

# CITY OF OIL CITY, PENNSYLVANIA



## DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

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# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

## ***1.0 Background Brief and Executive Summary***

Oil City is located at the doorstep of Pennsylvania Allegheny National Forest Region with spectacular frontage on the Allegheny River and an industrial heritage that is unique among the Northeast states. Its downtown serves as the gateway to "the valley that changed the world," the birthplace of the oil industry where John D. Rockefeller once had his offices. However, it has experienced, over several years, dramatic changes to its economy as the oil industry has largely evaporated, creating a need for downtown redevelopment. Shepstone Management Company and the Fairweather Consulting Group were employed by the City of Oil City Council to assist in the crafting of an Economic Development Strategy for these downtown areas.

A project steering committee was formed and a kickoff meeting with the committee was held on January 20, 2005. This included a dissemination of some preliminary data on the Oil City market, looking at key demographics for market areas defined by driving times of 15 minutes, 30 minutes and 60 minutes from Oil City. Two large group meetings were held on March 2 and 3, 2005 with business and community leaders as well as other stakeholders. Several ideas regarding downtown Oil City's assets, liabilities and future opportunities were generated by those present.

This information was used by the consultants and project steering committee to study several options for downtown revitalization. Numerous interviews were also held with business and community leaders and on July 27, 2005 a public meeting was held to present several recommendations. Those recommendations included the following:

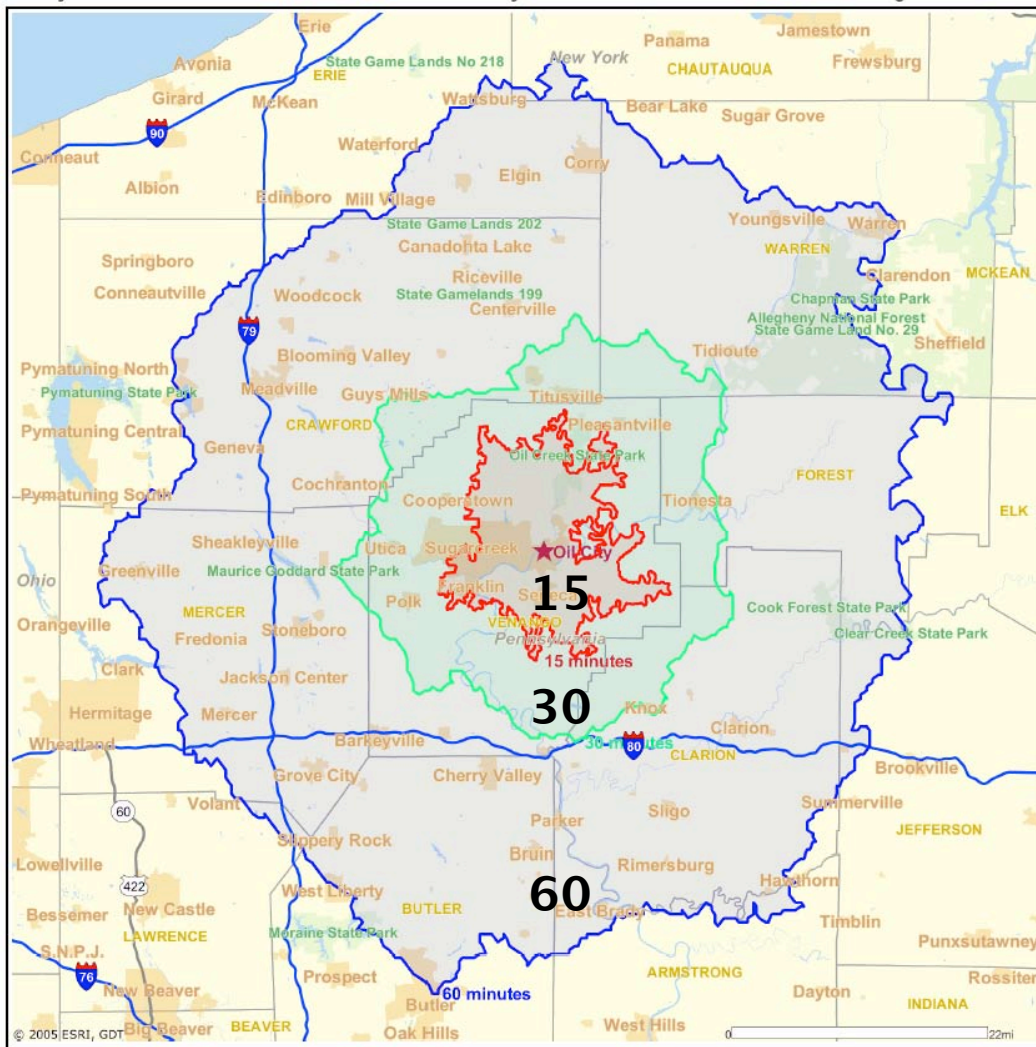
1. Solicit arts and other specialty service and retail enterprises as a way to create a distinctive image and niche market for Oil City businesses.
2. Create new business incentives to attract new enterprises and expand existing businesses downtown.
3. Create a Business Improvement District (BID) for downtown Oil City as a tool for marketing the downtown area and creating new business.
4. Establish developer partnerships to redevelop specific downtown areas.
5. Target market Oil City businesses to the second home community.
6. Package Oil City as a recreational attraction for purposes of marketing the downtown area.
7. Update Oil City's zoning regulations to make them more tourism friendly.
8. Employ a public relations program to create new regional interest in Oil City.
9. Bring more residential development downtown.

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## 2.0 Market Analysis

### 2.1 General Market Analysis

A market analysis of the retail potential for downtown Oil City was conducted using the resources of ESRI - Business Information Solutions, a national market research firm. Three different market areas were examined; a Primary Market Area extending an estimated 15 minutes driving time from downtown Oil City, a Secondary Market of 15-30 minutes driving time and a Tertiary Market of 30-60 minutes. These market areas are depicted on the map below:



These market areas include the bulk of Northwest Pennsylvania. There is a population of some 35,000 persons within 15 minutes that grows to 69,000 within 30 minutes and 315,000 within one hour of Oil City. This is a large market for downtown Oil City businesses to exploit. It includes 123,000 households. More importantly, despite the lack of significant population growth, 800 new households are being added each year.

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This growth tends to be obscured by declining household sizes but is, nonetheless, real and provides an expanding marketplace.

The detailed market data may be found in the Appendices and reveals numerous details regarding the marketplace. Some of the most relevant findings are provide below:

- Median household Incomes in 2004 were estimated as follows
  - 15 minutes = \$35,129 (a total of \$662 million within the marketplace)
  - 30 minutes = \$36,357 (a total of \$1.33 billion within the marketplace)
  - 60 minutes = \$38,356 (a total of \$6.12 billion within the marketplace)
- Median household incomes in 2009 are expected to grow to the following levels
  - 15 minutes = \$41,151 (an income gain of \$141 million within the marketplace)
  - 30 minutes = \$42,456 (an income gain of \$343 million within the marketplace)
  - 60 minutes = \$45,085 (an income gain of \$1.67 billion within the marketplace)
- \* The combined market areas are adding over 200 households per year that earn \$75,000 or more per year.
- The median age in 2004 ranged from a low of 39.2 years within 60 minutes driving time to a high of 41.3 years within 30 minutes. This compared to a U.S. median of 35.3 years, meaning that the Oil City marketplace is a relatively old one.
- The median household size in 2004 ranged from 2.38 persons within 15 minutes driving time to 2.47 persons within 60 minutes. This compared to 2.59 persons as a U.S. average, confirming the large number of senior households in the market.
- The median year the typical house within the market area was built was as follows, indicating a relatively old housing stock:
  - 15 minutes = 1942
  - 30 minutes = 1951
  - 60 minutes = 1957
- Market area spending in 2004 was estimated as follows for the 15 minute driving time market area:

- Apparel	\$26,138,000
- Entertainment	\$29,970,000
- Food at Home	\$47,524,000
- Food Away	\$30,599,000
- Health Care	\$38,715,000
- Household Furnishings	\$19,633,000
- Retail Goods	\$250,200,000
- Shelter	\$121,844,000
- Travel	\$17,098,000

Retail market demand within the Primary Market Area (15 minutes driving time) is

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summarized in Table 2.1.1 below. It provides estimates of existing retail sales compared to the retail potential within this area, providing a basis for estimating the retail “leakage,” that is to say the retail opportunities available to downtown Oil City businesses. It is important in this regard to examine the larger market areas as well because many of the leakages are resolved within these areas due to some businesses being more regional in nature. Nonetheless, there are considerable opportunities to fill gaps locally, as the data demonstrate.

**Table 2.1.1**  
**Retail Demand - 15 Minute Driving Time**

<b>Category</b>	<b>Sales</b>	<b>Potential</b>	<b>Leakage</b>
Vehicles/Parts	\$31,595,000	\$65,601,000	\$34,006,000
Furnishings	\$1,362,000	\$3,266,000	\$1,904,000
Building/Garden	\$3,873,000	\$10,002,000	\$6,129,000
Food/Beverage	\$17,571,000	\$35,324,000	\$17,753,000
Gas Stations	\$8,008,000	\$35,825,000	\$27,817,000
Eating/Drinking	\$32,554,000	\$41,377,000	\$8,823,000

This data and other information found in the Appendices documents the market opportunities available to downtown Oil City merchants. An estimated 18,473 households within the 15 minute market area visited family restaurants in the last six months, for example. Another 23,658 visited fast food establishments.

Recreation oriented businesses offer particular opportunities within the 60 minute market. Some 11,143 households participated in canoing or kayaking in the last 12 months. Their propensity to spend on this activity, moreover, was 101% of the national average. Freshwater fishing was enjoyed by 46,519 households and spending on this activity was 135% of the national average. Finally, hunting with a rifle was a recreation activity for 22,110 households in the last 12 months with spending at 168% of the national average. These offer excellent opportunities for Oil City businesses located at the gateway to the areas where many of these activities take place.

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## 2.2 Housing Market Analysis

Table 2.2.1 below summarizes key demographic trends applicable to the Oil City residential market as defined by drive times. It is a stable market that, like most of the Commonwealth, is experiencing little or no growth. There is not expected to be any net gains in owner or renter housing over the next 5 years for the market as a whole.

**Table 2.2.1**  
**Demographic Summary and Projections for Market Area, 2005-2010**

<b>Characteristics</b>	<b>0-15 Minutes Drive Time</b>	<b>15-30 Minutes Drive Time</b>	<b>30-45 Minutes Drive Time</b>	<b>Total Market</b>
Households 2000	14,566	13,134	29,886	57,586
Estimated Households 2005	14,780	13,018	30,427	58,225
Projected Households 2010	14,829	12,911	30,516	58,256
Projected Gain, 2005-2010	49	-107	89	31
Projected Annual Gain, 2005-2010	10	-21	18	6
<b>Projected Annual % Gain, 2005-2010</b>	<b>0.1%</b>	<b>-0.2%</b>	<b>0.1%</b>	<b>0.0%</b>
Owner Occupied Housing Units, 2000	10,406	10,443	22,115	42,964
Estimated Owner Occupied Units, 2005	10,641	10,380	22,657	43,678
Projected Owner Occupied Housing Units 2010	10,649	10,268	22,663	43,580
Projected Gain in Owner Housing Units, 2005-2010	8	-112	6	-98
Projected Annual Gain, 2005-2010	2	-22	1	-20
<b>Projected Annual % Gain, 2005-2010</b>	<b>0.0%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>0.0%</b>
Renter Occupied Housing Units, 2000	4,160	2,691	7,771	14,622
Estimated Renter Occupied Units, 2005	4,140	2,637	7,770	14,547
Projected Renter Occupied Housing Units 2010	4,180	2,644	7,852	14,676
Projected Gain in Renter Housing Units, 2005-2010	40	7	82	129
Projected Annual Gain, 2005-2010	8	1	16	26
<b>Projected Annual % Gain, 2005-2010</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.2%</b>
Average Household Income, 2005	\$46,756	\$49,867	\$49,436	\$48,852
Average Household Income, 2010	\$56,416	\$60,232	\$60,038	\$59,159
<b>Annual % Increase, 2005-2010</b>	<b>4.1%</b>	<b>4.2%</b>	<b>4.3%</b>	<b>4.2%</b>

Source: U.S. Census and ESRI - Business Information Solutions

The estimates and projections are provided by ESRI - Business Information Solutions, based on existing growth patterns, aging of the population and migration patterns. The data indicate Oil City's new housing market opportunities are largely derived from the in-migration of selected income groups and the advancement of existing households into higher income categories where they can make move-ups to higher-priced units.

Primary sources of in-migration are summarized from Census data in Table 2.2.2 below. Crawford, Butler and Lawrence Counties accounted for the bulk of the net in-migration to Venango County between 1995 and 2000. Other counties contributing large numbers of individuals moving to Venango to reside include Allegheny, Mercer, Clarion and Erie Counties. These more urban areas, therefore, constitute the major sources of such growth as is taking place among selected income groups.



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The housing prices in these counties, moreover, have a direct bearing on housing values in Oil City and the ability to market new units. Median housing values in these areas and current sales prices are all well above Oil City. Buyers from these areas will be able and should be willing to pay more for housing of equal value, provided there are still savings compared to their home markets. The spread is significant and will allow new units targeted at these markets to be retailed at premiums, provided there are still savings and there are tangible differences in quality compared to existing homes on the market. New home buyers from these areas are likely to demand higher-quality units.

**Table 2.2.2**  
**Venango County Migration Patterns, Major Source Counties 1995-2000**

Counties	Migration to Venango	Migration from Venango	Net to Venango
<b>Top Three Sources of Net Migration</b>			
Crawford County, Pennsylvania	1,083	757	326
Butler County, Pennsylvania	434	312	122
Lawrence County, Pennsylvania	128	40	88
	<b>1,645</b>	<b>1,109</b>	<b>536</b>
<b>Other Major Sources of In-migration</b>			
Allegheny County, Pennsylvania	498	490	8
Mercer County, Pennsylvania	434	430	4
Clarion County, Pennsylvania	400	591	-191
Erie County, Pennsylvania	234	452	-218
<b>Totals</b>	<b>1,566</b>	<b>1,963</b>	<b>-397</b>

Table 2.2.3 projects growth in owner-occupied housing by housing value. Although the Oil City market currently generates relatively few \$250,000+ sales, it is projected the market area within 45 minutes of downtown Oil City will produce a demand for as many as 1,929 such housing units over the next five years, an average of 349 units per year.

**Table 2.2.3**  
**Growth in Owner Occupied Housing by Value, 2000-2010 (0-45 Minutes)**

Home Values	2000	2005	2010	Net Unit Gain 2005-2010	Net Annual Gain	Average Annual % Gain
\$0-\$149,999	39,812	34,945	28,149	-6,796	-1,359	-3.9%
\$150,000 - \$199,999	1,853	4,505	8,258	3,753	751	16.7%
\$200,000 - \$249,999	536	2,176	3,181	1,005	201	9.2%
\$250,000 - \$299,999	339	986	1,699	713	143	14.5%
\$300,000 - \$399,999	176	591	1,459	868	174	29.4%
\$400,000 - \$499,999	57	214	414	200	40	18.7%
\$500,000 - \$749,999	80	125	249	124	25	19.8%
\$750,000 - \$999,999	26	36	57	21	4	11.7%
\$1,000,000+	71	97	110	13	3	2.7%
<b>Total \$250,000+</b>	<b>749</b>	<b>2,049</b>	<b>3,988</b>	<b>1,939</b>	<b>388</b>	<b>18.9%</b>

Source: U.S. Census and ESRI - Business Information Solutions



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More importantly, this move-up market has only recently developed and the potential to sell to it is large. The fastest growing element of the market will be homes selling in the \$300,000 to \$400,000 range and the demand for units selling at \$250,000+ is expected to grow as much as 18.9% per year. Much of this will be met through upgrades but there remains major opportunities to sell new housing to these households.

Income data, summarized in Table 2.2.4 substantiates that households who can afford to purchase such housing are being created even in the absence of population growth. Area household incomes are growing by 4.2% per year in current dollars (Table 2.2.1).

**Table 2.2.4**  
**Growth in Households (HH's) by Income, 2000-2010 (0-45 Minutes)**

Household Incomes	2000	2005	2010	Net HH Gain 2005-2010	Net Annual Gain	Average Annual % Gain
\$0 - \$49,999	41,599	37,296	32,566	-4,730	-946	-2.5%
\$50,000 - \$74,999	9,686	11,010	11,686	676	135	1.2%
\$75,000 - \$99,999	3,498	4,942	5,995	1,053	211	4.3%
\$100,000 - \$149,999	1,923	3,557	5,242	1,685	337	9.5%
\$150,000 - \$199,000	370	660	1,474	814	163	24.7%
\$200,000+	447	762	1,294	532	106	14.0%
<b>Total \$75,000+</b>	<b>6,238</b>	<b>9,921</b>	<b>14,005</b>	<b>4,084</b>	<b>817</b>	<b>8.2%</b>

Source: U.S. Census and ESRI - Business Information Solutions

A \$75,000 income household can, allocating 25% toward mortgage payments, afford a \$320,000 home, assuming 6.0% interest, a 30 year term and a 20% downpayment. The number of households with incomes of \$75,000+ per year within 45 minutes of downtown Oil City is expected to grow by 4,084 by 2010, far more than the number required to afford the projected growth in \$250,000+ housing units.

**Table 2.2.5**  
**Growth in Owner Occupied Housing by Value, 2000-2010 (0-15 Minutes)**

Home Values	2000	2005	2010	Net Unit Gain 2005-2010	Net Annual Gain	Average Annual % Gain
\$0-\$149,999	9,927	9,228	7,801	-1,427	-285	-3.1%
\$150,000 - \$199,999	310	709	1,680	971	194	27.4%
\$200,000 - \$249,999	58	392	481	89	18	4.5%
\$250,000 - \$299,999	65	166	326	160	32	19.3%
\$300,000 - \$399,999	10	77	244	167	33	43.4%
\$400,000 - \$499,999	12	43	57	14	3	6.5%
\$500,000 - \$749,999	11	15	44	29	6	38.7%
\$750,000 - \$999,999	0	6	8	2	0	6.7%
\$1,000,000+	2	5	8	3	1	12.0%
<b>Total \$250,000+</b>	<b>100</b>	<b>312</b>	<b>687</b>	<b>375</b>	<b>75</b>	<b>24.0%</b>

Source: U.S. Census and ESRI - Business Information Solutions

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**Table 2.2.6**  
**Growth in Households (HH's) by Income, 2000-2010 (15 Minutes)**

Household Incomes	2000	2005	2010	Net HH Gain 2005-2010	Net Annual Gain	Average Annual % Gain
\$0 - \$49,999	10,786	9,750	8,622	-1,128	-226	-2.3%
\$50,000 - \$74,999	2,401	2,650	2,761	111	22	0.8%
\$75,000 - \$99,999	831	1,191	1,519	328	66	5.5%
\$100,000 - \$149,999	480	871	1,296	425	85	9.8%
\$150,000 - \$199,000	56	152	339	187	37	24.6%
\$200,000+	107	164	292	128	26	15.6%
<b>Total \$75,000+</b>	<b>1,474</b>	<b>2,378</b>	<b>3,446</b>	<b>1,068</b>	<b>214</b>	<b>9.0%</b>

Source: U.S. Census and ESRI - Business Information Solutions

Tables 2.2.5 and 2.2.6 above examine the market within 15 minutes of downtown Oil City. The same patterns hold although the absolute amount of growth is less. This area is expected to generate demand for up to 75 units per year of new housing in the \$250,000+ value range. Again, much of this will happen through upgrades but many units are also being demolished. New replacement housing at the upper end of the scale will be demanded.

**Table 2.2.7**  
**Growth in Age 55+ Households (HH's) by Income, 2000-2010 (0-45 Minutes)**

Household Incomes	2000	2005	2010	Net HH Gain 2005-2010	Net Annual Gain	Average Annual % Gain
\$0 - \$49,999	19,012	18,013	16,720	-1,293	-259	-1.4%
\$50,000 - \$74,999	2,743	3,533	4,360	827	165	4.7%
\$75,000 - \$99,999	1,037	1,637	2,374	737	147	9.0%
\$100,000 - \$149,999	596	1,207	2,128	921	184	15.3%
\$150,000 - \$199,000	104	262	739	477	95	36.4%
\$200,000+	216	383	676	293	59	15.3%
<b>Total \$75,000+</b>	<b>1,953</b>	<b>3,489</b>	<b>5,917</b>	<b>2,428</b>	<b>486</b>	<b>13.9%</b>

Source: U.S. Census and ESRI - Business Information Solutions

There are particular opportunities for housing targeted at the age 55+ market. The market area is older than much of the U.S. and aging faster. Tables 2.2.7 and 2.2.8 indicate age 55+ households earning \$75,000+ per year are projected to grow by 13.9% per year over the next five years as these households migrate to the area (often back from somewhere else they've earlier gone to earn a living) or move into higher disposable income categories. This is true within both the 15 and 45 minute market areas. Indeed, the age 55+ market accounts for 60% of the growth in \$75,000+ income groups within 45 minutes and 65% within 15 minutes of downtown Oil City. Therefore, new housing needs to be targeted toward the age 55+ market, although not exclusively.

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**Table 2.2.8**  
**Growth in Age 55+ Households (HH's) by Income, 2000-2010 (0-15 Minutes)**

Household Incomes	2000	2005	2010	Net HH Gain 2005-2010	Net Annual Gain	Average Annual % Gain
\$0 - \$49,999	5,059	4,740	4,484	-256	-51	-1.1%
\$50,000 - \$74,999	643	817	984	167	33	4.1%
\$75,000 - \$99,999	293	453	689	236	47	10.4%
\$100,000 - \$149,999	157	295	552	257	51	17.4%
\$150,000 - \$199,000	14	58	178	120	24	41.4%
\$200,000+	34	66	145	79	16	23.9%
<b>Total \$75,000+</b>	<b>498</b>	<b>872</b>	<b>1,564</b>	<b>692</b>	<b>138</b>	<b>15.9%</b>

Source: U.S. Census and ESRI - Business Information Solutions

The data indicates real housing marketing opportunities in the Oil City market area despite the lack of overall growth in households or the total housing stock. Households are growing in income and there is a market for higher-valued units priced at a premium over the existing housing stock, but at a discount compared to Butler, Erie, Meadville, Pittsburgh and the other areas from which many new buyers are likely to migrate. Pricing of units in the Oil City market is typically now in the range of \$80 to \$90 per square foot for new housing as compared to Meadville, for example, where prices of \$110 to \$125 per square foot are common.

This means that new Oil City housing should probably be priced initially in the \$100 to \$110 per square foot range with increases to as much as \$125 per square foot in the short term. Unit sizes tend to be relatively large now because the values are low enough to afford the extra space. As prices increase, however, and buyers continue to age, somewhat smaller units are recommended. This is where there is an opportunity for upscale downtown units within walking distance of certain services. Upper story condominium units with views of the River, for example, should be attractive to many of these households.

Table 2.2.9 summarizes the prospective demand for units based on a 10% market penetration rate within the 15 minute market area and a 5% rate for that portion of the market area within 15 to 45 minutes. Unit sizes of 1,500 to 2,200 square feet are assumed for family units. Units of 1,200 to 2,000 square feet in size are assumed for age 55+ buyers. Given initial pricing of \$110 per square foot, a new Oil City residential project should be able to sell as many as 52 units per year, of which 31 can be expected to be purchased by age 55+ buyers.

Not all of these buyers will be interested in downtown units but many will. Moreover, the market is more extensive than the anticipated absorption rate (which assumes other competitive projects) indicates. There is very little competition at present and a new project of high quality and good value will have much appeal. The Oil City residential market has much more depth than what might be apparent at first glance.

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**Table 2.2.9**  
**Projected Absorption Rates and Recommended Starting Level Pricing**

Phase / Unit Type	Projected Absorption Rate/Year	Projected Absorption Rate/Month	Suggested 1 BR Price	Suggested 2 BR Price	Suggested 3 BR Price
Family Units	20	1.7	\$165,000	\$198,000	\$242,000
Active Adult / Senior Units	31	2.6	\$132,000	\$165,000	\$220,000
<b>Totals</b>	<b>52</b>	<b>4.3</b>	N/A	N/A	N/A

**Notes:**

- 1) Absorption rates assume 10.0% market penetration within 0-15 minutes and 5.0% within 15-45 minutes
- 2) Family unit sizings of 1,500 sq. feet for 1BR units; 1,800 sq. feet for 2BR units; and 2,200 sq. feet for 3BR units recommended.
- 3) Active-adult/senior unit sizings of 1,200 sq. ft. for 1BR units; 1,500 sq. ft. for 2BR units; and 2,000 sq. ft. for 3BR units recommended.
- 4) Pricing of \$110 per square feet recommended.

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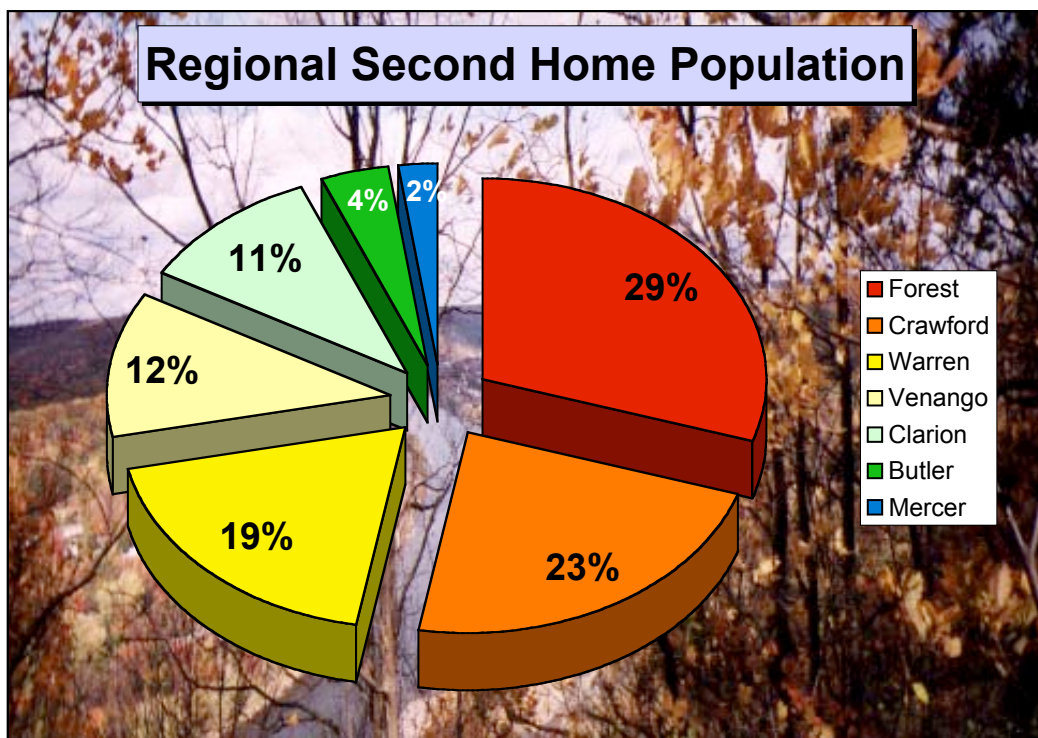
## 2.3 Second Home Market

Oil City adjoins a very large second home area. There are nearly 23,000 second homes within one hour of Oil City as the following table and chart indicate:

**Table 2.3.1**  
**Regional Second Home Trends**

	1990	2000	Change	% Chg.	Peak Population
Butler County	1,172	826	(346)	-29.5%	2,759
Clarion County	2,117	2,331	214	10.1%	7,786
Crawford County	6,172	4,964	(1,208)	-19.6%	16,580
Forest County	6,359	6,560	201	3.2%	21,910
Mercer County	691	482	(209)	-30.2%	1,610
Venango County	2,545	2,586	41	1.6%	8,637
Warren County	3,852	4,125	273	7.1%	13,778
<b>Totals</b>	<b>22,908</b>	<b>21,874</b>	<b>(1,034)</b>	<b>-4.5%</b>	<b>73,059</b>

Source: U.S. Census



Previous studies of second home communities by Shepstone Management Company provide a basis for estimating the peak second home population. The typical second home household includes an average of 3.34 persons, suggesting there is an additional market of over 73,000 persons available within an hour for Oil City businesses to tap.

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Based upon these studies, other characteristics typical of second homes include the following:

- Second homes are purchased primarily for weekend recreation and vacations.
- Typical second households include more males (53%) than females (47%).
- The typical (70%) second home household is headed by an individual occupied in a white-collar profession.
- The vast majority of second home households (90%) consist of married families.
- Some 25% of second home household use their second homes every weekend.
- Summer is the most frequented season for second home use (July is the peak).
- Some 48% of second home households regularly accommodate overnight guests.
- The typical second home is used 26-31 days during the summer.
- Some 53% of second home households travel 100-150 miles to reach their second homes.

The second home market opportunities for Oil City businesses may be derived from the fact that the typical second home household visits their second home a total of 84 days per year and spends \$166 per day, of which 60% is spent on groceries, restaurant dining, household goods and recreation. There are 21,874 total second homes in the region with 13,271 in Venango, Forest and Warren Counties alone. This represents a additional peak period population of 73,000 persons of whom 61% or 44,000 persons are located within these three counties. This population represents additional annual spending of \$183 million with \$111 million of this taking place in the three-county area. This is a market of considerable size that downtown Oil City businesses should be targeting.

# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

## **3.0 *Downtown Assets, Liabilities and Opportunities***

Two community stakeholder meetings were held for Oil City business and community leaders during the preparation of this Economic Development Strategy. These sessions took place at the Clarion University of Pennsylvania, Venango Campus on March 2 and at the Transit Building in downtown Oil City on March 3, 2005.

Both of these stakeholder meetings were designed to assess the assets and liabilities of Oil City, identify opportunities and lay down some general priorities for reviving the City's downtown economy. Approximately 25 persons attended the first meeting and another 40 participated the following morning. Discussion was guided by the use of several specific questions which participants were asked to address in small group workshops with large group discussion following.

An outline summary of the specific input received from these two focus group sessions (which doesn't necessarily represent the strategy) follows:

### **Oil City Downtown Assets:**

- Location on Routes 8 and 62 to the Allegheny National Forest
- Proximity to urban centers
- Historical assets
- North side renaissance projects
- Livable community environment
- Good infrastructure
- Good housing values
- "Med's and ed's" (medical and educational resources)
- Oil Creek State Park and plentiful outdoor recreation
- Many information centers (museums, C-O-C, etc.) are available to serve travelers
- Strong sense of community
- Allegheny River
- Justus Park and other community recreation facilities
- Retail and office space available
- Excellent water supply and quality
- Inexpensive land
- Full-service hotel
- Attractive streetscape
- Museums
- Strong school system
- Good work ethic
- Bike trail and walking tours available
- Dramatic terrain
- Casual/comfortable restaurants
- Sense of economic momentum
- College campuses



# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

## **Oil City Downtown Liabilities:**

- Inadequate parking
- Utility infrastructure inadequate and high-priced
- Technology that is lacking (e.g. broadband service)
- A shrinking population
- Lack of quality job opportunities
- Skilled labor that has migrated out
- Downtown building overhead costs that are discouraging
- Building maintenance issues downtown that create image problems
- Potential for flooding (rare)
- Lack of town square as a central focus to the downtown
- Cultural performance environment that is lacking
- Weather that can be a problem
- A River divides the City
- Deteriorating buildings
- Unattractive gateways
- Bike path and railroad that don't reach downtown
- Influx of a welfare-reliant society
- Highest tax millage (when combined with school) in the County
- Lack of conference facilities
- One-way streets that make for awkward traffic flow patterns
- Vacant 2nd and 3rd stories on main routes through the City
- Lack of manufacturing space
- Lack of concentrated retail areas

## **Oil City Downtown Opportunities:**

- Train excursions and other tourism projects to draw people downtown
- Service-related opportunities (dispersed satellite locations)
- Pulling more of the traffic flow to Forest/Warren through Oil City
- Selling to outdoor recreation market (e.g. outfitting businesses)
- River recreation/homesites/restaurants
- Retirement-related businesses and others selling to this population
- Selling the local architecture as an attraction
- Building on "med's & ed's" businesses and institutions
- Selling to the large student population (using shuttles?)
- Developing additional restaurants
- Marketing Oil City successes, building and capitalizing on existing activity
- Developing a downtown map
- Emphasizing Routes 8 and 62 for new development
- Exploiting college growth opportunities
- Transportation development
- Creating more downtown activity with continuous event programs
- Promoting more bus tours
- Developing additional B & B's

# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

- Promoting antique businesses and the arts in general
- Exploiting the 2nd home potential (even on 2nd floors)
- Developing a "Wild, Wild East" theme around the oil baron history of the area
- Promoting more family activities for tourists
- Developing the workforce for the job potential we already have

## **Suggested Business Community Actions:**

- Promoting more use of the C-O-C Business incubator
- Establishing longer store hours (especially on weekends and Sundays)
- Encouraging all to take more pride in the community by getting involved
- Conducting better outreach to seasonal visitors and others by existing businesses
- More cross-promotion of businesses
- Recognizing and promoting unique assets (e.g. music store)
- Improving Oil City gateways with better signage and other improvements
- Continuing renaissance projects
- Developing a new local brand image for "oil" that emphasizes its culture and history
- Completing a downtown inventory of available space and needs
- Shifting services to upper stories to make room for retail
- Making additional aesthetic improvements to buildings and streetscapes
- Pursuing a comprehensive marketing strategy based on events and tourism
- Promoting better property maintenance along Rt. 8 and 62

## **Suggested Government Actions:**

- Improving code enforcement within the Business District
- Streamlining codes and eliminating of disincentives
- Using CDBG funds to eliminate/cleanup unusable properties for redevelopment
- Taking advantage of historic renovation grants
- Using PennDOT funding to improve access to Oil City and improve signage off Rt. I-79
- Developing a more organized political lobby for rural PA
- Continuing the consolidation of economic development efforts to improve the focus
- Improving broadband services
- Improving methods of capturing through traffic by managing signage and routings
- Using eminent domain to deal with white elephant structures where necessary
- Keeping infrastructure up to date by constantly evaluating capacity
- Establishing a 1-stop center for coordinating development projects (ombudsman)
- Marketing buildings and assets better
- Revising the B & B regulations to promote this activity
- Developing a better design review procedure for new development
- Encouraging more events in Justus Park
- Maintaining and replacing street signs
- Develop a better taxing system
- Investing in Routes 8 and 62
- Creating better Allegheny National Forest directional signage
- Improving views of the Allegheny River

# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

## 4.0 *Downtown Development Strategy*

### 4.1 *Arts-Related Revitalization*

It is recommended that Oil City build upon its various successful endeavors in the arts by aggressively marketing the downtown area for artists and related activities. Arts-related revitalization has become an increasingly popular approach for downtown revitalization. Beginning with the Inner Harbor Project (Baltimore) and extending to the revitalization of Times Square in New York City, large metropolitan areas have enjoyed substantial success with such strategies. But the question remained whether the arts could provide sufficient economic stimulus to play a major role in the revitalization of smaller cities, particularly those outside of major metropolitan areas.

Recent experience suggests that the arts can play a significant role in revitalization, provided the effort is carefully conceived and closely managed. This section addresses the role of arts-related revitalization in smaller cities and identifies critical success factors that should be incorporated into such an effort by Oil City.



#### **“Lower Town” Artist Relocation Program**

The City of Paducah, Kentucky began, in 2001, to consider ways to revitalize its Lower Town neighborhood. The City Planning Department held community meetings at the beginning of the effort to elicit ideas from the residents about the challenges and opportunities facing Lower Town. A newly created Lower Town Renaissance Association advocated for a plan that went beyond traditional concerns of code enforcement and façade improvement.

Association member and Lower Town resident Mark Barone began researching approaches for Paducah. He suggested the city replicate an artist attraction program first begun in Rising Sun, Indiana (population 2,500). The Rising Sun Redevelopment Commission website (see next page) describes that program:

The Rising Sun program is centered around the Rising Sun Pendelton Art Center which hosts a variety of arts and cultural organizations which coordinate the “first Friday” studio tours and other arts-related activities.

Paducah planning officials endorsed the idea and recruited Barone to serve as the program coordinator, budgeting \$40,000 to pay for Barone’s time along with advertising and marketing activities. Following the Rising Sun model, the City worked with local banking and real estate community to put the following incentives in place:

# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

## Paducah Program Highlights

- 100% financing for purchase and rehab of an existing structure or building new.
- Basic loan financing at a 7% - 30 year fixed rate for up to 300% of appraised value.
- Free lots for new construction as available.
- Up to \$2,500 for architectural services or other professional fees.
- Construction materials tax-exempt under an Enterprise Zone program.
- Discounted web pages for artists (in cooperation with local Internet company).
- Nation-wide marketing of the arts district and Paducah.
- Lower Town zoned to allow gallery, studio and living space all under one roof.

## ***Rising Sun Program***

The Historic Downtown Program Business Development Center was created in 1996 to renovate the Main Street business district. The Downtown Program's award-winning "Arts as Economics" approach was adopted to build on the growing tourism industry by creating another niche to draw visitors to Rising Sun.

The Redevelopment Commission funded renovation of blighted properties to bring new businesses into the community. Renovated buildings are now restaurants, unique gift shops and artists' studios.

Upgrades to the long-neglected infrastructure were extensive. Water, sewers, the electric, streets and sidewalks all were updated. Public projects were undertaken such as the new City Hall, the Medical Center, the City Pool, the Main Street Pavilion, riverfront gazebos and streetscapes.

The Revolving Loan Board was established with low interest loan programs to encourage business development. The Micro loan program provides a 3.5% loan for up to \$7,500 for 3 years. The Revolving Loan is a 3.5% loan for up to \$120,000 for up to 20 years with a business plan application.

[www.enjoyrisingsundowntown.com](http://www.enjoyrisingsundowntown.com)

Paducah had attracted over 40 artists to relocate to the downtown area as of 2004, bringing over \$6 million in new investments to the downtown. The program has, indeed, served as a model for others.

Several other small nonmetropolitan communities have also been able to create successful arts-led revitalization programs. The following list of examples highlights the experience of seven communities with populations under 20,000 persons, all of which are located at least one hour's drive from a major metropolitan area. These all provide good illustrations of the potential for Oil City.

# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

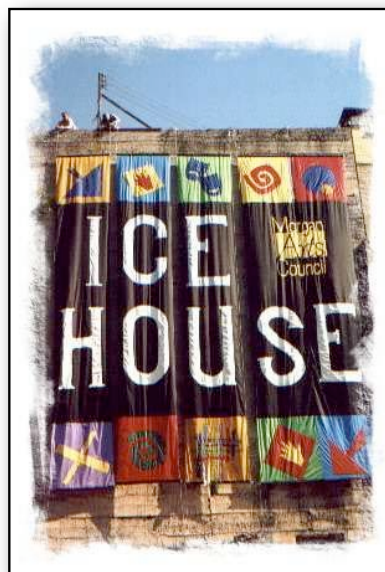
## Barre, Vermont



- Population, 2000 Census: 9,291
- Created Studio Place Arts, 3-story community center for the visual arts downtown
- SPA is devoted to creating broad community access to the visual arts for professional artists, craftspeople, hobbyists, students, and visitors
- SPA is committed to downtown revitalization and making the visual arts accessible to people from all walks of life
- They offer a wide variety of workshops and classes in a large classroom on the first floor, welcomes community involvement and encourages membership in SPA

## Berkeley Springs, West Virginia

- Population, 2000 Census: 3,158
- The [Morgan Arts Council \(MAC\)](#) was established in 1977 and it created the Berkeley Springs, art town district
- The MAC makes its home in the Ice House, a former 40,000 square foot apple cold storage building currently being renovated into a community art center
- Arts Council programs range from free summer concerts in [Berkeley Springs State Park](#) every Saturday afternoon in July and August to an active Ice House Theater Project and changing exhibit gallery with ArtWalks to mark show openings
- There are Ice House concerts, art classes, youth theater and an artists' cooperative selling visual products
- An annual Art Auction is filled with local art creations, and there are regular studio tours. MAC has even published two volumes of local short stories with a third volume of tales expected in the near future
- Berkeley Springs was voted by American Style magazine as the #12 art destination in the country



## Brattleboro, Vermont

- Population, 2000 Census: 12,005
- Named one of the top ten small arts communities in the U.S. by "The 100 Best Art Towns in America," by John Villani (The Countryman Press, May 2005)

## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

- Home to renowned arts organizations such as the Vermont Jazz Center; the prized Latchis Theatre art movie house; and the Brattleboro Museum and Art Center
- The setting for nationally recognized festivals, including the New England Bach Festival; the Women's Film Festival; and the Brattleboro Literary Festival
- The Brattleboro Arts Initiative, in partnership with the Preservation Trust of Vermont, purchased the Latchis Memorial Building from the Latchis family in 2003 to pursue the long-sought-after goal of creating a first-rate center for the arts in downtown Brattleboro



### Fergus Falls, Minnesota



- Population, 2000 Census: 13,471
- Artspace, a nonprofit real estate entity focusing on creating and leasing space for artists, redeveloped a downtown hotel, creating 10 units of mixed income housing
- The project will also create 4,200 square feet of commercial space on the ground floor and 6,000 square feet of community arts center space in the basement
- The project has six 1-bedroom and four 2-bedroom units. This mix has been chosen to meet the housing needs identified by a market survey of artist households in the Fergus Falls area

### Marfa, Texas

- Population, 2000 Census: 2,424
- The growing art community began with the arrival of Donald Judd in the mid 1970s and the creation of the Chinati Foundation
- Marfa now experiences an international reputation in the art world as a result of the installations by Donald Judd and other predominantly Minimalist sculptors and painters permanently on view at the museum

### Volant, Pennsylvania

- Population, 2000 Census: 113 (Borough)
- In 1984, the borough's long-abandoned grist mill was revitalized as a country gift and antique store
- Drawing upon themes from the Amish country, it paved the way for a business revival that still continues
- Encouraged by its success, other shops were opened on Main Street
- There are now over 50 shops and restaurants



# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

## Waterville, Maine

- Population, 2000 Census: 15,605
- Holds annual Waterville Intown Arts Festival, a Community Arts Initiative to investigate the role of arts in downtown revitalization to receive public input and draw artist's attention
- The group plans to create free, public wireless Internet access in parts of downtown
- The Community Arts Initiative offers walking tours of the downtown area
- Created diagonal parking rather than parallel to increase the ease at which people could park in the artist colony
- Used street trees and flower plantings to increase the appeal of the downtown area

### Lessons from Small-Town Arts-Related Redevelopment Efforts

As several examinations of art-related revitalization have pointed out, there is no one fixed formula for success. Every community builds its own approach based upon the resources it has (and the resources it doesn't have). These redevelopment efforts typically involve one of two primary approaches:

- Developing the downtown as an arts-related shopping destination with performing arts spaces, retail shops and galleries (Berkeley Springs, West Virginia and Volant, Pennsylvania are both excellent examples of this approach)
- Attracting artists into the downtown area as residents, practicing artists and retail operations (In addition to Rising Sun and Paducah, Barre, Vermont, Brattleboro, Vermont, Fergus Falls, Minnesota, and Marfa, Texas have taken this approach)

In either approach, several critical success factors can be identified. They include:

***Assembling appropriate real estate products:*** Typically, municipally owned buildings are major components of these efforts. They are rehabilitated into "live/work" space, galleries, arts centers, etc. Even if the municipality does not own the real estate, it should have close working relationships in place with the owners/developers if it wishes to proceed with such an effort. It is important that the real estate lends itself to the role it will be expected to play. For example, Christopher Velasco, the executive director for Artspace, a Minneapolis-based not-for-profit advocate for creating artist "live/work" spaces (see below for a further description), indicates such space requires the following characteristics:

- ceiling heights: studio space should have 11' minimum ceiling height
- natural light: studio space should have ample natural light, preferably from the North
- space: a combined live/work space must be a minimum of 800 square feet (If live/work spaces are segregated, the studio space must be a minimum of 400 square feet)

***Creating strong financial incentive packages:*** Like all revitalization efforts, arts-led



## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

revitalization seeks to overcome conditions created by market forces. This will only be possible if strong incentives, such as those set forth on the top of page 4-2 for Paducah, exist for the artists (and/or the developers serving them) to provide them with enough confidence that their investment will produce a workable return for them.

***Maintaining close cooperation with and leadership by the target market (i.e., artists):*** In order for arts-related revitalization to succeed, it must work for the artists. Consequently, it is critical that the arts community play a strong role in shaping and leading this effort. This will ensure the real estate and incentive packages meet artists' needs. Artists considering participating in the program will also have additional confidence in it if it is being led by fellow artists.

***Building the effort in context of the community:*** The best arts-related development builds upon existing assets, rather than trying to wring development out of context. Volant drew upon its rural, Amish-country context for its revival. The minimalist artists were attracted to Marfa, Texas by the sparse, flat land that reinforced their minimalist tendencies. Oil City may wish to build an arts-revitalization effort around themes related to the Oil Heritage Corridor and the area's outdoor recreation.

***Serving local arts demand as well as tourism-related demand:*** Arts-related development requires support by all possible market segments. As the program is assembled and promotions put into place, it is important to ensure that the local market for art is given its due. Projects that rely solely on tourism remain very sensitive to the seasonality of the tourism market.

***Aggressive and extensive promotion:*** Success depends upon selling the community to the artists while simultaneously selling it to those who buy art. A community sponsoring such an effort should be prepared to invest significant resources in promotion. (NOTE: even if arts-related development is not the basis for Oil City's approach, the City still must actively package and promote its real estate if any effort is to succeed.)

***Empowering an active and committed champion:*** Virtually every arts-related effort we examined was sustained by an organization or individual serving as a tireless champion on behalf of the effort. In Paducah it was one person who created and sustained the promotional effort that put the town on the arts "map." Oil City will require a similar degree of dedication. Finding a champion that has both the commitment and the capacity to oversee this effort is the single most important success factor Oil City must address if it decides to take on an arts-related revitalization effort. The creation of a Business Improvement District for the City may provide an organization context and source of financial support that will enable an arts-related champion to operate on behalf of the City.

***Patience:*** Paducah has seen significant activity in Lower Town within 3 years. This type of rapid success is not likely to be repeated elsewhere. Arts-related revitalization is likely to require a sustained commitment of 10 years or more. Should Oil City decide to

# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

take this path, the program should be designed and evaluated over a 10-year time horizon so as to allow time for the program to achieve intended results.

## Next Steps

If Oil City wishes to consider embarking on an arts-related economic development effort, the following steps will help make the determination if the approach is feasible:

**1. Assess the Real Estate Product in Downtown Oil City:** This step will involve a hard look at the real estate that could be the focus of arts-related development, whether retail-based or artist “live/work” driven. Key questions include:

- Is the space configured and priced properly?
- Is there a broker community committed to aggressively marketing the spaces to the target market segments?
- Can the proper financing/incentive packages be created?

**2. Involve Artists in the Conversation:** Artists are the ultimate customers in this effort. Can Oil City meet their needs? Before putting a program in place, local and regional artists may be consulted to understand their perceptions of the opportunities in Oil City. In its “live/work” projects, Artspace generally forms an artists’ advisory board to make sure the artists’ needs are kept front and center during the development process. Oil City should reach out to the artist community and begin exploring the extent to which there is interest in what Oil City could potentially offer.

**3. Beginning Identifying potential “champions:”** As indicated above, the presence of an individual or organization to serve as an effective champion for the effort is essential. Efforts should begin to determine whether such a champion can be found for an Oil City-based effort. Among the qualities such a champion should have include:

- A successful track record as a promoter/publicist
- A demonstrated ability to devote a high level of energy to a project over a sustained time frame
- An understanding of the needs of artists
- An understanding of the needs of developers
- An ability to work through municipal bureaucracy to meet the needs of customers/clients

Given the importance of this role to project success, the selection process should be carefully thought through and involve a rigorous evaluation of potential candidates.

## Long-term Issues

Once the City has committed to an arts-related revitalization effort, other issues should be addressed in the first year or so of the effort. These could include such initiatives as:

## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

***Identification and stewardship of specific, limited “catalytic” projects to build momentum for the District:*** Achieving and celebrating early successes help build momentum for long-term accomplishment. In the first year or so, the City could look to undertake a major project that would help “jump-start” arts revitalization. This could include the revitalization of potential studio space, the creation of a downtown “festival marketplace” through clearing an existing parcel and dedicating it to park-related uses that support arts activities in the downtown, etc.

***Creating a “One-stop” that serves the commercial/business-related needs of the artists/ artisans/microenterprises that are the focus of the attraction effort:*** Once the relationships with the artist community have been developed, they can help identify the types of business support programs that will help the artists succeed financially.

***Developing an infrastructure that will drive transactions/demand to the artists/microenterprises:*** In addition to attracting the artists, the City would also foster a market dynamic that would make Oil City more attractive to artists from a business perspective. This could include sponsoring marketplaces for the sale of arts and related goods and services (e.g., festivals, shows, web presence). It could also involve a government commitment to purchase goods and services from the local sector as it pursues “place-making” in Oil City. Finally, the effort could include cross promotions with other destinations/area in the region to build a “critical mass” of visitors to the downtown to support the arts-related enterprises being recruited there.

### Other Models of Arts-Related Development

The discussion of arts-related development has focused on individual projects conducted by a single municipality to use the arts as a driver for retail development and/or residential revitalization. Two other models are worth mentioning: Artspace, a Minnesota-based organization dedicated to creating artists “live/work” space throughout the United States and the “booktown” approach, encouraging the concentration of used and antiquarian booksellers in small downtowns.

### The Artspace Project

The following description of Artspace is taken from the organization’s website at ([www.artspaceprojects.org](http://www.artspaceprojects.org)):

The mission of Artspace is to create and manage space where artists can live, work, exhibit, perform, and conduct business. We pursue this mission through development projects, asset management activities, consulting services, and community-building activities that serve artists and arts organizations of all disciplines, cultures, and economic circumstances. By creating this space, Artspace supports the continued professional growth of artists and enhances the cultural and economic vitality of the surrounding community.

Finding and retaining affordable live/work space is an age-old problem for artists,

## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

painters, sculptors, dancers, and others who require an abundance of well-lit space in which to work. Many artists gravitate to old warehouses and other industrial buildings, but their very presence in an industrial neighborhood often acts as a catalyst, setting in motion a process of gentrification that drives rents up and forces the artists out.

This is precisely what happened in Minneapolis' historic Warehouse District in the 1970s and led to the creation of Artspace in 1979. Established to serve as an advocate for artists' space needs, Artspace effectively fulfilled that mission for nearly a decade. By the mid-1980s, however, it was clear that the problem required a more proactive approach, and Artspace made the leap from advocate to developer. Since then, the scope of Artspace's activities has grown dramatically. Artspace is now America's leading nonprofit real estate developer for the arts.

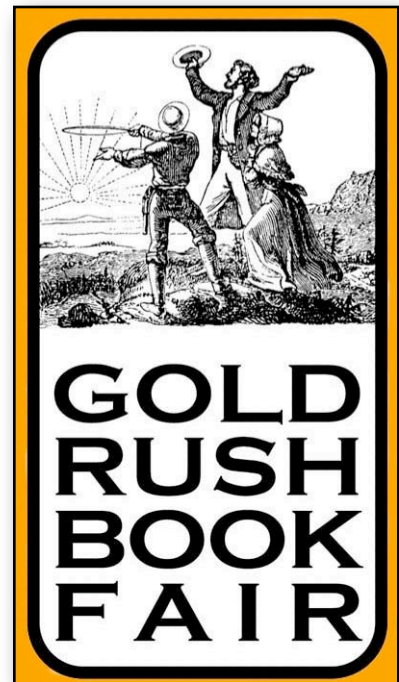
In the last few years, Artspace has further expanded its mission to incorporate the planning and development of performing arts centers, museums, other arts facilities, and entire arts districts throughout the country.

### The “Booktown” Model for Arts-Related Economic Development

According to the International Organization of Booktowns, a “booktown” is a small rural town or village in which second-hand and antiquarian bookshops are concentrated. Most booktowns have developed in villages of historic interest or of scenic beauty.

The booktown concept was initiated by Richard Booth in Hay-on-Wye, in Wales. The International Organization of booktowns lists six such rural booktowns in Europe, and one in the United States: Bredevoort (The Netherlands), Fjaerland (Norway), Hay-on-Way (Wales), Montolieu (France), Redu (Belgium) and Stillwater, Minnesota (United States).

According to the Stillwater web site, the town offers over 450,000 books for sale in the downtown. It claims that Loom Theological Booksellers, located at 320 N. 4th Street, is the largest North American specialist in theology, philosophy, and religious history, with a stock of over 250,000 volumes.



Although not recognized by the International Organization of Booktowns, Grass Valley and Nevada City in California (known together as the “Gold City” booktown), claims to have over 28 participating booksellers in their downtowns. In Archer, Texas, western author Larry McMurtry’s bookstore occupies several commercial buildings.

Booktowns sponsor book fairs and other festivals and activities to draw book lovers,

## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

tourists and others to their downtowns. The International Organization of Booktowns argues that book sellers can provide a strong “off-season” attraction to areas that have well developed summer tourism seasons but little activity in the winter months.

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# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

## **4.2 Business Improvement District**

The City of Oil City, in cooperation with the Chamber of Commerce and Take Pride organizations, should initiate the formation of a downtown Oil City Business Improvement District (BID) to provide the management and steady source of funding required to implement a revitalization program.

### **Business Improvement District (BID) Background**

BID's are a relatively new concept. They were started in Canada in the 1970's and now exist throughout the United States. There were 404 such entities in the U.S. by 1999, some 11 of which were found in Pennsylvania. Several more have been created since then. These Districts are typically public - private partnerships where a nonprofit organization of businesses and other stakeholders takes responsibility for management of a downtown area, using funds raised by local government through a special tax assessment on these same businesses.

"BID's are fundamentally a legal mechanism to raise funds to enhance the management of a particular place," according to the Urban Land Institute. They are typically responsible for "strategic place marketing" related to the area in question but also provide a number of other services. These may include security services, property maintenance (e.g., sidewalk cleaning), parking management, advertising and promotion, real estate development and marketing, business recruitment and expansion, facade programs and market research. Image creation and maintenance are critical elements of all BID programs.

Successful BID's emphasize place management over program management. The model for such BID's has, more often than not, been the shopping mall management company that takes responsibility for not only leasing of spaces, but also the safety, cleanliness and joint marketing of the mall to tenants. As the BID concept has matured, this model has evolved. Many BID's now market downtowns as if they were resort hotels, providing, in addition to the basics, such services as entertainment, event management, special promotions, housing development and tourism promotion.

This reflects one of the most important aspects of BID's - their dependence on the value of the benefits offered, as distinguished from costs of services alone. Downtown property values are, in this context, a function of investment combined with consumer views of the area as a business, cultural and residential center. Livability is the key to development, as one developer succinctly states it. BID's address this issue by simultaneously marketing and improving downtowns, whereas many economic development programs focus only on the former or never get beyond planning. BID's, by contrast, are focused on implementation and management.

BID's are usually funded through real estate assessments on the specific service areas involved. The amount collected is typically in the range of 0.2% to 0.3% of market value or less than 20¢ per square foot per year. Funding is also frequently obtained from

## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

other sources such as selling of contract services to adjoining areas, grants and contributions from nonprofit tax-exempt entities benefited by BID services. BID's can also get involved in capital improvement projects for which other public sources of funding are often available, including other special district tax assessments. The administration of BID's is typically undertaken by a nonprofit private corporation falling under the IRS 501(c)(3) or (c)(6) tax exemption classifications. The former is preferred for purposes of collecting donations and receiving grants.

### Authority for BID's in Pennsylvania and Examples

BID's are authorized under two different Pennsylvania laws - one enacted in 1980 that is somewhat awkward and another passed in 2000 that is a model for other states. The latter is known as the Neighborhood Improvement District Act and a copy is attached. It is a comprehensive piece of legislation that, unusual for Pennsylvania, affords municipalities a fair amount of discretion in application.

There are several good examples of BID's in the Commonwealth, including the Philadelphia Center City District (as well as others in the City), the Reading Downtown Improvement District, the Downtown State College Partnership and the West Chester Business Improvement District. There are also BID's in Pittsburgh, Lower Merion Township and other communities.

West Chester Borough, the county seat of Chester County, is a community of 17,800 persons, which includes a large student population. It formed its BID as a municipal authority in 2001 with the mission of creating a "partnership of business and property owners to achieve long-term economic growth for businesses in Downtown West Chester." Its goals include; 1) increasing customer traffic and sales, 2) retaining, expanding and recruiting viable businesses, and 3) advocating the interests of downtown to governmental agencies. The BID is funded by an assessment on all commercial properties in the service area. The assessment is 0.25% of assessed value for commercial property. The BID is governed by a 15 member Board of Directors that meets monthly. It also has a paid Executive Director and other staff.

The West Chester BID programs include wayfinding signage, downtown beautification, a Destination Downtown campaign, web design and development, media tours, bus tour management, business expansion and recruitment, real estate listings and property directory, facade improvements, downtown design guidelines, business planning assistance and cooperative advertising. It operates a very dynamic website ([downtownwestchester.com](http://downtownwestchester.com)) and publishes a *Retail & Restaurant Directory & Map* as well as *Your Guide to Doing Business in West Chester*, both of which are high-quality professional presentations.

The BID spends \$60,000 per year on marketing, distributing over 100,000 copies of a brochure promoting West Chester as the "Perfect Town." Much of its effort is devoted to packaging material for media use as part of an aggressive public relations program that positions the Borough as a dining and shopping destination. The BID also makes use



# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

of Pennsylvania's Elm Street Program to promote residential development. Although West Chester is different in some important ways from Oil City (it has a much higher median household income) it has enjoyed much success that suggests an Oil City BID could be very helpful. Downtown property values in West Chester increased from \$41/square foot in 1999 to \$118/square foot in 2004.

## **Oil City Business Improvement District Needs**

Public meetings and interviews with stakeholders served to identify several areas of need that an Oil City Business Improvement District could help address. These include the following:

- Marketing of the Oil City Business District
  - Developing and promoting an image of Oil City as a dining, cultural and specialty shopping center.
  - Managing public relations and cooperative advertising campaigns to support the image and build customer traffic for businesses.
  - Supporting and enhancing existing programs that distinguish Oil City (e.g., [VictorianRegion.com](http://VictorianRegion.com)).
  - Promoting the downtown areas specifically, and Oil City generally, as a high-quality livable community in which to both reside and do business.
  - Creating more effective gateways and signage programs to lead and welcome visitors to Oil City's business district.
  - Marketing of properties to prospective businesses and developers.
- Redeveloping the Oil City Business District
  - Acting as business ombudsman, developer's agent and real estate manager for the business district.
  - Inventorying of building space and other real estate on a continuing basis for purposes of assisting brokers and others in marketing these and recruiting new businesses to downtown.
  - Redeveloping specific areas of downtown to create new open spaces for events, parking and shopping opportunities through relationships with building owners and developers.
  - Creating financial incentives in the form of LERTA tax breaks, revolving loan funds and other techniques to encourage business development downtown.

## **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

- Recruit specific categories of new specialty retail businesses downtown (e.g., arts, crafts, antiques, restaurants, bookstores and similar ventures) that will support a destination image.
- Promoting building and other connections to the Allegheny River and Oil Creek.
- Creating more residential density downtown by encouraging new housing development within the business district, particularly in the upper stories of underutilized buildings.
- Supporting retentive and expansion of viable businesses through financial and technical assistance and support of the Chamber's entrepreneurship program.
- Creating a More Livable Oil City Business District
  - Adding and, more importantly, ensuring the maintenance of aesthetic features such as benches, street trees, flower boxes and other landscaping.
  - Coordinating a constant series of events downtown, in cooperation with other entities, so as to create year-round activity (especially arts, cultural and recreation events that balance the Oil Heritage theme).
  - Cleaning buildings, removing outdated signage and eliminating other eyesores.
  - Establishing a viable downtown farmers market of no less than 15-20 vendors.
  - Coordinating business hours, encouraging full participation by promoting those businesses offering extended hours.
  - Treating Cranberry and Franklin businesses as assets for promoting Oil City as a livable small city with big appeal.
  - Providing businesses with customer hospitality training to create those skills that will allow downtown enterprises to draw return customers.
- Leading the Continuing Revitalization of the Oil City Business District
  - Providing the local entity with which the Oil Region Alliance and Chamber of Commerce can work in packaging tourism, promoting motor coach business, arranging guided tours and otherwise promoting tourism to the business district.
  - Managing a website (or page on the Chamber website) and providing for other publications and tools that can be used to market Oil City's business district and its real estate.

## **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

- Networking with the Pennsylvania Downtown Center, National Trust for Historic Preservation and other groups to develop new ideas and tools.
- Uniting the north and south side business districts with coordinated promotions, events, tours and programs that employ the River and bridges as links rather than dividers.
- Managing all the above through a contract with the City, the Chamber, the Alliance or some other entity with the appropriate expertise and the ability to deliver the services cost-effectively.

### **Service Area and Recommended Organization**

The recommended service area for the BID is illustrated by the map below. It includes large parts of the north and south side central business districts as well as portions of the Route 8 industrial area and east end shopping area. The exact boundaries will need to be refined with further study but if one uses Venango County's assessed valuations of the two central business districts as a guide, there is \$67,340,000 of property involved. If an Oil City BID were to be based on the same 0.25% rate as charged in West Chester, which is typical of other BID's, it would raise approximately \$168,000 per year to support BID activities. Allowing for collection costs, a \$150,000 revenue stream should be possible. This is a reasonable budget for a small city BID program.

Services to be provided will need to be determined through meetings with affected property owners. It is important to tailor them to the needs of those who will be paying the bills, as opposed to tenants or other stakeholders. The BID will not be successful if a majority of property owners do not perceive they will be receiving valued services. Indeed, the largest property owners need to be active supporters of the BID. It is also important to use the BID to fill gaps in services and not replicate or replace the work of the City, the Alliance or the Chamber of Commerce.

Finally, a BID cannot be all things to all people and, therefore, must concentrate on what is most important at this stage in Oil City's revitalization. Given that Oil City has already accomplished a great deal of streetscape work and a number of other entities are already promoting tourism, the emphasis initially should probably be on marketing of downtown real estate, redevelopment of upper floors for housing that will create retail demand, event management and promotion of restaurants and specialty retail opportunities, particularly in the arts and antique venues.

Organizationally, it is recommended the BID be established as either a municipal authority (in the manner of West Chester Borough) or as a nonprofit 501(c)(3) corporation (in the manner of the Downtown State College Partnership, Inc.) as provided under the Pennsylvania Neighborhood Improvement District Act (73 PS 831). Either type of organization is workable, although the latter may provide additional opportunities to solicit memberships and donations and be more flexible from a

## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

governance perspective. The legislation (attached) spells out all the details with respect to establishment of the BID, creation of an administrative board, sunset of the BID in the event it is not reauthorized and the setting and collection of assessments.

It is recommended, for purposes of ensuring continuity and cost-effectiveness that day to day administration be managed through a contract with the City itself, the Chamber of Commerce, some other entity of comparable expertise or by engaging the services of a BID management consultant.

### Implementation Steps

The statutory implementation steps for establishing a BID in Pennsylvania are laid out in the Neighborhood Improvement District Act. They include development of a preliminary plan, public hearing(s), challenge procedures and ordinance requirements, all of which are straightforward. However, it is important to recognize certain key factors for success. These include the following:

- Having as many meetings with interested property owners at the front end as may be necessary to develop a politically salable concept.
- Having one or more champions among property owners who are willing not only to publicly support the BID, but also to lead the effort to create and manage it.
- Recognizing that the first effort may not be successful and having the persistence to use this as an opportunity to revise plans and continue with the effort. Several of the most successful BID's in the U.S. were only established after earlier plans were rejected (some more than once).

It is recommended this report be used as the basis of a presentation to potentially affected property owners at the very outset of the process. It will also need to be accompanied by a draft budget suggesting how BID funds might be spent. A suggested general budget is as follows:

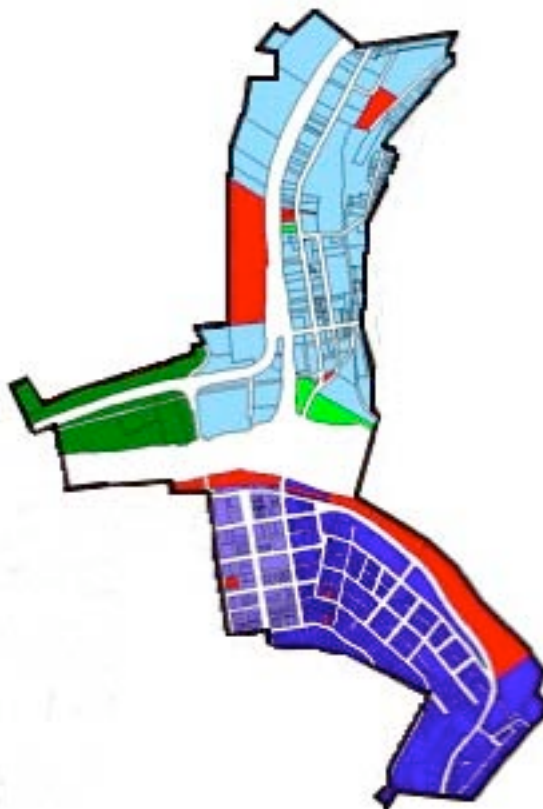
### Revenue

BID Assessments	\$150,000
Nonprofit Donations	10,000
Contracted Services	10,000
<b>TOTAL REVENUE</b>	<b>\$170,000</b>

# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

## Expenses

Programs	
- Advertising, P.R. and Website	\$50,000
- Real Estate Marketing	\$10,000
- Event Coordination	\$10,000
- Beautification/Clean-up	\$20,000
- Signage/Welcoming	\$20,000
- Business and Real Estate Development	\$20,000
Administration (Across All Activities)	\$40,000
<b>TOTAL EXPENSES</b>	<b>\$170,000</b>



## PROPOSED OIL CITY BUSINESS IMPROVEMENT DISTRICT SERVICE AREA

# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

## 4.3 Real Estate Development Initiative

There are numerous properties in downtown Oil City that require redevelopment. It is recommended the City take an active role in this redevelopment by assembling public and/or tax sale parcels for redevelopment or entering into agreements with private building owners to solicit developers for these properties. An important element of this must be the combining of these solicitations with the offering of financial incentives, zoning accommodations, parking allocations and similar incentives. An example of how this can be accomplished is set forth in Appendix B, the Draft Request for Developer Proposals.



An additional aspect of this program, which should also be pursued independently of such a project is the active promotion, by the BID or City, of the sale and development of individual properties. Most successful downtown programs include a major real estate promotion feature and Oil City should be no exception.

## 4.4 Professional Services Development

A logical complementary strategy to arts-related development is to simultaneously seek to attract professional services to downtown Oil City including medical practices, legal offices, and such other services as those provided by architects, accountants, graphic designers, Internet service providers and similar enterprises. Such enterprises are likely to benefit from the increased downtown activity associated with arts development. In addition, they are likely to have different space requirements than artists. Consequently, it is recommended the City maintain, and whenever possible, expand its efforts to attract and grow professional services to the downtown area.

The combination of artists and professional services would generate demand for downtown real estate, but, in most cases, neither segment would compete against one another. The artist recruitment program would focus on the real estate identified as most

## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

suitable for that segment. The professional services could be served by the balance of vacant and under-used office space that currently exists in the downtown, particularly on the North side.

The effort to attract professional services into the downtown would involve four specific initiatives:

- **Contact regional industries for leads on back-office operations or key suppliers or customers.** One of the most effective ways to generate new economic activity in an area often involves tapping into existing sources. The downtown development strategy should include an effort to contact existing large employers in the Oil City region to determine if they have back-office operations they would like to locate closer to them. Additionally these employers should be asked if they have any services firms as suppliers or customers that they might be willing to help attract to Oil City to improve their business situation while contributing to the revitalization of downtown Oil City.

In its own strategic plan, the Northwest Regional Planning and Development Commission sponsored a strategic planning process that targeted Biomedical, Value Added Wood Products, Plastics, Industrial Machinery, Fabricated Metals, and Warehousing & Distribution as industries that could take advantage of the lower costs associated with the Oil Region. As part of the downtown strategic plan, the City should continue its working relationship with the Commission and/or the Oil Region Alliance (ORA) to attract and-or retain industries targeted in the Commission's strategy (or other industries targeted by ORA) for the City's outlying industrial sites. The City should also be working with these organizations to identify associated backoffice operations and key suppliers and/or customers that could benefit from a downtown Oil City location.

- **Ensure sufficient broadband telecommunications capacity for business-to-business applications.** Adequate telecommunications infrastructure is increasingly important in attracting and retaining high-value added services, especially for a small city like Oil City that has limited access to the interstate highway system. The presence of a call center on the North side of Oil City is testimony to the existence of bandwidth to support business to business connectivity. The website for the former Oil City Community Development Corporation indicates that DS-2 (AKA T-3) bandwidth exists within the City limits. Officials at Verizon (Oil City's local exchange carrier) have not yet responded to efforts to confirm this information.

While the T-3 service is adequate for many business-to-business applications, surveys of employers indicate that it is now considered the minimal level of acceptable business-to-business connectivity. As more companies move to real-time tracking of inventory and sophisticated customer-relations-management systems, even greater bandwidth will be required to meet business needs. Part of the effort to attract sophisticated service to downtown Oil City must involve ensuring that adequate bandwidth exists in the City to meet the needs of these companies.



## OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

- **Continue the City's entrepreneur-development efforts.** Oil City should continue to support entrepreneurial development as one of the ways to increase the presence of professional services in the downtown area. The Venango Area Chamber of Commerce currently operates a business innovation alliance program funded through a grant from the Pennsylvania Department of Community and Economic Development. The program provides “wrap-around business services and advice for new enterprises, and currently serves over 30 start-up businesses. In addition, the Chamber of Commerce has applied for funding to renovate the third floor of the National City Bank building for use as an incubator site. Providing this type of incubator or “business accelerator” space is vital to an entrepreneur development effort to create a new cadre of services in Oil City. The City should seek to maintain this effort, while continually seeking new sources of start-up capital to support the businesses participating in the program, such as the Pennsylvania Department of Community and Economic Development programs, including:

**Small Business First:** which provides funding for small businesses, including: low interest loan financing for land and building acquisition and construction; machinery and equipment purchases and working capital.

**Machinery and Equipment Loan Fund (MELF):** which provides low-interest loans to acquire and install new or used machinery and equipment or to upgrade existing machinery and equipment. In addition, The Core Industries stimulus program will enhance MELF by adding an additional \$75 million in revolving loan funds and by increasing the maximum loan amount from half a million to five million dollars. Information technology companies, biotechnology companies and licensed hospitals are now also eligible to receive MELF funding. Twenty-five million dollars will be targeted to aid hospitals with the purchase and installation of FDA required pharmaceutical management technology.

**2nd Stage Loan Program:** which provides loan guarantees for working capital for two to eight-year-old manufacturing, biotech, and technology-oriented companies.

**Guaranteed Free Training Program (GFT-WEDnetPA):** that supports basic skills and information technology training for new employees and new and expanding businesses.

- **Continually encourage local institutions to consider downtown locations for expansions and satellite centers.** Oil City has benefited from the Pennsylvania Department of Transportation's decision to locate offices in the former Quaker State building. In addition to governmental agencies, there are a number of regional institutions that, at sometime in the future, may have need for additional space. These include the University of Pittsburgh Medical Center, Clarion University, the Dubois Business College and others. As part of its downtown revitalization efforts the City should maintain regular contact with these institutions to understand and anticipate any needs they may have for additional space.

# OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY

## 4.5 *Business Incentives Packages*

The City needs to develop some incentive packages to attract new business downtown and encourage the expansion of existing businesses. These should include;

- The development or promotion of revolving loan fund(s) for micro-enterprises and small businesses, and the re-establishment of a Local Economic Revitalization Tax Assistance (LERTA) district.
- Business planning, start-up and promotion assistance.
- Incubator programs in partnership with developers/building owners (see Section 4.4 above for more information).



## 4.6 *Second Home Market Development*

Targeting the extensive second home market is a key to developing niche businesses in downtown Oil City (see Section 2.3). Specific actions recommended include the following:

- Identify and communicate with second home owners to sell Oil City using direct mail and similar techniques that reach these specific households. Public relations campaigns aimed at Pittsburgh and Cleveland media should also be considered.
- Solicit second home owners as investors in Oil City projects. These individuals are more likely to see the value of investing locally than others. They should be identified from county assessment records and invited to participate in Oil City activities and plans.
- Conduct events targeted at the second home resident population through direct mail invitations, advertising in media used by second home visitors. Activities of appeal to this group and associated family members should be specifically promoted.

# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

## **4.7    *Packaging and Selling of Oil City***

Oil City cannot be marketed in a vacuum. Its assets must be packaged with other attractions from outside the City. Visits to the region should, however, include at least one Oil City element. The City needs to insist on selling Oil City in this fashion in its dealings with the Oil Region Alliance as the latter promotes the area.

The development of linked websites that include Oil City also needs to be accelerated and Oil City attractions need to be sold to other tourism providers in region so that a golf course owner in Forest County, for example, feels comfortable simultaneously promoting a visit to the art gallery in the Transit Building.



The BID can play an important role in ensuring that cross-promotion, packaging and linked website programs are effectively employed to sell Oil City. This should be one of its primary functions. Other BID functions in this regard include developing a travel media kit focused on Oil City, regularly and routinely issuing news releases, employing public relations expertise to help merchants think more like their target audiences and promoting restaurants.

## **4.8    *Downtown Residential Development***

The foregoing housing market analysis (Section 2.2) provides a good overview of the potential for bringing residential development downtown to create more of a market for retail. This requires increasing density, mixed-use development and home ownership downtown as well as the promotion of Oil City and its downtown as a place to live. The BID's role in this regard is more fully discussed in Section 4.2. See also Section 4.3.

## **4.9    *Zoning for Tourism and Downtown Development***

Oil City's Zoning Ordinance needs a thorough review to address some minor deficiencies and make it more friendly to tourism businesses. Among the matters that should be addressed are; a) eliminating any disincentives to needed activities such as B&B's, b) evaluating permitted uses to ensure that tourism uses are allowed, c) adjusting parking requirements to take advantage of public parking, d) stressing design and aesthetics over density or other arbitrary requirements, and providing for "live/work" dwelling uses within the central business district.

# **OIL CITY DOWNTOWN ECONOMIC DEVELOPMENT STRATEGY**

## ***5.0 Action Plan and Schedule***

An action plan setting forth an implementation schedule with respect to the major recommendations of this Economic Development Strategy follows:

**Oil City Downtown Economic Development Strategy**

**Action Plan and Schedule**

<b>Initiative</b>	<b>Recommended Actions</b>	<b>Involved Parties</b>	<b>Lead Responsibility</b>	<b>Schedule</b>
<b>Arts-Related Revitalization:</b> Solicitation of artists to live and work in downtown Oil City as a technique for reoccupying older buildings, creating commercial demand and putting Oil City on the map from an image perspective.	1 - Secure staffing support 2 - Create arts advisory committee 3 - Create package of incentives 4 - Conduct real estate inventory 5 - Start marketing program	1 - Oil City Council 2 - Take Pride 3 - Oil City Arts Council 4 - Chamber of Commerce 5 - Oil Region Alliance	Oil City Council and City Staff  Will require a staffing budget estimated at \$20,000/year plus approximately \$50,000 of incentive funding from existing or new funding programs.	Oct-Dec, 2005 - Designate staff / create arts advisory committee  Jan-Jun, 2006 - Conduct real estate inventory (work with building owners and realtors) / develop initial package of incentives  Jul-Dec, 2006 - Develop and implement marketing program (website, public relations campaign and advertising)
<b>Business Improvement District (BID):</b> Form a downtown Oil City Business Improvement District (BID) to provide the management and steady source of funding required to implement a revitalization program on an on-going basis.	1 - Identify key advocates 2 - Identify/designate administrator 3 - Refine draft report and budget 4 - Meet with business and land owners 5 - Conduct public relations campaign 6 - Enact BID Ordinance 7 - Hire/designate BID staff 8 - Implement BID program of activities	1 - Oil City Council 2 - Take Pride 3 - Chamber of Commerce 4 - Oil Region Alliance	Oil City Council and City Staff  Will require initial consulting or staff support to refine BID plan and establish organizational infrastructure (suggest \$20,000 allocation for this purpose).	Oct-Dec, 2005 - Identify advocates / designate administrative entity / secure consulting or staff support to launch program  Jan-Mar, 2006 - Refine Oil City BID plan and budget  Apr-Jun, 2006 - Meet with business and property owners / conduct public relations campaign  Jul-Dec, 2006 - Enact BID, employ staff and launch program of activities
<b>Real Estate Development:</b> Solicit property owners and developers to participate in a redevelopment initiative(s) for specific buildings or neighborhoods so as to create new owner-occupied housing and quality commercial space downtown.	1 - Designate lead agency 2 - Develop property owner solicitation 3 - Identify interested property owners 4 - Secure property control or contracts 5 - Refine developer incentives and RFP 6 - Solicit and select developers 7 - Contract with selected developers 8 - Assist with real estate marketing	1 - Oil City Council 2 - Chamber of Commerce 3 - Oil Region Alliance	Oil City Council and City Staff  Will require commitment of City Community Development and City Engineer staff to organize effort and monitor. BID should assist with the marketing. May also require incentive development in the way of parking allocations, zoning revisions and dedicated financing sources.	Oct-Dec, 2005 - Designate lead agency (can be City itself)  Jan-Jun, 2006 - Solicitation of property owners / contracts with owners / development of developer incentives  Jul-Sep, 2006 - Solicitation and contracting of developer(s)  Oct-Sep. 2006/2007 - Construction and marketing

# **APPENDIX A**

## **Market Data**

Oil City

## Site Map

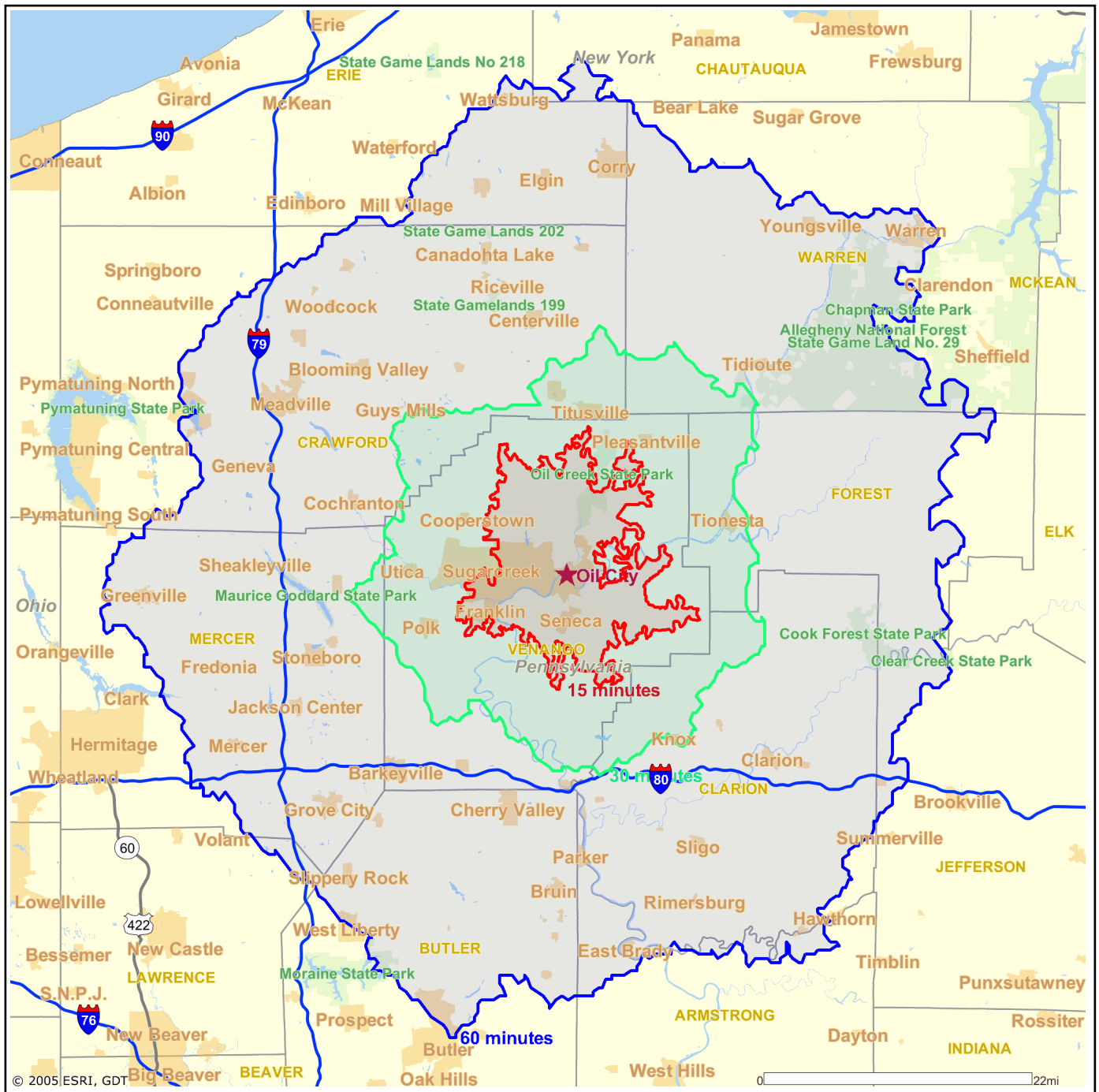
Prepared by Fairweather/Shepstone Team

Latitude: 41.4326

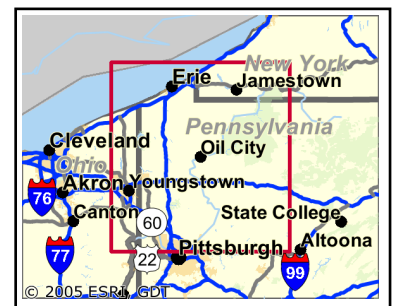
Oil City, PA

January 19, 2005

Longitude: -79.7084



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## Oil City

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA  
Drive Time: 15 minutesOil City, PA  
Drive Time: 30 minutesOil City, PA  
Drive Time: 60 minutes

2000 Total Population	35,571	69,843	313,687
2000 Group Quarters	859	2,161	17,284
2004 Total Population	35,043	69,251	315,606
2009 Total Population	34,462	68,826	319,586
2004 - 2009 Annual Rate	-0.33%	-0.12%	0.25%



2000 Households	14,574	27,708	119,786
2000 Average Household Size	2.38	2.44	2.47
2004 Households	14,648	28,050	122,970
2004 Average Household Size	2.33	2.39	2.43
2009 Households	14,686	28,433	126,830
2009 Average Household Size	2.29	2.34	2.38
2004 - 2009 Annual Rate	0.05%	0.27%	0.62%
2000 Families	9,778	19,239	82,572
2000 Average Family Size	2.91	2.94	2.97
2004 Families	9,761	19,352	84,146
2004 Average Family Size	2.85	2.88	2.92
2009 Families	9,703	19,458	86,045
2009 Average Family Size	2.8	2.83	2.87
2004 - 2009 Annual Rate	-0.12%	0.11%	0.45%



<b>2000 Housing Units</b>	15,904	33,464	145,058
Owner Occupied Housing Units	65.1%	62.5%	62.2%
Renter Occupied Housing Units	26.1%	20.5%	20.3%
Vacant Housing Units	8.8%	17.0%	17.4%
<b>2004 Housing Units</b>	16,147	34,057	148,994
Owner Occupied Housing Units	64.5%	61.4%	61.7%
Renter Occupied Housing Units	26.2%	21.0%	20.8%
Vacant Housing Units	9.3%	17.6%	17.5%
<b>2009 Housing Units</b>	16,301	34,719	153,948
Owner Occupied Housing Units	64.2%	60.9%	61.6%
Renter Occupied Housing Units	25.9%	21.0%	20.8%
Vacant Housing Units	9.9%	18.1%	17.6%

**Median Household Income**

2000	\$30,880	\$32,014	\$33,725
2004	\$35,129	\$36,357	\$38,356
2009	\$41,151	\$42,545	\$45,085

**Median Home Value**

2000	\$51,462	\$56,424	\$68,600
2004	\$69,797	\$76,977	\$91,594
2009	\$88,618	\$97,686	\$115,571

**Per Capita Income**

2000	\$16,008	\$16,229	\$16,494
2004	\$19,010	\$19,587	\$20,052
2009	\$23,413	\$24,724	\$25,087

**Median Age**

2000	39.7	40.0	38.0
2004	40.9	41.3	39.2
2009	42.2	42.8	40.7

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.



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## Market Profile

Prepared by Fairweather/Shepstone Team

### Oil City

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA

Drive Time: 15 minutes

Oil City, PA

Drive Time: 30 minutes

Oil City, PA

Drive Time: 60 minutes



#### 2000 Households by Income

Household Income Base	14,662	27,751	119,904
< \$15,000	23.0%	20.8%	19.1%
\$15,000 - \$24,999	18.3%	18.2%	17.0%
\$25,000 - \$34,999	15.0%	15.3%	15.6%
\$35,000 - \$49,999	17.2%	18.2%	18.5%
\$50,000 - \$74,999	16.4%	17.0%	18.2%
\$75,000 - \$99,999	5.7%	5.9%	6.6%
\$100,000 - \$149,999	3.3%	3.2%	3.4%
\$150,000 - \$199,999	0.4%	0.6%	0.8%
\$200,000+	0.7%	0.7%	0.8%
Average Household Income	\$38,480	\$39,907	\$42,213

#### 2004 Households by Income

Household Income Base	14,649	28,052	122,970
< \$15,000	19.3%	17.5%	16.0%
\$15,000 - \$24,999	17.3%	16.9%	15.6%
\$25,000 - \$34,999	13.2%	13.6%	13.7%
\$35,000 - \$49,999	17.2%	17.8%	18.2%
\$50,000 - \$74,999	18.2%	19.0%	19.8%
\$75,000 - \$99,999	7.3%	7.6%	8.5%
\$100,000 - \$149,999	5.5%	5.5%	5.9%
\$150,000 - \$199,999	0.9%	1.0%	1.2%
\$200,000+	1.1%	1.1%	1.2%
Average Household Income	\$45,194	\$47,474	\$49,773

#### 2009 Households by Income

Household Income Base	14,686	28,432	126,830
< \$15,000	16.6%	15.0%	13.5%
\$15,000 - \$24,999	14.6%	14.0%	12.9%
\$25,000 - \$34,999	11.9%	12.3%	12.0%
\$35,000 - \$49,999	16.2%	16.6%	16.6%
\$50,000 - \$74,999	18.8%	19.7%	20.3%
\$75,000 - \$99,999	9.6%	9.8%	10.9%
\$100,000 - \$149,999	8.5%	8.6%	9.3%
\$150,000 - \$199,999	1.9%	1.9%	2.3%
\$200,000+	2.0%	2.0%	2.2%
Average Household Income	\$54,690	\$58,903	\$61,405

#### 2000 Owner Occupied HUs by Value

Total	10,400	20,865	90,244
<\$50,000	48.5%	43.0%	31.8%
\$50,000 - 99,999	39.5%	42.5%	44.4%
\$100,000 - 149,999	7.5%	9.3%	14.6%
\$150,000 - 199,999	3.0%	3.1%	5.3%
\$200,000 - \$299,999	1.2%	1.4%	2.8%
\$300,000 - 499,999	0.2%	0.3%	0.7%
\$500,000 - 999,999	0.1%	0.2%	0.3%
\$1,000,000+	0.0%	0.1%	0.1%
Average Home Value	\$62,025	\$67,481	\$81,963

#### 2000 Specified Renter Occupied HUs by Contract Rent

Total	4,090	6,586	28,176
With Cash Rent	92.3%	90.4%	90.4%
No Cash Rent	7.7%	9.7%	9.6%
Median Rent	\$290	\$288	\$311
Average Rent	\$282	\$287	\$315

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.

## Oil City

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA

Drive Time: 15 minutes

Oil City, PA

Drive Time: 30 minutes

Oil City, PA

Drive Time: 60 minutes



### 2000 Population by Age

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
0 - 4	35,570	69,846	313,687
5 - 9	6.0%	5.7%	5.7%
10 - 14	6.7%	6.6%	6.4%
15 - 24	7.3%	7.5%	6.9%
25 - 34	12.0%	12.2%	15.3%
35 - 44	11.3%	11.0%	11.5%
45 - 54	15.3%	15.3%	14.8%
55 - 64	14.5%	14.6%	13.8%
65 - 74	9.7%	10.4%	9.8%
75 - 84	9.1%	9.2%	8.2%
85+	6.2%	5.9%	5.6%
18+	2.0%	1.9%	2.0%
	75.6%	75.6%	76.5%

### 2004 Population by Age

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
0 - 4	35,043	69,250	315,606
5 - 9	6.0%	5.7%	5.7%
10 - 14	5.9%	5.8%	5.8%
15 - 24	6.6%	6.7%	6.5%
25 - 34	13.0%	13.2%	15.7%
35 - 44	10.9%	10.4%	11.0%
45 - 54	13.7%	13.7%	13.7%
55 - 64	15.5%	15.7%	14.7%
65 - 74	11.0%	11.5%	11.0%
75 - 84	8.5%	8.9%	8.0%
85+	6.6%	6.3%	5.8%
18+	2.3%	2.1%	2.2%
	77.1%	77.4%	77.9%

### 2009 Population by Age

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
0 - 4	34,463	68,825	319,586
5 - 9	6.0%	5.6%	5.6%
10 - 14	5.3%	5.1%	5.2%
15 - 24	6.1%	6.1%	6.2%
25 - 34	13.3%	13.5%	15.8%
35 - 44	10.9%	10.4%	10.5%
45 - 54	12.1%	12.2%	12.7%
55 - 64	15.5%	15.8%	15.0%
65 - 74	13.4%	13.7%	12.8%
75 - 84	8.3%	8.8%	8.1%
85+	6.6%	6.3%	5.6%
18+	2.6%	2.5%	2.4%
	78.5%	78.9%	78.9%

### 2000 Population by Sex

Males	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Females	47.9%	48.7%	48.9%
	52.1%	51.3%	51.1%

### 2004 Population by Sex

Males	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Females	48.0%	48.8%	49.0%
	52.0%	51.2%	51.0%

### 2009 Population by Sex

Males	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Females	48.3%	48.9%	49.2%
	51.7%	51.1%	50.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.



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## Market Profile

Prepared by Fairweather/Shepstone Team

### Oil City

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA

Drive Time: 15 minutes

Oil City, PA

Drive Time: 30 minutes

Oil City, PA

Drive Time: 60 minutes



### 2000 Population by Race/Ethnicity

Total	35,571	69,843	313,687
White Alone	97.6%	97.8%	97.5%
Black Alone	1.1%	1.0%	1.2%
American Indian Alone	0.2%	0.2%	0.2%
Asian or Pacific Islander Alone	0.3%	0.2%	0.4%
Some Other Race Alone	0.2%	0.2%	0.1%
Two or More Races	0.7%	0.6%	0.6%
Hispanic Origin	0.5%	0.5%	0.6%
Diversity Index	5.8	5.3	5.9

### 2004 Population by Race/Ethnicity

Total	35,043	69,251	315,606
White Alone	97.3%	97.6%	97.2%
Black Alone	1.2%	1.1%	1.3%
American Indian Alone	0.2%	0.2%	0.2%
Asian or Pacific Islander Alone	0.3%	0.3%	0.5%
Some Other Race Alone	0.2%	0.2%	0.2%
Two or More Races	0.7%	0.7%	0.7%
Hispanic Origin	0.6%	0.6%	0.6%
Diversity Index	6.5	5.9	6.6

### 2009 Population by Race/Ethnicity

Total	34,464	68,826	319,586
White Alone	96.9%	97.2%	96.8%
Black Alone	1.4%	1.2%	1.5%
American Indian Alone	0.2%	0.2%	0.2%
Asian or Pacific Islander Alone	0.4%	0.4%	0.6%
Some Other Race Alone	0.2%	0.2%	0.2%
Two or More Races	0.8%	0.7%	0.7%
Hispanic Origin	0.7%	0.7%	0.7%
Diversity Index	7.4	6.7	7.5



### 2000 Population 3+ by School Enrollment

Total	34,218	67,507	303,419
Enrolled in Nursery/Preschool	1.1%	1.2%	1.3%
Enrolled in Kindergarten	1.3%	1.3%	1.2%
Enrolled in Grade 1-8	11.9%	12.1%	11.4%
Enrolled in Grade 9-12	6.3%	6.6%	6.2%
Enrolled in College	2.4%	2.5%	6.0%
Enrolled in Grad/Prof School	0.5%	0.4%	0.6%
Not Enrolled in School	76.6%	75.9%	73.2%

### 2000 Population 25+ by Educational Attainment

Total	24,150	47,462	206,199
Less than 9th Grade	5.1%	6.3%	5.6%
9th - 12th Grade, No Diploma	12.6%	12.4%	12.2%
High School Graduate	48.3%	49.5%	47.9%
Some College, No Degree	13.7%	13.2%	14.0%
Associate Degree	5.7%	5.3%	5.3%
Bachelor's Degree	9.3%	8.3%	9.8%
Master's/Prof/Doctorate Degree	5.2%	4.9%	5.3%

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

**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.



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## Market Profile

Prepared by Fairweather/Shepstone Team

### Oil City

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA

Drive Time: 15 minutes

Oil City, PA

Drive Time: 30 minutes

Oil City, PA

Drive Time: 60 minutes



### 2000 Population 15+ by Sex and Marital Status

	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	28,502	56,069	254,055
Females	53.0%	52.0%	51.9%
Never Married	10.7%	10.2%	11.5%
Married, not Separated	27.4%	28.8%	28.5%
Married, Separated	1.4%	1.1%	1.1%
Widowed	7.8%	7.1%	6.4%
Divorced	5.8%	4.9%	4.4%
Males	47.0%	48.0%	48.1%
Never Married	11.9%	12.2%	13.3%
Married, not Separated	27.5%	28.7%	28.2%
Married, Separated	1.5%	1.1%	1.0%
Widowed	1.4%	1.6%	1.7%
Divorced	4.6%	4.2%	4.0%



### 2000 Population 16+ by Employment Status

	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	28,041	54,999	249,387
In Labor Force	57.7%	57.7%	59.0%
Civilian Employed	53.6%	53.6%	55.3%
Civilian Unemployed	4.0%	4.0%	3.7%
In Armed Forces	0.1%	0.1%	0.0%
Not in Labor Force	42.3%	42.3%	41.0%

### 2004 Civilian Population 16+ in Labor Force

	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Civilian Employed	92.7%	92.8%	93.3%
Civilian Unemployed	7.3%	7.2%	6.7%

### 2009 Civilian Population 16+ in Labor Force

	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Civilian Employed	94.1%	94.2%	94.7%
Civilian Unemployed	5.9%	5.8%	5.3%

### 2000 Females 16+ by Employment Status and Age of Children

	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	14,865	28,633	129,656
Own Children < 6 Only	6.5%	5.8%	5.9%
Employed/in Armed Forces	4.0%	3.4%	3.5%
Unemployed	0.3%	0.2%	0.2%
Not in Labor Force	2.1%	2.1%	2.1%
Own Children < 6 and 6-17 Only	5.2%	5.4%	5.1%
Employed/in Armed Forces	2.8%	2.8%	2.8%
Unemployed	0.3%	0.3%	0.2%
Not in Labor Force	2.0%	2.3%	2.1%
Own Children 6-17 Only	15.9%	16.7%	16.0%
Employed/in Armed Forces	11.6%	12.3%	11.8%
Unemployed	0.6%	0.5%	0.5%
Not in Labor Force	3.7%	3.9%	3.7%
No Own Children < 18	72.4%	72.2%	72.9%
Employed/in Armed Forces	28.5%	28.3%	30.8%
Unemployed	1.5%	1.8%	1.9%
Not in Labor Force	42.5%	42.0%	40.2%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004.



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## Market Profile

Prepared by Fairweather/Shepstone Team

### Oil City

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA

Drive Time: 15 minutes

Oil City, PA

Drive Time: 30 minutes

Oil City, PA

Drive Time: 60 minutes



### 2004 Employed Population 16+ by Industry

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	14,891	29,219	136,952
Agriculture/Mining	0.9%	2.1%	2.6%
Construction	5.0%	5.8%	6.2%
Manufacturing	16.2%	18.0%	19.3%
Wholesale Trade	2.8%	2.6%	2.7%
Retail Trade	13.0%	12.3%	12.4%
Transportation/Utilities	6.2%	6.1%	5.6%
Information	1.8%	1.4%	1.3%
Finance/Insurance/Real Estate	4.0%	3.9%	3.3%
Services	44.5%	43.0%	42.2%
Public Administration	5.6%	4.9%	4.3%

### 2004 Employed Population 16+ by Occupation

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	14,890	29,217	136,952
White Collar	53.4%	50.5%	50.5%
Management/Business/Financial	8.7%	9.1%	9.6%
Professional	18.7%	17.6%	17.3%
Sales	10.6%	9.5%	9.5%
Administrative Support	15.4%	14.4%	14.1%
Services	17.3%	16.9%	17.0%
Blue Collar	29.3%	32.6%	32.5%
Farming/Forestry/Fishing	0.4%	1.1%	1.2%
Construction/Extraction	3.7%	4.6%	5.2%
Installation/Maintenance/Repair	4.9%	5.0%	4.8%
Production	11.6%	12.6%	13.0%
Transportation/Material Moving	8.8%	9.4%	8.4%



### 2000 Workers 16+ by Means of Transportation to Work

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	14,800	28,992	135,167
Drove Alone - Car, Truck, or Van	79.6%	79.5%	79.7%
Carpooled - Car, Truck, or Van	11.6%	11.7%	10.7%
Public Transportation	0.9%	0.6%	0.4%
Walked	4.0%	4.2%	5.0%
Other Means	1.4%	1.1%	0.8%
Worked at Home	2.5%	3.0%	3.4%

### 2000 Workers 16+ by Travel Time to Work

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	14,798	28,991	135,167
Did Not Work at Home	97.5%	97.0%	96.6%
Less than 5 minutes	6.9%	6.7%	6.2%
5 to 9 minutes	18.3%	16.6%	16.7%
10 to 19 minutes	36.6%	32.2%	32.2%
20 to 24 minutes	13.6%	13.4%	12.4%
25 to 34 minutes	12.3%	14.8%	14.3%
35 to 44 minutes	2.4%	3.6%	4.2%
45 to 59 minutes	3.7%	4.7%	5.2%
60 to 89 minutes	1.9%	2.9%	3.2%
90 or more minutes	1.8%	2.1%	2.3%
Worked at Home	2.5%	3.0%	3.4%
Average Travel Time to Work (in min)	18.8	21.0	21.5

### 2000 Households by Vehicles Available

Total	Oil City, PA Drive Time: 15 minutes	Oil City, PA Drive Time: 30 minutes	Oil City, PA Drive Time: 60 minutes
Total	14,565	27,711	119,789
None	10.6%	9.3%	7.9%
1	39.1%	36.1%	34.8%
2	38.7%	40.9%	41.5%
3	8.9%	10.4%	11.8%
4	2.1%	2.5%	3.0%
5+	0.6%	0.9%	1.0%
Average Number of Vehicles Available	1.5	1.6	1.7

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.



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## Market Profile

Prepared by Fairweather/Shepstone Team

### Oil City

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA

Drive Time: 15 minutes

Oil City, PA

Drive Time: 30 minutes

Oil City, PA

Drive Time: 60 minutes



### 2000 Households by Type

Total	14,574	27,708	119,786
Family Households	67.1%	69.4%	68.9%
Married-couple Family	51.4%	55.3%	56.2%
With Related Children	21.5%	22.9%	23.7%
Other Family (No Spouse)	15.7%	14.1%	12.8%
With Related Children	10.4%	9.2%	8.2%
Nonfamily Households	32.9%	30.6%	31.1%
Householder Living Alone	29.1%	26.8%	26.0%
Householder Not Living Alone	3.8%	3.8%	5.1%
Households with Related Children	31.8%	32.1%	31.8%
Households with Persons 65+	29.9%	29.7%	28.0%

### 2000 Households by Size

Total	14,574	27,708	119,786
1 Person Household	29.1%	26.8%	26.0%
2 Person Household	34.0%	35.4%	35.6%
3 Person Household	16.1%	16.3%	16.1%
4 Person Household	12.9%	13.2%	13.9%
5 Person Household	5.6%	5.8%	5.7%
6 Person Household	1.6%	1.7%	1.7%
7+ Person Household	0.7%	0.8%	0.9%

### 2000 Households by Year Householder Moved In

Total	14,568	27,711	119,789
Moved in 1999 to March 2000	12.5%	12.3%	14.0%
Moved in 1995 to 1998	23.9%	22.3%	22.9%
Moved in 1990 to 1994	16.0%	15.7%	15.5%
Moved in 1980 to 1989	16.7%	17.7%	17.6%
Moved in 1970 to 1979	13.7%	14.3%	13.5%
Moved in 1969 or Earlier	17.2%	17.7%	16.6%
Median Year Householder Moved In	1991	1990	1991



### 2000 Housing Units by Units in Structure

Total	15,975	33,383	145,023
1, Detached	72.6%	73.8%	71.3%
1, Attached	1.2%	0.9%	1.3%
2	7.4%	5.3%	4.6%
3 or 4	4.6%	3.0%	3.2%
5 to 9	2.9%	1.8%	2.2%
10 to 19	1.5%	1.0%	1.1%
20+	3.5%	2.7%	2.2%
Mobile Home	6.2%	11.2%	13.7%
Other	0.1%	0.2%	0.4%

### 2000 Housing Units by Year Structure Built

Total	15,890	33,470	145,023
1999 to March 2000	0.4%	0.8%	1.2%
1995 to 1998	2.2%	3.1%	4.7%
1990 to 1994	1.6%	2.8%	4.4%
1980 to 1989	6.7%	8.5%	9.5%
1970 to 1979	12.4%	14.7%	15.9%
1969 or Earlier	76.7%	70.1%	64.3%
Median Year Structure Built	1942	1951	1957

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



**Oil City**

Latitude: 41.4326

Longitude: -79.7084

Oil City, PA

Drive Time: 15 minutes

Oil City, PA

Drive Time: 30 minutes

Oil City, PA

Drive Time: 60 minutes

**Top 3 Tapestry Segments**

1.	Heartland Communities	Heartland Communities	Salt of the Earth
2.	Rustbelt Retirees	Salt of the Earth	Rooted Rural
3.	Rustbelt Traditions	Rooted Rural	Heartland Communities



**2004 Consumer Spending** shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$26,137,577	\$51,869,674	\$238,895,975
Average Spent	\$1,784.38	\$1,849.19	\$1,942.72
Spending Potential Index	66	68	72
Computers & Accessories: Total \$	\$2,512,431	\$4,941,160	\$22,891,110
Average Spent	\$171.52	\$176.16	\$186.15
Spending Potential Index	63	65	68
Education: Total \$	\$10,029,911	\$18,943,969	\$88,079,608
Average Spent	\$684.73	\$675.36	\$716.27
Spending Potential Index	66	65	69
Entertainment/Recreation: Total \$	\$29,970,210	\$61,031,239	\$281,671,140
Average Spent	\$2,046.03	\$2,175.80	\$2,290.57
Spending Potential Index	67	71	75
Food at Home: Total \$	\$47,523,775	\$96,460,589	\$440,299,054
Average Spent	\$3,244.39	\$3,438.88	\$3,580.54
Spending Potential Index	69	74	77
Food Away from Home: Total \$	\$30,598,987	\$61,032,832	\$280,621,791
Average Spent	\$2,088.95	\$2,175.86	\$2,282.03
Spending Potential Index	67	70	73
Health Care: Total \$	\$38,714,860	\$79,879,274	\$360,460,441
Average Spent	\$2,643.01	\$2,847.75	\$2,931.29
Spending Potential Index	77	83	86
HH Furnishings & Equipment: Total \$	\$19,633,184	\$39,457,224	\$182,325,049
Average Spent	\$1,340.33	\$1,406.67	\$1,482.68
Spending Potential Index	64	67	71
Investments: Total \$	\$60,840,262	\$106,464,372	\$493,214,082
Average Spent	\$4,153.49	\$3,795.52	\$4,010.85
Spending Potential Index	51	46	49
Retail Goods: Total \$	\$250,200,313	\$514,330,119	\$2,362,704,757
Average Spent	\$17,080.85	\$18,336.19	\$19,213.67
Spending Potential Index	69	75	78
Shelter: Total \$	\$121,843,732	\$239,111,268	\$1,102,995,278
Average Spent	\$8,318.11	\$8,524.47	\$8,969.63
Spending Potential Index	61	63	66
TV/Video/Sound Equipment: Total \$	\$10,255,187	\$20,524,672	\$10,255,187
Average Spent	\$700.11	\$731.72	\$762.90
Spending Potential Index	69	72	75
Travel: Total \$	\$17,098,492	\$33,771,383	\$155,145,296
Average Spent	\$1,167.29	\$1,203.97	\$1,261.65
Spending Potential Index	66	68	71
Vehicle Maintenance & Repairs: Total \$	\$9,955,402	\$20,329,812	\$93,492,632
Average Spent	\$679.64	\$724.77	\$760.29
Spending Potential Index	67	71	75

**Data Note:** The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

**Source:** Expenditure data are derived from the 2000, 2001 and 2002 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI BIS forecasts for 2004 and 2009.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

	Census 2000	2005	2010	2005-2010 Change	2005-2010 Annual Rate
Total Population	35,521	35,360	35,135	-225	-0.13%
Population 55+	9,595	10,003	11,076	1,073	2.06%
Median Age	39.7	41.0	42.5	1.5	0.72%
Households	14,566	14,780	14,829	49	0.07%
% Householders 55+	42.1	43.5	47.4	3.9	1.73%
Owner/Renter Ratio	2.5	2.6	2.5	-0.1	-0.78%

## Population by Age and Sex

## Male Population

	Census 2000		2005		2010	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	4,010	100.0%	4,258	100.0%	4,859	100.0%
55 - 59	879	21.9%	1,072	25.2%	1,389	28.6%
60 - 64	728	18.2%	819	19.2%	1,035	21.3%
65 - 69	691	17.2%	623	14.6%	704	14.5%
70 - 74	695	17.3%	577	13.6%	522	10.7%
75 - 79	532	13.3%	551	12.9%	492	10.1%
80 - 84	278	6.9%	385	9.0%	424	8.7%
85+	207	5.2%	231	5.4%	293	6.0%

## Female Population

	Census 2000		2005		2010	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	5,585	100.0%	5,745	100.0%	6,217	100.0%
55 - 59	946	16.9%	1,128	19.6%	1,430	23.0%
60 - 64	893	16.0%	882	15.4%	1,096	17.6%
65 - 69	872	15.6%	839	14.6%	824	13.3%
70 - 74	972	17.4%	803	14.0%	742	11.9%
75 - 79	795	14.2%	840	14.6%	725	11.7%
80 - 84	598	10.7%	651	11.3%	722	11.6%
85+	509	9.1%	602	10.5%	678	10.9%

## Total Population

	Census 2000		2005		2010	
	Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total	9,595	27.0%	10,003	28.3%	11,076	31.5%
55 - 59	1,825	5.1%	2,200	6.2%	2,819	8.0%
60 - 64	1,621	4.6%	1,701	4.8%	2,131	6.1%
65 - 69	1,563	4.4%	1,462	4.1%	1,528	4.3%
70 - 74	1,667	4.7%	1,380	3.9%	1,264	3.6%
75 - 79	1,327	3.7%	1,391	3.9%	1,217	3.5%
80 - 84	876	2.5%	1,036	2.9%	1,146	3.3%
85+	716	2.0%	833	2.4%	971	2.8%
65+	6,149	17.3%	6,102	17.3%	6,126	17.4%
75+	2,919	8.2%	3,260	9.2%	3,334	9.5%

**Data Note:** Detail may not sum to totals due to rounding.**Source:** U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

### 2000 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	1,983	2,203	2,014	6,200
< \$15,000	379	652	791	1,822
\$15,000 - \$24,999	333	568	602	1,503
\$25,000 - \$34,999	280	380	266	926
\$35,000 - \$49,999	301	325	182	808
\$50,000 - \$74,999	348	172	123	643
\$75,000 - \$99,999	205	52	36	293
\$100,000 - \$149,999	108	39	10	157
\$150,000 - \$199,999	8	5	1	14
\$200,000+	21	10	3	34
Median Household Income	\$34,981	\$22,436	\$17,590	\$23,031
Average Household Income	\$44,772	\$29,347	\$23,856	\$32,497

### 2005 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	2,312	1,864	2,253	6,429
< \$15,000	374	454	755	1,583
\$15,000 - \$24,999	344	455	621	1,420
\$25,000 - \$34,999	248	294	332	874
\$35,000 - \$49,999	356	299	208	863
\$50,000 - \$74,999	432	169	216	817
\$75,000 - \$99,999	307	97	49	453
\$100,000 - \$149,999	192	66	37	295
\$150,000 - \$199,999	19	19	20	58
\$200,000+	40	11	15	66
Median Household Income	\$41,764	\$25,564	\$19,688	\$26,888
Average Household Income	\$54,838	\$36,088	\$29,460	\$40,508

### 2010 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	2,907	1,826	2,299	7,032
< \$15,000	389	365	654	1,408
\$15,000 - \$24,999	368	388	545	1,301
\$25,000 - \$34,999	242	254	335	831
\$35,000 - \$49,999	418	300	226	944
\$50,000 - \$74,999	540	198	246	984
\$75,000 - \$99,999	441	133	115	689
\$100,000 - \$149,999	345	111	96	552
\$150,000 - \$199,999	69	49	60	178
\$200,000+	95	28	22	145
Median Household Income	\$51,130	\$30,570	\$23,641	\$34,624
Average Household Income	\$68,374	\$46,030	\$38,219	\$52,713

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 15 minutes

## 2005 Households by Income and Age of Householder 55+

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	1,254	1,058	975	889	950	743	560
< \$15,000	202	172	234	220	309	255	191
\$15,000 - \$24,999	183	161	237	218	257	209	155
\$25,000 - \$34,999	132	116	152	142	138	109	85
\$35,000 - \$49,999	190	166	156	143	87	67	54
\$50,000 - \$74,999	233	199	90	79	88	72	56
\$75,000 - \$99,999	166	141	51	46	26	16	7
\$100,000 - \$149,999	107	85	36	30	21	9	7
\$150,000 - \$199,999	15	4	13	6	13	4	3
\$200,000 - \$249,999	6	2	4	4	5	2	2
\$250,000 - \$499,999	18	12	2	1	6	0	0
\$500,000+	2	0	0	0	0	0	0
Median HH Income	\$42,467	\$40,984	\$25,792	\$25,325	\$20,224	\$19,245	\$19,430
Average HH Income	\$56,858	\$52,445	\$37,127	\$34,949	\$32,490	\$27,178	\$27,349

## Percent Distribution

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< \$15,000	16.1%	16.3%	24.0%	24.7%	32.5%	34.3%	34.1%
\$15,000 - \$24,999	14.6%	15.2%	24.3%	24.5%	27.1%	28.1%	27.7%
\$25,000 - \$34,999	10.5%	11.0%	15.6%	16.0%	14.5%	14.7%	15.2%
\$35,000 - \$49,999	15.2%	15.7%	16.0%	16.1%	9.2%	9.0%	9.6%
\$50,000 - \$74,999	18.6%	18.8%	9.2%	8.9%	9.3%	9.7%	10.0%
\$75,000 - \$99,999	13.2%	13.3%	5.2%	5.2%	2.7%	2.2%	1.3%
\$100,000 - \$149,999	8.5%	8.0%	3.7%	3.4%	2.2%	1.2%	1.3%
\$150,000 - \$199,999	1.2%	0.4%	1.3%	0.7%	1.4%	0.5%	0.5%
\$200,000 - \$249,999	0.5%	0.2%	0.4%	0.4%	0.5%	0.3%	0.4%
\$250,000 - \$499,999	1.4%	1.1%	0.2%	0.1%	0.6%	0.0%	0.0%
\$500,000+	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**Data Note:** Income reported for July 1, 2005 represents annual income for the preceding year, expressed in current (2004) dollars, including an adjustment for inflation. In 2000, the Census Bureau reported age by income data for incomes up to \$200,000+ by ten-year age groups up to 75+ years. ESRI extended age by income data to income up to \$500,000+ by five-year age groups up to 85+ years.

**Source:** ESRI forecasts for 2005 and 2010.



Oil City

# Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326  
Longitude: -79.7084  
Drive Time: 15 minutes

Site Type: Drive Time

## 2010 Households by Income and Age of Householder 55+

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	1,583	1,324	1,011	815	812	824	663
< \$15,000	202	187	197	168	228	234	192
\$15,000 - \$24,999	198	170	210	178	194	199	152
\$25,000 - \$34,999	132	110	134	120	121	119	95
\$35,000 - \$49,999	219	199	167	133	79	82	65
\$50,000 - \$74,999	287	253	112	86	80	92	74
\$75,000 - \$99,999	233	208	71	62	37	42	36
\$100,000 - \$149,999	199	146	66	45	36	31	29
\$150,000 - \$199,999	53	16	33	16	27	19	14
\$200,000 - \$249,999	14	10	16	6	7	6	5
\$250,000 - \$499,999	34	17	5	1	3	0	1
\$500,000+	12	8	0	0	0	0	0
Median HH Income	\$52,450	\$49,593	\$31,743	\$29,339	\$23,760	\$23,428	\$23,772
Average HH Income	\$72,185	\$63,817	\$48,705	\$42,713	\$39,912	\$37,001	\$37,660

## Percent Distribution

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< \$15,000	12.8%	14.1%	19.5%	20.6%	28.1%	28.4%	29.0%
\$15,000 - \$24,999	12.5%	12.8%	20.8%	21.8%	23.9%	24.2%	22.9%
\$25,000 - \$34,999	8.3%	8.3%	13.3%	14.7%	14.9%	14.4%	14.3%
\$35,000 - \$49,999	13.8%	15.0%	16.5%	16.3%	9.7%	10.0%	9.8%
\$50,000 - \$74,999	18.1%	19.1%	11.1%	10.6%	9.9%	11.2%	11.2%
\$75,000 - \$99,999	14.7%	15.7%	7.0%	7.6%	4.6%	5.1%	5.4%
\$100,000 - \$149,999	12.6%	11.0%	6.5%	5.5%	4.4%	3.8%	4.4%
\$150,000 - \$199,999	3.3%	1.2%	3.3%	2.0%	3.3%	2.3%	2.1%
\$200,000 - \$249,999	0.9%	0.8%	1.6%	0.7%	0.9%	0.7%	0.8%
\$250,000 - \$499,999	2.1%	1.3%	0.5%	0.1%	0.4%	0.0%	0.2%
\$500,000+	0.8%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%

**Data Note:** Income reported for July 1, 2010 represents annual income for the preceding year, expressed in current (2009) dollars, including an adjustment for inflation.

**Source:** ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

### Census 2000 Population 55+ by Race

	Number	Percent	% Pop
Total	9,590	100.0%	27.0%
White Alone	9,491	99.0%	27.4%
Black Alone	48	0.5%	12.2%
American Indian Alone	10	0.1%	15.2%
Asian Alone	15	0.2%	17.2%
Pacific Islander Alone	2	0.0%	28.6%
Some Other Race Alone	3	0.0%	4.9%
Two or More Races	21	0.2%	8.8%
Hispanic Origin (Any Race)	29	0.3%	14.9%

### Census 2000 Group Quarters Population 65+ by Type

	Number	Percent	% Pop
Total	381	100.0%	47.3%
Institutionalized	328	86.1%	52.3%
Correctional Institutions	1	0.3%	0.5%
Nursing Homes	317	83.2%	95.5%
Other Institutions	10	2.6%	10.5%
Noninstitutionalized	53	13.9%	29.8%

### Census 2000 Total Disabilities Tallied for Population 65+

	Number	Percent
Total	4,312	100.0%
Sensory Disability	855	19.8%
Physical Disability	1,609	37.3%
Mental Disability	399	9.3%
Self-care Disability	450	10.4%
Go-Outside-Home Disability	999	23.2%

### Census 2000 Population 65+ by Household Type and Relationship to Householder

	Number	Percent	% Pop
Total	6,152	100.0%	17.3%
In Family Households	3,626	58.9%	12.4%
Householder	1,996	32.4%	20.6%
Spouse	1,355	22.0%	18.3%
Parent	141	2.3%	77.0%
Other Relatives	121	2.0%	1.1%
Nonrelatives	13	0.2%	1.7%
In Nonfamily Households	2,144	34.9%	39.0%
Male Householder	436	7.1%	23.0%
Living Alone	403	6.6%	26.0%
Not Living Alone	33	0.5%	9.6%
Female Householder	1,654	26.9%	57.4%
Living Alone	1,633	26.5%	61.3%
Not Living Alone	21	0.3%	9.8%
Nonrelatives	54	0.9%	7.5%
In Group Quarters	382	6.2%	47.4%
Institutionalized	329	5.3%	52.4%
Noninstitutionalized	53	0.9%	29.8%

**Data Note:** The base for "% Pop" is specific to the row.

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



Oil City

# Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

## Census 2000 Households with Population 60+ by Size and Type

	Number	Percent	% Total HHs
Total	5,327	100.0%	36.6%
1 Person Households	2,313	43.4%	15.9%
2+ Person Households	3,014	56.6%	20.7%
Family	2,921	54.8%	20.1%
Nonfamily	93	1.7%	0.6%

## Census 2000 Households with Population 65+ by Size and Type

	Number	Percent	% Total HHs
Total	4,361	100.0%	29.9%
1 Person Households	2,044	46.9%	14.0%
2+ Person Households	2,317	53.1%	15.9%
Family	2,249	51.6%	15.4%
Nonfamily	68	1.6%	0.5%

## Census 2000 Occupied Housing Units by Age of Householder 55+

	Number	Percent	% Total HHs
Total	6,135	100.0%	42.1%
Owner Occupied HUs / Householder 55+	4,779	77.9%	32.8%
Householder Age 55-64	1,645	26.8%	11.3%
Householder Age 65-74	1,688	27.5%	11.6%
Householder Age 75-84	1,157	18.9%	7.9%
Householder Age 85+	289	4.7%	2.0%
Renter Occupied HUs / Householder 55+	1,356	22.1%	9.3%
Householder Age 55-64	384	6.3%	2.6%
Householder Age 65-74	418	6.8%	2.9%
Householder Age 75-84	406	6.6%	2.8%
Householder Age 85+	148	2.4%	1.0%

## Census 2000 Households by Poverty Status and Age of Householder

	Number	Percent
Total	14,660	100.0%
Below Poverty	2,169	14.8%
Households with Income Below Poverty Level / Householder <65	1,680	11.5%
Households with Income Below Poverty Level / Householder 65+	489	3.3%
Above Poverty	12,491	85.2%
Households with Income At or Above Poverty Level / Householder <65	8,766	59.8%
Households with Income At or Above Poverty Level / Householder 65+	3,725	25.4%

## Census 2000 Average Value of Specified Owner Occupied Housing Units by Householder 55+

Average Value of Specified Owner Occupied HUs / Householder 55-64	\$65,223
Average Value of Specified Owner Occupied HUs / Householder 65-74	\$59,596
Average Value of Specified Owner Occupied HUs / Householder 75+	\$52,714

**Data Note:** Specified Owner-occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office.

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





Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

	Census 2000	2005	2010	2005-2010 Change	2005-2010 Annual Rate
Total Population	69,839	68,671	67,826	-845	-0.25%
Population 55+	19,035	19,822	21,738	1,916	1.86%
Median Age	40.0	41.6	43.2	1.6	0.76%
Households	27,700	27,798	27,740	-58	-0.04%
% Householders 55+	42.7	44.3	48.1	3.8	1.66%
Owner/Renter Ratio	3.0	3.1	3.1	0.0	0%

## Population by Age and Sex

Male Population	Census 2000		2005		2010	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	8,315	100.0%	8,754	100.0%	9,835	100.0%
55 - 59	1,815	21.8%	2,145	24.5%	2,764	28.1%
60 - 64	1,629	19.6%	1,730	19.8%	2,077	21.1%
65 - 69	1,463	17.6%	1,419	16.2%	1,477	15.0%
70 - 74	1,433	17.2%	1,213	13.9%	1,159	11.8%
75 - 79	1,020	12.3%	1,093	12.5%	988	10.0%
80 - 84	561	6.7%	708	8.1%	819	8.3%
85+	394	4.7%	446	5.1%	551	5.6%

Female Population	Census 2000		2005		2010	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	10,720	100.0%	11,068	100.0%	11,903	100.0%
55 - 59	1,967	18.3%	2,240	20.2%	2,775	23.3%
60 - 64	1,820	17.0%	1,838	16.6%	2,141	18.0%
65 - 69	1,719	16.0%	1,720	15.5%	1,694	14.2%
70 - 74	1,787	16.7%	1,554	14.0%	1,478	12.4%
75 - 79	1,442	13.5%	1,484	13.4%	1,340	11.3%
80 - 84	1,073	10.0%	1,166	10.5%	1,270	10.7%
85+	912	8.5%	1,066	9.6%	1,205	10.1%

Total Population	Census 2000		2005		2010	
	Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total	19,035	27.3%	19,822	28.9%	21,738	32.0%
55 - 59	3,782	5.4%	4,385	6.4%	5,539	8.2%
60 - 64	3,449	4.9%	3,568	5.2%	4,218	6.2%
65 - 69	3,182	4.6%	3,139	4.6%	3,171	4.7%
70 - 74	3,220	4.6%	2,767	4.0%	2,637	3.9%
75 - 79	2,462	3.5%	2,577	3.8%	2,328	3.4%
80 - 84	1,634	2.3%	1,874	2.7%	2,089	3.1%
85+	1,306	1.9%	1,512	2.2%	1,756	2.6%
65+	11,804	16.9%	11,869	17.3%	11,981	17.7%
75+	5,402	7.7%	5,963	8.7%	6,173	9.1%

**Data Note:** Detail may not sum to totals due to rounding.**Source:** U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

### 2000 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	4,074	4,185	3,564	11,823
< \$15,000	697	1,153	1,366	3,216
\$15,000 - \$24,999	677	1,116	1,074	2,867
\$25,000 - \$34,999	599	740	502	1,841
\$35,000 - \$49,999	671	642	334	1,647
\$50,000 - \$74,999	783	343	192	1,318
\$75,000 - \$99,999	382	98	59	539
\$100,000 - \$149,999	204	63	19	286
\$150,000 - \$199,999	12	16	8	36
\$200,000+	49	14	10	73
Median Household Income	\$36,165	\$23,100	\$17,693	\$24,196
Average Household Income	\$47,235	\$29,795	\$24,390	\$34,175

### 2005 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	4,556	3,770	4,000	12,326
< \$15,000	636	837	1,313	2,786
\$15,000 - \$24,999	627	907	1,105	2,639
\$25,000 - \$34,999	547	641	617	1,805
\$35,000 - \$49,999	728	628	397	1,753
\$50,000 - \$74,999	963	386	326	1,675
\$75,000 - \$99,999	571	175	91	837
\$100,000 - \$149,999	357	122	79	558
\$150,000 - \$199,999	29	42	35	106
\$200,000+	98	32	37	167
Median Household Income	\$43,454	\$26,647	\$19,941	\$28,343
Average Household Income	\$55,783	\$37,699	\$30,419	\$42,021

### 2010 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	5,517	3,703	4,113	13,333
< \$15,000	621	688	1,162	2,471
\$15,000 - \$24,999	620	764	974	2,358
\$25,000 - \$34,999	537	561	599	1,697
\$35,000 - \$49,999	810	603	426	1,839
\$50,000 - \$74,999	1,220	448	401	2,069
\$75,000 - \$99,999	787	246	203	1,236
\$100,000 - \$149,999	625	220	188	1,033
\$150,000 - \$199,999	103	112	116	331
\$200,000+	194	61	44	299
Median Household Income	\$52,309	\$31,444	\$23,774	\$35,837
Average Household Income	\$68,967	\$47,946	\$39,589	\$54,066

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## 2005 Households by Income and Age of Householder 55+

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	2,464	2,092	2,004	1,766	1,696	1,271	1,033
< \$15,000	340	296	437	400	539	428	346
\$15,000 - \$24,999	336	291	477	430	460	357	288
\$25,000 - \$34,999	292	255	338	303	255	196	166
\$35,000 - \$49,999	388	340	333	295	165	127	105
\$50,000 - \$74,999	517	446	206	180	139	105	82
\$75,000 - \$99,999	306	265	94	81	46	28	17
\$100,000 - \$149,999	196	161	68	54	41	19	19
\$150,000 - \$199,999	24	5	29	13	21	8	6
\$200,000 - \$249,999	27	13	13	7	16	3	3
\$250,000 - \$499,999	33	20	7	3	12	0	1
\$500,000+	5	0	2	0	2	0	0
Median HH Income	\$44,080	\$42,757	\$26,982	\$26,286	\$20,516	\$19,494	\$19,614
Average HH Income	\$57,813	\$53,392	\$39,522	\$35,630	\$34,261	\$27,474	\$27,737

## Percent Distribution

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< \$15,000	13.8%	14.1%	21.8%	22.7%	31.8%	33.7%	33.5%
\$15,000 - \$24,999	13.6%	13.9%	23.8%	24.3%	27.1%	28.1%	27.9%
\$25,000 - \$34,999	11.9%	12.2%	16.9%	17.2%	15.0%	15.4%	16.1%
\$35,000 - \$49,999	15.7%	16.3%	16.6%	16.7%	9.7%	10.0%	10.2%
\$50,000 - \$74,999	21.0%	21.3%	10.3%	10.2%	8.2%	8.3%	7.9%
\$75,000 - \$99,999	12.4%	12.7%	4.7%	4.6%	2.7%	2.2%	1.6%
\$100,000 - \$149,999	8.0%	7.7%	3.4%	3.1%	2.4%	1.5%	1.8%
\$150,000 - \$199,999	1.0%	0.2%	1.4%	0.7%	1.2%	0.6%	0.6%
\$200,000 - \$249,999	1.1%	0.6%	0.6%	0.4%	0.9%	0.2%	0.3%
\$250,000 - \$499,999	1.3%	1.0%	0.3%	0.2%	0.7%	0.0%	0.1%
\$500,000+	0.2%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%

**Data Note:** Income reported for July 1, 2005 represents annual income for the preceding year, expressed in current (2004) dollars, including an adjustment for inflation. In 2000, the Census Bureau reported age by income data for incomes up to \$200,000+ by ten-year age groups up to 75+ years. ESRI extended age by income data to income up to \$500,000+ by five-year age groups up to 85+ years.

**Source:** ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## 2010 Households by Income and Age of Householder 55+

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	3,043	2,474	2,010	1,693	1,490	1,418	1,205
< \$15,000	329	292	358	330	418	401	343
\$15,000 - \$24,999	339	281	394	370	359	337	278
\$25,000 - \$34,999	288	249	298	263	216	206	177
\$35,000 - \$49,999	434	376	332	271	151	151	124
\$50,000 - \$74,999	664	556	246	202	136	147	118
\$75,000 - \$99,999	424	363	130	116	66	72	65
\$100,000 - \$149,999	358	267	130	90	72	59	57
\$150,000 - \$199,999	83	20	74	38	47	38	31
\$200,000 - \$249,999	37	23	32	11	14	7	6
\$250,000 - \$499,999	67	34	13	2	9	0	6
\$500,000+	20	13	3	0	2	0	0
Median HH Income	\$53,381	\$51,112	\$33,060	\$29,768	\$23,662	\$23,710	\$23,998
Average HH Income	\$72,201	\$64,990	\$52,383	\$42,679	\$41,600	\$37,500	\$39,560

## Percent Distribution

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< \$15,000	10.8%	11.8%	17.8%	19.5%	28.1%	28.3%	28.5%
\$15,000 - \$24,999	11.1%	11.4%	19.6%	21.9%	24.1%	23.8%	23.1%
\$25,000 - \$34,999	9.5%	10.1%	14.8%	15.5%	14.5%	14.5%	14.7%
\$35,000 - \$49,999	14.3%	15.2%	16.5%	16.0%	10.1%	10.6%	10.3%
\$50,000 - \$74,999	21.8%	22.5%	12.2%	11.9%	9.1%	10.4%	9.8%
\$75,000 - \$99,999	13.9%	14.7%	6.5%	6.9%	4.4%	5.1%	5.4%
\$100,000 - \$149,999	11.8%	10.8%	6.5%	5.3%	4.8%	4.2%	4.7%
\$150,000 - \$199,999	2.7%	0.8%	3.7%	2.2%	3.2%	2.7%	2.6%
\$200,000 - \$249,999	1.2%	0.9%	1.6%	0.6%	0.9%	0.5%	0.5%
\$250,000 - \$499,999	2.2%	1.4%	0.6%	0.1%	0.6%	0.0%	0.5%
\$500,000+	0.7%	0.5%	0.1%	0.0%	0.1%	0.0%	0.0%

**Data Note:** Income reported for July 1, 2010 represents annual income for the preceding year, expressed in current (2009) dollars, including an adjustment for inflation.

**Source:** ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## Census 2000 Population 55+ by Race

	Number	Percent	% Pop
Total	19,033	100.0%	27.3%
White Alone	18,850	99.0%	27.6%
Black Alone	67	0.4%	9.8%
American Indian Alone	19	0.1%	14.2%
Asian Alone	28	0.1%	17.8%
Pacific Islander Alone	2	0.0%	18.2%
Some Other Race Alone	4	0.0%	3.7%
Two or More Races	63	0.3%	14.5%
Hispanic Origin (Any Race)	50	0.3%	13.4%

## Census 2000 Group Quarters Population 65+ by Type

	Number	Percent	% Pop
Total	754	100.0%	34.9%
Institutionalized	613	81.3%	48.2%
Correctional Institutions	1	0.1%	0.5%
Nursing Homes	587	77.9%	91.0%
Other Institutions	25	3.3%	5.9%
Noninstitutionalized	141	18.7%	15.9%

## Census 2000 Total Disabilities Tallied for Population 65+

	Number	Percent
Total	8,550	100.0%
Sensory Disability	1,754	20.5%
Physical Disability	2,980	34.9%
Mental Disability	965	11.3%
Self-care Disability	929	10.9%
Go-Outside-Home Disability	1,922	22.5%

## Census 2000 Population 65+ by Household Type and Relationship to Householder

	Number	Percent	% Pop
Total	11,804	100.0%	16.9%
In Family Households	7,241	61.3%	12.5%
Householder	3,975	33.7%	20.7%
Spouse	2,720	23.0%	17.8%
Parent	291	2.5%	78.2%
Other Relatives	228	1.9%	1.1%
Nonrelatives	27	0.2%	2.1%
In Nonfamily Households	3,809	32.3%	39.0%
Male Householder	909	7.7%	25.1%
Living Alone	839	7.1%	28.5%
Not Living Alone	70	0.6%	10.4%
Female Householder	2,800	23.7%	57.8%
Living Alone	2,758	23.4%	61.6%
Not Living Alone	42	0.4%	11.4%
Nonrelatives	100	0.8%	7.7%
In Group Quarters	754	6.4%	34.9%
Institutionalized	613	5.2%	48.2%
Noninstitutionalized	141	1.2%	15.9%

Data Note: The base for "% Pop" is specific to the row.

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



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

### Census 2000 Households with Population 60+ by Size and Type

	Number	Percent	% Total HHs
Total	10,210	100.0%	36.9%
1 Person Households	4,111	40.3%	14.8%
2+ Person Households	6,099	59.7%	22.0%
Family	5,911	57.9%	21.3%
Nonfamily	188	1.8%	0.7%

### Census 2000 Households with Population 65+ by Size and Type

	Number	Percent	% Total HHs
Total	8,217	100.0%	29.7%
1 Person Households	3,599	43.8%	13.0%
2+ Person Households	4,618	56.2%	16.7%
Family	4,482	54.5%	16.2%
Nonfamily	136	1.7%	0.5%

### Census 2000 Occupied Housing Units by Age of Householder 55+

	Number	Percent	% Total HHs
Total	11,822	100.0%	42.7%
Owner Occupied HUs / Householder 55+	9,585	81.1%	34.6%
Householder Age 55-64	3,500	29.6%	12.6%
Householder Age 65-74	3,402	28.8%	12.3%
Householder Age 75-84	2,154	18.2%	7.8%
Householder Age 85+	529	4.5%	1.9%
Renter Occupied HUs / Householder 55+	2,237	18.9%	8.1%
Householder Age 55-64	635	5.4%	2.3%
Householder Age 65-74	685	5.8%	2.5%
Householder Age 75-84	648	5.5%	2.3%
Householder Age 85+	269	2.3%	1.0%

### Census 2000 Households by Poverty Status and Age of Householder

	Number	Percent
Total	27,745	100.0%
Below Poverty	3,724	13.4%
Households with Income Below Poverty Level / Householder <65	2,894	10.4%
Households with Income Below Poverty Level / Householder 65+	830	3.0%
Above Poverty	24,021	86.6%
Households with Income At or Above Poverty Level / Householder <65	17,098	61.6%
Households with Income At or Above Poverty Level / Householder 65+	6,923	25.0%

### Census 2000 Average Value of Specified Owner Occupied Housing Units by Householder 55+

Average Value of Specified Owner Occupied HUs / Householder 55-64	\$68,055
Average Value of Specified Owner Occupied HUs / Householder 65-74	\$62,244
Average Value of Specified Owner Occupied HUs / Householder 75+	\$56,597

**Data Note:** Specified Owner-occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office.

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



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 45 minutes

	Census 2000	2005	2010	2005-2010 Change	2005-2010 Annual Rate
Total Population	148,683	147,479	146,191	-1,288	-0.18%
Population 55+	38,130	40,292	43,995	3,703	1.77%
Median Age	38.1	39.7	41.3	1.6	0.79%
Households	57,586	58,225	58,256	31	0.01%
% Householders 55+	41.2	43.0	46.3	3.3	1.49%
Owner/Renter Ratio	2.9	3.0	3.0	0.0	0%

## Population by Age and Sex

Male Population	Census 2000		2005		2010	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	16,980	100.0%	18,171	100.0%	20,244	100.0%
55 - 59	3,893	22.9%	4,594	25.3%	5,659	28.0%
60 - 64	3,317	19.5%	3,696	20.3%	4,369	21.6%
65 - 69	2,971	17.5%	2,937	16.2%	3,139	15.5%
70 - 74	2,803	16.5%	2,462	13.5%	2,367	11.7%
75 - 79	2,034	12.0%	2,168	11.9%	1,998	9.9%
80 - 84	1,161	6.8%	1,387	7.6%	1,592	7.9%
85+	801	4.7%	927	5.1%	1,120	5.5%

Female Population	Census 2000		2005		2010	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	21,150	100.0%	22,121	100.0%	23,751	100.0%
55 - 59	4,078	19.3%	4,672	21.1%	5,631	23.7%
60 - 64	3,577	16.9%	3,870	17.5%	4,459	18.8%
65 - 69	3,357	15.9%	3,372	15.2%	3,486	14.7%
70 - 74	3,366	15.9%	3,038	13.7%	2,854	12.0%
75 - 79	2,807	13.3%	2,809	12.7%	2,607	11.0%
80 - 84	2,092	9.9%	2,213	10.0%	2,335	9.8%
85+	1,873	8.9%	2,147	9.7%	2,379	10.0%

Total Population	Census 2000		2005		2010	
	Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total	38,130	25.6%	40,292	27.3%	43,995	30.1%
55 - 59	7,971	5.4%	9,266	6.3%	11,290	7.7%
60 - 64	6,894	4.6%	7,566	5.1%	8,828	6.0%
65 - 69	6,328	4.3%	6,309	4.3%	6,625	4.5%
70 - 74	6,169	4.1%	5,500	3.7%	5,221	3.6%
75 - 79	4,841	3.3%	4,977	3.4%	4,605	3.1%
80 - 84	3,253	2.2%	3,600	2.4%	3,927	2.7%
85+	2,674	1.8%	3,074	2.1%	3,499	2.4%
65+	23,265	15.6%	23,460	15.9%	23,877	16.3%
75+	10,768	7.2%	11,651	7.9%	12,031	8.2%

**Data Note:** Detail may not sum to totals due to rounding.**Source:** U.S. Bureau of the Census, 2000 Census Population and Housing. ESRI forecasts for 2005 and 2010.





Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 45 minutes

Site Type: Drive Time

### 2000 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	8,573	8,045	7,090	23,708
< \$15,000	1,451	2,177	2,675	6,303
\$15,000 - \$24,999	1,403	2,099	2,133	5,635
\$25,000 - \$34,999	1,257	1,480	1,058	3,795
\$35,000 - \$49,999	1,574	1,126	579	3,279
\$50,000 - \$74,999	1,628	739	376	2,743
\$75,000 - \$99,999	719	207	111	1,037
\$100,000 - \$149,999	402	123	71	596
\$150,000 - \$199,999	54	33	17	104
\$200,000+	85	61	70	216
Median Household Income	\$36,407	\$23,511	\$18,056	\$24,800
Average Household Income	\$45,747	\$32,731	\$27,403	\$35,844

### 2005 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	9,752	7,517	7,766	25,035
< \$15,000	1,301	1,662	2,549	5,512
\$15,000 - \$24,999	1,312	1,706	2,133	5,151
\$25,000 - \$34,999	1,171	1,369	1,203	3,743
\$35,000 - \$49,999	1,752	1,145	710	3,607
\$50,000 - \$74,999	2,082	850	601	3,533
\$75,000 - \$99,999	1,077	348	212	1,637
\$100,000 - \$149,999	790	251	166	1,207
\$150,000 - \$199,999	93	93	76	262
\$200,000+	174	93	116	383
Median Household Income	\$43,067	\$27,165	\$19,986	\$29,165
Average Household Income	\$54,933	\$39,489	\$32,691	\$43,396

### 2010 Households by Income and Age of Householder 55+

	55 - 64	65 - 74	75+	Total
Total	11,513	7,514	7,970	26,997
< \$15,000	1,221	1,381	2,247	4,849
\$15,000 - \$24,999	1,287	1,485	1,888	4,660
\$25,000 - \$34,999	1,125	1,209	1,098	3,432
\$35,000 - \$49,999	1,892	1,122	765	3,779
\$50,000 - \$74,999	2,591	986	783	4,360
\$75,000 - \$99,999	1,432	480	462	2,374
\$100,000 - \$149,999	1,318	448	362	2,128
\$150,000 - \$199,999	258	241	240	739
\$200,000+	389	162	125	676
Median Household Income	\$51,430	\$31,708	\$23,806	\$36,651
Average Household Income	\$68,686	\$50,236	\$41,947	\$55,657

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 45 minutes

## 2005 Households by Income and Age of Householder 55+

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	5,265	4,487	4,070	3,447	3,294	2,432	2,040
< \$15,000	695	606	882	780	1,036	821	692
\$15,000 - \$24,999	702	610	910	796	881	681	571
\$25,000 - \$34,999	625	546	735	634	505	378	320
\$35,000 - \$49,999	935	817	616	529	301	226	183
\$50,000 - \$74,999	1,110	972	461	389	253	190	158
\$75,000 - \$99,999	576	501	188	160	105	64	43
\$100,000 - \$149,999	436	354	146	105	82	43	41
\$150,000 - \$199,999	66	27	66	27	44	16	16
\$200,000 - \$249,999	53	23	32	15	39	10	11
\$250,000 - \$499,999	59	31	26	12	38	3	4
\$500,000+	8	0	8	0	10	0	1
Median HH Income	\$43,557	\$42,518	\$27,558	\$26,726	\$20,779	\$19,484	\$19,425
Average HH Income	\$56,904	\$52,620	\$41,914	\$36,625	\$37,924	\$28,479	\$29,263

## Percent Distribution

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< \$15,000	13.2%	13.5%	21.7%	22.6%	31.5%	33.8%	33.9%
\$15,000 - \$24,999	13.3%	13.6%	22.4%	23.1%	26.7%	28.0%	28.0%
\$25,000 - \$34,999	11.9%	12.2%	18.1%	18.4%	15.3%	15.5%	15.7%
\$35,000 - \$49,999	17.8%	18.2%	15.1%	15.3%	9.1%	9.3%	9.0%
\$50,000 - \$74,999	21.1%	21.7%	11.3%	11.3%	7.7%	7.8%	7.7%
\$75,000 - \$99,999	10.9%	11.2%	4.6%	4.6%	3.2%	2.6%	2.1%
\$100,000 - \$149,999	8.3%	7.9%	3.6%	3.0%	2.5%	1.8%	2.0%
\$150,000 - \$199,999	1.3%	0.6%	1.6%	0.8%	1.3%	0.7%	0.8%
\$200,000 - \$249,999	1.0%	0.5%	0.8%	0.4%	1.2%	0.4%	0.5%
\$250,000 - \$499,999	1.1%	0.7%	0.6%	0.3%	1.2%	0.1%	0.2%
\$500,000+	0.2%	0.0%	0.2%	0.0%	0.3%	0.0%	0.0%

**Data Note:** Income reported for July 1, 2005 represents annual income for the preceding year, expressed in current (2004) dollars, including an adjustment for inflation. In 2000, the Census Bureau reported age by income data for incomes up to \$200,000+ by ten-year age groups up to 75+ years. ESRI extended age by income data to income up to \$500,000+ by five-year age groups up to 85+ years.

**Source:** ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 45 minutes

Site Type: Drive Time

## 2010 Households by Income and Age of Householder 55+

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	6,272	5,241	4,226	3,288	2,979	2,664	2,327
< \$15,000	636	585	742	639	830	755	662
\$15,000 - \$24,999	680	607	798	687	709	630	549
\$25,000 - \$34,999	608	517	672	537	405	372	321
\$35,000 - \$49,999	1,024	868	630	492	283	265	217
\$50,000 - \$74,999	1,388	1,203	554	432	272	278	233
\$75,000 - \$99,999	769	663	251	229	163	156	143
\$100,000 - \$149,999	746	572	278	170	141	117	104
\$150,000 - \$199,999	173	85	165	76	99	71	70
\$200,000 - \$249,999	84	51	73	18	40	15	16
\$250,000 - \$499,999	121	59	52	8	29	5	10
\$500,000+	43	31	11	0	8	0	2
Median HH Income	\$52,232	\$50,559	\$33,091	\$30,112	\$23,945	\$23,738	\$23,704
Average HH Income	\$71,702	\$65,077	\$55,435	\$43,555	\$45,485	\$38,802	\$41,018

## Percent Distribution

	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 - 84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< \$15,000	10.1%	11.2%	17.6%	19.4%	27.9%	28.3%	28.4%
\$15,000 - \$24,999	10.8%	11.6%	18.9%	20.9%	23.8%	23.6%	23.6%
\$25,000 - \$34,999	9.7%	9.9%	15.9%	16.3%	13.6%	14.0%	13.8%
\$35,000 - \$49,999	16.3%	16.6%	14.9%	15.0%	9.5%	9.9%	9.3%
\$50,000 - \$74,999	22.1%	23.0%	13.1%	13.1%	9.1%	10.4%	10.0%
\$75,000 - \$99,999	12.3%	12.7%	5.9%	7.0%	5.5%	5.9%	6.1%
\$100,000 - \$149,999	11.9%	10.9%	6.6%	5.2%	4.7%	4.4%	4.5%
\$150,000 - \$199,999	2.8%	1.6%	3.9%	2.3%	3.3%	2.7%	3.0%
\$200,000 - \$249,999	1.3%	1.0%	1.7%	0.5%	1.3%	0.6%	0.7%
\$250,000 - \$499,999	1.9%	1.1%	1.2%	0.2%	1.0%	0.2%	0.4%
\$500,000+	0.7%	0.6%	0.3%	0.0%	0.3%	0.0%	0.1%

**Data Note:** Income reported for July 1, 2010 represents annual income for the preceding year, expressed in current (2009) dollars, including an adjustment for inflation.

**Source:** ESRI forecasts for 2005 and 2010.



Oil City

## Age 55+ Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 45 minutes

Site Type: Drive Time

## Census 2000 Population 55+ by Race

	Number	Percent	% Pop
Total	38,131	100.0%	25.6%
White Alone	37,653	98.7%	26.0%
Black Alone	222	0.6%	12.5%
American Indian Alone	35	0.1%	14.7%
Asian Alone	72	0.2%	17.0%
Pacific Islander Alone	7	0.0%	18.9%
Some Other Race Alone	11	0.0%	5.5%
Two or More Races	131	0.3%	13.3%
Hispanic Origin (Any Race)	105	0.3%	13.8%

## Census 2000 Group Quarters Population 65+ by Type

	Number	Percent	% Pop
Total	1,346	100.0%	22.1%
Institutionalized	1,134	84.2%	58.0%
Correctional Institutions	2	0.1%	0.7%
Nursing Homes	1,103	81.9%	92.2%
Other Institutions	29	2.2%	6.0%
Noninstitutionalized	212	15.8%	5.1%

## Census 2000 Total Disabilities Tallied for Population 65+

	Number	Percent
Total	16,498	100.0%
Sensory Disability	3,324	20.1%
Physical Disability	5,731	34.7%
Mental Disability	1,895	11.5%
Self-care Disability	1,795	10.9%
Go-Outside-Home Disability	3,753	22.7%

## Census 2000 Population 65+ by Household Type and Relationship to Householder

	Number	Percent	% Pop
Total	23,266	100.0%	15.6%
In Family Households	14,589	62.7%	12.1%
Householder	8,014	34.4%	20.3%
Spouse	5,486	23.6%	17.1%
Parent	571	2.5%	77.0%
Other Relatives	467	2.0%	1.0%
Nonrelatives	51	0.2%	2.0%
In Nonfamily Households	7,330	31.5%	32.8%
Male Householder	1,853	8.0%	22.7%
Living Alone	1,721	7.4%	26.9%
Not Living Alone	132	0.6%	7.5%
Female Householder	5,247	22.6%	53.0%
Living Alone	5,152	22.1%	59.1%
Not Living Alone	95	0.4%	8.1%
Nonrelatives	230	1.0%	5.4%
In Group Quarters	1,347	5.8%	22.1%
Institutionalized	1,134	4.9%	58.0%
Noninstitutionalized	213	0.9%	5.1%

Data Note: The base for "% Pop" is specific to the row.

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



Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 45 minutes

Site Type: Drive Time

**Census 2000 Households with Population 60+ by Size and Type**

	Number	Percent	% Total HHs
Total	20,270	100.0%	35.2%
1 Person Households	7,932	39.1%	13.8%
2+ Person Households	12,338	60.9%	21.4%
Family	11,925	58.8%	20.7%
Nonfamily	413	2.0%	0.7%

**Census 2000 Households with Population 65+ by Size and Type**

	Number	Percent	% Total HHs
Total	16,186	100.0%	28.1%
1 Person Households	6,876	42.5%	11.9%
2+ Person Households	9,310	57.5%	16.2%
Family	9,017	55.7%	15.7%
Nonfamily	293	1.8%	0.5%

**Census 2000 Occupied Housing Units by Age of Householder 55+**

	Number	Percent	% Total HHs
Total	23,724	100.0%	41.2%
Owner Occupied HUs / Householder 55+	19,390	81.7%	33.7%
Householder Age 55-64	7,307	30.8%	12.7%
Householder Age 65-74	6,702	28.2%	11.6%
Householder Age 75-84	4,279	18.0%	7.4%
Householder Age 85+	1,102	4.6%	1.9%
Renter Occupied HUs / Householder 55+	4,334	18.3%	7.5%
Householder Age 55-64	1,301	5.5%	2.3%
Householder Age 65-74	1,261	5.3%	2.2%
Householder Age 75-84	1,253	5.3%	2.2%
Householder Age 85+	519	2.2%	0.9%

**Census 2000 Households by Poverty Status and Age of Householder**

	Number	Percent
Total	57,525	100.0%
Below Poverty	8,021	13.9%
Households with Income Below Poverty Level / Householder <65	6,410	11.1%
Households with Income Below Poverty Level / Householder 65+	1,611	2.8%
Above Poverty	49,504	86.1%
Households with Income At or Above Poverty Level / Householder <65	35,980	62.5%
Households with Income At or Above Poverty Level / Householder 65+	13,524	23.5%

**Census 2000 Average Value of Specified Owner Occupied Housing Units by Householder 55+**

Average Value of Specified Owner Occupied HUs / Householder 55-64	\$77,019
Average Value of Specified Owner Occupied HUs / Householder 65-74	\$70,435
Average Value of Specified Owner Occupied HUs / Householder 75+	\$63,251

**Data Note:** Specified Owner-occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office.

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



# Demographic and Income Profile

Prepared by Shepstone Management Company

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 15 minutes

Summary	2000	2005	2010
Population	35,521	35,360	35,135
Households	14,566	14,780	14,829
Families	9,768	9,740	9,557
Average Household Size	2.38	2.34	2.32
Owner Occupied HUs	10,406	10,641	10,649
Renter Occupied HUs	4,160	4,140	4,180
Median Age	39.7	41.0	42.5

Trends: 2005-2010 Annual Rate	Area	State	National
Population	-0.13%	0.32%	1.22%
Households	0.07%	0.63%	1.27%
Families	-0.38%	0.5%	1.00%
Owner HHs	0.02%	0.72%	1.46%
Median Household Income	3.14%	3.94 %	3.25%

	2000		2005		2010	
Households by Income	Number	Percent	Number	Percent	Number	Percent
< \$15,000	3,384	23.1%	2,791	18.9%	2,346	15.8%
\$15,000 - \$24,999	2,683	18.3%	2,431	16.5%	2,090	14.1%
\$25,000 - \$34,999	2,199	15.0%	1,956	13.2%	1,765	11.9%
\$35,000 - \$49,999	2,520	17.2%	2,572	17.4%	2,421	16.3%
\$50,000 - \$74,999	2,401	16.4%	2,650	17.9%	2,761	18.6%
\$75,000 - \$99,999	831	5.7%	1,191	8.1%	1,519	10.2%
\$100,000 - \$149,999	480	3.3%	871	5.9%	1,296	8.7%
\$150,000 - \$199,000	56	0.4%	152	1.0%	339	2.3%
\$200,000+	107	0.7%	164	1.1%	292	2.0%
Median Household Income	\$30,817		\$36,030		\$42,058	
Average Household Income	\$38,411		\$46,756		\$56,416	
Per Capita Income	\$16,002		\$19,670		\$23,941	

	2000		2005		2010	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	2,143	6.0%	2,168	6.1%	2,085	5.9%
5 - 14	4,948	13.9%	4,360	12.3%	4,070	11.6%
15 - 19	2,455	6.9%	2,446	6.9%	2,287	6.5%
20 - 24	1,798	5.1%	2,211	6.3%	2,274	6.5%
25 - 34	4,020	11.3%	3,843	10.9%	3,876	11.0%
35 - 44	5,422	15.3%	4,740	13.4%	4,106	11.7%
45 - 54	5,139	14.5%	5,592	15.8%	5,361	15.3%
55 - 64	3,446	9.7%	3,901	11.0%	4,950	14.1%
65 - 74	3,230	9.1%	2,842	8.0%	2,792	7.9%
75 - 84	2,203	6.2%	2,427	6.9%	2,363	6.7%
85+	716	2.0%	833	2.4%	971	2.8%

	2000		2005		2010	
Race and Ethnicity	Number	Percent	Number	Percent	Number	Percent
White Alone	34,668	97.6%	34,407	97.3%	34,070	97.0%
Black Alone	394	1.1%	432	1.2%	475	1.4%
American Indian Alone	66	0.2%	76	0.2%	87	0.2%
Asian Alone	87	0.2%	116	0.3%	151	0.4%
Pacific Islander Alone	7	0.0%	8	0.0%	10	0.0%
Some Other Race Alone	61	0.2%	66	0.2%	70	0.2%
Two or More Races	238	0.7%	255	0.7%	273	0.8%
Hispanic Origin (Any Race)	194	0.5%	218	0.6%	245	0.7%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

## Demographic and Income Profile

Prepared by Shepstone Management Company

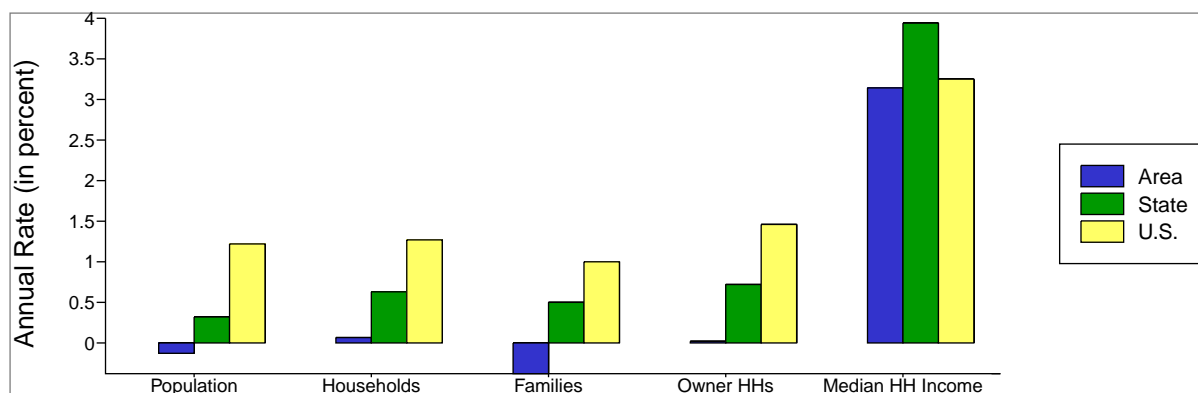
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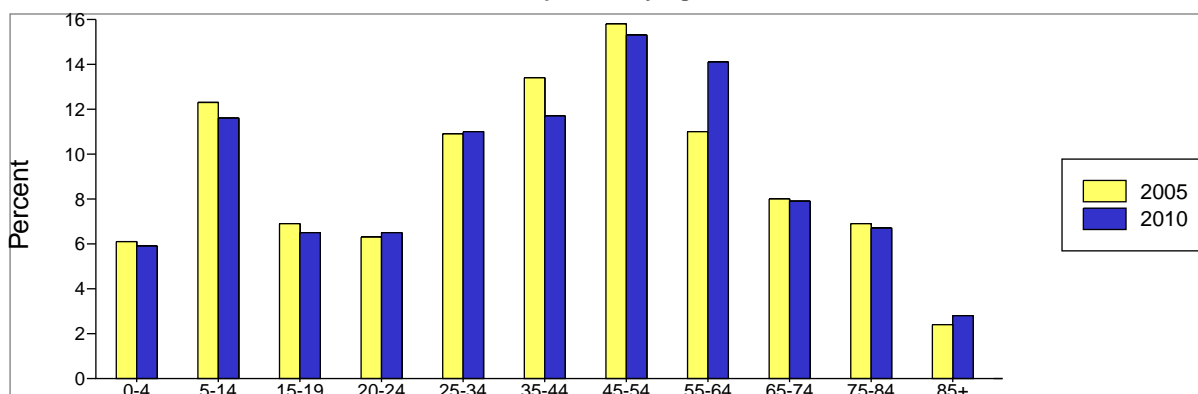
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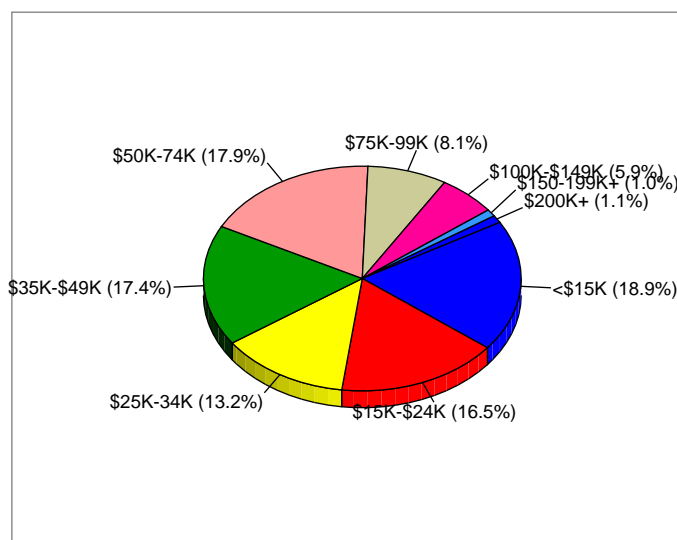
Trends 2005-2010



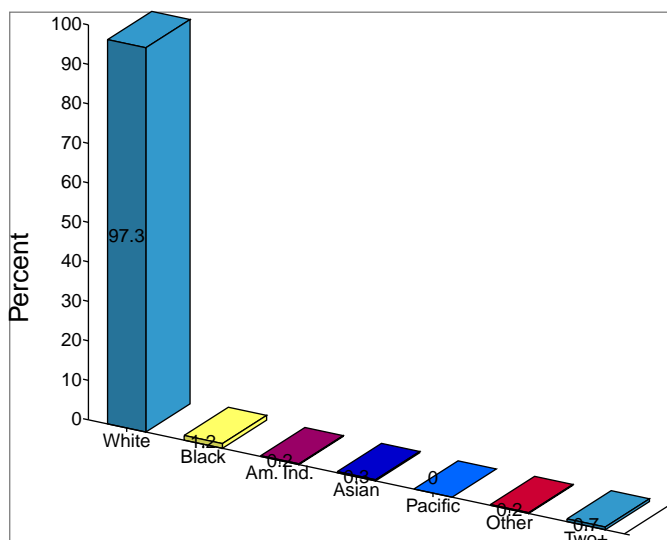
Population by Age



2005 Household Income



2005 Population by Race



2005 Percent Hispanic Origin: 0.6%





# Demographic and Income Profile

Prepared by Shepstone Management Company

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 30 minutes

Summary	2000	2005	2010
Population	69,839	68,671	67,826
Households	27,700	27,798	27,740
Families	19,231	18,981	18,551
Average Household Size	2.44	2.39	2.37
Owner Occupied HUs	20,849	21,021	20,917
Renter Occupied HUs	6,851	6,777	6,824
Median Age	40.0	41.6	43.2

Trends: 2005-2010 Annual Rate	Area	State	National
Population	-0.25%	0.32%	1.22%
Households	-0.04%	0.63%	1.27%
Families	-0.46%	0.5%	1.00%
Owner HHs	-0.1%	0.72%	1.46%
Median Household Income	3.15%	3.94 %	3.25%

	2000		2005		2010	
Households by Income	Number	Percent	Number	Percent	Number	Percent
< \$15,000	5,779	20.8%	4,736	17.0%	3,973	14.3%
\$15,000 - \$24,999	5,052	18.2%	4,394	15.8%	3,707	13.4%
\$25,000 - \$34,999	4,252	15.3%	3,837	13.8%	3,369	12.1%
\$35,000 - \$49,999	5,052	18.2%	4,960	17.8%	4,569	16.5%
\$50,000 - \$74,999	4,728	17.0%	5,239	18.8%	5,516	19.9%
\$75,000 - \$99,999	1,631	5.9%	2,341	8.4%	2,890	10.4%
\$100,000 - \$149,999	895	3.2%	1,664	6.0%	2,490	9.0%
\$150,000 - \$199,000	153	0.6%	285	1.0%	654	2.4%
\$200,000+	200	0.7%	340	1.2%	573	2.1%
Median Household Income	\$32,011		\$37,501		\$43,802	
Average Household Income	\$39,905		\$48,213		\$58,192	
Per Capita Income	\$16,229		\$19,889		\$24,216	

	2000		2005		2010	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	3,962	5.7%	3,949	5.8%	3,763	5.5%
5 - 14	9,796	14.0%	8,316	12.1%	7,660	11.3%
15 - 19	5,187	7.4%	5,090	7.4%	4,720	7.0%
20 - 24	3,333	4.8%	4,137	6.0%	4,208	6.2%
25 - 34	7,663	11.0%	7,128	10.4%	7,125	10.5%
35 - 44	10,695	15.3%	9,183	13.4%	8,006	11.8%
45 - 54	10,168	14.6%	11,050	16.1%	10,607	15.6%
55 - 64	7,231	10.4%	7,953	11.6%	9,757	14.4%
65 - 74	6,402	9.2%	5,906	8.6%	5,808	8.6%
75 - 84	4,096	5.9%	4,451	6.5%	4,417	6.5%
85+	1,306	1.9%	1,512	2.2%	1,756	2.6%

	2000		2005		2010	
Race and Ethnicity	Number	Percent	Number	Percent	Number	Percent
White Alone	68,310	97.8%	66,968	97.5%	65,935	97.2%
Black Alone	685	1.0%	753	1.1%	823	1.2%
American Indian Alone	134	0.2%	151	0.2%	169	0.2%
Asian Alone	157	0.2%	204	0.3%	262	0.4%
Pacific Islander Alone	11	0.0%	14	0.0%	16	0.0%
Some Other Race Alone	108	0.2%	118	0.2%	127	0.2%
Two or More Races	433	0.6%	464	0.7%	494	0.7%
Hispanic Origin (Any Race)	374	0.5%	418	0.6%	468	0.7%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

# Demographic and Income Profile

Prepared by Shepstone Management Company

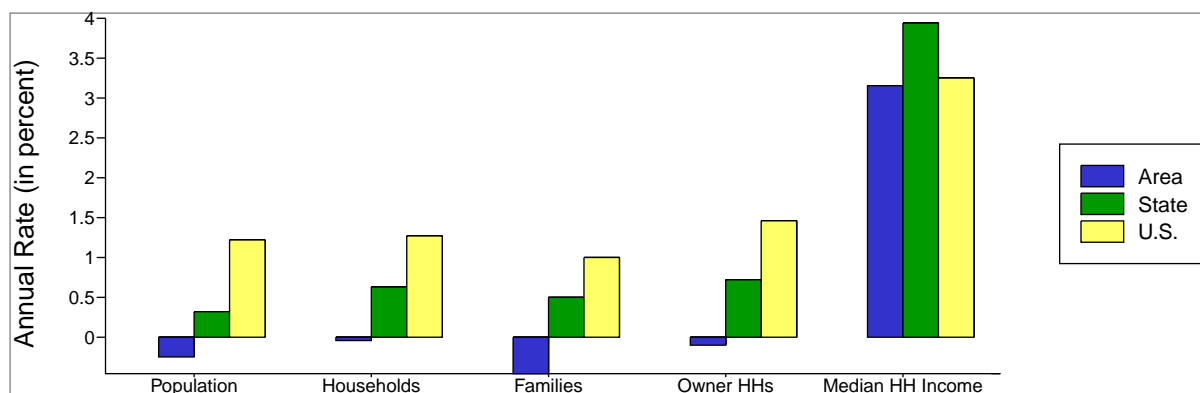
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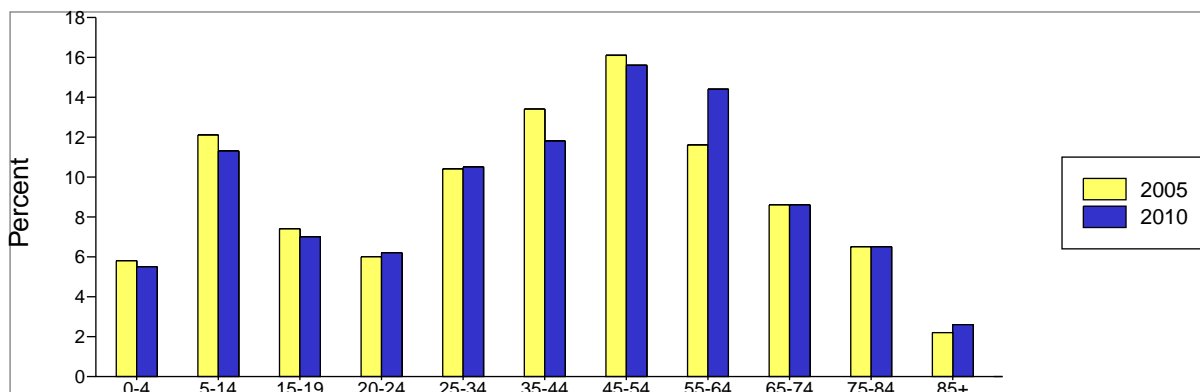
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Site Type: Drive Time

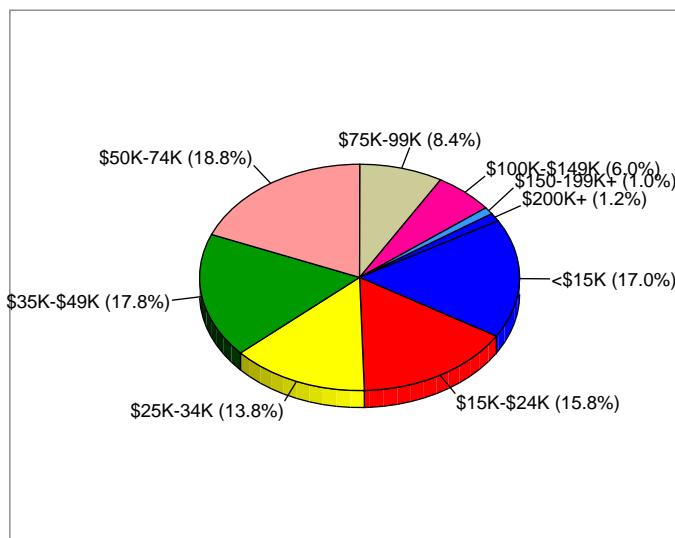
Trends 2005-2010



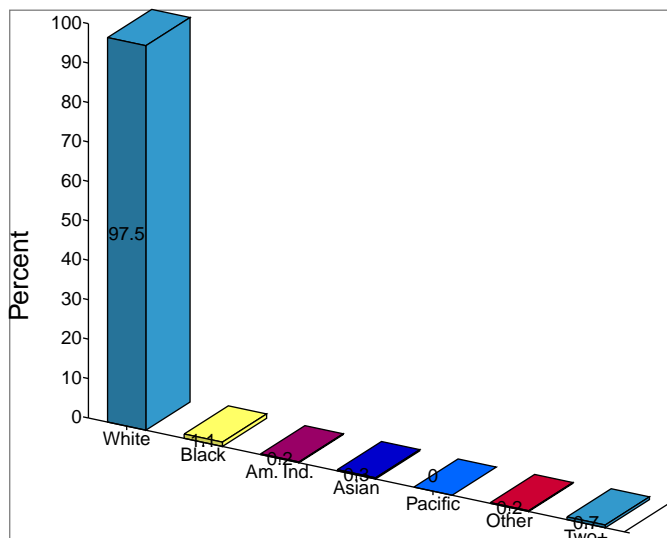
Population by Age



2005 Household Income



2005 Population by Race



2005 Percent Hispanic Origin: 0.6%



# Demographic and Income Profile

Prepared by Shepstone Management Company

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 45 minutes

Summary		2000	2005		2010	
Population		148,683	147,479		146,191	
Households		57,586	58,225		58,256	
Families		39,548	39,318		38,532	
Average Household Size		2.48	2.43		2.40	
Owner Occupied HUs		42,964	43,678		43,580	
Renter Occupied HUs		14,622	14,547		14,676	
Median Age		38.1	39.7		41.3	
Trends: 2005-2010 Annual Rate		Area	State		National	
Population		-0.18%	0.32%		1.22%	
Households		0.01%	0.63%		1.27%	
Families		-0.4%	0.5%		1.00%	
Owner HHs		-0.04%	0.72%		1.46%	
Median Household Income		3.19%	3.94 %		3.25%	
		2000	2005		2010	
Households by Income	Number	Percent	Number	Percent	Number	Percent
< \$15,000	11,823	20.6%	9,811	16.8%	8,261	14.2%
\$15,000 - \$24,999	10,326	18.0%	8,960	15.4%	7,662	13.2%
\$25,000 - \$34,999	9,008	15.7%	8,248	14.2%	7,144	12.3%
\$35,000 - \$49,999	10,442	18.2%	10,277	17.6%	9,499	16.3%
\$50,000 - \$74,999	9,686	16.8%	11,010	18.9%	11,686	20.1%
\$75,000 - \$99,999	3,498	6.1%	4,942	8.5%	5,995	10.3%
\$100,000 - \$149,999	1,923	3.3%	3,557	6.1%	5,242	9.0%
\$150,000 - \$199,000	370	0.6%	660	1.1%	1,474	2.5%
\$200,000+	447	0.8%	762	1.3%	1,294	2.2%
Median Household Income	\$32,155		\$37,655		\$44,060	
Average Household Income	\$40,666		\$48,852		\$59,159	
Per Capita Income	\$16,057		\$19,796		\$24,139	
		2000	2005		2010	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	8,564	5.8%	8,595	5.8%	8,232	5.6%
5 - 14	20,198	13.6%	17,729	12.0%	16,707	11.4%
15 - 19	12,308	8.3%	11,841	8.0%	11,376	7.8%
20 - 24	10,209	6.9%	11,305	7.7%	11,182	7.6%
25 - 34	16,709	11.2%	15,847	10.7%	15,242	10.4%
35 - 44	21,762	14.6%	19,469	13.2%	17,624	12.1%
45 - 54	20,802	14.0%	22,401	15.2%	21,833	14.9%
55 - 64	14,865	10.0%	16,832	11.4%	20,118	13.8%
65 - 74	12,497	8.4%	11,809	8.0%	11,846	8.1%
75 - 84	8,094	5.4%	8,577	5.8%	8,532	5.8%
85+	2,674	1.8%	3,074	2.1%	3,499	2.4%
		2000	2005		2010	
Race and Ethnicity	Number	Percent	Number	Percent	Number	Percent
White Alone	145,018	97.5%	143,350	97.2%	141,581	96.8%
Black Alone	1,781	1.2%	1,977	1.3%	2,166	1.5%
American Indian Alone	238	0.2%	268	0.2%	297	0.2%
Asian Alone	424	0.3%	554	0.4%	708	0.5%
Pacific Islander Alone	37	0.0%	45	0.0%	53	0.0%
Some Other Race Alone	199	0.1%	219	0.1%	242	0.2%
Two or More Races	988	0.7%	1,066	0.7%	1,143	0.8%
Hispanic Origin (Any Race)	761	0.5%	861	0.6%	964	0.7%

**Data Note:** Income is expressed in current dollars.

**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

# Demographic and Income Profile

Prepared by Shepstone Management Company

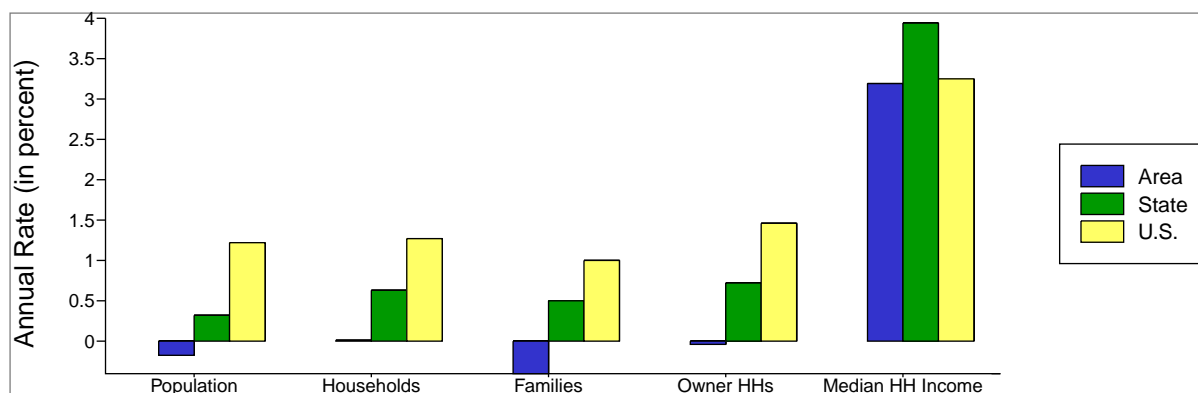
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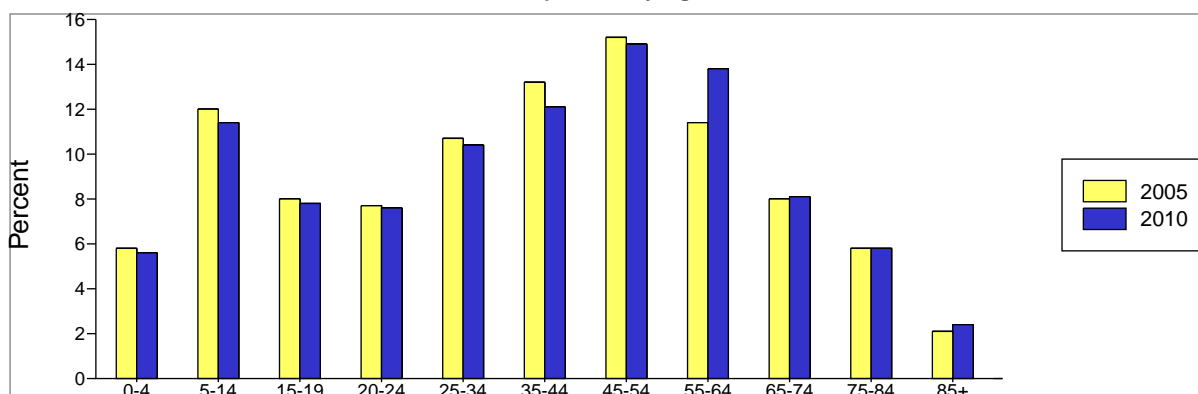
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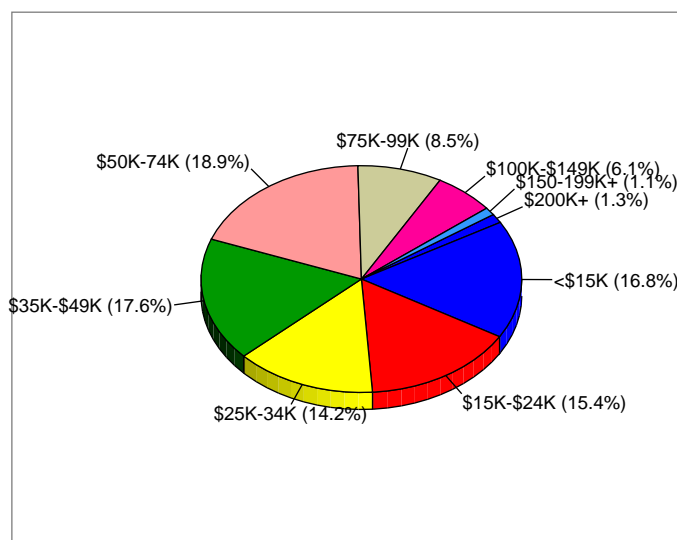
Trends 2005-2010



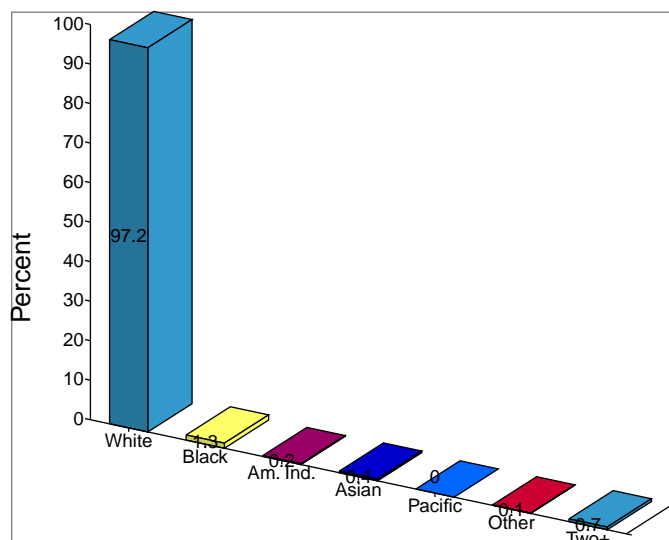
Population by Age



2005 Household Income



2005 Population by Race



2005 Percent Hispanic Origin: 0.6%

**Oil City**

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

**Site Type: Drive Time**

2000 Total Population	35,571	2000 Median HH Income	\$30,880
2004 Total Population	35,043	2004 Median HH Income	\$35,129
2009 Total Population	34,462	2009 Median HH Income	\$41,151
2004 - 2009 Annual Rate	-0.33%	2004 - 2009 Annual Rate	3.22%

**Housing Units by Occupancy Status and Tenure**

	Census 2000		2004		2009	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	15,986	100.0%	16,147	100.0%	16,301	100.0%
Occupied	14,574	91.2%	14,648	90.7%	14,686	90.1%
Owner	10,408	65.1%	10,420	64.5%	10,464	64.2%
Renter	4,166	26.1%	4,228	26.2%	4,222	25.9%
Vacant	1,412	8.8%	1,499	9.3%	1,615	9.9%

**Owner Occupied Housing Units by Value**

	Census 2000		2004		2009	
	Number	Percent	Number	Percent	Number	Percent
Total	10,400	100.0%	10,420	100.0%	10,464	100.0%
< \$10,000	307	3.0%	227	2.2%	183	1.7%
\$10,000 - \$14,999	267	2.6%	134	1.3%	100	1.0%
\$15,000 - \$19,999	448	4.3%	193	1.9%	121	1.2%
\$20,000 - \$24,999	525	5.0%	309	3.0%	136	1.3%
\$25,000 - \$29,999	558	5.4%	373	3.6%	235	2.2%
\$30,000 - \$34,999	744	7.2%	400	3.8%	281	2.7%
\$35,000 - \$39,999	977	9.4%	391	3.8%	307	2.9%
\$40,000 - \$49,999	1,213	11.7%	1,184	11.4%	634	6.1%
\$50,000 - \$59,999	1,101	10.6%	1,130	10.8%	872	8.3%
\$60,000 - \$69,999	1,028	9.9%	887	8.5%	924	8.8%
\$70,000 - \$79,999	720	6.9%	783	7.5%	834	8.0%
\$80,000 - \$89,999	816	7.8%	755	7.2%	702	6.7%
\$90,000 - \$99,999	446	4.3%	635	6.1%	630	6.0%
\$100,000 - \$124,999	472	4.5%	1,422	13.6%	1,349	12.9%
\$125,000 - \$149,999	308	3.0%	533	5.1%	1,124	10.7%
\$150,000 - \$174,999	242	2.3%	337	3.2%	695	6.6%
\$175,000 - \$199,999	67	0.6%	240	2.3%	370	3.5%
\$200,000 - \$249,999	59	0.6%	295	2.8%	453	4.3%
\$250,000 - \$299,999	66	0.6%	61	0.6%	234	2.2%
\$300,000 - \$399,999	11	0.1%	92	0.9%	168	1.6%
\$400,000 - \$499,999	12	0.1%	13	0.1%	65	0.6%
\$500,000 - \$749,999	11	0.1%	16	0.2%	29	0.3%
\$750,000 - \$999,999	0	0.0%	7	0.1%	9	0.1%
\$1,000,000+	2	0.0%	3	0.0%	9	0.1%
Median Value	\$51,462		\$69,797		\$88,618	
Average Value	\$62,025		\$84,594		\$108,302	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 15 minutes

## Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	1,411	100.0%
For Rent	331	23.5%
For Sale Only	213	15.1%
Rented/Sold, Unoccupied	112	7.9%
Seasonal/Recreational/Occasional Use	364	25.8%
For Migrant Workers	0	0.0%
Other Vacant	391	27.7%

## Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	14,573	10,408	71.4%
15 - 24	629	125	19.9%
25 - 34	1,911	1,037	54.3%
35 - 44	2,937	2,064	70.3%
45 - 54	2,963	2,406	81.2%
55 - 64	2,031	1,646	81.0%
65 - 74	2,104	1,686	80.1%
75 - 84	1,561	1,155	74.0%
85+	437	289	66.1%

## Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	14,574	10,409	71.4%
White Alone	14,339	10,308	71.9%
Black Alone	123	51	41.5%
American Indian Alone	20	12	60.0%
Asian Alone	25	9	36.0%
Pacific Islander Alone	5	3	60.0%
Some Other Race Alone	15	5	33.3%
Two or More Races	47	21	44.7%
Hispanic Origin	53	21	39.6%

## Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	15,975	100.0%	14,567	100.0%
1, Detached	11,592	72.6%	10,797	74.1%
1, Attached	191	1.2%	175	1.2%
2	1,182	7.4%	987	6.8%
3 to 4	739	4.6%	620	4.3%
5 to 9	468	2.9%	387	2.7%
10 to 19	241	1.5%	216	1.5%
20 to 49	197	1.2%	176	1.2%
50 or More	367	2.3%	358	2.5%
Mobile Home	988	6.2%	851	5.8%
Other	10	0.1%	0	0.0%

Data Note: Persons of Hispanic Origin may be of any race.

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



Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

## Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	8,472	100.0%
With Mortgage	4,536	53.5%
<\$200	3	0.0%
\$200 - \$299	42	0.5%
\$300 - \$399	279	3.3%
\$400 - \$499	625	7.4%
\$500 - \$599	829	9.8%
\$600 - \$699	671	7.9%
\$700 - \$799	575	6.8%
\$800 - \$899	437	5.2%
\$900 - \$999	315	3.7%
\$1000 - \$1249	398	4.7%
\$1250 - \$1499	228	2.7%
\$1500 - \$1999	70	0.8%
\$2000 - \$2499	20	0.2%
\$2500 - \$2999	5	0.1%
\$3000+	39	0.5%
With No Mortgage	3,936	46.5%
Median Monthly Owner Costs for Units with Mortgage	\$673	
Average Monthly Owner Costs for Units with Mortgage	\$757	

## Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	4,090	100.0%
Paying Cash Rent	3,775	92.3%
< \$100	224	5.5%
\$100 - \$149	210	5.1%
\$150 - \$199	353	8.6%
\$200 - \$249	502	12.3%
\$250 - \$299	752	18.4%
\$300 - \$349	670	16.4%
\$350 - \$399	572	14.0%
\$400 - \$449	246	6.0%
\$450 - \$499	110	2.7%
\$500 - \$549	47	1.1%
\$550 - \$599	22	0.5%
\$600 - \$649	31	0.8%
\$650 - \$699	7	0.2%
\$700 - \$749	18	0.4%
\$750 - \$799	0	0.0%
\$800 - \$899	6	0.1%
\$900 - \$999	0	0.0%
\$1000 - \$1249	0	0.0%
\$1250 - \$1499	0	0.0%
\$1500 - \$1999	1	0.0%
\$2000+	4	0.1%
No Cash Rent	315	7.7%
Median Rent	\$290	
Average Rent	\$282	
Average Gross Rent (with Utilities)	\$375	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent.

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



**Oil City**

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 30 minutes

2000 Total Population	69,843	2000 Median HH Income	\$32,014
2004 Total Population	69,251	2004 Median HH Income	\$36,357
2009 Total Population	68,826	2009 Median HH Income	\$42,545
2004 - 2009 Annual Rate	-0.12%	2004 - 2009 Annual Rate	3.19%

**Housing Units by Occupancy Status and Tenure**

	Census 2000		2004		2009	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	33,374	100.0%	34,057	100.0%	34,719	100.0%
Occupied	27,708	83.0%	28,050	82.4%	28,433	81.9%
Owner	20,856	62.5%	20,906	61.4%	21,144	60.9%
Renter	6,852	20.5%	7,144	21.0%	7,289	21.0%
Vacant	5,666	17.0%	6,007	17.6%	6,286	18.1%

**Owner Occupied Housing Units by Value**

	Census 2000		2004		2009	
	Number	Percent	Number	Percent	Number	Percent
Total	20,865	100.0%	20,908	100.0%	21,147	100.0%
< \$10,000	707	3.4%	523	2.5%	423	2.0%
\$10,000 - \$14,999	488	2.3%	286	1.4%	223	1.1%
\$15,000 - \$19,999	701	3.4%	354	1.7%	244	1.2%
\$20,000 - \$24,999	872	4.2%	486	2.3%	258	1.2%
\$25,000 - \$29,999	949	4.5%	606	2.9%	371	1.8%
\$30,000 - \$34,999	1,348	6.5%	666	3.2%	454	2.1%
\$35,000 - \$39,999	1,577	7.6%	655	3.1%	504	2.4%
\$40,000 - \$49,999	2,340	11.2%	2,095	10.0%	1,060	5.0%
\$50,000 - \$59,999	2,258	10.8%	1,982	9.5%	1,549	7.3%
\$60,000 - \$69,999	2,229	10.7%	1,714	8.2%	1,639	7.8%
\$70,000 - \$79,999	1,631	7.8%	1,558	7.5%	1,518	7.2%
\$80,000 - \$89,999	1,760	8.4%	1,675	8.0%	1,369	6.5%
\$90,000 - \$99,999	992	4.8%	1,402	6.7%	1,251	5.9%
\$100,000 - \$124,999	1,193	5.7%	3,109	14.9%	3,028	14.3%
\$125,000 - \$149,999	741	3.6%	1,269	6.1%	2,450	11.6%
\$150,000 - \$174,999	465	2.2%	847	4.1%	1,587	7.5%
\$175,000 - \$199,999	186	0.9%	556	2.7%	906	4.3%
\$200,000 - \$249,999	161	0.8%	618	3.0%	1,107	5.2%
\$250,000 - \$299,999	138	0.7%	171	0.8%	502	2.4%
\$300,000 - \$399,999	45	0.2%	213	1.0%	404	1.9%
\$400,000 - \$499,999	28	0.1%	37	0.2%	158	0.7%
\$500,000 - \$749,999	28	0.1%	41	0.2%	73	0.3%
\$750,000 - \$999,999	10	0.0%	19	0.1%	27	0.1%
\$1,000,000+	18	0.1%	26	0.1%	42	0.2%
Median Value	\$56,424		\$76,977		\$97,686	
Average Value	\$67,481		\$91,423		\$116,990	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	5,667	100.0%
For Rent	539	9.5%
For Sale Only	378	6.7%
Rented/Sold, Unoccupied	300	5.3%
Seasonal/Recreational/Occasional Use	3,727	65.8%
For Migrant Workers	0	0.0%
Other Vacant	723	12.8%

## Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	27,708	20,855	75.3%
15 - 24	1,024	270	26.4%
25 - 34	3,550	2,071	58.3%
35 - 44	5,629	4,182	74.3%
45 - 54	5,681	4,746	83.5%
55 - 64	4,136	3,501	84.6%
65 - 74	4,086	3,401	83.2%
75 - 84	2,804	2,155	76.9%
85+	798	529	66.3%

## Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	27,708	20,856	75.3%
White Alone	27,362	20,674	75.6%
Black Alone	141	63	44.7%
American Indian Alone	41	25	61.0%
Asian Alone	36	18	50.0%
Pacific Islander Alone	6	4	66.7%
Some Other Race Alone	20	9	45.0%
Two or More Races	102	63	61.8%
Hispanic Origin	88	44	50.0%

## Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	33,383	100.0%	27,712	100.0%
1, Detached	24,649	73.8%	20,825	75.1%
1, Attached	308	0.9%	262	0.9%
2	1,762	5.3%	1,492	5.4%
3 to 4	1,012	3.0%	855	3.1%
5 to 9	605	1.8%	506	1.8%
10 to 19	332	1.0%	293	1.1%
20 to 49	372	1.1%	338	1.2%
50 or More	525	1.6%	516	1.9%
Mobile Home	3,742	11.2%	2,624	9.5%
Other	76	0.2%	1	0.0%

Data Note: Persons of Hispanic Origin may be of any race.

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



Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	15,101	100.0%
With Mortgage	7,944	52.6%
<\$200	6	0.0%
\$200 - \$299	76	0.5%
\$300 - \$399	453	3.0%
\$400 - \$499	1,041	6.9%
\$500 - \$599	1,436	9.5%
\$600 - \$699	1,222	8.1%
\$700 - \$799	1,042	6.9%
\$800 - \$899	786	5.2%
\$900 - \$999	539	3.6%
\$1000 - \$1249	720	4.8%
\$1250 - \$1499	368	2.4%
\$1500 - \$1999	155	1.0%
\$2000 - \$2499	42	0.3%
\$2500 - \$2999	8	0.1%
\$3000+	50	0.3%
With No Mortgage	7,157	47.4%
Median Monthly Owner Costs for Units with Mortgage	\$678	
Average Monthly Owner Costs for Units with Mortgage	\$759	

## Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	6,586	100.0%
Paying Cash Rent	5,949	90.3%
< \$100	354	5.4%
\$100 - \$149	360	5.5%
\$150 - \$199	556	8.4%
\$200 - \$249	795	12.1%
\$250 - \$299	1,183	18.0%
\$300 - \$349	1,056	16.0%
\$350 - \$399	895	13.6%
\$400 - \$449	350	5.3%
\$450 - \$499	140	2.1%
\$500 - \$549	92	1.4%
\$550 - \$599	41	0.6%
\$600 - \$649	39	0.6%
\$650 - \$699	15	0.2%
\$700 - \$749	24	0.4%
\$750 - \$799	0	0.0%
\$800 - \$899	14	0.2%
\$900 - \$999	2	0.0%
\$1000 - \$1249	0	0.0%
\$1250 - \$1499	0	0.0%
\$1500 - \$1999	16	0.2%
\$2000+	17	0.3%
No Cash Rent	637	9.7%
Median Rent	\$288	
Average Rent	\$287	
Average Gross Rent (with Utilities)	\$386	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent.

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

## Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 60 minutes

2000 Total Population	313,687	2000 Median HH Income	\$33,725
2004 Total Population	315,606	2004 Median HH Income	\$38,356
2009 Total Population	319,586	2009 Median HH Income	\$45,085
2004 - 2009 Annual Rate	0.25%	2004 - 2009 Annual Rate	3.29%

## Housing Units by Occupancy Status and Tenure

	Census 2000		2004		2009	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	145,058	100.0%	148,994	100.0%	153,948	100.0%
Occupied	119,786	82.6%	122,970	82.5%	126,830	82.4%
Owner	90,277	62.2%	92,001	61.7%	94,831	61.6%
Renter	29,509	20.3%	30,969	20.8%	31,999	20.8%
Vacant	25,272	17.4%	26,024	17.5%	27,118	17.6%

## Owner Occupied Housing Units by Value

	Census 2000		2004		2009	
	Number	Percent	Number	Percent	Number	Percent
Total	90,244	100.0%	92,001	100.0%	94,831	100.0%
< \$10,000	3,297	3.7%	2,625	2.9%	2,170	2.3%
\$10,000 - \$14,999	1,829	2.0%	1,249	1.4%	1,070	1.1%
\$15,000 - \$19,999	1,910	2.1%	1,385	1.5%	1,060	1.1%
\$20,000 - \$24,999	2,655	2.9%	1,425	1.5%	1,114	1.2%
\$25,000 - \$29,999	2,835	3.1%	1,899	2.1%	1,107	1.2%
\$30,000 - \$34,999	3,847	4.3%	2,152	2.3%	1,453	1.5%
\$35,000 - \$39,999	4,173	4.6%	2,050	2.2%	1,645	1.7%
\$40,000 - \$49,999	8,122	9.0%	6,396	7.0%	3,509	3.7%
\$50,000 - \$59,999	8,754	9.7%	6,135	6.7%	4,991	5.3%
\$60,000 - \$69,999	8,954	9.9%	6,509	7.1%	5,109	5.4%
\$70,000 - \$79,999	8,236	9.1%	6,073	6.6%	5,236	5.5%
\$80,000 - \$89,999	8,252	9.1%	7,064	7.7%	5,335	5.6%
\$90,000 - \$99,999	5,828	6.5%	6,516	7.1%	4,984	5.3%
\$100,000 - \$124,999	8,160	9.0%	15,178	16.5%	13,860	14.6%
\$125,000 - \$149,999	5,045	5.6%	7,749	8.4%	12,162	12.8%
\$150,000 - \$174,999	3,241	3.6%	5,819	6.3%	8,358	8.8%
\$175,000 - \$199,999	1,567	1.7%	3,661	4.0%	5,730	6.0%
\$200,000 - \$249,999	1,614	1.8%	4,214	4.6%	7,462	7.9%
\$250,000 - \$299,999	913	1.0%	1,404	1.5%	3,447	3.6%
\$300,000 - \$399,999	437	0.5%	1,602	1.7%	2,786	2.9%
\$400,000 - \$499,999	214	0.2%	313	0.3%	1,301	1.4%
\$500,000 - \$749,999	204	0.2%	316	0.3%	470	0.5%
\$750,000 - \$999,999	44	0.0%	134	0.1%	226	0.2%
\$1,000,000+	113	0.1%	133	0.1%	246	0.3%
Median Value	\$68,600		\$91,594		\$115,571	
Average Value	\$81,963		\$107,925		\$136,473	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2004 and 2009.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

## Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	25,272	100.0%
For Rent	2,520	10.0%
For Sale Only	1,526	6.0%
Rented/Sold, Unoccupied	1,056	4.2%
Seasonal/Recreational/Occasional Use	17,215	68.1%
For Migrant Workers	8	0.0%
Other Vacant	2,947	11.7%

## Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	119,786	90,277	75.4%
15 - 24	5,683	1,247	21.9%
25 - 34	16,542	9,855	59.6%
35 - 44	24,361	18,683	76.7%
45 - 54	24,121	20,219	83.8%
55 - 64	17,763	15,228	85.7%
65 - 74	16,189	13,719	84.7%
75 - 84	11,803	9,082	76.9%
85+	3,324	2,244	67.5%

## Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	119,786	90,277	75.4%
White Alone	117,993	89,416	75.8%
Black Alone	734	287	39.1%
American Indian Alone	169	97	57.4%
Asian Alone	287	145	50.5%
Pacific Islander Alone	24	16	66.7%
Some Other Race Alone	95	34	35.8%
Two or More Races	484	282	58.3%
Hispanic Origin	388	206	53.1%

## Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	145,023	100.0%	119,789	100.0%
1, Detached	103,367	71.3%	86,650	72.3%
1, Attached	1,821	1.3%	1,457	1.2%
2	6,618	4.6%	5,617	4.7%
3 to 4	4,640	3.2%	4,050	3.4%
5 to 9	3,248	2.2%	2,863	2.4%
10 to 19	1,644	1.1%	1,427	1.2%
20 to 49	1,402	1.0%	1,307	1.1%
50 or More	1,815	1.3%	1,626	1.4%
Mobile Home	19,912	13.7%	14,744	12.3%
Other	556	0.4%	48	0.0%

Data Note: Persons of Hispanic Origin may be of any race.

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



Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

## Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	61,601	100.0%
With Mortgage	34,099	55.4%
<\$200	42	0.1%
\$200 - \$299	222	0.4%
\$300 - \$399	1,415	2.3%
\$400 - \$499	3,265	5.3%
\$500 - \$599	5,070	8.2%
\$600 - \$699	5,175	8.4%
\$700 - \$799	4,584	7.4%
\$800 - \$899	3,782	6.1%
\$900 - \$999	2,867	4.7%
\$1000 - \$1249	3,977	6.5%
\$1250 - \$1499	1,966	3.2%
\$1500 - \$1999	1,234	2.0%
\$2000 - \$2499	294	0.5%
\$2500 - \$2999	62	0.1%
\$3000+	144	0.2%
With No Mortgage	27,502	44.6%
Median Monthly Owner Costs for Units with Mortgage	\$740	
Average Monthly Owner Costs for Units with Mortgage	\$823	

## Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	28,176	100.0%
Paying Cash Rent	25,467	90.4%
< \$100	994	3.5%
\$100 - \$149	1,321	4.7%
\$150 - \$199	1,845	6.5%
\$200 - \$249	3,065	10.9%
\$250 - \$299	4,573	16.2%
\$300 - \$349	4,450	15.8%
\$350 - \$399	3,641	12.9%
\$400 - \$449	2,199	7.8%
\$450 - \$499	1,346	4.8%
\$500 - \$549	657	2.3%
\$550 - \$599	348	1.2%
\$600 - \$649	405	1.4%
\$650 - \$699	188	0.7%
\$700 - \$749	92	0.3%
\$750 - \$799	77	0.3%
\$800 - \$899	107	0.4%
\$900 - \$999	34	0.1%
\$1000 - \$1249	30	0.1%
\$1250 - \$1499	18	0.1%
\$1500 - \$1999	24	0.1%
\$2000+	53	0.2%
No Cash Rent	2,709	9.6%
Median Rent	\$311	
Average Rent	\$315	
Average Gross Rent (with Utilities)	\$419	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent.

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



# Housing Profile

Prepared by Shepstone Management Company

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 15 minutes

2000 Total Population	35,521	2000 Median HH Income	\$30,817
2005 Total Population	35,360	2005 Median HH Income	\$36,030
2010 Total Population	35,135	2010 Median HH Income	\$42,058
2005 - 2010 Annual Rate	-0.13%	2005 - 2010 Annual Rate	3.14%

## Housing Units by Occupancy Status and Tenure

	Census 2000		2005		2010	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	16,054	100.0%	16,479	100.0%	16,694	100.0%
Occupied	14,566	90.7%	14,781	89.7%	14,829	88.8%
Owner	10,406	64.8%	10,641	64.6%	10,649	63.8%
Renter	4,160	25.9%	4,140	25.1%	4,180	25.0%
Vacant	1,488	9.3%	1,698	10.3%	1,865	11.2%

## Owner Occupied Housing Units by Value

	Census 2000		2005		2010	
	Number	Percent	Number	Percent	Number	Percent
Total	10,395	100.0%	10,641	100.0%	10,649	100.0%
< \$10,000	304	2.9%	197	1.9%	158	1.5%
\$10,000 - \$14,999	268	2.6%	97	0.9%	72	0.7%
\$15,000 - \$19,999	448	4.3%	191	1.8%	84	0.8%
\$20,000 - \$24,999	526	5.1%	209	2.0%	157	1.5%
\$25,000 - \$29,999	556	5.3%	281	2.6%	171	1.6%
\$30,000 - \$34,999	745	7.2%	347	3.3%	203	1.9%
\$35,000 - \$39,999	981	9.4%	390	3.7%	265	2.5%
\$40,000 - \$49,999	1,211	11.6%	807	7.6%	547	5.1%
\$50,000 - \$59,999	1,106	10.6%	1,077	10.1%	664	6.2%
\$60,000 - \$69,999	1,025	9.9%	935	8.8%	843	7.9%
\$70,000 - \$79,999	715	6.9%	849	8.0%	862	8.1%
\$80,000 - \$89,999	818	7.9%	699	6.6%	687	6.5%
\$90,000 - \$99,999	445	4.3%	654	6.1%	618	5.8%
\$100,000 - \$124,999	472	4.5%	1,318	12.4%	1,406	13.2%
\$125,000 - \$149,999	307	3.0%	1,177	11.1%	1,064	10.0%
\$150,000 - \$174,999	242	2.3%	373	3.5%	1,004	9.4%
\$175,000 - \$199,999	68	0.7%	336	3.2%	676	6.3%
\$200,000 - \$249,999	58	0.6%	392	3.7%	481	4.5%
\$250,000 - \$299,999	65	0.6%	166	1.6%	326	3.1%
\$300,000 - \$399,999	10	0.1%	77	0.7%	244	2.3%
\$400,000 - \$499,999	12	0.1%	43	0.4%	57	0.5%
\$500,000 - \$749,999	11	0.1%	15	0.1%	44	0.4%
\$750,000 - \$999,999	0	0.0%	6	0.1%	8	0.1%
\$1,000,000+	2	0.0%	5	0.0%	8	0.1%
Median Value	\$51,433		\$79,299		\$99,895	
Average Value	\$62,044		\$95,871		\$119,581	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.





Oil City

# Housing Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

## Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	1,487	100.0%
For Rent	330	22.2%
For Sale Only	213	14.3%
Rented/Sold, Unoccupied	115	7.7%
Seasonal/Recreational/Occasional Use	438	29.5%
For Migrant Workers	0	0.0%
Other Vacant	391	26.3%

## Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	14,564	10,407	71.5%
15 - 24	628	125	19.9%
25 - 34	1,910	1,037	54.3%
35 - 44	2,932	2,062	70.3%
45 - 54	2,959	2,404	81.2%
55 - 64	2,029	1,645	81.1%
65 - 74	2,106	1,688	80.2%
75 - 84	1,563	1,157	74.0%
85+	437	289	66.1%

## Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	14,566	10,407	71.4%
White Alone	14,331	10,306	71.9%
Black Alone	123	51	41.5%
American Indian Alone	20	12	60.0%
Asian Alone	25	9	36.0%
Pacific Islander Alone	5	3	60.0%
Some Other Race Alone	15	5	33.3%
Two or More Races	47	21	44.7%
Hispanic Origin	53	21	39.6%

## Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	16,040	100.0%	14,557	100.0%
1, Detached	11,652	72.6%	10,797	74.2%
1, Attached	191	1.2%	174	1.2%
2	1,180	7.4%	985	6.8%
3 to 4	738	4.6%	619	4.3%
5 to 9	468	2.9%	387	2.7%
10 to 19	241	1.5%	216	1.5%
20 to 49	197	1.2%	176	1.2%
50 or More	367	2.3%	358	2.5%
Mobile Home	996	6.2%	845	5.8%
Other	10	0.1%	0	0.0%

Data Note: Persons of Hispanic Origin may be of any race.

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



Oil City

## Housing Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

### Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	8,468	100.0%
With Mortgage	4,535	53.6%
<\$200	3	0.0%
\$200 - \$299	43	0.5%
\$300 - \$399	280	3.3%
\$400 - \$499	627	7.4%
\$500 - \$599	831	9.8%
\$600 - \$699	672	7.9%
\$700 - \$799	572	6.8%
\$800 - \$899	438	5.2%
\$900 - \$999	313	3.7%
\$1000 - \$1249	396	4.7%
\$1250 - \$1499	227	2.7%
\$1500 - \$1999	70	0.8%
\$2000 - \$2499	19	0.2%
\$2500 - \$2999	5	0.1%
\$3000+	39	0.5%
With No Mortgage	3,933	46.4%
Median Monthly Owner Costs for Units with Mortgage	\$672	
Average Monthly Owner Costs for Units with Mortgage	\$756	

### Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	4,081	100.0%
Paying Cash Rent	3,766	92.3%
< \$100	223	5.5%
\$100 - \$149	209	5.1%
\$150 - \$199	352	8.6%
\$200 - \$249	503	12.3%
\$250 - \$299	751	18.4%
\$300 - \$349	668	16.4%
\$350 - \$399	570	14.0%
\$400 - \$449	247	6.1%
\$450 - \$499	109	2.7%
\$500 - \$549	46	1.1%
\$550 - \$599	22	0.5%
\$600 - \$649	31	0.8%
\$650 - \$699	6	0.1%
\$700 - \$749	18	0.4%
\$750 - \$799	0	0.0%
\$800 - \$899	6	0.1%
\$900 - \$999	0	0.0%
\$1000 - \$1249	0	0.0%
\$1250 - \$1499	0	0.0%
\$1500 - \$1999	1	0.0%
\$2000+	4	0.1%
No Cash Rent	315	7.7%
Median Rent	\$290	
Average Rent	\$282	
Average Gross Rent (with Utilities)	\$375	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent.

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



# Housing Profile

Prepared by Shepstone Management Company

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 30 minutes

2000 Total Population	69,839	2000 Median HH Income	\$32,011
2005 Total Population	68,671	2005 Median HH Income	\$37,501
2010 Total Population	67,826	2010 Median HH Income	\$43,802
2005 - 2010 Annual Rate	-0.25%	2005 - 2010 Annual Rate	3.15%

## Housing Units by Occupancy Status and Tenure

	Census 2000		2005		2010	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	33,358	100.0%	34,545	100.0%	35,075	100.0%
Occupied	27,700	83.0%	27,798	80.5%	27,741	79.1%
Owner	20,849	62.5%	21,021	60.9%	20,917	59.6%
Renter	6,851	20.5%	6,777	19.6%	6,824	19.5%
Vacant	5,658	17.0%	6,747	19.5%	7,334	20.9%

## Owner Occupied Housing Units by Value

	Census 2000		2005		2010	
	Number	Percent	Number	Percent	Number	Percent
Total	20,858	100.0%	21,021	100.0%	20,916	100.0%
< \$10,000	708	3.4%	449	2.1%	359	1.7%
\$10,000 - \$14,999	489	2.3%	219	1.0%	166	0.8%
\$15,000 - \$19,999	701	3.4%	341	1.6%	176	0.8%
\$20,000 - \$24,999	873	4.2%	350	1.7%	274	1.3%
\$25,000 - \$29,999	950	4.6%	432	2.1%	290	1.4%
\$30,000 - \$34,999	1,347	6.5%	560	2.7%	322	1.5%
\$35,000 - \$39,999	1,576	7.6%	641	3.0%	418	2.0%
\$40,000 - \$49,999	2,339	11.2%	1,367	6.5%	898	4.3%
\$50,000 - \$59,999	2,258	10.8%	1,804	8.6%	1,114	5.3%
\$60,000 - \$69,999	2,230	10.7%	1,699	8.1%	1,415	6.8%
\$70,000 - \$79,999	1,631	7.8%	1,649	7.8%	1,489	7.1%
\$80,000 - \$89,999	1,759	8.4%	1,409	6.7%	1,293	6.2%
\$90,000 - \$99,999	992	4.8%	1,356	6.5%	1,186	5.7%
\$100,000 - \$124,999	1,190	5.7%	2,928	13.9%	2,849	13.6%
\$125,000 - \$149,999	738	3.5%	2,522	12.0%	2,320	11.1%
\$150,000 - \$174,999	465	2.2%	885	4.2%	2,175	10.4%
\$175,000 - \$199,999	187	0.9%	819	3.9%	1,473	7.0%
\$200,000 - \$249,999	160	0.8%	855	4.1%	1,171	5.6%
\$250,000 - \$299,999	137	0.7%	358	1.7%	690	3.3%
\$300,000 - \$399,999	45	0.2%	200	1.0%	535	2.6%
\$400,000 - \$499,999	28	0.1%	91	0.4%	146	0.7%
\$500,000 - \$749,999	28	0.1%	43	0.2%	99	0.5%
\$750,000 - \$999,999	10	0.0%	13	0.1%	21	0.1%
\$1,000,000+	17	0.1%	31	0.1%	37	0.2%
Median Value	\$56,404		\$87,094		\$109,284	
Average Value	\$67,439		\$103,168		\$127,986	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

# Housing Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	5,658	100.0%
For Rent	539	9.5%
For Sale Only	377	6.7%
Rented/Sold, Unoccupied	299	5.3%
Seasonal/Recreational/Occasional Use	3,721	65.8%
For Migrant Workers	0	0.0%
Other Vacant	722	12.8%

## Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	27,702	20,850	75.3%
15 - 24	1,024	270	26.4%
25 - 34	3,550	2,071	58.3%
35 - 44	5,624	4,178	74.3%
45 - 54	5,682	4,746	83.5%
55 - 64	4,135	3,500	84.6%
65 - 74	4,087	3,402	83.2%
75 - 84	2,802	2,154	76.9%
85+	798	529	66.3%

## Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	27,700	20,849	75.3%
White Alone	27,354	20,667	75.6%
Black Alone	141	63	44.7%
American Indian Alone	41	25	61.0%
Asian Alone	36	18	50.0%
Pacific Islander Alone	6	4	66.7%
Some Other Race Alone	20	9	45.0%
Two or More Races	102	63	61.8%
Hispanic Origin	88	44	50.0%

## Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	33,365	100.0%	27,703	100.0%
1, Detached	24,631	73.8%	20,818	75.1%
1, Attached	307	0.9%	261	0.9%
2	1,763	5.3%	1,493	5.4%
3 to 4	1,011	3.0%	855	3.1%
5 to 9	605	1.8%	506	1.8%
10 to 19	332	1.0%	293	1.1%
20 to 49	372	1.1%	338	1.2%
50 or More	525	1.6%	516	1.9%
Mobile Home	3,742	11.2%	2,622	9.5%
Other	77	0.2%	1	0.0%

Data Note: Persons of Hispanic Origin may be of any race.

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



Oil City

## Housing Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

### Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	15,093	100.0%
With Mortgage	7,939	52.6%
<\$200	6	0.0%
\$200 - \$299	76	0.5%
\$300 - \$399	453	3.0%
\$400 - \$499	1,040	6.9%
\$500 - \$599	1,435	9.5%
\$600 - \$699	1,222	8.1%
\$700 - \$799	1,041	6.9%
\$800 - \$899	785	5.2%
\$900 - \$999	538	3.6%
\$1000 - \$1249	719	4.8%
\$1250 - \$1499	368	2.4%
\$1500 - \$1999	155	1.0%
\$2000 - \$2499	42	0.3%
\$2500 - \$2999	9	0.1%
\$3000+	50	0.3%
With No Mortgage	7,154	47.4%
Median Monthly Owner Costs for Units with Mortgage	\$679	
Average Monthly Owner Costs for Units with Mortgage	\$759	

### Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	6,587	100.0%
Paying Cash Rent	5,950	90.3%
< \$100	354	5.4%
\$100 - \$149	360	5.5%
\$150 - \$199	556	8.4%
\$200 - \$249	795	12.1%
\$250 - \$299	1,182	17.9%
\$300 - \$349	1,055	16.0%
\$350 - \$399	896	13.6%
\$400 - \$449	350	5.3%
\$450 - \$499	141	2.1%
\$500 - \$549	92	1.4%
\$550 - \$599	41	0.6%
\$600 - \$649	40	0.6%
\$650 - \$699	15	0.2%
\$700 - \$749	24	0.4%
\$750 - \$799	0	0.0%
\$800 - \$899	14	0.2%
\$900 - \$999	2	0.0%
\$1000 - \$1249	0	0.0%
\$1250 - \$1499	0	0.0%
\$1500 - \$1999	16	0.2%
\$2000+	17	0.3%
No Cash Rent	637	9.7%
Median Rent	\$288	
Average Rent	\$287	
Average Gross Rent (with Utilities)	\$386	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent.

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



Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 45 minutes

2000 Total Population	148,683	2000 Median HH Income	\$32,155
2005 Total Population	147,479	2005 Median HH Income	\$37,655
2010 Total Population	146,191	2010 Median HH Income	\$44,060
2005 - 2010 Annual Rate	-0.18%	2005 - 2010 Annual Rate	3.19%

## Housing Units by Occupancy Status and Tenure

	Census 2000		2005		2010	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	72,739	100.0%	76,112	100.0%	77,634	100.0%
Occupied	57,586	79.2%	58,225	76.5%	58,256	75.0%
Owner	42,964	59.1%	43,678	57.4%	43,580	56.1%
Renter	14,622	20.1%	14,547	19.1%	14,676	18.9%
Vacant	15,153	20.8%	17,887	23.5%	19,378	25.0%

## Owner Occupied Housing Units by Value

	Census 2000		2005		2010	
	Number	Percent	Number	Percent	Number	Percent
Total	42,950	100.0%	43,675	100.0%	43,576	100.0%
< \$10,000	1,561	3.6%	1,033	2.4%	836	1.9%
\$10,000 - \$14,999	932	2.2%	491	1.1%	398	0.9%
\$15,000 - \$19,999	1,126	2.6%	674	1.5%	391	0.9%
\$20,000 - \$24,999	1,546	3.6%	633	1.4%	530	1.2%
\$25,000 - \$29,999	1,590	3.7%	734	1.7%	533	1.2%
\$30,000 - \$34,999	2,215	5.2%	1,015	2.3%	569	1.3%
\$35,000 - \$39,999	2,411	5.6%	1,126	2.6%	747	1.7%
\$40,000 - \$49,999	4,148	9.7%	2,341	5.4%	1,637	3.8%
\$50,000 - \$59,999	4,440	10.3%	2,955	6.8%	1,895	4.3%
\$60,000 - \$69,999	4,597	10.7%	2,972	6.8%	2,351	5.4%
\$70,000 - \$79,999	3,695	8.6%	3,112	7.1%	2,550	5.9%
\$80,000 - \$89,999	3,841	8.9%	2,947	6.7%	2,413	5.5%
\$90,000 - \$99,999	2,514	5.9%	2,725	6.2%	2,256	5.2%
\$100,000 - \$124,999	3,269	7.6%	6,638	15.2%	5,828	13.4%
\$125,000 - \$149,999	1,927	4.5%	5,549	12.7%	5,215	12.0%
\$150,000 - \$174,999	1,245	2.9%	2,371	5.4%	4,855	11.1%
\$175,000 - \$199,999	608	1.4%	2,134	4.9%	3,403	7.8%
\$200,000 - \$249,999	536	1.2%	2,176	5.0%	3,181	7.3%
\$250,000 - \$299,999	339	0.8%	986	2.3%	1,699	3.9%
\$300,000 - \$399,999	176	0.4%	591	1.4%	1,459	3.3%
\$400,000 - \$499,999	57	0.1%	214	0.5%	414	1.0%
\$500,000 - \$749,999	80	0.2%	125	0.3%	249	0.6%
\$750,000 - \$999,999	26	0.1%	36	0.1%	57	0.1%
\$1,000,000+	71	0.2%	97	0.2%	110	0.3%
Median Value	\$63,276		\$96,622		\$120,084	
Average Value	\$75,974		\$112,799		\$138,909	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2005 and 2010.



Oil City

# Housing Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 45 minutes

Site Type: Drive Time

## Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	15,153	100.0%
For Rent	1,170	7.7%
For Sale Only	734	4.8%
Rented/Sold, Unoccupied	561	3.7%
Seasonal/Recreational/Occasional Use	11,239	74.2%
For Migrant Workers	3	0.0%
Other Vacant	1,446	9.5%

## Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	57,586	42,965	74.6%
15 - 24	2,883	629	21.8%
25 - 34	7,794	4,603	59.1%
35 - 44	11,522	8,645	75.0%
45 - 54	11,663	9,698	83.2%
55 - 64	8,608	7,307	84.9%
65 - 74	7,963	6,702	84.2%
75 - 84	5,532	4,279	77.3%
85+	1,621	1,102	68.0%

## Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units	Owner Occupied Units	
		Number	% of Occupied
Total	57,586	42,964	74.6%
White Alone	56,567	42,514	75.2%
Black Alone	519	187	36.0%
American Indian Alone	84	48	57.1%
Asian Alone	111	50	45.0%
Pacific Islander Alone	14	8	57.1%
Some Other Race Alone	46	17	37.0%
Two or More Races	245	140	57.1%
Hispanic Origin	200	99	49.5%

## Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	72,703	100.0%	57,590	100.0%
1, Detached	52,184	71.8%	41,982	72.9%
1, Attached	659	0.9%	568	1.0%
2	3,392	4.7%	2,909	5.1%
3 to 4	2,139	2.9%	1,850	3.2%
5 to 9	1,527	2.1%	1,368	2.4%
10 to 19	743	1.0%	663	1.2%
20 to 49	682	0.9%	629	1.1%
50 or More	957	1.3%	888	1.5%
Mobile Home	10,074	13.9%	6,715	11.7%
Other	346	0.5%	18	0.0%

Data Note: Persons of Hispanic Origin may be of any race.

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





Oil City

## Housing Profile

Prepared by Shepstone Management Company

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 45 minutes

Site Type: Drive Time

### Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	28,989	100.0%
With Mortgage	15,475	53.4%
<\$200	18	0.1%
\$200 - \$299	120	0.4%
\$300 - \$399	748	2.6%
\$400 - \$499	1,763	6.1%
\$500 - \$599	2,607	9.0%
\$600 - \$699	2,334	8.1%
\$700 - \$799	2,047	7.1%
\$800 - \$899	1,647	5.7%
\$900 - \$999	1,145	3.9%
\$1000 - \$1249	1,646	5.7%
\$1250 - \$1499	738	2.5%
\$1500 - \$1999	449	1.5%
\$2000 - \$2499	101	0.3%
\$2500 - \$2999	20	0.1%
\$3000+	92	0.3%
With No Mortgage	13,514	46.6%
Median Monthly Owner Costs for Units with Mortgage	\$707	
Average Monthly Owner Costs for Units with Mortgage	\$791	

### Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	13,983	100.0%
Paying Cash Rent	12,617	90.2%
< \$100	616	4.4%
\$100 - \$149	726	5.2%
\$150 - \$199	1,084	7.8%
\$200 - \$249	1,556	11.1%
\$250 - \$299	2,393	17.1%
\$300 - \$349	2,293	16.4%
\$350 - \$399	1,887	13.5%
\$400 - \$449	933	6.7%
\$450 - \$499	368	2.6%
\$500 - \$549	259	1.9%
\$550 - \$599	122	0.9%
\$600 - \$649	155	1.1%
\$650 - \$699	55	0.4%
\$700 - \$749	31	0.2%
\$750 - \$799	30	0.2%
\$800 - \$899	41	0.3%
\$900 - \$999	18	0.1%
\$1000 - \$1249	0	0.0%
\$1250 - \$1499	1	0.0%
\$1500 - \$1999	16	0.1%
\$2000+	33	0.2%
No Cash Rent	1,366	9.8%
Median Rent	\$299	
Average Rent	\$298	
Average Gross Rent (with Utilities)	\$400	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent.

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

Oil City

Latitude: 41.4326

Oil City, PA

Site Type: Drive Time

Longitude: -79.7084

Drive Time: 15 minutes

## Summary Demographics

2004 Population	35,043
2004 Households	14,648
2004 Median Disposable Income	\$27,198
2004 Per Capita Income	\$19,010

## Industry Summary

	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$364,676,234	\$289,207,904	-11.5	366
Total Retail Trade (NAICS 44-45)	\$332,122,138	\$247,830,407	-14.5	282
Total Food & Drink (NAICS 722)	\$32,554,096	\$41,377,497	11.9	84
	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
NAICS 441: Motor Vehicle & Parts Dealers	\$31,594,776	\$65,601,001	35.0	53
NAICS 4411: Automobile Dealers	\$24,183,371	\$56,163,863	39.8	27
NAICS 4412: Other Motor Vehicle Dealers	\$3,000,732	\$5,514,922	29.5	11
NAICS 4413: Auto Parts, Accessories, and Tire Stores	\$4,410,673	\$3,922,216	-5.9	15
NAICS 442: Furniture & Home Furnishings Stores	\$1,361,916	\$3,266,367	41.1	10
NAICS 4421: Furniture Stores	\$1,227,112	\$3,014,787	42.1	6
NAICS 4422: Home Furnishings Stores	\$134,804	\$251,580	30.2	4
NAICS 443/NAICS 4431: Electronics & Appliance Stores	\$1,281,526	\$982,060	-13.2	14
NAICS 444: Bldg Materials, Garden Equip. & Supply Stores	\$3,872,579	\$10,001,990	44.2	32
NAICS 4441: Building Material and Supplies Dealers	\$3,493,778	\$9,449,295	46.0	24
NAICS 4442: Lawn and Garden Equipment and Supplies Stores	\$378,801	\$552,695	18.7	8
NAICS 445: Food & Beverage Stores	\$17,570,906	\$35,324,396	33.6	32
NAICS 4451: Grocery Stores	\$16,978,532	\$32,474,956	31.3	26
NAICS 4452: Specialty Food Stores	\$160,248	\$782,644	66.0	3
NAICS 4453: Beer, Wine, and Liquor Stores	\$432,126	\$2,066,796	65.4	3
NAICS 446/NAICS 4461: Health & Personal Care Stores	\$10,481,149	\$3,829,266	-46.5	21
NAICS 447/NAICS 4471: Gasoline Stations	\$8,008,289	\$35,824,993	63.5	6
NAICS 448: Clothing and Clothing Accessories Stores	\$3,367,445	\$2,076,273	-23.7	17
NAICS 4481: Clothing Stores	\$1,338,055	\$1,365,641	1.0	7
NAICS 4482: Shoe Stores	\$721,277	\$630,534	-6.7	4
NAICS 4483: Jewelry, Luggage, and Leather Goods Stores	\$1,308,113	\$80,098	-88.5	6
NAICS 451: Sporting Goods, Hobby, Book, and Music Stores	\$3,663,562	\$1,806,152	-34.0	26
NAICS 4511: Sporting Goods/Hobby/Musical Instrument Stores	\$2,674,575	\$1,491,975	-28.4	18
NAICS 4512: Books, Periodical, and Music Stores	\$988,987	\$314,177	-51.8	8

**Data Note:** Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) represents the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor is a measure of consumer demand relative to supply, ranging from 100 (total leakage) to -100 (total surplus). ESRI BIS uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

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Oil City

Latitude: 41.4326

Oil City, PA

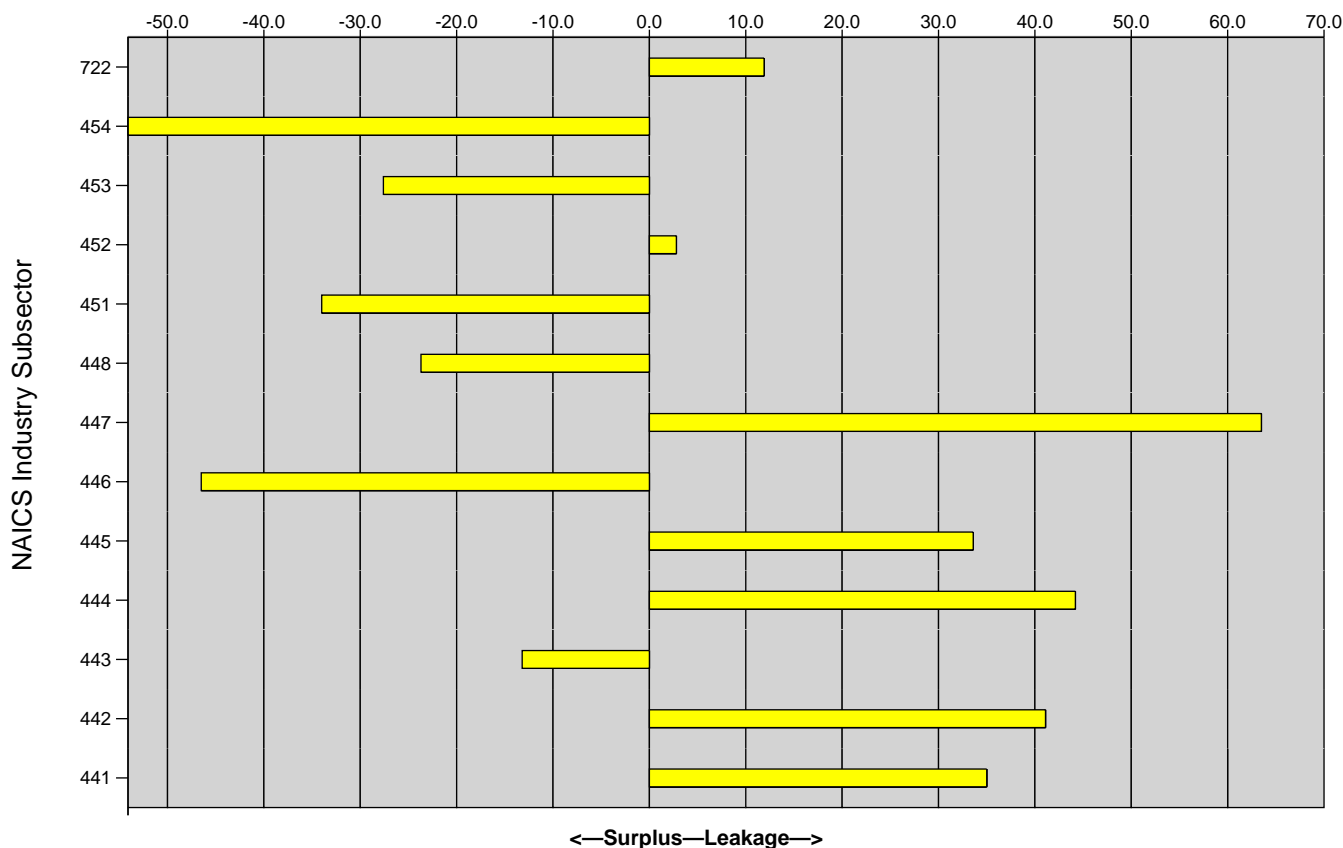
Site Type: Drive Time

Longitude: -79.7084

Drive Time: 15 minutes

	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
NAICS 452: General Merchandise Stores	\$16,968,733	\$17,938,712	2.8	13
NAICS 4521: Department Stores (Excluding Leased Depts.)	\$2,214,849	\$2,897,335	13.4	7
NAICS 4529: Other General Merchandise Stores	\$14,753,884	\$15,041,377	1.0	6
NAICS 453: Miscellaneous Store Retailers	\$5,724,333	\$3,244,579	-27.6	56
NAICS 4531: Florists	\$2,321,908	\$1,017,234	-39.1	6
NAICS 4532: Office Supplies, Stationery, and Gift Stores	\$1,242,268	\$455,557	-46.3	15
NAICS 4533: Used Merchandise Stores	\$563,578	\$614,247	4.3	16
NAICS 4539: Other Miscellaneous Store Retailers	\$1,596,579	\$1,157,541	-15.9	19
NAICS 454: Nonstore Retailers	\$228,226,924	\$67,934,618	-54.1	2
NAICS 4541: Electronic Shopping and Mail-Order Houses	\$228,101,803	\$67,613,297	-54.3	1
NAICS 4542: Vending Machine Operators	\$125,121	\$225,612	28.7	1
NAICS 4543: Direct Selling Establishments	\$0	\$95,709	100.0	0
NAICS 722: Food Services & Drinking Places	\$32,554,096	\$41,377,497	11.9	84
NAICS 7221: Full-Service Restaurants	\$9,962,136	\$14,884,904	19.8	2
NAICS 7222: Limited-Service Eating Places	\$16,473,662	\$20,358,132	10.5	64
NAICS 7223: Special Food Services	\$1,724,821	\$1,695,898	-0.8	2
NAICS 7224: Drinking Places (Alcoholic Beverages)	\$4,393,477	\$4,438,563	0.5	16

Leakage/Surplus Factor by Industry Subsector



←—Surplus—Leakage—→

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# Retail MarketPlace Profile

Prepared by Fairweather/Shepstone Team

Oil City

Latitude: 41.4326

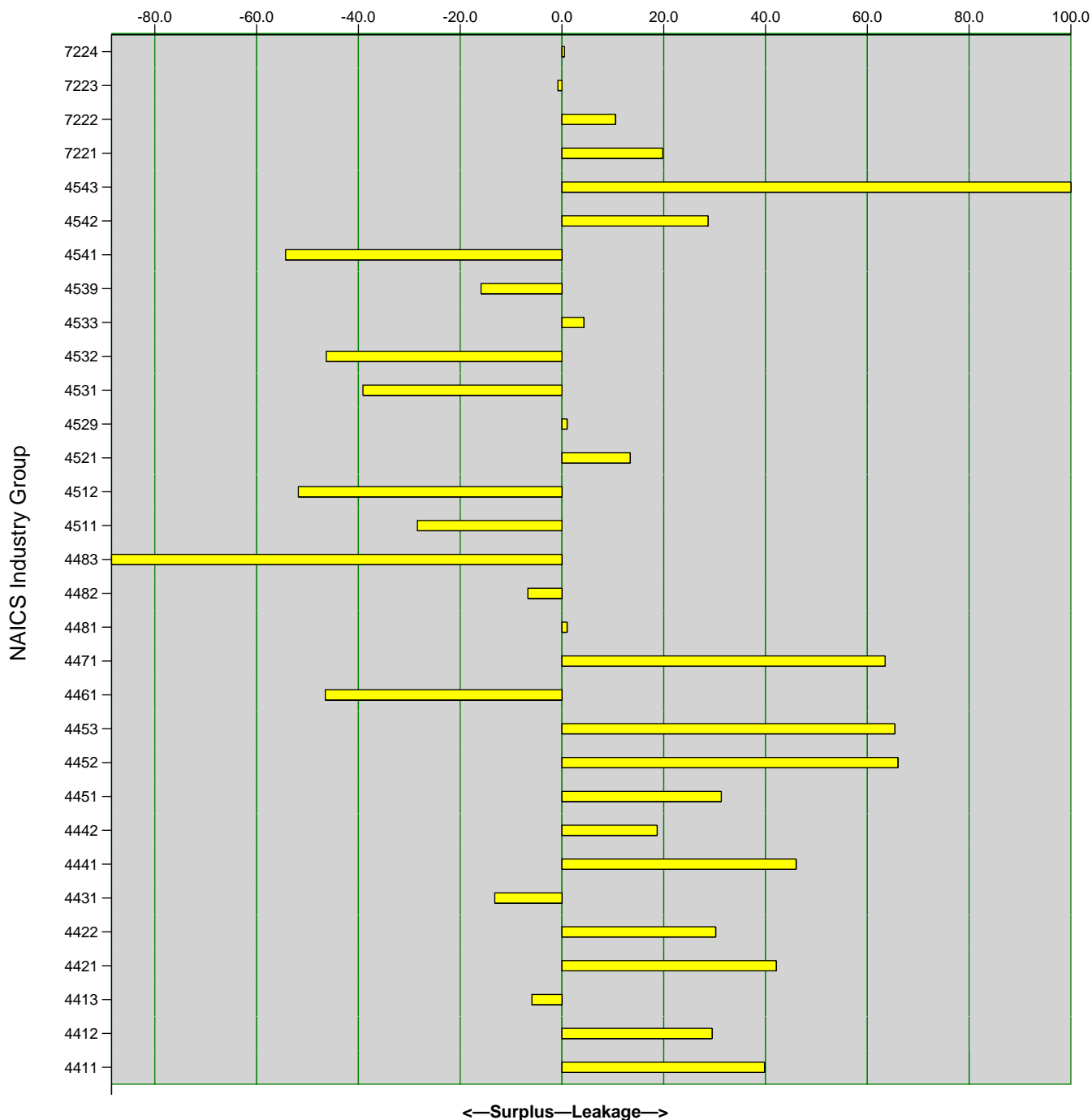
Oil City, PA

Site Type: Drive Time

Longitude: -79.7084

Drive Time: 15 minutes

Leakage/Surplus Factor by Industry Group



← Surplus — Leakage →

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Oil City

Latitude: 41.4326

Oil City, PA

Site Type: Drive Time

Longitude: -79.7084

Drive Time: 30 minutes

## Summary Demographics

2004 Population	69,251
2004 Households	28,050
2004 Median Disposable Income	\$28,105
2004 Per Capita Income	\$19,587

## Industry Summary

	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$547,336,720	\$591,551,838	3.9	622
Total Retail Trade (NAICS 44-45)	\$484,663,327	\$511,296,468	2.7	485
Total Food & Drink (NAICS 722)	\$62,673,393	\$80,255,370	12.3	137
	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
NAICS 441: Motor Vehicle & Parts Dealers	\$87,121,545	\$139,867,943	23.2	96
NAICS 4411: Automobile Dealers	\$71,192,859	\$117,483,520	24.5	55
NAICS 4412: Other Motor Vehicle Dealers	\$6,295,437	\$13,729,660	37.1	17
NAICS 4413: Auto Parts, Accessories, and Tire Stores	\$9,633,249	\$8,654,763	-5.4	24
NAICS 442: Furniture & Home Furnishings Stores	\$4,200,979	\$7,692,948	29.4	19
NAICS 4421: Furniture Stores	\$3,697,148	\$6,145,596	24.9	11
NAICS 4422: Home Furnishings Stores	\$503,831	\$1,547,352	50.9	8
NAICS 443/NAICS 4431: Electronics & Appliance Stores	\$1,614,681	\$3,247,775	33.6	18
NAICS 444: Bldg Materials, Garden Equip. & Supply Stores	\$17,692,682	\$22,636,160	12.3	60
NAICS 4441: Building Material and Supplies Dealers	\$17,120,879	\$21,116,484	10.4	49
NAICS 4442: Lawn and Garden Equipment and Supplies Stores	\$571,803	\$1,519,676	45.3	11
NAICS 445: Food & Beverage Stores	\$49,872,847	\$74,405,968	19.7	66
NAICS 4451: Grocery Stores	\$47,491,836	\$68,299,455	18.0	50
NAICS 4452: Specialty Food Stores	\$1,427,335	\$1,671,789	7.9	11
NAICS 4453: Beer, Wine, and Liquor Stores	\$953,676	\$4,434,724	64.6	5
NAICS 446/NAICS 4461: Health & Personal Care Stores	\$24,485,285	\$12,623,947	-32.0	34
NAICS 447/NAICS 4471: Gasoline Stations	\$29,531,364	\$69,876,326	40.6	13
NAICS 448: Clothing and Clothing Accessories Stores	\$5,059,615	\$6,267,574	10.7	24
NAICS 4481: Clothing Stores	\$2,806,199	\$4,125,215	19.0	12
NAICS 4482: Shoe Stores	\$721,277	\$1,482,079	34.5	4
NAICS 4483: Jewelry, Luggage, and Leather Goods Stores	\$1,532,139	\$660,280	-39.8	8
NAICS 451: Sporting Goods, Hobby, Book, and Music Stores	\$7,530,067	\$5,619,504	-14.5	50
NAICS 4511: Sporting Goods/Hobby/Musical Instrument Stores	\$6,290,493	\$4,261,109	-19.2	38
NAICS 4512: Books, Periodical, and Music Stores	\$1,239,574	\$1,358,395	4.6	12

**Data Note:** Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) represents the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor is a measure of consumer demand relative to supply, ranging from 100 (total leakage) to -100 (total surplus). ESRI BIS uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

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Oil City

Latitude: 41.4326

Oil City, PA

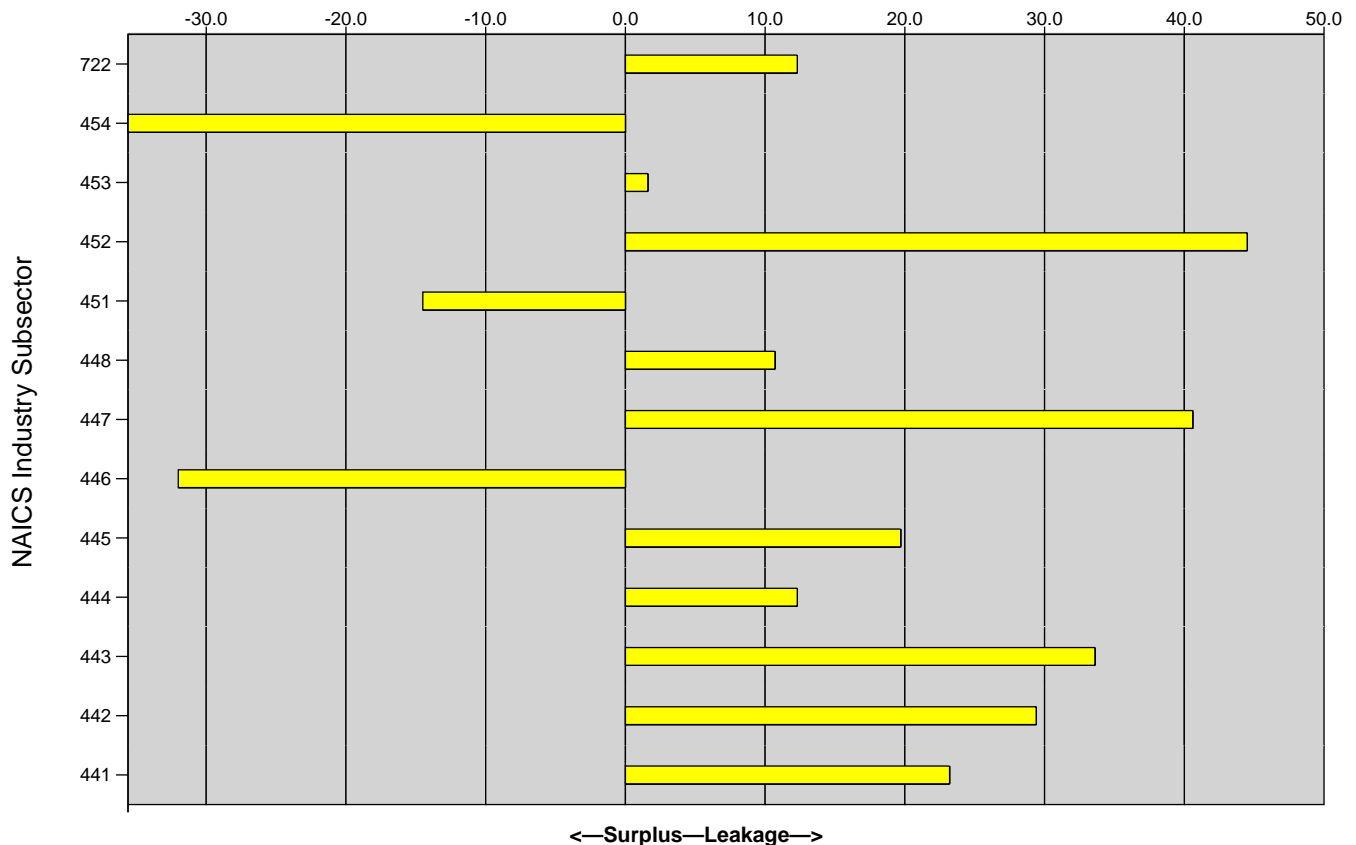
Site Type: Drive Time

Longitude: -79.7084

Drive Time: 30 minutes

	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
NAICS 452: General Merchandise Stores	\$19,552,133	\$50,868,635	44.5	17
NAICS 4521: Department Stores (Excluding Leased Depts.)	\$4,701,295	\$16,408,177	55.5	11
NAICS 4529: Other General Merchandise Stores	\$14,850,838	\$34,460,458	39.8	6
NAICS 453: Miscellaneous Store Retailers	\$9,111,002	\$9,414,207	1.6	84
NAICS 4531: Florists	\$2,890,557	\$1,938,922	-19.7	15
NAICS 4532: Office Supplies, Stationery, and Gift Stores	\$1,928,905	\$2,472,466	12.3	20
NAICS 4533: Used Merchandise Stores	\$874,093	\$1,663,940	31.1	21
NAICS 4539: Other Miscellaneous Store Retailers	\$3,417,447	\$3,338,879	-1.2	28
NAICS 454: Nonstore Retailers	\$228,891,127	\$108,775,481	-35.6	4
NAICS 4541: Electronic Shopping and Mail-Order Houses	\$228,101,803	\$100,312,290	-38.9	1
NAICS 4542: Vending Machine Operators	\$125,121	\$5,869,213	95.8	1
NAICS 4543: Direct Selling Establishments	\$664,203	\$2,593,978	59.2	2
NAICS 722: Food Services & Drinking Places	\$62,673,393	\$80,255,370	12.3	137
NAICS 7221: Full-Service Restaurants	\$28,350,939	\$28,987,283	1.1	5
NAICS 7222: Limited-Service Eating Places	\$25,027,216	\$39,854,534	22.9	106
NAICS 7223: Special Food Services	\$3,316,241	\$3,181,698	-2.1	4
NAICS 7224: Drinking Places (Alcoholic Beverages)	\$5,978,997	\$8,231,855	15.9	22

Leakage/Surplus Factor by Industry Subsector



←—Surplus—Leakage→

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## Retail MarketPlace Profile

Prepared by Fairweather/Shepstone Team

Oil City

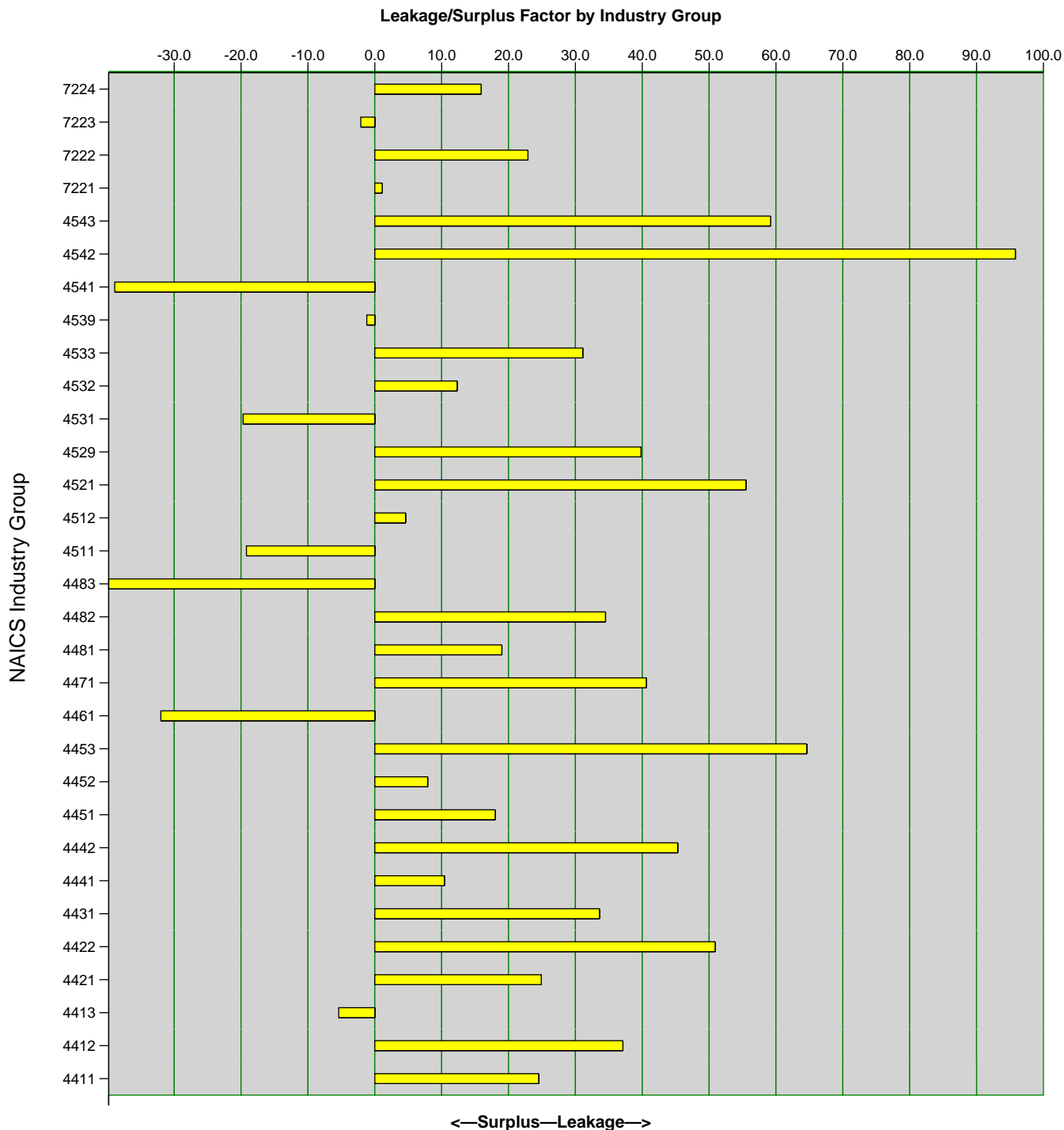
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Oil City, PA

Site Type: Drive Time

Longitude: -79.7084

Drive Time: 30 minutes



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Oil City

Latitude: 41.4326

Oil City, PA

Site Type: Drive Time

Longitude: -79.7084

Drive Time: 60 minutes

## Summary Demographics

2004 Population	315,606
2004 Households	122,970
2004 Median Disposable Income	\$29,662
2004 Per Capita Income	\$20,052

## Industry Summary

	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$3,117,394,292	\$2,713,909,777	-6.9	2,805
Total Retail Trade (NAICS 44-45)	\$2,851,984,710	\$2,356,133,108	-9.5	2,165
Total Food & Drink (NAICS 722)	\$265,409,582	\$357,776,669	14.8	640

	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
NAICS 441: Motor Vehicle & Parts Dealers	\$730,439,779	\$663,144,707	-4.8	385
NAICS 4411: Automobile Dealers	\$639,986,375	\$565,713,112	-6.2	212
NAICS 4412: Other Motor Vehicle Dealers	\$32,340,243	\$50,074,487	21.5	59
NAICS 4413: Auto Parts, Accessories, and Tire Stores	\$58,113,161	\$47,357,108	-10.2	114
NAICS 442: Furniture & Home Furnishings Stores	\$78,672,822	\$50,380,291	-21.9	101
NAICS 4421: Furniture Stores	\$45,857,819	\$34,051,866	-14.8	47
NAICS 4422: Home Furnishings Stores	\$32,815,003	\$16,328,425	-33.5	54
NAICS 443/NAICS 4431: Electronics & Appliance Stores	\$19,496,441	\$30,786,525	22.5	93
NAICS 444: Bldg Materials, Garden Equip. & Supply Stores	\$91,665,768	\$118,976,979	13.0	243
NAICS 4441: Building Material and Supplies Dealers	\$82,735,566	\$105,495,719	12.1	188
NAICS 4442: Lawn and Garden Equipment and Supplies Stores	\$8,930,202	\$13,481,260	20.3	55
NAICS 445: Food & Beverage Stores	\$422,316,736	\$379,045,816	-5.4	277
NAICS 4451: Grocery Stores	\$400,911,381	\$344,006,101	-7.6	195
NAICS 4452: Specialty Food Stores	\$8,639,229	\$10,235,906	8.5	55
NAICS 4453: Beer, Wine, and Liquor Stores	\$12,766,126	\$24,803,809	32.0	27
NAICS 446/NAICS 4461: Health & Personal Care Stores	\$169,039,611	\$99,736,963	-25.8	144
NAICS 447/NAICS 4471: Gasoline Stations	\$269,256,850	\$260,251,372	-1.7	65
NAICS 448: Clothing and Clothing Accessories Stores	\$143,734,276	\$67,143,998	-36.3	182
NAICS 4481: Clothing Stores	\$103,860,003	\$44,863,707	-39.7	118
NAICS 4482: Shoe Stores	\$18,279,690	\$13,419,411	-15.3	23
NAICS 4483: Jewelry, Luggage, and Leather Goods Stores	\$21,594,583	\$8,860,880	-41.8	41
NAICS 451: Sporting Goods, Hobby, Book, and Music Stores	\$51,070,300	\$40,932,046	-11.0	187
NAICS 4511: Sporting Goods/Hobby/Musical Instrument Stores	\$39,136,599	\$26,332,275	-19.6	146
NAICS 4512: Books, Periodical, and Music Stores	\$11,933,701	\$14,599,771	10.0	41

**Data Note:** Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) represents the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor is a measure of consumer demand relative to supply, ranging from 100 (total leakage) to -100 (total surplus). ESRI BIS uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

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Oil City

Latitude: 41.4326

Oil City, PA

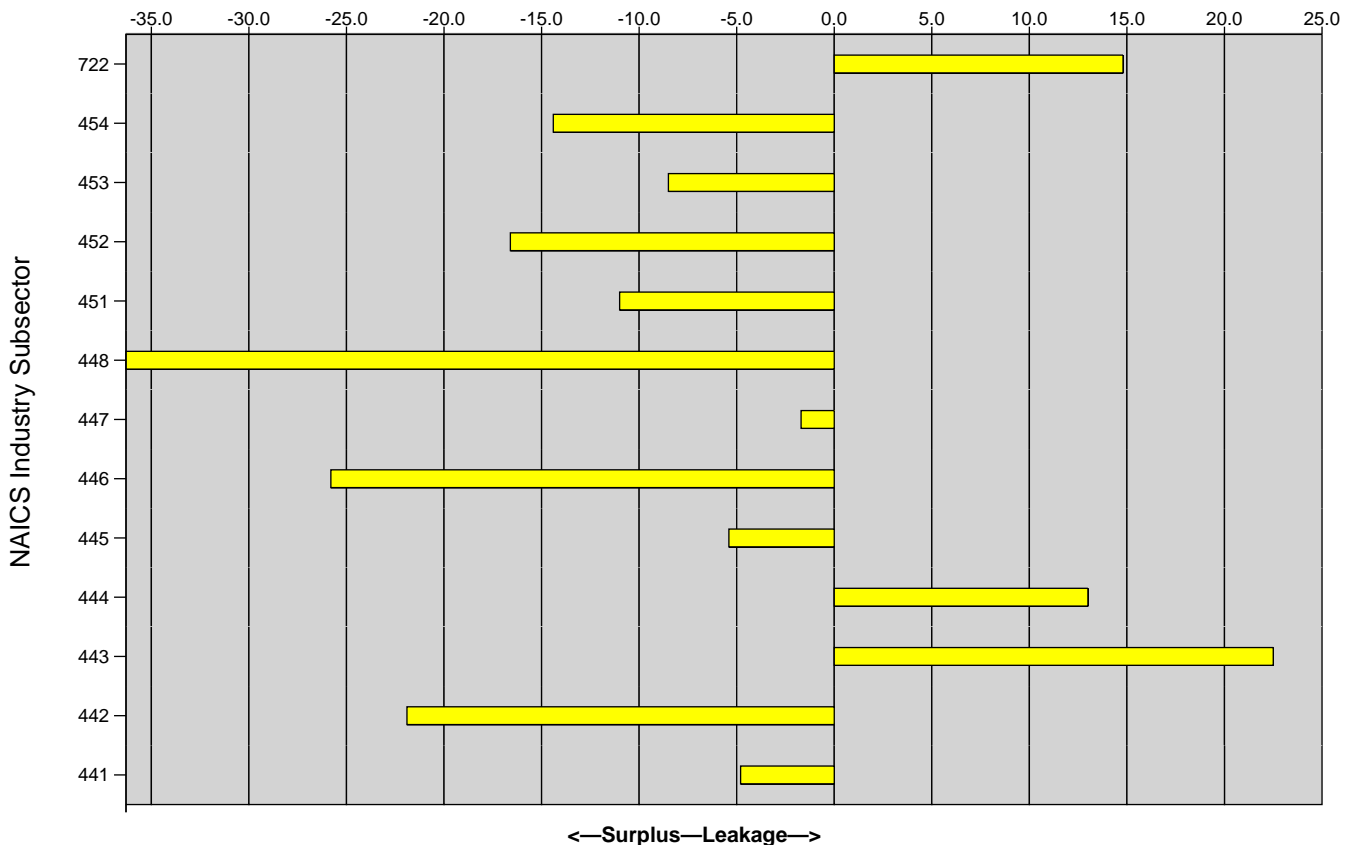
Site Type: Drive Time

Longitude: -79.7084

Drive Time: 60 minutes

	Supply (Retail Sales)	Demand (Retail Potential)	Leakage/ Surplus	Number of Businesses
NAICS 452: General Merchandise Stores	\$508,994,284	\$363,721,197	-16.6	89
NAICS 4521: Department Stores (Excluding Leased Depts.)	\$215,863,490	\$171,055,864	-11.6	56
NAICS 4529: Other General Merchandise Stores	\$293,130,794	\$192,665,333	-20.7	33
NAICS 453: Miscellaneous Store Retailers	\$76,584,512	\$64,581,239	-8.5	380
NAICS 4531: Florists	\$9,664,034	\$6,151,519	-22.2	57
NAICS 4532: Office Supplies, Stationery, and Gift Stores	\$16,415,561	\$19,433,356	8.4	101
NAICS 4533: Used Merchandise Stores	\$5,413,234	\$7,481,554	16.0	85
NAICS 4539: Other Miscellaneous Store Retailers	\$45,091,683	\$31,514,810	-17.7	137
NAICS 454: Nonstore Retailers	\$290,713,331	\$217,431,975	-14.4	19
NAICS 4541: Electronic Shopping and Mail-Order Houses	\$228,101,803	\$134,473,596	-25.8	1
NAICS 4542: Vending Machine Operators	\$38,501,553	\$48,924,103	11.9	7
NAICS 4543: Direct Selling Establishments	\$24,109,975	\$34,034,276	17.1	11
NAICS 722: Food Services & Drinking Places	\$265,409,582	\$357,776,669	14.8	640
NAICS 7221: Full-Service Restaurants	\$113,205,425	\$151,311,717	14.4	27
NAICS 7222: Limited-Service Eating Places	\$125,265,678	\$150,502,605	9.2	508
NAICS 7223: Special Food Services	\$7,449,972	\$27,824,541	57.8	13
NAICS 7224: Drinking Places (Alcoholic Beverages)	\$19,488,507	\$28,137,806	18.2	92

Leakage/Surplus Factor by Industry Subsector



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Oil City

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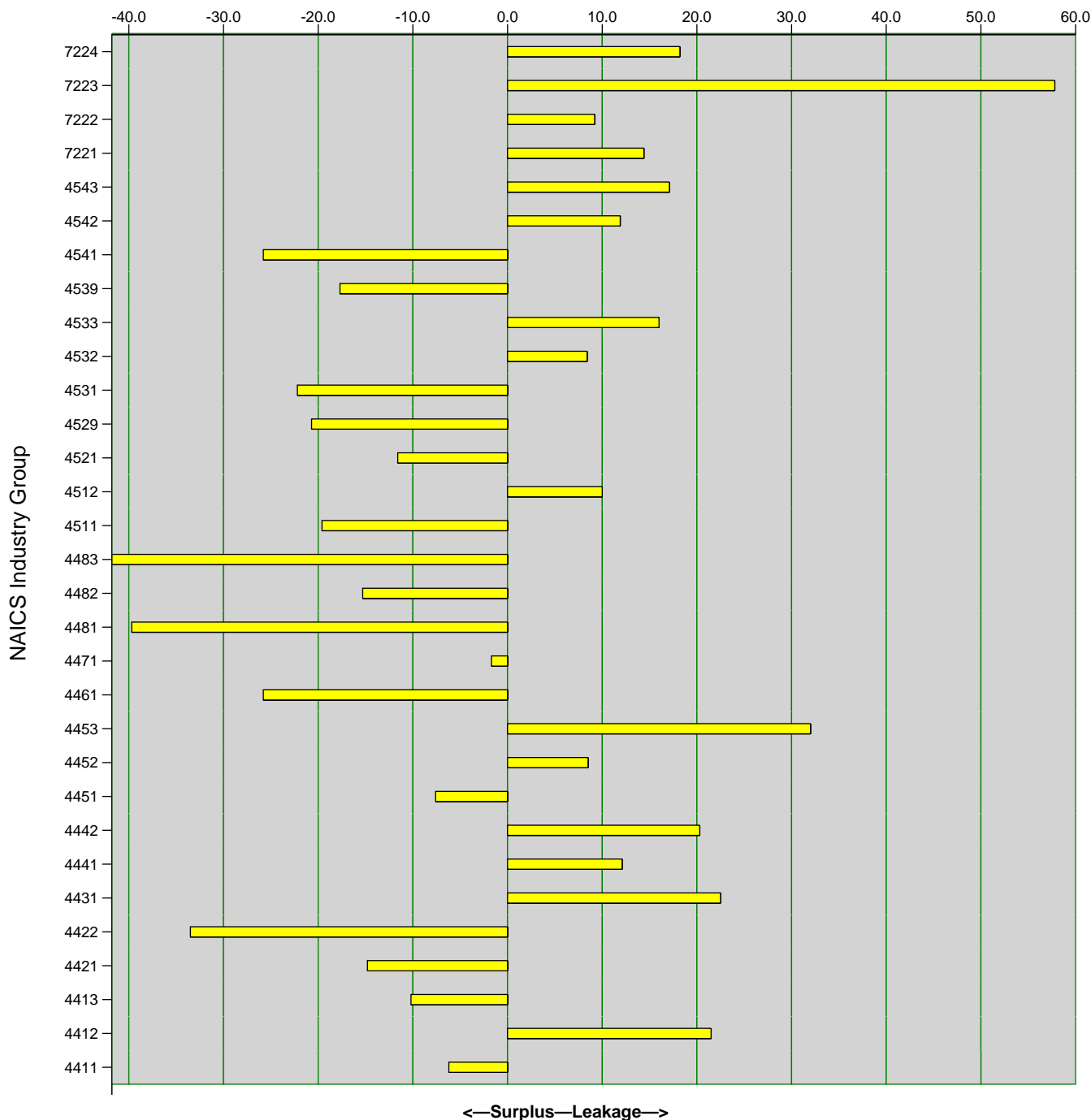
Oil City, PA

Site Type: Drive Time

Longitude: -79.7084

Drive Time: 60 minutes

Leakage/Surplus Factor by Industry Group



←—Surplus—Leakage—→

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Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

## Demographic Summary

	2004	2009
Population	35,043	34,462
Population 18+	27,026	27,060
Households	14,648	14,686
Median Household Income	\$35,129	\$41,151

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Went to family restaurant/steak house in last 6 months	18,473	68.4%	96
Went to family restaurant/steak house <2 times in the last month	6,559	24.3%	96
Went to family restaurant/steak house 2-3 times in the last month	5,390	19.9%	99
Went to family restaurant/steak house 4+ times in the last month	6,524	24.1%	95
Went to family restaurant/steak house in last 6 months for breakfast	3,477	12.9%	96
Went to family restaurant/steak house in last 6 months for lunch	6,433	23.8%	99
Went to family restaurant/steak house in last 6 months for a snack	531	2.0%	83
Went to family restaurant/steak house in last 6 months for dinner	13,180	48.8%	93
Went to family restaurant/steak house in last 6 months on a weekday	9,708	35.9%	94
Went to family restaurant/steak house in last 6 months on the weekend	11,000	40.7%	94

## Family restaurants/steak house last 6 months

Applebees	5,783	21.4%	94
Baker's Square	340	1.3%	66
Bennigans	857	3.2%	76
Big Boy	788	2.9%	122
Bob Evans Farm	1,773	6.6%	138
Cheesecake Factory	427	1.6%	48
Chi-Chi's	861	3.2%	115
Chili's Grill & Bar	1,589	5.9%	57
Cracker Barrel	3,186	11.8%	112
Denny's	2,398	8.9%	78
Don Pablo's	514	1.9%	85
Friendly's	844	3.1%	77
Golden Corral	2,437	9.0%	114
International House of Pancakes	1,683	6.2%	60
Lone Star Steakhouse	1,109	4.1%	101
Marie Callenders	332	1.2%	45
Old Country Buffet	1,372	5.1%	108
Olive Garden	3,184	11.8%	80
Outback Steakhouse	2,509	9.3%	78
Perkins	1,739	6.4%	143
Ponderosa	1,565	5.8%	190
Red Lobster	3,731	13.8%	95
Red Robin	268	1.0%	44
Ruby Tuesdays	1,717	6.4%	85
Ryans	1,489	5.5%	111
Shoney's	1,113	4.1%	105
Sizzler	533	2.0%	60
T.G.I. Friday's	2,080	7.7%	72
Tony Roma's	310	1.1%	54

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Went to a fast food/drive-in restaurant in the last 6 months	23,658	87.5%	99
Went to a fast food/drive-in restaurant <4 times in the last month	6,813	25.2%	98
Went to a fast food/drive-in restaurant 4-8 times in the last month	7,446	27.6%	103
Went to a fast food/drive-in restaurant 9+ times in the last month	9,400	34.8%	98
Went to a fast food/drive-in restaurant in the last 6 months for breakfast	6,615	24.5%	100
Went to a fast food/drive-in restaurant in the last 6 months for lunch	15,179	56.2%	96
Went to a fast food/drive-in restaurant in the last 6 months for snack	3,106	11.5%	85
Went to a fast food/drive-in restaurant in the last 6 months for dinner	12,891	47.7%	98
Went to a fast food/drive-in restaurant in the last 6 months on a weekday	17,478	64.7%	100
Went to a fast food/drive-in restaurant in the last 6 months on a weekend	12,093	44.7%	97
Decided to go to fast food/drive-in restaurant: self	19,111	70.7%	100
Decided to go to fast food/drive-in restaurant: other adult	6,660	24.6%	102
Decided to go to fast food/drive-in restaurant: child	3,739	13.8%	95
<b>Went to fast food/drive-in restaurant in the last 6 months</b>			
A & W	1,436	5.3%	124
Arbys	6,215	23.0%	116
Blimpie Subs & Salad	738	2.7%	69
Boston Market	1,250	4.6%	65
Burger King	11,882	44.0%	98
Captain D's	1,391	5.1%	97
Carl's Jr.	587	2.2%	35
Checkers	805	3.0%	86
Chick-Fil-A	1,977	7.3%	78
Chuck E Cheese	813	3.0%	78
Church's Fried Chicken	1,061	3.9%	78
Dairy Queen	5,653	20.9%	119
Del Taco	342	1.3%	40
Domino's Pizza	3,262	12.1%	83
Dunkin Donuts	1,838	6.8%	66
El Pollo Loco	183	0.7%	22
Fuddruckers	525	1.9%	60
Hardee's	3,750	13.9%	154
Jack-in-the-Box	1,068	4.0%	42
KFC	8,516	31.5%	106
Krystal's Hamburgers	756	2.8%	84
Little Caesar's	911	3.4%	82
Long John Silver's	2,823	10.4%	146
McDonald's	14,977	55.4%	99
Papa John's	2,486	9.2%	84
Pizza Hut	7,836	29.0%	112
Popeyes	1,081	4.0%	59
Rally's	712	2.6%	109
Sonic Drive-In	3,138	11.6%	104
Steak 'n Shake	1,237	4.6%	99
Subway	6,124	22.7%	98
Taco Bell	8,425	31.2%	92
Wendy's	8,075	29.9%	95
Whataburger	710	2.6%	67
White Castle	1,105	4.1%	94

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## Demographic Summary

	2004	2009
Population	69,251	68,826
Population 18+	53,584	54,269
Households	28,050	28,433
Median Household Income	\$36,357	\$42,545

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Went to family restaurant/steak house in last 6 months	36,107	67.4%	95
Went to family restaurant/steak house <2 times in the last month	13,247	24.7%	97
Went to family restaurant/steak house 2-3 times in the last month	10,441	19.5%	97
Went to family restaurant/steak house 4+ times in the last month	12,418	23.2%	91
Went to family restaurant/steak house in last 6 months for breakfast	6,946	13.0%	96
Went to family restaurant/steak house in last 6 months for lunch	12,758	23.8%	99
Went to family restaurant/steak house in last 6 months for a snack	1,096	2.0%	86
Went to family restaurant/steak house in last 6 months for dinner	25,708	48.0%	92
Went to family restaurant/steak house in last 6 months on a weekday	19,211	35.9%	94
Went to family restaurant/steak house in last 6 months on the weekend	21,725	40.5%	93

## Family restaurants/steak house last 6 months

Applebees	11,072	20.7%	91
Baker's Square	601	1.1%	59
Bennigans	1,608	3.0%	72
Big Boy	1,545	2.9%	121
Bob Evans Farm	3,624	6.8%	143
Cheesecake Factory	781	1.5%	45
Chi-Chi's	1,556	2.9%	105
Chili's Grill & Bar	3,026	5.6%	55
Cracker Barrel	6,452	12.0%	114
Denny's	4,784	8.9%	78
Don Pablo's	1,055	2.0%	88
Friendly's	1,656	3.1%	76
Golden Corral	4,858	9.1%	115
International House of Pancakes	3,222	6.0%	57
Lone Star Steakhouse	2,337	4.4%	107
Marie Callenders	615	1.1%	42
Old Country Buffet	2,600	4.9%	103
Olive Garden	5,890	11.0%	74
Outback Steakhouse	5,044	9.4%	80
Perkins	3,072	5.7%	127
Ponderosa	3,101	5.8%	190
Red Lobster	7,001	13.1%	90
Red Robin	474	0.9%	40
Ruby Tuesdays	3,470	6.5%	86
Ryans	3,569	6.7%	135
Shoney's	2,863	5.3%	136
Sizzler	1,133	2.1%	64
T.G.I. Friday's	3,809	7.1%	66
Tony Roma's	604	1.1%	53

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**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Went to a fast food/drive-in restaurant in the last 6 months	47,021	87.7%	100
Went to a fast food/drive-in restaurant <4 times in the last month	13,837	25.8%	100
Went to a fast food/drive-in restaurant 4-8 times in the last month	15,170	28.3%	106
Went to a fast food/drive-in restaurant 9+ times in the last month	18,017	33.6%	94
Went to a fast food/drive-in restaurant in the last 6 months for breakfast	13,041	24.3%	100
Went to a fast food/drive-in restaurant in the last 6 months for lunch	30,749	57.4%	98
Went to a fast food/drive-in restaurant in the last 6 months for snack	5,999	11.2%	83
Went to a fast food/drive-in restaurant in the last 6 months for dinner	25,496	47.6%	98
Went to a fast food/drive-in restaurant in the last 6 months on a weekday	34,909	65.1%	101
Went to a fast food/drive-in restaurant in the last 6 months on a weekend	23,710	44.2%	96
Decided to go to fast food/drive-in restaurant: self	38,048	71.0%	100
Decided to go to fast food/drive-in restaurant: other adult	13,426	25.1%	104
Decided to go to fast food/drive-in restaurant: child	7,422	13.9%	95
<b>Went to fast food/drive-in restaurant in the last 6 months</b>			
A & W	2,728	5.1%	119
Arbys	12,040	22.5%	113
Blimpie Subs & Salad	1,506	2.8%	71
Boston Market	2,156	4.0%	57
Burger King	24,096	45.0%	100
Captain D's	3,117	5.8%	109
Carl's Jr.	1,176	2.2%	35
Checkers	1,826	3.4%	99
Chick-Fil-A	3,865	7.2%	77
Chuck E Cheese	1,507	2.8%	73
Church's Fried Chicken	1,993	3.7%	74
Dairy Queen	11,459	21.4%	122
Del Taco	658	1.2%	39
Domino's Pizza	5,938	11.1%	76
Dunkin Donuts	3,349	6.2%	60
El Pollo Loco	306	0.6%	19
Fuddruckers	1,015	1.9%	58
Hardee's	7,738	14.4%	160
Jack-in-the-Box	1,990	3.7%	39
KFC	17,196	32.1%	108
Krystal's Hamburgers	1,764	3.3%	99
Little Caesar's	2,030	3.8%	92
Long John Silver's	5,518	10.3%	144
McDonald's	29,092	54.3%	97
Papa John's	4,603	8.6%	79
Pizza Hut	15,860	29.6%	114
Popeyes	2,141	4.0%	59
Rally's	1,272	2.4%	98
Sonic Drive-In	6,672	12.5%	111
Steak 'n Shake	2,285	4.3%	93
Subway	11,982	22.4%	97
Taco Bell	16,689	31.1%	92
Wendy's	16,250	30.3%	96
Whataburger	1,331	2.5%	64
White Castle	1,813	3.4%	78

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Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

## Demographic Summary

	2004	2009
Population	315,606	319,586
Population 18+	245,911	252,141
Households	122,970	126,830
Median Household Income	\$38,356	\$45,085

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Went to family restaurant/steak house in last 6 months	169,268	68.8%	97
Went to family restaurant/steak house <2 times in the last month	60,982	24.8%	98
Went to family restaurant/steak house 2-3 times in the last month	50,224	20.4%	102
Went to family restaurant/steak house 4+ times in the last month	58,075	23.6%	93
Went to family restaurant/steak house in last 6 months for breakfast	31,815	12.9%	96
Went to family restaurant/steak house in last 6 months for lunch	58,272	23.7%	99
Went to family restaurant/steak house in last 6 months for a snack	4,918	2.0%	84
Went to family restaurant/steak house in last 6 months for dinner	122,563	49.8%	95
Went to family restaurant/steak house in last 6 months on a weekday	89,963	36.6%	96
Went to family restaurant/steak house in last 6 months on the weekend	103,800	42.2%	97

## Family restaurants/steak house last 6 months

Applebees	53,431	21.7%	96
Baker's Square	2,742	1.1%	59
Bennigans	8,101	3.3%	79
Big Boy	7,527	3.1%	128
Bob Evans Farm	16,611	6.8%	143
Cheesecake Factory	3,645	1.5%	45
Chi-Chi's	7,467	3.0%	109
Chili's Grill & Bar	15,874	6.5%	63
Cracker Barrel	30,322	12.3%	117
Denny's	22,960	9.3%	82
Don Pablo's	5,349	2.2%	97
Friendly's	8,481	3.4%	85
Golden Corral	22,855	9.3%	117
International House of Pancakes	16,086	6.5%	63
Lone Star Steakhouse	11,036	4.5%	111
Marie Callenders	2,670	1.1%	40
Old Country Buffet	11,630	4.7%	101
Olive Garden	29,193	11.9%	80
Outback Steakhouse	24,156	9.8%	83
Perkins	13,318	5.4%	120
Ponderosa	13,716	5.6%	183
Red Lobster	32,141	13.1%	90
Red Robin	2,305	0.9%	42
Ruby Tuesdays	17,231	7.0%	94
Ryans	17,520	7.1%	144
Shoney's	13,612	5.5%	141
Sizzler	5,441	2.2%	67
T.G.I. Friday's	19,009	7.7%	72
Tony Roma's	3,035	1.2%	58

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Went to a fast food/drive-in restaurant in the last 6 months	217,988	88.6%	101
Went to a fast food/drive-in restaurant <4 times in the last month	62,397	25.4%	98
Went to a fast food/drive-in restaurant 4-8 times in the last month	69,809	28.4%	106
Went to a fast food/drive-in restaurant 9+ times in the last month	85,793	34.9%	98
Went to a fast food/drive-in restaurant in the last 6 months for breakfast	61,457	25.0%	102
Went to a fast food/drive-in restaurant in the last 6 months for lunch	145,164	59.0%	100
Went to a fast food/drive-in restaurant in the last 6 months for snack	27,903	11.3%	84
Went to a fast food/drive-in restaurant in the last 6 months for dinner	121,192	49.3%	101
Went to a fast food/drive-in restaurant in the last 6 months on a weekday	163,154	66.3%	103
Went to a fast food/drive-in restaurant in the last 6 months on a weekend	112,523	45.8%	99
Decided to go to fast food/drive-in restaurant: self	177,046	72.0%	102
Decided to go to fast food/drive-in restaurant: other adult	63,519	25.8%	107
Decided to go to fast food/drive-in restaurant: child	34,033	13.8%	95
<b>Went to fast food/drive-in restaurant in the last 6 months</b>			
A & W	12,166	4.9%	116
Arbys	56,415	22.9%	116
Blimpie Subs & Salad	7,594	3.1%	78
Boston Market	10,327	4.2%	59
Burger King	114,264	46.5%	104
Captain D's	14,891	6.1%	114
Carl's Jr.	6,045	2.5%	39
Checkers	8,549	3.5%	101
Chick-Fil-A	19,689	8.0%	85
Chuck E Cheese	7,280	3.0%	77
Church's Fried Chicken	9,266	3.8%	75
Dairy Queen	52,240	21.2%	121
Del Taco	2,988	1.2%	39
Domino's Pizza	29,898	12.2%	83
Dunkin Donuts	17,045	6.9%	67
El Pollo Loco	1,290	0.5%	17
Fuddruckers	4,756	1.9%	59
Hardee's	35,413	14.4%	160
Jack-in-the-Box	11,113	4.5%	48
KFC	78,023	31.7%	107
Krystal's Hamburgers	8,867	3.6%	109
Little Caesar's	10,829	4.4%	107
Long John Silver's	24,496	10.0%	139
McDonald's	136,248	55.4%	99
Papa John's	23,574	9.6%	88
Pizza Hut	71,560	29.1%	112
Popeyes	11,152	4.5%	67
Rally's	6,012	2.4%	101
Sonic Drive-In	31,297	12.7%	114
Steak 'n Shake	10,884	4.4%	96
Subway	56,949	23.2%	100
Taco Bell	79,397	32.3%	95
Wendy's	78,509	31.9%	101
Whataburger	6,282	2.6%	66
White Castle	7,818	3.2%	73

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.





# Sports and Leisure Market Potential

Prepared by Shepstone/Fairweather

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

## Demographic Summary

	2004	2009
Population	35,043	34,462
Population 18+	27,026	27,060
Households	14,648	14,686
Median Household Income	\$35,129	\$41,151

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Participated in aerobics	1,953	7.2%	77
Participated in archery	822	3.0%	146
Participated in auto racing	635	2.3%	108
Participated in backpacking/hiking	1,535	5.7%	73
Participated in baseball	1,278	4.7%	87
Participated in basketball	2,003	7.4%	78
Participated in bicycling (mountain)	813	3.0%	73
Participated in bicycling (road)	2,035	7.5%	77
Participated in boating (power)	1,801	6.7%	101
Participated in bowling	2,917	10.8%	94
Participated in canoeing/kayaking	1,044	3.9%	86
Participated in downhill skiing	697	2.6%	68
Participated in fishing (fresh water)	4,955	18.3%	131
Participated in fishing (salt water)	958	3.5%	71
Participated in football	1,205	4.5%	89
Participated in Frisbee	984	3.6%	79
Participated in golf	2,450	9.1%	78
Play golf less than once a month	835	3.1%	72
Play golf once a month	273	1.0%	68
Play golf 2-3 times a month	403	1.5%	92
Participated in horseback riding	843	3.1%	99
Participated in hunting with rifle	2,098	7.8%	145
Participated in hunting with shotgun	1,958	7.2%	159
Participated in ice skating	634	2.3%	82
Participated in jogging/running	1,864	6.9%	69
Participated in motorcycling	902	3.3%	109
Participated in roller blading	661	2.4%	76
Participated in roller skating	667	2.5%	108
Participated in snorkeling	417	1.5%	66
Participated in soccer	528	2.0%	61
Participated in softball	1,265	4.7%	100
Participated in swimming	4,581	16.9%	93
Participated in target shooting	994	3.7%	117
Participated in tennis	733	2.7%	63
Participated in volleyball	1,172	4.3%	111
Participated in walking for exercise	8,325	30.8%	95
Participated in water skiing	499	1.8%	96
Participated in weight lifting	2,027	7.5%	70
Participated in yoga	690	2.6%	65
Spent <\$100 on high end sports/recreation equipment in the last 12 months	717	2.7%	100
Spent \$100-249 on high end sports/recreation equipment in the last 12 months	671	2.5%	102
Spent \$250+ on high end sports/recreation equipment in the last 12 months	689	2.5%	77

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**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Attend sports event: auto racing (NASCAR)	1,386	5.1%	110
Attend sports event: auto racing (not NASCAR)	1,361	5.0%	127
Attend sports event: baseball game	2,837	10.5%	80
Attend sports event: basketball game (college)	1,293	4.8%	91
Attend sports event: basketball game (pro)	1,057	3.9%	66
Attend sports event: football game (college)	1,726	6.4%	89
Attend sports event: football-Monday night game (pro)	697	2.6%	93
Attend sports event: football-weekend game (pro)	1,335	4.9%	85
Attend sports event: golf tournament	731	2.7%	86
Attend sports event: ice hockey game	1,190	4.4%	92
Attend sports event: soccer game	725	2.7%	77
Attended adult education course in last 12 months	1,292	4.8%	72
Attended auto show in last 12 months	2,258	8.4%	102
Went to bar/night club in last 12 months	5,411	20.0%	95
Went to beach in last 12 months	4,946	18.3%	74
Attended dance performance in last 12 months	800	3.0%	77
Danced/went dancing in last 12 months	2,712	10.0%	83
Dined out in last 12 months	13,124	48.6%	97
Dine out less than once a month	1,119	4.1%	90
Dine out once a month	1,560	5.8%	93
Dine out 2-3 times a month	3,329	12.3%	104
Dine out once a week	3,094	11.4%	97
Dine out 2+ times per week	2,604	9.6%	91
Gambled at casino in last 12 months	4,448	16.5%	89
Gambled at casino 6+ times in last 12 months	633	2.3%	95
Gambled in Atlantic City in last 12 months	762	2.8%	80
Gambled in Las Vegas in last 12 months	854	3.2%	55
Attended horse races in last 12 months	555	2.1%	75
Attended movies in last 6 months	13,832	51.2%	84
Attended movies in last 90 days: less than once a month	7,516	27.8%	93
Attended movies in last 90 days: once a month	2,238	8.3%	76
Attended movies in last 90 days: 2-3 times a month	1,498	5.5%	67
Attended movies in last 90 days: once/week or more	611	2.3%	67
Prefer to see movie after second week of release	6,299	23.3%	87
Went to museum in last 12 months	2,531	9.4%	67
Attended music performance in last 12 months	5,578	20.6%	86
Attended country music performance in last 12 months	1,859	6.9%	139
Attended rock music performance in last 12 months	1,922	7.1%	71
Went to live theater in last 12 months	2,704	10.0%	68
Visited a theme park in last 12 months	5,151	19.1%	78
Visited Disneyland (CA) in last 12 months	270	1.0%	30
Visited Disney World (FL)/12 months: Animal Kingdom	633	2.3%	82
Visited Disney World (FL)/12 months: Epcot Center	616	2.3%	71
Visited Disney World (FL)/12 months: Magic Kingdom	757	2.8%	75
Visited Disney World (FL)/12 months: MGM Studios	532	2.0%	70
Visited any Sea World in last 12 months	672	2.5%	73
Visited any Six Flags in last 12 months	1,122	4.2%	60
Visited Universal Studios (FL) in last 12 months	588	2.2%	83
Went to zoo in last 12 months	2,814	10.4%	87
Played backgammon in last 12 months	644	2.4%	96

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**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Played billiards/pool in last 12 months	1,924	7.1%	80
Played bingo in last 12 months	1,723	6.4%	149
Did birdwatching in last 12 months	1,567	5.8%	121
Played board game in last 12 months	4,038	14.9%	88
Played cards in last 12 months	5,954	22.0%	103
Played chess in last 12 months	855	3.2%	73
Cooked for fun in last 12 months	3,901	14.4%	89
Did crossword puzzle in last 12 months	4,447	16.5%	107
Flew a kite in last 12 months	1,027	3.8%	102
Did furniture refinishing in last 12 months	1,141	4.2%	94
Did indoor gardening/plant care in last 12 months	4,950	18.3%	106
Bought lottery ticket in last 12 months	9,956	36.8%	98
Bought lottery ticket in last 12 months: Daily Drawing	1,542	5.7%	110
Bought lottery ticket in last 12 months: Instant Game	5,361	19.8%	119
Bought lottery ticket in last 12 months: Lotto Drawing	6,269	23.2%	91
Played lottery: <2 times in last 30 days	3,047	11.3%	90
Played lottery: 2-5 times in last 30 days	3,274	12.1%	96
Played lottery: 6+ times in last 30 days	3,637	13.5%	109
Played musical instrument in last 12 months	1,851	6.8%	90
Did painting/drawing in last 12 months	1,775	6.6%	91
Did photography in last 12 months	2,802	10.4%	84
Read book in last 12 months	10,091	37.3%	94
Surfed the Internet in last 12 months	6,060	22.4%	83
Played video game in last 12 months	3,621	13.4%	101
Did woodworking in last 12 months	1,781	6.6%	116
Member of business club	448	1.7%	64
Member of charitable organization	1,476	5.5%	95
Member of church board	1,519	5.6%	124
Member of fraternal order	1,509	5.6%	123
Member of religious club	2,411	8.9%	114
Member of school or college board	402	1.5%	76
Member of union	1,569	5.8%	105
Member of veterans club	1,490	5.5%	156
Bought any children's toy/game in last 12 months	10,146	37.5%	98
Spent on toys/games in last 12 months: <\$50	2,106	7.8%	119
Spent on toys/games in last 12 months: \$50-99	753	2.8%	99
Spent on toys/games in last 12 months: \$100-199	1,758	6.5%	90
Spent on toys/games in last 12 months: \$200-499	3,166	11.7%	102
Spent on toys/games in last 12 months: \$500+	1,452	5.4%	91
Bought infant toy in last 12 months	2,427	9.0%	100
Bought pre-school toy in last 12 months	2,485	9.2%	100
Spent on toys/games (for child <6)/12 months: <\$100	3,312	12.3%	110
Spent on toys/games (for child <6)/12 months: \$100-199	1,654	6.1%	101
Spent on toys/games (for child <6)/12 months: \$200+	1,958	7.2%	87
Bought for child in last 12 months: boy action figure	2,369	8.8%	97
Bought for child in last 12 months: girl action figure	717	2.7%	87
Bought for child in last 12 months: bicycle	2,280	8.4%	104
Bought for child in last 12 months: board game	3,773	14.0%	102
Bought for child in last 12 months: builder set	1,208	4.5%	105
Bought for child in last 12 months: car	2,391	8.8%	108

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 15 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bought for child in last 12 months: construction toy	2,072	7.7%	118
Bought for child in last 12 months: large/baby doll	2,140	7.9%	104
Bought for child in last 12 months: fashion doll	1,806	6.7%	96
Bought for child in last 12 months: educational toy	3,907	14.5%	92
Bought for child in last 12 months: electronic game	2,843	10.5%	109
Bought for child in last 12 months: mechanical toy	1,348	5.0%	105
Bought for child in last 12 months: model kit	978	3.6%	99
Bought for child in last 12 months: sound game	752	2.8%	94
Bought for child in last 12 months: tricycle	527	1.9%	96
Bought for child in last 12 months: word game	732	2.7%	77
Bought book in last 12 months	12,776	47.3%	90
Bought 1-3 books in last 12 months	5,568	20.6%	99
Bought 4-6 books in last 12 months	2,579	9.5%	85
Bought 7+ books in last 12 months	4,628	17.1%	84
Bought paperback book in last 12 months	9,411	34.8%	87
Bought 1-3 paperback books in last 12 months	4,270	15.8%	88
Bought 4-6 paperback books in last 12 months	2,057	7.6%	80
Bought 7+ paperback books in last 12 months	3,088	11.4%	90
Bought hardcover book in last 12 months	6,312	23.4%	83
Bought 1-3 hardcover books in last 12 months	3,689	13.6%	89
Bought 4-6 hardcover books in last 12 months	1,258	4.7%	72
Bought 7+ hardcover books in last 12 months	1,393	5.2%	77
Bought book (fiction) in last 12 months	7,038	26.0%	87
Bought book (non-fiction) in last 12 months	5,881	21.8%	82
Bought adventure/role playing book in last 12 months	407	1.5%	79
Bought biography in last 12 months	1,492	5.5%	80
Bought children's book in last 12 months	3,198	11.8%	89
Bought cookbook in last 12 months	2,670	9.9%	94
Bought desk dictionary in last 12 months	540	2.0%	74
Bought history book in last 12 months	1,455	5.4%	72
Bought mystery book in last 12 months	3,046	11.3%	91
Bought personal/business self-help book last 12 months	1,465	5.4%	73
Bought religious book (not bible) last 12 months	2,341	8.7%	105
Bought romance book in last 12 months	1,993	7.4%	104
Bought science fiction book in last 12 months	1,246	4.6%	94
Bought book through book club in last 12 months	1,988	7.4%	111
Bought book at book store in last 12 months	6,991	25.9%	79
Bought book at convenience store in last 12 months	804	3.0%	107
Bought book at department store in last 12 months	2,923	10.8%	127
Bought book at drug store in last 12 months	589	2.2%	81
Bought book through Internet/Online in last 12 months	1,032	3.8%	61
Bought book through mail order in last 12 months	1,340	5.0%	112
Bought book at supermarket in last 12 months	1,235	4.6%	84
Bought book at warehouse store in last 12 months	1,307	4.8%	66

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

## Demographic Summary

	2004	2009
Population	69,251	68,826
Population 18+	53,584	54,269
Households	28,050	28,433
Median Household Income	\$36,357	\$42,545

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Participated in aerobics	3,798	7.1%	76
Participated in archery	1,819	3.4%	163
Participated in auto racing	1,265	2.4%	108
Participated in backpacking/hiking	3,266	6.1%	78
Participated in baseball	2,507	4.7%	86
Participated in basketball	3,866	7.2%	76
Participated in bicycling (mountain)	1,829	3.4%	83
Participated in bicycling (road)	4,098	7.6%	79
Participated in boating (power)	3,799	7.1%	107
Participated in bowling	5,435	10.1%	89
Participated in canoeing/kayaking	2,231	4.2%	92
Participated in downhill skiing	1,331	2.5%	65
Participated in fishing (fresh water)	10,421	19.4%	139
Participated in fishing (salt water)	2,223	4.1%	83
Participated in football	2,342	4.4%	88
Participated in Frisbee	2,005	3.7%	81
Participated in golf	4,650	8.7%	74
Play golf less than once a month	1,645	3.1%	71
Play golf once a month	515	1.0%	65
Play golf 2-3 times a month	796	1.5%	91
Participated in horseback riding	1,846	3.4%	109
Participated in hunting with rifle	5,038	9.4%	176
Participated in hunting with shotgun	4,378	8.2%	180
Participated in ice skating	1,220	2.3%	79
Participated in jogging/running	3,393	6.3%	63
Participated in motorcycling	1,825	3.4%	112
Participated in roller blading	1,282	2.4%	75
Participated in roller skating	1,323	2.5%	108
Participated in snorkeling	764	1.4%	61
Participated in soccer	1,073	2.0%	63
Participated in softball	2,489	4.6%	99
Participated in swimming	9,129	17.0%	93
Participated in target shooting	2,256	4.2%	134
Participated in tennis	1,349	2.5%	59
Participated in volleyball	2,445	4.6%	117
Participated in walking for exercise	16,587	31.0%	95
Participated in water skiing	956	1.8%	93
Participated in weight lifting	3,785	7.1%	66
Participated in yoga	1,267	2.4%	60
Spent <\$100 on high end sports/recreation equipment in the last 12 months	1,393	2.6%	98
Spent \$100-249 on high end sports/recreation equipment in the last 12 months	1,212	2.3%	93
Spent \$250+ on high end sports/recreation equipment in the last 12 months	1,425	2.7%	80

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Attend sports event: auto racing (NASCAR)	2,824	5.3%	113
Attend sports event: auto racing (not NASCAR)	2,846	5.3%	134
Attend sports event: baseball game	5,009	9.3%	72
Attend sports event: basketball game (college)	2,555	4.8%	91
Attend sports event: basketball game (pro)	1,990	3.7%	63
Attend sports event: football game (college)	3,343	6.2%	87
Attend sports event: football-Monday night game (pro)	1,260	2.4%	84
Attend sports event: football-weekend game (pro)	2,398	4.5%	77
Attend sports event: golf tournament	1,370	2.6%	81
Attend sports event: ice hockey game	2,026	3.8%	79
Attend sports event: soccer game	1,509	2.8%	81
Attended adult education course in last 12 months	2,553	4.8%	72
Attended auto show in last 12 months	4,696	8.8%	107
Went to bar/night club in last 12 months	10,350	19.3%	92
Went to beach in last 12 months	9,812	18.3%	74
Attended dance performance in last 12 months	1,493	2.8%	72
Danced/went dancing in last 12 months	5,220	9.7%	80
Dined out in last 12 months	25,772	48.1%	96
Dine out less than once a month	2,139	4.0%	87
Dine out once a month	3,199	6.0%	97
Dine out 2-3 times a month	6,333	11.8%	100
Dine out once a week	5,965	11.1%	94
Dine out 2+ times per week	5,060	9.4%	89
Gambled at casino in last 12 months	8,298	15.5%	84
Gambled at casino 6+ times in last 12 months	1,170	2.2%	88
Gambled in Atlantic City in last 12 months	1,270	2.4%	67
Gambled in Las Vegas in last 12 months	1,532	2.9%	49
Attended horse races in last 12 months	1,082	2.0%	73
Attended movies in last 6 months	26,436	49.3%	81
Attended movies in last 90 days: less than once a month	14,402	26.9%	90
Attended movies in last 90 days: once a month	4,242	7.9%	72
Attended movies in last 90 days: 2-3 times a month	2,778	5.2%	62
Attended movies in last 90 days: once/week or more	1,153	2.2%	64
Prefer to see movie after second week of release	11,685	21.8%	81
Went to museum in last 12 months	4,766	8.9%	64
Attended music performance in last 12 months	10,908	20.4%	85
Attended country music performance in last 12 months	3,825	7.1%	144
Attended rock music performance in last 12 months	3,613	6.7%	67
Went to live theater in last 12 months	5,088	9.5%	64
Visited a theme park in last 12 months	10,347	19.3%	79
Visited Disneyland (CA) in last 12 months	527	1.0%	29
Visited Disney World (FL)/12 months: Animal Kingdom	1,320	2.5%	87
Visited Disney World (FL)/12 months: Epcot Center	1,292	2.4%	76
Visited Disney World (FL)/12 months: Magic Kingdom	1,649	3.1%	82
Visited Disney World (FL)/12 months: MGM Studios	1,055	2.0%	70
Visited any Sea World in last 12 months	1,438	2.7%	79
Visited any Six Flags in last 12 months	1,980	3.7%	53
Visited Universal Studios (FL) in last 12 months	1,176	2.2%	83
Went to zoo in last 12 months	5,286	9.9%	83
Played backgammon in last 12 months	1,289	2.4%	97

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Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Played billiards/pool in last 12 months	3,736	7.0%	78
Played bingo in last 12 months	3,054	5.7%	133
Did birdwatching in last 12 months	3,352	6.3%	130
Played board game in last 12 months	7,812	14.6%	86
Played cards in last 12 months	11,793	22.0%	103
Played chess in last 12 months	1,720	3.2%	74
Cooked for fun in last 12 months	7,593	14.2%	87
Did crossword puzzle in last 12 months	8,655	16.2%	105
Flew a kite in last 12 months	2,239	4.2%	113
Did furniture refinishing in last 12 months	2,472	4.6%	102
Did indoor gardening/plant care in last 12 months	10,049	18.8%	109
Bought lottery ticket in last 12 months	19,272	36.0%	96
Bought lottery ticket in last 12 months: Daily Drawing	2,702	5.0%	97
Bought lottery ticket in last 12 months: Instant Game	10,501	19.6%	117
Bought lottery ticket in last 12 months: Lotto Drawing	12,235	22.8%	90
Played lottery: <2 times in last 30 days	5,750	10.7%	85
Played lottery: 2-5 times in last 30 days	6,436	12.0%	95
Played lottery: 6+ times in last 30 days	7,091	13.2%	107
Played musical instrument in last 12 months	3,778	7.1%	92
Did painting/drawing in last 12 months	3,619	6.8%	94
Did photography in last 12 months	5,697	10.6%	86
Read book in last 12 months	19,738	36.8%	92
Surfed the Internet in last 12 months	11,433	21.3%	79
Played video game in last 12 months	7,128	13.3%	100
Did woodworking in last 12 months	4,028	7.5%	132
Member of business club	879	1.6%	63
Member of charitable organization	2,926	5.5%	95
Member of church board	2,886	5.4%	118
Member of fraternal order	3,023	5.6%	125
Member of religious club	4,724	8.8%	113
Member of school or college board	809	1.5%	77
Member of union	3,096	5.8%	105
Member of veterans club	2,948	5.5%	156
Bought any children's toy/game in last 12 months	20,481	38.2%	100
Spent on toys/games in last 12 months: <\$50	4,402	8.2%	125
Spent on toys/games in last 12 months: \$50-99	1,613	3.0%	107
Spent on toys/games in last 12 months: \$100-199	3,426	6.4%	88
Spent on toys/games in last 12 months: \$200-499	6,333	11.8%	103
Spent on toys/games in last 12 months: \$500+	2,843	5.3%	90
Bought infant toy in last 12 months	4,634	8.6%	97
Bought pre-school toy in last 12 months	4,971	9.3%	101
Spent on toys/games (for child <6)/12 months: <\$100	6,726	12.6%	113
Spent on toys/games (for child <6)/12 months: \$100-199	3,019	5.6%	93
Spent on toys/games (for child <6)/12 months: \$200+	3,975	7.4%	89
Bought for child in last 12 months: boy action figure	4,453	8.3%	92
Bought for child in last 12 months: girl action figure	1,515	2.8%	93
Bought for child in last 12 months: bicycle	4,706	8.8%	108
Bought for child in last 12 months: board game	7,557	14.1%	103
Bought for child in last 12 months: builder set	2,292	4.3%	100
Bought for child in last 12 months: car	4,518	8.4%	103

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

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Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 30 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bought for child in last 12 months: construction toy	3,992	7.4%	115
Bought for child in last 12 months: large/baby doll	4,238	7.9%	104
Bought for child in last 12 months: fashion doll	3,892	7.3%	104
Bought for child in last 12 months: educational toy	7,505	14.0%	89
Bought for child in last 12 months: electronic game	5,640	10.5%	109
Bought for child in last 12 months: mechanical toy	2,655	5.0%	104
Bought for child in last 12 months: model kit	1,967	3.7%	101
Bought for child in last 12 months: sound game	1,540	2.9%	97
Bought for child in last 12 months: tricycle	1,040	1.9%	96
Bought for child in last 12 months: word game	1,550	2.9%	83
Bought book in last 12 months	24,969	46.6%	89
Bought 1-3 books in last 12 months	10,808	20.2%	97
Bought 4-6 books in last 12 months	5,154	9.6%	86
Bought 7+ books in last 12 months	9,004	16.8%	82
Bought paperback book in last 12 months	18,389	34.3%	86
Bought 1-3 paperback books in last 12 months	8,309	15.5%	86
Bought 4-6 paperback books in last 12 months	4,165	7.8%	82
Bought 7+ paperback books in last 12 months	5,919	11.0%	87
Bought hardcover book in last 12 months	12,028	22.4%	80
Bought 1-3 hardcover books in last 12 months	6,817	12.7%	83
Bought 4-6 hardcover books in last 12 months	2,282	4.3%	66
Bought 7+ hardcover books in last 12 months	2,957	5.5%	82
Bought book (fiction) in last 12 months	13,681	25.5%	86
Bought book (non-fiction) in last 12 months	11,312	21.1%	79
Bought adventure/role playing book in last 12 months	809	1.5%	79
Bought biography in last 12 months	2,751	5.1%	74
Bought children's book in last 12 months	6,697	12.5%	94
Bought cookbook in last 12 months	5,488	10.2%	97
Bought desk dictionary in last 12 months	1,127	2.1%	78
Bought history book in last 12 months	2,810	5.2%	70
Bought mystery book in last 12 months	5,729	10.7%	87
Bought personal/business self-help book last 12 months	2,746	5.1%	69
Bought religious book (not bible) last 12 months	4,652	8.7%	105
Bought romance book in last 12 months	3,839	7.2%	101
Bought science fiction book in last 12 months	2,423	4.5%	92
Bought book through book club in last 12 months	4,096	7.6%	115
Bought book at book store in last 12 months	13,481	25.2%	77
Bought book at convenience store in last 12 months	1,707	3.2%	115
Bought book at department store in last 12 months	5,927	11.1%	130
Bought book at drug store in last 12 months	1,191	2.2%	82
Bought book through Internet/Online in last 12 months	1,943	3.6%	58
Bought book through mail order in last 12 months	2,761	5.2%	116
Bought book at supermarket in last 12 months	2,471	4.6%	85
Bought book at warehouse store in last 12 months	2,476	4.6%	63

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

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# Sports and Leisure Market Potential

Prepared by Shepstone/Fairweather

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

## Demographic Summary

	2004	2009
Population	315,606	319,586
Population 18+	245,911	252,141
Households	122,970	126,830
Median Household Income	\$38,356	\$45,085

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Participated in aerobics	18,355	7.5%	80
Participated in archery	8,008	3.3%	156
Participated in auto racing	5,871	2.4%	109
Participated in backpacking/hiking	16,173	6.6%	84
Participated in baseball	11,914	4.8%	89
Participated in basketball	19,533	7.9%	84
Participated in bicycling (mountain)	8,775	3.6%	87
Participated in bicycling (road)	20,601	8.4%	86
Participated in boating (power)	17,730	7.2%	109
Participated in bowling	26,068	10.6%	93
Participated in canoeing/kayaking	11,143	4.5%	101
Participated in downhill skiing	6,574	2.7%	70
Participated in fishing (fresh water)	46,519	18.9%	135
Participated in fishing (salt water)	10,392	4.2%	85
Participated in football	11,239	4.6%	92
Participated in Frisbee	10,372	4.2%	92
Participated in golf	23,154	9.4%	81
Play golf less than once a month	8,086	3.3%	76
Play golf once a month	2,643	1.1%	72
Play golf 2-3 times a month	3,700	1.5%	92
Participated in horseback riding	8,309	3.4%	107
Participated in hunting with rifle	22,110	9.0%	168
Participated in hunting with shotgun	19,263	7.8%	172
Participated in ice skating	6,154	2.5%	87
Participated in jogging/running	17,514	7.1%	71
Participated in motorcycling	8,237	3.3%	110
Participated in roller blading	6,336	2.6%	81
Participated in roller skating	5,803	2.4%	103
Participated in snorkeling	3,659	1.5%	64
Participated in soccer	5,079	2.1%	65
Participated in softball	12,022	4.9%	104
Participated in swimming	44,365	18.0%	99
Participated in target shooting	9,883	4.0%	128
Participated in tennis	6,805	2.8%	65
Participated in volleyball	11,521	4.7%	120
Participated in walking for exercise	77,040	31.3%	96
Participated in water skiing	4,669	1.9%	99
Participated in weight lifting	19,046	7.7%	72
Participated in yoga	6,302	2.6%	65
Spent <\$100 on high end sports/recreation equipment in the last 12 months	6,611	2.7%	101
Spent \$100-249 on high end sports/recreation equipment in the last 12 months	5,349	2.2%	89
Spent \$250+ on high end sports/recreation equipment in the last 12 months	7,697	3.1%	95

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Attend sports event: auto racing (NASCAR)	14,072	5.7%	123
Attend sports event: auto racing (not NASCAR)	13,329	5.4%	137
Attend sports event: baseball game	24,365	9.9%	76
Attend sports event: basketball game (college)	12,900	5.2%	100
Attend sports event: basketball game (pro)	9,817	4.0%	67
Attend sports event: football game (college)	16,550	6.7%	94
Attend sports event: football-Monday night game (pro)	6,034	2.5%	88
Attend sports event: football-weekend game (pro)	11,543	4.7%	81
Attend sports event: golf tournament	6,504	2.6%	84
Attend sports event: ice hockey game	9,505	3.9%	81
Attend sports event: soccer game	7,621	3.1%	89
Attended adult education course in last 12 months	12,140	4.9%	74
Attended auto show in last 12 months	21,621	8.8%	108
Went to bar/night club in last 12 months	49,792	20.2%	97
Went to beach in last 12 months	48,220	19.6%	79
Attended dance performance in last 12 months	6,736	2.7%	71
Danced/went dancing in last 12 months	24,813	10.1%	83
Dined out in last 12 months	120,008	48.8%	98
Dine out less than once a month	9,890	4.0%	88
Dine out once a month	14,919	6.1%	98
Dine out 2-3 times a month	29,446	12.0%	102
Dine out once a week	27,541	11.2%	95
Dine out 2+ times per week	23,856	9.7%	91
Gambled at casino in last 12 months	38,124	15.5%	84
Gambled at casino 6+ times in last 12 months	5,298	2.2%	87
Gambled in Atlantic City in last 12 months	5,839	2.4%	67
Gambled in Las Vegas in last 12 months	6,852	2.8%	48
Attended horse races in last 12 months	5,131	2.1%	76
Attended movies in last 6 months	126,094	51.3%	84
Attended movies in last 90 days: less than once a month	67,272	27.4%	91
Attended movies in last 90 days: once a month	20,849	8.5%	77
Attended movies in last 90 days: 2-3 times a month	13,941	5.7%	68
Attended movies in last 90 days: once/week or more	5,563	2.3%	67
Prefer to see movie after second week of release	55,005	22.4%	83
Went to museum in last 12 months	23,236	9.4%	68
Attended music performance in last 12 months	52,918	21.5%	90
Attended country music performance in last 12 months	16,685	6.8%	137
Attended rock music performance in last 12 months	19,370	7.9%	79
Went to live theater in last 12 months	24,930	10.1%	68
Visited a theme park in last 12 months	50,070	20.4%	84
Visited Disneyland (CA) in last 12 months	2,480	1.0%	30
Visited Disney World (FL)/12 months: Animal Kingdom	6,017	2.4%	86
Visited Disney World (FL)/12 months: Epcot Center	6,067	2.5%	77
Visited Disney World (FL)/12 months: Magic Kingdom	7,673	3.1%	83
Visited Disney World (FL)/12 months: MGM Studios	5,219	2.1%	75
Visited any Sea World in last 12 months	6,480	2.6%	77
Visited any Six Flags in last 12 months	9,476	3.9%	56
Visited Universal Studios (FL) in last 12 months	5,264	2.1%	81
Went to zoo in last 12 months	25,118	10.2%	85
Played backgammon in last 12 months	5,987	2.4%	98

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Played billiards/pool in last 12 months	18,974	7.7%	86
Played bingo in last 12 months	12,559	5.1%	119
Did birdwatching in last 12 months	14,277	5.8%	121
Played board game in last 12 months	37,981	15.4%	91
Played cards in last 12 months	54,369	22.1%	103
Played chess in last 12 months	8,530	3.5%	80
Cooked for fun in last 12 months	35,684	14.5%	89
Did crossword puzzle in last 12 months	39,296	16.0%	104
Flew a kite in last 12 months	9,926	4.0%	109
Did furniture refinishing in last 12 months	11,260	4.6%	102
Did indoor gardening/plant care in last 12 months	45,510	18.5%	107
Bought lottery ticket in last 12 months	87,101	35.4%	94
Bought lottery ticket in last 12 months: Daily Drawing	11,145	4.5%	87
Bought lottery ticket in last 12 months: Instant Game	46,867	19.1%	114
Bought lottery ticket in last 12 months: Lotto Drawing	55,875	22.7%	89
Played lottery: <2 times in last 30 days	26,284	10.7%	85
Played lottery: 2-5 times in last 30 days	29,395	12.0%	95
Played lottery: 6+ times in last 30 days	31,440	12.8%	103
Played musical instrument in last 12 months	18,072	7.3%	96
Did painting/drawing in last 12 months	17,054	6.9%	96
Did photography in last 12 months	26,698	10.9%	88
Read book in last 12 months	93,033	37.8%	95
Surfed the Internet in last 12 months	55,694	22.6%	84
Played video game in last 12 months	33,716	13.7%	104
Did woodworking in last 12 months	18,018	7.3%	129
Member of business club	4,349	1.8%	68
Member of charitable organization	13,358	5.4%	94
Member of church board	12,936	5.3%	116
Member of fraternal order	13,604	5.5%	122
Member of religious club	20,602	8.4%	107
Member of school or college board	4,138	1.7%	86
Member of union	14,206	5.8%	105
Member of veterans club	11,995	4.9%	138
Bought any children's toy/game in last 12 months	95,055	38.7%	101
Spent on toys/games in last 12 months: <\$50	19,460	7.9%	121
Spent on toys/games in last 12 months: \$50-99	7,782	3.2%	112
Spent on toys/games in last 12 months: \$100-199	15,839	6.4%	89
Spent on toys/games in last 12 months: \$200-499	29,112	11.8%	103
Spent on toys/games in last 12 months: \$500+	13,528	5.5%	93
Bought infant toy in last 12 months	21,267	8.6%	97
Bought pre-school toy in last 12 months	22,571	9.2%	100
Spent on toys/games (for child <6)/12 months: <\$100	30,736	12.5%	112
Spent on toys/games (for child <6)/12 months: \$100-199	14,072	5.7%	94
Spent on toys/games (for child <6)/12 months: \$200+	19,113	7.8%	94
Bought for child in last 12 months: boy action figure	20,962	8.5%	94
Bought for child in last 12 months: girl action figure	7,025	2.9%	94
Bought for child in last 12 months: bicycle	21,714	8.8%	109
Bought for child in last 12 months: board game	34,704	14.1%	103
Bought for child in last 12 months: builder set	10,395	4.2%	99
Bought for child in last 12 months: car	21,127	8.6%	105

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Drive Time: 60 minutes

Site Type: Drive Time

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bought for child in last 12 months: construction toy	17,943	7.3%	112
Bought for child in last 12 months: large/baby doll	19,205	7.8%	102
Bought for child in last 12 months: fashion doll	17,705	7.2%	103
Bought for child in last 12 months: educational toy	35,343	14.4%	92
Bought for child in last 12 months: electronic game	25,553	10.4%	108
Bought for child in last 12 months: mechanical toy	12,453	5.1%	106
Bought for child in last 12 months: model kit	8,815	3.6%	98
Bought for child in last 12 months: sound game	7,100	2.9%	97
Bought for child in last 12 months: tricycle	4,758	1.9%	95
Bought for child in last 12 months: word game	7,098	2.9%	82
Bought book in last 12 months	116,475	47.4%	90
Bought 1-3 books in last 12 months	50,061	20.4%	98
Bought 4-6 books in last 12 months	24,093	9.8%	87
Bought 7+ books in last 12 months	42,311	17.2%	84
Bought paperback book in last 12 months	87,104	35.4%	89
Bought 1-3 paperback books in last 12 months	39,931	16.2%	90
Bought 4-6 paperback books in last 12 months	19,608	8.0%	84
Bought 7+ paperback books in last 12 months	27,588	11.2%	88
Bought hardcover book in last 12 months	57,102	23.2%	83
Bought 1-3 hardcover books in last 12 months	31,930	13.0%	85
Bought 4-6 hardcover books in last 12 months	10,705	4.4%	67
Bought 7+ hardcover books in last 12 months	14,513	5.9%	88
Bought book (fiction) in last 12 months	63,305	25.7%	86
Bought book (non-fiction) in last 12 months	54,262	22.1%	83
Bought adventure/role playing book in last 12 months	3,878	1.6%	82
Bought biography in last 12 months	12,539	5.1%	74
Bought children's book in last 12 months	31,619	12.9%	96
Bought cookbook in last 12 months	25,596	10.4%	99
Bought desk dictionary in last 12 months	5,480	2.2%	83
Bought history book in last 12 months	13,176	5.4%	71
Bought mystery book in last 12 months	25,846	10.5%	85
Bought personal/business self-help book last 12 months	13,799	5.6%	75
Bought religious book (not bible) last 12 months	20,466	8.3%	101
Bought romance book in last 12 months	16,975	6.9%	97
Bought science fiction book in last 12 months	10,974	4.5%	91
Bought book through book club in last 12 months	18,132	7.4%	111
Bought book at book store in last 12 months	65,927	26.8%	82
Bought book at convenience store in last 12 months	7,406	3.0%	109
Bought book at department store in last 12 months	25,894	10.5%	124
Bought book at drug store in last 12 months	5,233	2.1%	79
Bought book through Internet/Online in last 12 months	9,643	3.9%	62
Bought book through mail order in last 12 months	12,313	5.0%	113
Bought book at supermarket in last 12 months	11,111	4.5%	83
Bought book at warehouse store in last 12 months	11,858	4.8%	65

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. average. An MPI of 100 represents the U.S. average.

**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of U.S. households.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 15 minutes

## Demographic Summary

	2004	2009
Population	35,043	34,462
Households	14,648	14,686
Families	9,761	9,703
Median Age	40.9	42.2
Median Household Income	\$35,129	\$41,151

	Spending Potential Index	Average Amount Spent	Total
<b>Entertainment Fees and Admissions</b>	61	\$362.82	\$5,314,534
Admission to Movies, Theater, Opera, Ballet	61	\$87.01	\$1,274,538
Admission to Sporting Events, excl. Trips	61	\$33.75	\$494,314
Fees for Participant Sports, excl. Trips	62	\$69.68	\$1,020,623
Fees for Recreational Lessons	57	\$69.17	\$1,013,173
Social, Recreation, Civic Club Membership	64	\$103.21	\$1,511,886
Rental of Video Cassettes and DVDs	65	\$40.06	\$586,752
<b>Toys &amp; Games</b>	66	\$132.12	\$1,935,361
Toys and Playground Equipment	66	\$126.39	\$1,851,332
Play Arcade Pinball/Video Games	62	\$5.74	\$84,029
<b>Recreational Vehicles and Fees</b>	72	\$238.71	\$3,496,570
Purchase or Rental of RVs or Boats	75	\$210.41	\$3,082,145
Docking and Landing Fees for Boats and Planes	59	\$6.78	\$99,359
Camp Fees	58	\$21.51	\$315,066
<b>Sports, Recreation and Exercise Equipment</b>	61	\$132.84	\$1,945,867
Exercise Equipment and Gear, Game Tables	60	\$54.22	\$794,168
Bicycles	62	\$11.43	\$167,365
Camping Equipment	60	\$11.75	\$172,140
Hunting and Fishing Equipment	60	\$25.77	\$377,539
Winter Sports Equipment	68	\$6.59	\$96,565
Water Sports Equipment	65	\$7.59	\$111,158
Other Sports Equipment	65	\$13.45	\$197,044
Rental/Repair of Equipment	62	\$2.04	\$29,888
<b>Photographic Equipment and Supplies</b>	66	\$93.79	\$1,373,859
Film	67	\$20.27	\$296,853
Film Processing	66	\$29.28	\$428,964
Photographic Equipment	62	\$20.86	\$305,622
Rental/Repair of Photo Equipment, Photographer Fees	69	\$23.38	\$342,420
<b>Reading</b>	68	\$149.64	\$2,191,908
Newspapers	73	\$64.35	\$942,577
Magazines	71	\$30.05	\$440,216
Books	63	\$55.24	\$809,115

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**Source:** Expenditure data are derived from the 2000, 2001 and 2002 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI BIS forecasts for 2004 and 2009.

Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 30 minutes

## Demographic Summary

	2004	2009
Population	69,251	68,826
Households	28,050	28,433
Families	19,352	19,458
Median Age	41.3	42.8
Median Household Income	\$36,357	\$42,545

	Spending Potential Index	Average Amount Spent	Total
<b>Entertainment Fees and Admissions</b>	61	\$361.36	\$10,136,113
Admission to Movies, Theater, Opera, Ballet	60	\$85.59	\$2,400,875
Admission to Sporting Events, excl. Trips	63	\$34.44	\$965,910
Fees for Participant Sports, excl. Trips	61	\$69.55	\$1,951,011
Fees for Recreational Lessons	57	\$68.45	\$1,919,923
Social, Recreation, Civic Club Membership	64	\$103.33	\$2,898,394
Rental of Video Cassettes and DVDs	66	\$41.05	\$1,151,488
<b>Toys &amp; Games</b>	69	\$139.07	\$3,900,855
Toys and Playground Equipment	69	\$132.74	\$3,723,298
Play Arcade Pinball/Video Games	68	\$6.33	\$177,557
<b>Recreational Vehicles and Fees</b>	85	\$281.94	\$7,908,487
Purchase or Rental of RVs or Boats	90	\$254.54	\$7,139,866
Docking and Landing Fees for Boats and Planes	59	\$6.77	\$189,971
Camp Fees	55	\$20.63	\$578,650
<b>Sports, Recreation and Exercise Equipment</b>	68	\$147.99	\$4,150,983
Exercise Equipment and Gear, Game Tables	67	\$60.02	\$1,683,518
Bicycles	66	\$12.22	\$342,790
Camping Equipment	65	\$12.76	\$358,041
Hunting and Fishing Equipment	69	\$29.57	\$829,477
Winter Sports Equipment	74	\$7.22	\$202,624
Water Sports Equipment	78	\$9.12	\$255,774
Other Sports Equipment	72	\$15.03	\$421,475
Rental/Repair of Equipment	62	\$2.04	\$57,284
<b>Photographic Equipment and Supplies</b>	69	\$97.44	\$2,733,198
Film	70	\$21.20	\$594,675
Film Processing	69	\$30.38	\$852,149
Photographic Equipment	63	\$21.11	\$592,225
Rental/Repair of Photo Equipment, Photographer Fees	73	\$24.75	\$694,149
<b>Reading</b>	70	\$152.63	\$4,281,191
Newspapers	74	\$65.30	\$1,831,731
Magazines	75	\$31.53	\$884,418
Books	63	\$55.79	\$1,565,042

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**Source:** Expenditure data are derived from the 2000, 2001 and 2002 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI BIS forecasts for 2004 and 2009.



Oil City

Latitude: 41.4326

Longitude: -79.7084

Site Type: Drive Time

Drive Time: 60 minutes

## Demographic Summary

	2004	2009
Population	315,606	319,586
Households	122,970	126,830
Families	84,146	86,045
Median Age	39.2	40.7
Median Household Income	\$38,356	\$45,085

	Spending Potential Index	Average Amount Spent	Total
<b>Entertainment Fees and Admissions</b>	64	\$381.52	\$46,915,266
Admission to Movies, Theater, Opera, Ballet	63	\$90.06	\$11,074,979
Admission to Sporting Events, excl. Trips	66	\$36.61	\$4,501,870
Fees for Participant Sports, excl. Trips	65	\$73.41	\$9,026,686
Fees for Recreational Lessons	60	\$72.59	\$8,926,752
Social, Recreation, Civic Club Membership	67	\$108.85	\$13,384,979
Rental of Video Cassettes and DVDs	70	\$43.10	\$5,299,819
<b>Toys &amp; Games</b>	73	\$146.37	\$17,998,769
Toys and Playground Equipment	73	\$139.61	\$17,168,130
Play Arcade Pinball/Video Games	72	\$6.75	\$830,639
<b>Recreational Vehicles and Fees</b>	91	\$301.00	\$37,013,860
Purchase or Rental of RVs or Boats	97	\$271.90	\$33,435,281
Docking and Landing Fees for Boats and Planes	63	\$7.25	\$891,584
Camp Fees	59	\$21.85	\$2,686,995
<b>Sports, Recreation and Exercise Equipment</b>	73	\$158.24	\$19,458,927
Exercise Equipment and Gear, Game Tables	72	\$64.38	\$7,916,903
Bicycles	70	\$12.89	\$1,585,055
Camping Equipment	69	\$13.56	\$1,667,034
Hunting and Fishing Equipment	74	\$31.81	\$3,911,546
Winter Sports Equipment	78	\$7.62	\$936,667
Water Sports Equipment	84	\$9.78	\$1,202,828
Other Sports Equipment	77	\$16.08	\$1,977,831
Rental/Repair of Equipment	64	\$2.12	\$261,063
<b>Photographic Equipment and Supplies</b>	72	\$102.64	\$12,621,102
Film	74	\$22.25	\$2,736,558
Film Processing	72	\$31.96	\$3,929,948
Photographic Equipment	66	\$22.20	\$2,730,307
Rental/Repair of Photo Equipment, Photographer Fees	78	\$26.22	\$3,224,289
<b>Reading</b>	72	\$158.56	\$19,497,660
Newspapers	76	\$67.26	\$8,270,658
Magazines	78	\$32.84	\$4,038,168
Books	66	\$58.46	\$7,188,834

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**Source:** Expenditure data are derived from the 2000, 2001 and 2002 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI BIS forecasts for 2004 and 2009.

# **APPENDIX B**

## **Draft Request for Developer Proposals**



# **City of Oil City**

**Pennsylvania**



## **Request for Developer Proposals**

**XYZ BLOCK**

### **Traditional Neighborhood Development Project**

**RFP Issued: June 1, 2005**

**Proposals Due: July 15, 2005**

# ***City of Oil City XYZ Block TND Project - Request for Proposals***

## **1.0 BACKGROUND BRIEF**

The XYZ Block (see map attached), is located in the North Side Central Business District of the City of Oil City. The City has acquired renewable options, good for up to 12 months, to purchase two buildings on this block and has purchased a third building following a tax sale by Venango County. Two of the buildings are completely vacant and one of the optioned properties has a commercial tenant on the ground floor. The City is requesting proposals from qualified developers to acquire its interests in the options (which are transferable) for a share in the profits from development, purchase the sites and design, renovate/rebuild and operate these properties as Traditional Neighborhood Development projects where the first floors are dedicated to commercial uses such as specialty retail or offices and the upper stories are converted to owner-occupied housing or rental loft-type units for use as combined living and working spaces.

The site is located along Seneca Street, which serves as the main commercial corridor of Oil City's north side central business district. The City is positioned on both sides of the Allegheny River and Oil Creek with dramatic landscapes and excellent water frontage. It has suffered from long declines in the local oil industry but has witnessed a small rebound in recent years as heritage and recreational tourism has taken hold, some service industries such as regional call centers have sprouted and housing prices have been perceived as a value.

Larger scale retail businesses have largely left the downtown to relocate in neighboring Cranberry Township which has several big box retailers, a large mall and various chain stores. This mall is roughly equidistant to both Oil City and Franklin, the Venango County Seat. Specialty retailers such as antique stores and restaurants however, have begun to find the City. There is an excellent Mexican restaurant, for example, that caters to the approximately 2,000 individuals who work downtown every day at sites such as the State office building that took over the former Quaker State building.

There are numerous buildings that are currently underutilized or rented to short-term occupants. Little use is made of upper stories. The City's *Downtown Strategic Plan* suggests there is both a need and an opportunity to locate more housing downtown that will take advantage of these spaces, increasing density and enhancing the market for specialty retail that can also draw off the tourist population passing Oil City on the way to the Allegheny National Forest or the almost 22,000 second homes located within one hour of the downtown.

The selected developers are required to submit a \$1,000 good faith, refundable deposit with their proposals. The City's intention is to select a developer and enter into an agreement that will enable both parties to undertake due diligence and establish a firm development schedule for the project.

# ***City of Oil City XYZ Block TND Project - Request for Proposals***

## **2.0 SCOPE OF PROJECT**

### **2.1 Property Descriptions**

#### Property 1 (Section 900 - Block 250 - Lots 29, 30 & 31)

0.56 acres of land, 45,000 square feet floor area plus basement  
Three stories, brick construction, no elevator  
No on-site parking  
Zoned C-2 Commercial District (allows multi-family dwellings)

#### Property 1 (Section 900 - Block 250 - Lot 14,15,16 & 17)

0.24 acres of land, 34,800 square feet floor area plus basement  
Four stories, brick construction, elevator  
Two on-site parking spaces  
Zoned C-2 Commercial District (allows multi-family dwellings)

#### Property 1 (Section 900 - Block 250 - Lot 29)

0.18 acres of land, 24,000 square feet floor area plus basement  
Three stories, brick construction, no elevator  
Three on-site parking spaces  
Zoned C-2 Commercial District (allows multi-family dwellings)

### **2.2 Parking**

The City operates a nearby parking garage and will dedicate up to 30 parking spaces for rental to residential occupants of the projects. Potential developers will be granted waivers of parking requirements as may be required to facilitate the projects, provided that no less than 1.25 off-street parking spaces per residential dwelling are provided within 300 feet of the building in question. Lesser numbers of parking spaces may be permitted for certain types of units where the developer can demonstrate through industry studies that such numbers of parking spaces will be adequate.

### **2.3 Zoning**

The developer must comply with the City of Oil City Zoning Ordinance. The developer will be responsible for working with the City of Oil City Planning Commission and City Council to obtain approval for any zoning changes or deviations from the current zoning requirements.

### **2.4 Written Agreement Required**

The developer must be willing to negotiate and enter into a written Disposition Contract with the City to design, finance, purchase and construct the

## ***City of Oil City XYZ Block TND Project - Request for Proposals***

development on the property. The City will, at the developer's request, provide copies of the standard agreements that will be used by the City to begin negotiations with the selected developer.

### **2.5 Design Review Process**

The selected developer will be expected to present schematic, design development and final construction documents for review and approval. The developer will work with the City to obtain comments and review from neighborhood residents and organizations.

### **2.6 Financial Incentives**

The City has assembled a financial incentive package that includes favorable financing terms (including second-position financing as a source of potential equity) and tax breaks to facilitate these projects. The City, in turn, expects to share in the upside profit potential from successful projects as a means of recovering its public investment. The developer will be expected to propose such arrangements as part of its submission. It is anticipated that funds returned as profit-sharing will be reinvested in additional such projects.

### **2.7 Proposal Coordinator**

For additional information concerning this Request for Proposals, interested parties may contact Janet Gatesman by phone at (814) 678-3018 or by e-mail at [jgatesman@oilcity.org](mailto:jgatesman@oilcity.org).

## ***City of Oil City XYZ Block TND Project - Request for Proposals***

### **3.0 SUBMISSION REQUIREMENTS**

#### **3.1 Procedures for Submission of Responses to RFP**

The developer shall submit six (6) copies of all documents required as part of the RFP. Submissions must be hand delivered or delivered by postal or delivery service by the date below. Electronic or fax delivery shall not be acceptable. Submissions lacking one or more of the requested documents may be considered irregular. The City reserves the right to reject any irregular submission and reserves the right to waive any irregularity in submissions. It is the developer's sole responsibility to read and interpret this RFP and the written instructions contained herein.

Responses to the RFP shall be submitted to:

Janet Gatesman, Community Development Director  
City of Oil City  
City Hall  
Oil City, PA 16301

Responses are due in the City's offices on or before 4:00 PM on July 15, 2005.  
**LATE RESPONSES WILL NOT BE CONSIDERED FOR AWARD.**

All submissions shall follow the format detailed below. Developers will not be entitled to amend their proposals after submission except in response to requested clarifications by the City or invitations made to all proposers.

#### **THE DEVELOPER SHALL PROVIDE:**

#### **3.2 Statement of Qualifications**

- A. Identification of the developer, including all joint venture or limited partners and percentage of interest. In addition, please provide contact information including phone, fax and e-mail.
- B. The developer's previous experience including a brief description of similar projects with contact enabling the City to verify information.
- C. Evidence that the developer has the financial capability to carry out the proposed commitments. Proposals should include the developer's two most recently audited financial statements submitted UNDER SEPARATE COVER and any letters of intent from financial backers or lenders.

## **City of Oil City XYZ Block TND Project - Request for Proposals**

- D. Organization and management approach, and role of each development partner and major consultant, in the implementation of the development.

*The City shall have the right to verify the accuracy of all information submitted and to make such investigation, as it deems necessary to determine the ability of a prospective developer to perform the obligations in the response.*

### **3.3 Design Concepts**

A brief written description of the proposed development including conceptual plans, model floor plans and unit sizes, elevation drawings from adjoining streets and identification of other major exterior and interior features.

### **3.4 Financial Analysis**

The developer shall prepare and submit a financial analysis of the development including the developer's firm bid for the acquisition price of the property, equity contribution, construction cost estimate, square footage of development, square footage by type of space to be built (retail, office, residential), lease and operating expense estimates for the space, proposed financing, leasing timetable and lease, operating expense estimates and proposed formula for profit sharing with the City.

### **3.5 Development Schedule**

The developer shall submit a development schedule for the proposed development indicating dates for major milestones, such as start of project design, construction bids and start of construction.

*Although the City will make every effort to expedite the review process, developers should consider requirements for Planning Commission and/or Zoning Hearing Board approvals when completing development schedules.*

### **3.6 Marketing Approach**

The developer shall include a description of its marketing approach for leasing of the space in the development including, where possible, letters of intent to lease from prospective commercial tenants and an evaluation of the market appeal of the proposed development.

### **3.7 Proposals/Good Faith Deposit/Monthly Payment Policy**

- A. Proposal Deposit. Along with the proposal, the developer shall submit a check (certified or cashier's) made payable to the City of Oil City in the

## ***City of Oil City XYZ Block TND Project - Request for Proposals***

amount of \$1,000.00 to serve as a deposit. Deposits will be returned to the developers who are not selected.

- B. Good Faith Deposit. Upon selection, the developer shall submit a Good Faith Deposit in the amount of \$1,000.00 or 10% of the purchase price, whichever is greater. The developer's initial \$1,000.00 deposit will be applied to the Good Faith Deposit. The developer(s) will be required to submit the remainder of the Good Faith Deposit, if greater than \$1,000.00, in the form of a nonrefundable check (certified or cashier's) made payable to the City of Oil City within 10 days of being notified that it has been selected or forfeit its position and the City will begin negotiations with an alternative developer selected by the City. The Good Faith Deposit shall be nonrefundable in the event the developer, after performing its due diligence, elects to terminate the transaction. The Good Faith Deposit will be returned to the developer with the Certification of Completion upon completion of construction pursuant to the Disposition Contract.
- C. Monthly Payment Policy. The developer will pay the City, on a monthly basis following the approval of the City Council of its proposal, one-half of one percent of the purchase price. These payments will start one week after Council approval and will continue to be due on the first day of the succeeding month up to the time of closing. If the transaction is not terminated, the total monthly payments will then be applied toward the purchase price. Should the chosen development team be unable to perform for any reason, the developer shall forfeit the Good Faith Deposit and all monthly payments which the City shall retain as liquidated damages.

## ***City of Oil City XYZ Block TND Project - Request for Proposals***

### **4.0 SELECTION PROCESS**

City staff will recommend a maximum of three developers(s) to City Council based upon responses to this Request for Proposals. Those developers who are short-listed may be asked to make oral presentations and/or submit further information. Final selection of the developer shall be made by the City Council.

The City Council intends to make a subjective decision based upon information in the response to the RFP submitted by the developer. The City shall be the sole judge as to which proposal is accepted. The City reserves, at its sole discretion, the right to reject any or all proposals received, to waive any submission requirements contained within this RFP, or to waive any irregularities in any submitted proposal.

Addenda to this Request for Proposals, if issued, will be on file in the offices of the City Council. It is the responsibility of all parties submitting responses to the RFP to make inquiry as to the Addenda issued and to ascertain, prior to submitting a response, that all Addenda have been received. All such Addenda shall become part of the RFP documents and all respondents shall be bound by such Addenda, whether or not received by the respondents.

Any questions related to the requirements of this RFP or requests for clarifications should be submitted by e-mail to [jgatesman@oilcity.org](mailto:jgatesman@oilcity.org). All responses will be in writing.

Developers are encouraged to confer with the City prior to submitting their response. All proposals, including attachments, supplementary materials, addenda, etc. shall become the property of the City and will not be returned.

The developer, by submitting a response to the RFP, waives all rights to protest or seek any legal remedies whatsoever regarding any aspect of the RFP, the City's selection of a developer with whom it enters into negotiations, the City's rejection of any or all responses and any subsequent Disposition Contract that might be entered into as a result of the Request for Proposals.

The developer, its employees, contractors, and primary subcontractors will not discriminate against or segregate any person or group of person on any unlawful basis in the construction, sale, transfer, use, occupancy, tenure or enjoyment of the property or any improvements erected or to be erected thereon, or any part thereof.

Developers shall be given an opportunity to inspect the parcel and the title to the parcel, among other things. If the developer is selected and elects to proceed after exercising its due diligence, it shall acquire or take possession of the parcel in "AS-IS" CONDITION.



## ***City of Oil City XYZ Block TND Project - Request for Proposals***

The City through the sale of the Property in no way guarantees or warrants demolition permits, building permits, zoning variances, or financial viability.

Developer acknowledges by submitting information and proposal to the City that the City and the City do not undertake and shall have no liability with respect to the development program, the RFP, and responses thereto nor with respect to any matters related to any submission by a developer. By submitting a proposal in response to the RFP, the developer releases the City from all liability with respect to the development program, the RFP and all matters related thereto, covenants not to sue the City regarding such matter and agrees to hold the City harmless from any claims made by the developer or anyone claiming by through or under the developer in connection therewith.

The City requires that all developers demonstrate a good faith effort to obtain minority and women owned business participation in work performed in connection with City projects.

## ***City of Oil City XYZ Block TND Project - Request for Proposals***

### **5.0 EXHIBITS**

- A. Neighborhood Map
- B. Site Map with the Location of the RFP Parcels
- C. Zoning Map
- D. City Financial Incentive Package

# **APPENDIX C**

## **Neighborhood Improvement District Act**

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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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# HOUSE BILL

## No. 1142

Session of  
1999

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INTRODUCED BY REINARD, PETRONE, J. TAYLOR, MARSICO, PIPPY, LEH,  
STURLA, YOUNGBLOOD, CORRIGAN, RAMOS, ROSS, ARGALL,  
L. I. COHEN, COSTA, BUNT, WRIGHT, FICHTER, READSHAW, FREEMAN,  
McILHINNEY, MANDERINO, THOMAS, STEELMAN, E. Z. TAYLOR,  
WILLIAMS, BROWNE AND WASHINGTON, MARCH 29, 1999

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SENATOR PUNT, COMMUNITY AND ECONOMIC DEVELOPMENT, AS AMENDED,  
APRIL 11, 2000

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AN ACT

1 Establishing Neighborhood Improvement Districts; conferring  
2 powers and duties on municipal corporations and neighborhood  
3 improvement districts; providing for annual audits; and  
4 making repeals.

5 TABLE OF CONTENTS

6 Section 1. Short title.

7 Section 2. Legislative findings.

8 Section 3. Definitions.

9 Section 4. Powers of municipal corporation.

10 Section 5. Creation of neighborhood improvement district.

11 Section 6. Creation of neighborhood improvement district  
12 management association.

13 Section 7. Powers of neighborhood improvement district  
14 management association.

15 Section 8. Dissolution of neighborhood improvement district  
16 management association and neighborhood

1 improvement district.

2 Section 9. Annual audit; report.

3 Section 10. Applicability.

4 Section 11. Effective date.

5 The General Assembly of the Commonwealth of Pennsylvania  
6 hereby enacts as follows:

7 Section 1. Short title.

8 This act shall be known and may be cited as the Neighborhood  
9 Improvement District Act.

10 Section 2. Legislative findings.

11 The General Assembly finds that:

12 (1) Existing tax rates in many municipalities are at or  
13 near their statutory cap.

14 (2) The General Fund revenue derived from these taxes  
15 many times is not sufficient to provide adequate municipal  
16 services or additional services needed in specific geographic  
17 areas within the municipality, including, but not limited to,  
18 downtown commercial districts.

19 (3) As a result, municipalities should be encouraged to  
20 create, where feasible and desired, assessment-based  
21 neighborhood improvement districts which would include, but  
22 not be limited to, downtown commercial districts. Designated  
23 district management associations would initiate and  
24 administer programs to promote and enhance more attractive  
25 and safer commercial, industrial, residential and mixed-use  
26 neighborhoods; economic growth; increased employment  
27 opportunities; and improved commercial, industrial, business  
28 districts and business climates.

29 (4) Municipalities should be given the broadest possible  
30 discretion in establishing by local ordinance the type of

assessment-based programs most consistent with neighborhood needs, goals and objectives, as determined and expressed by property owners in the designated district.

#### Section 3. Definitions.

The following words and phrases when used in this act shall have the meanings given to them in this section unless the context clearly indicates otherwise:

"Authority." A body politic and corporate, created pursuant to the act of May 2, 1945 (P.L.382, No.164), known as the Municipality Authorities Act of 1945.

"Benefited property." Those properties located within a neighborhood improvement district which profit from district improvements based on a rational nexus test. Properties need not profit equally to be considered to have benefited.

"Bonds." The term shall include the notes, bonds and other evidence of indebtedness or obligations which each municipal corporation is authorized to issue under section 4(5).

"Business improvement." In the case of neighborhood improvement district management associations created for the purpose of making improvements or providing administrative services within a neighborhood improvement district, the term shall mean those improvements needed in specific areas or to individual properties, including, but not limited to, sidewalks, retaining walls, street paving, parks, recreational equipment and facilities, open space, street lighting, parking lots, parking garages, trees and shrubbery, pedestrian walks, sewers, water lines, rest areas and the acquisition and rehabilitation or demolition of blighted buildings or structures.

"Business improvement district." A business improvement district (BID) created prior to the effective date of this act

1 governed by the act of May 2, 1945 (P.L.382, No.164), known as  
2 the Municipality Authorities Act of 1945, insofar as it relates  
3 to business improvement districts or 53 Pa.C.S. Ch. 54 (relating  
4 to business improvement districts). On or after the effective  
5 date of this act, the term shall mean a limited, geographical  
6 area comprised of real property which is used for any for-profit  
7 activity involving trade and traffic, or commerce in general.

8 "Commercial." Relating to or associated with any for-profit  
9 activity involving trade and traffic, or commerce in general.

10 "Construction expenditures." Property and right-of-way  
11 acquisition costs where applicable.

12 "Costs of improvements." The term includes architectural  
13 fees, engineering fees, attorney fees, consulting fees,  
14 professional fees, preliminary planning expenditures,  
15 feasibility study expenditures, financing costs and any other  
16 expenditures necessary and incidental to the development,  
17 construction or completion of the improvement.

18 "District Advisory Council." A committee comprised of  
19 property owners from a neighborhood improvement district  
20 established under section 7(a), for the purpose of providing  
21 guidance and direction to the neighborhood improvement district  
22 management association concerning association activities within  
23 the district.

24 "Industrial district." A limited, geographical area  
25 comprised of real property which is used predominantly for  
26 manufacturing, commercial or any other activity related to the  
27 distribution of goods and services and intermediate and final  
28 products, including, but not limited to, warehousing, shipping,  
29 transportation, remanufacturing, stockpiling of raw materials,  
30 repair and maintenance of machinery and equipment, storage,

1 administration or business activities, and research and  
2 development.

3 "Institution." The term includes, but is not limited to,  
4 colleges, universities, schools, hospitals, museums, theaters,  
5 churches, synagogues, art centers or similar facilities.

6 "Institutional district." A limited, geographical area  
7 comprised predominantly of real property on which educational,  
8 health-related or cultural activities occur within buildings and  
9 structures, including, but not limited to, colleges,  
10 universities, schools, hospitals, museums, theaters, churches,  
11 synagogues and art centers.

12 "Mixed-use district." A limited, geographical area comprised  
13 of real property used for any or all purposes contained within a  
14 business, residential, industrial or institutional district.

15 "Municipal corporation." The body or board authorized by law  
16 to enact ordinances or adopt resolutions for the particular  
17 municipality.

18 "Municipality." With the exception of cities of the first  
19 class, any city, borough, incorporated town, township, home  
20 rule, optional plan or optional charter municipality, located  
21 within this Commonwealth.

22 "Neighborhood." A limited geographic area within a  
23 municipality establishing a neighborhood improvement district,  
24 the limits of which form the neighborhood improvement district  
25 boundary.

26 "Neighborhood improvement." Improvements needed in specific  
27 geographic areas or to individual properties within those areas,  
28 including, but not limited to, sidewalks, retaining walls,  
29 street paving, parks, recreational equipment and facilities,  
30 open space, street lighting, parking lots, trees and shrubbery,



1 sewers, water lines, rest areas and the acquisition and  
2 rehabilitation or demolition of deteriorated buildings or  
3 structures.

4 "Neighborhood improvement district." A limited geographic  
5 area within a municipality, in which a special assessment is  
6 levied on all designated property, other than tax-exempt  
7 property, for the purpose of promoting the economic and general  
8 welfare of the district and the municipality, hereinafter  
9 referred to as NID. Such districts shall be referred to  
10 generally as neighborhood improvement district (NID) and  
11 specifically as: business improvement district (BID);  
12 residential improvement district (RID); industrial improvement  
13 district (IID); institutional improvement district (INID); or  
14 mixed-use improvement district (MID) depending on the type  
15 district established. A designated property may not be included  
16 in more than one neighborhood improvement district.

17 "Neighborhood improvement district management association."  
18 The governing body which oversees the management of neighborhood  
19 improvement districts in a municipality as established under  
20 section 5 which hereinafter shall be referred to as the NIDMA.  
21 Such body shall be incorporated as a nonprofit corporation in  
22 this Commonwealth or an authority as established pursuant to the  
23 act of May 2, 1945 (P.L.382, No.164), known as the Municipality  
24 Authorities Act of 1945.

25 "Neighborhood improvement district plan." The strategic plan  
26 for neighborhood improvements required by section 5, hereinafter  
27 referred to as NIDP, and all projects, programs and supplemental  
28 services to be provided within the district to implement the  
29 plan by the neighborhood improvement district management  
30 association.

1 "Neighborhood improvement district services." In the case of  
2 neighborhood improvement district management associations  
3 created for the purpose of making improvements or providing  
4 expanded services within any neighborhood business improvement  
5 districts established, the term shall include, but not be  
6 limited to, those services which improve the ability of the  
7 commercial establishments within the district to serve the  
8 consumer, such as free or reduced-fee parking for customers,  
9 transportation-related expenses, public relations programs,  
10 group advertising, and district maintenance and security  
11 services. For services provided within any residential,  
12 industrial, institutional, or mixed-use neighborhood improvement  
13 district, the term shall include, but not be limited to, those  
14 services which improve the ability of property owners to enjoy a  
15 safer and more attractive neighborhood through the provision of  
16 increased or expanded services, including street lighting,  
17 street cleaning, street maintenance, parks, recreational  
18 equipment and facilities, open space and/or security services.

19 "Nonprofit corporation." A legal entity that is incorporated  
20 within this Commonwealth and specifies in its charter or bylaws  
21 that no part of the net earnings may benefit any private  
22 shareholder or individual holding interest in such entity.

23 "Private security officer." Any person or firm employed by  
24 the neighborhood improvement district management association for  
25 the purpose of providing increased security or protective patrol  
26 services within the neighborhood improvement district. The term  
27 may include off-duty police officers provided that the use of  
28 such officers for this purpose is approved by the governing body  
29 of the municipality in which the neighborhood improvement  
30 district is located or the municipality where the officer is

1 employed if different.

2 "Project." The acquisition, development, construction,  
3 improvement, rehabilitation, operation and/or maintenance of any  
4 building, facility, equipment or structure, by purchase, lease  
5 or contract, by a neighborhood improvement district management  
6 association to facilitate neighborhood and business improvements  
7 as authorized by this act.

8 "Rational nexus." The legal principle which requires that  
9 there is a rational, definable benefit which accrues to any  
10 property owner assessed a fee for said benefit in a neighborhood  
11 improvement district created under this act. All property owners  
12 within a designated neighborhood improvement district paying a  
13 special assessment fee must benefit directly or indirectly from  
14 facilities or services provided by a neighborhood improvement  
15 district management association within the neighborhood  
16 improvement district, provided, however, that property owners  
17 need not benefit equally.

18 "Residential district." A limited, geographical area  
19 comprised of real property consisting predominantly of buildings  
20 and structures for housing individuals and families, including,  
21 but not limited to, single family detached homes, single family  
22 semi-detached homes, townhouses, condominiums, apartments,  
23 manufactured homes, modular homes or any combination of same.

24 "Service area." The area within the boundaries of the  
25 neighborhood improvement district established by a municipality  
26 under this act, in which the neighborhood improvement district  
27 management association provides programs, services and  
28 improvements. The term may also include an area outside of the  
29 neighborhood improvement district where services are being  
30 provided by the neighborhood improvement district management

1 association under contract.

2 "Special assessment fee." The fee assessed on property  
3 owners within a neighborhood improvement district, levied by the  
4 municipality establishing a neighborhood improvement district,  
5 under section 4(8), for the purposes of providing programs,  
6 improvements and services, under section 7.

7 "Sunset provision." The term means a provision in the  
8 neighborhood improvement district plan, under section 5(c),  
9 establishing a neighborhood improvement district, which provides  
10 for the automatic termination of the neighborhood improvement  
11 district on a date specified in the neighborhood improvement  
12 district plan and in the municipal ordinance establishing the  
13 neighborhood improvement district. The neighborhood improvement  
14 district may be continued beyond that date, provided the  
15 municipal enabling ordinance creating the original neighborhood  
16 improvement district is reenacted, following a review of the  
17 neighborhood improvement district and the neighborhood  
18 improvement district management association programs and  
19 services provided within the neighborhood improvement district,  
20 by the municipality.

21 Section 4. Powers of municipal corporation.

22 Every municipal corporation shall have the power:

23 (1) To establish within the municipality an area or  
24 areas designated as an NID.

25 (2) To establish an authority to administer the NID or  
26 to designate an existing community development corporation or  
27 other existing nonprofit corporation to administer same or to  
28 create a community development corporation or other nonprofit  
29 corporation to administer same, under sections 6 and 7.

30 (3) To appropriate and expend, in accordance with the

1 specific provisions of the municipal enabling ordinance,  
2 municipal funds as may be required to:

3 (i) Acquire by purchase or lease real or personal  
4 property deemed necessary to effectuate the purposes of  
5 the NID.

6 (ii) Prepare or have prepared preliminary planning  
7 or feasibility studies to determine needed improvements  
8 in an NID, including, but not limited to, capital  
9 improvements, traditional streetscape and building  
10 renovations, retaining walls, street paving, street  
11 lighting, parking lots, parking garages, trees and  
12 shrubbery, pedestrian walks, sewers, water lines, rest  
13 areas, acquisition, rehabilitation or demolition of  
14 blighted buildings and structures, graffiti removal,  
15 security, marketing, promotions, advertising, business  
16 retention and recruitment activities, master leasing and  
17 property management, joint advertising, research and  
18 planning, as well as the provision of additional services  
19 to supplement, not replace, existing municipal services  
20 provided within the NID.

21 (4) To advance funds to a NIDMA as may be required to  
22 carry out the purposes of this act.

23 (5) To collect special property assessments on behalf of  
24 the NIDMA levied on designated property owners within the  
25 NID, and to employ any legal methods to insure collection of  
26 the assessments.

27 (6) To acquire by gift, purchase or eminent domain,  
28 land, real property, or rights-of way, which may be needed  
29 for the purposes of making physical improvements within the  
30 NID.

1           (7) To issue bonds, notes or guarantees, in accordance  
2 with the provisions of general laws in the amounts and for  
3 the periods necessary, to finance needed improvements within  
4 any NID.

5           (8) To review all proposed expenditures of funds within  
6 NIDs by NIDMAS and suggest changes to same where a nonprofit  
7 corporation is the NIDMA.

8           (9) To include a sunset provision of no less than five  
9 years in the municipal enabling ordinance creating the NID  
10 and in the contract with the NIDMA.

11           (10) To levy an assessment fee on property owners  
12 located within an NID needed to finance additional  
13 supplemental programs, services and improvements to be  
14 provided or made by the NIDMA.

15 Section 5. Creation of neighborhood improvement district.

16       (a) Establishment.--

17           (1) The governing body of the municipality, or any  
18 municipal businesses, or residents, or combination thereof,  
19 may initiate action to establish an NID or NIDs within the  
20 municipality, under this act.

21           (2) In the case of businesses, or residents, or both  
22 desiring to establish an NID, where the municipality has not  
23 taken action to do so, the governing body of the municipality  
24 may be petitioned to establish an NID, under the procedures  
25 provided for by this act.

26           (3) In no case, where the governing body of a  
27 municipality is petitioned to establish an NID under  
28 paragraph (2), shall the municipality be required to  
29 establish an NID.

30       (b) Specific procedures.--

1 (1) A copy of everything required under this section, as  
2 well as the date, location and time of any public hearing  
3 required by this act, shall be provided by the municipal  
4 corporation to all property owners and lessees of property  
5 owners located in the proposed NID, at least 30 days prior to  
6 the first public hearing required by this section.

7 (2) At least one public hearing, no earlier than 15 days  
8 apart, for the purpose of receiving public comment from  
9 affected property owners within the proposed NID, on the  
10 proposed NIDP, shall be held by the municipality before the  
11 establishment of an NID. Notice of the hearing shall be  
12 advertised at least ten days prior thereto in a newspaper of  
13 general circulation in the municipality.

14 (3) Any objections by property owners within the  
15 proposed NID must be made in writing, by persons representing  
16 the ownership of ~~51%~~ 40%, in numbers, of the benefited <—  
17 properties within the NID., ~~or by property owners within the~~ <—  
18 ~~proposed NID whose property valuation, as assessed for~~  
19 ~~taxable purposes, shall amount to 51% of the total property~~  
20 ~~valuation within the NID.~~ Objections must be signed by the  
21 property owner and filed in the office of the clerk for the  
22 governing body of the municipality in which the NID is  
23 proposed.

24 (c) Contents of preliminary plan.--The plan shall include  
25 the following:

26 (1) A map indicating the boundaries by street of the  
27 proposed NID, however, a designated property may not be  
28 included in more than one NID.

29 (2) A written report from the municipality containing:

30 (i) The name of the proposed district.

(ii) A detailed description of the service areas of the proposed district.

(iii) A list of all properties to be assessed.

(iv) A list of proposed improvements within the NID, and their estimated cost.

(v) A proposed budget for the first fiscal year, including, but not limited to, the following: personnel and administration, programs and services, maintenance and operation, and capital expenditures.

(vi) The proposed revenue sources for financing all proposed improvements, programs and services.

(vii) The estimated time for implementation and completion of all proposed improvements, programs and services.

(viii) A statement identifying the administrative body which will govern and administer the NID.

(ix) Any other information, including the statutory authority, or, in the case of a nonprofit corporation, the bylaws, which describe the powers and duties of and the method for making decisions by the NIDMA.

(x) The method of determining the amount of the assessment fee to be levied on property owners within the NID under section 7.

(3) In addition, the plan shall also:

(i) Identify in detail the specific duties and responsibilities of both the NIDMA and the municipal corporation with respect to the NID.

(ii) Require that a written agreement be signed by the municipal corporation and the NIDMA describing in detail their respective duties and responsibilities.



1 (iii) Allow for and encourage tax-exempt property  
2 owners located within the NID to provide in-kind services  
3 or a financial contribution to the NIDMA, if not  
4 assessed, in lieu of a property assessment fee.

5 (iv) Require in the agreement between the municipal  
6 corporation and the NIDMA that the municipality must  
7 maintain the same level of municipal programs and  
8 services provided within the NID before NID designation  
9 as after NID designation.

10 (v) Allow the municipal corporation the right to  
11 include in the agreement with the NIDMA and in the  
12 enabling ordinance establishing the NID a sunset  
13 provision of no less than five years for renewal of the  
14 agreement.

15 (vi) Require in the agreement with the NIDMA that  
16 the municipality establishing an NID shall be responsible  
17 for the collection of all property assessment fees levied  
18 within the NID, if so desired by the NIDMA.

19 (vii) Provide that a negative vote of at least 51% <—  
20 40% of the property owners within the NID, ~~or property~~ <—  
21 ~~owners within the NID whose property valuation as~~  
22 ~~assessed for taxable purposes amounts to 51% of the total~~  
23 ~~property valuation located within the NID~~ proposed in the  
24 final plan, shall be required to defeat the establishment  
25 of the proposed NID by filing objections with the clerk  
26 for the governing body of the municipality within 45 days  
27 of presentation of the final plan, where the governing  
28 body of municipality is inclined to establish the NID.

29 (d) Final plan.--Prior to the establishment of an NID, the  
30 municipality shall submit a revised final plan to property

owners located within the proposed NID, which incorporates changes made to the plan, based on comments from affected property owners within the NID, provided at the public hearings or at some other time. Changes to the final plan, which differ from the preliminary plan, shall also be so indicated in an easily discernible method for the reader, including, but not limited to, changes being in boldfaced or italicized type.

(e) Public hearing.--At least one public hearing for the purpose of receiving public comment on any revisions to the preliminary plan made following suggestions by affected property owners within the proposed NID and reflected in the final NIDP shall be held by the municipal corporation before enacting an ordinance establishing an NID. Notice of the hearing shall be advertised at least ten days prior thereto in a newspaper of general circulation in the municipality.

(f) Veto of final plan for NID.--

(1) Following the last public hearing required under subsection (e) or under subsection (g), if an amendment to the final plan, affected property owners located within a proposed NID shall have 45 days from the date of the hearing to object to and disapprove the final plan or any amendment to the final plan under the requirements of subsection (b)(3).

(2) If ~~51%~~ 40% or more of the affected property owners  
~~or property owners whose property valuation as assessed for~~  
~~taxable purposes amounts to 51% of the total property~~  
~~valuation~~ within the proposed NID fail to register their disapproval of the final plan or amendment to the final plan in writing with the clerk of the governing body of the municipality in which the NID is proposed, the governing body

<—

<—

1 of the municipality may, following the 45-day period, enact a  
2 municipal ordinance establishing an NID under this act, or in  
3 the case of an amendment to the final plan, adopt any  
4 amendments to the ordinance.

5 (g) Amendments to final plan.--

6 (1) The final plan may be amended by the NIDMA any time  
7 after the establishment of an NID, pursuant to the provisions  
8 of this act, upon the recommendation of the NIDMA board,  
9 provided there is concurrence with ~~the owners of at least 51%~~ <—  
10 ~~of the assessed valuation of all property within the NID or~~  
11 ~~51%~~ 60% of the property owners within the NID. <—

12 (2) Amendments to the final plan which also require the  
13 approval of the governing body of the municipality  
14 establishing the NID, include:

15 (i) Substantially changed or added programs,  
16 improvements and/or services to be provided in the NID.

17 (ii) Increased expenditures affecting more than 25%  
18 of the total NIDMA budget for the fiscal year.

19 (iii) Incurring increased indebtedness.

20 (iv) Changing the assessment fee structure levied on  
21 property owners in the NID.

22 (v) Changing the legal entity (NIDMA) which provides  
23 programs, improvements and services within the NID.

24 (vi) Changing the NID service area boundary.

25 Prior to the governing body of the municipality approving any  
26 of the changes in this paragraph, the governing body shall  
27 hold at least one public hearing to determine that such  
28 changes are in the public interest as it relates to affected  
29 property owners within the NID.

30 (3) The municipality shall provide public notice of the

1 hearing for any amendments, by publication of a notice, in at  
2 least one newspaper having a general circulation in the NID,  
3 specifying the time and the place of such hearing and the  
4 amendments to be considered. This notice shall be published  
5 once at least 10 days prior to the date of the hearing.

6 (4) The governing body of the municipality may, within  
7 30 days following the public hearing and at its sole  
8 discretion, approve or disapprove of any amendments to the  
9 plan. If approved, such amendments shall be effective upon  
10 the date of such approval.

11 (5) Prior to the adoption of any amendment to the NID  
12 boundary which increases the size of the NID, any owner of  
13 property to be added to the NID shall be notified of the  
14 date, time and location of the public hearing on the proposed  
15 amendment to the final plan, and provided all information  
16 required by subsection (c).

17 Section 6. Creation of neighborhood improvement district  
18 management association.

19 (a) Association designated.--When a municipality establishes  
20 an NID under this act, a neighborhood improvement district  
21 management association shall be designated by the governing body  
22 of the municipality in which the NID is to be located to  
23 administer programs, improvements and services within the NID.

24 (b) Administration.--

25 (1) NIDs created pursuant to this act shall be  
26 administered by an NIDMA which shall be an authority created  
27 pursuant to the act of May 2, 1945 (P.L.382, No.164), known  
28 as the Municipality Authorities Act of 1945, an existing  
29 nonprofit development corporation, an existing nonprofit  
30 corporation or a nonprofit development corporation or

1 nonprofit corporation established by the governing body or  
2 authorized to be established by the governing body of the  
3 municipality in which the NID is to be located, to administer  
4 the NIDP.

5 (2) If an active nonprofit development corporation  
6 already exists within the geographic boundaries of the NID  
7 and formally indicates its interest to the governing body of  
8 the municipality to become the designated NIDMA, the  
9 governing body of the municipality shall grant that request  
10 unless ~~51%~~ 40% or more of the affected property owners ~~or~~ <—  
11 ~~property owners whose property valuation as assessed for~~  
12 ~~taxable purposes amounts to 51% of the total property~~  
13 ~~valuation~~ within the proposed NID register their disapproval  
14 of this designation in writing with the clerk of the  
15 governing body within a 45-day period following the formal  
16 written request for designation by the nonprofit development  
17 corporation to become the NIDMA.

18 (c) Powers.--An NIDMA created under this act shall assume  
19 all powers provided for in section 7 immediately upon the  
20 effective date of the municipal ordinance enacted under section  
21 4 creating an NID.

22 (d) Board.--Every NIDMA shall have an administrative board.

23 (1) Where an authority created pursuant to the  
24 Municipality Authorities Act of 1945 serves as the NIDMA, the  
25 board shall be appointed pursuant to the Municipality  
26 Authorities Act of 1945.

27 (2) Where an existing nonprofit development corporation  
28 or other nonprofit corporation is to serve as the NIDMA, the  
29 board shall be appointed according to the bylaws of the NIDMA  
30 filed with the Department of State.

1           (3) Where a nonprofit development corporation or other  
2 nonprofit corporation is established to serve as the NIDMA  
3 for an NID, the board shall be comprised of an odd number of  
4 members, between five and nine, with at least one member  
5 representing the municipal corporation in which the NID is  
6 located.

7           (4) In all cases, NIDMA boards shall include a  
8 representative of property owners located in the NID,  
9 business owners located in the NID and any institutions  
10 located in the NID. Institutional members may appoint a  
11 designee to represent them. All board members need not be  
12 residents of the NID.

13 Section 7. Powers of neighborhood improvement district  
14 management association.

15       (a) General powers.--A NIDMA shall have, in addition to any  
16 other powers provided pursuant to the act of May 2, 1945  
17 (P.L.382, No.164), known as the Municipality Authorities Act of  
18 1945, where the NIDMA is an authority, or in addition to any  
19 other powers provided pursuant to the charter establishing a  
20 nonprofit development corporation or other nonprofit  
21 corporation, where the NIDMA is a nonprofit development  
22 corporation or other nonprofit corporation, the power to:

23           (1) Sue or be sued, implead or be impleaded, complain  
24 and defend in all courts.

25           (2) Employ an executive director or administrator and  
26 any necessary supporting staff or contract for the provision  
27 of same.

28           (3) Prepare planning or feasibility studies or contract  
29 for the preparation of same, to determine needed capital  
30 improvements or administrative programs and services within

1 the NID.

2 (4) Make capital improvements or provide administrative  
3 programs and services within an NID.

4 (5) Purchase, own, construct, renovate, develop,  
5 operate, rehabilitate, manage, sell and/or dispose of real  
6 property.

7 (6) Contract with existing businesses within the NID.

8 (7) Contract for the provision of products or services  
9 by the NIDMA to clients located inside and outside of the  
10 NID, including billing and collection of assessment fees by  
11 another NIDMA.

12 (8) Appropriate and expend NID funds which would include  
13 any Federal, State or municipal funds received by the NIDMA.  
14 The funds shall be expended in accordance with any specific  
15 provisions contained in the municipal enabling ordinance  
16 establishing the NID and may be used:

17 (i) To acquire by purchase or lease real or personal  
18 property to effectuate the purposes of this act,  
19 including making common improvements within the NID,  
20 including, but not limited to, sidewalks, retaining  
21 walls, street paving, parks, recreational equipment and  
22 facilities, open space, street lighting, parking lots,  
23 parking garages, trees and shrubbery, pedestrian walks,  
24 sewers, water lines, rest areas and the acquisition,  
25 rehabilitation or demolition of blighted buildings or  
26 comparable structures.

27 (ii) To provide free or reduced-fee parking for  
28 customers of businesses within the NID; transportation-  
29 related expenditures, public relations programs, group  
30 advertising and NID maintenance and security services.

1 (iii) To impose special assessment fees.

2 (9) Solicit in-kind services or financial contributions  
3 from tax-exempt property owners within the NID in lieu of  
4 property assessment fees. This may include entering into  
5 voluntary multiyear agreements (VMAs) between the NIDMA and  
6 tax-exempt property owners located within an NID, for the  
7 provision of same.

8 (10) Impose liens on property for the nonpayment of  
9 property assessments. NIDs administered by nonprofit  
10 corporations would have any such liens filed by the municipal  
11 corporation.

12 (11) Hire additional off-duty police officers or private  
13 security officers, whose patrol area responsibilities would  
14 be limited to the geographical area incorporated within the  
15 designated NID service area and whose responsibility would be  
16 to support existing municipal and volunteer efforts aimed at  
17 reducing crime and improving security in the NID.

18 (12) Designate a district advisory committee, referred  
19 to as the DAC, for each NID established within the  
20 municipality. Each DAC shall consist of an odd number of  
21 members, between five and nine, who shall be representative  
22 of the neighborhood's character, including, but not limited  
23 to, age, sex and cultural diversity.

24 (b) Assessments.--

25 (1) The NIDMA shall, upon approval by the governing body  
26 of the municipality, have the power to assess property owners  
27 within the NID a special property assessment fee. Revenues  
28 from the fee shall be accounted for and used by the NIDMA to  
29 make improvements and provide programs and services within  
30 the NID as authorized by this act. Where the district



1 established is a BID, the NIDMA shall have the authority to  
2 exempt residential property owners from any special  
3 assessment fees levied.

4 (2) All assessments authorized under this section shall  
5 be calculated using January 1 as the first day of the fiscal  
6 year.

7 (3) All special property assessment fees shall be based  
8 upon the estimated cost of the programs, improvements or  
9 services to be provided in such NID as stated in the final  
10 plan under section 5(d). In no case shall the aggregate  
11 amount of all fees levied by the NIDMA during the year exceed  
12 the estimated cost of proposed programs, improvements and  
13 services for the year.

14 (4) In the case of an NID which contains a combination  
15 of business, residential, industrial and/or institutional  
16 areas and uses, a weighted assessment may be instituted. In  
17 such case, the fee levied on property owners generally may be  
18 weighted higher for business, industrial or institutional  
19 properties than that levied on residential property owners,  
20 provided the basis for the calculation of the fee meets the  
21 rational nexus test.

22 (5) The total costs of improvements, programs and  
23 administrative services provided by the NIDMA shall be  
24 assessed to all designated properties within the NID by one  
25 of the following methods:

26 (i) An assessment determined by multiplying the  
27 total service and improvement costs by the ratio of the  
28 assessed value of the benefited property to the total  
29 assessed valuation of all designated benefited properties  
30 in the NID.

1           (ii) An assessment upon the several properties in  
2           the NID in proportion to benefits as ascertained by  
3           viewers appointed in accordance with law.

4           (iii) Any method that equitably apportions costs  
5           among benefiting properties.

6           (iv) In the case of improvements benefiting  
7           properties abutting the NID by the front-foot method,  
8           with equitable adjustments for corner properties and  
9           other cases provided for in the municipal ordinance. Any  
10          property which cannot be equitably assessed by the front-  
11          foot method may be assessed by any of the above methods.

12       (c) Payment.--The governing body may by ordinance authorize  
13       the payment of the assessment in equal annual or more frequent  
14       installments, over such time and bearing interest at the rate  
15       specified in the municipal ordinance. If bonds have been issued  
16       and sold, or notes or guarantees have been given or issued, to  
17       provide for the cost of the services and improvements, the  
18       assessment in equal installments shall not be payable beyond the  
19       term for which the bonds, notes or guarantees are payable.

20       (d) Liens.--

21           (1) Notwithstanding the filing of the claims, all  
22           assessments which are made payable in installments shall  
23           constitute liens and encumbrances upon the respective  
24           benefited properties at the beginning of each calendar year,  
25           except as provided in subsection (c), and only in an amount  
26           equal to the sum of:

27               (i) the annual or other installments becoming  
28               payable in such year, with interest and penalties, if  
29               any, thereon; and

30               (ii) the total of all installments, with interest

1           and penalties thereon, which became due during prior  
2           years and which remain due and unpaid at the beginning of  
3           the current year.

4           (2) In the case of default in the payment of any  
5           installment and interest for a period of 90 days after the  
6           payment becomes due, the assessment ordinance may provide  
7           either for the entire assessment, with accrued interest and  
8           penalties to become due and become a lien from the due date  
9           of the installment, or may provide solely for the enforcement  
10          of the claim as to the overdue installment, with interest and  
11          penalties, in which case the ordinance shall further provide  
12          that, if any installment or portion thereof remains due and  
13          unpaid for one year after it has become due and payable, then  
14          the entire assessment with accrued interest and penalties  
15          shall become due and become a lien from the due date of the  
16          installment.

17          (3) No action taken to enforce a claim for any  
18          installment or installments shall affect the status of any  
19          subsequent installment of the same assessment, each of which  
20          shall continue to become a lien upon the property annually  
21          pursuant to paragraph (1).

22          (4) The ordinance may contain any other provision  
23          relating to installment assessments which is not inconsistent  
24          with applicable law.

25          (5) Any owner of property against whom an assessment has  
26          been made may pay the assessment in full at any time, with  
27          accrued interest and costs thereon, and such a payment shall  
28          discharge the lien of the assessment, or installments then  
29          constituting a lien, and shall also release the claim to any  
30          later installments.

(6) Claims to secure the assessments shall be entered in the prothonotary's office of the county at the same time, and in the same form, and collected in the same manner, as municipal tax claims are filed and collected, notwithstanding the provisions of this section as to installment payments.

Section 8. Dissolution of neighborhood improvement district management association and neighborhood improvement district.

(a) Conveying projects.--When any NIDMA shall have finally paid and discharged all bonds which, together with the interest due thereon, shall have been secured by a pledge of any of the revenues or receipts of a project, it may, subject to any agreements concerning the operation or disposition of such project and the NIDMA bylaws, convey such project or projects to the municipal corporation which established or had established the NIDMA.

(b) Request for termination.--Any request for the termination of the NID and NIDMA approved by ~~51%~~ 40% of the assessed property owners, in numbers, located in the NID, shall be submitted to the governing body of the municipality in writing. The governing body shall hold a hearing on the merits of same, pursuant to section 5(b)(2) as it relates to the required procedure of holding a hearing. Such written request shall be considered by the governing body of the municipality. If the request is approved by the governing body of the municipality, then a resolution to that effect shall be filed with the Secretary of the Commonwealth, and the secretary shall note the termination of the existence on the record of incorporation and return the resolution with his or her approval shown on the resolution to the municipal corporation. Then, the

<—

1 property of the NIDMA shall pass to the municipal corporation,  
2 as the case may be, and the NIDMA and NID shall cease to exist.  
3 Any request for the termination of the NID and NIDMA by the  
4 governing body of the municipality in which the NID is located  
5 shall result in a hearing on the merits of same, pursuant to  
6 section 5(b)(2) as it relates to the required procedure for  
7 holding a hearing. Before the decision to terminate an NID and  
8 NIDMA is made, such termination must be approved by ~~51%~~ 40% of <—  
9 the assessed property owners, in numbers, located in the NID,  
10 and shall be submitted to the governing body of the municipality  
11 in writing. Such written request shall be considered by the  
12 governing body of the municipality. If the request is approved  
13 by the governing body of the municipality, then a resolution to  
14 that effect shall be filed with the Secretary of the  
15 Commonwealth, and the secretary shall note the termination of  
16 the existence on the record of incorporation and return the  
17 resolution with his or her approval shown to the municipal  
18 corporation. The property of the NIDMA shall pass to the  
19 municipal corporation, as the case may be, and the NIDMA and NID  
20 shall cease to exist.

21 Section 9. Annual audit; report.

22 The NIDMA shall annually:

23 (1) submit an audit of all income and expenditures to  
24 the Department of Community and Economic Development and the  
25 governing body of the municipality in which the NID is  
26 located within 120 days after the end of each fiscal year;  
27 and

28 (2) submit a report, including financial and  
29 programmatic information, including a summary of audit  
30 findings, to the governing body of the municipality in which

1 the NID is located and to all assessed property owners  
2 located in the NID.

3 Section 10. Applicability.

4 (a) Existing districts.--Except as provided for in  
5 subsection (d), any existing business improvement district or  
6 downtown improvement district established prior to the effective  
7 date of this act shall remain in existence and shall be governed  
8 by the Municipality Authorities Act of 1945, insofar as it  
9 relates to business improvement districts or 53 Pa.C.S. Ch. 54  
10 (relating to business improvement districts).

11 (b) Districts created subsequently.--Any NID established  
12 subsequent to the effective date of this act shall be governed  
13 by the provisions of this act.

14 (c) Previously terminated districts.--Any business  
15 improvement district or downtown improvement district in  
16 existence prior to the effective date of this act which is  
17 terminated shall, upon its reestablishment, be governed by the  
18 provisions of this act. This shall include any termination  
19 resulting from a sunset provision in any municipal agreement or  
20 ordinance.

21 (d) Additional requirements.--Any business improvement  
22 district or downtown improvement district in existence on the  
23 effective date of this act shall:

24 (1) be required to carry out any duty or responsibility  
25 imposed on NIDs under this act; and

26 (2) possess any additional power given to NIDs under  
27 this act without having to restructure or reorganize under  
28 this act.

29 Section 11. Effective date.

30 This act shall take effect in 60 days.