

Housing Market Data Report For Newfane, NY

*Summary of
Demographic,
Economic &
Housing Data*

*Prepared for
Daniel Dy of
Olcott, New York*

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Introduction

SCOPE OF PROJECT

Mr. Daniel Dy has commissioned **Asterhill Incorporated**, a *Planning and Development Company*, to compile a **Housing Market Data Report** to review the Primary Market Area (PMA) for a potential senior housing project, in Newfane, NY. The subject property is currently wooded and vacant.

The Housing Market Data Report (HMDR) includes:

- A proposed Primary Market Description (PMA);
- A Population Profile of the PMA
- An Economic Profile of the PMA
- A Housing Profile of the PMA

The data in this report is presented to identify the Primary Market Area, then competition within the PMA and finally the estimated demand. Additional supporting data is provided for review. The following data is part of this study:

- Description of Primary Market Area
- Overview of Competition
- Estimated Demand
- Demographic and Housing Data
- Economic Data

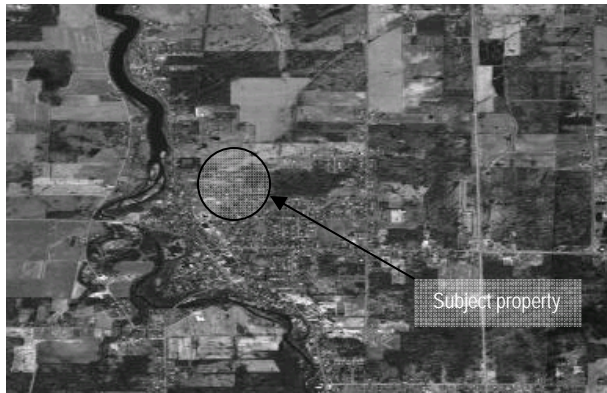
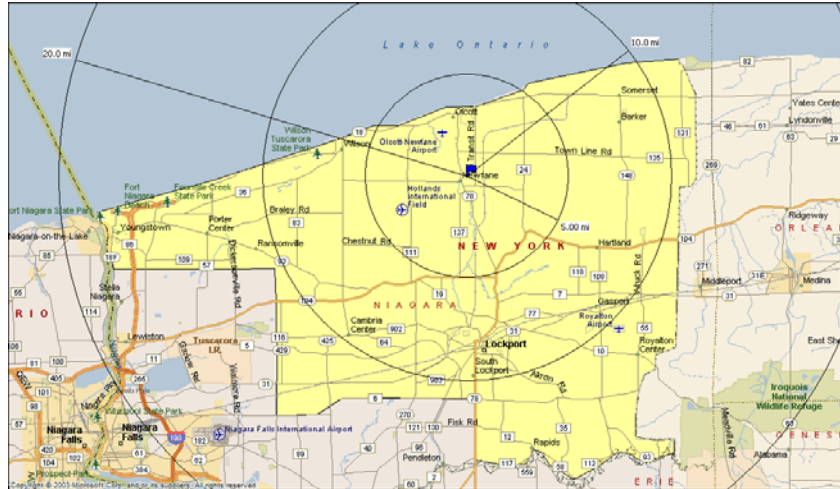
SUMMARY

Summary of Findings

This *Housing Market Data Report* was commissioned by Daniel Dy of Olcott, NY to review and evaluate market conditions for a proposed senior project. In this study, market demand was estimated within a defined market area. The project site is .5 miles east from route 78, 8 miles north of the City of Lockport and 23 miles Northeast of Niagara Fall, NY.

Overall, this study found this market to be stable with minor population shifts. Even though the population has declined by less than one half of one percent since 2000, it has grown over 6% since 1990. The Primary Market Area for this project is composed of towns

from Niagara County. The subject property is located in census tract 242.02. The project site is within 25 miles of I-90, 5-25 mile of three airports, mall, hospitals and shopping.



The subject property is approximately 25 acres and located in the Town of Newfane, on Edward Avenue. It has access to water, sewer and electricity. The surrounding land uses are mixed with single family and multifamily buildings, medical offices, rural hospital and grocery store.

Competition

Over half of the 2,939 units rented to seniors are age restricted projects. 65% of those projects are independent senior housing facilities offering no services. 60% of all the senior housing projects offer qualified residents rental subsidies. The number of bedrooms in these senior projects breakdown as follows:

Bedrooms in Senior Housing Projects			
Total Units	One Bedroom	Two Bedrooms	Other
1,236	874	298	64
	70.7%	24.1%	5.2%

Market Demand

The estimate for the market demand assumes the inventory of rental housing stock will continue to grow at steady pace. **Demand for new senior units** is expected to increase to about from **447 in 2006 to 470 units in 2008**. The market can **absorb 4-8 units per month**. This estimate is further broken down by income levels in the table below. The qualifying criteria are based on age and income.

Demand Estimates				
Methodology/ Income Level	<50% AMI	51%-60% AMI	61%-80% AMI	81%>% AMI
Qualified by Age 55+	20,533			
Qualified by Income	3,286	1,162	1,758	4,638
<i>Less Homeowners Aging in Place & Intangibles</i>	-606	-908	-1,430	-4,446
Target Population	2,680	254	328	192
Existing and planned inventory:	1974	187	242	142
Average household size:	2.18			
Gross Estimate Demands:	749	71	92	54
Estimated Market Demand 2006:	342	32	42	24
Project Capture Rate** (**Capture rate is calculated using a proposed 24 units in each income level.)	7.03%	74.21%	57.41%	98%
Project Penetration Rate	0.964%			

Conclusions

- **The Market has significant competition for senior projects with high levels of care.**
- **The PMA has a need for very low to low income housing.**
- **The PMA has no Adult Day Care Facilities.**
- **The PMA has a small market for those seniors with incomes between 51% to 80% AMI.**
- **The PMA has strong community support for more senior housing.**
- **Demand will increase as the community grows.**

Recommendations

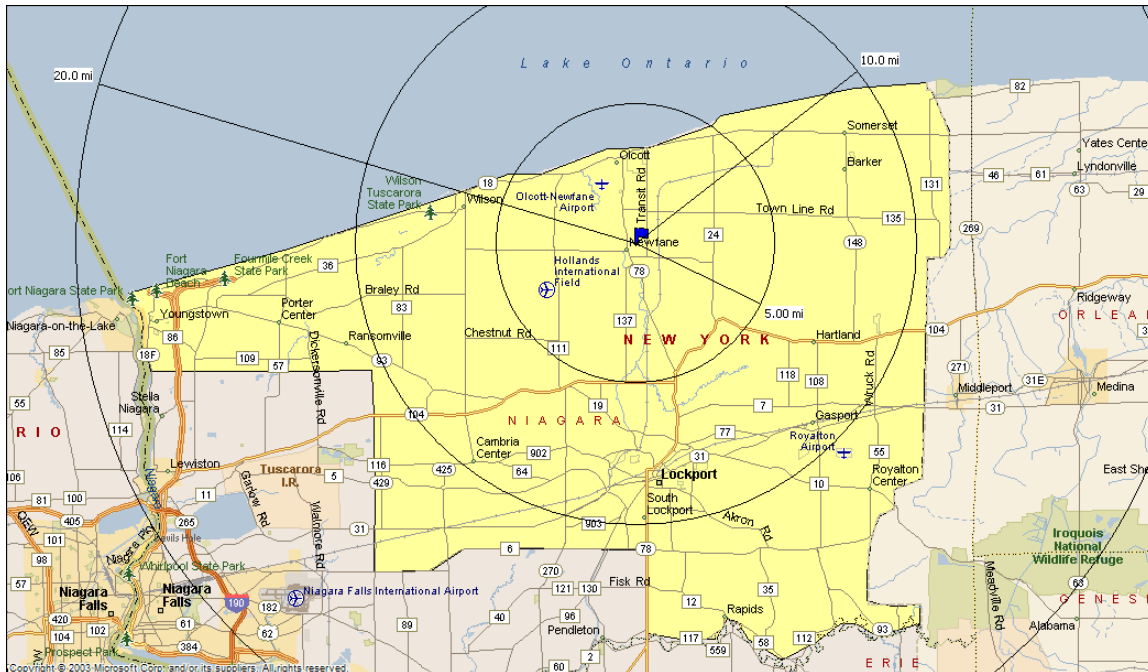
- **Senior housing projects that startle multiple income levels will capture a strong market position and be sustainable.**
- **Develop a strong relationship with the Newfane community hospital.**
- **An independent Senior Housing project with supportive services targeted to the very low to moderate income levels will fill a niche in the market. Look at the potential of a third party provider or health care partner to deliver these services.**

Primary Market Area (PMA)

Primary Market Area (PMA):

The **Primary Market Area (PMA)** is the most likely geographic area from which a project would draw its support and competition. Often these areas have been combined with other adjacent MSA's into a larger consolidated PMA. The Primary Market Area (PMA) is generally defined as a geographic area from which a Property is expected to draw the majority of its residents.¹ It is common to start with a 5-10 mile radius around the project site. The PMA is then further defined after an analysis of:

- Census data and tracts
- Transportation and commuting patterns
- Neighborhood boundaries
- Availability of services and shopping
- Demographic and development trends
- Competitive environment



The Primary Market Area (PMA) is defined by several towns in Niagara County. The map above specifically defines the boundaries of the PMA for this Study. The PMA is defined by the towns of; Cambria, Hartland, Lockport, Newfane, Porter, Royalton, Somerset, Wilson and the City of Lockport. The Town of Newfane is located in the center of Niagara County approximately 25 miles northeast of Buffalo and 23 miles east of Niagara Falls. The subject property is located in Census Tract 242.01

¹ Primary Market Area Definition by The National Council of Affordable Housing Market Analysts (NCAHMA) is an autonomous council formed within the National Housing & Rehabilitation (NH&RA)

Project Location:

The project site is located less than a half mile east of Lockport-Olcott Rd (Rte 78). The property is vacant and wooded. It surrounded by residential and multifamily dwellings on the North, East and West sides. On the south side there is a mix of housing, medical offices and Newfane’s InterCommunity Memorial Hospital



The Region

Niagara County is located within 400 miles of major metropolitan areas such as New York City, Toronto, Boston, Philadelphia, and Cleveland. This County is a four-season community. The area has quite literally grown from the banks of that nineteenth century engineering marvel such as the Erie Canal and natural wonders as Niagara Falls. The Olcott-Newfane area has become a destination area for tourism and fishing, Offering trophy freshwater sport fishing, romantic bed & breakfast getaways and super outdoor experiences. There are unique festivals seasonally. Agriculture is still the predominate industry in the area and along the lake from apple farms to wineries



The project t site is:

- Within 10 Miles of Shopping Malls
- Within 1 Miles of Grocery Shopping
- Within 10 mile of most cultural events and museums
- Within 0-15 miles of Hospitals
- Within 15-miles of Buffalo/ GBIA

Competition

Competition

This study found the competition in the PMA to be very competitive and limited based on different senior housing projects. Approximately 2,320 housing units are rented to seniors in the PMA. Over 53% of these units are in planned facilities for seniors. There are 19 senior housing projects with 1,236 units. The study found the following types of senior housing projects in the PMA;

- **Independent Senior Housing without services (14 Projects)**
This is housing that is restricted to seniors (and possibly younger adults with disabilities). It includes NO supportive services or staffing to address the special needs of aging residents. This housing is NOT licensed by a government agency. Subsidized versions may be supervised by a government-housing agency
- **Independent Senior Housing with supportive services (1 Project)**
This is senior housing that includes one or more of the following non-licensed supportive services: meals / dining program, housekeeping / homemaking, transportation, socialization activities, laundry / linen services, various amenities and a resident advisor or services coordinator who helps tenants access other services and programs from community-based agencies. This housing is NOT licensed by a government agency. Subsidized versions may be supervised by a government-housing agency.
- **New York State License Adult Home (4 Projects)**
This is housing for adults of all ages that provides private or shared rooms, meals, housekeeping, laundry / linen service, transportation, social activities, some personal care and 24-hour supervision to five or more adults. This housing is licensed and regulated by the New York State Health Department.

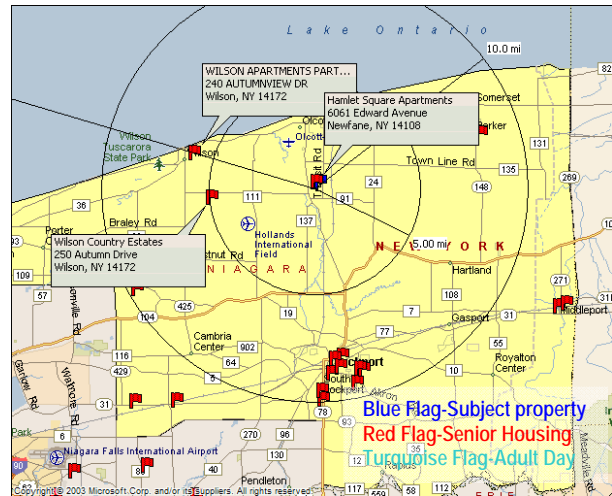
Among the projects identified in the PMA, the payment method varied and reflected different income groups and level of care. These are;

- **Subsidized Housing (11 projects)**
This is housing in which tenants pay less than the going market rate for rent or for rent and services. Subsidized housing receives financial assistance from a government or other public entity to build or operate the development, or to help pay for some of the rent and utility costs or for the provision of services. Rent prices are typically set or approved by the entity that provides the financial support. People who meet specified household-income guidelines are eligible to live in subsidized housing.
- **Private Payments (2 Projects)**
This is housing in which tenants pay the going rate for rent, utilities and services. Financial assistance is not received from a government or other

public entity. The development's operator determines rents and service charges. There are no income-eligibility guidelines. People willing and able to pay the specified rates and charges are eligible to live in private pay housing.

- **Combination Payments (6 Projects)**

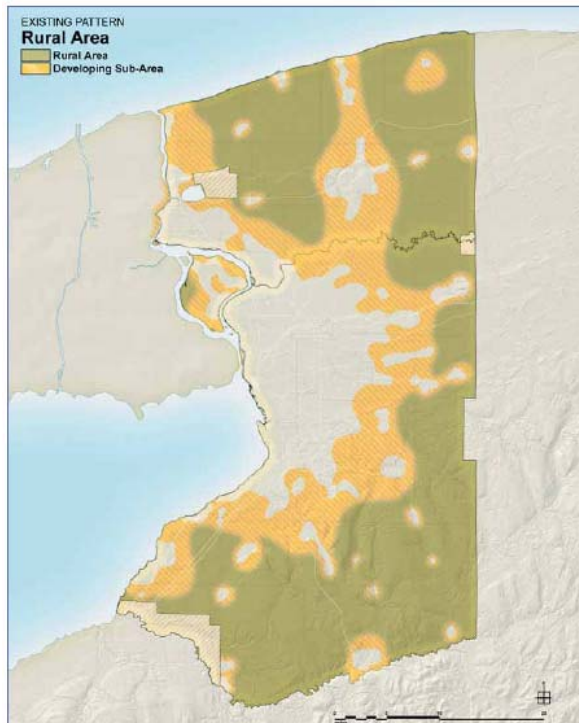
This is housing in which some tenants pay less than the going market rate and others pay the going market rents. The amount and levels of governmental assistance varies greatly from one facility to another. Often market conditions create the opportunity to best serve a communities needs by providing housing to seniors with a wide range of incomes.



Competition

Competition within the PMA has two distinct characteristics. First, those facilities located in Lockport and the Southwest portions of the PMA were developed in response to a growing demand coming out of Buffalo and Niagara Falls. Second, the senior projects in the Northern and Eastern portions of the PMA are serving their rural communities. The increased mobility of families and seniors is changing the makeup of these rural communities. Over the last 10 years more families are moving

farther away from the downtown center. With the advent of better roads, communications, decentralization of healthcare and services, families are able to better retain incomes and find higher quality of living in more rural areas. Niagara Fall and Buffalo are less than 1 hour travel from Newfane. The long term impact on communities like Newfane is solid growth along with an increase in demands for services.



Historic Development Pattern

Historically, this region has continued to grow through the 1970s, 1980s, and 1990s despite an overall decline in population. Between 1960 and 2000, the region lost 137,000 residents or 10.5% of its total population, with cities and villages experiencing significant losses. Late-century development followed conventional suburban patterns with curvilinear streets, segregated commercial and residential uses, few interconnections between adjacent

neighborhoods, and little diversity in housing. These newer neighborhoods are served by commercial, civic, and institutional uses lining major roads. Unlike traditional commercial districts, with mixed uses and buildings oriented towards public sidewalks, newer suburban developments tends to be less dense, less well connected to adjacent commercial uses and surrounding residential areas, and more reliant on automobile travel for access. The above map shows the exiting pattern growth within the region¹. Jobs have followed the same pattern decentralizing from city of Buffalo.

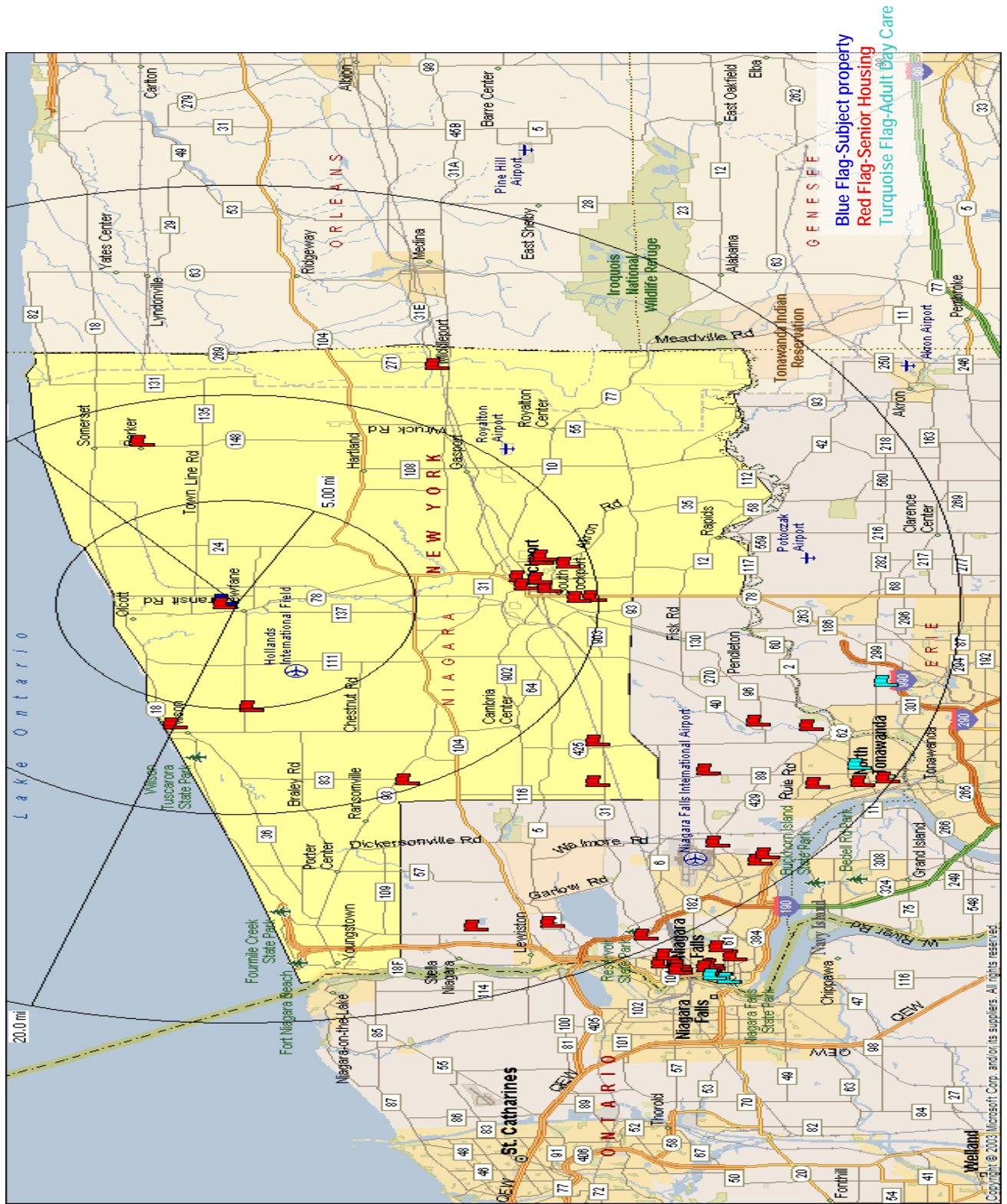
Senior Projects in PMA

The table below is a listing of the senior projects identified in the PMA. There approximately 1,236 units in these projects.

PMA Senior Projects							
Name	Address	City	St	Zip	Type	Payment	Units
Urban Park Towers	77 Main Street	Lockport	NY	14094	SHns	Sub	150
Apple Blossom Acres	6136-1 Ruhlmann Road	Lockport	NY	14094	SHns	Sub	163
Lockport Presbyterian Home	305-327 High Street	Lockport	NY	14094	NYSLAH	Pr	37
Heritage Manor of Ransomville	3200 Andrews Road	Ransomville	NY	14131	NYSLAH	Combo	142
City of Lockport Housing Authority - Spires	301 Michigan Street - P.O. Box 344	Lockport	NY	14095	SHns	Sub	100
Willow Gardens Apartments	284 - 288 Willow Street	Lockport	NY	14095	SHns	Sub	70
Briarwood Manor - Assisted Living Program	1001 Lincoln Avenue	Lockport	NY	14094	NYSLAH	Combo	160
Heritage Estates of Lockport	41 Lexington Court	Lockport	NY	14094	SSH	Pr	24
Heritage Manor of Lockport	41 Lexington Court	Lockport	NY	14094	NYSLAH	Combo	64
Wilson Country Estates	250 Autumn Drive	Wilson	NY	14172	SHns	Combo	24
Middleport Country Estates	89 Telegraph Road	Middleport	NY	14105	SHns	Combo	24
Middleport Villa	89B Telegraph Road	Middleport	NY	14105	SHns	Sub	25
Autumn Gardens Apartments	788-828 East High Street	Lockport	NY	14095	SHns	Sub	72
Hamlet Square Apartments	6061 Edward Avenue	Newfane	NY	14108	SHns	Combo	24
DHCR-1	5801 UNICORN DR	Cambria	NY	14132	SHns	Sub	24
WILSON APARTMENTS PARTNERSHIP, L.P.	240 AUTUMNVIEW DR	Wilson	NY	14172	SHns	Sub	24
BARKER COMMONS	1889 QUAKER ROAD	Baker	NY	14012	SHns	Sub	24
WALDEN PARK	6113 STRAUSS RD.	Lockport	NY	14094	SHns	Sub	61
WENDTS COLLEGE VIEW EST	3072 SHENK ROAD	Sanborn	NY	14132	SHns	Sub	24
Key Definitions for Unit Type and Payment	SHns-Senior Housing no services	SSH-Senior Housing with supportive services		NYSLH-New York State License Adult Home			
	Sub-Subsidized Housing	Combo-Combination Pay Housing		Pr-Private Pay Housing			

In Newfane, Hamlet Square is the only senior housing project and is located adjacent to the subject property. The project management has stated they have maintained a waiting list for several years. Their ability to offer some rental assistance has helped. This project will be seen as competition if a similar product is planned.

¹ "Rural Growth Illustration, pg 21 in "Growth & Development in the Erie-Niagara Region", Draft for Public Review, December 2003 prepared for Erie-Niagara Framework for Regional Growth by the HOK Planning Group



Market Demand

Market Demand

According to the US Census 74% of the population in the PMA are homeowners and 26% are renters. This represents about 8,529 occupied households by renters. Approximately, 2,328 of these renter are 55 years old and older (27.3% of all renters). Seniors who rent their homes only represent about 12.3% of all senior households. Many are choosing to age in place. They are making their home more livable and adaptable to their growing needs. Home Care companies are growing rapidly to fill this growing need. However, at some point, these senior will seek out housing that can fill their needs.

The criterion used to qualify the population is based on age and income. This methodology qualifies the population in the PMA for the multifamily family housing product such as Independent Senior Housing with and without services. Additionally, this approach includes such intangible factors as families moving into PMA, availability of utilities, taxes and quality of school districts. The estimated demand in the PMA followed the criteria below:

Age: 55 and older
Income Guidelines: rental payments are targeted as 30 to 48 % of income for senior very low to moderate and above incomes. The result is residents with annual incomes per the table below.

Income Levels	Income Range
<50% AMI	\$12,975 to \$25,000
51%-60% AMI	\$25,001 to \$34,301
61%-80% AMI	\$34,302 to \$45,735
81%>% AMI	\$45,736 +

Based on the available information used in this assessment we conclude the following:

Demand Estimates				
Methodology/ Income Level	<50% AMI	51%-60% AMI	61%-80% AMI	81%>% AMI
Qualified by Age	20,533			
Qualified by Income	3,286	1,162	1,758	4,638
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Project Penetration Rate	0.964%			

THE MARKET DEMAND REVIEW CONCLUDES THAT:

The market is offering opportunities for small to medium projects for multifamily senior housing. Base on the number of new construction starts the market can absorb 3-5 units per month. A senior housing product that startles the income levels with some supportive service appears to be the best fit for the current market conditions.

Demographic Profile

Census Data within PMA

Population Analysis

The population of the Buffalo MSA is approximately 1.17 million people and the County of Niagara has a population of 219,846. The PMA has approximately 20,058. Seniors, age of 55 years and over represents about 23.7% of the population of the PMA. Although, the senior population estimates shows 10-13% increase in the total number of seniors, there will be a decline in segments of the population for those between 34-44 and 75-84 years old. The growth will come from those seniors between the ages of 55-74 and 85+. Part of this growth represents the beginning of the baby boomer phenomenon. The real growth in the senior population is expected to begin around the year 2010 and continue through 2025.

Population Forecast PMA	2,000	2,003	2,004	2,005	2,006	2,007	2,008	2,009	2,010
Under 5 years	5,234	5,264	5,111	4,957	4,986	5,014	5,043	5,072	5,099
5 to 9 years	6,036	6,035	5,775	5,515	5,514	5,514	5,513	5,513	5,512
10 to 14 years	6,675	6,649	6,682	6,715	6,688	6,662	6,636	6,609	6,582
15 to 19 years	6,010	6,098	6,235	6,372	6,465	6,560	6,656	6,754	6,839
20 to 24 years	4,411	4,518	4,593	4,668	4,782	4,898	5,017	5,140	5,236
25 to 34 years	10,118	10,345	10,029	9,714	9,931	10,154	10,381	10,614	10,802
35 to 44 years	14,750	14,413	14,061	13,708	13,395	13,089	12,790	12,498	12,143
45 to 54 years	12,214	12,390	12,555	12,720	12,904	13,090	13,280	13,471	13,639
55 to 59 years	4,497	4,621	4,815	5,008	5,146	5,288	5,434	5,584	5,699
60 to 64 years	3,348	3,485	3,605	3,726	3,878	4,036	4,201	4,373	4,487
65 to 74 years	5,987	6,108	5,822	5,535	5,647	5,761	5,878	5,997	6,095
75 to 84 years	3,896	3,867	3,895	3,923	3,894	3,865	3,837	3,809	3,778
85 years and over	1,416	1,456	1,454	1,451	1,493	1,535	1,579	1,623	1,658
	84,592	85,250	84,631	84,013	84,724	85,468	86,245	87,056	87,569
PMA Growth Yr from 2000	100.78%	100.05%	99.32%	100.16%	101.04%	101.95%	102.91%	103.52%	
PMA Growth Yr to Yr	100.78%	99.27%	99.27%	100.85%	100.88%	100.91%	100.94%	100.59%	
PMA Senior Population Estimated Growth	102.06%	102.33%	102.61%	104.77%	107.01%	109.32%	111.71%	113.44%	

In the PMA the target population, which can be defined as the most likely seniors to rent in the proposed project will be between 55 and 74 years of age. There are approximately 20,058 residents who would qualify by age.

Attribute Analysis

As the senior population grows over the next 20 years the number of renters will change also. According to the 2000 US Census and new 2005 updates, approximately 28% of the senior populations in the PMA are renters. This represents about 2,932 renters. This number is expected to grow to 10-15% by the year 2008. Approximately, 98.5% of these occupied households currently use telephones and 89.6% drive at least one vehicle. Overall the population growth will appear flat with 1-3 % growth through 2007 and 2010.

EMPLOYMENT AND ECONOMY

Employment and Economy

Economically the region is struggling to remain stable. Many of the local municipalities are very aggressively marketing themselves to the world. It appears this trend of stability will continue. Erie County continues to grow along the I-90 corridor. The following is a summary of each county in the PMA.

Niagara County, NY in Profile

Part of: Buffalo-Cheektowaga-Tonawanda NY, Metropolitan Area



Niagara County is one of about 3,141 counties and county equivalents in the United States. It has 522.9 sq. miles in land area and a population density of 417.0 per square mile. In the last three decades of the 1900s its population declined by 6.7%. On the 2000 census form, 98.8% of the population reported only one race, with 6.1% of these reporting African-American. The population of this county is 1.3% Hispanic (of any race). The average household size is 2.45 persons compared to an average family size of 3.03 persons.

In 2004 manufacturing was the largest of 20 major sectors. It had an average wage per job of \$54,926. Per capita income grew by 8.2% between 1993 and 2003 (adjusted for inflation).

People & Income Overview (By Place of Residence)	Value	Rank in U.S.	Industry Overview (2004) (By Place of Work)	Value	Rank in U.S.
Population (2004)	218,060	273	Covered Employment	73,503	325
Growth (%) since 1990	-1.2%	2435	Avg wage per job	\$33,090	524
Households (2000)	87,846	247	Manufacturing - % all jobs in County	16.9%	1026
Labor Force (persons) (2004)	111,783	269	Avg wage per job	\$54,926	181
Unemployment Rate (2004)	6.2	961	Transportation & Warehousing - % all jobs in County	3.8%	727
Per Capita Personal Income (2003)	\$26,033	1045	Avg wage per job	\$30,832	2332
Median Household Income (2003)	\$38,946	1006	Health Care, Social Assist. - % all jobs in County	13.8%	533
Poverty Rate (2003)	11.4	1900	Average wage per job	\$28,278	1073
H.S. Diploma or More - % of Adults 25+ (2000)	83.3	891	Finance and Insurance - % all jobs in County	1.7%	2344
Bachelor's Deg. or More - % of Adults 25+ (2000)	17.4	1,005	Avg wage per job	\$34,441	1150

Current Economic Development

Delphi Corp. recently outlined its strategy for returning to profitability. The plan, which must receive bankruptcy court approval, identifies the Lockport operation -- Western New York's largest manufacturing facility -- as one of eight core manufacturing sites and its climate-control and engine-cooling products and systems as one of Delphi's six strategic business lines. In addition to Delphi Thermal & Interior at Lockport, Delphi's Rochester operation that employs 2,100 workers also was labeled a core site. Non-core operations and plants will be phased out by Jan. 1, 2008, today's announcement said. Delphi has listed 11 vulnerable plants that are losing the most money or that make parts it no longer wants to sell. They include plants in Michigan, Alabama, New Jersey, Georgia, Kansas, Indiana, Mississippi and

four in the Dayton, Ohio area. The company, which filed for bankruptcy protection from its creditors last October, also said it will file in bankruptcy court motions asking the court to cancel current labor contracts between Delphi and the United Auto Workers and other unions¹.

Erie and Niagara Counties are linked economically and as part of the Buffalo-Niagara MSA, centered on the western border of the State covering 1,500 square miles. The MSA is bounded by Lake Erie to the west, Lake Ontario and Canada to the north, Genesee County and Wyoming County to the east, and Cattaraugus and Chautauqua Counties to the south. More than half the population in both countries (135,000,000 people), as well as 52 percent of the personal income (\$1.4 trillion) created by the United States and Canada, are within 500 miles of Buffalo-Niagara MSA. In addition, three-quarters of Canada's manufacturing activity and 55 percent of the United States' manufacturing activity fall within that radius. Located within the County are three cities and 25 towns, including the City of Buffalo, the second largest city in the State, which serves as the economic center.

Lockport, NY

Lockport, New York is located in the center of Niagara County approximately 20 miles northeast of Buffalo and 18 miles east of Niagara Falls. Lockport is a city that quite literally grew from the banks of that nineteenth century engineering marvel, the Erie Canal. The "Lock City", the "Lift-Lock City," the "City of Smokeless Power" -- the City of Lockport has, through history, been known by all of these nicknames.

Within close proximity to Lockport are many fine institutions of higher education. Niagara University, Niagara County Community College, SUNY at Buffalo, Buffalo State College, Canisius, D'Youville, Daemen, Medaille Colleges, Bryant & Stratton Business Institute and Erie Community College are all within a 30 mile radius of Lockport.

Lockport's business community is diverse and prosperous. There are more than 50 manufacturing firms in Lockport and over 850 retail/commercial establishments in the town and city of Lockport combined.

Niagara County Economy

The Niagara economy is changing and evolving. It is linked to Erie county and heavily dependant upon it. The Western part of the economy is in a state of flux and re-inventing itself with the establishment of a casino in Niagara Falls. The Eastern part of the county is characterized by smaller employers well established and responsible for much of the Counties stability. The tables below described the character of the business climate.

¹ BuffaloBizJournal.com, March 2006, "Lockport plant to remain in Delphi's future" by Thomas Hartley

	Business QuickFacts	Niagara County	New York
i	Private nonfarm establishments, 1999	4,547	485,954
i	Private nonfarm employment, 1999	65,542	7,135,960
i	Private nonfarm employment, percent change 1990-1999	-7.6%	0.9%
i	Nonemployer establishments, 1999	8,023	1,168,595
i	Manufacturers shipments, 1997 (\$1000)	4,403,455	146,720,195
i	Retail sales, 1997 (\$1000)	1,607,559	139,303,944
i	Retail sales per capita, 1997	\$7,324	\$7,678
i	Minority-owned firms, percent of total, 1997	5.0%	19.6%
i	Women-owned firms, percent of total, 1997	26.3%	26.1%
i	Housing units authorized by building permits, 2000	489	44,105
i	Federal funds and grants, 2001 (\$1000)	1,143,377	116,366,112
i	Local government employment - full-time equivalent, 1997	9,166	

Residential Building Permits in 2004	Units	Pct Dist. in County	Pct Dist. in U.S.	Cost (\$000)
Total Permits Filed	578	100.0%	100.0%	\$73,976
Single Family	443	76.6%	78.0%	\$65,923
Two Family	16	2.8%	2.1%	\$1,253
Three & Four Family	10	1.7%	2.3%	\$1,650
Five Families and More	109	18.9%	17.6%	\$5,150

Annual Industry Distribution of Jobs and Avg. Wage in 2004 (NAICS)	Establishments	Jobs	Pct Dist. in County	Annual Average Wage Per Job	Rank in U.S.
Total Covered Employment and Wages	4,675	73,503	100.0%	\$33,090	524
Private	4,525	58,787	80.0%	\$31,977	610
Agri., forestry, hunting	46	D	D	D	N/A
Mining	1	D	D	D	N/A
Construction	464	2,842	3.9%	\$36,281	539
Manufacturing	288	12,432	16.9%	\$54,926	181
Wholesale trade	219	1,413	1.9%	\$38,308	745
Retail trade	718	9,630	13.1%	\$19,538	1,285
Transportation, warehousing	163	2,763	3.8%	\$30,832	2,332
Utilities	8	640	0.9%	\$80,220	76
Information	48	804	1.1%	\$38,722	651
Finance and Insurance	222	1,214	1.7%	\$34,441	1,150
Real Estate, rental, leasing	126	667	0.9%	\$25,561	709
Professional, technical services	321	1,425	1.9%	\$40,945	712
Mgmt. of companies, enterprises	25	865	1.2%	\$52,961	499
Administrative, waste services	216	2,996	4.1%	\$28,445	337
Educational services	104	1,416	1.9%	\$29,311	709
Health care, social assistance	460	10,158	13.8%	\$28,278	1,073
Arts, entertainment, recreation	88	863	1.2%	\$15,210	890
Accommodation and food services	482	5,881	8.0%	\$10,578	1,022

Other services, exc. public admin.	490	2,708	3.7%	\$15,889	2,223
Public administration	47	5,007	6.8%	\$39,588	611

Local Consumer Price Index (CPI)

The CPI for Buffalo-Niagara MSA rose from 157.1 for 1996 to 160.5 for 1997. This represents a 2.2% increase in prices over 1996. Nationwide, the comparable index rose 2.3% from 1996 to 1997, increasing from 156.9 to 160.5. Starting with 1998, the Consumer Price Index will no longer be estimated for the Buffalo area urban consumers. The chart below lists the area CPI for each year since 1988, states the percentage increase over the previous year and indicates the cumulative effect since 1988.

EMPLOYMENT DATA

TOTAL EMPLOYMENT GROWTH (NSA) NEW YORK														Page 1 of 2	
County	2005	2006	2007	2008	YTD Q208	YTD Q209	County	2005	2006	2007	2008	YTD Q208	YTD Q209		
United States								1.8%	1.9%	1.1%	-0.5%	0.1%	-3.5%		
New York								1.7%	1.4%	0.5%	0.1%	0.6%	-2.2%		
Albany County NY	0.5%	0.3%	-0.2%	-0.3%	0.2%	-2.6%	Livingston County NY	1.2%	0.1%	-1.7%	-0.3%	-0.4%	-1.4%		
Allegany County NY	0.3%	0.5%	-0.4%	0.8%	1.1%	-3.4%	Madison County NY	1.5%	0.4%	-0.1%	-0.4%	-0.2%	-1.6%		
Bronx County NY	2.4%	1.7%	1.7%	0.9%	1.5%	-1.9%	Monroe County NY	1.3%	-0.2%	-0.3%	-0.3%	-0.4%	-1.4%		
Broome County NY	0.4%	0.9%	0.4%	-0.4%	-0.1%	-2.6%	Montgomery County NY	2.5%	0.6%	-1.8%	-0.4%	-0.3%	-1.5%		
Cattaraugus County NY	0.2%	-0.3%	-1.2%	-0.6%	-0.4%	-2.3%	Nassau County NY	1.1%	1.2%	0.2%	-0.5%	-0.1%	-3.0%		
Cayuga County NY	0.4%	-0.8%	-0.3%	-0.3%	-0.4%	-1.7%	New York County NY	2.9%	2.6%	1.4%	0.9%	1.5%	-1.9%		
Chautauqua County NY	0.9%	0.2%	-0.2%	-0.7%	-0.8%	-1.5%	Niagara County NY	0.7%	0.6%	-0.4%	0.0%	0.2%	-2.8%		
Chemung County NY	0.8%	1.0%	0.9%	-0.1%	0.4%	-2.7%	Oneida County NY	0.9%	0.0%	-0.5%	-0.7%	-0.4%	-1.6%		
Chenango County NY	1.4%	1.7%	-1.0%	-1.0%	-1.4%	-2.6%	Onondaga County NY	1.4%	0.4%	-0.2%	-0.4%	-0.2%	-1.6%		
Clinton County NY	1.0%	-0.1%	-0.6%	-1.0%	-1.0%	-2.0%	Ontario County NY	2.7%	0.0%	-0.5%	-0.3%	-0.4%	-1.4%		
Columbia County NY	0.7%	1.1%	-1.6%	-1.1%	-0.8%	-3.6%	Orange County NY	1.8%	1.2%	-0.1%	-0.7%	-0.2%	-2.4%		
Cortland County NY	0.1%	-0.6%	0.3%	0.2%	0.5%	-2.3%	Orleans County NY	1.2%	-0.3%	-2.1%	-0.3%	-0.4%	-1.4%		
Delaware County NY	1.6%	0.0%	-1.3%	-2.9%	-2.1%	-4.5%	Oswego County NY	1.2%	0.4%	-0.9%	-0.4%	-0.2%	-1.6%		
Dutchess County NY	1.4%	0.4%	-1.2%	-0.7%	-0.2%	-2.4%	Otsego County NY	1.9%	0.2%	-0.9%	-1.1%	-0.4%	-2.3%		
Erie County NY	0.5%	0.0%	-0.7%	0.0%	0.2%	-2.8%	Putnam County NY	1.5%	0.3%	-0.5%	-0.2%	0.4%	-2.3%		
Essex County NY	0.6%	-0.4%	-0.8%	-1.3%	-1.0%	-3.0%	Queens County NY	2.3%	2.1%	1.5%	0.9%	1.5%	-1.9%		
Franklin County NY	1.2%	0.8%	0.1%	-0.4%	-0.6%	-2.1%	Rensselaer County NY	1.2%	0.3%	-0.7%	-0.3%	0.2%	-2.6%		
Fulton County NY	0.8%	1.1%	-0.2%	-0.3%	-0.3%	-1.4%	Richmond County NY	3.2%	4.3%	1.7%	0.9%	1.5%	-1.9%		
Genesee County NY	0.8%	0.2%	-0.4%	0.3%	0.3%	-1.0%	Rockland County NY	1.3%	0.9%	1.2%	-0.2%	0.4%	-2.3%		
Greene County NY	2.3%	1.5%	0.4%	-0.9%	-0.3%	-3.4%	St. Lawrence County NY	1.1%	1.2%	-0.3%	-0.3%	-0.3%	-2.3%		
Hamilton County NY	3.4%	-1.3%	3.5%	-5.7%	-4.6%	-11.6%	Saratoga County NY	1.8%	0.6%	-0.6%	-0.3%	0.2%	-2.6%		
Herkimer County NY	1.1%	-0.6%	-1.0%	-0.7%	-0.4%	-1.6%	Schenectady County NY	1.4%	1.2%	-0.5%	-0.3%	0.2%	-2.6%		
Jefferson County NY	2.5%	3.4%	-0.2%	0.2%	0.8%	-1.4%	Schoharie County NY	1.8%	0.0%	-1.2%	-0.3%	0.2%	-2.6%		
Kings County NY	2.3%	2.4%	1.6%	0.9%	1.5%	-1.9%	Schuyler County NY	1.2%	1.3%	0.3%	0.6%	1.1%	-2.0%		
Lewis County NY	1.9%	2.9%	-3.9%	-0.7%	-1.2%	-4.0%	Seneca County NY	1.2%	0.1%	-1.6%	-0.4%	-0.2%	-1.6%		

NSA = Not Seasonally Adjusted Quarterly data is the Year-To-Date % change from the prior year's YTD data.
na = not available - data not reported from source
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**Top Ten WNY Employers - Niagara County
BUSINESS**

	EMPLOYED
1. Delphi-Harrison Thermal Systems	4,500
2. Niagara Falls Joint Air Reserve Station	2,936
3. Seneca Niagara Casino	2,300
4. Niagara County	1,800
5. Niagara Falls School District	1,265
6. Occidental Chemical Corporation	932
7. City of Niagara Falls	860
8. North Tonawanda City School District	825
9. Lockport City School District	690
10. Niagara Falls Memorial Medical Center	532

Major WNY Employers - Outside Niagara County

BUSINESS	LOCAL HEADQUARTERS	EMPLOYED
Kaleida Health	Buffalo	6,441
HSBC Bank USA	Buffalo	5,300
Catholic Health System	Buffalo	4,258
General Motors	Tonawanda	4,000
M & T Bank	Buffalo	3,999
Tops Markets Inc.	Williamsville	2,972
American Axle	Buffalo	2,900
Dresser-Rand Co.	Olean	2,500
Verizon	Buffalo	2,050
Moog Inc.	East Aurora	2,000
Ford Motor Co.	Buffalo	1,900
Bush Industries Inc.	Jamestown	1,900
Ingram Micro Inc.	Williamsville	1,620
Dunlop Tire Corp.	Amherst	1,606
Rich Products Corp.	Buffalo	1,600
National Fuel Gas Co.	Buffalo	1,523
Univera Health Care	Buffalo	1,400
United Parcel Service	Buffalo	1,353
Niagara Mohawk	Buffalo	1,350
ElderWood Affiliates Inc.	Williamsville	1,200
Blue Cross & Blue Shield	Buffalo	1,200
Praxair Inc.	Tonawanda	1,155
Great Lakes Bureau Inc.	Buffalo	1,076
WCA Hospital	Jamestown	1,024
Intercontinental Branded Apparel	Buffalo	1,000
The Resource Center	Jamestown	976
Cummins Engine Co. Inc.	Lakewood	945
MRC Bearings Inc.	Jamestown	920
Fisher-Price Inc./Mattel	East Aurora	885
American Precision Industries Inc.	Buffalo	881

Outokumpu American Brass	Buffalo	875
Wegmans Food Markets	Depew	852
The Buffalo News	Buffalo	838
West Valley Nuclear Services Co.	West Valley	781
Fleming Cos. Inc.	Cheektowaga	752
Motorola Inc.	Elma	741
Fleet Bank	Buffalo	687
Dynamic Enterprises Inc.	Cheektowaga	650
International Imaging Materials Inc.	Amherst	635
ABB Air Preheater Inc.	Wellsville	600
Canisius College	Buffalo	564
AL Tech Specialty Steel	Dunkirk	541

Appendix

Demographic Profile

Demographic Profile

PMA Newfane, NY

Census Data								
	PMA		Newfane		Niagara County		New York State	
Total population	84,592		9,657		219,846		18,976,457	
Under 5 years	5,234	6.2%	558	5.8%	13,116	6.0%	1,227,347	6.5%
5 to 9 years	6,036	7.1%	753	7.8%	15,302	7.0%	1,357,191	7.2%
10 to 14 years	6,675	7.9%	729	7.5%	16,355	7.4%	1,336,043	7.0%
15 to 19 years	6,010	7.1%	715	7.4%	15,601	7.1%	1,267,339	6.7%
20 to 24 years	4,411	5.2%	488	5.1%	12,319	5.6%	1,246,001	6.6%
25 to 34 years	10,118	12.0%	1,095	11.3%	25,794	11.7%	2,727,492	14.4%
35 to 44 years	14,750	17.4%	1,602	16.6%	36,800	16.7%	3,128,592	16.5%
45 to 54 years	12,214	14.4%	1,330	13.8%	30,718	14.0%	2,555,339	13.5%
55 to 59 years	4,497	5.3%	594	6.2%	10,948	5.0%	928,351	4.9%
60 to 64 years	3,348	4.0%	410	4.2%	8,905	4.1%	752,065	4.0%
65 to 74 years	5,987	7.1%	694	7.2%	17,444	7.9%	1,285,467	6.8%
75 to 84 years	3,896	4.6%	527	5.5%	12,439	5.7%	860,074	4.5%
85 years and over	1,416	1.7%	162	1.7%	4,105	1.9%	305,156	1.6%
HOUSING TENURE								
Occupied housing units	32,815		3,597		87,846		7,056,860	
Owner-occupied housing units	24,286	74.0%	2,970	82.6%	61,394	69.9%	3,739,247	53.0%
Renter-occupied housing units	8,529	26.0%	627	17.4%	26,452	30.1%	3,317,613	47.0%
Rental Vacancies	713	8.4%	47	7.5%	3,347	12.7%	158,569	4.8%
Average household size of renter-occupied unit	2.18		2.19		2.01		2.36	
Renter-occupied housing units by Age								
by Age	8,529		627		26,452		3,317,613	
15 to 24 years	1,024	12.0%	68	10.8%	3,021	11.4%	232,309	7.0%
25 to 34 years	1,862	21.8%	122	19.5%	6,186	23.4%	804,598	24.3%
35 to 44 years	1,978	23.2%	166	26.5%	5,691	21.5%	761,419	23.0%
45 to 54 years	1,336	15.7%	92	14.7%	3,984	15.1%	563,949	17.0%
55 to 64 years	786	9.2%	58	9.3%	2,344	8.9%	359,249	10.8%
65 years and over	1,543	18.1%	121	19.3%	5,226	19.8%	596,089	18.0%
65 to 74 years	568	6.7%	26	4.1%	1,994	7.5%	283,351	8.5%
75 to 84 years	629	7.4%	80	12.8%	2,162	8.2%	221,800	6.7%
85 years and over	346	4.1%	15	2.4%	1,070	4.0%	90,938	2.7%
Renter-occupied housing units by Bedroom Type								
Renter-occupied housing units	8,529		627		26,452		3,317,613	
No bedroom	190	2.2%	9	1.4%	935	3.5%	332,240	10.0%
1 bedroom	2,645	31.0%	182	29.0%	7,514	28.4%	1,238,060	37.3%
2 bedrooms	3,767	44.2%	266	42.4%	11,725	44.3%	1,114,274	33.6%
3 bedrooms	1,451	17.0%	112	17.9%	4,816	18.2%	503,409	15.2%
4 bedrooms	397	4.7%	58	9.3%	1,212	4.6%	99,908	3.0%
5 or more bedrooms	79	0.9%	-	0.0%	250	0.9%	29,722	0.9%

Demographic Profile

PMA Newfane, NY

Census Data								
	PMA			Newfane			Niagara County	New York State
INCOME IN 1999								
Households	32,840			3,588			87,877	7,060,595
Less than \$10,000	2,334	7.1%		191	5.3%		8,669	9.9%
\$10,000 to \$14,999	2,057	6.3%		220	6.1%		6,736	7.7%
\$15,000 to \$24,999	4,405	13.4%		460	12.8%		12,942	14.7%
\$25,000 to \$34,999	4,734	14.4%		657	18.3%		12,175	13.9%
\$35,000 to \$49,999	6,020	18.3%		645	18.0%		14,750	16.8%
\$50,000 to \$74,999	6,874	20.9%		808	22.5%		17,292	19.7%
\$75,000 to \$99,999	3,461	10.5%		396	11.0%		8,472	9.6%
\$100,000 to \$149,999	2,294	7.0%		184	5.1%		5,332	6.1%
\$150,000 to \$199,999	385	1.2%		21	0.6%		826	0.9%
\$200,000 or more	276	0.8%		6	0.2%		683	0.8%
Median household income (dollars)	43,574			41,438			38,136	43,393
With earnings	25,831			2,780			66,168	5,516,841
Mean earnings (dollars)	50,702			48,163			48,366	64,102
With Social Security income	9,391			1,135			27,900	1,837,421
Mean Social Security income (dollars)	12,165			12,131			11,823	11,667
With Supplemental Security Income	1,368			143			4,133	390,779
Mean Supplemental Security Income (dollars)	6,508			8,294			6,626	6,568
With public assistance income	965			90			3,495	344,175
Mean public assistance income (dollars)	3,374			3,930			3,253	3,699
With retirement income	7,891			1,001			20,388	1,196,637
Mean retirement income (dollars)	16,033			14,976			14,875	17,660
Families	22,750			2,613			58,839	4,673,485
Less than \$10,000	1,004	4.4%		105	4.0%		3,249	5.5%
\$10,000 to \$14,999	683	3.0%		72	2.8%		2,391	4.1%
\$15,000 to \$24,999	2,259	9.9%		231	8.8%		6,512	11.1%
\$25,000 to \$34,999	3,091	13.6%		436	16.7%		7,985	13.6%
\$35,000 to \$49,999	4,396	19.3%		458	17.5%		10,734	18.2%
\$50,000 to \$74,999	5,638	24.8%		726	27.8%		14,310	24.3%
\$75,000 to \$99,999	3,069	13.5%		383	14.7%		7,603	12.9%
\$100,000 to \$149,999	2,039	9.0%		175	6.7%		4,802	8.2%
\$150,000 to \$199,999	328	1.4%		21	0.8%		704	1.2%
\$200,000 or more	243	1.1%		6	0.2%		549	0.9%
Median family income (dollars)	50,382			50,095			47,817	51,691
Per capita income (dollars)	19,691			18,311			19,219	23,389

Demographic Profile

PMA Newfane, NY

Census Data									
	PMA		Newfane		Niagara County		New York State		
Median earnings (dollars):									
Male full-time, year-round workers	38,946		38,037		37,468		40,236		
Female full-time, year-round workers	24,140		25,279		24,668		31,099		
Occupied Housing Units	32,815		3,597		87,846		7,056,860		
UNITS IN STRUCTURE									
1-unit, detached	22,243	67.8%	2,775	77.1%	58,421	66.5%	2,931,651	41.5%	
1-unit, attached	425	1.3%	28	0.8%	1,518	1.7%	355,961	5.0%	
2 units	2,647	8.1%	220	6.1%	9,467	10.8%	760,501	10.8%	
3 or 4 units	1,679	5.1%	75	2.1%	5,775	6.6%	501,609	7.1%	
5 to 9 units	1,432	4.4%	40	1.1%	3,792	4.3%	369,986	5.2%	
10 to 19 units	699	2.1%	22	0.6%	1,798	2.0%	303,405	4.3%	
20 or more units	911	2.8%	23	0.6%	3,024	3.4%	1,660,595	23.5%	
Mobile home	2,764	8.4%	414	11.5%	4,029	4.6%	171,319	2.4%	
Boat, RV, van, etc.	15	0.0%	-	0.0%	22	0.0%	1,833	0.0%	
YEAR STRUCTURE BUILT									
1999 to Present	303	0.9%	49	1.4%	798	0.9%	52,225	0.7%	
1995 to 1998	1,474	4.5%	244	6.8%	3,056	3.5%	179,119	2.5%	
1990 to 1994	2,486	7.6%	165	4.6%	4,563	5.2%	237,763	3.4%	
1980 to 1989	3,464	10.6%	250	7.0%	7,070	8.0%	541,014	7.7%	
1970 to 1979	4,894	14.9%	441	12.3%	10,633	12.1%	797,624	11.3%	
1960 to 1969	3,224	9.8%	444	12.3%	9,022	10.3%	1,038,158	14.7%	
1940 to 1959	6,421	19.6%	939	26.1%	27,134	30.9%	2,021,983	28.7%	
1939 or earlier	10,549	32.1%	1,065	29.6%	25,570	29.1%	2,188,974	31.0%	
YEAR HOUSEHOLDER MOVED INTO UNIT									
1999 to Present	4,431	13.5%	340	9.5%	12,752	14.5%	1,056,606	15.0%	
1995 to 1998	7,893	24.1%	847	23.5%	19,885	22.6%	1,844,967	26.1%	
1990 to 1994	5,867	17.9%	622	17.3%	14,412	16.4%	1,134,011	16.1%	
1980 to 1989	6,110	18.6%	675	18.8%	15,869	18.1%	1,215,576	17.2%	
1970 to 1979	4,078	12.4%	576	16.0%	10,569	12.0%	882,141	12.5%	
1969 or earlier	4,436	13.5%	537	14.9%	14,359	16.3%	923,559	13.1%	
Specified owner-occupied units									
	18,219	-	2,183		50,045		2,689,728		
VALUE									
Less than \$50,000	1,546	8.5%	109	5.0%	5,879	11.7%	151,310	5.6%	
\$50,000 to \$99,999	11,074	60.8%	1,577	72.2%	29,568	59.1%	714,774	26.6%	
\$100,000 to \$149,999	4,041	22.2%	393	18.0%	10,483	20.9%	491,060	18.3%	
\$150,000 to \$199,999	1,144	6.3%	78	3.6%	2,861	5.7%	468,384	17.4%	
\$200,000 to \$299,999	362	2.0%	26	1.2%	1,086	2.2%	501,839	18.7%	
\$300,000 to \$499,999	39	0.2%	-	0.0%	145	0.3%	252,136	9.4%	
\$500,000 to \$999,999	4	0.0%	-	0.0%	14	0.0%	87,898	3.3%	
\$1,000,000 or more	9	0.0%	-	0.0%	9	0.0%	22,327	0.8%	
Median (dollars)	85,744		81,300		82,600		148,700		

Demographic Profile

PMA Newfane, NY

Census Data								
	PMA	Newfane	Niagara County	New York State				

MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS

With a mortgage	12,575	100.0%	1,474	100.0%	32,345	100.0%	1,824,984	100.0%
Less than \$300	13	0.1%	-	0.0%	56	0.2%	2,307	0.1%
\$300 to \$499	345	2.7%	44	3.0%	956	3.0%	35,291	1.9%
\$500 to \$699	1,734	13.8%	292	19.8%	4,590	14.2%	127,393	7.0%
\$700 to \$999	4,092	32.5%	499	33.9%	11,136	34.4%	347,548	19.0%
\$1,000 to \$1,499	4,798	38.2%	538	36.5%	11,534	35.7%	544,980	29.9%
\$1,500 to \$1,999	1,163	9.2%	88	6.0%	3,028	9.4%	390,485	21.4%
\$2,000 or more	430	3.4%	13	0.9%	1,045	3.2%	376,980	20.7%
Median (dollars)	994	7.9%	941	63.8%	985	3.0%	1,357	0.1%
Not mortgaged	5,644	44.9%	709	48.1%	17,700	54.7%	864,744	47.4%
Median (dollars)	389		361		374		457	

Selected Monthly Owner Costs as a % Household Income

Less than 15 percent	6,393	35.1%	823	37.7%	17,503	35.0%	847,179	31.5%
15 to 19 percent	3,444	18.9%	386	17.7%	9,568	19.1%	460,991	17.1%
20 to 24 percent	2,925	16.1%	426	19.5%	7,541	15.1%	383,278	14.2%
25 to 29 percent	1,844	10.1%	195	8.9%	5,126	10.2%	270,107	10.0%
30 to 34 percent	1,151	6.3%	116	5.3%	3,078	6.2%	180,425	6.7%
35 percent or more	2,379	13.1%	221	10.1%	6,937	13.9%	528,389	19.6%
Not computed	83	0.5%	16	0.7%	292	0.6%	19,359	0.7%

Specified renter-occupied units	8,368	618	26,197	3,301,784				
GROSS RENT	-							
Less than \$200	458	5.5%	7	1.1%	1,689	6.4%	180,305	5.5%
\$200 to \$299	3,266	39.0%	30	4.9%	2,038	7.8%	157,990	4.8%
\$300 to \$499	2,984	35.7%	269	43.5%	9,966	38.0%	517,885	15.7%
\$500 to \$749	518	6.2%	186	30.1%	8,916	34.0%	1,073,246	32.5%
\$750 to \$999	96	1.1%	45	7.3%	1,885	7.2%	699,725	21.2%
\$1,000 to \$1,499	20	0.2%	-	0.0%	385	1.5%	390,325	11.8%
\$1,500 or more	461	5.5%	-	0.0%	53	0.2%	180,569	5.5%
No cash rent	4,537	54.2%	81	13.1%	1,265	4.8%	101,739	3.1%
Median (dollars)	504		474		479		672	

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999

Less than 15 percent	1,766	21.1%	146	23.6%	4,689	17.9%	631,972	19.1%
15 to 19 percent	1,196	14.3%	70	11.3%	3,362	12.8%	423,635	12.8%
20 to 24 percent	1,087	13.0%	68	11.0%	3,143	12.0%	376,000	11.4%
25 to 29 percent	939	11.2%	67	10.8%	2,859	10.9%	322,751	9.8%
30 to 34 percent	526	6.3%	36	5.8%	1,805	6.9%	235,573	7.1%
35 percent or more	2,248	26.9%	144	23.3%	8,468	32.3%	1,103,248	33.4%
Not computed	606	7.2%	87	14.1%	1,871	7.1%	208,605	6.3%

Demand Analysis

Demographic Analysis

Demand Analysis

1 Population Forecast PMA									
	2,000	2,003	2,004	2,005	2,006	2,007	2,008	2,009	2,010
Under 5 years	5,234	5,255	5,127	4,999	5,019	5,039	5,059	5,079	5,099
5 to 9 years	6,036	5,997	5,847	5,698	5,661	5,624	5,587	5,551	5,512
10 to 14 years	6,675	6,617	6,748	6,879	6,820	6,761	6,703	6,645	6,582
15 to 19 years	6,010	6,060	6,313	6,567	6,622	6,676	6,732	6,787	6,839
20 to 24 years	4,411	4,498	4,632	4,765	4,859	4,956	5,054	5,154	5,236
25 to 34 years	10,118	10,301	10,104	9,908	10,087	10,269	10,454	10,642	10,802
35 to 44 years	14,750	14,403	14,080	13,757	13,434	13,118	12,810	12,508	12,140
45 to 54 years	12,214	12,314	12,712	13,110	13,217	13,325	13,434	13,544	13,646
55 to 59 years	4,497	4,563	4,935	5,307	5,386	5,465	5,546	5,627	5,699
60 to 64 years	3,348	3,475	3,624	3,772	3,915	4,064	4,217	4,377	4,487
65 to 74 years	5,987	6,075	5,875	5,675	5,758	5,843	5,928	6,015	6,091
75 to 84 years	3,896	3,856	3,919	3,983	3,942	3,901	3,861	3,822	3,778
85 years and over	1,416	1,446	1,473	1,500	1,531	1,564	1,596	1,630	1,658
	84,592	84,859	85,390	85,921	86,251	86,604	86,981	87,382	87,568
PMA Growth Yr from 2000	100.32%	100.94%	101.57%	101.96%	102.38%	102.82%	103.30%	103.52%	
PMA Growth Yr to Yr	100.32%	100.63%	100.62%	100.38%	100.41%	100.44%	100.46%	100.21%	
PMA Senior Population Estimated Growth	101.41%	103.56%	105.71%	107.25%	108.84%	110.47%	112.16%	113.42%	
2 Population-Attribute Analysis									
	2,003	2,004	2,005	2,006	2,007	2,008	2,009	2,010	
Homeowners Population	41,170	41,417	41,663	41,931	42,214	42,513	42,828	43,000	
Renters Population	14,459	14,545	14,632	14,726	14,825	14,930	15,041	15,101	
No Telephone Services	612	616	619	623	627	632	637	639	
No Vehicle	3,797	3,820	3,843	3,867	3,894	3,921	3,950	3,966	
Live Below Poverty Level	1,157	1,164	1,171	1,179	1,187	1,195	1,204	1,209	
3 Median Household Income									
	2,000	2,003	2,004	2,005	2,006	2,007	2,008	2,009	2,010
Niagara County	\$ 46,900	\$52,500	\$53,600	\$56,950	\$ 57,168	57,402	57,652	57,918	58,042
4 Population-Qualified:Age+Income									
	2,000	2,003	2,004	2,005	2,006	2,007	2,008	2,009	2,010
Criteria for Qualified Seniors									
Age: 55 years +	19,144	19,415	19,826	20,238	20,533	20,836	21,149	21,472	21,712
Income Ranges									
Income: <50% AMI (Min)	\$ 11,725	\$ 13,125	\$ 13,400	\$ 14,238	\$ 14,292	\$ 14,351	\$ 14,413	\$ 14,480	\$ 14,510
Income: -50% AMI (Max)	\$ 23,450	\$ 26,250	\$ 26,800	\$ 28,475	\$ 28,584	\$ 28,701	\$ 28,826	\$ 28,959	\$ 29,021
Income: 51-60% AMI (Max)	\$ 28,140	\$ 31,500	\$ 32,160	\$ 34,170	\$ 34,301	\$ 34,441	\$ 34,591	\$ 34,751	\$ 34,825
Income: 61-80% AMI (Max)	\$ 37,520	\$ 42,000	\$ 42,880	\$ 45,560	\$ 45,735	\$ 45,922	\$ 46,122	\$ 46,335	\$ 46,433
Income 81-100% AMI	\$ 46,900	\$ 52,500	\$ 53,600	\$ 56,950	\$ 57,168	\$ 57,402	\$ 57,652	\$ 57,918	\$ 58,042
Qualified by Income and Age									
Income: <50% AMI (Max)	3,107	3,151	3,195	3,241	3,286	3,333	3,380	3,428	3,476
Income: 51-60% AMI (Max)	1,099	1,115	1,130	1,146	1,162	1,179	1,196	1,212	1,230
Income: 61-80% AMI (Max)	1,662	1,685	1,709	1,733	1,758	1,783	1,808	1,834	1,859
Income 81+ AMI	4,385	4,447	4,510	4,574	4,638	4,704	4,770	4,838	4,906
Qualified by Income and Age	10,253	10,398	10,545	10,694	10,845	10,998	11,154	11,312	11,471
% of Population	12.12%	12.25%	12.35%	12.45%	12.57%	12.70%	12.82%	12.94%	13.10%
Homeowners	9,006	9,133	9,262	9,393	9,526	9,660	9,797	9,935	10,076
Renters	1,247	1,265	1,283	1,301	1,319	1,338	1,357	1,376	1,396

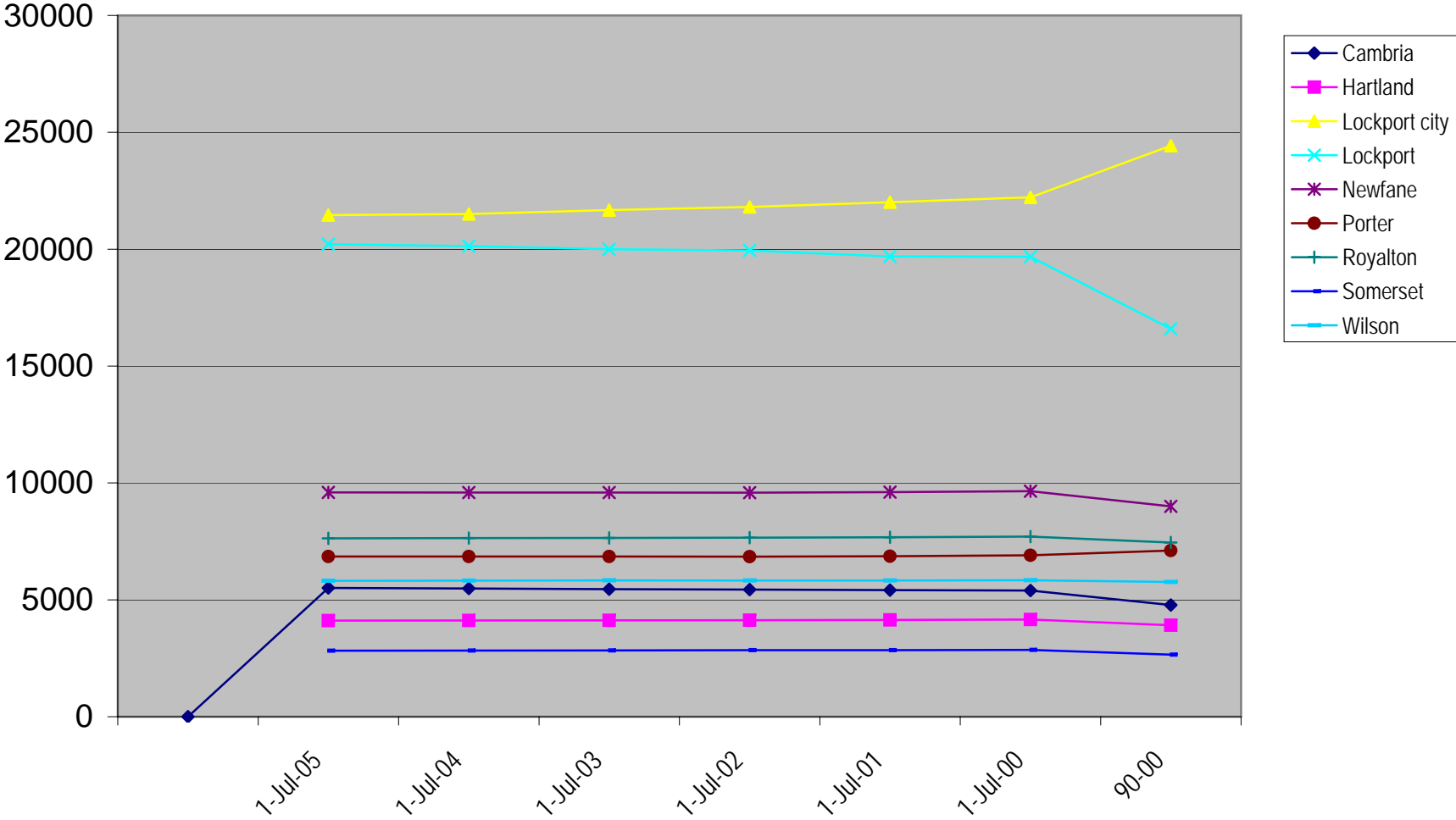
Demographic Analysis

Demand Analysis

5	Estimate Demand for Ind-Market Rate Sr Hsg	2,000	2,003	2,004	2,005	2,006	2,007	2,008	2,009	2,010
Qualified Seniors										
	Renters	1,247	1,265	1,283	1,301	1,319	1,338	1,357	1,376	1,396
	Homeowners	9,006	9,133	9,262	9,393	9,526	9,660	9,797	9,935	10,076
Impact Analysis										
	Less Sr Aging in Place-renter	-	-	-	-	-	-	-	-	-
	Less Sr Aging in Place-ho	(8,105)	(8,220)	(8,336)	(8,454)	(8,573)	(8,694)	(8,817)	(8,942)	(9,068)
	Plus Senior Outside PMA	957	971	991	1,012	1,027	1,042	1,057	1,074	1,086
	Plus Others	194	194	198	202	205	208	211	215	217
	Total Senior Populations Estimated	3,299	3,343	3,399	3,455	3,504	3,554	3,606	3,658	3,706
Existing and Planned Inventory										
	Existing Inventory	2,329	2,361	2,398	2,440	2,489	2,545	2,609	2,683	2,768
	New Inventory	32	37	42	49	56	64	74	85	98
	Total Senior Housing Inventory	2,361	2,398	2,440	2,489	2,545	2,609	2,683	2,768	2,866
	Estimated Demand	938	945	959	966	959	945	922	890	840
	HH for Renters	2.18	431	434	440	443	440	434	423	408
	Proposed affordable units	24								
	Pentation Rate	1.017%	1.001%	0.984%	0.964%	0.943%	0.920%	0.894%	0.867%	0.837%
	Capture Rate	5.57%	5.53%	5.46%	5.41%	5.45%	5.53%	5.67%	5.88%	6.23%
6	Estimate Demand for Sr Hsg by IncSeg	2,000	2,003	2,004	2,005	2,006	2,007	2,008	2,009	2,010
Existing Inventories by IncSeg										
	Income: -50% AMI (Max)	1,832	1,860	1,893	1,931	1,974	2,024	2,082	2,148	2,224
	Income: 51-60% AMI (Max)	173	176	179	183	187	192	197	203	211
	Income: 61-80% AMI (Max)	224	228	232	236	242	248	255	263	272
	Income 81-100% AMI	131	133	136	138	142	145	149	154	159
Estimated Demand by IncSeg										
	Income: -50% AMI (Max)	334	337	341	344	342	337	328	317	299
	Income: 51-60% AMI (Max)	32	32	32	33	32	32	31	30	28
	Income: 61-80% AMI (Max)	41	41	42	42	42	41	40	39	37
	Income 81-100% AMI	24	24	24	25	24	24	24	23	21
Estimated Capture Rate by IncSeg										
	Income: -50% AMI (Max)	24	7.18%	7.13%	7.03%	6.98%	7.03%	7.13%	7.31%	7.58%
	Income: 51-60% AMI (Max)	24	75.87%	75.30%	74.26%	73.71%	74.21%	75.31%	77.17%	80.01%
	Income: 61-80% AMI (Max)	24	58.69%	58.25%	57.45%	57.02%	57.41%	58.26%	59.69%	61.89%
	Income 81-100% AMI	24	100%	99%	98%	97%	98%	99%	102%	106%

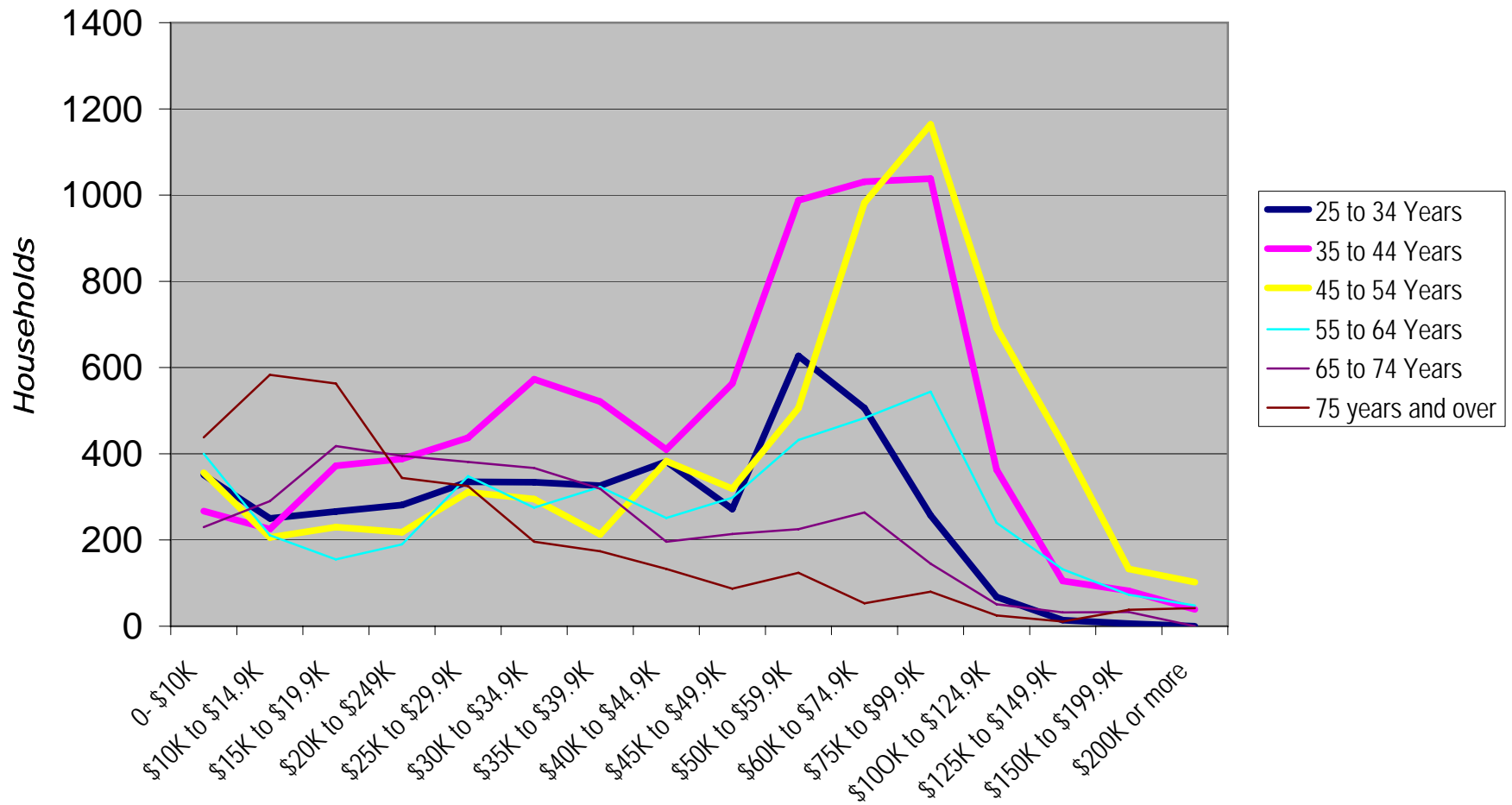
PMA Population Analysis

PMA Population Analysis



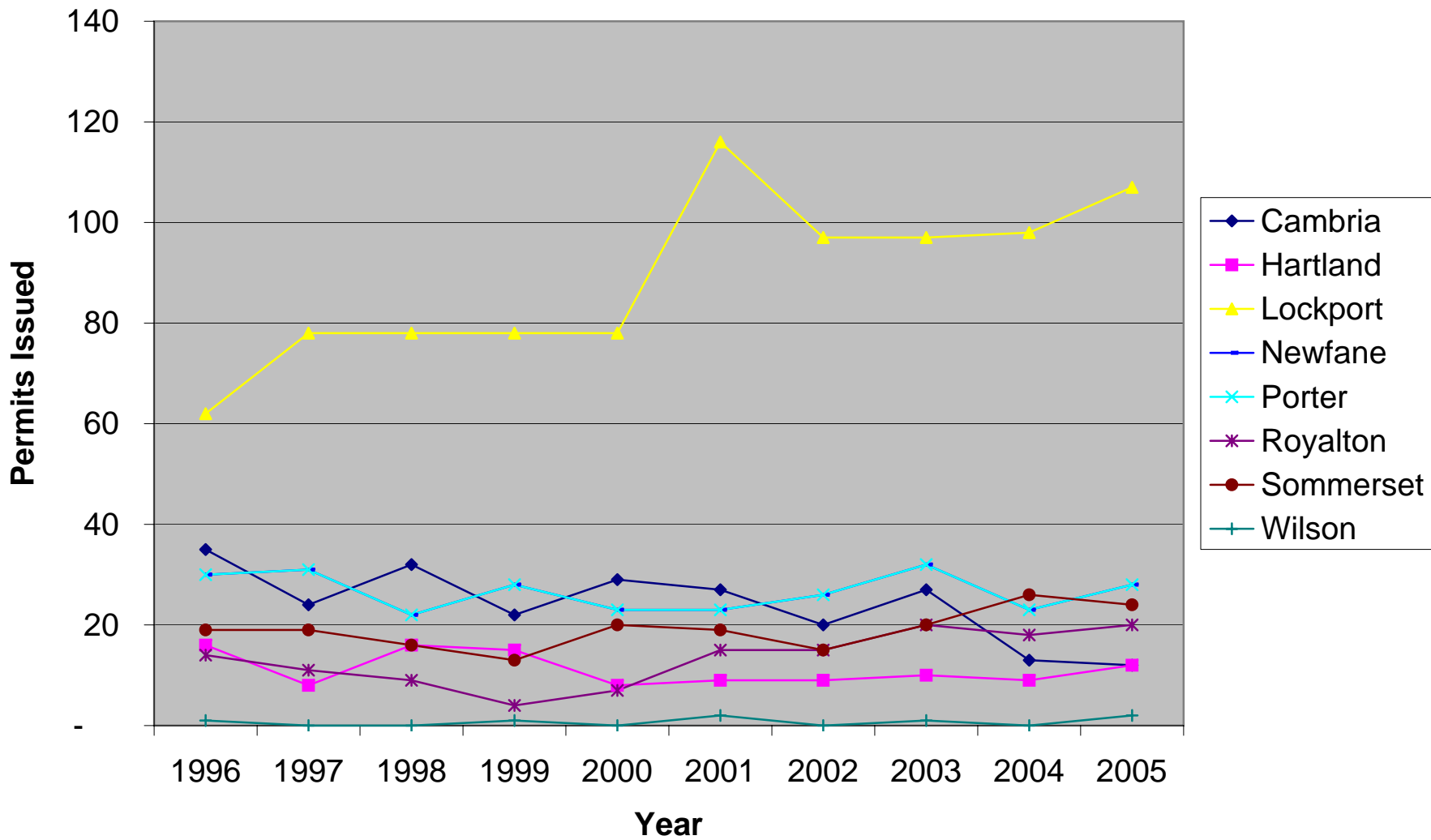
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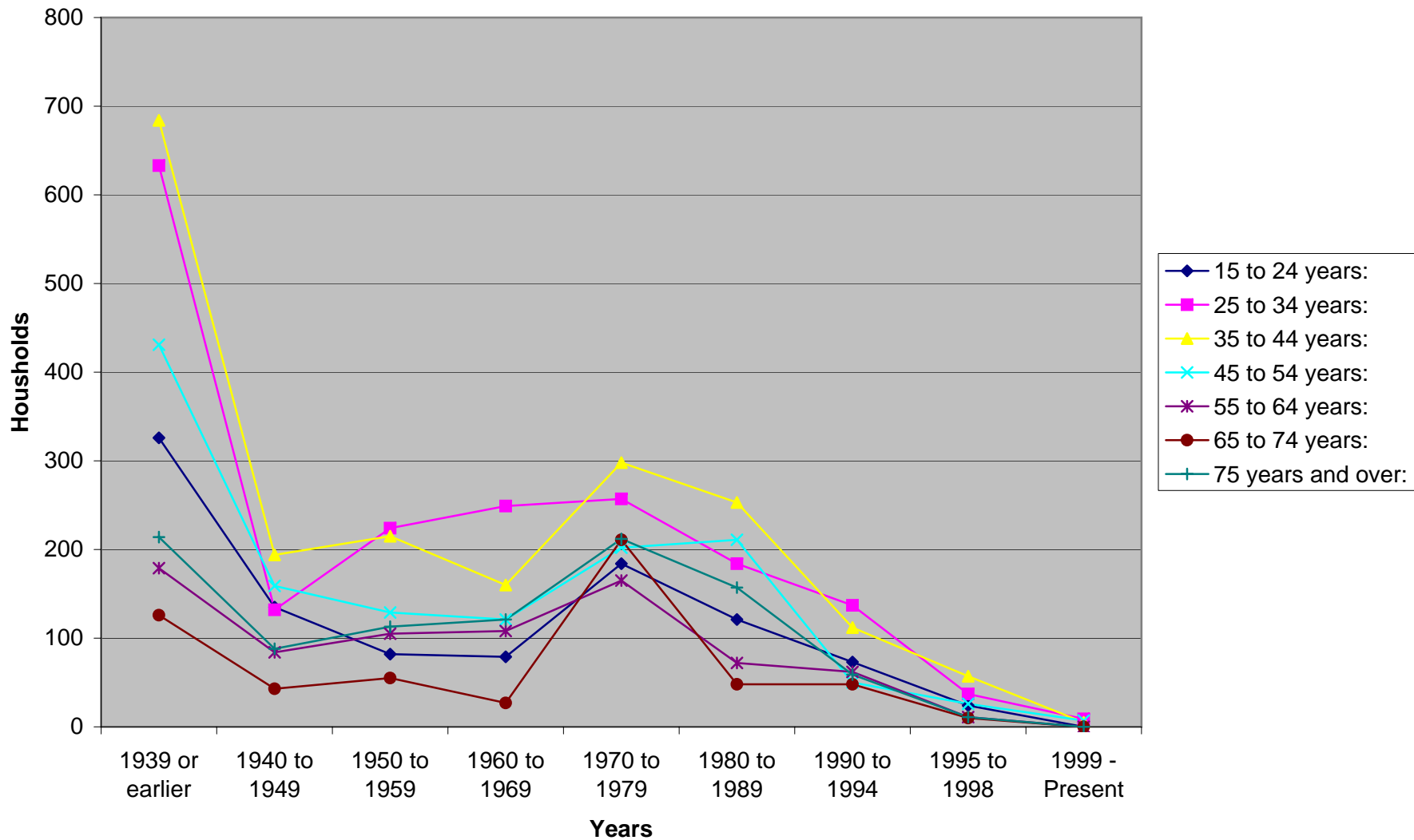
PMA Building Permit Data

PMA Building Permit Activity

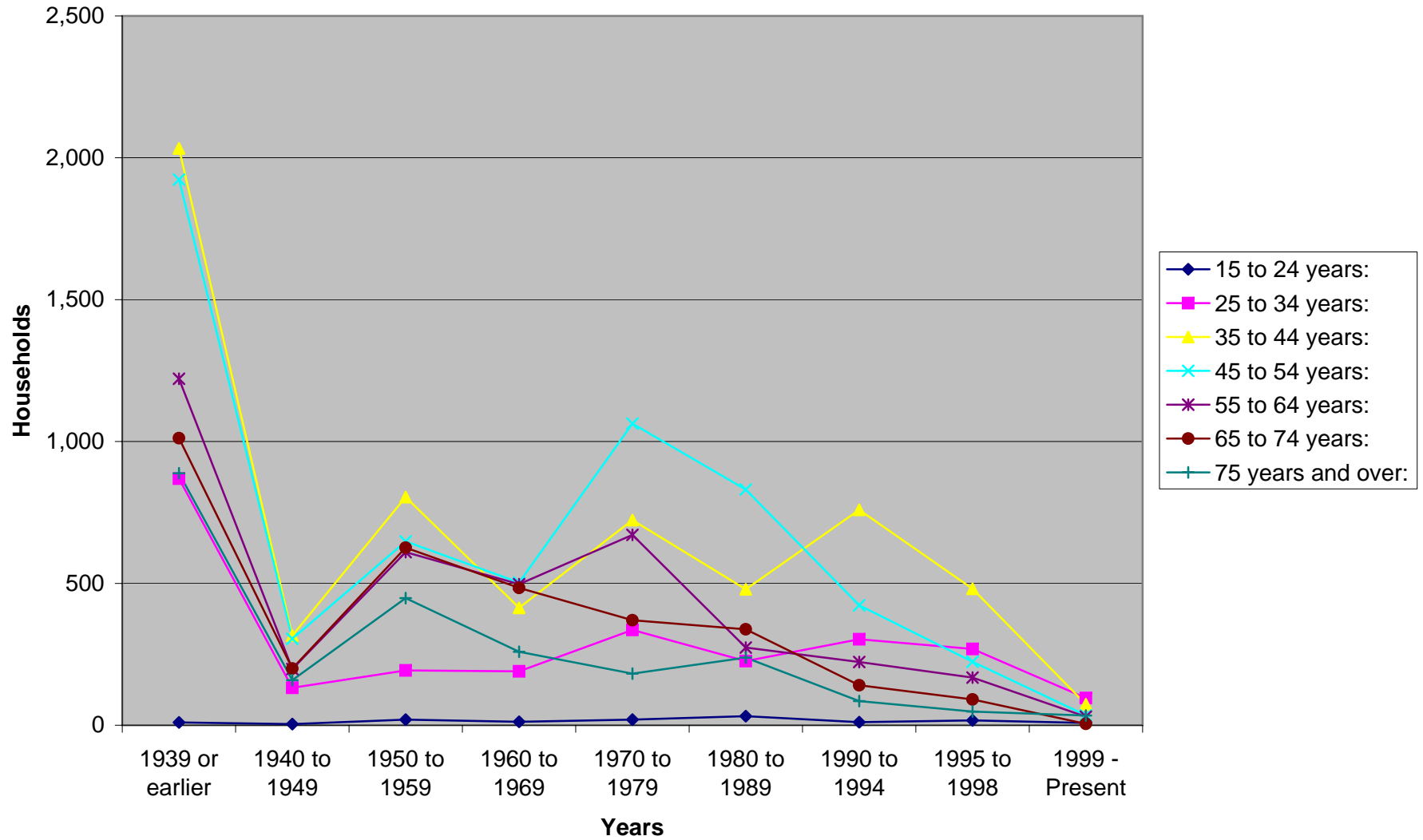


Occupied Housing Data

Rental Occupied Households



Owner Occupied Housing



Adult Day Care List

All Adult Care Facilities Inspected by The State Health Department from January 1, Through March 31, 2005

Facility Name	County	Report Date	Violations/Compliance
Atria Crossgates	Albany	2/18/2005	Administration
Atria Shaker	Albany	2/3/2005	Admission & Retention Standards, Resident Services, Administration, Environmental Standards
Cedars Rest Home	Albany	3/24/2005	Admission & Retention Standards, Environmental Standards
Colonie Manor	Albany	2/18/2005	Administration
Good Samaritan	Albany	1/10/2005	No Violations
Marjorie Doyle	Albany	2/9/2005	No Violations
Mater Dei Home	Allegany	2/10/2005	No Violations
Parkview Home for Adults	Bronx	1/25/2005	Resident Services, Food Service, Environmental Standards
Renaissance Plaza	Broome	2/25/2005	Endangerment, Resident Services
Bergquist Adult Home	Chautauqua	1/28/2005	Resident Services
Fredonia Place	Chautauqua	1/18/2005	Administration, Admission & Retention Standards, Resident Services, Food Service, Environmental Standards
Frewsburg Rest Home	Chautauqua	3/4/2005	No Violations
Johnson's of Forestville	Chautauqua	2/8/2005	Administration, Environmental Standards
Arbor Manor Retirement Home	Chemung	3/11/2005	Administration, Admission & Retention Standards, Resident Services, Food Service, Environmental Standards
Barton's Rest Home	Chemung	3/9/2005	Resident Services
Grantier Rest Home	Chemung	3/14/2005	Resident Services, Administration, Environmental Standards
Chenango County Home – Preston Manor	Chenango	2/8/2005	Environmental Standards
Samuel F. Vilas Home	Clinton	3/16/2005	No Violations
Home For The Aged	Columbia	2/9/2005	Resident Services
Hearthstone Hra	Delaware	2/2/2005	No Violations
Bassett Manor	Erie	1/28/2005	Administration, Admission & Retention Standards, Resident Services, Food Service, Environmental Standards, Resident Rights
Blocher Home	Erie	1/21/2005	Resident Services, Environmental Standards
Bristol Home	Erie	2/9/2005	No Violations
Brompton Heights	Erie	1/21/2005	Environmental Standards
Brothers of Mercy Sacred Heart Home	Erie	1/12/2005	Resident Services
Clare Bridge Orchard Park	Erie	3/10/2005	No Violations
Dosberg Manor	Erie	2/10/2005 3/2/2005	Admission & Retention Standards, Administration, Environmental Standards/ Second Survey- No Violations
Elderwood Village at Westwood	Erie	3/16/2005	No Violations
Glenwell – DePaul	Erie	1/19/2005 3/4/2005	No Violations/ Second Survey- Resident Services
Greenfields	Erie	3/11/2005	Admission & Retention Standards
Holy Family Home	Erie	1/12/2005	No Violations
Ken-Ton Presby. Village	Erie	1/14/2005	Resident Services
Lutheran Church Home Buffalo	Erie	3/24/2005	No Violations

Miscellaneous

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Lockport plant to remain in Delphi's future

Business First of Buffalo - March 31, 2006 by [Thomas Hartley](#) Business First

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For Lockport and Mayor Michael Tucker, the news couldn't be better.

Delphi Interior & Thermal and its 4,000 employees are being spared. The plant is not marked for closing.



"This is the best possible news," says Tucker, who also is a Delphi employee. "But as a UAW member, it's bittersweet. Thousands of my brothers and sisters will be losing their jobs."

Delphi Corp. Friday outlined its strategy for returning to profitability.

The plan, which must receive bankruptcy court approval, identifies the Lockport operation -- Western New York's largest manufacturing facility -- as one of eight core manufacturing sites and its climate-control and engine-cooling products and systems as one of Delphi's six strategic business lines.

In addition to Delphi Thermal & Interior at Lockport, Delphi's Rochester operation that employ 2,100 workers also was labeled a core site.

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Non-core operations and plants will be phased out by Jan. 1, 2008, today's announcement said. Delphi has listed 11 vulnerable plants that are losing the most money or that make parts it no longer wants to sell.

They include plants in Michigan, Alabama, New Jersey, Georgia, Kansas, Indiana, Mississippi and four in the Dayton, Ohio area.

The company, which filed for bankruptcy protection from its creditors last October, also said it will file in bankruptcy court today motions asking the court to cancel current labor contracts between Delphi and the **United Auto Workers** and other unions.

The unions have threatened to strike if new wage and benefits structures are imposed.

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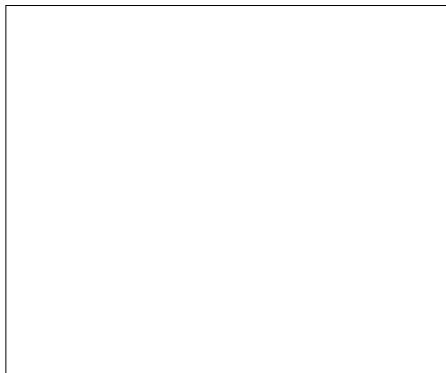
Lockport plant to remain in Delphi's future

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If the current four-year contracts are voided, today's announcement said, the cancellation would go into effect 10 days after notification to the unions.

A strike would not likely be immediate, but if one occurs it would reverberate throughout the auto industry, crippling GM, which has 2,500 employees at its Town of Tonawanda engine plant, GM suppliers and Delphi suppliers.



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The Western New York auto industry employs more than 10,000 directly and a couple thousand more indirectly.

A large number of retirees from Delphi, which was known as GM's Harrison Radiator Division before 1999, and their dependents also live in the region.

In today's announcement, Delphi said it will modify retiree benefits and seek to reject unprofitable supply contracts with [General Motors Corp.](#), its largest customer and former parent.

Reacting to the attempt to cancel union contracts, the International UAW issued a statement saying, "Delphi's proposal goes far beyond cutting wages and benefits for active and retired workers.

"Delphi's outrageous proposal would slash the company's UAW-represented hourly workforce by approximately 75 percent, devastating Delphi workers, their families and their communities."

Delphi, GM and the UAW recently reached an agreement that will enable Delphi to reduce its hourly workforce. Included are retirement incentives and provisions that will enable eligible Delphi employees to return to GM.

Talks continue on cost-related issues.

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