

# HOUSING NEEDS ASSESSMENT



Columbia  
County,  
Pennsylvania



FINAL REPORT

DECEMBER 2008



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- Columbia County Redevelopment Authority
- Housing Authority of Columbia County
- Columbia County Housing Corporation
- Columbia County Planning Commission
- Columbia County GIS
- Columbia County Tax Assessment Office
- Columbia Alliance
- Central Susquehanna Valley Board of Realtors
- Susquehanna Valley Development Group, Inc.
- Center for Independent Living of Central PA, Inc. (CILCP)
- Columbia County Human Services Coalition
- Columbia Montour Snyder Union (CMSU) Mental Health, Drug & Alcohol
- Columbia-Montour Aging Office, Inc.
- Central/Harrisburg Regional Homeless Advisory Board (RHAB)
- Columbia/Montour Transitional Housing and Care Center
- Beyond Violence
- Red Cross
- Women's Center in Bloomsburg
- Habitat for Humanity of Columbia and Montour Counties
- Bloomsburg University
- Berwick Industrial Development Association
- Berwick Industrial Development Authority
- Berwick Area Landlords Association

- Masich & Dell "Realty World" Realty
- Kornerstone Custom Builders
- Moore Construction

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## EXECUTIVE SUMMARY

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### PURPOSE OF STUDY

The primary goal of this study is to determine whether there is an adequate supply of affordable sales and rental housing to meet the needs of households at or below 80 percent of median household income in Columbia County. This study profiles key demographic, housing, and economic patterns occurring in the county and provides a tool that County leaders, residents, and housing professionals can use to address increasing needs for affordable housing.

More specifically, the purpose of this study is:

- To define the economic and physical climate for housing development
- To document the characteristics of the county's housing stock
- To identify housing problems and opportunities
- To define the supply and demand characteristics for various types of housing, including sales housing, rental housing and special needs housing
- To define the organizational framework of agencies, organizations and developers currently engaged in housing development activity
- To identify barriers to the production of affordable housing
- To prioritize needs and establish a strategic plan of action to address housing needs

The County of Columbia selected the firm of Mullin & Lonergan Associates, Inc., a housing and community development consulting firm with offices in Pittsburgh, Harrisburg, and Philadelphia, Pennsylvania, to assist with the preparation of this document.

## WHAT IS AFFORDABLE HOUSING?

Affordable housing describes housing for which a household pays no more than 30 percent of its gross income to maintain, regardless of income level. When a household pays more than 30 percent, it is considered cost-burdened.

Obviously, housing cost burden is more problematic for lower income households. For this study, lower-income households are defined as those with an annual income at or below 80 percent of the area median household income. According to this definition and based on 2007 data, lower-income households in Columbia County are those with an annual income of approximately \$32,894 or less. Affordable housing for renters is defined as paying no more than 30 percent of gross household income for housing expenses including rent and utilities, regardless of income level. Affordable housing for home owners is defined as paying no more than 30 percent of gross household income for housing expenses including mortgage, utilities, insurance and taxes, regardless of income level.

When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing and health care. Additionally, households that are cost-burdened may have trouble maintaining their dwelling, which generally results in deferred maintenance and repair. Eventually, cost-burdened households may be living in deficient dwelling units. Cost burden is of particular concern among lower-income households who have fewer housing choices.

Nationally, one in three home owners were cost-burdened in 2006. While housing costs have risen over the past two decades, the situation has significantly worsened since 2000. Nationally, 27 percent of all home owners with mortgages in 2000 were paying 30 percent or more of their before-tax income on housing. By 2006, this rate increased to 37 percent of all home owners.

## MAJOR FINDINGS

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### **Slow but steady economic growth will continue to fuel the need for affordable workforce housing.**

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Job growth and economic opportunity fuel the housing market. Projected job increases in the region will outnumber projected losses by a margin of over three to one and will likely sustain housing demand.

Through 2012, it is projected that Columbia County's work force will increase four percent. The 24 to 34 age group will be the fastest growing segment, increasing their share of the total county population from 14 percent to 18 percent.

While Columbia County's unemployment rates have paralleled trends elsewhere, county rates have consistently been higher than those at the national and state levels. However, total employment in Columbia County increased 4.8 percent between 2002 and 2006. The top employers in Columbia County represent a diverse cross-section of industries, including manufacturing, healthcare, and education sectors.

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### **Household growth is outpacing population growth.**

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Household growth is more important than population growth as a determinant of housing demand because every household needs a dwelling. In Columbia County, although household growth has outpaced population growth in recent decades, it is not occurring at a rapid rate.

During the 1990s, population in Columbia County increased at a rate of 1.4 percent while households grew by 6.3 percent. Household growth from 2000 to 2007 was 4.8 percent, which was approximately the same annual rate as that of the 1990s and, again, outpaced population growth. This trend parallels national trends and is indicative of smaller households and smaller family size. The overall reduction in household size reflects broad demographic and economic changes in society, such as deferred age of first marriage, increased divorce rates, and longer life expectancy. Municipalities within the

County that experienced the highest household growth based on a total increase of households include Hemlock Township, Scott Township, Briar Creek Township, and Bloomsburg Town. These “growth areas” and their surrounding municipalities are ideal targets for new affordable workforce housing due to their proximity to major transportation arteries and employment centers. However, five of the County’s municipalities experienced a decline in households including Centralia Borough, Conyngham Township, Stillwater Borough, Catawissa Borough, and Catawissa Township. In general, population loss is typically occurring in the County’s boroughs, whereas the fastest growth is occurring in the suburban townships.

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### **Housing prices have outpaced income.**

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Between 1990 and 2000, housing values outpaced income in 27 of Columbia County’s 33 municipalities. Between 2004 and 2008, less than half of the home sales transactions involved units selling for less than \$100,000. Based on an analysis of wages, such sale prices put home ownership outside of affordability for many of the workers holding essential jobs in the County’s economy.

For renters, countywide income outpaced rental rates during the 1990s. However, at the municipal level, rents outpaced income in 12 of the 33 municipalities. For Columbia County, the 2008 “housing wage” – the amount a household must earn hourly to afford fair market rent and utilities for a 2 bedroom apartment – is currently \$11.62. While this is affordable to many workers, common retail or food service jobs do not typically pay enough to meet the “housing wage.”

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### **Many cost burdened households are active members of the region’s workforce whose salaries are not keeping pace with housing costs.**

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Median household income in 2007 was \$41,119. In the same year, nearly all (96 percent) workers were employed in industries in which the average annual wage for the industry is less than the median household income; of course, households may have multiple incomes, and some employees earn more than the average annual wage for their industry.

Workers earning below area median household income are essential to the continued success of the county's economy as they fill vital positions such as waiters, cooks, retail clerks, janitors, secretaries, auto mechanics, and social workers. Those who work in lower paying but fast growing job sectors create demand for affordable sales and rental housing.

Among home owners, over 74 percent of all extremely low-income home owners (those with income below 30 percent of median income) were cost-burdened in 2000. The rate of cost burden decreases to just above 40 percent of very low-income households and roughly 30 percent of low-income households.

The degree of cost burden among renters in 2000 also decreased as income increased. Extremely low-income renter households were cost-burdened at a rate of nearly 70 percent. The rate drops to 43 percent of very low-income renter households and just above 20 percent of low-income renter households.

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**Growth in Extremely Low Income and Very Low Income Households will continue through 2012, thereby generating demand for production of new affordable units and creation of new programs to assist existing cost burdened households.**

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The research presented in this Assessment indicates an existing affordable housing demand for 4,914 affordable housing units in Columbia County. This number represents the 4,914 households who earn below 80 percent of median income and who live in deficient units and/or face housing cost burdens exceeding 30 percent of their monthly income. (Of these 4,914 households, 1,964 represent the worst-case housing needs, meaning they are spending over 40 percent of their income on housing.)

Looking forward to 2012, extremely low-income households are projected to increase by 1,019. Very low-income households are projected to increase by 1,420, an increase of 66 percent. Based on projected growth in extremely low- and very low-income households, there will be additional demand for 1,344 affordable renter units and 1,094 owner units by 2012.

We quantify the current and future level of demand for affordable housing by calculating existing households who are cost-burdened and by projecting growth among

lower-income households. Among existing households, even if they are “housed,” they are considered to be part of the demand for affordable housing if they are cost-burdened and/or live in deficient units.

Existing demand for affordable housing units exceeds projected demand for affordable housing units by a ratio of 2 to 1.

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### **Availability of new affordable for sale and rental housing is limited.**

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A portion of the demand for affordable housing is met by existing inventory of affordable housing. In 2000, there were only 412 units identified as vacant, for rent, and affordable to households earning 80 percent or less of median income.

The annual production rate of new housing development between 2000 and 2007 was similar to the annual rate Columbia County saw during the 1990s. Approximately 40 percent of all housing sales between 2000 and 2007 were units that sold for less than \$100,000.

It is projected that an additional 620 housing units will be created between 2008 through 2012. It is estimated that approximately 40 percent (248) of the projected 620 market-rate housing units will be affordable to median income households.

The overwhelming majority of housing units in Columbia County are single-family homes. Likewise, over three-quarters of all housing units are owner-occupied.

Slightly more than half (44 percent) of the housing units in Columbia County were built prior to 1960. As housing units age, the costs of repair and maintenance often increase. In addition to providing an adequate supply of affordable housing, assuring that low-income homeowners can maintain their homes is critical for preserving existing structures.

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### **Total affordable housing need for 2000-2012 is estimated to be 4,246 units.**

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Affordable housing need is determined by identifying the unmet affordable housing demand. The total affordable housing *demand* in the study area for 2000-2012 was

calculated to be 7,343 housing units. The total affordable housing *supply* for the same period is estimated to be 2,097 units, leaving an unmet *need* of 4,246 affordable housing units. This number represents the need for new affordable units. Overall demand to accommodate new household growth is comprised of existing home sales plus new construction activities.

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**Affordable and accessible housing options are minimal for special needs households.**

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Housing needs are not limited to affordability. Special needs populations (e.g., the elderly, disabled, homeless, etc.) often face affordability *and* accessibility hurdles.

There were over 4,000 persons age 4 and older in 2006 in Columbia County who had one disability. Although determining the exact extent of housing needs of the disabled is difficult due to the lack of exact data, human service providers note the deficiency of existing housing alternatives for their clients.

The senior citizen population is projected to grow by 4 percent between 2007 and 2012 to 11,066 persons, or 17 percent of the county's population. Of these, an estimated 1,494 will be considered frail and in need of assistance.

Both cost burden and physical housing problems become more acute among lower income renters and owners. In 2000, nearly 14 percent of elderly renters and just over eight percent of elderly owners experienced severe cost-burden with housing costs exceeding 40 percent of their income.

The existing inventory of affordable accessible units in the County is comprised of only 36 mobility accessible units and seven hearing/vision impaired units, an indication of the limited housing choice for people with disabilities.

## ABOUT THE DATA

Much of the data presented in this study is drawn from the U.S. Census Bureau's 2000 Census and 2006 American Community Survey (ACS). Data regarding employment and wages are derived from the U.S. Bureau of Labor Statistics and various agencies within the Pennsylvania Department of Labor and Industry. Population projections for 2007 and beyond were purchased from *DemographicsNow*, a national demographic and market research firm.

Different data sets can produce inconsistent results when measuring the same variables. This is typically the result of differing research methods, not error. In this report, wherever such discrepancies may lead to confusion, disclaimers are placed within the text for clarification. As an example, inconsistencies often arise between the 2000 Census and the ACS. Whereas the decennial census draws data from mail surveys sent to 100 percent of households, the ACS uses a smaller size from which extrapolations produce state, county, and local-level data for geographic units of 64,000 residents or more.

Income and housing value measures also vary depending on the source. Although the U.S. Department of Housing and Urban Development (HUD) generates household income and housing value statistics that are considered the standards of the housing industry, those statistics are not always consistent with data used by the Census Bureau.

Because of these inconsistencies in the data, changes in the data from one year to another may appear more dramatic than they were in actuality. This issue is accentuated in small data sets (i.e. municipalities with small populations). For example, a data source that is at least partially based on extrapolations may show recent housing production in the borough of Centralia although it is widely known that no such housing production is taking place. When applicable, efforts have been made to remove these errors from the data set.

## DEFINITIONS

Affordable Housing. Housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

Any housing problem. A household experiencing any one or more of the following housing problems: (1) cost burden greater than 30 percent, (2) overcrowding, (3) unit lacking complete kitchen or plumbing facilities.

Assisted Rental Housing. Housing where the monthly costs to the tenant are subsidized by federal or other programs.

Continuum of Care. A community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

Cost Burden. The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Elderly household. A 1- or 2-person household with either one or both of the persons 62 years or older.

Elderly person. An individual who is at least 62 years of age.

Emergency shelter. Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Family. All persons living in the same household who are related by birth, marriage, or adoption.

Homeless person. (1) An individual who lacks a fixed, regular, and adequate nighttime residence; and (2) an individual who has a primary nighttime residence that is:

(A) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);

(B) An institution that provides a temporary residence for individuals intended to be institutionalized; or

(C) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Household. A household includes all the people who occupy a housing unit as their usual place of residence.

Householder. The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 14 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished:

- Family householder. A householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him or her are family members.
- Non-family householder. A householder living alone or with non-relatives only.

Income Ranges.

- Extremely Low Income. Households with annual income from 0 to 30 percent of median income.\*
- Very Low Income. Households with annual income from 31 percent to 40 percent of median income.\*
- Low Income. Households with annual income from 61 to 80 percent of median income.\*

\*The term “median income” is used here as an interchangeable term for median household income (MHI) and median family income (MFI), both defined below. Data sources use one term or the other. In 2000 in Columbia County, the median household income was \$34,228, while the median family income was \$41,398.

Median Household Income (MHI). The household income amount that falls midway among all households, with exactly one-half of all households having an income lower than the median and the other half having an income higher than the median; median household income is calculated from all households in a particular geography, family and non-family.

Median Family Income (MFI). The area median income adjusted for household size and typically presented for a family of four within a particular statistical area such as a metropolitan area or a county; calculated by HUD annually.

Overcrowded. A housing unit containing more than one person per room.

Person with a disability. A person who is determined to:

- (1) Have a physical, mental, or emotional impairment that:
  - (i) Is expected to be of long-continued and indefinite duration;
  - (ii) Substantially impedes his or her ability to live independently; and
  - (iii) Is of such a nature that the ability could be improved by more suitable housing conditions; or
- (2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
- (3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Rent (categories).

- Fair Market Rents. HUD's estimate of the actual market rent for a modest apartment in the conventional marketplace. Fair market rents include utility costs (except for telephones). Every year, HUD develops and publishes FMRs for every MSA and apartment type. FMRs are established at the 40th percentile rent, the top of the range that renters pay for 40 percent of the apartments being surveyed.

- Market rate. The prevailing rate for which rent is agreed upon by a willing landlord and tenant. Typically considered the “private market” rent and does not have ties to governmental regulation.
- Subsidized. The rental rate for units where the maximum allowable rent is based on 30 percent of the resident’s income. Subsidized rents are typically geared for households earning less than 40 percent of the area median income and result from federal programs such as HUD’s Section 8 New Construction and Section 202 programs, and Rural Development’s 414 (with Rental Assistance Payment).

Seasonal adjustment. A mathematical technique used to account for seasonal fluctuations in the data for employment and unemployment. The technique takes into account the seasonal fluctuations in the number of employed and unemployed persons related to normal seasonal weather patterns that tend to be repeated year after year and hiring (and layoff) patterns that accompany regular events such as the winter holiday season and the summer vacation season.

Severe cost burden. The extent to which gross housing costs, including utility costs, exceed 40 percent of gross income, based on data available from the U.S. Census Bureau.

Transitional housing. A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD.

Workforce Housing. Housing that is affordable to households with annual income up to 120 of area median family income or median household income.

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## 1. POPULATION & HOUSEHOLD TRENDS

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Population trends are a driving force of local and regional housing markets. Variables such as expanding population, decreasing household size, new household formation, and immigration determine housing demand. This section examines population trends as well as population projections into the future. Additional analysis examines household growth projections to 2012 and the resulting housing demand forecast.

### POPULATION

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**Columbia County's population has been growing at a slow but steady rate over the past half century. Future projections indicate a very slow rate of growth through 2012.**

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From 1940 to 2000, Columbia County's population increased by 20 percent from 43,460 to 64,141. In the 1990s, the county's population increased by 1.4 percent (949 people.)

By comparison, from 1940 to 2000, Pennsylvania's population increased by about 17 percent or 3.4 percent per decade. From 1990 to 2000, the State's population increased by about 3.4 percent.

Population projections indicate a county population increase of 1.8 percent to 64,286 between 2000 and 2007. Regarding future growth, Columbia County's population is projected to increase only 1.2 percent to 66,100 by 2012.

### POPULATION TRENDS BY MUNICIPALITY

Columbia County, which is 489.6 square miles large, has 33 incorporated municipalities including nine boroughs, 23 townships, and one town. Five of the municipalities are less than one square mile in size including Centralia Borough at 0.2 square miles, Orangeville Borough at 0.4 square miles, Catawissa Borough at 0.4 square miles, Benton Borough at 0.6 square miles, and Millville Borough at 0.9 square miles. The largest municipalities by size include Beaver Township (34.7 square miles), Madison Township (34.3 square miles), and Fishing Creek Township (28.4 square miles).

As of 2000, the Town of Bloomsburg had the largest population with 12,448 persons, nearly 20 percent of the county total. Berwick Borough was the second most populated municipality with 10,701 residents, representing about 17 percent of the county's population. Combined, the two communities comprised over one-third (37 percent) of the county's population. As is discussed further below, these two communities also contain 46 percent of the county's racial minority population, 46 percent of the Hispanic population, 44 percent of the households below poverty, 77 percent of all multifamily structures, roughly two-thirds of all vacant units, and 89 percent of all overcrowded units. These characteristics are typical of older, urbanized areas.

As of 2000, Centralia Borough had the smallest population with just six persons followed by Stillwater Borough with 182 persons, and Orangeville Borough and Roaring Creek Township each with 484 persons.

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**Population loss typically occurred in the county's boroughs, whereas the fastest growth occurred in the suburban townships.**

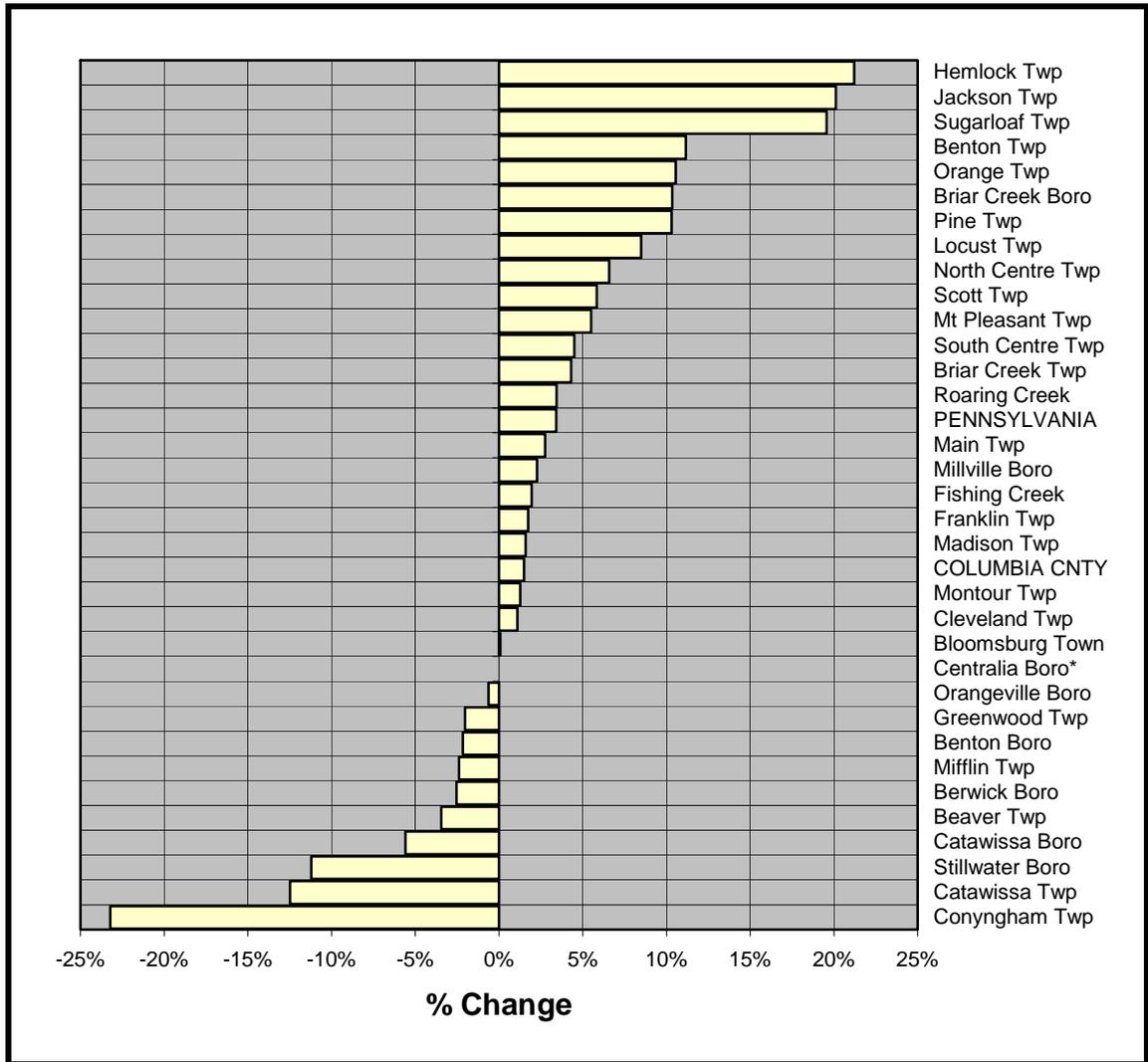
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During the 1990s, one-third of Columbia County's municipalities lost population. The greatest loss was in Centralia Borough where the population decreased by about 91 percent (a result of the substantial relocation stemming from the underground coal fires). Centralia's rate of loss was followed by Conyngham Township, where the population decreased by 23 percent (likely related to the Centralia fires), and Catawissa Township, where the population decreased by 12.4 percent.

During the 1990s, the population of three municipalities increased by about 20 percent including Sugarloaf Township (19.6 percent), Jackson Township (20.1 percent), and Hemlock Township (21.2 percent).

Figure 1-1 shows the percent change in population between 1990 and 2000 for each municipality, Columbia County, and the State of Pennsylvania.

**Figure 1-1: Change in Population by Municipality, County, and State  
1990 – 2000**



Source: U.S. Census Bureau

NOTE: The population change in Centralia Borough was actually -90.9 percent, a direct result of the mine fires and the ensuing relocation of residents. This outlying data point was not included in the chart above.

Population projections acquired from *DemographicsNow* have been analyzed to present a future scenario of population, household and housing unit growth through 2012. Figure 1-2 shows the population in each municipality in 1990, 2000, 2007, and 2012 and the percent change in population in the periods between those years. Maps 1 and 2 depict population growth by municipality between 1990 and 2000, as well as projected growth between 2007 and 2012.

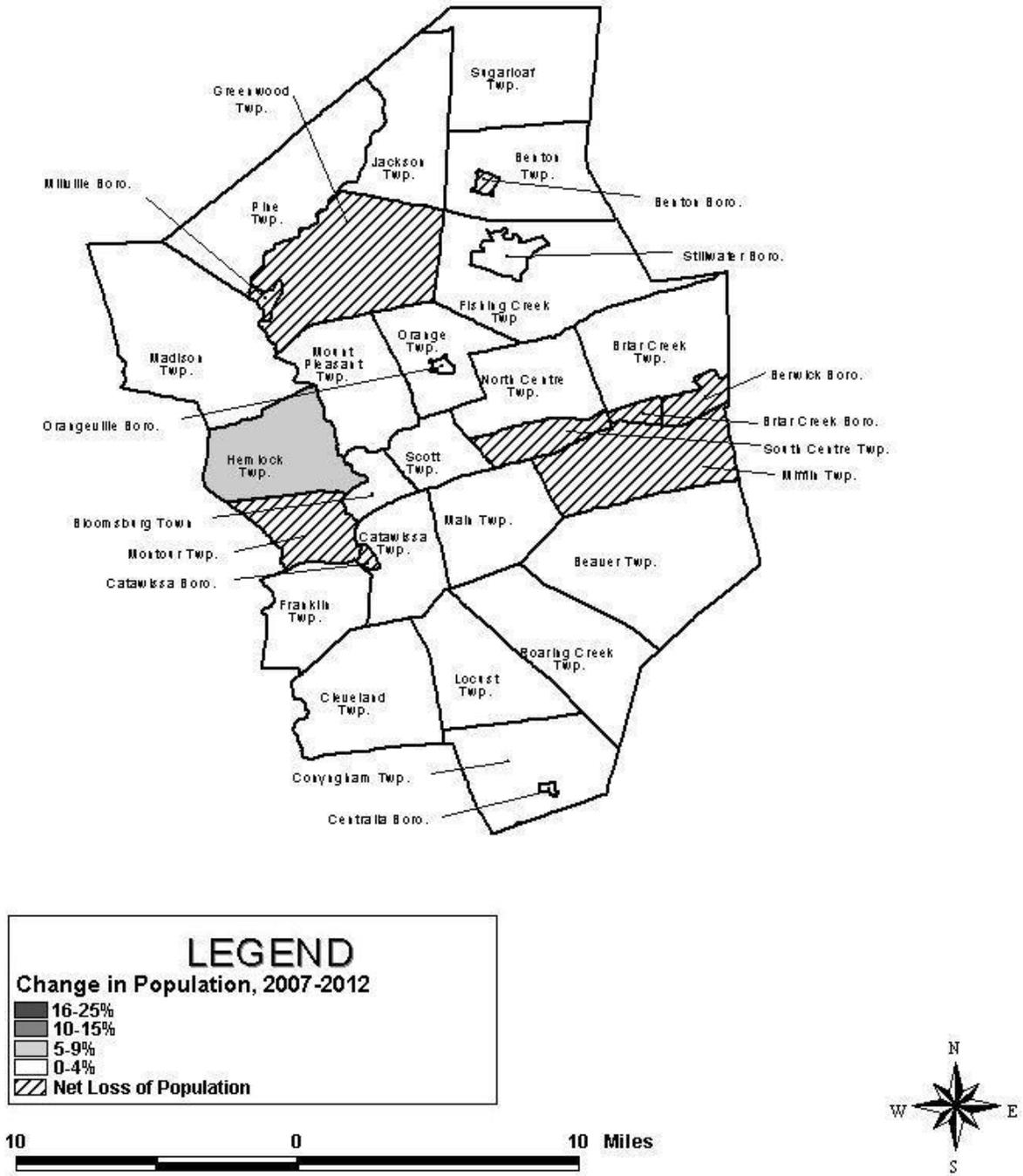
<b>Figure 1-2: Population by Municipality, 1990-2012</b>							
	1990	2000	2007	2012	%('90-'00)	%('00-'07)	%('07-'12)
Beaver Twp	928	896	878	879	-3%	-2%	0%
Benton Borough	976	944	901	870	-2%	-6%	-3%
Benton Twp	1,094	1,216	1,244	1,284	11%	3%	2%
Berwick Borough	10,979	10,701	10,423	10,401	-3%	-2%	-1%
Bloomsburg Town	12,439	12,448	12,660	12,874	0%	2%	2%
Briar Creek Borough	490	641	634	627	10%	-3%	-1%
Briar Creek Twp	2,934	3,060	3,062	3,074	4%	0%	0%
Catawissa Borough	1,683	1,489	1,489	1,431	-6%	-6%	-4%
Catawissa Twp	1,041	911	947	942	-12%	4%	1%
Cleveland Twp	994	1,004	988	984	1%	-2%	0%
Fishing Creek Twp	1,378	1,404	1,394	1,398	2%	-1%	0%
Franklin Twp	634	644	490	488	2%	-9%	0%
Greenwood Twp	1,972	1,932	1,834	1,780	-2%	-4%	-3%
Hemlock Twp	1,446	1,874	2,048	2,179	21%	10%	6%
Jackson Twp	407	609	601	607	20%	-1%	1%
Locust Twp	1,308	1,419	1,442	1,482	8%	2%	2%
Madison Twp	1,464	1,490	1,638	1,672	2%	3%	2%
Main Twp	1,241	1,274	1,304	1,318	3%	2%	1%
Mifflin Twp	2,304	2,240	2,216	2,203	-2%	-2%	-1%
Millville Borough	969	991	969	948	2%	-2%	-1%
Montour Twp	1,419	1,437	1,340	1,299	1%	-6%	-4%
Mt. Pleasant Twp	1,383	1,449	1,448	1,462	4%	0%	0%
North Centre Twp	1,886	2,010	2,044	2,098	7%	2%	2%
Orange Twp	1,043	1,164	1,179	1,203	11%	1%	2%
Orangeville Borough	487	484	413	424	-1%	6%	2%
Pine Twp	990	1,092	1,138	1,173	10%	4%	3%
Roaring Creek Twp	468	484	491	492	3%	1%	0%
Scott Twp	4,496	4,748	4,749	4,744	6%	0%	0%
South Centre Twp	1,897	1,982	1,948	1,934	4%	-2%	-1%
Stillwater Borough	204	182	194	194	-11%	7%	1%
Sugarloaf Twp	731	874	913	934	20%	4%	2%

Source: U.S. Census Bureau, DemographicsNow

NOTE: Due to lack of statistical significance and high likelihood of reporting error for Centralia Borough and Conyngham Township, these municipalities are not included in Figure 1-2.



**Map 2: Projected Change in Population, 2007 – 2012**



Overall, the county's past and projected future growth rate is slow. With the exception of Centralia Borough and Conyngham Township (whose statistical variation is likely due to reporting error and not the actual growth shown), most of the local population change in real numbers is nearly insignificant. Notably, the growth that is occurring is concentrated in the west-central, north-northwest, and south-central areas of the county, whereas other areas are stagnant or are losing population.

#### MIGRATION PATTERNS

The 2000 Census reports that 37.4 percent of Columbia County's population (age 4 and over) lived in a different residence in 1994. Over half of those who did move (46 percent) had done so from within the county. Among those who moved into Columbia County, 71.9 percent were Pennsylvanians moving from elsewhere in the state, 23.4 moved from a different state (23.4 percent), and 4.7 percent moved from a different country (4.7 percent).

Because employment growth in the county is generally stagnant, there has not been a strong economic engine to attract new residents. Anecdotally, several real estate professionals and home builders have commented on increased numbers of retirees moving back to the county, returning to the place where they were raised. The growth among Columbia County's elderly population does reflect the movement of the Baby Boom generation into its senior years.

#### POPULATION BY AGE

The large age group, known as the "Baby Boom" generation born following World War II (1944 to 1964), has affected the nation's demographic patterns as it moves through various life stages. The baby boomers' progression into older age is reflected in increased numbers of elderly in Columbia County.

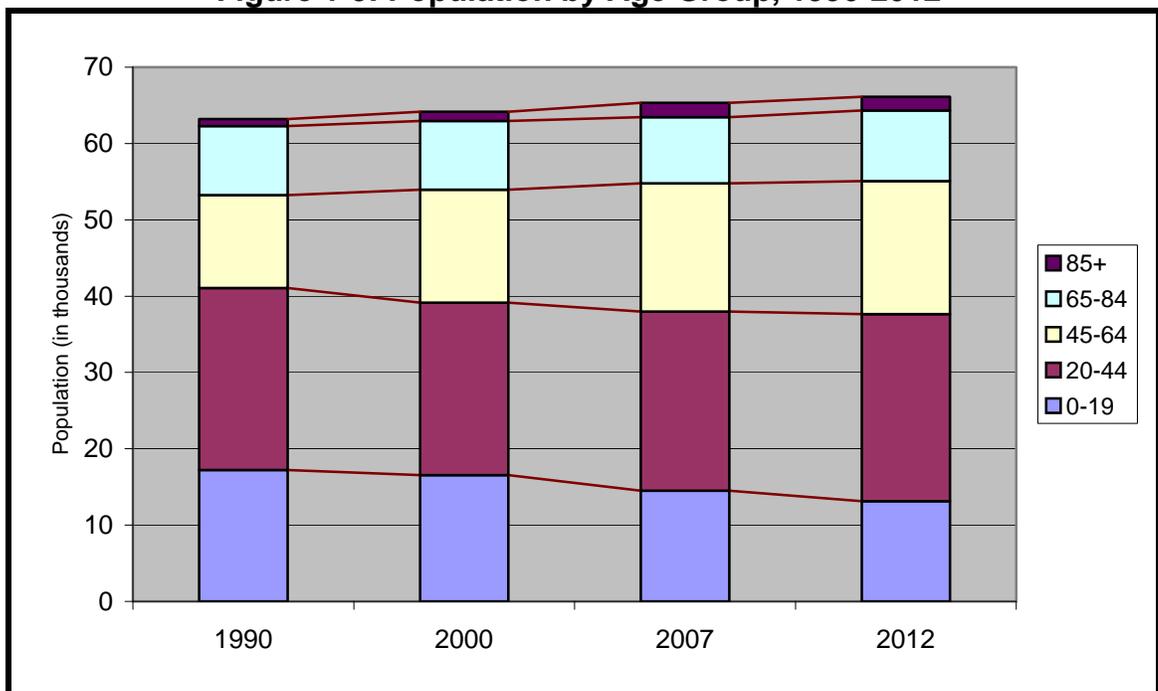
The data indicates that, from 2000 to 2007, the median age of Columbia County's population increased from 37.4 years to 38.4 years. This trend is anticipated to continue over the next five years, as the median age is projected to rise to 38.8 years.

Figures 1-3 and 1-4 highlight current trends and projections regarding the age structure of Columbia County’s population. Each age group is analyzed further under the headings of “working age,” “elderly,” and “school age.”

In summary, growth and decline among various age groups in Columbia County are projected to be minimal. Age groups with anticipated increases include households in their working years (age 24 to 34) and retirees between 44 and 74. The 24 to 34 age group is considered to be in household-formation years and likely in the market for starter homes and affordable rentals.

On the other hand, many older residents are seeking to downsize their dwelling. Retirees with higher incomes may generate increased demand for retirement/independent living communities. Meanwhile, the lower-income elderly are most often in need of assistance with heating bills and home repair expenses.

**Figure 1-3: Population by Age Group, 1990-2012**



Source: U.S. Census Bureau, DemographicsNow

Figure 1.4: Population by Age as % of Total, 1990-2012								
	1990		2000		2007		2012	
0 to 4	3,746	4.9%	3,144	4.9%	3,093	4.7%	3,413	4.2%
4 to 14	7,701	12.2%	7,739	12.1%	6,432	10.0%	6,296	9.4%
14 to 19	4,789	9.2%	4,666	8.8%	4,881	7.4%	3,436	4.2%
20 to 24	6,378	10.1%	4,944	9.3%	6,340	9.7%	4,962	7.4%
24 to 34	8,842	14.0%	7,382	11.4%	9,273	14.2%	11,921	18.0%
34 to 44	8,614	13.6%	9,262	14.4%	7,844	12.0%	7,632	11.4%
44 to 44	6,242	9.9%	8,636	13.4%	9,240	14.2%	8,794	13.3%
44 to 64	4,920	9.4%	6,144	9.6%	7,466	11.6%	8,604	13.0%
64 to 74	4,869	9.3%	4,123	8.0%	4,919	7.4%	4,770	8.7%
74 to 84	3,174	4.0%	3,896	6.1%	3,764	4.8%	3,497	4.3%
84+	932	1.4%	1,183	1.8%	1,840	2.8%	1,799	2.7%
TOTAL	63,209	100%	64,141	100%	64,313	100%	66,124	100%

Source: U.S. Census Bureau, DemographicsNow

**WORKING AGE.** As of 2007, the workforce population (those age 20 to 64) was the largest age group in the county with 40,284 persons and had increased in size from 2000, when it numbered 37,390. The greatest increase was among the younger members of the working age group, followed by the oldest working age group.

- ❑ Specifically, persons age 20 to 34 increased by 2,286 (+17.1 percent) from 13,337 to 14,623.
- ❑ Persons age 34 to 44 decreased by 1,407, from 9,262 to 7,844 – a decrease of 14.2 percent.
- ❑ Persons age 44 to 64 increased 13.6 percent from 14,791 to 16,806.

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**Through 2012, it is projected that Columbia County’s work force will increase four percent. The 24 to 34 age group will be the fastest growing segment, increasing their share of the total county population from 14 percent to 18 percent.**

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2012 projections for working age populations indicate the following:

- ❑ Persons age 20 to 24 will decrease 21.9 percent from 6,340 to 4,962.
- ❑ The greatest increase will occur among persons age 24 to 34 with a projected increase of 2,648 persons or 28.4 percent from 9,273 to 11,921.
- ❑ Persons age 34 to 44 will have a slight decrease from 7,844 to 7,632 or 2.8 percent.

- Persons age 44 to 64 are projected to increase 3.4 percent from 16,806 to 17,399.

**ELDERLY.** In 2000, there were 10,202 elderly persons age 64 and over. By 2007, the elderly population increased by 321 persons, or 3.1 percent to 10,423. The increase was among persons age 84 and over.

- From 2000 to 2007, persons age 64 to 74 decreased by 204 or four percent from 4,123 to 4,919.
- Persons age 74 to 84 decreased by 132 or 3.4 percent from 3,896 to 3,764.
- Persons age 84 and over increased by 647 or 44.4 percent from 1,183 to 1,840.

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**As of 2007, persons age 64 and over make up 16 percent of the county's population. It is projected that senior citizens will grow in number by 4 percent from 2007 to 2012, nearing 17 percent of the county total.**

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It is projected that by 2012, persons age 64 and over will make up 16.7 percent of the county's population, up from 14.8 percent in 1990. 2012 projections for the elderly indicate the following:

- The greatest increase is projected to be among persons age 64 to 74, with an increase of 841 persons or 17.3 percent to 4,770.
- From 2007 to 2012, persons age 74 to 84 are projected to decrease from 3,764 to 3,497 or 7.6 percent.
- Persons age 84 and over are projected to decrease from 1,840 to 1,799 or 2.2 percent.

**CHILDREN AND SCHOOL AGE.** As of 2007, the preschool population (those age 0 to 4 years) was 3,093. This population decreased by 61 persons since 2000 (-1.9 percent) from 3,144 and represented 4.7 percent share of the total county population. Looking forward, projections to 2012 indicate that the 0 to 4 population will increase to just over 4 percent of the total.

From 2000 to 2007, the school age population (persons age 4 to 19) decreased 14.9 percent from 13,404 to 11,413. In 2007, this age group comprised 17.4 percent of the

total county population. In 2012, they are projected to hold a less than 14 percent share of the county population total.

POPULATION BY RACE AND HISPANIC ORIGIN

**Although the percent of Columbia County’s population that reports minority and Hispanic origin has increased, racial and ethnic minorities consistently comprise less than three percent of the total population.**

Figures 1-5, 1-6, and 1-7 below highlight current trends regarding the racial composition of Columbia County’s population.

Figure 1-5: Population by Race, 2007

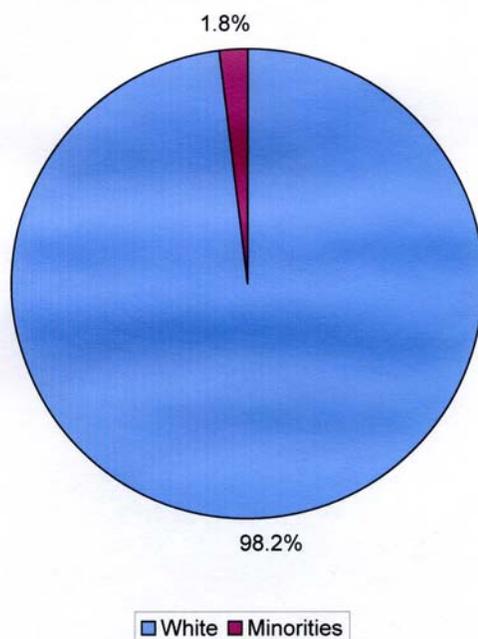


Figure 1-6: Minority Groups as a % of All Minorities, 2007

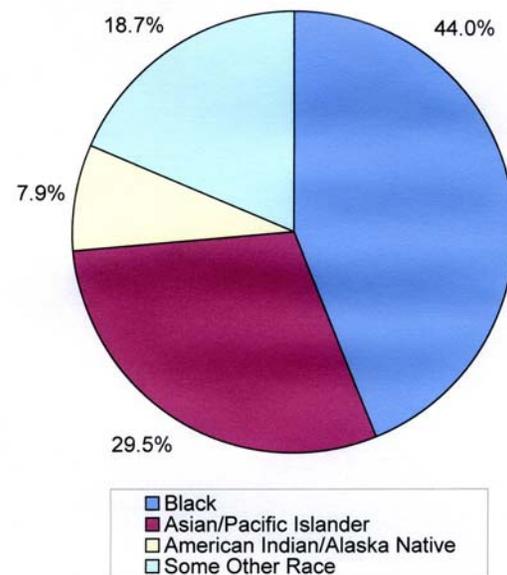


Figure 1-7: Population by Race, 1990-2007

	1990	2000	%Change	2007	%Change	% Total, 2000
Total Population	63,202	64,141	1.4%	64,286	1.8%	100.0%
White	62,641	62,790	0.2%	63,730	1.4%	97.9%
Black	263	474	44.2%	421	-9.2%	0.9%
Asian/Pacific Islander	180	314	42.9%	349	10.8%	0.4%
American Indian/Alaska Native	38	94	49.6%	93	-1.1%	0.1%
Some Other Race	118	472	74.0%	221	-43.2%	0.7%
Hispanic Origin	377	492	23.4%	968	96.7%	0.8%

Source: U.S. Census Bureau, DemographicsNow

**RACIAL GROUPS.** The white population of Columbia County has increased only slightly since 1990 and continues to comprise over 97 percent of the population. Projections from 2007 to 2012 indicate the white population will increase only 1.2 percent to 64,419 yet will make up 97.6 percent of the population.

Minorities consistently comprise less than 3 percent of the population. In 1990, there were 499 minority persons in Columbia County, representing one percent of the population. By 2000, minority persons comprised 2.4 percent of the county's population. The minority population did not change and is not projected to change significantly as a percentage of the population in 2007 and 2012, respectively. Over half, 46 percent, of the minority population lived in Berwick and Bloomsburg in 2000.

**HISPANIC ORIGIN.** Persons of Hispanic origin are counted as members of the racial groups, not as a separate race. In Columbia County, persons of Hispanic origin have consistently comprised less than 1.4 percent of Columbia County's population. It is notable that the number of persons of Hispanic origin more than doubled to 968 from 2000 to 2007. This population is projected to continue increasing, and, in 2012, is projected to comprise 1.8 percent of the population. About 46 percent of the Hispanic population lived in Berwick and Bloomsburg in 2000.

#### EDUCATIONAL ATTAINMENT

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**Columbia County residents are increasingly achieving higher levels of educational attainment, but the county's educational attainment continues to lag behind that of the state.**

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There are approximately 40,000 adults in Columbia County above the age of 24. Among them, the level of educational attainment is increasing with higher rates of high school graduates, college graduates, and successful completions of graduate-level education.

Although projections for educational attainment as of 2012 show continued increases in educational attainment, as of 2000, the share of those aged 24 and above whose education level does not extend beyond a high school diploma exceeds that of college educated residents by a ratio of nearly 3 to 1. Columbia County's educational

attainment level lags that of the State of Pennsylvania, where the same ratio is less than 2 to 1.

Figure 1-8 shows educational attainment in Columbia County since 1990.

<b>Figure 1-8: Educational Attainment Trends, PA and Columbia County</b>						
	1990		2000		2006	2007
	PA	Columbia County	PA	Columbia County	PA	Columbia County
Did not complete high school	24%	27%	18%	19%	14%	18%
High school graduate/GED	39%	44%	38%	46%	39%	47%
Some college	13%	11%	16%	14%	14%	14%
Higher Education Degree	23%	17%	28%	20%	33%	21%

Source: U.S. Census Bureau, DemographicsNow

The following points highlight Columbia County’s education data from the table above:

- ❑ In 1990, 26.9 percent of persons age 24 and over had not finished high school. In 2000, the rate of high school drop-outs fell to 19 percent. As of 2007, it is estimated the percentage of those without high school diplomas had decreased to 18.4 percent. It is projected that by 2012, the rate will decline further to 17.4 percent.
- ❑ In 1990, 44.1 percent of persons age 24 and over had finished high school but had no further education. This rate has and is projected to increase to 46.4 percent, 46.7 percent, and 47.2 percent in 2000, 2007, and 2012, respectively.
- ❑ In 1990, 12.1 percent had Associate’s or Bachelor’s degrees. This rate has and is projected to increase to 14.6 percent, 14.9 percent, and 14.4 percent in 2000, 2007, and 2012, respectively.
- ❑ In 1990, 4.8 percent had Graduate degrees. This rate has and is projected to increase to 4.8 percent, 4.9 percent, and 6.0 percent in 2000, 2007, and 2012, respectively.

- Despite upward trends in education in the county, achieving higher levels of educational attainment has been a statewide trend, and Columbia County still lags behind the state.

A higher-educated workforce benefits the local economy, as higher educational achievement results in higher earnings and lower unemployment rates. For example, as reported by the U.S Department of Labor's Bureau of Labor Statistics in 2007, high school graduates earned a median weekly wage of \$604 in 2007, compared to \$1,164 for a Master's degree. Similarly, unemployment was 4.4 percent among high school graduates but only 1.8 percent among persons with Master's degrees. The ability to earn higher pay will significantly impact a household's ability to afford housing in Columbia County.

## HOUSEHOLDS

**Household growth is more important than population growth as a determinant of housing demand because every household needs a dwelling. In Columbia County, although household growth has outpaced population growth in recent decades, it is not occurring at a rapid rate.**

While the county's population increased 1.4 percent during the 1990s, households increased 6.3 percent from 23,426 to 24,914. From 2000 to 2007, it is estimated that households increased 4.8 percent. Looking forward, it is projected that households in Columbia County will increase nearly 3 percent from 2007 to 2012.

Figure 1-9 compares population and household growth in Columbia County from 1990 to 2012.

<b>Figure 1-9: Population and Households, 1990-2012</b>							
	1990	2000	% Change 1990-2000	2007	% Change 2000-2007	2012	% Change 2007-2012
Total Population	63,203	64,141	1.4%	64,286	1.8%	66,100	1.2%
Total Households	23,436	24,914	6.3%	26,099	4.8%	26,836	2.8%
Avg HH Size	2.43	2.42		2.33		2.28	

Source: U.S. Census Bureau, DemographicsNow

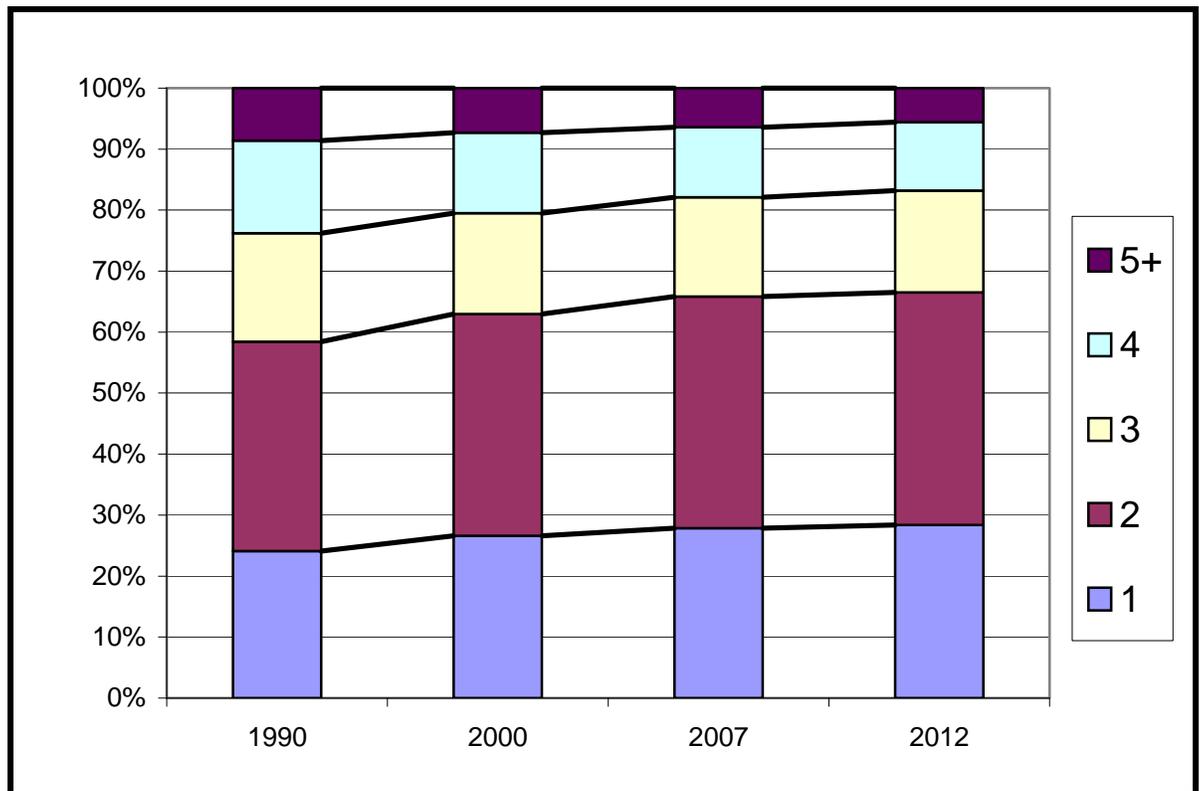
The increase in total households at a higher rate than the population represents the decline in persons per household. In 1990 the average household size in the county was 2.43 persons. The average household size has and is projected to decrease to 2.42, 2.33, and 2.28 persons in 2000, 2007, and 2012, respectively.

Figures 1-10 and 1-11 show declines in the number of persons per household in Columbia County as projected to 2012. Columbia County's household growth rate and smaller household size are comparable to a national trend involving greater longevity, more frequent divorces, and younger people waiting longer to marry and raise children.

	1990	2000	2007	2012
1 Person	24.1%	26.6%	27.9%	28.4%
2 Persons	34.4%	36.3%	38.0%	38.1%
3 Persons	17.8%	16.4%	16.3%	16.7%
4 Persons	14.2%	13.2%	11.4%	11.2%
4 Persons	4.8%	4.9%	4.3%	4.2%
6 Persons	1.9%	1.8%	1.4%	1.4%
7+Persons	0.9%	0.6%	0.7%	0.0%

Source: U.S. Census Bureau, DemographicsNow

**Figure 1-11: Household Sizes, 1990-2012**



Source: U.S. Census Bureau, DemographicsNow

As depicted above, smaller households, those with three or fewer persons, have and are projected to increase as a percentage of all households, whereas all larger households, those with four or more persons, are projected to decrease as a percentage of all households. This suggests an increased need for smaller dwellings (i.e., fewer bedrooms) to accommodate the needs of smaller households, including empty nesters.

### HOUSEHOLD TRENDS BY MUNICIPALITY

During the 1990s, just five of the county's municipalities experienced a decline in households including Centralia Borough, (88.2 percent), Conyngham Township (14 percent), Stillwater Borough (4.4 percent), Catawissa Borough (2.3 percent), and Catawissa Township (1.6 percent). Meanwhile, households in Jackson Township and Sugarloaf Township increased about 24 percent. Households in Hemlock Township, Benton Township, and Orange Township increased about 21 percent during the 1990s.

The distribution of households by municipality is similar to population distribution. As of 2007, it is estimated that 18 percent of Columbia County's households are located in Berwick, and 16 percent are located in Bloomsburg.

Strong household growth is occurring most rapidly in the northern and central section of Columbia County. Centralia and the surrounding area of Conyngham Township are losing households most rapidly, but other pockets of loss and low growth are occurring in the west-central region of the county, in Berwick, and elsewhere.

Figures 1-12 and 1-13 and Map 3 and Map 4 below show household growth and decline.

<b>Figure 1-12: Change in Number of Households by Municipality 1990 to 2000</b>					
	Household Growth	% Change		Household Growth	% Change
COLUMBIA COUNTY	1,479	6.3%	Orangeville Boro.	10	7.8%
Jackson Twp	48	24.6%	Mifflin Twp	61	7.3%
Sugarloaf Twp	73	24.6%	Benton Borough	26	7.1%
Orange Twp	79	21.8%	Montour Twp	34	6.1%
Benton Twp	86	21.3%	Beaver Twp	19	4.8%
Hemlock Twp	124	21.3%	Greenwood Twp	39	4.7%
Scott Twp	249	14.1%	Cleveland Twp	20	4.4%
Mt. Pleasant Twp	64	13.6%	South Centre Twp	39	4.0%
Pine Twp	44	12.4%	Bloomsburg Town	131	3.3%
Locust Twp	60	11.7%	Franklin Twp	7	3.0%
Main Twp	49	11.4%	Millville Borough	9	2.4%
Briar Creek Twp	116	10.4%	Berwick Borough	1	0.0%
Roaring Creek Twp	18	10.2%	Catawissa Twp	-6	-1.6%
Fishing Creek Twp	40	9.9%	Catawissa Borough	-17	-2.3%
Madison Twp	43	9.9%	Stillwater Borough	-4	-4.4%
Briar Creek Borough	22	9.6%	Conyngham Twp	-46	-14.0%
North Centre Twp	48	8.6%	Centralia Borough	-30	-88.2%

Source: U.S. Census Bureau, DemographicsNow

Although townships such as Jackson and Sugarloaf experienced the highest percentage growth, Hemlock Township, Scott Township, Briar Creek Township and Bloomsburg Town all experienced the highest growth based on actual increase in the number of households.

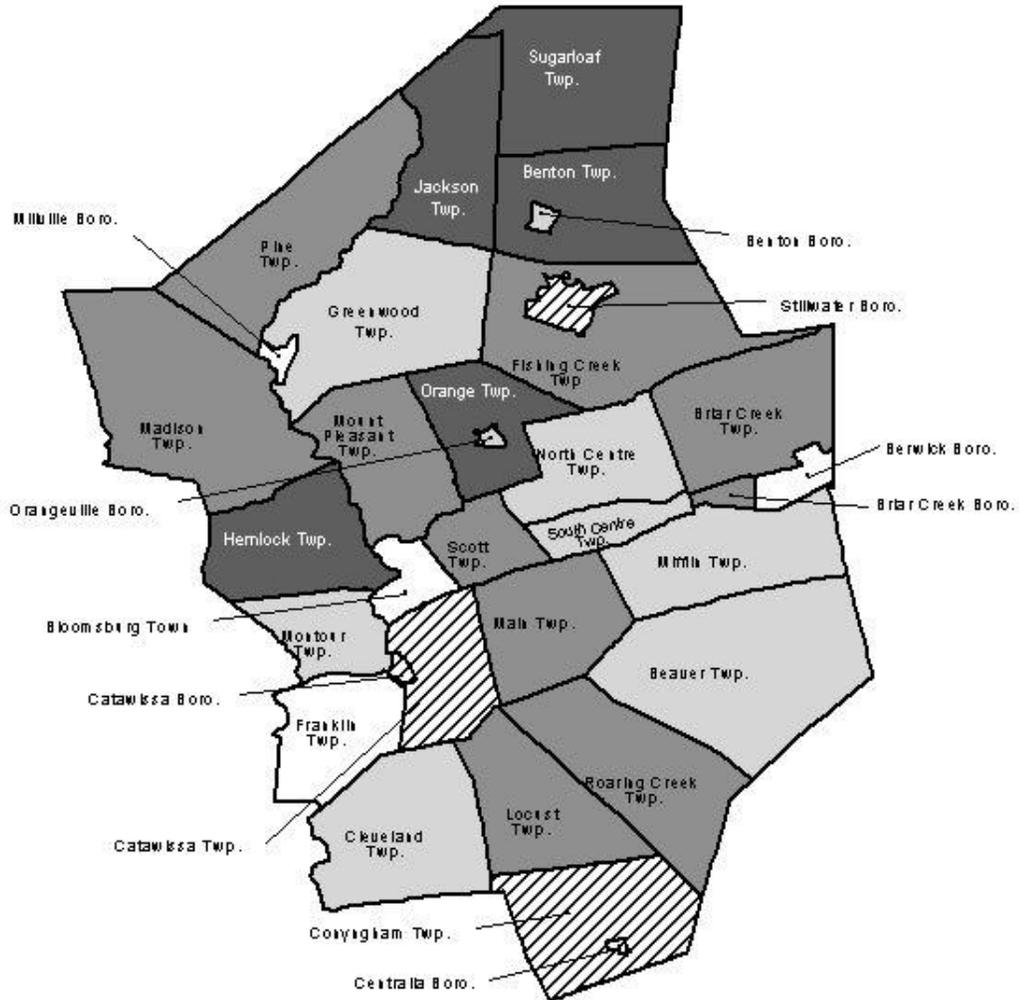
It is likely that households will continue to move to these “growth area” townships due to their proximity to major transportation arteries and employment centers. Growth areas are a primary opportunity for the development of new affordable housing.

<b>Figure 1-13: Households by Municipality, 1990-2012</b>							
	1990	2000	2007	2012	% ('90-'00)	% ('00-'07)	% ('07-'12)
Beaver Twp	326	344	343	361	6%	2%	2%
Benton Borough	368	394	387	382	7%	-2%	-1%
Benton Twp	403	489	424	449	21%	7%	4%
Berwick Borough	4,491	4,492	4,639	4,671	0%	1%	1%
Bloomsburg Town	3,942	4,083	4,133	4,172	3%	1%	1%
Briar Creek Borough	228	240	241	243	10%	0%	1%
Briar Creek Twp	1,109	1,224	1,271	1,302	10%	4%	2%
Catawissa Borough	727	710	691	679	-2%	-3%	-2%
Catawissa Twp	372	366	394	404	-2%	8%	3%
Cleveland Twp	371	391	399	407	4%	2%	2%
Fishing Creek Twp	406	446	478	493	10%	4%	3%
Franklin Twp	230	237	238	242	3%	0%	2%
Greenwood Twp	682	721	712	706	6%	-1%	-1%
Hemlock Twp	487	712	813	880	21%	14%	8%
Jackson Twp	194	243	244	262	24%	4%	3%
Locust Twp	411	471	613	640	12%	7%	4%
Madison Twp	438	491	633	660	10%	7%	4%
Main Twp	427	476	494	410	11%	4%	3%
Mifflin Twp	837	898	918	932	7%	2%	2%
Millville Borough	371	380	374	369	2%	-2%	-1%
Montour Twp	448	492	479	469	6%	-2%	-2%
Mt. Pleasant Twp	479	444	466	480	14%	4%	2%
North Centre Twp	677	734	783	817	9%	7%	4%
Orange Twp	363	442	449	474	22%	4%	3%
Orangeville Borough	129	139	144	149	8%	11%	3%
Pine Twp	349	404	438	461	13%	8%	4%
Roaring Creek Twp	177	194	204	209	10%	4%	2%
Scott Twp	1,761	2,010	2,073	2,114	14%	3%	2%
South Centre Twp	783	822	841	842	4%	2%	1%
Stillwater Borough	89	84	88	91	-4%	4%	3%
Sugarloaf Twp	297	370	396	414	24%	7%	4%

Source: U.S. Census Bureau, DemographicsNow

NOTE: Due to lack of statistical significance and high likelihood of reporting error for Centralia Borough and Conyngham Township, these municipalities are not included in Figure 1-13.

Map 3: Change in Households, 1990 – 2000



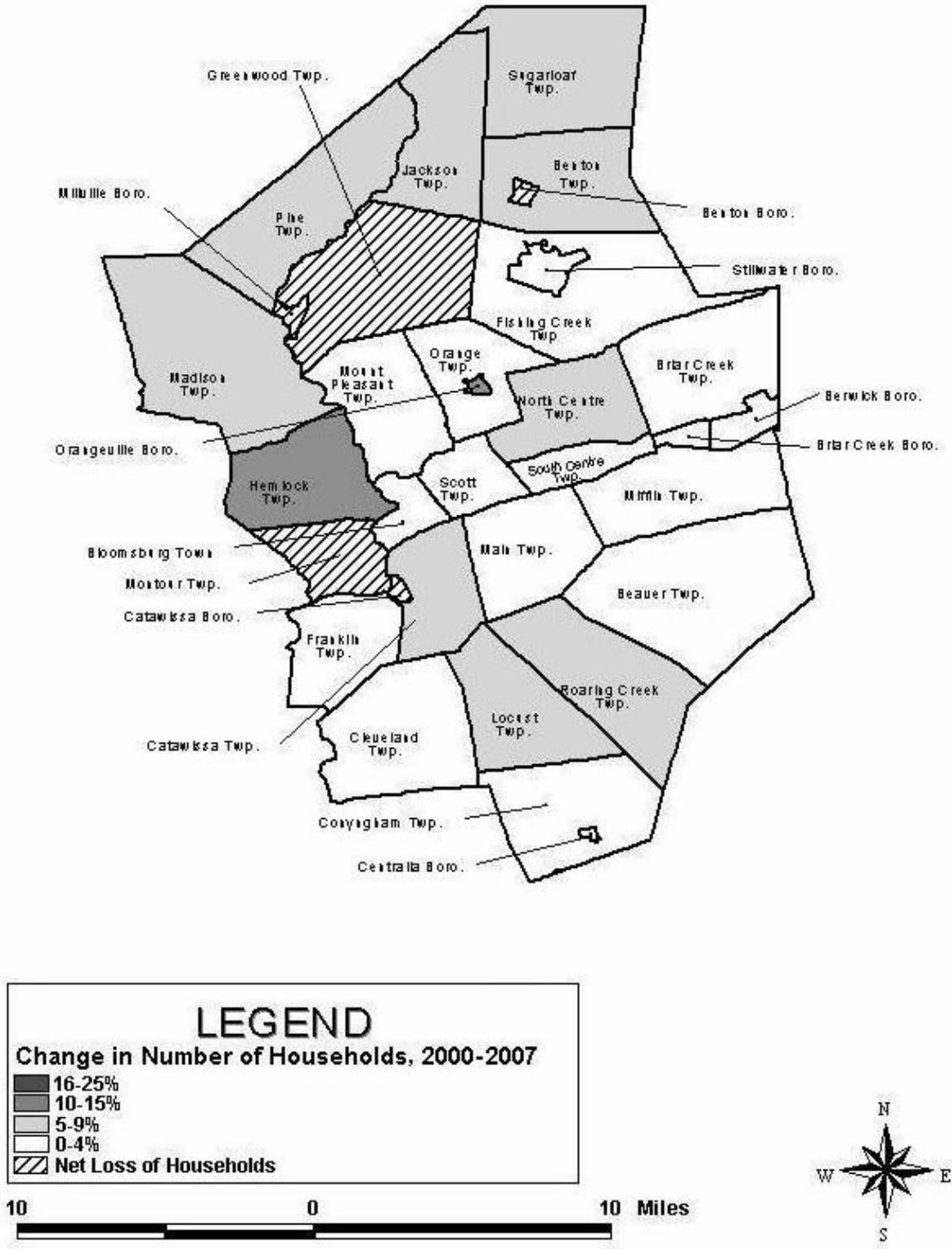
**LEGEND**

**Change in Number of Households, 1990-2000**

- 16-25%
- 10-15%
- 5-9%
- 0-4%
- ▨ Net Loss of Households



**Map 4: Projected Change in Households, 2000 – 2007**



Generally, boroughs and towns are losing households or are gaining households at a slower rate than townships as households leave the downtown areas and move to suburbs. Household growth is occurring most rapidly in the center and north of Columbia County.

As mentioned above, the average household size is decreasing in the county. Similarly, household growth is occurring faster than population growth. That said, similar to the population growth in the county, the change in the number of households by number is not occurring at a dramatic rate.

#### HOUSEHOLD COMPOSITION

In Columbia County, the shifts in household composition have been minor. The only noteworthy pattern is that single male householders with children increased slightly from 1990 to 2007 and are projected to increase through 2012.

<b>Figure 1-14: Household Composition as % of Total, 1990-2012</b>				
	1990	2000	2007	2012
<b>Family Households with Children</b>				
Married Couple	78.7%	72.7%	74.4%	74.8%
Male Householder-No Spouse	4.7%	7.9%	10.4%	11.9%
Female Householder-No Spouse	14.2%	18.3%	10.7%	7.6%
<b>Non-family Households with Children</b>				
Male Householder-No Spouse	1.2%	0.9%	4.3%	4.7%
Female Householder-No Spouse	0.2%	0.2%	0.0%	0.0%
	1990	2000	2007	2012
<b>Family Households without Children</b>				
Married Couple	49.4%	44.7%	46.4%	46.7%
Male Householder-No Spouse	2.3%	2.3%	2.4%	2.4%
Female Householder-No Spouse	4.4%	4.7%	6.4%	7.4%
<b>Non-family Households without Children</b>				
Male Householder-No Spouse	16.4%	20.4%	17.7%	16.4%
Female Householder-No Spouse	26.4%	26.9%	27.0%	27.0%

Source: U.S. Census Bureau, DemographicsNow

### HOUSEHOLD INCOME CLASSIFICATIONS

Between 1990 and 2000, the median household income for Columbia County grew from \$24,277 to \$34,228, faster than inflation (at the rate of inflation, \$31,920 in 2000). From 2000 to 2007, median household income grew almost exactly with the rate of inflation to \$41,119 (at the rate of inflation, \$41,204 in 2000). Median household income is projected to increase 11.1 percent to \$44,671 in 2012, as depicted in Figure 1-14.

<b>Figure 1-14: County Household Income, 1990-2012</b>				
	1990	2000	2007	2012
Columbia County Median Household Income	\$24,277	\$34,228	\$41,119	\$44,671
Low-Income: <80% MHI	46%	48%	42%	40%
Mid-Income: 80-120% MHI	21%	19%	18%	20%
High-Income: >120% MHI	33%	33%	40%	30%

Source: U.S. Census Bureau, DemographicsNow

The percentage of households in the mid-income category (80-120 percent of median household income) has not changed since 1990 and is not projected to change by 2012. Households earning greater than 120 percent of median household income increased in 2007 but are projected to drop again by 2012. Meanwhile, households earning less than 80 percent of median household income decreased as a percentage of all households in 2007 but are projected to rise again by 2012. Figure 1-16 and Map 4 below show median household income by municipality as reported in the 2000 census.

<b>Figure 1-16: Median Household Income Ranked by Municipality, 1999</b>			
Orange Twp	\$42,917	Briar Creek Twp	\$37,743
Catawissa Twp	\$44,240	Greenwood Twp	\$37,640
Mt. Pleasant Twp	\$43,816	Locust Twp	\$37,292
North Centre Twp	\$42,716	Jackson Twp	\$37,240
Hemlock Twp	\$42,292	Mifflin Twp	\$37,083
Scott Twp	\$42,123	Sugarloaf Twp	\$34,421
Main Twp	\$41,339	Orangeville Borough	\$34,000
Stillwater Borough	\$41,240	South Centre Twp	\$34,764
Franklin Twp	\$41,161	Beaver Twp	\$34,424
Roaring Creek Twp	\$40,624	Catawissa Borough	\$30,262
Madison Twp	\$38,819	Millville Borough	\$29,191
Fishing Creek Twp	\$38,644	Benton Borough	\$27,986
Cleveland Twp	\$38,490	Berwick Borough	\$27,442
Pine Twp	\$38,374	Conyngham Twp	\$27,292
Montour Twp	\$38,124	Bloomsburg town	\$24,868
Benton Twp	\$37,944	Centralia Borough	\$23,740
		Briar Creek Borough	\$23,494

Source: U.S. Census Bureau



Notably, the municipalities with the highest median income are those which surround the Town of Bloomsburg, site of Bloomsburg University – the largest employer in the county. While Bloomsburg’s median household income may be lower because of its concentration of college students, the higher median household incomes in the surrounding municipalities may have been influenced by faculty and staff who work at the university and live in those municipalities.

#### POVERTY CHARACTERISTICS

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**Berwick and Bloomsburg are home to 42 percent of the households below poverty in Columbia County. However, the presence of a large student population attending Bloomsburg University likely impacts the percentage increase in Bloomsburg.**

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The 1990 Census reports that there were 2,466 households (10.9 percent) living below the poverty level in Columbia County. By municipality, the highest rate of households below poverty was in Bloomsburg where 19.4 percent of the households were below poverty, followed by Catawissa Borough at 16.4 percent, and Benton Borough at 14.2 percent.

By 2000, the percentage of households below the poverty level increased to 12.4 percent. Bloomsburg’s percentage of households below poverty rose to 26.7 percent, and Benton Borough’s percentage increased to 18.1 percent. As of 2000, even more (44.2 percent) of the households below poverty live in Berwick and Bloomsburg.

Most college students are under the age of 24. As of 2000, in Bloomsburg, householders under 24 years old comprise nearly 60 percent of all non-family households below the poverty level and nearly half (48 percent) of the total households below the poverty level. With this age group (which partially represents the student population of Bloomsburg University) excluded, the percentage of Bloomsburg households below the poverty level is 13.8 percent, a still high but less extreme rate. Elsewhere in the county, with the exception of a few municipalities that have small populations and therefore more widely varying poverty statistics, householders under the age of 24 generally make up less than 10 percent of the total households below the poverty level.

## 2. HOUSING TRENDS

**Construction of new housing units outpaced household growth through the 1990s, creating a surplus of homes. Construction appears to have slowed since 2000.**

According to the U.S. Census, there were 27,733 housing units in Columbia County in 2000. During the 1990s, net housing production in Columbia County (i.e., newly constructed units less demolished units) was 2,136 units, which represented an 8.3 percent net increase in dwelling units. During this same period, the number of *households* in Columbia County increased by only 6.6 percent (+1,446).

Figure 2-1 below presents the number of new housing units and percent change between 1990 and 2000. This data is depicted in Map 6. Meanwhile, Figure 2-2 shows the number of housing units by municipality for 1990, 2000, and 2007. Map 7 depicts the change in housing units between 2000 and 2007.

<b>Figure 2-1: Change in Number of Housing Units by Municipality, 1990 to 2000</b>					
Name	No.	%	Name	No.	%
COLUMBIA COUNTY	2,136	8%	Pine Twp	63	14%
Bloomsburg Town	211	4%	Main Twp	49	13%
Briar Creek Twp	208	18%	Greenwood Twp	40	4%
Scott Twp	194	10%	Briar Creek Borough	34	14%
Orange Twp	136	34%	Cleveland Twp	32	7%
Locust Twp	132	23%	Montour Twp	32	6%
Sugarloaf Twp	130	21%	Beaver Twp	31	8%
Hemlock Twp	128	21%	Benton Borough	21	4%
North Centre Twp	103	14%	Millville Borough	16	4%
Jackson Twp	100	41%	Orangeville Borough	10	7%
Benton Twp	97	22%	Stillwater Borough	4	4%
Berwick Borough	97	2%	Franklin Twp	4	2%
Madison Twp	89	16%	Catawissa Borough	-6	-1%
Mifflin Twp	79	9%	Catawissa Twp	-7	-2%
South Centre Twp	78	10%	Centralia Borough	-23	-66%
Fishing Creek Twp	74	12%	Roaring Creek Twp	-38	-12%
Mt. Pleasant Twp	66	13%	Conyngham Twp	-49	-14%

Source: U.S. Census Bureau

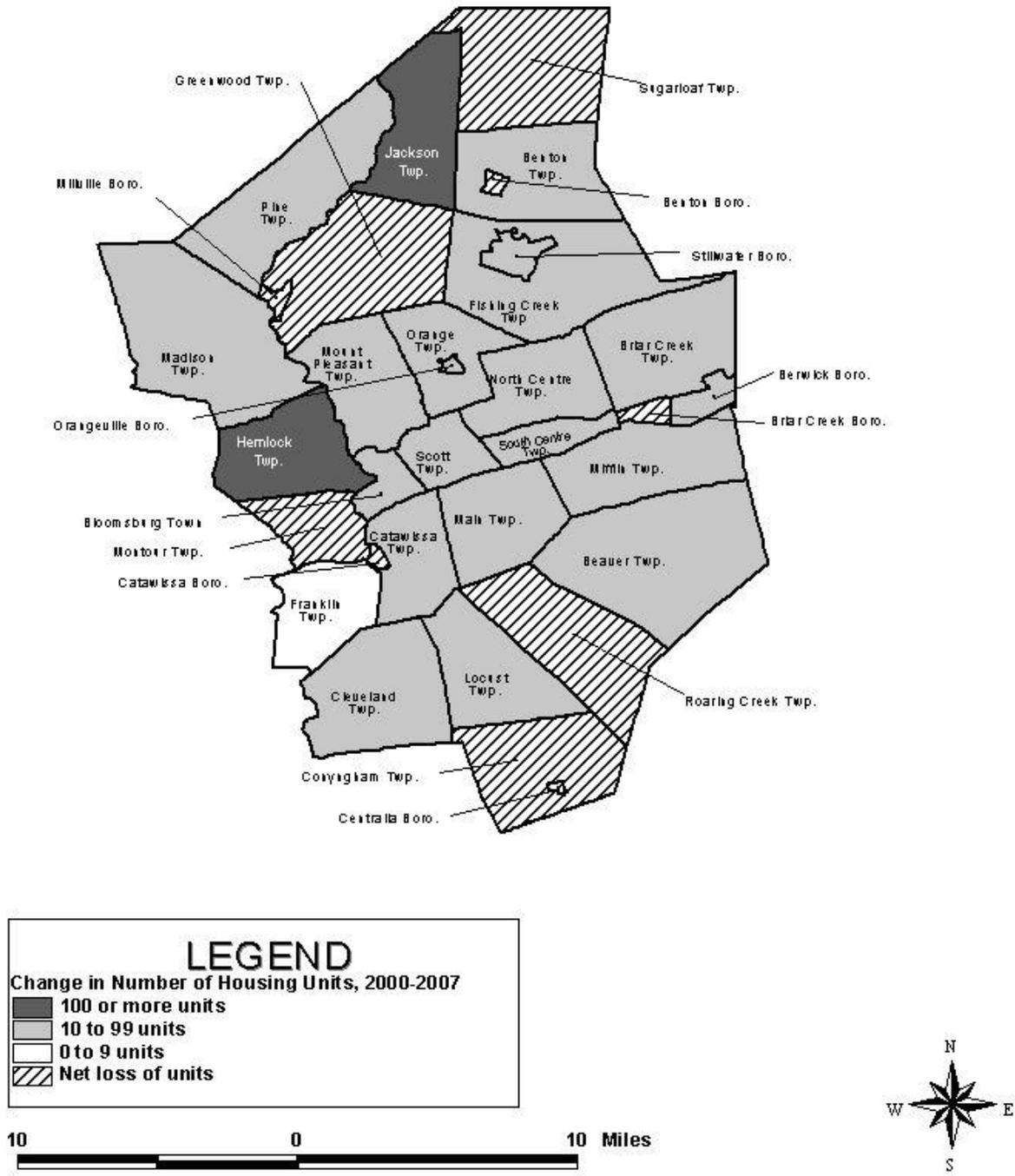
<b>Figure 2-2: Existing and Projected Housing Units by Municipality, 1990 – 2007</b>					
	1990	2000	2007	% ('90-'00)	% ('00-'07)
Beaver Twp	411	442	468	8%	6%
Benton Borough	414	436	428	4%	-2%
Benton Twp	440	447	486	22%	7%
Berwick Borough	4,891	4,988	4,031	2%	1%
Bloomsburg Town	4,192	4,403	4,464	4%	1%
Briar Creek Borough	240	284	270	14%	-4%
Briar Creek Twp	1,138	1,346	1,416	18%	4%
Catawissa Borough	768	762	741	-1%	-3%
Catawissa Twp	397	390	423	-2%	8%
Cleveland Twp	444	477	487	7%	2%
Fishing Creek Twp	641	716	727	12%	2%
Franklin Twp	247	261	264	2%	1%
Greenwood Twp	743	783	772	4%	-1%
Hemlock Twp	619	747	842	21%	14%
Jackson Twp	244	344	444	41%	29%
Locust Twp	469	701	748	23%	7%
Madison Twp	444	644	689	16%	7%
Main Twp	448	407	424	13%	4%
Mifflin Twp	874	944	969	9%	2%
Millville Borough	392	408	402	4%	-1%
Montour Twp	480	612	498	6%	-2%
Mt. Pleasant Twp	494	461	483	13%	4%
North Centre Twp	690	793	841	14%	6%
Orange Twp	398	434	444	34%	2%
Orangeville Borough	146	146	183	7%	17%
Pine Twp	420	483	423	14%	8%
Roaring Creek Twp	312	274	271	-12%	-1%
Scott Twp	1,902	2,096	2,146	10%	3%
South Centre Twp	781	849	883	10%	3%
Stillwater Borough	87	91	111	4%	22%
Sugarloaf Twp	613	743	707	21%	-4%

Source: U.S. Census Bureau, DemographicsNow

NOTE: Due to lack of statistical significance in the number for Centralia Borough and Conyngham Township, these municipalities are not included in Figure 2-2.



**Map 7: Change in Housing Units, 2000 – 2007**



Between 1990 and 2000, at the local level, there were varying degrees of change in the number of housing units ranging from an increase of 211 units in Bloomsburg and 208 units in Briar Creek Township to a decrease of 49 units in Conyngham Township. Jackson Township had the greatest percentage increase in units at 40.8 percent and Centralia Borough had the greatest percentage decrease at 64.7 percent.

Overproduction of housing may have contributed to a slowdown in housing production beginning in 2000. Countywide, housing units increased by nearly 4 percent between 2000 and 2006, more on pace with household growth which occurred at the same rate during the period.

As shown in Map 6, past housing development has been concentrated in certain areas of the county. Housing developers and real estate professionals have reported that the most active real estate development in the county is occurring along the breadth of its midsection between Berwick Borough and Bloomsburg and in the general vicinity of Route 11 and I-80. The perceived quality of school districts in this area, availability of land for new development, and easy access to U.S. Interstate 80 create an area desirable to many homebuyers. The projections depicted in Map 7 show a general slowing of housing development county-wide.

## HOUSING TYPES & OCCUPANCY

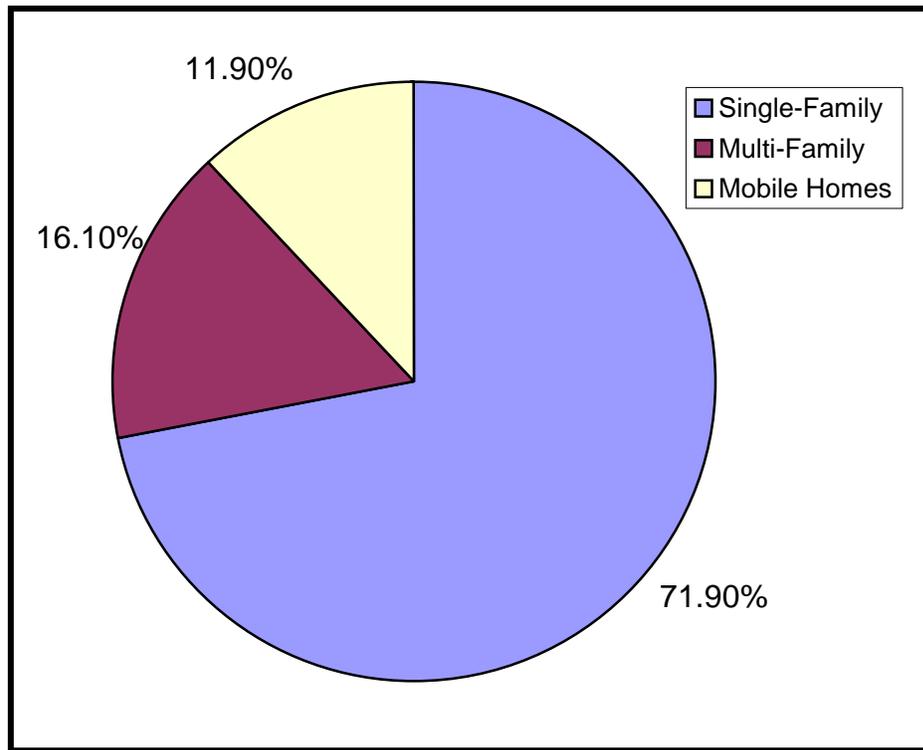
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**The overwhelming majority of housing units in Columbia County are single-family homes. Likewise, over three-quarters of all housing units are owner-occupied.**

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Figures 2-3 and 2-4 depict the housing unit types found in Columbia County. Single-family homes constitute the most common housing type in the county. The county's relatively low percentage of multi-family units is characteristic of a rural county. It should also be noted that the percentage of the housing stock made up by mobile homes was still much higher than that of the state in 2000. However, there has been a slight decrease in the number of mobile homes in the County since 1990.

**Figure 2-3: Housing Types, Columbia County, 2000**



Source: U.S. Census Bureau

**Figure 2-4: County and PA Housing Types, 1990-2000**

	1990 Columbia County	2000 Columbia County	2000 Pennsylvania
Single-Family	71.2%	71.9%	73.8%
Multi-Family	14.4%	16.1%	21.1%
Mobile Homes	12.2%	11.9%	4.9%

Source: U.S. Census Bureau

Units in multi-family structures are concentrated in Berwick and Bloomsburg, which contain about 77 percent of the county’s multi-family housing. Mobile homes are distributed throughout the county, but nearly half (44 percent) of the total mobile homes in the county are concentrated in the abutting municipalities of Scott Township, South Centre Township, North Centre Township, Briar Creek Township, Briar Creek Borough, and Berwick Borough.

## VACANT UNITS

A vacant housing unit, as defined by the U.S. Census Bureau, is one in which no one is living at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant.

The housing vacancy rate has steadily climbed from 8.3 percent to 10.2 percent to 12.2 percent in 1990, 2000, and 2006, respectively. During the same time period (1990s) that the county added 2,136 dwelling units, the number of vacant units increased by 698. Between 2000 and 2006, as the county gained 1,078 housing units, an additional 691 units became vacant. Notably, when seasonal and recreational dwellings are removed from the count of vacant units, Columbia County's vacancy rate decreases from 10.2 percent to 4.4 percent. Figure 2-5 below shows vacant units by municipality as of 2000.

<b>Figure 2-5: Vacant Units by Municipality, 2000*</b>					
Name	Vacant Units	Vacancy Rate	Name	Vacant Units	Vacancy Rate
COLUMBIA CNTY	1093	4.4%	Sugarloaf Twp	33	4.4%
Briar Creek Boro	29	10.2%	Hemlock Twp	32	4.3%
Benton Boro	38	8.7%	Briar Creek Twp	47	4.2%
Berwick Boro	364	7.3%	Franklin Twp	11	4.2%
Bloomsburg Town	309	7.0%	Madison Twp	27	4.2%
Conyngham Twp	26	6.9%	Beaver Twp	18	4.1%
Catawissa Boro	49	6.4%	Benton Twp	22	4.0%
Fishing Creek Twp	44	6.3%	Pine Twp	19	3.9%
North Centre Twp	48	6.1%	Mifflin Twp	37	3.9%
Millville Boro	24	4.9%	Catawissa Twp	14	3.8%
Stillwater Boro	4	4.4%	Roaring Creek Twp	10	3.6%
Jackson Twp	17	4.9%	Scott Twp	73	3.4%
Locust Twp	34	4.9%	Orange Twp	18	3.4%
South Centre Twp	40	4.7%	Montour Twp	17	2.8%
Cleveland Twp	22	4.6%	Main Twp	13	2.6%
Orangeville Boro	7	4.4%	Mt Pleasant Twp	13	2.3%
Greenwood Twp	34	4.4%			

\*excluding seasonal/recreational dwellings, Centralia Borough has been removed from the data

Source: U.S. Census Bureau

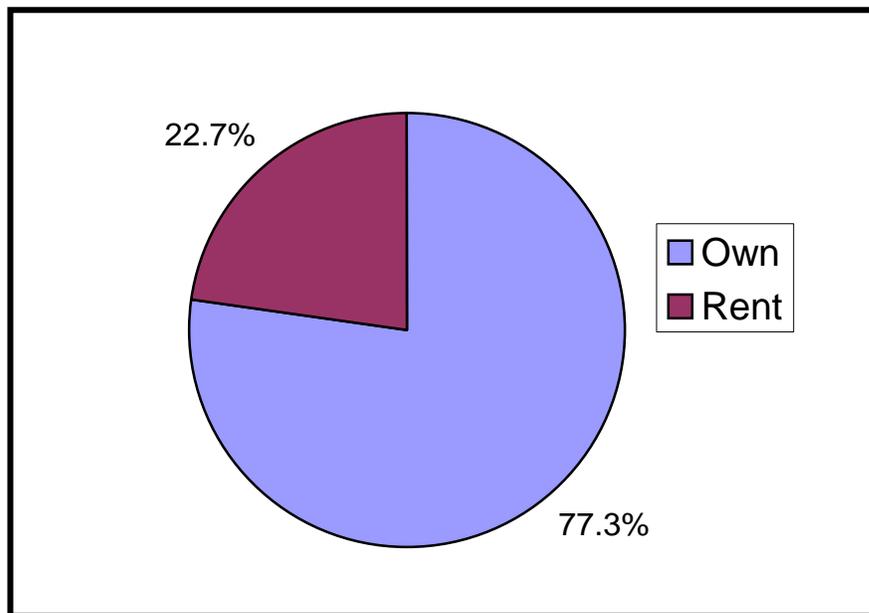
The table above illustrates that, in Columbia County, vacancy rates are generally higher in boroughs than they are in townships. In 2000, the vacancy rate varied from 2.3 percent in Mt. Pleasant Township, 2.6 percent in Main Township, and 2.8 percent in

Montour Township to 10.2 percent in Briar Creek Borough, 8.7 percent in Benton Borough, and 7.3 percent in Berwick Borough. Nearly two of three vacant units were located in Berwick and Bloomsburg.

TENURE

Figures 2-6 and 2-7 provide basic data related to housing tenure in Columbia County.

**Figure 2-6: County Housing Tenure, 2006**



Source: U.S. Census Bureau, American Community Survey

**Figure 2-7: County and PA Ownership Rate - 1990, 2000, 2006**

	1990	2000	2006
Columbia County	73.4%	72.4%	77.3%
Pennsylvania	70.7%	71.3%	71.7%

Source: U.S. Census Bureau

Although Columbia County’s rate of homeownership decreased slightly in 2000, it has since risen, reaching 77.3 percent in 2006. This is higher than the state homeownership rate of 72 percent. One explanation for this statistic could be that owner-occupied mobile homes provide an affordable housing alternative in this rural county,

whereas rental housing is a more frequent affordable housing type in the state's urban areas.

Figure 2-8 shows the percentage of owner-occupied units by municipality as of 2000.

<b>Figure 2-8: Owner-Occupied Housing and Ownership Rate by Municipality, 2000</b>					
	Owner Units	% of Total		Owner Units	% of Total
COLUMBIA COUNTY	18,030	72%	South Centre Twp	700	84%
Catawissa Twp	346	94%	Mifflin Twp	764	84%
North Centre Twp	684	93%	Locust Twp	486	84%
Cleveland Twp	342	90%	Mt Pleasant Twp	448	84%
Briar Creek Twp	1,103	90%	Scott Twp	1,690	84%
Roaring Creek Twp	178	90%	Sugarloaf Twp	308	83%
Pine Twp	362	90%	Greenwood Twp	600	83%
Benton Twp	437	89%	Montour Twp	483	82%
Conyngham Twp	298	88%	Stillwater Boro	64	76%
Fishing Creek Twp	490	88%	Briar Creek Boro	184	74%
Main Twp	412	88%	Orangeville Boro	100	68%
Beaver Twp	300	88%	Berwick Boro	2,820	61%
Hemlock Twp	623	88%	Catawissa Boro	421	49%
Orange Twp	380	87%	Benton Boro	233	49%
Jackson Twp	211	87%	Millville Boro	212	46%
Madison Twp	411	86%	Bloomsburg Town	1,602	39%
Franklin Twp	197	84%			

Source: U.S. Census Bureau

Note: Due to lack of statistical significance and high likelihood of reporting error for Centralia Borough, this municipality was not included in the figure above.

The percent of owner-occupied units varies from 39 percent in Bloomsburg Town, 46 percent in Millville Borough, and 49 percent in Benton Borough and Catawissa Borough to up to 94 percent in Catawissa Township, 93 percent in North Centre Township, and 90 percent in Cleveland, Briar Creek, Roaring Creek, and Pine Townships.

## AGE OF HOUSING

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**Slightly more than half (44 percent) of the housing units in the Columbia County were built prior to 1960. As housing units age, the cost of repair and maintenance often increase. In addition to providing an adequate supply of affordable housing, assuring that low-income homeowners can maintain their homes is critical for preserving existing structures.**

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The 2000 Census reports that 14,794 units, which are about 44 percent of the housing units in Columbia County, were built prior to 1960 and are over 40 years old. Roughly 36 percent (10,081 units) were constructed between 1960 and 1989. About 11 percent (3,044 units) of the housing stock were constructed during the 1990s.

All of the units in Centralia Borough are more than 40 years old, followed by Orangeville Borough at 83.3 percent, and Benton Borough at 77.4 percent. Nearly half (47 percent) of the units age 40 and over are located in Berwick and Bloomsburg. Hemlock Township, where 26.8 percent of the units were constructed from 1990 to 2000, has the greatest percentage of new units followed by Orange Township at 24.4 percent, and Madison Township at 20.2 percent.

A third of the units were constructed between 1960 and 1989, and the remainder, 11 percent, were constructed during the 1990s.

The age of a structure is used to demonstrate the amount of time a unit has been in the housing inventory. Older housing requires continual maintenance. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 40 years or more. As of 2000, slightly more than half (44 percent) of the housing units in Columbia County were built prior to 1960. A third of the units were constructed between 1960 and 1989, and the remainder, 11 percent, were constructed during the 1990s.

## HOUSING VALUE

The 2000 Census reported that the median housing value for owner-occupied units in Columbia County was \$84,800, an 18.2 percent increase from the inflation-adjusted median housing value of \$72,600 in 1990. During the 1990s, median value increased by 44.7 percent from \$44,100. Household income increased just 41.2 percent during the 1990s.

Median housing values in 2000 varied greatly across the county. They ranged from \$47,800 in Conyngham Township, \$41,300 in Briar Creek Borough, and \$67,100 in Catawissa Borough to a high of \$121,400 in Orange Township, \$109,000 in Mt. Pleasant Township, and \$100,400 in Main Township. Generally, median housing values were higher in the townships than they were in the boroughs. Figure 2-9 and Map 8 provides a comparison of median housing values in each municipality, the county, and the state.

**Figure 2-9: Median Home Value and % Change by Municipality, 1990 - 2000**

	Median Home Value - 2000	Change Since 1990		Median Home Value - 2000	Change Since 1990
Orange Twp.	\$121,400	61%	Briar Creek Twp.	\$90,600	40%
Mount Pleasant Twp.	\$109,000	67%	Pine Twp.	\$90,000	69%
Main Twp.	\$100,400	44%	Franklin Twp.	\$89,400	29%
Fishing Creek Twp.	\$99,800	78%	North Centre Twp.	\$87,800	23%
Catawissa Twp.	\$99,400	42%	Beaver Twp.	\$87,600	73%
Cleveland Twp.	\$98,700	61%	Montour Twp.	\$86,800	42%
Locust Twp.	\$98,400	74%	COLUMBIA COUNTY	\$84,800	46%
Roaring Creek Twp.	\$97,700	90%	Bloomsburg Town	\$84,200	41%
Madison Twp.	\$97,400	67%	Millville Borough	\$83,400	40%
Hemlock Twp.	\$97,400	74%	Sugarloaf Twp.	\$82,900	70%
Scott Twp.	\$96,600	43%	Orangeville Borough	\$81,700	76%
Benton Twp.	\$96,300	71%	South Centre Twp.	\$77,400	21%
PENNSYLVANIA	\$94,800	37%	Benton Borough	\$74,300	42%
Stillwater Borough	\$92,400	86%	Berwick Borough	\$69,400	48%
Jackson Twp.	\$92,000	62%	Catawissa Borough	\$67,100	64%
Greenwood Twp.	\$91,600	69%	Briar Creek Borough	\$41,300	-8%
Mifflin Twp.	\$90,700	44%	Conyngham Twp.	\$47,800	26%

Source: U.S. Census Bureau



## HOUSING CONDITIONS

Housing conditions can be analyzed by certain census indicators. These indicators provide insight into certain issues that can cause housing units to become substandard. Three factors - age, lack of complete plumbing, and overcrowding - were evaluated as indicators of housing quality in Columbia County.

Figure 2-10 highlights housing conditions in Columbia County as of 1990 and 2000. This data has not been updated since the 2000 decennial census.

<b>Figure 2-10: County Housing Conditions</b>		
	1990	2000
Overcrowded Units	367	320
Units Lacking Complete Plumbing	122	131

Source: U.S. Census

While overcrowded units decreased from 1990 to 2000 (possibly related to smaller average household sizes), the number of units lacking complete

plumbing has increased slightly.

Overcrowding is directly related to the wear-and-tear sustained by a housing unit. More than one person per room (1.01 persons or more) is used as the threshold for defining living conditions as overcrowded.

In 1990, there were 367 units with 1.01 or more persons per room in Columbia County. There were 184 overcrowded renter occupied units, which was three percent of the renter occupied housing, and 182 overcrowded owner occupied units, which was 1.1 percent of the owner occupied housing. By 2000, units with 1.01 or more persons per room decreased by 12.8 percent to 320. In 2000, there were 210 overcrowded renter occupied units, which was three percent of the renter occupied housing, and 110 overcrowded owner occupied units, which was 0.6 percent of the owner occupied housing. Of the overcrowded units recorded by the 2000 Census, 186 units, or 88.6 percent, were in Bloomsburg and Berwick.

The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions.

The 1990 Census identifies 122 occupied units in Columbia County that lack complete plumbing. There were 39 renter occupied units lacking complete plumbing, which is 0.6 percent of the renter occupied units, and 83 owner occupied units lacking complete plumbing, which is 0.4 percent of the owner occupied housing. As of 2000, occupied units lacking complete plumbing increased by 7.4 percent to 131.

In 2000, there were 27 renter occupied units lacking complete plumbing, which was 0.4 percent of the renter occupied housing, and 104 owner occupied units lacking complete plumbing, which was 0.6 percent of the owner occupied housing. Both Berwick Borough and Madison Township have twelve units lacking complete plumbing, followed by Scott Township with eleven, Montour Township with nine, and Mifflin Township and Orange Township with eight each.

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### 3. ECONOMIC CONDITIONS & TRENDS

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Economic trends are fundamental to the understanding of the housing market because of the relationship between jobs, income, and housing choice. An area that is adding jobs attracts new households. Conversely, an area that is declining as an employment center might lose population (and therefore households) over time.

Trends in employment and wages in Columbia County impact housing supply and demand. An examination of the county's current economic trends, as well as projections for future employment and wage growth, provides a basis for a discussion of housing affordability.

Much of the economic data presented below is available at the county level or by workforce investment area (WIA) only. Columbia County is part of the Central WIA along with Centre, Clinton, Lycoming, Mifflin, Montour, Northumberland, Snyder, and Union counties.

#### LABOR FORCE & UNEMPLOYMENT

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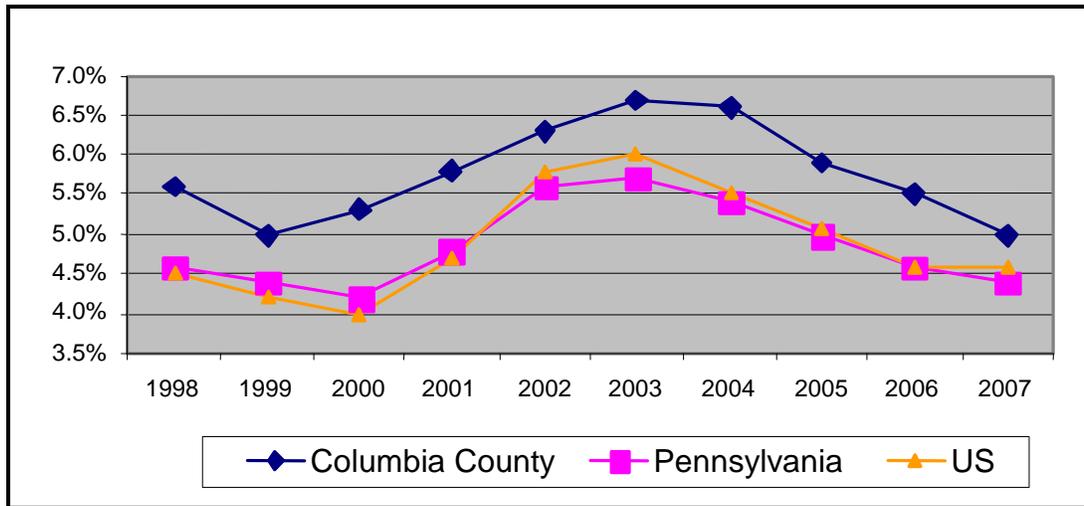
**While Columbia County's unemployment rates have paralleled trends elsewhere, county rates have consistently been higher than those at the national and state levels.**

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The labor force of Columbia County has expanded slowly over the past decade. Following a slight dip in 1999 and a four-year period of relative stagnation, the labor force has grown 6.7 percent since 2003 with the addition of 2,200 people to the civilian labor force. The number of unemployed persons in 2007 has returned to 1998 levels after a surge to 2,200 from 2003 to 2004. This decrease in the unemployed is indicative of a modestly expanding economy that is accommodating a growing work force.

Figures 3-1 and 3-2 reflect the changes in Columbia County employment between 1998 and 2007.

**Figure 3-1: Comparison of Unemployment Trends**



Source: Pennsylvania Dept. of Labor and Industry, Center for Workforce Information and Analysis

**Figure 3-2: Columbia County Civilian Labor Force (seasonally adjusted)**

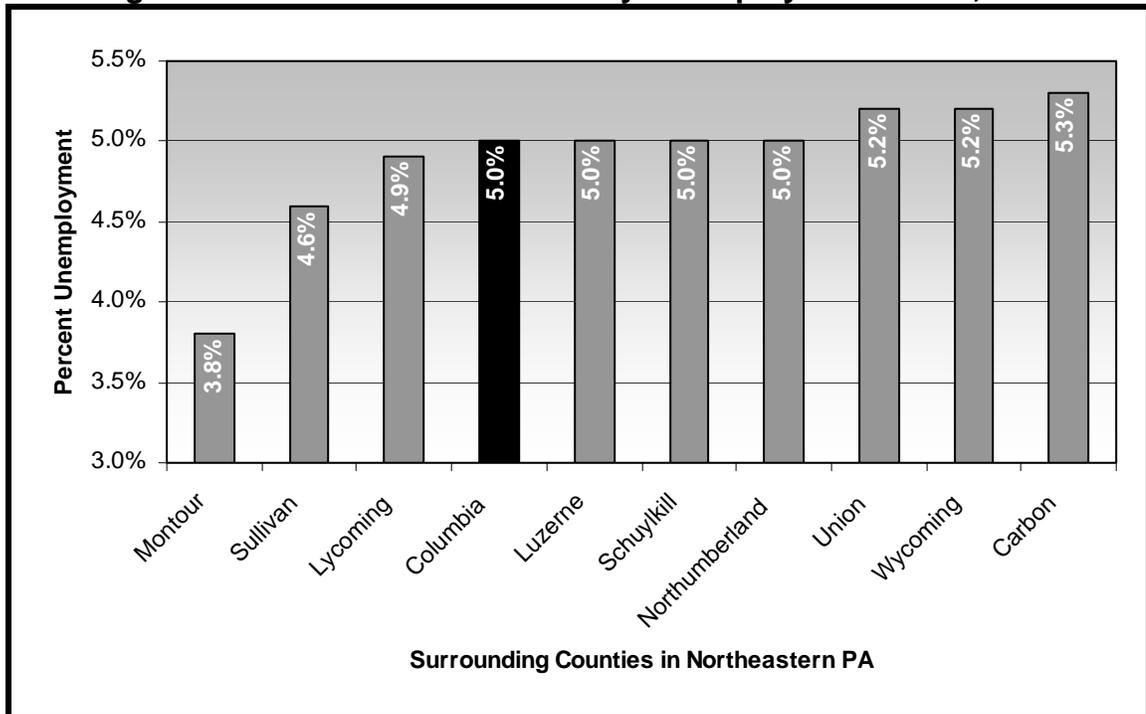
	Civilian Labor Force	Total Employed	Total Unemployed	Unemployment Rate
1998	32,000	30,200	1,800	4.6%
1999	31,700	30,100	1,600	4.0%
2000	32,000	30,300	1,700	4.3%
2001	32,000	30,100	1,800	4.8%
2002	32,700	30,700	2,100	6.3%
2003	32,600	30,400	2,200	6.7%
2004	33,400	31,300	2,200	6.6%
2004	34,100	32,100	2,000	4.9%
2006	34,600	32,700	1,900	4.4%
2007	34,800	33,000	1,800	4.0%

Source: Pennsylvania Dept. of Labor and Industry, Center for Workforce Information and Analysis

The margin above the national rate has been as high as 1.3 percent in 2000. After peaking at 6.7 percent in 2003, the county’s unemployment rate has been slowly receding once again, falling to 4.0 percent in 2007. This recent downward trend also parallels national and state trends. By 2007, unemployment at the county, state, and national levels was 4.0 percent, 4.4 percent, and 4.6 percent, respectively.

Regionally, Columbia County had one of the lower unemployment rates in 2007. In the immediate region, only Montour County had lower unemployment than the state and the nation. As shown in Figure 3-3, Columbia County was one of four counties in the region at 4.0 percent, which was higher than both state and national rates in 2007.

**Figure 3-3: Northeastern PA County Unemployment Rates, 2007**



Source: Pennsylvania Dept. of Labor and Industry, Center for Workforce Information and Analysis

## EMPLOYMENT BY INDUSTRY

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### **Total employment in Columbia County increased 4.8 percent between 2002 and 2006.**

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Columbia County is home to many manufacturing companies as well as Bloomsburg Hospital and Bloomsburg University. Cumulatively, these and other businesses and institutions are responsible for much of the country’s growth in employment.

Almost 2,000 jobs were added between 2002 and 2006, bringing total employment to 34,600. The majority of Columbia County jobs are in the manufacturing sector of the economy.<sup>1</sup> Although the number of persons employed in this sector has decreased nearly 10 percent over five years, it remains the highest-employment category providing almost 6,300 jobs in 2006. Retail Trade is the second-highest sector with almost 3,600

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<sup>1</sup> Average employment data was used because the data were provided at the county level. Total employment data is provided at the MSA and state levels.

employees, followed by Health Care & Social Assistance (2,783) and Accommodation & Food Service (2,218). Construction also was a major employment sector with over 1,000 workers on payroll. Utilities experienced the greatest expansion in employees, growing almost 400 percent from 38 to 217 employees in five years.

The Professional, Scientific & Technical Services sector increased more than 70 percent from 499 to 846 employees. Other sectors with significant job gains included Administration & Support Services (47.6 percent), Other Services (24.7 percent), Accommodation & Food Service (18.1 percent), Arts, Entertainment & Recreation (14.2 percent), Retail Trade (12.3 percent), Construction (9.8 percent), and Health Care & Social Assistance (8.4 percent).

Job losses were significant in Wholesale Trade (-43.7 percent), Agriculture, Forestry, Fishing & Hunting (-31.4 percent), and Information (-31.0 percent). Total losses in average employment between 2002 and 2006 amounted to 1,097 while total gains equaled 2,023. The table below groups employment sectors into goods-producing industries and service-providing industries. Changes in average employment between 2002 and 2006 are shown in Figure 3-4.

<b>Figure 3-4: Average Employment by Industry</b>						
	2002	2003	2004	2004	2006	% change 2002-06
<b>Goods-Producing Industries</b>						
Construction	999	1,049	1,001	1,110	1,097	9.8%
Manufacturing	6,974	6,621	6,628	6,426	6,289	-9.8%
Mining	--	--	--	--	41	--
<b>Service-Providing Industries</b>						
Accommodation & Food Service	1,878	1,944	1,993	2,066	2,218	18.1%
Administrative & Support Services	478	629	646	603	843	47.6%
Agriculture, Forestry, Fishing & Hunting	317	310	244	226	217	-31.4%
Arts, Entertainment & Recreation	282	264	248	332	322	14.2%
Educational Services	119	130	117	130	119	0.0%
Finance & Insurance	640	646	628	609	496	-8.3%
Health Care & Social Assistance	2,467	2,443	2,604	2,671	2,783	8.4%
Information	477	449	430	408	398	-31.0%
Management of Companies & Enterprises	--	--	--	70	71	--
Other Services (except Public Admin.)	490	497	430	444	616	24.7%
Professional, Scientific & Technical Services	499	843	910	886	846	71.4%
Real Estate & Rental & Leasing	194	146	122	134	161	-17.4%
Retail Trade	3,197	3,294	3,446	3,648	3,489	12.3%
Transportation & Warehousing	749	496	646	664	714	-4.8%
Utilities	38	60	184	196	217	471.1%
Wholesale Trade	442	393	339	321	311	-43.7%

Source: Pennsylvania Dept. of Labor and Industry, Center for Workforce Information and Analysis

NOTE: Some occupations may be re-classified from year to year, which can account for part of the numerical change.

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**The top employers in Columbia County represent a diverse cross-section of industries.**

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Manufacturers account for 11 of the top 24 employers. In addition, Bloomsburg University and the two hospitals located in Bloomsburg and Berwick are three large employers in the Educational Service and the Health Care & Social Assistance sectors. State and county Government, along with two of the larger area school districts provide jobs in the Educational Service and the Government sectors. Three large retailers and a transportation company round out the top 24 employers in Columbia County. The list of major employers is presented in Figure 3-5.

**Figure 3-5: Top 24 Employers in Columbia County (Second Quarter 2007)**

Rank*	Employer	Industry Sector
1	Bloomsburg University	Educational Services
2	Wise Foods, Inc.	Manufacturing
3	Del Monte Corp.	Manufacturing
4	Magee Reiter Automotive Systems	Manufacturing
4	CHS Berwick Hospital Corp.	Health Care & Social Assistance
6	Kawneer Company, Inc.	Manufacturing
7	Berwick Area School District	Educational Services
8	Wal-Mart Associates, Inc.	Retail Trade
9	Bloomsburg Hospital	Health Care & Social Assistance
10	Haddon Craftsmen, Inc.	Manufacturing
11	Metropolitan Trucking	Transportation
12	Weis Markets, Inc.	Retail Trade
13	Giant Food Stores, LLC	Retail Trade
14	State Government	State Government
14	Bloomsburg Area School District	Educational Services
16	Berwick Management, LLC	Professional Services
17	D.T. Keystone Distribution, RLLLP	Transportation
18	Bloomsburg Carpet Industries	Manufacturing
19	Benton Foundry, Inc.	Manufacturing
20	K-Fab, Inc.	Manufacturing
21	Columbia County	County Government
22	Southern Columbia School District	Educational Services
23	Press-Enterprise, Inc.	Manufacturing
24	Tech Packaging, Inc.	Manufacturing
24	Cheetah Chassis Corp.	Manufacturing

\*By number of employees.

Source: Pennsylvania Dept. of Labor and Industry, Center for Workforce Information and Analysis

## COMMUTER TRENDS

**Columbia County is a net exporter of workers. One in four people who live in the county do not work in the county.**

In 2000, a total of 6,808 residents of outlying counties made the daily commute to their jobs in Columbia County. Meanwhile, 7,229 residents of Columbia County commuted to jobs in other counties. This cross-commutation resulted in a slight net worker outflow of 421 workers. According to the 2000 census, Columbia County residents who both lived and worked in the County totaled 22,104, therefore representing

76 percent of the total number of persons who worked at jobs in the county. Figure 3-6 below depicts journey to work patterns as of 2000.

<b>Figure 3-6: Journey to Work Patterns, 2000</b>			
<b>LOCAL RESIDENT WORKERS</b> (People who Live and Work in Columbia County)			
Columbia County		22,104	
<b>IN-COMMUTERS</b> (People who live elsewhere and commute to Columbia County for work)		<b>OUT-COMMUTERS</b> (People who live in Columbia County and commute out for work)	
<b>Total In-Commuters</b>	<b>6,808</b>	<b>Total Out-Commuters</b>	<b>7,229</b>
Luzerne County, PA	2,197	Luzerne County, PA	3,317
Montour County, PA	1,892	Northumberland County, PA	1,047
Northumberland County, PA	996	Montour County, PA	1,004
Schuylkill County, PA	403	Lycoming County, PA	348
Lycoming County, PA	341	Schuylkill County, PA	162
Union County, PA	204	Lackawanna County, PA	92
Lehigh County, PA	140	Snyder County, PA	74
Dauphin County, PA	100	Pike County,	40
Lackawanna County, PA	84	Union County, PA	39
All Other Places	439	All Other Places	1,104
<b>Net Commuters</b>		<b>OUT 421</b>	

Source: U.S. Census Bureau

## WAGES

### **Almost half of all employed persons work in industries with wages equal to 80 percent or less of the median household income in Columbia County.**

Wages are the sum of income received regularly by people 16 years old and over before deductions for personal income taxes, social security, union dues, and Medicare deductions. In 2007, the median household income was \$41,119; half of all households had a total income lower than this amount; half had a total income higher than this amount. Meanwhile, the average annual wage for all industries was \$30,108. Government wages were nearly 11 percent higher than private industry wages.

As shown in Figure 3-7, in 2007, 46 percent of all workers were employed in industries with average annual wages of less than \$33,000. Nearly all (96 percent) workers were employed in industries in which the average annual wage for the industry is less than the median household income; of course, households may have multiple incomes, some employees earn more than the average annual wage for their industry and

different occupation within an industry can have widely varying annual average wages. Workers earning below area median household income are essential to the continued success of the county's economy as they fill vital positions such as waiters, cooks, retail clerks, janitors, secretaries, auto mechanics, and social workers.

<b>Figure 3-7: Income Categories by Average Industry Wage - 2007</b>		
<b>Income Category of Average Industry Wage</b>	<b>Persons Employed</b>	
	<b>Number</b>	<b>Percent</b>
0 - 30% MHI	2,197	9%
31 - 40% MHI	4,227	18%
41 - 80% MHI	4,443	19%
81 - 100% MHI	11,764	40%
Greater than 100% MHI	1,009	4%

Figure 3-8 groups county employment categories relative to 2007 median household income.

<b>Figure 3-8: Employment &amp; Wages by Industry - 2007</b>				
Occupation	Weekly Wage*	Annual Wage**	Persons Employed	
			Number	Percent
<b>Total, All Industries</b>	<b>\$479</b>	<b>\$30,108</b>	<b>23,642</b>	<b>100.0%</b>
Total, Private Industry	\$471	\$29,692	20,812	88.0%
Total, Government	\$641	\$33,332	2,840	12.0%
<b>ANNUAL WAGES LESS THAN \$12,400 (equal to 30% of 2007 median household income)</b>				
Arts, Entertainment & Recreation	\$196	\$10,192	242	1.0%
Accommodation & Food Service	\$233	\$12,116	1,944	8.3%
<b>Sub-total (0% to 30% of MHI)</b>			<b>2,197</b>	<b>9.3%</b>
<b>ANNUAL WAGES LESS THAN \$20,400 (equal to 40% of 2007 median household income)</b>				
Agriculture, Forestry, Fishing & Hunting	\$314	\$16,328	69	0.3%
Other Services (except Public Admin.)	\$328	\$17,046	607	2.6%
Retail Trade	\$389	\$20,228	3,441	14.0%
<b>Sub-total (&gt;30% to 40% MHI)</b>			<b>4,227</b>	<b>17.9%</b>
<b>ANNUAL WAGES LESS THAN \$33,000 (equal to 80% of 2007 median household income)</b>				
Real Estate & Rental & Leasing	\$477	\$24,804	169	0.7%
Administrative & Support Services	\$419	\$26,988	824	3.4%
Public Administration	\$469	\$29,488	708	3.0%
Health Care & Social Assistance	\$493	\$30,836	2,741	11.6%
<b>Sub-total (&gt;40% to 80% MHI)</b>			<b>4,443</b>	<b>18.8%</b>
<b>Total Employees with Annual Wages up to 80% of MHI</b>			<b>10,877</b>	<b>46.0%</b>
<b>ANNUAL WAGES LESS THAN \$41,119 (equal to 100% of 2007 median household income)</b>				
Educational Services	\$637	\$33,124	2,044	8.7%
Finance & Insurance	\$644	\$33,488	493	2.4%
Transportation & Warehousing	\$646	\$34,112	1,167	4.9%
Mining	\$646	\$34,112	40	0.2%
Wholesale Trade	\$696	\$36,192	383	1.6%
Information	\$699	\$36,348	404	1.7%
Manufacturing	\$731	\$38,012	6,149	26.0%
Professional, Scientific & Technical Serv.	\$736	\$38,272	894	3.8%
Management of Companies & Enterprises	\$782	\$40,664	69	0.3%
<b>ANNUAL WAGES GREATER THAN \$41,119 (equal to more than 100% of 2007 median household income)</b>				
Construction	\$791	\$41,132	930	3.9%
Utilities	\$910	\$47,320	79	0.3%
*2007 1st quarter average weekly wage				
**Weekly wage multiplied by 42.				

Source: U.S. Bureau of Labor Statistics

Those who work in lower paying but fast growing job sectors create demand for moderately priced sales and rental housing. Section 6 of this *Assessment* discusses the relationship of income and housing costs and explores housing affordability issues in greater depth.

## EMPLOYMENT PROJECTIONS

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**Job growth and economic opportunity fuel the housing market. Projected job increases across the Central PA Workforce Investment Area will outnumber projected losses by a margin of over three to one and will likely sustain housing demand.**

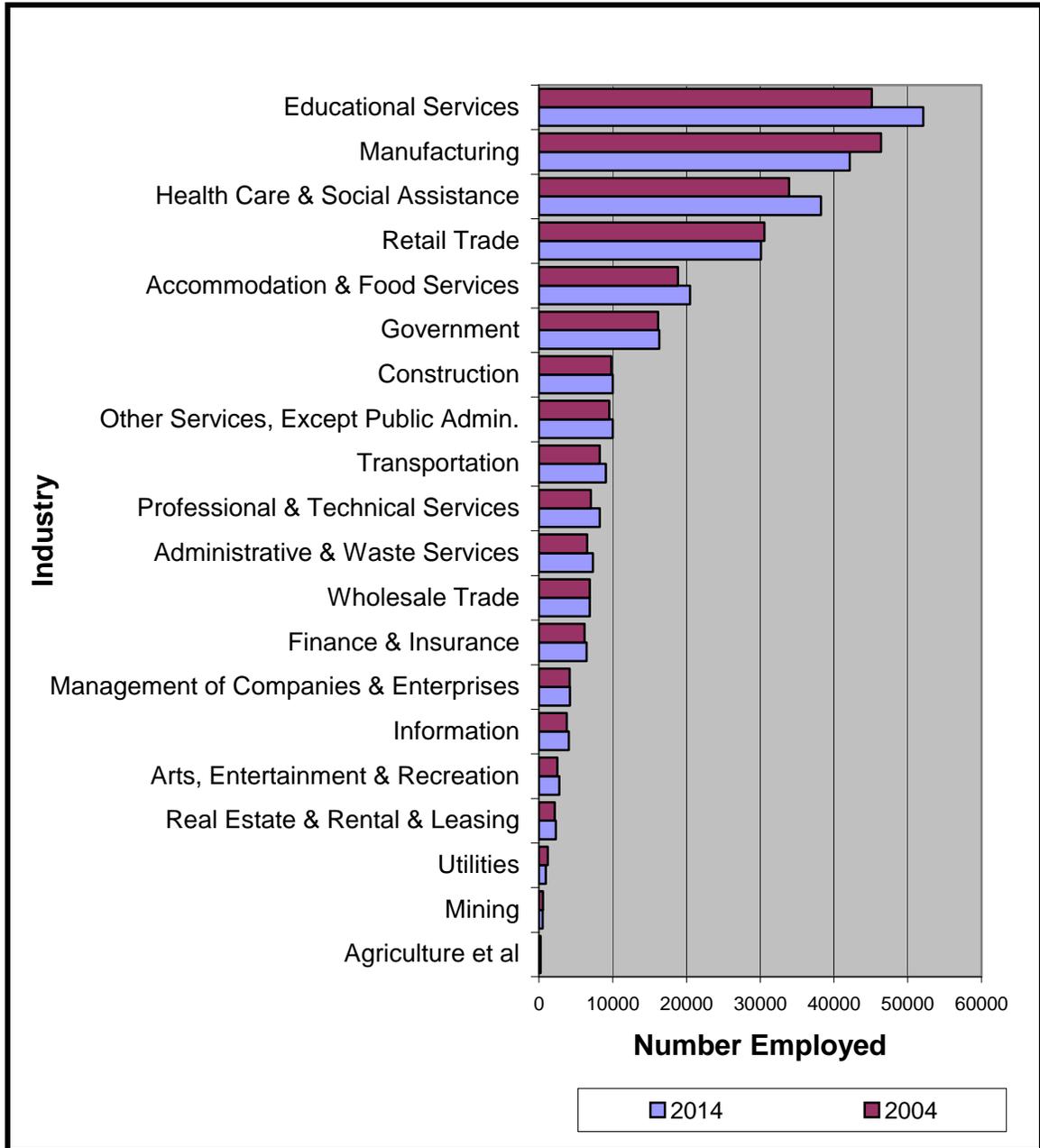
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The Educational Service and Health Care & Social Assistance sectors of the region's economy are projected to expand by the largest number of jobs (11,270) by 2014. Other significant regional gains across the Central Workforce Investment Area are projected for Accommodation & Food Service (1,610), Professional & Technical Services (1,190), Transportation (840), and Administration & Waste Services (770). In all, projected increases will outnumber projected losses by a margin of more than three to one.

A significant percentage decline in Manufacturing is projected, with the projected loss of 4,240 jobs equivalent to 84 percent of all projected job losses in the nine-county region. However, manufacturing still employs the second largest number of people in the county. Retail Trade and Utilities also are projected to decline, and small losses in Mining and Wholesale Trade are anticipated.

With the exception of Leisure/Hospitality Services and Retail Trade (a sub-category of Trade), the employment sectors projected to grow over the next seven years include higher-skill, higher-wage jobs. Figure 3-9 shows employment projections by industry between 2004 and 2014.

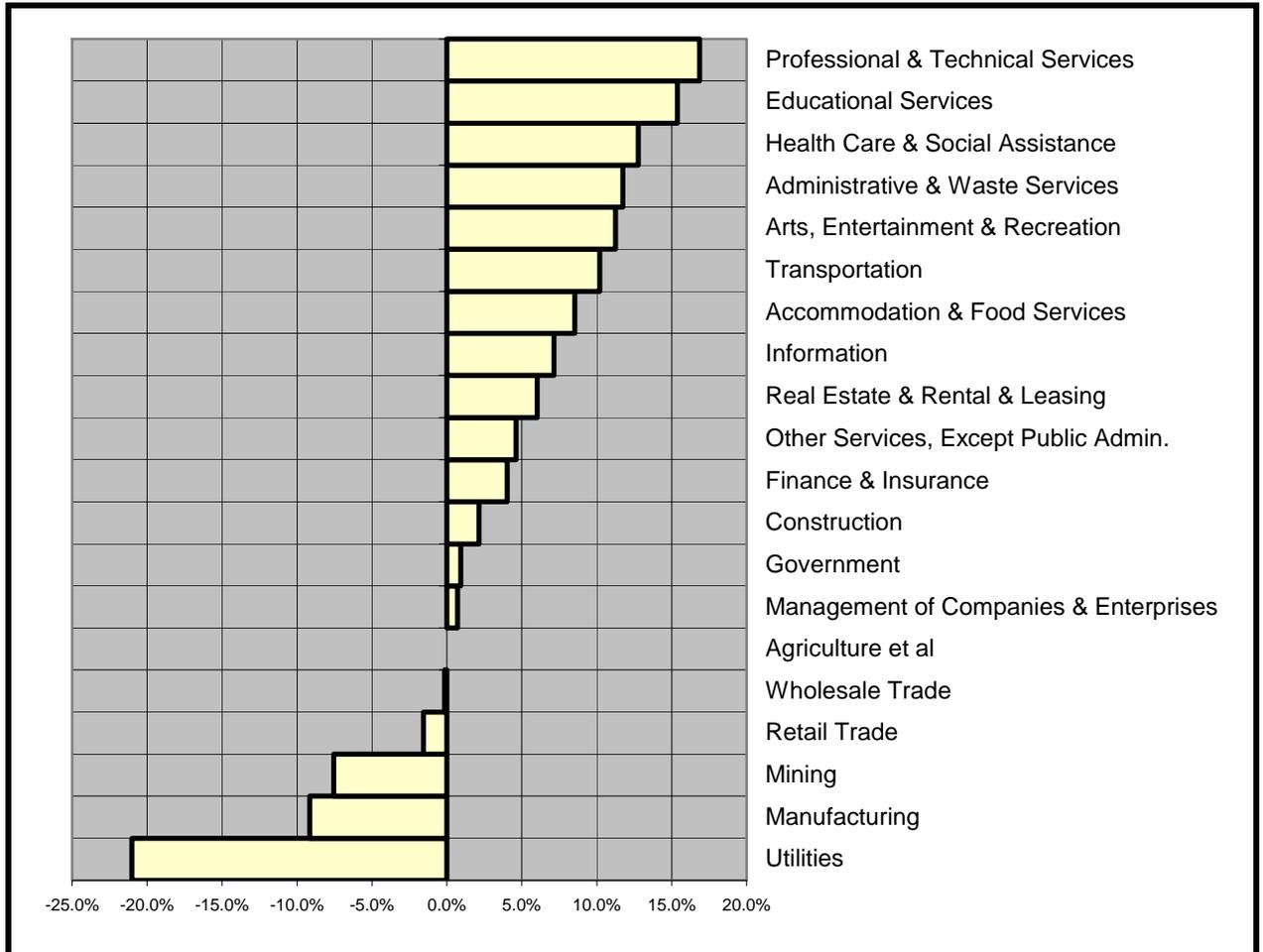
**Figure 3-9: Employment Projections by Industry for the Central WIA  
2004 to 2014**



Source: Pennsylvania Dept. of Labor and Industry

Figure 3-10 shows the percentage change in the number of jobs for each listed industry. Clearly, utilities, manufacturing, and mining (three industries where high school graduates can earn a living wage) are projected to employ a smaller percentage of the workforce by 2014. The “jobs of the future” (professional & technical services, educational services, and health care and social assistance) generally require higher education.

**Figure 3-10: Projected Change in Industry Employment for the WIA  
2004-2014**



Source: Pennsylvania Dept. of Labor and Industry

## 4. OWNER CHARACTERISTICS AND NEEDS

### COLUMBIA COUNTY HOUSING VALUES

#### Housing value outpaced income between 1990 and 2000 in 27 of the county's 33 municipalities.

Based on U.S. Census Data, the median housing value in 2000 in Columbia County was \$84,800, an increase of 18.2 percent since 1990, after adjusting for inflation. Real median household income increased by only 7.2 percent during the same period. Figure 4-1 presents housing value trends from 1990 to 2000.

**Figure 4-1: Median Housing Value Trends by Municipality, 1990 – 2000**

	1990	2000	% Change		1990	2000	% Change
PENNSYLVANIA	\$91,000	\$94,800	4.2%	Jackson Twp	\$74,700	\$92,000	23.2%
COLUMBIA COUNTY	\$72,600	\$84,800	18.2%	Locust Twp	\$74,700	\$98,400	31.7%
Beaver Twp	\$66,400	\$87,600	31.7%	Madison Twp	\$76,800	\$97,400	27.0%
Benton Borough	\$68,800	\$74,300	8.0%	Main Twp	\$86,000	\$100,400	16.9%
Benton Twp	\$74,000	\$96,300	30.1%	Mifflin Twp	\$77,700	\$90,700	16.7%
Berwick Borough	\$48,000	\$69,400	19.7%	Millville Borough	\$73,400	\$83,400	13.6%
Bloomsburg Town	\$74,200	\$84,200	14.8%	Montour Twp	\$80,600	\$86,800	7.7%
Briar Creek Borough	\$73,800	\$41,300	-30.4%	Mount Pleasant Twp	\$86,200	\$109,000	26.4%
Briar Creek Twp	\$84,000	\$90,600	6.6%	North Centre Twp	\$94,300	\$87,800	-6.9%
Catawissa Borough	\$43,400	\$67,100	24.4%	Orange Twp	\$99,300	\$121,400	22.4%
Catawissa Twp	\$84,900	\$99,400	14.7%	Orangeville Borough	\$61,100	\$81,700	33.7%
Cleveland Twp	\$80,900	\$98,700	22.0%	Pine Twp	\$70,200	\$90,000	28.2%
Conyngham Twp	\$49,900	\$47,800	-4.2%	Roaring Creek Twp	\$67,600	\$97,700	44.4%
Fishing Creek Twp	\$73,800	\$99,800	34.2%	Scott Twp	\$89,200	\$96,600	8.3%
Franklin Twp	\$91,200	\$89,400	-1.9%	South Centre Twp	\$84,600	\$77,400	-8.4%
Greenwood Twp	\$71,400	\$91,600	28.3%	Stillwater Borough	\$64,300	\$92,400	41.7%
Hemlock Twp	\$73,100	\$97,400	33.2%	Sugarloaf Twp	\$64,400	\$82,900	28.7%

(in 2000 dollars)

Source: U.S. Census Bureau

Note: Due to lack of statistical significance and high likelihood of reporting error for Centralia Borough, this municipality was not included in the figure above.

Homes in Roaring Creek Township and Stillwater Borough increased the most in value, rising more than 40 percent from ten years earlier. Home values decreased most significantly in Briar Creek Borough, declining by over 30 percent.

## SALES PRICES

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### **Today's median priced for-sale home is affordable to a household earning the median income in Columbia County but remained unattainable for those critical lower wage earners.**

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Recent housing price data was obtained from the Central Susquehanna Valley Board of Realtors' Multi-List Service (MLS). The MLS data reflect a stable housing market. According to the local board, national real estate and mortgage trends are not affecting the county housing market, which has been somewhat insulated from the national housing situation. Members of the Central Susquehanna Valley Board of Realtors have recently reported an increase in the average sales price, an indication that it remains a seller's market.<sup>2</sup>

After adjusting for inflation, the median housing sales price of \$109,900 in 2007 is nearly unchanged from the 2000 median home value of \$84,800. In the midst of the national housing slump, the housing market in Columbia County remains stable, growing at a very slow rate. While the market has not experienced any significant growth, it has not witnessed the significant decreases in values that other areas have throughout the U.S. Figure 4-2 presents median sales price data from 2004 to the present.

The highest number of home sales occurred in Berwick Borough, the Town of Bloomsburg, and Scott Township. These were the only municipalities to experience triple-digit transactions in the three-year period of June 2004 to July 2008. Berwick had a total of 290 sales, Bloomsburg a total of 217 home sales, and Scott a total of 168 sales. The fewest number of sales occurred in Franklin Township with only two homes sold. The highest median sales prices were found in Madison Township (\$168,740) and Hemlock Township (\$164,000). The lowest median sales prices were in Conyngham Township and Briar Creek Borough.

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<sup>2</sup> Koslosky, John-Erik. "Realtors: Home sales strong here," Local Section, *Press Enterprise*, July 14, 2008.

**Figure 4-2: Median Sales Prices by Municipality, June 2004 – July 2008**

	Sales Transactions	Median Sales Price		Sales Transactions	Median Sales Price
COLUMBIA COUNTY	1,384	\$109,900	Jackson Twp	13	\$120,000
Beaver Twp	7	\$126,000	Locust Twp	34	\$134,000
Benton Borough	38	\$124,400	Madison Twp	24	\$168,740
Benton Twp	10	\$147,440	Main Twp	36	\$127,940
Berwick Borough	290	\$79,840	Mifflin Twp	39	\$137,000
Bloomsburg Town	217	\$110,000	Millville Borough	17	\$123,200
Briar Creek Borough	4	\$67,000	Montour Twp	24	\$144,000
Briar Creek Twp	67	\$126,900	Mount Pleasant Twp	33	\$148,400
Catawissa Borough	49	\$84,000	North Centre Twp	19	\$127,400
Catawissa Twp	10	\$104,000	Orange Twp	28	\$141,000
Centralia Borough	0	\$0	Orangeville Borough	19	\$74,400
Cleveland Twp	9	\$130,000	Pine Twp	16	\$140,000
Conyngham Twp	6	\$40,474	Roaring Creek Twp	10	\$118,400
Fishing Creek Twp	19	\$124,900	Scott Twp	168	\$163,200
Franklin Twp	2	\$140,380	South Centre Twp	44	\$120,000
Greenwood Twp	26	\$127,200	Stillwater Borough	12	\$146,000
Hemlock Twp	69	\$164,000	Sugarloaf Twp	23	\$79,400

Source: Central Susquehanna Valley Board of Realtors

Many municipalities throughout Columbia County experienced a positive change in median housing values from 1990 to 2000. Many of these same municipalities also experienced a relatively healthy volume of sales transactions as well as growth in population, households, and/or housing units. For example, in Hemlock Township, median housing values rose over 33 percent from 1990 to 2000, after adjusting for inflation. Hemlock Township's median sales price was the second-highest in Columbia County, and experienced a population growth rate of 10 percent, the highest in the county. New construction has also had an impact in Hemlock Township with existing housing units projected to increase 14 percent between 2000 and 2007.

#### PROPERTY TAXES

Taxes on real property provide primary revenue streams for counties, municipalities, and school districts throughout Pennsylvania. Relative tax millage rates between counties and municipalities are often the deciding factor in home purchase decisions.

Within the county, the total millage rates (including county, municipal, and school district rates) range from 36.98 mills in Franklin Twp to 69.19 mills in Berwick Borough. Taxes on a residential property with a market value of \$100,000 range from \$981 to \$1,840 accordingly. Figure 4-3 presents millage rates and taxes for a \$100,000 property by municipality and school district.

**Figure 4-3: Property Tax Millage Rates by Municipality, 2008**

Municipality	School District	County General Fund	County Sinking Fund	Borough/Township Millage	School District Millage	Total Millage	Taxes on a \$100,000 Property
Beaver Twp	Bloomsburg Area	6.146	1.344	1.400	36.200	44.191	\$1,202
Benton Boro	Benton Area	6.146	1.344	16.381	41.400	64.372	\$1,739
Benton Twp	Benton Area	6.146	1.344	6.000	41.400	44.991	\$1,463
Berwick Boro	Berwick Area	6.146	1.344	13.600	48.100	69.191	\$1,840
Bloomsburg Town	Bloomsburg Area	6.146	1.344	8.602	36.200	42.293	\$1,391
Briar Creek Boro	Berwick Area	6.146	1.344	2.629	48.100	48.220	\$1,449
Briar Creek Twp	Berwick Area	6.146	1.344	6.000	48.100	61.491	\$1,638
Catawissa Boro	Southern Columbia	6.146	1.344	6.420	27.400	41.311	\$1,099
Catawissa Twp	Southern Columbia	6.146	1.344	2.141	27.400	37.042	\$984
Centralia Boro	Mt. Carmel Area	6.146	1.344	20.710	31.660	49.861	\$1,492
Cleveland Twp	Southern Columbia	6.146	1.344	4.000	27.400	38.891	\$1,034
Conyngham Twp	North Schuylkill Area	6.146	1.344	4.400	34.490	47.481	\$1,266
Fishing Creek Twp	Benton Area	6.146	1.344	2.000	41.400	40.991	\$1,346
Franklin Twp	Southern Columbia	6.146	1.344	2.000	27.400	36.891	\$981
Greenwood Twp	Millville Area	6.146	1.344	1.400	44.900	43.891	\$1,434
Hemlock Twp	Bloomsburg Area	6.146	1.344	3.340	36.200	47.041	\$1,241
Jackson Twp	Benton Area	6.146	1.344	4.349	41.400	43.340	\$1,419
Locust Twp	Southern Columbia	6.146	1.344	3.472	27.400	38.363	\$1,020
Madison Twp	Millville Area	6.146	1.344	0.400	44.900	42.891	\$1,407
Main Twp	Bloomsburg Area	6.146	1.344	1.000	36.200	44.691	\$1,189
Mifflin Twp	Central Columbia	6.146	1.344	2.700	34.310	44.401	\$1,184
Millville Boro	Millville Area	6.146	1.344	4.000	44.900	47.391	\$1,427
Montour Twp	Bloomsburg Area	6.146	1.344	7.400	36.200	41.191	\$1,362
Mt Pleasant Twp	Central Columbia	6.146	1.344	1.141	34.310	42.942	\$1,143
North Centre Twp	Central Columbia	6.146	1.344	6.234	34.310	48.036	\$1,278
Orange Twp	Central Columbia	6.146	1.344	1.400	34.310	43.301	\$1,142
Orangeville Boro	Central Columbia	6.146	1.344	4.000	34.310	44.801	\$1,218
Pine Twp	Millville Area	6.146	1.344	0.389	44.900	42.780	\$1,404
Roaring Creek Twp	Southern Columbia	6.146	1.344	2.800	27.400	37.691	\$1,003
Scott Twp	Central Columbia	6.146	1.344	3.181	34.310	44.982	\$1,197
South Centre Twp	Central Columbia	6.146	1.344	2.171	34.310	43.972	\$1,170
Stillwater Boro	Benton Area	6.146	1.344	1.040	41.400	40.041	\$1,331
Sugarloaf Twp	Benton Area	6.146	1.344	4.240	41.400	43.241	\$1,416

Source: Columbia County Tax Assessment & Tax Claim Bureau

## COST-BURDENED HOME OWNERS

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### **Over three-quarters of all extremely low-income home owners were cost-burdened in 2000.**

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Of the 1,082 home owners with incomes up to 30 percent of median in Columbia County, 826 (76 percent) were paying more than 30 percent of income on housing. Figure 4-4 below shows cost-burdened home owners in Columbia County in 2000.

**Figure 4-4: Cost-burdened Home Owners, 2000**

	# of Households	% of Total Households
<b>All Owner Households</b>	18,031	100%
Owner Households with incomes 0% up to 30% MFI <b>(Extremely Low Income)</b>	1,082	100%
Paying more than 30% of income on housing	826	76%
Owner Households with incomes 31% up to 40% MFI <b>(Very Low Income)</b>	1,744	100%
Paying more than 30% of income on housing	742	43%
Owner Households with incomes 41% up to 80% MFI <b>(Low Income)</b>	3,194	100%
Paying more than 30% of income on housing	944	30%
Owner Households with incomes 81% MFI or higher <b>(Other Income)</b>	12,009	100%
Paying more than 30% of income on housing	937	8%

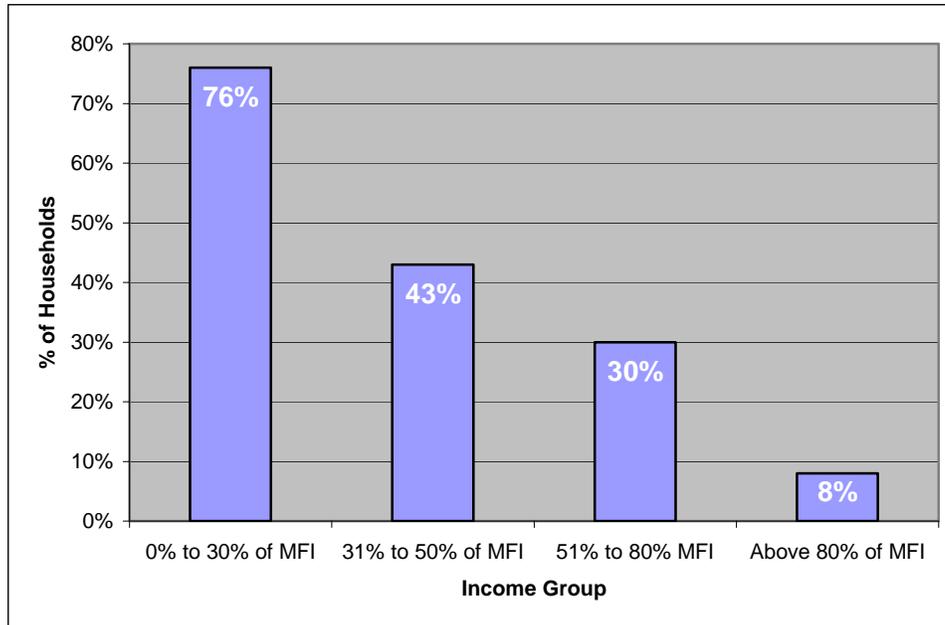
Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

The degree of cost burden among home owners significantly decreased as income increased. While the actual number of cost-burdened households tended to fluctuate among the income levels, the percent of total households paying more than 30 percent of income on housing costs decreased considerably as income rose.

Figure 4-5 shows the relative percentage of cost-burdened home owners within different income levels. Among extremely low-income households, 76 percent were cost-burdened. The percentage decreased to 43 percent among very low-income households and 30 percent among low-income households. Overall, as income increased,

the likelihood of being cost-burdened decreased significantly for owner households in Columbia County.

**Figure 4-5: Percent Cost-burdened Home Owners by Income, 2000**



Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

When comparing owner households and renter households in Columbia County, Figure 4-5 compared to Figure 5-3, it is evident that owner households with incomes at 40 percent and higher are experiencing a greater degree of cost burden than renter households at the same income levels.

## PURCHASING A HOME

Certain prospective homebuyers are priced out of the sales housing market in Columbia County. Many of them are members of the regional workforce, including waiters, administrative assistants, and residents who work in retail jobs. They fill vital community occupations and yet cannot afford to purchase a median priced home in Columbia County.

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**The median priced sale home was affordable to the median household income in Columbia County in 2007.**

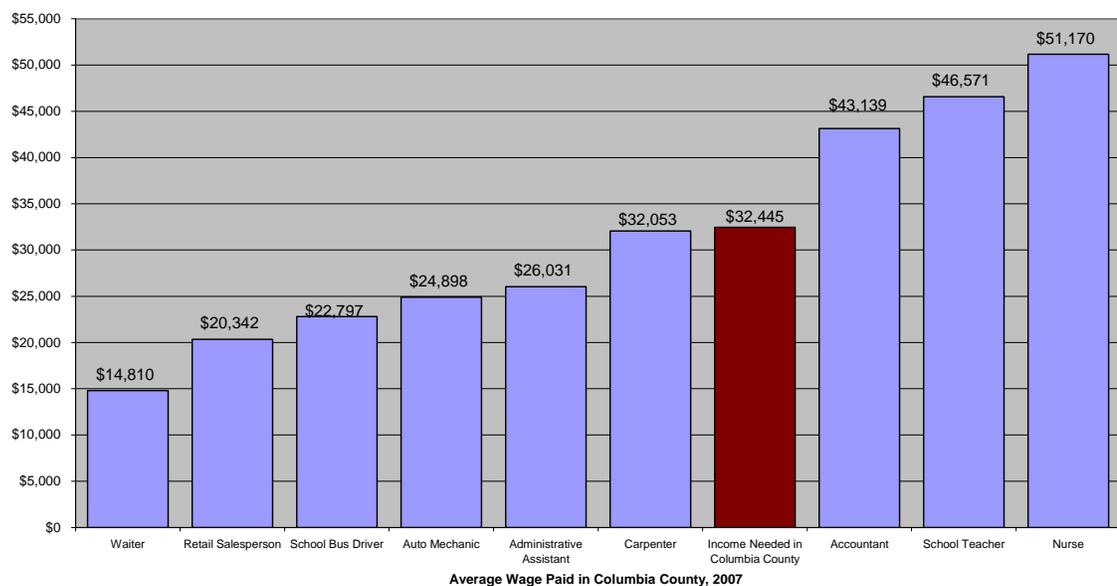
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From June 2004 to July 2008, the median housing sales price in Columbia County ranged from a low of \$40,474 in Conyngham Township up to \$168,740 in Madison

Township. The county median sales price was \$109,900. A household would require a minimum income of \$32,444 in order to afford a home selling for the median sales price of \$109,900. This income amount is equivalent to 79 percent of the median household income for all of Columbia County in 2007 (\$41,119).

Figure 4-6 lists the average annual wages paid in 2007 for several job classifications in Columbia County. Persons employed in many of the vital community occupations listed can not afford to purchase a home selling for the median sales price in the county as single-wage earning households. The salaries paid in several of these occupations are substantially less than the income required to purchase the median sales priced home.

**Figure 4-6: Gap Between Average Wages & Median Sales Price Home, 2007**



Source: U.S. Bureau of Labor Statistics; Calculations by Mullin and Lonergan Associates, Inc.

To calculate the price range in which these households could look for sales housing, one must first calculate the sales price of a house each household could afford to purchase. Figure 4-7 lists the maximum sales price that each of these households could afford based on the following assumptions:

- Housing payment-to-income ratio of 30 percent and debt-to-income ratio of 30 percent;

- 30-year fixed rate mortgage at 6.2 percent;
- A down payment of 4 percent of the purchase price plus 4 percent for closing costs;
- Home owners insurance of \$360 per year (\$30 per month);
- Mortgage insurance of \$600 per year (\$40 per month);
- Property taxes based on a county average of \$1,100;
- The total amount of principal, interest, taxes and insurance (PITI) equal to no more than 30 percent of gross monthly household income.

Other consumer debt, such as car loans and credit cards, are not factored in the calculation because consumer debt can vary widely for every household. Consequently, the mortgage amounts listed in the chart below are the maximum amounts for which a household could qualify. High debt-to-income ratios would significantly lower the price of house a household could afford to purchase.

**Figure 4-7: Maximum Sale Price Affordable by Occupation**

Occupation	Annual Salary/Income	Income as a % of County Median Household Income	Maximum Sales Price
Waiter	\$14,810	36%	\$34,128
Retail Salesperson	\$20,342	49%	\$57,900
School Bus Driver	\$22,797	55%	\$68,448
Auto Mechanic	\$24,898	61%	\$77,475
Administrative Assistant	\$26,031	63%	\$82,345
Carpenter	\$32,053	78%	\$108,218
Accountant	\$43,139	105%	\$155,850
School Teacher	\$46,571	113%	\$170,595
Nurse	\$51,170	124%	\$190,355

Source: U.S. Bureau of Labor Statistics; Calculations by Mullin and Lonergan Associates, Inc.

Of the occupations listed, a typical waiter is unable to purchase a median sales priced-home in any municipality in Columbia County as a single-wage earning household. When factoring in total housing costs, a waiter’s annual income of \$14,810 cannot afford the monthly costs associated with owning a home, including principal, interest, taxes, and insurance (PITI). A retail salesperson is limited to houses selling for \$47,900 or less, with little realistic chance of purchasing a decent dwelling unit as a single-wage earning household.

School bus drivers, auto mechanics, and administrative assistants are all vital to a community. However, persons employed in these occupations who are single-wage earning households are not able to afford a home at Columbia County's median sales price of \$109,900.

The higher-wage occupations (accountant, school teacher, and nurse) would have the ability to purchase homes in the \$144,000 to \$191,000 range and therefore have more options. These sales prices are higher than the county median sales price of \$109,900. While the argument made here uses single-wage earning households, total household income would be used to compute the purchasing price that a household could afford.

The housing sales data provided by the MLS of the Central Susquehanna Valley Board of Realtors were analyzed to determine how many single-family housing units were sold in various price ranges from June 2004 through July 2008.

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**Less than half of the sales transactions between 2004 and 2008 involved units selling for less than \$100,000.**

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Of the 1,443 single family homes sold, only 676 (44 percent) had a sales price of less than \$100,000. An additional 407 units sold in the \$100,000-\$149,999 range while 247 units sold in the \$149,999-\$199,999 range. Another 213 (13.8 percent) homes sold for \$200,000 or more.

Figure 4-8 depicts home sales activity between 2004 and 2008.

**Figure 4-8: Single Family Home Sales Activity, June 2004 – July 2008**

Price Range	1-2 Bedrooms	3 Bedrooms	4+ Bedrooms	Total	% of Units Sold
\$0-\$99,999	201	369	106	676	43.8%
\$100,000-\$149,999	64	266	77	407	26.4%
\$140,000-\$199,999	12	141	84	247	16.0%
\$200,000-\$249,999	1	38	44	93	6.0%
\$240,000-\$299,999	3	26	41	70	4.4%
\$300,000-\$349,999	2	6	18	26	1.7%
\$340,000 & over	0	4	20	24	1.6%
Total	283	860	400	1,443	100.0%

Source: Central Susquehanna Valley Board of Realtors

Note: The number of single family home sales in the chart above includes transactions that occurred in 8 municipalities outside of Columbia County. The total amount of transactions in the County was 1,384 from June 2004-July 2008.

Other factors that impact the purchase of a home include the household's other long-term debt and living expenses. Lenders typically underwrite home mortgage applications on the basis of a household income ratio of 30 percent in addition to a total debt-to-household income ratio of no more than 36 percent. Many households are encumbered with debt and monthly living expenses that cause them to exceed permitted total debt to income ratios even if their annual household income is within an acceptable housing payment to household income ratio of 30 percent.

Additionally, a typical expense for many working families is child care, which can consume a considerable amount of household monthly income. Households without health insurance may pay as much per month for health care as they pay for housing. The impact of many of the typical living expenses is greatest on lower income households as these costs consume a greater proportion of their monthly income than higher income households.

## 5. RENTER CHARACTERISTICS AND NEEDS

### COLUMBIA COUNTY RENTAL RATES

**At the county level, income outpaced rental rates during the 1990s. However, at the municipal level, rents outpaced income in 12 of the 33 municipalities.**

The median gross rent in Columbia County in 2000 was \$448, an increase of less than 1 percent from 1990, after adjusting for inflation. At the same time, real median household income increased by 7.2 percent. Figure 5-1 depicts median gross rent trends between 1990 and 2000.

**Figure 5-1: Trends in Median Gross Rent by Municipality, 1990 – 2000**

	1990	2000	% Change		1990	2000	% Change
PENNSYLVANIA	\$432	\$431	-0.2%	Jackson Twp	\$342	\$367	4.3%
COLUMBIA COUNTY	\$444	\$448	0.9%	Locust Twp	\$431	\$494	14.6%
Beaver Twp	\$418	\$382	-8.6%	Madison Twp	\$468	\$488	4.3%
Benton Borough	\$397	\$424	7.1%	Main Twp	\$498	\$479	-3.8%
Benton Twp	\$366	\$400	9.3%	Mifflin Twp	\$423	\$440	6.4%
Berwick Borough	\$441	\$439	-0.4%	Millville Borough	\$397	\$399	0.4%
Bloomsburg Town	\$472	\$461	-2.3%	Montour Twp	\$446	\$447	-2.0%
Briar Creek Borough	\$389	\$470	20.8%	Mount Pleasant Twp	\$447	\$441	-3.4%
Briar Creek Twp	\$327	\$391	19.6%	North Centre Twp	\$447	\$480	7.4%
Catawissa Borough	\$337	\$366	8.6%	Orange Twp	\$449	\$379	-14.6%
Catawissa Twp	\$441	\$613	34.9%	Orangeville Borough	\$446	\$429	16.0%
Cleveland Twp	\$461	\$474	3.0%	Roaring Creek Twp	\$379	\$313	-17.4%
Fishing Creek Twp	\$436	\$400	14.7%	Scott Twp	\$449	\$484	4.7%
Franklin Twp	\$436	\$430	-1.4%	South Centre Twp	\$464	\$468	0.6%
Greenwood Twp	\$384	\$422	9.6%	Stillwater Borough	\$423	\$433	2.4%
Hemlock Twp	\$441	\$439	-0.4%	Sugarloaf Twp	\$382	\$433	13.4%
(in 2000 dollars)							

Source: U.S. Census Bureau

Note: Due to lack of statistical significance and high likelihood of reporting error for Centralia Borough and Conyngham Township, these municipalities were not included in the figure above.

In 12 of the 33 municipalities, rents outpaced income, increasing by more than 7.2 percent. The majority of the municipalities that experienced high increases in median gross rents also experienced other forms of growth, including households and housing units. As a result, rents generally increased in high growth areas where more rental units

were in demand. In one example, Sugarloaf Township, median gross rent increased 13.4 percent during the 1990s, after adjusting for inflation. Sugarloaf also experienced a 20 percent increase in population and an additional 130 housing units were constructed. In 2000, the majority of the vacant housing units in the township were categorized as seasonal rentals, indicating a high rate of vacation homes.

## COST-BURDENED RENTERS

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### **Renter households with incomes at 40 percent and higher are experiencing a lower degree of cost burden than owner households at the same income levels.**

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In addition, the percentage of renter households that are experiencing cost burden decreased as income rose. Understandably, extremely low-income renter households experienced the highest rate of cost burden. Sixty-nine percent of all extremely low-income renters were cost-burdened in 2000.

In 2000, 1,122 extremely low-income renter households were cost-burdened compared to 734 very low-income households, a decrease of 34 percent between income groups. The number of renter households experiencing cost burden continues to decrease as income rises. For example, only 328 low-income households were cost-burdened. Thus, the likelihood of renter households being cost-burdened decreases significantly as income rises.

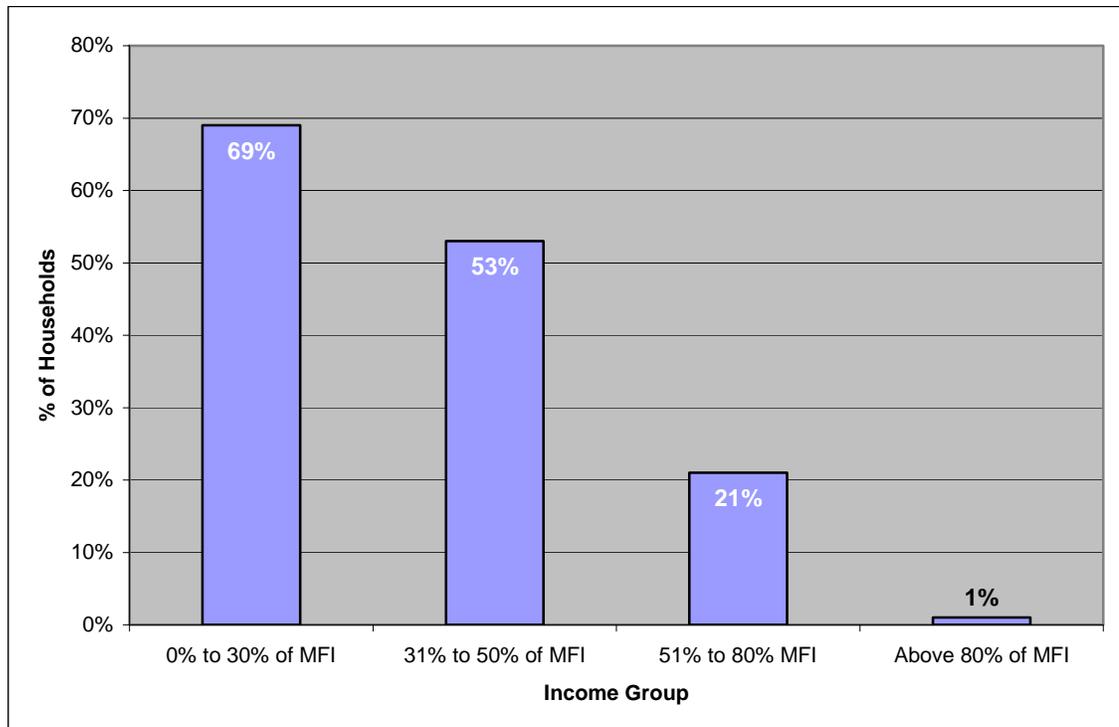
Figures 5-2 and 5-3 on the following page depict cost-burdened renters by income category.

**Figure 5-2: Cost-burdened Renters by Income, 2000**

	# of Households	% of Total Households
<b>All Renter Households</b>	6,942	100%
<b>Renter Households with incomes 0% up to 30% MFI (Extremely Low Income)</b>	1,621	100%
Paying more than 30% of income on housing	1122	69%
<b>Renter Households with incomes 31% up to 40% MFI (Very Low Income)</b>	1,377	100%
Paying more than 30% of income on housing	734	43%
<b>Renter Households with incomes 41% up to 80% MFI (Low Income)</b>	1,438	100%
Paying more than 30% of income on housing	328	21%
<b>Renter Households with incomes 81% MFI or higher (Other Income)</b>	2,416	100%
Paying more than 30% of income on housing	29	1%

Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

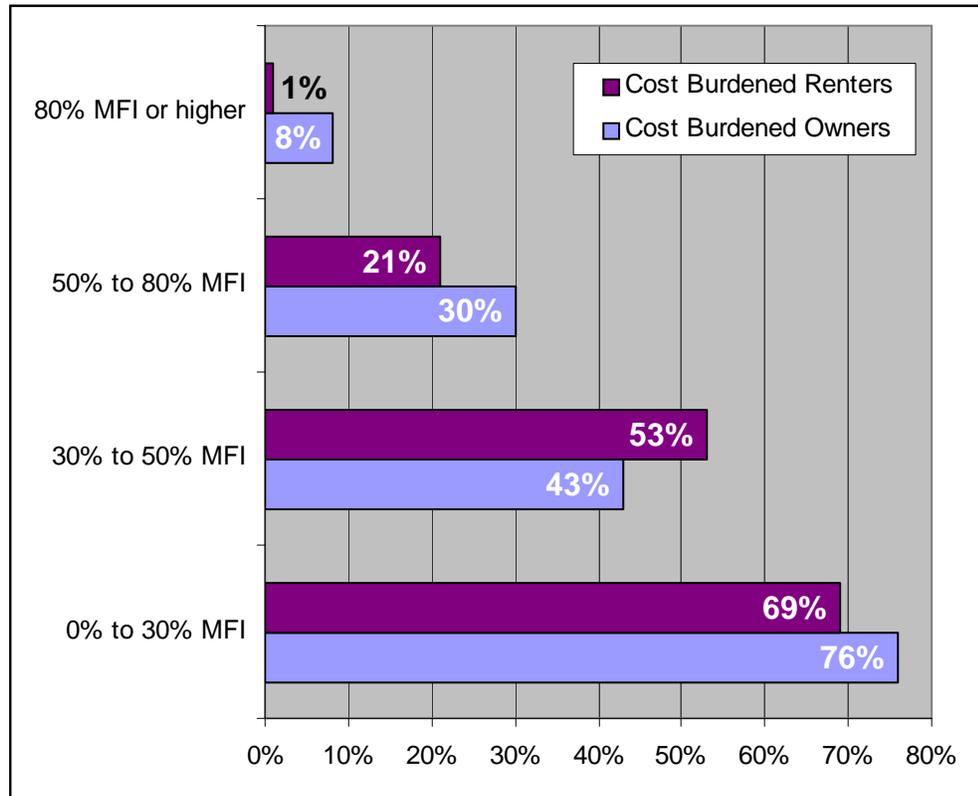
**Figure 5-3: Percent of Cost-burdened Renters by Income Group, 2000**



Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

As depicted in Figure 5-4, when comparing owner households and renter households in Columbia County, it is evident that owner households with incomes at 40 percent and higher are experiencing a greater degree of cost burden than renter households at the same income levels.

**Figure 5-4: Comparison of Cost Burden, Renters v. Owners**



Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

## RENTING A DWELLING UNIT

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**For Columbia County, the “housing wage” – the amount a household must earn hourly to afford fair market rent and utilities for a 2 bedroom apartment – is \$11.62.**

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One of the most credible and widely used sources of information about rental housing cost and affordability is the National Low-income Housing Coalition’s (NLIHC)

annual publication *Out of Reach*. The *Out of Reach* publication provides housing cost data for counties, metropolitan areas, non-metropolitan-areas and states.<sup>3</sup> It establishes a “housing wage” to help communities and regions understand the mismatch between prevailing wages for common jobs and the cost of housing.

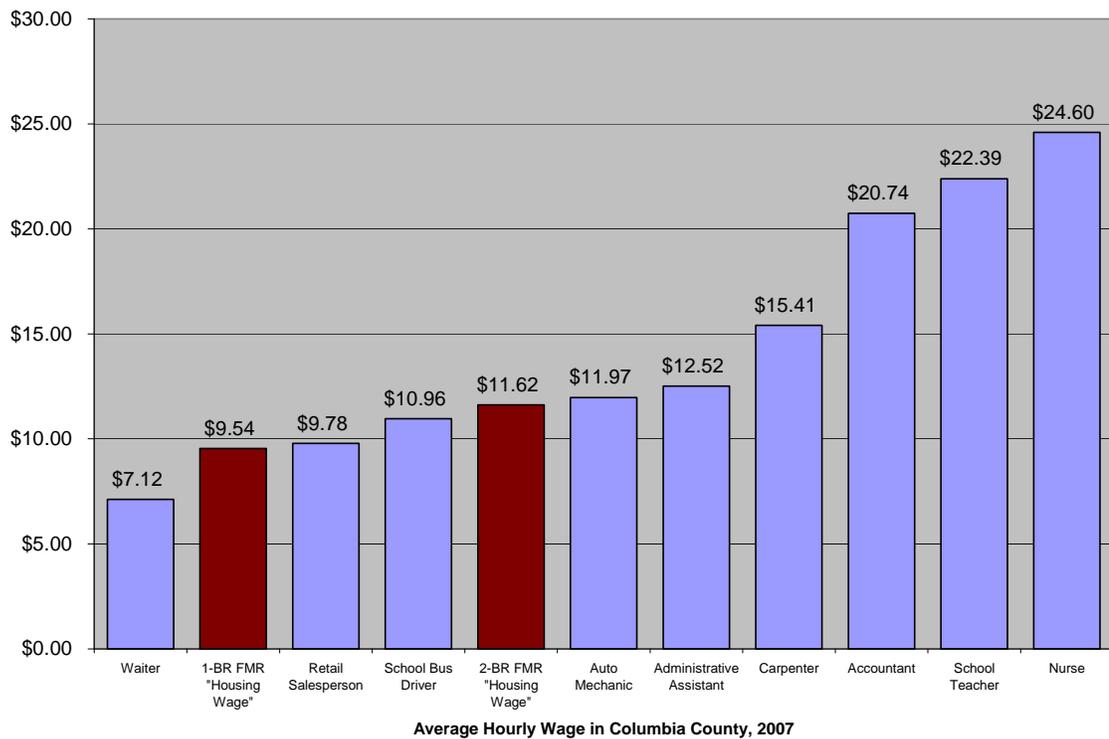
In Columbia County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$604. In order to afford this level of rent and utilities, without paying more than 30 percent of income on housing, a household must earn \$2,013 monthly or \$24,160 annually. Assuming a 40-hour work week, 42 weeks per year, this level of income translates into a Housing Wage of \$11.62 per hour. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner (making \$7.14/hour in 2008) must work 64 hours per week, 42 weeks per year. Or, a household must include 1.7 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

Using the same annual salaries calculated to determine home ownership affordability, the ability to afford a rental unit was also calculated for the same occupations. Based on this analysis, a waiter cannot afford even a one-bedroom unit renting for the HUD FMR of \$496 per month as a single-wage earning household. Residents working in retail and school bus drivers could afford the one-bedroom FMR but not the two-bedroom FMR. Auto mechanics, administrative assistants, carpenters, accountants, school teachers, and nurses could afford a one-bedroom unit or a two-bedroom unit, even as single-wage earning households. Figure 5-5 depicts the affordability levels of various occupations relative to fair market rents in 2008.

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<sup>3</sup> The publication can be accessed at <http://www.nlihc.org/oor/oor2008/>.

**Figure 5-5: Hourly Wage and Fair Market Rent Affordability, 2007**



Source: U.S. Bureau of Labor Statistics; Calculations by Mullin and Lonergan Associates, Inc.

No reliable source of data provides a count of the number of vacant, for rent units that are affordable to lower income households in 2007. However, it is possible to utilize Census data to analyze the relative affordability of the county's rental housing stock.

There were only 412 units identified in 2000 as vacant, for rent, and affordable to households earning 80 percent or less of median income. (Most of these units – over two-thirds – were located in Bloomsburg and Berwick.) These 412 units represented 7.4 percent of the total rental housing inventory in the county. Of these units, 244 were affordable to extremely low-income households. Another 244 were affordable to very low-income households and 12 units were affordable to low-income households. The likelihood that this affordable housing inventory has increased or remained stable since 2000 is very remote given the rise in housing prices since then. Figure 5-6 shows the 2000 vacancies for 1-, 2-, and 3-bedroom affordable rentals in Columbia County.

**Figure 5-6: Affordable Rental Vacancies, 2000**

	0-1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
Households 0% to 30% MHI (Extremely Low Income)	44	120	90	244
Households 30% to 40% MHI (Very Low Income)	110	110	24	244
Households 40% to 80% MHI (Low Income)	4	4	4	12
Total Affordable less than 80 percent MHI	149	234	119	412

Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

#### INVENTORY OF PUBLIC AND PRIVATELY ASSISTED RENTAL UNITS

Based on an inventory of rental housing developments completed by M&L in the summer of 2008, there are 620 subsidized rental units in Columbia County that are restricted to low-income households. The units fall into the following categories:

- Units owned and administered by the Columbia County Housing Authority;
- Units developed with assistance from the U.S. Department of Agriculture via programs such as Section 414;
- Units developed with assistance from HUD via programs such as Section 8 and Section 202; and
- Units developed with Pennsylvania Housing Finance Agency (PHFA) low-income housing tax credits.

Assisted rental units, shown in Figure 5-7, account for just 2.4 percent of the county's overall occupied housing stock and just under 9 percent of the county's occupied rental housing stock. Over three-quarters of the units are restricted to elderly tenants. Additionally, over 80 percent of the assisted inventory is located in either Bloomsburg or Berwick, communities that are closest in proximity to employers and services.

**Figure 5-7: Inventory of Assisted Rental Housing**

	Location	Total Units per Property	Elderly	General	Handicap Accessible	No. of Bedrms
Allied Catawissa Apts	Catawissa	64	<input checked="" type="checkbox"/>		4	1
Anthony Court	Bloomsburg	24	<input checked="" type="checkbox"/>		2	1-2
Benton Elderly	Benton	11	<input checked="" type="checkbox"/>		2	1
Bloomsburg Towers	Bloomsburg	74	<input checked="" type="checkbox"/>		7	1-2
Central Court Apts	Bloomsburg	8		<input checked="" type="checkbox"/>	3	1-3
Columbia Village Apts	Millville	44	<input checked="" type="checkbox"/>		0	1
Evans Owen Apts (public housing authority)	Berwick	40	<input checked="" type="checkbox"/>		0	1-2
Franklin Place	Bloomsburg	24	<input checked="" type="checkbox"/>		2	1
Hawthorne Heights	Bloomsburg	26		<input checked="" type="checkbox"/>	0	1-2
Hillside Village	Catawissa	40		<input checked="" type="checkbox"/>	2	1-3
Monroe Estates	Berwick	24	<input checked="" type="checkbox"/>		2	1
Rosewood Apartments	Berwick	86	<input checked="" type="checkbox"/>		0	1
Schain Building	Berwick	24		<input checked="" type="checkbox"/>	3	1-2
Scott Elderly	Bloomsburg	24	<input checked="" type="checkbox"/>		3	1
Scottown Apartments	Bloomsburg	20		<input checked="" type="checkbox"/>	0	1-2
Spring Garden Terrace	Berwick	24	<input checked="" type="checkbox"/>		3	1
Tenny Street Apts	Bloomsburg	21	<input checked="" type="checkbox"/>		4	1
Town Park Apartments (public housing authority)	Bloomsburg	20		<input checked="" type="checkbox"/>	0	2-3
<b>TOTAL</b>		<b>620</b>			<b>39</b>	

Source: Mullin & Lonergan Associates, Center for Independent Living of Central PA (CILCP)

#### PUBLIC HOUSING AND HOUSING CHOICE VOUCHERS

Representatives of the Columbia County Housing Authority (CCHA) were interviewed during the preparation of this report and provided information relative to the Authority's public housing inventory and Section 8 Housing Choice Voucher program.

In terms of public housing units, CCHA maintains two facilities: Evans Owen Apartments (40 senior units) in Berwick, and Town Park Apartments (20 general occupancy units) in Bloomsburg. As of summer 2008, both sites were completely occupied with waiting lists.

CCHA also administers 413 Section 8 Housing Choice Vouchers. Because fair market rents (FMRs) in Columbia County are low, CCHA utilizes a payment standard equal to 110% of FMR in order to secure landlord participation in the program.

## AFFORDABLE RENTER HOUSING POTENTIALLY LOST TO CONVERSION

Preservation of existing low-income housing has been recognized as a national problem as older affordable housing units begin to reach contract expiration or the end of their restricted use period. The risk is that tenants who occupy apartment units in these facilities may not be able to afford rent increases should the facility be converted to market rate. Most states have included a set-aside of Federal Low-income Housing Tax Credits within their Qualified Allocation Plan (QAP) to specifically address the preservation of existing affordable housing stock. Preservation of affordable housing generally involves two subsidy considerations:

- LIHTC: The Low-income Housing Tax Credit program was established in 1986 and is contained in Section 42 of the Tax Code. The program is administered by the US Department of the Treasury and the Internal Revenue Service. Tax credits are allocated by state agencies, who in turn decide which projects receive tax credits each year based on established allocation guidelines. The LIHTC program requires a minimum 14-year compliance period unless an extended low-income use agreement is in place. At the end of the compliance period, the rents are no longer restricted and the owner may increase the rents to a level that is achievable in the local housing market.
- Section 8: In 1997, the United States Congress enacted the *Multi-family Assisted Housing and Reform and Affordability Act* (commonly referred to as “Mark-to-Market”). The Mark-to-Market program was made permanent in 1999 and addresses the financial and physical restructuring of housing projects with expiring Section 8 contracts. Owners of Section 8 properties with expiring contracts, however, may elect to “opt out” of the Mark-to-Market program, resulting in a loss of affordable rental units.

Owners of aging affordable developments with expiring use restrictions/subsidies are being faced with decisions regarding the future use of their property. Potential loss of existing rent subsidies, conversion to market rate housing in gentrified areas, and/or

deterioration of older unmarketable units, are just a few of the concerns that owners need to address.

Information was collected to determine the affordable renter housing units that may be lost to conversion to market units in Columbia County through 2012. Sources of information include HUD, PHFA, and reports generated by the National Housing Trust and accessed at [www.nhtinc.org/data\\_states.asp#pa](http://www.nhtinc.org/data_states.asp#pa).

Records reviewed included data regarding expiring Section 8 contracts, expiring mortgages on Section 202 and Section 811 assisted housing, and USDA's information regarding rental assisted financed projects. The data indicate the following:

- The Section 202 and Section 8 contracts for the 64 elderly units at Allied Catawissa Apartments are due to expire at the end of July 2009.
- The 24 general occupancy units at the Schain Building in Berwick were placed in service in 1994. As such, their 14-year affordability period will end in 2010.
- Similarly, the 24 elderly apartments at Anthony Court in Bloomsburg were placed in service in 1997, therefore 2012 will mark the end of their 14-year affordability period.

With the expiration of contracts and affordability periods for these units, there lies a risk that rents will be increased to market rates. If these units are converted to market rent apartments, there is a possibility that existing tenants would not be able to afford the increase in rent. In each case, contracts may be extended depending on the intentions of the property owners. Efforts should be made to secure the future affordability of these units.

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## 6. HOUSING DEMAND ANALYSIS

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The demand for affordable housing is comprised of both existing demand and projected demand. Existing demand for affordable housing is based on the number of households in the study area who are living in inadequate housing. Projected demand is based on the net increase in the number of lower income households expected to reside in the county. The combination of existing demand plus projected demand provides an estimate of the overall need for affordable housing units in Columbia County for 2008 to 2012. The time frame selected for projecting affordable housing need for this study is 2008 to 2012. Population and household projection data were obtained for this five-year period from DemographicsNOW, Inc.

In determining the extent of affordable housing need, it is important to identify the type of need in order to develop an appropriate strategy to address the need. For example, cost-burdened renter households would benefit from rental subsidies while renter households living in substandard physical conditions would benefit from new construction activities. Cost-burdened owner households, particularly those residing in older dwelling units, may benefit from rehabilitation that includes weatherization improvements to lower monthly utility bills, thereby decreasing total monthly housing costs.

### AFFORDABLE HOUSING DEMAND

#### EXISTING AFFORDABLE HOUSING DEMAND

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**The existing affordable housing demand in Columbia County is 4,914 units. These 4,914 households earn below 80 percent of median income, live in deficient units, and/or face housing cost burdens exceeding 30 percent of their monthly income.**

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To quantify existing housing demand, households with housing problems were identified utilizing HUD's State of the Cities Data System. Housing problems included the following two characteristics: (1) households who were cost-burdened and paying more than 30 percent of income on monthly housing costs, and (2) households who were

living in dwelling units with physical deficiencies (overcrowded conditions and/or without complete plumbing or kitchen facilities).

The HUD data used for this report is based on Census 2000 and includes cost-burdened households and households living in physically-deficient units. While this data source may seem dated, it is the only available data from a reliable source that identifies the degree to which households are impacted by these two primary housing problems. Furthermore, using 2000 data establishes a firm baseline from which to project future household growth.

This assessment focuses on households with incomes equal to 80 percent or less of median household income, collectively referred to as lower income households. In 2000, the median household income (MHI) in Columbia County was \$34,228. Affordable housing demand was calculated according to the following income groups within each municipality:

- Extremely low-income households (0 percent up to 30 percent MHI) are households with incomes up to \$10,268.
- Very low-income households (31 percent up to 40 percent MHI) are households with incomes between \$10,269 and \$17,114.
- Low-income households (41 percent up to 80 percent MHI) are households with incomes between \$17,114 and \$27,382.

Existing housing demand was calculated for Columbia County. Figure 6-1 summarizes the housing problems experienced in 2000 by renter and owner households by income group throughout Columbia County. Within each income group, the number of households living in deficient units is highlighted as well as the number of cost-burdened households paying more than 30 percent of their gross income on monthly housing costs.

While median household income is used throughout this document, Figure 7-1 describes the housing problems of households at income levels tied to HUD's annually-calculated median family income statistics. The HUD median family income was \$41,398 in 2000 for Columbia County. While this income level is slightly higher than the median household income reported elsewhere in the document, the HUD State of the

Cities Data System used for the table is the only source describing cost burdened households and households residing in physically-deficient units.

**Figure 6-1: Households with Housing Problems, 2000**

	Renters	Owners	Total Households
All Households	6,942	18,031	24,983
<b>Extremely Low Income Households (0% up to 30% of MFI)</b>	1,621	1,082	2,703
With Any Housing Problems	1,148	834	1,982
Physical deficiencies to unit	26	8	34
Cost burdened (paying more than 30%)	1,122	826	1,948
Cost burdened (paying more than 40%)	914	460	1,474
<b>Very Low Income Households (31% up to 40% of MFI)</b>	1,377	1,744	3,122
With Any Housing Problems	777	747	1,434
Physical deficiencies to unit	42	14	47
Cost burdened (paying more than 30%)	734	742	1,477
Cost burdened (paying more than 40%)	<b>212</b>	<b>279</b>	<b>491</b>
<b>Low Income Households (41% up to 80% MFI)</b>	1,438	3,194	4,733
With Any Housing Problems	398	1,000	1,398
Physical deficiencies to unit	70	44	114
Cost burdened (paying more than 30%)	328	944	1,283
Cost burdened (paying more than 40%)	14	236	240
<b>Total Lower Income Households</b>	4,436	6,022	10,448
With Any Housing Problems	2,323	2,491	4,914
Physical deficiencies to unit	138	68	206
Cost burdened (paying more than 30%)	2,184	2,423	4,708
Cost burdened (paying more than 40%)	1,140	1,074	2,214
<b>Other Income Households (above 80% of MFI)</b>	2,416	12,009	14,424
With Any Housing Problems	104	1,044	1,149
Physical deficiencies to unit	74	108	183
Cost burdened (paying more than 30%)	29	937	966
Cost burdened (paying more than 40%)	0	120	120

Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

In Columbia County, there were 206 lower income households living in physically-deficient units. Renters were more than two times likely as owners to be living in substandard units. In addition, cost burden was identified as a housing problem for 4,708 households. The rate of cost burden was slightly higher among renters (48 percent) than owners (42 percent). The 4,708 cost-burdened households represented 44 percent of all lower income households in 2000.

The existing affordable housing demand in Columbia County is 4,914 units (206 physically-deficient units plus 4,708 cost-burdened households). These 4,914 households represent the total existing affordable housing demand in Columbia County.

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**Of these 4,914 households, 1,964 represent the worst-case housing needs in Columbia County.**

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Worst-case housing needs are defined as those households with incomes up to 40 percent of the median and who are paying more than 40 percent of gross income on monthly housing costs. In 2000, there were 1,126 renters and 839 owners who fit this category. These 1,964 worst-case housing needs accounted for 40 percent of the existing affordable housing need.

#### PROJECTED DEMAND FOR AFFORDABLE HOUSING, 2000 TO 2012

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**Extremely low-income households are projected to increase by 1,019, which is an increase of nearly 39 percent from 2000. Very low-income households are projected to increase by 1,420, an increase of 66 percent. The number of low-income households, however, is projected to decrease by 1,049.**

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Household projections by income group were obtained from DemographicsNOW and clustered into the same three categories used for existing affordable housing demand. Figure 6-2 lists the projected change in the total number of households by income group between 2000 and 2012.

**Figure 6-2: Projected Change in Households by Income Group, 2000 – 2012**

	2000 Census	2007 Estimate	2012 Projection	Change from 2000 to 2012	
				Number	Percent
Extremely Low Income Households (0% to 30% MHI)	2,624	2,344	3,644	1,019	38.82%
Very Low Income Households (30% to 40% MHI)	2,143	3,444	3,463	1,420	66.26%
Low Income Households (40% to 80% MHI)	4,102	4,348	3,043	-1,049	-24.82%
<b>Total Lower Income Households</b>	<b>8,870</b>	<b>11,166</b>	<b>10,240</b>	<b>1,380</b>	<b>14.46%</b>
Households between 80% and 110% of MHI	4,690	4,499	4,486	-1,204	-21.16%
Households above 110% of MHI	10,344	10,334	12,100	1,744	16.84%
<b>Total Households</b>	<b>24,914</b>	<b>26,099</b>	<b>26,836</b>	<b>1,921</b>	<b>7.71%</b>

Source: DemographicsNOW, Inc.; Calculations by Mullin & Lonergan Associates, Inc.

On a net basis, lower income households in Columbia County are projected to increase by almost 16 percent between 2000 and 2012. This net increase of 1,380 additional lower income households represents 72 percent of the projected total increase of 1,921 households by 2012. The increase in total households will occur as a result of new household formation within the existing population and the migration of new households to Columbia County from elsewhere. Household changes in income groups may occur for similar reasons. Additionally, resident households may shift between income categories as a result of changes in individual financial situations.

The total projected affordable housing demand is 2,439 housing units. This comprises 1,019 housing units affordable to extremely low-income households plus an additional 1,420 units affordable to very low-income households in Columbia County.

PROJECTED AFFORDABLE HOUSING DEMAND BY TENURE, 2000 TO 2012

**Based on projected growth in extremely low and very low-income households, there will be additional demand for 1,344 affordable renter units and 1,094 owner units by 2012.**

The projected demand for 2,439 units of affordable housing presented above can be further refined to estimate the demand for renter units and owner units by 2012. Trends in the ratios of renters versus home owners (from 1990 and 2000 Census data) offer reasonable assumptions for future projections. Results of the analysis are shown in Figure 6-3 below.

**Figure 6-3: Estimated Housing Demand by Tenure**

	Renter Units	Owner Units	Total Units
Extremely Low Income Households (0% up to 30% of MHI)	662	347	1,019
Very Low Income Households (31% up to 40% of MHI)	682	738	1,420
Low Income Households (41% up to 80% of MHI)	0	0	0
<b>Total Demand for Affordable Units</b>	<b>1,344</b>	<b>1,094</b>	<b>2,439</b>

Sources: U.S. Census Bureau; DemographicsNOW, Inc.; Calculations by Mullin & Lonergan Associates, Inc.

The following methodology was utilized to determine the tenure ratios:

- Among extremely low-income households, the ratio of renters to owners was 49 percent to 41 percent in 1990; by 2000, the ratio was 60 percent to 40 percent. Given the sharp increase in housing costs and the potential for stricter underwriting standards, it is reasonable to assume a ratio of 64 percent renters to 34 percent owners by 2012.
- Among *very low-income* households, the ratio of renters to owners was 39 percent to 61 percent in 1990; by 2000, the ratio was 44 percent to 46 percent. For the same reasons stated above, it is reasonable to assume that the ratio of renters to owners in 2012 could be 48 percent to 42 percent.
- Among *low-income* households, there is no projected housing demand because the projected increase in the number of households within this income category is less than zero.

SUMMARY OF EXISTING AND PROJECTED AFFORDABLE HOUSING DEMAND, 2000 TO 2012

**Combined, existing demand for affordable housing plus projected demand yields a total year-2012 demand in the range of 7,343 affordable housing units. As discussed below, a portion of this demand is to be met by existing inventory of affordable housing.**

Figure 6-4 provides a summary of total affordable housing demand in Columbia County. A combination of existing demand and projected demand results in total affordable housing demand for the year 2012. Again, existing demand is defined as the number of households that have housing problems (cost burden greater than 30 percent of income for renters and owners, and/or overcrowding, and/or without complete kitchen or plumbing facilities). Based on reported housing problems, a total of 4,914 units comprise existing demand; of these, 2,323 are renters and 2,491 are owners.

**Figure 6-4: Existing & Projected Affordable Housing Demand, 2000 – 2012**

	Existing Demand, 2000		Projected Demand, 2000 to 2012		Total
	Renters	Owners	Renters	Owners	
Extremely Low Income Households (0% up to 30% of MHI)	1,148	834	662	347	3,001
Very Low Income Households (30% up to 40% of MHI)	777	747	682	738	2,944
Low Income Households (40% up to 80% of MHI)	398	1,000	0	0	1,398
Total Affordable Housing Demand	2,323	2,491	1,344	1,094	7,343
	4,914		2,439		7,343

Sources: U.S. Census Bureau; DemographicsNOW, Inc.; Calculations by Mullin & Lonergan Associates, Inc.

Projected demand for affordable housing is determined by the anticipated increase in the number of lower income households regardless of housing problems. The projected demand for affordable housing is 2,439 units. Note that existing demand exceeds projected demand by a ratio of 2 to 1.

The total demand (existing plus projected) for affordable housing in Columbia County is estimated to be 7,343 units.

## AFFORDABLE HOUSING SUPPLY

The second step in estimating affordable housing need is to determine the extent to which housing demand is likely to be met through the existing housing inventory and any projected new housing development. This can be achieved by identifying the extent to which the current housing delivery system is already providing housing for lower income households. The existing housing inventory, current building activity, and housing programs already in place must be evaluated.

### RECENT HOUSING ACTIVITY

There were 27,733 housing units in Columbia County in 2000. Since then, approximately 1,730 residential units have been constructed, thereby increasing the housing inventory to approximately 29,463.<sup>4</sup> This increase represented a gain of 6.2% in seven years. Of the 1,730 units, 1,400 were single family units and 230 were multi-family units.

Eighty percent of the multi-family units were constructed in Bloomsburg. Only 44 multi-family units were built elsewhere in the county. It is presumed that the multi-family units developed in Bloomsburg are primarily student housing and are not, therefore, available to lower income households. Figures 6-5 and 6-6 present new housing construction data between 2000 and 2007.

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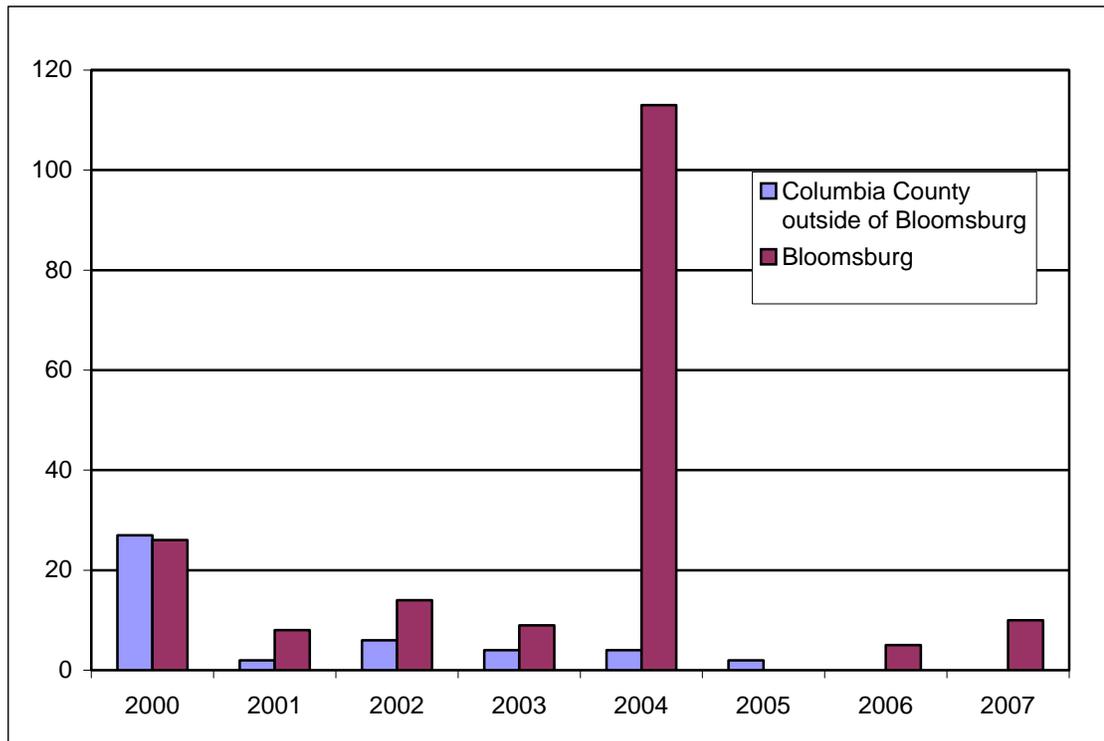
<sup>4</sup> The number of single family residential units constructed between 2000 and 2007 is based on the number of new building permits issued, which is recorded in the Columbia County Tax Assessor's Office. The number of multi-family residential units constructed between 2000 and 2007 is based on the number of new building permits issued and was obtained from HUD's State of the Cities Data System accessed at <http://socds.huduser.org/permits/index.html>

**Figure 6-5: New Housing Construction, 2000 – 2007**

	Units in Single-family Structures	Units in Multi-family Structures	
		Columbia County outside of Bloomsburg	Bloomsburg
2000	242	27	26
2001	170	2	8
2002	182	6	14
2003	182	4	9
2004	206	4	113
2004	188	2	0
2006	170	0	4
2007	160	0	10
<b>Total</b>	<b>1,400</b>	<b>44</b>	<b>184</b>

Source: Columbia County Tax Assessor's Office, HUD State of the Cities Data System  
NOTE: The multi-family data may be skewed, as one permit may represent one unit, one building in a development, or an entire development.

**Figure 6-6: New Multi-family Residential Building Permits Issued 2000 - 2007**



Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

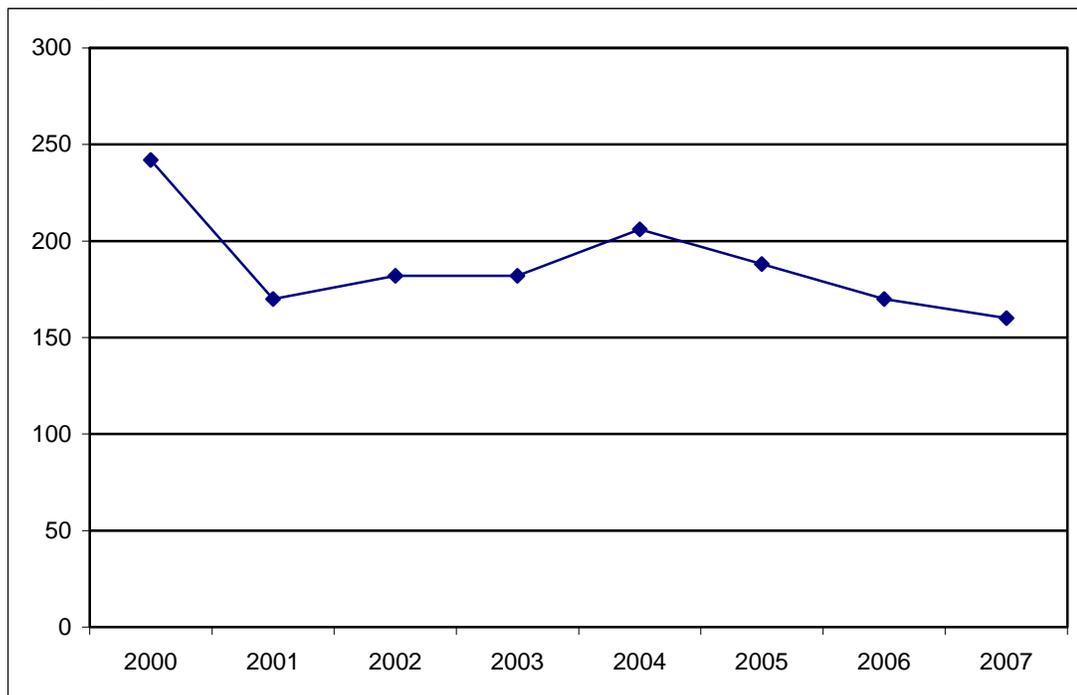
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**The annual production rate of new housing development between 2000 and 2007 is similar to the annual rate during the 1990s.**

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New housing activity added an average of 214 new units annually between 1990 and 2000; the rate between 2000 and 2007 has been 247 units. Construction has fallen off since 2000, similar to national trends following the economic downturn of 2001-2002. Since then, however, residential building activity has remained relatively stable with only a slight decline since 2006.

**Figure 6-7: New Single-Family Building Permits Issued, 2000 – 2007**



Source: Columbia County Tax Assessor's Office

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**Approximately 40 percent of all housing sales between 2000 and 2007 were units that sold for less than \$100,000.**

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A total of 1,744 single family owner-occupied housing units were sold in Columbia County for less than \$100,000—a price range affordable to households earning the median household income. These units comprise a significant portion of the affordable housing stock available between 2000 and 2007.

## PROJECTED HOUSING GROWTH

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### **Based on projections, 620 additional housing units will be created between 2008 through 2012.**

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Projecting net change in the future housing supply can be difficult given the uncertainty of interest rates, construction costs, mortgage availability, developer behavior, etc. Today, one of the greatest concerns is the impact of subprime mortgages. Increases in foreclosures could trigger a temporary increase in housing supply, but tighter lending standards may make it more difficult for potential home buyers to acquire their home. However, recent trends as well as projections of housing demand based on household formation rates provide reasonable benchmarks for likely estimates of net change in the housing supply. The following projections are based on the assumption that no changes are made to local policies and no new policies impacting affordable housing (such as inclusionary zoning) are adopted.

The net change in the existing housing stock in the county between 2000 and 2007 was 1,730 housing units for an average annual production rate of 247 units. A lower annual production rate (40% of the 2000-2007 rate) is projected for 2008 through 2012 as a result of the current problems in the housing mortgage industry. Tighter mortgage standards will more than likely impact lower income households more severely than higher income households.

Based on these trends and assumptions, it is projected that an additional 620 housing units (approximately 124 units annually over the next five years) will be created between 2008 through 2012. Of these:

- 448 units (90%) will be single family owner-occupied units
- 62 units (10%) will be multi-family renter-occupied housing units.

Furthermore, it is projected that the private housing market will continue to favor higher income households over lower income households, and owners over renters.

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### **Approximately 40 percent of the projected 620 market-rate housing units will be affordable to median income households.**

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This estimated housing production rate of 124 units per year is a more conservative number than the previous seven years. A more conservative approach is warranted given the current housing crisis. Figure 6-8 presents the growth in housing units projected from 2000 to 2012.

**Figure 6-8: Projected Housing Inventory, 2012**

	2000	2007	Average Annual Production Rate 2000 to 2007	40% of Average Annual Production Rate 2000 to 2007	Projected Net Increase in Units 2007 to 2012	Projected 2012 Housing Inventory
Columbia County	27,733	29,463	247	124	474	29,438

Source: Columbia County Tax Assessor's Office; U.S. Dept. of Housing & Urban Development, State of the Cities Data System; U.S. Census Bureau; Calculations by Mullin & Lonergan Associates, Inc.

## COLUMBIA COUNTY AFFORDABLE HOUSING NEED

**Between 2008 and 2012, overall need for affordable housing for Columbia County – meaning the total number of housing units that will be required to meet the demand of affordable housing for lower income households – is projected to be 4,246 units. Of the 4,246 units, renter units (3,468) outnumber owner units (1,688) by more than 2 to 1.**

Affordable housing need is determined by identifying the unmet affordable housing demand. The total affordable housing demand in the study area for 2000-2012 was calculated to be 7,343 housing units. The total affordable housing supply for the same period is estimated to be 2,097 units, leaving an unmet need of 4,246 affordable housing units.

The affordable housing supply created between 2000 and 2007 included:

- 1,744 market-rate single family owner-occupied units that sold for less than \$100,000
- 64 new construction rental units affordable to households up to 80% of MHI

The affordable housing supply in the “pipeline” or planned for development and occupancy between 2008 and 2012 was based on the following assumptions and information obtained from local affordable housing providers:

- 248 market-rate single family units projected to be available for sale up to \$100,000 across the county;
- Columbia County Housing Corporation will construct six for-sale housing units for families in the former Chestnut School property located in Berwick;
- Columbia County Housing Corporation will construct 11 rental housing units for special needs individuals in the former Trinity Reformed United Church of Christ property located in Bloomsburg; and
- Susquehanna Valley Development Group has received a Low-Income Housing Tax Credit reservation for the construction of 24 general occupancy rental units in Clover Hill Estates in Berwick.

As stated previously, these projections are based on the assumption that current public policies impacting the creation of affordable housing remain unchanged. If, however, new policies are approved that would provide incentives for the creation of new affordable housing units, then the total affordable housing supply could be increased, thereby decreasing unmet need. Recommendations for revisions to public policies will be discussed in the Strategic Housing Plan to be included in a subsequent report.

The affordable housing need for Columbia County is projected to be 4,246 units for 2008-2012. This number represents the total number of housing units that will be required to meet the demand of affordable housing for lower income households. Of the 4,246 units, renter units (3,468) outnumber owner units (1,688) by more than 2 to 1. These numbers are presented in Figure 6-9 below.

**Figure 6-9: Affordable Housing Needs Analysis**

	Owners	Renters	Total
<b>AFFORDABLE HOUSING DEMAND</b>			
<b>Existing Demand for Affordable Housing (2000)</b>			
Households living in deficient units:	68	138	206
Households that are cost burdened:			0
Extremely low income households	826	1,122	1,948
Very low income households	742	734	1,477
Low income households	944	328	1,283
<b>Total Existing Demand for Affordable Housing (2000)</b>	<b>2,491</b>	<b>2,323</b>	<b>4,914</b>
<b>Projected Demand for Affordable Housing (2000-2012)</b>			
New extremely low income households (0% up to 30% of MHI)	347	662	1,019
New very low income households (30% up to 40% of MHI)	738	682	1,420
New low income households (40% up to 80% of MHI)	0	0	0
<b>Total Projected Demand for Affordable Housing (2000-2012)</b>	<b>1,094</b>	<b>1,344</b>	<b>2,439</b>
<b>TOTAL AFFORDABLE HOUSING DEMAND</b>	<b>3,686</b>	<b>3,667</b>	<b>7,343</b>
<b>AFFORDABLE HOUSING SUPPLY</b>			
<b>Supply of Affordable Housing Units Created (2000-2007)</b>			
2000-2007 New Construction/Rehabilitated Units			
Approximate number of single family units that sold for <\$100,000	1,744		1,744
New construction rental units affordable to households up to 80% of MHI		64	64
New rental subsidies made available		0	0
<b>Supply of Affordable Housing Units Anticipated to be Created (2008-2012)</b>			
2008-2012 New Construction/Rehabilitated Units			
Approximate number of single family units expected to be available for <\$100,000	248		248
New construction owner units (CCHC Chestnut School Project)	6		6
New construction rental units (CCHC Trinity House Project)		11	11
New construction rental units (Yoder LIHTC Development)		24	24
New rental subsidies to be made available		0	0
<b>TOTAL AFFORDABLE HOUSING SUPPLY</b>	<b>1,998</b>	<b>99</b>	<b>2,097</b>
<b>UNMET AFFORDABLE HOUSING NEED</b>			
<b>TOTAL DEMAND MINUS TOTAL SUPPLY</b>	<b>1,688</b>	<b>3,468</b>	<b>4,246</b>

Sources: Affordable Housing Developers; Susquehanna Central Valley Board of Realtors; Mullin & Lonergan Associates, Inc.

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## 7. HOUSING ISSUES FOR SPECIAL NEEDS POPULATIONS

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Persons with special needs include persons with disabilities, the mentally ill/mentally retarded, the frail elderly, the homeless, those with substance abuse problems and HIV/AIDS. Unfortunately, pinpointing data for these populations in rural areas can be difficult. Furthermore, while it is possible to estimate the number of individuals in many of these categories based on census data and other reliable sources, it is not always possible to determine how many of these individuals have housing needs. Many of the individuals with special needs may also have very low incomes and, therefore, their needs may already have been taken into account in estimating the needs of households with lower incomes.

### PERSONS WITH DISABILITIES

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**There were over 4,000 persons age 4 and older in 2006 who had one disability. However, due to the lack of data, it is difficult to determine how many of these residents have housing needs.**

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The Census Bureau defines “disability” as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition also can impede a person from being able to go outside the home alone or to work at a job or business.

In 2006, the U.S. Census Bureau estimated that, among county residents who were at least five years old, 4,029 (8.3 percent) had one disability. Figure 7-1 contains detailed information on Columbia County residents with disabilities as presented in the 2006 American Community Survey.

**Figure 7-1: Population by Age and Type of Disability, 2006**

Type of Disability for Civilian Non-Institutionalized Population, 4 Years and Older	Columbia County	
	Number	Percent
<b>4 to 14 year olds</b>	7,442	100.0%
Sensory disability	13	0.2%
Physical disability	16	0.2%
Mental disability	637	8.6%
Self-Care disability	46	0.6%
With one disability	488	7.9%
<b>16 to 20 year olds</b>	7,189	100.0%
Sensory disability	144	2.0%
Physical disability	194	2.7%
Mental disability	291	4.0%
Self-Care disability	0	0.0%
With one disability	493	6.9%
<b>21 to 64 year olds</b>	36,843	100.0%
Sensory disability	1,697	4.6%
Physical disability	2,749	7.4%
Mental disability	1,733	4.7%
Self-Care disability	670	1.8%
With one disability	2,333	6.3%
<b>64 to 74 year olds</b>	4,732	100.0%
Sensory disability	437	11.3%
Physical disability	1,024	21.6%
Mental disability	163	3.4%
Self-Care disability	173	3.7%
With one disability	891	18.8%
<b>74 years and over</b>	4,624	100.0%
Sensory disability	846	18.4%
Physical disability	1,769	38.2%
Mental disability	604	13.1%
Self-Care disability	844	18.2%
With one disability	724	14.7%

Source: 2006 American Community Survey

There are a number of agencies that provide housing and/or housing-related services to Columbia County's special needs population. Many of these agencies serve multiple counties. Included among them are the Center for Independent Living of Central PA, Inc. (CILCP); the Columbia County Human Services Coalition; CMSU Mental Health, Drug & Alcohol; and the Columbia-Montour Aging Office, Inc.

The Regional Housing Coordinator for the CILCP maintains an inventory of affordable accessible units in Columbia County. The data, comparable to the inventory of affordable rental units, appears below in Figure 7-2.

**Figure 7-2: Inventory of Accessible Affordable Rentals**

	Location	Total Units per Property	Elderly	General	Accessible Units	
					Mobility Accessible	Hearing/Vision Accessible
Allied Catawissa Apts	Catawissa	64	<input checked="" type="checkbox"/>		4	
Anthony Court	Bloomsburg	24	<input checked="" type="checkbox"/>		1	1
Benton Elderly	Benton	11	<input checked="" type="checkbox"/>		1	1
Bloomsburg Towers	Bloomsburg	74	<input checked="" type="checkbox"/>		7	
Central Court Apts	Bloomsburg	8		<input checked="" type="checkbox"/>	2	1
Columbia Village Apts	Millville	44	<input checked="" type="checkbox"/>		4	
Franklin Place	Bloomsburg	24	<input checked="" type="checkbox"/>		2	
Hillside Village	Catawissa	40		<input checked="" type="checkbox"/>	2	
Monroe Estates	Berwick	24	<input checked="" type="checkbox"/>		2	
Schain Building	Berwick	24		<input checked="" type="checkbox"/>	2	1
Scott Elderly	Bloomsburg	24	<input checked="" type="checkbox"/>		2	1
Spring Garden Terrace	Berwick	24	<input checked="" type="checkbox"/>		2	1
Tenny Street Apts	Bloomsburg	21	<input checked="" type="checkbox"/>		4	1
TOTAL		620			36	7

Source: Center for Independent Living of Central PA, Inc.

## MENTAL HEALTH/MENTAL RETARDATION

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**There are limited affordable housing alternatives for persons with mental health disabilities. Professional service providers also note the poor condition of many of the housing alternatives available to such residents.**

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Representatives of Columbia-Montour-Snyder-Union Mental Health, Drug & Alcohol (CMSU) were interviewed during the preparation of this report and provided information regarding the current status of housing support for mental health consumers.

Although the needs are complex, a particular concern relates to the physical conditions of housing available to those extremely low-income consumers. If such individuals receive SSI payments, Medicaid, food stamps, and a Section 8 Housing Choice Voucher, perhaps they can “get by.” Unfortunately, there is always a high

likelihood that one or multiple of these support programs may not be available to a particular individual due to their own circumstance.

Similar to the comments raised in a conversation with Columbia County Housing Authority representatives, CMSU staff indicates a primary need for affordable 1- and 2-bedroom apartments. Additionally, improved quality and quantity of personal care homes is greatly needed.

CMSU maintains a relationship with a local landlord who provides five apartments for consumers. The landlord has expressed an interest in expanding the number of units available, but securing financial support for the expansion needs to occur.

#### MENTAL HEALTH/SUBSTANCE ABUSE HOUSING PLAN

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**The proposed outcome of the proposed Mental Health/Substance Abuse Housing Plan is to develop five to ten housing units and/or subsidies for mental health consumers.**

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The Office of Mental Health and Substance Abuse Services (OMHSAS) of Pennsylvania's Department of Public Welfare has mandated that each county in the state prepare a Mental Health/Substance Abuse Housing Plan. The purpose of this plan is to plan for the implementation of a unified system strategy and the consolidation of the mental health planning process and services delivery system. The plan will describe the status of and any modification to the county's efforts to enable adults and transition age individuals with serious mental illness to live, work, learn, and participate fully in their communities.

The housing plan that addresses Columbia County's needs was prepared by CMSU Mental Health, Drug & Alcohol (CMSU). CMSU has a multi-county service area that includes Columbia, Montour, Snyder, and Union Counties. Overseeing the plan's preparation was the Local Housing Options Team (LHOT), which comprises representatives from CMSU, three CMSU consumers, the CILCP Regional Housing Coordinator, a housing property manager, and representatives from the Union County Housing Authority and the Columbia County Redevelopment Authority.

The housing plan contains the best available information on the housing needs of county residents with mental health/mental retardation problems. It establishes the following three priority groups: transition age youth, those living in substandard housing, and CMSU consumers currently in Danville State Hospital.

Presently, the largest provider of housing for MH/MR residents in the Columbia County region is the Danville State Hospital, a long-term psychiatric facility operated by the Commonwealth of Pennsylvania. Established in 1869, the State Hospital is the second oldest psychiatric facility operated by the Commonwealth and serves a large portion of Central Pennsylvania. Psychiatric care is also provided via Geisinger Medical Center and Bloomsburg Hospital.

The proposed immediate outcome of the housing plan is to develop five to ten housing units and/or subsidies for the priority population. Among those served, it is hoped that at least two mental health consumers who have been in Danville State Hospital for more than two years can transition into the community.

## ELDERLY HOUSEHOLDS

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**Based on the projected elderly population in 2012, elderly households will comprise close to one-quarter of all county households. Out of 11,066 elderly persons in 2012, an estimated 1,494 will be considered frail and in need of assistance.**

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Elderly persons may need housing assistance for two reasons – financial and supportive. Supportive housing is needed when an elderly person is both frail and low-income, since the housing assistance offers services to compensate for the frailty in addition to financial assistance. A frail elderly person is defined as one who has one or more limitations on activities of daily living (ADL) – walking, bathing, dressing, etc. – and who may need assistance to perform ADLs.

According to the U.S. Census, in 2006, there were estimated to be 6,447 Columbia County households with a head of household who is at least 64 years of age, comprising just over one-quarter (24.9 percent) of county households. By 2012, elderly households are expected to increase to 6,673 households and represent a slightly smaller percentage

(24.8 percent) of all county households. The figure below indicates changes in elderly households between 1990 and 2012, according to the U.S. Census Bureau and projections carried-out by DemographicsNow.

**Figure 7-3: Elderly Households, 1990 – 2012**

	1990	2000	2006	2012
Age of Householder >64	6,420	6,441	6,447	6,673
TOTAL County Households	23,480	24,914	24,302	26,836
% Elderly	27.3%	24.9%	24.9%	24.8%

Source: U.S. Census Bureau, DemographicsNOW

An estimate of the number of frail elderly requiring supportive services can be obtained by applying the national prevalence statistics of 14.4 percent (the proportion of elderly that require assistance with ADLs) to the number of elderly in Columbia County. According to the population by age data presented earlier in this study, in 2007, there were and estimated 10,423 persons age 64 and older in the county. Applying the 14.4 percent national prevalence standard to the total number of elderly residents results in an estimated 1,414 frail elderly persons who may require assistance in Columbia County. Based on the projected elderly population in 2012 of 11,066 persons, an estimated 1,494 will be considered frail and requiring assistance.

#### ELDERLY WITH HOUSING PROBLEMS

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**In 2000, nearly 14 percent of elderly renters and just over eight percent of elderly owners experienced severe cost-burden with housing costs exceeding 40 percent of their income.**

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The housing needs of elderly persons (and specifically the frail elderly) can be wide-ranging. Some are able to age in place, but need assistance making accessibility modifications to their homes. Others need affordable housing alternatives that would allow them to overcome the cost-burden of their existing homes. Of course, still others need the care provided in professionally staffed care institutions.

Data sources that quantify the exact needs of a community’s elderly are limited. The most frequently used is the U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data which is derived from the 2000 Census and which presents data for extremely low-income (income less than 30 percent of median family income, or MFI); very low-income (income between 30 and 40 percent of MFI); low-income (income between 41 and 80 percent of MFI); moderate, middle, and high income (income above 80 percent of MFI).

The figure below shows Columbia County elderly households with housing problems. As defined by CHAS Data 2000, housing problems include:

- Cost burden (i.e., paying from 30 percent to 40 percent of income for housing) and severe cost burden (i.e., paying more than 40 percent of income for housing);
- Overcrowding; and
- Lack of complete kitchen or plumbing.

**Figure 7-4: Elderly Households w/ Housing Problems by Household Income 2000**

		Total Households <sup>5</sup>	Any Housing Problem		Cost Burden			
			Total	%	>30%		>40% (Severe)	
					Total	%	Total	%
Renter	Extremely Low (0-30% MFI)	389	194	40.1	187	48.1	122	31.4
	Very Low (31-40% MFI)	442	232	42.0	228	41.3	79	14.3
	Low (41-80% MFI)	281	86	30.6	78	27.8	4	1.4
	Above 80% MFI	263	4	1.4	4	1.4	0	0
	Total Renters	1,484	417	34.8	497	33.4	204	13.8
Owner	Extremely Low (0-30% MFI)	609	440	73.9	446	73.2	260	42.7
	Very Low (31-40% MFI)	1,166	407	34.9	399	34.2	134	11.4
	Low (41-80% MFI)	1,490	191	12.8	176	11.8	44	3.6
	Above 80% MFI	2,389	124	4.2	108	4.4	19	0.8
	Total Owners	4,644	1,170	20.7	1,131	20	469	8.3
Total Households		7,139	3,376	47.2	3,244	44.6	1,346	18.9

Source: HUD State of the Cities Data Systems: CHAS Data 2000

<sup>5</sup> Note: Because of statistical methodologies employed by HUD, the number of elderly households reported in the CHAS 2000 data is not equivalent to the numbers generated directly from the Census 2000 questionnaires.

According to CHAS data for Columbia County, 47 percent of elderly renter households and 28 percent of elderly owner households were cost-burdened. Notably, nearly 14 percent of elderly renters and just over eight percent of elderly owners experienced severe cost-burden with housing costs exceeding 40 percent of their income. Over one-third of elderly renters and one-fifth of elderly owners experienced physical housing problems. Both cost burden and physical housing problems become more acute at the lower income levels.

Although the data from the CHAS dates to 2000, support for aging households is seen as a priority. For those aging in place, home repair assistance programs (such as those offered by the Columbia County Housing Corporation and SEDA-COG) are much in demand. Both agencies report waiting lists. Moving forward, identifying reliable funding sources both for home repair assistance and for the creation of affordable housing for the elderly will be critical.

#### AREA AGENCY ON AGING

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**Area agency professionals recommend increased nursing home beds for recipients of Supplemental Security Income (SSI) and note barriers faced by elderly seeking affordable housing.**

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Representatives of Columbia-Montour Office on Aging (CMOA) were interviewed during the preparation of this report and provided information regarding the current status of housing support for Columbia County's senior citizens. These representatives stated that they are dealing more directly with housing issues than had been the case previously. Many of the elderly are seeking to downsize as they find their larger homes to expensive and difficult to maintain. They find themselves unable to live independently, but also find limited choices for semi-independent and full-care housing.

Of course limited funding is an issue as well: cut-backs in service have caused CMOA to stop offering housekeeping services to elderly – a service that helped many elderly to maintain their own homes. Even with in-home care, the pay for employees who do this low-wage work is inadequate to pay for increasing gas costs to outlying rural areas.

Of the nearly 700 beds in licensed nursing homes in Columbia County, CMOA representatives claim that many are private pay and unaffordable to lower income elderly. Affordable beds are available in surrounding counties but many elderly do not want to leave Columbia County. In some cases, short-term nursing home patients must stay in nursing homes due to a lack of other places to go upon discharge.

At the conclusion of the interview, CMOA officials reflected on the conversation and reported two primary needs:

- Assisted living facilities with numerous SSI beds – at least 100 beds. (Explanation: Many elderly have spent their acquired wealth to pay for assisted living; when that is gone, they need the SSI beds); and
- Relaxed HUD regulations regarding eligibility on credit, criminal record, etc.

## HOMELESSNESS

Data indicates a relatively small number of homeless in Columbia County. However, as evidenced in the research included in this study and as reported anecdotally by service providers, there is also limited availability of affordable rental housing for the extremely low-income who can easily become homeless due to their financial instability.

Figure 7-5 below presents data collected on Columbia County’s homeless population during the January 24, 2007, point-in-time (PIT) study.

**Figure 7-5: Point-in-Time Homeless Count, 2007**

	Family	Individuals
Persons in Emergency Shelters (ES)	23	8
Persons in ES w/ Severe Mental Illness	2	
Chronic Homeless in ES	n/a	1

Source: Central/Harrisburg Regional Homeless Advisory Board (RHAB)

According to the 2007 PIT (the most recent available data) there were 23 individuals in Columbia County emergency shelters who were members of homeless families. There were an additional 8 individuals in emergency shelters who reported themselves as single (non-family). One of the homeless persons counted reported being

chronically homeless. Two of the people in emergency shelters suffered from serious mental illness.

For the purpose of the PIT, a person is considered homeless only when he/she resides in one of three places: places not meant for human habitation (e.g., cars, parks, sidewalks, or abandoned buildings), an emergency shelter, or transitional housing for homeless persons who originally came from the streets or emergency shelters. The Columbia County PIT study did not participate in an unsheltered count in 2007; the next unsheltered count is scheduled for 2009.

The term “chronically homeless” applies to an unaccompanied individual with a disabling condition who either has been continuously homeless (meeting the above definition) for a year or more OR who has had at least four (4) episodes of homelessness in the past three (3) years.

The 2007 PIT study also inventoried the number of beds available in emergency shelters in Columbia County. At the time of the count, there were a total of 44 beds in Columbia County emergency shelters (40 for families and 14 for individuals.) Without data from a count of unsheltered persons, it is difficult to evaluate the adequacy of supply relative to demand based on data. There were no transitional or permanent supportive housing units/beds counted in the PIT.

#### CONTINUUM OF CARE PROCESS

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**There is limited availability of affordable rental housing for the extremely low-income in Columbia County who can easily become homeless due to their financial instability.**

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The majority of federal funding for homeless shelter assistance flows through HUD via the Continuum of Care (CoC) process. HUD initiated the CoC process in 1994 to encourage a coordinated, strategic approach to planning for programs that assist individuals and families who are homeless. The CoC document is the mechanism through which federal funds are awarded to communities and states to assist the homeless. CoC planning efforts may be organized at a number of geographic levels.

Most of Pennsylvania’s urban counties are entitlement areas that participate directly HUD CDBG and HOME Programs. The majority of Pennsylvania’s rural counties, including Columbia County, participate in a statewide CoC via one of four Regional Homeless Advisory Boards (RHAB). Columbia County is a member of the 22 county Central/Harrisburg RHAB.

Key elements of the CoC approach include:

- Strategic planning to assess available housing, services and identify gaps;
- Data collection systems to document the characteristics and needs of the people who are homeless and to track people served; and
- Inclusive processes that draw upon system- and client-level sources of information to establish priorities.

Columbia County shelter providers currently participating in the CoC include the Women’s Center, Inc., of Columbia/Montour Counties and Beyond Violence, Inc. Both provide shelter for women and children. A third provider, Columbia/Montour Transitional Housing and Care Center, operates the Gatehouse facility which provides emergency shelter and transitional housing at the Danville State Hospital in Montour County. Figure 7-6 below presents information about the shelter each provides.

**Figure 7-6: Inventory of Homeless Shelter Facilities, 2007**

Provider Agency	Facility Name (location)	Target Population	Family Units	Family Beds	Individual Beds	Total Year Round Beds
<b>Emergency Shelters</b>						
Women’s Center, Inc. of Columbia/Montour	The Women’s Center (Bloomsburg)	Women and children	10	22	10	32
Beyond Violence, Inc.	Berwick Women’s Emergency Shelter	Women and children	6	18	4	22
Transitional Housing and Care Center	Gatehouse (Danville)	Single men and women	0	0	11	11
<b>Transitional Housing</b>						
Transitional Housing and Care Center	Gatehouse (Danville)	Single men and women	1	4	17	21

Source: Central/Harrisburg RHAB, Continuum of Care Housing Inventory Chart, 2007

Representatives of the Women’s Center of Columbia and who are familiar with the county’s homeless population and who were interviewed during the preparation of this

report did not emphasize a need for additional shelter facilities. Most of the clients they serve are not chronically homeless. Rather due to their lack of stable income, many are unable to find and maintain their own affordable housing. The primary needs identified during the conversation are presented below.

- More affordable rental units (but not specifically clustered/designated for domestic violence victims);
- More Section 8 vouchers; and
- Community education on public acceptance of unique needs and characteristics of special needs population.

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## 8. AFFORDABLE HOUSING DEVELOPMENT CAPACITY

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The ability of a County to provide affordable housing is directly linked to both the human capacity of it's for profit and non profit development partners, available financial resources, and land development issues. Having identified the need for affordable housing, the remainder of this Assessment focuses on development – first, in terms of agencies and organizations that are currently maintaining and expanding the supply of affordable housing, and, second, in terms of what barriers exist to new affordable housing development, and, third, a strategy for future building.

### AFFORDABLE HOUSING STAKEHOLDERS

Presented below is an inventory of various agencies and stakeholders who play various roles in the provision of affordable housing in Columbia County. Following each agency is a list of housing projects developed, owned, and/or managed, as well as other pertinent information about the role they play. Together, these organizations define the inherent capacity of Columbia County to develop affordable housing.

#### COLUMBIA COUNTY HOUSING AUTHORITY

- ❑ Owns and operates 70 public housing developments including Evans Owen apartments in Berwick (elderly) and Town Park apartments (general occupancy);
- ❑ Administers 413 Section 8 Housing Choice vouchers;
- ❑ Administers First Time Homebuyers Program.

#### COLUMBIA COUNTY HOUSING CORPORATION

- ❑ Owner/developer and manager of Tax Credit housing;
- ❑ Properties include: Central Court, Benton Elderly, Scott Elderly, and Tenny Street Apartments.

#### COLUMBIA COUNTY REDEVELOPMENT AUTHORITY

- ❑ Administers CDBG and HOME Programs, including a housing rehabilitation program;
- ❑ Administers the Columbia County Act 137 Housing Trust Fund.

#### COLUMBIA MONTOUR SNYDER UNION MENTAL HEALTH

- ❑ Operates regional shelters for persons with disabilities;
- ❑ Snyder-Union shelter in Sunbury;
- ❑ Operates tenant based rental assistance program for persons with disabilities awaiting a Section 8 housing choice voucher.

#### GATEHOUSE

- ❑ Gatehouse shelter at Danville State Hospital;

#### COLUMBIA-MONTOUR COUNTIES AREA AGENCY ON AGING

- ❑ Provides eviction prevention services.
- ❑ Provides referral services to seniors with housing needs.

#### WOMEN'S CENTER

- ❑ Operates a shelter for victims of domestic violence in Bloomsburg.

#### BEYOND VIOLENCE

- ❑ Operates a shelter for victims of domestic violence in Berwick.

#### RED CROSS

- ❑ Provides funding for security deposits or first month rent to households in need, including persons with disabilities.

#### SUSQUEHANNA VALLEY DEVELOPMENT GROUP, INC.

- ❑ For-profit owner/ developer of tax credit housing headquartered in Lycoming County.

#### HABITAT FOR HUMANITY OF COLUMBIA AND MONTOUR COUNTIES

- ❑ Volunteer-driven builder of affordable for-sale housing;
- ❑ 14 homes built in the past 19 years; 10 in Berwick and 4 in Bloomsburg.

## COLLABORATION AND COMMUNICATION AMONGST AFFORDABLE HOUSING PRACTITIONERS

Housing agencies in Columbia County relate to one another on an informal, as-needed basis. The Columbia County Human Service Coalition acts as an instrument to coordinate the activities of the county's housing and social service practitioners. The Coalition meets bi-monthly to discuss current and proposed initiatives. The Coalition includes representatives from the Columbia County Housing Corporation, the Columbia Montour Aging Office, the Women's Center and CMSU Mental Health Drug and Alcohol.

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### **Collaboration among housing and service professionals has resulted in a number of housing initiatives in the County.**

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The Central Court project in Bloomsburg is an example of a project that was conceived through collaboration between the Columbia County Housing Corporation, the Women's Center and the Nurse Family Partnership Program. The Women's Center recognized a need for rental housing with supportive services for victims of domestic violence, but lacked a background in real estate development and affordable housing finance to address the need. The County's Housing Corporation secured housing tax credits together with federal HOME funds, Federal Home Loan Bank AHP funds and PA DCED HRA funds to create 8 units of rental housing to address this locally identified need.

A second project that reflects collaboration between local housing organizations involved the acquisition of a blighted single family home as part of the assembly of a larger site for housing development. When the broader project failed to materialize, the Housing Corporation solicited the participation of local churches, businesses and volunteers to rehabilitate the home and make it available to a household displaced by Hurricane Katrina. When it became clear that Katrina victims were not interested in relocating to Columbia County, the Human Service Coalition collaborated to identify *local* families in need of affordable housing. Applicants were required to enroll in the Family Savings Account program, participate in a financial counseling program and assist in the renovation of the home.

A third collaborative venture is currently underway in the Bloomsburg area. This project involves housing for adults with disabilities, coupled with educational support from the University. The concept involves the acquisition and conversion of the former Trinity Church to housing while utilizing adjacent housing for University students that will serve the needs of the disabled residents of the former church. This housing will provide a resource for disabled adults currently living with their aging parents.

Longer term, the Coalition's goal is to expand awareness of the housing and supportive service needs of families and individuals served by the Coalition. The initial effort is to educate the Coalition's clients on the resources available to assist with housing issues, such as budget counseling, credit repair, the broad array of housing assistance and hands-on support from members of the Coalition.

One group of housing practitioners that is absent from the County's Housing Coalition is the owners and managers of USDA Rural Development housing. There are four USDA 414 developments in the county that collectively represent 177 rental units. Some 119 of the units currently offer rental assistance. As these units age and face expiring rental assistance contracts, there will be a need for strategies to preserve these developments. Additionally, as they age and become fully depreciated for tax purposes, the original owners may be interested in divesting of these assets.

## FUNDING FOR AFFORDABLE HOUSING

### GAP FINANCING FOR AFFORDABLE HOUSING DEVELOPMENT

Most of the affordable housing projects that have been built in Columbia County involved mainstream financing sources that are commonly used in affordable housing development, such as Community Development Block Grant (CDBG) funds, HOME funds, programs administered by the Pennsylvania Department of Community and Economic Development (DCED), low income housing tax credits (LIHTC), the Penn Homes Program administered by the Pennsylvania Housing Finance Agency (PHFA), and County Act 137 funds.

This is a positive reflection on the local affordable housing development industry and its ability to understand and utilize major funding tools. The competition for these funds is intense. The fact that some of these tools are used in Columbia County reflects

the capacity of local affordable housing developers to compete successfully for scarce resources.

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**Several financing tools have been successfully utilized in housing developments in the County. However, a variety of other financing vehicles should be explored to expand affordable housing.**

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There are, however, certain financing tools that are not being used. One such program is the Homeownership Choice Program (HCP) administered by the Pennsylvania Housing Finance Agency (PHFA). This financing mechanism has emerged as an important tool to create affordable sales housing within the context of a broader urban revitalization plan. The Commonwealth of Pennsylvania is supportive of urban revitalization planning efforts that lead to successful development projects. In order to qualify for “impact project” funding from the Commonwealth, it is important for Columbia County to have several revitalization projects in various stages of planning and development at all times. Additionally, local matching funds are necessary to make HCP funding a viable option. The HCP program requires a 40 percent local match. At least one-half of the match must be provided by the municipality or county in which the project is located. For this reason, it is difficult, but not impossible, for rural counties to participate in PHFA’s HCP Program.

Another tool worth considering involves the use of tax-exempt mortgage revenue bonds to create a County pool of funds for homeowner rehabilitation financing. A redevelopment authority or a housing authority would issue the bond. Bond proceeds are then loaned to homeowners to improve their properties. Each participating homeowner would grant a mortgage and note as collateral for the transaction. The bonds would be backed by the recorded mortgages. Certain income restrictions would apply in order for the bonds to address a public purpose. Furthermore, sources of subsidy could be used to create various tiers of borrowers based on household income.

For example, HOME funds could be used to subsidize or “buy down” the rate of interest on transactions targeted to households with incomes less than 80% of median. This tier might repay their loans at an APR of 0%. Act 137 funds or State HRA funds could be used to “buy down” the rate of interest on transactions targeted to households

with incomes between 80% and 114% of median. This tier might repay their loans at an APR of 3%. Households above 114% would borrow at the (unsubsidized) tax-exempt rate in the 4% APR range. In terms of timing, it is most advantageous to issue the bonds when interest rates are low in order to lock in a low tax-exempt rate. As homeowners repay their loans, the authority would use the repayments to service the debt on the bonds.

In order to further expand the supply of affordable housing in Columbia County, affordable housing developers should be encouraged to consider using multiple gap financing sources, a comprehensive list of which is presented below (note that some programs may have housing restriction and require a mixed-use approach).

- ❑ Community Development Block Grant (CDBG) Program
- ❑ HOME Investment Partnership (HOME) Funds
- ❑ Act 137 - Local Affordable Housing Fund
- ❑ PA Housing Finance Agency – Low-Income Housing Tax Credits, PennHomes, and Homeownership Choice
- ❑ Federal Home Loan Bank - Affordable Housing Program
- ❑ Pennsylvania Accessible Housing Program
- ❑ Core Communities Housing Program
- ❑ Temporary Assistance for Needy Families (TANF)
- ❑ Low Income Home Energy Assistance Program (LIHEAP)
- ❑ Department of Energy (DOE) Weatherization Assistance Program
- ❑ Pennsylvania Infrastructure Investment Authority (PENNVEST)
- ❑ Department of Conservation and Natural Resources (DCNR)
- ❑ Redevelopment Assistance Capital Project (RACP) Program
- ❑ U. S. Department of Agriculture – Rural Development Program
- ❑ U. S. Department of Aging – Family Caregiver Support Program
- ❑ Pennsylvania Department of Environmental Protection (DEP) - Growing Greener Program
- ❑ U. S. Department of Housing and Urban Development (HUD) - Rural Housing and Economic Development (RHED) Program
- ❑ Pennsylvania Department of Community and Economic Development (DCED) - Land Use Planning and Technical Assistance Program
- ❑ Appalachian Regional Commission (ARC)
- ❑ Housing Opportunities for Persons with AIDS (HOPWA)
- ❑ HUD Section 202 Funds for Elderly Persons
- ❑ HUD Section 811 Funds for Disabled Persons

- Shelter Plus Care
- Emergency Shelter Grant (ESG)
- Section 402, Section 423, Section 414, Section 414/416, Section 424, and Section 433 Programs administered by Rural Housing Service – note that programs have limited program funds and availability
- Pennsylvania Department of Community and Economic Development – Family Savings Account Program.

COLUMBIA COUNTY ACT 137 AFFORDABLE HOUSING TRUST FUND

**Columbia County has successfully utilized limited, but valuable, housing trust fund dollars to promote affordable housing in the County.**

The Fund was created in 1996 and is administered by the Columbia County Redevelopment Authority. The fund is capitalized by revenues from the recordation of deeds and mortgages in the County. In 1996, the fee charged to the public for recordation of deeds and mortgages was increased from \$13 to \$26.

The County Recorder of Deeds collects the fee and deposits half of the amount in the housing trust fund. The County’s policy is to allocate 84 percent of the fund’s resources for affordable housing, 10 percent for administration to the County Redevelopment Authority and 4 percent to the Recorder’s office to cover its time and expense in collecting and accounting for the fee revenue.

Since 2000, the county’s housing trust fund revenues have averaged \$107,233 per year. Annual revenues are shown in Figure 8-1 for the period between 2000 and 2007.

**Figure 8-1: Act 137 Revenues, 2000 - 2007**

Year	Amount of housing trust fund revenue generated
2000	\$71,798
2001	\$94,243
2002	\$110,782
2003	\$137,983
2004	\$116,888
2004	\$106,973
2006	\$114,019
2007	\$104,184
TOTAL	\$847,871

Source: Columbia County Redevelopment Authority

Housing trust fund revenues have been allocated to a variety of affordable housing projects, including:

- ❑ Scott Elderly, a 24 unit tax credit/PennHomes project (\$24,000 per year for 14 years)
- ❑ Benton Elderly, an 11 unit tax credit/PennHomes project (\$60,000)
- ❑ Chestnut Street single family homes, a 6 unit new construction homeownership project financed in part with federal HOME and State HRA funds (\$100,000)
- ❑ Local matching funds for several State Access and housing rehab grants (approximately \$10,000 each)

In addition, the housing trust fund is used locally as a source of interim financing to acquire property that will eventually be used as a site for affordable housing. The fund is repaid when permanent financing for the project is secured.

The most useful feature of the housing trust fund is its flexibility and capacity to be used in a variety of circumstances. In terms of the approval process, the Columbia County Redevelopment Authority presents funding recommendations to the Board of County Commissioners. The Board of Commissioners prefers to use housing trust fund resources for projects that are conceived locally and includes collaboration with local agencies.

#### HOMEBUYER ASSISTANCE

Assisting lower income renters move into homeownership is a common priority for housing and community development initiatives. Owning a home allows a household to build a relatively secure form of equity. Communities benefit by increased homeownership. Research shows a strong positive link between increased homeownership and increased property values. Given the down-turn in the economy and the tightening of mortgage-lending, assistance to homebuyers will be more critical than ever.

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**More than 200 households have achieved homeownership through the Columbia County Housing Authority administered first-time homebuyer program.**

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*Public Housing Homeownership Program*

The Columbia County Housing Authority does not administer either a Public Housing homeownership program (Section 32) or a Section 8 Housing Choice Voucher homeownership program. These are voluntary programs that PHAs can choose to establish by notifying HUD and the public in the Annual Agency Plan and by creating administrative guidelines that meet HUD requirements. HUD approval of these local option programs does not increase funding to the PHA. Participation in both of these programs is limited to working households.

In order to receive assistance under these programs, applicants must be able to demonstrate their credit-worthiness. They must be able to qualify for a mortgage loan from a commercial lender. The public housing and/or Section 8 subsidy is designed to make the home affordable to lower wage households by filling the financial gap between the amount of the first mortgage and the cost of purchasing the home. In the case of Section 8, the applicant must be a voucher holder. In the case of public housing, first consideration is given to public housing residents. Thereafter, any household that meets public housing income limits may apply for assistance.

In Columbia County, the universe of public housing residents and Section 8 Housing Choice Voucher holders that would be potentially eligible for assistance under these programs is quite limited. Even larger PHAs sometime find it difficult to secure the participation of sufficient quantity and caliber of prospective buyers to make the programs worth the administrative effort. The Columbia County Housing Authority may wish to survey its client base to determine if there are sufficient numbers of interested and qualified buyers to justify the time and expense of establishing and managing these programs.

*Columbia County Housing Authority Homeownership Program*

Although the Columbia County Housing Authority does not administer public housing or Section 8 homeownership programs, it does administer a First Time Homebuyers Assistance Program.

Any person or household purchasing a home in Columbia County is eligible to receive assistance under the First Time Homebuyers Assistance Program. Under this

program, qualified buyers may receive up to \$4,000 in downpayment and closing cost assistance. The maximum acquisition cost is \$124,000. Households with incomes of 80 percent of median household income or less are eligible to participate in this program. Prospective participants in the program are expected to make an equity contribution of not less than 3 percent of the purchase price of the property. In addition, buyers must be capable of qualifying for a mortgage loan from a commercial lending institution.

Assistance under the First Time Homebuyers Assistance Program is provided in the form of a loan which is subordinated to the primary lender's mortgage. In order to qualify for assistance, the buyer must agree to occupy the dwelling as his/her primary residence. A variety of dwelling types qualify for assistance, including single family detached homes, condominiums and modular homes. Local lenders function as the primary point of contact for this program. Lenders assist prospective buyers in completing the requisite application forms and submitting them to the Columbia County Housing Authority. Over 200 households have been assisted under this program since its inception.

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## 9. ASSETS & BARRIERS TO AFFORDABLE HOUSING DEVELOPMENT

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### ASSETS ON WHICH TO BASE A HOUSING STRATEGY

#### DOWNTOWN REVITALIZATION

Although the county is predominately rural, there are several boroughs that provide a more urban lifestyle. These urban areas include vacant and substandard housing units that present opportunities for revitalization via spot demolition, rehabilitation, and infill housing development. Nationally as well as locally, there are many older communities benefiting from the aging Baby Boomers who are reaching retirement age and, in growing numbers, opting to live in urban communities for their next phase of life.

Revitalization of residential areas adjacent to downtowns should be an important component of the county's housing strategy. Preserving the best homes, removing vacant and blighted structures, and introducing new infill residential development is needed to revitalize these neighborhoods.

#### GROWTH AREAS

In many of the interviews conducted for this study, the "urban corridor" between Bloomsburg and Berwick (following U.S. Route 11 and Interstate 80) is the primary growth area in the county. Good schools as well as ease of access to major employers and retail goods and services make this area the likely location of future housing development.

The Columbia County Comprehensive Plan stresses the need for more high and medium density housing especially located along major transportation corridors, near existing population centers, and near existing or proposed water and sewer lines. While affordable housing development opportunities in the growth area will have to compete with market-rate developers, such sites are conducive to affordable housing. Easier access to employment, public services and amenities can help offset high transportation costs for lower-income families.

## RURAL ENVIRONMENT

The rural character of Columbia County is one of its main assets, making it an attractive and safe place to raise a family. Passive and active recreational amenities are plentiful, and the county's natural beauty is an amenity that should be protected and promoted to prospective homebuyers.

## BARRIERS TO HOUSING DEVELOPMENT

There are certain characteristics of Columbia County that detract from its ability to expand the supply of affordable housing.

### LACK OF JOBS

Generally speaking, people prefer to live reasonably close to where they work. Limited employment opportunities in Columbia County may lead county residents to move in search of jobs elsewhere. The county needs to continue its economic development efforts to attract new businesses. Job creation fuels housing demand. The county's unemployment rates remain consistently higher than those at the state and national level. Furthermore, the county is a net exporter of workers, with one in four residents working outside the county.

Additionally, the lack of high paying jobs creates a gap between lower-income households and housing affordability. In 2007, 46 percent of all workers were employed in industries with annual wages of less than \$33,000. Workers earning below area median household income are essential to the continued success of the county's economy as they fill vital positions such as waiters, cooks, retail clerks, janitors, secretaries, auto mechanics, and social workers. Those who work in lower paying but fast growing job sectors create demand for affordable sales and rental housing.

### COST AND QUALITY OF PUBLIC EDUCATION

Public school quality is often a deciding factor in home purchases, especially for households with young children. Areas with high quality schools are often the most sought-after locations in which to live. Schools of high quality continually attract new households to their districts, leading to high demand for homes in those areas and

increased property values. These increases add to the cost of land which, in turn, drives up construction costs.

School district taxes constitute the major component of the overall property tax burden in Columbia County. Real estate agents and developers interviewed for this study noted that prospective homebuyers are driven by the reputation of the local schools as well as the property tax burden when choosing communities in which to live.

Although quantifying the quality of schools is difficult, the Pennsylvania Department of Education tracks each school's progress against a statewide benchmark in reading and math through the Pennsylvania System of School Assessment (PSSA). In 2008, the PSSA state benchmarks for math were 29.2 percent of students at the proficient level and 42.3 at the advanced level. For reading, the statewide rates were 36.4 percent and 33.3 percent respectively. For writing, they were 64.1 and 6.8 percent.

Figure 9-1 presents Columbia County school district millage rates, ranked highest to lowest, for 2008. For comparison, the 2008 PSSA proficient and advanced rates for math, reading, and writing are presented. Although there is not necessarily a correlation between school district rankings and millage rates, two of the school districts with the highest millage rates – Berwick Area and Millville Area – appear in the lower ranks of most of the test categories.

**Figure 9-1: Local School Tax and Test Score Comparisons, 2008**

School District	Municipality	School District Millage	PSSA Math		PSSA Reading		PSSA Writing	
			% Proficient	% Advanced	% Proficient	% Advanced	% Proficient	% Advanced
Berwick Area	Berwick Boro	48.100	31.7	41.7	39.0	29.9	61.9	1.8
	Briar Creek Boro							
	Briar Creek Twp							
Millville Area	Greenwood Twp	44.900	29.1	45.3	37.2	39.7	61.2	4.6
	Madison Twp							
	Millville Boro							
	Pine Twp							
Benton Area	Benton Boro	41.500	33.1	46.0	45.0	28.8	70.9	5.1
	Benton Twp							
	Fishing Creek Twp							
	Jackson Twp							
	Stillwater Boro							
	Sugarloaf Twp							
Bloomsburg Area	Beaver Twp	36.200	27.1	50.2	36.0	38.2	58.6	8.3
	Bloomsburg Town							
	Hemlock Twp							
	Main Twp							
	Montour Twp							
Central Columbia	Mifflin Twp	34.310	30.5	41.6	34.3	39.6	70.7	5.8
	Mt Pleasant Twp							
	North Centre Twp							
	Orange Twp							
	Orangeville Boro							
	Scott Twp							
	South Centre Twp							
Southern Columbia	Catawissa Boro	27.400	34.8	46.2	43.2	33.7	63.8	7.8
	Catawissa Twp							
	Cleveland Twp							
	Franklin Twp							
	Locust Twp							
	Roaring Creek Twp							

Source: Columbia County Tax Assessment & Tax Claim Bureau, PA Dept. of Education

**RELATIVE ABSENCE OF PUBLIC OF WATER AND SEWER INFRASTRUCTURE**

Public water and sewer service is critical to all types of development, and the lack of basic infrastructure continues to limit the type and density of residential development in many areas of the county. A review of municipal water and sewer facilities reveals the rural nature of much of the county. Fifteen of the thirty-two municipalities surveyed have neither public water nor public sewer service.

**Figure 9-2: Municipal Water and Sewer Comparison**

	WATER	SEWER		WATER	SEWER
Beaver Twp			Locust Twp		<input checked="" type="checkbox"/>
Benton Boro	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Madison Twp		
Benton Twp			Main Twp		
Berwick Boro	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Mifflin Twp	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bloomsburg Town	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Millville Boro	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Briar Creek Boro	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Montour Twp		<input checked="" type="checkbox"/>
Briar Creek Twp	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Mt Pleasant Twp		
Catawissa Boro	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	North Centre Twp		
Catawissa Twp			Orange Twp		
Cleveland Twp			Orangeville Boro	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Conyngham Twp	<input checked="" type="checkbox"/>		Pine Twp		
Fishing Creek Twp			Roaring Creek Twp		
Franklin Twp			Scott Twp	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Greenwood Twp		<input checked="" type="checkbox"/>	South Centre Twp	<input checked="" type="checkbox"/>	
Hemlock Twp	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Stillwater Boro		
Jackson Twp			Sugarloaf Twp		
KEY:					
<input checked="" type="checkbox"/>	Full service in entire municipality				
<input checked="" type="checkbox"/>	Some areas in the municipality served				
	No service in the municipality				

Source: Mullin and Lonergan Associates, Inc.

The availability of public water and sewer service is a two-edged sword. On the one hand, infrastructure makes it possible to build at higher densities, which is advantageous from the standpoint of securing debt financing and achieving financial feasibility in an affordable housing development. From an operational standpoint, developments served by public water and sewer are easier and more cost effective to manage. On the other hand, affordable housing developers must be prepared to pay more for land that is served by public water and sewer facilities. This results in rising land costs that increase the cost of residential development, making the development of affordable housing more problematic.

### QUALITY OF EXISTING HOUSING STOCK

Both an asset and a constraint, much of the housing in Columbia County is relatively inexpensive, in part, because of its advanced age and declining condition. As the population ages, households on fixed incomes are less likely to be able to afford basic maintenance and needed improvements, thereby resulting in further deterioration of the housing stock.

In addition, the housing market in the county generally cannot support high rents or sales prices. This limits both the amount of rehabilitation owners are willing to undertake and the types of houses that residential developers can sell profitably.

### INADEQUATE FUNDING FOR AFFORDABLE HOUSING PROJECTS

Developers interviewed for this study stated that achievable rents in Columbia County made building market rate rental housing economically infeasible. This phenomenon places a greater burden on the affordable housing industry to create rental housing. Unfortunately, the availability of public funding is always limited, and competition for such funding is severe. Columbia County must continue to seek public sector housing funds to address its affordable housing deficit.

### RESIDENT AND POLITICAL OPPOSITION

Proposed developments that involve special needs populations, e.g., persons with mental health issues, developmental disabilities, HIV/AIDS, etc. often encounter opposition from neighborhood residents and/or local elected officials. Although few people question the need for such facilities, many residents oppose them being located in their neighborhood. This type of opposition is known as NIMBY-ism – Not In My Backyard – and occurs throughout the United States. Education is needed to improve the public's understanding of the need for affordable housing and to reinforce the notion that affordable housing is not a threat to neighborhood stability or property values.

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## 10. STRATEGIC HOUSING PLAN

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The purpose of a strategic housing plan for Columbia County is to better focus attention on projects and actions that will address the unmet affordable housing needs identified in this Assessment. This final section of the Housing Needs Assessment provides several essential components of an effective strategic plan, including clear priorities, executable tasks, a timetable for implementation, and a mechanism for coordination.

The Strategic Housing Plan for Columbia County includes a concise list of recommended actions. It is important to note that opportunities in the County are somewhat limited as compared to other Counties in the Commonwealth that are considered entitlement communities under HUD's Community Development Block Grant Program. Entitlement communities typically have significantly more financial resources available to them when compared to non-entitlement communities. However, developments that are well planned and prioritized by the County should be very competitive for state and federal resources.

A significant finding in this study is the fact that as of the 2000 census, 4,914 households in Columbia County earning less than 80% of the area median income live in deficient units and/or are cost burdened. Of the 4,914 households, 1,964 represent worst case housing needs (meaning they are spending over 40% of their income on housing). Unfortunately, the number of cost burdened households is expected to continue to grow through 2012 to 7,343 households, resulting in a need to develop strategies to address the affordability crisis in Columbia County. The priorities below help to focus those strategies.

The strategy was developed based on the analysis of housing data, existing housing conditions, and interviews with local housing practitioners and is organized to address the following major topics: *organizational capacity building, homeownership housing, homeowner rehabilitation, rental housing, special needs housing, neighborhood revitalization, and land use.*

#### ORGANIZATIONAL CAPACITY BUILDING

The Coalition has made positive strides towards collaboration and capacity building. However, there is still significant progress that can be made. The capacity building recommendations should help to assist in that goal.

#### HOMEOWNERSHIP HOUSING

Extremely low income and very low income households are projected to increase through 2012. Of the total unmet affordable housing need through 2012, a total of 1,721 will be homeowners. Additionally, the relatively low number of home sales priced under \$100,000 makes affordable homeownership difficult for vital low wage workers.

#### HOMEOWNER REHABILITATION

A major finding in the Assessment is the fact that a significant number of existing homeowners are cost burdened. Also, more than 44 percent of existing homes in Columbia County were built prior to 1960, with almost 74 percent of all homes being owner occupied.

#### RENTAL HOUSING

Extremely low income and very low income households are projected to increase through 2012. Of the total unmet affordable housing need through 2012, a total of 3,468 will be renters. Additionally, the relatively low number of vacant, for rent, affordable units makes finding a decent, safe, and affordable place to live difficult.

#### SPECIAL NEEDS HOUSING

Only 36 units were identified in Columbia County as being both affordable and accessible even though it was reported in 2006 that more than 4,000 persons age 4 and over had at least one disability. Also, it is estimated that 1,494 persons over the age of 44 will be considered frail and in need of assistance by 2012.

#### NEIGHBORHOOD REVITALIZATION

The aging housing stock and large number of cost-burdened homeowners and renters in the county are a priority concern. Strategies to address the needs of these households will take time and human and financial capital to successfully address existing needs.

#### LAND USE

Based upon the projected build-out analysis, the need for additional housing in the County will never reach the level of potential units that could be developed in the County. Efforts should be made to encourage the development of affordable housing and to avoid suburban “sprawl.”

The initiatives below are categorized by topic and organized as Near-term (1-2 years), Mid-term (2-4 years), and Long-term (4-4 years) initiatives. It is critical Near-term initiatives currently underway obtain the necessary support to advance and come to successful completion. Mid-term and Long-term initiatives follow and set the stage for a continuous process of planning that leads to future development.

## **NEAR-TERM INITIATIVES**

### **ORGANIZATIONAL CAPACITY BUILDING**

- Provide a half-day affordable housing workshop for regional affordable housing professionals and service providers. A half-day workshop would help to educate local affordable housing professionals and service providers. The workshop could highlight how to utilize local, state, and federal resources. Lenders such as the Pennsylvania Housing Finance Agency, Pennsylvania Department of Community Affairs, Rural Housing, and the Federal Home Loan Bank could also present program information. The success of a half-day session could help to set the stage for a full-day workshop the following year.
- Encourage partnership between non-profit and for-profit organizations. Partnerships between for-profit and non-profit developers can take on many different forms. Often the local non-profit has the vision and local relationships necessary to facilitate the creation of affordable units. However, most of the area non-profits lack available human and financial resources required to successfully compete for program funds. Joint venture arrangements between non-profits or for-profits will often provide the solution to close the divide between a goal and the means to accomplish the goal. In addition to human and financial resources the for-profit partner can impart valuable experience and expertise to their non-profit partner. For-profit and non-profit partnerships will become increasingly more important as equity markets tighten and competition for funding increases.

**HOMEOWNERSHIP HOUSING**

- Encourage affordable sales housing for low-income families in identified “growth areas.”
- Promote the County Affordable First-Time Homebuyer Program via information sessions and advertising.
- Work with local lenders and regional service providers to encourage credit counseling and repair seminars and homebuyer counseling.
- Seek additional funding sources to provide down-payment and closing cost assistance.

**HOMEOWNER REHABILITATION**

- Seek out program funds to provide financial assistance for rehabilitation, weatherization, and emergency repairs to those households in greatest need.
- Utilize available funds and seek additional funds as needed to successfully promote and utilize the Berwick LaSalle Street Homeowner Rehabilitation program as identified below.

<u>Berwick Blueprint Homeowner Rehabilitation Program:</u> proposal to assist 30 home owners in Berwick Borough’s LaSalle Street neighborhood to make necessary repairs, renovations, and (as needed) accessibility improvements.	<b>FUNDING STATUS:</b> Federal Home Loan Bank AHP Funds: Approved
	<b>SPONSOR/RESPONSIBLE ENTITY:</b> Columbia County Housing Corporation

**RENTAL HOUSING**

- Create affordable workforce housing in and around identified “growth areas” and in close proximity to major transportation arteries and employment centers.
- Whenever possible, seek opportunities to bring additional rental subsidies into the County to assist existing cost burdened renters.
- Complete Clover Hill Estates to provide affordable workforce housing in Berwick as identified below.

<p><u>Clover Hill Estates:</u> Proposal to construct 13 two-story buildings in Berwick, consisting of 24 3-bedroom rental units for general occupancy, including four units accessible to persons with impaired mobility and one unit equipped for persons with impaired hearing and/or vision; four units will be available to tenants whose incomes do not exceed 20 percent of the area median income; nine units will be available to tenants whose incomes do not exceed 40 percent of the area median income; remaining 11 units will be available to tenants whose incomes do not exceed 60 percent of the area median income.</p>	<p><b>FUNDING STATUS:</b> Federal Home Loan Bank AHP Funds: Approved PHFA PennHomes and Tax Credits: Approved</p>
	<p><b>SPONSOR/RESPONSIBLE ENTITY:</b> Susquehanna Valley Development Group, Inc.</p>

**SPECIAL NEEDS HOUSING**

- Create transitional housing for persons with mental health issues after their release from state hospitals.
- Develop a long-term structured residence for mental health clients and housing for mental health clients with drug and alcohol abuse backgrounds.
- Establish group homes for persons with developmental disabilities.
- Create affordable elderly rental units to address the growing number of frail low income elderly in the County.
- Target resources to obtain funds and necessary approvals to successfully complete Trinity House Apartments, described below.

<p><u>Trinity House Apartments:</u> Proposal to develop 11 affordable apartments for disabled adults in Bloomsburg, near Bloomsburg University; 16,313 square foot church to be converted into 4 one-bedroom units (averaging 736 square feet), 6 two-bedroom units (averaging 904 square feet), and one three-bedroom unit (with 1,244 square feet); target population to be individuals with a wide range of disabilities and required level of care.</p>	<p><b>FUNDING STATUS:</b> PHFA Low-Income Housing Tax Credits and PennHomes: Pending</p>
	<p><b>SPONSOR/RESPONSIBLE ENTITY:</b> Columbia County Housing Corporation</p>

## LAND USE

- Conduct workshops with local planners and builders. Present the challenges of affordable housing and offer best practice solutions.
- Advocate communication between new employers, local and state officials, and housing professionals to ensure a direct link between new jobs and the location of affordable workforce housing.

## MID-TERM INITIATIVES

### ORGANIZATIONAL CAPACITY BUILDING

- Organize semi-annual meetings in which affordable housing developers (non-profit and for-profit) and service providers meet with the Columbia County Housing Corporation to help prioritize and organize housing initiatives in the County. These meetings could help to set the direction of Federal HOME funds and County Housing Trust funds towards non-profit developers and service providers seeking to create new housing for their target populations. Qualified Community Housing Development Organizations (CHDOs) are eligible for CHDO operating funds, and this is a qualified use of Federal HOME funding.
- The County should consider creating a predevelopment loan program to assist non-profits with necessary funding for upfront costs such as feasibility studies, option money to purchase sites, market studies, environmental reports, architectural schematics, and application filing fees. Predevelopment loan funds could be repaid once the non-profit successfully obtains project financing and a loan closing.
- Provide a full day housing summit to continue to help educate and build capacity.

### NEIGHBORHOOD REVITALIZATION

- Establish focused neighborhood rehabilitation plans.
- Focus on creating mixed income developments with units set aside for the extremely low income.
- Seek funds to create a viable internal rent subsidy program.
- Work with the Columbia County Housing Authority to seek more Section 8 vouchers, if possible.
- Develop affordable workforce housing by targeting new development activities in areas close to employment centers surrounding Bloomsburg, Berwick, and major highway corridors.

- Preserve existing affordable (non-subsidized) market rate housing in need of rehabilitation.
- Expand affordable elderly housing.
- Identify sites in older boroughs and towns with existing infrastructure to support new development.
- Continue to focus and expand on LaSalle Street Rehabilitation area as further defined below.

<p><u>LaSalle Street Revitalization Blueprint</u>: In 2006, the LaSalle Street neighborhood in Berwick, PA was designated as one of Pennsylvania’s 22 Blueprint Communities by the Federal Home Loan Bank of Pittsburgh. The “LaSalle Street Neighborhood Blueprint for Revitalization” was published in the spring of 2008. The resulting neighborhood plan identifies owner-occupied housing rehabilitation assistance as a critical objective for improving the community.</p> <p>According to the 2000 Census, there was a low rate of housing vacancy in the neighborhood. Slightly over half of the occupied units were owner-occupied, but this reflects a downward trend from previous decades when homeownership was strong and rental housing comprised a smaller share of the housing stock.</p>	<p>deterrent to would-be homeowners who might desire living in the neighborhood. Homes end up being purchased by absentee landlords who convert the structures to multi-unit rentals. The increase in absentee ownership has contributed to the decline in the neighborhood overall.</p> <p>The Revitalization Blueprint identifies 4 redevelopment opportunity areas, three of which focus on homeownership projects. As a mid-term priority, acquisition and land assembly to make these projects feasible is critical.</p> <p>A LaSalle Street “manager” is needed to guide implementation of the Revitalization Blueprint. This professional staff person should coordinate efforts between the Borough, the Blueprint Committee, residents and property owners, and potential investors in the community.</p>
<p>The decline in homeownership is attributed to multiple factors. One observation long-time residents make is the pattern of elderly homeowners being unable to maintain their homes. As they move to more manageable and/or accessible housing that fits their stage of life, the homes they are trying to sell are often in need of rehabilitation – a</p>	<p><b>FUNDING STATUS:</b> PA-DCED CDBG and HOME funds; PHFA Homeownership Choice Funds; FHLB AHP funds; Foundations.</p> <p><b>SPONSOR/RESPONSIBLE ENTITY:</b> Columbia County Housing Corporation</p>

## LAND USE

- Encourage the revision of local municipal ordinances to reflect more opportunities for the development of affordable housing. Using cost-benefit analyses, demonstrate how multi-family housing and clustered housing design for single family units can be more cost-effective.

## LONG-TERM INITIATIVES

### ORGANIZATIONAL CAPACITY BUILDING

- Encourage municipal officials to share information about vacant and distressed properties which may lend themselves to an adaptive re-use. Mixed use programs could be utilized to promote the development and potential revitalization of depressed areas, while at the same time provide valuable experience to the non-profit developer/service provider. Programs such as the PHFA MUFFI Program and New Market Tax Credits may provide viable options for smaller to mid-sized mixed use developments.

### NEIGHBORHOOD REVITALIZATION

- Work with adjacent counties to develop a broader regional strategy to serving lower income households.
- Seek ways to attract businesses to the County by creating a direct link between affordable housing and employment centers.
- Coordinate preservation strategies with PHFA, HUD, and RHS to preserve the existing affordable housing stock within the County.
- Share smart growth and planning ideas with officials to create a coordinated approach to development and mixed income properties.
- Identify sites in older boroughs and towns with existing infrastructure to support new development.

### LAND USE

- Develop a model inclusionary housing ordinance. Such a tool could provide financial and other incentives to developers in exchange for the provision of a percentage of housing units to be set aside for households with incomes at or below 80% of the median income level.