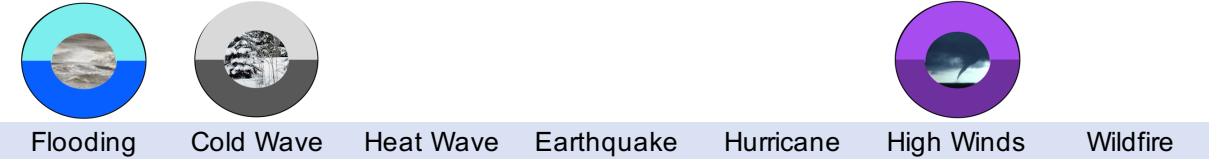


Zip Code 07823

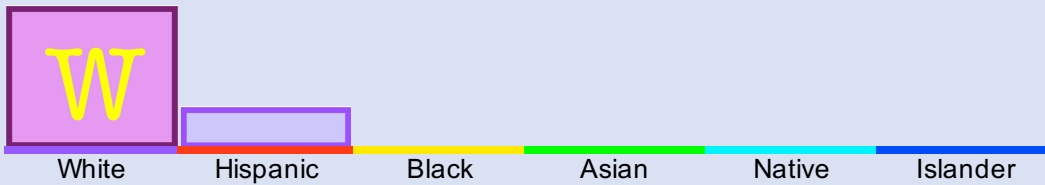
BELVIDERE NJ

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

8

Teacher Salary:

\$86,000

Most Home Prices:

\$210,000 to \$460,000

Prices Last Year:

Up 22 Percent

Most Monthly Rents:

\$735 to \$1155

Renters:

35 Percent

Average Family Income:

\$75,000

Families Under \$50,000:

37 Percent

Over Age 65:

28 Percent

Graduate Degree:

10 Percent

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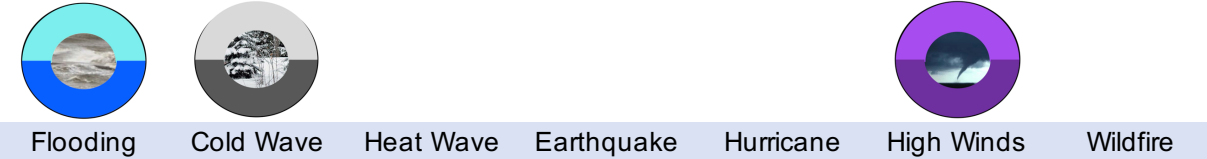
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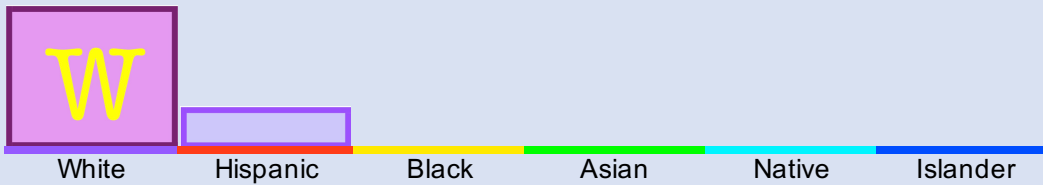
BLAIRSTOWN NJ

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

10

Teacher Salary:

\$77,000

Most Home Prices:

\$280,000 to \$590,000

Prices Last Year:

Up 11 Percent

Most Monthly Rents:

\$945 to \$2100

Renters:

11 Percent

Average Family Income:

\$120,000

Families Under \$50,000:

19 Percent

Over Age 65:

21 Percent

Graduate Degree:

10 Percent

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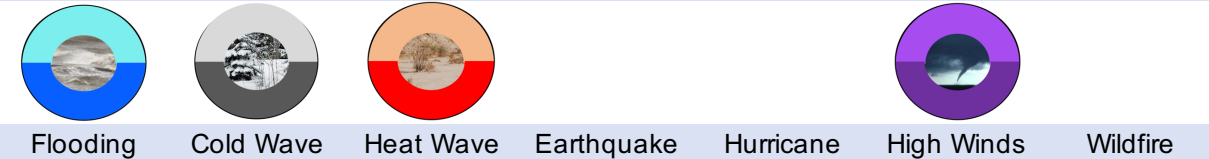
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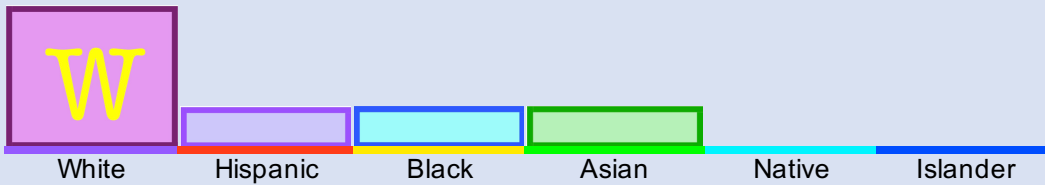
HACKETTSTOWN NJ

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

12

Teacher Salary:

\$72,000

Most Home Prices:

\$270,000 to \$460,000

Prices Last Year:

Up 9 Percent

Most Monthly Rents:

\$1050 to \$1890

Renters:

29 Percent

Average Family Income:

\$105,000

Families Under \$50,000:

21 Percent

Over Age 65:

18 Percent

Graduate Degree:

16 Percent

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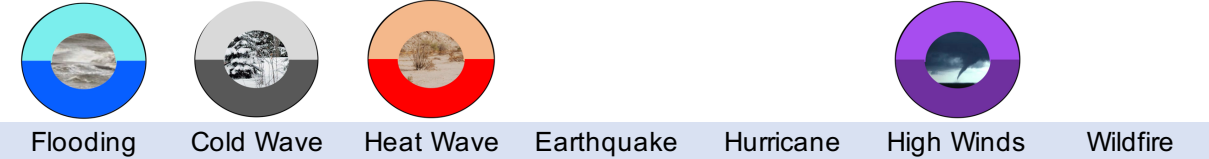
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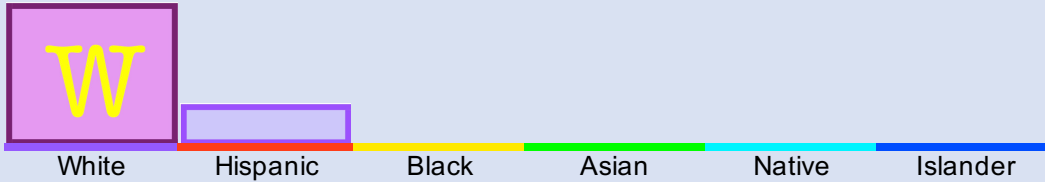
WASHINGTON NJ

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

10

Teacher Salary:

#####

Most Home Prices:

\$220,000 to \$470,000

Prices Last Year:

Up 11 Percent

Most Monthly Rents:

\$1050 to \$1890

Renters:

33 Percent

Average Family Income:

\$89,000

Families Under \$50,000:

24 Percent

Over Age 65:

16 Percent

Graduate Degree:

9 Percent

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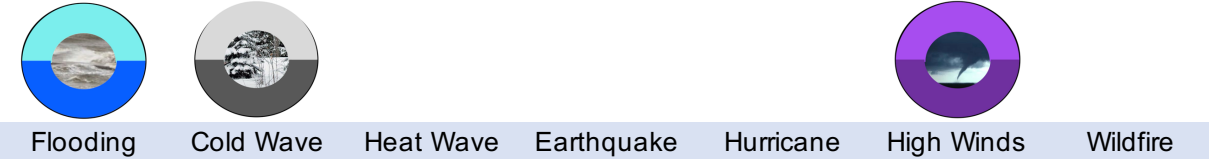
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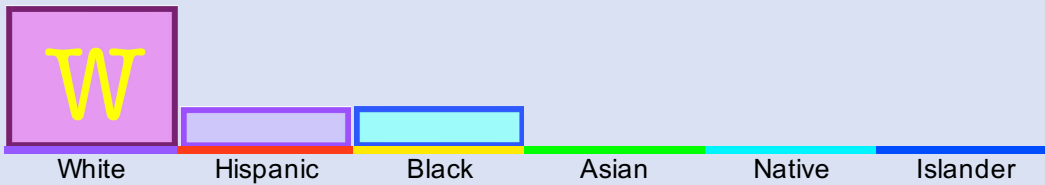
PHILLIPSBURG NJ

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

6

Teacher Salary:

\$81,000

Most Home Prices:

\$90,000 to \$340,000

Prices Last Year:

Up 12 Percent

Most Monthly Rents:

\$945 to \$1470

Renters:

33 Percent

Average Family Income:

\$74,000

Families Under \$50,000:

35 Percent

Over Age 65:

19 Percent

Graduate Degree:

11 Percent

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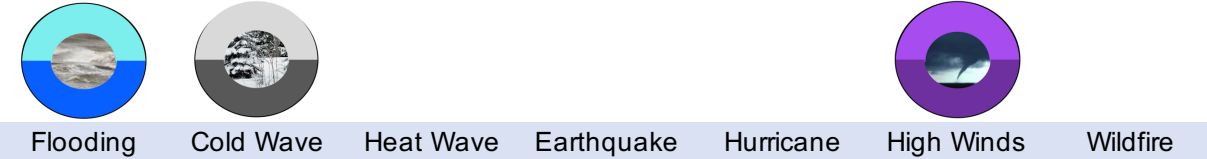
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Zip Code 08886

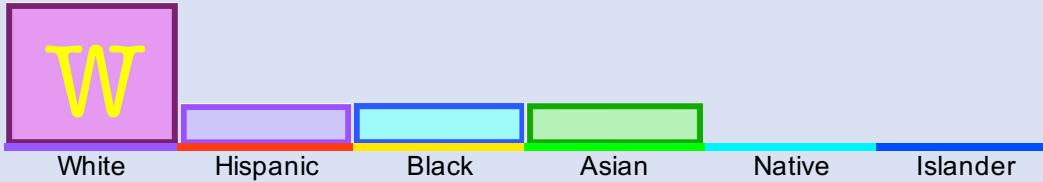
STEWARTSVILLE NJ

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$220,000 to \$590,000

Prices Last Year:

Up 5 Percent

Most Monthly Rents:

\$735 to \$2730

Renters:

8 Percent

Average Family Income:

\$152,000

Families Under \$50,000:

12 Percent

Over Age 65:

12 Percent

Graduate Degree:

18 Percent

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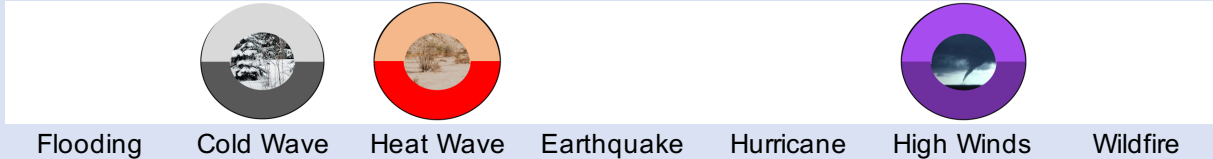
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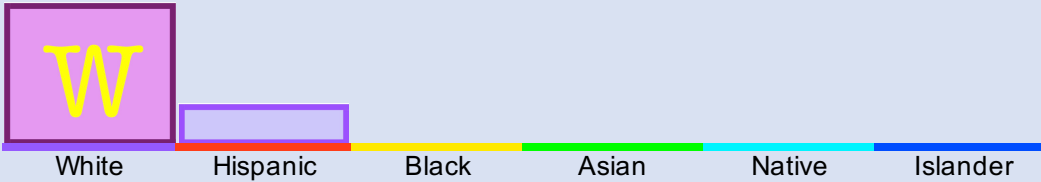
ALBURTIS PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$210,000 to \$330,000

Prices Last Year:

Up 15 Percent

Most Monthly Rents:

\$945 to \$2100

Renters:

11 Percent

Average Family Income:

\$102,000

Families Under \$50,000:

16 Percent

Over Age 65:

17 Percent

Graduate Degree:

13 Percent

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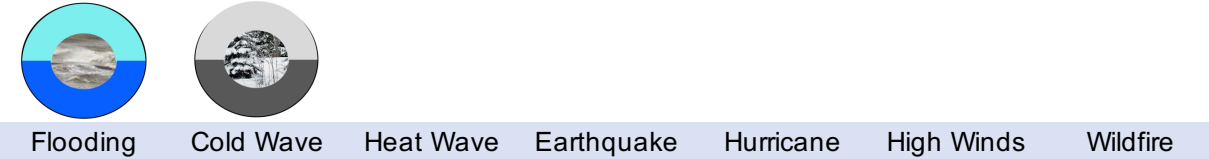
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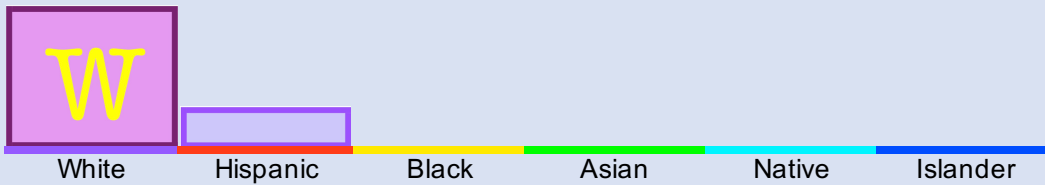
BANGOR PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

14

Teacher Salary:

\$80,000

Most Home Prices:

\$160,000 to \$340,000

Prices Last Year:

Up 9 Percent

Most Monthly Rents:

\$735 to \$1890

Renters:

25 Percent

Average Family Income:

\$72,000

Families Under \$50,000:

30 Percent

Over Age 65:

19 Percent

Graduate Degree:

5 Percent

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BATH PA

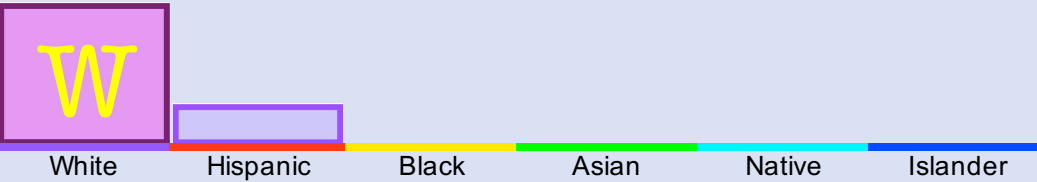
Allentown, PA Metropolitan Area

Environmental Risks



Flooding Cold Wave Heat Wave Earthquake Hurricane High Winds Wildfire

Local Population



Student/Teacher Ratio:

14

Teacher Salary:

\$73,000

Most Home Prices:

\$150,000 to \$450,000

Prices Last Year:

Up 8 Percent

Most Monthly Rents:

\$630 to \$1680

Renters:

15 Percent

Average Family Income:

\$71,000

Families Under \$50,000:

37 Percent

Over Age 65:

22 Percent

Graduate Degree:

7 Percent

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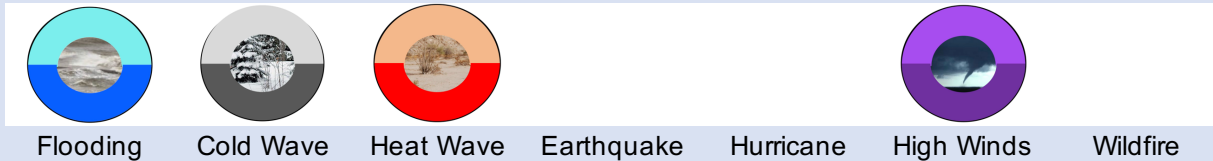
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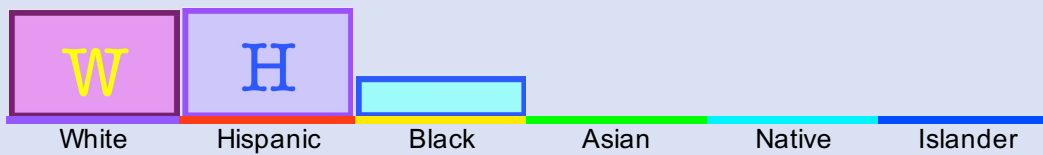
BETHLEHEM PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio: na

Teacher Salary: na

Most Home Prices: \$90,000 to \$280,000

Prices Last Year: Up 13 Percent

Most Monthly Rents: \$840 to \$2100

Renters: 51 Percent

Average Family Income: \$52,000

Families Under \$50,000: 49 Percent

Over Age 65: 14 Percent

Graduate Degree: 16 Percent

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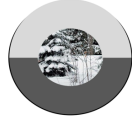
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BETHLEHEM PA

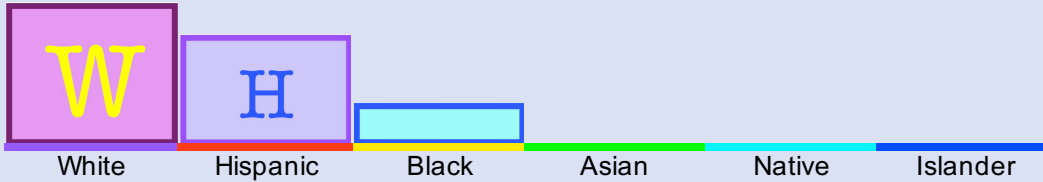
Allentown, PA Metropolitan Area

Environmental Risks



Flooding Cold Wave Heat Wave Earthquake Hurricane High Winds Wildfire

Local Population



Student/Teacher Ratio:

13

Teacher Salary:

\$75,000

Most Home Prices:

\$210,000 to \$460,000

Prices Last Year:

Up 10 Percent

Most Monthly Rents:

\$1155 to \$2100

Renters:

33 Percent

Average Family Income:

\$83,000

Families Under \$50,000:

31 Percent

Over Age 65:

25 Percent

Graduate Degree:

16 Percent

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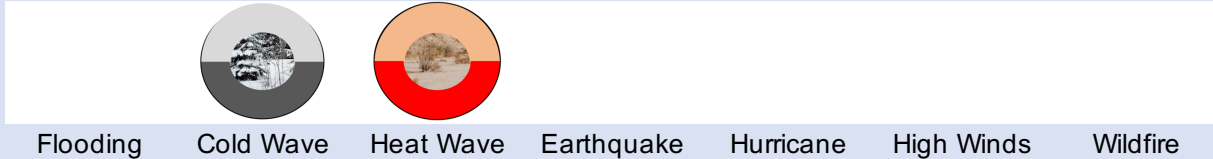
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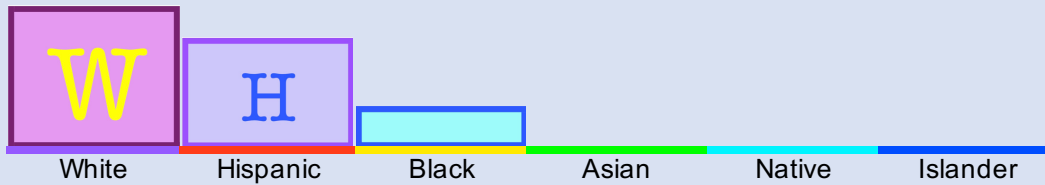
BETHLEHEM PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$210,000

Prices Last Year:

Up 10 Percent

Most Monthly Rents:

\$945 to \$1890

Renters:

47 Percent

Average Family Income:

\$69,000

Families Under \$50,000:

37 Percent

Over Age 65:

18 Percent

Graduate Degree:

13 Percent

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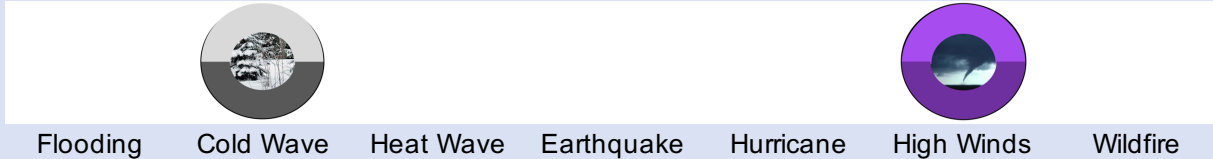
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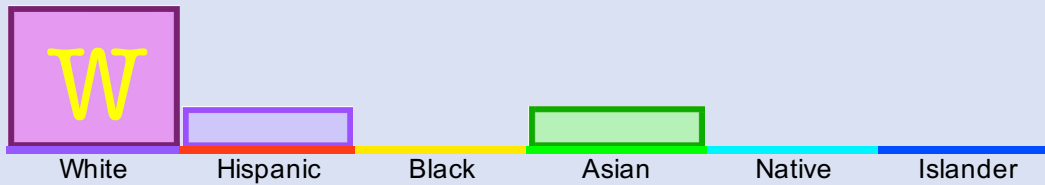
BETHLEHEM PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$210,000 to \$450,000

Prices Last Year:

Up 11 Percent

Most Monthly Rents:

\$1155 to \$2100

Renters:

13 Percent

Average Family Income:

\$118,000

Families Under \$50,000:

18 Percent

Over Age 65:

20 Percent

Graduate Degree:

16 Percent

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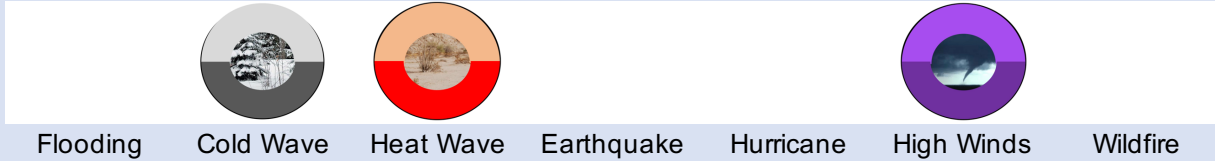
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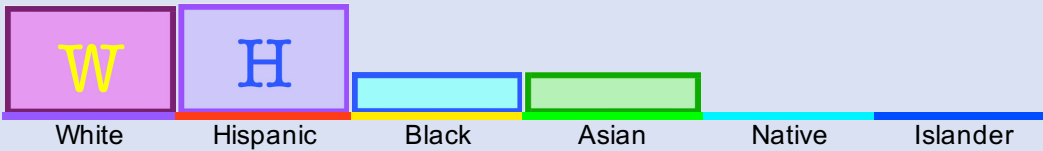
BREINIGSVILLE PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$460,000

Prices Last Year:

Up 10 Percent

Most Monthly Rents:

\$1470 to \$2100

Renters:

26 Percent

Average Family Income:

\$95,000

Families Under \$50,000:

14 Percent

Over Age 65:

13 Percent

Graduate Degree:

22 Percent

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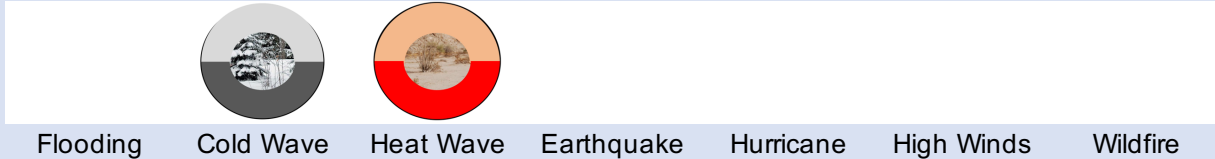
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Zip Code 18032

CATASAUQUA PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$270,000

Prices Last Year:

Up 11 Percent

Most Monthly Rents:

\$735 to \$1680

Renters:

27 Percent

Average Family Income:

\$72,000

Families Under \$50,000:

34 Percent

Over Age 65:

15 Percent

Graduate Degree:

9 Percent

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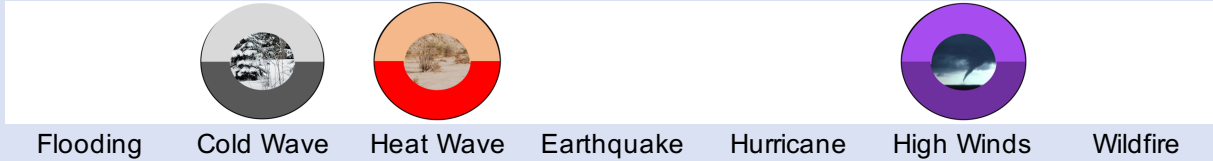
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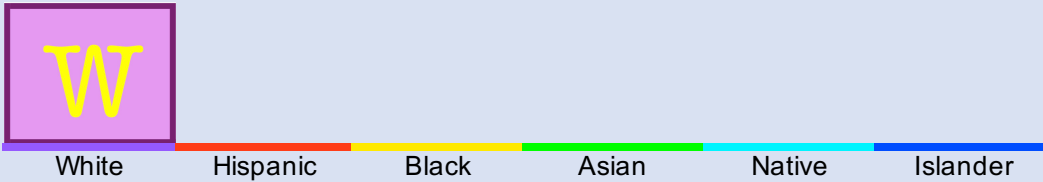
CENTER VALLEY PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$210,000 to \$580,000

Prices Last Year:

Up 2 Percent

Most Monthly Rents:

\$735 to \$2415

Renters:

10 Percent

Average Family Income:

\$126,000

Families Under \$50,000:

11 Percent

Over Age 65:

18 Percent

Graduate Degree:

25 Percent

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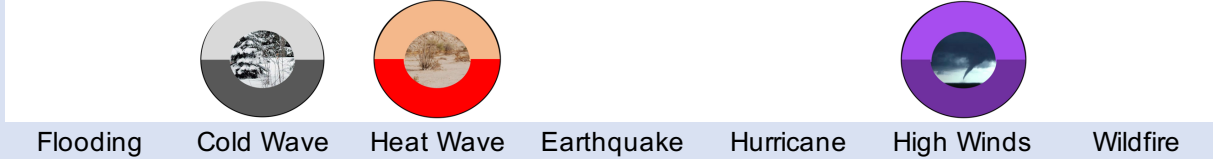
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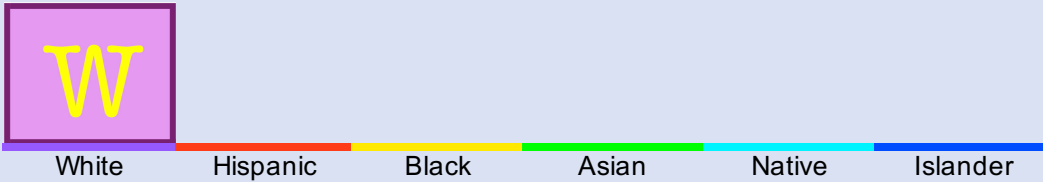
COOPERSBURG PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

15

Teacher Salary:

\$60,000

Most Home Prices:

\$210,000 to \$450,000

Prices Last Year:

Up 7 Percent

Most Monthly Rents:

\$735 to \$2100

Renters:

13 Percent

Average Family Income:

\$110,000

Families Under \$50,000:

20 Percent

Over Age 65:

22 Percent

Graduate Degree:

18 Percent

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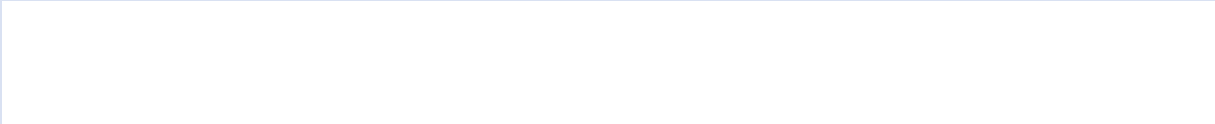
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COPLAY PA

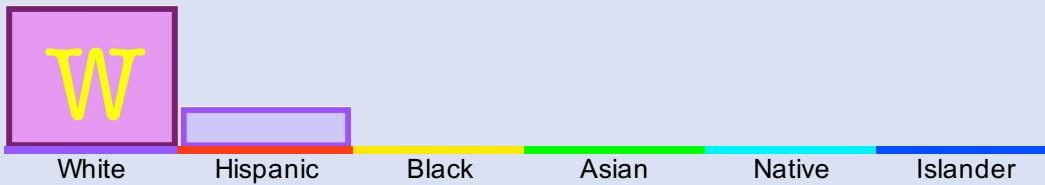
Allentown, PA Metropolitan Area

Environmental Risks



Flooding Cold Wave Heat Wave Earthquake Hurricane High Winds Wildfire

Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$340,000

Prices Last Year:

Up 4 Percent

Most Monthly Rents:

\$735 to \$1365

Renters:

15 Percent

Average Family Income:

\$78,000

Families Under \$50,000:

33 Percent

Over Age 65:

18 Percent

Graduate Degree:

10 Percent

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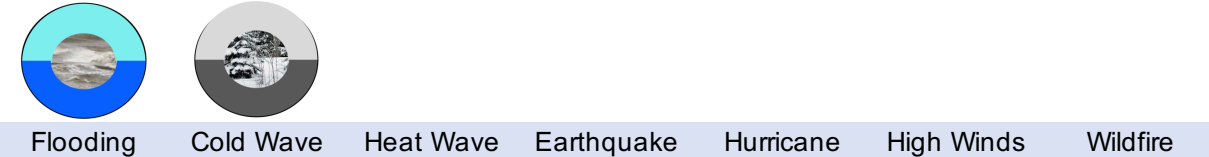
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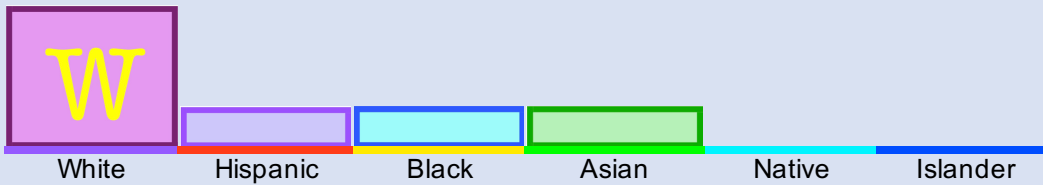
EASTON PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

13

Teacher Salary:

\$82,000

Most Home Prices:

\$210,000 to \$460,000

Prices Last Year:

Up 7 Percent

Most Monthly Rents:

\$735 to \$1890

Renters:

10 Percent

Average Family Income:

\$110,000

Families Under \$50,000:

18 Percent

Over Age 65:

21 Percent

Graduate Degree:

15 Percent

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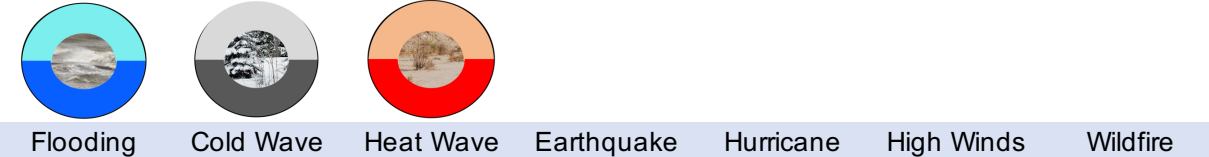
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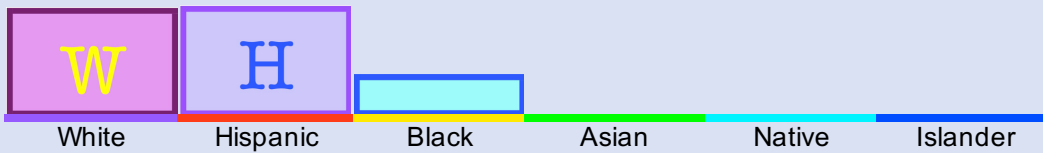
EASTON PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

13

Teacher Salary:

\$70,000

Most Home Prices:

\$90,000 to \$210,000

Prices Last Year:

Up 6 Percent

Most Monthly Rents:

\$735 to \$2100

Renters:

45 Percent

Average Family Income:

\$72,000

Families Under \$50,000:

35 Percent

Over Age 65:

15 Percent

Graduate Degree:

10 Percent

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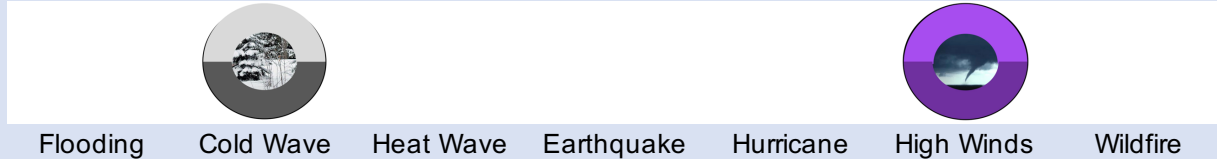
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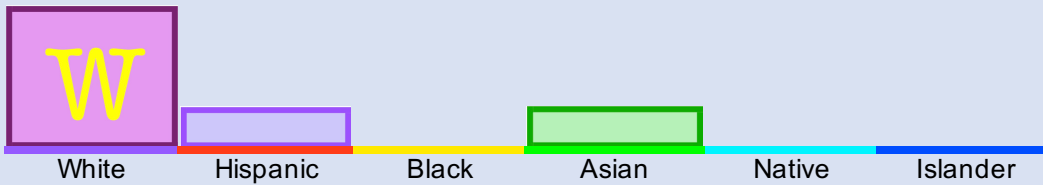
EASTON PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$220,000 to \$340,000

Prices Last Year:

Up 11 Percent

Most Monthly Rents:

\$1155 to \$2100

Renters:

21 Percent

Average Family Income:

\$104,000

Families Under \$50,000:

17 Percent

Over Age 65:

22 Percent

Graduate Degree:

16 Percent

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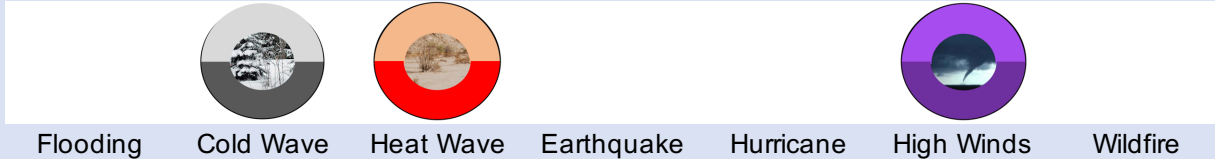
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Zip Code 18049

EMMAUS PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$330,000

Prices Last Year:

Up 12 Percent

Most Monthly Rents:

\$840 to \$1890

Renters:

25 Percent

Average Family Income:

\$91,000

Families Under \$50,000:

24 Percent

Over Age 65:

18 Percent

Graduate Degree:

12 Percent

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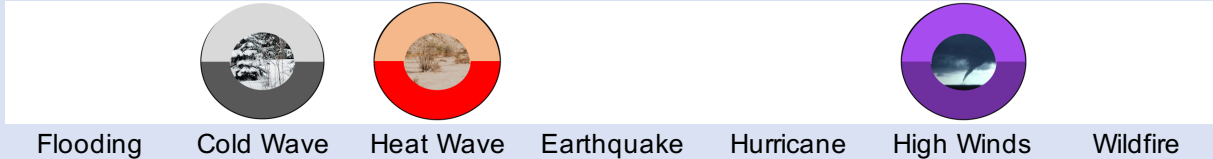
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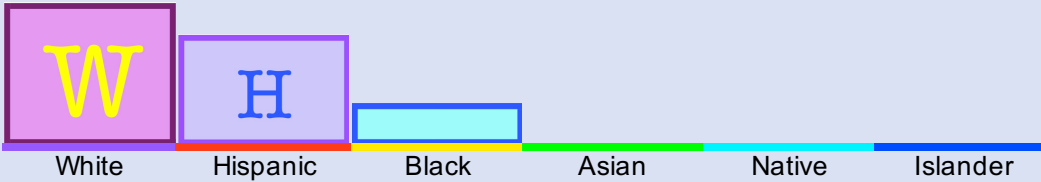
WHITEHALL PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

14

Teacher Salary:

\$78,000

Most Home Prices:

\$150,000 to \$270,000

Prices Last Year:

Up 11 Percent

Most Monthly Rents:

\$1050 to \$1680

Renters:

37 Percent

Average Family Income:

\$70,000

Families Under \$50,000:

36 Percent

Over Age 65:

18 Percent

Graduate Degree:

8 Percent

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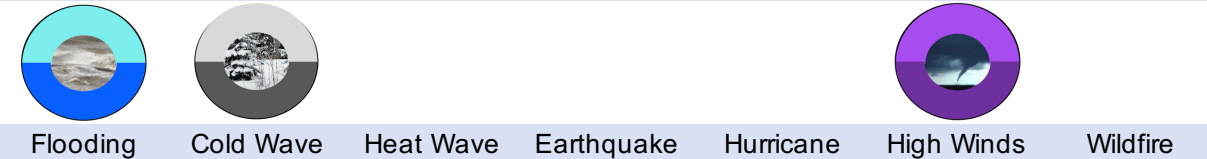
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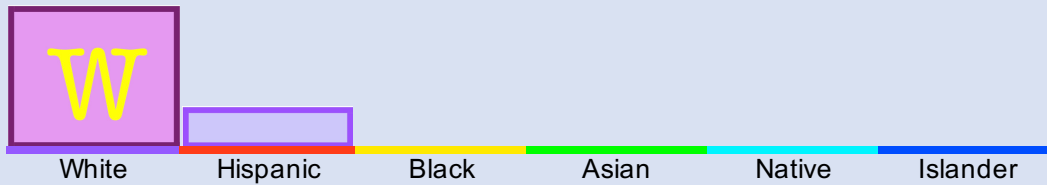
HELLERTOWN PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

13

Teacher Salary:

\$83,000

Most Home Prices:

\$150,000 to \$330,000

Prices Last Year:

Up 17 Percent

Most Monthly Rents:

\$945 to \$2100

Renters:

21 Percent

Average Family Income:

\$82,000

Families Under \$50,000:

28 Percent

Over Age 65:

24 Percent

Graduate Degree:

17 Percent

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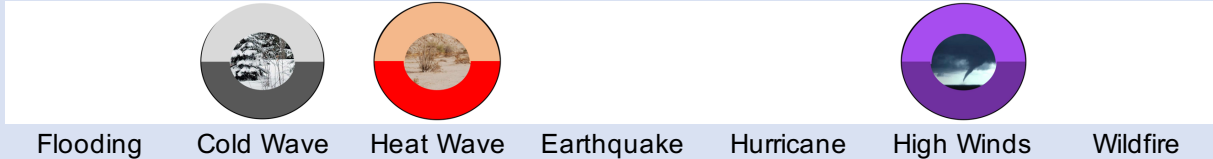
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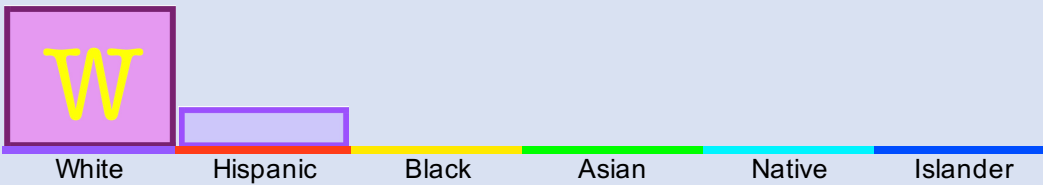
MACUNGIE PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

14

Teacher Salary:

\$83,000

Most Home Prices:

\$210,000 to \$460,000

Prices Last Year:

Up 8 Percent

Most Monthly Rents:

\$1470 to \$2100

Renters:

21 Percent

Average Family Income:

\$102,000

Families Under \$50,000:

21 Percent

Over Age 65:

19 Percent

Graduate Degree:

17 Percent

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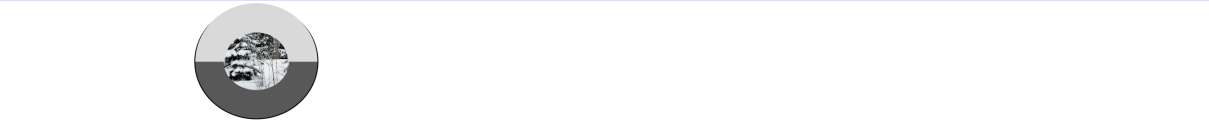
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NAZARETH PA

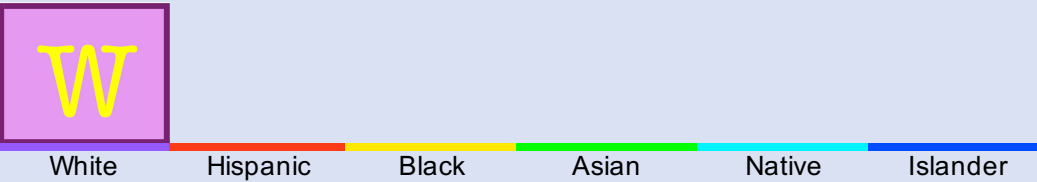
Allentown, PA Metropolitan Area

Environmental Risks



Flooding Cold Wave Heat Wave Earthquake Hurricane High Winds Wildfire

Local Population



Student/Teacher Ratio:

14

Teacher Salary:

\$73,000

Most Home Prices:

\$210,000 to \$450,000

Prices Last Year:

Up 14 Percent

Most Monthly Rents:

\$945 to \$1155

Renters:

24 Percent

Average Family Income:

\$98,000

Families Under \$50,000:

27 Percent

Over Age 65:

22 Percent

Graduate Degree:

15 Percent

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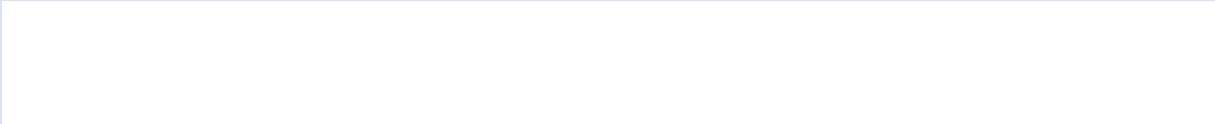
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NEW TRIPOLI PA

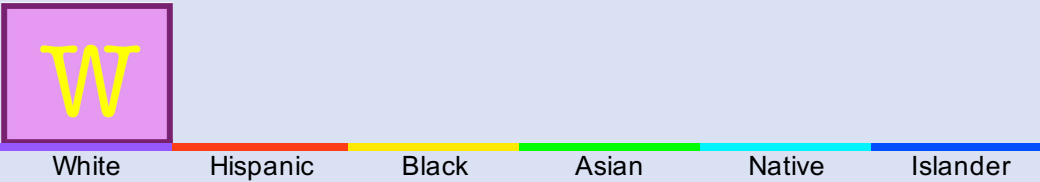
Allentown, PA Metropolitan Area

Environmental Risks



Flooding Cold Wave Heat Wave Earthquake Hurricane High Winds Wildfire

Local Population



Student/Teacher Ratio:

12

Teacher Salary:

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Most Home Prices:

\$210,000 to \$400,000

Prices Last Year:

Up 21 Percent

Most Monthly Rents:

\$735 to \$1365

Renters:

14 Percent

Average Family Income:

\$101,000

Families Under \$50,000:

22 Percent

Over Age 65:

16 Percent

Graduate Degree:

12 Percent

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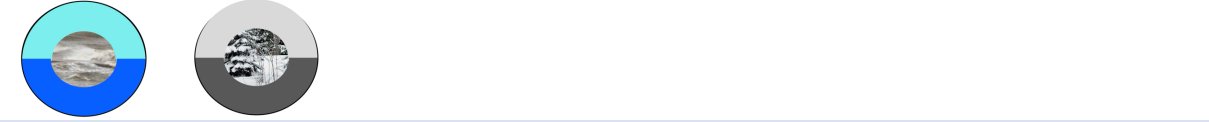
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Zip Code 18067

NORTHAMPTON PA

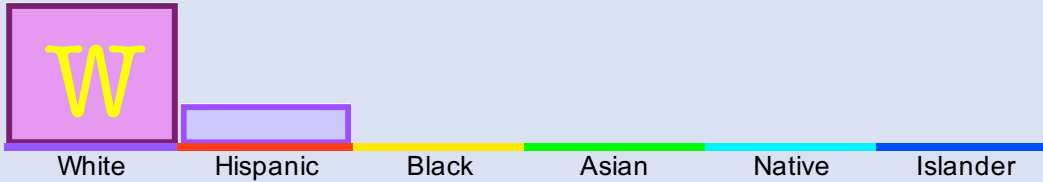
Allentown, PA Metropolitan Area

Environmental Risks



Flooding Cold Wave Heat Wave Earthquake Hurricane High Winds Wildfire

Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$340,000

Prices Last Year:

Up 7 Percent

Most Monthly Rents:

\$840 to \$2100

Renters:

25 Percent

Average Family Income:

\$85,000

Families Under \$50,000:

29 Percent

Over Age 65:

22 Percent

Graduate Degree:

9 Percent

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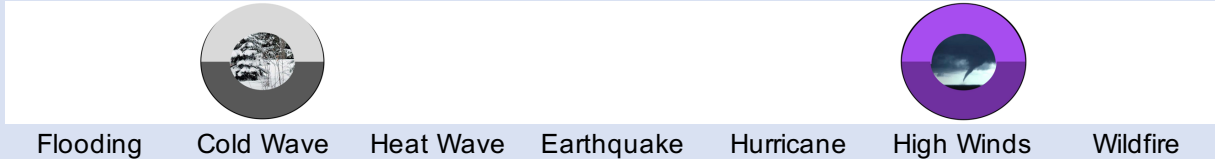
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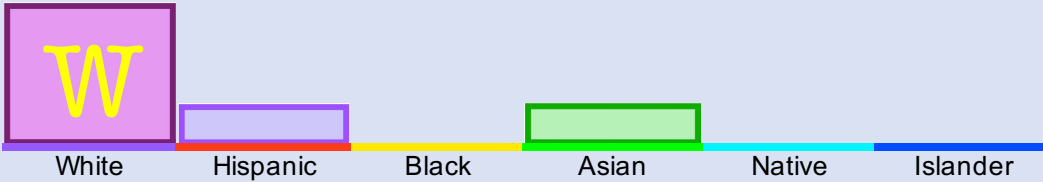
OREFIELD PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$210,000 to \$560,000

Prices Last Year:

Up 6 Percent

Most Monthly Rents:

\$630 to \$2730

Renters:

11 Percent

Average Family Income:

\$114,000

Families Under \$50,000:

20 Percent

Over Age 65:

17 Percent

Graduate Degree:

26 Percent

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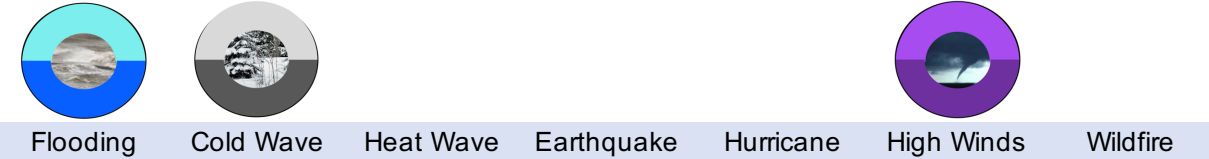
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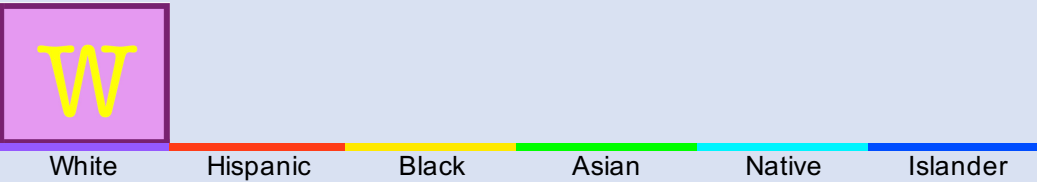
PALMERTON PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

12

Teacher Salary:

\$72,000

Most Home Prices:

\$90,000 to \$280,000

Prices Last Year:

Up 10 Percent

Most Monthly Rents:

\$840 to \$1050

Renters:

34 Percent

Average Family Income:

\$68,000

Families Under \$50,000:

36 Percent

Over Age 65:

21 Percent

Graduate Degree:

5 Percent

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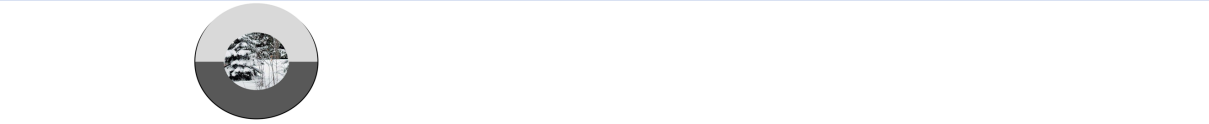
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PEN ARGYL PA

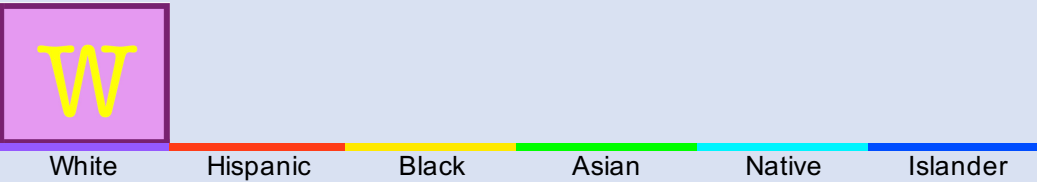
Allentown, PA Metropolitan Area

Environmental Risks



Flooding Cold Wave Heat Wave Earthquake Hurricane High Winds Wildfire

Local Population



Student/Teacher Ratio:

11

Teacher Salary:

\$68,000

Most Home Prices:

\$90,000 to \$270,000

Prices Last Year:

Up 6 Percent

Most Monthly Rents:

\$840 to \$1890

Renters:

27 Percent

Average Family Income:

\$80,000

Families Under \$50,000:

30 Percent

Over Age 65:

22 Percent

Graduate Degree:

9 Percent

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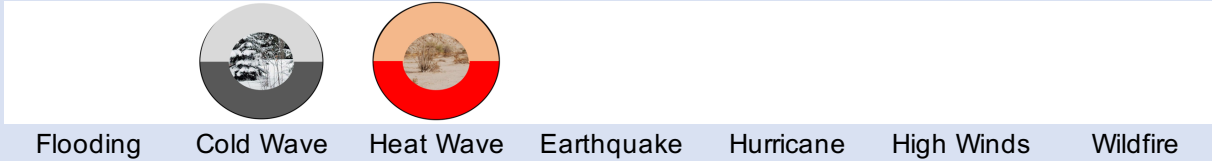
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SCHNECKSVILLE PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$210,000 to \$450,000

Prices Last Year:

Up 5 Percent

Most Monthly Rents:

\$630 to \$1365

Renters:

17 Percent

Average Family Income:

\$116,000

Families Under \$50,000:

17 Percent

Over Age 65:

20 Percent

Graduate Degree:

17 Percent

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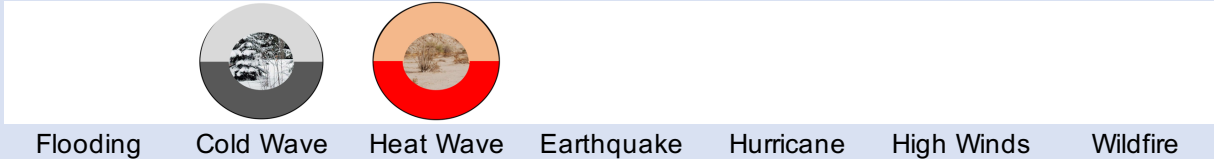
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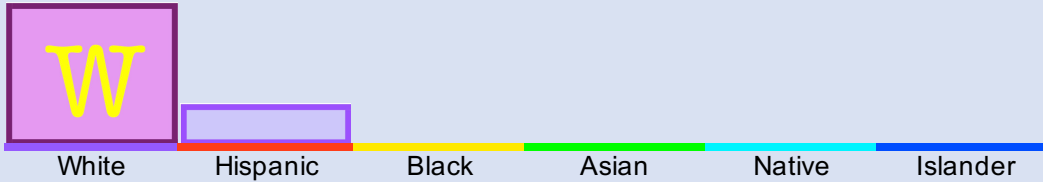
SLATINGTON PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

13

Teacher Salary:

\$80,000

Most Home Prices:

\$90,000 to \$330,000

Prices Last Year:

Up 13 Percent

Most Monthly Rents:

\$735 to \$1365

Renters:

19 Percent

Average Family Income:

\$73,000

Families Under \$50,000:

36 Percent

Over Age 65:

19 Percent

Graduate Degree:

10 Percent

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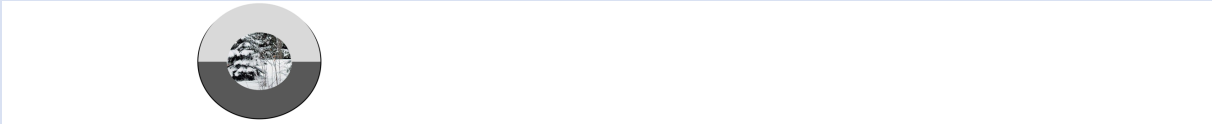
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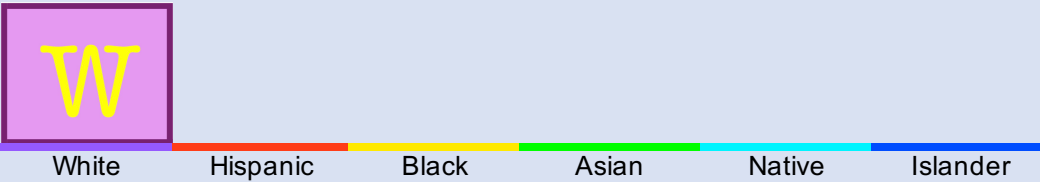
WALNUTPORT PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$90,000 to \$340,000

Prices Last Year:

Up 10 Percent

Most Monthly Rents:

\$840 to \$1680

Renters:

12 Percent

Average Family Income:

\$75,000

Families Under \$50,000:

36 Percent

Over Age 65:

22 Percent

Graduate Degree:

4 Percent

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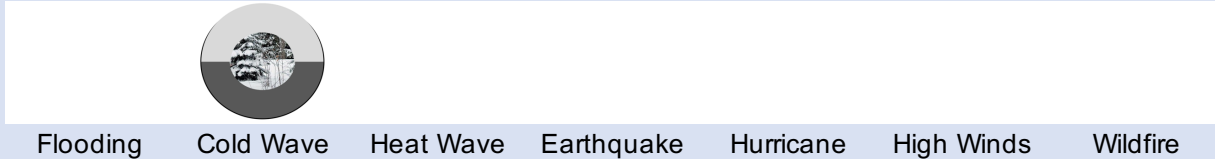
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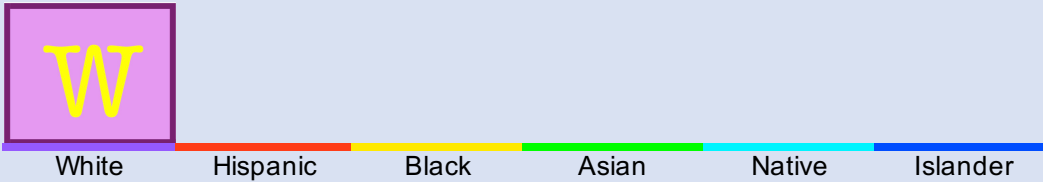
WIND GAP PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$340,000

Prices Last Year:

Up 14 Percent

Most Monthly Rents:

\$735 to \$1365

Renters:

36 Percent

Average Family Income:

\$72,000

Families Under \$50,000:

29 Percent

Over Age 65:

17 Percent

Graduate Degree:

10 Percent

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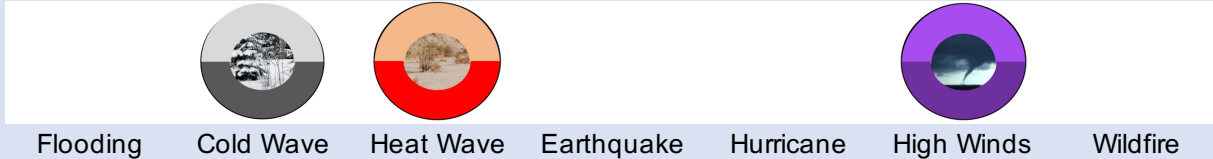
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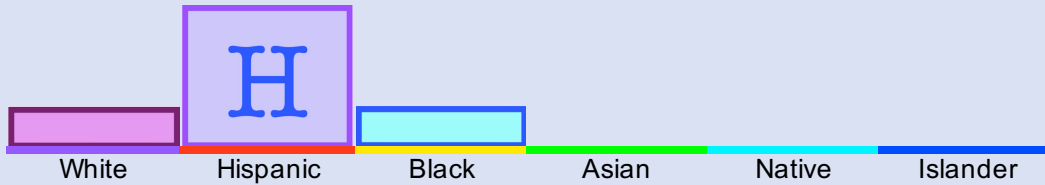
ALLENTOWN PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$100,000 to \$160,000

Prices Last Year:

Up 19 Percent

Most Monthly Rents:

\$840 to \$1365

Renters:

69 Percent

Average Family Income:

\$41,000

Families Under \$50,000:

57 Percent

Over Age 65:

9 Percent

Graduate Degree:

3 Percent

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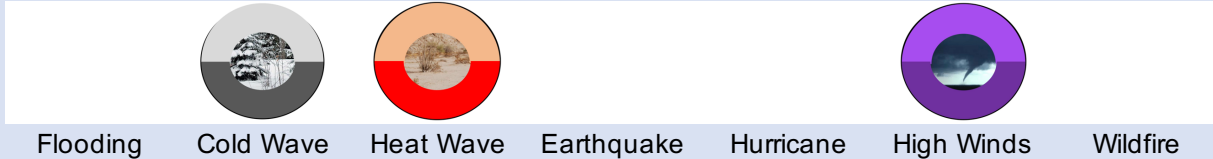
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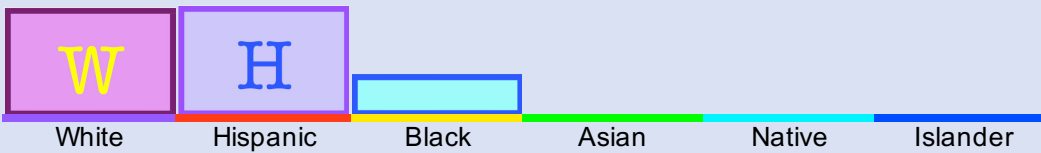
ALLENTOWN PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

14

Teacher Salary:

\$84,000

Most Home Prices:

\$160,000 to \$280,000

Prices Last Year:

Up 8 Percent

Most Monthly Rents:

\$1050 to \$1470

Renters:

39 Percent

Average Family Income:

\$70,000

Families Under \$50,000:

34 Percent

Over Age 65:

17 Percent

Graduate Degree:

9 Percent

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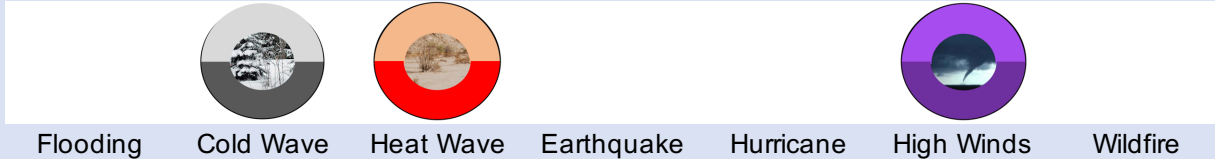
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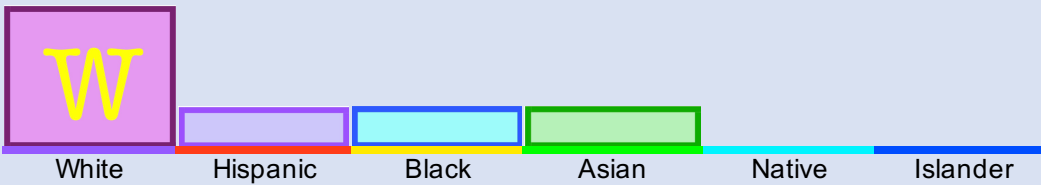
ALLENTOWN PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

14

Teacher Salary:

\$92,000

Most Home Prices:

\$150,000 to \$400,000

Prices Last Year:

Up 10 Percent

Most Monthly Rents:

\$1050 to \$2100

Renters:

29 Percent

Average Family Income:

\$84,000

Families Under \$50,000:

30 Percent

Over Age 65:

21 Percent

Graduate Degree:

19 Percent

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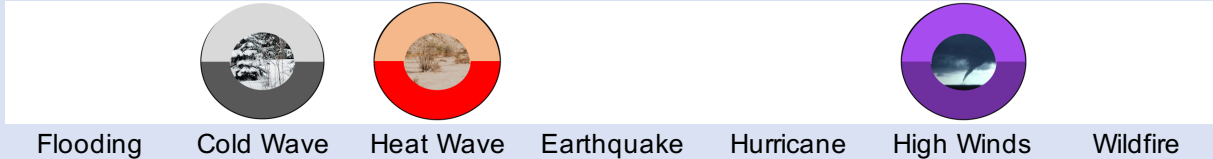
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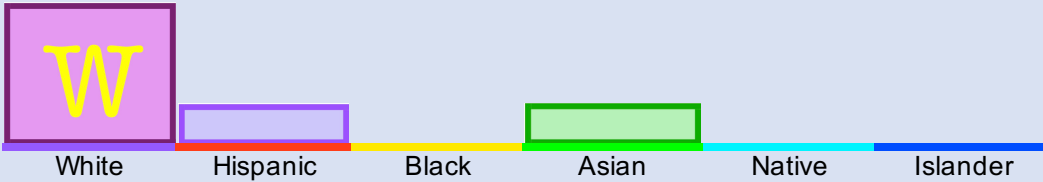
ALLENTOWN PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

na

Teacher Salary:

na

Most Home Prices:

\$150,000 to \$450,000

Prices Last Year:

Up 14 Percent

Most Monthly Rents:

\$1365 to \$1680

Renters:

18 Percent

Average Family Income:

\$85,000

Families Under \$50,000:

23 Percent

Over Age 65:

22 Percent

Graduate Degree:

15 Percent

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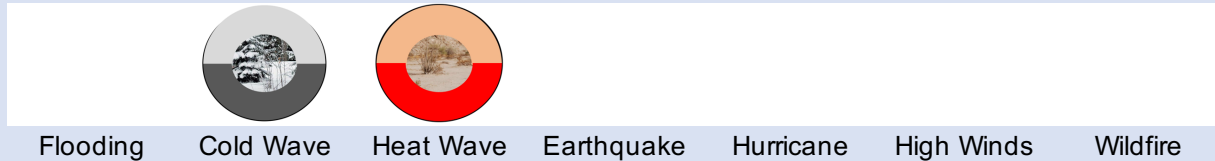
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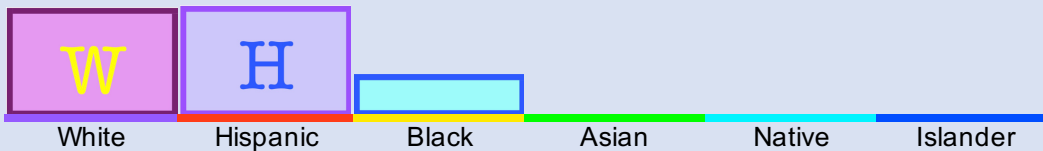
ALLENTOWN PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

12

Teacher Salary:

\$76,000

Most Home Prices:

\$100,000 to \$220,000

Prices Last Year:

Up 15 Percent

Most Monthly Rents:

\$840 to \$1890

Renters:

50 Percent

Average Family Income:

\$54,000

Families Under \$50,000:

47 Percent

Over Age 65:

15 Percent

Graduate Degree:

4 Percent

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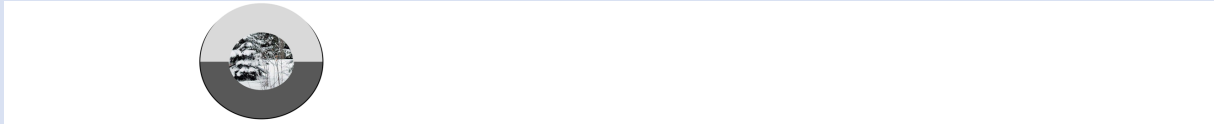
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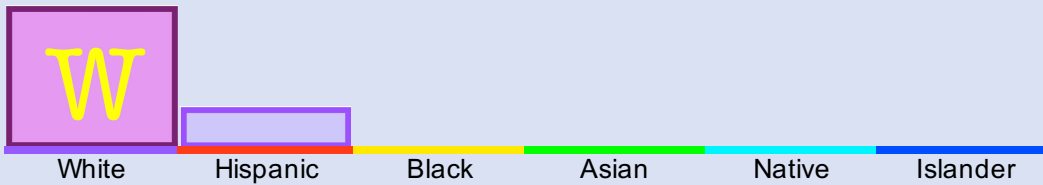
JIM THORPE PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

12

Teacher Salary:

\$64,000

Most Home Prices:

\$90,000 to \$340,000

Prices Last Year:

Up 22 Percent

Most Monthly Rents:

\$735 to \$1890

Renters:

14 Percent

Average Family Income:

\$66,000

Families Under \$50,000:

38 Percent

Over Age 65:

24 Percent

Graduate Degree:

8 Percent

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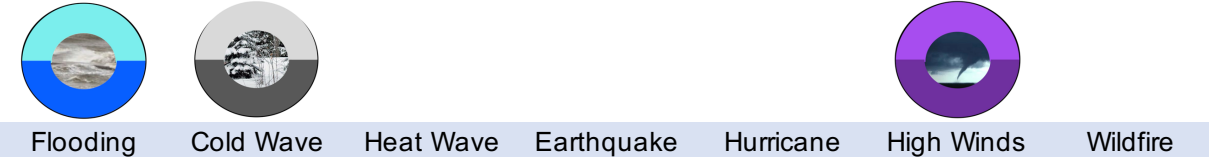
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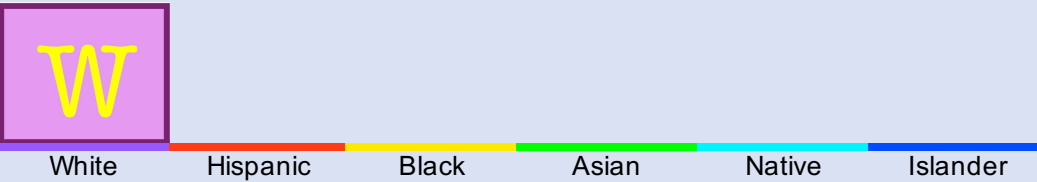
LEHIGHTON PA

Allentown, PA Metropolitan Area

Environmental Risks



Local Population



Student/Teacher Ratio:

11

Teacher Salary:

\$62,000

Most Home Prices:

\$90,000 to \$270,000

Prices Last Year:

Up 21 Percent

Most Monthly Rents:

\$840 to \$1050

Renters:

23 Percent

Average Family Income:

\$69,000

Families Under \$50,000:

37 Percent

Over Age 65:

22 Percent

Graduate Degree:

6 Percent

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