ATTACHMENT B

HOUSING MARKET ANALYSIS

REAL ESTATE MARKET ANALYSIS

WEST END CHOICE NEIGHBORHOOD

Johnstown, PA

Prepared for

Collabo

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1. INTRODUCTION

The Johnstown Housing Authority (JHA) in partnership with the Cambria County Planning Commission was one of nine applicants selected in September 2024 to receive a $500,000 Choice Neighborhood Planning Grant from the US Department of Housing and Urban Development. Johnstown's West End neighborhood has been designated as the Choice Neighborhood (CN) that will be the focus of the transformation planning effort. The target HUD-funded housing property in the CN is Coopersdale Community (Coopersdale), a 121-unit family public housing complex on Cooper Avenue that was constructed in 1959. Coopersdale consists of six four-story walk-up buildings with apartments ranging in size from 1BR to 5BR. The Coopersdale buildings and their major systems are functionally obsolete and have suffered from significant deferred maintenance. The West End Transformation Plan will seek to replace 100% of existing units at Coopersdale in mixed-income developments either within the Choice Neighborhood (CN) boundaries or in other areas of opportunity.

Figure 1.1 presents the boundaries of the CN; the inset on the upper right shows the relative location of the CN within the City of Johnstown, PA. The CN follows the boundaries of Census Tract 136. The Conemaugh River and a rail line divide the CN into two sections that are linked by the Laurel Avenue Bridge at the southern end of the defined neighborhood. Coopersdale is in the eastern part of the CN. Another JHA public housing property—Oakhurst Homes, a 400-unit townhouse and low-rise complex that was built in the 1940s and 1950s—is in the western part of the CN.

FIGURE 1.1
WEST END CHOICE NEIGHBORHOOD BOUNDARIES

Source: Collabo

A significant amount of analysis and public outreach work has been completed to date, coordinated by planning consultant Collabo. This market analysis documents market support for mixed-income residential development in the delineated Choice Neighborhood.

Coopersdale Community

The 121 units at Coopersdale are currently 95% occupied. The unit distribution by size is shown in Table 1.1.

TABLE 1.1
COOPERSDALE UNIT DISTRIBUTION

Unit Type	Units
1BR/1BA	6
2BR/1BA	49
3BR/1BA	38
4BR/1BA	24
5BR/1BA	4
TOTAL	121

The 339 individuals living at Coopersdale make up just over 10% of the CN population. Approximately 63% of Coopersdale residents are children, youth, and young adults under age 20. Only eight residents are ages 60 or older. JHA notes that Coopersdale has the highest turnover of any of the Authority's public housing communities because of the isolation of the property, the four-story walk up design, and the condition of the aging buildings.

Johnstown Housing Authority

JHA operates 1,504 public housing units; this inventory is typically 97%-98% occupied. While most of JHA's public housing sites are in or immediately outside of Johnstown, the Authority has two family properties elsewhere in Cambria County. JHA maintains a consolidated public housing waiting list based on unit size for its 983 family public housing units. As of July 2025, there were 1,223 applicant households on this list, of which 58% were waiting for 1BR units. Another 30% of family waitlist households were waiting for 2BR units; 9% of applicants need 3BR units. There were 35 families waiting for very large units—4BR or 5BR. The Housing Authority also keeps a separate waiting list for its 521 age-restricted units. There were 106 applicants waiting for senior apartments; all but eight of these applicants are one-person households.

Study Approach

To complete this market study RES undertook the following tasks:

- Collected and reviewed plans and background material about the neighborhood, Coopersdale, and the broader region.
- Conducted a fieldwork visit to the CN.
- Defined a primary market area (PMA) within which housing in the CN will compete for renters and purchasers.

- Reviewed economic trends impacting the Greater Johnstown area
- Reviewed recent housing analyses including Elevate Johnstown, and regional and County-specific housing market information included in the Alleghenies Ahead planning documents.
- Used Ribbon Data's proprietary HISTA tabulations (Households by Income, Household Size, Housing Tenure, & Householder Age), Census data, and demographics from Claritas and Esri to understand housing and economic trends and prepare a housing demand analysis for the PMA.
- Researched existing income-restricted and market-rate rental communities and interviewed local municipal representatives to identify planned and proposed additions to regional housing supply.
- Interviewed local rental housing managers and real estate agents to obtain first-hand information on housing market trends, renter and homebuyer profiles, perceptions of the CN, and residential preferences in the broader PMA.
- Reviewed housing sales data and trends in the CN and PMA including price, unit types, and sales volume data.
- Reconciled supply and demand to identify supportable housing types and pricing with market support that could be components of a Choice Neighborhood Transformation Plan.

Limitations of the Engagement

Real Estate Strategies, Inc. has not ascertained the legal and regulatory requirements applicable to the proposed project, including state and local government regulations, permits and licenses. No effort was made to determine the possible effect on the proposed project of present or future federal, state, or local legislation or of any environmental or ecological matters.

The information contained herein is based on estimates, assumptions and other information developed from research of the market, our knowledge of the real estate industry and other factors, including certain information provided by representatives of the client. Some assumptions inevitably will not materialize, and unanticipated events and circumstances may occur; therefore, actual results will vary from those described, and the variations may be material. Furthermore, RES has not evaluated management's effectiveness, nor are we responsible for future marketing efforts and other management actions upon which actual results will depend.

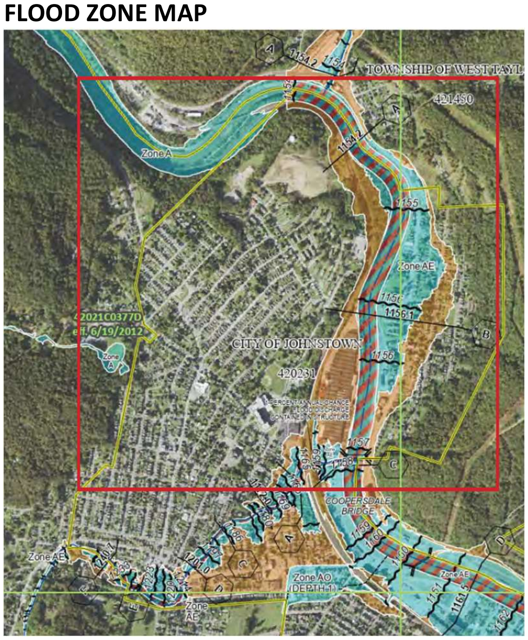
The information contained herein is intended for the use of the clients in developing a Choice Neighborhood Transformation Plan targeting the redevelopment of Coopersdale and the West End CN. The materials herein are based on economic conditions and supply and demand factors researched between May and September 2025.

2. CITY OF JOHNSTOWN AND THE CHOICE NEIGHBORHOOD (CN)

Location

The City of Johnstown, Pennsylvania (2025 population estimate: 18,353) is located in southern Cambria County, Pennsylvania close to the Somerset County line. These two counties make up the Johnstown-Somerset, PA Consolidated Statistical Area (CSA). The Conemaugh River flows through the City, and the hilly topography on either side of the river created the City's linear shape, which extends approximately 5.5 miles north to south. Johnstown was a hub of the iron and steel industries in the 1800s and early 1900s. The West End including was home to many manufacturing workers and their families. The presence of the river both attracted the industry that helped to grow the City and ultimately was one factor contributing to the area's economic decline. As noted in the Community Snapshot, "[o]ver the years a combination of natural disasters and economic shifts impacted the city and ultimately Coopersdale. The Johnstown Floods of May 31, 1889, March 17, 1936 and July 20, 1977 rattled the city's economy and damaged many businesses. Iron and steel companies began to shut down operations due to continuing flooding and outsourcing manufacturing. Population also began to decline." Rail lines parallel the west side of the river through the CN

FIGURE 2.1
FLOOD ZONE MAP



Source: FEMA; Collabo
NOTE: Blue shading denotes 100-year flood risk; tan shading denotes 500-year flood risk

Today, extensive flood control walls and related infrastructure line the Conemaugh River including the portion that flows through the CN. The flood zone map in Figure 2.1 shows the extent of the currently defined flood hazard areas in the CN. The existing JHA Coopersdale site and part of the broader Coopersdale neighborhood is in the FEMA 100-year flood hazard area (shaded blue on the map).

Peripheral areas are in the 500-year flood hazard area (shaded tan). Most of the CN on the west side of the River is not in a flood risk zone.

The CN was defined as Census Tract 136 and has a population of 3,269. It is bounded by the Johnstown City line to the west, north and east and by Laurel Avenue to the south. Laurel Avenue offers the only bridge connection between the two parts of the CN. Although primarily single-family residential buildings on small lots, there are some non-residential uses in the CN. A small neighborhood shopping center at Laurel Avenue and N. Sheridan Street. Tenants include a Save-a-Lot grocery store, Dollar General, Pyramids Lounge and Catering, and several other small tenants. The vacant former Johnstown Middle School is a very large four-story brick building with large windows that would appear to be a good candidate for adaptive reuse. Adjacent to the school building and the shopping center, is one of several community gardens managed and partially funded by nonprofit organizations.

Public Transit and Accessibility

CamTran, Cambria County's public transit service, has two bus routes serving the West End seven days a week--#7 Coopersdale and #15 Oakhurst. Bus frequencies during the week range from every 20 to 40 minutes depending on route and time of day. There is evening service during the week but not on the weekends. Route 56 (Harold Avenue/Strayer Street), Broad Street, and Cooper Avenue (Route 403) connect the West End to immediately adjacent parts of Johnstown as well as to the PMA communities to the north. Broad Street becomes Roosevelt Boulevard which runs north-south into the downtown area. On the Coopersdale side of the river, Iron Street provides a connection to downtown through a stretch of industrial land along the east side of the river.

Crime

The CN has a similar crime risk rating compared to the City of Johnstown as a whole according to Esri's CrimeRisk database. [1] The CN's 2024 property crime risk index is 119, higher than the national average of 100. The 2024 property crime risk in the City as a whole is 106. The 2024 personal (violent) crime risk in the CN is 162, similar to the Citywide index--167. JHA reports that some tenant households have moved from other cities in Pennsylvania and Ohio. These households perceive Johnstown as a safer, less chaotic community compared to their previous places of residence.

Shopping and Services

Many West End and Coopersdale residents walk to get their groceries, relying on the Dollar General and, until its recent closure, an adjacent Save-a-Lot supermarket in the small neighborhood shopping center at Laurel Avenue and N. Sheridan Street. Laurel Avenue Garden located across the street from the shopping center, provides free produce and fruits to residents. Koch's Deli & Grocery on Strayer Avenue at Corinne Street is a corner store that is a longtime neighborhood business. Other food stores are located further away and require a vehicle or public transit to reach. Although it remains outside the planning

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[1] The database is a block group level and higher analysis of crime data derived from the FBI's Uniform Crime Reports (UCR) and data collected by individual law enforcement jurisdictions nationwide. CrimeRisk produces a series of indices based on several major crime types, including aggregate indices for personal and property crimes. An index of 100 means that the crime risk matches the national average. Figures below 100 indicate crime risks lower than the US average, while an index greater than 100 reflects an area with a crime risk higher than the national average.

area, Giant Eagle Supermarket at 1223 Broad Street is another grocery store that residents use. It is 0.8 miles from Coopersdale.

Education

The Greater Johnstown School District serves children in the CN. Johnstown Elementary School is outside of the City in Westmont, a 3.3-mile drive from Coopersdale, but an hour or more by public transit. Johnstown Middle school is in south end of the City, 4.1 miles from Coopersdale (30-50 minutes by bus). Greater Johnstown Senior High School is also in the south end of the City a similar distance from Coopersdale. The University of Pittsburgh's Johnstown campus is in Richland Township southeast of the City, approximately 11 miles from Coopersdale and the balance of the CN. RES identified one childcare center in the CN. Linda's Day Care is on Cooper Avenue a short walk from the Coopersdale public housing site.

Recreation and Entertainment

As described in the Community Snapshot, only two recreational areas exist within the West End neighborhood. The first is located at the intersection of Brush Avenue and Duwell Street, convenient for residents of Oakhurst and Morrellville. This space is equipped with playground equipment, a basketball court, benches, picnic table, and a shelter/gazebo.

The second recreational area is between Sheridan and Stone Streets, which is adjacent to the vacant Johnstown Middle School. This location serves as a baseball field which also doubles as a soccer field. Coopersdale Community provides playground equipment and basketball courts for youth on-site. A narrow gateway park—open space with no equipment or facilities--borders the riverfront beginning 0.25 miles north of Coopersdale.

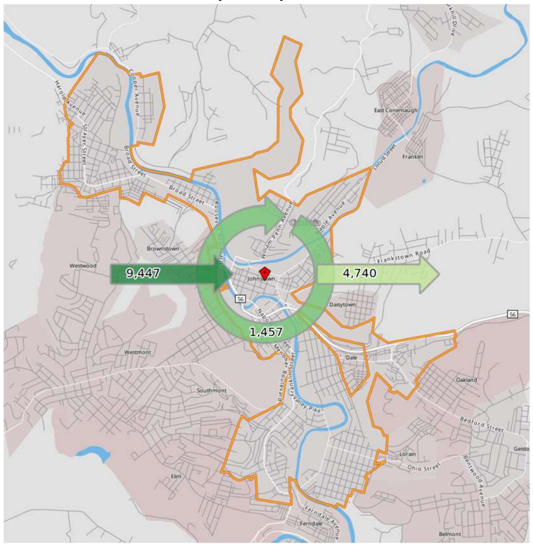
Health Care

There are not any health care services available in the CN. Conemaugh Memorial Medical Center is 4.2 miles south of Coopersdale, a nine-minute car ride. Transit access to the hospital requires a transfer to a second bus route at the downtown Transit Center with total time varying from 23 to 55 minutes.

Commuting Patterns

The US Census Bureau OnTheMap (OTM) application provides data on commuting patterns between US geographies. OTM data show that Johnstown is an employment hub with twice as many workers commuting into the City as residents who commute out. This worker inflow and outflow is depicted in Figure 2.3 below.

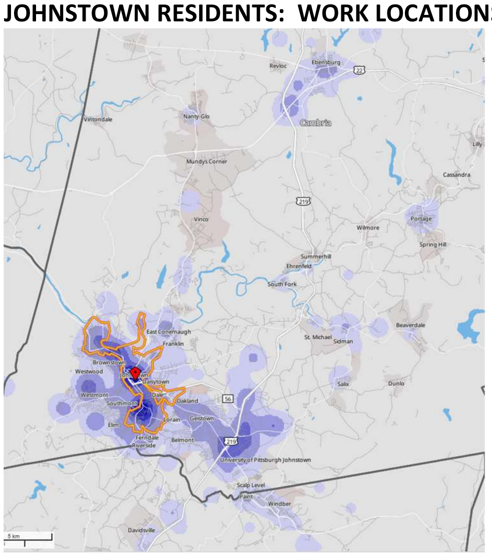
FIGURE 2.3
WORKER FLOWS IN, OUT, AND WITHIN THE CITY OF JOHNSTOWN

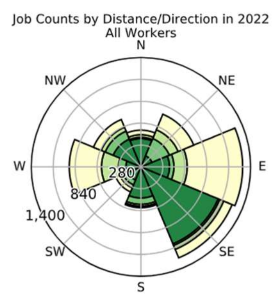


Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination, 2022 data

As shown in Figure 2.4, half of all employed Johnstown residents commute less than 10 miles; just over one third of employed residents work in Johnstown or in Richland Township to the southeast. More than 27% of workers commute more than 50 miles to locations in both Cambria and Somerset Counties. With the advent of remote work, these data do not distinguish between jobs where residents travel to a workplace versus a business location that employs a Johnstown resident working remotely. These statistics may overstate the number of residents commuting long distances to work.

FIGURE 2.4
JOHNSTOWN RESIDENTS: WORK LOCATIONS





Jobs by Distance - Home Census Block to Work Census Block

	2022 Count	2022 Share
Total All Jobs	6,197	100.0%
Less than 10 miles	3,107	50.1%
10 to 24 miles	688	11.1%
25 to 50 miles	714	11.5%
Greater than 50 miles	1,688	27.2%

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination, 2022 Data

Several industrial businesses operate in the CN close to Coopersdale including Johnstown Wire Technologies, Quaker Sales Corporate Office, and Empire Building Supplies.

Employment and Labor Force

Table 2.1 provides 10-year trend data for the CSA labor force. A downward trend in employment levels was exacerbated by the onset of the Covid-19 pandemic in 2020. Since 2020, employment levels have remained generally stable fluctuating between 85,500 and 86,600 over the past three years. At the same time, the CSA labor force has continued a long-term contraction leading to declining unemployment rates post-pandemic.

TABLE 2.1
AVERAGE ANNUAL LABOR FORCE DATA: JOHNSTOWN-SOMERSET PA CSA

Year	Labor Force	Employment	Unemployment	Unemployment Rate (%)
2015	97,671	91,020	6,651	6.8
2016	98,950	92,305	6,645	6.7
2017	96,563	90,771	5,792	6.0
2018	95,178	90,233	4,945	5.2
2019	94,755	89,892	4,863	5.1
2020	92,481	84,129	8,352	9.0
2021	90,476	84,760	5,716	6.3
2022	90,036	85,535	4,501	5.0
2023	90,459	86,605	3,854	4.3
2024	89,462	85,722	3,740	4.2

Source: U.S. Bureau of Labor Statistics, LAUS series

The contraction in the labor force is partially related to the aging of the regional population. Table 2.2 provides data on the employment status of PMA residents. The number of adults who are not in the labor force is only slightly lower than the number of employed adult residents in the market area.

TABLE 2.2
PMA EMPLOYMENT STATUS

West End Choice PMA Employed Civilian Population Aged 16+ Years Employment Status *Current Year Estimates - 2025*	
Status	**Number**
Employed	10,746
Unemployed	729
Armed Forces	21
Not in Labor Force	10,447
Unemployed	6.35%

Sources: Ribbon Demographics; Claritas

TABLE 2.3
PMA EMPLOYED POPULATION AGE 16+ BY INDUSTRY

West End Choice PMA Employed Civilian Population Aged 16+ Years by Industry *Current Year Estimates - 2025*		
Industry	**Number Employed**	***Percent Employed***
Accommodation/Food Services	946	*8.6%*
Administrative/Support/Waste Management	668	*6.1%*
Agriculture/Forestry/Fishing/Hunting/Mining	25	*0.2%*
Arts/Entertainment/Recreation	294	*2.7%*
Construction	647	*5.9%*
Educational Services	596	*5.4%*
Finance/Insurance/Real Estate/Rent/Lease	526	*4.8%*
Health Care/Social Assistance	2,106	*19.1%*
Information	302	*2.7%*
Management of Companies and Enterprises	1	*0.0%*
Manufacturing	1,095	*9.9%*
Other Services Except Public Administration	501	*4.6%*
Professional/Scientific/Technical Services	417	*3.8%*
Public Administration	333	*3.0%*
Retail Trade	1,650	*15.0%*
Transportation/Warehousing/Utilities	761	*6.9%*
Wholesale Trade	139	*1.3%*
Total:	**11,007**	***100.0%***

Sources: Ribbon Demographics; Claritas

Table 2.3 shows the distribution of PMA resident employment by industry. Although employment is diversified over a range of sectors, notable concentrations are in health care/social assistance (19.1%), retail trade (15.0%), manufacturing (9.9%), and accommodation/food services (8.6%).

Table 2.3 below lists the top 10 employers in Cambria and Somerset Counties. This list has reportedly remained relatively stable over time.

TABLE 2.3
TOP 10 EMPLOYERS IN CAMBRIA AND SOMERSET COUNTIES

Top 10 Employers in Cambria County

1. DLP Partner Conemaugh LLC
2. State Government
3. Federal Government
4. Wal-Mart Associates Inc
5. Cambria County
6. Saint Francis University
7. DLP Conemaugh Physician Practices
8. Sheetz Inc
9. Lockheed Martin Aeroparts Inc
10. Giant Eagle Inc

Top 10 Employers in Somerset County

1. State Government
2. UPMC Somerset
3. VR US Holdings Inc
4. CSS Medical Center at Windber
5. Somerset County
6. Somerset Area School District
7. Wal-Mart Associates Inc
8. Wheeler Brothers Inc
9. DeVilbiss Healthcare LLC
10. CVS PA Distribution Inc

Source: JARI

3. RESIDENTIAL PRIMARY MARKET AREA DEMOGRAPHIC CHARACTERISTICS

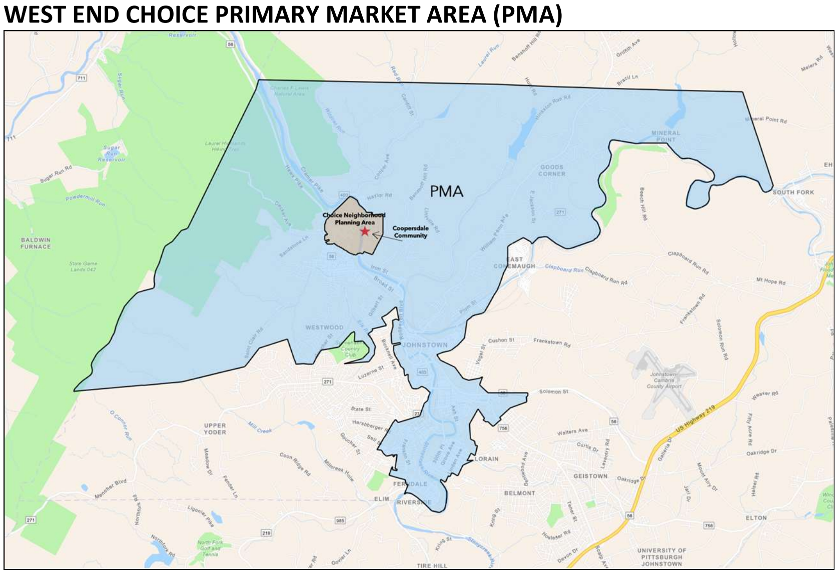
Market Area Definition

A Primary Market Area (PMA) is the area within which new housing in the West End Choice Neighborhood will compete for tenants or buyers. The market area is based on demographic and economic trends, access to employment, school district boundaries, and discussions with local real estate professionals who understand typical commuting trends and housing preferences in the market area. RES has defined the PMA as including the 13 census tracts[2] listed in Table 3.1. These tracts include the entire City of Johnstown and the balance of the Greater Johnstown School District (Lower Yoder, Stonycreek, and West Taylor Township), most of the individual geographies that make up the Ferndale School District (Middle Taylor Township, Brownsdale, Dale, Ferndale), and East Taylor Township which is in close proximity to the CN. Figure 3.1 below shows the boundaries of the PMA and the CN as well as the location of Coopersdale Community.

TABLE 3.1
PMA CENSUS TRACTS

000100	010100
000200	011000
000300	011400
000500	013400
000600	013500
000700	013600
001200	

FIGURE 3.1
WEST END CHOICE PRIMARY MARKET AREA (PMA)



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[2] The Ribbon Demographics HISTA tabulations are used in the Demand section of this report. The smallest geography available for these tabulations is census tract, which led to the PMA boundaries extending into low density rural areas of the townships surrounding Johnstown's West End.

Economic and Demographic Characteristics

The tables below provide a demographic overview of the PMA in comparison to the Johnstown-Somerset, PA Consolidated Statistical Area (CSA). Current-year estimates and five-year projections are from demographic data vendors Claritas and Ribbon Demographics. Detailed demographics for the CN are provided in the Community Snapshot that Collabo has prepared for this transformation planning effort and are not duplicated in this report.

Population

Table 3.2 presents population trends for the comparison geographies. Between 2010 and 2020, the PMA population declined by 11.6%. The overall CSA population also declined, but at a slower rate—6.2%. Population in the PMA is projected to decline 2.1% over the five-year period 2025-2030; population in the CSA is projected to decline 1.8% during this period.

TABLE 3.2
POPULATION TRENDS

West End Choice PMA		
Total Population		
Census 2010	31,517	
Census 2020	27,864	
Current Year Estimates 2025	26,858	
Five-Year Projections 2030	26,286	
Change 2010 - 2020	-3,653	*-11.6%*
Estimated Change 2020 - 2025	-1,006	*-3.6%*
Projected Change 2025 - 2030	-572	*-2.1%*

Johnstown-Somerset, PA CSA		
Total Population		
Census 2010	221,390	
Census 2020	207,601	
Current Year Estimates 2025	201,347	
Five-Year Projections 2030	197,740	
Change 2010 - 2020	-13,789	*-6.2%*
Estimated Change 2020 - 2025	-6,254	*-3.0%*
Projected Change 2025 - 2030	-3,607	*-1.8%*

Sources: US Census; Claritas; Ribbon Demographics

Households

Table 3.3 shows household growth trends for the PMA and CSA. Household increases or loss directly impact demand for housing. Between 2010 and 2020, the PMA lost nearly 11% of its households, while the number of households in the CSA overall declined by 3.8%. Over the next five years, the PMA is projected to lose 228 households (1.8%). The CSA overall is projected to lose an additional 1.5% of its household count. Average household size is trending downward in both geographies.

TABLE 3.3
HOUSEHOLD GROWTH TRENDS AND AVERAGE HOUSEHOLD SIZE

West End Choice PMA		
Total Households		
Census 2010	14,594	
Census 2020	13,018	
Current Year Estimates 2025	12,620	
Five-Year Projections 2030	12,392	
Change 2010 - 2020	-1,576	*-10.8%*
Estimated Change 2020 - 2025	-398	*-3.1%*
Projected Change 2025 - 2030	-228	*-1.8%*
Average Household Size 2010	2.14	
Average Household Size 2020	2.12	
Average Household Size 2025	2.11	
Average Household Size 2030	2.10	

Johnstown-Somerset, PA CSA		
Total Households		
Census 2010	90,031	
Census 2020	86,578	
Current Year Estimates 2025	84,625	
Five-Year Projections 2030	83,320	
Change 2010 - 2020	-3,453	*-3.8%*
Estimated Change 2020 - 2025	-1,953	*-2.3%*
Projected Change 2025 - 2030	-1,305	*-1.5%*
Average Household Size 2010	2.32	
Average Household Size 2020	2.27	
Average Household Size 2025	2.26	
Average Household Size 2030	2.25	

Sources: US Census; Claritas; Ribbon Demographics

Population Age

Table 3.4 provides data on the distribution of population by age in the two comparison geographies. The estimated 2025 median age of the population in both the PMA and the CSA is relatively old at 44.6 and 46.2 years respectively. (The 2025 median age estimate for the US overall is 39.6 years; for Pennsylvania the median is 41.7 years.) In the PMA, 24% of the population is at least 65 years old; 20.4% of residents are under the age of 18. Overall in the CSA, 25.7% of the population is at least 65 years old; 24% of the population is under 18.

TABLE 3.4
POPULATION DISTRIBUTION BY AGE

West End Choice PMA						
Population By Age						
	Census 2020		2025 Estimates		2030 Projections	
0 to 4 Years	1,664	6.0%	1,410	5.2%	1,328	5.1%
5 to 9 Years	1,639	5.9%	1,615	6.0%	1,472	5.6%
10 to 14 Years	1,633	5.9%	1,593	5.9%	1,494	5.7%
15 to 17 Years	997	3.6%	895	3.3%	903	3.4%
18 to 20 Years	819	2.9%	877	3.3%	881	3.4%
21 to 24 Years	1,123	4.0%	1,139	4.2%	1,156	4.4%
25 to 34 Years	3,156	11.3%	3,093	11.5%	2,891	11.0%
35 to 44 Years	3,011	10.8%	2,934	10.9%	2,946	11.2%
45 to 54 Years	3,486	12.5%	3,085	11.5%	2,817	10.7%
55 to 64 Years	4,320	15.5%	3,764	14.0%	3,342	12.7%
65 to 74 Years	3,542	12.7%	3,761	14.0%	3,922	14.9%
75 to 84 Years	1,761	6.3%	2,034	7.6%	2,417	9.2%
85 Years and Up	713	2.6%	658	2.4%	717	2.7%
Median Age (Years)	*44.6*		*44.6*		*45.3*	

Johnstown-Somerset, PA CSA						
Population By Age						
	Census 2020		2025 Estimates		2030 Projections	
0 to 4 Years	9,647	4.6%	9,398	4.7%	9,227	4.7%
5 to 9 Years	10,469	5.0%	9,844	4.9%	9,233	4.7%
10 to 14 Years	11,325	5.5%	10,628	5.3%	9,698	4.9%
15 to 17 Years	7,077	3.4%	6,621	3.3%	6,440	3.3%
18 to 20 Years	8,001	3.9%	8,171	4.1%	8,069	4.1%
21 to 24 Years	8,973	4.3%	9,601	4.8%	9,851	5.0%
25 to 34 Years	21,995	10.6%	21,570	10.7%	21,427	10.8%
35 to 44 Years	22,944	11.1%	21,935	10.9%	21,229	10.7%
45 to 54 Years	26,180	12.6%	23,740	11.8%	21,539	10.9%
55 to 64 Years	32,349	15.6%	28,170	14.0%	24,676	12.5%
65 to 74 Years	28,060	13.5%	29,506	14.7%	30,929	15.6%
75 to 84 Years	14,026	6.8%	15,934	7.9%	18,820	9.5%
85 Years and Up	6,555	3.2%	6,229	3.1%	6,602	3.3%
Median Age (Years)	*46.3*		*46.2*		*46.7*	

Sources: Census; Claritas; Ribbon Demographics

Household Income

Table 3.6 provides the estimated 2025 distribution of households by income in the PMA and CSA. The estimated 2025 PMA median household income is $38,682, roughly 70% of the overall CSA median, $54,839. There is a concentration of households in the PMA with extremely low incomes: 36.1% of PMA households had annual income below $25,000 in 2025, compared to 22.6% in the greater CSA. Despite this, nearly 4,000 PMA households have incomes between $35,000 and $75,000.

TABLE 3.6
HOUSEHOLD INCOME DISTRIBUTION

West End Choice PMA				
Households by Income				
	2025 Estimates		2030 Projections	
Less than $15,000	2,895	22.9%	2,728	22.0%
$15,000 - $24,999	1,666	13.2%	1,660	13.4%
$25,000 - $34,999	1,274	10.1%	1,220	9.8%
$35,000 - $49,999	1,935	15.3%	1,812	14.6%
$50,000 - $74,999	2,059	16.3%	2,081	16.8%
$75,000 - $99,999	1,112	8.8%	1,134	9.2%
$100,000 - $124,999	670	5.3%	684	5.5%
$125,000 - $149,999	370	2.9%	391	3.2%
$150,000 - $199,999	400	3.2%	398	3.2%
$200,000 and up	239	1.9%	284	2.3%
Total	12,620	100.0%	12,392	100.0%
Median Income	*$38,682*		*$39,868*	

Johnstown-Somerset, PA CSA				
Households by Income				
	2025 Estimates		2030 Projections	
Less than $15,000	10,555	*12.5%*	9,969	*12.0%*
$15,000 - $24,999	8,544	*10.1%*	8,248	*9.9%*
$25,000 - $34,999	8,631	*10.2%*	8,262	*9.9%*
$35,000 - $49,999	11,610	*13.7%*	11,269	*13.5%*
$50,000 - $74,999	15,358	*18.1%*	14,891	*17.9%*
$75,000 - $99,999	10,465	*12.4%*	10,373	*12.4%*
$100,000 - $124,999	7,246	*8.6%*	7,286	*8.7%*
$125,000 - $149,999	4,628	*5.5%*	4,791	*5.8%*
$150,000 - $199,999	4,212	*5.0%*	4,443	*5.3%*
$200,000 and up	3,376	*4.0%*	3,788	*4.5%*
Total	84,625	*100.0%*	83,320	*100.0%*
Median Income	*$54,839*		*$56,568*	

Sources: US Census; Claritas; Ribbon Demographics

Households by Race and Hispanic Origin

Table 3.7 shows the distribution of households by race and Hispanic ethnicity in the PMA and the CSA as a whole. Both areas have a high percentage of White residents. The PMA is notably more diverse. In 2025, the PMA population was nearly 30% non-White. Hispanic/Latino residents made up 4.3% of the PMA population in 2025, and this percentage is expected to grow to 5.2% by 2030. Persons identifying as Black/African American Alone made up 18.7% of the population; this proportion is expected to increase to 22.6% by 2030.

TABLE 3.7
HOUSEHOLDS BY RACE AND HISPANIC ORIGIN

West End Choice PMA						
Population By Race and Ethnicity						
	Census 2020		2025 Estimates		2030 Projections	
White Alone	21,159	75.9%	18,966	70.6%	17,177	65.3%
Black/African American Alone	4,149	14.9%	5,035	18.7%	5,939	22.6%
American Indian/Alaskan Native Alone	53	0.2%	77	0.3%	93	0.4%
Asian Alone	106	0.4%	116	0.4%	126	0.5%
Native Hawaiian/Pacific Islander Alone	15	0.1%	17	0.1%	20	0.1%
Some Other Race Alone	262	0.9%	279	1.0%	303	1.2%
Two or More Races	2,120	7.6%	2,368	8.8%	2,628	10.0%
Hispanic/Latino	948	3.4%	1,150	4.3%	1,365	5.2%

Johnstown-Somerset, PA CSA						
Population By Race and Ethnicity						
	Census 2020		2025 Estimates		2030 Projections	
White Alone	189,538	91.3%	181,014	89.9%	174,858	88.4%
Black/African American Alone	7,709	3.7%	8,616	4.3%	9,645	4.9%
American Indian/Alaskan Native Alone	204	0.1%	276	0.1%	352	0.2%
Asian Alone	982	0.5%	995	0.5%	1,020	0.5%
Native Hawaiian/Pacific Islander Alone	51	0.0%	55	0.0%	59	0.0%
Some Other Race Alone	1,316	0.6%	1,482	0.7%	1,665	0.8%
Two or More Races	7,801	3.8%	8,909	4.4%	10,141	5.1%
Hispanic/Latino	3,502	1.7%	4,343	2.2%	5,245	2.7%

Sources: US Census; Claritas; Ribbon Demographic

4. PMA HOUSING SUPPLY CONDITIONS

Summary of Local and Regional Housing Market Studies and Initiatives

Several reports and studies have been released over the last five years examining the rental and sales market and proposing long-term housing strategies in Johnstown, Cambria County, and the greater Southern Alleghenies region.

"Elevate Johnstown: A Market-Rate Housing Strategy" (Elevate Johnstown) was prepared by CzbLLC and released in May 2020. Elevate Johnstown focuses on strategies to reverse downtown Johnstown's population and household decline, which has resulted in a cycle of vacant housing, blight, and weakened municipal finances. The report recommends developing 70 to 100 new market-rate housing units in downtown Johnstown by 2030. The initiative aims to attract and retain skilled workers, aid in the city's fiscal recovery, and strengthen community collaborations to improve the housing market.

According to Elevate Johnstown, the city struggles to attract new buyers and renters from outside the area due to the distance from other economic centers and geographic/topographic features that separate Johnstown from surrounding regions. Most rental and for-sale housing is aging and relatively affordable. The Elevate Johnstown report revealed that based on income, households in the Greater Johnstown area could spend an estimated $220 million more annually on housing, but they have not had to do so because of the limited supply of new, quality housing. This has created a large "willingness to pay" gap, as the cost of developing new housing exceeds what the market is willing to pay.

The plan identifies two main financial hurdles to new development in Johnstown:

- **The Equity Gap:** Lenders perceive high risk in the Johnstown market and require a greater equity stake in projects. The report suggests a strategy of raising risk capital from multiple investors, potentially up to 33% of the project cost.
- **The Achievable Rent Gap:** The break-even rent for a new unit is at least $600 higher than the market's willingness to pay. The report suggests filling the gap by public, philanthropic, or long-term private investors.

Elevate Johnstown reported that a survey of over 300 employees from major local employers revealed a preference for new **downtown** apartments with a preference for two-bedroom units, in-unit laundry, off-street parking, and amenities. The preference for smaller units aligns with survey results that showed 34% of respondents were two-person households and another 15% lived alone. Over one third of respondents also claimed a strong preference for single-family dwellings with yards, and therefore would not be interested in living in downtown Johnstown. The report acknowledges that the high concentration of over 400 units of income-restricted housing and concentration of poverty in downtown Johnstown may deter some potential residents, but each new market-rate unit will help to create a healthier socioeconomic balance.

The **"Alleghenies Ahead on Housing: A Regional Housing Strategy," (Alleghenies Ahead Strategy)** released in February 2023 by the Southern Alleghenies Planning & Development Commission, outlines a plan to address persistent housing issues in the Southern Alleghenies region, which is comprised of six counties (Bedford, Blair, Cambria, Fulton, Huntington, Somerset). According to the Alleghenies Ahead Strategy, the core problem in the six-county area is soft demand resulting from a long-standing pattern of population/household decline, a surge in chronic vacancies, and lagging home values and rents. Soft demand limits investment and prevents the market from resolving blight, improving existing housing conditions, or spurring new construction on its own.

According to the report, soft demand is a particular issue in Cambria County:

- Residential vacancies increased 337% from 2000 to 2020, the greatest increase in the six-county region
- The number of households declined 5.9% from 2000 to 2020, the largest decline in the six-county area
- The County saw the lowest growth in median home value in the region during this period (51%), lower than the overall rate of inflation (53%)
- Over one-third of households earn under $35,000, severely restricting the ability to afford decent housing
- Home values and rents are well below national averages
- Challenges in Cambria County are particularly pronounced in its urban centers, like the City of Johnstown, where the housing stock is aging with around 50% built before 1940

The report proposes a deliberate and strategic intervention to produce a more competitive housing supply and stronger demand. Like the Elevate Johnstown report, the Allegheny Ahead Strategy recommends diverse interventions including subsidies for new and rehabbed housing, a private equity pool for new developments, and proactive demolition of blighted properties. The implementation relies on localized coalitions of diverse stakeholders, including local government, developers, and economic development agencies. The success of the strategy depends on these coalitions taking initiative and making difficult choices. The Strategy also recommends a new Southern Alleghenies Housing Task Force to coordinate efforts.

Vision Together 2025 is a coalition of non-profit, for-profit, and civic leaders that joined together for the purpose of revitalizing the greater Johnstown area through a collaborative, community-driven approach. The organization's mission is to bring together community resources and residents to create a stronger and more vibrant region. To achieve this, Vision Together 2025 has outlined seven priority goals, which are divided into "People Priorities" and "Economic Priorities." These goals, which are designed as a living document that adapts over time, focus on fundamental improvements to the quality of life and future of Johnstown. Initiatives under these goals include developing current and future leaders, improving health and wellness, enhancing the economic vitality of the region, investing in and growing recreational amenities, and promoting Johnstown as a desirable place to live, work, and visit.

Both the Alleghenies Ahead Strategy and Elevate Johnstown, as well as other initiatives that focus on improving the housing market in Johnstown, align with the mission of Vision Together 2025. Recently, Vision Together 2025 developed a housing initiative to build 21 homeownership units in the City of Johnstown within six years, with a goal of completing one in 2025. The houses are expected to be three-bedroom, 1,000 square foot homes. According to the Robert Forcey, the executive director of Vision Together 2025, the homes will be sold in the low $100,000s, and first-time homebuyers are eligible for grants through the City of Johnstown's HOME funds. Six lots have already been identified and at least one build is anticipated in Fall 2025.

The City of Johnstown's **FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan,** released on August 15, 2025, are HUD-mandated detailed strategies for using federal grant funds (Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME)) to address the city's housing and community development needs. The Consolidated Plan was developed through extensive community input, including surveys and interviews with residents, agencies, and community leaders and addresses how the City will use resources on activities that will benefit low- and moderate-income residents and help to prevent or eliminate slums and blight.

Building Permit Data Trends

The U.S. Department of Housing and Urban Development's (HUD) State of the Cities Data System (SOCDS) provides information on residential construction permits. RES used SOCDS data to analyze residential development trends in Cambria County from 2015 through 2024. During this ten-year period, a total of 738 residential permits were issued. As of now, no permits have been reported for 2025. Table 4.1 below presents the permit data from 2015 to 2024.

TABLE 4.1
TOTAL ANNUAL RESIDENTIAL HOUSING BUILDING PERMITS AND PERCENT SINGLE-FAMILY, CAMBRIA COUNTY, 2015-2024

Year	Total Units	% Single Family
2015	47	100%
2016	164	100%
2017	83	100%
2018	66	100%
2019	54	100%
2020	59	95%
2021	62	100%
2022	94	100%
2023	47	94%
2024	62	94%

Source: SOCDS, RES

Over the past decade, more than 98% of residential permits in the county were for single-family homes. Several townships—including Washington, Richland, Portage, Croyle, Clearfield, Crest, Blacklick, Allegheny, and Adams—consistently saw between one and ten single-family housing permits issued annually. The City of Johnstown recorded the highest single-year total, with 93 permits for single-family homes issued in 2016. In 2024, a permit was issued for a four-unit multifamily building in Westmont Borough.

Tenure and Occupancy Characteristics

Claritas estimates that there are 15,988 housing units in the PMA in 2025. Of these, over 21% are vacant. 43.4% of the PMA's occupied housing units are estimated to be renter-occupied and 56.6% are owner-occupied. The CSA has a 16.3% residential vacancy rate and a substantially higher percent of owner-occupied units (74.8%) compared to the PMA (56.6%). The tenure split in each geography is projected to remain stable between 2025 and 2030.

TABLE 4.2
HOUSING UNITS: OCCUPANCY AND TENURE 2025

West End Choice PMA Housing Unit Summary *Current Year Estimates - 2025*	Number	Percent
Housing Units	15,988	*100.0%*
Vacant Housing Units	3,368	*21.1%*
Renter-Occupied	5,472	*43.4%*
Owner-Occupied	7,148	*56.6%*
Total Occupied:	**12,620**	***100.0%***

Johnstown-Somerset, PA CSA Housing Unit Summary *Current Year Estimates - 2025*	Number	Percent
Housing Units	101,113	*100.0%*
Vacant Housing Units	16,488	*16.3%*
Renter-Occupied	21,356	*25.2%*
Owner-Occupied	63,269	*74.8%*
Total Occupied:	**84,625**	***100.0%***

Residential Structure Types and Age

Table 4.3 provides data on the distribution of the residential inventory by structure type in the comparison geographies. The PMA has a greater diversity of housing types compared to the housing stock in the Johnstown-Somerset CSA overall, which is predominantly single-family homes. The most common type of home in the PMA is also single-family detached units, but these represent 61% of the inventory. Single-family attached units are the next most common housing type in the PMA, accounting for 14.7% of total housing units. Multi-family dwellings are over 22% of the total units in the PMA, the majority of which have 6 to 19 units in the structures.

The CSA overall is more rural in character, with single-family detached homes dominating the housing market (73.7%). Mobile homes are the next most common unit type, representing nearly 7% of the total inventory of housing units.

The data in Table 4.4, along with the building permit information presented above, show that the addition of new housing stock in both the PMA and CSA is limited. In the PMA, fewer than 1% of homes were constructed in the past 15 years. Nearly 75% of the homes were built in the 1950s or earlier, with 39% of the housing stock in the PMA constructed before 1940. In comparison, while the CSA also has an aging housing supply, it is generally newer than the PMA. Approximately 39% of homes in the CSA were built before 1940; only 8.1% of the CSA inventory was constructed in the last 25 years.

TABLE 4.3
HOUSING UNITS BY STRUCTURE TYPE: 2025 ESTIMATES

West End Choice PMA		
Housing Units by Units in Structure		
Current Year Estimates - 2025		
Unit	**Number**	***Percent***
I Unit Detached	9,804	*61.3%*
I Unit Attached	2,352	*14.7%*
2 Units	625	*3.9%*
3 to 4 Units	797	*5.0%*
5 to 19 Units	1,079	*6.7%*
20 to 49 Units	194	*1.2%*
50 or More Units	895	*5.6%*
Mobile Home	242	*1.5%*
Other	0	*0.0%*
Total:	**15,988**	***100.0%***

Johnstown-Somerset, PA CSA		
Housing Units by Units in Structure		
Current Year Estimates - 2025		
Unit	**Number**	***Percent***
I Unit Detached	74,476	*73.7%*
I Unit Attached	6,283	*6.2%*
2 Units	2,790	*2.8%*
3 to 4 Units	2,850	*2.8%*
5 to 19 Units	4,519	*4.5%*
20 to 49 Units	1,407	*1.4%*
50 or More Units	1,841	*1.8%*
Mobile Home	6,855	*6.8%*
Other	92	*0.1%*
Total:	**101,113**	***100.0%***

TABLE 4.4
HOUSING UNITS BY YEAR STRUCTURE BUILT: 2025 ESTIMATES

West End Choice PMA		
Housing Units by Year Structure Built		
Current Year Estimates - 2025		
Year	Number	*Percent*
2020 or Later	43	*0.3%*
2010 - 2019	79	*0.5%*
2000 - 2009	334	*2.1%*
1990 - 1999	476	*3.0%*
1980 - 1989	465	*2.9%*
1970 - 1979	1,537	*9.6%*
1960 - 1969	1,318	*8.2%*
1950 - 1959	2,808	*17.6%*
1940 - 1949	2,695	*16.9%*
1939 or Earlier	6,233	*39.0%*
Total:	**15,988**	***100.0%***

Johnstown-Somerset, PA CSA		
Housing Units by Year Structure Built		
Current Year Estimates - 2025		
Year	Number	*Percent*
2020 or Later	421	*0.4%*
2010 - 2019	2,296	*2.3%*
2000 - 2009	5,510	*5.4%*
1990 - 1999	7,509	*7.4%*
1980 - 1989	8,456	*8.4%*
1970 - 1979	14,493	*14.3%*
1960 - 1969	8,771	*8.7%*
1950 - 1959	13,955	*13.8%*
1940 - 1949	10,480	*10.4%*
1939 or Earlier	29,222	*28.9%*
Total:	**101,113**	***100.0%***

Rental Housing Supply

Income-Restricted General Occupancy Rental Housing

RES identified 1,653 existing income-restricted units in the PMA. There are 14 rental buildings/complexes for family/general occupancy or senior/disabled occupancy in the PMA. 96% of these units are rent-subsidized (tenants pay 30% of income for rent and utilities). The rent-subsidized inventory includes both public housing and other income-restricted developments—such as Low-Income Housing Tax Credit (LIHTC) properties--that have unit-based subsidies. Of the rent-subsidized, non-LIHTC developments, most are public housing complexes (1,400 units); four are HUD subsidized with a total of 187 units. The remaining 4% of income-restricted units are Low Income Housing Tax Credit (LIHTC) units, most of which charge fixed rents with no unit-based subsidies. Of the 1,653 total units in the PMA, the majority (891 or 54%) are for family/general occupancy. The remaining 46% are for senior-aged tenants. The family properties are mostly garden-style apartments and townhouses and have a diverse range of unit configurations (1-5 bedrooms). The two PMA LIHTC properties are both senior buildings serving tenants age 55 and older. These properties have fixed, income-based rents are targeted to 20%, 40%, 50% and 60% AMI households. The senior LIHTC properties are low-rise buildings with elevators and 1BR and 2BR units.

A summary of the income-restricted affordable properties in the PMA is provided below in Table 4.5. Figure 4.1 is a map showing their locations.

TABLE 4.5
SUMMARY OF EXISTING INCOME-RESTRICTED AFFORDABLE HOUSING UNITS, PMA

Summary of Affordable Housing Units in the PMA				
LIHTC	% LIHTC	Non-LIHTC/Subsidized	% Non-LIHTC	Total
66	4%	1,587	96%	1,653
General/Family	% General/Family	Senior	% Senior	Total
891	54%	762	46%	1,653

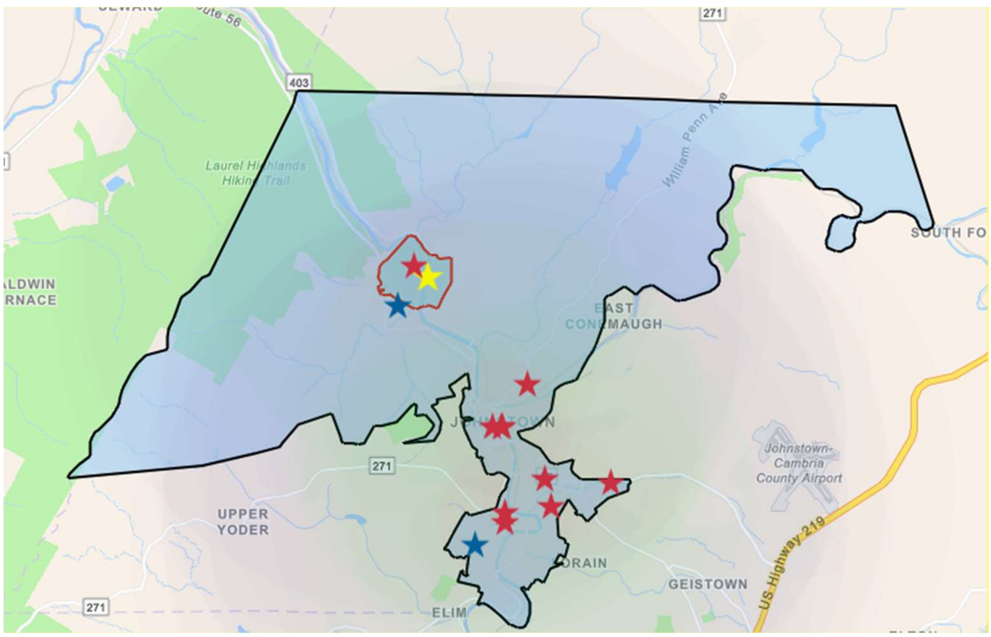
Source: RES

Geographically, the affordable housing developments in the PMA are clustered in the West End neighborhood, downtown Johnstown, and the south Johnstown region around Ferndale. The West End community has three affordable housing developments; one located just outside of the boundary:

- The CN target property Coopersdale (121 units, 100% family public housing)
- Oakhurst Homes (Phases I and II, 100% public housing)
    - 400 total units
    - Built in 1943 (100 units) and 1951 (300 units)
    - 70 separate buildings, mostly 2-story attached homes
    - 1-4 bedrooms
    - Includes refrigerator, range, and washer/dryer hookups
    - 97% occupied with all vacancies attributed to turnover vacancy (ie, there are households on the waiting list who are expected to occupy the unit)
    - Hundreds of households are on the JHA combined waitlist with nearly 58% requesting 1BR units
- Chandler School Apartments
    - Located one block away from the CN boundary
    - Senior LIHTC building
    - 23 units, predominantly one-bedroom configurations
    - Built in 1990; placed in service in 2004
    - 30-60% AMI income restriction
    - Includes refrigerator and electric range
    - Two vacant: one is leased and not yet occupied, and the other is undergoing renovations

Property managers at both Chandler School Apartments and Oakhurst report strong demand for 1BR units in both age-restricted and general occupancy buildings. At Chandler School Apartments, the manager noted that most applicants are long-term residents from the nearby West End neighborhood. She also mentioned that rents for units designated at 60% of the Area Median Income (AMI) are set near the 50% AMI maximum rents, as tenants—despite meeting the 60% AMI income qualifications—have historically struggled to afford the higher rate. Leasing activity at Chandler School Apartments has been steady, with units typically filling quickly after becoming available. Management does not see a need to maintain a waitlist.

FIGURE 4.1
MAP OF INCOME-RESTRICTED PROPERTIES IN THE PMA



Source: Esri, RES

Subject Property

LIHTC Developments

Non-LIHTC Affordable Developments

Choice Neighborhood

RES spoke with properties managers at all five non-public housing affordable properties in the PMA, as well as a representative from Johnstown Housing Authority to gather information on current rents, occupancy, and demand trends. Table 4.6 summarizes information on the family/general occupancy and age-restricted properties surveyed.

TABLE 4.6:
SURVEY OF EXISTING INCOME-RESTRICTED PROPERTIES: PMA

Property Name/Address	Affordable Units	Style	Unit Types (BR/BA)	Unit Sizes (SF)	Rents	Included in Rent	Occupancy/Waiting List	Housing Type	Details/Other
LIHTC									
Chandler School Apartments 280 Garfield Street Johnstown, PA 15906	23	1900 4-story elevator	1 BR/1 BA (15) 2 BR/1 BA (8)	UNK UNK	40%: $477; 50%/60%: $573 50%/60%: $661	WST	91% occupied* no waiting list	Senior 55+	40%, 50%, 60% AMI, acquisition and rehab, placed in service in 2004, includes refrigerator and range, gas heat and hot water, $108 UA; community room; private parking lot; community laundry room
Roxbury Place 1308 Franklin Street Johnston, PA 15905	43	2019 3-story elevator	1 BR/1 BA (32) 2 BR/1 BA (11)	621 850	1BR 20%: $245; 1BR 50%: $625 1BR 60%: $705; 2BR 20%: $295 2BR 50%: $725; 2BR 60%: $810	WST Gas	100% occupied 6 applicants on waiting list	Senior 55+	20%, 50%, 60% AMI, includes refrigerator, range, and disposal; gym, community room, activity room, laundry on each floor; private parking lot; 20% AMI: 1BR (2) 2BR (3), 50% AMI: 1BR (14) 2BR (3), 60% AMI: 1BR (16) 2BR (5)
Subtotal: Existing LIHTC Units	**66**								
Subsidized Affordable Rentals									
128 Arthur Street Johnstown, PA 15902	12	1949 2-story walkup	1 BR/1 BA (2) 2 BR/1 BA (8) 3 BR/1 BA (2)	700 800 900	Rent Subsidized	All utilities included	Some units being renovated	General/Family	Includes refrigerator and range; renovated bathroom and kitchen, fresh paint, new floors and windows; community laundry rm; 3 MR units: 1BR ($754), 2BR ($935), 3BR ($1,261)
Garden Terrace Apartments 730 Bloom Street Johnstown, PA 15902	101	1979 8-story elevator	1 BR/1 BA (101)	620	Rent Subsidized	All utilities included	97% occupied* small waiting list	Senior 62+	Includes refrigerator, range, disposal; tile and vinyl floor; central A/C, community room, craft room, outside shuffleboard, community laundry room; PBV/Section 8
Valley Pike Manor 1029 Franklin Street Johnstown, PA 15905	74	1981 6-story elevator	1 BR/1 BA (74)	UNK	Rent Subsidized	All utilities included	100% occupied <20 applicants on waiting list	Senior 62+	Includes refrigertor and range, private patio; exercise room, community room, movie room, on-site beauty salon, community laundry room; Section 202
Subtotal: Existing Subsidized Rental Units	**187**								
Public Housing									
Coopersdale (Subject Property) 255 Cooper Avenue Johnstown, PA 15906	121	1959 4-story walkup	1 BR/1 BA (6) 2 BR/1 BA (49) 3 BR/1 BA (38) 4 BR/1 BA (24) 5 BR/1 BA (4)		Rent Subsidized		95% occupied* 1BR: 709 applicants on combined waitlist 2BR: 374 applicants on combined waitlist 3BR: 105 applicants on combined waitlist 4BR: 22 applicants on combined waitlist 5BR: 13 applicants on combined waitlist	General/Family	Includes refrigerator and range; basketball court; community room; community laundry room; 4 separate buildings
Oakhurst Homes 553 Sheridan Street Johnstown, PA 15906	100	1943 2-story townhomes	1 BR/1 BA (19) 2 BR (72) 3 BR (9)		Rent Subsidized		99% occupied* 1BR: 709 applicants on combined waitlist 2BR: 374 applicants on combined waitlist 3BR: 105 applicants on combined waitlist 4BR: 22 applicants on combined waitlist 5BR: 13 applicants on combined waitlist	General/Family	Includes refrigerator and range; in-unit W/D hookups, private backyards; community room, playground, 16 separate buildings
Oakhurst Homes Extention (Phase II) 553 Sheridan Street Johnstown, PA 15906	300	1951 2-story townhomes	1 BR/1 BA (23) 2 BR (131) 3 BR (125) 4 BR (21)		Rent Subsidized		96% occupied* 1BR: 709 applicants on combined waitlist 2BR: 374 applicants on combined waitlist 3BR: 105 applicants on combined waitlist 4BR: 22 applicants on combined waitlist 5BR: 13 applicants on combined waitlist	General/Family	Includes refrigerator and range; in-unit W/D hookups, private backyards; community room, playground, 54 separate buildings
Prospect Apartments 341 Gray Avenue Johnstown, PA 15901	110	1941 2-story townhomes	1 BR/1 BA (22) 2 BR (61) 3 BR (22) 4 BR (5)		Rent Subsidized		97% occupied* 1BR: 709 applicants on combined waitlist 2BR: 374 applicants on combined waitlist 3BR: 105 applicants on combined waitlist 4BR: 22 applicants on combined waitlist 5BR: 13 applicants on combined waitlist	General/Family	Includes refrigerator and range; in-unit W/D hookups; community room, playground; 19 separate buildings
Solomon Apartments 1201 Solomon Street Johnston, PA 15902	248	1959 3-story walkup	1BR/1 BA (6) 2 BR (120) 3 BR (93) 4 BR (26) 5 BR (3)		Rent Subsidized		98% occupied* 1BR: 709 applicants on combined waitlist 2BR: 374 applicants on combined waitlist 3BR: 105 applicants on combined waitlist 4BR: 22 applicants on combined waitlist 5BR: 13 applicants on combined waitlist	General/Family	Includes refrigerator and range; community room; community laundry room; 14 separate buildings
Connor Tower (Fulton I) 527 Vine Street Johnstown, PA 15901	169	1972 13-story elevator	1 BR/1 BA (167) 2 BR/1 BA (2)		Rent Subsidized		98% occupied* 106 applicants on combined waitlist for JHA senior buildings	Senior/Disabled	Includes refrigerator and range; community room
Loughner Plaza 51 Akers Street Johnstown, PA 15905	50	1985 4-story elevator	1 BR/1 BA (50)		Rent Subsidized		97% occupied* 106 applicants on combined waitlist for JHA senior buildings	Senior/Disabled	Includes refrigerator and range; community room
Town House Tower 420 Vine Street Johnstown, PA 15901	120	1976 11-story elevator	1 BR/1 BA (120)		Rent Subsidized		99% occupied* 106 applicants on combined waitlist for JHA senior buildings	Senior/Disabled	Includes refrigerator and range; community room
Vine Street Towers 525 Vine Street Johnstown, PA 15901	182	1971 15-story elevator	0 BR/1 BA (28) 1 BR/1 BA (140) 2 BR/1 BA (14)		Rent Subsidized		98% occupied* 106 applicants on combined waitlist for JHA senior buildings	Senior/Disabled	Includes refrigerator and range; community room
Subtotal: Public Housing	**1,400**								
TOTAL EXISTING AFFORDABLE HOUSING UNITS	**1,653**								

*turnover vacancy. WST = water sewer trash UNK = Unknown PBV = Project-Based Vouchers MR = market rate UA= utility allowance AMI = area median income JHA = Johnstown Housing Authority

The 14 affordable properties surveyed ranged from historic buildings built in 1900 to newer LIHTC buildings constructed as recently as 2019. 47% of apartments are 1BR units, 29% are 2BR, 17% are 3BR, 5% are 4BR, and the remaining 2% are studio and 5BR units. As stated previously, most of the affordable housing properties within the PMA are public housing properties managed by the Johnstown Housing Authority. All properties surveyed provide limited in-unit amenities: a refrigerator and range. Three properties (Oakhurst Homes I and II and Prospect) have hookups for washers and dryers in the individual units.

Senior buildings offer various community amenities including a community room, game room, laundry on each floor. One has an on-site salon. Some units have private patios. Off-site parking is standard across most developments, and all provide a community laundry facility. Three of the four JHA senior developments are high-rise elevator buildings located in downtown Johnstown. Built in 1985, Loughner Plaza is the newest senior building, and the only low-rise senior JHA development. It is in South Johnstown and has 50 units.

The property managers surveyed described demand as stable for all unit configurations. The nine JHA public housing buildings share two waitlists: one for senior buildings and one for general occupancy/family housing. The senior building waitlist has 106 applicants in total. The general occupancy/family housing waitlist has over 1,200 applicants. Almost 58% of applicants on the general occupancy/family housing waitlist are requesting 1BR units. Another 31% are requesting 2BR units and 9% are requesting 3BR units. The 2% of waitlist households remaining are waiting for 4BR and 5BR units. At privately-operated properties that maintain waitlists, household counts ranged from six to 20 applicants. The length of the waitlist was unrelated to the age of the property or whether units were layered with additional subsidies. According to interviews with property managers for these buildings/complexes, demand for PMA affordable properties is stable with a steady flow of applicants; units are typically filled shortly after they become available either from the waitlist or from a new outside applicant within a week or two. Property managers in both senior and general occupancy/family buildings report that the longest waitlists are for 1BR units.

The 43-unit Roxbury Place is the newest LIHTC property in the PMA that charges unsubsidized fixed rents. Built in 2009, this property offers 1BR and 2BR units targeted to seniors age 55+ in the 20%, 50%, and 60% AMI income bands. Contract rents were reported as $245 (20% AMI), $625 (50% AMI), and $705 (60% AMI) for 1BR units, and $295 (20% AMI), $725 (50% AMI), and $810 (60% AMI) for 2BR units. The property is 100% leased and has a small waitlist of six applicants. According to the property manager, a unit becomes available around every other month and is re-leased within one to two months. Most applicants are from the greater Johnstown area. Roxbury Place has a community center, fitness center, activity room and has a laundry room on each floor.

The only other LIHTC property in the PMA is another senior building, located on the edge of the West End neighborhood. Chandler School Apartments was built in 1900 and was adaptively reused and renovated with LIHTCs in 2004. It has 23 units available to qualifying tenants in the 40%, 50%, and 60% AMI brackets.

According to the property manager, there is steady demand, but not enough to warrant maintaining a waiting list. Rents are kept intentionally low as the property manager reports tenants qualifying for the 60% AMI units have had difficulty paying 60% AMI rents. The 50% and 60% AMI contract rents are therefore the same at $573 (1BR units) and $661 (2BR units). Chandler School Apartments also has a few 40% 1BR units renting for $477. Currently there are two vacant units: one is undergoing renovation, and the other is leased and awaiting tenant move-in.

Three rent-subsidized apartment properties were identified in the PMA. The two larger ones are both age-restricted senior developments: Garden Terrace Apartments (101 units) and Valley Pike Manor (74 units). Both properties are nearly 100% occupied with any vacancies attributed to turnover. Each development has a small waiting list with under 20 applicants. Built in 1979, Garden Terrace Apartments has 101 1BR units and has a community room, craft room, and outside shuffleboard for tenants. Valley Pike Manor, built in 1981, has robust onsite amenities including a movie room and on-site beauty salon. 128 Arthur Street is a small general occupancy development with 12 units. Units have been recently renovated. Three units are market-rate (unrestricted) with rents set at $754 (1BR), $935 (2BR), and $1,261 (3BR). According to the property manager, the building is attempting to obtain PBVs and income-restrict the market rate-units.

The newest general occupancy/family LIHTC building is located just outside of the market area in Ebensburg. Crossroads Meadow is a Woda-managed property built in 2007 serving qualifying tenants in the 50% and 60% AMI qualifying brackets. It has 50 1BR, 2BR, and 3BR units. Current rents are $874 (50% AMI) and $958 (60% AMI) for a 1BR unit, $936 (50% AMI) and $1,100 (60% AMI) for a 2BR unit, and $1,025 (50% AMI) and $1,260 (60% AMI) for a 3BR unit. Units include a refrigerator, range, dishwasher, and hookups for a washer and dryer. According to the property manager, demand is much higher for 1BR and 2BR apartments; they struggle to lease the 3BR units. The waitlist for 1BR and 2BR units is six months to one year in length. While most applicants are from surrounding rural municipalities (Cresson, Northern Cambria, Nanty Glo), applications are also received from Johnstown residents who have a housing choice voucher.

The market analysts did not identify any new affordable housing developments in the PMA development pipeline.

Market-Rate Rental Housing

Using various property management and leasing websites, RES identified 352 market-rate rental units in three multifamily buildings/complexes in the PMA (two in downtown and one west of downtown Johnstown). There are an additional 30 townhouses and single-family homes listed for rent within the PMA boundary on Apartments.com. Because the market-rate multifamily apartment market is so limited, RES also looked at three additional properties that were located just outside the PMA border to provide additional data. These apartments account for an additional 418 rental units. RES spoke with property managers at all six properties to obtain current rents and occupancy levels and to inquire about regional trends for market-rate apartments. Data from the survey of the three market-rate apartment complexes within the PMA and the three properties just outside the PMA boundaries are summarized in Tables 4.7 and 4.8 below. The apartments located just outside of the PMA are identified with a double asterisk.

Unlike the spatial distribution of the affordable developments, the market-rate apartments are more tightly clustered in downtown Johnstown and in southeast Johnstown (outside the city limits), towards Geistown and the University of Pittsburgh-Johnstown. There are no market-rate apartment complexes within the CN boundaries.

In total, there are 770 units in the six market-rate properties analyzed. The market-rate apartments are all dated, built in either the 1950s or the 1970s. All six properties have 1BR and 2BR unit configurations; two properties also have 3BR units, and one also has 4BR units. The three properties within the PMA boundaries only have 1BR and 2BR units.

Market-rate multifamily rents in most properties surveyed include water, sewer, and trash; some include included all utilities. Occupancy rates are high, ranging between 97% and 100%. All property managers interviewed agree that the demand for apartments in the market area is steady and consistent, with 1BR and 2BR unit configurations being particularly in demand. Property managers noted that the market is lacking any new inventory, and the demand for newer product is high.

Lincoln Lee Manor Apartments and Market Street Commons, both built in 1973, are high-rise elevator buildings located in downtown Johnstown. The units in these properties are smaller than those typically found in the broader market area. Each building offers 1BR and 2BR units, maintains full occupancy, and has a small waitlist of fewer than 20 applicants. Market Street Commons stands out in the area due to its added amenities, which include a fitness center, community room, garden, private gated parking, and in-unit microwaves.

Edward Hill & Norwood Gardens Apartments is the only other multifamily market-rate property located within the PMA. Situated west of the other two communities, it commands higher contract rental rates but includes all utilities. Contract rents for 1BR units range from $700 to $730, depending on the unit's finishes and floor level, while 2BR units are priced between $740 and $770. The property is 97% occupied and offers limited in-unit and community amenities.

In addition to the three market-rate properties within the PMA, there are three apartment communities located just outside the PMA boundary. Two of these—Aspen Woods Townhomes and Bloomfield Apartments—are situated near the University of Pittsburgh–Johnstown to the south of the Johnstown city line Both were constructed in the 1970s and maintain occupancy levels near 100%. Aspen Woods Townhomes offers a range of unit types and is the only rental community in the greater Johnstown area that includes 4BR units. It also features the most extensive set of in-unit and community amenities in the area, with refrigerators, ranges, microwaves, dishwashers (in select units), and washers and dryers (also in select units). Rents for 3BR units range from $880 to $905, while 4BR units start at $975—approximately 34% below the 60% AMI tax credit maximum rent for Cambria County. According to the property manager, demand at Aspen Woods remains strong due to limited inventory in the Johnstown area, resulting in a short waiting list and rapid turnover of available units. Outside of Aspen Woods, RES was unable to find any other rental listing 4BR and 5BR units in the greater market area.

Bloomfield Apartments is a smaller complex with 81 1BR and 2BR units. Its rents are about 25% lower than those at Aspen Woods, likely due to fewer community amenities and less modern interiors. Both properties include water, sewer, and trash services in the rent.

Luxor Gardens Apartments is a 220-unit apartment community located in South Johnstown, constructed in the 1950s. The property offers a mix of 1BR, 2BR, and 3BR units, including 81 subsidized units and 139 unrestricted units. Each apartment includes a refrigerator, range, and microwave. Unsubsidized rents range from $850 to $1,050. According to the property manager, there is consistent demand for 1BR and 2BR units.

TABLE 4.7
SUMMARY OF MARKET-RATE RENTAL PROPERTIES IN THE GREATER PMA

Unit Configuration	Smallest Unit Size	Largest Unit Size	Lowest Asking Rent	Highest Asking Rent
1 BR / 1-1.5 BA	400 SF	750 SF	$635	$850
2 BR / 1-1.5 BA	600 SF	900 SF	$720	$950
3 BR / 1-1.5 BA	854 SF	1,123 SF	$880	$1,050
4 BR / 1.5 BA	1,267 SF	1,267 SF	$975	$1,000

Source: RES, Data from Internet Research and Interviews, September 2025

TABLE 4.8
SURVEY OF MARKET-RATE APARTMENTS IN AND JUST OUTSIDE OF THE PMA

Property Name/Address	Total Units	Style	Unit Types (BR/BA)	Unit Sizes (SF)	Rents	Utilities Included in Rent	Occupancy	Details/Other
Aspen Woods Townhomes** 1005 Aspen Woods Lane Johnstown, PA 15904	198	1972 2-story walkup	1 BR/1 -1.5 BA 2 BR/1-1.5 BR 3 BR/1.5 BA 4 BR/1.5 BA	726-750 809-840 854-1,111 1,267	\$810-\$820 \$850-\$860 \$880-\$905 \$975-\$1,000	WST	100% occupied short waitlist	Includes refrigerator, range, & microwave; laundry room; playground; basketball court; also have 2BR (\$1,060) and 3 BR (\$1,180) large suites with extra bathroom, in-unit W/D, and dishwasher
Bloomfield Apartments** 329 Theatre Drive Johnstown, PA 15904	81	1976 3-story garden-style	1 BR/1 BA 2 BR/1 BA	700 900	\$670 \$815	WST	99% occupied	Includes refrigerator, range, dishwasher, and private balcony; not updated; community laundry room; special rents for traveling nurses
Edward Hill & Norwood Gardens 1781 Goucher Street Johnstown, PA 15905	128	1950 3-story walkup	1 BR/1 BA 2 BR/1 BA	525 660	\$700-\$730 \$740-\$770	All utilities included	97% occupied	Includes refrigerator and range; community laundry room
Lincoln Lee Manor Apartments 244 Walnut Street Johnstown, PA 15901	59	1973 7-story elevator	1 BR/1 BA 2 BR/1 BA	550 700	\$675 \$825	WST	100% occupied small waitlist	Includes refrigerator, range, and dishwasher; community room; community laundry room
Luxor Gardens Apartments** 1201 Heeney Avenue Johnstown, PA 15904	139	1955 2-story walkup	1 BR/1 BA 2 BR/1 BA 3 BR/1 BA	620 826 1,123	\$850 \$950 \$1,050	WST	98% occupied 1BR and 2BR most popular	Includes refrigerator, range, and microwave; community laundry room, playground; also have 81 subsidized units;
Market Street Commons 350 Market Street Johnstown, PA 15901	165	1973 7-story elevator	1 BR/1 BA 2 BR/1 BA	400 600	\$635 \$720	All utilities included	100% occupied waitlist of <20 applicants	Includes refrigerator, range, and microwave; fitness center, community room, community garden and picnic area, community laundry rooom, private, gated parking lot; not updated

**just outside PMA
WST = water sewer trash

Market-Rate Sales Housing

RES analysts reviewed home sales trends in the PMA and conducted a more in-depth analysis of sales activity within the CN. In the six-month period between March 17, 2025 and September 17, 2025, there were 10 single-family home sales in the CN. Table 4.9 below summarizes the sales trends during this period and Figure 4.2 shows the location of recent homes sales in the CN. Sales were predominantly on the western side of the CN clustered around Harold Avenue/Strayer Street.

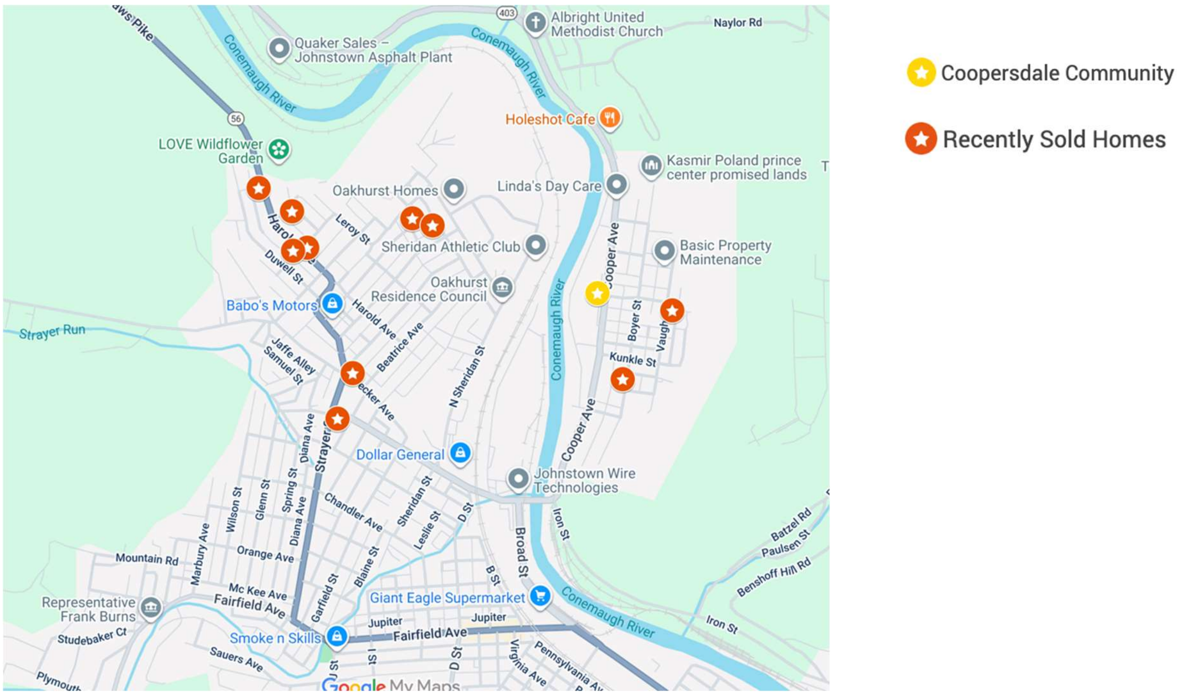
TABLE 4.9
CN RESIDENTIAL SALES MARKET TRENDS: MARCH 17, 2025 - SEPTEMBER 17, 2025

Highest Original List Price	$59,900
Lowest Original List Price	$20,000
Average List Price	$44,511
Highest Sales Price	$56,000
Lowest Sales Price	$20,000
Average Sales Price	$41,940
Average Sales Price/SF	$36.78
Average Bedrooms	3.0
Average Bathrooms	1.6
Average Year Built	1940
Average Days on Market	31

Source: RES, Realtor.com, Zillow.com

All the properties were single-family homes built between 1926 and 1966, most of which are detached structures. Two properties were single-family attached, and the last was a condominium. Nine of the ten properties were outdated and/or needed considerable work to make the home habitable. The one property that was modestly renovated was sold as renter-occupied, presumably to an investor. Two of the properties were being sold in as-is condition and needed significant investment; one of those required a cash-only purchase. Most of the properties sold very close to list price with a median list price of $45,000 and median sales price slightly higher ($46,500). 80% of homes had three bedrooms and 90% had one or two bathrooms.

FIGURE 4.2
CN RESIDENTIAL SALES MARCH 17, 2025 - SEPTEMBER 17, 2025



Sources: RES; Realtor.com; Google Maps, Accessed September 17, 2025

As of September 17, 2025, Realtor.com and Zillow.com showed 10 properties for sale or pending sale in the CN, including active, contingent, and pending listings. Seven of these were active listings and all ten were single-family detached homes. The properties were built between 1900 and 1961, with most constructed in the 1920s and 1930s. Similar to the recently sold listings described above, most active listings in the CN have three bedrooms and one to two bathrooms.

List prices ranged from $35,000 for a tenant-occupied home in need of significant repairs to approximately $75,000 for a modestly updated 1,600-square-foot single-family residence. Three of the properties had undergone moderate renovations and ranged in size from 1,200 to 1,600 square feet. Renovated homes were generally priced between $60,000 and $75,000. Most listings feature small, private yards, and at least half included a detached garage.

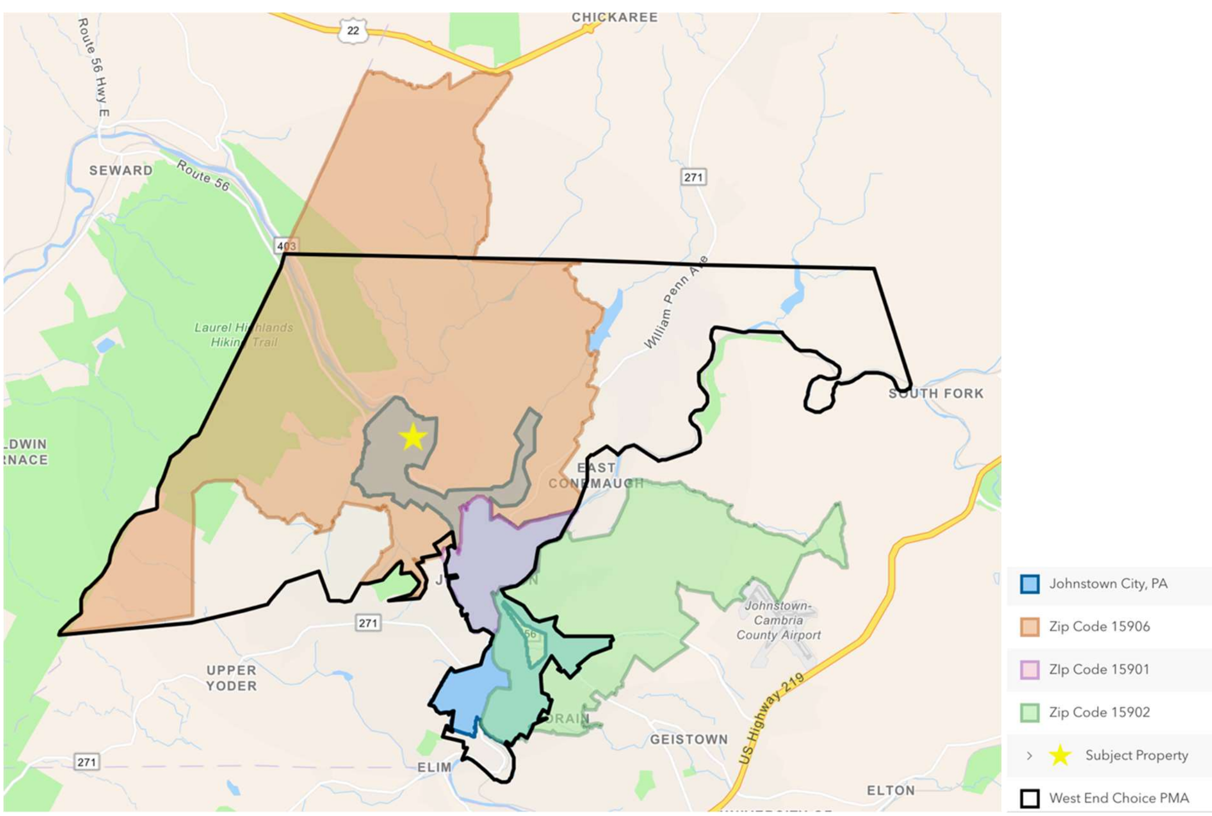
According to data compiled by the National Association of Realtors and reported on Realtor.com and Zillow.com, the housing market within the greater Johnstown area presents a complex landscape, with varied trends evident in both the city proper and its surrounding regions. Within the City of Johnstown there are 13 distinct neighborhoods. Data from July 2025 shows a median list price of $80,000, representing a 33% decrease in year-over-year trends. Sales prices have historically been very close to list prices. Homes in Johnstown are moving relatively quickly, with a median of 33 days on the market, suggesting a competitive environment.

Looking at the three zip codes that most closely match the PMA geography (15906, 15901, and 15902) helps to further differentiate market areas within Johnstown. Zip code 15906, where the CN is located, also expands north and northwest into rural regions. Despite encompassing a large geographic region, there have not been recently sold listings outside of the city limits. 75% of homes over the past year (in zip code 15906) sold between $30,000 and $50,000; only two properties sold for over over $75,000.

Zip code 15901 encompasses downtown Johnstown. With nine residential sales over the last six months, the properties are much more diverse with a mix of condos, townhouses, and single-family residential dwellings. Properties also had a wide range of sales prices, between $18,000 and $110,000, with the higher priced sales being properties with high-end renovations.

Zip code 15902 represents an urban section of Johnstown located south of the downtown area, as well as suburban neighborhoods further south and east. The 50 sales between March and September 2025 ranged from $10,000 to $300,000. All the properties priced over $100,000 were in more suburban neighborhoods with properties built predominantly in the 1960s and having over 2,000 SF and larger lot sizes. The urban properties closer to the downtown center were priced between $10,000 and $99,000. A map of the zip codes discussed above is below in Figure 4.3.

FIGURE 4.3
PREDOMINANT ZIP CODES IN PMA



The urban neighborhood of Morrellville, located just south of the West End neighborhood, had a median list price of $43,000 and median sales price of $39,000 over the last 12 months. According to sales data, list and median sales prices decreased over the previous year, and median days on market trended slightly higher (38) than for the City of Johnstown overall(33). Moxham Historic District, located south of downtown Johnstown, is one of the few neighborhoods experiencing both list and sales prices trending upward over the past year. The median list price over the last year as reported by Realtor.com is $65,000.

As indicated in the review of previous studies of the real estate market in Johnstown and Cambria County, new home construction in the PMA is virtually nonexistent. In the greater Johnstown area, the market for new construction homes is limited due to a combination of economic and demographic factors. The area has experienced a persistent population decline and a challenging job market, which has led to a high number of vacant or blighted properties and a low median household income. These conditions contribute to a housing market with relatively low home prices, making it less profitable for developers to invest in new construction projects. Additionally, the abundance of older, existing homes could be a disincentive for potential buyers and builders. While there are some custom home builders in the area, the overall trend is a market characterized by a surplus of older, affordable housing rather than a demand for new, large-scale developments.

Affordable Homeownership in CN

In the 1990s, JHA sponsored an affordable homeownership initiative to move eligible residents into new homes on a block bounded by Davis, Boyer and Vaughn Streets in Coopersdale. Four homes were built and remain in good condition. There is enough vacant land on the block to add five or six additional homes, and the block is surrounded by a multiple vacant lots that could be targeted infill opportunities.

The Vision Together 2025 initiative described earlier plans to build 21 new 3BR ranch homes on infill sites throughout Johnstown. The land has been donated by the City and the homes will be sold at cost to income-qualified first-time homebuyers. The City's First Time Homebuyers Program offers opportunities to increase affordability

- A mortgage at one point below prime from one of the City's lending partners. The applicant must meet income guidelines and must not have owned other real estate in the past three years. Applicants are required to put a modest 3% down payment on the home. This program offers loan forgiveness at the end of the designated lien period if the property has not been sold and has been properly maintained.
- Closing cost assistance of up to $3000, depending on qualifying factors, forgiven after 5 years..
- For households buying existing homes, A loan of up to $20,000 from the City is available to address code violations, lead-based paint hazards and weatherization improvements. Additionally, a contingency fund equal to 10% of the original loan amount is made available for one year after the sale is closed in order to address any other rehabilitation needs that arise. This deferred rehabilitation loan can be forgiven after ten years.

Realtor, Property Manager, and Developer Interviews

RES interviewed local real estate agents, property managers, and developers regarding market trends, opportunities, and challenges in the West End Choice Neighborhood and the City of Johnstown. The real estate agents interviewed are all actively involved with buying and selling properties in the PMA and had multiple real estate transactions in the CN between March 17, 2025, and September 17, 2025. Similarly, property managers and developers interviewed are all currently working on projects or employed at properties within the market area. The following were major themes identified from interviews conducted in September 2025:

- **Multi-generational neighborhood:** West End buyers are most often long-term multi-generational residents of the neighborhood who have strong attachment to the community and are looking to upgrade their home or move from a rental property to a first home.
- **Healthy sellers' market:** Given the low inventory of homes available, properties have recently been selling quickly (around 30 days on market) and often for over list price.
- **Need for new construction:** According to real estate agents, there is a need for new, single-family detached houses. The housing stock in the greater Johnstown area is dated, particularly in the West End, and has limited appeal to buyers. According to agents, buyers are seeking move-in ready homes for under $80,000 in the West End.
- **Development challenges:** Builders are challenged to build new homes as development/construction costs exceed what buyers are willing to pay.
- **Household decline**: The entire Johnstown area is challenged by household loss. Some residents also move out of the CN to change school districts or purchase/rent a property with more land.
- **Cash buyers:** Since COVID more than one-third of all homebuyers have paid cash rather than financing their purchase. These cash buyers include both owner-occupants and investors.
- **Property conditions:** Many homes are in deteriorating condition, as listed properties are estate sales of sellers that have owned the property for decades without renovations. This poses a challenge to new buyers, especially those who are first-time homebuyers and lack available funds to repair the property.
- **Need for affordable housing:** Agents interviewed agreed that most households looking to move into the West End are looking for affordable rental housing. Because of high occupancy levels, available subsidized rental units for general occupancy are currently nonexistent within the CN despite high demand for this product.
- **Buyer demographics:** Post COVID, buyers in the CN tend to fall into three categories:
    - **Investors**: Purchasing and renting the properties (with or without renovations)
    - **Out-of-town buyers:** Johnstown offers an affordable option for single-family homeownership, thanks to its competitive home prices and favorable tax structure—especially when compared to other markets in the Northeast. According to local real estate agents, many buyers since 2000 have relocated from major urban centers like Manhattan, Philadelphia, and Washington, D.C., often due to the flexibility of remote work.

    - **Current West End residents**: Buyers looking to purchase in the CN are often long-term renters in the neighborhood or buyers of families who have lived in the neighborhood for multiple generations.
- **Cater to an aging demographic:** According to one agent interviewed, the average age in Cambria County is around 47 years old, and the residents of West End are even older. Local real estate professionals agreed that new properties should cater towards an aging population by building ranch homes that are ADA-compliant.
- **Price points:** Real estate agents interviewed recommend a sales price in the $40k-$50k range. Brokers agreed that high-end, new construction should be priced between $60,000 and $80,000 for a three-bedroom single-family detached home. Clearly these price points are not achievable without substantial subsidy (such as soft second mortgages).

HOUSING DEMAND

Demand for new or substantially rehabilitated housing in a market area is a function of household growth, the need to replace housing units that are damaged, deteriorated and/or obsolete, household age and income patterns, and the degree of housing cost burden for existing residents.

Demand Generated by Household Growth

As presented in Table 3.1, Ribbon Demographics/Claritas projects that the PMA will lose 229 households over the next five years, the continuation of a downward trend. Because of the lack of new housing construction in the PMA, it is likely that some households have stayed in the Greater Johnstown area but moved to municipalities outside the PMA. Household growth will not be a demand generator for housing in the West End Choice Neighborhood development program.

Replacement Demand

Additional demand for new or substantially renovated housing units will be generated by the need to replace older housing units that are deteriorated, obsolete or lost from the inventory. To calculate replacement demand, RES used HUD's Components of Inventory Change (CINCH) data set, which provides data on the percentage of housing stock lost from inventory due to factors such as fire, disaster, deteriorated condition, and conversion to non-residential use. For the U.S. overall, the most recent CINCH data (2015-2017) indicate that an average of 0.8% of the nation's housing stock is lost each year, including 0.5% of occupied units.

Given the lack of new residential development in the PMA over the past 40 years, there is pent-up replacement demand. To account for this RES applied a 1.0 % occupied housing replacement factor to the number of renter- occupied units in the PMA in 2025: 5,472 units. This calculation produces an annual PMA rental replacement demand of 55 housing units: 275 rental units over five years or 385 rental units over the course of a seven-year Choice redevelopment program. These figures would include replacement of the 121 units at Coopersdale. PMA replacement demand net of the 121 units at Coopersdale would be 154 rental units over five years and 264 rental units over seven years.

Gross Demand and Capture Rate

Given the extensive demand for new rental supply across the entire PMA, it is reasonable to assume that that the CN could capture:

- 100% of the replacement Coopersdale units (121 units)
- 50% of the remaining replacement demand (77 units over five years or 132 units over seven years)

This analysis suggests an overall **seven-year Choice Neighborhoods rental development program approximately 250 mixed-income rental units.**

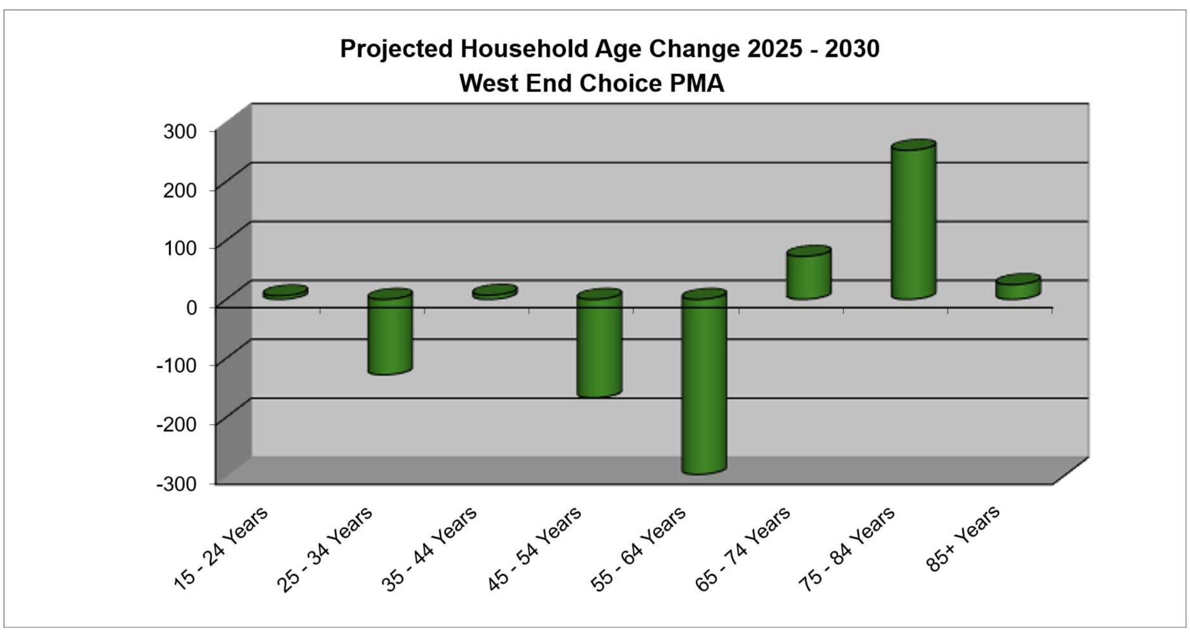
Typically, deteriorated owner-occupied units are either renovated by new buyers or become part of a market area's rental stock. Because of the extremely limited amount of new for-sale construction in the

PMA over the past 30 years, it is appropriate to consider a component of homeownership as part of the Choice Development Plan. Complementing the recent plan by Vision 2025 to build 21 new first-time homebuyer units throughout the City of Johnstown over six years, a **conservative goal for a seven-year Choice Neighborhoods development program producing an average of two homeownership units/year targeted to first-time homebuyers that would be clustered for maximum impact in the CN.** Owner-occupants living in the CN should be targeted for outreach regarding existing home renovation funds available. It would be reasonable to focus these efforts in the area where new homeownership units are being built in order to create a critical mass of new investment.

Demand by Household Income, Size, Tenure and Age

Shifting household age patterns in a housing market area influence relative demand for the type and size of housing units. Figure 5.1 shows the projected PMA household change by age cohort between 2025 and 2030. The number of PMA households aged 65+ is projected to increase by 351 (7.7%) over the next five years. The aging of the Baby Boom generation is reflected in the concentration of growth in the 65+ age cohorts. Significant decline is expected in the size of the 55-64 age cohort. The number of households in the 15-24 and 35-44 age cohorts are projected to remain fairly stable, while decline is projected in the 25-34 and 45-54 age cohorts.

FIGURE 5.1
PMA HOUSEHOLD CHANGE BY AGE COHORT: 2024-2029



Sources: Claritas, Ribbon Demographics

Ribbon Demographics, in partnership with demographic data vendor Claritas, has developed proprietary tabulations of households by household income, size, tenure, and age (HISTA Tabulations). These data are particularly useful in identifying the number, type, and price level of housing units that can be supported in a market area. Tabulations are provided separately for owner and renter households, working age (15-61) and senior (62+) households, and for household sizes ranging from 1 to 6+ persons.

RES has used the HISTA data to analyze demand at different income levels separately for renter households headed by an individual younger than 62 and for households with the householder 62 and older, the standard HUD minimum age to occupy senior housing. Renter households headed by individuals ages 15 to 61 ("non-senior" or "working age" households) typically occupy family or general occupancy housing units.

TABLE 5.1
PMA RENTER HOUSEHOLDS BY INCOME AND SIZE: 2025 ESTIMATES

Renter Households Age 15 to 61 Years Year 2025 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
$0-10,000	568	169	110	60	36	24	**967**
$10,000-20,000	515	173	66	69	33	17	**873**
$20,000-30,000	144	93	48	47	32	18	**382**
$30,000-40,000	156	47	76	23	44	27	**373**
$40,000-50,000	86	117	92	38	4	2	**339**
$50,000-60,000	136	51	33	14	22	11	**267**
$60,000-75,000	41	48	48	5	14	7	**163**
$75,000-100,000	27	78	15	3	1	0	**124**
$100,000-125,000	9	58	63	17	5	2	**154**
$125,000-150,000	31	4	6	3	2	0	**46**
$150,000-200,000	10	20	1	3	1	0	**35**
$200,000+	7	2	5	3	1	0	**18**
Total	**1,730**	**860**	**563**	**285**	**195**	**108**	**3,741**

Renter Households Aged 62+ Years Year 2025 Estimates							
	1-Pers HH	2-Pers HH	3-Pers HH	4-Pers HH	5-Pers Estimates*	6+-Pers Estimates*	Total
$0-10,000	210	16	2	1	2	0	**231**
$10,000-20,000	718	67	23	4	2	1	**815**
$20,000-30,000	137	26	8	3	2	0	**176**
$30,000-40,000	73	58	11	2	1	0	**145**
$40,000-50,000	27	71	2	4	4	1	**109**
$50,000-60,000	15	10	6	2	1	0	**34**
$60,000-75,000	15	11	2	2	0	0	**30**
$75,000-100,000	25	40	2	2	0	0	**69**
$100,000-125,000	27	9	1	2	1	0	**40**
$125,000-150,000	9	3	1	0	0	0	**13**
$150,000-200,000	11	35	0	0	0	0	**46**
$200,000+	19	3	1	0	0	0	**23**
Total	**1,286**	**349**	**59**	**22**	**13**	**2**	**1,731**

Sources: Claritas, Ribbon Demographics

* Estimates based on household size ratios; not cross tabulated data

As shown in Table 5.1, there are an estimated 3,741 working age renter households and 1,731 senior renter households in the PMA in 2025. The HISTA tabulations allow analysis of the number of households in a market area by AMI level. Although the estimates focus on renter households, the HISTA data help to quantify the number of higher-income renter households who may be the target market for first-time buyer homeownership units. For reference Table 5.2 provides the FY2025 HUD maximum income limits for the Johnstown-Somerset, PA CSA by AMI level.

TABLE 5.2
FY2025 HUD INCOME LIMITS: JOHNSTOWN-SOMERSET CSA

	Household Size							
	1 Person	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**
20 % AMI	$11,820	$13,520	$15,200	$16,880	$18,240	$19,580	$20,940	$22,300
30 % AMI	$17,730	$20,280	$22,800	$25,320	$27,360	$29,370	$31,410	$33,450
40 % AMI	$23,640	$27,040	$30,400	$33,760	$36,480	$39,160	$41,880	$44,600
50 % AMI	$29,550	$33,800	$38,000	$42,200	$45,600	$48,950	$52,350	$55,750
60 % AMI	$35,460	$40,560	$45,600	$50,640	$54,720	$58,740	$62,820	$66,900
70 % AMI	$41,370	$47,320	$53,200	$59,080	$63,840	$68,530	$73,290	$78,050
80 % AMI	$47,280	$54,080	$60,800	$67,520	$72,960	$78,320	$83,760	$89,200
100 % AMI	$59,100	$67,600	$76,000	$84,400	$91,200	$97,900	$104,700	$111,500
120 % AMI	$70,920	$81,120	$91,200	$101,280	$109,440	$117,480	$125,640	$133,800

Source: HUD/PHFA income limits effective 4/1/2025
AMI=Area Median income

PMA Renter Households Age 15-61 by AMI Level and Unit Size

Table 5.3 below provides the AMI level distribution of working age renter households in the PMA. An estimated 2,648 PMA households younger than 62 had incomes below the 2025 60% AMI limit in 2025. These households are the primary targets for income-restricted affordable rental housing. Households with incomes below 30% AMI generally require tenant vouchers or unit-based rent subsidies to afford safe and decent housing. There are an estimated 1,805 PMA working age households in this lowest income band.

TABLE 5.3
2024 RENTER HOUSEHOLDS AGES 15-61 BY AMI LEVEL: PMA

Johnstown West End PMA
Renter Households Ages 15-61
By Income Range: 2025

	Households	
Income Range (AMI)	**Number**	**Percent**
0 - 30% AMI	1,805	48.2%
30 - 50% AMI	596	15.9%
50 - 60% AMI	247	6.6%
60 - 80% AMI	388	10.4%
80 -120% AMI	354	9.5%
120% AMI +	351	9.4%
Totals	3,741	100.0%

Source: RES, Ribbon Demographics 2025 HISTA tabulations; HUD income limits effective April 1, 2025

596 households have incomes between 30% and 50% AMI and would be prospective tenants for general occupancy LIHTC units, potentially without rent subsidies. An estimated 241 working age renter households have incomes between 50% and 60% AMI, also within the LIHTC eligibility range. An estimated 388 renter households are estimated to have incomes between 60% and 80% AMI and could be targets for affordable homeownership programs. Renter households with incomes between 80% and 120% AMI are the likely profile of first-time home purchasers of homes without income restrictions.

Table 5.4 presents estimates of the unit sizes required by PMA households in each income band. The HISTA model has been set to create a split between studio and 1BR units that assigns 75% of one-person households to 1BR units and the balance to studio apartments. Typically, one-person households strongly prefer apartments with a separate bedroom if they can afford the rent (this is particularly true of senior households).

TABLE 5.4
UNIT SIZE REQUIREMENTS FOR PMA RENTER HOUSEHOLDS AGE 15-61

Estimated Unit Size Requirements: Renter Households Ages 15-61, 2025

	0 - 30% AMI		30 - 50% AMI		50 - 60% AMI		60 - 80% AMI		80 -120% AMI		120% AMI +		TOTAL	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Studio	242	13.4%	64	10.7%	23	9.3%	33	8.6%	47	13.4%	24	6.8%	432	11.6%
One Bedroom	897	49.7%	245	41.1%	87	35.1%	166	42.7%	191	53.8%	143	40.7%	1,727	46.2%
Two Bedroom	282	15.7%	107	18.0%	54	22.0%	105	27.1%	77	21.7%	114	32.5%	740	19.8%
Three Bedroom	279	15.5%	129	21.7%	65	26.4%	67	17.3%	36	10.1%	63	17.9%	639	17.1%
Four Bedroom	105	5.8%	51	8.6%	18	7.1%	17	4.4%	4	1.1%	8	2.2%	202	5.4%
Total:	1,805	100.0%	596	100.0%	247	100.0%	388	100.0%	354	100.0%	351	100.0%	3,741	100.0%

Source: RES, Ribbon Demographics 2025 HISTA tabulations; HUD income limits effective April 1, 2025

- Nearly 58% of working age renter households could occupy small units–studios or 1BR apartments.
- More than 42% of working age renter households have incomes below the 30% AMI income limit and would require additional vouchers or subsidies to afford new rental units.

PMA Renter Households Age 62+ by AMI Level and Unit Size

Table 5.5 provides estimates of the number of PMA senior (age 62+) renter households by AMI range. A total of 2,645 PMA senior households are renters with incomes below 60% AMI. Over 41% of PMA senior renters have incomes below 30% AMI.

TABLE 5.5
2024 RENTER HOUSEHOLDS AGES 62+ BY AMI LEVEL

Johnstown West End PMA
Renter Households Age 62+
By Income Range: 2025

	Households	
Income Range (AMI)	**Number**	**Percent**
0 - 30% AMI	889	51.4%
30 - 50% AMI	365	21.1%
50 - 60% AMI	95	5.5%
60 - 80% AMI	134	7.8%
80 -120% AMI	67	3.8%
120% AMI +	182	10.5%
Totals	1,731	100.0%

Source: RES, Ribbon Demographics 2025 HISTA tabulations; HUD income limits effective April 1, 2025

TABLE 5.6
UNIT SIZE REQUIREMENTS FOR PMA RENTER HOUSEHOLDS AGE 62+

Estimated Unit Size Requirements: Renter Households Age 62+, 2025

	0 - 30% AMI		30 - 50% AMI		50 - 60% AMI		60 - 80% AMI		80 -120% AMI		120% AMI +		TOTAL	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Studio	191	21.5%	73	20.1%	12	12.1%	13	9.8%	8	12.5%	24	13.1%	321	18.6%
One Bedroom	616	69.2%	244	66.9%	54	57.4%	75	56.0%	38	57.5%	111	61.4%	1,139	65.8%
Two Bedroom	56	6.3%	31	8.6%	22	23.1%	39	29.3%	15	22.9%	42	23.2%	206	11.9%
Three Bedroom	22	2.5%	13	3.6%	6	5.8%	6	4.4%	4	6.0%	4	2.0%	54	3.1%
Four Bedroom	4	0.4%	3	0.7%	1	1.5%	1	0.5%	1	1.1%	1	0.3%	10	0.6%
Total:	889	100.0%	365	100.0%	95	100.0%	134	100.0%	67	100.0%	182	100.0%	1,731	100.0%

Source: RES, Ribbon Demographics 2024 HISTA tabulations; HUD income limits effective April 1, 2025

Nearly 85% of PMA senior households could occupy small units (studios or 1BR apartments). Despite the HISTA model's distribution of PMA small households between studio (25%) and 1BR units (75%), seniors often consider studio units undesirable because they have accumulated furniture and possessions that may not be accommodated in a smaller space. This is compounded in instances where households have rent subsidy based on their income. For the subsidized one-person renter household, the cost of renting a studio and a 1BR apartment are identical. Demand for affordable senior units with two bedrooms is far lower than for smaller units; demand for units with three or four bedrooms would typically be accommodated in properties for general occupancy.

More than 26% of PMA senior renter households, 460 households, are income-qualified to rent LIHTC units (30-60% AMI) without a subsidy. Over 51% of senior households are in the 0-30% AMI income bracket and would likely require additional subsidies to rent new affordable apartments.

Reconciling Renter Demand and Income-Restricted Supply

Table 5.3 provides 2025 estimates of PMA renter households aged 15 to 61 by income band. An estimated 2,648 households in this age cohort have incomes below 60% AMI (typically, the highest income band in LIHTC housing). Of these, 1,805 households are estimated to have incomes below 30% AMI. There are an estimated 1,164 existing and pending income-restricted or other affordable family/general occupancy rental apartment units in the PMA, 983 of which are JHA public housing units. The current supply of income-restricted affordable units for families/general occupancy serves 44% of income-eligible (below 60% AMI) PMA working-age renter households and 59% of working-age households with incomes below 30% AMI.

Table 5.5 identifies an estimated 1,349 PMA renter households age 62+ with incomes ranging from 0-60% AMI, including 889 senior households with income below 30% AMI. The supply of PMA age- and income-restricted existing and pending rental housing totals 761 units. This total includes 521 JHA senior public housing units. The 100-unit Garden Terrace Apartments, a Section 8 property that is not technically in the PMA but is very close to the boundary, has also been included in this unit count. The current age-restricted affordable housing inventory of units represents 85.6% of the demand from senior households with incomes below 30% AMI and 64% of total income-eligible (below 60%) senior renter households. Some senior properties accept non-elderly disabled people, which can reduce the number of units available for seniors 62+.

Despite the presence of a substantial inventory of income-restricted affordable housing in the PMA, 20% of market area renter households (1,105 households) are severely cost-burdened, paying more than 50% of household income for rent. Because HUD funded housing caps renter costs at 30% of gross income, and newer LIHTC apartments qualify renters at 40% of gross income (up to 45% for senior housing), severely cost burdened households are currently not served by the existing income-restricted rental housing inventory. This level of cost burden supports the preservation of existing income-restricted units and the development of additional affordable rental housing in the PMA.

For-Sale Housing Demand

Although the analysis above is focused on rental demand, there are 705 existing PMA working age renter households with incomes above 80% AMI. Another 388 working age renter households have incomes between 60% and 80% AMI. These figures suggest an opportunity to include a mixed-income home-ownership component in the CN housing strategy. The relatively large number of higher-income renter households may also reflect the current lack of housing inventory for purchase in the PMA.

6. HOUSING DEVELOPMENT OPPORTUNITIES AND RECOMMENDATIONS

Market support for new residential development in the West End CN will be determined in part by the supply and demand dynamics presented in this report. The broader economy, location, and social context will also influence the approach to and successful absorption of new mixed-income housing in the West End neighborhood. Key considerations leading to the recommended CN development program are summarized below.

Strengths:

- Many Johnstown residents feel a sense of connection to the West End
- Industrial employment opportunities in the CN
- The single-family scale of much of the neighborhood offers opportunities for infill homeownership
- Transit and road connections on both sides of the river provide links to employment in downtown Johnstown and the suburban communities to the southeast.

Weaknesses:

- The Coopersdale public housing site is isolated from balance of neighborhood and the neighborhood shopping center
- There is a significant concentration of subsidized housing units in the Oakhurst part of the CN which may limit interest in new homeownership in the immediate vicinity.
- Low population density and low traffic counts would make it difficult to attract commercial establishments to sites near Coopersdale.
- The existing Coopersdale public housing site is in 100-year flood hazard area which could preclude or complicate ability to finance replacement housing in this location.
- Because of the aging residential inventory, both for sale and rental housing in the Johnstown market is priced quite low; households in the market area are used to spending a lower percentage of their disposable income on housing than is typical in other areas of the state. Current market rent and home price levels are inadequate to attract developer interest without outside subsidy.
- The recent closure of the Save-a-Lot grocery store creates limits convenient access to fresh food for neighborhood residents.

Opportunities:

- The rental stock throughout Johnstown is aging; new apartment product with modern amenities and energy-efficient features should attract interest from households across the income spectrum.
- Strong demand for 1BR units suggests market support for new multi-family rental properties.
- The vacant Middle School building is very attractive and adjacent to recreation. The proximity of a neighborhood shopping center (although without a grocery store, this is less of an amenity) suggests that the school building could be a strong candidate for adaptive reuse as mixed-income apartments.

Recommended Development Program

RES identified market support during the Choice implementation timeframe (five to seven years) for up to 250 units of mixed-income rental housing a small component of affordable homeownership targeted to first-time homebuyers. Table 5.7 on the following page summarizes the recommended components for a 241 rental unit/10 homeownership unit mixed-income Choice Neighborhood housing strategy with a seven-year implementation timeframe The following bullets outline some of the issues considered in formulating the recommended development program:

- Replacement housing is shown for the 121 Coopersdale public housing units based on the current unit distribution by bedroom size. The unit breakdown does not consider any cases of over- or under-housing of current resident households.
- The data considered in the Demand chapter of this report show that 1BR units are in the highest demand by both working age households. The need is particularly strong for working age households in the LIHTC-eligible income bands.
- Only a small percentage of Coopersdale Community residents are over the age of 62. In the market area, the unmet need for income-restricted housing is higher for working age households than for senior households. The recommended development program does not include age-restricted units, although both elderly and near elderly households would be prospective tenants for family units developed in an elevator building with controlled entry.
- The current inventory of income-restricted rental housing in the CN has a concentration of rent-subsidized units serving households with extremely low incomes. An opportunity exists for new units to serve households with incomes in the 30-60% AMI range with fixed rents (40%, 50%, and 60% AMI).
- There are approximately 388 working-age renter households in the PMA with incomes between 60-80% AMI. These would be target households for affordable homeownership opportunities in the CN.
- RES recommends developing (through new construction or gut rehabilitation of existing homes where feasible) 10 new income-restricted for-sale homes targeted to first-time homebuyers in the 60-80% AMI income range. Infill opportunities exist in the broader Coopersdale neighborhood, including the lots surrounding JHA's earlier homeownership development. Grouping new units together in conjunction with targeted rehab assistance to existing homeowners or buyers of existing homes in the surrounding blocks would create a critical mass of new investment that could improve the marketability of new homeownership units.
- It is unlikely that a grocery store would locate in the eastern part of the CN due to low traffic counts and limited population in the immediate surrounding area. The existing neighborhood shopping center is a key asset for the entire CN and the Transformation Plan should include strategies to attract a grocer into the existing vacant facility. One option may be to explore whether Koch's Deli would consider relocating and expanding in the shopping center.
- Adaptive reuse of vacant Middle School building would allow replacement units for Coopersdale residents that are closer to potential amenities on the west side of the river. The first floor of this building could be an ideal location for services that are missing in the CN—such as health care.

Recommended Rents and Sales Prices

Table 5.8 provides preliminary recommendations about unit sizes and rents/sales price for components of the recommended development program. Many of the issues raised in the Elevate Johnstown downtown housing report are issues impacting pricing of new units. There has been nothing comparable built for years and residents are used to paying very low rents and sales prices, despite having the income to afford more. The recommended rents for LIHTC units were set at maximums for 30%, 40%, and 50% AMI units. 60% AMI rents were set closer to the 50% AMI maximums pursuant to recommendation from managers of the few LIHTC properties that charge fixed rents (without unit-based rent subsidies). The unrestricted rents were set closer to the 60% AMI maximum and reflect a small premium over the rents charged at the older market-rate comparables in the PMA.

There are no comparables for new construction homes in the market area. Realtors interviewed were concerned about pricing new homes above $100,000. As Vision Together 2025 brings their scattered site first-time homebuyer units online, the sales prices achieved for those units should be used to adjust the pricing of the homeownership units in the CN development program. The recommended home sizes shown in Table 5.8 are larger than those anticipated in the Vision Together 2025 initiative , so the Choice units should be able to achieve a premium to reflect the size differential. Similarly, if new homes can be clustered and bolstered by repair and renovation assistance for owners and purchasers of existing homes in adjacent blocks, then the CN units would be able to achieve a price premium over the scattered Vision Together 2025 homes.

TABLE 5.7
WEST END CN RECOMMENDED DEVELOPMENT PROGRAM SUMMARY: 241 RENTAL UNITS; 10 HOME OWNERSHIP UNITS

Unit Type	Type	Tenure	Public Housing Replacement	Additional LIHTC (30-60% AMI)	Unrestricted*	Homeownership 60-100% AMI	Total	%
General Occupancy Rental								
1 BR/1 BA*	Multifamily	Rental	6	44	20	--	70	27.9%
2 BR/1-2 BA	Multifamily	Rental	49	20	10	--	79	31.5%
3 BR/2-2.5 BA	Townhouse /SFD	Rental	38	20	6	--	64	25.5%
4 BR/2.5 BA	Townhouse /SFD	Rental	24			--	24	9.6%
5 BR/2.5 BA	Townhouse /SFD	Rental	4				4	1.6%
		Total Rental Units	121	84	36		241	
3 BR/2-2.5 BA	SFD	For sale	--	--	--	10	10	4.0%
			--	--	--		0	0.0%
		Total For-Sale Units				10	10	
			121	84	36	10	251	100.0%
			48%	33%	14%	4%	100%	

*Rentals would be unrestricted, but the expected AMI level for targeted households is 60-80% AMI

TABLE 5.8
WEST END CN DEVELOPMENT PROGRAM SUMMARY: RECOMMENDED RENTAL RATES AND HOME SALE PRICES

							Non-Replacement Units Recommended Contract Rents (2025 $)									
Unit Type	Building Type	Replacement	Additional Units (LIHTC)	Unrestricted	Total	Unit Size	30% AMI	40% AMI	50% AMI	60% AMI	Unrestricted	30% AMI Maximum LIHTC Rent	40% AMI Maximum LIHTC Rent	50% AMI Maximum LIHTC Rent	60% AMI Maximum LIHTC Rent	2026 Fair Market Rent (FMR)
1 BR/1BA	Multifamily or Townhouse	6	44	20	70	650 SF	$421	$579	$737	$796	$900	$475	$633	$791	$950	$846
2 BR/1.5-2 BA	Multifamily or Townhouse	49	20	10	79	800-900 SF	$502	$692	$882	$899	$1,000	$570	$760	$950	$1,140	$1,035
3 BR/2.5 BA	Townhouse	38	20	6	64	1,200 SF	$578	$798	$1,017	$1,070	$1,175	$658	$878	$1,097	$1,317	$1,431
4 BR/2.5 BA	Townhouse	24	--	--	24	1,300 SF	--	--	--	--	--	$734	$979	$1,223	$1,468	$1,484
5BR/2.5 BA	Townhouse	4	--	--	4	1,450 SF	--	--	--	--	--	$810	$1,081	$1,351	$1,621	$1,707
		121	84	36	241											

NOTE: In addition to the contract rents shown , it is assumed that income-restricted units will have the following energy efficient utility allowances: 1BR-$54; 2BR-$68; 3BR-$80

Unit Type	Number of Units	Building Type	Unit Size (SF)	List Price Recommendation	List Price/SF
3 BR/2-2.5 BA	10	Single family detached	1,500	$100,000-$120,000	$67-$80

Source: RES