

Profile 3 Housing Profile

Introduction

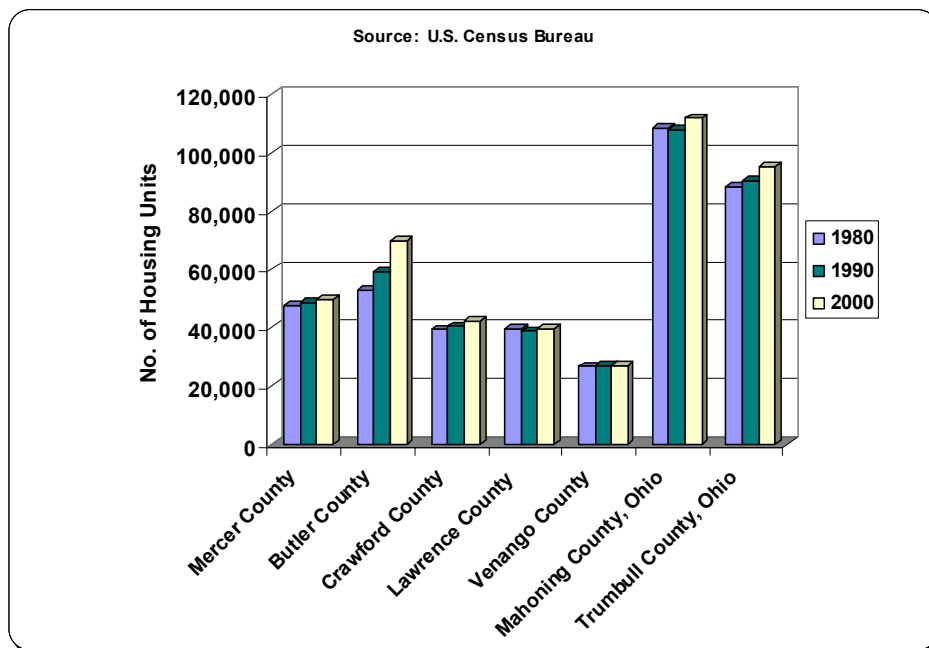
Attractive and affordable housing are two of the most important assets of any community. Good housing creates a sound tax base that will continue to appreciate in value and assures that residents are living in a healthy and safe environment. The existing and future quality of housing is extremely important to the growth and development of Mercer County. An analysis of existing housing conditions and projected population levels are necessary when identifying housing needs for the future. The following sections describe the existing housing types, conditions, vacancies, and other factors that characterize the supply of housing in Mercer County. Data from the U.S. Census Bureau served as the primary source of housing statistics unless otherwise noted.

Housing Unit Supply and Density Trends

Housing Supply

- Since 1980, the total number of housing units in Mercer County has increased by almost 2,200 units, or 4.6 percent. This growth rate is significantly lower than for the Commonwealth as a whole, which posted a 14 percent increase over the same time frame. However, from a regional perspective, housing growth in Mercer County was similar to that in Mahoning County, Ohio (3 percent) and greater than in Lawrence and Venango Counties, which saw very slight gains of 0.1 and 1.0 percent respectively. Crawford County, PA and Trumbull County, Ohio each saw growth rates reaching almost 8 percent. Butler County outpaced all of these with an increase of over 31 percent, which is more than likely due to its proximity to the City of Pittsburgh. Figure 3-1 below illustrates the change in housing units from 1980 – 2000 for Mercer and adjacent counties.

Figure 3-1 Housing Unit Growth, 1980-2000



- **As expected, growth in housing units within the County’s municipalities varied greatly.** A closer look at the various regions within Mercer County reveals the following trends in housing growth between 1990 and 2000. Table 3-1 on the following page provides the detailed Census data.
 - **Greenville-Reynolds Area**

This area includes 3 boroughs and 6 townships in the northwest corner of Mercer County. Overall, this area maintained its percentage of the total number of housing units in the County – 19.5 percent. However, between 1990 and 2000, there was an increase of 2.5 percent, or 236 units here. Four municipalities experienced decreases that ranged from a low of 0.4 percent in Greene Township to a high of 12.6 percent in Jamestown Borough. Increases in the remaining municipalities ranged from 1.1 percent in Fredonia Borough to 9.5 percent in Hempfield Township.
 - **Northern Tier Area**

Six townships and Sheakleyville Borough are located in this region and the housing units here represented just over 4 percent of the County’s total in 1990 and 2000. Total growth in the region between 1990 and 2000 was 1.7 percent, or 34 new units. Increases in Salem Township (15.9 percent/43 homes) and Sheakleyville Borough (16.4 percent/10 homes) were offset by decreases in both French Creek Township (-18.3 percent/69 units) and Deer Creek Township (-12.4 percent/25 homes). The remaining townships saw growth rates ranging from 6 percent to just over 8 percent.
 - **Lakeview Area**

Representing 7 percent of the County’s housing units; this area saw only a 1.2 percent increase in housing units between 1990 and 2000. Of the eleven municipalities within this area, seven experienced a decrease in the total number of housing units. Jackson Center Borough saw the greatest decrease percentage-wise at -16.7 percent, although this represents only 17 housing units. Lake Township had the highest numerical decrease – 26 units - a -9.6 percent decrease. Jackson Township had the largest percentage and numerical increases – 17 percent or 75 units.
 - **Shenango Valley Area**

The Cities of Farrell, Hermitage, and Sharon, as well as the Boroughs of Clark, Sharpsville, West Middlesex, and Wheatland are found in the Shenango Valley Area. There are also three townships – Lackawannock, Shenango, and South Pymatuning. Combined, the housing units in this area made up about 48 percent of the County’s total housing stock. The Cities of Hermitage and Sharon together account for 29 percent. Between 1990 and 2000, five of the municipalities within the Valley area recorded a loss in housing units – between less than one percent (West Middlesex) and 9 percent (City of

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Farrell)¹. Clark Borough recorded the greatest increase, almost 13 percent (26 units), while the City of Hermitage was second at almost 12 percent (745 units).

- **Mercer Area**

As a region, the Mercer Area experienced both the greatest numerical and percentage increase in housing units between 1990 and 2000 according to the Census Bureau – 389 units or 9.3 percent. Only Findley Township experienced a decrease – one unit. Increases ranged from a high of 230 units or just over 30 percent in Jefferson Township, to a low of 2.6 percent (10 units) in Wilmington Township. Coolspring Township recorded the second highest growth rate, almost 11 percent, or 89 units. Combined, the housing units in the Mercer area represent 9 percent of the County’s total.

- **Grove City Area (Southeast)**

The Grove City area also experienced growth in housing units between 1990 and 2000. Of the five municipalities in the area, only Grove City Borough experienced a loss during that time, 17 units or less than one percent. Wolf Creek Township recorded the largest percentage increase, just over 12 percent, while Pine Township recorded the largest numerical increase, 110 units. Liberty and Springfield Townships saw increases of about 6 percent each. Together, the area’s housing units represent about 12 percent of Mercer County’s total housing stock.

Table 3-1 Housing Growth by Region 1990-2000

Municipality	1990		2000		Change 1990 -2000	
	Total	%of county total	Total	%of county total	#	%
Mercer County	48,689	100.0	49,859	100.0	1,170	2.4
Greenville-Reynolds Area	9,478	19.5	9,714	19.5	236	2.5
Delaware Township	797	1.6	842	1.7	45	5.6
Fredonia Borough	269	0.6	272	0.5	3	1.1
Greene Township	486	1.0	484	1.0	-2	(0.4)
Greenville Borough	2,859	5.9	2,723	5.5	-136	(4.8)
Hempfield Township	1,503	3.1	1,646	3.3	143	9.5
Jamestown Borough	340	0.7	297	0.6	-43	(12.6)
Pymatuning Township	1,496	3.1	1,632	3.3	136	9.1
Sugar Grove Township	398	0.8	377	0.8	-21	(5.3)
West Salem Township	1,330	2.7	1,441	2.9	111	8.3
Northern Tier Area	2,059	4.2	2,093	4.2	34	1.7
Deer Creek Township	202	0.4	177	0.4	-25	(12.4)

¹ Much of the housing losses in the City of Farrell were the result of the demolition of vacant units.

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Municipality	1990		2000		Change 1990 -2000	
	Total	%of county total	Total	%of county total	#	%
French Creek Township	378	0.8	309	0.6	-69	(18.3)
Otter Creek Township	232	0.5	246	0.5	14	6.0
Perry Township	593	1.2	627	1.3	34	5.7
Salem Township	270	0.6	313	0.6	43	15.9
Sandy Creek Township	323	0.7	350	0.7	27	8.4
Sheakleyville Borough	61	0.1	71	0.1	10	16.4
Lakeview Area	3,426	7.0	3,467	7.0	41	1.2
Fairview Township	324	0.7	354	0.7	30	9.3
Jackson Township	439	0.9	514	1.0	75	17.1
Jackson Center Borough	102	0.2	85	0.2	-17	(16.7)
Lake Township	272	0.6	246	0.5	-26	(9.6)
Mill Creek Township	276	0.6	265	0.5	-11	(4.0)
New Lebanon Borough	101	0.2	94	0.2	-7	(6.9)
New Vernon Township	209	0.4	218	0.4	9	4.3
Sandy Lake Borough	344	0.7	330	0.7	-14	(4.1)
Sandy Lake Township	480	1.0	515	1.0	35	7.3
Stoneboro Borough	528	1.1	517	1.0	-11	(2.1)
Worth Township	351	0.7	329	0.7	-22	(6.3)
Shenango Valley	23,812	48.9	24,083	48.3	271	1.1
Clark Borough	207	0.4	233	0.5	26	12.6
City of Farrell	3,030	6.2	2,752	5.5	-278	(9.2)
City of Hermitage	6,359	13.1	7,104	14.2	745	11.7
Lackawannock Township	937	1.9	952	1.9	15	1.6
City of Sharon	7,670	15.8	7,388	14.8	-282	(3.7)
Sharpsville Borough	2,041	4.2	2,016	4.0	-25	(1.2)
Shenango Township	1,709	3.5	1,693	3.4	-16	(0.9)
South Pymatuning Township	1,076	2.2	1,168	2.3	92	8.6
West Middlesex Borough	410	0.8	398	0.8	-12	(2.9)
Wheatland Borough	373	0.8	379	0.8	6	1.6
Mercer Area	4,172	8.6	4,561	9.1	389	9.3
Coolspring Township	838	1.7	927	1.9	89	10.6
East Lackawannock Township	581	1.2	599	1.2	18	3.1
Findley Township	565	1.2	564	1.1	-1	(0.2)
Jefferson Township	763	1.6	993	2.0	230	30.1
Mercer Borough	1,043	2.1	1,086	2.2	43	4.1
Wilmington Township	382	0.8	392	0.8	10	2.6
Grove City Area	5,742	11.8	5,941	11.9	199	3.5
Grove City Borough	2,762	5.7	2,745	5.5	-17	(0.6)

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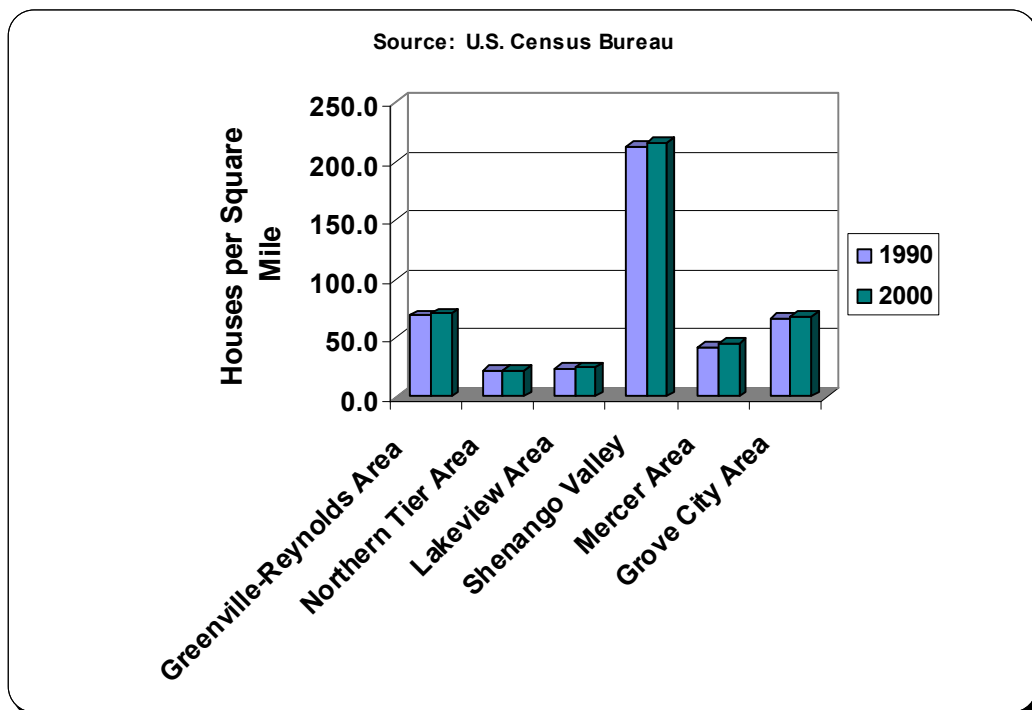
Municipality	1990		2000		Change 1990 -2000	
	Total	%of county total	Total	%of county total	#	%
Liberty Township	486	1.0	514	1.0	28	5.8
Pine Township	1,509	3.1	1,619	3.2	110	7.3
Springfield Township	725	1.5	771	1.5	46	6.3
Wolf Creek Township	260	0.5	292	0.6	32	12.3

Source: US Census Bureau

Housing Unit Density

- Housing unit density for all of Mercer County in 2000 was just over 74 houses per square mile according to Census Bureau data.** This reflects a slight increase over the 1990 figure of about 72 houses per square mile. However, there is a wide variation of housing densities at both the regional and municipal levels, as seen in Figure 3-2. The Shenango Valley Area has the highest density - almost 216 housing units per square mile, which reflects densities of Farrell, Hermitage, and Sharon, as well as the Boroughs of Clark, Sharpsville, West Middlesex, and Wheatland. The City of Sharon has the highest housing density, not only within the Shenango Valley, but also in the entire County, with almost 1,997 units per square mile.

Figure 3-2 – Housing Unit Density by Region 1990-2000



- **The Northern Tier Area has the lowest density – just over 22 houses per square mile.** In this region, Sheakleysville Borough recorded the highest density – 71 houses in an area of 0.2 square miles – or 355 units per square mile. Deer Creek Township has the lowest density in the region and also in the County – 12 units per square mile. The Lakeview Area has a similar regional density – about 25 units per square mile, with Sandy Lake Borough having the highest density (330/square mile) and Worth Township having the lowest (13/square mile)
- **The Greenville-Reynolds and Grove City Areas each have housing unit densities of about 70 units per square mile.** The highest densities within these regions can be found in the Boroughs, with 1,433 units per square mile in Greenville Borough and 1,016 per square mile in Grove City Borough. In the Greenville-Reynolds area, Greene Township has the lowest density – 22 units per square mile, while in the Grove City area, Wolf Creek Township does – about 18 units per square mile.
- **In the Mercer Area, housing densities are about 45 units per square mile.** As would be expected, Mercer Borough recorded the highest density – 835 houses per square mile. The lowest density in this area is found in Findley Township, which has about 27 houses per square mile according to 2000 Census Data.

Housing Occupancy and Vacancy Status

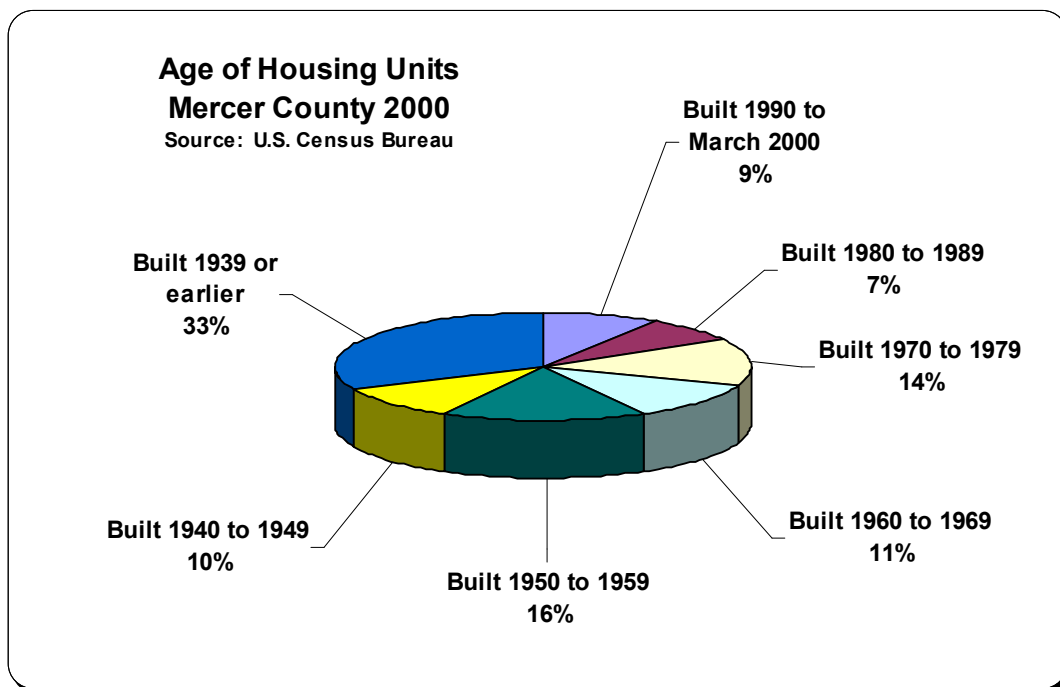
- **Census Bureau data indicate that of the County’s 49,859 housing units, 93.7 percent (46,712 units) were occupied in 2000.** This represents an increase of 2.5 percent over 1990’s figures. This ratio of occupied to vacant units is comparable to most of the surrounding counties in both Pennsylvania and Ohio. Butler and Lawrence Counties in Pennsylvania have occupancy rates of 94.3 percent and 93.6 percent respectively, while Mahoning and Trumbull Counties in Ohio have rates of 91.8 percent and 93.6 percent respectively. Crawford and Venango Counties recorded occupancy rates of 81.8 and 84.5 percent respectively according to 2000 Census data. Among these, Butler County recorded the highest increase in occupied units between 1990 and 2000 – 10,537 units or 19 percent.
- **Each of the above mentioned Counties’ owner-occupied units accounted for 73 to 78 percent of all occupied units according to 2000 Census data.** Occupied housing units are classified as either Owner-Occupied or Renter-Occupied. Mercer and its surrounding Counties have very similar distributions between owner- and renter-occupied units. Mahoning County, Ohio was at the low end; Butler County at the high end; and Mercer County fell in the middle, with a 76 percent owner occupancy rate.
- The Census Bureau classifies vacant housing into several categories: “for rent”, “for sale only”, “rented or sold – not occupied”, “for seasonal, recreational, or occasional use”, “for migrant workers”, and “other vacant”. **In Mercer County, approximately 60 percent of vacant housing falls into the first three categories,** which is comparable to Butler (61 percent) and Lawrence (63 percent) Counties, but less than Mahoning and Trumbull Counties, which had 81 percent and 86 percent respectively in these three categories. However, Crawford and Venango Counties had only 21 percent and 24 percent of vacant housing in these categories. The majority of vacant units in these two counties – over 64

percent – fall into the “seasonal, recreational, or occasional use” category. In Mercer County, only about 18 percent of vacant units are considered seasonal.

Age of Housing Units

- **Roughly one third of the County’s housing units were constructed in 1939 or earlier** as shown in Figure 3-3, which illustrates the age of Mercer County’s housing stock according to the 2000 Census data. Another 37 percent were built between 1940 and 1969. Each of the surrounding counties exhibit a similar pattern, with between 62 and 73 percent of housing built before 1970, except Butler County where only 49 percent of housing was built prior to 1970.

Figure 3-3 Age of Housing Units, Mercer County, 2000



Housing Utility Characteristics

Plumbing Facilities

- The Census Bureau also provides housing utility information. **According to 2000 data, 99 percent of Mercer County’s occupied housing units have complete plumbing facilities**, i.e., “hot and cold piped water, a flush toilet, and a bathtub or shower, all of which must be located within the home, but not necessarily in the same room.”² In Mercer and surrounding

² 2000 Census of Population and Housing, Summary File 3 Technical Documentation – Appendix B. Definitions of Subject Characteristics

counties, 99 percent of occupied units have complete plumbing facilities. Data for seasonal or vacant housing units is not available.

Home Heating Fuel

- **Utility gas, which is piped from a central source to individual housing units is the most prevalent heating fuel used in Mercer County**, as well as in the surrounding Counties. Census data indicates that in 2000, 68 percent of occupied housing units in Mercer County used this type of fuel. In the surrounding counties, between 62 percent (Lawrence) and 82 percent (Mahoning County, Ohio) used utility gas. Fuel oil and kerosene were second, with just over 15 percent of Mercer's housing units utilizing these fuels. Electricity is the third most common house heating fuel in the County, with 10 percent of occupied units using this as the primary heating fuel.

Kitchen Facilities

- **In Mercer, Butler, Lawrence, Mahoning, and Trumbull Counties 99 percent of housing units have complete kitchen facilities.** In Crawford and Venango Counties, only about 97 percent have complete kitchen facilities, which is probably reflective of the higher percentage of seasonal housing units within these two counties. A housing unit has complete kitchen facilities when it has all of the following: a sink with piped water, a range OR cook top AND oven, and a refrigerator. As with plumbing facilities, all must be within the unit, but not in the same room. Housing units with only a microwave or portable heating units are not considered as having complete kitchen facilities. In addition, an ice box is not considered to be a refrigerator.³ The Census Bureau identifies the presence of complete kitchen facilities for all housing units, not just occupied units as is the case for plumbing facilities and heating fuel.

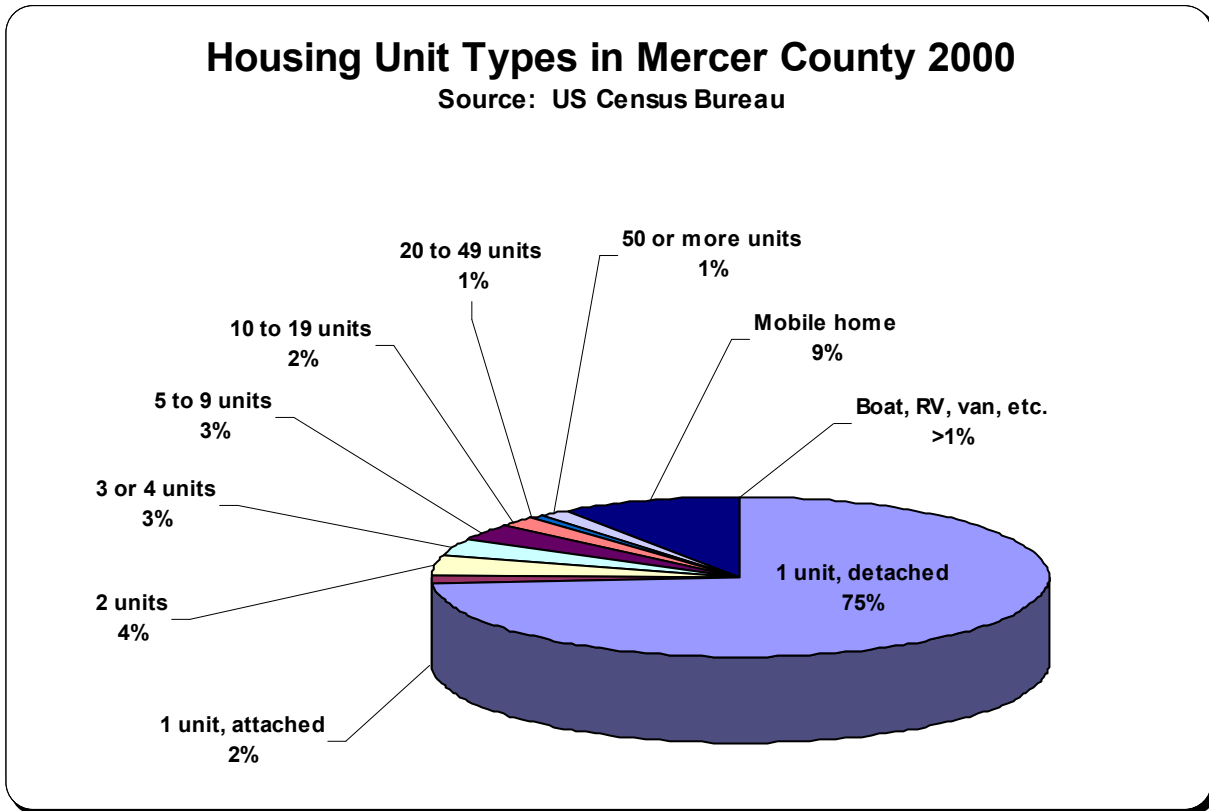
Housing Unit Design

- **In Mercer County, the predominant housing unit design is the single-family, detached home.** 2000 Census data shows that nearly 75 percent, over 36,000 units, of the County's total housing stock falls into this category. Another two percent are classified as single-family, attached. Multi-family housing units with two or more units per building accounted for an additional 14 percent of the total, while mobile homes represent over 9 percent. There are 12 units in the County that fall into the "Boat, RV, van, etc. category". Figure 3-4 illustrates the breakdown of housing units by design as per the 2000 Census.
- **The counties that surround Mercer have a similar distribution of housing units, with between 69 and 75 percent of housing units in the single-family, detached category.** Multi-family housing in the four Pennsylvania counties represent between 12 and 14 percent of total housing units, but in Mahoning and Trumbull Counties in Ohio it represents 20 and 18 percent respectively. Butler, Crawford, and Venango Counties have a greater percentage of mobile homes than does Mercer County – 13, 16, and 12 percent respectively; Lawrence, Mahoning, and Trumbull Counties have a smaller percentage – 8, 2, and 6 percent

³ Ibid.

respectively. Each of the surrounding counties has less than one percent of housing units classified in the “Boat, RV...” category.

Figure 3-4 Housing Unit Types , Mercer County, 2000



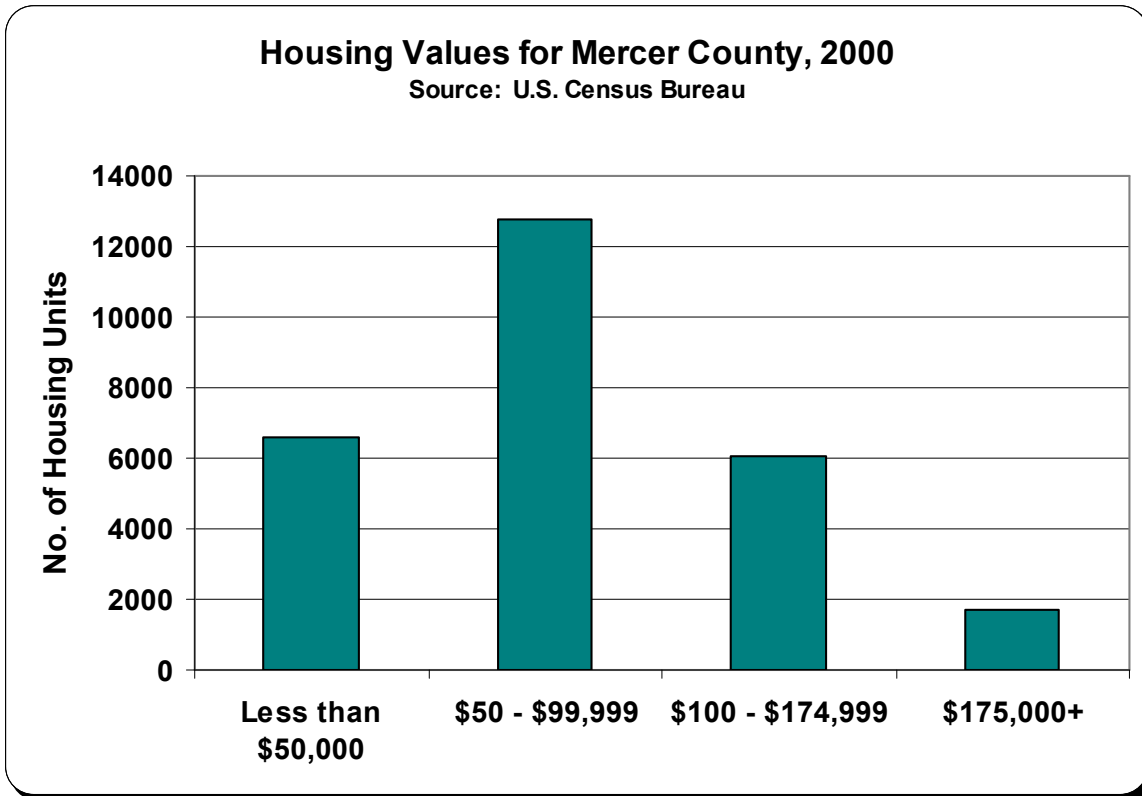
Housing Values and Affordability

Housing Values

- **Almost half – 47 percent - of Mercer County’s occupied housing units fall within the \$50,000 to \$99,999 price range.** Lawrence and Venango Counties have a similar percentage, about 46 percent, while Crawford and Trumbull Counties have 54 and 51 percent of housing units in this category, respectively. Butler County only has about 34 percent in this price range. In fact, Butler County exhibits the highest housing values in the area, with 59 percent of all housing units priced at \$100,000 or more. Venango County to the east has the lowest percentage of housing units in the \$100,000 or more range – 11 percent, while Crawford, Mercer, Lawrence, Mahoning, and Trumbull Counties have between 23

(Crawford) and 35 (Trumbull) percent in that range. Figure 3-5 illustrates the housing values in the region according to the US Census Bureau.

Figure 3-5 Housing Values, Mercer County, 2000



Housing Affordability

- Based on 2000 Census Bureau data, just over 16 percent of Mercer County’s homeowners are considered “Cost Burdened”. Generally speaking, if a household is spending 30 percent or more of their income on monthly housing costs, they are considered Cost Burdened. If this percentage is 50 percent or more, they would be Extremely Cost Burdened. Only Venango County (16.2 percent) and Trumbull County, Ohio (15.1 percent) have a smaller percentage of the population classified as cost burdened. This rate is also significantly less than for the Commonwealth where almost 21 percent of households are considered cost burdened. This indicates that there is a good range of affordable housing for those wishing to buy a home.

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The availability of affordable housing is important for several reasons. If employees, particularly those in entry level positions, cannot afford to live near their place of employment, they will be forced to commute long distances, thus adding to traffic congestion and air pollution. Quality of life is also impacted as longer commute times take away from leisure and family time. Retail and service sector employers tend to have a difficult time filling positions in areas where housing is relatively expensive. A wider range of housing types, rental options, and prices can help alleviate some of these affordable housing problems.

- **However, this does not appear to be the case for those who are renting, as Census data indicates that almost 34 percent of renter-occupied households are cost burdened.** Almost 15 percent are extremely cost burdened, which indicates that the rental market is less affordable for the County’s residents. These figures are comparable to those for surrounding counties, as well as for Pennsylvania as a whole. Tables 3-2 and 3-3 below summarize the cost burden data for owner- and renter-occupied units in Mercer County, surrounding counties, and for the state.

Table 3-2 Selected Monthly Owner Costs as a Percentage of Household Income in 1999

	Pennsylvania	Mercer County	Butler County	Crawford County	Lawrence County	Venango County	Mahoning County, OH	Trumbull County, OH
Housing Burden								
Cost Burdened (spending 30% or more on monthly housing costs)	20.8	16.4	18.9	17.5	18.1	16.2	19.1	15.1
Extremely Cost Burdened (spending 50% or more on monthly housing costs)	7.3	5.4	6.6	5.9	6.4	6.1	6.7	5.4

Table 3-3 Gross Rent as a Percentage of Household Income in 1999

	Pennsylvania	Mercer County	Butler County	Crawford County	Lawrence County	Venango County	Mahoning County, OH	Trumbull County, OH
Housing Burden								
Cost Burdened (spending 30% or more on monthly housing costs)	35.6	33.7	34.9	33.9	36.7	31.2	35.5	32.2
Extremely Cost Burdened (spending 50% or more on monthly housing costs)	17.4	14.7	16.9	13.1	15.5	14.6	17.3	15.2

Source: U.S. Census Bureau, Census 2000 Summary File 4, Matrices HCT59, HCT60, and HCT63.

Recent Housing Development Trends

- **Between 1992 and 2002, 3,831 building permits for new housing units were issued in Mercer County, according to the Center for Rural Pennsylvania.** Within the region, this is second only to Butler County, where over 12,000 new housing unit permits were issued during the same time period. Crawford County posted the third highest number of permits among the surrounding counties within Pennsylvania at 2,879. The permit data also indicates that the average cost of a new home in Mercer County in 2002 was \$105,504, while in Butler County the average cost was \$130,000. Table 3-4 summarizes the Center’s permit data for Mercer and the surrounding Pennsylvania counties.

Table 3-4 New Construction (Building Permits)

NEW CONSTRUCTION (BUILDING PERMITS)	Pennsylvania (State Total)	Mercer County	Butler County	Crawford County	Lawrence County	Venango County
New Housing Units Built, 1992	39,889	270	1,039	245	172	82
New Housing Units Built, 2002	45,138	461	1,000	319	222	125
Total New Housing Units Built, 1992-2002	445,130	3,831	12,399	2,879	2,573	1,105
Average Cost per New Housing Unit, 2002	\$123,512	\$105,504	\$130,077	\$82,054	\$117,234	\$87,754
Source: Center for Rural Pennsylvania, County Profiles						

Assisted Rental Housing and Personal Care Facilities

- As shown in the table below, there were 35 Assisted Rental Housing Developments within the County in 2003 according to the Center for Rural Pennsylvania. Of these almost 40 percent are elderly units, another 54 percent are classified as family/general units. The remainder falls within the special needs category. These percentages are similar to both the Commonwealth and each of the surrounding Pennsylvania Counties except Butler County, where almost 63 percent of the assisted units are for the elderly.

Table 3-5 Assisted Rental Housing

ASSISTED RENTAL HOUSING	Pennsylvania (State Total)	Mercer County	Butler County	Crawford County	Lawrence County	Venango County
Assisted Rental Housing Developments, 2003	2,283	35	28	27	24	19
Assisted Rental Housing Units	179,991	2,328	1,444	1,091	1,809	1,036
Subsidized Units	30.00%	53.10%	9.60%	16.70%	12.90%	42.60%
Total Units Per 1,000 Residents	14.7	19.4	8.3	12.1	19.1	18
Change in Total Units, 1997-2003	-2.00%	-0.80%	3.70%	0.00%	0.00%	0.00%

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ASSISTED RENTAL HOUSING	Pennsylvania (State Total)	Mercer County	Butler County	Crawford County	Lawrence County	Venango County
Elderly Units	40.50%	39.60%	62.60%	40.90%	46.50%	43.00%
Family/General Units	54.20%	53.70%	30.70%	51.20%	47.80%	53.00%
Special Need Units	5.30%	6.70%	6.70%	7.90%	5.70%	4.10%
Source: Center for Rural Pennsylvania, County Profiles						

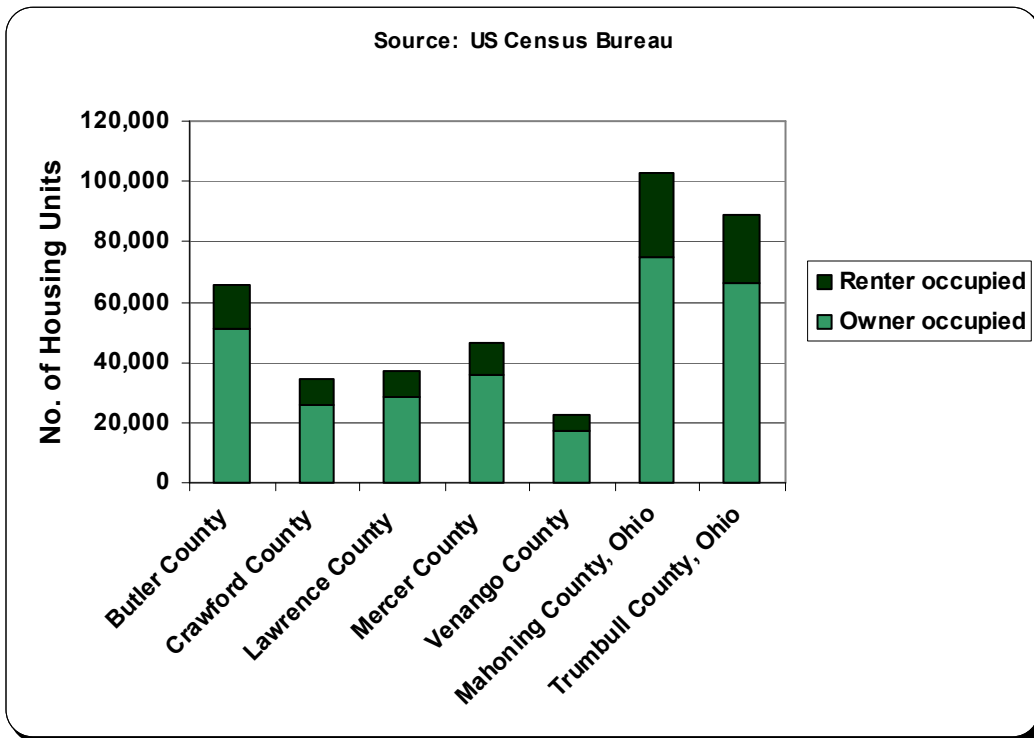
- As of May 2004, there are 26 fully licensed Personal Care facilities within Mercer County, with a combined capacity of 857** according to The Pennsylvania Department of Public Welfare Only six of the facilities are considered Non-Profit. Fifteen of these personal care homes are located in the Sharon/Hermitage/Farrell area. There are three in Grove City and two each in Greenville and Mercer. The rest are located in Fredonia, Cochranton, Hadley, and Jamestown.
- The Community Action Partnership** also works to build housing for seniors and the mental health population in Mercer County. They also provide property management services for other entities as well. The Partnership has four staff members and is active in Farrell, Sharon, and Hermitage. They have also begun rudimentary conversations with Greenville.

Indicators and Trends

Home Ownership

Seventy-six percent of housing units in Mercer County are owner-occupied. This is comparable to other counties in the region; where between 73 and 78 percent of housing units are owner-occupied. It is slightly higher than for Pennsylvania (71 %) and significantly higher than for the US (66%)

Figure 3-6 Owner vs. Renter Occupied Units



Average Cost of New Housing Units

There were 3,871 new housing units constructed in Mercer County between 1992 and 2002. This is well above Lawrence (2,573) and Crawford (2,879) Counties, but well below Butler County (12,399). Although Butler County is probably not a good comparison because of the rapid growth in Cranberry, which reflects a significant population shift from Allegheny County. The cost of these homes is generally affordable when compared to surrounding counties, as well as Pennsylvania as shown below.

Table 3-6 Average Cost per New Housing Unit, 2002

Average Cost	
Pennsylvania	\$123,512
Mercer	\$105,504
Butler	\$130,077
Crawford	\$82,054
Lawrence	\$117,234
Venango	\$87,754
Source: Center for Rural Pennsylvania	

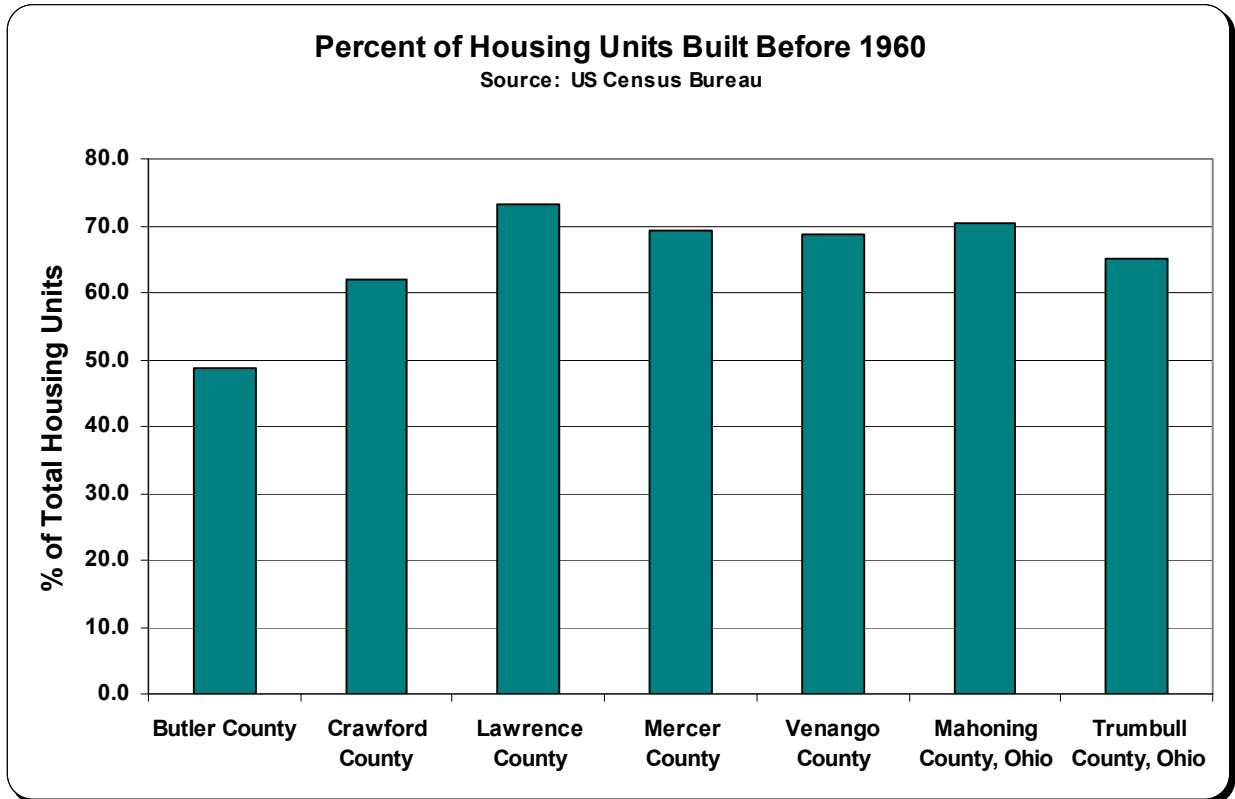
Assisted Rental Housing Units

- According to the Pennsylvania Housing Finance Agency, the state's rural areas have, on a per capita basis, fewer assisted rental units than urban areas. There are 13 units for every 1,000 residents in rural areas and more than 15 units for every 1,000 residents in urban areas.
- The number of assisted rental housing units per 1,000 residents in Mercer County is 19.4, which is significantly higher than for the state, but comparable to the adjacent counties of Lawrence (19.1 units per 1,000) and Venango (18 units per 1,000).
- In addition, 50 percent of the rural units statewide are for the elderly. In urban areas, less than 40 percent of the units are for the elderly. In Mercer County, approximately 40 percent of assisted units are for the elderly, while in Lawrence and Venango they represent 47 percent and 43 percent respectively. In Butler County, over 62 percent of assisted units are for elderly residents.

Age of Housing Units in Mercer County

- Almost 60 percent of Mercer County's housing units are over 45 years old. This is somewhat higher than for Crawford, but relatively comparable for other adjacent counties, except for Butler where less than 50 percent were built before 1960. It is significantly higher than for the US, where only 35 percent of housing units date back to 1959 or earlier.

Figure 3-7 Percent of Housing Units Built before 1960



Housing Affordability

- Mercer County compares favorably to the Commonwealth as a whole in terms of housing affordability. According to 2000 Census data, 16.4 percent of home owners are considered cost burdened (spending 30 percent or more on housing costs) compared to 20.8 percent at the state level. This is also the case for those who are extremely cost burdened (spending 50 percent or more) - 5.4 percent in Mercer County, 7.3 percent in Pennsylvania.
- Renters in Mercer County are also less burdened by housing costs when compared to the state – 33.7 percent vs. 35.6 percent. However, these are much higher percentages than for those who own or are buying a home.