

**MARCH
2021**

HOUSING STRATEGY

STEUBEN COUNTY, IN

Prepared by Housing Resource Hub

www.yourhousingresource.org





FUNDERS

Steuben County EDC

ACKNOWLEDGEMENTS

City of Angola

Farmers State Bank

Town of Fremont

Town of Clear Lake

Town of Hamilton

Town of Orland

Town of Hudson

Town of Ashley

Cardinal IG

Koester Metals

Eva-Lution

NIPSCO

Operation Round Up - Steuben County

REMC

Miller Poultry

The Steuben County Housing Strategy is possible due to the commitment and dedication of the following organizations and individuals.



Craig Adolph, Town of Fremont
Steve Brown, Town of Fremont
Mayor Richard Hickman, City of Angola
Vivian Likes, City of Angola
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Connie Booher, Town of Orland
Jennifer Danic, Steuben Foundation
June Julien, Tourism Bureau
Will Howard, Steuben County Council
Mary Vail, Hamilton Council / Chamber
Charles Clark, Milford Trustee

STEERING COMMITTEE



THE PROCESS

Scope of Work - September 2019

HPG Network began working with the local government leaders comprised of leaders from local government, businesses, lenders, realtors, and local housing non-profits to establish a Housing Steering Committee in September 2019. The Steering Committee's primary function is to collaborate with HPG Network during the course of the study to make decisions to move the process forward.

The scope of work focused on implementation of a catalyst housing development. The Market Demand Analysis completed by Laurie Volk of Zimmerman Volk Associates provided detailed information on the type, quantity and price point of housing the County can absorb. The Market Demand Analysis provides the backdrop by which the Committee was able to evaluate development options. Early in the process the Steering Committee identified potential sites that are controlled by local government, or could be controlled.



THE PROCESS

Engage Stakeholders - October 2019

The Steering Committee adopted a shared vision for the project.

Vision Statement

The Committee divided into teams and created a Vision statement based on the elements they listed as important. They envision a diverse community, rich with opportunities, and a variety of housing options. A place you want to call home!

Mission Statement

The Committee was asked how they would define the mission of the housing strategy process. Their Mission is to make Steuben County a destination-a place where people want to live and play.

Success Indicators

The Committee defined how they would determine if the housing strategy is successful. Individuals offered the following success indicators.

- Sufficient number of quality housing units
- Increased demand for affordable and available early learning childcare
- Increased demand for retail establishments
- Increased retention of Trine University students
- Increased number of successful business start-ups
- Fewer help wanted signs
- Fewer commuters / reduced commute time



THE PROCESS

Site Visit – November 2019

The site tour took place on November 4, 2019 that included towns of Fremont, Hamilton, Hudson, Angola, and Orland. Members shared their takeaways, which included the diversity of each community. The group prioritized the listed sites using the following criteria: 1) proximity to major employer and 2) utilities available close to site. This resulted in the following being prioritized: Fremont sites 1 & 2, Orland site, Hudson site. The next step is for the EDC to have individual discussions with local communities about their readiness to fund pre-development and then gain site control through formal options.

The Market Potential Analysis from Zimmerman Volk Associates was received in early November. The Analysis will answer the following questions:

- Where does the potential market live now?
- How many are likely to move to the county?
- Who are they?
- What are their housing preferences?
- How much is the market likely to pay?
- What should the rents and prices be?
- How fast will they rent or buy the new units?

A meeting with the Steering Committee and community leaders to share results was held on October 16, 2020.



THE PROCESS

Communication Plan – November – December 2019

A communication plan was developed focusing on how to announce the results of the Market Potential Analysis. They set the following internal and external communication goals and defined critical audiences that should be reached.

Internal Communication

- Regular email process with standard updates
- Same elevator speech/message
- Single point of contact/spokesperson for project and Steering Committee

External Communication

- Community level meetings
- Use social media
- Engage/empower young people, Trine University communication program project example.

Key Audiences

- Lenders
- Realtors
- Mayor's Council
- National Honor Society
- Trine Fraternities
- Tavern Owners
- Coffee Shops
- Churches
- Township Trustees
- Industry Leaders
- Tourism Bureau
- Construction Career Workshop (March 3)
- FIST = Forever Improving Steuben County Together



THE PROCESS

Prepare for Implementation – January – February 2020

Messaging & Branding

The Committee reviewed the results of the Messaging Survey on key message components and stressed the importance of “branding” the message. The highest ranked message components (in order) were:

1. Workforce development – jobs lost due to lack of housing
2. Housing for everyone
3. Branding the initiative
4. People need housing they can afford
5. Differentiate this initiative from previous studies
6. Not “low income” housing but “workforce affordable housing”

The Branding Committee will work on creating a brand and logo for the housing initiative, implementing the communication strategy, and planning the roll-out of the Housing Strategy in the summer.

The Market Potential Analysis results prepared by Zimmerman Volk Associates was presented at this time for the purpose of discussing the information prior to Laurie Volk’s return visit.



THE PROCESS

Site Prioritization

The Committee reviewed all the potential sites and categorized them as “Currently owned by Developer” and “Currently owned by someone other than a developer.” This information provided the EDC direction on which it should prioritize for site control. Developers who own sites will be approached at a later date.

Recap & Public Launch – July 2020

A brief update was given on the types of housing that will be in demand following the COVID-19 pandemic. ZVA projects an increase need for rental units to satisfy future demand.

A recap of the February meeting reviewed the prioritized sites of Hudson, Orland, Angola, and Fremont. Hudson verified their interest in developing a previously industrial 30 acre site for strictly residential development. It is shovel ready, located in a TIF district, and has flexibility due to how it was originally financed. The committee anticipates aggressive growth as we resume to “normal life” following COVID-19.

Public Launch

The committee discussed the timing for the public launch and how it should be executed. The forum will be a virtual community conversation that will be recorded and made available to those that are not able to participate. The gas study underway by NIPSCO will not disrupt the timing of the announcement, and if fact, will run parallel courses with interaction between the committees. Broadband needs to be a part of the “utility” discussion. The public launch took place virtually on October 16, 2020.

A black and white photograph of a hand holding a pen over a document, with a dark geometric overlay. The text 'PRODUCTION SCHEDULE' is centered in white on a dark background.

PRODUCTION SCHEDULE

STEUBEN COUNTY PRODUCTION PLAN

Housing Production Plan

Time Period	City of Angola	Type of Units	Target Populations
2021	26-33	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-11	For Sale Condominiums	
	6-9	For Sale Townhouses	
	14-21	For Sale Detached House	
	Town of Fremont	Type of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hamilton	Types of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hudson	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
	Town of Orland	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
Annual Total - New Housing Units	158-212		

STEUBEN COUNTY PRODUCTION PLAN

Housing Production Plan

Time Period	City of Angola	Type of Units	Target Populations
2022	26-33	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-11	For Sale Condominiums	
	6-9	For Sale Townhouses	
	14-21	For Sale Detached House	
	Town of Fremont	Type of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hamilton	Types of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hudson	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
	Town of Orland	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
Annual Total - New Housing Units	158-212		

STEUBEN COUNTY PRODUCTION PLAN

Housing Production Plan

Time Period	City of Angola	Type of Units	Target Populations
2023	26-33	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-11	For Sale Condominiums	
	6-9	For Sale Townhouses	
	14-21	For Sale Detached House	
	Town of Fremont	Type of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hamilton	Types of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hudson	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
	Town of Orland	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
Annual Total - New Housing Units	158-212		

STEUBEN COUNTY PRODUCTION PLAN

Housing Production Plan

Time Period	City of Angola	Type of Units	Target Populations
2024	26-33	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-11	For Sale Condominiums	
	6-9	For Sale Townhouses	
	14-21	For Sale Detached House	
	Town of Fremont	Type of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hamilton	Types of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hudson	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
	Town of Orland	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
Annual Total - New Housing Units	158-212		

STEUBEN COUNTY PRODUCTION PLAN

Housing Production Plan

Time Period	City of Angola	Type of Units	Target Populations
2025	26-33	Rental Apartments	<ul style="list-style-type: none"> • Traditional & Non-traditional Families • Small Town Families • Younger Singles & Couples • Hometown Sweethearts • Empty Nesters & Retirees • Traditional Couples
	8-11	For Sale Condominiums	
	6-9	For Sale Townhouses	
	14-21	For Sale Detached House	
	Town of Fremont	Type of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hamilton	Types of Units	
	22-27	Rental Apartments	
	4-6	For Sale Townhouses	
	12-18	For Sale Detached Houses	
	Town of Hudson	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
	Town of Orland	Type of Units	
	9-11	Rental Apartments	
	5-7	For Sale Detached Houses	
Annual Total - New Housing Units	158-212		

The Production Schedule, as is presented in the table below, reflects the Steuben County Market Potential under a regional housing approach (figures align with 2018 Regional Market Potential Analysis). Production is higher due to a higher estimated capture rate that recognizes the synergy that might exist from a regional effort.

Steuben Co. Production Schedule with a Regional Housing Effort New Units per Year Over the Next Five Years				
Angola	Fremont	Hamilton	Hudson	Orland
65-86	43-56	43-56	14-18	14-18

ZVA MARKET POTENTIAL ANALYSIS

Provided by
Zimmerman/Volk
Associates

A map of Steuben County, Indiana, with a red border. The map shows various towns, roads, and water bodies. Major roads include Interstate 69, Interstate 90, and State Routes 20, 327, 427, and 49. Water bodies include Clear Lake, Crooked Lake, and Pleasant Lake. The text "Residential Market Potential" is overlaid in white with a drop shadow.

Residential Market Potential

Steuben County, Indiana

ZIMMERMAN/VOLK ASSOCIATES

More than 600 studies—
downtowns, in-town neighborhoods,
infill sites, new traditional towns—
in 47 states.

More than 95 downtown studies.

Target Market Methodology

Market potential,
Not market demand.

Where does the potential market live now?

How many are likely to move to the county?

Who are they?

What are their housing preferences?

How much is the market likely to pay?

What should the rents and prices be?

How fast will they rent or buy the new units?

Steuben County Overview 2019

Population: 34,540

Households: 13,655

1 & 2-Person Households: 65%

Median Household Income: \$56,700

Housing Units: 19,826

Owner-Occupied: 76%

Single-Family Detached: 77%

Median Housing Value: \$143,800



Steuben County Households by Lifestage

Empty Nesters & Retirees: 47%

Traditional &
Non-Traditional Families: 38%

Younger Singles & Couples: 15%

City/Towns Overview 2020

	Orland	Hudson	Hamilton	Fremont	Angola
Number of households	142	194	760	796	3,358
Percent 1&2pp HHs	68%	54%	70%	54%	66%
Median household income	\$61,658	\$64,110	\$65,892	\$49,881	\$50,962
Percent under \$25,000	15%	11%	14%	20%	17%
Percent over \$75,000	35%	39%	41%	35%	30%
Number of housing units	245	230	1,243	870	3,859
Percent owner-occupied	85%	79%	79%	77%	55%
Percent single family detached	73%	91%	85%	80%	57%
Median housing value	\$104,182	\$103,165	\$198,553	\$124,598	\$143,445
Lifestage					
Empty-Nesters & Retirees	53%	29%	54%	33%	45%
Families	39%	51%	39%	46%	29%
Younger Singles & Couples	8%	20%	7%	21%	26%

A map of Steuben County, Indiana, showing various towns and roads. The map is overlaid with a large white text box containing the title and statistics. The text is in a serif font with a drop shadow. The map shows Steuben County in the center, with neighboring counties like DeKalb to the west and Allen to the east. Major roads like I-69 and I-90 are visible. The text is centered over the map.

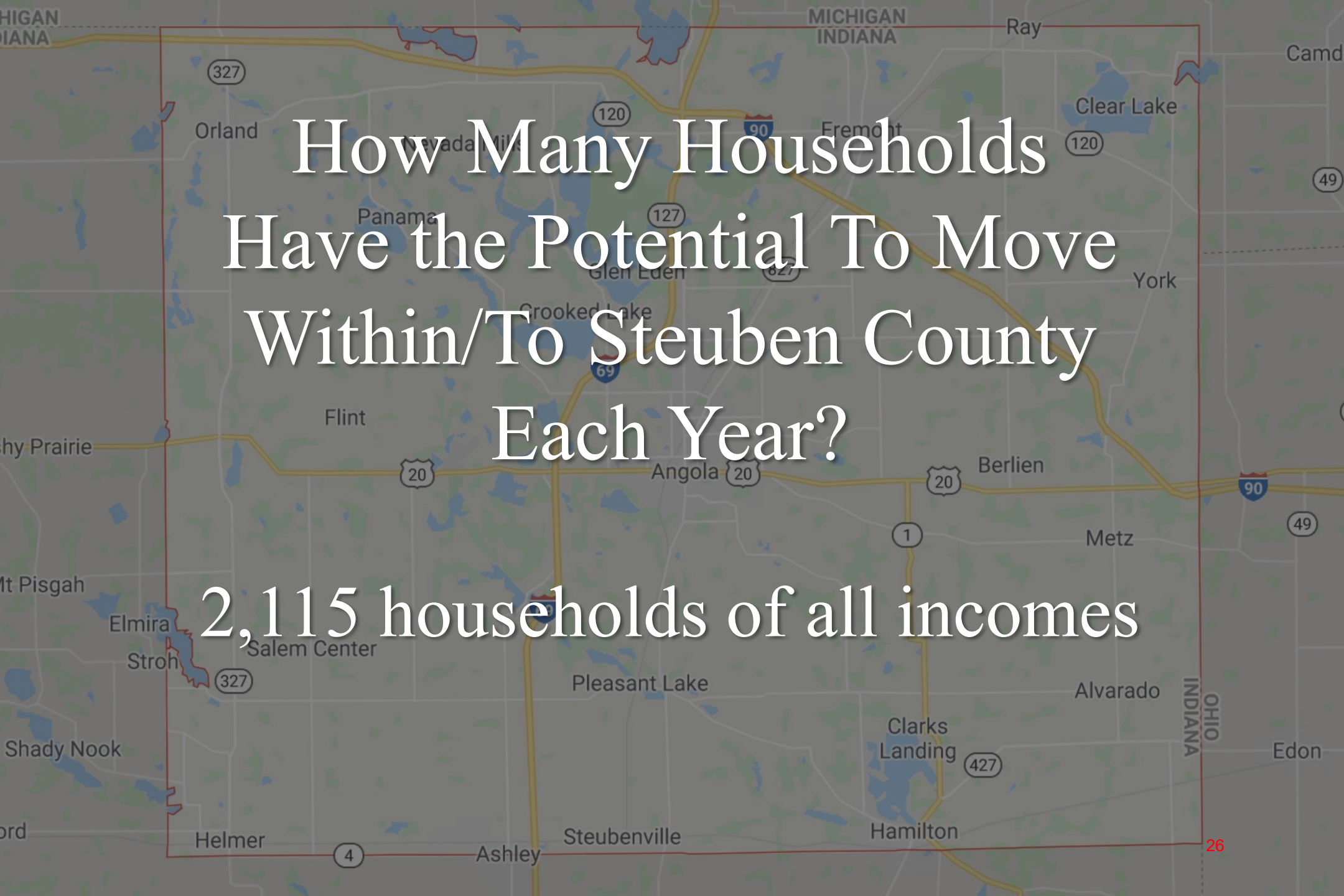
Where Does the Potential Market Live Now?

Steuben County: 57%

DeKalb County: 9%

Allen County: 8%

Balance of US: 26%

A map of Steuben County, Ohio, showing its boundaries in red. The map includes various towns and cities such as Orland, Panama, Flint, Angola, Berlien, Metz, Elmira, Stroh, Pleasant Lake, Hamilton, and Steubenville. Major roads like US-20, US-69, and I-90 are visible. The text is overlaid in white with a drop shadow.

How Many Households Have the Potential To Move Within/To Steuben County Each Year?

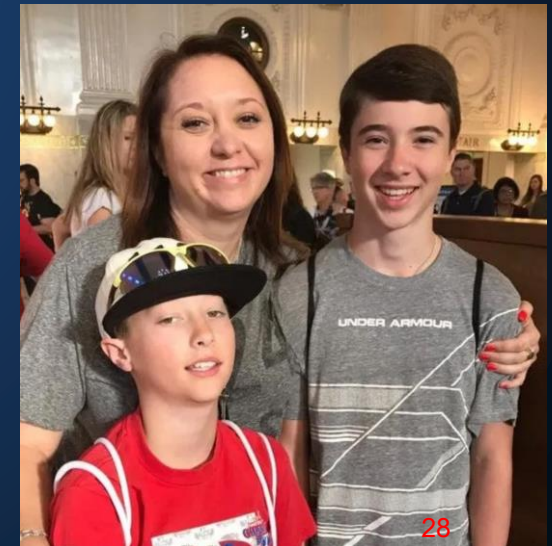
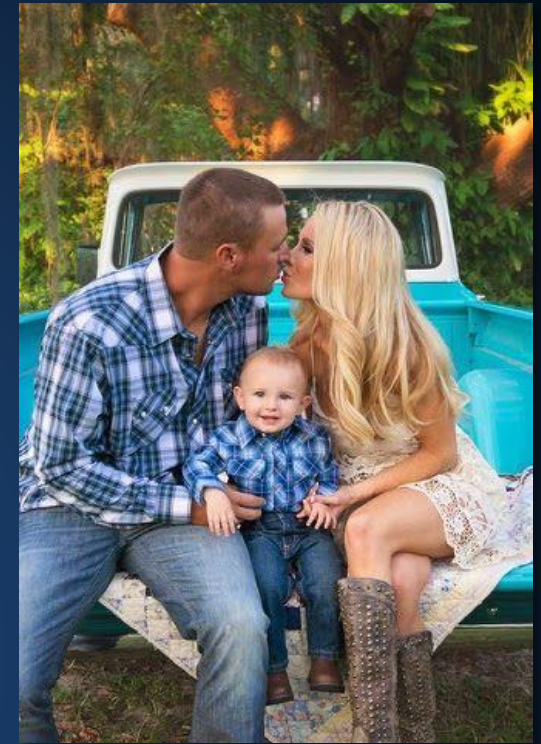
2,115 households of all incomes

Who Are They?

Target Market Households

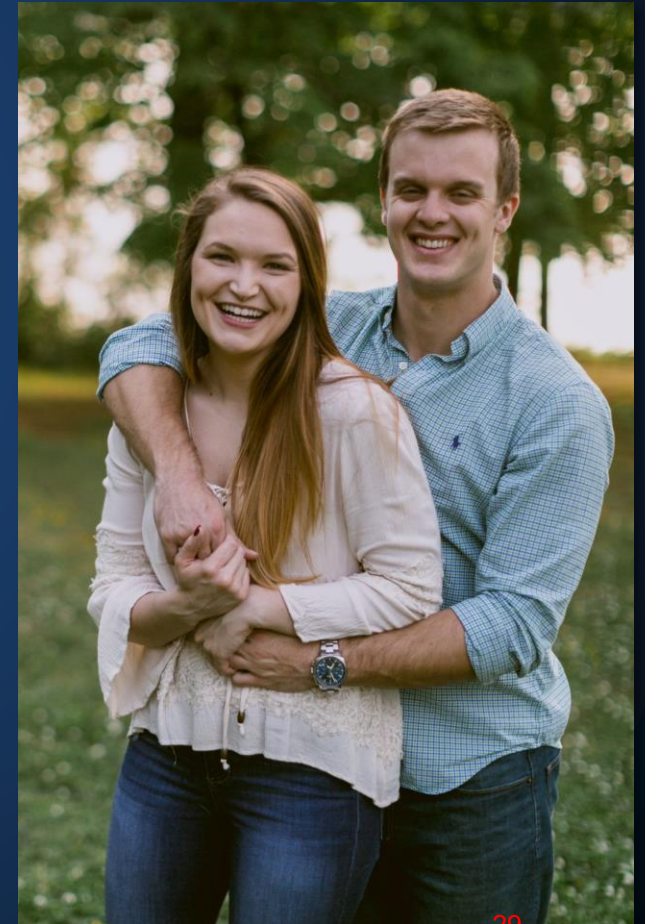
Traditional & Non-Traditional Families:

45%



Younger Singles & Couples:

31%



CharlotteGeary.com

Empty Nesters & Retirees: 24%



What Are Their Housing Preferences?

Rentals:	36%
Condominiums:	6%
Townhouses:	10%
Detached Houses:	48%

The Current Context

General rents and prices
in the market area.



Northcrest Apts.



Crosswait Estates Apts.



St. Charles Apts.

General Rent Ranges

\$370 to \$835 per month
442 sf (1br) to 1,113 sf (3br)
(\$0.47 to \$1.25 psf)



W. Broad St., Angola



Rebecca St., Hamilton



W. Toledo St., Fremont

Asking Price Ranges (Detached) Resales

\$39,900 to \$1,395,000

544 sf (2br) to 6,252 sf (6br)

(\$17 to \$510 psf)



Nicholas Trail, Fremont



95 Lane 120, Hamilton



Siena Court, Angola

Asking Price Ranges (Detached) New Construction

\$154,900 to \$649,900

1,261 sf (3br) to 3,600 sf (4br)

(\$105 to \$192 psf)

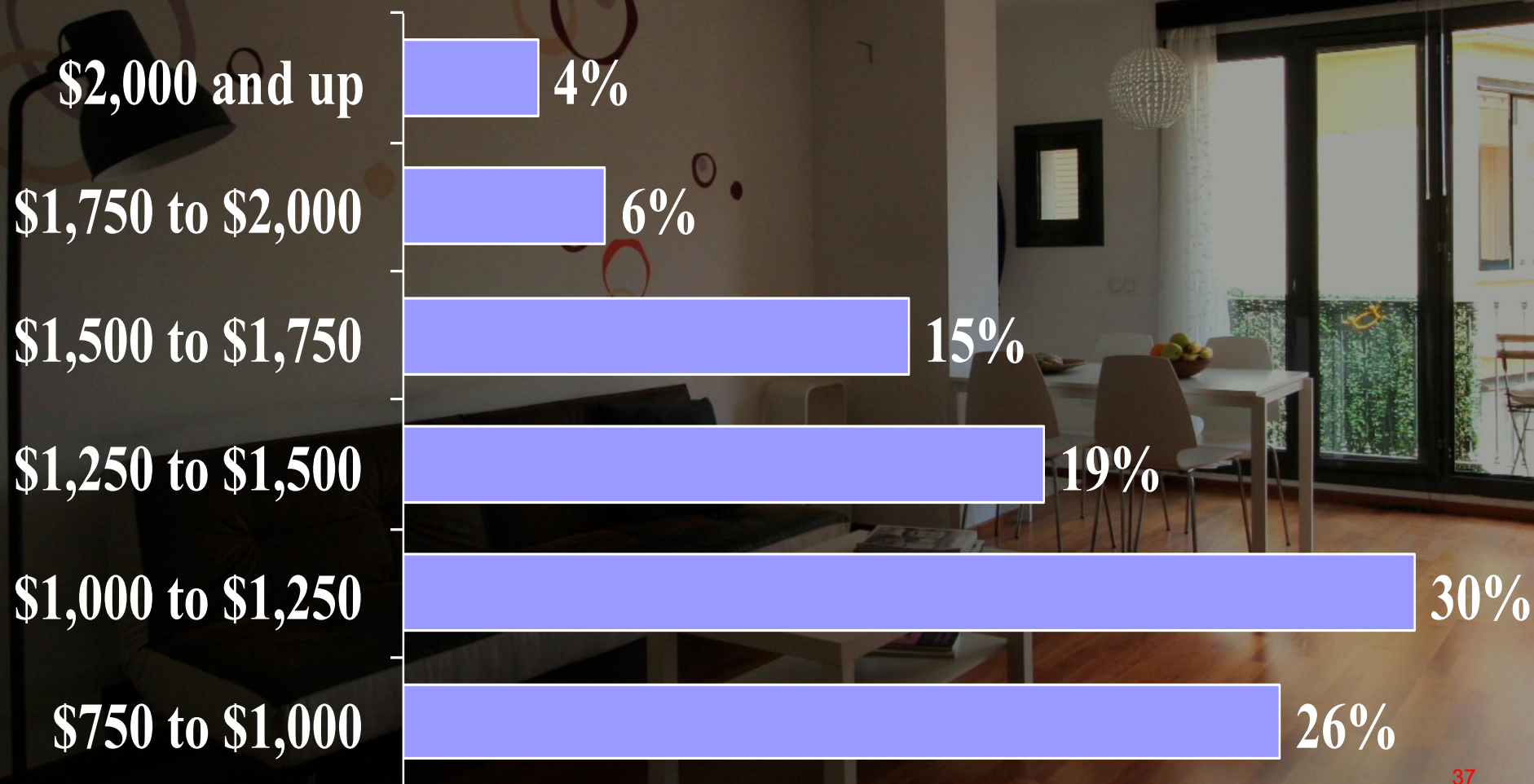
How Much Are They Likely To Pay?

Affordability Ranges

Financial Capabilities

439 Annual Renter Households

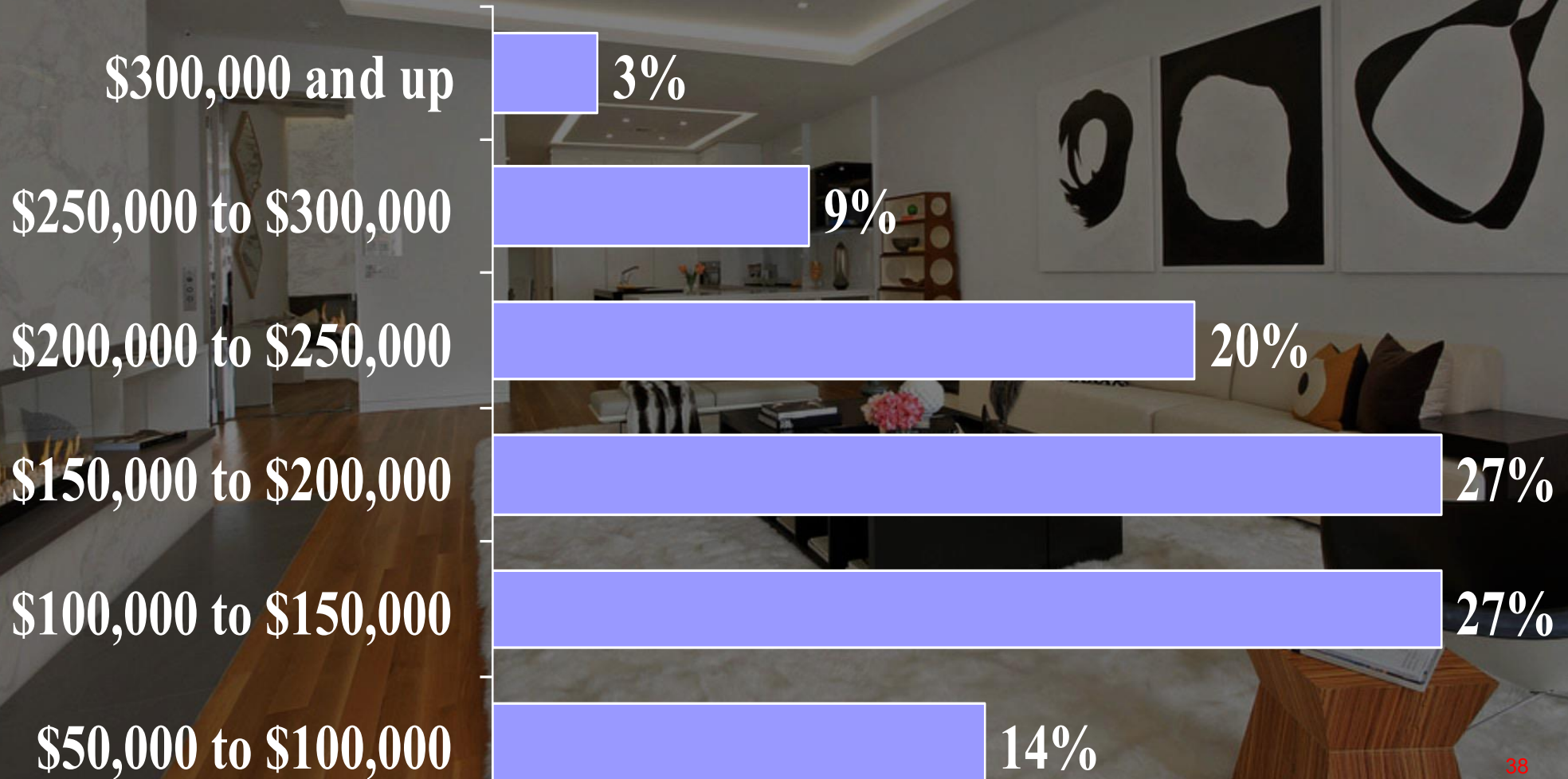
Incomes at or above 60% AMI



Financial Capabilities

75 Annual Condominium Buyers

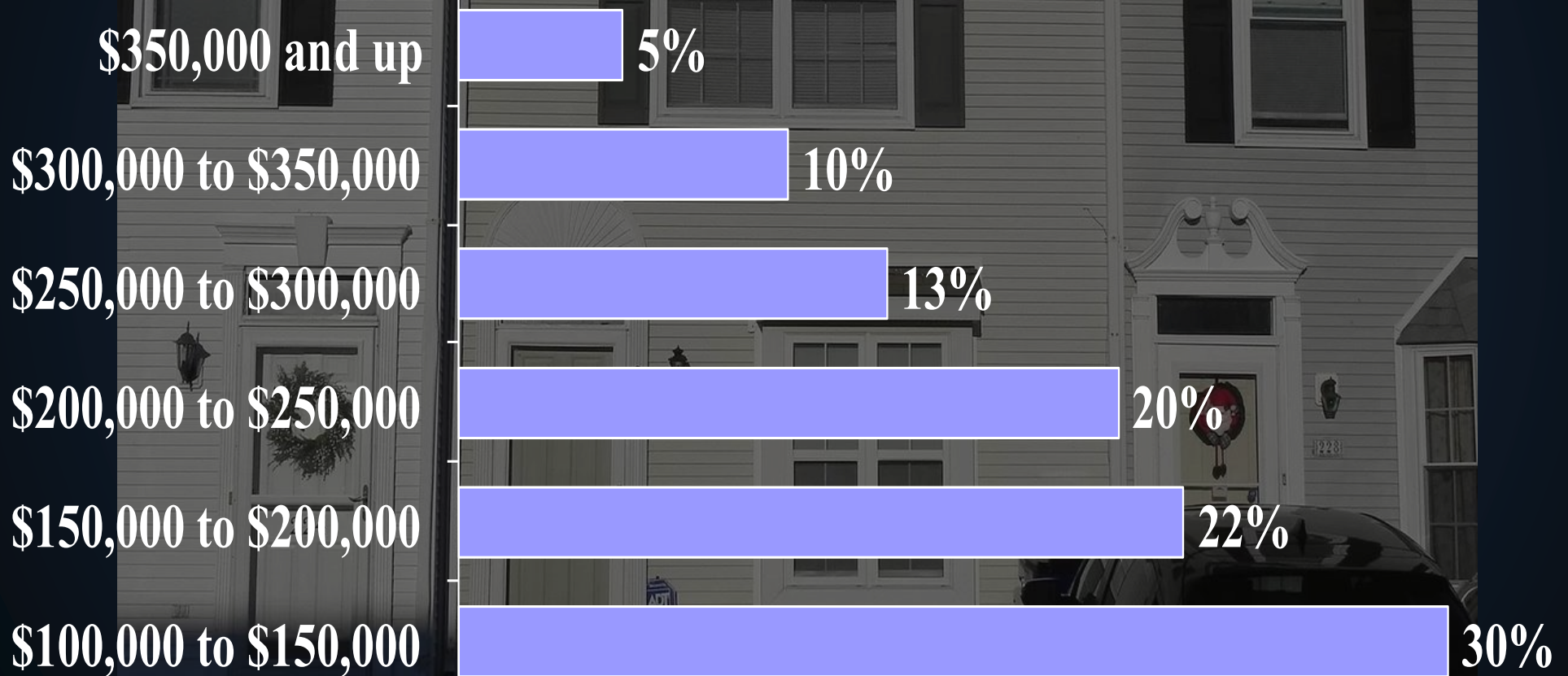
Incomes at or above 60% AMI



Financial Capabilities

141 Annual Townhouse Buyers

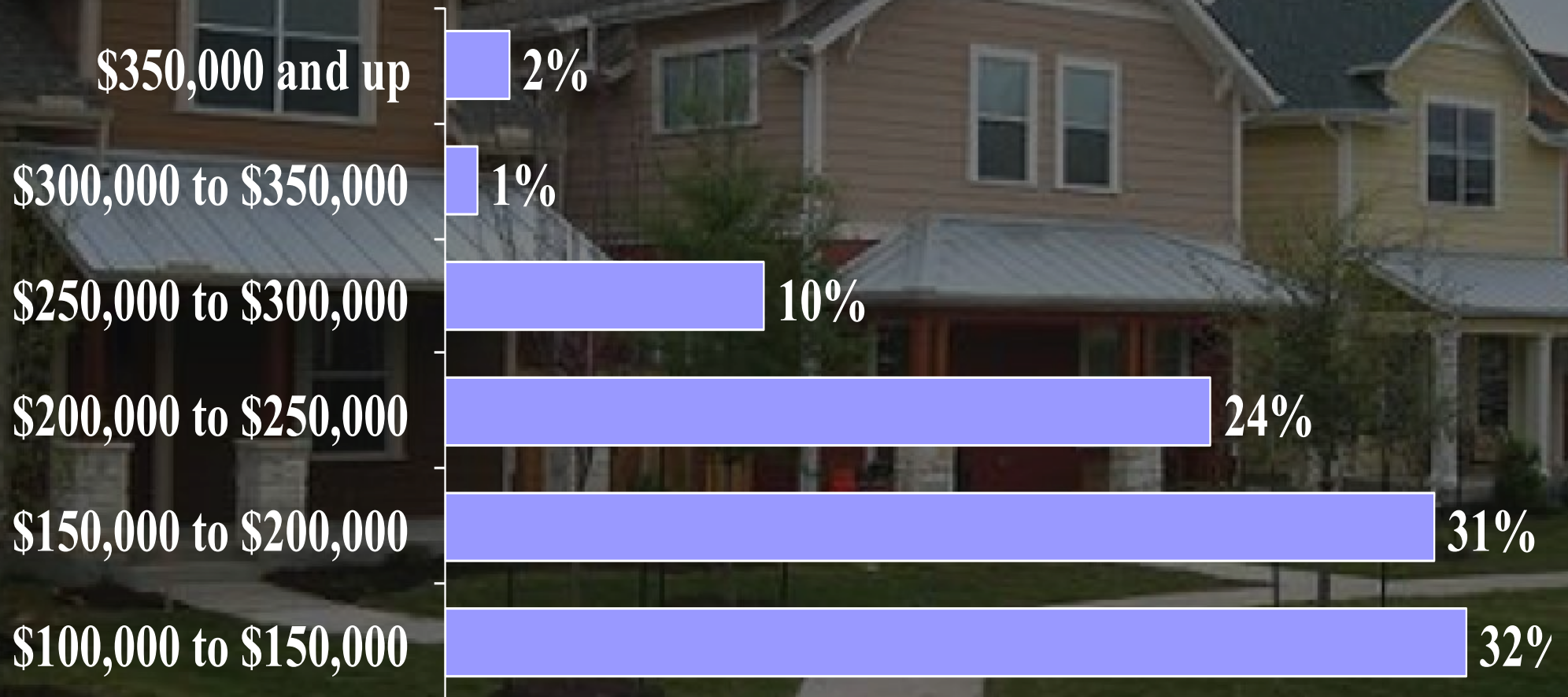
Incomes at or above 60% AMI



Financial Capabilities

470 Annual Detached House Buyers

Incomes at or above 60% AMI



What Should the Rents and Prices Be?

Rent and Price Points

Angola, Fremont, Hamilton,
Hudson, and Orland

Optimum Market Position Angola Sites

Mansion Apartments: \$650 to \$1,200 per month
450 to 950 sq. ft.
(\$1.26 to \$1.44 psf)

Mansion Condominiums: \$110,000 to \$160,000
750 to 1,100 sq. ft.
(\$145 to \$147 psf)

Rowhouses/Townhouses: \$175,000 to \$195,000
1,200 to 1,350 sq. ft.
(\$144 to \$146 psf)

Detached Houses: \$200,000 to \$245,000
1,350 to 1,700 sq. ft.
(\$144 to \$148 psf)

Optimum Market Position

Fremont Sites

Rental Apartments: \$750 to \$1,450 per month
550 to 1,250 sq.
ft.
(\$1.16 to \$1.36 psf)

Rowhouses/Townhouses: \$165,000 to \$180,000
1,100 to 1,250 sq.
ft.
(\$144 to \$150 psf)

Detached Houses: \$165,000 to \$200,000
1,300 to 1,650 sq.

Optimum Market Position

Hamilton Sites

Rental Apartments: \$1,250 to \$1,800 per month
850 to 1,350 sq. ft.
(\$1.33 to \$1.47 psf)

Townhouses: \$185,000 to \$215,000
1,250 to 1,500 sq. ft.
(\$143 to \$148 psf)

Detached Houses: \$210,000 to \$265,000
1,400 to 1,800 sq. ft.
(\$147 to \$150 psf)

Optimum Market Position

Hudson Site

Apartments: \$750 to \$1,450 per month
600 to 1,200 sq. ft.
(\$1.21 to \$1.25 psf)

Houses: \$175,000 to \$225,000
1,250 to
1,650 sq. ft.
(\$136 to \$140 psf)

Optimum Market Position

Orland Site

Apartments: \$1,150 to \$1,550 per month
900 to 1,300 sq. ft.
(\$1.19 to \$1.28 psf)

Houses: \$150,000 to \$225,000
1,000 to 1,600 sq. ft.
(\$141 to \$150 psf)

How Fast Will They Rent or Buy the New Units?

County-Wide Annual Market Capture

Rental Apartments: 20% to 25%

Condominiums: 10% to 15%

Townhouses: 10% to 15%

Detached Houses: 10% to 15%

Capture of Annual Market Potential

City of Angola

54 to 74 New Units per Year
Over the Next Five Years

Rental Apartments: 26 to 33 units

For-Sale Condominiums: 8 to 11 units

For-Sale Townhouses: 6 to 9 units

For-Sale Detached Houses: 14 to 21 units

Capture of Annual Market Potential

Town of Fremont

38 to 51 New Units per Year
Over the Next Five Years

Rental Apartments: 22 to 27 units

For-Sale Townhouses: 4 to 6 units

For-Sale Detached Houses: 12 to 18 units

Capture of Annual Market Potential

Town of Hamilton

38 to 51 New Units per Year
Over the Next Five Years

Rental Apartments: 22 to 27 units

For-Sale Townhouses: 4 to 6 units

For-Sale Detached Houses: 12 to 18 units

Capture of Annual Market Potential

Town of Hudson

14 to 18 New Units per Year
Over the Next Five Years

Rental Apartments: 9 to 11 units

For-Sale Detached Houses: 5 to 7 units

Capture of Annual Market Potential

Town of Orland

14 to 18 New Units per Year
Over the Next Five Years

Rental Apartments: 9 to 11 units

For-Sale Detached Houses: 5 to 7 units

Annual Absorption Summary

<u>Municipality</u>	<i>Annual</i>	<i>..... Rentals</i>		<i>Condominiums</i>		<i>Townhouses</i>		<i>Single-Family</i>					
	<i>Potential</i>	<i>20%</i>	<i>25%</i>	<i>10%</i>	<i>15%</i>	<i>10%</i>	<i>15%</i>	<i>10%</i>	<i>15%</i>				
	<u>Market</u>	<u>Capture</u>	<u>Capture</u>	<u>Capture</u>	<u>Capture</u>	<u>Capture</u>	<u>Capture</u>	<u>Capture</u>	<u>Capture</u>				
Steuben County	<u>1,125</u>	<u>88</u>	to	<u>110</u>	<u>8</u>	to	<u>11</u>	<u>14</u>	to	<u>21</u>	<u>47</u>	to	<u>71</u>
Angola <i>{30% of total}</i>	338	26	to	33	8	to	11	6	to	9	14	to	21
Fremont <i>{25% of total}</i>	281	22	to	27	n/ a	to	n/ a	4	to	6	12	to	18
Hamilton <i>{25% of total}</i>	281	22	to	27	n/ a	to	n/ a	4	to	6	12	to	18
Hudson <i>{10% of total}</i>	113	9	to	11	n/ a	to	n/ a	n/ a	to	n/ a	5	to	7
Orland <i>{10% of total}</i>	113	9	to	11	n/ a	to	n/ a	n/ a	to	n/ a	5	to	7
	1,125 households	88	to	110 dwelling units	8	to	11 dwelling units	14	to	21 dwelling units	47	to	71 dwelling units

A map of Steuben County, Indiana, with a red border. The map shows various towns and roads. The text is overlaid on the map. The text is white with a drop shadow. The text is arranged in four lines. The first line is the title. The second and third lines are the first point. The fourth line is the second point. The fifth line is the third point. The sixth line is the fourth point. The map shows towns like Angola, Fremont, Hamilton, and Orland. It also shows roads like US-20, US-69, and US-90. The text is centered on the map.

Steuben County After Five Years

785 to 1,065 new housing units
in Angola, Fremont, Hamilton,
Hudson, and Orland.

Stronger towns.

New apartments for all ages.

New ownership housing.

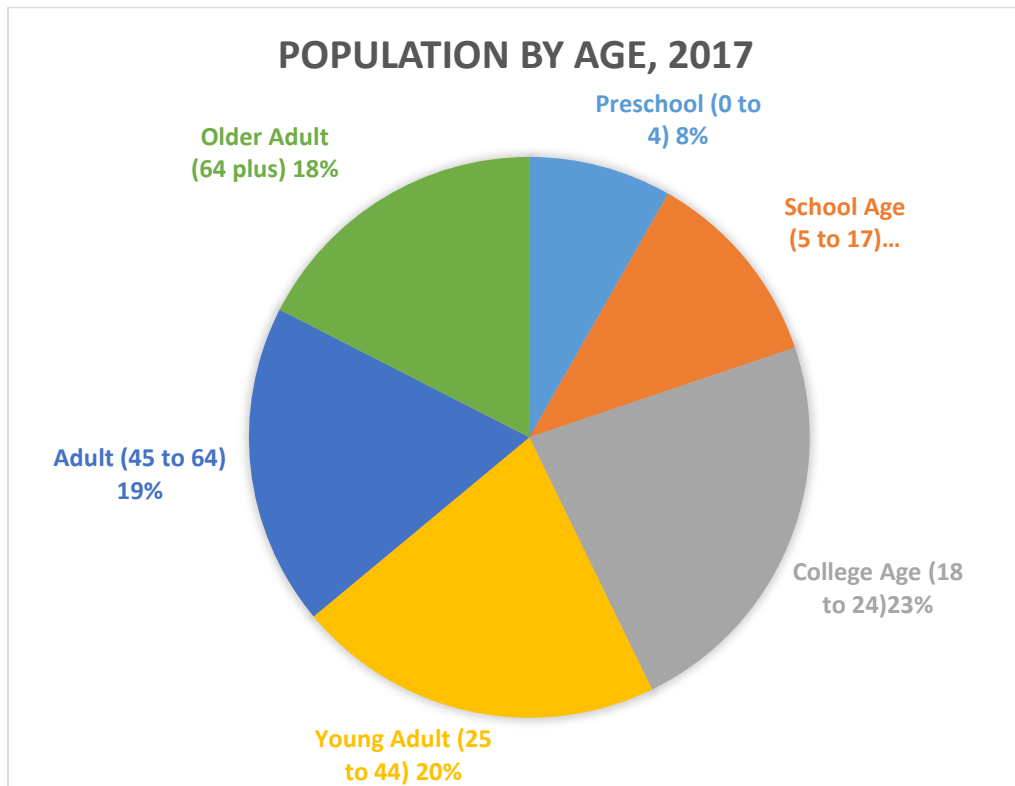


COMMUNITY PROFILES

City of Angola Housing Profile

Data Source: U.S. Census and American Community Survey

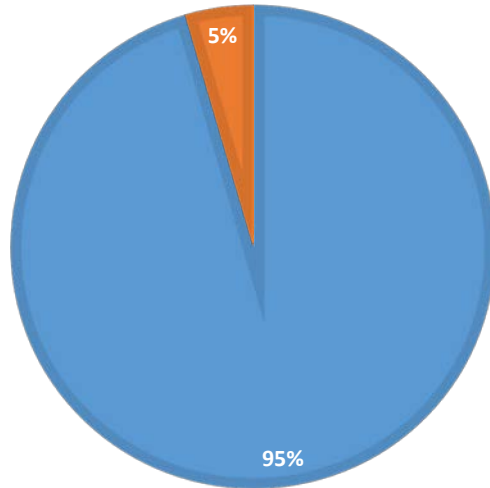
People & Housing (2017)		Employment & Income (2017)	
Population Estimate	8,645	Labor Force	4,377
H.S. Diploma or more - % of adults 25+	86.8%	Unemployment Rate	3.2%
Bachelor's Degree or more - % of adults 25+	21.5%	Median Household Income	\$42,857
Households	3,304	Median Family Income	\$57,656
Total Housing Units	3,503	Poverty Rate	16.0%
Percent of Total Units Vacant for Seasonal or Recreational Use	2%	Mean Travel Time to Work	15 minutes



City of Angola Housing Profile (continued)

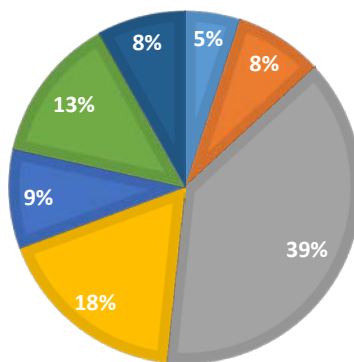
POPULATION BY RACE, 2017

■ White 95% ■ Two or More Groups 5%

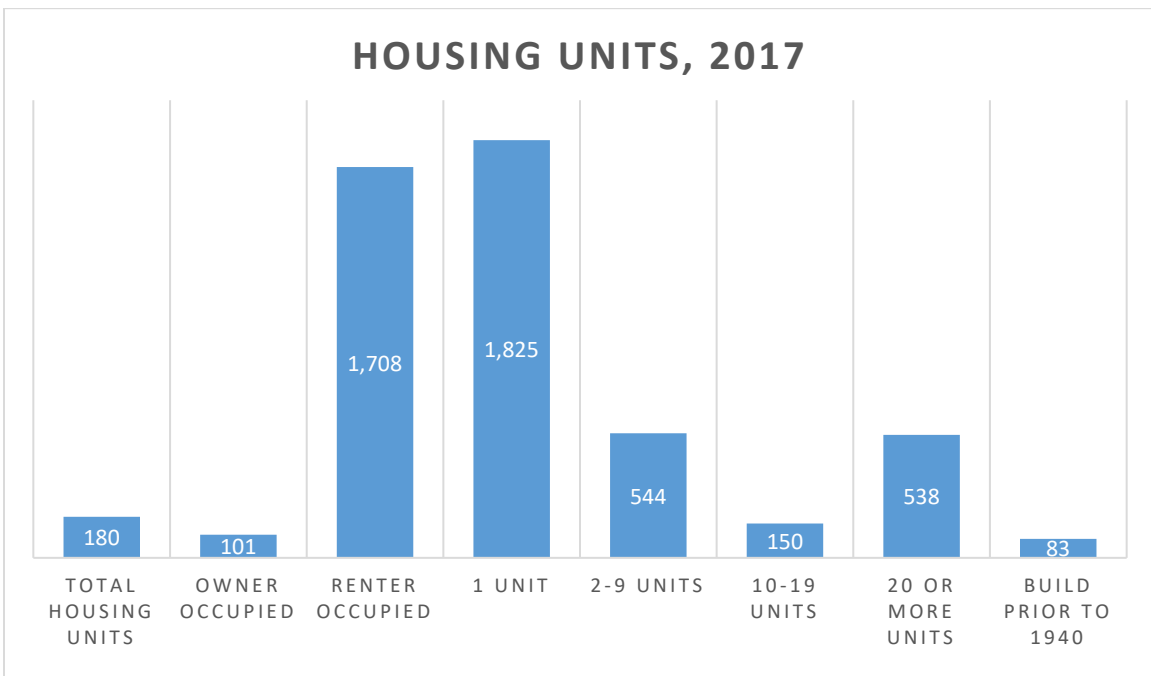
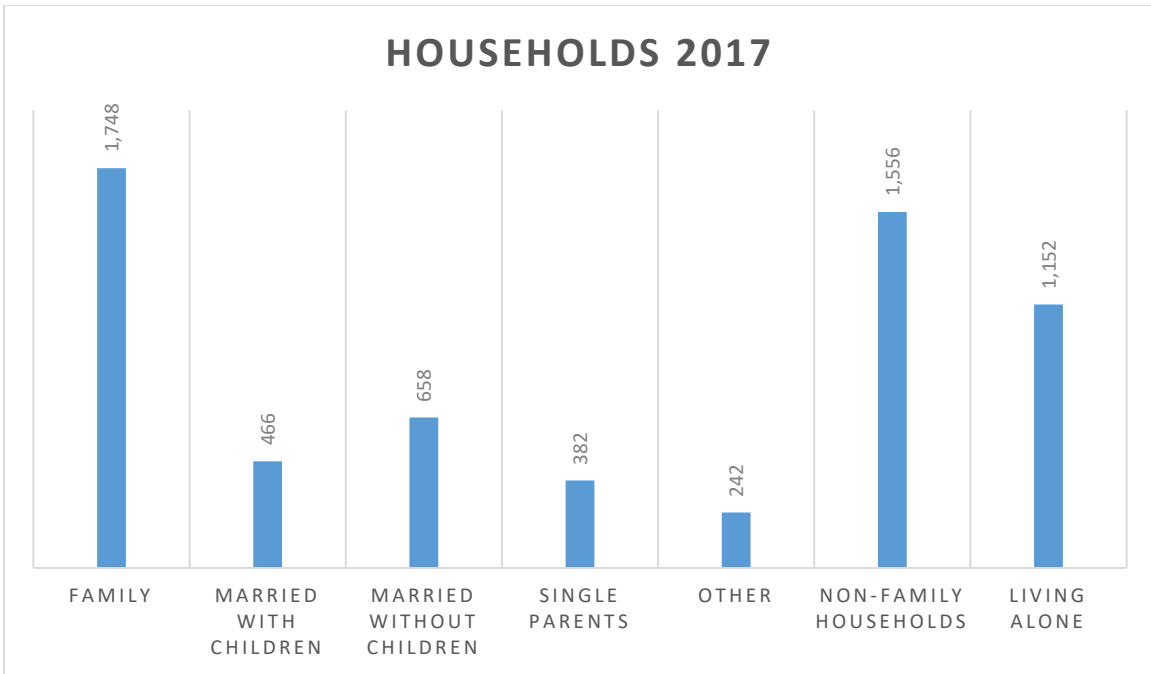


EDUCATIONAL ATTAINMENT, 2017

■ Less than 9th Grade 5.0% ■ 9th to 12th, No Diploma 8%
■ High School Graduate 39% ■ Some College, No Degree 18%
■ Associate Degree 9% ■ Bachelor's Degree 13%
■ Graduate or Professional Degree 8%



City of Angola Housing Profile (continued)

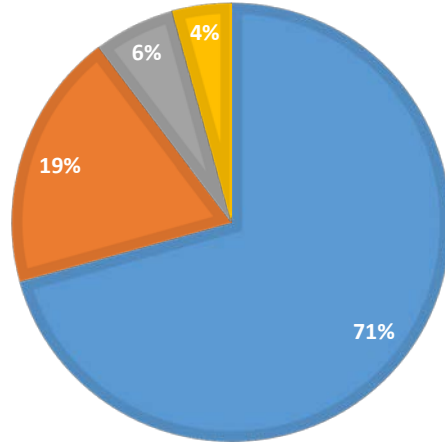


Labor Force, 2017	Angola
Total Labor Force	4,377
Employed	4,236
Unemployed	141
Unemployment Rate	3.2%

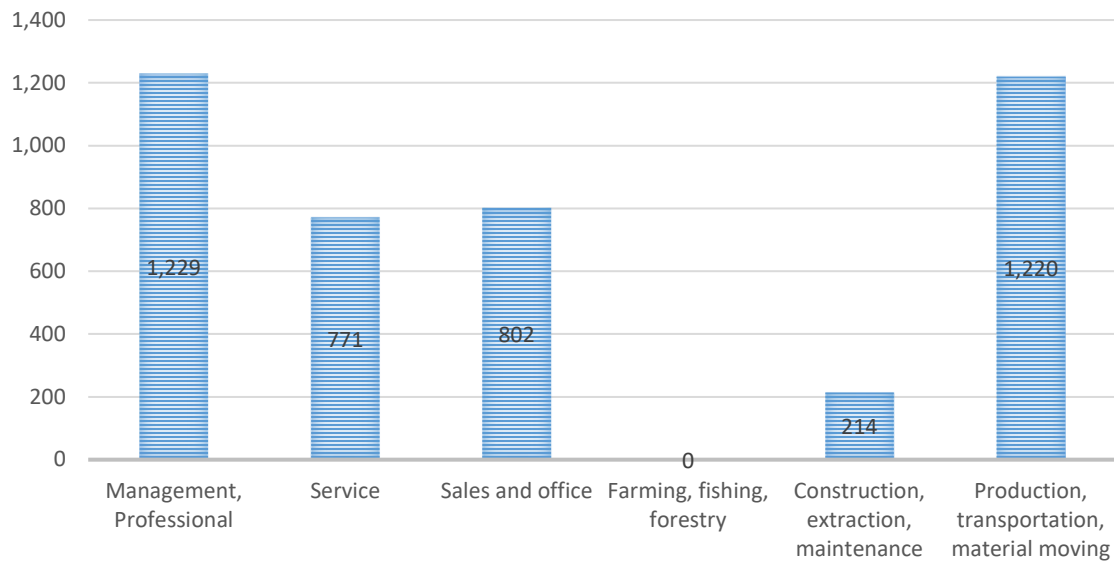
City of Angola Housing Profile (continued)

COMMUTING TO WORK, 2017 MEAN TRAVEL TIME 15 MINUTES

■ Drove Alone ■ Carpooled ■ Walked ■ Worked at Home ■



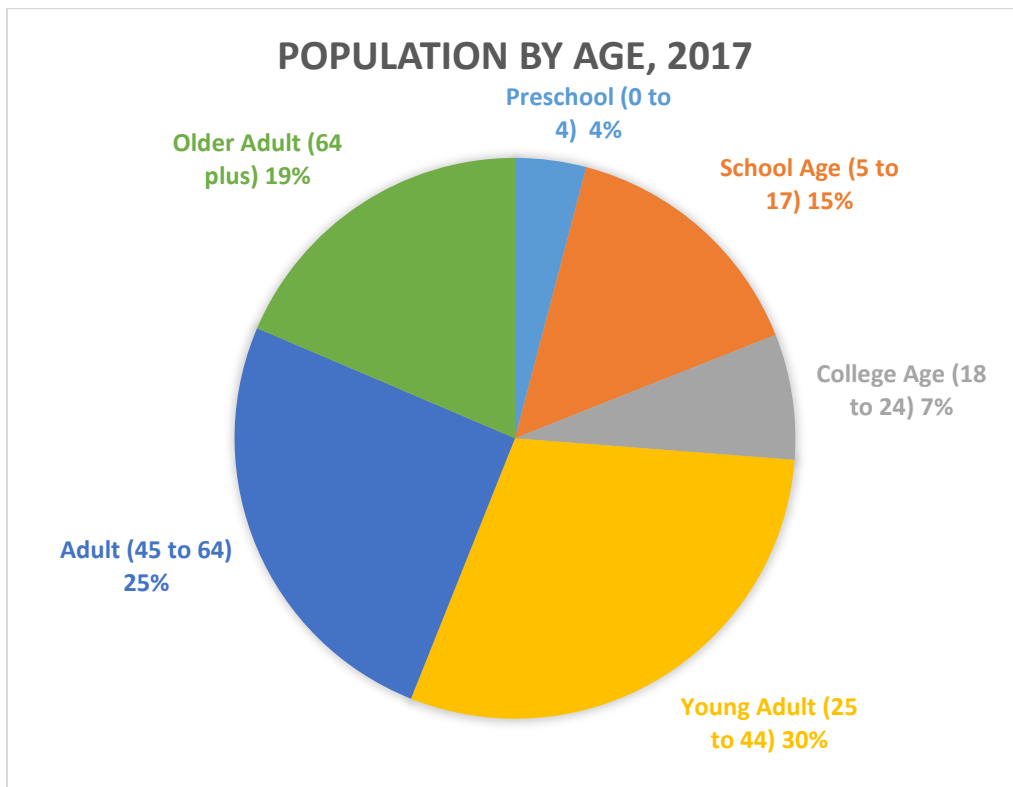
RESIDENT OCCUPATIONS, 2017



Town of Fremont Housing Profile

Data Source: U.S. Census and American Community Survey

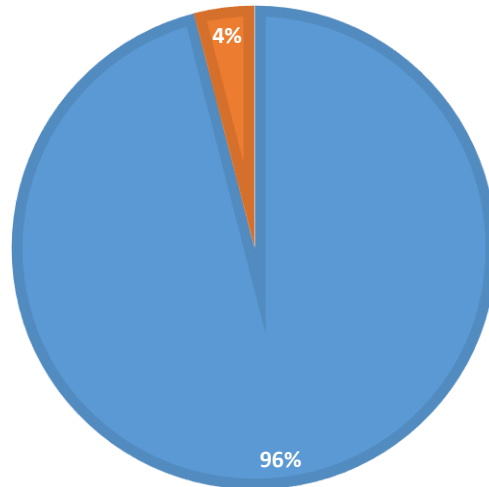
People & Housing (2017)		Employment & Income (2017)	
Population Estimate	2223	Labor Force	1,237
H.S. Diploma or more - % of adults 25+	88%	Unemployment Rate	4.5%
Bachelor's Degree or more - % of adults 25+	12%	Median Household Income	\$41,298
Households	1,022	Median Family Income	\$56,797
Total Housing Units	1,061	Poverty Rate	11.8%
Percent of Total Units Vacant for Seasonal or Recreational Use	0.0%	Mean Travel Time to Work	20 minutes



Town of Fremont Housing Profile (continued)

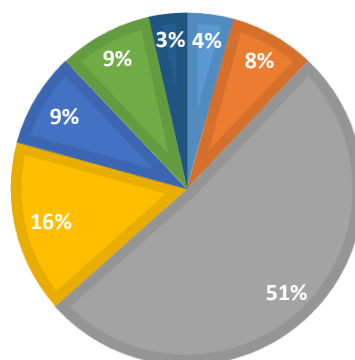
POPULATION BY RACE, 2017

■ White 96% ■ Two or More Groups 4%

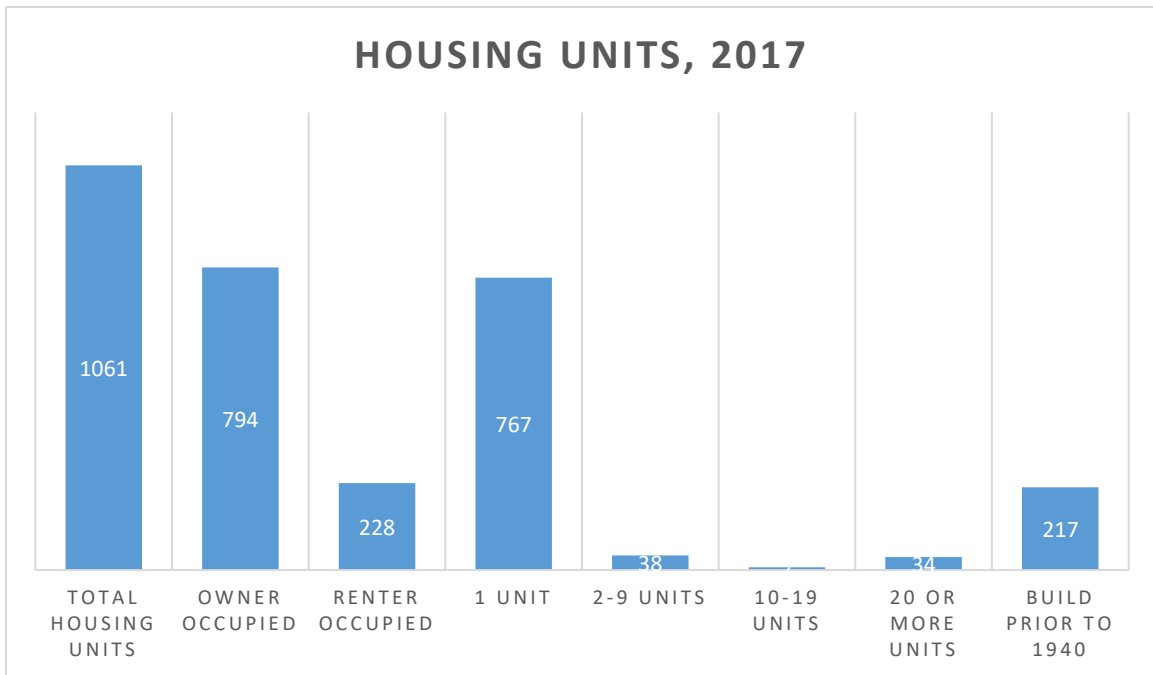
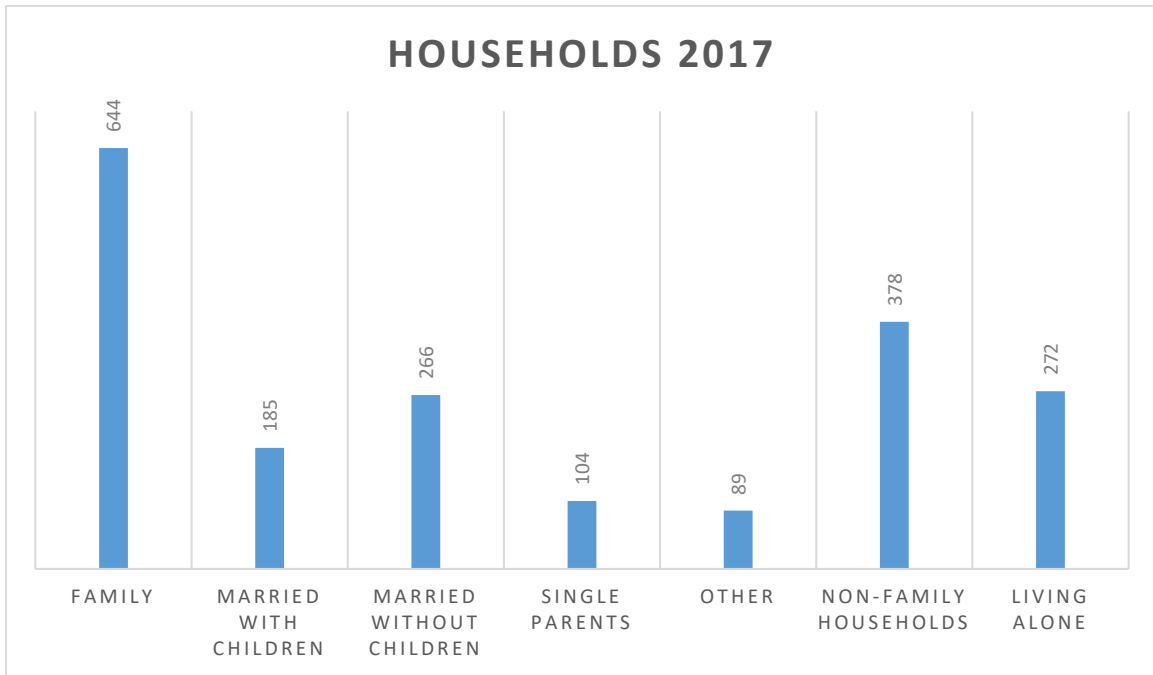


EDUCATIONAL ATTAINMENT, 2017

■ Less than 9th Grade 4% ■ 9th to 12th, No Diploma 8%
■ High School Graduate 51% ■ Some College, No Degree 16%
■ Associate Degree 9% ■ Bachelor's Degree 9%
■ Graduate or Professional Degree 3%

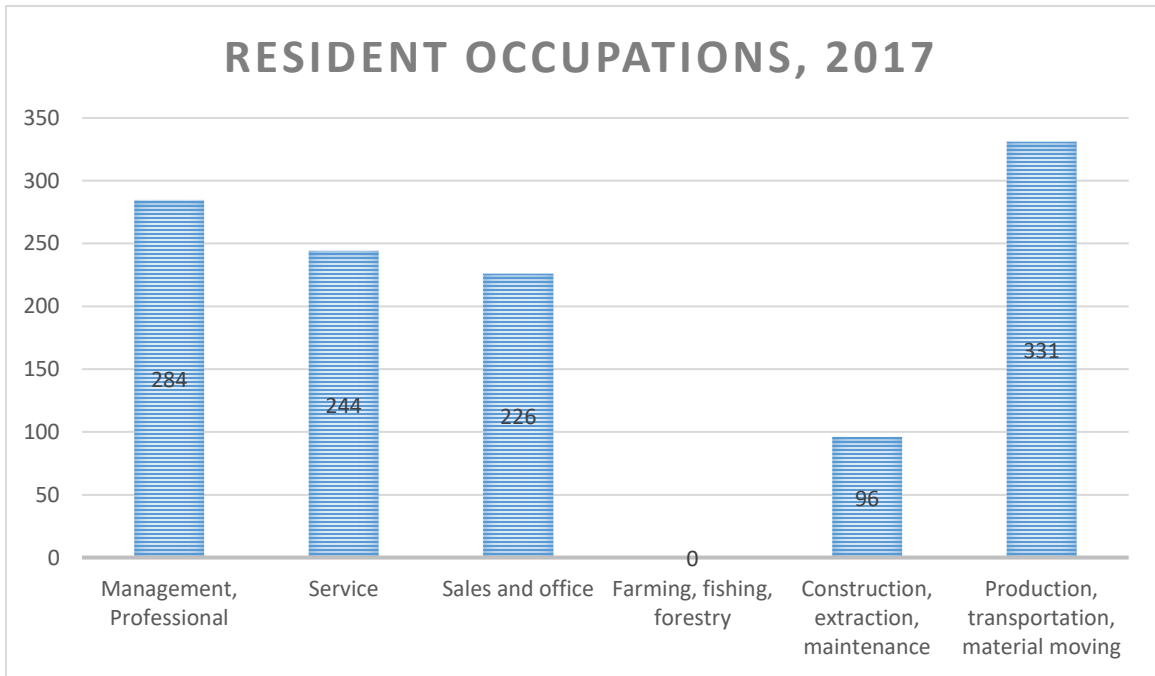
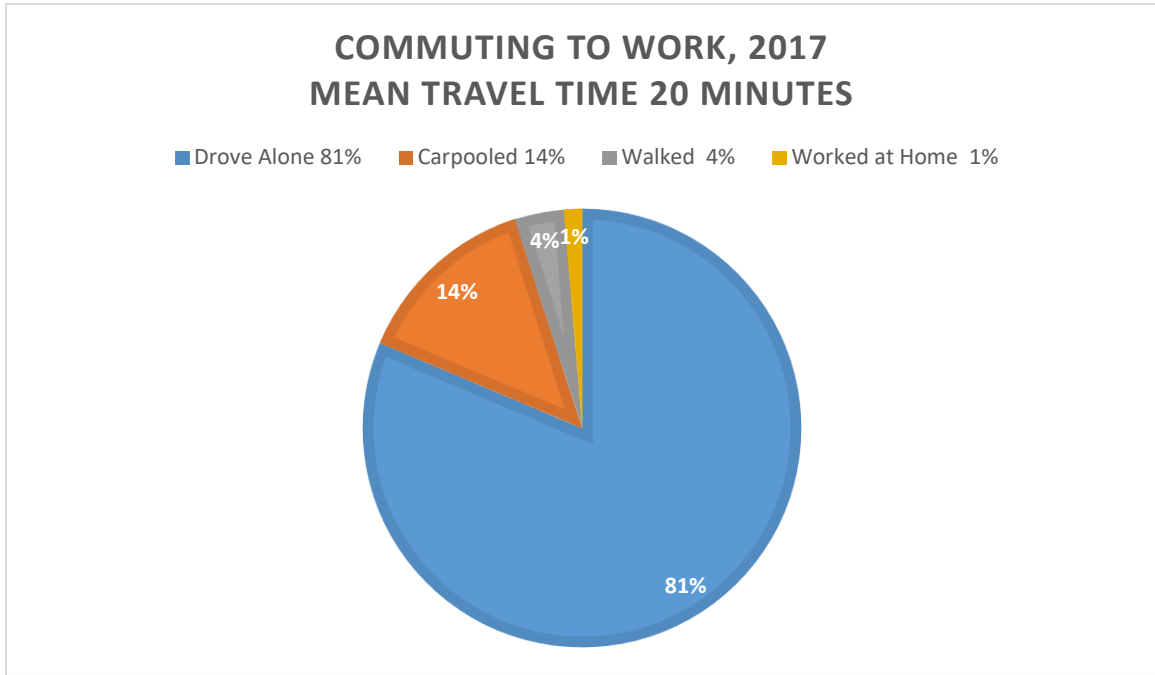


Town of Fremont Housing Profile (continued)



Labor Force, 2017	Fremont
Total Labor Force	1,237
Employed	1,181
Unemployed	56
Unemployment Rate	4.5%

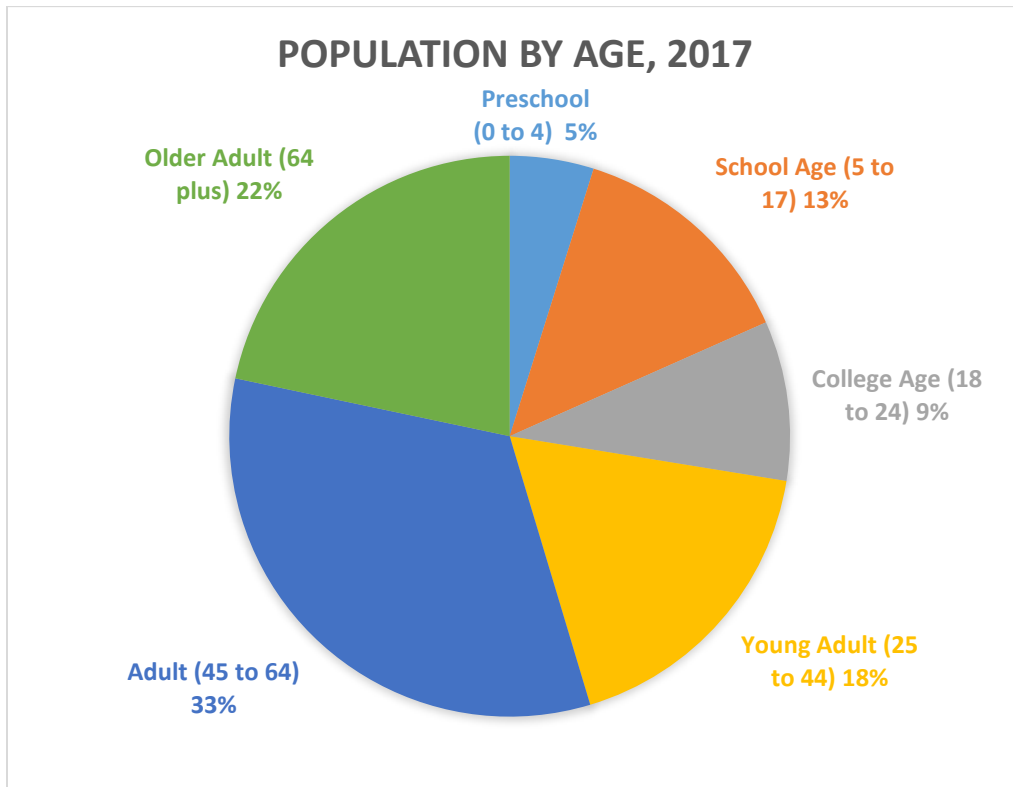
Town of Fremont Housing Profile (continued)



Town of Hamilton Housing Profile

Data Source: U.S. Census and American Community Survey

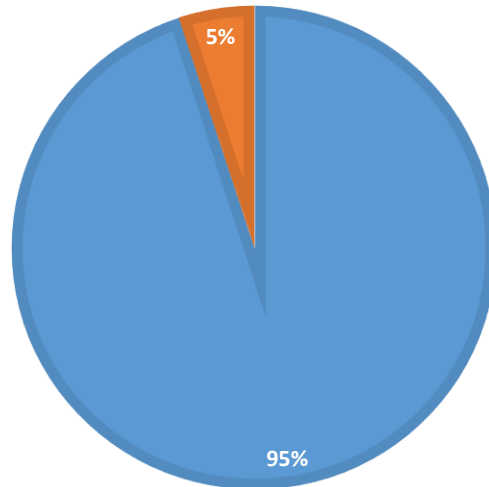
People & Housing (2017)		Employment & Income (2017)	
Population Estimate	1,466	Labor Force	789
H.S. Diploma or more - % of adults 25+	93%	Unemployment Rate	6%
Bachelor's Degree or more - % of adults 25+	22%	Median Household Income	\$52,063
Households	659	Median Family Income	\$65,667
Total Housing Units	1,089	Poverty Rate	14%
Percent of Total Units Vacant for Seasonal or Recreational Use	33%	Mean Travel Time to Work	26 minutes



Town of Hamilton Housing Profile (continued)

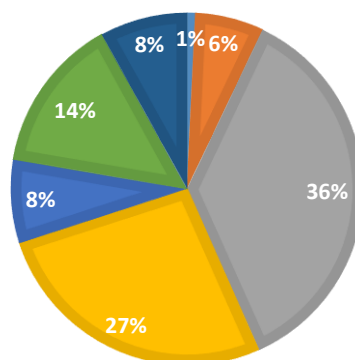
POPULATION BY RACE, 2017

■ White 95% ■ Two or More Groups 5%

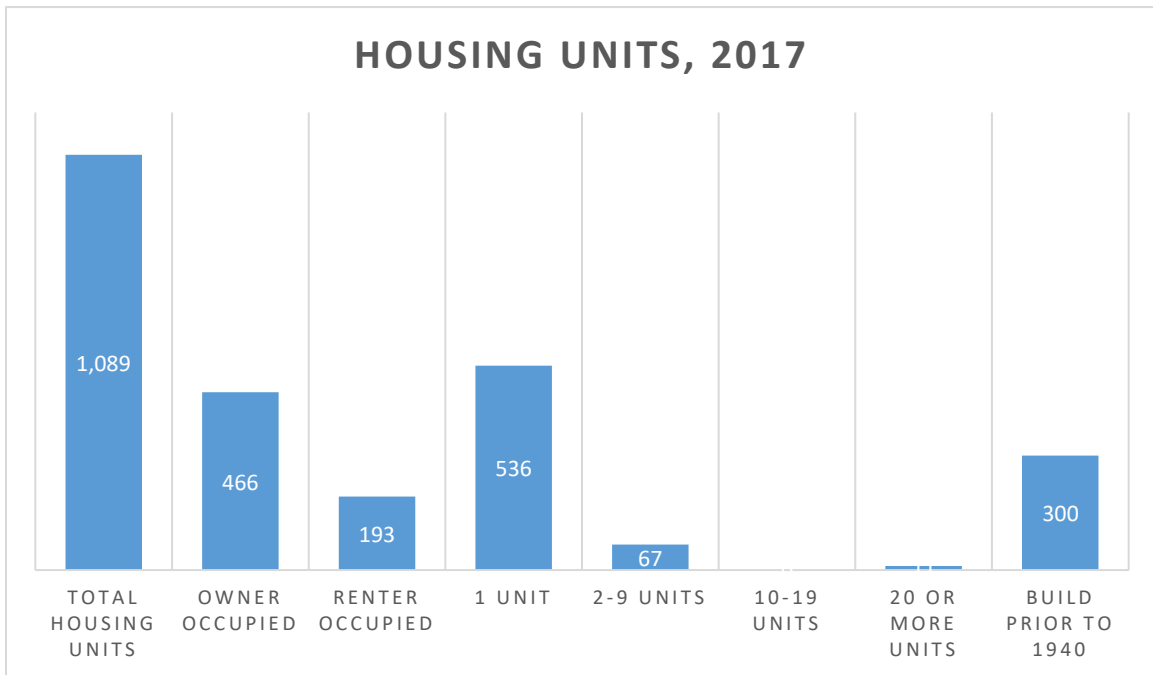
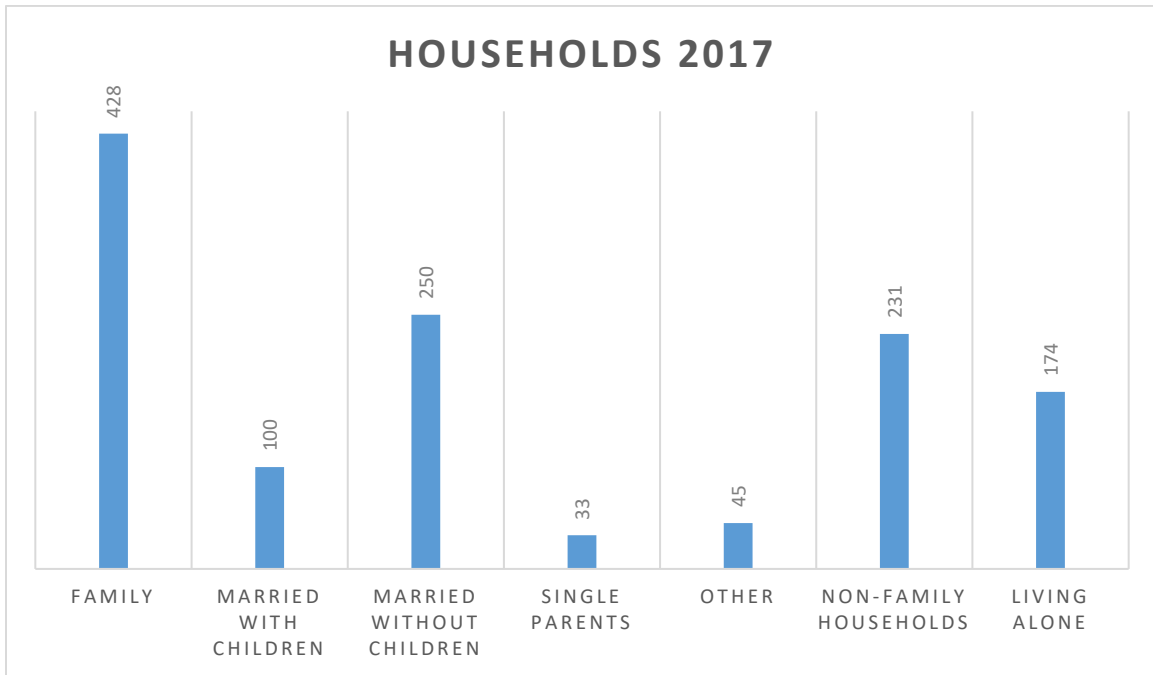


EDUCATIONAL ATTAINMENT, 2017

■ Less than 9th Grade 1% ■ 9th to 12th, No Diploma 6%
■ High School Graduate 36% ■ Some College, No Degree 27%
■ Associate Degree 8% ■ Bachelor's Degree 14%
■ Graduate or Professional Degree 8%

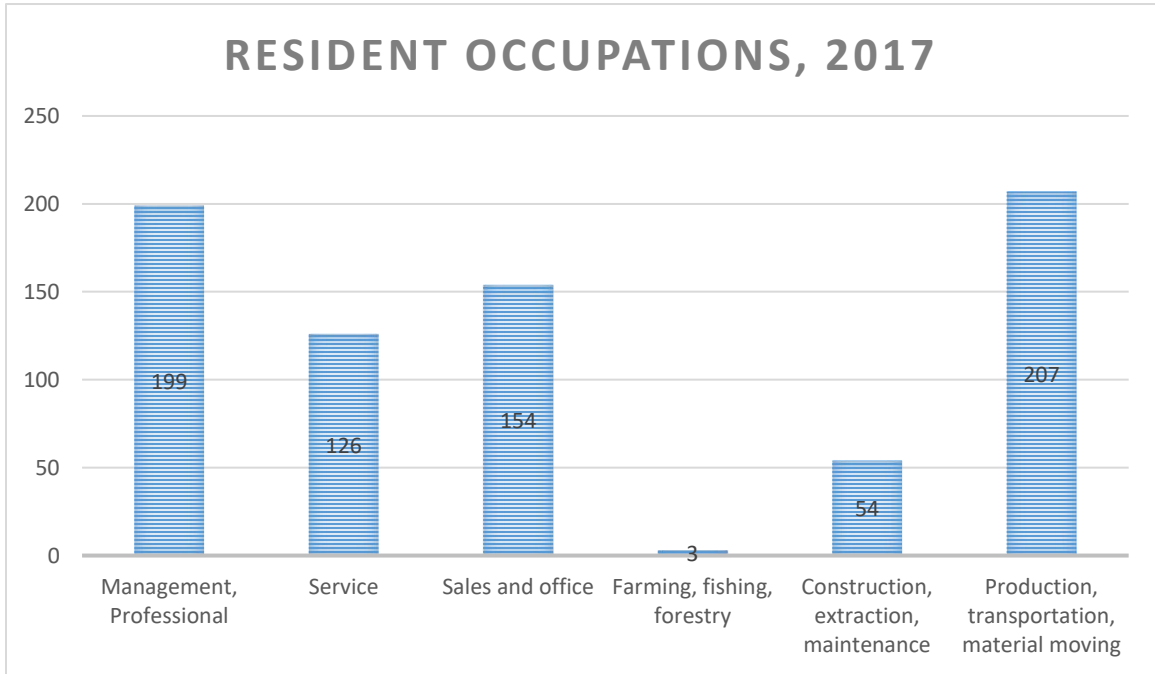
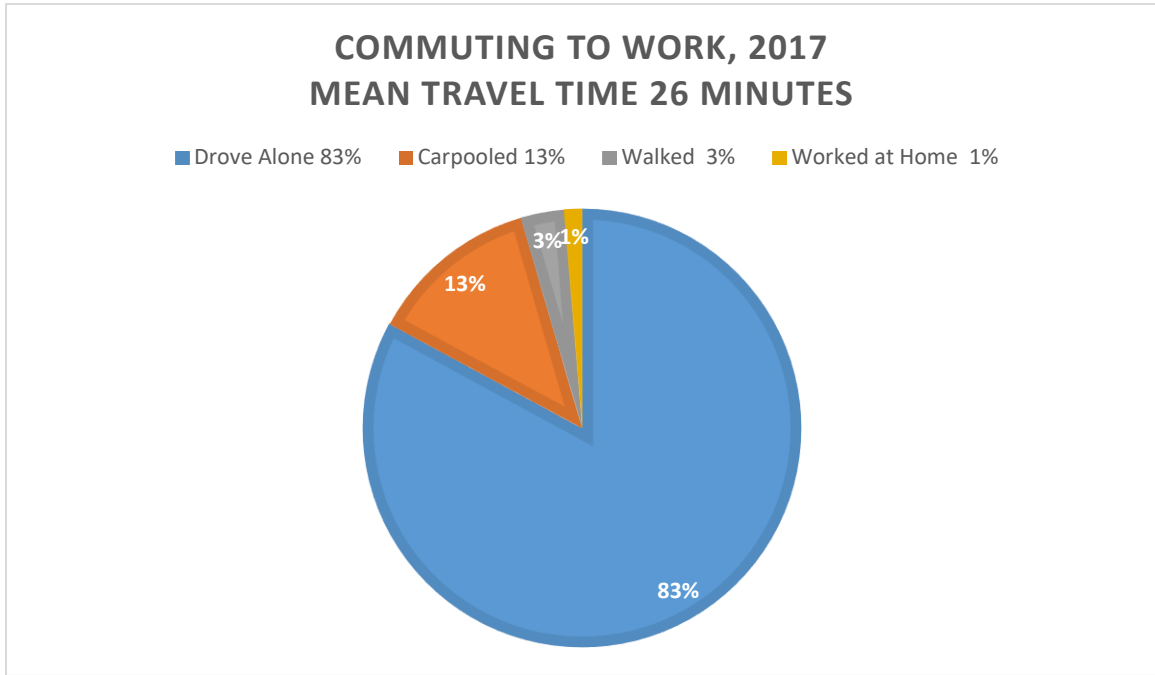


Town of Hamilton Housing Profile (continued)



Labor Force, 2017	Hamilton
Total Labor Force	789
Employed	743
Unemployed	46
Unemployment Rate	5.8%

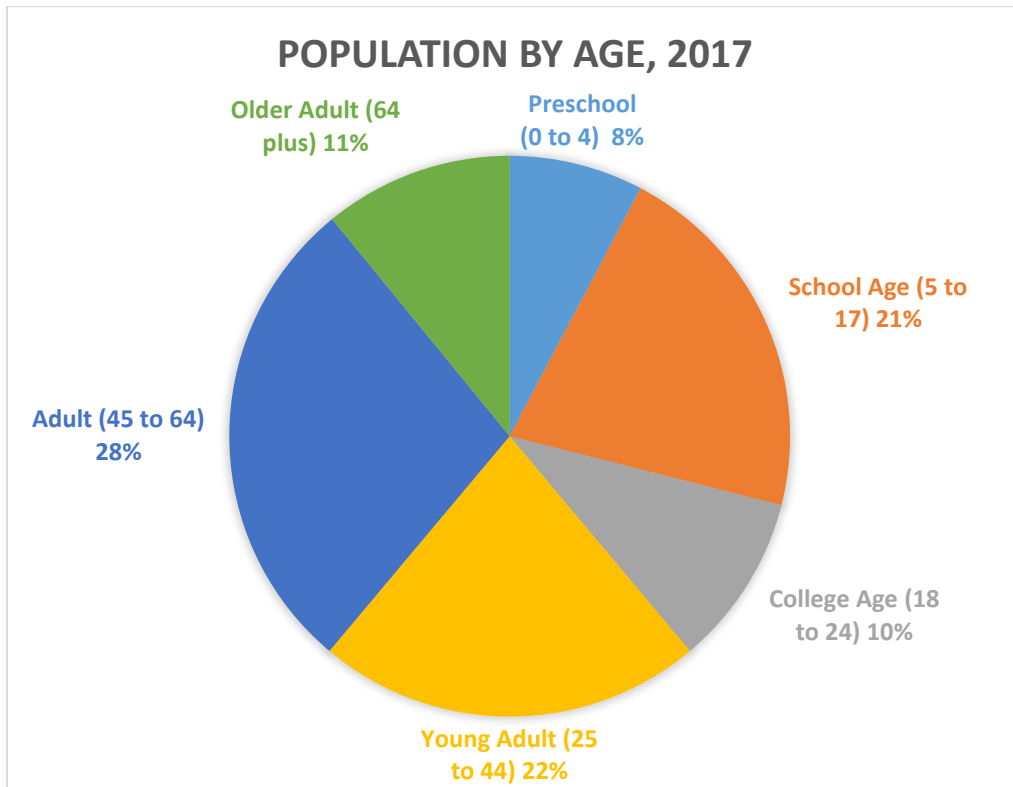
Town of Hamilton Housing Profile (continued)



Town of Hudson Housing Profile

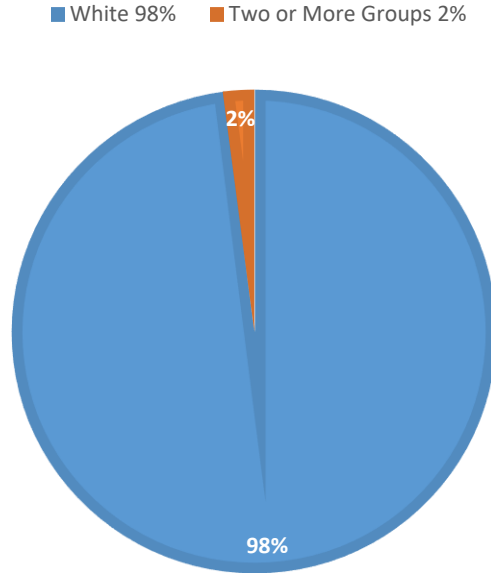
Data Source: U.S. Census and American Community Survey

People & Housing (2017)		Employment & Income (2017)	
Population Estimate	504	Labor Force	253
H.S. Diploma or more - % of adults 25+	93%	Unemployment Rate	8%
Bachelor's Degree or more - % of adults 25+	12%	Median Household Income	\$60,000
Households	182	Median Family Income	\$59,375
Total Housing Units	202	Poverty Rate	17%
Percent of Total Units Vacant for Seasonal or Recreational Use	0%	Mean Travel Time to Work	20 minutes



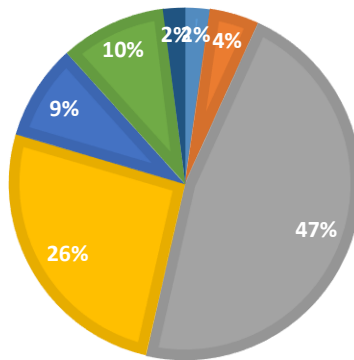
Town of Hudson Housing Profile (continued)

POPULATION BY RACE, 2017

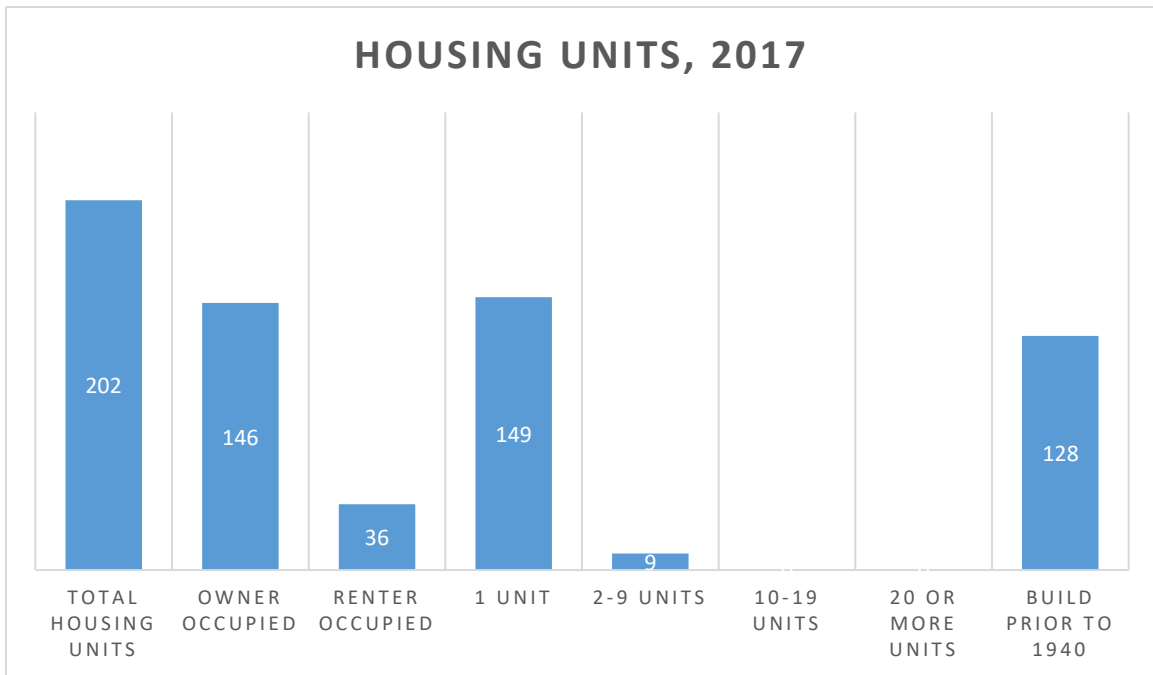
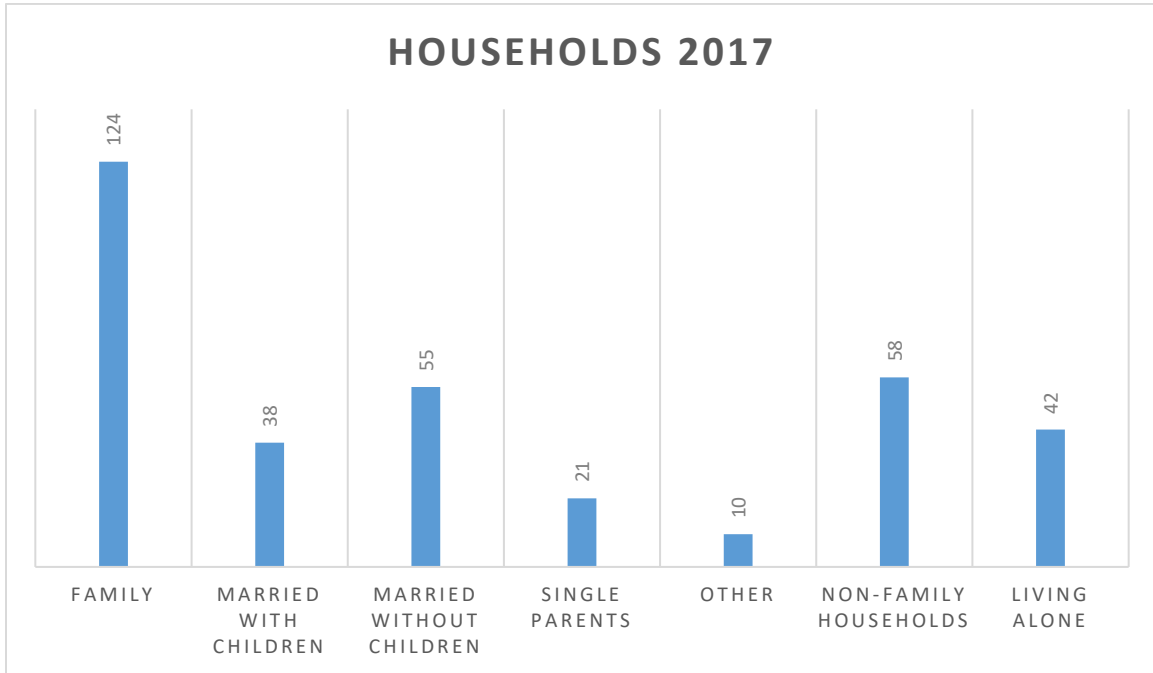


EDUCATIONAL ATTAINMENT, 2017

- Less than 9th Grade 2%
- 9th to 12th, No Diploma 4%
- High School Graduate 47%
- Some College, No Degree 26%
- Associate Degree 9%
- Bachelor's Degree 10%
- Graduate or Professional Degree 2%

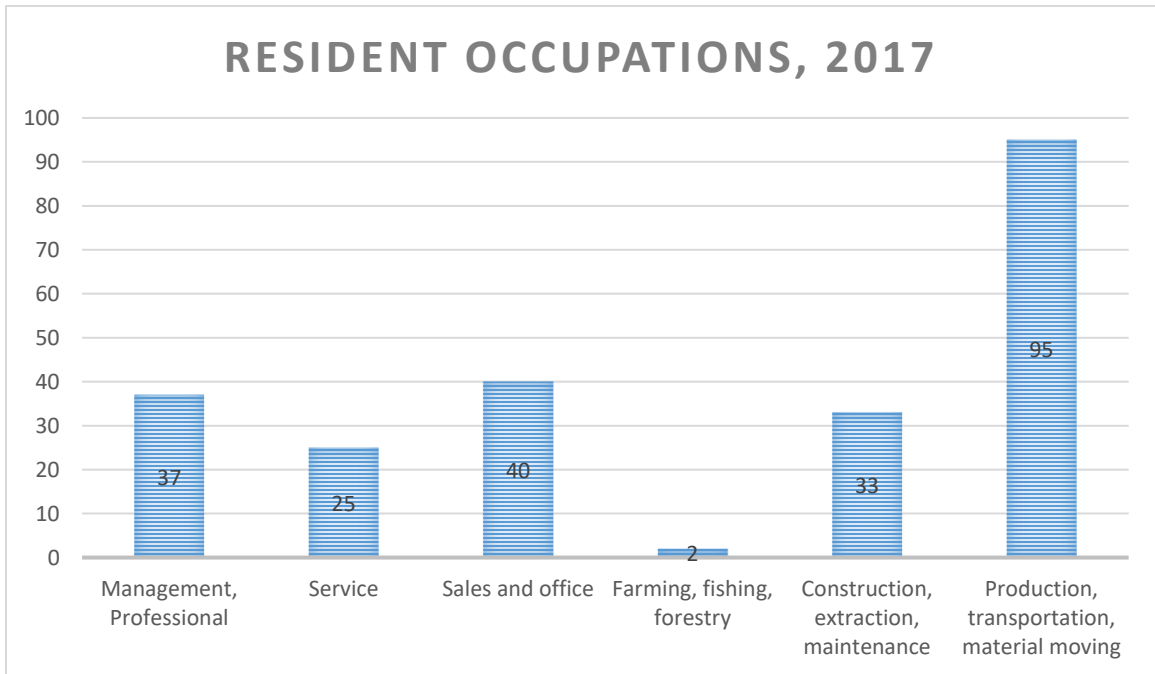
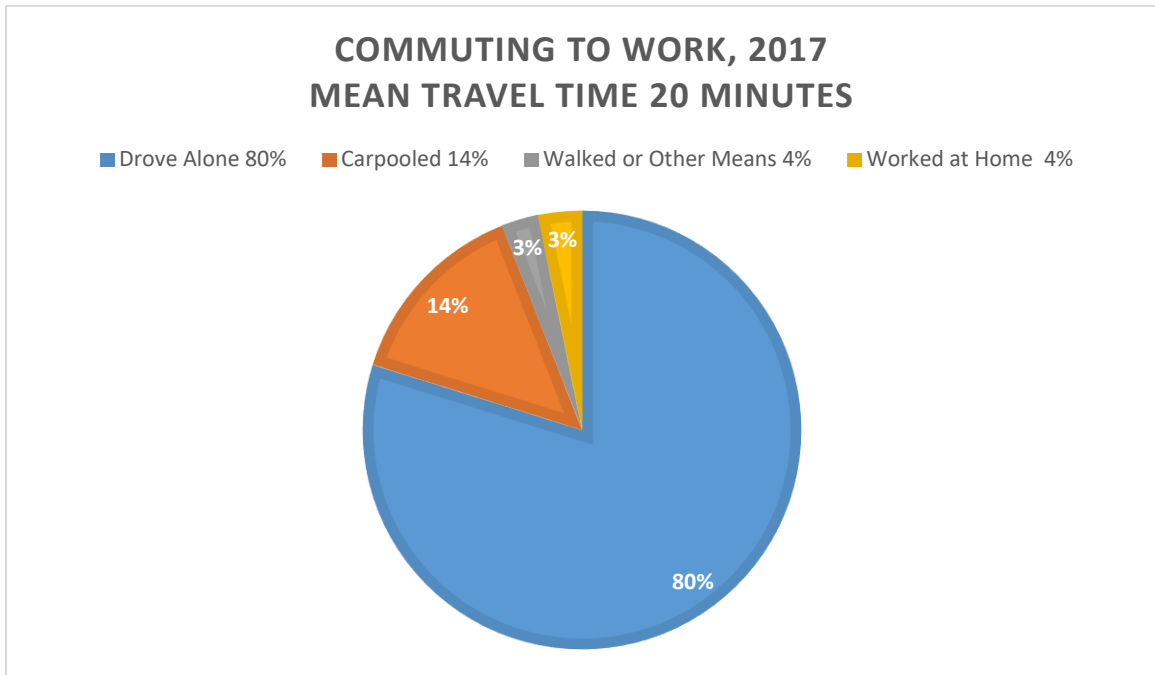


Town of Hudson Housing Profile (continued)



Labor Force, 2017	Hudson
Total Labor Force	253
Employed	232
Unemployed	21
Unemployment Rate	8.3%

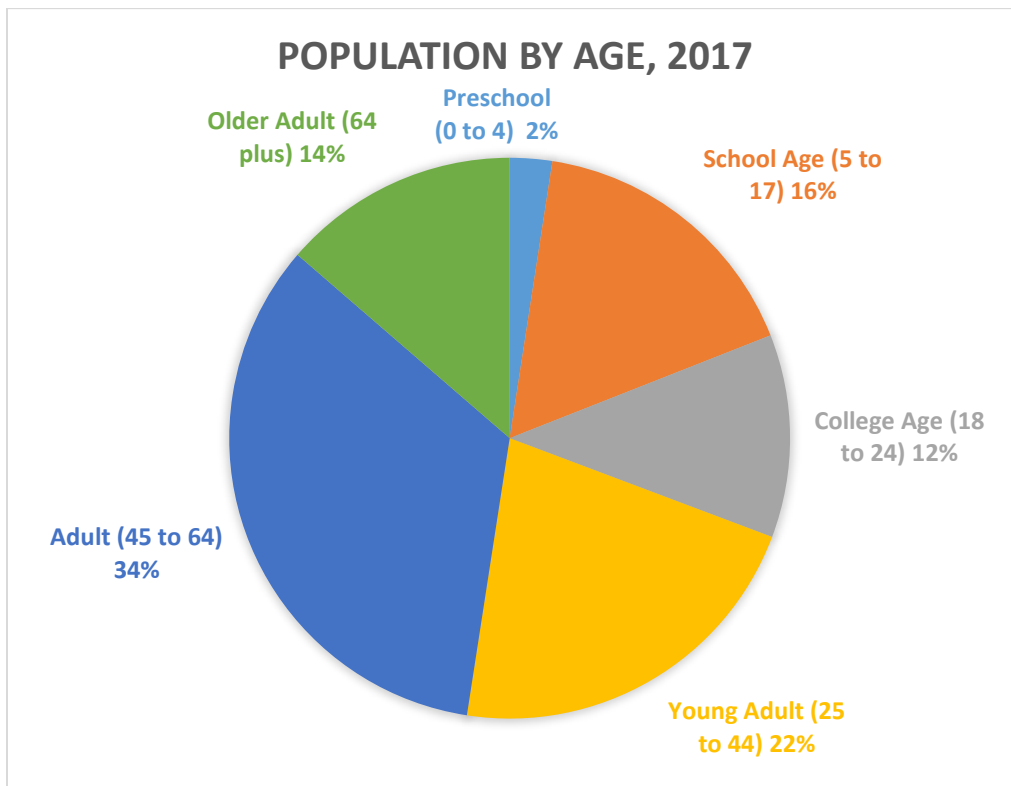
Town of Hudson Housing Profile (continued)



Town of Orland Housing Profile

Data Source: U.S. Census and American Community Survey

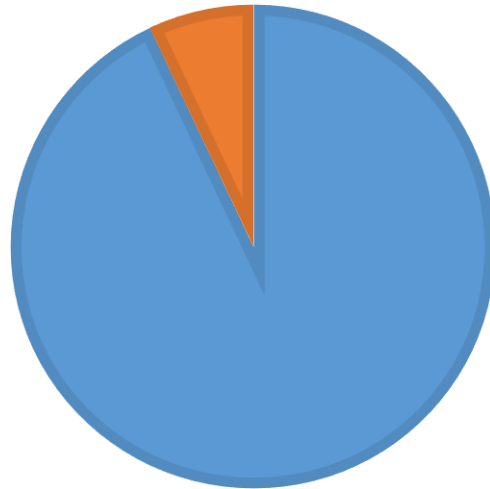
People & Housing (2017)		Employment & Income (2017)	
Population Estimate	410	Labor Force	251
H.S. Diploma or more - % of adults 25+	87%	Unemployment Rate	6%
Bachelor's Degree or more - % of adults 25+	6%	Median Household Income	\$47,031
Households	171	Median Family Income	\$58,125
Total Housing Units	187	Poverty Rate	13%
Percent of Total Units Vacant for Seasonal or Recreational Use	0%	Mean Travel Time to Work	21 minutes



Town of Orland Housing Profile (continued)

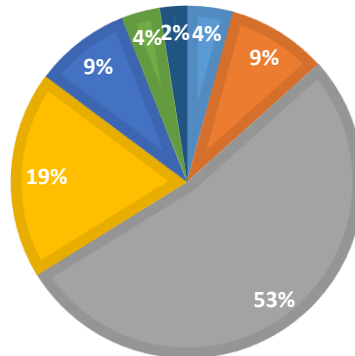
POPULATION BY RACE, 2017

■ White 93.0% ■ Two or More Groups 7.0%

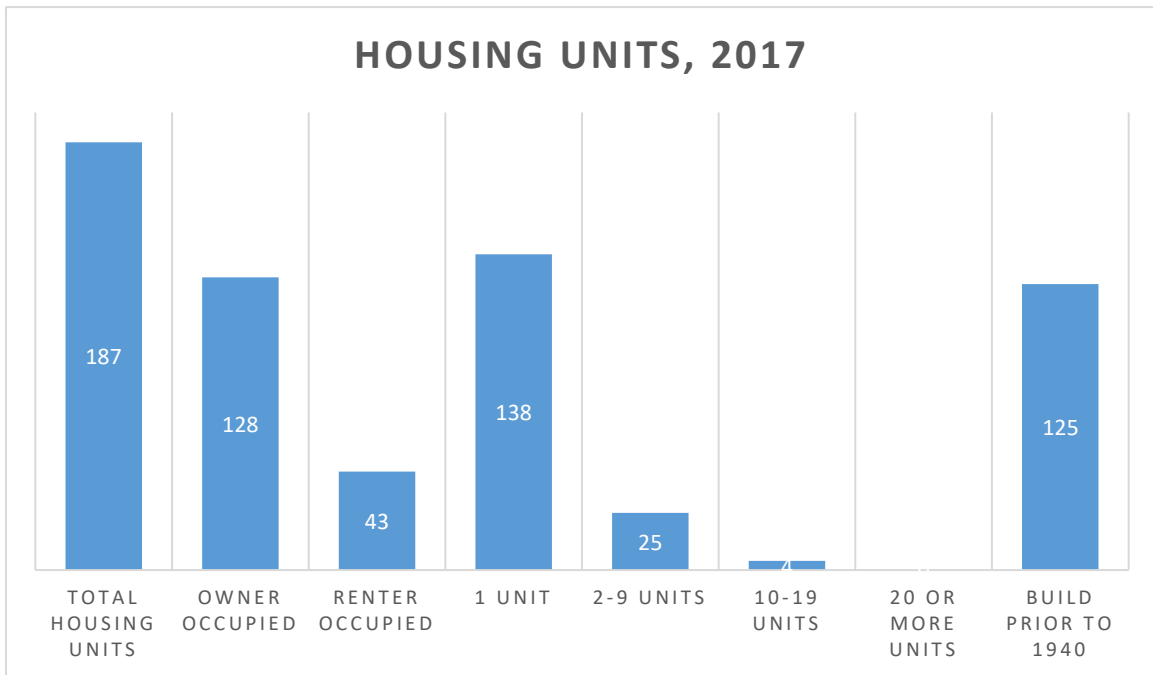
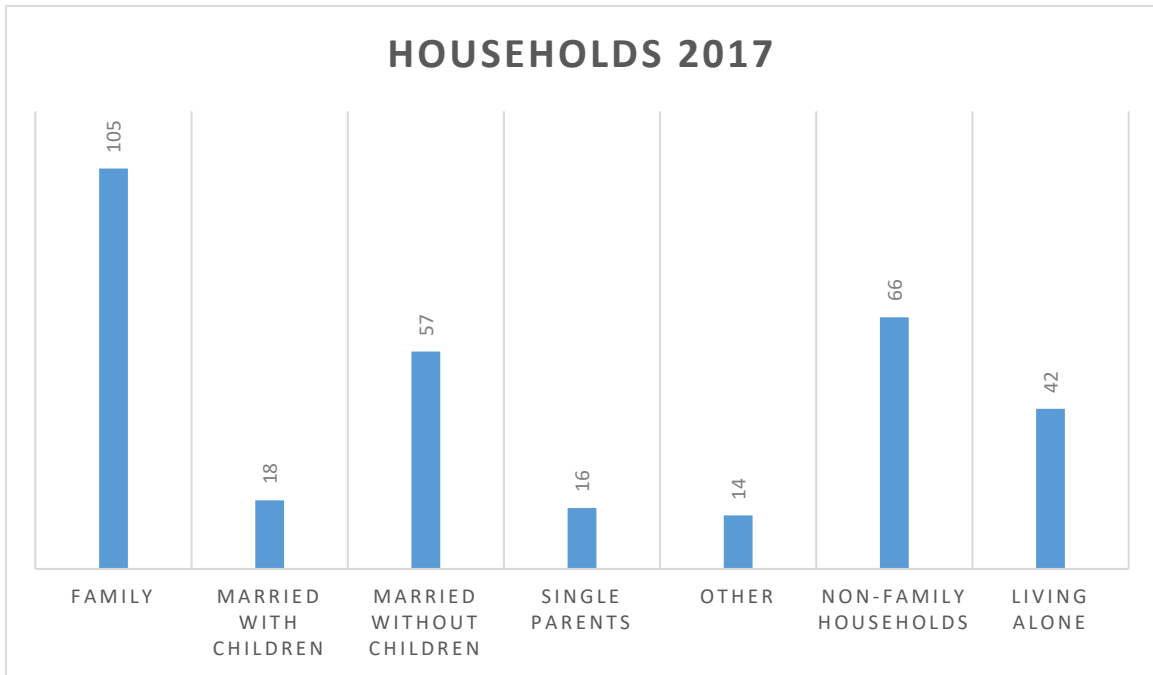


EDUCATIONAL ATTAINMENT, 2017

■ Less than 9th Grade 4% ■ 9th to 12th, No Diploma 9%
■ High School Graduate 53% ■ Some College, No Degree 19%
■ Associate Degree 9% ■ Bachelor's Degree 3%
■ Graduate or Professional Degree 3%

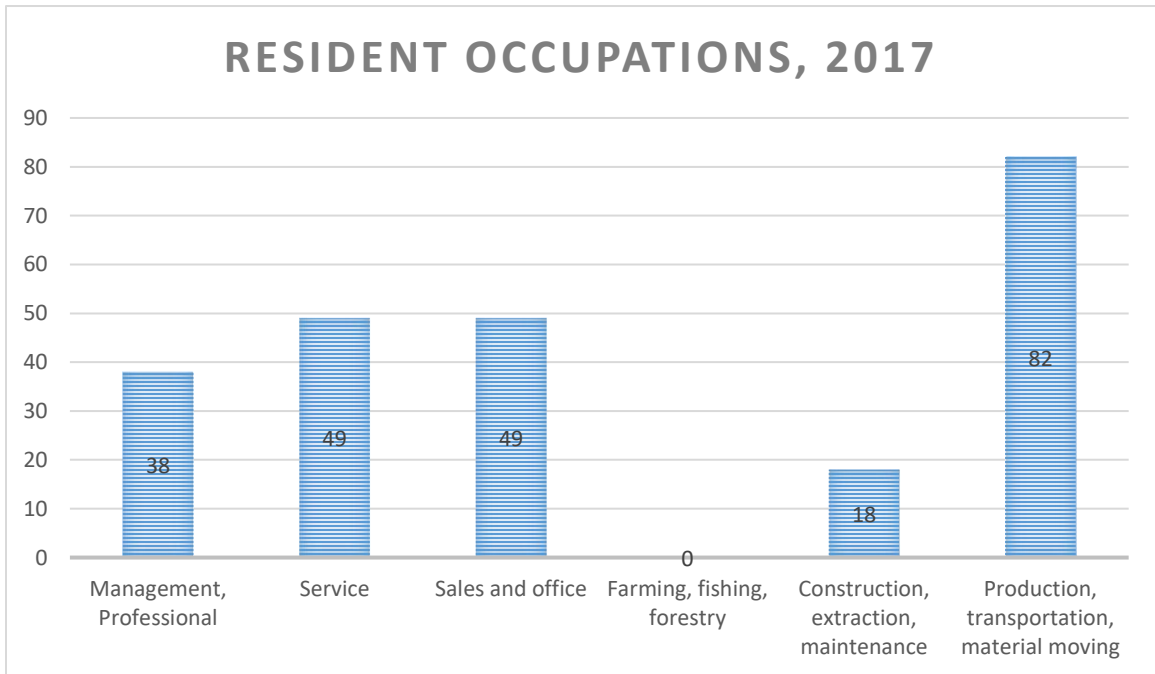


Town of Orland Housing Profile (continued)



Labor Force, 2017	Orland
Total Labor Force	251
Employed	236
Unemployed	15
Unemployment Rate	6%

Town of Orland Housing Profile (continued)



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YOU!**

ANY QUESTIONS?

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