

2024-2029 Housing Plan

Columbia, Montour, Northumberland, Snyder, and Union Counties



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Prepared by:

Central Susquehanna Valley Board of Realtors®

Community Strategies Group

Hailstone Economic LLC

As part of the **Columbia County Placemaking Initiative**

This project was funded through a cooperative agreement with the U.S. Department of Agricultural, Rural Development, Rural Placemaking Innovation Challenge

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Project Background

In the fall of 2022, Hailstone Economic – a small business based in Scranton, PA – entered into a cooperative agreement with the U.S. Department of Agriculture, Rural Development, for a two-year Rural Placemaking Innovation Challenge project in Columbia County, PA. The Columbia County Placemaking Initiative began in October 2022 and a county-wide placemaking plan was released the following year. Several listening sessions and roundtable discussions informed the plan, including a discussion focused on housing.

The plan included Safe and Affordable Homes as one of its goals which included two projects: an Employer-Assisted Housing and an affordable housing workshop series. During these workshops, the group – led by Hailstone Economic, the Central Susquehanna Board of Realtors®, and Community Strategies Group – decided to create a plan for the five-county area because there are many partnerships established that cover this geographic area.

Thank you to the many partners who were involved in this project:

- Central Susquehanna Board of Realtors® and members
- Community Strategies Group
- Agape: Love from Above
- Berwick Industrial Development Association (B.I.D.A.)
- Bloomsburg University Foundation
- Central Susquehanna Opportunities, Inc.
- Columbia-Montour Area Agency on Aging
- Commonwealth University – Bloomsburg
- Community Giving Foundation
- Degenstein Foundation
- First Keystone Community Bank
- MC Federal Credit Union
- Pennsylvania Association of Realtors®
- SEDA-COG
- Self-Determination Housing of Pennsylvania
- Snyder-Union-Northumberland Habitat for Humanity
- Susquehanna Valley United Way
- The Gate House
- Town of Bloomsburg
- Union County Planning Department
- United States Department of Agriculture, Rural Development

Our Vision

Everybody deserves a home – a safe, comfortable place where we belong. When everyone has a home, our communities are strong, vibrant, resilient, thriving, safe, welcoming, and healthy. Communities include a mix of older and newer homes that are all well maintained. These homes are clustered in cohesive towns and scattered throughout rural areas that are connected by various modes of transportation.

There are a variety of safe, well-maintained homes in every neighborhood and at every price point. All residents and future residents have an equitable opportunity to choose a home that aligns with their household's needs, preferences, and budget. There are enough viable housing options for renters, first-time homebuyers, veterans, older adults, and people with disabilities. Young people are encouraged to plan for a future in their home community by the quality and variety of housing opportunities. Major employers are compelled to invest in local communities because the housing stock meets their workforce needs and offers an excellent quality of life.

There is ample access to education that supports residents' housing needs including financial literacy, purchasing a house, and maintaining a house. Renters and homeowners have access to support so that they are able to maintain their housing by making on-time payments and necessary repairs.

There are many champions for safe and attainable housing in our communities. Realtors®, business leaders, developers, employers, service providers, nonprofit organizations, government agencies, elected officials, and other stakeholders effectively collaborate to identify and proactively address local housing needs. Residents speak about housing in a respectful, knowledgeable, and constructive way that supports the human right to a home and the development of caring, tight-knit communities.

Population Characteristics

The five-county area has a population of 257,134 people. The population slightly decreased in all five counties from 2017 to 2022 following growth in all but Northumberland County from 2000 to 2017.

	Columbia	Montour	Northumberland	Snyder	Union
Population	64,924	18,165	91,340	39,797	42,908
Population Change 2017 to 2022	-2.5%	-0.8%	-1.8%	-1.9%	-4.8%
Population Change 2000 to 2017	+3.8%	+0.36	-1.6%	+8.5%	+7.5%

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

There are 18,466 people in the five-county area who have an ambulatory disability. The number of people with ambulatory disabilities slightly decreased from 2017 to 2022.

	Columbia	Montour	Northumberland	Snyder	Union
People with Ambulatory Disability	4,516	1,142	7,615	2,708	2,465
-Change from 2017 to 2022	-2.3%	-1.9%	-1%	-1.8%	-3.2%

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

There are 52,512 older adults aged 65 and older in the five counties. The number of older adults has steadily increased over the past 10 years with the largest percentage increases in Snyder County. By 2027, the number of older adults is projected to be 56,478 – an increase of nearly 4,000 older adults.

	Columbia	Montour	Northumberland	Snyder	Union
People Aged 65+	12,945	3,813	19,725	7,891	8,138
-Change from 2017 to 2022	+8.5%	+3.5%	+5.8%	+12.4%	+7.5%
-Change from 2013 to 2017	+10.9%	+8.5%	+6.7%	+14.1%	+12.3%
2027 Projection	14,045	3,946	20,869	8,869	8,748

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

There are 48,796 children under the age of 18 in the five counties. Over the past 10 years, the number of children has decreased in all five counties. By 2027, the number of children under 18 is projected to be 46,965 – a decrease of more than 1,800 children.

	Columbia	Montour	Northumberland	Snyder	Union
People Under 18	11,408	3,690	17,818	8,170	7,710
-Change from 2017 to 2022	-3.9%	+0.9%	-3.6%	-6.6%	-3.1%
-Change from 2013 to 2017	-4.7%	-6.1%	-3.2%	-0.5%	-2.6%
2027 Projection	10,963	3,723	17,177	7,631	7,471

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Over the past 10 years, the average household size decreased in Columbia, Montour, and Snyder counties but increased in Northumberland and Union counties.

	Columbia	Montour	Northumberland	Snyder	Union
Average Household Size 2022	2.36	2.28	2.32	2.57	2.41
Average Household Size 2012	2.43	2.41	2.29	2.6	2.33

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

There are 99,888 households in the five counties. The number of households has decreased over the past five years with the exception of Montour County which has had an increase in the number of households.

	Columbia	Montour	Northumberland	Snyder	Union
Households	25,878	7,633	37,775	14,430	14,172
Change 2017 to 2022	-2.6%	+2.8%	-3.8%	-1%	-3.6%
Change 2013 to 2017	+2.1%	+2.1%	+0.2%	+1.5%	-3.9%

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

More than 65% of households in all five counties have just one or two people. All five counties have a mix of household sizes.

	Columbia	Montour	Northumberland	Snyder	Union
1 Person	7,993 (30.9%)	2,211 (29%)	11,895 (31.5%)	3,682 (25.5%)	4,364 (30.8%)
2 People	9,113 (35.2%)	2,878 (37.7%)	13,569 (35.9%)	5,494 (38.1%)	5,398 (38.1%)

3 People	4,082 (15.8%)	1,237 (16.2%)	5,667 (15%)	2,148 (14.9%)	1,849 (13%)
4 People	2,895 (11.2%)	694 (9.1%)	3,726 (9.9%)	1,762 (12.2%)	1,273 (9%)
5 People	1,097 (4.2%)	394 (5.2%)	1,833 (4.9%)	770 (5.3%)	856 (6%)
6 People	473 (1.8%)	130 (1.7%)	701 (1.9%)	324 (2.2%)	218 (1.5%)
7+ People	225 (0.9%)	89 (1.2%)	384 (1%)	250 (1.7%)	214 (1.5%)

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

From 2017 to 2022, there were shifts in household sizes in all five counties. Columbia Montour, and Snyder counties had large percentage increases in the number of households with six or more people.

	Columbia	Montour	Northumberland	Snyder	Union
1 Person	+10.7%	-6.4%	-2.4%	+7.4%	+4.7%
2 People	-9.3%	+8%	-6.8%	-3.7%	+2.5%
3 People	+1.1%	+11.8%	-0.9%	-5.2%	-7.5%
4 People	-14.5%	-12.3%	-11.8%	+0.5%	-32%
5 People	-11.5%	+12.3%	+20.5%	-15.8%	+0.2%
6 People	+7%	+38.3%	+3.8%	+45.3%	-8.8%
7+ People	+17.8%	+58.9%	-1.5%	-12%	-30.1%

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

From 2015 to 2020, the area had net migration loss of 679 households. While Columbia County had a net increase of 124 households, all other areas had a net loss of households in the years leading up to the pandemic.

	Columbia	Montour	Northumberland	Snyder	Union
2019-2020	+152	+64	+49	-32	+95
2018-2019	+70	-85	+27	-13	-18
2017-2018	-46	+63	-38	-17	-91
2016-2017	-29	-180	+22	-109	-125
2015-2016	-23	-1	-299	-42	-73
2015-2020	+124	-139	-239	-213	-212

Source: IRS, 2015-2020

The majority of residents live in owner-occupied housing. Snyder County has the lowest percentage of renters while Columbia County has the highest.

	Columbia	Montour	Northumberland	Snyder	Union
Population in Owner-Occupied Units	45,306 (74.3%)	13,055 (75.1%)	66,326 (75.6%)	29,295 (79%)	26,292 (77%)
Population in Renter-	15,660 (25.7%)	4,330 (24.9%)	21,372 (24.4%)	7,787 (21%)	7,852 (23%)

Occupied Units					
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Source: U.S. Census Bureau, ACS 5-year estimates, 2022

The entire area has a median income lower than the statewide median of \$73,170. With the exception of Montour County, the median income did not increase as much over the past year as it did throughout the state (28.5%). The median income of renters increased more in Columbia and Snyder counties than in other areas.

	Columbia	Montour	Northumberland	Snyder	Union
Median Household Income	\$59,457	\$72,626	\$55,952	\$65,914	\$64,914
-Change 2017 to 2022	22.9%	29.1%	25.6%	21.7%	20.7%
Median Household Income – Homeowners	\$72,103	\$86,988	\$69,559	\$73,917	\$80,718
-Change 2017 to 2022	21.3%	29.1%	26.3%	15.8%	20.7%
Median Household Income – Renters	\$35,823	\$36,480	\$31,592	\$43,569	\$37,500
-Change 2017 to 2022	36.3%	6.8%	20.6%	34.4%	-0.1%

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Each county has households with a variety of income levels. Columbia and Northumberland counties have the highest percentage of households with income below \$50,000 while Montour and Union counties have the highest percentage of households with income above \$100,000.

	Columbia	Montour	Northumberland	Snyder	Union
Less than \$25,000	5,393 (20.8%)	1,300 (17%)	7,785 (20.6%)	2,130 (14.8%)	2,268 (16%)
\$25-50,000	5,686 (22%)	1,523 (20%)	9,133 (24.2%)	3,276 (22.7%)	3,258 (23%)
\$50-75,000	4,760 (18.4%)	1,116 (14.6%)	6,464 (17.1%)	2,847 (19.7%)	2,306 (16.3%)
\$75-100,000	3,288 (12.7%)	1,005 (13.2%)	4,884 (12.9%)	2,139 (14.8%)	1,833 (12.9%)
\$100-150,000	3,990 (15.4%)	1,347 (17.6%)	5,677 (15%)	2,229 (15.4%)	2,466 (17.4%)
\$150,000 or more	2,761 (10.7%)	1,342 (17.6%)	3,832 (10.1%)	1,809 (12.5%)	2,041 (14.4%)

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Many households have income above the poverty threshold but are still unable to meet their basic needs. United Way calls these households ALICE (Asset-Limited, Income-Constrained, Employed). Between 28% and 34% of households in the five-county area fall into this category.

	Total Households	Poverty %	ALICE %	Above ALICE Threshold
Columbia	25,717	16%	28%	56%
Montour	7,476	10%	30%	61%
Northumberland	37,823	12%	34%	55%
Snyder	14,373	9%	34%	57%
Union	13,880	11%	33%	56%

Source: United Way of Pennsylvania

Many federal- and state-funded housing assistance programs are available to people with income below 80% of the area median. The median earnings for all occupations is about 73% of the area median and many professional positions have income below the 80% threshold.

Occupation	Median Wages	%AMI	Occupation	Median Wages	%AMI
Social Service	\$47,266	86	Firefighters	\$45,592	83
Office/Admin	\$31,426	57	Construction	\$45,260	82
Health Techs	\$45,169	82	Production	\$41,717	76
Health Support	\$28,354	52	Maintenance	\$27,047	49
Personal Care	\$15,961	29	All Occupations	\$40,083	73

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Housing Needs

Central Susquehanna Opportunities, Inc.’s 2024-2026 Community Needs Assessment for Columbia, Montour, and Northumberland counties identifies affordable housing as one of the top three priorities for the region. The majority of survey participants experienced at least one challenge related to housing. The most common challenges were home repairs, the cost of moving, and not being able to make payments for rent, mortgage, and utilities. Snyder-Union community Action’s 2020 Community Needs Assessment similarly identifies the affordability of housing as a community need.

	Columbia	Montour	Northumberl and	All Respondents
Couldn’t pay rent or mortgage on time	21 (35%)	1 (6.7%)	39 (32.5%)	67 (32.2%)
Couldn’t pay utility bills on time	22 (36.7%)	4 (26.7%)	51 (42.5%)	84 (40.4%)
Evicted	1 (1.7%)	9 (60%)	9 (7.5%)	10 (4.8%)
Couldn’t afford to move	15 (25%)	3 (20%)	38 (31.7%)	59 (28.4%)
Couldn’t get a mortgage	9 (15%)	2 (13.3%)	12 (10%)	24 (11.5%)
Experienced homelessness	4 (6.7%)	1 (6.7%)	18 (15%)	23 (11.1%)
Home needed repairs	15 (25%)	5 (33.3%)	56 (46.7%)	85 (40.9%)
Experienced housing discrimination	1 (1.7%)	1 (6.7%)	9 (7.5%)	12 (5.8%)
Too many people living in my home	3 (5%)	0	8 (6.7%)	11 (5.3%)
My home was too cold	5 (8.3%)	0	34 (28.3%)	43 (20.7%)
None	21 (35%)	6 (40%)	27 (22.5%)	57 (27.4%)

The housing challenge experienced by residents in the five county-area are described in this section of the plan in three areas:

- Housing Inventory
- Housing Quality
- Housing Attainability

Housing Inventory

The largest needs related to housing inventory are:

- Insufficient homes on the market (for purchase and rental) at all price points
- Lack of housing options for people with disabilities, older adults who want to remain in their home or downsize, and large families
- Lack of new construction due to local zoning regulations, lack of infrastructure, and increases in the costs of materials and labor

There are 113,666 units of housing in the five-county area. From 2021 to 2022, only 170 new units of housing were built due to pandemic-related price increases and material and labor shortages. From 2016-2019 to 2020-2023, construction of single-family homes slowed down in Northumberland, Snyder, and Union counties while construction of multi-family homes slowed down in Columbia and Montour counties.

	Columbia	Montour	Northumberland	Snyder	Union
Housing Units	29,965	8,096	43,417	16,003	16,185
Building Permits – Single Family – 2020 to 2023	301	111	255	184	195
Building Permits – Single Family – 2016 to 2019	284	106	326	226	269
Building Permits – Multi Family – 2020 to 2023	72	8	18	14	46
Building Permits – Multi Family – 2016 to 2019	177	57	15	12	41

Source: U.S. Census Bureau, ACS 5-year estimates, 2022; US Census Bureau, Building Permits Survey

There are a variety of housing styles in each of the counties. The majority of homes are single family detached residences. Columbia, Snyder, and Union counties have a high percentage of mobile homes, representing more than 8% of the housing stock. Northumberland County has the highest percentage of single family attached units (18.9%).

	Columbia	Montour	Northumberland	Snyder	Union
Single Family Attached	1,603 (5.4%)	678 (8.4%)	8,197 (18.9%)	706 (4.4%)	857 (5.3%)
Single Family Detached	20,411 (68.7%)	5,557 (68.6%)	26,641 (61.4%)	12,232 (76.4%)	11,591 (71.6%)
Duplexes/Twins	1,497 (5%)	355 (4.4%)	1,730 (4%)	582 (3.6%)	568 (3.5%)
Multifamily	3,697 (12.4%)	1,036 (12.8%)	4,758 (11%)	1,098 (6.9%)	1,809 (11.2%)
Mobile Homes	2,453 (8.3%)	470 (5.8%)	2,048 (4.7%)	1,374 (8.6%)	1,339 (8.3%)
Boats, RVs, etc.	34 (0.1%)	0	43 (0.1%)	11 (0.1%)	21 (0.1%)

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Each county has a mix of owner-occupied and renter-occupied housing units. The majority of homes are owner-occupied.

	Columbia	Montour	Northumberland	Snyder	Union
Homeowner Occupied	18,313 (70.8%)	5,309 (69.9%)	27,875 (73.8%)	10,887 (75.4%)	10,156 (71.7%)
Renter Occupied	7,565 (29.2%)	2,324 (30.4%)	9,900 (26.2%)	3,543 (24.6%)	4,016 (28.3%)

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

The variety of housing stock has changed over the past five years. From 2017 to 2022, there was a drastic decrease in the number of single family attached homes in all five counties. There were also large decreases in the multifamily inventory in Snyder and Union counties while Montour and Columbia counties had large gains in this area. There was a large loss of mobile homes in Montour County but increases in Snyder and Union counties. During this timeframe, there was a large increase in the use of RVs, boats, etc. as residences in Columbia and Northumberland counties; this data is not available for the other areas.

	Columbia	Montour	Northumberland	Snyder	Union
Single Family Attached	-16.3%	-29.8%	-23.4%	-25.7%	-20.4%
Single Family Detached	-0.5%	+3.6%	+1.7%	+1.2%	-6.3%
Duplexes/Twins	-8.9%	+1.4%	+1%	+6%	-5%
Multifamily	+10.5%	+37.4%	+6.3%	-22%	-9.5%
Mobile Homes	-3.1%	-32.3%	-9.8%	+3.9%	+8.9%
Boats, RVs, etc.	+112.5%	n/a	+207.1%	n/a	n/a

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

There are also a variety of apartment sizes throughout the region; however, the distribution of unit sizes is different within each county. Snyder County has the largest percentage of 3+ bedroom rental units.

	Columbia	Montour	Northumberland	Snyder	Union
Studio/1 BR	1,857 (26.7%)	633 (30.3%)	2,861 (31.4%)	604 (20.1%)	1,040 (28.3%)
2 BR	2,439 (35.1%)	811 (38.9%)	2,881 (31.6%)	1,039 (34.6%)	1,300 (35.4%)
3+ BR	2,656 (38.2%)	642 (30.8%)	3,365 (36.9%)	1,364 (45.4%)	1,333 (36.3%)

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Housing Quality

The largest needs related to housing quality are:

- Age of housing stock
- Blight
- It is cost prohibitive to make homes energy efficient
- Home repairs are expensive, particularly for older adults
- Contractor shortage and complexity of working on government-funded projects

Nearly 12% of housing units – more than 13,500 housing units – are vacant units. This vacancy rate is higher than the statewide rate (9.7%). Only 2,495 of these units were vacant in 2022 because they were for sale or for rent. The homeowner vacancy rate ranged from 0.3% in Montour County to 1.3% in Northumberland County and the rental vacancy rate ranged from 1.8% in Montour County to 7.7% in Snyder County.

	Columbia	Montour	Northumberland	Snyder	Union
Housing Units	29,965	8,096	43,417	16,003	16,185
Vacant Units	3,817	463	5,642	1,575	2,013
Vacant – For Sale or Rent	545	58	1,109	377	406
Homeowner Vacancy Rate	0.9%	0.3%	1.3%	0.8%	1.4%
Rental Vacancy Rate	4.7%	1.8%	7%	7.7%	5.9%

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Many homes in the area were built before 1940, contributing to deteriorating housing quality, lead paint exposure, and blight. Snyder county has the largest percentage of homes built before 1940 as well as the largest number of homes built since 2000. Only 170 new homes were built in the five-county region from 2000 to 2022.

	Columbia	Montour	Northumberland	Snyder	Union
Built before 1940	7,744 (24.8%)	1,688 (22.7%)	17,071 (31.7%)	3,321 (56.3%)	3,888 (24.5%)
Built before 1980	20,383 (65.2%)	4,719 (63.6%)	33,636 (62.5%)	9,613 (62%)	9,857 (62%)
Built since 2000	3,158 (10.1%)	1,015 (13.7%)	3,149 (5.8%)	2,572 (43.6%)	2,153 (13.5%)
Built 2020 to 2022	23	33	71	37	6

Source: U.S. Census Bureau, ACS 5-year estimates, 2022

Housing Attainability

The largest needs related to housing attainability are:

- Stigma of “affordable housing”
- High market rents

- Homelessness
- Increase in market values
- Interest rates are high
- There is no local HUD-certified housing counseling agency
- Programs such as USDA single family homebuyer are underutilized

In the past five years, the median list price of homes has increased faster than median income in all areas with the exception of Snyder County. This gap is especially wide in Columbia and Union counties.

	Columbia	Montour	Northumberland	Snyder	Union
Median List Price 1/31/14	\$155,649	\$177,959	\$101,233	\$264,908	\$165,950
Median List Price 1/31/19	\$167,639	\$201,825	\$114,131	\$176,327	\$191,305
Median List Price 1/31/24	\$225,191	\$266,562	\$137,152	\$213,906	\$265,400
5-year Increase	34.3%	32.1%	20.2%	21.3%	38.7%
10-year Increase	44.7%	49.8%	35.5%	-19%	59.9%
Median Household Income Change 2017 to 2022	22.9%	29.1%	25.6%	21.7%	20.7%

Source: U.S. Census Bureau, ACS 5-year estimates, 2022; Zillow

Columbia County

The chart below estimates what various household sizes in Columbia County can afford to purchase or rent based on their income as a percentage of the area median. For example, a household with four people that earns the median income could afford to purchase a home for \$202,969 or rent a home for \$2,030.

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
120% AMI	\$68,250	\$78,000	\$87,750	\$97,425	\$105,225	\$113,025	\$120,825	\$128,625
<i>30% of monthly income</i>	\$1,706	\$1,950	\$2,194	\$2,436	\$2,631	\$2,826	\$3,021	\$3,216
<i>2.5 times annual income</i>	\$170,625	\$195,000	\$219,375	\$243,563	\$263,063	\$282,563	\$302,063	\$321,563
100% AMI	\$56,875	\$65,000	\$73,125	\$81,188	\$87,688	\$94,188	\$100,688	\$107,188

30% of monthly income	\$1,422	\$1,625	\$1,828	\$2,030	\$2,192	\$2,355	\$2,517	\$2,680
2.5 times annual income	\$142,188	\$162,500	\$182,813	\$202,969	\$219,219	\$235,469	\$251,719	\$267,969
80% AMI	\$45,500	\$52,000	\$58,500	\$64,950	\$70,150	\$75,350	\$80,550	\$85,750
30% of monthly income	\$1,138	\$1,300	\$1,463	\$1,624	\$1,754	\$1,884	\$2,014	\$2,144
2.5 times annual income	\$113,750	\$130,000	\$146,250	\$162,375	\$175,375	\$188,375	\$201,375	\$214,375
50% AMI	\$28,438	\$32,500	\$36,563	\$40,594	\$43,844	\$47,094	\$50,344	\$53,594
30% of monthly income	\$711	\$813	\$914	\$1,015	\$1,096	\$1,177	\$1,259	\$1,340
2.5 times annual income	\$71,094	\$81,250	\$91,406	\$101,484	\$109,609	\$117,734	\$125,859	\$133,984

Sources: 2023 HOME Income limits

To afford the median market rent, a household in Columbia County would need to earn \$46,000 – approximately 57% of the area median for a household of four people. To purchase a median value home in Columbia County, a household would need to earn \$99,000 – more than 120% of the area median for a household of four people.

	Efficiency	1 BR	2 BR	3 BR	4 BR		
Fair Market Rent (HUD)	\$721	\$878	\$1,064	\$1,287	\$1,463	Income Needed	
Current Market Rent (Zillow)						1,150	\$46,000
Median List Price in Metro Area (Zillow)						\$235,817	\$94,327
Median List Price in County (Realtor.com)						\$247,500	\$99,000
<i>-Per Square Foot</i>						\$147	
Est. Median List by Square Feet	1,000	1,250	1,500	1,750	2,000		
	\$147,000	\$183,750	\$220,500	\$257,250	\$294,000		

Sources: 2023 HOME Income limits, 2024 FMR, Zillow 4/23/24, Realtor.com 4/23/24

In Columbia County, 17.9% of homeowners are cost burdened and 6.7% are severely cost burdened. About 33.2% of renters are cost burdened and 17.1% are severely cost burdened. Cost burdened households are those that pay more than 30% of their income toward housing costs and cost burdened household pay more than 50% of their income toward housing costs.

Homeowners	Renters
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	Total	Cost Burden >30%	Cost Burden >50%	Total	Cost Burden >30%	Cost Burden >50%
Total Households	18,070	3,230	1,215	8,410	2,790	1,435
Income <30% AMI	1,400	1,095	825	2,305	1,405	1,160
Income >30% AMI to <=50% AMI	1,455	785	245	1,205	775	210
Income >50% AMI to <=80% AMI	2,925	745	90	1,745	425	50
Income >80% AMI to <=100% AMI	1,930	270	25	1,200	145	0
Income >100% AMI	10,365	335	30	1,955	40	15

Source: HUD CHAS, 2020

Montour County

The chart below estimates what various household sizes in Montour County can afford to purchase or rent based on their income as a percentage of the area median. For example, a household with four people that earns the median income could afford to purchase a home for \$230,938 or rent a home for \$2,309.

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
120% AMI	\$77,625	\$88,725	\$99,825	\$110,850	\$119,775	\$128,625	\$137,475	\$146,325
<i>30% of monthly income</i>	\$1,941	\$2,218	\$2,496	\$2,771	\$2,994	\$3,216	\$3,437	\$3,658
<i>2.5 times annual income</i>	\$194,063	\$221,813	\$249,563	\$277,125	\$299,438	\$321,563	\$343,688	\$365,813
100% AMI	\$64,688	\$73,938	\$83,188	\$92,375	\$99,813	\$107,188	\$114,563	\$121,938
<i>30% of monthly income</i>	\$1,617	\$1,848	\$2,080	\$2,309	\$2,495	\$2,680	\$2,864	\$3,048
<i>2.5 times annual income</i>	\$161,719	\$184,844	\$207,969	\$230,938	\$249,531	\$267,969	\$286,406	\$304,844
80% AMI	\$51,750	\$59,150	\$66,550	\$73,900	\$79,850	\$85,750	\$91,650	\$97,550
<i>30% of monthly income</i>	\$1,294	\$1,479	\$1,664	\$1,848	\$1,996	\$2,144	\$2,291	\$2,439
<i>2.5 times annual income</i>	\$129,375	\$147,875	\$166,375	\$184,750	\$199,625	\$214,375	\$229,125	\$243,875
50% AMI	\$32,344	\$36,969	\$41,594	\$46,188	\$49,906	\$53,594	\$57,281	\$60,969
<i>30% of monthly income</i>	\$809	\$924	\$1,040	\$1,155	\$1,248	\$1,340	\$1,432	\$1,524
<i>2.5 times annual income</i>	\$80,859	\$92,422	\$103,984	\$115,469	\$124,766	\$133,984	\$143,203	\$152,422

Source: 2023 HOME Income limits

To afford the median market rent, a household in Montour County would need to earn \$52,000 – approximately 56% of the area median for a household of four people. To purchase a median value home in Montour County, a household would need to earn \$116,000 – more than 120% of the area median for a household of four people.

	Efficiency	1 BR	2 BR	3 BR	4 BR		
Fair Market Rent (HUD)	\$784	\$915	\$1,077	\$1,518	\$1,828	Income Needed	
Current Market Rent (Zillow)						\$1,300	\$52,000
Median List Price in Metro Area (Zillow)						\$235,817	\$94,327
Median List Price in County (Realtor.com)						\$290,000	\$116,000
<i>-Per Square Foot</i>						\$175	
Est. Median List by Square Feet	1,000	1,250	1,500	1,750	2,000		
	\$175,000	\$218,750	\$262,500	\$306,250	\$350,000		

Sources: 2023 HOME Income limits, 2024 FMR, Zillow 4/23/24, Realtor.com 4/23/24

In Montour County, 15.4% of homeowners are cost burdened and 7.7% are severely cost burdened. About 39.2% of renters are cost burdened and 11.6% are severely cost burdened.

	Homeowners			Renters		
	Total	Cost Burden >30%	Cost Burden >50%	Total	Cost Burden >30%	Cost Burden >50%
Total Households	5,155	793	398	2,320	910	270
Income <30% AMI	290	200	165	695	415	260
Income >30% AMI to <=50% AMI	455	165	40	490	260	10
Income >50% AMI to <=80% AMI	980	305	185	450	185	0
Income >80% AMI to <=100% AMI	570	64	4	165	40	0
Income >100% AMI	2,860	59	4	515	10	0

Source: HUD CHAS, 2020

Northumberland County

The chart below estimates what various household sizes in Northumberland County can afford to purchase or rent based on their income as a percentage of the area median. For

example, a household with four people that earns the median income could afford to purchase a home for \$206,250 or rent a home for \$2,063.

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
120% AMI	\$69,300	\$79,200	\$89,100	\$99,000	\$106,950	\$114,900	\$122,775	\$130,725
<i>30% of monthly income</i>	\$1,733	\$1,980	\$2,228	\$2,475	\$2,674	\$2,873	\$3,069	\$3,268
<i>2.5 times annual income</i>	\$173,250	\$198,000	\$222,750	\$247,500	\$267,375	\$287,250	\$306,938	\$326,813
100% AMI	\$57,750	\$66,000	\$74,250	\$82,500	\$89,125	\$95,750	\$102,313	\$108,938
<i>30% of monthly income</i>	\$1,444	\$1,650	\$1,856	\$2,063	\$2,228	\$2,394	\$2,558	\$2,723
<i>2.5 times annual income</i>	\$144,375	\$165,000	\$185,625	\$206,250	\$222,813	\$239,375	\$255,781	\$272,344
80% AMI	\$46,200	\$52,800	\$59,400	\$66,000	\$71,300	\$76,600	\$81,850	\$87,150
<i>30% of monthly income</i>	\$1,155	\$1,320	\$1,485	\$1,650	\$1,783	\$1,915	\$2,046	\$2,179
<i>2.5 times annual income</i>	\$115,500	\$132,000	\$148,500	\$165,000	\$178,250	\$191,500	\$204,625	\$217,875
50% AMI	\$28,875	\$33,000	\$37,125	\$41,250	\$44,563	\$47,875	\$51,156	\$54,469
<i>30% of monthly income</i>	\$722	\$825	\$928	\$1,031	\$1,114	\$1,197	\$1,279	\$1,362
<i>2.5 times annual income</i>	\$72,188	\$82,500	\$92,813	\$103,125	\$111,406	\$119,688	\$127,891	\$136,172

Source: 2023 HOME Income limits

To afford the median market rent, a household in Northumberland County would need to earn \$33,000 – approximately 40% of the area median for a household of four people. To purchase a median value home in Northumberland County, a household would need to earn \$63,300 – about 77% of the area median for a household of four people.

	Efficiency	1 BR	2 BR	3 BR	4 BR	Income Needed
Fair Market Rent (HUD)	\$608	\$688	\$845	\$1,034	\$1,125	
Current Market Rent (Zillow)					\$825	\$33,000
Median List Price in Metro Area (Zillow)					\$139,783	\$55,913
Median List Price in County (Realtor.com)					\$159,000	\$63,600
<i>-Per Square Foot</i>					\$108	

Est. Median List by Square Feet	1,000	1,250	1,500	1,750	2,000
	\$108,000	\$135,000	\$162,000	\$189,000	\$216,000

Sources: 2023 HOME Income limits, 2024 FMR, Zillow 4/23/24, Realtor.com 4/23/24

In Northumberland County, 15.3% of homeowners are cost burdened and 6% are severely cost burdened. About 34.5% of renters are cost burdened and 17.5% are severely cost burdened.

	Homeowners			Renters		
	Total	Cost Burden >30%	Cost Burden >50%	Total	Cost Burden >30%	Cost Burden >50%
Total Households	27,795	4,240	1,680	11,255	3,880	1,965
Income <30% AMI	1,780	1,310	895	2,965	1,920	1,570
Income >30% AMI to <=50% AMI	2,880	1,260	445	2,245	1,340	360
Income >50% AMI to <=80% AMI	4,885	945	225	2,625	580	35
Income >80% AMI to <=100% AMI	2,755	290	60	1,240	25	0
Income >100% AMI	15,495	435	55	2,180	15	0

Source: HUD CHAS, 2020

Snyder County

The chart below estimates what various household sizes in Snyder County can afford to purchase or rent based on their income as a percentage of the area median. For example, a household with four people that earns the median income could afford to purchase a home for \$204,063 or rent a home for \$2,041.

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
120% AMI	\$67,125	\$78,375	\$88,200	\$97,950	\$105,825	\$113,625	\$121,500	\$129,300
<i>30% of monthly income</i>	\$1,678	\$1,959	\$2,205	\$2,449	\$2,646	\$2,841	\$3,038	\$3,233
<i>2.5 times annual income</i>	\$167,813	\$195,938	\$220,500	\$244,875	\$264,563	\$284,063	\$303,750	\$323,250
100% AMI	\$55,938	\$65,313	\$73,500	\$81,625	\$88,188	\$94,688	\$101,250	\$107,750
<i>30% of monthly income</i>	\$1,398	\$1,633	\$1,838	\$2,041	\$2,205	\$2,367	\$2,531	\$2,694
<i>2.5 times annual income</i>	\$139,844	\$163,281	\$183,750	\$204,063	\$220,469	\$236,719	\$253,125	\$269,375
80% AMI	\$44,750	\$52,250	\$58,800	\$65,300	\$70,550	\$75,750	\$81,000	\$86,200

30% of monthly income	\$1,119	\$1,306	\$1,470	\$1,633	\$1,764	\$1,894	\$2,025	\$2,155
2.5 times annual income	\$111,875	\$130,625	\$147,000	\$163,250	\$176,375	\$189,375	\$202,500	\$215,500
50% AMI	\$27,969	\$32,656	\$36,750	\$40,813	\$44,094	\$47,344	\$50,625	\$53,875
30% of monthly income	\$699	\$816	\$919	\$1,020	\$1,102	\$1,184	\$1,266	\$1,347
2.5 times annual income	\$69,922	\$81,641	\$91,875	\$102,031	\$110,234	\$118,359	\$126,563	\$134,688

Source: 2023 HOME Income limits

To afford the median market rent, a household in Snyder County would need to earn \$36,000 – approximately 44% of the area median for a household of four people. To purchase a median value home in Snyder County, a household would need to earn \$92,000 – more than 112% of the area median for a household of four people.

	Efficiency	1 BR	2 BR	3 BR	4 BR		
Fair Market Rent (HUD)	\$660	\$787	\$894	\$1,152	\$1,306	Income Needed	
Current Market Rent (Zillow)						\$900	\$36,000
Median List Price in Metro Area (Zillow)						\$210,500	\$84,200
Median List Price in County (Realtor.com)						\$230,000	\$92,000
-Per Square Foot						\$163	
Est. Median List by Square Feet	1,000	1,250	1,500	1,750	2,000		
	\$163,000	\$203,750	\$244,500	\$285,250	\$326,000		

Sources: 2023 HOME Income limits, 2024 FMR, Zillow 4/23/24, Realtor.com 4/23/24

In Snyder County, 16.7% of homeowners are cost burdened and 5.5% are severely cost burdened. About 25.6% of renters are cost burdened and 10.4% are severely cost burdened.

	Homeowners			Renters		
	Total	Cost Burden >30%	Cost Burden >50%	Total	Cost Burden >30%	Cost Burden >50%
Total Households	10,865	1,810	600	3,960	1,015	410
Income <30% AMI	595	430	275	475	330	270
Income >30% AMI to <=50% AMI	990	515	185	930	490	140
Income >50% AMI to <=80% AMI	1,755	475	90	880	155	0

Income >80% AMI to <=100% AMI	1,155	145	15	445	40	0
Income >100% AMI	6,375	245	35	1,230	0	0

Source: HUD CHAS, 2020

Union County

The chart below estimates what various household sizes in Union County can afford to purchase or rent based on their income as a percentage of the area median. For example, a household with four people that earns the median income could afford to purchase a home for \$236,563 or rent a home for \$2,366.

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
120% AMI	\$79,500	\$90,900	\$102,225	\$113,550	\$122,700	\$131,775	\$140,850	\$149,925
<i>30% of monthly income</i>	\$1,988	\$2,273	\$2,556	\$2,839	\$3,068	\$3,294	\$3,521	\$3,748
<i>2.5 times annual income</i>	\$198,750	\$227,250	\$255,563	\$283,875	\$306,750	\$329,438	\$352,125	\$374,813
100% AMI	\$66,250	\$75,750	\$85,188	\$94,625	\$102,250	\$109,813	\$117,375	\$124,938
<i>30% of monthly income</i>	\$1,656	\$1,894	\$2,130	\$2,366	\$2,556	\$2,745	\$2,934	\$3,123
<i>2.5 times annual income</i>	\$165,625	\$189,375	\$212,969	\$236,563	\$255,625	\$274,531	\$293,438	\$312,344
80% AMI	\$53,000	\$60,600	\$68,150	\$75,700	\$81,800	\$87,850	\$93,900	\$99,950
<i>30% of monthly income</i>	\$1,325	\$1,515	\$1,704	\$1,893	\$2,045	\$2,196	\$2,348	\$2,499
<i>2.5 times annual income</i>	\$132,500	\$151,500	\$170,375	\$189,250	\$204,500	\$219,625	\$234,750	\$249,875
50% AMI	\$33,125	\$37,875	\$42,594	\$47,313	\$51,125	\$54,906	\$58,688	\$62,469
<i>30% of monthly income</i>	\$828	\$947	\$1,065	\$1,183	\$1,278	\$1,373	\$1,467	\$1,562
<i>2.5 times annual income</i>	\$82,813	\$94,688	\$106,484	\$118,281	\$127,813	\$137,266	\$146,719	\$156,172

Source: 2023 HOME Income limits

To afford the median market rent, a household in Union County would need to earn \$63,800 – approximately 67% of the area median for a household of four people. To purchase a median value home in Union County, a household would need to earn \$150,800 – more than 120% of the area median for a household of four people.

	Efficiency	1 BR	2 BR	3 BR	4 BR		
Fair Market Rent (HUD)	\$646	\$788	\$885	\$1,247	\$1,502	Income Needed	
Current Market Rent (Zillow)						\$1,595	\$63,800
Median List Price in Metro Area (Zillow)						\$352,267	\$140,907
Median List Price in County (Realtor.com)						\$377,000	\$150,800
<i>-Per Square Foot</i>						\$169	
Est. Median List by Square Feet	1,000	1,250	1,500	1,750	2,000		
	\$169,000	\$211,250	\$253,500	\$295,750	\$338,000		

Sources: 2023 HOME Income limits, 2024 FMR, Zillow 4/23/24, Realtor.com 4/23/24

In Union County, 15.7% of homeowners are cost burdened and 5.2% are severely cost burdened. About 42.8% of renters are cost burdened and 24.1% are severely cost burdened.

	Homeowners			Renters		
	Total	Cost Burden >30%	Cost Burden >50%	Total	Cost Burden >30%	Cost Burden >50%
Total Households	10,415	1,630	545	4,345	1,860	1,045
Income <30% AMI	600	505	315	1,060	925	840
Income >30% AMI to <=50% AMI	850	295	50	985	500	185
Income >50% AMI to <=80% AMI	1,870	380	130	1,035	275	20
Income >80% AMI to <=100% AMI	1,245	155	10	400	75	0
Income >100% AMI	5,790	295	40	865	85	0

Source: HUD CHAS

Census data from 2022 shows that the rate of cost burden has increased over the past few years for both homeowners and renters.

	Columbia	Montour	Northumberland	Snyder	Union
Cost Burdened Owners 2020	17.9%	15.4%	15.3%	16.7%	15.7%
Cost Burdened Owners 2022	23.7%	24.1%	21.6%	18.7%	20.5%
Cost Burdened Renters 2020	33.2%	39.2%	34.5%	25.6%	42.8%

Cost Burdened Renters 2022	41.8%	46.6%	41.6%	36.6%	49.7%
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Source: U.S. Census Bureau, ACS 5-year estimates, 2022; HUD CHAS 2020

High rental costs are driving homelessness in the region. Nearly 400 people enrolled in Coordinated Entry to seek assistance with resolving their homelessness in 2023. More than 450 K-12 students experienced homelessness during the 2021-2022 school year. Coordinated Entry uses a stricter definition of homelessness and does not include people who are doubling or tripling up, for example.

	Columbia	Montour	Northumberland	Snyder	Union
Enrolled in Coordinated Entry	70	26	175	42	73
Emergency Shelter Beds	29	16	23	5	6
PIT Count	43	20	33	12	9
K-12 Students	162	24	199	46	21

Source: Eastern PA Continuum of Care 2024 Gaps Analysis and 2024 PIT/HIC Dashboard; PA Department of Education ECYEH 2021-2022

Goals and Strategies

To address these community needs, partners in the five-county area will collaboratively work toward four goals:

- Improve local knowledge about housing needs and solutions
- Design and deliver innovative programs to address housing needs
- Improve local housing infrastructure
- Expand local capacity to address housing needs through funding and partnerships

Goal 1: Improve local knowledge about housing needs and solutions

Strategy 1: Educate the general public about: the value of attainable housing to the entire community, programs and resources available for renters, first-time homebuyers, and homeowners; state and federal public policy; and fair housing policies and best practices.

There is a stigma associated with “affordable” housing and housing for people who have experienced homelessness. Misinformation, prejudice, and fear of the unknown often result in NIMBY (not in my backyard) campaigns when there are opportunities to create new affordable housing opportunities. The housing action team will develop and distribute factual, relevant, and persuasive materials to develop broad-based support for all members of the community to have access to a safe and affordable place to call home.

Many programs to assist renters, first-time homebuyers, and homeowners are managed by local financial institutions and nonprofit organizations. Additional housing assistance programs are available through the U.S. Department of Agriculture, Pennsylvania Housing Finance Agency, and other partners. These programs are underutilized because there is a lack of common knowledge about the resources that are available. The housing action team will develop and distribute an online or print directory of housing-related resources that are available for various audiences.

The housing action team will serve as a clearinghouse for information about local, state, and federal advocacy opportunities related to housing. They will make information and materials about advocacy opportunities available to strategic partners and/or the general public as applicable and organize local education and advocacy campaigns as needed.

Housing discrimination continues to occur despite state and federal laws that protect the rights of all people to equal housing opportunity. In addition, the Pennsylvania Human Relations Commission passed regulations in 2023 related to race, sex, and

religion that are not widely known. The advocacy and education subcommittee will engage local human relations commissions and educate the general public about how to comply with fair housing laws and regulations.

Strategy 2: Educate municipalities about code enforcement and zoning best practices.

Municipal policies and procedures can inadvertently diminish fair and affordable housing opportunities. For example, residents may be in violation of local codes because of lack of resources or a mental health condition. Local zoning ordinances may require minimum lot sizes or limit uses in a way that makes developing new units of affordable housing impossible. The education and advocacy committee will educate municipalities about current best practices related to code enforcement and zoning to maximize affordable housing opportunities.

The City of Sunbury in Northumberland County has a model code enforcement program that can be used as the basis of education throughout the region. By centering customer service and encouraging open communication, code officers are able to refer residents to assistance programs or social services to address their needs rather than taking a punitive approach to addressing code violations.

Strategy 3: Ensure the five-county area is represented on regional, statewide, and national coalitions.

At least one member of the housing action team and advocacy and education subcommittee will serve on regional, statewide, and national housing coalitions (i.e. Pennsylvania Housing Alliance and National Low Income Housing Coalition). The Eastern PA Continuum of Care will be reorganizing Regional Homeless Advisory Boards into local coalitions through June 2026. The housing action team will encourage the local coalition to reflect this five-county area to strengthen coordination of projects and services while also reducing duplication of effort.

Strategy 4: Identify a HUD-certified housing counseling agency to offer services throughout the five-county area.

HUD-certified housing counselors are trained to offer no-cost education related to addressing homelessness, rental housing, financial management and budgeting, purchasing a home, preventing and resolving mortgage delinquency, and home maintenance and repairs. The closest HUD-certified housing counseling agencies are in Luzerne and Schuylkill counties. While there are some agencies that cover the entire state remotely, they do not have an on-the-ground presence and relationships to encourage utilization of these services within the five-county area. The housing action

team will either identify a local agency to serve in this capacity or will develop a relationship with a statewide provider to improve access within the community.

Goal 2: Design and deliver innovative programs to address housing needs

Strategy 1: Launch an employer-assisted housing program.

Employer-assisted housing programs include any type of employer-funded assistance to their employees to assist with rental costs and/or purchase a home – typically the employee’s first home. Employer-assisted housing is a viable solution to address barriers to purchasing a home while also facilitating employee recruitment and retention. Community Strategies Group has created an employer-assisted housing toolkit to encourage local employers to start a program. The housing action team will support Community Strategies Group’s efforts to educate employers about this opportunity.

Strategy 2: Prepare people entering the workforce to purchase a home.

Homeownership can seem like a far away goal for someone who is just beginning their career; yet, saving and preparing to become a homeowner early on can improve financial stability and support long-term wealth creation. The housing action team will develop a program to educate young workers about the importance of purchasing a home and support them as they take actions toward this goal.

Strategy 3: Continue to support aging in place through adaptive modifications.

As the local population grows older, there will be an increased need to ensure that older adults can safely remain in their homes. The housing action team will seek opportunities to expand aging in place programs that make homes accessible with modifications such as handrails and ramps.

Strategy 4: Build on the SHARE housing pilot in Northumberland, Snyder, and Union Counties.

SHARE is a state-administered affordable housing choice that brings together homeowners who want to share their home with home seekers who are looking for housing in exchange for rent, help around the house, or a combination of both. It helps homeowners to stay in their home and get access to support and/or increased income while also helping renters with a safe and affordable place to live. The program is not yet available statewide and is currently available in Northumberland, Snyder, and Union counties through the Northumberland County Agency on Aging. The housing action team

will pursue opportunities to expand this program to additional households and geographic areas.

Strategy 5: Expand programs to prevent homelessness.

The five-county area has limited infrastructure to address the needs of people experiencing homelessness. In addition, once a household has been evicted or otherwise loses housing, it can be very difficult to rent again – particularly in a competitive market with limited inventory. The housing action team and local coalition to address homelessness will explore opportunities to develop programs that ensure housing stability and prevent the trauma of homelessness.

Strategy 6: Expand rental property owner participation in the Housing Choice Voucher program.

The Housing Choice Voucher program, sometimes referred to as “Section 8,” is underutilized by rental property owners in many communities. There are many misconceptions about the tenants who participate in the program. In addition, the allowable fair market rents can be lower than market rents and there are strict requirements related to housing quality that can be difficult to meet. Yet, the program offers many benefits to rental property owners such as pre-screened tenants and reliable rental income regardless of changes in life circumstances. The housing action team will work with public housing authorities to educate rental property owners about the benefits of participating in the program and how to get involved.

Strategy 7: Engage volunteers in housing improvement projects.

There are many daily home maintenance tasks that can be difficult to perform – particularly for older adults and people with disabilities. These tasks may include painting, shoveling snow, or changing air filters in a furnace. The housing action team will explore opportunities to increase local volunteer capacity to address these needs.

Goal 3: Improve local housing infrastructure

Strategy 1: Improve habitability and owner equity through housing rehabilitation.

It can be difficult for households with limited or fixed incomes to maintain and repair their homes. Deferred maintenance can result in the need for costly improvements. Many older homes in the five-county area are in need of improvements including lead and asbestos abatement, roofing, and weatherization. The housing action team will support the development and expansion of housing rehabilitation programs to ensure residents

are safe in their homes while also reducing long-term utility and maintenance costs and improving home values.

Strategy 2: Explore the feasibility of the town center model.

According to the Urban Land Institute, a town center is “an enduring, walkable, and integrated open-air, multiuse development that is organized around a clearly identifiable and energized public realm where citizens can gather and strengthen their community bonds. It is anchored by retail, dining, and leisure uses, as well as by vertical or horizontal residential uses. At least one other type of development is included in a town center, such as office, hospitality, civic, and cultural uses. Over time, a town center should evolve into the densest, most compact, and most diverse part of a community, with strong connections to its surroundings.” The rural nature of the majority of the region makes development costly due to lack of infrastructure. The town center model provides the scale needed to make the development of housing at multiple price points feasible while also reflecting responsible land use and the increasing desire to live in a walkable community. The housing action team will explore the feasibility of this model within the region.

Strategy 3: Explore the feasibility of developing a cottage community for older adults.

Many older adults want to downsize but there are limited places available in the region. Cottage communities provide a low-maintenance, affordable home for older adults who want to live near and socialize with other older adults. In addition, the state-administered ECHO (Elder Cottage Housing Opportunity) program promotes the development of small, separate, manufactured residences for older adults that are temporarily placed in the side or backyard of a relatives or close friend. This program is available in Snyder and Union counties. Habitat for Humanity of Orange County, North Carolina, developed [Magnolia Crescent](#), a Beloved Community – 24 owner-occupied single-story 576 to 792 square foot townhomes for aging in place built on three acres adjacent to a 300 acre multi-use development in a town of about 7,000 people; this project was financed through a municipal bond. The housing action team will support the development and expansion of housing developments for older adults.

Strategy 4: Explore the feasibility of cohousing, co-living, social housing, and cooperative housing models.

The Cohousing Association of American defines co-housing as “an intentional, collaborative neighborhood that combines private homes with shared indoor and outdoor spaces designed to support an active and interdependent community life.” Co-living provides individual bedrooms with shared kitchen, bathroom, and community

space. According to the Alliance for Housing Justice, social housing is permanently affordable, community-controlled housing existing outside the speculative real estate market; examples include community land trusts and public housing. The National Association of Housing Cooperatives describes cooperative housing as “when people join with each other on a democratic basis to own or control the housing and/or related community facilities in which they live. Usually they do this by forming a not-for-profit cooperative corporation.” These models offer flexible, affordable housing options that could be developed using the existing housing stock. The housing action team will support the development of these models within the region.

Strategy 5: Explore the feasibility of expanding the use of manufactured housing and other cost-saving construction methods.

Manufactured housing is built off site and then delivered and sometimes assembled on a residential lot. This housing includes mobile homes, modular homes, and other manufactured housing and can be placed on a permanent or non-permanent foundation, with or without connections to permanent utilities. Manufactured housing includes both single story and multiple-story homes and these homes can be in a clustered community or a single site. Nearly 90,000 manufactured homes are built in the United States each year with an average cost of \$130.53 per square foot (Manufactured Housing Insider). In some areas, housing cooperatives or covenants are used to ensure the long-term viability and desirability of these communities – as well as the ownership rights of residents. Some of these communities offer extended amenities and advantages for older adults who do not want the maintenance of an older, stick-built home. There are some newer, well-maintained manufactured housing communities in the region. There are additional construction methods that can be used for cost savings, such as using frost-protected shallow foundations. The housing action team will support the development of manufactured housing homes and communities as well as other cost-saving construction methods to address local housing needs.

Strategy 6: Improve habitability and the quality of life in older, existing manufactured housing communities.

There are some older manufactured housing communities within the region that are in need of revitalization to improve habitability and the quality of life for residents. Some of these communities are managed in a way that diminishes the rights of residents. For example, when residents do not own the land, the owner could unexpectedly sell the property to an investor – leaving residents without a home. The housing action team will support legislation and programs to improve existing manufactured housing communities and the rights of residents who live there.

Strategy 7: Repurpose vacant and blighted structures into housing.

There are many vacant lots and blighted residential, commercial, and industrial buildings that could be repurposed into housing at various price points. Many of these locations are connected to existing infrastructure and located within walkable, desirable communities. Lasalle Street in Berwick offers a successful example of such a project. This community, which is close to many amenities, includes 24 homes of various designs that blend in with the surrounding area; this project also provides the opportunity for residents to become owners within 15 years. The housing action team will support the continued redevelopment of vacant and blighted sites into housing.

Strategy 8: Address homelessness through expanded shelter capacity.

There is limited shelter capacity to address the volume of people experiencing homelessness within the five-county area. The housing action team will support the development of new emergency and transitional shelters as well as permanent supportive housing to address the needs of people who have lost their home due to job loss, illness, divorce, domestic violence, rising rents, and other life circumstances.

Goal 4: Expand local capacity to address housing needs through funding and partnerships

Strategy 1: Coordinate housing initiatives across the five-county area.

The housing action team and its subcommittee will engage a variety of stakeholders to collaboratively address local housing needs. This process will improve communication and coordination of effort, leverage resources, and build momentum toward larger goals that individual partners are unable to accomplish on their own.

Strategy 2: Continue to pursue grants and tax incentives to increase the housing inventory, improve the quality of the housing stock, and improve housing attainability.

Many partners seek local, state, and federal funding to address local housing needs; however, many of these resources are underutilized within the five-county area. The housing action team will connect and engage partners to develop competitive funding applications that address local housing needs.

Strategy 3: Identify and develop relationships with developers and contractors.

There are several barriers to engaging developers and contractors to address local housing inventory and quality needs including regulatory and zoning barriers, the cost of

building – particularly in areas with no or limited infrastructure, and a lack of scale to offset these costs. The housing action team identify developers and contractors to expand the local area’s capacity to address housing needs and will develop creative solutions to address these barriers to improve the return on investment for developers and contractors.

Strategy 4: Engage new local partners including Geisinger Health System, Volumetric and vo-tech schools.

There are many local partners that have not yet been intentionally engaged in addressing local housing needs. These include but are not limited to Geisinger Health System (Kaiser Permanente has express an explicit commitment to addressing housing needs), Volumetric – a Berwick-based manufactured housing company, and local vo-tech schools. The housing action team will engage these partners through subcommittees and/or specific projects to work collaboratively toward the goals in this plan.

Strategy 5: Establish Act 48 in the five-county area.

PA Act 137 provides counties with the opportunity to increase mortgage and deed recording fees to establish a Housing Trust Fund that can be used to address local housing needs. A new state law, Act 48 of 2004, allows counties to collect an additional fee of up to \$250 when there is a mortgage foreclosure or when a property is sold due to tax delinquency to establish a demolition and rehabilitation fund. The housing action team will support the use of Act 48 in local communities.

Plan Implementation

The informal committee that developed this new plan will continue to collaboratively work together to implement this plan. The group's work will be organized through a housing action team and four sub-committees:

1. Advocacy and Education (lead partner: Central Susquehanna Board of Realtors®)
2. Attainability (lead partner: Susquehanna Valley United Way)
3. Homelessness (lead partner: Eastern PA Coalition for Housing local coalition)
4. Housing Inventory and Quality (lead partner: Community Strategies Group)

An organization will be identified to take responsibility for overall plan implementation. This organization will be responsible for:

- Convening the housing action team and subcommittees
- Educating the community and partners about the plan and its goals
- Preparing reports to document progress toward plan goals
- Making connections with partners to address housing needs
- Designing programs and projects to address housing needs
- Preparing grant applications
- Developing communications and educational materials related to plan goals

Each subcommittee will be chaired by a representative of the community that participates on the steering committee. The steering committee and subcommittees will also engage additional partners including but not limited to municipalities, nonprofit organizations, businesses, real estate industry professionals, financial institutions, and healthcare institutions.

Funding Resources

In addition to local foundations, federated funds, financial institutions, businesses, municipalities, and other partners, the following funding opportunities may be pursued to implement the strategies in this plan:

- U.S. Department of Housing and Urban Development
 - **Section 4:** Section 4 is a capacity building grant for community development and affordable housing programs. HUD distributed funding to intermediaries which then distribute funding to Community Development Corporations (CDCs) and CHDOs through a competitive application process. The funding can be used to promote organizational stability and increased capacity to deliver programs.
 - **Healthy Homes Production Program:** This competitive grant can be used to remediate housing-related health and safety hazards in privately owned, low-income rental and/or owner-occupied housing, with a preference for

units and/or buildings where families with children, older adults sixty-two (62) years and older, or families with people with disabilities reside.

- **Lead-Based Paint Hazard Control (LHC) and Lead Hazard Reduction Grant Program (LHRD):** These competitive grants are to identify and control lead-based paint hazards in eligible privately owned housing for rental or owner-occupants.
- **Older Adults Home Modification Grant Program:** The purpose of this competitive grant is to perform low-cost, low barrier, high impact home modifications to reduce older adults' risk of falling, improve general safety, increase accessibility, and improve their functional abilities in their home so that they can age in place.
- **Comprehensive Housing Counseling:** These funds are available to HUD-certified housing counseling agencies to address local housing counseling needs.
- **Fair Housing Initiatives Program:** Provides funding for fair housing education, outreach, investigation, and enforcement
- **Pathways to Removing Obstacles to Housing (PRO Housing):** Provides funding to assist communities with removing barriers to affordable housing.
- **Preservation and Reinvestment Initiative for Community Enhancement (PRICE):** Provides funding for the preservation and revitalization of manufactured housing communities.
- **Continuum of Care:** Funds distributed through the Eastern PA Coalition for Housing/Eastern PA CoC to prevent and address homelessness.
- **HUD Community Compass:** Helps HUD's grantees and public housing authorities navigate complex housing and community development challenges by equipping them with the knowledge, skills, tools, capacity, and systems to implement HUD programs and policies successfully.
- **HOME Investment Partnerships Program (HOME):** HOME funding can be used for a variety of affordable housing projects including first-time homebuyer programs, rehabilitation, and new construction.
- **Community Development Block Grant (CDBG):** Funding can be used for a variety of projects that benefit low-income people and neighborhoods (where at least 51% of residents have household income below 80% AMI).
- **Emergency Solutions Grant (ESG):** Assists people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness.
- **Veterans Affairs Supportive Housing (HUD-VASH):** Combines HUD's Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs.

- **Low-Income Housing Tax Credit (LIHTC):** Tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.
- U.S. Department of Health and Human Services
 - **Community Services Block Grant (CSBG):** administered by Central Susquehanna Opportunities, Inc. and Snyder-Union Community Action, CSBG funding alleviates the causes and conditions of poverty in communities
 - **Federal Real Property Assistance Program:** A public benefit conveyance program whereby certain Federal surplus real property may be transferred to eligible organizations for public health and homeless assistance purposes, at a discount or no cost.
- Pennsylvania Department of Community and Economic Development (DCED)
 - **Keystone Communities:** This funding can be used for façade improvements and accessibility modifications.
 - **Neighborhood Assistance Program:** This tax credit program encourages businesses to make contributions to nonprofit organizations in exchange for a state tax credit. Funding can be used for affordable housing for low-income people or neighborhoods.
- Pennsylvania Housing Finance Agency
 - **PHARE:** PHARE is a state-funded program (Act 105) that can be used for a variety of affordable housing projects and services. At least 30% of grant funding must be used to benefit households with income below 50% AMI but the remaining funds can benefit households with income up to 200% AMI.
- FHLBank Pittsburgh
 - **Affordable Housing Program:** This funding provides up to \$1.5 million to preserve or create new units of affordable housing.
 - **Home4Good:** Provides grants to fund projects, programs and activities that support people who are experiencing homelessness or at risk of homelessness.