APPENDIX

GLOSSARY OF TERMS

Throughout the report a series of terms have been used that may not be familiar to readers. The following alphabetical listing should help readers to better understand the complex terms throughout the report.

Abandonment/Abandoned	Generally, abandonment refers to the vacancy of a property combined with the dereliction of the property owner to continue property maintenance responsibilities, including the failure to remit taxes. For US Census information, abandoned properties are counted among the categories for "other vacant" status.
Assisted Housing	A housing facility for people with disabilities or for adults who cannot or choose not to live independently.
Attached Unit	Single-family homes that share a wall or walls with another housing unit or building.
Baby Boomers	Individuals born between 1946 and 1964.
Bedroom Community	A residential suburb inhabited largely by people who commute to a nearby city for work.
Blight	The deterioration of part of a building or city due to aging, neglect, and lack of financial support for maintenance.
Bureau of Labor Statistics (BLS)	https://www.bls.gov/
Census-Designated Place	A concentration of population defined by the United States Census Bureau for statistical purposes only.
Chronically Homeless	As defined by the Department of Housing and Urban Development (HUD) a chronically homeless individual meets at least one of the following criteria: " (1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years."
City Revitalization and Improvement Zone (CRIZ) Program	https://dced.pa.gov/programs/city-revitalization-improvement-zone-criz/
Collateral	Something pledged as security for repayment of a loan, to be forfeited in the event of a default.
Consumer Financial Protection Bureau (CFPB)	https://www.consumerfinance.gov/
Cost-Burdened	Households spending more than 30% of their gross income on housing related expenses including utilities.
Debt-to-income Ratio	The debt-to-income (DTI) ratio is a personal finance measure that compares an individual's monthly debt payment to his or her monthly gross income (income before taxes and other deductions). The debt-to-income ratio is the percentage of your gross monthly income that goes to paying your monthly debt payments.
Detached Unit	Are single-family homes that sit on their own parcel without sharing any walls with another housing unit or building.
Drivers	Those forces that directly propel the need for housing units or development. Drivers within this Plan include job growth, population growth, and housing stock growth.

Downsizing Home Market	A consumer segment typically consisting of older couples who are usually empty nesters in the market for a smaller home that is easier to maintain. Consumers within this segment are often interested in home layouts within which seniors with mobility limitations can easily maneuver.
Employment by Industry	The industry is the type of activity that occurs at a person's place of work. Industries are classified through the North American Industry Classification System (NAICS), the standard used by Federal statistical agencies in classifying business establishments for the purpose of collection, analyzing, and publishing statistical data related to the U.S. business economy.
Empty-Nester Household	A term used to describe a couple living together after their children have moved out of the home.
Enterprise Zone (EZ) Program	https://dced.pa.gov/programs/neighborhood-assistance-enterprise-zone-tax-credit-napezp/
Environmental Systems Research Institute (ESRI)	https://www.esri.com/en-us/home
Fair Market Rent	A standard for the rent price of a housing unit set by the Department of Housing and Urban Development for the purposes of supplying housing voucher subsides to individuals and families renting privately owned units. For more information on Fair Market Rents please see: https://www.huduser.gov/Periodicals/ushmc/winter98/summary-2.html
Family Household	A group of two or more people releated by birth, marriage, or adoption and residing together.
Federal Historic Tax Credits	https://www.phmc.pa.gov/Preservation/Grants-Funding/Pages/Federal-Tax-Credits.aspx
Generation X	Individuals born between 1965 and 1980.
G.I Generation	Individuals born during or before 1927.
Group Quarters	A place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and possibly other services for the residents.
Growth Rates	These are the percentages of change over a year. 4ward Planning established five categories to define growth rates: Strong Positive Growth (greater than 1.5%), Modest Positive Growth (between 0.75% and 1.5%), Flat Growth (between-0.75% and 0.75%), Modest Negative Growth (between-0.75% and-1.5%) and Strong Negative Growth (greater than -1.5%).
Homeless	Generally, being homeless refers to the state of living in a place unfit for human habitation, or of having no fixed abode secured by legal means or by familial or personal relationship, or of living temporarily in a shelter or institution with no fixed abode to safely return to. Otherwise, individual organizations may each have their own definition of homelessness for their program purposes, which should be referred to.
Home Mortgage Disclosure Act (HMDA)	The Home Mortgage Disclosure Act requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. HMDA was originally enacted by Congress in 1975.

Household	All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.
Householder	A person who owns or rents a housing unit.
Household Population	Household population, as compared to total population, excludes persons living in dormitories, penal facilities, hospitals, and other institutional settings.
Housing Market	General market of homes being sold or rented either directly by owners or indirectly through brokers.
Housing Market Ecosystem	A series of housing transitions made by consumers within a healthy housing market that typically connects with life cycle stages of the householders.
Housing Market Indicators	Metrics useful for studying a submarket but are not assumed to produce wider impacts on their own.
Housing Market Index	An index of several hundred home builders that measures demand for new homes. Values from the index range from 0 to 100, with 50 indicating an average demand for new homes. This index is an important indicator of the housing market, which is itself an important indicator of the overall economy.
Housing Market Influencers	Specific, measurable aspects of the housing market that reflect drivers and, in response, may make an impact elsewhere in the market.
Housing Stock	The total number of residential structures in an area, including houses and apartments.
Housing Structure	A building or collection of integrated buildings that is comprised of one or more housing units. For instance, a single-family home, a duplex, and a multi-apartment complex are each a type of housing structure.
Housing Unit	A house, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters.
Improvement-to-Land Value	A technique that identifies likely redevelopment parcels based on low improvement value relative to the base land value.
Infill	Additional development, often on vacant or underused parcels, in an area of already generally developed urban land that results in a higher density of use.
Innovate in Pennsylvania Tax Credit Program	https://www.revenue.pa.gov/GeneralTaxInformation/IncentivesCreditsPrograms/Pages/Innovate-in-PA.aspx
Job Center	A submarket that contains more jobs than two standard deviations above the average number of jobs within a Crawford County submarket. For further information on standard deviation, see the Submarket Methodologies section beginning on page 322.
Judicial Sale	A sale that follows the failure to sell a property at a tax upset sale, and which removes most liens, claims, and mortgages on that property to promote easier sale. Judicial sales are conducted under a judgment, order or the supervision of a court.

Land Bank	A land bank is a program, authorized in Pennsylvania by the PA Land Bank Act 153 of 2012, that enables certain municipalities to obtain qualifying vacant, abandoned, or foreclosed properties and to return them to productive use through rehabilitation, redevelopment, and sale.
Local Economic Revitalization Tax Assistance (LERTA)	Please see the "Local Economic Revitalization Tax Assistance Act" (LERTA) Act 76 of 1977, P.L. 237; 72 P.S. § 4722
Local Population Center	A submarket with a higher population total than the average population total within a Crawford County submarket but whose population does not exceed more than two standard deviations above the submarket average population total. For further information on standard deviation, see the Submarket Methodologies section beginning on page 322.
Millennials	Individuals born between 1981 and 1996.
Missing Middle Housing	A range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable living amenities.
Mixed-Use Development Tax Credit Program	https://www.revenue.pa.gov/GeneralTaxInformation/IncentivesCreditsPrograms/TaxCredits/Pages/default.aspx
Move-up Home Market	A consumer segment typically consisting of families looking to purchase a larger home. Such homes often provide a range of amenities commonly desired for family life.
Multi-Family Housing	A residential building designed for or occupied by three or more families, with the number of families in residence not exceeding the number of dwelling units provided.
Neighborhood Assistance Program	https://dced.pa.gov/programs/neighborhood-assistance-enterprise-zone-tax-credit-napezp/
Neighborhood Improvement Zone (NIZ) Program	https://www.revenue.pa.gov/GeneralTaxInformation/IncentivesCreditsPrograms/NIZ/Pages/default.aspx
New Household Market	A consumer segment typically consisting of younger individuals and couples who form a new household upon consuming a housing unit. This market is often comprised of renters.
Non-Family Household	A household consisting of a householder living alone (a one-person household) or a householder sharing the home exclusively with people to whom he/she is not related.
Outcomes	The total population, number of jobs, or housing stock of a submarket or Crawford County on the whole.
Pennsylvania Center for Workforce Information and Analysis (CWIA)	Housed under the Department of Labor and Industry – https://www.workstats.dli.pa.gov/Pages/default.aspx.
Pennsylvania Housing Finance Authority's Employer Assisted Housing Initative	Please see: https://www.phfa.org/hop/employers/
Post-Millennials	Individuals born during or after 1997.
Primary Job	The one job that provides a person with the most earnings. If a person holds one job, that is their dominant/primary job. If a person holds two or more jobs, then the one with the most earnings is defined as the dominant/primary job.

Regional Population Center	A submarket with a population total that is more than two standard deviations above the average population total within a Crawford County submarket. For further information on standard deviation, see the Submarket Methodologies section beginning on page 322.
Research & Development (R&D) Tax Credit	https://www.revenue.pa.gov/GeneralTaxInformation/IncentivesCreditsPrograms/TaxCredits/Pages/default.aspx
Rural Population Area	A submarket with a lower population total than the average population total within a Crawford County submarket.
Senior Housing Market	A consumer segment typically consisting of elderly individuals and couples seeking housing focused or marketed specifically for accommodating older residents. Senior housing may take many forms ranging from senior-friendly communities to nursing homes.
Severely Cost-Burdened	Households spending more than 50% of their income on housing related expenses including utilities.
Silent Generation	Individuals born between 1928 and 1945.
Single-Family Housing	An attached or detached residential dwelling unit other than a mobile home, designed for and occupied by one family only.
Starter Home Market	A consumer segment typically consisting of younger individuals, couples, or small families looking to purchase their first home.
Tax Claim	A claim entered into a court docket by a Tax Claim Bureau/Office in order to exercise its power to recover a property's unpaid taxes. Properties "in tax claim" are those subject to the Tax Claim Bureau/Office's power, possession, or sale.
Tax Foreclosure	The process of assigning a tax lien against a piece of real estate for failure of the owner to pay tax liabilities, which may result in seizing and selling that real estate to satisfy the lien.
Tax Increment Financing	Please see the "Tax Increment Financing Act" Act 113 of 1990, P.L. 465; 53 P.S. § 6930.1
Tax Upset Sale	The first attempt to sell a tax foreclosed property to recover that property's unpaid taxes and other liens or debt obligations. This may also be referred to as a kind of sheriff's sale.
Tenure	Housing tenure refers to the financial arrangements under which a household has the right to live in a house or apartment. The most frequent forms are tenancy involve either rent being paid to a landlord or owner-occupancy. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent.
Workforce Development Area (WDA)	The Northwest WDA spans six counties and is overseen by a Workforce Development Board as instituted under the Workforce Innovation and Opportunity Act of 2014 (WIOA). The Northwest WDA was used as a reference geography whose data was compared to county-wide findings.
Workforce Housing	Housing options that are economical for households with an earned income regardless of their income level.

Vacancy Generally, vacancy refers to when a property becomes unoccupied for an undetermined period of time while its owner continues to uphold their property maintenance responsibilities. Residential vacancy also refers to the time when a secondary residence is left unoccupied. For figures provided by U.S. Census, housing units are vacant if no one is living in it at the time of the survey, except for when its occupants are only temporarily absent, or when a housing unit is entirely occupied by people who primarily reside elsewhere.

Vacancy (For Rent) Vacant units offered for rent and those offered both for rent and sale.

Vacancy (For Sale) Housing units for sale only; it excludes units for both rent and sale. If a unit was located in a multi-unit structure which was for sale as an entire structure and if the unit was not for rent, it was reported as "held off market." However, if the individual unit was intended to be occupied by the new owner, it was reported as "for sale."

Vacancy (Other) A category of housing vacancy which includes year-round units which were vacant for reasons other than those encompassed in other categories. Common examples of other vacant units include those that are in foreclosure, off-market for personal or family reasons, tied up in litigation, those under preparation for rent/sale, currently being repaired/renovated, extended absence, abandoned/condemned, and other reasons.

Vacancy (Rented or Sold, Unoccupied) Year-round vacant housing units which have been rented or sold but the new renters or owners have not moved in as of the day of interview.

Vacancy (Seasonal and Migratory) Seasonal housing units are those intended for occupancy only during certain seasons of the year and are found primarily in resort areas. Housing units held for occupancy by migratory labor employed in farm work during the crop season are tabulated as seasonal. As of the first quarter 1986 vacant seasonal mobile homes are being counted as a part of the seasonal housing inventory.

METHODOLOGY

PUBLIC OUTREACH

Housing Organizations

Critical to the study effort and development of a strategic housing plan, interviews and focus groups were conducted with Crawford County's local housing organizations. 4ward Planning, in coordination with County staff, conducted a series of phone interviews and focus groups. The interviews and focus group sessions allowed 4ward Planning to share key insights from participants concerning perceived housing-related challenges and opportunities.

Municipal Officials

Municipal officials, particularly appointed officials responsible for addressing housing-related issues, represent an important constituency for this study effort and, therefore, were afforded an opportunity to participate in the focus groups. These focus group sessions allowed 4ward Planning to share key insights from participants concerning perceived housing-related challenges and opportunities.

Residential Realtors

4ward Planning conducted phone interviews with knowledgeable local residential brokers in order to "ground truth" data findings. Interview findings provide insight into present and future housing development potential, desirable development locations, area perceptions, real or perceived regulatory barriers, and infrastructure adequacy and specific public services necessary to catalyze development.

Large Employer's Employees

In coordination with Crawford County, 4ward Planning drafted and administered a survey (using both Survey Monkey and hard copy) targeted to employers with at least 200 employees within the county. The survey received input from 599 employees regarding their current housing choices, observed impediments, if any, to securing housing that is both affordable and of decent quality and location. Survey responses helped with identifying strategic housing interventions.

QUANTITATIVE ANALYSIS

Demographics

Using a combination of published government data (U.S. Census, American Community Survey) and proprietary analysis software (ESRI Community Analyst), 4ward Planning collected socio-economic trend data (e.g., population, households, household income, and housing type) for Crawford County, as well as the Northwest Workforce Development Area (WDA) (includes Clarion, Crawford, Erie, Forest, Venango, and Warren Counties) and Pennsylvania, for comparative purposes. Analyzed housing data includes but is not limited to: total number of households, senior households, single-person households, family and non-family households, and dual-income households without children. Additionally, we analyzed income distribution and homeownership rates by household type. Demographic data provided by ESRI is displayed for 2010, 2017 (estimated), and 2022 (projected).

Housing

To better understand existing housing supply, 4ward Planning conducted a survey of existing units as well as those under construction within Crawford County using published government data (U.S. Census, American Community Survey, U.S. Department of Housing and Urban Development, the Crawford County Assessment Office, Pennsylvania Housing Finance Agency), private data (Zillow), and proprietary analysis software (ESRI Community Analyst). At a minimum, factors profiled include total inventory market-rate and subsidized, senior/assisted living options, property tenure (renter and ownership), housing age and condition, residential building permit data, sales prices and rental rate trends, and owner- and renter-occupancy rates.

ECONOMY

4ward Planning applied U.S. Census data on the six largest industries within the county and region by employment, information living habits, and commuter data from the U.S. Census Bureau's OnTheMap tool to group 2010 census tracts into housing submarkets. These groupings consisted of analysis on employment, housing, and population centers and commuting patterns.

COST AND AFFORDABILITY

Using data provided by ACS, 4ward Planning profiled local housing affordability trends at the census-tract level. Profiled factors profiled include median gross rent, median renter income, and the percentage of cost-burdened households (based on U.S. HUD standards). The purpose of this particular analysis is to understand local housing supply and affordability trends, and to begin identifying opportunities and challenges within the county's residential marketplace.

FINANCIAL STRENGTHS & CHALLENGES OF LOCAL HOUSING AREAS

Identifying and understanding home loan-related activity can permit greater insight into where there are currently, or may be in the future, housing market challenges. 4ward Planning examined Housing Mortgage Disclosure Act (HMDA) data within Crawford County by year and census tract, including:

- Number of home purchase applications submitted

- Number of declined home purchase applications & denial reasons

- Number of refinancing applications submitted

- Number of declined refinancing applications & reasons for denial

In addition to exploring HMDA data, 4ward Planning used data from Zillow and RealtyTrac to identify and map foreclosure activity in Crawford County, including pre-foreclosures, auction, and bank-owned properties. This analysis allowed revealed where foreclosured homes are clustered which produced insight into why these foreclosures exist. Often, clusters of foreclosure activity will be consistent with the clusters of housing abandonment and blight.

SELECT SUBMARKET METHODOLOGIES

DEFINING A SUBMARKET AS A JOB CENTER –

Determining if a submarket is a job center was vital for forming recommendations. Some submarkets contain enough job opportunities to support the economy of many communities whereas others are limited in their impact. Submarkets that can be considered job centers may have more pressing workforce housing needs. Conversely, submarkets that aren't job centers may wish to focus their land use policies and municipal efforts towards other pursuits.
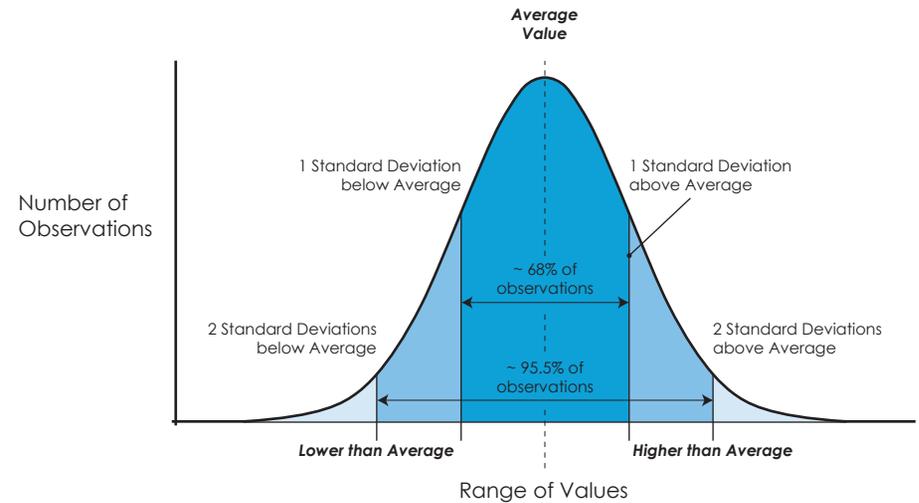
Job centers were determined through the following steps:

- Data on the number of jobs in each submarket was obtained from the U.S. Census and the average number of jobs located within a submarket was calculated.

- Using the data on the number of jobs in each submarket, the average number of jobs per submarket and standard deviation were calculated. The standard deviation is a statistic that measures the dispersion of a dataset relative to its average. Standard deviation is based on the assumption that the data set is "normally distributed." See the graphic on normal distribution.

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- If the number of jobs located within a submarket was determined to be more than two standard deviations above the submarket average, then that submarket was considered to be a job center.

According to a normal distribution, only around 2.25% of observations lie more than two standard deviations above the submarket average and meet the job center criteria. Within Crawford County, 1 of 14 (7.14%) submarkets is considered a job center. If a larger collection of submarket observations were available, the percentage of submarkets qualifying as job centers would drop based on the assumption that the data is normally distributed.
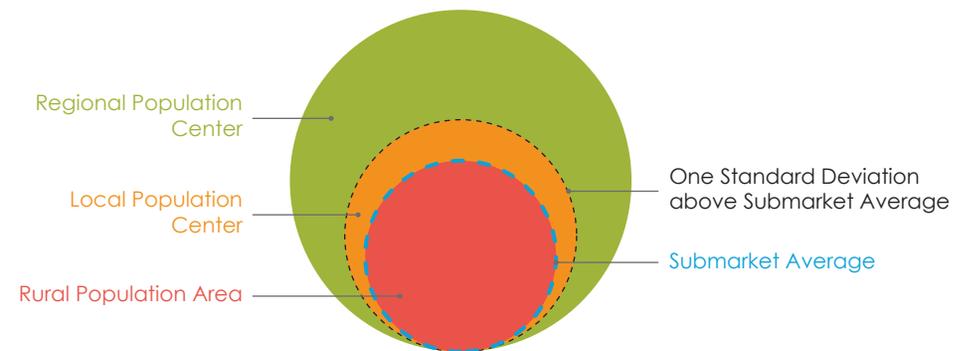
Defining a Submarket as a Population Center/Area –

Determining if a submarket is a population center was vital for forming recommendations. Some submarkets contain a regionally significant population, others have only locally significant numbers, and others still are mostly rural. Submarkets with a regionally significant population may present housing needs and conditions requiring interventions different from those helpful for supporting the needs of rural communities.

The significance of a submarket's population was allocated according to the following steps:

- Data on the population of each submarket was obtained from Esri and the average population of a submarket was calculated.

- Using the data on the population of each submarket, the average population per submarket and standard deviation were calculated. The standard deviation is a statistic that measures the dispersion of a dataset relative to its mean. Standard deviation is based on the assumption that the data set is "normally distributed." See the graphic on normal distribution.

THE "NORMAL" DISTRIBUTION

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- If the population of a submarket was below the submarket average, then that submarket was considered a rural population area. If the population of a submarket was above the submarket average but by less than one standard deviation, then that submarket was considered a local population center. If the population of a submarket was more than one standard deviation above the submarket average, then that submarket was considered to be a regional population center.

Assuming the submarket population data is normally distributed (see the graphic on normal distribution), approximately 50% of submarkets would be considered rural population areas, around 34% would be local population centers, and about 16% would be regional population centers. Within our study, 64.3% of submarkets are rural population areas, 21.4% are local population centers, and 14.3% are regional population centers. If a larger collection of submarket observations were available, the allocations of submarket population designations would better reflect the normal distribution based on our assumptions.

<u>Defining when Submarkets have a Concentrated Housing Stock</u> –

Determining the magnitude of a submarket's total housing stock relative to other submarkets was vital for understanding its investment climate. Some submarkets contain a sizeable stock of housing units whereas others may not even have enough to meet their population needs. Submarkets with a relatively large housing stock may have housing needs and conditions requiring interventions different from those helpful for supporting communities with a shortage of adequate homes.

The relative size of a submarket's housing stock was evaluated according to the following steps:

- Data on the number of housing units within each submarket was obtained from Esri and the average housing stock size of a submarket was calculated.

- The number of housing units within each submarket along with the figure for the submarket average for housing stock size were used to calculate the standard deviation. The standard deviation is a statistic that measures the dispersion of a dataset relative to its average. Standard deviation is based on the assumption that the data set is "normally distributed" (see the graphic on normal distribution).

- If the number of housing units within a submarket was more than one standard deviation above the submarket average it was then suggested that it may be capable of supporting more speculative real-estate investment activity than submarkets with smaller housing stocks. Within a speculative market, investment is motivated by expectations of future prices rather than the viability of existing cash flows that can be realized from a development. For example, a submarket that is either considered a regional population center (see above) or has a relatively large housing stock may have a more suitable market down the road for developers looking to build either senior, workforce, or seasonal housing if current demographic projections and/or household formation or job growth trends continue and land resources allow.

DATA SOURCES

The resources used to develop this Plan are listed as follows:

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ATTOM Data Solutions   A provider of real-estate records including sales, ownership, tax information, and more (www.attomdata.com).

Bureau of Labor Statistics (BLS)   Bureau of Labor Statistics is a unit of the United States Department of Labor. BLS's Quarterly Census of Employment and Wages (QCEW) program publishes a quarterly count of employment and wages reported by employers at the county, metropolitan statistical area, state, and national levels by industry (www.bls.gov).

Center for Workforce Information & Analysis (CWIA)   The State of Pennsylvania's labor market information unit, providing workforce and economic development data (www.workstats.dli.pa.gov).

Consumer Financial Protection Bureau (CFPB)   U.S. agency responsible for consumer protection in the financial sector. The CFPB provides data required through the Home Mortgage Disclosure Act (HMDA) along with information on banks, credit unions, securities firms, payday lenders, mortgage-servicing operations, foreclosure relief services, debt collectors and other financial companies operating in the United States (www.consumerfinance.gov).

Crawford County Assessment Office   Department in charge of the uniform valuing of over 57,000 land parcels in the county and the structures on them for the purpose of real estate taxation (www.crawfordcountypa.net/assessment).

Crawford County Planning Office   The Planning Office is an office of Crawford County government that coordinates long-term investments and community development throughout the county and assists municipalities in fulfilling certain functions enabled by the PA Municipalities Planning Code (www.crawfordcountypa.net/Planning).

Esri Community Analyst   Community Analyst is a web application that can map, graph, illustrate, and create reports using thousands of variables of US demographics (www.esri.com/en-us/arcgis/products/arcgis-community-analyst/overview).

National Association of Realtors (NAR)   A professional association representing the interest of residential and commercial brokers, salespeople, property managers, appraisers, counselors, and others engaged in the real estate industry. NAR provides data on real estate market trends with monthly statistics on active for-sale listings (including median list price, average list price, luxury list price, median days on market, average days on market, total active listings, new listings, price increases, price reductions) (www.nar.realtor).

OnTheMap   A web-based tool from the U.S. Census Bureau's Center for Economic Studies Longitudinal Employer-Household Dynamics (LEHD) program. Through the Local Employment Dynamics (LED) Partnership, the LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees. Under the LED Partnership, states agree to share Unemployment Insurance earnings data and the Quarterly Census of Employment and Wages (QCEW) data with the Census Bureau. The LEHD program combines these administrative data, additional administrative data and data from censuses and surveys. From these data, the program creates statistics on employment, earnings, and job flows at detailed levels of geography and industry and for different demographic groups. In addition, the LEHD program uses these data to create partially synthetic data on workers' residential patterns (onthemap.ces.census.gov).

PA Point-in-TIme Count of Homelessness (DCED)   HUD's Point-in-Time (PIT) count provides a one-night estimate of both sheltered and unsheltered homelessness, including estimates of the number of people experiencing chronic homelessness, as well as homelessness among individuals, Veterans, families with children, and youth. PIT counts are a critical source of data on the number and characteristics of people who are homeless in the Commonwealth of Pennsylvania as well as the United States on a single night in January (www.pennsylvaniacoc.org/2017-pit-count).

PA Housing Finance Authority   The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental apartment options for senior adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state (www.phfa.org).

U.S. Census Bureau   The U.S. Governments agency for collecting population and community statistics. Information sources from the U.S. Census Bureau included the American Community Survey, Building Permits Survey, and others (www.census.gov).

U.S. Department of Housing & Urban Development (HUD)   U.S. department dedicated to creating strong, sustainable, inclusive communities and quality affordable homes for all. Fair Market Rents (FMRs) are published by HUD each year. HUD's Picture of Subsidized Households database allows users to sort and query data on more than five million households living in HUD-subsidized housing. HUD has an agreement with the United States Postal Service (USPS) to receive quarterly aggregate data on addresses identified by the USPS as having been "vacant" or "No-Stat" in the previous quarter (www.hudexchange.info).

U.S. Postal Service   The United States Postal Services provided information on business vacancies in Crawford County's cities (www.usps.com).

Zillow   Online real estate database company providing data for 110 million homes across the United States (www.zillow.com).