



HOUSING

HOUSING UNITS

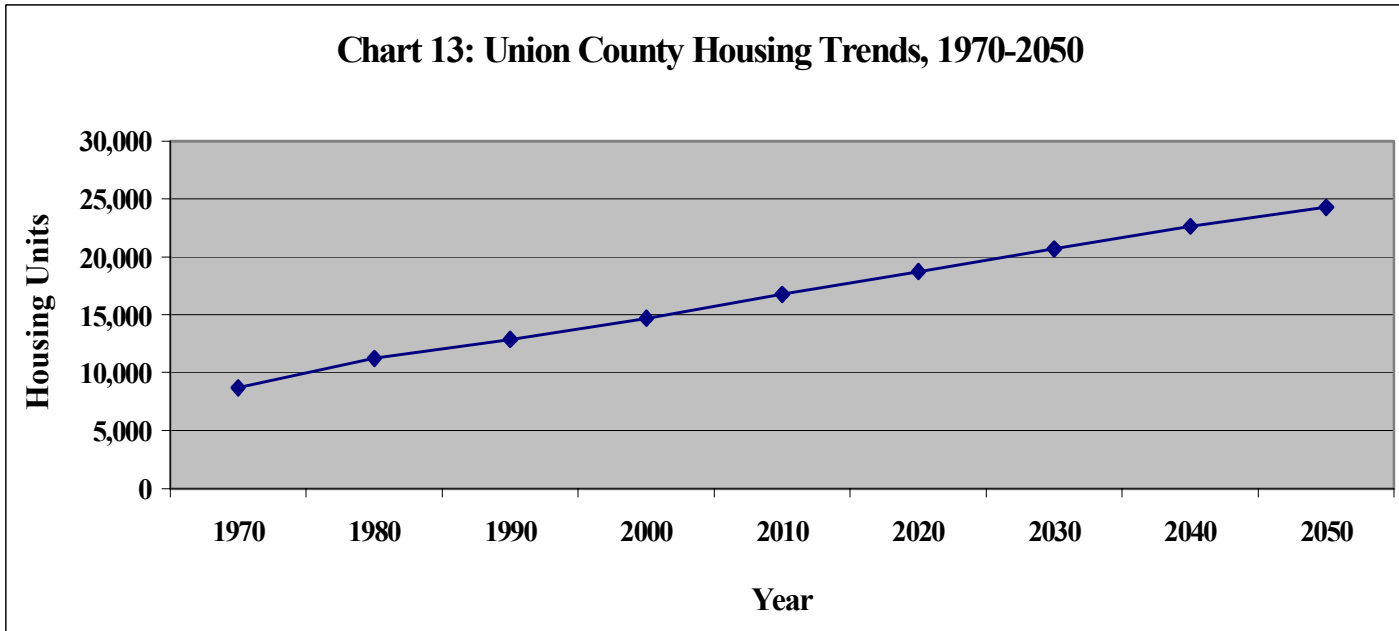
In 2000, there were a total of 14,684 housing units in Union County. That number has been steadily increasing since the 1970s (See Chart 13 On page 27) and is a net gain of 1,798 units since 1990. Of this increase approximately 17% or 309 of the new units built in the county during this period were for seasonal or occasional use. This is determined by comparing the increase in total number of housing units shown in Table 11 against the gain in households in Table 18 on page 33.

Housing units in five municipalities increased at a rate of over 20%, and the largest increase occurred in West Buffalo Township, where over 300 new housing units were built since 1990. Lewisburg and New Berlin Boroughs experienced the slowest growth rates, at only 4.5% and 3.5% respectively. Gregg Township, however, lost 5.6% of its housing, which could be attributed to structures being demolished, converted to other non-residential uses or in part due to census inaccuracy. Housing units, as shown in Table 11 below and in Chart 13 on page 27, are projected to increase over the next several decades in order to meet the housing demand of an increasing population.

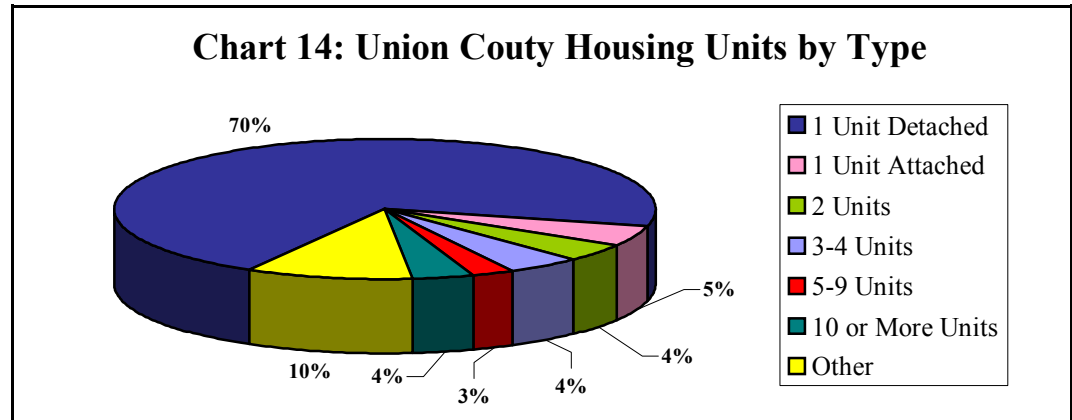
Table 11: Union County Housing Trends by Municipality, 1970-2050

Municipality	Actual Total Housing Units				Projected Total Housing Units*				
	1970	1980	1990	2000	2010	2020	2030	2040	2050
Buffalo Township	567	893	1,011	1,216	1,438	1,643	1,849	2,056	2,262
East Buffalo Township	1,098	1,468	1,718	1,894	2,204	2,468	2,732	2,996	3,260
Gregg Township	270	353	375	354	407	434	462	489	517
Hartleton Borough	73	74	78	94	97	103	110	117	123
Hartley Township	738	791	1,044	1,136	1,289	1,434	1,578	1,723	1,868
Kelly Township	755	844	1,130	1,368	1,556	1,768	1,981	2,193	2,406
Lewis Township	320	450	536	625	733	833	933	1,033	1,133
Lewisburg Borough	1,671	1,814	1,855	1,938	2,030	2,114	2,198	2,283	2,367
Limestone Township	314	430	513	620	720	820	920	1,020	1,120
Mifflinburg Borough	1,018	1,351	1,442	1,605	1,817	2,002	2,187	2,372	2,557
New Berlin Borough	264	295	343	355	395	427	459	491	523
Union Township	331	442	538	596	700	789	879	969	1,056
West Buffalo Township	416	646	824	1,149	1,353	1,591	1,828	2,066	2,303
White Deer Township	877	1,344	1,479	1,734	2,035	2,306	2,576	2,847	3,117
County Total	8,712	11,195	12,886	14,684	16,773	18,732	20,692	22,655	24,612

*Projected Total Housing Units was calculated using the linear regression method



Housing units vary across Union County although the majority of the county housing stock is single unit, detached homes (See Table 12 on Page 28). Lewisburg Borough, Mifflinburg Borough and Kelly Township post the highest numbers of multi-unit dwellings in the county. Mobile homes constitute 10% of the housing in the county. The highest percentage of mobile home housing units are in Gregg, Hartley, Lewis, West Buffalo and White Deer Townships and Mifflinburg Borough. The percentages in Gregg, West Buffalo, and White Deer Townships and Mifflinburg Borough can be explained by the presence of mobile home parks in

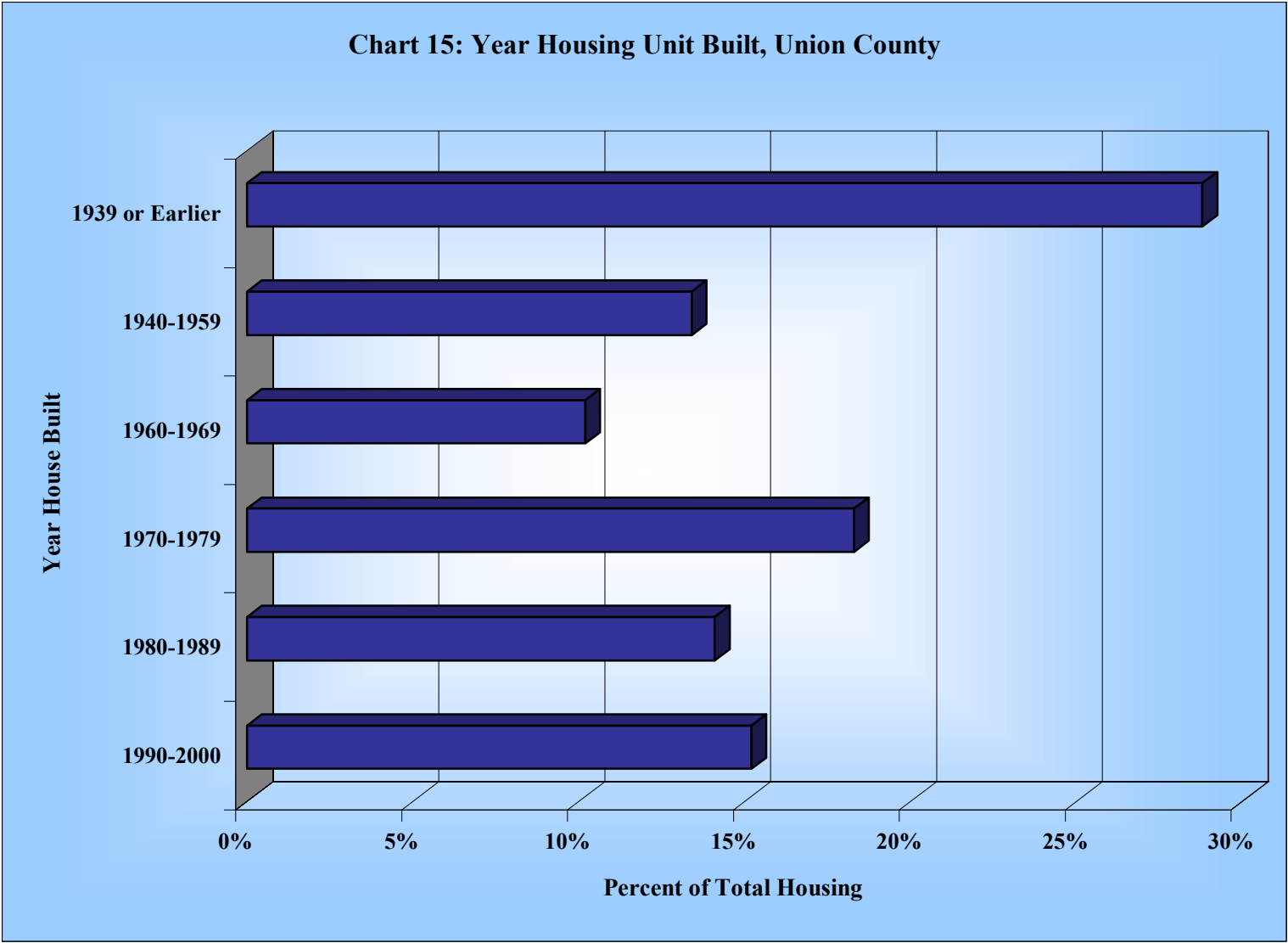


those municipalities. In Hartley and Lewis Townships, there are not any mobile home parks, however a significant number of mobile homes are being utilized as seasonal properties. As would be expected the boroughs are home to the most duplexes, multi-family dwellings and apartment buildings. This is partly a result of older homes being converted into rental units and the fact that water and sewer infrastructure has been available to support the development of new units. Kelly Township is the township with the largest percentage (45.5%) of housing that is not 1-unit detached.

Table 12: Housing Units by Type, 2000

Municipality	Total Units	Type of Unit (%)								
		1 Unit Detached	1 Unit Attached	2 Units	3-4 Units	5-9 Units	10-19 Units	20 or more Units	Mobile Home	Other Housing
Buffalo Township	1,216	73.5	5.4	3.1	1.9	1.9	1	1.9	11.3	0
East Buffalo Township	1,894	90.5	3.2	2.1	1.1	1	0.4	0.4	1	0.3
Gregg Township	354	79.4	1.4	0	1.4	0	0	0	17.8	0
Hartleton Borough	91	95.7	0	4.3	0	0	0	0	0	0
Hartley Township	1,136	77.6	0.5	1.1	1.1	0	0	0.2	17.2	2.3
Kelly Township	1,369	54.5	9.9	5	6.6	7.2	1.5	11.3	4.1	0
Lewis Township	625	79.8	0.3	1.3	1	0	0	0	17	0.6
Lewisburg Borough	1,938	42.7	10.4	10.2	16.4	8.5	5.6	6.1	0	0
Limestone Township	620	58.9	9.5	0.8	0.3	0	0	0	3.9	0
Mifflinburg Borough	1,605	59.1	9	9.3	6	2.2	2.6	0	11.7	0
New Berlin Borough	355	76.3	7.3	5.6	3.7	0	2.8	0	4.2	0
Union Township	596	85.6	0.3	3.4	1.5	0	0	0	9.2	0
West Buffalo Township	1,149	68.3	1.2	0.2	0	0.3	1.8	2.1	26	0
White Deer Township	1,734	75.5	2.8	1.1	3	0.9	0	0	16.7	0
Union County	14,684	70.5	4.9	4	4.4	2.5	1.5	2.2	9.8	0.2

Overall, nearly 30% of the housing in the county was built prior to 1939 (See Chart 15). Among the townships, all had at least 20% of their housing stock built before 1939 with the exception of East and West Buffalo Townships. In West Buffalo Township 31% of the homes have been built since 1990. Since 1940 the largest percentage of housing was built in the 1970-1979 period; the second largest was 1990-2000.



OWNER, RENTER AND VACANT HOUSING

Over 70% of homes in the county are owner-occupied. Homes occupied by their owner decreased in all municipalities except East Buffalo, Limestone, and Union Townships and Mifflinburg Borough. The largest percentage of homeowners were 45 to 50 years of age, increasing from 18.8% in 1990 to 22.2% in 2000. There was also an increase in the number of homeowners aged 55 to 64 and over 75, while all other age groups declined. Relatively few persons (12.4%) under the age of 35 are homeowners; this age group makes up the largest percentage of renters at 36.2%.

Both renter-occupied and vacant housing increased since 1990. The highest percentage of renter-occupied housing is in Lewisburg Borough, but the biggest gain occurred in West Buffalo Township, where 18% of the housing in the township is now renter-occupied. There was an increase in housing rental in most age groups, particularly for individuals over 75 years of age. This trend could be a result of recent expansions to retirement villages, condominiums and townhouses being built and marketed to the elderly. There was a 21% decline in the number of renters under

Table 13: Housing Tenure Profile, 2000

Municipality	Total Housing Units	Occupied Housing				Vacant Housing			
		Owner Occupied		Renter Occupied		Vacant		Seasonally Vacant	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent
Buffalo Township	1,216	881	75.6%	285	24.4%	49	4.0%	17	1.4%
East Buffalo Township	1,894	1,592	87.3%	231	12.7%	71	3.7%	7	0.4%
Gregg Township	354	257	76.7%	78	23.3%	19	5.4%	3	0.8%
Hartleton Borough	94	79	88.8%	10	11.2%	2	2.2%	1	1.1%
Hartley Township	1,136	529	81.6%	119	18.4%	491	43.1%	468	41.2%
Kelly Township	1,368	749	57.0%	564	43.0%	56	4.1%	5	0.4%
Lewis Township	625	380	79.7%	97	20.3%	148	23.7%	131	21.0%
Lewisburg Borough	1,938	739	41.6%	1,039	58.4%	160	8.3%	14	0.7%
Limestone Township	620	468	89.0%	58	11.0%	94	15.2%	80	12.9%
Mifflinburg Borough	1,605	1,055	70.1%	451	29.9%	99	6.2%	9	0.6%
New Berlin Borough	355	253	76.0%	80	24.0%	22	6.2%	2	0.6%
Union Township	596	470	85.9%	77	14.1%	49	8.2%	33	5.5%
West Buffalo Township	1,149	812	81.8%	181	18.2%	156	13.6%	106	9.2%
White Deer Township	1,734	1,401	85.2%	243	14.8%	90	5.2%	28	1.6%
Union County	14,684	9,665	73.3%	3,513	26.7%	1,506	10.3%	904	6.2%

the age of 34, and a smaller decline from the 65 to 74 age group. Some of the variations can be attributed to the differences in size between the age groups.

Vacant housing units rose from the 1990 level of 1,197 to 1,506 in 2000. Ten percent of housing in the county is classified as vacant, and more than 60% of the vacant housing is used seasonally or recreationally. Well over half of the vacant housing is located in Hartley and Lewis Townships, and virtually all of it is seasonal. The number of seasonally vacant housing increased in all townships except Buffalo, East Buffalo, and Kelly Townships. This demonstrates that hunting, fishing, and seasonal cabins are increasing across the county, which possibly points to an expansion in local tourism. It is also important to note that three of the four boroughs experienced greater than a 100% increase in vacant housing units. This would be consistent with a statewide trend of people moving from cities and boroughs to suburban and rural townships.

Table 14: Housing Tenure Changes, 1990-2000

Municipality	Total Housing Units			Owner Occupied			Renter Occupied			Vacant		
	1990	2000	% Change	1990	2000	% Change	1990	2000	% Change	1990	2000	% Change
Buffalo Township	1,011	1,216	20.3%	757	881	16.4%	211	285	35.1%	43	49	14.0%
East Buffalo Township	1,718	1,894	10.2%	1,424	1,592	11.8%	210	231	10.0%	84	71	-15.5%
Gregg Township	375	354	-5.6%	294	257	-12.6%	68	78	14.7%	13	19	46.2%
Hartleton Borough	78	94	20.5%	69	79	14.5%	7	10	42.9%	2	2	0.0%
Hartley Township	1,044	1,136	8.8%	494	529	7.1%	86	119	38.4%	464	491	5.8%
Kelly Township	1,130	1,368	21.1%	675	749	11.0%	397	564	42.1%	58	56	-3.5%
Lewis Township	536	625	16.6%	335	380	13.4%	64	97	51.6%	137	148	8.0%
Lewisburg Borough	1,855	1,938	4.5%	787	739	-6.1%	1,004	1,039	3.5%	64	160	150.0%
Limestone Township	513	620	20.9%	371	468	26.1%	60	58	-3.3%	82	94	14.6%
Mifflinburg Borough	1,442	1,605	11.3%	945	1,055	11.6%	456	451	-1.1%	41	99	141.5%
New Berlin Borough	343	355	3.5%	265	253	-4.5%	68	80	17.6%	10	22	120.0%
Union Township	538	596	10.8%	413	470	13.8%	68	77	13.2%	57	49	-14.0%
West Buffalo Township	824	1,149	39.4%	644	812	26.1%	95	181	90.5%	85	156	83.5%
White Deer Township	1,479	1,734	17.2%	1,246	1,401	31.9%	176	243	696.0%	57	90	57.9%
Union County	12,886	14,684	13.9%	8,719	9,665	10.8%	2,970	3,513	18.3%	1,197	1,506	25.8%

Table 15: Home Ownership and Rentals by Age, 1990-2000

Owner Occupied							
Year	15-24 Years	25-34 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75+ Years
1990	2.1%	15.0%	23.0%	18.8%	16.9%	14.7%	9.5%
2000	1.2%	11.2%	21.9%	22.2%	17.3%	14.5%	11.8%

Renter Occupied							
Year	15-24 Years	25-34 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75+ Years
1990	16.0%	30.3%	16.9%	8.0%	7.6%	8.2%	13.0%
2000	13.5%	22.7%	18.7%	11.9%	7.7%	7.9%	17.6%

Chart 16: Union County Home Ownership by Age, 1990-2000

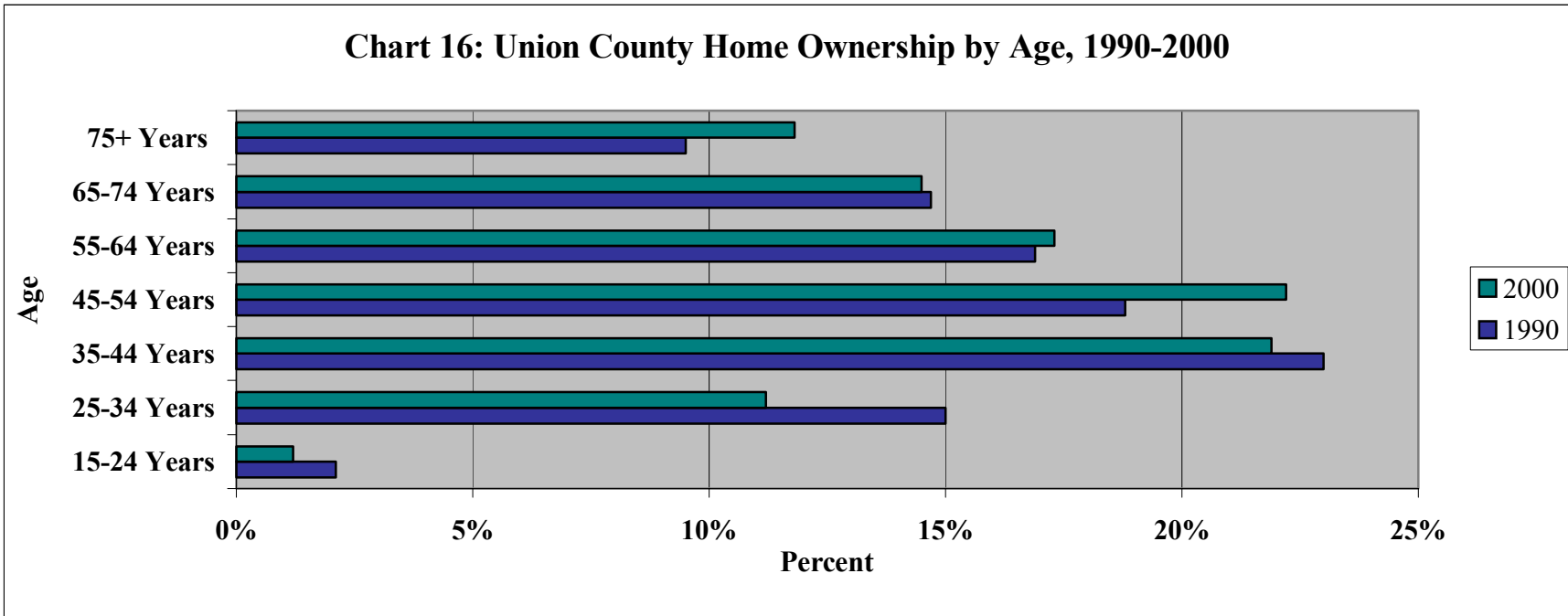


Chart 17: Union County Home Rental by Age, 1990-2000

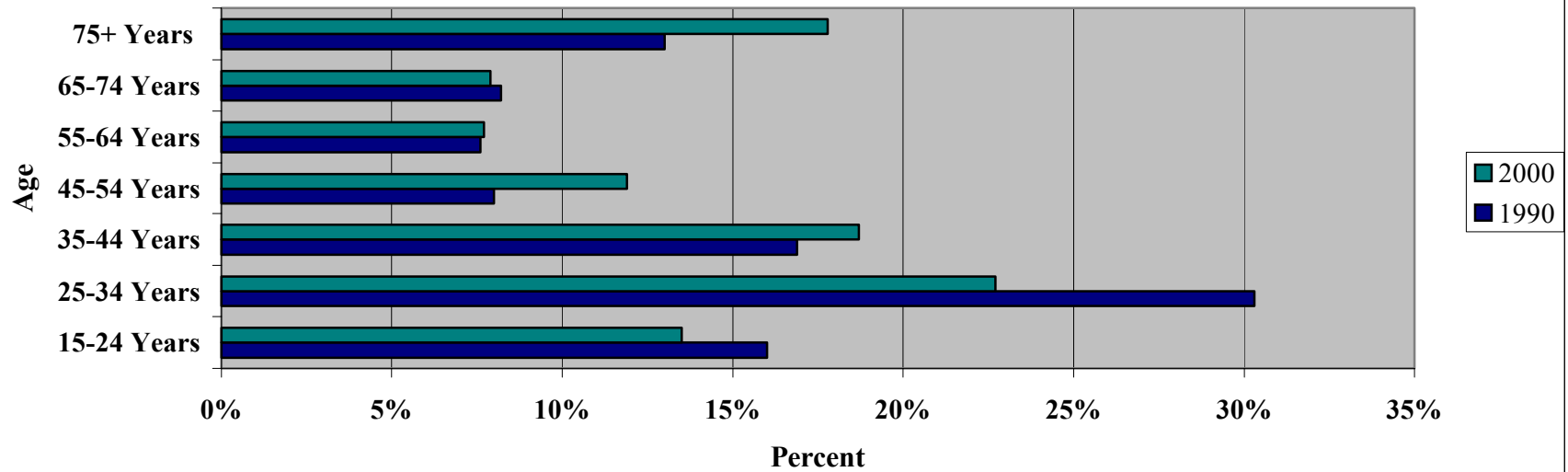


Table 16: Home Ownership and Rentals by Race, 1990-2000

Race	1990				2000			
	Owner Occupied		Renter Occupied		Owner Occupied		Renter Occupied	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total	8,719	100.0%	2,970	100.0%	9,665	100.0%	3,513	100.0%
White	8,673	99.5%	2,914	99.5%	9,555	98.9%	3,354	95.5%
Black ¹	18	0.2%	28	0.2%	23	0.2%	50	1.4%
Native American ²	11	0.1%	6	0.1%	10	0.1%	10	0.3%
Asian/Pacific Islander ³	15	0.2%	20	0.2%	31	0.3%	33	0.9%
Other Race ⁴	2	0.0%	2	0.0%	46	0.5%	66	1.9%

¹Black includes Blacks and African Americans

²Native American includes American Indians and Alaska Natives

³Asian/Pacific Islander includes Asians, Pacific Islanders, and Native Hawaiians

⁴Other Race includes any race not considered White, Black, Native American, Asian, or Pacific Islander.

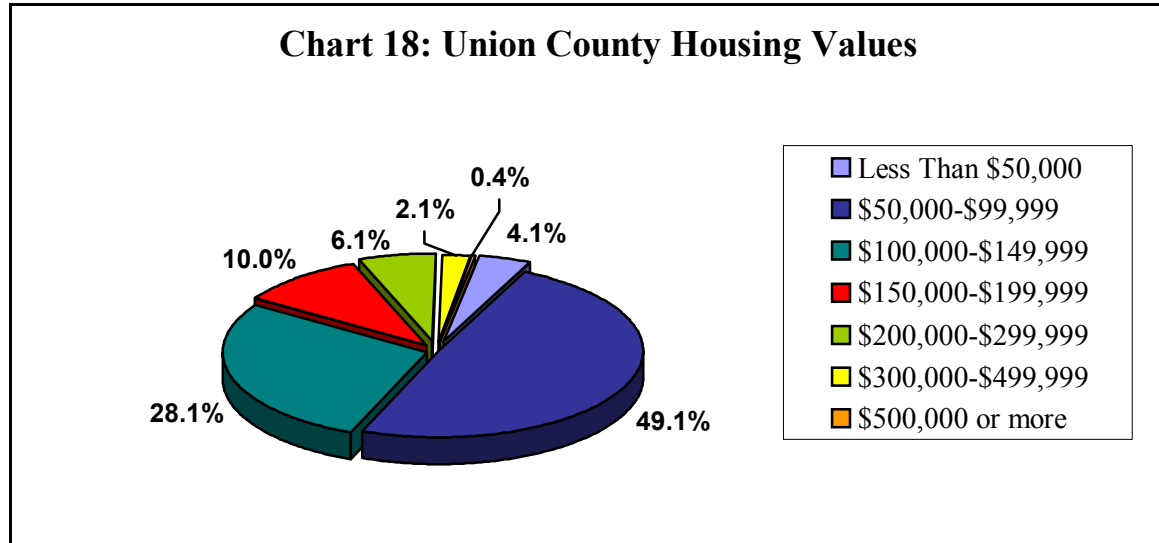
HOUSING VALUES AND COSTS

The median value of a home in Union County is \$97,800, and the median rent is \$473. The median home value in 1990 shown as 2000 dollars adjusted for inflation was \$85,769, therefore median home value in the county has increased by \$12,031 during the past 10 years. This could be a result of rising costs of new home construction, larger homes being built and appreciation of existing structures. The majority of homes in Union County are single unit detached valued under \$200,000. East Buffalo Township has the highest median home value, at \$143,900 which is \$40,000 more than the second highest. Hartleton Borough has the lowest median home value at \$87,900. New Berlin and Hartleton Boroughs have the highest percentage of homes under \$150,000, 96% and 93% respectively.

Table 17: Distribution of Housing Values, 2000

Municipality	Total Units	Value (%)								Median Value
		Less Than \$50,000	\$50,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000-\$299,999	\$300,000-\$499,999	\$500,000-\$999,999	\$1,000,000 or more	
Buffalo Township	1,216	4.9	55.1	23.4	9.9	3.9	1.4	1.4	0	\$91,700
East Buffalo Township	1,894	1.2	19.6	34.2	21.3	16.5	6.7	0.4	0	\$143,900
Gregg Township	354	5.9	65.8	19.8	6.4	2	0	0	0	\$85,600
Hartleton Borough	94	15.1	69.9	8.2	4.1	2.7	0	0	0	\$80,700
Hartley Township	1,136	9	64.2	21.8	4.5	0	0	0.6	0	\$84,600
Kelly Township	1,368	3.1	48.6	34.1	9.9	4.4	0	0	0	\$99,100
Lewis Township	625	2.3	62.8	31.4	0.4	0.8	2.3	0	0	\$87,900
Lewisburg Borough	1,938	5.5	44.7	31.5	5	9	2.1	0.9	1.3	\$99,900
Limestone Township	620	2.2	50.8	24.8	14.2	5.6	1.5	0.9	0	\$98,200
Mifflinburg Borough	1,605	3.8	64.7	27	3.8	0.8	0	0	0	\$89,000
New Berlin Borough	355	4.4	75.1	16.9	3.6	0	0	0	0	\$86,100
Union Township	596	6.3	47.8	22.3	13.9	7.9	1.8	0	0	\$97,100
West Buffalo Township	1,149	0	53.1	27.2	12.5	5.1	2.1	0	0	\$98,100
White Deer Township	1,734	6.9	58.3	27.3	5	1.6	0.9	0	0	\$91,600
Union County	14,684	4.1	49.1	28.1	10	6.1	2.1	0.3	0.1	\$97,800

Chart 18: Union County Housing Values



In Union County, almost 40% of renters pay between \$300 and \$499 per month on rent and utilities. While 38% of home owners do not have a mortgage, the 35% of those that have a mortgage pay between \$500 and \$999 for the mortgage and selected other monthly costs. Statewide selected monthly homeowner costs are 30.2% of median monthly income while this figure for Union County is an average of 16.9%. Renters on average in the county are paying 24.5% of their income on rent which is nearly 9% higher than the state average. As a general rule the United States Department of Housing and Urban Development indicates that housing costs greater than 35 percent of income are too high. Similarly, banks as a rule of thumb will usually not write mortgages for more than 2.5 times the household income and also generally employ a monthly ratio of 28%. Under these guidelines one could over generalize and infer that overall housing costs in Union County, based upon median values for income, housing and average selected monthly costs, would be considered affordable. However this should not be construed to mean that housing is affordable for all citizens in every municipality. That would clearly not be the case since half of the population is actually earning less than the median household income. There are individuals and families that have and currently are benefiting from first time homebuyer and rental assistance programs in the county. This will likely continue. If worker earnings and household income do not keep pace with increasing housing costs, as was the case from 1990 to 2000, the number of people needing housing assistance may rise correspondingly. The median housing value during this time period increased by 14% while the median household income rose by only 11.9%.

Chart 19: Gross Rent

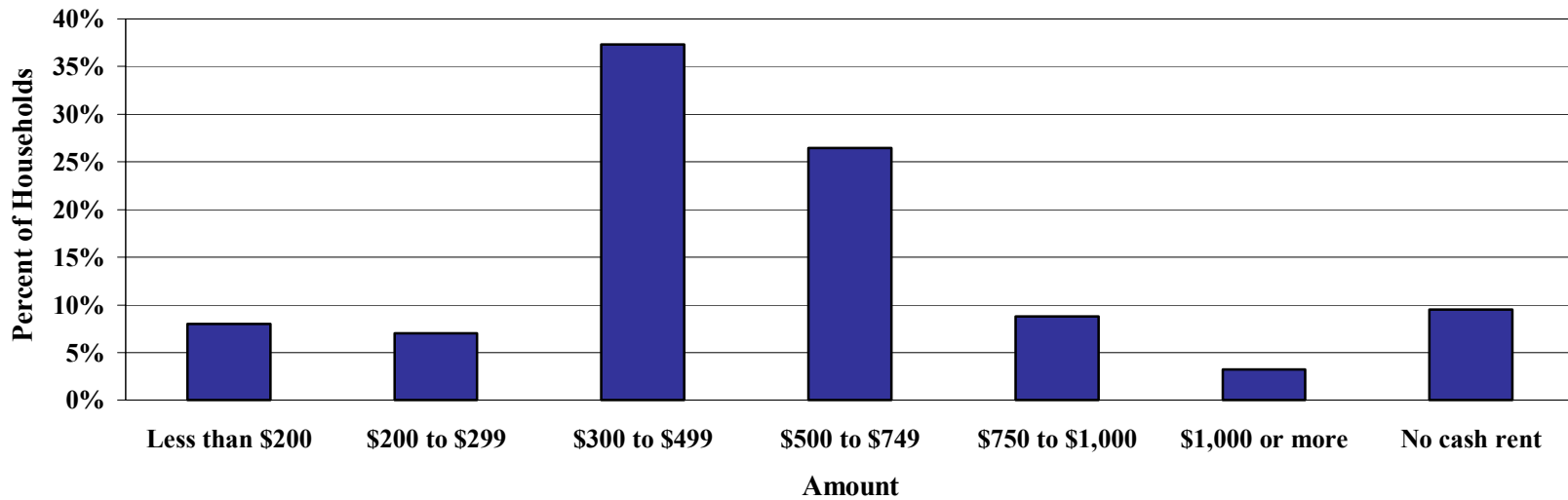
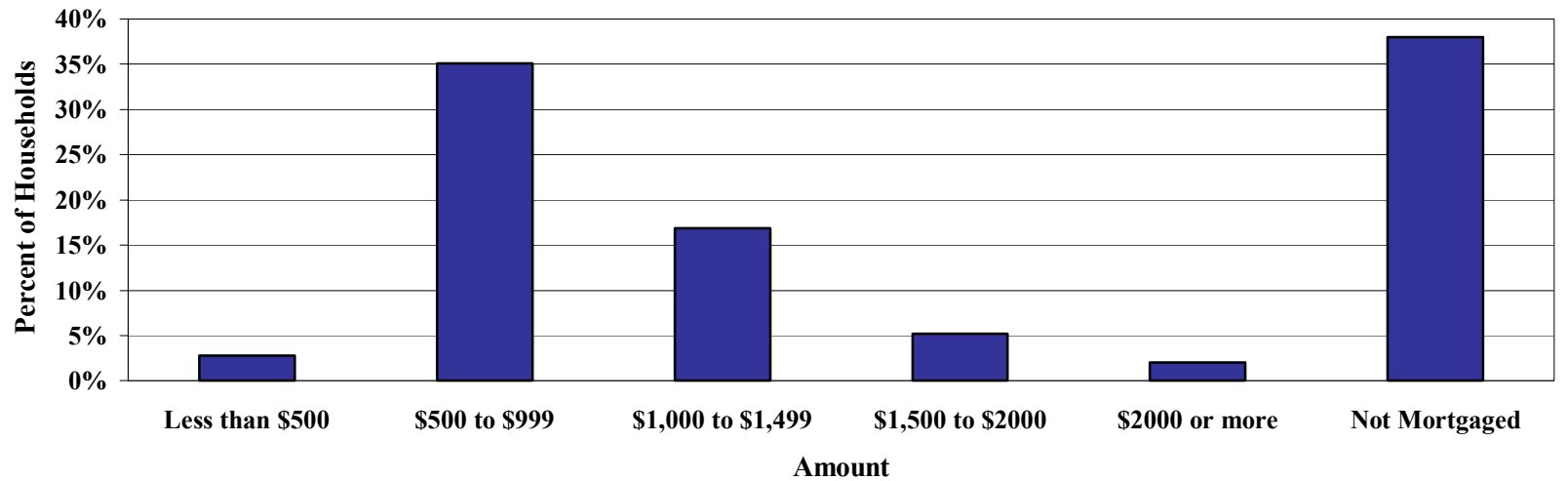


Chart 20: Mortgage and Selected Monthly Owner Costs



HOUSEHOLDS

Throughout the county, with the exceptions of Gregg Township and Lewisburg Borough, there was an increase in the number of households and families. The persons per household, however, dropped from 2.6 to 2.5 for the county overall, decreasing one-tenth to three-tenths for all municipalities. This is an indication that family size continues to decrease along with a changing household composition due to various factors such as young professionals staying single longer, more single parent families, and more empty nesters. Only 30 years ago persons per household in the county was slightly more than three. It is expected that this downward trend will continue as the number of retirees increases and families have less children. In effect this leads to putting less people on more land as the recent trend has been to build bigger homes on larger lots with fewer occupants per housing unit. The implications of this trend could pose a serious challenge in terms of agricultural and open space preservation. In addition, if low-density residential development continues to be the norm some municipalities might be faced with added costs to service such developments that actually exceed the tax revenues generated from those same units.

Table 18: Families and Households, 1990-2000

Municipality	Total Households		Total Families		Persons per Household	
	1990	2000	1990	2000	1990	2000
Buffalo Township	968	1,166	787	896	2.9	2.7
East Buffalo Township	1,634	1,823	1,324	1,422	2.7	2.6
Gregg Township	362	335	296	250	2.9	2.6
Hartleton Borough	76	89	60	71	3.0	2.7
Hartley Township	580	648	448	474	2.8	2.6
Kelly Township	1,072	1,313	740	779	2.4	2.2
Lewis Township	399	477	334	358	3.1	3.0
Lewisburg Borough	1,791	1,778	890	788	2.1	2.0
Limestone Township	431	526	359	445	3.1	3.0
Mifflinburg Borough	1,401	1,506	1,002	1,029	2.5	2.4
New Berlin Borough	333	333	261	243	2.7	2.5
Union Township	481	547	377	427	2.7	2.6
West Buffalo Township	739	993	611	754	3.1	2.8
White Deer Township	1,422	1,644	1,148	1,269	2.8	2.6
Union County	<i>11,689</i>	<i>13,178</i>	<i>8,637</i>	<i>9,205</i>	<i>2.6</i>	<i>2.5</i>