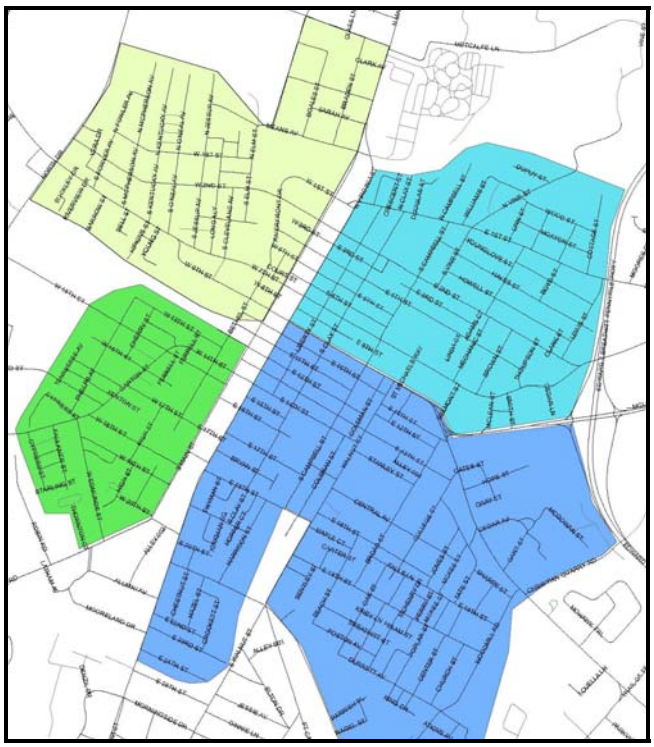
Housing Market Demand Analysis

The Inner City Residential Enterprise Zones

Attucks/Eastside - Canton – Durrett/Virginia – Westside Neighborhoods

Hopkinsville, Kentucky



Map of Inner City Residential Enterprise Zones – Hopkinsville, Kentucky

For:

The Christian County/Hopkinsville Development Corporation and The Hopkinsville-Christian County Planning Commission

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1. Introduction, Executive Summary & Conclusions

A. Introduction

This study analyzes the feasibility of developing affordable single family housing and affordable rental housing in four (4) neighborhoods in Hopkinsville that have been designated as Inner City Residential Enterprise Zones (ICREZ). They are: the Attucks/Eastside Neighborhood; Canton Neighborhood; Durrett/Virginia Neighborhood; and Westside Neighborhood. The development of affordable single family and multifamily rental housing will likely use federal funding under the HOME program which allows households that earn 80% of less of the Area Median Income (AMI) as defined by HUD to qualify for purchase or rental tenancy in the housing units. The primary goals of the study are to:

- Analyze and establish the need for new and/or existing low to moderate-income single family homes and apartments in market area assuming that HOME funds will be utilized and private funds, in accordance with the governing regulations of the HOME program that limits the qualified population segment to those who earn 80% or less of the Area Median Income (AMI).

- Assemble and review available demographic, financial and housing data to identify the resources available to current residents to purchase housing.

- Identify the number of sales and prices of housing within the neighborhoods over the past five years. Compare this to housing sales and prices for the city as a whole.

- Identify anticipated demand for housing in Hopkinsville over the next five years, and share of the demand that might be accommodated within the identified neighborhoods based upon the following assumptions:
  a) No change in neighborhood demographics and conditions
  b) Positive actions by city to enhance the attractiveness of downtown and to provide substantial neighborhood infrastructure and quality of life improvements.

- Given the above estimates of housing demand, determine buyer interest in particular types of new housing within the neighborhoods. Housing types to be provided by the City will vary by price and style (e.g. single family of varied square footage, attached, multi family) and location within the neighborhoods. Categories of buyers should include present residents of the neighborhoods.

- Identify gaps between estimated housing sales prices and ability for various market groups to pay such prices. (including present neighborhood residents).

B. Inner City Residential Enterprise Zones

1. Introduction

The City of Hopkinsville Downtown Development Commission has designated four (4) neighborhoods in the community as Inner City Residential Enterprise Zones (ICREZ). This study analyzes the demand for affordable multifamily rental housing within each of those four (4) ICREZs and the demand for affordable single family housing in each of the four (4) ICREZs.

2. Four Inner City Residential Enterprise Zones

The four (4) Inner City Residential Enterprise Zones (ICREZs) are described as follows:

a. Attucks/Eastside Neighborhood area located within Census Tract 2001;
b. Canton Neighborhood area located within Census Tract 2001;
c. Durrett/Virginia Neighborhood area located within Census Tracts 2001 and 2004 (however, because Census Tract is an "inner city" tract while Census Tract 2004 is predominately a suburban tract, this report includes data from Census Tract 2001 only when analyzing the Durrett/Virginia inner city neighborhood); and
d. Westside Neighborhood area located within Census Tract 2002.

3. Site Location Maps

The four neighborhoods generally center around downtown Hopkinsville. Two of the neighborhood areas are found to the north and west of Main Street and the other two neighborhood areas are found to the east and south of Virginia Street.

Each of the neighborhood areas is shown on the following maps.

Figure 1: State of Kentucky Map

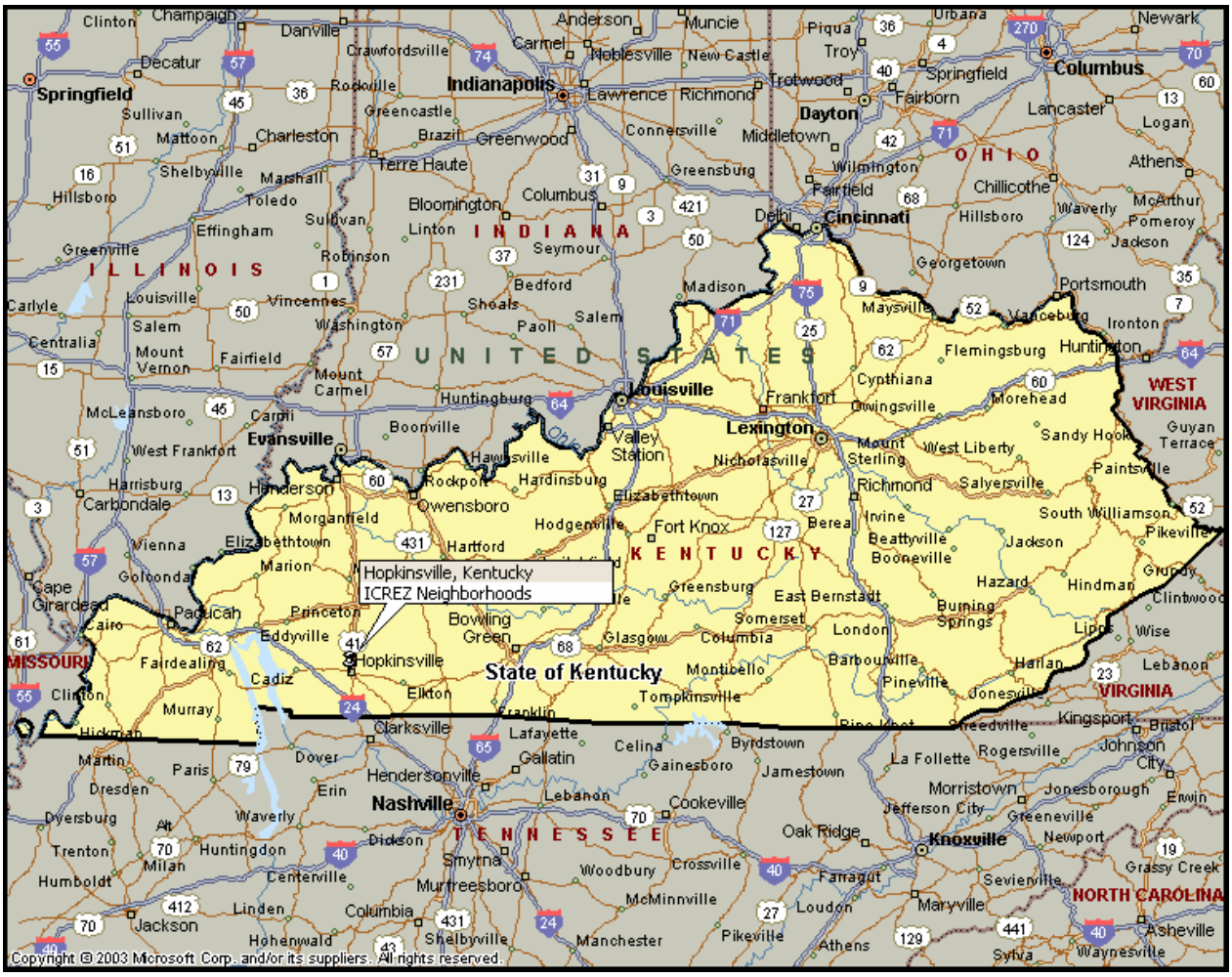
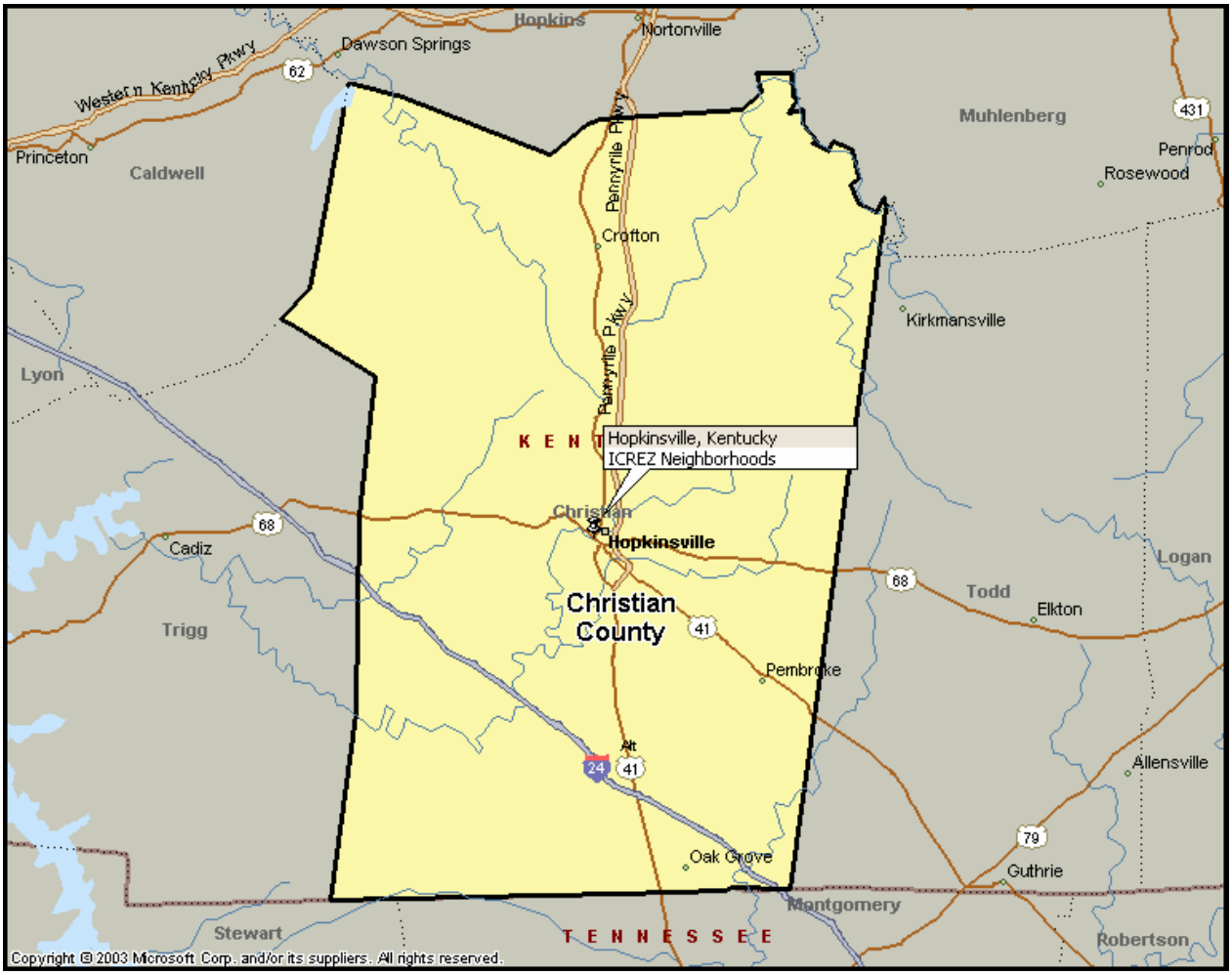


Figure 2: Christian County, Kentucky Map



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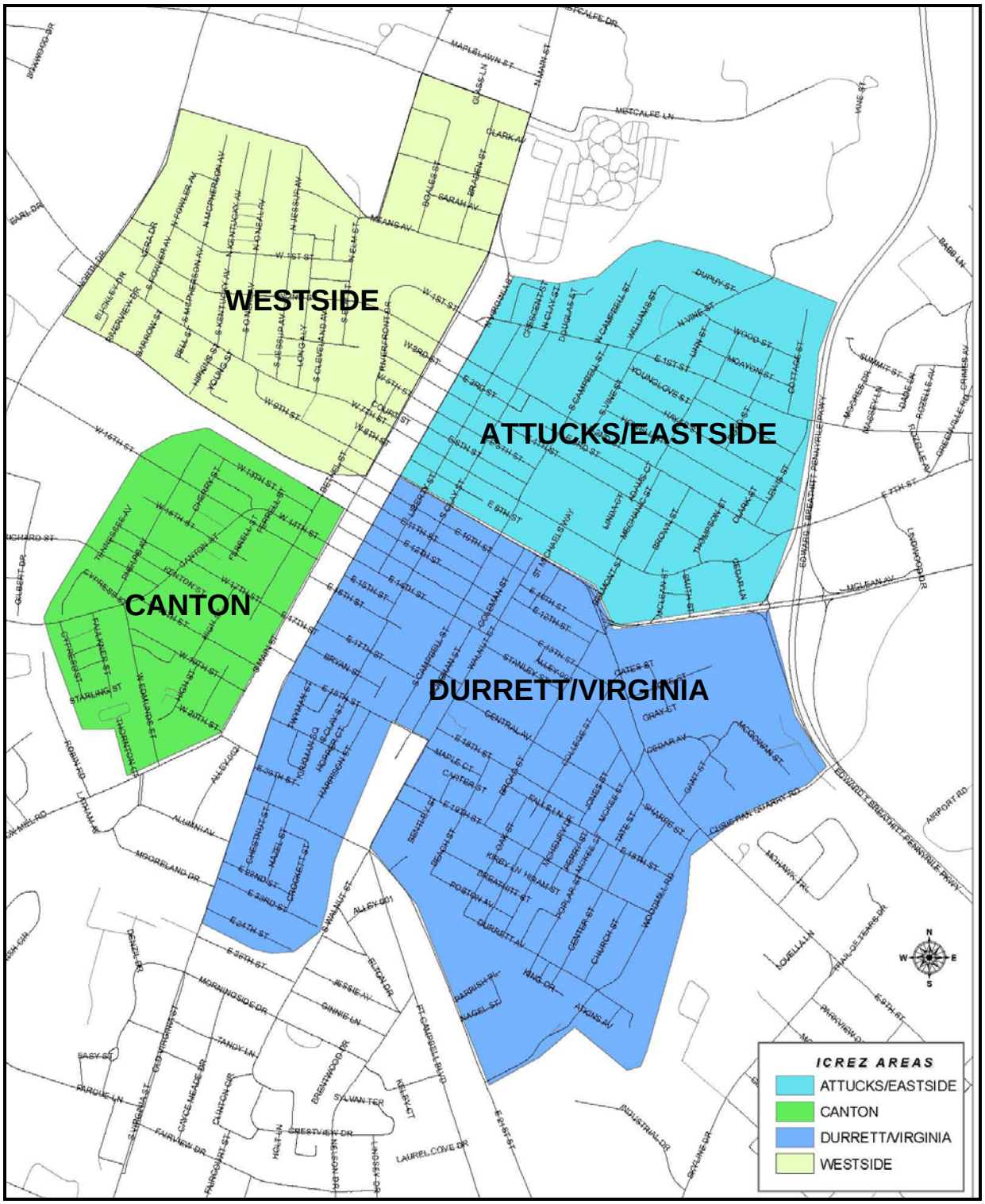

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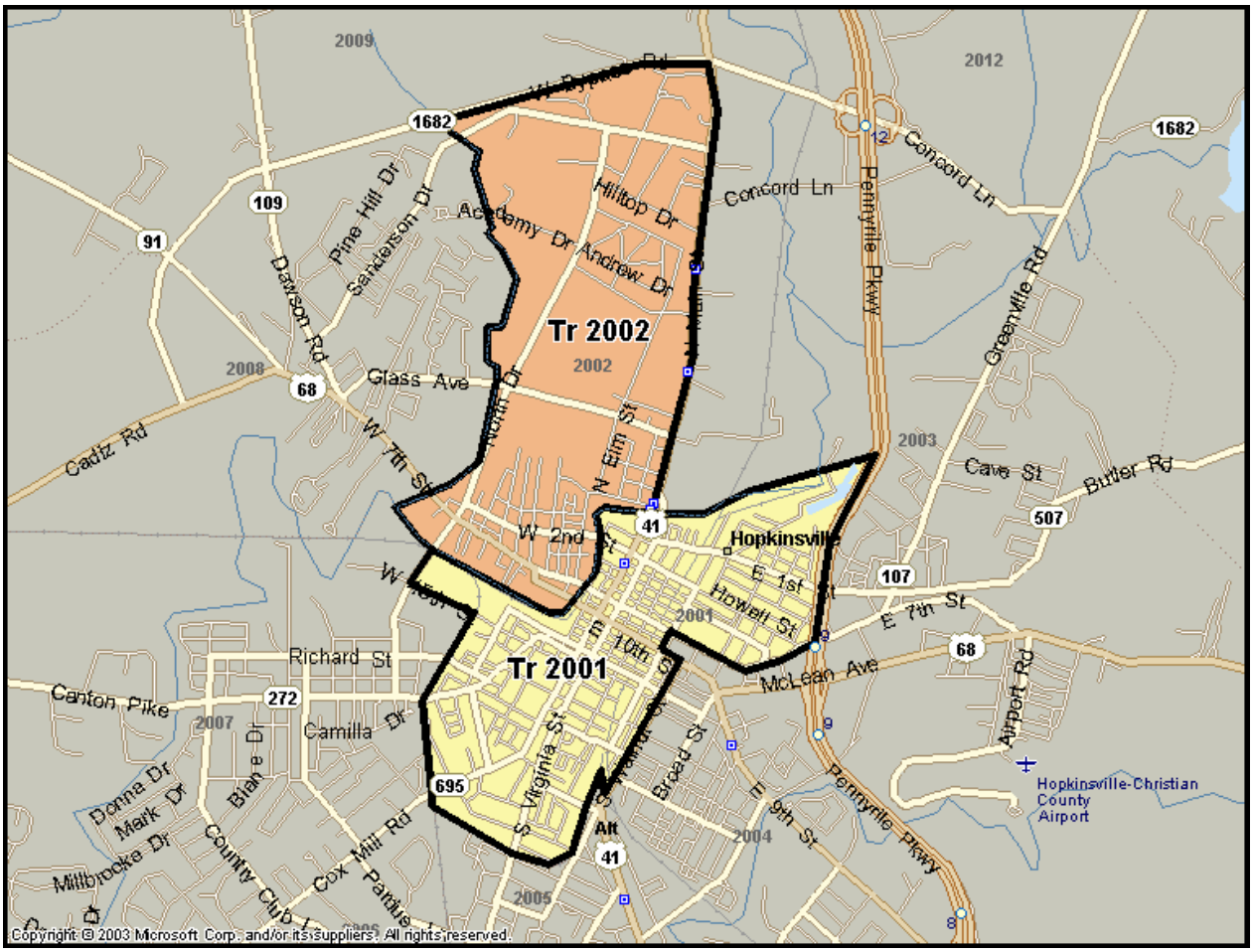


C. Executive Summary

Goals:

- This study focuses on the housing demand for single family housing and multifamily housing in the Inner City Residential Enterprise Zones (ICREZ) within the City of Hopkinsville, Christian County, Kentucky. This area is also defined as specific census tracts for specific data about each of the ICREZ Neighborhood areas discussed in the report.
- Hopkinsville has created 4 ICREZ's identified as the Attucks/East Side Neighborhood; the Canton Neighborhood; the Durrett/Virginia Neighborhood; and the Westside Neighborhood. Each ICREZ Neighborhood is analyzed separately in this report to estimate the demand, if any, for multifamily rental housing and single family housing.
- Each ICREZ Neighborhood area is located around the downtown area of Hopkinsville within 2 miles of a broad range of support services.

Population and Households:

- The population in the city of Hopkinsville is estimated to have ***declined slightly*** from 2000 to 2006. Environmental Systems Research Institute, Inc. (ESRI) projects that the population in the city of Hopkinsville will ***continue to decline*** over the next five years.
- The number of households in the each ICREZ Neighborhood area is estimated to have ***decreased*** from 2000 to 2006 and it is ***projected to decrease*** over the next 5 years.

Multi-family affordable demand:

- The demand for multifamily housing within each ICREZ Neighborhood is provided based upon existing demand plus any new rental household growth that is then segmented by the LIHTC limits at 60% of the AMI as determined by HUD.
- The following lists the estimated demand segmented by qualifying income levels under the Kentucky Housing Corporation guidelines utilizing Low Income Housing Tax Credits for each bedroom size of apartments: in the Attucks/Eastside ICREZ neighborhood, there is an estimated income qualified rental housing demand for 10 one-bedroom units, 33 two-bedroom units, 4 three-bedroom units and 3 four-bedroom units; in the Canton ICREZ neighborhood, there is an estimated income qualified rental housing demand for 8 one-bedroom units, 33 two-bedroom units, 3 three-bedroom units and 2 four-bedroom units; in the Durrett/Virginia ICREZ neighborhood, there is an estimated income qualified rental housing demand for 16 one-bedroom units, 33 two-bedroom units, 6 three-bedroom units and 5 four-bedroom units; and in the Westside ICREZ neighborhood, there is an estimated income qualified rental housing demand for 14 one-bedroom units, 36 two-bedroom units, 6 three-bedroom units and 3 four-bedroom units. However, the calculated demand is based on rents at 60% of the Area Median Income. Each proposed affordable rental project should be analyzed based upon specific rents and utilities.

Single Family Affordable Demand:

- The demand for single family housing within each ICREZ Neighborhood is provided at the end of each section assuming that HOME loan funds are applied for households with incomes at or below 80 percent of the Area Median Income as determined by HUD.
- Overall, there is a demand for new multifamily affordable rental housing demand in each of the 4 ICREZ neighborhoods as shown in detail on the tables provided for each neighborhood.
- The estimated demand from movers and those households who will convert from renter to home ownership of affordable single family homes that use HOME funds or are limited to HOME income limits are shown in detail on the tables provided for each neighborhood in the report below. However, it is difficult to determine the credit-worthiness of prospective buyers. Once again, extreme caution should be exercised when constructing more than 2 or 3 homes in any of the neighborhoods. Generally, only 5 or 6 households per year from each neighborhood are estimated to be income-qualified to buy a new $75,000 basic home. The following is a summary of the estimated single family demand by household income:

Table 1: Estimated Yearly Single-Family Demand by Household Income

	Attucks Neighborhood			Canton Neighborhood			Durrett/Virginia			Westside		
	Renter > Homeowner Demand	Homeowner > Homeowner Demand	Total	Renter > Homeowner Demand	Homeowner > Homeowner Demand	Total	Renter > Homeowner Demand	Homeowner > Homeowner Demand	Total	Renter > Homeowner Demand	Homeowner > Homeowner Demand	Total
$0-10,000												
$10,000-20,000	***3***	***1***	***4***	***2***	***1***	***3***	***4***	***2***	***6***	***2***	***1***	***3***
$20,000-30,000	***2***	***1***	***3***	***1***	***1***	***2***	***3***	***2***	***5***	***3***	***1***	***4***
$30,000-40,000	***5***	***3***	***8***	***4***	***2***	***6***	***8***	***5***	***13***	***4***	***2***	***6***
$40,000-50,000	4	2	6	3	2	5	6	4	10	6	2	8
$50,000-60,000	2	1	3	1	1	2	2	1	3	5	2	7
$60,000+	10	5	15	7	4	11	15	9	24	15	6	21

- Based on underwriting guidelines for a loan financed by Kentucky Housing Corporation, a household with an income of $21,000 per year should qualify for a $75,000 mortgage to purchase a new home.

Valuation of Single Family Homes:

- Based on an examination of building permits in Hopkinsville, it appears that there is a minimal demand for new homes that cost less than $90,000 to construct. For instance, since January of 2006 six (6) permits have been issued in the City of Hopkinsville for homes that cost less than $90,000 (construction cost) plus cost of land.
- Data from the Property Valuation Administrator indicated the following about property values in the neighborhoods: Attucks / Eastside has 560 properties with an average assessed **value of $21,342**; Canton has 284 properties with an average **value of $26,399**; Durrett / Virginia has 973 properties with an **average value of $22,278**; and, Westside has 545 properties with an **average value of $27,406** per property. Only 3 homes in the Durrett Neighborhood and 1 home in the Westside Neighborhood are assessed at greater than $100,000. Four parcels valued at greater than $100,000 out of 2,362 total parcels in the four neighborhoods is an indication of a negligible demand for homes valued at greater than $100,000. Moreover, 2,340 **(99%) of the properties are assessed at less than $75,000**.

- Property tax assessments are not the definitive source for determining housing value; however, they are a reasonable indicator of housing value and should be considered when devising marketing plans for new homes. The average cost of new homes under construction in the City of Hopkinsville in the first 8 months of 2006 is $175,493. There is a significant gap between the cost of new homes in Hopkinsville compared to the value of existing homes in the four neighborhoods.
- The appraised value of the newly constructed homes may be somewhat negatively impacted by the lesser value homes surrounding them in the ICREZ neighborhoods until a substantial number of the homes have been replaced by new homes in each neighborhood and raised the overall marketability of the neighborhood.
- The actual demand for any rental housing or single family housing product depends upon the amenities, construction materials, construction techniques and location, plus its management, in the case of rental housing. The data contained in this report is general demand information that may indicate a need if all conditions described are favorably met and satisfied in the construction, development and management of the housing properties whether single family or multifamily housing.

Redevelopment Plans

- Rouse reviewed preliminary plans and recommendations from Dennison Associates and Camiros, Ltd. Generally, the planners have recommended concentration of new housing along primary transportation corridors through the neighborhoods. The location concepts that we reviewed as proposed by the planners are excellent plans to provide maximum exposure for redevelopment.

Recommendations:

- The most critical issue affecting redevelopment in the 4 ICREZ neighborhoods is the deteriorated, substandard condition of the neighborhoods and lack of code enforcement. Inspections of the neighborhoods revealed many common negative factors including automobile junk yards; abandoned burned-out homes; deteriorating and structurally unsound abandoned buildings; overgrown lots with weeds grown over as much as six feet high and the presence of rodents. The condition of the neighborhoods will be the greatest deterrent to marketability, financing, valuation and appraisal of new homes. Our strongest recommendation is that prior to construction of any new homes in the neighborhoods that the City of Hopkinsville enact a strict code enforcement policy against the existing properties. Property owners should be given notice to correct code violations; followed by city action to correct the violation; filing of liens against the properties, prompt enforcement of the liens and demolition of abandoned, unsafe housing stock not worth rehabilitating.

- Housing follows jobs and economic development. Although the purpose of this report was not to study local economic development opportunities, housing redevelopment will be dependent upon the creation of new job opportunities in or near the neighborhoods. Consideration should be given to creating a new business incubator program to encourage new job training and development inside the neighborhoods. Specific parcels of land should be set-aside within the boundaries of the neighborhoods to support the new businesses.

- During this assignment, much emphasis was placed over the viability of providing housing subsidy to redevelop the neighborhoods. Such subsidy will promote immediate results for sale of individual new homes; however, from a marketing point-of-view, underwriting the cost of homes is not the most critical issue pertaining to the redevelopment of the neighborhoods. Code enforcement and new job creation are more important issues affecting the demand for new housing. Careful consideration should be given to the use of funds for underwriting the cost of individual homes without first cleaning up the neighborhoods and secondarily creating new job opportunities.

- The Low Income Housing Tax Credit program may be a viable alternative for construction of new housing, including single family homes, within the neighborhoods. Although the tax credit program is a rental program, models have been developed that allow stand-alone single family homes to be constructed and rented to tenants on a rent-to-own basis. The tenant rents the home for 15 years with a vested interest to buy the home at the end of the rental term. The rental aspect of this development model may also be useful in offsetting potential credit-worthiness issues with the inner-city households who desire to purchase or live in single-family homes.

- Subject to the cautions enumerated above pertaining to the existing condition of the neighborhoods, new job creation and the credit status of candidates for new homes, there is and will continue to be a substantial market for new housing as shown by the table above and within the each individual neighborhood section of this report.

2. City of Hopkinsville

A. Description of the Community

1. Brief Community History

Hopkinsville is located in the Pennyrile area of southwest Kentucky near the Tennessee border and is the county seat of Christian County. The city's population has shown growth over the past decades since 1970 until recently when it began to decline. It has been rated as one of the best places to live in the United States in the past and was rated highly as recently as 2004. Hopkinsville is part of the Clarksville TN-Hopkinsville KY Metropolitan Statistical Area (MSA) according to the US Census Bureau. The city is governed by a mayor and 12 council members. Christian County is governed by a County Judge Executive and 8 Magistrates.

2. Transportation

The City of Hopkinsville may be reached by automobiles, airplanes or rail travel. The north-south Pennyrile Parkway connects Hopkinsville to the Western Kentucky Parkway and Interstate 24. The Western Kentucky Parkway runs from the western part of Kentucky to Elizabethtown where it connects with the Blue Grass Parkway that runs to Lexington. Interstate 24 connects to Interstate 57 at its north end in Illinois and connects to Interstate 59 (and 75) at its southern end in Georgia, near Chattanooga, Tennessee after it passes through Clarksville and Nashville, Tennessee. US Highways 41 and 68 also connect the community to the surrounding areas.

Major markets within one day's drive of Hopkinsville include: Bowling Green, Kentucky (63 miles west); Nashville, Tennessee (70 miles southeast); St. Louis, Missouri (238 miles northwest); Louisville, Kentucky (170 miles northeast); Lexington, Kentucky (209 miles northeast); and Cincinnati, Ohio (267 miles northeast).

The local airport is Hopkinsville-Christian County Airport with a 5,502 foot runway. The next largest airport is Nashville International Airport one hour south of Hopkinsville on Interstate 24 with multiple commercial airlines that serve it including Atlantic Southeast, Comair, Continental Express, Delta, Northwest Airline, TWExpress, United Express, and USAirways, among others.

The Greyhound Bus Lines offers main bus transportation. CSX Transportation Systems provides rail transportation and freight shipping. In addition, there are over 100 motor freight lines that are certified to serve the area. Parcel service is available from United Parcel Service (UPS), Federal Express, Express Mail and DHL Express (formerly Airborne Express).

3. Utilities

Water and Sewer
Hopkinsville Water Environment Authority (HWEA)
405 East 10th Street
Hopkinsville KY 42240
270-887-4248

Natural Gas
Atmos Energy Distributor
(receives gas through the Texas Gas Pipeline)

Electric
Hopkinsville Electric System
1820 East 9th Street
Hopkinsville KY 42240
270-887-4200

Pennyrile Electric
2000 Harrison Street
Hopkinsville KY 42240
270-886-2555

Phone and Internet Service
BellSouth
1790 Wilma Rudolph Boulevard
Hopkinsville KY 42240
270-885-8010

Cable and Internet Service
Charter Communications
130 Hammond Drive
Hopkinsville, KY 42240
270-439-1611

4. Climate and Recreation

Currently, there are nine18-hole golf courses; 1 shopping mall; 11 shopping centers; 1 performing arts theatre; and the YMCA with an outdoor swimming pool, indoor running track, weight resistance equipment, fitness classes, daycare and teen activities in the area that provide recreation. Other public recreational facilities include: playgrounds, baseball, basketball, football, soccer, softball, lighted tennis courts, shuffle board, sand volleyball, horseshoe pits, skate park and walking trails.

The climate is normally 58.9 degrees with an annual average precipitation of 48.11 inches. The mean annual snowfall is 9.1 inches and the prevailing winds are out of the south. There are four distinct seasons that include cool breezes, cool nights in the summer, and no prolonged periods of heat, cold, rain, wind or snow.

B. Neighborhood Support Services

The majority of neighborhood services are located within about 2 miles of downtown Hopkinsville. Some of the support services listed below are located in the ICREZ neighborhoods.

1. Retail Shopping Areas

The area's has easy access to several shopping areas, including a Wal-Mart Supercenter located at 300 Clinic Drive in Hopkinsville, just 2.4 miles from the center of downtown. There are other retail stores like the Family Dollar Store located at 614 E 9th Street, 0.3 miles from the center of town; Sears Roebuck & Co, located at 2811 Fort Campbell Boulevard, just 1.8 miles from the center of downtown; K-Mart, located at 3010 Fort Campbell Boulevard, 1.8 miles from downtown; Goody's Family Clothing, Dawahare's, Peeble's Department Store and J C Penney Co, each located at 4000 Fort Campbell Boulevard, 2.3 miles from the downtown.

Even more retail shopping is available in Clarksville, Tennessee just 22 miles to the south along Interstate 24.

There are several grocery stores including Piggly Wiggly located at 128 N Main Street, 0.4 of a mile from downtown, and Haddock's Grocery located at 1301 East 9th Street 0.8 of a mile from downtown. Kroger's is located at 1213 Skyline Drive, just 1.7 miles from the core of the city.

There are several convenience stores located close to the downtown including Max Fuel Express located at 605 E 9th Street, within 0.3 a mile, and Market Express, located at 700 East 2nd Street, within 0.4 of a mile from the center of town.

2. Schools

St. Peter & Paul School provides elementary and middle school education at 902 East 9th Street, within 0.4 of a mile from the center of the town. Belmont Elementary School is within one-half mile of the center of town and Morningside Elementary School is located at 313 Morningside Drive within about a mile of the town center. There are several other elementary schools within easy access of the downtown.

In addition to St. Peter & Paul Middle School, Christian County Middle School provides middle school education within 0.8 of a mile from the downtown. North Drive Middle School is located at 831 North Drive, less than 1.5 miles from the downtown.

Optional High School is located at 705 N Elm Street, less than one mile from the center of downtown and Hopkinsville High School is located at 430 Koffman Drive less than 2 miles from the downtown.

Secondary education is available through Hopkinsville Community College, one mile from the downtown at 720 North Drive.

3. Post Office

The U.S. Postal Service has a location at 105 South Main Street within 0.3 of a mile from the downtown.

4. Library

The Christian County Public Library is located at 1101 Bethel Street in downtown Hopkinsville.

5. Medical Facilities

FHC Cumberland Hall is located at 210 West 17th Street and the Jennie Stuart Medical Center is located at 222 West 18th Street each within one-half mile of downtown. Western State Hospital is located at 2400 Russellville Road, about 2 miles from downtown.

Pharmaceutical services are available through Wood's Rexall Drug Store Inc. located at 808 South Main Street right in downtown and Cayce's Pharmacy located at 1112 West 7th Street less than one mile from the center of town.

6. Emergency Services

The Hopkinsville Fire Chief has an office at 116 West 1st Street in Hopkinsville less than one-half mile from downtown and the Hopkinsville Police Department is located at 112 West 1st Street, also less than one-half mile from downtown.

7. Recreation

There are several parks in the area including those provided by the Hopkinsville Recreation Department located at 2600 Thomas Street less than one mile from the center of town and Pennyrile State Park located at 20781 Pennyrile Lodge Way about 25 miles from the downtown.

8. Banks

There are a number of financial institutions in the community such as the following:

- Area Bank located at 3103 Canton Pike;
- Bank of Cadiz, located at 2808 Fort Campbell Boulevard;
- BB&T, located at 1002 South Virginia Street;
- Heritage Bank located at 605 South Virginia Street;
- Planters Bank, located at 1312 South Main Street;
- Monarch Mortgage Banking Co, located at 1611 South Main Street;
- United Southern Bank located at 1813 East 9th Street; and
- US Bank, located at 1101 South Main Street.

All of these banks are located less than 2 miles from the downtown. Most of them have other branches in Hopkinsville to service the residents of the community.

9. Table of Community Services

The following is a table of neighborhood services located close to downtown Hopkinsville. The majority of the services listed here are within 1 mile of the center of the town.

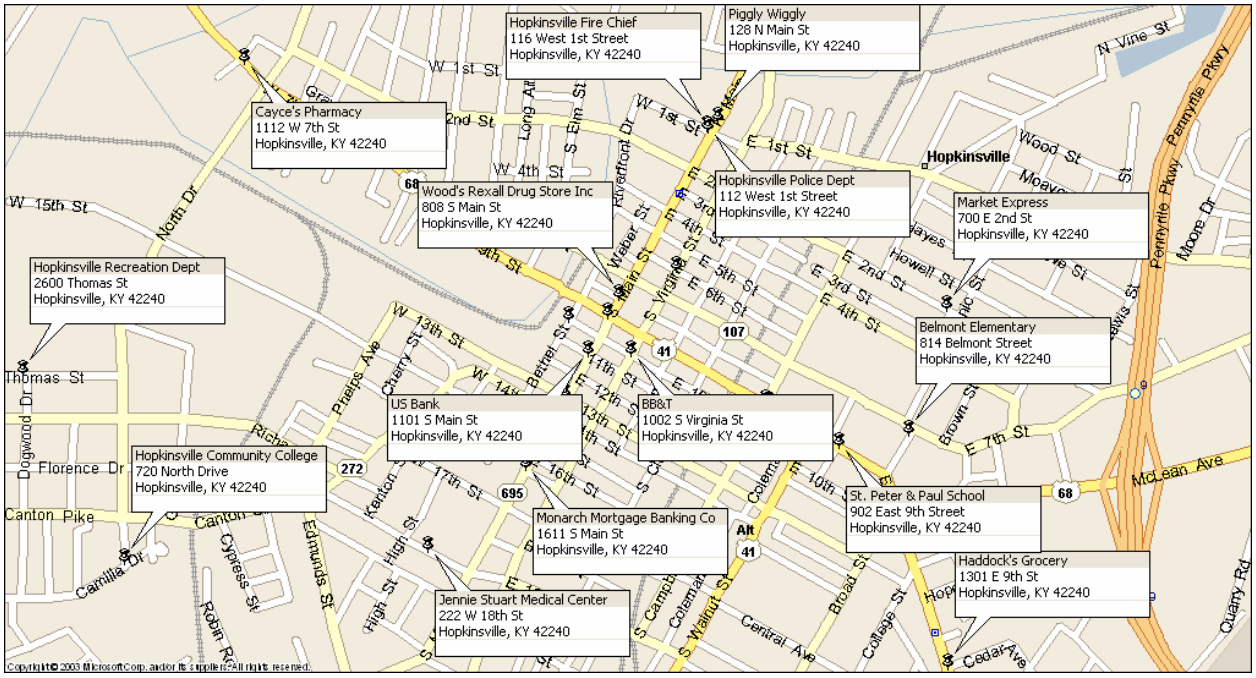
Table 2: Table of Neighborhood Services

Facility/Service	Name/Description	Address	Distance
Police	Hopkinsville Police Dept	112 West 1st Street	0.3 miles
Fire	Hopkinsville Fire Chief	116 West 1st Street	0.3 miles
Schools			
Elementary	St. Peter & Paul School	902 East 9th Street	0.4 miles
	Belmont Elementary	814 Belmont Street	0.5 miles
Middle	St. Peter & Paul School	902 East 9th Street	0.4 miles
	Christian Co Middle School	210 Glass Avenue	0.8 miles
High	Optional High School	705 North Elm Street	0.8 miles
	Hopkinsville High School	430 Koffman Drive	1.7 miles
College/University	Hopkinsville Community College	720 North Drive	1.0 miles
US Post Office	US Post Office	105 S Main Street	0.3 miles
Library	Christian County Public Library	1101 Bethel Street	0.0 miles
Banks	US Bank	1101 S Main St	0.0 miles
	BB&T	1002 S Virginia St	0.1 miles
	Heritage Bank	605 S Virginia St	0.1 miles
	Planters Bank	1312 S Main St	0.1 miles
	Monarch Mortgage Banking Co	1611 S Main St	0.2 miles
	Area Bank	3103 Canton Pike	1.5 miles
	United Southern Bank	1813 E 9th St	1.6 miles
	Bank of Cadiz	2808 Ft Campbell Blvd	1.7 miles
Convenience Store	Max Fuel Express	605 E 9th St	0.3 miles
	Market Express	700 E 2nd St	0.4 miles
Grocery Stores	Piggly Wiggly	128 N Main St	0.4 miles
	Haddock's Grocery	1301 E 9th St	0.8 miles
Pharmacy	Wood's Rexall Drug Store Inc	808 S Main St	0.0 miles
	Cayce's Pharmacy	1112 W 7th St	0.7 miles
Retail Stores	Family Dollar Store	614 E 9th Street	0.3 miles
	Wal-Mart Supercenter	300 Clinic Drive	2.4 miles
Medical Services	Jennie Stuart Medical Center	222 W 18th St	0.4 miles
	Western State Hospital	2400 Russellville Rd	2.1 miles
Recreation	Hopkinsville Recreation Dept	2600 Thomas St	0.7 miles
	Jefferson Davis Monument	US Hwy 68	10.3 miles
	Pennyrile State Park	20781 Pennyrile Lodge	24.6 miles

10. Map of Neighborhood Services

A map of the locations of the services listed above is displayed below.

Table 3: Map of Neighborhood Services



C. Hopkinsville-Christian County Trends

1. City & County Trends

The City of Hopkinsville and Christian County are reviewed generally in this section. The next sections of this report compare the demographic data for each of the 4 selected Inner City Residential Enterprise Zones (ICREZs) with the data for the city and county. This section provides an overview of the city and county. Some of the data found in this section is applied to the final demand calculations for each of the 4 ICREZs. For example, the renter turnover rate in Kentucky that is reviewed in this section applies to the demand calculations for each of the 4 ICREZs.

2. Population Trends – City & County

The population in the city of Hopkinsville and Christian County is estimated to have declined slightly from 2000 to 2006. ESRI projects that the population in the city of Hopkinsville will decrease over the next five years. By contrast, the population of the State of Kentucky has grown since 2000 and is projected to continue to grow over the next 5 years. See the table below.

Table 4: Population Trends – City & County

	Hopkinsville	Christian County	Kentucky
2000 Total Population	30,089	72,265	4,041,769
2000 Group Quarters	999	6,083	114,804
2006 Total Population	29,586	72,024	4,254,167
2011 Total Population	29,032	71,088	4,429,288
2006 - 2011 Annual Rate	-0.38%	-0.26%	0.81%
Source:	ESRI		

3. Household Trends – City & County

The number of households in the city of Hopkinsville and Christian County increased slightly from 2000 to 2006, but the number is projected to decline even more by 2011. By contrast, the number of households in the State has grown since 2000 and it is projected to continue to increase over the next 5 years. See the table below.

Table 5: Household Trends – City & County

		Hopkinsville	Christian County	Kentucky
2000 Households		12,174	24,857	1,590,647
2000 Average Household Size		2.39	2.66	2.47
2006 Households		12,188	25,174	1,711,552
2006 Average Household Size		2.33	2.62	2.42
2011 Households		12,040	24,971	1,799,504
2011 Average Household Size		2.32	2.6	2.4
Source: ESRI				

4. Family Trends – City & County

The family trends in Hopkinsville and Christian County are indicated in the table below. This table shows that the number of families residing in Hopkinsville and Christian County declined from 2000 to 2006 and this trend is projected to continue for the next 5 years. By contrast, the number of families in the State of Kentucky has grown since 2000 and it is projected to continue to grow over the next 5 years. See the table below.

Table 6: Family Trends – City & County

		Hopkinsville	Christian County	Kentucky
2000 Families		8,125	18,350	1,104,398
2000 Average Family Size		2.95	3.12	2.97
2006 Families		7,909	18,098	1,154,909
2006 Average Family Size		2.92	3.11	2.94
2011 Families		7,568	17,500	1,181,266
2011 Average Family Size		2.93	3.11	2.94
2006 - 2011 Annual Rate		-0.88%	-0.67%	0.45%
Source: ESRI				

5. Housing Units – City & County

The number and percentage of owner and renter housing units in Hopkinsville and Christian County are shown in the table below. This table shows that while the number of housing units increased from 2000 to 2006, it is projected to remain the same in the next 5 years. Meanwhile, the number of housing units in the State of Kentucky has increased from 2000 to 2006 and is projected to continue to increase over the next 5 years. See the table below.

Table 7: Housing Units – City & County

	Hopkinsville	Christian County	Kentucky
2000 Housing Units	13,260	27,182	1,750,927
Owner Occupied Housing Units	53.2%	50.6%	64.3%
Renter Occupied Housing Units	38.6%	40.9%	26.6%
Vacant Housing Units	8.2%	8.6%	9.2%
2006 Housing Units	13,481	27,935	1,896,059
Owner Occupied Housing Units	53.3%	50.9%	64.7%
Renter Occupied Housing Units	37.1%	39.3%	25.5%
Vacant Housing Units	9.6%	9.9%	9.7%
2011 Housing Units	13,418	27,883	2,004,173
Owner Occupied Housing Units	53.0%	50.4%	64.4%
Renter Occupied Housing Units	36.8%	39.1%	25.4%
Vacant Housing Units	10.3%	10.4%	10.2%
Source: ESRI			

6. Median Home Value – City & County

The median home value in the city and county is shown below along with the median home value in the State. The median home value in each area has increased since 2000 and is projected to continue to increase over the next 5 years. See the table below.

Table 8: Median Home Value – City & County

	Hopkinsville	Christian County	Kentucky
2000	$72,255	$71,298	$79,560
2006	$94,294	$92,058	$104,805
2011	$115,285	$112,240	$131,021
	Source: ESRI		

7. Median Household Income – City & County

The median household income in the city and county is shown in the table below along with the same information for the State. As shown, the median household income for each area has increased since 2000 and is projected to continue to increase over the next 5 years. See the table below.

Table 9: Median Household Income – City & County

			Hopkinsville	Christian County	Kentucky
2000			$30,344	$31,111	$33,742
2006			$38,277	$38,210	$41,646
2011			$45,269	$44,710	$49,150
			Source: ESRI		

8. Median Age – City & County

The median age for the population in the city and county is shown in the table below. As shown, the median age has increased since 2000 in the city and county and is projected to continue to increase. The median age for the state population has increased since 2000 also and is projected to increase over the next 5 years also. See the table below.

Table 10: Median Age – City & County

	Hopkinsville	Christian County	Kentucky
2000	35.1	27.9	35.9
2006	36.4	28.5	37.5
2011	37.5	28.9	38.8
	Source: ESRI		

9. LIHTC Rent Limits

The current Low Income Housing Tax Credit (LIHTC) limits are shown below for Christian County. The county median income is $47,800.

Table 11: LIHTC Rent Limits

	Christian County					
	MEDIAN INCOME:	**$47,800**				
Family Size	**Unit Size**		**50% Median**	***50% Rent***	**60% Median**	***60% Rent***
1 Person	Efficiencies	1 Person	$16,750	*$418.00*	$20,100	*$502.00*
1.5 Person	One Bedroom		$17,925	*$448.00*	$21,510	*$537.00*
2 Person		2 Person	$19,100		$22,920	
3 Person	Two Bedroom	3 Person	$21,500	*$537.00*	$25,800	*$645.00*
4 Person		4 Person	$23,900		$28,680	
4.5 Person	Three Bedroom		$24,850	*$621.00*	$29,820	*$745.00*
5 Person		5 Person	$25,800		$30,960	
6 Person	Four Bedroom	6 Person	$27,700	*$692.00*	$33,240	*$831.00*
Source: State Agency & Calculations by Rouse & Associates						

10. Geographical Mobility Rates

According to the US Census Bureau and the Michigan Metropolitan Information Center (MIMIC), Americans are moving less than before, even though long-distance moves are becoming more common. The Census Bureau prepared a report called "Geographical Mobility: 2002 to 2003," that reported that 40 million people moved between 2002 and 2003. This is 14% of the population. In 1948, the moving rate was 20%, while the average moving rate in the 1990s was 16%. The economic downturn is attributed to the cause of the decline in the geographical mobility rate. It becomes more important to recognize the reasons that households will move during economically challenging times like these. Naturally, many households move for family-related reasons and work-related reasons, the most common reasons. However, some households move for housing-related reasons. That is to say, some households moved, because they wanted to own their own home instead of renting their home (12.7% of those who moved between counties); and over one-fourth of the moving households moved, because they wanted a new and better home or apartment (26.2% of those who moved between counties). In fact, according to the report, among people who changed residence between 2002 and 2003, most (51%) moved for housing–related reasons; then the next largest segment moved for family reasons (26%); followed by those who moved for work-related reasons (16%). (See Appendix G for the Census publication "Geographical Mobility: 2002 to 2003").

This is important information to consider in relation to the proposed development of affordable single-family and multifamily housing in the 4 ICREZs in the City of Hopkinsville. While the current moving rate is the lowest that it has been in the past 50 years or more, most of the people who changed their residence moved to live in a newer and better home, whether single family or multifamily rental housing.

11. Major Employers

The table below displays the major employers in Christian County.

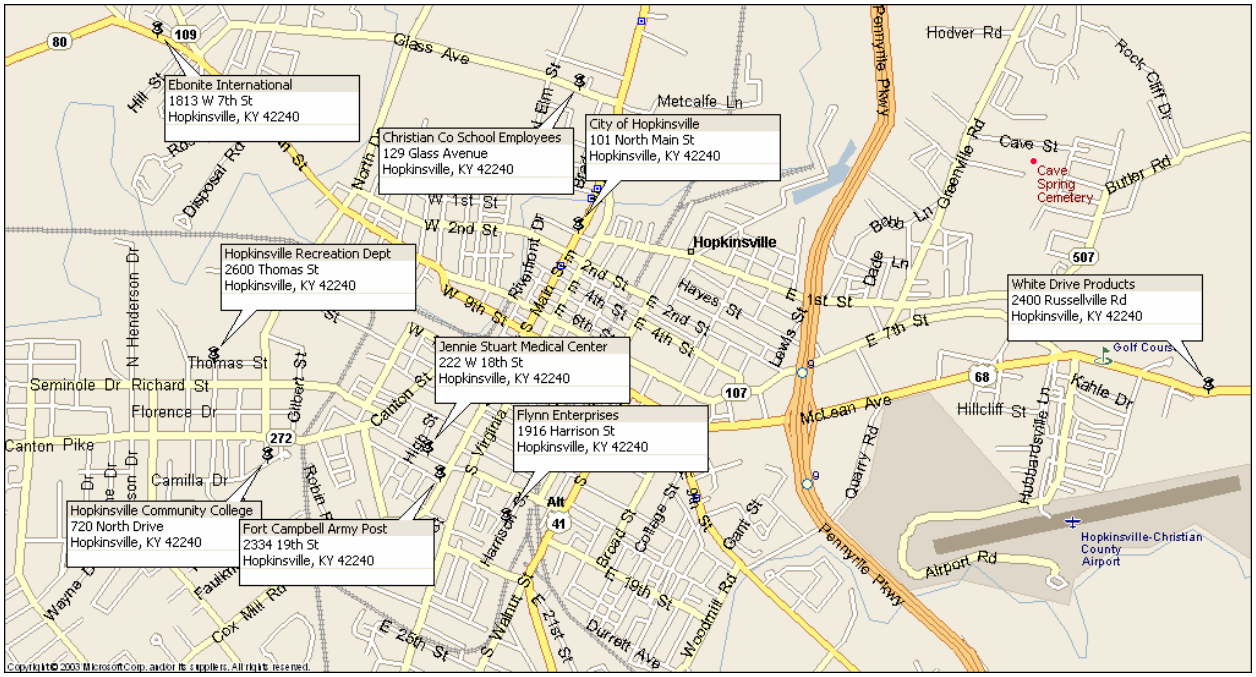
Table 12: Major Employers

Employer	Employees	Industry	Distance
Non Industrial			
Christian Co Board Education	1,293	Education services	0.7 miles
Christian Co Government	188	Government services	0.0 miles
City of Hopkinsville	274	Government services	0.3 miles
Fort Campbell Army Post			15.4 miles
Military Personnel	26,500	Military	13.8 miles
Civilian Personnel	3,933	Civilian support	15.3 miles
Hopkinsville Community College	272	Education services	1.0 miles
Jennie Stuart Medical Center	100	Medical services	0.4 miles
Wal-Mart	510	Retail	2.4 miles
Western State Hospital	650	Medical services	2.1 miles
Industrial			
Brazeway Inc	162	Appliance Heat Exchg	4.3 miles
Continental Mills	164	Bakery Products	9.8 miles
Dana Corporation	600	Automobile Frames	4.3 miles
Douglas Autotech	260	Auto Steering Columns	3.7 miles
Ebonite International	150	Bowling Balls & Access	1.5 miles
Flynn Enterprises	1,168	Blue Jeans & Jackets	0.6 miles
Freudenberg Nonwovens	253	Air Filtration	3.6 miles
Grupo Antolin Kentucky	492	Auto headliners	3.7 miles
Meritor Suspension Systems	183	Stabilizer bars & coil	3.7 miles
Mid-Continent Spring Co	152	Industrial Springs	1.3 miles
T RAD (Aluminum)	265	Industrial Radiators	1.3 miles
T RAD (Copper/Brass)	187	Industrial Radiators	1.3 miles
TGASK	410	Automotive Sealings	1.3 miles
ThyssenKrupp Hopkinsville	430	Autochassis assemblies	1.3 miles
US Smokeless Tobacco	353	Tobacco Processing	2.0 miles
Wal-Mart	1,244	Distribution Center	2.4 miles
White Drive Products	320	Hydraulic Motors	2.3 miles

12. Map of Major Employers

The locations of a selection of major employers in Hopkinsville are displayed below.

Table 13: Map of Major Employers



13. Employment Expansions and Contractions

The Hopkinsville-Christian County Economic Development Council (EDC) was incorporated in 1986 to recruit new industry and help existing industry expand. The location on Interstate 24 less than one hour from Nashville, Tennessee has helped the area to expand its industrial base. Hopkinsville-Christian County is part of a Metropolitan Statistical Area (MSA) of over 270,000 with Clarksville, Tennessee, that also supports economic growth in the area. Hopkinsville-Christian County is located within a 4-hour drive to Atlanta, Georgia; Memphis, Tennessee; Lexington, Kentucky; or St. Louis, Missouri.

The Hopkinsville Community College is an important part of the community and offers a 60,000 square foot technology training center that helps serve the employers in the area and those who move to the area. 25% of the people employed in Christian County work in manufacturing in this non-union community. Hopkinsville and Christian County have a diverse range of industries including several international companies. There are nine Japanese companies (wholly owned or Joint ventures) in Hopkinsville, as well as two German, one Spanish and one Italian firm. They are: Amfine Chemical (Asahi Denka/Mitsubishi Corporation) making plastic additives; Comefri making air handling equipment; Douglas Autotech (Fuji Kiko) making steering columns and shifters; Freudenberg Nonwovens (Vitech) making automobile cabin air filters and non-woven fabric; Grupo Antolin making automobile headliners; Meritor Suspension Systems (Mitsubishi Steel) making torsion bars; Riken Elastomers (Riken Technos and Mitsubishi Corporation) making plasitic elastomers; Sun Chemical (Dai Nippon) making printing ink; TGASK (Toyota Gosei Automotive Sealing Kentucky) making automotive sealings; ThyssenKrupp making automobile subassemblies; and TRAD (Toyo Radiator – 2 plants) making Aluminum and Copper/Brass Radiators. (Source: Hopkinsville-Christian County Chamber of Commerce).

In addition, there are Fortune 100 companies like the Wal-Mart Distribution Center. Family owned businesses like White Drive Products and Continental Mills round out the variety of businesses in the work area.

The Hopkinsville Industrial Park offers available land for development and is a part of the Hopkinsville Enterprise Zone offering attractive incentives to businesses expanding in the area or locating facilities in the area. There are hundreds of acres of land available in the

industrial parks that have or can have access to rail service by CSX Railroad. In addition, there are multiple state incentive programs for qualifying new and existing businesses.

Fort Campbell has approximately 30,000 active duty soldiers as well as almost 60,000 family members that have a major impact on the economy of Hopkinsville-Christian County area. All of the population surrounding Fort Campbell provides a large source of potential workers. It is estimated that there are 300 to 400 men and women who join the labor force every month as they complete their military service. These individuals leave the military service highly trained in various military occupational skills.

One of the recent new expansions to the Hopkinsville-Christian County area is Riken Elastomers Corporation. On October 25, 2006, Riken Elastomers Corporation, a subsidiary of Riken Technos Corporation, announced that it will open a plant in the area. It will manufacture high quality thermoplastic elastomer compounds within the automotive industry. The Japanese company will initially create 24 new jobs and invest $19.8 million in the commonwealth.

3. Single Family Finance and Value Analysis

An important component of this study is to examine the prospective value and financing opportunities for new single family development in the 4 ICREZ neighborhoods. As discussed in other sections of the report, housing need and housing demand are different. No doubt that there is a "need" for hundreds of new single family homes in the 4 ICREZ neighborhoods. However, "demand" is a reflection of ready, willing and able buyers who want to buy a new home in the neighborhoods. This section assumes that there is a demand for new single family housing in the ICREZ neighborhoods and prospective buyers will be seeking appropriate financing for purchase of new homes. Typically an individual buying a new home will need mortgage financing to purchase the home. The mortgage must be supported by the "value" of the home. Indicators of value include the condition of the neighborhood, cost of construction and the stand-alone, third-party demand for new residential housing. This section of the report examines factors that may affect the quantitative "value" of new homes in the neighborhood as well as existing "demand" based on public records for entry-level housing in the neighborhoods.

A. Building Permits 2005 – August, 2006

During 2005, 61 single-family permits were issued by the City of Hopkinsville. Of the 61 permits, only 28 (45%) were for homes that cost less than $90,000 (plus cost of land) to construct. The average cost of new homes under construction in 2005 was $137,895. The median cost is $102,000. During the first 8 months of 2006, 40 single-family permits were issued by the City of Hopkinsville. Of the 40 permits, only 6 (15%) were for homes that cost less than $90,000 (plus cost of land) to construct. The average cost of new homes under construction in the first 8 months of 2006 is $175,493. The median cost is $130,000.

The difference between 2005 and 2006 is significant. The market for lower-cost homes declined significantly which could be due to over-building of that market segment in 2005 and/or rising interest rates. The cost of construction has escalated significantly since August of 2005. The fluctuation in interest rates tends to affect the entry-level buyers more than the higher-income homebuyers. Notwithstanding the decline in construction of lower-cost single family homes in 2006, there is a market for entry-level housing in the City of Hopkinsville based on the building permit data for 2005-2006. However, it should be noted that the building permit data reflects only the actual cost of construction. The builder's overhead and profit, interest carrying cost, selling cost and land cost are not included in the building permit data.

(See Appendix Q for 2005 permits and Appendix R for 2006 permits.)

B. Property Valuations

Data from the Property Valuation Administrator indicated the following about property values in the neighborhoods: Attucks / Eastside has 560 properties with an average assessed value of $21,342; Canton has 284 properties with an average value of $26,399; Durrett / Virginia has 973 properties with an average value of $22,278; and, Westside has 545 properties with an average value of $27,406 per property. The average assessed value of the combined 4 neighborhoods is $23,735. The median assessed value of the combined 4 neighborhoods is $20,000. However, the data analyzed included all parcels in the neighborhood which includes many vacant lots. Therefore, it is important to look at the individual value assessments.

Consultants for the City of Hopkinsville raised the question over the viability of construction of homes in excess of $100,000 in the neighborhoods. Three homes in the Durrett Neighborhood and 1 home in the Westside Neighborhood are assessed at greater than $100,000. Four parcels with values at greater than $100,000 out of 2,362 total parcels in the four neighborhoods is an indication of a negligible demand for homes valued at greater than $100,000. Moreover, 2,340 (99%) of the properties are assessed at less than $75,000. Property tax assessments are not by any means the definitive source of value; however, they are a reasonable indicator of value and should be considered when devising marketing plans for new homes.

(See Appendix M, N, O & P for PVA assessments of properties in the 4 ICREZ neighborhoods.)

C. Local Bank Mortgage Financing

Four local banks were interviewed to determine the availability of local mortgage financing for single family homes in the 4 ICREZ neighborhoods. The model used to calculate demand for new homes in the neighborhood sections of the report below assumes below-market financing for income-qualified homebuyers from Kentucky Housing Corporation. We asked each bank to assume a household of 2 with an annual income of $20,000 and a good credit rating of 620 or higher that wanted to purchase a single family residence for $75,000 in one of the 4 Inner City Residential Enterprise Zones (ICREZ) in the City of Hopkinsville, (Attucks/Eastside, Canton, Durrett/Virginia or Westside Neighborhood ICREZ). Mortgage financing officers reported that the household could qualify for the following loans from the following 4 representative banks:

1. **Bank A: (Estimated monthly mortgage payment of $589.22 for purchase of a $75,000 house).** We spoke with the head of the Mortgage Department with Bank A who stated that if we assumed all of the same facts as above (a 2 person household earning $20,000 per year that wants to purchase a home for $75,000 in one of the 4 ICREZ neighborhoods in Hopkinsville seeking a mortgage loan from Bank A with a credit rating of 620 or higher), then the example household could qualify for several home loan programs:
   a. A Kentucky Housing Corporation (KHC) loan with $0 origination and no points with 6¼% interest rate for 30 years financed through the FHA program would have closing costs of about $2,000. This household could seek help from a Down Payment Assistance program. If it is obtained through KHC, then a $5,000 loan at 6% for 10 years would cost $55.51 per month. However, this can be forgiven if HOME funds are available and save this monthly charge. Principal and interest = $461.79 per month; taxes = $62.43 per month; home insurance = $35 per month; mortgage insurance = $350; and reserves for escrow are $369.72 plus pre-paying one year of homeowner's insurance, brings the total to $589.22 per month for the mortgage payment.
   b. If the household has a credit score of 680 or higher, then the borrower's can use KHC loan programs only and benefit from lower interest rates.
   c. If the household has a credit score in the mid 500's, then Bank A can use Alternative Mortgage Sources and provide a home mortgage, but with higher interest rates, higher closing costs and no loans for the down payment.
   d. If the household has no credit, then Bank A can use alternative sources of credit by using a person utility history over the previous 12 months to establish credit.
   e. If the household would prefer to use KHC loan programs, then it is essential that all past due bills in collection be paid prior to application.
   f. If the household has some credit issues, the Bank A has a program that they call the "Chip" Program that allows this type of household to have a second chance to secure a home mortgage.

g. There are many programs and options that allow a household to purchase a home.

2. **Bank B: (Estimated monthly mortgage payment of $660 for purchase of a $75,000 house).** We spoke with the Senior Vice President who stated that assuming all of the same facts (a household earning $20,000 per year that wants to purchase a home for $75,000 in one of the 4 ICREZ neighborhoods in Hopkinsville seeking a mortgage loan from Bank B with a credit rating of 620 or higher), this household could qualify for several home loan programs:
   a. This 2 person household earning $20,000 total could qualify for a Federal Home Loan through the Federal Home Loan Bank of Cincinnati of which Bank B is a member. The program offers a Welcome Home Grant of $5,000 (depending on the household income). This grant can be used for purchase of the home provided some restrictions are met such as the borrower must live in the home for five (5) years or more. If the home is sold before 5 years have passed, then a portion of the grant must be returned to the Federal Home Loan Bank.
   b. If the household cannot make a down payment, then there are programs available that allow for no down payment and an 80/20 or 85/15 loan.
   c. If the household is income qualified with an acceptable credit rating, then they can obtain an in-house bank loan with a fixed rate of 7.25% for the first 5 years and a variable rate for the remainder. However, at the end of 5 years, the borrower can sell the home or refinance.
   d. If the household qualifies, they could secure an in-house bank loan for 100% of the debt value. This loan program includes the cost of the private mortgage insurance.
   e. In addition, this household with great credit could secure a $5,000 grant from HOME and secure an in-house bank loan to obtain a fixed interest rate and lower closing costs. To fund the escrow and cover closing costs would cost approximately $1,100 to $1,200. The $5,000 grant can be used to pay the closing costs. The borrower only needs to pay $500 from their personal resources.
   f. An estimated mortgage payment assuming a $75,000 house could run $511 for principal and interest; $150 for taxes, property insurance and private mortgage insurance; or a $660 monthly mortgage payment, if the household has no further obligations, and they qualify for the debt to income ratio of 40% underwriting standard used by Bank B.

3. **Bank C: (Estimated monthly mortgage payment of $572.78 for the purchase of a $75,000 house).** We spoke with the Assistant Vice President of Mortgage Lending, who stated that assuming all of the same facts (a household earning $20,000 per year that wants to purchase a home for $75,000 in one of the 4 ICREZ neighborhoods in Hopkinsville seeking a mortgage loan from Bank B with a credit rating of 620 or higher), it would be possible to provide the following lending services using secondary market loans, (meaning that the loans do not remain with the bank, but utilize low to moderate income funding from other sources such as Kentucky Housing Corporation):
   a. Down-payment = $300 + $200 gift from available program called Down-payment Assistance Program (DAP) to meet minimum $500 down-payment and the household can borrow the down payment at 6% fixed rate;

b. Origination = $0;
c. Points = $0;
d. The household income could go as high as $49,000;
e. Term of Mortgage = 30 year mortgage;
f. Interest Rate = 6% Fixed Rate;
g. Household credit rating of 620 or higher;
h. Assume no DAP loan, the monthly mortgage payment could be $572.78 including mortgage insurance, taxes, property insurance and mortgage payment

a. In-house bank loans can go 100% or 103% at a higher rate.

4. **Bank D: (Estimated monthly mortgage payment of $590 for the purchase of a $75,000 house).** We spoke with the Mortgage Loan Consultant of Bank D who stated that assuming all of the same facts (a household earning $20,000 per year that wants to purchase a home for $75,000 in one of the 4 ICREZ neighborhoods in Hopkinsville seeking a mortgage loan from Bank D with a credit rating of 620 or higher), this household could qualify for several home loan programs:
   a. The Barrier Buster Program: This program allows lower income households to receive financing to purchase a home with $0 down payment; a 100% loan with a 6.5% 30 year fixed rate loan. Households with good credit have no minimum or maximum income limit. Households with a credit score of 680 or less are limited to 120% of the Area Median Income (AMI). A household with a credit score of 620 can use this program and those who filed bankruptcy 2 years or more before are eligible. Bank D can pay the mortgage insurance with a higher interest rate of 7 and 1/8% for a 30 year mortgage. This means that principal and interest could run about $505; plus an estimated $35 property insurance and $50 in taxes for a total of $590 for everything or the principal, interest, taxes, property insurance and mortgage insurance.
   b. Homebuyer Helper Program: This program provides 105% financing with 99% of the loan in a first mortgage at 6.58% and a 6% fixed rate second mortgage for the balance. The money borrowed can be used to pay loan closing costs to buy furniture. There are no restrictions on the use of the borrowed funds. The estimated monthly mortgage for this type of loan is $461 for the principal and interest on the first mortgage; $35 for taxes and $50 for insurance for an estimate mortgage payment of $546. The second mortgage would cost about $56 per month plus $60 for mortgage insurance or a total of $106 for the second mortgage. Combined the first and second mortgages would cost about $662 per month. This indicates that the Barrier Buster Program is better for this borrower.
   c. FHA Loan: An FHA Loan covers 97% of the value of the house. The borrower must pay the 3% down payment from his or her resources unless a $5,000 grant is available that can be acquired and applied to the down payment. Therefore, the mortgage would be for $72,750 for a 30 year fixed loan and would cost $450 per month for principal and interest plus $60 per month in mortgage insurance for a total of $514 per month plus the 3% down payment.

D. New Home Appraisals

Once a newly constructed home or a rehabilitated home in any of the ICREZs is sold, then the subsequent purchaser and/or the lender of that subsequent purchase will request an appraisal of the property. All appraisals are based upon the marketability of the house. Marketability is determined by comparing it with houses in the same neighborhood of a similar size, age, and construction plus those homes that offer similar amenities. If comparable properties are not found within the immediate neighborhood, then they must be found in the next closest neighborhoods. Most banks stated that they prefer that comparable properties be found within 5 miles of the subject.

The average assessed value of houses in the 4 ICREZs is $25,000 or less. Since this is significantly less than the cost and value of the newly constructed or newly rehabilitated homes, it will be necessary to search beyond the immediate ICREZ neighborhoods to locate comparable housing units to determine their appraised value. The appraised value of the newly constructed homes may be somewhat negatively impacted by the lesser value homes surrounding them in the ICREZ neighborhoods until a substantial number of the homes have been replaced by new homes in each neighborhood which should raise the overall marketability of the neighborhood. However, once the homeowner of the newly constructed or rehabilitated houses attempts to sell it after 5 years of home ownership, then the anticipated increase in home equity could be offset by the lower values of the homes surrounding it. This negative impact could decrease over time as the value of the 4 neighborhoods increases if new homes are constructed or rehabilitated throughout them.

Other Factors Affecting Value

Perhaps the most critical issue affecting the prospective value of new home construction in the 4 ICREZ neighborhoods is the deteriorated, substandard condition of the neighborhoods and lack of code enforcement. Inspections of the neighborhoods revealed many common negative factors including automobile junk yards; abandoned burned-out homes; deteriorating structurally unsound abandoned buildings; overgrown lots with weeds grown over as much as six feet high and the presence of rodents. (See photos below.) The actual condition of the neighborhoods will be the greatest determent to marketability and finance of new homes. Our strongest recommendation is that prior to construction of any new homes in the neighborhoods that the City of Hopkinsville enact a strict code enforcement policy against the existing properties. Property owners should be given notice to correct code violations; followed by city action to correct the violation; filing of liens against the properties, prompt enforcement of the liens and demolition of housing stock that is not worth rehabilitating. This is a common problem affecting many communities around the country. There are many good models to follow whereby communities clean up neighborhoods and provide lots, often for free, to builders through non-profit Community Development Corporations.

1. Photos from the neighborhoods

4. Data Sources

The data sources used for this report are listed below:

- **ESRI Business Solutions**. This data source provides current-year estimates and five-year projections for defined areas;
- **U.S. Census Bureau**, 1990 & 2000 Census of Population and Housing, Summary Tape File 1A and 3A, U.S. Department of Commerce, Bureau of the Census;
- **Ribbon Demographics** offers custom data and analysis services for the housing market and development industries utilizing its HISTA Data, a custom four-way cross tabulation of household data designed specially for affordable housing analysis that has been built by Claritas, a leading provider of demographic data worldwide, and provides an accurate count of households and by eligible income-restricted housing. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation;
- **Geographical Mobility 2002 to 2003** U. S. Census Bureau;
- **Hopkinsville-Christian County Planning Commission**, Steve Bourne, Director, P.O. Box 1125, Hopkinsville, Kentucky 42241-1125 (270-887-4285);
- **Christian County Building Inspector's Office**, 101 North Main Street, Hopkinsville KY 42240 (270-887-4285) provided Christian County Building Permits;
- **Christian County Property Valuation Administration**, Mills Foster, Property Valuation Administration, 501 South Main Street, P.O. Box 96, Hopkinsville, KY 42240 (270-887-4115);
- **Kentucky Housing Corporation**, 1231 Louisville Road, Frankfort KY 40601 (502-564-7630) single family homes underwriting standards; and
- **Hopkinsville/Christian County Commerce Center**, 2800 Ft. Campbell Boulevard, Hopkinsville, Kentucky 42240 (270-885-1499);
- **Hopkinsville/Christian County Chamber of Commerce**, 2800 Ft. Campbell Boulevard, Hopkinsville, Kentucky 42240 (270-885-9096);
- **Hopkinsville-Christian County, Kentucky Economic Development Council**, 2800 Ft. Campbell Boulevard, Hopkinsville, Kentucky 42240 (270-885-1499);
- **Convention & Visitors' Bureau,** 2800 Ft. Campbell Boulevard, Hopkinsville, Kentucky 42240 (270-885-1499);

- and community web sites, such as

  http://www.commercecenter.org/edc/

  http://www.campbell.army.mil/hopkinsville.htm

  http://www.preserveamerica.gov/11-24-04PAcommunity-hopkinsvilleKY.html

Rouse and Associates provides conclusions based upon data, trends and conclusions derived from over 25 years in the affordable housing research and consulting business since 1975. Our conclusions are based upon our findings from other communities analyzed by Rouse and Associates across the United States. The data collected for this report includes multiple sources, including the field review, and the sources listed above.

5. Attucks/Eastside Neighborhood

A. Population

1. Inner City Residential Enterprise Zones

Hopkinsville has designated four (4) neighborhoods as Inner City Residential Enterprise Zones (ICREZ). They are identified as the Attuckes/East Side ICREZ area; the Canton ICREZ area; the Durrett/Virginia ICREZ area; and the Westside ICREZ area. See the following map that outlines the boundaries of each ICREZ area.

The following sections discuss each of the four (4) ICREZ areas separately.

2. Attucks/Eastside Inner City Residential Enterprise Zone Population

The following table shows the population for the Attucks/Eastside ICREZ neighborhood area along with the population for the City of Hopkinsville, Christian County and the State of Kentucky for the years 2000, 2006 and a five-year projection in 2011. The Attucks/Eastside ICREZ tracks the population trend for the city, county and state as shown below.

Table 14: Population 2000 - 2011

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Total Population	1,625	30,089	72,265	4,041,769
2000 Group Quarters	101	999	6,083	114,804
2006 Total Population	1,609	29,586	72,024	4,254,167
2011 Total Population	1,583	29,032	71,088	4,429,288
2006 - 2011 Annual Rate	-0.33%	-0.38%	-0.26%	0.81%

3. Population by Age

The following table shows the population by age in 2006 for the Attucks/Eastside ICREZ neighborhood area along with the population by age for the City of Hopkinsville, Christian County and the State of Kentucky. The Attucks/Eastside ICREZ population by age trend is similar to trends in the city, county and state as shown below.

Table 15: Population by Age - 2006

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,626	30,089	72,265	4,041,769
0 - 4	7.2%	7.4%	9.9%	6.6%
5 - 9	9.4%	7.5%	8.3%	6.9%
10 - 14	7.0%	7.3%	6.6%	6.9%
15 - 19	8.5%	7.0%	7.1%	7.2%
20 - 24	6.8%	6.9%	12.2%	7.0%
25 - 34	10.8%	13.7%	17.6%	14.1%
35 - 44	15.9%	14.6%	12.5%	15.9%
45 - 54	11.6%	12.1%	9.3%	13.8%
55 - 64	8.4%	8.7%	6.7%	9.2%
65 - 74	7.8%	7.6%	5.2%	6.8%
75 - 84	4.6%	5.1%	3.3%	4.3%
85+	2.0%	2.2%	1.2%	1.4%
18+	70.9%	73.6%	71.7%	75.4%

4. Population by Sex - 2006

The following table shows the population by sex in 2006 for the Attucks/Eastside ICREZ neighborhood area along with the population by sex for the City of Hopkinsville, Christian County and the State of Kentucky. The Attucks/Eastside ICREZ population by sex is similar to the population by sex percentages for the city, county and state as shown below.

Table 16: Population by Sex - 2006

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Males	48.1%	47.1%	51.8%	49.1%
Females	51.9%	52.9%	48.2%	50.9%

5. Population by Sex & Marital Status - 2000

The following table shows the population by sex and marital status in 2000 for the Attucks/Eastside ICREZ neighborhood area along with the population by sex and marital status for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 17: Population by Sex & Marital Status - 2000

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,367	23,537	54,370	3,217,167
Females	56.0%	54.7%	48.3%	51.8%
Never Married	22.5%	11.0%	8.3%	10.2%
Married, not Separated	13.3%	27.2%	29.1%	28.5%
Married, Separated	3.6%	2.0%	1.4%	1.1%
Widowed	7.6%	7.1%	4.6%	6.0%
Divorced	9.0%	7.4%	4.9%	6.1%
Males	44.0%	45.3%	51.7%	48.2%
Never Married	25.7%	11.3%	15.8%	12.5%
Married, not Separated	12.0%	26.5%	29.7%	28.9%
Married, Separated	0.4%	0.8%	0.8%	0.7%
Widowed	1.5%	1.6%	1.1%	1.2%
Divorced	4.4%	5.1%	4.3%	4.9%

6. Population by Race/Ethnicity - 2006

The following table shows the population by race/ethnicity in 2006 for the Attucks/Eastside ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 18: Population by Race/Ethnicity – 2006

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,608	29,586	72,024	4,254,167
White Alone	11.9%	65.2%	68.0%	89.3%
Black Alone	85.9%	31.1%	24.1%	7.5%
American Indian Alone	0.1%	0.3%	0.6%	0.2%
Asian or Pacific Islander Alone	0.1%	1.2%	1.6%	1.1%
Some Other Race Alone	0.9%	0.8%	3.0%	0.8%
Two or More Races	1.1%	1.5%	2.7%	1.2%
Hispanic Origin	2.5%	2.3%	6.5%	2.1%
Diversity Index	28.4	50.1	54.3	23.0

7. Population by Education Attainment

The following table shows the population by education attainment for the Attucks/Eastside ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 19: Population by Education Attainment

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,044	19,295	40,344	2,646,397
Less than 9th Grade	19.9%	10.1%	10.2%	11.7%
9th - 12th Grade, No Diploma	17.2%	13.8%	12.6%	14.2%
High School Graduate	31.5%	32.2%	33.4%	33.6%
Some College, No Degree	18.6%	21.3%	24.3%	18.5%
Associate Degree	4.8%	6.6%	7.1%	4.9%
Bachelor's Degree	6.9%	9.6%	7.7%	10.3%
Master's/Prof/Doctorate Degree	1.1%	6.3%	4.8%	6.9%

B. Households and Income

1. All Households

The current number of households in the Attucks/Eastside ICREZ is estimated to have changed from 2000 to 2006 by the amount shown below and it is projected to decrease over the next five years in the amounts shown below.

Table 20: All Households and Percentage Increase

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Households	630	12,174	24,857	1,590,647
2000 Average Household Size	2.42	2.39	2.66	2.47
2006 Households	639	12,188	25,174	1,711,552
2006 Average Household Size	2.36	2.33	2.62	2.42
2011 Households	633	12,040	24,971	1,799,504
2011 Average Household Size	2.34	2.32	2.6	2.4
2006 - 2011 Annual Rate	-0.19%	-0.24%	-0.16%	1.01%
2000 Families	371	8,125	18,350	1,104,398
2000 Average Family Size	3.19	2.95	3.12	2.97
2006 Families	360	7,909	18,098	1,154,909
2006 Average Family Size	3.17	2.92	3.11	2.94
2011 Families	343	7,568	17,500	1,181,266
2011 Average Family Size	3.18	2.93	3.11	2.94
2006 - 2011 Annual Rate	-0.96%	-0.88%	-0.67%	0.45%

2. 2000-2011 Occupied Housing Units by Owner or Renter

The percentage of renter households in the Attucks/Eastside ICREZ is shown below, according to the 2000 census data. The number and percentages are also shown for the city of Hopkinsville, Christian County and the state of Kentucky. The table below titled *Housing Units by Owner/Renter* shows a breakdown of the number of owner households, the number of renter households and vacant households, along with the status of the vacant households for the years 2000, 2006 and 2011.

Table 21: Housing Units by Owner and Renter

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Housing Units	760	13,260	27,182	1,750,927
Owner Occupied Housing Units	34.5%	53.2%	50.6%	64.3%
Renter Occupied Housing Units	48.8%	38.6%	40.9%	26.6%
Vacant Housing Units	16.7%	8.2%	8.6%	9.2%
2006 Housing Units	776	13,481	27,935	1,896,059
Owner Occupied Housing Units	34.8%	53.3%	50.9%	64.7%
Renter Occupied Housing Units	47.6%	37.1%	39.3%	25.5%
Vacant Housing Units	17.7%	9.6%	9.9%	9.7%
2011 Housing Units	773	13,418	27,883	2,004,173
Owner Occupied Housing Units	34.7%	53.0%	50.4%	64.4%
Renter Occupied Housing Units	47.2%	36.8%	39.1%	25.4%
Vacant Housing Units	18.1%	10.3%	10.4%	10.2%

3. Households by Income – 2006 (Renter and Owner combined)

The households by income in 2006 are shown in the table below for *both* owner and renter households in the Attucks/Eastside ICREZ, and the city of Hopkinsville, Christian County and Kentucky. This table is based on Census data and projections from ESRI Business Solutions. Tables utilized for calculation of renter or homeowner demand is based on a special tabulation of Census data as provided by Ribbon Demographics and is broken down by renter household income and owner household income. The consolidated data below is to allow the reader to compare the neighborhood households as a whole with the city, county and state.

Table 22: Tenure by Household Size

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Household Income Base	639	12,189	25,174	1,711,540
< $15,000	40.8%	19.9%	15.5%	17.2%
$15,000 - $24,999	14.6%	14.5%	15.4%	13.6%
$25,000 - $34,999	16.7%	11.9%	14.9%	11.9%
$35,000 - $49,999	9.7%	15.5%	18.7%	15.3%
$50,000 - $74,999	9.9%	20.7%	19.9%	19.1%
$75,000 - $99,999	2.5%	7.7%	7.2%	9.5%
$100,000 - $149,999	4.1%	7.2%	6.4%	9.0%
$150,000 - $199,999	1.1%	1.0%	0.8%	1.9%
$200,000 +	0.6%	1.4%	1.1%	2.3%
Average Household Income	$32,489	$49,278	$48,161	$56,602

4. Renter Households by Age/Income – HISTA Data Census Tr 2001

As discussed above, the U.S. Census Bureau reports Household income by Census tracts as shown on the table above. However, Ribbon Demographics has worked with the Census Bureau to obtain data by householder age and tenure. This custom four-way cross tabulation of household data designed specially for affordable housing analysis that has been built in cooperation with Claritas, a leading provider of demographic data worldwide, and provides an accurate count of households and by eligible income-restricted housing. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation. The information is important, because family households are likely to have a higher income than senior households. Likewise, in most cases, it is likely that homeowner households will have higher income than renter households. The HISTA Data demographic household income tables are used in this report to calculate renter and homeowner demand. The tables on the following pages are based on Ribbon's HISTA Data.

Table 23: Renter Households Census Tract 2001 by Age, Income and Household Size

Renter Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	113	28	38	0	18	**197**
$10,000-20,000	47	32	29	0	17	**125**
$20,000-30,000	35	18	18	6	15	**92**
$30,000-40,000	29	11	29	17	17	**103**
$40,000-50,000	0	8	0	32	0	**40**
$50,000-60,000	6	3	5	6	0	**20**
$60,000+	0	0	13	13	31	**57**
Total	**230**	**100**	**132**	**74**	**98**	**634**

Renter Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	30	12	0	0	0	**42**
$10,000-20,000	21	0	0	0	0	**21**
$20,000-30,000	10	1	0	0	0	**11**
$30,000-40,000	0	0	0	0	33	**33**
$40,000-50,000	2	0	0	0	0	**2**
$50,000-60,000	2	2	1	2	2	**9**
$60,000+	0	10	0	0	0	**10**
Total	**65**	**25**	**1**	**2**	**35**	**128**

Renter Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	63	2	2	0	0	**67**
$10,000-20,000	45	9	0	0	0	**54**
$20,000-30,000	19	12	0	0	0	**31**
$30,000-40,000	0	0	0	0	0	**0**
$40,000-50,000	0	0	0	0	0	**0**
$50,000-60,000	0	0	0	0	0	**0**
$60,000+	0	0	5	19	0	**24**
Total	**127**	**23**	**7**	**19**	**0**	**176**

Table 24: Owner Households Census Tract 2001 by Age, Income and Household Size

Owner Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	7	5	3	0	0	**15**
$10,000-20,000	7	12	7	9	0	**35**
$20,000-30,000	8	9	4	4	2	**27**
$30,000-40,000	5	15	3	34	10	**67**
$40,000-50,000	9	8	7	27	0	**51**
$50,000-60,000	1	10	4	3	1	**19**
$60,000+	0	10	40	26	51	**127**
Total	**37**	**69**	**68**	**103**	**64**	**341**

Owner Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	0	4	0	0	0	**4**
$10,000-20,000	0	0	0	0	0	**0**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	0	0	0	0	0	**0**
$40,000-50,000	1	0	0	0	0	**1**
$50,000-60,000	2	2	2	2	2	**10**
$60,000+	10	3	9	0	0	**22**
Total	**13**	**9**	**11**	**2**	**2**	**37**

Owner Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	36	2	0	0	0	**38**
$10,000-20,000	33	19	4	0	0	**56**
$20,000-30,000	9	16	3	3	0	**31**
$30,000-40,000	23	17	0	0	0	**40**
$40,000-50,000	5	0	4	10	0	**19**
$50,000-60,000	4	9	4	0	0	**17**
$60,000+	6	33	0	10	4	**53**
Total	**116**	**96**	**15**	**23**	**4**	**254**

5. Rent Burden

Households in the city that use 35% or more of their household income towards rent are considered burdened by their rent payment. The table below shows the number and percentage of households in the Attucks/Eastside ICREZ that are rent overburdened and how many spend 50% or more of their household income to pay rent. The percentage of households utilizing 35% or more of their annual income on rent is used to calculate the rental housing demand from existing households. For purposes of this study, we have utilized a factor of 35% of a household's income as the maximum level that a household should be paying without being considered a rent-overburdened household. Other programs, such as the HOME program, consider any household paying more than 30% of the household to be rent overburdened.

Table 25: Gross Rent as a Percentage of Household Income

	Census Tr 2001	Hopkinsville
Less than 10%	7.70%	7.40%
10 - 14%	13.40%	15.80%
15 - 19%	16.60%	16.40%
20 - 24%	12.30%	9.60%
25 - 29%	4.10%	5.90%
30 - 34%	1.60%	4.50%
35 - 39%	5.20%	6.60%
40 - 49%	6.00%	18.10%
50 percent or more	23.60%	6.00%
Not Computed	9.50%	
35% or More	34.80%	30.70%
Source:	2000 Census, Calc. by Rouse	

6. Housing Units by Year Structure Built – 2000

The table below shows the housing units that were built prior to 1940 in the Census Tract 2001, the Attucks/Eastside ICREZ and the city of Hopkinsville. Housing units built prior to 1940 are considered substandard housing units and are used in the calculation of the demand from existing housing. The table below is from the 2000 Census.

Table 26: Housing Units by Year Structure Built - 2000

	2001	Attucks/Eastside	Hopkinsville
	Census Tract	Neighborhood	City
1999 to March 2000	0	0	260
1995 to 1998	33	12	905
1990 to 1994	24	8	826
1980 to 1989	78	29	1669
1970 to 1979	186	69	2681
1960 to 1969	347	129	2768
1950 to 1959	478	178	2214
1940 to 1949	294	109	912
Built 1939 or earlier	600	223	1048
Median	1953	727	1969

7. Selected Characteristics of Housing Units

The table below shows selected characteristics of the housing units in the Census Tract 2001, the Attucks/Eastside ICREZ and the city of Hopkinsville to help determine the number of substandard housing units in each area. The table below is from the 2000 Census.

Table 27: Selected Characteristics

	2001 Census Tract	Attucks/Eastside Neighborhood	Hopkinsville City
Lacking complete plumbing facilities	43	16	118
Lacking complete kitchen facilities	50	19	129
Source: Census 2000 QT-H2 & Calculations by Rouse			

8. Renter Households by Size – 2000

The table below shows the renter households by size in 2000 in the Census Tract 2001 and the city of Hopkinsville. The table below is from the 2000 Census.

Table 28: Renter Households by Size – 2000

	2001 Census Tract		Hopkinsville City	
	Number	Percent	Number	Percent
Total	1102		5121	
1 Person Household	478	43.38%	1813	35.40%
2 Person Household	242	21.96%	1256	24.53%
3 Person Household	167	15.15%	971	18.96%
4 Person Household	110	9.98%	642	12.54%
5 Person Household	60	5.44%	292	5.70%
6 Person Household	25	2.27%	84	1.64%
7+ Person Household	20	1.81%	63	1.23%
Source: Census 2000 QT-H2				

9. Renter Households by Type – 2000

The table below shows the renter households by type in the Census Tract 2001 and the City of Hopkinsville. The table below is from the 2000 Census.

Table 29: Rental Households by Type

	Census Tract 2001		Hopkinsville	
Persons per household	**Number**	**Percent**	**Number**	**Percent**
One Bedroom (1 + 2 per HH's)	720	65.34%	3069	59.93%
Two Bedroom (2 - 4 per HH's)	519	47.10%	2869	56.02%
Three Bedroom (4 - 6 per HH's)	195	17.70%	1018	19.88%
Four Bedroom (5+ per HH's)	105	9.53%	439	8.57%
Total Households	**1102**		**5121**	
Source: Calculations by Rouse based on Renter HH's by Size				

C. Employment

1. Labor Force

The table below shows the population age 16 and older who are in the labor force in the Attucks/Eastside ICREZ area, Hopkinsville, Christian County and Kentucky in 2006.

Table 30: Population 16+ Labor Force - 2006

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Civilian Employed	79.3%	91.6%	88.3%	92.0%
Civilian Unemployed	20.7%	8.4%	11.7%	8.0%

2. Employment

The next table shows the employment status of the population age 16 and older in the Attucks/Eastside ICREZ area, Hopkinsville, Christian County and Kentucky in 2000.

Table 31: Population 16+ Employment Status - 2000

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,345	23,105	53,581	3,161,542
In Labor Force	51.4%	58.5%	66.6%	60.9%
Civilian Employed	43.8%	52.9%	45.1%	56.9%
Civilian Unemployed	7.3%	3.1%	3.3%	3.5%
In Armed Forces	0.4%	2.6%	18.2%	0.6%
Not in Labor Force	48.6%	41.5%	33.4%	39.1%

3. Employment by Industry – 2006

The table below shows the employment by industry in 2006 in the Attucks/Eastside ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 32: Employment by Industry – 2006

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	493	12,448	25,348	1,865,531
Agriculture/Mining	3.2%	1.2%	2.9%	3.0%
Construction	2.6%	5.6%	7.5%	8.5%
Manufacturing	26.4%	16.8%	16.2%	13.7%
Wholesale Trade	3.2%	2.9%	2.9%	3.4%
Retail Trade	6.9%	14.3%	13.3%	13.2%
Transportation/Utilities	2.0%	3.8%	4.4%	5.7%
Information	1.0%	0.8%	0.8%	1.5%
Finance/Insurance/Real Estate	0.4%	5.7%	4.8%	5.5%
Services	49.9%	43.5%	41.6%	41.1%
Public Administration	4.3%	5.4%	5.6%	4.6%

4. Employed Population 16+ by Occupation

The next table shows the employed population age 16 and older by occupation in the Attucks/Eastside ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 33: Employed Population 16+ by Occupation

	Attucks/Eastside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	491	12,447	25,348	1,865,531
White Collar	27.1%	54.0%	51.4%	55.7%
	5.7%	11.4%	11.0%	11.7%
Professional	12.2%	18.4%	16.8%	19.4%
Sales	1.0%	10.7%	9.6%	10.0%
Administrative Support	8.1%	13.5%	14.0%	14.6%
Services	33.2%	18.9%	18.1%	15.1%
Blue Collar	39.7%	27.1%	30.5%	29.2%
Farming/Forestry/Fishing	1.2%	0.3%	0.6%	0.5%
Construction/Extraction	4.1%	5.0%	6.8%	7.9%
Installation/Maintenance/Repair	1.2%	3.5%	4.2%	4.3%
Production	19.3%	12.2%	11.8%	9.0%
Transportation/Material Moving	13.8%	6.1%	7.0%	7.6%

D. Multifamily Housing Demand Calculations

1. Market Area Demand

The market area demand for multifamily rental housing in the Attucks/Eastside ICREZ area and the city of Hopkinsville is discussed in this section. First the demand from existing households is determined and then the demand from new household growth within the Attucks/Eastside ICREZ and the city is calculated. In order to calculate the rental housing demand, this report applies the low income housing tax credit income restrictions for one, two and three bedroom rental units at the 60% of Area Median Income (AMI) level as a sampling of the rental housing demand in the areas. In order to determine the actual demand for a specific, proposed rental housing development, it would be necessary to know the particulars of the proposal such as the exact rents, the location, the amenities, the building materials and style.

2. Demand from Existing Households

There is a total demand for 281 renter housing units in the Primary Market Area (PMA) of the Attucks/Eastside ICREZ neighborhood area due to renter turnover, rent overburdened households, and substandard households. The demand displayed is for the PMA and the entire City of Hopkinsville Target Market Area (TMA). We have used the percentage of renter-occupied housing units found in the PMA and the TMA, respectively, to reduce the total number of households in each area. Then, the number of renter households are reduced by an annual turnover rate, the percentage of rent overburdened households, and the number of substandard housing units. The turnover percentage for the State of Kentucky, 42.8%, has been reduced to 10% of its actual size to comply with Kentucky Housing Corporation's market study guidelines that the demand resulting from turnover composes no more than 10% of the total demand from existing households. The rent-overburdened households were calculated with the 2000 Census percentage of those households using 35% or more of their household income to pay rent, applied to the 2006 households. The housing units built prior to 1940 and other substandard housing units are also from the 2000 Census for the Attucks/Eastside ICREZ neighborhood PMA and the Hopkinsville TMA.

Table 34: Market Area Demand

	PMA	TMA
	Attucks/Eastside	Hopkinsville
	Neighborhood	City
Number of existing households for 2005	639	12,188
Renter-occupied housing units (%):	48.8%	37.1%
Sub-Total Rental Households:	312	4,522
Annual turnover - 10%	31	452
Percentage of rent overburdened households	34.80%	30.70%
Rent overburdened households	109	389
Substandard housing units:		
Constructed prior to 1940 (rental percentage)	109	389
Lack complete plumbing (rental percentage)	8	44
Lack complete kitchen (rental percentage)	24	48
Primary Market Area Demand (Sum of C+E+G+H+I = J)	**281**	**1,321**

3. Demand from New Household Growth

The City of Hopkinsville TMA is not expected to have demand from new household growth, because the populations of the Attucks/Eastside ICREZ PMA and the Hopkinsville TMA are declining. In general, demand from new renter household growth is not significant when compared to the demand already existing in the community due to turnover, overburdened and substandard households. Usually, new household growth will be a function of new family creation within the existing population and new population growth; however, in this case where there is a population decline, there is no new household growth projected to form. The more critical demand for affordable housing in Kentucky comes from the deterioration of existing housing stock and the lack of affordable housing in the existing marketplace. The table above reflects the yearly demand based on the existing need for affordable housing in the community. The table below calculates the number of new households projected to enter into the market over the next 5 years.

Table 35: Demand from New Household Growth

	PMA	TMA
	Attucks/Eastside	Hopkinsville
	Neighborhood	City
Year 2011 households	633	12,040
Year 2006 households	639	12,188
Household Growth 2006 - 2011	-6	-148
% of renter-occupied housing units:	48.8%	37.1%
New rental household growth 2005 - 2010	**-3**	**-55**

4. Unit Types Segmented by Income Levels

There are one, two, three and four bedroom rental units assumed in the following table that segments unit types by income levels for the Attucks/Eastside ICREZ and the city of Hopkinsville.

Table 36: Unit Types Segmented by Income Levels

	Attucks/Eastside Neighborhood	Hopkinsville City
One BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$537	$537
Minimum Income to pay rent:	$18,411	$18,411
LIHTC AMI Limit for unit type (60%):	$21,510	$21,510
Qualified Income Segment (% of market for unit type):	5.30%	5.80%
Two BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$645	$645
Minimum Income to pay rent:	$22,114	$22,114
LIHTC AMI Limit for unit type (60%):	$25,800	$25,800
Qualified Income Segment (% of market for unit type):	6.12%	6.73%
Three BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$745.00	$745
Minimum Income to pay rent:	$25,542	$25,542
LIHTC AMI Limit for unit type (60%):	$29,820	$29,820
Qualified Income Segment (% of market for unit type):	7.65%	5.95%
Four BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$831	$831
Minimum Income to pay rent:	$28,491	$28,491
LIHTC AMI Limit for unit type (60%):	$33,240	$33,240
Qualified Income Segment (% of market for unit type):	10.58%	4.76%
Source: Calculations by Rouse		

The data used to calculate household income for purposes of the above table has been adjusted for Renter Households based on a special tabulation of Census data as provided by Ribbon Demographics. Ribbon provides a custom four-way cross tabulation of household data designed specially for affordable housing analysis. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation.

5. LIHTC Rental Housing Demand

The total demand for rental households by the proposed unit mix in the Attucks/Eastside ICREZ neighborhood PMA and the City of Hopkinsville TMA is shown below by unit type, using the 60% of AMI as a sampling. The purpose of the table below is to determine the demand of the entire rental market based on apartment size. That is, one and two-bedroom households and the three and four or larger bedroom apartments. Rouse and Associates establishes this number by examining renter characteristics in the marketplace

Once the demand from existing households and the demand from new household growth have been reduced by unit type, they are finally reduced by income level, which is set at 60% AMI for this project. The one-bedroom units are reduced by the one-bedroom qualified income segment. The resulting demand for income-eligible one-bedroom renter household units in the TMA is shown below as it is for two-bedroom income-eligible renter households; three-bedroom income-eligible renter households; and four-bedroom income-eligible renter households.

Table 37: Demand by Bedroom Type

	PMA	TMA
	Attucks/Eastside	Hopkinsville
	Neighborhood	City
Net demand from household growth	-3	-55
Net demand from rent overburdened	109	389
Net demand from substandard housing	141	480
Turnover (10%)	31	452
Sub-total Rental Housing Demand	278	1,267
Units under construction	0	0
Total Rental Housing Demand	**278**	**1,267**
Percentage One Bedroom Rental Households	65.34%	59.93%
Sub-Total One Bedroom Rental HH's	182	759
One BR 60% AMI Percentage Income Qualified	5.30%	5.80%
One BR 60% AMI Income Qualified Rental Households	**10**	**44**
Percentage Two Bedroom Rental Households	56.39%	59.27%
Sub-Total Two Bedroom Rental HH's	536	1167
Two BR 60% AMI Percentage Income Qualified	6.12%	6.73%
Two BR 60% AMI Income Qualified Rental Households	**33**	**79**
Percentage Three Bedroom Rental Households	17.70%	19.88%
Sub-Total Three Bedroom Rental HH's	49	252
Three BR 60% AMI Percentage Income Qualified	7.65%	5.95%
Three BR 60% AMI Income Qualified Rental Households	**4**	**15**
Percentage Four Bedroom Rental Households	9.53%	8.57%
Sub-Total Four Bedroom Rental HH's	26	109
Four BR 60% AMI Percentage Income Qualified	10.58%	4.76%
Four BR 60% AMI Income Qualified Rental Households	**3**	**5**
Source: Calculations by Rouse & Associates		

E. Single Family Housing Demand Calculations

The following section discusses the single family housing demand in Census Tract 2001. The 2006 Christian County Area Median Income is $47,800. This section assumes that the Kentucky Housing Corporation (KHC) underwriting guidelines will be followed.

1. Home Ownership Model

The table below provides a home ownership model in Census Tract 2001 assuming a single family house price of $75,000. A 5% down payment is assumed yielding the amount to finance at the interest shown below. A 30 year mortgage is assumed. Then the Hopkinsville tax rate is applied along with the Christian County tax rate to estimate the monthly and annual house payment. Private mortgage insurance, property insurance and taxes are then added to estimate the monthly and annual income required to pay the mortgage.

Table 38: Home Ownership Model

Purchase Price	$75,000	
Downpayment	-$3,750	
Mortgage	$71,250	
Interest Rate	5.88%	
Term	30	
Hopkinsville Tax Rate	0.239	Per 100
Christian County	0.7018	Per 100
	Monthly	**Yearly**
House Payment	$421	$5,058
Private Mort Ins	$38	$450
Tax - Hopkinsville	$14.94	$179
Tax - Christian County	$43.86	$526
Insurance	$26	$315
Total Cost	$544	$6,528
Percent of gross income for housing	**31.00%**	
Gross Income / Year	$1,755	$21,059

2. Single Family Households by Income & by Age 18-54 Years

The following table shows the single family households in Census Tract 2001 who are between the ages of 18 and 54 that have incomes that qualify for the home priced as shown in the home ownership model table above. The third line of the table (income of $20,000 - $30,000) indicates the segment of the market that should be able to afford a mortgage of up to $75,000 without additional assistance. The fourth line of the table (income of $30,000 - $40,000) indicates the segment of the market that should be able to afford a mortgage of up to $110,000 without additional assistance. The HOME 80% AMI income limit for a family of 4 is $38,250. The 2006 HUD Area Median Income for Hopkinsville is $47,800.

Table 39: Single Family Households by Income & Age 18-54

Attucks/Eastside		Owner	House Value	Percent Movers	Capture Rate
Total Single-Family Households		**250**		10.40%	50.00%
$0-10,000	4.4%	***11***			
$10,000-20,000	10.3%	***26***	***$40,000***	***2***	***1***
$20,000-30,000	7.9%	***20***	***$75,000***	***2***	***1***
$30,000-40,000	19.6%	***49***	***$110,000***	***5***	***3***
$40,000-50,000	15.0%	37	$160,000	3	2
$50,000-60,000	5.6%	14	$250,000	1	1
$60,000+	37.2%	93	$335,000	9	5
	100.00%				

3. Renter Households Likely to Convert to Home Ownership

The table below estimates the percentage and number of homeowners in Census Tracts 2001 whose household income qualifies for the assumed home ownership model. An estimated 50% capture rate is applied to demonstrate the numbers of households that could convert to home ownership assuming that they have household incomes at the 80% AMI.

Table 40: Renter Households Likely to Convert to Home Ownership

Attucks/Eastside		Renter	House Value	Percent > Home Ownership	Capture Rate
Total Renter Households		**425**		12.70%	50.00%
$0-10,000	31.1%	***19***			
$10,000-20,000	19.7%	***44***	***$40,000***	***5***	***3***
$20,000-30,000	14.5%	***34***	***$75,000***	***4***	***2***
$30,000-40,000	16.2%	***84***	***$110,000***	***10***	***5***
$40,000-50,000	6.3%	64	$160,000	8	4
$50,000-60,000	3.2%	24	$250,000	3	2
$60,000+	9.0%	158	$335,000	20	10
	100.00%				

6. Canton Neighborhood

A. Population

1. Inner City Residential Enterprise Zone

Hopkinsville has designated four (4) neighborhoods as Inner City Residential Enterprise Zones (ICREZ). They are identified as the Attucks/East Side ICREZ area; the Canton ICREZ area; the Durrett/Virginia ICREZ area; and the Westside ICREZ area. See the following map that outlines the boundaries of each ICREZ area.

The following sections discuss each of the four (4) ICREZ areas separately.

2. Canton Inner City Residential Enterprise Zone Population

The following table shows the population for the Canton ICREZ neighborhood area along with the population for the City of Hopkinsville, Christian County and the State of Kentucky for the years 2000, 2006 and a five-year projection in 2011. The Canton ICREZ tracks the population trends for the city, county and state as shown below.

Table 41: Population 2000 - 2011

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Total Population	1,254	30,089	72,265	4,041,769
2000 Group Quarters	91	999	6,083	114,804
2006 Total Population	1,179	29,586	72,024	4,254,167
2011 Total Population	1,136	29,032	71,088	4,429,288
2006 - 2011 Annual Rate	-0.74%	-0.38%	-0.26%	0.81%

3. Population by Age

The following table shows the population by age in 2006 for the Canton ICREZ neighborhood area along with the population by age for the City of Hopkinsville, Christian County and the State of Kentucky. The Canton ICREZ population by age trend is similar to trends in the city, county and state as shown below.

Table 42: Population by Age - 2006

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,252	30,089	72,265	4,041,769
0 - 4	6.4%	7.4%	9.9%	6.6%
5 - 9	6.2%	7.5%	8.3%	6.9%
10 - 14	8.5%	7.3%	6.6%	6.9%
15 - 19	8.0%	7.0%	7.1%	7.2%
20 - 24	8.3%	6.9%	12.2%	7.0%
25 - 34	14.9%	13.7%	17.6%	14.1%
35 - 44	16.0%	14.6%	12.5%	15.9%
45 - 54	11.8%	12.1%	9.3%	13.8%
55 - 64	7.3%	8.7%	6.7%	9.2%
65 - 74	6.4%	7.6%	5.2%	6.8%
75 - 84	4.2%	5.1%	3.3%	4.3%
85+	2.2%	2.2%	1.2%	1.4%
18+	73.4%	73.6%	71.7%	75.4%

4. Population by Sex - 2006

The following table shows the population by sex in 2006 for the Canton ICREZ neighborhood area along with the population by sex for the City of Hopkinsville, Christian County and the State of Kentucky. The Canton ICREZ population by sex is similar to the population by sex percentages for the city, county and state as shown below.

Table 43: Population by Sex - 2006

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Males	48.3%	47.1%	51.8%	49.1%
Females	51.7%	52.9%	48.2%	50.9%

5. Population by Sex & Marital Status - 2000

The following table shows the population by sex and marital status in 2000 for the Canton ICREZ neighborhood area along with the population by sex and marital status for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 44: Population by Sex & Marital Status - 2000

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	920	23,537	54,370	3,217,167
Females	51.7%	54.7%	48.3%	51.8%
Never Married	11.2%	11.0%	8.3%	10.2%
Married, not Separated	18.6%	27.2%	29.1%	28.5%
Married, Separated	4.0%	2.0%	1.4%	1.1%
Widowed	7.8%	7.1%	4.6%	6.0%
Divorced	10.1%	7.4%	4.9%	6.1%
Males	48.3%	45.3%	51.7%	48.2%
Never Married	10.1%	11.3%	15.8%	12.5%
Married, not Separated	25.2%	26.5%	29.7%	28.9%
Married, Separated	3.0%	0.8%	0.8%	0.7%
Widowed	2.0%	1.6%	1.1%	1.2%
Divorced	7.9%	5.1%	4.3%	4.9%

6. Population by Race/Ethnicity - 2006

The following table shows the population by race/ethnicity in 2006 for the Canton ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 45: Population by Race/Ethnicity – 2006

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,178	29,586	72,024	4,254,167
White Alone	58.5%	65.2%	68.0%	89.3%
Black Alone	38.2%	31.1%	24.1%	7.5%
American Indian Alone	0.2%	0.3%	0.6%	0.2%
Asian or Pacific Islander Alone	0.4%	1.2%	1.6%	1.1%
Some Other Race Alone	1.4%	0.8%	3.0%	0.8%
Two or More Races	1.4%	1.5%	2.7%	1.2%
Hispanic Origin	2.3%	2.3%	6.5%	2.1%
Diversity Index	53.5	50.1	54.3	23.0

7. Population by Education Attainment

The following table shows the population by education attainment for the Canton ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 46: Population by Education Attainment

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	791	19,295	40,344	2,646,397
Less than 9th Grade	6.4%	10.1%	10.2%	11.7%
9th - 12th Grade, No Diploma	17.2%	13.8%	12.6%	14.2%
High School Graduate	29.8%	32.2%	33.4%	33.6%
Some College, No Degree	20.1%	21.3%	24.3%	18.5%
Associate Degree	10.5%	6.6%	7.1%	4.9%
Bachelor's Degree	10.5%	9.6%	7.7%	10.3%
Master's/Prof/Doctorate Degree	5.4%	6.3%	4.8%	6.9%

B. Households and Income

1. All Households

The current number of households in the Canton ICREZ is estimated to have changed from 2000 to 2006 by the amount shown below and it is projected to decrease over the next five years in the amounts shown below.

Table 47: All Households and Percentage Increase

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Households	536	12,174	24,857	1,590,647
2000 Average Household Size	2.17	2.39	2.66	2.47
2006 Households	508	12,188	25,174	1,711,552
2006 Average Household Size	2.12	2.33	2.62	2.42
2011 Households	492	12,040	24,971	1,799,504
2011 Average Household Size	2.11	2.32	2.6	2.4
2006 - 2011 Annual Rate	-0.64%	-0.24%	-0.16%	1.01%
2000 Families	275	8,125	18,350	1,104,398
2000 Average Family Size	3.08	2.95	3.12	2.97
2006 Families	249	7,909	18,098	1,154,909
2006 Average Family Size	3.06	2.92	3.11	2.94
2011 Families	229	7,568	17,500	1,181,266
2011 Average Family Size	3.09	2.93	3.11	2.94
2006 - 2011 Annual Rate	-1.66%	-0.88%	-0.67%	0.45%

2. 2000-2011 Occupied Housing Units by Owner or Renter

The percentage of renter households in the Canton ICREZ is shown below, according to the 2000 census data. The number and percentages are also shown for the city of Hopkinsville, Christian County and the state of Kentucky. The table below titled *Housing Units by Owner/Renter* shows a breakdown of the number of owner households, the number of renter households and vacant households, along with the status of the vacant households for the years 2000, 2006 and 2011.

Table 48: Housing Units by Owner and Renter

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Housing Units	582	13,260	27,182	1,750,927
Owner Occupied Housing Units	37.0%	53.2%	50.6%	64.3%
Renter Occupied Housing Units	54.9%	38.6%	40.9%	26.6%
Vacant Housing Units	8.1%	8.2%	8.6%	9.2%
2006 Housing Units	571	13,481	27,935	1,896,059
Owner Occupied Housing Units	36.9%	53.3%	50.9%	64.7%
Renter Occupied Housing Units	52.1%	37.1%	39.3%	25.5%
Vacant Housing Units	11.0%	9.6%	9.9%	9.7%
2011 Housing Units	561	13,418	27,883	2,004,173
Owner Occupied Housing Units	36.0%	53.0%	50.4%	64.4%
Renter Occupied Housing Units	51.7%	36.8%	39.1%	25.4%
Vacant Housing Units	12.3%	10.3%	10.4%	10.2%

3. Households by Income – 2006 (Renter and Owner combined)

The households by income in 2006 are shown in the table below for *both* owner and renter households in the Attucks/Eastside ICREZ, and the city of Hopkinsville, Christian County and Kentucky. This table is based on Census data and projections from ESRI Business Solutions. Tables utilized for calculation of renter or homeowner demand is based on a special tabulation of Census data as provided by Ribbon Demographics and is broken down by renter household income and owner household income. The consolidated data below is to allow the reader to compare the neighborhood households as a whole with the city, county and state.

Table 49: Tenure by Household Size

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Household Income Base	510	12,189	25,174	1,711,540
< $15,000	22.7%	19.9%	15.5%	17.2%
$15,000 - $24,999	14.9%	14.5%	15.4%	13.6%
$25,000 - $34,999	8.2%	11.9%	14.9%	11.9%
$35,000 - $49,999	17.5%	15.5%	18.7%	15.3%
$50,000 - $74,999	25.7%	20.7%	19.9%	19.1%
$75,000 - $99,999	5.5%	7.7%	7.2%	9.5%
$100,000 - $149,999	4.5%	7.2%	6.4%	9.0%
$150,000 - $199,999	0.2%	1.0%	0.8%	1.9%
$200,000 +	0.8%	1.4%	1.1%	2.3%
Average Household Income	$43,857	$49,278	$48,161	$56,602

4. Renter Households by Age/Income – HISTA Data Census Tr 2001

As discussed above, the U.S. Census Bureau reports Household income by Census tracts as shown on the table above. However, Ribbon Demographics has worked with the Census Bureau to obtain data by householder age and tenure. This custom four-way cross tabulation of household data designed specially for affordable housing analysis that has been built in cooperation with Claritas, a leading provider of demographic data worldwide, and provides an accurate count of households and by eligible income-restricted housing. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation. The information is important, because family households are likely to have a higher income than senior households. Likewise, in most cases, it is likely that homeowner households will have higher income than renter households. The HISTA Data demographic household income tables are used in this report to calculate renter and homeowner demand. The tables on the following pages are based on Ribbon's HISTA Data.

Table 50: Renter Households Census Tract 2001 by Age, Income and Household Size

Renter Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	113	28	38	0	18	**197**
$10,000-20,000	47	32	29	0	17	**125**
$20,000-30,000	35	18	18	6	15	**92**
$30,000-40,000	29	11	29	17	17	**103**
$40,000-50,000	0	8	0	32	0	**40**
$50,000-60,000	6	3	5	6	0	**20**
$60,000+	0	0	13	13	31	**57**
Total	**230**	**100**	**132**	**74**	**98**	**634**

Renter Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	30	12	0	0	0	**42**
$10,000-20,000	21	0	0	0	0	**21**
$20,000-30,000	10	1	0	0	0	**11**
$30,000-40,000	0	0	0	0	33	**33**
$40,000-50,000	2	0	0	0	0	**2**
$50,000-60,000	2	2	1	2	2	**9**
$60,000+	0	10	0	0	0	**10**
Total	**65**	**25**	**1**	**2**	**35**	**128**

Renter Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	63	2	2	0	0	**67**
$10,000-20,000	45	9	0	0	0	**54**
$20,000-30,000	19	12	0	0	0	**31**
$30,000-40,000	0	0	0	0	0	**0**
$40,000-50,000	0	0	0	0	0	**0**
$50,000-60,000	0	0	0	0	0	**0**
$60,000+	0	0	5	19	0	**24**
Total	**127**	**23**	**7**	**19**	**0**	**176**

Table 51: Owner Households Census Tract 2001 by Age, Income and Household Size

Owner Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	7	5	3	0	0	**15**
$10,000-20,000	7	12	7	9	0	**35**
$20,000-30,000	8	9	4	4	2	**27**
$30,000-40,000	5	15	3	34	10	**67**
$40,000-50,000	9	8	7	27	0	**51**
$50,000-60,000	1	10	4	3	1	**19**
$60,000+	0	10	40	26	51	**127**
Total	**37**	**69**	**68**	**103**	**64**	**341**

Owner Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	0	4	0	0	0	**4**
$10,000-20,000	0	0	0	0	0	**0**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	0	0	0	0	0	**0**
$40,000-50,000	1	0	0	0	0	**1**
$50,000-60,000	2	2	2	2	2	**10**
$60,000+	10	3	9	0	0	**22**
Total	**13**	**9**	**11**	**2**	**2**	**37**

Owner Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	36	2	0	0	0	**38**
$10,000-20,000	33	19	4	0	0	**56**
$20,000-30,000	9	16	3	3	0	**31**
$30,000-40,000	23	17	0	0	0	**40**
$40,000-50,000	5	0	4	10	0	**19**
$50,000-60,000	4	9	4	0	0	**17**
$60,000+	6	33	0	10	4	**53**
Total	**116**	**96**	**15**	**23**	**4**	**254**

5. Rent Burden

Households in the city that use 35% or more of their household income towards rent are considered burdened by their rent payment. The table below shows the number and percentage of households in the Canton ICREZ that are rent overburdened and how many spend 50% or more of their household income to pay rent. The percentage of households utilizing 35% or more of their annual income on rent is used to calculate the rental housing demand from existing households. For purposes of this study, we have utilized a factor of 35% of a household's income as the maximum level that a household should be paying without being considered a rent-overburdened household. Other programs, such as the HOME program, consider any household paying more than 30% of the household to be rent overburdened.

Table 52: Gross Rent as a Percentage of Household Income

	Census Tract 2001	Hopkinsville
Less than 10%	7.70%	7.40%
10 - 14%	13.40%	15.80%
15 - 19%	16.60%	16.40%
20 - 24%	12.30%	9.60%
25 - 29%	4.10%	5.90%
30 - 34%	1.60%	4.50%
35 - 39%	5.20%	6.60%
40 - 49%	6.00%	18.10%
50 percent or more	23.60%	6.00%
Not Computed	9.50%	
Total	34.80%	30.70%
35% or More		
Source:	2000 Census, Calc. by Rouse	

6. Housing Units by Year Structure Built – 2000

The table below shows the housing units that were built prior to 1940 in the Census Tract 2001, the Canton ICREZ and the city of Hopkinsville. Housing units built prior to 1940 are considered substandard housing units and are used in the calculation of the demand from existing housing. The table below is from the 2000 Census.

Table 53: Housing Units by Year Structure Built - 2000

	2001	Canton	Hopkinsville
	Census Tract	Neighborhood	City
1999 to March 2000	0	0	260
1995 to 1998	33	9	905
1990 to 1994	24	6	826
1980 to 1989	78	22	1669
1970 to 1979	186	53	2681
1960 to 1969	347	98	2768
1950 to 1959	478	136	2214
1940 to 1949	294	83	912
Built 1939 or earlier	600	171	1048
Median	1953	557	1969

7. Selected Characteristics of Housing Units

The table below shows selected characteristics of the housing units in the Census Tract 2001, the Canton ICREZ and the city of Hopkinsville to help determine the number of substandard housing units in each area.. The table below is from the 2000 Census.

Table 54: Selected Characteristics

	2001 Census Tract	Canton Neighborhood	Hopkinsville City
Lacking complete plumbing facilities	43	12	118
Lacking complete kitchen facilities	50	14	129
Source: Census 2000 QT-H2 & Calculations by Rouse			

8. Renter Households by Size – 2000

The table below shows the renter households by size in 2000 in the Census Tract 2001 and the city of Hopkinsville. The table below is from the 2000 Census.

Table 55: Renter Households by Size – 2000

	2001 Census Tract		Hopkinsville City	
	Number	Percent	Number	Percent
Total	1102		5121	
1 Person Household	478	43.38%	1813	35.40%
2 Person Household	242	21.96%	1256	24.53%
3 Person Household	167	15.15%	971	18.96%
4 Person Household	110	9.98%	642	12.54%
5 Person Household	60	5.44%	292	5.70%
6 Person Household	25	2.27%	84	1.64%
7+ Person Household	20	1.81%	63	1.23%
Source: Census 2000 QT-H2				

9. Renter Households by Type – 2000

The table below shows the renter households by type in the Census Tract 2001 and the city of Hopkinsville. The table below is from the 2000 Census.

Table 56: Rental Households by Type

	Census Tract 2001		Hopkinsville	
Persons per household	**Number**	**Percent**	**Number**	**Percent**
One Bedroom (1 + 2 per HH's)	720	65.34%	3069	59.93%
Two Bedroom (2 - 4 per HH's)	519	47.10%	2869	56.02%
Three Bedroom (4 - 6 per HH's)	195	17.70%	1018	19.88%
Four Bedroom (5+ per HH's)	105	9.53%	439	8.57%
Total Households	**1102**		**5121**	
Source: Calculations by Rouse based on Renter HH's by Size				

C. Employment

1. Labor Force

The table below shows the population age 16 and older who are in the labor force in the Canton ICREZ area, Hopkinsville, Christian County and Kentucky in 2006.

Table 57: Population 16+ Labor Force - 2006

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Civilian Employed	91.3%	91.6%	88.3%	92.0%
Civilian Unemployed	8.7%	8.4%	11.7%	8.0%

2. Employment

The next table shows the employment status of the population age 16 and older in the Canton ICREZ area, Hopkinsville, Christian County and Kentucky in 2000.

Table 58: Population 16+ Employment Status - 2000

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	901	23,105	53,581	3,161,542
In Labor Force	57.3%	58.5%	66.6%	60.9%
Civilian Employed	51.6%	52.9%	45.1%	56.9%
Civilian Unemployed	4.1%	3.1%	3.3%	3.5%
In Armed Forces	1.6%	2.6%	18.2%	0.6%
Not in Labor Force	42.7%	41.5%	33.4%	39.1%

3. Employment by Industry – 2006

The table below shows the employment by industry in 2006 in the ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 59: Employment by Industry – 2006

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	546	12,448	25,348	1,865,531
Agriculture/Mining	0.5%	1.2%	2.9%	3.0%
Construction	5.9%	5.6%	7.5%	8.5%
Manufacturing	14.7%	16.8%	16.2%	13.7%
Wholesale Trade	4.4%	2.9%	2.9%	3.4%
Retail Trade	13.2%	14.3%	13.3%	13.2%
Transportation/Utilities	0.7%	3.8%	4.4%	5.7%
Information	0.0%	0.8%	0.8%	1.5%
Finance/Insurance/Real Estate	1.3%	5.7%	4.8%	5.5%
Services	54.4%	43.5%	41.6%	41.1%
Public Administration	4.9%	5.4%	5.6%	4.6%

4. Employed Population 16+ by Occupation

The next table shows the employed population age 16 and older by occupation in the ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 60: Employed Population 16+ by Occupation

	Canton Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	544	12,447	25,348	1,865,531
White Collar	53.7%	54.0%	51.4%	55.7%
	9.7%	11.4%	11.0%	11.7%
Professional	20.0%	18.4%	16.8%	19.4%
Sales	9.6%	10.7%	9.6%	10.0%
Administrative Support	14.3%	13.5%	14.0%	14.6%
Services	23.5%	18.9%	18.1%	15.1%
Blue Collar	22.8%	27.1%	30.5%	29.2%
Farming/Forestry/Fishing	0.0%	0.3%	0.6%	0.5%
Construction/Extraction	4.0%	5.0%	6.8%	7.9%
Installation/Maintenance/Repair	2.9%	3.5%	4.2%	4.3%
Production	10.5%	12.2%	11.8%	9.0%
Transportation/Material Moving	5.3%	6.1%	7.0%	7.6%

D. Multifamily Housing Demand Calculations

1. Market Area Demand

The market area demand for multifamily rental housing in the Canton ICREZ area and the city of Hopkinsville is discussed in this section. First the demand from existing households is determined and then the demand from new household growth within the Canton ICREZ and the city is calculated. In order to calculate the rental housing demand, this report applies the low income housing tax credit income restrictions for one, two and three bedroom rental units at the 60% of Area Median Income (AMI) level as a sampling of the rental housing demand in the areas. In order to determine the actual demand for a specific, proposed rental housing development, it would be necessary to know the particulars of the proposal such as the exact rents, the location, the amenities, the building materials and style.

2. Demand from Existing Households

There is a total demand for 253 renter housing units in the Primary Market Area (PMA) of the Canton ICREZ neighborhood area due to renter turnover, rent overburdened households, and substandard households. The demand displayed is for the PMA and the entire City of Hopkinsville Target Market Area (TMA). We have used the percentage of renter-occupied housing units found in the PMA and the TMA, respectively, to reduce the total number of households in each area. Then, the number of renter households are reduced by an annual turnover rate, the percentage of rent overburdened households, and the number of substandard housing units. The turnover percentage for the State of Kentucky, 42.8%, has been reduced to 10% of its actual size to comply with Kentucky Housing Corporation's market study guidelines that the demand resulting from turnover composes no more than 10% of the total demand from existing households. The rent-overburdened households were calculated with the 2000 Census percentage of those households using 35% or more of their household income to pay rent, applied to the 2006 households. The housing units built prior to 1940 and other substandard housing units are also from the 2000 Census for the Canton ICREZ neighborhood PMA and the Hopkinsville TMA.

Table 61: Demand from Existing Households

	PMA	TMA
	Canton	Hopkinsville
	Neighborhood	City
Number of existing households for 2005	508	12,188
Renter-occupied housing units (%):	54.9%	37.1%
Sub-Total Rental Households:	279	4,522
Annual turnover - 10%	28	452
Percentage of rent overburdened households	34.80%	30.70%
Rent overburdened households	97	389
Substandard housing units:		
Constructed prior to 1940 (rental percentage)	94	389
Lack complete plumbing (rental percentage)	7	44
Lack complete kitchen (rental percentage)	27	48
Primary Market Area Demand (Sum of C+E+G+H+I = J)	**253**	**1,321**

3. Demand from New Household Growth

The City of Hopkinsville TMA is not expected to have demand from new household growth, because the populations of the Canton ICREZ PMA and the Hopkinsville TMA are declining. In general, dmand from new renter household growth is not significant when compared to the demand already existing in the community due to turnover, overburdened and substandard households. Usually, new household growth will be a function of new family creation within the existing population and new population growth; however, in this case where there is a population decline, there is no new household growth projected to form. The more critical demand for affordable housing in Kentucky comes from the deterioration of existing housing stock and the lack of affordable housing in the existing marketplace. The table above reflects the yearly demand based on the existing need for affordable housing in the community. The table below calculates the number of new households projected to enter into the market over the next 5 years.

Table 62: Demand from New Household Growth

	PMA	TMA
	Canton	Hopkinsville
	Neighborhood	City
Year 2011 households	492	12,040
Year 2006 households	508	12,188
Household Growth 2006 - 2011	-16	-148
% of renter-occupied housing units:	54.9%	37.1%
New rental household growth 2005 - 2010	**-9**	**-55**

4. Unit Types Segmented by Income Levels

There are one, two, three and four bedroom rental units assumed in the following table that segments unit types by income levels for the Canton ICREZ and the city of Hopkinsville.

Table 63: Unit Types Segmented by Income Levels

	Canton Neighborhood	Hopkinsville City
One BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$537	$537
Minimum Income to pay rent:	$18,411	$18,411
LIHTC AMI Limit for unit type (60%):	$21,510	$21,510
Qualified Income Segment (% of market for unit type):	5.30%	5.80%
Two BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$645	$645
Minimum Income to pay rent:	$22,114	$22,114
LIHTC AMI Limit for unit type (60%):	$25,800	$25,800
Qualified Income Segment (% of market for unit type):	6.12%	6.73%
Three BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$745.00	$745
Minimum Income to pay rent:	$25,542	$25,542
LIHTC AMI Limit for unit type (60%):	$29,820	$29,820
Qualified Income Segment (% of market for unit type):	7.65%	5.95%
Four BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$831	$831
Minimum Income to pay rent:	$28,491	$28,491
LIHTC AMI Limit for unit type (60%):	$33,240	$33,240
Qualified Income Segment (% of market for unit type):	10.58%	4.76%
Source: Calculations by Rouse		

The data used to calculate household income for purposes of the above table has been adjusted for Renter Households based on a special tabulation of Census data as provided by Ribbon Demographics. Ribbon provides a custom four-way cross tabulation of household data designed specially for affordable housing analysis. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation.

5. LIHTC Rental Housing Demand

The total demand for rental households by the proposed unit mix in the Canton ICREZ neighborhood PMA and the City of Hopkinsville TMA is shown below by unit type, using the 60% of AMI as a sampling. The purpose of the table below is to determine the demand of the entire rental market based on apartment size. That is, one and two-bedroom households and the three and four or larger bedroom apartments. Rouse and Associates establishes this number by examining renter characteristics in the marketplace

Once the demand from existing households and the demand from new household growth have been reduced by unit type, they are finally reduced by income level, which is set at 60% AMI for this project. The one-bedroom units are reduced by the one-bedroom qualified income segment. The resulting demand for income-eligible one-bedroom renter household units in the TMA is shown below as it is for two-bedroom income-eligible renter households; three-bedroom income-eligible renter households; and four-bedroom income-eligible renter households.

Table 64: Demand by Bedroom Type

	PMA	TMA
	Canton	Hopkinsville
	Neighborhood	City
Net demand from household growth	-9	-55
Net demand from rent overburdened	97	389
Net demand from substandard housing	128	480
Turnover (10%)	28	452
Sub-total Rental Housing Demand	244	1,267
Units under construction	0	0
Total Rental Housing Demand	**244**	**1,267**
Percentage One Bedroom Rental Households	65.34%	59.93%
Sub-Total One Bedroom Rental HH's	160	759
One BR 60% AMI Percentage Income Qualified	5.30%	5.80%
One BR 60% AMI Income Qualified Rental Households	**8**	**44**
Percentage Two Bedroom Rental Households	56.39%	59.27%
Sub-Total Two Bedroom Rental HH's	536	1167
Two BR 60% AMI Percentage Income Qualified	6.12%	6.73%
Two BR 60% AMI Income Qualified Rental Households	**33**	**79**
Percentage Three Bedroom Rental Households	17.70%	19.88%
Sub-Total Three Bedroom Rental HH's	43	252
Three BR 60% AMI Percentage Income Qualified	7.65%	5.95%
Three BR 60% AMI Income Qualified Rental Households	**3**	**15**
Percentage Four Bedroom Rental Households	9.53%	8.57%
Sub-Total Four Bedroom Rental HH's	23	109
Four BR 60% AMI Percentage Income Qualified	10.58%	4.76%
Four BR 60% AMI Income Qualified Rental Households	**2**	**5**
Source: Calculations by Rouse & Associates		

E. Single Family Housing Demand Calculations

The following section discusses the single family housing demand in Census Tract 2001. The 2006 Christian County Area Median Income is $47,800. This section assumes that the Kentucky Housing Corporation (KHC) underwriting guidelines.

1. Home Ownership Model

The table below provides a home ownership model in Census Tract 2001 assuming a single family house price of $75,000. A 5% downpayment is assumed yielding the amount to finance at the interest shown below. A 30 year mortgage is assumed. Then the Hopkinsville tax rate is applied along with the Christian County tax rate to estimate the monthly and annual house payment. Private mortgage insurance, property insurance and taxes are then added to estimate the monthly and annual income required to pay the mortgage.

Table 65: Home Ownership Model

Purchase Price	$75,000	
Downpayment	-$3,750	
Mortgage	$71,250	
Interest Rate	5.88%	
Term	30	
Hopkinsville Tax Rate	0.239	Per 100
Christian County	0.7018	Per 100
	Monthly	**Yearly**
House Payment	$421	$5,058
Private Mort Ins	$38	$450
Tax - Hopkinsville	$14.94	$179
Tax - Christian County	$43.86	$526
Insurance	$26	$315
Total Cost	$544	$6,528
Percent of gross income for housing	**31.00%**	
Gross Income / Year	$1,755	$21,059

2. Single Family Households by Income & by Age 18-54 Years

The following table shows the single family households in Census Tract 2001 who are between the ages of 18 and 54 that have incomes that qualify for the home priced as shown in the home ownership model table above. The third line of the table (income of $20,000 - $30,000) indicates the segment of the market that should be able to afford a mortgage of up to $75,000 without additional assistance. The fourth line of the table (income of $30,000 - $40,000) indicates the segment of the market that should be able to afford a mortgage of up to $110,000 without additional assistance. The HOME 80% AMI income limit for a family of 4 is $38,250. The 2006 HUD Area Median Income for Hopkinsville is $47,800.

Table 66: Single Family Households by Income & Age 18-54

Canton		Owner	House Value	Percent Movers	Capture Rate
Total Single-Family Households		**211**		10.40%	50.00%
$0-10,000	4.4%	***9***			
$10,000-20,000	10.3%	***22***	***$40,000***	***2***	***1***
$20,000-30,000	7.9%	***17***	***$75,000***	***1***	***1***
$30,000-40,000	19.6%	***41***	***$110,000***	***4***	***2***
$40,000-50,000	15.0%	32	$160,000	3	2
$50,000-60,000	5.6%	12	$250,000	1	1
$60,000+	37.2%	79	$335,000	8	4
	100.00%				

3. Renter Households Likely to Convert to Home Ownership

The table below estimates the percentage and number of homeowners in Census Tracts 2001 whose household income qualifies for the assumed home ownership model. An estimated 50% capture rate is applied to demonstrate the numbers of households that could convert to home ownership assuming that they have household incomes at the 80% AMI.

Table 67: Renter Households Likely to Convert to Home Ownership

Canton		Renter	House Value	Percent > Home Ownership	Capture Rate
Total Renter Households		**289**		12.70%	50.00%
$0-10,000	31.1%	***13***			
$10,000-20,000	19.7%	***30***	***$40,000***	***3***	***2***
$20,000-30,000	14.5%	***23***	***$75,000***	***2***	***1***
$30,000-40,000	16.2%	***57***	***$110,000***	***7***	***4***
$40,000-50,000	6.3%	43	$160,000	5	3
$50,000-60,000	3.2%	16	$250,000	2	1
$60,000+	9.0%	108	$335,000	13	7
	100.00%				

7. Durrett/Virginia Neighborhood

A. Population

1. Inner City Residential Enterprise Zone

Hopkinsville has designated four (4) neighborhoods as Inner City Residential Enterprise Zones (ICREZ). They are identified as the Attucks/East Side ICREZ area; the Canton ICREZ area; the Durrett/Virginia ICREZ area; and the Westside ICREZ area. See the following map that outlines the boundaries of each ICREZ area.

The following sections discuss the Durrett/Virginia ICREZ Neighborhood.

2. Canton Inner City Residential Enterprise Zone Population

The following table shows the population for the Durrett/Virginia ICREZ neighborhood area along with the population for the City of Hopkinsville, Christian County and the State of Kentucky for the years 2000, 2006 and a five-year projection in 2011. The Durrett/Virginia ICREZ tracks the population trend for the city, county and state as shown below.

Table 68: Population 2000 - 2011

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Total Population	2,799	30,089	72,265	4,041,769
2000 Group Quarters	4	999	6,083	114,804
2006 Total Population	2,698	29,586	72,024	4,254,167
2011 Total Population	2,627	29,032	71,088	4,429,288
2006 - 2011 Annual Rate	-0.53%	-0.38%	-0.26%	0.81%

3. Population by Age

The following table shows the population by age in 2006 for the Durrett/Virginia ICREZ neighborhood area along with the population by age for the City of Hopkinsville, Christian County and the State of Kentucky. The Durrett/Virginia ICREZ population by age trend is similar to trends in the city, county and state as shown below.

Table 69: Population by Age - 2006

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	2,800	30,089	72,265	4,041,769
0 - 4	7.9%	7.4%	9.9%	6.6%
5 - 9	8.0%	7.5%	8.3%	6.9%
10 - 14	8.0%	7.3%	6.6%	6.9%
15 - 19	10.0%	7.0%	7.1%	7.2%
20 - 24	7.4%	6.9%	12.2%	7.0%
25 - 34	12.8%	13.7%	17.6%	14.1%
35 - 44	15.4%	14.6%	12.5%	15.9%
45 - 54	11.0%	12.1%	9.3%	13.8%
55 - 64	7.4%	8.7%	6.7%	9.2%
65 - 74	7.5%	7.6%	5.2%	6.8%
75 - 84	3.1%	5.1%	3.3%	4.3%
85+	1.5%	2.2%	1.2%	1.4%
18+	70.5%	73.6%	71.7%	75.4%

4. Population by Sex - 2006

The following table shows the population by sex in 2006 for the Durrett/Virginia ICREZ neighborhood area along with the population by sex for the City of Hopkinsville, Christian County and the State of Kentucky. The Durrett/Virginia ICREZ population by sex is similar to the population by sex percentages for the city, county and state as shown below.

Table 70: Population by Sex - 2006

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Males	46.2%	47.1%	51.8%	49.1%
Females	53.8%	52.9%	48.2%	50.9%

5. Population by Sex & Marital Status - 2000

The following table shows the population by sex and marital status in 2000 for the Durrett/Virginia ICREZ neighborhood area along with the population by sex and marital status for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 71: Population by Sex & Marital Status - 2000

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	2,127	23,537	54,370	3,217,167
Females	56.1%	54.7%	48.3%	51.8%
Never Married	18.0%	11.0%	8.3%	10.2%
Married, not Separated	17.8%	27.2%	29.1%	28.5%
Married, Separated	3.6%	2.0%	1.4%	1.1%
Widowed	7.4%	7.1%	4.6%	6.0%
Divorced	9.4%	7.4%	4.9%	6.1%
Males	43.9%	45.3%	51.7%	48.2%
Never Married	20.1%	11.3%	15.8%	12.5%
Married, not Separated	15.7%	26.5%	29.7%	28.9%
Married, Separated	1.5%	0.8%	0.8%	0.7%
Widowed	2.4%	1.6%	1.1%	1.2%
Divorced	4.2%	5.1%	4.3%	4.9%

6. Population by Race/Ethnicity - 2006

The following table shows the population by race/ethnicity in 2006 for the Durrett/Virginia ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 72: Population by Race/Ethnicity – 2006

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	2,697	29,586	72,024	4,254,167
White Alone	21.0%	65.2%	68.0%	89.3%
Black Alone	76.6%	31.1%	24.1%	7.5%
American Indian Alone	0.1%	0.3%	0.6%	0.2%
Asian or Pacific Islander Alone	0.3%	1.2%	1.6%	1.1%
Some Other Race Alone	0.6%	0.8%	3.0%	0.8%
Two or More Races	1.4%	1.5%	2.7%	1.2%
Hispanic Origin	2.1%	2.3%	6.5%	2.1%
Diversity Index	39.5	50.1	54.3	23.0

7. Population by Education Attainment

The following table shows the population by education attainment for the Durrett/Virginia ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 73: Population by Education Attainment

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,569	19,295	40,344	2,646,397
Less than 9th Grade	14.5%	10.1%	10.2%	11.7%
9th - 12th Grade, No Diploma	23.6%	13.8%	12.6%	14.2%
High School Graduate	35.8%	32.2%	33.4%	33.6%
Some College, No Degree	16.8%	21.3%	24.3%	18.5%
Associate Degree	5.4%	6.6%	7.1%	4.9%
Bachelor's Degree	3.6%	9.6%	7.7%	10.3%
Master's/Prof/Doctorate Degree	0.5%	6.3%	4.8%	6.9%

B. Households and Income

1. All Households

The current number of households in the Durrett/Virginia ICREZ is estimated to have changed from 2000 to 2006 by the amount shown below and it is projected to decrease over the next five years in the amounts shown below.

Table 74: All Households and Percentage Increase

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Households	1,107	12,174	24,857	1,590,647
2000 Average Household Size	2.52	2.39	2.66	2.47
2006 Households	1,091	12,188	25,174	1,711,552
2006 Average Household Size	2.47	2.33	2.62	2.42
2011 Households	1,070	12,040	24,971	1,799,504
2011 Average Household Size	2.45	2.32	2.6	2.4
2006 - 2011 Annual Rate	-0.39%	-0.24%	-0.16%	1.01%
2000 Families	703	8,125	18,350	1,104,398
2000 Average Family Size	3.18	2.95	3.12	2.97
2006 Families	666	7,909	18,098	1,154,909
2006 Average Family Size	3.17	2.92	3.11	2.94
2011 Families	630	7,568	17,500	1,181,266
2011 Average Family Size	3.18	2.93	3.11	2.94
2006 - 2011 Annual Rate	-1.11%	-0.88%	-0.67%	0.45%

2. 2000-2011 Occupied Housing Units by Owner or Renter

The percentage of renter households in the Durrett/Virginia ICREZ is shown below, according to the 2000 census data. The number and percentages are also shown for the city of Hopkinsville, Christian County and the state of Kentucky. The table below titled *Housing Units by Owner/Renter* shows a breakdown of the number of owner households, the number of renter households and vacant households, along with the status of the vacant households for the years 2000, 2006 and 2011.

Table 75: Housing Units by Owner and Renter

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Housing Units	1,273	13,260	27,182	1,750,927
Owner Occupied Housing Units	36.3%	53.2%	50.6%	64.3%
Renter Occupied Housing Units	50.5%	38.6%	40.9%	26.6%
Vacant Housing Units	13.1%	8.2%	8.6%	9.2%
2006 Housing Units	1,279	13,481	27,935	1,896,059
Owner Occupied Housing Units	36.5%	53.3%	50.9%	64.7%
Renter Occupied Housing Units	48.8%	37.1%	39.3%	25.5%
Vacant Housing Units	14.7%	9.6%	9.9%	9.7%
2011 Housing Units	1,267	13,418	27,883	2,004,173
Owner Occupied Housing Units	34.3%	53.0%	50.4%	64.4%
Renter Occupied Housing Units	50.2%	36.8%	39.1%	25.4%
Vacant Housing Units	15.5%	10.3%	10.4%	10.2%

3. Households by Income – 2006 (Renter and Owner combined)

The households by income in 2006 are shown in the table below for *both* owner and renter households in the Attucks/Eastside ICREZ, and the city of Hopkinsville, Christian County and Kentucky. This table is based on Census data and projections from ESRI Business Solutions. Tables utilized for calculation of renter or homeowner demand is based on a special tabulation of Census data as provided by Ribbon Demographics and is broken down by renter household income and owner household income. The consolidated data below is to allow the reader to compare the neighborhood households as a whole with the city, county and state.

Table 76: Tenure by Household Size

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Household Income Base	1,092	12,189	25,174	1,711,540
< $15,000	35.6%	19.9%	15.5%	17.2%
$15,000 - $24,999	16.6%	14.5%	15.4%	13.6%
$25,000 - $34,999	17.7%	11.9%	14.9%	11.9%
$35,000 - $49,999	13.0%	15.5%	18.7%	15.3%
$50,000 - $74,999	12.0%	20.7%	19.9%	19.1%
$75,000 - $99,999	2.5%	7.7%	7.2%	9.5%
$100,000 - $149,999	2.0%	7.2%	6.4%	9.0%
$150,000 - $199,999	0.1%	1.0%	0.8%	1.9%
$200,000 +	0.5%	1.4%	1.1%	2.3%
Average Household Income	$30,092	$49,278	$48,161	$56,602

4. Renter Households by Age/Income – HISTA Data Census Tr 2001

As discussed above, the U.S. Census Bureau reports Household income by Census tracts as shown on the table above. However, Ribbon Demographics has worked with the Census Bureau to obtain data by householder age and tenure. This custom four-way cross tabulation of household data designed specially for affordable housing analysis that has been built in cooperation with Claritas, a leading provider of demographic data worldwide, and provides an accurate count of households and by eligible income-restricted housing. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation. The information is important, because family households are likely to have a higher income than senior households. Likewise, in most cases, it is likely that homeowner households will have higher income than renter households. The HISTA Data demographic household income tables are used in this report to calculate renter and homeowner demand. The tables on the following pages are based on Ribbon's HISTA Data.

Table 77: Renter Households Census Tract 2001 by Age, Income and Household Size

Renter Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	113	28	38	0	18	**197**
$10,000-20,000	47	32	29	0	17	**125**
$20,000-30,000	35	18	18	6	15	**92**
$30,000-40,000	29	11	29	17	17	**103**
$40,000-50,000	0	8	0	32	0	**40**
$50,000-60,000	6	3	5	6	0	**20**
$60,000+	0	0	13	13	31	**57**
Total	**230**	**100**	**132**	**74**	**98**	**634**

Renter Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	30	12	0	0	0	**42**
$10,000-20,000	21	0	0	0	0	**21**
$20,000-30,000	10	1	0	0	0	**11**
$30,000-40,000	0	0	0	0	33	**33**
$40,000-50,000	2	0	0	0	0	**2**
$50,000-60,000	2	2	1	2	2	**9**
$60,000+	0	10	0	0	0	**10**
Total	**65**	**25**	**1**	**2**	**35**	**128**

Renter Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	63	2	2	0	0	**67**
$10,000-20,000	45	9	0	0	0	**54**
$20,000-30,000	19	12	0	0	0	**31**
$30,000-40,000	0	0	0	0	0	**0**
$40,000-50,000	0	0	0	0	0	**0**
$50,000-60,000	0	0	0	0	0	**0**
$60,000+	0	0	5	19	0	**24**
Total	**127**	**23**	**7**	**19**	**0**	**176**

Table 78: Owner Households Census Tract 2001 by Age, Income and Household Size

Owner Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	7	5	3	0	0	**15**
$10,000-20,000	7	12	7	9	0	**35**
$20,000-30,000	8	9	4	4	2	**27**
$30,000-40,000	5	15	3	34	10	**67**
$40,000-50,000	9	8	7	27	0	**51**
$50,000-60,000	1	10	4	3	1	**19**
$60,000+	0	10	40	26	51	**127**
Total	**37**	**69**	**68**	**103**	**64**	**341**

Owner Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	0	4	0	0	0	**4**
$10,000-20,000	0	0	0	0	0	**0**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	0	0	0	0	0	**0**
$40,000-50,000	1	0	0	0	0	**1**
$50,000-60,000	2	2	2	2	2	**10**
$60,000+	10	3	9	0	0	**22**
Total	**13**	**9**	**11**	**2**	**2**	**37**

Owner Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	36	2	0	0	0	**38**
$10,000-20,000	33	19	4	0	0	**56**
$20,000-30,000	9	16	3	3	0	**31**
$30,000-40,000	23	17	0	0	0	**40**
$40,000-50,000	5	0	4	10	0	**19**
$50,000-60,000	4	9	4	0	0	**17**
$60,000+	6	33	0	10	4	**53**
Total	**116**	**96**	**15**	**23**	**4**	**254**

5. Rent Burden

Households in the city that use 35% or more of their household income towards rent are considered burdened by their rent payment. The table below shows the number and percentage of households in the Durrett/Virginia ICREZ that are rent overburdened and how many spend 50% or more of their household income to pay rent. The percentage of households utilizing 35% or more of their annual income on rent is used to calculate the rental housing demand from existing households. For purposes of this study, we have utilized a factor of 35% of a household's income as the maximum level that a household should be paying without being considered a rent-overburdened household. Other programs, such as the HOME program, consider any household paying more than 30% of the household to be rent overburdened.

Table 79: Gross Rent as a Percentage of Household Income

	Census Tr 2001	Hopkinsville
Less than 10%	7.70%	7.40%
10 - 14%	13.40%	15.80%
15 - 19%	16.60%	16.40%
20 - 24%	12.30%	9.60%
25 - 29%	4.10%	5.90%
30 - 34%	1.60%	4.50%
35 - 39%	5.20%	6.60%
40 - 49%	6.00%	18.10%
50 percent or more	23.60%	6.00%
Not Computed	9.50%	
35% or More	34.80%	
Source:	2000 Census, Calc. by Rouse	

6. Housing Units by Year Structure Built – 2000

The table below shows the housing units that were built prior to 1940 in the Census Tract 2001, the Durrett/Virginia ICREZ and the city of Hopkinsville. Housing units built prior to 1940 are considered substandard housing units and are used in the calculation of the demand from existing housing. The table below is from the 2000 Census.

Table 80: Housing Units by Year Structure Built - 2000

	2001	Durrett/Virginia	Hopkinsville
	Census Tract	Neighborhood	City
1999 to March 2000	0	0	260
1995 to 1998	33	20	905
1990 to 1994	24	14	826
1980 to 1989	78	48	1669
1970 to 1979	186	116	2681
1960 to 1969	347	216	2768
1950 to 1959	478	298	2214
1940 to 1949	294	183	912
Built 1939 or earlier	600	374	1048
Median	1953	1218	1969

7. Selected Characteristics of Housing Units

The table below shows selected characteristics of the housing units in the Census Tract 2001, the Durrett/Virginia ICREZ and the city of Hopkinsville. This information is used to determine the number of substandard housing units in each area. Substandard housing is used in the final demand calculations. The table below is from the 2000 Census.

Table 81: Selected Characteristics

	2001 Census Tract	Durrett/Virginia Neighborhood	Hopkinsville City
Lacking complete plumbing facilities	43	27	118
Lacking complete kitchen facilities	50	31	129
Source: Census 2000 QT-H2 & Calculations by Rouse			

8. Renter Households by Size – 2000

The table below shows the renter households by size in 2000 in the Census Tract 2001 and the city of Hopkinsville. The table below is from the 2000 Census.

Table 82: Renter Households by Size – 2000

	2001 Census Tract		Hopkinsville City	
	Number	Percent	Number	Percent
Total	1102		5121	
1 Person Household	478	43.38%	1813	35.40%
2 Person Household	242	21.96%	1256	24.53%
3 Person Household	167	15.15%	971	18.96%
4 Person Household	110	9.98%	642	12.54%
5 Person Household	60	5.44%	292	5.70%
6 Person Household	25	2.27%	84	1.64%
7+ Person Household	20	1.81%	63	1.23%
Source: Census 2000 QT-H2				

9. Renter Households by Type – 2000

The table below shows the renter households by type in the Census Tract 2001 and the city of Hopkinsville. The table below is from the 2000 Census.

Table 83: Rental Households by Type

	Census Tract 2001		Hopkinsville	
Persons per household	**Number**	**Percent**	**Number**	**Percent**
One Bedroom (1 + 2 per HH's)	720	65.34%	3069	59.93%
Two Bedroom (2 - 4 per HH's)	519	47.10%	2869	56.02%
Three Bedroom (4 - 6 per HH's)	195	17.70%	1018	19.88%
Four Bedroom (5+ per HH's)	105	9.53%	439	8.57%
Total Households	**1102**		**5121**	
Source: Calculations by Rouse based on Renter HH's by Size				

C. Employment

1. Labor Force

The table below shows the population age 16 and older who are in the labor force in the Durrett/Virginia ICREZ area, Hopkinsville, Christian County and Kentucky in 2006.

Table 84: Population 16+ Labor Force - 2006

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Civilian Employed	82.7%	91.6%	88.3%	92.0%
Civilian Unemployed	17.3%	8.4%	11.7%	8.0%

2. Employment

The next table shows the employment status of the population age 16 and older in the Durrett/Virginia ICREZ area, Hopkinsville, Christian County and Kentucky in 2000.

Table 85: Population 16+ Employment Status - 2000

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	2,071	23,105	53,581	3,161,542
In Labor Force	53.9%	58.5%	66.6%	60.9%
Civilian Employed	47.7%	52.9%	45.1%	56.9%
Civilian Unemployed	5.9%	3.1%	3.3%	3.5%
In Armed Forces	0.3%	2.6%	18.2%	0.6%
Not in Labor Force	46.1%	41.5%	33.4%	39.1%

3. Employment by Industry – 2006

The table below shows the employment by industry in 2006 in the Durrett/Virginia ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 86: Employment by Industry – 2006

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	972	12,448	25,348	1,865,531
Agriculture/Mining	0.4%	1.2%	2.9%	3.0%
Construction	4.8%	5.6%	7.5%	8.5%
Manufacturing	23.6%	16.8%	16.2%	13.7%
Wholesale Trade	0.9%	2.9%	2.9%	3.4%
Retail Trade	12.9%	14.3%	13.3%	13.2%
Transportation/Utilities	4.1%	3.8%	4.4%	5.7%
Information	0.5%	0.8%	0.8%	1.5%
Finance/Insurance/Real Estate	2.1%	5.7%	4.8%	5.5%
Services	48.0%	43.5%	41.6%	41.1%
Public Administration	2.7%	5.4%	5.6%	4.6%

4. Employed Population 16+ by Occupation

The next table shows the employed population age 16 and older by occupation in the Durrett/Virginia ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 87: Employed Population 16+ by Occupation

	Durrett/Virginia Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	974	12,447	25,348	1,865,531
White Collar	28.4%	54.0%	51.4%	55.7%
	4.4%	11.4%	11.0%	11.7%
Professional	8.0%	18.4%	16.8%	19.4%
Sales	5.6%	10.7%	9.6%	10.0%
Administrative Support	10.4%	13.5%	14.0%	14.6%
Services	34.1%	18.9%	18.1%	15.1%
Blue Collar	37.5%	27.1%	30.5%	29.2%
Farming/Forestry/Fishing	0.8%	0.3%	0.6%	0.5%
Construction/Extraction	4.1%	5.0%	6.8%	7.9%
Installation/Maintenance/Repair	2.1%	3.5%	4.2%	4.3%
Production	24.2%	12.2%	11.8%	9.0%
Transportation/Material Moving	6.3%	6.1%	7.0%	7.6%

D. Multifamily Housing Demand Calculations

1. Market Area Demand

The market area demand for multifamily rental housing in the Durrett/Virginia ICREZ area and the city of Hopkinsville is discussed in this section. First the demand from existing households is determined and then the demand from new household growth within the Durrett/Virginia ICREZ and the city is calculated. In order to calculate the rental housing demand, this report applies the low income housing tax credit income restrictions for one, two and three bedroom rental units at the 60% of Area Median Income (AMI) level as a sampling of the rental housing demand in the areas. In order to determine the actual demand for a specific, proposed rental housing development, it would be necessary to know the particulars of the proposal such as the exact rents, the location, the amenities, the building materials and style.

2. Demand from Existing Households

There is a total demand for 253 renter housing units in the Primary Market Area (PMA) of the Durrett/Virginia ICREZ neighborhood area due to renter turnover, rent overburdened households, and substandard households. The demand displayed is for the PMA and the entire City of Hopkinsville Target Market Area (TMA). We have used the percentage of renter-occupied housing units found in the PMA and the TMA, respectively, to reduce the total number of households in each area. Then, the number of renter households are reduced by an annual turnover rate, the percentage of rent overburdened households, and the number of substandard housing units. The turnover percentage for the State of Kentucky, 42.8%, has been reduced to 10% of its actual size to comply with Kentucky Housing Corporation's market study guidelines that the demand resulting from turnover composes no more than 10% of the total demand from existing households. The rent-overburdened households were calculated with the 2000 Census percentage of those households using 35% or more of their household income to pay rent, applied to the 2006 households. The housing units built prior to 1940 and the other identified substandard housing units are also from the 2000 Census for the Durrett/Virginia ICREZ neighborhood PMA and the Hopkinsville TMA.

Table 88: Demand from Existing Households

		PMA	TMA
		Durrett/Virginia	Hopkinsville
		Neighborhood	City
A	Number of existing households for 2005	1,091	12,188
B	Renter-occupied housing units (%):	50.5%	37.1%
	Sub-Total Rental Households:	551	4,522
C	Annual turnover - 10%	55	452
D	Percentage of rent overburdened households	34.80%	
E	Rent overburdened households	192	389
F	**Substandard housing units:**		
G	Constructed prior to 1940 (rental percentage)	189	389
H	Lack complete plumbing (rental percentage)	14	44
I	Lack complete kitchen (rental percentage)	25	48
J	**Primary Market Area Demand (Sum of C+E+G+H+I = J)**	**474**	**1,321**

3. Demand from New Household Growth

The City of Hopkinsville TMA is not expected to have demand from new household growth, because the populations of the Durrett/Virginia ICREZ PMA and the Hopkinsville TMA are declining. In general, demand from new renter household growth is not significant when compared to the demand already existing in the community due to turnover, overburdened and substandard households. Usually, new household growth will be a function of new family creation within the existing population and new population growth; however, in this case where there is a population decline, there is no new household growth projected to form. The more critical demand for affordable housing in Kentucky comes from the deterioration of existing housing stock and the lack of affordable housing in the existing marketplace. The table above reflects the yearly demand based on the existing need for affordable housing in the community. The table below calculates the number of new households projected to enter into the market over the next 5 years.

Table 89: Demand from New Household Growth

	PMA	TMA
	Durrett/Virginia	Hopkinsville
	Neighborhood	City
Year 2011 households	1,070	12,040
Year 2006 households	1,091	12,188
Household Growth 2006 - 2011	-21	-148
% of renter-occupied housing units:	50.5%	37.1%
New rental household growth 2005 - 2010	**-11**	**-55**

4. Unit Types Segmented by Income Levels

There are one, two, three and four bedroom rental units assumed in the following table that segments unit types by income levels for the Durrett/Virginia ICREZ and the city of Hopkinsville.

Table 90: Unit Types Segmented by Income Levels

	Durrett/Virginia Neighborhood	Hopkinsville City
One BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$537	$537
Minimum Income to pay rent:	$18,411	$18,411
LIHTC AMI Limit for unit type (60%):	$21,510	$21,510
Qualified Income Segment (% of market for unit type):	5.30%	5.80%
Two BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$645	$645
Minimum Income to pay rent:	$22,114	$22,114
LIHTC AMI Limit for unit type (60%):	$25,800	$25,800
Qualified Income Segment (% of market for unit type):	6.12%	6.73%
Three BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$745.00	$745
Minimum Income to pay rent:	$25,542	$25,542
LIHTC AMI Limit for unit type (60%):	$29,820	$29,820
Qualified Income Segment (% of market for unit type):	7.65%	5.95%
Four BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$831	$831
Minimum Income to pay rent:	$28,491	$28,491
LIHTC AMI Limit for unit type (60%):	$33,240	$33,240
Qualified Income Segment (% of market for unit type):	10.58%	4.76%
Source: Calculations by Rouse		

The data used to calculate household income for purposes of the above table has been adjusted for Renter Households based on a special tabulation of Census data as provided by Ribbon Demographics. Ribbon provides a custom four-way cross tabulation of household data designed specially for affordable housing analysis. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation.

5. LIHTC Rental Housing Demand

The total demand for rental households by the proposed unit mix in the Durrett/Virginia ICREZ neighborhood PMA and the City of Hopkinsville TMA is shown below by unit type, using the 60% of AMI as a sampling. The purpose of the table below is to determine the demand of the entire rental market based on apartment size. That is, one and two-bedroom households and the three and four or larger bedroom apartments. Rouse and Associates establishes this number by examining renter characteristics in the marketplace

Once the demand from existing households and the demand from new household growth have been reduced by unit type, they are finally reduced by income level, which is set at 60% AMI for this project. The one-bedroom units are reduced by the one-bedroom qualified income segment. The resulting demand for income-eligible one-bedroom renter household units in the TMA is shown below as it is for two-bedroom income-eligible renter households; three-bedroom income-eligible renter households and four-bedroom income-eligible renter households..

Table 91: Demand by Bedroom Type

	PMA	TMA
	Durrett/Virginia	Hopkinsville
	Neighborhood	City
Net demand from household growth	-11	-55
Net demand from rent overburdened	192	389
Net demand from substandard housing	228	480
Turnover (10%)	55	452
Sub-total Rental Housing Demand	464	1,267
Units under construction	0	0
Total Rental Housing Demand	**464**	**1,267**
Percentage One Bedroom Rental Households	65.34%	59.93%
Sub-Total One Bedroom Rental HH's	303	759
One BR 60% AMI Percentage Income Qualified	5.30%	5.80%
One BR 60% AMI Income Qualified Rental Households	**16**	**44**
Percentage Two Bedroom Rental Households	56.39%	59.27%
Sub-Total Two Bedroom Rental HH's	536	1167
Two BR 60% AMI Percentage Income Qualified	6.12%	6.73%
Two BR 60% AMI Income Qualified Rental Households	**33**	**79**
Percentage Three Bedroom Rental Households	17.70%	19.88%
Sub-Total Three Bedroom Rental HH's	82	252
Three BR 60% AMI Percentage Income Qualified	7.65%	5.95%
Three BR 60% AMI Income Qualified Rental Households	**6**	**15**
Percentage Four Bedroom Rental Households	9.53%	8.57%
Sub-Total Four Bedroom Rental HH's	44	109
Four BR 60% AMI Percentage Income Qualified	10.58%	4.76%
Four BR 60% AMI Income Qualified Rental Households	**5**	**5**
Source: Calculations by Rouse & Associates		

E. Single Family Housing Demand Calculations

The following section discusses the single family housing demand in Census Tract 2001. The 2006 Christian County Area Median Income is $47,800. This section assumes that the Kentucky Housing Corporation (KHC) underwriting guidelines.

1. Home Ownership Model

The table below provides a home ownership model in Census Tract 2001 assuming a single family house price of $75,000. A 5% downpayment is assumed yielding the amount to finance at the interest shown below. A 30 year mortgage is assumed. Then the Hopkinsville tax rate is applied along with the Christian County tax rate to estimate the monthly and annual house payment. Private mortgage insurance, property insurance and taxes are then added to estimate the monthly and annual income required to pay the mortgage.

Table 92: Home Ownership Model

Purchase Price	$75,000	
Downpayment	-$3,750	
Mortgage	$71,250	
Interest Rate	5.88%	
Term	30	
Hopkinsville Tax Rate	0.239	Per 100
Christian County	0.7018	Per 100
	Monthly	**Yearly**
House Payment	$421	$5,058
Private Mort Ins	$38	$450
Tax - Hopkinsville	$14.94	$179
Tax - Christian County	$43.86	$526
Insurance	$26	$315
Total Cost	$544	$6,528
Percent of gross income for housing	**31.00%**	
Gross Income / Year	$1,755	$21,059

2. Single Family Households by Income & by Age 18-54 Years

The following table shows the single family households in Census Tract 2001 who are between the ages of 18 and 54 that have incomes that qualify for the home priced as shown in the home ownership model table above. The third line of the table (income of $20,000 - $30,000) indicates the segment of the market that should be able to afford a mortgage of up to $75,000 without additional assistance. The fourth line of the table (income of $30,000 - $40,000) indicates the segment of the market that should be able to afford a mortgage of up to $110,000 without additional assistance. The HOME 80% AMI income limit for a family of 4 is $38,250. The 2006 HUD Area Median Income for Hopkinsville is $47,800.

Table 93: Single Family Households by Income & Age 18-54

Durrett/Virginia		Owner	House Value	Percent Movers	Capture Rate
Total Single-Family Households		**465**		10.40%	50.00%
$0-10,000	4.4%	***20***			
$10,000-20,000	10.3%	***48***	***$40,000***	***4***	***2***
$20,000-30,000	7.9%	***37***	***$75,000***	***3***	***2***
$30,000-40,000	19.6%	***91***	***$110,000***	***9***	***5***
$40,000-50,000	15.0%	70	$160,000	7	4
$50,000-60,000	5.6%	26	$250,000	2	1
$60,000+	37.2%	173	$335,000	18	9
	100.00%				

3. Renter Households Likely to Convert to Home Ownership

The table below estimates the percentage and number of homeowners in Census Tracts 2001 whose household income qualifies for the assumed home ownership model. An estimated 50% capture rate is applied to demonstrate the numbers of households that could convert to home ownership assuming that they have household incomes at the 80% AMI.

Table 94: Renter Households Likely to Convert to Home Ownership

Durrett/Virginia		Renter	House Value	Percent > Home Ownership	Capture Rate
Total Renter Households		**626**		12.70%	50.00%
$0-10,000	31.1%	***28***			
$10,000-20,000	19.7%	***64***	***$40,000***	***8***	***4***
$20,000-30,000	14.5%	***50***	***$75,000***	***6***	***3***
$30,000-40,000	16.2%	***123***	***$110,000***	***15***	***8***
$40,000-50,000	6.3%	94	$160,000	11	6
$50,000-60,000	3.2%	35	$250,000	4	2
$60,000+	9.0%	233	$335,000	29	15
	100.00%				

8. Westside Neighborhood

A. Population

1. Inner City Residential Enterprise Zone

Hopkinsville has designated four (4) neighborhoods as Inner City Residential Enterprise Zones (ICREZ). They are identified as the Attucks/East Side ICREZ area; the Canton ICREZ area; the Durrett/Virginia ICREZ area; and the Westside ICREZ area. See the following map that outlines the boundaries of each ICREZ area.

The following sections discuss the Westside ICREZ Neighborhood.

2. Westside Inner City Residential Enterprise Zone Population

The following table shows the population for the Westside ICREZ neighborhood area along with the population for the City of Hopkinsville, Christian County and the State of Kentucky for the years 2000, 2006 and a five-year projection in 2011. The Westside ICREZ tracks the population trends for the city, county and state as shown below.

Table 95: Population 2000 - 2011

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Total Population	2,358	30,089	72,265	4,041,769
2000 Group Quarters	319	999	6,083	114,804
2006 Total Population	2,268	29,586	72,024	4,254,167
2011 Total Population	2,212	29,032	71,088	4,429,288
2006 - 2011 Annual Rate	-0.5%	-0.38%	-0.26%	0.81%

3. Population by Age

The following table shows the population by age in 2006 for the Westside ICREZ neighborhood area along with the population by age for the City of Hopkinsville, Christian County and the State of Kentucky. The Westside ICREZ population by age trend is similar to trends in the city, county and state as shown below.

Table 96: Population by Age - 2006

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	2,356	30,089	72,265	4,041,769
0 - 4	9.1%	7.4%	9.9%	6.6%
5 - 9	8.9%	7.5%	8.3%	6.9%
10 - 14	8.6%	7.3%	6.6%	6.9%
15 - 19	7.5%	7.0%	7.1%	7.2%
20 - 24	9.6%	6.9%	12.2%	7.0%
25 - 34	15.4%	13.7%	17.6%	14.1%
35 - 44	14.0%	14.6%	12.5%	15.9%
45 - 54	9.8%	12.1%	9.3%	13.8%
55 - 64	6.0%	8.7%	6.7%	9.2%
65 - 74	5.3%	7.6%	5.2%	6.8%
75 - 84	4.2%	5.1%	3.3%	4.3%
85+	1.4%	2.2%	1.2%	1.4%
18+	69.1%	73.6%	71.7%	75.4%

4. Population by Sex - 2006

The following table shows the population by sex in 2006 for the Westside ICREZ neighborhood area along with the population by sex for the City of Hopkinsville, Christian County and the State of Kentucky. The Westside ICREZ population by sex is similar to the population by sex percentages for the city, county and state as shown below.

Table 97: Population by Sex - 2006

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Males	49.0%	47.1%	51.8%	49.1%
Females	51.0%	52.9%	48.2%	50.9%

5. Population by Sex & Marital Status - 2000

The following table shows the population by sex and marital status in 2000 for the Westside ICREZ neighborhood area along with the population by sex and marital status for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 98: Population by Sex & Marital Status - 2000

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,713	23,537	54,370	3,217,167
Females	50.4%	54.7%	48.3%	51.8%
Never Married	14.2%	11.0%	8.3%	10.2%
Married, not Separated	15.9%	27.2%	29.1%	28.5%
Married, Separated	2.6%	2.0%	1.4%	1.1%
Widowed	8.1%	7.1%	4.6%	6.0%
Divorced	9.6%	7.4%	4.9%	6.1%
Males	49.6%	45.3%	51.7%	48.2%
Never Married	7.8%	11.3%	15.8%	12.5%
Married, not Separated	31.1%	26.5%	29.7%	28.9%
Married, Separated	1.1%	0.8%	0.8%	0.7%
Widowed	2.6%	1.6%	1.1%	1.2%
Divorced	7.1%	5.1%	4.3%	4.9%

6. Population by Race/Ethnicity - 2006

The following table shows the population by race/ethnicity in 2006 for the Westside ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 99: Population by Race/Ethnicity – 2006

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	2,268	29,586	72,024	4,254,167
White Alone	41.6%	65.2%	68.0%	89.3%
Black Alone	54.5%	31.1%	24.1%	7.5%
American Indian Alone	0.2%	0.3%	0.6%	0.2%
Asian or Pacific Islander Alone	0.3%	1.2%	1.6%	1.1%
Some Other Race Alone	1.1%	0.8%	3.0%	0.8%
Two or More Races	2.3%	1.5%	2.7%	1.2%
Hispanic Origin	2.2%	2.3%	6.5%	2.1%
Diversity Index	55.0	50.1	54.3	23.0

7. Population by Education Attainment

The following table shows the population by education attainment for the Westside ICREZ neighborhood area along with the same data for the City of Hopkinsville, Christian County and the State of Kentucky.

Table 100: Population by Education Attainment

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,350	19,295	40,344	2,646,397
Less than 9th Grade	16.7%	10.1%	10.2%	11.7%
9th - 12th Grade, No Diploma	26.4%	13.8%	12.6%	14.2%
High School Graduate	31.6%	32.2%	33.4%	33.6%
Some College, No Degree	18.6%	21.3%	24.3%	18.5%
Associate Degree	3.2%	6.6%	7.1%	4.9%
Bachelor's Degree	2.7%	9.6%	7.7%	10.3%
Master's/Prof/Doctorate Degree	0.7%	6.3%	4.8%	6.9%

B. Households and Income

1. All Households

The current number of households in the Westside ICREZ is estimated to have changed from 2000 to 2006 by the amount shown below and it is projected to decrease over the next five years in the amounts shown below.

Table 101: All Households and Percentage Increase

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Households	822	12,174	24,857	1,590,647
2000 Average Household Size	2.48	2.39	2.66	2.47
2006 Households	790	12,188	25,174	1,711,552
2006 Average Household Size	2.46	2.33	2.62	2.42
2011 Households	770	12,040	24,971	1,799,504
2011 Average Household Size	2.46	2.32	2.6	2.4
2006 - 2011 Annual Rate	-0.51%	-0.24%	-0.16%	1.01%
2000 Families	521	8,125	18,350	1,104,398
2000 Average Family Size	3.17	2.95	3.12	2.97
2006 Families	484	7,909	18,098	1,154,909
2006 Average Family Size	3.2	2.92	3.11	2.94
2011 Families	455	7,568	17,500	1,181,266
2011 Average Family Size	3.23	2.93	3.11	2.94
2006 - 2011 Annual Rate	-1.23%	-0.88%	-0.67%	0.45%

2. 2000-2011 Occupied Housing Units by Owner or Renter

The percentage of renter households in the Westside ICREZ is shown below, according to the 2000 census data. The number and percentages are also shown for the city of Hopkinsville, Christian County and the state of Kentucky. The table below titled *Housing Units by Owner/Renter* shows a breakdown of the number of owner households, the number of renter households and vacant households, along with the status of the vacant households for the years 2000, 2006 and 2011.

Table 102: Housing Units by Owner and Renter

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
2000 Housing Units	912	13,260	27,182	1,750,927
Owner Occupied Housing Units	28.8%	53.2%	50.6%	64.3%
Renter Occupied Housing Units	61.2%	38.6%	40.9%	26.6%
Vacant Housing Units	10.0%	8.2%	8.6%	9.2%
2006 Housing Units	900	13,481	27,935	1,896,059
Owner Occupied Housing Units	28.3%	53.3%	50.9%	64.7%
Renter Occupied Housing Units	59.5%	37.1%	39.3%	25.5%
Vacant Housing Units	12.2%	9.6%	9.9%	9.7%
2011 Housing Units	887	13,418	27,883	2,004,173
Owner Occupied Housing Units	27.2%	53.0%	50.4%	64.4%
Renter Occupied Housing Units	59.6%	36.8%	39.1%	25.4%
Vacant Housing Units	13.2%	10.3%	10.4%	10.2%

3. Households by Income – 2006 (Renter and Owner combined)

The households by income in 2006 are shown in the table below for *both* owner and renter households in the Attucks/Eastside ICREZ, and the city of Hopkinsville, Christian County and Kentucky. This table is based on Census data and projections from ESRI Business Solutions. Tables utilized for calculation of renter or homeowner demand is based on a special tabulation of Census data as provided by Ribbon Demographics and is broken down by renter household income and owner household income. The consolidated data below is to allow the reader to compare the neighborhood households as a whole with the city, county and state.

Table 103: Tenure by Household Size

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Household Income Base	790	12,189	25,174	1,711,540
< $15,000	42.0%	19.9%	15.5%	17.2%
$15,000 - $24,999	19.6%	14.5%	15.4%	13.6%
$25,000 - $34,999	16.5%	11.9%	14.9%	11.9%
$35,000 - $49,999	11.0%	15.5%	18.7%	15.3%
$50,000 - $74,999	9.6%	20.7%	19.9%	19.1%
$75,000 - $99,999	0.5%	7.7%	7.2%	9.5%
$100,000 - $149,999	0.6%	7.2%	6.4%	9.0%
$150,000 - $199,999	0.1%	1.0%	0.8%	1.9%
$200,000 +	0.0%	1.4%	1.1%	2.3%
Average Household Income	$23,750	$49,278	$48,161	$56,602

C. Renter Households by Age/Income – HISTA Data Census Tr 2002

As discussed above, the U.S. Census Bureau reports Household income by Census tracts as shown on the table above. However, Ribbon Demographics has worked with the Census Bureau to obtain data by householder age and tenure. This custom four-way cross tabulation of household data designed specially for affordable housing analysis that has been built in cooperation with Claritas, a leading provider of demographic data worldwide, and provides an accurate count of households and by eligible income-restricted housing. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation. The information is important, because family households are likely to have a higher income than senior households. Likewise, in most cases, it is likely that homeowner households will have higher income than renter households. The HISTA Data demographic household income tables are used in this report to calculate renter and homeowner demand. The tables on the following pages are based on Ribbon's HISTA Data.

Table 104: Renter Households Census Tract 2002 by Age, Income and Household Size

Renter Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	294	149	168	36	62	**709**
$10,000-20,000	246	204	190	77	46	**763**
$20,000-30,000	157	155	149	85	44	**590**
$30,000-40,000	177	101	85	85	89	**537**
$40,000-50,000	43	88	77	80	8	**296**
$50,000-60,000	25	36	62	58	23	**204**
$60,000+	61	94	115	125	63	**458**
Total	**1,003**	**827**	**846**	**546**	**335**	**3,557**

Renter Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	79	20	7	0	0	**106**
$10,000-20,000	40	5	0	0	5	**50**
$20,000-30,000	51	3	3	0	0	**57**
$30,000-40,000	0	4	4	0	33	**41**
$40,000-50,000	2	24	7	0	0	**33**
$50,000-60,000	5	14	2	11	3	**35**
$60,000+	6	35	5	1	2	**49**
Total	**183**	**105**	**28**	**12**	**43**	**371**

Renter Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	335	16	5	0	0	**356**
$10,000-20,000	149	43	3	0	0	**195**
$20,000-30,000	42	67	0	0	0	**109**
$30,000-40,000	53	29	19	1	1	**103**
$40,000-50,000	18	11	1	1	1	**32**
$50,000-60,000	12	22	0	0	0	**34**
$60,000+	26	10	5	19	0	**60**
Total	**635**	**198**	**33**	**21**	**2**	**889**

Table 105: Owner Households Census Tract 2001 by Age, Income and Household Size

Owner Households						
Aged 18-54 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	41	29	25	14	12	**121**
$10,000-20,000	71	52	48	29	9	**209**
$20,000-30,000	87	85	47	30	13	**262**
$30,000-40,000	110	108	74	75	33	**400**
$40,000-50,000	108	125	111	167	44	**555**
$50,000-60,000	37	126	128	106	41	**438**
$60,000+	35	329	428	410	256	**1,458**
Total	**489**	**854**	**861**	**831**	**408**	**3,443**

Owner Households						
Aged 55-61 Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	40	66	0	15	0	**121**
$10,000-20,000	30	34	5	16	0	**85**
$20,000-30,000	50	25	0	5	0	**80**
$30,000-40,000	29	69	13	0	8	**119**
$40,000-50,000	14	82	25	0	0	**121**
$50,000-60,000	3	53	5	17	5	**83**
$60,000+	46	276	57	18	1	**398**
Total	**212**	**605**	**105**	**71**	**14**	**1,007**

Owner Households						
Aged 62+ Years						
Current Year Estimates - 2006						
	1-Person	2-Person	3-Person	4-Person	5+-Person	
	Household	Household	Household	Household	Household	**Total**
$0-10,000	247	47	3	0	0	**297**
$10,000-20,000	340	159	4	0	0	**503**
$20,000-30,000	181	228	21	7	4	**441**
$30,000-40,000	104	190	17	17	1	**329**
$40,000-50,000	36	137	53	11	0	**237**
$50,000-60,000	60	102	18	2	0	**182**
$60,000+	49	356	64	49	17	**535**
Total	**1,017**	**1,219**	**180**	**86**	**22**	**2,524**

1. Rent Burden

Households in the city that use 35% or more of their household income towards rent are considered burdened by their rent payment. The table below shows the number and percentage of households in the Westside ICREZ that are rent overburdened and how many spend 50% or more of their household income to pay rent. The percentage of households utilizing 35% or more of their annual income on rent is used to calculate the rental housing demand from existing households. For purposes of this study, we have utilized a factor of 35% of a household's income as the maximum level that a household should be paying without being considered a rent-overburdened household. Other programs, such as the HOME program, consider any household paying more than 30% of the household to be rent overburdened.

Table 106: Gross Rent as a Percentage of Household Income

	Census Tr 2002	Hopkinsville
Less than 10%	10.00%	7.40%
10 - 14%	13.60%	15.80%
15 - 19%	16.90%	16.40%
20 - 24%	10.00%	9.60%
25 - 29%	9.40%	5.90%
30 - 34%	4.80%	4.50%
35 - 39%	1.50%	6.60%
40 - 49%	1.10%	18.10%
50 percent or more	25.90%	6.00%
Not Computed	6.80%	
35% or More	28.50%	30.70%
Source:	2000 Census, Calc. by Rouse	

2. Housing Units by Year Structure Built – 2000

The table below shows the housing units that were built prior to 1940 in the Census Tract 2002, the Westside ICREZ and the city of Hopkinsville. Housing units built prior to 1940 are considered substandard housing units and are used in the calculation of the demand from existing housing. The table below is from the 2000 Census.

Table 107: Housing Units by Year Structure Built - 2000

	2002	Westside	Hopkinsville
	Census Tract	Neighborhood	City
1999 to March 2000	0	0	260
1995 to 1998	33	14	905
1990 to 1994	24	10	826
1980 to 1989	78	34	1669
1970 to 1979	186	83	2681
1960 to 1969	347	155	2768
1950 to 1959	478	213	2214
1940 to 1949	294	131	912
Built 1939 or earlier	600	268	1048
Median	1953	873	1969

3. Selected Characteristics of Housing Units

The table below shows selected characteristics of the housing units in the Census Tract 2002, the Westside ICREZ and the city of Hopkinsville. This information is used to determine the substandard housing in each area that is then used to calculate housing demand. The table below is from the 2000 Census.

Table 108: Selected Characteristics

	2002 Census Tract	Westside Neighborhood	Hopkinsville City
Lacking complete plumbing facilities	0	0	118
Lacking complete kitchen facilities	0	0	129
Source: Census 2000 SF-1 QT-H4 & Calculations by Rouse			

4. Renter Households by Size – 2000

The table below shows the renter households by size in 2000 in the Census Tract 2002 and the city of Hopkinsville. The table below is from the 2000 Census.

Table 109: Renter Households by Size – 2000

	2002 Census Tract		Hopkinsville City	
	Number	Percent	Number	Percent
Total	734		5121	
1 Person Household	257	35.01%	1813	35.40%
2 Person Household	175	23.84%	1256	24.53%
3 Person Household	133	18.12%	971	18.96%
4 Person Household	97	13.22%	642	12.54%
5 Person Household	49	6.68%	292	5.70%
6 Person Household	15	2.04%	84	1.64%
7+ Person Household	8	1.09%	63	1.23%
Source: Census 2000 SF-1 QT-H2				

5. Renter Households by Type – 2000

The table below shows the renter households by type in the Census Tract 2002 and the city of Hopkinsville. The table below is from the 2000 Census.

Table 110: Rental Households by Type

	Census Tract 2002		Hopkinsville	
Persons per household	**Number**	**Percent**	**Number**	**Percent**
One Bedroom (1 + 2 per HH's)	432	58.86%	3069	59.93%
Two Bedroom (2 - 4 per HH's)	405	55.18%	2869	56.02%
Three Bedroom (4 - 6 per HH's)	161	21.93%	1018	19.88%
Four Bedroom (5+ per HH's)	72	9.81%	439	8.57%
Total Households	**734**		**5121**	
Source: Calculations by Rouse based on Renter HH's by Size				

D. Employment

1. Labor Force

The table below shows the population age 16 and older who are in the labor force in the Westside ICREZ area, Hopkinsville, Christian County and Kentucky in 2006.

Table 111: Population 16+ Labor Force - 2006

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Civilian Employed	86.0%	91.6%	88.3%	92.0%
Civilian Unemployed	14.0%	8.4%	11.7%	8.0%

2. Employment

The next table shows the employment status of the population age 16 and older in the Westside ICREZ area, Hopkinsville, Christian County and Kentucky in 2000.

Table 112: Population 16+ Employment Status - 2000

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	1,675	23,105	53,581	3,161,542
In Labor Force	40.1%	58.5%	66.6%	60.9%
Civilian Employed	34.8%	52.9%	45.1%	56.9%
Civilian Unemployed	3.8%	3.1%	3.3%	3.5%
In Armed Forces	1.5%	2.6%	18.2%	0.6%
Not in Labor Force	59.9%	41.5%	33.4%	39.1%

3. Employment by Industry – 2006

The table below shows the employment by industry in 2006 in the Westside ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 113: Employment by Industry – 2006

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	503	12,448	25,348	1,865,531
Agriculture/Mining	0.6%	1.2%	2.9%	3.0%
Construction	8.0%	5.6%	7.5%	8.5%
Manufacturing	21.3%	16.8%	16.2%	13.7%
Wholesale Trade	4.0%	2.9%	2.9%	3.4%
Retail Trade	10.7%	14.3%	13.3%	13.2%
Transportation/Utilities	0.8%	3.8%	4.4%	5.7%
Information	0.0%	0.8%	0.8%	1.5%
Finance/Insurance/Real Estate	0.0%	5.7%	4.8%	5.5%
Services	49.7%	43.5%	41.6%	41.1%
Public Administration	5.0%	5.4%	5.6%	4.6%

4. Employed Population 16+ by Occupation

The next table shows the employed population age 16 and older by occupation in the Westside ICREZ area, Hopkinsville, Christian County and Kentucky.

Table 114: Employed Population 16+ by Occupation

	Westside Neighborhood	Hopkinsville City	Christian County	Kentucky State
Total	503	12,447	25,348	1,865,531
White Collar	29.8%	54.0%	51.4%	55.7%
Management/Business/Financial	2.4%	11.4%	11.0%	11.7%
Professional	11.3%	18.4%	16.8%	19.4%
Sales	8.5%	10.7%	9.6%	10.0%
Administrative Support	7.6%	13.5%	14.0%	14.6%
Services	35.2%	18.9%	18.1%	15.1%
Blue Collar	35.0%	27.1%	30.5%	29.2%
Farming/Forestry/Fishing	0.6%	0.3%	0.6%	0.5%
Construction/Extraction	9.1%	5.0%	6.8%	7.9%
Installation/Maintenance/Repair	2.4%	3.5%	4.2%	4.3%
Production	15.3%	12.2%	11.8%	9.0%
Transportation/Material Moving	7.6%	6.1%	7.0%	7.6%

E. Multifamily Housing Demand Calculations

1. Market Area Demand

The market area demand for multifamily rental housing in the Westside ICREZ area and the city of Hopkinsville is discussed in this section. First the demand from existing households is determined and then the demand from new household growth within the Westside ICREZ and the city is calculated. In order to calculate the rental housing demand, this report applies the low income housing tax credit income restrictions for one, two and three bedroom rental units at the 60% of Area Median Income (AMI) level as a sampling of the rental housing demand in the areas. In order to determine the actual demand for a specific, proposed rental housing development, it would be necessary to know the particulars of the proposal such as the exact rents, the location, the amenities, the building materials and style.

2. Demand from Existing Households

There is a total demand for 350 renter housing units in the Primary Market Area (PMA) of the Westside ICREZ neighborhood area due to renter turnover, rent overburdened households, and substandard households. The demand displayed is for the PMA and the entire City of Hopkinsville Target Market Area (TMA). We have used the percentage of renter-occupied housing units found in the PMA and the TMA, respectively, to reduce the total number of households in each area. Then, the number of renter households are reduced by an annual turnover rate, the percentage of rent overburdened households, and the number of substandard housing units. The turnover percentage for the State of Kentucky, 42.8%, has been reduced to 10% of its actual size to comply with Kentucky Housing Corporation's market study guidelines that the demand resulting from turnover composes no more than 10% of the total demand from existing households. The rent-overburdened households were calculated with the 2000 Census percentage of those households using 35% or more of their household income to pay rent, applied to the 2006 households. The housing units built prior to 1940 and other substandard housing units are also from the 2000 Census for the Westside ICREZ neighborhood PMA and the Hopkinsville TMA.

Table 115: Demand from Existing Households

		PMA	TMA
		Westside	Hopkinsville
		Neighborhood	City
A	Number of existing households for 2005	790	12,188
B	Renter-occupied housing units (%):	61.2%	37.1%
	Sub-Total Rental Households:	483	4,522
C	Annual turnover - 10%	48	452
D	Percentage of rent overburdened households	28.50%	30.70%
E	Rent overburdened households	138	389
F	**Substandard housing units:**		
G	Constructed prior to 1940 (rental percentage)	164	389
H	Lack complete plumbing (rental percentage)	0	44
I	Lack complete kitchen (rental percentage)	0	48
J	**Primary Market Area Demand (Sum of C+E+G+H+I = J)**	**350**	**1,321**

3. Demand from New Household Growth

The City of Hopkinsville TMA is not expected to have demand from new household growth, because the populations of the Westside ICREZ PMA and the Hopkinsville TMA are declining. In general, demand from new renter household growth is not significant when compared to the demand already existing in the community due to turnover, overburdened and substandard households. Usually, new household growth will be a function of new family creation within the existing population and new population growth; however, in this case where there is a population decline, there is no new household growth projected to form. The more critical demand for affordable housing in Kentucky comes from the deterioration of existing housing stock and the lack of affordable housing in the existing marketplace. The table above reflects the yearly demand based on the existing need for affordable housing in the community. The table below calculates the number of new households projected to enter into the market over the next 5 years.

Table 116: Demand from New Household Growth

	PMA	TMA
	Westside	Hopkinsville
	Neighborhood	City
Year 2011 households	770	12,040
Year 2006 households	790	12,188
Household Growth 2006 - 2011	-20	-148
% of renter-occupied housing units:	61.2%	37.1%
New rental household growth 2005 - 2010	**-12**	**-55**

4. Unit Types Segmented by Income Levels

There are one, two, three and four bedroom rental units assumed in the following table that segments unit types by income levels for the Westside ICREZ and the city of Hopkinsville.

Table 117: Unit Types Segmented by Income Levels

	Westside Neighborhood	Hopkinsville City
One BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$537	$537
Minimum Income to pay rent:	$18,411	$18,411
LIHTC AMI Limit for unit type (60%):	$21,510	$21,510
Qualified Income Segment (% of market for unit type):	6.79%	5.80%
Two BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$645	$645
Minimum Income to pay rent:	$22,114	$22,114
LIHTC AMI Limit for unit type (60%):	$25,800	$25,800
Qualified Income Segment (% of market for unit type):	6.64%	6.73%
Three BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$745.00	$745
Minimum Income to pay rent:	$25,542	$25,542
LIHTC AMI Limit for unit type (60%):	$29,820	$29,820
Qualified Income Segment (% of market for unit type):	8.30%	5.95%
Four BR Unit Market Segment - 60% AMI		
Maximum LIHTC Rent & Utilities:	$831	$831
Minimum Income to pay rent:	$28,491	$28,491
LIHTC AMI Limit for unit type (60%):	$33,240	$33,240
Qualified Income Segment (% of market for unit type):	9.36%	4.76%
Source: Calculations by Rouse		

The data used to calculate household income for purposes of the above table has been adjusted for Renter Households based on a special tabulation of Census data as provided by Ribbon Demographics. Ribbon provides a custom four-way cross tabulation of household data designed specially for affordable housing analysis. The households are broken down by income, household size, tenure (renter/owner) and age groups for every Census Tract in the nation.

5. LIHTC Rental Housing Demand

The total demand for rental households by the proposed unit mix in the Westside ICREZ neighborhood PMA and the City of Hopkinsville TMA is shown below by unit type, using the 60% of AMI as a sampling. The purpose of the table below is to determine the demand of the entire rental market based on apartment size. That is, one and two-bedroom households and the three and four or larger bedroom apartments. Rouse and Associates establishes this number by examining renter characteristics in the marketplace

Once the demand from existing households and the demand from new household growth have been reduced by unit type, they are finally reduced by income level, which is set at 60% AMI for this project. The one-bedroom units are reduced by the one-bedroom qualified income segment. The resulting demand for income-eligible one-bedroom renter household units in the TMA is shown below as it is for two-bedroom income-eligible renter households; three-bedroom income-eligible renter households; and four-bedroom income-eligible renter households..

Table 118: Demand by Bedroom Type

	PMA	TMA
	Westside	Hopkinsville
	Neighborhood	City
Net demand from household growth	-12	-55
Net demand from rent overburdened	138	389
Net demand from substandard housing	164	480
Turnover (10%)	48	452
Sub-total Rental Housing Demand	338	1,267
Units under construction	0	0
Total Rental Housing Demand	**338**	**1,267**
Percentage One Bedroom Rental Households	58.86%	59.93%
Sub-Total One Bedroom Rental HH's	199	759
One BR 60% AMI Percentage Income Qualified	6.79%	5.80%
One BR 60% AMI Income Qualified Rental Households	**14**	**44**
Percentage Two Bedroom Rental Households	56.39%	59.27%
Sub-Total Two Bedroom Rental HH's	536	1167
Two BR 60% AMI Percentage Income Qualified	6.64%	6.73%
Two BR 60% AMI Income Qualified Rental Households	**36**	**79**
Percentage Three Bedroom Rental Households	21.93%	19.88%
Sub-Total Three Bedroom Rental HH's	74	252
Three BR 60% AMI Percentage Income Qualified	8.30%	5.95%
Three BR 60% AMI Income Qualified Rental Households	**6**	**15**
Percentage Four Bedroom Rental Households	9.81%	8.57%
Sub-Total Four Bedroom Rental HH's	33	109
Four BR 60% AMI Percentage Income Qualified	9.36%	4.76%
Four BR 60% AMI Income Qualified Rental Households	**3**	**5**
Source: Calculations by Rouse & Associates		

F. Single Family Housing Demand Calculations

The following section discusses the single family housing demand in Census Tract 2002. The 2006 Christian County Area Median Income is $47,800. This section assumes that the Kentucky Housing Corporation (KHC) underwriting guidelines.

1. Home Ownership Model

The table below provides a home ownership model in Census Tract 2002 assuming a single family house price of $75,000. A 5% downpayment is assumed yielding the amount to finance at the interest shown below. A 30 year mortgage is assumed. Then the Hopkinsville tax rate is applied along with the Christian County tax rate to estimate the monthly and annual house payment. Private mortgage insurance, property insurance and taxes are then added to estimate the monthly and annual income required to pay the mortgage.

Table 119: Home Ownership Model

Purchase Price	$75,000	
Downpayment	-$3,750	
Mortgage	$71,250	
Interest Rate	5.88%	
Term	30	
Hopkinsville Tax Rate	0.239	Per 100
Christian County	0.7018	Per 100
	Monthly	**Yearly**
House Payment	$421	$5,058
Private Mort Ins	$38	$450
Tax - Hopkinsville	$14.94	$179
Tax - Christian County	$43.86	$526
Insurance	$26	$315
Total Cost	$544	$6,528
Percent of gross income for housing	**31.00%**	
Gross Income / Year	$1,755	$21,059

2. Single Family Households by Income & by Age 18-54 Years

The following table shows the single family households in Census Tract 2002 who are between the ages of 18 and 54 that have incomes that qualify for the home priced as shown in the home ownership model table above. The third line of the table (income of $20,000 - $30,000) indicates the segment of the market that should be able to afford a mortgage of up to $75,000 without additional assistance. The fourth line of the table (income of $30,000 - $40,000) indicates the segment of the market that should be able to afford a mortgage of up to $110,000 without additional assistance. The HOME 80% AMI income limit for a family of 4 is $38,250. The 2006 HUD Area Median Income for Hopkinsville is $47,800.

Table 120: Single Family Households by Income & Age 18-54

		Owner	House Value	Percent Movers	Capture Rate
Total Single-Family Households		**259**		10.40%	50.00%
$0-10,000	***3.50%***	***9***			
$10,000-20,000	***6.10%***	***16***	***$40,000***	***1***	***1***
$20,000-30,000	***7.60%***	***20***	***$75,000***	***2***	***1***
$30,000-40,000	***11.60%***	***30***	***$110,000***	***3***	***2***
$40,000-50,000	16.10%	42	$160,000	4	2
$50,000-60,000	12.70%	33	$250,000	3	2
$60,000+	42.30%	110	$335,000	11	6

3. Renter Households Likely to Convert to Home Ownership

The table below estimates the percentage and number of homeowners in Census Tracts 2002 whose household income qualifies for the assumed home ownership model. An estimated 50% capture rate is applied to demonstrate the numbers of households that could convert to home ownership assuming that they have household incomes at the 80% AMI.

Table 121: Renter Households Likely to Convert to Home Ownership

		Renter	House Value	Percent > Home Ownership	Capture Rate
Total Renter Households		**566**		12.70%	50.00%
$0-10,000	***19.90%***	***20***			
$10,000-20,000	***21.50%***	***35***	***$40,000***	***4***	***2***
$20,000-30,000	***16.60%***	***43***	***$75,000***	***5***	***3***
$30,000-40,000	***15.10%***	***66***	***$110,000***	***8***	***4***
$40,000-50,000	8.30%	91	$160,000	11	6
$50,000-60,000	5.70%	72	$250,000	9	5
$60,000+	12.90%	239	$335,000	30	15

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A. Hopkinsville Development Corporation RFP

CHRISTIAN COUNTY/HOPKINSVILLE DEVELOPMENT CORPORATION (LDC)
REQUEST FOR PROPOSALS
MARKET STUDY
INNER CITY RESIDENTIAL ENTERPRISE ZONE-
HOUSING STOCK REVITALIZATION

1.0 INTRODUCTION

The Christian County/Hopkinsville Development Corporation (LDC) seeks the services of a qualified individual or firm to provide services of a market study within four (4) inner city neighborhoods within the boundaries of the Inner City Residential Enterprise Zone in Hopkinsville.

The nature of the work may involve but is not limited to standards of and coordination with various agencies of the county, city, state and federal government as they relate to the organization of neighborhoods to achieve leadership, communication and work programs, the monitoring of work programs and neighborhood activities.

2.0 SCOPE OF WORK

The Christian County/Hopkinsville Development Corporation (LDC) is seeking a qualified, individual or firm to provide the necessary services for performing a market study of housing in the Westside, Durrett Avenue, Attucks, and Canton Street neighborhoods located within the Inner City Residential Enterprise Zone of Hopkinsville, Christian County, Kentucky. The successful individual or firm will furnish evidence that the individual or firm is competent in researching, evaluating and applying standard principles of real estate valuation on a consistent, area-wide basis. All applicable laws, rules and regulations must be observed. Experience in working with inner city real estate appraisals and municipal projects will be beneficial in the administration of this project.

3.0 SUBMISSION REQUIREMENTS

3.1 Letter of Interest

Submit a letter of interest, and other relevant material you deem to be germane to the project scope.

3.2 Relevant Experience

Submit a list and description of not less than two (2) related projects you/your firm have/has completed and describe the scope to the listed projects. This listing should be complete with the names, addresses and telephone numbers of the clients and the clients' contact individuals. Describe the magnitude of the residential surveys and of the services provided to the client(s). The estimated budget(s) and the final project cost(s) should be submitted with the proposal.

3.3 Project Team

Provide a list of the individuals who will be working on this project. If you anticipate using subcontractors for any portion of this project; list the firm(s) and the members of that firm who will be involved with the project. The listing should include the qualifications and experience of each individual who will be participating directly in the in the services you or your firm provides.

3.4 Approach

Describe how your approach and methodology to the proposed project would be able to meet the needs of the Christian County/Hopkinsville Development Corporation (LDC) in reaching the maximum positive results for the scope of work outlined.

3.5 Budget/Fee

Provide a breakdown of the various aspects of the market study and a line-item budget for addressing those aspects. Include any incidental costs above and beyond the price quoted, which may include, but is not limited to, copying, travel and other reimbursables. Please also include the hourly rate to be charged for any work outside the scope as outlined in your proposal, should there be additional services required.

3.6 Additional Information

Include any additional information that you deem beneficial in determining why your firm would best meet the desired outcomes listed in the scope of work.

3.7 Current Legal Issues

You must disclose all legal issues to which you or your company is/was a party for the last ten (10) calendar years. Disclosure includes the results of all litigation, disputes, judgments and matters of binding contract arbitration in which the performance of the individual/company was at issue. Performance includes but is not limited to the following: inspection of work and certification of work done by others. The Hopkinsville/Christian County Planning Commission on behalf of the Christian County/Hopkinsville Development Corporation reserves the right to exercise due diligence in the review of these matters. Failure to make full disclosure may result in disqualification from the selection process.

4.0 Selection Criteria

The responses to the Request for Proposals will be judged on the following criteria:

A) Experience and success in similar projects. (30%)

B) Staff qualifications. (30%)

C) The quality of the information and references contained within the proposal. (25%)

D) The budget/fee rationale. (10%)

E) Location of firm in proximity to Christian County, Kentucky. (5%)

5.O Submittal Information

5.1 Submittal Date/Time

July 20, 2006, 2:30 P. M. CDT

5.2 Submittal Address

Mr. Steven R. Bourne, AICP, Director
Hopkinsville/Christian County Planning Commission
101 North Main Street
P.O. Box 1125
Hopkinsville, Kentucky 42241-1125

5.3 Quantity of Proposals

Five (5) copies should be submitted by the date and time listed above. Submittals received after that date and time will not be opened or considered. *The Christian County/Hopkinsville Development Corporation (LDC) reserves the right to reject any and all submittals and to waive any informality in any submittal if that action is deemed to be in the best interest of the Christian County/Hopkinsville Development Corporation (LDC).* The proposal should be submitted in an envelope clearly marked -***"RFP, INNER CITY RESIDENTAL ENTERPRISE ZONE MARKET STUDY".***

5.4 Review of the Request for Proposals

The submittals will be evaluated by staff of the Hopkinsville/Christian County Planning Commission and/or others. The cost of preparation of the submittal from any and all firms does not bind or obligate the Christian County/Hopkinsville Development Corporation (LDC) to award a contract or to reimburse any of the costs associated with the preparation or submission of the material submitted.

5.5 Information about this Request

Should you have questions in regard to this request, contact Steven R. Bourne, AICP, Director, Hopkinsville/Christian County Planning Commission at 270-887-4285

Inner City Neighborhoods Market Study

The City of Hopkinsville, KY seeks consultant services to prepare a market study for the Attucks, Durretts, Canton and Westside neighborhoods which estimates the demand for housing to be located within given portions of the neighborhood over the next five years. The scope of the work is as follows:

1. Assemble and review available demographic, financial and housing data to identify the resources available to current residents to purchase housing.
2. Identify the number of sales and prices of housing within the neighborhoods over the past five years. Compare this to housing sales and prices for the city as a whole.
3. Identify anticipated demand for housing in Hopkinsville over the next five years, and that share of the demand that might be accommodated within the identified neighborhoods based upon the following assumptions:
    a. No change in neighborhood demographics and conditions;
    b. Positive actions by city to enhance the attractiveness of downtown and to provide substantial neighborhood infrastructure and quality of life improvements.
4. Given the above estimates of housing demand, determine buyer interest in particular types of new housing within the neighborhoods. Housing types, to be provided by the City, will vary by price and style (e.g., single family of varied square footage, attached, multifamily) and location within the neighborhoods. Categories of buyers should include present residents of the neighborhoods.
5. Identify gaps between estimated housing sales prices and ability for various market groups to pay such prices (including present neighborhood residents).
6. Document the process and findings in a memorandum report.

Data regarding the current construction costs and sales prices of various housing types will be provided by the city. City will also provide access to available demographic data, housing permit data and other information maintained by the city and useful for the conduct of the study.

Christian County/Hopkinsville Development Corporation

Board Members

David Cotthoff
Chairman

Percy Belt
Member

Bob Cope
Secretary

James Victor
Member

Peg Hays
Member

July 5, 2006

Dear Sir or Madam:

We recently mailed you information regarding a Request for Proposals in conducting a housing market study within the Inner-City Residential Enterprise Zones of Hopkinsville, Kentucky. Attached to this correspondence please find "Addendum #1" which provides a more detailed scope of work that will be required as a part of the housing market study. Should your firm provide a proposal, please acknowledge the receipt of "Addendum #1" in your proposal.

Should you have any questions, please do not hesitate to contact me. Thank you for your time and assistance.

Sincerely,

Holly D. Boggess

Holly D. Boggess, AICP
Manager of Community Development

Enclosure

Cc: Steve Bourne
Market Study RFP File
Correspondence

P.O. Box 1125 ⌂ 101 North Main Street ⌂ Hopkinsville ⌂ KY 42241-1125 ⌂
(270) 887-4285 - phone (270) 887-4019 - fax

EQUAL HOUSING OPPORTUNITY

CHRISTIAN COUNTY/HOPKINSVILLE
DEVELOPMENT CORPORATION (LDC)

REQUEST FOR PROPOSALS

MARKET STUDY
INNER-CITY RESIDENTIAL ENTERPRISE ZONE
HOUSING STOCK REVITALIZATION

ADDENDUM #1

The Scope of Work, as outlined in Section 2.0, is hereby amended to read as follows:

The housing market study shall identify the demand for housing over the next five (5) years in the targeted neighborhoods of the Westside, Durrett Avenue, Attucks, and Canton Street. The specific components of the housing market study shall include the following:

1. Assemble and review available demographic, financial and housing data to identify the resources available to current residents to purchase housing.

2. Identify the number of sales and prices of housing within the neighborhoods over the past five years. Compare this to housing sales and prices for the city as a whole.

3. Identify anticipated demand for housing in Hopkinsville over the next five years, and that share of the demand that might be accommodated within the identified neighborhoods based upon the following assumptions:

    a. No change in neighborhood demographics and conditions

    b. Positive actions by city to enhance the attractiveness of downtown and to provide substantial neighborhood infrastructure and quality of life improvements

4. Given the above estimates of housing demand, determine buyer interest in particular types of new housing within the neighborhoods. Housing types, to be provided by the City, will vary by price and style (e.g. single family of varied square footage, attached, multi family) and location within the neighborhoods. Categories of buyers should include present residents of the neighborhoods,

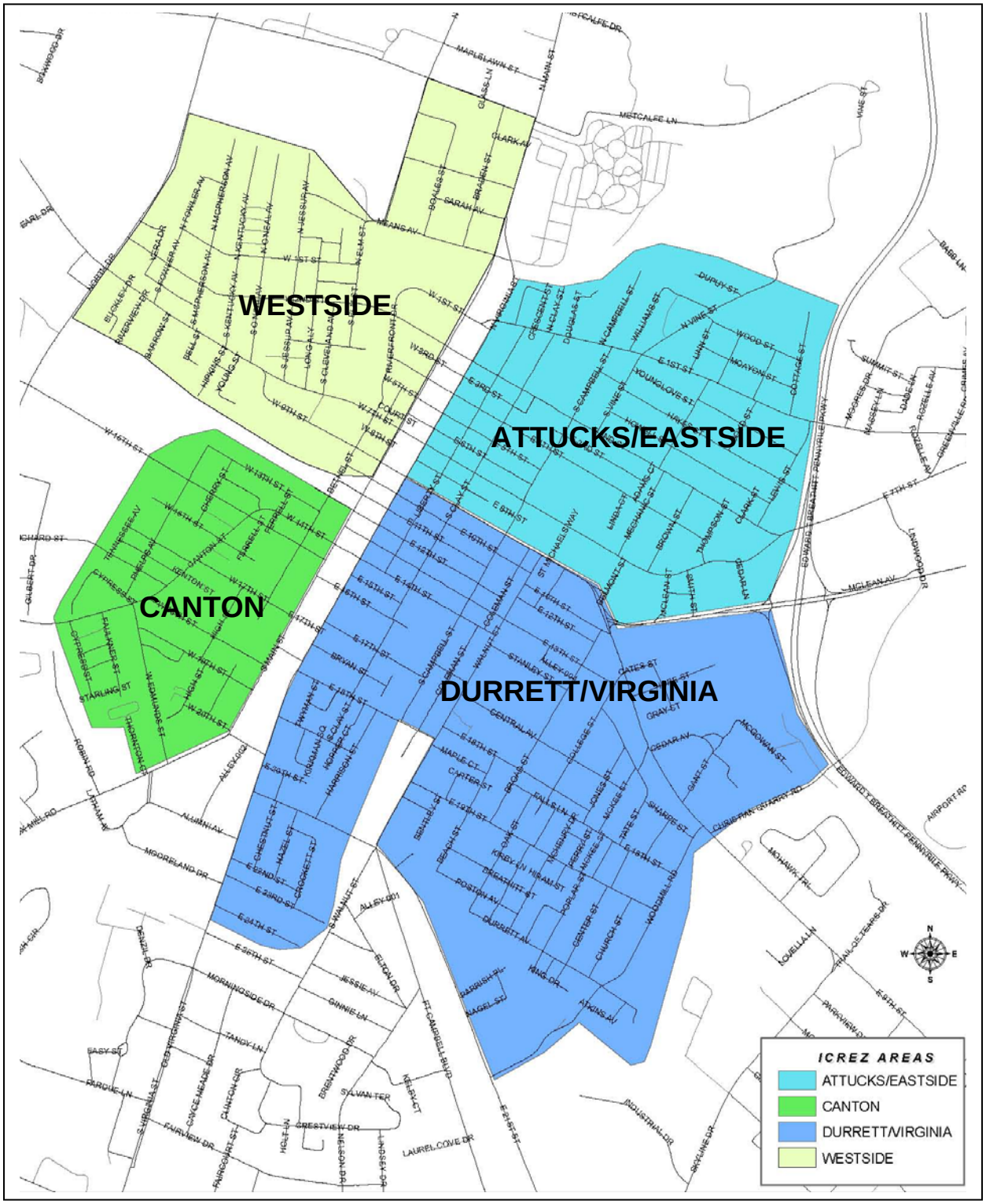
5. Identify gaps between estimated housing sales prices and ability for various market groups to pay such prices. (including present neighborhood residents)

6. Document the process and findings in a memorandum report.

Data regarding the current construction costs and sales prices of various housing types will be provided by the city. City will also provide access to available demographic data, housing permit data and other information maintained by the city and useful for the conduct of the study.

END OF ADDENDUM #1

B. Inner City Residential Enterprise Zone Map



C. Data Sources & Methodology

1. The Study Data

The market study data used includes demographics, economic and labor data along with our on-site field surveys. Only general rental housing and single family housing demand is addressed in this report. In the specific case of a proposed family rental development, we consider only those other existing or proposed family rental developments within all price ranges including the various range of amenities offered by each rental complex or rental unit that are found within the defined market area. In this case of a general housing demand study, such as this one, we generally and provide a sampling of housing using an example of rent limitations under the housing tax credit program or the HOME program or other federal housing program; and we provide a model of single family homes.

2. Data Sources

Rouse and Associates provides conclusions based upon data, trends and conclusions derived from over thirty years in the affordable housing research and consulting business since 1975. Our conclusions are based upon our findings from other communities where proposed apartments have been constructed subsequent to studies by Rouse and Associates in different communities all across the United States. Our conclusions are also provided within the specific methodology guideline established by the finance agency for the proposed project. The data collected for this report includes multiple sources, including the field review, listed within the report.

This analysis summarizes the major trends in population, employment, housing, income and other demographics and the data from the sources listed above that affect the proposed market and its target market of households with incomes at various income ranges including at or below 60% of the county area median household income (AMI) as determined by the Department of Housing and Urban Development.

3. Analytical Approach

The methodology that we use is based upon generally accepted market analysis principles and the working analytical methodology developed by Rouse and Associates Market Research over the past 16 years working in the affordable housing industry performing research services for over 600 communities. We examine the demographic, economic and market data of the community in conjunction with the on-site analysis that is then combined with the analysis and calculations of Rouse and Associates Market Research to reach a conclusion supported by the included and referenced sources. Our conclusions are also provided within the specific methodology guidelines established by the finance agency for the possible project. Methodologies established by our years of experience as well as some of the housing finance agencies including the Rural Housing Administration, Department of Housing and Urban Development and various State Housing Finance Agencies are used in preparation of our studies. The methodology utilized in this report has been designed to comply with the particular requirements of the 2006 Kentucky Qualification Plan and in accordance with the Market Study Requirements from Kentucky Housing Corporation.

D. Representations

1. Limiting Conditions and Assumptions

The estimates, conclusions and recommendations made in this report are based upon certain general and specific conditions and assumptions that could have an impact upon the marketability of the property.

- The information in this report has been furnished for the most part by other sources that are considered to be reliable, but we cannot assure the reliability of the information.
- The proposed rental units are presumed to embrace competent management principles.
- The estimates, conclusions and recommendations are made to the contracting parties only. No other party may rely on the content of this report. No other party may copy the contents of this report for any purpose without the express written permission of Rouse and Associates Market Research. If copying is allowed, a fee will be assessed.
- The estimates, conclusions and recommendations in a market report by Rouse and Associates Market Research does not in any way address the structural, engineering, mechanical or environmental issues relevant to this development.
- It is assumed that any proposed development will be in compliance with all zoning and use regulations.
- It is assumed that any proposed development will be in full compliance with all Federal, State and Local laws and environmental regulations unless acknowledged and stated in the report.
- The maps in this report are produced using Microsoft MapPoint 2001 and are included as aids to the reader and may not be accurately to scale. All charts, graphs, tables and photographs are also included as visual aids for the reader and are not intended to portray the property beyond its actual condition at the time of the photograph; chart, map or table was made as of the date of this report.
- All representations made about any possible developments are based upon the information provided by the developer and/or sponsor and are believed to be reliable, but the market analyst makes no warranty.

2. Representation

This Market Study was prepared to determine the demand for single family housing and affordable rental housing utilizing conventional mortgage sources, Low Income Housing Tax Credits and/or HOME funding.

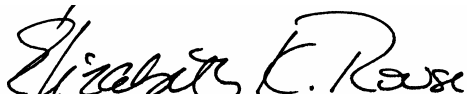
Rouse and Associates Market Research, an independent housing and market-consulting firm, located in Lexington, Fayette County, Kentucky, prepared the study.

The data contained in this study is true and accurate to the best of the consultant's knowledge. Analyses are based on information and opinions furnished from sources considered to be reliable. Rouse and Associates Market Research assumes no responsibility of the accuracy of such items. All data is the most current available. The reported analyses, opinions and conclusions are limited by the General Limiting Conditions.

The information contained in this study is for the use of the client for whom the study was prepared.

Rouse and Associates Market Research hereby certifies that a true and accurate copy of the foregoing data has been reported in the study.

By: **Rouse and Associates Market Research**



Elizabeth K. Rouse

E. About Rouse and Associates Market Research

1. Rouse and Associates

Rouse and Associates Market Research is a national real estate research organization that provides market research and demographic analysis primarily to developers, government agencies and lenders in selected markets across the country. Rouse and Associates Market Research has completed over 600 market studies in over 36 states of the United States since 1988.

Rouse and Associates Market Research focused on the affordable multifamily housing industry from inception, working for developers who applied for funding under the existing Farmers Home Administration Section 515 Rural Rental Housing Program, now identified as the Rural Housing Services Section 515 Rural Rental Housing Program, and other government funded housing programs such as HUD Section 8, HUD Section 202, Low-Income Housing Tax Credit under Section 42 of the Internal Revenue Code, and other programs that foster the development of affordable housing for the low to moderate income households in the United States and its territories. Rouse and Associates Market Research has specialized in real estate development in the affordable housing industry since 1975. We have no financial interest in the properties that are the focus of our market analysis. These two factors provide the firm assurance that our market analysis conclusions and recommendations are based solely on the conditions of each particular market and not on personal, conflicting interests.

While affordable multifamily housing accounts for the majority of our market studies, we also conduct market studies for single family, seniors, assisted living and congregate care facilities. In addition, we conduct studies of markets that are under consideration for other developments such as historical renovations, non-historical renovations, and major market overviews for a total community development concept and downtown revitalization projects, and other economic development projects.

© 2006 Rouse and Associates

2. Elizabeth Rouse

Ms. Rouse, sole proprietor of Rouse and Associates, is a market analyst and real estate attorney and consultant who has specialized in the affordable housing market analysis service business since founding the company in 1988. Ms. Rouse has analyzed and prepared over 600 analyses of multi-family developments and single-family housing markets throughout the country. Ms. Rouse has been an active participant in government assisted housing programs, as listed below, since founding the company.

Professional Organizations

- Council for Rural Housing and Development
- Kentucky Rural Rental Housing Association
- American Bar Association
- American Bar Association Forum Committee on Affordable Housing
- Kentucky Bar Association
- Fayette County Bar Association
- Woodford County Bar Association
- National Association of Women Business Owners

Education

- B.A. in English, HOLLINS COLLEGE, Hollins College, Virginia, 1974;
- J.D., UNIVERSITY OF KENTUCKY, College of Law, Lexington, KY, 1984

Professional Experience

Ms. Rouse has conducted over 600 market analyses for Rouse & Associates and has been an active participant in government assisted housing programs since 1988. The following is a list of analysis types that Ms. Rouse has conducted:

- Multifamily Section 42 Tax Credit
- Multifamily Market-rate
- Single-family Residential Section 42 Tax Credit
- RHS Section 515 Multifamily housing for families and seniors
- Assisted Living developments
- HOME proposals
- HUD Section 8 new construction for families and seniors
- Rehabilitation of Multi-family developments
- HOPE VI new construction developments

Designations

- MBE/DBE for the State of Kentucky
- WBE/MBE for the State of Kentucky

F. Glossary of Terms

ABSORPTION PERIOD – The number of months required to obtain leases to occupy all or a defined portion of the rental units available in the proposed apartment development or rehabilitation. If the absorption time is longer than twelve months, the absorption time is adjusted to reflect normal turnovers that occur during one year.

ABSORPTION RATE – The number of units projected to be leased per month.

AESTHETIC AMENITIES – This describes the "curbside appeal" of a development when comparing it to existing rentals in the market area. This factor assigns a point rating to a project's physical appeal to potential tenants. Included in this rating are an evaluation of grounds appearance and landscaping, quality of maintenance, and quality of architecture and design.

AGGREGATE ABSORPTION – The total number of units absorbed by a development without accounting for turnover.

CERTIFICATE – See HUD Section 8 Certificates.

COMPARABLE MARKET RENT – The amount a potential renter would expect to pay for the proposed units without income restrictions given current and projected market conditions. Comparable market rent is based on a regression analysis for the market area. Factors influencing a property's potential to achieve the comparable market rent include the number of units at that rent, the step-up base at that rent level and the age and condition of the property and its competitors.

CONTRACT RENT – Market rate rents available and obtained in the open marketplace.

COOPERATIVE – A kind of rental development in which each tenant household is part owner of the community. Decisions affecting the community are usually made by majority vote of the owners of the units and a portion of the community. Owners share in the development's communal equity. Owners generally have the option to purchase outright or over time. Government subsidized developments generally offer more favorable terms to the owners.

DENSITY – The number of apartment units per acre allowable by the governing zoning laws of the community.

ECONOMIC VACANCY – An existing unit that is not collecting rent. Economic vacancies include a manager's unit, model units, units under rehabilitation, units being prepared for new tenants and discounted units.

EMPTY-NESTER – An older adult who is generally aged 55 years old or older who typically does not have or no longer has any children under the age of 18 residing within the household.

ENTRY IMPACT – A prospective tenants perception of a unit's open space for living comfort as a first impression.

EXTERNAL MOBILITY – Households moving into a market area from distances beyond the defined market areas(s).

FAIR MARKET RENT – The maximum gross rent that may be assessed for the units of projects participating in the HUD Section 8 Program.

FEDERAL RENT ASSISTANCE – The rental assistance provided by federal programs such as HUD funds which has several rental assistance programs including (1) public housing which is low income housing that is actually operated by the local or regional housing authority; (2) Section 8 in which the housing authority gives the tenant a certificate or voucher that says the government will subsidize the rent payments allowing the tenant to find their own housing; and (3) privately owned subsidized housing where the government provides subsidies directly to the owner who then applies those subsidies to the rents charged to low-income tenants. There are other federal rental programs such as the Department of Agriculture's rural rental assistance program, home improvement and repair loans and grants, and self-help housing loans to low-income individuals and families.

FIELD SURVEY – The examination of the proposed development site and each existing rental development in the market area that is described in the market report. A site analyst employed by Rouse and Associates Market Research conducts the field survey.

FmHA – Farmers Home Administration, more currently called Rural Housing Services (RHS) and formerly called RECD.

GARDEN UNIT – A multifamily apartment unit with living and sleeping space located on the same floor even though the unit may be contained in a multi-story building.

GOVERNMENT SUBSIDIZED – Rental units that receive government agency funding for rent or operating expenses on a monthly basis. Government subsidy programs include HUD Section 8 and HUD Section 236, FmHA/RHS Section 515, and other programs sponsored by local housing authorities or agencies. Typically tenants are charged a percentage of their adjusted gross income that is usually 30% as rent if the tenant is unable to pay the stated rental amount for the unit.

GROSS RENT – The rent paid for an apartment unit adjusted to include all utilities.

HISTORIC TAX CREDIT – A federal program administered by designated state housing agencies that provides income tax credits to investors who restore old or historic buildings in designated areas. This is a separate program from the Low-Income Housing Tax Credit program (LIHTC). See Tax Credit.

HOUSING DEMAND – The demographic, statistical analysis of the market area's existing housing supply compared to the projected demand for housing.

HUD – The United States Department of Housing and Urban Development, which administers several, subsidized housing programs in the US, primarily in urban areas.

HUD SECTION 8 CERTIFICATE – A federal designation for low-income households enabling the qualified households to obtain rent subsidies. The local housing authorities

administer this program. Qualified households must pay 30% of their adjusted gross income or 10% of their gross income or the portion of welfare designated for housing, whichever is greatest. The owner of the apartment unit is compensated for the difference between the amount the qualified low-income tenant is able to pay and the amount of the area Fair Market Rent. Qualified housing units must meet HUD guidelines. Subsidies may also be project based whereby the project earns the rent subsidy by renting the unit to qualified low-income households.

HUD SECTION 8 VOUCHER – Similar program of rent subsidies as for the HUD Section 8 Certificates, except that, in this case, the voucher holders may select the housing provided that it meets certain HUD requirements. Qualified households pay 30% of their adjusted gross income or 10% of their gross income, whichever is greater. The owner of the housing unit is paid the difference between what the qualified householder pays and the area Payment Standards, but they are not responsible for paying the difference between the charged rent and the Payment Standard.

INTERNAL MOBILITY – Rental households in a market area that change residences within a market area.

MARKET RENT – The amount that a potential tenant could expect to pay for the same apartment unit if that unit did not have income restrictions imposed upon it under the regulations of the Low Income Housing Tax Credit (LIHTC) Program; or by any other federally funded program that limits the amount of income of the household leasing each apartment unit.

MAXIMUM ALLOWABLE INCOME – The highest income a household can earn and still remain eligible for the Low-Income Housing Tax Credit program. The maximum allowable income is defined as 60% of the area's median household income as defined by the state's housing agency that administers the tax credit program.

MEDIAN HOUSEHOLD INCOME – The midpoint in the range of household incomes in an area, above which, half of the households in that area have higher incomes and, below which, half of the households have lower incomes.

MEDIAN RENT – The midpoint in the range of rents currently on the market for a unit type where half of the units rent for a higher rate than the median rent and half of the units rents for a lower rent than the median rent.

MOBILITY - Mobility describes the movement of households either within the same market area or from outside the market area.

MSA – Metropolitan Statistical Area as defined by the US Census. An MSA includes areas surrounding a place or places based upon population and interaction of the markets.

NET ABSORPTION – The total number of rental units leased within a specified time period adjusting for any turnovers over the leasing period.

NET RENT – The rent paid for an apartment unit adjusted to exclude utility allowances whereby the landlord pays for the water and sewer service and trash removal service, but leaving the tenant to pay for all other utilities associated with each apartment unit.

PROJECT AMENITIES – A listing of the amenities featured in a rental development community including such features and attractions as parking, laundry facilities, recreational facilities such as picnic areas, walking paths, swimming pools, clubhouses or community rooms, exercise rooms or other such added features that enhance the quality of the lives of the residents of the development.

RENT GAP – The difference in the rental amount charged for each unit type. That is, in a development where the rental rate for a one-bedroom unit is $400 and the rental rate for a two-bedroom unit in the same development is $500, the rent gap is $100.

REPLACEMENT ABSORPTION – The number of tenants needed for a rental development to offset the number of tenants failing to lease a unit as agreed.

SUBSIDIZED – A government subsidized apartment unit receives payment for all or part of the rent or operating expenses from a government agency. Examples of government subsidy programs are HUD Section 8, HUD Section 202, HUD Section 236, RECD Section 515 and other programs sponsored by local housing authorities or agencies. Typically tenants are charged a percentage of their income (generally 30%) as rent in those cases where the tenant is unable to pay the full rental amount for the unit.

TAX CREDIT – The abbreviated name for the Low Income Housing Tax Credit Program (LIHTC) that is designed to provide an incentive to owners developing multifamily rental housing whereby owners and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. The allocations of tax credits are used to leverage public, private and other funds in order to keep rents affordable to tenants. The LIHTC program is summarized briefly in the Introduction of this report.

TOWNHOUSE UNIT – A multifamily apartment unit with a floor plan located on two or more floors. Generally speaking, the living quarters are separated from the sleeping quarters.

TURNOVER – The number of tenants that terminate the lease agreement in a rental development.

UNIT AMENITIES – The features that enhance the quality of life for a tenant of that unit including such features as separate entrances, patios or gardens, detached garages, fireplaces, skylights, electronic life support systems and other such features uniquely available to the resident of each unit.

UNIT TYPE – Based on the number of bedrooms whether studio, one-bedroom, two-bedroom, three-bedroom, four-bedroom, etc.

UTILITY ALLOWANCE – The adjustment for utilities not included in the rent in the LIHTC program. The adjustment is used to keep the proposed rents within the maximum gross rent guidelines of the LIHTC program.

VACANCY – A vacancy is an apartment unit available for immediate occupancy. Those units occupied by manager's, under rehabilitation or renovation are not considered vacant in this report.

G. Geographical Mobility: 2002 to 2003 U.S. Census Bureau

Geographical Mobility: 2002 to 2003

Population Characteristics

Issued March 2004

P20-549

Current Population Reports

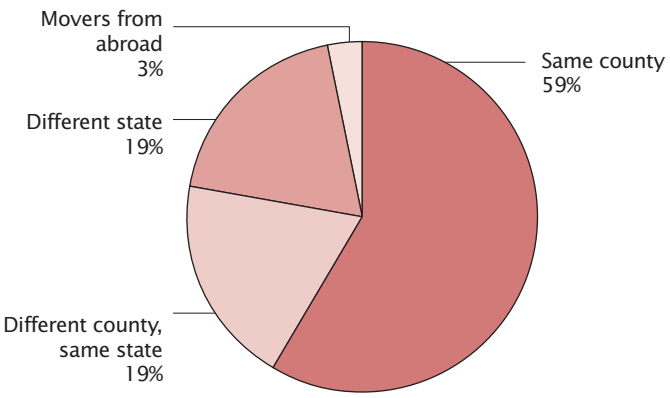
By
Jason P. Schachter

Geographic mobility has long been an important aspect of American life, affecting both people and geographic areas. At an individual level, moving has a number of potential impacts, such as expanding economic opportunity or increasing residential satisfaction. The movement of people is a key demographic factor for any area's population trends, and can change its demographic and socioeconomic composition. Finally, federal, state, and local government, as well as private industry, need to understand who moves and why when planning for needed services, facilities, and businesses.

This report examines geographic mobility in the United States, including differences in the extent and types of movement in recent years, characteristics of movers compared with nonmovers, distance of moves, reasons for moving, and regional migration patterns.

All respondents in the 2003 Annual Social and Economic Supplement (ASEC) to the Current Population Survey (CPS) were asked whether they lived at the same residence one year earlier. Nonmovers were living in the same home at both dates. Movers were asked for the location of their previous residence. Movers can be classified by type of move and are categorized as to whether they moved within the same county, to a different county within the same state, to a different county from a different state or region, or from abroad. These different types of moves are treated as if they form a distance continuum, even though, for example, some county-to-county moves are shorter in distance than some within county moves.

Figure 1.
Percent Distribution of Movers by Type of Move: 2002 to 2003
(Population 1 year and older)



Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

Demographic Programs

U S C E N S U S B U R E A U

Helping You Make Informed Decisions

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU

In this report, a **moving rate** is the percentage of people who changed residence in a 1-year period (number of movers divided by the total population under consideration). **Migration** is commonly defined as moves that cross jurisdictional boundaries (counties in particular), while moves within a jurisdiction are referred to as **residential mobility**. Moves between counties are referred to as **intercounty** moves, while moves within the same county are referred to as **intracounty** moves. Further, migration can be differentiated as movement within the United States (**domestic** or **internal** migration) and movement into and out of the United States (**international** migration).

Reason-for-move and distance-of-move tabulations are included in this report for the first time, as well as a special topic section that uses multivariate analysis to examine how different variables influence the likelihood that a person moved.

About 40 million people in the United States moved.

Between 2002 and 2003, 40.1 million United States residents moved, fewer than the 41 million who moved between 2001 and 2002 (Table A).[1] Similarly, moving rates have declined slightly over the past decade, from 17 percent in 1994 to 14 percent in 2003. This moving rate is among the lowest rate found since the CPS began collecting this sort of data in 1948, when the moving rate stood at 20 percent. Though most moves were within the same county, longer distance moves (across state boundaries) have become slightly more likely over the past 10 years. In 2003, 59 percent of all moves were within the same county, while 19 percent were to a different county within the same state, 19 percent were to a different state, and 3 percent were from

[1] The estimates in this report are based on responses from a sample of the population. As with all surveys, estimates may vary from the actual values because of sampling variation or other factors. All comparisons made in this report have undergone statistical testing and are significant at the 90-percent confidence level unless otherwise noted. Most estimates in this report are from the Annual Social and Economic Supplement (ASEC) to the 2003 Current Population Survey. The population represented (population universe) is the civilian noninstitutionalized population of the United States. Members of the Armed Forces living off post or with their families on post are included, if there is at least one civilian adult living in the household. Most of the data from the ASEC were collected in March (with some data collected in February and April), and the data were controlled to independent population estimates for March 2003.

Table A.
Annual Moving Rates by Type of Move: 1993 to 2003

(Numbers in thousands)

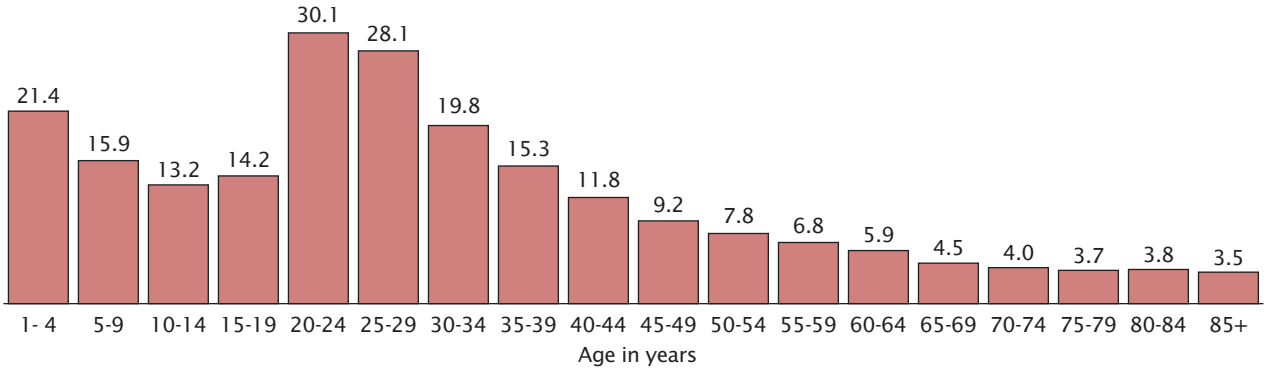
Mobility period	Total, 1 year and older	Same residence (nonmovers)	Total movers		Percent moved				
			Number	90-percent confidence interval (±)[1]	Total	Same county	Different county		From abroad
							Same state	Different state	
2002-2003	282,556	242,463	40,093	608	14.2	8.3	2.7	2.7	0.5
2001-2002	278,160	237,049	41,111	614	14.8	8.5	2.9	2.8	0.6
2000-2001*	275,611	235,726	39,885	606	14.5	8.2	2.8	2.8	0.6
2000-2001**	275,611	236,605	39,006	838	14.2	8.0	2.7	2.8	0.6
2000-2001***	272,671	234,029	38,642	835	14.2	8.0	2.8	2.8	0.6
1999-2000	270,219	226,831	43,388	876	16.1	9.0	3.3	3.1	0.6
1998-1999	267,933	225,297	42,636	870	15.9	9.4	3.1	2.8	0.5
1997-1998	265,209	222,702	42,507	869	16.0	10.2	3.0	2.4	0.5
1996-1997	262,976	219,585	43,391	873	16.5	10.5	3.0	2.4	0.5
1995-1996	260,406	217,868	42,537	866	16.3	10.3	3.1	2.5	0.5
1994-1995[2]	258,248	215,931	42,317	830	16.4	10.8	3.1	2.2	0.3
1993-1994	255,774	212,939	42,835	834	16.7	10.4	3.2	2.6	0.5

* Using 2000-census-based population controls and an expanded sample. See Source of Data for more information.
** Using 2000-census based-population controls. See Source of Data for more information.
*** Using 1990-census-based population controls. See Source of Data for more information.

[1]This number, when added to and subtracted from the total number of movers, yields the 90-percent confidence interval around the estimate.
[2]The primary mobility question in the 1995 survey asked about residence 5 years earlier, not 1 year earlier as in the other survey years. An additional question was asked about residence 1 year earlier, but the resulting 1-year data for the 1994-95 period are not totally comparable with the data for other years.

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 1994-2003.

Figure 2.
Moving Rates by Age: 2002 to 2003
(Percent moved for the population 1 year and older)



Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

abroad (Figure 1).[2] In 1994, 62 percent were within the same county, but just 16 percent of all moves crossed state boundaries.

CHARACTERISTICS OF MOVERS

Moving rates varied by the characteristics of movers.

Moving rates differ by characteristics such as age, race, Hispanic origin, nativity, marital status, household type, whether the housing unit is owned or rented, income, and poverty status. Table B shows moving rates and types of move by many of these characteristics, and some of these differences are described in detail below.

Young adults had the highest moving rates.

In 2003, about one-third of 20- to 29-year olds had moved in the previous year, more than twice the moving rate of all people 1 year and older. As shown in Figure 2, mobility peaked during the twenties and then decreased with age, at least until very advanced ages. Among those who moved, people 55 and older were more likely to have moved to a different state than younger age groups, although they were less mobile than younger age groups. For example, 28 percent of all 55- to 64-year-old movers crossed state lines, compared with 19 percent of 25- to 29-year olds. Moving rates were higher for young adults because of their relatively higher frequency of life course events (such as new family formations or jobs), while migration related to retirement could help explain age-based differentials in the likelihood of interstate moves.

Non-Hispanic Whites were less mobile than other race and Hispanic-origin groups.[3]

Non-Hispanic Whites had the lowest moving rate (12 percent), while

Beginning January 2003, respondents to the Current Population Survey (CPS) could choose one or more races to indicate their racial identity. The main race groups discussed in this report refer to people who reported one race: White, Black, or Asian. A fourth category, not used in this report, "All remaining races," refers to people who were American Indian and Alaska Native only, Native Hawaiian and Other Pacific Islander only, or any combination of Two or More Races. These populations have been included in the "All remaining races" category because individually they were not large enough to yield reliable results in the CPS. The use of the single-race population groups in this report does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

[2] These proportions can be calculated from Table A by dividing the percent moved for the type of move (e.g. within the same county) by the total percent moved.

[3] Data for the American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, and Two or More Races populations are not shown in this report because of the small sample size in the Current Population Survey. Based on the 2003 Current Population Survey, 4 percent of the Black alone population and 2 percent of the Asian alone population were also of Hispanic origin.

Table B.
Geographic Mobility by Selected Characteristics: 2002 to 2003

(Numbers in thousands)

Selected characteristics	Total, 1 year and older	Same residence (nonmovers)	Total movers	Percent moved				
				Total	Same county	Different county		From abroad
						Same state	Different state	
Total, 1 year and older	**282,556**	**242,463**	**40,093**	**14.2**	**8.3**	**2.7**	**2.7**	**0.5**
Age								
1 to 4 years	16,409	12,896	3,513	21.4	13.6	3.9	3.3	0.6
5 to 9 years	19,708	16,584	3,124	15.9	9.8	2.9	2.7	0.4
10 to 19 years	41,372	35,715	5,657	13.7	8.3	2.6	2.4	0.4
20 to 24 years	19,884	13,906	5,979	30.1	17.8	5.8	5.6	0.8
25 to 29 years	18,721	13,470	5,252	28.1	16.1	5.5	5.2	1.3
30 to 34 years	20,522	16,460	4,061	19.8	11.7	3.6	3.8	0.7
35 to 44 years	44,074	38,139	5,934	13.5	7.8	2.7	2.5	0.5
45 to 54 years	40,234	36,786	3,448	8.6	4.9	1.6	2.0	0.2
55 to 64 years	27,399	25,644	1,755	6.4	3.2	1.3	1.8	0.2
65 to 84 years	30,687	29,441	1,246	4.1	1.9	1.0	1.1	0.1
85 years and older	3,547	3,422	125	3.5	2.4	0.7	0.4	0.0
Sex								
Male	138,156	118,105	20,051	14.5	8.4	2.8	2.8	0.5
Female	144,400	124,358	20,042	13.9	8.2	2.7	2.6	0.4
Race and Hispanic Origin								
White alone	228,198	197,953	30,244	13.3	7.6	2.7	2.6	0.3
White alone, not Hispanic	192,458	168,524	23,934	12.4	7.0	2.7	2.7	0.2
Black alone	35,333	28,981	6,352	18.0	11.7	2.8	3.1	0.4
Asian alone	11,430	9,507	1,923	16.8	8.6	2.7	2.8	2.7
Hispanic (of any race)	38,680	31,727	6,953	18.0	11.5	2.7	2.5	1.3
Nativity								
Native	249,103	214,823	34,279	13.8	8.3	2.9	2.8	0.2
Foreign born	33,453	27,639	5,814	17.4	9.9	2.6	2.9	3.5
Marital Status (15 years and older)								
Total	**225,250**	**194,594**	**30,656**	**13.6**	**7.8**	**2.7**	**2.7**	**0.5**
Married	120,349	108,051	12,298	10.2	5.5	2.0	2.3	0.4
Divorced or separated	26,396	21,694	4,703	17.8	11.2	3.5	2.8	0.3
Widowed	14,001	13,077	924	6.6	3.2	1.5	1.7	0.2
Never married	64,503	51,772	12,731	19.7	11.6	3.8	3.7	0.6
Education (25 years and older)								
Total	**185,183**	**163,362**	**21,821**	**11.8**	**6.7**	**2.3**	**2.4**	**0.4**
Not a high school graduate	28,599	25,186	3,413	11.9	7.7	1.8	1.8	0.7
High school graduate	59,292	52,953	6,339	10.7	6.2	2.1	2.1	0.2
Some college or Associate degree	46,910	41,167	5,743	12.2	6.9	2.6	2.5	0.2
Bachelor's degree	33,213	28,793	4,420	13.3	6.9	2.7	3.0	0.7
Graduate degree	17,169	15,264	1,906	11.1	5.4	2.1	3.0	0.7
Household Income (in 2002)								
Less than $25,000	62,143	50,336	11,807	19.0	12.0	3.3	3.2	1.0
$25,000 to $49,999	75,010	63,424	11,587	15.4	9.4	3.0	2.8	0.4
$50,000 to $99,999	95,232	83,651	11,581	12.2	7.0	2.6	2.3	0.3
$100,000 and over	50,171	45,052	5,119	10.2	5.2	2.0	2.7	0.2
Poverty Status (in 2002)								
Above poverty level	248,066	216,284	31,782	12.8	7.4	2.6	2.5	0.3
Below poverty level	34,490	26,178	8,312	24.1	14.7	3.8	4.0	1.7
Household Type								
In married-couple family households	180,967	162,233	18,734	10.4	5.7	2.1	2.2	0.4
In other households	101,589	80,230	21,359	21.0	13.0	3.9	3.5	0.6
Housing Tenure								
Owner-occupied	200,627	185,686	14,941	7.4	4.3	1.6	1.4	0.2
Renter-occupied	81,929	56,777	25,152	30.7	18.2	5.5	5.8	1.2

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

Hispanics (of any race) and Blacks had the highest overall moving rate (18 percent), closely followed by Asians (17 percent). Among people who moved, Blacks and Hispanics were most likely to have moved within the same county (about 65 percent), while non-Hispanic Whites were most likely to have made intercounty and interstate moves (44 percent). Asians and Hispanics were much more likely than Blacks or non-Hispanic Whites to have moved from abroad. Some of these differences can be explained by characteristics other than race and Hispanic origin, as described in the "special topic" section of this report.

Almost one-third of renters moved.

Homeownership is one of the strongest predictors of whether a person moved. Nearly one-third of people living in renter-occupied housing units in 2003 moved during the previous year, compared with only 1 in 14 people living in owner-occupied housing units.[4] Housing tenure is closely related to age, race, Hispanic origin, and income. In general, people living in owner-occupied housing units are more likely to be older, non-Hispanic White, and more affluent than those living in renter-occupied units.[5]

People with income below poverty were more likely to have moved than those above poverty.

Moving rates differed by the poverty status of individuals. Those with income below the poverty level were more likely to have moved (24 percent) than those with income above poverty (13 percent). Some of this disparity may reflect differences in homeownership patterns, particularly the higher proportion of renters among households with low incomes. Also, among people who moved, those with income below the poverty level were more likely to have made an intracounty move and less likely to have made an interstate move (about 61 percent and 17 percent, respectively) than those above poverty (58 percent and 20 percent, respectively). Some of these differences could be explained by factors such as education, reasons for moving, and potentially higher costs associated with longer distance moves.

People of different education levels had similar moving rates.

Education accounted for only small differences in moving rates, ranging from 11 percent of those with only a high school education to 13 percent of those with a bachelor's degree. However, movers with a bachelor's degree were more likely to have moved longer distances: 23 percent made an interstate move, compared with 15 percent of those with less than a high school education. This difference could reflect better-educated people moving longer distances for jobs.

HOW PERSONAL CHARACTERISTICS CAN INFLUENCE MOVING RATES: A MULTIVARIATE APPROACH

As previously shown, the likelihood that a person moved during a 1-year period varies by individual characteristics. Blacks, Asians, and Hispanics were more likely to move than non-Hispanic Whites, but to what degree were these differences due to race or to differences in other demographic and socioeconomic characteristics? For example, given that mobility is related to age, do these race and Hispanic-origin differences arise simply because non-Hispanic Whites are relatively older than other race/Hispanic-origin groups? Using race/Hispanic origin as a test case, this section examines how the interaction of individual characteristics influences mobility, and it presents increasingly complex methods that help to explain how particular variables can have different effects on moving rates, depending on other characteristics.

Two-Way Cross Tabulations

One of the simpler ways of examining the effects of two variables on one another is to cross tabulate their distributions. An example of a two-way cross tabulation would be moving rates by race/Hispanic origin and age (Table C1). Disaggregating moving rates by race and age shows that non-Hispanic Whites aged 20 to 29 tended to be slightly more mobile than Blacks and Hispanics, while being about as mobile as Asians of the same age.[6] For most other age categories under 55, non-Hispanic Whites tended to be less mobile than the other race and ethnicity groups. When compared with the other race and ethnicity groups, the moving rates of Asians were generally higher among those aged 25 to 44.

Standardized Moving Rates By Age

Another way to look at the relationship between moving rates, age, and race/Hispanic origin, is to

[4] As is the case with all characteristics on the Current Population Survey, housing tenure is measured at the time of the survey; tenure before the move was actually made is not ascertained.

[5] For example, see U.S. Census Bureau, 2003, *Moving to America—Moving to Homeownership: 1994-2002*, by Robert R. Callis, Current Housing Reports H121/03-1, Washington, DC: Government Printing Office.

[6] Blacks aged 25 to 29 were not significantly different from non-Hispanic Whites aged 25 to 29.

standardize moving rates by the age distribution of a reference group (for example, non-Hispanic Whites). Standardization helps to eliminate extraneous sources of variation in the data that may affect the analysis of the subject under investigation.[7] This method recalculates the overall moving rate as if each group had the same age distribution as non-Hispanic Whites. In other words, by standardizing, the age-specific moving rates can provide summary measures that eliminate the influence of differences in age distributions.

After moving rates were standardized based on the age distribution of the non-Hispanic White population, differences among rates were substantially reduced. However, non-Hispanic Whites still had an overall lower moving rate than other racial and ethnic groups — 12 percent compared with 16 percent for Blacks, 15 percent for Asians, and 15 percent for Hispanics.[8] This suggests that the age distribution explains some, but not all, of the variation in mobility differences.

Higher Order Cross Tabulations

Another analytical method is to introduce an additional variable to calculate more complex multi-way cross tabulations. In addition to the effect of age on mobility, people of different poverty statuses varied widely in their likelihood of moving. Table C2 shows a three-way cross tabulation of moving rates by race/Hispanic origin, age, and poverty status.

Table C1.
Moving Rates by Race and Hispanic Origin and Age: 2002 to 2003

(In percent)

Age	Total, 1 year and older	White alone, not Hispanic	Black alone	Asian alone	Hispanic (of any race)
Total	**14.2**	**12.4**	**18.0**	**16.8**	**18.0**
Age standardized moving rate[1]	(X)	12.4	15.9	14.8	14.9
1 to 4 years	21.4	18.6	28.4	21.6	23.7
5 to 9 years	15.9	13.4	21.6	14.8	18.6
10 to 19 years	13.7	11.8	18.6	12.9	15.9
20 to 24 years	30.1	31.2	27.3	29.6	27.2
25 to 29 years	28.1	28.4	27.2	30.5	26.7
30 to 34 years	19.8	18.5	20.9	24.5	21.6
35 to 44 years	13.5	12.0	17.6	17.4	15.2
45 to 54 years	8.6	7.5	12.4	9.2	11.6
55 to 64 years	6.4	6.0	6.5	9.5	8.4
65 to 84 years	4.1	3.9	4.3	5.2	4.5
85 years and older	3.5	3.4	3.8	0.2	6.7

(X) Not applicable.

[1]Standardized by age. White alone, not Hispanic is the reference category. See text for more detailed explanation of standardization.

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

Among people with income below the poverty level, Blacks were as likely as non-Hispanic Whites and Hispanics to have moved, though Asians were still more likely to have moved than Blacks. Once another variable (age) is added to the tabulation, the picture becomes more complicated, with no consistent patterns emerging. Non-Hispanic Whites aged 20-to-24 with income below the poverty level were the most mobile group, with half having moved between 2002 and 2003. Among those with income below the poverty level, 10- to 24-year old Hispanics were less mobile and 25- to 44-year old Hispanics were as mobile as comparable non-Hispanic Whites. Little consistency appeared among the patterns for other age groups with income below the poverty level. As should be evident, this methodology becomes increasingly difficult to interpret, and higher order cross-tabulations (four-way, five-way, etc.) can quickly become impractical to use.

Multivariate Analysis

A more complex, yet advantageous, method is to model these relationships using multivariate regression techniques.[9] The advantage of this method is the ability to control simultaneously for more than one variable and to gauge the impact those variables have on mobility, as well as on each other, when the impact of all of them is taken into account at the same time. Multivariate statistical techniques can assess the influence of demographic, family, economic, and geographic characteristics on the likelihood that a person moved. Because we are examining whether or not a person moved, which is a "yes, no" response, logistic regression is the appropriate multivariate estimation method. Such models predict how

[7] Shyrock, Henry S., Jacob S. Siegel, and Associates. 1976. *The Methods and Materials of Demography*. San Diego, Academic Press.

[8] Asians were not statistically different from Blacks and Hispanics.

[9] For more information about multivariate regression techniques for categorical response variables, see Alan Agresti. 1996. *An Introduction to Categorical Data Analysis*. New York, John Wiley & Sons, Inc.

Table C2.
Moving Rates by Race and Hispanic Origin, Age, and Poverty Status: 2002 to 2003

(In percent)

Age	White alone, not Hispanic		Black alone		Asian alone		Hispanic (of any race)	
	Not in poverty	In poverty	Not in poverty	In poverty	Not in poverty	In poverty	Not in poverty	In poverty
Total, 1 year and older	**11.4**	**23.8**	**16.4**	**23.1**	**15.5**	**28.9**	**16.3**	**23.9**
1 to 4 years	16.4	35.2	23.5	36.4	19.4	41.2	21.5	28.9
5 to 9 years	11.8	26.0	20.3	23.8	12.7	28.8	16.0	24.2
10 to 19 years	10.2	27.8	17.7	20.7	10.1	29.6	14.1	21.2
20 to 24 years	28.1	51.4	23.6	37.4	27.9	38.0	24.7	36.8
25 to 29 years	27.6	35.8	25.7	32.9	29.6	38.0	25.1	34.2
30 to 34 years	17.6	29.9	20.4	23.2	22.8	43.9	20.0	27.8
35 to 44 years	11.4	21.2	17.0	20.2	15.9	30.2	14.6	18.1
45 to 54 years	7.1	16.5	11.4	17.0	8.8	14.3	10.5	18.2
55 to 64 years	5.7	8.8	5.7	10.4	9.4	10.7	7.7	12.1
65 to 84 years	3.9	3.5	3.7	6.3	5.4	2.5	3.6	7.9
85 years and older	3.4	3.6	3.8	3.8	0.0	1.4	4.5	12.1

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

the likelihood of moving depends on other explanatory factors. Table D lists the explanatory factors used in this analysis.

The results of the analysis are most easily interpreted using odds ratios, which are derived from the regression model's estimates. When the odds ratios shown in Table D are greater than 1, the person with the specified characteristic was more likely to have moved than the comparison group. Odds ratios of less than 1 indicate that these people were less likely to have moved. Because variables like education and marital status are related to certain age thresholds, those under 18 were removed from the analysis. To account for these missing people, a variable controlling for the presence of children under 18 years of age in the household was included in the analysis.

The nested models, in which a single variable or a group of variables is added to the model, are first examined to see how those variables affect the race/ethnicity variables. Next, the full model, which includes all the variables, is examined to see how different variables affect the likelihood of Blacks, Hispanics, and Asians moving relative to the non-Hispanic White population. When interpreting Figure 3 (nested models), positive odds-ratio differentials (odds ratios greater than one) mean that the group was more likely to have moved than non-Hispanic Whites (the reference group). Negative odds-ratio differentials (odds ratios less than one) mean the group was less likely to have moved. The strength of the effect is relative to the size of the bar. Figure 3 shows that the effects of race/ethnicity on the likelihood of moving declined as other variables were added to the model, becoming insignificant and eventually reversing direction.

Results

The first model looks at the effects of race/ethnicity on the likelihood of having moved without the influence of any other variables (similar to the one-way cross tabulation of moving rates by race/Hispanic origin). Blacks were 40 percent, Asians 49 percent, and Hispanics 57 percent more likely to have moved than non-Hispanic Whites.[10] When age is added to the model (model 2), the likelihood of moving for the race and Hispanic-origin groups declined relative to non-Hispanic Whites, with Blacks now being just 23 percent, Asians 34 percent, and Hispanics 24 percent more likely to have moved.[11] In other words, part of the reason non-Hispanic Whites were less likely to have moved is that they were more likely than their race and Hispanic-origin counterparts to be older, at which point moving rates were generally lower.

The addition of education (model 3) did little to alter the effect of race/ethnicity, but the addition of economic variables (employment status, welfare receipt, and poverty status) to obtain the fourth model decreased the odds ratios for each group. This was particularly true for Blacks, as they became just

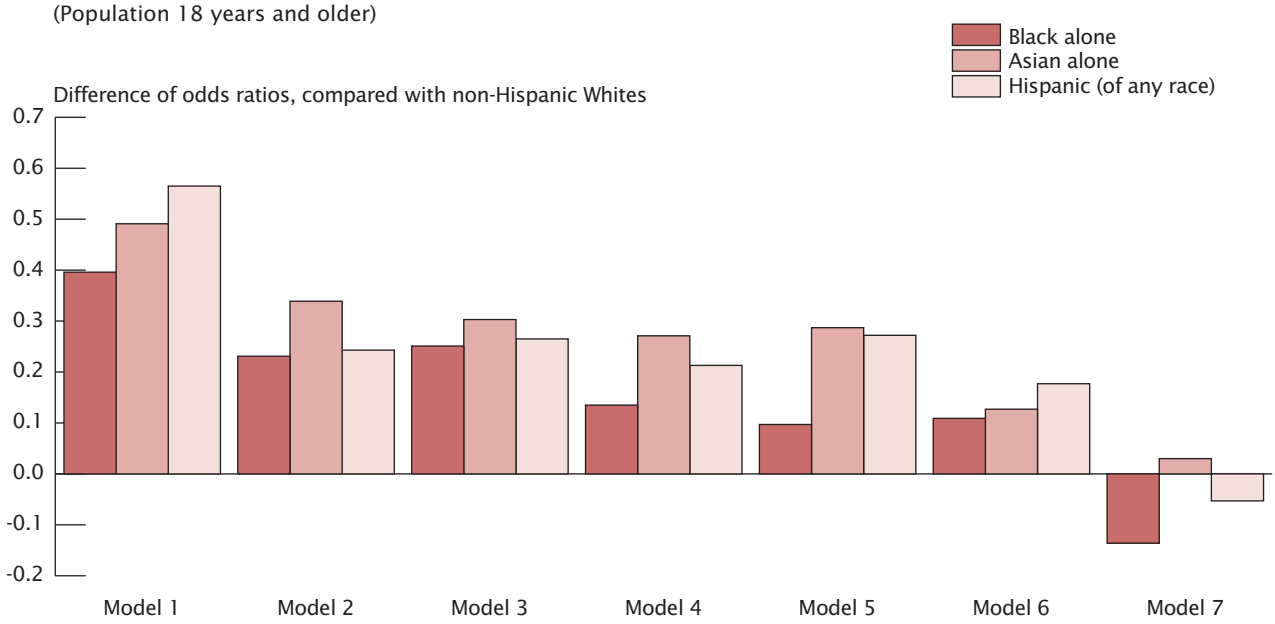
[10] There were no significant differences between Blacks and Asians, or between Hispanics and Asians.

[11] There were no significant differences between Hispanics, Blacks, and Asians.

Figure 3.

Likelihood of Having Moved, Using Logistic Regression Models, for Blacks Alone, Asians Alone, and Hispanics, Controlling for Different Factors: 2002 to 2003

(Population 18 years and older)



Note: Model 1 controls for race and ethnicity.
Model 2 controls for same factors as model 1, and also for age.
Model 3 controls for same factors as model 2, and also for education.
Model 4 controls for same factors as model 3, and also for economic characteristics.
Model 5 controls for same factors as model 4, and also for household characteristics.
Model 6 controls for same factors as model 5, and also for nativity and type of residence.
Model 7 controls for same factors as model 6, and also for household tenure.
Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

14 percent (rather than 25 percent) more likely than non-Hispanic Whites to move, when they had the same age, education, and economic characteristics. Asians were now 27 percent (rather than 30 percent) and Hispanics 21 percent (rather than 27 percent) more likely to move than comparable non-Hispanic Whites.[12] The fifth model added household characteristics (marital status, sex, and presence of children under 18), which slightly increased the odds ratio for Hispanics and Asians (indicating they were more likely to move than comparable non-Hispanic Whites), and decreased the odds ratio for Blacks (indicating they were less likely to move than comparable non-Hispanic Whites).

The sixth model added nativity (whether a person was native or foreign born) and type of residence (metropolitan/nonmetropolitan). This slightly increased the odds ratio for Blacks, while Asians and Hispanics were now less likely to have moved than in the previous model: they were just 13 percent and 18 percent, respectively, more likely to have moved than comparable non-Hispanic Whites who also had the same nativity status and residence characteristics.[13]

The final (full) model (Table D) added household tenure, which had a strong effect. Its inclusion greatly decreased the likelihood of having moved for race and Hispanic-origin groups, even reversing some of the effects of race/ethnicity found in the base model (model 1). When respondents had the same tenure status, Blacks were 14 percent **less** likely to have moved than non-Hispanic Whites, while Hispanics and Asians were no longer significantly different from non-Hispanic Whites in this regard. In other words, adding household tenure to the model lowered the likelihood of moving for all groups, but lowered it for Blacks and Hispanics to the point that they actually had a lower likelihood than similar non-Hispanic Whites of having moved in the past year.

[12] There were no significant differences between Hispanics, Blacks, and Asians.

[13] There was no significant difference between Hispanics and Asians.

Table D.
Full Logistic Regression Model (Model 7) Predicting Likelihood of Moving: 2002 to 2003

(18 years and older. See text for discussion of logistic regression)

Characteristics	Parameter coefficient	Standard error	Odds ratio
Model 1			
RACE/ETHNICITY			
(reference: White alone, not Hispanic)			
Black alone	–0.146	0.026	*0.86
Asian alone	0.030	0.043	1.03
Hispanic (of any race)	–0.055	0.028	0.95
Added in Model 2			
AGE			
(reference: 35-49 years)			
18-34 years	0.500	0.021	*1.65
50 and more years	–0.939	0.024	*0.39
Added in Model 3			
EDUCATION			
(reference: less than high school)			
High school	0.123	0.026	*1.13
Some college	0.230	0.027	*1.26
College plus	0.460	0.029	*1.58
Added in Model 4			
Poor (reference: nonpoor)	0.241	0.024	*1.27
Unemployed (reference employed)	0.248	0.035	*1.28
Welfare recipient (reference: no welfare receipt)	0.195	0.067	*1.22
Added in Model 5			
Not Married (reference: married)	0.058	0.019	*1.06
Male (reference: female)	0.026	0.017	1.03
Presence of children under 18	–0.126	0.019	*0.88
Added in Model 6			
Native (reference: foreign born)	0.012	0.028	1.01
Nonmetropolitan origin (reference: metropolitan origin)	0.321	0.021	*1.38
Added in Model 7			
Rent (reference: homeowner)	1.594	0.018	*4.93
Intercept	–2.658	0.035	–
Somer's D[1]	0.505	–	–
Number of cases (unweighted)	145,453	–	–

* Significant at .05 percent.
– Not applicable.

[1]Somer's D is an ordinal measure of association. Values range between -1.0 and 1.0. The stronger the relationship, the larger the absolute value of Somer's D.

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

The preceding discussion looked at the effects of certain variables on the probability of moving for members of various racial and ethnic groups. This section looks at the full model, which shows how all the factors are related to the likelihood of moving, when they are considered simultaneously. The final model (model 7) shows that age and tenure status were strong predictors of having moved. People living in renter-occupied housing units were 5 times more likely than those living in owner-occupied housing units to have moved. This shows that homeownership is a strong factor in dampening the likelihood that a person will change residences, likely due to the invested costs (both financial and emotional) associated with homeownership. Looking at the effects of age, people aged 18 to 34 were one and a half times more likely than, and people 50 years and older were less than half as likely as, 35- to 49-year olds to have moved. Further, people with more education, the unemployed, those who were not married, those living below poverty, people living in nonmetropolitan areas, and people without children under 18 were more likely to move than their counterparts with opposite characteristics. Nativity, sex, and receipt of public assistance were not statistically related to the likelihood of moving when other factors were included in the model. These models did not attempt to measure more complicated effects, whereby some factors can interact with others.

In summary, age and housing tenure were found to explain much of the variation in moving rates between non-Hispanic Whites and other racial and ethnic groups. In fact, taking other factors into account, race and ethnicity were not strongly related to the likelihood of moving: their influence decreased as other variables were added to the model, eventually becoming non-significant and even reversing direction. Similarly, when looking at the final model, which included all variables, age and housing tenure were found to be the strongest factors related to moving.

DISTANCE OF MOVE

Type of move often serves as a proxy for distance of move. In general, domestic moves across state boundaries are treated as being of longer distances than moves across county boundaries within a state, which in turn are

treated as being of longer distances than moves within counties. A special tabulation of intercounty movers, using each origin and destination county's geographic population centroid, was performed to calculate an estimated distance of move in miles.[14]

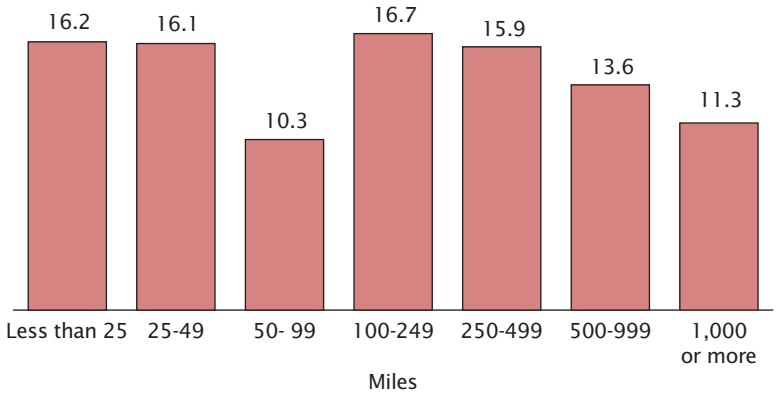
The majority of intercounty moves were greater than 100 miles.

Figure 4 shows the distances moved by the 15.4 million intercounty movers in the United States. People were most likely to have moved less than 25 miles, 25 to 49 miles, 100 to 249 miles, and 250 to 499 miles (about 16 percent each). The median distance of an intercounty move was 160 miles, while the mean (average) distance was a much longer 400 miles.

People 55 years and older were more likely to move longer distances than those under 55 years.

Although older people were less likely to move than younger people, when they did make an intercounty move, the move tended to be of a longer distance (Table E). While movers in the age span 20 to 44 were most likely to have moved less than 50 miles, those aged 55 to 84 were not more likely to have moved less than 50 miles. For example, people 55 to 64 years of age made intercounty moves with a median distance of 250 miles, while the corresponding median for 25- to 29-year olds was 140 miles. As noted earlier in the discussion of type of move, these differences could reflect retirement migration patterns or people moving to be closer to family at elderly ages, which could involve longer distances.

Figure 4.
Distance of Intercounty Move: 2002 to 2003
(Percent of intercounty movers 1 year and older)



Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

Hispanics tended to make longer distance intercounty moves, while Blacks tended to move shorter distances.

Among race and Hispanic-origin groups, Asians and Hispanics were most likely to have moved over 500 miles, while they were just as likely as the other groups to have moved under 50 miles. The mean distance of move was 550 miles for Asians (median of 230 miles), 410 miles (median of 180 miles) for Hispanics, 390 miles (median of 150 miles) for non-Hispanic Whites, and 330 miles for Blacks (median of 150 miles).[15]

The patterns in distance of move for the foreign-born population resemble the patterns for Asians and Hispanics, who account for most of the foreign-born population. The foreign born were more likely than natives to have moved 500 miles or more, and natives were more likely to have moved less than 200 miles. These findings perhaps reflect different reasons for moving, with the foreign born more willing to move longer distances for work-related reasons, and natives moving shorter distances for other reasons, such as housing or family.

College-educated movers were more likely than less educated movers to move longer distances.

Consistent with their higher proportion of interstate moves, those with a graduate degree were more likely to have moved 500 miles or more, while they were also least likely to have moved less than 50 miles, compared with other

[14] A population centroid is the geographic point that represents the center of population. This point is the place on the map where an imaginary, flat, weightless, and rigid map of the county would balance perfectly if all residents were of identical weight. Since distances were computed using a centroid for each county, intracounty moves and moves from abroad were excluded from this analysis because of the inability to compute an estimated distance for them.

[15] The estimated differences in median distance moved for Asians, Hispanics, non-Hispanic Whites, and Blacks were not statistically significant.

Table E.
Intercounty Moves by Distance and Selected Characteristics: 2002 to 2003

Selected characteristics	Number (in thousands)	Percent distribution					Median distance of move (miles)	Mean distance of move (miles)
		Total	Less than 50 miles	50 to 199 miles	200 to 499 miles	500 miles or more		
Total, 1 year and older	**15,356**	**100.0**	**32.3**	**22.2**	**20.7**	**24.9**	**155.3**	**399.2**
Age								
1 to 4 years	1,181	100.0	37.2	21.5	16.1	25.2	106.0	403.8
5 to 9 years	1,103	100.0	34.0	24.2	17.2	24.7	137.7	373.6
10 to 19 years	2,070	100.0	29.2	24.1	20.9	25.8	173.0	390.6
20 to 24 years	2,266	100.0	32.1	24.5	19.5	24.0	138.7	386.3
25 to 29 years	1,997	100.0	34.3	19.9	19.6	26.1	142.9	401.0
30 to 34 years	1,522	100.0	33.7	20.3	21.0	25.0	158.0	395.0
35 to 44 years	2,287	100.0	36.0	21.0	19.9	23.0	128.9	374.0
45 to 54 years	1,418	100.0	30.0	20.5	26.2	23.4	194.7	379.2
55 to 64 years	843	100.0	23.2	22.5	26.8	27.5	251.8	437.0
65 to 84 years	627	100.0	23.8	25.6	23.7	26.9	215.5	426.0
85 years and older	42	100.0	43.2	13.0	22.6	21.2	168.7	446.4
Sex								
Male	7,714	100.0	31.9	22.1	21.1	24.9	157.4	395.4
Female	7,642	100.0	32.6	22.2	20.3	24.9	154.1	389.0
Race and Hispanic Origin								
White alone, not Hispanic	10,262	100.0	32.4	22.6	20.8	24.2	153.0	388.0
Black alone	2,090	100.0	30.8	25.2	21.9	22.1	145.0	334.2
Asian alone	628	100.0	33.7	15.6	16.7	34.0	225.8	552.4
Hispanic (of any race)	2,015	100.0	31.6	20.2	19.9	28.4	179.7	413.9
Nativity								
Native	13,628	100.0	32.3	22.4	21.0	24.3	154.9	387.0
Foreign born	1,727	100.0	31.6	20.3	18.6	29.5	167.0	432.5
Education (25 years and older)								
Total	**8,735**	**100.0**	**32.2**	**21.0**	**22.0**	**24.8**	**164.5**	**394.9**
Not a high school graduate	1,021	100.0	31.8	22.9	21.0	24.3	159.3	385.9
High school graduate	2,534	100.0	32.7	21.3	22.8	23.3	153.6	363.7
Some college or associate degree	2,403	100.0	32.8	22.1	21.6	23.5	157.4	375.4
Bachelor's degree	1,904	100.0	34.2	17.8	22.2	25.8	163.4	423.4
Graduate degree	873	100.0	24.8	21.9	21.8	31.6	238.5	487.2
Poverty Status								
Above poverty level	12,694	100.0	33.2	21.3	20.6	24.9	152.9	397.1
Below poverty level	2,662	100.0	27.9	26.4	21.1	24.7	172.9	368.7

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

educational-attainment groups. Few differences appeared between education groups for moves between 50 and 499 miles. However, within education groups, almost all groups were more likely to have moved less than 50 miles than any other distance category. Only those with a graduate degree were more likely to have moved 500 miles or more (32 percent) than under 50 miles (25 percent). The median distance of move for those with a graduate degree was 240 miles, in contrast with 150 miles for those with just a high school diploma.

REASONS FOR MOVING

In 1998, a question on reason for moving was added to the Current Population Survey to measure individuals' perceived reasons for moving.[16] This question is asked of the householder and all other people 1 year and older who moved during the past year. Only one

[16] For more information on the reason-for-move question, and more detailed results from earlier years, see U.S. Census Bureau, *Current Population Reports*, P23-204, "Why People Move: Exploring the March 2000 Current Population Survey," by Jason Schachter, May 2001.

reason is entered for each mover, with responses to the "other" category recorded verbatim.

Most people move for housing-related reasons.

Among people who changed residence between 2002 and 2003 (see Table F), the highest percentage of people moved for housing-related reasons (51 percent), followed by family-related (26 percent) and work-related reasons (16 percent). Within these major categories, most moved for a "new/better house/apartment" (20 percent), followed by "other family" reasons (13 percent), "other housing" reasons (11 percent), "to own home/not rent" (10 percent), or for a "new job/job transfer" (9 percent). Given the high number of responses included in "other" categories, it is often more meaningful to interpret the data by grouping the responses into the four major categories shown in bold in Table F.

Table F.
Reasons for Moving by Type of Move: 2002 to 2003

(Movers, 1 year and older)

Reason	All movers	Intracounty	Intercounty	From abroad
Total movers (thousands)	**40,093**	**23,468**	**15,356**	**1,269**
Percent	100.0	100.0	100.0	100.0
Family-related reasons	**26.3**	**24.7**	**28.5**	**29.4**
Change in marital status	6.7	6.4	7.1	5.9
To establish own household	7.0	8.8	4.5	4.6
Other family reasons	12.6	9.5	16.8	19.0
Work-related reasons	**15.6**	**6.0**	**28.3**	**38.1**
New job/job transfer	8.8	1.7	18.6	22.6
To look for work/lost job	1.9	0.7	3.0	9.0
Closer to work/easier commute	3.2	2.9	3.9	0.2
Retired	0.3	0.1	0.4	0.6
Other job related reason	1.4	0.6	2.4	5.7
Housing-related reasons	**51.3**	**65.3**	**33.5**	**8.8**
Wanted to own home/not rent	10.2	12.7	7.1	0.5
New/better house/apartment	19.8	26.2	11.3	4.5
Better neighborhood/less crime	3.8	4.7	2.7	0.5
Cheaper housing	6.5	8.2	4.5	0.6
Other housing	11.0	13.5	7.8	2.7
Other reasons	**6.8**	**3.9**	**9.9**	**23.7**
Attend/leave college	2.5	1.1	4.2	9.1
Change of climate	0.4	0.0	1.0	0.5
Health reasons	1.4	1.1	2.0	0.9
Other reason	2.5	1.8	2.7	13.2

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

Long distance moves were more likely to be made for work-related reasons.

The distance moved has been shown to be closely related to the reason for moving. The proportions of intracounty and intercounty moves made for family-related reasons were only slightly different, but those for housing and work-related reasons were dramatically different. Only 6 percent of intracounty movers cited a work-related reason, compared with 28 percent of intercounty movers. The greatest percentage of work-related intercounty movers moved for a new job or a job transfer (19 percent). Conversely, 65 percent of intracounty movers cited a housing-related reason, compared with just 34 percent of intercounty movers. Among housing reasons, the largest percentage point difference between short and long distance movers was for those moving to live in a new or better house or apartment (26 percent and 11 percent, respectively). Movers from abroad were even more likely to have moved to the United States for work-related reasons (38 percent) and much less likely to have moved for housing reasons (9 percent). A large percentage of movers from abroad also moved for "other reasons" (24 percent), over one-third to attend or leave college.

The same patterns emerge by distance of intercounty moves (Figure 5). Moves under 50 miles were predominantly for housing-related reasons (48 percent), while moves of 500 miles or more were predominantly work-related (38 percent). Intermediate distance moves (50 to 499 miles) were likely made for work-related or housing-related reasons.

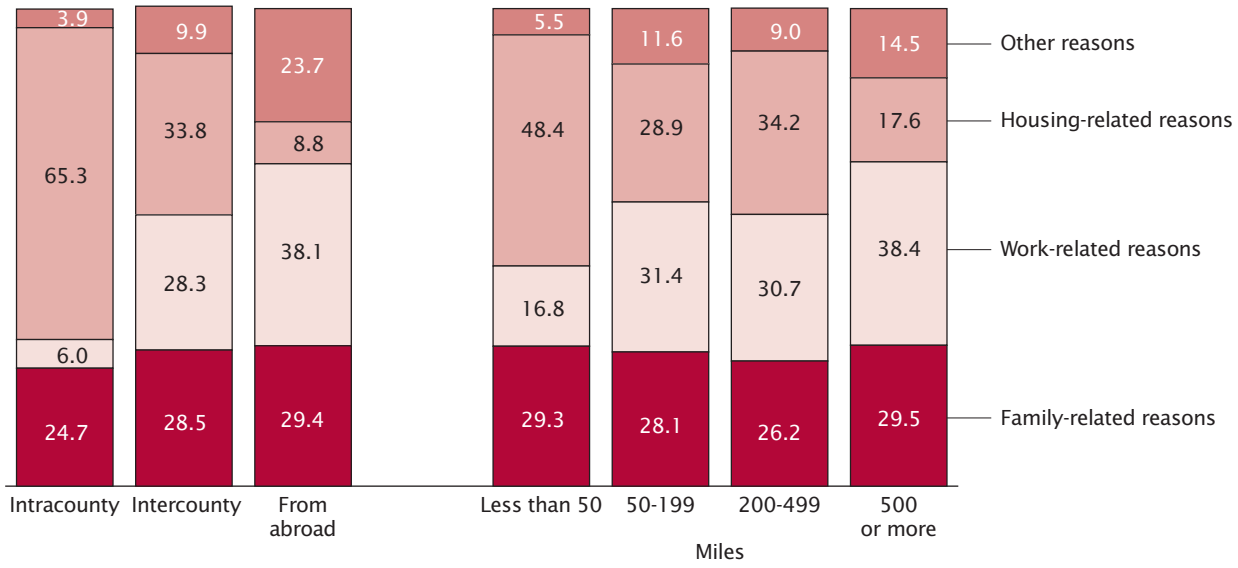
Highly educated movers were more likely to move for work-related reasons, especially for longer distance moves.

As seen in Table G, higher educational attainment increased the likelihood of having moved for work-related reasons. Among all movers, only 13 percent of people with only a high school education moved for work-related reasons, compared with 23 percent of those with a bachelor's degree and 25 percent of those with a master's degree or higher. Similarly, 29 percent of those with a high school education moved for family-related reasons, compared with 21 percent of those with a bachelor's degree. Housing-related reasons remained the most frequent response given by movers, but it was slightly more likely among those with lower levels of educational attainment.

Figure 5.

Reason for Move by Type of Move and Distance of Intercounty Move: 2002 to 2003

(Percent distribution of movers 1 year and older)



Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

Table G.

Reason for Moving by Educational Attainment and Type of Move: 2002 to 2003

(Movers, 18 years and older)

Reason for moving	Total	Less than high school education	High school graduate	Some college or associate degree	Bachelor's degree	Graduate degree
Total movers (thousands)	**29,154**	**4,839**	**8,694**	**8,343**	**5,323**	**1,956**
Percent of movers:	100.0	100.0	100.0	100.0	100.0	100.0
Family-related reasons	25.9	27.9	28.5	26.2	21.3	20.6
Work-related reasons	16.3	12.5	13.4	15.2	22.6	25.3
Housing-related reasons	50.0	53.4	51.4	48.9	47.4	47.0
Other reasons	7.9	6.2	6.7	9.8	8.7	7.1
Intracounty movers	**16,675**	**3,161**	**5,095**	**4,779**	**2,697**	**942**
Percent of movers:	100.0	100.0	100.0	100.0	100.0	100.0
Family-related reasons	25.1	25.8	27.4	25.9	20.3	20.1
Work-related reasons	6.6	6.9	6.3	5.7	8.1	7.7
Housing-related reasons	63.7	63.1	62.2	62.6	67.6	68.4
Other reasons	4.6	4.2	4.1	5.8	4.0	3.8
Intercounty movers	**11,517**	**1,415**	**3,413**	**3,414**	**2,373**	**901**
Percent of movers:	100.0	100.0	100.0	100.0	100.0	100.0
Family-related reasons	27.1	32.3	30.1	27.0	22.4	20.2
Work-related reasons	28.2	19.3	23.0	27.8	36.7	41.0
Housing-related reasons	33.6	39.8	37.3	31.5	28.9	30.3
Other reasons	11.1	8.6	9.7	13.7	12.0	8.5
From abroad	**962**	**262**	**186**	**150**	**253**	**112**
Percent of movers:	100.0	100.0	100.0	100.0	100.0	100.0
Family-related reasons	25.3	29.1	30.8	16.8	21.7	27.1
Work-related reasons	40.1	44.0	31.6	29.4	45.3	47.3
Housing-related reasons	7.9	9.2	11.4	9.2	5.6	2.6
Other reasons	26.7	17.7	26.2	44.6	27.5	23.0

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

Similar relationships appeared among longer distance movers. The likelihood of having moved for a work-related reason followed a positive linear relationship with education, ranging from 19 percent of those with less than a high school diploma to 41 percent of those with a graduate degree. Movers from abroad, however, showed a different pattern by education level. Among this group, 47 percent of those with a graduate degree and 44 percent of those with less than a high school education moved for work-related reasons.[17]

REGIONAL MOVEMENTS

Interstate migration, along with differences in rates of natural increase (births minus deaths), changes the distribution of the population among regions of the country. Table H shows the flows of migrants among the four geographic regions of the United States between 2002 and 2003.

The Midwest and the Northeast experienced net domestic migration loss of population.

As during the 1990s, more people moved away from the Northeast than to it from other regions of the country. Between 2002 and 2003, the Midwest (-101,000) and the Northeast (-98,000) both experienced net domestic migration loss of population, while both the South (125,000) and the West (74,000) had net domestic migration gain of population.[18] Much of the net domestic migration loss was offset, and net domestic migration gain amplified, by movers from abroad.[19] Between 2002 and 2003, the Northeast gained 161,000, the Midwest 179,000, the South 550,000, and the West 380,000 movers from abroad.[20]

Table H.
Migration by Region for the Population 1 Year and Older: 2002 to 2003

(Numbers in thousands)

Residence in 2002 (outmigrants)	Residence in 2003 (inmigrants)				
	Total	Northeast	Midwest	South	West
DOMESTIC MIGRATION[1]					
Total	**2,693**	**385**	**574**	**1,016**	**718**
Northeast	483	*	71	319	93
Midwest	675	62	*	378	235
South	891	198	303	*	390
West	644	125	200	319	*
Net Domestic Migration	0	–98	–101	125	74
INTERNATIONAL MIGRATION					
Movers from abroad[2]	1,270	161	179	550	380

[1]Domestic migration limited to interregional migration.
[2]Data not available on movers to abroad from the United States.

Source: U.S. Census Bureau, Current Population Survey, 2003 Annual Social and Economic Supplement.

SUMMARY

Moving rates have declined slightly in recent years, but geographic mobility remains an important aspect of life in the United States. People with different characteristics have differing likelihoods of having moved during the past year, with some of these differences partially explained by characteristics like age and housing tenure. The type and the distance of move also vary by individual characteristics, and are strongly correlated with the reason behind these moves. Finally, regional migration patterns within the United States remain consistent with past years, with net migration loss in the Northeast.

SOURCE OF DATA

Most estimates in this report are from the Annual Social and Economic Supplement (ASEC) to the 2003 Current Population Survey. Some estimates are based on data collected by the CPS in earlier years. The population represented (the population universe) is the civilian noninstitutionalized population of the United States. Members of the Armed Forces living off post or with their families on post are included if there is at least one civilian adult living in the household. The institutionalized population, which is excluded from the population universe, is composed primarily of the population in correctional institutions and nursing homes (91 percent of the 4.1 million institutionalized people in Census 2000). The Census Bureau conducts the CPS every month, but only collects data on residential mobility in the Annual Social and Economic Supplement. Most of the data from the ASEC were collected in March (with some data collected in February and April), and the data were controlled

[17] The difference between those with a graduate degree and those with less than a high school education was not significantly different.

[18] Among the four regions, only the net migration loss of the Northeast was statistically significant.

[19] Net migration is only calculated for domestic migration since the CPS does not collect information about movers who left the United States.

[20] The Midwest and Northeast were not statistically different from one another.

to independent population estimates for March 2003. The sample size of the ASEC is about 78,000 interviewed households. For annual time series from the CPS, data collected in the 2003 ASEC may be compared with data collected in the March Supplement to the CPS in prior years.

Two significant changes were made to the processing of March 2001 and later ASECs that affect the estimates contained in this report. The first change was the implementation of population controls based on Census 2000, replacing those based on the 1990 Census of Population and Housing. The second was the State Children's Health Insurance (SCHIP) sample expansion. The use of independent survey controls and the SCHIP expansion are explained in more detail in Bureau of Labor Statistics and U.S. Census Bureau, Current Population Survey Technical Paper 63RV, Design and Methodology, TP63RV, Washington DC, March 2002.

ACCURACY OF ESTIMATES

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90-percent confidence level. This means the 90-percent confidence interval for the difference between the estimates being compared does not include zero.

Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. The Census Bureau employs quality control procedures throughout the production process, including the overall design of surveys, the wording of questions, review of the work of interviewers and coders, and statistical review of reports to minimize these errors.

The Current Population Survey weighting procedure uses ratio estimation whereby sample estimates are adjusted to independent estimates of the national population by age, race, sex, and Hispanic origin. This weighting partially corrects for bias due to undercoverage, but biases may still be present when people who are missed by the survey differ from those interviewed in ways other than age, race, sex, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.

For further information on statistical standards and the computation and use of standard errors, go to *www.bls.census.gov/cps/ads/2002/S&A_02.pdf* or contact Rebecca Olson of the Census Bureau Demographic Statistical Methods Division on the Internet at *dsmd.source.and.accuracy@census.gov.*

MORE INFORMATION

A set of detailed tabulations from the 2003 CPS shows more detailed characteristics of movers and nonmovers by type of move for the United States and regions, as well as reason-for-moving data. The electronic version of these tables is available on the Internet at *www.census.gov*, under "subjects A to Z," then "M" for "Migration."

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H. Hopkinsville, Christian County ESRI Demographic Data

Market Profile

Place: 2137918 | **Prepared by Rouse**

	Hopkinsville City, KY	County: 21047 Christian County, KY	State: 21 Kentucky
2000 Total Population	30,089	72,265	4,041,769
2000 Group Quarters	999	6,083	114,804
2006 Total Population	29,586	72,024	4,254,167
2011 Total Population	29,032	71,088	4,429,288
2006 - 2011 Annual Rate	-0.38%	-0.26%	0.81%
2000 Households	12,174	24,857	1,590,647
2000 Average Household Size	2.39	2.66	2.47
2006 Households	12,188	25,174	1,711,552
2006 Average Household Size	2.33	2.62	2.42
2011 Households	12,040	24,971	1,799,504
2011 Average Household Size	2.32	2.6	2.4
2006 - 2011 Annual Rate	-0.24%	-0.16%	1.01%
2000 Families	8,125	18,350	1,104,398
2000 Average Family Size	2.95	3.12	2.97
2006 Families	7,909	18,098	1,154,909
2006 Average Family Size	2.92	3.11	2.94
2011 Families	7,568	17,500	1,181,266
2011 Average Family Size	2.93	3.11	2.94
2006 - 2011 Annual Rate	-0.88%	-0.67%	0.45%
2000 Housing Units	13,260	27,182	1,750,927
Owner Occupied Housing Units	53.2%	50.6%	64.3%
Renter Occupied Housing Units	38.6%	40.9%	26.6%
Vacant Housing Units	8.2%	8.6%	9.2%
2006 Housing Units	13,481	27,935	1,896,059
Owner Occupied Housing Units	53.3%	50.9%	64.7%
Renter Occupied Housing Units	37.1%	39.3%	25.5%
Vacant Housing Units	9.6%	9.9%	9.7%
2011 Housing Units	13,418	27,883	2,004,173
Owner Occupied Housing Units	53.0%	50.4%	64.4%
Renter Occupied Housing Units	36.8%	39.1%	25.4%
Vacant Housing Units	10.3%	10.4%	10.2%
Median Household Income			
2000	$30,344	$31,111	$33,742
2006	$38,277	$38,210	$41,646
2011	$45,269	$44,710	$49,150
Median Home Value			
2000	$72,255	$71,298	$79,560
2006	$94,294	$92,058	$104,805
2011	$115,285	$112,240	$131,021
Per Capita Income			
2000	$15,796	$14,611	$18,093
2006	$20,619	$17,755	$23,077
2011	$25,013	$21,129	$28,203
Median Age			
2000	35.1	27.9	35.9
2006	36.4	28.5	37.5
2011	37.5	28.9	38.8

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

	Hopkinsville City, KY	Christian County, KY	State: 21 Kentucky
2000 Households by Income			
Household Income Base	12,197	24,887	1,591,739
< $15,000	25.5%	20.0%	22.3%
$15,000 - $24,999	15.4%	18.3%	15.4%
$25,000 - $34,999	14.7%	17.0%	13.8%
$35,000 - $49,999	16.7%	18.7%	16.4%
$50,000 - $74,999	17.6%	16.4%	17.2%
$75,000 - $99,999	5.5%	5.3%	7.7%
$100,000 - $149,999	3.1%	3.0%	4.6%
$150,000 - $199,999	0.6%	0.5%	1.2%
$200,000 +	0.8%	0.8%	1.4%
Average Household Income	$38,583	$38,967	$45,246
2006 Households by Income			
Household Income Base	12,189	25,174	1,711,540
< $15,000	19.9%	15.5%	17.2%
$15,000 - $24,999	14.5%	15.4%	13.6%
$25,000 - $34,999	11.9%	14.9%	11.9%
$35,000 - $49,999	15.5%	18.7%	15.3%
$50,000 - $74,999	20.7%	19.9%	19.1%
$75,000 - $99,999	7.7%	7.2%	9.5%
$100,000 - $149,999	7.2%	6.4%	9.0%
$150,000 - $199,999	1.0%	0.8%	1.9%
$200,000 +	1.4%	1.1%	2.3%
Average Household Income	$49,278	$48,161	$56,602
2011 Households by Income			
Household Income Base	12,039	24,971	1,799,492
< $15,000	16.5%	12.8%	14.2%
$15,000 - $24,999	11.0%	11.4%	11.1%
$25,000 - $34,999	11.7%	13.5%	11.1%
$35,000 - $49,999	15.0%	18.2%	14.4%
$50,000 - $74,999	18.9%	20.1%	17.9%
$75,000 - $99,999	13.0%	12.1%	12.4%
$100,000 - $149,999	9.8%	8.5%	12.4%
$150,000 - $199,999	2.2%	1.8%	3.1%
$200,000 +	2.0%	1.5%	3.5%
Average Household Income	$59,481	$57,215	$68,625
2000 Owner Occupied HUs by Value			
Total	7,055	13,742	1,125,298
< $50,000	25.3%	26.5%	27.3%
$50,000 - $99,999	51.2%	49.1%	38.9%
$100,000 - $149,999	14.6%	14.2%	18.2%
$150,000 - $199,999	5.0%	5.1%	7.9%
$200,000 - $299,999	2.5%	2.9%	5.1%
$300,000 - $499,999	1.1%	1.3%	1.9%
$500,000 - $999,999	0.3%	0.8%	0.6%
$1,000,000+	0.0%	0.1%	0.2%
Average Home Value	$85,328	$89,645	$98,652
2000 Specified Renter Occupied HUs by Contract Rent			
Total	5,135	10,884	449,410
With Cash Rent	96.4%	74.8%	90.1%
No Cash Rent	3.6%	25.2%	9.9%
Median Rent	$345	$362	$366
Average Rent	$330	$356	$377

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Place: 2137918 **Prepared by Rouse**

	Hopkinsville City, KY	County: 21047 Christian County, KY	State: 21 Kentucky
2000 Population by Age			
Total	30,089	72,265	4,041,769
0 - 4	7.4%	9.9%	6.6%
5 - 9	7.5%	8.3%	6.9%
10 - 14	7.3%	6.6%	6.9%
15 - 19	7.0%	7.1%	7.2%
20 - 24	6.9%	12.2%	7.0%
25 - 34	13.7%	17.6%	14.1%
35 - 44	14.6%	12.5%	15.9%
45 - 54	12.1%	9.3%	13.8%
55 - 64	8.7%	6.7%	9.2%
65 - 74	7.6%	5.2%	6.8%
75 - 84	5.1%	3.3%	4.3%
85+	2.2%	1.2%	1.4%
18+	73.6%	71.7%	75.4%
2006 Population by Age			
Total	29,585	72,024	4,254,167
0 - 4	7.4%	10.1%	6.6%
5 - 9	6.9%	7.9%	6.4%
10 - 14	7.3%	6.6%	6.5%
15 - 19	6.3%	6.4%	6.5%
20 - 24	6.2%	12.0%	6.8%
25 - 34	14.1%	17.8%	13.8%
35 - 44	13.5%	11.7%	14.6%
45 - 54	13.4%	10.1%	14.9%
55 - 64	9.7%	7.6%	11.2%
65 - 74	7.6%	5.3%	6.8%
75 - 84	5.2%	3.3%	4.3%
85+	2.4%	1.4%	1.6%
18+	75.4%	72.9%	76.8%
2011 Population by Age			
Total	29,032	71,088	4,429,288
0 - 4	7.3%	10.1%	6.5%
5 - 9	6.9%	7.7%	6.1%
10 - 14	7.2%	6.8%	6.6%
15 - 19	6.7%	6.9%	6.5%
20 - 24	6.0%	11.7%	6.4%
25 - 34	12.7%	16.5%	12.8%
35 - 44	13.2%	11.4%	13.8%
45 - 54	13.8%	10.4%	15.2%
55 - 64	11.4%	8.5%	12.9%
65 - 74	7.0%	5.2%	7.0%
75 - 84	5.3%	3.3%	4.3%
85+	2.6%	1.5%	1.8%
18+	75.4%	72.6%	77.0%
2000 Population by Sex			
Males	46.8%	51.6%	48.9%
Females	53.2%	48.4%	51.1%
2006 Population by Sex			
Males	47.1%	51.8%	49.1%
Females	52.9%	48.2%	50.9%
2011 Population by Sex			
Males	47.2%	51.9%	49.2%
Females	52.8%	48.1%	50.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Place: 2137918 | Prepared by Rouse

	Hopkinsville City, KY	County: 21047 Christian County, KY	State: 21 Kentucky
2000 Population by Race/Ethnicity			
Total	30,089	72,265	4,041,769
White Alone	66.1%	69.9%	90.1%
Black Alone	30.9%	23.7%	7.3%
American Indian Alone	0.2%	0.5%	0.2%
Asian or Pacific Islander Alone	0.8%	1.2%	0.8%
Some Other Race Alone	0.6%	2.2%	0.6%
Two or More Races	1.4%	2.4%	1.1%
Hispanic Origin	1.7%	4.8%	1.5%
Diversity Index	48.6	50.5	20.7
2006 Population by Race/Ethnicity			
Total	29,586	72,024	4,254,167
White Alone	65.2%	68.0%	89.3%
Black Alone	31.1%	24.1%	7.5%
American Indian Alone	0.3%	0.6%	0.2%
Asian or Pacific Islander Alone	1.2%	1.6%	1.1%
Some Other Race Alone	0.8%	3.0%	0.8%
Two or More Races	1.5%	2.7%	1.2%
Hispanic Origin	2.3%	6.5%	2.1%
Diversity Index	50.1	54.3	23.0
2011 Population by Race/Ethnicity			
Total	29,032	71,088	4,429,288
White Alone	63.9%	66.3%	88.6%
Black Alone	31.6%	24.2%	7.6%
American Indian Alone	0.3%	0.6%	0.3%
Asian or Pacific Islander Alone	1.5%	2.0%	1.4%
Some Other Race Alone	1.1%	3.8%	0.9%
Two or More Races	1.6%	2.9%	1.3%
Hispanic Origin	3.0%	8.2%	2.6%
Diversity Index	52.1	57.6	24.9
2000 Population 3+ by School Enrollment			
Total	28,770	67,624	3,881,731
Enrolled in Nursery/Preschool	1.8%	2.1%	1.6%
Enrolled in Kindergarten	1.6%	1.7%	1.4%
Enrolled in Grade 1-8	12.3%	12.7%	11.8%
Enrolled in Grade 9-12	6.8%	5.5%	5.8%
Enrolled in College	3.6%	4.6%	4.5%
Enrolled in Grad/Prof School	0.5%	0.3%	0.8%
Not Enrolled in School	73.4%	73.0%	74.0%
2000 Population 25+ by Educational Attainment			
Total	19,295	40,344	2,646,397
Less than 9th Grade	10.1%	10.2%	11.7%
9th - 12th Grade, No Diploma	13.8%	12.6%	14.2%
High School Graduate	32.2%	33.4%	33.6%
Some College, No Degree	21.3%	24.3%	18.5%
Associate Degree	6.6%	7.1%	4.9%
Bachelor's Degree	9.6%	7.7%	10.3%
Master's/Prof/Doctorate Degree	6.3%	4.8%	6.9%

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

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

	Hopkinsville City, KY	County: 21047 Christian County, KY	State: 21 Kentucky
2000 Population 15+ by Sex and Marital Status			
Total	23,537	54,370	3,217,167
Females	54.7%	48.3%	51.8%
Never Married	11.0%	8.3%	10.2%
Married, not Separated	27.2%	29.1%	28.5%
Married, Separated	2.0%	1.4%	1.1%
Widowed	7.1%	4.6%	6.0%
Divorced	7.4%	4.9%	6.1%
Males	45.3%	51.7%	48.2%
Never Married	11.3%	15.8%	12.5%
Married, not Separated	26.5%	29.7%	28.9%
Married, Separated	0.8%	0.8%	0.7%
Widowed	1.6%	1.1%	1.2%
Divorced	5.1%	4.3%	4.9%
2000 Population 16+ by Employment Status			
Total	23,105	53,581	3,161,542
In Labor Force	58.5%	66.6%	60.9%
Civilian Employed	52.9%	45.1%	56.9%
Civilian Unemployed	3.1%	3.3%	3.5%
In Armed Forces	2.6%	18.2%	0.6%
Not in Labor Force	41.5%	33.4%	39.1%
2006 Civilian Population 16+ in Labor Force			
Civilian Employed	91.6%	88.3%	92.0%
Civilian Unemployed	8.4%	11.7%	8.0%
2011 Civilian Population 16+ in Labor Force			
Civilian Employed	91.6%	88.3%	92.0%
Civilian Unemployed	8.4%	11.7%	8.0%
2000 Females 16+ by Employment Status and Age of Children			
Total	12,647	25,822	1,638,529
Own Children < 6 Only	9.8%	14.2%	8.0%
Employed/in Armed Forces	5.4%	6.1%	4.6%
Unemployed	0.8%	1.2%	0.4%
Not in Labor Force	3.6%	6.9%	2.9%
Own Children <6 and 6-17	5.0%	8.4%	5.8%
Employed/in Armed Forces	3.2%	4.5%	3.3%
Unemployed	0.2%	0.4%	0.2%
Not in Labor Force	1.6%	3.5%	2.3%
Own Children 6-17 Only	17.5%	17.6%	17.8%
Employed/in Armed Forces	13.3%	12.9%	12.2%
Unemployed	0.8%	0.9%	0.6%
Not in Labor Force	3.4%	3.8%	4.9%
No Own Children <18	67.7%	59.8%	68.5%
Employed/in Armed Forces	27.6%	26.8%	31.2%
Unemployed	1.3%	1.6%	1.9%
Not in Labor Force	38.9%	31.4%	35.5%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Place: 2137918 | Prepared by Rouse

	Hopkinsville City, KY	County: 21047 Christian County, KY	State: 21 Kentucky
2006 Employed Population 16+ by Industry			
Total	12,448	25,348	1,865,531
Agriculture/Mining	1.2%	2.9%	3.0%
Construction	5.6%	7.5%	8.5%
Manufacturing	16.8%	16.2%	13.7%
Wholesale Trade	2.9%	2.9%	3.4%
Retail Trade	14.3%	13.3%	13.2%
Transportation/Utilities	3.8%	4.4%	5.7%
Information	0.8%	0.8%	1.5%
Finance/Insurance/Real Estate	5.7%	4.8%	5.5%
Services	43.5%	41.6%	41.1%
Public Administration	5.4%	5.6%	4.6%
2006 Employed Population 16+ by Occupation			
Total	12,447	25,348	1,865,531
White Collar	54.0%	51.4%	55.7%
Management/Business/Financial	11.4%	11.0%	11.7%
Professional	18.4%	16.8%	19.4%
Sales	10.7%	9.6%	10.0%
Administrative Support	13.5%	14.0%	14.6%
Services	18.9%	18.1%	15.1%
Blue Collar	27.1%	30.5%	29.2%
Farming/Forestry/Fishing	0.3%	0.6%	0.5%
Construction/Extraction	5.0%	6.8%	7.9%
Installation/Maintenance/Repair	3.5%	4.2%	4.3%
Production	12.2%	11.8%	9.0%
Transportation/Material Moving	6.1%	7.0%	7.6%
2000 Workers 16+ by Means of Transportation to Work			
Total	12,506	33,000	1,781,733
Drove Alone - Car, Truck, or Van	80.9%	74.0%	80.2%
Carpooled - Car, Truck, or Van	13.0%	13.9%	12.6%
Public Transportation	0.6%	0.6%	1.2%
Walked	2.3%	7.2%	2.4%
Other Means	1.5%	1.8%	0.9%
Worked at Home	1.7%	2.5%	2.7%
2000 Workers 16+ by Travel Time to Work			
Total	12,506	33,000	1,781,733
Did not Work at Home	98.3%	97.5%	97.3%
Less than 5 minutes	3.9%	6.5%	3.8%
5 to 9 minutes	20.1%	17.8%	11.8%
10 to 19 minutes	50.0%	43.0%	33.2%
20 to 24 minutes	6.7%	11.0%	14.7%
25 to 34 minutes	9.6%	10.7%	17.4%
35 to 44 minutes	2.4%	2.2%	4.8%
45 to 59 minutes	1.8%	2.6%	5.8%
60 to 89 minutes	2.4%	2.2%	3.5%
90 or more minutes	1.5%	1.6%	2.4%
Worked at Home	1.7%	2.5%	2.7%
Average Travel Time to Work (in min)	16.9	17.9	23.5
2000 Households by Vehicles Available			
Total	12,215	24,857	1,590,647
None	13.1%	9.7%	9.3%
1	39.1%	35.8%	33.3%
2	35.2%	39.6%	39.4%
3	9.9%	11.2%	13.5%
4	2.0%	2.7%	3.4%
5+	0.7%	1.1%	1.2%
Average Number of Vehicles Available	1.5	1.7	1.7

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006.

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	Place: 2137918 Hopkinsville City, KY	County: 21047 Christian County, KY	Prepared by Rouse State: 21 Kentucky
2000 Households by Type			
Total	12,174	24,857	1,590,647
Family Households	66.7%	73.8%	69.4%
Married-couple Family	45.1%	57.0%	53.9%
With Related Children	19.7%	31.0%	24.8%
Other Family (No Spouse)	21.7%	16.9%	15.5%
With Related Children	15.5%	12.4%	10.1%
Nonfamily Households	33.3%	26.2%	30.6%
Householder Living Alone	29.7%	22.5%	26.0%
Householder Not Living Alone	3.5%	3.7%	4.5%
Households with Related Children	35.3%	43.4%	34.9%
Households with Persons 65+	26.0%	19.7%	22.8%
2000 Households by Size			
Total	12,174	24,857	1,590,647
1 Person Household	29.7%	22.5%	26.0%
2 Person Household	32.5%	30.8%	33.9%
3 Person Household	17.8%	20.4%	18.4%
4 Person Household	12.7%	16.2%	14.0%
5 Person Household	5.0%	6.9%	5.3%
6 Person Household	1.4%	2.2%	1.6%
7+ Person Household	0.8%	1.1%	0.7%
2000 Households by Year Householder Moved In			
Total	12,215	24,857	1,590,647
Moved in 1999 to March 2000	24.9%	29.9%	19.8%
Moved in 1995 to 1998	27.6%	28.3%	28.1%
Moved in 1990 to 1994	15.1%	13.1%	16.2%
Moved in 1980 to 1989	13.7%	11.6%	15.3%
Moved in 1970 to 1979	9.5%	8.8%	10.5%
Moved in 1969 or Earlier	9.1%	8.3%	10.2%
Median Year Householder Moved In	1995	1996	1994
2000 Housing Units by Units in Structure			
Total	13,283	27,182	1,750,927
1, Detached	71.8%	62.1%	66.0%
1, Attached	1.8%	5.9%	2.1%
2	4.9%	4.8%	3.2%
3 or 4	6.0%	5.6%	4.1%
5 to 9	6.0%	6.8%	4.3%
10 to 19	3.2%	2.3%	3.1%
20+	2.3%	1.5%	2.9%
Mobile Home	4.0%	10.9%	14.1%
Other	0.0%	0.0%	0.1%
2000 Housing Units by Year Structure Built			
Total	13,283	27,182	1,750,927
1999 to March 2000	2.0%	3.8%	3.0%
1995 to 1998	6.8%	11.3%	9.5%
1990 to 1994	6.2%	7.8%	8.6%
1980 to 1989	12.6%	13.3%	14.8%
1970 to 1979	20.2%	19.3%	20.0%
1969 or Earlier	52.3%	44.6%	44.1%
Median Year Structure Built	1969	1973	1973

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

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Place: 2137918

Hopkinsville City, KY | **County: 21047 Christian County, KY** | **State: 21 Kentucky**

Top 3 Tapestry Segments

1.	Modest Income Homes	Military Proximity	Southern Satellites
2.	Cozy and Comfortable	Modest Income Homes	Rural Bypasses
3.	Great Expectations	Rooted Rural	Rooted Rural

2006 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total $	$17,373,903	$35,126,667	$2,681,603,653
Average Spent	$1,425.49	$1,395.36	$1,566.77
Spending Potential Index	52	51	58
Computers & Accessories: Total $	$2,164,353	$4,467,730	$341,232,498
Average Spent	$177.58	$177.47	$199.37
Spending Potential Index	69	69	78
Education: Total $	$9,986,990	$21,066,815	$1,462,628,322
Average Spent	$819.41	$836.85	$854.56
Spending Potential Index	72	74	76
Entertainment/Recreation: Total $	$27,975,973	$57,001,797	$4,616,563,757
Average Spent	$2,295.37	$2,264.31	$2,697.30
Spending Potential Index	69	68	82
Food at Home: Total $	$43,265,950	$89,504,787	$7,063,891,966
Average Spent	$3,549.88	$3,555.45	$4,127.19
Spending Potential Index	72	72	84
Food Away from Home: Total $	$29,103,225	$59,758,733	$4,609,157,875
Average Spent	$2,387.86	$2,373.83	$2,692.97
Spending Potential Index	72	71	81
Health Care: Total $	$33,509,574	$65,574,754	$5,567,151,829
Average Spent	$2,749.39	$2,604.86	$3,252.69
Spending Potential Index	75	71	88
HH Furnishings & Equipment: Total $	$16,101,304	$32,407,200	$2,616,221,545
Average Spent	$1,321.08	$1,287.33	$1,528.57
Spending Potential Index	60	58	69
Investments: Total $	$34,489,124	$54,015,347	$4,646,216,585
Average Spent	$2,829.76	$2,145.68	$2,714.62
Spending Potential Index	61	46	58
Retail Goods: Total $	$216,520,517	$452,525,327	$36,439,563,742
Average Spent	$17,765.06	$17,975.90	$21,290.36
Spending Potential Index	68	69	82
Shelter: Total $	$117,944,663	$234,195,360	$18,392,813,361
Average Spent	$9,677.11	$9,303.07	$10,746.28
Spending Potential Index	68	65	75
TV/Video/Sound Equipment:Total $	$9,722,149	$19,662,543	$1,522,986,797
Average Spent	$797.68	$781.07	$889.83
Spending Potential Index	73	72	81
Travel: Total $	$15,169,420	$29,324,900	$2,380,112,931
Average Spent	$1,244.62	$1,164.89	$1,390.62
Spending Potential Index	70	65	78
Vehicle Maintenance & Repairs: Total $	$9,092,984	$18,986,088	$1,498,160,940
Average Spent	$746.06	$754.19	$875.32
Spending Potential Index	70	70	82

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.
Source: Expenditure data are derived from the 2001, 2002 and 2003 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2006 and 2011.

I. Attucks / Eastside ESRI Demographic Data

Market Profile

Attucks / Eastside | **Prepared by Rouse**

Latitude: 36.8656
Longitude: -87.4682

Hopkinsville, KY
Area: 1

2000 Total Population	1,625
2000 Group Quarters	101
2006 Total Population	1,609
2011 Total Population	1,583
2006 - 2011 Annual Rate	-0.33%
2000 Households	630
2000 Average Household Size	2.42
2006 Households	639
2006 Average Household Size	2.36
2011 Households	633
2011 Average Household Size	2.34
2006 - 2011 Annual Rate	-0.19%
2000 Families	371
2000 Average Family Size	3.19
2006 Families	360
2006 Average Family Size	3.17
2011 Families	343
2011 Average Family Size	3.18
2006 - 2011 Annual Rate	-0.96%
2000 Housing Units	760
Owner Occupied Housing Units	34.5%
Renter Occupied Housing Units	48.8%
Vacant Housing Units	16.7%
2006 Housing Units	776
Owner Occupied Housing Units	34.8%
Renter Occupied Housing Units	47.6%
Vacant Housing Units	17.7%
2011 Housing Units	773
Owner Occupied Housing Units	34.7%
Renter Occupied Housing Units	47.2%
Vacant Housing Units	18.1%
Median Household Income	
2000	$17,638
2006	$21,222
2011	$25,231
Median Home Value	
2000	$38,426
2006	$47,584
2011	$57,727
Per Capita Income	
2000	$9,827
2006	$13,772
2011	$16,002
Median Age	
2000	35.2
2006	35.0
2011	35.6

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude:	**36.8656**	**hopkinsville, KY**	
Longitude:	**-87.4682**	**Area: 1**	

2000 Households by Income	
Household Income Base	649
< $15,000	46.1%
$15,000 - $24,999	14.8%
$25,000 - $34,999	17.4%
$35,000 - $49,999	5.5%
$50,000 - $74,999	9.1%
$75,000 - $99,999	2.3%
$100,000 - $149,999	3.9%
$150,000 - $199,999	0.2%
$200,000 +	0.8%
Average Household Income	$27,003

2006 Households by Income	
Household Income Base	639
< $15,000	40.8%
$15,000 - $24,999	14.6%
$25,000 - $34,999	16.7%
$35,000 - $49,999	9.7%
$50,000 - $74,999	9.9%
$75,000 - $99,999	2.5%
$100,000 - $149,999	4.1%
$150,000 - $199,999	1.1%
$200,000 +	0.6%
Average Household Income	$32,489

2011 Households by Income	
Household Income Base	633
< $15,000	35.5%
$15,000 - $24,999	14.1%
$25,000 - $34,999	12.8%
$35,000 - $49,999	17.4%
$50,000 - $74,999	8.2%
$75,000 - $99,999	5.4%
$100,000 - $149,999	3.9%
$150,000 - $199,999	1.6%
$200,000 +	1.1%
Average Household Income	$37,542

2000 Owner Occupied HUs by Value	
Total	250
< $50,000	68.8%
$50,000 - $99,999	26.8%
$100,000 - $149,999	4.4%
$150,000 - $199,999	0.0%
$200,000 - $299,999	0.0%
$300,000 - $499,999	0.0%
$500,000 - $999,999	0.0%
$1,000,000+	0.0%
Average Home Value	$46,060

2000 Specified Renter Occupied HUs by Contract Rent	
Total	425
With Cash Rent	91.1%
No Cash Rent	8.9%
Median Rent	$220
Average Rent	$214

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude:	**36.8656**	**hopkinsville, KY**	
Longitude:	**-87.4682**	**Area: 1**	

2000 Population by Age	
Total	1,626
0 - 4	7.2%
5 - 9	9.4%
10 - 14	7.0%
15 - 19	8.5%
20 - 24	6.8%
25 - 34	10.8%
35 - 44	15.9%
45 - 54	11.6%
55 - 64	8.4%
65 - 74	7.8%
75 - 84	4.6%
85+	2.0%
18+	70.9%
2006 Population by Age	
Total	1,610
0 - 4	7.6%
5 - 9	6.6%
10 - 14	10.4%
15 - 19	6.0%
20 - 24	6.8%
25 - 34	12.5%
35 - 44	12.4%
45 - 54	15.1%
55 - 64	8.7%
65 - 74	7.8%
75 - 84	3.9%
85+	2.2%
18+	73.6%
2011 Population by Age	
Total	1,584
0 - 4	7.0%
5 - 9	7.5%
10 - 14	7.3%
15 - 19	9.8%
20 - 24	5.2%
25 - 34	12.6%
35 - 44	9.8%
45 - 54	16.4%
55 - 64	12.0%
65 - 74	5.7%
75 - 84	4.7%
85+	2.0%
18+	75.1%
2000 Population by Sex	
Males	47.3%
Females	52.7%
2006 Population by Sex	
Males	48.1%
Females	51.9%
2011 Population by Sex	
Males	48.0%
Females	52.0%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude:	**36.8656**	**hopkinsville, KY**
Longitude:	**-87.4682**	**Area: 1**

2000 Population by Race/Ethnicity

Total	1,625
White Alone	12.2%
Black Alone	85.9%
American Indian Alone	0.1%
Asian or Pacific Islander Alone	0.1%
Some Other Race Alone	0.7%
Two or More Races	0.9%
Hispanic Origin	2.0%
Diversity Index	27.6

2006 Population by Race/Ethnicity

Total	1,608
White Alone	11.9%
Black Alone	85.9%
American Indian Alone	0.1%
Asian or Pacific Islander Alone	0.1%
Some Other Race Alone	0.9%
Two or More Races	1.1%
Hispanic Origin	2.5%
Diversity Index	28.4

2011 Population by Race/Ethnicity

Total	1,582
White Alone	11.6%
Black Alone	86.0%
American Indian Alone	0.1%
Asian or Pacific Islander Alone	0.2%
Some Other Race Alone	0.9%
Two or More Races	1.1%
Hispanic Origin	3.0%
Diversity Index	29.1

2000 Population 3+ by School Enrollment

Total	1,720
Enrolled in Nursery/Preschool	1.5%
Enrolled in Kindergarten	2.7%
Enrolled in Grade 1-8	12.5%
Enrolled in Grade 9-12	8.3%
Enrolled in College	4.4%
Enrolled in Grad/Prof School	0.9%
Not Enrolled in School	69.7%

2000 Population 25+ by Educational Attainment

Total	1,044
Less than 9th Grade	19.9%
9th - 12th Grade, No Diploma	17.2%
High School Graduate	31.5%
Some College, No Degree	18.6%
Associate Degree	4.8%
Bachelor's Degree	6.9%
Master's/Prof/Doctorate Degree	1.1%

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

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

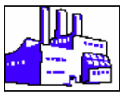
Market Profile

Prepared by Rouse

Latitude: 36.8656 **hopkinsville, KY**
Longitude: -87.4682 **Area: 1**

2000 Population 15+ by Sex and Marital Status

Total	1,367
Females	56.0%
Never Married	22.5%
Married, not Separated	13.3%
Married, Separated	3.6%
Widowed	7.6%
Divorced	9.0%
Males	44.0%
Never Married	25.7%
Married, not Separated	12.0%
Married, Separated	0.4%
Widowed	1.5%
Divorced	4.4%



2000 Population 16+ by Employment Status

Total	1,345
In Labor Force	51.4%
Civilian Employed	43.8%
Civilian Unemployed	7.3%
In Armed Forces	0.4%
Not in Labor Force	48.6%

2006 Civilian Population 16+ in Labor Force

Civilian Employed	79.3%
Civilian Unemployed	20.7%

2011 Civilian Population 16+ in Labor Force

Civilian Employed	79.2%
Civilian Unemployed	20.8%

2000 Females 16+ by Employment Status and Age of Children

Total	754
Own Children < 6 Only	7.8%
Employed/in Armed Forces	3.1%
Unemployed	2.0%
Not in Labor Force	2.8%
Own Children <6 and 6-17	6.4%
Employed/in Armed Forces	3.2%
Unemployed	1.3%
Not in Labor Force	1.9%
Own Children 6-17 Only	16.7%
Employed/in Armed Forces	11.7%
Unemployed	1.9%
Not in Labor Force	3.2%
No Own Children <18	69.1%
Employed/in Armed Forces	19.0%
Unemployed	4.0%
Not in Labor Force	46.2%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Latitude: 36.8656 **hopkinsville, KY**
Longitude: -87.4682 **Area: 1**

2006 Employed Population 16+ by Industry	
Total	493
Agriculture/Mining	3.2%
Construction	2.6%
Manufacturing	26.4%
Wholesale Trade	3.2%
Retail Trade	6.9%
Transportation/Utilities	2.0%
Information	1.0%
Finance/Insurance/Real Estate	0.4%
Services	49.9%
Public Administration	4.3%

2006 Employed Population 16+ by Occupation	
Total	491
White Collar	27.1%
Management/Business/Financial	5.7%
Professional	12.2%
Sales	1.0%
Administrative Support	8.1%
Services	33.2%
Blue Collar	39.7%
Farming/Forestry/Fishing	1.2%
Construction/Extraction	4.1%
Installation/Maintenance/Repair	1.2%
Production	19.3%
Transportation/Material Moving	13.8%

2000 Workers 16+ by Means of Transportation to Work	
Total	583
Drove Alone - Car, Truck, or Van	63.6%
Carpooled - Car, Truck, or Van	16.1%
Public Transportation	5.5%
Walked	11.1%
Other Means	2.2%
Worked at Home	1.4%

2000 Workers 16+ by Travel Time to Work	
Total	582
Did not Work at Home	98.6%
Less than 5 minutes	6.2%
5 to 9 minutes	21.3%
10 to 19 minutes	44.7%
20 to 24 minutes	7.9%
25 to 34 minutes	8.1%
35 to 44 minutes	5.2%
45 to 59 minutes	4.8%
60 to 89 minutes	0.3%
90 or more minutes	0.2%
Worked at Home	1.4%
Average Travel Time to Work (in min)	15.0

2000 Households by Vehicles Available	
Total	676
None	42.6%
1	34.0%
2	14.6%
3	6.8%
4	1.2%
5+	0.7%
Average Number of Vehicles Available	0.9

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006.

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Latitude: 36.8656 **hopkinsville, KY**
Longitude: -87.4682 **Area: 1**

2000 Households by Type

Total	630
Family Households	58.9%
Married-couple Family	21.7%
With Related Children	10.6%
Other Family (No Spouse)	37.1%
With Related Children	25.6%
Nonfamily Households	41.1%
Householder Living Alone	37.3%
Householder Not Living Alone	3.8%
Households with Related Children	36.2%
Households with Persons 65+	29.7%

2000 Households by Size

Total	630
1 Person Household	37.3%
2 Person Household	25.4%
3 Person Household	16.5%
4 Person Household	9.7%
5 Person Household	7.8%
6 Person Household	1.3%
7+ Person Household	2.1%

2000 Households by Year Householder Moved In

Total	676
Moved in 1999 to March 2000	26.0%
Moved in 1995 to 1998	25.1%
Moved in 1990 to 1994	16.6%
Moved in 1980 to 1989	10.1%
Moved in 1970 to 1979	8.1%
Moved in 1969 or Earlier	14.1%
Median Year Householder Moved In	1995

2000 Housing Units by Units in Structure

Total	808
1, Detached	76.4%
1, Attached	3.7%
2	7.1%
3 or 4	8.3%
5 to 9	3.8%
10 to 19	0.7%
20+	0.0%
Mobile Home	0.0%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	809
1999 to March 2000	0.0%
1995 to 1998	2.8%
1990 to 1994	3.0%
1980 to 1989	1.6%
1970 to 1979	5.6%
1969 or Earlier	87.0%
Median Year Structure Built	1957

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

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Latitude: 36.8656
Longitude: -87.4682

hopkinsville, KY
Area: 1

Top 3 Tapestry Segments

1. Modest Income Homes
2. Metro City Edge

2006 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total $	$619,688
Average Spent	$969.78
Spending Potential Index	36
Computers & Accessories: Total $	$70,023
Average Spent	$109.58
Spending Potential Index	43
Education: Total $	$299,659
Average Spent	$468.95
Spending Potential Index	41
Entertainment/Recreation: Total $	$930,435
Average Spent	$1,456.08
Spending Potential Index	44
Food at Home: Total $	$1,590,718
Average Spent	$2,489.39
Spending Potential Index	51
Food Away from Home: Total $	$1,040,590
Average Spent	$1,628.47
Spending Potential Index	49
Health Care: Total $	$1,219,218
Average Spent	$1,908.01
Spending Potential Index	52
HH Furnishings & Equipment: Total $	$532,042
Average Spent	$832.62
Spending Potential Index	38
Investments: Total $	$1,148,427
Average Spent	$1,797.23
Spending Potential Index	38
Retail Goods: Total $	$7,582,843
Average Spent	$11,866.73
Spending Potential Index	46
Shelter: Total $	$4,009,993
Average Spent	$6,275.42
Spending Potential Index	44
TV/Video/Sound Equipment:Total $	$353,573
Average Spent	$553.32
Spending Potential Index	51
Travel: Total $	$489,536
Average Spent	$766.10
Spending Potential Index	43
Vehicle Maintenance & Repairs: Total $	$315,287
Average Spent	$493.41
Spending Potential Index	46

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.
Source: Expenditure data are derived from the 2001, 2002 and 2003 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2006 and 2011.

J. Canton ESRI Demographic Data

Market Profile

Canton Neighborhood
Hopkinsville, KY

Prepared by Rouse

Latitude: 36.8619
Longitude: -87.4943

Area: 1

2000 Total Population	1,254
2000 Group Quarters	91
2006 Total Population	1,179
2011 Total Population	1,136
2006 - 2011 Annual Rate	-0.74%
2000 Households	536
2000 Average Household Size	2.17
2006 Households	508
2006 Average Household Size	2.12
2011 Households	492
2011 Average Household Size	2.11
2006 - 2011 Annual Rate	-0.64%
2000 Families	275
2000 Average Family Size	3.08
2006 Families	249
2006 Average Family Size	3.06
2011 Families	229
2011 Average Family Size	3.09
2006 - 2011 Annual Rate	-1.66%
2000 Housing Units	582
Owner Occupied Housing Units	37.0%
Renter Occupied Housing Units	54.9%
Vacant Housing Units	8.1%
2006 Housing Units	571
Owner Occupied Housing Units	36.9%
Renter Occupied Housing Units	52.1%
Vacant Housing Units	11.0%
2011 Housing Units	561
Owner Occupied Housing Units	36.0%
Renter Occupied Housing Units	51.7%
Vacant Housing Units	12.3%
Median Household Income	
2000	$29,367
2006	$38,784
2011	$46,817
Median Home Value	
2000	$61,364
2006	$77,692
2011	$93,500
Per Capita Income	
2000	$16,068
2006	$20,019
2011	$23,918
Median Age	
2000	33.3
2006	34.4
2011	36.0

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude: 36.8619
Longitude: -87.4943 **Area: 1**

2000 Households by Income	
Household Income Base	523
< $15,000	31.5%
$15,000 - $24,999	9.8%
$25,000 - $34,999	15.1%
$35,000 - $49,999	16.1%
$50,000 - $74,999	21.4%
$75,000 - $99,999	3.6%
$100,000 - $149,999	1.9%
$150,000 - $199,999	0.0%
$200,000 +	0.6%
Average Household Income	$34,236

2006 Households by Income	
Household Income Base	510
< $15,000	22.7%
$15,000 - $24,999	14.9%
$25,000 - $34,999	8.2%
$35,000 - $49,999	17.5%
$50,000 - $74,999	25.7%
$75,000 - $99,999	5.5%
$100,000 - $149,999	4.5%
$150,000 - $199,999	0.2%
$200,000 +	0.8%
Average Household Income	$43,857

2011 Households by Income	
Household Income Base	493
< $15,000	17.8%
$15,000 - $24,999	13.4%
$25,000 - $34,999	7.1%
$35,000 - $49,999	14.4%
$50,000 - $74,999	23.9%
$75,000 - $99,999	15.4%
$100,000 - $149,999	5.7%
$150,000 - $199,999	1.4%
$200,000 +	0.8%
Average Household Income	$52,331

2000 Owner Occupied HUs by Value	
Total	211
< $50,000	39.3%
$50,000 - $99,999	37.9%
$100,000 - $149,999	8.5%
$150,000 - $199,999	7.6%
$200,000 - $299,999	5.2%
$300,000 - $499,999	1.4%
$500,000 - $999,999	0.0%
$1,000,000+	0.0%
Average Home Value	$82,647

2000 Specified Renter Occupied HUs by Contract Rent	
Total	289
With Cash Rent	98.3%
No Cash Rent	1.7%
Median Rent	$311
Average Rent	$301

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude: 36.8619
Longitude: -87.4943 **Area: 1**

2000 Population by Age	
Total	1,252
0 - 4	6.4%
5 - 9	6.2%
10 - 14	8.5%
15 - 19	8.0%
20 - 24	8.3%
25 - 34	14.9%
35 - 44	16.0%
45 - 54	11.8%
55 - 64	7.3%
65 - 74	6.4%
75 - 84	4.2%
85+	2.2%
18+	73.4%
2006 Population by Age	
Total	1,181
0 - 4	6.4%
5 - 9	5.7%
10 - 14	8.2%
15 - 19	7.5%
20 - 24	8.1%
25 - 34	14.8%
35 - 44	14.6%
45 - 54	12.7%
55 - 64	8.7%
65 - 74	6.4%
75 - 84	4.1%
85+	2.6%
18+	77.3%
2011 Population by Age	
Total	1,136
0 - 4	6.3%
5 - 9	5.3%
10 - 14	8.3%
15 - 19	7.6%
20 - 24	7.7%
25 - 34	13.7%
35 - 44	14.0%
45 - 54	13.1%
55 - 64	9.9%
65 - 74	6.8%
75 - 84	4.3%
85+	3.1%
18+	77.8%
2000 Population by Sex	
Males	48.3%
Females	51.7%
2006 Population by Sex	
Males	48.3%
Females	51.7%
2011 Population by Sex	
Males	48.2%
Females	51.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude: 36.8619
Longitude: -87.4943 **Area: 1**

2000 Population by Race/Ethnicity	
Total	1,254
White Alone	60.9%
Black Alone	36.4%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	0.3%
Some Other Race Alone	1.0%
Two or More Races	1.3%
Hispanic Origin	1.6%
Diversity Index	51.2

2006 Population by Race/Ethnicity	
Total	1,178
White Alone	58.5%
Black Alone	38.2%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	0.4%
Some Other Race Alone	1.4%
Two or More Races	1.4%
Hispanic Origin	2.3%
Diversity Index	53.5

2011 Population by Race/Ethnicity	
Total	1,137
White Alone	56.5%
Black Alone	39.4%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	0.6%
Some Other Race Alone	1.8%
Two or More Races	1.6%
Hispanic Origin	2.9%
Diversity Index	55.2

2000 Population 3+ by School Enrollment	
Total	1,090
Enrolled in Nursery/Preschool	1.8%
Enrolled in Kindergarten	1.0%
Enrolled in Grade 1-8	11.7%
Enrolled in Grade 9-12	6.4%
Enrolled in College	2.6%
Enrolled in Grad/Prof School	0.0%
Not Enrolled in School	76.5%

2000 Population 25+ by Educational Attainment	
Total	791
Less than 9th Grade	6.4%
9th - 12th Grade, No Diploma	17.2%
High School Graduate	29.8%
Some College, No Degree	20.1%
Associate Degree	10.5%
Bachelor's Degree	10.5%
Master's/Prof/Doctorate Degree	5.4%

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

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

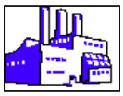
Market Profile

Prepared by Rouse

Latitude: 36.8619
Longitude: -87.4943 **Area: 1**

2000 Population 15+ by Sex and Marital Status

Total	920
Females	51.7%
Never Married	11.2%
Married, not Separated	18.6%
Married, Separated	4.0%
Widowed	7.8%
Divorced	10.1%
Males	48.3%
Never Married	10.1%
Married, not Separated	25.2%
Married, Separated	3.0%
Widowed	2.0%
Divorced	7.9%



2000 Population 16+ by Employment Status

Total	901
In Labor Force	57.3%
Civilian Employed	51.6%
Civilian Unemployed	4.1%
In Armed Forces	1.6%
Not in Labor Force	42.7%

2006 Civilian Population 16+ in Labor Force

Civilian Employed	91.3%
Civilian Unemployed	8.7%

2011 Civilian Population 16+ in Labor Force

Civilian Employed	91.3%
Civilian Unemployed	8.7%

2000 Females 16+ by Employment Status and Age of Children

Total	470
Own Children < 6 Only	7.2%
Employed/in Armed Forces	4.9%
Unemployed	0.0%
Not in Labor Force	2.3%
Own Children <6 and 6-17	2.3%
Employed/in Armed Forces	2.3%
Unemployed	0.0%
Not in Labor Force	0.0%
Own Children 6-17 Only	18.3%
Employed/in Armed Forces	11.5%
Unemployed	3.4%
Not in Labor Force	3.4%
No Own Children <18	72.1%
Employed/in Armed Forces	33.4%
Unemployed	0.9%
Not in Labor Force	37.9%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Latitude: 36.8619
Longitude: -87.4943 **Area: 1**

2006 Employed Population 16+ by Industry	
Total	546
Agriculture/Mining	0.5%
Construction	5.9%
Manufacturing	14.7%
Wholesale Trade	4.4%
Retail Trade	13.2%
Transportation/Utilities	0.7%
Information	0.0%
Finance/Insurance/Real Estate	1.3%
Services	54.4%
Public Administration	4.9%

2006 Employed Population 16+ by Occupation	
Total	544
White Collar	53.7%
Management/Business/Financial	9.7%
Professional	20.0%
Sales	9.6%
Administrative Support	14.3%
Services	23.5%
Blue Collar	22.8%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	4.0%
Installation/Maintenance/Repair	2.9%
Production	10.5%
Transportation/Material Moving	5.3%

2000 Workers 16+ by Means of Transportation to Work	
Total	477
Drove Alone - Car, Truck, or Van	76.5%
Carpooled - Car, Truck, or Van	15.5%
Public Transportation	0.0%
Walked	4.6%
Other Means	2.7%
Worked at Home	0.6%

2000 Workers 16+ by Travel Time to Work	
Total	475
Did not Work at Home	99.4%
Less than 5 minutes	4.2%
5 to 9 minutes	24.4%
10 to 19 minutes	47.8%
20 to 24 minutes	4.0%
25 to 34 minutes	9.7%
35 to 44 minutes	2.3%
45 to 59 minutes	3.4%
60 to 89 minutes	0.6%
90 or more minutes	2.9%
Worked at Home	0.6%
Average Travel Time to Work (in min)	17.7

2000 Households by Vehicles Available	
Total	504
None	14.1%
1	47.6%
2	25.4%
3	8.7%
4	3.4%
5+	0.8%
Average Number of Vehicles Available	1.4

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006.

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Latitude: 36.8619
Longitude: -87.4943 **Area: 1**

2000 Households by Type

Total	537
Family Households	51.2%
Married-couple Family	30.9%
With Related Children	14.2%
Other Family (No Spouse)	20.3%
With Related Children	15.5%
Nonfamily Households	48.8%
Householder Living Alone	43.6%
Householder Not Living Alone	5.2%
Households with Related Children	29.7%
Households with Persons 65+	24.8%

2000 Households by Size

Total	536
1 Person Household	43.7%
2 Person Household	25.4%
3 Person Household	14.4%
4 Person Household	10.1%
5 Person Household	3.2%
6 Person Household	2.4%
7+ Person Household	0.9%

2000 Households by Year Householder Moved In

Total	505
Moved in 1999 to March 2000	27.5%
Moved in 1995 to 1998	28.9%
Moved in 1990 to 1994	13.9%
Moved in 1980 to 1989	7.7%
Moved in 1970 to 1979	12.1%
Moved in 1969 or Earlier	9.9%
Median Year Householder Moved In	1996

2000 Housing Units by Units in Structure

Total	551
1, Detached	59.7%
1, Attached	2.9%
2	7.3%
3 or 4	10.3%
5 to 9	11.6%
10 to 19	5.6%
20+	0.7%
Mobile Home	1.8%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	550
1999 to March 2000	0.0%
1995 to 1998	1.3%
1990 to 1994	0.0%
1980 to 1989	6.5%
1970 to 1979	13.3%
1969 or Earlier	78.9%
Median Year Structure Built	1949

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

© 2006 ESRI

Latitude: 36.8619
Longitude: -87.4943 **Area: 1**

Top 3 Tapestry Segments

1. Great Expectations

2006 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total $	$671,778
Average Spent	$1,322.40
Spending Potential Index	49
Computers & Accessories: Total $	$87,459
Average Spent	$172.16
Spending Potential Index	67
Education: Total $	$463,296
Average Spent	$912.00
Spending Potential Index	81
Entertainment/Recreation: Total $	$1,038,558
Average Spent	$2,044.41
Spending Potential Index	62
Food at Home: Total $	$1,596,802
Average Spent	$3,143.31
Spending Potential Index	64
Food Away from Home: Total $	$1,113,976
Average Spent	$2,192.87
Spending Potential Index	66
Health Care: Total $	$1,125,571
Average Spent	$2,215.69
Spending Potential Index	60
HH Furnishings & Equipment: Total $	$596,690
Average Spent	$1,174.59
Spending Potential Index	53
Investments: Total $	$1,278,078
Average Spent	$2,515.90
Spending Potential Index	54
Retail Goods: Total $	$7,861,982
Average Spent	$15,476.34
Spending Potential Index	59
Shelter: Total $	$4,558,433
Average Spent	$8,973.29
Spending Potential Index	63
TV/Video/Sound Equipment:Total $	$368,969
Average Spent	$726.32
Spending Potential Index	67
Travel: Total $	$565,966
Average Spent	$1,114.11
Spending Potential Index	62
Vehicle Maintenance & Repairs: Total $	$340,449
Average Spent	$670.18
Spending Potential Index	63

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.
Source: Expenditure data are derived from the 2001, 2002 and 2003 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2006 and 2011.

K. Durrett / Virginia ESRI Demographic Data

Market Profile

Durrett / Virginia Neighborhood
Hopkinsville, KY

Prepared by Rouse

Latitude: 36.8564
Longitude: -87.4395

Area: 1

2000 Total Population	2,799
2000 Group Quarters	4
2006 Total Population	2,698
2011 Total Population	2,627
2006 - 2011 Annual Rate	-0.53%
2000 Households	1,107
2000 Average Household Size	2.52
2006 Households	1,091
2006 Average Household Size	2.47
2011 Households	1,070
2011 Average Household Size	2.45
2006 - 2011 Annual Rate	-0.39%
2000 Families	703
2000 Average Family Size	3.18
2006 Families	666
2006 Average Family Size	3.17
2011 Families	630
2011 Average Family Size	3.18
2006 - 2011 Annual Rate	-1.11%
2000 Housing Units	1,273
Owner Occupied Housing Units	36.3%
Renter Occupied Housing Units	50.5%
Vacant Housing Units	13.1%
2006 Housing Units	1,279
Owner Occupied Housing Units	36.5%
Renter Occupied Housing Units	48.8%
Vacant Housing Units	14.7%
2011 Housing Units	1,267
Owner Occupied Housing Units	34.3%
Renter Occupied Housing Units	50.2%
Vacant Housing Units	15.5%
Median Household Income	
2000	$20,108
2006	$23,571
2011	$27,390
Median Home Value	
2000	$42,565
2006	$53,851
2011	$64,841
Per Capita Income	
2000	$9,670
2006	$12,371
2011	$14,465
Median Age	
2000	31.6
2006	33.5
2011	35.1

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude:	**36.8564**	**Hopkinsville, KY**	
Longitude:	**-87.4395**	**Area: 1**	

2000 Households by Income	
Household Income Base	1,098
< $15,000	41.2%
$15,000 - $24,999	18.8%
$25,000 - $34,999	17.9%
$35,000 - $49,999	10.9%
$50,000 - $74,999	8.3%
$75,000 - $99,999	1.1%
$100,000 - $149,999	1.4%
$150,000 - $199,999	0.1%
$200,000 +	0.4%
Average Household Income	$24,518

2006 Households by Income	
Household Income Base	1,092
< $15,000	35.6%
$15,000 - $24,999	16.6%
$25,000 - $34,999	17.7%
$35,000 - $49,999	13.0%
$50,000 - $74,999	12.0%
$75,000 - $99,999	2.5%
$100,000 - $149,999	2.0%
$150,000 - $199,999	0.1%
$200,000 +	0.5%
Average Household Income	$30,092

2011 Households by Income	
Household Income Base	1,071
< $15,000	31.3%
$15,000 - $24,999	14.3%
$25,000 - $34,999	14.9%
$35,000 - $49,999	19.5%
$50,000 - $74,999	11.7%
$75,000 - $99,999	4.8%
$100,000 - $149,999	2.3%
$150,000 - $199,999	0.6%
$200,000 +	0.7%
Average Household Income	$34,910

2000 Owner Occupied HUs by Value	
Total	465
< $50,000	68.4%
$50,000 - $99,999	30.3%
$100,000 - $149,999	0.4%
$150,000 - $199,999	0.9%
$200,000 - $299,999	0.0%
$300,000 - $499,999	0.0%
$500,000 - $999,999	0.0%
$1,000,000+	0.0%
Average Home Value	$43,276

2000 Specified Renter Occupied HUs by Contract Rent	
Total	626
With Cash Rent	98.4%
No Cash Rent	1.6%
Median Rent	$273
Average Rent	$265

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude:	**36.8564**	**Hopkinsville, KY**
Longitude:	**-87.4395**	**Area: 1**

2000 Population by Age	
Total	2,800
0 - 4	7.9%
5 - 9	8.0%
10 - 14	8.0%
15 - 19	10.0%
20 - 24	7.4%
25 - 34	12.8%
35 - 44	15.4%
45 - 54	11.0%
55 - 64	7.4%
65 - 74	7.5%
75 - 84	3.1%
85+	1.5%
18+	70.5%
2006 Population by Age	
Total	2,699
0 - 4	8.4%
5 - 9	7.5%
10 - 14	7.7%
15 - 19	6.6%
20 - 24	8.1%
25 - 34	13.7%
35 - 44	13.0%
45 - 54	15.6%
55 - 64	7.7%
65 - 74	6.7%
75 - 84	3.8%
85+	1.4%
18+	72.7%
2011 Population by Age	
Total	2,624
0 - 4	7.8%
5 - 9	8.2%
10 - 14	7.6%
15 - 19	7.1%
20 - 24	5.8%
25 - 34	13.4%
35 - 44	12.1%
45 - 54	15.7%
55 - 64	11.1%
65 - 74	5.3%
75 - 84	4.6%
85+	1.3%
18+	72.2%
2000 Population by Sex	
Males	45.8%
Females	54.2%
2006 Population by Sex	
Males	46.2%
Females	53.8%
2011 Population by Sex	
Males	46.3%
Females	53.7%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

Prepared by Rouse

Latitude:	**36.8564**	**Hopkinsville, KY**	
Longitude:	**-87.4395**	**Area: 1**	

2000 Population by Race/Ethnicity

Total	2,799
White Alone	21.6%
Black Alone	76.4%
American Indian Alone	0.1%
Asian or Pacific Islander Alone	0.2%
Some Other Race Alone	0.4%
Two or More Races	1.3%
Hispanic Origin	1.7%
Diversity Index	39.1

2006 Population by Race/Ethnicity

Total	2,697
White Alone	21.0%
Black Alone	76.6%
American Indian Alone	0.1%
Asian or Pacific Islander Alone	0.3%
Some Other Race Alone	0.6%
Two or More Races	1.4%
Hispanic Origin	2.1%
Diversity Index	39.5

2011 Population by Race/Ethnicity

Total	2,626
White Alone	20.4%
Black Alone	76.9%
American Indian Alone	0.1%
Asian or Pacific Islander Alone	0.4%
Some Other Race Alone	0.8%
Two or More Races	1.5%
Hispanic Origin	2.7%
Diversity Index	40.0

2000 Population 3+ by School Enrollment

Total	2,640
Enrolled in Nursery/Preschool	1.7%
Enrolled in Kindergarten	2.0%
Enrolled in Grade 1-8	13.2%
Enrolled in Grade 9-12	10.5%
Enrolled in College	2.6%
Enrolled in Grad/Prof School	0.3%
Not Enrolled in School	69.7%

2000 Population 25+ by Educational Attainment

Total	1,569
Less than 9th Grade	14.5%
9th - 12th Grade, No Diploma	23.6%
High School Graduate	35.8%
Some College, No Degree	16.8%
Associate Degree	5.4%
Bachelor's Degree	3.6%
Master's/Prof/Doctorate Degree	0.5%

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

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

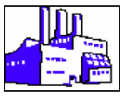
Market Profile

Prepared by Rouse

Latitude: 36.8564 **Hopkinsville, KY**
Longitude: -87.4395 **Area: 1**

2000 Population 15+ by Sex and Marital Status

Total	2,127
Females	56.1%
Never Married	18.0%
Married, not Separated	17.8%
Married, Separated	3.6%
Widowed	7.4%
Divorced	9.4%
Males	43.9%
Never Married	20.1%
Married, not Separated	15.7%
Married, Separated	1.5%
Widowed	2.4%
Divorced	4.2%



2000 Population 16+ by Employment Status

Total	2,071
In Labor Force	53.9%
Civilian Employed	47.7%
Civilian Unemployed	5.9%
In Armed Forces	0.3%
Not in Labor Force	46.1%

2006 Civilian Population 16+ in Labor Force

Civilian Employed	82.7%
Civilian Unemployed	17.3%

2011 Civilian Population 16+ in Labor Force

Civilian Employed	82.6%
Civilian Unemployed	17.4%

2000 Females 16+ by Employment Status and Age of Children

Total	1,158
Own Children < 6 Only	11.3%
Employed/in Armed Forces	6.6%
Unemployed	1.1%
Not in Labor Force	3.5%
Own Children <6 and 6-17	5.5%
Employed/in Armed Forces	4.5%
Unemployed	0.0%
Not in Labor Force	1.0%
Own Children 6-17 Only	17.1%
Employed/in Armed Forces	11.1%
Unemployed	0.6%
Not in Labor Force	5.4%
No Own Children <18	66.1%
Employed/in Armed Forces	25.6%
Unemployed	1.0%
Not in Labor Force	39.5%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Latitude: 36.8564 **Hopkinsville, KY**
Longitude: -87.4395 **Area: 1**

2006 Employed Population 16+ by Industry	
Total	972
Agriculture/Mining	0.4%
Construction	4.8%
Manufacturing	23.6%
Wholesale Trade	0.9%
Retail Trade	12.9%
Transportation/Utilities	4.1%
Information	0.5%
Finance/Insurance/Real Estate	2.1%
Services	48.0%
Public Administration	2.7%

2006 Employed Population 16+ by Occupation	
Total	974
White Collar	28.4%
Management/Business/Financial	4.4%
Professional	8.0%
Sales	5.6%
Administrative Support	10.4%
Services	34.1%
Blue Collar	37.5%
Farming/Forestry/Fishing	0.8%
Construction/Extraction	4.1%
Installation/Maintenance/Repair	2.1%
Production	24.2%
Transportation/Material Moving	6.3%

2000 Workers 16+ by Means of Transportation to Work	
Total	948
Drove Alone - Car, Truck, or Van	66.6%
Carpooled - Car, Truck, or Van	21.7%
Public Transportation	1.4%
Walked	4.9%
Other Means	3.2%
Worked at Home	2.3%

2000 Workers 16+ by Travel Time to Work	
Total	948
Did not Work at Home	97.7%
Less than 5 minutes	6.3%
5 to 9 minutes	24.5%
10 to 19 minutes	47.8%
20 to 24 minutes	3.8%
25 to 34 minutes	6.2%
35 to 44 minutes	2.6%
45 to 59 minutes	0.6%
60 to 89 minutes	4.9%
90 or more minutes	0.9%
Worked at Home	2.3%
Average Travel Time to Work (in min)	15.7

2000 Households by Vehicles Available	
Total	1,094
None	24.7%
1	47.0%
2	22.7%
3	3.2%
4	2.5%
5+	0.0%
Average Number of Vehicles Available	1.1

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006.

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Latitude: 36.8564 **Hopkinsville, KY**
Longitude: -87.4395 **Area: 1**

2000 Households by Type	
Total	1,106
Family Households	63.5%
Married-couple Family	24.0%
With Related Children	11.3%
Other Family (No Spouse)	39.5%
With Related Children	26.6%
Nonfamily Households	36.5%
Householder Living Alone	32.3%
Householder Not Living Alone	4.2%
Households with Related Children	37.9%
Households with Persons 65+	25.3%

2000 Households by Size	
Total	1,107
1 Person Household	32.3%
2 Person Household	26.4%
3 Person Household	17.8%
4 Person Household	13.6%
5 Person Household	5.8%
6 Person Household	2.2%
7+ Person Household	1.9%

2000 Households by Year Householder Moved In	
Total	1,094
Moved in 1999 to March 2000	24.6%
Moved in 1995 to 1998	26.7%
Moved in 1990 to 1994	12.5%
Moved in 1980 to 1989	14.6%
Moved in 1970 to 1979	11.2%
Moved in 1969 or Earlier	10.4%
Median Year Householder Moved In	1995

2000 Housing Units by Units in Structure	
Total	1,252
1, Detached	70.4%
1, Attached	2.0%
2	7.6%
3 or 4	11.0%
5 to 9	3.9%
10 to 19	0.9%
20+	0.0%
Mobile Home	4.2%
Other	0.0%

2000 Housing Units by Year Structure Built	
Total	1,250
1999 to March 2000	0.1%
1995 to 1998	3.0%
1990 to 1994	0.7%
1980 to 1989	7.0%
1970 to 1979	10.7%
1969 or Earlier	78.5%
Median Year Structure Built	1955

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

© 2006 ESRI

Latitude: 36.8564
Longitude: -87.4395

Hopkinsville, KY
Area: 1

Top 3 Tapestry Segments

1. Modest Income Homes
2. Metro City Edge

2006 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total $	$980,097
Average Spent	$898.35
Spending Potential Index	33
Computers & Accessories: Total $	$110,794
Average Spent	$101.55
Spending Potential Index	39
Education: Total $	$474,264
Average Spent	$434.71
Spending Potential Index	38
Entertainment/Recreation: Total $	$1,471,812
Average Spent	$1,349.05
Spending Potential Index	41
Food at Home: Total $	$2,515,108
Average Spent	$2,305.32
Spending Potential Index	47
Food Away from Home: Total $	$1,645,711
Average Spent	$1,508.44
Spending Potential Index	45
Health Care: Total $	$1,926,864
Average Spent	$1,766.14
Spending Potential Index	48
HH Furnishings & Equipment: Total $	$841,680
Average Spent	$771.48
Spending Potential Index	35
Investments: Total $	$1,815,206
Average Spent	$1,663.80
Spending Potential Index	36
Retail Goods: Total $	$11,991,812
Average Spent	$10,991.58
Spending Potential Index	42
Shelter: Total $	$6,343,420
Average Spent	$5,814.32
Spending Potential Index	41
TV/Video/Sound Equipment:Total $	$559,084
Average Spent	$512.45
Spending Potential Index	47
Travel: Total $	$774,328
Average Spent	$709.74
Spending Potential Index	40
Vehicle Maintenance & Repairs: Total $	$498,665
Average Spent	$457.07
Spending Potential Index	43

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.
Source: Expenditure data are derived from the 2001, 2002 and 2003 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2006 and 2011.

L. Westside ESRI Demographic Data

Market Profile

Westside | **Prepared by Rouse**

Latitude: 36.872784
Longitude: -87.491558

Hopkinsville, KY 42240
Area: 1

2000 Total Population	2,358
2000 Group Quarters	319
2006 Total Population	2,268
2011 Total Population	2,212
2006 - 2011 Annual Rate	-0.5%
2000 Households	822
2000 Average Household Size	2.48
2006 Households	790
2006 Average Household Size	2.46
2011 Households	770
2011 Average Household Size	2.46
2006 - 2011 Annual Rate	-0.51%
2000 Families	521
2000 Average Family Size	3.17
2006 Families	484
2006 Average Family Size	3.2
2011 Families	455
2011 Average Family Size	3.23
2006 - 2011 Annual Rate	-1.23%
2000 Housing Units	912
Owner Occupied Housing Units	28.8%
Renter Occupied Housing Units	61.2%
Vacant Housing Units	10.0%
2006 Housing Units	900
Owner Occupied Housing Units	28.3%
Renter Occupied Housing Units	59.5%
Vacant Housing Units	12.2%
2011 Housing Units	887
Owner Occupied Housing Units	27.2%
Renter Occupied Housing Units	59.6%
Vacant Housing Units	13.2%
Median Household Income	
2000	$15,542
2006	$18,903
2011	$21,923
Median Home Value	
2000	$39,856
2006	$50,673
2011	$60,556
Per Capita Income	
2000	$8,112
2006	$9,917
2011	$11,376
Median Age	
2000	29.2
2006	29.5
2011	29.7

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

132 N Jessup Ave

Prepared by Rouse

Latitude: 36.872784
Longitude: -87.491558

Hopkinsville, KY 42240
Area: 1

2000 Households by Income	
Household Income Base	853
< $15,000	48.7%
$15,000 - $24,999	21.9%
$25,000 - $34,999	13.5%
$35,000 - $49,999	11.4%
$50,000 - $74,999	3.4%
$75,000 - $99,999	0.6%
$100,000 - $149,999	0.6%
$150,000 - $199,999	0.0%
$200,000 +	0.0%
Average Household Income	$19,770

2006 Households by Income	
Household Income Base	790
< $15,000	42.0%
$15,000 - $24,999	19.6%
$25,000 - $34,999	16.5%
$35,000 - $49,999	11.0%
$50,000 - $74,999	9.6%
$75,000 - $99,999	0.5%
$100,000 - $149,999	0.6%
$150,000 - $199,999	0.1%
$200,000 +	0.0%
Average Household Income	$23,750

2011 Households by Income	
Household Income Base	770
< $15,000	36.1%
$15,000 - $24,999	18.8%
$25,000 - $34,999	16.2%
$35,000 - $49,999	13.5%
$50,000 - $74,999	12.5%
$75,000 - $99,999	1.9%
$100,000 - $149,999	0.6%
$150,000 - $199,999	0.3%
$200,000 +	0.0%
Average Household Income	$27,318

2000 Owner Occupied HUs by Value	
Total	259
< $50,000	77.2%
$50,000 - $99,999	18.9%
$100,000 - $149,999	2.7%
$150,000 - $199,999	0.8%
$200,000 - $299,999	0.4%
$300,000 - $499,999	0.0%
$500,000 - $999,999	0.0%
$1,000,000+	0.0%
Average Home Value	$44,187

2000 Specified Renter Occupied HUs by Contract Rent	
Total	566
With Cash Rent	99.8%
No Cash Rent	0.2%
Median Rent	$267
Average Rent	$248

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

132 N Jessup Ave | **Prepared by Rouse**

Latitude: 36.872784
Longitude: -87.491558

Hopkinsville, KY 42240
Area: 1

2000 Population by Age	
Total	2,356
0 - 4	9.1%
5 - 9	8.9%
10 - 14	8.6%
15 - 19	7.5%
20 - 24	9.6%
25 - 34	15.4%
35 - 44	14.0%
45 - 54	9.8%
55 - 64	6.0%
65 - 74	5.3%
75 - 84	4.2%
85+	1.4%
18+	69.1%
2006 Population by Age	
Total	2,266
0 - 4	9.0%
5 - 9	8.3%
10 - 14	8.5%
15 - 19	8.3%
20 - 24	8.2%
25 - 34	15.2%
35 - 44	15.0%
45 - 54	11.3%
55 - 64	7.0%
65 - 74	4.1%
75 - 84	3.7%
85+	1.4%
18+	71.5%
2011 Population by Age	
Total	2,211
0 - 4	9.2%
5 - 9	8.4%
10 - 14	8.3%
15 - 19	8.4%
20 - 24	9.6%
25 - 34	13.8%
35 - 44	13.6%
45 - 54	11.9%
55 - 64	7.8%
65 - 74	4.4%
75 - 84	2.8%
85+	1.8%
18+	71.4%
2000 Population by Sex	
Males	48.0%
Females	52.0%
2006 Population by Sex	
Males	49.0%
Females	51.0%
2011 Population by Sex	
Males	49.5%
Females	50.5%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Market Profile

132 N Jessup Ave | **Prepared by Rouse**

Latitude: 36.872784
Longitude: -87.491558

Hopkinsville, KY 42240
Area: 1

2000 Population by Race/Ethnicity	
Total	2,357
White Alone	44.3%
Black Alone	52.5%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	0.2%
Some Other Race Alone	0.8%
Two or More Races	2.0%
Hispanic Origin	1.7%
Diversity Index	54.4

2006 Population by Race/Ethnicity	
Total	2,268
White Alone	41.6%
Black Alone	54.5%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	0.3%
Some Other Race Alone	1.1%
Two or More Races	2.3%
Hispanic Origin	2.2%
Diversity Index	55.0

2011 Population by Race/Ethnicity	
Total	2,211
White Alone	39.7%
Black Alone	55.9%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	0.3%
Some Other Race Alone	1.4%
Two or More Races	2.5%
Hispanic Origin	2.7%
Diversity Index	55.5

2000 Population 3+ by School Enrollment	
Total	2,195
Enrolled in Nursery/Preschool	2.2%
Enrolled in Kindergarten	2.0%
Enrolled in Grade 1-8	14.1%
Enrolled in Grade 9-12	8.8%
Enrolled in College	2.2%
Enrolled in Grad/Prof School	0.4%
Not Enrolled in School	70.3%

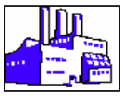
2000 Population 25+ by Educational Attainment	
Total	1,350
Less than 9th Grade	16.7%
9th - 12th Grade, No Diploma	26.4%
High School Graduate	31.6%
Some College, No Degree	18.6%
Associate Degree	3.2%
Bachelor's Degree	2.7%
Master's/Prof/Doctorate Degree	0.7%

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

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

2000 Population 15+ by Sex and Marital Status

Total	1,713
Females	50.4%
Never Married	14.2%
Married, not Separated	15.9%
Married, Separated	2.6%
Widowed	8.1%
Divorced	9.6%
Males	49.6%
Never Married	7.8%
Married, not Separated	31.1%
Married, Separated	1.1%
Widowed	2.6%
Divorced	7.1%



2000 Population 16+ by Employment Status

Total	1,675
In Labor Force	40.1%
Civilian Employed	34.8%
Civilian Unemployed	3.8%
In Armed Forces	1.5%
Not in Labor Force	59.9%

2006 Civilian Population 16+ in Labor Force

Civilian Employed	86.0%
Civilian Unemployed	14.0%

2011 Civilian Population 16+ in Labor Force

Civilian Employed	85.9%
Civilian Unemployed	14.1%

2000 Females 16+ by Employment Status and Age of Children

Total	841
Own Children < 6 Only	11.4%
Employed/in Armed Forces	6.9%
Unemployed	0.8%
Not in Labor Force	3.7%
Own Children <6 and 6-17	7.1%
Employed/in Armed Forces	2.7%
Unemployed	1.3%
Not in Labor Force	3.1%
Own Children 6-17 Only	21.4%
Employed/in Armed Forces	12.6%
Unemployed	0.2%
Not in Labor Force	8.6%
No Own Children <18	60.0%
Employed/in Armed Forces	20.5%
Unemployed	3.1%
Not in Labor Force	36.5%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

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Hopkinsville, KY 42240
Area: 1

2006 Employed Population 16+ by Industry	
Total	503
Agriculture/Mining	0.6%
Construction	8.0%
Manufacturing	21.3%
Wholesale Trade	4.0%
Retail Trade	10.7%
Transportation/Utilities	0.8%
Information	0.0%
Finance/Insurance/Real Estate	0.0%
Services	49.7%
Public Administration	5.0%

2006 Employed Population 16+ by Occupation	
Total	503
White Collar	29.8%
Management/Business/Financial	2.4%
Professional	11.3%
Sales	8.5%
Administrative Support	7.6%
Services	35.2%
Blue Collar	35.0%
Farming/Forestry/Fishing	0.6%
Construction/Extraction	9.1%
Installation/Maintenance/Repair	2.4%
Production	15.3%
Transportation/Material Moving	7.6%

2000 Workers 16+ by Means of Transportation to Work	
Total	593
Drove Alone - Car, Truck, or Van	73.0%
Carpooled - Car, Truck, or Van	16.4%
Public Transportation	2.7%
Walked	4.7%
Other Means	2.7%
Worked at Home	0.5%

2000 Workers 16+ by Travel Time to Work	
Total	593
Did not Work at Home	99.5%
Less than 5 minutes	7.4%
5 to 9 minutes	11.0%
10 to 19 minutes	56.0%
20 to 24 minutes	5.2%
25 to 34 minutes	12.3%
35 to 44 minutes	0.2%
45 to 59 minutes	3.7%
60 to 89 minutes	0.8%
90 or more minutes	2.9%
Worked at Home	0.5%
Average Travel Time to Work (in min)	19.2

2000 Households by Vehicles Available	
Total	823
None	30.6%
1	43.4%
2	20.4%
3	4.5%
4	0.2%
5+	0.9%
Average Number of Vehicles Available	1.1

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006.

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Hopkinsville, KY 42240
Area: 1

2000 Households by Type

Total	821
Family Households	63.5%
Married-couple Family	27.6%
With Related Children	15.1%
Other Family (No Spouse)	35.8%
With Related Children	27.6%
Nonfamily Households	36.5%
Householder Living Alone	33.3%
Householder Not Living Alone	3.3%
Households with Related Children	42.7%
Households with Persons 65+	25.9%

2000 Households by Size

Total	822
1 Person Household	33.2%
2 Person Household	26.5%
3 Person Household	16.5%
4 Person Household	13.5%
5 Person Household	6.8%
6 Person Household	2.2%
7+ Person Household	1.2%

2000 Households by Year Householder Moved In

Total	825
Moved in 1999 to March 2000	32.5%
Moved in 1995 to 1998	23.6%
Moved in 1990 to 1994	13.2%
Moved in 1980 to 1989	13.2%
Moved in 1970 to 1979	7.9%
Moved in 1969 or Earlier	9.6%
Median Year Householder Moved In	1996

2000 Housing Units by Units in Structure

Total	915
1, Detached	69.4%
1, Attached	2.4%
2	3.2%
3 or 4	16.7%
5 to 9	7.9%
10 to 19	0.3%
20+	0.0%
Mobile Home	0.1%
Other	0.0%

2000 Housing Units by Year Structure Built

Total	916
1999 to March 2000	0.0%
1995 to 1998	3.5%
1990 to 1994	2.8%
1980 to 1989	7.0%
1970 to 1979	13.9%
1969 or Earlier	72.8%
Median Year Structure Built	1956

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

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Hopkinsville, KY 42240
Area: 1

Top 3 Tapestry Segments

1. Modest Income Homes
2. Great Expectations

2006 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total $	$560,929
Average Spent	$710.04
Spending Potential Index	26
Computers & Accessories: Total $	$63,735
Average Spent	$80.68
Spending Potential Index	31
Education: Total $	$276,897
Average Spent	$350.50
Spending Potential Index	31
Entertainment/Recreation: Total $	$842,362
Average Spent	$1,066.28
Spending Potential Index	32
Food at Home: Total $	$1,437,561
Average Spent	$1,819.70
Spending Potential Index	37
Food Away from Home: Total $	$941,607
Average Spent	$1,191.91
Spending Potential Index	36
Health Care: Total $	$1,101,715
Average Spent	$1,394.58
Spending Potential Index	38
HH Furnishings & Equipment: Total $	$481,348
Average Spent	$609.30
Spending Potential Index	28
Investments: Total $	$1,048,476
Average Spent	$1,327.18
Spending Potential Index	28
Retail Goods: Total $	$6,851,129
Average Spent	$8,672.32
Spending Potential Index	33
Shelter: Total $	$3,633,725
Average Spent	$4,599.65
Spending Potential Index	32
TV/Video/Sound Equipment:Total $	$320,014
Average Spent	$405.08
Spending Potential Index	37
Travel: Total $	$444,573
Average Spent	$562.75
Spending Potential Index	31
Vehicle Maintenance & Repairs: Total $	$285,283
Average Spent	$361.12
Spending Potential Index	34

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.
Source: Expenditure data are derived from the 2001, 2002 and 2003 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2006 and 2011.

M. Attucks / Eastside ICREZ Single Family Residential Assessments

Attucks / Eastside

DESC_	RES
705 E 4TH ST	900
318 CRESCENT ST	1000
309 E 1ST ST	1000
1000 E 1ST ST L8 MOAYON ADD	1000
115 BOYD ST	1000
CAMPBELL ST	1500
602 DUPEE ST	1500
118 WILLIAMS ST L7	1500
1110 E 7TH ST	1500
1004 WOOD ST	1800
COTTAGE ST	2000
907 WOOD ST	2000
703 E 1ST ST	2000
911 E FIRST ST	2000
1035 HAYES ST	2000
1001 MOAYON ST L68 MOAYON & WOOD ADD	2100
108 COTTAGE ST	2400
109 CRESCENT ST	2500
701 E 4TH ST L4&5 GANT ADD	2500
621 E 2ND ST	2500
140 MECHANIC ST	2500
134 MECHANIC ST	2500
109 S CLAY ST	2700
114 COTTAGE ST	3000
728 YOUNGLOVE ST	3000
1022 E 2ND	3000
114 & 116 WILLIAMS ST	3500
909 HOWELL ST	3500
728 E 2ND	3696
724 E 2ND	3696
106 S CAMPBELL ST	3850
131 VINE ST	4000
135 S VINE ST	4000
300 LIBERTY ST	4000
107 WILLIAMS ST	4000
151 MECHANIC	4000
160 S VINE ST	4000
725 HOWELL	4000
729 HOWELL ST	4000
730 E 2ND	4200
952 HAYES ST	4320
904 MOAYON ST L6 MOAYON & WOODS ADD	4500
105 & 107 COTTAGE ST	4500
108 S CAMPBELL ST	4600
723 YOUNGLOVE ST	4800
312 CRESCENT ST	5000
111 S CAMPBELL ST	5000
205 S CLAY ST	5000
311 MECHANIC ST	5000

116 N CAMPBELL ST	5000
616 E 1ST ST TR 3	5000
206 N VINE ST LOT 53 MOAYON & WOOD ADD	5000
810 1/2 MOAYON ST P L57 MOAYON & WOOD	5000
111 & 113 SYCAMORE ST	5000
111 COTTAGE ST L45 WOOD & MOAYON ADD	5000
156 S VINE ST	5000
717 HOWELL ST	5000
811 HOWELL ST	5000
1005 E 1ST ST	5000
905 YOUNGLOVE ST PT L38 HAYES ADD	5000
1202 E 7TH ST	5000
125 S CLAY ST PT LTS 2&3 STITES ADD	5166
622 E 3RD ST	5304
524 E 4TH ST	5500
115 MECHANIC ST PT L32 HAYES ADD	5768
161 S VINE ST	6000
212 E 2ND ST	6000
315 MECHANIC ST	6000
626 E 3RD ST	6000
126 N VINE ST	6000
207 N VINE ST	6000
900 MOAYON ST L64 OLD FAIRGROUND ADD	6000
719 YOUNGLOVE ST	6000
805 YOUNGLOVE ST	6000
152 S VINE ST	6000
718 E 2ND	6000
923 HAYES ST	6000
176 & 180 MECHANIC ST	6000
1214 E 7TH ST	6000
724 & 726 E 4TH ST	6000
306 E 3RD ST	6500
105 WILLIAMS ST	6500
705 & 709 YOUNGLOVE ST	6950
124 S CAMPBELL ST	7000
113 S CLAY ST	7000
810 E 4TH ST L3B	7000
210 DUPUY ST	7000
128 N VINE ST	7000
902 MOAYON ST L65 MOAYON ADD	7000
107 MECHANIC ST	7000
826 YOUNGLOVE ST	7000
706 HOWELL ST	7000
162 S VINE ST	7000
150 S VINE ST	7000
1112 YOUNGLOVE ST	7000
123 BOYD ST	7000
1120 E 2ND ST	7000
403 LIBERTY ST	7500
303 THOMPSON ST L16 TODD CO DEED	7500
1025 & 1023 E 1ST ST	7800

131 CLAY ST	8000
127 S VINE ST	8000
624 E 3RD ST	8000
134 S LEWIS PT L102 HAYES ADD	8000
907 HOWELL ST	8000
921 HOWELL ST PT L50 HAYES ADD	8000
735 DUPEE ST L21	8450
112 SYCAMORE ST	8500
803 YOUNGLOVE ST	8500
1001 HOWELL ST	8500
1010 MOAYON ST L7 OLD FAIRGROUND ADD	9000
1009 MOAYON ST	9000
111 MECHANIC ST L83	9000
108 S VINE ST	9000
133 S CLAY ST	9552
908 WOOD ST	9900
306 BROWN	9920
153 S VINE ST	10000
171 S VINE ST	10000
513 E 2ND ST	10000
528 E 4TH ST	10000
210 E 2ND ST	10000
701 E 7TH ST	10000
515 MECHANIC ST L2	10000
513 MECHANIC ST L3	10000
832 E 4TH ST	10000
120 N CAMPBELL ST	10000
120 & 122 N VINE ST L10	10000
124 N VINE ST PT L11 MERRITT ADD	10000
810 WOOD ST	10000
1008 E 1ST ST L5 OLD FAIRGROUNDS ADD	10000
109 SYCAMORE ST PT L36&37 FAIRGROUND ADD	10000
106 LYNN ST PT L25&26 MOAYON & WOODS ADD	10000
820 MOAYON ST L62 MOAYON & WOOD ADD	10000
1013 MOAYON ST	10000
725 E 1ST ST	10000
119 MECHANIC ST	10000
723 HAYES ST	10000
727 HAYES ST	10000
155 MECHANIC ST	10000
802 HOWELL ST	10000
711 HOWELL ST	10000
815 HOWELL	10000
714 E 2ND ST	10000
918 YOUNGLOVE ST HAYS ADD	10000
122 MECHANIC ST PT L39 HAYS ADD	10000
121 BOYD ST L1 LEE ROY RUSSELL SUBD	10000
1013 YOUNGLOVE ST L74 HAYES ADD	10000
1014 HAYES	10000
940 HAYES ST	10000
938 HAYES ST	10000

934 HAYES ST	10000
902 HAYES ST	10000
122 LEWIS ST	10000
140 LEWIS	10000
144 LEWIS	10000
166 LEWIS ST	10000
178 LEWIS ST	10000
926 HOWELL ST	10000
211 THOMPSON ST LOT 15 THOMPSONS ADD	10000
216 BROWN ST	10000
1010 E 7TH ST	10000
520 BROWN ST	10000
502 BROWN ST	10000
908 E 7TH ST	10000
412 MECHANIC ST	10000
1107 E 7TH L8 BLK A MCLEAN COLL SUB	10000
409 CEDAR LN	10000
710 SMITH ST L5	10000
708 SMITH ST L4	10000
706 SMITH ST L3 STEGER SQUARE SUBD	10000
704 SMITH ST L 2	10000
709 SMITH ST	10000
111 S CLAY ST	10384
721 DUPEE ST L29 BRADSHAW ADD	10500
1016 E 7TH	10500
1213 HAYES ST	10682
713 HAYES ST	11000
927 YOUNGLOVE ST	11000
1009 YOUNGLOVE ST	11000
210 CRESENT ST	11400
201 S CLAY ST	12000
728 E 4TH ST	12000
710 BRADSHAW ST	12000
902 E 1ST ST	12000
726 YOUNGLOVE ST	12000
140 VINE ST	12000
149 MECHANIC ST	12000
720 HOWELL ST	12000
710 E 2ND ST	12000
915 YOUNGLOVE ST	12000
937 YOUNGLOVE ST PT LOT 59 HAYES ADD	12000
1114 HOWELL ST L8 JC COURTNEY ADD	12000
914 E 2ND ST PT L43 HAYES ADD	12000
909 E 2ND ST	12000
911 EAST 2ND ST	12000
1121 E 2ND ST	12000
1203 E 2ND	12000
305 BROWN ST	12000
214 MECHANIC ST	12000
712 SMITH ST	12000
1006 E 1ST ST L6 OLD FAIRGROUND ADD	12500

802 E 1ST ST	12500
722 YOUNGLOVE ST	12500
106 S LIBERTY ST L1	13000
822 E 4TH ST	13000
806 WOOD ST	13000
716 HAYES ST L7 HAYS OLD FIELD	13000
917 HOWELL ST L44 HAYS ADD	13000
712 MCLEAN AVE L1&2	13000
212 S CLAY ST	13125
120 S VINE ST	13500
607 E 1ST ST	14000
717 DUPEE ST L24 BRADSHAW ADD	14000
814 E 2ND ST	14000
1122 YOUNGLOVE ST PT L911&98 HAYES ADD	14000
1224 E 7TH ST	14000
413 BROWN ST	14304
710 MCLEAN AVE	14400
823 MOAYON ST	14880
310 1ST ST	15000
109 S CAMPBELL & 515 E 1ST ST	15000
147 S VINE ST	15000
115 S CAMPBELL ST	15000
206 S CLAY ST	15000
121 S CLAY ST	15000
137 S CLAY ST	15000
147 S CLAY ST	15000
307 E 4TH ST	15000
208 E 2ND ST	15000
603 MECHANIC ST	15000
618 E 3RD ST	15000
737 DUPEE ST	15000
113 WILLIAMS ST	15000
608 E FIRST ST	15000
130 N VINE ST	15000
900 E 1ST ST L15 OLD FAIR GROUND & WOOD	15000
115 LYNN ST L47 MOAYON & WOOD ADD	15000
117 LINN ST L48 MOAYON & WOOD ADD	15000
819 MOAYON ST	15000
821 MOAYON ST L33 MOAYON & WOOD ADD	15000
807 E 1ST HAYES ADD	15000
812 YOUNGLOVE ST L 24 HAYS ADD	15000
726 HAYES	15000
715 HAYES ST	15000
715 HOWELL ST	15000
914 YOUNGLOVE ST PT L40 HAYES ADD	15000
939 YOUNGLOVE	15000
1011 HAYES	15000
1105 HAYES ST	15000
1104 HOWELL ST	15000
160 MECHANIC ST L2 HAYES ADD	15000
1000 E 2ND ST PT L61 HAYES FIELD	15000

906 E 2ND ST LT 36 HAYES ADDITION	15000
915 E 2ND ST	15000
1220 E 7TH ST	15000
1216 E 7TH ST	15000
1108 E 7TH ST PT L3 THOMPSON ADD	15000
215 BROWN ST	15000
1023 E 4TH ST	15000
1002 E 7TH	15000
407 BROWN ST	15000
603 BROWN ST	15000
606 MECHANIC ST	15000
1115 E 7TH ST L2 BROWNS DIV	15000
312 MCLEAN AVE	15000
153 CLAY ST S	16000
706 HAYES ST	16000
907 E 1ST ST	16000
301 BROWN LOT 14 HIGH SCHOOL ADD	16000
110 S VIRGINIA ST	16500
724 BRADSHAW ST	16500
718 BRADSHAW ST	16500
1013 HAYES ST	17000
205 N VINE ST	17300
716 BRADSHAW ST	17340
403 BROWN ST	17500
117 S CAMPBELL ST	18000
400 S LIBERTY ST	18000
313 MECHANIC ST	18000
1022 E 1ST L3 MOAYON & WOOD	18000
913 WOOD ST L83 OLD FAIR GROUND ADD	18000
917 WOOD ST L85 OLD FAIRGROUND ADD	18000
172 S VINE ST	18000
929 E 1ST ST	18000
941 HAYES ST	18000
408 BROWN ST	18000
151 S VINE ST	18400
211 N VINE ST	18400
119 WILLIAMS ST	18400
117 WILLIAMS ST	18400
115 WILLIAMS ST TR 4	18400
1020 E 1ST ST	18400
810 MOAYON ST PT L57 MOAYON & WOOD ADD	18400
730 HAYES ST	18400
716 HOWELL ST	18400
1013 E 1ST ST PT L75 HAY ADD	18400
1008 YOUNGLOVE ST	18400
926 E 2ND	18400
501 BROWN ST	18400
702 SMITH ST PT L 2	18400
820 HAYES ST	18800
809 E 1ST ST	19600
100 S LIBERTY ST	20000

136 S CAMPBELL ST	20000
301 CAMPBELL ST	20000
145 S CLAY ST & LOT	20000
143 S CLAY ST	20000
116 S VIRGINIA ST	20000
708 BELMONT ST	20000
808 E 7TH ST	20000
830 E 7TH ST	20000
509 MECHANIC L4	20000
722 E 4TH ST	20000
613 E 3RD ST	20000
712 BRADSHAW ST L7 BRADSHAWS ADD	20000
1008 WOOD ST L94 MOAYAN & WOOD ADD	20000
1024 WOOD ST	20000
904 E 1ST ST L13 MOAYON & WOOD ADD	20000
121 LYNN ST	20000
124 S VINE ST	20000
802 HAYES ST	20000
1018 YOUNGLOVE ST	20000
936 YOUNGLOVE ST PT L57&58 HAYES ADD	20000
PT L56 934 YOUNGLOVE ST	20000
926 YOUNGLOVE ST 1/2 L54 HAYES ADD	20000
1020 HAYES ST	20000
939 HAYES ST	20000
1108 HOWELL ST PT LOT 2	20000
1010 E HOWELL ST	20000
166 MECHANIC ST PT L37&42 HAYES ADD	20000
1203 HOWELL	20000
140 CLARK ST	20000
1205 E 2ND ST	20000
205 THOMPSON ST PT LT 13 THOMPSONS ADD	20000
1015 E 7TH ST L5 BL A MCLEAN SUB	20000
1119 E 7TH ST	20000
708 MCLEAN AVE	20000
L 3 & PT OF 4 207 WHEELER ST	20000
410 CEDAR LN	20160
818 YOUNGLOVE ST	20520
808 MOAYON ST	20848
203 E 1ST ST & EXTRA LOT	21000
109 N VINE ST LOT 6	21000
105 LIBERTY ST	21300
216 THOMPSON ST	21400
401 MECHANIC ST	21900
115 CRESCENT ST	22000
211 S CLAY ST	22000
808 WOOD ST L110 MOAYON WOOD ADD	22000
1100 E 1ST ST	22000
1018 HAYES ST	22000
945 HAYES ST	22000
1208 E 2ND ST	22000
1102 HOWELL ST	22000

1102 HOWELL ST	22000
1118 E 2ND	22000
203 BROWN	22000
209 THOMPSON ST	22000
1025 E 4TH ST	22000
116 S CAMPBELL ST	22400
931 HAYES ST & LOT	23000
128 LIBERTY ST	24000
911 WOOD ST L83 OLD FAIRGROUND ADDITION	24000
1211 HAYES ST	24000
1021 HOWELL ST	24000
1003 E 7TH ST L1 BLA MCLEAN COLLEGE SUBD	24400
126 S CAMPBELL ST	24682
620 E 2ND ST	25000
114 S CAMPBELL ST	25000
113 1/2 S CAMPBELL L6 E A STITES ADD	25000
114 S CLAY ST	25000
110 S LIBERTY ST	25000
109 LIBERTY ST	25000
302 CAMPBELL ST	25000
201 N VINE ST	25000
816 WOOD ST	25000
918 WOOD ST L98 MOAYON & WOOD ADD	25000
1106 E 1ST ST	25000
110 SYCAMORE ST	25000
820 YOUNGLOVE ST PT L31 HAYS ADD	25000
722 & 724 HAYES ST PT 9	25000
930 HAYES ST	25000
908 HAYES ST	25000
168 LEWIS ST	25000
170 LEWIS ST	25000
910 HOWELL ST	25000
162 MECHANIC ST PT L37&42 HAYES ADD	25000
1017 HOWELL ST	25000
1011 E 2ND ST	25000
203 THOMPSON ST	25000
302 BROWN ST	25000
1011 E 7TH ST	25000
L 1 2 8 9 & 1/2 OF 7 206 MCLEAN	25000
714 MCLEAN AVE	25000
1103 E 7TH ST L 1 MCLEAN COLL SUBD	25536
1012 MOAYON ST	26000
904 HAYES ST	26000
910 E 2ND ST	26000
1116 E 2ND	26000
818 MOAYON ST L61 MOAYON & WOOD ADD	27000
909 E 1ST ST	27000
312 THOMPSON ST L6 THOMPSON ADD	27000
172 LEWIS ST	27027
1005 E 7TH ST	27180
916 E 7TH ST	27500

1009 E 7TH ST	27808
814 WOOD ST	28000
912 WOOD ST L101 MOAYON & WOOD ADD	28000
1006 WOOD ST	28000
809 HAYES ST	28000
1104 YOUNGLOVE ST L82	28000
112 MECHANIC ST	28000
1023 YOUNGLOVE ST	28000
909 HAYES	28000
174 LEWIS ST	28000
1019 HOWELL	28000
310 THOMPSON ST LT 7 THOMPSON ADD	28000
714 BRADSHAW ST	28460
806 E 2ND ST	28500
704 E 2ND ST	28500
124 COTTAGE ST	29000
930 YOUNGLOVE ST	29500
610 E 1ST ST	29760
167 S VINE ST	30000
120 S CAMPBELL ST	30000
202 S CLAY ST	30000
116 LIBERTY ST	30000
102 LIBERTY ST	30000
916 WOOD ST	30000
1024 E 1ST ST L1 OLD FAIRGROUND ADD	30000
123 MECHANIC ST	30000
801 HAYES ST PT L13 HAYES ADD	30000
1009 E FIRST ST	30000
176 LEWIS ST	30000
1006 HOWELL ST	30000
1005 HOWELL ST	30000
1119 HOWELL	30000
924 E 2ND	30000
1101 E 7TH ST L2 BL A MCLEAN COLLEGE SUB	30000
1321 E 7TH PARKWAY TERR ADD L17 & PT 16	30000
709 & 711 E 4TH ST GANTS ADD	30000
899 MOAYAN ST L34 MOAYON WOOD ADD	31000
506 BROWN ST	31500
114 BOYD ST	31920
131 S CAMPBELL ST	32000
114 LIBERTY ST	32000
713 E 1ST ST	32000
921 HAYES	32000
1206 E 2ND ST	32000
1111 E 7TH L1 BROWN DIV	32000
112 S VINE ST & REAR LOT	32500
1306 E 7TH ST	33000
115 LIBERTY ST	34000
923 E 7TH ST	34000
310 CAMPBELL ST	34000
608 E 2ND ST	35000

127 S CAMPBELL ST	35000
112 LIBERTY ST	35000
211 E 4TH ST	35000
801 BELMONT ST	35000
109 LYNN ST PT L46 MOAYON & WOODS ADD	35000
806 MOAYON ST	35000
120 BOYD ST	35000
947 HAYES	35000
126 LEWIS ST	35000
1014 E 7TH ST	35000
121 S VINE ST	35600
1304 E 7TH	35620
910 E 1ST ST & VACANT LOT	36000
1104 E 7TH ST	36000
1123 E 7TH ST	37000
1022 E 4TH ST	37440
118 S LIBERTY ST	37800
518 E 2ND ST	38000
706 E 7TH ST & REAR LOT	38000
1201 HOWELL	38000
119 LIBERTY ST	38192
811 WOOD ST L77 FAIRGROUND ADDITION	39000
928 E 2ND ST	39500
1013 HOWELL ST	39900
118 S CAMPBELL ST	40000
125 S CAMPBELL ST	40000
803 S CAMPBELL ST	40000
713 E 3RD ST	40000
914 E 1ST ST L10&11 MOAYON WOOD ADD	40000
125 LINN ST	40000
1204 HOWELL ST	40000
210 MCLEAN AVE L 6 & PT L 7 BL B	40000
202 MCLEAN AVE	40000
719 E 1ST ST	40000
910 WOOD ST L102 MOAYON & WOOD ADD	41000
129 S CLAY ST	42000
1107 HOWELL ST	42000
1110 E 2ND ST	42000
1013 E 2ND	42000
113 LIBERTY ST	42140
801 E 1ST ST	43500
915 E 1ST ST	43560
1017 E 1ST ST L1	44293
814 HAYES ST	44374
1103 E 1ST ST L4 EAST SIDE PARK ADD	44500
1021 E 1ST ST	44545
402 BROWN ST L2	44580
123 LIBERTY ST	45000
719 E 7TH ST	45000
714 E 7TH ST	45000
702 E 4TH ST	45000

712 E 4TH ST L 8-9-10 & PT 7	45000
814 E 4TH ST	45000
122 LYNN ST	45000
921 WOOD ST L86 FAIRGROUNDS ADD	45000
935 YOUNGLOVE ST	45000
1012 HAYES ST	45000
L10&11 1101 E 2ND ST THOMPSON ADD	45000
210 BROWN ST	45000
1021 E 4TH ST	45000
1135 E 7TH ST	45000
914 WOOD ST L100 MOAYON & WOOD ADD	45500
1121 HOWELL ST	46000
1000 WOOD ST L97 MOAYON & WOOD ADD	46081
608 E 7TH ST	46500
122 LIBERTY ST	48000
512 MECHANIC ST	48000
507 MECHANIC ST L5	48500
715 E 4TH ST	48620
927 E 1ST ST	49000
800 E 7TH ST	49140
610 E 2ND ST	50000
807 S CAMPBELL ST	50000
921 E 7TH ST	50000
815 MOAYAN ST LT 31 WOOD & MOAYON ADD	50000
730 HOWELL ST	50000
1019 E 4TH ST L1	50000
1303 E 7TH ST	50000
111 LIBERTY ST	53000
1007 WOOD ST L88&89 MOAYON & WOODS ADD	53000
102 S VIRGINIA ST	54000
208 MCLEAN AVE PT L 7&8 BLB MCLEAN SUBD	54000
136 S VIRGINIA ST	56000
309 BROWN ST	56000
1030 E 4TH ST	57000
709 BELMONT ST	57000
707 E 1ST ST	58000
722 BRADSHAW ST L13 BRADSHAW ADD	60000
946 THOMPSON ST	60000
812 E 7TH ST	61200
146 CLARK ST	64000
143 & 145 S VINE ST	64000
1131 E 7TH ST	64965
118 S VIRGINIA ST	65000
L2 124 S VIRGINIA ST	65000
805 E 1ST ST L31 HAYES ADD	65000
308 THOMPSON ST L4&5 THOMPSON SUBD	65000
920 E 1ST ST PT L9	66000
827 HAYES ST	69610
818 E 7TH ST	75000
915 E 7TH ST	90000
713 E 7TH ST	92500

817 E 7TH ST	165000
AVERAGE ASSESSED VALUE	**$21,342.23**

N. Canton ICREZ Single Family Residential Assessments

Canton

DESC_	RES
1933 BETHEL ST	1000
324 W EDMUNDS ST	2500
508 W 16TH ST L9 SEC B COOPER ADDITION	3000
615 CYPRESS ST	3000
2208 CANTON PK L4 CANTON HGTS ADD BL A	4000
322 W EDMUNDS ST	4000
619 CYPRESS ST PR TRACT 19&2 CANTON ADD	5000
608 CYPRESS ST	5000
606 CYPRESS ST	5000
413 FAULKNER ST	5000
2220 CANTON PK	5000
330 & 330 1/2 W EDMUNDS ST	5000
604 RICHARD ST PT L3 BL2 DAVIS & OLDHAM	5500
403 W 19TH ST	5500
202 W EDMUNDS ST	5500
1714 TENNESSEE ST L6 S2 DAVIS&OLDHAM	6000
326 W EDMUNDS ST	6500
401 ROOSEVELT AVE	6700
411 EDMUNDS ST	7280
2210 KELLY ST	7500
1922 HIGH ST	7500
209 W 19TH ST	7500
405 ROOSEVELT AVE	8100
1708 TENNESSEE ST PT L4-6 DAVIS & OLDHAM	8500
1925 BETHEL	8500
1929 BETHEL ST	8740
1611 TENNESSEE ST L3 DAVIS ADD	9500
415 CYPRESS ST	9900
1703 TENNESSEE ST L 5 DAVIS ADD	10000
1720 1/2 STEWART ST	10000
627 CYPRESS ST	10000
635 CYPRESS ST L16 CANTON ADD	10000
614 CYPRESS ST	10000
415 FAULKNER ST PT L11&12 CANTON HGTS	10000
403 FAULKNER ST L17&18 CANTON HGTS ADD	10000
2212 CANTON PK	10000
327 W EDMUNDS ST L20 EDMUNDS ADD	10000
409 W 19TH ST L4 WEST & LEE ADD	10000
319 W 19TH ST	10000
213 W 19TH ST	10000
308 W 13TH ST	10000
307 W 19TH ST	11000
605 W 17TH ST L11 DAVIS & OLDHAM ADD S4	11250
317 W 19TH ST	11800
202 W 19TH ST	11840
642 CYPRESS ST	12000
2101 CANTON PK	12000
312 FAULKNER ST	12000
1930 HIGH ST	12000

L 4 411 W 19TH ST	12460
332 W EDMUNDS ST	12468
303 W 19TH ST	13440
305 EDMUNDS ST	13600
1919 BETHEL ST	14000
505 W 15TH ST L2 COOPER CAMPBELL DAVIS	14500
2202 LONG ST L23 CANTON HEIGHTS ADD	14500
1926 HIGH ST	14500
307 EDMUNDS ST	14800
702 RICHARD ST	15000
606 RICHARD ST L4&5 DAVIS&OLDHAM ADD	15000
1718 PHELPS AVE PT L7 DAVIS & OLDHAM ADD	15000
524 W 17TH ST L9 S5 DAVIS & OLDHAM ADD	15000
603 CYPRESS ST PT L12 CANTON ADD	15000
607 CYPRESS ST	15000
625 CYPRESS ST L18 CANTON ADD	15000
630 CYPRESS ST	15000
L18 638 CYPRESS ST PHELPS SUB	15000
640 CYPRESS ST	15000
633 CYPRESS ST	15000
2217 CANTON ST	15000
2103 CANTON PK	15000
2107 CANTON PK L3 CANTON ADD	15000
405 W 19TH ST L3	15000
1915 HIGH ST	15000
314 W 13TH ST	15000
1404 CANTON PK	15000
308 EDMUNDS ST L11	15180
348 W EDMUNDS ST	15552
315 W 19TH ST	16120
514 W 15TH ST L14 SEC F COOPER ADDITION	16400
1403 CANTON PK	16500
634 CYPRESS ST	16800
204 W EDMUNDS ST	16848
302 FAULKNER ST L35 EDMUNDS ADD	17000
311 W 19TH ST	17000
1711 TENNESSEE ST L8 DAVIS ADDITION	17500
2208 KELLY ST	18000
2204 CANTON PK	18000
2003 HIGH ST L 9	18000
203 W 19TH ST	18000
504 W 15TH ST PT L11 COOPER ADD BL F	18000
410 W 15TH ST	18000
421 CYPRESS ST L 2 JOHN MOORE ADD	18400
326 1/2 W EDMUNDS ST	18400
200 W EDMUNDS ST	18400
1931 BETHEL ST	18400
403 ROOSEVELT AVE	18450
2115 CANTON PK	18500
1917 BETHEL L9 ROWLAND DIV	18500
1400 CHERRY ST L6 SECT F COOPER ADD	19500

1720 PHELPS AVE	20000
513 STEWART ST L4 BL 21	20000
1511 PHELPS AVE LOT 3 COOPER ADD SECT D	20000
2113 CANTON PK PT L5 CANTON HEIGHTS ADD	20000
2218 LONG ST	20000
2208 STARLING ST	20000
407 W EDMUNDS ST L12 EDMUNDS ADD	20000
111 EDMUNDS ST L4	20000
109 W EDMUNDS ST L3	20000
312 W 13TH ST	20000
1715 TENNESSEE ST PT LOT 10 DAVIS ADD	21000
1609 TENNESSEE ST L 1 & 2 DAVIS ADD	21000
417 FAULKNER ST PT L11&12 CANTON HGTS	21000
325 W EDMUNDS ST L21 EDMUNDS ADD	21000
306 FAULKNER ST L 33	21500
1505 CHERRY ST	21800
L 4 1701 TENNESSEE ST	22000
603 W 17TH ST L12 S4 DAVIS & OLDHAM ADD	22000
513 W 17TH ST L11 S3 DAVIS OLDHAM ADD	22000
522 W 17TH ST	22000
335 W EDMUNDS ST L16	22000
1409 CHERRY ST	22000
1805 PHELPS AVE	22500
1606 PHELPS AVE	23000
1306 CHERRY ST	23550
1406 CHERRY ST	23600
2210 STARLING ST L25 CANTON HTGS	23720
1803 PHELPS AVE L12 PHELPS SUBD	24000
333 W EDMUNDS ST L18 EDMUNDS ADD	24000
220 W 13TH ST	24000
500 W 15TH ST L10 SEC F COOPER ADD	24000
2010 HIGH ST	24212
105 W EDMUNDS ST L1	24300
2111 CANTON PK	24500
1305 CHERRY ST PT L 1&2 SEC F COOPER ADD	24500
414 FAULKNER ST L 7	24750
408 W 15TH ST	24900
1713 TENNESSEE ST L9 DAVIS ADDITION	25000
1709 TENNESSEE ST L7 DAVIS ADD	25000
612 W 17TH ST L5&6 DAVID & OLDHAM ADD	25000
1706 TENNESSEE ST L4-5-6 DAVIS ADD SEC 2	25000
617 CYPRESS ST PT L19 CANTON ADD	25000
423 CYPRESS ST	25000
303 CYPRESS ST	25000
2212 LONG ST L14	25000
2214 CANTON PK	25000
317 W EDMUNDS ST L21 EDMUNDS ADD	25000
107 EDMUNDS ST L1	25000
1524 CANTON PK PT L7&6 MCPHERSON ADD	25000
206 W 19TH ST	25000
1908 HIGH ST	25000

1923 BETHEL ST	25000
1921 BETHEL ST PT LT 10 ROWLAND EST	25000
L 4 1307 PHELPS	25000
218 W 13TH ST	25000
406 W 15TH ST	25000
518 W 17TH ST L6 S5 DAVIS & OLDHAM ADD	26000
320 W 13TH ST	26000
517 W 17TH ST L11 S3 DAVIS OLDHAM ADD	27000
420 W 16TH ST L6 SEC A R E COOPER ADD	27000
607 RICHARD ST L7 PHELPS AVE ADD	27000
329 W EDMUNDS L17	27000
1514 CANTON PK	27000
1304 PHELPS AVE	27000
1910 HIGH ST	27100
1705 TENNESSEE L6 DAVIS ADD	28000
602 W 17TH	28000
1701&1701 1/2 PHELPS AVE PT L1&2 S2	28000
523 W 17TH L8 SEC#3 DAVIS OLDHAM 1ST ADD	28000
613 RICHARD ST L4 PHELPS ADD	28000
615 RICHARD ST L3 PHELPS SUBD	28000
425 W 19TH ST WEST&LEE ADD PT L9	28000
502 W 13TH ST L9 R E COOPER ADD SEC G	28000
202 W 15TH ST	29000
619 W 17TH ST & 1704 TENNESSEE ST L 7	29000
2008 HIGH ST TRACT 15&16	29000
2202 CANTON ST	29400
502 W 16TH ST	29500
428 W 15TH ST	29800
500 RICHARD ST PT L4 S1 DAVIS OLDHAM ADD	30000
600 W 16TH ST L10&11 BLD COOPER CAMPBELL	30000
437 W 16TH ST	30000
416 W 16TH ST L4 SECT A COOPER ADD	30000
L21 632 CYPRESS ST	30000
643 CYPRESS ST	30000
1725 PHELPS AVE L10 PHELPS SUBD	30000
1723 PHELPS AVE	30000
609 RICHARD ST	30000
611 RICHARD ST L5 PHELPS SUBD	30000
2203 STARLING ST L2 CANTON HGTS ADD BL D	30000
406 CYPRESS ST	30000
2200 STARLING ST L27&28 CANTON HEIGHTS	30000
313 W 15TH ST	30000
222 W 13TH ST LOT 5	30000
401 W 13TH ST	30000
409 W 13TH ST	30000
411 W 13TH ST COOPER ADD	30000
1402 PHELPS AVE L9 BL F COOPERS ADDITION	30000
609 W 17TH ST L 10 S 4 DAVIS & OLDHAM	30300
417 CYPRESS ST	30768
405 W 13TH ST	31000
441 W 16TH ST L1 SEC C COOPER ADD	31500

611 W 17TH ST L9 B4	32000
439 W 16TH ST	32000
2005 HIGH ST	32000
504 W 13TH ST	32000
1401 CHERRY ST L8 COOPER ADD SECT F	32000
507 W 17TH ST L13 S3 DAVID & OLDHAM	32400
509 W 17TH ST	33000
1509 PHELPS AVE L2 BL D COOPER ADD	33000
1725 CANTON PK	33600
619 RICHARD ST L1 PHELPS SUBD	33900
1921 HIGH ST L18 & PT L17	34900
214 W 15TH ST	35000
608 W 17TH ST	35000
604 W 17TH ST	35000
L10 510 W 16TH ST BL B	35000
525 W 15TH ST	35000
2214 LONG ST L20&3 CANTON HGTS ADD BL C	35000
L6 417 W 19TH ST	35000
428 W 13TH ST	35000
318 W 13TH ST	35000
520 W 17TH ST L7 BL 20	36000
2201 STARLING ST L33 CANTON HGTS SUBD	36450
617 RICHARD ST L2 PHELPS SUBD	36900
506 W 16TH ST	37000
509 W 15TH ST	37000
641 CYPRESS ST	37000
507 W 13TH ST	37000
501 W 15TH ST L1 B-B COOPER ADD	38000
2104 CANTON PK L4 EDMUNDS ADD	38000
L11 SEC G RE COOPER ADD 506 W 13TH ST	38000
410 W 13TH ST COOPER ADDITION SEC G	38000
302 W 13TH ST	38000
412 W 13TH ST L4 COOPER ADD SECT G	38500
503 W 17TH ST L14 DAVIS & OLDHAMS ADD	39000
1801 PHELPS AVE L11 PHELPS ADD	39000
309 W EDMUNDS ST L23 EDMUNDS ADD	39000
511 W 15TH ST L4 BL 19	39500
610 W 17TH ST L4 DAVIS & OLDHAM ADD S6	40000
511 W 16TH ST PT L2 SEC C COOPER ADD	40000
1521 CANTON PK L1 SEC A COOPER CAMPBELL	40000
501 W 13TH ST PT L1 & 2 SEC F RE COOPER	40000
311 W EDMUNDS ST LT 22 EDMUNDS ADD	41800
615 W 17TH ST L8 DAVIS OLDHAM ADD BL 4	42000
L1 & 2 1609 PHELPS AVE S6 DAVIS & OLDHAM	42000
1512 CANTON PK	42000
216 W 13TH ST	42000
L7 COOPERS ADD 1400 PHELPS AVE BL F	42000
412 W 15TH ST	42000
1305 PHELPS AVE L 3 B E	43000
500 W 13TH ST	43000
407 W 13TH ST L4	43000

501 W 16TH ST	44400
1601 PHELPS AVE	45000
1505 PHELPS AVE	45000
408 W 13TH ST	45000
510 W 15TH ST L13 COOPER ADD	45000
328 W EDMUNDS ST	47500
403 W 15TH ST	49500
214 W 13TH ST	49900
2204 LONG ST	50000
309 W 15TH ST LOT 3&PT 9 MCPHERSON ADD	50000
L21&22 402 W 17TH ST	50000
1309 PHELPS AVE L5& PT 6 COOPER ADD SECE	50000
506 W 15TH ST LOT 12 COOPER ADD SEC F	50000
425 W 16TH ST L1&2 GILKEYS ADD	52500
433 W 16TH ST	53000
1525 CANTON ST L3 SEC A COOPER ADD	53000
429 W 15TH ST	55000
403 W 13TH ST	55000
1523 CANTON ST L2 SEC A COOPER ADD	56900
2119 CANTON PK L8 CANTON HEIGHTS ADD	57000
2121 CANTON PK L9 CANTON ADD	58000
415 W 15TH ST	59900
PT OF L1 SEC E COOPER ADD 1301 PHELPS	59900
207 W 20TH ST	60000
2117 CANTON PK L7 CANTON HGTS ADD	60700
229 1/2 W 16TH ST PT L10 MCPHERSON ADD	61950
1515 PHELPS AVE	62000
609 CYPRESS ST L21 CANTON ADD	65000
2108 CANTON PK L6 EDMUNDS ADD	65000
411 W 15TH ST	65900
419 W 15TH ST	66500
2106 CANTON PK	75000

AVERAGE ASSESSED VALUE	**$26,310.62**

O. Durrett / Virginia ICREZ Single Family Residential Assessments

Durrett / Virginia

DESC_	RES
1919 BENTLEY ST L14 DURRETTS ADD	300
1510 COLLEGE ST	500
1611 MCKEE ST L11	500
412 E 18TH ST L6 BRYAN ADDITION	1000
1202 CENTRAL AVE PT LT 7&8 WALLACE ADD	1000
1205 E 19TH ST	1000
L5 1106 E 19TH ST	1250
1604 MCKEE ST	1250
1606 MCKEE ST	1250
630 TATE ST	1400
906 E 13TH ST L6 H J SHARP ADD	1500
834 E 12TH ST	1500
1513 COLLEGE ST	1500
1502 MCKEE ST	1500
406 E 17TH ST	2000
1812 MAPLEWOOD ST WHOBERRY SUBD	2000
1002 CENTRAL AVE L32	2000
1201 CENTRAL AVE L5	2000
1911 OAK ST	2000
POPLAR ST L22 WINFREE ADD	2000
BUSSELL ST	2500
1819 MAPLEWOOD ST	3000
819 GANT ST PT L11 EASTVIEW ADD	3000
1923 BEECH ST L33 BENTLEYS ADD	3000
1406 MCKEE	3276
935 E 12TH ST	3300
1504 COLLEGE ST L5A	3350
903 COLLEGE ST PT L30 SHARPES ADD	3500
1429 MCGOWAN ST	3500
1106 E 9TH ST	3600
1014 POSTON AVE L15 BREATHITT ADD	3800
615 E 14TH ST & 1406 COLEMAN ST	4000
1204 CENTRAL AVE	4000
1402 EVANS ST	4000
2004 CHURCH ST LOT 90 WINFREE ADD	4000
2010 OAK ST L188 189 &190 MCPHERSON SUBD	4000
317 E 17TH ST	4200
1529 BUSSELL ST	4200
414 E 17TH ST	4500
928 E 13TH ST	4500
926 E 13TH ST	4500
1405 JONES ST	4500
814 GANT ST L20 EASTVIEW ADD	4500
L29 BENTLEY ADD 1913 BEECH ST	4500
1311 DURRETT AVE	4500
1003 E 18TH ST L2 BL B HIGHSCHOOL ADD	4650
305 E 14TH ST	5000
814 E 10TH ST	5000
818 E 10TH ST	5000

919 EAST 13TH ST	5000
1006 E 19TH ST L2 TATES ADD	5000
1815 BROAD ST L10&11 TATES ADD	5000
1711 JONES PT L46 SHARPS ADD	5000
1816 BROAD ST	5000
1512 BROAD ST & REAR	5000
1018 CENTRAL AVE	5000
1407 JONES ST L2	5000
1508 COLLEGE ST L3A	5000
1502 COLLEGE ST L5B	5000
1202 CATES ST	5000
1410 E 19TH ST L45 DURRETTS AVE	5000
1508 TATE ST	5000
1504 TATE ST L21 SHARPS ADD	5000
809 GANT ST L5 EASTVIEW ADD	5000
1927 BEECH ST L35 DURRETT ADD	5000
1907 KIRKPATRICK ST L 57 & 58 MCPHERSON	5000
1312 DURRETT AVE L 242 & 243 MCPHERSON	5000
1415 E 19TH ST WINFREE ADD	5000
2007 CENTER ST L 44 WINFREE ADD	5000
1904 CENTER ST LT 46 WINFREE ADD	5000
912 E 10TH ST	5175
933 E 13TH ST	5200
1705 COLLEGE ST	5200
1405 COLLEGE ST	5200
1718 JONES ST	5200
1809 BROAD ST	5500
1720 JONES ST	5500
1809 CENTER ST	5500
1301 DURRETT AVE	5500
1507 TATE ST L 5 SHARP FIELD ADD	5750
1015 E 9TH ST	5957
937 E 12TH ST	6000
821 E 18TH ST L26 MAPLE COURT ADD	6000
1704 COLLEGE ST L3 BLC HIGH SCHOOL ADD	6000
1408 JONES ST	6000
1406 JONES ST PT L3&4 WALLACE ADD	6000
1320 E 9TH ST	6000
L 38 1404 MCKEE ST	6000
1430 E 19TH ST	6000
1914 BENTLEY ST L24 BENTLEY ADD	6000
2008 OAK ST L191&192	6000
1601 E 19TH ST	6000
1205 BROAD ST	6056
1506 COLLEGE L4A	6250
813 E 19TH ST LOT 5	6250
1114 E 18TH L11 BL C HIGH SCHOOL ADD	6400
412 E 17TH ST	6500
1017 E 18TH ST L7 HIGH SCHOOL ADD BL B	6500
1815 OAK ST L8 TATES ADD	6500
1110 E 19TH ST PT L8 TATE ADD	6500

1519 TATE ST	6500
1301 COLEMAN ST	7000
1124 CENTRAL AVE	7000
1600 MCKEE ST	7000
1602 MCKEE ST	7000
1617 MCKEE ST	7000
1217 E 18TH ST L22 G U WEST ADD	7000
850 E 21ST ST	7000
1911 BENTLEY	7000
2000 WHITNEY PL PT L141THRU144	7000
909 CEDAR ST	7250
907 CEDAR ST	7250
1813 OAK ST L26	7344
302 TWYMAN SQUARE	7500
911 CEDAR ST	7500
817 MAPLE CT L11 MAPLE COURT ADD	7500
1125 CENTRAL AVE	7500
1112 E 18TH ST L10 HIGH SCHOOL ADD BLC	7500
1405 MCKEE ST L12 CLARK & WALLACE ADD	7500
1716 JONES ST L10	7500
1419 E 18TH ST	7500
2009 KIRKPATRICK ST L197&198	7500
1301 E 19TH ST	7500
1907 KIRKMAN SQ	7500
820 E 12TH ST L7	7776
306 TWYMAN SQ	7800
1913 KIRKMAN SQ	7929
1000 E 19TH ST	7938
410 E 17TH ST	8000
407 E 17TH ST	8000
205 BRYAN ST L9 BL 3 BRYAN ADD	8000
1907 1/2 KIRKMAN SQ	8000
1919 KIRKMAN SQ	8000
1915 HOPPER CT	8000
1201 BROAD ST	8000
1203 BROAD ST	8000
1212 WALNUT ST	8000
901 E 13TH ST	8000
826 E 18TH ST	8000
1821 CARTER ST	8000
1817 MAPLEWOOD ST	8000
L17 BL A 1014 E 18TH ST	8000
1602 BROAD ST	8000
1407 1/2 COLLEGE ST	8000
1407 COLLEGE ST	8000
1113 SHARPE ST	8000
1403 SHARPE ST	8000
1303 1/2 CATES ST	8000
1303 CATES ST	8000
1403 TALLEY ST LOT 5 SPAINS 18TH ST ADD	8000
1221 E 18TH ST	8000

1219 E 18TH	8000
1506 TATE ST	8000
1890 WOODMILL RD	8000
812 E 21ST ST	8000
836 E 21ST ST	8000
852 E 21ST ST	8000
1919 BEECH ST	8000
1921 BEECH ST	8000
2005 OAK ST 1/2 OF L10 THRU 13 BREATHITT	8000
1908 KIRKPATRICK ST	8000
2006 KIRKPATRICK ST L169&170 MCPHERSON	8000
1205 S CAMPBELL ST	8100
1813 BROAD ST L13	8352
1506 S CAMPBELL ST	8500
907 E 12TH ST L5 CARRIE MCKEE ADD	8500
819 E 18TH ST L26 MAPLE CT ADD	8500
1607 MCKEE ST L13	8500
1313 SHARPE ST PT LT 8&8A CARRIE MCKEE	8500
212 E 22ND ST	8500
310 E 11TH ST	9000
917 E 12TH ST	9000
809 E 13TH ST	9000
811 MAPLE CT	9000
1808 MAPLEWOOD ST	9000
L19 1018 E 18TH ST BL A	9000
1222 BROAD ST	9000
L34 1004 CENTRAL AVE SHARPS FIELD	9000
1700 MCKEE ST	9000
1892 WOODMILL RD	9000
1501 ATKINS	9000
KIRKPATRICK	9000
L165&166 2005 MCHENRY DR	9000
1914 POPLAR ST L19 WINFREE ADDITION	9000
814 E 21ST ST PT LT 7 FORBES ANNEX	9300
814 E 18TH ST	9500
1004 E 19TH ST	9500
1604 BROAD ST	9500
1606 BROAD ST	9500
1409 COLLEGE ST L54	9500
809 E 19TH ST L3	9500
1914 BEECH ST PT L18 DURRETT ADD	9500
1608 & 1610 MCKEE ST SHARPE ST	9540
2002 KIRKPATRICK	9756
L16 1010 E 18TH BLK A HIGH SCHOOL ADD	9792
1909 KIRKMAN SQ	9800
306 E 17TH ST GARAGE APT	10000
1800 HOPPER CT L1&2 HOPPER HOME PROP	10000
606 E 14TH ST	10000
1728 COLEMAN & 1729 WALNUT ST	10000
915 CEDAR ST	10000
908 CEDAR ST	10000

1021 E 9TH ST	10000
L5 904 E 13TH ST H J SHARP ADD	10000
L4 900 E 13TH ST H J SHARP ADD	10000
927 E 12TH ST L12 CAROLINE MCKEE ADD	10000
838 E 12TH ST	10000
810 E 12TH ST	10000
1000 WALNUT ST	10000
815 E 13TH ST	10000
915 E 13TH ST	10000
1211 BROAD ST	10000
818 E 18TH ST	10000
823 E 18TH ST	10000
826 MAPLE CT L18 MAPLE CT ADD	10000
1820 MAPLEWOOD ST L9 MAPLEWOOD ADD	10000
1822 MAPLEWOOD ST	10000
1707 COLLEGE L 11&12 HIGH SCHOOL ADD	10000
1013 E 18TH ST	10000
1123 E 18TH ST	10000
1814 OAK ST L25	10000
L17 1820 BROAD ST TATES ADD	10000
1804 BROAD ST	10000
L23&24 1802 BROAD ST	10000
1212 BROAD ST	10000
1220 BROAD ST	10000
1610 BROAD ST	10000
1206 CENTRAL AVE	10000
1108 CENTRAL AVE L28 CARRIE MCKEE SUBD	10000
807 GRAY ST PT L3	10000
1314 E 9TH ST	10000
1212 SHARPE ST	10000
1209 CENTRAL AVE LOT 1	10000
1400 E 19TH ST	10000
1805 PERRY ST L32 WINFREE & KNIGHTS	10000
1511 TATE ST L6&7 SHARP ADD	10000
1805 MILL RD	10000
18TH & MILL RD	10000
1431 E 18TH ST	10000
900 GANT ST	10000
BUSSELL ST L1 2 3 DR RUDD EST ADD	10000
1464 E 9TH ST	10000
2114 HAZEL ST L4 T S KNIGHT ADD	10000
303 E 22ND	10000
2209 PARRISH PL	10000
2202 PARRISH PLACE	10000
1400 EVANS ST & 2200 PARRISH PL	10000
1909 BEECH ST	10000
1911 BEECH ST LOT 28 DURRETTS ADD	10000
1008 BREATHITT ST	10000
1409 DURRETT AVE L3 EDMUNDS HEIGHTS	10000
1203 E 19TH ST MCPHERSON ADD	10000
2001 KIRKPATRICK	10000

2001 MCHENRY DR L 161-162 MCPHERSON SUBD	10000
1907 CENTER ST L31 DURRETT AVE ADD	10000
1914 CHURCH ST L83&PT82 WINFREE ADD	10000
1206 COLEMAN ST L2&3	10400
804 MAPLE CT L6	10500
1108 E 19TH ST L7 TATES ADD	10500
1910 BEECH ST PT L18 DURRETTS ADD	10500
1009 E 18TH ST	10750
311 TWYMAN SQ	11000
307 TWYMAN SQ	11000
L4 905 E 12TH ST	11000
L14 1004 E 18TH ST	11000
805 E 19TH	11000
311 E 16TH ST	11200
1019 E 18TH ST	11200
824 E 18TH ST	11232
1609 MCKEE ST L12	11300
1828 TWYMAN SQ	11472
204 BRYAN ST	11500
1922 KIRKMAN SQ	11500
1504 ATKINS	11500
1505 TATE ST LOTS 3&4 SHARPS ADD	11500
L8 912 E 13TH H J SHARP ADD	11560
408 E 17TH ST	12000
313 E 17TH ST	12000
401 BRYAN ST L5 BL2 BRYAN ADD	12000
224 E 20TH ST	12000
1208 WALNUT ST	12000
1006 S WALNUT ST PT L 2	12000
916 E 18TH ST	12000
1816 MAPLEWOOD ST	12000
1008 E 19TH ST PT L3 TATE ADD	12000
1019 CENTRAL AVE	12000
1012 CENTRAL AVE SHARPS FIELD SUBD L40	12000
1300 SHARPE ST	12000
1508 MCKEE ST L 42 MCKEE ADD	12000
1413 E 18TH ST L11 & 15	12000
1803 CENTER ST L16 GU WEST ADD	12000
1425 E 18TH ST	12000
1521 BUSSELL ST	12000
822 GANT ST LOT 24 & 25 EASTVIEW ADD	12000
820 GANT	12000
1918 BEECH ST	12000
1413 DURRETT AVE	12000
L 2 1419 DURRETT AVE	12000
1502 ATKINS	12000
1500 MILTON	12000
LOT 11 MILTON	12000
1503 ATKINS	12000
1509 DURRETT AVE	12000
1503 DURRETT AVE	12000

1505 ATKINS	12000
1505 DURRETT AVE	12000
1507 DURRETT AVE	12000
1303 E 19TH L 11 & 12	12000
1912 POPLAR ST	12000
1908 CHURCH ST TRACT 1	12000
1443 E 19TH ST	12000
1114 E 9TH ST	12250
308 E 14TH ST	12500
311 SHORT 19TH ST	12500
1711 S CAMPBELL ST	12500
1306 CATES ST	12500
1913 BENTLEY ST L3	12500
2000 KIRKPATRICK ST L175&176 MCPHERSON	12500
811 E 19TH ST L4	12600
312 TWYMAN SQ	12864
810 GANT LOTS 17 18 19	12900
1910 CHURCH ST PT L82 WINFREE ADD	12900
310 BRYAN ST	13000
815 E 12TH ST	13000
L3 1007 E 18TH ST HIGH SCHOOL ADD BL B	13000
805 GRAY ST L3 CATES ADD	13000
1925 MCHENRY DR L89 & 90 MCPHERSON SUBD	13000
206 SHORT 19TH ST	13024
813 CENTRAL AVE	13248
419 BRYAN ST	13500
313 SHORT 19TH ST	13500
213 E 17TH ST	13644
303 TWYMAN SQ	13760
1814 MAPLEWOOD ST	14000
1009 CENTRAL AVE	14000
1608 BROAD ST	14000
LOT 51 CENTER ST	14000
1705 & 1707 BRYAN ST	14133
305 TWYMAN SQUARE	14375
1819 TWYMAN SQ	14375
315 E 19TH ST	14500
1406 S CAMPBELL ST	14500
1108 E 9TH ST	14500
1917 BEECH ST	14500
1606 S CLAY ST	14896
310 E 14TH ST	15000
1500 S CLAY ST	15000
409&411 E 17TH ST	15000
307 E 17TH ST	15000
215 E 17TH ST	15000
1710 S VIRGINIA ST	15000
214 BRYAN ST L10 BL4 BRYAN ADD	15000
302 BRYAN ST	15000
312 BRYAN ST L2 BL4 BRYAN ADD	15000
412 BRYAN ST L1 BLK 1 BRYAN ADD	15000

407 BRYAN ST L3 BL2 BRYAN ADD	15000
403 BRYAN ST L4 BL2 BRYAN ADD	15000
305 BRYAN ST L5 BL3 BRYAN ADD	15000
307 SHORT 19TH ST	15000
304 SHORT 19TH ST	15000
306 SHORT 19TH ST	15000
1111 COLEMAN ST	15000
607 E 13TH ST	15000
1017 E 9TH ST	15000
1019 E 19TH ST	15000
812 E 13TH L2	15000
1204 WALNUT ST S	15000
921 E 12TH ST	15000
1002 WALNUT ST	15000
905 E 13TH ST	15000
928 STANLEY ST L13	15000
920 STANLEY ST L 9 BEASLEY PROP	15000
824 STANLEY ST L4 BEAZLEY DIV	15000
820 STANLEY ST L2	15000
901 STANLEY ST	15000
815 CENTRAL AVE	15000
918 E 18TH ST	15000
828 E 18TH ST	15000
828 MAPLE CT L20 MAPLE COURT ADD	15000
L8 806 MAPLE COURT	15000
816 E 19TH ST	15000
1825 MAPLEWOOD ST	15000
L3&5 807 MAPLE CT MAPLE COURT SUBD	15000
1810 MAPLEWOOD L4 WHOBERRY ADD	15000
1818 MAPLEWOOD ST	15000
L3 919 E 18TH ST BRAME ADD	15000
1003 CENTRAL AVE	15000
1007 CENTRAL AVE PT L3 HIGH SCHOOL ADD	15000
1101 E 18TH ST	15000
1803 OAK ST L31&32 TATES ADD	15000
1811 OAK ST	15000
1214 BROAD ST	15000
1410 JONES ST PT L5&6 WALLACE ADD	15000
1613 JONES ST	15000
1102 CENTRAL AVE L25 CARRIE MCKEE SUB	15000
1205 CATES ST	15000
1302 CATES ST L6 CATES ADD	15000
1504 MCKEE ST L7	15000
1615 MCKEE	15000
1803 PERRY & TALLEY L 4	15000
1416 E 19TH ST	15000
1411 E 18TH ST L21 G U WEST ADD	15000
DURRETTS AVE	15000
1434 E 19TH ST L2	15000
1438 E 19TH ST L1	15000
1434A E 19TH ST	15000

1433 E 18TH ST	15000
825 GANT ST	15000
1900 WOODMILL RD	15000
1902 WOODMILL RD	15000
2121 HAZEL ST PT L 14&15 HUNTER WOOD ADD	15000
310 E 22ND ST PT L10-11-12 WOODS ADD	15000
2120 HAZEL ST LT 6 TS KNIGHT ADD	15000
401 E 21ST ST	15000
L 4 417 E 23RD ST WALLACE MCCORD ADD	15000
1926 BEECH ST L 3	15000
1913 OAK ST LT 5 DURRETT AVE ADDITION	15000
1017 BREATHITT ST	15000
1015 BREATHITT ST	15000
2007 OAK ST	15000
1927 WOODMILL RD L90 WINFREY ADD	15000
1401 KING DR	15000
POPLAR ST	15000
2103 CENTER ST	15000
1406 KING DR	15000
1209 E 19TH ST	15000
1928 OAK ST LOT 69&70 MCPHERSON ADD	15000
2013 MCHENRY DR	15000
2006 CENTER ST L 60 WINFREE ADD	15000
1919 CHURCH ST L 73 WINFREE ADD	15000
1633 WOODMILL RD	15000
1009 E 9TH ST	15000
812 E 12TH ST	15200
840 E 21ST ST	15200
1901 HOPPER CT PT L 29-30-31-32	15300
308 SHORT 19TH ST	15456
804 GRAY ST	15500
1518 TATE	15500
1709 S CAMPBELL ST	15829
316 SHORT 19TH ST	16000
1705 S CAMPBELL ST	16000
1723 COLEMAN ST	16000
906 CEDAR ST	16000
1017 CENTRAL AVE	16000
OLD CLARKSVILLE PK	16000
1808 OAK ST	16000
1806 OAK ST	16000
1921 1/2 CENTER ST	16000
220 E 20TH ST	16000
310 E 23RD ST PT L15 JH BELL SOUTHSIDE	16100
2007 MCHENRY DR L167 & 168 MCPHERSON ADD	16280
301 BRYAN ST L7 BL 3 BRYAN ADD	16500
318 SHORT 19TH ST	16500
919 STANLEY ST	16500
1008 CENTRAL AVE	16500
1402 KING DR	16500
1408 MCKEE ST LT 39 MCKEE ADD	16700

1921 CENTER ST L40 WINFREE ADD	16704
1209 S CAMPBELL ST	16900
216 BRYAN ST	17000
823 STANLEY ST	17000
1711 BROAD ST	17000
1015 E 18TH ST	17000
L18 1818 BROAD ST	17000
1000 CENTRAL AVE	17000
1517 TATE ST	17000
1811 MCHENRY L23 BASSETT CRAFT ADD	17000
1401 E 19TH L 19 & 20 MCPHERSON ADD	17000
319 BRYAN ST BL3 BRYAN ADD L1	17000
210 E 17TH ST	17500
1708 BROAD ST	17500
300 E 22ND	17500
901 E 19TH	17500
924 E 13TH ST	17550
919 E 9TH ST	17600
312 SHORT 19TH ST	17920
1407 S CLAY ST	18000
410 BRYAN ST L2 BL1 BRYANS ADD	18000
901 E 18TH ST	18000
915 E 19TH ST	18000
2013 OAK ST L1 RICHARD L WILLIAMS DIV	18000
208 BRYAN ST	18400
303 E 19TH ST	18400
836 E 12TH ST	18400
1804 HOPPER CT L3&4	18500
204 E 19TH ST	18500
1501 COLLEGE ST L56	18500
2006 MCHENRY DR	18500
1807 OAK ST	19000
L7 709 HOPE ST DATE HOMESTEAD ADD BL B	19010
1702 S CAMPBELL ST	19200
919 E 12TH ST L9	19500
1207 WALNUT ST	19940
401 E 17TH & LOT	20000
218 BRYAN ST	20000
300 BRYAN ST	20000
308 BRYAN ST L4 BLK4 BRYAN ADD	20000
400 BRYAN ST PT L5 BL1 BRYAN ADD	20000
404 BRYAN ST L4 BL1 BRYAN ADD	20000
409 BRYAN ST	20000
404 E 18TH ST L9 B2 BRYANT ADD	20000
1905 HARRISON ST	20000
300 E 19TH ST	20000
605 E 13TH ST	20000
603 E 13TH ST	20000
1305 COLEMAN ST	20000
609 E 14TH ST	20000
1508 S CAMPBELL ST	20000

1716 S CAMPBELL ST	20000
1509 WALNUT ST	20000
813 E 12TH ST L1 CARRIED MCKEE SUBD	20000
814 E 12TH ST	20000
924 STANLEY ST L11	20000
830 STANLEY ST	20000
826 STANLEY ST L5 BEAZLEY PROP	20000
821 STANLEY ST	20000
921 STANLEY ST	20000
803 CENTRAL AVE L12	20000
825 CENTRAL AVE	20000
911 CENTRAL AVE	20000
922 E 18TH ST	20000
804 E 19TH ST	20000
1823 MAPLEWOOD ST	20000
1806 MAPLEWOOD ST	20000
1824 MAPLEWOOD ST	20000
923 E 18TH ST L2 BRAME ADD	20000
1013 CENTRAL AVE L5 BL A HIGH SCHOOL ADD	20000
1809 OAK ST L28	20000
1216 BROAD ST	20000
1006 CENTRAL AVE	20000
1115 SHARPE ST L44 SHARPS ADD	20000
719 HOPE ST	20000
715 HOPE ST	20000
713 HOPE ST L 5 BL B DADE HOMESTEAD	20000
711 HOPE ST L6 DADE HOMESTEAD ADD SEC B	20000
707 HOPE ST LOT 8 BL B	20000
1308 CATES ST	20000
1307 CATES ST	20000
1305 CATES ST	20000
1802 MCHENRY ST L 19	20000
1804 MCHENRY L 27 & 1/2 26	20000
1808 MCHENRY DR	20000
1807 PERRY	20000
1401 TALLEY ST L 6 SPAINS 18TH ST ADD	20000
1436 E 19TH ST	20000
308 E 22ND ST	20000
2132 HAZEL ST PT L10 & 11 T S KNIGHT ADD	20000
2118 HAZEL ST L5 TS KNIGHT & CO ADD	20000
403 E 21ST ST	20000
2127 CROCKETT ST L19 TS KNIGHT & CO ADD	20000
2137 CROCKETT ST L14 T S KNIGHT ADDITION	20000
308 E 23RD ST L14 SOUTHSIDE ADD	20000
307 HANCOCK ST	20000
828 E 21ST ST	20000
904 E 21ST ST L2	20000
912 E 13TH ST	20000
1107 E 19TH ST	20000
1411 DURRETT AVE LT2 EDMUNDS HEIGHTS SUB	20000
1308 EDMUNDS ST	20000

1800 OAK ST	20000
1810 CRAFT ST L 18	20000
1803 MCHENRY ST L 26&1/2 OF 27	20000
1805 MCHENRY DR L20 BASSETT CRAFT ADD	20000
1807 MCHENRY DR	20000
1809 MCHENRY DR	20000
L25 1815 MCHENRY DR BASSETT CROFT ADD	20000
1930 OAK ST L71&72 MCPHERSON SUBD	20000
2003 KIRKPATRICK ST	20000
1917 KIRKPATRICK ST L73&74 MCPHERSON SUB	20000
1913 KIRKPATRICK ST	20000
1407 E 19TH ST L25&26 MCPHERSON ADD	20000
2002 MCHENRY DR	20000
2004 MCHENRY DR L13 GLADYS GAIL VILLAGE	20000
2008 MCHENRY DR	20000
2002 WHITNEY PL L141 THRU 144 MCPHERSON	20000
1904 POPLAR ST 4 LOTS	20000
1913 CENTER ST L35 WINFREE ADD	20000
1198 BROAD ST	20000
901 E 12TH ST	20050
1205 E 18TH ST L3	20300
1720 S CAMPBELL ST L1	20500
2135 CROCKETT	20625
820 MAPLE CT L16 MAPLE COURT ADD	20700
2136 HAZEL ST	21000
900 E 21ST ST	21000
920 E 13TH ST	21180
929 E 13TH ST	21500
313 E 18TH ST	22000
1704 S CAMPBELL ST	22000
1603 WALNUT ST	22000
1000 E 13TH ST L1A	22000
931 E 12TH ST	22000
823 CENTRAL AVE L9	22000
903 CENTRAL AVE L15	22000
L14 812 MAPLE CT MAPLECOURT ADD	22000
1830 S WALNUT ST	22000
1400 THRU 1408 COLLEGE ST	22000
1207 E 18TH	22000
309 E 23RD ST	22000
1804 OAK ST	22000
1909 KIRKPATRICK ST L59&60 MCPHERSON SUB	22000
2004 POPLAR ST L28A W P WINFREE ADD	22000
209 BRYAN ST	22120
930 E 13TH ST	22500
840 E 12TH ST	22500
1710 S CLAY ST	23000
1907 HARRISON ST	23000
1915 HARRISON ST	23000
L9 914 E 13TH ST	23000
816 E 12TH ST L5	23000

926 STANLEY ST	23000
810 E 19TH ST	23000
1008 E 18TH ST	23000
717 HOPE ST PT L3 BLB DADE HOMESTEAD	23000
L37 1808 PERRY ST	23000
1466 E 9TH ST	23000
2003 MCHENRY L163-164 MCPHERSON SUB DIV	23000
1416 & 1418 E 18TH ST L1&2	23000
L12 810 MAPLE CT MAPLE CT ADD	23879
207 E 17TH ST L2 FANNIE MADDUX	24000
917 STANLEY ST	24000
1207 CATES ST	24000
701 HOPE ST LOT 11 BLK B DADE HOMESTEAD	24000
1419 CEDAR AVE	24000
311 E 22ND ST PT L15 SOUTH SIDE ADD	24000
L74 1921 CHURCH ST WINFREES ADD	24000
417 BRYAN ST	24480
1711 S CLAY ST L1 BL4 BRYAN ADD	24500
860 E 21ST ST	24500
1200 CATES	24900
1501 S CLAY ST	25000
1600 S CLAY ST	25000
1604 S CLAY ST	25000
400 E 17TH ST	25000
309 BRYAN ST L4 BL3 BRYAN ADD	25000
1825 HOPPER CT L36 HOPPER HOME ADD	25000
1823 HOPPER CT HOPPER HOME ADD L37	25000
1600 S CAMPBELL ST	25000
1607 S WALNUT ST	25000
913 CEDAR ST L1	25000
923 E 9TH ST	25000
830 E 12TH ST L10 SHARP HOME ADD	25000
832 STANLEY ST L8	25000
815 STANLEY ST	25000
817 STANLEY ST	25000
901 CENTRAL AVE	25000
905 CENTRAL AVE	25000
815 E 18TH ST	25000
825 E 18TH ST MAPLE COURT ADD L23	25000
1803 BROD ST	25000
1710 BROAD ST	25000
L1 BL B HIGH SCHOOL ADD 1001 E 18TH ST	25000
1104 E 9TH ST LOT 5	25000
L 7A 213 MCLEAN AVE	25000
1203 CATES ST	25000
L9 705 HOPE ST	25000
703 HOPE ST	25000
800 GRAY	25000
1308 E 9TH ST PT L3	25000
1213 E 18TH ST	25000
1510 TATE ST L18 SHARP ADDITION	25000

2130 HAZEL ST	25000
2128 HAZEL ST	25000
2124 HAZEL ST L 8	25000
307 E 21ST ST TR 3	25000
2131 CROCKETT ST	25000
420 E 23RD ST	25000
422 E 23RD ST L8&9 WALLACE MCCORD ADD	25000
311 E 23RD ST L32 JOHN H BELL JR ADD	25000
406 HANCOCK ST	25000
834 E 21ST ST	25000
OLD CLARKSVILLE PK	25000
908 E 21ST ST	25000
2103 WOODMILL RD	25000
1105 E 19TH ST	25000
2100 POPLAR ST	25000
2106 POPLAR ST	25000
1802 OAK ST L2 BASSETT CRAFT ADD	25000
1808 CRAFT ST	25000
L12 1802 CRAFT ST BL A	25000
LOT 24 1813 MCHENRY DR BASSETT & CROFT	25000
1926 OAK ST	25000
1920 KIRKPATRICK ST L85 THRU 88	25000
1919 MCHENRY ST	25000
315 BRYAN ST L2 BL 3 BRYAN ADD	25000
909 E 13TH ST	25140
1404 S CLAY ST	25500
L3 822 STANLEY ST	25500
1201 CATES ST	25900
1512 TATE ST L 17 SHARPS ADD	26000
921 CENTRAL L27 SHARPS FIELD SUBD	26500
L 8A 215 MCLEAN AVE	27000
803 GANT ST L3 EASTVIEW ADD	27000
2110 HAZEL ST L3 T S KNIGHT & CO ADD	27000
2009 OAK ST	27000
1498 S CLAY ST	27300
L3 311 BRYAN ST BRYAN ADD BL 3	27300
1601 WALNUT ST	27300
410 E 18TH L7 BRYAN ADD	27500
818 STANLEY ST	27500
413 E 23RD ST L2 MCCORD ADD #2	27720
1811 HOPPER CT	27750
310 E 18TH ST	28000
1105 S CAMPBELL ST	28000
1004 E 13TH ST L3A	28000
L6 910 E 13TH ST	28000
933 E 12TH ST	28000
806 E 12TH ST	28000
813 STANLEY ST	28000
817 CENTRAL AVE	28000
914 E 19TH ST	28000
211 MCLEAN AVE	28000

1516 TATE L15&16	28000
2122 HAZEL ST L 7	28000
2125 CROCKETT ST	28000
404 E 23RD ST L18 & 1/2 19 JOHN BELL ADD	28000
407 E 23RD	28000
403 E 23RD ST L34 J BELL SOUTHSIDE ADD	28000
856 E 21ST ST	28000
858 E 21ST ST	28000
2204 PARRISH PLACE	28000
1922 BENTLEY L19 & 20	28000
1910 BENTLEY ST	28000
911 E 19TH ST	28000
913 E 19TH	28000
2015 OAK ST L2 RICHARD L WILLIAMS DIV	28000
2019 OAK ST L4 RICHARD WILLIAMS DIV	28000
1931 WOODMILL RD PT LT 91&92 WINFREY ADD	28000
L4 2006 WHITNEY PL GLADYS GAIL VILLAGE	28000
2001 POPLAR ST	28000
1918 CENTER ST	28000
824 E 12TH ST L9&8	28100
1006 E 13TH ST	28235
304 BRYAN ST	28750
405 E 23RD ST L35 JOHN BELL JR ADD	28750
415 E 23RD ST L3 WALLACE MCCORD ADD #2	29000
411 E 23RD ST	29000
1911 CENTER ST L 33 & 34 WINFREE ADD	29000
LOTS 6 & 7 EASTVIEW ADD 811 GANT ST	29250
301 E SHORT 19TH ST	29500
213 E 16TH ST	30000
306 E 17TH ST	30000
314 E 18TH ST	30000
222 E 20TH ST	30000
925 STANLEY ST	30000
927 STANLEY ST	30000
912 E 18TH ST	30000
1114 CENTRAL AVE	30000
1204 CATES ST	30000
1206 CATES ST	30000
1502 & 1502 1/2 TATE ST	30000
L24 816 GANT ST	30000
817 GANT ST L9 EASTVIEW ADD	30000
2118 CHESTNUT ST L 16 & PT 15	30000
2123 HAZEL ST	30000
306 E 22ND ST	30000
2134 HAZEL ST	30000
309 E 22ND	30000
414 E 23RD ST	30000
416 E 23RD ST LOT 12 WALLACE MCCORD ADD	30000
423 E 23RD ST LT 7 WALLACE MCCORD ADD #2	30000
419 E 23RD ST	30000
2211 PARRISH PLACE	30000

910 E 21ST ST	30000
1909 BENTLEY ST LOT 1	30000
2017 OAK ST L3 RICHARD L WILLIAMS DIV	30000
1803 CRAFT ST L8 CRAFT SUBD	30000
2010 MCHENRY DR GLADYS GAIL VILLAGE L16	30000
2005 WHITNEY PL L10 GLADYS GAIL VILLAGE	30000
L 11 2003 WHITNEY PL	30000
2008 WHITNEY PLACE L 5	30000
1924 POPLAR ST L129&130 MCPHERSON SUBD	30000
1908 CENTER ST L 48 WINFREE ADD	30000
1733 S WALNUT ST	31000
409 E 23RD ST L37 JOHN H BELL SOUTHSIDE	31000
2009 WHITNEY PLACE L 8	31500
1821 HOPPER CT	31920
917 CENTRAL AVE LTS 23&25 SHARPES FIELD	32000
827 E 18TH ST MAPLE CT ADD	32000
915 E 18TH ST L3 A T BRAME SUBD	32000
312 E 23RD ST L16	32000
401 E 23RD L33 SOUTHSIDE ADD	32000
222 E 21ST ST L8 MABEL C WATKINS ADD	32666
220 E 21ST ST L7 WATKINS ADD	32666
224 E 21ST ST L9 MABLE C WATKINS ADD	32668
413 BRYAN ST L1 BL2 BRYAN ADD	33000
2011 WHITNEY PL L7 GLADYS GAIL VILLAGE	33000
2133 CROCKETT ST LT 16 TS KNIGHT ADD	33500
408 E 23RD ST	34596
1306 CAMPBELL ST	34898
408 E 18TH ST L8 B2 BRYAN ADD	35000
1808 HOPPER CT	35000
1820 HOPPER CT L4 BELL SUBD	35000
1209 S WALNUT ST	35000
922 STANLEY ST L10	35000
828 STANLEY ST	35000
1700 WALNUT ST	35000
819 CENTRAL AVE L7 SHARPS FIELD	35000
909 CENTRAL AVE	35000
830 E 18TH ST	35000
810 E 18TH ST	35000
1712 WALNUT ST	35000
904 E 19TH ST PT L41 BENTLEYS SUB	35000
815 MAPLE CT PT L7&9	35000
1803 POPLAR ST	35000
800 MASON ST	35000
2126 CHESTNUT	35000
2122 CHESTNUT ST	35000
2129 CROCKETT ST L18 TS KNIGHT & CO ADD	35000
838 E 21ST ST	35000
815 E 19TH ST	35000
1101 E 19TH ST L1 DURRETT AVENUE ADD	35000
1303 DURRETT AVE	35000
L 10 1805 CRAFT ST	35000

1806 CRAFT ST L16A	35000
1804 CRAFT ST	35000
2007 WHITNEY PLACE	35000
2010 WHITNEY PLACE L 6	35000
L1 2007 POPLAR GLADYS GAIL VILLAGE	35000
2005 POPLAR GLADYS GAIL VILLAGE L 2	35000
2006 POPLAR	35000
1432 MCGOWAN ST L1 HAZELIP SECOND ADD	35500
1809 HOPPER CT	36000
412 E 23RD ST	36695
2138 CROCKETT L 34	37000
302 E 23RD	37000
1007 BREATHITT ST	37000
610 E 13TH ST L2	38000
1002 E 13TH ST L2A	38000
1802 WALNUT ST	38000
1111 E 18TH ST	38000
2127 HAZEL ST	38000
2000 BENTLEY ST L 13	38000
2003 POPLAR ST L 3	38000
2109 CHESTNUT ST PT L2 WOODS ADD	38500
L 11 418 E 23RD ST	38500
1910 KIRKPATRICK ST L 53 & 54 MCPHERSON	39200
1301 WALNUT ST	40000
911 E 12TH ST	40000
832 E 12TH ST SHARP HOME ADD L11	40000
813 E 18TH ST	40000
1814 WALNUT ST	40000
910 E 19TH ST	40000
821 MAPLE CT L15	40000
100 MCLEAN AVE	40000
301 MCLEAN AVE L9-13 BLA MCLEAN COLLEGE	40000
1122 E 9TH ST L1&2 BL C DADE SUBD	40000
1431 MCGOWAN ST	40000
902 GANT ST L 75 WINFREE ADD	40000
210 E 22ND ST	40000
2138 HAZEL ST L13 T S KNIGHT & CO ADD	40000
2130 CROCKETT ST L30&31	40000
304 E 23RD ST L12 SOUTHSIDE ADD	40000
307 E 23RD L30 JOHN H BELL SOUTHSIDE ADD	40000
1427 DURRETT AVE L3 MARJORIE PARKER VILL	40000
1324 E 9TH ST	40600
218 E 21ST ST L6 MABEL C WATKINS ADD	41000
1103 E 18TH ST	41200
1425 DURRETT AVE L2 MARJORIE PARKER VILL	41500
1708 S WALNUT ST PT LT 3 SHARPE ESTATE	42000
207 MCLEAN AVE L 3&PT 4 BL D MCLEAN ADD	42000
837 MASON ST L14	42000
402 E 23RD ST	42000
421 E 23RD ST WALLACE MCCORD ADD L 6	42000
1103 E 19TH	42000

1431 DURRETT AVE L5 MARJORIE PARKER SUB	42500
1408 WALNUT ST	43000
1423 DURRETT AVE L1 MARJORIE PARKER VILL	43000
923 STANLEY ST L3	44000
1306 E 9TH ST L2A DIV HAROLD PYLE PROP	44000
3001 RAY BURSE CT L18 MARJORIE PARKER	44000
1304 E 9TH ST L1A DIV HAROLD PYLE PROP	44500
1903 HARRISON ST	44900
306 E 16TH ST	45000
1506 S CLAY ST L1	45000
301 E 16TH ST	45000
1808 S VIRGINIA ST	45000
819 STANLEY ST	45000
808 MAPLE CT L10 MAPLE CT ADD	45000
804 HOPE ST	45000
806 HOPE ST	45000
PT L8 1012 BREATHITT ST DURRETS AVE ADD	45000
1011 BREATHITT ST	45000
L16 MARJORIE PARKER P1 3005 RAY BURSE CT	45000
LOT 15 MARJORIE PARKER VILLAGE SUB PH 1	45000
3004 RAY BURSE CT LT 13 MARJORIE PARKER	45000
2003 WOODMILL RD L7 MARJORIE PARKER VILL	45000
L8 MARJORIE PARKER U2 2005 WOODMILL RD	45000
1801 CRAFT ST	45000
1405 E 19TH	45000
1905 CHURCH ST	45000
844 E 21ST ST	45160
816 E 13TH ST L3 HENRY J SHARP ADD	45500
811 E 13TH ST	45500
814 STANLEY ST TRACT 1	45500
1429 DURRETT AVE L4 MARJORIE PARKER PHI	45500
1815 HOPPER L42&43&55 THRU 57	45840
1815 HOPPER L42&43&55 THRU 57	45840
1440 MCGOWAN ST	47000
3006 RAY BURSE CT L14 MARJORIE PARKER P1	47062
314 E 16TH ST	47500
816 STANLEY ST	47500
1727 WALNUT ST L1	48000
1725 S WALNUT ST LOT 2	49609
1433 DURRETT AVE L6 MARJORIE PARKER PH1	49900
1606 S VIRGINIA ST	50000
1801 HOPPER CT L 50 & 51	50000
917 E 9TH ST	50000
1126 E 9TH ST TRACT 1	50000
1128 CATES ST TRACT 2	50000
1130 CATES ST TRACT 3	50000
401&403 HANCOCK ST L 24 T S KNIGHT ADD	50000
303 E 23RD L28 JOHN BELL JR S SIDE ADD	50000
2004 BENTLEY ST LOT 8	50000
842 E 21ST ST	50000
818 GANT ST LOT 22	50000

1201 KIRBY LN L 65 & 66 MCPHERSON SUBD	51500
1405 DURRETT AVE	52000
1915 CHURCH ST L71 WINFREE ADD	54000
3000 RAYMOND BURSE CT L11 MARJ PARKER 2	54700
317 E 16TH ST	55000
1804 S VIRGINIA ST	55000
829 STANLEY ST	55000
1415 E 18TH ST L19 WINFREE & KNIGHT ADD	55000
2126 S VIRGINIA ST HUNTER WOOD ADD L7	55000
826 E 21ST ST	55000
1918 BENTLEY ST	55000
1912 BENTLEY L 25	55000
L1&2 1007 E 19TH ST FOSTON ADD&LT 8 E 19	55000
1906 CENTER ST L47	55000
2314 S VIRGINIA ST	55000
2121 CROCKETT ST L21&PT22 T S KNIGHT ADD	55800
1834 WALNUT ST	57000
303 BRYAN ST	58000
1802 S VIRGINIA ST L2	58000
1714 JONES ST L8	58000
827 MAPLE CT LOTS 19 & 21 MAPLEWOOD ADD	58500
310 E 16TH ST	59000
1418 E 19TH ST	59000
1909 HARRISON ST	60000
938 E 13TH ST	60000
833 MASON ST L12	60000
1906 & 1908 OAK ST L 63&64 MCPHERSON SUB	60000
1511 COLLEGE ST L34 SHARPS ADD	60500
209 E 16TH ST	61854
209 MCLEAN AVE L4 & PT LT 5 MCLEAN BL D	62500
305 E 23RD ST L29 SOUTHSIDE ADD	62500
1805 HOPPER CT L48&49 HOPPER HOME PROP	62720
818 E 12TH ST L6	64000
1910 POPLAR ST WINFREE ADDITION	64000
2114 S VIRGINIA ST LT4 HUNTER WOOD ADD	64450
2136 CROCKETT ST L 32 & 33 TS KNIGHT &CO	64900
2134 S VIRGINIA ST PT LT9 HUNTER WOOD AD	65000
1417 DURRETT AVE	65000
2300 S VIRGINIA ST	65000
2308 S VIRGINIA ST	65000
1920 BENTLEY ST L 21 & 22 BENTLEY ADD	65500
1817 HOPPER CT L40&41	68000
2130 S VIRGINIA ST	68000
1913 CHURCH ST L69&70 WINFREE ADDITION	68000
2118 S VIRGINIA ST L 5	69000
2204 S VIRGINIA ST	75000
2304 S VIRGINIA ST	75000
1513 WALNUT ST	75300
300 E 16TH ST	76000
2106 S VIRGINIA ST	78427
1800 S VIRGINIA ST	80000

1716 S VIRGINIA ST L10 B3 BRYAN ADD	83500
2208 S VIRGINIA ST	92000
1816 S VIRGINIA ST	97900
2008 S VIRGINIA ST	123000
1720 S VIRGINIA ST	155000
1814 HOPPER CT L2&3 HOPPER CT ADDITION	220000

AVERAGE ASSESSED VALUE	**$22,278.79**

P. Westside ICREZ Single Family Residential Assessments

Westside

DESC_	RES
411 DIUGUID ST	260
717 BARROW ST	1800
504 BRADEN ST L18 MEANS ADD	2500
407 S JESSUP AVE	2500
505 ANDERSON ST	3000
503 W 1ST ST 1/2 L61 JESSUP ADD	3800
520 W 2ND ST	4000
130 ELM ST	4500
709 HIPKINS ST	4500
919 W 2ND ST PT LT 4 MCPHERSON & FOWLER	5000
133 S KENTUCKY AVE L8 MCPHERSON FOWLER	5000
525 W 4TH ST	5000
134 N ONEAL AVE L45 ONEAL ADD	6000
116 N ONEAL AVE	6000
507 W 2ND ST	6000
104 S ELM ST	6600
128 N ELM ST	7000
208 S ONEAL AVE LT 15 ONEAL ADD	7000
924 W VERA ST PT L6 JOE TUGGLE ADD	7500
139 N JESSUP AVE	7500
521 W 2ND ST PT L16 JAMES E JESSUP ADD	7500
503 S JESSUP AVE	8000
516 W 1ST ST	8000
501 W 1ST ST	8000
412 W 2ND ST	8000
308 CLEVELAND AVE	8500
302 S CLEVELAND AVE	8500
208 S CLEVELAND AVE	8500
729 HIPKINS ST	9000
306 S ONEAL AVE L 13	9500
502 W 1ST ST	9500
730 BARROW ST	9500
101 VERA ST	10000
124 S KENTUCKY AVE L39 MCPHERSON FOWLER	10000
107 S ONEAL AVE PT LT 28 ONEAL ADD	10000
712 W 1ST ST L 34 MCPHERSON FOWLER ADD	10000
613 W 2ND ST	10000
142 N JESSUP AVE L3	10000
113 N CLEVELAND AVE	10000
118 N CLEVELAND AVE	10000
117 N ELM ST	10000
508 W 2ND ST PT L60 & 62 J E JESSUP ADD	10000
500 W 2ND ST	10000
514 W 4TH ST	10000
743 HIPKINS ST	10000
201 S ELM ST	10300
210 S FOWLER AVE	10500
152 N MCPHERSON AVE L3 KENTUCKY PK ADD	10500
110 S JESSUP AVE L24	10500

924 GRAY CT	11000
TRACT 20 505 W 1ST ST	11000
521 W 1ST ST	11000
138 S ELM ST	12000
129 ELM ST	12000
926 W 2ND ST L7 JOE TUGGELL ADD	12000
922 GRAY CT	12000
109 S ONEAL AVE	12000
109 N ONEAL AVE	12000
138 N ONEAL AVE	12000
506 W 1ST ST	12000
404 W 2ND ST	12000
402 W 2ND ST	12000
508 & 510 DIUGUID ST	12000
519 W 2ND ST	12000
503 CLEVELAND AVE L84	12000
519 W 4TH ST	12000
826 BELL ST L1 ROSCOE PYLE ADD	12000
126 S FOWLER ST L2 SECJ MCPHERSON-FOWLER	12500
923 W 2ND ST	12500
125 S KENTUCKY AVE L9 MCPHERSON&HANBERRY	12500
127 N ONEAL AVE L 38 ONEAL ADD	12500
801 W 7TH ST	12500
934 W 2ND ST	13000
921 W 2ND ST	13000
203 N ONEAL AVE	13000
101 S ONEAL AVE	13000
133 N ONEAL AVE	13000
130 N ONEAL AVE L 43 ONEAL ADD	13000
606 W 1ST ST	13000
604 W 1ST ST	13000
602 W 1ST ST	13000
304 S JESSUP AVE	13000
920 W 1ST ST	14000
124 S ONEAL AVE	14000
109 N JESSUP AVE L29	14000
114 S JESSUP L & 1/2 OF 24	14000
500 DIUGUID ST	14000
511 W 2ND ST	14000
153 N JESSUP AVE L8 EXT OF JESUP AVE	14500
210 S ELM ST 1/2 L65 JESUPS SECOND ADD	15000
204 S ELM ST	15000
136 S ELM ST	15000
126 S ELM ST	15000
113 N FOWLER AVE	15000
121 N FOWLER AVE	15000
L7 112 N FOWLER	15000
145 N MCPHERSON PT L9 MCPHERSON FOWLER	15000
102 S MCPHERSON AVE L7 S H MCPHERSON	15000
147 N ONEAL AVE L 46 ONEAL ADD	15000
128 S ONEAL AVE	15000

129 N JESSUP AVE L34 J E JESSUP ADD	15000
135 N JESSUP AVE L 37 JESSUPS ADD	15000
110 N JESSUP AVE L30 JAMES E JESSUP ADD	15000
121 N CLEVELAND AVE	15000
403 S CLEVELAND AVE L86	15000
407 S CLEVELAND AVE	15000
513 W 4TH ST	15000
710 RIVERVIEW DR L2 & PT 1 RIVERVIEW	15000
713 BARROW ST L19 BARROW ADD	15000
733 BARROW ST L14 BARROW ADD	15000
825 BELL ST L2 ROSCOE PYLE ADD	15000
811 W 7TH ST L6&PT5 BELL & DUNCAN ADD	15000
819 W 7TH ST L4&11&PT12 BEL L& DUNCAN	15500
117 N FOWLER AVE	16000
119 N FOWLER AVE	16000
118 S FOWLER AVE	16000
154 N MCPHERSON LT 4 KENTUCKY PARK ADD	16000
202 S KENTUCKY AVE L 1	16000
219 S JESSUP AVE	16000
103 S JESSUP AVE PT L25 JAMES E JESUP	16000
822 BELL ST	16500
124 N MCPHERSON AVE L6 & PT L5 MCPHERSON	16800
205 VERA ST	17000
100 N MCPHERSON AVE	17000
139 N ONEAL AVE	17000
122 N ONEAL AVE L39 ONEAL ADD	17000
102 S ONEAL AVE L 29 O'NEILL ADDITION	17000
154 N JESSUP AVE	17000
152 N JESSUP AVE	17000
815 W 7TH ST	17000
105 S ONEAL AVE PT L26 ONEAL AVENUE ADD	17500
103 S ONEAL AVE PT L28 ONEAL AVE ADD	17500
164 N MCPHERSON AVE L9 KENTUCKY PARK ADD	17700
114 S FOWLER L4 SEC J MCPHERSON FOWLER	17750
163 N MCPHERSON L 17 KENTUCKY PK ADD	18000
711 W 2ND ST LOT 2 DIV 1	18000
101 S ELM ST	18000
113 S ELM ST L1 H C GANT ADD	18000
151 N MCPHERSON AVE L11 KENTUCKY PK ADD	18256
102 S ELM ST	18400
155 N MCPHERSON AVE L13 KENTUCKY PARK	18400
512 W 2ND ST	18400
306 S JESSUP AVE	18400
516 W 7TH ST	18400
821 BELL ST	18400
400 W 2ND ST	18500
712 YOUNG ST L2	18500
203 S MCPHERSON	18600
125 & 127 S ONEAL AVE	19000
123 S ONEAL AVE L20	19000
603 W 1ST ST PT L25 JAMES E JESUP ADD	19000

103 N JESSUP AVE	19000
413 CLEVELAND AVE L85 JESSUPS THIRD ADD	19000
406 S JESSUP AVE	19000
719 RIVERVIEW DR L9 RIVERVIEW HGTS ADD	19000
715 W 7TH ST	19200
101 GLASS AVE	20000
124 N ELM ST	20000
131 MEANS AVE	20000
PT L76 MEANS ADD 119 MEANS AVE	20000
932 W 2ND ST	20000
930 W 2ND ST L9	20000
99 N FOWLER AVE	20000
L9 118 N FOWLER AVE MCPHERSON FOWLER ADD	20000
156 N MCPHERSON AVE	20000
116 S MCPHERSON AVE L5 MCPHERSON&FOWLER	20000
812 W 2ND ST	20000
115 S KENTUCKY AVE L11 SEC Q	20000
115 N KENTUCKY AVE	20000
121 N ONEAL AVE L 36 ONEILL AVE ADD	20000
132 S ONEAL AVE	20000
105 N ELM ST	20000
504 W 2ND ST L60&62 JESSUP ADDITION	20000
310 S CLEVELAND AVE	20000
215 S CLEVELAND AVE PT L89	20000
519 S CLEVELAND AVE L2 JESSUP ADD	20000
715 RIVERVIEW DR	20000
1003 W 7TH ST	20000
825 W 7TH ST L3 BELL & DUNCAN ADD	20000
721 HIPKINS ST	20000
702 SYLVIA ST L7 LANCASTER SUBD	20000
704 SYLVIA ST L6	20000
716 YOUNG ST	20000
131 S MCPHERSON AVE PT L1 S1	20600
206 FOWLER AVE L3 MCPHERSON & FOWLER ADD	21000
132 S MCPHERSON AVE PT L1-2-3 SECT H	21000
123 S JESSUP AVE L19 JAMES E JESSUP ADD	21000
701 W 7TH ST	21000
116 N FOWLER AVE	21500
135 N MCPHERSON L7&PT L8	21500
124 N KENTUCKY AVE	21500
120 S ONEAL AVE	21500
105 S ELM ST L3 H C GANTS ADD	21500
711 BUCKLEY DR L9	21500
L8 137 N MCPHERSON AVE	21800
305 S MCPHERSON L2&PTL3 SECE MCPHERSON	22000
153 N MCPHERSON	22000
157 N MCPHERSON AVE L14 KENTUCKY PK ADD	22000
108 N KENTUCKY AVE L33 MCPHERSON FOWLER	22000
703 SYLVIA ST L4	22000
133 N KENTUCKY AVE L20 MCPHERSON ADD	22256
712 BARROW ST	22400

926 GRAY CT PT L1 SEC F MCPHER FOWLER	22500
L15 159 N MCPHERSON AVE KENTUCKY PARK	22500
115 N ONEAL AVE	22500
205 S MCPHERSON AVE	23000
207 S KENTUCKY AVE	23000
107 N KENTUCKY AVE L15 MCPHERSON FOWLER	23000
119 S ONEAL AVE	23000
116 S ONEAL AVE	23000
612 W 2ND ST PT L17 JAMES E JESUP ADD	23000
104 N JESSUP AVE PT L28 JAMES JESUP ADD	23000
302 S JESSUP AVE P LT 14 JESSUP ADD	23000
103 S FOWLER AVE	23500
101 S FOWLER AVE	23500
134 N JESSUP AVE L38	23500
716 BUCKLEY DR L6 PYLE SUBD	23500
720 BARROW ST L8 BARROW ADD	23500
918 W 1ST ST	23700
908 W 7TH ST L2 SECB MCPHERSON & FOWLER	23800
928 W 2ND ST L8 JOE TUGGLE ADD	24000
120 S MCPHERSON AVE L4 MCPHERSON&FOWLER	24000
146 N KENTUCKY AVE L 25 SEC P MCPHERSON	24000
114 S ONEAL AVE L25 ONEILL ADD	24000
312 S ONEAL AVE L11 ONEAL ADD	24000
109 S ELM ST	24000
309 S CLEVELAND AVE	24000
515 CLEVELAND AVE	24500
216 S ELM ST L66 JAS E JESUPS ADD	25000
212 S ELM ST PT L65 JESUP ADD	25000
148 S ELM ST	25000
L65&66 147 MEANS AVE	25000
133 MEANS AVE LT 5 MABRY ADDITION	25000
129 MEANS AVE PT L72 MEANS ADD	25000
123 MEANS AVE PT L75 MEANS ADD	25000
203 VERA ST L15 JOE TUGGLE ADD	25000
114 FOWLER AVE	25000
110 FOWLER AVE N L6 SEC N MCPH & FOWLER	25000
104 N FOWLER AVE	25000
108 S FOWLER LOT 5	25000
918 WEST 2ND ST	25000
119 S MCPHERSON L2 SI MCPHERSON & FOWLER	25000
113 S MCPHERSON AVE L4 SEC I MCPHERSON	25000
119 N MCPHERSON AVE L4 SM MCPHERSON	25000
129 N MCPHERSON AVE L6 SM MCPHER FOW ADD	25000
146 MCPHERSON AVE	25000
130 N MCPHERSON L7 SE L MCPHER FOWLER AD	25000
L2 104 N MCPHERSON AVE S2	25000
102 N MCPHERSON AVE L1&PTL2 MCPHERSON SL	25000
101 N KENTUCKY AVE	25000
117 N KENTUCKY AVE	25000
135 N KENTUCKY AVE L21 SECO MCPHERSON	25000
118 N KENTUCKY AVE L31 MCPHERSON FOWLER	25000

108 S KENTUCKY AVE	25000
209 S ONEAL AVE L14 ONEAL ADD	25000
175 N ONEAL AVE L25 KENTUCKY PK ADD #2	25000
174 N ONEAL AVE L 30 KENTUCKY PARK #2	25000
106 N ONEAL AVE L33 ONEIL ADD	25000
202 S ONEAL AVE	25000
403 S JESSUP AVE 1/2 L 7 JESSUPS ADD	25000
213 S JESUP AVE L 13	25000
207 S JESSUP AVE	25000
151 N JESSUP AVE	25000
307 S ELM ST	25000
313 S CLEVELAND AVE	25000
509 S CLEVELAND AVE L83 JESSUPS 3RD ADD	25000
720 RIVERVIEW DR L7 RIVERVIEW HGTS SUBD	25000
714 RIVERVIEW DR L4 RIVERVIEW HGTS SUBD	25000
708 RIVERVIEW DR	25000
831 W 7TH ST	25000
707 SYLVIA ST L2	25000
709 SYLVIA ST L1 CLAUDE LANCASTER SUB	25000
721 W 7TH ST	25000
412 W 4TH ST	25100
140 N KENTUCKY AVE L26 MCPHERSON FOWLER	25500
102 N ONEAL AVE L 31	25500
714 BUCKLEY DR L4	25500
722 YOUNG ST L14 & 15 YOUNG ADDITION	25750
115 N JESSUP AVE L 31	25800
114 S KENTUCKY AVE	26000
128 S KENTUCKY AVE	26000
165 N JESSUP AVE	26000
167 N JESSUP AVE L3 TODD SUBDIVISION	26000
410 W 1ST ST	26000
104 S JESSUP AVE	26000
303 S CLEVELAND AVE	26000
717 RIVERVIEW DR L10 RIVERVIEW ADD	26000
915 W 7TH ST	26000
145 N KENTUCKY AVE	26500
710 BUCKLEY DR L2 & PT L3 PYLE ADD	26500
713 RIVERVIEW DR L12	26500
103 GLASS AVE PT L1 10&11 MEANS ADD	27000
127 MEANS AVE L73 MEANS ADD	27000
103 N FOWLER AVE	27000
112 N KENTUCKY AVE L32 SEC P MCPHERSON	27000
168 N ONEAL AVE L 33 KENTUCKY PK SUBD #2	27000
129 S JESUP AVE PT L17 JAMES E JESUP	27000
207 S CLEVELAND AVE L90 & 91	27000
909 W 7TH ST	27000
702 BUCKLEY DR	27500
127 SARAH AVE	28000
144 S ELM ST	28000
151 MEANS AVE L63 & PT LT64 MEANS ADD	28000
PT L75&L76 MEANS ADD 121 MEANS AVE	28000

111 N FOWLER AVE	28000
120 N MCPHERSON AVE	28000
L4 118 N MCPHERSON AVE	28000
103 S KENTUCKY AVE L13	28000
136 N KENTUCKY AVE L27 SECP MCPHERSON	28000
164 N ONEAL AVE L35 KENTUCKY PARK ADD #2	28000
162 N ONEAL AVE L 36	28000
108 S ONEAL AVE L27 ONEAL ADD	28000
116 N CLEVELAND AVE	28000
709 BUCKLEY DR L10 PYLE ADD	28000
1009 W 7TH ST	28000
711 RIVERVIEW DR L13 RIVERVIEW HGTS SUBD	28000
712 RIVERVIEW DR L3 RIVERVIEW HGTS SUBD	28000
803 W 7TH ST	28000
150 N JESSUP AVE L4	28100
145 MEANS AVE L66&67 MEANS ADD	28500
718 RIVERVIEW DR L6 RIVERVIEW HEIGHTS	28500
107 N FOWLER AVE	28560
161 N MCPHERSON AVE	28750
303 S KENTUCKY AVE	29000
117 S JESSUP AVE L21 JAMES E JESUP ADD	29000
107 S JESSUP AVE PT L23 JAMES E JESUP	29000
164 N JESSUP AVE L8	29000
210 S JESSUP AVE PT L14 JAMES E JESSUP	29000
136 S MCPHERSON AVE	29500
147 N KENTUCKY	29500
410 S JESSUP AVE	29500
105 GLASS AVE	30000
605 BRADEN ST L30 MEANS ADD	30000
123 SARAH AVE	30000
125 SARAH AVE PT L42 MEANS ADD	30000
134 N ELM ST	30000
215 S FOWLER AVE L1 SEC G MCPHERSON	30000
211 S FOWLER AVE L1&2 SG MCPHER FOWLER	30000
203 S FOWLER AVE	30000
121 S FOWLER AVE	30000
101 N FOWLER AVE PT L3 MCPHER & FOWLER	30000
109 N FOWLER AVE	30000
922 W 1ST ST	30000
103 S MCPHERSON AVE	30000
L18 165 N MCPHERSON AVE KENTUCKY PK ADD	30000
116 N MCPHERSON AVE PT L 3 & 4 MCPHERSON	30000
L22 MCPHERSON FOWLER ADD 143 N KY AVE	30000
153 N KENTUCKY AVE L3 KENTUCKY PK ADD #2	30000
157 KENTUCKY AVE	30000
150 N KENTUCKY AVE L17&PT16 KY PARK ADD	30000
167 N ONEAL AVE L21 KY PARK ADD #2	30000
169 N ONEAL AVE L 22 KENTUCKY PARK ADD 2	30000
178 N ONEAL AVE L28 KENTUCKY PK ADD #2	30000
315 S JESSUP AVE PT L7 JAMES E JESSUP	30000
309 S JESSUP AVE	30000

203 S JESSUP AVE	30000
159 N JESSUP AVE L 11	30000
163 N JESSUP AVE LOT 1 DODD SUBD	30000
166 N JESSUP AVE L9	30000
140 N JESSUP AVE L2	30000
121 N ELM ST	30000
211 S CLEVELAND AVE	30000
509 W 2ND ST	30000
538 W 7TH ST	30000
402 S JESSUP AVE	30000
708 BUCKLEY DR L1 PYLE SUBD	30000
716 RIVERVIEW DR	30000
929 W 7TH ST	30000
105 N FOWLER AVE	30491
115 S FOWLER AVE L4 SK MCPHERSON FOWLER	30500
L1 SEC B 209 MCPHERSON AVE	30500
134 S KENTUCKY AVE L41 SECR MCPHERSON	30500
207 S MCPHERSON AVE	31000
179 N ONEAL AVE L27 KY PARK ADD #2	31000
109 S JESSUP AVE PT L23 JAMES E JESUP	31000
925 W 7TH ST	31000
111 N KY AVE L16 SEC 0 MCPHERSON FOWLER	31500
171 N JESSUP AVE L5 TODD SUBD	31500
510 BRADEN ST L15 MEANS ADD	32000
207 S FOWLER AVE	32000
101 S MCPHERSON AVE	32000
138 N JESSUP AVE	32000
408 W 1ST ST	32000
L6 104 S FOWLER AVE MCPHERSON & FOWLER	32500
930 W 7TH ST	32500
132 N KENTUCKY AVE L28 S P MCPHERSON ADD	32500
124 N ONEAL AVE L 41 ONEAL ADD	32500
208 S JESSUP AVE	32500
129 SARAH AVE	33000
919 W 7TH ST	33000
308 BRADEN ST L25 MEANS ADD	33288
705 SYLVIA ST L3 LANCASTER SUBD	33900
106 N FOWLER AVE L4 SEC N MCPHER&FOWLER	34000
L 5 125 N MCPHERSON AVE	34000
163 N ONEAL AVE L 19 KY PK ADD #2	34000
172 N ONEAL AVE L31 BL2	34000
200 S JESSUP AVE	34000
807 W 7TH ST	34000
107 GLASS AVE PT L1-10-11 MEANS ADD	35000
302 BRADEN ST L28 MEANS ADD	35000
307 BRADEN ST	35000
124 SARAH AVE L39B DIV 1 SIMS PROPERTY	35000
140 S ELM ST	35000
L3 MABRY ADD 137 MEANS AVE	35000
L4 135 MEANS AVE	35000
1010 W 7TH ST	35000

1002 W 7TH ST	35000
925 W 2ND ST	35000
927 W 2ND ST	35000
929 W 2ND ST L11 JOE TUGGLE ADD	35000
162 N MCPHERSON AVE	35000
150 N MCPHERSON AVE L2 KENTUCKY PARK ADD	35000
148 N MCPHERSON AVE	35000
123 N KENTUCKY AVE L 18 MCPHERSON FOWLER	35000
149 N KENTUCKY AVE L 1 KY PARK ADD #2	35000
L2 KENTUCKY PARK ADD 151 N KENTUCKY AVE	35000
155 N KENTUCKY AVE	35000
164 N KENTUCKY AVE KENTUCKY PK ADD L10	35000
162 N KENTUCKY AVE L 11 KY PARK ADD #2	35000
152 N KENTUCKY AVE L 16	35000
128 N KENTUCKY AVE	35000
102 S KENTUCKY AVE L35 SR MCPHERSON ADD	35000
165 N ONEAL AVE L20 KENTUCKY PK ADD	35000
177 N ONEAL AVE L 26	35000
176 N ONEAL AVE L29 KENTUCKY PK ADD #2	35000
170 N ONEAL AVE L32 KENTUCKY PARK ADD #2	35000
166 N ONEAL AVE L34 KENTUCKY PARK ADD #2	35000
149 N JESSUP AVE JAMES E JESSUP ADD	35000
155 N JESSUP AVE LOT 9	35000
161 N JESSUP AVE L 12	35000
160 N JESSUP AVE L7	35000
512 W 4TH ST	35000
703 BUCKLEY DR L20 WEST ADD	35000
711 W 7TH ST	35000
111 S MCPHERSON AVE	35600
173 N ONEAL AVE L24 KENTUCKY PARK ADD #2	35900
128 N JESSUP AVE L36 JESSUP ADD	35900
126 S MCPHERSON AVE L3 SH MCPHERSON ADD	36000
135 S KENTUCKY AVE L7 S Q MCPHERSON	36000
157 N JESSUP AVE LOT 10	36000
713 BUCKLEY DR L7 & 8 PYLE SUB	36000
721 RIVERVIEW DR L8 RIVERVIEW HGTS ADD	36500
109 S KENTUCKY AVE L12 MCPHERSON ADD	36900
916 W 7TH ST L3 MCPHERSON & FOWLER S B	37000
165 N KENTUCKY AVE L 9 KY PARK ADD #2	37000
L 19 127 N KENTUCKY AVE	37500
505 BRADEN ST L33 MEANS ADD	37900
111 GLASS AVE L2	38000
401 N MAIN ST	38000
171 N ONEAL AVE L 23	38000
209 ELM ST	38000
161 N ONEAL AVE LOT 48 ONEAL ADD	38500
301 S JESSUP AVE PT LT 11 JESSUP ADD	38500
132 MEANS AVE L44	38720
148 N KENTUCKY AVE L18 KENTUCKY PK ADD#2	39000
712 BUCKLEY DR PT L3 PYLE SUB	39000
303 BRADEN ST L40&41 MEANS ADD	39500

163 N KENTUCKY AVE L8 KY PK ADD #2	39500
144 N MCPHERSON AVE L9&PT L10 MCPHERSON	39800
926 W 7TH ST 1/2 L5 & PT L4 MCPHERSON	39900
128 MEANS AVE	40000
120 CLARK AVE L13 MEANS ADD	40000
124 MEANS AVE PT L40&41 MEANS ADD	40000
141 MEANS AVE	40000
125 S MCPHERSON AVE L2 MCPHERSON FOWLER	40000
159 N KENTUCKY AVE L6 KY PARK ADD #2	40000
160 N KENTUCKY AVE #2 L 12	40000
158 N KENTUCKY AVE	40000
156 N KENTUCKY AVE L14 KY PARK ADD #2	40000
154 N KENTUCKY AVE	40000
168 N JESSUP AVE	40000
530 W 7TH ST	40000
903 W 7TH ST	40000
726 YOUNG ST L5 LANCASTER SUBD	40000
705 W 7TH ST	40400
506 BRADEN ST L17 MEANS ADD	41500
123 S FOWLER AVE L1 SEC K MCPHERSON	41700
149 MEANS AVE	41900
120 BASSETT ST L19 MEANS ADD	42000
305 BRADEN ST	42000
931 W 7TH ST	42568
149 N MCPHERSON AVE L10 KY PARK ADD	42900
203 S KENTUCKY AVE PT L6 SEC S	42900
116 N JESSUP AVE	43000
204 S FOWLER L4 SECF MCPHER & FOWLER ADD	43300
902 W 7TH ST PT L1 SECB MCPHERSON&FOWLER	44000
409 W 1ST ST	44000
715 HIPKINS ST	44000
533 N MAIN ST	44548
108 N FOWLER AVE L5 MCPHERSON FOWLER ADD	44600
115 GLASS AVE L50C MEANS ADD	45000
607 BRADEN ST L1	45000
503 BRADEN ST LOT 34 MEANS ADD	45000
119 BASSETT ST L20 MEANS ADD	45000
309 BRADEN ST PT L 40 & 41 MEANS ADD	45000
125 MEANS AVE L74 MEANS ADD	45000
161 N KENTUCKY AVE	45000
725 BARROW ST L15&16 BARROW ADD	45000
102 N JESSUP AVE PT L28 JAMES E JESSUP	45900
405 BRADEN ST L37A MEANS ADD	47000
601 BRADEN ST L32 MEANS ADD	47759
115 N FOWLER AVE	47845
404 BRADEN ST L22 MEANS ADD	48000
130 MEANS AVE	48824
603 BRADEN ST L31 MEANS ADD	49000
117 GLASS AVE L50B MEANS ADD	49600
158 N MCPHERSON AVE L6&7 KENTUCKY PARK	49900
123 BASSETT ST L38A & PT L53 MEANS ADD	50000

L39A 125 BASSETT REDIV MEANS ADD	50000
127 BASSETT AVE L40A MEANS ADD	50000
129 BASSETT ST	50000
142 N MCPHERSON L8SL MCPHERSON FOWLER AD	50000
420 S ONEAL AVE PT1&2 ONEAL ADD	50000
401 BRADEN ST L39A DIV 1	51500
525 N MAIN ST L2A DIV1 GLADYS P WOLFE	52000
501 BRADEN ST LOT 35 MEANS ADD	52500
602 BRADEN ST L12 MEANS SUB	54000
408 BRADEN ST L21 MEANS ADD	54900
121 GLASS AVE L54C MEANS ADD	55000
116 CLARK AVE LOT 2B DIV 1	55000
128 SARAH AVE PT L53 MEANS ADD	55000
125 GLASS AVE L54A MEANS ADD	55500
508 BRADEN MEANS ADD L16 MEANS ADD	56000
936 W 7TH ST PT L6 S B MCPHERSON FOWLER	57500
208 S FOWLER AVE L2 MCPHERSON FOWLER ADD	57900
126 SARAH AVE L53 MEANS ADD	58000
123 GLASS AVE L54B MEANS ADD	58500
119 GLASS AVE L50A MEANS ADD	59000
119 CLARK AVE L14 MEANS ADD	59000
130 SARAH AVE	60000
127 GLASS AVE L57C MEANS ADDITION	61000
402 BRADEN ST L23 MEANS ADD	62223
403 BRADEN ST LOT 38 MEANS ADDITION	64500
509 N MAIN ST L4 MEANS ADD	65000
405 N MAIN ST	65000
407 BRADEN ST L36A MEANS ADD	65000
413 S JESSUP AVE PT LT 5 JAMES S JESSUP	69900
531 N MAIN ST L1&PT 2 MEANS ADD	70000
304 BRADEN L27 MEANS ADD	70000
501 N MAIN ST L6&7 MEANS ADD	77000
306 BRADEN L26 MEANS ADD	83800
325 N MAIN ST	91000
503 N MAIN ST L5 MEANS ADD	93500
311 S MAIN ST	95000

AVERAGE ASSESSED VALUE	**$27,406.71**

Q. Hopkinsville Building Permits 2005

BUILDING PERMITS 2005								
PERMIT	DATE	ADDRess	NAME1	CONTR	ZONE	LOCST	OCCPCY	COST
12528	04-Jan-05	717 CLAW CT		MORRIS CONTRACTING	R3	LOCAL	SINGLE FAMILY	120,000.00
12529	04-Jan-05	992 WING TIP CIR		MORRIS CONTRACTING	R3	LOCAL	SINGLE FAMILY	120,000.00
12530	05-Jan-05	979 WING TIP CIR		DAVIDS REMODELING	R3	LOCAL	SINGLE FAMILY	104,000.00
12531	05-Jan-05	600 HURL WAY		TIM RAWLINS	R1	LOCAL	SINGLE FAMILY	250,000.00
12544	20-Jan-05	104 PEMBERTON PL		FRANKIE DUDAS	UZ	LOCAL	SINGLE FAMILY	191,000.00
12556	01-Feb-05	918 WING TIP CIR		MIKE VANCE	R3	LOCAL	SINGLE FAMILY	85,000.00
12557	01-Feb-05	920 WING TIP CIR		MIKE VANCE	R3	LOCAL	SINGLE FAMILY	85,000.00
12558	01-Feb-05	924 WING TIP CIR		MIKE VANCE	R3	LOCAL	SINGLE FAMILY	85,000.00
12578	21-Feb-05	604 ASHBURY CIR		RICHARD TOMBERLIN	R3	LOCAL	SINGLE FAMILY	120,000.00
12580	21-Feb-05	326 IRISH CIR		EAGLE CONST	R2	LOCAL	SINGLE FAMILY	160,000.00
12586	28-Feb-05	102 PEMBERTON PL		FRANKIE DUDAS	R1	LOCAL	SINGLE FAMILY	250,000.00
12587	01-Mar-05	600 ASHBURY CIR		RICHARD TOMBERLIN	R3	LOCAL	SINGLE FAMILY	100,000.00
12592	04-Mar-05	817 BROCK AV		RAYCAM	UZ	LOCAL	SINGLE FAMILY	85,000.00
12593	04-Mar-05	101 PEMBERTON PL		BMAR	R1	LOCAL	SINGLE FAMILY	280,000.00
12614	18-Mar-05	983 WING TIP CIR		VANCE CONST	R3	LOCAL	SINGLE FAMILY	90,000.00
12619	29-Mar-05	406 MACCALLISTER CIR		FRANKIE DUDAS	R1	LOCAL	SINGLE FAMILY	290,000.00
12628	07-Apr-05	402 MACALLISTER CIR		AREA CONST	UZ	LOCAL	SINGLE FAMILY	200,000.00
12630	08-Apr-05	209 WELLINGTON WAY		BRENT MILLER	UZ	LOCAL	SINGLE FAMILY	120,000.00
12639	14-Apr-05	606 ASHBURY CIR		RICHARD TOMBERLIN	R3	LOCAL	SINGLE FAMILY	120,000.00
12642	15-Apr-05	119 PEMBERTON PL		BMAR	UZ	LOCAL	SINGLE FAMILY	450,000.00
12643	18-Apr-05	308 IRISH CIR		EAGLE CONST	R2	LOCAL	SINGLE FAMILY	148,000.00
12657	25-Apr-05	3500 BAHAMA DR		CUMBEE CONST	R3	LOCAL	SINGLE FAMILY	125,000.00
12667	09-May-05	121 LEE LN		HENDRICKS & WESTERFIELD	R3	LOCAL	SINGLE FAMILY	60,000.00
12673	12-May-05	111 LEE LN		BC BUILDERS	R3	LOCAL	SINGLE FAMILY	78,000.00
12684	19-May-05	112 LEE LN		BC BUILDERS	R3	LOCAL	SINGLE FAMILY	78,000.00
12685	19-May-05	137 MARTIN CT		JOHNSON CONST	R4	LOCAL	SINGLE FAMILY	300,000.00
12687	25-May-05	404 COOK CT		MORRIS CONTRACTING	R5	LOCAL	SINGLE FAMILY	230,000.00
12703	31-May-05	332 PINEHILL DR		RICHARD TOMBERLIN	R3	LOCAL	SINGLE FAMILY	70,000.00
12704	31-May-05	330 PINEHILL DR		RICHARD TOMBERLIN	R3	LOCAL	SINGLE FAMILY	70,000.00
12705	31-May-05	328 PINE HILL DR		RICHARD TOMBERLIN	R3	LOCAL	SINGLE FAMILY	70,000.00
12707	03-Jun-05	938 E 13TH ST		MASTER BUILDERS	R4	LOCAL	SINGLE FAMILY	67,000.00
12713	07-Jun-05	108 LEE LN		BC HOME BUILDERS	R3	LOCAL	SINGLE FAMILY	78,000.00
12714	07-Jun-05	114 LEE LN		BC HOME BUILDERS	R3	LOCAL	SINGLE FAMILY	78,000.00
12715	08-Jun-05	1208 WHITE OAK CT		BILLY DAWSON	R1	LOCAL	SINGLE FAMILY	160,000.00
12717	08-Jun-05	1263 MORRIS CIR		BILT RITE HOMES	R1	LOCAL	SINGLE FAMILY	160,000.00
12728	17-Jun-05	110 NESTING CT		MIKE VANCE	R3	LOCAL	SINGLE FAMILY	120,000.00
12732	22-Jun-05	1201 KIRBY ST		SKYLINE HOUSING	R4	LOCAL	SINGLE FAMILY	49,323.00
12737	29-Jun-05	975 WING TIP CIR		DAVID SOTO	R3	LOCAL	SINGLE FAMILY	109,000.00
12747	07-Jul-05	935 WING TIP CIR		RICK DAVIS	R3	LOCAL	SINGLE FAMILY	125,000.00
12759	19-Jul-05	106 LEE LN		BC BUILDERS	R3	LOCAL	SINGLE FAMILY	75,000.00
12760	19-Jul-05	116 LEE LN		BC BUILDERS	R3	LOCAL	SINGLE FAMILY	75,000.00
12761	19-Jul-05	110 LEE LN		BC BUILDERS	R3	LOCAL	SINGLE FAMILY	78,000.00
12762	19-Jul-05	109 LEE LN		BC BUILDERS	R3	LOCAL	SINGLE FAMILY	78,000.00
12784	26-Jul-05	470 TALON DR		RICHARD FRANCHER	R3	LOCAL	SINGLE FAMILY	70,000.00
12785	01-Aug-05	221 LEWIS BRIDGE WAY		CARROLL JAGERS	R4	LOCAL	SINGLE FAMILY	275,000.00
12786	01-Aug-05	1268 MORRIS CIR		DAVID SOTO	R1	LOCAL	SINGLE FAMILY	200,000.00
12788	05-Aug-05	119 LEE LN		WESCAR	R3	LOCAL	SINGLE FAMILY	70,000.00
12790	08-Aug-05	815 BROCK AV		RAYCAM	UZ	LOCAL	SINGLE FAMILY	80,000.00
12799	15-Aug-05	598 HUBBARDSVILLE LN		SKYLINE HOUSING	R4	LOCAL	SINGLE FAMILY	30,763.00
12800	16-Aug-05	937 WINGTIP CIR		CAVANAUGH BROS	R3	LOCAL	SINGLE FAMILY	130,000.00
12822	09-Sep-05	903 L C AVE		HUDSON DALE	UZ	LOCAL	SINGLE FAMILY	70,000.00
12825	14-Sep-05	330 IRISH CIR		EAGLE CONSTRUCTION	R2	LOCAL	SINGLE FAMILY	170,000.00
12828	20-Sep-05	497 N ELM ST		RICK RINEHART	P1	LOCAL	SINGLE FAMILY	45,000.00
12848	18-Oct-05	122 LEE LN		WES/CAR	R3	LOCAL	SINGLE FAMILY	82,000.00
12851	20-Oct-05	939 WING TIP CIR		CAVANAUGH BROS	R3	LOCAL	SINGLE FAMILY	100,000.00
12855	24-Oct-05	923 WING TIP CIR		JEFF HOPPER	R3	LOCAL	SINGLE FAMILY	90,000.00

12857	25-Oct-05	423 MCALLISTER CIR		RICKY WILSON	UZ	LOCAL	SINGLE FAMILY	620,000.00
12860	27-Oct-05	117 MARTIN CT		FRANKIE DUDAS	R4	LOCAL	SINGLE FAMILY	282,500.00
12866	31-Oct-05	3834 BAHAMA DR		SP INVESTMENTS	R3	LOCAL	SINGLE FAMILY	75,000.00
12887	29-Nov-05	1076 PYLE LN		CHAD PARMLEY	UZ	LOCAL	SINGLE FAMILY	85,000.00
12906	22-Dec-05	533 HUBBARDSVILLE LN		JIM WALTERS	R4	LOCAL	SINGLE FAMILY	107,946.00
12908	29-Dec-05	1287 MORRIS CIR		BLUE SKY CONST	R1	LOCAL	SINGLE FAMILY	180,000.00
								135,706.86

R. Hopkinsville Building Permits January 2006 – August 2006

BUILDING PERMITS Jan 2006 - Aug 2006

PERMIT	DATE	ADDRess	NAME1	CONTR	ZONE	LOCST	OCCPCY	COST
12923	25-Jan-06	610 AIRIE WAY		MIKE VANCE	R3	LOCAL	SINGLE FAMILY	90,000.00
12924	25-Jan-06	365 IRISH CIR		EAGLE CONST	R2	LOCAL	SINGLE FAMILY	220,000.00
12934	31-Jan-06	915 WINGTIP CIR		CAVANAUGH BROS	R3	LOCAL	SINGLE FAMILY	100,000.00
12935	31-Jan-06	917 WINGTIP CIR		CAVANAUGH BROS	R3	LOCAL	SINGLE FAMILY	100,000.00
12964	28-Feb-06	1272 MORRIS CIR		BILT RITE HOMES	R1	LOCAL	SINGLE FAMILY	160,000.00
12967	03-Mar-06	330 MARTIN PL		DOUG NAIL	R5	LOCAL	SINGLE FAMILY	135,000.00
12970	07-Mar-06	1717 WALNUT ST		HABITAT FOR HUMANITY	B2	LOCAL	SINGLE FAMILY	60,000.00
12975	13-Mar-06	102 NESTING CT		BC HOMEBUILDERS	R3	LOCAL	SINGLE FAMILY	100,000.00
12979	16-Mar-06	426 MCALLISTER CIR		FRANKIE DUDAS	UZ	LOCAL	SINGLE FAMILY	289,000.00
12986	21-Mar-06	962 WIING TIP CIR		MORRIS CONST	R3	LOCAL	SINGLE FAMILY	120,000.00
12987	21-Mar-06	382 MARTIN PL		WILLIAM ANDERSON	R5	LOCAL	SINGLE FAMILY	133,000.00
12990	24-Mar-06	312 IRISH CIR		EAGLE CONST	R2	LOCAL	SINGLE FAMILY	160,000.00
12999	04-Apr-06	1801 1ST ST EXT		JIM WALTERS HOMES	R4	LOCAL	SINGLE FAMILY	56,781.00
13002	07-Apr-06	217 WELLINGTON WAY		FRANKIE DUDAS	R1	LOCAL	SINGLE FAMILY	290,000.00
13005	10-Apr-06	413 IRISH CIR		EAGLE CONST	R2	LOCAL	SINGLE FAMILY	160,000.00
13006	10-Apr-06	118 LEE LN		WESCAR	R3	LOCAL	SINGLE FAMILY	79,000.00
13007	11-Apr-06	104 NESTING CT		BC HOMEBUILDERS	R3	LOCAL	SINGLE FAMILY	100,000.00
13020	21-Apr-06	1279 MORRIS CIR		BILT RITE HOMES	R1	LOCAL	SINGLE FAMILY	160,000.00
13025	27-Apr-06	1283 MORRIS CIR		BLUE SKY CONST	R1	LOCAL	SINGLE FAMILY	190,000.00
13041	16-May-06	1712 S CAMPBELL ST		HABITAT	B2	LOCAL	SINGLE FAMILY	50,000.00
13048	19-May-06	941 WING TIP CIR		JIRCH HOMES	R3	LOCAL	SINGLE FAMILY	98,000.00
13052	22-May-06	679 HURL WAY		RICKY WILSON CONST	R1	LOCAL	SINGLE FAMILY	500,000.00
13057	24-May-06	117 LEE LN		BC BUILDERS	R3	LOCAL	SINGLE FAMILY	100,000.00
13062	30-May-06	966 WING TIP CIR		MORRIS CONTRACTING	R3	LOCAL	SINGLE FAMILY	132,000.00
13074	08-Jun-06	415 MCALLISTER CIR		RICKY WILSON	R1	LOCAL	SINGLE FAMILY	500,000.00
13078	15-Jun-06	936 WING TIP CIR		CAVANAUGH BROS	R3	LOCAL	SINGLE FAMILY	120,000.00
13083	16-Jun-06	400 WELLINGTON WAY		FRANKIE DUDAS	UZ	LOCAL	SINGLE FAMILY	647,000.00
13088	20-Jun-06	1276 MORRIS CIR		BILT RITE HOMES	R1	LOCAL	SINGLE FAMILY	165,000.00
13101	27-Jun-06	411 MCALLISTER CIR		FRANKIE DUDAS	UZ	LOCAL	SINGLE FAMILY	519,450.00
13102	28-Jun-06	993 WING TIP CIR		MORRIS CONTRACTING	R3	LOCAL	SINGLE FAMILY	130,000.00
13110	07-Jul-06	370 IRISH CIR		EAGLE CONST	R2	LOCAL	SINGLE FAMILY	180,000.00
13123	31-Jul-06	945 WING TIP CIR		TODD LONG	R3	LOCAL	SINGLE FAMILY	80,000.00
13124	01-Aug-06	970 WING TIP CIR		EDDIE GRESHAM	R3	LOCAL	SINGLE FAMILY	120,000.00
13130	08-Aug-06	108 NESTING CT		BC HOMEBUILDERS	R3	LOCAL	SINGLE FAMILY	110,000.00
13131	08-Aug-06	1313 SHALLOW LAKE CIR		DAVID SOTO	R2	LOCAL	SINGLE FAMILY	230,000.00
13147	25-Aug-06	873 LINNETH		DANA WHITE	R2	LOCAL	SINGLE FAMILY	85,000.00
13149	25-Aug-06	944 WING TIP CIR		DAVID SOTO	R3	LOCAL	SINGLE FAMILY	135,000.00
13161	14-Sep-06	302 RIDGEMONT DR		CHAD PARMLEY	R3	LOCAL	SINGLE FAMILY	120,000.00
13164	15-Sep-06	610 ASHBURY CIR		RICHARD TOMBERLIN	R3	LOCAL	SINGLE FAMILY	120,000.00
							AVERAGE	175,493.10