

Housing Profile

The quality and condition of housing is extremely important to the growth and prosperity of the county. Attractive, affordable housing and well maintained neighborhoods assure a sound tax base that will continue to appreciate in value and assure that residents live in an environment that is conducive to a healthful and pleasing life. Where substandard or deteriorated conditions exist, public and private action is necessary to prevent the spread of these conditions and to restore these areas to a sound state. By analyzing existing and historic housing characteristics, those areas of the county which require attention can be identified and recommendations for appropriate actions can be made.

This housing analysis is derived from the U.S. Census, Lebanon County Planning Department (LCPD), and local records.

Description of Housing Terms

The following terms are used throughout this profile. Additional definitions can be found in the glossary.

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

Housing Unit – A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms or a single room occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters.

Manufactured home – a mobile housing unit.

Multi-unit structure (multi-family units) – a building that contains more than one housing unit (for example, an apartment building).

Owner-occupied housing unit – a housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid.

Renter-occupied housing unit – all occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

Single Unit, Attached – a one-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

Single Unit, Detached – a one-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes or trailers to which one or more permanent rooms have been added or built also are included.

Two or More Units – units in structures containing 2 or more housing units, further categorized as units in structures with 2, 3 or 4, 5 to 9, 10 to 19, 20 to 49, and 50 or more units.

Vacant housing unit – a housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant.

Year structure built – the date the building was first constructed, not when it was remodeled, added to, or converted. The data on year structure built were obtained from both occupied and vacant housing units. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

Source: U.S. Census Bureau

1990 and 2000 Housing Unit Counts and Trends

Countywide Statistics and Trends

- Between 1990 and 2000, almost 4,700 new homes were constructed in Lebanon County.
- Housing growth in Lebanon County outpaced growth in Pennsylvania at 10.5% and 6.3%, respectively.
- Growth took place in all but five municipalities in the county.

School District Statistics and Trends

- The Palmyra Area School District saw a 19.6% increase in the number of housing units between 1990 and 2000, which was the highest relative increase in the county. Housing units have been constructed in each of the district's municipalities but especially in North Londonderry and South Londonderry Townships, to meet the housing demand for both the Palmyra and the greater Hershey areas. All or portions of Wheatstone, Shadowstone, the Oaks, South View Estates, Londonderry Village, Thistledown, Country Squire Estates, Eagles Estates, Timberbridge, and Springbrook Farms were built and occupied during the 1990s. Many individuals and families recognize the western portions of Lebanon County as financially attractive alternatives to Derry Township, Dauphin County. Locating in western Lebanon County is generally less costly and people who move to these areas are still within proximity of the desired amenities and employment offered in Dauphin County.
- The Lebanon School District possessed the second greatest amount of housing units in the county but had the slowest growth (1.9%) rate.
- The Annville–Cleona School District added the fewest housing units between 1990 and 2000—115 or a mere 2.8%, which is significantly lower than the county and state rates. Growth has been limited in recent years by a strong agricultural community and sewer service nearing capacity. Growth in Annville and South Annville Townships, including the James Todd development, the UCC Homes, Woodside, and Horizon Downs, offset declines in housing units in North Annville Township and Cleona Borough.
- The Northern Lebanon, Cornwall–Lebanon, and ELCO School Districts saw double-digit increases of 18.60%, 17.50%, and 14.10%, respectively, double to nearly triple the state rate.
- The Cornwall–Lebanon School District added 1,772 new housing units between 1990 and 2000, which was the most in the county. New construction has included the Country Club View, Oak Hills, Runnymede East, Creekside, and Chesterfield Estates subdivisions, and expansion of the Leader Nursing Home in North Cornwall Township; Woodlea, Sunrise Meadows, Deerfield North, Lakeview, and School House Meadows I and II in North Lebanon Township; and Southgate Manor, Sycamore Mobile Home Park, Rockledge Meadows, East Evergreen Estates, and Hearthstone Manor in South Lebanon Township. Growth in these municipalities may reflect the increasing affluence of urban residents, the decline of the housing conditions in the City of Lebanon and the limited space that is available for new construction within City boundaries. This also shows that people are choosing to reside near, yet outside, the City of Lebanon. The proximity to the Pennsylvania Turnpike is an additional factor in housing growth, providing convenient access to job markets outside the county.

Municipal Statistics and Trends

- The municipalities experiencing a decline in the number of housing units span across three school districts and include Cleona Borough (-2), North Annville Township (-28), West Lebanon Township (-1), East Hanover Township (-14), and Union Township (-1). These losses are the results of removal of very old housing stock that has not been replaced, as well as homes that are no longer habitable due to age and condition. Specifically in North Annville, East Hanover, and Union Townships, people are moving from the farms to newer homes in more urban areas.
- North Cornwall Township had the greatest percentage increase, 28.7%, in the number of housing units.
- North Londonderry Township and South Londonderry Township had housing unit increases of 28.0% and 27.3%, respectively—the second and third highest growth rates in the county. North Londonderry Township also added the greatest numeric increase in the number of housing units (609) in the county between 1990 and 2000.
- Jackson Township and South Lebanon Township each had over 20% growth in housing stock and collectively added over 1,000 new homes to Lebanon County.

Table 2-1 Historic Housing Unit Statistics and Rates of Change, 1990 and 2000

	Total Housing Units 1990	Total Housing Units 2000	1990-2000 Absolute Change	1990-2000 % Change	Median Year Built**
Pennsylvania	4,938,140	5,249,750	311,610	6.30	1957
Lebanon County	44,634	49,320	4,686	10.50	1959
Annville–Cleona SD	4,344	4,459	115	2.80	N/A
Annville	1,442	1,556	114	7.90	1950
Cleona	915	913	-2	-0.20	1954
North Annville	889	861	-28	-3.10	1961
South Annville	1,098	1,129	31	2.80	1973
Cornwall–Lebanon SD	10,506	12,278	1,772	17.50	N/A
Cornwall	1,211	1,261	50	4.10	1971
Mount Gretna.	186	205	19	10.20	1939
North Cornwall	2,024	2,604	580	28.70	1974
North Lebanon	3,695	4,234	539	14.60	1973
South Lebanon	2,465	3,030	565	22.90	1965
West Cornwall	925	944	19	2.10	1948
ELCO SD	6,071	6,898	827	14.10	N/A
Heidelberg	1,304	1,389	85	6.50	1957
Jackson	2,010	2,478	468	23.30	1977
Millcreek	968	1,090	122	12.60	1945
Myerstown	1,232	1,339	107	8.70	1939
Richland	557	602	45	8.10	1951
Lebanon SD	11,343	11,566	223	1.90	N/A
Lebanon City	10,996	11,220	224	2.00	1940
West Lebanon	347	346	-1	-0.30	1945
Northern Lebanon SD	5,398	5,836	438	18.60	N/A
Bethel	1,575	1,710	135	8.60	1970
Cold Spring*	24	25	1	4.17	1966
East Hanover	1,105	1,091	-14	-1.30	1971
Jonestown	380	418	38	10.00	1945
Swatara	1,231	1,487	256	20.80	1974
Union	1,106	1,105	-1	-0.10	1966
Palmyra Area SD	6,972	8,283	1,311	19.60	N/A
North Londonderry	2,173	2,782	609	28.00	1979
Palmyra	3,120	3,363	243	7.80	1952
South Londonderry	1,679	2,138	459	27.30	1975

Sources: U.S. Census Bureau, Lebanon County Assessment Office

*Errors exist in 1990 U.S. Census data for Cold Spring Township arising from boundary questions. Lebanon County Assessment offices reported 24 dwelling units located in Cold Spring Township in 1990.

** Data regarding the median year homes were built was not available at the school district level.

Median Age of Housing

Countywide Statistics and Trends

- The median year of home construction in Lebanon County, 1959, is roughly the same as the median year of construction of homes in the state, 1957.
- There are concentrations of older and newer homes throughout the county. Older homes are concentrated in the boroughs, villages and the City of Lebanon and along the Route 422 corridor, while newer homes are more commonly located in the townships adjacent to these established community centers.
- More than three out of ten housing units in the county, 30.8%, were constructed prior to 1940.

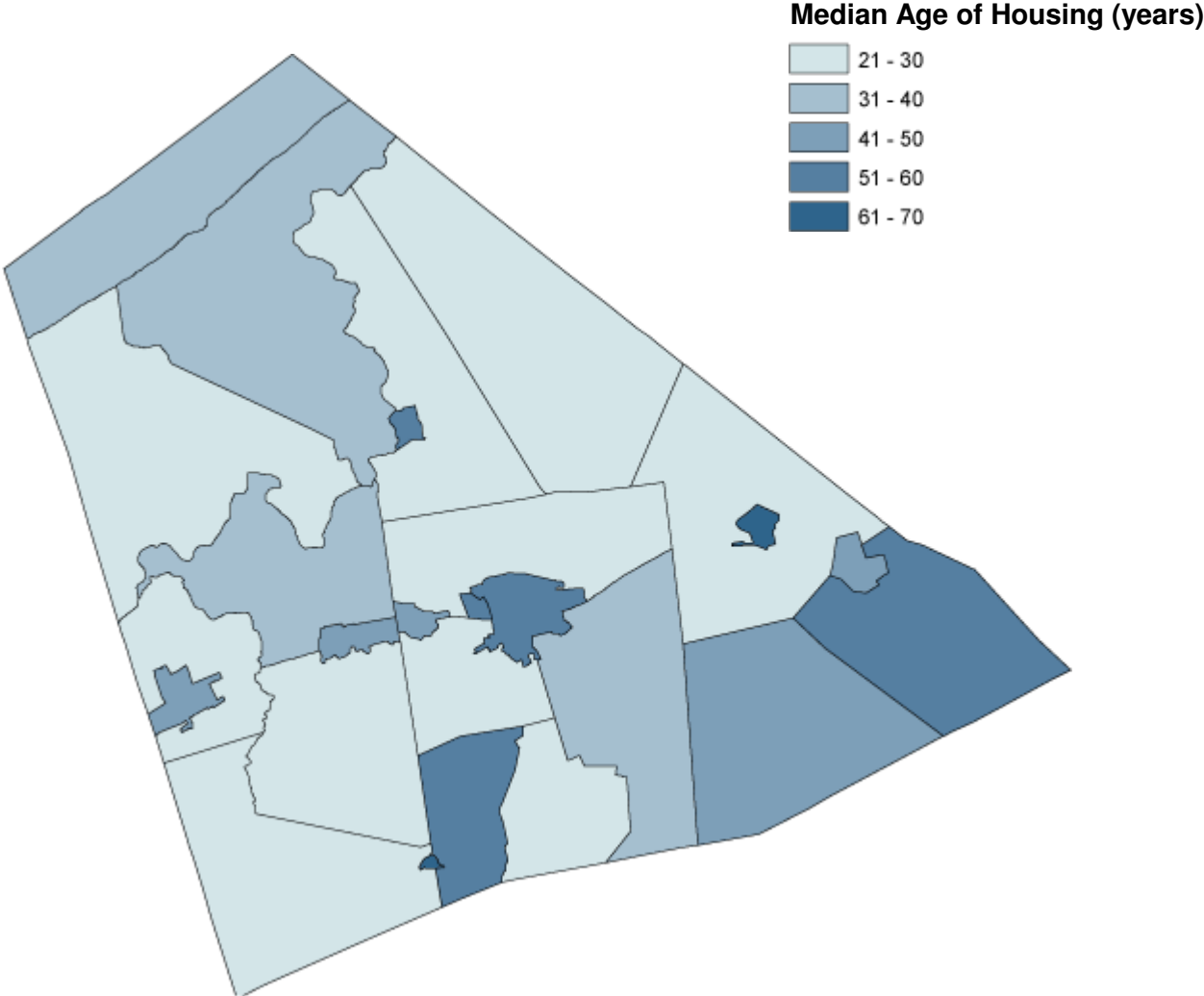
School District Statistics and Trends

- The median year of home construction in the City of Lebanon is 1940 and in West Lebanon Township, 1945, indicating that the Lebanon School District contains mostly older homes. Collectively, 49.2% of the housing units in the district were constructed prior to 1940.
- The Cornwall–Lebanon School District contains a diverse mix of older and newer homes; the oldest homes are located in Mount Gretna Borough and West Cornwall Township, with median years of construction dating to 1939 and 1948 respectively.
- With the exception of Jackson Township, the median years of construction in municipalities in the ELCO School District are older than the county and state median values, indicating a concentration of older homes in areas like Myerstown and Richland Boroughs and the villages of Schaefferstown and Newmanstown.

Municipal Statistics and Trends

- The municipalities with the oldest homes are Mount Gretna Borough and Myerstown Borough, both of which have median values dating to 1939; the median value in the City of Lebanon dates to 1940. These are clearly three of the communities with the oldest homes in Lebanon County. Although these municipalities were founded later than other communities in the county, the homes in these communities have been maintained and remain in livable conditions.
- In addition, the median years of construction for Annville Township, Cleona Borough, Palmyra Borough, and West Lebanon Township predate the median year of home construction in Pennsylvania. These populated areas, predominantly along the Route 422 corridor, are comprised of older housing units with historic resource potential that should be evaluated.
- North Londonderry Township contains homes with a median year of construction dating to 1979, which is the most recent median year of home construction in the county. Development prior to the 1970s was predominantly single lot subdivisions from existing farms, while more recent development has occurred in large, multi-lot subdivisions, such as Wheatstone and the Oaks.
- Other communities that have experienced significant home construction in more recent years include Cornwall Borough, North Cornwall Township, North Lebanon Township, and South Lebanon Township. These may be considered the first ring suburbs of the City of Lebanon.

Figure 2-1 Lebanon County Median Age of Housing



Source: U.S. Census Bureau

Table 2-2 Year of Housing Unit Construction

	Total	Built 1990 to March 2000		Built 1980 to 1989		Built 1970 to 1979		Built 1960 to 1969		Built 1950 to 1959		Built 1940 to 1949		Built 1939 or Earlier		Median Age of Housing
		Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	
Lebanon County	49,320	6,215	12.6	5,636	11.4	7,463	15.1	4,670	9.5	6,000	12.2	4,125	8.4	15,211	30.8	1959
Annville-Cleona SD	4,459	347	7.8	546	12.2	685	15.4	526	11.8	633	14.2	380	8.5	1,342	30.1	N/A
Annville	1,556	119	7.6	80	5.1	162	10.4	181	11.6	231	14.8	123	7.9	660	42.4	1950
Cleona	913	17	1.9	150	16.4	85	9.3	100	11.0	181	19.8	133	14.6	247	27.1	1954
N. Annville	861	92	10.7	113	13.1	109	12.7	132	15.3	134	15.6	45	5.2	236	27.4	1961
S. Annville	1,129	119	10.5	203	18.0	329	29.1	113	10.0	87	7.7	79	7.0	199	17.6	1973
Cornwall-Lebanon SD	12,278	2,278	18.6	1,771	14.4	2,197	17.9	1,381	11.2	1,539	12.5	624	5.1	2,488	20.3	N/A
Cornwall	1,261	214	17.0	248	19.7	184	14.6	59	4.7	119	9.4	40	3.2	397	31.5	1971
Mount Gretna.	207	6	2.9	6	2.9	10	4.8	18	8.7	15	7.2	10	4.8	142	68.6	1939
N. Cornwall	2,604	612	23.5	387	14.9	497	19.1	308	11.8	353	13.6	80	3.1	367	14.1	1974
N. Lebanon	4,234	699	16.5	694	16.4	1,078	25.5	455	10.7	463	10.9	271	6.4	574	13.6	1973
S. Lebanon	3,030	614	20.3	280	9.2	366	12.1	493	16.3	529	17.5	163	5.4	585	19.3	1965
W. Cornwall	942	133	14.1	156	16.6	62	6.6	48	5.1	60	6.4	60	6.4	423	44.9	1948
ELCO SD	6,898	1,033	15.0	818	11.9	974	14.1	574	8.3	566	8.2	470	6.8	2,463	35.7	N/A
Heidelberg	1,389	139	10.0	106	7.6	271	19.5	152	10.9	78	5.6	92	6.6	551	39.7	1957
Jackson	2,478	635	25.6	468	18.9	451	18.2	250	10.1	153	6.2	158	6.4	363	14.6	1977
Millcreek	1,090	131	12.0	97	8.9	137	12.6	76	7.0	70	6.4	66	6.1	513	47.1	1945
Myerstown	1,339	77	5.8	114	8.5	46	3.4	36	2.7	172	12.8	106	7.9	788	58.8	1939
Richland	602	51	8.5	33	5.5	69	11.5	60	10.0	93	15.4	48	8.0	248	41.2	1951
Lebanon SD	11,566	280	2.4	463	4.0	931	8.0	782	6.8	1,707	14.8	1,713	14.8	5,690	49.2	N/A
Lebanon City	11,220	270	2.4	454	4.0	904	8.1	756	6.7	1,645	14.7	1,642	14.6	5,549	49.5	1940
W. Lebanon	346	10	2.9	9	2.6	27	7.8	26	7.5	62	17.9	71	20.5	141	40.8	1945
Northern Lebanon SD	5,836	759	13.0	770	13.2	1,439	24.7	631	10.8	500	8.6	356	6.1	1,381	23.7	N/A
Bethel	1,710	178	10.4	246	14.4	452	26.4	194	11.3	124	7.3	104	6.1	412	24.1	1970
Cold Spring	27	9	33.3	0	0.0	3	11.1	4	14.8	0	0.0	0	0.0	11	40.7	1966
E. Hanover	1,091	119	10.9	169	15.5	302	27.7	111	10.2	82	7.5	69	6.3	239	21.9	1971
Jonestown	443	44	9.9	35	7.9	47	10.6	56	12.6	32	7.2	15	3.4	214	48.3	1945
Swatara	1,462	311	21.3	215	14.7	346	23.7	119	8.1	125	8.5	117	8.0	229	15.7	1974
Union	1,103	98	8.9	105	9.5	289	26.2	147	13.3	137	12.4	51	4.6	276	25.0	1966
Palmyra Area SD	8,283	1,518	18.3	1,268	15.3	1,237	14.9	776	9.4	1,055	12.7	582	7.0	1,847	22.3	N/A
N. Londonderry	2,782	724	26.0	623	22.4	605	21.7	316	11.4	195	7.0	64	2.3	255	9.2	1979
Palmyra	3,363	341	10.1	198	5.9	310	9.2	320	9.5	673	20.0	387	11.5	1,134	33.7	1952
S. Londonderry	2,138	453	21.2	447	20.9	322	15.1	140	6.5	187	8.7	131	6.1	458	21.4	1975

Source: U.S. Census Bureau

Historical Housing Unit Construction

Countywide Statistics and Trends

- Housing unit growth has been strong and steady in Lebanon County since at least the 1940s. The county has experienced double-digit housing unit increases in four of the past six decades.
- Housing development peaked in terms of units constructed per decade in the 1970s, when 7,463 homes were constructed, a 15.1% increase from 1960.

School District Statistics and Trends

- The Northern Lebanon School District has experienced double-digit housing unit growth since 1960. Housing unit growth peaked in the 1970s in parallel with countywide trends, when Northern Lebanon experienced a 24.7% increase or 1,439 new housing units, and has continued steadily across Bethel, East Hanover, Swatara and Union Townships.
- The Cornwall-Lebanon School District saw the largest absolute and relative increases in housing units from 1990 to 2000. The increase was also the largest decennial increase in the documented time period. The district added a total of 2,278 housing units between 1990 and March 2000, which accounts for 18.6% of the school district's housing stock.
- The Annville-Cleona School District and the Lebanon School District witnessed their slowest decades of housing growth in the 1990s. The Annville-Cleona School District only added 347 new housing units during this time; the Lebanon School District, only added 280 new housing units.

Municipal Statistics and Trends

- The City of Lebanon has the most housing units constructed prior to 1940, 5,549 units or 49.5% of the City's housing stock.
- More than two out of three housing units in Mount Gretna Borough, 68.8% or 142 of its 207 units, were constructed prior to 1940.
- North Londonderry Township and Jackson Township have added housing units at an increasing rate every decade since 1940. This exemplifies the movement of residents out of the older boroughs and into the surrounding townships.

Recent Residential Development

Records from the Lebanon County Planning Department were examined to characterize recent residential development in Lebanon County. Building permits, on-lot sewage permits, and approved subdivision plans provided detailed information on the number, type, and location of new residences. This analysis provides additional insight into residential development trends.

Countywide Statistics and Trends

- Between 1990 and 2004 there were 9,366 new residential units constructed in Lebanon County; more than 95% were single family dwellings or mobile homes, and less than 5% were multifamily dwellings.
- The number of units added annually has increased, particularly in recent years. From 2002 through 2004, approximately 900 homes were built each year. The most single family residences were added in 2003, and the most multifamily units were added in 2004.
- Subdivision activity shows that 2,539 plans that contained a total of 9,923 new lots or units were approved between 1990 and 2004. Redevelopment of residential properties has been steadily increasing since 1999. Lot creation over the 15 year study period kept pace with home construction numbers as 9,923 lot/unit plans were created and 9,366 new homes were constructed. No apparent surplus of building lots exists.

School District Statistics and Trends

- Table 2-4 demonstrates that the Cornwall-Lebanon School District added more residential units than the other school districts, but that ELCO, Palmyra Area, and Northern Lebanon School Districts are adding residences at an increasing rate since 1990.
- Since 2000, the greatest increases in the number of dwelling units were in the Cornwall-Lebanon and the Palmyra Area School Districts. These areas are experiencing a rapid influx of residents. The Cornwall-Lebanon School District added the most homes, with over 900 new residences per municipality being added in North Cornwall, North Lebanon, and South Lebanon Townships. The Palmyra Area School District steadily added over 100 new dwelling units per year since 1991, and in recent years has exceeded 200 new homes per year.
- The Annville-Cleona School District added a total of 460 new dwelling units in the years 1990 to 2004, the second lowest school district figure in the county. More than half, 259 units or 56.3%, were constructed in Annville Township. The peak year for construction was 1994, when 92 new dwelling units were built, though development rates have been increasing since 2001.
- The Lebanon School District added 221 new residences in the years 1990-2004, the lowest total figure in the county. All but seven of the new homes were built in the City of Lebanon and nearly half were built in 2004 as part of the Willow Senior Apartments project which yielded 90 rental units. Demolitions outnumbered construction in the three years prior. This is shown in Figure 2-3 by the line dipping below the zero.
- Residential construction in Jackson Township accounted for 1,031 of the 1,679 new residences in the Eastern Lebanon County School District between 1990 and 2004.

Municipality Statistics and Trends

- Jackson Township added the most new dwelling units between 1990 and 2004, a total of 1,031 new units. This was followed by 953 units in North Londonderry Township, 945 in North Lebanon Township, 942 in North Cornwall Township, 928 in South Lebanon Township, and 819 new dwelling units in South Londonderry Township.
- Cleona Borough, Mount Gretna Borough, Cold Spring Township and West Lebanon Township each added less than 10 units in the 15 year period.
- Myerstown Borough has not added more than one unit per year since 1997.

Table 2-3 Subdivision Activity, 1990-2004

Year	Number of Plans Approved	Number of Lots / Units Approved
1990	166	891
1991	176	516
1992	168	512
1993	151	459
1994	130	415
1995	195	689
1996	181	650
1997	166	830
1998	180	504
1999	185	540
2000	204	580
2001	144	787
2002	179	689
2003	153	878
2004	161	983
Total	2,539	9,923

Source: Lebanon County Planning Department

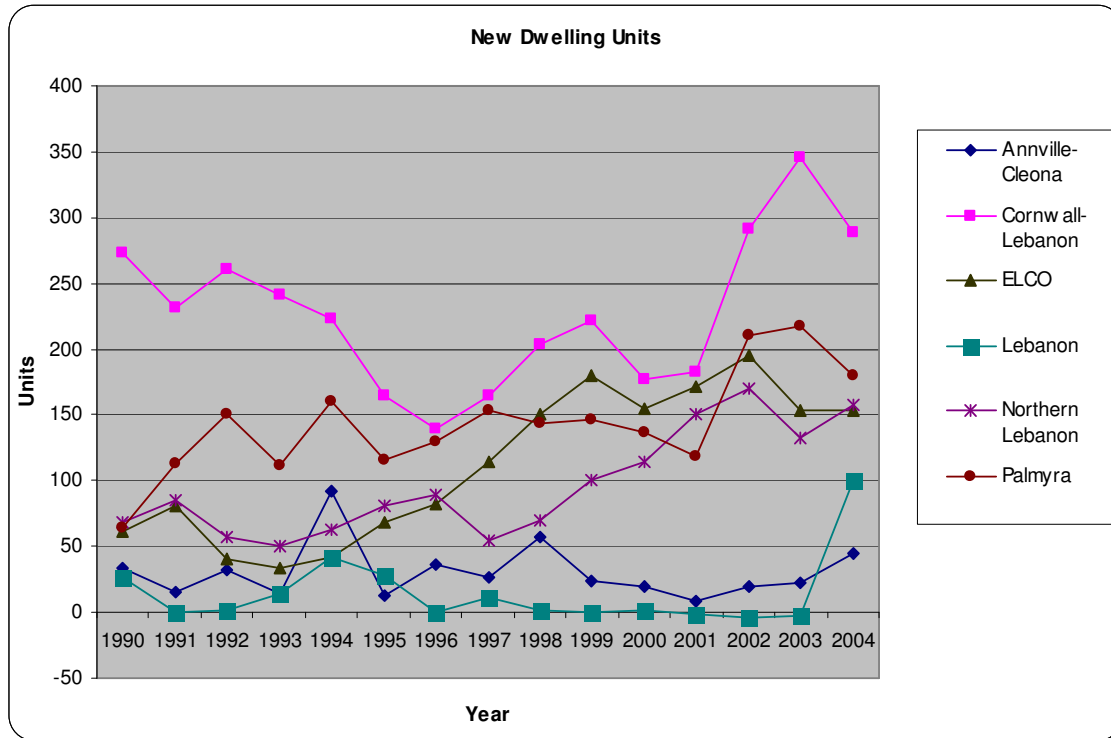
Table 2-4 Recent Residential Construction, 1990-2004

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	Total
Municipality																
Lebanon County	526	525	543	466	622	470	479	525	625	672	603	631	882	871	926	9,366
Annville–Cleona SD	33	15	32	14	92	13	37	27	57	24	19	9	20	23	45	460
Annville Twp.	10	0	22	1	74	2	18	13	46	11	10	0	8	14	30	259
Cleona	1	4	0	1	0	1	0	0	0	0	0	0	0	0	0	7
North Annville	9	6	3	6	10	3	9	6	5	4	2	3	7	5	4	82
South Annville	13	5	7	6	8	7	10	8	6	9	7	6	5	4	11	112
Cornwall–Lebanon SD	273	231	261	241	223	164	140	164	203	221	177	183	291	346	289	3,407
Cornwall	30	21	24	30	22	10	12	6	14	19	19	30	43	45	40	365
Mount Gretna	1	0	0	1	0	2	1	1	0	0	0	0	0	0	0	6
North Cornwall	94	113	82	61	48	20	31	38	43	45	24	45	40	155	103	942
North Lebanon	81	38	68	71	76	40	35	57	64	68	55	55	102	65	70	945
South Lebanon	45	54	67	74	74	88	56	50	47	60	56	49	89	66	53	928
West Cornwall	22	5	20	4	3	4	5	12	35	29	23	4	17	15	23	221
ELCO SD	61	81	40	34	42	68	82	114	150	180	155	171	195	153	153	1,679
Heidelberg	16	11	14	5	8	10	7	10	18	8	6	10	12	2	8	145
Jackson	36	16	14	14	20	35	53	81	107	120	103	115	123	102	92	1,031
Millcreek	3	5	6	5	8	13	8	11	18	40	41	43	55	43	51	350
Myerstown	4	49	3	6	0	1	7	7	0	0	1	-1	0	1	1	79
Richland	2	0	3	4	6	9	7	5	7	12	4	4	5	5	1	74
Lebanon SD	27	0	2	14	42	28	0	11	1	0	2	-1	-4	-2	101	221
Lebanon City	25	0	1	13	42	28	0	11	NA*	NA*	2	-1	-5	-2	100	214
West Lebanon	2	0	1	1	0	0	0	0	1	0	0	0	1	0	1	7
Northern Lebanon SD	68	85	57	51	63	81	90	55	70	100	114	151	170	133	158	1,446
Bethel	28	21	4	11	14	9	13	14	21	27	39	39	51	52	29	372
Cold Spring	0	1	1	0	0	1	1	0	0	0	0	0	0	0	0	4
East Hanover	8	10	9	9	4	7	7	6	14	10	11	8	9	6	9	127
Jonestown	4	10	2	3	3	1	0	0	5	8	7	13	6	29	44	135
Swatara	23	31	34	22	33	56	59	27	18	41	36	70	50	9	13	522
Union	5	12	7	6	9	7	10	8	12	14	21	21	54	37	63	286
Palmyra Area SD	64	113	151	112	160	116	130	154	144	147	136	118	210	218	180	2,153
North Londonderry	46	64	77	36	50	54	67	72	74	79	76	64	80	73	41	953
Palmyra	2	19	22	24	70	25	22	25	23	22	20	15	45	28	19	381
South Londonderry	16	30	52	52	40	37	41	57	47	46	40	39	85	117	120	819

Source: Lebanon County Planning Department. Data based on Building Permit Records and On-Lot Sewage Permits.

* NA – Data not available from municipality. Totals do not incorporate the City of Lebanon data for 1998 and 1999.

Figure 2-2 Recent Residential Construction by School District, 1990-2004



Source: Lebanon County Planning Department. Data based on building permit records.

Table 2-5 Lebanon County Residential Development/Redevelopment by Type, 1990-2004*

Year	Single Family Dwellings & Mobile Homes	Multi-Family Units	Demolition / Replacement Dwelling Units	Total
1990	464	83	21	526
1991	457	89	21	525
1992	522	29	8	543
1993	462	7	3	466
1994	508	115	1	622
1995	464	23	17	470
1996	472	10	3	479
1997	521	6	2	525
1998	602	26	3	625
1999	642	50	20	672
2000	622	6	25	603
2001	632	17	18	631
2002	844	61	23	882
2003	898	9	36	871
2004	822	146	42	926
Total	8,932	677	243	9,366

Source: Lebanon County Planning Department

*Data from the City of Lebanon was unavailable and therefore not included.

Recent Real Estate Sales

The following statistics and trends on recent residential sales were identified based on a review of the Keystone Multi-List Inc. database.

Countywide Statistics and Trends

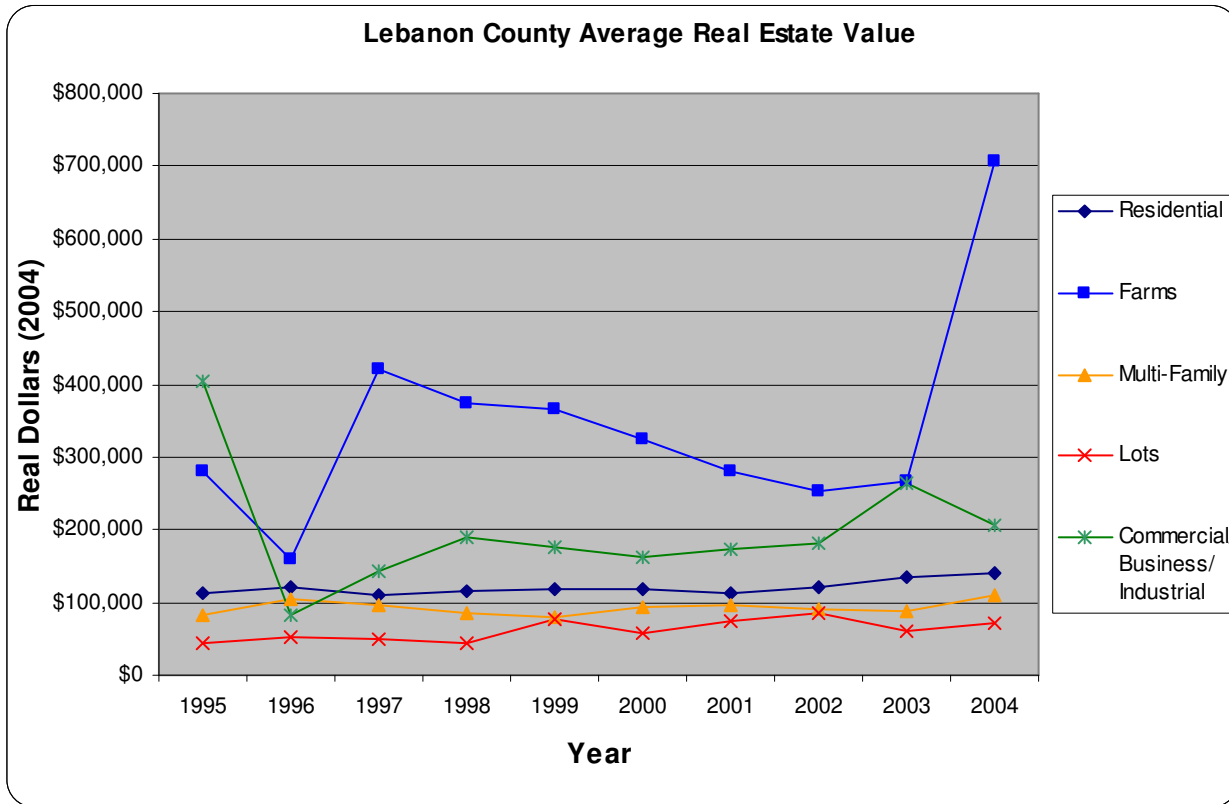
- Based on real estate sales in Lebanon County from 1995 to 2004, single family residential units accounted for the greatest number of sales, followed by undeveloped lots and multi-family properties.
- Sales of farmland accounted for the highest monetary value in all years except 1995, when the average value of commercial / business / industrial sales exceeded the value of farmland sales. The average value of farmland sales was dramatically higher in 2004.
- The average value of real estate sales has risen since 1995 for residential, multi-family, farms, and lots.

Table 2-6 Lebanon County Sales Unit Activity, 1995-2004

Year		Residential	Multi-Family	Commercial/ Business/ Industrial	Farms	Lots
1995	# Units	823	36	16	3	70
	Average (Nominal \$)	\$91,815	\$66,517	\$325,648	\$225,667	\$34,679
	Average (Real \$)	\$113,804	\$82,448	\$403,641	\$279,715	\$42,985
1996	# Units	737	34	9	3	60
	Average (Nominal \$)	\$101,593	\$86,797	\$68,500	\$132,666	\$43,095
	Average (Real \$)	\$122,313	\$104,499	\$82,471	\$159,723	\$51,884
1997	# Units	846	29	20	10	54
	Average (Nominal \$)	\$94,079	\$82,642	\$121,765	\$358,490	\$41,829
	Average (Real \$)	\$110,726	\$97,265	\$143,311	\$421,924	\$49,231
1998	# Units	864	52	17	6	93
	Average (Nominal \$)	\$98,744	\$73,810	\$162,839	\$321,500	\$36,964
	Average (Real \$)	\$114,434	\$85,538	\$188,713	\$372,585	\$42,837
1999	# Units	1,000	55	18	10	80
	Average (Nominal \$)	\$104,844	\$69,835	\$154,078	\$323,190	\$67,968
	Average (Real \$)	\$118,878	\$79,183	\$174,702	\$366,450	\$77,066
2000	# Units	944	34	22	3	97
	Average (Nominal \$)	\$106,877	\$85,219	\$147,141	\$294,667	\$52,552
	Average (Real \$)	\$117,242	\$93,484	\$161,411	\$323,244	\$57,649
2001	# Units	1,013	37	27	3	73
	Average (Nominal \$)	\$104,655	\$90,047	\$161,244	\$263,167	\$70,744
	Average (Real \$)	\$111,691	\$96,101	\$172,085	\$280,860	\$75,500
2002	# Units	1,154	38	16	6	77
	Average (Nominal \$)	\$115,464	\$86,557	\$172,531	\$239,833	\$82,017
	Average (Real \$)	\$121,240	\$90,887	\$181,162	\$251,831	\$86,120
2003	# Units	1,440	54	20	6	102
	Average (Nominal \$)	\$130,539	\$85,120	\$256,105	\$260,967	\$59,366
	Average (Real \$)	\$134,015	\$87,387	\$262,925	\$267,917	\$60,947
2004	# Units	1,502	63	22	6	61
	Average	\$140,934	\$110,441	\$206,623	\$706,733	\$71,390

Source: Keystone Multi-List, Inc.

Figure 2-3 Lebanon County Average Real Estate Value, 1995-2004



Source: Keystone Multi-List, Inc.

Recent Residential Sales Activity

Countywide Statistics and Trends

- Residential sales in Lebanon County peaked in 2004 with the sale of 1,408 units.
- A dip in the average sale price of homes occurred in all school districts except Northern Lebanon between 2000 and 2001. However, since 2001, the sale price of homes has continued to escalate.

School District Statistics and Trends

- The Cornwall–Lebanon School District saw the most residential units sold in the county in the years 1995-2004, with 3,814 units sold; the Annville–Cleona School District experienced the least sold, with 793 units sold.
- In 2004, homes in the Palmyra Area School District sold for the highest average value in the county, \$190,513, and the average home value in the Lebanon School District was the lowest at \$75,489.
- The Lebanon School District, with its low priced homes, had the second highest amount of sales in all years except 2003 during which the Palmyra School District held this rank.
- The Annville–Cleona School District saw the fewest homes sold in all years except 1996.
- The average sales value of residential properties in the Palmyra Area School District increased 46.1% between 1995 and 2004. The high average sale value of residential units in the Palmyra Area School District reflects the purchasing power of residents, particularly those earning higher wages in the Hershey and Harrisburg areas.

Municipal Statistics and Trends

- Data was not available at the municipal level.

Table 2-7 Lebanon County Residential Sales, 1995 – 2004**

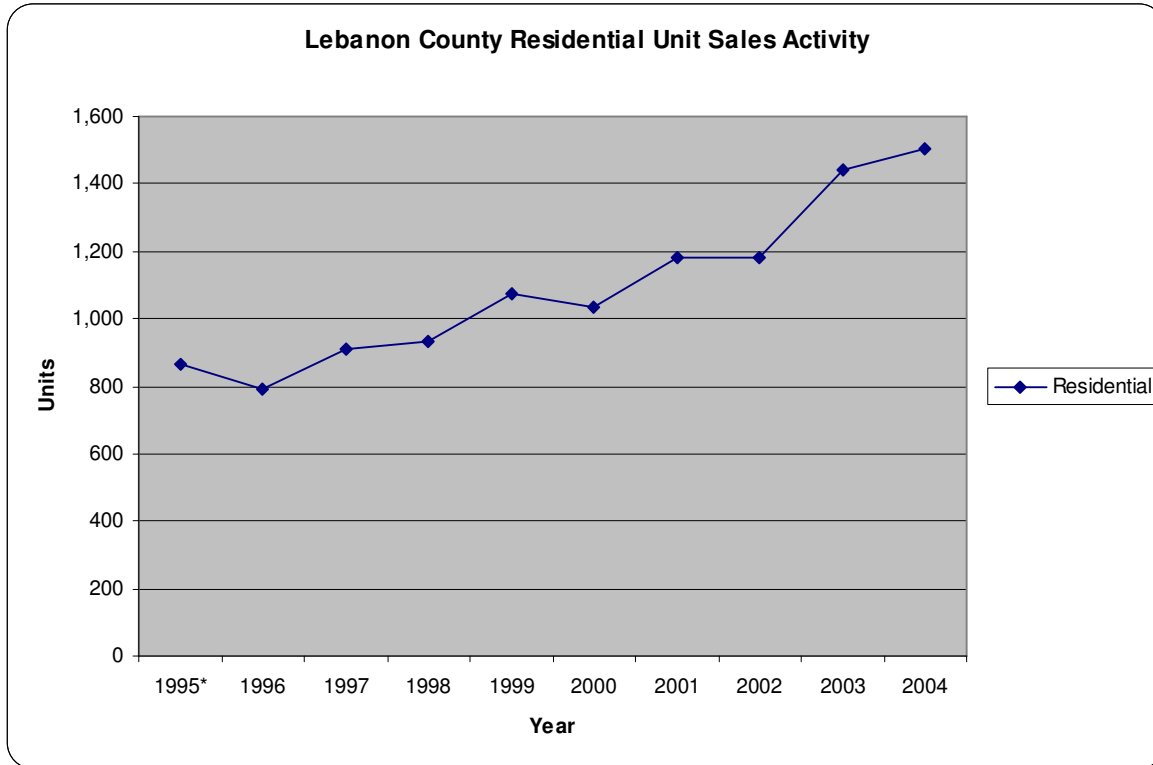
Year		Annville– Cleona SD	Cornwall– Lebanon SD	ELCO SD	Lebanon City SD	Northern Lebanon SD	Palmyra Area SD	Total Units
1995*	# Units	66	322	88	188	86	73	823
	Average (Nominal \$)	\$87,232	\$109,199	\$88,654	\$59,215	\$84,629	\$105,211	
	Average (Real \$)	\$108,124	\$135,352	\$109,887	\$73,397	\$104,898	\$130,409	
1996	# Units	73	275	107	157	82	43	737
	Average (Nominal \$)	\$79,758	\$104,171	\$95,565	\$62,554	\$90,453	\$110,847	
	Average (Real \$)	\$96,025	\$125,417	\$115,056	\$75,312	\$108,901	\$133,454	
1997	# Units	78	337	81	190	86	74	846
	Average (Nominal \$)	\$94,369	\$106,040	\$100,163	\$62,464	\$95,024	\$120,704	
	Average (Real \$)	\$111,067	\$124,803	\$117,887	\$73,517	\$111,838	\$142,062	
1998	# Units	82	354	123	152	85	68	864
	Average (Nominal \$)	\$103,660	\$109,488	\$106,773	\$62,198	\$95,989	\$110,039	
	Average (Real \$)	\$120,131	\$126,885	\$123,739	\$72,081	\$111,241	\$127,524	
1999	# Units	89	396	124	211	86	94	1,000
	Average (Nominal \$)	\$110,416	\$123,157	\$104,276	\$62,100	\$101,312	\$127,938	
	Average (Real \$)	\$125,196	\$139,642	\$118,234	\$70,412	\$114,873	\$145,063	
2000	# Units	81	378	106	200	85	94	944
	Average (Nominal \$)	\$99,266	\$121,604	\$108,457	\$69,017	\$96,624	\$127,397	
	Average (Real \$)	\$108,893	\$133,397	\$118,975	\$75,710	\$105,995	\$139,752	
2001	# Units	69	370	101	233	132	108	1,013
	Average (Nominal \$)	\$100,405	\$121,957	\$105,454	\$68,319	\$103,059	\$126,957	
	Average (Real \$)	\$107,155	\$130,156	\$112,544	\$72,912	\$109,988	\$135,493	
2002	# Units	82	413	143	224	144	148	1,154
	Average (Nominal \$)	\$104,193	\$133,369	\$107,992	\$63,342	\$113,482	\$141,776	
	Average (Real \$)	\$109,406	\$140,041	\$113,395	\$66,511	\$119,159	\$148,869	
2003	# Units	79	472	188	262	165	274	1,440
	Average (Nominal \$)	\$117,653	\$145,700	\$121,485	\$68,221	\$124,441	\$177,611	
	Average (Real \$)	\$120,786	\$149,580	\$124,720	\$70,038	\$127,755	\$182,341	
2004	# Units	94	497	156	290	210	255	1,502
	Average (Real \$)	\$134,496	\$156,985	\$135,568	\$75,489	\$139,993	\$190,513	
	Total # Units	793	3,814	1,217	2,107	1,161	1,231	10,323
	Percent change in # of Units, 1995-2004	42.42%	54.35%	77.27%	54.26%	144.19%	249.32%	
	Percent change in Average Sales Value, 1995-2004	24.39%	15.98%	23.37%	2.85%	33.46%	46.09%	

Source: Keystone Multi-List, Inc.

* Six units listed as “Non-Residential, Other” not included in averages

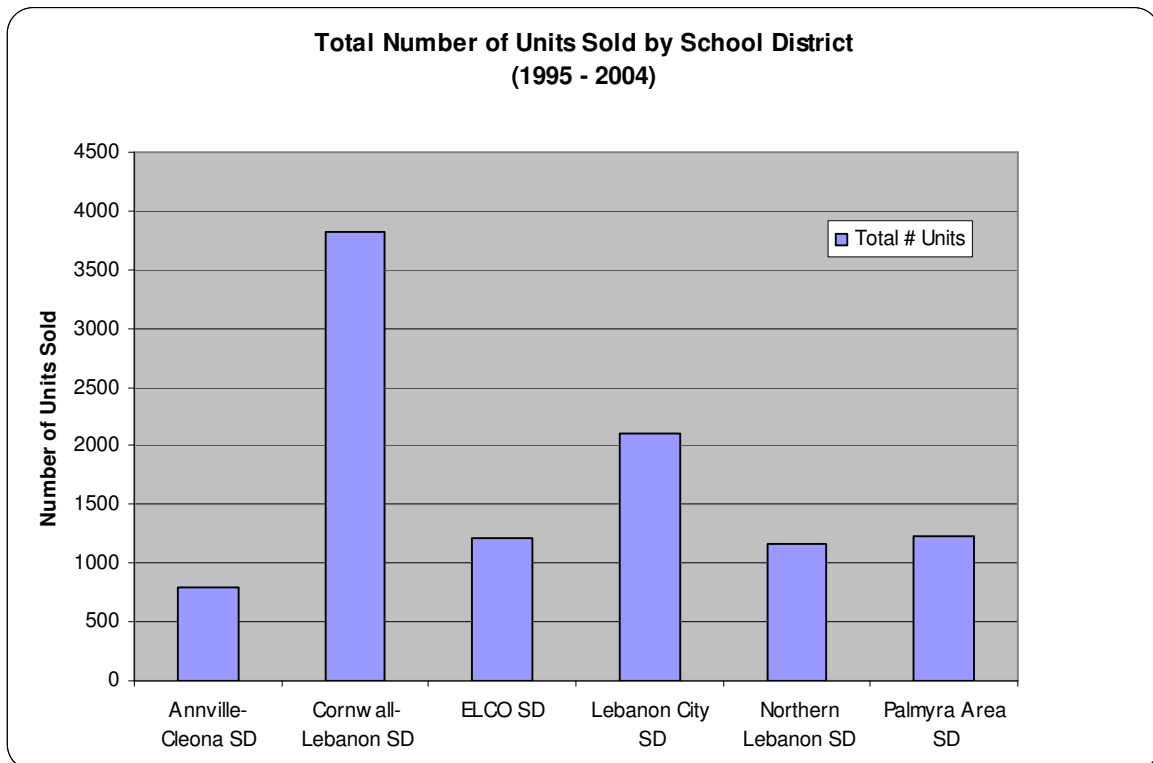
**Real Dollars have been adjusted for inflation through use of the CPI to represent 2004 dollars.

Figure 2-4 Lebanon County Residential Sales Activity, 1995-2004



Source: Keystone Multi-List, Inc.
 *Six units listed as "Non-Residential, Other" not included

Figure 2-5 Residential Units Sold by School District, 1995-2004



Source: Keystone Multi-List, Inc.

Residential Housing Types

Countywide Trends

- Most homes in Lebanon County are single family dwellings (57%), though an extensive array of multi-unit residential and mobile home complexes are also available.
- The composition of housing types in Lebanon County is roughly in line with that of the state, though the composition by school district and municipality varies widely.
- According to the Lebanon County Planning Department, there are 43 multi-family housing complexes located throughout the county. The complexes contain a total of 3,175 units.
- Most of the newer housing units being constructed and proposed in the townships are single family detached dwellings. This will add to the already high concentrations of this type of housing units in the townships.
- The boroughs and the City of Lebanon are the municipalities in the county where more multi-family housing is offered. This is due to older construction of apartment units and mixed use properties in the downtowns, and to the conversion of single family dwellings to multi-family structures.

School District Statistics and Trends

- The Palmyra Area School District most closely parallels Lebanon County and Pennsylvania in terms of the composition of housing stock.
- The Cornwall–Lebanon School District has the most single family dwellings with 8,422 single family detached structures (69%) and 1,625 single family attached structures (13%). The highest occurrence of manufactured housing units is in the Cornwall–Lebanon School District. Of the 930 manufactured homes in the school district, 614 are located in North Lebanon Township.
- The Lebanon School District has the highest occurrence in the county of housing units in multi-family dwellings. The 4,268 units account for 37% of the units in the district. Units in structures with two to four units per structure account for 20% of the housing units in the district, which is the highest in the county. Only 25% of the housing stock in the Lebanon School District are single family detached homes.
- The Northern Lebanon School District has the most single family detached homes in the county at 73%. An additional 5% of units are single family attached homes (townhouses), the lowest in the county.
- The Northern Lebanon School District has the highest relative number of manufactured homes at 14%, and the second highest number at 795. Each of the municipalities in the district contains over 100 manufactured homes with the exceptions of Cold Spring Township and Jonestown Borough.
- The Annville–Cleona School District contains the fewest dwelling units at 4,459. Of these, 65% are single family detached houses and 13% are single family attached units.

Municipality Statistics and Trends

- South Annville Township has a high percentage of mobile home dwellings at 21%.
- Mount Gretna Borough is comprised of 98% single family detached homes and 2% single family attached homes; there are no multi-family or manufactured homes in the borough.
- Heidelberg Township also has a relatively high occurrence of single family dwellings; 89% of the housing units are single family detached dwellings and 4% are single family attached housing units.
- North Cornwall Township has the highest amount of units located in structures that contain 10 or more units. These 345 units account for 13% of the housing units in the township, the highest proportion in the county.
- Myerstown Borough has 27% of the housing units in multi-family structures and only 48% of the housing units are single family detached homes.
- Palmyra Borough has higher occurrences of multi-family dwellings than the other municipalities in the district and exceeds the state and county percentages in the relative amount of multi-family dwelling units.

Table 2-8 Lebanon County Housing Types by Units in Structure, 2000

	Total	Single Detached		Single Attached		2 - 4 Units per Structure		5 - 9 Units per Structure		10+ Units per Structure		Manufactured Home	
		#	%	#	%	#	%	#	%	#	%	#	%
Pennsylvania	5,249,750	2,935,248	56	940,396	18	515,543	10	179,909	3	415,405	8	263,249	5
Lebanon County	49,320	28,234	57	9,137	19	5,241	11	1,691	3	2,077	4	2,940	6
Annville–Cleona SD	4,459	2,903	65	596	13	508	11	56	1	62	1	334	7
Annville Twp.	1,556	771	50	365	23	295	19	45	3	34	2	46	3
Cleona	913	586	64	186	20	110	12	4	0	24	3	3	0
North Annville	861	713	83	19	2	71	8	7	1	4	0	47	5
South Annville	1,129	833	74	26	2	32	3	0	0	0	0	238	21
Cornwall–Lebanon SD	12,278	8,422	69	1,625	13	606	5	272	2	423	3	930	8
Cornwall	1,261	965	77	222	18	22	2	14	1	0	0	38	3
Mount Gretna	207	202	98	5	2	0	0	0	0	0	0	0	0
North Cornwall	2,604	1,301	50	620	24	189	7	143	5	345	13	6	0
North Lebanon	4,234	3,063	72	346	8	127	3	58	1	26	1	614	15
South Lebanon	3,030	2,220	73	366	12	245	8	49	2	46	2	104	3
West Cornwall	942	671	71	66	7	23	2	8	1	6	1	168	18
ELCO SD	6,898	4,907	71	780	11	470	7	128	2	236	3	377	5
Heidelberg	1,389	1,234	89	57	4	61	4	11	1	18	1	8	1
Jackson	2,478	1,753	71	141	6	102	4	8	0	134	5	340	14
Millcreek	1,090	821	75	185	17	44	4	15	1	4	0	21	2
Myerstown	1,339	641	48	327	24	212	16	73	5	80	6	6	0
Richland	602	458	76	70	12	51	8	21	3	0	0	2	0
Lebanon SD	11,566	2,877	25	4,346	38	2,297	20	921	8	1,050	9	75	1
Lebanon City	11,220	2,772	25	4,165	37	2,270	20	910	8	1,047	9	56	0
West Lebanon	346	105	30	181	52	27	8	11	3	3	1	19	5
Northern Lebanon SD	5,836	4,280	73	273	5	375	6	100	2	13	0	795	14
Bethel	1,710	1,241	73	42	2	126	7	18	1	7	0	276	16
Cold Spring	27	19	70	0	0	0	0	0	0	0	0	8	30
East Hanover	1,091	851	78	45	4	41	4	36	3	4	0	114	10
Jonestown	443	267	60	85	19	63	14	23	5	2	0	3	1
Swatara	1,462	1,072	73	90	6	71	5	0	0	0	0	229	16
Union	1,103	830	75	11	1	74	7	23	2	0	0	165	15
Palmyra Area SD	8,283	4,845	58	1,517	18	985	12	214	3	293	4	429	5
North Londonderry	2,782	2,006	72	585	21	77	3	16	1	74	3	24	1
Palmyra	3,363	1,361	40	731	22	769	23	160	5	219	7	123	4
South Londonderry	2,138	1,478	69	201	9	139	7	38	2	0	0	282	13

Source: U.S. Census Bureau

Household Numbers and Size

Countywide Statistics and Trends

- Between 1990 and 2000, more than 3,800 new households were added in Lebanon County.
- Households in Lebanon County increased faster than they did across the state—9.05% versus 6.25%, respectively.
- In 2000, the average household size in Lebanon County was 2.49 persons and just above the state average, 2.48 persons. These figures represent slight declines of between 3 and 4% since 1990. Decreases in household size at the county, school district and municipal levels can be attributed to increases in the number of elderly persons living alone, smaller family size and the number of single person households and additional housing.

School District Statistics and Trends

- The decline in average household size in most school districts in the county was more substantial than that of Pennsylvania (-3.5%). The Cornwall-Lebanon and Lebanon School Districts were the only districts in the county to experience smaller relative decreases than Pennsylvania.
- The Lebanon School District had the smallest decrease in average household size of 0.02 persons, of the school districts in the county, but the average household size in the Lebanon School District remains much smaller than Pennsylvania's average household size.
- The ELCO School District had the largest percentage decrease in household size of 6.41%, the largest relative decrease of the school districts in the county.

Municipal Statistics and Trends

- Heidelberg Township had the highest average household size in the county, 2.85 in 2000, attributable to large farming families in the community; Mount Gretna Borough had the lowest average household size, 2.07, reflecting retired and senior couples and individuals without children in these homes.
- Cornwall Borough and North Cornwall Township are the only two municipalities in the county that saw an increase in the average household size, although both of these increases were less than 1%.
- Mount Gretna Borough saw the greatest decrease in average household size in the county, a decrease from 2.46 to 2.07 or 15.85%.

Table 2-9 Households and Household Size Trends, 1990 and 2000

	Households*		Absolute Change	% Change	Average Household Size*		Absolute Change	% Change
	1990	2000			1990	2000		
Pennsylvania	4,495,966	4,777,003	281,037	6.25	2.57	2.48	-0.09	-3.50
Lebanon County	42,688	46,551	3,863	9.05	2.58	2.49	-0.09	-3.49
Annville–Cleona SD	4,218	4,254	36	0.85	2.65	2.51	-0.14	-5.28
Annville	1,409	1,452	43	3.05	2.48	2.35	-0.13	-5.24
Cleona	892	879	-13	-1.46	2.6	2.44	-0.16	-6.15
North Annville	858	828	-30	-3.50	2.75	2.72	-0.03	-1.09
South Annville	1,059	1,095	36	3.40	2.83	2.61	-0.22	-7.77
Cornwall–Lebanon SD	9,951	11,575	1,624	16.32	2.62	2.54	-0.08	-3.05
Cornwall	1,182	1,210	28	2.37	2.57	2.58	0.01	0.39
Mount Gretna.	123	117	-6	-4.88	2.46	2.07	-0.39	-15.85
North Cornwall	1,922	2,467	545	28.36	2.47	2.49	0.02	0.81
North Lebanon	3,565	4,072	507	14.22	2.73	2.61	-0.12	-4.40
South Lebanon	2,406	2,920	514	21.36	2.63	2.54	-0.09	-3.42
West Cornwall	753	789	36	4.78	2.53	2.29	-0.24	-9.49
ELCO SD	5,912	6,633	721	12.20	2.81	2.63	-0.18	-6.41
Heidelberg	1,250	1,346	96	7.68	3.04	2.85	-0.19	-6.25
Jackson	1,968	2,397	429	21.80	2.91	2.6	-0.31	-10.65
Millcreek	938	1,043	105	11.19	2.85	2.79	-0.06	-2.11
Myerstown	1,206	1,265	59	4.89	2.47	2.33	-0.14	-5.67
Richland	550	582	32	5.82	2.65	2.59	-0.06	-2.26
Lebanon SD	10,800	10,599	-201	-1.86	2.35	2.33	-0.02	-0.85
Lebanon City	10,468	10,266	-202	-1.93	2.34	2.32	-0.02	-0.85
West Lebanon	332	333	1	0.30	2.63	2.51	-0.12	-4.56
Northern Lebanon SD	5,069	5,512	443	8.74	2.82	2.69	-0.13	-4.61
Bethel	1,493	1,608	115	7.70	2.89	2.81	-0.08	-2.77
Cold Spring**	N/A	19	N/A	N/A	3	2.58	-0.42	-14.00
East Hanover	1,036	1,034	-2	-0.19	2.88	2.63	-0.25	-8.68
Jonestown	359	402	43	11.98	2.56	2.53	-0.03	-1.17
Swatara	1,165	1,432	267	22.92	2.84	2.74	-0.1	-3.52
Union	1,015	1,017	2	0.20	2.7	2.55	-0.15	-5.56
Palmyra Area SD	6,738	7,978	1,240	18.40	2.49	2.38	-0.11	-4.42
North Londonderry	2,092	2,716	624	29.83	2.63	2.42	-0.21	-7.98
Palmyra	3,021	3,200	179	5.93	2.27	2.2	-0.07	-3.08
South Londonderry	1,625	2,062	437	26.89	2.75	2.61	-0.14	-5.09

Source: U.S. Census Bureau

* Households reflect housing units of occupied status

**Errors exist in 1990 U.S. Census data for Cold Spring Township arising from boundary questions. Lebanon County Assessment offices reported 24 dwelling units located in Cold Spring Township in 1990.

Occupancy Statistics and Trends

Occupancy and vacancy rates are key indicators of the health of a community's housing market and can have an effect on local economic stability. A high occupancy rate can be indicative of limited housing availability in a community and an inability to absorb new residents moving into a community. A sudden growth of a single company or a new industry could conceivably require the development of new homes or increase the travel time for workers, thus adding to commuting costs and stress on the transportation system.

Generally, a vacancy rate between 4% and 5% is considered a healthy rate.¹ Below 4% is an indicator of too few housing units, which may lead to inflated prices, higher demand for new housing and increased development potential; whereas, a vacancy rate of greater than 6% is an indicator of too many units, which may lead to deflated prices and lower demand. A true picture of the vacancy experienced by a community can be difficult to discern as the vacancy rate fluctuates as new construction occurs, and as units are sold, rented, or become available. New construction may also cloud the true picture, as will homes that are considered vacant for recreational or seasonal use. Table 2-10 shows occupancy and vacancy rates for 1990 and 2000 for the state, county, school districts, and municipalities.

Countywide Statistics and Trends

- A greater percentage of homes are owner occupied in Lebanon County than across the state—68.6% and 64.9% respectively.
- Lebanon County has a lower percentage of vacant homes than Pennsylvania—5.7% and 9.0% respectively.

School District Statistics and Trends

- The Cornwall-Lebanon School District had the highest percentage of owner occupied housing in the county in 2000 at 77.4%.
- The vacancy rate in the Palmyra Area School District, 3.7%, was the lowest in the county, demonstrating the tight housing market in this region of the county.
- The renter occupied rate of 45.0% in the Lebanon School District is the highest in the county and is nearly double the state's value of 26.1%.
- Lebanon School District's vacancy rate of 8.4% is also the highest in the county, but is still below the state percentage of 9.0%. More recent housing occupancy studies in the City of Lebanon estimate a much smaller percentage of vacancies.

Municipal Statistics and Trends

- High percentages of renter occupied units in Annville Township (31.4%) may be attributable to the presence of Lebanon Valley College, where homes provide short-term residences for students. In North Cornwall Township, high percentages of renter occupied units can be witnessed in the several apartment complexes that surround the Plaza Shopping Center.
- Mount Gretna Borough had the lowest percentage of renter occupied units, 4.9%, and an extremely high vacancy rate, 42.9% or 88 of its 207 units. Of the 88 vacant units, 81 units were reported for seasonal, recreational, or occasional use. West Cornwall Township, which borders Mount Gretna Borough, also has a rather high vacancy rate of 16.5%. Of the 155 vacant units in 2000, 119 were used for recreational or seasonal use. This high concentration of vacant units reported for seasonal, recreational, or occasional use reflects on the fact that many people utilize the Mt. Gretna area as a vacation or resort area. Starting in 1891, the Mount Gretna area was used as a summer home for a United Brethren Church camp and Pennsylvania Chautauquans. Lots were laid out to be 20 feet by 24 feet with the intention that they be occupied by tents. However, by the first camp meeting, 100 cottages had been built. Chautauquans and church campers would stay from Memorial Day to Labor Day. The Mount Gretna area consisted of Chautauqua in Mount Gretna Borough, the United Brethren Church camp in West Cornwall Township, and Timber Hills in South Londonderry Township. After World War II, Mount Gretna began to transition into a year-round residential area. (Mount Gretna Area Historical Society)
- North Londonderry Township has the highest percentage of owner occupied housing in the county, 86.3%.
- Palmyra Borough has the second highest percentage of renter occupied units in the county, 40.3%, tied with Myerstown Borough and trailing only the City of Lebanon. The high concentration of rental occupied housing in the older boroughs

¹ The Practice of Local Government Planning.

in the county and in the City of Lebanon is indicative of single family dwelling units being converting to multi-unit apartments, a normal trend for larger homes in older communities. In Palmyra Borough, the 184 units that comprise Shadowstone Mobile Home Park account for roughly 5% of the total occupied units in the municipality.

Table 2-10 Occupancy Statistics by Tenure, 1990 and 2000

	% Owner Occupied 1990	% Renter Occupied 1990	% Vacant 1990	% Owner Occupied 2000	% Renter Occupied 2000	% Vacant 2000
Pennsylvania	64.32	26.73	8.95	64.90	26.10	9.00
Lebanon County	67.92	27.72	4.36	68.60	25.70	5.70
Annville–Cleona SD	73.78	23.32	2.90	73.80	21.60	4.60
Annville	65.60	32.11	2.29	62.00	31.40	6.60
Cleona	69.18	28.31	2.51	74.60	21.70	3.70
North Annville	76.94	19.57	3.49	78.20	18.00	3.80
South Annville	85.79	10.66	3.55	86.10	10.90	3.00
Cornwall–Lebanon SD	75.28	19.44	5.28	77.40	16.90	5.70
Cornwall	77.70	19.90	2.40	84.50	11.40	4.10
Mount Gretna.	60.75	5.38	33.87	52.20	4.90	42.90
North Cornwall	59.24	35.72	5.04	63.80	30.90	5.30
North Lebanon	82.95	13.53	3.52	82.80	13.40	3.80
South Lebanon	79.39	18.22	2.39	81.40	15.00	3.60
West Cornwall	68.54	12.86	18.60	73.90	9.60	16.50
ELCO SD	76.48	20.90	2.62	75.60	20.60	3.80
Heidelberg	78.99	16.87	4.14	81.40	15.50	3.10
Jackson	83.58	14.33	2.09	82.30	14.40	3.30
Millcreek	77.69	19.21	3.10	76.70	19.00	4.30
Myerstown	59.17	38.72	2.11	54.20	40.30	5.50
Richland	81.15	17.59	1.26	79.90	16.80	3.30
Lebanon SD	50.27	44.94	4.79	46.60	45.00	8.40
Lebanon City	49.59	45.61	4.80	45.90	45.60	8.50
West Lebanon	71.76	23.92	4.32	69.90	26.30	3.80
Northern Lebanon SD	74.08	19.82	6.10	76.00	18.40	5.60
Bethel	77.78	17.01	5.21	78.70	15.30	6.00
Cold Spring	100.00	0.00	0.00	60.00	16.00	24.00
East Hanover	73.12	20.63	6.25	75.70	19.10	5.20
Jonestown	57.10	37.37	5.53	58.90	37.30	3.80
Swatara	78.96	15.68	5.36	81.80	14.50	3.70
Union	70.16	21.61	8.23	71.10	20.90	8.00
Palmyra Area SD	69.66	26.98	3.36	72.70	23.60	3.70
North Londonderry	82.74	13.53	3.73	86.30	11.30	2.40
Palmyra	55.26	41.57	3.17	54.80	40.30	4.90
South Londonderry	79.51	17.27	3.22	83.10	13.40	3.50

Source: U.S. Census Bureau

Value of Housing Units

Countywide Statistics and Trends

- The median housing value for Lebanon County was \$99,200 in 2000, roughly 4.6% higher than the median value for Pennsylvania, \$94,800.
- The county saw housing values increase more dramatically than the state between 1990 and 2000. The county rate of increase was 6.78%, compared to the state increase of 4.18%.
- Housing values are generally the highest in the townships that border Dauphin County, mostly due to the proximity to Harrisburg and Hershey employment centers and amenities.
- Housing values remain the lowest in the City of Lebanon and the older boroughs that line Route 422. In terms of trends, housing values in the City of Lebanon have been on the rise by 12.31%, while Cleona Borough and Palmyra Borough, which both straddle Route 422, have seen decreases in both median home value and median gross rent. These declines may be the result of increased home ownership, excessive rental availability in recent years, and an aging housing stock.
- The median rent in the county, \$470, was lower than the state median value, \$531, in 2000. However, rent values rose 0.5% across Lebanon County through the 1990s while they fell on average across the state. This value increase was not equitable across the municipalities, as 12 municipalities and at least one per school district experienced a decline in real rent values. Low interest rates which facilitate home ownership also reduce competition for rental housing, thereby depressing rental rates.

School District Statistics and Trends

- Data on the median value of housing units and the median gross rent were not available at the school district level.

Municipal Statistics and Trends

- Millcreek Township saw the greatest increase in median housing value, 29.3% between 1990 and 2000. The housing stock in Millcreek Township is found mainly in the older village of Newmanstown. The Newberg Village development brought several hundred new units to the township. These units are mostly entry level by 2005 values, but are significantly higher than the housing values in older Newmanstown.
- Jonestown Borough saw an increase in the median housing value of 15.4% from 1990 to 2000, which was the second highest increase in the county. This increase can be attributed to new development and has brought the borough's median value from below state and county median values to \$102,000 and slightly above the county median value for 2000.
- Jackson Township saw the greatest increase in median gross rent values, an increase of 23.1% between 1990 and 2000.
- Housing values are highest in Mount Gretna Borough where the historic nature of these homes coupled with the quiet wooded setting has kept values elevated. Mount Gretna experienced a decline in median housing value, but still retained the highest median housing value and the second highest median rent value in the county. This may also reflect the borough's rigorous development code. This recent trend may indicate decline of certain older structures.
- The City of Lebanon and West Lebanon Township had the lowest median housing values of \$65,700 in Lebanon County in 2000.
- Cleona Borough, West Cornwall Township, and Palmyra Borough each saw decreases in median housing value and median gross rent between 1990 and 2000. Cleona Borough saw a 28.57% decrease in median rent value from 1990 to 2000, the greatest municipal decrease in median rent value in the county. Palmyra Borough's median housing value of \$93,200 in 2000 fell below state and county median housing values.

Table 2-11 Lebanon County Median Housing Value Characteristics and Trends, 1990 and 2000

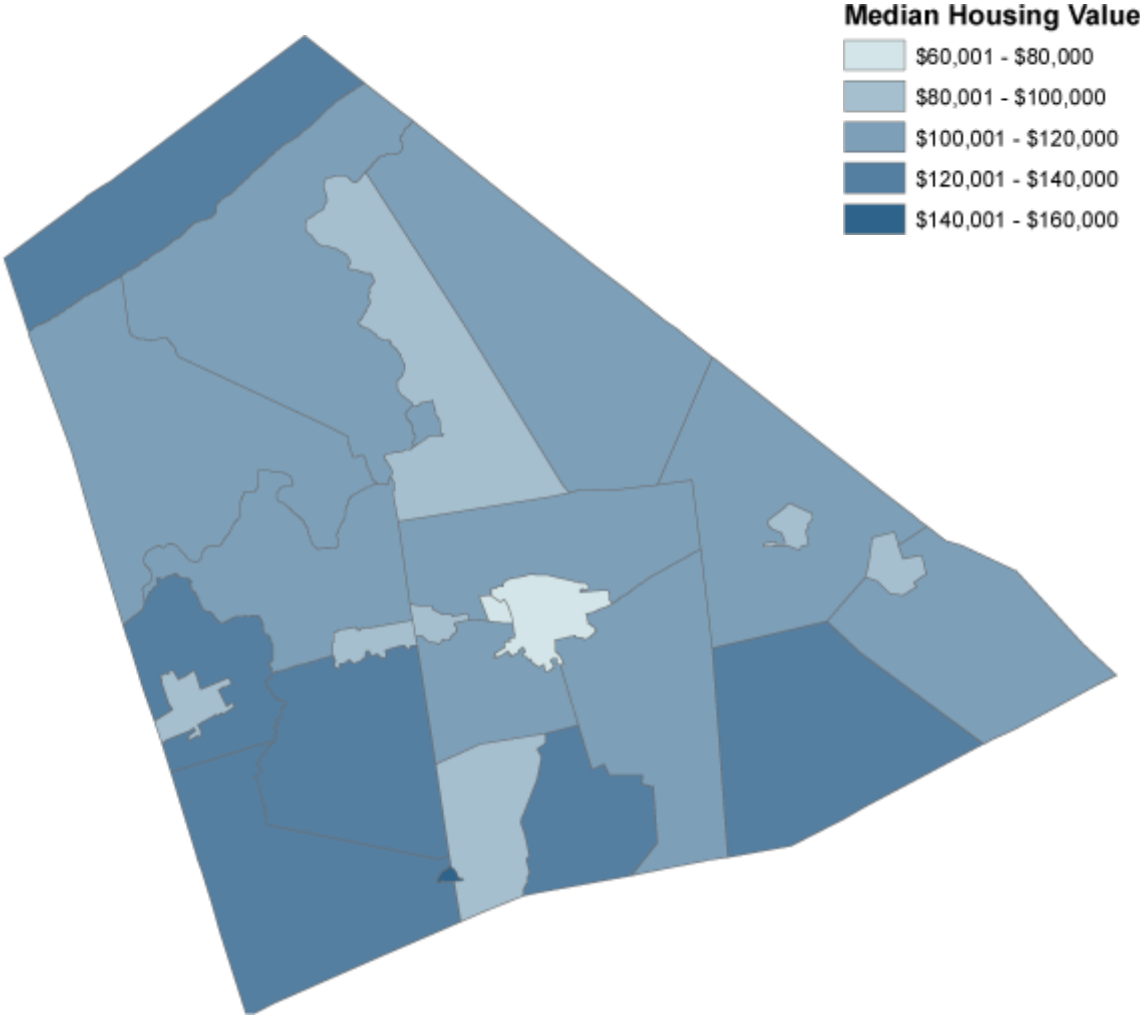
	1990 Median Housing Value*	2000 Median Housing Value	1990-2000 % Change*	1990* Median Gross Monthly Rent	2000 Median Gross Monthly Rent	1990-2000 % Change
Pennsylvania	\$91,000	\$94,800	4.18	\$532	\$531	-0.24
Lebanon County	\$92,900	\$99,200	6.78	\$468	\$470	0.49
Annville–Cleona SD**						
Annville	\$80,200	\$90,100	12.34	\$494	\$491	-0.62
Cleona	\$94,300	\$94,200	-0.11	\$665	\$475	-28.57
North Annville	\$96,600	\$105,700	9.42	\$506	\$491	-2.95
South Annville	\$123,200	\$120,500	-2.19	\$468	\$525	12.25
Cornwall–Lebanon SD**						
Cornwall	\$121,200	\$138,100	13.94	\$953	\$886	-6.99
Mount Gretna	\$176,500	\$158,200	-10.37	\$735	\$758	3.10
North Cornwall	\$100,300	\$109,400	9.07	\$622	\$602	-3.20
North Lebanon	\$102,200	\$105,600	3.33	\$499	\$519	3.94
South Lebanon	\$99,100	\$105,800	6.76	\$497	\$544	9.52
West Cornwall	\$109,100	\$94,100	-13.75	\$539	\$489	-9.25
ELCO SD**						
Heidelberg	\$106,100	\$122,100	15.08	\$501	\$449	-10.32
Jackson	\$105,300	\$111,700	6.08	\$464	\$571	23.12
Millcreek	\$78,400	\$101,400	29.34	\$487	\$503	3.18
Myerstown	\$77,100	\$84,400	9.47	\$485	\$499	2.92
Richland	\$90,900	\$92,500	1.76	\$489	\$434	-11.21
Lebanon SD**						
Lebanon City	\$58,500	\$65,700	12.31	\$411	\$411	0.00
West Lebanon	\$65,600	\$65,700	0.15	\$514	\$493	-4.05
North Lebanon SD**						
Bethel	\$97,200	\$100,700	3.60	\$495	\$522	5.37
Cold Spring	N/A	\$130,000	N/A	N/A	\$275	N/A
East Hanover	\$107,100	\$120,000	12.04	\$448	\$449	0.23
Jonestown	\$88,400	\$102,000	15.38	\$431	\$457	6.07
Swatara	\$88,400	\$98,000	10.86	\$515	\$506	-1.78
Union	\$95,700	\$107,800	12.64	\$418	\$458	9.66
Palmyra Area SD**						
North Londonderry	\$121,100	\$129,600	7.02	\$621	\$487	-21.52
Palmyra	\$93,700	\$93,200	-0.53	\$505	\$468	-7.26
South Londonderry	\$116,700	\$121,800	4.37	\$538	\$564	4.92

Source: U.S. Census Bureau

*1990 values have been adjusted for inflation through use of the CPI to represent 2000 dollar amounts.

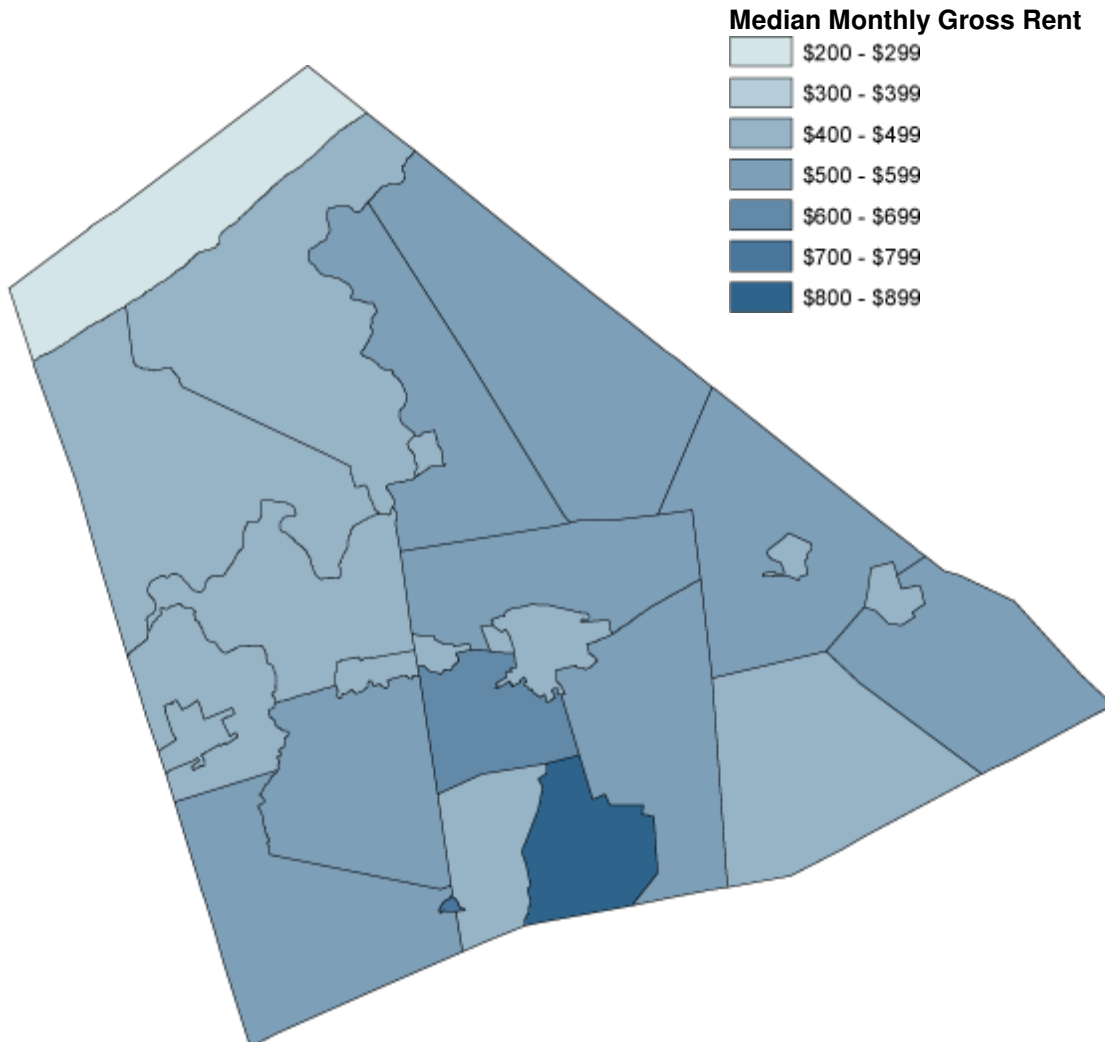
**Data not available at the school district level.

Figure 2-6 Lebanon County Median Housing Value, 2000



Source: U.S. Census Bureau

Figure 2-7 Lebanon County Median Gross Monthly Rent Value, 2000



Source: U.S. Census Bureau

Housing Affordability

The type of housing that is considered affordable for both renters and homeowners depends on many factors including the age, quality, size, location and availability of the housing stock in an area. Typically newer housing units which are larger and offer more amenities such as central heat and air, multiple bathrooms and bedrooms, larger kitchens and garages, and family rooms, and are located in areas with high owner occupancy rates or in rapidly growing areas, tend to have higher values than smaller, older housing units lacking many new amenities and those located in areas with a greater concentration of rental units and/or higher vacancy rates.

Ultimately, housing affordability is determined by household income. The U.S. Census Bureau evaluates the affordability of the housing stock by examining the cost of homes as a percentage of household income. Generally, when housing cost exceeds 30% of income, the cost of housing is considered an unreasonable burden, exceeding the amount that the household income may afford. Households which are required to spend in excess of 50% of household income on housing costs are considered to be “extremely cost burdened.”

Data on the affordability of housing is taken from Summary File 3 of the U.S. Census, which presents tabular data that was retrieved from the long form of the census. The long form decennial census questionnaire is sent to approximately one in six households. It contains all of the questions included in the short form, which is distributed to the entire population, and additional detailed questions relating to the social, economic, and housing characteristics of each individual and household. For example, although information on tenure is compiled for the entire population, information on monthly costs as a percentage of household income by tenure is only queried on the long form of the census. Therefore, in cases where certain detailed data is not available for the entire population, the sample information collected in the long form is considered to be a viable indicator of relative trends that are occurring amongst the entire population.

Owner Cost Burden

The U.S. Census evaluates housing affordability based on selected monthly owner costs, as reported by citizens on the long form of the decennial census survey. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electric, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).² Since this analysis is based on long form data collected from a portion of the population, the dataset is somewhat smaller than that of the short form; therefore, total numbers of housing units varies from that reported in Table 2-1.

Countywide Statistics and Trends

- A greater percentage of households in Lebanon County (81.1%) have affordable housing than in Pennsylvania (78.4%).

School District Statistics and Trends

- All of the school districts in the county had lower cost burden rates than the State in 2000. That is to say, all of the school districts had a smaller percentage of households which were paying more than 30% of their household income for housing costs.
- The Northern Lebanon School District had the greatest percentage of households (20.2%) that experienced a housing cost burden; the Annville-Cleona School District had the smallest (14.8%).

Municipal Statistics and Trends

- With the exception of Cold Spring Township, which had no housing cost burdened households, North Annville Township had the lowest percentage of cost burdened households (11.3%); Cleona Borough followed at 12.6%.

² U.S. Census Bureau

- Bethel and East Hanover Townships had the highest and second highest percentages of the population considered to be burdened by the cost of housing, 27.9% and 22.4% respectively, indicating that there may be a need for additional affordable housing in these municipalities. In Cornwall Borough, West Lebanon Township, and South Londonderry Township, over 20% of owner occupied households spend over 30% of their monthly income on costs directly related to housing.

Table 2-12 Selected Monthly Owner Costs as a Percentage of Household Income for Owner Occupied Housing, 1999

	Total Owner Occupied Housing Units*	Less than 30%		Greater than 30%		Not computed**	
		Total	%	Total	%	Total	%
Pennsylvania	2,889,484	2,264,322	78.4	600,717	20.8	24,445	0.8
Lebanon County	28,194	22,879	81.1	5,124	18.2	191	0.7
Annville-Cleona SD	2,654	2,255	85.0	392	14.8	7	0.3
Annville	864	709	82.1	155	17.9	0	0.0
Cleona	643	559	86.9	81	12.6	3	0.5
North Annville	504	443	87.9	57	11.3	4	0.8
South Annville	643	544	84.6	99	15.4	0	0.0
Cornwall-Lebanon SD	7,973	6,459	81.0	1,471	18.4	43	0.5
Cornwall	983	772	78.5	206	21.0	5	0.5
Mount Gretna.	101	83	82.2	18	17.8	0	0.0
North Cornwall	1,553	1,277	82.2	265	17.1	11	0.7
North Lebanon	2,674	2,151	80.4	501	18.7	22	0.8
South Lebanon	2,173	1,764	81.2	404	18.6	5	0.2
West Cornwall	489	412	84.3	77	15.7	0	0.0
ELCO SD	4,147	3,414	82.3	705	17.0	28	0.7
Heidelberg	911	740	81.2	163	17.9	8	0.9
Jackson	1,446	1,186	82.0	252	17.4	8	0.6
Millcreek	678	559	82.4	115	17.0	4	0.6
Myerstown	652	536	82.2	111	17.0	5	0.8
Richland	460	393	85.4	64	13.9	3	0.7
Lebanon SD	5,010	4,028	80.4	943	18.8	39	0.8
Lebanon City	4,797	3,867	80.6	897	18.7	33	0.7
West Lebanon	213	161	75.6	46	21.6	6	2.8
Northern Lebanon SD	3,192	2,495	78.2	645	20.2	52	1.6
Bethel	929	670	72.1	259	27.9	0	0.0
Cold Spring	7	7	100.0	0	0.0	0	0.0
East Hanover	563	433	76.9	126	22.4	4	0.7
Jonestown	228	187	82.0	36	15.8	5	2.2
Swatara	917	735	80.2	152	16.6	30	3.3
Union	548	463	84.5	72	13.1	13	2.4
Palmyra Area SD	5,218	4,228	81.0	968	18.6	22	0.4
North Londonderry	2,192	1,830	83.5	354	16.1	8	0.4
Palmyra	1,599	1,279	80.0	313	19.6	7	0.4
South Londonderry	1,427	1,119	78.4	301	21.1	7	0.5

Source: U.S. Census Bureau

*Represents sample data collected on the long form and reported in Summary Tape File 3 (STF3) by the US Census Bureau.

**Units reporting no income or a net loss in 1999 are included in the "not computed" category

Renter Cost Burden

The renter cost burden is determined by a methodology similar to the homeowner cost burden, analyzing only the long form data, a smaller renter occupied housing unit dataset than reported in Table 2-1. The renter cost burden takes into account the percentage of household income that is spent on gross rent. Gross rent includes the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.³

Countywide Statistics and Trends

- In 1999, a greater percentage of rental households (64.54%) found affordable housing in the county than households across Pennsylvania (56.23%) indicating that there is a higher level of housing affordability in the county than in the state.
- There were a greater percentage of cost burdened rental households than cost burdened homeowners in the county.

School District Statistics and Trends

- All of the school districts had lower renter cost burden rates than Pennsylvania, thus housing is more affordable to renters in the school districts in Lebanon County than statewide.
- The Lebanon and ELCO School Districts had the highest cost burden rates for renter.
- The Palmyra Area School District was considered to be the most affordable for renters; 20.1% are reported as cost burdened. The Northern Lebanon School District had the second lowest cost burden rate at 21.4%.

Municipal Statistics and Trends

- Jackson Township had the highest renter cost burden rate at 41.5%, followed by the City of Lebanon at 33.6%.

³ U.S. Census Bureau

Table 2-13 Gross Rent for Rental Units as a Percentage of Household Income*, 2000

	<i>Total Renter Occupied Housing Units</i>	<i>Less than 30 percent</i>		<i>Greater than 30 percent</i>		<i>Not Computed**</i>	
		<i>Total</i>	<i>%</i>	<i>Total</i>	<i>%</i>	<i>Total</i>	<i>%</i>
Pennsylvania	1,348,824	758,499	56.2	479,644	35.6	110,681	8.2
Lebanon County	12,399	8,002	64.5	3,459	27.9	938	7.6
Annville-Cleona SD	917	632	68.9	230	25.1	55	6.0
Annville	482	324	67.2	127	26.4	31	6.4
Cleona	197	149	75.6	44	22.3	4	2.0
North Annville	133	94	70.7	34	25.6	5	3.8
South Annville	105	65	61.9	25	23.8	15	14.3
Cornwall-Lebanon SD	2,043	1,389	67.99	494	24.2	160	7.8
Cornwall	142	84	59.12	34	23.9	24	16.9
Mount Gretna.	12	3	25.0	2	16.7	7	58.3
North Cornwall	804	563	70.0	215	26.7	26	3.2
North Lebanon	551	395	71.7	105	19.1	51	9.3
South Lebanon	451	278	61.6	134	29.7	39	8.6
West Cornwall	83	66	79.5	4	4.8	13	15.7
ELCO SD	1,338	795	59.4	409	30.6	134	10.0
Heidelberg	174	97	55.8	47	27.0	30	17.2
Jackson	354	166	46.9	147	41.5	41	11.6
Millcreek	172	141	81.9	22	12.8	9	5.2
Myerstown	538	329	61.2	166	30.9	43	8.0
Richland	100	62	62.0	27	27.0	11	11.0
Lebanon SD	5,195	3,136	60.4	1,730	33.3	329	6.3
Lebanon City	5,109	3,077	60.2	1,718	33.6	314	6.1
West Lebanon	86	59	68.6	12	13.9	15	17.4
Northern Lebanon SD	991	673	67.9	212	21.4	106	10.7
Bethel	230	143	62.2	69	30.0	18	7.8
Cold Spring	4	4	100.0	0	0.0	0	0.0
East Hanover	192	125	65.1	33	17.2	34	17.7
Jonestown	150	104	69.3	38	25.3	8	5.3
Swatara	192	140	72.9	33	17.2	19	9.9
Union	223	157	70.4	39	17.5	27	12.1
Palmyra Area SD	1,915	1,377	71.9	384	20.1	154	8.0
North Londonderry	289	191	66.1	17	5.9	81	28.0
Palmyra	1,353	1,002	74.1	299	22.1	52	3.8
South Londonderry	273	184	67.4	68	24.9	21	7.7

*Represents sample data collected on the long form of the decennial census

**Units reporting no income or a net loss in 1999 are included in the "not computed" category

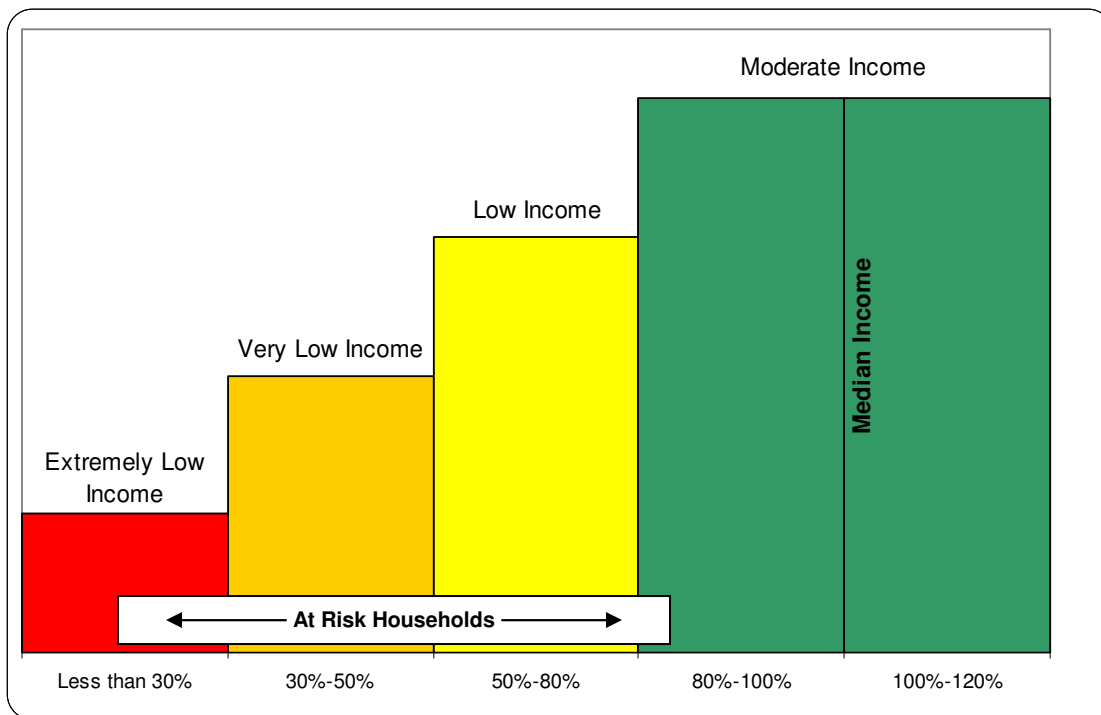
Source: U.S. Census Bureau

Determining At Risk Households

Household income is a primary factor in determining how much a family or household is able to spend on costs directly related to housing in a given month or year. The Department of Housing and Urban Development (HUD) programs and other federal programs use income limits as primary eligibility criteria. HUD determines income limits on the basis of area median incomes and maintains data compiled by the long form of the census on the number of households (of a sample) that are in each income category. The income categories used in various HUD programs are as follows:

- **Moderate Income** – those households earning between 80% and 120% of an area’s median income
- **Low Income** – those households earning between 50.1% and 80% of an area’s median income
- **Very Low Income** – those households earning between 30.1% and 50% of an area’s median income
- **Extremely Low Income** – households earning not more than 30% of an area’s median income

Figure 2-8 HUD-Determined Income Levels



Source: Department of Housing and Urban Development

Households that are considered to be Extremely Low Income households represent the most at-risk households, those that need immediate attention in order to guard against homelessness. Very Low Income households and Low Income households are also of concern and may be in danger of slipping into the Extremely Low Income category. HUD data for each of these income levels are shown by renter occupied households and owner occupied households in Table 2-14 and in Figure 2-9. The values for each school district and the county have been aggregated from the municipal data. Owner and renter occupied households in the extremely low income category represent the most serious cases in the county, face the greatest risk of becoming homeless, and are the most likely to qualify for the variety of HUD sponsored programs; only this income level will be used to project affordable housing unit needs. As such, it represents a minimum number of units the county and municipalities should strive to provide, as households in other income levels would also benefit from affordable units. The total percentage of extremely low income households are shown in Table 2-15 among other statistics used in the housing projections.

Table 2-14 Percent of Lebanon County Home Owner Households and Renter Households by Income Category, 2000

	Income Level							
	<i>Extremely Low Income</i>		<i>Very Low Income</i>		<i>Low Income</i>		<i>Moderate Income and Above</i>	
	HH income less than 30% of median		HH income 30%-50% of median		HH income 50%-80% of median		HH income over 80% of median	
	% of Renter Occupied Households	% of Owner Occupied Households	% of Renter Occupied Households	% of Owner Occupied Households	% of Renter Occupied Households	% of Owner Occupied Households	% of Renter Occupied Households	% of Owner Occupied Households
Lebanon County	20.59	4.92	20.02	9.72	25.10	18.33	34.30	67.03
Annville-Cleona SD	15.39	3.80	17.17	8.02	22.62	19.21	44.82	68.97
Annville	18.57	4.71	20.68	5.44	13.50	25.63	47.26	64.23
Cleona	7.11	3.36	17.26	8.77	37.56	18.13	38.07	69.74
N. Annville	16.77	4.15	8.70	9.94	24.84	16.77	49.69	69.14
S. Annville	14.63	2.97	14.63	8.71	30.89	15.37	39.84	72.95
Cornwall-Lebanon SD	13.99	4.65	17.95	8.75	22.91	16.35	45.15	70.24
Cornwall	2.84	3.56	9.93	6.47	24.11	9.84	63.12	80.13
Mount Gretna	0.00	6.78	0.00	0.00	66.67	3.39	33.33	89.83
N. Cornwall	15.99	5.37	16.61	8.75	25.09	16.22	42.31	69.66
N. Lebanon	15.96	4.84	21.10	9.69	24.82	17.66	38.12	67.81
S. Lebanon	12.86	3.80	20.84	8.05	15.52	17.80	50.78	70.35
W. Cornwall	8.70	6.32	10.87	11.49	20.65	17.10	59.78	65.09
ELCO SD	14.01	4.50	17.82	10.62	31.20	20.94	36.97	63.94
Heidelberg	25.36	1.24	16.75	15.89	22.97	17.21	34.93	65.67
Jackson	9.72	5.64	11.11	13.24	34.72	21.32	44.44	59.80
Millcreek	6.64	4.22	16.11	7.12	39.34	24.00	37.91	64.66
Myerstown	14.88	7.24	24.48	3.42	26.93	21.17	33.71	68.17
Richland	16.51	3.71	12.84	4.12	40.37	22.47	30.28	69.69
Lebanon SD	29.62	7.22	24.15	14.52	23.40	24.14	22.83	54.12
Lebanon City	29.99	7.14	24.22	14.46	23.44	24.35	22.35	54.05
W. Lebanon	8.89	8.87	20.00	15.73	21.11	19.76	50.00	55.65
Northern Lebanon SD	14.31	6.07	17.45	10.40	28.44	15.57	39.80	67.96
Bethel	9.02	6.66	21.18	13.40	23.14	16.39	46.67	63.55
Cold Spring	0.00	33.33	0.00	33.33	100.00	0.00	0.00	33.33
E. Hanover	13.11	5.10	18.45	7.28	25.24	10.32	43.20	77.31
Jonestown	19.75	6.25	19.75	10.94	27.16	22.66	33.33	60.16
Swatara	20.00	4.94	13.33	10.30	26.67	18.53	40.00	66.23
Union	12.12	7.34	15.15	8.23	38.53	13.04	34.20	71.39
Palmyra Area SD	14.32	3.39	15.60	6.57	26.85	15.54	43.22	74.49
N. Londonderry	7.94	3.93	15.87	6.42	33.33	12.01	42.86	77.64
Palmyra	16.61	4.31	14.76	6.82	24.35	18.82	44.28	70.05
S. Londonderry	10.53	1.70	19.30	6.53	31.58	16.98	38.60	74.79

Sources: Department of Housing and Urban Development; U.S. Census Bureau, Summary Tape File 3 (STF3)

Countywide Statistics and Trends

- In most municipalities in the county, there are a greater percentage of households that rent that are considered to be of extremely low income or very low income, than owner occupied households that are placed in these two income categories.
- There are also larger percentages of renter occupied households that are considered to be low income than there are low income owner occupied households, but these percentages do not vary as much as those in the extremely and very low income categories.

School District Statistics and Trends

- The Lebanon and ELCO School Districts have the lowest percentages of renter and owner occupied households that are considered to be of at least moderate income.
- The Lebanon School District has the highest percentages of renter and owner occupied households that are considered to be either extremely low income or very low income. The Lebanon School District also has the highest percentage of owner occupied households considered to be low income.
- The Northern Lebanon School District has the highest percentage of renter occupied households that are considered to be low income households.

Municipal Statistics and Trends

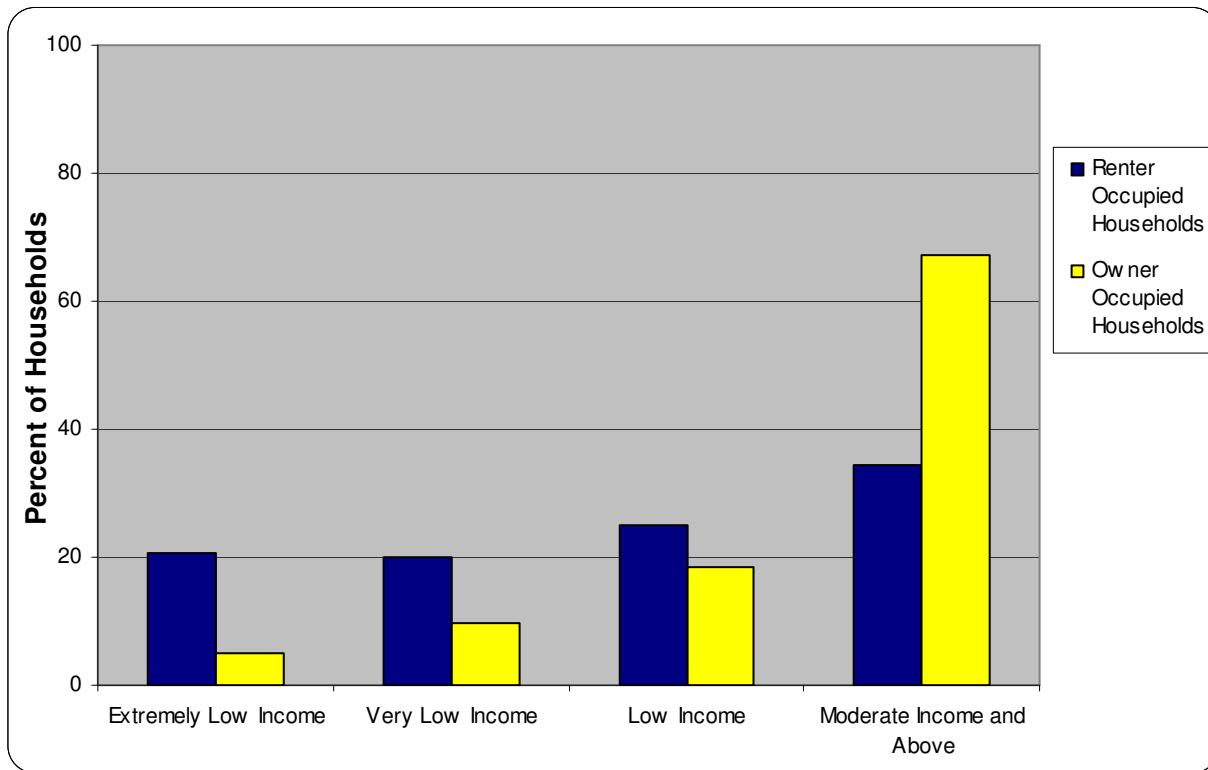
- The municipalities with the greatest percentage of renter occupied households considered to be of extremely low income are the City of Lebanon, Heidelberg Township, Swatara Township, and Jonestown Borough. The municipalities with the greatest percentages of owner occupied households considered to be of extremely low income are West Lebanon Township, Union Township, Myerstown Borough, and The City of Lebanon.
- The municipalities with the greatest percentages of renter occupied households considered to be of very low income are Myerstown Borough, the City of Lebanon, Bethel Township, and North Lebanon Township. The municipalities with the greatest percentages of owner occupied households considered to be of very low income are Heidelberg Township, West Lebanon Township, the City of Lebanon, and Bethel Township.

Table 2-15 Select Population and Household Characteristics, 2000

	% of Total Households with Household Income below 30% of the median value*
Lebanon County	9.19
Annville-Cleona SD	6.41
Annville	9.3
Cleona	4.2
N. Annville	6.59
S. Annville	4.28
Cornwall-Lebanon SD	6.32
Cornwall	3.48
Mount Gretna	6.15
N. Cornwall	8.86
N. Lebanon	6.38
S. Lebanon	5.2
W. Cornwall	6.6
ELCO SD	6.54
Heidelberg	4.99
Jackson	6.25
Millcreek	4.71
Myerstown	10.45
Richland	6.06
Lebanon SD	18.22
Lebanon City	18.53
W. Lebanon	8.88
Northern Lebanon SD	7.69
Bethel	7.04
Cold Spring	25
E. Hanover	6.7
Jonestown	11.48
Swatara	7.3
Union	8.42
Palmyra Area SD	6.08
N. Londonderry	4.4
Palmyra	9.54
S. Londonderry	2.93

Source: U.S. Census Bureau; Department of Housing and Urban Development

Figure 2-9 Percent of Lebanon County Households in Each Income Category, 2000



Source: Department of Housing and Urban Development, U.S. Census Bureau

Projected Housing Unit Needs

In order to adequately ensure that the housing needs of the existing and projected populations are met, the county and each municipality are charged with planning for, accommodating and/or providing housing in a variety of forms, styles, densities, price ranges and locations. Housing to meet the needs of existing and future residents not only includes the construction of new housing units, but also includes conservation, rehabilitation and reconstruction of the existing housing stock. Affordable housing must also be considered as a part of future housing needs; this subset of total housing needs is presented in Table 2-20 on page 39.

Methodology for Housing Unit Projections

Population projections, trends in the average household size, and a vacancy rate were used to project future housing needs at the municipal level and aggregated at the school district and county levels. Population projections are presented in Table 1-2 of the Demographic Profile. It is expected that the declining trend in average household size will continue as the number of older persons without children and the number of persons living alone increase and as families have fewer children. Therefore, the absolute change in the average household size between 1990 and 2000 was used to project average household sizes for 2010 and 2020, as shown in Table 2-16. An accepted standard vacancy rate of 5% was also factored into the projection. Formulas for these projections are shown below. Projections are developed in Tables 2-17 and 2-18 and summarized in Table 2-19.

Formula for Estimating 2010 and 2020 Average Household Size

$$2000 \text{ Average Household Size} + \text{Absolute Change in Average Household Size between 1990 and 2000} = 2010 \text{ Estimated Average Household Size}$$

$$2010 \text{ Estimated Average Household Size} + \text{Absolute Change in Average Household Size between 1990 and 2000} = 2020 \text{ Estimated Average Household Size}$$

Formula for Projecting 2010 Housing Unit Needs

$$2010 \text{ projected population} / 2010 \text{ Estimated average household size} = 2010 \text{ Projected Households}$$

$$2010 \text{ Projected Households} = 2010 \text{ Projected Housing Units Need (0\% vacancy rate)}$$

$$2010 \text{ Projected Housing Unit Need (0\% vacancy rate)} / (0.95) = 2010 \text{ Projected Housing Unit Need (5\% vacancy rate)}$$

Formula for Projecting 2020 Housing Unit Needs

$$2020 \text{ projected population} / 2020 \text{ Estimated average household size} = 2020 \text{ Projected Households}$$

$$2020 \text{ Projected Households} = 2020 \text{ Projected Housing Units Need (0\% vacancy rate)}$$

$$2020 \text{ Projected Housing Unit Need (0\% vacancy rate)} / (0.95) = 2020 \text{ Projected Housing Unit Need (5\% vacancy rate)}$$

The county projection was calculated based upon county level data. Municipal housing unit projections were developed separately and aggregated at the school district level.

Countywide Statistics and Trends

- The projected need for additional housing units range from of 14,510 units per the county projection to 15,566 units per the aggregated municipal projection.

School District Statistics and Trends

- The distribution of the housing projections is similar to that of the population projections on which they were based. However some differences occur as a result of the trends in projected household size. The Cornwall-Lebanon, Palmyra Area and ELCO School Districts are projected to grow substantially, though all districts show a need for additional housing units.

Municipal Statistics and Trends

- All but six municipalities show a need for at least 100 additional housing units. Jackson Township has the greatest need for additional housing units, followed by North Londonderry, South Lebanon, South Londonderry and North Lebanon Townships.
- Only in Mt. Gretna is the number of projected housing units needed by 2020 less than the current number of housing units. This occurs as a result of trends among the contributing factors: projected population, household size, and the assumption of a 5% vacancy rate. In Mt. Gretna, as well as other municipalities with low housing unit needs, conservation and rehabilitation of existing housing should be a primary consideration for accommodating future growth, particularly where the necessary infrastructure already exists.

Table 2-16 Select Population and Household Characteristics, 2000

	Average Household Size	2010 Estimated Average Household Size	2020 Estimated Average Household Size
Lebanon County	2.49	2.40	2.31
Annville-Cleona SD			
Annville	2.35	2.22	2.09
Cleona	2.44	2.28	2.12
N. Annville	2.72	2.69	2.66
S. Annville	2.61	2.39	2.17
Cornwall-Lebanon SD			
Cornwall	2.58	2.59	2.60
Mount Gretna	2.07	1.68	1.29
N. Cornwall	2.49	2.51	2.53
N. Lebanon	2.61	2.49	2.37
S. Lebanon	2.54	2.45	2.36
W. Cornwall	2.29	2.05	1.81
ELCO SD			
Heidelberg	2.85	2.66	2.47
Jackson	2.60	2.29	1.98
Millcreek	2.79	2.73	2.67
Myerstown	2.33	2.19	2.05
Richland	2.59	2.53	2.47
Lebanon SD			
Lebanon City	2.32	2.30	2.28
W. Lebanon	2.51	2.39	2.27
Northern Lebanon SD			
Bethel	2.81	2.73	2.65
Cold Spring	2.58	2.16	1.74
E. Hanover	2.63	2.38	2.13
Jonestown	2.53	2.50	2.47
Swatara	2.74	2.64	2.54
Union	2.55	2.40	2.25
Palmyra Area SD			
N. Londonderry	2.42	2.21	2.00
Palmyra	2.20	2.13	2.06
S. Londonderry	2.61	2.47	2.33

Source: U.S. Census Bureau; Department of Housing and Urban Development

Table 2-17 Year 2010 Estimated Additional Housing Unit Needs

	2000 Housing Units	2010 Projected Population	2010 Estimated Average Household Size	2010 Projected Housing Unit Need (0% vacancy rate)	2010 Projected Housing Unit Need (5% vacancy rate)	Net 2010 Housing Unit Need (5% vacancy rate)
Lebanon County	49,320	130,682	2.40	54,451	57,317	7,997
Lebanon County (municipal aggregate)	49,320	130,682	n/a	54,726	57,607	8,287
Annville-Cleona SD	4,459	12,063		5,130	5,400	941
Annville	1,556	4,638	2.22	2,089	2,199	643
Cleona	913	2,093	2.28	918	966	53
N. Annville	861	2,311	2.69	859	904	43
S. Annville	1,129	3,021	2.39	1,264	1,331	202
Cornwall-Lebanon SD	12,278	34,515	n/a	14,048	14,787	2,509
Cornwall	1,261	4,122	2.59	1,592	1,675	414
Mount Gretna	205	234	1.68	139	147	-58
N. Cornwall	2,604	7,328	2.51	2,920	3,073	469
N. Lebanon	4,234	11,537	2.49	4,633	4,877	643
S. Lebanon	3,030	9,355	2.45	3,818	4,019	989
W. Cornwall	944	1,939	2.05	946	996	52
ELCO SD	6,898	20,002	n/a	8,245	8,680	1,782
Heidelberg	1,389	3,911	2.66	1,470	1,548	159
Jackson	2,478	7,888	2.29	3,445	3,626	1,148
Millcreek	1,090	3,553	2.73	1,301	1,370	280
Myerstown	1,339	3,116	2.19	1,423	1,498	159
Richland	602	1,534	2.53	606	638	36
Lebanon SD	11,566	25,202	n/a	10,944	11,519	-47
Lebanon City	11,220	24,333	2.30	10,580	11,136	-84
W. Lebanon	346	869	2.39	364	383	37
Northern Lebanon SD	5,836	16,728	n/a	6,537	6,882	1,046
Bethel	1,710	4,971	2.73	1,821	1,917	207
Cold Spring	25	47	2.16	22	23	-2
E. Hanover	1,091	2,946	2.38	1,238	1,303	212
Jonestown	418	1,363	2.50	545	574	156
Swatara	1,487	4,556	2.64	1,726	1,817	330
Union	1,105	2,845	2.40	1,185	1,248	143
Palmyra Area SD	8,283	22,172	n/a	9,822	10,339	2,056
N. Londonderry	2,782	8,063	2.21	3,648	3,840	1,058
Palmyra	3,363	7,141	2.13	3,353	3,529	166
S. Londonderry	2,138	6,968	2.47	2,821	2,970	832

Source: U.S. Census Bureau, RETTEW Associates, Inc.

Table 2-18 Year 2020 Estimated Additional Housing Unit Needs

	2010 Projected Housing Unit Need (5% vacancy rate)	2020 Projected Population	2020 Estimated Average Household Size	2020 Projected Housing Unit Need (0% vacancy rate)	2020 Projected Total Housing Unit Need (5% vacancy rate)	Net 2020 Housing Unit Need (5% vacancy rate)
Lebanon County	57,317	140,075	2.31	60,639	63,830	6,513
Lebanon County (municipal aggregate)	57,607	140,075	n/a	61,640	64,886	7,278
Annville-Cleona SD	5,400	12,825	n/a	5,816	6,123	723
Annville	2,199	4,723	2.09	2,260	2,379	180
Cleona	966	2,098	2.12	990	1,042	76
N. Annville	904	2,358	2.66	886	933	29
S. Annville	1,331	3,646	2.17	1,680	1,769	438
Cornwall-Lebanon SD	14,787	37,165	n/a	15,652	16,475	1,688
Cornwall	1,675	4,619	2.60	1,777	1,870	195
Mount Gretna	147	234	1.29	181	191	44
N. Cornwall	3,073	8,023	2.53	3,171	3,338	265
N. Lebanon	4,877	12,098	2.37	5,105	5,373	496
S. Lebanon	4,019	10,230	2.36	4,335	4,563	544
W. Cornwall	996	1,961	1.81	1,083	1,140	144
ELCO SD	8,680	21,813	n/a	9,865	10,385	1,705
Heidelberg	1,548	4,066	2.47	1,646	1,733	185
Jackson	3,626	8,974	1.98	4,532	4,771	1,145
Millcreek	1,370	4,074	2.67	1,526	1,606	236
Myerstown	1,498	3,120	2.05	1,522	1,602	104
Richland	638	1,579	2.47	639	673	35
Lebanon SD	11,519	25,257	n/a	11,079	11,663	144
Lebanon City	11,136	24,308	2.28	10,661	11,223	87
W. Lebanon	383	949	2.27	418	440	57
Northern Lebanon SD	6,882	18,152	n/a	7,473	7,868	986
Bethel	1,917	5,399	2.65	2,037	2,145	228
Cold Spring	23	49	1.74	28	30	7
E. Hanover	1,303	3,057	2.13	1,435	1,511	208
Jonestown	574	1,405	2.47	569	599	25
Swatara	1,817	5,110	2.54	2,012	2,118	301
Union	1,248	3,132	2.25	1,392	1,465	217
Palmyra Area SD	10,339	24,863	n/a	11,754	12,372	2,033
N. Londonderry	3,840	9,588	2.00	4,794	5,046	1,206
Palmyra	3,529	7,186	2.06	3,488	3,672	143
S. Londonderry	2,970	8,089	2.33	3,472	3,654	684

Source: U.S. Census Bureau, RETTEW Associates, Inc.

Table 2-19 Projected Population and Housing Units, 2010 and 2020

	2000 Population	2000 Total Housing Units	2010 Population Projection	2010 Projected Housing Unit Need (5% vacancy rate)	2020 Population Projection	2020 Projected Total Housing Unit Need (5% vacancy rate)	2000-2020 Net Housing Unit Need,
Lebanon County	120,327	49,320	130,682	57,317	140,075	63,830	14,510
Lebanon County (municipal aggregate)	120,327	49,320	130,682	57,607	140,075	64,886	15,566
Annville-Cleona SD	11,891	4,459	12,063	5,400	12,825	6,123	1,664
Annville	4,518	1,556	4,638	2,199	4,723	2,379	823
Cleona	2,148	913	2,093	966	2,098	1,042	129
N. Annville	2,279	861	2,311	904	2,358	933	72
S. Annville	2,946	1,129	3,021	1,331	3,646	1,769	640
Cornwall-Lebanon SD	31,052	12,278	34,515	14,787	37,165	16,475	4,197
Cornwall	3,486	1,261	4,122	1,675	4,619	1,870	609
Mount Gretna	242	205	234	147	234	191	-14
N. Cornwall	6,403	2,604	7,328	3,073	8,023	3,338	734
N. Lebanon	10,629	4,234	11,537	4,877	12,098	5,373	1,139
S. Lebanon	8,383	3,030	9,355	4,019	10,230	4,563	1,533
W. Cornwall	1,909	944	1,939	996	1,961	1,140	196
ELCO SD	17,770	6,898	20,002	8,680	21,813	10,385	3,487
Heidelberg	3,832	1,389	3,911	1,548	4,066	1,733	344
Jackson	6,338	2,478	7,888	3,626	8,974	4,771	2,293
Millcreek	2,921	1,090	3,553	1,370	4,074	1,606	516
Myerstown	3,171	1,339	3,116	1,498	3,120	1,602	263
Richland	1,508	602	1,534	638	1,579	673	71
Lebanon SD	25,297	11,566	25,202	11,519	25,257	11,663	97
Lebanon City	24,461	11,220	24,333	11,136	24,308	11,223	3
W. Lebanon	836	346	869	383	949	440	94
Northern Lebanon SD	14,992	5,836	16,728	6,882	18,152	7,868	2,032
Bethel	4,526	1,710	4,971	1,917	5,399	2,145	435
Cold Spring	49	25	47	23	49	30	5
E. Hanover	2,858	1,091	2,946	1,303	3,057	1,511	420
Jonestown	1,028	418	1,363	574	1,405	599	181
Swatara	3,941	1,487	4,556	1,817	5,110	2,118	631
Union	2,590	1,105	2,845	1,248	3,132	1,465	360
Palmyra Area SD	19,325	8,283	22,172	10,339	24,863	12,372	4,089
N. Londonderry	6,771	2,782	8,063	3,840	9,588	5,046	2,264
Palmyra	7,096	3,363	7,141	3,529	7,186	3,672	309
S. Londonderry	5,458	2,138	6,968	2,970	8,089	3,654	1,516

Source: U.S. Census Bureau, RETTEW Associates, Inc.

Affordable Housing Unit Needs

Housing is considered to be affordable if a household can afford to buy or rent a quality dwelling without spending more than 30% of its income. Hence, affordability can be applied to all income levels, not just low income, as the U.S. Census Bureau has done with its cost burden analysis. Some housing specialists specifically characterize affordable housing for moderate-income families as America's "workforce housing" to distinguish it from publicly subsidized housing for low income households.⁴

For this planning effort, affordable housing unit needs were based upon those households that are considered to have the greatest need for affordable housing in the county – those of extremely low income, defined as those households making less than 30% of the county's median income. The percentage of total households in this category, as presented in table 2-15, was applied to the total number of projected housing units for 2010 and 2020 to project the number of extremely low income households that will require affordable housing in each year, as shown in Table 2-20. Like the housing unit projections, affordable housing unit needs were projected at the county level and at the municipal level; municipal projections were then aggregated at the school district level.

Countywide Statistics and Trends

- A range of 5,594 to 5,866 housing units will need to be affordable throughout the county by 2020.

School District Statistics and Trends

- Among the school districts, the Lebanon School District shows the greatest need for affordable housing units; 2,119 units are needed by 2020. The Cornwall-Lebanon district has the second greatest need in terms of number of affordable housing units, 1,041

Municipal Statistics and Trends

- The affordable housing unit needs of Lebanon City, Annville Township, and Myerstown, Jonestown, and Palmyra Boroughs are the largest contributors to the county's affordable housing needs and to the needs within their respective school districts. Each has a higher percentage of extremely low income households than the county and together they comprise a need for 2,887 affordable unit needed in the county by 2020.
- All other municipalities have percentages of extremely low income households lower than the county and most are less than the school district percentage. Yet, the need for affordable housing throughout the county is clear; nine of the 16 second class townships have need for more than 100 affordable housing units by 2020.

The projected affordable housing unit needs are included in, not in addition to, the total projected housing units for the given year. For example, by 2020 it is projected that Lebanon County will need a total of 63,830 housing units to accommodate the population in the county; 5,594 to 5,866 of these units will need to be affordable to those households earning less than 30% of the area median income.

The projected numbers of affordable housing unit needs do not necessarily represent a need for new affordable unit construction. Rather, they represent the number of housing units that will need to be affordable among the total housing opportunities in the county or a given municipality. Many affordable housing opportunities already exist in a variety of locations throughout the county, though they are occupied by more affluent households. These homes may become available as natural socioeconomic shifts occur, i.e. as households mature and experience increases in their income and move to higher priced homes, making lower priced homes available for sale or rent.

⁴ U.S. Department of Housing and Urban Development

Table 2-20 Projected Housing Units and Projected Affordable Housing Units, 2010 and 2020

	2000 Total Housing Units	% of Total Households Classified as Extremely Low Income, 2000	2010 Projected Housing Units Need	2010 Projected Affordable Housing Unit Need	2020 Projected Housing Unit Need	2020 Projected Affordable Housing Unit Need
Lebanon County	49,320	9.19	57,317	5,267	63,830	5,866
Lebanon County (municipal aggregate)	49,320	n/a	57,605	5,106	64,886	5,594
Annville-Cleona SD	4,459	n/a	5,400	363	6,123	402
Annville	1,556	9.30	2,199	205	2,379	221
Cleona	913	4.20	966	41	1,042	44
N. Annville	861	6.59	904	60	933	61
S. Annville	1,129	4.28	1,331	57	1,769	76
Cornwall-Lebanon SD	12,278	n/a	14,787	925	16,475	1,028
Cornwall	1,261	3.48	1,675	58	1,870	65
Mount Gretna	205	6.15	147	9	191	12
N. Cornwall	2,604	8.86	3,073	272	3,338	296
N. Lebanon	4,234	6.38	4,877	311	5,373	343
S. Lebanon	3,030	5.20	4,019	209	4,563	237
W. Cornwall	944	6.60	996	66	1,140	75
ELCO SD	6,898	n/a	8,680	565	10,385	668
Heidelberg	1,389	4.99	1,548	77	1,733	86
Jackson	2,478	6.25	3,626	227	4,771	298
Millcreek	1,090	4.71	1,370	65	1,606	76
Myerstown	1,339	10.45	1,498	157	1,602	167
Richland	602	6.06	638	39	673	41
Lebanon SD	11,566	n/a	11,519	2,098	11,663	2,119
Lebanon City	11,220	18.53	11,136	2,064	11,223	2,080
W. Lebanon	346	8.88	383	34	440	39
Northern Lebanon SD	5,836	n/a	6,882	532	7,868	606
Bethel	1,710	7.04	1,917	135	2,145	151
Cold Spring	25	25.00	23	6	30	7
E. Hanover	1,091	6.70	1,303	87	1,511	101
Jonestown	418	11.48	574	66	599	69
Swatara	1,487	7.30	1,817	133	2,118	155
Union	1,105	8.42	1,248	105	1,465	123
Palmyra Area SD	8,283	n/a	10,339	539	12,373	679
N. Londonderry	2,782	4.40	3,840	169	5,046	222
Palmyra	3,363	9.54	3,529	337	3,672	350
S. Londonderry	2,138	2.93	2,970	87	3,654	107

Sources: U.S. Census Bureau; HUD; RETTEW Associates, Inc.

Housing Agencies and Programs

Lebanon County Housing and Redevelopment Authority

The Housing and Redevelopment Authority offers an array of housing programs to county residents. The following description of programs, services and their use was developed with the assistance of the authority's staff. The authority office is located at:

Housing and Redevelopment Authority
39 North 12th Street, Rear
Lebanon, PA 17042
(717) 273-9328

- The Authority operates the tenant-based **Section 8 Housing Choice Voucher Program** in Lebanon County. The Authority has been allocated 625 total vouchers by HUD. However, because of funding reductions by the federal government over the past two years, the number of vouchers actually in use by participants is currently 553. In order to manage the reduction in federal funding and maximize the number of families assisted under the Voucher Program, the Authority reduced allowable payment standards by 10% in September 2004. It is anticipated that reduced payment standards will allow provision of assistance to approximately an additional 30 families in the calendar year 2005. However, reduced payment standards also greatly limit housing options for voucher holders, making the majority of suburban rental housing unaffordable to Section 8 participants. Rental options for voucher holders in Lebanon County are essentially limited to marginal housing stock in certain areas of the City of Lebanon. Unfortunately, additional budget reductions in the Section 8 program are anticipated over the next few years. It is anticipated that the FFY 2006 budget will further reduce the number of assisted families in Lebanon County.
- The Lebanon County Redevelopment Authority offers a **First Time Home Buyers Program**. To qualify, the buyer must be of low to moderate income with an acceptable credit history, and residing in Lebanon County. Homes that qualify in the program are single family residences priced up to \$90,000 that are located in Lebanon County, excluding locations in the City of Lebanon. Affordable financing is available and includes generous down payment assistance and affordable mortgages.
- The Redevelopment Authority also has a **Housing Repair Program** that offers financial assistance to homeowners whose property needs repair in order to bring it up to the community's housing standards. Assistance plans vary from no interest to outright grants. The property must be located in Lebanon County, excluding the City of Lebanon, and income requirements for the household are taken into consideration.
- The Lebanon County Housing Rehabilitation Office administers the County **Housing Accessibility Program (ACCESS)**. ACCESS provides grants to low and moderate income persons with permanent disabilities to modify their present home and make it accessible through modifications such as ramps, door widening, hallway widening, enlarging bathrooms, and installing grab bars. Funds are provided as a grant forgiven in two years if the recipient remains in the property. Assistances offered by ACCESS reduce the need for institutionalization and enable disabled persons to remain in their community setting.

Lebanon County Community Action Partnership (CAP)

In 1991, Governor Robert Casey designated the Lebanon County Human Services Agency as a Community Action Agency of Lebanon County. The agency is tasked with mobilizing federal, state and local resources to provide services to those living in poverty and to bring them into self-sufficiency. Beginning in 2007, the Lebanon County CAP began providing direct services to clients; prior to that time, services were subcontracted.

The Lebanon County CAP strives to prevent homelessness by providing rental or shelter assistance to families by intervening in cases where eviction is imminent, assisting with future rent, providing temporary shelter and helping person move into permanent housing. Where appropriate, education, transportation and child care assistance may also be provided. The Lebanon County CAP can provide transition and bridge housing for up to seven families at a time through one three-unit apartment building and four stand-alone units. The Lebanon County CAP participates in the Regional Homeless Advisory

Board (RHAB), the Local Housing Options Team (LHOT) and the Lebanon County Coalition to End Homelessness. The Lebanon County CAP office is located at:

Lebanon County Community Action Partnership
 503 Oak Street
 Lebanon, PA 17042
 (717) 273-9328

The following information about the agency’s programs and services was provided by CAP’s administrator:

- Information and Referral Services provides a wide range of information useful to people working to improve their life circumstances.
- Medical Assistance Transportation Program (MATP) provides assistance for those using the Access card and those who need help with transportation for Medical Assistance appointments.
- Transportation and Child Care Program is provided to those who have started a job in the last 90 days and need help with child care or transportation.
- Housing Assistance Program provides help with rent or temporary shelter for people facing eviction or who are homeless or near homeless. Services are intended for those who have suffered; emergency or loss and income guidelines apply.
- Bridge and Transitional Housing provides funding to move homeless families with children into supportive living arrangements which prepare them to move to permanent housing. Families must meet eligibility requirements and go through an interview process.
- Bridge Life Skills and GED Preparation Programs utilize a unique approach to adult education, with small class size and individual goal plans for each student. Learning is student driven and uses a variety of real life teaching tools. Eligibility is based on income.
- Work Ready and Supported Engagement Programs are directed to individuals with significant barriers to employment. Eligibility is determined by the County Assistance Office (CAO) and referrals may only be accepted from the CAO.
- Female Offender Re-Entry (FORE) Program provides education and advocacy services to female ex-offenders.

County-to-County Housing Assistance Statistics and Trends

Homeless Assistance

- In 2003-2004, there were a total of 111,164 clients receiving homeless assistance in Pennsylvania, 905 of whom were in Lebanon County.
- Lebanon County had the second lowest number of clients receiving homeless assistance when compared with its contiguous counties.
- The increase in the number of total clients receiving housing assistance in Lebanon County

Table 2-21 Homeless Assistance, 2004

	Clients Receiving Homeless Assistance, 2004	Number of Clients per 1,000 Residents, 2004	% Change in Total Clients, 1993-94 to 2003-04
Pennsylvania	111,164	9	20.40
Lebanon County	905	7	61.60
Berks County	3,350	9	91.10
Dauphin County	5,609	22	73.90
Lancaster County	5,075	11	59.20
Schuylkill County	191	1	430.60

Source: Center for Rural Pennsylvania

and the surrounding counties has been much higher than the state rate from 1993-94 to 2003-04. Lebanon County had the second slowest growth in clients in the area (61.6%), next to Lancaster County (59.2%), but these numbers are still very high compared to the state increase of 20.4%.

Total Rental Assisted Units

- In January 2004, there were 2,283 assisted rental housing developments in Pennsylvania that contained a total of 179,991 units. This provided for 15 units per 1,000 residents.
- Lebanon County contained 24 assisted rental housing developments in January of 2004 that included 1,635 units. This provided for 13 units per 1,000 residents, which is only slightly lower than Pennsylvania.
- Compared with the surrounding counties, Lebanon had the fewest developments and the fewest units.
- Taking population into consideration, Lebanon County offered the third highest ratio of units per 1,000 residents. Lancaster offered the lowest rate of rental units per 1,000 people, at 7, and Dauphin County offered the most, at 22.
- Between 1997 and 2004, the number of housing units receiving rental assistance fell in Pennsylvania, Lebanon County, and all of the counties surrounding Lebanon with the exceptions of Lancaster and Schuylkill Counties.
- Lebanon County lost assisted rental housing units at nominal rate of -1.1%, a slower rate than Pennsylvania.

Table 2-22 Rental Assistance, 2004

	Total Developments January 2004	Total Units, January 2004	Total Units per 1,000 Residents	% Subsidized Units	% Change in Total Units 1997-2004	Unit Type		
						% Elderly	% Family / General	% Special Needs
Pennsylvania	2,283	179,991	15	30.00%	-2.00%	40.50%	54.20%	5.30%
Lebanon County	24	1,635	13	34.70%	-1.10%	37.60%	58.40%	4.00%
Berks County	52	4,112	11	28.40%	-6.30%	53.50%	39.60%	6.90%
Dauphin County	62	5,462	22	11.00%	-0.10%	45.20%	50.40%	4.40%
Lancaster County	72	3,557	7	12.90%	2.90%	35.80%	58.10%	6.10%
Schuylkill County	45	2,223	15	50.70%	0.00%	62.50%	33.20%	4.40%

Source: Center for Rural Pennsylvania

Rental Assistance by Type of Unit

Subsidized Units

- Lebanon County had a slightly higher percentage (34.7%) of subsidized units in January 2004, than the state. The County had the second highest percentage of subsidized units in the area next to Schuylkill County, where 50.7% of assisted rental units were subsidized.

Elderly Units

- Lebanon County has a slightly lower percentage of assisted rental housing units that are designated for the elderly than the state—37.6% and 40.5% respectively.
- With the exceptions of Lebanon and Lancaster Counties, the rest of the counties in the study area provided a higher percentage of elderly housing.

Family Housing / General

- Lebanon County has a slightly higher percentage of assisted rental housing units designated as family or general housing than the state—58.4% and 54.2% respectively.
- Schuylkill and Berks Counties provided the lowest portion of family or general assisted rental housing at 33.2% and 39.6%, respectively.

Special Needs

- Assisted housing rental units that are designated for individuals with special needs make up the smallest percentage of all assisted rental housing in the state, and in all counties of the study area. Pennsylvania's percentage of assisted rental housing that is designated for individuals with special needs is 5.3%. Lebanon County had the lowest percentage of assisted housing rental units designated for individuals with special needs, 4.0%; Berks County had the highest at 6.9%.

Habitat for Humanity of Lebanon County⁵

Habitat for Humanity (HFH) of Lebanon County is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. The Lebanon County affiliate was founded in 1990 by a group of local church leaders and business persons. The HFH office is located at:

Habitat for Humanity of Lebanon County
 Jubilee Ministries
 235 South 12th Street
 Lebanon, PA 17042
 (717) 228-1490

Habitat for Humanity works in partnership with people in need to build and renovate decent, affordable housing. The houses then are sold to those in need at no profit and with no interest charged. Since its inception the organization has built or rehabilitated 17 homes in the county, affording 17 Lebanon County families the opportunity to purchase a safe and affordable dwelling. A list of Habitat completed projects in the county is shown in Table 2-23. Volunteers provide most of the labor, and individual and corporate donors provide money and materials to build Habitat houses. Partner families invest hundreds of hours of labor - "sweat equity" - into building their homes and the homes of others. Their mortgage payments go into a revolving Fund for Humanity that is used to build more houses. Habitat has contacted each municipality in Lebanon County to request a list of rundown or abandoned properties so that they can pursue these properties for potential HFH sites.

In addition, Habitat for Humanity in Lebanon County expects to complete 3-5 projects before the end of 2007. The organization currently works 3 days a week, but is planning to work 4 days a week starting in the fall of 2007 and at least 5 days a week by the summer of 2008. The organization projects that the additional working days will allow them to complete 4-5 houses in 2008, 6-7 houses in 2009, and as many as 10 houses in 2010. Several of the properties that HFH is currently working on, or plans to work on, are being made handicap accessible.

Table 2-23 Habitat for Humanity Completed Projects, 1990-2006

Location	Year Occupied	Appraised Value	Sales Price Range	Type of Project
Jonestown – Martin St.	1992	\$60,000-\$65,000	\$45,000-\$50,000	3-bedroom single family, new build
Lebanon – Mifflin St.	1995	\$70,000-\$75,000	\$55,000-\$60,000	3-bedroom single family new build
Lebanon – 12 th St.	1998	\$60,000-\$65,000	\$40,000-\$45,000	4-bedroom townhouse, new build
Lebanon – 12 th St.	1998	\$55,000-\$60,000	\$35,000-\$40,000	3-bedroom townhouse, new build
Lebanon – 12 th St.	1999	\$55,000-\$60,000	\$35,000-\$40,000	3-bedroom townhouse, new build
Lebanon – Beechwood	2001	\$80,000-\$85,000	\$40,000-\$45,000	3-bedroom ranch, new build
Lebanon – Beechwood	2001	\$80,000-\$85,000	\$40,000-\$45,000	3-bedroom ranch, new build
Lebanon – 12 th St.	2003	\$40,000-\$45,000	\$40,000-\$45,000	3-bedroom semi-detached rehab
Lebanon – Beechwood	2004	\$90,000-\$95,000	\$45,000-\$50,000	4-bedroom ranch, new build
Lebanon – Beechwood	2004	\$80,000-\$85,000	\$40,000-\$45,000	3-bedroom ranch, new build
Lebanon – 12 th St.	2004	\$35,000-\$40,000	\$35,000-\$40,000	3-bedroom semi-detached, rehab
Lebanon – Beechwood	2005	\$80,000-\$85,000	\$40,000-\$45,000	3-bedroom ranch, new build
Lebanon – Beechwood	2005	\$85,000-\$90,000	\$55,000-\$60,000	3-bedroom ranch, new build
Lebanon – 12 th St.	2005	\$65,000-\$70,000	\$50,000-\$55,000	3-bedroom semi-detached rehab
Lebanon – Lehman St.	2006	\$105,000-\$110,000	\$50,000-\$55,000	3-bedroom single, new build
Lebanon – Monument	2006	\$35,000-\$40,000	\$35,000-\$40,000	3-bedroom semi-detached, rehab
Lebanon – Church St.	2006	\$60,000-\$65,000	\$35,000-\$40,000	2-bedroom semi-detached, rehab

Source: Habitat for Humanity of Lebanon County

⁵ Habitat for Humanity of Lebanon County website: <http://www.habitatlebanon.org>.

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