

Perry County Housing Needs Assessment

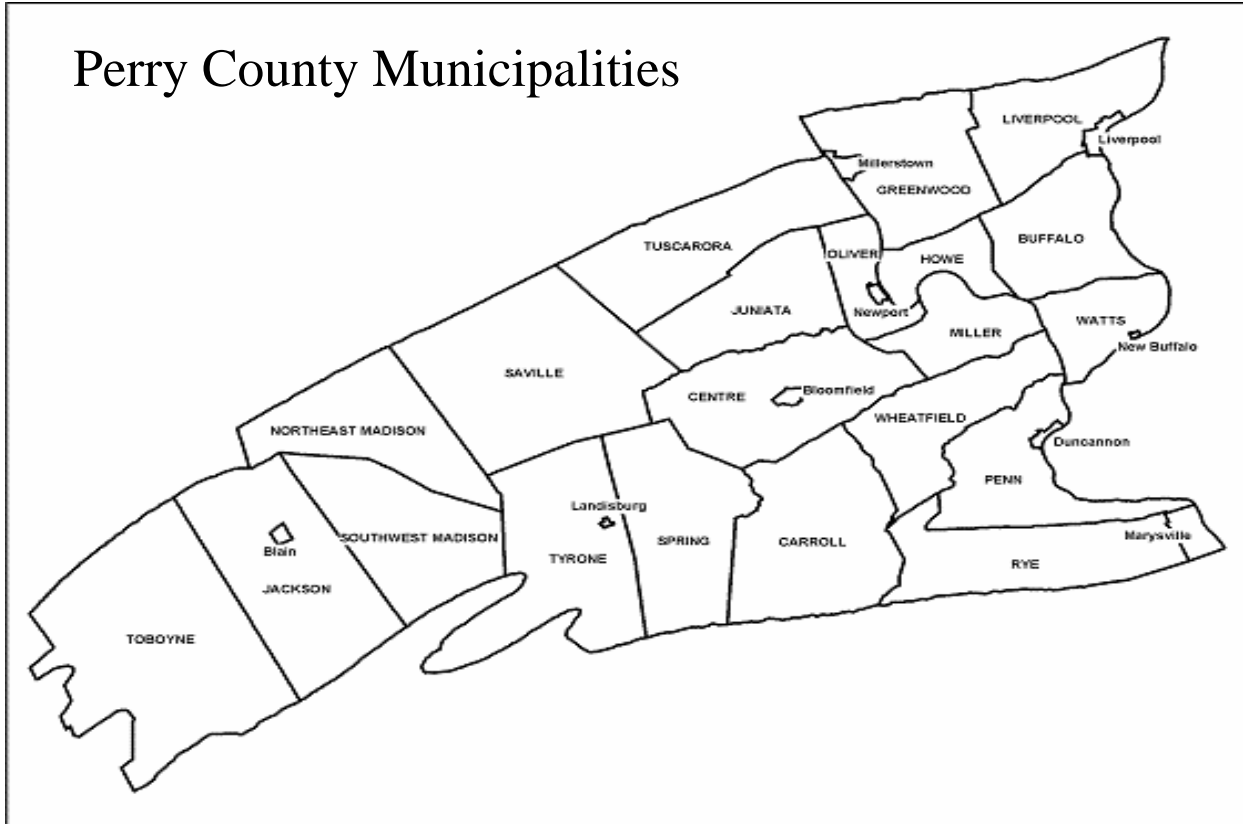


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Perry County Family Services Partnership Board
Housing Task Force
and
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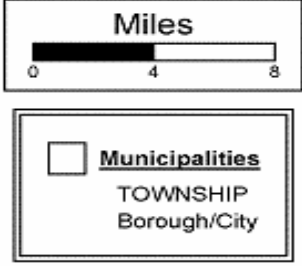
Perry County Municipalities



Source of Data Files:
 U.S. Department of Commerce,
 Bureau of the Census, 2000
 Census of Population and Housing.

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 U.S. Department of Commerce,
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EXECUTIVE SUMMARY

A healthy community looks out for its least-advantaged. This assessment provides a detailed overview of important housing themes that may assist government and service leaders to prepare for a better future for their community.

Perry County experienced rapid population growth during the 1970s and 1980s before settling into a period of moderate growth. The county is now poised for rapid housing growth and expansion of upper income units countering a long period of relatively stable moderate housing growth. This is especially true for southeast Perry where new housing will be directed toward the metropolitan Harrisburg-West Shore region. Nevertheless, limited water and sewer infrastructure has stalled large-scale developments to date.

Perry County enjoys comparatively low housing costs for the region. This price break has contributed to a population shift of workers commuting out of the county for work. With the rapid increase of fuel costs, leaders express fear that the poorest may not be able to afford to stay, due to the limited availability of rental housing and increasing transportation costs.

A high proportion of social service assistance clients live in aging mobile homes and manufactured housing. Many of these units are beyond their useful life spans. While these homes represent affordable housing options, aged units do not provide a long-term solution to housing needs.

Population shifts among age groups point toward a dramatic increase in the 60-year-old and older population between 2004 and 2010. It is vital to prepare for the time when this now-young retiree population will need additional appropriate housing and housing supports. The local capacity for housing services and development capacity should be qualitatively and quantitatively expanded.

Declining family size and an increase in the number of single-headed households have contributed to the rate of new construction, more than twice the rate of population growth. Perry has the advantage of being on the edge of the Harrisburg-West Short region, a source of thick job markets, which may be an incentive for many young adults to stay in the county. Yet like most rural areas in Pennsylvania, Perry faces the challenge of retaining its young adults. The low proportion of rental units coupled with increasing transportation expenses will continue to make it difficult for renters who would like to put down roots and become homeowners.

Among seniors, there appears to be a strong preference for remaining in the county. Commonwealth health care policy supports this by improving the level of support for clients at home. Retirees have the highest rate of home ownership in the county. For those on a fixed income, home-making, home maintenance, and home repairs prove to be financially constraining. Home repair programs through federal and state sources exist to help retirees maintain their homes. Such programs are rarely used in Perry County. This is particularly true of US Department of Agriculture Rural Development resources. An improved method of delivering vital home repair and ownership information is needed.

Rural homelessness does not fit the stereotypic picture of people living on the street. According to interviews with social services staff, Perry County families and individuals who have no homes of their own typically find accommodation by traveling through a circuit of friends and family and by camping. Alternatively, families and individuals combine households, living in cramped quarters that their income can afford. Currently there is short-term financial assistance to help bridge emergency shortages. Funds are also available to keep people from becoming homeless, as well as for hotel room stays for those that have no home. Perry should consider the development of a program where individuals and families can establish financial independence and also obtain locally-directed housing support service.

Where poor credit histories limit rental options, there is a need for a county-based credit repair program that will address landlord concerns. There is a need to address, through mortgage and consumer counseling, the problem of households spending more than they can afford on housing. Not nearly enough housing vouchers exist to meet current applicants' needs.

There are several housing-related initiatives in Perry County, including rental support, ownership, and energy sources. Each provides an important element for improving the lives of those they reach. The county needs a vision of an overarching, integrated organizational structure to address all of its needs: accessibility, supportive and affordable housing, homelessness solutions, home repair, and consumer education.

Rental housing for the aging is adequate for current need, but there is a severe lack of transitional assisted housing that will allow people to leave nursing facilities. There is a scarcity of supportive and accessible housing for disabled residents who are not senior citizens. In addition, attention needs to be directed towards ensuring the quality of rental housing, much of which is in older housing stock. The county needs to consider directing some of its housing trust fund resources to address these special needs* .

The South Central Assembly wishes to expand its circle of local perspectives and conduct more interviews. Results of on-site interviews of those intimately aware of Perry County's housing issues would continue to build a documentation of unmet needs as well as provide a more complete picture of reserves. Many organizations and individuals advised with the Assembly on this report. The Assembly wishes to thank the Perry County Board of Commissioners, the staff of the Perry Human Services, the Perry County Housing Partnership Board and Join Hands. We would specifically like to acknowledge the support of four individuals who gave generously of their time: Glenys DiLisio, Susan Harrington, Reverend Tony Hill, and Stacy Moore.

* Currently the Cumberland County Housing and Redevelopment Authority and the Tri-County Community Action Commission have been the lead agencies for developing affordable housing.

FOREWORD

PURPOSE

In January of 2006, the United Way of the Capital Region and Perry Human Services contracted with the South Central Assembly for Effective Governance to prepare a Perry County Housing Needs Assessment. The objective was to identify the current state of housing, with particular emphasis on affordable, elderly and disability housing, and to project future needs from the fresh perspective of a regional organization.

SCOPE

The assessment is organized in five parts. The Executive Summary reviews and highlights the key issues and recommendations. A demographic profile analyzes Perry County's population and its subgroups. A housing profile analyzes housing information in the context of population. The housing needs projections section uses the findings of the population and housing profiles to project future housing need, or where information is lacking, considerations for future need. Finally, recommendations for future action on the part of Perry government and its service providers are offered.

METHODOLOGY

Information for the report was obtained from numerous resources. A wide net was cast to obtain the most current data available on population and housing. Personal and telephone interviews with community leaders and service providers helped to focus the study on Perry County by providing information that the data do not show, while providing a qualitative guide to better interpret the data.

DEMOGRAPHIC PROFILE

OVERVIEW

Perry County population grew at a moderate rate of 5.9% during the 1990s. 2005 Census Bureau estimates indicate that that trend has continued with a similar 2.6% rate over five years. However, a county average does not describe local growth rates, which have varied considerably. *Figure 1* identifies municipal populations for 1990, 2000 and 2005 estimates as well as growth rates for the periods between. Few populations maintained consistent rates of change; some even had dramatic reversals. Northeast Madison Township first grew at a 27% rate before leveling off. Marysville Borough declined by 5% over ten years but later recovered it over the next five years. Numerous factors explain local population changes, including those brought on by recent history.

Figure 1

Population Change 1990-2000 and 2000-2005

Perry County Municipalities

	1990	2000	2005 Est.	Rate of Change 1990-2000	Rate of Change 2000-2005
<i>Perry County</i>	41,172	43,602	44,728	5.9%	2.6%
Blain Borough	266	252	246	-5%	-2%
Bloomfield Borough	1,092	1,077	1,091	-1%	1%
Buffalo Township	1,080	1,128	1,137	4%	1%
Carroll Township	4,597	5,095	5,305	11%	4%
Centre Township	1,974	2,209	2,264	12%	2%
Duncannon Borough	1,450	1,508	1,496	4%	-1%
Greenwood Township	943	1,010	1,046	7%	4%
Howe Township	459	493	493	7%	0.0%
Jackson Township	489	525	541	7%	3%
Juniata Township	1,278	1,359	1,430	6%	5%
Landisburg Borough	178	195	190	10%	-3%
Liverpool Borough	934	876	884	-6%	1%
Liverpool Township	915	966	974	6%	1%
Marysville Borough	2,425	2,306	2,428	-5%	5%
Miller Township	894	953	985	7%	3%
Millerstown Borough	646	679	682	5%	0.4%
New Buffalo Borough	145	123	120	-15%	-2%
Newport Borough	1,568	1,506	1,467	-4%	-3%
Northeast Madison Twp	674	856	863	27%	1%
Oliver Township	2,039	2,061	2,058	1%	-0.1%
Penn Township	3,283	3,013	3,136	-8%	4%
Rye Township	2,136	2,327	2,451	9%	5%
Saville Township	1,818	2,204	2,294	21%	4%
Southwest Madison Twp	745	856	874	15%	2%
Spring Township	1,665	2,021	2,086	21%	3%
Toboyne Township	455	494	500	9%	1%
Tuscarora Township	1,034	1,122	1,184	9%	6%
Tyrone Township	1,741	1,863	1,854	7%	-0.5%
Watts Township	1,152	1,196	1,224	4%	2%
Wheatfield Township	3,097	3,329	3,425	7%	3%

Source: U.S. Bureau of the Census, 1990 and 2000 Census and 2005 Census estimates.

The 15-year trends in municipal growth rates show that western and southern Perry townships led the county in their rates of growth. These include Jackson, Northeast Madison, Saville, Southwest Madison, Toboyne, and Tyrone townships in the west and Carroll, Rye, and Spring townships in the south. The northeast was the region with the slowest rate with Buffalo, Howe, Liverpool, Oliver, and Watts townships experiencing modest growth for the period (see *Figure 2*.)

Boroughs experienced slow to negative growth. This result is largely brought about by their having limited buildable land coupled with declining average household sizes and is typical for Pennsylvania's boroughs.

Figure 2

Comparison of Rates of Growth 1990-2005
Perry County Municipalities

	Rate of Change 1990-2005		Rate of Change 1990-2005
<i>Perry County</i>	8.6%		
Blain Borough	-8%	Millerstown Borough	6%
Bloomfield Borough	-0.1%	New Buffalo Borough	-17%
Buffalo Township	5%	Newport Borough	-6%
Carroll Township	15%	Northeast Madison Twp	28%
Centre Township	15%	Oliver Township	0.9%
Duncannon Borough	3%	Penn Township	-4%
Greenwood Township	11%	Rye Township	15%
Howe Township	7%	Saville Township	26%
Jackson Township	11%	Southwest Madison Twp	17%
Juniata Township	12%	Spring Township	25%
Landisburg Borough	7%	Toboyne Township	10%
Liverpool Borough	-5%	Tuscarora Township	15%
Liverpool Township	6%	Tyrone Township	6%
Marysville Borough	0.1%	Watts Township	6%
Miller Township	10%	Wheatfield Township	11%

Source: U.S. Bureau of the Census, 1990 Census and 2005 Census estimates.

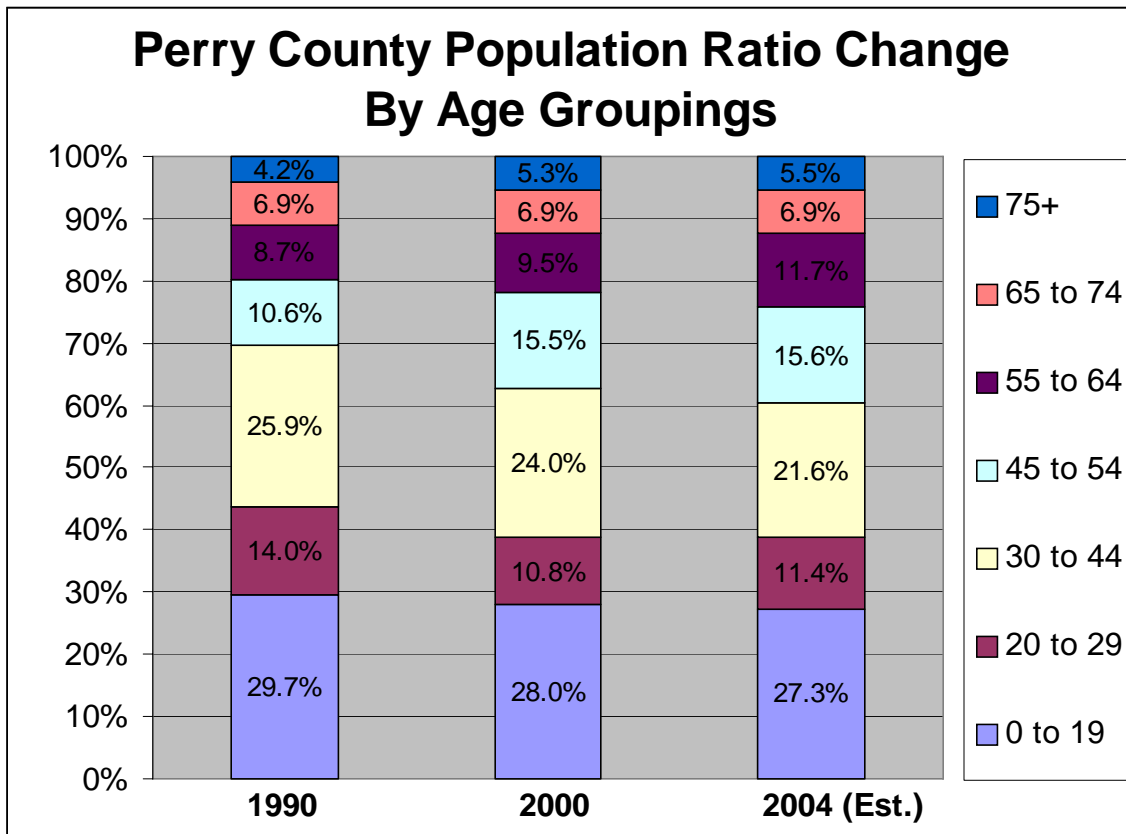
Perry County's population structure is changing, which is reflected in the following *Figures 3 and 3.1*.

Figure 3

Perry County Population Ratio Change By Age Group						
	1990		2000		2004 (Est.)	
Total						
Cohort				%		%
0 to 19	12,264	29.7%	12,192	28.0%	12,205	27.3%
20 to 29	5,806	14.0%	4,691	10.8%	5,081	11.4%
30 to 44	10,697	25.9%	10,444	24.0%	9,640	21.6%
45 to 54	4,383	10.6%	6,771	15.5%	6,968	15.6%
55 to 64	3,589	8.7%	4,159	9.5%	5,203	11.7%
65 to 74	2,857	6.9%	3,016	6.9%	3,095	6.9%
75+	1,749	4.2%	2,329	5.3%	2,460	5.5%

Source: Pennsylvania Dept. of Health, Vital Statistics

Figure 3.1



Perry County's age-group population changes over the four-year period of 2000 and 2004 are noticeably uneven. They do however generally reflect the aging in place[†] of age groups. By evaluating the population in five-year age groups (see *Figure 4*.) it is possible to track changes over time and to roughly project future populations. In the past fifteen years, the rate of growth of the aged population is increasing while the percentage of youth is declining.

[†] "Aging in place" in this report signifies specific age-cohorts tracked over several decades who remain in their same living unit.

Figure 4

Perry County Population by Age Group: 1990, 2000 and 2004

Perry County

	1990	2000	2004 (Est.)	Rate of Change 1990-2000	Rate of Change 2000-2004
Total	41,345	43,602	44,652	5.5%	2.4%
Age Cohort					
0 to 4	3,039	2,664	2,793	-12%	5%
5 to 9	3,047	3,088	2,955	1%	-4%
10 to 14	3,147	3,333	3,308	6%	-0.8%
15 to 19	3,031	3,107	3,149	3%	1%
20 to 24	2,634	2,157	2,638	-18%	22%
25 to 29	3,172	2,534	2,443	-20%	-4%
30 to 34	3,716	3,158	2,785	-15%	-12%
35 to 39	3,631	3,563	3,343	-2%	-6%
40 to 44	3,350	3,723	3,512	11%	-6%
45 to 49	2,488	3,596	3,577	45%	-0.5%
50 to 54	1,895	3,175	3,391	68%	7%
55 to 59	1,810	2,383	2,926	32%	23%
60 to 64	1,779	1,776	2,277	-0.2%	28%
65 to 69	1,623	1,611	1,708	-0.7%	6%
70 to 74	1,234	1,405	1,387	14%	-1%
75 to 79	858	1,112	1,006	30%	-10%
80 to 84	502	675	754	34%	12%
85+	389	542	700	39%	29%

Source: U.S. Bureau of the Census, Census 1990, 2000 and 2004 estimates

The 2000 Census recorded a 12.3% decline in the 0- to 4-year-old population. By 2004, the size of that age group had remained small. This has impacted school districts, which must continually adjust to changing demographics. The comparatively larger number of middle and high school age groups will bolster the number of graduates for the near term. Pennsylvania Department of Education school district enrollment records represent this as a 3.5% countywide student decline between the 2000/2001 and 2004/2005 school years. That rate, however, varies widely by school district as shown in *Figure 5*.

Figure 5

Current School District Enrollment

Perry County School Districts

	2000-2001	2004-2005	Change from 2000-2001
Perry County Public Summary*	7,612	7,345	-3.5%
Greenwood School District	860	859	-0.1%
Newport School District	1,269	1,256	-1.0%
Susquenita School District	2,447	2,222	-9.2%
West Perry School District	2,852	2,847	-0.2%

* Includes students in full-time out-of-district public settings

Source: 2005 Public School Enrollment Report, PA Dept of Education

The proportion of young adults ages 20 to 29 declined markedly between 1990 and 2000. This ten-year period represents a comparatively small group of individuals born between 1970 and 1979 that will continue to track through Perry's demographics history. By 2004, the natural aging of groups brought about an increase of young adults, most notably by the estimated 22% increase among 20- to 24-year-olds. Pennsylvania's rural counties have had difficulty retaining their young adult populations. This population may evaporate as it pursues opportunities beyond Perry County. Affordable and adequate housing and related services will influence where this highly mobile population decides to settle.

The 30- to 44-year-old group represents the largest population that will have children living at home. Their precipitous estimated decline between 2000 and 2004 was 904, more than 2% of total population and approximately 9% of the combined groups. Such a statistic may be the most obvious explanation for declining school enrollment projections. This population typically invests in homes, whether through purchase or through improvements to existing stock. It is also the age group most likely to provide skilled home maintenance services. The decline in this population segment suggests that there may be a decline in family housing demand in the near term and that the housing stock in general may receive less maintenance.

The 45- to 54-year-old group grew at a precipitous rate between 1990 and 2000. A significant proportion of that growth can be explained by aging in place. While their numbers remain robust, they have grown comparatively stagnant since.

The 55- to 64-year-old group, representing empty nesters, is estimated to have increased by 1,044 between 2000 and 2004. This represents nearly a 2.5% increase of the total population or 26% for these segments combined. As seen elsewhere, aging in place explains most of the growth of these groups. It is vitally important to adjust services to accommodate what in ten years' time will be a need for affordable and accessible homes as well as a higher demand for health care and social services for this population.

With the general aging of the population and longer life expectancies, the 75- to 79-year-old group presents a noteworthy decline in numbers as compared to the 80+ group. It follows that housing demand for the 75+ age range will decline somewhat over the next ten years, although there may be a need for additional accessible and personal care units.

In addition to the age group analysis, a migration analysis helps to explain the basis of the shifting population totals. Between 1995 and 2000, 13.9% of Perry's population moved in from other Pennsylvania counties and out of state. While this ratio is comparable to that of the entire state, it is noteworthy that by far the largest proportion of new residents moved from within Pennsylvania, whereas it was more evenly divided for the state as a whole (see *Figure 6.*)

Figure 6

Population Migration Summary, 2000

	Perry County	Pennsylvania
Same Residence	67%	64%
Within Perry County	19%	22%
From other PA County to Perry	12%	8%
From Other State to Perry	2%	6%

Movers are persons age 5 and older who lived in a different location in 2000 than in 1995.

Source: U.S. Bureau of the Census, Census 2000

Perry’s cost of living, including housing, is lower than in neighboring Cumberland and Dauphin counties which offer wide-ranging employment opportunities. In our interviews, it was a common perception that Perry has increasingly become attractive to inter-county commuters. Some explained the increase of older age groupings as grandparents moving closer to their children. While this may be true for some, it cannot be seen as a general trend as there is a general decline in numbers of young families. Alternately, some see that the county’s comparatively low cost of living is a draw to young retirees and for homeowners who are looking for more house for less money.

Perry County’s population is aging. The natural aging of all groups is the primary factor. The only clear geographic pattern is that boroughs tend to have older median populations (see *Figure 7*.) It is reasonable to assume that a significant proportion of recent population growth is a result of early and pre-retirees moving in from surrounding counties. Regardless, Perry needs to consider how housing and related services will retain its mobile young adult population.

Figure 7

Median Age By Municipality

Perry County Municipalities 2000

	Median Age		Median Age
<i>Pennsylvania</i>	38		
<i>Perry County</i>	37.5		
Blain Borough	36.3	Millerstown Borough	39
New Bloomfield Borough	42.4	New Buffalo Borough	45.8
Buffalo Township	39.1	Newport Borough	36.3
Carroll Township	35.2	Northeast Madison Twp	32.6
Centre Township	38.1	Oliver Township	36.4
Duncannon Borough	37.5	Penn Township	39.9
Greenwood Township	38.1	Rye Township	39.9
Howe Township	38	Saville Township	35.4
Jackson Township	42.4	Southwest Madison Twp	34.9
Juniata Township	34.5	Spring Township	36.1
Landisburg Borough	39.1	Toboyne Township	42.1
Liverpool Borough	36.2	Tuscarora Township	38.4
Liverpool Township	39.6	Tyrone Township	37.8
Marysville Borough	38.8	Watts Township	37.4
Miller Township	40.3	Wheatfield Township	35.9

Source: U.S. Bureau of the Census, Census 2000

SPECIAL NEEDS

Aging

Office of Aging projections for 2010 identify a 24% increase in its age 60+ client base, based on the 2004 population estimate. As described above, the senior population is the growth leader. Between 2000 and 2004, its estimated 10% rate of growth nearly matched the 11.5% rate during the previous ten-year period. See *Figures 8 and 8.1*.

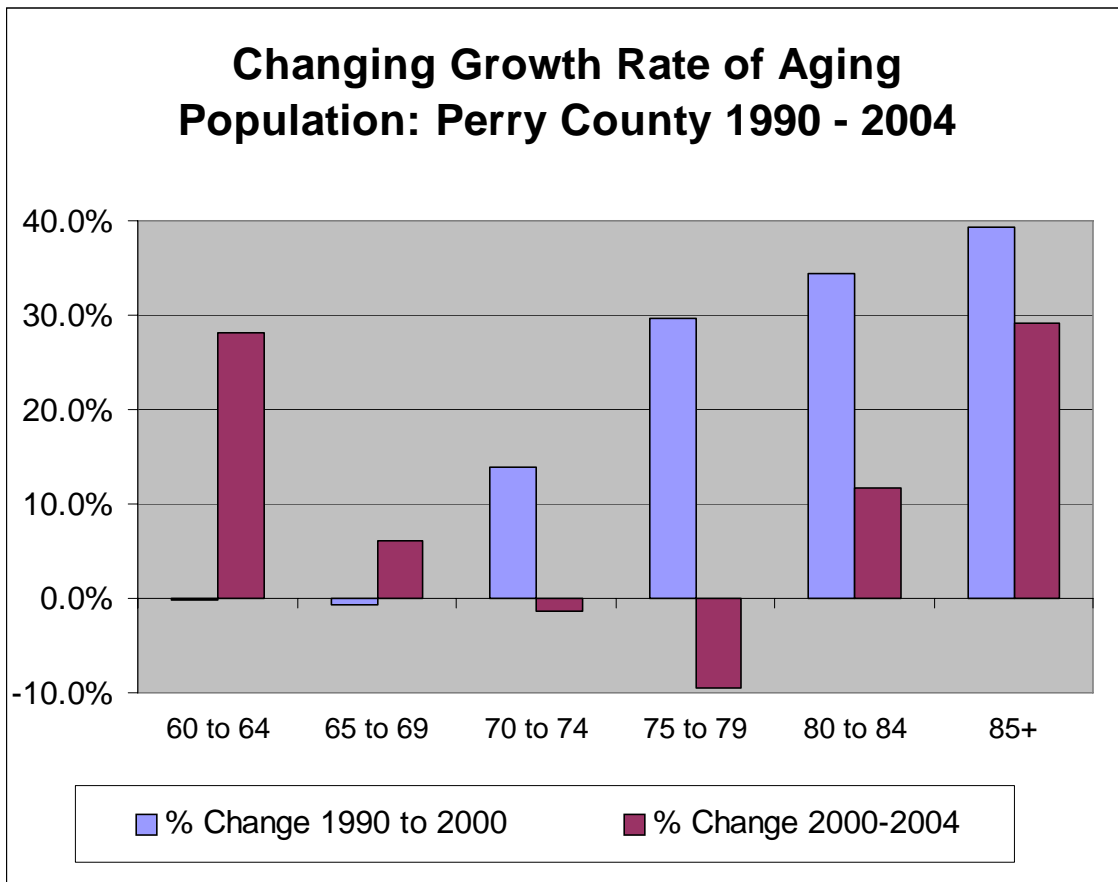
Figure 8

**Ageing Perry County Population by Age Groups 1990, 2000 and 2004
Rate of Change**

	1990	2000		2004 (Est.)	
			% Change from 1990		% Change from 2000
Total	6,385	7,121	11.5%	7,832	10.0%
Age Cohort					
60 to 64	1,779	1,776	-0.2%	2,277	28%
65 to 69	1,623	1,611	-0.7%	1,708	6%
70 to 74	1,234	1,405	14%	1,387	-1.3%
75 to 79	858	1,112	30%	1,006	-10%
80 to 84	502	675	34%	754	12%
85+	389	542	39%	700	29%

Source: Pennsylvania Dept. of Health, Vital Statistics

Figure 8.1



While the Perry County Office of Aging does not maintain records on client residential history, they express a very strong sense that a significant proportion of their clients moved from metropolitan Harrisburg to Perry County for its lower cost of living. In addition, it is felt that elderly from surrounding rural counties have moved to Perry County for its greater level of social services provision. This migration would help to balance the Perry County loss of young adults and families even as it shifts the average age of residents.

The Perry County Office of Aging does not maintain data on elderly residential overcrowding; however, there is concern that the current level of senior housing need may be hidden. Evidence that there is a tendency for several households to occupy a single housing unit due to affordability issues was reported.

There are nine Perry County elder care residential facilities with a capacity of approximately 288 residents in 2002. (Records that are more recent were not available.) In-home care management was provided to 415 clients during the same year. Census 2000 statistics indicate that 55% of Perry citizens 65+ have at least one disability (see below.)

While not directly a housing issue, access to health care is a primary factor in housing choice. Virtually all specialized health care for Perry County is provided out of county. The Perry County Transportation Authority's primary responsibility is transporting Office of Aging clients to health and social services appointments. Scattered client housing increases the time and expense involved. To date, service has been door to door; however, due to increased demands and fiscal restraints, the authority is considering instituting transfer stations in order to allow it to become more efficient. Central location is a consideration for new senior focused housing.

It is the mission of the Perry County Area Agency on Aging to enable its clients to remain safely in their homes as long as possible. Physical adaptations and low-income home maintenance programs, and in-home medical and social service provision are directed to this end. Together, these reduce the need to develop additional elder care facilities.

Disabled

Data on Perry County's disabled population is limited. Cumberland County, which provides disability services to Perry County, does not report on it separately. Further inquiry is merited. Information from the 2000 Census offers sample "long form" information which indicates that nearly 55% of respondents 65 years old and older volunteered that they had at least one disability (see *Figure 9*.) Significant levels of disability exist for working and school-age populations as well. This does not imply that individuals are home bound, but it does suggest that they will need specialized adaptations and access to services.

Figure 9

Ages By Types of Disability

Perry County, 2000

	Total	% of Selected Population With One or More Disabilities	Physical	Mental	Sensory	Self-care	Go-outside	Two or more types
Total Disabilities	12,090	29.5%						
Ages 5 to 15	599	8%	45	450	57	47	n/a	52
Ages 16 to 64	7,550	19%	1,887	825	750	384	1,251	2,026
Ages 65 and over	3,941	54%	1,423	408	714	458	938	1,029

Source: U.S. Bureau of the Census, Census 2000

There is a limited supply of accessible rental housing. Nearly all of the units in the county are directed to those aged 62 and older. Perry county housing advocates have suggested that accessible units will be economically viable because these residents will tend to stay longer than average tenants. But programs for owner- and renter-occupied modification for accessibility have gone virtually untapped in Perry County, according Gail Hoffman, Outreach Information Specialist of the Self Help Determination Housing Project. Over the past two years, the Local Housing Options Team (LHOT) has received only 11 housing-related information and referral requests.

Figure 10

PHFA Tax Credit Participation Units

2006 Perry County Inventory

	Units Accessible
Total	161
Elderly only	111
General	50
	11

Source: Pennsylvania Housing Finance Agency

Supportive Independent Living Needs for Aged, Disabled and Others

Perry Human Services notes that there is typically a six-month waiting list for supportive independent living rental units, and in some cases the wait has extended to two years. This places a burden on families and other services. For example, clients might be kept in a nursing facility not because they need that level of care, but because there is a shortage of units that meet transitional needs. *Figure 10* lists the supply of units receiving tax credit financing through the Pennsylvania Housing Finance Agency.

Homelessness

Rural homelessness does not fit the stereotypic picture of people living on the street. In Perry County, families and individuals who have no home of their own typically find accommodation by traveling through a circuit of friends and family and by camping. Alternatively, families and individuals combine households, living in cramped quarters that their income can afford.

Perry Human Services has limited resources to provide assistance in the form of one month's rent to keep families that are in a financial rough spot from becoming homeless. The table below (*Figure 11*) represents an eleven-year history of its homeless assistance program grants. A comparison to Pennsylvania as a whole for the same grant indicates that Perry County shares the problem of families and individuals being just one paycheck away from homelessness with the rest of the Commonwealth. Indeed, Perry has seen an increase in homeless assistance grants during the last two years, which is not mirrored in the Pennsylvania summary.

Figure 11

Homeless Assistance Program Clients
Perry County: 1993 - 2004 Compared to Pennsylvania

	Perry County	Percent Assisted*	Pennsylvania	Percent Assisted*
1993-94	422	1.0%	92,315	0.8%
1994-95	240	0.6%	117,308	1.0%
1995-96	214	0.5%	83,911	0.7%
1996-97	158	0.4%	91,849	0.7%
1997-98	241	0.6%	110,979	0.9%
1998-99	387	0.9%	115,273	0.9%
1999-2000	364	0.8%	114,734	0.9%
2000-01	368	0.8%	114,691	0.9%
2001-02	446	1.0%	119,887	1.0%
2002-03	633	1.5%	125,187	1.0%
2003-04	571	1.3%	111,164	0.9%
<i>Mean</i>	<i>368</i>	<i>0.85%</i>	<i>108,845</i>	<i>0.88%</i>

* Percentages based on 2000 populations

Source: U.S. Bureau of the Census, Census 2000, Center for Rural PA

Emergency shelter in Perry is a hotel room. Transitional housing is needed to get people on their feet. There is limited hard data on homelessness. The Tri-County Community Action Commission notes that for the period July 2002 to June 2003, there were 37 homeless in Perry County. Churches within the county will likely play a significant role. Join Hands is a ministry of nearly fifty of the county's churches and works to coordinate social services including housing throughout the county.

Rising rental expenses beyond wage growth could be one explanation for the increase in the demand for grants. In addition, since the period of this data was collected transportation and home energy expenses have risen, likely putting an additional squeeze on the working poor.

Supportive Housing for Mental Health / Mental Retardation Citizens

Cumberland and Perry Mental Health / Mental Retardation serves Perry County. It has 169 self-identified Perry clients. Of its 112 adult clients (age 20+), 71 live in a relative's home and 17 have their own residence. The balance live in a community home (7), nursing home (5), family living - living with a family not of one's own (5), private ICF/MR (3), state ICF/MR (1), personal care home (1), foster care (1), and homeless (1) (see *Figure 12*.)

Figure 12

Current Living Arrangements		
<u>2005 Perry County MH/MR Clients Age 20+</u>		
Community Home	7	6%
Family Living	5	4%
ICF/MR (private and state)	4	4%
Nursing Home/Facility	5	4%
Own Residence	17	15%
Relative's Home	71	63%
Other	3	3%
Total	112	

Source: Cumberland & Perry Counties MH/MR Program

Agencies that assist clients report a need for additional independent living units and personal care units. Very often, aging parents provide the majority of client assistance. In addition, clients who are housed in nursing facilities may be there because appropriate personal care facilities are not available. These Perry residents have a great deal of difficulty in obtaining the semi-independent, least-restrictive living arrangements that will contribute to an improved quality of life.

HOUSING PROFILE

OVERVIEW

Perry County housing is predominantly single-family detached, with a significant proportion of mobile homes in cluster park settings (see *Figure 13*.)

Figure 13

Types of Housing Units		
Perry County, 2000		
Total Housing Units	18,941	
Single-family detached	13,628	72%
Townhouse/duplex	808	4%
Apartment building <5 units	885	5%
Apartment building 5+ units	853	5%
Mobile homes	2,733	14%
Other	34	0%

Source: U.S. Bureau of the Census, Census 2000, prepared by PaSDC

Owner-occupied units make up a considerable 80% of occupied units. A significant 12% of all housing stock is vacant. 57% of vacant housing stock represents seasonal or occasional use housing (see *Figure 14*.) Significant proportions of vacant stock are in the townships and not in the boroughs.

Figure 14

Housing Characteristics		
Perry County 2000		
OCCUPANCY STATUS		
Total Housing units	18,941	
Occupied units	16,695	88%
Vacant units	2,246	12%
TENURE		
Occupied units	16,695	
Owner-occupied	13,326	80%
Rental-occupied units	3,369	20%
VACANCY STATUS		
Vacant units	2,246	
For rent	251	11%
For sale	179	8%
Rented or sold, not occupied	110	5%
For seasonal or occasional use	1,270	57%
Other vacant	436	19%

Source: U.S. Bureau of the Census, Census 2000

When broken down by tenure and vacancy, distinct patterns emerge (see *Figure 15*.) Perhaps the most striking observation is the difference between the median year built of owner occupied and rental units. Older stock tends to be less well maintained and is less likely to have

adaptations necessary for disabled residents. The gathering of housing conditions data is inadequate. Housing age implies a rough measure of need and the cost to maintain.

Figure 15

Housing Tenure and Vacancy by Type of Unit
Perry County, 2000

	Total Units		Owner Occupied		Renter Occupied		Vacant/Seasonal	
All Housing Units	18,941	100%	13,288	100%	3,407	100%	2,246	100%
Single-family detached	13,628		10,970	83%	1,239	36%	1,419	63%
Townhouse/duplex	808		413	3%	320	9%	75	3%
Apartment building <5 units	885		92	1%	685	20%	108	5%
Apartment building 5+ units	853		8	0%	746	22%	99	4%
Mobile homes	2,733		1,801	14%	415	12%	517	23%
Other	34		4	0%	2	0%	28	1%
<i>Median year built</i>			1973		1957			

Source: U.S. Bureau of the Census, Census 2000

Data from *Figure 15* is reworked in *Figure 16* to identify housing type (reading across) for tenure and vacancy status. Not surprisingly, 80% of single-family detached units are owner-occupied, contrasting with the 9% of single-family homes that are rented. Mobile homes, while predominantly owner-occupied, do not retain their value over time. The quantity of townhouses/duplexes is small. Furthermore, families and individuals seeking apartments will have a limited selection.

Figure 16

Housing Type By Tenure and Vacancy Status
Perry County, 2000

	Total Units		Owner Occupied		Renter Occupied		Vacant/Seasonal	
All Housing Units	18,941	100%	13,288	70%	3,407	18%	2,246	12%
Single family detached	13,628	100%	10,970	80%	1,239	9%	1,419	10%
Townhouse/duplex	808	100%	413	51%	320	40%	75	9%
Apartment building <5 units	885	100%	92	10%	685	77%	108	12%
Apartment building 5+ units	853	100%	8	1%	746	87%	99	12%
Mobile homes	2,733	100%	1,801	66%	415	15%	517	19%
Other	34	100%	4	12%	2	6%	28	82%

Source: U.S. Bureau of the Census, Census 2000

According to the Pennsylvania Builders' Association, the last mobile home was constructed in 1976. Since then, a growing selection of manufactured homes has been on the market. These represent, on the low end, relatively low-cost single-family housing. While their form in the early years was long and narrow, the intent was to produce homes that would appreciate in value. Householders self-identify their type of habitation on the census long form, and there is no check-off for form of construction. It is believed that most manufactured-home residents indicated "single-family." Manufactured housing and related modular housing represent a significant proportion of new building throughout the county.



While Perry County has a high proportion of mobile homes, it is not different from the rural areas of surrounding counties. When isolating housing type within Census Bureau-identified rural portions of Cumberland and Juniata counties, rural Perry County falls in the middle. Given this apple-to-apples comparison, the rural areas of the seven south central Pennsylvania counties, excluding Perry, generally compare with the state proportion, as does Perry County (see *Figure 17*.)

This being noted, the condition of 14% of the county’s housing stock, some of which is in a flood plain, is a growing concern for many who contributed to this report. Mobile home owners may be least able to afford alternative owner-occupied housing, and there is limited rental capacity at present.

Figure 17

Mobile Homes As A Percentage of Total Housing Units
Perry County and Its Region

	% Overall	% in Rural Geographies
Perry County	14.4%	15.6%
Cumberland County	7.0%	16.6%
Juniata County	13.3%	14.9%
South Central PA w/o Perry*	6.0%	11.4%
Pennsylvania	4.9%	13.6%

* South Central PA counties: Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, and York

Source: U.S. Bureau of the Census, Census 2000

Census information contrasts with the Perry County Planning Commission’s records of new dwelling unit construction. In 2005, of 237 new units, 56 are classified as mobile homes. For 2004, that number was 40. It is assumed that these “mobile homes” represent the low end of manufactured housing. Unlike traditional mobile homes, the new stock of manufactured housing should increase in value over time.

Figure 18 identifies the breakdown of detached dwellings and mobile homes by municipality. No clear relationship is evident.

Figure 18

Dwelling Unit Detail

Perry County Municipalities 2000

	Percent Detached Dwellings	Percent Mobile Homes*		Percent Detached Dwellings	Percent Mobile Homes*
<i>Perry County</i>	71.9%	14.4%			
Blain Borough	85%	0.0%	Millerstown Borough	76%	0.0%
Bloomfield Borough	64%	0.0%	New Buffalo Borough	68%	12%
Buffalo Township	80%	19%	Newport Borough	41%	1.1%
Carroll Township	65%	29%	Northeast Madison Twp	83%	13%
Centre Township	79%	16%	Oliver Township	61%	15%
Duncannon Borough	51%	1.3%	Penn Township	69%	9%
Greenwood Township	83%	11%	Rye Township	91%	7%
Howe Township	86%	15%	Saville Township	81%	16%
Jackson Township	84%	12%	Southwestern Madison Twp	86%	14%
Juniata Township	88%	9%	Spring Township	86%	12%
Landisburg Borough	74%	6%	Toboyne Township	76%	23%
Liverpool Borough	52%	2%	Tuscarora Township	82%	14%
Liverpool Township	80%	16%	Tyrone Township	72%	16%
Marysville Borough	62%	7%	Watts Township	77%	14%
Miller Township	56%	41%	Wheatfield Township	75%	25%

* Mobile homes are not included in the detached count

Source: U.S. Bureau of the Census, Census 2000

Of all occupied housing units across the county, 80% are owner-occupied and 20% are renter-occupied. These rates vary widely at the municipal scale. Not surprisingly, boroughs provide among the highest proportions of rental units (see *Figure 19*.)

Figure 19

Number of Units By Tenure

Perry County Municipalities 2000

	Occupied Units	% Owner-occupied Units	% Renter-occupied Units		Occupied Units	% Owner-occupied Units	% Renter-occupied Units
<i>Perry County</i>	16,696	80%	20%				
Blain Borough	96	78%	22%	Millerstown Borough	275	82%	18%
Bloomfield Borough	396	66%	34%	New Buffalo Borough	57	65%	35%
Buffalo Township	420	91%	9%	Newport Borough	666	52%	48%
Carroll Township	1,897	86%	14%	Northeast Madison Twp	265	84%	16%
Centre Township	843	85%	15%	Oliver Township	811	69%	31%
Duncannon Borough	667	53%	47%	Penn Township	1,159	73%	27%
Greenwood Township	381	82%	18%	Rye Township	850	93%	7%
Howe Township	201	91%	9%	Saville Township	796	86%	14%
Jackson Township	182	80%	20%	Southwestern Madison Twp	292	86%	14%
Juniata Township	495	91%	9%	Spring Township	746	89%	11%
Landisburg Borough	78	76%	24%	Toboyne Township	195	87%	13%
Liverpool Borough	406	52%	48%	Tuscarora Township	419	87%	13%
Liverpool Township	356	88%	12%	Tyrone Township	726	77%	23%
Marysville Borough	1,027	72%	28%	Watts Township	447	79%	21%
Miller Township	340	87%	13%	Wheatfield Township	1,206	91%	9%

Source: U.S. Bureau of the Census, Census 2000

Owner-occupied homes are considerably more spacious than are rental homes. Countywide there are a median of 6.0 rooms per owner-occupied and only 4.6 rooms per rental unit. Municipal medians range between 5.3 and 6.8 for owner occupied and between 3.9 and 6.8 for renter-occupied. Owner-occupied homes, with two exceptions, are larger (see *Figure 20*.)

Figure 20

Median Number of Rooms By Tenure

Perry County Municipalities 2000

	Owner Occupied	Renter Occupied		Owner Occupied	Renter Occupied
<i>Perry County</i>	6.0	4.6			
Blain Borough	6.6	5.9	Millerstown Borough	6.3	4.1
Bloomfield Borough	6.4	4.3	New Buffalo Borough	6.8	5.7
Buffalo Township	6.0	5.8	Newport Borough	6.3	4.4
Carroll Township	5.7	4.9	Northeast Madison Twp	5.9	6.3
Centre Township	5.9	4.9	Oliver Township	5.8	4.6
Duncannon Borough	6.3	4.0	Penn Township	6.2	4.3
Greenwood Township	6.2	4.8	Rye Township	6.3	5.2
Howe Township	6.2	4.3	Saville Township	5.9	5.4
Jackson Township	5.8	6.3	Southwestern Madison Twp	6.2	6.6
Juniata Township	6.0	5.7	Spring Township	6.1	5.0
Landisburg Borough	6.1	6.0	Toboyne Township	5.8	5.4
Liverpool Borough	6.2	3.9	Tuscarora Township	5.7	5.0
Liverpool Township	6.1	5.7	Tyrone Township	5.9	4.4
Marysville Borough	5.9	4.2	Watts Township	6.0	4.3
Miller Township	5.3	5.3	Wheatfield Township	5.6	4.9

Source: U.S. Bureau of the Census, Census 2000

Boroughs have among the highest proportion of single households, and they house the highest percentage of single householders who are 65 years old and older (see *Figures 21* and *21.1*.)

Figure 21

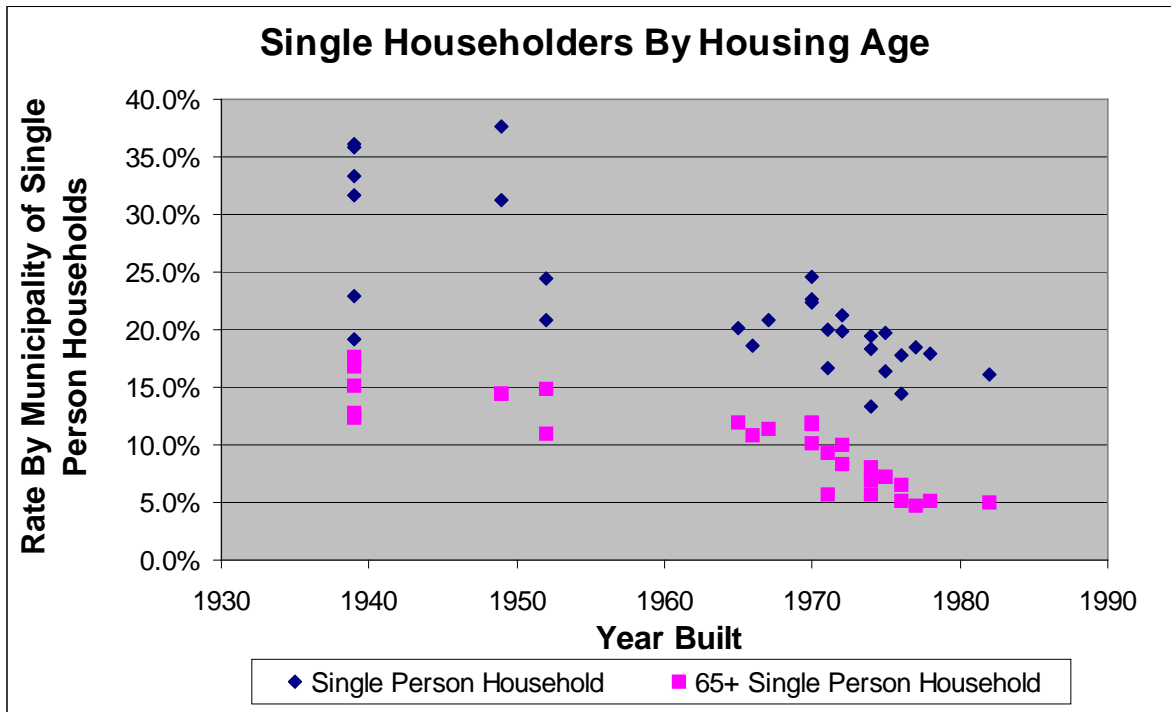
Householder Living Alone

Perry County Municipalities 2000

	Householder Living Alone	65 Years Old and Older Living Alone		Householder Living Alone	65 Years Old and Older Living Alone
<i>Perry County</i>	21.7%	9.3%			
Blain Borough	22.9%	12.5%	Millerstown Borough	24.4%	14.9%
Bloomfield Borough	31.6%	15.2%	New Buffalo Borough	33.3%	12.3%
Buffalo Township	19.5%	6.9%	Newport Borough	35.9%	17.6%
Carroll Township	16.1%	5.0%	Northeast Madison Twp	16.6%	5.7%
Centre Township	17.8%	5.2%	Oliver Township	21.2%	10.0%
Duncannon Borough	36.1%	16.8%	Penn Township	22.6%	10.1%
Greenwood Township	18.6%	10.8%	Rye Township	14.5%	6.5%
Howe Township	20.9%	11.4%	Saville Township	19.8%	8.4%
Jackson Township	20.9%	11.0%	Southwestern Madison Twp	20.2%	12.0%
Juniata Township	13.3%	5.7%	Spring Township	16.4%	7.2%
Landisburg Borough	19.2%	12.8%	Toboyne Township	24.6%	11.8%
Liverpool Borough	37.7%	14.5%	Tuscarora Township	20.0%	9.3%
Liverpool Township	18.3%	8.1%	Tyrone Township	22.3%	12.0%
Marysville Borough	31.3%	14.4%	Watts Township	19.7%	7.2%
Miller Township	18.5%	4.7%	Wheatfield Township	17.9%	5.1%

Source: U.S. Bureau of the Census, Census 2000

Figure 21.1



Single-parent households include a significant number of male-headed households. No clear geographic relationship exists (see *Figures 22 and 22.1.*)

Figure 22

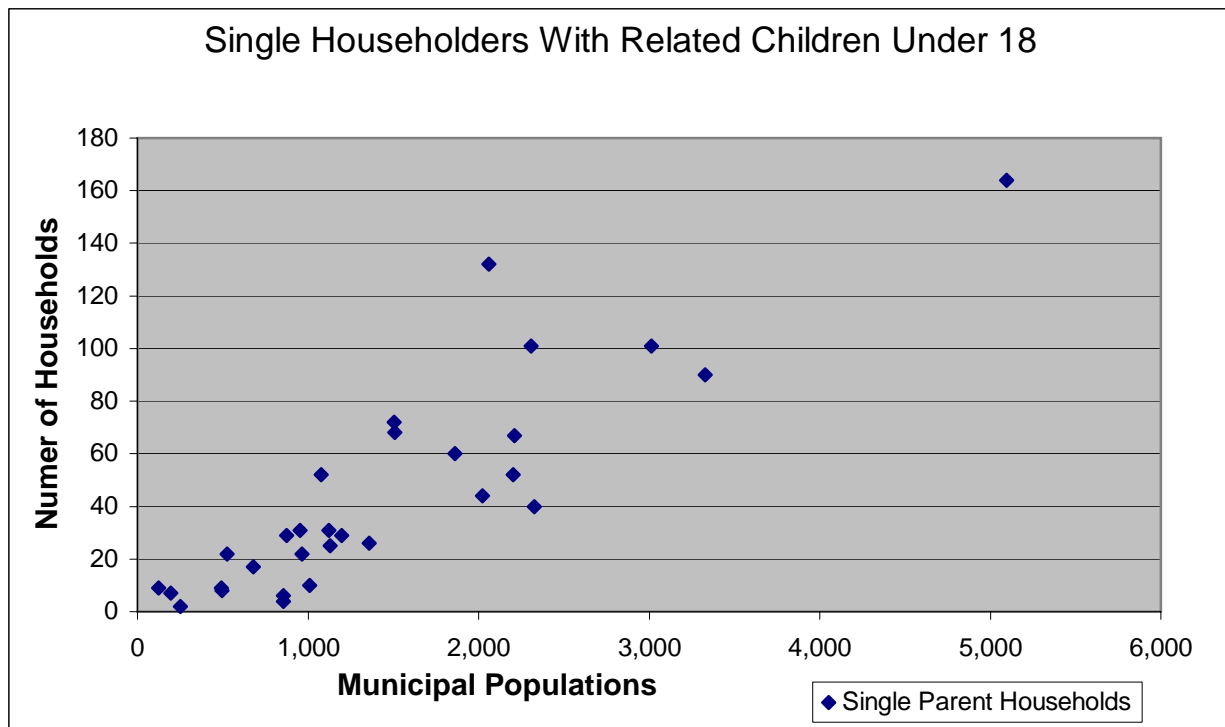
Single-Parent Households With Related Children Under 18 Years Old

Perry County Municipalities 2000

	Female Headed Households	Male Headed Households	Combined % of Total Population		Female Headed Households	Male Headed Households	Combined % of Total Population
<i>Perry County</i>	846	501	3.1%				
Blain Borough	2	0	0.8%	Millerstown Borough	14	3	2.5%
Bloomfield Borough	38	14	4.8%	New Buffalo Borough	9	0	7.3%
Buffalo Township	11	14	2.2%	Newport Borough	49	23	4.8%
Carroll Township	106	58	3.2%	Northeast Madison Twp	4	2	0.7%
Centre Township	32	35	3.0%	Oliver Township	96	36	6.4%
Duncannon Borough	54	14	4.5%	Penn Township	77	24	3.4%
Greenwood Township	2	8	1.0%	Rye Township	12	28	1.7%
Howe Township	9	0	1.8%	Saville Township	22	30	2.4%
Jackson Township	10	12	4.2%	Southwest Madison Twp	4	0	0.5%
Juniata Township	14	12	1.9%	Spring Township	23	21	2.2%
Landisburg Borough	4	3	3.6%	Toboyne Township	6	2	1.6%
Liverpool Borough	24	5	3.3%	Tuscarora Township	16	15	2.8%
Liverpool Township	7	15	2.3%	Tyrone Township	32	28	3.2%
Marysville Borough	51	50	4.4%	Watts Township	20	9	2.4%
Miller Township	22	9	3.3%	Wheatfield Township	59	31	2.7%

Source: U.S. Bureau of the Census, Census 2000

Figure 22.1



SPECIAL CONSIDERATIONS

Aging in Place

In 2000, 91% of senior citizen family householders owned their own homes. That rate declined to 71% in circumstances where the senior citizen lived alone (*Figure 23*.) Senior citizens who are aging in place face the challenge of meeting home maintenance needs and affording increasingly expensive utilities with typically inflexible incomes.

Figure 23

Family Status for Householders 65+					
Perry County 2000					
	Total	Owner-occupied		Renter-occupied	
Family hshder 65+	1,881	1,710	91%	171	9%
Non-family hshder 65+	1,621	1,153	71%	468	29%

Source: Census 2000

New Construction



The number of new dwelling units remained stable over the past 11 years, averaging 258 units between 1995 and 1999 and declining to 248 units between 2000 and 2005 (see *Figure 24*.) By applying the number of official demolitions (25 for 2004 and 2005 combined,) the net annual average increase declines to 248 units for the first period and 238 units for the latter.

Figure 24

Total New Dwelling Units											
Perry County 1995-2005											
1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	10-Year Total
230	245	269	282	260	249	204	257	245	291	241	2,773

Source: PCPC 2005 Annual Report

The total number of dwelling units is estimated to have increased by nearly 7% to 20,353 since the 2000 census count. Based on that six-year history, the projected annual growth rate is 1.16% (see *Figure 25*.) This rate nearly reflects the 11% growth rate of the 1990s. *Figure 26* details by municipality the number of new dwelling units built since the 2000 census.

Figure 25

Projected Annual Growth Rate 2006-2010

Perry County

New Units 2000-2005	Projected Demolished Units 2000-2005	Net New Units 2000-2005	Projected Total Units 2005	Projected Annual Rate of Growth
1,487	75	1,412	20,353	1.16%

Source: U.S. Bureau of the Census, Census 2000, PCPC 2005 Annual Report

Figure 26

New Dwelling Units

Perry County Municipalities 2000-2005

	Total Units 2000-2005	2000	2001	2002	2003	2004	2005
<i>Perry County</i>	1,487	249	204	257	245	291	241
Blain Borough	0	0	0	0	0	0	0
Landisburg Borough	0	0	0	0	0	0	0
Newport Borough	0	0	0	0	0	0	0
Tyrone Township	2	NR*	NR	NR	NR	2	0
Millerstown Borough	5	1	1	2	0	0	1
Howe Township	8	3	1	1	0	3	0
New Buffalo Borough	8	3	0	5	0	0	0
Liverpool Borough	15	3	1	7	1	1	2
Jackson Township	17	3	3	4	3	4	0
Duncannon Borough	21	3	1	1	8	4	4
Toboyne Township	21	4	5	4	3	3	2
Liverpool Township	31	3	NR	4	6	8	10
Greenwood Township	29	6	6	4	NR	8	5
Northeast Madison Twnp.	29	4	3	4	7	8	3
Oliver Township	31	2	5	10	2	4	8
New Bloomfield Borough	38	8	1	2	2	17	8
Southwest Madison Twnp.	36	3	7	6	6	5	9
Buffalo Township	41	1	7	14	6	6	7
Watts Township	52	4	7	6	12	7	16
Tuscarora Township	59	7	10	11	12	12	7
Rye Township	63	19	6	13	9	9	7
Miller Township	66	14	12	8	13	12	7
Spring Township	71	11	7	16	10	11	16
Juniata Township	74	16	4	17	20	13	4
Wheatfield Township	81	21	10	12	13	16	9
Penn Township	92	19	13	16	8	13	23
Saville Township	102	15	21	15	15	25	11
Centre Township	125	25	17	18	19	28	18
Marysville Borough	150	6	21	29	32	46	16
Carroll Township	220	45	35	28	38	26	48

NR*: no record

Source: PCPC 2005 Annual Report

Where Housing Supply Has Increased

The 11% rate of growth of housing units was markedly uneven across county municipalities in the 1990s, yet geographic patterns are evident. *Figure 27* identifies the range of growth in five categories using natural breaks. The fastest growing areas were four adjoining townships in the center of the county: Carroll, Centre, Saville, and Spring townships. The three townships with the next fastest growth rates make up the second category: Tyrone, Rye, and Northeast Madison townships. Each borders on the growth core.

Figure 27

Change in Number of Housing Units

Perry County Municipalities (1990 to 2000)

	Total Housing Units (2000)	1990-2000 Percent Change		Total Housing Units (2000)	1990-2000 Percent Change
<i>Perry County</i>	<i>18,941</i>	<i>11.0%</i>			
Spring Township	815	24.0%	Oliver Township	858	7.5%
Centre Township	897	22.9%	Landisburg Borough	89	7.2%
Carroll Township	2,036	22.7%	Millerstown Borough	292	6.6%
Saville Township	984	20.0%	Southwestern Madison Twp	395	6.5%
Tyrone Township	835	16.5%	Howe Township	275	5.8%
Rye Township	872	16.3%	Newport Borough	743	5.8%
Northeast Madison Twp	400	15.6%	Miller Township	425	5.5%
Liverpool Borough	450	12.2%	Marysville Borough	1,103	5.0%
Wheatfield Township	1,283	11.3%	Jackson Township	264	1.9%
Juniata Township	538	11.2%	New Bloomfield Borough	425	0.0%
Buffalo Township	472	11.1%	Penn Township	1,242	-1.4%
Duncannon Borough	714	11.0%	New Buffalo Borough	59	-1.7%
Watts Township	482	10.6%	Toboyne Township	541	-2.3%
Greenwood Township	409	9.9%	Blain Borough	102	-4.7%
Liverpool Township	402	9.2%			
Tuscarora Township	539	8.9%			

Source: U.S. Bureau of the Census, Census 1990 and 2000

Seven out of the nine in the middle category are in the north and northeast part of the county. Significantly, this middle category contains two boroughs, Liverpool and Duncannon. Their low median home and rent values suggest distinct housing markets. In addition, moderate housing growth occurred in Wheatland, Juniata, Buffalo, Watts, Greenwood, Liverpool and Tuscarora townships.

Five of the eight slow-growth municipalities in the fourth ranking are in north Perry County: Millerstown and Newport boroughs and Howe, Miller, and Oliver townships. Three others, Landisburg and Marysville boroughs and Southwestern Madison Township, do not fit a pattern.

Three of the six municipalities in the fifth category, stable to negative growth, make up the county's western three municipalities: Blain borough and Jackson and Toboyne townships. Lack of employment and easy access to outside employment restrains growth in these areas. Nevertheless, each of the township populations grew by nearly 8% during the 1990s. New

Buffalo and New Bloomfield boroughs and Penn Township are scattered within the center and southeast of the county. Penn Township surrounds Duncannon, which showed an 11% increase in the number of living units and also has easy access to Harrisburg and Cumberland County's west shore. Not surprisingly Penn Township saw a decline in housing units. Developers are inhibited from pursuing projects that would target the county's southeast where there is high potential for development via metro-Harrisburg commuters. Water and wastewater infrastructure is not in place to permit development.

Figure 28 compares the rates of housing growth and population growth during the 1990s. While the general trend shows a correspondence, there are many exceptions, which may in part be explained by differences in housing type and affordability.

Figure 28

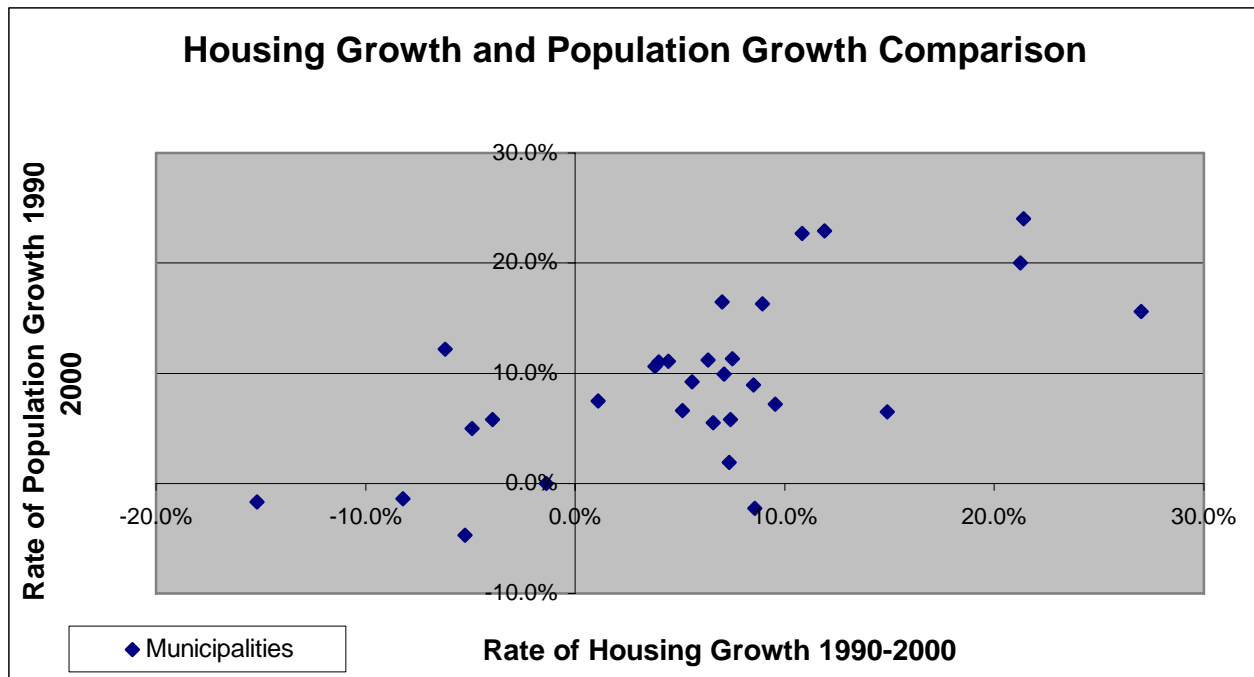
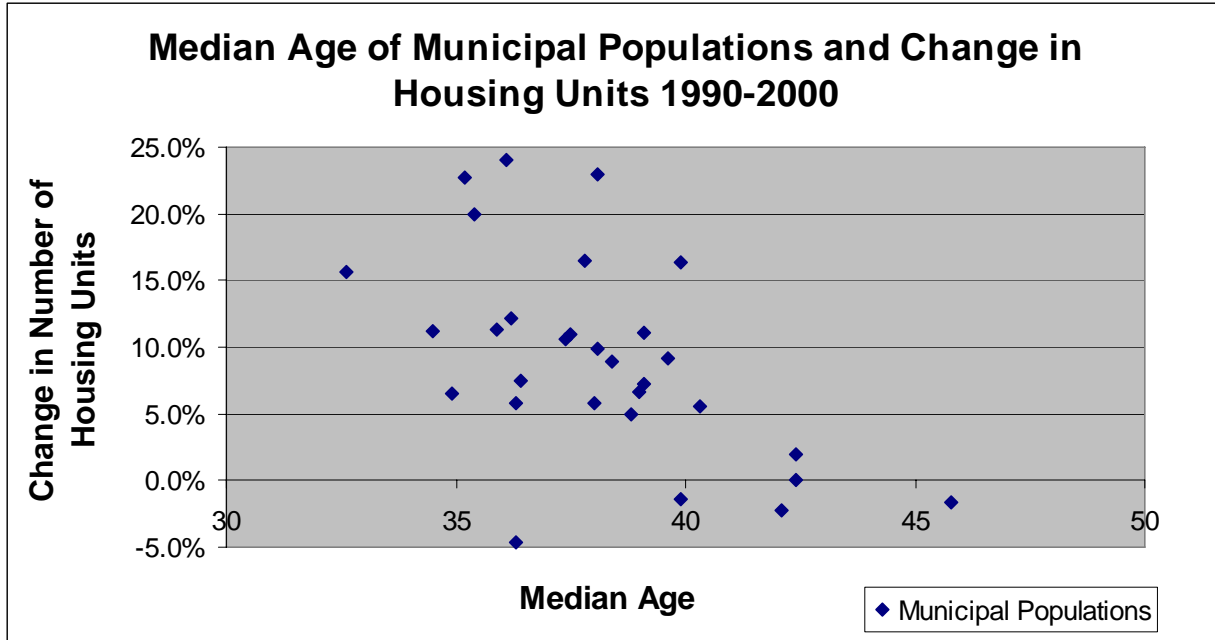


Figure 29 shows the relationship between the median age of municipal populations and the change in the number of housing units. There is a clear correspondence between lower median age and growth in housing.

Figure 29



Perry’s southeast is poised for growth. Proposed new developments in Marysville Borough and Penn Township alone will significantly change the rate of growth in that area. Marysville, with sufficient water and sewer capacity, is planning 309 new, mostly single-family units. Penn Township is anticipating beginning the planning phase on a 920-lot proposed development in the fall of 2006. It would include its own water and sewer infrastructure and will likely be composed of a single-family, condo and town-homes mix. In addition, Penn is working through the planning phases on a 122-lot development. As of this writing, there has been no move to include affordable, accessible, or even visitable housing into the mix. A portion of the Marysville development will be an over-55 community. Municipal officials anticipate that these new homes will attract buyers who are metropolitan Harrisburg- oriented

Housing Value

The median age of the Perry County’s housing stock varies widely, generally reflecting which municipalities benefited the most from the housing boom of the 1970s, ’80s and ’90s. While there is no inventory of the quality of housing, older homes typically require a greater degree of maintenance and repair than do newer homes.

In 2000, median home values ranged from a high of \$125,700 in Rye Township to a low of \$65,800 in Blain Borough. Median rents ranged from a high of \$625 in Rye Township to a low

of \$402 in Liverpool Borough. The wide ranges, especially among median home values, suggest a growing disparity between “have” municipalities and “have-not” municipalities (see *Figure 30*.) Municipalities with high housing costs may not have safe, appropriate, accessible, and affordable housing available for the least advantaged of their citizens. Within those municipalities that offer affordable housing, it may not be as safe or appropriate as desired, considering the relative age of most of the housing stock.

The right side of *Figure 30* is graphed in the following *Figure 30.1*. Boroughs characteristically have the oldest average housing stock. To clarify the table below, “1939” refers to housing built in that year or earlier.

Figure 30

Median Housing Value, Contract Rent and Building Age

Perry County Municipalities 2000

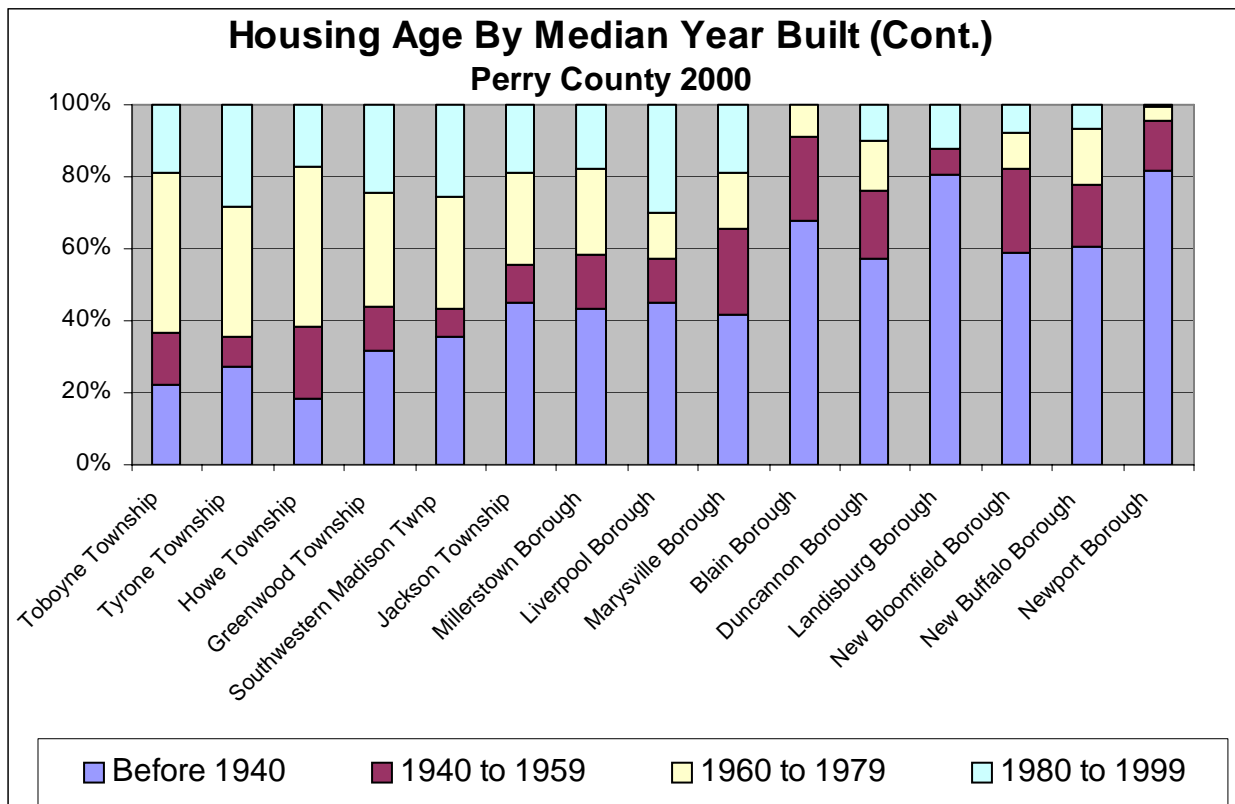
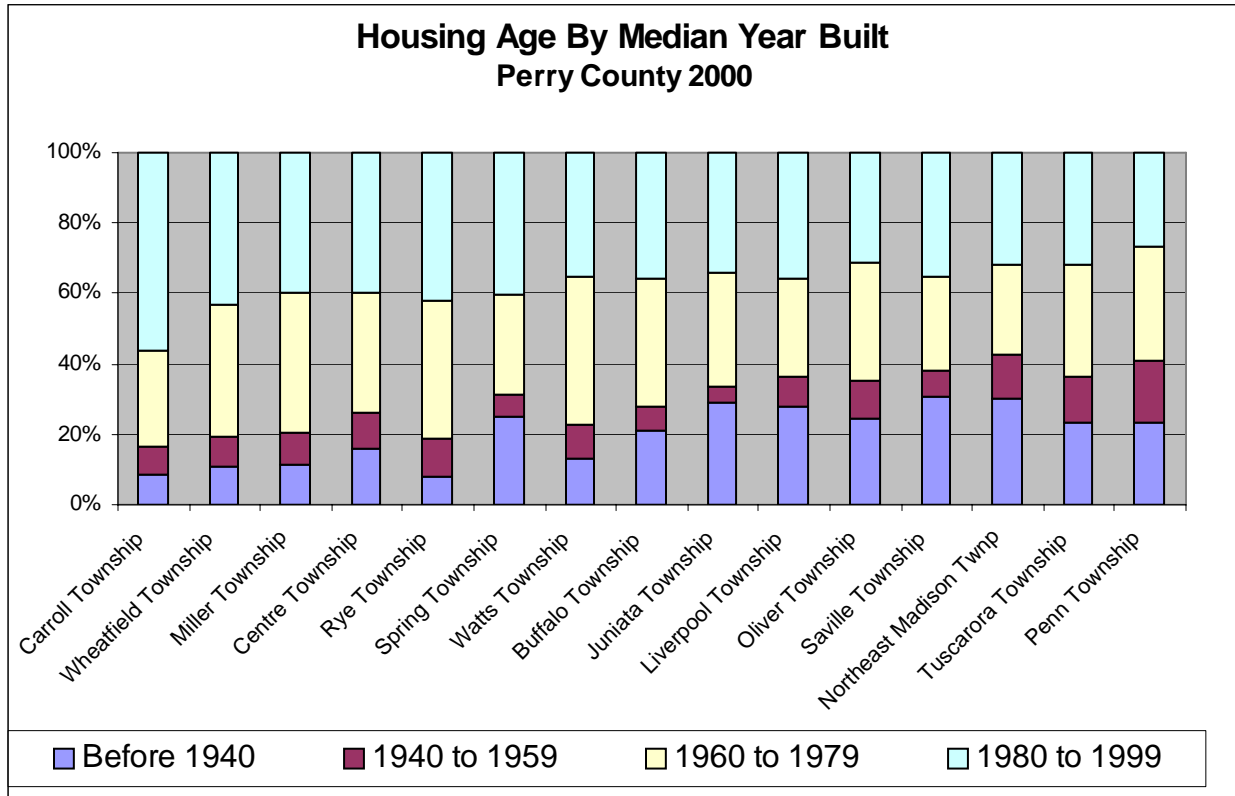
	Median Housing Value	Median Rent	Median Year Built ¹	Total Units	Percent of Total Units			
					Before 1940	1940 - 1959	1960- 1979	1980- 1999 ²
<i>Perry County</i>	\$96,500	\$473	1971	18,941	28%	12%	29%	32%
Blain Borough	\$65,800	\$405	1939	102	68%	24%	9%	0.0%
Bloomfield Borough	\$100,400	\$448	1939	425	59%	23%	10%	8%
Buffalo Township	\$95,300	\$438	1974	472	21%	7%	36%	36%
Carroll Township	\$105,200	\$465	1982	2,036	8%	8%	28%	56%
Centre Township	\$106,600	\$520	1976	897	16%	10%	34%	40%
Duncannon Borough	\$76,900	\$411	1939	714	57%	19%	14%	10%
Greenwood Township	\$98,900	\$554	1966	407	32%	12%	32%	24%
Howe Township	\$91,900	\$563	1967	281	19%	20%	45%	17%
Jackson Township	\$98,300	\$505	1952	259	45%	10%	26%	19%
Juniata Township	\$98,000	\$525	1974	538	29%	5%	33%	34%
Landisburg Borough	\$80,300	\$625	1939	92	80%	8%	0.0%	12%
Liverpool Borough	\$79,800	\$402	1949	454	45%	12%	13%	30%
Liverpool Township	\$99,500	\$538	1974	402	28%	8%	28%	36%
Marysville Borough	\$87,200	\$567	1949	1,103	42%	24%	16%	19%
Miller Township	\$90,800	\$472	1977	425	12%	9%	40%	40%
Millerstown Borough	\$91,700	\$444	1952	294	43%	15%	24%	18%
New Buffalo Borough	\$85,000	\$475	1939	58	60%	17%	16%	7%
Newport Borough	\$71,400	\$440	1939	743	82%	14%	4%	0.3%
Northeast Madison Twp	\$90,000	\$517	1971	387	30%	12%	26%	32%
Oliver Township	\$98,200	\$486	1972	852	25%	11%	34%	31%
Penn Township	\$98,300	\$468	1970	1,242	23%	18%	32%	27%
Rye Township	\$125,700	\$625	1976	872	8%	11%	39%	42%
Saville Township	\$89,900	\$487	1972	984	31%	8%	27%	35%
Southwestern Madison Twp	\$81,300	\$530	1965	408	36%	7%	31%	26%
Spring Township	\$109,700	\$464	1975	815	25%	6%	28%	40%
Toboyne Township	\$70,400	\$458	1970	546	22%	15%	45%	19%
Tuscarora Township	\$92,600	\$571	1971	535	23%	13%	32%	32%
Tyrone Township	\$100,100	\$433	1970	832	27%	8%	36%	28%
Watts Township	\$108,700	\$510	1975	483	13%	10%	42%	35%
Wheatfield Township	\$105,700	\$722	1978	1,283	11%	9%	37%	43%

¹ 1939 signifies 1939 or earlier

² Actually April 1, 2000

Source: U.S. Bureau of the Census, Census 2000

Figure 30.1



Household Income and Housing Affordability

Based on 1999 records, median household incomes vary widely among Perry municipalities, ranging from a high of \$56,375 in Rye Township to a low of \$30,833 in Toboyne Township (see *Figure 31*.) The scatter plot in *Figure 31.1* demonstrates a general correspondence between municipality median household income and its poverty rate. There is no such correspondence among senior citizens living in poverty; however, the large proportion of senior householders aging in place raises the concern that those with the lowest incomes are most likely to face issues of housing affordability.

Figure 31

Household Income and Poverty Status, 1999
Perry County Municipalities

	Median Household Income	% of Persons Living Below Poverty	% of Persons Below Poverty, Age 65+		Median Household Income	% of Persons Living Below Poverty	% of Persons Below Poverty, Age 65+
<i>Perry County</i>	\$41,909	7.7%	13.0%				
Blain Borough	\$32,500	12.6%	12.2%	Millerstown Borough	\$43,750	5.0%	8.3%
Bloomfield Borough	\$39,018	7.6%	14.7%	New Buffalo Borough	\$31,250	22.0%	0.0%
Buffalo Township	\$47,011	4.0%	13.3%	Newport Borough	\$31,594	10.0%	17.4%
Carroll Township	\$45,011	4.5%	6.6%	Northeast Madison Twp	\$37,125	19.1%	12.2%
Centre Township	\$43,900	6.1%	9.7%	Oliver Township	\$39,063	12.4%	11.4%
Duncannon Borough	\$33,000	8.5%	18.0%	Penn Township	\$43,198	5.4%	16.3%
Greenwood Township	\$45,694	6.5%	9.5%	Rye Township	\$56,375	3.7%	22.1%
Howe Township	\$46,563	4.1%	60.0%	Saville Township	\$39,975	8.3%	7.7%
Jackson Township	\$37,054	18.2%	7.1%	Southwestern Madison Twp	\$35,694	18.8%	11.9%
Juniata Township	\$47,174	5.5%	9.3%	Spring Township	\$48,594	7.5%	23.9%
Landisburg Borough	\$31,563	9.4%	33.3%	Toboyne Township	\$30,833	18.4%	9.4%
Liverpool Borough	\$33,850	10.2%	23.3%	Tuscarora Township	\$40,813	8.9%	5.2%
Liverpool Township	\$41,389	4.3%	29.3%	Tyrone Township	\$38,276	9.0%	12.0%
Marysville Borough	\$40,446	6.8%	13.5%	Watts Township	\$44,583	4.0%	16.7%
Miller Township	\$45,167	10.1%	3.1%	Wheatfield Township	\$44,010	7.7%	13.0%

Source: U.S. Bureau of the Census, Census 2000

Figure 31.1

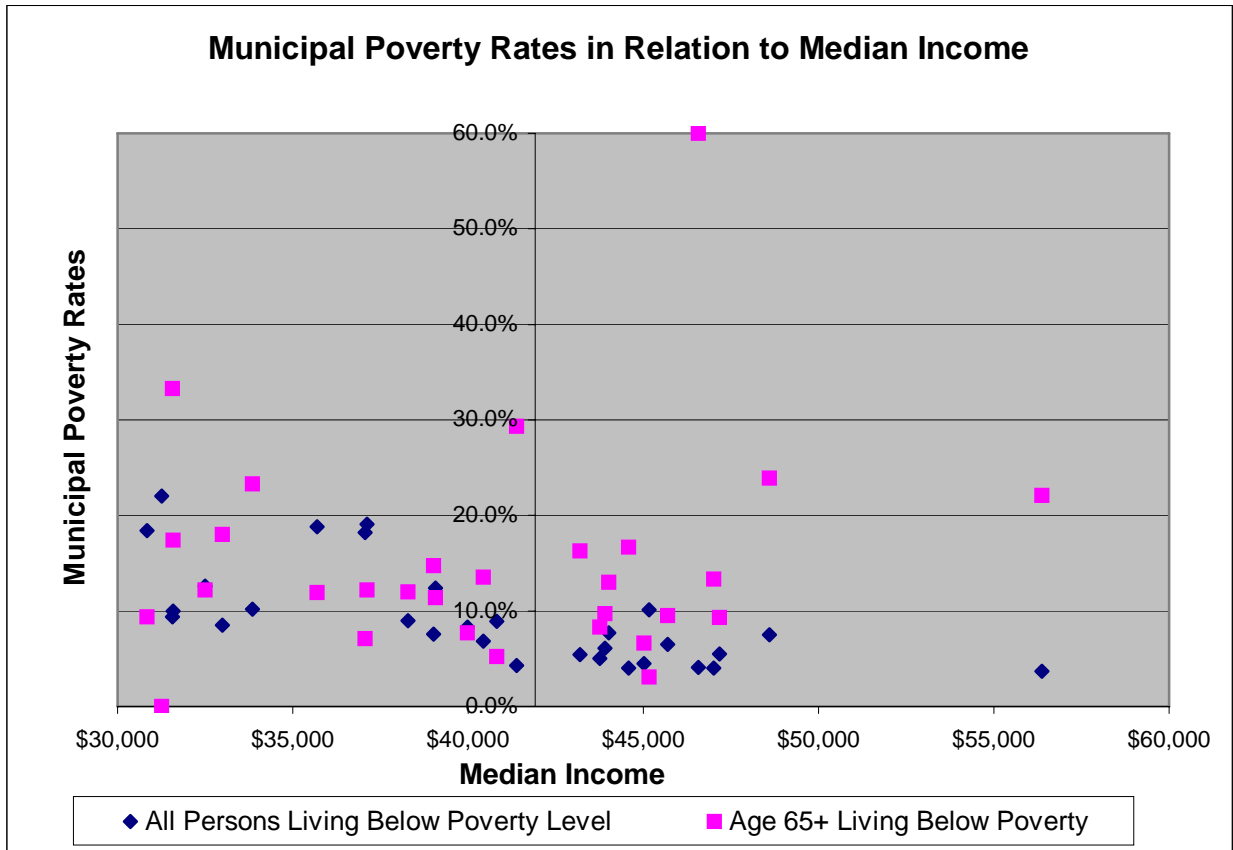


Figure 32 demonstrates a general correspondence between the median age of municipal housing stock and higher quality housing, as represented by median housing values and higher income.

Figure 32

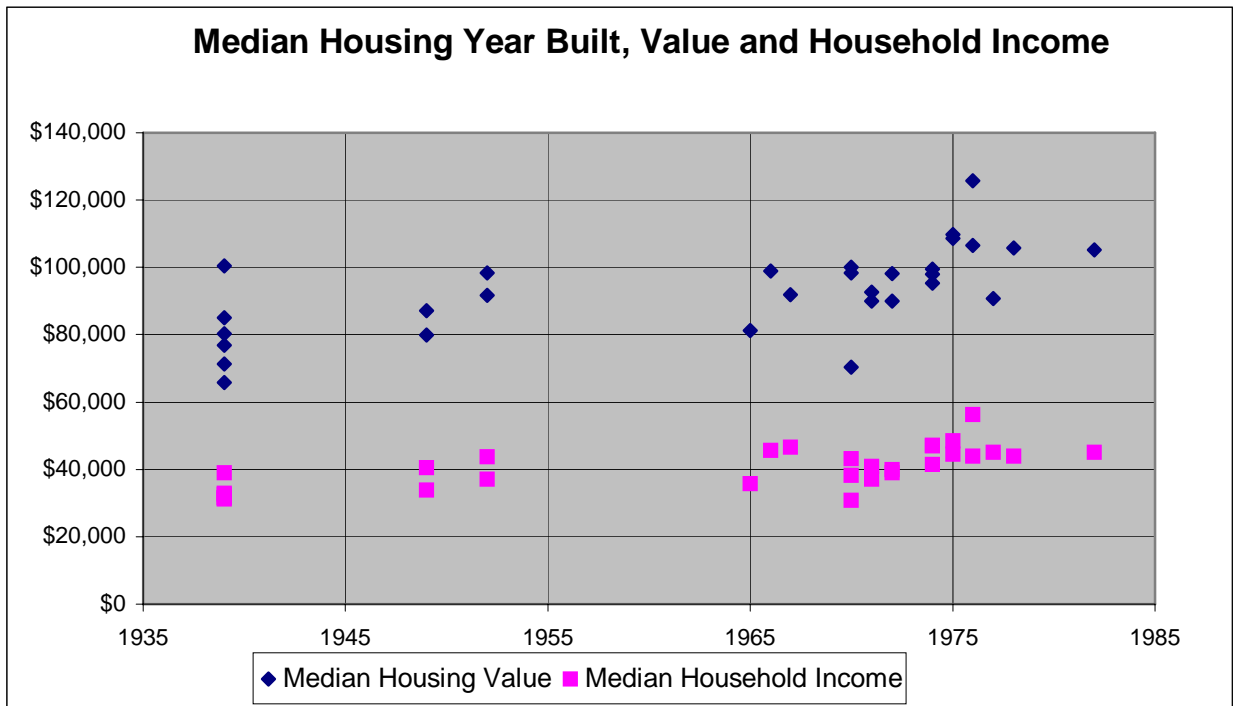
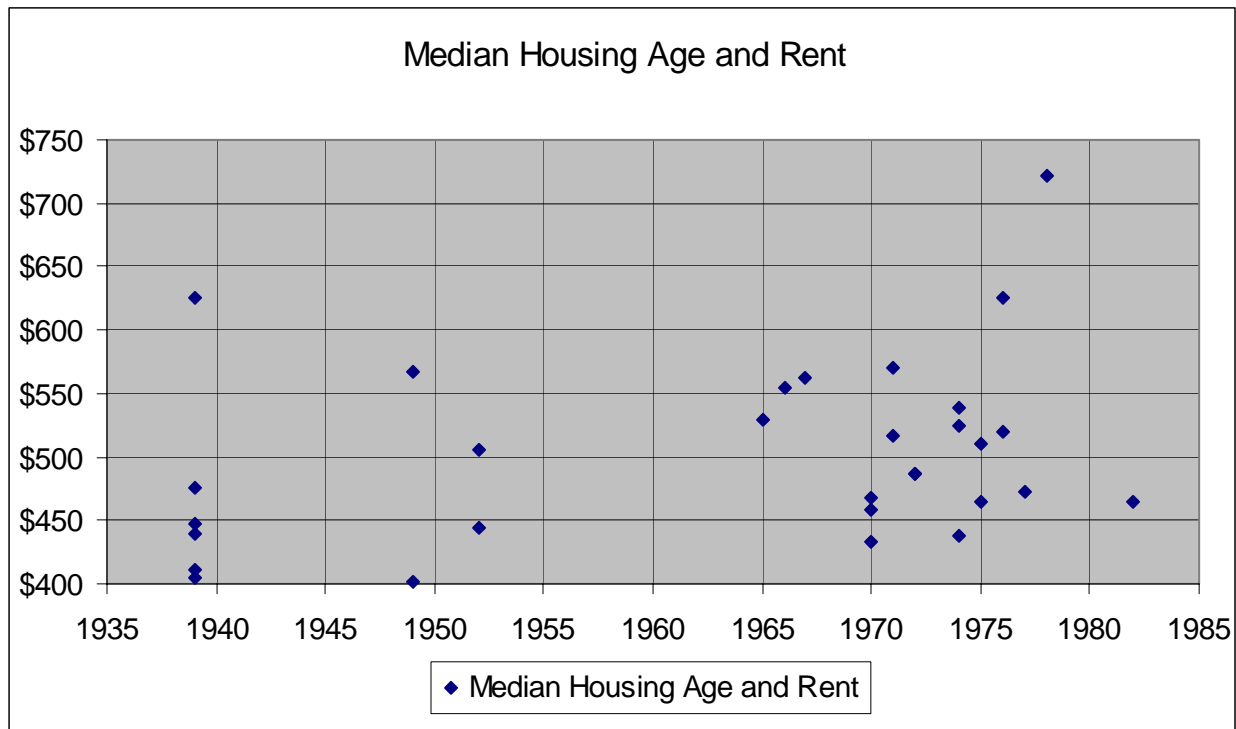


Figure 33 represents the relationship between median housing age and rental value. The graph can be looked at in two parts. On the left half are ten municipalities with a median year built prior to 1955 (as of the 2000 Census). All nine of the county's boroughs are represented in this group. While there is no clear correspondence between age and contract rent, borough rents are lower with six falling below the county median of \$473.

The right side of the graph represents median housing construction from 1965, all of which are townships. There is no clear relationship between housing age and contract rent among this grouping. While township rents are demonstrably higher than borough rents, with 13 out of 20 higher than the county median, there is no correspondence to housing value, as described above.

On average, the older housing stock of boroughs has a lower rental value than that for townships; however, such a comparison has limited merit because the older units of boroughs are generally smaller and come with less land.

Figure 33



Cost-Burdened Households

Fully 25% of Perry's homeowners with a mortgage live in cost-burdened households (see Figure 34.) Housing and Urban Development (HUD) defines cost-burdened households as homes where 30% or more of household income is directed to housing expenses, including utilities. Nearly a third of these, or 8%, live in extremely cost-burdened households with more than 50% of income devoted to housing costs.

For homeowners without a mortgage, 8% are cost-burdened while 3% are extremely cost-burdened. Homeowners without mortgages are typically senior citizens. Those living on limited incomes face mounting maintenance and repair expenses that make aging in place a fiscal challenge for some and impossible for others.

Cost-burdened homeowners are most prone to run into difficulty meeting monthly ownership expenses. Deferred maintenance and repair as well as foreclosures are some of the more obvious impacts on the quality of life for residents and their communities.

Figure 34

Housing Costs As A Percentage of 1999 Household Income
Specified Owner-occupied Housing Units, Perry County 1999

	With Mortgage		Without Mortgage	
<i>Total units</i>	5,821	64%	3,239	36%
Less than 20 percent	2,555	44%	2,631	81%
20 to 24 percent	1,036	18%	224	7%
25 to 29 percent	756	13%	116	4%
30 to 34 percent	392	7%	93	3%
35 to 39 percent	297	5%	19	1%
40 to 49 percent	337	6%	69	2%
50 or more	448	8%	87	3%
<i>Not computed</i>	16		51	
Median Housing Costs	5,837	22%		10%
>30% (<i>Cost-Burdened</i>)		25%		8%
>50% (<i>Cost-Burdened</i>)		8%		3%

Source: U.S. Census Bureau, Census 2000

Among rental households, 29% are cost-burdened while 12% are extremely cost-burdened (see *Figure 35*.) For many homeowners, financial stress may lead from owning to renting. For renters there is no such fallback. These renters may need housing assistance to avoid becoming homeless.

Figure 35

Gross Rent As A Percentage of 1999 Household Income
Specified Renter-occupied Housing Units, Perry County 1999

<i>Total units</i>	3,159
Less than 20 percent	1,306 48%
20 to 24 percent	373 14%
25 to 29 percent	278 10%
30 to 34 percent	166 6%
35 to 39 percent	126 5%
40 to 49 percent	177 6%
50 or more	322 12%
<i>Not computed</i>	411
Median Housing Costs	21%
>30% (<i>Cost-Burdened</i>)	29%
>50% (<i>Cost-Burdened</i>)	12%

Source: U.S. Census Bureau, Census 2000

The Cumberland County Housing and Redevelopment Authority administers Perry County’s rental assistance program. Within Perry County, the authority is able to provide 131 vouchers. Tenants pay 30% of their adjusted family income and vouchers provide the subsidy. An additional 193 eligible households are on the waiting list. Priority is given to households containing people with disabilities, senior citizens, and children.

The greatest concentration of vouchered housing is in Newport Borough with 13% of its units included in the program. Boroughs generally have the highest levels of participation reflecting their higher concentration of apartment type rental units (see *Figure 36*.) One- and two-bedroom units make up 86% of vouchered units. Because each unit must meet HUD standards, tenants are assured a safe living environment.

Figure 36

Housing Vouchers
Perry County Municipalities, 2006

	Vouchers	% of Rental Units		Vouchers	% of Rental Units
<i>Perry County</i>	131	3.9%			
Blain Borough	0	0%	Millerstown Borough	5	10%
Bloomfield Borough	9	7%	New Buffalo Borough	0	0%
Buffalo Township	2	5%	Newport Borough	41	13%
Carroll Township	3	1%	Northeast Madison Twp	0	0%
Centre Township	3	2%	Oliver Township	0	0%
Duncannon Borough	4	1%	Penn Township	7	2%
Greenwood Township	3	4%	Rye Township	0	0%
Howe Township	0	0%	Saville Township	4	4%
Jackson Township	0	0%	Southwest Madison Twp	0	0%
Juniata Township	1	2%	Spring Township	1	1%
Landisburg Borough	1	5%	Toboyne Township	14	54%
Liverpool Borough	5	3%	Tuscarora Township	1	2%
Liverpool Township	1	2%	Tyrone Township	4	2%
Marysville Borough	12	4%	Watts Township	2	2%
Miller Township	0	0%	Wheatfield Township	1	1%
			Not attributed	6	0.2%

Source: Cumberland County Housing and Redevelopment Authority and U.S. Bureau of the Census, Census 2000

Foreclosures

The Pennsylvania Housing Finance Agency’s (PHFA) Home Owners Emergency Assistance Program (HEMAP) helps creditworthy homeowners who, because of temporary financial setbacks, have fallen behind in their mortgage payments and are in jeopardy of losing their homes. Perry County homeowners have a consistent record of needing this help at a rate approximately 75% of the state average.

HEMAP applications broken down by postal code identify areas where threatened mortgage foreclosures have been most prevalent. By extension, the information can be used to suggest the

distribution of foreclosures as a whole, as well as the presence of cost burdened households. The rate of applications by postal code in *Figure 37* identifies that Blain, Duncannon, East Waterford, Elliotsburg, Ickesburg and Millerstown postal regions have rates significantly above the area mean, and by extension may contain a disproportionate share of cost-burdened households. Due to its small residential service area, East Waterford may be an anomaly; however, the Blain region with its limited economic opportunities stands out as a region in crisis.

Figure 37

HEMAP Application Detail

Sorted by Perry County Postal Regions

	2002	2003	2004	2005	Jan-May 2006	Total Applications	Households ¹	Rate of Application for 2002-2006
Blain	3	1	2		1	7	450	1.6%
Duncannon	10	8	7	5	5	35	3,394	1.0%
East Waterford		1			1	2	35	5.7%
Elliotsburg	1	2	2	2	1	8	693	1.2%
Ickesburg			2	2		4	391	1.0%
Landisburg	1	1	1	3	2	8	906	0.9%
Liverpool		1	4	1	1	7	807	0.9%
Loysville			2	1	2	5	931	0.5%
Marysville	3	3	3	2	3	14	1,807	0.8%
Millerstown	4	2	2	2	1	11	1,130	1.0%
New Bloomfield	4	2		6		12	1,479	0.8%
New Germantown			1			1	194	0.5%
Newport	6	6	2	4	2	20	2,731	0.7%
Shermansdale	2	1	1	2	1	7	2,088	0.3%
Year total	34	30 ²	29	31 ³	20	144	17,037	0.8%

¹ Household totals based on postal region populations and a 2000 county average of 2.58 residents per unit.

² Includes two applicants whose addresses of record are out of county

³ Includes one applicant whose address of record is out of county

Sources: Pennsylvania Housing Finance Agency, USPS, U.S. Bureau of the Census, Census 2000

Perry's HEMAP history indicates a steady demand for assistance (*Figure 38*) even while foreclosures in Perry have increased sharply (*Figure 39*.) Changes in the mortgage market and increases in the proportion of homeowners have created a similar trend across the Commonwealth and the entire country.

Subprime lending, once a small player in the mortgage market, has grown to help those that might not have been able to own a home in the traditional "prime" market to do so. At its best, it provides loans to homebuyers with less-than-quality credit ratings. At its worst, it preys on the naiveté of first-time home buyers or those looking to refinance, by selling a product designed to benefit the agents without regard to the buyer's ability to afford it. The buyer, in the confusion of the home-buying process, often does not come to understand this until too late. At its worst, subprime lending is called predatory lending. While not all subprime lending is predatory, all predatory lending is subprime.

Figure 38

HEMAP Applications History 2002 - 2006

Perry County	
2002	34
2003	30
2004	29
2005	31
Jan-May 2006	20

Total Pennsylvania HEMAP applications for 2005 were 12,800

Perry County's 2005 applications represent .24% of the state total.

Perry County possesses approximately .32% of Pennsylvania households.

Source: Pennsylvania Housing Finance Agency

Figure 39

Yearly Foreclosure Filings

Perry County: 1997 - 2002							
	1997	1998	1999	2000	2001	2002	Percent Increase
Perry County	17	38	52	60	75	84	394%
South Central PA ¹							112%

¹ South Central PA counties: Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, York

Source: South Central Assembly: Predatory Lending in South Central Pennsylvania

A growing disproportionate share of home foreclosures have been on loans originating in the subprime market, even while the percentage of those loans has remained stable at 7.4% in Perry County. *Figure 40* shows that foreclosure filings have increased from 1997 to 2002 without a corresponding increase in the share of loans. For the region as a whole, subprime lending as a share of loans actually decreased during this period.

Figure 40

Change in Subprime Lender Share of Loans Compared to Share of Foreclosure Filings

	1997 Subprime Lender		2002 Subprime Lender		Change from 1997 to 2002	
	Share of Foreclosure Filings	Share of Loans	Share of Foreclosure Filings	Share of Loans	Increase in Share of Foreclosure Filings	Increase in Share of Loans
Perry County	29.4%	7.4%	40.8%	7.4%	38.9%	-0.1%
South Central PA	22.1%	7.7%	36.3%	6.6%	64.0%	-14.3%

Source: South Central Assembly: Predatory Lending in South Central Pennsylvania

The resulting disparity grew from a factor of four (4) in 1997 to five and one-half (5.5) in 2002, shown in *Figure 41*. Perry County is not isolated from the harsh realities of predatory lending.

Prospective homeowners who have been turned down by prime lenders or who did not consider themselves creditworthy may be enthusiastic when they receive a mortgage solicitation. Homeowners in financial crisis may be interested in lending an ear to someone who tells them that they can save money through a refinance. In other cases, they may be relieved to hear from a seemingly helpful person that the equity that they have in their homes will make it easy to take out a new loan that will pay off debts, make repairs and provide some extra spending money besides.

Figure 41

Disparity in Subprime Share of Foreclosure Filings to Share of Loans

	1997 Subprime Lender		2002 Subprime Lender		Disparity Ratio of Share of Foreclosure Filing to Share of Loans	
	Share of Foreclosure Filings	Share of Loans	Share of Foreclosure Filings	Share of Loans	1997	2002
Perry County	29.4%	7.4%	40.8%	7.4%	4.0%	5.5%
South Central PA	22.1%	7.7%	36.3%	6.6%	2.9%	5.5%

Source: South Central Assembly: Predatory Lending in South Central Pennsylvania

HOUSING NEEDS PROJECTIONS

Population Overview

It would be relatively easy to project the change in special needs populations if one could assume that they will be a proportion of total population; Population projections are questionable, however, and long-range unknowns cloud the issues.

The Perry County Planning Commission has projected its population out to 2030. The Census Bureau bases its projections on sophisticated formulas that take into account historic trends. The Bureau’s estimates are based on formulas that are informed by current sample data.

Perry County, as a whole, experienced robust growth during the 1970s and 1980s. The Route 322 corridor was a major factor, as was the growth of the overall capital region (see *Figure 42.*) That rapid growth moderated between 1990 and 2000 and has continued through to 2005. Census Bureau projections developed after the 2000 Census show the population increasing at a 21% rate between 2000 and 2010. As of 2005, however, the Bureau has estimated a comparatively modest 2.6% growth. *Figure 42.1* shows the jump in population between 2005 and 2010, which deviates drastically from expected available housing based on trends in housing development.

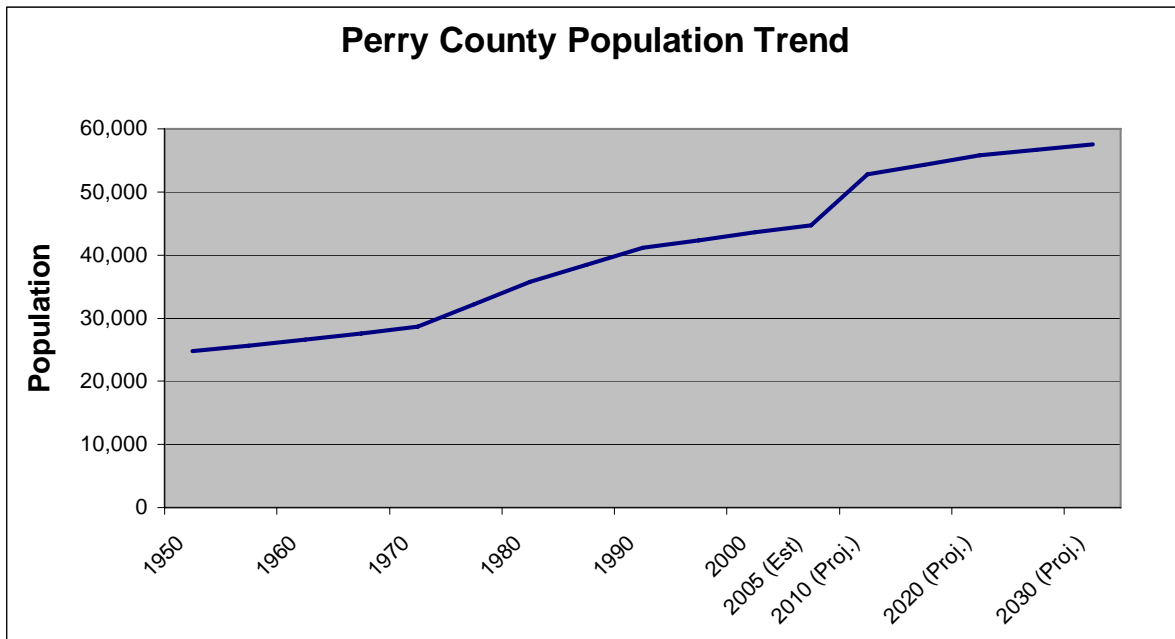
Figure 42

Perry County Population History and Projections

1950	1960	1970	1980	1990	2000	2005 (Est.)	2010 (Proj.)	2020 (Proj.)	2030 (Proj.)
24,782	26,582	28,615	35,718	41,172	43,602	44,728	52,786	55,785	57,482

Source: Pennsylvania State Data Center and Tri-County Planning Commission Perry County 2005 Annual Report

Figure 42.1



The following table (*Figure 43*) provides valuable insight into areas where most growth is expected to occur, even though its numbers for 2010 may be unrealistic for planning purposes. A geographic overview indicates that while all townships were expected to experience strong growth, the central townships and those bordering them on the east emerge as the growth leaders. Notably, Penn Township of the river townships was projected to have the slowest growth rate. Boroughs were expected to grow but characteristically are projected to have the slowest growth rate.

Figure 43

Population Estimates and Projections
Perry County Municipalities

	2000	2005 (Est)	2010 (Proj)	Estimated Rate of Change 2000-2005	Projected Rate of Change 2005-2010	Projected Rate of Change 2000-2010
<i>Perry County</i>	43,602	44,728	52,786	2.6%	18.0%	21.1%
Blain Borough	252	246	270	-2%	10%	7%
Buffalo Township	1,128	1,137	1,367	0.8%	20%	21%
Carroll Township	5,095	5,305	6,512	4%	23%	28%
Centre Township	2,209	2,264	2,807	2%	24%	27%
Duncannon Borough	1,508	1,496	1,664	-0.8%	11%	10%
Greenwood Township	1,010	1,046	1,189	4%	14%	18%
Howe Township	493	493	582	0.0%	18%	18%
Jackson Township	525	541	609	3%	13%	16%
Juniata Township	1,359	1,430	1,683	5%	18%	24%
Landisburg Borough	195	190	204	-3%	7%	5%
Liverpool Borough	876	884	1,015	0.9%	15%	16%
Liverpool Township	966	974	1,167	0.8%	20%	21%
Marysville Borough	2,306	2,428	2,600	5%	7%	13%
Miller Township	953	985	1,292	3%	31%	36%
Millerstown Borough	679	682	780	0.4%	14%	15%
New Bloomfield Borough	1,077	1,091	1,214	1.3%	11%	13%
New Buffalo Borough	123	120	134	-2%	12%	9%
Newport Borough	1,506	1,467	1,622	-3%	11%	8%
Northeast Madison Twp	856	863	1,052	0.8%	22%	23%
Oliver Township	2,061	2,058	2,498	-0.1%	21%	21%
Penn Township	3,013	3,136	3,579	4%	14%	19%
Rye Township	2,327	2,451	2,843	5%	16%	22%
Saville Township	2,204	2,294	2,765	4%	21%	25%
Southwest Madison Twp	856	874	1,034	2%	18%	21%
Spring Township	2,021	2,086	2,532	3%	21%	25%
Toboyn Township	494	500	621	1.2%	24%	26%
Tuscarora Township	1,122	1,184	1,382	6%	17%	23%
Tyrone Township	1,863	1,854	2,153	-0.5%	16%	16%
Watts Township	1,196	1,224	1,447	2%	18%	21%
Wheatfield Township	3,329	3,425	4,169	3%	22%	25%

Source: U.S. Bureau of the Census, Census 2000, 2005 estimates and Tri-County Planning Commission Perry County 2005 Annual Report

Housing Overview

The projected 1.16% rate of growth for dwelling units is based on an historic trend during a region-wide period of population and economic expansion. What factors will impact that rate?

Insufficient water and sewer infrastructure has been a barrier to large-scale development in Penn Township. If this issue is addressed, a proposed 900-unit development may impact the area by drawing new services while increasing road congestion. If experience holds, the new housing will reduce the average age of municipal residents. If planned well, it might be a stimulus for public transportation linking that portion of Perry to Harrisburg and Cumberland County's west shore. Other large-scale developments will significantly increase young populations within their municipalities and have the potential to become nodes on public transportation routes.

Further clouding the issue for housing policy makers and developers are several unknowns. Will the cost of transportation continue at historically high levels? Will fuel costs continue to rise, making daily commutes increasingly unaffordable as a result? The answers may impact rural home values. Developers may focus their investments in land near to urban centers. If public transportation were to link these centers to Harrisburg and Cumberland's west shore, it is possible that even amid rising transportation costs; parts of Perry will experience significant clustered housing growth.

A large proportion of Perry's workers commute at least 45 minutes to work (see *Figure 44*.) Far more than any other county in the region, 68% of Perry's workers commute to other counties for employment.

Figure 44

Travel Time to Work and Place of Employment	
Perry County, 2000	
<i>Workers not working at home</i>	20,621
Less than 30 minutes	7,828 38%
30 to 44 minutes	5,792 28%
45 to 60 minutes	4,616 22%
60 or more minutes	2,385 12%
<i>All workers</i>	21,391
Within Perry County	6,845 32%
<u>Other County</u>	<u>14,546 68%</u>

Source: U.S. Bureau of the Census, Census 2000

Will the rising cost of heating fuel make housing less comfortable and ultimately unaffordable for increasing numbers already living on the edge? It is likely that seniors will suffer the expense disproportionately. Without an active application of policies to help seniors age in place, a rise in foreclosures is a likely result. In addition, an aggressive weatherization program that addresses both owner-occupied and rental units will help to keep people in homes by helping to keep these homes affordable. Older housing stock will be the most impacted, in turn disproportionately impacting boroughs.

Rising interest rates and construction costs along with a relaxation of the national housing boom will slow new development. Speculative development, especially large-scale development, will wait for better market conditions.

Perry County’s relative regional isolation from specialized health services may act to deter capital area retirees from settling there. At the same time, its rural nature and comparatively close proximity to capital area services may act as a draw for seniors from other rural counties.

SPECIAL CONSIDERATIONS

Aging

Based on the Census Bureau’s 2004 population estimate, Office of Aging projections for 2010 identify a 24% six-year increase in its age 60+ client base (*Figure 45*.) This increase reflects in its largest part the aging of the 55- to 59-year-old age group. Based on age-group analysis (*Figure 45*.) the 60+ age group will continue its strong increase until at least 2020 as larger and younger age groups fill in behind smaller older age groups.

The Perry County Office of Aging does not maintain records on client residential history; however, many of the staff believe that a major portion of clients moved from metropolitan Harrisburg to Perry County to benefit from its lower cost of living. Furthermore, some feel that elderly from surrounding rural counties have moved to Perry County for its greater level of social services. This migration would help to counteract Perry County’s loss of young adults and families even as it shifts the average age of residents.

Figure 45

Aging Population Change Perry County							
Age	1990	2000	2004 (est.)	2010 (proj.)	Rate of Change 1990-2000	Estimated Rate of Change 2000-2004	Projected Rate of Change 2004-2010
60 to 64	1,779	1,776	2,277	3,261	0%	28%	43%
65 to 74	2,857	3,016	3,095	3,716	6%	3%	20%
75 to 84	1,360	1,787	1,760	2,029	31%	-2%	15%
85+	389	542	700	691	39%	29%	-1.3%
75+	1,749	2,329	2,460	2,720	33%	6%	11%
65+	4,606	5,345	5,555	6,436	16%	4%	16%
60+	6,385	7,121	7,832	9,697	12%	10%	24%

Source: Perry County LTC, Office of Aging, and Dept of Health, Vital Statistics

Aging services will be under great pressure. The Perry County Transportation Authority will continue to face increasing challenges to provide quality service. Yet the average age of the 60+ population is declining for the near term. Therefore, a high proportion of seniors will be mobile and will less likely need the intensive level of service that they will need in future years. Aging services need to be prepared for an increase in services for younger clients.

School Age

Notable changes include an estimated decline in the school age population over ten years. Pennsylvania Department of Education school district enrollment projections represent these declines amounting to 808 students, or 11%, between the 2004/2005 and 2014/2015 school years (see *Figure 46*.)

Figure 46

School District Enrollment Projections

Perry County School Districts

	2004-2005	2009-2010	Change from 04/05	2014-2015	Change from 04/05
<i>Perry County Public Summary*</i>	7,345	6,833	-7.0%	6,537	-11.0%
Greenwood School District	859	828	-3.6%	868	1.5%
Newport School District	1,256	1,116	-11.1%	935	-25.6%
Susquenita School District	2,222	1,895	-14.7%	1,695	-23.7%
West Perry School District	2,847	2,832	-0.5%	2,817	-1.2%

* Includes students in full-time out-of-district public settings

Source: 2005 Public School Enrollment Report, PA Dept of Education

Greenwood School District projects 9 new students during the period (+1.5 %.) reversing a small decline in the first five-year period. Newport School District projects a loss of 321 students (-5.6 %.) Susquenita School District projects a loss of 527 students (-23.7 %.) West Perry School District projects a student population decline of 30 (-1.1 %.)

These statistics no doubt reflect a general decline in fertility and in the numbers of families with children living at home. Perry employers need to be concerned about filling entry-level positions and having a young work force to train for such needed skills as home maintenance and repair and nursing care.

If the development of infrastructure (water and sewer) were to occur, these projections may need to be reconsidered. With the likely housing growth in Marysville Borough and Penn Township, Susquenita School District will have a different set of assumptions to apply to its projection formula. Susquenita's municipalities have some of the county's highest population growth and housing growth rates. The district's median age is near to the county median while its housing costs are marginally more than the median value. Its median household income, while varying widely among the individual municipalities, is higher than the other county school districts. It also has a lower proportion of households living below the poverty level. New growth in the district is likely to accentuate these distinctions.

Young Adults

The proportion of young adults ages 20 to 29 declined noticeably by 2000. This ten-year period represents a comparatively small group of individuals born between 1970 and 1979 that will transition through Perry's demographics. By 2004, the natural aging of age-groups brought about an increase in the number of young adults. Most notable was the estimated 22% increase in the 20- to 24-year-old group that will be the edge of a progressive growth of the young adult population. This trend, based on tracking these age-group totals, should continue until 2020 if this population can be retained.

Disabled

The proportion of Perry County's citizens with disabilities will continue to generally reflect the state and national average. Every individual will at some point be effected by disability, be it through friends and family or individually. As population increases, so will the need for appropriate, accessible, community-based housing. Accessible and visitable design in new home construction and rehabilitation will grow in popularity as the population ages.

Assisted Living Needs for Aged, Disabled, and Others

Among those that are disabled and frail, there will be an increasing demand for assisted living arrangements. The increasing cost of 24-hour nursing care will stimulate the building of assisted-living housing when in-home services are not sufficient.

Homelessness

The increase in transportation costs will make it harder for the lowest income earners to afford to work. Their increasing utilities expenses will become a financial burden, challenging whether or not they can afford their homes. Homeowners will continue to experience setbacks, putting them on the edge of being homeless. Households will continue to migrate among friends, family, and other temporary settings.

Among projected new housing developments, there are no provisions for affordable owner-occupied or rental housing. Without a public effort, the proportion of rental units will decline, tightening an already-narrow market for the low-budget household. With its long waiting list, the Perry County Housing Authority will not be able to address the growing need for housing assistance alone. Numerous agencies, both government and private, will need to focus on the issue. In the meantime, mobile homes and low-cost manufactured homes will continue to be a source of affordable housing.

Supportive Housing for Mental Health / Mental Retardation Citizens

There will continue to be a severe shortage of assisted living arrangements for adults that have mental health and mental retardation disabilities until NIMBY-ism is effectively addressed.

RECOMMENDATIONS

A number of housing-related needs emerged from our interviews and through data analysis. The dependent elderly, disabled, and homeless persons and the working poor face the greatest need for affordable and appropriate housing. In addition, many require supportive services that will allow them to continue to live in their community.

Multiple governmental, non-profit, and commercial agencies provide housing and housing-related services to consumers with special needs in Perry County. Cooperative efforts extend the reach of individual agencies. Yet while these worthy efforts address particular issues, there is no resource for identifying the big picture of housing in Perry or for developing county housing policy. Perry County housing-related agencies and their consumers would benefit from a stronger countywide housing and housing services delivery system. The creation of a dedicated professional housing resources position to coordinate planning and resources management is recommended. It would identify gaps in services and promote existing programs. One individual could call on the expertise of the multiple agencies already providing services and could also coordinate the necessary responsibilities. Using the Housing Trust Fund as a budgeted planning tool with new transparency in allocation is recommended.

Housing coordination goals would include:

- 1) Developing county housing policy,
- 2) Assisting the development of affordable and accessible housing,
- 3) Educating the public about the need for affordable and accessible housing,
- 4) Reducing the barriers to the development of affordable and accessible housing,
- 5) Promoting home improvement loans and grants, and
- 6) Monitoring and evaluating goals.

The following is a series of specific recommendations for needed information, improved services, and expanded housing provision:

Develop information on residential crowding.

Is there a problem with residential crowding with multiple households living together out of financial necessity? Anecdotal evidence suggests as much; however, there is no data collection.

Develop Perry extracts of regional surveys.

The 2003 Cumberland-Perry County MH/MR Survey combined survey data for both counties. It is impossible to use the information to identify needs and trends for Perry County alone. In order for future surveys to provide a better understanding of Perry, a specific extract needs to be prepared.

Develop unified databases to coordinate services.

While homeless-assistance programs and food banks cooperate, they share no common database of clients. As a result, it is difficult to clearly identify the extent of the problem. Efforts to create a unified database and coordinated service plan would add efficiencies.

Update census data as it becomes available.

The Tri-County Planning Commission uses population projections that should be reviewed for accuracy. In future reports, Tri-County should at least consider footnoting these projections and the methods of assigning projections (i.e. formulae.)

Pursue Perry-based routine specialized health services

The need for transportation to specialized health services will increase. Even routine specialized services now require costly and lengthy out-of-county transport. Demand for kidney dialysis, for example, will increase as the incidence of diabetes increases among the elderly. Increasing health services within Perry will have a direct impact on peoples' decision to live there.

Promote increased awareness of home maintenance and accessibility adaptation programs.

Providers of home maintenance and accessibility adaptation programs for low- and moderate-income households indicate that they have difficulty in getting clients. These programs are designed to allow homeowners to age in place and to help people with disabilities adapt their homes to their needs. Such resources need to be better exposed to potential clients. Similarly, information about weatherization programs offered by utilities must be disseminated to those who would most benefit.

Provide county-based financial education.

Currently there is no dedicated local provider of financial education for Perry's homeowners and potential homeowners. Services provided in other counties do not have the same appeal or focus as those that are based locally. Not just the client is affected. Neighborhoods benefit when cost-burdened households and those dealing with predatory loans gain control over their housing expenses. Financial education, particularly homebuyers' education, benefits a whole community by helping residents to avoid problems.

Develop incentives for maintaining safe standards in rental units.

Renters are at a disadvantage when it comes to dealing with substandard housing conditions. Low-income renters may feel that they do not have the option to complain. If apartment inspections are difficult to establish, then incentives must be created to maintain safe standards.

Encourage supportive independent living units.

Great need exists for an increase in supportive independent living facilities so that placements can be made when medical necessity no longer calls for a 24-hour nursing facility.

Build accessibility and visitability into new construction and rehab.

Developers need to be encouraged to develop community-minded housing. Incentives within zoning, spawned by community interest, can encourage building affordability and accessibility. Considering "visitability" in the design of new homes ensures that there will be no limitations as to who may visit these buildings. Supportive housing needs to be encouraged so that Perry citizens may continue to live in their communities throughout their lives. The community must be aware of these options in order to convince developers of the benefits.

Provide transitional housing for the homeless.

In order to address homelessness, the provision of transitional housing is desirable. Such housing will allow individuals and families the time necessary to learn the skills they will need to establish and maintain their own households.

Establish a countywide housing coordinator position.

The churches of Perry County have demonstrated significant leadership in addressing local housing needs. These initiatives should be bolstered and their leadership commended. A countywide housing coordinator would help them to become more effective by identifying funding and technical resources to promote an agreed-upon housing policy.

Use county housing trust fund to leverage other monies for special needs housing.

Perry County government can provide leadership by directing a portion of its housing trust fund (Act 137) to special needs housing and by making special needs a topic of discussion whenever the issue of housing is raised. The creation of a more aggressive rehabilitation program, including accessibility and visitability should be considered by leveraging local funds.

SOURCES

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Liz Hersh and Cindy Daley	Housing Alliance of Pennsylvania
	Housing and Urban Development
Dave Pace	Jack Gaughen Realty
Stacy Moore	Join Hands
Ann Simonetti	Marysville Borough
Helen Klinepeter	Penn Township
	Pennsylvania Department of Aging
	Pennsylvania Department of Education
Lisa Case and Lauri Toya	Pennsylvania Housing Finance Agency
	Pennsylvania Manufactured Housing Association
	Pennsylvania State Data Center
	Pennsylvania Department of Health, Vital Statistics
	Perry County Area Agency on Aging
Joan Brodish	Perry County Commissioners
John Amsler, Warren Van Buskirk and Edward Kennedy	
Gary Eby	Perry County Transportation Authority
Tony Hill	Perry County Housing Partnership Board Chair
Glenys DiLisio and Susan Harrington	Perry Human Services
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