APPENDIX A

Plan GO SHAMOKIN

MARKET ASSESSMENT

Technical Memorandum

Prepared by:

URBAN PARTNERS

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Prepared for:

SEDA COG

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INTRODUCTION

Shamokin Area Businesses for Economic Revitalization (SABER), together with the City of Shamokin and SEDA-Council of Governments, is working to prepare an Implementation Plan for Economic Revitalization. This plan will serve as the blueprint for future growth and economic development within downtown Shamokin for the next 5 years.

As part of this revitalization effort, Urban Partners has conducted a real estate market assessment evaluating retail, residential, and commercial opportunities for Shamokin. This analysis identifies the range of feasible uses that could potentially support a more active mixed-use environment in the downtown area while strengthening the City's overall economy.

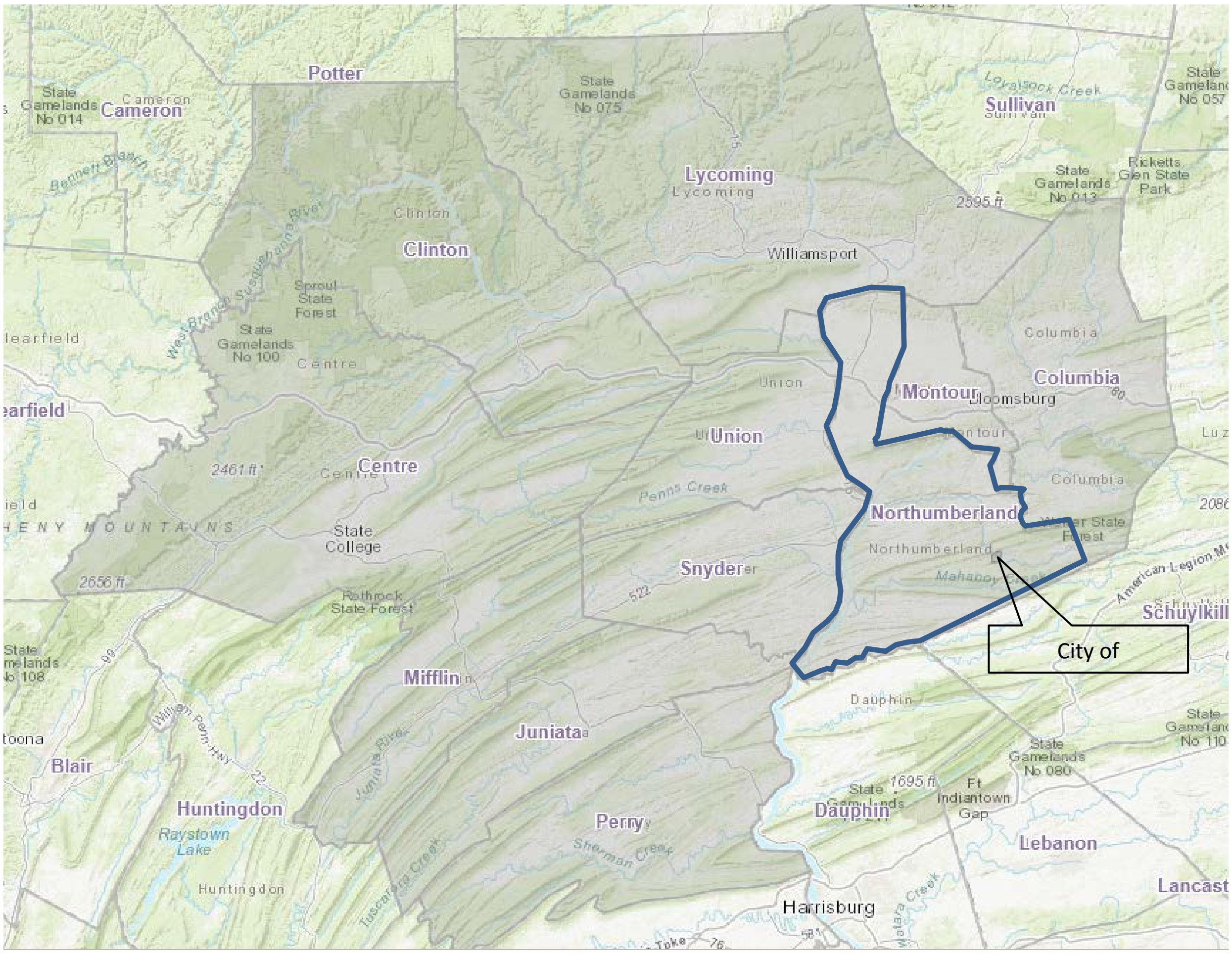
The assessment is tailored to match market opportunities unique to the characteristics of the City. For each market type, we have examined the supply of similar uses in the local Shamokin area through qualitative research, and the demand for such uses by examining quantitative secondary data as well as contact with key professionals in the area familiar with the real estate market.

Data for this market assessment was acquired and analyzed immediately prior to the economic shutdown in mid-March 2020 resulting from the Covid-19 pandemic. The near- and long-term impacts of the pandemic on the real estate market are not yet fully known, particularly on a micro-level. It should be noted, however, that not all impacts will be equally far-reaching or permanent, and some real estate sectors will recover more quickly than others. Given the changing nature of this situation, as the stabilization of new Covid-19 cases is achieved and communities begin to implement reopening plans, the effects of this crisis on the local real estate market will continue to evolve as well. Community leaders should monitor these influences as Shamokin continues its revitalization efforts while adjusting to new economic norms.

SOCIO-ECONOMIC TRENDS

For the purposes of this market assessment, we have examined socio-economic conditions and trends within the City of Shamokin, as well as for Northumberland County and the SEDA Council of Governments (COG) region to provide a wider geographic context (see **Figure 1**).

Figure 1: The City of Shamokin and Northumberland County within the SEDA-COG Region



Source: U.S. Census Bureau

Population and Household Characteristics

According to the 2017 American Community Survey 5-Year Estimates (ACS), the total population of the City of Shamokin is 7,165. From 2010 to 2017, the City's population declined by 2.8%, compared to a population loss of 1.6% for Northumberland County (see **Table 1**). The ACS reports a slight increase in population of 0.6% for the 11-county SEDA-COG Region. The largest growth – 4.3% – is in Centre County, home of State College and Penn State University.

Table 1: Population Trends, 2010-2017

	2010 Census	2017 ACS	% Change (2010-2017)
Shamokin City	**7,374**	**7,165**	**-2.8%**
Northumberland County	94,528	93,038	-1.6%
SEDA-COG Region	691,365	695,724	0.6%

Source: U.S. Census Bureau

Northumberland County is expected to continue its population decline from 2020 to 2040, with a projected loss of 2.6% (see **Table 2**). Overall, the SEDA-COG Region is expected to grow by 5.3% during the same period. The largest growth rate in the region is expected in Montour County at 16.8%, followed by Clinton County at 14.8%, and Centre County at 12.1%.

Table 2: Population Projections, 2010-2040

	2010 Census	2020	2030	2040	% Change (2020-2040)
Northumberland County	94,528	95,481	95,264	93,027	-2.6%
SEDA-COG Region	648,428	676,292	699,058	710,341	5.3%

Source: Center for Rural Pennsylvania

Despite its recent population loss, according to the ACS, the City of Shamokin experienced a 4.4% increase in households from 2010 to 2017 (see **Table 3**). At the same time, the County experienced a very modest increase in households (o.1%), while number of households in the SEDA-COG Region declined by 0.4%.

Table 3: Household Trends, 2010-2017

	2010 Census	2017 ACS	% Change (2010-2017)
Shamokin City	**3,330**	**3,475**	**4.4%**
Northumberland County	39,242	39,281	0.1%
SEDA-COG Region	268,175	267,158	-0.4%

Source: U.S. Census Bureau

Consistent with national trends, the City of Shamokin witnessed a reduction (7.2%) in average household size from 2010 to 2017, declining from 2.21 to 2.05 (see **Table 4**). Northumberland County also experienced a reduction, though a more modest 2.6%. Conversely, the SEDA-COG Region witnessed a slight increase in average household size – a growth of 0.8% – prompted by increases in Centre, Clinton, and Snyder Counties.

Table 4: Average Household Size, 2010-2017

	2010 Census	2017 ACS	% Change (2010-2017)
Shamokin City	**2.21**	**2.05**	**-7.2%**
Northumberland County	2.32	2.26	-2.6%
SEDA-COG Region	2.43	2.45	0.8%

Source: U.S. Census Bureau

Compared to Northumberland County and the SEDA-COG Region, the City of Shamokin has the highest percentage of population in non-family households at 25.9% (see **Table 5**)[1]. However, at 0.3%, it has the lowest percentage living in group quarters, which are not considered households. The County has the largest percentage of population living in family households (77.6%), while the region has the highest percentage of residents living in group quarters (6.9%). This figure is elevated from the group quarters population at large correctional facilities in Centre and Union Counties.

Table 5: Population by Household Type, 2017

	City of Shamokin	Northumberland County	SEDA-COG Region
Total Population	**7,165**	93,038	695,724
In Households	**7,141**	88,820	647,447
In Households	**99.7%**	95.5%	93.1%
In Family Households (% of Total in Households)	**73.7%**	77.6%	74.2%
In Non-Family Households (% of Total in Households)	**25.9%**	17.8%	18.9%
In Group Quarters	**0.3%**	4.5%	6.9%

Source: U.S. Census Bureau

The ethnic/racial composition of the population among the jurisdictions examined is predominantly white (see **Table 6**). The City of Shamokin has a higher percentage of white residents (96.8%) than both Northumberland County (95.2%) and the SEDA-COG counties (92.9%). The City's percentage remained unchanged since 2010. The Region has the highest composition of African Americans at just 3.0%, Asians at 2.0%, and residents of two or more races at 1.3%. The City's 1.0% of some other race alone exceeds that in both the County and Region.

Table 6: Ethnic/Racial Composition, 2017

	City of Shamokin	Northumberland County	SEDA-COG Region
White alone	**96.8%**	95.2%	92.9%
Black or African American alone	**1.8%**	2.7%	3.0%
American Indian and Alaska Native alone	**0.2%**	0.3%	0.2%
Asian alone	**0.0%**	0.3%	2.0%
Native Hawaiian and Other Pacific Islander alone	**0.0%**	0.1%	0.0%
Some other race alone	**1.0%**	0.4%	0.6%
Two or more races	**0.0%**	1.0%	1.3%
Hispanic (all races)	**0.4%**	3.2%	2.6%

Source: U.S. Census Bureau

[1] *The Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in* ***Group Quarters,*** *of which there are two types: 1) Institutional, such as correctional facilities, nursing homes, or mental hospitals; and 2) Non-Institutional, such as college dormitories, military barracks, group homes, missions, or shelters.*

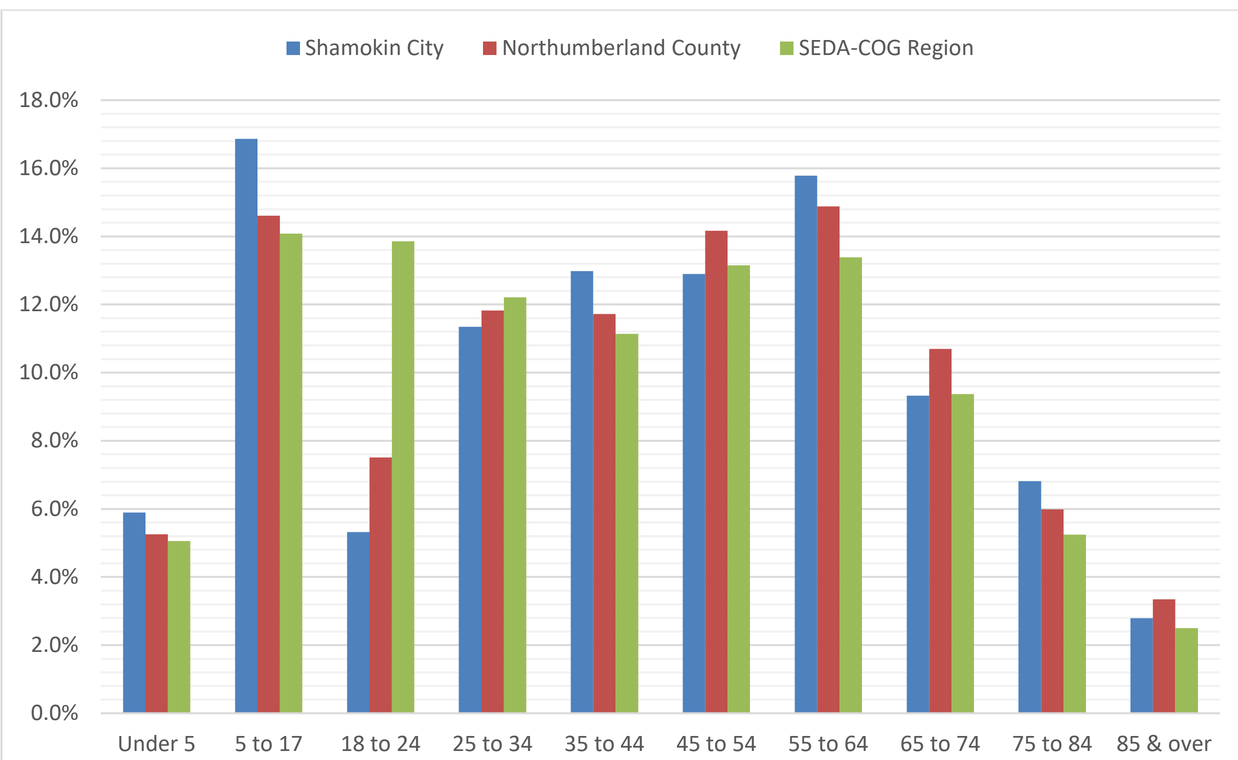
Table 7 and **Figure 2** compare the age distribution patterns between the City, County, and Region. The largest age cohort in 2017 in the City of Shamokin, according to the ACS, is school-aged children (ages 5 to 17), comprising 16.9% of its population, compared to 14.6% in Northumberland County and 14.1% in the SEDA-COG Region respectively. The City also has a higher percentage of children under 5 years old, and adults aged 35 to 44, 55 to 64, and 75 to 84 than the County and Region. The SEDA-COG Region has a significantly higher percentage of 18 to 24 year-olds (13.9%) than the City (5.3%) and County (7.5%), likely due to the presence of Penn State University.

Table 7: Distribution of Age, 2017

	City of Shamokin	Northumberland County	SEDA-COG Region
Under 5 Years-of-Age	**5.9%**	5.3%	5.1%
5 To 17 Years-of-Age	**16.9%**	14.6%	14.1%
18 To 24 Years-of-Age	**5.3%**	7.5%	13.9%
25 To 34 Years-of-Age	**11.3%**	11.8%	12.2%
35 To 44 Years-of-Age	**13.0%**	11.7%	11.1%
45 To 54 Years-of-Age	**12.9%**	14.2%	13.1%
55 To 64 Years-of-Age	**15.8%**	14.9%	13.4%
65 To 74 Years-of-Age	**9.3%**	10.7%	9.4%
75 To 84 Years-of-Age	**6.8%**	6.0%	5.2%
85 Years-of-Age & Over	**2.8%**	3.3%	2.5%

Source: U.S. Census Bureau

Figure 2: Comparison of Age Distribution, 2017



Source: U.S. Census Bureau, Urban Partners

Just over half the residents aged 25 and above in the City of Shamokin are high school graduates as the highest educational attainment (see **Table 8**). This is slightly above Northumberland County's 50.3% attainment. The City also exceeds both the County's and SEDA-COG Region's proportion of residents with some college but no degree at 15.9%. The City and County have similar rates of residents that have received bachelor's degrees - at almost 10% - but not as high as 14.2% in the Region where there are several colleges and universities. The Region also exceeds the City and County in terms of graduate/professional degree attainment at 9.8%, far exceeding the City's rate of 3.6%.

Table 8: Educational Attainment for Population 25 Years and Over, 2017

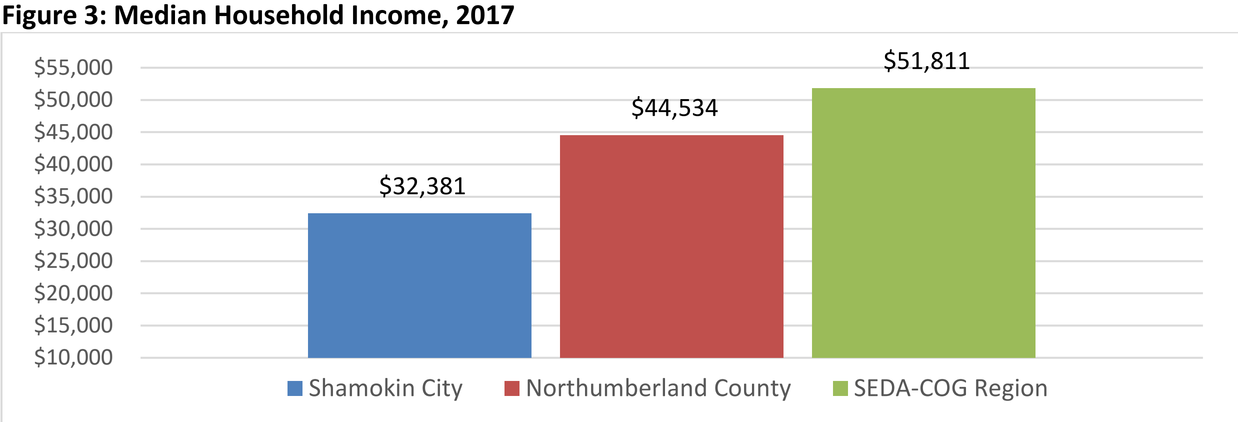
	City of Shamokin	Northumberland County	SEDA-COG Region
Less than 9th grade	**5.7%**	3.9%	3.5%
9th to 12th grade, no diploma	**7.9%**	9.9%	8.0%
High school graduate (includes equivalency)	**50.4%**	50.3%	42.1%
Some college, no degree	**15.9%**	12.9%	14.2%
Associate's degree	**6.9%**	7.7%	8.2%
Bachelor's degree	**9.6%**	9.9%	14.2%
Graduate or professional degree	**3.6%**	5.4%	9.8%

Source: U.S. Census Bureau

Household Income & Poverty Characteristics

The City of Shamokin households are significantly poorer than households in Northumberland County and the SEDA-COG Region as a whole (see **Figure 3**). According to the 2017 ACS, the median household income for the City is $32,381, compared to $44,534 for the County and $51,811 for the Region.

Figure 3: Median Household Income, 2017



Source: U.S. Census Bureau, Urban Partners

In the City of Shamokin, almost 70% of the households earn less than $50,000 annually, compared to 54.9% in Northumberland County and 48.8% in the SEDA-COG Region (see **Table 9**). However, in each jurisdiction, the largest income distribution category is $50,000 to $74,000. This group makes up almost 19% of the City's households, a similar 19.2% in the County, and 19.7% in the Region. Shamokin also has the lowest percentage of households earning more than $100,000 per year at 6.8%, half the rate of the County's 13.6%. Almost 19% of households in the Region earn more than $100,000.

Table 9: Distribution of Household Income, 2017

	City of Shamokin	Northumberland County	SEDA-COG Region
Less than $10,000	**13.8%**	7.3%	7.0%
From $10,000 to $14,999	**10.0%**	6.8%	5.1%
From $15,000 to $24,999	**16.6%**	12.7%	10.9%
From $25,000 to $34,999	**12.9%**	13.2%	11.2%
From $35,000 to $49,999	**16.1%**	14.9%	14.5%
From $50,000 to $74,999	**18.8%**	19.2%	19.7%
From $75,000 to $99,999	**5.9%**	12.2%	12.7%
From $100,000 to $149,999	**4.7%**	9.8%	12.2%
From $150,000 to $199,999	**0.9%**	2.2%	3.6%
$200,000 or more	**0.4%**	1.7%	3.0%

Source: U.S. Census Bureau

According to the 2017 ACS, 23.4% of City of Shamokin households are below the poverty line, significantly higher than Northumberland County's and the SEDA-COG Region's poverty rates of 13.9% and 13.8%, respectively (see **Table 10**). Of those impoverished households, 60.3% in the City are female-headed (including both family and non-family households), compared to 55.1% in the County and 52.9% in the Region.

Table 10: Households Below Poverty Level, 2017

	City of Shamokin	Northumberland County	SEDA-COG Region
Below Poverty Level	**812**	5,454	36,779
Below Poverty Level (%)	**23.4%**	13.9%	13.8%
Female Householder	**490**	3,007	19,462
Female Householder (%)	**60.3%**	55.1%	52.9%

Source: U.S. Census Bureau

Housing Characteristics

The total number of housing units in the City of Shamokin grew by 9.5% between 2010 and 2017, according to the ACS (see **Table 11**). This was a significantly higher growth rate than Northumberland County's increase of 0.6% and the SEDA-COG Region's increase of 1.8%. However, the ACS margin of error for its estimates is likely a factor in the figure for Shamokin.

Table 11: Total Housing Units, 2010-2017

	2010 Census	2017 ACS	% Change (2010-2017)
Shamokin City	**4,521**	**4,951**	**9.5%**
Northumberland County	45,125	45,377	0.6%
SEDA-COG Region	303,428	308,968	1.8%

Source: U.S. Census Bureau

According to the ACS, housing vacancy in the City of Shamokin increased by 23.9% from 2010 to 2017, constituting almost 30% of its housing stock by 2017. This is more than twice the vacancy rates of Northumberland County and the SEDA-COG Region, both at about 13.5% each. The County's vacant housing stock only increased by 3.6%. The ACS specifies that in Shamokin, 132 vacant homes are for rent, 76 are for sale, 116 are sold but not yet occupied, and 63 are for seasonal use – in all cases in-between occupants. However, it also says there are 1,089 "other vacant" units in the City.

Table 12: Vacant Units, 2010-2017

	2010 Census	(%)	2017 ACS	(%)	% Change 2010-2017
Shamokin City	**1,191**	**26.3%**	**1,476**	**29.8%**	**23.9%**
Northumberland County	5,883	13.0%	6,096	13.4%	3.6%
SEDA-COG Region	35,253	11.6%	41,810	13.5%	18.6%

Source: U.S. Census Bureau

Table 13 describes changes in tenure, or owner/renter characteristics. In the City of Shamokin, the proportion of units rented versus owner-occupied essentially remained the same at about 41.5% between 2010 and 2017, much higher than Northumberland County's 28.7% renter rate and the SEDA-COG Region's 30.6%. The City and County had similar rates of increase in renter-occupied housing (4.5% and 4.2%, respectively), while the Region's proportion decreased by 1.8%.

Table 13: Housing Tenure: Renter-Occupied Units, 2010-2017

	2010 Census	(%)	2017 ACS	(%)	% Change 2010-2017
Shamokin City	**1,379**	**41.4%**	**1,441**	**41.5%**	**4.5%**
Northumberland County	10,829	27.6%	11,281	28.7%	4.2%
SEDA-COG Region	83,305	31.1%	81,828	30.6%	-1.8%

Source: U.S. Census Bureau

Table 14 is a detailed breakdown of the age of housing stock for the City, County, and Region. The City of Shamokin has a significantly older housing stock than Northumberland County and the SEDA-COG Region, with 59.5% of its homes build before 1939, compared to 41.5% in the County and 27.0% in the Region. The decade in Shamokin with the largest amount of housing construction since then is the 1940s, compared to the 1970s in the County and Region. Where growth dropped significantly since the 1970s in Shamokin, 22.3% of the housing stock in the County and 33.7% in the Region was built since then.

Table 14: Age of Housing Stock, 2017

	City of Shamokin	Northumberland County	SEDA-COG Region
Built 2014 or later	**0.0%**	0.1%	0.5%
Built 2010 to 2013	**0.0%**	0.9%	1.7%
Built 2000 to 2009	**0.4%**	6.2%	9.4%
Built 1990 to 1999	**2.2%**	7.2%	11.4%
Built 1980 to 1989	**6.3%**	7.9%	10.8%
Built 1970 to 1979	**10.0%**	12.1%	14.3%
Built 1960 to 1969	**2.2%**	6.9%	9.0%
Built 1950 to 1959	**7.0%**	8.5%	9.7%
Built 1940 to 1949	**12.4%**	8.7%	6.3%
Built 1939 or earlier	**59.5%**	41.5%	27.0%

Source: U.S. Census Bureau

According to the ACS, the majority of homes (50.7%) in the City of Shamokin are attached one-unit structures, or rowhouses (see **Table 15**). This is more than twice the proportion of rowhouses in Northumberland County (23.6%) and significantly more than the SEDA-COG Region's 9%. Detached one-unit structures also constitute a significant portion of the City's housing stock at 26.9%. This type of structure is the most prominent in the County and Region, where it makes up 66.2% of the housing stock. Aside from one-unit structures, the largest percentage of Shamokin's residents – 5.7% – reside in buildings with 50 or more units. In both the County and Region, the type of structure with the largest percentage of residents is mobile homes, housing 5% and 7.4% of each jurisdiction's residents respectively.

Table 15: Units in Structure, 2017

	City of Shamokin	Northumberland County	SEDA-COG Region
1 Unit, detached	**26.9%**	57.8%	66.2%
1 Unit, attached	**50.7%**	23.6%	9.0%
2 Units	**3.7%**	3.8%	4.0%
3 or 4 Units	**2.8%**	3.1%	3.5%
5 to 9 Units	**4.6%**	2.0%	3.0%
10 to 19 Units	**2.4%**	1.0%	2.3%
20 to 49 Units	**0.2%**	0.9%	2.3%
50 or more Units	**5.7%**	2.9%	2.3%
Mobile home	**2.9%**	5.0%	7.4%
Boat, RV, van, etc.	**0.0%**	0.0%	0.1%

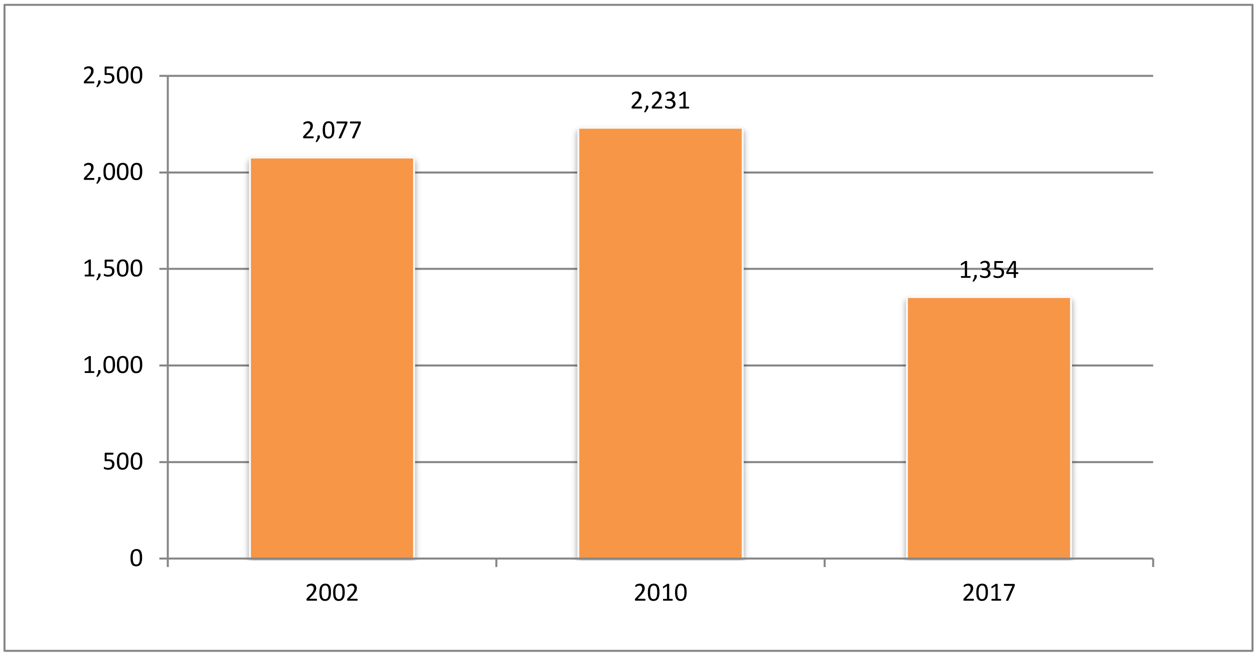
Source: U.S. Census Bureau

Employment Trends

According to the Census Bureau's *OnTheMap* application, which uses employer payroll tax information to geo-locate jobs within a defined area, since 2002 the City of Shamokin has experienced an increase of jobs followed by decrease to less than that year's number (see **Figure 4**). The City was home to 2,077 jobs in

2002, increasing to 2,231 in 2010, and declining again to 1,354 in 2017, equivalent to a decrease of 34.8% since 2002 and a 39.3% decrease since 2010.

Figure 4: Jobs Located in the City of Shamokin (2002, 2010, 2017)



Source: U.S. Census Bureau

Detailed in **Table 16** below, the most significant employment trend for the City of Shamokin has been the decline of jobs in the Retail and Manufacturing sectors.

Table 16: Jobs Located in the City of Shamokin by Industry Sectors, 2002-2017

	Jobs in 2017	% of All Jobs 2017	Jobs in 2002	% of All Jobs 2002	Change 2002-2017
Health Care and Social Assistance	338	25.0%	236	11.4%	102
Retail Trade	286	21.1%	778	37.5%	-492
Accommodation and Food Services	225	16.6%	159	7.7%	66
Other Services (excluding Public Administration)	93	6.9%	120	5.8%	-27
Professional, Scientific, and Technical Services	79	5.8%	113	5.4%	-34
Finance and Insurance	56	4.1%	75	3.6%	-19
Public Administration	55	4.1%	63	3.0%	-8
Administration & Support, Waste Management and Remediation	50	3.7%	51	2.5%	-1
Construction	49	3.6%	75	3.6%	-26
Information	31	2.3%	32	1.5%	-1
Utilities	28	2.1%	26	1.3%	2
Educational Services	21	1.6%	52	2.5%	-31
Manufacturing	18	1.3%	200	9.6%	-182
Real Estate and Rental and Leasing	8	0.6%	30	1.4%	-22

Wholesale Trade	7	0.5%	60	2.9%	-53
Management of Companies and Enterprises	7	0.5%	0	0.0%	7
Transportation and Warehousing	3	0.2%	7	0.3%	-4
Agriculture, Forestry, Fishing and Hunting	0	0.0%	0	0.0%	0
Mining, Quarrying, and Oil and Gas Extraction	0	0.0%	0	0.0%	0
Arts, Entertainment, and Recreation	0	0.0%	0	0.0%	0

Source: U.S. Census Bureau

While Retail remains the City's second-largest industry at 21.1% of its employed workforce, from 2002 to 2017, the City experienced a loss of 492 positions in the Retail sector, equivalent to a 63.2% decline. The Manufacturing sector also saw a significant loss in terms of percentage – 91% - but significantly fewer jobs in numbers than Retail. Key industry sectors that added new jobs to Shamokin are *Health Care and Social Assistance* (102 new jobs) *Accommodation and Food Services* (66 new jobs).

The *OnTheMap* application reports that just 224 out of the 2,669 employed residents work inside the City of Shamokin, meaning that 91.6% of employed City residents commute elsewhere for work. In 2002, 86.5% of employed City residents commuted outside the City for work (see **Table 17**). Coal Township has become the largest center of employment for City residents as of 2017.

Notable locations of job growth for City of Shamokin residents from 2002 to 2017 include Gratz Borough in Dauphin County (an 875.0% increase), Monroe Township in Snyder County (90.9%), and Mt. Carmel Township (69.7%). During the same time, fewer City residents worked in Sunbury (a 75.2% decrease), Shamokin Township (-65.6%), Ralpho Township (-43.8%), and Coal Township (-30.1%).

Table 17: Top 10 Commuting Destinations for Employed City of Shamokin Residents, 2002-2017

	Jobs in 2017	% of All Jobs 2017	Jobs in 2002	% of All Jobs 2002	Change 2002-2017
Coal township (Northumberland, PA)	242	9.1%	346	10.4%	-30.1%
Shamokin city (Northumberland, PA)	224	8.4%	448	13.5%	-50.0%
Mahoning township (Montour, PA)	140	5.2%	132	4.0%	6.1%
Ralpho township (Northumberland, PA)	126	4.7%	224	6.7%	-43.8%
Sunbury city (Northumberland, PA)	120	4.5%	483	14.5%	-75.2%
Philadelphia city (Philadelphia, PA)	58	2.2%	50	1.5%	16.0%
Mount Carmel township (Northumberland, PA)	56	2.1%	33	1.0%	69.7%
Shamokin township (Northumberland, PA)	54	2.0%	157	4.7%	-65.6%
Monroe township (Snyder, PA)	42	1.6%	22	0.7%	90.9%
Gratz borough (Dauphin, PA)	39	1.5%	4	0.1%	875.0%
All Other Locations	1,568	58.7%	1,421	42.8%	10.3%

Source: U.S. Census Bureau

Housing Market

Urban Partners conducted a real estate market assessment of housing conditions in the City of Shamokin to identify opportunities for new and rehabilitated housing as part of a downtown revitalization initiative. Specific residential markets examined include both sales and rental (market-rate and affordable) housing.

Market-Rate Rental Housing Market

Urban Partners examined the rental housing market to determine the potential for new market-rate apartments in Shamokin as new units in existing underutilized and rehabilitated buildings in the downtown.

As of March 2020, a limited supply of market-rate rental housing exists in the City as modest individual single-family homes for rent and apartments contained in subdivided single-family homes or older commercial buildings (see **Figure 6**). None, however, are comparable to newer construction or newly renovated apartments.

Figure 6. Select Market-Rate Apartments for Rent in Shamokin, 3/2020

121 S. Market Street **Type of Unit:** Rowhouse; 4 BR, 1 BA **Rent**: $695 **Size**: 1,650 SF **Rent/SF**: $0.42 **Apartment description:** Entire home with large kitchen, living room, and dining room, on-street parking with no meters. Tenant pays all utilities.	
127 S. Market Street **Type of Unit:** Rowhouse; 4 BR, 1 BA **Rent**: $800 **Size**: 1,100 SF **Rent/SF**: $0.73 **Apartment description:** Full house that needs a little TLC but has the bones to make an awesome family residence.	

403 S. Rock Street

Type of Unit: Attached Twin; 3 BR, 1 BA
Rent: $650
Size: 1,400 SF
Rent/SF: $0.46

Apartment description: Really nice 3-bedroom, one bath rental. Kitchen and living room area with open concept. Stove and refrigerator included. Sewer included. No pets.

1030 N. Rock Street

Type of Unit: Attached Twin; 3 BR, 1 BA
Rent: $575
Size: 980 SF
Rent/SF: $0.59

Apartment description: Updated twin in Bunker Hill. Rent includes sewer and trash.

W. Mulberry Street

Type of Unit: Apartment in Building; 2 BR, 1 BA
Rent: $550
Size: N/A
Rent/SF: N/A

Apartment description: First floor unit with new paint and flooring, newer kitchen, washer/dryer hookup, tenant pays water and electric.

20 N. Diamond Street

Type of Unit: Apartment in Building; 1 BR, 1 BA
Rent: $450
Size: N/A
Rent/SF: N/A

Source: Apartments.com, Hotpads.com

As Figure 6 shows, the apartment with the highest rent currently listed is a four-bedroom twins for $800 per month. The following is a summary of rents among the currently available (March 2020) units in Shamokin by number of bedrooms:

- One-bedroom unit (only one listed): $450 per month
- Two-bedroom unit (only one listed): $550 per month
- Three-bedroom units: $575 to $650 per month ($0.46 to $0.59 per SF)
- Four-bedroom units: $695 to $800 per month ($0.42 to $0.73 per SF)

The City does also have several small older apartment complexes—however, none have any available apartments. These include 301-307 W. Spruce Street with 20 units, 405 E. Sunbury Street with 20 units, 218-226 Dewart Street with 19 units, 550 N. Market Street with 12 units, 421 N. Shamokin Street with 10 units, and 30-32 N. Market Street with 10 units.

Rental Housing Market Potential

Our rental housing market research has revealed that available apartments in Shamokin are limited. Most common are apartments in older twins or small buildings, mostly located outside of the downtown in adjacent neighborhoods. Larger buildings appear to have no vacancy. Furthermore, there are no comparable properties in Shamokin to any prospective new or rehabbed downtown rental housing product.

At the same time, the health care industry has grown in the City in terms of numbers of jobs. These numbers will increase when Geisinger Health System completes its new medical facility in downtown Shamokin. It is likely that a segment of those employees would desire housing close to work that's also close to downtown entertainment and recreational amenities. In addition, almost 20% of the City's population is over 65 years old. There is potential for a segment of that older population to be seeking smaller, maintenance-free housing in a walkable area. Because of the current lack of new or rehabbed downtown rental housing in Shamokin—that would likely appeal to young professionals and empty-nesters—it would therefore be reasonable to conclude that some of this potential demand could be accommodated by newer rental housing in the downtown commercial area. Local developers agree that the rental residential market in downtown Shamokin could be ripe for introducing a new or renovated rental housing product that appeals to these demographics. One such developer just completed a higher-end renovation of a four-bedroom unit in the downtown, which rented quickly.

As a result of these market conditions, it appears that new rental housing is potentially a viable development opportunity for an evolving downtown Shamokin. New units could potentially exist in in vacant or underutilized space above ground-floor retail on various downtown blocks in one or more of the key vacant downtown buildings, particularly along Independence Street. To test the market for this product, an initial residential project should be modest in scale, perhaps involving 8 to 10 units in a single building. Assuming a 25% premium for new construction over rents for existing, modest rental units in Shamokin, new rehabbed apartments of this type in downtown Shamokin could likely command the following rents:

- $600 to $750 per month for 800 SF to 1,000 SF one-bedroom, one bath units
- $850 to $1,000 per month for 1,000 SF to 1,200 SF two-bedroom, two bath units

New rental developments should include amenities to maintain a high status including on-site parking, in-unit washer/dryers, and exercise facility.

Affordable Rental Housing Market

To determine the need for an affordable rental component of housing in Shamokin, we assessed the affordable housing market in the City. According to the U.S. Census Bureau, 17.4% of owner-occupant households in the City pay more than 30% of their income toward housing costs (and thus are "cost-burdened"), and 44.9% of renter households are cost burdened (see **Table 18**). The most cost burdened households are renters with annual household incomes under $20,000. A total of 577 such renter households reside in the City and 80.8% are cost burdened. While the 275 homeowners with household incomes of less than $20,000 are not as cost burdened as renters, 70.5% pay more than 30% of their income toward housing.

Table 18: Tenure by Housing Costs as a Percentage of Household Income – City of Shamokin, 2017

	Owner Occupants	%	Renter Occupants	%
All Household Income Levels	2,034		1,441	
Less than 20%	1,269	62.4%	390	27.1%
20 to 29%	347	17.1%	231	16.0%
30% or more	354	17.4%	647	44.9%
Zero or negative income/no cash rent	64		173	
Less than $20,000	390		714	
Less than 20%	42	10.8%	38	5.3%
20 to 29%	73	18.7%	99	13.9%
30% or more	275	70.5%	577	80.8%
$20,000 to $34,999	414		174	
Less than 20%	187	45.2%	25	14.4%
20 to 29%	179	43.2%	79	45.4%
30% or more	48	11.6%	70	40.2%
$35,000 to $49,999	353		156	
Less than 20%	301	85.3%	113	72.4%
20 to 29%	38	10.8%	43	27.6%
30% or more	14	4.0%	0	0.0%
$50,000 to $74,999	510		143	
Less than 20%	436	85.5%	133	93.0%
20 to 29%	57	11.2%	10	7.0%
30% or more	17	3.3%	0	0.0%
$75,000 or more	303		81	
Less than 20%	303	100.0%	81	100.0%
20 to 29%	0	0.0%	0	0.0%
30% or more	0	0.0%	0	0.0%

Source: U.S. Census Bureau

Income-Restricted Communities

We examined all low-income housing tax credit (LIHTC) projects and HUD housing facilities in Shamokin to identify the current supply and availability of affordable housing. **Table 19** describes characteristics of both types of facilities. As of this report, there are three income-restricted rental communities within the City.

Table 19: Income-Restricted Communities in and around the Market Study Area

Name	Address	Total Units	Type	Expiration Date
Lincoln Towers	201 W. Mulberry Street	100	HUD Multifamily	2021
Harold Thomas High Rise	170 E. Dewart Street	202	HUD Public Housing	2034
Madison Court Apartments	612 N. Shamokin Street	34	LIHTC	2019

Source: HUD, PolicyMap, Urban Partners

Lincoln Towers is a HUD multifamily building housing mostly seniors. Incomes of its 100 residents do not exceed 38% of the area median income (AMI). Another HUD building is the Harold Thomas High Rise with 202 units. Residents of this building, also mostly seniors, have incomes not exceeding 29% AMI. The Madison Court Apartments at 612 N. Shamokin Street is a LIHTC housing project. This building's 30-year affordability requirement expired in 2019 but was recently renewed for its continuation as low-income housing, along with the building's rehabilitation. LIHTC complexes are restricted to residents with incomes not to exceed 60% AMI. These facilities also accept Housing Choice vouchers, formerly known as Section 8.

Affordable Rental Housing Market Potential

According to HUD, there are just 366 affordable rental units in Shamokin. Despite this low supply, the cost burden analysis above indicates that 44.9% of renter households are paying more than 30% of their incomes on housing. As a result, there appears to be a significant opportunity for additional affordable rental units in Shamokin. Some of this need could be accommodated through various lower-priced market-rate units that exist in the City. However, demand exists for additional LIHTC housing with income restrictions or housing with a mixed-income element. Fortunately, the Madison Court Apartments renewed its affordability status allowing the City to at least maintain its level of income-restricted units.

Sales Housing Market

The City's for-sale housing market was also analyzed to identify trends in this type of residential real estate and to determine the potential for new for-sale housing and its associated pricing.

Using *RealQuest*, a comprehensive real estate database service, the total number of sales and median sales price for resale owner-occupied homes in the City of Shamokin were calculated for a five-year period between February 2015 and January 2020 (see **Table 20**). These figures describe the number of properties for which a sale took place over the five-year period, but it includes only the latest sales per address and does not count any multiple sales of the same address that may have occurred. A total of 240 homes were sold to owner-occupant buyers during the five-year period ending in January 2020.

Table 20. Sales Pace and Price Trends, City of Shamokin, 2/2015–1/2020

	2/15-1/16	2/16-1/17	2/17-1/18	2/18-1/19	2/10-1/20
Total Home Sales	26	25	41	39	32
Median Sales Price	$30,900	$17,500	$21,000	$32,000	$54,500

Source: RealQuest, Urban Partners

To evaluate the sales trends of owner-occupied homes during the five-year analysis period, the number of sales and median sales prices were compared by year. As Table 20 shows, overall, the number of sales and the median sales price of homes in the Borough have increased from early 2015 through early 2020. Total sales increased by 23.0%, from 26 to 32 during that period, but decreased by 17.9% since last year after a peak of 41 sales in 2017. The median sales price increased by 76.4% during the five-year period and by 211.4% since a median price low of $17,500 in 2016.

Figure 7. Examples of Homes Recently Sold in the City

Among the existing 258 home sales during the five-year period: 42 were foreclosures; 100 were investor/developer acquisitions; 17 were sold by investors/developers to owner-occupants; and 99 were clear arm's length sales between owner occupants (see **Table 21**).

Table 21. Home Sales Characteristics in the City of Shamokin, 2/2015–1/2020

	Total Sales	Median Sale Price
Foreclosures	42	$8,000
Investor/Developer Acquisitions	100	$45,000
Homes Sold by Investors/Developers to Owner-Occupants	17	$20,000
Clear Arm's-Length Sale between Owner-Occupants	99	$50,000
Total Existing Home Sales	258	$33,000

Source: RealQuest, Urban Partners

The median sales price of all 258 existing home sales in the City during the five-year period was $33,000. The foreclosed properties had a median sales price of only $8,000, 312.5% lower than the total median sales price. The clear arm's-length home sales between owner-occupants—typically the highest-quality category of resale homes—commanded the highest median sales price at $50,000.

Sales Housing Market Potential

Our research of sales housing trends in Shamokin has revealed a relatively weak market. The total number of homes sold in the City has decreased since 2017 to just 32. While median sales prices have increased year-over-year since 2016, the median sales price during the yearlong period of early 2019 to 2020 was only $54,500. New housing in this market would therefore require significant subsidies to offset the cost of construction. Furthermore, downtown for-sale condominiums—either new or part of a rehabbed conversion— currently do not exist and are therefore an untested housing market in Shamokin.

As a result of these market conditions, it appears that new sales housing is not a viable opportunity for downtown Shamokin. We suggest that any near-term new or rehabbed housing occur in the form of rental housing at a modest scale.

RETAIL MARKET

Urban Partners conducted a retail market analysis to characterize the performance of existing retailers in the City of Shamokin, in particular the downtown, as well as to identify gaps and opportunities for the potential development of new retailing in the area.

Retail Supply

For this retail market analysis, we are focused chiefly on retail stores engaged in selling merchandise for personal and/or household consumption and on establishments that render services incidental to the sale of these goods. All retail establishments in the area were classified by type of business according to the principal lines of merchandise sold and the usual trade designation. In general, this classification follows the numeric system established for both government and industry practice – the North American Industry Classification System (NAICS).

The term "retail store sales" in this analysis includes sales by establishments that are normally found in pedestrian-oriented retail shopping areas. This definition excludes the sales of automobile dealerships and repair facilities, service stations, fuel oil dealers, and non-store retailing. Banks and other financial establishments are also excluded from this assessment because banking activities – deposits, loans, etc. – cannot be added to sales volume data for other types of retail establishments.

Retail Demand

Consumer shopping patterns vary depending on the types of goods being purchased. For convenience goods purchased frequently, such as groceries, drugs, and prepared foods, shoppers typically make purchases at stores close to their home or place of work. For larger-ticket, rarely purchased items – such as automobiles, electronics, and large appliances – shoppers may travel anywhere within the metropolitan area or beyond to obtain the right item at the right price. For apparel, household furnishings, and other shopping goods, consumers generally establish shopping patterns between these two extremes, trading at a number of shopping areas within a 30-minute commute of their homes.

In analyzing the retail market demand within a portion of a larger metropolitan area, these behavioral observations translate into a series of analytical rules-of-thumb:

- Shopping for community-serving goods and services is generally confined to the immediate trade area.
- Expenditures made at full-service restaurants will occur chiefly within the immediate trade area, but some restaurant expenditures made by the trade area population will be lost to established restaurants located outside the immediate trade area. Similarly, some restaurant sales occurring in the immediate trade area will be attracted from residents who live elsewhere in the region.
- Expenditures made by immediate trade area residents for shopping good items (department stores, apparel, and most specialty goods) will more likely occur within the area, but a substantial proportion of these sales will occur outside the area. Similarly, significant sales will be attracted

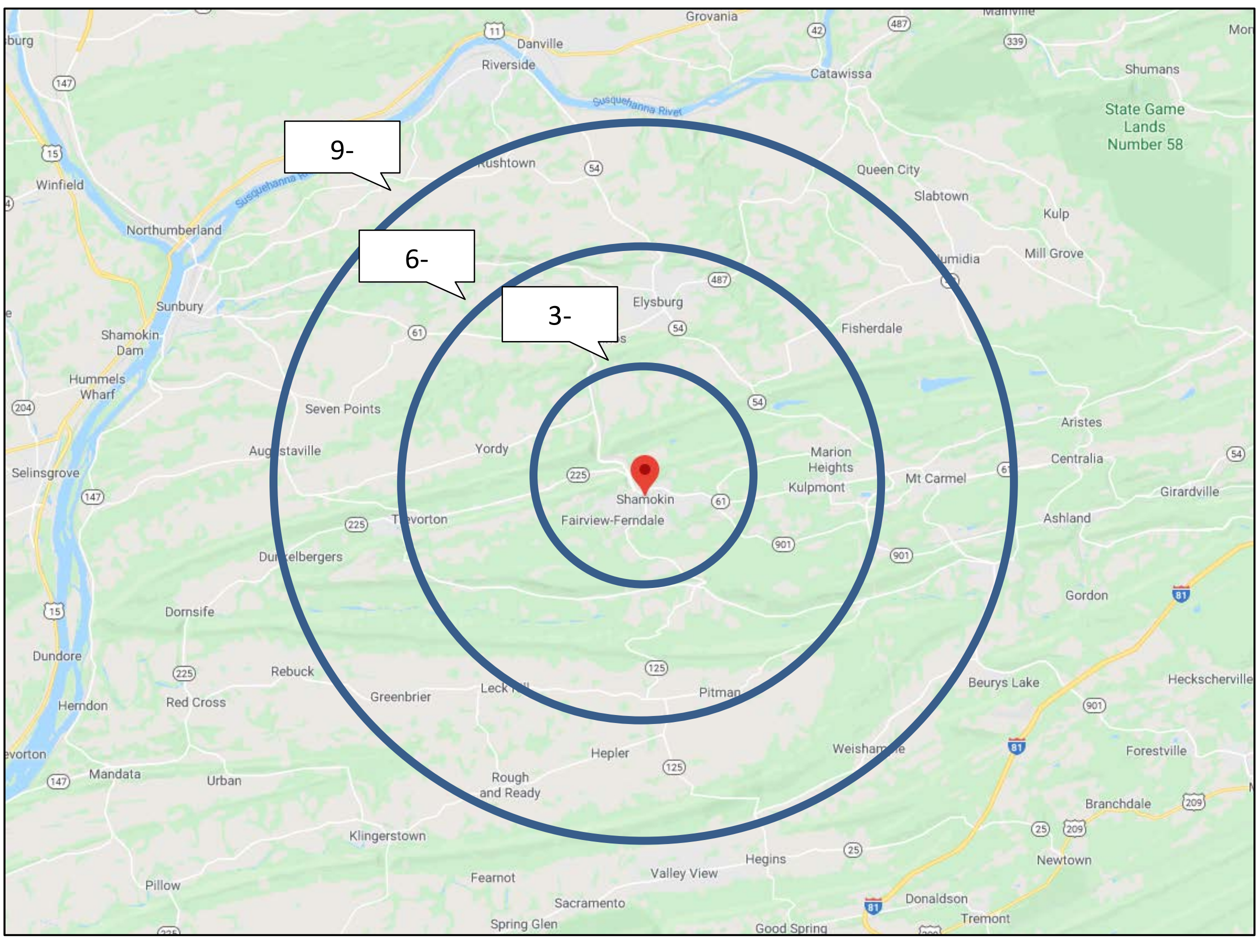
from residents outside the immediate trade area to any large, well-known stores located within the trade area.

- Specific high-quality stores within the immediate trade area may attract significant clientele from well beyond the trade area for highly-targeted, single destination trips for specialized purchases.

Retail Trade Area

To examine the entire range of retailers potentially feasible for downtown Shamokin, we have identified the Shamokin Retail Trade Area from where potential customers would likely originate for the types of goods and services most typically available. Since retailing in the City functions within a larger regional marketplace, we have defined three retail trade areas centered on the key downtown intersection of N. 8th Street and Independent Street: a three-mile radius, a six-mile radius, and a nine-mile radius (see **Figure 8**). This enables us to identify the degree to which customers from these larger areas patronize retailers in the City and vice-versa, and how this impacts the City's retail supply and demand.

Figure 8: The Shamokin Retail Trade Areas Encompassing 3-, 6-, and 9-Mile Radii



Source: Google, Environics Analytics, Urban Partners

The 3-Mile Trade Area covers the City of Shamokin in its entirety as well as portions of Coal Township. Residents within this three-mile radius are likely to find most of their daily needs in several categories of goods and services and make most of their purchases, including supermarkets, convenience stores, pharmacies, and take-out restaurants. The 3-Mile Trade Area includes all of Shamokin's locally-owned retailers as well as several chain stores inside the City, including the Weis Market near downtown, CVS, Rite Aid, Wendy's, and Dunkin' Donuts, as well as just outside the City along Route 61 to the east and north. The estimated 2017 population of this area is 17,458.

The 6-Mile Trade Area includes the communities of Paxinos and Elysburg as well as the Boroughs of Marion Heights and Kulpmont. It also covers portions of Coal Township containing additional shopping areas, such as Anthra Plaza, the newer Plaza at Coal Township, and the Wal Mart across Route 61. This area has an estimated 2017 population of 30,578.

The 9-Mile Trade Area extends to almost the Susquehanna River to the north and includes most of Trevorton to the west and the Borough of Mt. Carmel to the east. The 9-Mile Trade Area contains an estimated 2015 population of 42,214.

Trade Area Supply and Demand Characteristics

In this section, we compare the current supply and demand for all retail goods and services by residents of the 3-, 6, and 9-Mile Trade Areas surrounding Shamokin. To determine the trade areas' supply and demand, we acquired information about the retail spending behavior of market study area residents from Environics Analytics, which acquires its data from the Nielsen Company—one of the national data services typically used by retail store location and real estate professionals. **Table 22** outlines the supply and demand characteristics of the trade areas examined.

According to this information from Environics Analytics in Table 22 about the retail spending behavior of market study area residents, stores within the Shamokin -Mile Trade Area sell more than **$158 million** worth of retail goods annually, while the trade area's population spends approximately **$132 million** on retail goods annually. This retail spending includes:

- $40.5 million in Food and Beverage Stores,
- $30.5 million in General Merchandise Stores,
- $24.4 million in Eating and Drinking Establishments,
- $19.1 million in Building Material and Garden Stores,
- $14.9 million in Health and Personal Care Stores,
- $10.5 million in Clothing and Accessories Stores,
- $5.1 million in Furniture and Home Furnishings Stores,
- $5.3 million in Miscellaneous Store Retailers,
- $3.6 million in Electronics and Appliance Stores,
- $2.4 million in Sporting Goods, Hobby, and Book Stores, and
- $2.3 million in Auto Parts Stores.

Table 22: Trade Area Retail Supply and Demand Characteristics

	Shamokin Retail Trade Area 3-Mile			Shamokin Retail Trade Area 6-Mile			Shamokin Retail Trade Area 9-Mile		
	2019 Demand (Consumer Expenditures)	2019 Supply (Retail Sales)	Opportunity Gap/ Surplus	2019 Demand (Consumer Expenditures)	2019 Supply (Retail Sales)	Opportunity Gap/ Surplus	2019 Demand (Consumer Expenditures)	2019 Supply (Retail Sales)	Opportunity Gap/ Surplus
Total Retail Sales	**158,525,335**	**131,708,418**	**26,816,917**	**290,826,563**	**185,156,095**	**105,670,468**	**454,991,145**	**251,681,238**	**203,309,907**
Motor Vehicle and Parts Dealers-441	**2,319,398**	**2,757,556**	**(438,158)**	**4,239,339**	**2,967,293**	**1,272,046**	**6,644,347**	**5,723,491**	**920,856**
Automotive Parts/Accsrs, Tire Stores-4413	2,319,398	2,757,556	(438,158)	4,239,339	2,967,293	1,272,046	6,644,347	5,723,491	920,856
Furniture and Home Furnishings Stores-442	**5,052,431**	**3,293,323**	**1,759,108**	**9,560,533**	**6,653,112**	**2,907,421**	**15,056,887**	**8,554,344**	**6,502,543**
Furniture Stores-4421	2,527,519	2,119,808	407,711	4,746,475	5,247,502	(501,027)	7,449,221	6,750,327	698,894
Home furnishings stores - 4422	2,524,912	1,173,515	1,351,397	4,814,058	1,405,610	3,408,448	7,607,666	1,804,017	5,803,649
Floor covering stores - 44221	1,135,279	1,173,515	(38,237)	2,222,876	1,405,610	817,266	3,544,198	1,804,017	1,740,181
Other home furnishings stores - 44229	1,389,633	0	1,389,633	2,591,182	0	2,591,182	4,063,468	0	4,063,468
Electronics and Appliance Stores-443	**3,595,822**	**2,516,312**	**1,079,510**	**6,598,897**	**4,021,724**	**2,577,173**	**10,318,757**	**4,814,189**	**5,504,568**
Household Appliances Stores-443141	651,489	2,104,464	(1,452,975)	1,202,481	2,808,761	(1,606,281)	1,880,077	2,910,346	(1,030,269)
Electronics Stores-443142	2,944,333	411,848	2,532,485	5,396,416	1,212,963	4,183,454	8,438,680	1,903,843	6,534,837
Building Material, Garden Equip Stores -444	**19,110,764**	**12,144,700**	**6,966,064**	**35,672,958**	**26,198,204**	**9,474,754**	**56,233,215**	**36,177,939**	**20,055,276**
Building Material and Supply Dealers-4441	16,870,616	10,552,690	6,317,926	31,507,953	24,369,223	7,138,730	49,673,267	32,510,379	17,162,888
Home Centers-44411	9,361,386	5,135,114	4,226,272	17,485,003	12,058,688	5,426,315	27,561,134	16,751,634	10,809,501
Paint and Wallpaper Stores-44412	622,819	270,545	352,273	1,163,657	297,042	866,615	1,834,434	328,868	1,505,565
Hardware Stores-44413	1,377,266	1,613,462	(236,196)	2,564,005	3,040,541	(476,536)	4,038,793	3,219,064	819,729
Other Building Materials Dealers-44419	5,509,145	3,533,569	1,975,576	10,295,288	8,972,952	1,322,336	16,238,906	12,210,813	4,028,093
Lawn, Garden Equipment, Supplies Stores-4442	2,240,148	1,592,010	648,138	4,165,005	1,828,981	2,336,024	6,559,948	3,667,560	2,892,388
Outdoor Power Equipment Stores-44421	329,297	597,318	(268,021)	613,976	648,031	(34,055)	967,965	872,724	95,240
Nursery and Garden Centers-44422	1,910,851	994,692	916,158	3,551,029	1,180,950	2,370,079	5,591,983	2,794,836	2,797,147
Food and Beverage Stores-445	**40,468,365**	**42,298,036**	**(1,829,671)**	**73,245,520**	**49,238,792**	**24,006,728**	**114,213,278**	**69,797,027**	**44,416,251**
Grocery Stores-4451	36,993,574	38,300,000	(1,306,426)	66,834,789	41,300,000	25,534,789	104,151,926	56,800,000	47,351,926
Supermarkets, Grocery (Ex Conv) Stores-44511	29,276,252	38,300,000	(9,023,748)	53,028,628	41,300,000	11,728,628	82,628,893	56,800,000	25,828,893
Convenience Stores-44512	7,717,322	N/A	N/A	13,806,161	N/A	N/A	21,523,033	N/A	N/A
Specialty Food Stores-4452	1,107,101	449,250	657,850	1,999,861	1,359,577	640,284	3,111,944	3,532,639	(420,694)
Beer, Wine and Liquor Stores-4453	2,367,690	3,548,786	(1,181,096)	4,410,870	6,579,215	(2,168,345)	6,949,408	9,464,388	(2,514,980)
Health and Personal Care Stores-446	**14,891,557**	**27,706,147**	**(12,814,590)**	**27,268,579**	**34,298,977**	**(7,030,398)**	**42,662,833**	**39,198,265**	**3,464,568**
Pharmacies and Drug Stores-44611	12,335,299	26,113,042	(13,777,743)	22,562,011	32,705,859	(10,143,848)	35,293,605	37,538,809	(2,245,203)
Cosmetics, Beauty Supplies, Perfume Stores-44612	922,825	0	922,825	1,694,441	0	1,694,441	2,652,495	50,987	2,601,508
Optical Goods Stores-44613	599,678	584,508	15,170	1,115,755	584,508	531,247	1,749,121	585,734	1,163,387

Other Health and Personal Care Stores-44619	1,033,755	1,008,597	25,158	1,896,372	1,008,610	887,762	2,967,612	1,022,735	1,944,878
Clothing and Clothing Accessories Stores-448	**10,505,784**	**1,991,236**	**8,514,548**	**19,327,466**	**2,762,543**	**16,564,923**	**30,173,819**	**3,189,899**	**26,983,920**
Clothing Stores-4481	7,502,325	688,078	6,814,247	13,793,874	931,659	12,862,215	21,532,667	1,252,075	20,280,592
Men's Clothing Stores-44811	414,076	158,354	255,722	762,721	189,588	573,133	1,193,446	190,154	1,003,292
Women's Clothing Stores-44812	1,547,746	231,504	1,316,242	2,850,127	250,799	2,599,327	4,451,614	277,964	4,173,650
Children's, Infants Clothing Stores-44813	295,856	0	295,856	533,186	0	533,186	821,814	0	821,814
Family Clothing Stores-44814	4,385,170	157,239	4,227,931	8,061,001	305,821	7,755,180	12,585,437	541,188	12,044,249
Clothing Accessories Stores-44815	322,889	140,981	181,908	598,169	185,451	412,718	935,477	185,639	749,839
Other Clothing Stores-44819	536,588	0	536,588	988,670	0	988,670	1,544,879	57,130	1,487,749
Shoe Stores-4482	1,611,761	755,213	856,549	2,917,726	1,159,966	1,757,760	4,544,465	1,159,987	3,384,478
Jewelry, Luggage, Leather Goods Stores-4483	1,391,698	547,945	843,753	2,615,866	670,918	1,944,948	4,096,687	777,837	3,318,850
Jewelry Stores-44831	1,225,315	547,945	677,369	2,311,254	670,918	1,640,336	3,621,039	777,837	2,843,203
Luggage and Leather Goods Stores-44832	166,383	0	166,383	304,612	0	304,612	475,648	0	475,648
Sporting Goods, Hobby, Book, Music Stores-451	**2,363,161**	**2,045,094**	**318,067**	**4,346,405**	**3,548,132**	**798,273**	**6,790,584**	**4,364,646**	**2,425,938**
Sporting Goods, Hobby, Musical Inst Stores-4511	1,973,129	2,045,094	(71,965)	3,631,576	3,548,132	83,444	5,679,247	4,364,646	1,314,601
Sporting Goods Stores-45111	1,101,861	1,575,758	(473,897)	2,042,139	2,721,017	(678,878)	3,197,812	3,537,291	(339,479)
Hobby, Toys and Games Stores-45112	501,157	0	501,157	920,316	0	920,316	1,438,279	61	1,438,219
Sew/Needlework/Piece Goods Stores-45113	139,289	0	139,289	260,639	0	260,639	408,799	2	408,797
Musical Instrument and Supplies Stores-45114	230,822	469,336	(238,514)	408,482	827,115	(418,633)	634,357	827,292	(192,935)
Book, Periodical and Music Stores-4512	390,032	0	390,032	714,829	0	714,829	1,111,337	0	1,111,337
Book Stores-451211	345,114	0	345,114	633,555	0	633,555	984,798	0	984,798
News Dealers and Newsstands-451212	44,918	0	44,918	81,274	0	81,274	126,539	0	126,539
General Merchandise Stores-452	**30,513,300**	**16,757,254**	**13,756,046**	**55,555,148**	**25,644,578**	**29,910,570**	**86,702,257**	**36,319,811**	**50,382,446**
Department Stores Excl Leased Depts-4521	5,623,284	633,428	4,989,855	10,320,566	682,271	9,638,295	16,121,215	766,855	15,354,360
Other General Merchandise Stores-4529	24,890,016	16,123,826	8,766,190	45,234,582	24,962,307	20,272,275	70,581,042	35,552,956	2,499,100
Warehouse Club and Supercenters-452311	21,077,913	10,935,701	10,142,212	38,260,560	17,444,505	20,816,055	59,684,726	25,126,418	34,558,308
All Other General Merchandise Stores-452319	3,812,103	5,188,125	(1,376,022)	6,974,022	7,517,802	(543,780)	10,896,316	10,426,538	469,778
Miscellaneous Store Retailers-453	**5,263,808**	**3,892,015**	**1,371,793**	**9,609,795**	**5,690,483**	**3,919,312**	**15,029,702**	**8,597,027**	**6,432,675**
Florists-4531	337,142	571,858	(234,716)	628,497	630,616	(2,120)	990,566	648,189	342,377
Office Supplies, Stationery, Gift Stores-4532	987,557	417,708	569,849	1,833,393	419,297	1,414,096	2,871,077	435,514	2,435,563
Office Supplies and Stationery Stores-45321	362,323	164,718	197,605	679,533	164,923	514,610	1,066,931	169,444	897,487
Gift, Novelty and Souvenir Stores-45322	625,234	252,990	372,244	1,153,860	254,374	899,486	1,804,146	266,070	1,538,076
Used Merchandise Stores-4533	724,793	336,637	388,156	1,336,052	336,666	999,386	2,086,944	364,756	1,722,188
Other Miscellaneous Store Retailers-4539	3,214,316	2,565,812	648,504	5,811,853	4,303,904	1,507,949	9,081,115	7,148,568	1,932,547
Pet and Pet Supply Stores-45391	945,845	358,310	587,536	1,731,749	574,798	1,156,951	2,714,767	1,197,949	1,516,818
Art Dealers-45392	376,033	138,275	237,758	706,689	173,602	533,087	1,107,078	173,909	933,169

All Other Miscellaneous Stores-45399	1,892,438	2,069,227	(176,789)	3,373,415	3,555,504	(182,089)	5,259,270	5,776,710	(517,440)

Foodservice and Drinking Places-722	**24,440,945**	**16,306,745**	**8,134,200**	**45,401,923**	**24,132,257**	**21,269,666**	**71,165,466**	**34,944,600**	**36,220,866**
Drinking Places -Alcoholic Beverages-7224	1,056,899	1,073,692	(16,793)	1,995,693	1,370,268	625,425	3,141,057	2,641,102	499,956
Full-Service Restaurants-722511	11,234,047	8,106,922	3,127,125	20,896,249	12,951,653	7,944,596	32,764,460	18,332,377	14,432,083
Limited-Service Eating Places-722513	10,088,969	6,084,397	4,004,573	18,693,679	8,368,913	10,324,766	29,282,887	11,937,666	17,345,221
Cafeterias, Grill-Buffets, and Buffets-722514	365,575	147,939	217,636	677,415	147,939	529,476	1,061,160	147,939	913,220
Snack and Nonalcoholic Beverage Bars-722515	1,695,455	893,795	801,660	3,138,887	1,293,484	1,845,403	4,915,902	1,885,516	3,030,386
Ice Cream and Frozen Yogurt Shops-7225151	257,131	70,246	186,885	476,302	247,985	228,316	746,052	629,748	116,304
Coffee Shops-7225155	727,465	197,192	530,273	1,346,326	242,823	1,103,503	2,108,330	289,905	1,818,425
Other Snack/Beverage Bars-7225157	710,859	626,357	222,181	1,316,259	802,676	228,831	2,061,520	965,863	854,995

Source: Environics Analytics, Urban Partners

By comparison, stores within the 6-Mile Radius trade area sell more than **$185 million** worth of retail goods annually, while that trade area's population spends approximately **$291 million** on retail goods annually. This retail spending includes:

- $73.2 million in Food and Beverage Stores,
- $55.6 million in General Merchandise Stores,
- $45.4 million in Eating and Drinking Establishments,
- $35.7 million in Building Material and Garden Stores,
- $27.3 million in Health and Personal Care Stores,
- $19.3 million in Clothing and Accessories Stores,
- $9.6 million in Furniture and Home Furnishings Stores,
- $9.6 million in Miscellaneous Store Retailers,
- $6.6 million in Electronics and Appliance Stores,
- $4.3 million in Sporting Goods, Hobby, and Book Stores, and
- $4.2 million in Auto Parts Stores.

Finally, stores within the 9-Mile Radius trade area sell more than **$251 million** worth of retail goods annually, while that trade area's population spends approximately **$455 million** on retail goods annually. This retail spending includes:

- $114.2 million in Food and Beverage Stores,
- $86.7 million in General Merchandise Stores,
- $71.2 million in Eating and Drinking Establishments,
- $56.2 million in Building Material and Garden Stores,
- $42.7 million in Health and Personal Care Stores,
- $30.2 million in Clothing and Accessories Stores,
- $15.1 million in Furniture and Home Furnishings Stores,
- $15.0 million in Miscellaneous Store Retailers,
- $10.3 million in Electronics and Appliance Stores,
- $6.8 million in Sporting Goods, Hobby, and Book Stores, and
- $6.6 million in Auto Parts Stores.

Retail Market Potential

A comparison of retail supply and demand for the trade areas (shown in Table 22 above) reveals the retail surplus or gap/potential for additional retail stores in each category. The demand of retailing in Shamokin (included in the 3-Mile Trade Area) exceeds supply by more than $26 million, indicating that the supply is limited for the area’s population, and the customer base must go beyond this three-mile ring for many retail goods and services. However, the supply of supermarkets and pharmacies are drawing customers into the trade area from outside.

The 6-Mile Radius Trade Area contains several other modest population and commercial centers, including most of Coal Township. Six miles is approximately halfway to the larger population centers of Sunbury, Danville, and Bloomsburg. Residents of those communities are not likely to travel to Shamokin

for most of their retail needs since they can likely find them within their respective trade areas. However, within this 6-mile radius, total demand still exceeds supply—by a $106 million gap.
Several retail categories experience a significant opportunity gap also not being filled at the 9-Mile Radius. While it would be logical to assume that Specialty Sporting Goods, which include hunting, fishing, and bicycling gear, would have significant demand among Shamokin residents and visitors, the data in Table 22 indicates that this is one of the few over-supplied retail categories, even at the 9-Mile Radius. This would suggest a lack of additional demand.

However, for those categories with a gap at the 6-Mile Radius that continues at the 9-Mile Radius, there appears to be sufficient demand for many other new store opportunities appropriate for downtown Shamokin:

- **Auto parts stores**. A $1.3 million gap in retail supply exists for automotive parts and accessories stores in the 6-Mile Trade Area. This leakage can support store space of approximately 5,000 SF. A portion of this opportunity could be attributed to recreational vehicle parts and accessories as well, serving residents and visitors who frequent the Anthracite Outdoor Adventure Area.
- **Home furnishing stores**. Within the 6-Mile Trade Area, a significant opportunity exists for home furnishing stores. The $3.4 million gap translates to approximately 14,000 SF in store space. This gap increases to $5.8 million in the 9-Mile Trade Area, enough to support 23,000 SF of space.
- **Health and personal care store**. An opportunity exists in the 6-Mile Trade Area for a health and personal care store, such as a medical supply store. The $888,000 in leakage would support a store of approximately 2,000 SF. This gap more than doubles in the 9-Mile Trade Area, supporting store space of approximately 5,000 SF.
- **Family clothing stores**. Significant opportunities exist in the clothing category, particularly family clothing. The retail data suggests a gap of $7.8 million within the 6-Mile Trade Area, which could support about 28,000 SF of store space. At the 9-Mile radius, the $12.0 million gap would support more than 44,000 SF of store space. These stores could outfit the family with clothing geared toward the outdoors and recreation.
- **Women's clothing stores**. Opportunities exist for women's clothing stores as well. The gap of $2.6 million within the 6-Mile Trade Area could support more than 9,000 SF of store space. This opportunity grows to more than 15,000 SF at the 9-Mile radius, with a $4.2 million gap. These stores could be specialty boutique stores that would appeal to visitors.
- **Shoe stores**. A $1.8 million gap in retail supply exists for shoe stores in the 6-Mile Trade Area. This leakage can support a store of approximately 6,000 SF, an opportunity that doubles to 12,000 SF of space at the 9-Mile radius. Shoe stores could include footwear more geared toward athletics, such as running and hiking, which would lend itself well to the recreational nature of the region.
- **Gift store**. The retail data suggests that $899,000 in gift, novelty, and souvenir stores expenditures are leaking from the 6-Mile Trade Area annually. This leakage can support a 4,000 SF gift shop, increasing to 7,000 SF of demand at the 9-Mile Trade Area.
- **Pet Store**. A $1.2 million gap in retail supply exists for pet stores in the 6-Mile Trade Area. This leakage can support approximately 4,000 SF of store space. This demand grows slightly at the 9-Mile Trade Area.

- **Art Dealers/Galleries**. The data indicates that $530,000 in expenditures on art are leaving the 6-Mile Trade Area annually. This leakage can support 2,400 SF of gallery space, increasing to 4,100 SF of demand at the 9-Mile Trade Area. Art dealers could appeal to visitors as well as area residents.
- **Full-Service Restaurants**. Significant opportunity exists for full-service restaurants. Up to 29,000 SF of such space could be supported by the $7.9 million gap in the 6-Mile Trade Area, which grows to $14.4 million in the 5-Mile Trade Area—enough to support almost 52,000 SF.
- **Limited-Service Restaurants**. There is a similar opportunity for limited-service restaurants. A surplus of $10.3 million could support 30,000 SF of restaurant space in the 6-Mile Trade Area. This grows to 50,000 SF of restaurant space that would serve the 9-Mile Trade Area.
- **Coffee Shops**. There are also opportunities for coffee shops. A gap of $1.1 million in the 6-Mile Trade Area could support a 3,000 SF coffee shop. In the 9-Mile radius, the gap grows to $1.8 million, enough to support almost 5,000 SF.

Together, these retail opportunities within the 6-Mile Trade Area would total approximately 138,000 SF in store space—a significant amount of retailing. Therefore, we recommend prioritizing 40,000 to 50,000 SF of that demand that is compatible with the physical characteristics and scale of downtown Shamokin as well as the recreational character of the region, to test the market. These opportunities, which could serve both residents and visitors, include:

- 4 to 5 eating & drinking establishments (16,000 SF) including full- and limited-service restaurants and coffee shops that will help diversify but not cannibalize the existing restaurant supply;
- 4 to 5 family & women's apparel and shoe stores with a recreational emphasis or appeal to visitors (6,000 SF);
- 1 or 2 vehicle parts and accessories stores that could also supply ATVs (5,000 SF);
- 2 to 3 home furnishing stores (12,000 SF); and
- 3 to 4 miscellaneous stores such as an art dealer, gift shop, medical equipment, and pet stores (8,000 SF), which could also appeal to visitors and residents.

In general, these would be smaller store types that could be tenants in downtown commercial buildings along Independence Street. Currently there are several vacant commercial spaces along this corridor that could house a portion of these retail opportunities.