

Chapter 4 – Housing

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 ensure 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. In addition to the housing data provided in this chapter, a housing location map was prepared as part the 911 addressing project. That map provides a snapshot of housing clusters in the county and their relationship to the suggested growth areas as discussed in the land use chapter of this plan.

Many factors must be explained in developing successful housing policies for Juniata County. Issues perceived as important by some may be deemed insignificant by others. Therefore, issues such as rehabilitation, density increases, location, price, quality, and changing demographic trends should all be considered when planning for the future of the county’s housing. The quality and availability of housing will continue to be extremely important to the prosperity of the municipalities of Juniata County. The housing needs to meet the projected future population can be determined through an analysis of the existing housing base and projected population levels and composition.

The following terms are used throughout this chapter and are listed as defined by the U.S. Census Bureau.

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.

Seasonal Housing – A dwelling that lacks one or more of the basic amenities or utilities required for all-year or all-weather occupancy.

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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.

General Characteristics

Table 4-1 shows the change in housing stock from 1990 to 2000.

Table 4-1: Total Change in the Number of Housing Units, 1990-2000

Area	1990 Total	2000 Total	Change, 1990-2000	Percent Change, 1990-2000
Pennsylvania	4,938,140	5,249,750	311,610	6.3
Mifflin County	19,641			
Perry County	17,063	18,941	1,878	11
Juniata County	8,505	10,031	1,526	17.9
Beale Township	266	328	62	23.3
Delaware Township	559	642	83	14.8
Fayette Township	1,192	1,372	180	15.1
Fermanagh Township	915	1,098	183	20
Greenwood Township	200	223	23	11.5
Lack Township	455	570	115	25.3
Mifflin Borough	266	260	-6	-2.3
Mifflintown Borough	393	395	2	.5
Milford Township	593	747	154	26
Monroe Township	661	765	104	15.7
Port Royal Borough	389	434	45	11.6
Spruce Hill Township	254	335	81	31.9
Susquehanna Township	380	444	64	16.8
Thompsontown Borough	302	371	69	22.8
Turbett Township	297	403	106	35.7
Tuscarora Township	519	647	128	24.7

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Area	1990 Total	2000 Total	Change, 1990-2000	Percent Change, 1990-2000
Walker Township	864	997	133	15.4

Source: U.S. Census Bureau

County Statistics and Trends

- The number of housing units in Juniata County increased from 1990 to 2000 by 1,526 units, an increase of nearly 17.9%. This increase is much larger than that of Pennsylvania as a whole, which saw an increase of about 6.3%.
- In 2000, detached units represented nearly three quarters of the housing in the county. The second most abundant type of housing is mobile homes (13.33%).
- The percentage of owner-occupied housing for the county (66.49%) is generally consistent with the state (64.89%) while renter-occupied housing (19.08%) is lower than that of Pennsylvania (26.11%) and vacant housing (14.43%) is higher than that of Pennsylvania (9.01%).
- Most of the higher vacant housing percentages are occurring in the southern and western portions of the county. This may be attributable to seasonal housing units.
- Most of the housing units within Juniata County were built prior to 1940.
- The median value of housing units in the county increased from \$67,980 (1990, adjusted) to \$87,000 in 2000, or an increase of approximately 28%.

Municipal Statistics and Trends

- Every municipality within the county also witnessed an increase in housing with the exception of Mifflin Borough, which saw a decrease of 6 housing units.
- Fermanagh Township saw the greatest increase in housing, as it gained 183 new units from 1990 to 2000.
- Fayette Township also saw a gain similar to that of Fermanagh Township, with an increase of 180 new units.
- Mifflintown Borough saw the smallest gains of any municipality in the county, as it gained only 2 new housing units.

Inventory of Housing by Unit Type

Table 4-2: Units in Structure, Juniata County, 2000 (1 of 2)

Area	Total Housing Units	1, detached		1, attached		2 Units		3 or 4 units	
		#	%	#	%	#	%	#	%
Pennsylvania	5,249,750	2,935,248	55.91	940,396	17.91	273,798	5.22	241,745	4.60
Juniata County	10,031	7,428	74.05	395	3.94	176	1.75	194	1.93
Beale Township	334	263	78.74	0	0.00	5	1.50	0	0.00
Delaware Township	648	524	80.86	8	1.23	4	0.62	8	1.23
Fayette Township	1,383	1,047	75.70	28	2.02	32	2.31	55	3.98
Fermanagh Township	1,091	938	85.98	25	2.29	12	1.10	2	0.18
Greenwood Township	227	184	81.06	0	0.00	3	1.32	2	0.88
Lack Township	567	410	72.31	2	0.35	2	0.35	0	0.00

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Area	Total Housing Units	1, detached		1, attached		2 Units		3 or 4 units	
		#	%	#	%	#	%	#	%
Mifflin Borough	258	88	34.11	108	41.86	20	7.75	27	10.47
Mifflintown Borough	391	147	37.60	96	24.55	33	8.44	36	9.21
Milford Township	757	572	75.56	9	1.19	3	0.40	0	0.00
Monroe Township	765	614	80.26	11	1.44	20	2.61	5	0.65
Port Royal Borough	434	241	55.53	65	14.98	19	4.38	41	9.45
Spruce Hill Township	327	265	81.04	2	0.61	0	0.00	0	0.00
Susquehanna Township	440	342	77.73	0	0.00	4	0.91	2	0.45
Thompsontown Borough	365	170	46.58	11	3.01	15	4.11	9	2.47
Turbett Township	397	312	78.59	14	3.53	0	0.00	0	0.00
Tuscarora Township	650	464	71.38	4	0.62	4	0.62	0	0.00
Walker Township	997	847	84.95	12	1.20	0	0.00	7	0.70

Source: U.S. Census Bureau

Table 4-2: Units in Structure, Juniata County, 2000 (2 of 2)

Area	5 to 9		10 or more units		Mobile home		Boat, RV, van, etc.	
	#	%	#	%	#	%	#	%
Pennsylvania	179,909	3.43	415,405	7.91	258,551	4.93	4,698	0.09
Juniata County	203	2.02	235	2.34	1,337	13.33	63	0.63
Beale Township	2	0.60	0	0.00	57	17.07	7	2.10
Delaware Township	6	0.93	2	0.31	93	14.35	3	0.46
Fayette Township	19	1.37	28	2.02	167	12.08	7	0.51
Fermanagh Township	34	3.12	4	0.37	76	6.97	0	0.00
Greenwood Township	0	0.00	0	0.00	38	16.74	0	0.00
Lack Township	0	0.00	0	0.00	141	24.87	12	2.12
Mifflin Borough	0	0.00	2	0.78	13	5.04	0	0.00
Mifflintown Borough	42	10.74	34	8.70	3	0.77	0	0.00
Milford Township	35	4.62	54	7.13	84	11.10	0	0.00
Monroe Township	15	1.96	0	0.00	100	13.07	0	0.00
Port Royal Borough	16	3.69	18	4.15	31	7.14	3	0.69
Spruce Hill Township	0	0.00	0	0.00	57	17.43	3	0.92
Susquehanna Township	0	0.00	0	0.00	88	20.00	4	0.91
Thompsontown Borough	28	7.67	80	21.92	45	12.33	7	1.92
Turbett Township	0	0.00	0	0.00	56	14.11	15	3.78
Tuscarora Township	0	0.00	13	2.00	163	25.08	2	0.31
Walker Township	6	0.60	0	0.00	125	12.54	0	0.00

Source: U.S. Census Bureau

County Statistics and Trends

- In 2000, nearly three-quarters of the housing in Juniata County consisted of single family, detached housing. The second most common type of housing found in the county was mobile homes at 13.33%.
- Boat, RV, and Vans were the least common type of housing found in the county in 2000, at 0.63%, or 63 units.
- Overall, there is little diversity in housing types in Juniata County.

“Comprehensively enrich, protect, develop, and preserve Juniata County”
Housing – 4-4

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Municipal Statistics and Trends

- Overall, the townships follow the same pattern as the county with single-family, detached housing being by far the most common type of housing.
- The majority of multi-family housing units are found within the county’s four boroughs, where single-family, attached dwellings are more common. Mifflin Borough’s percentage of attached housing exceeds that of its percentage of detached housing.
- Port Royal Borough, Thompsontown Borough, and Delaware Township are the municipalities with the most diverse housing. Each of the three municipalities contains at least one example of each type of housing unit.

Occupancy Status by Tenure

Tenure refers to the distinction between owner occupied and renter occupied housing units. Although it is important to provide for rental properties, a sense of pride is instilled with home ownership and often encourages better maintenance of the property. Blighted conditions and uninhabitable structures may result from absentee landlords, careless tenants, or outright neglect of a property by its owner.

The U.S. Census states that 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 at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. Vacancy status is determined by the terms under which the unit may be occupied, e.g. for rent, for sale, or for seasonal use only.” Therefore, those units which are listed as vacant for other reasons are all other vacant units which cannot be considered as seasonal housing.

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 the 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 placing stress on the transportation system. Conversely, a high vacancy rate can be an indicator of too many units which can lead to deflated prices and lower demand.

Table 4-3: Tenure, Occupied housing units, 2000

Area	Total	Total Occupied		Owner occupied		Renter occupied	
		Total Occupied	% of Total Housing Units	Total	%	Total	%
Pennsylvania	5,249,750	4,777,003	90.99	3,406,337	64.89	1,370,666	26.11
Juniata County	10,031	8,584	85.57	6,670	66.49	1,914	19.08
Beale Township	328	254	77.44	227	69.21	27	8.23
Delaware Township	642	556	86.60	455	70.87	101	15.73
Fayette Township	1,372	1,219	88.85	933	68.00	286	20.85
Fermanagh Township	1,098	971	88.43	784	71.40	187	17.03

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Area	Total	Total Occupied		Owner occupied		Renter occupied	
		Total Occupied	% of Total Housing Units	Total	%	Total	%
Greenwood Township	223	194	87.00	155	69.51	39	17.49
Lack Township	570	292	51.23	250	43.86	42	7.37
Mifflin Borough	260	234	90.00	128	49.23	106	40.77
Mifflintown Borough	395	372	94.18	184	46.58	188	47.59
Milford Township	747	687	91.97	514	68.81	173	23.16
Monroe Township	765	712	93.07	575	75.16	137	17.91
Port Royal Borough	434	398	91.71	245	56.45	153	35.25
Spruce Hill Township	335	271	80.90	230	68.66	41	12.24
Susquehanna Township	444	403	90.77	364	81.98	39	8.78
Thompsontown Borough	371	348	93.80	178	47.98	170	45.82
Turbett Township	403	308	76.43	269	66.75	39	9.68
Tuscarora Township	647	445	68.78	369	57.03	76	11.75
Walker Township	997	920	92.28	810	81.24	110	11.03

Source: U.S. Census Bureau

Generally, a vacancy rate between 4% and 6% is considered a healthy rate. 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.

It is important to remember that the vacancy rate for an area is constantly changing as new units are constructed, units come on the market, and units are sold. Homes that are considered vacant for recreational, seasonal, or occasional use may also cloud the true picture. The vacancy rates that are collected by the U.S. Census represent the status of homes in the municipality at a single point in time.

In **Table 4-4**, vacancy rates for recreational and seasonal uses were separated out of the total number of vacant housing units in order to display a more accurate picture of vacancies in Juniata County.

Table 4-4: Vacancy Rates, 2000

Area	Total Housing Units	Total Vacant		Vacant for Seasonal or Recreational Use		Vacant for Other Reasons	
		Total	%	Total	%	Total	%
Pennsylvania	5,249,750	472,747	9.01	148,230	2.82	324,517	6.18
Juniata County	10,031	1,447	14.43	945	9.42	502	5.00
Beale Township	328	74	22.56	52	15.85	22	6.71
Delaware Township	642	86	13.40	44	6.85	42	6.54
Fayette Township	1,372	153	11.15	89	6.49	64	4.66
Fermanagh Township	1,098	127	11.57	79	7.19	48	4.37
Greenwood Township	223	29	13.00	23	10.31	6	2.69
Lack Township	570	278	48.77	256	44.91	22	3.86
Mifflin Borough	260	26	10.00	0	0.00	26	10.00
Mifflintown Borough	395	23	5.82	1	0.25	22	5.57
Milford Township	747	60	8.03	34	4.55	26	3.48
Monroe Township	765	53	6.93	14	1.83	39	5.10
Port Royal Borough	434	36	8.29	5	1.15	31	7.14

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Area	Total Housing Units	Total Vacant		Vacant for Seasonal or Recreational Use		Vacant for Other Reasons	
		Total	%	Total	%	Total	%
Spruce Hill Township	335	64	19.10	38	11.34	26	7.76
Susquehanna Township	444	41	9.23	27	6.08	14	3.15
Thompsontown Borough	371	23	6.20	2	0.54	21	5.66
Turbett Township	403	95	23.57	75	18.61	20	4.96
Tuscarora Township	647	202	31.22	169	26.12	33	5.10
Walker Township	997	77	7.72	37	3.71	40	4.01

Source: U.S. Census Bureau

County Statistics and Trends

- In 2000, Juniata County’s housing occupancy rate (85.57%) was lower than that of Pennsylvania’s housing occupancy rate (90.99%).
- The percentage of owner-occupied housing units in Juniata County (66.49%) was slightly higher than that in Pennsylvania (64.89%). The percentage of renter-occupied housing units in the county was lower than that of the state, at 19.08% compared to 26.11%.

Municipal Statistics and Trends

- Mifflintown Borough saw the greatest percentage of total housing units occupied at 94.18% in 2000. Mifflintown Borough nearly had equal percentages of owner-occupied housing and renter-occupied housing, 46.58% and 47.59%, respectively.
- In 2000, Lack Township had the lowest percentage of total housing units occupied at 51.23%, and the township had an owner-occupancy housing rate of 49.23%. It was reported that 48.77% of the housing stock was vacant, with 44.91% of the total housing stock vacant for seasonal or recreational use.
- Susquehanna Township had the highest owner-occupancy rate in the county at 81.98%.

Age of Structure and Housing Conditions

The age of a structure can be useful in the evaluation of structural conditions. Although the age of a structure does not necessarily imply its condition, it does point to areas where repairs, heating costs, and inadequate plumbing and electrical systems could be a problem.

Table 4-5 and **Figure 4-1** display the year of housing unit construction for all units as of March 2000. These data represent existing dwelling units at the time and do not account for demolitions.

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Table 4-5: Age of Housing (1 of 2)

Area	Total	Built 1990 to March 2000		Built 1980 to 1989		Built 1970 to 1979	
		Total	%	Total	%	Total	%
Pennsylvania	5,249,750	546,277	10.41	531,986	10.13	709,768	13.52
Juniata County	10,031	1,587	15.82	1,422	14.18	1,805	17.99
Beale Township	334	67	20.06	49	14.67	42	12.57
Delaware Township	648	117	18.06	88	13.58	127	19.60
Fayette Township	1,383	186	13.45	186	13.45	303	21.91
Fermanagh Township	1,091	254	23.28	177	16.22	179	16.41
Greenwood Township	227	35	15.42	13	5.73	56	24.67
Lack Township	567	73	12.87	87	15.34	133	23.46
Mifflin Borough	258	8	3.10	4	1.55	19	7.36
Mifflintown Borough	391	12	3.07	37	9.46	25	6.39
Milford Township	757	151	19.95	93	12.29	165	21.80
Monroe Township	765	128	16.73	94	12.29	135	17.65
Port Royal Borough	434	19	4.38	67	15.44	45	10.37
Spruce Hill Township	327	55	16.82	58	17.74	71	21.71
Susquehanna Township	440	101	22.95	102	23.18	111	25.23
Thompsontown Borough	365	53	14.52	73	20.00	45	12.33
Turbett Township	397	69	17.38	53	13.35	58	14.61
Tuscarora Township	650	100	15.38	100	15.38	131	20.15
Walker Township	997	159	15.95	141	14.14	160	16.05

Source: U.S. Census Bureau

Table 4-5: Age of Housing (2 of 2)

Area	Built 1960 to 1969		Built 1950 to 1959		Built 1940 to 1949		Built 1939 or earlier	
	Total	%	Total	%	Total	%	Total	%
Pennsylvania	595,897	11.35	752,400	14.33	522,749	9.96	1,590,673	30.30
Juniata County	856	8.53	829	8.26	653	6.51	2,879	28.70
Beale Township	18	5.39	20	5.99	6	1.80	132	39.52
Delaware Township	50	7.72	48	7.41	28	4.32	190	29.32
Fayette Township	150	10.85	128	9.26	110	7.95	320	23.14
Fermanagh Township	91	8.34	127	11.64	82	7.52	181	16.59
Greenwood Township	37	16.30	8	3.52	17	7.49	61	26.87
Lack Township	73	12.87	33	5.82	30	5.29	138	24.34
Mifflin Borough	12	4.65	15	5.81	34	13.18	166	64.34
Mifflintown Borough	24	6.14	22	5.63	22	5.63	249	63.68
Milford Township	46	6.08	73	9.64	44	5.81	185	24.44
Monroe Township	59	7.71	56	7.32	51	6.67	242	31.63
Port Royal Borough	31	7.14	53	12.21	43	9.91	176	40.55
Spruce Hill Township	19	5.81	7	2.14	13	3.98	104	31.80
Susquehanna Township	28	6.36	22	5.00	8	1.82	68	15.45
Thompsontown Borough	22	6.03	40	10.96	22	6.03	110	30.14
Turbett Township	54	13.60	48	12.09	18	4.53	97	24.43
Tuscarora Township	57	8.77	34	5.23	49	7.54	179	27.54
Walker Township	85	8.53	95	9.53	76	7.62	281	28.18

Source: U.S. Census Bureau

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County Statistics and Trends

- The majority of Juniata County’s housing was constructed prior to 1939. During the post World War II housing boom, the county saw modest increases in housing with a 23.3% increase from 1940 to 1969. It appears that housing growth in Juniata County lagged behind the state during this time. Because this time was marked by a movement out of the cities to the suburbs, the county’s later growth may be due to its more remote location.
- The decade the housing increased the most was 1970-1979, in which Juniata County saw an increase in housing by 17.99%.
- From 1980 to 2000, Juniata County increased its housing stock by 30%, well above Pennsylvania’s increase of 20.54%. This can be contributed to the county’s geographic location, accessibility to major highways, lower property costs and tax assessments, and outdoor recreation opportunities.

Municipal Statistics and Trends

- Mifflintown Borough has the largest percentage of housing built before 1939 at 64.34%. Mifflin Borough has the second-highest percentage of housing built before 1939, at 63.68%.
- Susquehanna Township had the lowest percentage of housing built before 1939, but saw its greatest increases in housing occur from 1970 to 2000, with percentage increases well above 20% in the last three decades.
- Fermanagh Township had the greatest increases in housing stock within the last decade of any municipality in the county. From 1990 to 2000 alone, the township saw an increase of 254 housing units, or 23.28%.

Value of Housing

Considering the value of housing in a region can indicate a number of properties relating to the type, condition, and housing opportunities in an area. Places that have a more expensive housing stock may indicate that there are not enough affordable housing opportunities. On the contrary, areas that possess housing units which are significantly lower in value may indicate that the area contains dilapidated properties or older homes that are in need of remediation.

The United States Bureau of the Census defines ‘specified owner-occupied housing units’ as, “the total number of owner occupied housing units described as either a one family house detached from any other house or a one family house attached to one or more houses on less than ten acres, with no businesses on the property.” The value of specified owner occupied housing units, along with the median values of mobile homes and median gross rent values were analyzed.

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Table 4-6: Value of Specified Owner-Occupied Housing Units, 2000 (1 of 2)

Area	Total	Less than \$50,000		\$50,000 to \$99,999		\$100,000 to \$124,999		\$125,000 to \$149,999		\$150,000 to \$174,999	
		Total	%	Total	%	Total	%	Total	%	Total	%
Pennsylvania	2,889,484	435,193	15.06	1,079,698	37.37	392,826	13.60	310,267	10.74	209,382	7.25
Juniata County	4,631	607	13.11	2,365	51.07	811	17.51	451	9.74	214	4.62
Beale Township	118	13	11.02	69	58.47	18	15.25	10	8.47	4	3.39
Delaware Township	317	15	4.73	180	56.78	62	19.56	34	10.73	14	4.42
Fayette Township	684	56	8.19	339	49.56	169	24.71	60	8.77	43	6.29
Fermanagh Township	672	70	10.42	208	30.95	182	27.08	141	20.98	31	4.61
Greenwood Township	88	11	12.50	45	51.14	14	15.91	4	4.55	7	7.95
Lack Township	129	33	25.58	74	57.36	6	4.65	5	3.88	7	5.43
Mifflin Borough	108	61	56.48	36	33.33	8	7.41	0	0.00	3	2.78
Mifflintown Borough	161	54	33.54	97	60.25	4	2.48	6	3.73	0	0.00
Milford Township	347	38	10.95	204	58.79	37	10.66	32	9.22	14	4.03
Monroe Township	399	49	12.28	217	54.39	46	11.53	42	10.53	27	6.77
Port Royal Borough	211	35	16.59	126	59.72	13	6.16	15	7.11	8	3.79
Spruce Hill Township	136	18	13.24	73	53.68	19	13.97	9	6.62	8	5.88
Susquehanna Township	218	18	8.26	138	63.30	28	12.84	19	8.72	11	5.05
Thompsontown Borough	138	21	15.22	93	67.39	12	8.70	4	2.90	4	2.90
Turbett Township	187	28	14.97	93	49.73	33	17.65	21	11.23	7	3.74
Tuscarora Township	190	30	15.79	118	62.11	32	16.84	2	1.05	2	1.05
Walker Township	528	57	10.80	255	48.30	128	24.24	47	8.90	24	4.55

Source: U.S. Census Bureau

Table 4-6: Value for Specified Owner-Occupied Housing Units, 2000 (2 of 2)

Area	\$175,000 to \$199,999		\$200,000 to \$249,999		\$250,000 to \$299,999		\$300,000 or more	
	Total	%	Total	%	Total	%	Total	%
Pennsylvania	134,790	4.66	138,295	4.79	76,517	2.65	112,516	3.89
Juniata County	56	1.21	89	1.92	18	0.39	20	0.43
Beale Township	0	0.00	4	3.39	0	0.00	0	0.00
Delaware Township	8	2.52	2	0.63	0	0.00	2	0.63
Fayette Township	0	0.00	17	2.49	0	0.00	0	0.00
Fermanagh Township	13	1.93	18	2.68	0	0.00	9	1.34
Greenwood Township	5	5.68	2	2.27	0	0.00	0	0.00
Lack Township	2	1.55	0	0.00	2	1.55	0	0.00
Mifflin Borough	0	0.00	0	0.00	0	0.00	0	0.00
Mifflintown Borough	0	0.00	0	0.00	0	0.00	0	0.00
Milford Township	4	1.15	11	3.17	7	2.02	0	0.00
Monroe Township	4	1.00	11	2.76	3	0.75	0	0.00
Port Royal Borough	6	2.84	8	3.79	0	0.00	0	0.00
Spruce Hill Township	5	3.68	4	2.94	0	0.00	0	0.00
Susquehanna Township	0	0.00	2	0.92	2	0.92	0	0.00
Thompsontown Borough	2	1.45	0	0.00	2	1.45	0	0.00
Turbett Township	5	2.67	0	0.00	0	0.00	0	0.00
Tuscarora Township	2	1.05	2	1.05	0	0.00	2	1.05
Walker Township	0	0.00	8	1.52	2	0.38	7	1.33

Source: U.S. Census Bureau

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County Statistics and Trends

- In 2000, the majority, or 51.07%, of Juniata County’s owner-occupied housing was valued between \$50,000 and \$99,999. This percentage is well above that of Pennsylvania, which had 37.37% of its housing the same category.
- In general, few owner-occupied housing values across the municipalities of the county exceed \$250,000.

Municipal Statistics and Trends

- The value of owner-occupied housing in Fermanagh Township represents the most even distribution across value brackets. A substantial number of the township’s owner-occupied housing is spread relatively evenly across the \$50,000 to \$99,999, \$100,000 to \$124,999, and \$125,000 to \$149,999 brackets.

Median Value of Homes

This section analyzes the median value of homes of the county and its change over time. The median represents the middle value (if the total number of values is an odd number) or the average of two middle values (if the total number of values is an even number) in an ordered list of data values. The median divides the total frequency distribution (total list of values) into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median. **Table 4-7** shows in changes in median home value in Juniata County from 1990 to 2000.

Table 4-7: Median Value of Homes, 1990-2000

Area	Median Value 1990	Median Value 1990, Adjusted	Median Value 2000	Change, 1990-2000	% Change, 1990-2000	Change, 1990* Adjusted-2000	% Change, 1990* Adjusted-2000
Pennsylvania	69,100	91,212	97,000	27,900	40.38	5,788	6.35
Juniata County	51,500	67,980	87,000	35,500	68.93	19,020	27.98
Beale Township	44,300	58,476	84,000	39,700	89.62	25,524	43.65
Delaware Township	57,200	75,504	89,900	32,700	57.17	14,396	19.07
Fayette Township	54,400	71,808	92,300	37,900	69.67	20,492	28.54
Fermanagh Township	62,900	83,028	108,000	45,100	71.70	24,972	30.08
Greenwood Township	46,100	60,852	88,400	42,300	91.76	27,548	45.27
Lack Township	46,400	61,248	69,700	23,300	50.22	8,452	13.80
Mifflin Borough	28,600	37,752	45,000	16,400	57.34	7,248	19.20
Mifflintown Borough	40,100	52,932	64,300	24,200	60.35	11,368	21.48
Milford Township	55,900	73,788	88,900	33,000	59.03	15,112	20.48
Monroe Township	52,300	69,036	85,900	33,600	64.24	16,864	24.43
Port Royal Borough	48,000	63,360	82,200	34,200	71.25	18,840	29.73
Spruce Hill Township	51,200	67,584	84,700	33,500	65.43	17,116	25.33
Susquehanna Township	54,600	72,072	87,600	33,000	60.44	15,528	21.55
Thompsontown Borough	49,600	65,472	79,200	29,600	59.68	13,728	20.97
Turbett Township	47,900	63,228	84,000	36,100	75.37	20,772	32.85
Tuscarora Township	39,200	51,744	77,400	38,200	97.45	25,656	49.58
Walker Township	54,600	72,072	89,400	34,800	63.74	17,328	24.04

*Adjusted for inflation, in 2000 dollars, Source: U.S. Census Bureau

Juniata County Comprehensive Plan

County Statistics and Trends

- The median value of homes in Juniata County increased significantly from 1990 to 2000, from \$67,980 (1990, adjusted) to \$87,000. This represents a 27.98 percent increase in the value of housing, which is well above the overall state increase of 6.35 percent.
- Every municipality in the county experienced an increase in the median value of homes from 1990 to 2000.

Municipal Statistics and Trends

- From 1990 to 2000, Tuscarora Township saw the greatest increase, with median values increasing 49.58 percent. Lack Township saw the smallest increase, with the median value only increasing 13.8 percent.

Median Gross Rent

Similar to the median value of homes in the county, this section analyzes the median gross rent of the county and its change over time, both in absolute terms and when adjusted for inflation. **Table 4-8** shows in changes in median gross rent in Juniata County from 1990 to 2000.

Table 4-8: Median Gross Rent, 1990 to 2000

Area	1990	1990* Adjusted	2000	Total Change, 1990- 2000	% Change, 1990- 2000	Total Change, 1990*Adjusted -2000	% Change, 1990* Adjusted - 2000
Pennsylvania	404	533	531	127	31.44	-2	-0.43
Juniata County	280	370	395	115	41.07	25	6.87
Beale Township	300	396	442	142	47.33	46	11.62
Delaware Township	291	384	398	107	36.77	14	3.61
Fayette Township	297	392	339	42	14.14	-53	-13.53
Fermanagh Township	310	409	411	101	32.58	2	0.44
Greenwood Township	230	304	470	240	104.35	166	54.81
Lack Township	240	317	344	104	43.33	27	8.59
Mifflin Borough	267	352	456	189	70.79	104	29.38
Mifflintown Borough	278	367	384	106	38.13	17	4.64
Milford Township	327	432	384	57	17.43	-48	-11.04
Monroe Township	271	358	343	72	26.57	-15	-4.11
Port Royal Borough	282	372	401	119	42.20	29	7.73
Spruce Hill Township	225	297	350	125	55.56	53	17.85
Susquehanna Township	321	424	467	146	45.48	43	10.21
Thompsontown Borough	253	334	391	138	54.55	57	17.08
Turbett Township	308	407	456	148	48.05	49	12.16
Tuscarora Township	196	259	287	91	46.43	28	10.93
Walker Township	282	372	513	231	81.91	141	37.81

All numerical values are in dollars

*Adjusted to 2000 dollars to account for inflation

Source: U.S. Census Bureau

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County Statistics and Trends

- When adjusted for inflation, median gross rent increased only 6.87% in Juniata County, from \$370 to \$395, between 1990 and 2000.
- As identified in Table 4-10, 63.12% Juniata County residents who rent are not considered cost burdened. Residents of the county have access to affordable rental housing.

Municipal Statistics and Trends

- When adjusted for inflation, Greenwood Township saw the greatest increase in median gross rent from 1990 to 2000 at 54.81%.
- Walker Township and Mifflin Borough also saw substantial increases in median gross rent from 1990 to 2000 at 37.81% and 29.38%, respectively.
- Three municipalities saw decreases in median gross rent from 1990 to 2000 when adjusting the figures for inflation. These municipalities include Fayette Township, Milford Township, and Monroe Township. Of these municipalities, Fayette Township saw the greatest decrease at \$53, or 13.53%. Fermanagh Township saw the smallest increase in median gross rent from 1990 to 2000 when adjusted for inflation, only \$2, or 0.44%.

Housing Conditions

Statistics reflecting the proportion of dwelling units that lack plumbing facilities are useful as indicators of substandard housing trends. The data items for the county are located in **Table 4-9**. The U.S. Census Bureau defines plumbing facilities as:

“The category ‘Complete Plumbing for Extensive Use’, consists of units which have hot and cold piped water, a flush toilet, and a bathtub or shower inside the housing unit for the extensive use of the occupants of the unit. ‘Lacking complete plumbing facilities’ includes those conditions when: (1) All three specified plumbing facilities are present inside the unit, but are also used by another household; (2) Some, but not all, of the facilities are present; (3) None of the three specified plumbing facilities is present.”

Table 4-9: Plumbing Facilities in Housing Units, 2000

Area	Total	Complete plumbing facilities		Lacking complete plumbing facilities	
		Total	% of Total	Total	% of Total
Pennsylvania	5,249,750	5,171,587	98.51%	78,163	1.49%
Juniata County	10,031	9,461	94.32%	570	5.68%
Beale Township	334	302	90.42%	32	9.58%
Delaware Township	648	619	95.52%	29	4.48%
Fayette Township	1,383	1,320	95.44%	63	4.56%
Fermanagh Township	1,091	1,053	96.52%	38	3.48%
Greenwood Township	227	215	94.71%	12	5.29%
Lack Township	567	410	72.31%	157	27.69%
Mifflin Borough	258	258	100.00%	0	0.00%
Mifflintown Borough	391	389	99.49%	2	0.51%

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Area	Total	Complete plumbing facilities		Lacking complete plumbing facilities	
		Total	% of Total	Total	% of Total
Milford Township	757	726	95.90%	31	4.10%
Monroe Township	765	752	98.30%	13	1.70%
Port Royal Borough	434	428	98.62%	6	1.38%
Spruce Hill Township	327	300	91.74%	27	8.26%
Susquehanna Township	440	418	95.00%	22	5.00%
Thompsontown Borough	365	363	99.45%	2	0.55%
Turbett Township	397	358	90.18%	39	9.82%
Tuscarora Township	650	561	86.31%	89	13.69%
Walker Township	997	989	99.20%	8	0.80%

Source: U.S. Census Bureau

County Statistics and Trends

- Juniata County’s percentage (94.32%) of housing with complete plumbing facilities was below that of Pennsylvania (98.51%) in 2000. This may be attributable to cabins and seasonal dwellings.

Municipal Statistics and Trends

- Mifflin Borough was the only municipality in 2000 in which 100% of its total housing had complete plumbing facilities.
- In seventeen of the nineteen municipalities in the county, at least 90% of all units contained complete plumbing facilities.
- In 2000, Lack Township had the lowest percentage of housing units with complete plumbing facilities (72.31%). Tuscarora Township had the second lowest rate at 86.31%. Both townships are located in the southwestern portion of Juniata County. Much of this area is forested, and these numbers may reflect high percentages of seasonal dwellings.

Housing Affordability and the Housing Cost Burden

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. According to federal standards, when the amount that a household is required to spend on housing and associated costs exceeds 30% of their income, the cost of housing is considered to be an unreasonable burden, and thus, the household is considered to be “cost burdened”. When this amount exceeds 50%, the household is considered to be extremely cost burdened. Information contained in this section is based on a sample of the population.

This section looks at the percentage of renter occupied households, and owner occupied households that have a mortgage, that are experiencing a housing cost burden. The data is broken down to show those households that pay less than 30% of their income on costs related to housing (no cost burden), those households that are required to pay between 30% and 50% of

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their income on costs related to housing (cost burden), and households that are required to pay 50% or more of their income on costs related to housing (extremely cost burdened). **Table 4-10** and **Figure 4-2** display data pertaining to the cost burden status of renter occupied households, and **Table 4-11** and the **Figure 4-3** contain data on the cost burdened situation of owner occupied households with a mortgage payment.

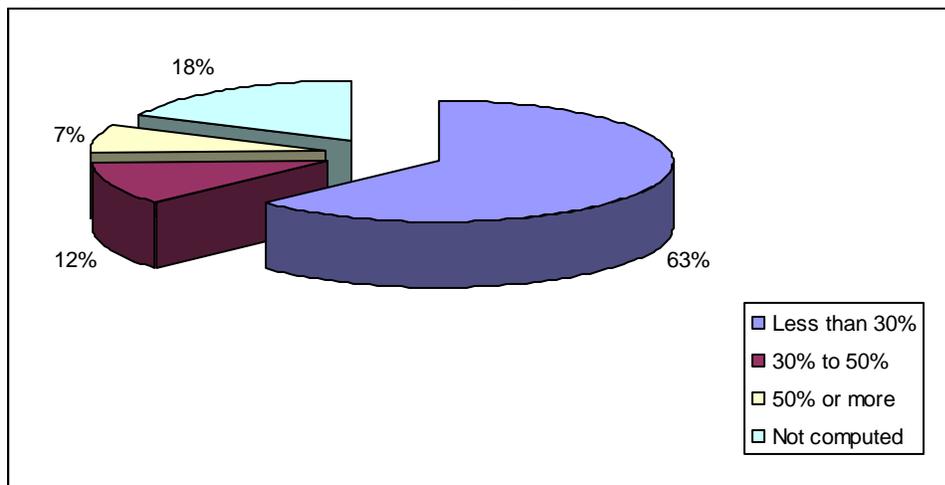
Analyzing the Housing Cost Burden of Renter Occupied Households

Table 4-10: Gross Rent as a Percentage of Household Income, 1999

	Total	Less than 30%		30% to 50%		50% or more		Not computed	
		Total	%	Total	%	Total	%	Total	%
Pennsylvania	1,348,824	758,499	56.23	245,324	18.19	234,320	17.37	110,681	8.21
Juniata County	1,741	1,099	63.12	204	11.72	126	7.24	312	17.92
Beale Township	20	11	55.00	2	10.00	0	0.00	7	35.00
Delaware Township	84	62	73.81	5	5.95	0	0.00	17	20.24
Fayette Township	256	158	61.72	27	10.55	9	3.52	62	24.22
Fermanagh Township	169	92	54.44	36	21.30	24	14.20	17	10.06
Greenwood Township	31	18	58.06	0	0.00	6	19.35	7	22.58
Lack Township	35	19	54.29	2	5.71	0	0.00	14	40.00
Mifflin Borough	111	72	64.86	6	5.41	15	13.51	18	16.22
Mifflintown Borough	196	139	70.92	30	15.31	8	4.08	19	9.69
Milford Township	156	93	59.62	16	10.26	10	6.41	37	23.72
Monroe Township	112	88	78.57	7	6.25	2	1.79	15	13.39
Port Royal Borough	154	102	66.23	17	11.04	17	11.04	18	11.69
Spruce Hill Township	23	12	52.17	3	13.04	3	13.04	5	21.74
Susquehanna Township	29	14	48.28	0	0.00	0	0.00	15	51.72
Thompsontown Borough	169	124	73.37	28	16.57	9	5.33	8	4.73
Turbett Township	31	18	58.06	6	19.35	1	3.23	6	19.35
Tuscarora Township	63	26	41.27	2	3.17	11	17.46	24	38.10
Walker Township	102	51	50.00	17	16.67	11	10.78	23	22.55

Source: U.S. Census Bureau

Figure 4-2: Gross Rent as a Percentage of Household Income for Juniata County, 1999



Source: U.S. Census Bureau

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County Statistics and Trends

- The majority of renters in the county were not experiencing a housing cost burden in 1999. Approximately 63% of renter occupied households were spending less than 30% of their income on costs directly related to housing.
- Juniata County had a smaller percentage of renters (11.72%) that were considered to be experiencing a housing cost burden than in the state (18.19%).
- Juniata County had a much smaller percentage of renters that were considered to be extremely cost burdened (7.24%), those households required to spend more than 50% of their income on costs directly related to housing, than in the state (17.37%).

Municipal Statistics and Trends

- In Monroe Township, Delaware Township, Thompsontown Borough, and Mifflintown Borough, over 70% of renter occupied households were not experiencing a housing cost burden. Gross rent as a percentage of household income was not calculated for between approximately 5% and 20% of renter occupied households, indicating that rental opportunities may be more affordable in these places.
- Greenwood Township and Tuscarora Township had the highest percentages of renters that were considered to be extremely cost burdened, but these two municipalities also had the lowest percentages of renters that were cost burdened, spending between 30% and 50% of their incomes on costs directly related to housing.
- Fermanagh, Walker, and Spruce Hill Townships have the highest percentages of renter occupied households that are spending over 30% of their incomes on costs directly related to housing. Over 25% of renter occupied households in these locations are either considered to be cost burdened or extremely cost burdened. This may indicate that there is a need for more affordable rental housing opportunities in these municipalities.

Analyzing the Housing Cost Burden of Owner Occupied Households with a Mortgage

Table 4-11: Monthly Owner Costs as a Percentage of Household Income for Owner Occupied Households with a Mortgage, 1999

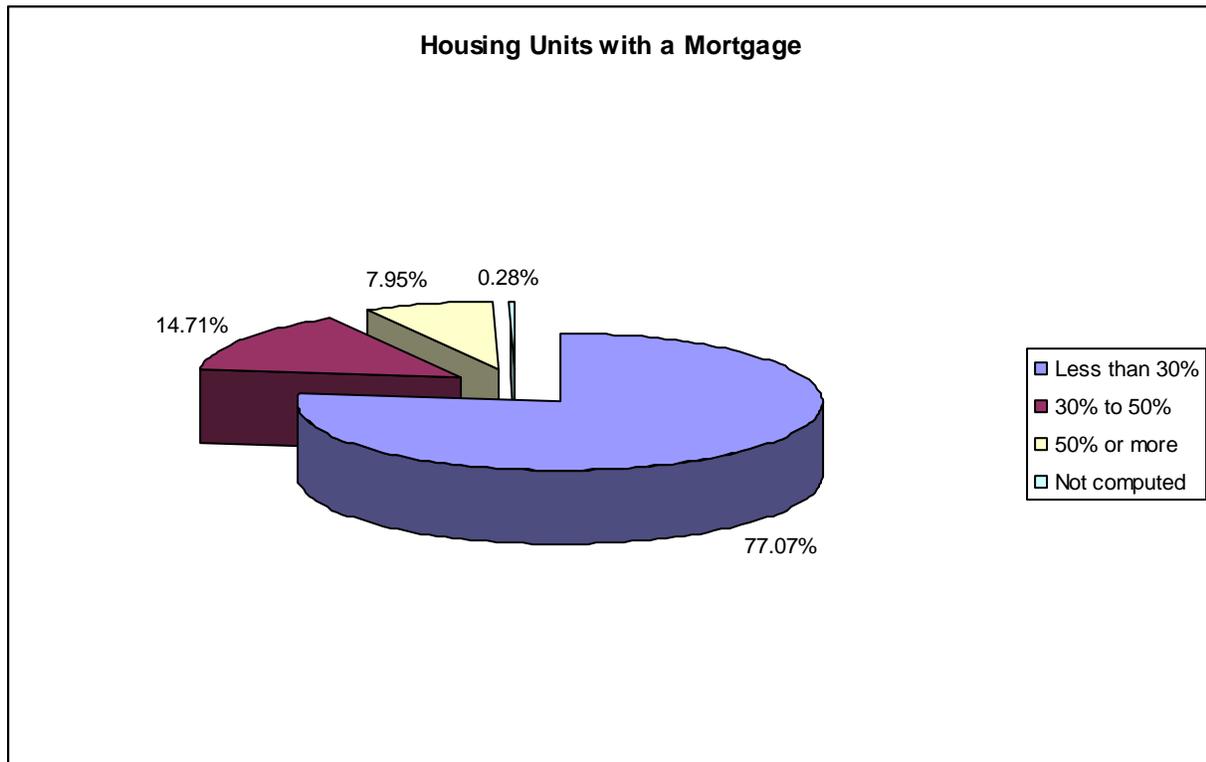
	Total Housing Units with a Mortgage	Less than 30%		30% to 50%		50% or more		Not computed	
		Total	%	Total	%	Total	%	Total	%
		Pennsylvania	1,798,402	1,324,392	73.64	304,926	16.96	160,640	8.93
Juniata County	2,542	1,959	77.07	374	14.71	202	7.95	7	0.28
Beale Township	82	54	65.85	16	19.51	9	10.98	3	3.66
Delaware Township	170	128	75.29	27	15.88	15	8.82	0	0.00
Fayette Township	369	308	83.47	36	9.76	25	6.78	0	0.00
Fermanagh Township	391	269	68.80	62	15.86	60	15.35	0	0.00
Greenwood Township	62	55	88.71	7	11.29	0	0.00	0	0.00
Lack Township	52	36	69.23	6	11.54	10	19.23	0	0.00
Mifflin Borough	59	36	61.02	20	33.90	3	5.08	0	0.00

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	Total Housing Units with a Mortgage	Less than 30%		30% to 50%		50% or more		Not computed	
		Total	%	Total	%	Total	%	Total	%
Mifflintown Borough	85	65	76.47	11	12.94	9	10.59	0	0.00
Milford Township	213	173	81.22	32	15.02	8	3.76	0	0.00
Monroe Township	217	166	76.50	37	17.05	14	6.45	0	0.00
Port Royal Borough	115	93	80.87	11	9.57	9	7.83	2	1.74
Spruce Hill Township	72	48	66.67	24	33.33	0	0.00	0	0.00
Susquehanna Township	126	101	80.16	8	6.35	15	11.90	2	1.59
Thompsontown Borough	56	50	89.29	6	10.71	0	0.00	0	0.00
Turbett Township	110	87	79.09	12	10.91	11	10.00	0	0.00
Tuscarora Township	95	70	73.68	19	20.00	6	6.32	0	0.00
Walker Township	268	220	82.09	40	14.93	8	2.99	0	0.00

Source: U.S. Census Bureau

Figure 4-3: Monthly Owner Costs as a Percentage of Household Income in Juniata County, 1999



Source: U.S. Census Bureau

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County Statistics and Trends

- The percentage of Juniata County owner occupied households with a mortgage that are considered to be cost burdened or extremely cost burdened is roughly in line with the same percentages statewide.

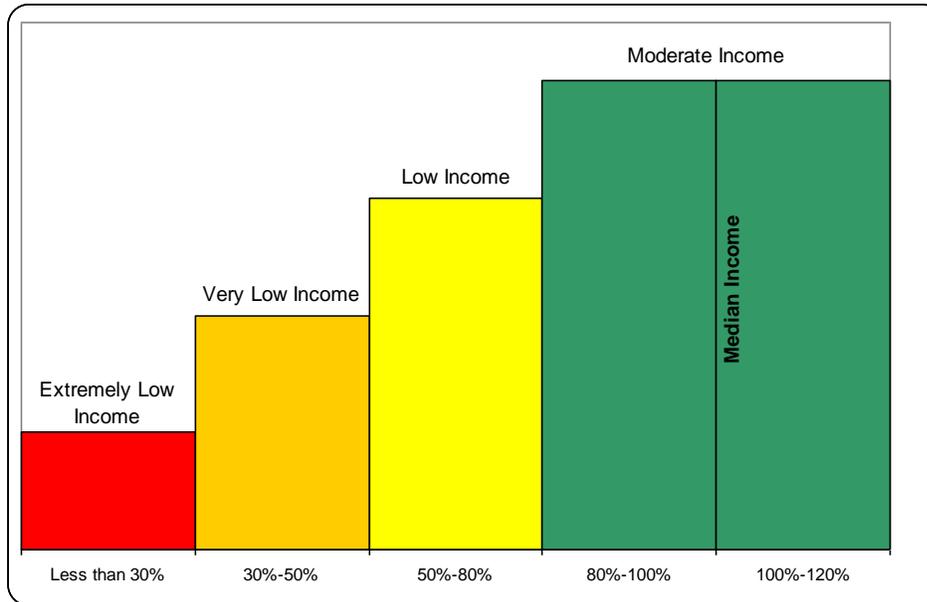
Municipal Statistics and Trends

- In Thompsettown Borough and Greenwood Township, nearly 90% of owner occupied households with a mortgage are not experiencing a housing cost burden. In Fayette, Milford, Susquehanna, and Walker Townships, and Port Royal Borough over 80% of owner occupied households with a mortgage are not experiencing a housing cost burden. These places may be considered the more affordable locations within the county for homeowners, when considering the relationship between the cost of housing and household income.
- Lack Township and Fermanagh Township have the highest percentages of owner occupied households with a mortgage that are considered to be extremely cost burdened.
- Mifflin Borough, and Spruce Hill, Fermanagh, Lack, and Beale Townships have the highest percentages of owner occupied households with a mortgage that are either considered to be cost burdened or extremely cost burdened. In all of these places, over 30% of owner occupied households are considered to be cost burdened or extremely cost burdened.

Classifying Households based on Income

- The Department of Housing and Urban Development (HUD) programs and other federal programs use income limits as eligibility criteria for housing assistance. HUD determines income limits on the basis of area median income 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. These data are broken down by renter occupied households and owner occupied households. 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 – those households earning less than 30% of an area’s median income

Figure 4-4: Department of Housing and Urban Development Income Classifications



Source: HUD; RETTEW Associates, Inc.

The Jobs/Housing Balance

- Although those households that are considered to be extremely low income or low income households are potentially the most “at-risk” households, there are often moderate income households that experience housing cost burdens as well. Thus, it is important that housing affordability is not only associated with subsidized housing, but with the working class population as well. Members of the community, many of which are employed at respectable positions including teachers and emergency services personnel, will also be in need of housing that is considered affordable to their level of income.
- The need for more affordable housing is a direct result of increases in income not keeping pace with increases in housing costs. The economic section of this plan shows that the median monthly change in household income between 1990 and 2000 in Juniata County was \$429 or an increase of 1.3% when adjusted for inflation. Median gross rent, when adjusted for inflation increased by 6.87% in the county during this time, and median monthly housing costs for homeowners with a mortgage increased by 15.87% when adjusted for inflation.
- It will be important to encourage housing that is considered to be affordable to those households living in the county, based upon the amount their income allows them to afford. Conversely, it will be important for the county to encourage jobs that pay high enough wages for workers to afford housing in the county without experiencing an unreasonable housing cost burden.

Fair Share Housing

The PA MPC requires all municipalities or multi-municipal planning regions to provide for all types of housing, including a variety of forms and affordability levels for current residents and expected future residents. To ensure that each municipality is providing for its “fair share” of the

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various types, styles, and ranges of affordability of housing units, the courts have determined that the percentage of land available for multi-family dwellings is relevant. This percentage must be considered in light of population growth pressures within the community and the county, and in light of the total amount of undeveloped land in the community. Where the amount of land for multi-family dwelling is disproportionately small in relation to the above factors, the municipality will be held to be exclusionary.

In evaluating and ruling on fair share cases, Pennsylvania courts have established a distinction between zoning ordinances which fail to provide for a use (“de facto” exclusion), and those which provide for a use but allocate insufficient area for it, creating a “token” provision which results in “de facto” exclusion. The leading cases on fair share, such as *Surrick v. ZHB of Upper Providence Township*, have tended to deal with “de facto” exclusion and the court rulings on these cases have established the basic criteria, which now serve as the framework for a fair share analysis. Thus, these criteria can be used as a guide for evaluating a municipality’s or region’s fair share standing. The legal cases cited below explain these criteria.

Surrick v. ZHB of Upper Providence Township, 476 Pa. 182, 382 A.2d 105 (1977)

The Pennsylvania Supreme Court used this case to outline a number of factors it considered basic to the evaluation of a community’s ability to provide for its fair share of growth and development. In this case, the question was whether the community was providing its fair share of land zoned for multifamily dwellings or if it was providing only a “token” or disproportionately small amount for this use. The court’s decision stated that, at a minimum, the following factors should be considered:

- **Path of Growth**, i.e. whether or not the community is located in a logical area for population growth and development based on its proximity to large developed areas and projected population growth figures.
- **Present Level of Development**, i.e. current population density, amount of undeveloped land, and the proportion of undeveloped land available for development of multifamily dwellings (or some other housing type).
- **Present Development vs. Path of Growth**, i.e. comparison of anticipated future growth and the amount of undeveloped land allocated for multifamily development (or some other housing type).

Appeal of Silver, 387 A.2d 169 (Pa. Commonwealth. 1978)

In this case, the Commonwealth Court expanded upon the “Surrick Analysis” to include two other factors:

- **Potential Development and Density**, i.e. the number of multifamily dwellings that could be accommodated on the allocated land.

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- **Existing and Potential Dwelling Unit Ratio**, i.e. the ratio between multifamily units (MFU) and single-family detached units (SFD). If the ratio increases at a buildout under existing zoning, for example from 1 MFU per 10 SFD to 1 MFU to 6 SFD, then the community's fair share is improved.

Determination of “Fair Share”

The courts apply two methodologies in determining whether a municipality or region satisfies its fair share needs. For the purposes of this analysis fair share uses include: single-family attached units, also known as duplexes or twins, and townhouses, multifamily units (apartments), and mobile home parks.

- **Test #1** examines the amount of land zoned for fair-share uses and compares it to the total land area of the region (gross acres).
- **Test #2** examines the ratio of fair share units to single-family detached units to determine if they are substantially unequal. If they are unequal, the courts will examine whether or not current zoning will permit the ratio to improve at buildout.

Examples of cases in which these two methodologies have been applied include:

- Warwick Land Development Corp. v. Board of Supervisors of Warwick Township, 376 A.2d 679 (Pa. Commonwealth. 1977).
- Williston Township v. Chesterdale Farms, Inc., 341 A.2d 466 (1975).
- Cambridge Land Company v. Marshall Township, 560 A.2d 253 (Pa. Commonwealth. 1989).
- Appeal of M.A. Kravitz Co., Inc., 460 A.2d 1075 (Pa. 1983).
- Hostetter v. N. Londonderry Township, 437 A.2d 806 (Pa. Commonwealth. 1981).
- Caste v. Whitehall Borough AZB, 453 A.2d 69 (Pa. Commonwealth. 1982).

Projecting Housing Unit Needs

As Juniata County moves forward it will be necessary for the county to adequately provide enough housing units to meet the needs of the projected population. Housing unit needs projections were developed for 2010 and 2020 by considering the population projections developed for this plan, the average household size as reported by the U.S. Census Bureau in 2000, and by applying a 5% vacancy rate, which is considered to be a healthy vacancy rate.

Table 4-13 contains the projected number of housing units that will be needed for the county as a whole, and for each municipality, to meet the projected population in the years 2010 and 2020, and maintain a healthy vacancy rate. It is important to note that these projections do not take into account the number of people living in group quarters, or other living arrangements that are not considered to be “households”. In most of the municipalities in the county, there were very few people that were not considered to be living in households in 2000; therefore, considering people not living in households would only result in the projections being slightly lower in a few municipalities.

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The projections also do not take into account demolitions or actual construction on the ground. These projections are meant to represent the total number of units that will be needed, rather than the total number of units that will be built, which may be more or less than this number depending on the housing market and other factors. Finally, it is important to note that the projections have been developed for the county as a whole and for each municipality individually. Therefore, adding together the total units needed for each municipality will produce a slightly different figure than that which is displayed for the county, due to rounding.

Table 4-12: Select Population and Housing Characteristics and Population Projections

Location	2000 Population	2000 Average Household Size	2000 Housing Units	2010 Pop. Projection	2020 Pop. Projection
Juniata County	22,821	2.60	10,031	24,463	26,071
Beale Township	726	2.86	328	764	821
Delaware Township	1,464	2.59	642	1,676	1,811
Fayette Township	3,252	2.67	1,372	3,655	4,006
Fermanagh Township	2,544	2.44	1,098	2,817	2,975
Greenwood Township	548	2.82	223	601	618
Lack Township	750	2.57	570	721	733
Mifflin Borough	627	2.66	260	596	575
Mifflintown Borough	861	2.24	395	839	861
Milford Township	1,758	2.45	747	1,882	2,054
Monroe Township	2,042	2.80	765	2,193	2,293
Port Royal Borough	977	2.45	434	963	998
Spruce Hill Township	724	2.61	335	760	798
Susquehanna Township	1,261	2.84	444	1,392	1,521
Thompsontown Borough	711	2.04	371	704	726
Turbett Township	819	2.66	403	905	963
Tuscarora Township	1,159	2.60	647	1,202	1,211
Walker Township	2,598	2.82	997	2,790	3,015

Source: U.S. Census Bureau; Juniata County Planning Commission; RETTEW Associates, Inc.

Table 4-13: Projected Population, Households, and Housing Units Needed to Maintain a 5% Vacancy Rate

Location	2000 Total Housing Units	2010 Pop. Projection	2010 Projected Households	2010 Projected Housing Units Needed, 5% Vacancy		2020 Pop. Projection	2020 Projected Households	2020 housing units needed, 5% Vacancy	
				Total	Change from 2000			Total	Change from 2000
Juniata County	10,031	24,463	9,409	9,904	-127	26,071	10,027	10,555	524
Beale Township	328	764	267	281	-47	821	287	302	-26
Delaware Township	642	1,676	647	681	39	1,811	699	736	94
Fayette Township	1,372	3,655	1,369	1,441	69	4,006	1,500	1,579	207
Fermanagh Township	1,098	2,817	1,155	1,215	117	2,975	1,219	1,283	185
Greenwood Township	223	601	213	224	1	618	219	231	8
Lack Township	570	721	281	295	-275	733	285	300	-270
Mifflin Borough	260	596	224	236	-24	575	216	228	-32
Mifflintown Borough	395	839	375	394	-1	861	384	405	10
Milford Township	747	1,882	768	809	62	2,054	838	882	135

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Location	2000 Total Housing Units	2010 Pop. Projection	2010 Projected Households	2010 Projected Housing Units Needed, 5% Vacancy		2020 Pop. Projection	2020 Projected Households	2020 housing units needed, 5% Vacancy	
				Total	Change from 2000			Total	Change from 2000
Monroe Township	765	2,193	783	824	59	2,293	819	862	97
Port Royal Borough	434	963	393	414	-20	998	407	429	-5
Spruce Hill Township	335	760	291	307	-28	798	306	322	-13
Susquehanna Township	444	1,392	490	516	72	1,521	536	564	120
Thompsontown Borough	371	704	345	363	-8	726	356	375	4
Turbett Township	403	905	340	358	-45	963	362	381	-22
Tuscarora Township	647	1,202	462	487	-160	1,211	466	490	-157
Walker Township	997	2,790	989	1,041	44	3,015	1,069	1,125	128

Source: U.S. Census Bureau; Juniata County Planning Commission; RETTEW Associates, Inc.

The housing unit needs projections show that the county does not need to add many housing units between 2000 and 2020. During this time period, it is projected that the county will need a total of 524 new housing units. In some municipalities, the number of units needed may be less than the number of units that existed in 2000. This may be a result of very slow or negative population growth in these areas, or it may be influenced by a large number of seasonal dwellings, as may be the case in more rural areas of the county. It will be important for established communities to focus on housing conservation and rehabilitation where necessary, and for rural communities with a high occurrence of seasonal dwellings to monitor housing unit needs to ensure that they are being met. It will be important for all municipalities to adjust these figures as new data becomes available, and as local knowledge can influence housing unit needs projections. The county should serve as a resource and knowledge base for local municipalities in determining and updating their housing unit needs projections.

Alternatives for Meeting Housing Needs

Quality housing, of sound construction, and maintenance contribute to a healthy, vibrant community. Quality housing attracts residents to available homes, protects citizens from unsafe living conditions, sustains property values, and helps to attract and retain employers. A lack of quality housing can depress local housing values and sales, increase illness and injury rates, and deter economic and other private sector investment.

Quality is an essential component to any existing structure or new construction project, whether it is part of an addition or renovation project or new home. New construction looks new but may lack a sound assembly under a new, untarnished exterior. Without adequate maintenance, existing structures deteriorate over time. Ongoing efforts are needed to keep the exterior weather-resistant and to protect the structural integrity of the building itself.

Established communities can sustain and enhance their housing and neighborhoods through a housing revitalization approach, which typically comprises three types of techniques: conservation, rehabilitation, and redevelopment. These measures enable communities to maintain

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established neighborhoods with lower priced housing for first-time homes buyers, young single and families, and older families downsizing their housing needs, among other households looking for affordable housing options.

Conservation of Existing Housing

This technique is directed toward the prevention of blighted conditions and should be applied to those areas of the county with little or no existing blight. Conservation involves continued maintenance of structures and properties, such as updating plumbing and electrical facilities to address other health and safety issues, as well as the installation of weather proofing improvements to reduce energy dependency, and the enforcement of housing and building code standards to both owner and renter occupied units.

Rehabilitation

This technique is directed toward the revitalization of deteriorated areas into sound, healthy neighborhoods. Repair and renovation of deteriorating structures can be targeted to a small area, such as a street or block, or to an entire neighborhood.

An area wide renovation and rehabilitation plan can determine which course of action is appropriate. Community Development Block Grant money can be used for housing rehabilitation.

Redevelopment

This technique replaces severely blighted properties with new housing units. Redevelopment can be led by public authorities or by the private development sector. In either leadership scenario, the developer acquires a property or properties, removes unsafe structures and conditions, rehabilitates remaining structures, and develops new buildings that blend into the character of the existing neighborhood. In some cases, a redevelopment project may begin as a public project to assemble the properties into a marketable cluster that is then sold to a private developer. The sale may be contingent upon the developer's agreement to improve the property in accordance with an approved plan. This method, though costly and time consuming, is the most comprehensive method of renewing blighted neighborhoods.

Removing Barriers to Affordable Housing

Housing prices are determined by a series of interacting factors including the price of land, the supply and types of housing, the demand for housing, and mobility in the area. Therefore, the assumption that growth management policies drive up the cost of housing is too simplistic and not always accurate. Selected regulatory barriers to affordable housing and potential solutions are listed in **Table 4-12**.

Market Demand

Market demand, not land availability, is the primary determinant of housing prices. The strength of the housing market has the greatest influence on housing prices, regardless of whether growth management programs are present or not. The effects of growth management policies on housing prices are difficult to itemize because of the variations in policy and implementation, the structure of local housing markets, the patterns of land ownership, and the stringency of other local regulations. Research on the effects of urban growth boundaries suggests that while growth boundaries can affect land values, their effect on housing affordability is unclear.

Conventional versus Contemporary Land Use Regulations

Conventional zoning and other land use controls can limit the supply and accessibility of housing, thereby raising home prices and excluding lower income households. These policies include low density requirements, minimum housing size, and limiting of attached homes. Contemporary regulations can facilitate the construction of affordable housing. Examples of such regulations include the following:

- **Planned Residential Development (PRD)** – An area of land, controlled by a landowner, to be developed as a single entity for a number of dwelling units, or combination of residential and nonresidential uses.
- **Conservation by Design** – Allows for a mix of housing types with the same net density as traditional subdivisions with 50% or more of the land set aside for open space.
- **Traditional Neighborhood Development (TND)** – An area of land for a compatible mixture of residential units for various income levels and nonresidential commercial and workplace uses, including some structures that provide for a mix of uses within the same building
- **Inclusionary Zoning** – Requires developers to make a percentage of housing units in new residential developments available to low and moderate income households. In return, developers receive non-monetary compensation in the form of density bonuses, zoning variances, or expedited permits that reduce construction costs.

The Governor’s Center for Local Government Services has identified several problems or barriers that are contained in many local regulations that prevent development of affordable housing. The Governor’s Center has also developed suggested strategies to overcome the identified problems. The barriers and corresponding potential solutions are shown in **Table 4-12**.

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Table 4-14: Regulatory Barriers and Solutions to Affordable Housing

Supply of Land, Affordable Housing Types, and Design Standards

Problem	Solution
<p>1 An insufficient amount of land in the Commonwealth is zoned for medium density (4-8 units/acre) and high density (9 or more units/acre) residential development to meet housing needs</p>	<p>Zone a greater amount of land for medium and high density residential development.</p> <p>Rezone land to allow differing types of residential structures and to allow mixed use districts.</p> <p>Reduce or eliminate the minimum site size for PRDs and conservation subdivision designs.</p> <p>Eliminate minimum floor area requirements.</p>
<p>2 Zoning favors conventional site design rather than less expensive cluster design techniques</p>	<p>Allow PRDs and conservation subdivision designs at higher densities and without special exception or conditional use requirements.</p> <p>Reduce or eliminate large minimum lot sizes for PRDs and conservation subdivision designs.</p>
<p>3 Lot dimensions such as frontage, front setbacks, and side yard requirements can be excessive and add unnecessary cost while operating as a redundant density control.</p>	<p>Reduce lot frontage and effectually reduce costs for paving, storm water control, and utility installations</p> <p>Reduce front setbacks and thereby reduce costs for paving, service lines, site clearance, and landscaping</p> <p>Allow zero lot line and patio and atrium houses on smaller lots which can reduce costs and still provide amenity.</p>
<p>4 Excessive street widths and construction standards, which are often unrelated to expected uses, can be required in subdivision ordinances</p>	<p>Tailor development standards for streets to expected use or size of development, thereby reducing the cost of other improvements</p>
<p>5 Developers may need incentives to produce affordable units and to encourage infill development on vacant tracts.</p>	<p>Award density bonuses for construction of affordable housing units at controlled, below market rate prices, and for infill development of vacant tracts.</p> <p>Award density bonuses for rehabilitation of existing substandard housing provided the bonus units are available for low and moderate-income persons.</p>
<p>6 Parking standards can consume more land than necessary, especially in multifamily developments</p>	<p>Link the number of required parking spaces to the number of bedrooms, rather than the number of units in multifamily developments</p> <p>Reduce a percentage of the stalls in size to accommodate smaller compact cars.</p>
<p>7 Many zoning ordinances limit affordable housing opportunities for one and two person households and elderly households</p>	<p>Revise zoning provisions in select areas to facilitate conversion or alteration of an existing single family dwelling into two residential units (an accessory apartment) subordinate to the primary dwelling, or into two or more residential units (residential conversions)</p> <p>Allow the addition of a single, small elder cottage to a single family lot to be used by either elderly or disabled family members related to the occupant of the principal dwelling and to be removed from the property when no longer occupied.</p> <p>Adjust zoning ordinances to allow establishment of in-law quarters within existing single family dwellings.</p> <p>Allow shared housing group homes for foster children, the developmentally and mentally disabled, and the elderly by right in all districts where single family dwellings are permitted.</p>

Application Processing

Problem	Solution
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Supply of Land, Affordable Housing Types, and Design Standards

Problem	Solution
1 Lack of uniformity among land use ordinances adds time and increases costs to developers.	Publish advisory guidelines to promote general consistency with the adopted county comprehensive plan and promote uniformity with respect to municipal planning and zoning terminology. County-wide zoning and subdivision ordinances help to promote uniformity of standards and create cost effective, professional administration of the ordinances. Encourage joint municipal planning and zoning.
2 Medium and higher density housing developments usually encounter more red tape in the application process.	Allow more land for higher density uses by right. Allow various types of multifamily structures by right
3 Good community design needs to be actively promoted.	Sponsor educational seminars on good design techniques Offer assistance in the design process

Source: Pennsylvania Department of Community and Economic Development

Elderly Housing and Care Facilities

As the population of the county continues to age, the need for elderly housing and care facilities will become widely needed. The following long term care and nursing home facilities are located in the county:

- Berry’s Personal Care Center, Mifflintown
- Brookline Retirement Village, Mifflintown
- Locust Grove Retirement Village, Mifflin
- North Ridge Center for Assisted Living, McAlisterville
- Pine Creek Personal Care, Mifflintown
- Stonehedge Retirement Home, East Waterford
- Zendt Home, Richfield¹

Senior/Assisted Housing

As noted in the transportation element, the number of county residents seeking out some type of senior living arrangement is expected to increase in the coming years. There are a total of 9 assisted living or nursing home facilities in the county. In addition to these facilities which offer some type of direct care, seniors may also seek out senior housing developments which allow for independent living without the burden of property maintenance. In order to provide seniors with the greatest level of freedom and convenience, the county should encourage such facilities and developments to be located within or in proximity to the boroughs of the county where a wide range of services and retail shopping needs are available.

¹ Alzheimer’s Association Senior Housing Finder

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The retiree and senior citizen age cohorts include all county residents age 65 and over. The number of county residents age 65 and older increased by 16.2% between 1990 and 2000. This aging trend is consistent with Pennsylvania as a whole, and is expected to continue over the planning horizon of this plan.