

Census Tract Data Analysis

Study Area:

Census Tracts within the
City of Evansville, Indiana

Prepared For

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I. Introduction

A. PURPOSE

The purpose of this report is to identify Census Tracts within the city of Evansville, Indiana that exhibit quantifiable characteristics or trends that are likely evidence of or contributing factors to declining or “troubled” areas of the city. To accomplish this task, we evaluate selected demographic and housing metrics within each of the Census Tracts of Evansville. The results of this analysis will provide the statistical data from which government decision makers can use to make strategic policy decisions.

B. SCOPE OF WORK & METHODOLOGY

The geographic areas that show the greatest potential need for intervention often exhibit some degree of the following: 1) slowing or declining populations, 2) high and/or increasing housing vacancy rates, 3) declining shares of homeownership, 4) low shares of home purchase mortgages (typically indicating high shares of investor home purchases), 5) unusually high or extremely low shares of annual homes sales relative to the overall housing inventory, 6) comparatively low or declining median homes sales prices, 7) relatively high or increasing crime rates, 8) high or increasing home tax delinquency rates, and 9) high or increasing poverty rates. As a result, this report evaluates each of these categories on an individual Census Tract level and then compares each Census Tract with all other Census Tracts in the city to identify the Tracts that exhibit the greatest/lowest numbers or increasing/declining shares of the preceding metrics. From this comparison, we can determine the Census Tracts in the city that most frequently, and/or to the greatest degree, exhibit these preceding metrics.

There are a total of 41 Census Tracts within the city of Evansville. Using a variety of data sources, we evaluated multiple demographic and housing metrics for each of the Census Tracts within the Evansville city limits. These metrics are presented and evaluated from one point in time as well as the trends from two distinct points in time. The following summarizes these metrics:

1. ***Population Growth Trends*** – Areas of declining populations can be an indicator of declining neighborhoods. As a result, we studied the total population in each Census Tract for 2015. Additionally, the five-year trend of increasing or decreasing population was evaluated, with Tracts illustrating negative (slowing or declining) trends were ranked the highest.

2. ***Housing Vacancy/Occupancy Rates*** – The vacancy/occupancy rates and their trends among existing housing supply were studied, as high vacancy rates can indicate undesirable and unstable areas. Census Tracts having the greatest vacancy rate as well as the Tracts with the greatest increase in vacancy rates were ranked the highest.
3. ***Homeownership Rate Trends*** – Based on U.S. Census and ESRI data, the share of owner-occupied homes were identified for 2010 and 2015. Low shares of homeownership often are representative of areas with higher tenant turnover and instability. Census Tracts with the greatest decline in the share of owner occupied housing units were ranked the highest.
4. ***Home Purchase Mortgage Ratio*** – Based on information provided by the Federal Financial Institutions Examination Council, Vanderburgh County Assessor, we were able to quantify the number of home purchase mortgages that were filed in a given year. This number of home purchase mortgages was used to establish a ratio of such mortgages relative to the total home sales within the corresponding year. Low shares of home purchase mortgages relatively to all homes sales activity is a likely indication of high activity in investors home sales transactions. Census Tracts with the lowest share of home purchase mortgages were ranked the highest.
5. ***Home Sales Ratio*** – Typically, healthy markets experience annual homes sales activity of around 5%. Markets with significantly lower shares often indicate that prospective homebuyers may have difficulty buying a home, while an unusually high share can indicate a volatile and unstable area. The total number of single-family home sales was obtained from the Vanderburgh County Assessor. These homes sales within a given year were compared with the total number of single-family homes in each Tract, to establish a ratio of new home sales. Census Tracts with the unusually high or low shares of home sales were ranked the highest.
6. ***Median Home Sales Price*** – Declining median home sales prices over time is often an indicator of a declining area. Through data provided by the Vanderburgh County Assessor, we were able to establish the median single-family home sales prices for sales that occurred between 2008 and 2010 and compared them with homes sales that occurred between 2012 and 2014. Census Tracts with the lowest median home sales prices and the greatest decline in median sales prices during these two time periods were ranked the highest.
7. ***Crime Index*** –Areas with high crime rates or increasing crime rates are often signals of troubled neighborhoods. Applied Geographic Solutions reports crime statistics for each Census Tract, using the FBI Uniform Crime Report (UCR) as its primary source of data. Census Tracts with the highest crime index and the greatest increase in crime indices were ranked the highest.

8. **Home Tax Delinquencies** – Tax delinquency is often an indicator that a area is in decline, as failure to pay property taxes is often associated with homes that are in disrepair, have deferred maintenance or suffer from blight. Tax delinquent homes are defined as single-family homes that are at least 1.5 years delinquent in their property taxes. Through data collected from the Vanderburgh County Treasurer, Census Tracts with the highest share of property tax delinquencies were ranked the highest.
9. **Poverty Rates** – Areas that experience high or increasing poverty rates often suffer from other deficiencies and can be reflective of a troubled or declining neighborhood. Poverty rate data, as provided by American Community Survey, was presented and evaluated for 2012 and 2015. The Census Tracts with the highest poverty rate and the greatest increase in their share of population living in poverty were ranked the highest.

These preceding metrics are shown as percentages and/or numbers, and a normalization ranking has been given to each category. Further, an overall normalization ranking for each Tract based on the combined categories has been calculated to determine the Census Tracts in Evansville most likely troubled or in decline.

Normalization scoring, which is shown on page III-38 of this report, provides a benchmark with which to measure each of the Census Tracts against the one Census Tract with the least favorable value. For the purposes of a simple illustration, if a Census Tracts within the city of Evansville had a value of 75 for some variable we were evaluating and that number was the highest of all Census Tracts in the city, this Census Tract would have a normalization value of 1.0. All other Census Tracts would be measured against this Census Tract. Therefore, if the next highest Census Tract has a variable of 50, it would have a normalization value of 0.67. This means that the variable of 55 is 67 percent of 75. Because some variables used in this analysis are negatives, this analysis is adjusted to ensure that the normalized value for each Census Tract will be between 0 and 1. For the purposes of this analysis, we have determined that the lower the normalization score is, the closer that category is for identifying market challenges or issues in a Census Tract. Hence, low normalization scores equated to higher rankings of targeted Census Tracts.

The overall rankings of the Census Tracts were achieved by adding together each data category's normalized values and dividing by the total number of data elements. This will result in an overall normalization rank between 0 and 1. The data was then sorted from highest normalized value to lowest. The Census Tract with the lowest normalized value is ranked in first place.

C. SOURCES

The following summarizes the categories and corresponding data sources used in this report.

2000-2015 Population Change - US Census Bureau, ESRI

2010 Census Vacancy/Occupancy Rate - US Census Bureau

2015 Owner Vacancy/Occupancy Rate - ESRI

2000-2015 % Change in Owner Occupancy - US Census Bureau, ESRI

2012-2014 Mortgage Ratio (Includes Condo Sales) - Federal Financial Institutions Examination Council, Vanderburgh County Assessor

Total Single-family Home Sales 2012-2014 - Vanderburgh County Assessor

2014 Home Sales Ratio - Vanderburgh County Assessor

2012-2014 Median Home Sales Price - Vanderburgh County Assessor

2004 & 2014 Total Crime Risk - Applied Geographic Solutions

2014 Tax Delinquent Properties - Vanderburgh County Treasurer

2010-2014 Share Below Poverty - American Community Survey

D. DISCLAIMER

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II. Executive Summary

The purpose of this report is to evaluate various data sets (demographic, crime, housing, etc.) of all 41 subject Census Tracts of Evansville and determine which Tracts exhibit characteristics and trends that are indicative of distressed, declining or unstable areas.

The data considered in this analysis covered nine categories and included population, housing vacancy rates, homeownership rates, home purchase mortgage rates, home sales ratios, median home sales prices, crime indices, home tax delinquencies and poverty rates.

Data for each Census Tract was compared with all other Census Tracts in Evansville through a scoring process of *normalization* that scores each Tract relative to the single Tract that has the greatest number for a particular category. Therefore, the Tract with the highest variable would receive a score of 1.00 for a particular category and all other Tracts would be scored relative to this Tract with no Tract being scored below 0.00. Based on the methodology outlined in this report, the *lowest* normalized scores are indicators of areas with the greatest “issues” outlined in this report (e.g. decreasing populations, declining home sales prices, highest home tax delinquency rates, etc.).

Our analysis focused on two data grouping: *Snapshot* data (a single point in time) and *Trend* data (change between two distinct points in time). This dual approach allows us to identify areas that have larger or smaller concentrations of certain data sets and/or areas that are trending in a greater or lesser amount than other areas. The *Snapshot* data used in our normalization scoring and ranking included the *latest* year data was available. Meanwhile, normalization scoring using *Trend* data used the latest two points in time that data was available. The following tables illustrate the final normalized scoring for *Snapshot* data and *Trend* data, with an overall scoring and ranking. The highest ranked Tracts are those that have the greatest issues based on the metrics used in this report.

Rank	Census Tract	Evansville, Indiana		
		Overall Census Tract Scoring and Ranking		
		Snapshot Normalized Score	Trending Normalized Score	FINAL Normalized Score
1	181630020.00	0.37	0.22	0.29
2	181630014.00	0.43	0.19	0.31
3	181630013.00	0.41	0.22	0.31
4	181630025.00	0.43	0.36	0.39
5	181630019.00	0.43	0.36	0.40
6	181630015.00	0.49	0.34	0.42
7	181630023.00	0.51	0.34	0.42
8	181630012.00	0.49	0.41	0.45

(Continued)

Rank	Census Tract	Evansville, Indiana Overall Census Tract Scoring and Ranking		
		Snapshot Normalized Score	Trending Normalized Score	FINAL Normalized Score
9	181630021.00	0.51	0.39	0.45
10	181630011.00	0.50	0.41	0.46
11	181630026.00	0.50	0.46	0.48
12	181630008.00	0.59	0.41	0.50
13	181630028.00	0.57	0.45	0.51
14	181630036.00	0.64	0.43	0.54
15	181630031.00	0.64	0.46	0.55
16	181630003.00	0.63	0.47	0.55
17	181630029.00	0.64	0.46	0.55
18	181630010.00	0.61	0.50	0.55
19	181630033.00	0.64	0.48	0.56
20	181630001.00	0.65	0.50	0.57
21	181630024.00	0.66	0.51	0.58
22	181630009.00	0.68	0.48	0.58
23	181630032.00	0.71	0.48	0.59
24	181630038.01	0.76	0.44	0.60
25	181630030.00	0.72	0.48	0.60
26	181630006.00	0.71	0.51	0.61
27	181630002.02	0.71	0.53	0.62
28	181630017.00	0.65	0.62	0.63
29	181630037.02	0.69	0.58	0.63
30	181630004.00	0.72	0.57	0.64
31	181630034.00	0.74	0.59	0.66
32	181630037.01	0.73	0.60	0.67
33	181630035.00	0.78	0.57	0.68
34	181630005.00	0.78	0.58	0.68
35	181630038.03	0.82	0.56	0.69
36	181630002.01	0.82	0.56	0.69
37	181630038.04	0.83	0.62	0.73
38	181630101.00	0.76	0.70	0.73
39	181630018.00	0.70	0.77	0.73
40	181630039.00	0.80	0.68	0.74
41	181630102.02	0.90	0.66	0.78

The top 10 Census Tracts in Evansville with demographic and/or housing characteristics and trends that illustrate areas of distress, decline or instability are listed as follows:

Rank	Census Tract	Evansville, Indiana Overall Census Tract Scoring and Ranking	
		General Area Description	Primary Issues
1	181630020.00	Near North (North of W. Division St. & West of N. Main St.)	Population Decline, High Vacancy Rate, Significant Increase in Vacancy Rate, Low Homeownership Rate, High Home Sales Ratio, High Home Tax Delinquency Rate, High Poverty Rate, & Significant Increase in Poverty Rate
2	181630014.00	Near East (East of S. Governor St. & North of Lincoln Avenue)	Population Decline, Low Home Purchase Mortgage Rate, High Home Sales Ratio, High Home Tax Delinquency Rate, High Poverty Rate, & Significant Increase in Poverty Rate
3	181630013.00	Near Southeast (East of S. Garvin St. & South of East Powell Ave.)	Population Decline, High Vacancy Rate, Significant Increase in Vacancy Rate, Low Home Purchase Mortgage Rate, Low Median Home Sales Prices, Significant Decline in Median Home Sales Prices, High Home Tax Delinquency Rate & High Poverty Rate
4	181630025.00	North Central (North of W. Maryland St. & West of N. Heidelberg Ave.)	Low Median Home Sales Prices & High Home Tax Delinquency Rate
5	181630019.00	Near Northwest (North of W. Lloyd Expressway & West of Oakley St.)	High Vacancy Rate, Low Homeownership Rate, Low Home Purchase Mortgage Rate, Low Median Home Sales Prices, High Home Tax Delinquency Rate & High Poverty Rate
6	181630015.00	Near East (East of S. Governor St. & North of E. Powell Ave.)	Significant Decline in Median Home Sales Prices, High Crime Index, Significant Increase in Crime Index & High Home Tax Delinquency Rate
7	181630023.00	Northeast (North of E. Columbia St. & East of N. Heidelberg Ave.)	Low Home Purchase Mortgage Rate & Low Median Home Sales Prices
8	181630012.00	Near Southeast (East of Parrett St. & South of E. Powell St.)	High Vacancy Rate, Low Median Home Sales Prices & Significant Decline in Median Home Sales Prices
9	181630021.00	Near Northeast (North of E. Division St. & East of N. Main St.)	Low Home Purchase Mortgage Rate, Significant Decline in Median Home Sales Prices & High Home Tax Delinquency
10	181630011.00	South (South of E. Riverside Dr./Taylor Ave./ Ravenswood Dr. & Northeast of Waterworks Road)	High Vacancy Rate, Low Home Purchase Mortgage Rate & Low Median Home Sales Prices

Most of the top ranked Census Tracts are located in the areas just east and north of downtown Evansville, but exclude the downtown area. While these areas demonstrate certain data characteristics and/or trends that are evidence of unstable or declining neighborhoods, there are other areas not among these top 10 ranked Census Tracts that show evidence of some of the similar issues such as declining populations, decreasing home values, high crime, etc. Regardless, the top ranked Tracts illustrate the Tracts facing the greatest issues.

The overall normalized scoring of all Census Tracts is illustrated on the thematic map shown below, with the highest ranked (lowest normalized score) Census Tracts illustrated in red and orange.

Additional data sets and thematic maps are included in Section III of this report. Raw data used in this analysis is included in Addendum A.

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III. Census Tract Data Analysis

For the purposes of this analysis, we evaluated detailed demographic and housing data for each of the 41 Census Tracts within the city of Evansville, Indiana. This data was used to provide a picture of each Census Tract and to determine which Census Tracts demonstrate characteristics and trends that would indicate the area is in decline or unstable.

Numerous metrics were evaluated for each Evansville Census Tract and are listed below. A full description of each category, as well as data sources, is included in the Introduction section of this report.

- *Population Growth Trends*
- *Housing Vacancy/Occupancy Rates*
- *Homeownership Rate Trends*
- *Home Purchase Mortgage Ratio*
- *Home Sales Ratio*
- *Median Home Sales Price*
- *Crime Index*
- *Home Tax Delinquencies*
- *Poverty Rates*

The demographic data for each Census Tract is compared relative to all other Census Tracts in the city and normalized. Normalizing this data allows for an accurate comparison without over- or under- stating the differences between these areas. A full discussion of the normalization process is included in the Introduction section of this report.

The resulting normalized scoring for each Census Tract is then ranked by category and then overall, using the average normalized score for each Tract. The highest ranked Census Tracts are considered those that have the most frequent or greatest degree of issues associated with such things as declining populations, decreasing home values, high crime rates, high home tax delinquency rates, high housing vacancy rates, and disproportionately high poverty rates. These characteristics and trends are often indicators of neighborhoods with homes that are in disrepair, have deferred maintenance or suffer from blight.

It should be noted that each metric has multiple subcategories. This includes *Snapshot* data that represents a single point in time and *Trend* data, which includes the change between two distinct points in time. This approach allows us to identify areas with a concentration of a certain attribute as well as areas that are trending in a certain direction.

Population Growth Trends – Areas of declining populations can be an indicator of declining neighborhoods. As a result, the *total change* in the population between 2010 and 2015 and the five-year trend of increasing or decreasing population was evaluated for each Census Tract.

Census Tract	Evansville, Indiana Population Growth Analysis by Census Tract							
	2000 Total Pop	2010 Total Pop	Pop Change 2000- 2010	Population Annual % Change 2000-2010	2015 Total Pop	Pop Change 2010- 2015	Population Annual % Change 2010-2015	Period Comparison: Population
181630001.00	2,126	1,928	-198	-0.93%	1,960	32	0.33%	1.26%
181630002.01	6,449	7,724	1275	1.98%	7,872	148	0.38%	-1.59%
181630002.02	2,220	2,224	4	0.02%	2,225	1	0.01%	-0.01%
181630003.00	4,637	4,248	-389	-0.84%	4,227	-21	-0.10%	0.74%
181630004.00	2,385	2,360	-25	-0.10%	2,438	78	0.66%	0.77%
181630005.00	2,183	2,106	-77	-0.35%	2,077	-29	-0.28%	0.08%
181630006.00	1,916	1,973	57	0.30%	1,972	-1	-0.01%	-0.31%
181630008.00	2,970	2,844	-126	-0.42%	2,928	84	0.59%	1.01%
181630009.00	6,056	5,944	-112	-0.18%	6,115	171	0.58%	0.76%
181630010.00	4,498	3,812	-686	-1.53%	3,970	158	0.83%	2.35%
181630011.00	2,964	2,468	-496	-1.67%	2,545	77	0.62%	2.30%
181630012.00	2,260	1,894	-366	-1.62%	1,906	12	0.13%	1.75%
181630013.00	2,410	2,038	-372	-1.54%	1,911	-127	-1.25%	0.30%
181630014.00	2,064	2,279	215	1.04%	2,187	-92	-0.81%	-1.85%
181630015.00	2,109	2,062	-47	-0.22%	2,048	-14	-0.14%	0.09%
181630017.00	2,525	2,137	-388	-1.54%	2,226	89	0.83%	2.37%
181630018.00	946	648	-298	-3.15%	706	58	1.79%	4.94%
181630019.00	1,521	1,323	-198	-1.30%	1,276	-47	-0.71%	0.59%
181630020.00	1,511	1,177	-334	-2.21%	1,087	-90	-1.53%	0.68%
181630021.00	2,565	2,303	-262	-1.02%	2,311	8	0.07%	1.09%
181630023.00	2,810	2,575	-235	-0.84%	2,545	-30	-0.23%	0.60%
181630024.00	3,291	3,065	-226	-0.69%	3,184	119	0.78%	1.46%
181630025.00	2,224	2,014	-210	-0.94%	2,064	50	0.50%	1.44%
181630026.00	3,795	3,151	-644	-1.70%	3,513	362	2.30%	3.99%
181630028.00	2,363	2,447	84	0.36%	2,441	-6	-0.05%	-0.40%
181630029.00	1,145	1,017	-128	-1.12%	977	-40	-0.79%	0.33%
181630030.00	4,739	4,831	92	0.19%	4,804	-27	-0.11%	-0.31%
181630031.00	2,761	2,604	-157	-0.57%	2,578	-26	-0.20%	0.37%
181630032.00	3,955	4,050	95	0.24%	4,009	-41	-0.20%	-0.44%
181630033.00	3,982	3,877	-105	-0.26%	3,893	16	0.08%	0.35%
181630034.00	3,012	2,879	-133	-0.44%	2,849	-30	-0.21%	0.23%

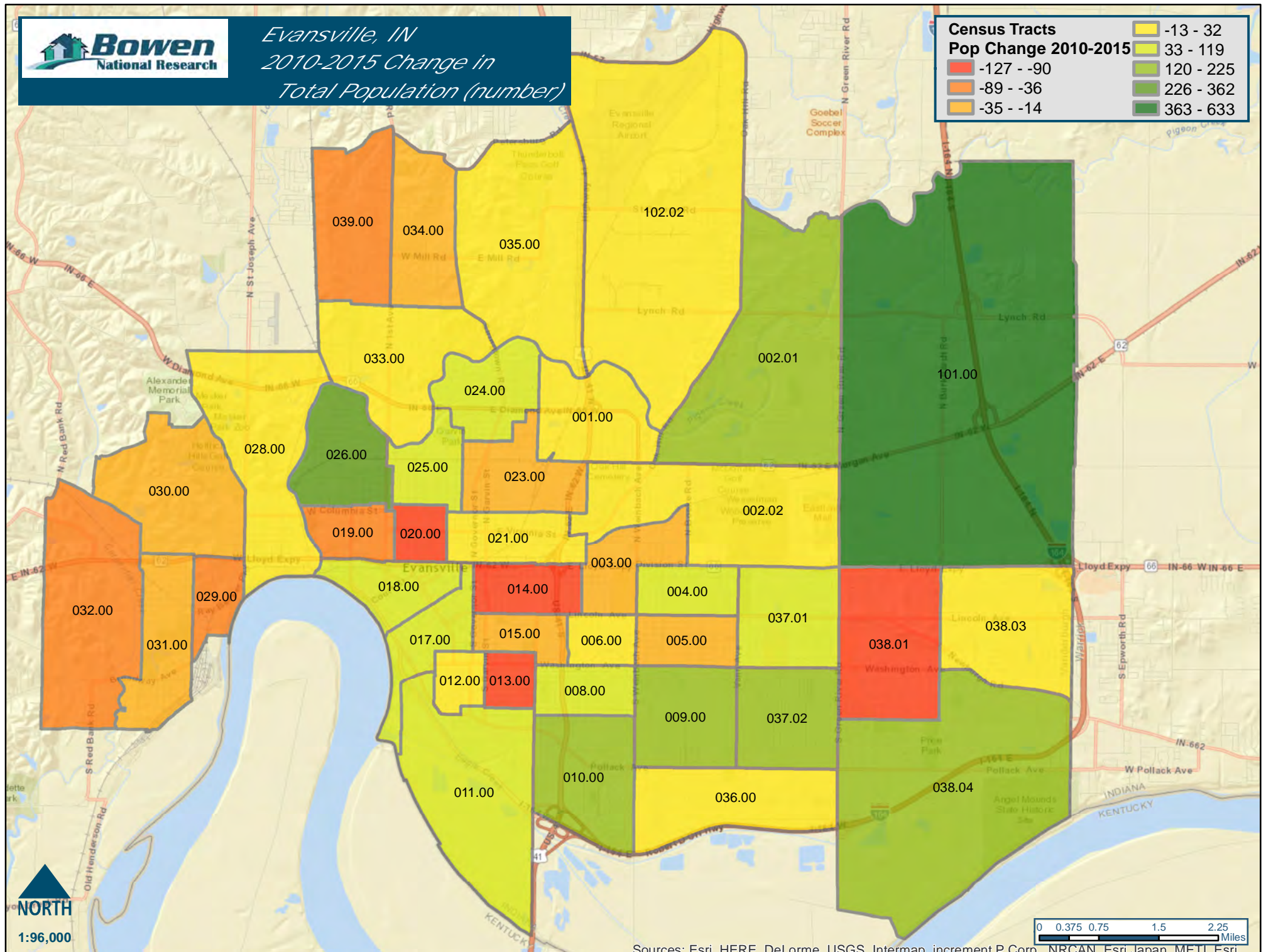
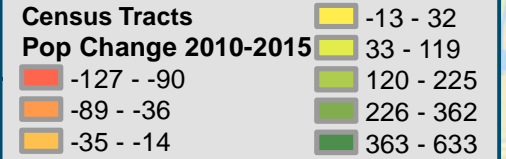
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Census Tract	Evansville, Indiana Population Growth Analysis by Census Tract							
	2000 Total Pop	2010 Total Pop	Pop Change 2000- 2010	Population Annual % Change 2000-2010	2015 Total Pop	Pop Change 2010- 2015	Population Annual % Change 2010-2015	Period Comparison: Population
181630035.00	2,489	3,083	594	2.39%	3,106	23	0.15%	-2.24%
181630036.00	4,813	4,833	20	0.04%	4,843	10	0.04%	0.00%
181630037.01	2,123	1,866	-257	-1.21%	1,969	103	1.10%	2.31%
181630037.02	4,864	4,528	-336	-0.69%	4,733	205	0.91%	1.60%
181630038.01	5,156	5,309	153	0.30%	5,192	-117	-0.44%	-0.74%
181630038.03	5,694	5,360	-334	-0.59%	5,353	-7	-0.03%	0.56%
181630038.04	5,917	5,903	-14	-0.02%	6,128	225	0.76%	0.79%
181630039.00	3,261	3,280	19	0.06%	3,244	-36	-0.22%	-0.28%
181630101.00	3,518	6,135	2617	7.44%	6,768	633	2.06%	-5.38%
181630102.02	2,928	3,187	259	0.88%	3,197	10	0.06%	-0.82%

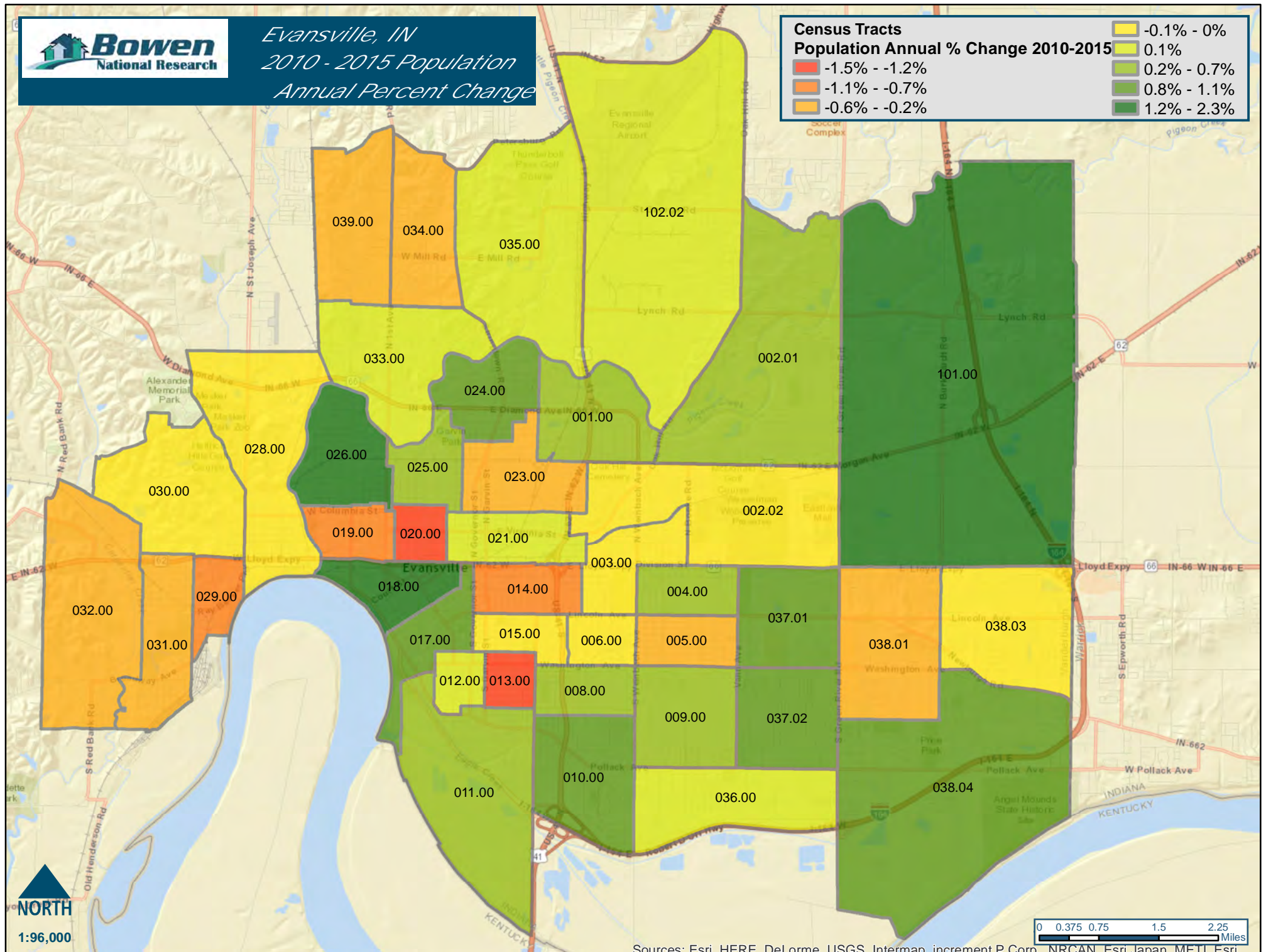
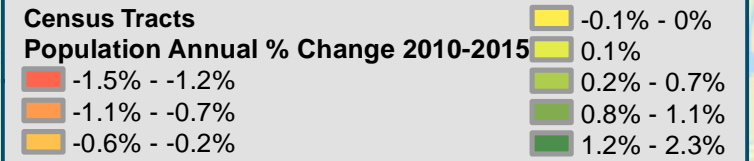
A total of 18 of the city's 41 Census Tracts experienced declines between 2010 and 2015, with most of the declines representing losses of less than 50 people per Tract. The largest decline in population was within Census Tract 13.00 (127 people, 1.25% annual decline), Census Tract 38.01 (117, 0.44% annual decline), Census Tract 14.00 (92 people, 0.81% annual decline) and Census Tract 20 (90 people, 1.53% annual decline). With the exception of Census Tract 38.01, which is located on the far east side of Evansville, the remaining three Tracts with notable population declines are near the eastern and northern edges of downtown. Additionally, while some Census Tracts are still showing positive growth, two have experienced notable declines in their rates of growth, Census Tract 101.00 (5.38 percentage point decline) and Census Tract 35.00 (2.24 percentage point decline) located in the far northeast part of the city. This decline in growth rates is likely attributed to a slow down in new development and likely not a reflection in negative attributes or trends within these Tracts. For the purposes of our analysis and ultimately our normalization scoring and ranking of Census Tracts, we considered outlying Tracts with the greatest decline in population the greatest percent change in population growth rates.

Maps illustrating the population growth between 2010 and 2015 of the Census Tracts within Evansville are shown on the following pages.

*Evansville, IN
2010-2015 Change in
Total Population (number)*



*Evansville, IN
2010 - 2015 Population
Annual Percent Change*



Housing Vacancy/Occupancy Rates – The vacancy/occupancy rates and their trends among existing housing supply were studied, as high vacancy rates can indicate undesirable and unstable areas. The following summarizes occupancy and vacancy data for 2000, 2010 and 2015 for each Census Tract.

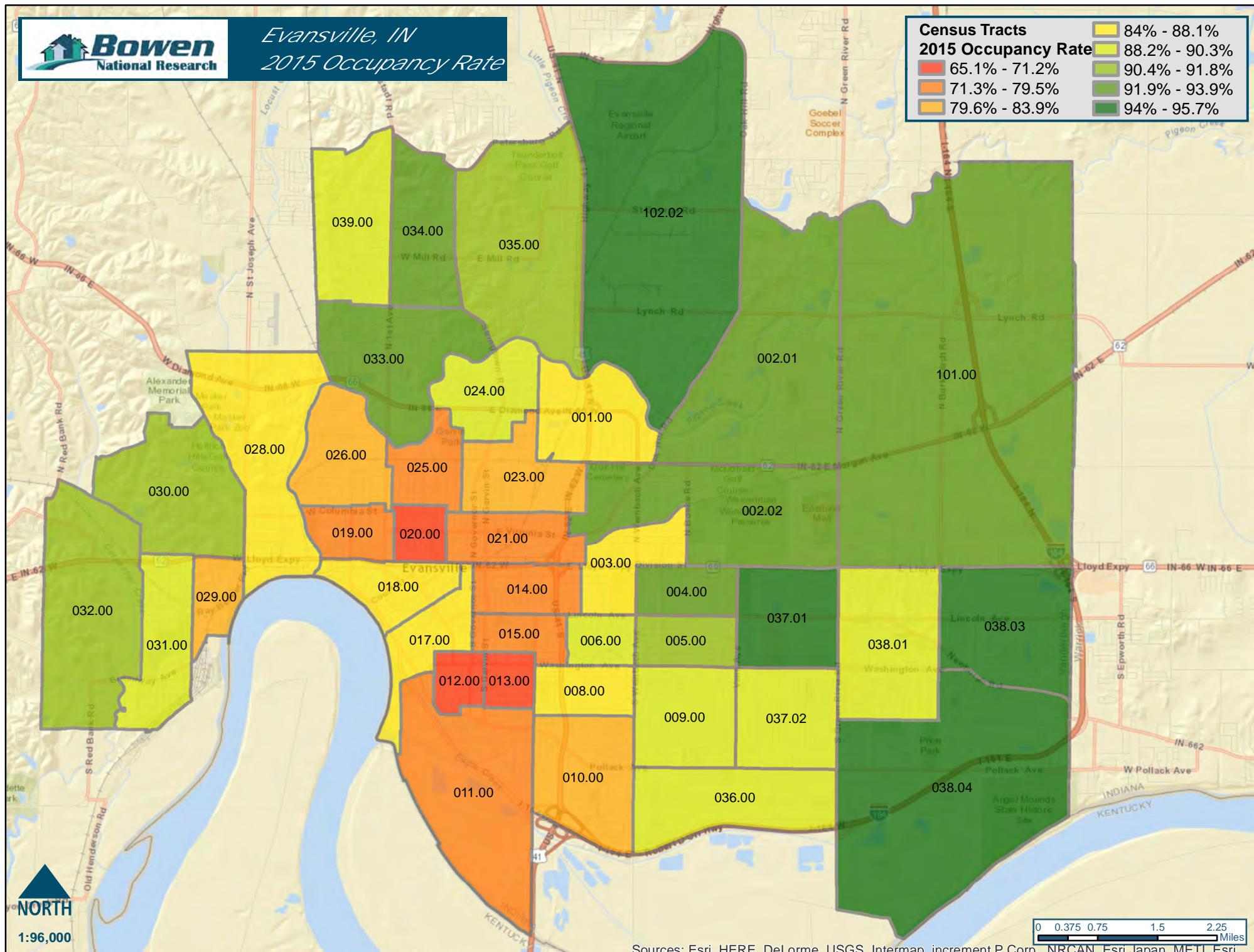
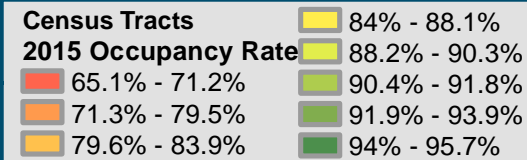
Census Tract	Evansville, Indiana								
	Housing Vacancy/Occupancy Rate Analysis by Census Tract								
	2000 Vacancy Rate	2000 Occup. Rate	2010 Vacancy Rate	2010 Occup. Rate	Occup. Annual % Change 2000- 2010	2015 Vacancy Rate	2015 Occup. Rate	Occup. Annual % Change 2010- 2015	Period Comparison: Occup. Rate
181630001.00	7.2%	92.8%	14.86%	85.14%	-0.76%	14.01%	85.99%	0.17%	0.93%
181630002.01	4.9%	95.1%	7.11%	92.89%	-0.22%	6.53%	93.47%	0.12%	0.34%
181630002.02	6.0%	94.0%	6.66%	93.34%	-0.06%	7.35%	92.65%	-0.14%	-0.07%
181630003.00	7.0%	93.0%	12.84%	87.16%	-0.58%	13.96%	86.04%	-0.23%	0.35%
181630004.00	4.4%	95.6%	7.00%	93.00%	-0.26%	6.14%	93.86%	0.17%	0.43%
181630005.00	4.4%	95.6%	6.82%	93.18%	-0.25%	8.50%	91.50%	-0.34%	-0.09%
181630006.00	5.8%	94.2%	8.12%	91.88%	-0.23%	9.65%	90.35%	-0.31%	-0.07%
181630008.00	7.1%	92.9%	12.39%	87.61%	-0.53%	11.91%	88.09%	0.10%	0.63%
181630009.00	4.7%	95.3%	10.65%	89.35%	-0.60%	9.75%	90.25%	0.18%	0.78%
181630010.00	5.6%	94.4%	17.72%	82.28%	-1.21%	16.05%	83.95%	0.33%	1.55%
181630011.00	13.5%	86.5%	22.48%	77.52%	-0.90%	22.39%	77.61%	0.02%	0.92%
181630012.00	26.6%	73.4%	30.13%	69.87%	-0.36%	28.80%	71.20%	0.27%	0.62%
181630013.00	22.6%	77.4%	30.29%	69.71%	-0.77%	34.95%	65.05%	-0.93%	-0.16%
181630014.00	16.8%	83.2%	18.46%	81.54%	-0.17%	21.66%	78.34%	-0.64%	-0.47%
181630015.00	11.7%	88.3%	21.30%	78.70%	-0.96%	22.01%	77.99%	-0.14%	0.82%
181630017.00	16.9%	83.1%	17.17%	82.83%	-0.03%	13.49%	86.51%	0.74%	0.76%
181630018.00	17.2%	82.8%	13.26%	86.74%	0.39%	12.58%	87.42%	0.14%	-0.26%
181630019.00	19.6%	80.4%	21.81%	78.19%	-0.22%	24.93%	75.07%	-0.62%	-0.40%
181630020.00	18.7%	81.3%	23.97%	76.03%	-0.53%	30.44%	69.56%	-1.29%	-0.76%
181630021.00	15.3%	84.7%	21.09%	78.91%	-0.58%	21.98%	78.02%	-0.18%	0.40%
181630023.00	13.4%	86.6%	17.87%	82.13%	-0.45%	19.04%	80.96%	-0.23%	0.22%
181630024.00	5.2%	94.8%	10.98%	89.02%	-0.58%	10.15%	89.85%	0.17%	0.75%
181630025.00	14.3%	85.7%	21.67%	78.33%	-0.74%	20.45%	79.55%	0.24%	0.98%
181630026.00	12.7%	87.3%	20.61%	79.39%	-0.79%	18.39%	81.61%	0.44%	1.23%
181630028.00	9.5%	90.5%	14.01%	85.99%	-0.45%	13.94%	86.06%	0.01%	0.46%
181630029.00	6.4%	93.6%	13.41%	86.59%	-0.70%	16.46%	83.54%	-0.61%	0.09%
181630030.00	5.5%	94.5%	7.63%	92.37%	-0.21%	8.20%	91.80%	-0.11%	0.10%
181630031.00	7.2%	92.8%	10.25%	89.75%	-0.31%	10.66%	89.34%	-0.08%	0.23%
181630032.00	5.3%	94.7%	8.09%	91.91%	-0.28%	8.43%	91.57%	-0.07%	0.21%
181630033.00	2.3%	97.7%	5.72%	94.28%	-0.34%	6.96%	93.04%	-0.25%	0.10%

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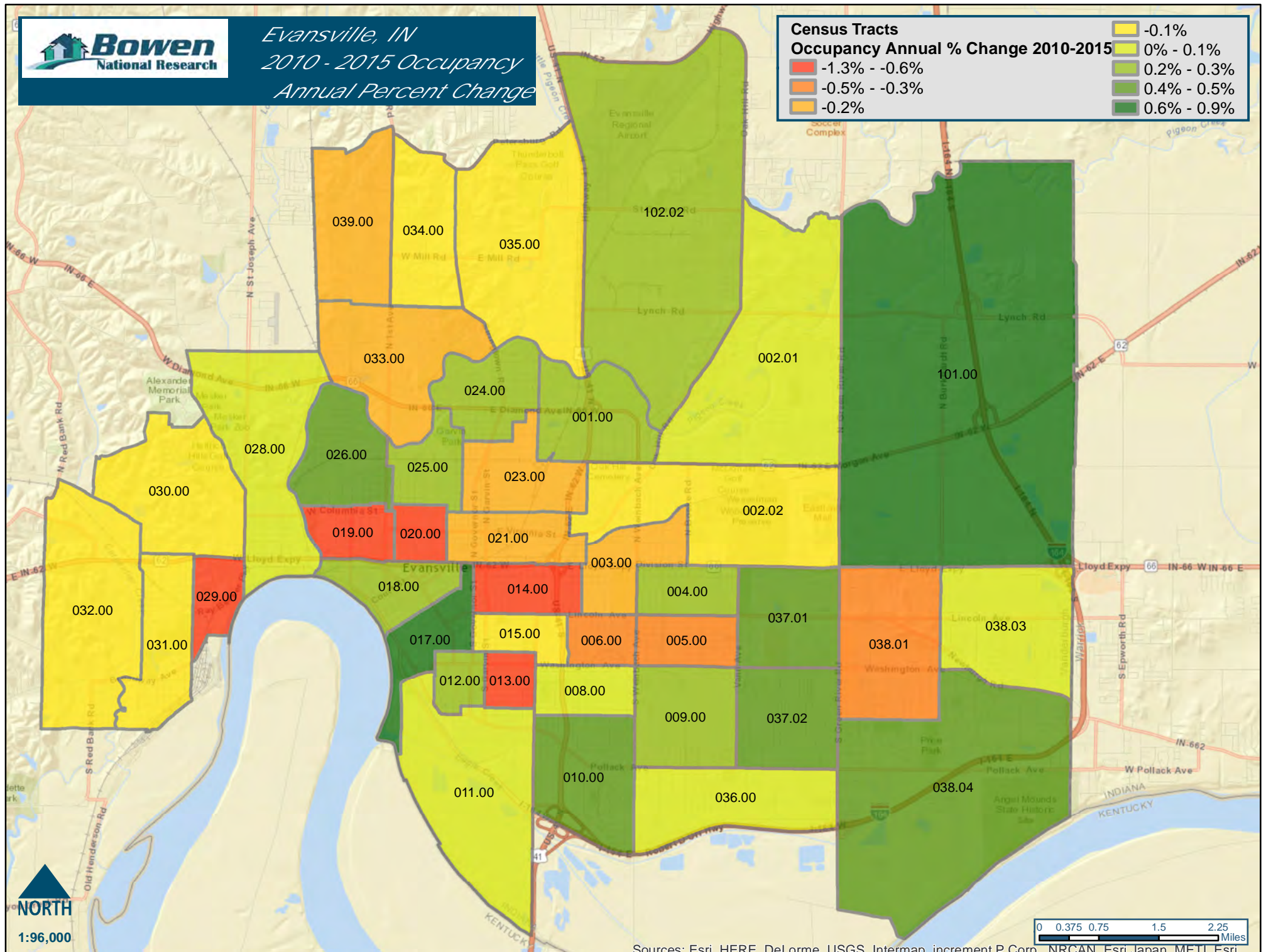
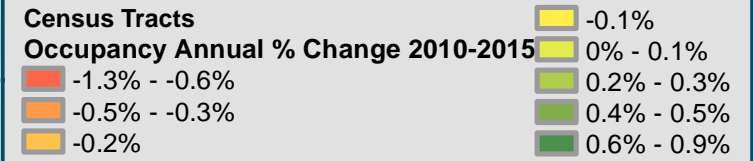
Census Tract	Evansville, Indiana Housing Vacancy/Occupancy Rate Analysis by Census Tract								
	2000 Vacancy Rate	2000 Occup. Rate	2010 Vacancy Rate	2010 Occup. Rate	Occup. Annual % Change 2000- 2010	2015 Vacancy Rate	2015 Occup. Rate	Occup. Annual % Change 2010- 2015	Period Comparison: Occup. Rate
181630034.00	2.6%	97.4%	5.94%	94.06%	-0.34%	6.63%	93.37%	-0.14%	0.20%
181630035.00	3.7%	96.3%	8.43%	91.57%	-0.47%	8.93%	91.07%	-0.10%	0.37%
181630036.00	8.2%	91.8%	11.17%	88.83%	-0.29%	10.77%	89.23%	0.08%	0.37%
181630037.01	4.7%	95.3%	7.87%	92.13%	-0.31%	5.32%	94.68%	0.51%	0.82%
181630037.02	6.3%	93.7%	11.87%	88.13%	-0.55%	10.11%	89.89%	0.35%	0.90%
181630038.01	7.3%	92.7%	8.79%	91.21%	-0.15%	10.57%	89.43%	-0.35%	-0.21%
181630038.03	3.8%	96.2%	5.20%	94.80%	-0.14%	5.17%	94.83%	0.01%	0.14%
181630038.04	8.5%	91.5%	6.91%	93.09%	0.16%	4.95%	95.05%	0.39%	0.23%
181630039.00	4.2%	95.8%	8.86%	91.14%	-0.47%	9.94%	90.06%	-0.22%	0.25%
181630101.00	3.6%	96.4%	11.42%	88.58%	-0.78%	6.88%	93.12%	0.91%	1.69%
181630102.02	5.1%	94.9%	5.28%	94.72%	-0.02%	4.26%	95.74%	0.21%	0.23%

While a variety of factors can influence vacancies in a market, high vacancy rates can be an indication of a market that has a disproportionate share of abandoned, uninhabitable or undesirable housing units. Based on the preceding table, four Census Tracts had 2015 vacancy rates near or above 25%, which is significant. These Census Tracts include 13.00 (34.85% vacant), Tract 20.00 (30.44% vacant), Tract 12.00 (28.80% vacant) and Tract 19.00 (24.93% vacant). The two Census Tracts that experienced the greatest annual increase in vacancy rates was Tract 20.00 (1.29% annual change) and Tract 13.00 (0.93% annual change). As such, these particular Tracts not only have the highest vacancy rates, but are also experiencing the greatest *increases* in their respective vacancy rates. Tract Census having the greatest vacancy rate, as well as the Tracts with the greatest increase in vacancy rates, were ranked the highest.

Maps illustrating the housing occupancy rates of the Census Tracts within Evansville are shown on the following pages.



Evansville, IN
2010 - 2015 Occupancy
Annual Percent Change



Homeownership Rate Trends – Based on U.S. Census and ESRI data, the share of owner-occupied homes were identified for 2010 and 2015. The following table summarizes the share of housing units that are owner occupied in each Census Tracts for 2010 and 2015 and the change that has occurred during this time.

Census Tract	Evansville, Indiana Homeownership Rate Analysis by Census Tract					
	2000 Owner Occup. Rate	2010 Owner Occup. Rate	2000-2010 Owner Occ. Annual Change	2015 Owner Occup. Rate	2010-2015 Owner Occ. Change	Period Comparison : Owner Occup. Rate
181630001.00	67.95%	61.36%	-0.66%	60.13%	-0.25%	0.41%
181630002.01	69.95%	69.00%	-0.09%	68.27%	-0.15%	-0.05%
181630002.02	74.24%	69.18%	-0.51%	67.87%	-0.26%	0.24%
181630003.00	57.55%	54.73%	-0.28%	54.02%	-0.14%	0.14%
181630004.00	77.11%	76.34%	-0.08%	75.36%	-0.20%	-0.12%
181630005.00	88.76%	87.77%	-0.10%	87.17%	-0.12%	-0.02%
181630006.00	78.57%	76.82%	-0.17%	75.80%	-0.20%	-0.03%
181630008.00	75.47%	63.97%	-1.15%	62.45%	-0.31%	0.84%
181630009.00	66.11%	62.10%	-0.40%	60.56%	-0.31%	0.09%
181630010.00	56.46%	55.60%	-0.09%	54.46%	-0.23%	-0.14%
181630011.00	53.02%	44.37%	-0.87%	43.14%	-0.25%	0.62%
181630012.00	39.79%	40.33%	0.05%	38.45%	-0.38%	-0.43%
181630013.00	61.86%	53.27%	-0.86%	51.53%	-0.35%	0.51%
181630014.00	59.56%	41.37%	-1.82%	40.13%	-0.25%	1.57%
181630015.00	62.26%	56.89%	-0.54%	55.37%	-0.30%	0.23%
181630017.00	21.86%	23.72%	0.19%	22.76%	-0.19%	-0.38%
181630018.00	14.29%	40.91%	2.66%	40.00%	-0.18%	-2.84%
181630019.00	32.05%	29.53%	-0.25%	28.87%	-0.13%	0.12%
181630020.00	27.66%	23.44%	-0.42%	22.45%	-0.20%	0.22%
181630021.00	52.10%	48.48%	-0.36%	47.24%	-0.25%	0.11%
181630023.00	62.02%	53.55%	-0.85%	52.11%	-0.29%	0.56%
181630024.00	71.52%	69.64%	-0.19%	68.22%	-0.28%	-0.09%
181630025.00	54.34%	41.51%	-1.28%	39.98%	-0.31%	0.98%
181630026.00	53.62%	48.00%	-0.56%	46.08%	-0.39%	0.18%
181630028.00	55.04%	41.94%	-1.31%	40.84%	-0.22%	1.09%
181630029.00	79.00%	76.06%	-0.29%	74.94%	-0.22%	0.07%
181630030.00	69.74%	63.99%	-0.57%	62.78%	-0.24%	0.33%
181630031.00	76.36%	68.86%	-0.75%	67.61%	-0.25%	0.50%
181630032.00	58.61%	52.19%	-0.64%	50.95%	-0.25%	0.40%
181630033.00	47.70%	44.86%	-0.28%	43.48%	-0.28%	0.01%
181630034.00	92.63%	92.28%	-0.04%	91.82%	-0.09%	-0.06%

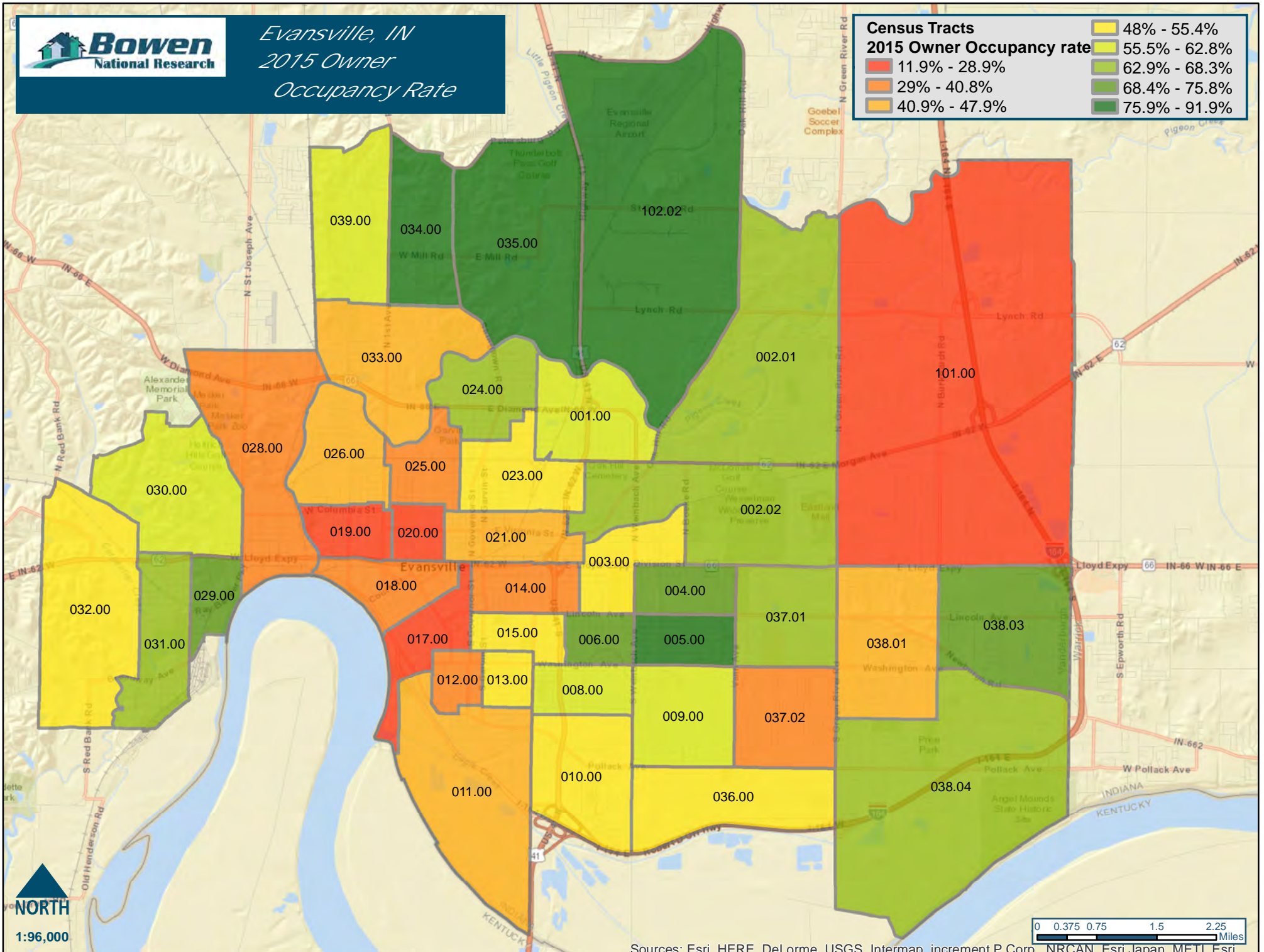
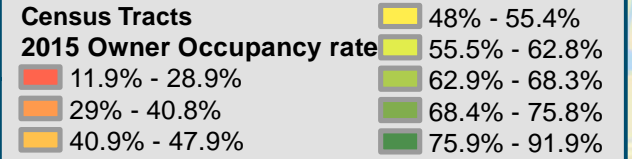
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Census Tract	Evansville, Indiana Homeownership Rate Analysis by Census Tract					
	2000 Owner Occup. Rate	2010 Owner Occup. Rate	2000-2010 Owner Occ. Annual Change	2015 Owner Occup. Rate	2010-2015 Owner Occ. Change	Period Comparison : Owner Occup. Rate
181630035.00	90.44%	88.85%	-0.16%	88.69%	-0.03%	0.13%
181630036.00	59.35%	55.15%	-0.42%	53.64%	-0.30%	0.12%
181630037.01	70.72%	68.56%	-0.22%	67.77%	-0.16%	0.06%
181630037.02	44.69%	40.45%	-0.42%	39.88%	-0.11%	0.31%
181630038.01	50.43%	48.97%	-0.15%	47.88%	-0.22%	-0.07%
181630038.03	73.27%	72.93%	-0.03%	72.35%	-0.12%	-0.08%
181630038.04	72.11%	68.84%	-0.33%	67.01%	-0.37%	-0.04%
181630039.00	57.52%	58.46%	0.09%	58.93%	0.10%	0.00%
181630101.00	18.88%	12.45%	-0.64%	11.89%	-0.11%	0.53%
181630102.02	94.84%	92.33%	-0.25%	91.88%	-0.09%	0.16%

Low shares of homeownership often are representative of areas with higher tenant turnover and instability, due to a higher concentration of rental housing. Such areas, can also often contain homes that are in disrepair or suffer from deferred maintenance. Based on our review of U.S. Census and ESRI data, four Census Tracts in Evansville have owner occupied housing shares under 40%. These include Tract 101.00 (11.89% owner share), Tract 20.00 (22.45% owner share), Tract 17.00 (22.76% owner share), and Tract 19.00 (28.87% owner share). Excluding Census Tract 101, which is located in the far northeast part of Evansville, the remaining tracts are either located in downtown (Tract 17.00) or just north of the downtown area (Tracts 19.00 and 20.00). Census Tracts with the lowest share of owner occupied housing units were ranked the highest.

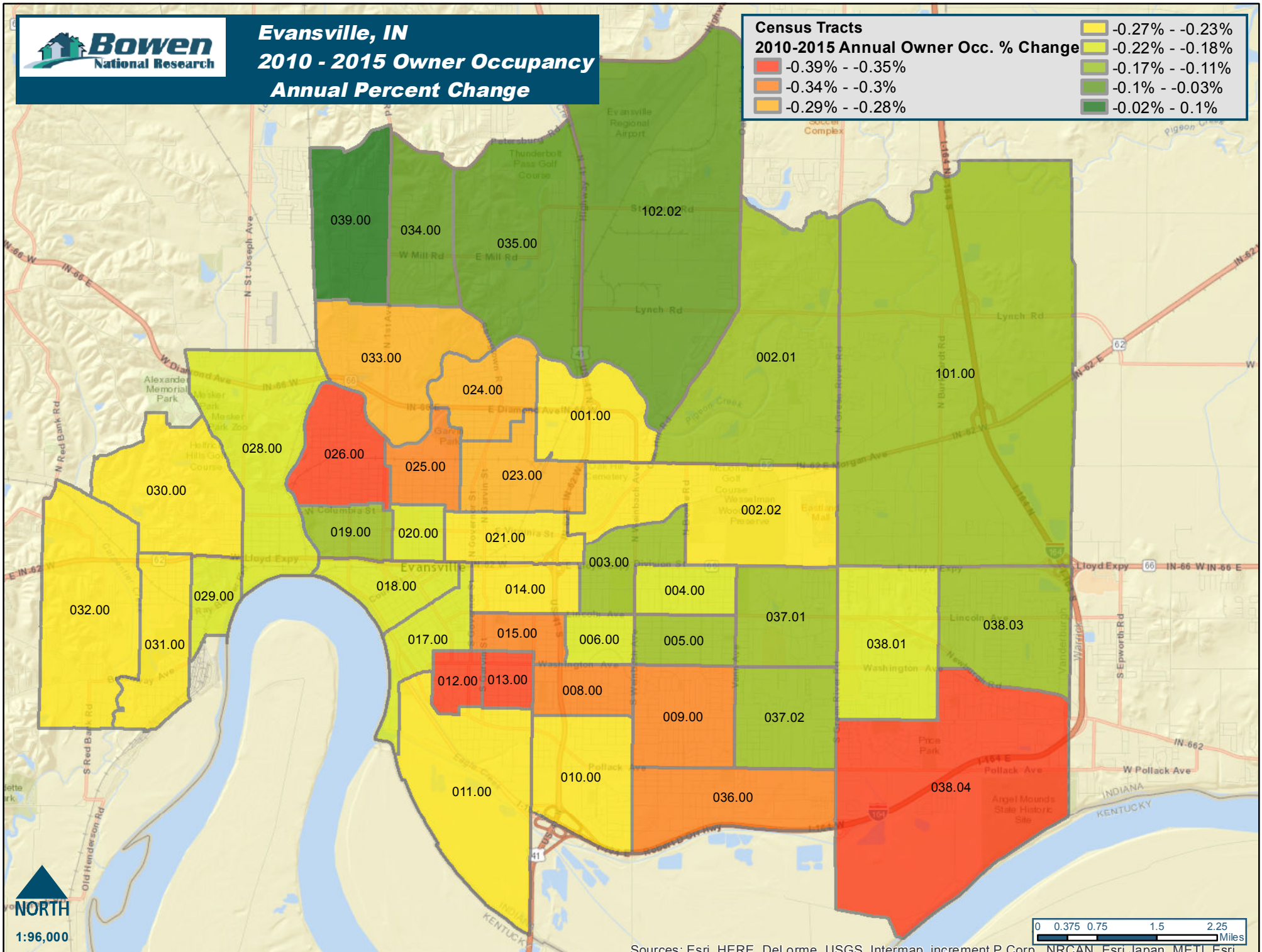
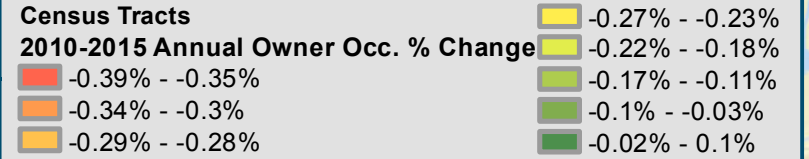
Maps illustrating the homeownership rates of the Census Tracts within Evansville are shown on the following pages.

Evansville, IN 2015 Owner Occupancy Rate





Evansville, IN 2010 - 2015 Owner Occupancy Annual Percent Change



NORTH
1:96,000

0 0.375 0.75 1.5 2.25
Miles

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri

Home Purchase Mortgage Ratio – The number of home purchase mortgages that were filed in a given year was used to establish a ratio of such mortgages relative to the total home sales within the corresponding year. The following illustrates the ratio of home purchase mortgages filed in 2012, 2013 and 2014 by Census Tract.

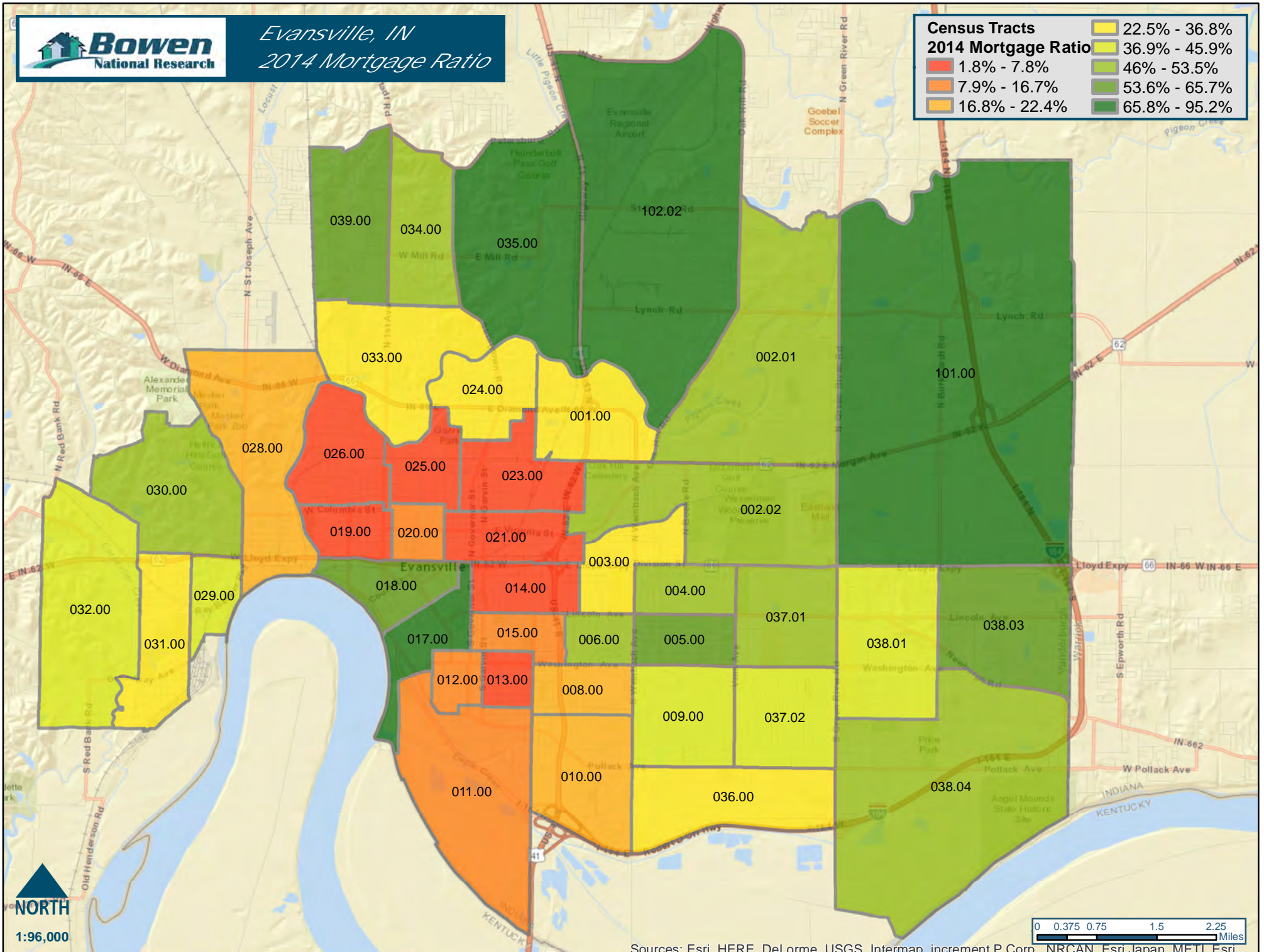
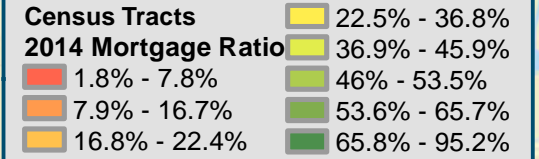
Census Tract	Evansville, Indiana Home Purchase Mortgage Ratio Analysis by Census Tract					
	2012 Mortgage Ratio	2013 Mortgage Ratio	2012-2013 Mortgage Ratio Change	2014 Mortgage Ratio	2013-2014 Mortgage Ratio Change	Period Comparison: Mortgage Ratio
181630001.00	33.33%	27.27%	-6.06%	36.84%	9.57%	15.63%
181630002.01	56.76%	49.11%	-7.64%	50.29%	1.18%	8.82%
181630002.02	26.32%	38.64%	12.32%	53.49%	14.85%	2.53%
181630003.00	27.85%	28.92%	1.07%	27.85%	-1.07%	-2.14%
181630004.00	66.67%	51.28%	-15.38%	47.69%	-3.59%	11.79%
181630005.00	46.43%	62.90%	16.47%	61.54%	-1.36%	-17.84%
181630006.00	46.81%	35.29%	-11.51%	50.85%	15.55%	27.07%
181630008.00	18.37%	15.52%	-2.85%	22.35%	6.84%	9.69%
181630009.00	35.71%	33.12%	-2.60%	40.85%	7.73%	10.33%
181630010.00	21.05%	23.66%	2.60%	20.22%	-3.43%	-6.03%
181630011.00	6.41%	21.88%	15.46%	12.73%	-9.15%	-24.61%
181630012.00	10.26%	36.36%	26.11%	16.67%	-19.70%	-45.80%
181630013.00	11.69%	5.56%	-6.13%	1.82%	-3.74%	2.40%
181630014.00	3.08%	5.26%	2.19%	5.62%	0.35%	-1.83%
181630015.00	6.56%	21.28%	14.72%	15.79%	-5.49%	-20.21%
181630017.00	8.70%	50.00%	41.30%	95.24%	45.24%	3.93%
181630018.00	50.00%	90.00%	40.00%	56.25%	-33.75%	-73.75%
181630019.00	3.57%	7.14%	3.57%	6.25%	-0.89%	-4.46%
181630020.00	3.85%	21.43%	17.58%	14.29%	-7.14%	-24.73%
181630021.00	8.06%	8.51%	0.45%	7.14%	-1.37%	-1.81%
181630023.00	6.19%	9.52%	3.34%	7.78%	-1.75%	-5.08%
181630024.00	34.78%	26.04%	-8.74%	36.79%	10.75%	19.49%
181630025.00	7.69%	6.12%	-1.57%	5.88%	-0.24%	1.33%
181630026.00	2.33%	3.57%	1.25%	3.33%	-0.24%	-1.48%
181630028.00	22.22%	38.46%	16.24%	19.64%	-18.82%	-35.06%
181630029.00	42.86%	35.14%	-7.72%	45.95%	10.81%	18.53%
181630030.00	47.32%	39.62%	-7.70%	49.56%	9.93%	17.63%
181630031.00	26.67%	31.18%	4.52%	30.68%	-0.50%	-5.02%
181630032.00	32.81%	36.36%	3.55%	41.27%	4.91%	1.36%
181630033.00	41.27%	42.86%	1.59%	36.67%	-6.19%	-7.78%
181630034.00	36.79%	47.83%	11.03%	52.50%	4.67%	-6.36%
181630035.00	56.86%	39.13%	-17.73%	72.73%	33.60%	51.33%
181630036.00	10.00%	21.74%	11.74%	28.57%	6.83%	-4.91%

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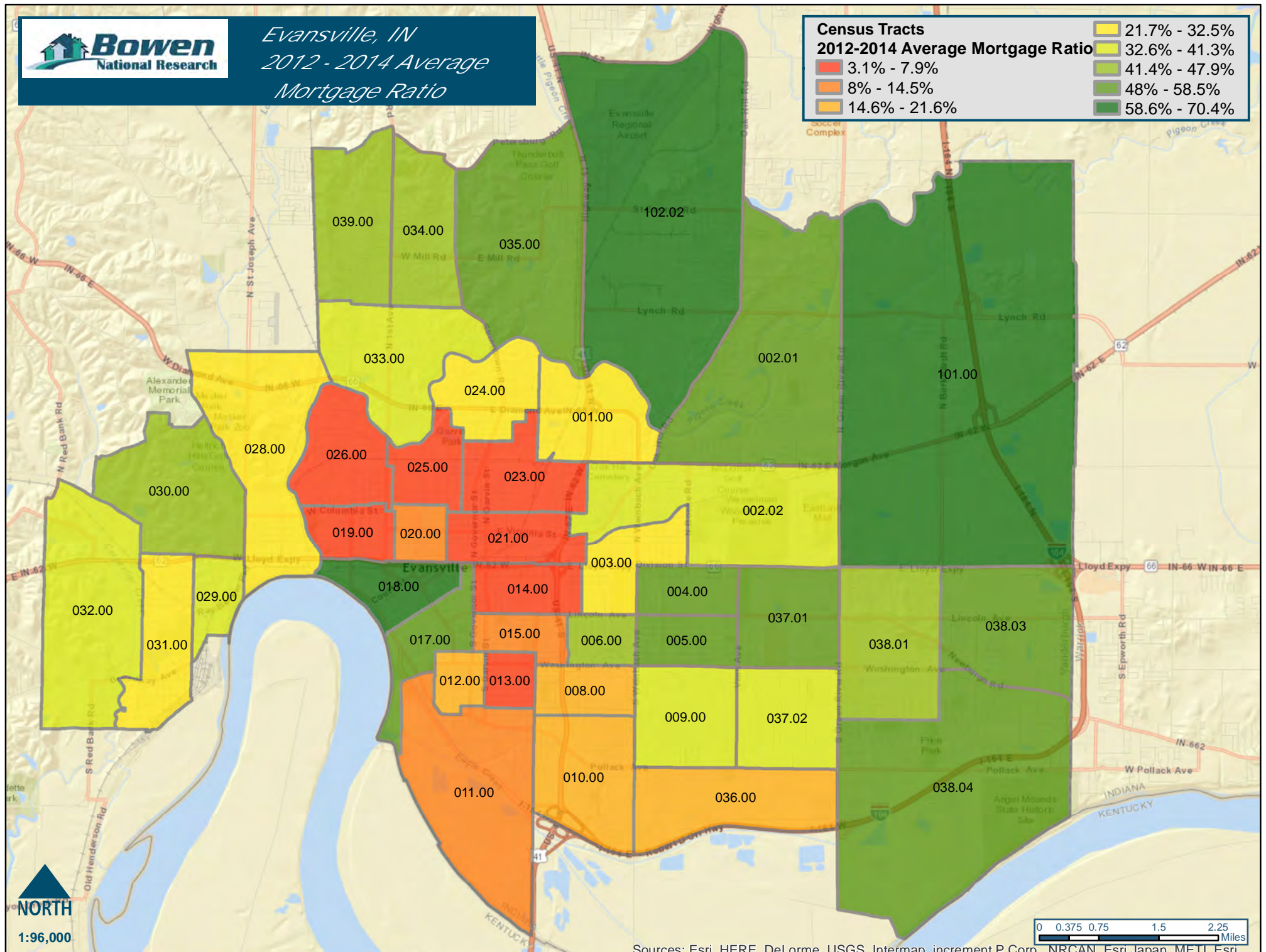
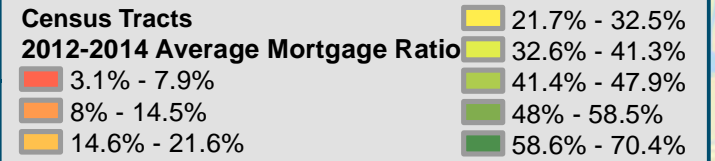
Census Tract	Evansville, Indiana Home Purchase Mortgage Ratio Analysis by Census Tract					
	2012 Mortgage Ratio	2013 Mortgage Ratio	2012-2013 Mortgage Ratio Change	2014 Mortgage Ratio	2013-2014 Mortgage Ratio Change	Period Comparison: Mortgage Ratio
181630037.01	56.76%	44.44%	-12.31%	51.35%	6.91%	19.22%
181630037.02	39.06%	37.35%	-1.71%	40.30%	2.95%	4.66%
181630038.01	44.44%	38.26%	-6.18%	45.92%	7.66%	13.84%
181630038.03	55.75%	53.92%	-1.83%	65.71%	11.79%	13.62%
181630038.04	52.63%	49.54%	-3.09%	47.79%	-1.75%	1.34%
181630039.00	34.00%	52.83%	18.83%	56.86%	4.03%	-14.80%
181630101.00	57.14%	78.13%	20.98%	71.88%	-6.25%	-27.23%
181630102.02	65.82%	67.82%	1.99%	77.50%	9.68%	7.69%

Based on information provided by the Federal Financial Institutions Examination Council, Vanderburgh County Assessor, we were able to quantify the number of home purchase mortgages that were filed in a given year. This number of home purchase mortgages was used to establish a ratio of such mortgages relative to the total home sales within the corresponding year. Low shares of home purchase mortgages relative to all homes sales activity is a likely indication of high activity in investor home sales transactions, as opposed to actual owner-occupant purchases. The Census Tracts with single-digit shares of home purchase mortgage ratios include Tract 13.00 (1.82% ratio), Tract 26.00 (3.33% ratio), Tract 14.00 (5.62% ratio), Tract 19.00 (6.25% ratio), Tract 21.00 (7.14 ratio), and Tract 23.00 (7.78 ratio). Most of these Tracts are either immediately east or north of downtown, however, Tracts 25.00 and 26.00 are further north/northwest, generally north of West Columbus Street. Census Tracts with the lowest share of home purchase mortgages were ranked the highest.

Maps illustrating the home purchase mortgage ratio of the Census Tracts within Evansville are shown on the following pages.



Evansville, IN 2012 - 2014 Average Mortgage Ratio



Home Sales Ratio – The total number of single-family home sales was obtained from the Vanderburgh County Assessor. These homes sales within a given year were compared with the total number of single-family homes in each Tract, to establish a ratio of home sales transactions. The following summarizes the home sales ratio for 2012, 2013 and 2014 for each Census Tract.

Census Tract	Evansville, Indiana Homes Sales Ratio Analysis by Census Tract				
	2012 Sales Ratio	2013 Sales Ratio	2012-2013 Change in Sales Ratio	2014 Sales Ratio	2013-2014 Change in Sales Ratio
181630001.00	6.0%	4.8%	-1.2%	5.5%	0.7%
181630002.01	5.8%	6.7%	0.9%	6.6%	-0.2%
181630002.02	7.0%	5.5%	-1.6%	5.4%	-0.1%
181630003.00	6.9%	7.4%	0.5%	7.0%	-0.3%
181630004.00	5.5%	8.4%	2.9%	7.0%	-1.4%
181630005.00	9.2%	6.8%	-2.3%	7.1%	0.3%
181630006.00	6.5%	7.1%	0.6%	8.2%	1.1%
181630008.00	8.3%	9.9%	1.6%	7.2%	-2.7%
181630009.00	7.6%	7.7%	0.1%	7.1%	-0.6%
181630010.00	7.4%	7.3%	-0.1%	7.0%	-0.3%
181630011.00	8.8%	3.7%	-5.1%	6.5%	2.8%
181630012.00	7.8%	4.4%	-3.3%	5.0%	0.5%
181630013.00	10.2%	7.2%	-3.0%	7.6%	0.4%
181630014.00	9.4%	5.9%	-3.5%	14.7%	8.7%
181630015.00	7.8%	6.3%	-1.5%	5.1%	-1.2%
181630017.00	8.2%	7.8%	-0.4%	8.3%	0.5%
181630018.00	50.0%	0.0%	-50.0%	0.0%	0.0%
181630019.00	9.8%	5.2%	-4.6%	6.4%	1.2%
181630020.00	13.6%	7.7%	-5.9%	12.3%	4.6%
181630021.00	7.4%	5.7%	-1.7%	6.9%	1.2%
181630023.00	8.9%	7.8%	-1.1%	8.4%	0.6%
181630024.00	7.1%	7.5%	0.3%	8.3%	0.8%
181630025.00	7.6%	7.3%	-0.2%	7.9%	0.5%
181630026.00	8.3%	5.6%	-2.7%	6.1%	0.5%
181630028.00	7.4%	5.4%	-2.0%	7.9%	2.5%
181630029.00	6.3%	8.4%	2.2%	8.5%	0.1%
181630030.00	6.5%	6.1%	-0.4%	6.5%	0.4%
181630031.00	5.7%	9.0%	3.3%	8.5%	-0.5%
181630032.00	5.6%	4.9%	-0.7%	5.7%	0.7%
181630033.00	6.9%	5.7%	-1.3%	6.1%	0.5%
181630034.00	8.4%	7.3%	-1.1%	6.4%	-0.9%
181630035.00	5.3%	8.5%	3.2%	5.8%	-2.7%

(Continued)

Census Tract	Evansville, Indiana Homes Sales Ratio Analysis by Census Tract				
	2012 Sales Ratio	2013 Sales Ratio	2012-2013 Change in Sales Ratio	2014 Sales Ratio	2013-2014 Change in Sales Ratio
181630036.00	5.4%	6.4%	1.0%	5.4%	-1.0%
181630037.01	5.7%	7.0%	1.3%	5.7%	-1.2%
181630037.02	6.1%	7.8%	1.7%	6.5%	-1.3%
181630038.01	7.1%	7.3%	0.2%	5.7%	-1.6%
181630038.03	6.2%	5.6%	-0.6%	5.5%	-0.1%
181630038.04	6.1%	5.5%	-0.6%	6.1%	0.6%
181630039.00	5.3%	6.2%	0.9%	5.5%	-0.7%
181630101.00	4.2%	6.4%	2.3%	6.1%	-0.4%
181630102.02	5.5%	6.3%	0.7%	5.6%	-0.7%

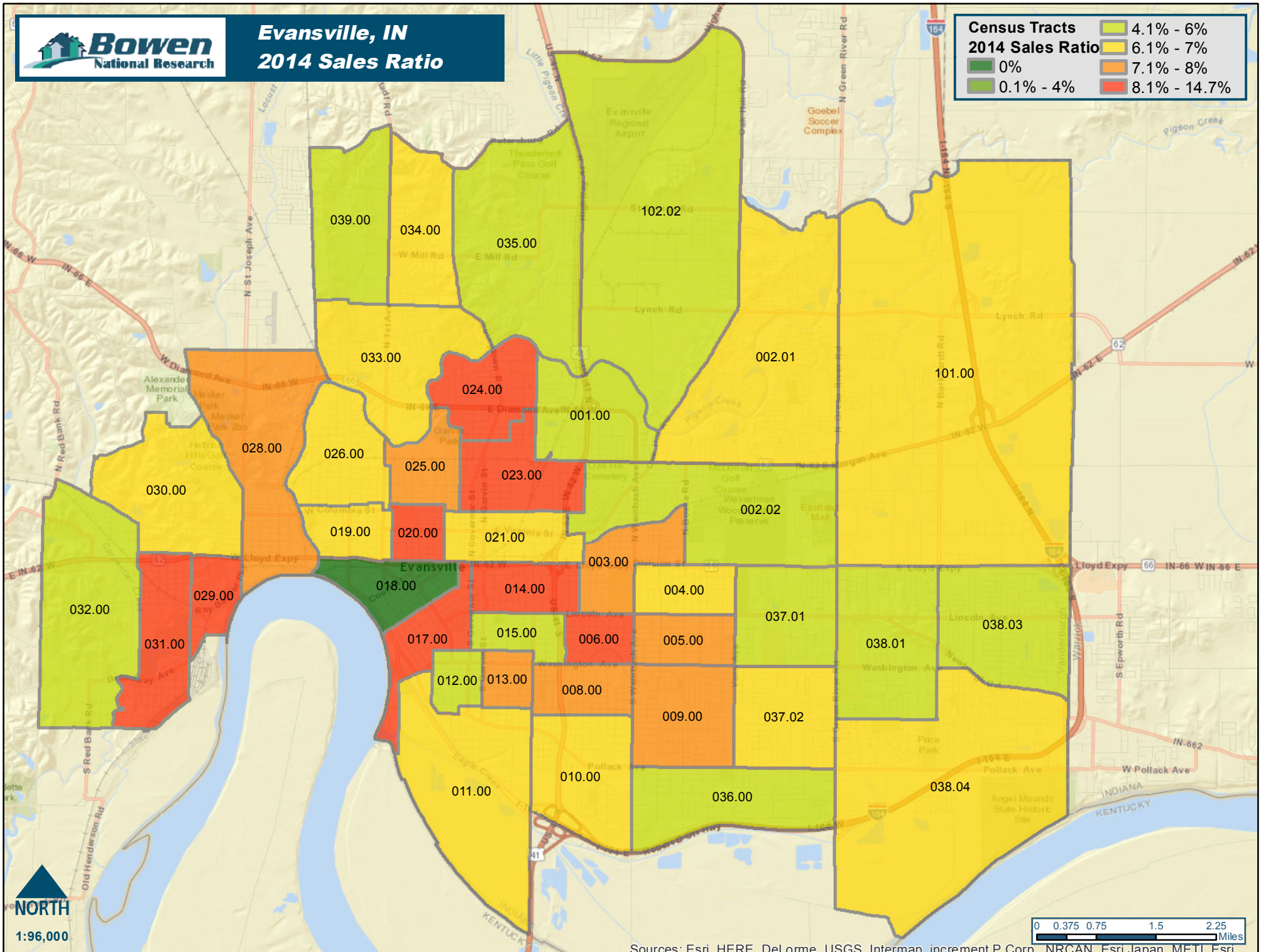
Typically, healthy markets experience annual home sales activity of around 5%. Markets with significantly lower shares often indicate that prospective homebuyers may have difficulty buying a home, while an unusually high share can indicate a volatile and unstable area. We established the share of home sales transactions vs. the total number of single-family homes for three points in time. Census Tracts with the highest ratios (greater than 10%) in 2014 include Tract 14.00 (14.7% ratio) and Tract 20.00 (12.3% ratio). Both of these are immediately east and north of downtown. Census Tracts with the unusually high shares of home sales were ranked the highest.

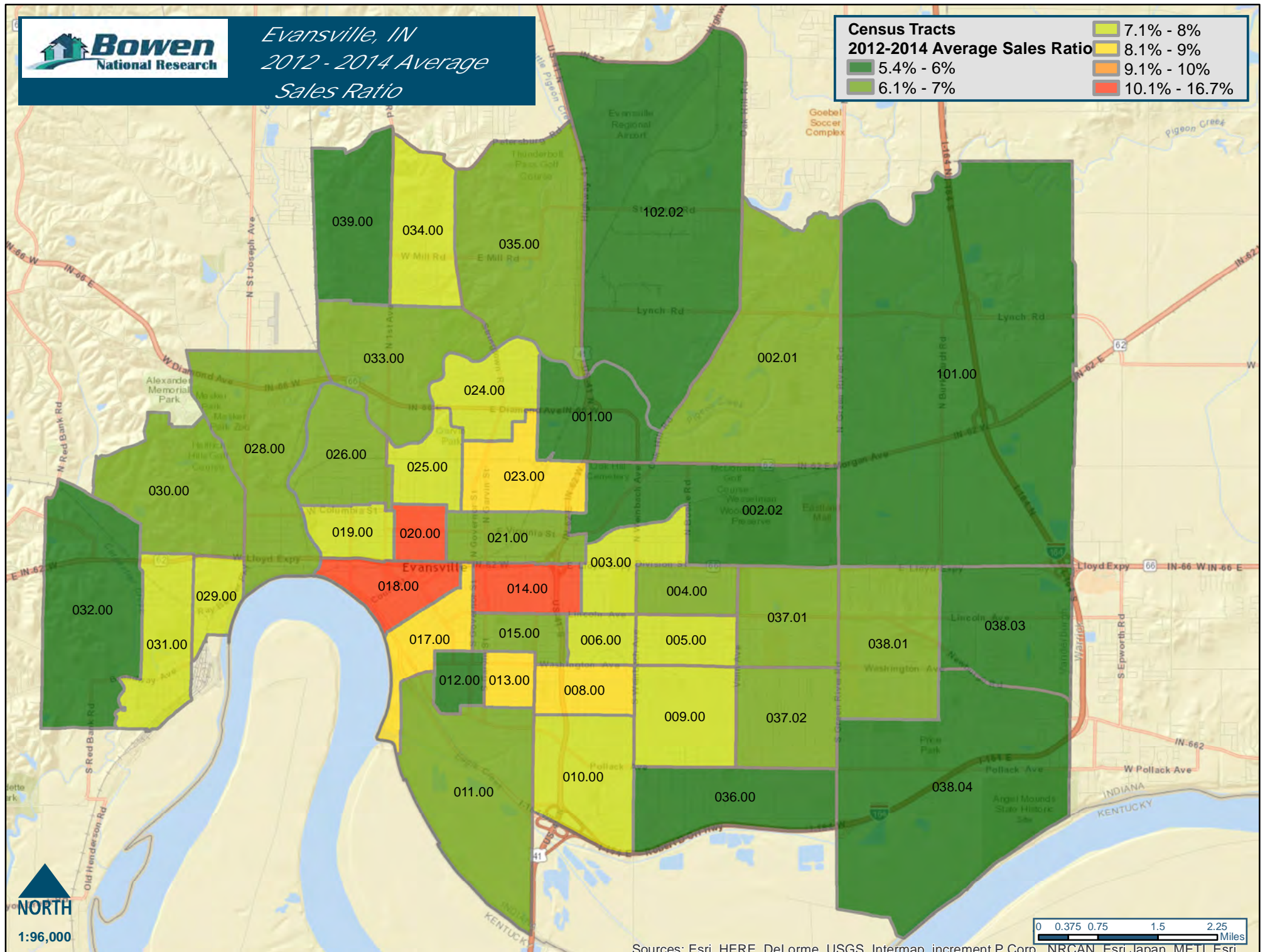
Maps illustrating the single-family homes sales ratio of the Census Tracts within Evansville are shown on the following pages.



Evansville, IN 2014 Sales Ratio

Census Tracts	4.1% - 6%
2014 Sales Ratio	6.1% - 7%
0%	7.1% - 8%
0.1% - 4%	8.1% - 14.7%





Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri

Median Home Sales Price –Through data provided by the Vanderburgh County Assessor, we were able to establish the median single-family home sales prices for sales that occurred between 2008 and 2010 and compared them with homes sales that occurred between 2012 and 2014. These values are compared for each Census Tract in the table below.

Census Tract	Evansville, Indiana			
	Median Home Sales Price Analysis by Census Tract			
	2008-2010 Median Sales Price	2012-2014 Median Sales Price	Change in Median Sales Price 08-10 to 12-14	Pct Change in Median Sales Price 08-10 to 12-14
181630001.00	\$47,400	\$52,000	\$4,600	9.70%
181630002.01	\$114,225	\$114,500	\$275	0.24%
181630002.02	\$68,500	\$64,750	-\$3,750	-5.47%
181630003.00	\$55,000	\$47,000	-\$8,000	-14.55%
181630004.00	\$86,500	\$95,750	\$9,250	10.69%
181630005.00	\$100,000	\$105,000	\$5,000	5.00%
181630006.00	\$89,815	\$86,750	-\$3,065	-3.41%
181630008.00	\$38,000	\$30,000	-\$8,000	-21.05%
181630009.00	\$59,396	\$54,000	-\$5,396	-9.08%
181630010.00	\$48,700	\$34,370	-\$14,330	-29.43%
181630011.00	\$14,000	\$14,000	\$0	0.00%
181630012.00	\$18,000	\$9,084	-\$8,916	-49.53%
181630013.00	\$16,150	\$10,000	-\$6,150	-38.08%
181630014.00	\$21,550	\$16,000	-\$5,550	-25.75%
181630015.00	\$21,500	\$14,875	-\$6,625	-30.81%
181630017.00	\$41,100	\$97,396	\$56,296	136.97%
181630018.00	\$35,000	\$130,000	\$95,000	271.43%
181630019.00	\$9,859	\$10,800	\$941	9.55%
181630020.00	\$8,700	\$15,000	\$6,300	72.41%
181630021.00	\$24,900	\$15,000	-\$9,900	-39.76%
181630023.00	\$20,000	\$16,000	-\$4,000	-20.00%
181630024.00	\$57,000	\$49,450	-\$7,550	-13.25%
181630025.00	\$13,088	\$10,500	-\$2,588	-19.77%
181630026.00	\$11,426	\$9,500	-\$1,926	-16.86%
181630028.00	\$39,435	\$37,000	-\$2,435	-6.17%
181630029.00	\$75,500	\$64,664	-\$10,836	-14.35%
181630030.00	\$66,000	\$59,700	-\$6,300	-9.55%
181630031.00	\$55,224	\$45,000	-\$10,224	-18.51%
181630032.00	\$65,793	\$61,750	-\$4,043	-6.14%
181630033.00	\$63,239	\$59,832	-\$3,407	-5.39%
181630034.00	\$77,650	\$76,000	-\$1,650	-2.12%
181630035.00	\$80,000	\$82,300	\$2,300	2.88%

(Continued)

Census Tract	Evansville, Indiana Median Home Sales Price Analysis by Census Tract			
	2008-2010 Median Sales Price	2012-2014 Median Sales Price	Change in Median Sales Price 08-10 to 12-14	Pct Change in Median Sales Price 08-10 to 12-14
181630036.00	\$49,950	\$35,441	-\$14,509	-29.05%
181630037.01	\$79,900	\$105,000	\$25,100	31.41%
181630037.02	\$75,900	\$65,950	-\$9,950	-13.11%
181630038.01	\$119,450	\$122,000	\$2,550	2.13%
181630038.03	\$120,000	\$136,700	\$16,700	13.92%
181630038.04	\$105,000	\$101,250	-\$3,750	-3.57%
181630039.00	\$93,650	\$97,083	\$3,433	3.67%
181630101.00	\$82,000	\$100,000	\$18,000	21.95%
181630102.02	\$118,000	\$125,000	\$7,000	5.93%

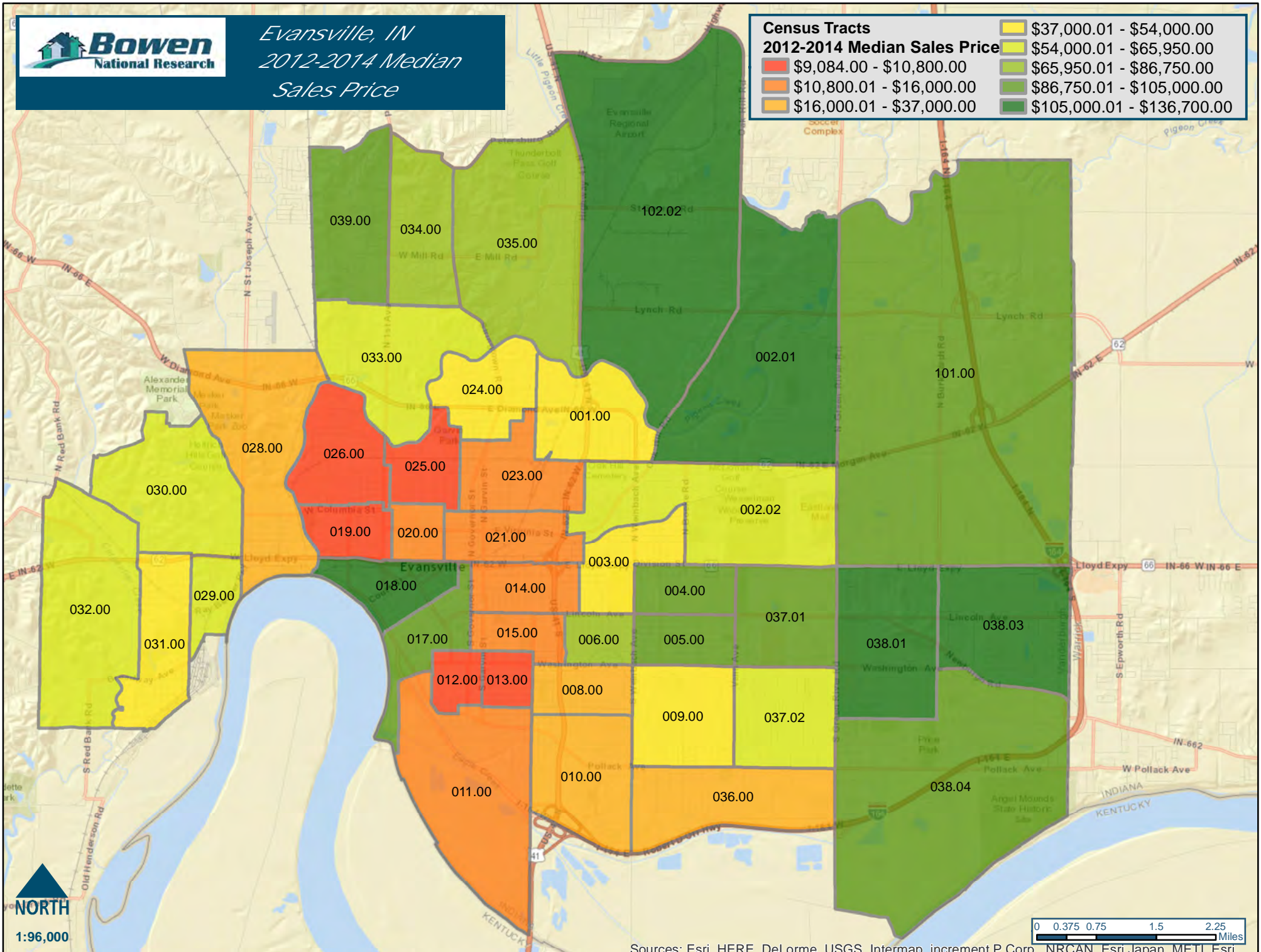
Declining median home sales prices over time is often an indicator of a declining area, while relatively low median home sales prices are often indicative of markets with older, lower quality housing, which may be in disrepair or suffer from blight. In order to get an accurate measure of median prices and to remove anomalies or random fluctuations in sales, we established the median home sales prices for two separate three-year sales periods (2008 to 2010 and 2012 to 2014). These median sales prices were then presented and compared for each Census Tract to determine which Tracts had the lowest priced homes and the trends of median home sales pricing. The Census Tracts with the lowest median sales prices for 2012 to 2014 were Tract 12.00 (\$9,084), Tract 26.00 (\$9,500), Tract 13.00 (\$10,000), Tract 25 (\$10,500) and Tract 19.00 (\$10,800). Tracts with the greatest decline in median sales prices between these two time frames include Tract 12.00 (49.53% decline), Tract 21.00 (39.76% decline), Tract 13.00 (38.08% decline), and Tract 15.00 (30.81% decline). It is of particular importance to point out that two of these Tracts (12.00 and 13.00) have the lowest median home prices and also have experienced two of the largest declines in median home prices. Census Tracts with the greatest decline in median sales prices during these two time periods were ranked the highest.

Maps illustrating the median homes sales prices of the Census Tracts within Evansville are shown on the following pages.



*Evansville, IN
2012-2014 Median
Sales Price*

Census Tracts	
2012-2014 Median Sales Price	
	\$37,000.01 - \$54,000.00
	\$54,000.01 - \$65,950.00
	\$65,950.01 - \$86,750.00
	\$86,750.01 - \$105,000.00
	\$105,000.01 - \$136,700.00





Evansville, IN
Percent Change in Median Sales
Price from 08-10 to 12-14

Census Tracts

Pct Change in Median Sales Price 08-10 to 12-14

-49.5% - -38.1%

-38% - -25.8%

-25.7% - -9.1%

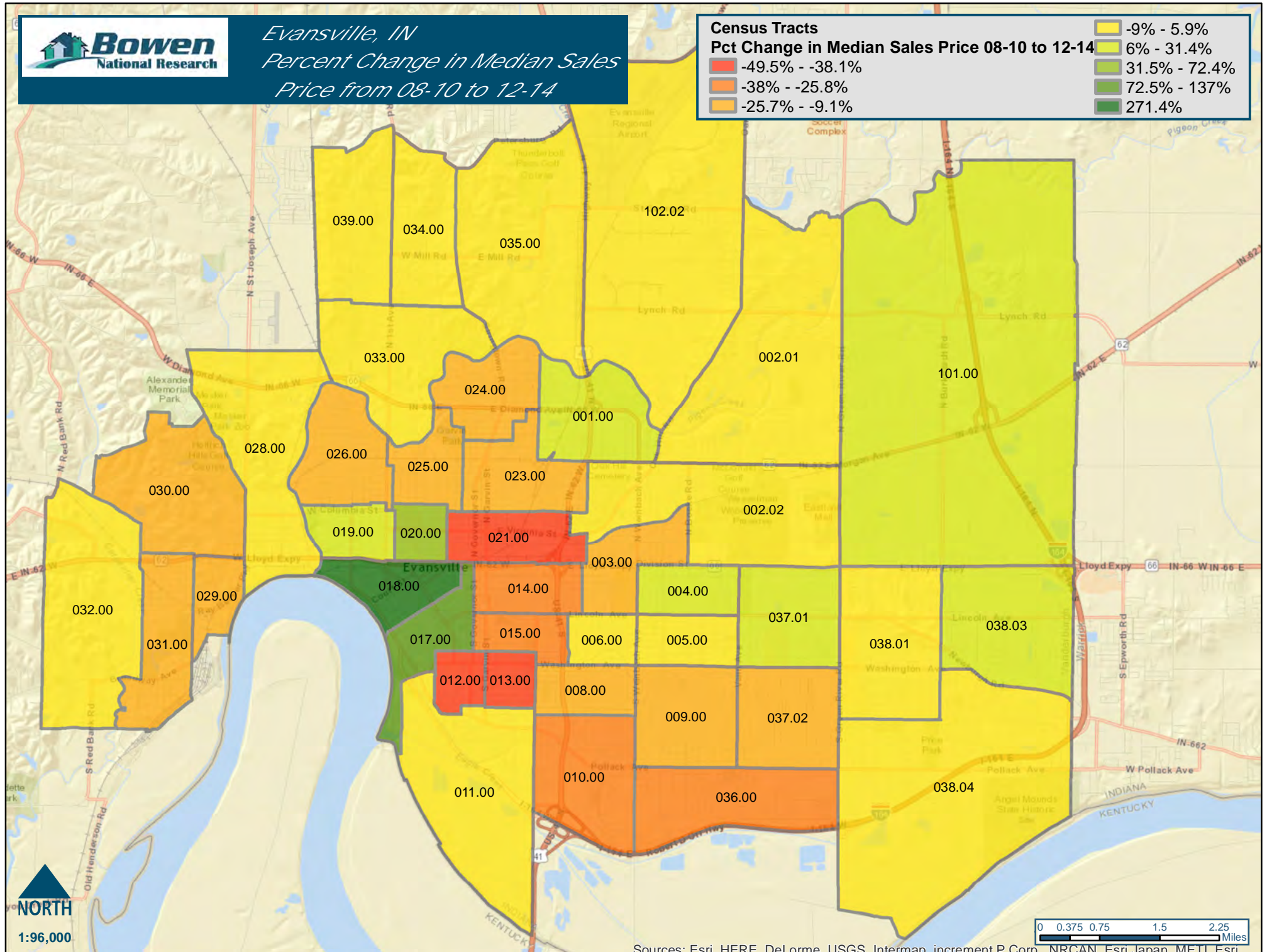
-9% - 5.9%

6% - 31.4%

31.5% - 72.4%

72.5% - 137%

271.4%



Crime Index – Applied Geographic Solutions reports crime statistics for each Census Tract, using the FBI Uniform Crime Report (UCR) as its primary source of data. The following compares crime risk index for each Census Tract for 2004 and 2014, and illustrates the change over this 10-year period.

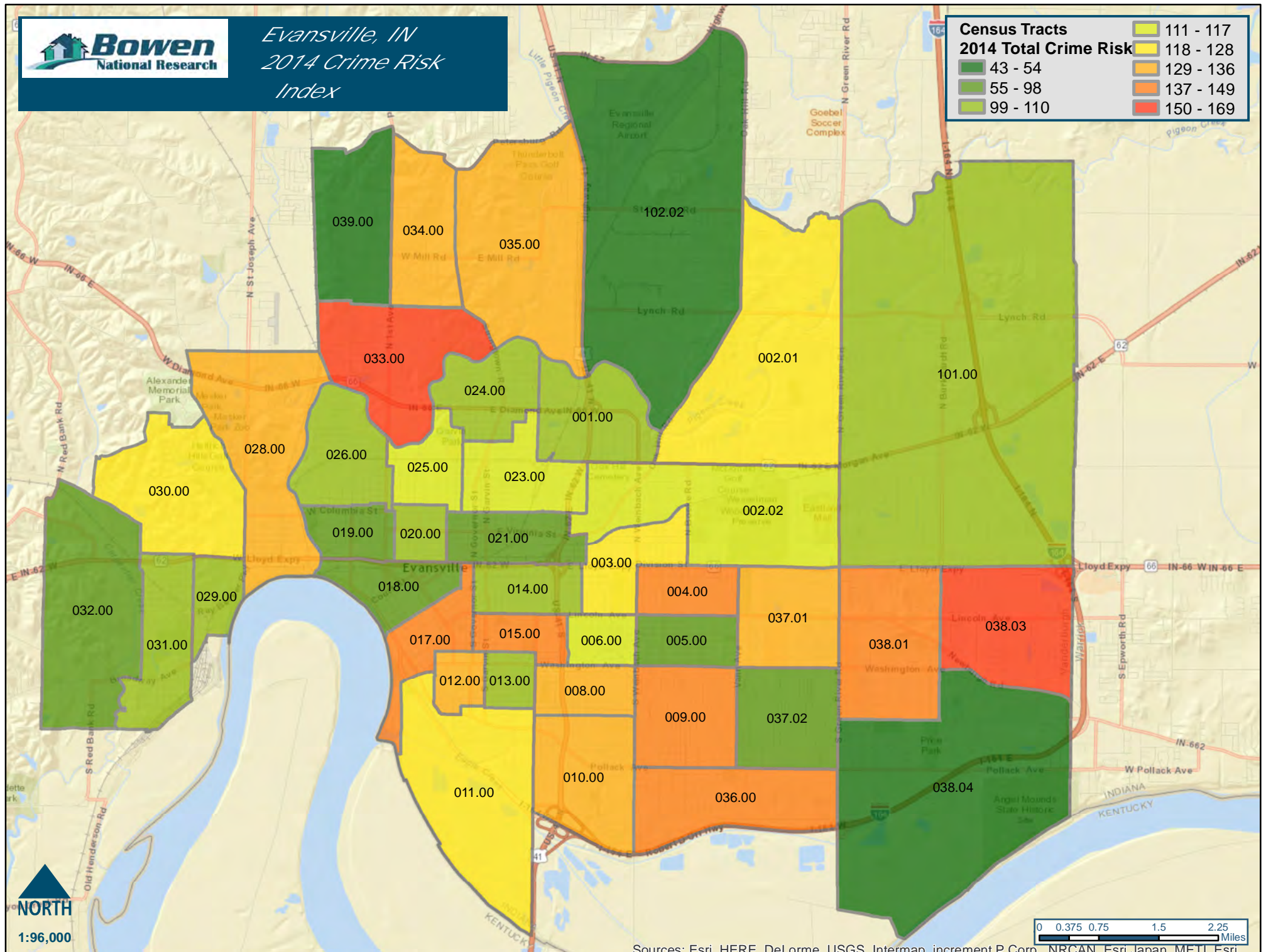
Census Tract	Evansville, Indiana Crime Index Analysis by Census Tract			
	2004 Total Crime Risk	2014 Total Crime Risk	2004-2014 Crime Risk Change	2004-2014 Crime Risk Pct Change
181630001.00	104	109	5	4.81%
181630002.01	102	122	20	19.61%
181630002.02	106	117	11	10.38%
181630003.00	111	128	17	15.32%
181630004.00	117	141	24	20.51%
181630005.00	122	93	-29	-23.77%
181630006.00	111	116	5	4.50%
181630008.00	120	132	12	10.00%
181630009.00	122	149	27	22.13%
181630010.00	126	133	7	5.56%
181630011.00	125	127	2	1.60%
181630012.00	114	133	19	16.67%
181630013.00	110	110	0	0.00%
181630014.00	102	110	8	7.84%
181630015.00	114	144	30	26.32%
181630017.00	116	141	25	21.55%
181630018.00	106	89	-17	-16.04%
181630019.00	99	98	-1	-1.01%
181630020.00	97	105	8	8.25%
181630021.00	99	95	-4	-4.04%
181630023.00	98	116	18	18.37%
181630024.00	107	103	-4	-3.74%
181630025.00	108	116	8	7.41%
181630026.00	106	107	1	0.94%
181630028.00	105	129	24	22.86%
181630029.00	108	107	-1	-0.93%
181630030.00	91	123	32	35.16%
181630031.00	91	106	15	16.48%
181630032.00	72	85	13	18.06%
181630033.00	118	166	48	40.68%
181630034.00	197	136	-61	-30.96%
181630035.00	127	132	5	3.94%
181630036.00	117	142	25	21.37%

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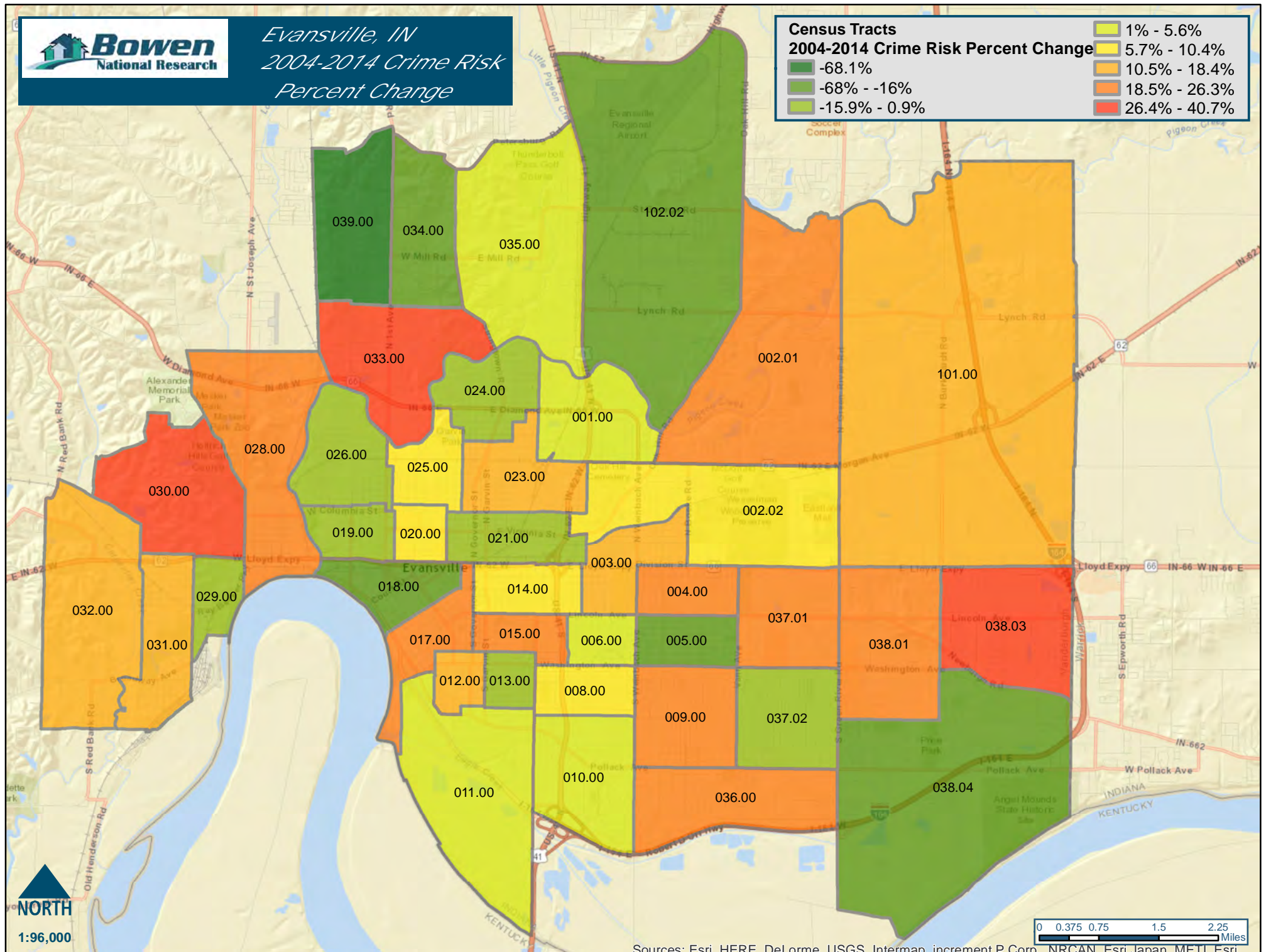
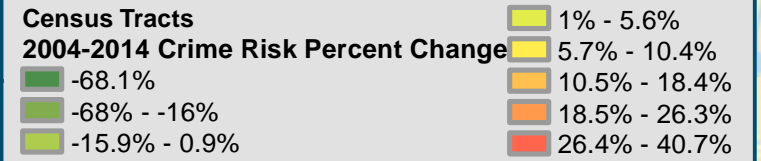
Census Tract	Evansville, Indiana Crime Index Analysis by Census Tract			
	2004 Total Crime Risk	2014 Total Crime Risk	2004-2014 Crime Risk Change	2004-2014 Crime Risk Pct Change
181630037.01	108	131	23	21.30%
181630037.02	99	97	-2	-2.02%
181630038.01	113	139	26	23.01%
181630038.03	126	169	43	34.13%
181630038.04	82	54	-28	-34.15%
181630039.00	135	43	-92	-68.15%
181630101.00	91	105	14	15.38%
181630102.02	63	49	-14	-22.22%

Areas with high crime rates and/or increasing crime rates are often signals of troubled neighborhoods. The national average crime risk is 100. Therefore, a crime risk above 100 is representative of an area that has a relatively high crime rate index while an index below 100 indicates an area where crime is less frequent. The Census Tracts with the 2014 crime rate indices above 140 include Tracts 4.00, 9.00, 15.00, 17.00, 33.00, 36.00 and 38.03. With the exception of Tracts 17.00 (downtown) and 15.00 (just east of downtown), these remaining Tracts with the highest crime indices are located well outside of downtown, with most in the far eastern third of the city. Of these Tracts, three have experienced the greatest increase in crime indices over the past 10 years and include Tracts 33.00 (40.68% increase), Tract 38.03 (34.13% increase) and Tract 15.00 (26.32% increase). As such, these three areas have not only experienced the greatest crime rates but also have experienced the greatest increase in crime over the 10-year study period. Census Tracts with the highest crime index and the greatest increase in crime indices were ranked the highest.

Maps illustrating the crime risk indices of the Census Tracts within Evansville are shown on the following pages.



Evansville, IN 2004-2014 Crime Risk Percent Change



Home Tax Delinquencies – Tax delinquent homes are defined as single-family homes that are at least 1.5 years delinquent in their property taxes. The following summarizes the highest share of property tax delinquencies for Vanderburgh County for each Census Tract in 2012, 2013 and 2014.

Census Tract	Evansville, Indiana Home Tax Delinquency Analysis by Census Tract					
	2012 % Certified Tax Delinquent	2013 % Certified Tax Delinquent	2012-2013 Change in Certified Tax Delinquent Pct	2014 % Certified Tax Delinquent	2013-2014 Change in Certified Tax Delinquent Pct	Period Change: Certified Tax Delinquent
181630001.00	0.14%	0.29%	0.15%	0.58%	0.29%	0.15%
181630002.01	0.08%	0.04%	-0.04%	0.08%	0.04%	0.08%
181630002.02	0.25%	0.12%	-0.12%	0.37%	0.25%	0.37%
181630003.00	0.35%	0.27%	-0.08%	0.44%	0.18%	0.26%
181630004.00	0.00%	0.00%	0.00%	0.22%	0.22%	0.22%
181630005.00	0.22%	0.00%	-0.22%	0.22%	0.22%	0.44%
181630006.00	0.00%	0.00%	0.00%	0.14%	0.14%	0.14%
181630008.00	0.76%	1.02%	0.26%	0.85%	-0.17%	-0.43%
181630009.00	0.30%	0.30%	0.00%	0.31%	0.00%	0.00%
181630010.00	0.78%	0.55%	-0.23%	0.70%	0.16%	0.38%
181630011.00	2.92%	1.84%	-1.08%	2.00%	0.15%	1.23%
181630012.00	2.59%	3.22%	0.63%	1.86%	-1.36%	-1.99%
181630013.00	3.05%	2.81%	-0.24%	3.87%	1.06%	1.30%
181630014.00	3.76%	3.13%	-0.63%	2.64%	-0.48%	0.15%
181630015.00	2.80%	2.93%	0.13%	2.82%	-0.11%	-0.24%
181630017.00	1.49%	0.00%	-1.49%	1.18%	1.18%	2.67%
181630018.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181630019.00	1.05%	4.10%	3.05%	3.19%	-0.92%	-3.97%
181630020.00	1.57%	2.75%	1.18%	3.51%	0.76%	-0.42%
181630021.00	1.32%	1.59%	0.27%	2.23%	0.65%	0.38%
181630023.00	1.55%	1.39%	-0.16%	1.67%	0.29%	0.45%
181630024.00	0.23%	0.31%	0.08%	0.55%	0.24%	0.16%
181630025.00	2.04%	2.25%	0.21%	3.55%	1.30%	1.09%
181630026.00	2.13%	2.81%	0.68%	2.54%	-0.27%	-0.94%
181630028.00	0.55%	0.55%	0.01%	0.43%	-0.13%	-0.14%
181630029.00	0.22%	1.14%	0.92%	0.92%	-0.22%	-1.14%
181630030.00	0.18%	0.30%	0.12%	0.36%	0.06%	-0.06%
181630031.00	0.57%	0.48%	-0.09%	0.39%	-0.10%	-0.01%
181630032.00	0.62%	0.36%	-0.26%	0.63%	0.27%	0.53%
181630033.00	0.12%	0.36%	0.24%	0.00%	-0.36%	-0.60%
181630034.00	0.08%	0.08%	0.00%	0.32%	0.24%	0.24%
181630035.00	0.21%	0.31%	0.10%	0.20%	-0.11%	-0.21%
181630036.00	0.54%	0.55%	0.02%	0.56%	0.00%	-0.01%

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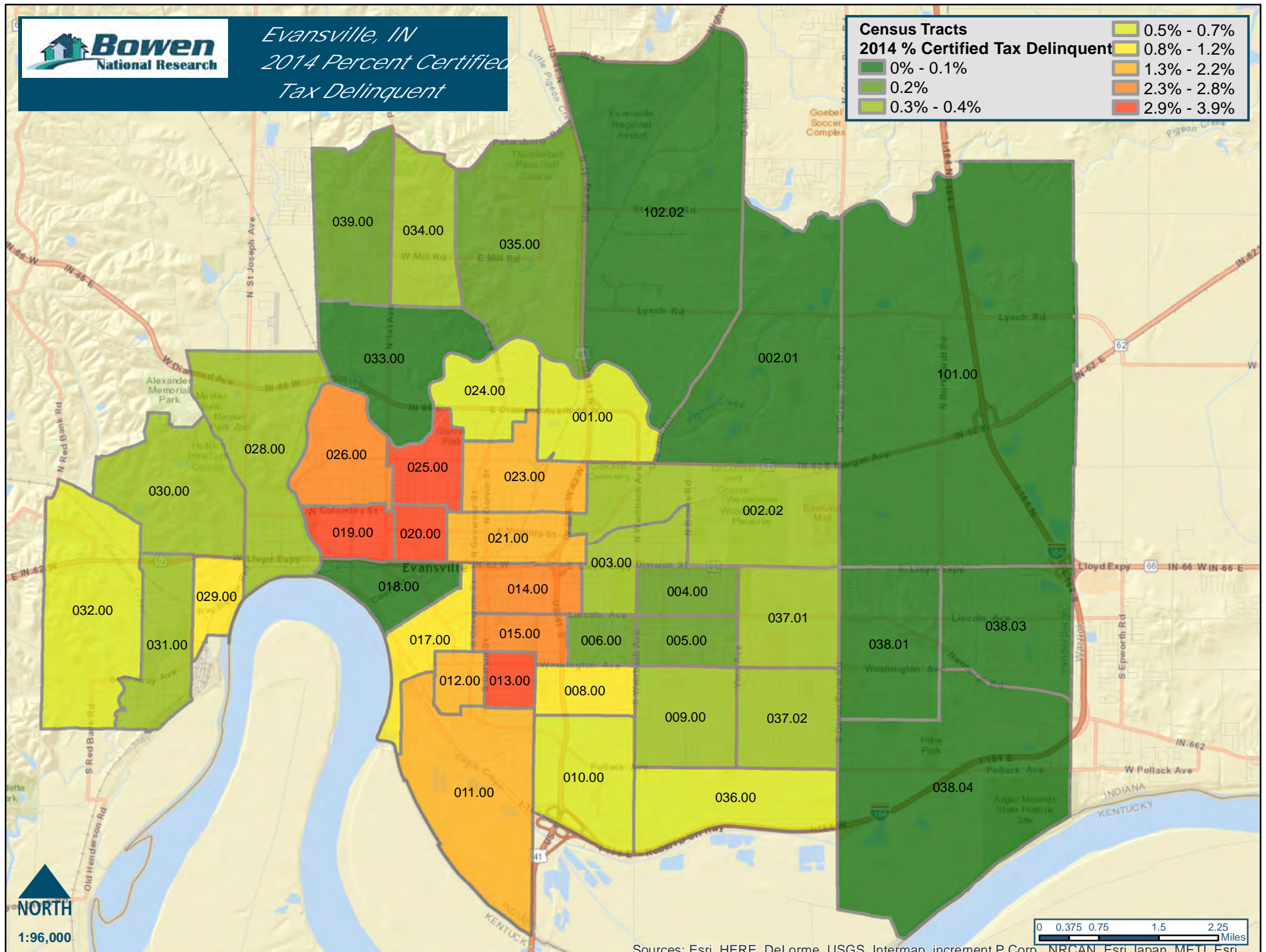
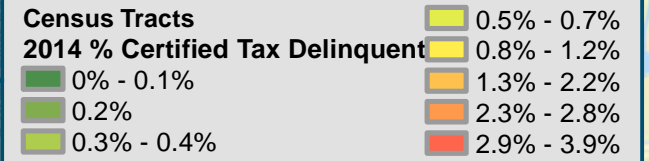
Census Tract	Evansville, Indiana Home Tax Delinquency Analysis by Census Tract					
	2012 % Certified Tax Delinquent	2013 % Certified Tax Delinquent	2012-2013 Change in Certified Tax Delinquent Pct	2014 % Certified Tax Delinquent	2013-2014 Change in Certified Tax Delinquent Pct	Period Change: Certified Tax Delinquent
181630037.01	0.46%	0.16%	-0.31%	0.31%	0.16%	0.46%
181630037.02	0.30%	0.30%	0.00%	0.30%	0.00%	0.00%
181630038.01	0.00%	0.25%	0.25%	0.00%	-0.25%	-0.51%
181630038.03	0.00%	0.06%	0.06%	0.06%	0.00%	-0.06%
181630038.04	0.00%	0.00%	0.00%	0.06%	0.06%	0.06%
181630039.00	0.25%	0.25%	0.00%	0.13%	-0.13%	-0.13%
181630101.00	0.24%	0.00%	-0.24%	0.00%	0.00%	0.24%
181630102.02	0.00%	0.16%	0.16%	0.00%	-0.16%	-0.32%

Tax delinquency is often an indicator that an area is in decline, as failure to pay property taxes is often associated with homes that are in disrepair, have deferred maintenance or suffer from blight. The eight Census Tracts with a 2014 tax delinquency rate above 2.0% include Tracts 13.00 (3.87%), 14.00 (2.64%), 15.00 (2.82%), 19.00 (Tract 3.19%), 20.00 (3.51%), 21.00 (2.23%), 25.00 (3.55%), and 26.00 (2.54%). These Tracts are within close proximity to each other and are generally just east and north of the downtown. The Census Tracts with the highest share of property tax delinquencies were ranked the highest.

Maps illustrating the property tax delinquency rates of the Census Tracts within Evansville are shown on the following pages.

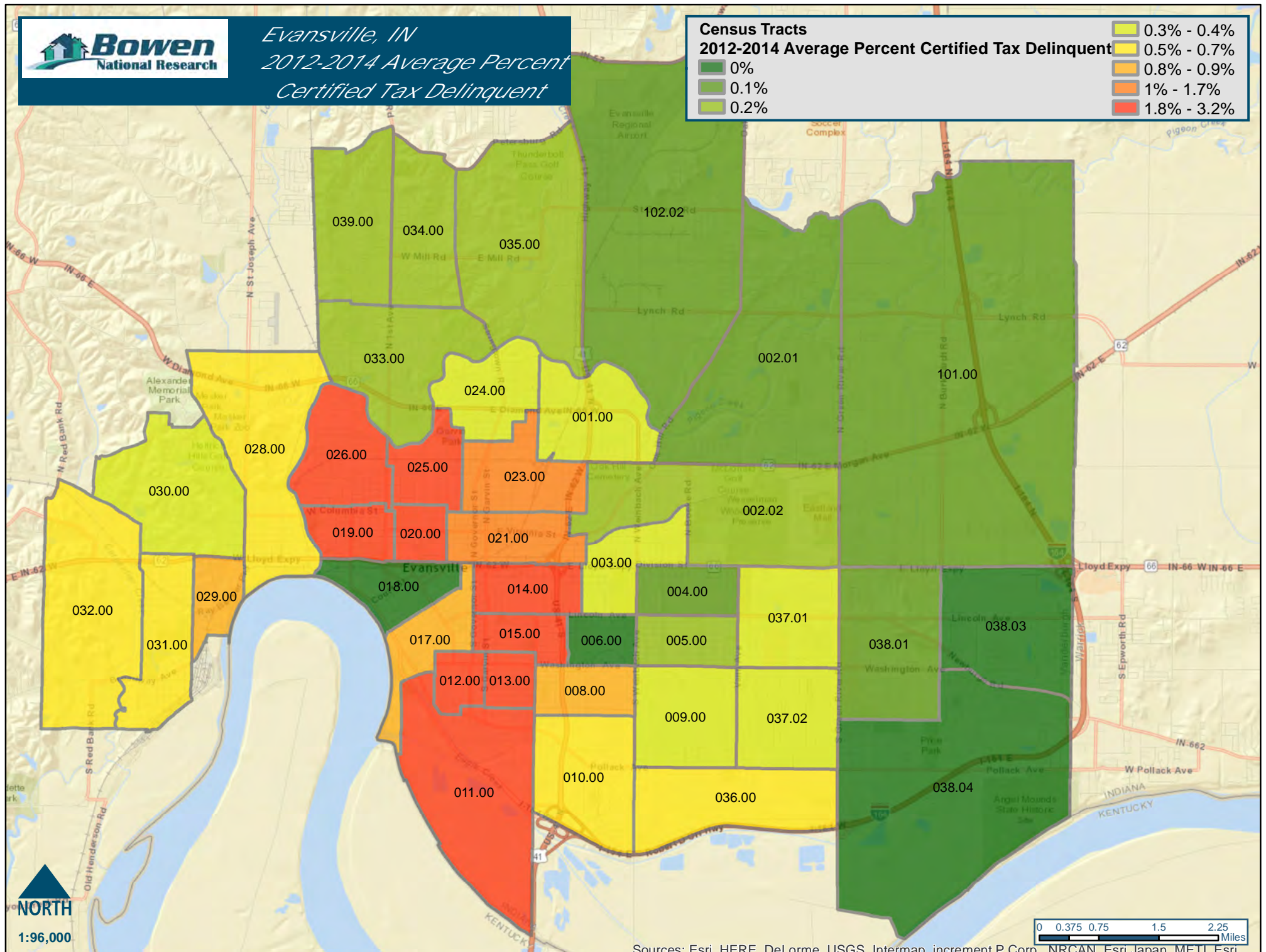
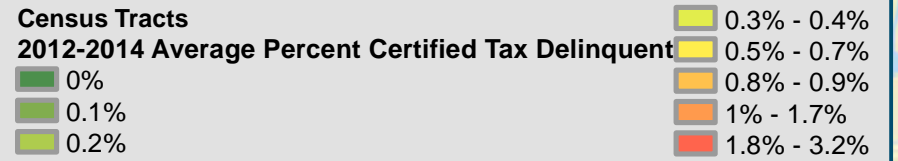


Evansville, IN
2014 Percent Certified
Tax Delinquent



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri

Evansville, IN 2012-2014 Average Percent Certified Tax Delinquent



Poverty Rates –Poverty rate data, as provided by American Community Survey, was presented and evaluated for 2012 and 2015 for each of the city’s Census Tracts in the table below.

Census Tract	Evansville, Indiana Poverty Rate Analysis by Census Tract				
	2012 Estimated Percent Below Poverty	2015 Estimated Percent Below Poverty	2012 Estimated Percent Above Poverty	2015 Estimated Percent Above Poverty	Period Change: Above Poverty Level
181630001.00	16.91%	22.25%	83.09%	77.75%	-5.33%
181630002.01	11.06%	12.93%	88.94%	87.07%	-1.86%
181630002.02	15.69%	14.38%	84.31%	85.62%	1.31%
181630003.00	17.34%	19.36%	82.66%	80.64%	-2.02%
181630004.00	10.44%	12.30%	89.56%	87.70%	-1.86%
181630005.00	8.52%	8.03%	91.48%	91.97%	0.49%
181630006.00	11.46%	12.36%	88.54%	87.64%	-0.91%
181630008.00	15.52%	19.24%	84.48%	80.76%	-3.72%
181630009.00	16.94%	18.62%	83.06%	81.38%	-1.68%
181630010.00	21.02%	21.64%	78.98%	78.36%	-0.62%
181630011.00	23.07%	26.18%	76.93%	73.82%	-3.11%
181630012.00	27.92%	24.63%	72.08%	75.37%	3.30%
181630013.00	32.46%	34.25%	67.54%	65.75%	-1.79%
181630014.00	25.66%	33.17%	74.34%	66.83%	-7.51%
181630015.00	23.97%	23.62%	76.03%	76.38%	0.34%
181630017.00	20.90%	19.06%	79.10%	80.94%	1.84%
181630018.00	14.47%	8.69%	85.53%	91.31%	5.79%
181630019.00	31.36%	30.42%	68.64%	69.58%	0.94%
181630020.00	25.33%	32.43%	74.67%	67.57%	-7.09%
181630021.00	25.38%	27.32%	74.62%	72.68%	-1.94%
181630023.00	21.45%	23.60%	78.55%	76.40%	-2.15%
181630024.00	14.75%	16.77%	85.25%	83.23%	-2.02%
181630025.00	23.68%	26.92%	76.32%	73.08%	-3.24%
181630026.00	29.57%	27.81%	70.43%	72.19%	1.77%
181630028.00	16.66%	19.84%	83.34%	80.16%	-3.18%
181630029.00	17.07%	15.33%	82.93%	84.67%	1.74%
181630030.00	13.75%	14.34%	86.25%	85.66%	-0.60%
181630031.00	18.37%	18.03%	81.63%	81.97%	0.34%
181630032.00	16.97%	19.06%	83.03%	80.94%	-2.08%
181630033.00	20.96%	20.36%	79.04%	79.64%	0.60%
181630034.00	12.59%	11.86%	87.41%	88.14%	0.73%
181630035.00	8.98%	12.44%	91.02%	87.56%	-3.46%

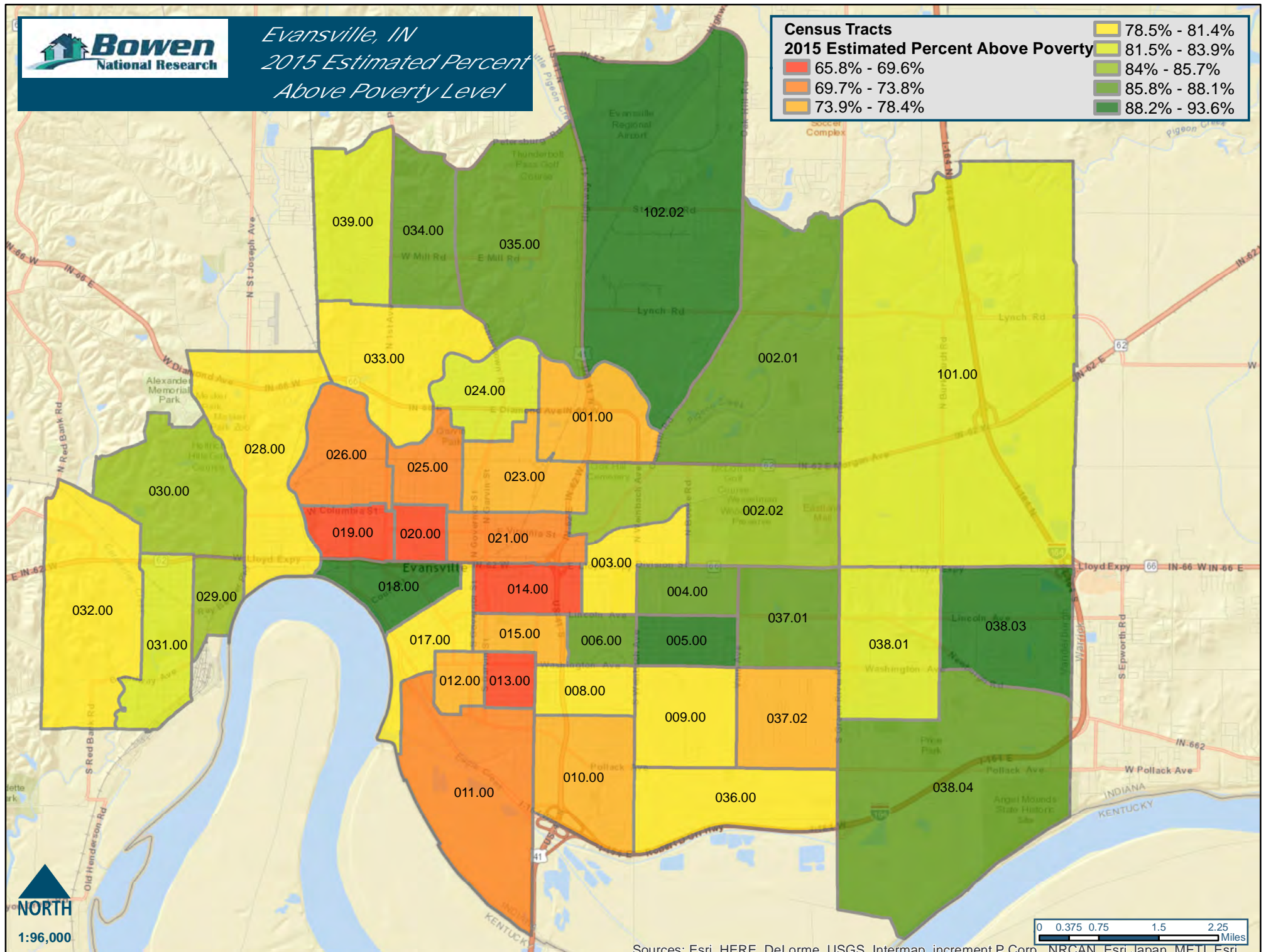
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Census Tract	Evansville, Indiana Poverty Rate Analysis by Census Tract				
	2012 Estimated Percent Below Poverty	2015 Estimated Percent Below Poverty	2012 Estimated Percent Above Poverty	2015 Estimated Percent Above Poverty	Period Change: Above Poverty Level
181630036.00	18.24%	21.14%	81.76%	78.86%	-2.90%
181630037.01	12.47%	13.42%	87.53%	86.58%	-0.95%
181630037.02	22.09%	24.09%	77.91%	75.91%	-2.01%
181630038.01	10.84%	16.60%	89.16%	83.40%	-5.76%
181630038.03	7.38%	9.16%	92.62%	90.84%	-1.78%
181630038.04	12.96%	12.27%	87.04%	87.73%	0.69%
181630039.00	14.79%	16.15%	85.21%	83.85%	-1.36%
181630101.00	14.29%	16.99%	85.71%	83.01%	-2.70%
181630102.02	5.65%	6.38%	94.35%	93.62%	-0.73%

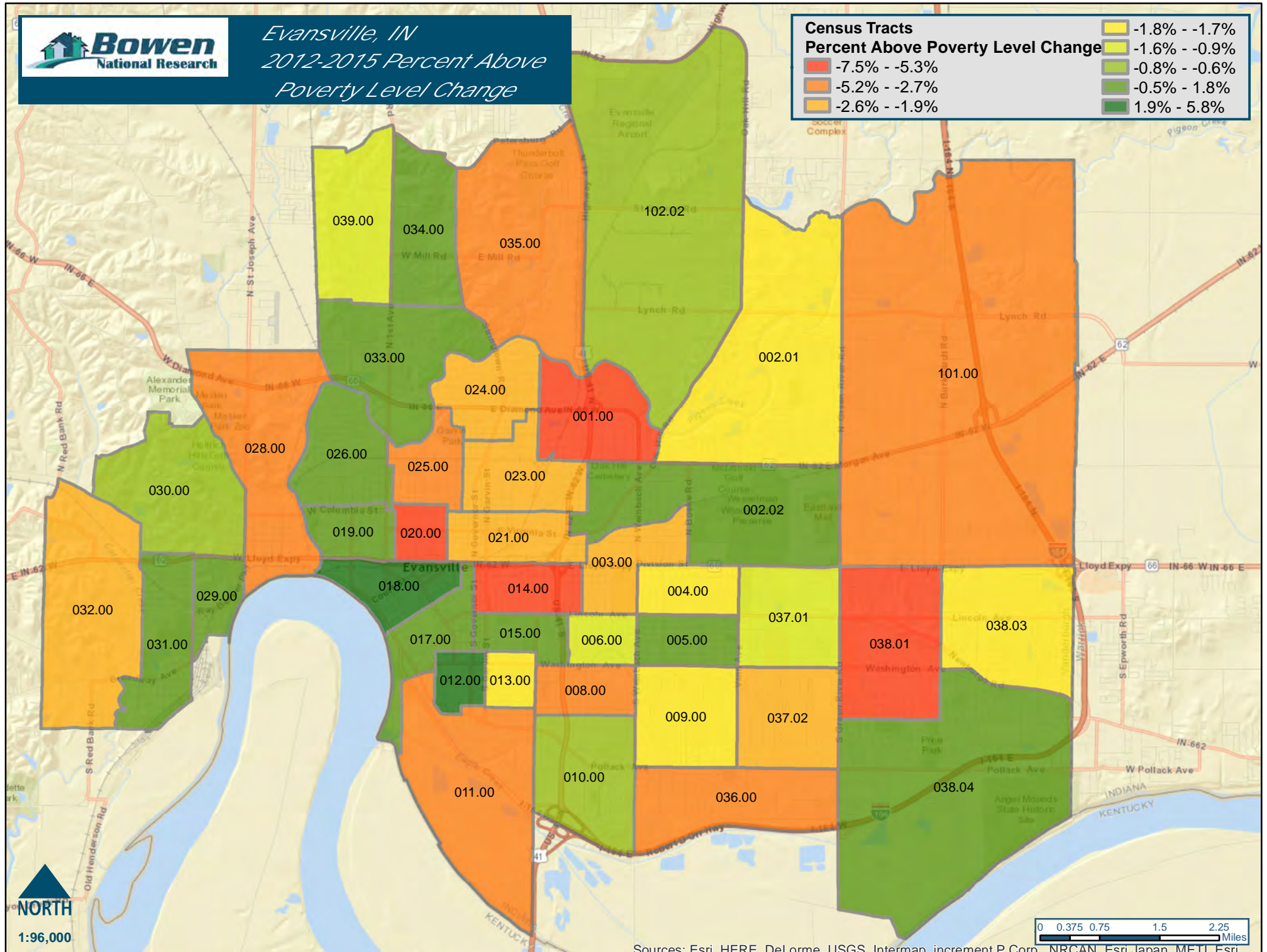
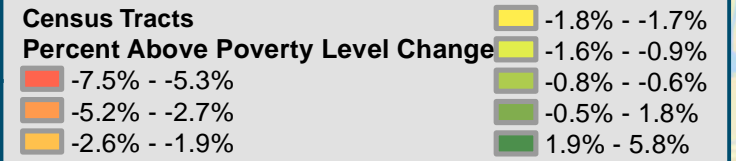
Areas that experience high or increasing poverty rates often suffer from other deficiencies and can be reflective of a troubled or declining neighborhood. The Census Tracts with the highest poverty rates in 2015 include Tracts 13.00 (34.25%), 14.00 (33.17%), 19.00 (30.42%), and 20.00 (32.43%). In addition to having high poverty rates, two of these Tracts have experienced the greatest increase in poverty rates between 2012 and 2015. These include Census Tract 14.00 (7.51 percentage point increase) and Tract 20.00 (7.09 percentage point increase). Tract 14.00 is located directly east of downtown, while Tract 20.00 is located just north of downtown. The Census Tracts with the highest poverty rate and the greatest increase in their share of population living in poverty were ranked the highest.

Maps illustrating the poverty rates of the Census Tracts within Evansville are shown on the following pages.

Evansville, IN 2015 Estimated Percent Above Poverty Level



*Evansville, IN
2012-2015 Percent Above
Poverty Level Change*



Conclusions – As shown in this report, our analysis focused on *Snapshot* data (a single point in time) and *Trend* data (change between two distinct points in time). This dual approach allows us to identify areas that have larger or smaller concentrations of certain data sets and/or areas that are trending in a greater or lesser amount than other areas. The *Snapshot* data used in our normalization scoring and ranking included the *latest* year data was available. Meanwhile, normalization scoring using *Trend* data, used the latest two points in time that data was available. The following tables illustrate the final normalized scoring for *Snapshot* data and *Trend* data, with an overall scoring and ranking. Based on the methodology outlined in this report, the lowest normalized scores are indicators of areas with the greatest “issues” outlined in this report (e.g. decreasing populations, declining home sales prices, highest home tax delinquency rates, etc.).

Rank	Census Tract	Evansville, Indiana Overall Census Tract Scoring and Ranking		
		Snapshot Normalized Score	Trending Normalized Score	FINAL Normalized Score
1	181630020.00	0.37	0.22	0.29
2	181630014.00	0.43	0.19	0.31
3	181630013.00	0.41	0.22	0.31
4	181630025.00	0.43	0.36	0.39
5	181630019.00	0.43	0.36	0.40
6	181630015.00	0.49	0.34	0.42
7	181630023.00	0.51	0.34	0.42
8	181630012.00	0.49	0.41	0.45
9	181630021.00	0.51	0.39	0.45
10	181630011.00	0.50	0.41	0.46
11	181630026.00	0.50	0.46	0.48
12	181630008.00	0.59	0.41	0.50
13	181630028.00	0.57	0.45	0.51
14	181630036.00	0.64	0.43	0.54
15	181630031.00	0.64	0.46	0.55
16	181630003.00	0.63	0.47	0.55
17	181630029.00	0.64	0.46	0.55
18	181630010.00	0.61	0.50	0.55
19	181630033.00	0.64	0.48	0.56
20	181630001.00	0.65	0.50	0.57
21	181630024.00	0.66	0.51	0.58
22	181630009.00	0.68	0.48	0.58
23	181630032.00	0.71	0.48	0.59
24	181630038.01	0.76	0.44	0.60
25	181630030.00	0.72	0.48	0.60
26	181630006.00	0.71	0.51	0.61

(Continued)

Rank	Census Tract	Evansville, Indiana Overall Census Tract Scoring and Ranking		
		Snapshot Normalized Score	Trending Normalized Score	FINAL Normalized Score
27	181630002.02	0.71	0.53	0.62
28	181630017.00	0.65	0.62	0.63
29	181630037.02	0.69	0.58	0.63
30	181630004.00	0.72	0.57	0.64
31	181630034.00	0.74	0.59	0.66
32	181630037.01	0.73	0.60	0.67
33	181630035.00	0.78	0.57	0.68
34	181630005.00	0.78	0.58	0.68
35	181630038.03	0.82	0.56	0.69
36	181630002.01	0.82	0.56	0.69
37	181630038.04	0.83	0.62	0.73
38	181630101.00	0.76	0.70	0.73
39	181630018.00	0.70	0.77	0.73
40	181630039.00	0.80	0.68	0.74
41	181630102.02	0.90	0.66	0.78

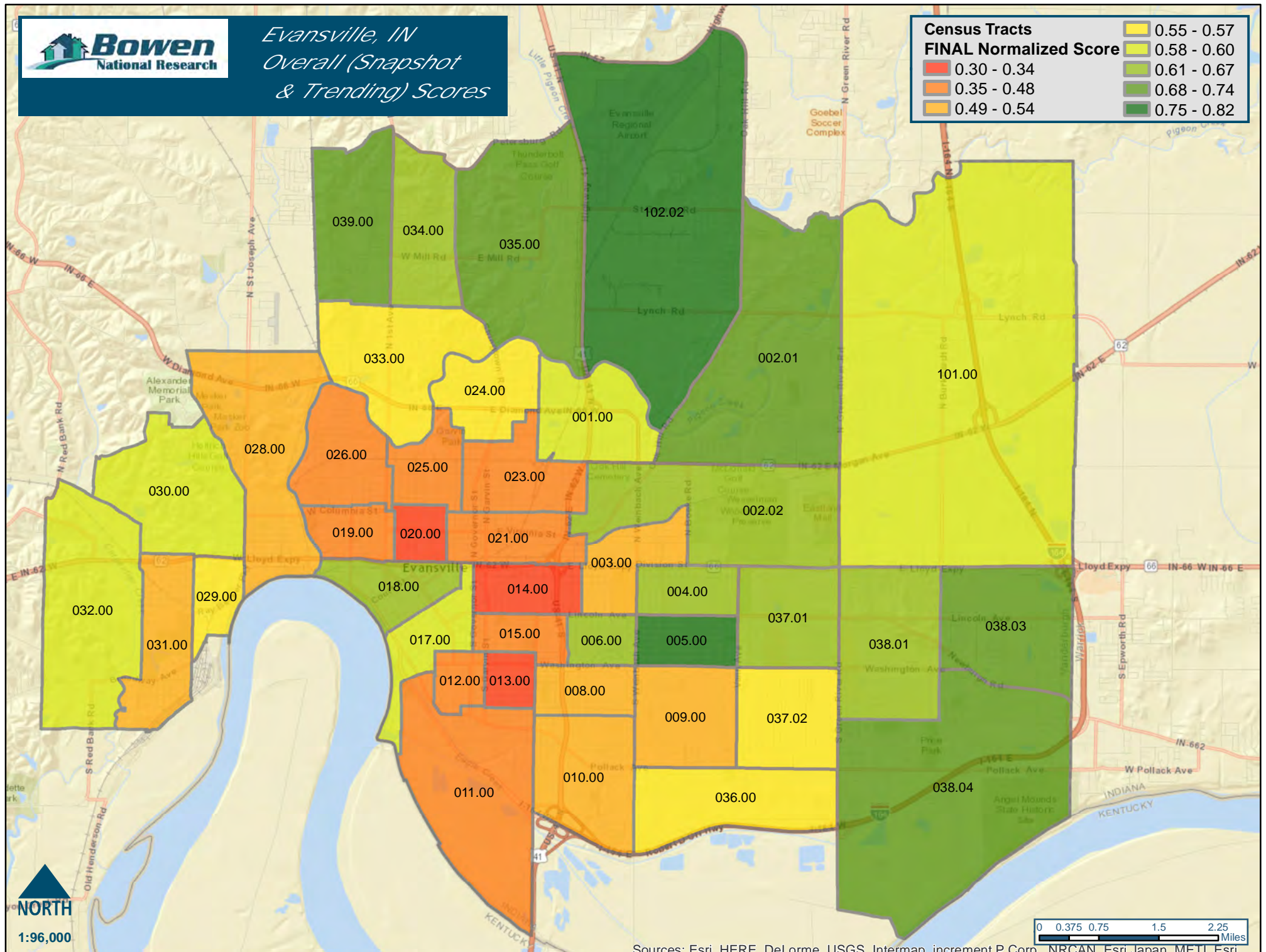
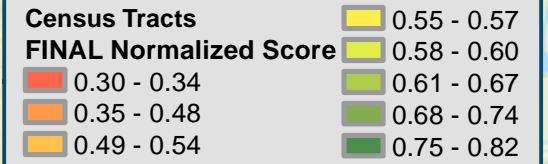
The 10 Census Tracts with the greatest demographic and housing indicators of areas demonstrate challenges or declines are listed as follows:

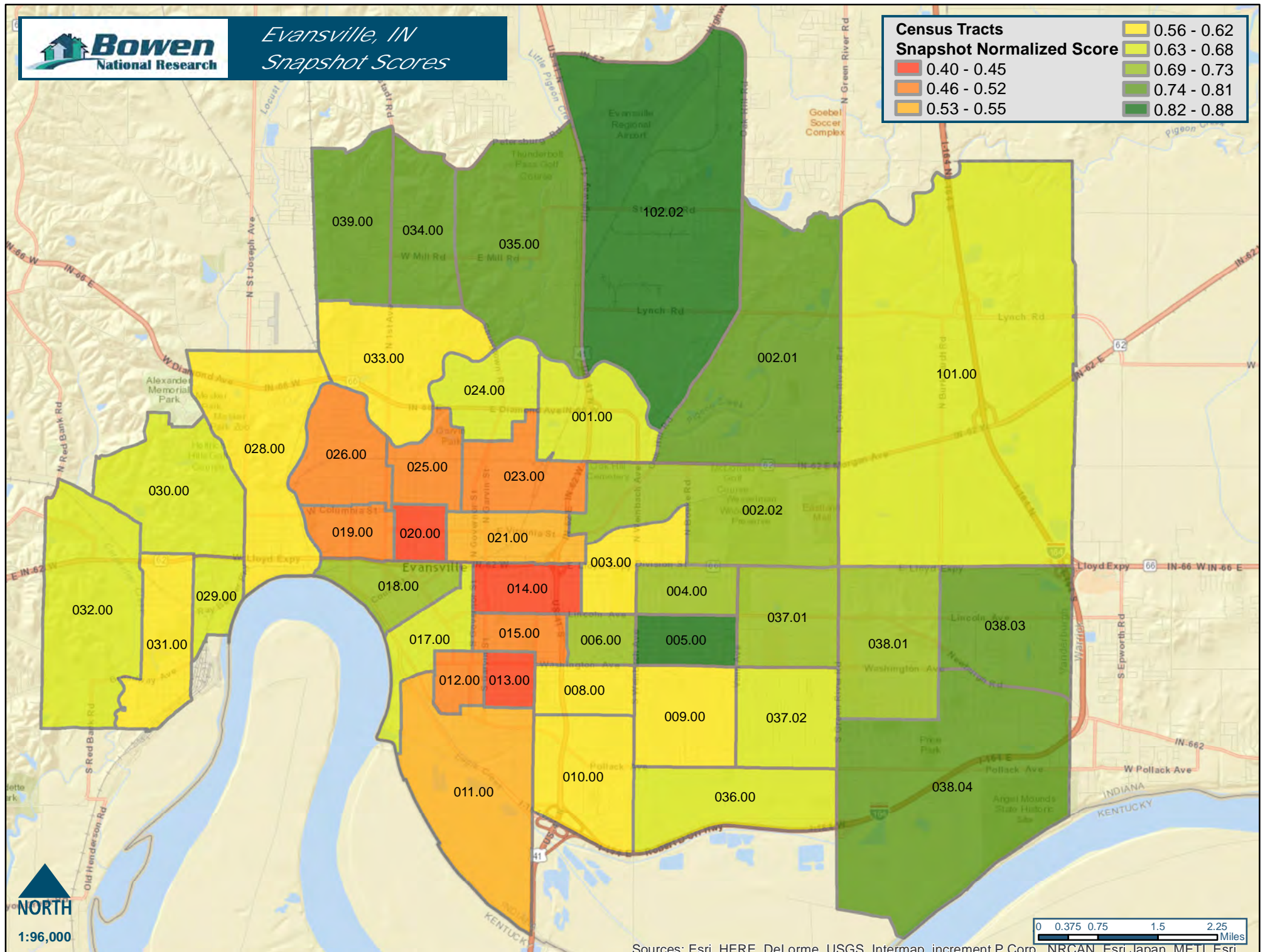
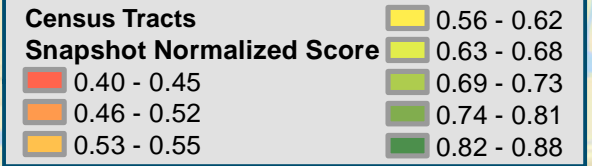
Rank	Census Tract	Evansville, Indiana Overall Census Tract Scoring and Ranking	
		General Area Description	Primary Issues
1	181630020.00	Near North (North of W. Division St. & West of N. Main St.)	Population Decline, High Vacancy Rate, Significant Increase in Vacancy Rate, Low Homeownership Rate, High Home Sales Ratio, High Home Tax Delinquency Rate, High Poverty Rate, & Significant Increase in Poverty Rate
2	181630014.00	Near East (East of S. Governor St. & North of Lincoln Avenue)	Population Decline, Low Home Purchase Mortgage Rate, High Home Sales Ratio, High Home Tax Delinquency Rate, High Poverty Rate, & Significant Increase in Poverty Rate
3	181630013.00	Near Southeast (East of S. Garvin St. & South of East Powell Ave.)	Population Decline, High Vacancy Rate, Significant Increase in Vacancy Rate, Low Home Purchase Mortgage Rate, Low Median Home Sales Prices, Significant Decline in Median Home Sales Prices, High Home Tax Delinquency Rate & High Poverty Rate
4	181630025.00	North Central (North of W. Maryland St. & West of N. Heidelberg Ave.)	Low Median Home Sales Prices & High Home Tax Delinquency Rate
5	181630019.00	Near Northwest (North of W. Lloyd Expressway & West of Oakley St.)	High Vacancy Rate, Low Homeownership Rate, Low Home Purchase Mortgage Rate, Low Median Home Sales Prices, High Home Tax Delinquency Rate & High Poverty Rate
6	181630015.00	Near East (East of S. Governor St. & North of E. Powell Ave.)	Significant Decline in Median Home Sales Prices, High Crime Index, Significant Increase in Crime Index & High Home Tax Delinquency Rate
7	181630023.00	Northeast (North of E. Columbia St. & East of N. Heidelberg Ave.)	Low Home Purchase Mortgage Rate & Low Median Home Sales Prices
8	181630012.00	Near Southeast (East of Parrett St. & South of E. Powell St.)	High Vacancy Rate, Low Median Home Sales Prices & Significant Decline in Median Home Sales Prices
9	181630021.00	Near Northeast (North of E. Division St. & East of N. Main St.)	Low Home Purchase Mortgage Rate, Significant Decline in Median Home Sales Prices & High Home Tax Delinquency
10	181630011.00	South (South of E. Riverside Dr./Taylor Ave./ Ravenswood Dr. & Northeast of Waterworks Road)	High Vacancy Rate, Low Home Purchase Mortgage Rate & Low Median Home Sales Prices

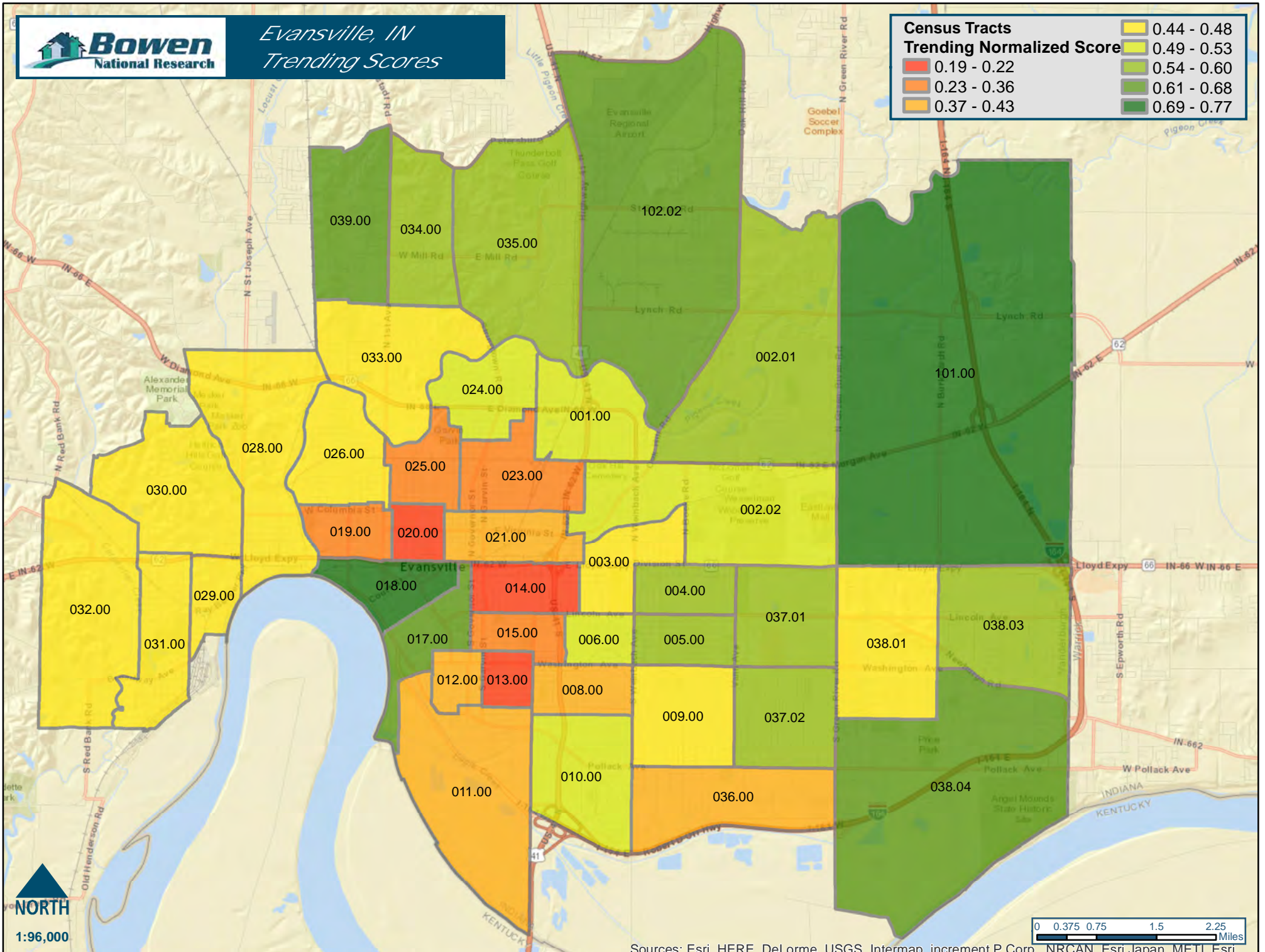
Most of the top ranked Census Tracts are located in the areas just east and north of downtown Evansville, but exclude the downtown area. While these areas demonstrate certain data characteristics and/or trends that are evidence of unstable or declining neighborhoods, there are other areas not among these top 10 ranked Census Tracts that show evidence of some of the similar issues such as declining populations, decreasing home values, high crime, etc.

The normalized scoring of all Census Tracts is illustrated on the thematic maps found on the following pages, with the highest ranked (lowest normalized score) Census Tracts illustrated in red and orange. It should be noted that the first map illustrates the overall normalized scoring using both *Snapshot* and *Trend* data. Individual maps showing just the normalization scoring for the *Snapshot* data and *Trend* data are shown on subsequent pages.

Evansville, IN Overall (Snapshot & Trending) Scores







Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri

Addendum A: Data Sets

Population

Census Tract	2015 Population Density	2000 Total Pop	2010 Total Pop	Pop Change 2000-2010	Population Annual % Change 2000-2010	2015 Total Pop	Pop Change 2010-2015	Population Annual % Change 2010-2015	Population Trend	Period Comparison: Population
181630001.00	1192.9	2,126	1,928	-198	-0.93%	1,960	32	0.33%	Positive	1.26%
181630002.01	1549.6	6,449	7,724	1275	1.98%	7,872	148	0.38%	Negative	-1.59%
181630002.02	638.1	2,220	2,224	4	0.02%	2,225	1	0.01%	Negative	-0.01%
181630003.00	3955.0	4,637	4,248	-389	-0.84%	4,227	-21	-0.10%	Positive	0.74%
181630004.00	3071.1	2,385	2,360	-25	-0.10%	2,438	78	0.66%	Positive	0.77%
181630005.00	2576.5	2,183	2,106	-77	-0.35%	2,077	-29	-0.28%	Positive	0.08%
181630006.00	3624.8	1,916	1,973	57	0.30%	1,972	-1	-0.01%	Negative	-0.31%
181630008.00	3673.3	2,970	2,844	-126	-0.42%	2,928	84	0.59%	Positive	1.01%
181630009.00	3732.2	6,056	5,944	-112	-0.18%	6,115	171	0.58%	Positive	0.76%
181630010.00	2056.1	4,498	3,812	-686	-1.53%	3,970	158	0.83%	Positive	2.35%
181630011.00	711.7	2,964	2,468	-496	-1.67%	2,545	77	0.62%	Positive	2.30%
181630012.00	4075.7	2,260	1,894	-366	-1.62%	1,906	12	0.13%	Positive	1.75%
181630013.00	4243.2	2,410	2,038	-372	-1.54%	1,911	-127	-1.25%	Positive	0.30%
181630014.00	2551.1	2,064	2,279	215	1.04%	2,187	-92	-0.81%	Negative	-1.85%
181630015.00	3259.1	2,109	2,062	-47	-0.22%	2,048	-14	-0.14%	Positive	0.09%
181630017.00	2234.0	2,525	2,137	-388	-1.54%	2,226	89	0.83%	Positive	2.37%
181630018.00	722.8	946	648	-298	-3.15%	706	58	1.79%	Positive	4.94%
181630019.00	1769.4	1,521	1,323	-198	-1.30%	1,276	-47	-0.71%	Positive	0.59%
181630020.00	2291.9	1,511	1,177	-334	-2.21%	1,087	-90	-1.53%	Positive	0.68%
181630021.00	2127.7	2,565	2,303	-262	-1.02%	2,311	8	0.07%	Positive	1.09%
181630023.00	1905.3	2,810	2,575	-235	-0.84%	2,545	-30	-0.23%	Positive	0.60%

Population (continued)

Census Tract	2015 Population Density	2000 Total Pop	2010 Total Pop	Pop Change 2000-2010	Population Annual % Change 2000-2010	2015 Total Pop	Pop Change 2010-2015	Population Annual % Change 2010-2015	Population Trend	Period Comparison: Population
181630024.00	2510.1	3,291	3,065	-226	-0.69%	3,184	119	0.78%	Positive	1.46%
181630025.00	2425.2	2,224	2,014	-210	-0.94%	2,064	50	0.50%	Positive	1.44%
181630026.00	2390.8	3,795	3,151	-644	-1.70%	3,513	362	2.30%	Positive	3.99%
181630028.00	783.9	2,363	2,447	84	0.36%	2,441	-6	-0.05%	Negative	-0.40%
181630029.00	1605.4	1,145	1,017	-128	-1.12%	977	-40	-0.79%	Positive	0.33%
181630030.00	1971.9	4,739	4,831	92	0.19%	4,804	-27	-0.11%	Negative	-0.31%
181630031.00	1723.9	2,761	2,604	-157	-0.57%	2,578	-26	-0.20%	Positive	0.37%
181630032.00	1187.9	3,955	4,050	95	0.24%	4,009	-41	-0.20%	Negative	-0.44%
181630033.00	1602.4	3,982	3,877	-105	-0.26%	3,893	16	0.08%	Positive	0.35%
181630034.00	1781.3	3,012	2,879	-133	-0.44%	2,849	-30	-0.21%	Positive	0.23%
181630035.00	779.4	2,489	3,083	594	2.39%	3,106	23	0.15%	Negative	-2.24%
181630036.00	2276.9	4,813	4,833	20	0.04%	4,843	10	0.04%	Negative	0.00%
181630037.01	1230.4	2,123	1,866	-257	-1.21%	1,969	103	1.10%	Positive	2.31%
181630037.02	2914.8	4,864	4,528	-336	-0.69%	4,733	205	0.91%	Positive	1.60%
181630038.01	2138.3	5,156	5,309	153	0.30%	5,192	-117	-0.44%	Negative	-0.74%
181630038.03	2202.3	5,694	5,360	-334	-0.59%	5,353	-7	-0.03%	Positive	0.56%
181630038.04	891.4	5,917	5,903	-14	-0.02%	6,128	225	0.76%	Positive	0.79%
181630039.00	1651.8	3,261	3,280	19	0.06%	3,244	-36	-0.22%	Negative	-0.28%
181630101.00	474.7	3,518	6,135	2617	7.44%	6,768	633	2.06%	Negative	-5.38%
181630102.02	380.8	2,928	3,187	259	0.88%	3,197	10	0.06%	Negative	-0.82%

Housing Occupancy/Vacancy Rates

Census Tract	2000 Vacancy Rate	2000 Occupancy Rate	2010 Vacancy Rate	2010 Occupancy Rate	Occupancy Annual % Change 2000-2010	2015 Vacancy Rate	2015 Occupancy Rate	Occupancy Annual % Change 2010-2015	Occupancy Trend	Period Comparison: Occupancy Rate
181630001.00	7.2%	92.8%	14.86%	85.14%	-0.76%	14.01%	85.99%	0.17%	Positive	0.93%
181630002.01	4.9%	95.1%	7.11%	92.89%	-0.22%	6.53%	93.47%	0.12%	Positive	0.34%
181630002.02	6.0%	94.0%	6.66%	93.34%	-0.06%	7.35%	92.65%	-0.14%	Negative	-0.07%
181630003.00	7.0%	93.0%	12.84%	87.16%	-0.58%	13.96%	86.04%	-0.23%	Positive	0.35%
181630004.00	4.4%	95.6%	7.00%	93.00%	-0.26%	6.14%	93.86%	0.17%	Positive	0.43%
181630005.00	4.4%	95.6%	6.82%	93.18%	-0.25%	8.50%	91.50%	-0.34%	Negative	-0.09%
181630006.00	5.8%	94.2%	8.12%	91.88%	-0.23%	9.65%	90.35%	-0.31%	Negative	-0.07%
181630008.00	7.1%	92.9%	12.39%	87.61%	-0.53%	11.91%	88.09%	0.10%	Positive	0.63%
181630009.00	4.7%	95.3%	10.65%	89.35%	-0.60%	9.75%	90.25%	0.18%	Positive	0.78%
181630010.00	5.6%	94.4%	17.72%	82.28%	-1.21%	16.05%	83.95%	0.33%	Positive	1.55%
181630011.00	13.5%	86.5%	22.48%	77.52%	-0.90%	22.39%	77.61%	0.02%	Positive	0.92%
181630012.00	26.6%	73.4%	30.13%	69.87%	-0.36%	28.80%	71.20%	0.27%	Positive	0.62%
181630013.00	22.6%	77.4%	30.29%	69.71%	-0.77%	34.95%	65.05%	-0.93%	Negative	-0.16%
181630014.00	16.8%	83.2%	18.46%	81.54%	-0.17%	21.66%	78.34%	-0.64%	Negative	-0.47%
181630015.00	11.7%	88.3%	21.30%	78.70%	-0.96%	22.01%	77.99%	-0.14%	Positive	0.82%
181630017.00	16.9%	83.1%	17.17%	82.83%	-0.03%	13.49%	86.51%	0.74%	Positive	0.76%
181630018.00	17.2%	82.8%	13.26%	86.74%	0.39%	12.58%	87.42%	0.14%	Negative	-0.26%
181630019.00	19.6%	80.4%	21.81%	78.19%	-0.22%	24.93%	75.07%	-0.62%	Negative	-0.40%
181630020.00	18.7%	81.3%	23.97%	76.03%	-0.53%	30.44%	69.56%	-1.29%	Negative	-0.76%
181630021.00	15.3%	84.7%	21.09%	78.91%	-0.58%	21.98%	78.02%	-0.18%	Positive	0.40%
181630023.00	13.4%	86.6%	17.87%	82.13%	-0.45%	19.04%	80.96%	-0.23%	Positive	0.22%
181630024.00	5.2%	94.8%	10.98%	89.02%	-0.58%	10.15%	89.85%	0.17%	Positive	0.75%
181630025.00	14.3%	85.7%	21.67%	78.33%	-0.74%	20.45%	79.55%	0.24%	Positive	0.98%
181630026.00	12.7%	87.3%	20.61%	79.39%	-0.79%	18.39%	81.61%	0.44%	Positive	1.23%
181630028.00	9.5%	90.5%	14.01%	85.99%	-0.45%	13.94%	86.06%	0.01%	Positive	0.46%
181630029.00	6.4%	93.6%	13.41%	86.59%	-0.70%	16.46%	83.54%	-0.61%	Positive	0.09%
181630033.00	2.3%	97.7%	5.72%	94.28%	-0.34%	6.96%	93.04%	-0.25%	Positive	0.10%

Housing Occupancy/Vacancy Rates (continued)

Census Tract	2000 Vacancy Rate	2000 Occupancy Rate	2010 Vacancy Rate	2010 Occupancy Rate	Occupancy Annual % Change 2000-2010	2015 Vacancy Rate	2015 Occupancy Rate	Occupancy Annual % Change 2010-2015	Occupancy Trend	Period Comparison: Occupancy Rate
181630034.00	2.6%	97.4%	5.94%	94.06%	-0.34%	6.63%	93.37%	-0.14%	Positive	0.20%
181630035.00	3.7%	96.3%	8.43%	91.57%	-0.47%	8.93%	91.07%	-0.10%	Positive	0.37%
181630036.00	8.2%	91.8%	11.17%	88.83%	-0.29%	10.77%	89.23%	0.08%	Positive	0.37%
181630037.01	4.7%	95.3%	7.87%	92.13%	-0.31%	5.32%	94.68%	0.51%	Positive	0.82%
181630037.02	6.3%	93.7%	11.87%	88.13%	-0.55%	10.11%	89.89%	0.35%	Positive	0.90%
181630038.01	7.3%	92.7%	8.79%	91.21%	-0.15%	10.57%	89.43%	-0.35%	Negative	-0.21%
181630038.03	3.8%	96.2%	5.20%	94.80%	-0.14%	5.17%	94.83%	0.01%	Positive	0.14%
181630038.04	8.5%	91.5%	6.91%	93.09%	0.16%	4.95%	95.05%	0.39%	Positive	0.23%
181630039.00	4.2%	95.8%	8.86%	91.14%	-0.47%	9.94%	90.06%	-0.22%	Positive	0.25%
181630101.00	3.6%	96.4%	11.42%	88.58%	-0.78%	6.88%	93.12%	0.91%	Positive	1.69%
181630102.02	5.1%	94.9%	5.28%	94.72%	-0.02%	4.26%	95.74%	0.21%	Positive	0.23%

Homeowner Occupancy

Census Tract	2000 Owner Occupancy Rate	2010 Owner Occupancy Rate	2000-2010 Owner Occ. Annual Change	2015 Owner Occupancy rate	2010-2015 Owner Occ. Change	Owner Occupancy Trend	Period Comparison: Owner Occupancy Rate
181630001.00	67.95%	61.36%	-0.66%	60.13%	-0.25%	Positive	0.41%
181630002.01	69.95%	69.00%	-0.09%	68.27%	-0.15%	Negative	-0.05%
181630002.02	74.24%	69.18%	-0.51%	67.87%	-0.26%	Positive	0.24%
181630003.00	57.55%	54.73%	-0.28%	54.02%	-0.14%	Positive	0.14%
181630004.00	77.11%	76.34%	-0.08%	75.36%	-0.20%	Negative	-0.12%
181630005.00	88.76%	87.77%	-0.10%	87.17%	-0.12%	Negative	-0.02%
181630006.00	78.57%	76.82%	-0.17%	75.80%	-0.20%	Negative	-0.03%
181630008.00	75.47%	63.97%	-1.15%	62.45%	-0.31%	Positive	0.84%
181630009.00	66.11%	62.10%	-0.40%	60.56%	-0.31%	Positive	0.09%
181630010.00	56.46%	55.60%	-0.09%	54.46%	-0.23%	Negative	-0.14%
181630011.00	53.02%	44.37%	-0.87%	43.14%	-0.25%	Positive	0.62%
181630012.00	39.79%	40.33%	0.05%	38.45%	-0.38%	Negative	-0.43%
181630013.00	61.86%	53.27%	-0.86%	51.53%	-0.35%	Positive	0.51%
181630014.00	59.56%	41.37%	-1.82%	40.13%	-0.25%	Positive	1.57%
181630015.00	62.26%	56.89%	-0.54%	55.37%	-0.30%	Positive	0.23%
181630017.00	21.86%	23.72%	0.19%	22.76%	-0.19%	Negative	-0.38%
181630018.00	14.29%	40.91%	2.66%	40.00%	-0.18%	Negative	-2.84%
181630019.00	32.05%	29.53%	-0.25%	28.87%	-0.13%	Positive	0.12%
181630020.00	27.66%	23.44%	-0.42%	22.45%	-0.20%	Positive	0.22%
181630021.00	52.10%	48.48%	-0.36%	47.24%	-0.25%	Positive	0.11%
181630023.00	62.02%	53.55%	-0.85%	52.11%	-0.29%	Positive	0.56%
181630024.00	71.52%	69.64%	-0.19%	68.22%	-0.28%	Negative	-0.09%
181630025.00	54.34%	41.51%	-1.28%	39.98%	-0.31%	Positive	0.98%
181630026.00	53.62%	48.00%	-0.56%	46.08%	-0.39%	Positive	0.18%
181630028.00	55.04%	41.94%	-1.31%	40.84%	-0.22%	Positive	1.09%
181630029.00	79.00%	76.06%	-0.29%	74.94%	-0.22%	Positive	0.07%
181630030.00	69.74%	63.99%	-0.57%	62.78%	-0.24%	Positive	0.33%

Homeowner Occupancy (continued)

Census Tract	2000 Owner Occupancy Rate	2010 Owner Occupancy Rate	2000-2010 Owner Occ. Annual Change	2015 Owner Occupancy rate	2010-2015 Owner Occ. Change	Owner Occupancy Trend	Period Comparison: Owner Occupancy Rate
181630031.00	76.36%	68.86%	-0.75%	67.61%	-0.25%	Positive	0.50%
181630032.00	58.61%	52.19%	-0.64%	50.95%	-0.25%	Positive	0.40%
181630033.00	47.70%	44.86%	-0.28%	43.48%	-0.28%	Positive	0.01%
181630034.00	92.63%	92.28%	-0.04%	91.82%	-0.09%	Negative	-0.06%
181630035.00	90.44%	88.85%	-0.16%	88.69%	-0.03%	Positive	0.13%
181630036.00	59.35%	55.15%	-0.42%	53.64%	-0.30%	Positive	0.12%
181630037.01	70.72%	68.56%	-0.22%	67.77%	-0.16%	Positive	0.06%
181630037.02	44.69%	40.45%	-0.42%	39.88%	-0.11%	Positive	0.31%
181630038.01	50.43%	48.97%	-0.15%	47.88%	-0.22%	Negative	-0.07%
181630038.03	73.27%	72.93%	-0.03%	72.35%	-0.12%	Negative	-0.08%
181630038.04	72.11%	68.84%	-0.33%	67.01%	-0.37%	Negative	-0.04%
181630039.00	57.52%	58.46%	0.09%	58.93%	0.10%	Positive	0.00%
181630101.00	18.88%	12.45%	-0.64%	11.89%	-0.11%	Positive	0.53%
181630102.02	94.84%	92.33%	-0.25%	91.88%	-0.09%	Positive	0.16%

Home Purchase Mortgage Ratio

Census Tract	2012 Mortgage Ratio	2013 Mortgage Ratio	2012-2013 Mortgage Ratio Change	2014 Mortgage Ratio	2013-2014 Mortgage Ratio Change	Mortgage Ratio Trend	Period Comparison: Mortgage Ratio
181630001.00	33.33%	27.27%	-6.06%	36.84%	9.57%	Positive	15.63%
181630002.01	56.76%	49.11%	-7.64%	50.29%	1.18%	Positive	8.82%
181630002.02	26.32%	38.64%	12.32%	53.49%	14.85%	Positive	2.53%
181630003.00	27.85%	28.92%	1.07%	27.85%	-1.07%	Negative	-2.14%
181630004.00	66.67%	51.28%	-15.38%	47.69%	-3.59%	Positive	11.79%
181630005.00	46.43%	62.90%	16.47%	61.54%	-1.36%	Negative	-17.84%
181630006.00	46.81%	35.29%	-11.51%	50.85%	15.55%	Positive	27.07%
181630008.00	18.37%	15.52%	-2.85%	22.35%	6.84%	Positive	9.69%
181630009.00	35.71%	33.12%	-2.60%	40.85%	7.73%	Positive	10.33%
181630010.00	21.05%	23.66%	2.60%	20.22%	-3.43%	Negative	-6.03%
181630011.00	6.41%	21.88%	15.46%	12.73%	-9.15%	Negative	-24.61%
181630012.00	10.26%	36.36%	26.11%	16.67%	-19.70%	Negative	-45.80%
181630013.00	11.69%	5.56%	-6.13%	1.82%	-3.74%	Positive	2.40%
181630014.00	3.08%	5.26%	2.19%	5.62%	0.35%	Negative	-1.83%
181630015.00	6.56%	21.28%	14.72%	15.79%	-5.49%	Negative	-20.21%
181630017.00	8.70%	50.00%	41.30%	95.24%	45.24%	Positive	3.93%
181630018.00	50.00%	90.00%	40.00%	56.25%	-33.75%	Negative	-73.75%
181630019.00	3.57%	7.14%	3.57%	6.25%	-0.89%	Negative	-4.46%
181630020.00	3.85%	21.43%	17.58%	14.29%	-7.14%	Negative	-24.73%
181630021.00	8.06%	8.51%	0.45%	7.14%	-1.37%	Negative	-1.81%
181630023.00	6.19%	9.52%	3.34%	7.78%	-1.75%	Negative	-5.08%
181630024.00	34.78%	26.04%	-8.74%	36.79%	10.75%	Positive	19.49%
181630025.00	7.69%	6.12%	-1.57%	5.88%	-0.24%	Positive	1.33%
181630026.00	2.33%	3.57%	1.25%	3.33%	-0.24%	Negative	-1.48%
181630028.00	22.22%	38.46%	16.24%	19.64%	-18.82%	Negative	-35.06%
181630029.00	42.86%	35.14%	-7.72%	45.95%	10.81%	Positive	18.53%
181630030.00	47.32%	39.62%	-7.70%	49.56%	9.93%	Positive	17.63%

Home Purchase Mortgage Ratio (continued)

Census Tract	2012 Mortgage Ratio	2013 Mortgage Ratio	2012-2013 Mortgage Ratio Change	2014 Mortgage Ratio	2013-2014 Mortgage Ratio Change	Mortgage Ratio Trend	Period Comparison: Mortgage Ratio
181630031.00	26.67%	31.18%	4.52%	30.68%	-0.50%	Negative	-5.02%
181630032.00	32.81%	36.36%	3.55%	41.27%	4.91%	Positive	1.36%
181630033.00	41.27%	42.86%	1.59%	36.67%	-6.19%	Negative	-7.78%
181630034.00	36.79%	47.83%	11.03%	52.50%	4.67%	Negative	-6.36%
181630035.00	56.86%	39.13%	-17.73%	72.73%	33.60%	Positive	51.33%
181630036.00	10.00%	21.74%	11.74%	28.57%	6.83%	Negative	-4.91%
181630037.01	56.76%	44.44%	-12.31%	51.35%	6.91%	Positive	19.22%
181630037.02	39.06%	37.35%	-1.71%	40.30%	2.95%	Positive	4.66%
181630038.01	44.44%	38.26%	-6.18%	45.92%	7.66%	Positive	13.84%
181630038.03	55.75%	53.92%	-1.83%	65.71%	11.79%	Positive	13.62%
181630038.04	52.63%	49.54%	-3.09%	47.79%	-1.75%	Positive	1.34%
181630039.00	34.00%	52.83%	18.83%	56.86%	4.03%	Negative	-14.80%
181630101.00	57.14%	78.13%	20.98%	71.88%	-6.25%	Negative	-27.23%
181630102.02	65.82%	67.82%	1.99%	77.50%	9.68%	Positive	7.69%

Home Sales Ratio

Census Tract	2012 Sales Ratio	2013 Sales Ratio	2012-2013 Change in Sales Ratio	2014 Sales Ratio	2013-2014 Change in Sales Ratio
181630001.00	6.0%	4.8%	-1.2%	5.5%	0.7%
181630002.01	5.8%	6.7%	0.9%	6.6%	-0.2%
181630002.02	7.0%	5.5%	-1.6%	5.4%	-0.1%
181630003.00	6.9%	7.4%	0.5%	7.0%	-0.3%
181630004.00	5.5%	8.4%	2.9%	7.0%	-1.4%
181630005.00	9.2%	6.8%	-2.3%	7.1%	0.3%
181630006.00	6.5%	7.1%	0.6%	8.2%	1.1%
181630008.00	8.3%	9.9%	1.6%	7.2%	-2.7%
181630009.00	7.6%	7.7%	0.1%	7.1%	-0.6%
181630010.00	7.4%	7.3%	-0.1%	7.0%	-0.3%
181630011.00	8.8%	3.7%	-5.1%	6.5%	2.8%
181630012.00	7.8%	4.4%	-3.3%	5.0%	0.5%
181630013.00	10.2%	7.2%	-3.0%	7.6%	0.4%
181630014.00	9.4%	5.9%	-3.5%	14.7%	8.7%
181630015.00	7.8%	6.3%	-1.5%	5.1%	-1.2%
181630017.00	8.2%	7.8%	-0.4%	8.3%	0.5%
181630018.00	50.0%	0.0%	-50.0%	0.0%	0.0%
181630019.00	9.8%	5.2%	-4.6%	6.4%	1.2%
181630020.00	13.6%	7.7%	-5.9%	12.3%	4.6%
181630021.00	7.4%	5.7%	-1.7%	6.9%	1.2%
181630023.00	8.9%	7.8%	-1.1%	8.4%	0.6%
181630024.00	7.1%	7.5%	0.3%	8.3%	0.8%
181630025.00	7.6%	7.3%	-0.2%	7.9%	0.5%
181630026.00	8.3%	5.6%	-2.7%	6.1%	0.5%
181630028.00	7.4%	5.4%	-2.0%	7.9%	2.5%
181630029.00	6.3%	8.4%	2.2%	8.5%	0.1%
181630030.00	6.5%	6.1%	-0.4%	6.5%	0.4%
181630031.00	5.7%	9.0%	3.3%	8.5%	-0.5%

Home Sales Ratio (continued)

Census Tract	2012 Sales Ratio	2013 Sales Ratio	2012-2013 Change in Sales Ratio	2014 Sales Ratio	2013-2014 Change in Sales Ratio
181630032.00	5.6%	4.9%	-0.7%	5.7%	0.7%
181630033.00	6.9%	5.7%	-1.3%	6.1%	0.5%
181630034.00	8.4%	7.3%	-1.1%	6.4%	-0.9%
181630035.00	5.3%	8.5%	3.2%	5.8%	-2.7%
181630036.00	5.4%	6.4%	1.0%	5.4%	-1.0%
181630037.01	5.7%	7.0%	1.3%	5.7%	-1.2%
181630037.02	6.1%	7.8%	1.7%	6.5%	-1.3%
181630038.01	7.1%	7.3%	0.2%	5.7%	-1.6%
181630038.03	6.2%	5.6%	-0.6%	5.5%	-0.1%
181630038.04	6.1%	5.5%	-0.6%	6.1%	0.6%
181630039.00	5.3%	6.2%	0.9%	5.5%	-0.7%
181630101.00	4.2%	6.4%	2.3%	6.1%	-0.4%
181630102.02	5.5%	6.3%	0.7%	5.6%	-0.7%

Median Home Sales Prices

Census Tract	2008-2010 Median Sales Price	2012-2014 Median Sales Price	Total Change in Median Sales Price 08-10 to 12-14	Median Sales Price Trend	Pct Change in Median Sales Price 08-10 to 12-14
181630001.00	\$47,400	\$52,000	\$4,600	Positive	9.70%
181630002.01	\$114,225	\$114,500	\$275	Positive	0.24%
181630002.02	\$68,500	\$64,750	-\$3,750	Negative	-5.47%
181630003.00	\$55,000	\$47,000	-\$8,000	Negative	-14.55%
181630004.00	\$86,500	\$95,750	\$9,250	Positive	10.69%
181630005.00	\$100,000	\$105,000	\$5,000	Positive	5.00%
181630006.00	\$89,815	\$86,750	-\$3,065	Negative	-3.41%
181630008.00	\$38,000	\$30,000	-\$8,000	Negative	-21.05%
181630009.00	\$59,396	\$54,000	-\$5,396	Negative	-9.08%
181630010.00	\$48,700	\$34,370	-\$14,330	Negative	-29.43%
181630011.00	\$14,000	\$14,000	\$0	Positive	0.00%
181630012.00	\$18,000	\$9,084	-\$8,916	Negative	-49.53%
181630013.00	\$16,150	\$10,000	-\$6,150	Negative	-38.08%
181630014.00	\$21,550	\$16,000	-\$5,550	Negative	-25.75%
181630015.00	\$21,500	\$14,875	-\$6,625	Negative	-30.81%
181630017.00	\$41,100	\$97,396	\$56,296	Positive	136.97%
181630018.00	\$35,000	\$130,000	\$95,000	Positive	271.43%
181630019.00	\$9,859	\$10,800	\$941	Positive	9.55%
181630020.00	\$8,700	\$15,000	\$6,300	Positive	72.41%
181630021.00	\$24,900	\$15,000	-\$9,900	Negative	-39.76%
181630023.00	\$20,000	\$16,000	-\$4,000	Negative	-20.00%
181630024.00	\$57,000	\$49,450	-\$7,550	Negative	-13.25%
181630025.00	\$13,088	\$10,500	-\$2,588	Negative	-19.77%
181630026.00	\$11,426	\$9,500	-\$1,926	Negative	-16.86%
181630028.00	\$39,435	\$37,000	-\$2,435	Negative	-6.17%
181630029.00	\$75,500	\$64,664	-\$10,836	Negative	-14.35%
181630030.00	\$66,000	\$59,700	-\$6,300	Negative	-9.55%
181630031.00	\$55,224	\$45,000	-\$10,224	Negative	-18.51%

Median Home Sales Prices (continued)

Census Tract	2008-2010 Median Sales Price	2012-2014 Median Sales Price	Total Change in Median Sales Price 08-10 to 12-14	Median Sales Price Trend	Pct Change in Median Sales Price 08-10 to 12-14
181630032.00	\$65,793	\$61,750	-\$4,043	Negative	-6.14%
181630033.00	\$63,239	\$59,832	-\$3,407	Negative	-5.39%
181630034.00	\$77,650	\$76,000	-\$1,650	Negative	-2.12%
181630035.00	\$80,000	\$82,300	\$2,300	Positive	2.88%
181630036.00	\$49,950	\$35,441	-\$14,509	Negative	-29.05%
181630037.01	\$79,900	\$105,000	\$25,100	Positive	31.41%
181630037.02	\$75,900	\$65,950	-\$9,950	Negative	-13.11%
181630038.01	\$119,450	\$122,000	\$2,550	Positive	2.13%
181630038.03	\$120,000	\$136,700	\$16,700	Positive	13.92%
181630038.04	\$105,000	\$101,250	-\$3,750	Negative	-3.57%
181630039.00	\$93,650	\$97,083	\$3,433	Positive	3.67%
181630101.00	\$82,000	\$100,000	\$18,000	Positive	21.95%
181630102.02	\$118,000	\$125,000	\$7,000	Positive	5.93%

Total Crime Risk Index

Census Tract	2004 Total Crime Risk	2014 Total Crime Risk	2004-2014 Crime Risk Change	Crime Risk Trend	2004-2014 Crime Risk Pct Change
181630001.00	104	109	5	Negative	4.81%
181630002.01	102	122	20	Negative	19.61%
181630002.02	106	117	11	Negative	10.38%
181630003.00	111	128	17	Negative	15.32%
181630004.00	117	141	24	Negative	20.51%
181630005.00	122	93	-29	Positive	-23.77%
181630006.00	111	116	5	Negative	4.50%
181630008.00	120	132	12	Negative	10.00%
181630009.00	122	149	27	Negative	22.13%
181630010.00	126	133	7	Negative	5.56%
181630011.00	125	127	2	Negative	1.60%
181630012.00	114	133	19	Negative	16.67%
181630013.00	110	110	0	Positive	0.00%
181630014.00	102	110	8	Negative	7.84%
181630015.00	114	144	30	Negative	26.32%
181630017.00	116	141	25	Negative	21.55%
181630018.00	106	89	-17	Positive	-16.04%
181630019.00	99	98	-1	Positive	-1.01%
181630020.00	97	105	8	Negative	8.25%
181630021.00	99	95	-4	Positive	-4.04%
181630023.00	98	116	18	Negative	18.37%
181630024.00	107	103	-4	Positive	-3.74%
181630025.00	108	116	8	Negative	7.41%
181630026.00	106	107	1	Negative	0.94%
181630028.00	105	129	24	Negative	22.86%
181630029.00	108	107	-1	Positive	-0.93%
181630030.00	91	123	32	Negative	35.16%
181630031.00	91	106	15	Negative	16.48%

Total Crime Risk Index (continued)

Census Tract	2004 Total Crime Risk	2014 Total Crime Risk	2004-2014 Crime Risk Change	Crime Risk Trend	2004-2014 Crime Risk Pct Change
181630032.00	72	85	13	Negative	18.06%
181630033.00	118	166	48	Negative	40.68%
181630034.00	197	136	-61	Positive	-30.96%
181630035.00	127	132	5	Negative	3.94%
181630036.00	117	142	25	Negative	21.37%
181630037.01	108	131	23	Negative	21.30%
181630037.02	99	97	-2	Positive	-2.02%
181630038.01	113	139	26	Negative	23.01%
181630038.03	126	169	43	Negative	34.13%
181630038.04	82	54	-28	Positive	-34.15%
181630039.00	135	43	-92	Positive	-68.15%
181630101.00	91	105	14	Negative	15.38%
181630102.02	63	49	-14	Positive	-22.22%

Home Tax Delinquency

Census Tract	2012 % Certified Tax Delinquent	2013 % Certified Tax Delinquent	2012-2013 Change in Certified Tax Delinquent Pct	2014 % Certified Tax Delinquent	2013-2014 Change in Certified Tax Delinquent Pct	Certified Tax Delinquent Trend	Period Change: Certified Tax Delinquent
181630001.00	0.14%	0.29%	0.15%	0.58%	0.29%	Negative	0.15%
181630002.01	0.08%	0.04%	-0.04%	0.08%	0.04%	Negative	0.08%
181630002.02	0.25%	0.12%	-0.12%	0.37%	0.25%	Negative	0.37%
181630003.00	0.35%	0.27%	-0.08%	0.44%	0.18%	Negative	0.26%
181630004.00	0.00%	0.00%	0.00%	0.22%	0.22%	Negative	0.22%
181630005.00	0.22%	0.00%	-0.22%	0.22%	0.22%	Negative	0.44%
181630006.00	0.00%	0.00%	0.00%	0.14%	0.14%	Negative	0.14%
181630008.00	0.76%	1.02%	0.26%	0.85%	-0.17%	Positive	-0.43%
181630009.00	0.30%	0.30%	0.00%	0.31%	0.00%	Positive	0.00%
181630010.00	0.78%	0.55%	-0.23%	0.70%	0.16%	Negative	0.38%
181630011.00	2.92%	1.84%	-1.08%	2.00%	0.15%	Negative	1.23%
181630012.00	2.59%	3.22%	0.63%	1.86%	-1.36%	Positive	-1.99%
181630013.00	3.05%	2.81%	-0.24%	3.87%	1.06%	Negative	1.30%
181630014.00	3.76%	3.13%	-0.63%	2.64%	-0.48%	Negative	0.15%
181630015.00	2.80%	2.93%	0.13%	2.82%	-0.11%	Positive	-0.24%
181630017.00	1.49%	0.00%	-1.49%	1.18%	1.18%	Negative	2.67%
181630018.00	0.00%	0.00%	0.00%	0.00%	0.00%	Positive	0.00%
181630019.00	1.05%	4.10%	3.05%	3.19%	-0.92%	Positive	-3.97%
181630020.00	1.57%	2.75%	1.18%	3.51%	0.76%	Positive	-0.42%
181630021.00	1.32%	1.59%	0.27%	2.23%	0.65%	Negative	0.38%
181630023.00	1.55%	1.39%	-0.16%	1.67%	0.29%	Negative	0.45%
181630024.00	0.23%	0.31%	0.08%	0.55%	0.24%	Negative	0.16%
181630025.00	2.04%	2.25%	0.21%	3.55%	1.30%	Negative	1.09%
181630026.00	2.13%	2.81%	0.68%	2.54%	-0.27%	Positive	-0.94%
181630028.00	0.55%	0.55%	0.01%	0.43%	-0.13%	Positive	-0.14%
181630029.00	0.22%	1.14%	0.92%	0.92%	-0.22%	Positive	-1.14%
181630030.00	0.18%	0.30%	0.12%	0.36%	0.06%	Positive	-0.06%

Home Tax Delinquency (continued)

Census Tract	2012 % Certified Tax Delinquent	2013 % Certified Tax Delinquent	2012-2013 Change in Certified Tax Delinquent Pct	2014 % Certified Tax Delinquent	2013-2014 Change in Certified Tax Delinquent Pct	Certified Tax Delinquent Trend	Period Change: Certified Tax Delinquent
181630031.00	0.57%	0.48%	-0.09%	0.39%	-0.10%	Positive	-0.01%
181630032.00	0.62%	0.36%	-0.26%	0.63%	0.27%	Negative	0.53%
181630033.00	0.12%	0.36%	0.24%	0.00%	-0.36%	Positive	-0.60%
181630034.00	0.08%	0.08%	0.00%	0.32%	0.24%	Negative	0.24%
181630035.00	0.21%	0.31%	0.10%	0.20%	-0.11%	Positive	-0.21%
181630036.00	0.54%	0.55%	0.02%	0.56%	0.00%	Positive	-0.01%
181630037.01	0.46%	0.16%	-0.31%	0.31%	0.16%	Negative	0.46%
181630037.02	0.30%	0.30%	0.00%	0.30%	0.00%	Positive	0.00%
181630038.01	0.00%	0.25%	0.25%	0.00%	-0.25%	Positive	-0.51%
181630038.03	0.00%	0.06%	0.06%	0.06%	0.00%	Positive	-0.06%
181630038.04	0.00%	0.00%	0.00%	0.06%	0.06%	Negative	0.06%
181630039.00	0.25%	0.25%	0.00%	0.13%	-0.13%	Positive	-0.13%
181630101.00	0.24%	0.00%	-0.24%	0.00%	0.00%	Negative	0.24%
181630102.02	0.00%	0.16%	0.16%	0.00%	-0.16%	Positive	-0.32%

Poverty Rates

Census Tract	2012 Estimated Percent Below Poverty	2015 Estimated Percent Below Poverty	2012 Estimated Percent Above Poverty	2015 Estimated Percent Above Poverty	Above Poverty Level Trend	Period Change: Above Poverty Level
181630001.00	16.91%	22.25%	83.09%	77.75%	Negative	-5.33%
181630002.01	11.06%	12.93%	88.94%	87.07%	Negative	-1.86%
181630002.02	15.69%	14.38%	84.31%	85.62%	Positive	1.31%
181630003.00	17.34%	19.36%	82.66%	80.64%	Negative	-2.02%
181630004.00	10.44%	12.30%	89.56%	87.70%	Negative	-1.86%
181630005.00	8.52%	8.03%	91.48%	91.97%	Positive	0.49%
181630006.00	11.46%	12.36%	88.54%	87.64%	Negative	-0.91%
181630008.00	15.52%	19.24%	84.48%	80.76%	Negative	-3.72%
181630009.00	16.94%	18.62%	83.06%	81.38%	Negative	-1.68%
181630010.00	21.02%	21.64%	78.98%	78.36%	Negative	-0.62%
181630011.00	23.07%	26.18%	76.93%	73.82%	Negative	-3.11%
181630012.00	27.92%	24.63%	72.08%	75.37%	Positive	3.30%
181630013.00	32.46%	34.25%	67.54%	65.75%	Negative	-1.79%
181630014.00	25.66%	33.17%	74.34%	66.83%	Negative	-7.51%
181630015.00	23.97%	23.62%	76.03%	76.38%	Positive	0.34%
181630017.00	20.90%	19.06%	79.10%	80.94%	Positive	1.84%
181630018.00	14.47%	8.69%	85.53%	91.31%	Positive	5.79%
181630019.00	31.36%	30.42%	68.64%	69.58%	Positive	0.94%
181630020.00	25.33%	32.43%	74.67%	67.57%	Negative	-7.09%
181630021.00	25.38%	27.32%	74.62%	72.68%	Negative	-1.94%
181630023.00	21.45%	23.60%	78.55%	76.40%	Negative	-2.15%
181630024.00	14.75%	16.77%	85.25%	83.23%	Negative	-2.02%
181630025.00	23.68%	26.92%	76.32%	73.08%	Negative	-3.24%
181630026.00	29.57%	27.81%	70.43%	72.19%	Positive	1.77%
181630028.00	16.66%	19.84%	83.34%	80.16%	Negative	-3.18%
181630029.00	17.07%	15.33%	82.93%	84.67%	Positive	1.74%
181630030.00	13.75%	14.34%	86.25%	85.66%	Negative	-0.60%
181630031.00	18.37%	18.03%	81.63%	81.97%	Positive	0.34%

Poverty Rates (continued)

Census Tract	2012 Estimated Percent Below Poverty	2015 Estimated Percent Below Poverty	2012 Estimated Percent Above Poverty	2015 Estimated Percent Above Poverty	Above Poverty Level Trend	Period Change: Above Poverty Level
181630032.00	16.97%	19.06%	83.03%	80.94%	Negative	-2.08%
181630033.00	20.96%	20.36%	79.04%	79.64%	Positive	0.60%
181630034.00	12.59%	11.86%	87.41%	88.14%	Positive	0.73%
181630035.00	8.98%	12.44%	91.02%	87.56%	Negative	-3.46%
181630036.00	18.24%	21.14%	81.76%	78.86%	Negative	-2.90%
181630037.01	12.47%	13.42%	87.53%	86.58%	Negative	-0.95%
181630037.02	22.09%	24.09%	77.91%	75.91%	Negative	-2.01%
181630038.01	10.84%	16.60%	89.16%	83.40%	Negative	-5.76%
181630038.03	7.38%	9.16%	92.62%	90.84%	Negative	-1.78%
181630038.04	12.96%	12.27%	87.04%	87.73%	Positive	0.69%
181630039.00	14.79%	16.15%	85.21%	83.85%	Negative	-1.36%
181630101.00	14.29%	16.99%	85.71%	83.01%	Negative	-2.70%
181630102.02	5.65%	6.38%	94.35%	93.62%	Negative	-0.73%

Normalized Scoring – Snapshot Data

Census Tract	Total Population: Normalized	Occupancy Rate: Normalized	Owner Occupancy: Normalized	Mortgage Ratio: Normalized	Sales Ratio: Normalized	Median Sales Price: Normalized	Crime Risk: Normalized	Certified Tax Delinquent: Normalized	Above Poverty Level: Normalized	Snapshot Normalized Score
181630001.00	0.25	0.90	0.65	0.39	1	0.38	0.61	0.85	0.83	0.65
181630002.01	1.00	0.98	0.74	0.53	0.9	0.84	0.53	0.98	0.93	0.82
181630002.02	0.28	0.97	0.74	0.56	1	0.47	0.56	0.90	0.91	0.71
181630003.00	0.54	0.90	0.59	0.29	0.8	0.34	0.49	0.89	0.86	0.63
181630004.00	0.31	0.98	0.82	0.50	0.9	0.70	0.42	0.94	0.94	0.72
181630005.00	0.26	0.96	0.95	0.65	0.8	0.77	0.70	0.94	0.98	0.78
181630006.00	0.25	0.94	0.83	0.53	0.7	0.63	0.56	0.96	0.94	0.71
181630008.00	0.37	0.92	0.68	0.23	0.8	0.22	0.47	0.78	0.86	0.59
181630009.00	0.78	0.94	0.66	0.43	0.8	0.40	0.37	0.92	0.87	0.68
181630010.00	0.50	0.88	0.59	0.21	0.9	0.25	0.46	0.82	0.84	0.61
181630011.00	0.32	0.81	0.47	0.13	0.9	0.10	0.50	0.48	0.79	0.50
181630012.00	0.24	0.74	0.42	0.18	1	0.07	0.46	0.52	0.81	0.49
181630013.00	0.24	0.68	0.56	0.02	0.8	0.07	0.60	0.00	0.70	0.41
181630014.00	0.28	0.82	0.44	0.06	0.5	0.12	0.60	0.32	0.71	0.43
181630015.00	0.26	0.81	0.60	0.17	1	0.11	0.40	0.27	0.82	0.49
181630017.00	0.28	0.90	0.25	1.00	0.7	0.71	0.42	0.69	0.86	0.65
181630018.00	0.09	0.91	0.44	0.59	0.6	0.95	0.72	1.00	0.98	0.70
181630019.00	0.16	0.78	0.31	0.07	0.9	0.08	0.67	0.18	0.74	0.43
181630020.00	0.14	0.73	0.24	0.15	0.5	0.11	0.63	0.09	0.72	0.37
181630021.00	0.29	0.81	0.51	0.08	0.9	0.11	0.69	0.42	0.78	0.51
181630023.00	0.32	0.85	0.57	0.08	0.7	0.12	0.56	0.57	0.82	0.51
181630024.00	0.40	0.94	0.74	0.39	0.7	0.36	0.64	0.86	0.89	0.66
181630025.00	0.26	0.83	0.44	0.06	0.8	0.08	0.56	0.08	0.78	0.43
181630026.00	0.45	0.85	0.50	0.04	0.9	0.07	0.62	0.34	0.77	0.50
181630028.00	0.31	0.90	0.44	0.21	0.8	0.27	0.49	0.89	0.86	0.57
181630029.00	0.12	0.87	0.82	0.48	0.7	0.47	0.62	0.76	0.90	0.64
181630030.00	0.61	0.96	0.68	0.52	0.9	0.44	0.52	0.91	0.91	0.72

Normalized Scoring – Snapshot Data (continued)

Census Tract	Total Population: Normalized	Occupancy Rate: Normalized	Owner Occupancy: Normalized	Mortgage Ratio: Normalized	Sales Ratio: Normalized	Median Sales Price: Normalized	Crime Risk: Normalized	Certified Tax Delinquent: Normalized	Above Poverty Level: Normalized	Snapshot Normalized Score
181630031.00	0.33	0.93	0.74	0.32	0.7	0.33	0.62	0.90	0.88	0.64
181630032.00	0.51	0.96	0.55	0.43	1	0.45	0.75	0.84	0.86	0.71
181630033.00	0.49	0.97	0.47	0.39	0.9	0.44	0.27	1.00	0.85	0.64
181630034.00	0.36	0.98	1.00	0.55	0.9	0.56	0.45	0.92	0.94	0.74
181630035.00	0.39	0.95	0.97	0.76	1	0.60	0.47	0.95	0.94	0.78
181630036.00	0.62	0.93	0.58	0.30	1	0.26	0.41	0.86	0.84	0.64
181630037.01	0.25	0.99	0.74	0.54	1	0.77	0.47	0.92	0.92	0.73
181630037.02	0.60	0.94	0.43	0.42	0.9	0.48	0.68	0.92	0.81	0.69
181630038.01	0.66	0.93	0.52	0.48	1	0.89	0.43	1.00	0.89	0.76
181630038.03	0.68	0.99	0.79	0.69	1	1.00	0.25	0.98	0.97	0.82
181630038.04	0.78	0.99	0.73	0.50	0.9	0.74	0.93	0.98	0.94	0.83
181630039.00	0.41	0.94	0.64	0.60	1	0.71	1.00	0.97	0.90	0.80
181630101.00	0.86	0.97	0.13	0.75	0.9	0.73	0.63	1.00	0.89	0.76
181630102.02	0.41	1.00	1.00	0.81	1	0.91	0.96	1.00	1.00	0.90

Normalized Scoring – Trend Data

Census Tract	Population Change: Normalized	Occupancy Change: Normalized	Owner Occupancy Change: Normalized	Average Mortgage Ratio: Normalized	Average Sales Ratio: Normalized	Median Sales Change: Normalized	2004-2014 Crime Change: Normalized	Average Certified Tax Delinquent: Normalized	Percent Change Above Poverty: Normalized	Trending Normalized Score
181630001.00	0.49	0.67	0.29	0.46	1.00	0.18	0.33	0.90	0.16	0.50
181630002.01	0.50	0.64	0.50	0.74	0.90	0.16	0.19	0.98	0.42	0.56
181630002.02	0.40	0.53	0.25	0.56	1.00	0.14	0.28	0.92	0.66	0.53
181630003.00	0.37	0.49	0.51	0.40	0.80	0.11	0.23	0.89	0.41	0.47
181630004.00	0.57	0.67	0.39	0.78	0.90	0.19	0.19	0.98	0.42	0.57
181630005.00	0.33	0.43	0.55	0.81	0.80	0.17	0.59	0.96	0.60	0.58
181630006.00	0.40	0.45	0.38	0.63	0.80	0.14	0.33	0.99	0.50	0.51
181630008.00	0.55	0.63	0.17	0.27	0.70	0.09	0.28	0.73	0.29	0.41
181630009.00	0.55	0.67	0.16	0.52	0.80	0.13	0.17	0.91	0.44	0.48
181630010.00	0.62	0.74	0.33	0.31	0.80	0.06	0.32	0.79	0.52	0.50
181630011.00	0.56	0.60	0.29	0.19	0.90	0.15	0.36	0.30	0.33	0.41
181630012.00	0.43	0.71	0.02	0.30	1.00	0.00	0.22	0.21	0.81	0.41
181630013.00	0.07	0.16	0.08	0.09	0.70	0.04	0.37	0.00	0.43	0.22
181630014.00	0.19	0.30	0.28	0.07	0.50	0.07	0.30	0.02	0.00	0.19
181630015.00	0.36	0.52	0.17	0.21	0.90	0.06	0.13	0.12	0.59	0.34
181630017.00	0.62	0.92	0.41	0.73	0.70	0.58	0.18	0.73	0.70	0.62
181630018.00	0.87	0.65	0.42	0.93	0.50	1.00	0.52	1.00	1.00	0.77
181630019.00	0.21	0.30	0.53	0.08	0.80	0.18	0.38	0.14	0.64	0.36
181630020.00	0.00	0.00	0.39	0.19	0.50	0.38	0.30	0.20	0.03	0.22
181630021.00	0.42	0.51	0.28	0.11	0.90	0.03	0.41	0.47	0.42	0.39
181630023.00	0.34	0.48	0.20	0.11	0.70	0.09	0.21	0.53	0.40	0.34
181630024.00	0.60	0.66	0.21	0.46	0.80	0.11	0.41	0.89	0.41	0.51
181630025.00	0.53	0.70	0.16	0.09	0.80	0.09	0.31	0.19	0.32	0.36
181630026.00	1.00	0.79	0.00	0.04	0.90	0.10	0.37	0.23	0.70	0.46
181630028.00	0.39	0.59	0.35	0.38	0.90	0.14	0.16	0.84	0.33	0.45
181630029.00	0.19	0.31	0.34	0.59	0.80	0.11	0.38	0.77	0.70	0.46
181630030.00	0.37	0.54	0.30	0.65	0.90	0.12	0.05	0.91	0.52	0.48
181630031.00	0.35	0.55	0.28	0.42	0.80	0.10	0.22	0.85	0.59	0.46

Normalized Scoring – Trend Data (continued)

Census Tract	Population Change: Normalized	Occupancy Change: Normalized	Owner Occupancy Change: Normalized	Average Mortgage Ratio: Normalized	Average Sales Ratio: Normalized	Median Sales Change: Normalized	2004-2014 Crime Change: Normalized	Average Certified Tax Delinquent: Normalized	Percent Change Above Poverty: Normalized	Trending Normalized Score
181630032.00	0.35	0.56	0.29	0.52	1.00	0.14	0.21	0.83	0.41	0.48
181630033.00	0.42	0.47	0.23	0.57	0.90	0.14	0.00	0.95	0.61	0.48
181630034.00	0.35	0.53	0.61	0.65	0.80	0.15	0.66	0.95	0.62	0.59
181630035.00	0.44	0.54	0.73	0.80	0.90	0.16	0.34	0.93	0.30	0.57
181630036.00	0.41	0.62	0.17	0.29	1.00	0.06	0.18	0.83	0.35	0.43
181630037.01	0.69	0.82	0.47	0.72	0.90	0.25	0.18	0.90	0.49	0.60
181630037.02	0.64	0.75	0.57	0.55	0.90	0.11	0.39	0.91	0.41	0.58
181630038.01	0.28	0.43	0.35	0.61	0.90	0.16	0.16	0.97	0.13	0.44
181630038.03	0.39	0.59	0.56	0.83	1.00	0.20	0.06	0.99	0.43	0.56
181630038.04	0.60	0.77	0.04	0.71	1.00	0.14	0.69	0.99	0.62	0.62
181630039.00	0.34	0.49	1.00	0.68	1.00	0.17	1.00	0.94	0.46	0.68
181630101.00	0.94	1.00	0.57	0.98	1.00	0.22	0.23	0.97	0.36	0.70
181630102.02	0.42	0.68	0.61	1.00	1.00	0.17	0.58	0.98	0.51	0.66