

# Housing Profile

Town of Bloomsburg Comprehensive Plan

## Housing by the Numbers

Total Housing Units (2000)	4,399
Housing Unit Growth , 1990-2000	207
Percentage Rental Units	60.7%
Median Value	\$86,000
Estimate of homes 50 years old or more	71.4%
Cost Burdened Home Owners	17.3%
Cost Burdened Renters	45.0%

## Introduction

Housing is important to the prosperity of any community. Affordable, available, and attractive housing is critical to a sound tax base that will continue to appreciate in value. Housing unit growth, density, type, age, ownership, vacancy, and affordability are key characteristics in this housing inventory.

## Total Population

In 2000, the US Census Bureau reported 4,399 housing units in Bloomsburg.

- 207 were new units for a 4.9 percent increase.
  - Bloomsburg was second only to Scott Township in the number of new units.
- The addition of new units is significant in light of Bloomsburg's loss of population from 1990 to 2000.

**Table 1: Housing Unit Counts and Change for Bloomsburg, Region, County, and State, 1990-2000**

	1990	2000	Change 1990-2000	
			Number	Percent
Pennsylvania	4,938,140	5,249,750	311,610	6.3
Columbia County	25,598	27,733	2,135	8.3
<b>Bloomsburg</b>	<b>4,192</b>	<b>4,399</b>	<b>207</b>	<b>4.9</b>
Hemlock Township	619	747	128	20.7
Montour Township	580	612	32	5.5
Mount Pleasant Township	495	561	66	13.3
Scott Township	1,866	2,090	224	12.0

Source: US Census, 1990 and 2000

## Occupancy and Vacancy

Of the 4,399 housing units in 2000,

- 92.7% were occupied (used as a primary residence), down 1.0 percent from 1990.
- 7.3% were vacant (not used as a primary residence)
- Bloomsburg's occupancy rate is about 3% lower than adjacent townships, 3% higher than Columbia County, and 1.8% higher than Pennsylvania.

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→ The decline in housing occupancy in Bloomsburg was part of a wider trend throughout Columbia County.

**Table 2: Housing Occupancy, 1990, 2000-Town of Bloomsburg, Region, County, and State**

	1990			2000			Change
	Total	Occupied	Vacant	Total	Occupied	Vacant	Occupied
Pennsylvania	4,938,140	91.0	9.0	5,249,750	91.0	9.0	0.0
Columbia County	25,598	91.7	8.3	27,733	89.8	10.2	-1.9
<b>Bloomsburg</b>	<b>4,192</b>	<b>93.7</b>	<b>6.3</b>	<b>4,399</b>	<b>92.7</b>	<b>7.3</b>	<b>-1.0</b>
Hemlock Township	619	95.2	4.8	747	95.3	4.7	0.1
Montour Township	580	96.0	4.0	612	96.7	3.3	0.7
Mount Pleasant Township	495	97.0	3.0	561	97.0	3.0	0.0
Scott Township	1,866	96.4	3.6	2,090	96.2	3.8	-0.2

Source: US Census, 1990 and 2000

### Owners and Renters

Of the 4,080 occupied homes, or housing units used as a primary residence,

- 1604 or 39.3% were owner-occupied, down 5.4 points since 1990, and
- 2476 or 60.7% were rentals.
- Bloomsburg had a much higher percentage of renter-occupied units than adjacent townships, Columbia County and Pennsylvania.
- Bloomsburg's rental units as a percentage of total housing units grew more than any other surveyed jurisdiction. Montour and Scott Township also had increases in the percentage of rentals, i.e. a decrease in owner-occupied units.
- More than half of the net increase in rental units in Columbia County from 1990 to 2000 occurred in Bloomsburg.

In 2007, Bloomsburg code enforcement office reported 1,034 regulated rental units housing 2,788 occupants.

→ Bloomsburg is a rental community and continues to grow this segment of its housing market.

**Table 3: Housing Tenure, 1990, 2000-Town of Bloomsburg, Region, County, and State**

	1990			2000			Change
	Occupied Units	Owner	Renter	Occupied Units	Owner	Renter	Owner
Pennsylvania	4,495,966	70.6	29.4	4,777,003	71.3	28.7	0.7
Columbia County	23,478	73.5	26.5	24,915	72.4	27.6	-1.1
<b>Bloomsburg</b>	<b>3,926</b>	<b>44.7</b>	<b>55.3</b>	<b>4,080</b>	<b>39.3</b>	<b>60.7</b>	<b>-5.4</b>
Hemlock Township	589	84.0	16.0	712	87.5	12.5	3.5
Montour Township	557	82.8	17.2	592	81.6	18.4	-1.2
Mount Pleasant Township	480	83.1	16.9	544	84.2	15.8	1.1
Scott Township	1,798	84.9	15.1	2,010	84.1	15.9	-0.8

Source: U.S. Census 1990 and 2000

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## Housing Values

Of the 4,080 occupied homes, or housing units used as a primary residence, in 2000,

- the majority, 64.6% ,were valued between \$50,000 and \$99,999.
- the percentage of homes valued between \$150,000 and \$299,999 grew from less than three percent to nearly ten percent.
- there were not homes at \$300,000 or more.
- The percentage of homes valued between \$50,000 and \$99,999 in Columbia County was roughly 10 percent less than Bloomsburg, 56.5 percent and in Pennsylvania was much less, 37.4 percent.
- The median value of owner-occupied units in Bloomsburg was \$86,000, and increase of nearly \$30,000 since 1990.
- Bloomsburg’s median value was 89 percent of Pennsylvania’s \$97,000 and nearly 100 percent of the county’s \$87,300.

→ The distribution of housing values in Bloomsburg was typical of a small, long-established community. Home values rose significantly over the past census decade.

**Table 4: Value of Specified Owner-Occupied Housing Units, 1990, 2000 Bloomsburg, PA**

	1990		2000		Number	Percent
	#	%	#	%	#	%
<b>Specified owner-occupied housing units</b>	<b>1,435</b>	<b>100</b>	<b>1,369</b>	<b>100</b>	<b>-66</b>	<b>-4.6</b>
Less than \$50,000	547	38.1	104	7.6	-443	-81.0
\$50,000 to \$99,999	754	52.5	884	64.6	130	17.2
\$100,000 to \$149,999	99	6.9	258	18.8	159	160.6
\$150,000 to \$199,999	18	1.3	69	5.0	51	283.3
\$200,000 to \$299,999	17	1.2	54	3.9	37	217.6
\$300,000 to \$499,999	0	0.0	0	0.0	0	0
\$500,000 to \$999,999	0	0.0	0	0.0	0	0
\$100,000,000 or more	0	0.0	0	0.0	0	0
Median value (dollars)	56,300	N/A	86,000	N/A	29,700	52.8

Source: U.S. Census 1990 STF3, Tables H061, H061A and 2000 STF3, Tables H74, H76

## Housing Units per Structure

Of the 4,403 total housing units in Bloomsburg in 2000 as estimated by the US Census Bureau using the sample survey,

- the majority, 53.3 percent were single family units
- Bloomsburg had the highest percentage of single family attached units and 2- to 49-unit structures of the surveyed jurisdictions.
- Structures with five units or more comprised 18.6 percent of total housing structures.
- Bloomsburg had the lowest percentage of single family detached structures and mobile homes.

→ Bloomsburg provided much wider housing choices in terms of units per structure than any of the surveyed jurisdictions.

→ The census data did not indicate whether structures are owned with the property they occupy or separate from it, or the style of design. Conversations with local realtors suggested that

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townhomes and condominiums (housing units owned separate from the land they occupy) are not adequately available in Bloomsburg.

**Table 5 Housing Units in Structure, 2000-Town of Bloomsburg, Pennsylvania**

	Bloomsburg		Hemlock Township	Montour Township	Mount Pleasant Township	Scott Township	Columbia County
	#	%	%	%	%	%	%
1, detached	1,759	40.0%	87.6%	73.2%	84.0%	75.5%	66.8%
1, attached	584	13.3%	2.9%	1.0%	0.7%	2.2%	5.1%
2	596	13.5%	1.7%	2.1%	1.6%	3.1%	5.8%
3 or 4	515	11.7%	0.0%	2.6%	2.7%	2.0%	5.1%
5 to 9	402	9.1%	0.0%	0.3%	0.9%	2.9%	2.6%
10 to 19	186	4.2%	0.0%	0.0%	0.0%	0.0%	1.1%
20 to 49	169	3.8%	0.0%	0.0%	0.0%	0.3%	0.8%
50 or more	67	1.5%	0.0%	2.9%	0.0%	0.0%	0.7%
Mobile home	125	2.8%	7.8%	17.8%	10.2%	13.9%	11.9%
Boat, RV, van, etc.	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

Source: U.S. Census 2000 STF Table H30

### Recent Trends

Of the 283 new housing structures from 1990 to 2000 estimated by the US Census Bureau using the sample survey,

- 64.0 percent were renter-occupied structures.
- Leading increases were 135 mobile homes, both owner- and renter-occupied, 31 2-4 unit rental structures, and 30 single unit, owner-occupied structures.

→ Bloomsburg's growth in housing stock from 1990 to 2000 was strongly influenced by the construction of rental housing and the establishment of mobile homes.

**Table 6 Housing Units in Structure, 1990-2000-Town of Bloomsburg, Pennsylvania**

Type	Built 1990 to March 2000	% of Total	Owner Units	% of Type	Renter Units	% of Type
1, detached or attached	55	19.4%	30.0	54.5%	25.0	45.5%
2 to 4	37	13.1%	6.0	16.2%	31.0	83.8%
5 to 19	24	8.5%	0.0	0.0%	24.0	100.0%
20 to 49	25	8.8%	0.0	0.0%	25.0	100.0%
50 or more	7	2.5%	0.0	0.0%	7.0	100.0%
Mobile home	135	47.7%	66.0	48.9%	69.0	51.1%
Total units / Percent of total	283	100.0%	102	36.0%	181	64.0%

Source: U.S. Census 2000 STF3, Table HCT6

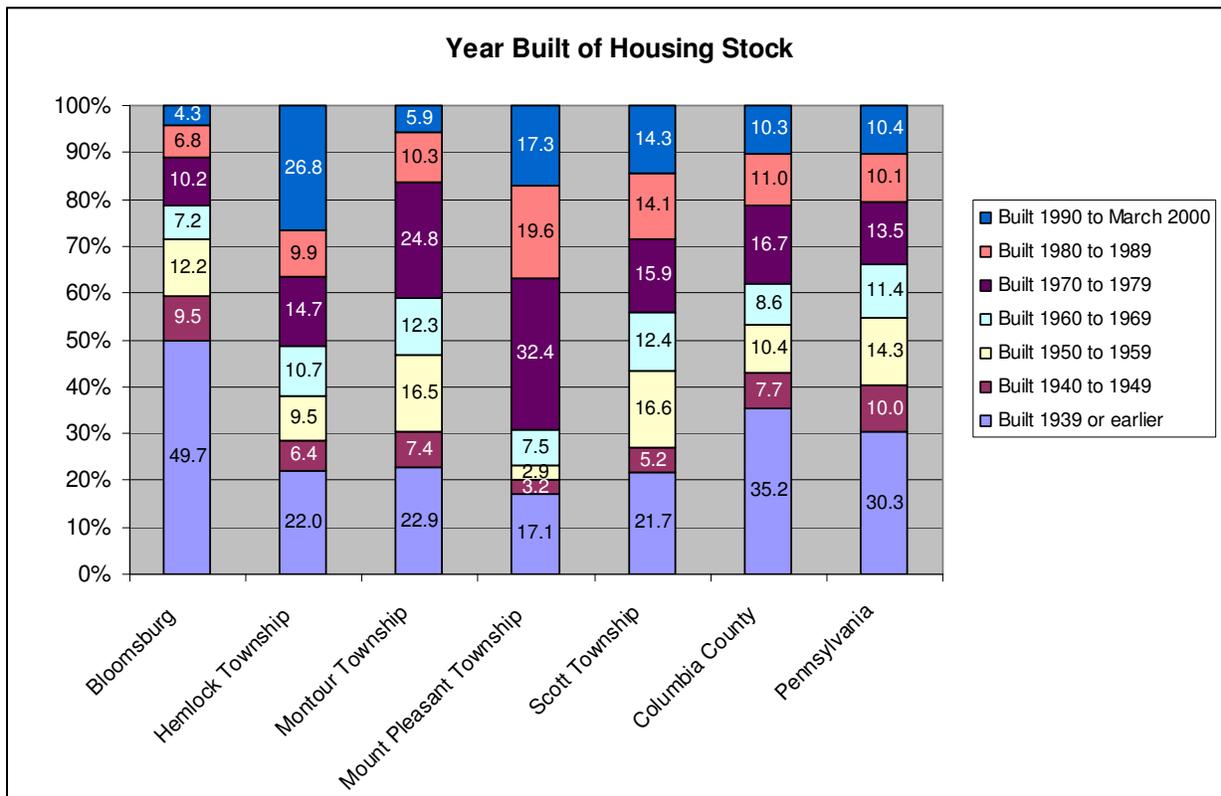
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## Age of Structure

Of the 4,403 total housing units in Bloomsburg in 2000 as estimated by the US Census Bureau using the sample survey,

- 3,144 homes or 71.4% were built before 1960; these homes are nearly 50 years old.
  - Bloomsburg has a higher percentage of housing units built before 1960 than Columbia County and Pennsylvania; 16.6% more than the county and 12.7% more than state.
  - Bloomsburg's percentage of housing units built before 1940 is more than double that of adjacent townships.
- Bloomsburg's housing stock is much older than any of the surveyed jurisdictions.
- At least 950 homes have come of age, 50 years or more, since the historic survey was completed in 1988. By their age, they may have significant historical value to the community, which would be determined by a property survey. They may also have significant value to the county or state.

Figure 1



Source: U.S. Census 2000 STF3, Table H34

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## Recent Housing Development

Statistics from the US Census Bureau's Residential Construction Branch indicate that multi-family residential construction continues to lead housing unit growth in Bloomsburg.

**Table 7 Building Permits for Residential Construction**

2000-July 2008	Estimates with Imputation		
	Buildings	Units	Construction cost
Single Family	143	143	13,944,954
Two Family	6	12	370,000
Three and Four Family	9	36	2,052,200
Five or More Family	20	308	21,091,224
Total	178	499	37,458,378

Source: U.S. Census Bureau, Residential Construction Branch

## Housing Affordability

Households that spend more than 30 percent of their income on housing costs, including mortgages or rent, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees are classified, as cost burdened. Households that spend 50 percent or more on housing costs are classified as extremely cost burdened.

- The majority of renter households, 73.7%, paid \$300-\$749/month in gross rent costs.
  - Nearly half, 49.9%, of owner households paid \$300-\$499/month in gross housing costs.
  - 237 or 17.3% of owner households were cost burdened; this is an increase of 53 households or 4.9 percent since 1989.
  - 1,104 or 45.1% of renter households were cost burdened; the majority of these are seniors 65 years and older.
- Housing affordability was an issue for more than 17 percent of Bloomsburg households that owned their homes in 1999.
- Housing affordability was an issue for many senior households that rented their homes in 1999.

**Table 8 Cost Burden for Owner-Occupied Households**

Owner	Bloomsburg		Columbia County		Pennsylvania	
Cost Burdened	237	17.3%	2,259	17.6%	600,717	20.8%
Extremely Cost Burdened	57	4.2%	694	5.4%	211,391	7.3%

Source: U.S. Census 1990 STF3, Table H058 and 2000 STF3, Table H94

**Table 9 Cost Burden for Renter-Occupied Households**

Renter	Bloomsburg		Columbia County		Pennsylvania	
Cost Burdened	1,104	45.0%	2,239	33.6%	479,644	35.5%
15 to 64 years	912	43.7%	1,760	32.8%	352,643	32.9%
65 years and older	1,992	52.9%	479	37.4%	127,001	46.0%

Source: U.S. Census 1990 STF3, Table H051 and 2000 STF3, Table H71

## Findings

- The addition of new units is significant in light of Bloomsburg's loss of population from 1990 to 2000.
- The decline in housing occupancy in Bloomsburg was part of a wider trend throughout Columbia County.
- Bloomsburg is a rental community and continues to grow this segment of its housing market.
- The distribution of housing values in Bloomsburg was typical of a small, long-established community. Home values rose significantly over the past census decade.
- Bloomsburg provided much wider housing choices in terms of units per structure than any of the surveyed jurisdictions.
- The census data did not indicate whether structures are owned with the property they occupy or separate from it, or the style of design. Conversations with local realtors suggested that townhomes and condominiums (housing units owned separate from the land they occupy) are not adequately available in Bloomsburg.
- Bloomsburg's growth in housing stock from 1990 to 2000 was strongly influenced by the construction of rental housing and the establishment of mobile homes.
- Bloomsburg's housing stock is much older than any of the surveyed jurisdictions.
- At least 950 homes have come of age, 50 years or more, since the historic survey was completed in 1988. By their age, they may have significant historical value to the community, which would be determined by a property survey. They may also have significant value to the county or state.
- Housing affordability was an issue for more than 17 percent of Bloomsburg households that owned their homes in 1999.
- Housing affordability was an issue for many senior households that rented their homes in 1999.

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