

**CITY OF OIL CITY
THREE-YEAR
COMMUNITY DEVELOPMENT
PLAN**

2026 Update

**Public Comment will be accepted from
June 22nd through July 10th, 2026**

Comments can be made to:

**Kelly Ryen
Director of Community Development
21 Seneca Street
Oil City, PA 16301
814-678-3018 / kamos@oilcity.org**

CITY OF OIL CITY THREE-YEAR COMMUNITY DEVELOPMENT PLAN

The Pennsylvania Department of Community and Economic Development (DCED) requires a Community Development Plan accompany Community Development Block Grant (CDBG) applications. This requirement aims to ensure all Entitlement Communities, such as Oil City, design annual CDBG programs to meet community development needs based on a set of short-term (one year) and long-term (three years) objectives. Due to the nature of the grant, activities proposed in this Community Development Plan address the identified needs of low and moderate income (LMI) persons living in the City of Oil City.

INTRODUCTION

Situated along the Allegheny River in the foothills of the Appalachian Mountains of Northwestern Pennsylvania, the picturesque City of Oil City is well known for its rich history in the petroleum industry. When the first successful oil well was drilled in nearby Titusville, Crawford County, several small towns came to life in Venango County. Oil City was one of these boomtowns, eventually hosting the headquarters for Pennzoil, Quaker State, and Wolf's Head motor oil companies, making it central to petroleum production in the nation. The city flourished in these times, measuring prosperity in barrels of crude oil. As resources dried up however, Oil City's prosperity plummeted, marking the beginning of rough economic times for the city and the region. Although the tourism industry based on Oil City's oil heritage plays a prominent role in the area, hard economic times, to some extent, have not left the region.

INCIDENCE AND CONCENTRATION OF LOW AND MODERATE INCOME PERSONS AND HOUSEHOLDS

In 2020, the American Community Survey (ACS) determined 2,576 people in a population of 9,408 were living below poverty in Oil City, PA (U.S. Census Bureau, 2020a). This constitutes 27.4% of Oil City's population. The stagnation of Oil City's economy has resulted in this poverty which is above the state average of 23.3% (U.S. Census Bureau, 2020a). In 2017, for the very first time, the Oil City Area School District reported that 100% of their students are classified as economically disadvantaged, qualifying them to receive free or reduced-price breakfasts and lunches (Oil City Area School District, 2017). This data is still accurate today. The 2020 ACS data also shows the adjusted median household income in Oil City as \$41,591, which is 19% below the median for Venango County and 35% below the median for the Commonwealth of Pennsylvania (U.S. Census Bureau, 2020b). Table 1 below shows the configuration of the City's Census Tracts and Block Groups from the 2020 Census. Of the eleven Census Tract Block Groups in Oil City, five are currently identified as low to moderate income areas (i.e., over 50% LMI; Table 1).

Table 1. Data from the 2016 - 2020 ACS indicate the percent of low to moderate income persons in Oil City, PA's entire Census Tract Block Groups. Gray coloration indicates a census tract block group that is LMI.

Census Tract	Block Group	2016-2020 ACS Data Percent LMI	2016-2020 ACS Data Hispanic/Latino
2007	1	69.00%	30
2007	2	83.40%	4
2008	1	58.00%	28
2008	2	33.10%	28
2008	3	29.10%	15
2009	1	51.70%	19
2009	2	36.90%	8
2009	3	80.50%	11
2010	1	40.80%	23
2010	2	25.30%	19
2010	3	47.60%	17

COMMUNITY DEVELOPMENT NEEDS

Priorities identified in several City of Oil City and Venango County plans have been used to assist in developing Oil City's Three-Year Community Development Plan. The Northern Venango County Comprehensive Plan was adopted by City Council early in 2011. This multi-municipal comprehensive plan encompasses Oil City and two adjoining municipalities, Cornplanter and Rouseville, in an effort to highlight individual opportunities for economic regrowth and occasions for economic cooperation between the municipalities. The Oil City Comprehensive Waterways Plan was also adopted in 2011. It outlines projects to advance the local community economically and socially by utilizing the waterfronts of the Allegheny River and Oil Creek. In 2014, the City's Community Development Department updated the City's Capital Improvement Plan to identify fifty potential capital investment projects totaling more than \$32 million. In 2017, the Oil City Community Strategic Plan was adopted by City Council. This community-wide strategic plan focused on economic development, housing, tourism, community engagement, and attraction/retention of residents. Each plan is available for review in the Oil City Community Development Office.

I. Housing

Current statistics from the 2020 ACS data characterize Oil City as having 59.4% owner-occupied dwelling units, 40.6% rentals and 15% vacancy (U.S. Census Bureau, 2020c). The Commonwealth of Pennsylvania has 69% owner-occupied, 31% rentals and 10.6% vacancy (U.S. Census Bureau, 2020c). These statistics indicate that Oil City has fewer owner-occupied housing units and greater rental occupants than the state average. The Oil City Housing Authority has seen a rebound from the post COVID period with a significant increase in applicants over the last year. A total of 145 individuals are on the waiting lists as of July 22, 2026 where 97 were on waiting lists in July of 2025 (Table 2). The Public Housing site-based program including Moran Towers, Siverly Apartments, Century Terrace, Scattered Site, and Cherry Hill, with a total of 148 units, continues to be adequately funded. It has a total of 42 applicants on the waiting list where 90% of the waiting list is comprised of one and two-bedroom requests, which has been the trend for over ten years, making the three- and four-bedroom units extremely difficult to lease. Occupancy for the Public Housing program is currently at 98%. The Section 8 Housing

Choice Voucher program waiting list has 74 applicants with 61% needing one-bedroom units, 22% needing two-bedroom units, 12% needing three-bedroom units and only 5% needing four-bedroom units.

The 2026 Calendar Year Funding calculation for the Section 8 Housing Choice Voucher program was just made available in May 2026. The Oil City Housing Authority realized a decrease in funding. The calculation is based on the prior year's usage and the U.S. Dept. of Housing and Urban Development's recaptured unused funds from 2025. This formula caused a decrease in the July 2026 payout. At this time, the program serves 265 households and needs to maintain utilization at an average of 267 households for the funded year so as not to experience a shortfall in funds. Leasing of new units is currently on hold, as well as the issuance of new vouchers for applicants to search for housing. As funding becomes available due to attrition, participants who previously held a voucher to search and have found housing can enter Housing Assistance Payments (HAP) contracts on a limited basis but not nearly at the rate seen in 2025.

Lack of landlords willing to participate in the Section 8 program and the lack of one- and two-bedroom units continues to be an issue in Oil City and Venango County, which also resulted in the reduction of funding for 2026. The Oil City Housing Authority reports they have been desperately seeking landlords willing to participate in the Section 8 program, however, more property owners have been shifting to NO HUD rentals. This change remains due to the income lost during the Eviction Moratorium enacted during COVID, as well as the continued fallacy that individuals requiring federally assisted housing are not good tenants because they are using a HUD voucher.

Table 2. Persons/households on the Oil City Housing Authority's waiting list as of July 22, 2026.

Housing Unit	Type	# of units	# on waiting list
Moran Towers	Elderly	48	29
Siverly Apartments	Elderly	30	
Century Terrace	LMI	50	42
Scattered Sites	LMI	20	
Cherry Hill	LMI	20	
Section 8 Voucher	Very LMI	266	74
Total on waiting list			145

The Community Development Department has worked with the Oil City Housing Authority and private developers in the past to design projects addressing local housing needs, one of which is a 24-unit senior housing complex, Seneca Court. Seneca Court, along with Luther Place and Towne Towers, elderly-only complexes, are private facilities that require individuals to meet federal income guidelines.

Table 3. Persons/households on private developer's waiting lists as of July 31, 2024.

Housing Unit	Type	# of units	# on waiting list
Seneca Court	LMI	24	4
Luther Place	Elderly	49	unknown
Towne Towers	Elderly	100	11
Total on waiting list			15

In 2009, the Venango County Housing Study indicated that there are a large number of deteriorated and dilapidated units within Oil City due in part to an aging population, infrequent reinvestment in property, population loss, and excess housing supply. The 2011 Northern Venango County Comprehensive Plan reiterated this point and also identified five goals to deal with the increasingly deteriorating housing stock in Oil City. These goals included removal of blighting influences; creating a positive real estate market; promotion of condos, townhouses, or apartments for the

55 plus market; addressing the repository properties; and identification of corridors and neighborhoods as priority areas. The city has made it a priority to remove blighting influences and address repository properties in two concentrations of substandard housing areas located in Census Tract 2007 (North Side) and Census Tract 2009 (South Side). CDBG funds may be used in these areas, with spot blight demolition as the national objective.

The County of Venango is also addressing deteriorated housing units with a program called the Venango County Housing Rehabilitation Program, in which Oil City homeowners can participate. The project promotes the health and safety of residents by mitigating blight through a certifying LMI grant to bring structures up to code.

Most residents residing in substandard housing though, are tenants. Because they are not owner occupants, many of these residents are ineligible for existing housing rehabilitation assistance programs. To assist in correcting inadequate properties, the City of Oil City recently passed a Nuisance Abatement Ordinance in July 2019. This new ordinance is a tool enabling the Code Enforcement Office to address properties that present grave health, safety, welfare, and financial concern to the citizens of Oil City. The ordinance outlines corrective action that can be taken by the City when the property owner has failed to deal with inferior structures and most importantly, hold the property owner personally responsible for the abatement of the nuisance.

In June of 2020, the City of Oil City entered into an agreement with Keystone Core Services for technical assistance in conducting a residential Blighted Property Inventory in the East End of town between Route 62 and East Third Street from Wilson Avenue to the Cranberry Township line (Census Tract 2009, Block Group 3 at 80.5 % LMI). This priority corridor is a mix of residential and commercial uses along the heavily traveled State Route 62 and serves as one of three gateways to Oil City proper. Approximately twenty commercial establishments exist along State Route 62 including a grocery store, pharmacy, laundromat, gas station/convenience store, an auto parts store, the US post office, a restaurant, tavern, beer distributor, and more, making it a highly traveled, significant part of the city. The intent of the Blighted Property Inventory was to determine the extent of blight in this predominately LMI area and assist with implementing a residential Redevelopment Area Plan designed to mitigate those visibly blighting influences. Remediation efforts identified could be evaluated in relation to several PA laws designed as tools to alleviate blighting influences such as the Conservatorship Law, the Drug Nuisance Law, and the Urban Redevelopment Law. The City of Oil City will continue to emphasize efforts which enhance the condition of the existing housing stock in this area, and encourage an increase in owner-occupied housing, leading to greater stability in the community.

II. Public/Community Facilities and Improvements

Street, Sidewalk, and Curb Improvements

A major priority for public infrastructure in Oil City continues to be the reconstruction of streets, sidewalks, and curbs throughout the community. Street reconstruction with sidewalk curb improvement evaluations are conducted yearly by the City's Public Works, Engineering, and Community Development Departments. Each evaluation includes the condition of the roadway, ADA accessibility, number of citizen complaints, plans for utility replacements, and CDBG eligibility. The static nature of funds from the State Liquid Fuels allocations and a restrictive City General Fund budget has left much of Oil City's infrastructure in a deteriorated condition. Many of the deteriorated streets and sidewalks are located within LMI neighborhoods. Guide rails, handicapped accessible corners, new water mains, and drainage improvements are also a necessary part of the infrastructure reconstruction process. With citizen participation, the City typically sets aside part of the CDBG funds allocated each year for street, sidewalk, and curb improvements. Recently, CDBG funds were used to mill and reconstruct particular LMI portions of Bishop Avenue, Division Street, Forest Place, Hasson Avenue, Mint Alley, Moran Street, Oak Street and Pine Street. The streets under contract to be reconstructed in Fiscal Year (FY) 2026 using CDBG

funding are demographically surveyed areas of Cedar Avenue, Petroleum Street, and Clearfield Street. The LMI communities in Census Tracts 2007, 2009, and 2010 will all benefit. Future street reconstruction consideration includes a portion of East Third Street, East Fourth Street and Hiland Avenue benefitting Census Tract 2009.

While heaved and deteriorated sidewalks worsen, and difficulties for the residents, elderly, and disabled who must travel these areas daily remain evident, Oil City has increased its efforts to reconstruct these heavily traveled pathways. In 2021, the City of Oil City applied for and received an award from the PennDOT Highway Transfer Turnback Program to fund a project in the East End. This project is now finished and allowed for the complete reconstruction of a commercially valuable section of East Second Street, including underground infrastructure improvements to water and sewer lines, and above ground infrastructure improvements to sidewalks and handicapped accessible corners. The efforts made in this 80.5% LMI block group area was a huge attempt to stabilize this worn-out neighborhood. As the City works to become more walkable, and recreational trail use increases, sidewalk reconstruction and accessibility improvements in our downtown commercial areas are a higher priority.

Water Improvements

One of the primary functions of a community is to provide safe drinking water to its residents. The City's Water Department has in recent years undertaken some pipe replacements in-house to not only update older pipes but to comply with current DEP lead and copper regulations. Recent in-house waterline replacement projects include Clearfield and Petroleum Streets. Future activities considering CDBG funding will require demographic surveys to qualify potential projects as outlined below.

- First Street (Central to Wilson): The water main in this downtown street is an old cast iron pipe which has been subject to increased breakage in recent years. The section between Central and Wilson was laid in 1900+/- . It is only a 6" main serving a commercial district and providing a feeder main to a residential district. This main needs to be increased in size to a 12" PVC line to provide reliability and capacity.
- East Third Street (Wilson to East 2nd): This 3,170' length of 6" pipe needs replaced due to numerous breaks.
- Clark Summit Pressure: Some areas of Clark Summit have low water pressure, which can be attributed to the fact that the tank elevation limits the system's ability to provide pressure, and that the lines serving these areas are old and small in diameter. The water department has replaced part of the lines in this area; however, engineering services are needed to analyze other options for increasing pressure, and then to develop a project.
- Washington Ave. (Seeley to Harriott): This 904' length of 6" cast iron pipe installed in 1872 has had numerous breaks. A hi/lo valve within this block separates the low and intermediate service areas. A break on the intermediate portion has the potential to cause backflow problems for some customers.

Sanitary Sewer Improvements

Another primary function of a community is to collect and treat sanitary sewage, address storm water drainage, and dispose of residual wastes in an environmentally friendly fashion. Recently major operational upgrades have been made to the primary Wastewater Treatment Plant and the Northside Pump Station. No specific sewer system improvements have currently been identified using CDBG funding; however, future sewer system improvements would be qualified using a demographic survey.

Handicapped Access Improvements

The City's Section 504 self-evaluation has identified the need for modifications to some city owned facilities to better accommodate our disabled citizens. Projects regularly undertaken in the city include the installation of ADA compliant sidewalk curbs when reconstructing any road and adding handicapped accessible equipment to the City's playgrounds as appropriate. Under the FY2025 Street Reconstruction contract, a specific sidewalk activity to install ADA curb ramps on the length of Cedar Avenue was completed. Under the FY2026 Street Reconstruction contract, the Clearfield and Petroleum Streets ADA curb ramps will be addressed. Recent playground upgrades have occurred at Hasson and Justus Parks, Siverly neighborhood, Harriot Avenue, and Mitchell Avenue. The Justus Park restroom facility is still in need of rehabilitation to bring it to the current 2010 ADA standards. This improvement may involve CDBG funds in the future as the City continues to conduct facility upgrades. The Oil City Marina and the Hasson Park Complex restroom facilities have recently received upgrades, as well as ADA accessibility, through various grant opportunities.

Recreation Improvements

In keeping with our goals, Oil City has put tremendous effort into developing its' hiking, biking, and waterway trails. In 2011, the city completed a Comprehensive Waterways Study to formally outline projects that capitalize on our existing natural water resources in Oil Creek and the Allegheny River. One of the first projects to be completed was repairs to the pedestrian walkway adjacent to the railroad bridge in the City's downtown using CDBG funds in Census Tract 2007. The walkway acts as a connection between the north and south sides of Oil City on the greater Erie to Pittsburgh Bike Trail that follows Oil Creek and the Allegheny River through town. When determining the future use of CDBG funding, recreation will be considered along with the ACS data and LMI status of the Census Tract.

III. Public Service

On occasion, the city receives suggestions or proposals for specific public service activities. These proposals are considered carefully and prioritized along with other suggested projects. Particular concentration is placed on health and safety activities. CDBG funds are regularly used for spot clearance of vacant / condemned houses to reduce blight and address public health / safety hazards in neighborhoods throughout the city. In response to the COVID-19 pandemic, the City of Oil City, under city-wide LMI status, acquired an EMS Quick Response Vehicle and Advanced Life Support Equipment for the welfare and safety of our citizens. At the same time, Venango County has been working on behalf of the region toward implementing broadband internet services throughout the county.

IV. Economic Development

The economic decline of Oil City since its founding in 1871 is immense. From the year 2000 to now the city's population has decreased by approximately 16% and more currently by approximately 2.5% between the years 2020 and 2024 (U.S. Census Bureau, 2020). In an effort to make the community more alluring, Oil City intends to continue making improvements with potential assistance from CDBG funds. These endeavors hopefully encourage individuals and businesses to reinvest in Oil City and reverse the negative trends of economic decline, lack of capital investment, and limited growth opportunities. Efforts have been reinforced with a Main Street Program certified designation in 2011 and re-designation in 2019. A 2026 re-designation application is currently awaiting approval. The Main Street mission has been to create attractive and vibrant downtown business districts in Oil City, while providing a foundation for the healthy growth and success of current and future businesses and residents. The Main Street Program footprint includes two primary business districts separated by the Allegheny River. The business districts are located in Census Tracts 2007 - 69% LMI and 2009 - 51.7% LMI. To date over 50 applicants have received Main Street façade grant funding, thereby improving the look and feel of various commercial buildings in the downtown areas. Since the start of the Main Street Program, over 25 million

dollars has been reinvested into downtown Oil City via building improvements, new construction, volunteer hours, new businesses, job growth, and more.

Other recent efforts have also produced positive economic results in the city such as:

- The Historic National Transit Building now houses the establishment of an Arts Revitalization Artist Relocation Program, the result of a suggestion from a Shepstone Consulting study. This program has drawn artists from across the nation to Oil City, creating a much-needed economic boost.
- Venango County was awarded multiple grants including a Redevelopment Assistance Capital Program (RACP) grant from the Commonwealth to purchase a historic building in Oil City on the brink of decay, the National Bank building, now renamed 100 Seneca. This development project will capitalize on a state-of-the-art fiber optic network winding its way through our region. Once the network is completely installed, the user will have a direct optimum connection to Chicago, making Oil City a 10-gigabyte city, similar to the connection found in Pittsburgh. With this in mind, a high-tech business incubator space on the three upper floors is planned, however, the plans for the first and second floors are currently coming to fruition with the opening of a new eatery/distillery, named “The Exchange by Side Hustle.” So far, the entire building project is more than a 15-million-dollar investment in the revitalization of Oil City.
- A grassroots effort spearheaded by the partnership between the Colonel Drake Cultural Alliance and Community Playhouse, Inc. has resulted in multiple large grant awards (RACP, ARC, LSA, & private charitable trusts) that will preserve and restore a historic 1917 vaudeville theatre located in the heart of the north side commercial district. To date, no specific use of CDBG funds is planned, however, the Lyric Theatre will promote tourism, create jobs, and strengthen the economics of Oil City when completed. Construction is slated to begin late 2026.
- A Main Street Keystone Communities Public Improvement Grant was awarded to the Oil Region Alliance for the removal of the former Days Inn Hotel at 1 Seneca Street in Oil City. Situated directly in the heart of the north side business district, this large five story 1965 facility had fallen into severe disrepair and blight in the last several years. With the assistance of this state funding, the unsightly structure has been removed and the site prepared for new development. This prime property has now been sold and the local developer promises a new Event Center with the possibility of a hotel in the near future.
- The Oil Region Alliance has purchased a primary distressed commercial building from the Venango County Judicial Sale. Located directly in the center of the north side business district, a “Save the Yellow Dog Building” campaign was named for the well-known, long-standing restaurant that was housed there for many years. Rehabilitation efforts will include grant writing for not only the open commercial space but for the affordable housing located on the second floor of the building.
- A fourth round of the Main Street Matters Façade Grant Program was awarded to the City of Oil City for commercial façade improvement within the district. The increase in funding from \$50,000 to \$100,000 allows the Main Street Program to award their grantees up to \$10,000 in a dollar-for-dollar match to upgrade and repair their buildings, thereby improving the look and feel of Oil City, in an effort to attract commercial development.

COMMUNITY DEVELOPMENT OBJECTIVES

I. Housing

- Continue the Clearance/ Demolition Program in Oil City to eliminate blighting influences in commercial/residential areas. CDBG Spot Blight funds could be used to clear dilapidated and dangerous structures in the City's commercial districts and residential neighborhoods.
- Assist in the development of LMI housing opportunities which supplement the publicly financed housing programs.
- Improve the stock of LMI rental housing through code enforcement.
- Undertake a program of exterior rehabilitation to residential structures that will create a sense of pride in LMI neighborhoods.
- Continue to support the Oil City Main Street Façade Improvement Program to enhance the appearance of the City's commercial districts.

II. Public/Community Facilities and Improvements

- Continue the street reconstruction program in LMI neighborhoods.
- Continue the addition of ADA curb cuts along with street reconstruction projects.
- Address sidewalk reconstruction in LMI neighborhoods.
- Replace and modernize deteriorated public infrastructure, particularly relating to the City's water, sewer, and storm water management facilities in qualifying LMI areas.
- Address handicapped accessibility problems in public buildings and facilities throughout the city.
- Renovate existing recreational facilities within the city that add to the safety and quality of life for area residents in qualifying LMI areas.

III. Public Service

- Assist in the development of innovative or expanded public services that address particular social problems in the community.

IV. Economic Development

- Further initiatives that will increase tenancy and employment opportunities.
- Improve the downtown area to attract developers and entrepreneurs.
- Cooperate with other Venango County entities in an effort to both retain and attract manufacturing industries to the region.

- Support the Main Street Program efforts to improve Oil City's commercial facades. Assist in the attraction of developers, entrepreneurs, and relocating artists.
- Support commercial revitalization projects.

COMMUNITY DEVELOPMENT PLANS

The plans developed below are indicative of the immediate needs of the community and are designed to support solutions to the most pressing problems of Oil City and its LMI population.

I. Short term – Year One

- Housing
 - Demolition of deteriorated structures, residential or commercial, contributing to blight, public health and safety
- Public/Community Facilities and Improvements
 - Street improvements
 - Curb (ADA) improvements
 - Sidewalk improvements
 - Handicapped Access improvements
- Public Service
- Economic Development

II. Long term – Years Two and Three

- Housing
 - Demolition of deteriorated structures, residential or commercial, contributing to blight, public health and safety
 - Improvement of LMI rental properties through stricter code enforcement
 - Support other Venango County entities in Home Rehabilitation and Exterior Structure Rehabilitation programs
- Public/Community Facilities and Improvements
 - Street improvements
 - Curb (ADA) improvements
 - Sidewalk improvements
 - Water, Sewer, and Storm Water System improvements
 - Handicapped Access improvements
 - Recreation facility improvements

- Public Service
 - Projects that promote Health and Safety
- Economic Development
 - Commercial Revitalization projects
 - Adaptive reuse of underutilized and abandoned commercial/industrial sites
 - Cooperate with other Venango County entities to attract developers to the area

Local and area-wide plans incorporated into this Three Year Plan include : the 2017 Oil City Community Strategic Plan, the 2016 Oil City Marina Master Site Development Plan, the 2014 Oil City Capital Improvement Plan, the 2011 Northern Venango County Multi-municipal Plan, the 2011 Oil City Comprehensive Waterways Plan, the 2011 Oil City Main Street Strategy, the 2009 Venango County Housing Study, the 2009 Venango County Greenways Plan, and the 2005 “Downtown Economic Development Strategy” developed by Shepstone Management Company and Fairweather Consulting.

Attachments:

- A. LMI map by Census Tract/Block Group

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