (2) | | | | | 188 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 98 |
| \$25,000 or more | | | | | 80.0% 120 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 9 |
| \$25,000 or more | | | | | None |

- (1) Includes 50% of the assisted living facility beds in Area 2 and 33% of the small personal care home beds in the area (29 beds) (see Exhibit 3).
- (2) Includes all assisted living facility beds located in Area 2 (see Exhibit 4).

FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 2 - 2008

| Age Group | 2008 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 3,137 | 3.7% | 116 | 20.0% | 23 |
| 75 - 84 | 2,230 | 8.1% | 181 | 38.0% | 69 |
| 85+ | 965 | 19.2% | 185 | 60.0% | 111 |
| Total | 6,332 | 7.6% | 482 | 42.1% | 203 |
| Percent of households with income of \$25,000 or less: | | | | | 56.8% |
| Percent of households with income of \$25,000 or more: | | | | | 43.2% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 115 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 88 |
| Number of beds in area available to lower income persons (1) | | | | | 123 |
| Number of beds in area available to higher income persons (2) | | | | | 188 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 98 |
| \$25,000 or more | | | | | 80.0% 120 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 17 |
| \$25,000 or more | | | | | None |

- (1) Includes 50% of the assisted living facility beds in Area 2 and 33% of the small personal care home beds in the area (29 beds) (see Exhibit 3).
- (2) Includes all assisted living facility beds located in Area 2 (see Exhibit 4).

FAYETTE COUNTY

ASSISTED LIVING BED NEED PROJECTIONS
 BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
 PERSONAL CARE ACTIVITIES (PCAs)

AREA 3 - 2003

| Age Group | 2003 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 3,770 | 3.7% | 139 | 20.0% | 28 |
| 75 - 84 | 3,125 | 8.1% | 253 | 38.0% | 96 |
| 85+ | 1,154 | 19.2% | 222 | 60.0% | 133 |
| Total | 8,049 | 7.6% | 614 | 41.9% | 257 |
| Percent of households with income of \$25,000 or less: | | | | | 55.5% |
| Percent of households with income of \$25,000 or more: | | | | | 44.5% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 143 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 114 |
| Number of beds in area available to lower income persons (1) | | | | | 142 |
| Number of beds in area available to higher income persons (2) | | | | | 171 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | 100.0% | 114 |
| \$25,000 or more | | | | 80.0% | 109 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 29 |
| \$25,000 or more | | | | | 5 |

- (1) Includes 50% of the assisted living facility beds in Area 3 and 33% of the small personal care home beds in the area (27 beds) (see Exhibit 3).
- (2) Includes all assisted living facility beds located in Area 3 (see Exhibit 4).

FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 3 - 2008

| Age Group | 2008 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 3,596 | 3.7% | 133 | 20.0% | 27 |
| 75 - 84 | 2,953 | 8.1% | 239 | 38.0% | 91 |
| 85+ | 1,347 | 19.2% | 259 | 60.0% | 155 |
| Total | 7,896 | 8.0% | 631 | 43.3% | 273 |
| Percent of households with income of \$25,000 or less: | | | | | 55.5% |
| Percent of households with income of \$25,000 or more: | | | | | 44.5% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 152 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 121 |
| Number of beds in area available to lower income persons (1) | | | | | 142 |
| Number of beds in area available to higher income persons (2) | | | | | 171 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 114 |
| \$25,000 or more | | | | | 80.0% 109 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 38 |
| \$25,000 or more | | | | | 12 |

(1) Includes 50% of the assisted living facility beds in Area 3 and 33% of the small personal care home beds in the area (27 beds) (see Exhibit 3).

(2) Includes all assisted living facility beds located in Area 3 (see Exhibit 4).

FAYETTE COUNTY

ASSISTED LIVING BED NEED PROJECTIONS
 BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
 PERSONAL CARE ACTIVITIES (PCAs)

AREA 4 - 2003

| Age Group | 2003 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 1,911 | 3.7% | 71 | 20.0% | 14 |
| 75 - 84 | 1,752 | 8.1% | 142 | 38.0% | 54 |
| 85+ | 584 | 19.2% | 112 | 60.0% | 67 |
| Total | 4,247 | 7.7% | 325 | 41.5% | 135 |
| Percent of households with income of \$25,000 or less: | | | | | 59.8% |
| Percent of households with income of \$25,000 or more: | | | | | 40.2% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 81 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 54 |
| Number of beds in area available to lower income persons (1) | | | | | 92 |
| Number of beds in area available to higher income persons (2) | | | | | 124 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 74 |
| \$25,000 or more | | | | | 80.0% 79 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 7 |
| \$25,000 or more | | | | | None |

- (1) Includes 50% of the assisted living facility beds in Area 4 and 33% of the small personal care home beds in the area (30 beds) (see Exhibit 3).
- (2) Includes all assisted living facility beds located in Area 4 (see Exhibit 4).

FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 4 - 2008

| Age Group | 2008 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 2,006 | 3.7% | 74 | 20.0% | 15 |
| 75 - 84 | 1,548 | 8.1% | 125 | 38.0% | 48 |
| 85+ | 715 | 19.2% | 137 | 60.0% | 82 |
| Total | 4,269 | 7.9% | 336 | 43.2% | 145 |
| Percent of households with income of \$25,000 or less: | | | | | 59.8% |
| Percent of households with income of \$25,000 or more: | | | | | 40.2% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 87 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 58 |
| Number of beds in area available to lower income persons (1) | | | | | 92 |
| Number of beds in area available to higher income persons (2) | | | | | 164 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 74 |
| \$25,000 or more | | | | | 80.0% 105 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | 13 |
| \$25,000 or more | | | | | None |

(1) Includes 50% of the assisted living facility beds in Area 4 and 33% of the small personal care home beds in the area (30 beds) (see Exhibit 3).

(2) Includes all assisted living facility beds located in Area 4, plus the 40 bed assisted living facility currently under construction by Horizon in Fairchance (see Exhibit 4).

FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 5 - 2003

| Age Group | 2003 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 566 | 3.7% | 21 | 20.0% | 4 |
| 75 - 84 | 358 | 8.1% | 29 | 38.0% | 11 |
| 85+ | 169 | 19.2% | 32 | 60.0% | 19 |
| Total | 1,093 | 7.5% | 82 | 41.5% | 34 |
| Percent of households with income of \$25,000 or less: | | | | | 46.0% |
| Percent of households with income of \$25,000 or more: | | | | | 54.0% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 16 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 18 |
| Number of beds in area available to lower income persons (1) | | | | | 68 |
| Number of beds in area available to higher income persons (2) | | | | | 135 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 54 |
| \$25,000 or more | | | | | 80.0% 86 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | None |
| \$25,000 or more | | | | | None |

(1) Includes 50% of the assisted living facility beds in Area 5 and 33% of the small personal care home beds in the area (0 beds) (see Exhibit 3).

(2) Includes all assisted living facility beds located in Area 5 (see Exhibit 4).

FAYETTE COUNTY

**ASSISTED LIVING BED NEED PROJECTIONS
BASED ON ESTIMATES OF PERSONS WITH DIFFICULTY IN
PERSONAL CARE ACTIVITIES (PCAs)**

AREA 5 - 2008

| Age Group | 2008 Estimate Population | Percent with four or more PCAs | Estimated Number | Estimated Percent Demand | Estimated Bed Need |
|---|-----------------------------|-----------------------------------|---------------------|--------------------------------|-----------------------|
| 65 - 74 | 600 | 3.7% | 22 | 20.0% | 4 |
| 75 - 84 | 379 | 8.1% | 31 | 38.0% | 12 |
| 85+ | 194 | 19.2% | 37 | 60.0% | 22 |
| Total | 1,173 | 7.7% | 90 | 42.2% | 38 |
| Percent of households with income of \$25,000 or less: | | | | | 46.0% |
| Percent of households with income of \$25,000 or more: | | | | | 54.0% |
| Estimated bed need by income level: | | | | | |
| Estimated bed need in households with incomes of \$25,000 or less | | | | | 17 |
| Estimated bed need in households with incomes of \$25,000 or more | | | | | 21 |
| Number of beds in area available to lower income persons (1) | | | | | 68 |
| Number of beds in area available to higher income persons (2) | | | | | 135 |
| Estimated number filled by persons from market area | | | | | 80% |
| Estimated number filled by persons from the study area with incomes of: | | | | | |
| \$25,000 or less | | | | | 100.0% 54 |
| \$25,000 or more | | | | | 80.0% 86 |
| Unmet bed need in study area for facility with eligibility requirement of: | | | | | |
| \$25,000 or less | | | | | None |
| \$25,000 or more | | | | | None |

(1) Includes 50% of the assisted living facility beds in Area 5 and 33% of the small personal care home beds in the area (0 beds) (see Exhibit 3).

(2) Includes all assisted living facility beds located in Area 5 (see Exhibit 4).

FAYETTE COUNTY, PENNSYLVANIA

PROVIDER PROFILE
SKILLED NURSING FACILITIES

| Facility | No. of Licensed Beds | Per Diem Room Rates | | Dementia Services | Certifications | Occupancy/ Wait List | Comments |
|--|---|---------------------|--------------|--|----------------------|--|---|
| | | Private | Semi-private | | | | |
| FAYETTE COUNTY | | | | | | | |
| Beverly Healthcare-Uniontown 129 Franklin Avenue Uniontown, PA 15401 (724) 439-5700 | 120 | N/A | \$160-165 | No dedicated unit. | Medicare Medicaid | 98% | For profit. Opened in 1984. |
| Cherry Tree Nursing Center 410 Terrace Drive Uniontown, PA 15401 (724) 438-6000 | 120 | \$170 | \$160 | No dedicated unit. | Medicare Medicaid | 96% | For profit. Opened in 1995. |
| Henry Clay Villa 5253 National Pike Markleysburg, PA 15459 (412) 329-5545 | 74 | N/A | \$210 | No dedicated unit. | Medicare Medicaid | 99% | For profit. Opened in 1993. Also on campus: 30 Assisted Living Units |
| Lafayette Manor, Inc. 147 Lafayette Manor Road Uniontown, PA 15401 (724) 430-4848 | 98 | N/A | \$165 | No dedicated unit. | Medicare Medicaid | 100% | Non-profit. Opened in 1989. Also on campus: 64 Assisted Living Units at Beechwood Court |
| Laurel Ridge Center 75 Hickle Street Uniontown, PA 15401 (724) 437-9871 | 61 | N/A | \$160 | No dedicated unit. | Medicare Medicaid | 100% | For profit. Opened in 1968. |
| Mount Macrina Nursing Home 520 West Main Street Uniontown, PA 15401 (724) 437-1303 | Skilled Nursing 103 Alzheimer's/ Dementia 44 Total 147 | \$185 | \$175 | Dedicated secured unit Level 1 - 24 beds Level 2 - 20 beds | Medicare Medicaid | Nursing 97% Dementia Level 1 92% Level 2 90% | Non-profit. Opened in 1984. |

FAYETTE COUNTY, PENNSYLVANIA

PROVIDER PROFILE
SKILLED NURSING FACILITIES

| Facility | No. of Licensed Beds | Per Diem Room Rates | | Dementia Services | Certifications | Occupancy/ Wait List | Comments |
|--|---|---------------------|--------------|--------------------|----------------------|----------------------|-----------------------------|
| | | Private | Semi-private | | | | |
| South Fayette Nursing Center 252 Main Street Markleysburg, PA 15459 (724) 329-4830 | 60 | \$165 | \$165 | No dedicated unit. | Medicare Medicaid | 83% | For profit. Opened in 1991. |
| <i>FACILITIES LOCATED WITHIN HOSPITAL</i> | | | | | | | |
| Uniontown Hospital Progressive Care Center 500 West Berkeley Street Uniontown, PA 15401 (724) 430-6020 | Sub-acute care Nursing Unit 19 Beds | \$300-500 | \$300-500 | No dedicated unit. | Medicare | 100% | Non-profit. Opened in 1996. |

MAP OF SKILLED NURSING FACILITIES



FAYETTE COUNTY, PENNSYLVANIA

NURSING FACILITY UTILIZATION

| FACILITY | NO. of BEDS | ADMISSIONS | | | PCT. CHANGE | TOTAL PATIENT DAYS | | | PCT. CHANGE |
|---|-------------|------------|--------------|------------|-------------|--------------------|----------------|----------------|-------------|
| | | 2000 | 2001 | 2002 | 2000-2002 | 2000 | 2001 | 2002 | 2000-2002 |
| Beverly Healthcare-Uniontown | 120 | 221 | 244 | 125 | (43.4%) | 42,678 | 42,521 | 43,406 | 1.7% |
| Cherry Tree Nursing Center | 120 | 222 | 257 | 258 | 16.2% | 35,031 | 37,514 | 35,677 | 1.8% |
| Henry Clay Villa | 74 | 62 | 87 | 63 | 1.6% | 21,465 | 22,557 | 21,345 | (0.6%) |
| Lafayette Manor, Inc. | 98 | 119 | 110 | 157 | 31.9% | 34,230 | 34,221 | 34,048 | (0.5%) |
| Laurel Ridge Center | 61 | 134 | 93 | 89 | (33.6%) | 21,823 | 21,496 | 21,483 | (1.6%) |
| Mt. Macrina Nursing Home | 147 | 186 | 231 | 273 | 46.8% | 41,123 | 40,227 | 42,570 | 3.5% |
| South Fayette Nursing Center ⁽¹⁾ | 77 | 43 | 41 | 29 | (32.6%) | 16,739 | 19,216 | 16,495 | (1.5%) |
| TOTAL - FAYETTE COUNTY⁽²⁾ | 697 | 987 | 1,063 | 994 | 0.7% | 213,089 | 217,752 | 215,024 | 0.9% |

Note: ⁽¹⁾ The number of beds for South Fayette Nursing Center was 77 in 2000 and 2001, but in 2002 it decreased to 60 beds.

⁽²⁾ Does not include sub-acute care nursing unit at Uniontown Hospital.

FAYETTE COUNTY, PENNSYLVANIA

NURSING FACILITY UTILIZATION

| FACILITY | NO. of BEDS | OCCUPANCY LEVEL | | | PCT. CHANGE | AVERAGE LENGTH OF STAY | | | PCT. CHANGE |
|---|-------------|-----------------|-------|-------|-------------|------------------------|--------|--------|-------------|
| | | 2000 | 2001 | 2002 | 2000-2002 | 2000 | 2001 | 2002 | 2000-2002 |
| Beverly Healthcare-Uniontown | 120 | 97.17 | 97.08 | 99.10 | 1.9% | 182.38 | 111.02 | 242.16 | 32.8% |
| Cherry Tree Nursing Center | 120 | 79.76 | 85.65 | 81.45 | 1.7% | 126.86 | 149.98 | 116.38 | (8.3%) |
| Henry Clay Villa | 74 | 79.25 | 83.51 | 79.03 | (0.2%) | 456.09 | 139.55 | 457.92 | 0.4% |
| Lafayette Manor, Inc. | 98 | 95.43 | 95.67 | 95.19 | (0.2%) | 447.42 | 271.34 | 233.77 | (47.8%) |
| Laurel Ridge Center | 61 | 97.75 | 96.55 | 96.49 | (1.3%) | 144.61 | 802.09 | 358.34 | 147.8% |
| Mt. Macrina Nursing Home | 147 | 79.69 | 78.16 | 82.72 | 3.0% | 151.94 | 171.99 | 147.59 | (2.9%) |
| South Fayette Nursing Center | 77 | 59.40 | 68.37 | 61.05 | 1.7% | 672.41 | 463.84 | 429.29 | (36.2%) |
| TOTAL/AVERAGE - FAYETTE COUNTY ⁽¹⁾ | 697 | 84.06 | 86.43 | 85.00 | 0.9% | 311.67 | 301.40 | 283.64 | (9.0%) |

Note: ⁽¹⁾ Does not include sub-acute care nursing unit at Uniontown Hospital.

FAYETTE COUNTY, PENNSYLVANIA

NURSING FACILITY UTILIZATION

| FACILITY | MEDICAID DAYS | | | | | | MEDICARE DAYS | | | | | | SELF-PAY DAYS | | | | | |
|---------------------------------------|---------------|-------|---------|-------|---------|-------|---------------|-------|--------|-------|--------|-------|---------------|-------|--------|-------|--------|-------|
| | 2000 | | 2001 | | 2002 | | 2000 | | 2001 | | 2002 | | 2000 | | 2001 | | 2002 | |
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| Beverly Healthcare-Uniontown | 32,394 | 75.9% | 31,002 | 72.9% | 35,210 | 81.1% | 7,280 | 17.1% | 6,398 | 15.0% | 4,843 | 11.2% | 2,495 | 5.8% | 3,127 | 7.4% | 2,022 | 4.7% |
| Cherry Tree Nursing Center | 23,545 | 67.2% | 26,566 | 70.8% | 23,557 | 66.0% | 6,835 | 19.5% | 6,851 | 18.3% | 7,167 | 20.1% | 3,886 | 11.1% | 3,262 | 8.7% | 3,807 | 10.7% |
| Henry Clay Villa | 17,884 | 83.3% | 19,036 | 84.3% | 17,894 | 83.8% | 2,214 | 10.3% | 1,502 | 6.7% | 1,505 | 7.1% | 1,102 | 5.1% | 982 | 4.4% | 1,243 | 5.8% |
| Lafayette Manor, Inc. | 24,103 | 70.4% | 24,685 | 72.1% | 22,093 | 64.9% | 4,591 | 13.4% | 3,516 | 10.3% | 4,701 | 13.8% | 5,536 | 16.2% | 6,020 | 17.6% | 5,521 | 16.2% |
| Laurel Ridge Center | 15,732 | 72.1% | 15,720 | 73.1% | 17,748 | 82.6% | 2,304 | 10.6% | 2,889 | 13.4% | 1,880 | 8.8% | 3,116 | 14.3% | 2,584 | 12.0% | 872 | 4.1% |
| Mt. Macrina Nursing Home | 25,312 | 61.6% | 25,851 | 64.3% | 26,894 | 63.2% | 3,393 | 8.3% | 3,350 | 8.3% | 5,632 | 13.2% | 11,596 | 28.2% | 9,842 | 24.5% | 9,076 | 21.3% |
| South Fayette Nursing Center | 15,540 | 92.8% | 16,587 | 86.3% | 14,283 | 86.6% | 423 | 2.5% | 1,435 | 7.5% | 986 | 6.0% | 448 | 2.7% | 1,149 | 6.0% | 1,134 | 6.9% |
| TOTAL - FAYETTE COUNTY ⁽¹⁾ | 154,510 | 72.5% | 159,447 | 73.2% | 157,679 | 73.3% | 27,040 | 12.7% | 25,941 | 11.9% | 26,714 | 12.4% | 28,179 | 13.2% | 26,966 | 12.4% | 23,675 | 11.0% |

Note: ⁽¹⁾ Does not include sub-acute care nursing unit at Uniontown Hospital

FAYETTE COUNTY

ESTIMATED NEED FOR LONG TERM CARE BEDS - 2008
COUNTY POPULATION AGE 75+

| | 2003 | 2008 |
|--|--------|--------|
| Population Age 75+ in Primary Service Area | 14,868 | 14,815 |
| Current Supply of Long Term Care Beds (1) | 680 | 680 |
| Current Supply Adjusted for 95% occupancy | 646 | - |
| Utilization Rate per 1,000 Population | 43.449 | - |
| Estimated Bed Need - 2008 (without assisted living adjustment) | - | 644 |
| Adjustment for Nursing Home Residents Admitted to Assisted Living Facilities | 10% | (64) |
| Estimated Bed Need - 2008 | - | 580 |
| Estimated Bed (Shortage)/Surplus - <u>Without</u> Assisted Living Adjustment | - | 36 |
| Estimated Bed (Shortage)/Surplus - <u>With</u> Assisted Living Adjustment | - | 100 |

(1) Does not include sub-acute care nursing beds (19) at Uniontown Hospital.

F. Appendix 6: Millage Rates for Fayette County and Surrounding Counties

| | Mills | | | | Hypothetical \$100,000 property | | |
|-----------------------------|--------|-----------|---------|---------|---------------------------------|--------------|-------------|
| | County | Municipal | School | Total | Millage Rate | Market Value | Taxes Owed |
| Belle Vernon borough | 2.5151 | 3.0000 | 12.6900 | 18.2051 | 0.01821 | \$ 100,000 | \$ 1,820.51 |
| Brownsville borough | 2.5151 | 4.1250 | 10.0800 | 16.7201 | 0.01672 | \$ 100,000 | \$ 1,672.01 |
| Brownsville township | 2.5151 | 0.9500 | 10.0800 | 13.5451 | 0.01355 | \$ 100,000 | \$ 1,354.51 |
| Bullskin township | 2.5151 | 0.4590 | 9.5400 | 12.5141 | 0.01251 | \$ 100,000 | \$ 1,251.41 |
| Connellsville city | 2.5151 | 6.6600 | 9.5400 | 18.7151 | 0.01872 | \$ 100,000 | \$ 1,871.51 |
| Connellsville township | 2.5151 | 1.0330 | 9.5400 | 13.0881 | 0.01309 | \$ 100,000 | \$ 1,308.81 |
| Dawson borough | 2.5151 | 1.2840 | 9.5400 | 13.3391 | 0.01334 | \$ 100,000 | \$ 1,333.91 |
| Dunbar borough | 2.5151 | 0.6630 | 9.5400 | 12.7181 | 0.01272 | \$ 100,000 | \$ 1,271.81 |
| Dunbar township | 2.5151 | 0.5780 | 9.5400 | 12.6331 | 0.01263 | \$ 100,000 | \$ 1,263.31 |
| Everson borough | 2.5151 | 1.5395 | 10.9000 | 14.9546 | 0.01495 | \$ 100,000 | \$ 1,495.46 |
| Fairchance borough | 2.5151 | 1.0800 | 10.1190 | 13.7141 | 0.01371 | \$ 100,000 | \$ 1,371.41 |
| Fayette City borough | 2.5151 | 2.0450 | 13.5000 | 18.0601 | 0.01806 | \$ 100,000 | \$ 1,806.01 |
| Franklin township | 2.5151 | 0.8690 | 11.7600 | 15.1441 | 0.01514 | \$ 100,000 | \$ 1,514.41 |
| Georges township | 2.5151 | 0.8100 | 10.1190 | 13.4441 | 0.01344 | \$ 100,000 | \$ 1,344.41 |
| German township | 2.5151 | 1.1460 | 10.1190 | 13.7801 | 0.01378 | \$ 100,000 | \$ 1,378.01 |
| Henry Clay township | 2.5151 | 0.7880 | 11.7600 | 15.0631 | 0.01506 | \$ 100,000 | \$ 1,506.31 |
| Jefferson township | 2.5151 | 1.0000 | 9.2800 | 12.7951 | 0.01280 | \$ 100,000 | \$ 1,279.51 |
| Lower Tyrone township | 2.5151 | 0.5600 | 9.2840 | 12.3591 | 0.01236 | \$ 100,000 | \$ 1,235.91 |
| Luzerne township | 2.5151 | 1.2620 | 10.0800 | 13.8571 | 0.01386 | \$ 100,000 | \$ 1,385.71 |
| Markleysburg borough | 2.5151 | 1.1080 | 11.7600 | 15.3831 | 0.01538 | \$ 100,000 | \$ 1,538.31 |
| Masontown borough | 2.5151 | 0.9260 | 10.1190 | 13.5601 | 0.01356 | \$ 100,000 | \$ 1,356.01 |
| Menallen township | 2.5151 | 0.9650 | 11.7600 | 15.2401 | 0.01524 | \$ 100,000 | \$ 1,524.01 |
| Newell borough | 2.5151 | 2.0000 | 9.2840 | 13.7991 | 0.01380 | \$ 100,000 | \$ 1,379.91 |
| Nicholson township | 2.5151 | 0.4560 | 10.1190 | 13.0901 | 0.01309 | \$ 100,000 | \$ 1,309.01 |
| North Union township | 2.5151 | 0.4470 | 12.5700 | 15.5321 | 0.01553 | \$ 100,000 | \$ 1,553.21 |
| Ohiopyle borough | 2.5151 | 0.4090 | 11.7600 | 14.6841 | 0.01468 | \$ 100,000 | \$ 1,468.41 |
| Perry township | 2.5151 | 1.1270 | 9.2840 | 12.9261 | 0.01293 | \$ 100,000 | \$ 1,292.61 |
| Perryopolis borough | 2.5151 | 1.8510 | 9.2840 | 13.6501 | 0.01365 | \$ 100,000 | \$ 1,365.01 |
| Point Marion borough | 2.5151 | 1.7030 | 10.1190 | 14.3371 | 0.01434 | \$ 100,000 | \$ 1,433.71 |
| Redstone township | 2.5151 | 1.1530 | 10.0800 | 13.7481 | 0.01375 | \$ 100,000 | \$ 1,374.81 |
| Saltlick township | 2.5151 | 1.0000 | 9.5400 | 13.0551 | 0.01306 | \$ 100,000 | \$ 1,305.51 |
| Smithfield borough | 2.5151 | 1.1050 | 10.1190 | 13.7391 | 0.01374 | \$ 100,000 | \$ 1,373.91 |
| South Connellsville borough | 2.5151 | 2.5000 | 9.5400 | 14.5551 | 0.01456 | \$ 100,000 | \$ 1,455.51 |
| South Union township | 2.5151 | 0.6000 | 12.5700 | 15.6851 | 0.01569 | \$ 100,000 | \$ 1,568.51 |
| Springfield township | 2.5151 | 0.4700 | 9.5400 | 12.5251 | 0.01253 | \$ 100,000 | \$ 1,252.51 |
| Springhill township | 2.5151 | 0.6320 | 10.1190 | 13.2661 | 0.01327 | \$ 100,000 | \$ 1,326.61 |
| Stewart township | 2.5151 | 0.4410 | 11.7600 | 14.7161 | 0.01472 | \$ 100,000 | \$ 1,471.61 |
| Uniontown city | 2.5151 | 6.7350 | 11.7600 | 21.0101 | 0.02101 | \$ 100,000 | \$ 2,101.01 |
| Upper Tyrone township | 2.5151 | 0.6420 | 10.9000 | 14.0571 | 0.01406 | \$ 100,000 | \$ 1,405.71 |
| Vanderbilt borough | 2.5151 | 1.0400 | 9.5400 | 13.0951 | 0.01310 | \$ 100,000 | \$ 1,309.51 |
| Washington township | 2.5151 | 2.0900 | 16.3300 | 20.9351 | 0.02094 | \$ 100,000 | \$ 2,093.51 |
| Wharton township | 2.5151 | 0.3470 | 11.7600 | 14.6221 | 0.01462 | \$ 100,000 | \$ 1,462.21 |

Source: Fayette County Assessment Office

average tax burden: \$ 1,456.81

| | Tax Rates | | | Hypothetical \$100,000 property | | |
|----------------------|-----------|-----------|--------|---------------------------------|--------------|-------------|
| | County | Municipal | Total | Tax Rate | Market Value | Taxes Owed |
| Accident | 1.036 | 0.2240 | 1.2600 | 1.26000 | \$ 100,000 | \$ 1,260.00 |
| Deer Park | 1.036 | 0.3000 | 1.3360 | 1.33600 | \$ 100,000 | \$ 1,336.00 |
| Friendsville | 1.036 | 0.2400 | 1.2760 | 1.27600 | \$ 100,000 | \$ 1,276.00 |
| Grantsville | 1.036 | 0.2600 | 1.2960 | 1.29600 | \$ 100,000 | \$ 1,296.00 |
| Kitzmilller | 1.036 | 0.3600 | 1.3960 | 1.39600 | \$ 100,000 | \$ 1,396.00 |
| Loch Lynn Heights | 1.036 | 0.2400 | 1.2760 | 1.27600 | \$ 100,000 | \$ 1,276.00 |
| Mountain Lake Park | 0.977 | 0.3800 | 1.3570 | 1.35700 | \$ 100,000 | \$ 1,357.00 |
| Oakland | 0.961 | 0.4800 | 1.4410 | 1.44100 | \$ 100,000 | \$ 1,441.00 |
| unincorporated areas | 1.036 | - | 1.0360 | 1.03600 | \$ 100,000 | \$ 1,036.00 |

\$ 1,297.11

| | Mills | | | | Hypothetical \$100,000 property | | |
|-----------------------|--------|-----------|---------|--------|---------------------------------|--------------|-------------|
| | County | Municipal | School | Total | Millage Rate | Market Value | Taxes Owed |
| Aleppo township | 6.42 | 1.4990 | 19.5000 | 27.419 | 0.02742 | \$ 100,000 | \$ 2,741.90 |
| Carmichaels borough | 6.42 | 12.0000 | 17.3000 | 35.72 | 0.03572 | \$ 100,000 | \$ 3,572.00 |
| Center township | 6.42 | 3.0000 | 19.5000 | 28.92 | 0.02892 | \$ 100,000 | \$ 2,892.00 |
| Clarksville borough | 6.42 | 1.5100 | 20.3100 | 28.24 | 0.02824 | \$ 100,000 | \$ 2,824.00 |
| Cumberland township | 6.42 | 1.8380 | 17.3000 | 25.558 | 0.02556 | \$ 100,000 | \$ 2,555.80 |
| Dunkard township | 6.42 | 4.5000 | 24.0000 | 34.92 | 0.03492 | \$ 100,000 | \$ 3,492.00 |
| Franklin township | 6.42 | 1.2810 | 22.2700 | 29.971 | 0.02997 | \$ 100,000 | \$ 2,997.10 |
| Freeport township | 6.42 | 2.7000 | 19.5000 | 28.62 | 0.02862 | \$ 100,000 | \$ 2,862.00 |
| Gilmore township | 6.42 | 1.1200 | 19.5000 | 27.04 | 0.02704 | \$ 100,000 | \$ 2,704.00 |
| Gray township | 6.42 | 1.2300 | 19.5000 | 27.15 | 0.02715 | \$ 100,000 | \$ 2,715.00 |
| Greene township | 6.42 | 1.8300 | 24.0000 | 32.25 | 0.03225 | \$ 100,000 | \$ 3,225.00 |
| Greensboro borough | 6.42 | 3.1000 | 24.0000 | 33.52 | 0.03352 | \$ 100,000 | \$ 3,352.00 |
| Jackson township | 6.42 | 2.0400 | 19.5000 | 27.96 | 0.02796 | \$ 100,000 | \$ 2,796.00 |
| Jefferson borough | 6.42 | 3.0000 | 20.3100 | 29.73 | 0.02973 | \$ 100,000 | \$ 2,973.00 |
| Jefferson township | 6.42 | 4.8100 | 20.3100 | 31.54 | 0.03154 | \$ 100,000 | \$ 3,154.00 |
| Monongahela township | 6.42 | 1.2000 | 24.0000 | 31.62 | 0.03162 | \$ 100,000 | \$ 3,162.00 |
| Morgan township | 6.42 | 5.0000 | 20.3100 | 31.73 | 0.03173 | \$ 100,000 | \$ 3,173.00 |
| Morris township | 6.42 | 1.7000 | 19.5000 | 27.62 | 0.02762 | \$ 100,000 | \$ 2,762.00 |
| Perry township | 6.42 | 2.6700 | 22.2700 | 31.36 | 0.03136 | \$ 100,000 | \$ 3,136.00 |
| Rices Landing borough | 6.42 | 5.0000 | 20.3100 | 31.73 | 0.03173 | \$ 100,000 | \$ 3,173.00 |
| Richhil township | 6.42 | 1.0000 | 19.5000 | 26.92 | 0.02692 | \$ 100,000 | \$ 2,692.00 |
| Springhill township | 6.42 | 3.0000 | 19.5000 | 28.92 | 0.02892 | \$ 100,000 | \$ 2,892.00 |
| Washington township | 6.42 | 1.6500 | 22.2700 | 30.34 | 0.03034 | \$ 100,000 | \$ 3,034.00 |
| Wayne township | 6.42 | 3.1500 | 22.2700 | 31.84 | 0.03184 | \$ 100,000 | \$ 3,184.00 |
| Waynesburg borough | 6.42 | 6.3000 | 22.2700 | 34.99 | 0.03499 | \$ 100,000 | \$ 3,499.00 |
| Whiteley township | 6.42 | 2.2700 | 22.2700 | 30.96 | 0.03096 | \$ 100,000 | \$ 3,096.00 |
| | | | | | | | \$ 3,025.34 |

| | Levies | | | | | Hypothetical \$100,000 property | | | | |
|-------------|--------|--------|-----------|--------|--------|---------------------------------|--------------|----------------|--------|------------|
| | State | County | Municipal | School | Total | Levy Rate | Market Value | Assessed Value | | Taxes Owed |
| Battelle | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Cass | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Clay | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Clinton | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Grant | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Morgan | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Osage | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Union | 0.005 | 0.2448 | - | 0.8578 | 1.1076 | 1.10760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 664.56 |
| Blacksville | 0.005 | 0.2448 | 0.2250 | 0.8578 | 1.3326 | 1.33260 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 799.56 |
| Granville | 0.005 | 0.2448 | 0.2500 | 0.8578 | 1.3576 | 1.35760 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 814.56 |
| Star City | 0.005 | 0.2448 | 0.2126 | 0.8578 | 1.3202 | 1.32020 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 792.12 |
| Westover | 0.005 | 0.2448 | 0.1946 | 0.8578 | 1.3022 | 1.30220 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 781.32 |
| Morgantown | 0.005 | 0.2448 | 0.2276 | 0.8578 | 1.3352 | 1.33520 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 801.12 |

\$ 715.78

| | Levies | | | | | Hypothetical \$100,000 property | | | | |
|----------------------|--------|--------|-----------|--------|--------|---------------------------------|--------------|----------------|--------|------------|
| | State | County | Municipal | School | Total | Levy Rate | Market Value | Assessed Value | | Taxes Owed |
| Albright | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Tunnelton | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Masontown | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Reedsville | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Newburg | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Rowlesburg | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Terra Alta | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Bruceton Mills | 0.005 | 0.2712 | 0.2500 | 0.4096 | 0.9358 | 0.93580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 561.48 |
| Kingwood | 0.005 | 0.2712 | 0.3750 | 0.4096 | 1.0608 | 1.06080 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 636.48 |
| Brandonville | 0.005 | 0.2712 | 0.1702 | 0.4096 | 0.8560 | 0.85600 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 513.60 |
| unincorporated areas | 0.005 | 0.2712 | - | 0.4096 | 0.6858 | 0.68580 | \$ 100,000 | \$ 60,000 | \$ 600 | \$ 411.48 |

\$ 550.31

| | Mills | | | | Hypothetical \$100,000 property | | | |
|-------------------|--------|-----------|---------|-------|---------------------------------|--------------|----------------|-------------|
| | County | Municipal | School | Total | Millage Rate | Market Value | Assessed Value | Taxes Owed |
| Addison Borough | 9.08 | 2.7000 | 17.0000 | 28.78 | 0.02878 | \$ 100,000 | \$ 50,000 | \$ 1,439.00 |
| Addison Township | 9.08 | 3.0000 | 17.0000 | 29.08 | 0.02908 | \$ 100,000 | \$ 50,000 | \$ 1,454.00 |
| Allegheny | 9.08 | 1.5000 | 21.7500 | 32.33 | 0.03233 | \$ 100,000 | \$ 50,000 | \$ 1,616.50 |
| Benson | 9.08 | 5.3300 | 23.0000 | 37.41 | 0.03741 | \$ 100,000 | \$ 50,000 | \$ 1,870.50 |
| Berlin | 9.08 | 1.5000 | 21.7500 | 32.33 | 0.03233 | \$ 100,000 | \$ 50,000 | \$ 1,616.50 |
| Black | 9.08 | 1.2800 | 17.8900 | 28.25 | 0.02825 | \$ 100,000 | \$ 50,000 | \$ 1,412.50 |
| Boswell | 9.08 | 5.0000 | 26.4600 | 40.54 | 0.04054 | \$ 100,000 | \$ 50,000 | \$ 2,027.00 |
| Brothers Valley | 9.08 | 1.0000 | 21.7500 | 31.83 | 0.03183 | \$ 100,000 | \$ 50,000 | \$ 1,591.50 |
| Callimont | 9.08 | 2.7500 | 20.5000 | 32.33 | 0.03233 | \$ 100,000 | \$ 50,000 | \$ 1,616.50 |
| Casselman | 9.08 | 4.9400 | 17.8900 | 31.91 | 0.03191 | \$ 100,000 | \$ 50,000 | \$ 1,595.50 |
| Central City | 9.08 | 6.2000 | 28.0000 | 43.28 | 0.04328 | \$ 100,000 | \$ 50,000 | \$ 2,164.00 |
| Conemaugh | 9.08 | 6.0000 | 23.0000 | 38.08 | 0.03808 | \$ 100,000 | \$ 50,000 | \$ 1,904.00 |
| Confluence | 9.08 | 5.6000 | 17.0000 | 31.68 | 0.03168 | \$ 100,000 | \$ 50,000 | \$ 1,584.00 |
| Elk Lick | 9.08 | 2.2000 | 23.1100 | 34.39 | 0.03439 | \$ 100,000 | \$ 50,000 | \$ 1,719.50 |
| Fairhope | 9.08 | 0.9100 | 21.7500 | 31.74 | 0.03174 | \$ 100,000 | \$ 50,000 | \$ 1,587.00 |
| Garrett | 9.08 | 5.2200 | 20.5000 | 34.8 | 0.03480 | \$ 100,000 | \$ 50,000 | \$ 1,740.00 |
| Greenville | 9.08 | 0.9000 | 20.5000 | 30.48 | 0.03048 | \$ 100,000 | \$ 50,000 | \$ 1,524.00 |
| Hooversville | 9.08 | 3.0000 | 26.4600 | 38.54 | 0.03854 | \$ 100,000 | \$ 50,000 | \$ 1,927.00 |
| Indian Lake | 9.08 | 4.7900 | 30.7000 | 44.57 | 0.04457 | \$ 100,000 | \$ 50,000 | \$ 2,228.50 |
| Jefferson | 9.08 | 2.1800 | 30.0000 | 41.26 | 0.04126 | \$ 100,000 | \$ 50,000 | \$ 2,063.00 |
| Jenner | 9.08 | 2.5000 | 26.4600 | 38.04 | 0.03804 | \$ 100,000 | \$ 50,000 | \$ 1,902.00 |
| Jennerstown | 9.08 | 4.0000 | 26.4600 | 39.54 | 0.03954 | \$ 100,000 | \$ 50,000 | \$ 1,977.00 |
| Larimer | 9.08 | 0.8200 | 20.5000 | 30.4 | 0.03040 | \$ 100,000 | \$ 50,000 | \$ 1,520.00 |
| Lincoln | 9.08 | 2.5000 | 30.0000 | 41.58 | 0.04158 | \$ 100,000 | \$ 50,000 | \$ 2,079.00 |
| Lower Turkeyfoot | 9.08 | 1.3000 | 17.0000 | 27.38 | 0.02738 | \$ 100,000 | \$ 50,000 | \$ 1,369.00 |
| Meyersdale | 9.08 | 7.0000 | 20.5000 | 36.58 | 0.03658 | \$ 100,000 | \$ 50,000 | \$ 1,829.00 |
| Middlecreek | 9.08 | 1.0000 | 17.8900 | 27.97 | 0.02797 | \$ 100,000 | \$ 50,000 | \$ 1,398.50 |
| Milford | 9.08 | 1.0000 | 17.8900 | 27.97 | 0.02797 | \$ 100,000 | \$ 50,000 | \$ 1,398.50 |
| New Baltimore | 9.08 | 3.0000 | 21.7500 | 33.83 | 0.03383 | \$ 100,000 | \$ 50,000 | \$ 1,691.50 |
| New Centerville | 9.08 | 1.1000 | 17.8900 | 28.07 | 0.02807 | \$ 100,000 | \$ 50,000 | \$ 1,403.50 |
| Northampton | 9.08 | 0.6000 | 21.7500 | 31.43 | 0.03143 | \$ 100,000 | \$ 50,000 | \$ 1,571.50 |
| Ogle | 9.08 | 2.5000 | 15.4000 | 26.98 | 0.02698 | \$ 100,000 | \$ 50,000 | \$ 1,349.00 |
| Paint Borough | 9.08 | 6.2600 | 15.4000 | 30.74 | 0.03074 | \$ 100,000 | \$ 50,000 | \$ 1,537.00 |
| Paint Township | 9.08 | 6.0000 | 15.4000 | 30.48 | 0.03048 | \$ 100,000 | \$ 50,000 | \$ 1,524.00 |
| Quemahoning | 9.08 | 6.0000 | 23.0000 | 38.08 | 0.03808 | \$ 100,000 | \$ 50,000 | \$ 1,904.00 |
| Rockwood | 9.08 | 3.5000 | 26.4600 | 39.04 | 0.03904 | \$ 100,000 | \$ 50,000 | \$ 1,952.00 |
| Salisbury | 9.08 | 17.0000 | 17.8900 | 43.97 | 0.04397 | \$ 100,000 | \$ 50,000 | \$ 2,198.50 |
| Seven Springs | 9.08 | 4.0000 | 23.1100 | 36.19 | 0.03619 | \$ 100,000 | \$ 50,000 | \$ 1,809.50 |
| Shade | 9.08 | 15.2500 | 17.8900 | 42.22 | 0.04222 | \$ 100,000 | \$ 50,000 | \$ 2,111.00 |
| Shanksville | 9.08 | 0.4800 | 28.0000 | 37.56 | 0.03756 | \$ 100,000 | \$ 50,000 | \$ 1,878.00 |
| Somerset Borough | 9.08 | 0.8000 | 30.7000 | 40.58 | 0.04058 | \$ 100,000 | \$ 50,000 | \$ 2,029.00 |
| Somerset Township | 9.08 | 8.1100 | 30.0000 | 47.19 | 0.04719 | \$ 100,000 | \$ 50,000 | \$ 2,359.50 |
| Southampton | 9.08 | 1.6100 | 30.0000 | 40.69 | 0.04069 | \$ 100,000 | \$ 50,000 | \$ 2,034.50 |
| Stonycreek | 9.08 | 0.8000 | 20.5000 | 30.38 | 0.03038 | \$ 100,000 | \$ 50,000 | \$ 1,519.00 |
| Stoystown | 9.08 | 1.5000 | 30.7000 | 41.28 | 0.04128 | \$ 100,000 | \$ 50,000 | \$ 2,064.00 |
| Summitt | 9.08 | 3.1600 | 26.4600 | 38.7 | 0.03870 | \$ 100,000 | \$ 50,000 | \$ 1,935.00 |
| Upper Turkeyfoot | 9.08 | 2.6300 | 20.5000 | 32.21 | 0.03221 | \$ 100,000 | \$ 50,000 | \$ 1,610.50 |
| Ursina | 9.08 | 0.0900 | 17.8900 | 27.06 | 0.02706 | \$ 100,000 | \$ 50,000 | \$ 1,353.00 |
| Wellersburg | 9.08 | 1.2300 | 17.0000 | 27.31 | 0.02731 | \$ 100,000 | \$ 50,000 | \$ 1,365.50 |
| Windber | 9.08 | 1.1700 | 20.5000 | 30.75 | 0.03075 | \$ 100,000 | \$ 50,000 | \$ 1,537.50 |

average tax burden: \$ 1,737.81

| Washington County | Mills | | | | Hypothetical \$100,000 property | | | |
|-------------------|--------|-----------|---------|---------|---------------------------------|--------------|----------------|-------------|
| | County | Municipal | School | Total | Millage Rate | Market Value | Assessed Value | Taxes Owed |
| Allenport | 0.0175 | 0.0193 | 0.0911 | 0.12787 | 0.12787 | \$ 100,000 | \$ 25,000 | \$ 3,196.75 |
| Amwell | 0.0175 | 0.0050 | 0.0929 | 0.1154 | 0.11540 | \$ 100,000 | \$ 25,000 | \$ 2,885.00 |
| Beallsville | 0.0175 | 0.0170 | 0.0902 | 0.1247 | 0.12470 | \$ 100,000 | \$ 25,000 | \$ 3,117.50 |
| Bentleyville | 0.0175 | 0.0240 | 0.0890 | 0.1305 | 0.13050 | \$ 100,000 | \$ 25,000 | \$ 3,262.50 |
| Blaine | 0.0175 | 0.0140 | 0.1040 | 0.1355 | 0.13550 | \$ 100,000 | \$ 25,000 | \$ 3,387.50 |
| Buffalo | 0.0175 | 0.0070 | 0.1040 | 0.1285 | 0.12850 | \$ 100,000 | \$ 25,000 | \$ 3,212.50 |
| Burgettstown | 0.0175 | 0.0280 | 0.0940 | 0.1395 | 0.13950 | \$ 100,000 | \$ 25,000 | \$ 3,487.50 |
| California | 0.0175 | 0.0330 | 0.0911 | 0.14157 | 0.14157 | \$ 100,000 | \$ 25,000 | \$ 3,539.25 |
| Canonsburg | 0.0175 | 0.0303 | 0.0830 | 0.13083 | 0.13083 | \$ 100,000 | \$ 25,000 | \$ 3,270.75 |
| Canton | 0.0175 | 0.0045 | 0.0929 | 0.1149 | 0.11490 | \$ 100,000 | \$ 25,000 | \$ 2,872.50 |
| Carroll | 0.0175 | 0.0160 | 0.0830 | 0.1165 | 0.11650 | \$ 100,000 | \$ 25,000 | \$ 2,912.50 |
| Cecil | 0.0175 | 0.0160 | 0.0830 | 0.1165 | 0.11650 | \$ 100,000 | \$ 25,000 | \$ 2,912.50 |
| Centerville | 0.0175 | 0.0260 | 0.0902 | 0.1337 | 0.13370 | \$ 100,000 | \$ 25,000 | \$ 3,342.50 |
| Charleroi | 0.0175 | 0.0408 | 0.1030 | 0.16134 | 0.16134 | \$ 100,000 | \$ 25,000 | \$ 4,033.50 |
| Chartiers | 0.0175 | 0.0090 | 0.0900 | 0.1165 | 0.11650 | \$ 100,000 | \$ 25,000 | \$ 2,912.50 |
| Claysville | 0.0175 | 0.0220 | 0.1040 | 0.1435 | 0.14350 | \$ 100,000 | \$ 25,000 | \$ 3,587.50 |
| Coal Center | 0.0175 | 0.0210 | 0.0911 | 0.12957 | 0.12957 | \$ 100,000 | \$ 25,000 | \$ 3,239.25 |
| Cokeburg | 0.0175 | 0.0210 | 0.0890 | 0.1275 | 0.12750 | \$ 100,000 | \$ 25,000 | \$ 3,187.50 |
| Cross Creek | 0.0175 | 0.0098 | 0.1000 | 0.1273 | 0.12730 | \$ 100,000 | \$ 25,000 | \$ 3,182.50 |
| Deemston | 0.0175 | 0.0155 | 0.0902 | 0.1232 | 0.12320 | \$ 100,000 | \$ 25,000 | \$ 3,080.00 |
| Donegal | 0.0175 | 0.0060 | 0.1040 | 0.1275 | 0.12750 | \$ 100,000 | \$ 25,000 | \$ 3,187.50 |
| Donora | 0.0175 | 0.0273 | 0.0880 | 0.13278 | 0.13278 | \$ 100,000 | \$ 25,000 | \$ 3,319.50 |
| Donora Annex | 0.0175 | 0.0273 | 0.0880 | 0.13278 | 0.13278 | \$ 100,000 | \$ 25,000 | \$ 3,319.50 |
| Dunlevy | 0.0175 | 0.0069 | 0.1030 | 0.1274 | 0.12740 | \$ 100,000 | \$ 25,000 | \$ 3,185.00 |
| East Bethlehem | 0.0175 | 0.0210 | 0.0902 | 0.1287 | 0.12870 | \$ 100,000 | \$ 25,000 | \$ 3,217.50 |
| East Finley | 0.0175 | 0.0090 | 0.1040 | 0.1305 | 0.13050 | \$ 100,000 | \$ 25,000 | \$ 3,262.50 |
| East Washington | 0.0175 | 0.0230 | 0.1170 | 0.1575 | 0.15750 | \$ 100,000 | \$ 25,000 | \$ 3,937.50 |
| Elco | 0.0175 | 0.0122 | 0.0911 | 0.12077 | 0.12077 | \$ 100,000 | \$ 25,000 | \$ 3,019.25 |
| Ellsworth | 0.0175 | 0.0170 | 0.0890 | 0.1235 | 0.12350 | \$ 100,000 | \$ 25,000 | \$ 3,087.50 |
| Fallowfield | 0.0175 | 0.0200 | 0.1030 | 0.1405 | 0.14050 | \$ 100,000 | \$ 25,000 | \$ 3,512.50 |
| Finleyville | 0.0175 | 0.0210 | 0.0880 | 0.1265 | 0.12650 | \$ 100,000 | \$ 25,000 | \$ 3,162.50 |
| Greenhills | 0.0175 | 0.0050 | 0.1040 | 0.1265 | 0.12650 | \$ 100,000 | \$ 25,000 | \$ 3,162.50 |
| Hanover | 0.0175 | 0.0040 | 0.0940 | 0.1155 | 0.11550 | \$ 100,000 | \$ 25,000 | \$ 2,887.50 |
| Hopewell | 0.0175 | 0.0120 | 0.1000 | 0.1295 | 0.12950 | \$ 100,000 | \$ 25,000 | \$ 3,237.50 |
| Houston | 0.0175 | 0.0240 | 0.0900 | 0.1315 | 0.13150 | \$ 100,000 | \$ 25,000 | \$ 3,287.50 |
| Independence | 0.0175 | 0.0090 | 0.1000 | 0.1265 | 0.12650 | \$ 100,000 | \$ 25,000 | \$ 3,162.50 |
| Jefferson | 0.0175 | 0.0080 | 0.0940 | 0.1195 | 0.11950 | \$ 100,000 | \$ 25,000 | \$ 2,987.50 |
| Long Branch | 0.0175 | 0.0094 | 0.0911 | 0.11797 | 0.11797 | \$ 100,000 | \$ 25,000 | \$ 2,949.25 |
| Marianna | 0.0175 | 0.0296 | 0.0902 | 0.1373 | 0.13730 | \$ 100,000 | \$ 25,000 | \$ 3,432.50 |
| Midway | 0.0175 | 0.0273 | 0.1053 | 0.15 | 0.15000 | \$ 100,000 | \$ 25,000 | \$ 3,750.00 |
| Monongahela | 0.0175 | 0.0300 | 0.0880 | 0.1355 | 0.13550 | \$ 100,000 | \$ 25,000 | \$ 3,387.50 |
| Morris | 0.0175 | 0.0100 | 0.1040 | 0.1315 | 0.13150 | \$ 100,000 | \$ 25,000 | \$ 3,287.50 |
| Mt Pleasant | 0.0175 | 0.0110 | 0.1053 | 0.13375 | 0.13375 | \$ 100,000 | \$ 25,000 | \$ 3,343.75 |
| McDonald | 0.0175 | 0.0325 | 0.10525 | 0.15525 | 0.15525 | \$ 100,000 | \$ 25,000 | \$ 3,881.25 |
| McDonald Annex | 0.0175 | 0.0325 | 0.10525 | 0.15525 | 0.15525 | \$ 100,000 | \$ 25,000 | \$ 3,881.25 |
| New Eagle | 0.0175 | 0.03448 | 0.088 | 0.13998 | 0.13998 | \$ 100,000 | \$ 25,000 | \$ 3,499.50 |
| North Bethlehem | 0.0175 | 0.012 | 0.089 | 0.1185 | 0.11850 | \$ 100,000 | \$ 25,000 | \$ 2,962.50 |
| North Charleroi | 0.0175 | 0.03 | 0.103 | 0.1505 | 0.15050 | \$ 100,000 | \$ 25,000 | \$ 3,762.50 |
| North Franklin | 0.0175 | 0.015 | 0.0929 | 0.1254 | 0.12540 | \$ 100,000 | \$ 25,000 | \$ 3,135.00 |
| North Strabane | 0.0175 | 0.01148 | 0.083 | 0.11198 | 0.11198 | \$ 100,000 | \$ 25,000 | \$ 2,799.50 |
| Nottingham | 0.0175 | 0.0102 | 0.088 | 0.1157 | 0.11570 | \$ 100,000 | \$ 25,000 | \$ 2,892.50 |
| Peters | 0.0175 | 0.012 | 0.075 | 0.1045 | 0.10450 | \$ 100,000 | \$ 25,000 | \$ 2,612.50 |
| Robinson | 0.0175 | 0.015 | 0.10525 | 0.13775 | 0.13775 | \$ 100,000 | \$ 25,000 | \$ 3,443.75 |
| Roscoe | 0.0175 | 0.009 | 0.09107 | 0.11757 | 0.11757 | \$ 100,000 | \$ 25,000 | \$ 2,939.25 |
| Smith | 0.0175 | 0.014 | 0.094 | 0.1255 | 0.12550 | \$ 100,000 | \$ 25,000 | \$ 3,137.50 |
| Somerset | 0.0175 | 0.009 | 0.089 | 0.1155 | 0.11550 | \$ 100,000 | \$ 25,000 | \$ 2,887.50 |
| South Franklin | 0.0175 | 0.0078 | 0.104 | 0.1293 | 0.12930 | \$ 100,000 | \$ 25,000 | \$ 3,232.50 |
| South Strabane | 0.0175 | 0.006 | 0.0929 | 0.1164 | 0.11640 | \$ 100,000 | \$ 25,000 | \$ 2,910.00 |
| Speers | 0.0175 | 0.02 | 0.103 | 0.1405 | 0.14050 | \$ 100,000 | \$ 25,000 | \$ 3,512.50 |
| Stockdale | 0.0175 | 0.017 | 0.103 | 0.1375 | 0.13750 | \$ 100,000 | \$ 25,000 | \$ 3,437.50 |
| Twilight | 0.0175 | 0.011 | 0.103 | 0.1315 | 0.13150 | \$ 100,000 | \$ 25,000 | \$ 3,287.50 |

| | | | | | | | | |
|------------------------|--------|---------|---------|---------|---------|------------|-----------|-------------|
| Union | 0.0175 | 0.009 | 0.088 | 0.1145 | 0.11450 | \$ 100,000 | \$ 25,000 | \$ 2,862.50 |
| West Alexander | 0.0175 | 0.014 | 0.104 | 0.1355 | 0.13550 | \$ 100,000 | \$ 25,000 | \$ 3,387.50 |
| West Bethlehem | 0.0175 | 0.0172 | 0.0902 | 0.1249 | 0.12490 | \$ 100,000 | \$ 25,000 | \$ 3,122.50 |
| West Brownsville | 0.0175 | 0.024 | 0.05598 | 0.09748 | 0.09748 | \$ 100,000 | \$ 25,000 | \$ 2,437.00 |
| West Brownsville Annex | 0.0175 | 0.024 | 0.09107 | 0.13257 | 0.13257 | \$ 100,000 | \$ 25,000 | \$ 3,314.25 |
| West Finley | 0.0175 | 0.004 | 0.104 | 0.1255 | 0.12550 | \$ 100,000 | \$ 25,000 | \$ 3,137.50 |
| West Middletown | 0.0175 | 0.008 | 0.1 | 0.1255 | 0.12550 | \$ 100,000 | \$ 25,000 | \$ 3,137.50 |
| West Pike Run | 0.0175 | 0.013 | 0.09107 | 0.12157 | 0.12157 | \$ 100,000 | \$ 25,000 | \$ 3,039.25 |
| Washington (Land) | 0.0175 | 0.19216 | 0.117 | 0.32666 | 0.32666 | \$ 100,000 | \$ 25,000 | \$ 8,166.50 |
| Washington (Bldg) | 0.0175 | 0.011 | 0.117 | 0.1455 | 0.14550 | \$ 100,000 | \$ 25,000 | \$ 3,637.50 |

average tax burden: \$ 3,298.10

| | Mills | | | | Hypothetical \$100,000 property | | |
|-----------------------|--------|-----------|---------|--------|---------------------------------|--------------------|-------------|
| | County | Municipal | School | Total | Millage Rate | 1972 Market Value* | Taxes Owed |
| Adamsburg | 16.99 | 1.4000 | 63.6500 | 82.04 | 0.08204 | \$ 22,717 | \$ 1,863.72 |
| Allegheny | 16.99 | 12.5000 | 69.2000 | 98.69 | 0.09869 | \$ 22,717 | \$ 2,241.97 |
| Arnold | 16.99 | 31.2500 | 71.9000 | 120.14 | 0.12014 | \$ 22,717 | \$ 2,729.25 |
| Arona | 16.99 | 2.8000 | 67.7500 | 87.54 | 0.08754 | \$ 22,717 | \$ 1,988.67 |
| Avonmore | 16.99 | 16.5600 | 69.2000 | 102.75 | 0.10275 | \$ 22,717 | \$ 2,334.20 |
| Bell | 16.99 | 3.5000 | 69.2000 | 89.69 | 0.08969 | \$ 22,717 | \$ 2,037.51 |
| Bolivar | 16.99 | 10.0000 | 65.8000 | 92.79 | 0.09279 | \$ 22,717 | \$ 2,107.93 |
| Cook | 16.99 | 3.0000 | 65.8000 | 85.79 | 0.08579 | \$ 22,717 | \$ 1,948.91 |
| Delmont | 16.99 | 10.0000 | 73.5700 | 100.56 | 0.10056 | \$ 22,717 | \$ 2,284.45 |
| Derry | 16.99 | 18.0000 | 68.0000 | 102.99 | 0.10299 | \$ 22,717 | \$ 2,339.65 |
| Derry Township | 16.99 | 3.0000 | 68.0000 | 87.99 | 0.08799 | \$ 22,717 | \$ 1,998.89 |
| Donegal | 16.99 | 4.0000 | 72.5500 | 93.54 | 0.09354 | \$ 22,717 | \$ 2,124.97 |
| Donegal Township | 16.99 | 4.0000 | 72.5500 | 93.54 | 0.09354 | \$ 22,717 | \$ 2,124.97 |
| East Huntingdon | 16.99 | 2.2500 | 69.5000 | 88.74 | 0.08874 | \$ 22,717 | \$ 2,015.93 |
| East Vandergrift | 16.99 | 15.0000 | 69.2000 | 101.19 | 0.10119 | \$ 22,717 | \$ 2,298.76 |
| Export | 16.99 | 14.6000 | 73.5700 | 105.16 | 0.10516 | \$ 22,717 | \$ 2,388.95 |
| Fairfield | 16.99 | 2.1000 | 65.8000 | 84.89 | 0.08489 | \$ 22,717 | \$ 1,928.47 |
| Greensburg | 16.99 | 20.9500 | 64.5000 | 102.44 | 0.10244 | \$ 22,717 | \$ 2,327.16 |
| Hempfield | 16.99 | 3.0000 | 63.6500 | 83.64 | 0.08364 | \$ 22,717 | \$ 1,900.07 |
| Hunker | 16.99 | 2.8000 | 63.6500 | 83.44 | 0.08344 | \$ 22,717 | \$ 1,895.53 |
| Hyde Park | 16.99 | 15.0000 | 69.2000 | 101.19 | 0.10119 | \$ 22,717 | \$ 2,298.76 |
| Irwin | 16.99 | 7.0000 | 60.0500 | 84.04 | 0.08404 | \$ 22,717 | \$ 1,909.16 |
| Jeannette | 16.99 | 27.0000 | 66.2500 | 110.24 | 0.11024 | \$ 22,717 | \$ 2,504.35 |
| Latrobe | 16.99 | 19.0000 | 62.0000 | 97.99 | 0.09799 | \$ 22,717 | \$ 2,226.06 |
| Laurel Mountain | 16.99 | 6.4000 | 65.8000 | 89.19 | 0.08919 | \$ 22,717 | \$ 2,026.15 |
| Ligonier | 16.99 | 16.0000 | 65.8000 | 98.79 | 0.09879 | \$ 22,717 | \$ 2,244.24 |
| Ligonier | 16.99 | 2.0000 | 65.8000 | 84.79 | 0.08479 | \$ 22,717 | \$ 1,926.20 |
| Lower Burrell | 16.99 | 15.2500 | 66.9500 | 99.19 | 0.09919 | \$ 22,717 | \$ 2,253.32 |
| Loyalhanna | 16.99 | 5.0000 | 95.5000 | 117.49 | 0.11749 | \$ 22,717 | \$ 2,669.05 |
| Madison | 16.99 | 6.0000 | 67.7500 | 90.74 | 0.09074 | \$ 22,717 | \$ 2,061.36 |
| Manor | 16.99 | 13.0000 | 63.6500 | 93.64 | 0.09364 | \$ 22,717 | \$ 2,127.24 |
| Monessen | 16.99 | 28.5500 | 58.2000 | 103.74 | 0.10374 | \$ 22,717 | \$ 2,356.69 |
| Mt. Pleasant Borough | 16.99 | 16.0000 | 72.5500 | 105.54 | 0.10554 | \$ 22,717 | \$ 2,397.58 |
| Mt. Pleasant Township | 16.99 | 2.4200 | 72.5500 | 91.96 | 0.09196 | \$ 22,717 | \$ 2,089.08 |
| Murrysville | 16.99 | 10.9500 | 73.5700 | 101.51 | 0.10151 | \$ 22,717 | \$ 2,306.03 |
| New Alexandria | 16.99 | 5.0000 | 68.0000 | 89.99 | 0.08999 | \$ 22,717 | \$ 2,044.33 |
| New Florence | 16.99 | 11.0000 | 65.8000 | 93.79 | 0.09379 | \$ 22,717 | \$ 2,130.65 |
| New Kensington | 16.99 | 27.0000 | 71.9000 | 115.89 | 0.11589 | \$ 22,717 | \$ 2,632.70 |
| New Stanton | 16.99 | 4.0000 | 63.6500 | 84.64 | 0.08464 | \$ 22,717 | \$ 1,922.79 |
| North Belle Vernon | 16.99 | 16.4000 | 60.7200 | 94.11 | 0.09411 | \$ 22,717 | \$ 2,137.92 |
| North Huntingdon | 16.99 | 10.5500 | 60.0500 | 87.59 | 0.08759 | \$ 22,717 | \$ 1,989.80 |
| North Irwin | 16.99 | 11.0000 | 60.0500 | 88.04 | 0.08804 | \$ 22,717 | \$ 2,000.03 |
| Oklahoma | 16.99 | 6.2000 | 69.2000 | 92.39 | 0.09239 | \$ 22,717 | \$ 2,098.85 |
| Penn | 16.99 | 16.0000 | 60.7500 | 93.74 | 0.09374 | \$ 22,717 | \$ 2,129.52 |
| Penn Township | 16.99 | 13.9500 | 60.7500 | 91.69 | 0.09169 | \$ 22,717 | \$ 2,082.94 |
| Rostraver | 16.99 | 12.5000 | 71.0400 | 100.53 | 0.10053 | \$ 22,717 | \$ 2,283.77 |
| Salem | 16.99 | 6.0000 | 64.5000 | 87.49 | 0.08749 | \$ 22,717 | \$ 1,987.53 |
| Scottdale | 16.99 | 19.0000 | 69.5000 | 105.49 | 0.10549 | \$ 22,717 | \$ 2,396.44 |
| Seward | 16.99 | 17.0000 | 65.8000 | 99.79 | 0.09979 | \$ 22,717 | \$ 2,266.95 |
| Sewickley | 16.99 | 8.0000 | 67.7500 | 92.74 | 0.09274 | \$ 22,717 | \$ 2,106.80 |
| Smithton | 16.99 | 8.0000 | 67.7500 | 92.74 | 0.09274 | \$ 22,717 | \$ 2,106.80 |
| South Greensburg | 16.99 | 17.3500 | 64.5000 | 98.84 | 0.09884 | \$ 22,717 | \$ 2,245.37 |
| South Huntingdon | 16.99 | 4.0000 | 67.7500 | 88.74 | 0.08874 | \$ 22,717 | \$ 2,015.93 |
| Southwest Greensburg | 16.99 | 16.0000 | 64.5000 | 97.49 | 0.09749 | \$ 22,717 | \$ 2,214.70 |
| St. Clair | 16.99 | 9.0000 | 65.8000 | 91.79 | 0.09179 | \$ 22,717 | \$ 2,085.22 |
| Sutersville | 16.99 | 8.0000 | 67.7500 | 92.74 | 0.09274 | \$ 22,717 | \$ 2,106.80 |
| Trafford | 16.99 | 23.0000 | 60.7500 | 100.74 | 0.10074 | \$ 22,717 | \$ 2,288.54 |
| Unity | 16.99 | 3.2000 | 62.0000 | 82.19 | 0.08219 | \$ 22,717 | \$ 1,867.13 |
| Upper Burrell | 16.99 | 6.0000 | 66.9500 | 89.94 | 0.08994 | \$ 22,717 | \$ 2,043.19 |
| Vandergrift | 16.99 | 25.0000 | 69.2000 | 111.19 | 0.11119 | \$ 22,717 | \$ 2,525.93 |
| Washington | 16.99 | 9.0000 | 69.2000 | 95.19 | 0.09519 | \$ 22,717 | \$ 2,162.46 |

| | | | | | | | |
|----------------|-------|---------|---------|--------|---------|-----------|-------------|
| West Leechburg | 16.99 | 19.0000 | 83.5700 | 119.56 | 0.11956 | \$ 22,717 | \$ 2,716.07 |
| West Newton | 16.99 | 15.0000 | 67.7500 | 99.74 | 0.09974 | \$ 22,717 | \$ 2,265.82 |
| Youngstown | 16.99 | 2.5000 | 62.0000 | 81.49 | 0.08149 | \$ 22,717 | \$ 1,851.23 |
| Youngwood | 16.99 | 10.0000 | 63.6500 | 90.64 | 0.09064 | \$ 22,717 | \$ 2,059.09 |

* 1972 Market Value was calculated using the Consumer Price Index and the 2004 amount of \$100,000.

average tax burden: \$ 2,169.85

G. Appendix 7: Quick Test Charts and Census Data

| County | Municipality | Development | Elderly Units |
|--------------|-----------------|---------------------------|---------------|
| Fayette | Belle Vernon | Belle Vernon Apartments | 135 |
| Washington | California | California Apartments | 14 |
| Washington | California | California Manor | 26 |
| Washington | Charleroi | Char House | 94 |
| Washington | Donora | Donora Apartments | 22 |
| Washington | Donora | Donora Towers | 100 |
| Washington | California | Liberty Tower | 94 |
| Washington | Monongahela | Monongahela Manor | 68 |
| Washington | North Charleroi | Nathan Goff Jr Apartments | 70 |
| Washington | California | Riverview Apartments | 16 |
| Westmoreland | Monessen | Eastgate Manor | 45 |
| Westmoreland | Monessen | Park Manor | 100 |
| Westmoreland | Monessen | Valley Manor | 65 |
| Westmoreland | Monessen | Westgate Manor | 68 |
| Totals | | | 917 |

Source: Pennsylvania Housing Finance Agency

Belle Vernon Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.99%

| Unit | # | Type | Rent | Income Limits | |
|--------------|------------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 148 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 197 |
| \$10,000 to \$19,999 (50%) | 489 |
| \$15,000 to \$24,999 (60%) | 607 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 521 |
| \$10,000 to \$19,999 (50%) | 1,045 |
| \$15,000 to \$24,999 (60%) | 1,117 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 1,061 |
| \$10,000 to \$19,999 (50%) | 1,856 |
| \$15,000 to \$24,999 (60%) | 1,584 |

| | | | |
|--|-------|----------------|-------------|
| Total between \$10,000 to \$14,999 (40%) | 1,779 | x 35% eligible | 623 |
| Total between \$10,000 to \$19,999 (50%) | 3,390 | x 35% eligible | 1187 |
| Total between \$15,000 to \$24,999 (60%) | 3,308 | x 35% eligible | <u>1158</u> |
| | | | 2967 |

Total Age & Income Eligible Population 2967

Subsidized Units in Market Area 917

Overall Capture Rate 35.90%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Belle Vernon Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.98%

| <u>Unit</u> | <u>#</u> | <u>Type</u> | <u>Rent</u> | <u>Income Limits</u> | |
|--------------|------------|-------------|-------------|----------------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 132 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 59 |
| \$10,000 to \$19,999 (50%) | 147 |
| \$15,000 to \$24,999 (60%) | 182 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 521 |
| \$10,000 to \$19,999 (50%) | 1,045 |
| \$15,000 to \$24,999 (60%) | 1,117 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 1,061 |
| \$10,000 to \$19,999 (50%) | 1,856 |
| \$15,000 to \$24,999 (60%) | 1,584 |

| | | | |
|--|-------|----------------|-------------|
| Total between \$10,000 to \$14,999 (40%) | 1,641 | x 35% eligible | 574 |
| Total between \$10,000 to \$19,999 (50%) | 3,048 | x 35% eligible | 1067 |
| Total between \$15,000 to \$24,999 (60%) | 2,883 | x 35% eligible | <u>1009</u> |
| | | | 2650 |

Total Age & Income Eligible Population 2650

Subsidized Units in Market Area 917

Overall Capture Rate 39.58%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Belle Vernon Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.10%

| <u>Unit</u> | <u>#</u> | <u>Type</u> | <u>Rent</u> | <u>Income Limits</u> | |
|--------------|-----------|-------------|-------------|----------------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 22 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 41 |
| \$10,000 to \$19,999 (50%) | 102 |
| \$15,000 to \$24,999 (60%) | 123 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 88 |
| \$10,000 to \$19,999 (50%) | 160 |
| \$15,000 to \$24,999 (60%) | 139 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 121 |
| \$10,000 to \$19,999 (50%) | 232 |
| \$15,000 to \$24,999 (60%) | 226 |

| | | | |
|--|-----|----------------|-----|
| Total between \$10,000 to \$14,999 (40%) | 250 | x 35% eligible | 88 |
| Total between \$10,000 to \$19,999 (50%) | 494 | x 35% eligible | 173 |
| Total between \$15,000 to \$24,999 (60%) | 488 | x 35% eligible | 171 |
| | | | 431 |

Total Age & Income Eligible Population 431

Subsidized Units in Market Area 135

Overall Capture Rate 36.41%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Belle Vernon Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.92%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 18 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 12 |
| \$10,000 to \$19,999 (50%) | 31 |
| \$15,000 to \$24,999 (60%) | 37 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 88 |
| \$10,000 to \$19,999 (50%) | 160 |
| \$15,000 to \$24,999 (60%) | 139 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 121 |
| \$10,000 to \$19,999 (50%) | 232 |
| \$15,000 to \$24,999 (60%) | 226 |

| | | | |
|--|-----|----------------|-----|
| Total between \$10,000 to \$14,999 (40%) | 221 | x 35% eligible | 77 |
| Total between \$10,000 to \$19,999 (50%) | 423 | x 35% eligible | 148 |
| Total between \$15,000 to \$24,999 (60%) | 402 | x 35% eligible | 141 |
| | | | 366 |

Total Age & Income Eligible Population 366

Subsidized Units in Market Area 135

Overall Capture Rate 41.80%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Belle Vernon 55-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|---------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2601 | 1 | 18 | 22 | 9 | 9 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 2601 | 2 | 0 | 0 | 0 | 26 | 14 | 15 | 0 | 15 | 15 | 0 | 0 | 0 | 11 | 0 | 0 | 0 |
| | 2601 | 3 | 11 | 0 | 27 | 11 | 0 | 11 | 22 | 0 | 12 | 21 | 21 | 11 | 0 | 0 | 0 | 0 |
| | 2601 | 4 | 69 | 8 | 8 | 0 | 15 | 14 | 8 | 0 | 0 | 0 | 7 | 0 | 9 | 0 | 0 | 0 |
| | 2601 | 5 | 7 | 2 | 7 | 4 | 0 | 0 | 0 | 0 | 4 | 4 | 4 | 0 | 0 | 0 | 0 | 0 |
| | 2602 | 1 | 5 | 0 | 0 | 0 | 4 | 5 | 6 | 0 | 9 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2611 | 1 | 0 | 0 | 0 | 3 | 6 | 6 | 1 | 2 | 4 | 3 | 2 | 5 | 1 | 0 | 0 | 0 |
| | 2611 | 2 | 2 | 0 | 4 | 2 | 9 | 2 | 0 | 0 | 8 | 5 | 7 | 8 | 3 | 3 | 0 | 0 |
| 2611 | 3 | 13 | 9 | 6 | 7 | 4 | 4 | 5 | 7 | 2 | 8 | 4 | 6 | 0 | 3 | 0 | 2 | |
| Washington County | 7637 | 1 | 9 | 5 | 5 | 8 | 9 | 7 | 4 | 10 | 0 | 3 | 5 | 5 | 4 | 0 | 0 | 0 |
| | 7731 | 1 | 6 | 15 | 12 | 4 | 11 | 4 | 4 | 8 | 8 | 4 | 8 | 9 | 15 | 0 | 0 | 0 |
| | 7747 | 1 | 0 | 0 | 0 | 0 | 0 | 13 | 8 | 15 | 0 | 7 | 17 | 0 | 0 | 8 | 0 | 0 |
| | 7747 | 2 | 0 | 0 | 8 | 7 | 0 | 7 | 0 | 6 | 0 | 22 | 18 | 16 | 9 | 0 | 0 | 0 |
| | 7747 | 3 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 9 | 9 | 8 | 0 | 0 | 0 | 0 |
| | 7747 | 4 | 0 | 0 | 0 | 7 | 0 | 8 | 8 | 0 | 0 | 0 | 0 | 23 | 0 | 0 | 0 | 0 |
| | 7752 | 1 | 8 | 0 | 7 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 15 | 5 | 9 | 0 | 0 | 0 |
| | 7752 | 2 | 19 | 0 | 0 | 0 | 20 | 7 | 10 | 0 | 0 | 0 | 16 | 0 | 11 | 0 | 0 | 5 |
| | 7753 | 1 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 6 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 7753 | 2 | 0 | 0 | 0 | 18 | 9 | 6 | 0 | 8 | 11 | 28 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 7817 | 1 | 8 | 8 | 16 | 14 | 8 | 0 | 14 | 11 | 30 | 22 | 8 | 21 | 0 | 0 | 0 | 4 |
| | 7817 | 2 | 6 | 6 | 9 | 0 | 0 | 0 | 17 | 18 | 0 | 6 | 56 | 0 | 0 | 0 | 0 | 0 |
| | 7827 | 3 | 0 | 3 | 3 | 5 | 2 | 4 | 0 | 6 | 0 | 4 | 3 | 9 | 0 | 0 | 0 | 0 |
| | 7827 | 4 | 7 | 2 | 9 | 5 | 0 | 2 | 0 | 3 | 3 | 2 | 6 | 0 | 0 | 0 | 0 | 3 |
| | 7832 | 1 | 30 | 0 | 10 | 12 | 5 | 0 | 0 | 0 | 0 | 11 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 7832 | 2 | 9 | 0 | 5 | 5 | 0 | 11 | 13 | 5 | 11 | 17 | 6 | 0 | 4 | 0 | 0 | 0 |
| | 7833 | 1 | 30 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 8 | 28 | 7 | 8 | 8 | 0 | 0 | 0 |
| | 7840 | 1 | 4 | 0 | 2 | 10 | 17 | 0 | 4 | 11 | 6 | 4 | 14 | 7 | 7 | 2 | 3 | 3 |
| | 7840 | 2 | 8 | 2 | 7 | 9 | 7 | 2 | 13 | 4 | 5 | 6 | 3 | 4 | 5 | 0 | 0 | 0 |
| | 7840 | 3 | 2 | 9 | 2 | 5 | 2 | 2 | 6 | 5 | 0 | 3 | 8 | 0 | 0 | 2 | 0 | 0 |
| | 7910 | 1 | 3 | 0 | 5 | 0 | 11 | 3 | 3 | 5 | 2 | 0 | 7 | 15 | 2 | 0 | 0 | 0 |
| | 7910 | 2 | 9 | 5 | 3 | 3 | 3 | 2 | 0 | 6 | 0 | 8 | 6 | 0 | 0 | 0 | 0 | 3 |
| | 7921 | 1 | 9 | 11 | 14 | 0 | 7 | 14 | 0 | 5 | 0 | 2 | 8 | 7 | 0 | 0 | 0 | 0 |
| 7921 | 2 | 34 | 8 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 | 0 | 7 | 8 | 0 | 9 | 0 | |
| 7922 | 1 | 11 | 0 | 0 | 10 | 5 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 7922 | 2 | 4 | 0 | 0 | 4 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | |
| Westmoreland County | 8052 | 1 | 26 | 14 | 8 | 6 | 0 | 0 | 0 | 0 | 8 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| | 8052 | 2 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8052 | 3 | 10 | 3 | 3 | 0 | 7 | 15 | 0 | 8 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8054 | 1 | 32 | 5 | 0 | 0 | 0 | 0 | 0 | 6 | 8 | 6 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 8054 | 2 | 37 | 6 | 7 | 0 | 9 | 0 | 0 | 0 | 6 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8055 | 1 | 0 | 5 | 0 | 7 | 0 | 6 | 21 | 0 | 0 | 0 | 7 | 0 | 8 | 0 | 0 | 0 |
| | 8055 | 2 | 18 | 0 | 24 | 0 | 0 | 0 | 0 | 0 | 9 | 17 | 0 | 0 | 0 | 0 | 0 | 8 |
| | 8055 | 3 | 5 | 0 | 12 | 0 | 8 | 14 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8055 | 4 | 5 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 6 | 7 | 7 | 12 | 0 | 0 | 0 | 0 |
| | 8056 | 1 | 4 | 8 | 5 | 17 | 3 | 5 | 5 | 4 | 0 | 9 | 10 | 4 | 0 | 3 | 0 | 0 |
| | 8056 | 2 | 0 | 0 | 4 | 0 | 4 | 6 | 0 | 15 | 0 | 0 | 6 | 5 | 0 | 0 | 0 | 0 |
| | 8058 | 1 | 21 | 14 | 0 | 8 | 14 | 7 | 0 | 7 | 0 | 22 | 10 | 14 | 7 | 8 | 0 | 0 |
| | 8058 | 2 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 7 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8058 | 3 | 0 | 0 | 0 | 9 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8059 | 1 | 4 | 5 | 17 | 30 | 4 | 12 | 26 | 14 | 6 | 21 | 12 | 46 | 14 | 0 | 11 | 0 |
| | 8059 | 2 | 7 | 22 | 15 | 15 | 0 | 8 | 9 | 7 | 0 | 35 | 20 | 22 | 15 | 0 | 7 | 0 |
| | 8059 | 3 | 6 | 0 | 8 | 7 | 7 | 0 | 0 | 0 | 8 | 31 | 0 | 12 | 0 | 0 | 0 | 0 |

Belle Vernon 65-74

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|---------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2601 | 1 | 26 | 16 | 9 | 8 | 0 | 9 | 0 | 0 | 10 | 0 | 10 | 9 | 0 | 0 | 0 | 0 |
| | 2601 | 2 | 39 | 26 | 0 | 14 | 0 | 13 | 0 | 30 | 0 | 0 | 16 | 0 | 0 | 0 | 0 | 0 |
| | 2601 | 3 | 29 | 0 | 21 | 28 | 30 | 0 | 18 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2601 | 4 | 69 | 8 | 8 | 0 | 15 | 14 | 8 | 0 | 0 | 0 | 7 | 0 | 9 | 0 | 0 | 0 |
| | 2601 | 5 | 4 | 6 | 0 | 2 | 1 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2602 | 1 | 14 | 4 | 14 | 4 | 4 | 13 | 5 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 |
| | 2611 | 1 | 2 | 8 | 6 | 7 | 6 | 4 | 2 | 7 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2611 | 2 | 4 | 12 | 8 | 0 | 9 | 7 | 4 | 0 | 7 | 3 | 3 | 0 | 0 | 1 | 0 | 0 |
| 2611 | 3 | 11 | 8 | 6 | 4 | 18 | 4 | 4 | 2 | 2 | 7 | 2 | 1 | 0 | 0 | 0 | 0 | |
| Washington County | 7637 | 1 | 6 | 0 | 11 | 11 | 8 | 4 | 5 | 0 | 5 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7731 | 1 | 45 | 24 | 5 | 24 | 26 | 9 | 5 | 10 | 0 | 5 | 14 | 0 | 12 | 0 | 0 | 0 |
| | 7747 | 1 | 6 | 15 | 0 | 0 | 6 | 0 | 7 | 0 | 0 | 0 | 6 | 7 | 0 | 0 | 0 | 0 |
| | 7747 | 2 | 0 | 14 | 14 | 21 | 35 | 13 | 12 | 0 | 0 | 7 | 0 | 7 | 0 | 0 | 0 | 6 |
| | 7747 | 3 | 0 | 13 | 6 | 13 | 0 | 6 | 7 | 0 | 0 | 21 | 7 | 0 | 7 | 0 | 0 | 0 |
| | 7747 | 4 | 12 | 12 | 6 | 0 | 7 | 6 | 25 | 6 | 13 | 12 | 0 | 0 | 0 | 0 | 0 | 6 |
| | 7752 | 1 | 20 | 8 | 10 | 19 | 8 | 0 | 0 | 4 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7752 | 2 | 14 | 18 | 8 | 18 | 6 | 14 | 10 | 0 | 6 | 5 | 6 | 4 | 0 | 0 | 0 | 0 |
| | 7753 | 1 | 21 | 14 | 6 | 28 | 11 | 7 | 14 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7753 | 2 | 5 | 6 | 13 | 21 | 12 | 11 | 17 | 7 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7817 | 1 | 19 | 0 | 26 | 23 | 18 | 18 | 13 | 6 | 30 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7817 | 2 | 0 | 14 | 13 | 19 | 0 | 7 | 7 | 11 | 13 | 0 | 0 | 11 | 6 | 0 | 0 | 0 |
| | 7827 | 3 | 4 | 4 | 7 | 10 | 5 | 4 | 2 | 2 | 3 | 9 | 0 | 0 | 1 | 0 | 0 | 0 |
| | 7827 | 4 | 9 | 8 | 6 | 4 | 0 | 2 | 4 | 0 | 0 | 2 | 0 | 0 | 5 | 0 | 0 | 0 |
| | 7832 | 1 | 25 | 18 | 0 | 6 | 17 | 0 | 16 | 0 | 0 | 7 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 7832 | 2 | 22 | 12 | 7 | 7 | 0 | 20 | 14 | 8 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 |
| | 7833 | 1 | 12 | 26 | 28 | 21 | 6 | 0 | 13 | 7 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7840 | 1 | 8 | 8 | 23 | 5 | 12 | 9 | 10 | 6 | 4 | 10 | 16 | 1 | 0 | 0 | 0 | 0 |
| | 7840 | 2 | 6 | 3 | 5 | 8 | 3 | 4 | 4 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| | 7840 | 3 | 7 | 5 | 9 | 6 | 8 | 3 | 1 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| | 7910 | 1 | 6 | 12 | 10 | 4 | 7 | 2 | 10 | 8 | 2 | 8 | 3 | 0 | 2 | 0 | 0 | 0 |
| | 7910 | 2 | 6 | 3 | 8 | 9 | 17 | 7 | 0 | 3 | 5 | 4 | 3 | 0 | 0 | 0 | 0 | 3 |
| | 7921 | 1 | 0 | 5 | 13 | 0 | 0 | 0 | 0 | 13 | 0 | 15 | 0 | 5 | 0 | 0 | 0 | 0 |
| 7921 | 2 | 39 | 23 | 20 | 16 | 11 | 0 | 16 | 0 | 8 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | |
| 7922 | 1 | 0 | 7 | 6 | 8 | 0 | 10 | 6 | 0 | 7 | 0 | 0 | 7 | 6 | 0 | 0 | 0 | |
| 7922 | 2 | 0 | 0 | 10 | 6 | 4 | 5 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Westmoreland County | 8052 | 1 | 14 | 0 | 11 | 13 | 7 | 8 | 7 | 7 | 13 | 0 | 7 | 5 | 7 | 0 | 0 | 0 |
| | 8052 | 2 | 0 | 6 | 11 | 6 | 25 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8052 | 3 | 17 | 6 | 6 | 0 | 5 | 0 | 0 | 6 | 14 | 6 | 6 | 8 | 0 | 0 | 0 | 0 |
| | 8054 | 1 | 16 | 16 | 6 | 5 | 6 | 0 | 5 | 5 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8054 | 2 | 27 | 6 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8055 | 1 | 0 | 11 | 5 | 18 | 12 | 17 | 6 | 6 | 0 | 0 | 11 | 6 | 5 | 0 | 0 | 0 |
| | 8055 | 2 | 0 | 0 | 21 | 0 | 14 | 7 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 8 | 7 | 0 |
| | 8055 | 3 | 22 | 0 | 16 | 0 | 12 | 6 | 12 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 |
| | 8055 | 4 | 17 | 11 | 12 | 30 | 23 | 17 | 12 | 6 | 0 | 0 | 19 | 0 | 6 | 0 | 0 | 0 |
| | 8056 | 1 | 0 | 9 | 4 | 24 | 17 | 0 | 18 | 0 | 0 | 8 | 0 | 0 | 0 | 3 | 0 | 0 |
| | 8056 | 2 | 0 | 4 | 0 | 5 | 4 | 0 | 10 | 0 | 4 | 0 | 0 | 0 | 3 | 0 | 0 | 0 |
| | 8058 | 1 | 22 | 23 | 10 | 15 | 7 | 5 | 10 | 7 | 10 | 8 | 5 | 5 | 4 | 0 | 0 | 0 |
| | 8058 | 2 | 0 | 0 | 5 | 17 | 10 | 11 | 6 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8058 | 3 | 0 | 11 | 6 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8059 | 1 | 9 | 18 | 13 | 26 | 29 | 36 | 46 | 0 | 0 | 23 | 13 | 18 | 0 | 0 | 0 | 0 |
| | 8059 | 2 | 7 | 24 | 6 | 16 | 10 | 15 | 18 | 7 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8059 | 3 | 0 | 9 | 23 | 21 | 0 | 8 | 16 | 8 | 9 | 6 | 7 | 0 | 0 | 0 | 0 | 0 |

Belle Vernon 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|---------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2601 | 1 | 54 | 65 | 9 | 28 | 0 | 0 | 8 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2601 | 2 | 29 | 0 | 28 | 29 | 21 | 14 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2601 | 3 | 11 | 0 | 21 | 39 | 0 | 21 | 0 | 10 | 10 | 0 | 12 | 3 | 12 | 0 | 0 | 0 |
| | 2601 | 4 | 69 | 8 | 8 | 0 | 15 | 14 | 8 | 0 | 0 | 0 | 7 | 0 | 9 | 0 | 0 | 0 |
| | 2601 | 5 | 15 | 8 | 6 | 5 | 4 | 2 | 4 | 2 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2602 | 1 | 8 | 12 | 9 | 4 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 5 |
| | 2611 | 1 | 6 | 6 | 9 | 2 | 9 | 12 | 0 | 4 | 5 | 0 | 0 | 4 | 0 | 0 | 0 | 2 |
| | 2611 | 2 | 8 | 8 | 7 | 4 | 6 | 0 | 1 | 0 | 0 | 0 | 4 | 0 | 1 | 0 | 0 | 0 |
| | 2611 | 3 | 13 | 14 | 14 | 4 | 2 | 7 | 0 | 0 | 0 | 2 | 3 | 5 | 0 | 0 | 0 | 0 |
| Washington County | 7637 | 1 | 4 | 14 | 15 | 17 | 0 | 4 | 0 | 0 | 0 | 4 | 0 | 0 | 1 | 0 | 0 | 0 |
| | 7731 | 1 | 51 | 76 | 34 | 16 | 49 | 0 | 6 | 0 | 0 | 9 | 9 | 0 | 4 | 0 | 0 | 0 |
| | 7747 | 1 | 9 | 11 | 0 | 0 | 0 | 0 | 0 | 29 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7747 | 2 | 0 | 10 | 0 | 56 | 9 | 21 | 13 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 |
| | 7747 | 3 | 0 | 9 | 20 | 0 | 0 | 10 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7747 | 4 | 12 | 31 | 9 | 11 | 38 | 0 | 0 | 0 | 0 | 0 | 26 | 0 | 0 | 0 | 0 | 0 |
| | 7752 | 1 | 39 | 27 | 12 | 28 | 23 | 6 | 8 | 0 | 7 | 12 | 8 | 6 | 0 | 0 | 0 | 0 |
| | 7752 | 2 | 64 | 50 | 7 | 12 | 21 | 0 | 11 | 11 | 0 | 6 | 7 | 0 | 0 | 0 | 0 | 0 |
| | 7753 | 1 | 21 | 27 | 5 | 15 | 12 | 6 | 6 | 6 | 19 | 0 | 6 | 0 | 5 | 0 | 0 | 0 |
| | 7753 | 2 | 27 | 25 | 28 | 0 | 6 | 0 | 6 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7817 | 1 | 10 | 9 | 59 | 38 | 21 | 11 | 0 | 11 | 5 | 14 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 7817 | 2 | 20 | 15 | 11 | 11 | 17 | 18 | 17 | 0 | 3 | 11 | 4 | 5 | 0 | 0 | 0 | 0 |
| | 7827 | 3 | 10 | 14 | 6 | 16 | 8 | 13 | 2 | 0 | 3 | 5 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7827 | 4 | 24 | 24 | 6 | 11 | 4 | 2 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7832 | 1 | 71 | 38 | 26 | 30 | 0 | 6 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 |
| | 7832 | 2 | 30 | 46 | 28 | 17 | 5 | 13 | 5 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7833 | 1 | 14 | 47 | 27 | 34 | 28 | 14 | 0 | 0 | 7 | 0 | 0 | 7 | 7 | 7 | 0 | 0 |
| | 7840 | 1 | 14 | 19 | 10 | 9 | 21 | 22 | 4 | 5 | 7 | 7 | 8 | 2 | 0 | 0 | 2 | 3 |
| | 7840 | 2 | 9 | 12 | 7 | 8 | 2 | 6 | 0 | 0 | 2 | 0 | 0 | 4 | 0 | 0 | 0 | 0 |
| | 7840 | 3 | 10 | 16 | 0 | 8 | 12 | 6 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| | 7910 | 1 | 12 | 19 | 13 | 7 | 9 | 5 | 0 | 2 | 3 | 1 | 5 | 2 | 5 | 0 | 0 | 0 |
| | 7910 | 2 | 12 | 6 | 12 | 6 | 6 | 0 | 2 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7921 | 1 | 18 | 9 | 15 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7921 | 2 | 48 | 37 | 24 | 23 | 8 | 7 | 0 | 8 | 0 | 8 | 0 | 8 | 0 | 0 | 0 | 0 |
| | 7922 | 1 | 21 | 18 | 0 | 11 | 12 | 0 | 0 | 5 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 7922 | 2 | 0 | 0 | 5 | 0 | 6 | 0 | 0 | 0 | 0 | 4 | 3 | 3 | 0 | 0 | 0 | 0 |
| Westmoreland County | 8052 | 1 | 11 | 14 | 28 | 14 | 14 | 0 | 7 | 7 | 0 | 0 | 7 | 0 | 7 | 0 | 0 | 7 |
| | 8052 | 2 | 6 | 29 | 0 | 0 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8052 | 3 | 37 | 6 | 4 | 18 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8054 | 1 | 24 | 30 | 13 | 18 | 13 | 0 | 6 | 0 | 7 | 6 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 8054 | 2 | 33 | 26 | 30 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 7 | 0 | 0 | 0 | 0 |
| | 8055 | 1 | 6 | 6 | 25 | 6 | 0 | 5 | 12 | 12 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8055 | 2 | 14 | 26 | 42 | 14 | 0 | 15 | 0 | 7 | 7 | 7 | 0 | 0 | 0 | 0 | 7 | 0 |
| | 8055 | 3 | 23 | 24 | 17 | 25 | 6 | 12 | 12 | 0 | 0 | 6 | 5 | 6 | 0 | 0 | 0 | 0 |
| | 8055 | 4 | 30 | 23 | 18 | 41 | 24 | 6 | 12 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8056 | 1 | 33 | 34 | 16 | 21 | 14 | 5 | 13 | 5 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 |
| | 8056 | 2 | 13 | 17 | 10 | 13 | 9 | 0 | 5 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 10 |
| | 8058 | 1 | 5 | 10 | 40 | 22 | 12 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| | 8058 | 2 | 6 | 9 | 9 | 19 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8058 | 3 | 6 | 5 | 7 | 10 | 5 | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8059 | 1 | 27 | 20 | 21 | 23 | 0 | 11 | 0 | 25 | 12 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8059 | 2 | 16 | 23 | 16 | 15 | 24 | 7 | 7 | 14 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8059 | 3 | 17 | 20 | 9 | 9 | 0 | 0 | 7 | 10 | 7 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |

Belle Vernon 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|---------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2601 | 1 | 5 | 7 | 3 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 2601 | 2 | 0 | 0 | 0 | 8 | 4 | 5 | 0 | 5 | 5 | 0 | 0 | 0 | 3 | 0 | 0 | 0 |
| | 2601 | 3 | 3 | 0 | 8 | 3 | 0 | 3 | 7 | 0 | 4 | 6 | 6 | 3 | 0 | 0 | 0 | 0 |
| | 2601 | 4 | 21 | 2 | 2 | 0 | 5 | 4 | 2 | 0 | 0 | 0 | 2 | 0 | 3 | 0 | 0 | 0 |
| | 2601 | 5 | 2 | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| | 2602 | 1 | 2 | 0 | 0 | 0 | 1 | 2 | 2 | 0 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2611 | 1 | 0 | 0 | 0 | 1 | 2 | 2 | 0 | 1 | 1 | 1 | 1 | 2 | 0 | 0 | 0 | 0 |
| | 2611 | 2 | 1 | 0 | 1 | 1 | 3 | 1 | 0 | 0 | 2 | 2 | 2 | 2 | 1 | 1 | 0 | 0 |
| 2611 | 3 | 4 | 3 | 2 | 2 | 2 | 1 | 1 | 2 | 2 | 1 | 2 | 1 | 2 | 0 | 1 | 0 | 1 |
| Washington County | 7637 | 1 | 3 | 2 | 2 | 2 | 3 | 2 | 1 | 3 | 0 | 1 | 2 | 2 | 1 | 0 | 0 | 0 |
| | 7731 | 1 | 2 | 5 | 4 | 1 | 3 | 1 | 1 | 2 | 2 | 1 | 2 | 3 | 5 | 0 | 0 | 0 |
| | 7747 | 1 | 0 | 0 | 0 | 0 | 0 | 4 | 2 | 5 | 0 | 2 | 5 | 0 | 0 | 2 | 0 | 0 |
| | 7747 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 7 | 5 | 5 | 3 | 0 | 0 | 0 |
| | 7747 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 3 | 3 | 2 | 0 | 0 | 0 | 0 |
| | 7747 | 4 | 0 | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 7752 | 1 | 2 | 0 | 2 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 5 | 2 | 3 | 0 | 0 | 0 |
| | 7752 | 2 | 6 | 0 | 0 | 0 | 6 | 2 | 3 | 0 | 0 | 0 | 5 | 0 | 3 | 0 | 0 | 2 |
| | 7753 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 7753 | 2 | 0 | 0 | 0 | 5 | 3 | 2 | 0 | 2 | 3 | 8 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 7817 | 1 | 2 | 2 | 5 | 4 | 2 | 0 | 4 | 3 | 9 | 7 | 2 | 6 | 0 | 0 | 0 | 1 |
| | 7817 | 2 | 2 | 2 | 3 | 0 | 0 | 0 | 5 | 5 | 0 | 2 | 17 | 0 | 0 | 0 | 0 | 0 |
| | 7827 | 3 | 0 | 1 | 1 | 2 | 1 | 1 | 0 | 2 | 0 | 1 | 1 | 3 | 0 | 0 | 0 | 0 |
| | 7827 | 4 | 2 | 1 | 3 | 2 | 0 | 1 | 0 | 1 | 1 | 1 | 2 | 0 | 0 | 0 | 0 | 1 |
| | 7832 | 1 | 9 | 0 | 3 | 4 | 2 | 0 | 0 | 0 | 0 | 3 | 2 | 0 | 0 | 0 | 0 | 0 |
| | 7832 | 2 | 3 | 0 | 2 | 2 | 0 | 3 | 4 | 2 | 3 | 5 | 2 | 0 | 1 | 0 | 0 | 0 |
| | 7833 | 1 | 9 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 8 | 2 | 2 | 2 | 2 | 0 | 0 | 0 |
| | 7840 | 1 | 1 | 0 | 1 | 3 | 5 | 0 | 1 | 3 | 2 | 1 | 4 | 2 | 2 | 1 | 1 | 1 |
| | 7840 | 2 | 2 | 1 | 2 | 3 | 2 | 1 | 4 | 1 | 2 | 2 | 1 | 1 | 2 | 0 | 0 | 0 |
| | 7840 | 3 | 1 | 3 | 1 | 2 | 1 | 1 | 2 | 0 | 1 | 2 | 0 | 0 | 1 | 0 | 0 | 0 |
| | 7910 | 1 | 1 | 0 | 2 | 0 | 3 | 1 | 1 | 2 | 1 | 0 | 2 | 5 | 1 | 0 | 0 | 0 |
| | 7910 | 2 | 3 | 2 | 1 | 1 | 1 | 1 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 1 |
| | 7921 | 1 | 3 | 3 | 4 | 0 | 2 | 4 | 0 | 2 | 0 | 1 | 2 | 2 | 0 | 0 | 0 | 0 |
| 7921 | 2 | 10 | 2 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 2 | 2 | 0 | 3 | 0 | |
| 7922 | 1 | 3 | 0 | 0 | 3 | 2 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 7922 | 2 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | |
| Westmoreland County | 8052 | 1 | 8 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 3 | 0 | 0 | 0 | 0 |
| | 8052 | 2 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8052 | 3 | 3 | 1 | 1 | 0 | 2 | 5 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8054 | 1 | 10 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 0 |
| | 8054 | 2 | 11 | 2 | 2 | 0 | 3 | 0 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8055 | 1 | 0 | 2 | 0 | 2 | 0 | 2 | 6 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 |
| | 8055 | 2 | 5 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 5 | 0 | 0 | 0 | 0 | 2 |
| | 8055 | 3 | 2 | 0 | 4 | 0 | 2 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8055 | 4 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 4 | 0 | 0 | 0 | 0 |
| | 8056 | 1 | 1 | 2 | 2 | 5 | 1 | 2 | 2 | 1 | 0 | 3 | 3 | 1 | 0 | 1 | 0 | 0 |
| | 8056 | 2 | 0 | 0 | 1 | 0 | 1 | 2 | 0 | 5 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 |
| | 8058 | 1 | 6 | 4 | 0 | 2 | 4 | 2 | 0 | 2 | 0 | 7 | 3 | 4 | 2 | 2 | 0 | 0 |
| | 8058 | 2 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8058 | 3 | 0 | 0 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 8059 | 1 | 1 | 2 | 5 | 9 | 1 | 4 | 8 | 4 | 2 | 6 | 4 | 14 | 4 | 0 | 3 | 0 |
| | 8059 | 2 | 2 | 7 | 5 | 5 | 0 | 2 | 3 | 2 | 0 | 11 | 6 | 7 | 5 | 0 | 2 | 0 |
| | 8059 | 3 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 9 | 0 | 4 | 0 | 0 | 0 | 0 |

| County | Municipality | Development | Elderly Units |
|------------|--------------|-----------------------|---------------|
| Fayette | Brownsville | H.J. Mulligan Manor | 61 |
| Fayette | Brownsville | Snowden Terrace | 18 |
| Fayette | Brownsville | Brownsville House | 32 |
| Washington | California | California Apartments | 14 |
| Washington | California | California Manor | 26 |
| Washington | California | Liberty Tower | 94 |
| Washington | California | Riverview Apartments | 16 |
| Totals | | | 261 |

Source: Pennsylvania Housing Finance Agency

Brownsville Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.01%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 73 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 146 |
| \$10,000 to \$19,999 (50%) | 285 |
| \$15,000 to \$24,999 (60%) | 308 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 250 |
| \$10,000 to \$19,999 (50%) | 546 |
| \$15,000 to \$24,999 (60%) | 610 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 479 |
| \$10,000 to \$19,999 (50%) | 874 |
| \$15,000 to \$24,999 (60%) | 665 |

| | | | |
|--|-------|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 875 | x 35% eligible | 306 |
| Total between \$10,000 to \$19,999 (50%) | 1,705 | x 35% eligible | 597 |
| Total between \$15,000 to \$24,999 (60%) | 1,583 | x 35% eligible | <u>554</u> |
| | | | 1457 |

Total Age & Income Eligible Population 1457

Subsidized Units in Market Area 261

Overall Capture Rate 22.92%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Brownsville Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.02%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 64 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 44 |
| \$10,000 to \$19,999 (50%) | 86 |
| \$15,000 to \$24,999 (60%) | 92 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 250 |
| \$10,000 to \$19,999 (50%) | 546 |
| \$15,000 to \$24,999 (60%) | 610 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 479 |
| \$10,000 to \$19,999 (50%) | 874 |
| \$15,000 to \$24,999 (60%) | 665 |

| | | | |
|--|-------|----------------|-------------|
| Total between \$10,000 to \$14,999 (40%) | 773 | x 35% eligible | 270 |
| Total between \$10,000 to \$19,999 (50%) | 1,506 | x 35% eligible | 527 |
| Total between \$15,000 to \$24,999 (60%) | 1,367 | x 35% eligible | 479 |
| | | | <u>1276</u> |

Total Age & Income Eligible Population 1276

Subsidized Units in Market Area 261

Overall Capture Rate 25.47%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Brownsville Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.06%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 43 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 85 |
| \$10,000 to \$19,999 (50%) | 174 |
| \$15,000 to \$24,999 (60%) | 191 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 151 |
| \$10,000 to \$19,999 (50%) | 323 |
| \$15,000 to \$24,999 (60%) | 372 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 266 |
| \$10,000 to \$19,999 (50%) | 497 |
| \$15,000 to \$24,999 (60%) | 368 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 502 | x 35% eligible | 176 |
| Total between \$10,000 to \$19,999 (50%) | 994 | x 35% eligible | 348 |
| Total between \$15,000 to \$24,999 (60%) | 931 | x 35% eligible | <u>326</u> |
| | | | 849 |

Total Age & Income Eligible Population 849

Subsidized Units in Market Area 111

Overall Capture Rate 18.13%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Brownsville Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.01%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 37 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 26 |
| \$10,000 to \$19,999 (50%) | 52 |
| \$15,000 to \$24,999 (60%) | 57 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 151 |
| \$10,000 to \$19,999 (50%) | 323 |
| \$15,000 to \$24,999 (60%) | 372 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 266 |
| \$10,000 to \$19,999 (50%) | 497 |
| \$15,000 to \$24,999 (60%) | 368 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 443 | x 35% eligible | 155 |
| Total between \$10,000 to \$19,999 (50%) | 872 | x 35% eligible | 305 |
| Total between \$15,000 to \$24,999 (60%) | 797 | x 35% eligible | <u>279</u> |
| | | | 739 |

Total Age & Income Eligible Population 739

Subsidized Units in Market Area 111

Overall Capture Rate 20.02%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Brownsville 55-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2610 | 1 | 16 | 0 | 0 | 15 | 8 | 2 | 2 | 2 | 8 | 9 | 8 | 9 | 6 | 0 | 1 | 0 |
| | 2611 | 1 | 0 | 0 | 0 | 3 | 6 | 6 | 1 | 2 | 4 | 3 | 2 | 5 | 1 | 0 | 0 | 0 |
| | 2611 | 2 | 2 | 0 | 4 | 2 | 9 | 2 | 0 | 0 | 8 | 5 | 7 | 8 | 3 | 3 | 0 | 0 |
| | 2611 | 3 | 13 | 9 | 6 | 7 | 4 | 4 | 5 | 7 | 2 | 8 | 4 | 6 | 0 | 3 | 0 | 2 |
| | 2612 | 1 | 39 | 0 | 11 | 8 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 2 | 0 | 10 | 0 | 11 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 3 | 7 | 7 | 6 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 8 | 6 | 0 | 0 | 0 | 0 |
| | 2612 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 10 | 0 | 0 | 0 | 0 | 8 | 8 | 0 | 0 |
| | 2613 | 1 | 8 | 7 | 2 | 3 | 0 | 2 | 2 | 2 | 2 | 0 | 8 | 0 | 3 | 0 | 0 | 2 |
| | 2613 | 2 | 8 | 7 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| | 2613 | 3 | 14 | 0 | 0 | 8 | 8 | 9 | 0 | 18 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 4 | 0 | 7 | 0 | 0 | 0 | 30 | 0 | 0 | 7 | 0 | 0 | 8 | 0 | 0 | 0 | 15 |
| | 2613 | 5 | 0 | 7 | 26 | 9 | 0 | 0 | 11 | 0 | 8 | 26 | 11 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 1 | 35 | 6 | 8 | 6 | 8 | 0 | 14 | 0 | 16 | 0 | 14 | 20 | 0 | 0 | 0 | 0 |
| | 2614 | 2 | 6 | 0 | 0 | 16 | 0 | 0 | 6 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 3 | 8 | 0 | 11 | 0 | 7 | 0 | 8 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 |
| | 2614 | 4 | 11 | 0 | 8 | 9 | 7 | 0 | 0 | 8 | 9 | 0 | 17 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 5 | 9 | 17 | 0 | 0 | 9 | 0 | 0 | 11 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| 2614 | 6 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | |
| 2614 | 7 | 7 | 8 | 7 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | |
| Washington County | 7637 | 1 | 9 | 5 | 5 | 8 | 9 | 7 | 4 | 10 | 0 | 3 | 5 | 5 | 4 | 0 | 0 | 0 |
| | 7637 | 2 | 6 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 6 | 6 | 12 | 4 | 0 | 0 | 0 |
| | 7840 | 2 | 8 | 2 | 7 | 9 | 7 | 2 | 13 | 4 | 5 | 6 | 3 | 4 | 5 | 0 | 0 | 0 |
| | 7840 | 3 | 2 | 9 | 2 | 5 | 2 | 2 | 6 | 5 | 0 | 3 | 8 | 0 | 0 | 2 | 0 | 0 |
| | 7910 | 1 | 3 | 0 | 5 | 0 | 11 | 3 | 3 | 5 | 2 | 0 | 7 | 15 | 2 | 0 | 0 | 0 |
| | 7910 | 2 | 9 | 5 | 3 | 3 | 3 | 2 | 0 | 6 | 0 | 8 | 6 | 0 | 0 | 0 | 0 | 3 |
| | 7921 | 1 | 9 | 11 | 14 | 0 | 7 | 14 | 0 | 5 | 0 | 2 | 8 | 7 | 0 | 0 | 0 | 0 |
| | 7921 | 2 | 34 | 8 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 | 0 | 7 | 8 | 0 | 9 | 0 |
| | 7922 | 1 | 11 | 0 | 0 | 10 | 5 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7922 | 2 | 4 | 0 | 0 | 4 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 |
| | 7937 | 3 | 2 | 3 | 3 | 7 | 6 | 0 | 2 | 2 | 5 | 6 | 4 | 2 | 4 | 1 | 0 | 0 |
| | 7947 | 1 | 8 | 9 | 6 | 10 | 10 | 11 | 0 | 0 | 15 | 0 | 25 | 0 | 0 | 0 | 0 | 0 |
| | 7947 | 2 | 0 | 0 | 0 | 0 | 12 | 6 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 |
| | 7947 | 3 | 7 | 9 | 0 | 6 | 0 | 0 | 0 | 25 | 0 | 9 | 0 | 0 | 0 | 0 | 12 | 0 |
| 7947 | 4 | 7 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 17 | 0 | 0 | 0 | 0 | |
| 7957 | 1 | 16 | 0 | 5 | 0 | 6 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total Proposed Market Area | | | 338 | 146 | 139 | 169 | 161 | 133 | 97 | 151 | 67 | 122 | 152 | 204 | 48 | 18 | 32 | 29 |

Fayette total

203 85 89 102 78 82 48 71 55 54 105 104 21 6 11 26

Brownsville 62-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2610 | 1 | 5 | 0 | 0 | 5 | 2 | 1 | 1 | 1 | 2 | 3 | 2 | 3 | 2 | 0 | 0 | 0 |
| | 2611 | 1 | 0 | 0 | 0 | 1 | 2 | 2 | 0 | 1 | 1 | 1 | 1 | 2 | 0 | 0 | 0 | 0 |
| | 2611 | 2 | 1 | 0 | 1 | 1 | 3 | 1 | 0 | 0 | 2 | 2 | 2 | 2 | 1 | 1 | 0 | 0 |
| | 2611 | 3 | 4 | 3 | 2 | 2 | 1 | 1 | 2 | 2 | 1 | 2 | 1 | 2 | 0 | 1 | 0 | 1 |
| | 2612 | 1 | 12 | 0 | 3 | 2 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 2 | 0 | 3 | 0 | 3 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 3 | 2 | 2 | 2 | 2 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 |
| | 2612 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 |
| | 2613 | 1 | 2 | 2 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 2 | 0 | 1 | 0 | 0 | 1 |
| | 2613 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| | 2613 | 3 | 4 | 0 | 0 | 0 | 2 | 2 | 3 | 0 | 5 | 0 | 0 | 3 | 0 | 0 | 0 | 0 |
| | 2613 | 4 | 0 | 2 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 5 |
| | 2613 | 5 | 0 | 2 | 8 | 3 | 0 | 0 | 0 | 3 | 0 | 2 | 8 | 3 | 0 | 0 | 0 | 0 |
| | 2614 | 1 | 11 | 2 | 2 | 2 | 2 | 2 | 0 | 4 | 0 | 5 | 0 | 4 | 6 | 0 | 0 | 0 |
| | 2614 | 2 | 2 | 0 | 0 | 5 | 0 | 0 | 0 | 2 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 3 | 2 | 0 | 3 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 2614 | 4 | 3 | 0 | 2 | 3 | 2 | 0 | 0 | 0 | 2 | 3 | 0 | 5 | 0 | 0 | 0 | 0 |
| | 2614 | 5 | 3 | 5 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 |
| 2614 | 6 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | |
| 2614 | 7 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | |
| Washington County | 7637 | 1 | 3 | 2 | 2 | 2 | 3 | 2 | 1 | 3 | 0 | 1 | 2 | 2 | 1 | 0 | 0 | 0 |
| | 7637 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 2 | 4 | 1 | 0 | 0 | 0 |
| | 7840 | 2 | 2 | 1 | 2 | 3 | 2 | 1 | 4 | 1 | 2 | 2 | 1 | 1 | 2 | 0 | 0 | 0 |
| | 7840 | 3 | 1 | 3 | 1 | 2 | 1 | 1 | 2 | 2 | 0 | 1 | 2 | 0 | 0 | 1 | 0 | 0 |
| | 7910 | 1 | 1 | 0 | 2 | 0 | 3 | 1 | 1 | 2 | 1 | 0 | 2 | 5 | 1 | 0 | 0 | 0 |
| | 7910 | 2 | 3 | 2 | 1 | 1 | 1 | 1 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 1 |
| | 7921 | 1 | 3 | 3 | 4 | 0 | 2 | 4 | 0 | 2 | 0 | 1 | 2 | 2 | 0 | 0 | 0 | 0 |
| | 7921 | 2 | 10 | 2 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 2 | 2 | 0 | 3 | 0 |
| | 7922 | 1 | 3 | 0 | 0 | 3 | 2 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7922 | 2 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 7937 | 3 | 1 | 1 | 1 | 2 | 2 | 0 | 1 | 1 | 2 | 2 | 1 | 1 | 1 | 0 | 0 | 0 |
| | 7947 | 1 | 2 | 3 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 5 | 0 | 8 | 0 | 0 | 0 | 0 |
| | 7947 | 2 | 0 | 0 | 0 | 0 | 4 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| 7947 | 3 | 2 | 3 | 0 | 2 | 0 | 0 | 0 | 8 | 0 | 3 | 0 | 0 | 0 | 0 | 4 | 0 | |
| 7947 | 4 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 5 | 0 | 0 | 0 | 0 | |
| 7957 | 1 | 5 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total Proposed Market Area | | | 101 | 44 | 42 | 51 | 48 | 40 | 29 | 45 | 20 | 37 | 46 | 61 | 14 | 5 | 10 | 9 |

Fayette total 61 26 27 31 23 25 14 21 17 16 32 31 6 2 3 8

Brownsville 65-74

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2610 | 1 | 13 | 13 | 6 | 11 | 9 | 6 | 7 | 4 | 6 | 5 | 6 | 5 | 0 | 2 | 0 | 2 |
| | 2611 | 1 | 2 | 8 | 6 | 7 | 6 | 4 | 2 | 7 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2611 | 2 | 4 | 12 | 8 | 0 | 9 | 7 | 4 | 0 | 7 | 3 | 3 | 0 | 0 | 1 | 0 | 0 |
| | 2611 | 3 | 11 | 8 | 6 | 4 | 18 | 4 | 4 | 2 | 2 | 7 | 2 | 1 | 0 | 0 | 0 | 0 |
| | 2612 | 1 | 39 | 0 | 36 | 0 | 10 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 2 | 0 | 0 | 10 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 3 | 37 | 6 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 4 | 0 | 0 | 0 | 9 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 1 | 12 | 11 | 10 | 4 | 2 | 6 | 3 | 2 | 4 | 5 | 1 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| | 2613 | 3 | 0 | 16 | 0 | 11 | 8 | 12 | 0 | 0 | 0 | 19 | 17 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 4 | 9 | 9 | 12 | 24 | 0 | 0 | 7 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 5 | 19 | 27 | 0 | 29 | 12 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| | 2614 | 1 | 30 | 0 | 9 | 16 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 |
| | 2614 | 2 | 13 | 6 | 0 | 6 | 14 | 13 | 0 | 7 | 0 | 7 | 0 | 16 | 0 | 0 | 0 | 0 |
| | 2614 | 3 | 0 | 0 | 21 | 8 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 4 | 16 | 0 | 20 | 19 | 12 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 5 | 23 | 28 | 20 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 |
| 2614 | 6 | 11 | 0 | 0 | 10 | 0 | 10 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2614 | 7 | 17 | 7 | 8 | 14 | 9 | 9 | 10 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Washington County | 7637 | 1 | 6 | 0 | 11 | 11 | 8 | 4 | 5 | 0 | 5 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7637 | 2 | 9 | 8 | 4 | 0 | 4 | 19 | 2 | 0 | 9 | 5 | 5 | 0 | 0 | 0 | 0 | 0 |
| | 7840 | 2 | 6 | 3 | 5 | 8 | 3 | 4 | 4 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| | 7840 | 3 | 7 | 5 | 9 | 6 | 8 | 3 | 1 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| | 7910 | 1 | 6 | 12 | 10 | 4 | 7 | 2 | 10 | 8 | 2 | 8 | 3 | 0 | 2 | 0 | 0 | 0 |
| | 7910 | 2 | 6 | 3 | 8 | 9 | 17 | 7 | 0 | 3 | 5 | 4 | 3 | 0 | 0 | 0 | 0 | 3 |
| | 7921 | 1 | 0 | 5 | 13 | 0 | 0 | 0 | 0 | 13 | 0 | 15 | 0 | 5 | 0 | 0 | 0 | 0 |
| | 7921 | 2 | 39 | 23 | 20 | 16 | 11 | 0 | 16 | 0 | 8 | 8 | 0 | 8 | 0 | 0 | 0 | 0 |
| | 7922 | 1 | 0 | 7 | 6 | 8 | 0 | 10 | 6 | 0 | 7 | 0 | 0 | 7 | 6 | 0 | 0 | 0 |
| | 7922 | 2 | 0 | 0 | 10 | 6 | 4 | 5 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7937 | 3 | 11 | 8 | 12 | 6 | 13 | 1 | 2 | 9 | 0 | 4 | 7 | 0 | 0 | 4 | 0 | 0 |
| | 7947 | 1 | 28 | 0 | 0 | 9 | 7 | 20 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 |
| | 7947 | 2 | 6 | 0 | 0 | 0 | 6 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7947 | 3 | 0 | 0 | 6 | 0 | 10 | 5 | 0 | 16 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 7947 | 4 | 10 | 6 | 0 | 19 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 7957 | 1 | 13 | 19 | 10 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | |
| Total Proposed Market Area | | | 403 | 250 | 296 | 314 | 239 | 158 | 124 | 92 | 66 | 119 | 57 | 60 | 16 | 7 | 0 | 23 |

Fayette total

256 151 172 200 134 78 78 28 30 60 29 30 8 3 0 16

Brownsville 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2610 | 1 | 18 | 20 | 4 | 10 | 9 | 6 | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 2611 | 1 | 6 | 6 | 9 | 2 | 9 | 12 | 0 | 4 | 5 | 0 | 0 | 4 | 0 | 0 | 0 | 2 |
| | 2611 | 2 | 8 | 8 | 7 | 4 | 6 | 0 | 1 | 0 | 0 | 4 | 0 | 1 | 0 | 0 | 0 | 0 |
| | 2611 | 3 | 13 | 14 | 14 | 4 | 2 | 7 | 0 | 0 | 0 | 2 | 3 | 5 | 0 | 0 | 0 | 0 |
| | 2612 | 1 | 0 | 12 | 27 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 2 | 0 | 0 | 21 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 3 | 7 | 8 | 0 | 0 | 0 | 0 | 8 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2612 | 4 | 22 | 10 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 1 | 8 | 6 | 12 | 6 | 5 | 7 | 0 | 3 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 |
| | 2613 | 2 | 20 | 0 | 16 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 3 | 48 | 9 | 10 | 10 | 12 | 0 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 4 | 9 | 47 | 7 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2613 | 5 | 35 | 20 | 10 | 19 | 20 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 1 | 18 | 0 | 8 | 9 | 0 | 0 | 8 | 0 | 0 | 8 | 8 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 2 | 15 | 28 | 22 | 15 | 0 | 0 | 6 | 7 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 3 | 9 | 0 | 9 | 18 | 0 | 8 | 0 | 16 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 4 | 9 | 9 | 18 | 9 | 9 | 9 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2614 | 5 | 11 | 11 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2614 | 6 | 11 | 58 | 0 | 0 | 0 | 24 | 0 | 13 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | |
| 2614 | 7 | 17 | 0 | 25 | 8 | 0 | 0 | 8 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Washington County | 7637 | 1 | 4 | 14 | 15 | 17 | 0 | 4 | 0 | 0 | 0 | 4 | 0 | 0 | 1 | 0 | 0 | 0 |
| | 7637 | 2 | 14 | 17 | 9 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7840 | 2 | 9 | 12 | 7 | 8 | 2 | 6 | 0 | 0 | 2 | 0 | 0 | 4 | 0 | 0 | 0 | 0 |
| | 7840 | 3 | 10 | 16 | 0 | 8 | 12 | 6 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| | 7910 | 1 | 12 | 19 | 13 | 7 | 9 | 5 | 0 | 2 | 3 | 1 | 5 | 2 | 5 | 0 | 0 | 0 |
| | 7910 | 2 | 12 | 6 | 12 | 6 | 6 | 0 | 2 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7921 | 1 | 18 | 9 | 15 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7921 | 2 | 48 | 37 | 24 | 23 | 8 | 7 | 0 | 8 | 0 | 8 | 0 | 8 | 0 | 0 | 0 | 0 |
| | 7922 | 1 | 21 | 18 | 0 | 11 | 12 | 0 | 0 | 5 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 7922 | 2 | 0 | 0 | 5 | 0 | 6 | 0 | 0 | 0 | 0 | 4 | 3 | 3 | 0 | 0 | 0 | 0 |
| | 7937 | 3 | 16 | 14 | 12 | 20 | 8 | 0 | 9 | 10 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 7947 | 1 | 14 | 18 | 32 | 10 | 0 | 0 | 0 | 3 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 |
| | 7947 | 2 | 6 | 0 | 0 | 0 | 0 | 0 | 7 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7947 | 3 | 6 | 13 | 13 | 6 | 17 | 0 | 7 | 4 | 4 | 0 | 5 | 4 | 0 | 0 | 0 | 0 | |
| 7947 | 4 | 18 | 15 | 7 | 5 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | |
| 7957 | 1 | 10 | 5 | 0 | 3 | 4 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total Proposed Market Area | | | 502 | 479 | 395 | 270 | 158 | 147 | 105 | 100 | 27 | 48 | 34 | 40 | 24 | 0 | 0 | 4 |

Fayette total

284 266 231 137 72 109 76 61 13 30 11 12 18 0 0 2

| Municipality | Development | Elderly Units |
|-----------------|-----------------------|---------------|
| Uniontown | Beeson Court | 45 |
| Uniontown | East View Terrace | 10 |
| Uniontown | Gallatin Apartments | 38 |
| Uniontown | Marshall Manor | 95 |
| Uniontown | Poplar Lane Court | 44 |
| Uniontown | The Heritage | 34 |
| Uniontown | White Swan Apartments | 78 |
| Fairchance | Wynnwood Commons | 32 |
| North Union Twp | Confer Vista | 32 |
| Totals | | 408 |

Source: Pennsylvania Housing Finance Agency

Fairchance Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.93%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 29 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 33 |
| \$10,000 to \$19,999 (50%) | 84 |
| \$15,000 to \$24,999 (60%) | 143 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 82 |
| \$10,000 to \$19,999 (50%) | 146 |
| \$15,000 to \$24,999 (60%) | 144 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 244 |
| \$10,000 to \$19,999 (50%) | 481 |
| \$15,000 to \$24,999 (60%) | 322 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 359 | x 35% eligible | 126 |
| Total between \$10,000 to \$19,999 (50%) | 711 | x 35% eligible | 249 |
| Total between \$15,000 to \$24,999 (60%) | 609 | x 35% eligible | <u>213</u> |
| | | | 588 |

Total Age & Income Eligible Population 588

Subsidized Units in Market Area 408

Overall Capture Rate 74.36%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Fairchance Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.96%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 26 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 10 |
| \$10,000 to \$19,999 (50%) | 25 |
| \$15,000 to \$24,999 (60%) | 43 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 82 |
| \$10,000 to \$19,999 (50%) | 146 |
| \$15,000 to \$24,999 (60%) | 144 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 244 |
| \$10,000 to \$19,999 (50%) | 481 |
| \$15,000 to \$24,999 (60%) | 322 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 336 | x 35% eligible | 118 |
| Total between \$10,000 to \$19,999 (50%) | 652 | x 35% eligible | 228 |
| Total between \$15,000 to \$24,999 (60%) | 509 | x 35% eligible | <u>178</u> |
| | | | 524 |

Total Age & Income Eligible Population 524

Subsidized Units in Market Area 408

Overall Capture Rate 82.83%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Fairchance Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.93%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 29 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 33 |
| \$10,000 to \$19,999 (50%) | 84 |
| \$15,000 to \$24,999 (60%) | 143 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 82 |
| \$10,000 to \$19,999 (50%) | 146 |
| \$15,000 to \$24,999 (60%) | 144 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 244 |
| \$10,000 to \$19,999 (50%) | 481 |
| \$15,000 to \$24,999 (60%) | 322 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 359 | x 35% eligible | 126 |
| Total between \$10,000 to \$19,999 (50%) | 711 | x 35% eligible | 249 |
| Total between \$15,000 to \$24,999 (60%) | 609 | x 35% eligible | <u>213</u> |
| | | | 588 |

Total Age & Income Eligible Population 588

Subsidized Units in Market Area 32

Overall Capture Rate 10.38%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Fairchance Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.96%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 26 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 10 |
| \$10,000 to \$19,999 (50%) | 25 |
| \$15,000 to \$24,999 (60%) | 43 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 82 |
| \$10,000 to \$19,999 (50%) | 146 |
| \$15,000 to \$24,999 (60%) | 144 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 244 |
| \$10,000 to \$19,999 (50%) | 481 |
| \$15,000 to \$24,999 (60%) | 322 |

| | | | |
|--|-----|----------------|-----|
| Total between \$10,000 to \$14,999 (40%) | 336 | x 35% eligible | 118 |
| Total between \$10,000 to \$19,999 (50%) | 652 | x 35% eligible | 228 |
| Total between \$15,000 to \$24,999 (60%) | 509 | x 35% eligible | 178 |
| | | | 524 |

Total Age & Income Eligible Population 524

Subsidized Units in Market Area 32

Overall Capture Rate 11.07%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Fairchance 55-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| | 2618 | 3 | 11 | 0 | 0 | 22 | 24 | 0 | 0 | 0 | 0 | 11 | 21 | 0 | 0 | 0 | 0 | 0 |
| | 2618 | 4 | 10 | 10 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 1 | 6 | 0 | 9 | 6 | 0 | 0 | 9 | 0 | 0 | 0 | 16 | 17 | 0 | 17 | 0 | 0 |
| | 2620 | 2 | 0 | 10 | 7 | 0 | 0 | 10 | 0 | 0 | 0 | 17 | 0 | 0 | 0 | 11 | 0 | 0 |
| | 2620 | 3 | 0 | 0 | 0 | 8 | 9 | 8 | 0 | 12 | 0 | 9 | 12 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 4 | 6 | 0 | 6 | 0 | 8 | 0 | 10 | 0 | 0 | 10 | 38 | 0 | 0 | 10 | 0 | 10 |
| | 2621 | 1 | 0 | 0 | 0 | 15 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 2 | 10 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 9 | 14 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 3 | 28 | 0 | 0 | 16 | 0 | 16 | 0 | 0 | 0 | 16 | 9 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 3 | 44 | 0 | 18 | 25 | 0 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 4 | 11 | 13 | 11 | 0 | 14 | 13 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 5 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 0 | 0 | 0 | 0 |
| | 2623 | 4 | 20 | 0 | 13 | 0 | 0 | 9 | 0 | 11 | 0 | 0 | 30 | 14 | 0 | 10 | 0 | 8 |
| | 2624 | 1 | 13 | 0 | 0 | 0 | 7 | 9 | 0 | 0 | 8 | 0 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 2 | 7 | 0 | 15 | 7 | 4 | 7 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 3 | 7 | 0 | 0 | 13 | 0 | 0 | 4 | 0 | 7 | 0 | 11 | 13 | 0 | 0 | 0 | 0 |
| | 2624 | 4 | 0 | 15 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 7 | 10 | 0 | 5 | 0 | 0 |
| | 2625 | 4 | 0 | 13 | 0 | 0 | 6 | 0 | 11 | 13 | 0 | 7 | 8 | 0 | 0 | 0 | 4 | 0 |
| | 2627 | 6 | 8 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 1 | 25 | 0 | 11 | 11 | 10 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 9 | 0 | 0 | 11 | 28 | 0 | 17 | 0 | 9 | 0 | 0 | 17 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 46 | 0 | 12 | 15 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 0 |
| | 2628 | 5 | 8 | 10 | 0 | 0 | 8 | 18 | 0 | 0 | 9 | 0 | 17 | 10 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 0 | 0 | 12 | 0 | 12 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 9 | 9 | 0 | 11 | 0 | 0 | 0 | 9 | 0 | 0 | 9 | 13 | 0 | 0 | 0 | 0 |
| | 2631 | 1 | 10 | 4 | 15 | 2 | 2 | 11 | 0 | 7 | 2 | 6 | 9 | 6 | 0 | 0 | 0 | 0 |
| | 2631 | 2 | 12 | 20 | 14 | 12 | 12 | 9 | 5 | 3 | 0 | 7 | 2 | 10 | 6 | 0 | 0 | 2 |
| | 2631 | 3 | 16 | 30 | 9 | 0 | 29 | 4 | 7 | 4 | 0 | 4 | 5 | 5 | 4 | 0 | 0 | 0 |
| | 2632 | 1 | 0 | 16 | 11 | 1 | 5 | 0 | 4 | 0 | 2 | 11 | 0 | 7 | 8 | 0 | 0 | 0 |
| | 2632 | 2 | 26 | 16 | 0 | 11 | 0 | 19 | 0 | 0 | 0 | 0 | 8 | 6 | 6 | 0 | 4 | 0 |
| Total Proposed Market Area | | | 136 | 33 | 51 | 92 | 67 | 60 | 35 | 22 | 0 | 82 | 120 | 31 | 0 | 38 | 0 | 10 |

Fairchance 65-74

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| | 2618 | 3 | 9 | 21 | 9 | 19 | 9 | 9 | 0 | 0 | 9 | 9 | 10 | 9 | 0 | 0 | 0 | 0 |
| | 2618 | 4 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 1 | 0 | 0 | 0 | 0 | 0 | 10 | 11 | 0 | 0 | 0 | 19 | 9 | 11 | 0 | 0 | 0 |
| | 2620 | 2 | 43 | 15 | 14 | 19 | 13 | 0 | 9 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 12 | 0 |
| | 2620 | 3 | 8 | 0 | 0 | 0 | 15 | 9 | 0 | 24 | 0 | 0 | 0 | 0 | 15 | 0 | 0 | 0 |
| | 2620 | 4 | 0 | 0 | 0 | 12 | 0 | 7 | 0 | 12 | 0 | 0 | 7 | 0 | 0 | 0 | 8 | 0 |
| | 2621 | 1 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 3 | 32 | 15 | 0 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 2 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 3 | 12 | 31 | 33 | 0 | 0 | 0 | 0 | 0 | 15 | 0 | 18 | 15 | 0 | 0 | 12 | 0 |
| | 2622 | 4 | 0 | 0 | 0 | 17 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 12 | 0 | 0 | 0 | 0 |
| | 2622 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 12 | 0 | 0 | 14 | 0 | 0 | 0 | 0 |
| | 2623 | 4 | 6 | 8 | 12 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 9 |
| | 2624 | 1 | 0 | 15 | 7 | 0 | 0 | 8 | 0 | 7 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 |
| | 2624 | 2 | 13 | 6 | 6 | 0 | 17 | 0 | 0 | 6 | 6 | 6 | 0 | 0 | 0 | 3 | 0 | 0 |
| | 2624 | 3 | 8 | 8 | 21 | 11 | 12 | 6 | 17 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 |
| | 2624 | 4 | 0 | 6 | 0 | 6 | 0 | 6 | 0 | 5 | 0 | 11 | 7 | 12 | 0 | 0 | 0 | 0 |
| | 2625 | 4 | 0 | 12 | 38 | 10 | 0 | 12 | 6 | 11 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 |
| | 2627 | 6 | 10 | 0 | 0 | 10 | 0 | 0 | 7 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 1 | 25 | 27 | 7 | 8 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 33 | 31 | 7 | 0 | 6 | 13 | 0 | 15 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 0 | 31 | 6 | 20 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 10 | 10 | 10 | 27 | 9 | 0 | 25 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 0 | 0 | 0 | 0 | 20 | 7 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 10 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 8 | 14 | 6 | 0 | 20 | 0 | 13 | 9 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2631 | 1 | 13 | 7 | 15 | 11 | 2 | 6 | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 0 | 0 |
| | 2631 | 2 | 12 | 12 | 7 | 12 | 6 | 2 | 6 | 7 | 2 | 6 | 0 | 2 | 0 | 0 | 7 | 0 |
| | 2631 | 3 | 20 | 14 | 0 | 28 | 12 | 18 | 0 | 0 | 0 | 6 | 6 | 7 | 0 | 0 | 0 | 0 |
| | 2632 | 1 | 12 | 13 | 19 | 8 | 6 | 1 | 4 | 5 | 0 | 9 | 2 | 3 | 0 | 0 | 0 | 0 |
| | 2632 | 2 | 13 | 13 | 11 | 9 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 127 | 82 | 64 | 80 | 51 | 50 | 20 | 62 | 45 | 9 | 73 | 59 | 26 | 0 | 32 | 0 |

Fairchance 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| | 2618 | 3 | 0 | 26 | 20 | 18 | 8 | 16 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2618 | 4 | 29 | 9 | 19 | 8 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 1 | 16 | 30 | 8 | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 2 | 44 | 28 | 17 | 11 | 9 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 3 | 10 | 35 | 13 | 0 | 9 | 10 | 0 | 0 | 0 | 0 | 0 | 13 | 16 | 0 | 0 | 0 |
| | 2620 | 4 | 11 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 21 | 0 | 0 |
| | 2621 | 1 | 50 | 0 | 9 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 2 | 0 | 9 | 22 | 12 | 9 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 3 | 40 | 21 | 36 | 0 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 2 | 13 | 55 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 3 | 0 | 11 | 24 | 0 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 4 | 10 | 20 | 28 | 10 | 0 | 13 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 5 | 0 | 0 | 21 | 13 | 18 | 0 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 13 | 0 | 0 |
| | 2623 | 4 | 0 | 19 | 25 | 8 | 0 | 0 | 0 | 0 | 0 | 10 | 10 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 2 | 0 | 17 | 0 | 12 | 0 | 7 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 3 | 24 | 8 | 10 | 10 | 8 | 10 | 0 | 18 | 21 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 4 | 8 | 0 | 0 | 7 | 0 | 7 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2625 | 4 | 8 | 0 | 0 | 7 | 7 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2627 | 6 | 0 | 8 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 1 | 0 | 26 | 0 | 7 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 18 | 18 | 8 | 8 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 17 | 40 | 0 | 0 | 9 | 8 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 21 | 10 | 30 | 11 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 18 | 0 | 8 | 0 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 12 | 22 | 11 | 12 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 15 | 15 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| | 2631 | 1 | 14 | 2 | 18 | 3 | 4 | 5 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 0 |
| | 2631 | 2 | 11 | 7 | 11 | 2 | 4 | 4 | 14 | 4 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2631 | 3 | 16 | 16 | 27 | 22 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2632 | 1 | 23 | 8 | 13 | 11 | 32 | 10 | 0 | 0 | 3 | 3 | 2 | 0 | 0 | 0 | 0 | 0 |
| | 2632 | 2 | 8 | 0 | 8 | 1 | 8 | 0 | 8 | 0 | 7 | 0 | 0 | 0 | 0 | 8 | 0 | 0 |
| Total Proposed Market Area | | | 223 | 244 | 237 | 85 | 73 | 96 | 10 | 22 | 12 | 0 | 8 | 24 | 16 | 34 | 0 | 0 |

Fairchance 62-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| | 2618 | 3 | 3 | 0 | 0 | 7 | 7 | 0 | 0 | 0 | 0 | 3 | 6 | 0 | 0 | 0 | 0 | 0 |
| | 2618 | 4 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 1 | 2 | 0 | 3 | 2 | 0 | 0 | 3 | 0 | 0 | 0 | 5 | 5 | 0 | 5 | 0 | 0 |
| | 2620 | 2 | 0 | 3 | 2 | 0 | 0 | 3 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 3 | 0 | 0 |
| | 2620 | 3 | 0 | 0 | 0 | 2 | 3 | 2 | 0 | 4 | 0 | 3 | 4 | 0 | 0 | 0 | 0 | 0 |
| | 2620 | 4 | 2 | 0 | 2 | 0 | 2 | 0 | 3 | 0 | 0 | 3 | 11 | 0 | 0 | 3 | 0 | 3 |
| | 2621 | 1 | 0 | 0 | 0 | 5 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 2 | 3 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 3 | 4 | 0 | 0 | 0 | 0 | 0 |
| | 2621 | 3 | 8 | 0 | 0 | 5 | 0 | 5 | 0 | 0 | 0 | 5 | 3 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 3 | 13 | 0 | 5 | 8 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 4 | 3 | 4 | 3 | 0 | 4 | 4 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2622 | 5 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 |
| | 2623 | 4 | 6 | 0 | 4 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 9 | 4 | 0 | 3 | 0 | 2 |
| | 2624 | 1 | 4 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 2 | 2 | 0 | 5 | 2 | 1 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2624 | 3 | 2 | 0 | 0 | 4 | 0 | 0 | 1 | 0 | 2 | 0 | 3 | 4 | 0 | 0 | 0 | 0 |
| | 2624 | 4 | 0 | 5 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 3 | 0 | 2 | 0 | 0 |
| | 2625 | 4 | 0 | 4 | 0 | 0 | 2 | 0 | 3 | 4 | 0 | 2 | 2 | 0 | 0 | 0 | 1 | 0 |
| | 2627 | 6 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 1 | 8 | 0 | 3 | 3 | 3 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 3 | 0 | 0 | 3 | 8 | 0 | 5 | 0 | 3 | 0 | 0 | 5 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 14 | 0 | 4 | 5 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| | 2628 | 5 | 2 | 3 | 0 | 0 | 2 | 5 | 0 | 0 | 3 | 0 | 5 | 3 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 0 | 0 | 4 | 0 | 4 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 3 | 3 | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 4 | 0 | 0 | 0 | 0 |
| | 2631 | 1 | 3 | 1 | 5 | 1 | 1 | 3 | 0 | 2 | 1 | 2 | 3 | 2 | 0 | 0 | 0 | 0 |
| | 2631 | 2 | 4 | 6 | 4 | 4 | 4 | 3 | 2 | 1 | 0 | 2 | 1 | 3 | 2 | 0 | 0 | 1 |
| | 2631 | 3 | 5 | 9 | 3 | 0 | 9 | 1 | 2 | 1 | 0 | 1 | 2 | 2 | 1 | 0 | 0 | 0 |
| | 2632 | 1 | 0 | 5 | 3 | 0 | 2 | 0 | 1 | 0 | 1 | 3 | 0 | 2 | 2 | 0 | 0 | 0 |
| | 2632 | 2 | 8 | 5 | 0 | 3 | 0 | 6 | 0 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 1 | 0 |
| Total Proposed Market Area | | | 41 | 10 | 15 | 28 | 20 | 18 | 11 | 7 | 0 | 25 | 36 | 9 | 0 | 11 | 0 | 3 |

| County | Municipality | Development | Elderly Units |
|---------|----------------|--------------------|---------------|
| Fayette | Masontown | C.E. Hess Terrace | 10 |
| Greene | Carmichaels | Carmichaels Arbors | 75 |
| Greene | Cumberland Twp | Woodside Manor | 45 |
| Totals | | | 130 |

Source: Pennsylvania Housing Finance Agency

Masontown Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.97%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 49 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 149 |
| \$10,000 to \$19,999 (50%) | 275 |
| \$15,000 to \$24,999 (60%) | 229 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 228 |
| \$10,000 to \$19,999 (50%) | 372 |
| \$15,000 to \$24,999 (60%) | 370 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 320 |
| \$10,000 to \$19,999 (50%) | 485 |
| \$15,000 to \$24,999 (60%) | 391 |

| | | | |
|--|-------|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 697 | x 35% eligible | 244 |
| Total between \$10,000 to \$19,999 (50%) | 1,132 | x 35% eligible | 396 |
| Total between \$15,000 to \$24,999 (60%) | 990 | x 35% eligible | <u>347</u> |
| | | | 987 |

Total Age & Income Eligible Population 987

Subsidized Units in Market Area 130

Overall Capture Rate 18.14%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Masontown Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.96%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 41 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 45 |
| \$10,000 to \$19,999 (50%) | 83 |
| \$15,000 to \$24,999 (60%) | 69 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 228 |
| \$10,000 to \$19,999 (50%) | 372 |
| \$15,000 to \$24,999 (60%) | 370 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 320 |
| \$10,000 to \$19,999 (50%) | 485 |
| \$15,000 to \$24,999 (60%) | 391 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 593 | x 35% eligible | 207 |
| Total between \$10,000 to \$19,999 (50%) | 940 | x 35% eligible | 329 |
| Total between \$15,000 to \$24,999 (60%) | 830 | x 35% eligible | <u>290</u> |
| | | | 827 |

Total Age & Income Eligible Population

827

Subsidized Units in Market Area

130

Overall Capture Rate

20.69%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Masontown Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.97%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 33 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 106 |
| \$10,000 to \$19,999 (50%) | 195 |
| \$15,000 to \$24,999 (60%) | 158 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 180 |
| \$10,000 to \$19,999 (50%) | 276 |
| \$15,000 to \$24,999 (60%) | 264 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 198 |
| \$10,000 to \$19,999 (50%) | 275 |
| \$15,000 to \$24,999 (60%) | 244 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 484 | x 35% eligible | 169 |
| Total between \$10,000 to \$19,999 (50%) | 746 | x 35% eligible | 261 |
| Total between \$15,000 to \$24,999 (60%) | 666 | x 35% eligible | <u>233</u> |
| | | | 664 |

Total Age & Income Eligible Population

664

Subsidized Units in Market Area

10

Overall Capture Rate

6.48%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Masontown Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.08%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 28 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 32 |
| \$10,000 to \$19,999 (50%) | 59 |
| \$15,000 to \$24,999 (60%) | 47 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 180 |
| \$10,000 to \$19,999 (50%) | 276 |
| \$15,000 to \$24,999 (60%) | 264 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 198 |
| \$10,000 to \$19,999 (50%) | 275 |
| \$15,000 to \$24,999 (60%) | 244 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 410 | x 35% eligible | 143 |
| Total between \$10,000 to \$19,999 (50%) | 610 | x 35% eligible | 213 |
| Total between \$15,000 to \$24,999 (60%) | 555 | x 35% eligible | <u>194</u> |
| | | | 551 |

Total Age & Income Eligible Population 551

Subsidized Units in Market Area 10

Overall Capture Rate 6.89%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Masontown 55-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Greene County | 9701 | 2 | 5 | 0 | 5 | 3 | 0 | 4 | 0 | 0 | 0 | 0 | 6 | 6 | 0 | 0 | 0 | 0 |
| | 9701 | 3 | 21 | 0 | 7 | 8 | 13 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 4 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 7 | 0 | 0 | 0 | 0 |
| | 9701 | 5 | 2 | 1 | 2 | 0 | 4 | 3 | 2 | 0 | 0 | 5 | 2 | 3 | 1 | 0 | 0 | 0 |
| | 9701 | 6 | 0 | 14 | 0 | 6 | 0 | 0 | 0 | 22 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 7 | 7 | 6 | 0 | 0 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| | 9701 | 8 | 7 | 0 | 7 | 6 | 13 | 0 | 9 | 7 | 0 | 0 | 17 | 9 | 0 | 0 | 0 | 7 |
| | 9705 | 1 | 5 | 2 | 2 | 3 | 8 | 5 | 3 | 4 | 5 | 2 | 5 | 2 | 2 | 2 | 0 | 3 |
| | 9708 | 1 | 4 | 12 | 11 | 6 | 7 | 5 | 3 | 4 | 2 | 2 | 0 | 9 | 3 | 0 | 0 | 3 |
| 9708 | 2 | 4 | 8 | 3 | 2 | 0 | 4 | 0 | 5 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | |
| Fayette County | 2613 | 5 | 0 | 7 | 26 | 9 | 0 | 0 | 0 | 11 | 0 | 8 | 26 | 11 | 0 | 0 | 0 | 0 |
| | 2628 | 1 | 25 | 0 | 11 | 11 | 10 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 8 | 10 | 0 | 0 | 8 | 18 | 0 | 0 | 9 | 0 | 17 | 10 | 0 | 0 | 0 | 0 |
| | 2629 | 1 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 14 | 0 | 0 | 0 | 0 |
| | 2629 | 2 | 0 | 0 | 23 | 0 | 0 | 0 | 0 | 27 | 0 | 0 | 22 | 0 | 0 | 13 | 0 | 0 |
| | 2629 | 3 | 36 | 12 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 9 | 9 | 0 | 11 | 0 | 0 | 0 | 9 | 0 | 0 | 9 | 13 | 0 | 0 | 0 | 0 |
| | 2629 | 5 | 7 | 13 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17 |
| | 2630 | 1 | 12 | 0 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 2 | 0 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 3 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 0 | 15 | 0 | 0 |
| | 2630 | 4 | 0 | 10 | 0 | 10 | 19 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 12 | 0 | 0 | 0 |
| 2631 | 1 | 10 | 4 | 15 | 2 | 2 | 11 | 0 | 7 | 2 | 6 | 9 | 6 | 0 | 0 | 0 | 0 | |
| 2631 | 2 | 12 | 20 | 14 | 12 | 12 | 9 | 5 | 3 | 0 | 7 | 2 | 10 | 6 | 0 | 0 | 2 | |
| Total Proposed Market Area | | | 189 | 149 | 126 | 103 | 107 | 91 | 22 | 123 | 28 | 68 | 122 | 136 | 27 | 30 | 6 | 32 |

Masontown 62-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Greene County | 9701 | 2 | 2 | 0 | 2 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| | 9701 | 3 | 6 | 0 | 2 | 2 | 4 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 4 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| | 9701 | 5 | 1 | 0 | 1 | 0 | 1 | 1 | 1 | 0 | 0 | 2 | 1 | 1 | 0 | 0 | 0 | 0 |
| | 9701 | 6 | 0 | 4 | 0 | 2 | 0 | 0 | 0 | 7 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 7 | 2 | 2 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| | 9701 | 8 | 2 | 0 | 2 | 2 | 4 | 0 | 3 | 2 | 0 | 0 | 5 | 3 | 0 | 0 | 0 | 2 |
| | 9705 | 1 | 2 | 1 | 1 | 1 | 2 | 2 | 1 | 1 | 2 | 1 | 2 | 1 | 1 | 1 | 1 | 0 |
| | 9708 | 1 | 1 | 4 | 3 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 0 | 3 | 1 | 0 | 0 | 1 |
| 9708 | 2 | 1 | 2 | 1 | 1 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | |
| Fayette County | 2613 | 5 | 0 | 2 | 8 | 3 | 0 | 0 | 0 | 3 | 0 | 2 | 8 | 3 | 0 | 0 | 0 | 0 |
| | 2628 | 1 | 8 | 0 | 3 | 3 | 3 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 2 | 3 | 0 | 0 | 2 | 5 | 0 | 0 | 3 | 0 | 5 | 3 | 0 | 0 | 0 | 0 |
| | 2629 | 1 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 4 | 0 | 0 | 0 | 0 |
| | 2629 | 2 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 7 | 0 | 0 | 4 | 0 | 0 |
| | 2629 | 3 | 11 | 4 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 3 | 3 | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 4 | 0 | 0 | 0 | 0 |
| | 2629 | 5 | 2 | 4 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| | 2630 | 1 | 4 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 3 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 5 | 0 | 0 |
| | 2630 | 4 | 0 | 3 | 0 | 3 | 6 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 4 | 0 | 0 | 0 |
| 2631 | 1 | 3 | 1 | 5 | 1 | 1 | 3 | 0 | 2 | 1 | 2 | 3 | 2 | 0 | 0 | 0 | 0 | |
| 2631 | 2 | 4 | 6 | 4 | 4 | 4 | 3 | 2 | 1 | 0 | 2 | 1 | 3 | 2 | 0 | 0 | 1 | |
| Total Proposed Market Area | | | 57 | 45 | 38 | 31 | 32 | 27 | 7 | 37 | 8 | 20 | 37 | 41 | 8 | 9 | 2 | 10 |

Masontown 65-74

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Greene County | 9701 | 2 | 0 | 0 | 12 | 1 | 0 | 0 | 6 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 3 | 12 | 15 | 0 | 7 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 4 | 17 | 0 | 0 | 14 | 6 | 22 | 0 | 0 | 6 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 5 | 0 | 2 | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 2 | 0 |
| | 9701 | 6 | 18 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 7 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 18 | 10 | 0 | 0 | 0 | 0 |
| | 9701 | 8 | 28 | 0 | 7 | 14 | 6 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9705 | 1 | 10 | 9 | 14 | 0 | 5 | 4 | 7 | 3 | 0 | 4 | 2 | 0 | 0 | 0 | 0 | 0 |
| | 9708 | 1 | 15 | 5 | 10 | 12 | 10 | 4 | 4 | 2 | 0 | 7 | 2 | 3 | 2 | 0 | 0 | 0 |
| 9708 | 2 | 4 | 5 | 2 | 10 | 4 | 2 | 5 | 0 | 4 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | |
| Fayette County | 2613 | 5 | 19 | 27 | 0 | 29 | 12 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| | 2628 | 1 | 25 | 27 | 7 | 8 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 0 | 0 | 0 | 0 | 20 | 7 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 1 | 0 | 0 | 9 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 2 | 10 | 0 | 9 | 31 | 0 | 0 | 0 | 22 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 3 | 0 | 27 | 20 | 7 | 15 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 8 | 14 | 6 | 0 | 20 | 0 | 13 | 9 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 5 | 17 | 27 | 6 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 1 | 0 | 12 | 0 | 0 | 12 | 0 | 10 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 2 | 9 | 9 | 17 | 0 | 13 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 3 | 0 | 18 | 0 | 15 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 4 | 0 | 0 | 0 | 36 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 |
| 2631 | 1 | 13 | 7 | 15 | 11 | 2 | 6 | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 0 | 0 | |
| 2631 | 2 | 12 | 12 | 7 | 12 | 6 | 2 | 6 | 7 | 2 | 6 | 0 | 2 | 0 | 0 | 7 | 0 | |
| Total Proposed Market Area | | | 217 | 228 | 144 | 226 | 160 | 89 | 69 | 58 | 33 | 62 | 36 | 28 | 4 | 0 | 9 | 7 |

Masontown 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Greene County | 9701 | 2 | 0 | 8 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 8 | 0 | 0 | 0 | 0 |
| | 9701 | 3 | 62 | 30 | 12 | 0 | 10 | 0 | 17 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 4 | 0 | 11 | 9 | 10 | 12 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 5 | 4 | 10 | 8 | 6 | 6 | 4 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 6 | 22 | 11 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 7 | 18 | 8 | 21 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9701 | 8 | 0 | 20 | 0 | 20 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9705 | 1 | 7 | 7 | 5 | 8 | 4 | 4 | 0 | 5 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 9708 | 1 | 20 | 9 | 12 | 10 | 6 | 10 | 8 | 4 | 0 | 2 | 0 | 0 | 0 | 0 | 4 | 0 |
| 9708 | 2 | 6 | 8 | 10 | 5 | 0 | 4 | 4 | 2 | 2 | 0 | 0 | 6 | 0 | 0 | 0 | 3 | |
| Fayette County | 2613 | 5 | 35 | 20 | 10 | 19 | 20 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 1 | 0 | 26 | 0 | 7 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 18 | 0 | 8 | 0 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 1 | 19 | 7 | 0 | 6 | 6 | 6 | 16 | 6 | 6 | 0 | 0 | 9 | 0 | 0 | 0 | 0 |
| | 2629 | 2 | 30 | 21 | 0 | 19 | 7 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 9 |
| | 2629 | 3 | 10 | 0 | 9 | 14 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 15 | 15 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| | 2629 | 5 | 8 | 39 | 0 | 14 | 0 | 0 | 7 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 1 | 10 | 12 | 0 | 13 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 2 | 40 | 20 | 0 | 9 | 9 | 9 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2630 | 3 | 20 | 0 | 0 | 51 | 9 | 9 | 0 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 0 | 0 |
| | 2630 | 4 | 43 | 29 | 21 | 10 | 0 | 10 | 10 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 |
| 2631 | 1 | 14 | 2 | 18 | 3 | 4 | 5 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 0 | |
| 2631 | 2 | 11 | 7 | 11 | 2 | 4 | 4 | 14 | 4 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total Proposed Market Area | | | 412 | 320 | 165 | 226 | 144 | 88 | 95 | 31 | 10 | 45 | 20 | 42 | 3 | 0 | 4 | 18 |

| Municipality | Development | Elderly Units |
|--------------|------------------|---------------|
| Fairchance | Wynnwood Commons | 32 |
| Totals | | 32 |

Source: Pennsylvania Housing Finance Agency

Smithfield Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.03%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 35 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 118 |
| \$10,000 to \$19,999 (50%) | 202 |
| \$15,000 to \$24,999 (60%) | 158 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 199 |
| \$10,000 to \$19,999 (50%) | 311 |
| \$15,000 to \$24,999 (60%) | 235 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 203 |
| \$10,000 to \$19,999 (50%) | 337 |
| \$15,000 to \$24,999 (60%) | 225 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 520 | x 35% eligible | 182 |
| Total between \$10,000 to \$19,999 (50%) | 850 | x 35% eligible | 298 |
| Total between \$15,000 to \$24,999 (60%) | 618 | x 35% eligible | <u>216</u> |
| | | | 696 |

Total Age & Income Eligible Population 696

Subsidized Units in Market Area 32

Overall Capture Rate 9.63%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Smithfield Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.01%

| Unit | # | Type | Rent | Income Limits | |
|--------------|-----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 29 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 35 |
| \$10,000 to \$19,999 (50%) | 61 |
| \$15,000 to \$24,999 (60%) | 47 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 199 |
| \$10,000 to \$19,999 (50%) | 311 |
| \$15,000 to \$24,999 (60%) | 235 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 203 |
| \$10,000 to \$19,999 (50%) | 337 |
| \$15,000 to \$24,999 (60%) | 225 |

| | | | |
|--|-----|----------------|------------|
| Total between \$10,000 to \$14,999 (40%) | 437 | x 35% eligible | 153 |
| Total between \$10,000 to \$19,999 (50%) | 709 | x 35% eligible | 248 |
| Total between \$15,000 to \$24,999 (60%) | 507 | x 35% eligible | <u>178</u> |
| | | | 579 |

Total Age & Income Eligible Population

579

Subsidized Units in Market Area

32

Overall Capture Rate

10.54%

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Smithfield 55-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2628 | 1 | 25 | 0 | 11 | 11 | 10 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 9 | 0 | 0 | 11 | 28 | 0 | 17 | 0 | 9 | 0 | 0 | 17 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 46 | 0 | 12 | 15 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 0 |
| | 2628 | 5 | 8 | 10 | 0 | 0 | 8 | 18 | 0 | 0 | 9 | 0 | 17 | 10 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 0 | 0 | 12 | 0 | 12 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 9 | 9 | 0 | 11 | 0 | 0 | 0 | 9 | 0 | 0 | 9 | 13 | 0 | 0 | 0 | 0 |
| | 2629 | 5 | 7 | 13 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17 |
| | 2631 | 1 | 10 | 4 | 15 | 2 | 2 | 11 | 0 | 7 | 2 | 6 | 9 | 6 | 0 | 0 | 0 | 0 |
| | 2631 | 2 | 12 | 20 | 14 | 12 | 12 | 9 | 5 | 3 | 0 | 7 | 2 | 10 | 6 | 0 | 0 | 2 |
| | 2631 | 3 | 16 | 30 | 9 | 0 | 29 | 4 | 7 | 4 | 0 | 4 | 5 | 5 | 4 | 0 | 0 | 0 |
| | 2632 | 1 | 0 | 16 | 11 | 1 | 5 | 0 | 4 | 0 | 2 | 11 | 0 | 7 | 8 | 0 | 0 | 0 |
| | 2632 | 2 | 26 | 16 | 0 | 11 | 0 | 19 | 0 | 0 | 0 | 0 | 8 | 6 | 6 | 0 | 4 | 0 |
| Total Proposed Market Area | | | 168 | 118 | 84 | 74 | 113 | 71 | 33 | 47 | 22 | 28 | 50 | 81 | 24 | 11 | 4 | 19 |

Smithfield 65-74

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2628 | 1 | 25 | 27 | 7 | 8 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 33 | 31 | 7 | 0 | 6 | 13 | 0 | 15 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 0 | 31 | 6 | 20 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 10 | 10 | 10 | 27 | 9 | 0 | 25 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 0 | 0 | 0 | 0 | 20 | 7 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 10 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 8 | 14 | 6 | 0 | 20 | 0 | 13 | 9 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 5 | 17 | 27 | 6 | 0 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 |
| | 2631 | 1 | 13 | 7 | 15 | 11 | 2 | 6 | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 0 | 0 |
| | 2631 | 2 | 12 | 12 | 7 | 12 | 6 | 2 | 6 | 7 | 2 | 6 | 0 | 2 | 0 | 0 | 0 | 7 |
| | 2631 | 3 | 20 | 14 | 0 | 28 | 12 | 18 | 0 | 0 | 0 | 6 | 6 | 7 | 0 | 0 | 0 | 0 |
| | 2632 | 1 | 12 | 13 | 19 | 8 | 6 | 1 | 4 | 5 | 0 | 9 | 2 | 3 | 0 | 0 | 0 | 0 |
| 2632 | 2 | 13 | 13 | 11 | 9 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total Proposed Market Area | | | 173 | 199 | 112 | 123 | 103 | 47 | 48 | 43 | 11 | 41 | 29 | 15 | 0 | 0 | 7 | 0 |

Smithfield 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2628 | 1 | 0 | 26 | 0 | 7 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 18 | 18 | 8 | 8 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 17 | 40 | 0 | 0 | 9 | 8 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 21 | 10 | 30 | 11 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 5 | 18 | 0 | 8 | 0 | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 12 | 22 | 11 | 12 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 15 | 15 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| | 2629 | 5 | 8 | 39 | 0 | 14 | 0 | 0 | 7 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2631 | 1 | 14 | 2 | 18 | 3 | 4 | 5 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 0 |
| | 2631 | 2 | 11 | 7 | 11 | 2 | 4 | 4 | 14 | 4 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2631 | 3 | 16 | 16 | 27 | 22 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2632 | 1 | 23 | 8 | 13 | 11 | 32 | 10 | 0 | 0 | 3 | 3 | 2 | 0 | 0 | 0 | 0 | 0 |
| | 2632 | 2 | 8 | 0 | 8 | 1 | 8 | 0 | 8 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 8 | 0 |
| Total Proposed Market Area | | | 181 | 203 | 134 | 91 | 92 | 33 | 48 | 14 | 10 | 16 | 2 | 9 | 3 | 8 | 0 | 6 |

Smithfield 62-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2628 | 1 | 8 | 0 | 3 | 3 | 3 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2628 | 2 | 3 | 0 | 0 | 3 | 8 | 0 | 5 | 0 | 3 | 0 | 0 | 5 | 0 | 0 | 0 | 0 |
| | 2628 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| | 2628 | 4 | 14 | 0 | 4 | 5 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| | 2628 | 5 | 2 | 3 | 0 | 0 | 2 | 5 | 0 | 0 | 3 | 0 | 5 | 3 | 0 | 0 | 0 | 0 |
| | 2628 | 6 | 0 | 0 | 4 | 0 | 4 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2629 | 4 | 3 | 3 | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 4 | 0 | 0 | 0 | 0 |
| | 2629 | 5 | 2 | 4 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| | 2631 | 1 | 3 | 1 | 5 | 1 | 1 | 3 | 0 | 2 | 1 | 2 | 3 | 2 | 0 | 0 | 0 | 0 |
| | 2631 | 2 | 4 | 6 | 4 | 4 | 4 | 3 | 2 | 1 | 0 | 2 | 1 | 3 | 2 | 0 | 0 | 1 |
| | 2631 | 3 | 5 | 9 | 3 | 0 | 9 | 1 | 2 | 1 | 0 | 1 | 2 | 2 | 1 | 0 | 0 | 0 |
| | 2632 | 1 | 0 | 5 | 3 | 0 | 2 | 0 | 1 | 0 | 1 | 3 | 0 | 2 | 2 | 0 | 0 | 0 |
| | 2632 | 2 | 8 | 5 | 0 | 3 | 0 | 6 | 0 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 1 | 0 |
| Total Proposed Market Area | | | 50 | 35 | 25 | 22 | 34 | 21 | 10 | 14 | 7 | 8 | 15 | 24 | 7 | 3 | 1 | 6 |

Stewart Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

3.86%

| Unit | # | Type | Rent | Income Limits | |
|--------------|----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 1 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 2 |
| \$10,000 to \$19,999 (50%) | 2 |
| \$15,000 to \$24,999 (60%) | 4 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 9 |
| \$10,000 to \$19,999 (50%) | 12 |
| \$15,000 to \$24,999 (60%) | 9 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 11 |
| \$10,000 to \$19,999 (50%) | 17 |
| \$15,000 to \$24,999 (60%) | 8 |

| | | | |
|--|----|----------------|-----------|
| Total between \$10,000 to \$14,999 (40%) | 22 | x 35% eligible | 8 |
| Total between \$10,000 to \$19,999 (50%) | 31 | x 35% eligible | 11 |
| Total between \$15,000 to \$24,999 (60%) | 21 | x 35% eligible | 7 |
| | | | <u>26</u> |

Total Age & Income Eligible Population 26

Subsidized Units in Market Area 0

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Stewart Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.18%

| Unit | # | Type | Rent | Income Limits | |
|--------------|----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 1 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 1 |
| \$10,000 to \$19,999 (50%) | 1 |
| \$15,000 to \$24,999 (60%) | 1 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 9 |
| \$10,000 to \$19,999 (50%) | 12 |
| \$15,000 to \$24,999 (60%) | 9 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 11 |
| \$10,000 to \$19,999 (50%) | 17 |
| \$15,000 to \$24,999 (60%) | 8 |

| | | | |
|--|----|----------------|-----------|
| Total between \$10,000 to \$14,999 (40%) | 21 | x 35% eligible | 7 |
| Total between \$10,000 to \$19,999 (50%) | 30 | x 35% eligible | 10 |
| Total between \$15,000 to \$24,999 (60%) | 18 | x 35% eligible | 6 |
| | | | <u>24</u> |

Total Age & Income Eligible Population 24

Subsidized Units in Market Area 0

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Wharton Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

4.09%

| Unit | # | Type | Rent | Income Limits | |
|--------------|----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 2 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>62 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 0 |
| \$10,000 to \$19,999 (50%) | 5 |
| \$15,000 to \$24,999 (60%) | 7 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 0 |
| \$10,000 to \$19,999 (50%) | 10 |
| \$15,000 to \$24,999 (60%) | 20 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 26 |
| \$10,000 to \$19,999 (50%) | 36 |
| \$15,000 to \$24,999 (60%) | 36 |

| | | | |
|--|----|----------------|-----------|
| Total between \$10,000 to \$14,999 (40%) | 26 | x 35% eligible | 9 |
| Total between \$10,000 to \$19,999 (50%) | 51 | x 35% eligible | 18 |
| Total between \$15,000 to \$24,999 (60%) | 63 | x 35% eligible | <u>22</u> |
| | | | 49 |

Total Age & Income Eligible Population 49

Subsidized Units in Market Area 0

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Wharton Elderly Units

Capture Rate Analysis

Proposed Rents

Capture Rate =

5.13%

| Unit | # | Type | Rent | Income Limits | |
|--------------|----------|------|-------|---------------|-----------|
| | | | | 1 Person | 2 Person |
| 1 Bedroom | 0 | 40% | \$413 | | |
| 1 Bedroom | 10 | 50% | \$511 | 40% \$ 15,440 | \$ 17,640 |
| 1 Bedroom | 0 | 60% | \$511 | 50% \$ 19,300 | \$ 22,050 |
| Total | 3 | | | 60% \$ 23,160 | \$ 26,460 |

Maximum Income per Tax Credit Program for Fayette County

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$16,540 |
| 1 Bedroom @ 50%: | \$20,675 |
| 1 Bedroom @ 60%: | \$24,810 |

Minimum Income per Tax Credit Program assuming Tenant pays 45% of income for rent.

| | |
|------------------|----------|
| 1 Bedroom @ 40%: | \$11,013 |
| 1 Bedroom @ 50%: | \$13,627 |
| 1 Bedroom @ 60%: | \$13,627 |

Age & Income Statistics for proposed Primary Market Area (PMA)

| <u>55 to 64 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 0 |
| \$10,000 to \$19,999 (50%) | 15 |
| \$15,000 to \$24,999 (60%) | 24 |

| <u>65 to 74 years</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 0 |
| \$10,000 to \$19,999 (50%) | 10 |
| \$15,000 to \$24,999 (60%) | 20 |

| <u>75 and older</u> | <u># of Households</u> |
|----------------------------|------------------------|
| \$10,000 to \$14,999 (40%) | 26 |
| \$10,000 to \$19,999 (50%) | 36 |
| \$15,000 to \$24,999 (60%) | 36 |

| | | | |
|--|----|----------------|-----------|
| Total between \$10,000 to \$14,999 (40%) | 26 | x 35% eligible | 9 |
| Total between \$10,000 to \$19,999 (50%) | 61 | x 35% eligible | 21 |
| Total between \$15,000 to \$24,999 (60%) | 80 | x 35% eligible | <u>28</u> |
| | | | 58 |

Total Age & Income Eligible Population 58

Subsidized Units in Market Area 0

Age category of 55 to 75 and over was based on all units being 1 bedroom units for elderly.

Income eligibility assumes equal distribution across range.

Data HAS NOT been trended and is based on 2000 Census Information.

Stewart 55-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 1 | 10 | 2 | 0 | 4 | 2 | 5 | 7 | 6 | 2 | 7 | 6 | 7 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 10 | 2 | 0 | 4 | 2 | 5 | 7 | 6 | 2 | 7 | 6 | 7 | 0 | 0 | 0 | 0 |

Stewart 65-74

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 1 | 7 | 9 | 3 | 6 | 8 | 9 | 7 | 0 | 4 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| Total Proposed Market Area | | | 7 | 9 | 3 | 6 | 8 | 9 | 7 | 0 | 4 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |

Stewart 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 1 | 17 | 11 | 6 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 17 | 11 | 6 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Stewart 62-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 1 | 3 | 1 | 0 | 1 | 1 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 3 | 1 | 0 | 1 | 1 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 0 | 0 | 0 | 0 |

Wharton 55-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 4 | 0 | 0 | 8 | 9 | 0 | 30 | 0 | 10 | 10 | 8 | 10 | 10 | 0 | 0 | 0 | 0 |
| | 2627 | 5 | 0 | 0 | 0 | 0 | 8 | 10 | 9 | 0 | 0 | 25 | 7 | 0 | 8 | 0 | 0 | 9 |
| | 2627 | 6 | 8 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 8 | 0 | 15 | 9 | 8 | 40 | 9 | 10 | 10 | 33 | 17 | 10 | 8 | 0 | 0 | 9 |

Wharton 65-74

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 4 | 0 | 0 | 0 | 0 | 11 | 0 | 21 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 12 |
| | 2627 | 5 | 0 | 0 | 10 | 0 | 10 | 10 | 40 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2627 | 6 | 10 | 0 | 0 | 10 | 0 | 0 | 7 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 10 | 0 | 10 | 10 | 21 | 10 | 68 | 0 | 17 | 18 | 0 | 0 | 0 | 0 | 0 | 12 |

Wharton 75+

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 4 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2627 | 5 | 37 | 18 | 10 | 8 | 0 | 0 | 0 | 0 | 8 | 14 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2627 | 6 | 0 | 8 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 37 | 26 | 10 | 26 | 0 | 0 | 0 | 0 | 8 | 14 | 0 | 0 | 0 | 0 | 0 | 0 |

Wharton 62-64

| | CT | BG | Less than \$10,000 | \$10,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 to \$29,999 | \$30,000 to \$34,999 | \$35,000 to \$39,999 | \$40,000 to \$44,999 | \$45,000 to \$49,999 | \$50,000 to \$59,999 | \$60,000 to \$74,999 | \$75,000 to \$99,999 | \$100,000 to \$124,999 | \$125,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 or more |
|----------------------------|------|----|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|------------------------|-------------------|
| Fayette County | 2627 | 4 | 0 | 0 | 2 | 3 | 0 | 9 | 0 | 3 | 3 | 2 | 3 | 3 | 0 | 0 | 0 | 0 |
| | 2627 | 5 | 0 | 0 | 0 | 0 | 2 | 3 | 3 | 0 | 0 | 8 | 2 | 0 | 2 | 0 | 0 | 3 |
| | 2627 | 6 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Proposed Market Area | | | 2 | 0 | 5 | 3 | 2 | 12 | 3 | 3 | 3 | 10 | 5 | 3 | 2 | 0 | 0 | 3 |

H. Appendix 8: County Housing Provider Matrix

| | Public and Quasi-Public Entities | Private Non-Profit Organizations | Trade Associations | Regulatory/Policy Organizations | Conduits for Federal/State/Local Housing Funds | Development Entities | Management Entities | Homeless Services | Homebuyer Preparedness | Access to Capital |
|--|----------------------------------|----------------------------------|--------------------|---------------------------------|--|----------------------|---------------------|-------------------|------------------------|-------------------|
| City Mission | | X | | | | | | X | | |
| Connellsville Housing Authority | X | | | | | | | | | |
| Connellsville Redevelopment Authority | X | | | | | | | | | |
| Fayette County Board of Realtors | | | X | | | | | | | |
| Fayette County Chamber of Commerce | | | X | | | | | | | |
| Fayette County Community Action Agency | X | | | | | X | X | X | | X |
| Fayette County Homebuilders Association | | | X | | | | | | | |
| Fayette County Housing Authority | X | | | | | | | | | |
| Fayette County Office of Planning, Zoning, and Community Development | X | | | X | X | | | | | |
| Fay-Penn Economic Development Council | X | | | | | | | | | |
| Local Government Code Enforcement Agencies | X | | | X | | | | | | |
| Mortgage Lenders | | | | | | | | | | X |
| Redevelopment Authority of the City of Uniontown (RACU) | X | | | | | X | | | | |
| Redevelopment Authority of the County of Fayette (RACF) | X | | | | | X | | | | |
| Threshold Housing Development, Inc. | | X | | | | X | | | | |

- **Builders Association of Fayette County**
The Builders Association is a trade organization of 140 members who build homes or support the building trade in Fayette County.
- **City Mission**
The City Mission is a non-profit organization that services homeless persons in Fayette County. City Mission also operates a homeless shelter in Uniontown.
- **Connellsville Housing Authority**
The Connellsville Housing Authority administers two public housing projects (200 units) in the city of Connellsville. The Authority does not have a Section 8 Housing Choice program.
- **Connellsville Redevelopment Authority**
The Connellsville Redevelopment Authority administers state CDBG funds for programs benefiting low-income residents. Projects include rehabilitation, homeowner assistance, infrastructure improvements, and services for residents of the city of Connellsville.
- **Fayette County**
Fayette County administers Act 137 funds, which are collected via an increase in recording fees for deeds and mortgages to fund affordable housing activities for people whose income is at or below median.
- **Fayette County Board of Realtors**
The Fayette County Board of Realtors is a non-profit trade association that serves Realtors and affiliate members working in Fayette County.
- **Fayette County Chamber of Commerce**
The Fayette County Chamber of Commerce aims to provide services to existing businesses in the county. It also promotes a healthy business climate in order to draw new businesses to the county. The chamber also leads efforts to improve the local economy, education systems, and overall quality of life. These efforts indirectly impact the housing needs of the county.
- **Fayette County Community Action Agency**
Fayette County Community Action Agency (FCCAA) is committed to helping disadvantaged residents of the county secure opportunities to maximize self-sufficiency. Programs for residents include job training, literacy, case management, life skills training, community medical services, workforce development, community development initiatives, and housing

and energy assistance. Their programs either directly or indirectly impact housing needs in the county. FCCAA is currently conducting a revitalization planning process in the Gallatin Avenue section of Uniontown.

- Fayette County Housing Authority

The Fayette County Housing Authority administers over 1,200 public housing units throughout the county. The Authority also administers over 900 Section 8 Housing Choice vouchers.

- Fayette County Office of Planning, Zoning, and Community Development

The Fayette County Office of Planning, Zoning, and Community Development administers zoning ordinances for thirty-two of the county's municipalities. The office also grants building permits and manage code enforcement activities for the county.

- Fay-Penn Economic Development Council

Fay-Penn's mission is to maintain and increase employment opportunities in Fayette County, thereby improving the quality of life for all residents. Fay-Penn's initiatives focus primarily on the manufacturing sector, tourism, and infrastructure development. All of these issues impact housing demand in the county. Fay-Penn also acts as a conduit for federal, state, and/or local housing funds.

- Local Government Code Enforcement Agencies

Where not administered by the county, local governments manage zoning ordinances, code enforcement, and building permits.

- Mortgage Lenders

Mortgage lenders in the county provide capital to homebuyers and entities involved in managing or rehabilitating housing through mortgages and other loan products.

- Redevelopment Authority of the City of Uniontown

The Redevelopment Authority of the City of Uniontown administers state CDBG funds for programs benefiting low-income residents. Projects include rehabilitation, homeowner assistance, infrastructure improvements, and services for residents of the city of Uniontown.

- Redevelopment Authority of the County of Fayette

The Redevelopment Authority of the County of Fayette (RACF) is the primary agency responsible for community development and affordable housing in the county. RACF administers the Community Development Block Grant (CDBG), Homeowner Rehabilitation, Homeownership

Assistance, and Weatherization programs on behalf of the county. RACF administers local, state, and federal funds for community development activities throughout the county.

- Threshold Housing Development, Inc.

Threshold Housing is a private non-profit organization that constructs and rehabilitates housing for low-income residents of Fayette County and adjacent counties. Threshold operates throughout the county.

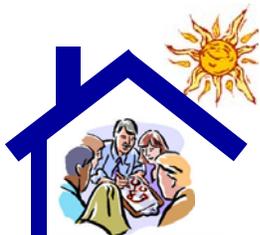
**I. Appendix 9: Redevelopment Authority of the County of Fayette:
Homebuyer Development Program Guidelines**

What is the Redevelopment Authority's Homeownership Education Course?

Education and knowledge are vital components to becoming a successful homeowner. The 8-hour *Homeownership Education Course* provided by the Redevelopment Authority gives future homeowners a wealth of information and assistance, including:

- Assistance with initial intake and application assessment;
- Evaluation of credit reports and help in resolving credit problems;
- Providing an overview of the home-buying process.;
- Advice on saving for necessary down-payment and closing costs.;
- Information on household budgeting and finances., including how families should deal with future financial difficulties;
- An overview of the final closing process; and
- Education on home maintenance and homeowner responsibilities.

Following completion of the Redevelopment Authority's *Homeownership Education Course*, graduates will also be provided with follow-up guidance and counseling.



Partner Organizations Which Help Make The Redevelopment Authority's Homebuyer Development Program A Reality, Include . . .

Threshold Housing Development, Inc.—constructing new homes and rehabilitating existing homes to create affordable homeownership opportunities. Call Ken Klein at 724-437-9080.

National City Bank—participating lending institution. Call Kimberly Ruffcorn at 724-438-6167.

First Federal Savings and Loan Association of Greene County—participating lending institution. Call Barbara L. Galacia at 724-430-2868.

USDA Rural Development—participating lending agency. Call Mary Ellen Polosky at 724-853-5555 ext. 125.

Current Income Limits.

In order to qualify for assistance, applicants must make less than the amounts shown in the following table:

| Family Size | Annual Income Limits |
|-------------|----------------------|
| 1 Person | 30,850 |
| 2 Persons | 35,520 |
| 3 Persons | 39,650 |
| 4 Persons | 44,100 |
| 5 Persons | 47,600 |
| 6 Persons | 51,150 |
| 7 Persons | 54,650 |
| 8 Persons | 58,200 |

Note: These income limits are updated annually by the U. S. Department of Housing and Urban Development (HUD). Potential applicants should check with The Redevelopment Authority for current income limits.

Fayette County,
Pennsylvania

Homebuyer Development Program



"Providing the Opportunity for Families in Fayette County to Realize the Dream of Homeownership"



A Program Administered By The Redevelopment Authority of the County of Fayette, Pennsylvania

45 East Main Street, Suite 500
Uniontown, Pennsylvania 15417

Phone: 724-437-1547

Fax: 724-437-0731

Web-Site: www.racfpa.org



What is the Homebuyer Development Program?

The Fayette County Redevelopment Authority Homebuyer Development Program provides assistance to low and moderate income families purchasing single-family homes throughout Fayette County. Assistance through this program is provided in the form of: Homeownership Counseling, Down-Payment and Closing Cost Assistance, and Home Rehabilitation Assistance.

Who Qualifies for Assistance?

To be eligible through the Fayette County Homeownership Program, applicants must:

- ⇒ Complete an initial assessment application for assistance through the Redevelopment Authority and qualify as low or moderate income according to limits established by the U. S. Department of Housing and Urban Development (HUD).
- ⇒ Qualify to receive a mortgage through an acceptable lending Institution.
- ⇒ Complete the Redevelopment Authority's *Homeownership Education Course*.

What Does It Cost The Applicant?

After initially verifying income eligibility and pre-qualifying for a mortgage, applicants must pay a \$50 application fee to the Redevelopment Authority. A \$500 counseling fee for the *Homeownership Education Course* is also charged, however, this is included as part of the closing costs for the home. During the pre-purchase counseling process, the Redevelopment Authority will work with applicants to identify the resources that will be required at closing. Typically, homebuyers in the Program will be required to contribute at least 3% of the property purchase price.

How Does a Typical Transaction Work?



In addition to providing down-payment and closing cost assistance, the Redevelopment Authority's Homebuyer Development Program also provides limited rehabilitation or appraisal gap financing assistance. An appraisal gap occurs when the purchase price plus the cost of rehabilitation exceeds the appraised after-rehabilitation value of the property.

A typical transaction would occur as follows:

- ⇒ *The applicant applies for the program and completes the Redevelopment Authority's Homeownership Counseling Course.*
- ⇒ *The applicant pre-qualifies for a mortgage from a qualifying lending institution.*
- ⇒ *An applicant selects a home with a purchase price of \$40,000 and in need of \$20,000 of repairs.*

In this situation, the closing-costs would equal approximately \$4,800 and the homebuyer contribution would equal approximately \$1,500. Adding these costs to the purchase price, the total cash required for this transaction is \$64,800 (purchase price + rehabilitation + closing costs).

Under the Fayette County Homebuyer Development Program, funding for this transaction would come from the following:

- \$1,500 from the Buyer for down-payment (3.75% of purchase price)
- \$47,500 from the primary lending institution for a permanent mortgage (95% of after rehabilitation appraisal value of \$50,000)
- \$15,800 appraisal gap loan (0% deferred until sale of property)

How Do Potential Homeowners Apply?

Potential homeowners may initially access Fayette County's Homeownership Program by contacting the Redevelopment Authority at 724-437-1547, Ext. 22.



BEFORE



AFTER

After establishing that the applicant is income eligible to receive assistance, the Redevelopment Authority will enroll them into the *Homeownership Education Course*.

Program participants must successfully complete the pre-purchase counseling course and receive a completion certificate prior to any final closing.

During this phase, applicants will also be advised to begin contacting one of several acceptable lending institutions to qualify for a mortgage and find out specifically how much house they can afford. Once an applicant becomes pre-qualified for a mortgage, their search for a new home in their price range may begin.

Applicants at this time may also contact Threshold Housing at 724-437-9080 to inquire about purchasing a newly constructed or rehabilitated home.

Once an applicant or their realtor identifies a home, the Redevelopment Authority will perform an inspection to identify any required repairs. Based on the inspection and the applicant's financial ability, the Redevelopment Authority may provide rehabilitation and / or downpayment assistance.



J. Appendix 10: Attendance Sheet for Strategic Plan Workshop

Agenda

Strategic Planning Workshop on County Housing Analysis Fayette County Housing Consortium April 29, 2005

■ Welcome

- Introductions
- Discussion of Public Presentation of Strategy

■ Review of Major Findings by Mullin and Lonergan

■ Categorization & Prioritization of Unmet Housing Need

- Rental Housing
- Homeownership
- Special Needs

■ Consortium Members Breakout Sessions by Housing Type

- Instructions/Ground Rules
- Identification of Top 3 Projects Aimed at Addressing Unmet Housing Need
 - Target Population
 - Location within the County
 - Categorization of Goals and Objectives
 - Short Term (1 year)
 - Mid-Term (2-3 years)
 - Long Term (3-5 years)
 - Opportunities and Constraints
 - Responsible Entities (i.e. developers, county, non-profit)
 - Potential Funding Sources
 - Timeframe for Implementation

■ Presentation and Prioritization of All Projects by Consortium

- Rental Housing
- Homeownership
- Special Needs

■ Next Steps

■ Adjournment

A T T E N D A N C E

FAYETTE COUNTY HOUSING STRATEGIC PLAN WORKSHOP

April 29, 2005

| Name | Agency or Organization Represented |
|-------------------------|--|
| <i>Paul Gabel</i> | <i>Lay-Plan</i> |
| <i>Ralph H. Wambach</i> | <i>Candlersville Rep. Auth</i> |
| <i>STEPHANIE KING</i> | <i>UNIONTOWN PROPERTY DEV. CORP</i> |
| <i>Mark Yancy</i> | <i>RACU</i> |
| <i>DEXTER SMART</i> | <i>CITY-MISSION-LIVING STONES.</i> |
| <i>Russell Fike</i> | <i>Paul Spradls Agency</i> |
| <i>Alie John</i> | <i>Franklin John Realty. Inc.</i> |
| <i>Art French</i> | <i>Fayette Co. Redevelopment Authority</i> |
| <i>Ken [Signature]</i> | <i>Threshold Housing Dev.</i> |
| <i>JIM STARIC</i> | <i>Fayette Community Action</i> |
| <i>George Fausch</i> | <i>National City</i> |
| <i>TOM HARKNESS</i> | <i>FC HA</i> |

Housing Market Analysis Fayette County, PA

**Strategic Planning Workshop
Fayette County Housing Consortium
April 29, 2005**

**MULLIN &
LONERGAN
ASSOCIATES**
INCORPORATED

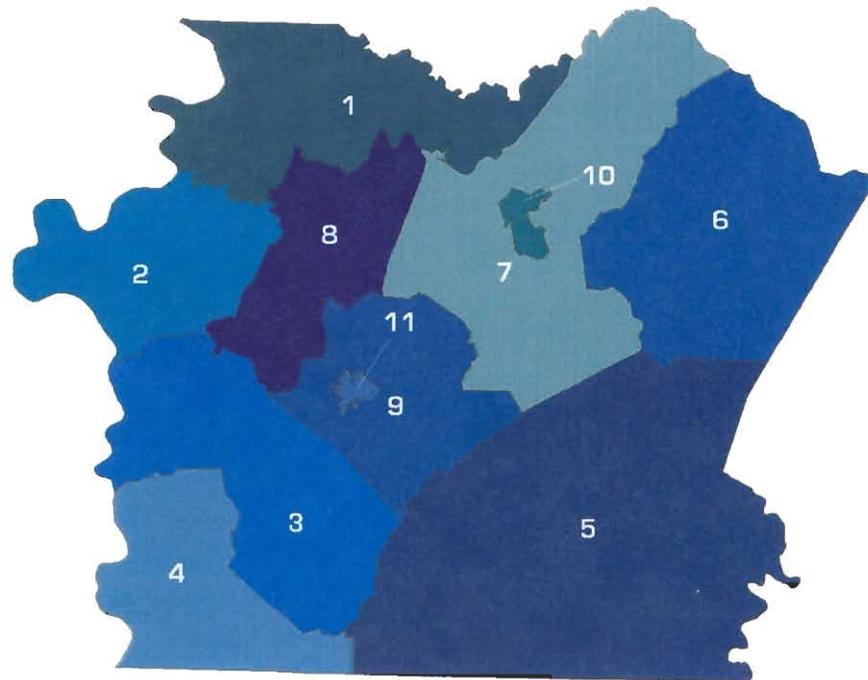


Agenda



- ◆ Welcome
 - Introductions
 - Discussion on Public Presentation
- ◆ Review of Major Findings by M&L
- ◆ Categorization of Housing Need
 - Rental Housing
 - Homeownership
 - Special Needs
 - Rehabilitation
 - Revitalization
- ◆ Breakout Session by Housing Type
- ◆ Presentation and Prioritization of All Projects
- ◆ Next Steps
- ◆ Adjournment

Review of Major Findings





Finding 1: Quality of Affordable Housing Stock Needs Improvement

- ◆ County has an abundance of old and substandard housing units.
- ◆ 53% of all housing units are over 50 years old.
- ◆ Many of the rural areas do not have access to public utilities.
- ◆ High vacancy rates in county contributes to disinvestment in neighborhoods and reduced property values.
- ◆ Need for **good quality**, affordable assisted living facilities and personal care homes.



Finding 2: Need for a Variety of Housing Styles & Densities in County



- ◆ The county's housing stock is primarily single family detached units.
- ◆ There is a sizable aging population which is looking to downsize from larger homes to apartments, co-ops, townhouses or patio homes.
- ◆ Students and working singles are interested in maintenance free living and urban "loft style" space.
- ◆ People relocating into county are demanding townhouses and condominiums.
- ◆ People are placing greater emphasis on amenities included in both rental and for sale developments.

Finding 3: There is a Need for Market Rate Rental Units of Various Bedroom Sizes

- ◆ The county is lacking in market rate rental housing. This is confirmed by local realtors as a major housing issue.
- ◆ Vacancy rates for existing market rate rental facilities are very low and rent up quickly.
- ◆ The need for this housing is being driven by new, higher income persons in the county who want an alternative to homeownership and "snowbirds" who want to live in the south during the winter and in Fayette County in summer.
- ◆ Demand projections identify a need for approximately 67 newly constructed units per year. Currently, only 23 are being built per year.



Finding 4: Additional For-Sale Housing Units Needed for Households with Annual Incomes Above \$75,000



- ◆ Demand for this housing is being generated by an influx of new, higher paying jobs in Fayette County.
- ◆ Households in this category will account for approximately 75% of all new owner-occupied housing demand through 2008.
- ◆ These higher income groups can afford homes in the \$225,000+ price range.



Finding 5: Increased Rental Housing Demand for Seniors in Masontown and Brownsville



- ◆ Preliminary market feasibility analysis, based on census data and existing supply, indicates a need for additional affordable housing units in these areas.
- ◆ Based on a 5% capture rate, there is an unmet demand for approximately 33 units in Masontown and 43 units in Brownsville for persons in Fayette County aged 55 and older.
- ◆ The Masontown School project is currently under development.

Finding 6: Neighborhood Revitalization is Needed in Urban Areas Adjacent to Downtowns

- ◆ Many urban areas within the county have suffered from lack of private investment, declining housing values, and increased blighting.
- ◆ Revitalization is necessary for long-term urban stability and viability especially in residential areas adjacent to downtowns.
- ◆ Strategies to improve these areas include preserving the best homes, targeted/proactive code enforcement, removal of vacant/blighted structures and new in-fill development.
- ◆ Gallatin Avenue area in Uniontown is just one example of a transitional neighborhood in need of revitalization.



Finding 7: Revitalization is Needed in Rural Villages



- ◆ Ninety-two of the largest patch communities were identified as significant.
- ◆ Twenty-five were identified as having the highest potential for public-private investment and revitalization.
- ◆ Housing conditions varied widely.
- ◆ Many of these communities are in need of public water and sewer service which limits redevelopment potential.
- ◆ Revitalization of these areas is necessary for longer term viability.

Finding 8: Local Planning is Needed for New Residential and Mixed-Use Development as a Result of Mon-Fayette Expressway

- ◆ Major land use changes are anticipated with construction of Mon-Fayette Expressway.
- ◆ Interchanges are planned for areas in Luzerne Township, Redstone Township, Menallen Township, North Union Township and South Union Township.
- ◆ These areas call for mixed-used development with residential, commercial, and open spaces that use smart growth planning techniques.
- ◆ These development areas will require re-zoning, development regulations and subdivision standards which are consistent with smart growth planning techniques.
- ◆ Infrastructure installation is a major development generator in the county.



Finding 9: Address the Housing Needs of Special Populations



- ◆ Permanent housing for the homeless is a high priority in the county.
- ◆ Housing, with the necessary supportive services, is needed for the homeless persons and for released prison inmates.
- ◆ The Continuum of Care process should also be maintained and expanded within the county.
- ◆ Need for **good quality**, affordable assisted living facilities and personal care homes.

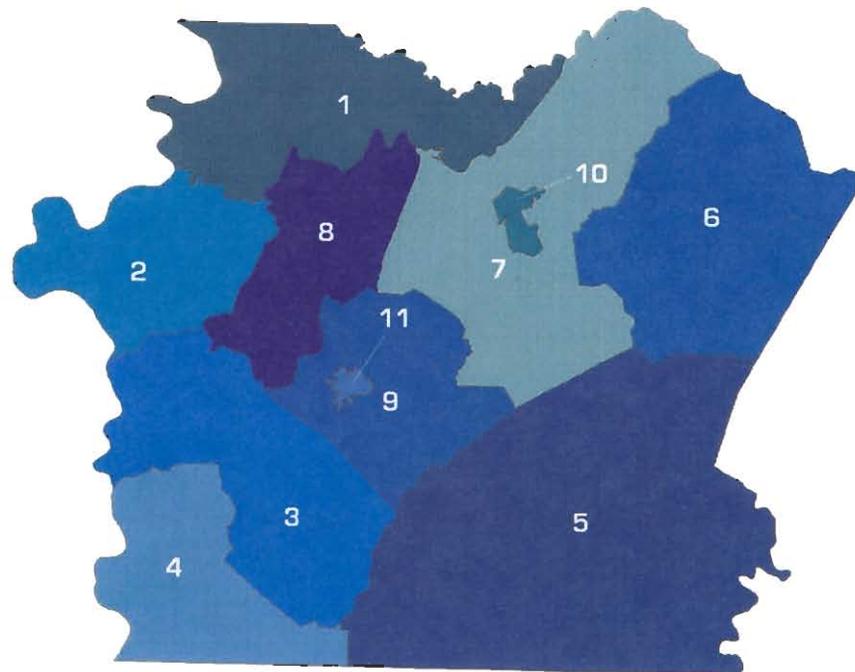


Categorization of Housing Need Session



- ◆ Rental Housing
- ◆ Homeownership
- ◆ Rehabilitation
- ◆ Revitalization
- ◆ Special Needs

Strategic Planning Workshop Fayette County Housing Consortium



K. Appendix 11: Project Sheet for Strategic Plan Workshop

PROJECT SHEET

Instructions: Complete one project sheet for each project proposal.



1 Category of housing need:
 rental homeownership special need rehabilitation revitalization
 other specify: _____

2 Project name and description: (e.g. new construction, rehabilitation)

3 Target population: (e.g. elderly 62+, general occupancy 60% MHI, homeless single men, etc.)

4 Number of units or beds:

5 Preferred location:

6 Ideal organization(s) to carry out project: (describe role)

7 Approximate costs:
 (best estimate)

| | |
|--|-----------|
| Property acquisition | \$ |
| Relocation of site occupants | \$ |
| Site work / demolition | \$ |
| Construction / rehabilitation | \$ |
| Professional fees (legal, architect, consultant) | \$ |
| Other: | \$ |
| Other: | \$ |
| Other: | \$ |
| TOTAL PROJECT COSTS | \$ |

8 Potential funding sources:

| POTENTIAL SOURCES OF FUNDS | AMOUNT |
|-------------------------------|-----------|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| TOTAL SOURCES OF FUNDS | \$ |

Likely financing gap:
 \$ _____

9 Possible constraints to project implementation that must be overcome: (e.g., zoning, rental assistance, NIMBY, etc.)

10 Individual action steps to move this project into execution:

11 Timeframe for implementation:
 short range (one year or less)
 mid range (two or three years)
 long range (four or five years)

PRIORITY RANKING
 Assign a numeric ranking within this category of need.