

Fayette County, Pennsylvania Housing Market Analysis

Prepared for the
Fayette County Housing Consortium



By

Mullin & Lonergan Associates, Inc.

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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.

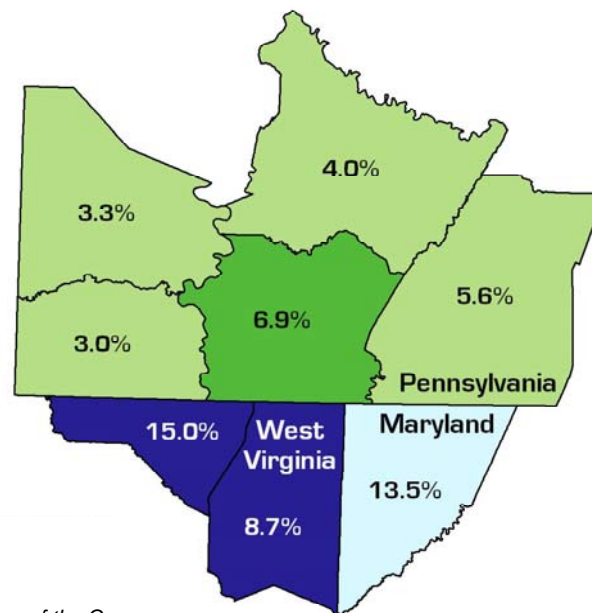
Looking forward, however, it is unlikely that population growth will continue to stimulate the housing market. Future population growth is estimated to be small, with a projected gain of 221 residents (0.1%) between 2000 and 2008.¹

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

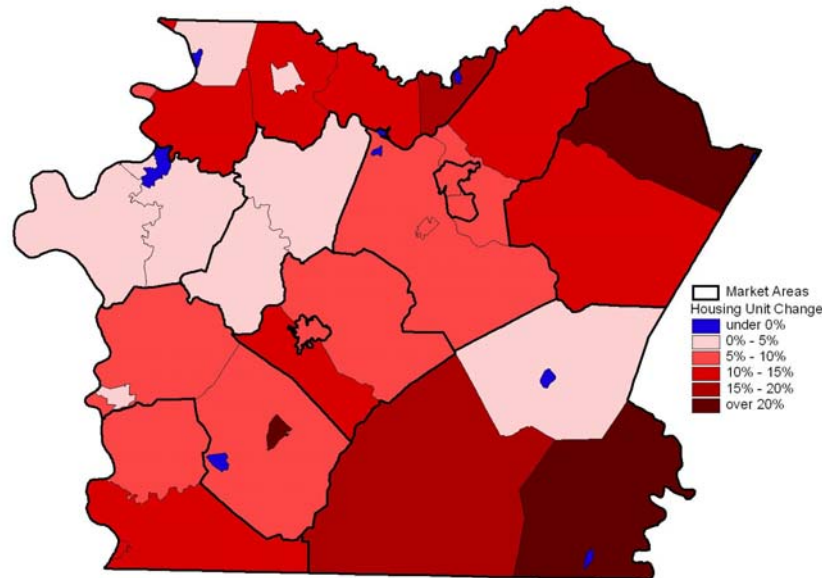
C. The market responds by creating over 5,000 housing units

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?

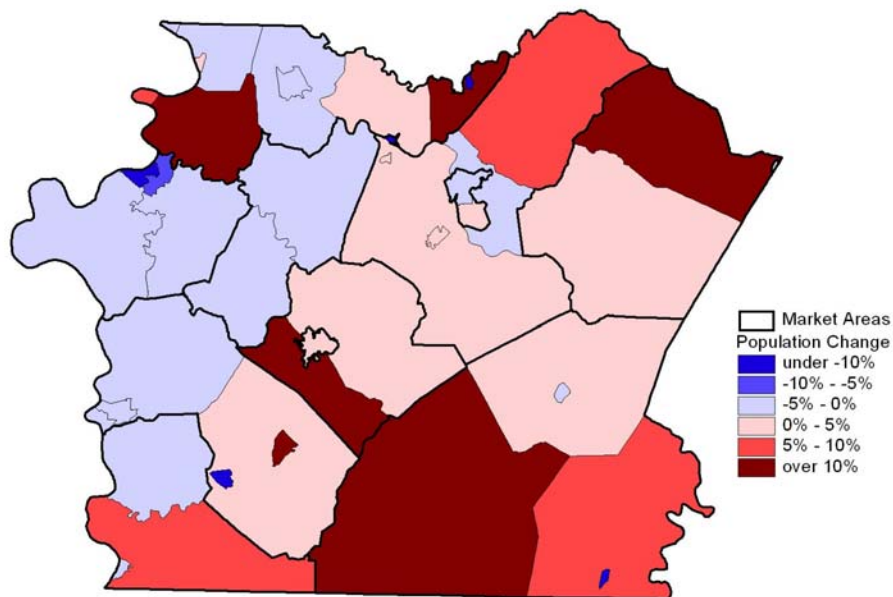
Housing decisions are not reached in a vacuum. The availability of land for development, accessibility to major highways, access to public water and sewer service, relative tax burden, school district quality, and availability of commercial amenities are all factors that enter into the housing development 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

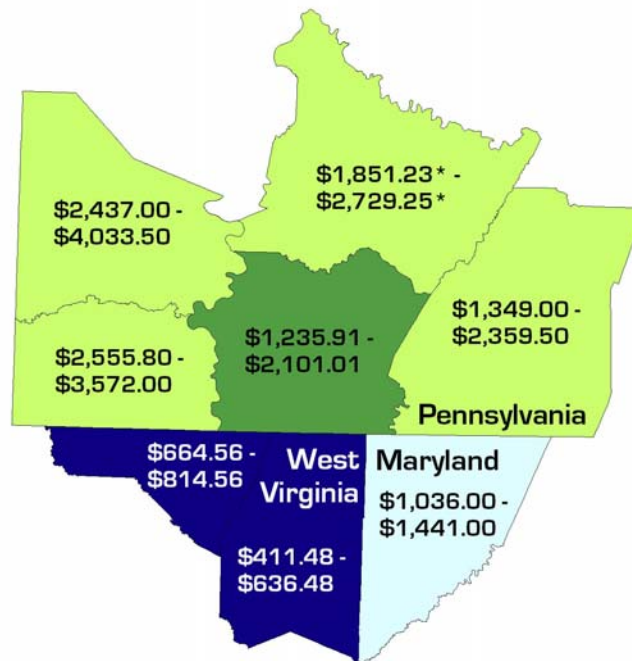
- Smithfield Borough – along the Route 119 corridor due to the state Enterprise Zone and proximity to Route 43
- South Union Twp – in northwestern and central areas of the township, spreading out from existing areas
- Upper Tyrone Twp – in the northern portion of the township along the Route 119 corridor
- 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%

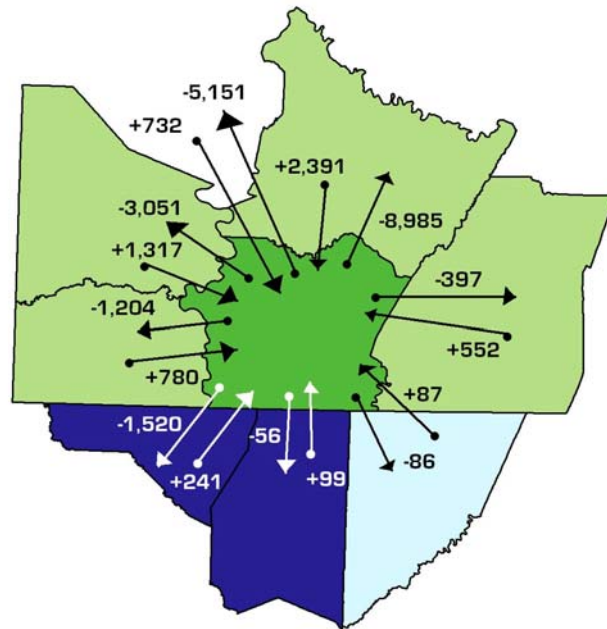
Source: Pittsburgh Post-Gazette; Standard & Poor’s School Evaluation Services; PA Department of Education; U.S. Bureau of the Census

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:

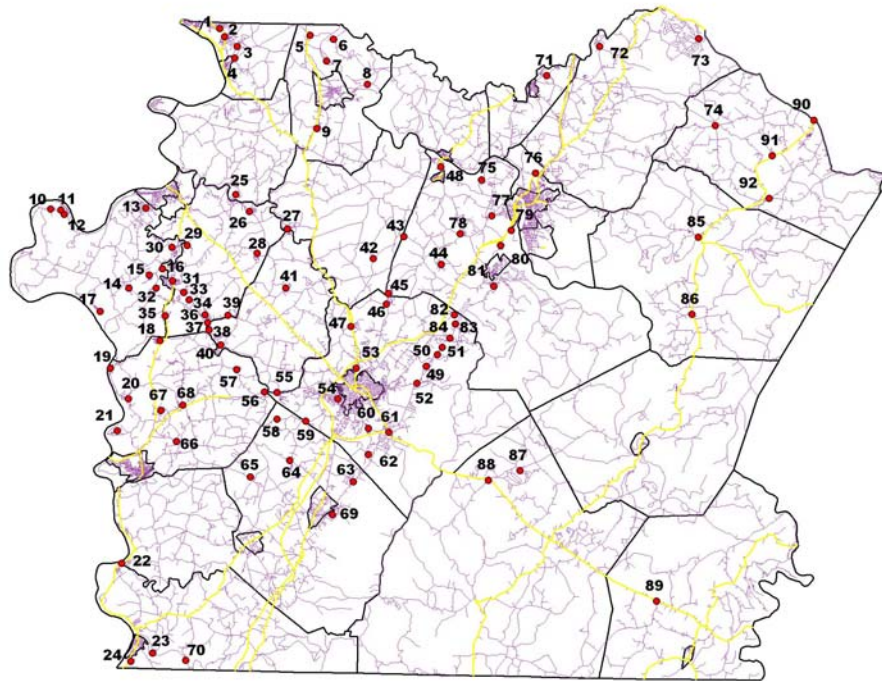
- Interchange 1 (Luzerne Township): Village-style development including mixed use commercial and medium density residential in a consistent grid pattern.
- Interchange 2 (Redstone Township): Smart growth planning techniques such as cluster residential development and Growing Greener alternatives to preserve 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*)

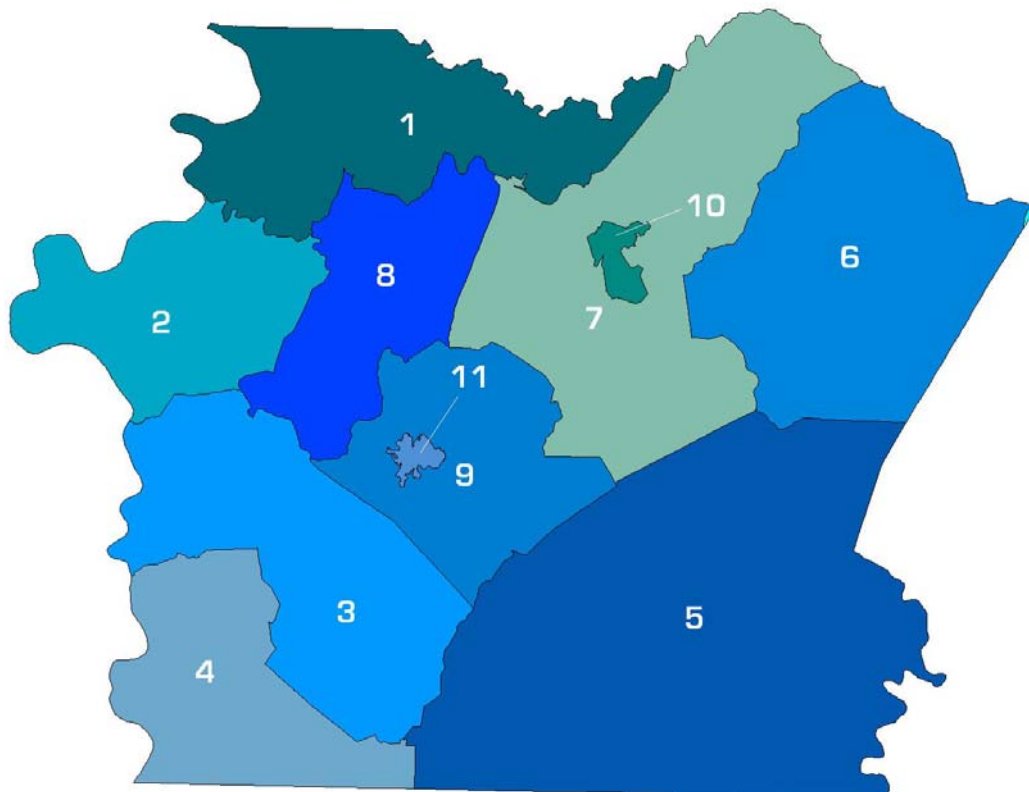
- **Market Area 8**

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

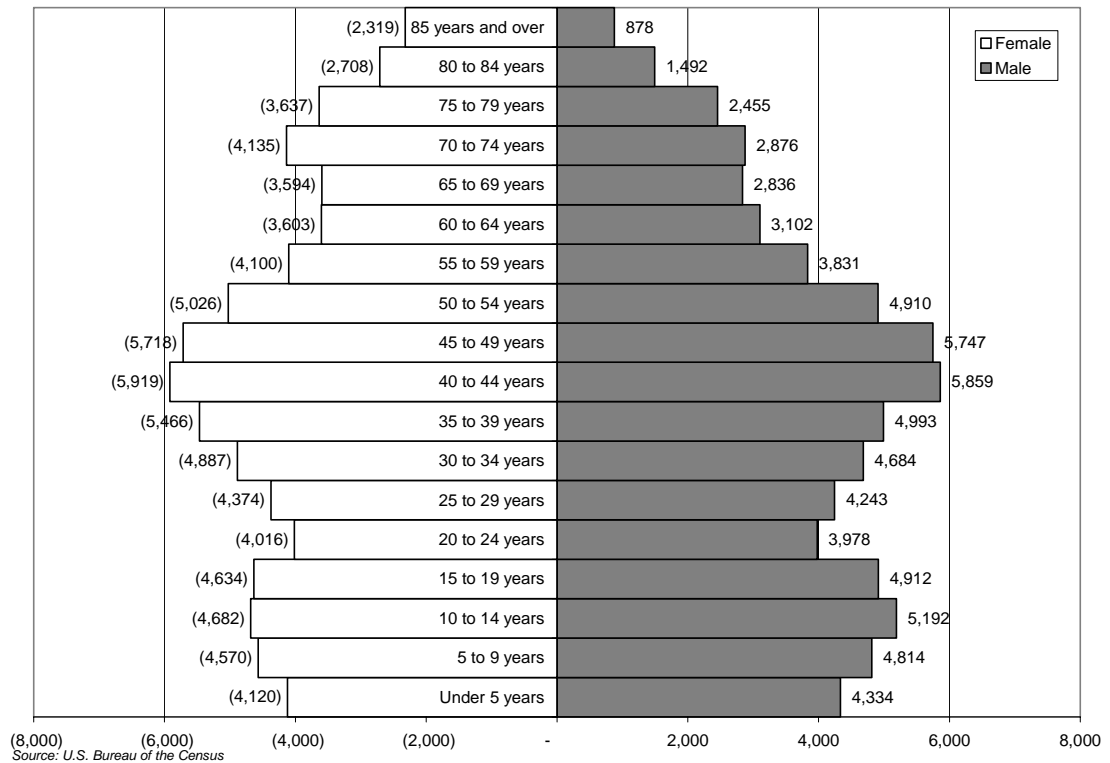
ii. Population by Age and Sex

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.

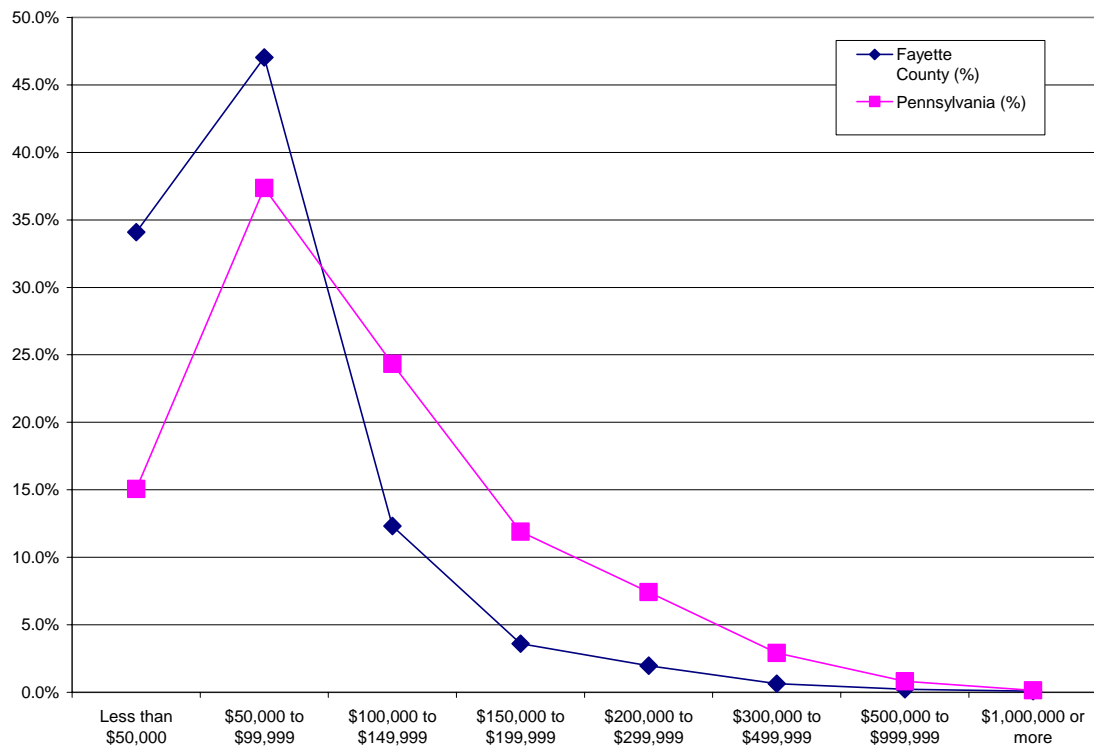
**Table 4-18
Housing Value 2000**

	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.

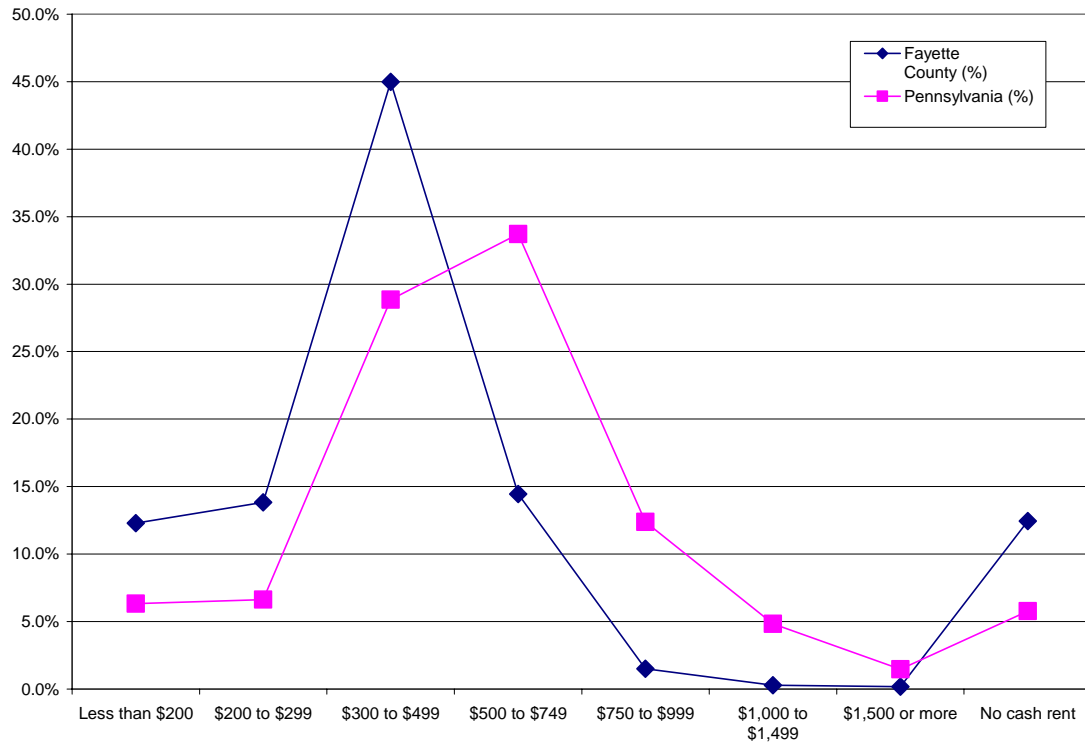
**Table 4-19
Gross Rent 2000**

	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.

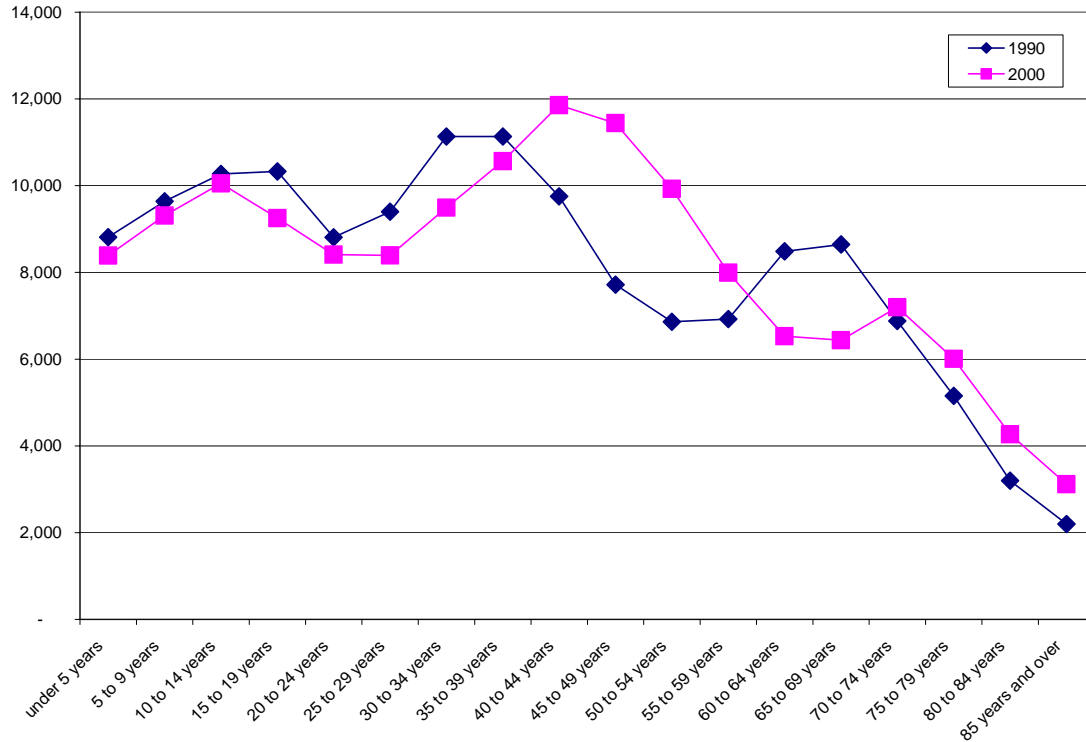
Table 4-22
Fayette County Population 1990 and 2000

	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.

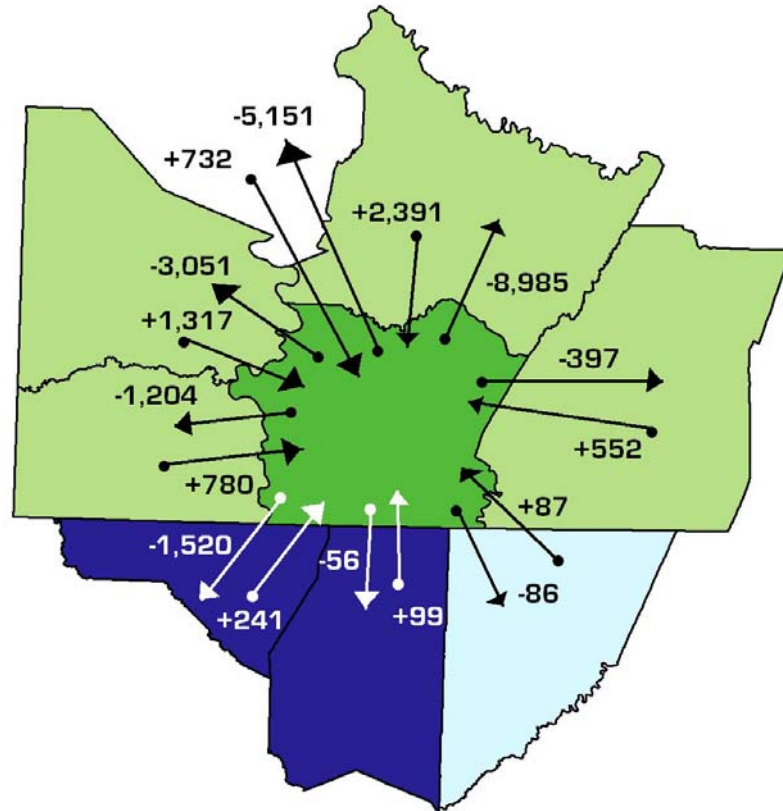
b. Workers and Place of Work

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%

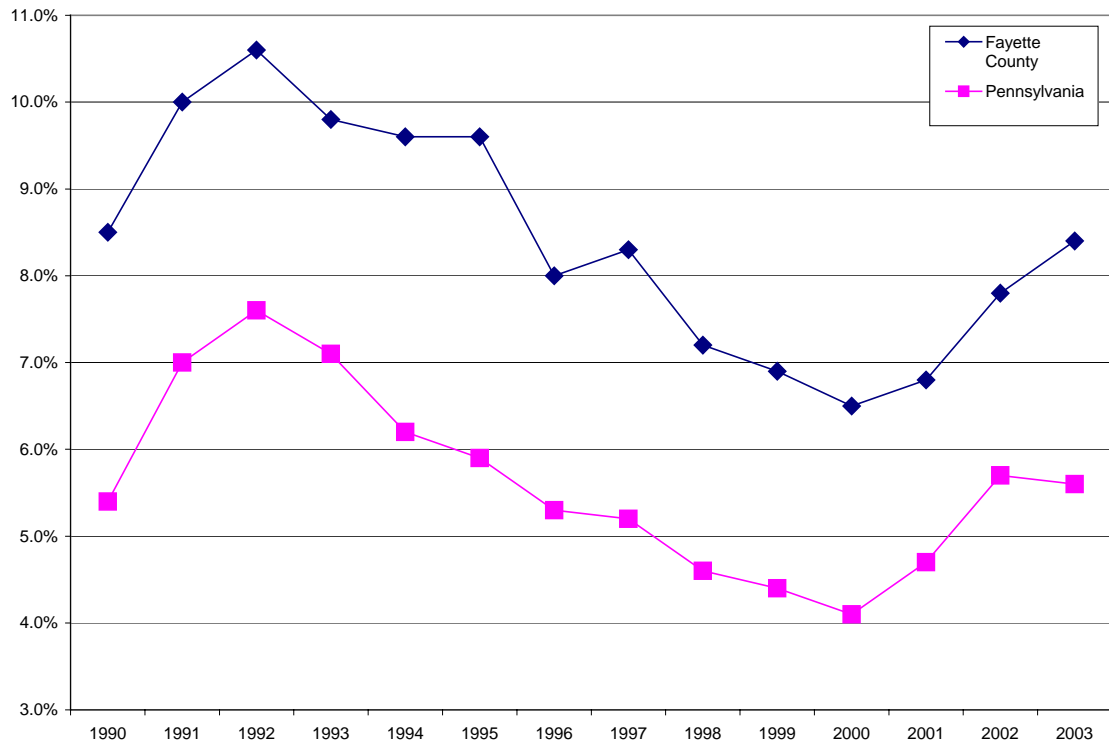
Source: U.S. Bureau of the Census

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)	
	Pennsylvania	6.3%	6.3%	6.9%	2.7%	-14.3%	13.0%	6.3%
	Fayette County	8.3%	6.9%	23.1%	30.2%	15.4%	22.1%	12.7%
District 1	Belle Vernon	10.5%	3.4%	85.7%	33.3%	300.0%	84.6%	67.1%
	Everson	-10.9%	-7.1%	-37.0%	*	-58.3%	-38.1%	-30.5%
	Fayette City	-5.6%	-6.5%	2.9%	-83.3%	-90.9%	94.1%	105.6%
	Jefferson	13.9%	18.5%	-41.7%	0.0%	-85.7%	25.0%	9.7%
	Lower Tyrone	13.7%	15.8%	-20.8%	0.0%	*	-40.9%	-48.0%
	Newell	6.9%	9.9%	-33.3%	*	*	-66.7%	-68.8%
	Perry	11.5%	13.3%	-10.7%	-63.6%	-16.7%	-1.5%	-11.6%
	Perryopolis	4.3%	4.3%	3.1%	-100.0%	*	-16.1%	-19.6%
	Upper Tyrone	18.4%	21.3%	-28.9%	0.0%	-40.0%	-29.7%	-40.6%
	Washington	1.5%	-0.3%	36.6%	200.0%	-59.3%	71.9%	69.3%
	Total	6.9%	7.3%	1.4%	-12.1%	-49.5%	16.1%	8.6%
District 2	Brownsville Borough	0.6%	-7.6%	55.2%	66.7%	72.7%	54.0%	53.1%
	Brownsville Twp	-8.6%	-7.9%	-14.0%	33.3%	50.0%	-21.1%	-13.6%
	Luzerne	0.8%	-0.6%	23.7%	450.0%	-52.2%	33.3%	32.3%
	Redstone	4.2%	3.6%	9.8%	-6.7%	-20.3%	22.5%	17.6%
Total	1.6%	-0.8%	25.3%	47.8%	-16.2%	33.0%	30.9%	
District 3	Fairchance	20.1%	19.8%	24.5%	*	116.7%	4.7%	-12.9%
	Georges	9.0%	9.1%	7.3%	122.2%	187.5%	-11.3%	-18.6%
	German	5.5%	2.7%	55.5%	1300.0%	25.7%	53.0%	45.0%
	Masontown	3.3%	0.3%	44.7%	200.0%	-15.0%	55.9%	50.9%
	Smithfield	-3.3%	-4.2%	16.7%	400.0%	100.0%	-12.5%	-9.5%
	Total	7.2%	5.7%	31.8%	275.0%	41.4%	22.0%	13.8%
District 4	Nicholson	5.3%	7.0%	-18.4%	700.0%	300.0%	-40.4%	-43.4%
	Point Marion	12.0%	7.1%	46.7%	200.0%	400.0%	39.7%	24.8%
	Springhill	14.2%	11.5%	52.7%	-35.7%	900.0%	88.9%	65.4%
	Total	11.0%	9.1%	32.8%	-3.3%	533.3%	30.3%	17.4%
District 5	Henry Clay	23.6%	19.7%	29.1%	39.5%	28.6%	-37.9%	-49.8%
	Markleysburg	0.0%	-4.3%	36.4%	150.0%	*	11.1%	11.1%
	Ohiopyle	-12.0%	-12.8%	-9.1%	-33.3%	*	50.0%	70.5%
	Stewart	2.1%	4.6%	-7.4%	-14.3%	250.0%	-53.3%	-54.3%
	Wharton	16.1%	20.6%	2.6%	22.0%	-11.1%	-30.5%	-40.1%
Total	16.2%	16.7%	14.9%	28.8%	37.9%	-31.6%	-41.1%	
District 6	Saltlick	27.4%	20.6%	62.7%	66.9%	23.8%	66.7%	30.8%
	Springfield	12.8%	15.9%	-9.4%	14.1%	-38.5%	-33.3%	-40.9%
	Total	20.8%	18.4%	34.9%	49.5%	0.0%	16.7%	-3.4%
District 7	Bullskin	14.1%	16.1%	-10.7%	-40.6%	-47.4%	28.9%	12.9%
	Connellsville Twp	6.5%	6.0%	17.3%	*	300.0%	2.0%	-4.3%
	Dawson	-4.2%	-8.0%	46.7%	*	*	-53.3%	-51.3%
	Dunbar Borough	8.9%	3.4%	90.9%	100.0%	300.0%	83.9%	68.9%
	Dunbar Twp	8.2%	7.4%	20.9%	175.0%	207.7%	1.3%	-6.4%
	Vanderbilt	-1.3%	6.7%	-58.6%	*	0.0%	-60.7%	-60.2%
Total	9.6%	9.6%	8.5%	-24.8%	105.6%	8.1%	-1.3%	
District 8	Franklin	2.4%	5.6%	-32.6%	-56.5%	28.6%	-30.5%	-32.1%
	Menallen	3.8%	1.9%	31.6%	-28.6%	-10.0%	60.3%	54.5%
	Total	3.3%	3.2%	3.9%	-45.9%	-2.7%	19.7%	15.9%
District 9	North Union	8.2%	6.3%	43.0%	237.5%	11.1%	40.4%	29.7%
	South Union	14.4%	14.7%	9.4%	600.0%	-27.5%	11.2%	-2.9%
	Total	10.8%	9.8%	29.1%	310.0%	-11.9%	29.0%	16.4%
District 10	Connellsville City	5.3%	3.1%	29.0%	50.0%	182.6%	18.2%	12.2%
	South Connellsville	5.5%	6.5%	-7.9%	-100.0%	-92.9%	21.3%	15.0%
	Total	5.3%	3.7%	23.6%	12.5%	78.4%	18.5%	12.5%
District 11	Uniontown	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%
	Ohiopyle	-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%	*	*
	Chiopyle	-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	-	-	-
	Ohioyle	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%	*	*	*
	Ohioyle	-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%
	Ohioptyle	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		multifamij		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%
	Ohioptyle	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 pyle	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%	*	*	*
	Ohioyle	-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%	*	*	*	*
	Ohioptyle	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	-	-	-	-	-	-
	Ohiopyle	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**

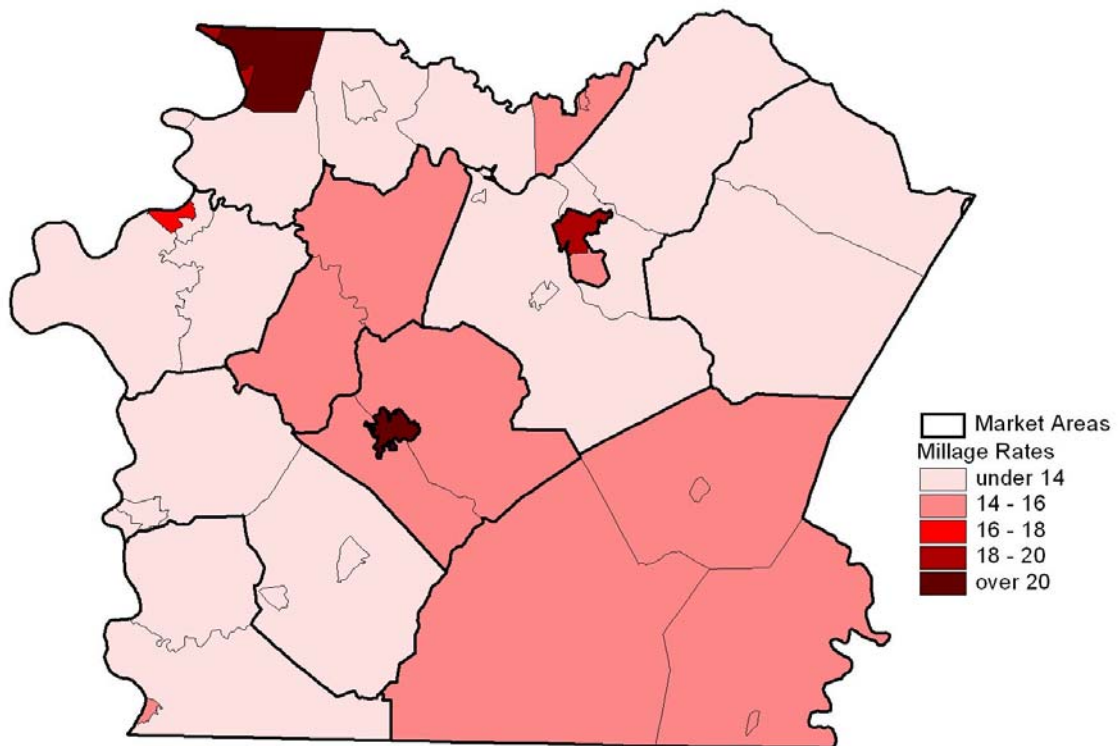
		1990 median gross rent (\$)	1990 median gross rent (\$) - adjusted for inflation	2000 median gross rent (\$)	change 1990 - 2000 (unadjusted)	change 1990 - 2000 (adjusted)
	Pennsylvania	404	531	531	31.4%	0.0%
	Fayette County	281	370	367	30.6%	-0.7%
District 1	Belle Vernon	240	316	365	52.1%	15.7%
	Everson	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%
	Ohiopyle	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

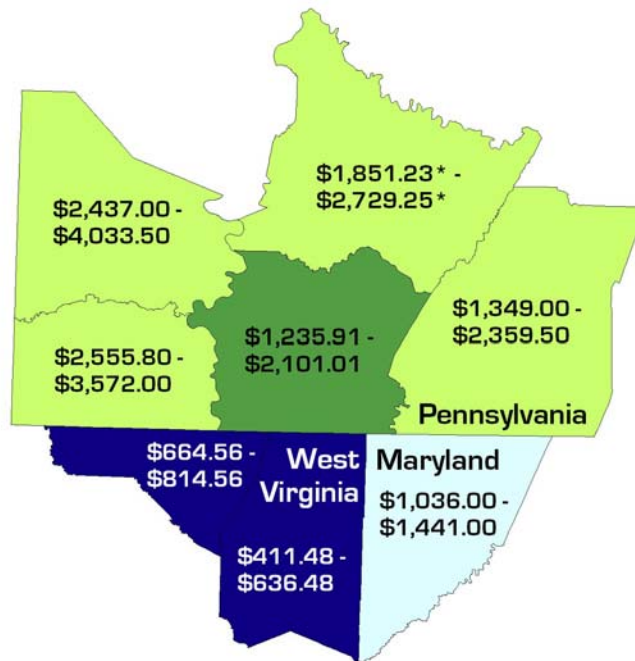
As noted previously, Fayette County is known to have very low taxes in comparison to other counties. All Pennsylvania counties adjacent to Fayette County have higher tax rates. For comparison purposes, the average calculated tax burden on a \$100,000 property are as follows:

- 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
	Smithfield	8	62,500	4	4	8	8
	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
	Vanderbilt	4	50,000	2	4	4	4
	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, Ohioyle, 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.

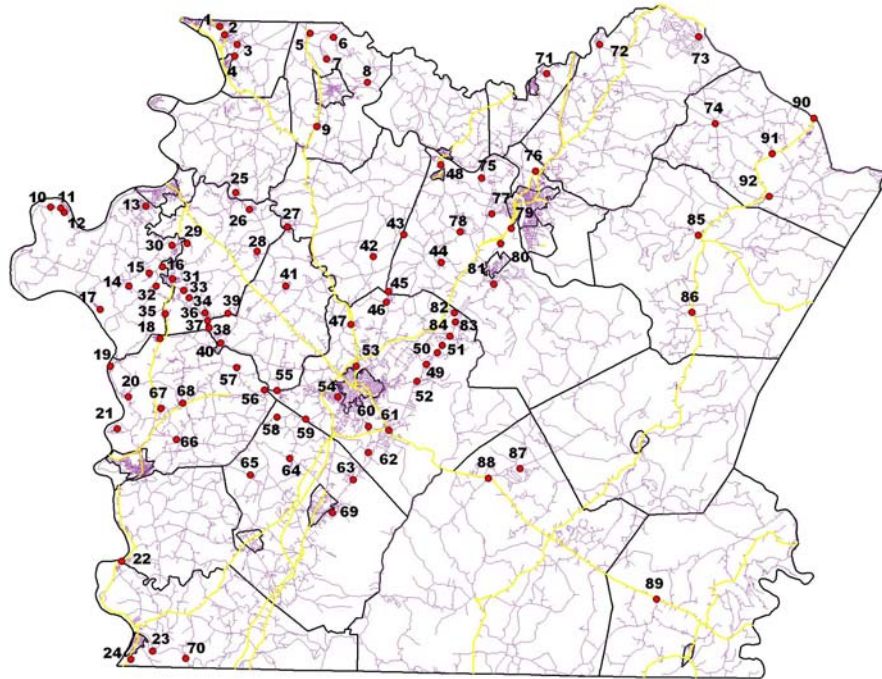
E. Other Factors Influencing Housing

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 2010 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
			4
			5
			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)
			1
			2
			3
			4
		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	4
			1
			2
			3
4			
2621	1		
2			
2624	1		
	2		
	3		
	4		
2625	1		
	2		
	3		
	4		
District 10	Connellsville City South Connellsville	2606	2 (part)
			3
		2607	4
			1
			2
			3
		2608	4
			4
			5
			5
District 11	Uniontown	2619	1
			2
			3
			4
			5
		2622	1
			2
			3
		2623	4
			5
			4

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**

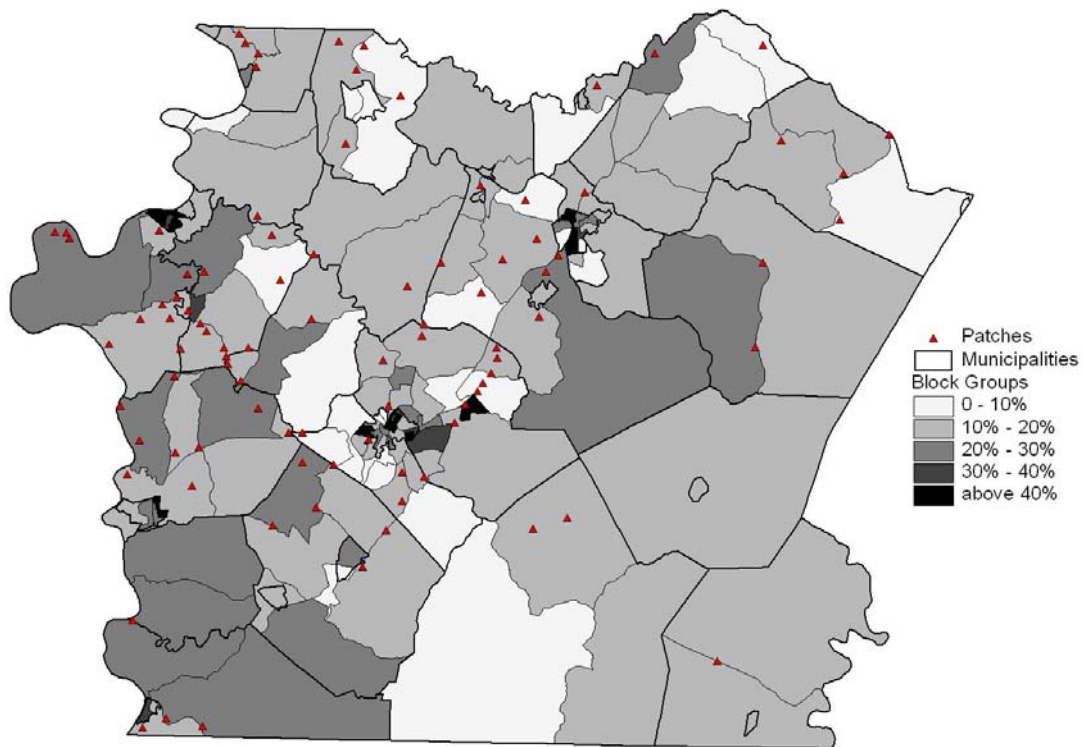
		Total	Individuals Below Poverty Level	% Below Poverty Level
	Fayette County	146,826	26,434	18.0%
District 1	Belle Vernon	1,191	193	16.2%
	Everson	838	133	15.9%
	Fayette City	714	186	26.1%
	Jefferson	2,255	338	15.0%
	Lower Tyrone	1,167	158	13.5%
	Newell	545	31	5.7%
	Perry	2,778	338	12.2%
	Perryopolis	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%
	Ohioyle	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.

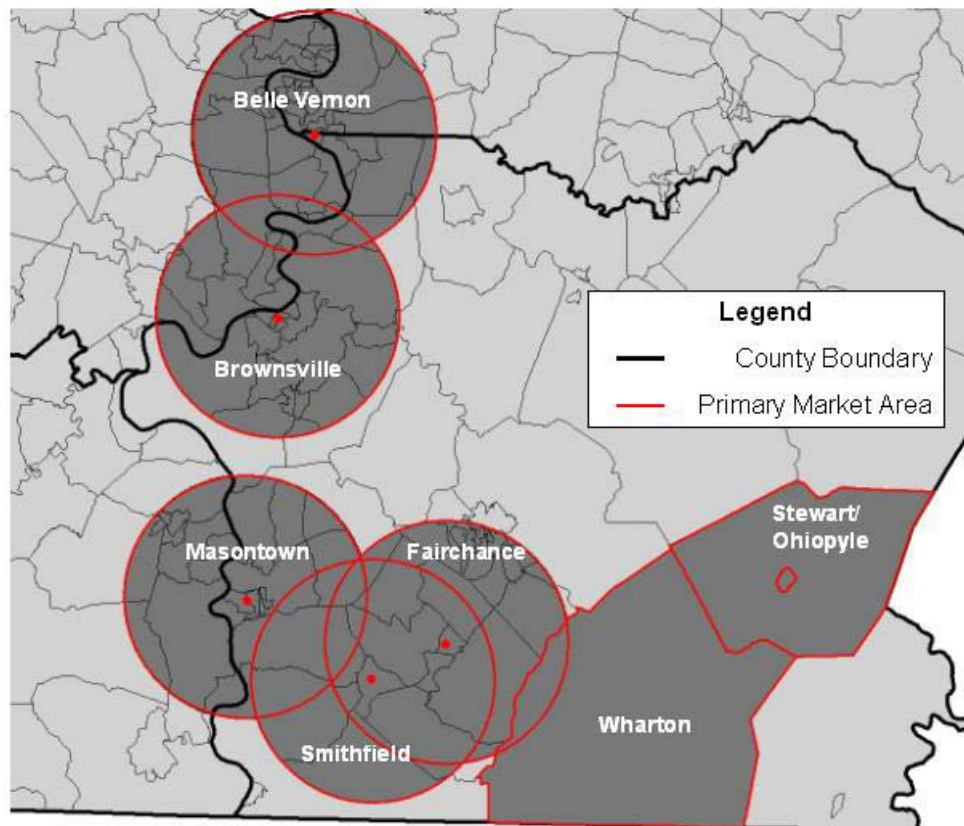
Quick tests were conducted on the population within a 5-mile radius of a borough, or in more rural areas, the entire township population. Areas identified as potential locations for tax credit elderly housing included:

- 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	
	Timeframe
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	
	Timeframe
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
Ohiopyle 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
			5
2611	1		
	2		
	3		
2633	2 (part)		
District 2	Brownsville Borough Brownsville Twp Luzerne Redstone	2612	1
			2
			3
			4
			5
		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
			4
2632	1		
District 4	Nicholson Point Marion Springhill	2631	2
			3
			4
			5
			1
District 5	Henry Clay Markleysburg Ohiopyle Stewart Wharton	2627	2
			3
			4
			5
			6
			1
District 6	Saltlick Springfield	2605	2
			3
			4
			5
			1

	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	1
			2
		2633	1
2 (part)			
District 8	Franklin Menallen	2610	1
			2
		2615	1
			2
			3
District 9	North Union South Union	2616	4
			1
			2
			3
		2617	1
			2
			3
			4
		2618	1
			2
			3
			4
		2620	1
			2
			3
4			
2621	1		
	2		
	3		
	4		
2624	1		
	2		
	3		
	4		
2625	1		
	2		
	3		
	4		
District 10	Connellsville City South Connellsville	2606	2 (part)
			3
		2607	4
			1
			2
			3
		2608	4
			5
			1
			2
District 11	Uniontown	2619	3
			4
			5
			1
			2
		2622	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

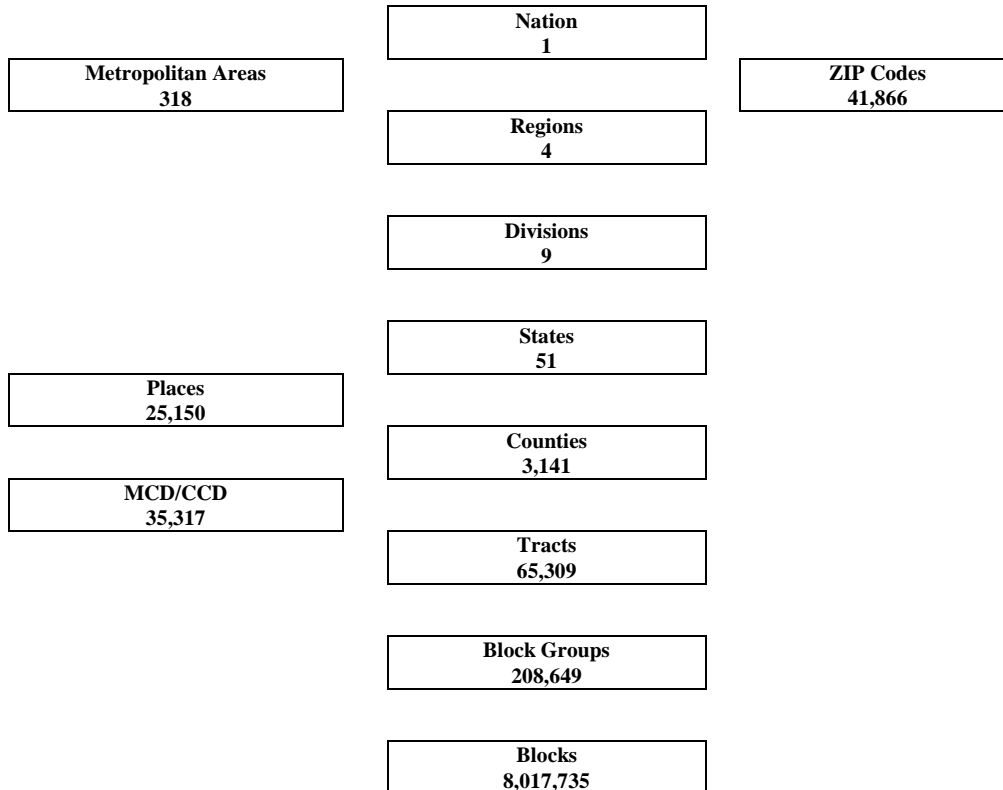
Housing Characteristics

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
	4	368	335	31	68	35	91	50	36	52	29	58	69	57	53	30	39
2618	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
	4	292	307	10	23	49	96	40	26	72	9	39	46	61	63	50	39
2619	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
	5	410	421	61	13	72	85	32	62	25	32	54	79	83	74	39	60
2620	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
	4	479	538	0	10	117	133	98	46	62	7	44	53	128	117	87	102
2621	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
	3	407	447	16	44	64	67	85	61	111	14	47	63	87	93	59	84
2622	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
	5	290	305	16	25	76	54	24	38	77	14	26	48	67	59	37	54
2623	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
	4	435	445	32	70	39	45	115	41	72	27	66	75	79	92	44	62
2624	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
	4	257	257	0	44	29	56	44	53	32	11	18	31	49	41	51	56
2625	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
	4	494	522	0	95	100	146	62	96	28	14	70	88	111	121	60	58
2626	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
2627	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
	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
2628	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
	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
2629	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
	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
2630	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
	4	450	456	0	22	62	128	61	61	134	7	61	54	75	102	54	103
2631	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
	5	301	318	13	63	52	25	31	38	49	23	43	58	50	47	39	58
2632	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
2633	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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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.

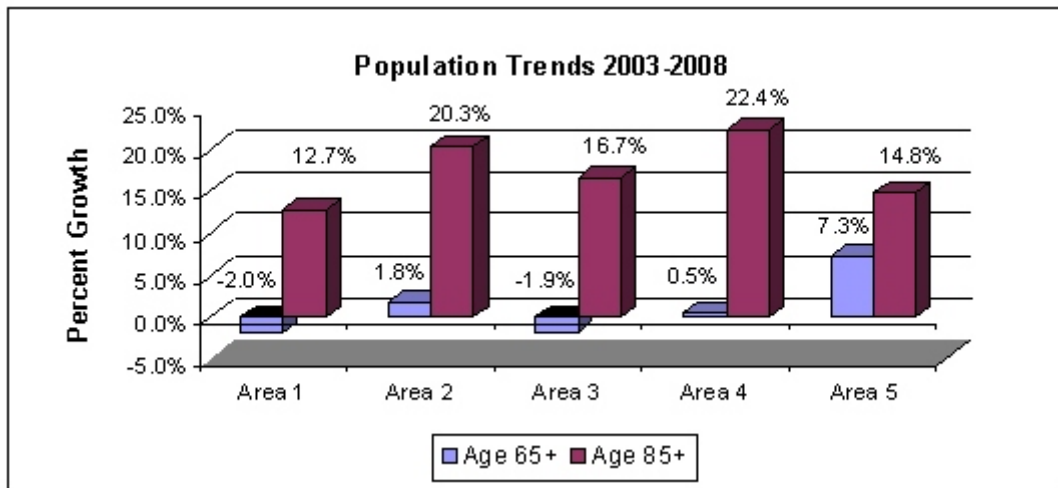
PLANNING AREAS FOR ASSISTED LIVING SERVICES

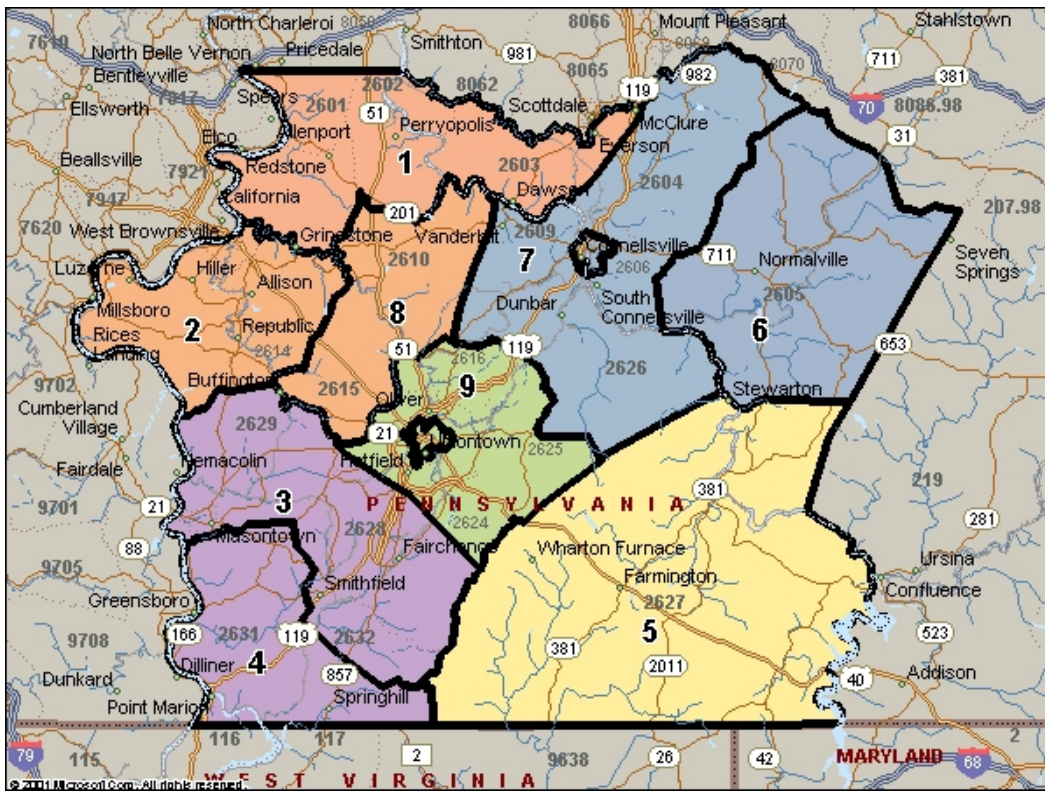
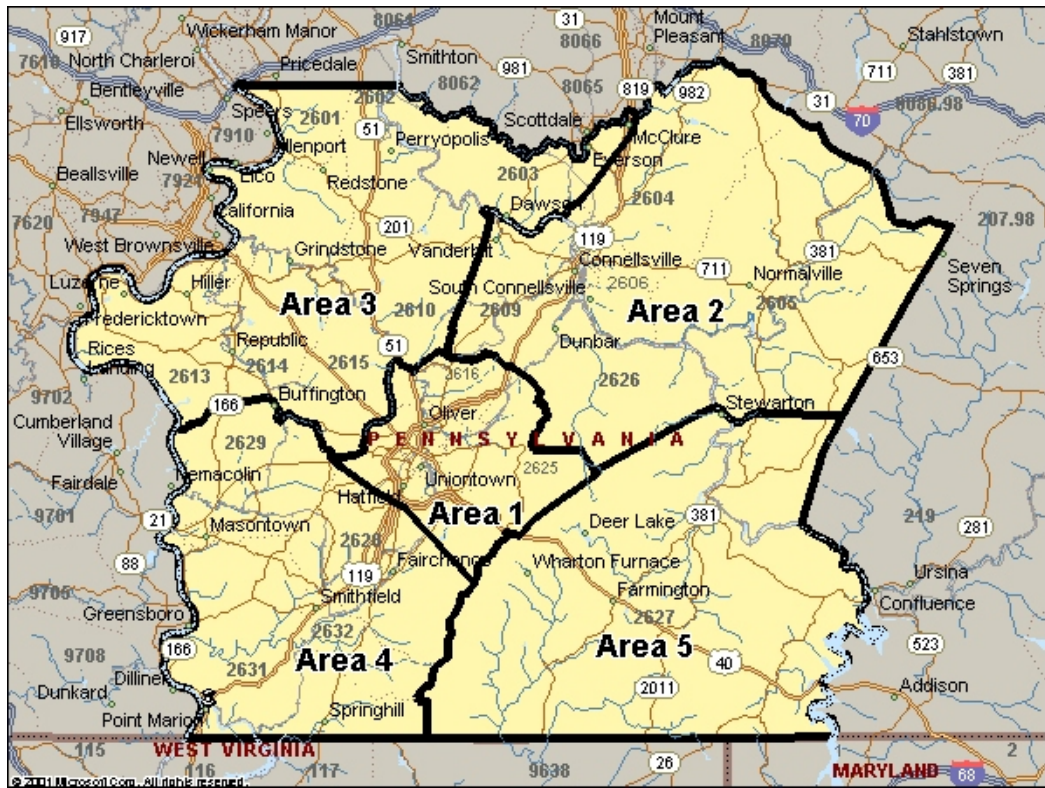
Because assisted living facilities tend to draw residents from a larger geographic distance, the eleven (11) planning districts established for the housing portion of the needs assessment project were consolidated into five (5) planning areas for assisted living services. These planning areas were determined 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

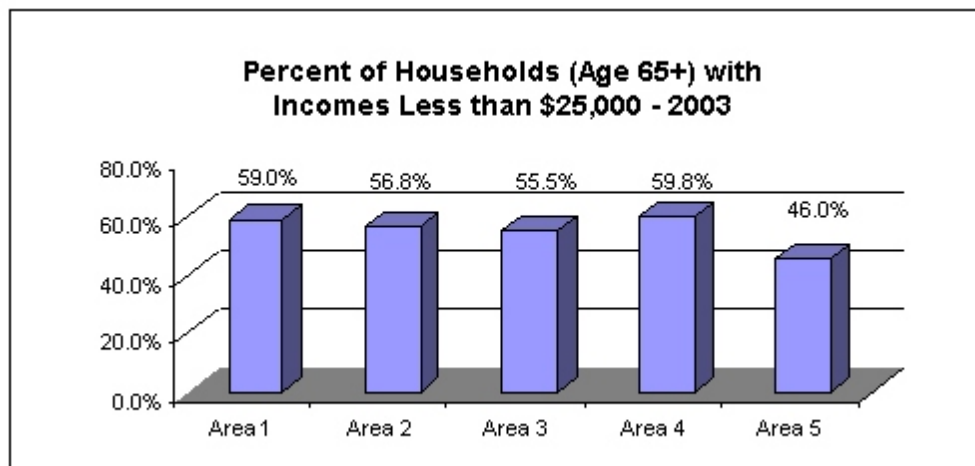
Population Trends





- 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. SumeY Personal Care Home 288 SumeY 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**

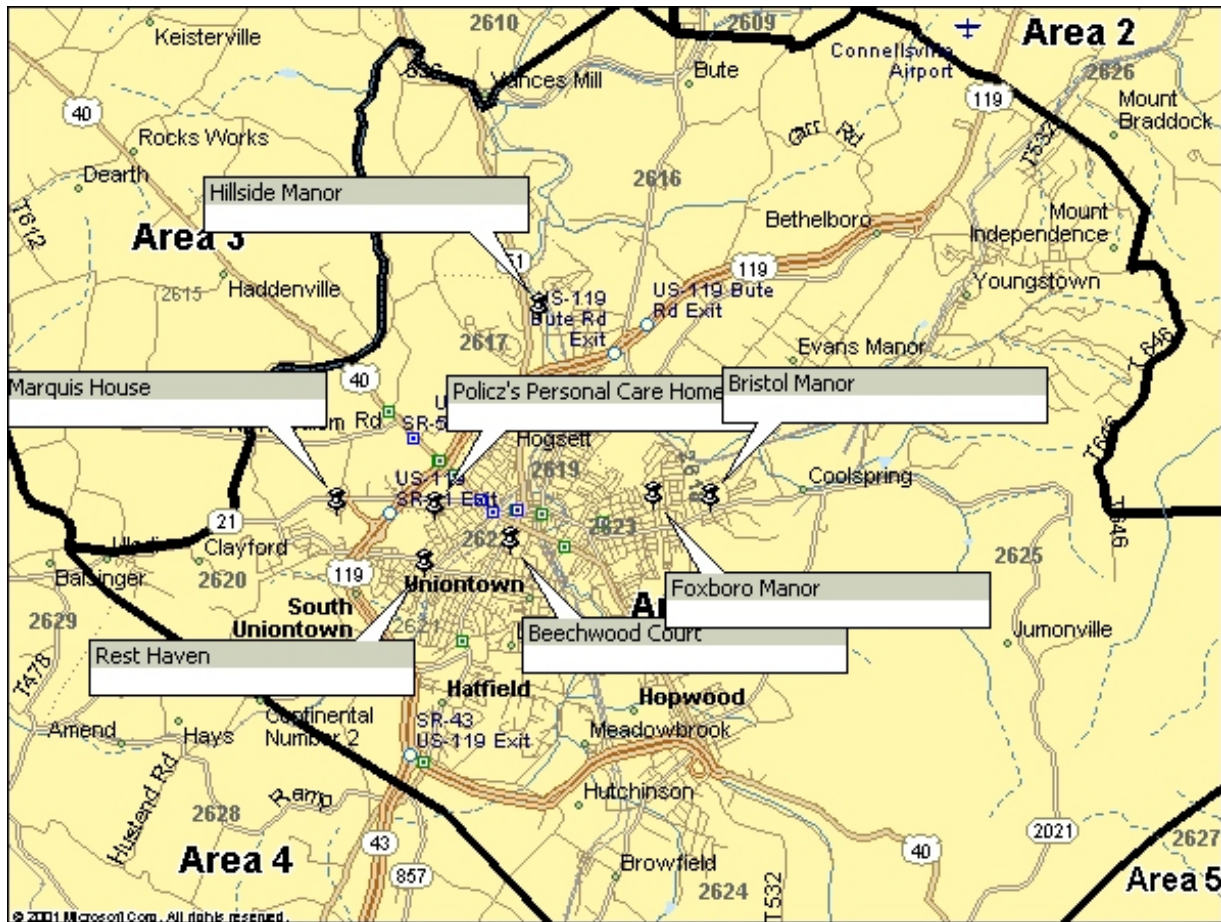
Facility	Area	Licensed/ Operating No. of Beds	Type Units	Bathroom Facilities	Monthly Rate	Dementia Unit	Facility Amenities	Occupancy	Comments
Amber House at Harmon House 601 S Church Street Mt. Pleasant, PA 15666 (724) 547-1890	N/A	70	Private/studio Private/studio/double Private/suite Semi-private/studio 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.

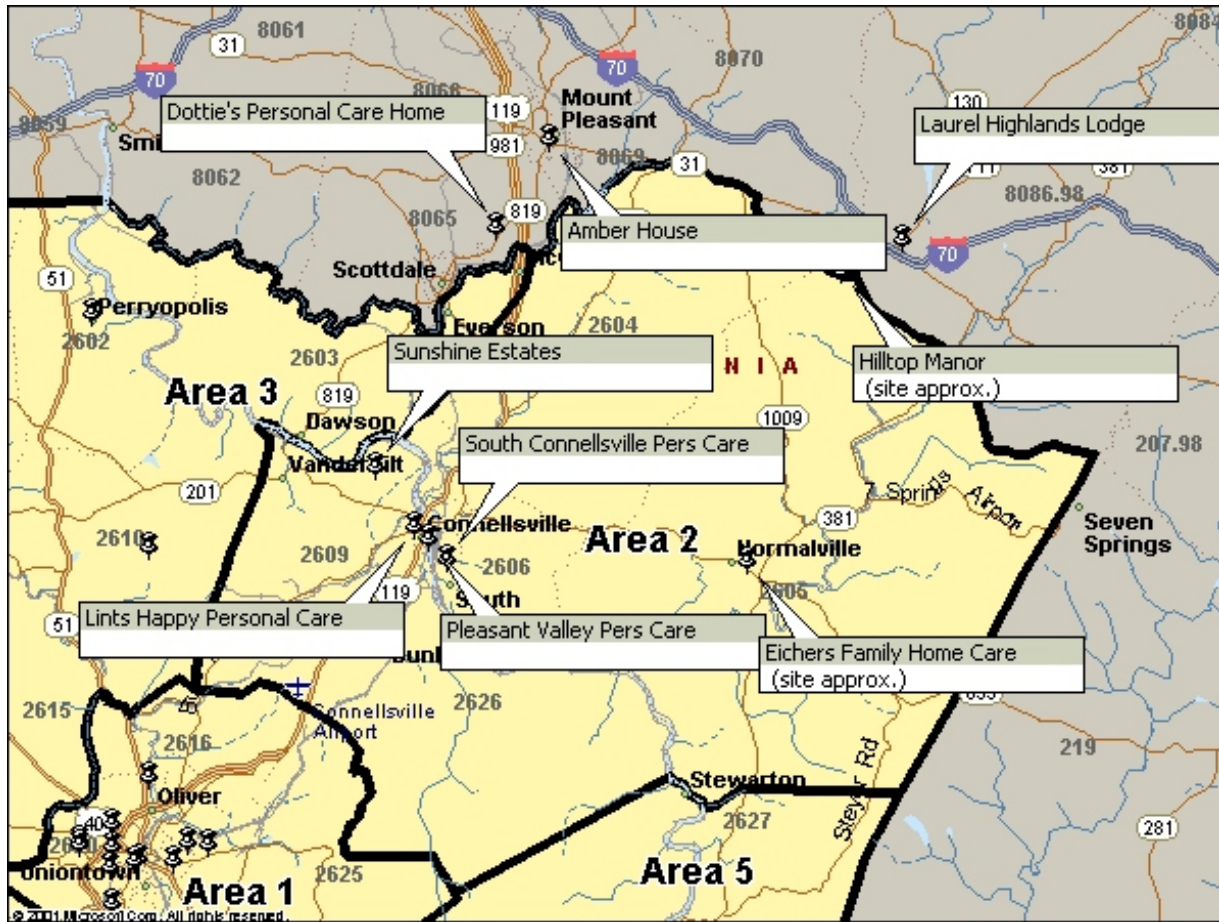
Source: Telephone conversations with facility admission directors, Third Age, Inc. resource files and Internet research.

Prepared by: THIRD AGE, INC.
June 4, 2004

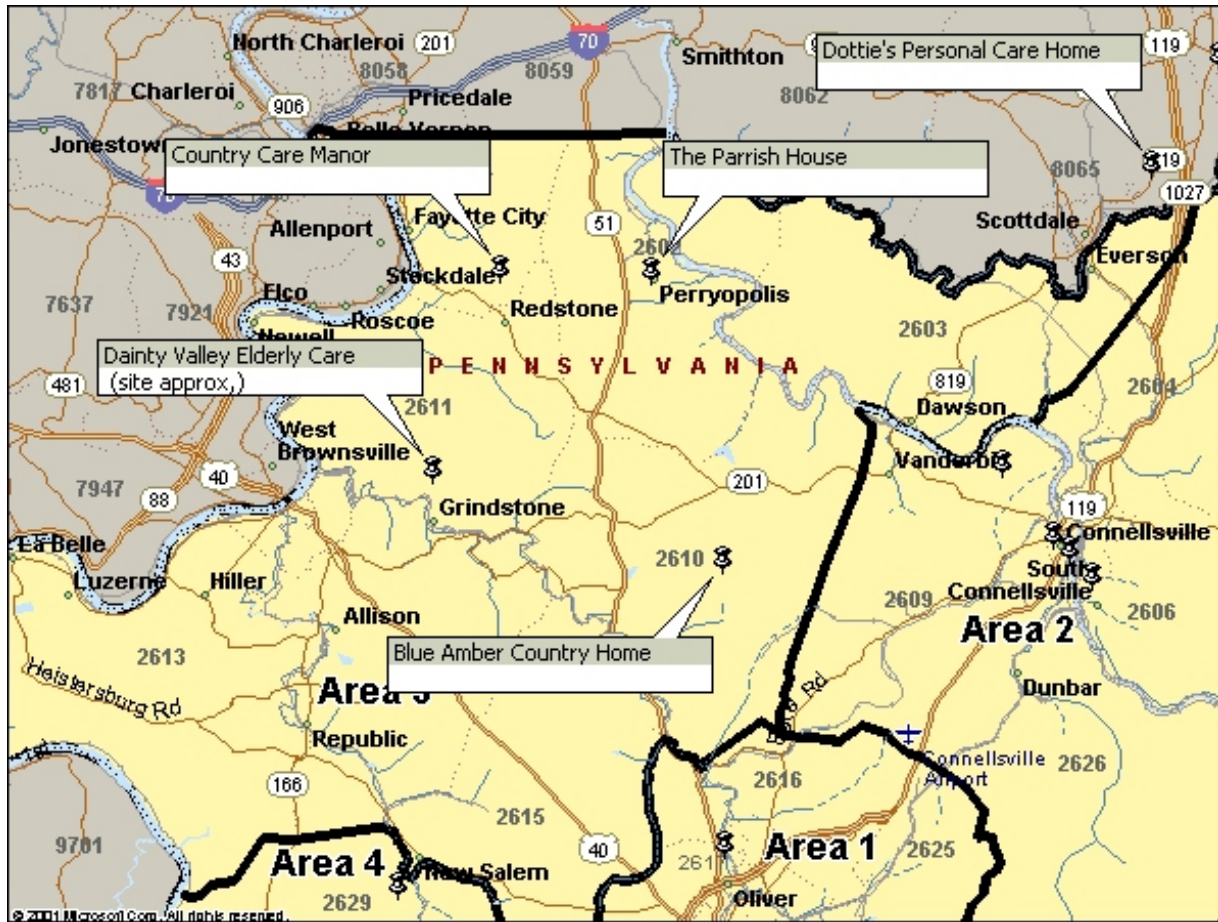
AREA 1 - ASSISTED LIVING FACILITIES



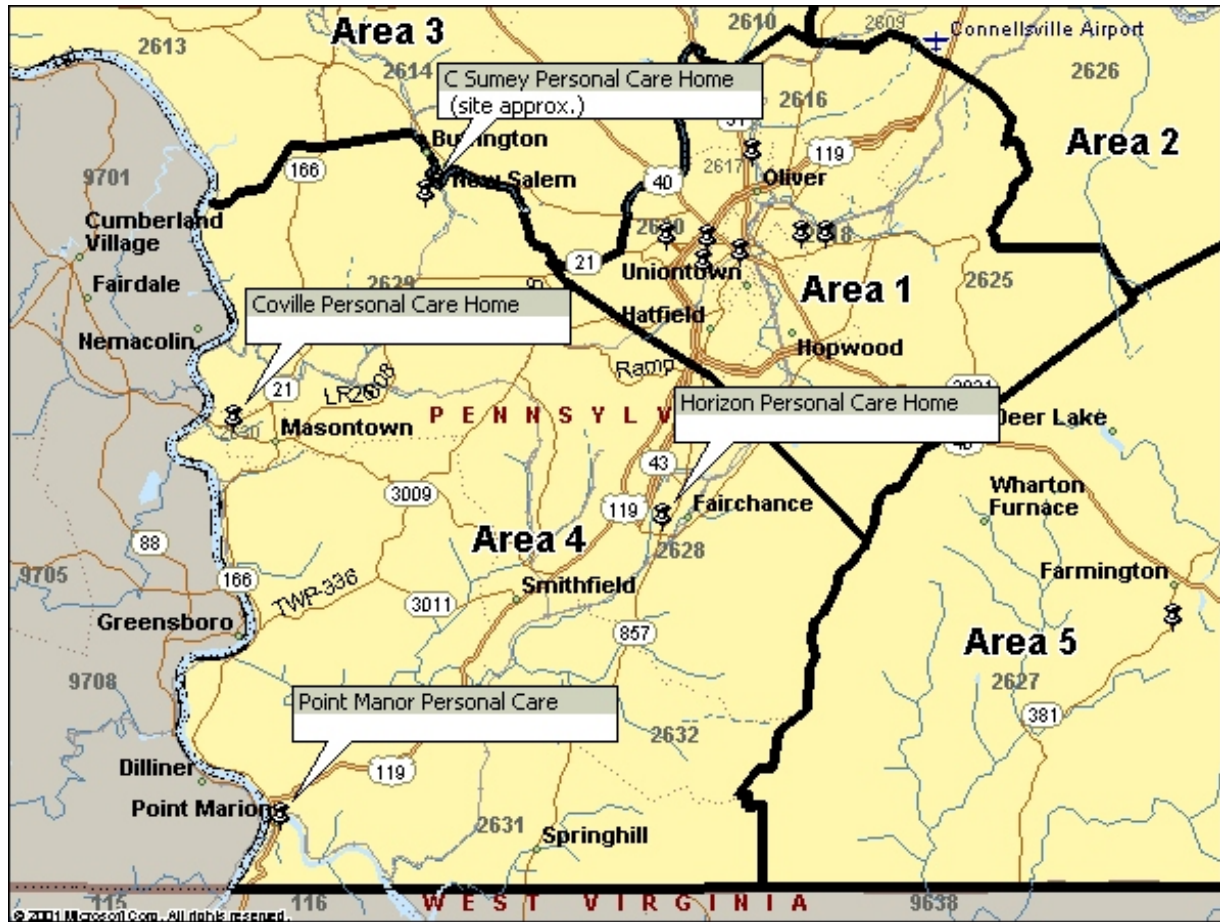
AREA 2 - ASSISTED LIVING FACILITIES



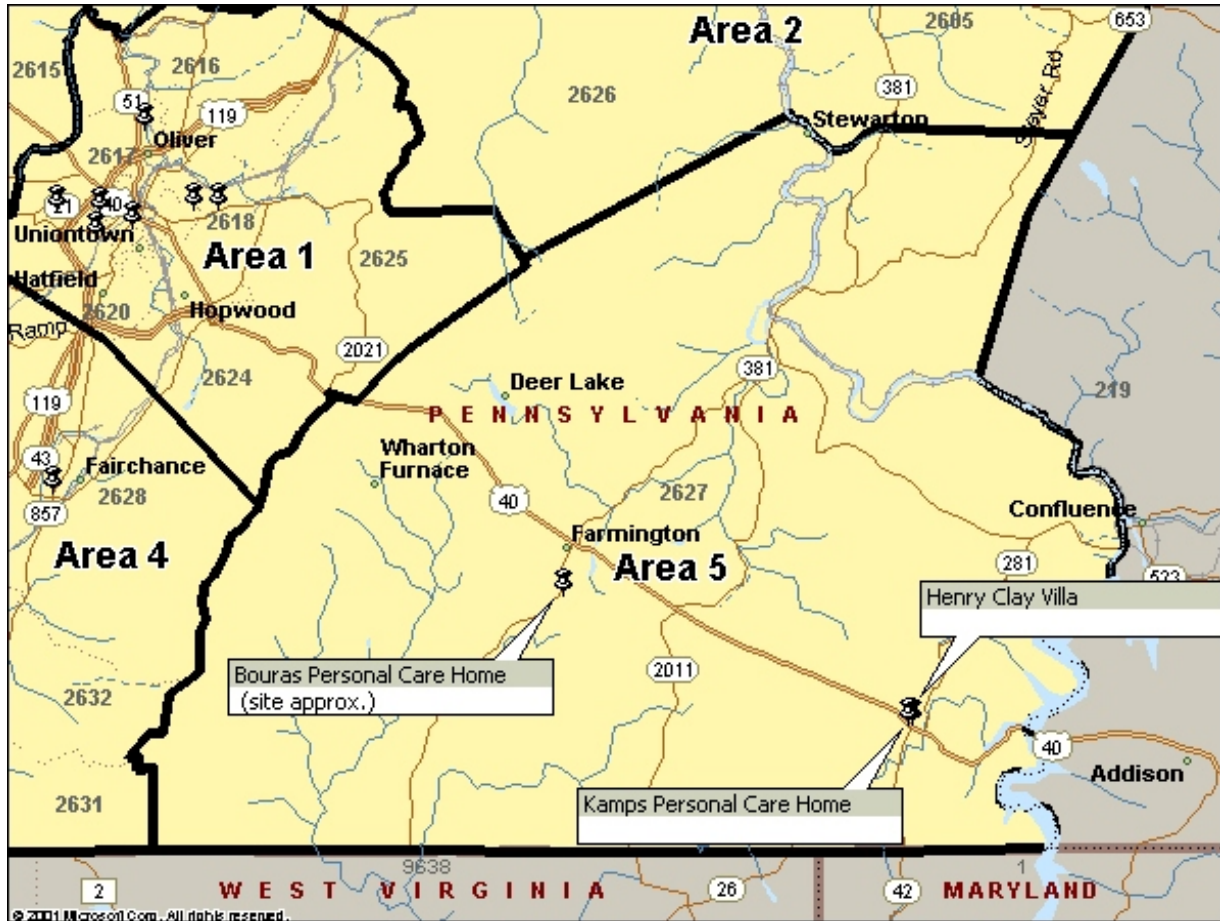
AREA 3 - ASSISTED LIVING FACILITIES



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.
FACILITIES LOCATED WITHIN HOSPITAL							
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 - Without Assisted Living Adjustment	-	36
Estimated Bed (Shortage)/Surplus - With 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

Westmoreland

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%

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	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%

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	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	0	6	5	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	

	8059	4	10	9	0	0	22	0	0	0	8	0	0	0	0	0	0	
Total Proposed Market Area			1080	1061	795	789	550	312	197	188	171	149	136	101	50	7	9	33
Fayette total			213	121	111	115	66	70	21	25	28	9	22	23	21	0	0	7

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	0	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	2	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	9	0	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	2	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	<u>178</u>
			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
Fayette County	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	0	9	14	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	10	0	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	0	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	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
	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%

<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	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	194
			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	0	10	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	6	0	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	0	10	10	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
			26

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>Cowdellsville Rep. Auth</i>
<i>STEPHANIE KING</i>	<i>UNIONTOWN PROPERTY DEV. CORP</i>
<i>Mark Yancey</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 Olin</i>	<i>Franklin Olin 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

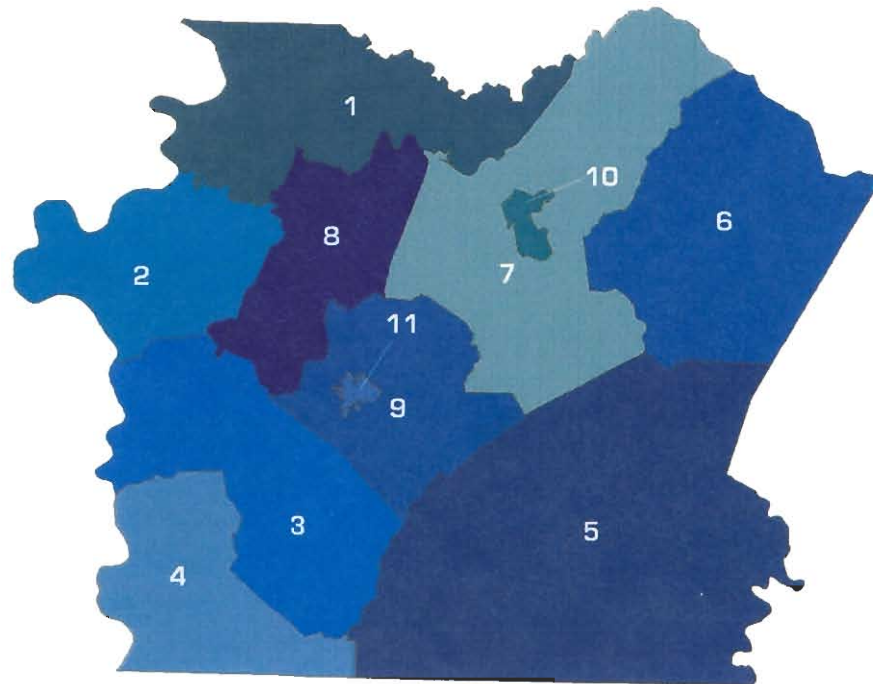


Agenda



- ◆ 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.

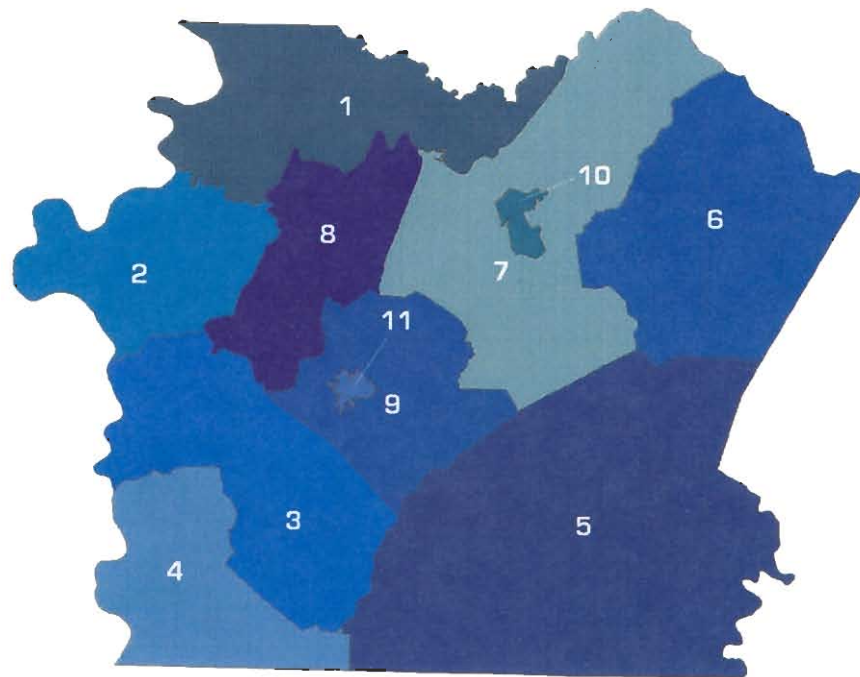


Categorization of Housing Need Session



- ◆ 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.