
D. Housing Analysis

HOUSING ANALYSIS

This section of the background studies reviews and analyzes the housing stock in the Borough of Rice's Landing. Field survey information is augmented by demographic and housing data from the 1990 Census and with locally generated information from the Borough. The integration and synthesis of this information provides a profile of the condition and character of the housing stock. Included in the analysis are variables such as total housing units and change from 1980-1990, type of housing and housing size, housing conditions, age of homeowner, age of housing units by tenure, housing values, and contract rents amounts.

Total Units and Change, 1980-1990

In 1990, Rice's Landing Borough had 186 total housing units. Of those units 177 were occupied and 9 were vacant creating a 95.2 percent occupancy rate, which increased over 2 percent from 1980. In 1980 the Borough had 210 total units. Of those units 195 were occupied. The average occupancy rate for the Commonwealth of Pennsylvania is lower at 91.0 percent. Rice's Landings high occupancy exceeds all areas in the study with the exception of Jefferson Borough which is comparable at 95.6 percent. Indeed, Rice's Landing is exceptional as the County remains comparable to Pennsylvania's occupancy rate at 91.5 percent. For further details see Table D-1 at the end of the chapter.

Types of Housing

As mentioned, Rice's Landing's occupied units in 1990 were 177. Of those units 80.6 percent were owner-occupied and a very low 14.5 percent were renter-occupied. Pennsylvania's distribution is much more evenly distributed than that of the Borough at 64.3 percent owner-occupied and 26.7 percent renter-occupied. See Figure D-1 on the next page for a graphic explanation.

Fortunately for a small Borough such as Rice's Landing, a large percent of owner-occupied housing means less general deterioration of housing stock. Renters clearly do not maintain their properties as well as home owners. Landlords often have less incentive, need, or desire to upkeep their properties to the same degree as a homeowner. Absentee landlords are often the result of deteriorating housing stock that becomes attractive for reuse as rental units. In many cases, absentee landlords have used little discretion when selecting tenants and maintaining their properties. However, deterioration of housing stock can come in other packages. As will be reviewed in the population analysis, Rice's Landing's population is much older than most areas. Many of these elderly own homes in the Borough. As they become older they are physically less able to maintain their homes. This aspect of the Borough's home ownership patterns will be examined in the "Age of Homeowner and Age by Tenure" section later in the Housing Analysis.

Types of housing not only involve the physical occupancy of the building, but also the physical structure itself. Taken from the categories of the 1990 US Census of Population and Housing, the most common for a residential unit is the single-family detached unit, pictured as the typical house separated from other units by a private yard placed on a single parcel of land. The second most

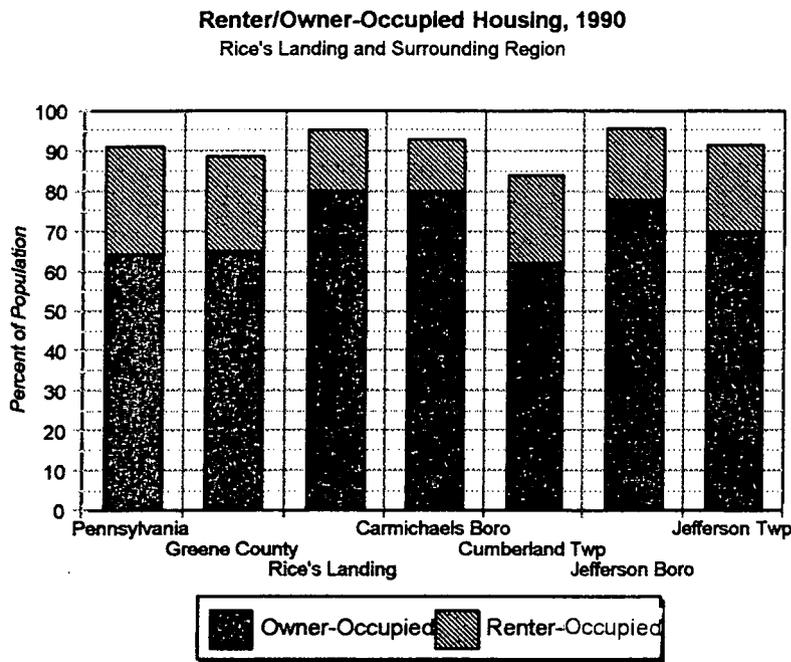


Figure D-1
Source: US Census of Population and Housing

common category in the Commonwealth is the single attached unit. However, the second largest category for most of the study area is the mobile home. Other types of units include duplexes and structures which contain 3,4,5 or up to 9 apartments. A specific category is made for buildings with 10 to 19 units and again for structures with 20 to 49 and 50 or more units in structure. The categories are rounded out by a catch all "other" category which makes up only 1 to 2 percent for any of the municipalities. See Table D-2 for details.

Among the study area large variations are found in these categories. Pennsylvania has much greater housing diversity than any municipalities in the study area. Just over half of all housing in Pennsylvania are single-family detached units. Nearly 20 percent more of the housing is a single attached unit. Next, duplexes and mobile homes make up about 5 percent each. Finally, the larger the number of units in a structure the less percentage of the total housing those structures occupy. Logically this makes sense as one could expect less large apartment or condominium type structures than smaller 3 or 4 unit apartment buildings and duplexes.

Rice's Landing's housing stock is simple to categorize as almost 98 percent can be described as single-family detached units or as mobile homes. Understandably, because of the Borough's large percentage of owner-occupied units it can be expected that a high percentage of housing are single detached units. Indeed statistics prove that nearly 90 percent of the housing in the Borough are single-family detached structures. Likewise, the Borough's low level of renter-occupied units correspond with higher levels of mobile housing. In many communities with low levels of rental opportunities the mobile home becomes an affordable option for young couples, first time home buyers or persons unable to afford a traditional house. Rice's Landing has a few duplexes and attached units but interestingly contains no units with 3 or more structures within. Simply, the Borough does not contain an apartment building of any size.

Rice's Landing reflects Jefferson Township's types of housing units as 96.0 percent of the housing units are single-family detached or mobile homes. However, the Township contains nearly 18 percent mobile homes, about 10 percent higher than the Borough. Interestingly, the Township does not contain any apartment buildings of any size either. The other areas in the study contain a much greater diversity of housing most notably a moderate level of small apartment buildings and a corresponding lower level of single-family detached units. All areas in the study contain at least 5 percent of their housing in mobile homes with the average well over 10 percent. Most likely due

to the relatively small populations in the study areas, no municipality contains any large apartment type structures of over 50 or more units.

Housing Size

Housing size for this analysis utilizes the 1990 US Census of Population and Housing categories for persons per unit ranging from one to seven or more persons. See Table D-1 for details. Typically, the largest percentage of housing units are occupied by one, two, three or four persons. As might be expected, the largest two categories are those units housing one or two persons. In Pennsylvania 25.6 percent of all units house one person while 32.1 percent are occupied by two persons, thus explaining almost 60 percent of all housing sizes. Three and four persons per unit are nearly even and combined make up over 32 percent of the remaining housing sizes.

Household sizes among the study area vary from the Commonwealth only slightly. Despite large diversities in housing types and family structures, in Pennsylvania when compared to Rice's Landing the amounts of people per unit are very compared. For example, Rice's Landing varies little more than 3 percent in the percentage of 1 or 2 persons in a housing unit while the number of single detached units was more than 30 percent greater than the Commonwealth. The two aforementioned categories make up 56.5 percent of the population. The 3 percent negative variation in the one and two person categories are made up in the three or four person households which make up 35.0 percent of the population. This indicates that more family type arrangements exist in the Borough, when compared to Pennsylvania. Other than Jefferson Borough Rice's Landing contains lower percentages of persons living alone than the rest of the study area including Pennsylvania.

Age of Homeowner

The following discussion involves information taken from the 1990 US Census of Population and Housing. Age of homeowners will use the categories provided by the census which range from 15

to 75 years of age and older. Overall, their are seven categories. The first cohort, or age group, is 15 to 24 year olds, the next category is 25 to 34 and so forth in ten year intervals. The final category is for homeowners 75 years and older. Details are provided in Table D-1.

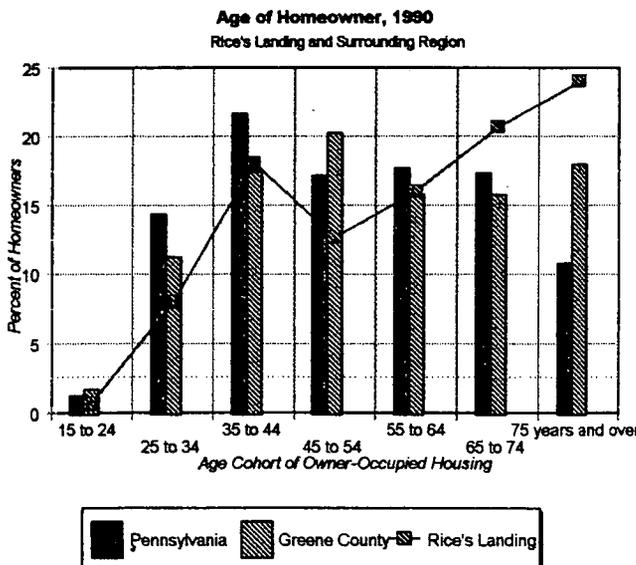


Figure D-2
Source: US Census of Population and Housing

The age of homeowners provides a glimpse of the type of citizens who are able to purchase housing and those who have previously purchased housing. Combined with the age of individual structures a general picture of the communities housing stock can be generated. As indicated in Figure D-2, the Borough homeowners ages average much higher than the Commonwealth and Jefferson Township.

Typically, according to Pennsylvania percentages, the largest homeowner category would be the persons ages 35 to 44. Across the Commonwealth the three cohorts between the ages of 45 and 74 contain about 17 percent of the ownership each. The 35 to 44 cohort makes up 21.6 percent. The homeowners over 75 is typically the smallest category making up less than 11 percent of the homeowners population.

Rice's Landing Borough's largest cohort of home ownership is persons 75 years of age and over making up almost one-quarter of all homeowners. Combining the homeowners of ages 65 to 74 years of age, 44.7 percent of all home ownership is explained. In comparison, the Commonwealth amasses only 28.1 percent in the same cohorts. Likewise, the Township is about 7 percent lower for these two categories. Greene County is also much younger than the Borough in terms of home ownership with 32.8 of home ownership over 65 years of age. As was mentioned earlier, the deterioration of housing stock is often the result of a large amount of elderly homeowners. It is flattering for a community to be very livable and have a large percentage of people who choose to live out their lives in the Borough. However, the elderly are often physically unable to care for their homes and many are on fixed incomes, making some physical improvements a financial burden or physical impossibility. Often it is up to the children in the area to maintain the physical condition of the housing for the elderly. It is a catch 22 to provide a comfortable living arrangement for the elderly in their homes and maintain a high quality of housing stock. Often these units become attractive for rental units as their values decrease. The goal of a community in this situation is to provide adequate elderly type housing within the community so the housing can be returned to younger home buyers who invest and improve the properties.

Age by Tenure

The year of housing unit construction is one of the most interesting facts to reconstruct a mental and physical image of the communities housing stock. The categories are also divided into cohorts of one decade with several time periods lumped together. The first category is built pre 1939. The second category is 1940 to 1949 and then in ten year cohorts until 1980. In 1980 the census began to divide the information into four and five year cohorts so housing built from 1980 to 1984 is separate from units constructed from 1985-1988. The final category is the units built in the 1989-1990 calendar. Details are provided in Table D-4. For example, a municipality with most of its housing built prior to 1939 indicates a historical downtown or housing area with similar architectural styles, lot sizes, and infrastructure. On the other hand, a municipality with most of its housing built during the 1970's shows suburbanization with larger housing, modern in design, on larger lots in a more rural setting.

On the next page, Figure D-3 compares four municipalities housing construction years as of 1990; Pennsylvania, Green County, Jefferson Township, and Rice's Landing. Pennsylvania housing stock was primarily built prior to 1970 with 71.8 percent of the total housing stock completed before the beginning of the decade. Nearly half of this total was constructed prior to 1939, by far the largest cohort. Other housing booms took place in the 1950', 60's, 70's, and 80's with approximately 12 to 14 percent of the housing stock constructed per decade.

Rice's Landing housing is generally much older than the Commonwealth and the oldest in the study

Year of Housing Unit Construction

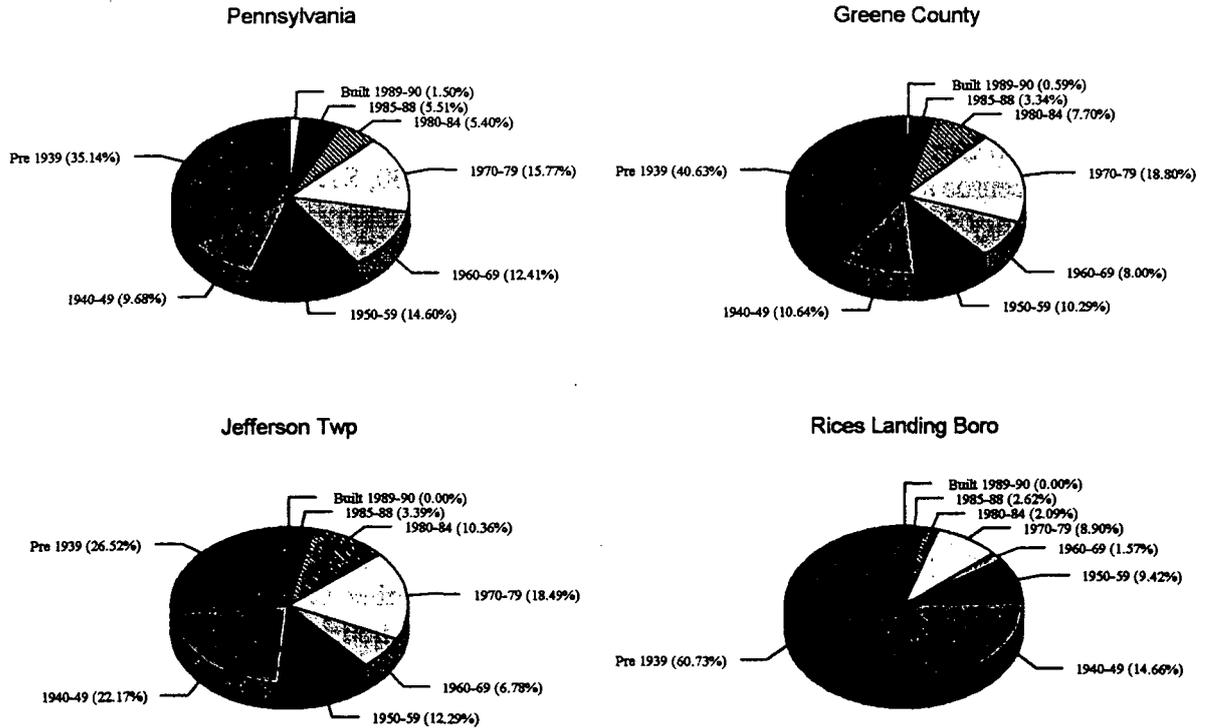


Figure D-3
Source: US Census of Population and Housing

area. Over 60 percent of the Borough's stock was built prior to 1939 and over three-quarters prior to 1949. During the 1970's when many communities were experiencing 15 to 20 percent housing growths the Borough's housing grew at only 8.9 percent. In comparison Jefferson Township and

Greene County both grew at over 18 percent. Likewise the Commonwealth grew at almost 16 percent.

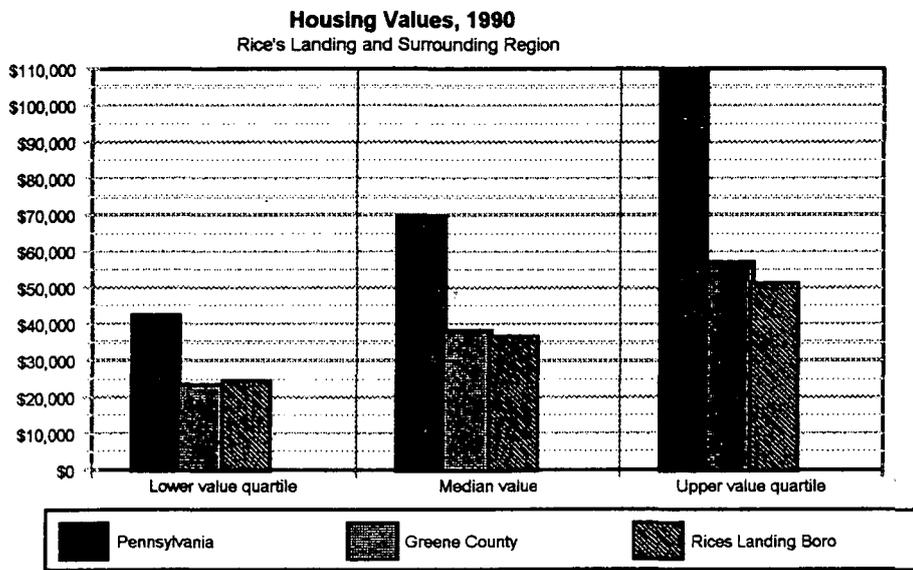


Figure D-4
Source: US Census of Population and Housing

Housing Value and Median Rents

This section examines the housing values and median rents for the housing units in the Rices Landing Region. This data has been taken from the 1990 Census of Population and Housing. Housing value is a rather subjective database when taken from the census because the census simply asks homeowners to check the category of their estimated housing value based on \$5,000 cohorts. For example, the census asks "is your house worth less than \$15,000, \$15,000 to \$19,999...", and so on until the category of \$500,000 or greater. The census then calculates low, medium, and high value medians for each municipality. In many cases, individuals over value their home 10 to 15 percent, skewing the data. For this reason the data is never relied upon for tax purposes or anything greater than trend analysis. Nevertheless, the data is the most comprehensive and convenient available for

this analysis and enables one to create a comparison of the relative values of housing between applicable municipalities.

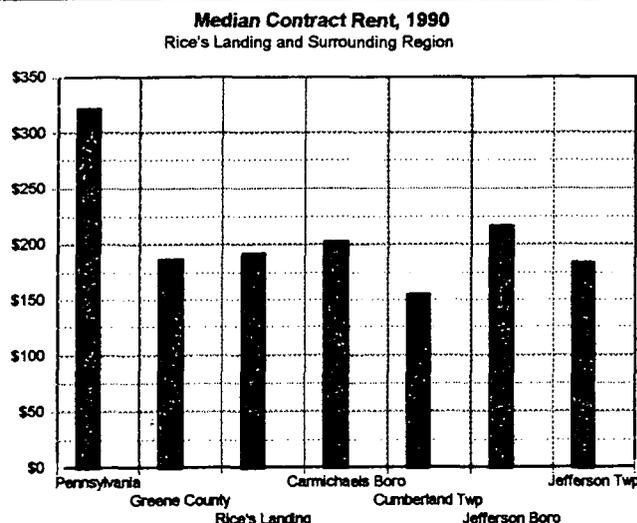


Figure D-5

Source: US Census of Population and Housing

below half of the total for the Commonwealth. Rice's Landing does not have any houses valued at over \$99,999. Almost 40 percent of the housing is valued below \$30,000, and over almost two-thirds less than \$40,000.

Median rents are calculated as the amount of money a person will pay to rent living space in the municipality under consideration. This figure, at first glance, seems very low, but remember it is calculated on a per person basis so rent in a household of two persons is divided among those persons equally. For example, if the rent in a two bedroom apartment is \$500 per month than the rent per person is only \$250, but they are living in a moderately expensive dwelling. Regardless of the actual monetary values derived for each municipality the criteria and data collection methods are consistent for all areas and provide a comprehensive comparison between municipalities.

Figure D-5 represents a graphical display of the 1990 median contract rents for the study area. As the graph shows, rents for the entire study area are \$105 to over \$160 dollars below the median for Pennsylvania. The median rent for Pennsylvania is \$322 dollars. Rice's Landing is among the lowest median rent in the study at \$192 monthly. The highest median rent, other than Pennsylvania, is Jefferson Borough at \$217. Both of these figures are very comparable to the \$187 median rent for Greene County.

Findings

Rice's Landing's housing stock can be characterized as follows:

- Decreasing in number since 1980.
- Occupancy rates have increased since 1980 and are well above the Commonwealth at over 95 percent.
- Owner-occupancy remains extremely high for the Borough, well above the Commonwealth and all areas in the study.
- The Borough is primarily made up of single attached units and mobile homes. Housing diversity is extremely low and the Borough does not possess any apartment buildings other than a few duplexes.
- Household sizes are generally average with the Commonwealth and are comprised of one, two, and three persons per household.
- Rice's Landing's housing conditions are the oldest and the lesser valued of the region, many of which require constant maintenance, but can generally be considered to be moderate to fair.
- The Borough's age of homeowners is much older than the rest of the region and far older than the Commonwealth.
- A great deal of the housing was built prior to 1949, almost 75 percent.
- Housing values are extremely low compared to the Commonwealth but comparable to Greene County and Jefferson Township.
- Median contract rents are low compared to Pennsylvania, but comparable for the region.

**Table D-1
Housing Characteristics**

NAME	Pennsylvania		Greene County		Rices Landing Boro		Carmichaels Boro		Cumberland Twp		Jefferson Boro		Jefferson Twp	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
GENERAL:														
Total	4938140	100.0	15982	100.0	186	100.0	255	100.0	2,816	100.0	137	100.0	1033	100.0
-Occupied/dupied	4495966	91.0	14624	91.5	177	95.2	223	87.5	2,609	92.0	131	95.6	955	92.4
Vacant	442174	9.0	1358	8.5	9	4.8	32	12.5	227	8.0	6	4.4	78	7.6
OCCUPIED UNITS:														
Owner -Occupied	3176121	64.3	10603	66.3	150	80.6	151	59.2	1,929	68.0	107	78.1	823	79.7
Renter -Occupied	1319845	26.7	4021	25.2	27	14.5	72	28.2	680	24.0	24	17.5	132	12.8
VACANT UNITS:														
Vac For Rent	102774	23.2	314	23.1	0	0.0	14	43.8	34	15.0	3	50.0	4	5.1
Vac For Sale	48763	11.0	169	12.4	4	44.4	14	43.8	32	14.1	1	16.7	9	11.5
Rented or sold not occupied	43747	9.9	191	14.1	1	11.1	0	0.0	34	15.0	0	0.0	3	3.8
Seasonal or occasional use	144359	32.6	270	19.9	1	11.1	1	3.1	66	29.1	1	16.7	19	24.4
Other vacant	102531	23.2	414	30.5	3	33.3	1	9.4	61	26.9	1	16.7	43	55.1
AGE OF HOMEOWNER:														
15 to 24 years Owner -Occupied	38312	1.2	119	1.1	1	0.7	0	0.0	23	1.2	0	0.0	8	1.0
25 to 34 years Owner -Occupied	454725	14.3	1282	12.1	12	8.0	14	9.3	199	10.3	19	17.8	93	11.3
35 to 44 years Owner -Occupied	685952	21.6	2332	22.0	27	18.0	12	21.2	436	22.6	17	15.9	188	22.8
45 to 54 years Owner -Occupied	543801	17.1	1708	16.1	19	12.7	18	11.9	271	14.0	10	9.3	121	14.7
55 to 64 years Owner -Occupied	561214	17.7	1679	15.8	24	16.0	20	11.2	313	16.2	24	22.4	115	14.0
65 to 74 years Owner -Occupied	550399	17.3	2029	19.1	31	20.7	32	21.2	412	21.4	23	21.5	183	22.2
75 years and over Owner -Occupied	341718	10.8	1454	11.7	16	24.0	15	23.2	275	14.3	14	13.1	115	14.0
SIZE OF UNIT:														
1 room	54056	1.1	88	0.6	0	0.0	5	2.0	6	0.2	0	0.0	1	0.1
2 rooms	118931	2.4	208	1.3	0	0.0	6	2.4	36	1.3	1	0.7	7	0.7
3 rooms	398919	8.1	965	6.0	6	1.2	22	8.6	219	7.7	0	0.0	31	3.0
4 rooms	708783	14.4	3061	19.2	20	10.8	40	15.7	526	18.5	20	14.6	219	21.2
5 rooms	890483	18.0	4181	26.2	40	21.5	55	21.6	919	32.4	33	24.1	263	25.5
6 rooms	1211468	24.5	3508	21.9	65	34.9	70	27.5	616	21.7	45	32.8	244	23.6
7 rooms	695647	14.1	1966	12.3	33	17.7	25	9.8	299	10.5	14	10.2	141	13.6
8 rooms	461824	9.4	1117	7.0	10	5.4	19	7.5	118	4.2	13	9.5	67	6.5
9 or more rooms	398029	8.1	888	5.6	12	6.5	13	5.1	97	3.4	11	8.0	60	5.8
PERSONS PER UNIT:														
1 person	1150694	25.6	3547	24.3	41	23.2	65	29.1	682	26.1	25	19.1	195	20.4
2 persons	1441196	32.1	4531	31.0	59	33.3	82	36.8	794	30.4	47	35.9	322	33.7
3 persons	789334	17.6	2682	18.3	32	18.1	28	12.6	498	19.1	26	19.8	184	19.3
4 persons	676345	15.0	2330	15.9	30	16.9	29	13.0	389	14.9	14	10.7	165	17.3
5 persons	290628	6.5	1103	7.5	12	6.8	13	5.8	169	6.5	15	11.5	70	7.3
6 persons	95332	2.1	308	2.1	0	0.0	4	1.8	58	2.2	2	1.5	11	1.2
7 or more persons	52437	1.2	123	0.8	3	1.7	2	0.9	19	0.7	2	1.5	8	0.8
Persons per occupied unit	2.57	*	2.62	*	2.58	*	2.39	*	2.55	*	2.71	*	2.64	*

* = Data not Available or Applicable

Source: 1990 US Census of Population and Housing

**Table D-2
Housing Characteristics, Cont.**

NAME	Pennsylvania		Greene County		Rices Landing Boro		Carnichaels Boro		Cumberland Twp		Jefferson Boro		Jefferson Twp	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PERSONS PER ROOM:														
050 or less	3215951	71.5	9690	66.3	123	69.5	157	70.4	1,727	66.2	97	74.0	644	67.4
051 to 100	1197497	26.6	4618	31.6	50	28.2	60	26.9	824	31.6	32	24.4	298	31.2
101 to 150	60718	1.4	268	1.8	4	2.3	3	1.3	52	2.0	2	1.5	11	1.2
151 to 200	16773	0.4	44	0.3	0	0.0	2	0.9	6	0.2	0	0.0	2	0.2
201 or more	5027	0.1	4	0.0	0	0.0	1	0.4	0	0.0	0	0.0	0	0.0
<i>Total Units</i>	<i>4495966</i>	<i>100.0</i>	<i>14624</i>	<i>100.0</i>	<i>177</i>	<i>100.0</i>	<i>223</i>	<i>100.0</i>	<i>2,609</i>	<i>100.0</i>	<i>131</i>	<i>100.0</i>	<i>955</i>	<i>100.0</i>
RENTS:														
Lower contract rent quartile	217	*	131	60.4	99	45.6	144	66.4	99	45.6	175	80.6	141	65.0
Median contract rent	322	*	187	58.1	192	59.6	202	62.7	155	48.1	217	67.4	184	57.1
Upper contract rent quartile	447	*	241	53.9	247	55.3	256	57.3	219	49.0	250	55.9	229	51.2
VACANCY CHARACTERISTICS:														
Specified vacant for rent	101637	*	292	*	0	*	14	*	34	*	3	*	4	*
Specified vacant for sale only	36499	*	105	*	4	*	12	*	25	*	0	*	6	*
All other vacants	304038	*	961	*	5	*	6	*	168	*	3	*	68	*
Less than 2 months VacForRent	27965	*	68	*	0	*	2	*	10	*	3	*	1	*
2 up to 6 months VacForRent	38961	*	105	*	0	*	2	*	11	*	0	*	1	*
6 or more months VacForRent	35848	*	141	*	0	*	10	*	13	*	0	*	2	*
Less than 2 months VacForSale	7013	*	12	*	0	*	1	*	1	*	1	*	1	*
2 up to 6 months VacForSale	15805	*	24	*	0	*	2	*	4	*	0	*	0	*
6 or more months VacForSale	25945	*	133	*	4	*	11	*	27	*	0	*	8	*
Less than 2 months OthVac	49340	*	86	*	0	*	0	*	5	*	1	*	10	*
2 up to 6 months OthVac	66117	*	154	*	0	*	0	*	30	*	0	*	2	*
6 or more months OthVac	175180	*	635	*	5	*	4	*	126	*	1	*	53	*
TYPE OF UNIT:														
1detached	2636631	53.4	10959	68.6	165	88.7	176	69.0	1,770	62.4	106	77.4	813	78.7
1attached	909676	18.4	592	3.7	2	1.1	2	0.8	393	13.9	1	0.7	32	3.1
2 Units	279700	5.7	534	3.3	3	1.6	26	10.2	41	1.4	1	0.7	1	0.1
3 or 4 in Structure	227788	4.6	379	2.4	0	0.0	19	7.5	40	1.4	0	0.0	0	0.0
5 to 9 in Structure	171041	3.5	265	1.7	0	0.0	7	2.7	79	2.8	3	2.2	0	0.0
10 to 19 in Structure	149419	3.0	246	1.5	0	0.0	0	0.0	50	1.8	0	0.0	0	0.0
20 to 49 Structure	99244	2.0	156	1.0	0	0.0	0	0.0	75	2.6	0	0.0	0	0.0
50 or more in Structure	144428	2.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Mobile home	254920	5.2	2684	16.8	16	8.6	13	5.1	355	12.5	25	18.2	179	17.3
Other type	65293	1.3	167	1.0	0	0.0	12	4.7	33	1.2	1	0.7	8	0.8
<i>Total Occupied Units</i>	<i>4938140</i>	<i>100.0</i>	<i>15982</i>	<i>100.0</i>	<i>186</i>	<i>100.0</i>	<i>255</i>	<i>100.0</i>	<i>2836</i>	<i>100.0</i>	<i>137</i>	<i>100.0</i>	<i>1033</i>	<i>100.0</i>

* = Data Not Available or Applicable

Source: 1990 US Census of Population and Housing

Table D-3
Value of Owner-Occupied Housing

NAME	Pennsylvania		Greene County		Rices Landing Boro		Carmichaels Boro		Cumberland Twp		Jefferson Boro		Jefferson Twp	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$15000 Value	88203	3.4	755	11.5	12	9.2	7	5.7	288	20.0	5	6.3	35	6.2
\$15000 to \$19999	66186	2.6	481	7.3	10	7.7	6	4.9	147	10.2	5	6.3	30	5.3
\$20000 to \$24999	88693	3.4	582	8.9	12	9.2	6	4.9	99	6.9	12	15.0	62	11.0
\$25000 to \$29999	100557	3.9	531	8.1	16	12.3	17	13.9	105	7.3	7	8.8	52	9.2
\$30000 to \$34999	118673	4.6	576	8.8	10	7.7	12	9.8	113	7.9	9	11.3	49	8.7
\$35000 to \$39999	117728	4.6	517	7.9	15	11.5	11	9.0	94	6.5	6	7.5	55	9.7
\$40000 to \$44999	131882	5.1	543	8.3	10	7.7	15	12.3	97	6.7	8	10.0	51	9.0
\$45000 to \$49999	117304	4.5	385	5.9	10	7.7	12	9.8	77	5.4	6	7.5	34	6.0
\$50000 to \$59999	237993	9.2	764	11.7	19	14.6	17	13.9	150	10.4	10	12.5	73	12.9
\$60000 to \$74999	345873	13.4	760	11.6	12	9.2	12	9.8	157	10.9	7	8.8	68	12.0
\$75000 to \$99999	433929	16.8	450	6.9	4	3.1	6	4.9	79	5.5	5	6.3	42	7.4
\$100000 to \$124999	233290	9.0	135	2.1	0	0.0	1	0.8	23	1.6	0	0.0	12	2.1
\$125000 to \$149999	162591	6.3	26	0.4	0	0.0	0	0.0	2	0.1	0	0.0	3	0.5
\$150000 to \$174999	111450	4.3	23	0.4	0	0.0	0	0.0	6	0.4	0	0.0	0	0.0
\$175000 to \$199999	69168	2.7	9	0.1	0	0.0	0	0.0	1	0.1	0	0.0	0	0.0
\$200000 to \$249999	72910	2.8	2	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
\$250000 to \$299999	36170	1.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
\$300000 to \$399999	27055	1.0	4	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
\$400000 to \$499999	10146	0.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
\$500000 or more	11460	0.4	2	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<i>Total Units</i>	<i>2581261</i>	<i>100.0</i>	<i>6545</i>	<i>100.0</i>	<i>130</i>	<i>100.0</i>	<i>122</i>	<i>100.0</i>	<i>1,438</i>	<i>100.0</i>	<i>80</i>	<i>100.0</i>	<i>566</i>	<i>100.0</i>
Lower value quartile	\$42,500	*	\$23,400	55.1	\$24,400	57.4	\$28,400	66.8	\$17,400	40.9	\$24,200	56.9	\$26,400	62.1
Median value	\$69,700	*	\$38,400	55.1	\$36,700	52.7	\$40,700	58.4	\$33,500	48.1	\$36,700	52.7	\$40,000	57.4
Upper value quartile	\$109,500	*	\$57,100	52.1	\$51,300	46.8	\$53,200	48.6	\$53,900	49.2	\$52,000	47.5	\$57,700	52.7

Source: 1990 US Census of Population and Housing

**Table D-4
Year of Housing Unit Construction**

NAME	Pennsylvania		Greene County		Rices Landing Boro		Carmichaels Boro		Cumberland Twp		Jefferson Boro		Jefferson Twp	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Built 1989-90	73954	1.5	95	0.6	0	0.0	0	0.0	25	0.9	0	0.0	0	0.0
1985-88	271938	5.5	534	3.3	5	2.6	4	1.6	83	2.9	3	2.2	35	3.4
1980-84	266690	5.4	1231	7.7	4	2.1	17	6.8	258	9.1	19	13.9	107	10.4
1970-79	778612	15.8	3005	18.8	17	8.9	21	8.4	600	21.2	34	24.8	191	18.5
1960-69	612604	12.4	1278	8.0	3	1.6	12	4.8	135	4.8	9	6.6	70	6.8
1950-59	720956	14.6	1645	10.3	18	9.4	32	12.8	298	10.5	7	5.1	127	12.3
1940-49	478061	9.7	1701	10.6	28	14.7	34	13.6	467	16.5	7	5.1	229	22.2
Pre 1939	1735325	35.1	6493	40.6	116	60.7	130	52.0	970	34.2	58	42.3	274	26.5
Median Year Built	1954	*	1949	*	1939	*	1939	*	1950	*	1955	*	1951	*
<i>Total Units</i>	4938140	100.0	15982	100.0	191	100.0	250	100.0	2836	100.0	137	100.0	1033	100.0

* = Data Not Available or Applicable

Source: 1990 US Census of Population and Housing