

SECTION V

REGIONAL COMPREHENSIVE PLAN JEFFERSON TOWNSHIP, MADISON TOWNSHIP, AND SALEM TOWNSHIP

HOUSING NEEDS ANALYSIS

INTRODUCTION

This report is primarily concerned with the evaluation and the analysis of housing needs for current and future residents of Jefferson Township, Madison Township, and Salem Township. The adequacy of the housing stock will be measured in terms of the availability of homeowner units, rental units, units suitable for elderly persons, and unit size and unit price in relation to affordability and space requirements. It should be noted that the figures used in this study are not consistent with the figures used in the Housing Conditions Study. The figures used herein were taken from the 2000 Census, whereas the figures used in the Housing Conditions Study were obtained by separate field studies undertaken in 2004. In addition, the figures used in the Housing Conditions Study related to the number of structures, whereas the figures used here relate to the number of dwelling units.

A dwelling unit, as defined by the U.S. Census Bureau, is “a house, an apartment, a mobile home or a trailer, a group of rooms or a single room occupied as separate living quarters or, if vacant, intended for occupancy as a separate living unit.”.

REGIONAL CHARACTERISTICS

Current and Projected Population Levels. The 2000 Census reported that there were approximately 9,798 persons in Jefferson Township, Madison Township, and Salem Township. This represents a 14% increase from the 1990 total population of 8,578. The region’s 2020 projected population is 12,176, an increase of approximately 24%.

As shown in Table No.1, 82% or more of non-family households in the Townships are comprised of householders living alone and 80% or more of all family households are comprised of married couples with or without children.

Table No.1

Household Characteristics
 Jefferson Township, Madison Township, and Salem Township
 Lackawanna County and Wayne County, PA, 2000

<u>Householder Characteristics</u>	<u>Jefferson Township</u>		<u>Madison Township</u>		<u>Salem Township</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
Non-family Households	286	21	204	22	372	26
<i>Live Alone</i>	243	85	167	82	309	83
Family Households	1,035	79	721	78	1,028	74
<i>Married Couples</i>	902	87	579	80	837	81
<i>Single Mother Households</i>	44	4	54	7	69	7
Total Households	1,321	100	925	100	1,400	100

Source: US Census Bureau, Census 2000.

Table No. 2

Occupancy and Tenure
 Jefferson Township, Madison Township, and Salem Township
 Lackawanna County and Wayne County, PA, 2000

<u>Housing Units.</u>	<u>Jefferson Twp.</u>		<u>Madison Twp.</u>		<u>Salem Twp.</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
Occupied Housing Units	1,321	86	925	94	1,405	51
<i>Owner-Occupied</i>	1,211	92	848	92	1,154	42
<i>Renter-Occupied</i>	110	8	77	8	251	9
Vacant Units	208	14	60	6	1,359	49
<i>Seasonal units</i>	149	72	40	67	1,237	91
<i>Year-round vacant</i>	59	18	20	33	122	9
Total Housing Units	1,529		985		2,759	

Source: US Census Bureau, Census 2000.

As shown in Table No.2, the majority of occupied units in all three Townships are owner-occupied. Renter-occupied units account for less than 10% of all occupied units in the three communities. Also as shown, seasonal dwelling units are the prevalent type of vacant units in all three communities. This is due to the study area's proximity to Lake Wallenpaupack, a vacation destination for the tri-state area.

Homeowner Vacancy Rates

Ideally, the owner-occupied housing vacancy rate should be approximately 1% to 2%. Higher rates would indicate the abandonment of properties, and lower rates would indicate a housing shortage. Rental properties have a higher turnover rate, and the vacancy rate should be approximately 5% to allow for turnover. Of the vacant units detailed above, Jefferson Township had 14 vacant rental units and 18 vacant sales units, Madison Township had 5 vacant rental units and 19 vacant sales units, and Salem Township had 16 vacant rental units and 34 vacant sales units. The homeowner and renter vacancy rates are based on the above numbers.

Table No. 3

Vacancy Rates by Housing Type
Jefferson Township, Madison Township, and Salem Township
Lackawanna County and Wayne County, PA, 2000

	<u>Homeowner Vacancy Rate</u>	<u>Renter Vacancy Rate</u>
Jefferson Township	1.5	11.3
Madison Township	2.2	6.1
Salem Township	2.9	6.1
Lackawanna County	1.9	8.7
Wayne County	2.7	6.8

U.S. Census Bureau, Census, 2000

As shown in Table No.3, most of the area's vacancy rates are higher than the accepted standards. The 11.3% renter vacancy rate in Jefferson Township indicates an excessive amount of vacant rental units. Wayne County and Salem Township have an excessive homeowner vacancy rate at 2.7% and 2.9%, respectively; this indicates a soft housing market. Wayne County also has an excessive homeowner vacancy rate at 2.7%.

Size of units. Overcrowding in housing units also speaks to the overall adequacy of housing in a municipality. Overcrowded units are characterized as having 1.01 or more persons per room. According to the 2000 Census, Jefferson Township has approximately nine (9) overcrowded homeowner units. Madison Township has approximately 14 owner-occupied units and 6 renter-occupied units with 1.01 or more persons per room. Salem Township has approximately 25 overcrowded owner-occupied units, four of which have 2.01 or more occupants per room, and 12 overcrowded renter-occupied units. Accordingly, there is a need in each municipality for larger rental and sales units.

Age of Householder. Another important characteristic of the Region's housing stock is the age breakdown of residents by owner-occupied housing and by renter-occupied housing as shown in Table No.4 and Table No.5; this offers some indication of the future availability of housing.

Table No. 4

Age of Owner-Occupied Householders
 Jefferson Township, Madison Township, Salem Township,
 Lackawanna County, and Wayne County, PA, 2000

	<u>Jefferson Twp.</u>		<u>Madison Twp.</u>		<u>Salem Twp.</u>		<u>Lacka. County</u>		<u>Wayne County</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
15 – 24 Years	8	1	11	1	7	1	355	1	137	1
25 – 34 Years	123	10	134	16	151	13	4,968	9	1,414	10
35 – 44 Years	294	25	254	30	231	20	11,285	19	2,875	19
45 – 54 Years	307	25	187	22	241	21	12,749	22	3,213	22
55 – 59 Years	151	12	67	8	105	9	5,057	9	1,386	9
60 – 64 Years	36	3	52	6	98	8	4,523	8	1,251	8
65 – 74 Years	171	14	61	7	170	15	9,692	17	2,508	17
75 – 84 Years	92	8	53	6	142	12	7,741	13	1,570	11
85 + Years	<u>29</u>	<u>2</u>	<u>24</u>	<u>3</u>	<u>14</u>	<u>1</u>	<u>1,914</u>	<u>3</u>	<u>418</u>	<u>3</u>
Total	1,211	100	843	100	1,159	100	58,284	100	14,772	100

Source: U.S. Census Bureau, Census 2000

The data in Table No. 4 reveals that the age distribution of home owners in both counties is nearly identical. Substantial differences between the three townships are: Madison Township has the highest percentage (68%) of homeowners between the ages of 25 and 54 years and the lowest percentage of owners 65 years or older; Salem Township has the highest percentage (28%) of homeowners aged 65 years and older. The significant percentage of older homeowners in Salem Township will result in an increase of homes available for sale; and, this coupled with the high homeowner vacancy rate could lead to an excessive amount of vacant sales housing and a rise in abandoned properties. Salem Township should encourage the use of first time homebuyers' programs which will make sales housing in the Township more affordable for younger families.

Table No. 5

Age of Renter-Occupied Householders
 Jefferson Township, Madison Township, Salem Township,
 Lackawanna County, and Wayne County, PA, 2000

	<u>Jefferson Twp.</u>		<u>Madison Twp.</u>		<u>Salem Twp.</u>		<u>Lacka. County</u>		<u>Wayne County</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
15 – 24 Years	12	11	0	0	25	10	2,339	9	257	7
25 – 34 Years	25	23	25	29	67	28	5,922	21	783	22
35 – 44 Years	47	43	16	19	68	28	5,361	19	786	22
45 – 54 Years	14	12	17	20	40	17	3,657	13	540	15
55 – 59 Years	0	0	3	4	18	7	1,455	5	207	6
60 – 64 Years	12	11	8	9	9	4	1,408	5	189	5
65 – 74 Years	0	0	0	0	4	2	3,223	12	303	8
75 – 84 Years	0	0	9	11	5	2	3,356	12	343	10
85 + Years	<u>0</u>	<u>0</u>	<u>7</u>	<u>8</u>	<u>5</u>	<u>2</u>	<u>1,213</u>	<u>4</u>	<u>170</u>	<u>5</u>
Total	110	100	85	100	241	100	27,934	100	3,578	100

Source: U.S. Census Bureau, Census 2000

As shown in Table No. 5, the majority of renters throughout the study area are in the 25 to 44 years age brackets. It is interesting to note that Madison Township does not have any renters in the 15 to 24 years age category and Jefferson Township doesn't have any renters above the age of 64 years.

Tenure. As shown in Table No. 6, the most prevalent type of owner-occupied housing unit in all three of the Townships has three (3) bedrooms; this is more than half of all the owner-occupied units. The most prevalent type of renter-occupied housing unit in Madison Township and Jefferson Township has two bedrooms; however, in Salem Township the most prevalent type of renter unit has three bedrooms. This is probably due to the high number of seasonal rentals in Salem Township.

Table No. 6

Tenure By Number of Bedrooms Per Occupied Unit, 2000
Jefferson Township, Madison Township, Salem Township,
Lackawanna County, and Wayne County, PA, 2000

<u>No. of Bedrooms</u>	<u>Jefferson Township</u>				<u>Madison Township</u>				<u>Salem Township</u>			
	<u>Owner-Occupied</u>		<u>Rental-Occupied</u>		<u>Owner-Occupied</u>		<u>Rental-Occupied</u>		<u>Owner-Occupied</u>		<u>Rental-Occupied</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
No bedroom	0	0	0	0	0	0	0	0	4	<1	0	0
1 bedroom	0	0	42	38	25	3	11	14	35	3	48	20
2 bedrooms	236	20	60	55	189	22	33	39	230	20	67	28
3 bedrooms	725	60	8	7	492	58	27	32	630	54	102	42
4 bedrooms	224	19	0	0	120	14	14	17	232	20	12	5
5 or more bedrooms	<u>26</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>17</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>28</u>	<u>2</u>	<u>12</u>	<u>5</u>
Total	1,211	100	110	100	843	100	85	100	1,159	100	241	100

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data

As shown in Table No. 7, 50% or more of the owner-occupied and renter-occupied units in the study area are comprised of 1 and 2 person households. Two-person households are most prevalent for all owner-occupied units and for the renter-occupied units in Jefferson Township, while in Madison and Salem Townships the one-person household is most prevalent for renter-occupied units.

Comparing Table No. 6 with Table No. 7 reveals that in all three municipalities there is an inadequate amount of 1 and 2 bedroom units to house the Townships' residents. There are 1,729 one and two person households in Jefferson, Madison, and Salem Townships and only 715 one and two bedroom dwelling units. This requires residents in all three Townships to occupy units that have more bedrooms than the household requires; and, this results in housing costs that are greater than required.

Table No. 7

Tenure By Household Size, 2000
 Jefferson Township and Madison Township, Lackawanna County, PA
 Salem Township, Wayne County, PA

<u>No. Person per Hshld</u>	<u>Jefferson Township</u>				<u>Madison Township</u>				<u>Salem Township</u>			
	<u>Owner- Occupied</u>		<u>Rental- Occupied</u>		<u>Owner- Occupied</u>		<u>Rental- Occupied</u>		<u>Owner- Occupied</u>		<u>Rental- Occupied</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
1 Person	207	17	35	32	127	15	37	43	231	20	79	33
2 Person	406	33	37	34	300	36	9	11	458	40	65	27
3 Person	251	21	23	21	155	18	25	29	184	16	33	14
4 Person	226	19	15	14	173	21	3	4	165	14	35	15
5 Person	91	8	0	0	68	8	11	13	80	7	16	6
6 Person	30	2	0	0	20	2	0	0	16	1	10	4
7 Person or more	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>25</u>	<u>2</u>	<u>3</u>	<u>1</u>
Total	1,211	100	110	100	843	100	85	100	1,159	100	241	100

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data

HOUSING AFFORDABILITY

The factors that influence housing affordability are housing age and value, household income, and housing costs. Table No.8 through Table No.13 include detailed data on these factors.

Table No. 8 and Table No. 9 include the median housing values, as well as the years that structures were built for homes in the Townships, and in the Counties.

As shown in Table No. 8, Jefferson Township has the highest median housing value when compared to the rest of the study area and Lackawanna County has the lowest. It is interesting to note that between 1990 and 2000 housing values in Wayne County declined significantly, from about \$120,000 (adjusted for inflation) to \$102,000; and, a similar decline occurred in Salem Township. This decline is attributed to the weak housing market that was experienced throughout the Pocono Mountain resort region during the 1990's. By comparison, adjusted housing values in Lackawanna County and in Madison Township remained fairly constant. Jefferson Township, however, experienced a slight decline in housing values. **Why?**

Table No. 8

Comparative Housing Values¹, 1990 – 2000
 Jefferson Township and Madison Township, Lackawanna County, PA
 Salem Township, Wayne County, PA

<u>Community</u>	<u>2000 Median Value</u>	<u>1990 Median Value</u>		<u>% Change²</u>
		<u>Actual</u>	<u>Adjusted²</u>	
Jefferson Township	\$119,300	\$94,400	\$126,500	(6%)
Madison Township	\$115,000	\$86,100	\$115,400	0%
Salem Township	\$112,000	\$93,800	\$125,700	(11%)
Lackawanna County	\$ 93,400	\$68,000	\$ 91,100	3%
Wayne County	\$102,100	\$89,900	\$120,500	(15%)

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data
 U.S. Census Bureau, 1990 Census of Housing and Population

Table No. 9

Year Structure Built, by Percent 1939 – 2000
 Jefferson Township and Madison Township, Lackawanna County, PA
 Salem Township, Wayne County, PA

<u>Year Structure Built</u>	<u>Jefferson Township</u>	<u>Madison Township</u>	<u>Salem Township</u>
1999 to March 2000	1	2	1
1995 to 1998	2	14	9
1990 to 1994	6	15	19
1980 to 1989	19	19	24
1970 to 1979	24	22	26
1960 to 1969	15	9	9
1950 to 1959	10	5	3
1940 to 1949	5	2	2
1939 or earlier	<u>18</u>	<u>12</u>	<u>7</u>
Total	100	100	100

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data

As shown in Table No. 9, 50% or more of the housing stock in the study area was constructed after 1969. A younger housing stock is also representative of a housing stock that is primarily characterized as being in good to excellent condition with few, if any blighted structures. Table No. 9 also indicates housing growth trends in the study area.

¹ Specified Owner Occupied Housing Units

Total number of owner occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property.

² Adjusted for 34% inflation between 1990 and 2000.

Comparing the growth that has occurred in the municipalities just since 1990 indicates that housing growth in Jefferson Township was much slower than the growth in Madison and Salem Townships. Only 10% of Jefferson Township's housing stock was constructed during the 1990's. Conversely, Madison Township and Salem Township experienced housing growth at the rate of 31% and 29%, respectively during that decade. Much of Madison Township's increased housing development can be attributed to the attractiveness of the area as a bedroom community. Salem Township's increased development can be linked to the area's proximity to Lake Wallenpaupack; it is attractive as a recreational community. It should also be noted that Jefferson Township is an older community, with nearly 50% of its housing constructed prior to 1970, compared with Salem and Madison townships, where more than 70% of their housing has been built since 1970.

Household Incomes and Housing Costs

Generally, there are two accepted standards in terms of the relationship between income levels and owner-occupied and renter-occupied housing costs. The first such standard deals with renter-occupied housing costs and states that a person can afford to pay thirty (30%) percent of their monthly income for housing costs, which includes rent and utilities. The second standard relates to owner-occupied housing costs and states that a person can afford a mortgage that is approximately 2.5 times their gross annual income.

Incorporating the above standards, Table No. 10 and Table No. 11 below compare household income levels with housing costs.

The data in Table No. 10 and Table No. 11 is presented in percentages rather than in whole numbers, since there are inconsistencies in the 2000 Census data, with different totals for households and for occupied housing units.

Table No. 10 relates incomes and housing costs for renters. The table includes units for which there are no cash rent payments; such units are included in the cost category of "Less than \$250." Nearly all of the units in this cost category are the "no cash rent units."

As shown in Table No. 10, Jefferson Township has a shortage of units in the \$250 to \$349 cost category, however, the surplus found in the less than \$250 cost category compensates for the apparent shortfall. The majority of rental units (95%) in Jefferson Township rent for under \$600 per month; but, only thirty-nine percent (39%) of the households have incomes below the range that could support higher rents; and, only 5% of the units cost more than \$600 per month compared with 61% of the households that could afford to pay higher rents. This indicates that there are ample units at costs that are lower than what residents can afford to pay. This is consistent with the high rate of rental vacancies.

Table No. 10

Comparison of Incomes and Housing Costs for Renter-Occupied Units, by Percent, 2000
 Jefferson Township, Madison Township and Salem Township
 Lackawanna County and Wayne County, PA

Income of Tenant Households	Cost of Renter- Occupied Units	Jefferson Township		Madison Township		Salem Township	
		% hhlds	% units	% hhlds	% units	% hhlds	% units
Less than \$10,000	Less than \$250	10	*21	14	*27	16	*16
\$10,000 to \$14,999	\$250 - \$299	16	13	11	11	13	4
	\$300 - \$349						
\$15,000 to \$19,999	\$350 - \$399	7	55	8	11	5	33
	\$400 - \$449						
	\$450 - \$499						
\$20,000 to \$24,999	\$500 - \$549	6	6	6	34	12	15
	\$550 - \$599						
\$25,000 to \$34,999	\$600 - \$649	21	5	27	17	22	28
	\$650 - \$699						
	\$700 - \$749						
	\$800 - \$899						
\$35,000 to \$49,999	\$900 to \$1249	6	0	21	0	20	4
\$50,000 to \$74,999	\$1250 to \$1899	34	0	9	0	10	0
\$75,000 to \$99,999	\$1900 to \$2499	0	0	4	0	1	0
\$100,000 to \$149,999	\$2500 to \$3749	0	0	0	0	0	0
\$150,000 or more	\$3750 or more	0	0	0	0	1	0
Totals		100%	100%	100%	100%	100%	100%

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data

* Includes no cash rent units

Madison Township has a surplus of rental units in all cost categories compared with income ranges, except for units costing more than \$600 per month. The majority of the Township's rental units (83%) rent for under \$600 per month; but, only thirty-nine percent (39%) of the households have incomes below the range that could support higher rents; and, only 17% of the units cost more than \$600 per month compared with 61% of the households that could afford to pay higher rents. As with Jefferson Township, there is an ample number of units at costs that are lower than what residents can afford to pay.

As shown in Table No. 10, Salem Township has a shortage of rental units below \$350. The close proximity of the Township to Lake Wallenpaupack means that rental units in the area are at a premium and the cost per square foot for a rental unit is higher than in Jefferson Township and Madison Township. This is further supported by the surplus seen in the \$600 to \$899 cost category. The Township has an adequate number of rental units

for residents earning more than \$15,000 annually; however, a shortfall remains for residents earning less than \$15,000 annually.

Table No.11

Comparison of Incomes and Housing Costs for Owner-Occupied Units, By Percent
 Jefferson Township and Madison Township, Lackawanna County, PA
 Salem Township, Wayne County, PA

<u>Household Income</u>	<u>Unit Value</u> (in \$000's)	<u>Jefferson Township</u>		<u>Madison Township</u>		<u>Salem Township</u>	
		<u>hhlds</u>	<u>units</u>	<u>hhlds</u>	<u>units</u>	<u>hhlds</u>	<u>units</u>
Less than \$15,000	Less than \$35	10	5	9	20	16	11
\$15,000 to \$19,999	\$35 - \$49.9	6	4	4	4	5	2
\$20,000 to \$24,999	\$50 - \$59.9	4	1	5	6	7	3
\$25,000 to \$34,999	\$60 - \$89.9	15	18	14	15	14	20
\$35,000 to \$49,999	\$90 - \$124.9	24	27	25	22	22	28
\$50,000 to \$74,999	\$125 - \$174.9	20	24	24	21	21	20
\$75,000 to \$99,999	\$175 - \$249.9	8	14	15	7	10	10
\$100,000 to \$149,999	\$250 - \$399.9	10	5	4	3	3	3
\$150,000 or more	\$400 or more	2	1	0	2	1	2
Totals		100%	100%	100%	100%	100%	100%

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data

Table No. 11 relates incomes and housing costs for homeowners; housing values are correlated with household incomes. Units without mortgages are included, but not shown according to cost, since this information is not known. The benchmark for determining affordability of housing resources is 2.5 times annual income. As shown for Jefferson, 20% of the households are in the first three (3) categories (incomes under \$25,000 per year) and only 10% of the homes are valued at less than \$60,000; but, approximately one-third of all owner-occupied homes in the Township have no mortgages. Accordingly, the apparent shortfall is more than compensated by the units without mortgages. The remaining categories show more than enough units in the range of \$60,000 to \$250,000, and a shortage of units costing more than \$250,000; this shortage, however, is compensated by the surplus of lower cost units.

In Madison Township, there is a surplus of units in the first four categories (incomes under \$35,000) and approximately 24% of the Township's owner-occupied homes are not mortgaged. Accordingly, this more than compensates for the minimal shortage of housing units for incomes ranging from \$35,000 to \$150,000. The above mentioned shortage indicates the Township's ability to support higher housing costs.

As shown in Table No. 11, 28% of the households in Salem Township are in the first three categories and only 16% percent of the homes are valued at less than \$60,000; but, approximately forty percent (40%) of all owner-occupied homes in the Township have no mortgages. Accordingly, the apparent shortfall is more than compensated by the units without a mortgage. The remaining income ranges either show a surplus or break even with the corresponding housing units. Therefore, based on the above analysis Salem Township has an ample number of units at costs that residents can afford.

Table No. 12 and Table No. 13 present housing costs as a percent of household income for persons age 65 years of age and over.

As shown in Table No. 12, the majority of elderly homeowners in the study area pay less than 25% of their income for housing costs. This is an indication that many of the Townships' homeowners 65 years of age and above live in homes that are not mortgaged. However, 20% to 30% of the remaining elderly homeowners pay 35 percent or more of their income towards housing costs.

Table No. 12

Homeowner Housing Costs as Percent of Household Income
For Persons Age 65 Years of Age and Over, 2000
Jefferson Township and Madison Township, Lackawanna County, PA
Salem Township, Wayne County, PA

<u>Percent of Income Spent on Housing</u>	<u>Number of Homeowners Age 65+</u>			<u>Percentage of Homeowners</u>		
	<u>Jefferson Twp.</u>	<u>Madison Twp.</u>	<u>Salem Twp.</u>	<u>Jefferson Twp.</u>	<u>Madison Twp.</u>	<u>Salem Twp.</u>
Less than 20 percent	121	44	112	55	57	51
20 – 24 percent	40	4	14	18	5	6
25 – 29 percent	11	0	14	5	0	6
30 – 34 percent	0	10	10	0	13	5
35 percent or more	50	15	65	22	20	30
Not Computed	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>5</u>	<u>2</u>
Total	222	77	219	100	100	100

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data

As shown in Table No. 13, there are only a small number of elderly renters in the study area. Jefferson Township does not have any renters above the age of 64 years; and, Madison and Salem Townships have a combined total of 30 renters above the age of 64 years. Salem Township has 5 renters paying 35 percent or more for housing costs and Madison Township does not have any residents in this category. Accordingly, this is not a problem in the study area.

Table No. 13

Renter Housing Costs as Percent of Household Income
 For Persons Age 65 Years of Age and Over, 2000
 Jefferson Township and Madison Township, Lackawanna County, PA
 Salem Township, Wayne County, PA

<u>Percent of Income Spent on Housing</u>	<u>Number of Renters Age 65+</u>			<u>Percentage of Renters</u>		
	<u>Jefferson Twp.</u>	<u>Madison Twp.</u>	<u>Salem Twp.</u>	<u>Jefferson Twp.</u>	<u>Madison Twp.</u>	<u>Salem Twp.</u>
Less than 20 percent	-	-	-	-	-	-
20 – 24 percent	-	3	-	-	19	-
25 – 29 percent	-	-	4	-	-	28
30 – 34 percent	-	-	-	-	-	-
35 percent or more	-	-	5	-	-	36
Not Computed	-	<u>13</u>	<u>5</u>	-	<u>81</u>	<u>36</u>
Total	-	16	14	-	100	100

Source: U.S. Census Bureau, Census 2000 Summary File 3 (SF3) – Sample Data

CONCLUSION

The most common dwelling unit throughout the study area is the single family owner-occupied structure. Rental vacancy rates in all three municipalities are high and indicate both a soft housing market and an abundance of units available for rent. Most of the area’s homeowners and renters are between the ages of 25 and 54 years of age. All three municipalities have a shortage of one and two bedroom units in both rental and owner housing.

In terms of housing affordability there are an adequate number of housing units at housing costs that are affordable to the area’s residents. Salem Township is the only exception, with a shortage of rental units costing less than \$350 per month. The shortage is caused by the area’s relatively high number of lower income households, since it would not be reasonable to expect any significant number of units to be available for less than \$350.00 per month. In order to meet the affordable housing needs of the lower income segment of the Township’s population, the Township may consider some form of intergovernmental subsidy such as the Section 8 housing program.