
HOUSING**INTRODUCTION**

One of the most important elements concerning the social, physical and economic spectrum of our lives individually and within our communities is housing. Providing basic shelter for individuals and families, housing also provides connection to neighborhoods, the environment and the community. Inadequate, unsafe and/or unsanitary housing within the community can affect the physical and mental health of residents, as well as privacy and security within the community.

Beyond the individual dwelling, the housing stock that is maintained and sound overall can bring many benefits to the community and its residents. For local governments, housing is an important consideration for municipal tax revenues. Within Perry County, residential developments are prominent users of urban land. There is also a large stock of rural houses throughout the County that together with the urban housing is a principle source of local government property taxes. A major portion of the local government expenditures involves providing different services to this housing and the residents.

The future quality and condition of housing is extremely important to the growth and prosperity of Perry County's municipalities, as well as the healthy quality of life for the County's residents. Where substandard and deteriorated conditions exist, positive public and private action is required to prevent the "spread" of these conditions and to restore these areas to a sound state. This section of the Perry County Comprehensive Plan will present the important housing characteristics needed to evaluate and analyze the housing picture for further recommendations and actions.

HOUSING INVENTORY

Perry County encompasses approximately 354,347 acres of land with 23,472 acres (6.6%) of this area used for housing in 2000. Within the 30 municipalities of the county there were 18,941 housing units. Excluding migratory and seasonal housing units these were, 16,695 housing units in 2000. **Table 9-1** identifies the total number of housing units and percentage of increase in 1990 and 2000. The total number of housing units increased from 17,063 to 18,941 from 1990-2000, an increase of 11.0 percent. Municipalities seeing the largest percentage of increases were Carroll, Centre, Saville and Spring Townships, while Penn and Toboyne Townships and New Buffalo Borough experienced losses and Jackson Township and Bloomfield Borough retained the same number of total dwelling units.

Dwelling Unit Types

As of 2000, the predominant type of dwelling unit with 13,628 units or 71.9% of total units is the single family detached dwelling unit. The second most common type with 2,733 or 14.4% is the mobile home followed by multi-family units which comprise 9.2

percent of all housing units. Boats, RVs, and vans comprise of the remaining 0.2 percent. Table 9-2 gives a complete breakdown of dwelling unit types by municipality.

Table 9-1
TOTAL HOUSING UNIT GROWTH BY MUNICIPALITY
1990-2000

Municipality	1990 Total Housing Units	2000 Total Housing Units	Percent Change 1990-2000
Blain Borough	107	102	4.9
Bloomfield Borough	425	425	0
Buffalo Township	425	472	11.0
Carroll Township	1,660	2,036	22.6
Centre Township	730	897	22.8
Duncannon Borough	643	714	11.0
Greenwood Township	372	407	9.4
Howe Township	260	281	8.0
Jackson Township	259	259	0
Juniata Township	484	538	11.1
Landisburg Borough	83	92	10.8
Liverpool Borough	401	454	13.5
Liverpool Township	368	402	9.2
Marysville Borough	1,050	1,103	5.0
Miller Township	403	425	5.4
Millerstown Borough	274	294	7.2
New Buffalo Borough	60	58	-3.4
Newport Borough	702	743	5.8
Northeast Madison Township	346	387	11.8
Oliver Township	798	852	6.7
Penn Township	1,260	1,242	-1.4
Rye Township	750	872	16.2
Saville Township	820	984	20.0
Southwest Madison Township	371	408	9.9
Spring Township	657	815	24.0
Toboyne Township	554	546	-1.4
Tuscarora Township	495	535	8.0
Tyrone Township	717	832	16.0
Watts Township	436	483	10.7
Wheatfield Township	1,153	1,283	11.2
Perry County	17,063	18,941	11.0

SOURCE: U.S. Census, 1990 and 2000 (Inclusive of seasonal dwellings)

Table 9-2
INVENTORY OF TOTAL DWELLING UNITS BY TYPE
2000

Municipality	Single-Family Detached	Single-Family Attached	Multi Family (2-4)	Multi Family (5-9)	Multi Family (10-19)	Multi Family (20+)	Mobile Homes	Boat, RV, Van, etc.
Blain Borough	87	6	9	0	0	0	0	0
Bloomfield Borough	273	63	74	15	0	0	0	0
Buffalo Township	379	2	3	0	0	0	88	0
Carroll Township	1,328	32	42	52	0	0	582	0
Centre Township	706	4	27	9	3	2	146	0
Duncannon Borough	366	68	122	82	7	60	9	0
Greenwood Township	339	12	11	0	0	0	45	0
Howe Township	237	0	2	0	0	0	42	0
Jackson Township	223	0	0	0	0	0	32	4
Juniata Township	473	13	1	0	0	0	50	1
Landisburg Borough	66	12	9	0	0	0	5	0
Liverpool Borough	232	38	47	97	3	27	10	0
Liverpool Township	320	2	6	0	0	0	66	8
Marysville Borough	682	112	130	46	14	39	80	0
Miller Township	236	3	10	0	0	0	176	0
Millerstown Borough	222	42	30	0	0	0	0	0
New Buffalo Borough	40	2	9	0	0	0	7	0
Newport Borough	302	210	160	37	2	22	8	2
Northeast Madison Township	332	2	0	0	0	0	53	0
Oliver Township	520	52	50	64	4	32	126	4
Penn Township	860	66	58	139	7	0	112	0
Rye Township	792	0	17	0	0	0	63	0
Saville Township	793	13	10	0	0	0	155	13
Southwest Madison Township	338	15	0	0	0	0	55	0
Spring Township	700	5	10	3	2	0	95	0
Toboyne Township	411	4	2	0	0	0	127	2
Tuscarora Township	442	14	5	0	0	0	74	0
Tyrone Township	599	11	31	27	11	18	135	0
Watts Township	372	5	10	25	0	4	67	0
Wheatfield Township	958	0	0	0	0	0	325	0
Totals	13,628	808	885	596	53	204	2,733	34
Percent of Total	71.9	4.3	4.7	3.	0.3	1.1	14.4	0.2

SOURCE: U.S. Census, 2000 (Inclusive of seasonal dwellings)

Occupancy and Tenure Status

The tenured and occupancy status for occupied dwelling units in 1990 and 2000 are summarized in Table 9-3. This table represents the changes in the Perry County housing units by tenure for 1990-2000, and reveals the percentage changes over that time by category. During this period of time, the total number of occupied dwelling units increased by 1,878 or 11.0 percent, with owner occupied units increasing by 1,437 or 11.2 percent and renter occupied units increasing by 309 or 10.1 percent.

TABLE 9-3
PERRY COUNTY HOUSING UNITS BY TENURE
1990-2000

Categories	1990	2000	Difference	% Change
Total Housing Units	17,063	18,941	1,878	11.0%
Year Round Housing Units	15,686	16,695	1009	6.4%
Owner Occupied	11,889	13,326	1437	11.2%
% Owned	76.0%	79.8%	3.8%	
Renter Occupied Units	3,060	3,369	309	10.1%
% Renters	20.0%	20.2%	0.2%	
Vacancy Units	737	2,246	1,509	-46.9%
County Vacancy Rate	4.7%			

SOURCE: U.S. Census 1990 and 2000 (Inclusive of seasonal dwellings)

HOUSING CONDITIONS

A useful characteristic in determining structural condition is the age of dwelling units. Although the age of a particular structure does not necessarily imply its condition, it may point to a household where minor repairs, higher heating costs, and inadequate plumbing and electrical systems could be characteristic. Table 9-4 gives a detailed representation of the different age groupings for Perry County's housing stock in 2000. Through examining this data, it becomes evident that Perry County's housing stock is rather old with 27.8% of the units built prior to 1939.

In 1990, 68 percent of the County lacked public sewer service. Most of the rural dwelling units rely on on-lot septic systems, while the boroughs and townships surrounding the boroughs are serviced by public sewer systems. Almost an equal percentage, 67 percent, obtain their water from wells and springs, while the boroughs and surrounding townships obtain their service from public/private companies.

According to the U.S. Census, approximately 56.6 percent of the County's housing units relied on fuel oil for heating in 2000. Of the remaining 43.4 percent, 21.9 percent utilized electricity, 9.0 percent utilized wood, 5.9 percent utilized coal or coke, 5.7 percent utilized bottled, tank or liquid petroleum (LP) gas, 0.4 percent utilized utility gas, 0.3 percent utilized another type of fuel and 0.2 percent used no fuel. Table 9-5 identifies the type of heating fuel utilized in each municipality. Another common indicator of substandard housing is the availability of complete or incomplete plumbing facilities and kitchen facilities. In 2000, 100 housing units lacked complete plumbing facilities and 81 units lacked complete kitchen facilities.

**TABLE 9-4
HOUSING UNITS BY YEAR STRUCTURE WAS BUILT**

Year Structure was Built	Number of Structures	Percentage
1999-2000	321	1.7%
1995-1998	1,158	6.1%
1990-1994	1,443	7.6%
1980-1989	3,055	16.1%
1970-1979	3,803	20.1%
1960-1969	1,647	8.7%
1940-1959	2,247	11.9%
1939 and Earlier	5,267	27.8%
Total	18,941	100.0%

SOURCE: U.S. Census, 2000 (Inclusive of seasonal dwellings)

**TABLE 9-5
TYPE OF HEATING FUEL USED BY MUNICIPALITY
2000**

Municipality	Utility Gas	Bottled, Tank, or LP Gas	Electric	Fuel Oil, Kerosene, etc.	Coal or Coke	Wood	Other Fuel	No Fuel
Blain Borough	0	12	4	66	6	10	0	0
Bloomfield Borough	2	9	46	323	3	6	5	2
Buffalo Township	0	22	96	245	18	27	12	0
Carroll Township	16	230	406	934	125	179	7	0
Centre Township	2	58	201	423	57	100	2	0
Duncannon Borough	2	12	135	487	20	6	5	0
Greenwood Township	0	20	84	199	14	62	0	0
Howe Township	0	9	48	116	12	16	0	0
Jackson Township	0	24	4	100	11	45	0	0
Juniata Township	0	15	95	232	55	94	4	0
Landisburg Borough	0	0	7	60	0	13	0	0
Liverpool Borough	6	2	181	202	8	5	3	2
Liverpool Township	2	16	63	225	18	32	0	0
Marysville Borough	0	4	230	769	15	9	0	0
Miller Township	3	34	52	204	15	29	3	0
Millerstown Borough	0	4	65	190	9	9	0	0
New Buffalo Borough	0	0	10	42	0	4	0	0
Newport Borough	0	29	112	499	20	2	2	2
Northeast Madison Township	0	20	30	121	20	72	4	0
Oliver Township	4	51	269	436	27	20	0	4
Penn Township	24	40	325	652	77	41	0	0
Rye Township	6	39	222	465	34	75	5	4
Saville Township	2	67	104	418	31	170	4	0
Southwest Madison Township	3	15	23	140	42	67	0	0
Spring Township	0	29	138	389	67	119	0	4
Toboyne Township	0	20	16	99	8	48	0	0
Tuscarora Township	2	29	54	227	50	54	0	0
Tyrone Township	0	28	168	385	39	100	0	4
Watts Township	0	27	144	220	34	16	0	7

Municipality	Utility Gas	Bottled, Tank, or LP Gas	Electric	Fuel Oil, Kerosene, etc.	Coal or Coke	Wood	Other Fuel	No Fuel
Wheatfield Township	0	84	320	578	144	80	0	0
Totals	74	949	3,652	9,446	979	1,510	56	29

SOURCE: U.S. Census, 2000

SPECIFIED OWNER-OCCUPIED VALUE OF HOUSING UNITS AND RENTAL COSTS

In 2000, the median value for a Perry County owner-occupied housing unit was \$96,500. This value parallels the state median value of \$97,000 and Dauphin County of \$99,900 but is well below the Cumberland County value of \$120,000. The largest percentage of any value category was 46.9 percent in the \$50,000 to \$99,000 ranges, followed by 34.1 percent in the \$100,000 to \$149,999 range. Table 9-6 lists the number of housing units by value.

Table 9-7 shows the County’s range of gross rent for specified renter-occupied units. The majority of the rent values, or 70.1 percent, were between \$300.00 and \$749.00. The median gross rent is \$473 per month.

**TABLE 9-6
SPECIFIED OWNER-OCCUPIED HOUSING UNITS VALUE
2000**

Value	Number of Units	Percentage
Less than \$50,000	719	7.9
\$50,000 to \$99,999	4,277	46.9
\$100,000 to \$149,999	3,109	34.1
\$150,00 to \$199,999	734	8.0
\$200,000 to \$299,999	228	2.5
\$300,000 to \$499,999	32	0.4
\$500,000 to \$999,999	16	0.2
\$1,000,000 or More	12	0.1
Perry County	9,127	100.0

SOURCE: U.S. Census, 2000

**TABLE 9-7
GROSS RENT SPECIFIED RENTAL-OCCUPIED UNITS
2000**

Gross Rent	Total	Percentage
Less than \$200	151	4.8
\$200-299	210	6.6
\$300-499	1,238	39.2
\$500-749	983	31.1
\$750-999	177	5.6
\$1,000-1,499	21	0.7
\$1,500 or More	2	0.1
No Cash Rent	377	11.9
Perry County	3,159	100.0

SOURCE: U.S. Census, 2000

HOUSING AFFORDABILITY

Affordable housing is not only a problem for the very low to low income households, it can also be a problem for the moderate to middle income households as well. Affordable housing is defined by the United State Department of Housing and Urban Development as housing that requires no more than 30 percent of household income. These costs include mortgage or rental payments, taxes and insurance, and fuel and utilities. Households which spend more than 30 percent of their income for housing are considered “cost burdened” and those which spend more than 50 percent of their income for housing are considered “extremely cost burdened”.

In Perry County 1,207 homeowners or 12.7 percent are considered cost burdened, while 535 homeowners or 5.6 percent are considered extremely cost burdened. Table 9-8 identifies the percentage of owners in each municipality that fall under cost burdened or extremely cost burdened categories. Carroll, Greenwood, Liverpool, Northeast Madison, and Wheatfield Townships have the highest percentages of households in the cost burdened category, while Liverpool Borough, and Liverpool, Saville, Toboyne, and Wheatfield Townships have the highest percentages in the extremely cost burdened category.

Rental households are examined in Table 9-9. Approximately 419 or 11.2 percent of Perry County Rental Households were cost burdened in 2000, while 322 or 9.5 percent were extremely cost burdened. Liverpool, Marysville, New Buffalo Boroughs and Northeast Madison and Penn Townships have the highest percentages of cost burdened rental households, while Marysville Borough and Rye, Southwest Madison, Toboyne, and Tyrone Townships experience the highest percentages of extremely cost burdened rental households

Housing affordability is based upon two (2) factors: housing values and household income. A comparison of these factors can create a relative index of housing affordability. Perry County’s 2000 median owner-occupied housing value is \$96,500 and the 2000 median household income is \$41,909. By dividing the median housing value of \$96,500 by the median household income of \$41,909 a purchasing index is created. Perry County’s purchasing index is 2.3. This means that the average household in Perry County spends 2.3 times its combined income in a single year for the purchase of a home.

**TABLE 9-8
COST BURDENED AND EXTREMELY COST BURDENED
OWNER-OCCUPIED HOUSEHOLDS**

Municipality	Owner-Occupied	Cost Burdened 30% or More		Extremely Cost Burdened 50% or More		Not Cost Burdened		Not Computed
		Number	Percent	Number	Percent	Number	Percent	
Blain Borough	65	9	13.8	2	3.1	52	80.0	2
Bloomfield Borough	242	26	10.7	14	5.7	202	83.4	0

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Buffalo Township	247	29	11.7	19	7.8	195	78.9	4
Carroll Township	886	139	15.6	18	2.0	729	88.2	0
Centre Township	459	67	14.5	31	6.7	356	77.5	5
Duncannon Borough	330	33	10.0	23	6.9	272	82.4	2
Greenwood Township	200	38	19.0	15	7.5	147	73.5	0
Howe Township	135	16	11.8	8	5.9	111	82.2	0
Jackson Township	70	11	15.7	5	7.1	52	74.2	2
Juniata Township	272	33	12.1	10	3.6	226	83.0	3
Landisburg Borough	55	4	7.2	4	7.2	47	85.4	0
Liverpool Borough	203	17	8.3	19	9.3	165	81.2	2
Liverpool Township	180	36	20.0	16	8.8	128	71.1	0
Marysville Borough	641	79	12.3	43	6.7	519	80.9	0
Miller Township	131	20	15.2	4	3.0	105	80.1	2
Millerstown Borough	219	26	11.8	6	2.7	187	85.3	0
New Buffalo Borough	22	2	9.0	0	0.0	20	91.0	0
Newport Borough	320	36	11.2	28	8.7	250	78.1	6
Northeast Madison Township	126	24	19.0	5	3.9	95	75.3	2
Oliver Township	413	36	8.7	16	3.8	361	87.4	0
Penn Township	662	101	15.2	37	5.5	513	77.4	11
Rye Township	609	60	9.8	31	0.51	512	84.0	6
Saville Township	423	53	12.5	37	8.7	333	78.7	0
Southwest Madison Township	157	9	5.7	11	7.0	133	84.7	4
Spring Township	456	69	15.1	20	4.3	358	78.5	9
Toboyne Township	89	9	10.0	8	8.9	68	76.4	4
Tuscarora Township	230	29	12.6	14	6.1	184	8.0	3
Tyrone Township	369	55	14.9	23	6.2	291	78.8	0
Watts Township	246	28	11.3	8	3.2	210	85.3	0

Wheatfield Township	670	113	16.8	60	8.9	497	74.1	0
Perry County	9,127	1,207	12.7	535	5.6	7,381	78.1	67

SOURCE: U.S. Census, 2000

**TABLE 9-9
COST BURDENED AND EXTREMELY COST BURDENED
RENTAL HOUSEHOLDS**

Municipality	Renter Occupied	Cost Burdened 30% or More		Extremely Cost Burdened 50% or More		Not Cost Burdened		Not Computed
		Number	Percent	Number	Percent	Number	Percent	
Blain Borough	25	2	8.0	0	0.0	21	8.0	2
Bloomfield Borough	136	20	14.7	7	5.1	83	61.0	26
Buffalo Township	21	2	9.5	0	0.0	11	52.3	8
Carroll Township	235	28	11.9	19	8.1	137	58.4	51
Centre Township	112	15	10.4	13	11.6	71	63.4	13
Duncannon Borough	311	51	16.4	23	7.4	219	70.4	18
Greenwood Township	56	8	14.3	7	12.5	24	46.6	17
Howe Township	7	0	0.0	0	0.0	7	100.0	0
Jackson Township	30	2	6.7	0	0.0	20	66.7	8
Juniata Township	35	2	5.7	0	0.0	26	74.3	7
Landisburg Borough	16	0	0.0	0	0.0	8	50.1	8
Liverpool Borough	184	35	18.9	19	10.3	118	64.2	12
Liverpool Township	40	4	10.0	4	10.0	32	80.0	0
Marysville Borough	286	65	22.7	50	17.5	147	51.3	24
Miller Township	51	6	11.7	5	9.8	29	56.6	11
Millerstown Borough	50	7	14.0	3	6.0	26	52.0	14
New Buffalo Borough	26	6	23.0	4	15.4	11	42.3	5
Newport Borough	317	51	16.1	38	12.0	208	65.6	20
Northeast Madison Township	30	7	23.3	3	10.0	10	33.3	10
Oliver Township	251	41	16.4	26	10.4	168	67.1	16
Penn Township	304	5	18.1	17	5.6	208	68.4	24

Rye Township	57	4	7.0	12	21.1	36	63.2	5
Saville Township	85	6	7.1	6	7.1	53	55.3	20
Southwest Madison Township	24	0	0	6	25.0	13	54.1	5
Spring Township	58	4	6.8	8	13.8	42	72.3	4
Toboyme Township	13	0	0	3	23.1	6	46.2	4
Tuscarora Township	47	4	8.5	6	12.8	21	44.7	16
Tyrone Township	161	26	16.2	32	19.9	82	50.9	21
Watts Township	87	10	11.4	5	5.7	59	67.7	13
Wheatfield Township	104	8	7.7	6	5.8	61	58.6	29
Perry County	3,159	419	11.2	322	9.5	1,957	58.1	411

SOURCE: U.S. Census, 2000

HOUSING AND REDEVELOPMENT ACTIVITY

The Redevelopment Authority of Cumberland County provides Perry County with rental assistance to 125 households, technical assistance to non-profit agencies that provide senior housing, administration of Access Grants to provide handicapped accessible housing, administration of a first time home buyers program and assistance to owner rehabilitation through Home Funds and Brownfields Funds.

SUMMARY

With the expanding growth and development of the Harrisburg Metropolitan Area, there has also been an accompanied demand for housing. Recently, Perry County’s southeastern region has been gradually feeling these pressures, while the remaining rural areas of the County have been maintaining a rather moderate growth in housing. As the trend in Harrisburg’s growth continues to show more expansion, it is probable that this southeastern region of Perry County will also feel these pressures and become an area of greater development activity.

Careful planning and management of this development by the municipal planners and leaders of the affected municipalities in collaboration with the Perry County Planning Commission will be essential in maintaining sound housing development for the present and future residents of Perry County.