



Pennsylvania Housing Availability & Affordability Report

Produced by the
Pennsylvania
Housing Finance
Agency



PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY



September 2012

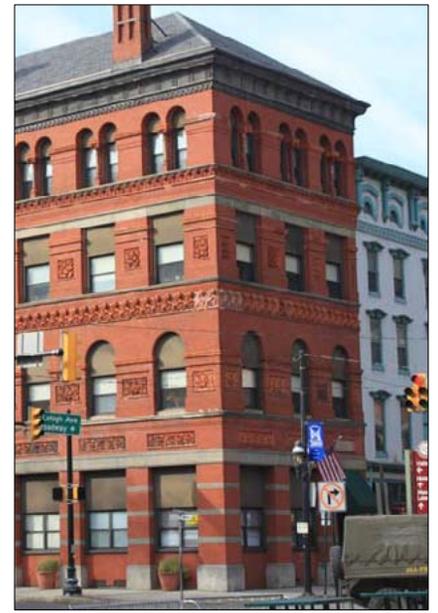


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Acknowledgement

The staff at the Pennsylvania Housing Finance Agency would like to acknowledge the ideas and suggestions provided by the Montana Department of Commerce that stimulated the production of this report. Our report was conceived after seeing a similar study done by the state of Montana. That study was shared during an annual meeting of the National Council of State Housing Agencies, which encourages information sharing among state housing finance agencies. Penny Cope with the Montana Department of Commerce was especially helpful during subsequent phone calls asking for advice and guidance. The assistance from the state of Montana is greatly appreciated.

Preface

The Pennsylvania Housing Finance Agency plays a vital role in the state by leading the development of affordable rental housing, and by providing mortgage products for low- and moderate-income families that are ready for the responsibilities of homeownership. In our day-to-day work, we frequently rely on data from the U.S. Census Bureau and other reputable sources to guide our understanding of housing trends in various parts of the Commonwealth. Recently, it struck us that there would be value for our own agency, and also for housing professionals across the state, to have this data consolidated and presented in a consistent format as a helpful resource. A similar report developed by the state of Montana provided our inspiration.

This report focuses on housing availability and affordability in Pennsylvania and should interest people who want to gauge the abundance and relative cost of housing in the particular county where they live or work. Additionally, comparisons between counties are easily accomplished using the findings in this report. Statewide data also have been presented so that housing availability and affordability in individual counties can be compared and contrasted with the status of housing in the state as a whole.

Based on feedback we receive on this first Pennsylvania Housing Availability and Affordability Report, we may produce this report on a recurring basis. The value of this, of course, is that it would allow us to better track trends in the housing sector. With this in mind, we invite public feedback on the value of this document and ways we might improve it. We would like to keep the report fairly simple so that it functions effectively as a quick reference guide. But we certainly are open to suggestions on how we can improve the contents and our presentation of data.

We welcome readers to draw from this report and cite its findings in any documents they are developing. We merely ask that you please attribute the source as the 2012 Pennsylvania Housing Availability and Affordability Report produced by the Pennsylvania Housing Finance Agency. We hope the broader sharing of this data can help drive enlightened housing policymaking across the Commonwealth that benefits our state's residents.

Affordable housing is critical for helping Pennsylvanians reach their full potential. When housing is readily available for people at various income levels, it helps families come together, it supports community stability and vitality, and it provides economic stimulus that benefits everyone. We hope this report helps make these things possible by giving us all a clearer picture of the status of our state's housing environment and the trends underway.

Brian A. Hudson, Sr.
Executive Director and CEO

Harrisburg, Pa.
September 2012

Executive Summary

This initial Pennsylvania Housing Availability and Affordability Report provides useful data “snapshots,” at the county and state levels, that let us evaluate the status of our housing resources at this particular moment in time, and which indicate homeownership and rental trends. What we see in Pennsylvania are shifts mirroring what has been reported about housing on the national level, but shifts that generally are less extreme than seen in some other states garnering most of the media attention related to the housing bubble and foreclosures.¹ These changes in the marketplace include:

- A trend toward lower homeownership rates
- Data showing that more people are renting
- Indications that rents are increasing due to greater market demand, and
- Evidence of an increasing need to provide affordable housing options for the state’s residents – of particular importance for an aging population and for households in the Marcellus Shale region (running along the northern tier and western half of the state).

In February, *USA Today* reported falling national homeownership rates based on U.S. Census data. The paper reported that “...the nation’s homeownership rate fell to 66% in the fourth quarter [of 2011], continuing a seven-year drop from a fourth-quarter peak of 69.2% in 2004.”² In Pennsylvania, the rate of homeownership on a statewide level, while down, did not reflect such dramatic change, falling from 71.3 percent in 2000 to 69.6 percent a decade later. Lower homeownership rates are seen in 63 of Pennsylvania’s 67 counties.

Several reasons are given for this drop in homeownership at a time when extremely low interest rates traditionally would be expected to produce the opposite result. These include stricter mortgage lending criteria, a lack of money by first-time homebuyers for down payments, and concerns that home prices will continue to fall.³ So, ironically, at a time when the National Association of Realtors’ housing affordability index indicates that the typical American family has roughly double the income needed to purchase a median-priced home, homebuyers remain reluctant to make that home purchase.⁴

¹As reported by the Pittsburgh Post-Gazette, a national housing affordability study by the Washington, DC-based Center for Housing Policy found that 18 percent of the state’s residents faced housing affordability challenges in 2010 compared to 17 percent in 2008. So the trend is toward fewer people being able to afford housing here.

Pennsylvania was found to be the 15th least burdened state for housing affordability. Tim Grant, “Housing costs are a burden for 1 in 6 here,” Pittsburgh Post-Gazette, May 4, 2012, on the Web at:

post-gazette.com/stories/business/news/housing-costs-are-a-burden-for-1-in-6-here-634347/.

²Julie Schmit, “Homeownership rates fall to 66% as downturn nears a bottom,” *USA Today*, February 1, 2012, on the Web at: <http://m.usatoday.com/article/money/52907436>.

³John Gittelsohn, “U.S. homeownership rate declines to 1998 levels, Census says,” Bloomberg, January 31, 2012, on the Web at: bloomberg.com/news/2012-01-31/u-s-homeownership-rate-declines-to-1998-levels-census-says.html.

⁴ “Housing affordability index hits record high,” National Association of Realtors, March 6, 2012, on the Web at: realtor.org/press_room/news_releases/2012/03/hai_record.

Additionally, while falling home prices might be expected to produce more affordable rental opportunities, the shift of more households from homeownership to rental living is pushing up rents in multifamily buildings and in homes-for-rent by increasing market demand. Economist Paul Diggie explains, “The flipside [of a depressed housing market] is more households in the rented sector and fewer properties lacking tenants. This is helping to drive rents, and therefore landlords’ returns, higher.”⁵

Rental housing affordability in Pennsylvania

We see these trends in our own rental data. Our table of housing characteristics for Pennsylvania shows that from 2000 to 2010 the number of renter-occupied households increased from 1,370,666 to 1,527,182 – an increase of 156,516 renter households. At the same time that more families were moving into rental housing, the estimated gross rent for a two-bedroom apartment (“fair market rent”) in Pennsylvania rose from \$507 to \$650 – a 28 percent jump.

This increase in apartment rents comes at a time when many families are experiencing flat or declining incomes, in some cases due to the loss of a job by a family member. The end result is that housing expenses are taking an even larger bite out of a household’s monthly budget, sometimes making other necessities unaffordable.

Examining the data for Pennsylvania, it is significant to note that rental costs in an increasing number of counties have risen to the point that they now exceed 30 percent of a household’s income, which is generally accepted as the maximum level for maintaining affordability.⁶ This is a disturbing trend being fueled by a combination of the housing and economic downturn occurring simultaneously, with market demand driving up rents at a time when some family incomes have leveled off or are declining.

The maps showing rental affordability statewide clearly illustrate this trend. In 2000, there were 12 counties with fair market rents that exceeded 30 percent of the median renter income. The data collected from 2006 to 2010 show 32 counties now in the red – with fair market rents exceeding the 30 percent income level.

Two factors could improve this situation in the rental housing market. As the economy strengthens, household incomes could improve so that rental costs in more counties become affordable again. Alternatively, if rents keep rising, homeownership could become a more attractive option and families could move out of the rental market. This could ease market demand and stabilize rent levels. But, of course, none of this is definite, and this dramatic decrease in affordable rental housing in 32 Pennsylvania counties should be of concern.

Homeownership affordability in Pennsylvania

On the homeownership front, the findings generally are more positive. In 2000, the overall state affordable home cost was \$113,069 and the median home value was well within that price at \$94,800.

⁵ Gittelsohn, “U.S. homeownership rate declines to 1998 levels, Census says.”

⁶ A widely accepted definition of affordable housing is provided by the U.S. Department of Housing and Urban Development on its website at: <http://www.hud.gov/offices/cpd/affordablehousing/>.

The 2006-to-2010 data show the affordable cost of a home in Pennsylvania had risen to \$165,758. The median home value had risen, as well, to \$159,300 – still within the affordable cost of a home (but with the two values now moving closer).

Nevertheless, the data indicate that for some occupations homeownership in Pennsylvania still remains largely unaffordable. Our study looked at the typical income levels for a licensed practical nurse, a police officer, an elementary school teacher, and a retail salesperson. In 2000 and in 2006-2010, homes remained unaffordable for the typical licensed practical nurse and retail sales employee in many counties. In contrast, homes remained affordable for the person on a police officer's salary and for the typical elementary school teacher in many counties.

Homeownership in the state is clearly under pressure, as the homeownership affordability maps reveal. But this pressure is largely regionalized. From 2000 until 2006-2010, the eastern line of counties in the state that run along the New Jersey-New York border have become locations where homeownership is no longer affordable at the median household income. Not surprisingly, these are the same counties where single-family building permits decreased significantly during that same time period. It is likely that this reflects recognition by homebuilders of the depressed demand for new homes in that region of the state.

Seven counties that face mounting housing affordability pressures

A useful exercise can be to overlay both the homeownership and renter affordability maps to see where both housing markets are becoming unaffordable; this situation puts households in a terrible bind in their efforts to secure affordable housing. What this reveals in 2000 is only one county – Centre County – in which homeownership and rental housing were both unaffordable. When compared with the more recent data from 2006-to-2010, six counties in eastern Pennsylvania now have joined Centre County by having unaffordable homeownership and rental housing markets; they are: Wayne, Pike, Northampton, Lehigh, Philadelphia and Delaware. Homeowners in these counties are facing a decrease in affordable housing options that will hurt the vitality of communities located there.

As the natural gas industry places more of a demand on available housing stock in the Marcellus Shale region, we could see more counties in the northern and western regions of the state follow this trend. Proactive measures by the state legislature and the Pennsylvania Housing Finance Agency already are underway to prevent that from happening.

Housing observations worth noting

As we reviewed the data and compared the findings for different counties, the following observations seem significant:

- The counties with the lowest homeownership rates are Philadelphia, Centre, Allegheny and Dauphin – two of which are the largest metropolitan areas of the state.
- In contrast, counties that are exhibiting the highest homeownership rates are Pike, Forest, Wayne, Sullivan, Perry and Monroe.
- Counties with the newest housing stock, based on the median year the structures were built, are Pike, Monroe, Chester, Adams and Wayne.

- Counties with the oldest housing stock are Schuylkill, Northumberland, Lackawanna, and Philadelphia.

Aging of the state's population emphasizes the ongoing need for affordable housing

Another trend that deserves attention is the aging of the state's population. The maps showing the percent of the population age 65 and over illustrate how dramatic this shift will be during the next 18 years. In the year 2010, the percentage of the state's population age 65 and older was an estimated 15.5 percent; by 2030 that is expected to be 22.5 percent. The graduated color map displaying aging trends on page 15 reveals that this shift to an older population will be most prominent in the Marcellus Shale region – precisely where changes to the economy already are putting pressure on housing affordability. State programs, such as those that help people adapt their homes so they can live independently longer into their senior years, will be critical for keeping housing affordable for this segment of the population.

A trend to watch: the impact of the natural gas industry on housing in Pennsylvania

We have included data in this report about how many unconventional gas wells are located in each county because of the public discussion, primarily in the Marcellus Shale region, about how this activity is affecting the availability of housing and driving up rents.⁷ The size of the natural gas industry in Pennsylvania is expected to increase during the next few decades, and this seemed to be a worthwhile metric to watch given its potential impact on housing affordability and availability. Indeed, from 2009 to 2010 the number of unconventional gas wells drilled in the state nearly doubled. Recent news reports suggest this growth spurt by the gas industry will subside somewhat, however, in response to an over-production of natural gas.⁸ Nevertheless, it's clear the activities of the gas industry will impact housing significantly in Pennsylvania for decades to come.

HUD four-person income limits

As a convenience for readers, Appendix A provides four-person income limits based on Median Family Income (MFI) values for 2000 and 2010 as published by the U.S. Department of Housing and Urban Development. The term Area Median Income (AMI) also is frequently used to refer to this data. We caution readers that these MFI values are not directly comparable to the data in our county or statewide data sheets because of differences in data definitions and methodology used by the U.S. Census Bureau and HUD. But we provide this information as a quick reference tool because income limit data is so commonly used by housing professionals.

⁷ Act 13 of 2012 defines an unconventional gas well as a bore hole drilled or being drilled for the purpose of, or to be used for, the production of natural gas from an unconventional formation [such as Marcellus Shale].

⁸ Kevin Begos (Associated Press), "Gas drilling rigs decline in Pa. and nationwide," Yahoo! News, March 27, 2012, on the Web at: <http://news.yahoo.com/gas-drilling-rigs-decline-pa-nationwide-020422799.html>.

Data Sources

Household Income

Data is from the U.S. Census Bureau (Census 2000 and 2006-2010 American Community Survey*).

Housing Characteristics

Data is from the U.S. Census Bureau (Census 2000 and 2010 Census). The 2010 value for Median Year Structure Built is from the 2006-2010 American Community Survey.

Housing Affordability

- **Rental Housing:** Median Renter Income is from the U.S. Census Bureau (Census 2000 and 2006-2010 American Community Survey*). Two-Bedroom Gross Rent Estimate is fair market rent from the U.S. Department of Housing and Urban Development.
- **Homeownership:** Median Household Income and Median Home Value are from the U.S. Census Bureau (Census 2000 and 2006-2010 American Community Survey*). Affordable Home Cost is calculated using Median Household Income; average annual interest rate from Freddie Mac; average fire, hazard and flood insurance from the U.S. Census Bureau (Census 2000 Public Use Microdata Sample and 2006-2010 American Community Survey Public Use Microdata Sample); private mortgage insurance rate from Mortgage Guaranty Insurance Corporation; and median real estate tax from the U.S. Census Bureau (Census 2000 Public Use Microdata Sample and 2006-2010 American Community Survey).
- **Housing Affordability by Select Occupation:** Median Annual Pay is from the Pennsylvania Department of Labor and Industry and U.S. Bureau of Labor Statistics. The Percent of Income to Rent a 2-Bedroom Apartment is calculated using fair market rents from the U.S. Department of Housing and Urban Development. Affordable Home Cost is calculated using Median Annual Pay; average annual interest rate from Freddie Mac; average fire, hazard and flood insurance from the U.S. Census Bureau (Census 2000 Public Use Microdata Sample and 2006-2010 American Community Survey Public Use Microdata Sample); private mortgage insurance rate from Mortgage Guaranty Insurance Corporation; and median real estate tax from the U.S. Census Bureau (Census 2000 Public Use Microdata Sample and 2006-2010 American Community Survey).

Housing Availability

- **New Residential Building Permits Chart:** Data is from the U.S. Census Bureau (Building Permits).
- **Percent of Population 65 and Over:** Calculated from data provided by the Pennsylvania State Data Center.
- **Number of Unconventional Gas Wells Drilled:** Data is from the Pennsylvania Department of Environmental Protection (as of 8/9/12).

*The Census 2000 long form questionnaire asks for income in 1999 and the American Community Survey questionnaire asks for income in the past 12 months.

Housing Availability & Affordability:
Statewide Data

Pennsylvania



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.7%	7.3%
\$10,000 to \$24,999	20.8%	17.2%
\$25,000 to \$49,999	30.2%	25.2%
\$50,000 to \$99,999	29.1%	31.4%
\$100,000 to \$199,999	8.4%	15.5%
\$200,000 or more	1.9%	3.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	4,777,003	3,406,337	1,370,666	71.3%	1957	117.1	2.48
2010	5,018,904	3,491,722	1,527,182	69.6%	1959	124.4	2.45

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$24,601	\$507	24.7%
2006-2010	\$28,051	\$650	27.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$39,987	\$94,800	\$113,069
2006-2010	\$50,398	\$159,300	\$165,758

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,890	20.4%	\$76,926	\$39,124	19.9%	\$114,863
Police Officer	\$42,570	14.3%	\$122,315	\$55,170	14.1%	\$187,300
Elementary School Teacher	\$46,650	13.0%	\$136,920	\$49,802	15.7%	\$163,067
Retail Salesperson	\$16,030	38.0%	\$27,312	\$20,590	37.9%	\$31,194

Red indicates the amount a homebuyer can afford to spend on a home is less than the state median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability

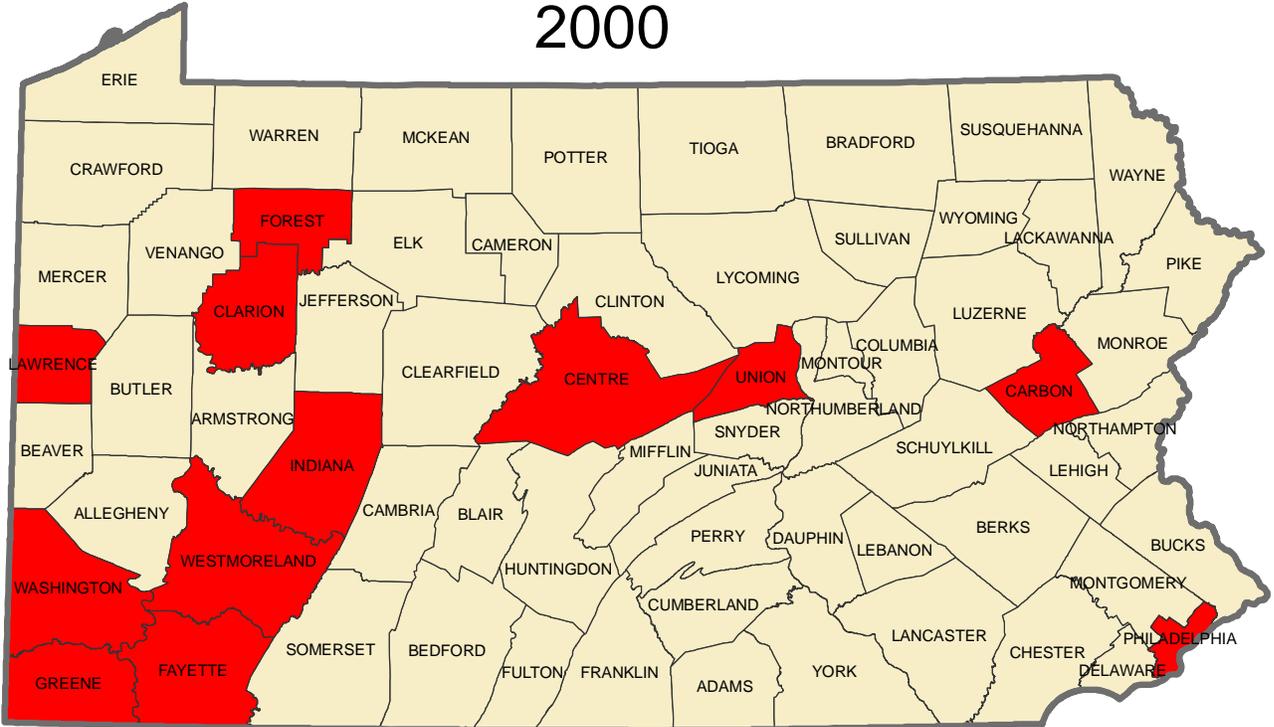


Percent of Population 65 and Over			
2000	2010	2020	2030
15.6%	15.5%	18.7%	22.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
815	1,616

Renter Affordability

2000



2006-2010



Percent of Median Renter Income to Rent 2-Bedroom Apartment

■ >30%

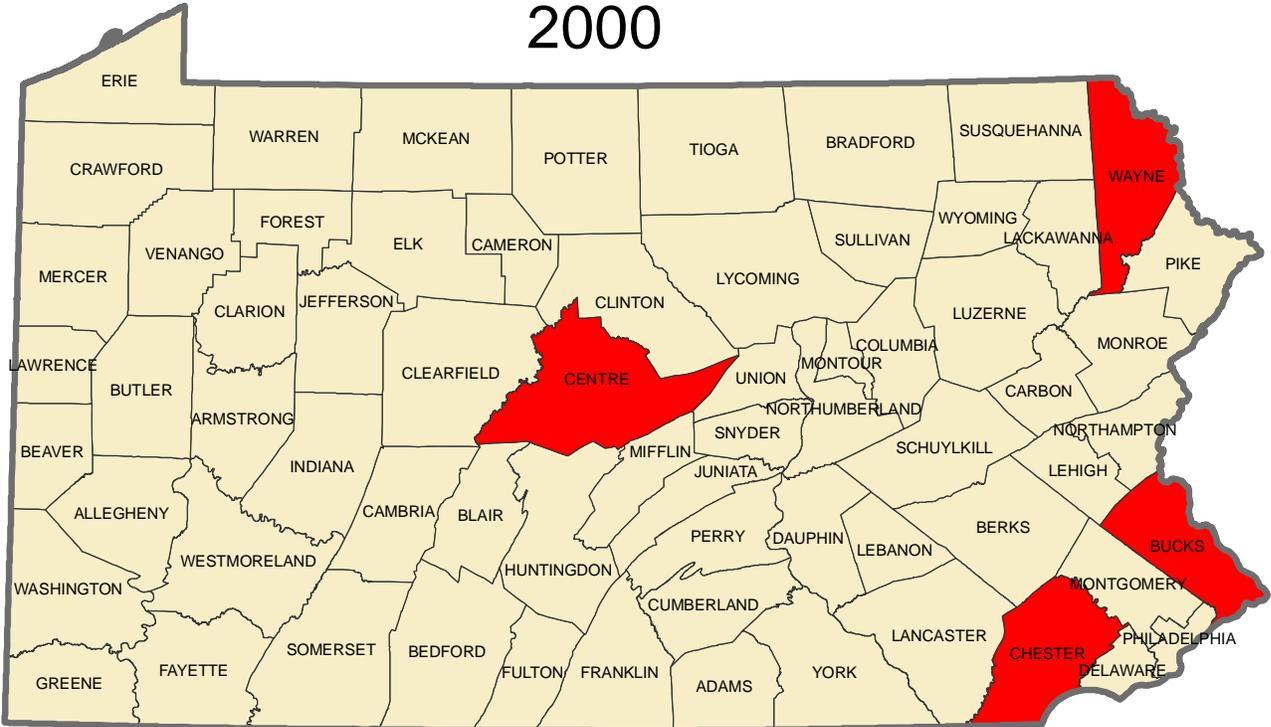
■ <=30%

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

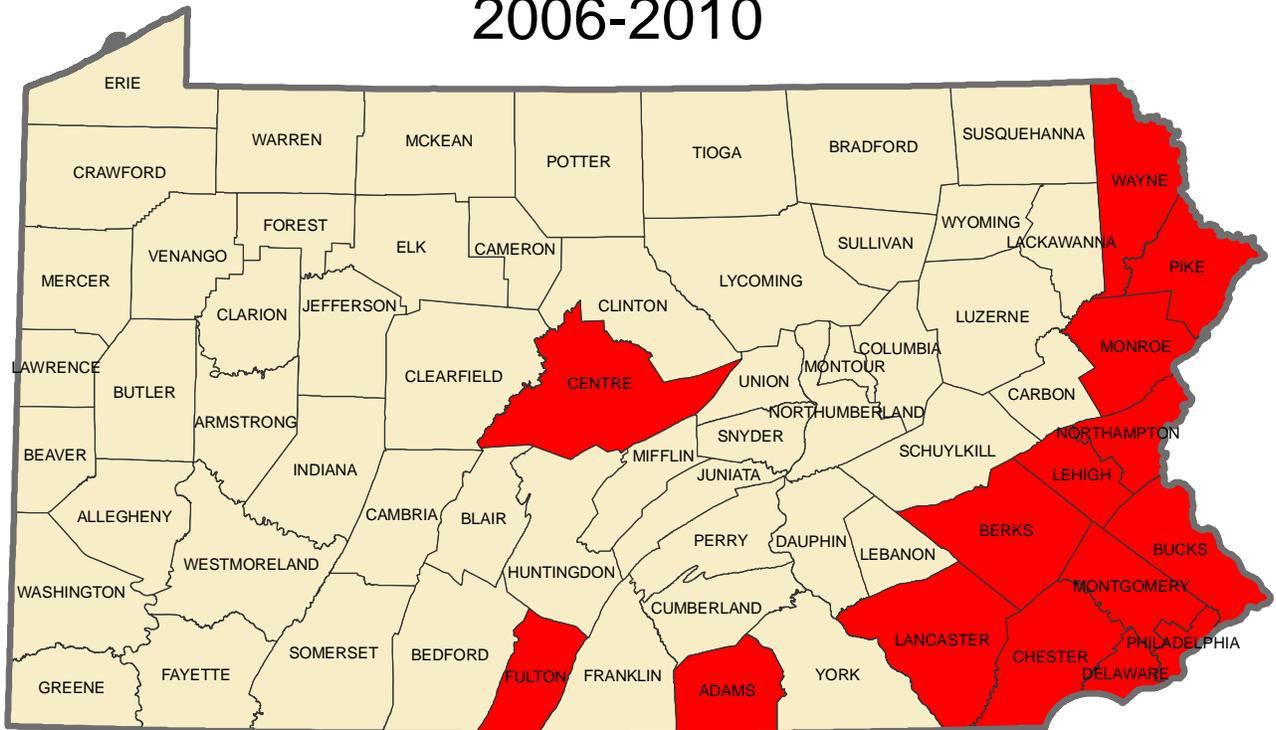


Homeownership Affordability

2000



2006-2010



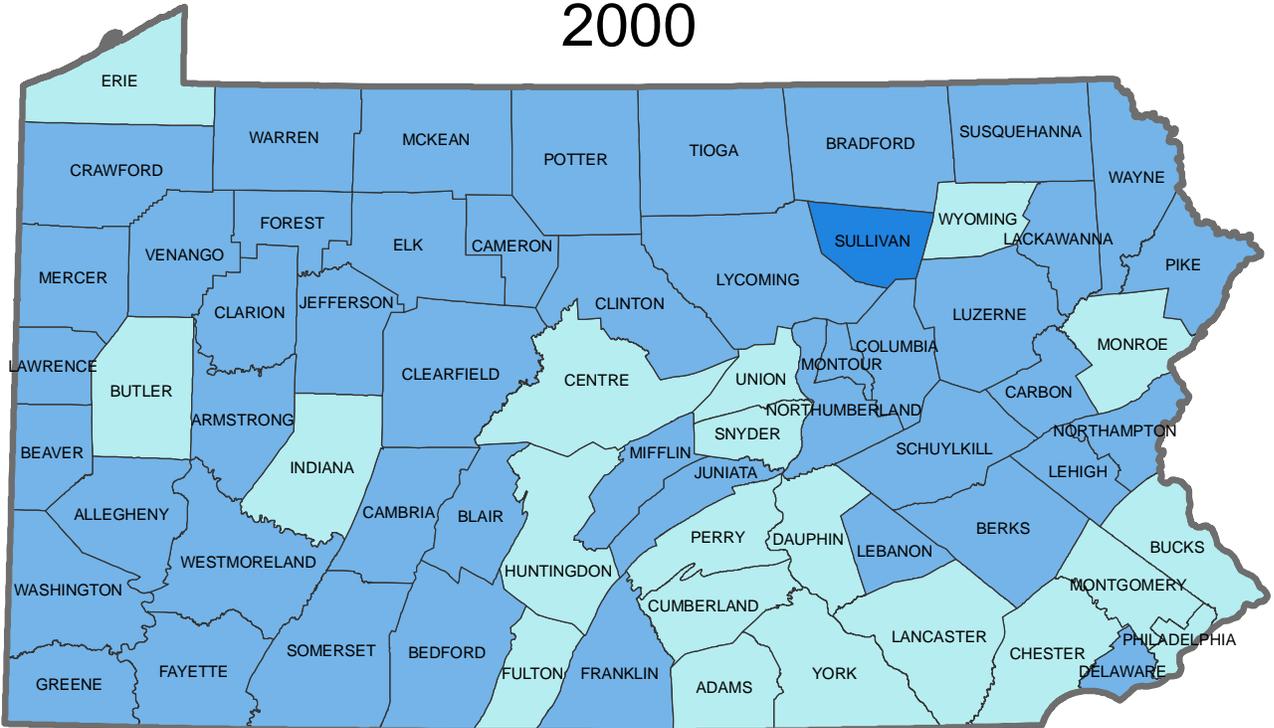
-  Home is not Affordable at Median Household Income
-  Home is Affordable at Median Household Income

Source: U.S. Census Bureau; Freddie Mac; Mortgage Guaranty Insurance Corporation

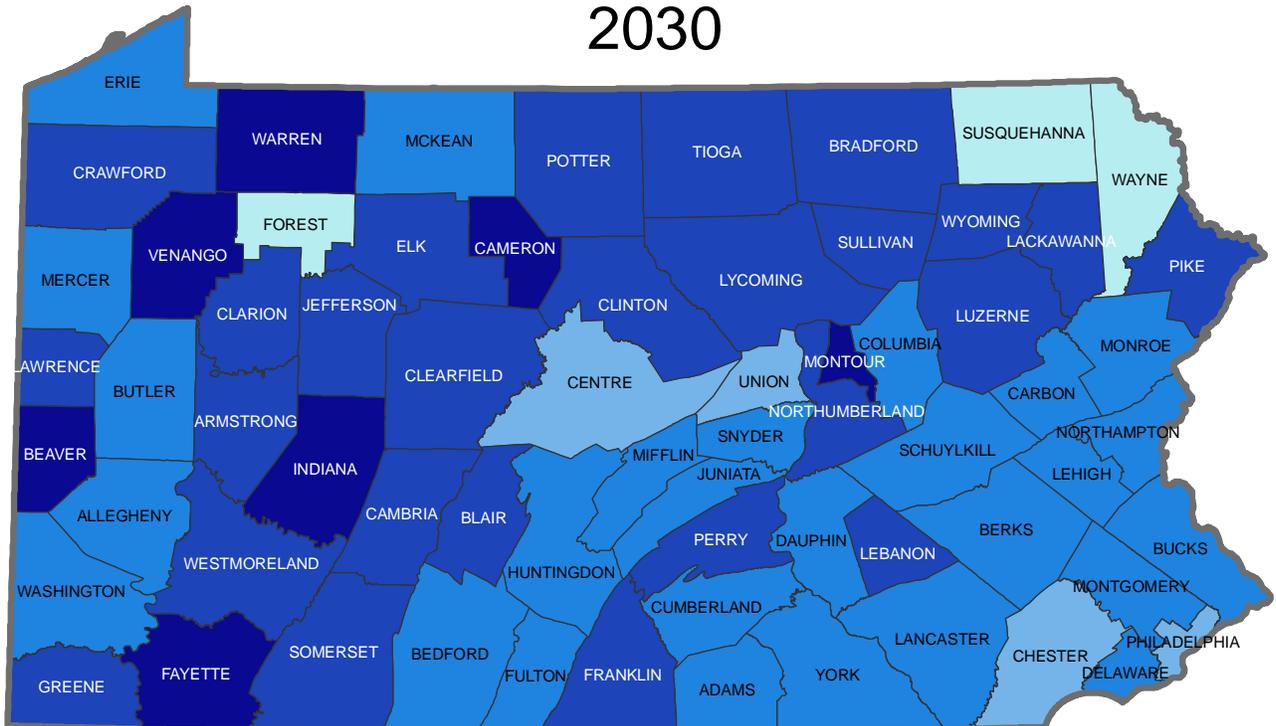


Percent of Population 65 and Over

2000



2030



9.5% - 15.0%
 15.1% - 20.0%
 20.1% - 25.0%
 25.1% - 30.0%
 30.1% - 35.9%

Source: Pennsylvania State Data Center



Housing Availability & Affordability:
Data by County

Adams County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	5.9%	4.5%
\$10,000 to \$24,999	19.1%	13.7%
\$25,000 to \$49,999	33.9%	25.4%
\$50,000 to \$99,999	34.1%	37.9%
\$100,000 to \$199,999	6.3%	16.6%
\$200,000 or more	0.6%	2.0%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	33,652	25,861	7,791	76.8%	1972	68.9	2.61
2010	38,013	29,368	8,645	77.3%	1976	78.7	2.56

Housing Affordability

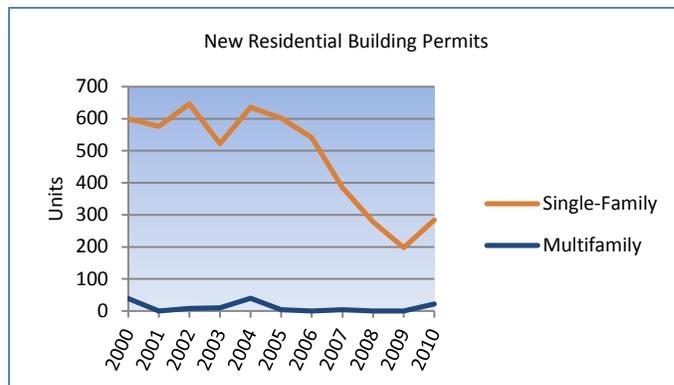
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$28,360	\$505	21.4%
2006-2010	\$31,764	\$661	25.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$42,913	\$109,500	\$122,254
2006-2010	\$56,529	\$200,700	\$191,990

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$32,515	18.6%	\$85,033	\$39,237	20.2%	\$113,928
Police Officer	\$49,565	12.2%	\$146,066	\$51,782	15.3%	\$170,561
Elementary School Teacher	\$41,819	14.5%	\$118,338	\$47,605	16.7%	\$151,704
Retail Salesperson	\$15,245	39.8%	\$23,214	\$19,100	41.5%	\$23,023

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
13.9%	14.3%	18.4%	23.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Allegheny County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.7%	8.1%
\$10,000 to \$24,999	22.1%	18.6%
\$25,000 to \$49,999	29.3%	25.1%
\$50,000 to \$99,999	27.3%	29.7%
\$100,000 to \$199,999	8.2%	14.5%
\$200,000 or more	2.3%	4.0%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	537,150	360,036	177,114	67.0%	1952	799.3	2.31
2010	533,960	345,393	188,567	64.7%	1954	807.0	2.23

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$22,791	\$558	29.4%
2006-2010	\$25,966	\$715	33.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$38,154	\$83,500	\$102,785
2006-2010	\$47,961	\$115,200	\$156,020

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$30,351	22.1%	\$74,853	\$38,818	22.1%	\$114,745
Police Officer	\$53,731	12.5%	\$158,544	\$56,709	15.1%	\$195,512
Elementary School Teacher	\$45,500	14.7%	\$129,081	\$47,388	18.1%	\$153,433
Retail Salesperson	\$15,647	42.8%	\$22,219	\$19,920	43.1%	\$29,433

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.8%	17.0%	20.3%	24.3%

Number of Unconventional Gas Wells Drilled	
2009	2010
3	0

Armstrong County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.0%	7.1%
\$10,000 to \$24,999	28.7%	20.6%
\$25,000 to \$49,999	34.5%	30.3%
\$50,000 to \$99,999	21.8%	31.8%
\$100,000 to \$199,999	3.5%	9.4%
\$200,000 or more	0.5%	0.7%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	29,005	22,408	6,597	77.3%	1953	49.5	2.46
2010	28,713	21,668	7,045	75.5%	1954	49.8	2.38

Housing Affordability

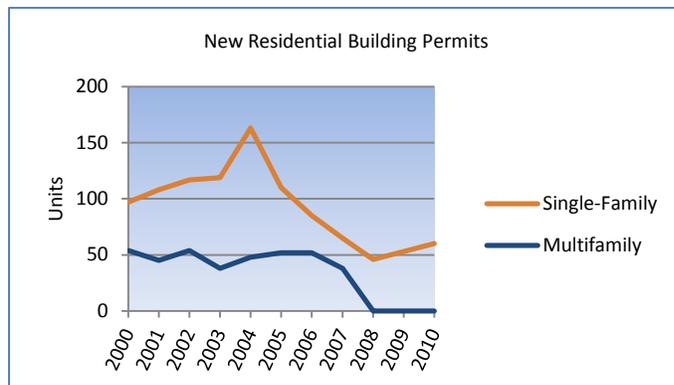
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,006	\$431	25.9%
2006-2010	\$24,379	\$544	26.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$31,694	\$63,800	\$89,827
2006-2010	\$42,752	\$89,100	\$149,840

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,006	19.9%	\$69,466	\$35,346	18.5%	\$116,407
Police Officer	\$28,678	18.0%	\$79,030	\$48,180	13.5%	\$174,344
Elementary School Teacher	\$45,557	11.4%	\$139,451	\$51,705	12.6%	\$190,257
Retail Salesperson	\$26,916	19.2%	\$72,723	\$23,252	28.1%	\$61,810

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
18.0%	17.5%	22.2%	27.8%

Number of Unconventional Gas Wells Drilled	
2009	2010
18	37

Beaver County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.4%	7.2%
\$10,000 to \$24,999	23.3%	18.2%
\$25,000 to \$49,999	32.3%	28.2%
\$50,000 to \$99,999	28.9%	32.8%
\$100,000 to \$199,999	5.4%	12.2%
\$200,000 or more	0.7%	1.6%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	72,576	54,367	18,209	74.9%	1954	179.1	2.44
2010	71,383	52,335	19,048	73.3%	1956	179.9	2.34

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$22,323	\$558	30.0%
2006-2010	\$26,383	\$715	32.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$36,963	\$83,200	\$105,537
2006-2010	\$46,190	\$112,400	\$158,860

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$21,957	30.5%	\$51,822	\$37,587	22.8%	\$120,023
Police Officer	\$27,042	24.8%	\$70,024	\$42,390	20.2%	\$141,705
Elementary School Teacher	\$45,382	14.8%	\$135,674	\$52,174	16.4%	\$185,873
Retail Salesperson	\$14,951	44.8%	\$26,743	\$19,805	43.3%	\$39,749

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
18.4%	19.1%	23.9%	30.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
1	1

Bedford County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.2%	7.5%
\$10,000 to \$24,999	25.2%	21.5%
\$25,000 to \$49,999	38.0%	32.4%
\$50,000 to \$99,999	22.7%	29.8%
\$100,000 to \$199,999	3.0%	7.6%
\$200,000 or more	0.9%	1.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	19,768	15,841	3,927	80.1%	1963	23.2	2.50
2010	20,233	15,882	4,351	78.5%	1968	23.7	2.43

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,337	\$431	24.2%
2006-2010	\$23,161	\$539	27.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$32,647	\$77,900	\$94,527
2006-2010	\$40,249	\$112,800	\$143,235

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,694	21.8%	\$62,478	\$33,100	19.5%	\$110,962
Police Officer	\$40,421	12.8%	\$122,354	\$38,177	16.9%	\$133,882
Elementary School Teacher	\$48,578	10.6%	\$151,553	\$49,252	13.1%	\$183,878
Retail Salesperson	\$13,617	38.0%	\$26,407	\$18,727	34.5%	\$46,078

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.5%	17.1%	19.9%	23.3%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	1

Berks County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.6%	5.4%
\$10,000 to \$24,999	17.9%	15.8%
\$25,000 to \$49,999	30.0%	25.6%
\$50,000 to \$99,999	34.2%	34.9%
\$100,000 to \$199,999	8.7%	15.9%
\$200,000 or more	1.5%	2.4%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	141,570	104,719	36,851	74.0%	1958	174.9	2.55
2010	154,356	110,653	43,703	71.7%	1963	192.4	2.59

Housing Affordability

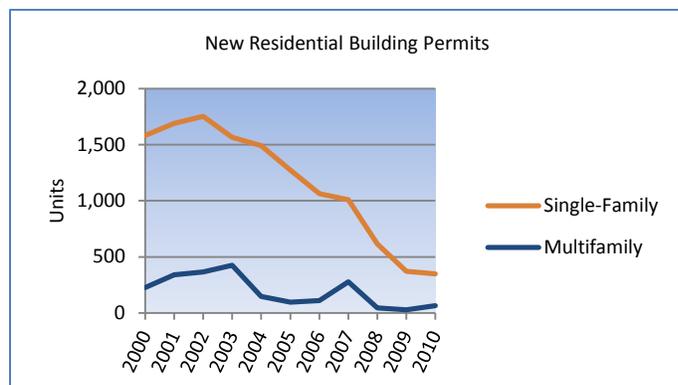
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$26,648	\$548	24.7%
2006-2010	\$28,922	\$704	29.2%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$44,456	\$104,400	\$122,909
2006-2010	\$53,470	\$170,400	\$168,249

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$34,630	19.0%	\$87,736	\$41,294	20.5%	\$113,283
Police Officer	\$41,910	15.7%	\$113,796	\$56,916	14.8%	\$183,806
Elementary School Teacher	\$50,790	12.9%	\$145,582	\$51,512	16.4%	\$159,410
Retail Salesperson	\$15,730	41.8%	\$20,082	\$21,366	39.5%	\$23,321

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.0%	14.3%	16.8%	20.1%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Blair County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.5%	7.7%
\$10,000 to \$24,999	25.9%	21.9%
\$25,000 to \$49,999	34.5%	28.1%
\$50,000 to \$99,999	23.5%	31.5%
\$100,000 to \$199,999	3.9%	9.1%
\$200,000 or more	0.8%	1.6%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	51,518	37,554	13,964	72.9%	1951	104.7	2.43
2010	52,159	36,653	15,506	70.3%	1954	107.0	2.37

Housing Affordability

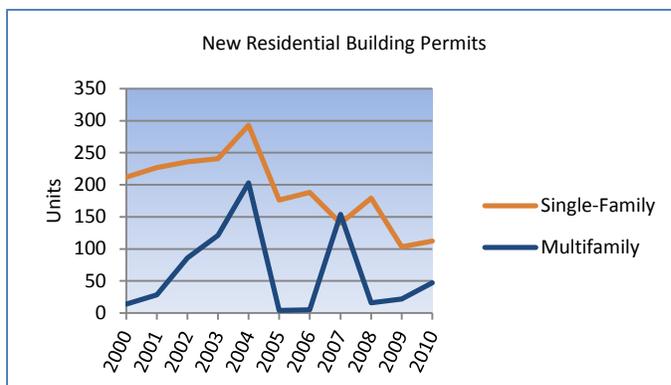
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$18,449	\$434	28.2%
2006-2010	\$21,416	\$571	32.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$32,846	\$71,100	\$97,244
2006-2010	\$42,363	\$97,400	\$157,113

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,320	20.6%	\$70,303	\$31,724	21.6%	\$109,085
Police Officer	\$42,830	12.2%	\$132,982	\$41,926	16.3%	\$155,140
Elementary School Teacher	\$47,290	11.0%	\$148,947	\$40,752	16.8%	\$149,840
Retail Salesperson	\$15,110	34.5%	\$33,756	\$18,194	37.7%	\$48,005

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.4%	18.3%	23.5%	29.1%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	5

Bradford County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.9%	7.5%
\$10,000 to \$24,999	24.0%	22.8%
\$25,000 to \$49,999	35.4%	29.4%
\$50,000 to \$99,999	25.2%	30.4%
\$100,000 to \$199,999	4.6%	8.4%
\$200,000 or more	0.9%	1.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	24,453	18,455	5,998	75.5%	1961	24.9	2.52
2010	25,321	18,801	6,520	74.3%	1963	26.1	2.45

Housing Affordability

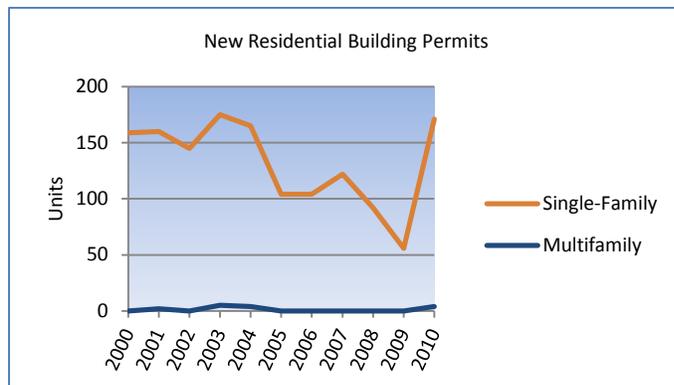
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,989	\$444	24.2%
2006-2010	\$23,957	\$539	27.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$34,986	\$74,000	\$101,754
2006-2010	\$40,543	\$101,700	\$140,410

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,884	20.6%	\$69,172	\$33,132	19.5%	\$106,954
Police Officer	\$30,999	17.2%	\$87,482	\$36,386	17.8%	\$121,643
Elementary School Teacher	\$41,385	12.9%	\$124,660	\$53,051	12.2%	\$196,875
Retail Salesperson	\$22,806	23.4%	\$58,154	\$21,527	30.0%	\$54,565

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.7%	18.4%	23.3%	28.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
159	377

Bucks County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	4.3%	3.0%
\$10,000 to \$24,999	11.7%	10.0%
\$25,000 to \$49,999	24.5%	18.9%
\$50,000 to \$99,999	37.9%	33.0%
\$100,000 to \$199,999	17.9%	27.5%
\$200,000 or more	3.7%	7.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	218,725	169,205	49,520	77.4%	1970	371.3	2.69
2010	234,849	181,013	53,836	77.1%	1973	407.0	2.63

Housing Affordability

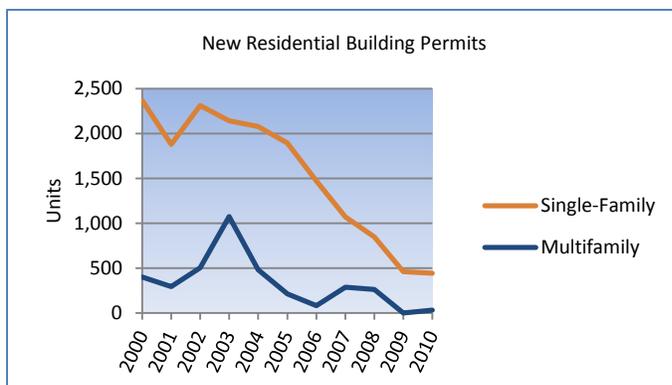
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$36,426	\$738	24.3%
2006-2010	\$40,282	\$968	28.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$59,443	\$161,900	\$158,659
2006-2010	\$74,828	\$321,500	\$226,205

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$35,692	24.8%	\$73,640	\$45,121	25.7%	\$92,097
Police Officer	\$52,273	16.9%	\$132,993	\$65,127	17.8%	\$182,411
Elementary School Teacher	\$50,618	17.5%	\$127,069	\$48,592	23.9%	\$107,766
Retail Salesperson	\$18,218	48.6%	\$11,090	\$22,993	50.5%	\$0*

*No affordable home at this income. Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
12.4%	14.0%	18.5%	24.1%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Butler County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	8.2%	5.1%
\$10,000 to \$24,999	20.0%	14.9%
\$25,000 to \$49,999	29.8%	24.0%
\$50,000 to \$99,999	31.5%	33.5%
\$100,000 to \$199,999	9.1%	19.2%
\$200,000 or more	1.5%	3.3%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	65,862	51,285	14,577	77.9%	1971	88.6	2.55
2010	72,835	55,241	17,594	75.8%	1974	99.1	2.45

Housing Affordability

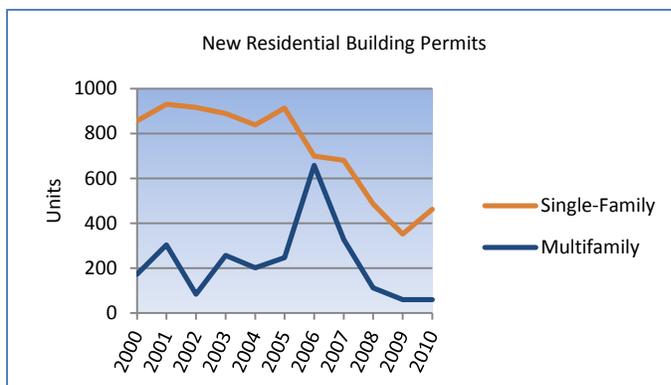
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$23,528	\$558	28.5%
2006-2010	\$28,421	\$715	30.2%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$42,248	\$105,300	\$120,590
2006-2010	\$56,878	\$159,000	\$198,802

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,604	25.2%	\$64,590	\$36,297	23.6%	\$105,893
Police Officer	\$40,967	16.3%	\$116,004	\$39,079	22.0%	\$118,452
Elementary School Teacher	\$45,557	14.7%	\$132,435	\$51,465	16.7%	\$174,366
Retail Salesperson	\$15,024	44.6%	\$23,139	\$20,635	41.6%	\$35,189

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.3%	14.0%	17.7%	22.2%

Number of Unconventional Gas Wells Drilled	
2009	2010
10	35

Cambria County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	12.1%	8.3%
\$10,000 to \$24,999	29.2%	22.9%
\$25,000 to \$49,999	33.7%	29.3%
\$50,000 to \$99,999	20.9%	30.1%
\$100,000 to \$199,999	3.1%	8.2%
\$200,000 or more	1.0%	1.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	60,531	45,271	15,260	74.8%	1949	95.6	2.38
2010	58,950	43,392	15,558	73.6%	1951	95.4	2.30

Housing Affordability

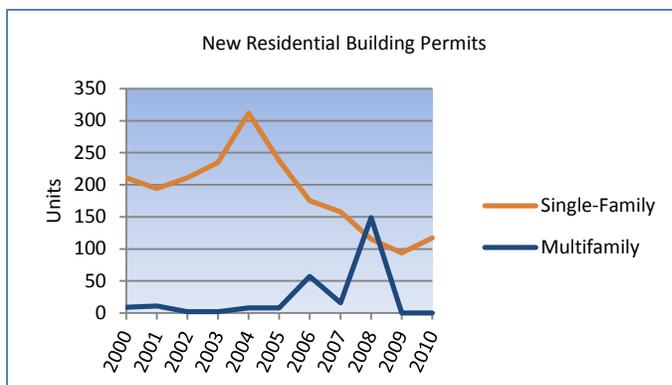
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$17,827	\$442	29.8%
2006-2010	\$21,153	\$539	30.6%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,192	\$61,400	\$89,175
2006-2010	\$39,574	\$86,000	\$143,980

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$22,099	24.0%	\$60,205	\$35,130	18.4%	\$123,919
Police Officer	\$32,919	16.1%	\$98,937	\$26,886	24.1%	\$86,702
Elementary School Teacher	\$47,303	11.2%	\$150,426	\$48,936	13.2%	\$186,244
Retail Salesperson	\$14,907	35.6%	\$34,461	\$19,000	34.0%	\$51,102

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.7%	18.8%	23.6%	28.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
2	1

Cameron County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.3%	7.3%
\$10,000 to \$24,999	27.3%	18.1%
\$25,000 to \$49,999	35.5%	36.9%
\$50,000 to \$99,999	23.9%	29.9%
\$100,000 to \$199,999	2.5%	7.4%
\$200,000 or more	0.4%	0.3%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	2,465	1,844	621	74.8%	1954	11.6	2.39
2010	2,273	1,677	596	73.8%	1958	11.2	2.20

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,458	\$431	24.1%
2006-2010	\$27,011	\$540	24.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$32,077	\$61,500	\$93,345
2006-2010	\$40,733	\$74,200	\$146,684

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,434	22.1%	\$62,407	\$31,778	20.4%	\$106,259
Police Officer	\$38,412	13.5%	\$116,022	\$45,259	14.3%	\$167,116
Elementary School Teacher	\$46,325	11.2%	\$144,348	\$47,005	13.8%	\$174,998
Retail Salesperson	\$14,566	35.5%	\$30,663	\$18,890	34.3%	\$48,078

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.8%	20.7%	28.9%	35.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
2	3

Carbon County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.9%	5.0%
\$10,000 to \$24,999	23.5%	19.4%
\$25,000 to \$49,999	35.7%	28.2%
\$50,000 to \$99,999	26.7%	34.7%
\$100,000 to \$199,999	3.7%	11.9%
\$200,000 or more	0.5%	0.9%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	23,701	18,529	5,172	78.2%	1957	80.0	2.44
2010	26,684	20,643	6,041	77.4%	1967	89.9	2.42

Housing Affordability

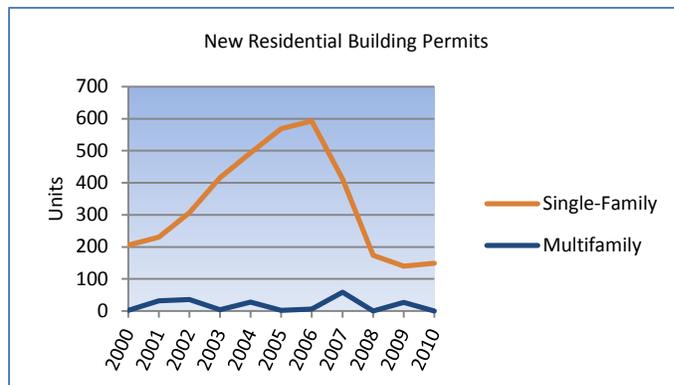
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,802	\$602	33.1%
2006-2010	\$24,811	\$814	39.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$35,176	\$81,000	\$95,561
2006-2010	\$47,744	\$139,800	\$157,569

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$24,891	29.0%	\$58,745	\$39,381	24.8%	\$119,815
Police Officer	\$16,004	45.1%	\$26,933	\$45,982	21.2%	\$149,614
Elementary School Teacher	\$44,041	16.4%	\$127,294	\$53,426	18.3%	\$183,219
Retail Salesperson	\$16,566	43.6%	\$28,945	\$19,216	50.8%	\$28,783

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
18.5%	19.6%	20.8%	22.1%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Centre County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.5%	10.1%
\$10,000 to \$24,999	22.9%	17.0%
\$25,000 to \$49,999	30.5%	25.5%
\$50,000 to \$99,999	26.6%	30.0%
\$100,000 to \$199,999	7.2%	14.2%
\$200,000 or more	1.3%	3.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	49,323	29,678	19,645	60.2%	1971	48.0	2.45
2010	57,573	33,716	23,857	58.6%	1975	57.0	2.38

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,365	\$629	37.1%
2006-2010	\$25,118	\$776	37.1%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$36,295	\$109,400	\$100,569
2006-2010	\$47,016	\$175,800	\$150,671

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,720	29.3%	\$62,715	\$31,214	29.8%	\$79,335
Police Officer	\$45,260	16.7%	\$132,660	\$56,702	16.4%	\$194,396
Elementary School Teacher	\$48,680	15.5%	\$144,902	\$49,610	18.8%	\$162,381
Retail Salesperson	\$14,580	51.8%	\$22,838	\$19,432	47.9%	\$26,147

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
10.4%	11.6%	15.5%	19.2%

Number of Unconventional Gas Wells Drilled	
2009	2010
7	41

Chester County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	4.2%	3.4%
\$10,000 to \$24,999	10.4%	8.6%
\$25,000 to \$49,999	22.2%	16.1%
\$50,000 to \$99,999	35.7%	30.4%
\$100,000 to \$199,999	21.3%	29.6%
\$200,000 or more	6.0%	11.8%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	157,905	120,428	37,477	76.3%	1973	216.6	2.65
2010	182,900	139,328	43,572	76.2%	1978	256.4	2.65

Housing Affordability

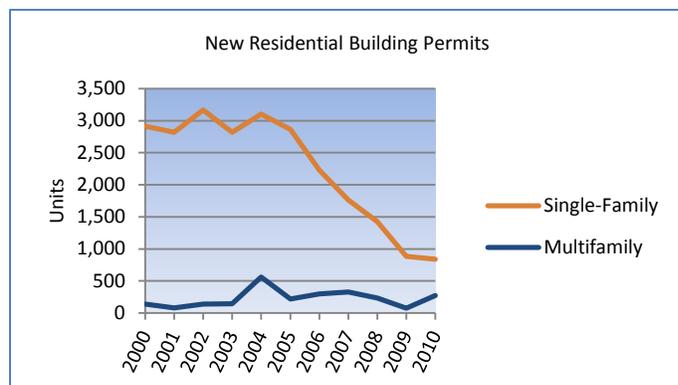
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$38,516	\$738	23.0%
2006-2010	\$44,888	\$968	25.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$65,037	\$178,900	\$178,254
2006-2010	\$84,741	\$334,300	\$268,608

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$34,234	25.9%	\$67,991	\$46,519	25.0%	\$96,061
Police Officer	\$51,579	17.2%	\$130,079	\$60,974	19.1%	\$161,315
Elementary School Teacher	\$45,911	19.3%	\$109,790	\$50,594	23.0%	\$114,457
Retail Salesperson	\$17,308	51.2%	\$7,403	\$22,191	52.3%	\$0*

*No affordable home at this income. Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
11.7%	11.7%	14.0%	17.0%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Clarion County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	13.0%	9.8%
\$10,000 to \$24,999	27.5%	21.7%
\$25,000 to \$49,999	33.6%	28.8%
\$50,000 to \$99,999	21.9%	30.6%
\$100,000 to \$199,999	3.3%	7.7%
\$200,000 or more	0.7%	1.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	16,052	11,599	4,453	72.3%	1961	32.2	2.46
2010	16,128	11,022	5,106	68.3%	1963	33.2	2.37

Housing Affordability

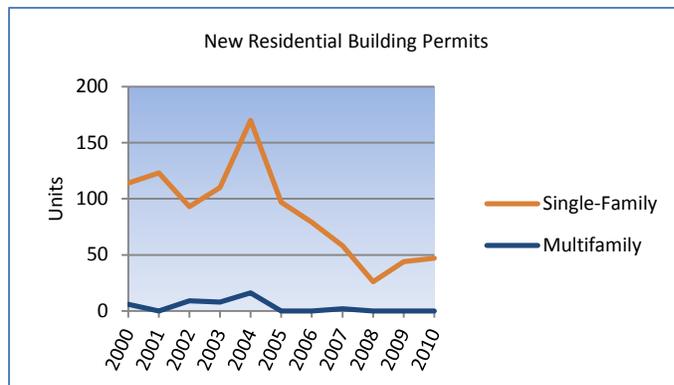
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$17,169	\$431	30.1%
2006-2010	\$20,886	\$539	31.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,984	\$68,000	\$90,578
2006-2010	\$40,028	\$97,800	\$144,946

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,627	21.9%	\$64,243	\$30,892	20.9%	\$103,703
Police Officer	\$36,595	14.1%	\$110,663	\$53,934	12.0%	\$207,723
Elementary School Teacher	\$44,563	11.6%	\$139,186	\$51,452	12.6%	\$196,518
Retail Salesperson	\$13,989	37.0%	\$29,743	\$19,463	33.2%	\$52,109

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.2%	17.6%	21.9%	26.4%

Number of Unconventional Gas Wells Drilled	
2009	2010
3	3

Clearfield County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.3%	8.8%
\$10,000 to \$24,999	28.5%	25.2%
\$25,000 to \$49,999	34.5%	31.0%
\$50,000 to \$99,999	21.8%	27.4%
\$100,000 to \$199,999	3.3%	6.6%
\$200,000 or more	0.7%	1.0%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	32,785	25,968	6,817	79.2%	1956	33.0	2.44
2010	32,288	24,825	7,463	76.9%	1960	33.8	2.37

Housing Affordability

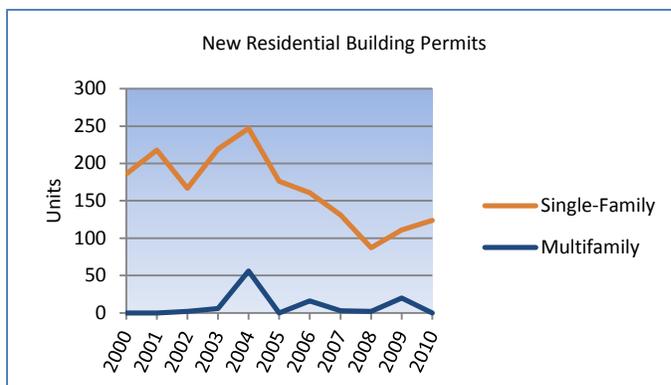
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$18,573	\$431	27.8%
2006-2010	\$19,974	\$539	32.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$31,407	\$59,300	\$92,952
2006-2010	\$37,130	\$82,900	\$132,044

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,256	22.2%	\$63,774	\$31,641	20.4%	\$107,265
Police Officer	\$38,412	13.5%	\$118,027	\$38,479	16.8%	\$138,134
Elementary School Teacher	\$46,675	11.1%	\$147,605	\$48,612	13.3%	\$183,878
Retail Salesperson	\$14,438	35.8%	\$32,209	\$20,397	31.7%	\$56,506

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.9%	18.4%	23.3%	29.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
23	40

Clinton County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	12.2%	7.4%
\$10,000 to \$24,999	28.5%	24.3%
\$25,000 to \$49,999	33.4%	30.5%
\$50,000 to \$99,999	21.5%	30.0%
\$100,000 to \$199,999	3.7%	7.3%
\$200,000 or more	0.7%	0.6%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	14,773	10,775	3,998	72.9%	1960	20.4	2.42
2010	15,151	10,745	4,406	70.9%	1963	21.5	2.42

Housing Affordability

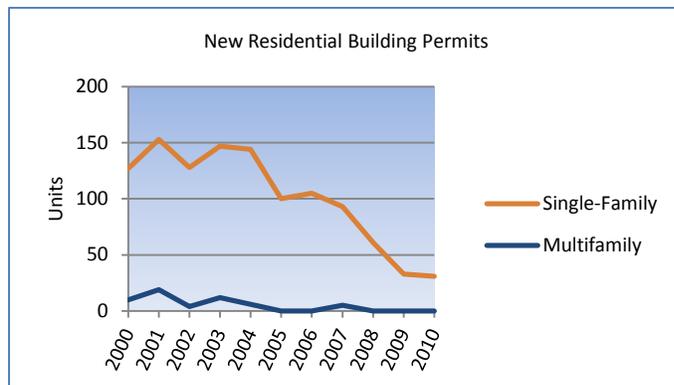
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$17,360	\$431	29.8%
2006-2010	\$21,506	\$587	32.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,890	\$75,400	\$88,380
2006-2010	\$39,354	\$98,400	\$136,125

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,692	20.1%	\$69,774	\$32,602	21.6%	\$105,645
Police Officer	\$40,063	12.9%	\$121,216	\$39,134	18.0%	\$135,132
Elementary School Teacher	\$46,516	11.1%	\$144,315	\$48,207	14.6%	\$176,091
Retail Salesperson	\$13,892	37.2%	\$27,534	\$18,400	38.3%	\$41,532

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.8%	18.0%	21.4%	26.1%

Number of Unconventional Gas Wells Drilled	
2009	2010
9	35

Columbia County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.5%	8.6%
\$10,000 to \$24,999	25.1%	19.3%
\$25,000 to \$49,999	35.0%	30.4%
\$50,000 to \$99,999	24.0%	30.4%
\$100,000 to \$199,999	4.3%	9.8%
\$200,000 or more	1.0%	1.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	24,915	18,030	6,885	72.4%	1957	57.1	2.42
2010	26,479	18,387	8,092	69.4%	1958	61.1	2.38

Housing Affordability

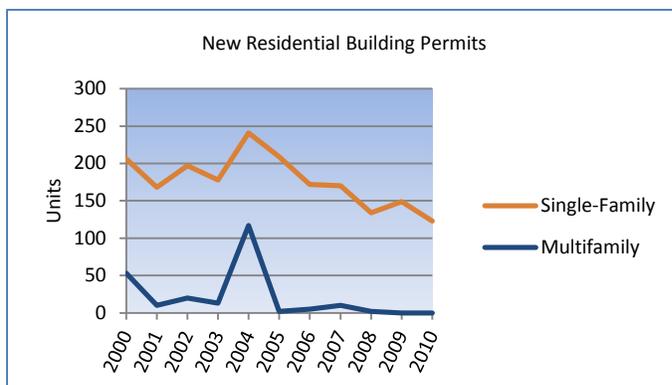
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,762	\$484	28.0%
2006-2010	\$25,342	\$599	28.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$33,944	\$85,800	\$95,303
2006-2010	\$42,788	\$118,800	\$150,002

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,500	21.9%	\$68,657	\$35,153	20.4%	\$115,535
Police Officer	\$40,063	14.5%	\$117,207	\$42,724	16.8%	\$149,714
Elementary School Teacher	\$46,516	12.5%	\$140,306	\$47,838	15.0%	\$172,800
Retail Salesperson	\$15,144	38.4%	\$28,007	\$20,640	34.8%	\$50,019

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.9%	16.3%	19.3%	21.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	1

Crawford County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.1%	8.0%
\$10,000 to \$24,999	26.0%	22.8%
\$25,000 to \$49,999	34.2%	31.3%
\$50,000 to \$99,999	24.2%	27.9%
\$100,000 to \$199,999	4.6%	8.8%
\$200,000 or more	0.9%	1.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	34,678	26,190	8,488	75.5%	1959	41.9	2.50
2010	35,028	25,816	9,212	73.7%	1962	44.1	2.42

Housing Affordability

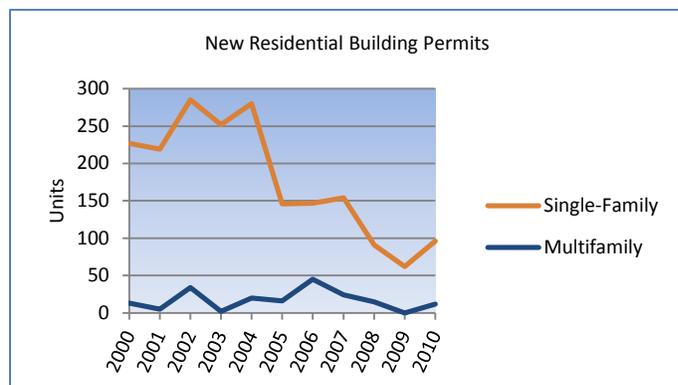
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,303	\$431	25.5%
2006-2010	\$21,822	\$539	29.6%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$33,688	\$70,600	\$96,821
2006-2010	\$38,924	\$97,900	\$132,017

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,180	20.5%	\$66,366	\$33,383	19.4%	\$107,003
Police Officer	\$22,438	23.1%	\$56,551	\$49,796	13.0%	\$181,097
Elementary School Teacher	\$44,563	11.6%	\$135,749	\$50,319	12.9%	\$183,458
Retail Salesperson	\$13,622	38.0%	\$24,993	\$20,454	31.6%	\$48,637

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.6%	16.8%	22.0%	26.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Cumberland County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	5.7%	4.1%
\$10,000 to \$24,999	16.7%	12.8%
\$25,000 to \$49,999	31.1%	25.1%
\$50,000 to \$99,999	34.4%	35.5%
\$100,000 to \$199,999	10.0%	19.1%
\$200,000 or more	2.0%	3.4%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	83,015	60,645	22,370	73.1%	1969	158.0	2.41
2010	93,943	67,606	26,337	72.0%	1973	183.3	2.37

Housing Affordability

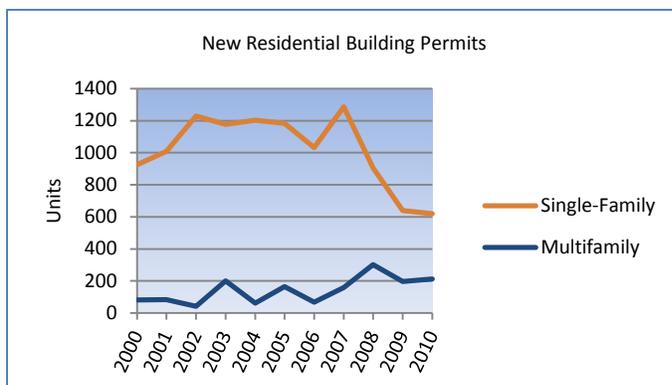
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$29,532	\$563	22.9%
2006-2010	\$37,068	\$745	24.1%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$46,628	\$116,500	\$135,266
2006-2010	\$60,219	\$174,600	\$214,246

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,865	22.6%	\$75,261	\$40,211	22.2%	\$123,923
Police Officer	\$45,555	14.8%	\$131,425	\$49,921	17.9%	\$167,757
Elementary School Teacher	\$38,724	17.4%	\$106,973	\$50,575	17.7%	\$170,710
Retail Salesperson	\$15,858	42.6%	\$25,122	\$20,010	44.7%	\$32,729

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.9%	14.9%	17.7%	20.1%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Dauphin County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.9%	7.2%
\$10,000 to \$24,999	19.3%	14.8%
\$25,000 to \$49,999	31.9%	25.9%
\$50,000 to \$99,999	31.0%	33.4%
\$100,000 to \$199,999	8.0%	16.2%
\$200,000 or more	1.7%	2.7%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	102,670	67,136	35,534	65.4%	1962	211.6	2.39
2010	110,435	71,491	38,944	64.7%	1963	229.3	2.37

Housing Affordability

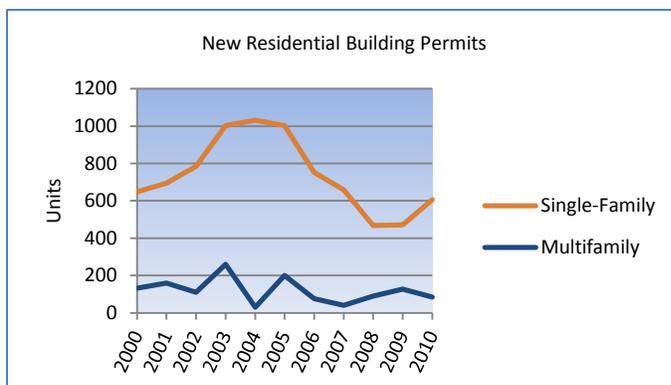
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$27,280	\$563	24.8%
2006-2010	\$30,906	\$745	28.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$41,496	\$98,700	\$118,757
2006-2010	\$52,371	\$153,100	\$175,206

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$30,051	22.5%	\$77,788	\$40,614	22.0%	\$122,131
Police Officer	\$52,820	12.8%	\$159,292	\$53,475	16.7%	\$180,190
Elementary School Teacher	\$44,119	15.3%	\$128,146	\$49,752	18.0%	\$163,383
Retail Salesperson	\$15,974	42.3%	\$27,398	\$20,066	44.6%	\$29,370

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.2%	14.4%	18.6%	22.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Delaware County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.0%	5.6%
\$10,000 to \$24,999	15.8%	12.8%
\$25,000 to \$49,999	27.0%	22.5%
\$50,000 to \$99,999	33.4%	31.0%
\$100,000 to \$199,999	13.4%	22.0%
\$200,000 or more	3.3%	6.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	206,320	148,384	57,936	71.9%	1954	1,177.9	2.56
2010	208,700	147,212	61,488	70.5%	1955	1,212.5	2.57

Housing Affordability

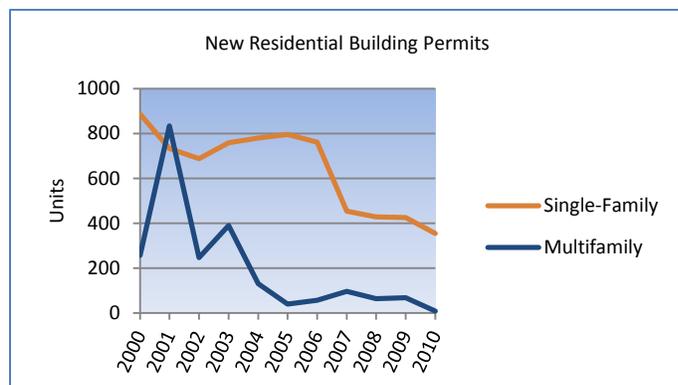
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$30,319	\$738	29.2%
2006-2010	\$33,831	\$968	34.3%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$49,742	\$127,000	\$129,517
2006-2010	\$61,876	\$232,300	\$181,278

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$35,022	25.3%	\$76,825	\$47,482	24.5%	\$116,298
Police Officer	\$51,919	17.1%	\$137,310	\$57,728	20.1%	\$162,552
Elementary School Teacher	\$49,470	17.9%	\$128,544	\$53,170	21.8%	\$141,976
Retail Salesperson	\$16,216	54.6%	\$9,507	\$21,281	54.6%	\$0*

*No affordable home at this income. Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

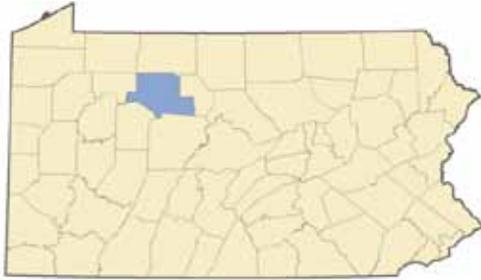
Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.6%	14.6%	17.5%	21.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Elk County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	6.9%	6.5%
\$10,000 to \$24,999	25.3%	18.5%
\$25,000 to \$49,999	32.7%	33.8%
\$50,000 to \$99,999	31.3%	31.3%
\$100,000 to \$199,999	3.4%	8.8%
\$200,000 or more	0.5%	1.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	14,124	11,217	2,907	79.4%	1956	21.9	2.45
2010	13,693	10,750	2,943	78.5%	1957	21.3	2.31

Housing Affordability

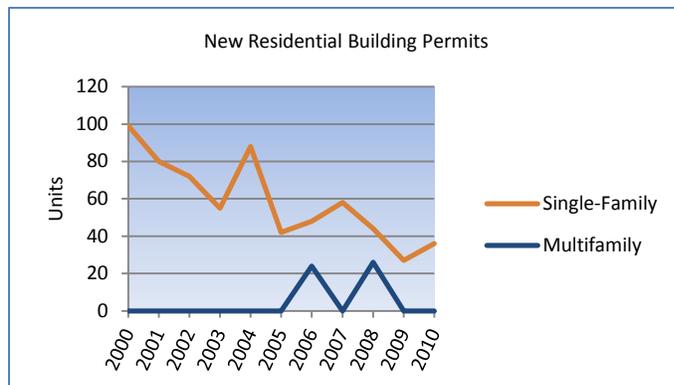
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,488	\$431	24.1%
2006-2010	\$25,435	\$539	25.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$37,769	\$77,400	\$112,289
2006-2010	\$43,745	\$91,300	\$157,934

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,434	22.1%	\$60,975	\$33,155	19.5%	\$110,127
Police Officer	\$38,412	13.5%	\$114,590	\$50,317	12.9%	\$187,602
Elementary School Teacher	\$46,325	11.2%	\$142,916	\$44,050	14.7%	\$159,311
Retail Salesperson	\$14,566	35.5%	\$29,231	\$16,911	38.2%	\$36,796

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.3%	18.1%	22.7%	29.8%

Number of Unconventional Gas Wells Drilled	
2009	2010
5	16

Erie County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.1%	9.0%
\$10,000 to \$24,999	23.2%	19.5%
\$25,000 to \$49,999	32.9%	27.2%
\$50,000 to \$99,999	27.3%	31.0%
\$100,000 to \$199,999	5.3%	11.5%
\$200,000 or more	1.2%	1.8%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	106,507	73,729	32,778	69.2%	1957	142.6	2.51
2010	110,413	73,847	36,566	66.9%	1959	149.1	2.42

Housing Affordability

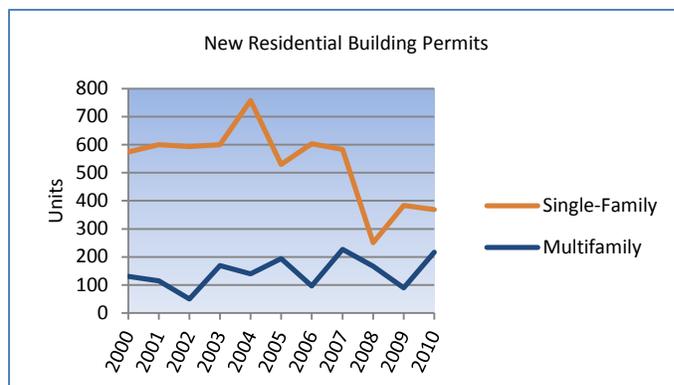
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,072	\$444	25.3%
2006-2010	\$22,087	\$621	33.7%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$36,578	\$82,500	\$102,155
2006-2010	\$43,595	\$111,300	\$145,339

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$27,450	19.4%	\$69,480	\$36,700	20.3%	\$114,213
Police Officer	\$41,880	12.7%	\$121,134	\$56,742	13.1%	\$204,689
Elementary School Teacher	\$42,600	12.5%	\$123,711	\$44,210	16.9%	\$148,115
Retail Salesperson	\$15,670	34.0%	\$27,312	\$18,914	39.4%	\$33,921

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.3%	14.3%	17.9%	21.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Fayette County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	16.6%	9.7%
\$10,000 to \$24,999	29.0%	27.5%
\$25,000 to \$49,999	29.9%	27.7%
\$50,000 to \$99,999	20.5%	26.7%
\$100,000 to \$199,999	3.4%	7.6%
\$200,000 or more	0.7%	0.8%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	59,969	43,876	16,093	73.2%	1952	84.1	2.43
2010	55,997	40,247	15,750	71.9%	1954	79.4	2.36

Housing Affordability

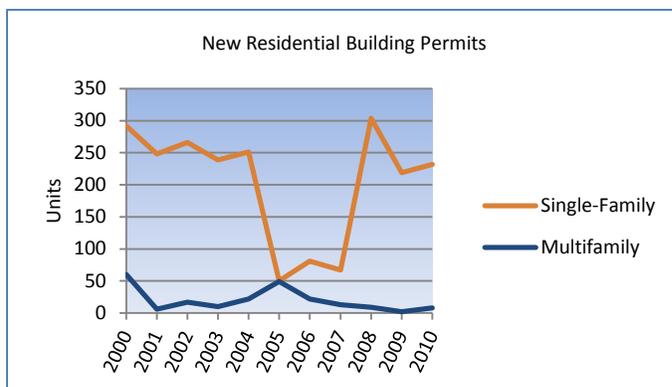
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$16,242	\$558	41.2%
2006-2010	\$19,109	\$715	44.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$27,582	\$60,600	\$81,551
2006-2010	\$34,796	\$82,500	\$123,133

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,639	22.6%	\$88,914	\$34,535	24.8%	\$121,955
Police Officer	\$39,676	16.9%	\$124,842	\$57,029	15.0%	\$223,500
Elementary School Teacher	\$46,262	14.5%	\$148,418	\$50,893	16.9%	\$195,800
Retail Salesperson	\$14,867	45.0%	\$36,036	\$19,025	45.1%	\$51,937

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
18.1%	17.9%	24.0%	30.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
57	44

Forest County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	13.4%	8.8%
\$10,000 to \$24,999	32.4%	27.3%
\$25,000 to \$49,999	33.5%	32.7%
\$50,000 to \$99,999	18.0%	25.8%
\$100,000 to \$199,999	2.6%	5.1%
\$200,000 or more	0.2%	0.3%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	2,000	1,654	346	82.7%	1958	20.3	2.29
2010	2,511	2,061	450	82.1%	1971	20.5	2.08

Housing Affordability

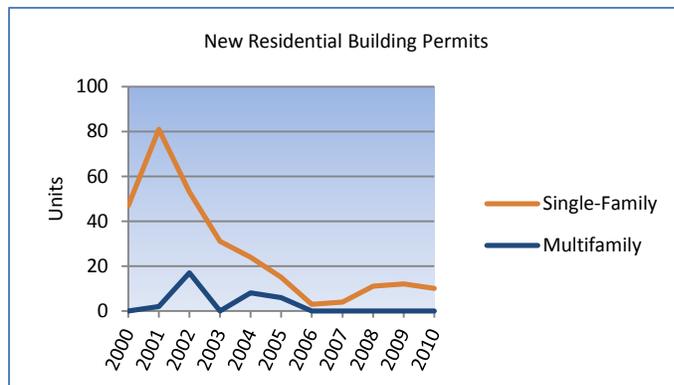
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$15,938	\$431	32.5%
2006-2010	\$17,371	\$539	37.2%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$27,284	\$59,600	\$78,050
2006-2010	\$35,150	\$79,700	\$128,523

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,621	19.4%	\$75,676	\$34,876	18.5%	\$127,286
Police Officer	\$36,595	14.1%	\$111,379	\$53,934	12.0%	\$213,321
Elementary School Teacher	\$44,563	11.6%	\$139,902	\$47,035	13.8%	\$182,176
Retail Salesperson	\$16,317	31.7%	\$38,792	\$18,792	34.4%	\$54,678

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.9%	15.7%	12.2%	9.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
5	1

Franklin County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.3%	4.6%
\$10,000 to \$24,999	19.4%	15.9%
\$25,000 to \$49,999	35.2%	28.3%
\$50,000 to \$99,999	31.4%	35.5%
\$100,000 to \$199,999	5.6%	13.5%
\$200,000 or more	1.0%	2.0%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	50,633	37,458	13,175	74.0%	1967	69.7	2.49
2010	58,389	42,883	15,506	73.4%	1973	81.9	2.52

Housing Affordability

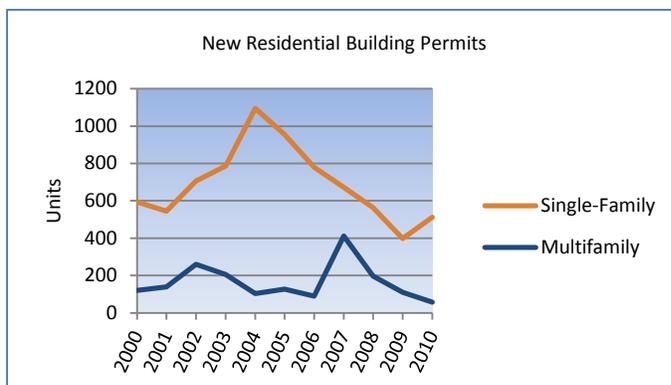
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$27,139	\$437	19.3%
2006-2010	\$32,872	\$601	21.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$40,379	\$95,100	\$116,477
2006-2010	\$51,035	\$175,000	\$176,398

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,862	17.6%	\$78,830	\$37,756	19.1%	\$116,452
Police Officer	\$47,845	11.0%	\$143,202	\$51,288	14.1%	\$177,540
Elementary School Teacher	\$42,663	12.3%	\$124,653	\$51,839	13.9%	\$180,027
Retail Salesperson	\$16,178	32.4%	\$29,847	\$20,294	35.5%	\$37,623

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.0%	17.3%	21.6%	25.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Fulton County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.2%	6.7%
\$10,000 to \$24,999	22.8%	19.7%
\$25,000 to \$49,999	38.4%	28.4%
\$50,000 to \$99,999	25.0%	33.7%
\$100,000 to \$199,999	3.0%	10.4%
\$200,000 or more	0.5%	1.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	5,660	4,462	1,198	78.8%	1970	15.5	2.50
2010	6,014	4,617	1,397	76.8%	1972	16.3	2.45

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$22,482	\$431	23.0%
2006-2010	\$28,038	\$539	23.1%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$35,060	\$82,200	\$102,735
2006-2010	\$45,240	\$157,500	\$153,849

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,694	21.8%	\$62,049	\$31,819	20.3%	\$93,262
Police Officer	\$40,421	12.8%	\$121,925	\$32,667	19.8%	\$97,090
Elementary School Teacher	\$48,578	10.6%	\$151,124	\$45,958	14.1%	\$157,090
Retail Salesperson	\$15,087	34.3%	\$31,239	\$24,607	26.3%	\$60,704

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.5%	17.7%	19.4%	21.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Greene County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	13.7%	9.3%
\$10,000 to \$24,999	28.0%	22.6%
\$25,000 to \$49,999	30.4%	27.0%
\$50,000 to \$99,999	23.4%	29.3%
\$100,000 to \$199,999	3.9%	10.6%
\$200,000 or more	0.5%	1.3%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	15,060	11,159	3,901	74.1%	1954	29.0	2.48
2010	14,724	10,681	4,043	72.5%	1955	28.6	2.42

Housing Affordability

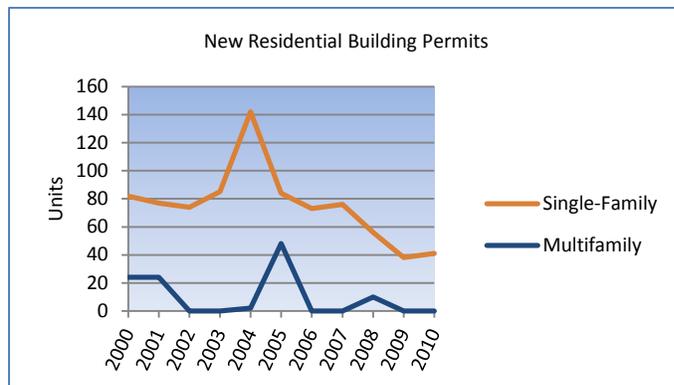
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$16,203	\$431	31.9%
2006-2010	\$20,613	\$539	31.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,235	\$55,800	\$88,613
2006-2010	\$40,498	\$81,800	\$144,540

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,246	19.7%	\$74,334	\$35,106	18.4%	\$120,199
Police Officer	\$27,693	18.7%	\$79,514	\$43,390	14.9%	\$157,596
Elementary School Teacher	\$45,563	11.4%	\$143,481	\$52,228	12.4%	\$197,493
Retail Salesperson	\$13,434	38.5%	\$28,472	\$21,379	30.3%	\$58,230

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.2%	15.7%	22.1%	27.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
100	103

Huntingdon County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.1%	7.8%
\$10,000 to \$24,999	25.0%	20.8%
\$25,000 to \$49,999	35.1%	30.3%
\$50,000 to \$99,999	24.6%	31.8%
\$100,000 to \$199,999	3.5%	8.2%
\$200,000 or more	0.6%	1.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	16,759	12,988	3,771	77.5%	1963	24.1	2.44
2010	17,280	13,136	4,144	76.0%	1965	25.6	2.39

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,091	\$431	24.5%
2006-2010	\$23,233	\$539	27.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$33,274	\$71,800	\$97,344
2006-2010	\$41,700	\$105,800	\$151,953

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$20,804	24.9%	\$52,706	\$30,585	21.1%	\$101,776
Police Officer	\$40,421	12.8%	\$122,927	\$32,667	19.8%	\$111,175
Elementary School Teacher	\$48,578	10.6%	\$152,126	\$47,823	13.5%	\$179,594
Retail Salesperson	\$15,512	33.3%	\$33,763	\$17,860	36.2%	\$44,331

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.8%	15.5%	19.0%	22.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	1

Indiana County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	13.7%	9.8%
\$10,000 to \$24,999	27.9%	21.6%
\$25,000 to \$49,999	31.9%	28.5%
\$50,000 to \$99,999	21.7%	29.8%
\$100,000 to \$199,999	4.1%	9.0%
\$200,000 or more	0.7%	1.3%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	34,123	24,473	9,650	71.7%	1964	44.9	2.47
2010	35,005	24,082	10,923	68.8%	1968	46.2	2.39

Housing Affordability

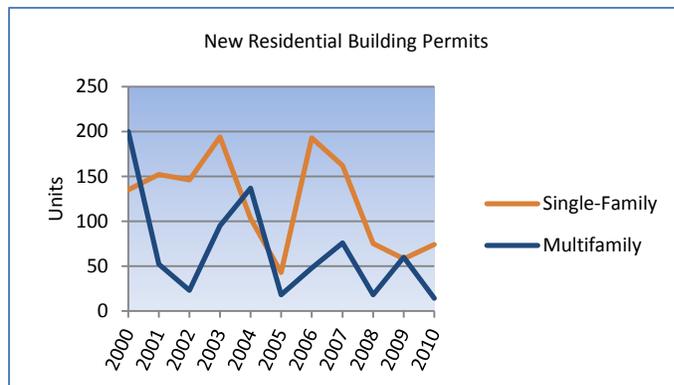
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$16,627	\$431	31.1%
2006-2010	\$19,230	\$576	35.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,214	\$68,300	\$84,099
2006-2010	\$40,225	\$98,200	\$140,057

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$22,679	22.8%	\$57,127	\$33,055	20.9%	\$107,690
Police Officer	\$40,967	12.6%	\$122,591	\$48,029	14.4%	\$175,287
Elementary School Teacher	\$43,998	11.8%	\$133,440	\$55,696	12.4%	\$209,899
Retail Salesperson	\$14,191	36.4%	\$26,743	\$18,632	37.1%	\$42,579

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.9%	16.8%	23.5%	31.0%

Number of Unconventional Gas Wells Drilled	
2009	2010
8	7

Jefferson County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.8%	7.7%
\$10,000 to \$24,999	26.8%	24.8%
\$25,000 to \$49,999	36.8%	31.5%
\$50,000 to \$99,999	21.7%	28.0%
\$100,000 to \$199,999	3.2%	6.8%
\$200,000 or more	0.7%	1.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	18,375	14,168	4,207	77.1%	1954	33.7	2.45
2010	18,561	13,906	4,655	74.9%	1955	34.4	2.39

Housing Affordability

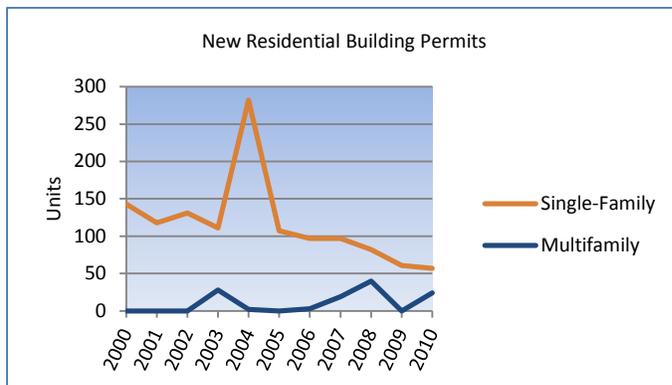
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$17,275	\$431	29.9%
2006-2010	\$19,457	\$539	33.2%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$31,575	\$59,600	\$93,553
2006-2010	\$38,406	\$80,100	\$139,791

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,233	22.3%	\$63,692	\$29,952	21.6%	\$101,627
Police Officer	\$34,772	14.9%	\$104,997	\$42,876	15.1%	\$159,970
Elementary School Teacher	\$46,325	11.2%	\$146,352	\$42,617	15.2%	\$158,801
Retail Salesperson	\$17,894	28.9%	\$44,580	\$18,476	35.0%	\$49,820

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.9%	17.9%	21.6%	27.0%

Number of Unconventional Gas Wells Drilled	
2009	2010
3	9

Juniata County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	8.6%	5.4%
\$10,000 to \$24,999	23.8%	18.6%
\$25,000 to \$49,999	38.9%	32.1%
\$50,000 to \$99,999	24.9%	33.5%
\$100,000 to \$199,999	3.1%	9.8%
\$200,000 or more	0.8%	0.6%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	8,584	6,670	1,914	77.7%	1968	25.6	2.60
2010	9,476	7,213	2,263	76.1%	1972	28.1	2.57

Housing Affordability

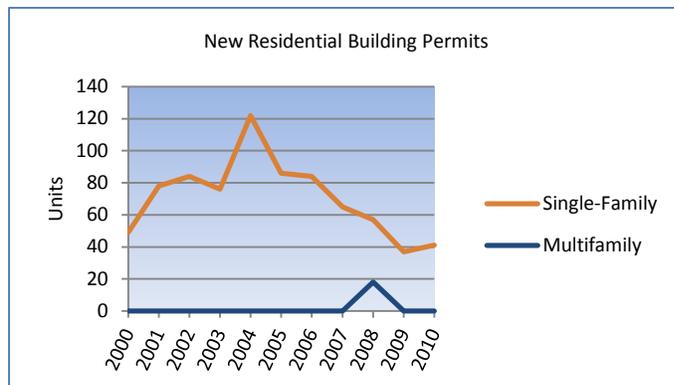
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$25,694	\$431	20.1%
2006-2010	\$28,691	\$541	22.6%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$34,820	\$86,900	\$101,446
2006-2010	\$44,276	\$127,200	\$156,359

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,203	17.7%	\$81,339	\$34,317	18.9%	\$111,400
Police Officer	\$47,845	10.8%	\$148,070	\$51,114	12.7%	\$187,228
Elementary School Teacher	\$42,663	12.1%	\$129,521	\$52,435	12.4%	\$193,191
Retail Salesperson	\$13,595	38.0%	\$25,469	\$21,265	30.5%	\$52,479

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.2%	16.4%	20.3%	24.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Lackawanna County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.6%	7.8%
\$10,000 to \$24,999	25.2%	20.8%
\$25,000 to \$49,999	30.9%	26.9%
\$50,000 to \$99,999	25.3%	30.0%
\$100,000 to \$199,999	5.7%	12.1%
\$200,000 or more	1.3%	2.4%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	86,218	58,243	27,975	67.6%	1942	207.9	2.38
2010	87,226	57,353	29,873	65.8%	1946	210.9	2.37

Housing Affordability

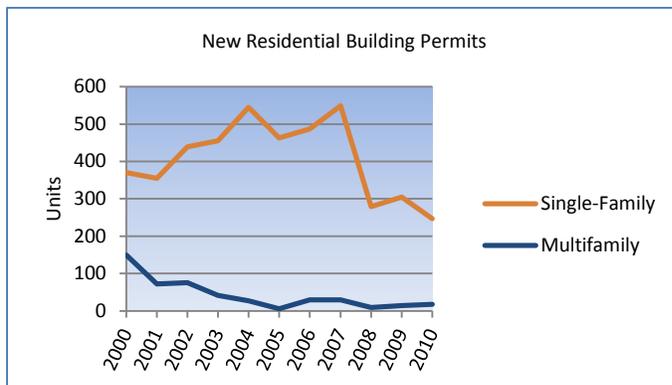
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,846	\$484	27.9%
2006-2010	\$25,497	\$624	29.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$34,386	\$91,100	\$93,449
2006-2010	\$43,673	\$137,100	\$142,260

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$27,347	21.2%	\$68,252	\$37,552	19.9%	\$114,628
Police Officer	\$35,805	16.2%	\$98,529	\$33,233	22.5%	\$95,131
Elementary School Teacher	\$37,540	15.5%	\$104,739	\$51,489	14.5%	\$177,544
Retail Salesperson	\$15,223	38.2%	\$24,853	\$20,368	36.8%	\$37,054

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.5%	18.5%	21.8%	25.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
1	0

Lancaster County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	5.8%	4.8%
\$10,000 to \$24,999	16.8%	14.4%
\$25,000 to \$49,999	32.8%	25.8%
\$50,000 to \$99,999	34.8%	36.6%
\$100,000 to \$199,999	8.3%	15.5%
\$200,000 or more	1.5%	2.9%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	172,560	122,208	50,352	70.8%	1968	189.7	2.64
2010	193,602	132,703	60,899	68.5%	1972	215.0	2.62

Housing Affordability

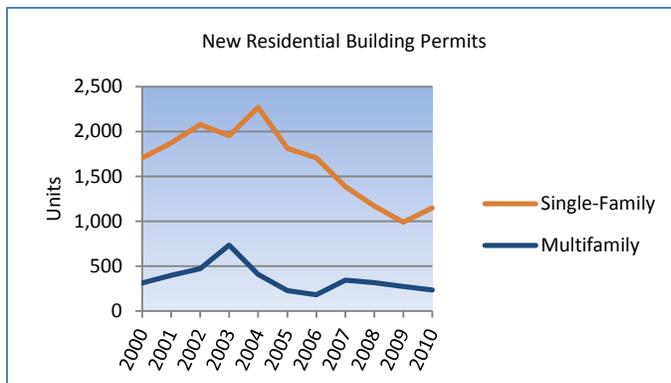
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$29,748	\$580	23.4%
2006-2010	\$33,499	\$727	26.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$45,464	\$118,300	\$127,949
2006-2010	\$54,765	\$184,400	\$178,971

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,100	23.9%	\$69,373	\$38,658	22.6%	\$106,259
Police Officer	\$45,700	15.2%	\$128,794	\$57,700	15.1%	\$192,221
Elementary School Teacher	\$43,390	16.0%	\$120,525	\$54,288	16.1%	\$176,818
Retail Salesperson	\$16,260	42.8%	\$23,411	\$20,508	42.5%	\$24,323

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.0%	14.4%	17.7%	21.4%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Lawrence County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.7%	7.3%
\$10,000 to \$24,999	25.8%	22.1%
\$25,000 to \$49,999	31.9%	29.4%
\$50,000 to \$99,999	24.9%	30.1%
\$100,000 to \$199,999	4.9%	9.9%
\$200,000 or more	0.7%	1.3%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	37,091	28,673	8,418	77.3%	1952	110.0	2.47
2010	37,126	27,967	9,159	75.3%	1954	114.4	2.39

Housing Affordability

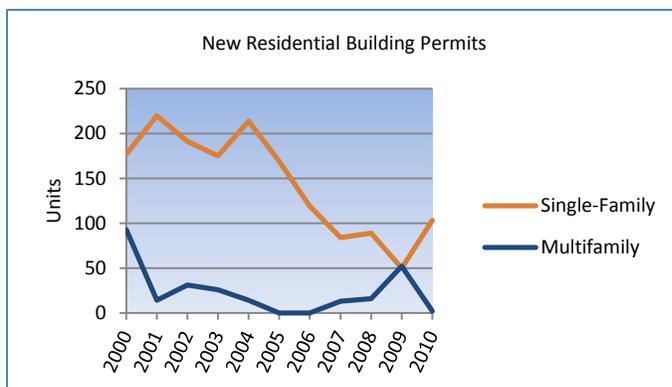
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$17,118	\$431	30.2%
2006-2010	\$22,461	\$601	32.1%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$33,147	\$71,100	\$95,028
2006-2010	\$42,570	\$92,600	\$151,546

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$27,369	18.9%	\$74,345	\$31,980	22.6%	\$103,740
Police Officer	\$34,990	14.8%	\$101,625	\$54,980	13.1%	\$207,569
Elementary School Teacher	\$47,366	10.9%	\$145,926	\$54,424	13.3%	\$205,059
Retail Salesperson	\$13,563	38.1%	\$24,925	\$19,495	37.0%	\$47,378

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.3%	18.7%	22.6%	27.0%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Lebanon County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	6.7%	5.1%
\$10,000 to \$24,999	20.6%	15.4%
\$25,000 to \$49,999	33.9%	26.9%
\$50,000 to \$99,999	31.2%	36.5%
\$100,000 to \$199,999	6.7%	14.0%
\$200,000 or more	1.1%	2.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	46,551	33,856	12,695	72.7%	1959	136.3	2.49
2010	52,258	37,622	14,636	72.0%	1967	153.6	2.49

Housing Affordability

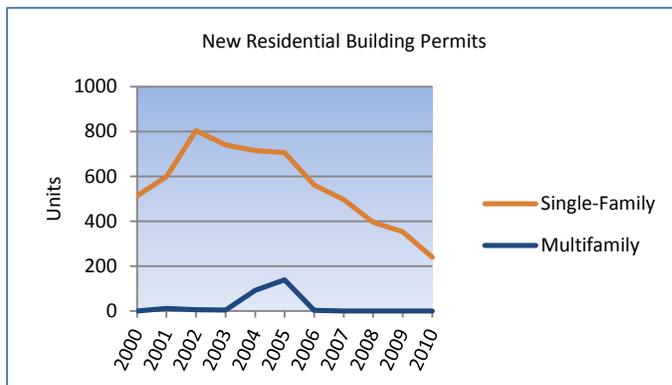
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$25,709	\$563	26.3%
2006-2010	\$28,970	\$634	26.3%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$40,738	\$99,200	\$116,903
2006-2010	\$52,356	\$155,900	\$181,458

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$30,423	22.2%	\$79,979	\$38,796	19.6%	\$120,244
Police Officer	\$42,188	16.0%	\$122,093	\$50,210	15.2%	\$171,771
Elementary School Teacher	\$48,621	13.9%	\$145,121	\$50,784	15.0%	\$174,362
Retail Salesperson	\$14,972	45.1%	\$24,671	\$22,558	33.7%	\$46,940

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.4%	17.4%	21.5%	25.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Lehigh County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.4%	6.0%
\$10,000 to \$24,999	19.2%	15.9%
\$25,000 to \$49,999	29.7%	25.0%
\$50,000 to \$99,999	31.7%	32.0%
\$100,000 to \$199,999	10.1%	17.4%
\$200,000 or more	1.8%	3.7%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	121,906	83,849	38,057	68.8%	1960	371.9	2.48
2010	133,983	90,846	43,137	67.8%	1964	413.2	2.54

Housing Affordability

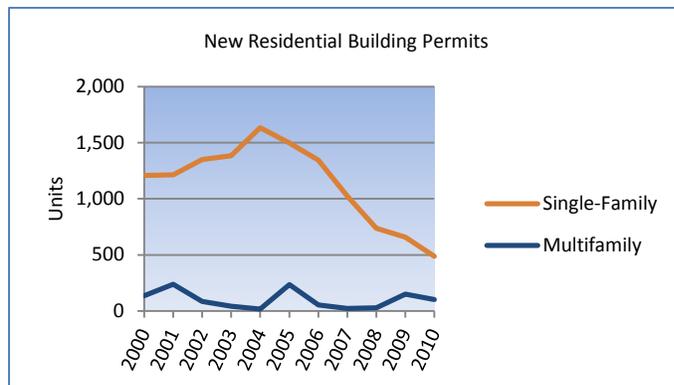
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$26,041	\$602	27.7%
2006-2010	\$30,153	\$814	32.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$43,413	\$112,100	\$119,176
2006-2010	\$53,541	\$203,200	\$164,778

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$32,829	22.0%	\$81,289	\$39,787	24.6%	\$102,688
Police Officer	\$41,029	17.6%	\$110,642	\$51,138	19.1%	\$153,930
Elementary School Teacher	\$44,440	16.3%	\$122,852	\$51,681	18.9%	\$156,381
Retail Salesperson	\$15,887	45.5%	\$20,644	\$22,201	44.0%	\$23,299

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.8%	15.9%	19.5%	23.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Luzerne County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.9%	8.2%
\$10,000 to \$24,999	25.3%	21.8%
\$25,000 to \$49,999	31.6%	27.3%
\$50,000 to \$99,999	25.1%	30.3%
\$100,000 to \$199,999	5.1%	10.6%
\$200,000 or more	1.0%	1.8%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	130,687	91,914	38,773	70.3%	1946	162.4	2.34
2010	131,932	89,742	42,190	68.0%	1949	167.1	2.34

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,630	\$484	28.2%
2006-2010	\$23,473	\$624	31.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$33,616	\$83,500	\$94,416
2006-2010	\$42,224	\$113,300	\$145,109

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$27,718	21.0%	\$73,303	\$37,475	20.0%	\$123,670
Police Officer	\$21,258	27.3%	\$50,179	\$39,653	18.9%	\$133,503
Elementary School Teacher	\$52,662	11.0%	\$162,593	\$47,893	15.6%	\$170,701
Retail Salesperson	\$15,843	36.7%	\$30,795	\$19,983	37.5%	\$44,706

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.7%	18.8%	22.1%	26.3%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	2

Lycoming County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.1%	8.3%
\$10,000 to \$24,999	25.6%	20.8%
\$25,000 to \$49,999	34.9%	28.9%
\$50,000 to \$99,999	23.7%	31.0%
\$100,000 to \$199,999	4.7%	9.7%
\$200,000 or more	1.0%	1.4%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	47,003	32,636	14,367	69.4%	1955	42.5	2.44
2010	46,700	31,821	14,879	68.1%	1956	42.7	2.37

Housing Affordability

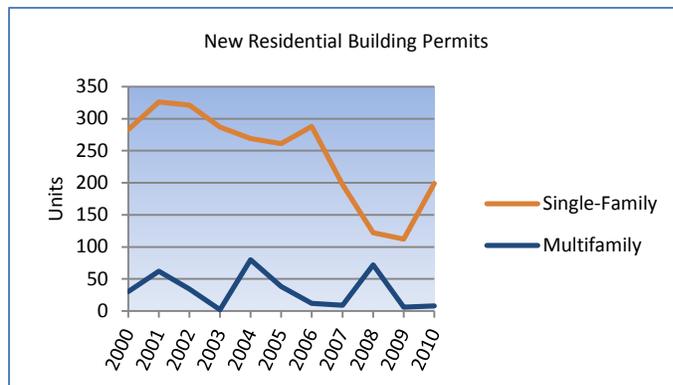
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,348	\$444	25.0%
2006-2010	\$22,850	\$578	30.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$34,044	\$84,700	\$94,659
2006-2010	\$42,689	\$119,200	\$143,235

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,830	20.6%	\$65,256	\$35,980	19.3%	\$112,949
Police Officer	\$34,860	15.3%	\$97,580	\$53,150	13.0%	\$190,460
Elementary School Teacher	\$42,310	12.6%	\$124,248	\$51,448	13.5%	\$182,777
Retail Salesperson	\$15,230	35.0%	\$27,312	\$19,518	35.5%	\$38,634

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.0%	16.6%	21.0%	25.8%

Number of Unconventional Gas Wells Drilled	
2009	2010
23	122

McKean County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.9%	7.6%
\$10,000 to \$24,999	25.9%	21.9%
\$25,000 to \$49,999	34.9%	31.6%
\$50,000 to \$99,999	24.2%	30.6%
\$100,000 to \$199,999	3.4%	7.1%
\$200,000 or more	0.7%	1.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	18,024	13,462	4,562	74.7%	1946	22.1	2.40
2010	17,183	12,640	4,543	73.6%	1949	21.7	2.34

Housing Affordability

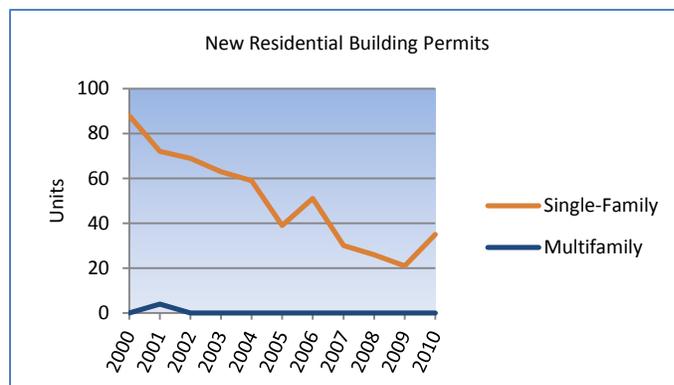
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$18,810	\$431	27.5%
2006-2010	\$20,464	\$543	31.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$33,177	\$54,200	\$97,999
2006-2010	\$40,097	\$72,300	\$146,161

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,434	22.1%	\$63,123	\$31,885	20.4%	\$109,089
Police Officer	\$38,412	13.5%	\$116,738	\$45,191	14.4%	\$169,157
Elementary School Teacher	\$46,325	11.2%	\$145,063	\$46,619	14.0%	\$175,603
Retail Salesperson	\$14,935	34.6%	\$32,700	\$18,142	35.9%	\$47,048

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.7%	16.7%	19.6%	24.2%

Number of Unconventional Gas Wells Drilled	
2009	2010
7	22

Mercer County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.6%	7.5%
\$10,000 to \$24,999	24.8%	20.6%
\$25,000 to \$49,999	34.8%	28.9%
\$50,000 to \$99,999	25.4%	32.2%
\$100,000 to \$199,999	4.4%	9.4%
\$200,000 or more	1.1%	1.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	46,712	35,646	11,066	76.3%	1955	74.2	2.44
2010	46,442	33,938	12,504	73.1%	1958	76.9	2.37

Housing Affordability

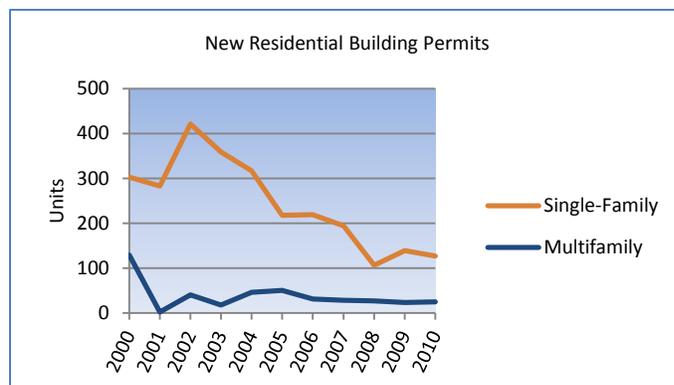
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,571	\$442	25.8%
2006-2010	\$22,863	\$573	30.1%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$34,619	\$75,100	\$101,729
2006-2010	\$42,573	\$101,700	\$149,393

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,900	20.5%	\$70,518	\$33,798	20.3%	\$109,780
Police Officer	\$33,850	15.7%	\$98,976	\$46,647	14.7%	\$167,784
Elementary School Teacher	\$42,410	12.5%	\$129,617	\$48,238	14.3%	\$174,967
Retail Salesperson	\$14,620	36.3%	\$30,140	\$18,674	36.8%	\$41,505

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
18.1%	17.3%	19.9%	22.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	1

Mifflin County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	13.2%	7.0%
\$10,000 to \$24,999	25.2%	24.9%
\$25,000 to \$49,999	36.2%	32.3%
\$50,000 to \$99,999	21.7%	29.4%
\$100,000 to \$199,999	3.2%	5.7%
\$200,000 or more	0.6%	0.7%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	18,413	13,631	4,782	74.0%	1956	50.4	2.49
2010	18,743	13,613	5,130	72.6%	1958	52.4	2.46

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$18,453	\$431	28.0%
2006-2010	\$23,376	\$539	27.7%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$31,867	\$72,300	\$92,164
2006-2010	\$37,539	\$92,500	\$129,557

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,017	20.7%	\$67,644	\$36,391	17.8%	\$124,375
Police Officer	\$40,063	12.9%	\$121,502	\$45,744	14.1%	\$166,597
Elementary School Teacher	\$46,516	11.1%	\$144,602	\$51,578	12.5%	\$192,934
Retail Salesperson	\$14,125	36.6%	\$28,655	\$19,380	33.4%	\$47,581

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.0%	17.7%	20.8%	24.4%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Monroe County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	6.6%	5.0%
\$10,000 to \$24,999	18.1%	14.2%
\$25,000 to \$49,999	29.3%	24.5%
\$50,000 to \$99,999	35.2%	35.1%
\$100,000 to \$199,999	9.7%	19.0%
\$200,000 or more	1.2%	2.0%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	49,454	38,734	10,720	78.3%	1981	111.1	2.73
2010	61,091	48,017	13,074	78.6%	1982	132.1	2.72

Housing Affordability

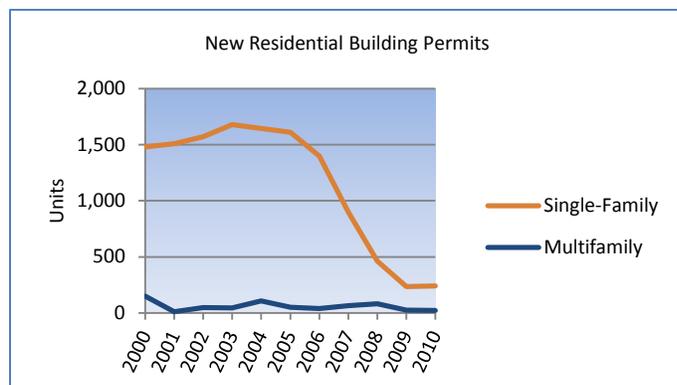
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$29,054	\$667	27.5%
2006-2010	\$34,306	\$850	29.7%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$46,341	\$123,900	\$124,645
2006-2010	\$56,733	\$206,400	\$170,340

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,072	31.9%	\$48,511	\$32,307	31.6%	\$60,072
Police Officer	\$44,672	17.9%	\$118,671	\$52,358	19.5%	\$150,589
Elementary School Teacher	\$42,192	19.0%	\$109,794	\$53,325	19.1%	\$154,955
Retail Salesperson	\$14,388	55.6%	\$10,266	\$20,815	49.0%	\$8,194

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
12.3%	12.7%	16.4%	20.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Montgomery County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	4.3%	3.6%
\$10,000 to \$24,999	11.7%	9.7%
\$25,000 to \$49,999	24.0%	18.7%
\$50,000 to \$99,999	36.5%	31.8%
\$100,000 to \$199,999	18.1%	26.9%
\$200,000 or more	5.4%	9.4%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	286,098	210,233	75,865	73.5%	1963	615.7	2.54
2010	307,750	225,001	82,749	73.1%	1965	674.3	2.53

Housing Affordability

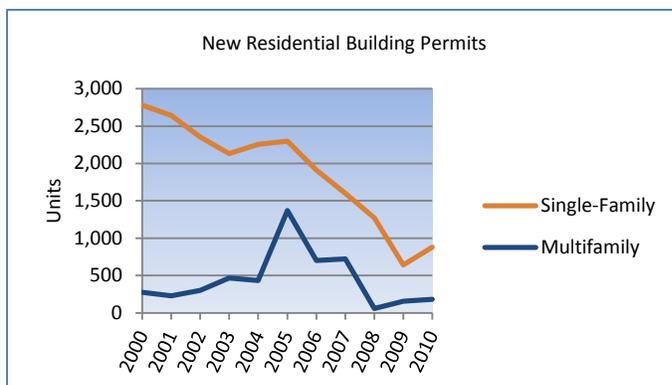
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$37,946	\$738	23.3%
2006-2010	\$42,763	\$968	27.2%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$60,617	\$158,900	\$164,007
2006-2010	\$76,380	\$297,200	\$238,447

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$36,755	24.1%	\$78,590	\$47,907	24.2%	\$109,911
Police Officer	\$49,948	17.7%	\$125,816	\$63,174	18.4%	\$178,831
Elementary School Teacher	\$59,763	14.8%	\$160,950	\$50,753	22.9%	\$122,758
Retail Salesperson	\$17,462	50.7%	\$9,529	\$22,087	52.6%	\$0*

*No affordable home at this income. Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.9%	14.6%	17.1%	20.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Montour County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.4%	5.1%
\$10,000 to \$24,999	23.7%	20.5%
\$25,000 to \$49,999	34.3%	28.3%
\$50,000 to \$99,999	25.7%	30.8%
\$100,000 to \$199,999	7.4%	11.0%
\$200,000 or more	1.5%	4.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	7,085	5,171	1,914	73.0%	1966	58.3	2.43
2010	7,393	5,313	2,080	71.9%	1970	61.2	2.36

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$24,524	\$453	22.2%
2006-2010	\$29,072	\$636	26.3%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$37,747	\$91,500	\$112,783
2006-2010	\$45,255	\$143,900	\$157,347

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,812	20.3%	\$73,640	\$37,789	20.2%	\$123,643
Police Officer	\$40,063	13.6%	\$121,073	\$48,174	15.8%	\$170,525
Elementary School Teacher	\$46,516	11.7%	\$144,172	\$49,659	15.4%	\$177,228
Retail Salesperson	\$14,431	37.7%	\$29,321	\$23,647	32.3%	\$59,801

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.1%	19.0%	25.3%	32.4%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Northampton County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.2%	4.7%
\$10,000 to \$24,999	18.1%	14.4%
\$25,000 to \$49,999	29.8%	23.3%
\$50,000 to \$99,999	33.8%	34.6%
\$100,000 to \$199,999	9.7%	19.6%
\$200,000 or more	1.4%	3.4%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	101,541	74,464	27,077	73.3%	1958	285.5	2.53
2010	113,565	82,719	30,846	72.8%	1964	325.6	2.53

Housing Affordability

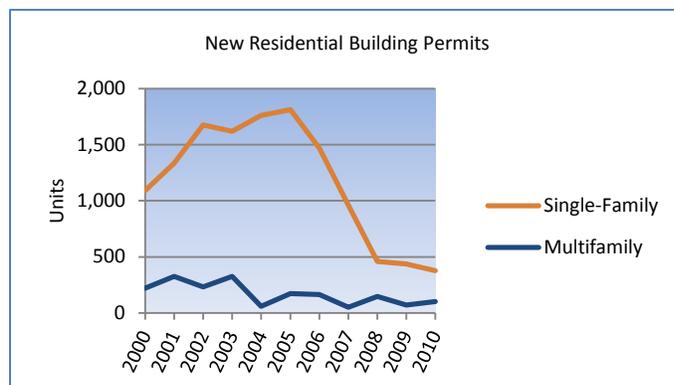
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$26,456	\$602	27.3%
2006-2010	\$31,056	\$814	31.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$44,993	\$118,800	\$121,968
2006-2010	\$58,762	\$220,800	\$181,124

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$35,803	20.2%	\$89,071	\$39,818	24.5%	\$95,605
Police Officer	\$33,425	21.6%	\$80,559	\$48,947	20.0%	\$136,816
Elementary School Teacher	\$49,430	14.6%	\$137,851	\$52,070	18.8%	\$150,914
Retail Salesperson	\$17,633	41.0%	\$24,030	\$21,908	44.6%	\$14,753

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.7%	14.9%	18.2%	21.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Northumberland County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.8%	8.1%
\$10,000 to \$24,999	28.0%	24.0%
\$25,000 to \$49,999	34.1%	30.3%
\$50,000 to \$99,999	22.5%	28.9%
\$100,000 to \$199,999	2.8%	7.7%
\$200,000 or more	0.7%	1.0%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	38,835	28,561	10,274	73.5%	1941	93.9	2.34
2010	39,242	28,413	10,829	72.4%	1944	98.4	2.32

Housing Affordability

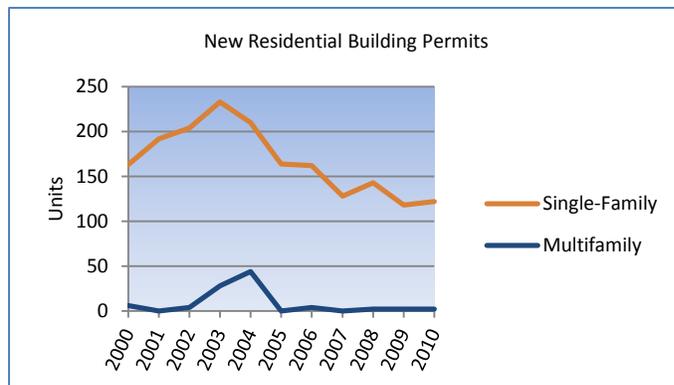
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$18,867	\$462	29.4%
2006-2010	\$21,029	\$539	30.7%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$31,243	\$70,000	\$91,505
2006-2010	\$38,387	\$93,500	\$138,622

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,023	24.1%	\$62,081	\$35,593	18.2%	\$126,009
Police Officer	\$36,865	15.0%	\$111,630	\$47,033	13.8%	\$177,653
Elementary School Teacher	\$46,516	11.9%	\$146,177	\$45,321	14.3%	\$169,924
Retail Salesperson	\$20,973	26.4%	\$54,743	\$21,665	29.9%	\$63,133

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.0%	18.8%	22.9%	27.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Perry County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	6.5%	3.9%
\$10,000 to \$24,999	20.3%	13.8%
\$25,000 to \$49,999	34.0%	29.2%
\$50,000 to \$99,999	33.1%	38.9%
\$100,000 to \$199,999	5.5%	13.4%
\$200,000 or more	0.7%	0.9%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	16,695	13,326	3,369	79.8%	1971	34.2	2.58
2010	17,903	14,210	3,693	79.4%	1972	37.0	2.53

Housing Affordability

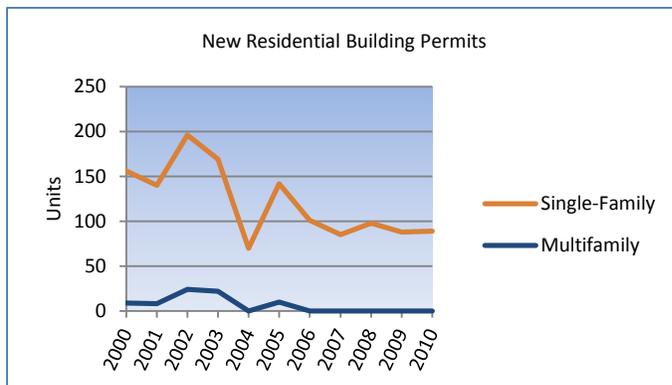
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$26,631	\$563	25.4%
2006-2010	\$33,605	\$745	26.6%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$41,817	\$95,000	\$121,911
2006-2010	\$52,659	\$144,800	\$185,715

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,203	23.1%	\$76,757	\$39,458	22.7%	\$126,122
Police Officer	\$47,845	14.1%	\$143,488	\$48,749	18.3%	\$168,064
Elementary School Teacher	\$42,663	15.8%	\$124,939	\$50,463	17.7%	\$175,802
Retail Salesperson	\$20,234	33.4%	\$44,652	\$23,816	37.5%	\$55,508

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
12.3%	14.5%	20.8%	25.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Philadelphia County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	18.5%	15.2%
\$10,000 to \$24,999	23.4%	21.6%
\$25,000 to \$49,999	29.0%	25.7%
\$50,000 to \$99,999	22.8%	25.5%
\$100,000 to \$199,999	5.3%	10.0%
\$200,000 or more	1.0%	1.9%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	590,071	349,633	240,438	59.3%	1945	4,900.1	2.48
2010	599,736	324,536	275,200	54.1%	1946	4,997.5	2.45

Housing Affordability

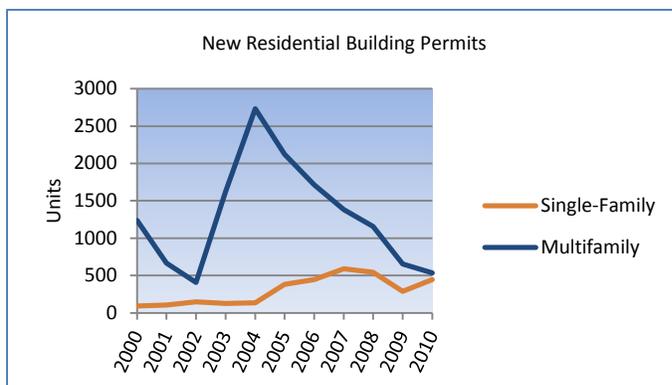
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,365	\$738	41.5%
2006-2010	\$25,373	\$968	45.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,431	\$61,000	\$84,303
2006-2010	\$36,251	\$135,200	\$117,422

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$35,688	24.8%	\$103,121	\$46,643	24.9%	\$164,336
Police Officer	\$46,050	19.2%	\$140,213	\$57,872	20.1%	\$215,027
Elementary School Teacher	\$49,470	17.9%	\$152,455	\$42,861	27.1%	\$147,262
Retail Salesperson	\$15,930	55.6%	\$32,395	\$21,102	55.0%	\$49,035

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.1%	13.4%	15.3%	17.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Pike County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	5.8%	4.6%
\$10,000 to \$24,999	18.6%	13.5%
\$25,000 to \$49,999	31.5%	24.7%
\$50,000 to \$99,999	34.7%	39.5%
\$100,000 to \$199,999	8.1%	14.8%
\$200,000 or more	1.1%	3.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	17,433	14,775	2,658	84.8%	1981	63.4	2.63
2010	21,925	18,811	3,114	85.8%	1983	70.4	2.59

Housing Affordability

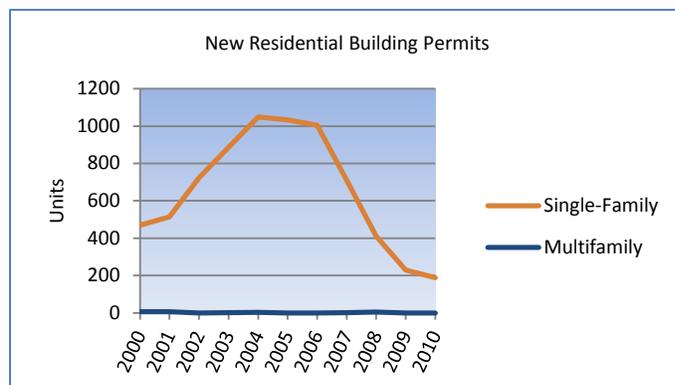
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$30,174	\$734	29.2%
2006-2010	\$28,431	\$920	38.8%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$44,047	\$117,500	\$125,311
2006-2010	\$56,843	\$217,900	\$177,698

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,072	35.1%	\$57,388	\$40,704	27.1%	\$104,841
Police Officer	\$44,672	19.7%	\$127,548	\$57,447	19.2%	\$180,425
Elementary School Teacher	\$43,565	20.2%	\$123,586	\$56,310	19.6%	\$175,292
Retail Salesperson	\$17,619	50.0%	\$30,709	\$21,894	50.4%	\$19,926

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.2%	17.0%	21.5%	27.2%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Potter County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.4%	6.9%
\$10,000 to \$24,999	27.0%	25.2%
\$25,000 to \$49,999	34.4%	29.2%
\$50,000 to \$99,999	24.2%	30.0%
\$100,000 to \$199,999	3.3%	7.3%
\$200,000 or more	0.7%	1.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	7,005	5,418	1,587	77.3%	1961	11.2	2.54
2010	7,227	5,524	1,703	76.4%	1966	12.0	2.39

Housing Affordability

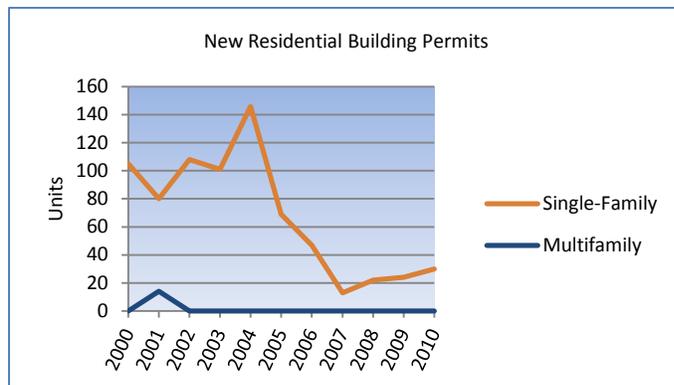
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,444	\$431	24.1%
2006-2010	\$21,782	\$539	29.7%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$32,179	\$70,500	\$92,851
2006-2010	\$39,196	\$89,600	\$138,843

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$23,434	22.1%	\$61,548	\$31,778	20.4%	\$105,356
Police Officer	\$38,412	13.5%	\$115,163	\$45,259	14.3%	\$166,213
Elementary School Teacher	\$46,325	11.2%	\$143,488	\$47,005	13.8%	\$174,096
Retail Salesperson	\$14,502	35.7%	\$29,575	\$24,045	26.9%	\$70,446

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.7%	18.5%	23.6%	28.7%

Number of Unconventional Gas Wells Drilled	
2009	2010
8	36

Schuylkill County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.3%	7.2%
\$10,000 to \$24,999	26.8%	22.0%
\$25,000 to \$49,999	32.9%	29.0%
\$50,000 to \$99,999	24.5%	31.2%
\$100,000 to \$199,999	3.5%	9.9%
\$200,000 or more	0.9%	0.7%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	60,530	47,198	13,332	78.0%	1940	87.1	2.36
2010	60,192	45,496	14,696	75.6%	1940	89.0	2.35

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$19,372	\$449	27.8%
2006-2010	\$22,876	\$539	28.3%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$32,580	\$63,900	\$95,719
2006-2010	\$42,315	\$88,400	\$151,298

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,177	20.6%	\$72,798	\$36,570	17.7%	\$125,363
Police Officer	\$26,409	20.4%	\$73,629	\$47,059	13.7%	\$172,714
Elementary School Teacher	\$46,680	11.5%	\$146,191	\$46,343	14.0%	\$169,482
Retail Salesperson	\$14,771	36.5%	\$31,969	\$22,390	28.9%	\$61,350

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
19.9%	17.4%	19.7%	23.8%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Snyder County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	8.8%	6.0%
\$10,000 to \$24,999	23.3%	17.6%
\$25,000 to \$49,999	35.8%	32.8%
\$50,000 to \$99,999	26.8%	31.3%
\$100,000 to \$199,999	4.0%	11.0%
\$200,000 or more	1.3%	1.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	13,654	10,443	3,211	76.5%	1966	45.0	2.58
2010	14,750	10,947	3,803	74.2%	1971	48.8	2.53

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$23,007	\$432	22.5%
2006-2010	\$28,272	\$578	24.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$35,996	\$87,800	\$105,656
2006-2010	\$44,713	\$122,900	\$158,512

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,692	20.2%	\$68,771	\$38,902	17.8%	\$132,279
Police Officer	\$40,063	12.9%	\$120,214	\$49,844	13.9%	\$181,675
Elementary School Teacher	\$46,516	11.1%	\$143,313	\$49,659	14.0%	\$180,840
Retail Salesperson	\$16,173	32.1%	\$34,697	\$18,142	38.2%	\$38,561

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
14.0%	15.3%	18.5%	22.4%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Somerset County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.2%	7.8%
\$10,000 to \$24,999	28.3%	23.8%
\$25,000 to \$49,999	36.3%	30.4%
\$50,000 to \$99,999	20.8%	29.7%
\$100,000 to \$199,999	2.6%	7.2%
\$200,000 or more	0.7%	1.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	31,222	24,379	6,843	78.1%	1956	34.6	2.45
2010	31,090	23,885	7,205	76.8%	1962	35.5	2.35

Housing Affordability

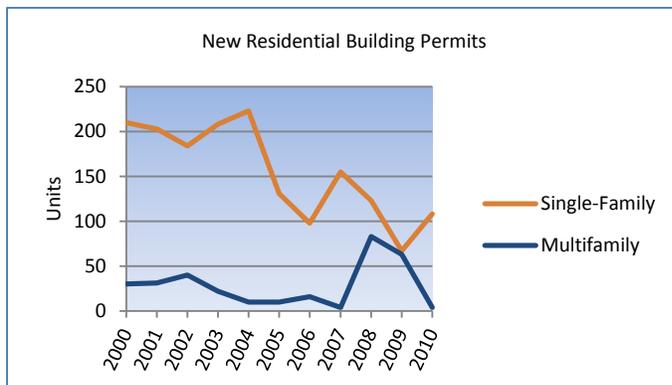
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$18,924	\$442	28.0%
2006-2010	\$21,595	\$539	30.0%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,715	\$66,900	\$91,190
2006-2010	\$39,194	\$92,200	\$142,265

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$24,012	22.1%	\$67,196	\$30,554	21.2%	\$103,261
Police Officer	\$28,838	18.4%	\$84,471	\$26,830	24.1%	\$86,450
Elementary School Teacher	\$50,677	10.5%	\$162,646	\$48,069	13.5%	\$182,330
Retail Salesperson	\$16,412	32.3%	\$39,991	\$19,834	32.6%	\$54,867

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
18.0%	17.8%	21.5%	25.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
7	4

Sullivan County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.0%	9.1%
\$10,000 to \$24,999	30.0%	24.3%
\$25,000 to \$49,999	32.1%	30.2%
\$50,000 to \$99,999	21.9%	29.0%
\$100,000 to \$199,999	4.3%	6.7%
\$200,000 or more	0.6%	0.8%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	2,660	2,149	511	80.8%	1959	13.4	2.30
2010	2,777	2,220	557	79.9%	1967	14.0	2.16

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,741	\$431	24.9%
2006-2010	\$21,563	\$546	30.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$30,000	\$80,800	\$83,333
2006-2010	\$36,250	\$120,600	\$122,293

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,180	19.8%	\$69,659	\$32,521	20.1%	\$105,459
Police Officer	\$32,049	16.1%	\$90,668	\$36,797	17.8%	\$124,763
Elementary School Teacher	\$41,385	12.5%	\$124,087	\$50,913	12.9%	\$188,487
Retail Salesperson	\$13,418	38.5%	\$23,976	\$20,057	32.7%	\$49,193

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
21.9%	20.4%	23.0%	27.8%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	22

Susquehanna County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.1%	6.4%
\$10,000 to \$24,999	25.9%	19.3%
\$25,000 to \$49,999	34.6%	31.4%
\$50,000 to \$99,999	24.7%	30.8%
\$100,000 to \$199,999	4.1%	11.0%
\$200,000 or more	0.7%	1.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	16,529	13,145	3,384	79.5%	1966	26.5	2.53
2010	17,798	13,911	3,887	78.2%	1966	27.9	2.42

Housing Affordability

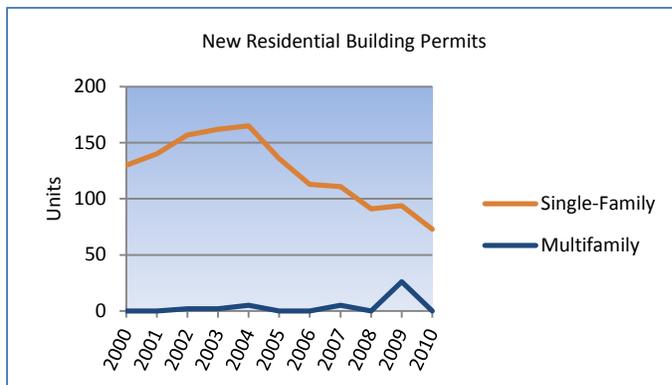
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,765	\$431	24.9%
2006-2010	\$26,277	\$557	25.4%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$33,689	\$84,500	\$91,241
2006-2010	\$43,457	\$124,400	\$144,716

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$24,922	20.8%	\$59,858	\$34,592	19.3%	\$104,697
Police Officer	\$32,049	16.1%	\$85,370	\$36,797	18.2%	\$114,651
Elementary School Teacher	\$41,385	12.5%	\$118,789	\$50,684	13.2%	\$177,341
Retail Salesperson	\$13,191	39.2%	\$17,866	\$19,462	34.3%	\$36,395

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
15.5%	15.5%	15.0%	14.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
88	125

Tioga County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.8%	8.4%
\$10,000 to \$24,999	27.5%	22.4%
\$25,000 to \$49,999	34.9%	29.7%
\$50,000 to \$99,999	22.9%	30.8%
\$100,000 to \$199,999	3.4%	7.7%
\$200,000 or more	0.6%	1.1%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	15,925	12,133	3,792	76.2%	1964	17.5	2.48
2010	16,727	12,478	4,249	74.6%	1968	18.8	2.39

Housing Affordability

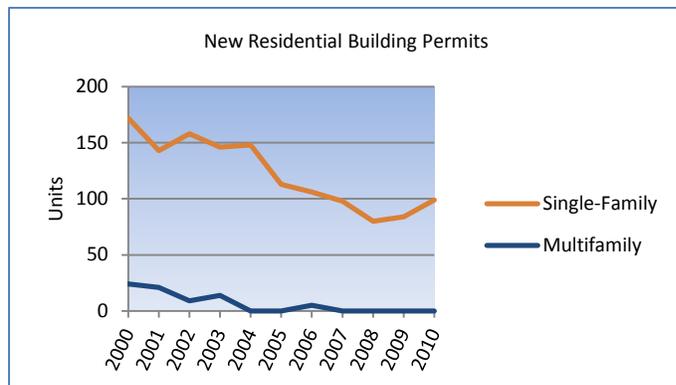
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$19,091	\$431	27.1%
2006-2010	\$21,461	\$564	31.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$31,928	\$72,200	\$90,951
2006-2010	\$40,338	\$105,700	\$137,137

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,180	19.8%	\$70,375	\$32,649	20.7%	\$102,426
Police Officer	\$32,049	16.1%	\$91,384	\$37,170	18.2%	\$122,835
Elementary School Teacher	\$41,385	12.5%	\$124,803	\$48,035	14.1%	\$171,883
Retail Salesperson	\$13,300	38.9%	\$24,270	\$19,002	35.6%	\$40,819

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.0%	18.4%	22.8%	26.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
124	277

Union County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.4%	6.4%
\$10,000 to \$24,999	20.2%	18.1%
\$25,000 to \$49,999	32.6%	31.2%
\$50,000 to \$99,999	29.8%	29.5%
\$100,000 to \$199,999	6.3%	11.7%
\$200,000 or more	1.7%	3.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	13,178	9,665	3,513	73.3%	1968	46.4	2.50
2010	14,765	10,492	4,273	71.1%	1971	53.8	2.43

Housing Affordability

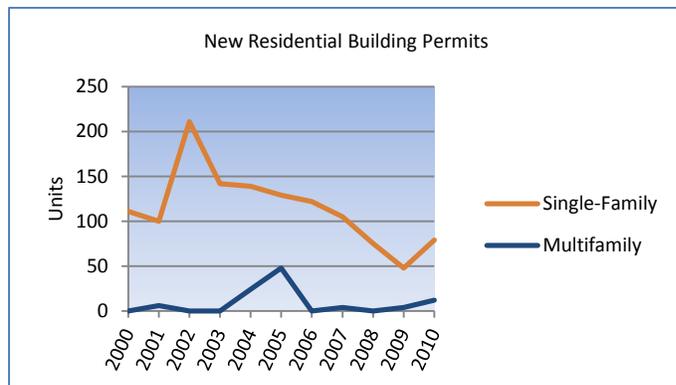
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,763	\$567	31.3%
2006-2010	\$25,341	\$622	29.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$40,248	\$97,200	\$120,017
2006-2010	\$45,474	\$143,200	\$155,266

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,908	26.3%	\$68,685	\$37,109	20.1%	\$117,504
Police Officer	\$40,063	17.0%	\$119,355	\$42,623	17.5%	\$142,396
Elementary School Teacher	\$46,516	14.6%	\$142,454	\$49,659	15.0%	\$174,159
Retail Salesperson	\$16,287	41.8%	\$34,246	\$21,809	34.2%	\$48,434

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
13.4%	12.8%	14.5%	17.3%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Venango County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	11.6%	7.5%
\$10,000 to \$24,999	26.7%	22.3%
\$25,000 to \$49,999	33.6%	31.2%
\$50,000 to \$99,999	23.5%	31.0%
\$100,000 to \$199,999	3.8%	7.1%
\$200,000 or more	0.7%	0.8%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	22,747	17,386	5,361	76.4%	1952	39.9	2.45
2010	22,621	16,876	5,745	74.6%	1953	40.7	2.37

Housing Affordability

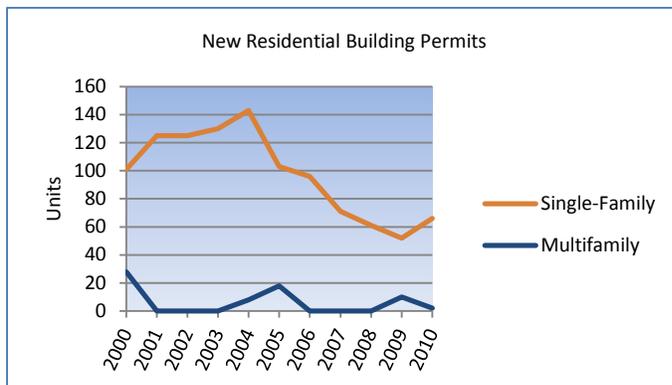
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$18,193	\$431	28.4%
2006-2010	\$21,933	\$539	29.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$32,406	\$55,800	\$96,814
2006-2010	\$39,812	\$76,500	\$143,791

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,686	20.1%	\$72,759	\$34,768	18.6%	\$121,020
Police Officer	\$36,595	14.1%	\$111,809	\$50,200	12.9%	\$190,686
Elementary School Teacher	\$44,563	11.6%	\$140,331	\$41,453	15.6%	\$151,199
Retail Salesperson	\$15,578	33.2%	\$36,576	\$20,066	32.2%	\$54,651

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.8%	18.4%	24.2%	30.0%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Warren County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	7.9%	6.0%
\$10,000 to \$24,999	24.7%	21.0%
\$25,000 to \$49,999	35.8%	31.1%
\$50,000 to \$99,999	26.7%	32.6%
\$100,000 to \$199,999	4.1%	8.0%
\$200,000 or more	0.8%	1.4%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	17,696	13,845	3,851	78.2%	1955	26.1	2.42
2010	17,767	13,630	4,137	76.7%	1957	26.6	2.31

Housing Affordability

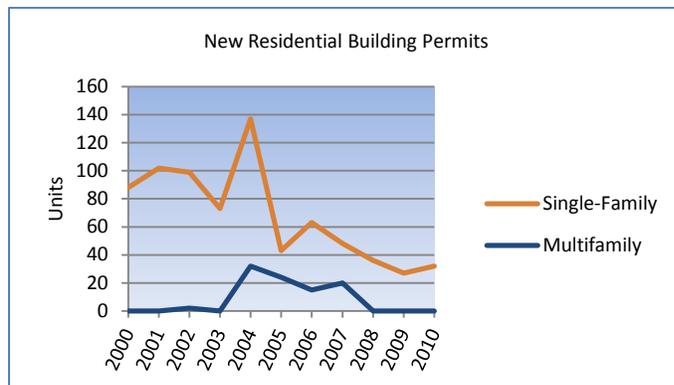
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,848	\$431	23.7%
2006-2010	\$24,977	\$539	25.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$35,683	\$62,800	\$104,678
2006-2010	\$41,286	\$83,900	\$147,014

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$28,059	18.4%	\$77,387	\$33,254	19.5%	\$110,755
Police Officer	\$36,595	14.1%	\$107,943	\$50,441	12.8%	\$188,343
Elementary School Teacher	\$44,563	11.6%	\$136,465	\$47,035	13.8%	\$172,967
Retail Salesperson	\$20,032	25.8%	\$48,654	\$18,453	35.1%	\$43,938

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
16.7%	19.0%	24.4%	30.3%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Washington County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.6%	6.5%
\$10,000 to \$24,999	23.0%	18.7%
\$25,000 to \$49,999	30.7%	25.0%
\$50,000 to \$99,999	28.2%	32.7%
\$100,000 to \$199,999	6.8%	14.5%
\$200,000 or more	1.5%	2.6%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	81,130	62,561	18,569	77.1%	1955	101.8	2.44
2010	85,089	64,541	20,548	75.9%	1959	108.5	2.37

Housing Affordability

Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$20,452	\$558	32.7%
2006-2010	\$22,873	\$715	37.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$37,437	\$85,400	\$108,952
2006-2010	\$49,687	\$130,300	\$177,897

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$29,375	22.8%	\$80,094	\$37,174	23.1%	\$121,409
Police Officer	\$27,693	24.2%	\$74,073	\$40,305	21.3%	\$135,543
Elementary School Teacher	\$45,910	14.6%	\$139,282	\$50,213	17.1%	\$180,271
Retail Salesperson	\$16,918	39.6%	\$35,503	\$19,258	44.6%	\$40,530

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.9%	17.4%	20.9%	24.4%

Number of Unconventional Gas Wells Drilled	
2009	2010
101	165

Wayne County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	10.1%	6.7%
\$10,000 to \$24,999	26.0%	18.9%
\$25,000 to \$49,999	34.7%	29.3%
\$50,000 to \$99,999	23.7%	32.6%
\$100,000 to \$199,999	4.3%	10.8%
\$200,000 or more	1.2%	1.8%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	18,350	14,745	3,605	80.4%	1976	42.0	2.50
2010	20,625	16,656	3,969	80.8%	1976	43.6	2.38

Housing Affordability

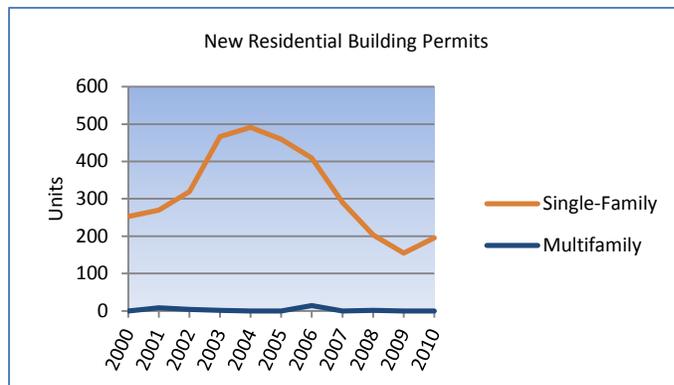
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,201	\$517	29.3%
2006-2010	\$25,978	\$661	30.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$34,202	\$103,900	\$91,359
2006-2010	\$45,930	\$173,600	\$148,296

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$25,072	24.7%	\$58,677	\$35,139	22.6%	\$99,582
Police Officer	\$44,672	13.9%	\$128,837	\$49,190	16.1%	\$163,013
Elementary School Teacher	\$44,041	14.1%	\$126,578	\$54,915	14.4%	\$188,857
Retail Salesperson	\$17,185	36.1%	\$30,445	\$22,284	35.6%	\$41,550

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
17.5%	15.7%	12.9%	10.9%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	4

Westmoreland County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.0%	6.6%
\$10,000 to \$24,999	23.9%	19.5%
\$25,000 to \$49,999	31.5%	25.9%
\$50,000 to \$99,999	27.8%	32.0%
\$100,000 to \$199,999	6.5%	14.0%
\$200,000 or more	1.3%	2.0%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	149,813	116,849	32,964	78.0%	1959	157.1	2.41
2010	153,650	117,726	35,924	76.6%	1960	163.7	2.32

Housing Affordability

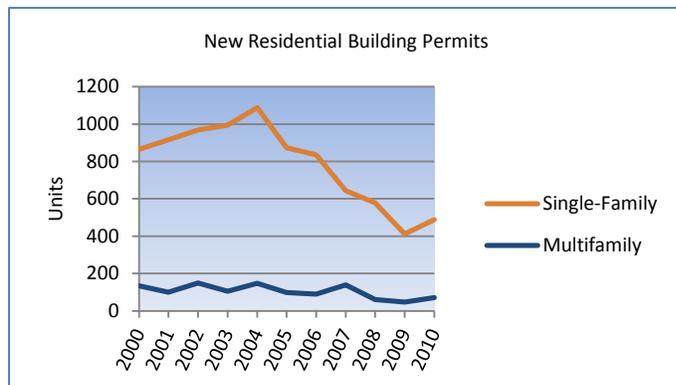
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$21,847	\$558	30.6%
2006-2010	\$23,926	\$715	35.9%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$37,095	\$87,600	\$104,721
2006-2010	\$47,689	\$126,800	\$164,363

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$28,421	23.6%	\$73,672	\$37,155	23.1%	\$116,809
Police Officer	\$39,025	17.2%	\$111,630	\$58,312	14.7%	\$212,318
Elementary School Teacher	\$46,567	14.4%	\$138,627	\$51,098	16.8%	\$179,752
Retail Salesperson	\$16,158	41.4%	\$29,775	\$18,862	45.5%	\$34,228

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
18.3%	18.0%	21.5%	25.5%

Number of Unconventional Gas Wells Drilled	
2009	2010
39	49

Wyoming County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	9.6%	5.7%
\$10,000 to \$24,999	23.4%	18.2%
\$25,000 to \$49,999	33.1%	28.9%
\$50,000 to \$99,999	27.5%	34.3%
\$100,000 to \$199,999	5.8%	11.9%
\$200,000 or more	0.6%	1.2%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	10,762	8,492	2,270	78.9%	1970	32.0	2.55
2010	11,237	8,612	2,625	76.6%	1970	33.4	2.46

Housing Affordability

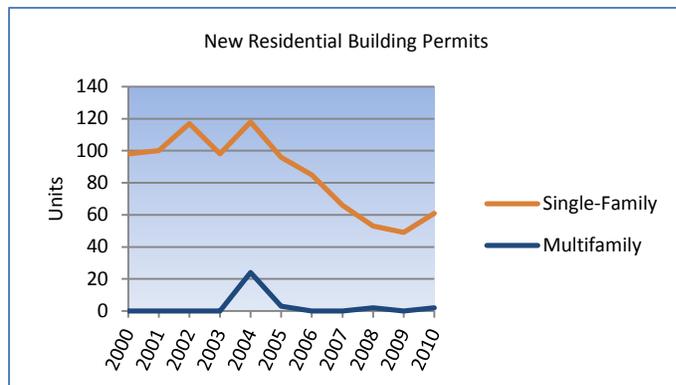
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$23,281	\$484	24.9%
2006-2010	\$29,592	\$624	25.3%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$36,610	\$91,600	\$99,978
2006-2010	\$47,403	\$140,800	\$156,932

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,180	22.2%	\$62,643	\$35,779	20.9%	\$104,457
Police Officer	\$32,049	18.1%	\$83,652	\$35,947	20.8%	\$105,216
Elementary School Teacher	\$41,385	14.0%	\$117,071	\$49,865	15.0%	\$168,046
Retail Salesperson	\$13,449	43.2%	\$17,071	\$21,727	34.5%	\$41,022

Red indicates the amount a homebuyer can afford to spend on a home is less than the county median home value, or rent that exceeds 30 percent of a renter's income.

Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
13.2%	15.9%	22.6%	28.1%

Number of Unconventional Gas Wells Drilled	
2009	2010
2	26

York County



Household Income

Percent of Total Households		
Annual Income	2000	2006-2010
Less than \$10,000	6.0%	4.8%
\$10,000 to \$24,999	17.4%	13.6%
\$25,000 to \$49,999	32.4%	24.2%
\$50,000 to \$99,999	35.5%	37.2%
\$100,000 to \$199,999	7.4%	17.8%
\$200,000 or more	1.3%	2.5%

Housing Characteristics

Year	Households	Owner-Occupied Households	Renter-Occupied Households	Homeownership Rate	Median Year Structure Built	Housing Units per Sq. Mile	Persons per Household
2000	148,219	112,852	35,367	76.1%	1967	173.3	2.52
2010	168,372	127,173	41,199	75.5%	1972	197.6	2.53

Housing Affordability

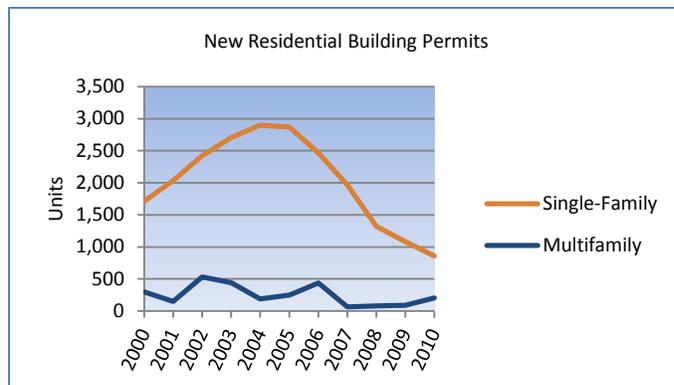
Rental Housing			
Year(s)	Median Renter Income	2-Bedroom Gross Rent Estimate	% of Median Renter Income to Rent 2-Bedroom Apartment
2000	\$27,648	\$548	23.8%
2006-2010	\$31,597	\$698	26.5%

Homeownership			
Year(s)	Median Household Income	Median Home Value	Affordable Home Cost
2000	\$45,193	\$108,200	\$130,702
2006-2010	\$57,494	\$175,500	\$191,832

Housing Affordability by Select Occupation						
Occupation	2000			2006-2010		
	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost	Median Annual Pay	% of Income to Rent 2-Bedroom Apartment	Affordable Home Cost
Licensed Practical Nurse	\$26,930	24.4%	\$65,328	\$38,922	21.5%	\$107,992
Police Officer	\$41,930	15.7%	\$119,022	\$54,588	15.3%	\$178,714
Elementary School Teacher	\$43,760	15.0%	\$125,573	\$57,174	14.7%	\$190,388
Retail Salesperson	\$16,340	40.2%	\$27,420	\$20,164	41.5%	\$23,312

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Housing Availability



Percent of Population 65 and Over			
2000	2010	2020	2030
13.5%	14.1%	18.1%	22.6%

Number of Unconventional Gas Wells Drilled	
2009	2010
0	0

Appendix A:
HUD Four-Person Income Limits

Appendix A

Four-Person Income Limits Based on Median Family Income (MFI) from the U.S. Department of Housing and Urban Development

County	FY 2000				FY 2010			
	MFI	30% MFI	50% MFI	80% MFI	MFI	30% MFI	50% MFI	80% MFI
Adams	\$46,600	\$14,000	\$23,300	\$37,300	\$65,500	\$19,650	\$32,750	\$52,400
Allegheny	\$44,600	\$13,400	\$22,300	\$35,700	\$63,000	\$18,900	\$31,500	\$50,400
Armstrong	\$33,100	\$11,450	\$19,100	\$30,550	\$51,000	\$16,250	\$27,050	\$43,300
Beaver	\$44,600	\$13,400	\$22,300	\$35,700	\$63,000	\$18,900	\$31,500	\$50,400
Bedford	\$35,700	\$11,450	\$19,100	\$30,550	\$48,300	\$16,250	\$27,050	\$43,300
Berks	\$50,200	\$15,050	\$25,100	\$40,150	\$65,500	\$19,650	\$32,750	\$52,400
Blair	\$38,300	\$11,500	\$19,150	\$30,650	\$53,200	\$16,250	\$27,050	\$43,300
Bradford	\$36,700	\$11,450	\$19,100	\$30,550	\$50,900	\$16,250	\$27,050	\$43,300
Bucks	\$57,800	\$17,350	\$28,900	\$46,250	\$78,300	\$23,500	\$39,150	\$62,650
Butler	\$44,600	\$13,400	\$22,300	\$35,700	\$63,000	\$18,900	\$31,500	\$50,400
Cambria	\$32,400	\$11,450	\$19,100	\$30,550	\$49,900	\$16,250	\$27,050	\$43,300
Cameron	\$33,000	\$11,450	\$19,100	\$30,550	\$51,600	\$16,250	\$27,050	\$43,300
Carbon	\$51,000	\$15,300	\$25,500	\$40,800	\$70,000	\$21,000	\$35,000	\$56,000
Centre	\$44,200	\$13,250	\$22,100	\$35,350	\$66,300	\$19,900	\$33,150	\$53,050
Chester	\$57,800	\$17,350	\$28,900	\$46,250	\$78,300	\$23,500	\$39,150	\$62,650
Clarion	\$34,200	\$11,450	\$19,100	\$30,550	\$51,000	\$16,250	\$27,050	\$43,300
Clearfield	\$33,400	\$11,450	\$19,100	\$30,550	\$48,100	\$16,250	\$27,050	\$43,300
Clinton	\$36,100	\$11,450	\$19,100	\$30,550	\$49,500	\$16,250	\$27,050	\$43,300
Columbia	\$42,200	\$12,650	\$21,100	\$33,750	\$53,200	\$16,250	\$27,050	\$43,300
Crawford	\$36,500	\$11,450	\$19,100	\$30,550	\$50,700	\$16,250	\$27,050	\$43,300
Cumberland	\$50,300	\$15,100	\$25,150	\$40,250	\$71,000	\$21,300	\$35,500	\$56,800
Dauphin	\$50,300	\$15,100	\$25,150	\$40,250	\$71,000	\$21,300	\$35,500	\$56,800
Delaware	\$57,800	\$17,350	\$28,900	\$46,250	\$78,300	\$23,500	\$39,150	\$62,650
Elk	\$40,400	\$12,100	\$20,200	\$32,300	\$59,500	\$17,850	\$29,750	\$47,600
Erie	\$41,700	\$12,500	\$20,850	\$33,350	\$57,100	\$17,150	\$28,550	\$45,700
Fayette	\$44,600	\$13,400	\$22,300	\$35,700	\$63,000	\$18,900	\$31,500	\$50,400
Forest	\$31,000	\$11,450	\$19,100	\$30,550	\$44,700	\$16,250	\$27,050	\$43,300
Franklin	\$43,900	\$12,600	\$21,000	\$33,600	\$63,100	\$18,950	\$31,550	\$50,500
Fulton	\$39,500	\$11,850	\$19,750	\$31,600	\$52,700	\$16,250	\$27,050	\$43,300
Greene	\$33,200	\$11,450	\$19,100	\$30,550	\$48,900	\$16,250	\$27,050	\$43,300
Huntingdon	\$39,000	\$11,700	\$19,500	\$31,200	\$52,100	\$16,250	\$27,050	\$43,300
Indiana	\$34,700	\$11,450	\$19,100	\$30,550	\$51,100	\$16,250	\$27,050	\$43,300
Jefferson	\$32,700	\$11,450	\$19,100	\$30,550	\$47,500	\$16,250	\$27,050	\$43,300
Juniata	\$40,200	\$12,050	\$20,100	\$32,150	\$52,100	\$16,250	\$27,050	\$43,300
Lackawanna	\$42,200	\$12,650	\$21,100	\$33,750	\$56,500	\$16,950	\$28,250	\$45,200
Lancaster	\$49,500	\$14,850	\$24,750	\$39,600	\$66,700	\$20,000	\$33,350	\$53,350
Lawrence	\$35,400	\$11,450	\$19,100	\$30,550	\$53,400	\$16,250	\$27,050	\$43,300
Lebanon	\$50,300	\$15,100	\$25,150	\$40,250	\$64,000	\$19,200	\$32,000	\$51,200
Lehigh	\$51,000	\$15,300	\$25,500	\$40,800	\$70,000	\$21,000	\$35,000	\$56,000
Luzerne	\$42,200	\$12,650	\$21,100	\$33,750	\$56,500	\$16,950	\$28,250	\$45,200
Lycoming	\$38,400	\$11,500	\$19,200	\$30,700	\$52,400	\$16,250	\$27,050	\$43,300
McKean	\$38,800	\$11,650	\$19,400	\$31,050	\$51,300	\$16,250	\$27,050	\$43,300
Mercer	\$37,600	\$11,450	\$19,100	\$30,550	\$53,800	\$16,150	\$26,900	\$43,050
Mifflin	\$36,400	\$11,450	\$19,100	\$30,550	\$48,500	\$16,250	\$27,050	\$43,300
Monroe	\$47,400	\$14,200	\$23,700	\$37,900	\$66,200	\$19,850	\$33,100	\$52,950

County	FY 2000				FY 2010			
	MFI	30% MFI	50% MFI	80% MFI	MFI	30% MFI	50% MFI	80% MFI
Montgomery	\$57,800	\$17,350	\$28,900	\$46,250	\$78,300	\$23,500	\$39,150	\$62,650
Montour	\$46,900	\$13,050	\$21,750	\$34,800	\$59,100	\$17,750	\$29,550	\$47,300
Northampton	\$51,000	\$15,300	\$25,500	\$40,800	\$70,000	\$21,000	\$35,000	\$56,000
Northumberland	\$35,000	\$11,450	\$19,100	\$30,550	\$51,000	\$16,250	\$27,050	\$43,300
Perry	\$50,300	\$15,100	\$25,150	\$40,250	\$71,000	\$21,300	\$35,500	\$56,800
Philadelphia	\$57,800	\$17,350	\$28,900	\$46,250	\$78,300	\$23,500	\$39,150	\$62,650
Pike	\$54,400	\$16,300	\$27,200	\$43,500	\$63,800	\$19,450	\$32,400	\$51,850
Potter	\$37,500	\$11,450	\$19,100	\$30,550	\$49,700	\$16,250	\$27,050	\$43,300
Schuylkill	\$40,000	\$12,000	\$20,000	\$32,000	\$54,100	\$16,250	\$27,050	\$43,300
Snyder	\$40,800	\$12,250	\$20,400	\$32,650	\$53,700	\$16,250	\$27,050	\$43,300
Somerset	\$32,400	\$11,450	\$19,100	\$30,550	\$48,500	\$16,250	\$27,050	\$43,300
Sullivan	\$37,100	\$11,450	\$19,100	\$30,550	\$48,500	\$16,250	\$27,050	\$43,300
Susquehanna	\$38,100	\$11,450	\$19,100	\$30,550	\$50,900	\$16,250	\$27,050	\$43,300
Tioga	\$36,500	\$11,450	\$19,100	\$30,550	\$48,200	\$16,250	\$27,050	\$43,300
Union	\$43,700	\$13,100	\$21,850	\$34,950	\$59,200	\$17,750	\$29,600	\$47,350
Venango	\$34,400	\$11,450	\$19,100	\$30,550	\$50,000	\$16,250	\$27,050	\$43,300
Warren	\$41,200	\$12,350	\$20,600	\$32,950	\$53,800	\$16,250	\$27,050	\$43,300
Washington	\$44,600	\$13,400	\$22,300	\$35,700	\$63,000	\$18,900	\$31,500	\$50,400
Wayne	\$36,300	\$11,450	\$19,100	\$30,550	\$53,300	\$16,250	\$27,050	\$43,300
Westmoreland	\$44,600	\$13,400	\$22,300	\$35,700	\$63,000	\$18,900	\$31,500	\$50,400
Wyoming	\$42,200	\$12,650	\$21,100	\$33,750	\$56,500	\$16,950	\$28,250	\$45,200
York	\$49,900	\$14,950	\$24,950	\$39,900	\$68,700	\$20,600	\$34,350	\$54,950

Report Availability

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About PHFA

The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental apartment options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state. Since its creation by the legislature in 1972, it has generated \$10.6 billion of funding for more than 148,233 single-family home mortgage loans and 83,000 rental units, while saving the homes of more than 45,000 families from foreclosure. PHFA programs and operations are funded primarily by the sale of securities, not by public tax dollars. PHFA is governed by a 14-member board.



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