

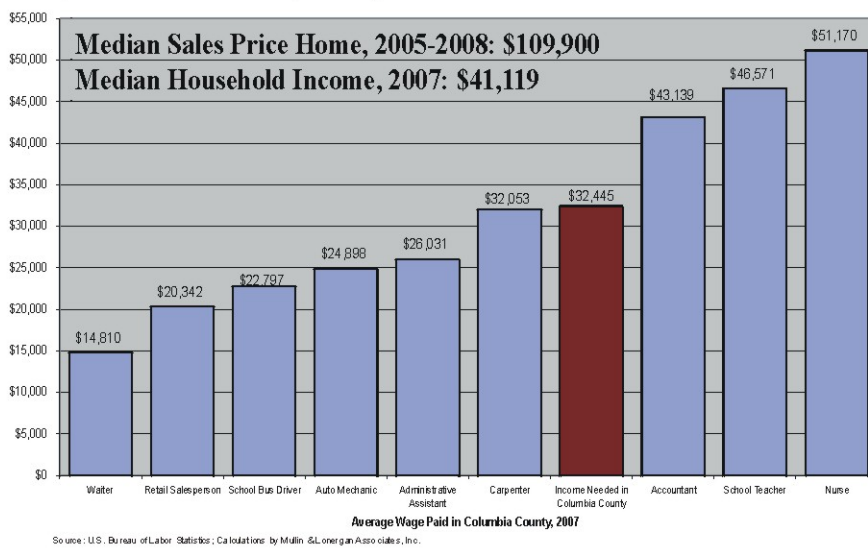
The Columbia County Housing Needs Assessment profiles key demographic, housing, and economic patterns occurring in the County. The Assessment also examines the sales and rental housing needs of households at or below 80% of the area median income (\$32,895).

During the 1990s, population in Columbia County increased at a rate of 1.5%, while households grew by 6.3%. Household growth from 2000 to 2007 was 4.8%. This trend parallels national trends and is indicative of smaller households and smaller family size.

Population and Households, 1990-2012							
	1990	2000	% Change 1990-2000	2007	% Change 2000-2007	2012	% Change 2007-2012
Total Population	63,203	64,151	1.50%	65,286	1.80%	66,100	1.20%
Total Households	23,436	24,915	6.30%	26,099	4.80%	26,836	2.80%
Average HH Size	2.53	2.42		2.33		2.28	

Source: U.S. Census Bureau, DemographicsNow

Gap Between Average Wages & Median Sales Price Home, 2007



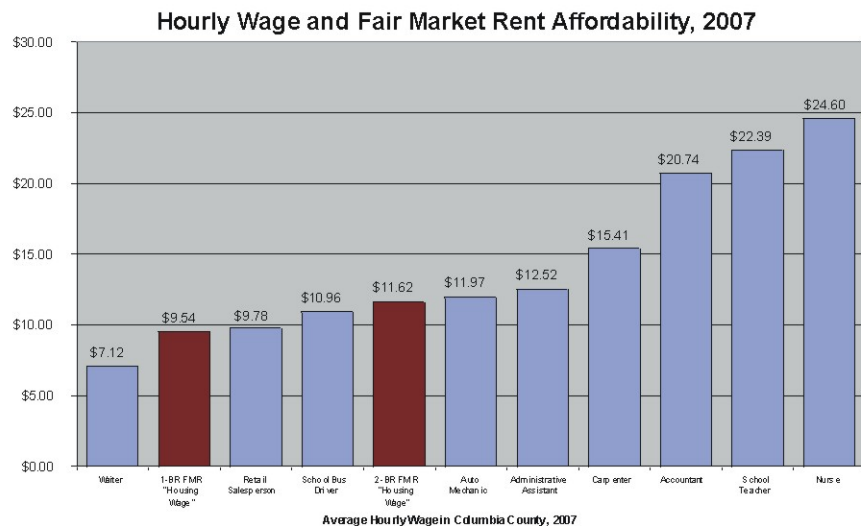
Persons employed in many vital community occupations can not afford to purchase a home selling for the median sales price in the county as single-wage earning households. The salaries paid in several of these occupations are substantially less than the income required to purchase the median sales priced home.



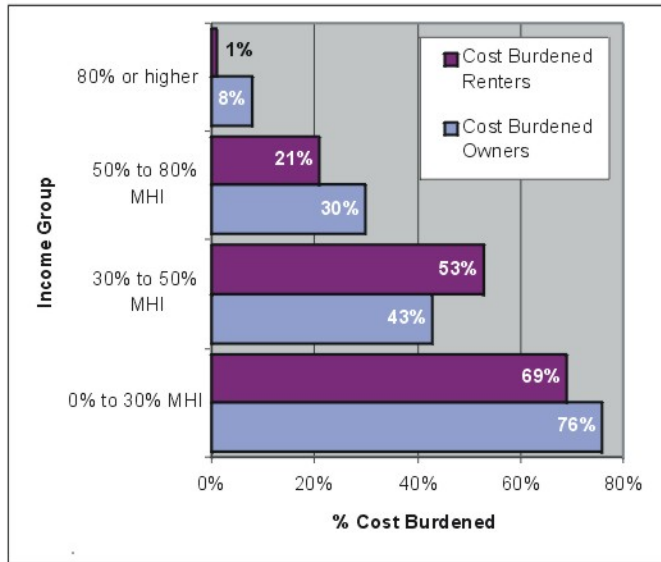
HOUSING PROFILE

- Highest home values are in townships, especially those surrounding Bloomsburg
- Housing values outpacing income, but rent and income increasing at similar pace
- Between 2005 and 2008, less than half of home sales were less than \$100,000
- 72% single-family homes, 12% mobile homes, 16% multi-family (2000)
- 77% of all housing units are owner-occupied (2006)
- 54% of housing units built before 1960

Although slightly more affordable, a renter household must earn at least \$11.62 per hour to afford a two-bedroom apartment.



Comparison of Cost Burden, Renters v. Owners, 2000

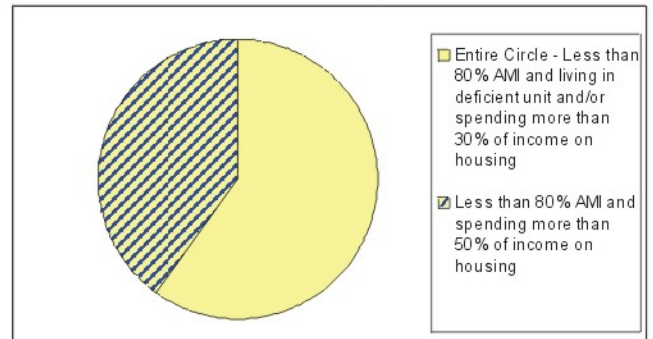


Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

In 2000, 32% of renters and 19% of owners were cost-burdened. Cost burden is more severe among lower-income households, and households earning less than 50% of median income are projected to grow by 51% by 2012.

As of the 2000 census, 4,914 households in Columbia County earning less than 80% of the area median income live in deficient units and/or are cost-burdened (spending more than 30% of household income on housing). Of these, 4,914 households, 1,965 are spending more than 50% of household income on housing. Unfortunately, the number of cost-burdened households is expected to continue to grow through 2012 to 7,353 households.

Extremely Cost-Burdened, Low-Income Households as a Share of Total Cost-Burdened, Low-Income Households, 2000



Source: U.S. Dept. of Housing & Urban Development, State of the Cities Data System

SPECIAL NEEDS POPULATION

- The senior citizen population is projected to grow between 2007 and 2012 to 11,066 - of this population, 1,594 are projected to be considered frail and in need of assistance
- 5,029 Columbia County residents, or 8.3% of the population, reported having at least one disability in 2006
- The existing inventory of affordable and accessible units in the County is comprised of only 36 mobility accessible units and seven hearing/vision impaired units, an indication of the limited housing choice for people with disabilities



Affordable Housing Needs Analysis

	Housing Units
Existing Demand for Affordable Housing (2000)	4,914
Projected Demand for Affordable Housing (2000-2012)	2,439
Total Affordable Housing Demand	7,353
Supply of Affordable Housing Units Created (2000-2007)	1,808
Supply of Affordable Housing Units Anticipated to be Created (2008-2012)	289
Total Affordable Housing Supply	2,097
Unmet Affordable Housing Need (existing cost burdened & new)	5,256

Source: Affordable Housing Developers; Susquehanna Central Valley Board of Realtors, Mullin & Lonergan Associates, Inc.