

# HOUSING NEEDS ASSESSMENT

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Lebanon County,  
Pennsylvania



**BOWEN**  
NATIONAL  
RESEARCH

2023

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Note: For-Sale housing data may be provided upon request.

# I. INTRODUCTION

## A. PURPOSE

The Lebanon County Coalition to End Homelessness retained Bowen National Research in September of 2022 for the purpose of conducting a Housing Needs Assessment of Lebanon County, Pennsylvania. A separate analysis of various metrics was also conducted for the City of Lebanon, which is included in Section X of this report.

With changing demographic and employment characteristics and trends expected over the years ahead, it is important for the local government, stakeholders and its citizens to understand the current market conditions and projected changes that are anticipated to occur that will influence future housing needs. Toward that end, this report intends to:

- Provide an overview of present-day Lebanon County.
- Present and evaluate past, current and projected detailed demographic characteristics.
- Present and evaluate employment characteristics and trends, as well as the economic drivers impacting the area.
- Determine current characteristics of major housing components within the market (for-sale/ownership and rental housing alternatives).
- Evaluate ancillary factors that affect housing market conditions and development (e.g., commuting/migration patterns, transportation analysis, community services, housing conditions/blight, development costs, and special needs populations).
- Provide housing gap estimates by tenure (renter and owner) and income segment.
- Collect input from community members including area stakeholders, employers, and residents/commuters in the form of online surveys.

By accomplishing the study's objectives, government officials, area stakeholders, and area employers can: (1) better understand the county's evolving housing market, (2) establish housing priorities, (3) modify or expand local government housing policies, and (4) enhance and/or expand the county's housing market to meet current and future housing needs.

## **B. METHODOLOGIES**

The following methods were used by Bowen National Research.

### Study Area Delineation

The primary geographic scope of this study is Lebanon County, Pennsylvania. Additionally, at the client's request, supplemental data and analysis is provided for the school district submarkets of Annville-Cleona, Cornwall-Lebanon, Eastern Lebanon, Lebanon, Northern Lebanon, and Palmyra Area, as well as the City of Lebanon in its entirety. A full description of all study areas and corresponding maps are included in Section III.

### Demographic Information

Demographic data for population, households, and housing was secured from ESRI, the 2000, 2010 and 2020 U.S. Census, the U.S. Department of Commerce, and the American Community Survey. This data has been used in its primary form and by Bowen National Research for secondary calculations. All sources are referenced throughout the report and in Addendum G. Estimates and projections of key demographic data for 2022 and 2027 were also provided.

### Employment Information

Employment information was obtained and evaluated for various geographic areas that were part of this overall study. This information included data related to wages by occupation, employment by job sector, total employment, unemployment rates, identification of top employers, and identification of large-scale job expansions or contractions. Most information was obtained through the U.S. Department of Labor, Bureau of Labor Statistics. Bowen National Research also conducted interviews with local stakeholders familiar with the area's employment characteristics and trends.

### Housing Component Definitions

This study focuses on rental and for-sale housing components. Rentals include multifamily apartments (generally five+ units per building) and non-conventional rentals (single-family homes, duplexes, units over storefronts, etc.). For-sale housing includes individual homes, mobile homes, and projects within subdivisions.

### Housing Supply Documentation

Between December of 2022 and March of 2023, Bowen National Research conducted telephone research, as well as online research, of the area's housing supply. Additionally, market analysts from Bowen National Research traveled to the area in March 2023, conducting research on the housing properties identified in this study, as well as obtaining other on-site information relative to this analysis.

The following data was collected on each multifamily rental property:

1. Property Information: Name, address, total units, and number of floors
2. Owner/Developer and/or Property Manager: Name and telephone number
3. Population Served (i.e., seniors vs. family, low-income vs. market-rate, etc.)
4. Available Amenities/Features: Both in-unit and within the overall project
5. Years Built and Renovated (if applicable)
6. Vacancy Rates
7. Distribution of Units by Bedroom Type
8. Square Feet and Number of Bathrooms by Bedroom Type
9. Gross Rents or Price Points by Bedroom Type
10. Property Type
11. Quality Ratings
12. GPS Locations

For-sale housing data included details on home price, year built, location, number of bedrooms/bathrooms, price per-square-foot, and other property attributes. Data was analyzed for both historical transactions and currently available residential units.

The senior care housing supply includes data related to property location, type, total units/beds, base monthly fees, vacancies, year built and other details.

#### Other Housing Factors

We evaluated other factors that impact housing, including employee commuting patterns, resident mobility patterns, cost and accessibility of public transportation, availability of common community services, residential blight, local development costs and government regulations, and special needs populations (e.g., homeless, youth aging out of foster care, and persons with a disability).

#### Housing Demand

Based on the demographic data for both 2022 and 2027 and taking into consideration the housing data from our field survey of area housing alternatives, we are able to project the potential number of new housing units Lebanon County can support. The following summarizes the metrics used in our demand estimates.

- Rental Housing – We included renter household growth, the number of units required for a balanced market, the need for replacement housing, commuter/external market support, severe housing cost burdened households, and step-down support as the demand components in our estimates for new rental housing units. As part of this analysis, we accounted for vacancies reported among all rental alternatives. We concluded this analysis by providing the number of units that the market can support by different income segments and rent levels.

- For-Sale Housing – We considered potential demand from owner household growth, the number of units required for a balanced market, the need for replacement housing, commuter/external market support, severe housing cost burdened households, and step-down support in our estimates for new for-sale housing. As part of this analysis, we accounted for vacancies reported among all surveyed for-sale alternatives. We concluded this analysis by providing the number of units that the market can support by different income segments and price points.

### Community Engagement

Bowen National Research conducted online surveys to solicit input from a wide range of people and organizations within Lebanon County. Three surveys were conducted during December of 2022 through April of 2023 that included stakeholders, employers, and residents/commuters. Overall, over 350 people participated in the surveys, providing valuable local insight on the housing challenges, issues and opportunities in the region. The aggregate results from these surveys are presented and evaluated in this report in Section IX. The questions used in the surveys and corresponding results are shown in Addendum D.

### **C. REPORT LIMITATIONS**

The intent of this report is to collect and analyze significant levels of data for Lebanon County, Pennsylvania. Bowen National Research relied on a variety of data sources to generate this report (see Addendum G). These data sources are not always verifiable; however, Bowen National Research makes a concerted effort to assure accuracy. While this is not always possible, we believe that our efforts provide an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

We have no present or prospective interest in any of the properties included in this report, and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event resulting from the analyses, opinions, or use of this study. Any reproduction or duplication of this study without the expressed approval of the Lebanon County Coalition to End Homelessness or Bowen National Research is strictly prohibited.

## II. EXECUTIVE SUMMARY

The purpose of this report is to evaluate the housing needs of Lebanon County, Pennsylvania and to recommend priorities and strategies to address such housing needs. To that end, we have conducted a comprehensive Housing Needs Assessment that considered the following:

- Demographic Characteristics and Trends
- Economic Conditions and Initiatives
- Existing Housing Stock Costs, Performance, Conditions and Features
- Various Other Housing Factors (Commuting Patterns, Migration Patterns, Transportation Analysis, Community Services, Residential Blight, Development Costs and Government Regulations, and Special Needs Populations)
- Input from the Community (Surveys of Stakeholders, Employers, and Residents/Commuters)

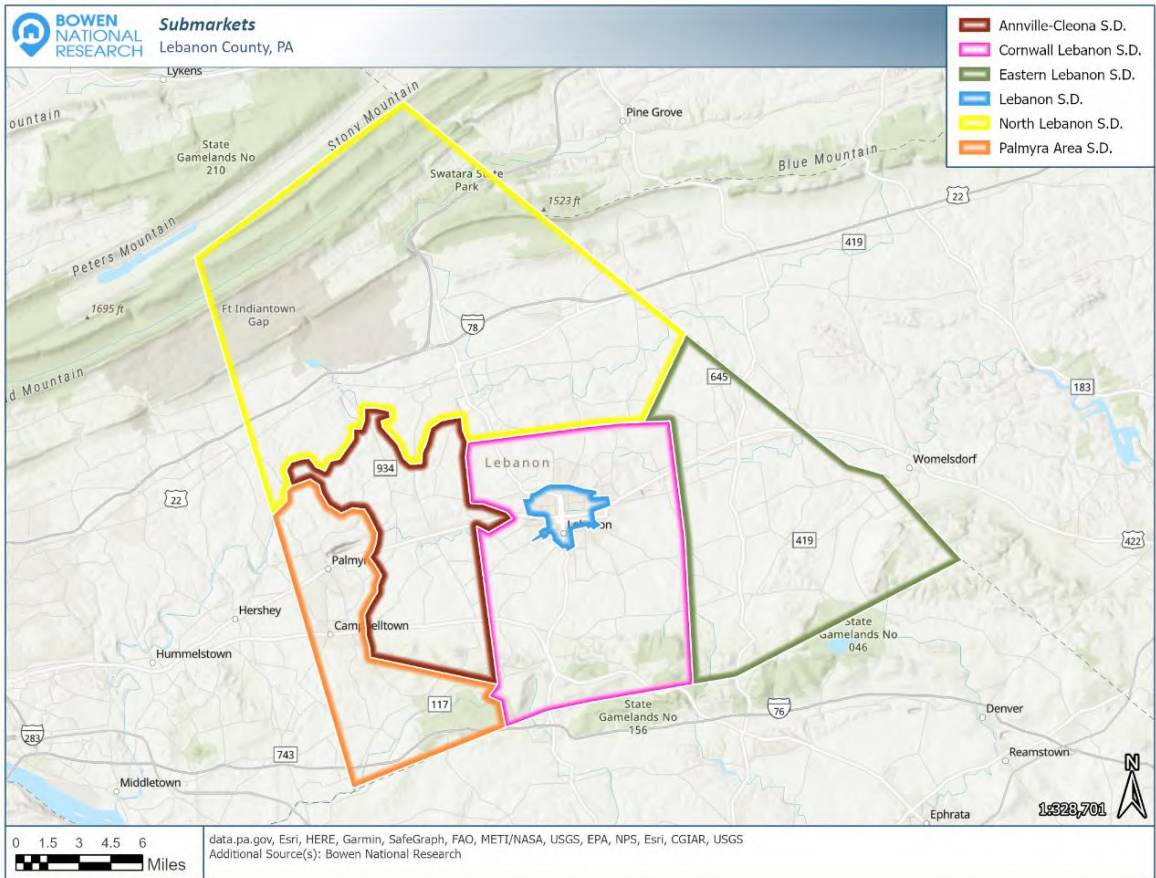
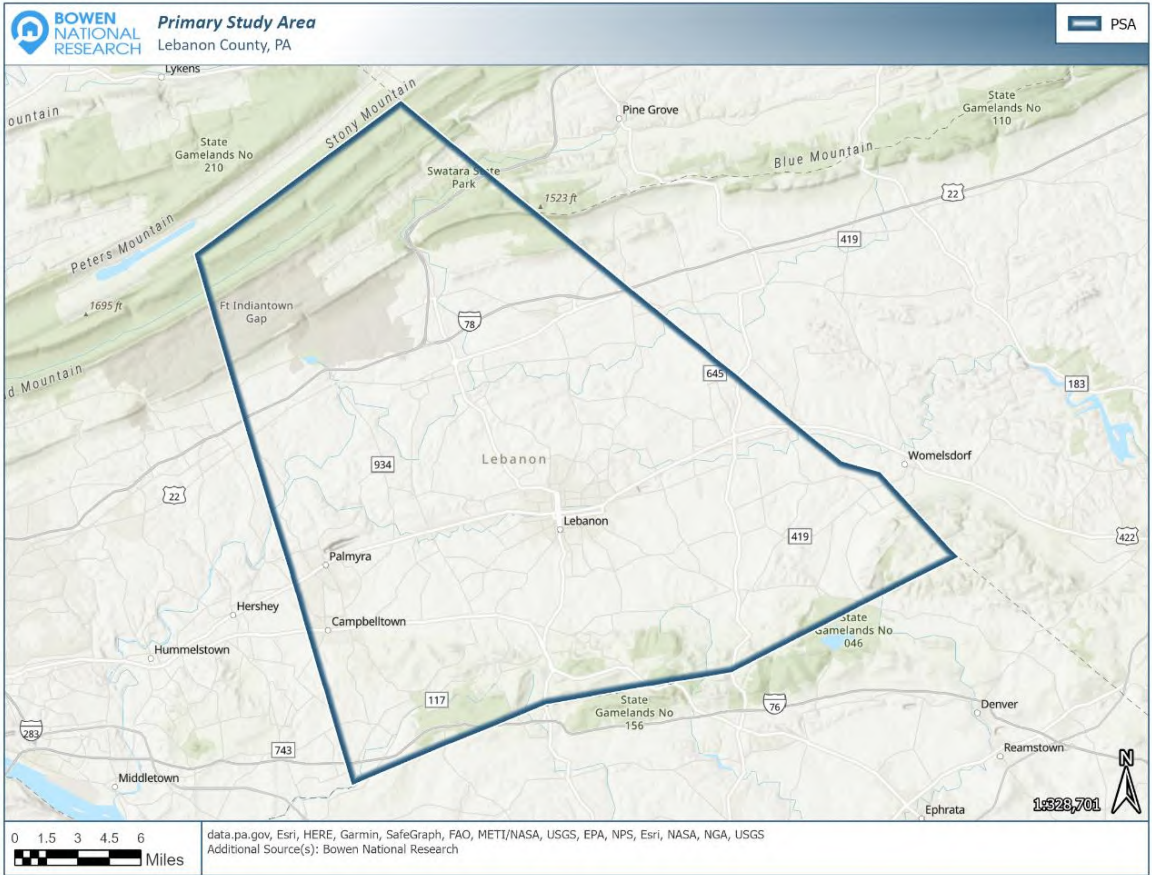
Based on these metrics and input, we were able to identify housing needs by affordability and tenure (rental vs. ownership). Using these findings, we developed an outline of strategies that should be considered for implementation by the community. This Executive Summary provides key findings and recommended strategies. Detailed data analysis is presented within the individual sections of this Housing Needs Assessment.

### Geographic Study Areas

This report focuses on the Primary Study Area (PSA), which consists of Lebanon County, Pennsylvania. Additionally, selected data and analysis is provided throughout this report for six submarkets which are comprised of the six school districts within the county. A separate analysis of various metrics was also conducted for the City of Lebanon, which is included in Section X of this report. The following table summarizes the various market areas included in this report.

Lebanon County, Pennsylvania	
Study Area	Description
<b>Primary Study Area (PSA)</b>	Lebanon County
<b>PSA Submarkets</b>	<ul style="list-style-type: none"> <li>• Annville-Cleona</li> <li>• Cornwall-Lebanon</li> <li>• Eastern Lebanon</li> <li>• Lebanon</li> <li>• Northern Lebanon</li> <li>• Palmyra Area</li> </ul>

Maps of the various market areas used in this report are shown on the following page.

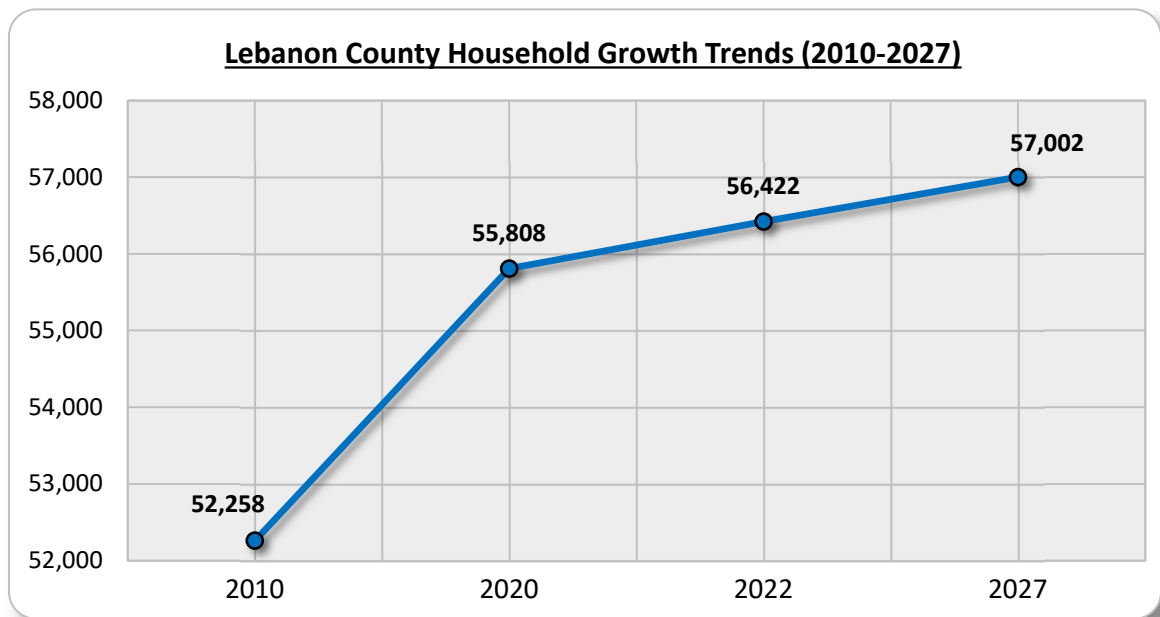




## Demographics

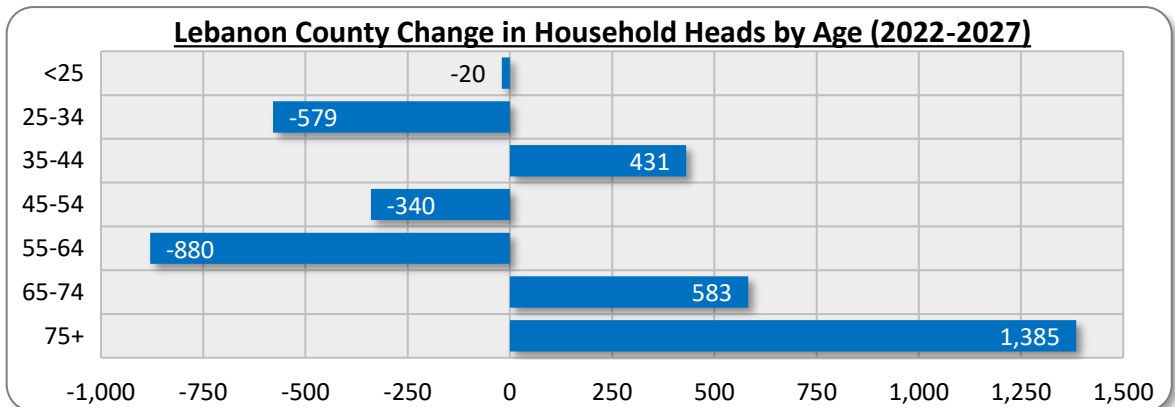
**Overall household growth in the PSA has been positive since 2010 and is projected to remain positive through 2027.** Between 2010 and 2022, the number of households within the PSA (Lebanon County) increased by 4,164 (8.0%). This increase in households for the PSA is significantly greater than the increase (4.3%) within the state of Pennsylvania during this time period. In 2022, there is an estimated total of 56,422 households in the PSA. Between 2022 and 2027, the number of households in the PSA is projected to increase by an additional 580 households, or 1.0%, at which time the estimated total households in the PSA will be 57,002. This 1.0% increase in households for the PSA over the next five years is approximately five times the projected growth rate (0.2%) in households for the state during this time period. It is notable that three submarkets have projected household increases that exceed the projected 1.0% increase for the PSA. These submarkets include Northern Lebanon (1.3%), Annville-Cleona (1.7%), and Cornwall-Lebanon (1.9%). Overall, the household growth rates in all but two submarkets (Lebanon and Northern Lebanon) exceeded the growth rate within the state of Pennsylvania between 2010 and 2022, and this positive trend of household growth is projected to continue over the next five years. The county's projected household growth is expected to add to the demand for housing for the foreseeable future.

While this household growth likely indicates a notable increase in demand for housing in the PSA over the next five years, it should be noted that household growth alone does not dictate the total housing needs of a market. Other factors, such as households living in substandard or cost-burdened housing, commuting patterns, pent-up demand, availability of existing housing, and product in the development pipeline also affect housing needs.



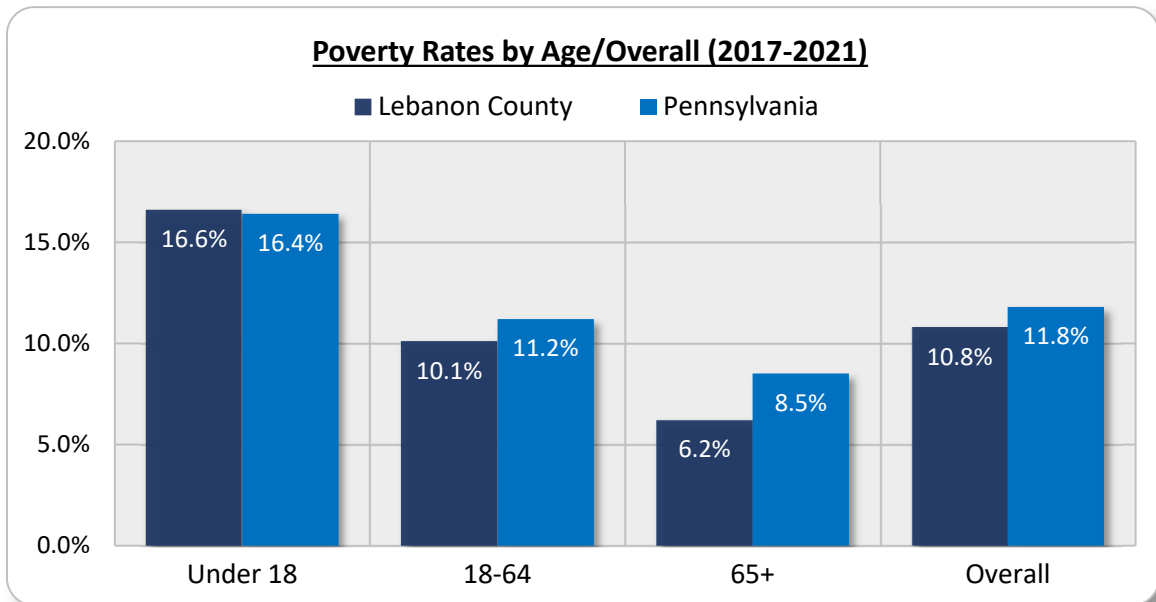
**The PSA has a large base of senior households that is expected to experience significant growth over the next several years, while smaller but notable growth is also projected for older millennial households (ages 35 to 44).** In 2022, household heads between the ages of 55 and 64 comprise the largest share (19.7%) of all households in the PSA (Lebanon County). Household heads between the ages of 65 and 74 (18.1%) and those between the ages of 45 and 54 (16.3%) comprise the next largest shares of the total households in the PSA. As such, senior households (age 55 and older) constitute over half (53.2%) of all households within the PSA. This represents a slightly larger overall share of senior households when compared to the state (51.2%). Household heads under the age of 35, which are typically more likely to be renters or first-time homebuyers, comprise 15.3% of PSA households. This represents a smaller share of such households when compared to the state (16.9%). It is also noteworthy that household heads between the ages of 25 and 44, which are typically more likely to establish families, account for one-fourth (27.8%) of household heads in the PSA. This represents a moderately smaller share of such households compared to the state (29.2%). Between 2022 and 2027, projections indicate significant household growth (15.9%) in the PSA among household heads age 75 and older. More moderate growth is also projected among households between the ages of 35 and 44 (5.1%) and households between the ages of 65 and 74 (5.7%). All other age cohorts in the PSA are projected to decline during this time, with individual cohort declines ranging between 1.3% (less than 25 years of age) and 8.1% (ages 25 to 34). Collectively, household heads over the age of 65 are projected to increase by 10.4% over the next five years, which will likely result in an increased demand for senior-oriented housing in the PSA.

While projected increases and decreases of households by age vary within individual submarkets in the PSA, it is noteworthy that increases are projected for households in the age cohorts of 65 and older for *all submarkets* in the PSA over the next five years. In addition to an increase among senior households, nearly all submarkets in the PSA, with the exception of the Lebanon Submarket, are also projected to experience growth within households between the ages of 35 and 44. The most significant increase (16.2%) within this age cohort is projected within the Annville-Cleona Submarket. Overall, the considerable growth among senior households (age 65 and older) and the more moderate growth among middle-aged households (between the ages of 35 and 44) will likely have an effect on housing demand in each submarket of the PSA over the next five years.



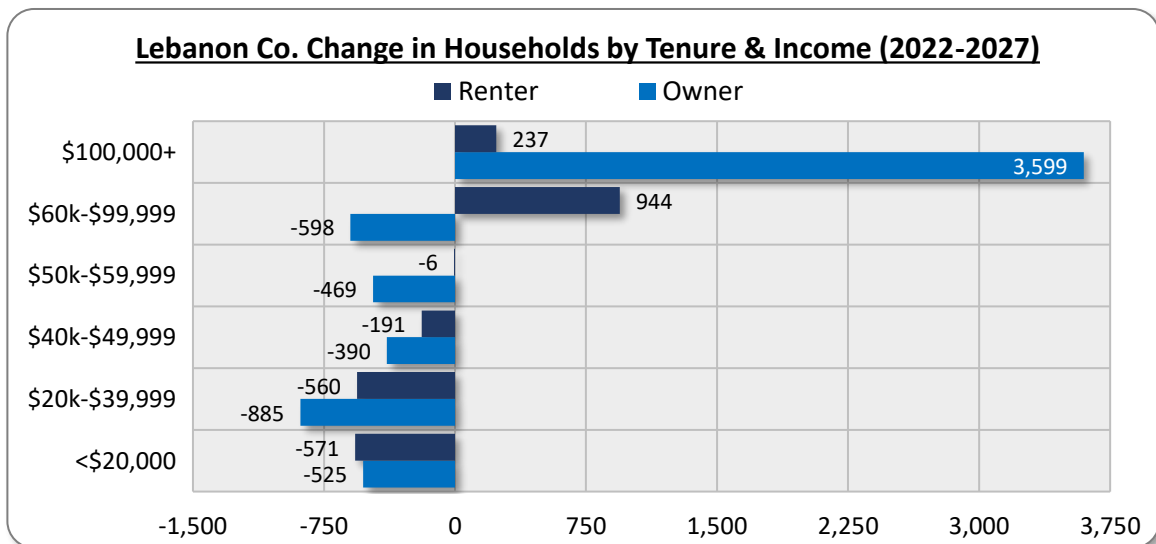
**Over 15,000 people in Lebanon County live in poverty, including nearly one in six children, indicating that affordable family housing for households earning below \$68,000 annually should be a housing priority for the area.** Approximately 10.8% of the population in the PSA (Lebanon County) suffers from poverty, which reflects a slightly lower poverty rate than the state (11.8%) overall. People less than 18 years of age have the highest poverty rate (16.6%) in the PSA, which reflects a marginally higher rate for this cohort than the corresponding rate for the state (16.4%). Adults, ages 18 to 64 years, have the second highest poverty rate (10.1%) in the PSA, which is lower than the corresponding rate for the state (11.2%). Those aged 65 and older have the lowest poverty rate (6.2%) among the three age cohorts in the PSA, which represents a lower rate than the state (8.5%). Overall, the data suggests that the population of the PSA is less affected by poverty than residents of the state, although individuals less than 18 years of age are slightly more likely to be affected by poverty than their peer group within the state. Despite the lower poverty rate, over 15,000 individuals live in poverty in Lebanon County. As a result, affordable housing options primarily for households earning below \$68,000 annually should continue to be a consideration for future housing developments in the county.

Among the PSA submarkets, the overall poverty rate is highest within the Lebanon Submarket (24.9%) which totals more than 6,800 people affected by poverty. This submarket comprises 45.2% of the PSA population that is affected by poverty. Individuals less than 18 years of age in the Lebanon Submarket have a poverty rate of 37.9% and are the most disproportionately affected cohort in the PSA. Within the remaining submarkets, the overall poverty rate and poverty rate by age cohort in each submarket is less than the corresponding rates in the state. Despite relatively low poverty rates, approximately 2,400 (6.7%) individuals in the Cornwall-Lebanon Submarket and 2,100 (8.5%) individuals in the Palmyra Area Submarket are affected by poverty, which further illustrates the importance of affordable housing.



**Most renter and owner household growth in Lebanon County is projected to occur among moderate- and higher-income households, while lower income renter households (earning less than \$30,000 annually) will continue to comprise a relatively large share of area households.** In 2022, nearly two-fifths (37.6%) of *renter* households within the PSA (Lebanon County) earn less than \$30,000 annually. This is a slightly higher share of such households when compared to the state (36.0%). During this same time, approximately two-thirds (66.2%) of *owner* households in the PSA earn \$60,000 or more annually, which represents a marginally smaller share compared to the state (66.7%). Over one-fifth (21.8%) of owner households in the PSA earn between \$30,000 and \$59,999, and the remaining 12.0% earn less than \$30,000. As such, the overall distribution of owner households by income in the PSA is very comparable to that within the state.

Between 2022 and 2027, all *renter* household income cohorts earning less than \$60,000 in the PSA are projected to decrease, with the largest decrease (18.2%) projected to occur among renter households earning between \$20,000 and \$29,999. The largest increase (25.0%) of renter households by income in the PSA over the next five years is projected among those earning between \$60,000 and \$99,999, while those earning \$100,000 or more are projected to increase by 21.9%. While this represents a significant shift toward higher earning renter households in the PSA, nearly one-third (31.8%) of renter households in Lebanon County will continue to earn less than \$30,000 annually. Between 2022 and 2027, *owner* households earning \$100,000 or more annually are the only income cohort projected to increase (23.7%) in the PSA. Based on these findings, it appears that growth among moderate- and higher-income households will drive demand for more market-rate housing alternatives, while the large base of lower income renter households and limited availability of housing product will contribute to the ongoing need for affordable housing alternatives.



Additional demographic data and analysis are included in Section IV of this report.

## Economy & Workforce

**Key economic metrics in Lebanon County have been positive over the past decade, contributing to the area’s demographic growth and ongoing housing demand.** Excluding the COVID-influenced economic characteristics of 2020, most of the key economic trends of the Lebanon County economy have been positive since 2013, with the employment base growing and the unemployment rate declining or remaining stable in most of the past 10 years. The county has added approximately 1,283 jobs since 2012, representing an overall increase of 2.5%. Overall, total employment has fully recovered to 101.4% of the pre-pandemic 2019 level and the unemployment rate in 2022 (3.5%) is below the 2019 rate (4.0%). While the number of jobs within the county is slightly below (98.4%) the 2019 level, the recent positive trends are an indication of an actively improving economy.

**While the prevalence of the health care and social assistance employment sector is a traditionally stable job sector, the presence of other less stable sectors in the labor force may make the market more economically vulnerable.** The labor force within the PSA (Lebanon County) is based primarily in three sectors: Health Care and Social Assistance (20.0%), Manufacturing (13.3%), and Retail Trade (13.3%). It is interesting to note that these also comprise the three largest sectors of employment within the state of Pennsylvania. Combined, these three job sectors represent nearly half (46.6%) of the PSA employment base. This represents a greater concentration of employment within the top three sectors compared to the top three sectors in the state (39.3%). Areas with a heavy concentration of employment within a limited number of industries can be more vulnerable to economic downturns with greater fluctuations in unemployment rates and total employment. With a moderately more concentrated overall distribution of employment and two of the top three sectors in the PSA (Manufacturing and Retail Trade) being somewhat vulnerable to downturns, the economy within Lebanon County may be slightly more vulnerable to economic downturns compared to the state overall. Although many occupations within the manufacturing and healthcare sectors have competitive wages, it is important to understand that a significant number of the support occupations in these industries, as well as within the retail trade sector, typically have lower average wages which can contribute to demand for affordable housing options.

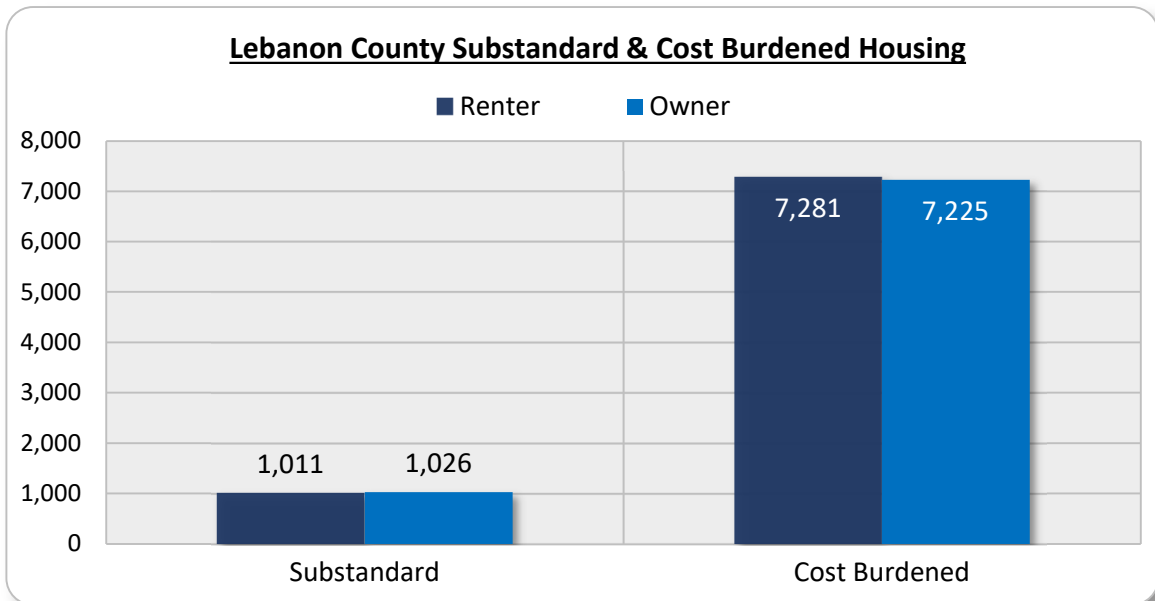
**The region has a broad mix of wages by occupation, which contributes to the need for a variety of housing affordability levels.** Most annual blue-collar salaries range from \$25,950 to \$56,820 within the Lebanon Metropolitan Statistical Area (MSA). White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$80,256. Average wages within the area are typically lower (8.4%) than the overall average state wages. While white-collar professions in the study area typically earn 13.5% less than those within Pennsylvania, blue-collar wages are 6.4% less than the average state wages. As shown on page V-7 of this report, there are numerous occupations in the area that do not pay sufficient incomes that would enable someone to afford to rent or buy a typical housing unit in the market. Regardless, within the Lebanon MSA, wages by occupation vary widely and are reflective of a diverse job base that covers a wide range of industry sectors and job skills, as well as diverse levels of education and experience. Because employment is distributed among a variety of professions with diverse income levels, there are likely a variety of housing needs by affordability level. As a significant share of the labor force within the PSA is contained within health care, manufacturing, and retail trade, many workers in the area have typical wages generally ranging between \$30,000 and \$35,000 annually, likely contributing to the need for lower to mid-priced housing product in the county. Most good to fair quality for-sale housing alternatives are not reasonably affordable to these lower wage-earning workers. Based on this analysis, there appears to be a mismatch between area wages and affordable housing alternatives in the market. A detailed analysis of typical wages for some of the most common occupations in the area and how those wages relate to housing affordability is included starting on page V-7 of this report.

**Public and private sector investment is planned in Lebanon County that will contribute to the expanding economy and ongoing housing demand.** With hundreds of millions of dollars in private sector investments and expansions, along with nearly two dozen public infrastructure projects planned or underway, the area is expected to have continued economic and job growth for the foreseeable future. This expected economic growth will likely add to demographic and housing growth in the county for the next few years and contribute to the ongoing demand for additional housing throughout the county.

Additional economic data and analysis is included in Section V of this report.

## Housing Supply

**More than 2,000 (3.6%) occupied housing units in the PSA are considered substandard, while 14,506 (25.7%) households are housing cost burdened.** For the purposes of this analysis, substandard housing is considered overcrowded (1.01+ persons per room) or lacking complete indoor kitchens or bathroom plumbing. Based on American Community Survey (2017-2021), approximately 1,011 rental units and 1,026 owner units in the PSA are considered substandard. The largest number of substandard housing units are within the Cornwall-Lebanon Submarket, representing over one-third (34.5%, or 703 housing units) of all substandard housing in the PSA. As a result, it is clear that many households are living in housing conditions that are considered to be below modern-day housing standards and/or unaffordable to many households. Cost burdened households pay over 30% of income toward housing costs. Over two-fifths (45.0%) of renters and 18.7% of owners in the PSA are cost burdened, which are similar shares compared to the state (43.5% and 19.7%, respectively). Overall, the PSA has an estimated 7,281 renter households and 7,225 owner households that are housing cost burdened, with a combined total of 14,506 cost burdened households in Lebanon County. The Palmyra Area Submarket has the greatest share of cost burdened renter households (48.2%), when the Lebanon Submarket has the greatest share of cost burdened owner households (22.3%). Housing policies and strategies for the PSA should include efforts to remedy such housing quality and affordability issues.



**There is limited available inventory among multifamily rentals and significant pent-up demand for housing serving lower income renter households.** A total of 41 multifamily apartment properties containing 3,274 units within Lebanon County were surveyed. The surveyed rentals within the PSA have a combined occupancy rate of 99.6%. Typically, healthy, well-balanced markets have rental housing occupancy rates generally between 94% and 96%. As such, the PSA’s multifamily rental market is operating at an exceedingly high occupancy level with very limited availability. The PSA’s occupancy rates among the different product types are **Market-Rate**: 99.2%, **Low-Income Housing Tax Credit** (generally serving households earning between 50% and 80% of Area Median Household Income): 100.0%, and **Government-Subsidized** (serving households earning up to 50% of Area Median Household Income): 100.0%. Therefore, Lebanon County has a relatively limited supply of available multifamily rentals, regardless of the level of affordability. Of the 41 properties surveyed within the PSA, 32 (78.0%) maintain wait lists. Although wait lists exist among all housing program types, the most significant wait lists, in terms of the number of households, exist within the government-subsidized projects. Over 92.0% of the government-subsidized projects maintain wait lists. In total, these wait lists among government-subsidized projects in the PSA exceed 5,000 households and a waiting period of up to 60 months. Nearly all (90.9%) Tax Credit projects in the PSA also maintain wait lists. Among this project type, there are approximately 1,600 households waiting for an available unit, with an estimated waiting period of up to 36 months. Regardless, the large share of properties with significant wait lists and the length or duration of such lists indicates a very strong level of pent-up demand for rental housing in the PSA, particularly among the Tax Credit and government-subsidized projects.

The lack of available multifamily rental housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the county. The 100.0% occupancy rates and long wait lists at Tax Credit and subsidized properties are indicators of development opportunities within the county for additional multifamily products affordable to lower income households.

Multifamily Supply by Product Type – Lebanon County				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	13	1,613	13	99.2%
Market-rate/Government-Subsidized	1	96	0	100.0%
Tax Credit	11	402	0	100.0%
Tax Credit/Government-Subsidized	2	236	0	100.0%
Government-Subsidized	14	927	0	100.0%
Total	41	3,274	13	99.6%

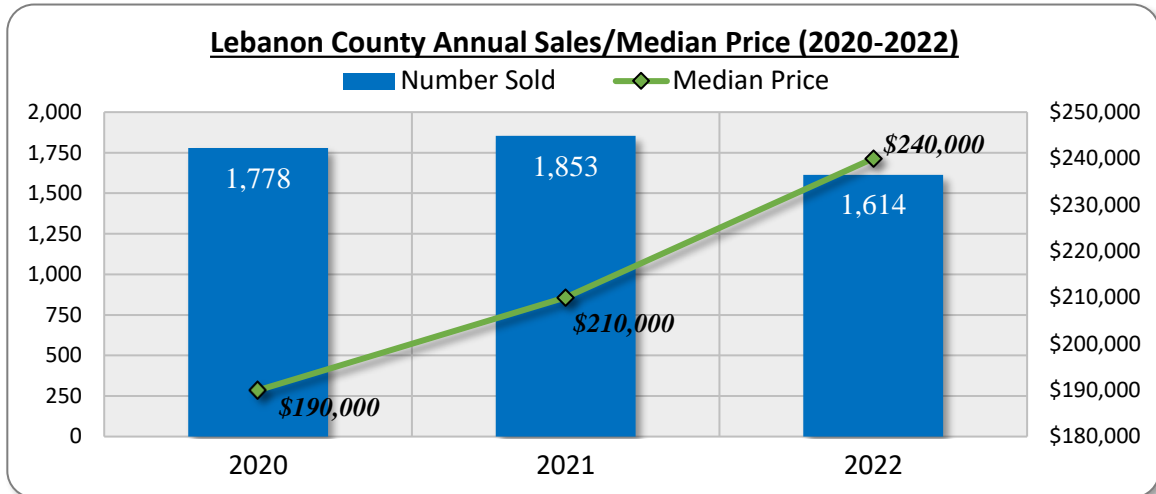


The limited vacancies among the multifamily supply appears to span each submarket within the county and among all program types, particularly affordable rentals (Tax Credit and government subsidized). With an overall occupancy rate of 99.6%, the PSA (Lebanon County) multifamily rental housing market appears to have an insufficient number of available units. These high occupancy rates and limited availability are found within each submarket, regardless of program type, and indicate possible housing shortages throughout the PSA. Additionally, according to the Lebanon County Housing Authority, there are approximately 511 Housing Choice Vouchers issued within the housing authority’s jurisdiction. However, it was noted that approximately 20 issued vouchers are currently going unused, likely due to holders of these vouchers being unable to locate/obtain a quality affordable rental housing unit that will accept the voucher. There is a total of 1,173 households currently on the waiting list for additional vouchers. The lowest occupancy rate (97.9%), although still considered high, is among the market-rate projects in the Lebanon Submarket. The multifamily rental units in four submarkets (Annville-Cleona, Eastern Lebanon, Northern Lebanon, and Palmyra Area) are fully occupied, regardless of program type. This illustrates the high degree of demand for multifamily rentals for various income levels within the PSA.

Overall Market Performance by Program Type by Area							
Data Set	Annville-Cleona	Cornwall-Lebanon	Eastern Lebanon	Lebanon	Northern Lebanon	Palmyra Area	Lebanon County (PSA)
<b>Market-Rate</b>							
Projects	1	5	-	4	-	3	13
Total Units	31	965	-	329	-	289	1,614
Vacant Units	0	6	-	7	-	0	13
Occupancy Rate	100.0%	99.4%	-	97.9%	-	100.0%	99.2%
<b>Tax Credit (Non-Subsidized)</b>							
Projects	1	1	-	7	1	1	11
Total Units	22	26	-	262	51	41	402
Vacant Units	0	0	-	0	0	0	0
Occupancy Rate	100.0%	100.0%	-	100.0%	100.0%	100.0%	100.0%
<b>Tax Credit, Government-Subsidized</b>							
Projects	-	1	-	-	1	-	2
Total Units	-	200	-	-	36	-	236
Vacant Units	-	0	-	-	0	-	0
Occupancy Rate	-	100.0%	-	-	100.0%	-	100.0%
<b>Government-Subsidized</b>							
Projects	-	3	2	9	-	1	15
Total Units	-	152	76	714	-	80	1,022
Vacant Units	-	0	0	0	-	0	0
Occupancy Rate	-	100.0%	100.0%	100.0%	-	100.0%	100.0%

**Non-conventional rentals, such as houses, duplexes and mobile homes comprise the large majority of rental housing in the county, most of which is not affordable to low-income households and has limited availability.** Non-conventional rentals, which is essentially any rental housing unit not in a multifamily apartment, comprise 77.2% of the rental housing stock in the PSA (Lebanon County). From March through early April 2023, Bowen National Research identified 81 non-conventional rentals that were listed as *available* for rent in the PSA. When compared to the overall non-conventional inventory of the PSA (12,503 units), these 81 units represent an overall availability rate of just 0.6%, which is considered very low. The available non-conventional rentals identified in the PSA (Lebanon County) have average rents ranging from \$888 for a studio unit to \$1,593 for a four-bedroom unit. Two- and three-bedroom units, which comprise nearly four-fifths (79.0%) of the available units in the county, have average rents of \$1,150 (two-bedroom unit) and \$1,590 (three-bedroom unit). When typical tenant utility costs (at least \$200) are also considered, the inventoried non-conventional three-bedroom units have an average *gross* rent of approximately \$1,790, which is a much higher average rent compared to the equivalent rents of three-bedroom market-rate (\$1,530) and Tax Credit (\$817) multifamily apartments in the PSA. As such, it is unlikely that low-income residents would be able to afford non-conventional rental housing in the area. In addition, there were very few studio, one-bedroom, or four-bedroom non-conventional units identified during the survey, which limits the housing options for single-person and larger households and can contribute to households seeking options outside the PSA to fit their specific needs. Based on this analysis, the inventory of available non-conventional rentals is extremely limited and typical rents for this product indicate that such housing is not a viable alternative for most lower income households.

**While annual home sales activity in the PSA appears to have slowed slightly in 2022, the median sale price increased in each of the past three years and increased by 26.3% since 2020.** The median price of homes sold within the PSA (Lebanon County) increased by \$50,000 or 26.3% between 2020 and 2022. The median price of homes sold in each of the PSA submarkets increased significantly between 2020 and 2022, with individual increases ranging between 22.2% (Palmyra Area) and 39.9% (Annville-Cleona). While the number of homes sold in the PSA in 2021 (1,853) represents a 4.2% increase over the number of homes sold in 2020 (1,778), home sales in 2022 (1,614) decreased by 12.9% year over year. This may be attributed, in part, to a combination of a slowing level of demand due to rapidly rising home mortgage interest rates that occurred in 2022 or a reduction in the overall supply of available for-sale product. While home sales in each of the submarkets decreased between 2021 and 2022, the largest decrease occurred within the Eastern Lebanon (22.5% decrease) and Annville-Cleona (17.6% decrease) submarkets. Despite the significant decrease in sales volume in the Annville-Cleona Submarket, it is noteworthy that this submarket had the greatest increase (23.5%) in median sale price between 2021 and 2022. A combination of high mortgage rates and low housing supply in Lebanon County will likely restrict housing sale figures in 2023 and contribute to a continued increase in median sale prices. Given the rapid increases in median sale prices, many households, particularly lower income households, are likely to find homebuying a greater challenge.

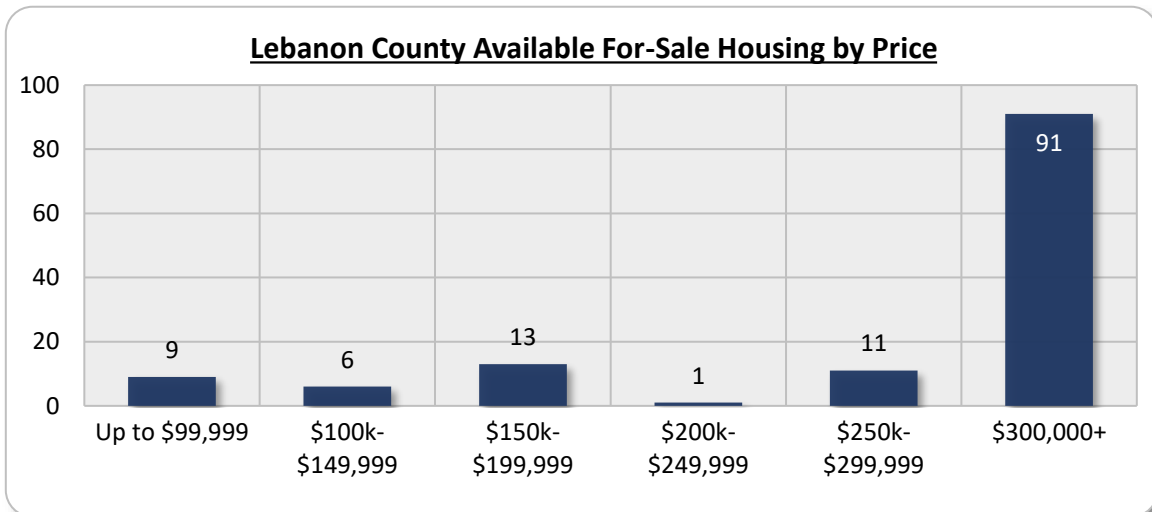


**Overall, there is a relatively limited amount of for-sale housing available for purchase in Lebanon County and a notable portion of available housing inventory is priced at \$300,000 and above, which likely creates challenges for lower income households seeking home ownership.** There are two inventory metrics most often used to evaluate the health of a for-sale housing market. These metrics include *Months Supply of Inventory* (MSI) and availability rate. The MSI for Lebanon County was calculated based on sales history occurring between January 1, 2020 and December 31, 2022, which equates to an overall absorption rate of approximately 145.7 homes per month. Overall, based on the monthly absorption rate of 145.7 homes, the county’s 131 homes listed as available for purchase represent approximately 0.9 months of supply. Typically, healthy and well-balanced markets have an available supply that should take about four to six months to absorb (if no other units are added to the market). Therefore, the PSA’s inventory is considered extremely low and indicates limited available supply. When comparing the 131 available units with the overall inventory of 40,169 owner-occupied units, the PSA has a vacancy/availability rate of 0.3%, which is well below the normal range of 2.0% to 3.0% for a well-balanced for-sale/owner-occupied market. As such, the PSA appears to have a disproportionately low number of housing units available to purchase.

Lebanon County (PSA) Available For-Sale Housing by Price (As of March 21, 2023)		
List Price	Number Available	Percent of Supply
Up to \$99,999	9	6.9%
\$100,000 to \$149,999	6	4.6%
\$150,000 to \$199,999	13	9.9%
\$200,000 to \$249,999	1	0.8%
\$250,000 to \$299,999	11	8.4%
\$300,000+	91	69.5%
Total	131	100.0%

Source: Coldwell Banker Realty

The largest share (69.5%) of available housing units in the PSA is priced at or above \$300,000, with the overall inventory of available for-sale homes having a median list price of \$391,800. More importantly, only one (0.8%) available home is priced between \$200,000 and \$249,999, and a total of 11 available homes (8.4%) are priced between \$250,000 and \$299,999. The lack of available product within these price ranges likely creates challenges for the county to attract middle- and upper middle-income households, including people in management or supervisory positions and professional jobs. In addition, there are only 28 available homes (21.4%) priced below \$200,000, which limits the options available to lower income households seeking home ownership. While there are a notable number of homes priced above \$300,000, the market's overall availability rate of 0.3% and less than one month (0.9) of supply indicates a significant shortage of for-sale product in the PSA, particularly among homes that would be affordable to low- to middle-income households. This limited supply is likely contributing to a rapid increase in home prices in the area. Additional housing supply information is included in Section VI.



## Community Input

To gain information, perspective and insight about Lebanon County housing issues and the factors influencing housing decisions by its residents, developers and others, Bowen National Research conducted targeted surveys of three specific groups: Stakeholders, Employers, and Residents/Commuters. In total, 355 survey responses were received from a broad cross section of the community. The following is a summary of **key** responses from the three surveys conducted by our firm.

### a. Stakeholder Survey Conclusions

Based on the feedback provided by area stakeholders, it appears that Lebanon County is most in need of affordable rental (less than \$1,000 per month) and for-sale housing (less than \$150,000) oriented toward families (two or more bedrooms) with incomes up to \$60,000 annually. In addition, it appears that there is a considerable need for studio and one-bedroom housing, as well as senior care housing, primarily for seniors with low incomes/assets. In regard to specific housing types, respondents consider multifamily apartments and ranch style or single floor plan units among the top needs within the county. Limited overall availability and rent affordability appear to be the most common housing issues experienced in Lebanon County, and as a result, the repair and revitalization of existing housing appears to be the top housing construction priority among respondents. While the cost of labor, materials, and infrastructure were the most commonly cited barriers to residential development; the collaboration of public and private sectors, home repair assistance, and public education related to housing were considered to be the top priorities by stakeholder respondents. Respondents indicated that landlord/tenant conflict resolution for renters and home repair assistance for owners should also be given priority. Among the special needs populations in the area, permanent supportive housing for persons with a disability, transitional housing for unaccompanied youth, and emergency shelters for the homeless were rated as the top needs. Overall, the consensus of respondents is that the aforementioned housing issues cause residents of the area to live in substandard and unaffordable housing, and the renovation and repurposing of existing buildings should be a focus for the county.

### b. Employer Survey Conclusions

Based on the feedback provided by area employers, it appears that unaffordable rental housing and the overall lack of available housing are the top issues for employees in the area. This results in difficulty attracting employees for approximately two-fifths (40.9%) of the employer respondents. Nearly one-third (31.9%) of employer respondents indicated that they would be at least “somewhat” more likely to hire new employees if adequate housing were available in the county, with up to nearly 200 additional employees hired as a result. Despite the issues that housing can create for employers, it is noteworthy that nearly all (95.5%) of the surveyed employers currently do not provide any type of housing assistance, and nearly three-fifths (59.1%) would not consider

providing such programs in the future. Regardless, nearly one-third (31.8%) of employers would consider providing housing counseling or placement services to employees. Among various future government housing programs and initiatives, employer respondents consider homebuyer and renter assistance programs to be the most important. Overall, the consensus among area employers is that Lebanon County is most in need of moderate market-rate rental housing (between \$750 and \$1,250 per month) and entry level for-sale housing (below \$200,000). Among product types, it appears that employers consider single-family for-sale homes and duplexes/townhomes (both rental and for-sale) to be the most critical need in the area.

c. Resident/Commuter Survey Conclusions

Based on the feedback provided by area residents and commuters, it appears that housing cost burden (paying 30% or more of income toward housing costs) is the most common housing issue experienced by residents in the county. The high cost of housing (for-sale and rental), neglected or blighted properties, and taxes are the top issues negatively impacting the local housing market. Overall, these issues result in over two-fifths (43.7%) of respondents rating the local housing market as “Poor” and 40.9% of respondents indicating that they believe it is difficult to find suitable housing within the county. The affordability and availability of housing are among the top reasons that create difficulty for households to locate suitable housing, while an undesirable location, poor quality, and the lack of down payment or rental deposit were cited to a slightly lesser extent. While a variety of housing types and styles appear to be in moderate to high need within the county, family housing (2+ bedrooms) and affordable rental housing (less than \$1,000 per month) within ranch style homes and apartments, were cited as the top needs by respondents.

Additional results of the community survey are in Section IX: Community Input Results and Analysis.

## Housing Gap Estimates

**The PSA has an overall housing gap of 6,503 units for rental and for-sale product at a variety of affordability levels.** It is projected that Lebanon County has a five-year **rental** housing gap of 2,620 units and a **for-sale** housing gap of 3,883 units. While there are housing gaps among all affordability levels of both rental and for-sale product, the rental housing gap is distributed most heavily among the lower priced product (rents of \$1,065 or less) and the for-sale housing gap is primarily for product priced at \$340,801 or higher. Details of this analysis, including our methodology and assumptions, are included in Section VIII.

The following table summarizes the approximate potential number of new residential units that are needed in the PSA (Lebanon County) over the next five years. Note that numbers shown in **red** represent greatest housing gap for each housing tenure (rentals vs. for-sale).

<b>PSA (Lebanon County) Housing Gap Estimates (2022 to 2027) – Number of Units Needed</b>		
	<b>Housing Segment</b>	<b>Number of Units</b>
<b>Rentals</b>	Rental Housing ( $\leq$ \$1,065/Month Rent)	<b>935</b>
	Rental Housing (\$1,066-\$1,704/Month Rent)	631
	Rental Housing (\$1,705-\$2,556/Month Rent)	809
	Rental Housing (\$2,557+/Month Rent)	245
	<b>TOTAL UNITS</b>	<b>2,620</b>
<b>For-Sale</b>	For-Sale Homes ( $\leq$ \$142,000 Price Point)	138
	For-Sale Homes (\$142,001-\$227,200 Price Point)	428
	For-Sale Homes (\$227,201-\$340,800 Price Point)	1,496
	For-Sale Housing (\$340,801+ Price Point)	<b>1,821</b>
	<b>TOTAL UNITS</b>	<b>3,883</b>

The preceding estimates are based on current government policies and incentives, recent and projected demographic trends, current and anticipated economic trends, and available and planned residential units. Numerous factors impact a market's ability to support new housing product. This is particularly true of individual housing projects or units. Certain design elements, pricing structures, target market segments (e.g., seniors, workforce, families, etc.), product quality and location all influence the actual number of units that can be supported. Demand estimates could exceed those shown in the preceding table if the community changes policies or offers incentives to encourage people to move into the market or for developers to develop new housing product.

### Recommended Housing Strategies

The following summarizes key strategies for Lebanon County that should be considered to address housing issues and needs of the market. These strategies do not need to be done concurrently, nor do all strategies need to be implemented to create an impact. Instead, the following housing strategies should be used as a guide by the local government, stakeholders, developers and residents to help inform housing decisions.

**Set realistic/attainable short-term housing goals, outline long-term objectives and monitor progress.** Using the housing needs estimates and recommendations provided in this report as a guide, the county should set realistic short-term (two to three years) housing development goals along with long-term (five years or longer) objectives to support housing. Short-term goals could begin with a simple housing mission statement of the community that outlines the overall objectives and hopes for the community as it relates to things like the people that are to be served, the type of housing to be provided, and the intended outcome on the local economy and overall quality of life in Lebanon County. Short-term goals should also focus on establishing an Action Plan that outlines priorities for the county, such as broad housing policies, initiatives, and incentives that support the preservation and development of residential units. The recommendations included in this section should serve as a guide for developing an Action Plan. Long-term objectives should include establishing a goal for the number of housing units that should be built or repaired and broadly outline the types of housing that should be considered, such as rentals and for-sale housing, as well as geographical locations (e.g., within walkable communities, along public transit corridors, selected neighborhoods, etc.). The goals should also broadly outline affordability (e.g., income levels) objectives and market segments (e.g., families, seniors, and disabled) that should be served. From such goals, the county should periodically collect key metrics (e.g., vacancy rates, changes in rents/prices, reassess cost burdened and overcrowded housing, evaluate housing cost increases relative to income/wage growth, etc.) so that they can monitor progress and adjust efforts to support stated goals.

**Develop community-specific and county-level housing plans.** As shown throughout this report, the six selected submarkets in Lebanon County each have unique demographic characteristics and trends, along with different housing characteristics and challenges. Although some of these submarkets may have some more positive demographic and housing metrics, it is clear that some submarkets experience greater challenges with housing affordability and housing conditions. Consideration should be given to developing specific housing plans for targeted submarkets. It is also clear from this report that the various communities share many similar attributes and challenges as, along with an interdependence with, overall Lebanon County. It will be important that Lebanon County works together with other boroughs, townships and communities to address mutual housing issues whenever possible. This may be in the form of joint grant applications, agreements over infrastructure, holding joint strategic housing planning sessions and/or work groups, supporting capacity building through the pairing of community and county resources,



and increasing the impact of development incentives through the use of complementary policy tools. Additional discussion and examples of such strategies can be found on the Local Housing Solutions website at: [www.Localhousingsolutions.org](http://www.Localhousingsolutions.org)

**Formulate Education and Outreach Campaign to Help Support Housing Initiatives.** Using both existing and newly created housing education initiatives, local stakeholder should develop an overarching education program with a more unified objective. The program could, for example, include educating landlords on the Housing Choice Voucher program, informing potential homebuyers about homebuying requirements and assistance (credit repair, down payments, etc.), and advising existing homeowners on home repair assistance. Additional outreach efforts should involve both informing and engaging the county residents, elected officials, area employers and other stakeholders on the benefits of developing affordable housing. Such efforts could help to mitigate stigmas associated with affordable housing, illustrate the benefits such housing has on the local economy, and help to get the community to “buy in” on housing initiatives. Annual or other periodic housing forums, workshops, or “developers’ day” events, preparing annual reports or preparing marketing material could be used to help communicate housing advocate messaging.

**Consider implementing/modifying policies to encourage or support the development of new residential units and the preservation of existing housing.** As demonstrated in this report, the Lebanon County market has a significant lack of available rental and for-sale housing among a variety of affordability levels, though there is significant demand for housing that is affordable to lower and moderate income households. Based on the data considered in this report, there appears to be very few available rental units that are affordable to households earning less than 80% of Area Median Household Income (household income of up to \$68,160 for a family of four) within the county and relatively long wait lists for such housing. Meanwhile, only 28 homes are available to purchase in the county that are priced under \$200,000, representing just 21.4% of the county’s overall available supply. While this lower priced inventory could be affordable to many lower income households, most of these homes are well over 70 years old and likely require additional financial resources for repairs, modernization and weatherization that many low-income households cannot afford. Additionally, local housing advocates should consider developing an eviction or foreclosure mitigation and prevention program that will enable economically vulnerable households to stay in their homes. In an effort to support the development and preservation of more affordable housing alternatives, local governments should consider supporting projects being developed with affordable housing development programs (e.g., Tax Credit and HUD programs), providing pre-development financial assistance, waiving or lowering government permitting/development fees, implementing creative regulatory and land use policies (e.g., inclusionary zoning, density bonuses, in-lieu fees, accessory dwelling units, lot splits, mixed-income housing, tiny homes, etc.), or supporting a Housing Trust Fund. The existing Land Bank is an effective tool in addressing

abandoned housing, residential blight and under-utilized properties. We recommend that the Land Bank be re-evaluated to assess current processes, tools and resources of the Land Bank and determine where it can be improved. Focus should be placed on those programs that support low-income households (seniors and families), workforce households, and first-time homebuyers. Additional housing is needed in order to have a healthy housing market, which will ultimately contribute to the local economy, quality of life and overall prosperity of Lebanon County.

**Support efforts to develop residential units along or near public transportation corridors and/or within walkable communities to accommodate the housing needs of seniors and workforce households, and to appeal to younger households.** The demographic analysis of Lebanon County revealed that the county's base of younger households (under the age of 35) is diminishing while the base of seniors (ages 65 and older) is increasing. Also shown in this report, there is pent-up demand for housing that is affordable to low- to moderate-income households that constitute a large portion of the local workforce, many of which are both housing and transportation cost burdened. Although many factors contribute to household characteristics and trends, housing product type, location, and design aspects play roles in housing decisions made by certain household age cohorts. The development of multifamily housing near public transit routes and/or within walkable downtowns or neighborhoods often serves to attract younger households and support the needs of senior households, while also accommodating the needs of much of the local workforce. Based on the analysis of the local transportation system, we believe the Lebanon County area is well served by its public transit system. The majority of the fixed routes are located within the city limits of Lebanon where the majority of people are located, household incomes are generally the lowest, the households are predominately renters, the existing rental stock is primarily classified as affordable (e.g., Tax Credit or government subsidized), and the majority of the most affordable homes (priced under \$200,000) are located. As such, the existing routes within the city limits of Lebanon appear to serve the most economically vulnerable populations in the county that would most likely utilize the public bus system. In terms of future residential development that focuses on more affordable housing alternatives, it is recommended that residential projects be developed along or within reasonable walking distance (approximately 0.5 mile) of Lebanon Transit's fixed bus routes. We believe multifamily projects, both apartments and condominiums, serving seniors, young professionals, lower income workforce households, and millennials, should be encouraged in these areas.

**Consider capacity building that will expand the base of participants and resources that can be utilized to address housing issues.** Local stakeholders and advocates should explore the level of interest of community leaders and local housing advocates on creating either a volunteer-based housing coalition or a more formal consortium/commission/task force. Such a group would serve as the entity that would investigate and discuss housing issues and devise possible solutions and advise local government on possible housing initiatives. Consideration should also be given to hiring/retaining a housing specialist that would be responsible for facilitating

housing initiatives on a regular basis. This can be an individual working for a town or county government, or someone that works for a nonprofit group, the regional housing authority, or other housing advocacy group.

**Market Lebanon County’s housing needs and opportunities to potential residential development partners and develop a centralized housing resource center.** Using a variety of sources, the county should attempt to identify and market itself to the residential developers (both for-profit and nonprofit), real estate investors, housing advocacy groups and others active in the region. Identification could be through trade associations, published lists of developers, real estate agents or brokers, and other real estate entities in the region. Marketing of the community through trade publications, direct solicitation or public venues (e.g., housing and economic conferences) should be considered. The promotion of market data (including this Housing Needs Assessment), development opportunities, housing programs and incentives should be the focus of such efforts. It is common for economic development organizations to have a website that educates potential developers of industrial, manufacturing or warehouse space on such things as potential development sites, profile of the local workforce, local tax rates and other pertinent factors that may influence building or investment decisions. This same approach can be used for promoting residential development and investment opportunities in Lebanon County. The development of an online *residential* resource center should be considered that includes or directs people to development and housing resources such as:

- Potential Residential Sites
- Building and Zoning Regulations
- Development Incentives
- Demographic and Economic Data
- Local Housing Assistance Programs
- Local Housing Supply Data
- Government and Advocate Contacts
- Infrastructure & Public Works Information

This website can also provide housing counseling service links or contacts, fair housing information, and resident housing assistance programs. This website could be an addition to an existing government website or the creation of a new website through a housing or economic advocacy organization.

**Develop next-steps plans.** Using the findings and recommendations of this report, the county should begin to prioritize housing objectives and refine housing strategies that best fit the overarching goals of the county and its communities. Input from stakeholders and residents should be solicited. From these efforts a specific Action Plan could be put together with measurable goals and a timeline to follow.

### III. COMMUNITY OVERVIEW AND STUDY AREAS

#### A. LEBANON COUNTY OVERVIEW

This report focuses on the housing needs of Lebanon County, Pennsylvania. Founded on February 16, 1813, Lebanon County is located just southeast of central Pennsylvania. The county seat is the City of Lebanon, which is just over 13 miles northeast of Hershey, Pennsylvania, 25 miles north of Lancaster, Pennsylvania, and 30 miles west of Reading, Pennsylvania. The main thoroughfares that serve Lebanon County include U.S. Highways 22, 322 and 422 and Interstates 76, 78, and 81. The county contains 362 square miles and had an estimated population density of 399.8 persons per square mile in 2022 (the state had approximately 287.6 persons per-square-mile).

Lebanon County had an estimated population of 144,927 in 2022, increasing by 1,670 people, or 1.2%, since 2020. The county's incorporated communities include the City of Lebanon along with various villages, boroughs, townships, and unincorporated areas. The City of Lebanon, which serves as the county seat, is home to the county courthouse, numerous commercial businesses and employment opportunities, and a hospital. Notable attractions include historical landmarks such as the Union Canal Tunnel, which is the oldest intact transportation tunnel in the country, the Cornwall Iron Furnace, and the Chestnut Street Log House. The county also has local parks which offer lodging, RV campgrounds, event venues, and numerous outdoor activities.

Based on 2022 estimates, 71.2% of the county's households are owner households. The majority (62.0%) of owner households are comprised of two or fewer persons, while over two-thirds (68.3%) of renter households are comprised of two or fewer persons. Approximately 74.5% of rental units are within structures of four or fewer units and nearly all (94.0%) of the owner-occupied units are within these smaller structures (excluding mobile homes). As shown in the supply section (Section VI) of this report, the market offers a moderate variety of price points and rents, though availability is limited at most affordability levels. Additional information regarding the county's demographic characteristics and trends, economic conditions, housing supply, and other factors that impact housing are included throughout this report.

## **B. STUDY AREA – MARKET AREA DELINEATION**

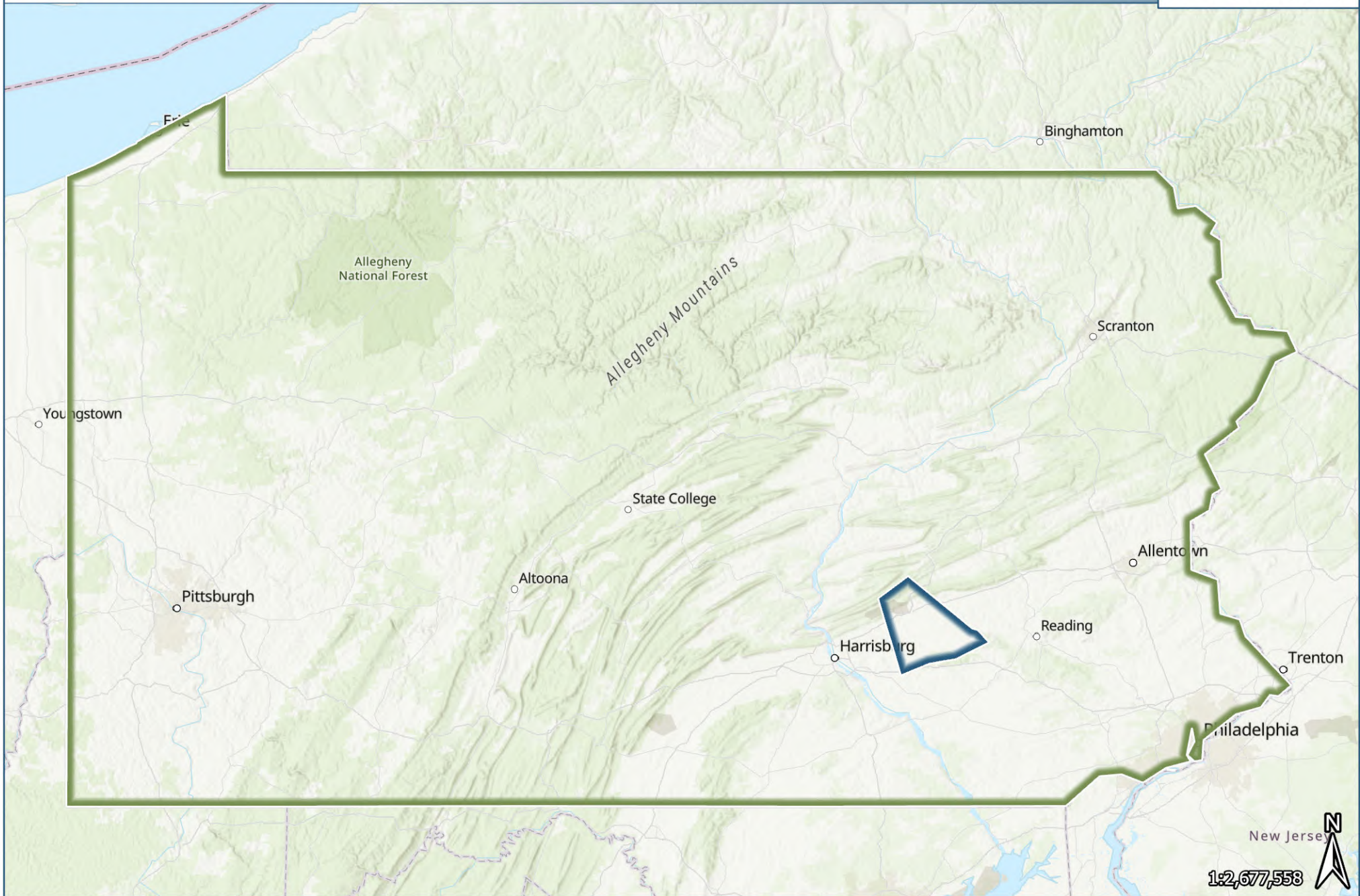
This report addresses the residential housing needs of Lebanon County. To this end, we focused our evaluation on the demographic and economic characteristics, as well as the existing housing stock, of the overall county. To provide an additional base of comparison, we provided data on the overall state of Pennsylvania and/or the United States, when applicable. It should be noted a separate analysis of various metrics was conducted for the City of Lebanon, which is included in Section X of this report.

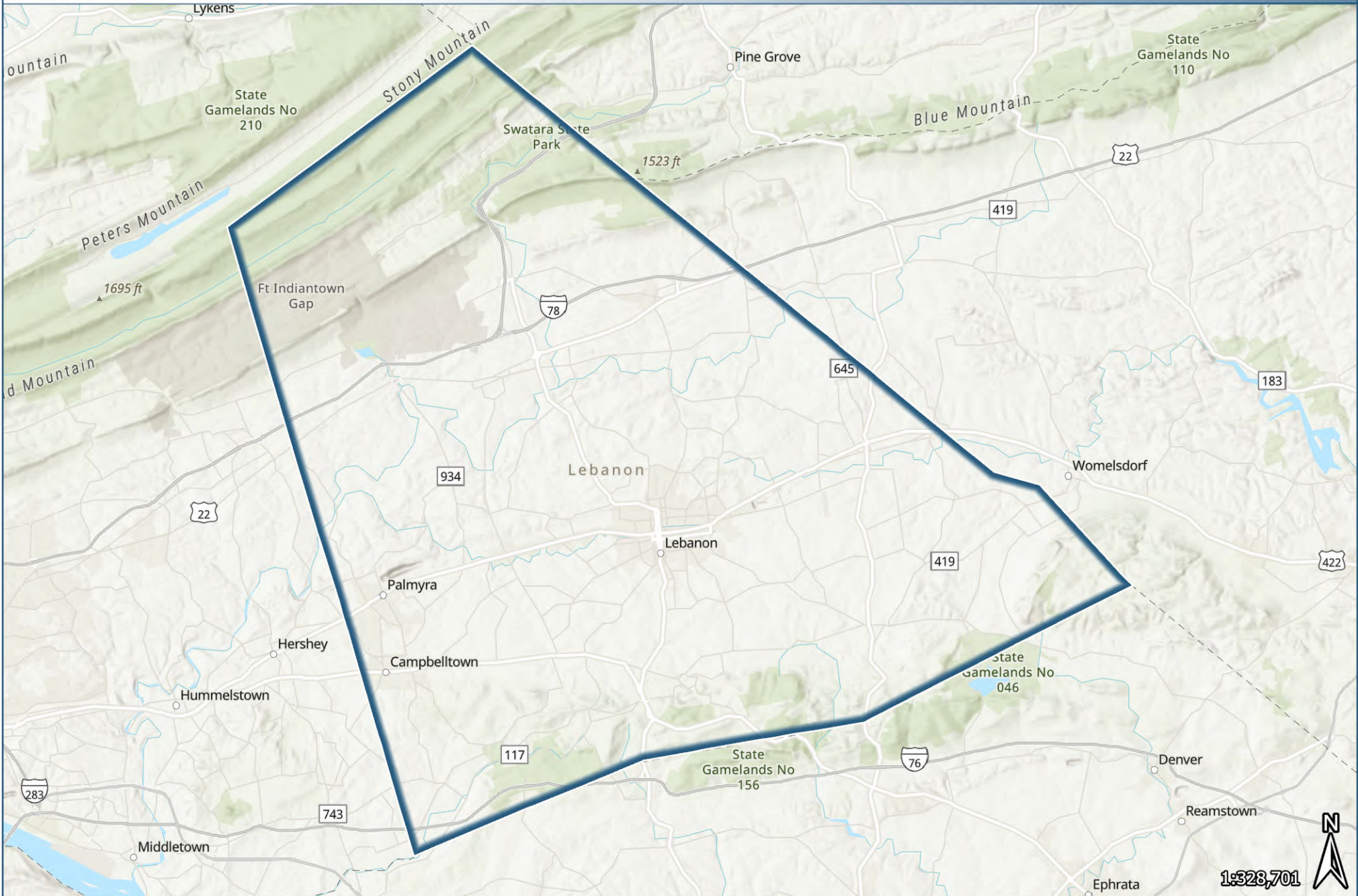
The following summarizes the study areas used in this analysis.

***Primary Study Area*** – The Primary Study Area (PSA) includes the entirety of Lebanon County, Pennsylvania.

***Submarkets***– The Submarkets include the six school districts of Lebanon County (Annville-Cleona, Cornwall-Lebanon, Eastern Lebanon, Lebanon, Northern Lebanon, and the Palmyra Area).

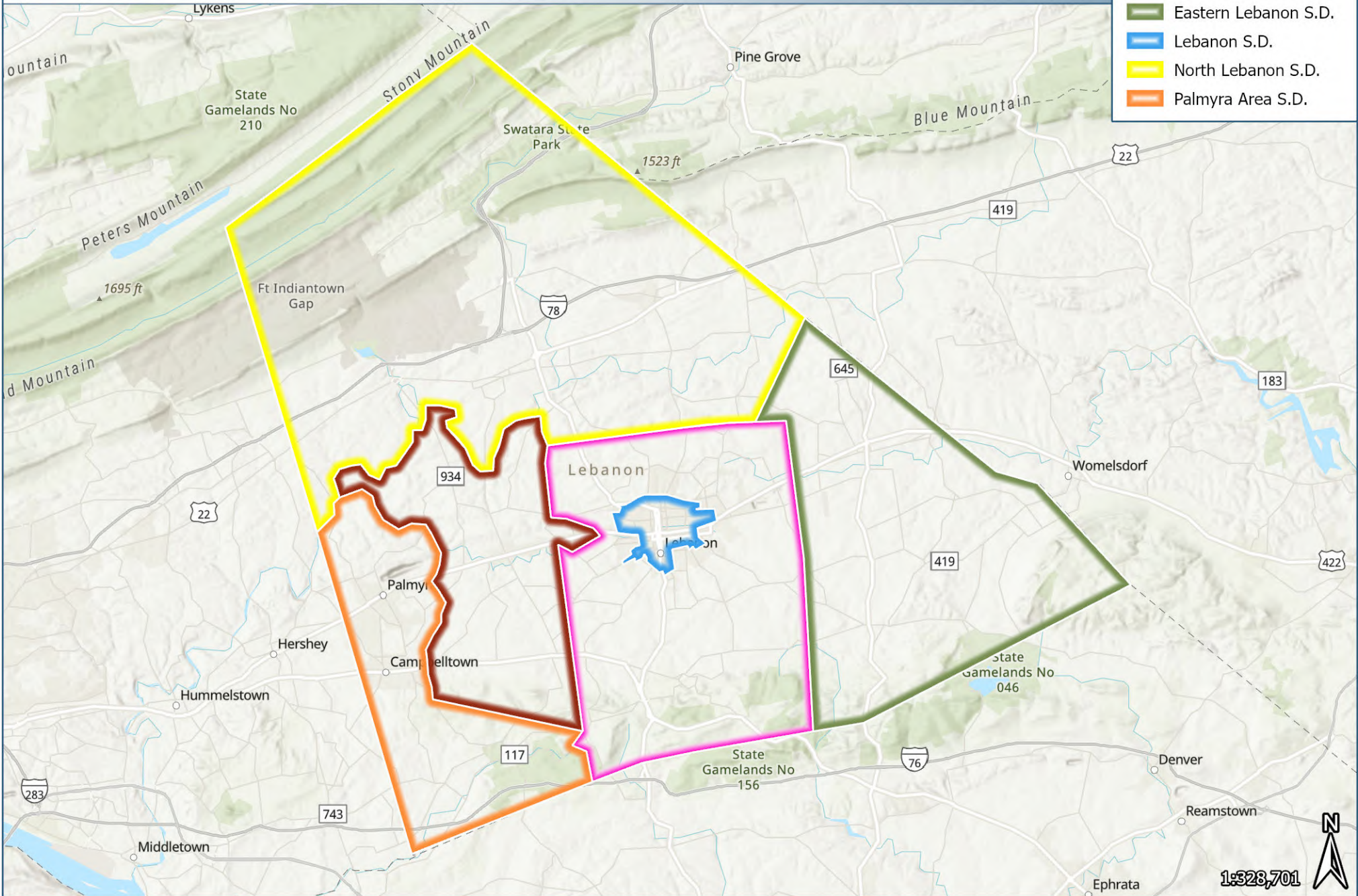
Maps delineating the boundaries of the study areas are shown on the following pages.





data.pa.gov, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, NASA, NGA, USGS  
Additional Source(s): Bowen National Research

- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.





## IV. DEMOGRAPHIC ANALYSIS

### A. INTRODUCTION

This section of the report evaluates key demographic characteristics for the Primary Study Area (PSA, Lebanon County) and six select submarkets (individual school districts within Lebanon County). Through this analysis, unfolding trends and unique conditions are often revealed regarding populations and households residing in the selected geographic areas. Demographic comparisons between these geographies and the state of Pennsylvania provide insights into the human composition of housing markets. Critical questions, such as the following, can be answered with this information:

- Who lives in Lebanon County and what are these people like?
- In what kinds of household groupings do Lebanon County residents live?
- What share of people rent or own their Lebanon County residence?
- Are the number of people and households living in Lebanon County increasing or decreasing over time?
- How do Lebanon County residents, submarket residents, and residents of the state compare with each other?

This section is comprised of three major parts: population characteristics, household characteristics, and demographic theme maps. Population characteristics describe the qualities of individual people, while household characteristics describe the qualities of people living together in one residence. Demographic theme maps graphically show varying levels (low to high concentrations) of a demographic characteristic across a geographic region.

It is important to note that 2010 and 2020 demographics are based on U.S. Census data (actual count), while 2022 and 2027 data are based on calculated estimates provided by ESRI, a nationally recognized demography firm. These estimates and projections are adjusted using the most recent available data from the 2020 Census count, when available. The accuracy of these estimates depends on the realization of certain assumptions:

- Economic projections made by secondary sources materialize.
- Governmental policies with respect to residential development remain consistent.
- Availability of financing for residential development (i.e., mortgages, commercial loans, subsidies, Tax Credits, etc.) remains consistent.
- Sufficient housing and infrastructure are provided to support projected population and household growth.

Significant unforeseen changes or fluctuations among any of the preceding assumptions could have an impact on demographic estimates/projections.

## B. POPULATION CHARACTERISTICS

Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

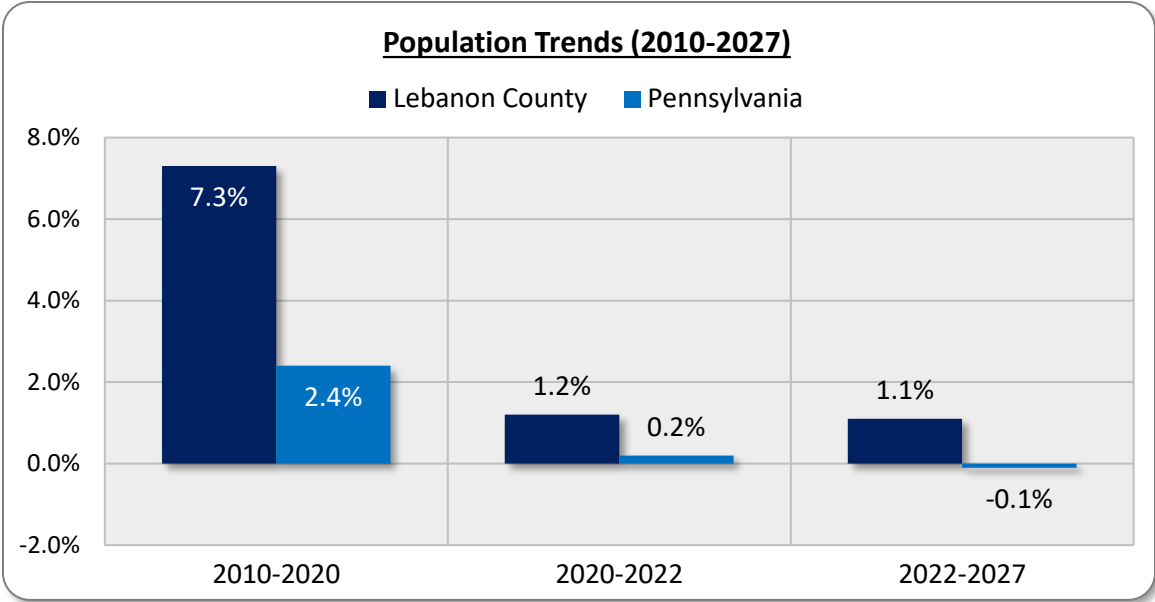
	Total Population									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
<b>Annville-Cleona</b>	11,990	12,393	403	3.4%	12,612	219	1.8%	12,832	220	1.7%
<b>Cornwall-Lebanon</b>	34,851	37,849	2,998	8.6%	38,370	521	1.4%	39,086	716	1.9%
<b>Eastern Lebanon</b>	20,705	22,401	1,696	8.2%	22,671	270	1.2%	22,886	215	0.9%
<b>Lebanon</b>	26,311	27,711	1,400	5.3%	27,917	206	0.7%	28,115	198	0.7%
<b>Northern Lebanon</b>	17,332	17,386	54	0.3%	17,636	250	1.4%	17,867	231	1.3%
<b>Palmyra Area</b>	22,379	25,517	3,138	14.0%	25,721	204	0.8%	25,802	81	0.3%
<b>Lebanon County</b>	<b>133,568</b>	<b>143,257</b>	<b>9,689</b>	<b>7.3%</b>	<b>144,927</b>	<b>1,670</b>	<b>1.2%</b>	<b>146,588</b>	<b>1,661</b>	<b>1.1%</b>
<b>Pennsylvania</b>	12,702,308	13,002,616	300,308	2.4%	13,027,359	24,743	0.2%	13,011,062	-16,297	-0.1%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2022, the population within the PSA (Lebanon County) increased by 11,359 (8.5%). This increase in population for the PSA is significantly greater than the increase (2.6%) within the state of Pennsylvania during this time period. In 2022, the estimated total population of the PSA is 144,927. Between 2022 and 2027, the population of the PSA is projected to increase by an additional 1,661 people, or 1.1%, at which time the estimated total population of the PSA will be 146,588. This 1.1% increase in population for the PSA over the next five years contrasts with the projected decline (0.1%) in population for the state during this time period.

Among the six PSA submarkets, the Cornwall-Lebanon Submarket is the largest submarket by population (38,370) in 2022, followed by the Lebanon Submarket (27,917) and Palmyra Area Submarket (25,721). Conversely, the Annville-Cleona Submarket represents the smallest submarket by population (12,612) in 2022. Between 2010 and 2022, the population of all six submarkets in the PSA increased, with individual increases ranging from 1.8% (Northern Lebanon) to 14.9% (Palmyra Area). Between 2022 and 2027, it is projected that all six submarkets will have increases in population, with individual increases ranging from 0.3% (Palmyra Area) to 1.9% (Cornwall-Lebanon). In total, three submarkets have projected population increases that exceed the projected 1.1% increase for the PSA. These submarkets include Northern Lebanon (1.3%), Annville-Cleona (1.7%), and Cornwall-Lebanon (1.9%). Overall, the population growth rate in each submarket exceeded the growth rate within the state of Pennsylvania between 2010 and 2022, and this positive trend is projected to continue over the next five years.

The following graph compares the percent change in population since 2010 and projected through 2027.



Population by age cohorts for selected years is shown in the following table. Note that five-year projected declines for each age cohort are in red:

		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
Annville-Cleona	2010	4,413 (36.8%)	1,124 (9.4%)	1,387 (11.6%)	1,731 (14.4%)	1,521 (12.7%)	818 (6.8%)	996 (8.3%)	38.5
	2022	4,045 (32.1%)	1,447 (11.5%)	1,307 (10.4%)	1,424 (11.3%)	1,776 (14.1%)	1,530 (12.1%)	1,083 (8.6%)	41.0
	2027	3,950 (30.8%)	1,367 (10.7%)	1,566 (12.2%)	1,310 (10.2%)	1,624 (12.7%)	1,682 (13.1%)	1,333 (10.4%)	41.8
	Change 2022-2027	<b>-95</b> <b>(-2.3%)</b>	<b>-80</b> <b>(-5.5%)</b>	259 (19.8%)	<b>-114</b> <b>(-8.0%)</b>	<b>-152</b> <b>(-8.6%)</b>	152 (9.9%)	250 (23.1%)	N/A
Cornwall-Lebanon	2010	9,660 (27.7%)	3,423 (9.8%)	4,252 (12.2%)	5,498 (15.8%)	5,069 (14.5%)	3,385 (9.7%)	3,564 (10.2%)	45.2
	2022	9,715 (25.3%)	4,095 (10.7%)	4,097 (10.7%)	4,672 (12.2%)	5,847 (15.2%)	5,301 (13.8%)	4,643 (12.1%)	47.8
	2027	9,698 (24.8%)	3,935 (10.1%)	4,527 (11.6%)	4,504 (11.5%)	5,190 (13.3%)	5,677 (14.5%)	5,555 (14.2%)	48.2
	Change 2022-2027	<b>-17</b> <b>(-0.2%)</b>	<b>-160</b> <b>(-3.9%)</b>	430 (10.5%)	<b>-168</b> <b>(-3.6%)</b>	<b>-657</b> <b>(-11.2%)</b>	376 (7.1%)	912 (19.6%)	N/A
Eastern Lebanon	2010	6,788 (32.8%)	2,326 (11.2%)	2,478 (12.0%)	2,713 (13.1%)	2,587 (12.5%)	1,939 (9.4%)	1,874 (9.1%)	40.1
	2022	6,821 (30.1%)	2,622 (11.6%)	2,659 (11.7%)	2,496 (11.0%)	2,907 (12.8%)	2,858 (12.6%)	2,308 (10.2%)	42.0
	2027	6,984 (30.5%)	2,284 (10.0%)	2,812 (12.3%)	2,480 (10.8%)	2,750 (12.0%)	2,938 (12.8%)	2,638 (11.5%)	42.7
	Change 2022-2027	163 (2.4%)	<b>-338</b> <b>(-12.9%)</b>	153 (5.8%)	<b>-16</b> <b>(-0.6%)</b>	<b>-157</b> <b>(-5.4%)</b>	80 (2.8%)	330 (14.3%)	N/A

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research; N/A – Not Applicable

(Continued)

		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
Lebanon	2010	9,216 (35.0%)	3,672 (14.0%)	3,323 (12.6%)	3,535 (13.4%)	2,935 (11.2%)	1,786 (6.8%)	1,844 (7.0%)	35.8
	2022	9,093 (32.6%)	3,895 (14.0%)	3,465 (12.4%)	3,224 (11.5%)	3,375 (12.1%)	2,749 (9.8%)	2,116 (7.6%)	37.7
	2027	9,191 (32.7%)	3,684 (13.1%)	3,484 (12.4%)	3,223 (11.5%)	3,248 (11.6%)	2,892 (10.3%)	2,393 (8.5%)	38.4
	Change 2022-2027	98 (1.1%)	<b>-211</b> <b>(-5.4%)</b>	19 (0.5%)	<b>-1</b> <b>(0.0%)</b>	<b>-127</b> <b>(-3.8%)</b>	143 (5.2%)	277 (13.1%)	N/A
Northern Lebanon	2010	5,556 (32.1%)	2,086 (12.0%)	2,443 (14.1%)	2,784 (16.1%)	2,212 (12.8%)	1,381 (8.0%)	870 (5.0%)	39.5
	2022	5,049 (28.6%)	2,197 (12.5%)	2,305 (13.1%)	2,333 (13.2%)	2,594 (14.7%)	1,966 (11.1%)	1,192 (6.8%)	41.8
	2027	5,243 (29.3%)	1,802 (10.1%)	2,464 (13.8%)	2,238 (12.5%)	2,426 (13.6%)	2,216 (12.4%)	1,478 (8.3%)	42.6
	Change 2022-2027	194 (3.8%)	<b>-395</b> <b>(-18.0%)</b>	159 (6.9%)	<b>-95</b> <b>(-4.1%)</b>	<b>-168</b> <b>(-6.5%)</b>	250 (12.7%)	286 (24.0%)	N/A
Palmyra Area	2010	6,279 (28.1%)	2,236 (10.0%)	3,084 (13.8%)	3,467 (15.5%)	3,043 (13.6%)	2,062 (9.2%)	2,208 (9.9%)	43.7
	2022	6,721 (26.1%)	2,546 (9.9%)	3,025 (11.8%)	3,496 (13.6%)	3,797 (14.8%)	3,260 (12.7%)	2,876 (11.2%)	46.6
	2027	6,618 (25.6%)	2,391 (9.3%)	3,091 (12.0%)	3,371 (13.1%)	3,611 (14.0%)	3,512 (13.6%)	3,208 (12.4%)	47.5
	Change 2022-2027	<b>-103</b> <b>(-1.5%)</b>	<b>-155</b> <b>(-6.1%)</b>	66 (2.2%)	<b>-125</b> <b>(-3.6%)</b>	<b>-186</b> <b>(-4.9%)</b>	252 (7.7%)	332 (11.5%)	N/A
Lebanon County	2010	41,908 (31.4%)	14,867 (11.1%)	16,967 (12.7%)	19,729 (14.8%)	17,368 (13.0%)	11,371 (8.5%)	11,358 (8.5%)	41.0
	2022	41,442 (28.6%)	16,802 (11.6%)	16,859 (11.6%)	17,646 (12.2%)	20,297 (14.0%)	17,664 (12.2%)	14,217 (9.8%)	43.4
	2027	41,685 (28.4%)	15,464 (10.5%)	17,943 (12.2%)	17,126 (11.7%)	18,848 (12.9%)	18,917 (12.9%)	16,605 (11.3%)	44.0
	Change 2022-2027	243 (0.6%)	<b>-1,338</b> <b>(-8.0%)</b>	1,084 (6.4%)	<b>-520</b> <b>(-2.9%)</b>	<b>-1,449</b> <b>(-7.1%)</b>	1,253 (7.1%)	2,388 (16.8%)	N/A
Pennsylvania	2010	4,053,512 (31.9%)	1,511,110 (11.9%)	1,615,660 (12.7%)	1,940,395 (15.3%)	1,622,334 (12.8%)	979,534 (7.7%)	979,763 (7.7%)	40.1
	2022	3,743,422 (28.7%)	1,660,537 (12.7%)	1,576,806 (12.1%)	1,594,147 (12.2%)	1,822,364 (14.0%)	1,480,368 (11.4%)	1,149,715 (8.8%)	41.9
	2027	3,655,478 (28.1%)	1,546,452 (11.9%)	1,677,090 (12.9%)	1,529,427 (11.8%)	1,662,458 (12.8%)	1,601,925 (12.3%)	1,338,232 (10.3%)	42.7
	Change 2022-2027	<b>-87,944</b> <b>(-2.3%)</b>	<b>-114,085</b> <b>(-6.9%)</b>	100,284 (6.4%)	<b>-64,720</b> <b>(-4.1%)</b>	<b>-159,906</b> <b>(-8.8%)</b>	121,557 (8.2%)	188,517 (16.4%)	N/A

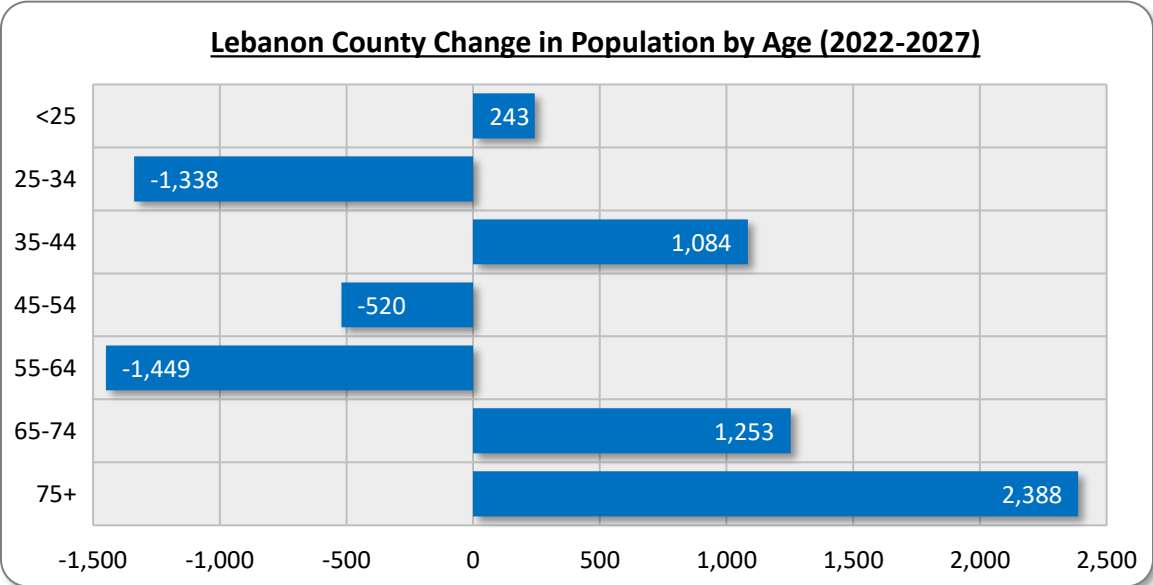
Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research; N/A – Not Applicable

Between 2010 and 2022, the median age for the population of the PSA (Lebanon County) increased by 5.9%, which represents a slightly greater increase in median age compared to the state (4.5%). With a median age of 43.4 years in 2022, the PSA population is slightly older than the population of the state (41.9 years). Overall, 35.9% of the PSA population is 55 years of age or older in 2022. Young adults (less than 35 years of age) and children comprise approximately two-fifths (40.2%) of the PSA population, while those between

the ages of 35 and 54 comprise the remaining 23.8% of the population. Between 2022 and 2027, the largest population increase (16.8%) in the PSA is projected to occur within the age cohort of 75 and older, at which time the median age of the PSA population is projected to reach 44.0 years. Over the next five years, the senior population (age 55 and older) in the PSA is projected to increase by 4.2%. While the population cohort under the age of 35 is projected to decrease by 1.9% during this time, the cohort between the ages of 35 and 54 is projected to increase by 1.6%. The largest individual decline (8.0%) is projected within the age cohort of 25 to 34 years, with a notable decline (7.1%) also projected for the population between the ages of 55 to 64. Overall, the PSA and state populations are projected to age in a similar manner over the next five years.

Among the populations of the individual submarkets in the PSA in 2022, the Cornwall-Lebanon Submarket has the oldest median age (47.8 years), while the Lebanon Submarket has the youngest median age (37.7 years). Over the next five years, the median age is projected to increase in each of the PSA submarkets, which is consistent with projected trends for the PSA and state during this time period. Increases among the age cohorts 65 years and older are projected for each submarket of the PSA, with the largest individual increases projected to occur among those age 75 and older in the Annville-Cleona (23.1%) and Northern Lebanon (24.0%) submarkets. As is the case with the PSA, each submarket has projected declines within the age cohorts of 25 to 34 and between the ages of 45 and 64. Among all submarkets, the largest individual decline (18.0%) is projected to occur within the age cohort of 25 to 34 years in the Northern Lebanon Submarket.

The following graph compares the projected change in population by age cohort between 2022 and 2027.



Population by race for 2020 is shown in the following table:

		Population by Race					
		White Alone	Black or African American Alone	Asian Alone	Some Other Race Alone	Two or More Races	Total
<b>Annville-Cleona</b>	Number	11,243	154	170	299	527	12,393
	Percent	90.7%	1.2%	1.4%	2.4%	4.3%	100.0%
<b>Cornwall-Lebanon</b>	Number	32,003	883	730	1,952	2,281	37,849
	Percent	84.6%	2.3%	1.9%	5.2%	6.0%	100.0%
<b>Eastern Lebanon</b>	Number	21,102	198	131	253	717	22,401
	Percent	94.2%	0.9%	0.6%	1.1%	3.2%	100.0%
<b>Lebanon</b>	Number	15,455	1,466	260	6,413	4,116	27,710
	Percent	55.8%	5.3%	0.9%	23.1%	14.9%	100.0%
<b>Northern Lebanon</b>	Number	15,972	146	101	420	748	17,387
	Percent	91.9%	0.8%	0.6%	2.4%	4.3%	100.0%
<b>Palmyra Area</b>	Number	22,635	386	842	460	1,194	25,517
	Percent	88.7%	1.5%	3.3%	1.8%	4.7%	100.0%
<b>Lebanon County</b>	Number	118,410	3,233	2,234	9,797	9,583	143,257
	Percent	82.7%	2.3%	1.6%	6.8%	6.7%	100.0%
<b>Pennsylvania</b>	Number	9,750,608	1,423,169	510,501	543,859	774,479	13,002,616
	Percent	75.0%	10.9%	3.9%	4.2%	6.0%	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In 2020, the vast majority (82.7%) of residents within the PSA (Lebanon County) identified as “White Alone,” which is a higher share than the state overall (75.0%). Only 2.3% of PSA residents identified as “Black or African American Alone,” which represents a much smaller share when compared to the state (10.9%). It is notable that 6.8% of PSA residents identified as “Some Other Race Alone” and 6.7% of residents identified as “Two or More Races,” both of which represent greater shares than the shares (4.2% and 6.0%, respectively) within the state. Based on this data, the population of the PSA, overall, is slightly less diverse than the state of Pennsylvania.

Among the individual submarkets of the PSA, the Lebanon Submarket appears to be the most diverse, where 55.8% of residents identified as “White Alone,” 23.1% identified as “Some Other Race Alone,” and 14.9% identified as “Two or More Races.” By comparison, the Eastern Lebanon Submarket appears to be the least diverse, where well over nine-tenths (94.2%) of the population identified as “White Alone.”

As the following table illustrates, a noteworthy share of the population within Lebanon County (14.1%) is of Hispanic/Latino origin in 2021. Because this represents a significantly higher share when compared to the share within the state of Pennsylvania (7.9%) in 2021, this segment of the population warrants additional demographic analysis. The tables included throughout this section compare key demographic data obtained from the American Community Survey (ACS) for the Hispanic/Latino populations in the PSA (Lebanon County), the City of Lebanon, and the state of Pennsylvania. When applicable, this data is compared to figures for the non-Hispanic/Latino population in each area.

	Hispanic/Latino Population Estimates							
	2016 ACS Estimates			2021 ACS Estimates			Change 2016-2021	
	Total Population	Hispanic Population	Share	Total Population	Hispanic Population	Share	Number	Percent
<b>Lebanon City</b>	25,654	10,374	40.4%	26,611	11,743	44.1%	1,369	13.2%
<b>Lebanon County</b>	136,950	16,007	11.7%	142,486	20,064	14.1%	4,057	25.3%
<b>Pennsylvania</b>	12,783,977	843,164	6.6%	12,970,650	1,023,055	7.9%	179,891	21.3%

Source: U.S. Census Bureau, 2016 & 2021 5-Year American Community Survey (B01001, B01001I)

As the preceding illustrates, approximately 14.1% of the 2021 population within the PSA (Lebanon County) is of Hispanic/Latino origin, which is a much smaller share than the share within the City of Lebanon (40.4%), but a notably higher share than the state (7.9%). The Hispanic/Latino population in the PSA increased by 25.3% from 2016 to 2021, which is a larger increase as compared to the state (21.3%). As such, this segment of the population has been an important component of the recent population growth in Lebanon County.

The following table illustrates the place of birth for the Hispanic/Latino populations for each area.

		Hispanic/Latino Population by Place of Birth				
		Born in State of Residence	Born in Other State Within U.S.	Native; Born Outside the U.S.	Foreign Born	Total
<b>Lebanon City</b>	Number	4,400	1,756	4,517	1,070	11,743
	Percent	37.5%	15.0%	38.5%	9.1%	100.0%
<b>Lebanon County</b>	Number	8,077	3,421	6,511	2,055	20,064
	Percent	40.3%	17.1%	32.5%	10.2%	100.0%
<b>Pennsylvania</b>	Number	397,524	228,821	174,152	222,558	1,023,055
	Percent	38.9%	22.4%	17.0%	21.8%	100.0%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B06004I)

Based on data from the American Community Survey, well over half (57.4%) of the Hispanic/Latino population in Lebanon County was born within the United States. While 42.7% of the Hispanic/Latino population in Lebanon County was born outside the United States, only 10.2% of this population is “Foreign Born” (born outside the country with both parents being non-citizens). This is a comparably smaller share of non-native Hispanic/Latino residents when compared to the share within the state (21.8%).

The following compares the language spoken at home (English/Spanish) and the proficiency to speak English for the Hispanic/Latino population in each area.

		Language Spoken at Home by Ability to Speak English Hispanic/Latino Population Age 5 Years and Over					
		Only Speak English	Speak Spanish			Total Speak Spanish	Speak Other Language
			Speak English “Well” or “Very Well”	Speak English “Not Well”	Speak English “Not at All”		
<b>Lebanon City</b>	Number	2,779	6,384	812	660	7,856	0
	Percent	26.1%	81.3%	10.3%	8.4%	73.9%	0.0%
<b>Lebanon County</b>	Number	5,983	9,821	1,310	891	12,022	69
	Percent	33.1%	81.7%	10.9%	7.4%	66.5%	0.4%
<b>Pennsylvania</b>	Number	342,401	445,162	82,630	46,540	574,332	6,584
	Percent	37.1%	77.5%	14.4%	8.1%	62.2%	0.7%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B16006)

While the share of the Hispanic/Latino population that “Only Speak English” at home in Lebanon County (33.1%) is smaller than the share within the state (37.1%), over four-fifths (81.7%) of the Hispanic/Latino population Lebanon County that speak Spanish at home are able to speak English “Well” or “Very Well.” This indicates that language is not a significant barrier for a majority of residents in the county.

The following compares marital status by ethnicity for the populations in each area.

		Marital Status by Ethnicity Population Age 15 and Over					
		Hispanic/Latino		Non-Hispanic/Latino		Total Population	
		Unmarried	Married	Unmarried	Married	Unmarried	Married
<b>Lebanon City</b>	Number	5,869	2,676	7,228	5,348	13,097	8,024
	Percent	68.7%	31.3%	57.5%	42.5%	62.0%	38.0%
<b>Lebanon County</b>	Number	8,945	4,956	44,151	57,431	53,096	62,387
	Percent	64.3%	35.7%	43.5%	56.5%	46.0%	54.0%
<b>Pennsylvania</b>	Number	465,855	261,199	4,925,176	5,094,878	5,391,034	5,356,077
	Percent	64.1%	35.9%	49.2%	50.8%	50.2%	49.8%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B12002, B12002I)

The share of unmarried Hispanic/Latino population (age 15 and older) in Lebanon County (64.3%) is notably higher than the corresponding share (46.0%) for the non-Hispanic/Latino populations in the county. This increases the probability that a higher proportion of Hispanic/Latino households in Lebanon County have a single income source, which can affect housing affordability.



The following table illustrates population by highest educational attainment by ethnicity for each area. Note that educational attainment by ethnicity is not available for geographies smaller than the county level.

		Population by Highest Educational Attainment by Ethnicity Population Age 25 Years and Over					
		Hispanic/Latino*			Total Population (Includes Hispanic/Latino)		
		No High School Diploma	High School Diploma / Some College	Post-Secondary Degree	No High School Diploma	High School Diploma / Some College	Post-Secondary Degree
<b>Lebanon County</b>	Number	2,433	6,675	2,420	12,150	56,450	29,089
	Percent	21.1%	57.9%	21.0%	12.4%	57.8%	29.8%
<b>Pennsylvania</b>	Number	141,042	283,698	166,552	787,376	4,511,504	3,812,617
	Percent	23.9%	48.0%	28.2%	8.6%	49.5%	41.8%

Source: U.S. Census Bureau, 2021 American Community Survey (B15002, B15002I)

\*Data for Hispanic/Latino population is only available through the 1-year ACS survey, while total population reflects the 5-year survey.

While the share of the Hispanic/Latino population in Lebanon County without a high school diploma (21.1%) is smaller than the corresponding share within the state (23.9%), this represents a much larger share of such individuals when compared to the entire population of Lebanon County without a high school diploma (12.4%). This indicates that the Hispanic/Latino population within Lebanon County is more likely to have income constrained by educational attainment as compared to the population of the county, overall.

The following table illustrates median household income for the previous 12 months by ethnicity for each area based on data from the 2021 American Community Survey.

	Median Household Income in the Past 12 Months (In 2021 Inflation-Adjusted Dollars)	
	Hispanic/Latino Households	All Households
<b>Lebanon City</b>	\$31,232	\$42,382
<b>Lebanon County</b>	\$39,637	\$66,164
<b>Pennsylvania</b>	\$49,305	\$67,587

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B19013, B19013I)

As the preceding illustrates, the median household income for Hispanic/Latino households in Lebanon County is 40.1% lower than the overall median household income in the county. This is a much larger variation of household income compared to the City of Lebanon and statewide, where Hispanic/Latino households have median household incomes 26.3% and 27.0% lower than the overall median household incomes for their respective areas. This means that Hispanic/Latino households are more likely to struggle with housing affordability issues related to income than area residents, on average.

The following table illustrates the population below poverty level for each area by ethnicity.

		Population Below Poverty Level Past 12 Months by Age by Ethnicity			
		Hispanic/Latino		Non-Hispanic/Latino	
		< 18 Years	Overall	< 18 Years	Overall
<b>Lebanon City</b>	Number	1,721	4,049	742	2,618
	Percent	43.8%	34.6%	28.6%	17.9%
<b>Lebanon County</b>	Number	2,743	5,956	2,574	9,096
	Percent	37.6%	29.9%	10.4%	7.6%
<b>Pennsylvania</b>	Number	110,013	250,208	325,589	1,232,603
	Percent	32.0%	25.3%	14.1%	10.6%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B17020, B17020I)

As the preceding illustrates, the overall poverty rate (29.9%) for the Hispanic/Latino population in Lebanon County is much higher than the poverty rate (7.6%) for the non-Hispanic/Latino population in the county. While this is a lower poverty rate than the City of Lebanon (34.6%), this represents a slightly higher rate than the state (25.3%). Additionally, the data shows that Hispanic/Latino children less than 18 years of age are disproportionately affected by poverty in the county (37.6%) when compared to non-Hispanic/Latino children (10.4%).

Overall, the preceding analysis illustrates that the Hispanic/Latino population in Lebanon County is a significant portion of the overall population in the area, and this specific population group experienced rapid growth in recent years. Although a relatively small share of this population was not born as a natural U.S. citizen, and most Hispanic/Latino households speak English proficiently, factors such as a lower share of married individuals and comparably lower educational attainment levels result in a notably lower median household income and higher poverty rate for this population group. This suggests that affordable housing options are exceptionally important for the Hispanic/Latino population of Lebanon County, particularly households with children present.

Population by marital status for 2022 is shown in the following table:

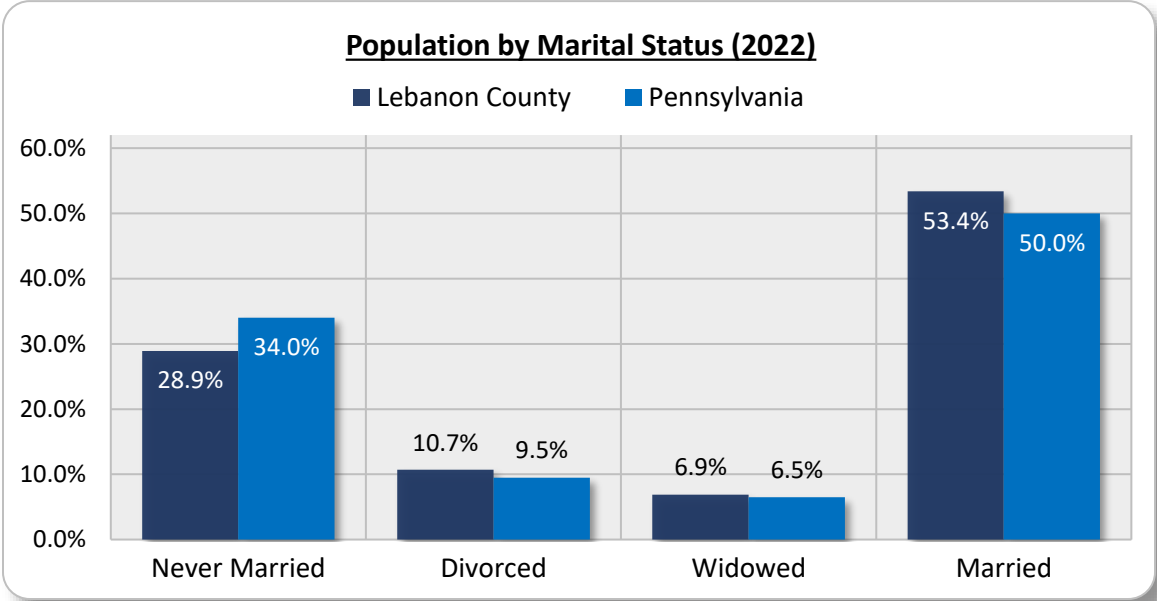
		Population by Marital Status				
		Not Married			Married	Total
		Never Married	Divorced	Widowed		
<b>Annville-Cleona</b>	Number	3,884	944	615	5,491	10,934
	Percent	35.5%	8.6%	5.6%	50.2%	100.0%
<b>Cornwall-Lebanon</b>	Number	7,851	3,588	2,348	18,530	32,317
	Percent	24.3%	11.1%	7.3%	57.3%	100.0%
<b>Eastern Lebanon</b>	Number	4,452	1,576	1,202	10,846	18,076
	Percent	24.6%	8.7%	6.6%	60.0%	100.0%
<b>Lebanon</b>	Number	9,275	3,225	1,495	8,209	22,204
	Percent	41.8%	14.5%	6.7%	37.0%	100.0%
<b>Northern Lebanon</b>	Number	3,754	1,560	923	8,022	14,259
	Percent	26.3%	10.9%	6.5%	56.3%	100.0%
<b>Palmyra Area</b>	Number	5,324	1,923	1,683	12,596	21,526
	Percent	24.7%	8.9%	7.8%	58.5%	100.0%
<b>Lebanon County</b>	Number	34,541	12,817	8,266	63,694	119,318
	Percent	28.9%	10.7%	6.9%	53.4%	100.0%
<b>Pennsylvania</b>	Number	3,705,029	1,038,638	709,443	5,451,266	10,904,375
	Percent	34.0%	9.5%	6.5%	50.0%	100.0%

Source: ESRI; Urban Decision Group; Bowen National Research

Over half (53.4%) of the adult population in the PSA (Lebanon County) is married, which is a slightly higher share than the state (50.0%). While the share of the PSA population (28.9%) that has never married is lower than the state (34.0%), the shares of the population that are divorced (10.7%) or widowed (6.9%) are slightly larger than the state (9.5% and 6.5%, respectively). These attributes are indicative of the comparably older population base within the PSA compared to the state of Pennsylvania. Overall, the share of unmarried individuals in the PSA (46.6%) is less than the share in the state (50.0%), which increases the likelihood that households in the PSA have more than one income source and can positively affect housing affordability.

Among the submarkets in the PSA, the Eastern Lebanon Submarket has the highest share (60.0%) of married population, while the Lebanon Submarket has the lowest share (37.0%). This is primarily due to the comparably greater share (41.8%) of individuals in the Lebanon Submarket that have never married, and this is not surprising, given that this submarket has the lowest median age (37.7 years) within the PSA. The shares of the population that are widowed within the Palmyra Area (7.8%) and Cornwall-Lebanon (7.3%) submarkets are slightly elevated, which is likely the result of the comparably higher median ages within these submarkets. Among all submarkets, the Lebanon Submarket has the highest share (14.5%) of the population that is divorced. Overall, the comparably high share of married population in the Eastern Lebanon (60.0%), Palmyra Area (58.5%), and Cornwall-Lebanon (57.3%) submarkets likely contribute positively to housing affordability.

The following graph compares the shares of the population by marital status for 2022.



Population by highest educational attainment for 2022 is shown in the following table:

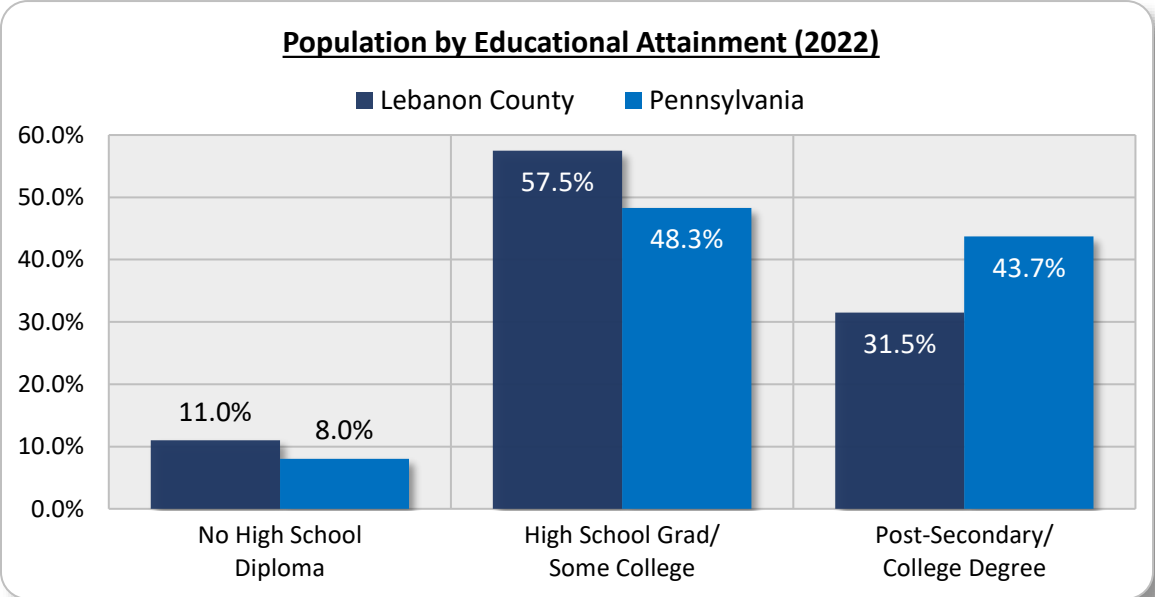
		Population by Highest Educational Attainment		
		No High School Diploma	High School Diploma Some College (No Degree)	Post-Secondary (College) Degree
<b>Annville-Cleona</b>	Number	828	4,920	2,819
	Percent	9.7%	57.4%	32.9%
<b>Cornwall-Lebanon</b>	Number	2,692	15,700	10,263
	Percent	9.4%	54.8%	35.8%
<b>Eastern Lebanon</b>	Number	2,115	9,304	4,431
	Percent	13.3%	58.7%	28.0%
<b>Lebanon</b>	Number	3,112	12,196	3,516
	Percent	16.5%	64.8%	18.7%
<b>Northern Lebanon</b>	Number	1,679	7,658	3,250
	Percent	13.3%	60.8%	25.8%
<b>Palmyra Area</b>	Number	955	9,776	8,269
	Percent	5.0%	51.5%	43.5%
<b>Lebanon County</b>	Number	11,382	59,553	32,550
	Percent	11.0%	57.5%	31.5%
<b>Pennsylvania</b>	Number	744,438	4,486,175	4,053,325
	Percent	8.0%	48.3%	43.7%

Source: ESRI; Urban Decision Group; Bowen National Research

Within the PSA (Lebanon County), the 31.5% share of individuals with a post-secondary degree is significantly lower than the 43.7% share within the state. In addition, the share of individuals within the PSA lacking a high school diploma (11.0%) is higher than the corresponding share for the state (8.0%). As earning capacity has a high correlation to educational attainment, a low share of post-secondary degrees and/or a high share of individuals lacking high school diplomas can limit the incomes and affect the affordability of housing for the population within an area. Overall, the PSA population has a lower share of post-secondary degrees and a higher share of individuals lacking a high school diploma compared to the state, which can limit incomes for the population within the area.

Among the individual submarkets of the PSA, the shares of individuals lacking a high school diploma are highest within the Lebanon (16.5%), Eastern Lebanon (13.3%), and Northern Lebanon (13.3%) submarkets. Conversely, the shares of individuals with a college degree are highest within the Palmyra Area (43.5%) and Cornwall-Lebanon (35.8%) submarkets. As such, incomes of the population within the Lebanon, Eastern Lebanon, and Northern Lebanon submarkets are more likely to be constrained by education level compared to other submarkets in the PSA, which will contribute to demand for affordable housing options in these three submarkets. Conversely, the comparably high shares of the population with a college degree in the Palmyra Area and Cornwall-Lebanon submarkets indicates that earning potential is likely higher within these submarkets.

The following graph compares the shares of population by educational attainment.



Poverty status by age cohort is shown in the following table:

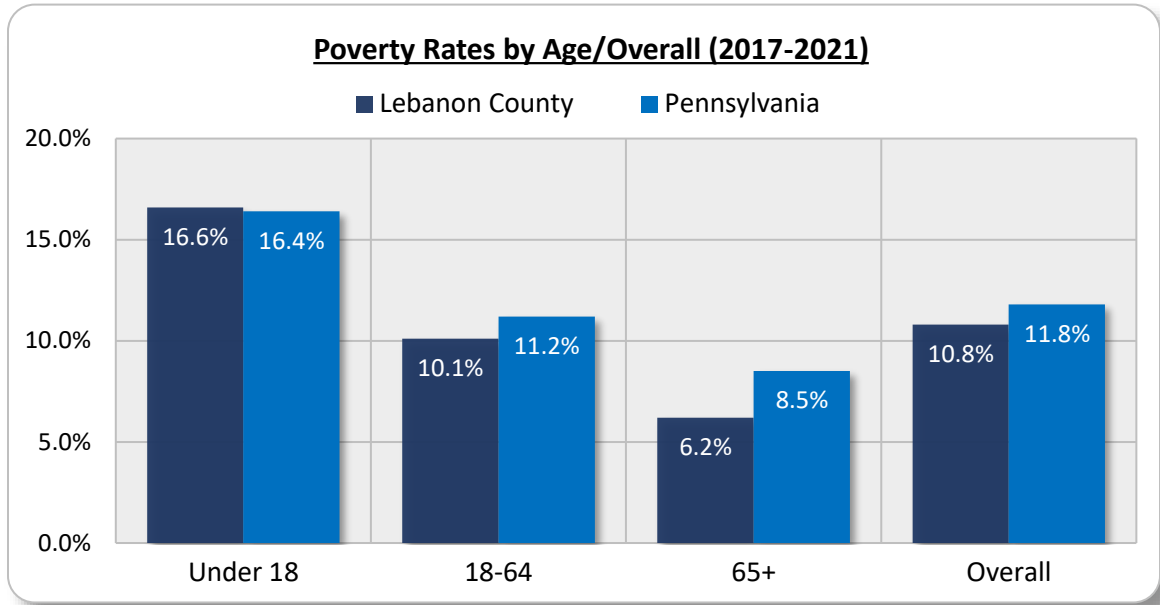
		Population and Share Below Poverty Level by Age Cohort			
		<18	18 to 64	65+	Overall
<b>Annville-Cleona</b>	Number	182	475	124	781
	Percent	7.9%	7.3%	6.4%	7.3%
<b>Cornwall-Lebanon</b>	Number	1,004	1,150	279	2,433
	Percent	13.1%	5.5%	3.4%	6.7%
<b>Eastern Lebanon</b>	Number	255	931	236	1,422
	Percent	4.4%	7.9%	5.3%	6.4%
<b>Lebanon</b>	Number	2,569	3,679	558	6,806
	Percent	37.9%	22.0%	14.5%	24.9%
<b>Northern Lebanon</b>	Number	427	855	219	1,501
	Percent	11.9%	7.7%	8.2%	8.7%
<b>Palmyra Area</b>	Number	881	1,025	205	2,111
	Percent	15.1%	7.4%	3.9%	8.5%
<b>Lebanon County</b>	Number	5,317	8,115	1,620	15,052
	Percent	16.6%	10.1%	6.2%	10.8%
<b>Pennsylvania</b>	Number	435,598	852,044	195,158	1,482,800
	Percent	16.4%	11.2%	8.5%	11.8%

Source: U.S. Census Bureau, 2017-2021 American Community Survey; Urban Decision Group; Bowen National Research

Approximately 10.8% of the population in the PSA (Lebanon County) suffers from poverty, which reflects a slightly lower poverty rate than the state (11.8%) overall. Among the three age cohorts illustrated in the preceding table, individuals less than 18 years of age have the highest poverty rate (16.6%) in the PSA, which reflects a marginally higher rate for this cohort than the corresponding rate for the state (16.4%). Adults, ages 18 to 64 years, have the second highest poverty rate (10.1%) in the PSA, which is lower than the corresponding rate for the state (11.2%). Those aged 65 and older have the lowest poverty rate (6.2%) among the three age cohorts in the PSA, which represents a lower rate than the state (8.5%). Overall, the data suggests that the population of the PSA is less affected by poverty than residents of the state, although individuals less than 18 years of age are slightly more likely to be affected by poverty than their peer group within the state. Despite the lower poverty rate, over 15,000 individuals live in poverty in Lebanon County. As a result, affordable housing options should continue to be a consideration for future housing developments in the county.

Among the PSA submarkets, the overall poverty rate is highest within the Lebanon Submarket (24.9%). As such, this submarket comprises 45.2% of the PSA population that is affected by poverty. With a poverty rate of 37.9%, individuals less than 18 years of age in the Lebanon Submarket are the most disproportionately affected cohort in the PSA. Within the remaining submarkets, the overall poverty rate and poverty rate by age cohort in each submarket is less than the corresponding rates in the state. Despite relatively low poverty rates, approximately 2,400 individuals in the Cornwall-Lebanon Submarket and 2,100 individuals in the Palmyra Area Submarket are affected by poverty, which further illustrates the importance of affordable housing.

The following graph compares area poverty rates.



Population by migration (previous residence one year prior to survey) for years 2017-2021 is shown in the following table:

		Population by Migration					
		Same House	Different House in Same County	Different County In Same State	Different State	Moved from Abroad	Total
<b>Annville-Cleona</b>	Number	10,337	626	474	382	303	12,122
	Percent	85.3%	5.2%	3.9%	3.2%	2.5%	100.0%
<b>Cornwall-Lebanon</b>	Number	32,952	2,071	1,416	599	111	37,149
	Percent	88.7%	5.6%	3.8%	1.6%	0.3%	100.0%
<b>Eastern Lebanon</b>	Number	20,362	1,157	516	123	22	22,180
	Percent	91.8%	5.2%	2.3%	0.6%	0.1%	100.0%
<b>Lebanon</b>	Number	20,577	3,590	1,589	732	744	27,232
	Percent	75.6%	13.2%	5.8%	2.7%	2.7%	100.0%
<b>Northern Lebanon</b>	Number	16,267	718	245	198	57	17,485
	Percent	93.0%	4.1%	1.4%	1.1%	0.3%	100.0%
<b>Palmyra Area</b>	Number	21,721	1,753	715	542	76	24,807
	Percent	87.6%	7.1%	2.9%	2.2%	0.3%	100.0%
<b>Lebanon County</b>	Number	122,216	9,916	4,954	2,576	1,312	140,974
	Percent	86.7%	7.0%	3.5%	1.8%	0.9%	100.0%
<b>Pennsylvania</b>	Number	11,327,008	847,303	357,566	254,608	52,138	12,838,623
	Percent	88.2%	6.6%	2.8%	2.0%	0.4%	100.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

As the preceding illustrates, approximately 86.7% of PSA (Lebanon County) residents remained in the same house year over year. This represents a slightly more transient population than the state, where 88.2% of the population remained in the same house year over year. Among all Lebanon County residents, 7.0% moved within the county, 3.5% moved from a different county within the state, 1.8% moved from a different state, and 0.9% moved from abroad the previous year. Among the individual submarkets in the PSA, the Lebanon Submarket is the most transient submarket in the PSA, with nearly one-fourth (24.4%) of its respective population having moved year over year. Within this submarket, there is a notably high share of the population that moved from a different house in the same county (13.2%) and moved from abroad (2.7%). Conversely, the Northern Lebanon and Eastern Lebanon submarkets are the least transient, with only 7.0% and 8.2% of their respective populations having changed residences from the prior year. While a very high share of individuals remaining in the same house year over year and a limited amount of migration into an area may indicate a lack of housing options or job opportunities within a market, an unusually high share of transiency in an area can also indicate potential housing and economic issues within a market. The housing supply of the PSA is examined in detail in Section VI of this report and additional migration data and analysis are provided starting on page VII-9.

Population densities for selected years are shown in the following table:

		Population Densities			
		2010	2020	2022	2027
<b>Annville-Cleona</b>	Population	11,990	12,393	12,612	12,832
	Area in Square Miles	39.07	39.07	39.07	39.07
	Density	306.9	317.2	322.8	328.4
<b>Cornwall-Lebanon</b>	Population	34,851	37,849	38,370	39,086
	Area in Square Miles	66.89	66.89	66.89	66.89
	Density	521.0	565.9	573.6	584.4
<b>Eastern Lebanon</b>	Population	20,705	22,401	22,671	22,886
	Area in Square Miles	71.33	71.33	71.33	71.33
	Density	290.3	314.1	317.8	320.9
<b>Lebanon</b>	Population	26,311	27,711	27,917	28,115
	Area in Square Miles	4.62	4.62	4.62	4.62
	Density	5,694.5	5,997.5	6,042.1	6,085.0
<b>Northern Lebanon</b>	Population	17,332	17,386	17,636	17,867
	Area in Square Miles	143.39	143.39	143.39	143.39
	Density	120.9	121.3	123.0	124.6
<b>Palmyra Area</b>	Population	22,379	25,517	25,721	25,802
	Area in Square Miles	37.21	37.21	37.21	37.21
	Density	601.4	685.8	691.3	693.4
<b>Lebanon County</b>	Population	133,568	143,257	144,927	146,588
	Area in Square Miles	362.50	362.50	362.50	362.50
	Density	368.5	395.2	399.8	404.4
<b>Pennsylvania</b>	Population	12,702,308	13,002,616	13,027,359	13,011,062
	Area in Square Miles	45,292.44	45,292.44	45,292.44	45,292.44
	Density	280.5	287.1	287.6	287.3

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research



With a population density of 399.8 persons per square mile in 2022, the PSA (Lebanon County) is more densely populated than the state (287.6 persons per square mile). The population density of the PSA increased by 8.5% between 2010 and 2022, and it is projected that the density will increase by an additional 1.2% over the next five years. This projected increase in population density within the PSA is a contrast to the projected decline (0.1%) for the state during this time period.

In 2022, the most densely populated submarket in the PSA is the Lebanon Submarket (6,042.1 persons per square mile). In contrast, the Northern Lebanon Submarket is the least densely populated (123.0 persons per square mile) submarket in the PSA and illustrates the variety in density that exists within the PSA. Between 2022 and 2027, population density is projected to increase in each of the PSA submarkets, with individual density increases ranging from 0.3% (Palmyra Area) to 1.9% (Cornwall-Lebanon). Considering the range of population densities that exist in the PSA, there is likely a need for a variety of housing options to meet the individual housing needs of each respective area.

**C. HOUSEHOLD CHARACTERISTICS**

Households by numbers and percent change (growth or decline) for selected years are shown in the following table.

	Total Households									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
<b>Annville-Cleona</b>	4,408	4,597	189	4.3%	4,678	81	1.8%	4,757	79	1.7%
<b>Cornwall-Lebanon</b>	13,667	15,056	1,389	10.2%	15,254	198	1.3%	15,542	288	1.9%
<b>Eastern Lebanon</b>	7,746	8,295	549	7.1%	8,384	89	1.1%	8,451	67	0.8%
<b>Lebanon</b>	10,678	10,913	235	2.2%	11,002	89	0.8%	11,044	42	0.4%
<b>Northern Lebanon</b>	6,504	6,612	108	1.7%	6,702	90	1.4%	6,786	84	1.3%
<b>Palmyra Area</b>	9,255	10,335	1,080	11.7%	10,402	67	0.6%	10,422	20	0.2%
<b>Lebanon County</b>	<b>52,258</b>	<b>55,808</b>	<b>3,550</b>	<b>6.8%</b>	<b>56,422</b>	<b>614</b>	<b>1.1%</b>	<b>57,002</b>	<b>580</b>	<b>1.0%</b>
<b>Pennsylvania</b>	5,018,902	5,210,567	191,665	3.8%	5,232,753	22,186	0.4%	5,244,358	11,605	0.2%

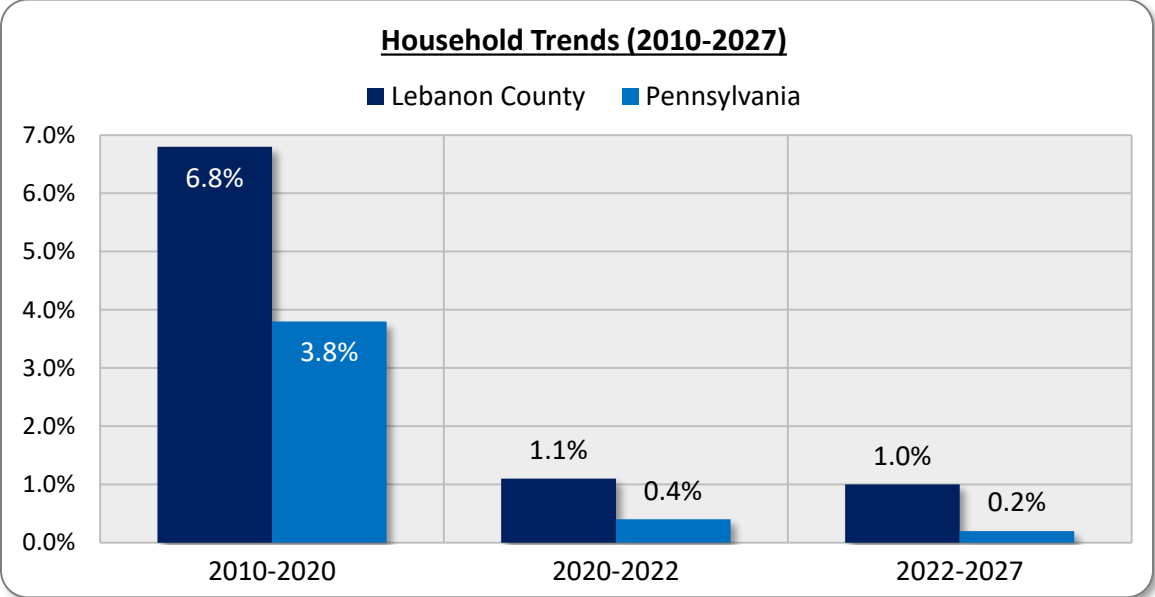
Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2022, the number of households within the PSA (Lebanon County) increased by 4,164 (8.0%). This increase in households for the PSA is significantly greater than the increase (4.3%) within the state of Pennsylvania during this time period. In 2022, there is an estimated total of 56,422 households in the PSA. Between 2022 and 2027, the number of households in the PSA is projected to increase by an additional 580 households, or 1.0%, at which time the estimated total households in the PSA will be 57,002. This 1.0% increase in households for the PSA over the next five years is approximately five times the projected growth rate (0.2%) in households for the state during this time period.

Among the six PSA submarkets, the Cornwall-Lebanon Submarket is the largest submarket by households (15,254) in 2022, followed by the Lebanon Submarket (11,002) and Palmyra Area Submarket (10,402). Conversely, the Annville-Cleona Submarket represents the smallest submarket by households (4,678) in 2022. Between 2010 and 2022, the number of households in all six submarkets in the PSA increased, with individual increases ranging from 3.0% (Lebanon and Northern Lebanon) to 12.4% (Palmyra Area). Between 2022 and 2027, it is projected that all six submarkets will have increases in households, with individual increases ranging from 0.2% (Palmyra Area) to 1.9% (Cornwall-Lebanon). In total, three submarkets have projected household increases that exceed the projected 1.0% increase for the PSA. These submarkets include Northern Lebanon (1.3%), Annville-Cleona (1.7%), and Cornwall-Lebanon (1.9%). Overall, the household growth rates in all but two submarkets (Lebanon and Northern Lebanon) exceeded the growth rate within the state of Pennsylvania between 2010 and 2022, and this positive trend of household growth is projected to continue over the next five years.

While this likely indicates a notable increase in demand for housing in the PSA over the next five years, other factors can also influence housing needs. Some of these factors, which include households living in substandard or cost-burdened housing, commuting patterns, pent-up demand, availability of existing housing, and product in the development pipeline are addressed throughout this report.

The following graph compares the percent change in households between 2010 and 2027:



Household heads by age cohorts for selected years are shown in the following table. Note that five-year projected declines are in red:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Annville-Cleona	2010	157 (3.6%)	532 (12.1%)	741 (16.8%)	941 (21.3%)	899 (20.4%)	504 (11.4%)	634 (14.4%)
	2022	157 (3.4%)	623 (13.3%)	666 (14.2%)	728 (15.6%)	974 (20.8%)	876 (18.7%)	654 (14.0%)
	2027	142 (3.0%)	581 (12.2%)	774 (16.3%)	654 (13.7%)	877 (18.4%)	940 (19.8%)	789 (16.6%)
	Change 2022-2027	<b>-15</b> <b>(-9.6%)</b>	<b>-42</b> <b>(-6.7%)</b>	108 (16.2%)	<b>-74</b> <b>(-10.2%)</b>	<b>-97</b> <b>(-10.0%)</b>	64 (7.3%)	135 (20.6%)
Cornwall-Lebanon	2010	258 (1.9%)	1,414 (10.3%)	2,137 (15.6%)	2,953 (21.6%)	2,844 (20.8%)	1,990 (14.6%)	2,071 (15.2%)
	2022	269 (1.8%)	1,682 (11.0%)	2,007 (13.2%)	2,411 (15.8%)	3,153 (20.7%)	3,040 (19.9%)	2,692 (17.6%)
	2027	264 (1.7%)	1,623 (10.4%)	2,186 (14.1%)	2,309 (14.9%)	2,760 (17.8%)	3,201 (20.6%)	3,199 (20.6%)
	Change 2022-2027	<b>-5</b> <b>(-1.9%)</b>	<b>-59</b> <b>(-3.5%)</b>	179 (8.9%)	<b>-102</b> <b>(-4.2%)</b>	<b>-393</b> <b>(-12.5%)</b>	161 (5.3%)	507 (18.8%)
Eastern Lebanon	2010	250 (3.2%)	1,028 (13.3%)	1,276 (16.5%)	1,440 (18.6%)	1,451 (18.7%)	1,119 (14.4%)	1,182 (15.3%)
	2022	229 (2.7%)	1,106 (13.2%)	1,315 (15.7%)	1,263 (15.1%)	1,550 (18.5%)	1,562 (18.6%)	1,359 (16.2%)
	2027	228 (2.7%)	968 (11.5%)	1,377 (16.3%)	1,253 (14.8%)	1,466 (17.3%)	1,598 (18.9%)	1,561 (18.5%)
	Change 2022-2027	<b>-1</b> <b>(-0.4%)</b>	<b>-138</b> <b>(-12.5%)</b>	62 (4.7%)	<b>-10</b> <b>(-0.8%)</b>	<b>-84</b> <b>(-5.4%)</b>	36 (2.3%)	202 (14.9%)
Lebanon	2010	581 (5.4%)	1,868 (17.5%)	1,830 (17.1%)	2,051 (19.2%)	1,816 (17.0%)	1,190 (11.1%)	1,342 (12.6%)
	2022	481 (4.4%)	1,841 (16.7%)	1,809 (16.4%)	1,746 (15.9%)	1,971 (17.9%)	1,720 (15.6%)	1,434 (13.0%)
	2027	484 (4.4%)	1,736 (15.7%)	1,806 (16.4%)	1,736 (15.7%)	1,887 (17.1%)	1,792 (16.2%)	1,603 (14.5%)
	Change 2022-2027	3 (0.6%)	<b>-105</b> <b>(-5.7%)</b>	<b>-3</b> <b>(-0.2%)</b>	<b>-10</b> <b>(-0.6%)</b>	<b>-84</b> <b>(-4.3%)</b>	72 (4.2%)	169 (11.8%)
Northern Lebanon	2010	173 (2.7%)	842 (12.9%)	1,266 (19.5%)	1,525 (23.4%)	1,269 (19.5%)	852 (13.1%)	577 (8.9%)
	2022	125 (1.9%)	867 (12.9%)	1,157 (17.3%)	1,224 (18.3%)	1,431 (21.4%)	1,147 (17.1%)	751 (11.2%)
	2027	133 (2.0%)	716 (10.6%)	1,228 (18.1%)	1,169 (17.2%)	1,332 (19.6%)	1,282 (18.9%)	926 (13.6%)
	Change 2022-2027	8 (6.4%)	<b>-151</b> <b>(-17.4%)</b>	71 (6.1%)	<b>-55</b> <b>(-4.5%)</b>	<b>-99</b> <b>(-6.9%)</b>	135 (11.8%)	175 (23.3%)
Palmyra Area	2010	230 (2.5%)	989 (10.7%)	1,668 (18.0%)	1,933 (20.9%)	1,749 (18.9%)	1,244 (13.4%)	1,442 (15.6%)
	2022	223 (2.1%)	1,062 (10.2%)	1,540 (14.8%)	1,833 (17.6%)	2,063 (19.8%)	1,874 (18.0%)	1,807 (17.4%)
	2027	214 (2.1%)	978 (9.4%)	1,553 (14.9%)	1,744 (16.7%)	1,940 (18.6%)	1,988 (19.1%)	2,005 (19.2%)
	Change 2022-2027	<b>-9</b> <b>(-4.0%)</b>	<b>-84</b> <b>(-7.9%)</b>	13 (0.8%)	<b>-89</b> <b>(-4.9%)</b>	<b>-123</b> <b>(-6.0%)</b>	114 (6.1%)	198 (11.0%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

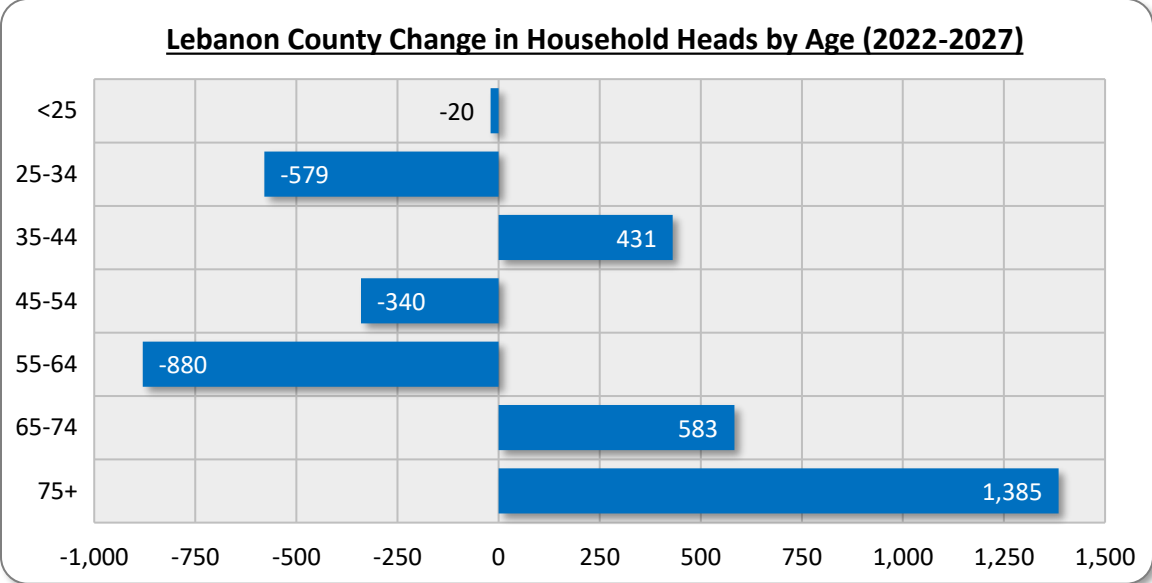
		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Lebanon County	2010	1,648 (3.2%)	6,669 (12.8%)	8,922 (17.1%)	10,844 (20.8%)	10,023 (19.2%)	6,905 (13.2%)	7,247 (13.9%)
	2022	1,485 (2.6%)	7,181 (12.7%)	8,494 (15.1%)	9,204 (16.3%)	11,142 (19.7%)	10,218 (18.1%)	8,698 (15.4%)
	2027	1,465 (2.6%)	6,602 (11.6%)	8,925 (15.7%)	8,864 (15.6%)	10,262 (18.0%)	10,801 (18.9%)	10,083 (17.7%)
	Change 2022-2027	<b>-20</b> <b>(-1.3%)</b>	<b>-579</b> <b>(-8.1%)</b>	431 (5.1%)	<b>-340</b> <b>(-3.7%)</b>	<b>-880</b> <b>(-7.9%)</b>	583 (5.7%)	1,385 (15.9%)
Pennsylvania	2010	199,377 (4.0%)	673,750 (13.4%)	843,476 (16.8%)	1,078,037 (21.5%)	957,835 (19.1%)	613,827 (12.2%)	652,600 (13.0%)
	2022	169,344 (3.2%)	715,762 (13.7%)	808,584 (15.5%)	857,895 (16.4%)	1,041,285 (19.9%)	900,172 (17.2%)	739,711 (14.1%)
	2027	164,084 (3.1%)	663,174 (12.6%)	849,442 (16.2%)	815,984 (15.6%)	938,819 (17.9%)	961,600 (18.3%)	851,255 (16.2%)
	Change 2022-2027	<b>-5,260</b> <b>(-3.1%)</b>	<b>-52,588</b> <b>(-7.3%)</b>	40,858 (5.1%)	<b>-41,911</b> <b>(-4.9%)</b>	<b>-102,466</b> <b>(-9.8%)</b>	61,428 (6.8%)	111,544 (15.1%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, household heads between the ages of 55 and 64 comprise the largest share (19.7%) of all households in the PSA (Lebanon County). Household heads between the ages of 65 and 74 (18.1%) and those between the ages of 45 and 54 (16.3%) comprise the next largest shares of the total households in the PSA. As such, senior households (age 55 and older) constitute over half (53.2%) of all households within the PSA. This represents a slightly larger overall share of senior households when compared to the state (51.2%). Household heads under the age of 35, which are typically more likely to be renters or first-time homebuyers, comprise 15.3% of PSA households. This represents a smaller share of such households when compared to the state (16.9%). It is also noteworthy that household heads between the ages of 25 and 44, which are typically more likely to establish families, account for one-fourth (27.8%) of household heads in the PSA. This represents a moderately smaller share of such households compared to the state (29.2%). Between 2022 and 2027, projections indicate significant household growth (15.9%) in the PSA among household heads age 75 and older. More moderate growth is also projected among households between the ages of 35 and 44 (5.1%) and households between the ages of 65 and 74 (5.7%). All other age cohorts in the PSA are projected to decline during this time, with individual cohort declines ranging between 1.3% (less than 25 years of age) and 8.1% (ages 25 to 34). Collectively, household heads over the age of 65 are projected to increase by 10.4% over the next five years, which will likely result in increased demand for senior-oriented housing in the PSA.

Among the submarkets of the PSA in 2022, the shares of household heads ages 55 and older range from 46.5% (Lebanon) to 58.2% (Cornwall-Lebanon). Conversely, the Lebanon Submarket has the largest respective share of households under the age of 35 (21.1%). Between 2022 and 2027, a majority of the household growth in each PSA submarket is projected to occur within households age 65 and older, with households age 75 and older projected to experience the most rapid growth rates (between 11.0% and 23.3%). With the exception of the Lebanon Submarket, each PSA submarket is also projected to experience growth within households between the ages of 35 and 44. The most significant increase (16.2%) within this age cohort is projected within the Annville-Cleona Submarket. Generally, households under the age of 35 and those between the ages of 45 and 64 are projected to decline in the PSA submarkets during this time. Overall, the considerable growth among senior households (age 65 and older) and the more moderate growth among middle-aged households (between the ages of 35 and 44) will likely have an effect on housing demand in each submarket of the PSA over the next five years.

The following graph illustrates the projected change in households by age.



Households by tenure (renters and owners) for selected years are shown in the following table. Note that 2027 numbers that represent a decrease from 2022 are illustrated in **red** text.

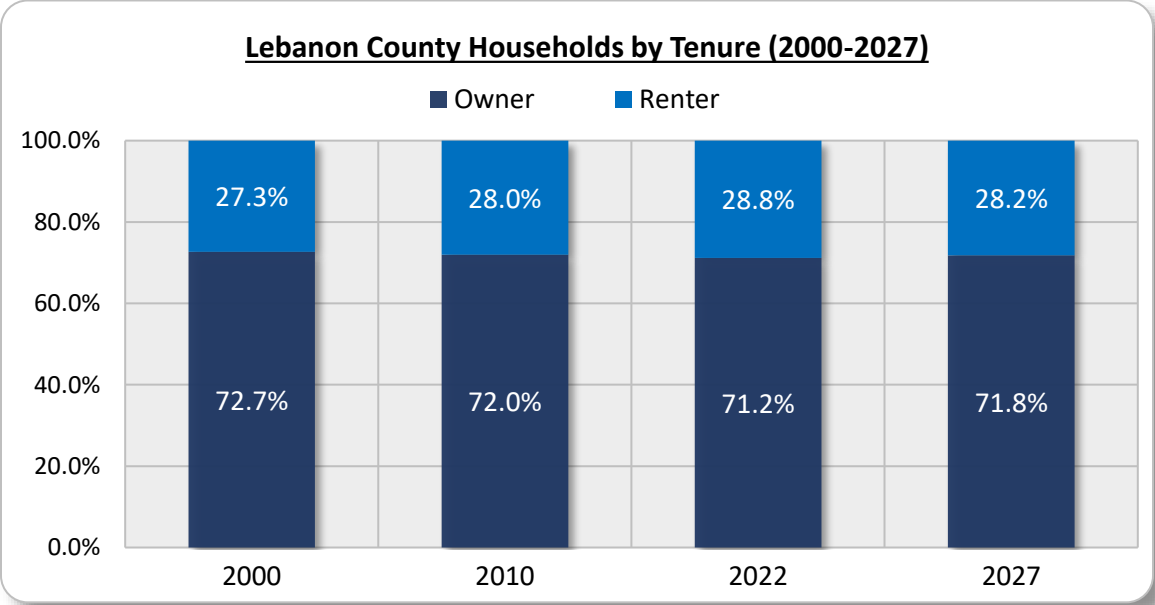
		Households by Tenure							
		2000		2010		2022		2027	
	Household Type	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Annville-Cleona	Owner-Occupied	3,256	77.4%	3,256	73.8%	3,663	78.3%	3,764	79.1%
	Renter-Occupied	950	22.6%	1,153	26.2%	1,015	21.7%	993	20.9%
	Total	4,206	100.0%	4,409	100.0%	4,678	100.0%	4,757	100.0%
Cornwall-Lebanon	Owner-Occupied	9,576	82.0%	10,968	80.3%	11,845	77.7%	12,071	77.7%
	Renter-Occupied	2,095	18.0%	2,699	19.7%	3,408	22.3%	3,471	22.3%
	Total	11,671	100.0%	13,667	100.0%	15,253	100.0%	15,542	100.0%
Eastern Lebanon	Owner-Occupied	5,214	78.6%	6,191	79.9%	6,929	82.6%	7,020	83.1%
	Renter-Occupied	1,419	21.4%	1,555	20.1%	1,455	17.4%	1,431	16.9%
	Total	6,633	100.0%	7,746	100.0%	8,384	100.0%	8,451	100.0%
Lebanon	Owner-Occupied	5,351	50.7%	4,946	46.3%	4,872	44.3%	4,979	45.1%
	Renter-Occupied	5,198	49.3%	5,732	53.7%	6,131	55.7%	6,065	54.9%
	Total	10,549	100.0%	10,678	100.0%	11,003	100.0%	11,044	100.0%
Northern Lebanon	Owner-Occupied	4,425	80.5%	5,252	80.8%	5,370	80.1%	5,473	80.7%
	Renter-Occupied	1,075	19.5%	1,252	19.2%	1,331	19.9%	1,313	19.3%
	Total	5,500	100.0%	6,504	100.0%	6,701	100.0%	6,786	100.0%
Palmyra Area	Owner-Occupied	6,033	75.5%	7,009	75.7%	7,490	72.0%	7,592	72.8%
	Renter-Occupied	1,958	24.5%	2,246	24.3%	2,912	28.0%	2,830	27.2%
	Total	7,991	100.0%	9,255	100.0%	10,402	100.0%	10,422	100.0%
Lebanon County	Owner-Occupied	33,856	72.7%	37,622	72.0%	40,169	71.2%	40,899	71.8%
	Renter-Occupied	12,695	27.3%	14,636	28.0%	16,253	28.8%	16,103	28.2%
	Total	46,551	100.0%	52,258	100.0%	56,422	100.0%	57,002	100.0%
Pennsylvania	Owner-Occupied	3,405,953	71.3%	3,491,722	69.6%	3,590,107	68.6%	3,625,873	69.1%
	Renter-Occupied	1,370,396	28.7%	1,527,180	30.4%	1,642,646	31.4%	1,618,485	30.9%
	Total	4,776,349	100.0%	5,018,902	100.0%	5,232,753	100.0%	5,244,358	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The *share* of owner households in the PSA (Lebanon County) decreased from 72.0% in 2010 to 71.2% in 2022, despite a 6.8% increase in the *number* of owner households during this time. This decrease in share of owner households in the PSA is the result of the rapid increase (11.0%) of renter households during this time period, which is consistent with statewide trends. Overall, the share of owner households in the PSA (71.2%) in 2022 is larger than the share of owner households in the state (68.6%). While the total number of households in the PSA is projected to increase by 580 (1.0%) between 2022 and 2027, renter households are projected to decline by 0.9%. Conversely, owner households are projected to increase by 1.8% during this time. It is important to point out that household changes by tenure for 2027 likely do not account for recent (2022) rapid increases in home mortgage rates, which may influence the home buying market. Regardless, current projections indicate a six-tenths percentage point increase in the share of owner households in the PSA between 2022 and 2027, which is the first increase in share for this tenure type since 2000. As stated earlier, home mortgage interest rates, as well as home construction costs, will play a key role in the level of interest and demand in home buying, which can affect the accuracy of tenure projections over the next five years.

Among the PSA submarkets, the respective shares of owner households are highest within the Eastern Lebanon (82.6%) and Northern Lebanon (80.1%) submarkets. Although renter households only comprise slightly more than one-fourth (28.8%) of all households in the PSA, over half (55.7%) of households in the Lebanon Submarket are renter households. Although projections indicate that the total number of households in each submarket will increase between 2022 and 2027, the Cornwall-Lebanon Submarket is the only submarket in the PSA with a projected increase (1.8%) among renter households. Owner households are projected to increase in each submarket of the PSA over the next five years, with individual increases ranging from 1.3% (Eastern Lebanon) to 2.7% (Annville-Cleona). Overall, this will result in an increase in the share of owner households in each submarket, with the exception of Cornwall-Lebanon, which will remain unchanged. These aforementioned changes of households by tenure in each submarket should be considered when evaluating new housing developments within each respective submarket in the future. However, a continued increase in interest rates and home construction costs will likely contribute to increased demand within the rental housing market, and as such, these factors should also be a part of future housing development evaluations.

The following graph illustrates households by tenure:



Renter households by size for selected years are shown in the following table for the PSA (Lebanon County) and the state of Pennsylvania. Note that persons per renter household data is not available for geographies smaller than the county level.

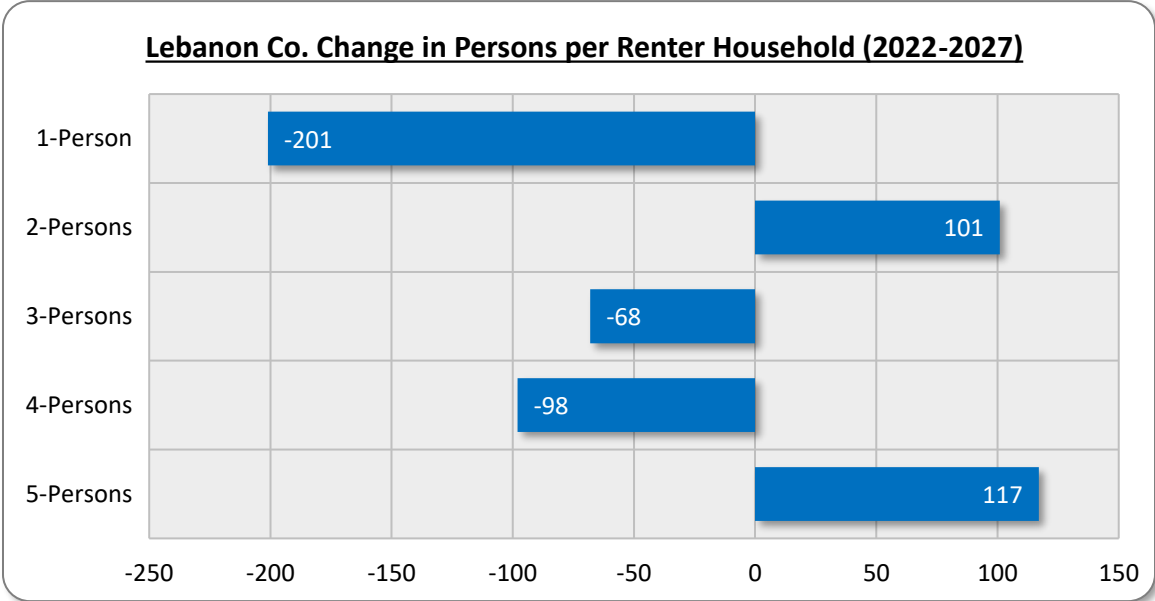
		Persons Per Renter Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
<b>Lebanon County</b>	2010	6,283 (42.9%)	3,731 (25.5%)	1,866 (12.7%)	1,238 (8.5%)	1,518 (10.4%)	14,636 (100.0%)	2.18
	2022	6,106 (37.6%)	4,991 (30.7%)	2,168 (13.3%)	1,347 (8.3%)	1,640 (10.1%)	16,253 (100.0%)	2.23
	2027	5,905 (36.7%)	5,092 (31.6%)	2,100 (13.0%)	1,249 (7.8%)	1,757 (10.9%)	16,103 (100.0%)	2.25
<b>Pennsylvania</b>	2010	685,246 (44.9%)	404,855 (26.5%)	203,115 (13.3%)	134,392 (8.8%)	99,572 (6.5%)	1,527,180 (100.0%)	2.06
	2022	730,485 (44.5%)	453,370 (27.6%)	209,437 (12.7%)	138,147 (8.4%)	111,207 (6.8%)	1,642,646 (100.0%)	2.05
	2027	722,821 (44.7%)	448,697 (27.7%)	203,674 (12.6%)	134,239 (8.3%)	109,054 (6.7%)	1,618,485 (100.0%)	2.05

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research; H.H. - Households

With an average renter household size of 2.23 in 2022, one- and two-person households comprise over two-thirds (68.3%) of all renter households within the PSA (Lebanon County). This is a smaller share of such households compared to those within the state overall (72.1%). Conversely, four- and five-person households account for 18.4% of all renter households in the PSA, which is a larger share than the state (15.2%). Between 2022 and 2027, two-person and five-person renter households are projected to increase (2.0% and 7.1%, respectively) in the PSA. Conversely, four-person renter households are projected to have the most significant decline (7.3%) during this time period. Overall, these changes among each renter household size over the next five years will result in a slightly larger average household size (2.25 persons) for the PSA, which will remain notably higher than the average for the state (2.05 persons).



The following graph shows the projected change in persons per *renter* household between 2022 and 2027:



*Owner* households by size for the PSA (Lebanon County) and the state of Pennsylvania for selected years are shown in the following table. Note that persons per owner household data is not available for geographies smaller than the county level.

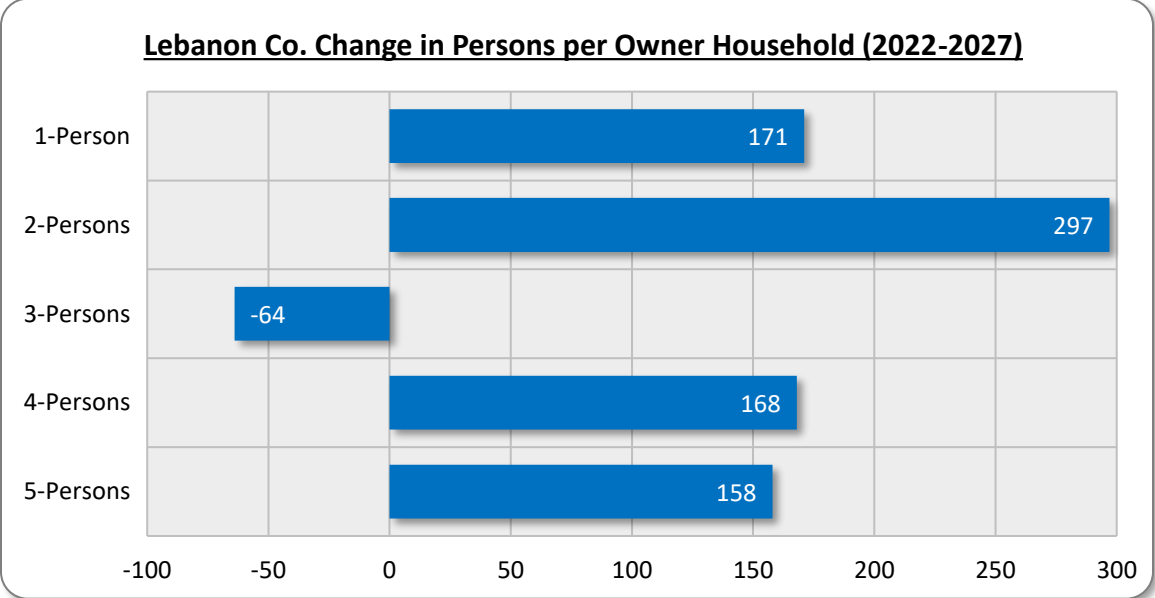
		Persons Per Owner Household					Total	Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person		
<b>Lebanon County</b>	2010	7,096 (18.9%)	15,959 (42.4%)	6,219 (16.5%)	5,030 (13.4%)	3,318 (8.8%)	37,622 (100.0%)	2.51
	2022	8,616 (21.4%)	16,309 (40.6%)	6,270 (15.6%)	5,202 (12.9%)	3,772 (9.4%)	40,169 (100.0%)	2.48
	2027	8,787 (21.5%)	16,606 (40.6%)	6,206 (15.2%)	5,370 (13.1%)	3,930 (9.6%)	40,899 (100.0%)	2.49
<b>Pennsylvania</b>	2010	791,923 (22.7%)	1,318,474 (37.8%)	582,419 (16.7%)	497,221 (14.2%)	301,685 (8.6%)	3,491,722 (100.0%)	2.48
	2022	846,547 (23.6%)	1,366,754 (38.1%)	582,674 (16.2%)	486,819 (13.6%)	307,313 (8.6%)	3,590,107 (100.0%)	2.45
	2027	856,829 (23.6%)	1,380,031 (38.1%)	586,931 (16.2%)	490,683 (13.5%)	311,398 (8.6%)	3,625,873 (100.0%)	2.45

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research  
H.H. – Household

With an average owner household size of 2.48 persons in 2022, one- and two-person owner households comprise 62.0% of the owner households in the PSA (Lebanon County). This is a slightly larger share of such households compared to the state (61.7%), which has an average owner household size of 2.45 persons. With the exception of three-person owner households, which are projected to decline (1.0%) over the next five years, owner households of each

size cohort in the PSA are projected to increase between 2022 and 2027. The largest overall quantity increase will be among two-person owner households with an increase of 297 (1.8%) households, followed by one-person households with an increase of 171 (2.0%) households. Among all owner household size cohorts, five-person households are projected to experience the largest growth rate (4.2%), which will result in an additional 158 households of this size over the next five years. In total, owner households are projected to increase by 730 households (1.8%) over the next five years. The average owner household size will increase to 2.49 persons in the PSA by 2027, which will continue to be a marginally larger average household size when compared to the state (2.45 persons).

The following graph illustrates the projected change in persons per *owner* household between 2022 and 2027:



The distribution of households by income is illustrated in the following table.  
Note that declines between 2022 and 2027 are in red:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Annville-Cleona</b>	2010	158 (3.6%)	314 (7.1%)	426 (9.7%)	478 (10.8%)	449 (10.2%)	500 (11.3%)	1,446 (32.8%)	637 (14.5%)
	2022	112 (2.4%)	269 (5.7%)	460 (9.8%)	465 (9.9%)	319 (6.8%)	335 (7.2%)	1,213 (25.9%)	1,508 (32.2%)
	2027	90 (1.9%)	205 (4.3%)	336 (7.1%)	393 (8.3%)	261 (5.5%)	320 (6.7%)	1,317 (27.7%)	1,837 (38.6%)
	Change 2022-2027	<b>-22</b> <b>(-19.6%)</b>	<b>-64</b> <b>(-23.8%)</b>	<b>-124</b> <b>(-27.0%)</b>	<b>-72</b> <b>(-15.5%)</b>	<b>-58</b> <b>(-18.2%)</b>	<b>-15</b> <b>(-4.5%)</b>	104 (8.6%)	329 (21.8%)
<b>Cornwall-Lebanon</b>	2010	529 (3.9%)	1,096 (8.0%)	1,263 (9.2%)	1,369 (10.0%)	1,350 (9.9%)	1,527 (11.2%)	4,022 (29.4%)	2,511 (18.4%)
	2022	364 (2.4%)	804 (5.3%)	1,170 (7.7%)	1,161 (7.6%)	787 (5.2%)	1,471 (9.6%)	4,590 (30.1%)	4,906 (32.2%)
	2027	296 (1.9%)	634 (4.1%)	911 (5.9%)	1,064 (6.8%)	652 (4.2%)	1,384 (8.9%)	4,827 (31.1%)	5,774 (37.2%)
	Change 2022-2027	<b>-68</b> <b>(-18.7%)</b>	<b>-170</b> <b>(-21.1%)</b>	<b>-259</b> <b>(-22.1%)</b>	<b>-97</b> <b>(-8.4%)</b>	<b>-135</b> <b>(-17.2%)</b>	<b>-87</b> <b>(-5.9%)</b>	237 (5.2%)	868 (17.7%)
<b>Eastern Lebanon</b>	2010	265 (3.4%)	661 (8.5%)	874 (11.3%)	904 (11.7%)	830 (10.7%)	836 (10.8%)	2,132 (27.5%)	1,244 (16.1%)
	2022	223 (2.7%)	412 (4.9%)	656 (7.8%)	734 (8.8%)	498 (5.9%)	828 (9.9%)	2,543 (30.3%)	2,490 (29.7%)
	2027	160 (1.9%)	288 (3.4%)	478 (5.7%)	708 (8.4%)	504 (6.0%)	689 (8.2%)	2,397 (28.4%)	3,227 (38.2%)
	Change 2022-2027	<b>-63</b> <b>(-28.3%)</b>	<b>-124</b> <b>(-30.1%)</b>	<b>-178</b> <b>(-27.1%)</b>	<b>-26</b> <b>(-3.5%)</b>	6 (1.2%)	<b>-139</b> <b>(-16.8%)</b>	<b>-146</b> <b>(-5.7%)</b>	737 (29.6%)
<b>Lebanon</b>	2010	1,149 (10.8%)	1,826 (17.1%)	1,709 (16.0%)	1,444 (13.5%)	1,202 (11.3%)	776 (7.3%)	1,930 (18.1%)	642 (6.0%)
	2022	966 (8.8%)	1,339 (12.2%)	1,482 (13.5%)	1,403 (12.8%)	1,018 (9.3%)	955 (8.7%)	2,474 (22.5%)	1,366 (12.4%)
	2027	844 (7.6%)	1,171 (10.6%)	1,338 (12.1%)	1,256 (11.4%)	778 (7.0%)	929 (8.4%)	2,870 (26.0%)	1,858 (16.8%)
	Change 2022-2027	<b>-122</b> <b>(-12.6%)</b>	<b>-168</b> <b>(-12.5%)</b>	<b>-144</b> <b>(-9.7%)</b>	<b>-147</b> <b>(-10.5%)</b>	<b>-240</b> <b>(-23.6%)</b>	<b>-26</b> <b>(-2.7%)</b>	396 (16.0%)	492 (36.0%)
<b>Northern Lebanon</b>	2010	304 (4.7%)	558 (8.6%)	612 (9.4%)	718 (11.0%)	799 (12.3%)	666 (10.2%)	1,879 (28.9%)	968 (14.9%)
	2022	181 (2.7%)	310 (4.6%)	494 (7.4%)	585 (8.7%)	463 (6.9%)	627 (9.4%)	1,825 (27.2%)	2,216 (33.1%)
	2027	131 (1.9%)	223 (3.3%)	363 (5.3%)	541 (8.0%)	412 (6.1%)	540 (8.0%)	1,651 (24.3%)	2,930 (43.1%)
	Change 2022-2027	<b>-50</b> <b>(-27.6%)</b>	<b>-87</b> <b>(-28.1%)</b>	<b>-131</b> <b>(-26.5%)</b>	<b>-44</b> <b>(-7.5%)</b>	<b>-51</b> <b>(-11.0%)</b>	<b>-87</b> <b>(-13.9%)</b>	<b>-174</b> <b>(-9.5%)</b>	714 (32.2%)
<b>Palmyra Area</b>	2010	292 (3.2%)	631 (6.8%)	791 (8.5%)	890 (9.6%)	841 (9.1%)	925 (10.0%)	3,056 (33.0%)	1,829 (19.8%)
	2022	272 (2.6%)	565 (5.4%)	839 (8.1%)	901 (8.7%)	654 (6.3%)	821 (7.9%)	2,552 (24.5%)	3,798 (36.5%)
	2027	215 (2.1%)	464 (4.5%)	687 (6.6%)	830 (8.0%)	551 (5.3%)	700 (6.7%)	2,481 (23.8%)	4,494 (43.1%)
	Change 2022-2027	<b>-57</b> <b>(-21.0%)</b>	<b>-101</b> <b>(-17.9%)</b>	<b>-152</b> <b>(-18.1%)</b>	<b>-71</b> <b>(-7.9%)</b>	<b>-103</b> <b>(-15.7%)</b>	<b>-121</b> <b>(-14.7%)</b>	<b>-71</b> <b>(-2.8%)</b>	696 (18.3%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Lebanon County</b>	2010	2,697 (5.2%)	5,086 (9.7%)	5,675 (10.9%)	5,803 (11.1%)	5,471 (10.5%)	5,230 (10.0%)	14,465 (27.7%)	7,831 (15.0%)
	2022	2,118 (3.8%)	3,699 (6.6%)	5,101 (9.0%)	5,249 (9.3%)	3,739 (6.6%)	5,037 (8.9%)	15,197 (26.9%)	16,284 (28.9%)
	2027	1,736 (3.0%)	2,985 (5.2%)	4,113 (7.2%)	4,792 (8.4%)	3,158 (5.5%)	4,562 (8.0%)	15,543 (27.3%)	20,120 (35.3%)
	Change 2022-2027	<b>-382</b> <b>(-18.0%)</b>	<b>-714</b> <b>(-19.3%)</b>	<b>-988</b> <b>(-19.4%)</b>	<b>-457</b> <b>(-8.7%)</b>	<b>-581</b> <b>(-15.5%)</b>	<b>-475</b> <b>(-9.4%)</b>	346 (2.3%)	3,836 (23.6%)
<b>Pennsylvania</b>	2010	372,772 (7.4%)	590,194 (11.8%)	574,228 (11.4%)	523,029 (10.4%)	471,021 (9.4%)	431,663 (8.6%)	1,121,846 (22.4%)	934,149 (18.6%)
	2022	259,928 (5.0%)	391,329 (7.5%)	406,546 (7.8%)	421,340 (8.1%)	396,707 (7.6%)	384,327 (7.3%)	1,229,587 (23.5%)	1,742,989 (33.3%)
	2027	208,726 (4.0%)	310,484 (5.9%)	337,666 (6.4%)	365,342 (7.0%)	347,692 (6.6%)	351,563 (6.7%)	1,230,528 (23.5%)	2,092,357 (39.9%)
	Change 2022-2027	-51,202 (-19.7%)	-80,845 (-20.7%)	-68,880 (-16.9%)	-55,998 (-13.3%)	-49,015 (-12.4%)	-32,764 (-8.5%)	941 (0.1%)	349,368 (20.0%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The PSA (Lebanon County) has a diverse mix of households by income level in 2022. Over half (55.8%) of PSA households earn \$60,000 or more annually, 24.8% earn between \$30,000 and \$59,999, and nearly one-fifth (19.4%) earn less than \$30,000 annually. This is a similar distribution of households by income compared to the state, where 56.8% earn \$60,000 or more, 23.0% earn between \$30,000 and \$59,999, and 20.3% earn less than \$30,000 annually. Between 2022 and 2027, households earning \$60,000 or more annually are projected to increase (13.3%) in the PSA, with those earning \$100,000 or more increasing by 23.6% (3,836 households). While all income cohorts earning less than \$60,000 are projected to decrease between 2022 and 2027 in the PSA, those earning less than \$30,000 are projected to decrease by 19.1%, or 2,084 households, over the next five years. By comparison, those earning between \$30,000 and \$59,999 are projected to experience a more moderate decrease (10.8%, or 1,513 households) during this time period. The increase among higher earning households and declines among low- and moderate-income households is consistent with statewide trends during this time period.

Among the individual submarkets in the PSA, there is a much wider variation of household income in 2022 compared to the countywide numbers. While most submarkets in the PSA have similar shares (between 14.7% and 17.9%) of households earning less than \$30,000 annually, over one-third (34.5%) of households in the Lebanon Submarket earn less than \$30,000 annually. This is an unusually high share of low-income households. Conversely, over three-fifths of the households in the Northern Lebanon (60.3%), Palmyra Area (61.0%), and Cornwall-Lebanon (62.3%) submarkets earn \$60,000 or more annually in 2022. Between 2022 and 2027, households earning \$100,000 or more annually are projected to increase in each submarket of the PSA, with the largest percentage increases of this income cohort occurring in the Lebanon

(36.0%), Northern Lebanon (32.2%), and Eastern Lebanon (29.6%) submarkets. In addition, three submarkets (Annville-Cleona, Cornwall-Lebanon, and Lebanon) are projected to have increases (between 5.2% and 16.0%) of households earning between \$60,000 and \$99,999. Generally, households earning less than \$30,000 annually are projected to experience the most significant declines in each of the PSA submarkets over the next five years.

Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2022 Estimated	% Change 2010-2022	2027 Projected	% Change 2022-2027
<b>Annville-Cleona</b>	\$57,580	\$72,884	26.6%	\$84,137	15.4%
<b>Cornwall-Lebanon</b>	\$58,032	\$74,515	28.4%	\$82,377	10.6%
<b>Eastern Lebanon</b>	\$54,055	\$71,552	32.4%	\$82,384	15.1%
<b>Lebanon</b>	\$34,536	\$43,060	24.7%	\$51,453	19.5%
<b>North Lebanon</b>	\$53,919	\$72,449	34.4%	\$86,776	19.8%
<b>Palmyra Area</b>	\$63,240	\$76,236	20.6%	\$87,929	15.3%
<b>Lebanon County</b>	\$52,741	\$67,346	27.7%	\$76,594	13.7%
<b>Pennsylvania</b>	\$49,537	\$70,402	42.1%	\$82,116	16.6%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the median household income for the PSA (Lebanon County) in 2022 is \$67,346, which is lower than the median income for the state (\$70,402). Between 2010 and 2022, the median household income in the PSA increased by 27.7%, which represents a significantly smaller increase than that of the state (42.1%) during this time period. Between 2022 and 2027, it is projected that the median household income in the PSA will increase by 13.7%, at which time the median household income in the PSA will be \$76,594.

Among the PSA submarkets, the Palmyra Area Submarket has the highest median household income (\$76,236), followed by the Cornwall-Lebanon Submarket (\$74,515). Interestingly, all PSA submarkets, except for the Lebanon Submarket (\$43,060) have median household incomes that are higher than the overall state. Over the next five years, median household incomes are projected to increase in each submarket of the PSA, with individual increases ranging between 10.6% (Cornwall-Lebanon Submarket) and 19.8% (Northern Lebanon Submarket). As a result, each submarket in the PSA, with the exception of the Lebanon Submarket (\$51,453), will continue to have median household incomes above that of the state (\$82,116) through 2027. The changes in median household income for each submarket, and the PSA as a whole, over the next five years illustrate the continued importance of having an adequate supply of income-appropriate rental and for-sale housing available to allow for residential mobility as household income levels change.

The distribution of *renter* households by income is illustrated in the following table. Note that declines between 2022 and 2027 are in **red**:

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Annville-Cleona</b>	2010	99 (8.6%)	179 (15.6%)	191 (16.6%)	172 (14.9%)	150 (13.0%)	102 (8.9%)	227 (19.7%)	31 (2.7%)
	2022	69 (6.8%)	131 (12.9%)	161 (15.9%)	149 (14.7%)	107 (10.6%)	80 (7.9%)	235 (23.1%)	82 (8.1%)
	2027	60 (6.1%)	101 (10.2%)	115 (11.6%)	129 (13.0%)	94 (9.5%)	83 (8.4%)	314 (31.6%)	97 (9.8%)
	Change 2022-2027	<b>-9</b> <b>(-13.0%)</b>	<b>-30</b> <b>(-22.9%)</b>	<b>-46</b> <b>(-28.6%)</b>	<b>-20</b> <b>(-13.4%)</b>	<b>-13</b> <b>(-12.1%)</b>	3 (3.8%)	79 (33.6%)	15 (18.3%)
<b>Cornwall-Lebanon</b>	2010	284 (10.5%)	521 (19.3%)	447 (16.6%)	372 (13.8%)	337 (12.5%)	219 (8.1%)	440 (16.3%)	79 (2.9%)
	2022	232 (6.8%)	409 (12.0%)	436 (12.8%)	398 (11.7%)	282 (8.3%)	379 (11.1%)	985 (28.9%)	286 (8.4%)
	2027	204 (5.9%)	328 (9.4%)	335 (9.6%)	376 (10.8%)	251 (7.2%)	390 (11.2%)	1,261 (36.3%)	327 (9.4%)
	Change 2022-2027	<b>-28</b> <b>(-12.1%)</b>	<b>-81</b> <b>(-19.8%)</b>	<b>-101</b> <b>(-23.2%)</b>	<b>-22</b> <b>(-5.5%)</b>	<b>-31</b> <b>(-11.0%)</b>	11 (2.9%)	276 (28.0%)	41 (14.3%)
<b>Eastern Lebanon</b>	2010	139 (8.9%)	306 (19.7%)	299 (19.2%)	236 (15.2%)	198 (12.8%)	114 (7.3%)	226 (14.6%)	37 (2.4%)
	2022	126 (8.6%)	175 (12.0%)	190 (13.0%)	192 (13.2%)	137 (9.4%)	154 (10.6%)	385 (26.5%)	96 (6.6%)
	2027	99 (6.9%)	125 (8.7%)	136 (9.5%)	193 (13.5%)	152 (10.6%)	143 (10.0%)	457 (31.9%)	127 (8.8%)
	Change 2022-2027	<b>-27</b> <b>(-21.4%)</b>	<b>-50</b> <b>(-28.6%)</b>	<b>-54</b> <b>(-28.4%)</b>	1 (0.5%)	15 (10.9%)	<b>-11</b> <b>(-7.1%)</b>	72 (18.7%)	31 (32.3%)
<b>Lebanon</b>	2010	938 (16.4%)	1,405 (24.5%)	1,113 (19.4%)	792 (13.8%)	621 (10.8%)	263 (4.6%)	542 (9.5%)	57 (1.0%)
	2022	841 (13.7%)	1,043 (17.0%)	958 (15.6%)	858 (14.0%)	641 (10.5%)	477 (7.8%)	1,097 (17.9%)	216 (3.5%)
	2027	761 (12.6%)	921 (15.2%)	854 (14.1%)	781 (12.9%)	512 (8.4%)	491 (8.1%)	1,444 (23.8%)	299 (4.9%)
	Change 2022-2027	<b>-80</b> <b>(-9.5%)</b>	<b>-122</b> <b>(-11.7%)</b>	<b>-104</b> <b>(-10.9%)</b>	<b>-77</b> <b>(-9.0%)</b>	<b>-129</b> <b>(-20.1%)</b>	14 (2.9%)	347 (31.6%)	83 (38.4%)
<b>Northern Lebanon</b>	2010	155 (12.4%)	250 (20.0%)	200 (16.0%)	177 (14.2%)	180 (14.4%)	84 (6.7%)	180 (14.4%)	26 (2.1%)
	2022	109 (8.2%)	145 (10.9%)	165 (12.4%)	178 (13.4%)	148 (11.1%)	140 (10.5%)	341 (25.6%)	105 (7.9%)
	2027	87 (6.6%)	109 (8.3%)	123 (9.4%)	176 (13.4%)	147 (11.2%)	139 (10.6%)	395 (30.1%)	137 (10.5%)
	Change 2022-2027	<b>-22</b> <b>(-20.2%)</b>	<b>-36</b> <b>(-24.8%)</b>	<b>-42</b> <b>(-25.5%)</b>	<b>-2</b> <b>(-1.1%)</b>	<b>-1</b> <b>(-0.7%)</b>	<b>-1</b> <b>(-0.7%)</b>	54 (15.8%)	32 (30.5%)
<b>Palmyra Area</b>	2010	184 (8.2%)	361 (16.1%)	356 (15.9%)	321 (14.3%)	282 (12.6%)	190 (8.5%)	463 (20.6%)	89 (4.0%)
	2022	195 (6.7%)	339 (11.6%)	390 (13.4%)	390 (13.4%)	294 (10.1%)	278 (9.5%)	731 (25.1%)	296 (10.2%)
	2027	164 (5.8%)	283 (10.0%)	316 (11.2%)	369 (13.1%)	263 (9.3%)	256 (9.0%)	847 (29.9%)	331 (11.7%)
	Change 2022-2027	<b>-31</b> <b>(-15.9%)</b>	<b>-56</b> <b>(-16.5%)</b>	<b>-74</b> <b>(-19.0%)</b>	<b>-21</b> <b>(-5.4%)</b>	<b>-31</b> <b>(-10.5%)</b>	<b>-22</b> <b>(-7.9%)</b>	116 (15.9%)	35 (11.8%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
Lebanon County	2010	1,798 (12.3%)	3,022 (20.6%)	2,606 (17.8%)	2,071 (14.2%)	1,769 (12.1%)	972 (6.6%)	2,078 (14.2%)	319 (2.2%)
	2022	1,572 (9.7%)	2,241 (13.8%)	2,299 (14.1%)	2,166 (13.3%)	1,610 (9.9%)	1,508 (9.3%)	3,774 (23.2%)	1,081 (6.7%)
	2027	1,376 (8.5%)	1,866 (11.6%)	1,880 (11.7%)	2,025 (12.6%)	1,419 (8.8%)	1,502 (9.3%)	4,718 (29.3%)	1,318 (8.2%)
	Change 2022-2027	<b>-196</b> <b>(-12.5%)</b>	<b>-375</b> <b>(-16.7%)</b>	<b>-419</b> <b>(-18.2%)</b>	<b>-141</b> <b>(-6.5%)</b>	<b>-191</b> <b>(-11.9%)</b>	<b>-6</b> <b>(-0.4%)</b>	944 (25.0%)	237 (21.9%)
Pennsylvania	2010	231,169 (15.1%)	320,775 (21.0%)	246,347 (16.1%)	187,112 (12.3%)	151,830 (9.9%)	100,847 (6.6%)	213,620 (14.0%)	75,480 (4.9%)
	2022	166,592 (10.1%)	227,393 (13.8%)	199,360 (12.1%)	183,085 (11.1%)	161,624 (9.8%)	126,013 (7.7%)	348,015 (21.2%)	230,564 (14.0%)
	2027	132,126 (8.2%)	179,811 (11.1%)	167,660 (10.4%)	163,693 (10.1%)	147,820 (9.1%)	124,763 (7.7%)	389,065 (24.0%)	313,547 (19.4%)
	Change 2022-2027	<b>-34,466</b> <b>(-20.7%)</b>	<b>-47,582</b> <b>(-20.9%)</b>	<b>-31,700</b> <b>(-15.9%)</b>	<b>-19,392</b> <b>(-10.6%)</b>	<b>-13,804</b> <b>(-8.5%)</b>	<b>-1,250</b> <b>(-1.0%)</b>	41,050 (11.8%)	82,983 (36.0%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, nearly two-fifths (37.6%) of *renter* households within the PSA (Lebanon County) earn less than \$30,000 annually. This is a slightly higher share of such households when compared to the state (36.0%). Nearly one-third (32.5%) of renter households in the PSA earn between \$30,000 and \$59,999 annually, while the remaining 29.9% of renter households earn \$60,000 or more annually. This represents a smaller share of higher income renter households (earning \$60,000 or more annually) than the share within the state (35.2%). Between 2022 and 2027, all renter household income cohorts earning less than \$60,000 in the PSA are projected to decrease, with the largest decrease (18.2%) projected to occur among renter households earning between \$20,000 and \$29,999. The largest increase (25.0%) of renter households by income in the PSA over the next five years is projected among those earning between \$60,000 and \$99,999, while those earning \$100,000 or more are projected to increase by 21.9%. While this represents a significant shift toward higher earning renter households in the PSA, nearly one-third (31.8%) of renter households in Lebanon County will continue to earn less than \$30,000 annually.

In 2022, and among the individual PSA submarkets, the share of renter households earning less than \$30,000 annually is highest within the Lebanon (46.3%), Annville-Cleona (35.6%), and Eastern Lebanon (33.6%) submarkets. Conversely, the shares of renter households earning \$60,000 or more annually are highest within the Cornwall-Lebanon (37.3%) and Palmyra Area (35.3%) submarkets. Between 2022 and 2027, renter households earning less than \$30,000 annually are projected to decrease in each PSA submarket, with the largest declines projected in the Eastern Lebanon (26.7%), Northern Lebanon (23.9%), and Annville-Cleona (23.5%) submarkets. In addition, most submarkets are projected to experience declines among households earning between \$30,000 and \$50,000 annually. Conversely, renter households earning

\$60,000 or more are projected to increase in each submarket between 2022 and 2027. The largest increases of this income cohort are projected in the Lebanon (32.7%), Annville-Cleona (29.7%), and Cornwall-Lebanon (24.9%) submarkets. These projected changes of renter households by income level within each submarket will likely have an impact on demand for rental housing for a variety of affordability levels.

The following table shows the distribution of *owner* households by income. Note that declines between 2022 and 2027 are in **red**:

		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Annville-Cleona</b>	2010	59 (1.8%)	135 (4.1%)	235 (7.2%)	306 (9.4%)	299 (9.2%)	398 (12.2%)	1,219 (37.4%)	606 (18.6%)
	2022	43 (1.2%)	138 (3.8%)	299 (8.1%)	316 (8.6%)	212 (5.8%)	255 (7.0%)	978 (26.7%)	1,426 (38.9%)
	2027	30 (0.8%)	104 (2.8%)	221 (5.9%)	264 (7.0%)	167 (4.4%)	237 (6.3%)	1,003 (26.6%)	1,740 (46.2%)
	Change 2022-2027	<b>-13</b> <b>(-30.2%)</b>	<b>-34</b> <b>(-24.6%)</b>	<b>-78</b> <b>(-26.1%)</b>	<b>-52</b> <b>(-16.5%)</b>	<b>-45</b> <b>(-21.2%)</b>	<b>-18</b> <b>(-7.1%)</b>	25 (2.6%)	314 (22.0%)
<b>Cornwall-Lebanon</b>	2010	245 (2.2%)	575 (5.2%)	816 (7.4%)	997 (9.1%)	1,013 (9.2%)	1,308 (11.9%)	3,582 (32.7%)	2,432 (22.2%)
	2022	132 (1.1%)	395 (3.3%)	734 (6.2%)	763 (6.4%)	505 (4.3%)	1,092 (9.2%)	3,605 (30.4%)	4,620 (39.0%)
	2027	92 (0.8%)	306 (2.5%)	576 (4.8%)	688 (5.7%)	401 (3.3%)	994 (8.2%)	3,566 (29.5%)	5,447 (45.1%)
	Change 2022-2027	<b>-40</b> <b>(-30.3%)</b>	<b>-89</b> <b>(-22.5%)</b>	<b>-158</b> <b>(-21.5%)</b>	<b>-75</b> <b>(-9.8%)</b>	<b>-104</b> <b>(-20.6%)</b>	<b>-98</b> <b>(-9.0%)</b>	<b>-39</b> <b>(-1.1%)</b>	827 (17.9%)
<b>Eastern Lebanon</b>	2010	126 (2.0%)	355 (5.7%)	575 (9.3%)	668 (10.8%)	632 (10.2%)	722 (11.7%)	1,906 (30.8%)	1,207 (19.5%)
	2022	97 (1.4%)	237 (3.4%)	466 (6.7%)	542 (7.8%)	361 (5.2%)	674 (9.7%)	2,158 (31.1%)	2,394 (34.6%)
	2027	61 (0.9%)	163 (2.3%)	342 (4.9%)	515 (7.3%)	352 (5.0%)	546 (7.8%)	1,940 (27.6%)	3,100 (44.2%)
	Change 2022-2027	<b>-36</b> <b>(-37.1%)</b>	<b>-74</b> <b>(-31.2%)</b>	<b>-124</b> <b>(-26.6%)</b>	<b>-27</b> <b>(-5.0%)</b>	<b>-9</b> <b>(-2.5%)</b>	<b>-128</b> <b>(-19.0%)</b>	<b>-218</b> <b>(-10.1%)</b>	706 (29.5%)
<b>Lebanon</b>	2010	211 (4.3%)	421 (8.5%)	596 (12.1%)	652 (13.2%)	581 (11.7%)	513 (10.4%)	1,388 (28.1%)	585 (11.8%)
	2022	125 (2.6%)	296 (6.1%)	524 (10.8%)	545 (11.2%)	377 (7.7%)	478 (9.8%)	1,377 (28.3%)	1,150 (23.6%)
	2027	83 (1.7%)	250 (5.0%)	484 (9.7%)	475 (9.5%)	266 (5.3%)	438 (8.8%)	1,426 (28.6%)	1,559 (31.3%)
	Change 2022-2027	<b>-42</b> <b>(-33.6%)</b>	<b>-46</b> <b>(-15.5%)</b>	<b>-40</b> <b>(-7.6%)</b>	<b>-70</b> <b>(-12.8%)</b>	<b>-111</b> <b>(-29.4%)</b>	<b>-40</b> <b>(-8.4%)</b>	49 (3.6%)	409 (35.6%)
<b>Northern Lebanon</b>	2010	149 (2.8%)	308 (5.9%)	412 (7.8%)	541 (10.3%)	619 (11.8%)	582 (11.1%)	1,699 (32.4%)	942 (17.9%)
	2022	72 (1.3%)	165 (3.1%)	329 (6.1%)	407 (7.6%)	315 (5.9%)	487 (9.1%)	1,484 (27.6%)	2,111 (39.3%)
	2027	44 (0.8%)	114 (2.1%)	240 (4.4%)	365 (6.7%)	265 (4.8%)	401 (7.3%)	1,256 (22.9%)	2,793 (51.0%)
	Change 2022-2027	<b>-28</b> <b>(-38.9%)</b>	<b>-51</b> <b>(-30.9%)</b>	<b>-89</b> <b>(-27.1%)</b>	<b>-42</b> <b>(-10.3%)</b>	<b>-50</b> <b>(-15.9%)</b>	<b>-86</b> <b>(-17.7%)</b>	<b>-228</b> <b>(-15.4%)</b>	682 (32.3%)

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research



(Continued)

		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Palmyra Area</b>	2010	108 (1.5%)	270 (3.9%)	435 (6.2%)	569 (8.1%)	559 (8.0%)	735 (10.5%)	2,593 (37.0%)	1,740 (24.8%)
	2022	77 (1.0%)	226 (3.0%)	449 (6.0%)	511 (6.8%)	360 (4.8%)	543 (7.3%)	1,821 (24.3%)	3,502 (46.8%)
	2027	51 (0.7%)	181 (2.4%)	371 (4.9%)	461 (6.1%)	288 (3.8%)	444 (5.9%)	1,634 (21.5%)	4,163 (54.8%)
	Change 2022-2027	<b>-26</b> <b>(-33.8%)</b>	<b>-45</b> <b>(-19.9%)</b>	<b>-78</b> <b>(-17.4%)</b>	<b>-50</b> <b>(-9.8%)</b>	<b>-72</b> <b>(-20.0%)</b>	<b>-99</b> <b>(-18.2%)</b>	<b>-187</b> <b>(-10.3%)</b>	661 (18.9%)
<b>Lebanon County</b>	2010	899 (2.4%)	2,064 (5.5%)	3,069 (8.2%)	3,732 (9.9%)	3,702 (9.8%)	4,258 (11.3%)	12,387 (32.9%)	7,512 (20.0%)
	2022	546 (1.4%)	1,458 (3.6%)	2,802 (7.0%)	3,083 (7.7%)	2,129 (5.3%)	3,529 (8.8%)	11,423 (28.4%)	15,203 (37.8%)
	2027	360 (0.9%)	1,119 (2.7%)	2,233 (5.5%)	2,767 (6.8%)	1,739 (4.3%)	3,060 (7.5%)	10,825 (26.5%)	18,802 (46.0%)
	Change 2022-2027	<b>-186</b> <b>(-34.1%)</b>	<b>-339</b> <b>(-23.3%)</b>	<b>-569</b> <b>(-20.3%)</b>	<b>-316</b> <b>(-10.2%)</b>	<b>-390</b> <b>(-18.3%)</b>	<b>-469</b> <b>(-13.3%)</b>	<b>-598</b> <b>(-5.2%)</b>	3,599 (23.7%)
<b>Pennsylvania</b>	2010	141,603 (4.1%)	269,419 (7.7%)	327,881 (9.4%)	335,917 (9.6%)	319,191 (9.1%)	330,816 (9.5%)	908,226 (26.0%)	858,669 (24.6%)
	2022	93,336 (2.6%)	163,936 (4.6%)	207,186 (5.8%)	238,255 (6.6%)	235,083 (6.5%)	258,314 (7.2%)	881,572 (24.6%)	1,512,425 (42.1%)
	2027	76,600 (2.1%)	130,673 (3.6%)	170,006 (4.7%)	201,649 (5.6%)	199,872 (5.5%)	226,800 (6.3%)	841,463 (23.2%)	1,778,810 (49.1%)
	Change 2022-2027	<b>-16,736</b> <b>(-17.9%)</b>	<b>-33,263</b> <b>(-20.3%)</b>	<b>-37,180</b> <b>(-17.9%)</b>	<b>-36,606</b> <b>(-15.4%)</b>	<b>-35,211</b> <b>(-15.0%)</b>	<b>-31,514</b> <b>(-12.2%)</b>	<b>-40,109</b> <b>(-4.5%)</b>	266,385 (17.6%)

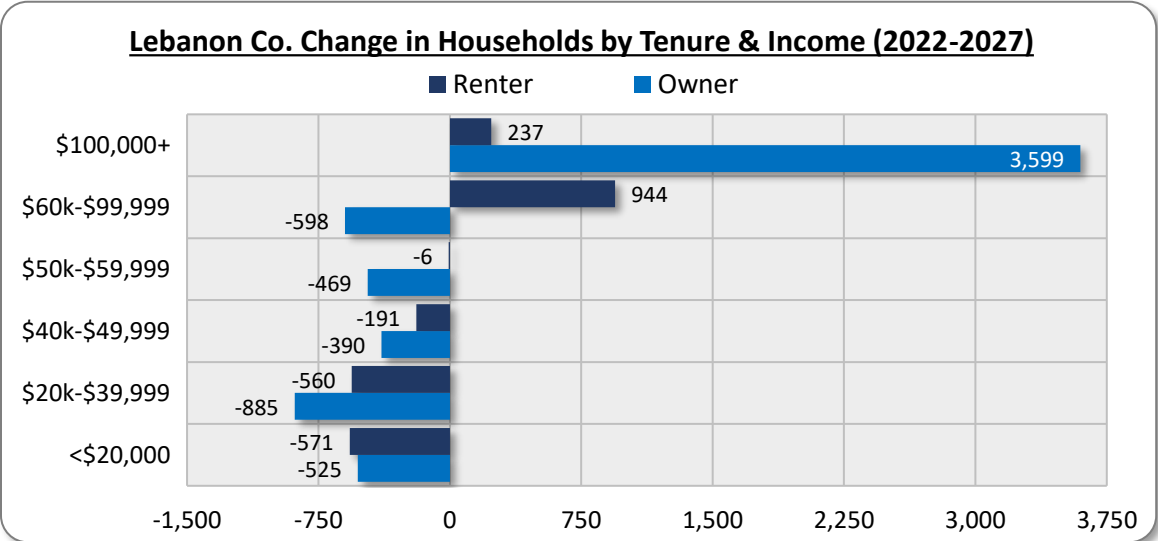
Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, approximately two-thirds (66.2%) of *owner* households in the PSA (Lebanon County) earn \$60,000 or more annually, which represents a marginally smaller share compared to the state (66.7%). Over one-fifth (21.8%) of owner households in the PSA earn between \$30,000 and \$59,999, and the remaining 12.0% earn less than \$30,000. As such, the overall distribution of owner households by income in the PSA is very comparable to that within the state. Between 2022 and 2027, owner households earning \$100,000 or more annually are the only income cohort projected to increase (23.7%) in the PSA. Owner households in the PSA earning between \$30,000 and \$99,999 are projected to decrease by 8.8%, while those earning less than \$30,000 are projected to decrease by 22.8% over the next five years. These projected trends in the PSA are consistent with the projected statewide trends during this time period.

In 2022, the shares of owner households earning \$60,000 or more annually are highest within the Palmyra Area (71.1%) and Cornwall-Lebanon (69.4%) submarkets, while the Lebanon Submarket has the smallest share (51.9%) of such households. Conversely, nearly one-fifth (19.5%) of owner households earn less than \$30,000 annually in the Lebanon Submarket, which is a significantly higher share of such households compared to the shares (between 10.0% and 13.1%) in the other PSA submarkets. The shares of middle-income

owner households (earning between \$30,000 and \$59,999) are similar across most of the PSA submarkets, with shares of such households typically ranging between 18.9% (Palmyra Area Submarket) and 22.7% (Eastern Lebanon Submarket). The notable exception is within the Lebanon Submarket, in which 28.7% of households earn between \$30,000 and \$59,999. Between 2022 and 2027, owner households earning less than \$60,000 are projected to decline in each submarket of the PSA, while owner households earning between \$60,000 and \$99,999 are also projected to decline in a majority of the submarkets. Owner households earning \$100,000 or more annually are projected to increase in each of the PSA submarkets over the next five years, with the largest increases of such households projected to occur within the Northern Lebanon (32.3%) and Lebanon (35.6%) submarkets.

The following graph illustrates household income growth by tenure between 2022 and 2027.



**D. DEMOGRAPHIC THEME MAPS**

The following demographic theme maps for the study area are presented after this page:

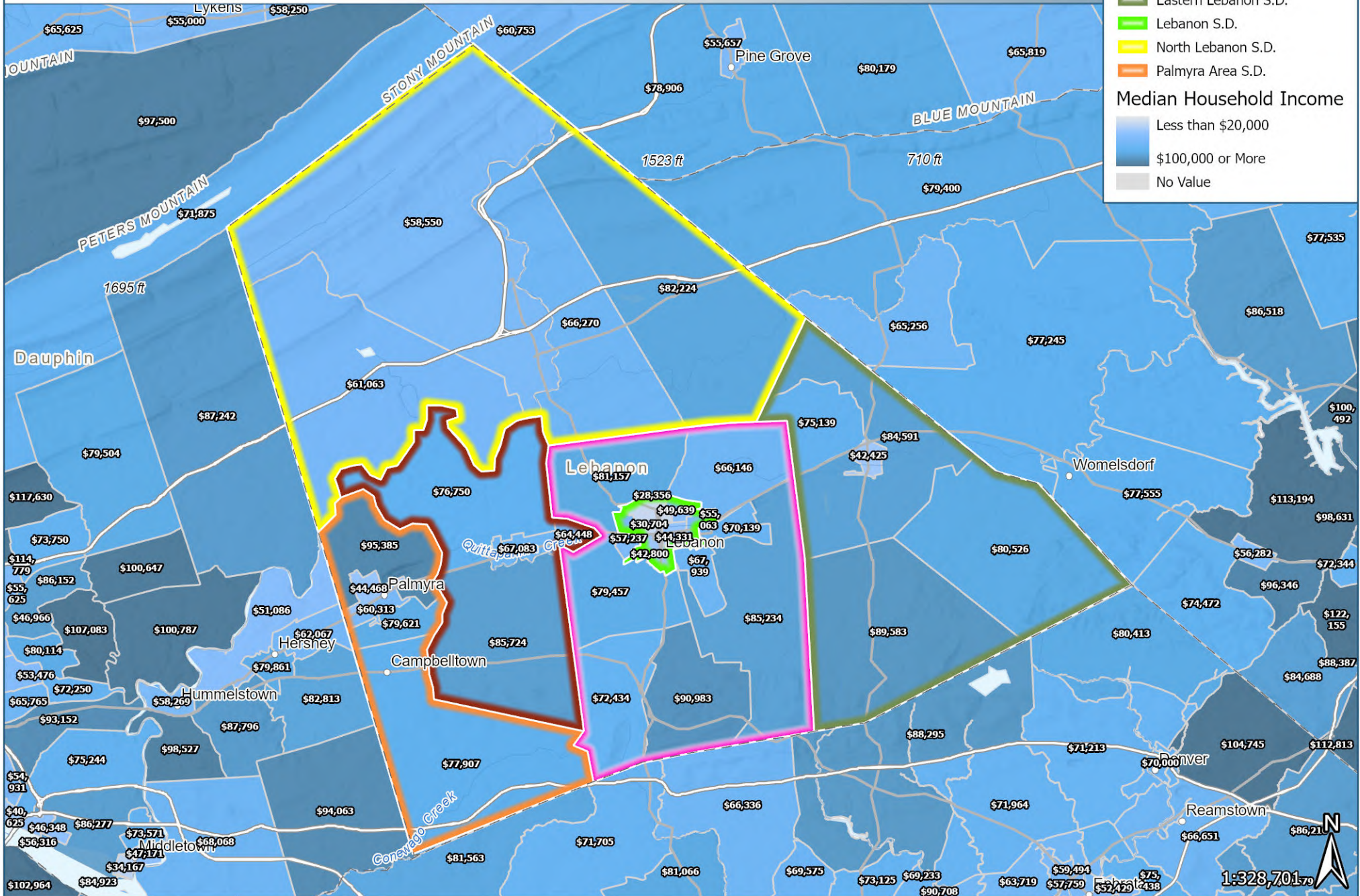
- Median Household Income
- Renter Household Share
- Owner Household Share
- Older Adult Population Share (55 + years)
- Younger Adult Population Share (20 to 34 years)
- Population Density

The demographic data used in these maps is based on U.S. Census, American Community Survey (ACS) and ESRI data sets.

- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.

### Median Household Income

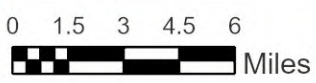
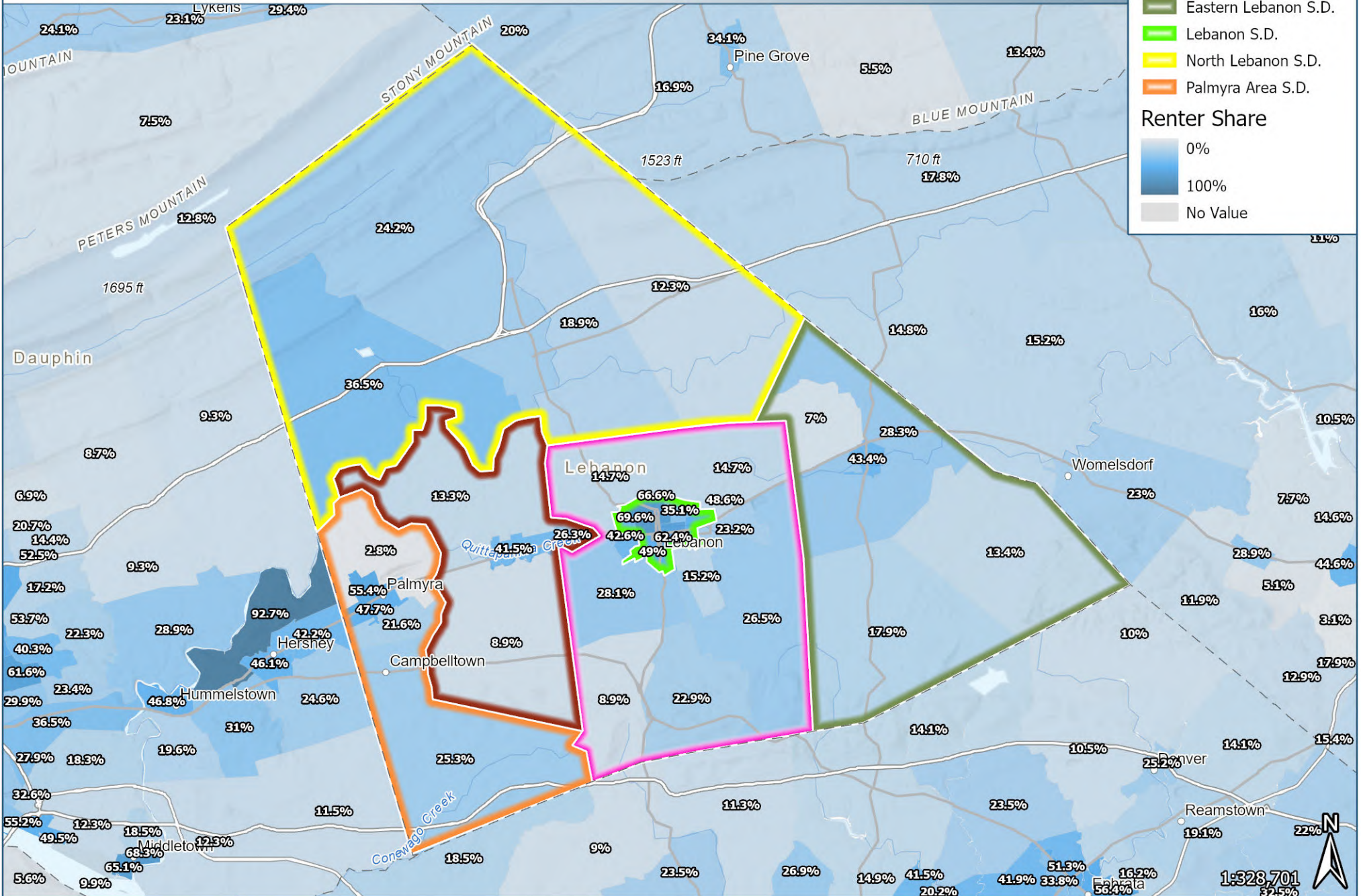
- Less than \$20,000
- \$100,000 or More
- No Value



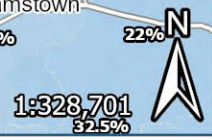
**Renter Share**

- █ Annville-Cleona S.D.
- █ Cornwall Lebanon S.D.
- █ Eastern Lebanon S.D.
- █ Lebanon S.D.
- █ North Lebanon S.D.
- █ Palmyra Area S.D.

0%  
100%  
No Value



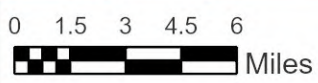
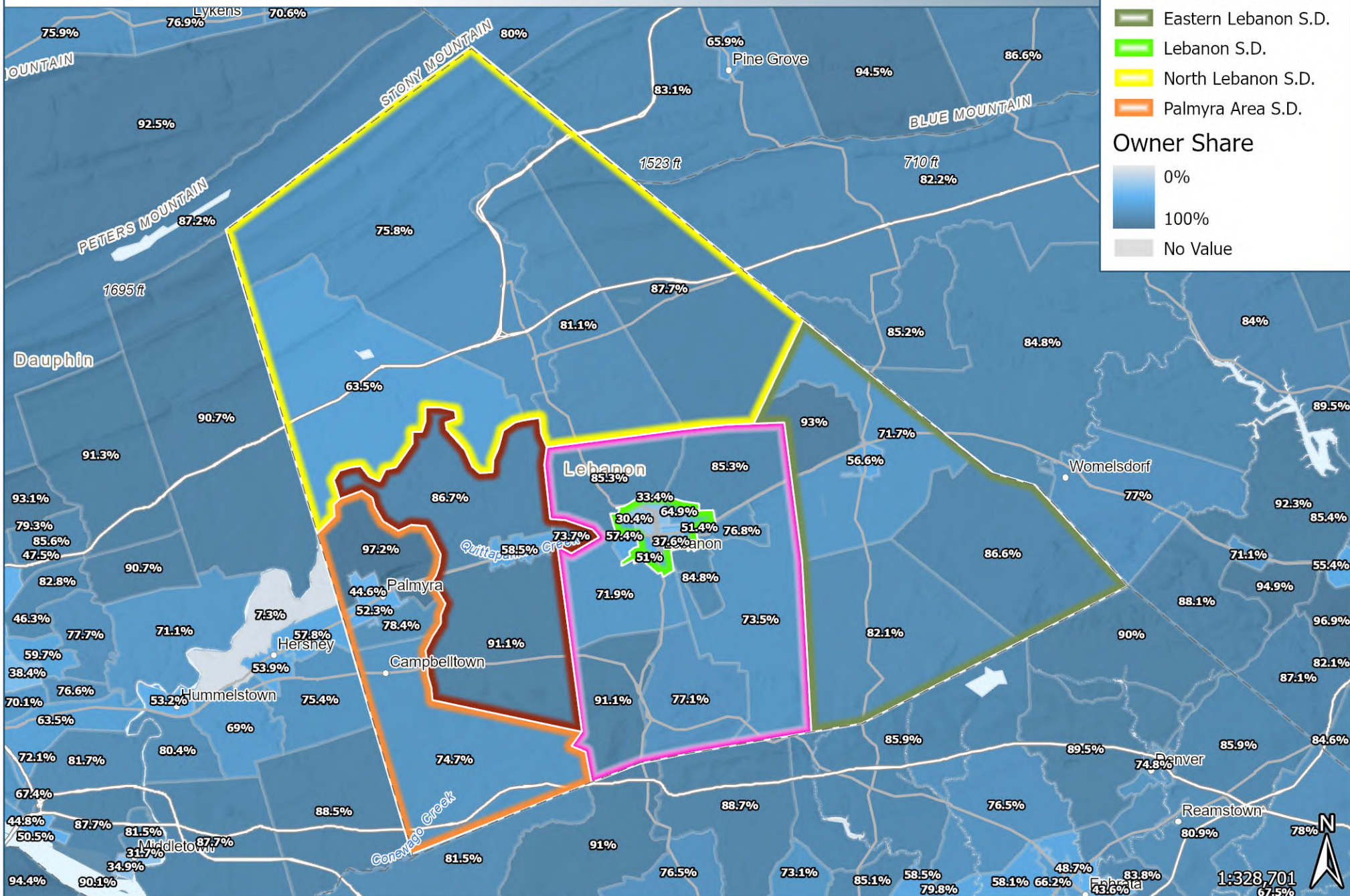
data.pa.gov, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, CGIAR, USGS  
 Additional Source(s): Bowen National Research



- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.

### Owner Share

- 0%
- 100%
- No Value

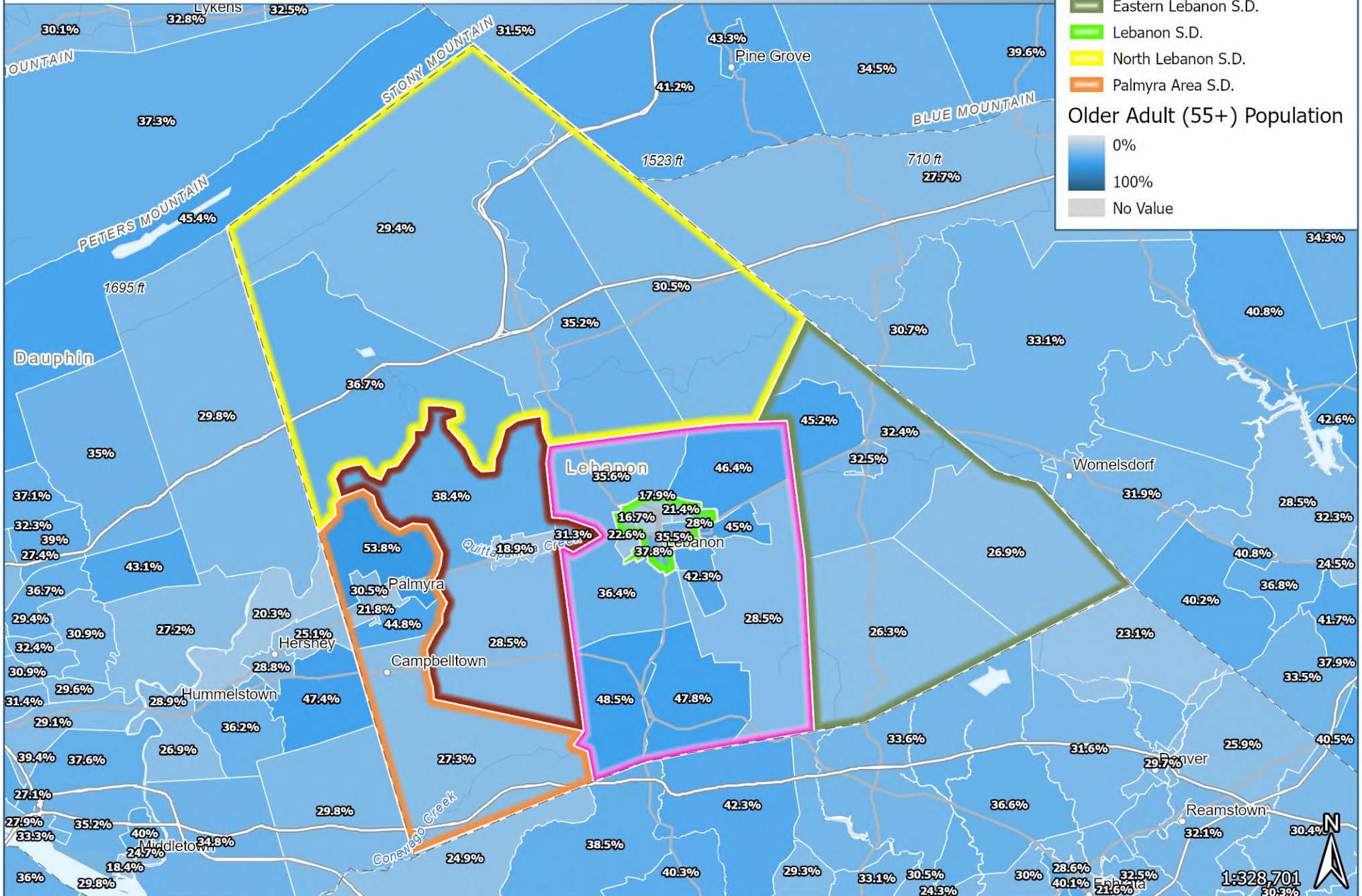
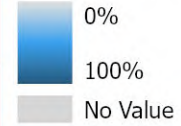


data.pa.gov, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, CGIAR, USGS  
 Additional Source(s): Bowen National Research

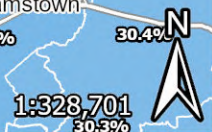
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- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.

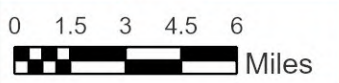
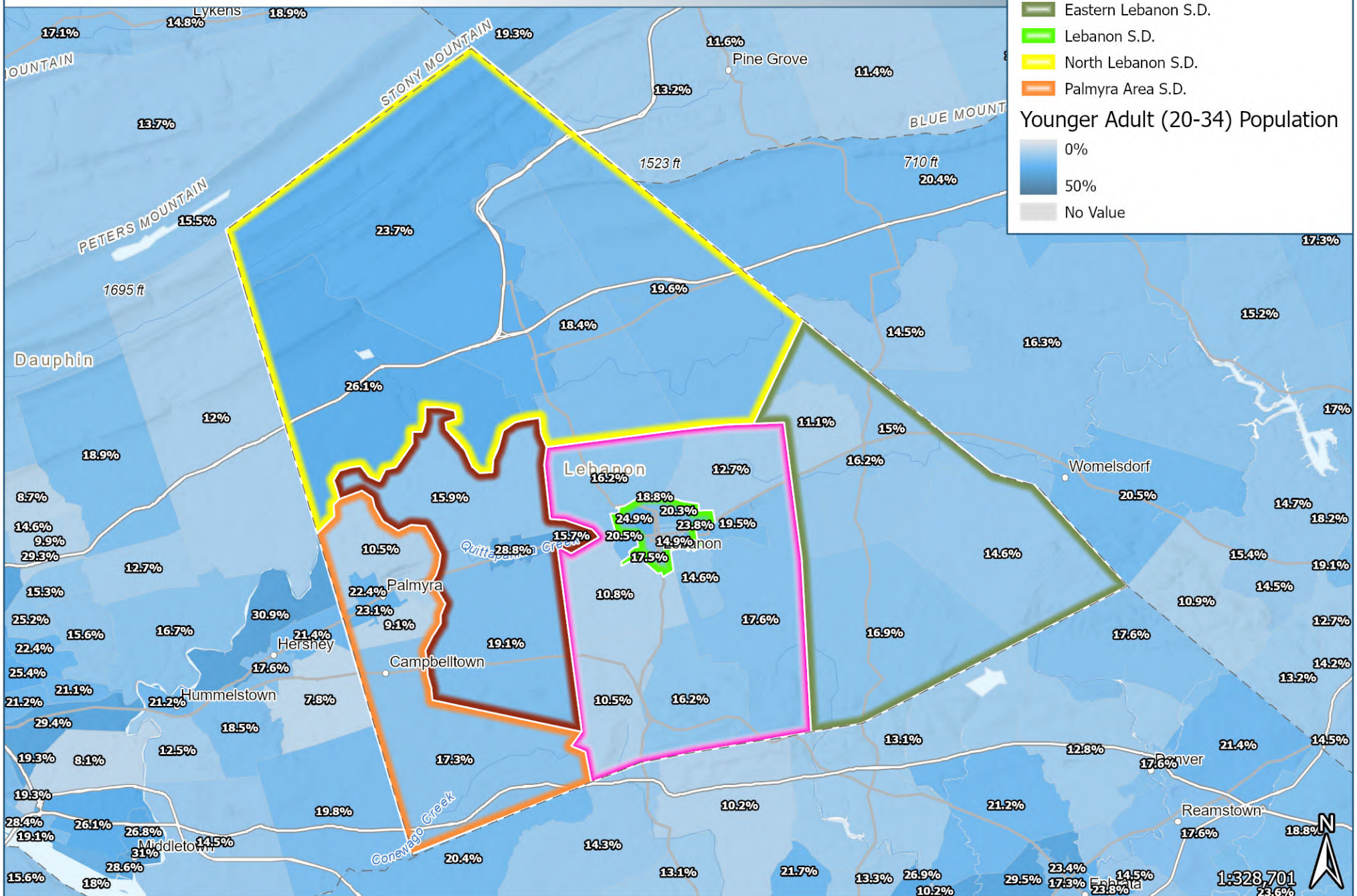
## Older Adult (55+) Population



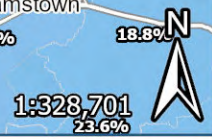
data.pa.gov, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, NASA, NGA, USGS  
 Additional Source(s): Bowen National Research

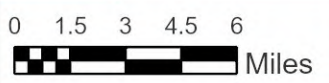
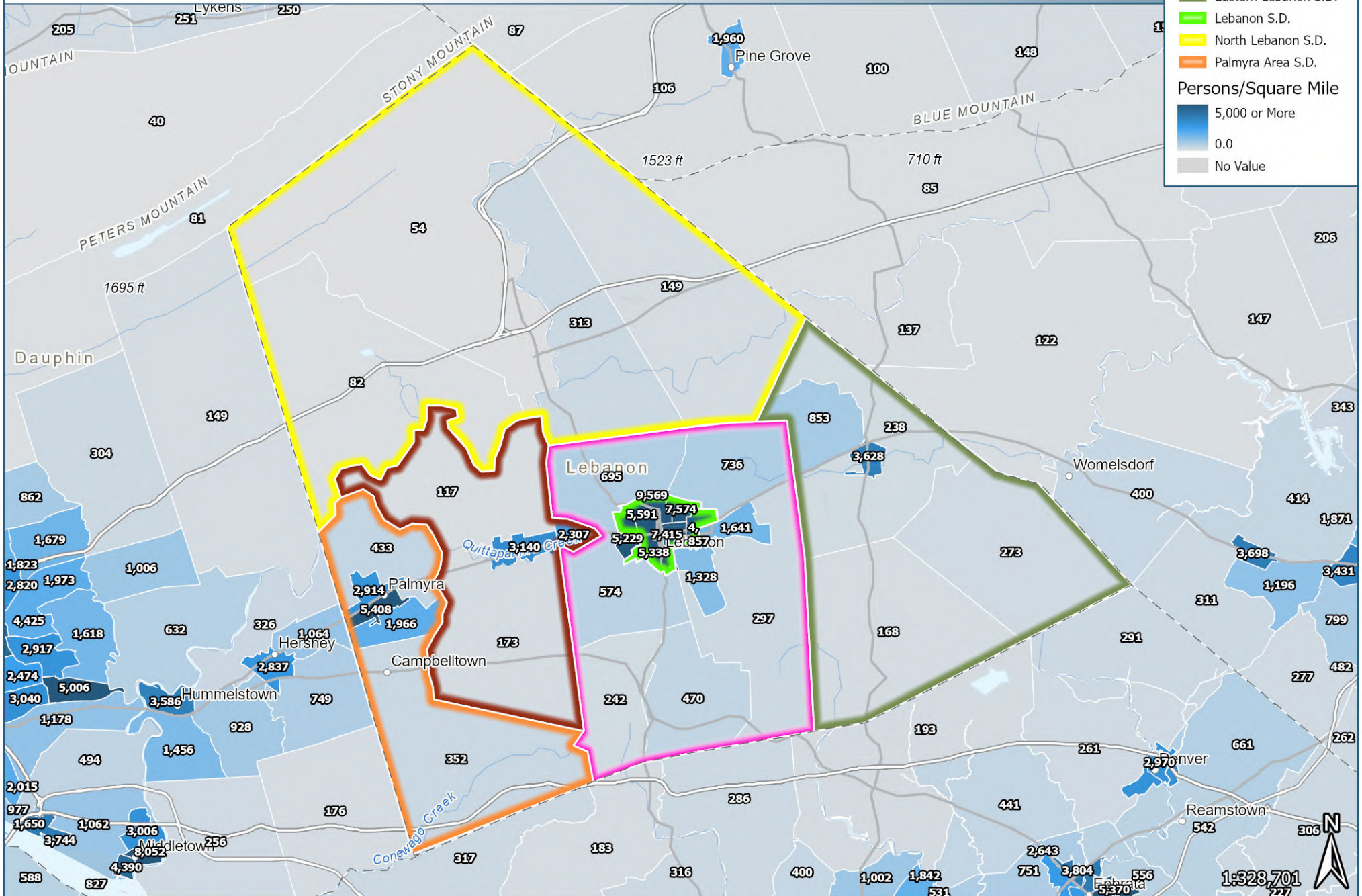


- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.



data.pa.gov, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, CGIAR, USGS  
 Additional Source(s): Bowen National Research





data.pa.gov, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, CGIAR, USGS  
Additional Source(s): Bowen National Research



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227



## V. ECONOMIC ANALYSIS

### A. INTRODUCTION

The need for housing within a given geographic area is influenced by the number of households choosing to live there. Although the number of households in the subject area at any given time is a function of many factors, one of the primary reasons for residency is job availability. In this section, the workforce and employment trends that affect the PSA (Lebanon County) and PSA submarkets are examined and compared to the state of Pennsylvania and the United States.

An overview of the Lebanon County workforce is provided through several overall metrics: employment by industry, wages by occupation, total employment, unemployment rates, and in-place employment trends. We also evaluated the area's largest employers, economic and infrastructure developments, and the potential for significant closures or layoffs in the area (WARN notices).

### B. WORKFORCE ANALYSIS

The PSA has an employment base of approximately 54,000 individuals within a broad range of employment sectors. The primary industries of significance within the PSA include health care and social assistance, manufacturing, and retail trade. Each industry within the PSA requires employees of varying skills and education levels. There is a broad range of typical wages within the PSA based on occupation. The following evaluates key economic metrics within Lebanon County. It should be noted that based on the availability of various economic data metrics, some information is presented only for select geographic areas, which may include the PSA (Lebanon County), the six PSA submarkets, the Lebanon Metropolitan Statistical Area (MSA) and/or the state of Pennsylvania, depending upon the availability of such data.

## Employment by Industry

The following tables illustrate the distribution of employment by industry sector for the various study areas (note that the top three industry groups by share for each area are in **red**):

NAICS Group	Employment by Industry							
	Annville-Cleona		Cornwall-Lebanon		Eastern Lebanon		Lebanon	
	Employees	Percent	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	13	0.2%	72	0.5%	56	0.8%	1	0.0%
Mining	0	0.0%	9	0.1%	4	0.1%	0	0.0%
Utilities	22	0.4%	107	0.7%	20	0.3%	0	0.0%
Construction	284	5.4%	378	2.4%	800	11.1%	261	2.2%
Manufacturing	<b>1,107</b>	<b>21.0%</b>	1,161	7.3%	<b>1,737</b>	<b>24.1%</b>	698	5.8%
Wholesale Trade	63	1.2%	502	3.1%	382	5.3%	385	3.2%
Retail Trade	514	9.8%	<b>2,815</b>	<b>17.6%</b>	<b>960</b>	<b>13.3%</b>	<b>1,281</b>	<b>10.6%</b>
Transportation & Warehousing	60	1.1%	419	2.6%	113	1.6%	239	2.0%
Information	40	0.8%	176	1.1%	44	0.6%	319	2.6%
Finance & Insurance	132	2.5%	189	1.2%	126	1.7%	<b>1,980</b>	<b>16.4%</b>
Real Estate & Rental & Leasing	43	0.8%	475	3.0%	39	0.5%	175	1.4%
Professional, Scientific & Technical Services	201	3.8%	404	2.5%	297	4.1%	588	4.9%
Management of Companies & Enterprises	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Administrative, Support, Waste Management & Remediation Services	292	5.5%	224	1.4%	160	2.2%	217	1.8%
Educational Services	<b>840</b>	<b>15.9%</b>	786	4.9%	455	6.3%	686	5.7%
Health Care & Social Assistance	<b>721</b>	<b>13.7%</b>	<b>5,670</b>	<b>35.5%</b>	<b>867</b>	<b>12.0%</b>	<b>2,635</b>	<b>21.8%</b>
Arts, Entertainment & Recreation	136	2.6%	221	1.4%	97	1.3%	47	0.4%
Accommodation & Food Services	298	5.7%	<b>1,242</b>	<b>7.8%</b>	331	4.6%	728	6.0%
Other Services (Except Public Administration)	317	6.0%	636	4.0%	422	5.9%	1,198	9.9%
Public Administration	139	2.6%	427	2.7%	280	3.9%	624	5.2%
Non-classifiable	45	0.9%	61	0.4%	20	0.3%	30	0.2%
Total	5,267	100.0%	15,974	100.0%	7,210	100.0%	12,092	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within each market. These employees, however, are included in our labor force calculations because their places of employment are located within each market.

NAICS Group	Employment by Industry							
	Northern Lebanon		Palmyra Area		Lebanon County		Pennsylvania	
	Employees	Percent	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	42	0.6%	23	0.4%	207	0.4%	20,936	0.3%
Mining	4	0.1%	5	0.1%	22	0.0%	13,275	0.2%
Utilities	8	0.1%	0	0.0%	157	0.3%	18,133	0.3%
Construction	121	1.7%	351	5.5%	2,194	4.1%	287,125	4.6%
Manufacturing	<b>1,989</b>	<b>28.4%</b>	509	7.9%	<b>7,201</b>	<b>13.3%</b>	<b>544,064</b>	<b>8.7%</b>
Wholesale Trade	<b>1,704</b>	<b>24.3%</b>	444	6.9%	3,480	6.4%	244,596	3.9%
Retail Trade	403	5.8%	<b>1,215</b>	<b>18.9%</b>	<b>7,188</b>	<b>13.3%</b>	<b>759,856</b>	<b>12.1%</b>
Transportation & Warehousing	<b>478</b>	<b>6.8%</b>	66	1.0%	1,375	2.5%	165,816	2.6%
Information	26	0.4%	71	1.1%	677	1.3%	154,998	2.5%
Finance & Insurance	94	1.3%	222	3.5%	2,743	5.1%	252,270	4.0%
Real Estate & Rental & Leasing	40	0.6%	35	0.5%	807	1.5%	150,143	2.4%
Professional, Scientific & Technical Services	139	2.0%	189	2.9%	1,818	3.4%	445,395	7.1%
Management of Companies & Enterprises	27	0.4%	0	0.0%	27	0.1%	18,649	0.3%
Administrative, Support, Waste Management & Remediation Services	34	0.5%	177	2.8%	1,104	2.0%	143,366	2.3%
Educational Services	417	6.0%	571	8.9%	3,755	7.0%	491,297	7.8%
Health Care & Social Assistance	237	3.4%	638	9.9%	<b>10,767</b>	<b>20.0%</b>	<b>1,161,810</b>	<b>18.5%</b>
Arts, Entertainment & Recreation	50	0.7%	300	4.7%	851	1.6%	130,224	2.1%
Accommodation & Food Services	375	5.4%	<b>656</b>	<b>10.2%</b>	3,631	6.7%	493,811	7.9%
Other Services (Except Public Administration)	346	4.9%	<b>815</b>	<b>12.7%</b>	3,734	6.9%	402,659	6.4%
Public Administration	432	6.2%	123	1.9%	2,025	3.8%	339,038	5.4%
Non-classifiable	32	0.5%	15	0.2%	203	0.4%	38,863	0.6%
<b>Total</b>	<b>6,998</b>	<b>100.0%</b>	<b>6,425</b>	<b>100.0%</b>	<b>53,966</b>	<b>100.0%</b>	<b>6,276,324</b>	<b>100.0%</b>

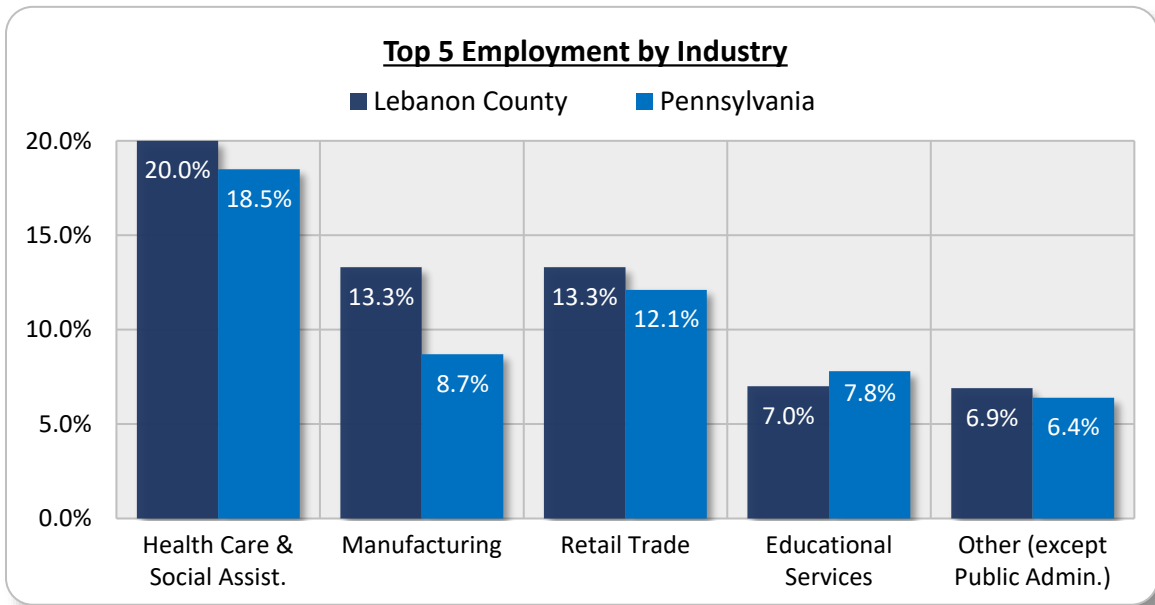
Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within each market. These employees, however, are included in our labor force calculations because their places of employment are located within each market.

The labor force within the PSA (Lebanon County) is based primarily in three sectors: Health Care and Social Assistance (20.0%), Manufacturing (13.3%), and Retail Trade (13.3%). It is interesting to note that these also comprise the three largest sectors of employment within the state of Pennsylvania. Combined, these three job sectors represent nearly half (46.6%) of the PSA employment base. This represents a greater concentration of employment within the top three sectors compared to the top three sectors in the state (39.3%). Areas with a heavy concentration of employment within a limited number of industries can be more vulnerable to economic downturns with greater fluctuations in unemployment rates and total employment. With a moderately more concentrated overall distribution of employment and two of the top three sectors in the PSA (Manufacturing and Retail Trade) being somewhat vulnerable to downturns, the economy within Lebanon County may be slightly more vulnerable to economic downturns compared to the state overall. Although many occupations within the manufacturing and healthcare sectors have competitive wages, it is important to understand that a significant number of the support occupations in these industries, as well as within the retail trade sector, typically have lower average wages which can contribute to demand for affordable housing options.

Among the individual submarkets in the PSA, the Cornwall-Lebanon and Lebanon submarkets account for the two largest shares (29.6% and 22.4%, respectively) of the total employment in the PSA. Health Care and Social Assistance, which represents 35.5% of the employment in the Cornwall-Lebanon Submarket and 21.8% of the employment in the Lebanon Submarket, is the largest sector of employment in both submarkets. Manufacturing comprises the largest share of employment within the Annville-Cleona (21.0%), Eastern Lebanon (24.1%), and Northern Lebanon (28.4%) submarkets. Retail Trade comprises the largest sector of employment in the Palmyra Area, representing nearly one-fifth (18.9%) of employment within this submarket. While the largest sector of employment in each submarket is one of top three sectors of employment in the overall PSA, it is interesting to note the variation among the second and third largest sectors in each submarket. Some of these noteworthy sectors include Accommodation and Food Services, Finance and Insurance, Educational Services, Wholesale Trade, and Transportation and Warehousing. The variation of employment among the submarkets in the PSA illustrates the unique combination of employment present in each of the study areas and underscores the importance of having an adequate supply of income-appropriate housing options available to meet the needs of each specific submarket.

The following graph illustrates the distribution of employment by job sector for the five largest employment sectors in the PSA (Lebanon County) and the state of Pennsylvania:



## Employment Characteristics and Trends

Lebanon County is located in the Lebanon Metropolitan Statistical Area. Typical wages by job category for the Lebanon Metropolitan Statistical Area (MSA) are compared with those of Pennsylvania in the following table:

Typical Wage by Occupation Type		
Occupation Type	Lebanon MSA	Pennsylvania
Management Occupations	\$100,340	\$120,590
Business and Financial Occupations	\$69,460	\$78,910
Computer and Mathematical Occupations	\$75,740	\$87,530
Architecture and Engineering Occupations	\$75,200	\$84,720
Community and Social Service Occupations	\$50,860	\$49,900
Art, Design, Entertainment and Sports Medicine Occupations	\$44,660	\$55,050
Healthcare Practitioners and Technical Occupations	\$80,540	\$84,800
Healthcare Support Occupations	\$32,340	\$31,720
Protective Service Occupations	\$56,820	\$52,360
Food Preparation and Serving Related Occupations	\$25,950	\$27,190
Building and Grounds Cleaning and Maintenance Occupations	\$31,050	\$32,680
Personal Care and Service Occupations	\$30,530	\$31,280
Sales and Related Occupations	\$38,150	\$43,410
Office and Administrative Support Occupations	\$40,070	\$42,970
Construction and Extraction Occupations	\$52,590	\$56,870
Installation, Maintenance and Repair Occupations	\$50,560	\$52,840
Production Occupations	\$38,370	\$43,470
Transportation and Moving Occupations	\$35,160	\$39,450

Source: U.S. Department of Labor, Bureau of Statistics

Most annual blue-collar salaries range from \$25,950 to \$56,820 within the Lebanon Metropolitan Statistical Area (MSA). White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$80,256. Average wages within the area are typically lower (8.4%) than the overall average state wages. While white-collar professions in the study area typically earn 13.5% less than those within Pennsylvania, blue-collar wages are 6.4% less than the average state wages. Within the MSA, wages by occupation vary widely and are reflective of a diverse job base that covers a wide range of industry sectors and job skills, as well as diverse levels of education and experience. Because employment is distributed among a variety of professions with diverse income levels, there are likely a variety of housing needs by affordability level. As a significant share of the labor force within the PSA is contained within health care, manufacturing, and retail trade, many workers in the area have typical wages generally ranging between \$30,000 and \$35,000 annually, likely contributing to the need for lower to mid-priced housing product in the county.

In an effort to better understand how area wages by occupation affect housing affordability, wages for the top 25 occupations by share of total employment within the Lebanon MSA were analyzed. While this data does not include every possible occupation and wage within each sector, the occupations included in this table represent over two-fifths (43.6%) of the total employment in the MSA in 2021 and provide a general overview of housing affordability for some of the most common occupations within the area. Based on the annual wages at the lower quartile (bottom 25%) and median, the maximum affordable monthly rent and home price (assumes 30% of income is used to pay towards housing costs) for each occupation was calculated. It is important to note that calculations based on the median annual wage mean that half of the individuals employed in this occupation earn less than the stated amount. It is equally important to understand that the supplied data is based on *individual* income. As such, affordability levels will proportionally increase for households with multiple income sources at a rate dependent on the additional income. Affordable rents and home prices for each occupation illustrated that are at or below the two-bedroom Fair Market Rent (\$989) or the median price (\$250,000) of the available two-bedroom for-sale inventory in the PSA (Lebanon County) are shown in red text, indicating that certain lower-wage earning households cannot reasonably afford a typical housing unit in the market.

The following table illustrates the wages (lower quartile and median) and housing affordability levels for the top 25 occupations in the Lebanon Metropolitan Statistical Area.

Wages and Housing Affordability for Top 25 Occupations by Share of Labor Force (Lebanon Metropolitan Statistical Area)								
Occupation Sector, Title & Wages*					Housing Affordability**			
Sector Group (Code)	Labor Force Share	Occupation Title	Annual Wages		Max. Monthly Rent		Max. Purchase Price	
			Lower Quartile	Median	Lower Quartile	Median	Lower Quartile	Median
Sales and Related Occupations (41)	2.8%	Cashiers	\$18,350	\$22,670	<b>\$459</b>	<b>\$567</b>	<b>\$61,167</b>	<b>\$75,567</b>
	2.5%	Retail Salespersons	\$22,580	\$28,400	<b>\$565</b>	<b>\$710</b>	<b>\$75,267</b>	<b>\$94,667</b>
	0.9%	First-Line Supervisors, Retail	\$30,080	\$38,350	<b>\$752</b>	<b>\$959</b>	<b>\$100,267</b>	<b>\$127,833</b>
	0.9%	Sales Reps., Wholesale	\$46,980	\$60,850	\$1,175	\$1,521	<b>\$156,600</b>	<b>\$202,833</b>
Food Preparation/ Serving (35)	2.6%	Fast Food/Counter Workers	\$17,870	\$22,560	<b>\$447</b>	<b>\$564</b>	<b>\$59,567</b>	<b>\$75,200</b>
	1.0%	Waiters and Waitresses	\$17,820	\$23,230	<b>\$446</b>	<b>\$581</b>	<b>\$59,400</b>	<b>\$77,433</b>
Office and Administrative Support (43)	2.2%	Office Clerks, General	\$29,230	\$36,920	<b>\$731</b>	<b>\$923</b>	<b>\$97,433</b>	<b>\$123,067</b>
	1.6%	Secretaries/Admin. Assistants	\$29,350	\$36,210	<b>\$734</b>	<b>\$905</b>	<b>\$97,833</b>	<b>\$120,700</b>
	1.5%	Bookkeeping/Auditing Clerks	\$36,370	\$45,030	<b>\$909</b>	\$1,126	<b>\$121,233</b>	<b>\$150,100</b>
	1.1%	Customer Service Representatives	\$27,340	\$33,170	<b>\$684</b>	<b>\$829</b>	<b>\$91,133</b>	<b>\$110,567</b>
	0.9%	First-Line Supervisors, Office	\$46,080	\$58,040	\$1,152	\$1,451	<b>\$153,600</b>	<b>\$193,467</b>
Transportation Material Moving (53)	3.1%	Laborers and Material Movers	\$28,910	\$31,030	<b>\$723</b>	<b>\$776</b>	<b>\$96,367</b>	<b>\$103,433</b>
	3.0%	Stock and Order Fillers	\$28,350	\$30,000	<b>\$709</b>	<b>\$750</b>	<b>\$94,500</b>	<b>\$100,000</b>
	2.0%	Heavy/Tractor-Trailer Drivers	\$38,390	\$46,310	<b>\$960</b>	\$1,158	<b>\$127,967</b>	<b>\$154,367</b>
	1.3%	Industrial Truck Operators	\$30,910	\$36,220	<b>\$773</b>	<b>\$906</b>	<b>\$103,033</b>	<b>\$120,733</b>
Education, Training, and Library (25)	1.4%	Secondary School Teachers	\$60,670	\$62,420	\$1,517	\$1,561	<b>\$202,233</b>	<b>\$208,067</b>
	1.2%	Elementary School Teachers	\$60,670	\$62,420	\$1,517	\$1,561	<b>\$202,233</b>	<b>\$208,067</b>
Production Occupations (51)	1.4%	Assemblers/Fabricators	\$28,370	\$30,610	<b>\$709</b>	<b>\$765</b>	<b>\$94,567</b>	<b>\$102,033</b>
Healthcare (29, 31)	2.6%	Registered Nurses	\$61,250	\$75,000	\$1,531	\$1,875	<b>\$204,167</b>	\$250,000
	1.8%	Home Health/Personal Care Aides	\$23,330	\$27,390	<b>\$583</b>	<b>\$685</b>	<b>\$77,767</b>	<b>\$91,300</b>
	1.4%	Nursing Assistants	\$29,230	\$34,300	<b>\$731</b>	<b>\$858</b>	<b>\$97,433</b>	<b>\$114,333</b>
	1.1%	Licensed Practical Nurses	\$46,660	\$50,150	\$1,167	\$1,254	<b>\$155,533</b>	<b>\$167,167</b>
Management (11)	1.9%	General and Operations Managers	\$57,390	\$79,340	\$1,435	\$1,984	<b>\$191,300</b>	\$264,467
Installation/ Maintenance/ Repair (49)	1.5%	Maintenance/Repair Workers	\$35,110	\$45,620	<b>\$878</b>	\$1,141	<b>\$117,033</b>	<b>\$152,067</b>
Bldg./Grounds Maintenance (37)	1.9%	Janitors and Cleaners	\$23,890	\$28,860	<b>\$597</b>	<b>\$722</b>	<b>\$79,633</b>	<b>\$96,200</b>

Source: U.S. Bureau of Labor Statistics, May 2021 Occupational Employment and Wage Statistics (OEWS)

\*Annual wages listed are at the lower 25<sup>th</sup> percentile (quartile) and median level for each occupation

\*\*Housing Affordability is the maximum monthly rent or total for-sale home price a household can reasonably afford based on stated wages.

In order to reasonably afford a two-bedroom rental at the Fair Market Rate of \$989, an individual would need to earn at least \$39,560 per year. As such, the lower quartile of wage earners within 18 of the occupations listed in the previous table do not have sufficient wages to afford a typical rental. Many of these occupations, particularly those within the food services industry and support positions within various sectors, earn significantly less than the amount required to afford a typical rental in the market. When wages for each occupation are increased to their respective median levels, 15 occupations still do not have the income necessary to afford a typical rental. While a share of these individuals likely lives in multiple-income households, this illustrates the reasonable conclusion that a significant portion of households with a single income earned in a variety of occupations in the PSA are likely housing cost burdened.

Housing affordability issues among the listed occupations are even more prevalent when home ownership is considered. In order to afford the purchase of a typical two-bedroom home in the PSA at the median price of \$250,000, an individual would have to earn at least \$75,000 per year. As such, the lower quartile of wage earners within all 25 of listed occupations do not have sufficient income to afford the purchase of a typical home in the PSA. When wages are increased to the respective median for each occupation, only two occupations (registered nurses and general/operations managers) have the necessary income to afford a typical two-bedroom for-sale home in the PSA. As previously stated, it is likely that many of these individuals are part of multiple-income households. Nonetheless, this illustrates that home ownership is not affordable for a significant share of workers in the PSA.

A full analysis of the area housing supply, which includes multifamily apartments, current and historical for-sale product, and non-conventional rentals (typically four units or less within a structure), is included in Section VI of this report. A lack of affordable workforce housing in a market can limit the ability of employers to retain and attract new employees, which can affect the performance of specific industries, the local economy, and household growth within an area.



## Employment Base and Unemployment Rates

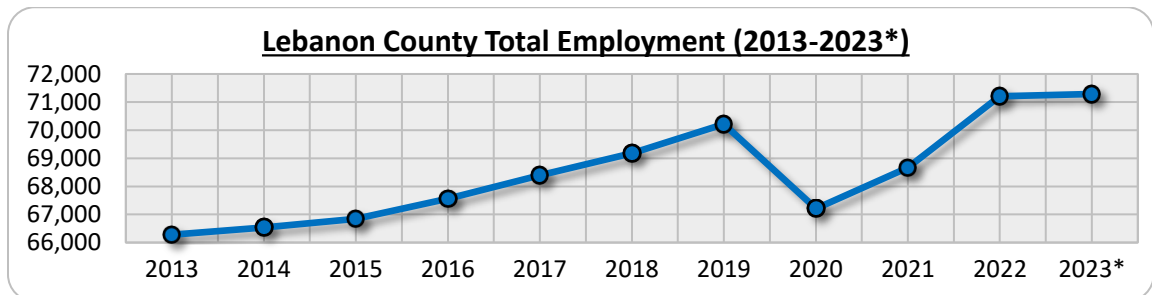
Total employment reflects the number of employed people who live within an area regardless of where they work. The following illustrates the total employment base for the PSA (Lebanon County), the state of Pennsylvania and the United States for the various years listed.

Year	Total Employment					
	Lebanon County		Pennsylvania		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2013	66,279	-	5,962,130	-	144,904,568	-
2014	66,536	0.4%	6,010,075	0.8%	147,293,817	1.6%
2015	66,849	0.5%	6,076,402	1.1%	149,540,791	1.5%
2016	67,561	1.1%	6,114,644	0.6%	151,934,228	1.6%
2017	68,391	1.2%	6,161,913	0.8%	154,721,780	1.8%
2018	69,180	1.2%	6,222,004	1.0%	156,709,676	1.3%
2019	70,213	1.5%	6,287,804	1.1%	158,806,261	1.3%
2020	67,204	-4.3%	5,933,182	-5.6%	149,462,904	-5.9%
2021	68,671	2.2%	6,058,976	2.1%	154,624,092	3.5%
2022	71,203	3.7%	6,196,385	2.3%	159,884,649	3.4%
2023*	71,287	0.1%	6,182,909	-0.2%	160,342,847	0.3%

Source: Department of Labor; Bureau of Labor Statistics

\*Through January

From 2013 to 2019, total employment in the PSA (Lebanon County) increased by 5.9%, or 3,934 employees, which represents a greater increase than the state (5.5%) but less than the nation (9.6%) during this time period. In 2020, total employment in the PSA decreased by 4.3%, which reflects a rate of reduction lower than that for the state (5.6%) and nation (5.9%). This reduction in total employment during 2020 is largely attributed to the economic impacts related to the COVID-19 pandemic. Following the release of many of the restrictions associated with the pandemic, total employment in the PSA increased by 2.2% in 2021 and 3.7% in 2022, which are larger than the statewide increases (2.1% and 2.3%) for these two years. Through 2022, total employment in the PSA recovered to 101.4% (full recovery) of the 2019 level, which represents a recovery rate well above that of the state (98.5%). Given that the PSA experienced six consecutive years of total employment growth prior to the pandemic in 2020, it is likely that the strong local economy contributed to the rapid recovery of total employment in the area.



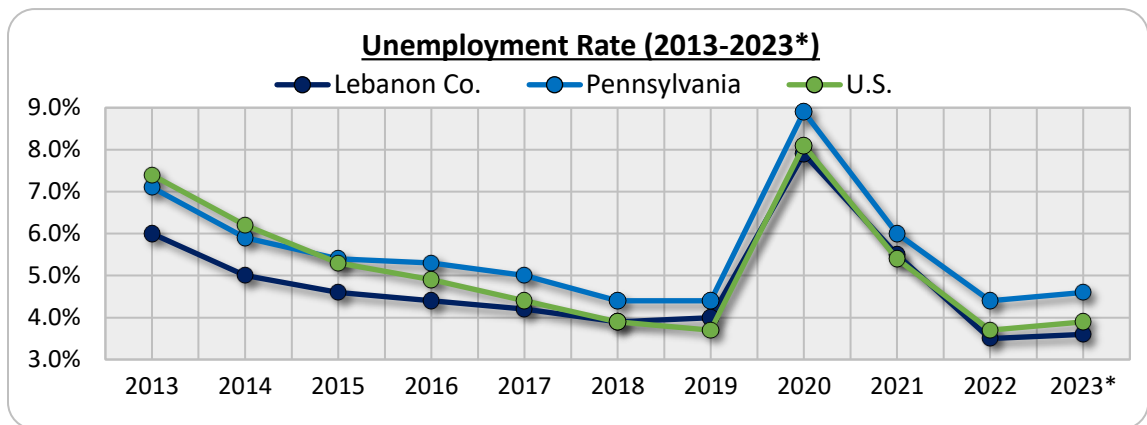
\*Through January

Unemployment rates for Lebanon County, the state of Pennsylvania, and the United States are illustrated as follows:

Year	Unemployment Rate		
	Lebanon County	Pennsylvania	United States
2013	6.0%	7.1%	7.4%
2014	5.0%	5.9%	6.2%
2015	4.6%	5.4%	5.3%
2016	4.4%	5.3%	4.9%
2017	4.2%	5.0%	4.4%
2018	3.9%	4.4%	3.9%
2019	4.0%	4.4%	3.7%
2020	7.9%	8.9%	8.1%
2021	5.5%	6.0%	5.4%
2022	3.5%	4.4%	3.7%
2023*	3.6%	4.6%	3.9%

Source: Department of Labor, Bureau of Labor Statistics  
 \*Through January

Between 2013 and 2019, unemployment rates in the county generally decreased year to year, with a low of 3.9% (2018) and a high of 6.0% (2013). Unemployment rates in the PSA have typically been lower than those for the state and nation since 2013. In 2020, unemployment increased to 7.9% in the PSA, which represents a lower rate than the state (8.9%) and nation (8.1%) at this time. This sharp increase can be largely attributed to the COVID-19 pandemic. In 2021, the unemployment rate decreased to 5.5% in the PSA. In 2022, the unemployment rate in the PSA decreased to 3.5%, which represents an unemployment rate well below that for the state (4.4%) and slightly lower than the nation (3.7%). Additionally, the 3.5% unemployment rate in the PSA in 2022 is the lowest unemployment rate since 2013 and is a positive indicator of a robust economy in Lebanon County.



\*Through January

We evaluated monthly unemployment rates in order to get a better sense of the initial impact the COVID-19 pandemic had on the local economy and the subsequent recovery. The following table illustrates the monthly unemployment rates from January 2020 to January 2023 for the PSA.

Lebanon County - Monthly Unemployment Rate				
Month	2020	2021	2022	2023
January	4.5%	6.7%	4.5%	3.6%
February	4.5%	6.4%	4.0%	-
March	5.0%	6.0%	3.7%	-
April	13.9%	5.7%	3.4%	-
May	11.7%	5.8%	3.3%	-
June	10.8%	6.1%	4.0%	-
July	9.8%	6.2%	4.0%	-
August	8.0%	5.9%	4.1%	-
September	7.4%	4.7%	2.7%	-
October	6.4%	4.5%	2.6%	-
November	6.4%	3.9%	2.6%	-
December	6.7%	3.6%	2.6%	-

Source: Department of Labor, Bureau of Labor Statistics

Prior to April 2020, which was the month when COVID-19 stay-at-home orders began to impact many non-essential businesses, the unemployment rate in the PSA (Lebanon County) ranged between 4.5% and 5.0% in early 2020. In April 2020, the rate increased sharply to 13.9%. The unemployment rate in the PSA steadily declined over the subsequent months, and by October 2020, the rate decreased to 6.4%. Although the unemployment rate in the PSA remained historically high for most of 2021, the rate (4.7%) dropped significantly in September 2021. Overall, the unemployment rate has steadily improved since the initial impact of COVID-19, and with a 3.6% unemployment rate as of January 2023, it appears the PSA is well-positioned to benefit from potential future economic growth.

In-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total in-place employment base for Lebanon County.

In-Place Employment Lebanon County			
Year	Employment	Change	Percent Change
2012	49,406	-	-
2013	48,789	-617	-1.2%
2014	48,858	69	0.1%
2015	48,565	-293	-0.6%
2016	49,173	608	1.3%
2017	49,477	304	0.6%
2018	50,423	946	1.9%
2019	51,492	1,069	2.1%
2020	48,125	-3,367	-6.5%
2021	49,814	1,689	3.5%
2022*	50,689	875	1.8%

Source: Department of Labor, Bureau of Labor Statistics

\*Through September

The preceding table illustrates in-place employment (people working within Lebanon County) increased by 4.2%, or 2,086 jobs, from 2012 to 2019. While the greatest single decrease over the past decade occurred in 2020 (6.5%) and can be largely attributed to the COVID-19 pandemic, it is notable that the county experienced two years of moderate declines (1.2% in 2013 and 0.6% in 2015) during this time. In 2021, in-place employment in the PSA increased by 3.5%, or 1,689 jobs, year over year. As of September 2022, in-place employment recovered to 98.4% of the 2019 level.

Data for 2021, the most recent year that year-end figures are available, indicates in-place employment in Lebanon County to be 72.5% of the total Lebanon County employment. This means that Lebanon County has more employed persons leaving the county to other counties for work (daytime employment) than those who both live and work there. This can increase the likelihood of residents relocating outside the county, particularly those with long commutes. Despite this, the PSA experienced notable population and household growth in the last decade. Commuting data, which includes modes, times, and flows, is included in Section VII of this report.

Based on the preceding analysis, the economy in the PSA steadily improved since the pandemic in 2020. It should be noted that area stakeholders have been very active in this recovery process, and the *Forward Together Lebanon Economic Recovery Plan* (July 2021), which includes four phases of specific economic initiatives with measurable goals, has likely contributed significantly to this improvement. While total employment has fully recovered to 101.4% of the 2019 level, and the unemployment rate in 2022 (3.5%) is below the rate in 2019 (4.0%), in-place employment is slightly below (98.4%) the 2019 level. Regardless, the recent positive trends are an indication of an actively improving economy.

WARN (layoff notices):

The Worker Adjustment and Retraining Notification (WARN) Act requires advance notice of qualified plant closings and mass layoffs. WARN notices were reviewed on March 28, 2023, and according to the Department of Labor and Industry Commonwealth of Pennsylvania, there have been no WARN notices reported for Lebanon County over the past 12 months.

## Employment Outlook

The 10 largest employers within the Lebanon County area are summarized as follows:

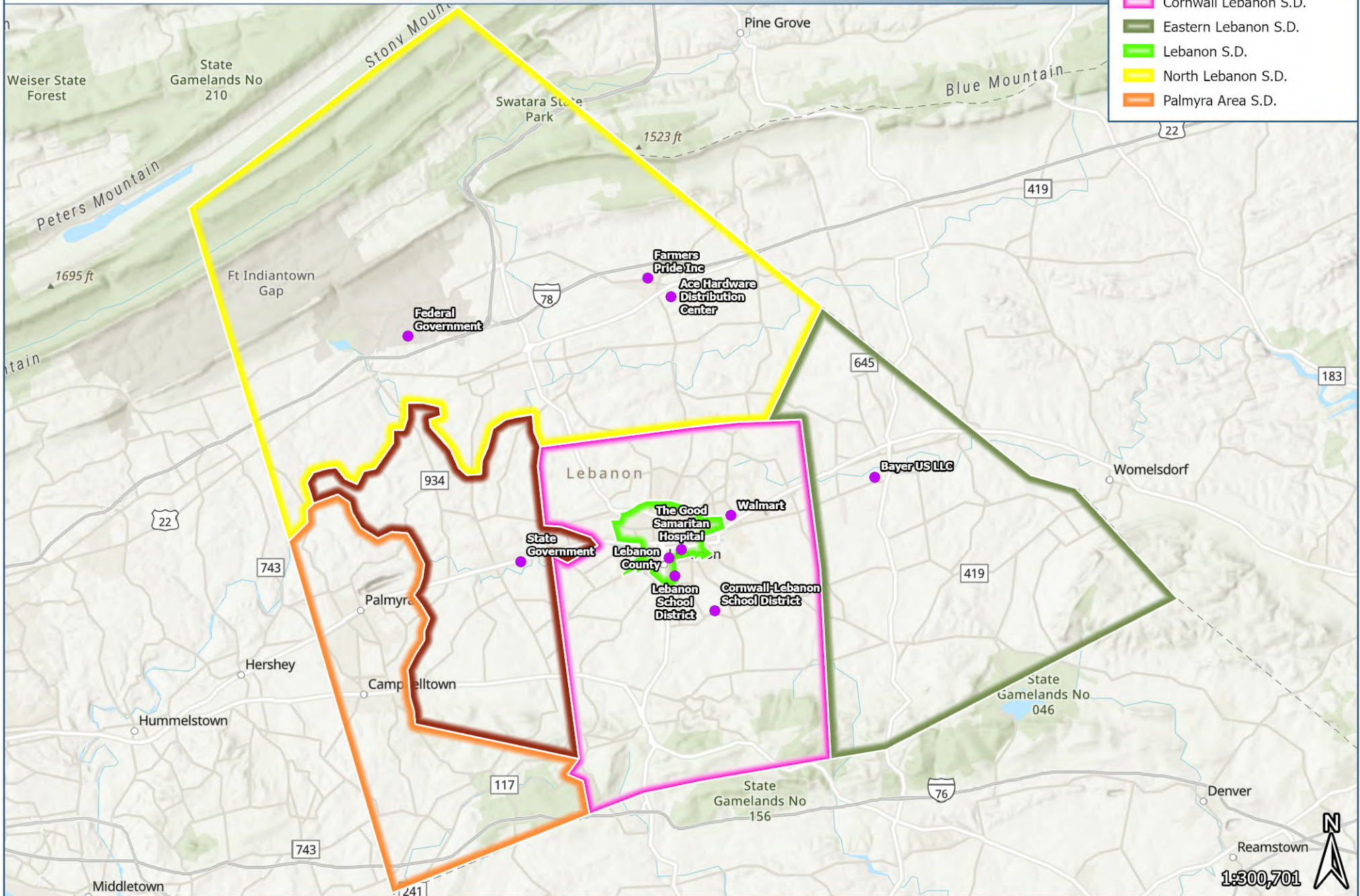
<b>Employer Name</b>	<b>Business Type</b>
Federal Government	Military and Healthcare
Farmers Pride, Inc.	Processing
The Good Samaritan Hospital	Healthcare
Walmart	Retail
State Government	Government
Cornwall-Lebanon School District	Education
Bayer U.S., LLC	Distribution
Lebanon School District	Education
Ace Hardware Distribution Center	Distribution
Lebanon County	Local Government

Source: Pennsylvania Department of Labor & Industry Center for Workforce Information & Analysis (Third Quarter 2022)

Major employers in the area are primarily engaged in government/public administration, healthcare, education, and distribution. Overall, it appears that most of the major employers in the area are engaged in business activities with occupations that typically offer competitive compensation. Additionally, six of the top employers are engaged in critical services (healthcare, public administration, and education), which are less vulnerable to economic downturns.

A map delineating the location of the area's largest employers is included on the following page.

- Largest Employers Locations
- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.



Economic Development

Economic development can improve the economic well-being and quality of life for a region or community by building local wealth, diversifying the economy, and creating and retaining jobs. Local perspective on the economy as well as notable developments in the area are summarized as follows.

According to a representative with the Lebanon Valley Economic Development Corporation, Lebanon County is the fastest growing county in the state. Additionally, the source noted that while the economy is stable, higher than normal energy costs may begin to impact the local economy. The representative further stated that the local employment base has been affected by the lack of employees, which could be mitigated to some degree as some companies transition to more automation.

The following table summarizes notable recent economic development activity and announcements within Lebanon County:

Lebanon County Economic Development Activity			
Project Name	Investment	Job Creation	Scope of Work/Status
Bonduelle USA Expansion	\$5 million	35	The planned expansion for this company, which packages frozen products for large private label brands, includes new machinery purchase along with the addition of two frozen vegetable packaging and processing lines to increase output from 45 million pounds to 75 million pounds annually by 2023
DHL Facility (North Point Development in Annville Area)	\$450+ million	270	The Hershey Company opened a fulfillment center in June 2022.
DHL Facility (South Lebanon Township)	unknown	240	A 940,000 square-foot facility was recently completed and rented to Johnson and Johnson. Additional information not provided or found at time of study.
DHL Facility	\$100+ million	N/A	A 540,000 square-foot building is under construction and will be available for lease as early as 2023. Additional information not provided or found at time of study.
Bell and Evans Expansion	N/A	N/A	This food processing plant has a planned expansion that will bring investment and jobs to the community. No further information was provided or found at the time of this study
Five Stone Kids	N/A	N/A	Indoor playground located at 189 South Lancaster Street in Jonestown opened in February 2023
Target	N/A	N/A	Retail store opened a location at 1745 Quentin Road in Lebanon in November 2022
Grocery Outlet Bargain Market	N/A	35	Grocery store opened in December 2022 and created 35 new jobs; located at 1301 Quentin Road in Lebanon

N/A – Not Available

Infrastructure

The following table summarizes notable recent infrastructure projects within Lebanon County:

Infrastructure Projects		
Project Name	Scope of Work	Status
Bellegrove Road Bridge-B	Bridge Replacement	Active
U.S. 422 Bridge-B	Bridge Replacement	Active
Syner Road Bridge-B	Bridge Replacement	Active
Colebrook Road Improvement	Safety Improvement	Active
Allentown Boulevard over Beach-B	Bridge Replacement	Active
PA-419 over Hammer Cr-B	Bridge Restoration	Active
Cumberland Street Bridge	Bridge Restoration	Active
Ebenezer Road Bridge-B	Bridge Restoration	Active
PA 934 over Indiantown Run	Bridge Restoration	Active
Ebenezer Road/U.S. 22	Bridge Restoration	Active
Allentown Boulevard/Kevins Run-B	Bridge Restoration	Active
Cumberland Street Bridge 3-B	Bridge Replacement	Active
Allentown Boulevard East Bridge-B	Bridge Preservation-Federal	Active
District-Wide Bridge Maintenance Contract 2019-2023	General Maintenance	Active
Lebanon City Resurface-Phase 2-10 <sup>th</sup> Street-PA 72	Highway Restoration	Active
I-78 Patching I-81 to PA 72	Interstate Maintenance Program	Active
Lebanon TSMO ITS Device Project 2	Intelligent Transportation System	Active
Furnace Hill Pike Resurface	409 Expanded Maintenance	Active
PA 419 Main Street Resurface	409 Expanded Maintenance	Active

With hundreds of millions of dollars in private sector investments and expansions, along with nearly two dozen public infrastructure projects planned or underway, the area is expected to have continued economic and job growth for the foreseeable future. This expected economic growth will likely add to demographic and housing growth in the county for the next few years.



## VI. HOUSING SUPPLY ANALYSIS

This housing supply analysis includes a variety of housing alternatives. Understanding the historical trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing potential. The housing data presented and analyzed in this section includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey (ACS), U.S. Census housing information, and data provided by various government entities and real estate professionals.

While there are a variety of housing options offered in the Primary Study Area (PSA, Lebanon County), we focused our analysis on the most common housing alternatives. The housing structures included in this analysis are:

- **Rental Housing** – Rental properties consisting of multifamily apartments (generally with five or more units within a structure) were identified and surveyed. An analysis of non-conventional rentals (typically with four or less units within a structure) was also conducted.
- **For-Sale Housing** – For-sale housing alternatives, both recent sales activity and currently available supply, were inventoried. This data includes single-family homes, condominiums, mobile homes, and other traditional housing alternatives. It includes stand-alone product as well as homes within planned developments or projects.
- **Senior Care Housing** – We surveyed senior care facilities that provide both shelter and care housing alternatives to seniors requiring some level of personal care (e.g., dressing, bathing, medical reminders, etc.) and medical care. This includes independent living, assisted living, and nursing homes.

For the purposes of this analysis, the housing supply information is presented for the Primary Study Area (PSA, Lebanon County), the six PSA submarkets, and the state of Pennsylvania, when available.

Maps illustrating the location of various housing types are included throughout this section.

**A. OVERALL HOUSING SUPPLY (SECONDARY DATA)**

This section of analysis on the area housing supply is based on secondary data sources such as the U.S. Census, American Community Survey and ESRI, and is provided for the PSA (Lebanon County), PSA submarkets and the state of Pennsylvania, when applicable. When possible, data from the 2020 Census is used in conjunction with ESRI estimates to provide the most up-to-date data. Note that some small variation of total numbers and percentages within tables may exist due to rounding.

Housing Characteristics

The estimated distribution of the area housing stock by tenure (renter and owner) within the PSA, submarkets, and the state of Pennsylvania for 2022 is summarized in the following table:

		Occupied and Vacant Housing Units by Tenure 2022 Estimates				
		Total Occupied	Owner Occupied	Renter Occupied	Vacant	Total
<b>Annville-Cleona</b>	Number	4,678	3,663	1,015	289	4,967
	Percent	94.2%	78.3%	21.7%	5.8%	100.0%
<b>Cornwall-Lebanon</b>	Number	15,254	11,845	3,408	974	16,228
	Percent	94.0%	77.7%	22.3%	6.0%	100.0%
<b>Eastern Lebanon</b>	Number	8,384	6,929	1,455	350	8,734
	Percent	96.0%	82.6%	17.4%	4.0%	100.0%
<b>Lebanon</b>	Number	11,002	4,872	6,131	886	11,888
	Percent	92.5%	44.3%	55.7%	7.5%	100.0%
<b>Northern Lebanon</b>	Number	6,702	5,370	1,331	417	7,119
	Percent	94.1%	80.1%	19.9%	5.9%	100.0%
<b>Palmyra Area</b>	Number	10,402	7,490	2,912	447	10,849
	Percent	95.9%	72.0%	28.0%	4.1%	100.0%
<b>Lebanon County</b>	Number	56,422	40,169	16,253	3,362	59,784
	Percent	94.4%	71.2%	28.8%	5.6%	100.0%
<b>Pennsylvania</b>	Number	5,232,753	3,590,107	1,642,646	548,085	5,780,838
	Percent	90.5%	68.6%	31.4%	9.5%	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In total, there are an estimated 59,784 housing units within Lebanon County in 2022. Based on ESRI estimates and 2020 Census data, of the 56,422 total occupied housing units in the PSA (Lebanon County), 71.2% are owner occupied, while the remaining 28.8% are renter occupied. This distribution of product by tenure within the PSA is slightly more weighted toward owner-occupied housing than the state of Pennsylvania (71.2% versus 68.6%), although owner-occupied housing represents a large majority in both the county and the state. A total of 5.6% of the total housing units within the PSA are classified as vacant, which is a smaller share compared to the state (9.5%). Vacant units are comprised of a variety of units including abandoned properties, rentals, for-sale, and seasonal housing units.

Among the PSA submarkets, the Cornwall-Lebanon Submarket contains over one-fourth (27.0%) of the total occupied housing units in the PSA. The Lebanon (19.5%) and Palmyra Area (18.4%) submarkets contain the next largest shares of the total occupied housing units in the PSA. Over four-fifths of the occupied units in the Eastern Lebanon (82.6%) and Northern Lebanon (80.1%) submarkets are owner occupied, which represents the largest shares of such units in the PSA. Conversely, a majority (55.7%) of the occupied units in the Lebanon Submarket are renter occupied. Among the six PSA submarkets, the Lebanon Submarket has the largest respective share (7.5%) of vacant units in the PSA, followed by the Cornwall-Lebanon Submarket (6.0%).

The following table compares key housing age and conditions of Lebanon County and the state based on 2017-2021 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated for the PSA, submarkets, and state by tenure. It is important to note that some occupied housing units may have more than one housing issue. The top two submarkets with a specified issue are illustrated in **red** text.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Annville-Cleona</b>	640	60.3%	<b>1,665</b>	<b>52.8%</b>	14	1.3%	21	0.7%	7	0.7%	<b>72</b>	<b>2.3%</b>
<b>Cornwall-Lebanon</b>	1,500	47.2%	4,217	36.9%	<b>215</b>	<b>6.8%</b>	97	0.8%	<b>142</b>	<b>4.5%</b>	<b>249</b>	<b>2.2%</b>
<b>Eastern Lebanon</b>	932	56.6%	2,745	41.3%	0	0.0%	<b>228</b>	<b>3.4%</b>	7	0.4%	84	1.3%
<b>Lebanon</b>	<b>4,495</b>	<b>75.9%</b>	<b>4,079</b>	<b>84.8%</b>	<b>367</b>	<b>6.2%</b>	15	0.3%	47	0.8%	0	0.0%
<b>Northern Lebanon</b>	<b>925</b>	<b>62.4%</b>	1,683	30.5%	29	2.0%	<b>145</b>	<b>2.6%</b>	<b>65</b>	<b>4.4%</b>	40	0.7%
<b>Palmyra Area</b>	1,576	54.4%	2,314	32.9%	48	1.7%	75	1.1%	71	2.4%	0	0.0%
<b>Lebanon County</b>	10,070	62.2%	16,702	43.3%	672	4.1%	581	1.5%	339	2.1%	445	1.2%
<b>Pennsylvania</b>	924,836	58.3%	1,946,870	54.7%	46,892	3.0%	28,336	0.8%	41,649	2.6%	24,990	0.7%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

Within Lebanon County, over three-fifths (62.2%) of renter-occupied housing and over two-fifths (43.3%) of the owner-occupied housing were built prior to 1970. This represents a higher share of renter-occupied housing built prior to 1970 compared to the share (58.3%) for the state of Pennsylvania. The owner-occupied housing within the PSA, by comparison, appears to be considerably newer product when compared to the state. The share of renter-occupied housing within the PSA experiencing overcrowding (4.1%) is greater than that of the state (3.0%). This is also true among the owner-occupied housing, where 1.5% of such housing in the PSA experiences overcrowding compared to 0.8%

for the state. Incomplete plumbing or kitchens do not appear to be a prevalent issue within the PSA for owner households; however, the deficiencies are higher in PSA owner households (1.2%) compared to the state (0.7%). Overall, the age of the renter-occupied supply in the PSA is slightly older than the state, while owner-occupied housing supply is newer. Both renters and owners in the PSA are moderately more likely to experience overcrowding than those in the state, while owners in the PSA are marginally more likely to have housing with incomplete plumbing or kitchens than renters in the state overall.

Among the PSA submarkets, the Lebanon Submarket has the largest shares of renter-occupied (75.9%) and owner-occupied (84.8%) housing built prior to 1970. As such, the housing supply in this submarket is considerably older than the housing in the other PSA submarkets and housing within the state. The shares of renter households experiencing overcrowding are highest within the Cornwall-Lebanon (6.8%) and Lebanon (6.2%) submarkets, while the shares of owner households with this housing issue are highest within the Eastern Lebanon (3.4%) and Northern Lebanon (2.6%) submarkets. Incomplete plumbing or kitchens among renter households is most prevalent in the Cornwall-Lebanon (4.5%) and Northern Lebanon (4.4%) submarkets, while owners in the Annville-Cleona (2.3%) and Cornwall-Lebanon (2.2%) submarkets are more likely to experience this housing issue. Although specific housing issues are more common in certain submarkets in the PSA, it appears that there are likely opportunities to improve housing conditions in nearly every submarket in Lebanon County.

The following table compares key household income, housing cost, and housing affordability metrics of the PSA (Lebanon County), submarkets, and the state. Cost burdened households are defined as those paying over 30% of their income toward housing costs, while severe cost burdened households pay over 50% of their income toward housing. Note that the submarkets with the highest shares of cost burdened and severe cost burdened households by tenure are illustrated in **red** text.

Household Income, Housing Costs and Affordability								
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
					Renter	Owner	Renter	Owner
<b>Annville-Cleona</b>	4,678	\$72,884	\$205,674	\$1,035	34.4%	15.5%	17.8%	6.2%
<b>Cornwall-Lebanon</b>	15,254	\$74,515	\$222,353	\$1,180	40.8%	18.2%	11.5%	4.1%
<b>Eastern Lebanon</b>	8,384	\$71,552	\$199,929	\$1,262	<b>47.8%</b>	17.8%	<b>25.9%</b>	5.1%
<b>Lebanon</b>	11,002	\$43,060	\$125,669	\$875	47.7%	<b>22.3%</b>	21.1%	<b>7.6%</b>
<b>Northern Lebanon</b>	6,702	\$72,449	\$221,316	\$854	41.1%	18.2%	<b>27.5%</b>	7.4%
<b>Palmyra Area</b>	10,402	\$76,236	\$240,583	\$1,149	<b>48.2%</b>	<b>20.0%</b>	22.3%	<b>7.5%</b>
<b>Lebanon County</b>	56,422	\$67,346	\$209,620	\$1,030	45.0%	18.7%	20.3%	6.0%
<b>Pennsylvania</b>	5,232,753	\$70,402	\$232,971	\$1,112	43.5%	19.7%	22.1%	7.8%

Source: 2017-2021 American Community Survey; ESRI

\*Paying more than 30% of income toward housing costs; \*\*Paying more than 50% of income toward housing costs

The PSA’s (Lebanon County) median household income of \$67,346 in 2022 is approximately 4.3% lower than that for the state (\$70,402). The median estimated home value of \$209,620 is 10.0% lower than the estimated median home value in the state of \$232,971. The average gross rent of \$1,030 in the PSA is approximately 7.4% lower than the state’s average gross rent of \$1,112. Over two-fifths (45.0%) of renters and 18.7% of owners in the PSA are cost burdened, which are similar shares compared to the state (43.5% and 19.7%, respectively). However, it is important to note that renters in the PSA are much more likely to be *severe cost burdened* compared to owners in the PSA (20.3% versus 6.0%). Among the submarkets in the PSA, the Palmyra Area Submarket has the largest share (48.2%) of cost burdened renters, while the Lebanon Submarket has the largest share (22.3%) of cost burdened owners. In regard to severe cost burdened renter households, the Northern Lebanon Submarket has the largest share (27.5%) of such households, while the Lebanon Submarket has the largest share (7.6%) of severe cost burdened owner households. Overall, this illustrates the importance of affordable housing, particularly within the rental market, for residents of Lebanon County.

Based on the 2017-2021 American Community Survey (ACS) data, the following is a distribution of all occupied housing by units in structure by tenure (renter or owner) for the PSA, the submarkets, and the state.

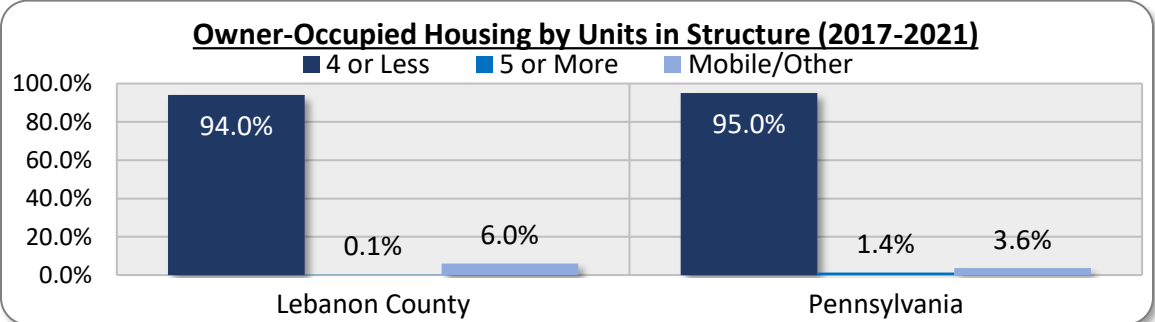
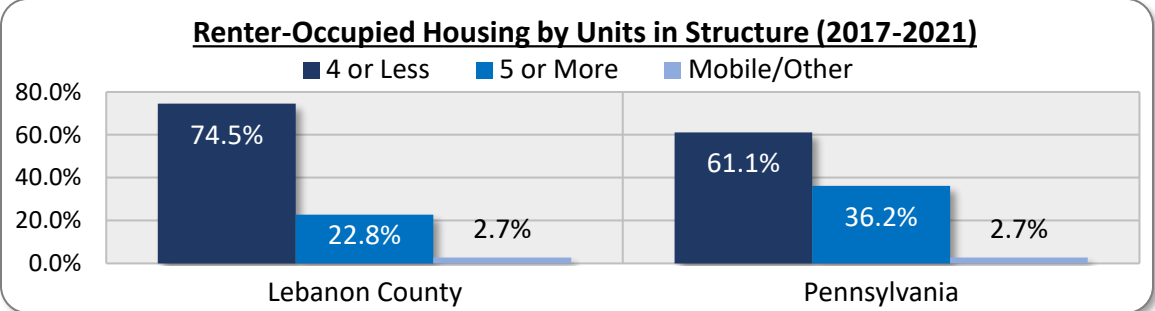
		Renter-Occupied Housing by Units in Structure				Owner-Occupied Housing by Units in Structure			
		4 Units or Less	5 Units or More	Mobile Home/ Other	Total	4 Units or Less	5 Units or More	Mobile Home/ Other	Total
<b>Annville-Cleona</b>	Number	733	309	22	1,064	2,888	0	262	3,150
	Percent	68.9%	29.0%	2.1%	100.0%	91.7%	0.0%	8.3%	100.0%
<b>Cornwall-Lebanon</b>	Number	2,329	752	96	3,177	10,536	0	883	11,419
	Percent	73.3%	23.7%	3.0%	100.0%	92.3%	0.0%	7.7%	100.0%
<b>Eastern Lebanon</b>	Number	1,230	379	39	1,648	6,287	13	347	6,647
	Percent	74.6%	23.0%	2.4%	100.0%	94.6%	0.2%	5.2%	100.0%
<b>Lebanon</b>	Number	4,352	1,561	11	5,924	4,787	0	20	4,807
	Percent	73.5%	26.4%	0.2%	100.0%	99.6%	0.0%	0.4%	100.0%
<b>Northern Lebanon</b>	Number	1,164	74	245	1,483	4,998	0	519	5,517
	Percent	78.5%	5.0%	16.5%	100.0%	90.6%	0.0%	9.4%	100.0%
<b>Palmyra Area</b>	Number	2,251	615	33	2,899	6,738	23	264	7,025
	Percent	77.6%	21.2%	1.1%	100.0%	95.9%	0.3%	3.8%	100.0%
<b>Lebanon County</b>	Number	12,058	3,690	445	16,193	36,234	36	2,295	38,565
	Percent	74.5%	22.8%	2.7%	100.0%	94.0%	0.1%	6.0%	100.0%
<b>Pennsylvania</b>	Number	969,650	575,037	42,173	1,586,860	3,381,578	50,675	128,642	3,560,895
	Percent	61.1%	36.2%	2.7%	100.0%	95.0%	1.4%	3.6%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

Nearly three-fourths (74.5%) of the *rental* units in the PSA (Lebanon County) are within structures of four units or less, with mobile homes comprising an additional 2.7% of the PSA rental units. The combined share of these two types of structures (77.2%) is much higher when compared to that of the state (63.8%). Overall, the PSA has a disproportionately low share (22.8%) of

multifamily rental housing (within structures of five or more units) when compared to the state (36.2%). Among *owner*-occupied units in the PSA, there is a similar share (94.0%) of units within structures of four units or less and a higher share (6.0%) of mobile homes compared to the shares (95.0% and 3.6%, respectively) of such units in the state. As such, there is a very minimal share (0.1%) of owner-occupied housing in the PSA within structures of five or more units.

Within the individual submarkets of the PSA, the share of rental units within structures of four units or less ranges between 68.9% (Annville-Cleona) and 78.5% (Northern Lebanon), while the share of renter-occupied mobile homes in each submarket ranges between 0.2% (Lebanon) and 16.5% (Northern Lebanon). A majority (55.1%) of the renter-occupied mobile homes in the PSA are within the Northern Lebanon Submarket. Among all submarkets, the Annville-Cleona Submarket has the largest respective share (29.0%) of renter-occupied units contained within structures of five or more units, while the smallest share (5.0%) is within the Northern Lebanon Submarket. In total, 42.3% of the multifamily rental units in the PSA are within the Lebanon Submarket. Although the share of owner-occupied units within structures of four units or less in each submarket exceeds 90%, the largest respective share (99.6%) of such units is in the Lebanon Submarket. While the Northern Lebanon Submarket has the largest respective share (9.4%) of owner-occupied mobile homes, nearly two-fifths (38.5%) of all owner-occupied mobile homes in the PSA are located within the Cornwall-Lebanon Submarket.



## **B. HOUSING SUPPLY ANALYSIS (BOWEN NATIONAL SURVEY)**

### **1. Introduction**

Bowen National Research conducted research and analysis of various housing alternatives within the PSA (Lebanon County). This analysis includes rental housing, for-sale and owner-occupied housing and senior care facilities.

### **2. Multifamily Rental Housing**

We identified and personally surveyed 41 conventional rental housing projects containing a total of 3,274 units within the PSA (Lebanon County). The surveyed project types primarily include market-rate properties, Tax Credit properties that can typically target households with incomes up to 80% of Area Median Household Income (AMHI), and government-subsidized projects that serve households with incomes generally up to 50% of AMHI. The following table summarizes the surveyed rental properties by project type:

<b>Project Type</b>	<b>Projects Surveyed</b>	<b>Total Units</b>	<b>Vacant Units</b>	<b>Occupancy Rate</b>
Market-rate	13	1,613	13	99.2%
Market-rate/Government-Subsidized	1	96	0	100.0%
Tax Credit	11	402	0	100.0%
Tax Credit/Government-Subsidized	2	236	0	100.0%
Government-Subsidized	14	927	0	100.0%
Total	41	3,274	13	99.6%

Typically, in healthy and well-balanced markets, multifamily rentals operate at an overall 94% to 96% occupancy rate. As the preceding table illustrates, both the overall multifamily rental properties and the individual project types surveyed in the PSA are operating at occupancy levels of 99.2% or higher. In addition, as summarized later in this section, nearly all properties maintain waiting lists which indicates that pent-up demand exists for all types of multifamily rental housing within the PSA (Lebanon County).

The following table illustrates the distribution of units and occupancy levels by the *different housing programs* in each study area.

Data Set	Annville-Cleona	Cornwall-Lebanon	Eastern Lebanon	Lebanon	Northern Lebanon	Palmyra Area	Lebanon County (PSA)
<b>Market-Rate</b>							
Projects	1	5	-	4	-	3	13
Total Units	31	965	-	329	-	289	1,614
Vacant Units	0	6	-	7	-	0	13
Occupancy Rate	100.0%	99.4%	-	97.9%	-	100.0%	99.2%
<b>Tax Credit (Non-Subsidized)</b>							
Projects	1	1	-	7	1	1	11
Total Units	22	26	-	262	51	41	402
Vacant Units	0	0	-	0	0	0	0
Occupancy Rate	100.0%	100.0%	-	100.0%	100.0%	100.0%	100.0%
<b>Tax Credit, Government-Subsidized</b>							
Projects	-	1	-	-	1	-	2
Total Units	-	200	-	-	36	-	236
Vacant Units	-	0	-	-	0	-	0
Occupancy Rate	-	100.0%	-	-	100.0%	-	100.0%
<b>Government-Subsidized</b>							
Projects	-	3	2	9	-	1	15
Total Units	-	152	76	714	-	80	1,022
Vacant Units	-	0	0	0	-	0	0
Occupancy Rate	-	100.0%	100.0%	100.0%	-	100.0%	100.0%

As previously stated, healthy, well-balanced rental housing markets have occupancy levels generally between 94% and 96%. Typically, a market occupancy level over 97% is an indication of a possible housing shortage, which can lead to housing problems such as unusually rapid rent increases, people forced to live in substandard housing, households living in rent overburdened situations, and residents leaving the area to seek housing elsewhere. Conversely, occupancy rates below 94% may indicate some softness or weakness in a market, which may be the result of a saturated or overbuilt market, or one that is going through a decline due to economic downturns and corresponding demographic declines.

With an overall occupancy rate of 99.6%, the PSA (Lebanon County) multifamily rental housing market appears to have an insufficient number of available units. These high occupancy rates and limited availability are found within each submarket, regardless of program type, and indicate possible housing shortages throughout the PSA. The lowest occupancy rate (97.9%), although still considered high, is among the market-rate projects in the Lebanon Submarket. The multifamily rental units in four submarkets (Annville-Cleona, Eastern Lebanon, Northern Lebanon, and Palmyra Area) are fully occupied, regardless of program type. This illustrates the high degree of demand for multifamily rentals for various income levels within the PSA.

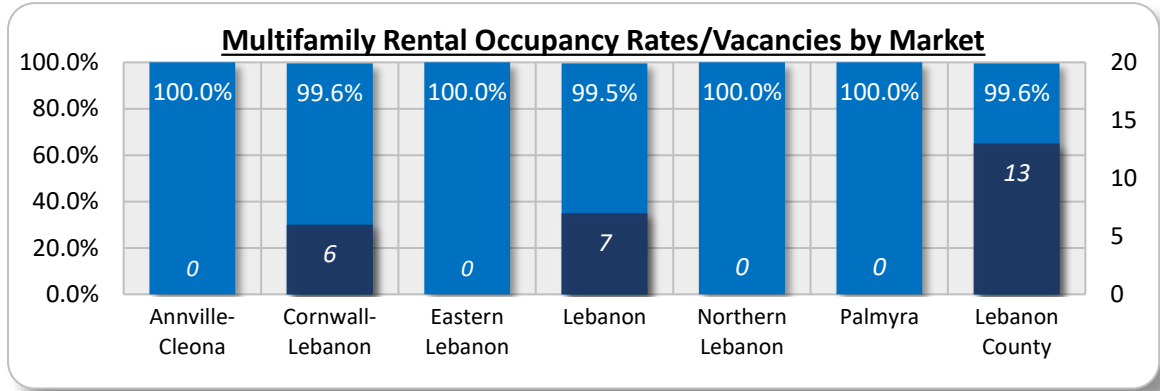


The following table summarizes the number of properties that maintain wait lists, and the length of their wait lists, within each of the PSA’s established submarkets. Note that some wait lists may be representative of households on multiple wait lists.

Property Wait List Information by Property Type							
	Annville-Cleona	Cornwall-Lebanon	Eastern Lebanon	Lebanon	Northern Lebanon	Palmyra Area	Lebanon County (PSA)
<b>Market-Rate</b>							
Properties w/ Wait List	1	2	-	2		2	7
Total Properties	1	5	-	4		3	13
Share of Properties	100.0%	40.0%	-	50.0%		67.0%	53.8%
# Households	15	4-25	-	2-3		6-21	2-25
<b>Tax Credit (Non-Subsidized)</b>							
Properties w/ Wait List	1	0	-	7	1	1	10
Total Properties	1	1	-	7	1	1	11
Share of Properties	100.0%	0.0%	-	100.0%	100.0%	100.0%	90.9%
# Households	129	-	-	50-1,607	555	115	50-1,607
# Months	-	-	-	12-36	-	-	12-36
<b>Tax Credit, Government-Subsidized</b>							
Properties w/ Wait List	-	1	-	-	1	-	2
Total Properties	-	1	-	-	1	-	2
Share of Properties	-	100.0%	-	-	100.0%	-	100.0%
# Households	-	-	-	-	20	-	20
# Months	-	6-72	-	-	-	-	6-72
<b>Government-Subsidized</b>							
Properties w/ Wait List	-	2	1	9	-	1	13
Total Properties	-	3	2	9	-	1	15
Share of Properties	-	67.0%	50.0%	100.0%	-	100.0%	92.9%
# Households	-	5,000-7,115	-	7,115	-	-	5,000-7,115
# Months	-	24-36	12	12-60	-	24	12-60

Of the 41 properties surveyed within the PSA, 32 (78.0%) maintain wait lists. Although wait lists exist among all housing program types, the most significant wait lists, in terms of the number of households, exist within the government-subsidized projects. Over 92.0% of the government-subsidized projects maintain wait lists. In total, these wait lists among government-subsidized projects in the PSA exceed 5,000 households and a waiting period of up to 60 months. Nearly all (90.9%) Tax Credit projects in the PSA also maintain wait lists. Among this project type, there are approximately 1,600 households waiting for an available unit, with an estimated waiting period of up to 36 months. While less noteworthy in terms of number, wait lists also exist among the market-rate and *subsidized* Tax Credit projects. Regardless, the large share of properties with significant wait lists and the length or duration of such lists indicates a very strong level of pent-up demand for rental housing in the PSA, particularly among the Tax Credit and government-subsidized projects. These wait lists are indicators of significant development opportunities within the county for additional multifamily product.

The following graph illustrates the occupancy rates and total vacancies by submarket and the overall PSA.



The following table summarizes the units by bedroom/bathroom type and by program type for the PSA (Lebanon County).

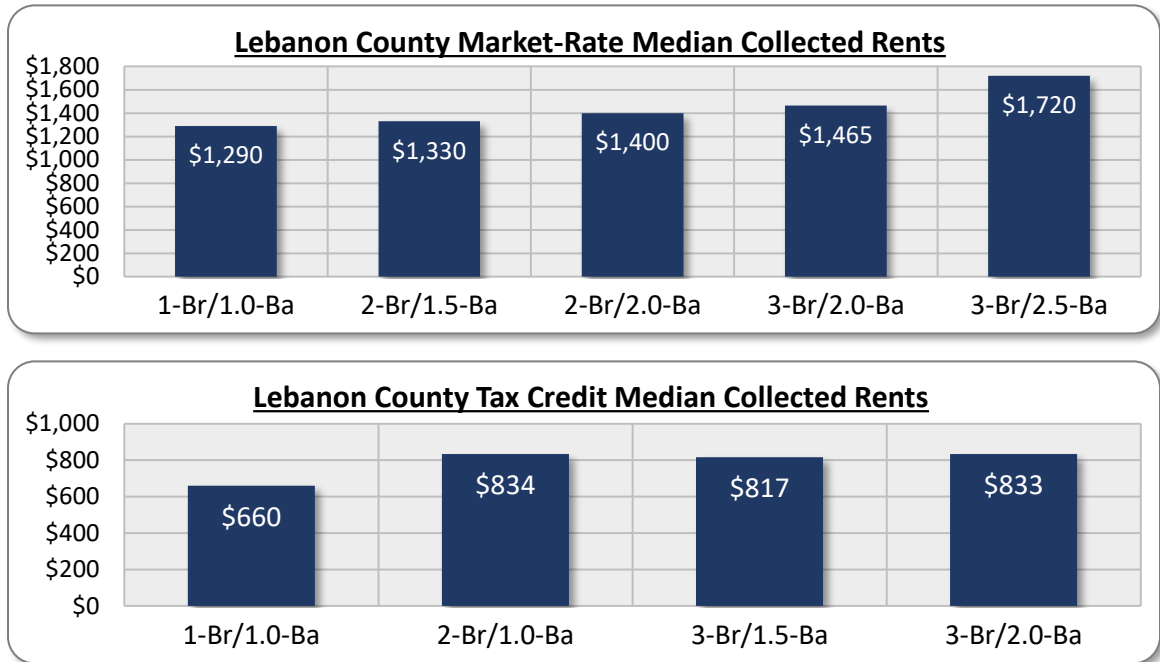
Multifamily Rentals by Program Type and Bedroom/Bathroom						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
<b>Market-Rate</b>						
Studio	1.0	22	1.4%	0	0.0%	\$1,000
One-Bedroom	1.0	468	29.0%	2	0.4%	\$1,290
Two-Bedroom	1.0	339	21.0%	6	1.8%	\$1,330
Two-Bedroom	1.5	112	6.9%	3	2.7%	\$1,600
Two-Bedroom	2.0	286	17.7%	2	0.7%	\$1,400
Two-Bedroom	2.5	30	1.9%	0	0.0%	\$1,750
Three-Bedroom	1.5	75	4.6%	0	0.0%	\$1,530
Three-Bedroom	2.0	100	6.2%	0	0.0%	\$1,465
Three-Bedroom	2.5	182	11.3%	0	0.0%	\$1,720
<b>Total</b>		<b>1,614</b>	<b>100.0%</b>	<b>13</b>	<b>0.8%</b>	-
<b>Tax Credit (Non-Subsidized)</b>						
One-Bedroom	1.0	255	63.4%	0	0.0%	\$660
Two-Bedroom	1.0	103	25.6%	0	0.0%	\$834
Three-Bedroom	1.5	20	5.0%	0	0.0%	\$817
Three-Bedroom	2.0	24	6.0%	0	0.0%	\$833
<b>Total</b>		<b>402</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	-
<b>Tax Credit, Government-Subsidized</b>						
One-Bedroom	1.0	51	21.6%	0	0.0%	-
Two-Bedroom	1.0	105	44.5%	0	0.0%	-
Three-Bedroom	1.0	80	33.9%	0	0.0%	-
<b>Total</b>		<b>236</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	-
<b>Government-Subsidized</b>						
Studio	1.0	179	17.5%	0	0.0%	-
One-Bedroom	1.0	415	40.6%	0	0.0%	-
Two-Bedroom	1.0	254	24.9%	0	0.0%	-
Three-Bedroom	1.0	72	7.0%	0	0.0%	-
Three-Bedroom	2.0	58	5.7%	0	0.0%	-
Four-Bedroom	1.5	16	1.6%	0	0.0%	-
Four-Bedroom	3.0	24	2.3%	0	0.0%	-
Five-Bedroom	1.5	4	0.4%	0	0.0%	-
<b>Total</b>		<b>1,022</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	-

Market-rate units, which comprise the largest share (49.3%) of the total multifamily rental supply in the PSA (Lebanon County), are 99.2% occupied. While two-bedroom units comprise the largest share (47.5%) of the market-rate supply in the PSA, they also account for 11 (84.6%) of the total 13 vacancies in the PSA. The remaining two vacancies are within the one-bedroom units, which comprise 29.0% of the total market-rate supply. Studio units and three-bedroom units, which account for 1.4% and 22.1% of the market-rate supply, are 100% occupied. The limited supply of studio units and high occupancy rate may indicate a potential development opportunity within this product type. Among the most common bedroom types within the market-rate supply, one-bedroom/one-bathroom units have a median collected rent of \$1,290, while two-bedroom/one-bathroom units have a median collected rent of \$1,330.

All government-subsidized and Tax Credit units in the county are 100.0% occupied, a very high occupancy rate for these rentals. Government-subsidized units (*without* concurrent Tax Credits) comprise nearly one-third (31.2%) of the total multifamily rental supply in the PSA. Among units in this program type, the overall supply is well-distributed among a variety of bedroom types. One-bedroom units comprise the largest share (40.6%) of such units, followed by two-bedroom units (24.9%). Tax Credit units *with* a concurrent subsidy account for 7.2% of the total multifamily supply in the PSA, with two-bedroom units comprising the largest share (44.5%) of the supply within this program type. Non-subsidized Tax Credit units comprise only 12.3% of the overall multifamily rental supply in the PSA. Among the most common bedroom types within the Tax Credit supply, one-bedroom/one-bathroom units (63.4% of supply) have a median collected rent of \$660, while two-bedroom/one-bathroom units (25.6% of supply) have a median collected rent of \$834.

Overall, occupancy rates are very high among the multifamily rental supply in the PSA, regardless of program or bedroom type. It is particularly noteworthy that there are no available units and significant wait lists within the Tax Credit and government-subsidized projects in the PSA. As a result, many low-income households are likely forced to seek housing within the market-rate units or secure housing outside the PSA. This can create significant financial strain for these households or result in households relocating outside the county. In addition, the lack of housing options for low-income households can result in overcrowding or force households to live in substandard housing with quality issues. As such, it appears there are a variety of development opportunities among all program types in Lebanon County to meet the significant pent-up demand that currently exists.

The following graphs illustrate median rents for market-rate and Tax Credit multifamily rentals among common bedroom types offered in the PSA.



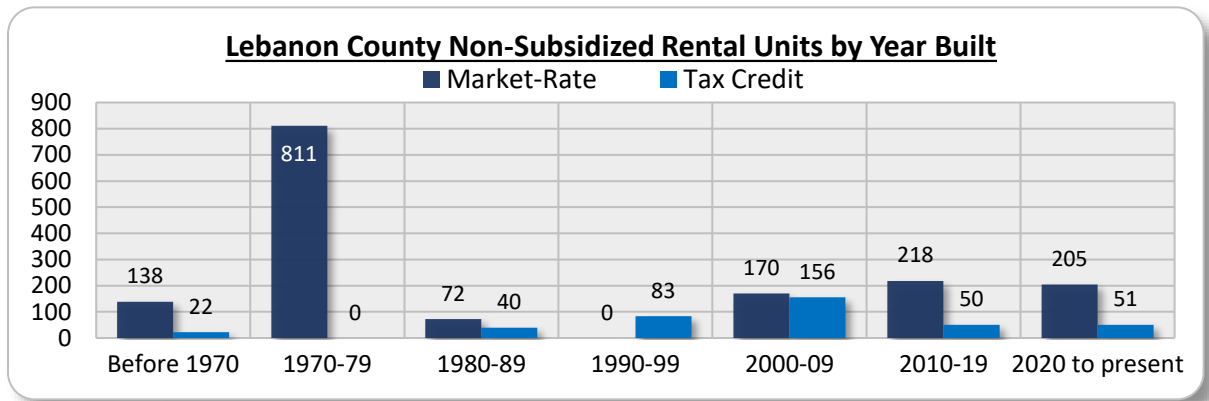
The following is a distribution of multifamily rental product surveyed by year built and by program type for the PSA (Lebanon County):

Apartments by Year Built								
Year Built	Market-Rate		Tax Credit, Non-Subsidized		Tax Credit, Government Subsidized		Government-Subsidized	
	Projects (Units)	Vacancy Rate	Projects (Units)	Vacancy Rate	Projects (Units)	Vacancy Rate	Projects (Units)	Vacancy Rate
Before 1970	3 (138)	0.0%	1 (22)	0.0%	-	-	-	-
1970 to 1979	5 (811)	0.9%	-	-	-	-	7 (598)	0.0%
1980 to 1989	3 (72)	0.0%	1 (40)	0.0%	-	-	7 (378)	0.0%
1990 to 1999	-	-	3 (83)	0.0%	-	-	1 (46)	0.0%
2000 to 2009	1 (170)	0.6%	4 (156)	0.0%	2 (236)	0.0%	-	-
2010 to 2019	1 (218)	0.0%	1 (50)	0.0%	-	-	-	-
2020 to Present	1 (205)	2.4%	1 (51)	0.0%	-	-	-	-

Nearly three-fifths of the surveyed market-rate (58.8%) and government-subsidized (58.5%) product in the PSA was built prior to 1980, with the 1,569 units (including Tax Credit units) developed during this time representing 47.9% of the total surveyed multifamily rental product (3,274 units). Vacancies are very low among all development periods, indicating that demand is high for all product types regardless of age. Overall, the Tax Credit projects in the PSA are considerably newer than both the market-rate and government-subsidized projects, with nearly two-thirds (63.9%) of the Tax Credit units having been built since 2000. The distribution of the Tax Credit and government-subsidized units by age is typical in most markets.

While a majority of the market-rate product was built prior to 1980, over one-third (36.7%) of the units were built since 2000 and operating with limited vacancies, which is an indication of the high level of demand for such product in the PSA.

The distribution of surveyed non-subsidized multifamily units in the PSA by development period is shown in the following graph.



Representatives of Bowen National Research personally visited the surveyed rental projects within the overall county and rated the exterior quality of each property on a scale of "A" (highest) through "F" (lowest). All properties were rated based on quality and overall appearance (i.e., aesthetic appeal, building appearance, landscaping and grounds appearance). The following is a distribution of the surveyed multifamily rental housing supply by quality rating.

Multifamily Rental Housing by Quality Level								
Quality Rating	Projects	Total Units	Vacancy Rate	Median Collected Rent				
				Studio	One-Br.	Two-Br.	Three-Br.	Four+-Br.
<b>Market-Rate</b>								
A-	1	205	2.4%	-	\$1,388	\$1,875	-	-
B+	2	249	0.0%	\$1,000	\$1,250	\$1,360	\$1,670	-
B	3	324	0.3%	\$600	\$1,250	\$1,400	\$1,530	-
B-	5	539	1.3%	\$1,000	\$1,050	\$1,415	\$1,470	-
C	3	297	0.0%	-	\$915	\$1,020	\$1,350	-
<b>Tax Credit (Non-Subsidized)</b>								
B+	6	191	0.0%	-	\$661	\$765	\$833	-
B	3	130	0.0%	-	\$803	\$834	\$817	-
B-	1	40	0.0%	-	\$635	-	-	-
C+	1	41	0.0%	-	\$660	-	-	-
<b>Tax Credit, Government-Subsidized</b>								
B	1	36	0.0%	-	-	-	-	-
C+	1	200	0.0%	-	-	-	-	-
<b>Government-Subsidized</b>								
B	2	172	0.0%	-	-	-	-	-
B-	3	226	0.0%	-	-	-	-	-
C+	4	277	0.0%	-	-	-	-	-
C	5	287	0.0%	-	-	-	-	-
C-	1	60	0.0%	-	-	-	-	-

Nearly two-thirds (64.5%) of the surveyed multifamily rental supply in the PSA (Lebanon County) consists of product with a quality level of “B-” or higher, with the remaining product consisting of the various “C” rated quality product. A vast majority (70.9%) of the supply with a rating of “C+” or lower is contained within the subsidized properties, while approximately one-fourth (25.6%) of such product is within the market-rate supply. Vacancies are generally low among all quality levels. Interestingly, the highest vacancy rate (2.4%) is within the market-rate units with a quality rating of “A-,” which is the highest quality rating received among all project types. Although this is still a very low vacancy rate, it is likely that these vacancies are primarily driven by the relatively recent completion of these units (December 2021) and the comparably higher rents. Generally, median collected rents among the market-rate projects for each bedroom type increase as quality rating increases, although exceptions exist within the studio and three-bedroom units. This illustrates the ability to achieve premium rents in the market for higher quality products. Additionally, the lack of vacancies among the Tax Credit and government-subsidized projects, regardless of quality rating, further illustrates the exceptionally high level of demand for affordable multifamily rentals in the PSA.

The Housing Choice Voucher (HCV) program utilizes payment standards in the calculation of the housing assistance payment that the local housing authority pays to the property owner on behalf of the household that is renting the unit. Typically, HCVs are accepted by non-subsidized rental properties with rents positioned below, or similar to, area payment standards. Therefore, HCV holders within the Lebanon County area are most likely to seek non-subsidized rental product which is priced below, or similar to, the payment standards detailed in the following table. As there are a variety of payment standards that exist within Lebanon County based on ZIP Code, Bowen National Research selected the payment standards for Lebanon-North for the purpose of this study.

Payment Standards for Housing Choice Vouchers – Lebanon County, PA (Effective October 1, 2022)	
Number of Bedrooms	Payment Standard
Studio	\$ 952
One-Br	\$1,006
Two-Br	\$1,308
Three-Br	\$1,655
Four-Br	\$1,757
Five-Br	\$2,020

Source: Lebanon County Housing Authority

According to a representative with the Lebanon County Housing Authority, there are approximately 511 Housing Choice Vouchers issued within the housing authority’s jurisdiction. However, it was also revealed by housing authority representatives that approximately 20 issued vouchers are currently going unused, likely due to holders of these vouchers being unable

to locate/obtain a quality affordable rental housing unit that will accept the voucher. There is a total of 1,173 households currently on the waiting list for additional vouchers. The waiting list is closed and is expected to reopen in July 2023. Annual turnover within the voucher program is estimated at 55 households. This reflects the continuing need for affordable housing alternatives and/or Housing Choice Voucher assistance.

We also evaluated the potential number of existing subsidized affordable housing units that are at risk of losing their affordable status. A total of nine properties in the county operate as subsidized projects under a current HUD contract. Because HUD contracts have a designated renewal date, it is important to understand if these projects are at risk of expiring contracts in the near future that could result in the reduction of affordable rental housing stock (Note: HUD contract renewal or expiration dates within five years are shown in red).

Expiring HUD Contracts Lebanon County, Pennsylvania					
Property Name	Total Units	Assisted Units	Expiration Date	Program Type	Target Population
Brookside Gardens	100	100	1/31/2028	LMSA	Family
Highland Glen	96	95	1/17/2032	HFDA/8 NC	Family
Lebanon Village Apartments	200	199	10/31/2032	LMSA	Family
Palmyra Interfaith Manor	101	100	10/23/2031	202/8 NC	Senior
Poplar Terrace	77	76	9/26/2032	202/8 NC	Senior
Tulpehocken Terrace	46	46	9/26/2032	202/8 NC	Senior
Willow Terrace	100	99	12/31/2035	LMSA	Senior
Lebanon Towne House	100	100	2/23/2028	Sec 8 NC	Senior
Beach Run Apartments	45	6	2/28/2041	811 PRAC DEMO	Family

Source: HUDUser.gov Assistance & Section 8 Contracts Database (Updated 1.27.23); Bowen National Research

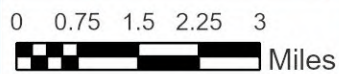
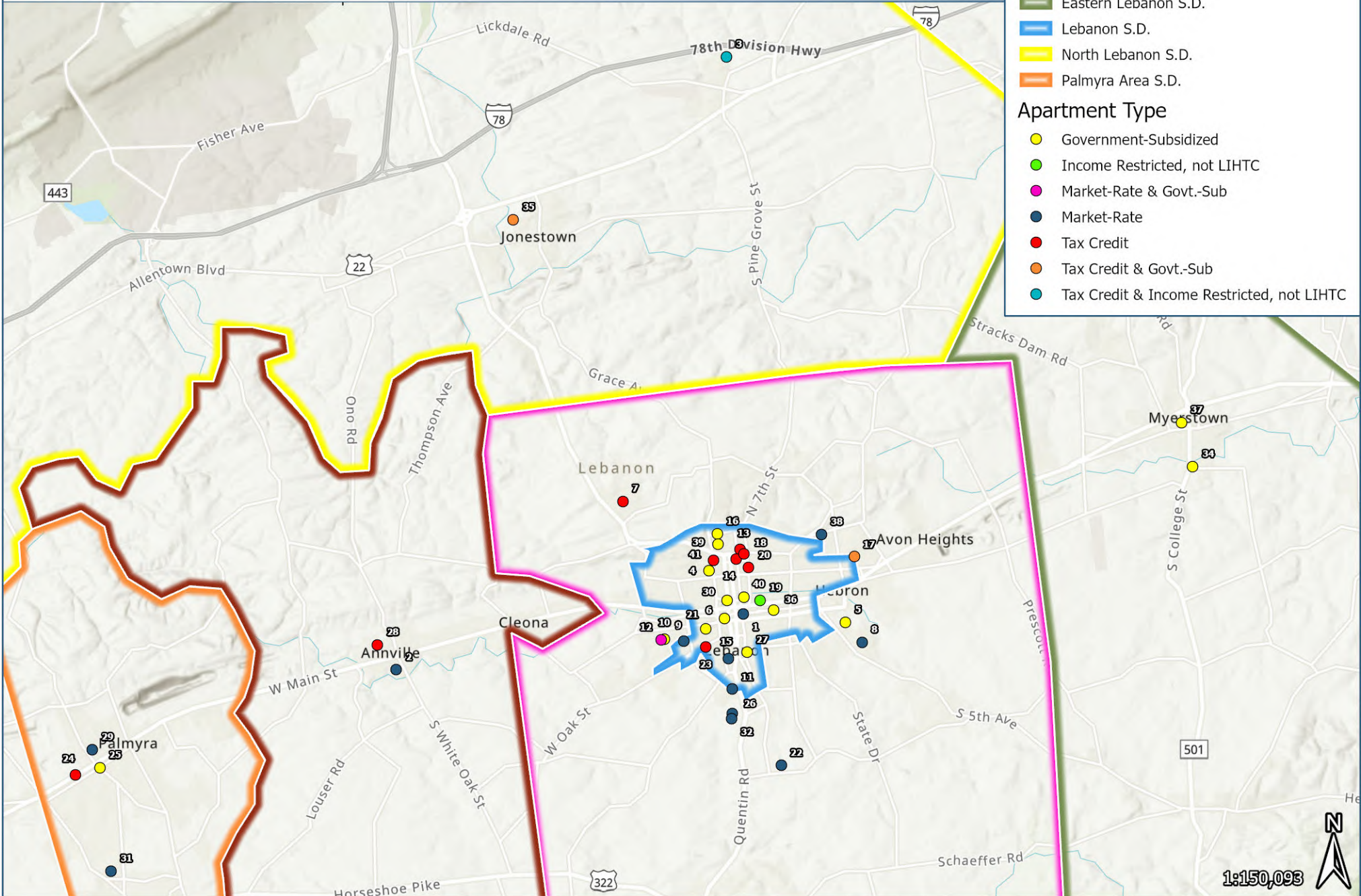
While all HUD-supported projects are subject to annual appropriations by the federal government, it appears that two projects in the county (Brookside Gardens and Lebanon Towne House) have expiration dates within the next five years and are at *potential* risk of losing their government assistance in the future. Given the high occupancy rates and wait lists among the market’s surveyed subsidized properties, it will be important for the area’s low-income residents that the project’s government assistance be preserved in order to continue to house some of the market’s most economically vulnerable residents. Given that one of the properties listed within an upcoming expiration date primarily targets the senior population, it is even more critical that the HUD contract be renewed.

A map illustrating the location of all multifamily apartments surveyed within the market is included on the following page.

- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.

**Apartment Type**

- Government-Subsidized
- Income Restricted, not LIHTC
- Market-Rate & Govt.-Sub
- Market-Rate
- Tax Credit
- Tax Credit & Govt.-Sub
- Tax Credit & Income Restricted, not LIHTC





### 3. Non-Conventional Rental Housing

Non-conventional rentals are generally considered rental units consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. Typically, these rentals are older, offer few amenities, and lack on-site management and maintenance. For the purposes of this analysis, we have assumed that rental properties consisting of four or less units within a structure are non-conventional rentals. Based on data from the American Community Survey (2017-2021), the number and share of units within renter-occupied structures is summarized in the following table:

		Renter-Occupied Housing by Units in Structure			
		1 to 4 Units	5 Units or More	Mobile Home/ Other	Total
<b>Annville-Cleona</b>	Number	733	309	22	1,064
	Percent	68.9%	29.0%	2.1%	100.0%
<b>Cornwall-Lebanon</b>	Number	2,329	752	96	3,177
	Percent	73.3%	23.7%	3.0%	100.0%
<b>Eastern Lebanon</b>	Number	1,230	379	39	1,648
	Percent	74.6%	23.0%	2.4%	100.0%
<b>Lebanon</b>	Number	4,352	1,561	11	5,924
	Percent	73.5%	26.4%	0.2%	100.0%
<b>Northern Lebanon</b>	Number	1,164	74	245	1,483
	Percent	78.5%	5.0%	16.5%	100.0%
<b>Palmyra Area</b>	Number	2,251	615	33	2,899
	Percent	77.6%	21.2%	1.1%	100.0%
<b>Lebanon County</b>	Number	12,058	3,690	445	16,193
	Percent	74.5%	22.8%	2.7%	100.0%
<b>Pennsylvania</b>	Number	969,650	575,037	42,173	1,586,860
	Percent	61.1%	36.2%	2.7%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, non-conventional rentals with four or fewer units per structure and mobile homes comprise a vast majority of the local rental housing market, as they represent over three-fourths (77.2%) of rental units in the PSA (Lebanon County). This is a considerably higher share than the share of non-conventional rentals (63.8%) for the state of Pennsylvania. Among all PSA submarkets, the shares of non-conventional rentals are highest within the Northern Lebanon (95.0%), Palmyra Area (78.7%), Eastern Lebanon (77.0%), and Cornwall-Lebanon (76.3%) submarkets.

The following table summarizes monthly gross rents (per unit) for area rental alternatives within the PSA (Lebanon County), PSA submarkets, and the state of Pennsylvania. While this data encompasses all rental units, which includes multifamily apartments, a sizable majority (77.2%) of the local market's rental supply consists of non-conventional rentals. Therefore, it is reasonable to conclude that the following provides insight into the overall distribution of rents among the non-conventional rental housing units. It should be noted, gross rents include tenant-paid rents and tenant-paid utilities.

		Estimated Monthly Gross Rents by Market								
		<\$300	\$300 - \$500	\$500 - \$750	\$750 - \$1,000	\$1,000 - \$1,500	\$1,500 - \$2,000	\$2,000+	No Cash Rent	Total
Annville-Cleona	Number	0	7	210	433	186	83	42	103	1,064
	Percent	0.0%	0.7%	19.7%	40.7%	17.5%	7.8%	3.9%	9.7%	100.0%
Cornwall-Lebanon	Number	16	148	429	733	1,231	135	276	207	3,175
	Percent	0.5%	4.7%	13.5%	23.1%	38.8%	4.3%	8.7%	6.5%	100.0%
Eastern Lebanon	Number	7	46	322	451	356	197	189	80	1,648
	Percent	0.4%	2.8%	19.5%	27.4%	21.6%	12.0%	11.5%	4.9%	100.0%
Lebanon	Number	285	242	1,246	2,292	1,585	128	0	144	5,922
	Percent	4.8%	4.1%	21.0%	38.7%	26.8%	2.2%	0.0%	2.4%	100.0%
Northern Lebanon	Number	0	73	558	537	163	68	0	85	1,484
	Percent	0.0%	4.9%	37.6%	36.2%	11.0%	4.6%	0.0%	5.7%	100.0%
Palmyra Area	Number	41	41	466	730	944	311	198	168	2,899
	Percent	1.4%	1.4%	16.1%	25.2%	32.6%	10.7%	6.8%	5.8%	100.0%
Lebanon County	Number	349	557	3,231	5,177	4,464	922	706	787	16,193
	Percent	2.2%	3.4%	20.0%	32.0%	27.6%	5.7%	4.4%	4.9%	100.0%
Pennsylvania	Number	68,483	91,182	232,314	342,868	487,402	181,142	97,767	85,702	1,586,860
	Percent	4.3%	5.7%	14.6%	21.6%	30.7%	11.4%	6.2%	5.4%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the largest share (32.0%) of PSA (Lebanon County) rental units has rents between \$750 and \$1,000, followed by units with rents between \$1,000 and \$1,500 (27.6%). Collectively, units with gross rents between \$750 and \$1,500 account for nearly three-fifths (59.6%) of all PSA rentals, which is a larger share of such units when compared to the state (52.3%). One-fifth (20.0%) of PSA rental units have rents between \$500 and \$750, which is a significantly larger share than the state (14.6%). Overall, this demonstrates the dominance of the lower and moderately priced product among the non-conventional rental units in the market. Within individual submarkets, the Northern Lebanon Submarket has the highest share (73.8%) of units with rents between \$500 and \$1,000, while the Lebanon Submarket has the largest share (65.5%) of units with rents between \$750 and \$1,500. In regard to premium rents (\$2,000 or higher), the Eastern Lebanon (11.5%) and Cornwall-Lebanon (8.7%) submarkets have the highest shares of such gross rents. Overall, the data illustrates the high degree of variance that exists within each submarket as it relates to gross rents. As such, it is important that rentals at a variety of price points, particularly affordable rentals in select submarkets, are available to meet the housing demand in the PSA. Although higher priced products (gross rents over \$2,000) only account for 4.4% of all PSA rentals, the prevalence of such rentals in specific submarkets demonstrates the ability to achieve premium rents in select areas of the PSA.

From March through early April 2023, Bowen National Research identified 81 non-conventional rentals that were listed as *available* for rent in the PSA (Lebanon County). These properties were identified through a variety of online sources. Through this extensive research, we believe that we have identified most vacant non-conventional rentals in the PSA. While these

rentals do not represent all non-conventional rentals, they are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these available rentals provide a good baseline to compare the rental rates, number of bedrooms, number of bathrooms, and other features of non-conventional rentals. When compared to the overall non-conventional inventory of the PSA (12,503 units), these 81 units represent an overall availability rate of just 0.6%, which is considered very low. The available non-conventional rentals identified in the county are summarized in the following table.

Available Non-Conventional Rentals							
Bedroom Type	Units	Average Number of Baths	Average Year Built	Average Square Feet	Rent Range	Average Rent	Average Rent Per Square Foot
Studio	2	1.0	1957	250	\$875 - \$900	\$888	\$3.60
One-Bedroom	8	1.0	1937	514	\$750 - \$1,400	\$991	\$1.63
Two-Bedroom	26	1.0	1941	1,043	\$850 - \$1,650	\$1,150	\$1.28
Three-Bedroom	38	1.5	1942	1,408	\$1,000 - \$2,900	\$1,590	\$1.17
Four-Bedroom	7	1.5	1910	1,775	\$1,300 - \$2,050	\$1,593	\$1.13

Sources: Rent.com, Apartments.com, Zillow, and Trulia

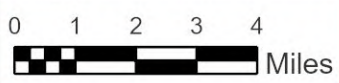
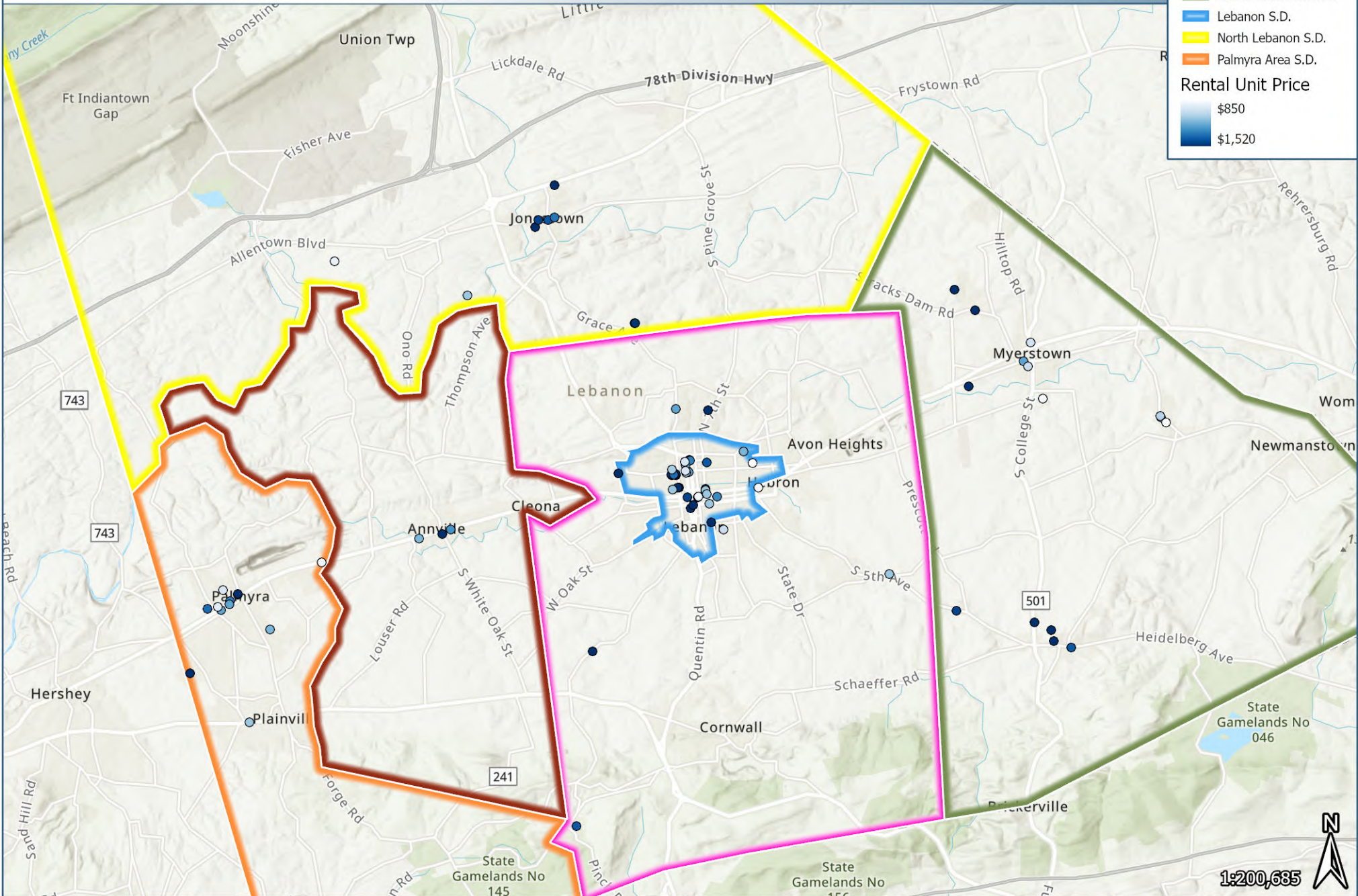
The available non-conventional rentals identified in the PSA (Lebanon County) have average rents ranging from \$888 for a studio unit to \$1,593 for a four-bedroom unit. Two- and three-bedroom units, which comprise nearly four-fifths (79.0%) of the available units in the county, have average rents of \$1,150 (two-bedroom unit) and \$1,590 (three-bedroom unit). When typical tenant utility costs (at least \$200) are also considered, the inventoried non-conventional three-bedroom units have an average *gross* rent of approximately \$1,790, which is a much higher average rent compared to the equivalent rents of three-bedroom market-rate (\$1,530) and Tax Credit (\$817) multifamily apartments in the PSA. As such, it is unlikely that low-income residents would be able to afford non-conventional rental housing in the area. In addition, there were very few studio, one-bedroom, or four-bedroom non-conventional units identified during the survey, which limits the housing options for single-person and larger households and can contribute to households seeking options outside the PSA to fit their specific needs. Based on this analysis, the inventory of available non-conventional rentals is extremely limited and typical rents for this product indicate that such housing is not a viable alternative for most lower income households.

A map delineating the location of identified non-conventional rentals currently available to rent in Lebanon County is included on the following page.

■ Annville-Cleona S.D.  
■ Cornwall Lebanon S.D.  
■ Eastern Lebanon S.D.  
■ Lebanon S.D.  
■ North Lebanon S.D.  
■ Palmyra Area S.D.

**Rental Unit Price**

■ \$850  
■ \$1,520



data.pa.gov, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS  
 Additional Source(s): Bowen National Research

1:200,635

## C. FOR-SALE HOUSING SUPPLY

### 1. Introduction

Bowen National Research obtained for-sale housing data from the local Multiple Listing Service provider for the PSA (Lebanon County). The *historical* and *available* for-sale data which we collected and analyzed includes the distribution of housing by number of bedrooms, price point, and year built. While this sales/listing data does not include all for-sale residential transactions or supply in Lebanon County, it does consist of the majority of such product and therefore, it is representative of market norms for for-sale housing product in the county.

The following table summarizes the available and recently sold homes for Lebanon County:

Lebanon County Available/Sold For-Sale Housing Supply		
Status	Number of Homes	Median Price
Available*	131	\$391,800
Sold**	5,245	\$210,000

Source: Coldwell Banker Realty

\*As of March 21, 2023

\*\*Sales from January 1, 2020 to December 31, 2022

Within the PSA (Lebanon County), 5,245 homes were sold between January 1, 2020 and December 31, 2022, at a median price of \$210,000. This equates to an average of approximately 146 homes sold per month, or an annualized average of around 1,748 homes sold during this time. The for-sale housing stock *available* as of March 21, 2023 within the PSA consists of 131 units with a median list price of \$391,800.

### 2. Historical For-Sale Analysis

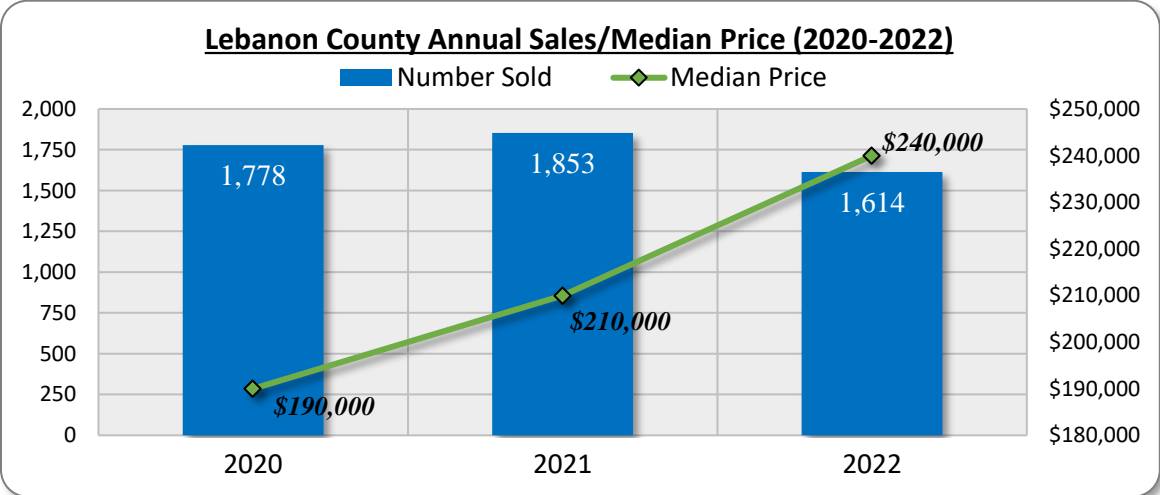
The following table illustrates the annual sales activity from January 2020 to December 2022 by study area.

Sales History by Year (January 1, 2020 through December 31, 2022)							
Data	Annvil- Cleona	Cornwall - Lebanon	Eastern Lebanon	Lebanon	Northern Lebanon	Palmyra Area	Lebanon County (PSA)
<b>2020</b>							
Number Sold	154	605	214	303	168	334	<b>1,778</b>
Median Price	\$207,500	\$215,000	\$185,000	\$113,500	\$195,000	\$225,000	<b>\$190,000</b>
<b>2021</b>							
Number Sold	153	598	222	371	188	321	<b>1,853</b>
Median Price	\$235,000	\$250,000	\$205,012	\$125,000	\$235,000	\$250,000	<b>\$210,000</b>
<b>2022</b>							
Number Sold	126	516	172	316	185	299	<b>1,614</b>
Median Price	\$290,250	\$280,000	\$230,500	\$152,750	\$252,000	\$274,900	<b>\$240,000</b>

Source: Coldwell Banker Realty

As the preceding table illustrates, the median price of homes sold within the PSA (Lebanon County) increased by \$50,000 or 26.3% between 2020 and 2022. While the number of homes sold in the PSA in 2021 (1,853) represents a 4.2% increase over the number of homes sold in 2020 (1,778), home sales in 2022 (1,614) decreased by 12.9% year over year. This may be attributed, in part, to a combination of a slowing level of demand due to rapidly rising home mortgage interest rates that occurred in 2022 or a reduction in the overall supply of available for-sale product. Nearly one-third (32.8%) of the homes sold from 2020 to 2022 were within the Cornwall-Lebanon Submarket. The Lebanon (18.9%) and Palmyra Area (18.2%) submarkets contributed the next largest shares of homes sold in the PSA during this time period. Among all submarkets in 2022, the median price of homes sold was highest in the Annville-Cleona (\$290,250), Cornwall-Lebanon (\$280,000) and Palmyra Area (\$274,900) submarkets. In contrast, the median price of homes sold in the Lebanon Submarket (\$152,750) was notably lower. Regardless, the median price of homes sold in each of the PSA submarkets increased significantly between 2020 and 2022, with individual increases ranging between 22.2% (Palmyra Area) and 39.9% (Annville-Cleona). While home sales in each of the submarkets decreased between 2021 and 2022, the largest decrease in sales occurred within the Eastern Lebanon (22.5% decrease) and Annville-Cleona (17.6% decrease) submarkets. Despite the significant decrease in sales volume in the Annville-Cleona Submarket, it is noteworthy that this submarket had the greatest increase (23.5%) in median sale price between 2021 and 2022. This is likely an indication of a housing shortage in this area. A combination of high mortgage rates and low housing supply in Lebanon County will likely restrict housing sale figures in 2023 and contribute to a continued increase in median sale prices.

The following graph illustrates the annual sales activity from 2020 to 2022.



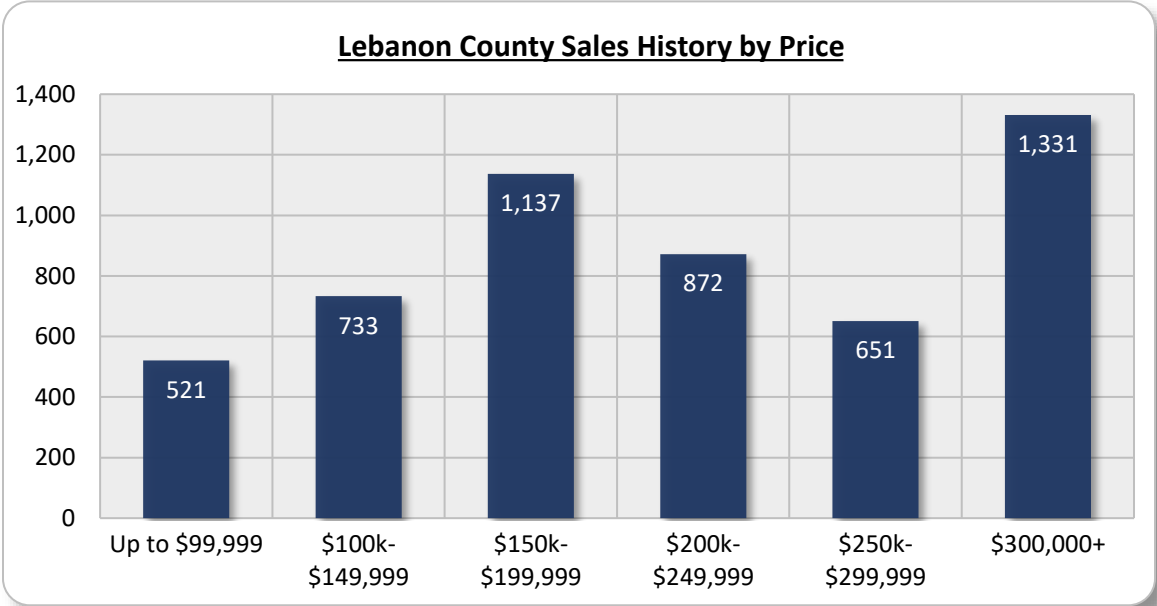
The distribution of homes recently sold between 2020 and 2022 by *price point* is summarized in the following table.

Sales History by Price (January 1, 2020 through December 31, 2022)							
Data	Up to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$249,999	\$250,000 to \$299,999	\$300,000+	Total
<b>Annville-Cleona</b>							
Number Sold	20	67	82	69	63	132	433
Percent of Supply	4.6%	15.5%	18.9%	15.9%	14.5%	30.5%	100.0%
<b>Cornwall-Lebanon</b>							
Number Sold	77	143	363	288	229	619	1,719
Percent of Supply	4.5%	8.3%	21.1%	16.8%	13.3%	36.0%	100.0%
<b>Eastern Lebanon</b>							
Number Sold	40	78	177	137	81	95	608
Percent of Supply	6.6%	12.8%	29.1%	22.5%	13.3%	15.6%	100.0%
<b>Lebanon</b>							
Number Sold	304	310	231	91	32	22	990
Percent of Supply	30.7%	31.3%	23.3%	9.2%	3.2%	2.2%	100.0%
<b>Northern Lebanon</b>							
Number Sold	46	52	117	110	105	111	541
Percent of Supply	8.5%	9.6%	21.6%	20.3%	19.4%	20.5%	100.0%
<b>Palmyra Area</b>							
Number Sold	34	83	167	177	141	352	954
Percent of Supply	3.6%	8.7%	17.5%	18.6%	14.8%	36.9%	100.0%
<b>Lebanon County (PSA)</b>							
Number Sold	521	733	1,137	872	651	1,331	5,245
Percent of Supply	9.9%	14.0%	21.7%	16.6%	12.4%	25.4%	100.0%

Source: Coldwell Banker Realty

As the preceding table illustrates, nearly half (45.6%) of homes sold in the PSA (Lebanon County) between 2020 and 2022 were priced below \$200,000. Conversely, slightly more than one-fourth (25.4%) of the homes sold in the PSA were priced above \$300,000. Among the individual submarkets, over three-fifths (62.0%) of the homes sold in the Lebanon Submarket were priced below \$150,000, which accounts for 49.0% of such homes in the entirety of the PSA. Homes that sold between \$150,000 and \$300,000, which is a popular price point for many middle- to upper-income households, were most prevalent in the Eastern Lebanon (64.9% of homes sold) and Northern Lebanon (61.3% of homes sold) submarkets. By comparison, over one-third of homes in the Palmyra Area (36.9%) and Cornwall-Lebanon (36.0%) submarkets sold for \$300,000 or more. Overall, these two submarkets represent 73.0% of the homes at this price point that sold within the PSA between 2020 and 2022. While it appears that homes sold in the PSA during this time period have been relatively well balanced among various price points, particular submarkets have a much higher concentration of either lower or higher priced product. This variation in supply price point among individual submarkets is typical in many study areas and is frequently driven by product age, square footage, and overall neighborhood appeal.

The distribution of recent home sales by *price point* for the PSA (Lebanon County) is shown in the following graph.





The following table illustrates recent home sales for the study areas by bedroom type.

Sales History by Bedroom Type (January 1, 2020 to December 31, 2022)						
Bedrooms	Number Sold	Average Square Feet	Average Year Built	Price Range	Median Sale Price	Median Price per Sq. Ft.
<b>Annville-Cleona</b>						
One-Br.	1	1,120	1954	\$125,000	\$125,000	\$111.61
Two-Br.	48	1,213	1968	\$9,000 - \$337,000	\$149,950	\$138.60
Three-Br.	239	1,620	1968	\$24,200 - \$615,000	\$231,990	\$143.43
Four-Br.	124	2,188	1973	\$55,000 - \$963,000	\$297,000	\$150.78
Five+-Br.	21	3,085	1915	\$97,440 - \$1,737,940	\$299,000	\$116.18
Total	433	1,807	1967	\$9,000 - \$1,737,940	\$232,500	\$142.41
<b>Cornwall-Lebanon</b>						
One-Br.	9	796	1948	\$19,900 - \$205,000	\$98,000	\$161.02
Two-Br.	219	1,376	1979	\$10,000 - \$525,000	\$199,900	\$153.30
Three-Br.	1,013	1,580	1983	\$20,000 - \$744,197	\$220,000	\$148.83
Four-Br.	390	2,280	1986	\$41,000 - \$1,110,000	\$341,234	\$158.99
Five+-Br.	88	2,924	1963	\$125,000 - \$885,000	\$430,950	\$140.27
Total	1,719	1,777	1982	\$10,000 - \$1,110,000	\$245,000	\$151.29
<b>Eastern Lebanon</b>						
One-Br.	2	756	1918	\$100,000 - \$110,000	\$105,000	\$138.89
Two-Br.	83	1,202	1970	\$16,000 - \$410,000	\$156,500	\$126.82
Three-Br.	377	1,527	1965	\$35,000 - \$838,500	\$199,800	\$132.38
Four-Br.	117	2,122	1967	\$56,000 - \$980,000	\$270,500	\$135.87
Five+-Br.	29	2,704	1951	\$50,000 - \$685,000	\$250,000	\$108.41
Total	608	1,651	1965	\$16,000 - \$980,000	\$200,500	\$132.32
<b>Lebanon</b>						
Studio	3	1,415	1923	\$30,000 - \$165,000	\$133,000	\$89.29
One-Br.	4	676	1973	\$56,000 - \$166,000	\$133,000	\$211.17
Two-Br.	169	1,077	1941	\$20,000 - \$323,631	\$114,900	\$112.31
Three-Br.	561	1,403	1928	\$15,000 - \$470,665	\$125,000	\$91.29
Four-Br.	176	1,744	1926	\$19,000 - \$481,805	\$155,000	\$93.27
Five+-Br.	77	2,312	1917	\$43,000 - \$548,897	\$145,000	\$67.29
Total	990	1,476	1929	\$15,000 - \$548,897	\$129,900	\$91.22
<b>Northern Lebanon</b>						
One-Br.	3	878	1952	\$58,000 - \$171,000	\$66,500	\$83.33
Two-Br.	65	1,098	1959	\$13,000 - \$912,500	\$145,500	\$135.42
Three-Br.	321	1,421	1978	\$12,900 - \$628,951	\$207,000	\$149.05
Four-Br.	115	2,083	1987	\$94,093 - \$950,000	\$281,025	\$145.63
Five+-Br.	37	2,405	1969	\$87,500 - \$1,250,000	\$274,000	\$127.46
Total	541	1,587	1977	\$12,900 - \$1,250,000	\$225,000	\$145.73
<b>Palmyra Area</b>						
One-Br.	3	1,360	1963	\$40,000 - \$398,935	\$238,960	\$173.83
Two-Br.	147	1,308	1980	\$9,000 - \$567,120	\$175,221	\$144.12
Three-Br.	488	1,564	1971	\$14,250 - \$688,462	\$227,150	\$150.89
Four-Br.	263	2,272	1985	\$120,000 - \$1,050,000	\$355,000	\$157.90
Five+-Br.	53	2,996	1974	\$169,900 - \$1,135,000	\$420,000	\$150.74
Total	954	1,799	1976	\$9,000 - \$1,135,000	\$250,000	\$152.21

Source: Coldwell Banker Realty

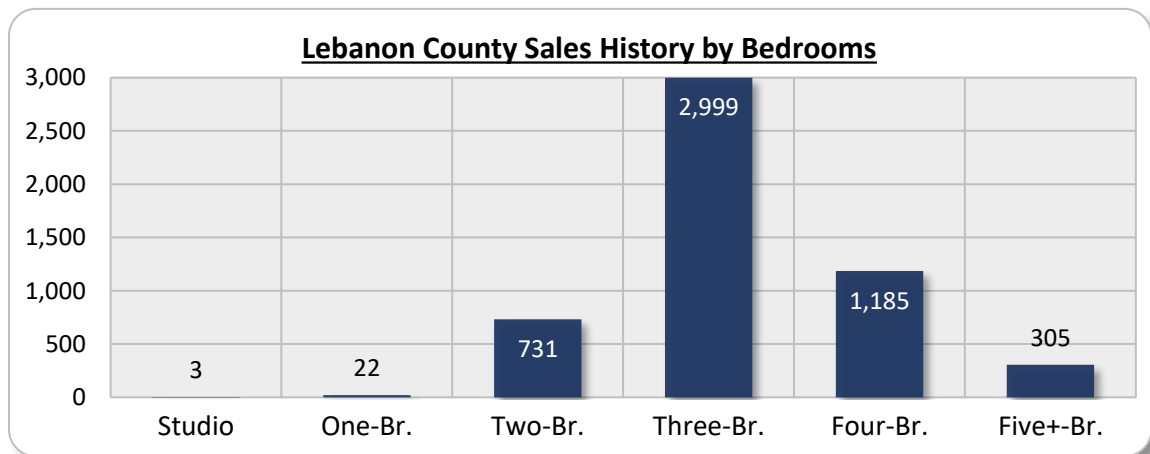
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Sales History by Bedroom Type (January 1, 2020 to December 31, 2022)						
Bedrooms	Number Sold	Average Square Feet	Average Year Built	Price Range	Median Sale Price	Median Price per Sq. Ft.
<b>Lebanon County (PSA)</b>						
Studio	3	1,415	1923	\$30,000 - \$165,000	\$133,000	\$89.29
One-Br.	22	873	1953	\$19,900 - \$398,935	\$111,000	\$149.50
Two-Br.	731	1,238	1967	\$9,000 - \$912,500	\$158,000	\$136.36
Three-Br.	2,999	1,524	1967	\$12,900 - \$838,500	\$200,000	\$137.15
Four-Br.	1,185	2,154	1973	\$19,000 - \$1,110,000	\$300,000	\$146.74
Five+-Br.	305	2,709	1949	\$43,000 - \$1,737,940	\$289,500	\$123.11
Total	5,245	1,693	1967	\$9,000 - \$1,737,940	\$210,000	\$138.64

Source: Coldwell Banker Realty

The largest share of homes sold by bedroom type in the PSA (Lebanon County) primarily consists of three-bedroom housing units, which represents well over half (57.2%) of all homes sold in the PSA between 2020 and 2022. The typical three-bedroom unit offers 1,524 square feet, was built in 1967 and had a median sale price of \$200,000 (\$137.15 per square foot). Among three-bedroom homes, the median sale price was highest within the Annville-Cleona Submarket (\$231,990) and lowest within the Lebanon Submarket (\$125,000). The next largest share (22.6%) of homes sold in the PSA were four-bedroom units, which average 2,154 square feet, have a median year built of 1973, and a median sale price of \$300,000 (\$146.74 per square foot). Overall, the recently sold homes in the PSA are relatively well distributed among a variety of bedroom types, although there appears to be a limited supply of one-bedroom and studio-type homes (0.5%). Among the individual submarkets, the Lebanon Submarket has the largest share (17.8%) of two-bedroom or smaller homes sold, while the Annville-Cleona Submarket has the largest share (88.7%) of three-bedroom or larger units that sold during this time period.

The distribution of recent home sales by bedroom type within the PSA (Lebanon County) is shown in the following graph.



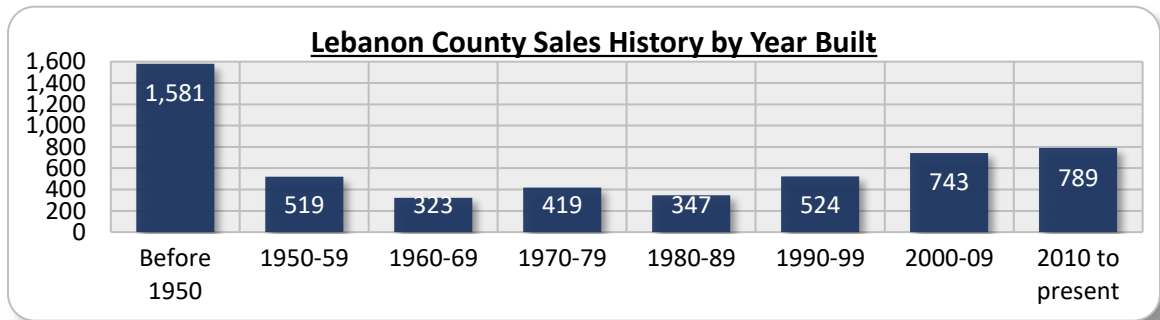
Recent home sales by *year built* in the PSA (Lebanon County) are illustrated in the following table:

Lebanon County (PSA) Sales History by Year Built (January 1, 2020 to December 31, 2022)							
Year Built	Number Sold	Average Beds/Baths	Average Square Feet	Price Range	Median Sale Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	1,581	3/1.5	1,556	\$15,000 - \$1,737,940	\$148,900	\$100.59	25
1950 to 1959	519	3/1.5	1,402	\$34,836 - \$680,000	\$190,000	\$142.86	17
1960 to 1969	323	3/1.75	1,556	\$10,000 - \$630,000	\$226,200	\$156.25	19
1970 to 1979	419	3/2.0	1,578	\$9,000 - \$963,000	\$245,000	\$163.41	25
1980 to 1989	347	3/2.0	1,600	\$13,000 - \$980,000	\$220,000	\$147.21	20
1990 to 1999	524	3/2.25	1,730	\$13,700 - \$973,500	\$232,225	\$142.76	17
2000 to 2009	743	3/2.5	1,966	\$20,000 - \$1,250,000	\$271,500	\$146.74	18
2010 to present	789	3/2.5	2,031	\$30,000 - \$1,075,000	\$340,000	\$167.26	43
Total	5,245	3/2.0	1,693	\$9,000 - \$1,737,940	\$210,000	\$138.64	25

Source: Coldwell Banker Realty

As the preceding illustrates, approximately three-tenths (30.1%) of the housing product sold in the PSA (Lebanon County) was built prior to 1950, with a notable portion (16.1%) built between 1950 and 1969. While a significant share (46.2%) of the housing supply in the PSA was built prior to 1970, nearly three-tenths (29.2%) of the supply has been built since 2000, which is an indication of the recent household growth in Lebanon County. As the preceding table illustrates, there is a clear relationship between the age of the product and median sale price. The pre-1950 product had the lowest median sale price of \$148,900 (\$100.59 per square foot), with all other development periods having higher median prices. The newest product (built between 2010 and present) had the highest median sale price of \$340,000 (\$167.26 per square foot). Overall, homes sold between 2020 and 2022 averaged only 25 days on market, with homes built in 2010 or after having the highest average number of days on market (43 days). This represents a very low average number of days on market, regardless of development period, and illustrates the exceptionally high level of demand within the for-sale market that exists within the PSA.

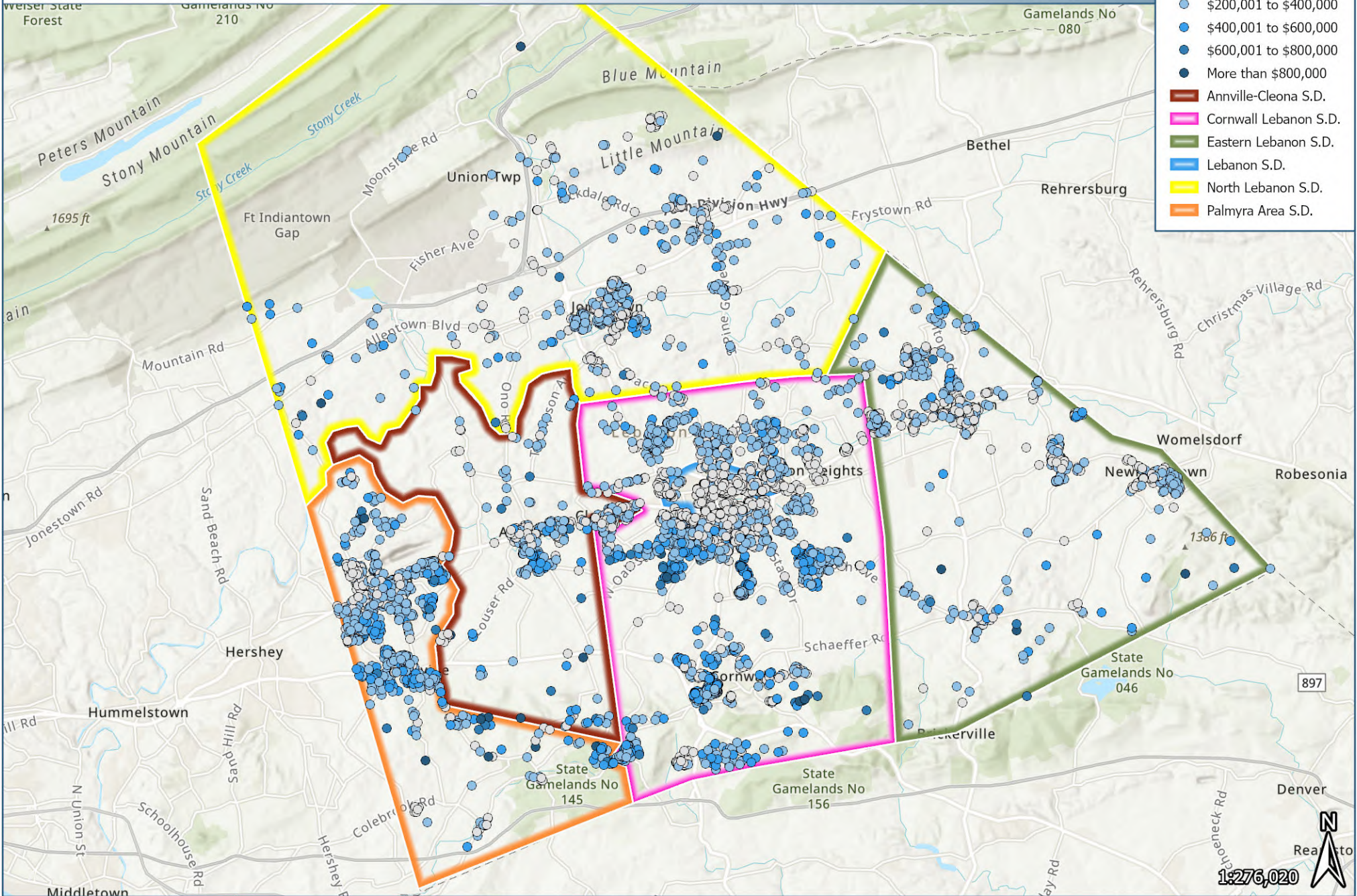
The distribution of recent home sales by *year built* in the PSA (Lebanon County) is shown in the following graph:



A map illustrating the location of all homes sold between January of 2020 and December of 2022 within the PSA (Lebanon County) is included on the following page.

**Sold Price**

- \$200,000 or Less
- \$200,001 to \$400,000
- \$400,001 to \$600,000
- \$600,001 to \$800,000
- More than \$800,000
- Anville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.



### 3. Available For-Sale Housing Supply

Based on information provided by the local Multiple Listing Service provider for Lebanon County, we identified 131 housing units within the PSA (Lebanon County) that were listed as *available* for purchase as of March 21, 2023. While there are likely additional for-sale residential units available for purchase, such homes were not identified during our research due to the method of advertisement or simply because the product was not actively marketed. Regardless, the available inventory of for-sale product identified in this analysis provides a good baseline for evaluating the for-sale housing alternatives offered in Lebanon County.

There are two inventory metrics most often used to evaluate the health of a for-sale housing market. These metrics include *Months Supply of Inventory* (MSI) and availability rate. The MSI for the PSA was calculated based on sales history occurring between January 1, 2020 and December 31, 2022, which equates to an overall absorption rate of approximately 145.7 homes per month. Overall, based on the monthly absorption rate of 145.7 homes, the county’s 131 homes listed as available for purchase represent approximately 0.9 months of supply. Typically, healthy and well-balanced markets have an available supply that should take about four to six months to absorb (if no other units are added to the market). Therefore, the PSA’s inventory is considered extremely low and indicates limited available supply. When comparing the 131 available units with the overall inventory of 40,169 owner-occupied units, the PSA has a vacancy/availability rate of 0.3%, which is well below the normal range of 2.0% to 3.0% for a well-balanced for-sale/owner-occupied market. To further highlight housing availability in the PSA, we have conducted a more refined analysis of available supply by price point.

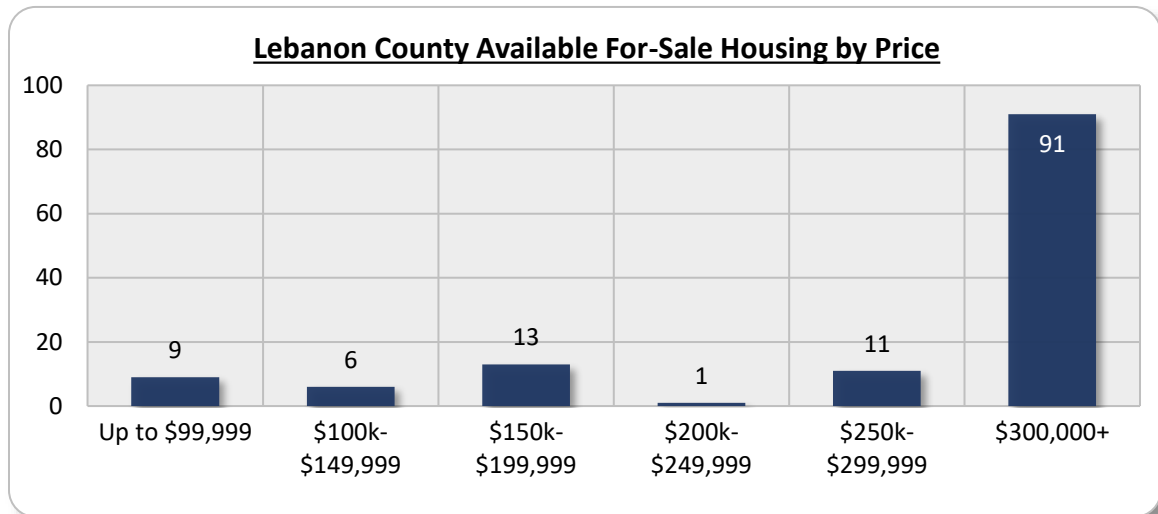
The following table summarizes the distribution of available for-sale residential units by *price point* for the PSA (Lebanon County). Note that submarket data is not provided, given the limited inventory of available product:

Lebanon County (PSA) Available For-Sale Housing by Price (As of March 21, 2023)		
List Price	Number Available	Percent of Supply
Up to \$99,999	9	6.9%
\$100,000 to \$149,999	6	4.6%
\$150,000 to \$199,999	13	9.9%
\$200,000 to \$249,999	1	0.8%
\$250,000 to \$299,999	11	8.4%
\$300,000+	91	69.5%
Total	131	100.0%

Source: Coldwell Banker Realty

The largest share (69.5%) of available housing units in the PSA is priced at or above \$300,000, with the overall inventory of available for-sale homes having a median list price of \$391,800. More importantly, only one (0.8%) available home is priced between \$200,000 and \$249,999, and a total of 11 available homes (8.4%) are priced between \$250,000 and \$299,999. The lack of available product within these price ranges likely creates challenges for the county to attract middle- and upper middle-income households, including people in management or supervisory positions and professional jobs. In addition, there are only 28 available homes (21.4%) priced below \$200,000, which limits the options available to lower income households seeking home ownership. While there are a notable number of homes priced above \$300,000, the market's overall availability rate of 0.3% and less than one month (0.9) of supply indicates a significant shortage of for-sale product in the PSA, particularly among homes that would be affordable to low- to middle-income households. This limited supply is likely contributing to a rapid increase in home prices in the area.

The distribution of available homes in the PSA by *price point* is illustrated in the following graph:



The available for-sale housing by *bedroom type* in the PSA (Lebanon County) is summarized in the following table.

Available For-Sale Housing by Bedroom Type (As of March 21, 2023)						
Bedrooms	Number Available	Average Square Feet	Average Year Built	Price Range	Median List Price	Median Price per Sq. Ft.
<b>Annville-Cleona</b>						
Three-Br.	11	2,142	2023	\$332,900 - \$589,400	\$464,200	\$210.48
Four-Br.	2	2,913	2022	\$459,900 - \$676,200	\$568,050	\$193.35
Total	13	2,261	2023	\$332,990 - \$676,200	\$464,200	\$207.04
<b>Cornwall-Lebanon</b>						
One-Br.	1	520	1940	\$174,900	\$174,900	\$336.35
Two-Br.	4	1,789	1980	\$42,999 - \$417,627	\$281,928	\$130.81
Three-Br.	18	1,777	2005	\$59,900 - \$582,332	\$349,613	\$183.75
Four-Br.	9	2,186	1998	\$169,999 - \$810,000	\$429,900	\$218.94
Total	32	1,854	1998	\$42,999 - \$810,000	\$349,950	\$196.04
<b>Eastern Lebanon</b>						
Three-Br.	6	2,128	1908	\$130,000 - \$450,000	\$272,500	\$125.88
Four-Br.	1	3,314	1880	\$192,900	\$192,900	\$58.21
Total	7	2,297	1904	\$130,000 - \$450,000	\$260,000	\$119.32
<b>Lebanon</b>						
One-Br.	1	528	1960	\$125,000	\$125,000	\$236.74
Two-Br.	9	880	1929	\$69,900 - \$374,900	\$90,000	\$119.28
Three-Br.	24	1,920	1994	\$84,900 - \$513,600	\$386,700	\$192.10
Four-Br.	16	2,484	2017	\$257,770 - \$600,500	\$475,540	\$183.20
Five+-Br.	2	3,548	1910	\$190,000 - \$449,900	\$319,950	\$102.68
Total	52	1,949	1986	\$69,900 - \$600,500	\$391,800	\$185.43
<b>Northern Lebanon</b>						
Two-Br.	2	1,024	1984	\$170,000 - \$250,000	\$210,000	\$204.28
Three-Br.	1	1,152	1973	\$175,000	\$175,000	\$151.91
Four-Br.	3	1,607	2011	\$329,900 - \$364,900	\$349,900	\$202.72
Five+-Br.	2	2,010	1953	\$534,900 - \$995,000	\$764,950	\$486.82
Total	8	1,505	1985	\$170,000 - \$995,000	\$339,900	\$201.13
<b>Palmyra Area</b>						
Two-Br.	8	1,702	2014	\$279,000 - \$422,700	\$422,700	\$241.13
Three-Br.	4	1,764	1992	\$160,000 - \$449,800	\$398,900	\$219.24
Four-Br.	5	2,504	1987	\$175,000 - \$1,525,000	\$359,000	\$179.50
Five+-Br.	2	4,544	2003	\$423,000 - \$1,650,000	\$1,036,500	\$238.97
Total	19	2,225	2001	\$160,000 - \$1,650,000	\$422,700	\$241.13
<b>Lebanon County (PSA)</b>						
One-Br.	2	524	1950	\$125,000 - \$174,900	\$149,950	\$286.55
Two-Br.	23	1,337	1972	\$42,999 - \$422,700	\$250,000	\$199.53
Three-Br.	64	1,916	1994	\$59,900 - \$589,400	\$379,900	\$192.10
Four-Br.	36	2,386	2004	\$169,999 - \$1,525,000	\$450,100	\$193.71
Five+-Br.	6	3,367	1955	\$190,000 - \$1,650,000	\$492,400	\$208.49
Total	131	1,989	1990	\$42,999 - \$1,650,000	\$391,800	\$195.08

Source: Coldwell Banker Realty

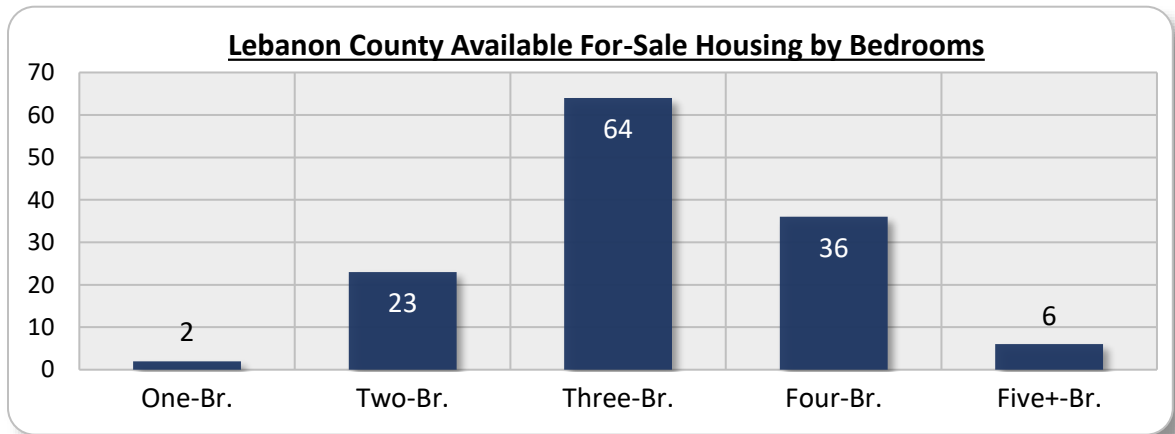
The available for-sale supply in the PSA (Lebanon County) primarily consists of three-bedroom (48.9%) and four-bedroom (27.5%) units. Collectively, these two bedroom types represent over three-fourths (76.4%) of available supply. The overall average year built of the available supply



is 1990, which is a relatively modern available housing supply and contributes to a higher median price. Three-bedroom units, which are nearly half of the available supply, have an average of 1,916 square feet, an average year built of 1994, and a median list price of \$379,900. Less than one-fifth (19.1%) of the available supply, or a total of 25 units, is a two-bedroom unit or smaller home. Therefore, the market does not appear to have the inventory to accommodate the needs of seniors seeking to downsize or younger individuals or couples seeking smaller housing units with two or less bedrooms.

Among the individual submarkets, the Lebanon (39.7%) and Cornwall-Lebanon (24.4%) submarkets account for the largest shares of the available for-sale supply in the PSA. Although the Lebanon Submarket comprises the largest share of the available supply and has the highest individual availability rate (1.1%) of the PSA submarkets, this is still considered a low availability/vacancy rate. All other submarkets have an availability rate of 0.4% or less, with the Eastern Lebanon (0.1%) and Northern Lebanon (0.1%) submarkets having the lowest individual availability rates. In addition to very low availability rates in each of the submarkets, some of the submarkets have very limited options with respect to bedroom type. Specifically, the only bedroom types available in the Annville-Cleona and Eastern Lebanon submarkets are three- and four-bedroom units, and there are no one-bedroom units available in either the Northern Lebanon or Palmyra Area submarkets. The overall limited availability, relatively high median prices, and lack of bedroom type options in many of the submarkets likely creates difficulties for prospective buyers to locate suitable, income-appropriate housing within the PSA.

The distribution of available homes by *bedroom type* in the PSA (Lebanon County) is shown in the following graph:



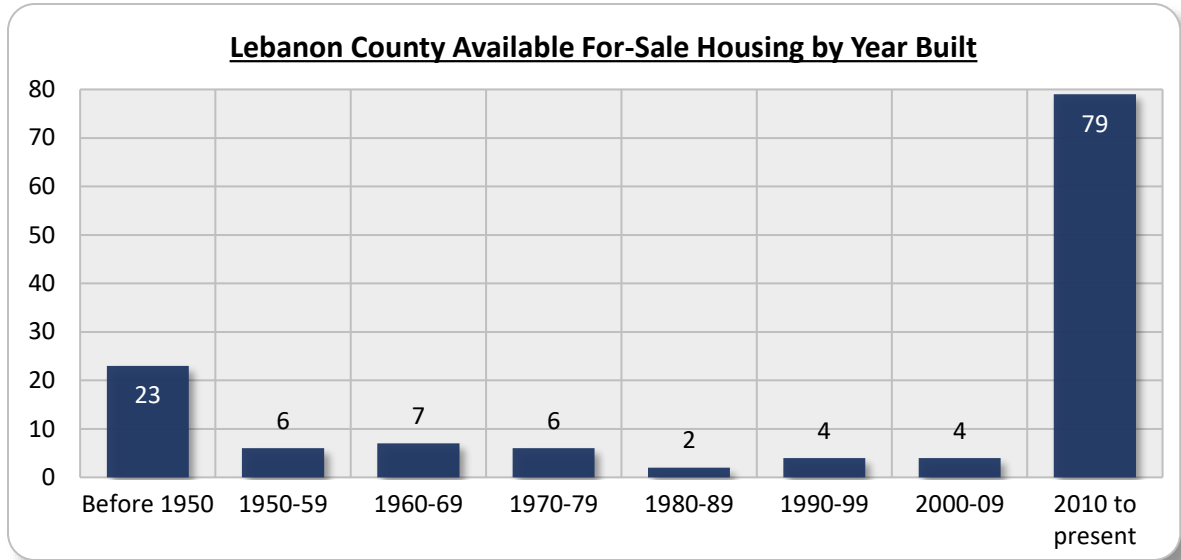
The distribution of available homes by *year built* for the PSA (Lebanon County) is summarized in the following table.

Lebanon County (PSA) Available For-Sale Housing by Year Built (As of March 21, 2023)							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	23	3/1.75	1,817	\$69,900 - \$534,900	\$160,000	\$110.78	40
1950 to 1959	6	3/1.75	1,903	\$169,999 - \$399,000	\$239,450	\$134.76	44
1960 to 1969	7	3/1.5	1,117	\$42,999 - \$359,000	\$170,000	\$199.53	26
1970 to 1979	6	4/1.75	1,436	\$175,000 - \$995,000	\$287,500	\$193.27	68
1980 to 1989	2	3/1.5	987	\$134,900 - \$329,900	\$232,400	\$224.66	5
1990 to 1999	4	3/2.25	1,306	\$59,900 - \$423,000	\$166,950	\$136.89	42
2000 to 2009	4	5/4.0	4,007	\$417,627 - \$1,650,000	\$630,000	\$208.74	106
2010 to present	79	3/2.5	2,122	\$264,900 - \$1,525,000	\$422,700	\$207.04	172
Total	131	3/2.25	1,989	\$42,999 - \$1,650,000	\$391,800	\$195.08	122

Source: Coldwell Banker Realty

As shown in the preceding table, approximately three-fifths (60.3%) of the available for-sale housing product in the PSA was built since 2010. These modern homes have a median list price of \$422,700 (\$207.04 per square foot) and average 172 days on market. While options for modern housing are important in a market, the housing in this development period has a significantly higher average number of days on market than other development periods. This is likely the result of the considerably higher median price, which is unaffordable to a significant portion of the households in the area, including first-time homebuyers. Additionally, it appears that the higher number of days on market for the newest product is likely influenced by spec homes that were listed as available for purchase well before construction completion. By contrast, homes built prior to 1970 (27.5% of the supply) have median list prices ranging between \$160,000 and \$239,450 and have an average number of days on market of 44 days or less. While many of these older homes are likely in need of repairs, weatherization and modernization, which require additional costs and investments that many lower income households cannot afford, the comparably lower number of days on market illustrates the higher level of demand for such product in the area. Regardless, the county has a limited number of homes from which buyers can choose, and a vast majority (63.4%) of the available inventory has been built since 2000. As such, it is unlikely that these larger, modern homes with significantly higher median prices are affordable to many of the households in Lebanon County.

The distribution of available homes in the PSA (Lebanon County) by *year built* is shown in the following graph:



The following table summarizes key available for-sale supply information by submarket.

Available For-Sale Housing by Submarket					
Submarket	Available Homes	Share of All Available Homes	Average Year Built	Median List Price	Average List Price
Anville-Cleona	13	9.9%	2023	\$464,200	\$472,989
Cornwall-Lebanon	32	24.4%	1998	\$349,950	\$343,558
Eastern Lebanon	7	5.3%	1904	\$260,000	\$268,129
Lebanon	52	39.7%	1986	\$391,800	\$342,461
Northern Lebanon	8	6.1%	1985	\$339,900	\$396,200
Palmyra Area	19	14.5%	2001	\$422,700	\$505,642
Lebanon County (PSA)	131	100.0%	1990	\$391,800	\$378,660

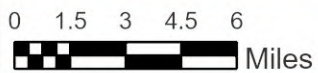
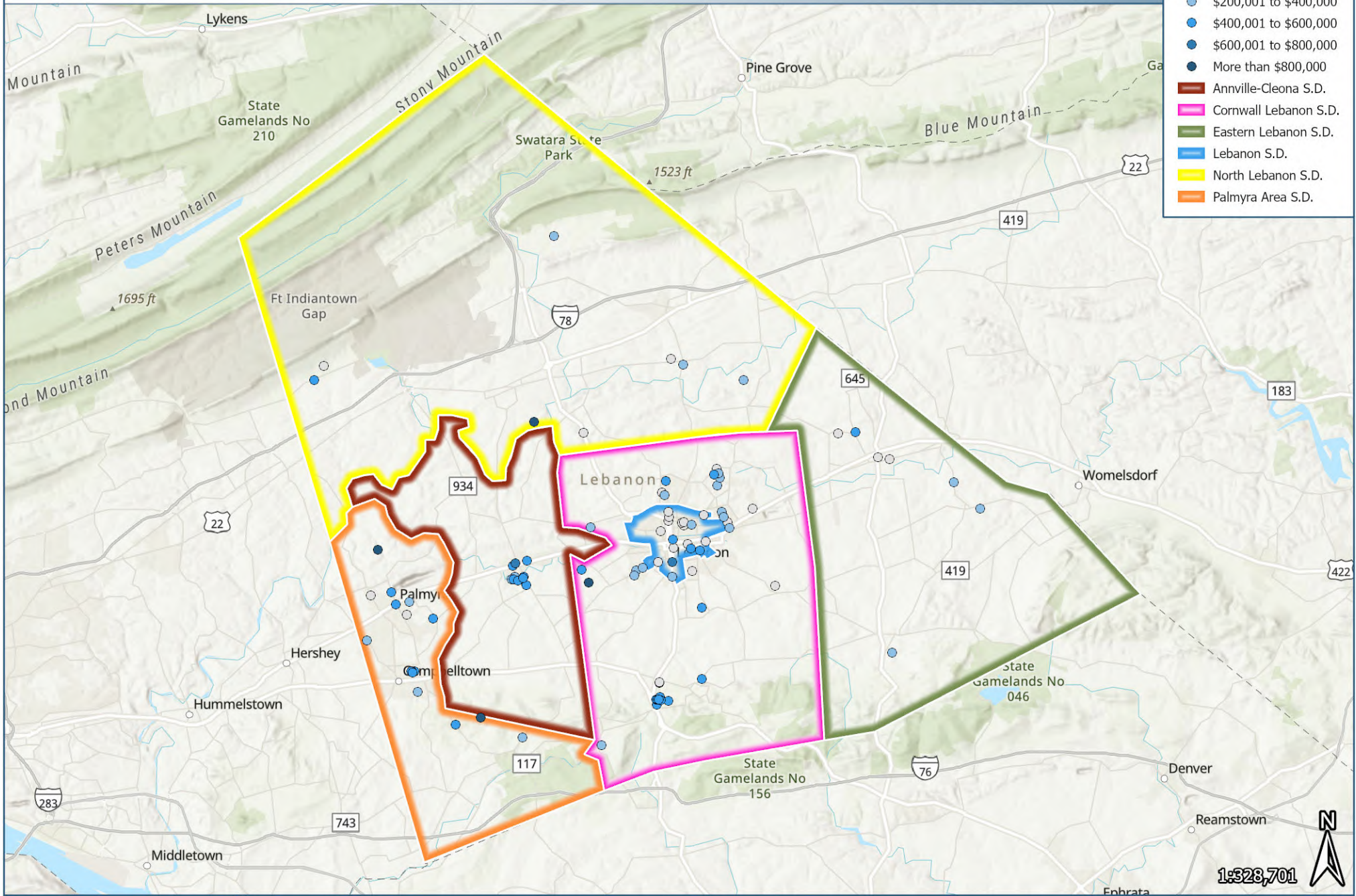
Source: Coldwell Banker Realty

As previously mentioned, a majority of the available for-sale product in the PSA (Lebanon County) is within the Lebanon (39.7%) and Cornwall-Lebanon (24.4%) submarkets. The Eastern Lebanon Submarket has the oldest available product (average year built of 1904), while the Anville-Cleona Submarket has the newest (average year built of 2023). With average list prices by submarket ranging between \$268,129 (Eastern Lebanon) and \$505,642 (Palmyra Area), it appears that there are very few affordable housing options for households in the PSA seeking home ownership, regardless of the submarket.

A map illustrating the location of available for-sale homes in the PSA (Lebanon County) as of March 21, 2023 is included on the following page.

### List Price

- \$200,000 or Less
- \$200,001 to \$400,000
- \$400,001 to \$600,000
- \$600,001 to \$800,000
- More than \$800,000
- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.



#### **D. SENIOR CARE HOUSING**

Lebanon County, like areas throughout the country, has a large senior population that requires a variety of senior housing alternatives to meet its diverse needs. Among seniors, generally age 65 or older, some individuals are either seeking a more leisurely lifestyle or need assistance with Activities of Daily Living (ADLs). As part of this analysis, we evaluated four levels of care that typically respond to older adults seeking, or who need, alternatives to their current living environment. This includes independent living, assisted living, and nursing care. These housing types, from least assisted to most assisted, are summarized below.

*Independent Living* is a housing alternative that includes a residential unit, typically an apartment or cottage that offers an individual living area, kitchen, and sleeping room. The fees generally include the cost of the rental unit, some utilities, and services such as laundry, housekeeping, transportation, meals, etc. This housing type is also often referred to as congregate care. Physical assistance and medical treatment are not offered at such facilities.

*Assisted Living Residences* are defined by the Pennsylvania Department of Human Services as those that “provide food, shelter, assisted living services, and supplemental health care services to four or more adults who are not relatives of the operator, who require assistance or supervision with activities of daily living (ADLs), instrumental activities of daily living (IADLs), or medication administration.”

*Personal Care Homes* are defined by the Pennsylvania Department of Human Services as “residences that provide shelter, meals, supervision and assistance with personal care tasks, typically for older people, or people with physical, behavioral health, or cognitive disabilities who are unable to care for themselves but do not need nursing home or medical care.”

*For the purposes of this assessment, Assisted Living Residences and Personal Care Homes have been combined and are referred to as Assisted Living throughout the report.*

*Nursing Homes* provide nursing care and related services for people who need nursing, medical, rehabilitation or other special services. These facilities are licensed by the state and may be certified to participate in the Medicaid and/or Medicare programs. Certain nursing homes may also meet specific standards for sub-acute care or dementia care.

We referenced the Medicare.com and the Pennsylvania Department of Human Services websites for all licensed senior care facilities and cross referenced this list with other senior care facility resources. As such, we believe that we identified most licensed facilities in the county.

A total of 25 senior care facilities, containing a total of 2,161 marketed beds/units, were identified and surveyed. The following table summarizes the surveyed facilities by property type.

Surveyed Senior Care Facilities - PSA (Lebanon County)						
Project Type	Projects	Marketed Beds/Units	Vacant	Occupancy Rate	National Occupancy Rate*	Monthly Rent Range*
Independent Living	5	852	23	97.3%	81.4%	\$1,029-\$3,455
Assisted Living	11	527	173	67.2%	79.3%	\$2,000-\$9,277
Nursing Care	9	782	109	86.1%	78.3%	\$9,733-\$14,935
Total	25	2,161	305	85.9%	-	-

\*Source: National Investment Center for Seniors Housing & Care, Non-CCRC Facilities by Segment (2Q22)

Note: In some cases, daily rates were converted to monthly rates

The PSA (Lebanon County) is reporting an overall occupancy rate of 85.9%, with specific project type rates ranging from 67.2% (assisted living) to 97.3% (independent living). The county’s occupancy rates for the surveyed independent living and nursing care projects are well above the corresponding national averages (81.4% and 78.3%, respectively) reported during the 2<sup>nd</sup> quarter of 2022. Among the three project types listed, only the assisted living projects in the PSA have an occupancy rate lower than the national rate (67.2% locally versus 79.3% nationally). It should be noted that over two-thirds (69.9%) of the assisted living vacancies in the PSA are within *three* projects. One project, which comprises 49 of the total vacancies, is in the process of permanently closing and awaiting placement of current residents. Interviewees of the other two facilities cited the lingering effects of COVID (staffing shortages and general resident concerns), the relocation of several residents to skilled nursing facilities, and the recent passing of a number of residents as primary reasons for their current high vacancy rates. One representative also noted that staffing issues have been recently resolved and occupancy is steadily improving. Given the overall high occupancy rate among the senior care facilities surveyed, particularly among independent living projects, and the projected growth (16.8%) of the PSA population 75 years and older over the next five years, it is reasonable to conclude that the occupancy rates for senior care facilities in the PSA will likely continue to increase. As a result, there may be an opportunity to develop additional senior care housing in the market.

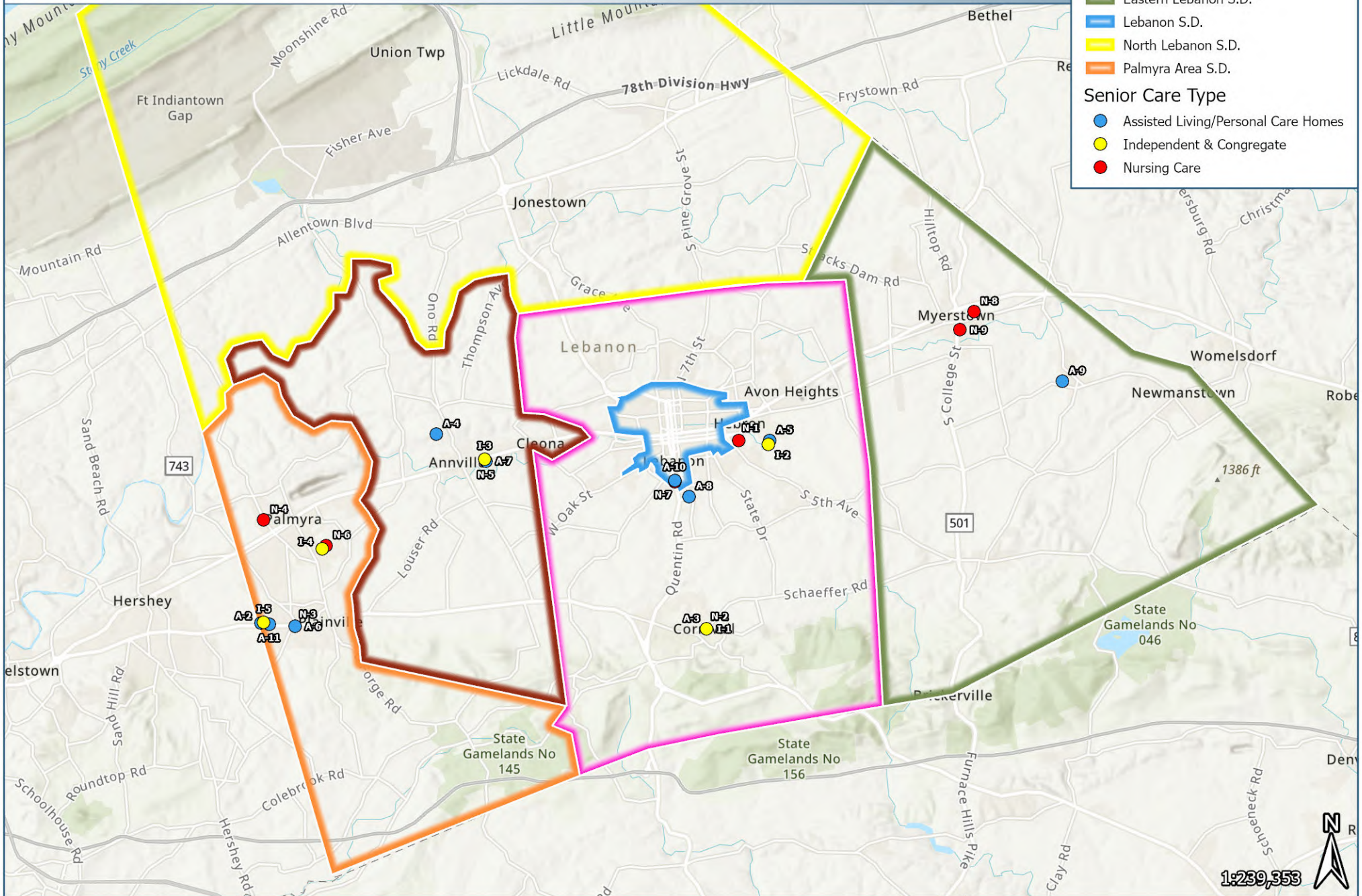
The monthly fees for senior care housing (starting at \$1,029) should be considered as a base of comparison for the future projects considered in the county. It is important to note that many of the senior care facilities with services accept Medicaid payments from eligible residents, reducing their costs. A summary of the individual senior care facilities surveyed in the county is included in Addendum C.

A map illustrating the location of surveyed senior care facilities in the overall market area is included on the following page.

- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.

**Senior Care Type**

- Assisted Living/Personal Care Homes
- Independent & Congregate
- Nursing Care



## E. PLANNED & PROPOSED

In order to assess housing development potential, we evaluated recent residential building permit activity and identified residential projects in the development pipeline within the county. Understanding the number of residential units and the type of housing being considered for development in the market can assist in determining how these projects are expected to meet the housing needs of the county.

The following table illustrates single-family and multifamily building permits issued within Lebanon County for the past 10 years from 2012 to 2021 (2022 data was not available):

Housing Unit Building Permits for Lebanon County, PA:										
Permits	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Multifamily Permits	12	89	63	37	18	83	21	0	172	175
Single-Family Permits	212	359	285	347	414	283	278	322	262	332
Total Units	224	448	348	384	432	366	299	322	434	507

Source: SOCDS Building Permits Database at <http://socds.huduser.org/permits/index.html>

Of the 3,764 total housing permits issued in the PSA during the past 10 years, over four-fifths (82.2%) were single-family units and 17.8% were multifamily units. Among the 3,094 single-family permits issued during the 10 year period, the distribution of the permits by year has been relatively steady with an average of approximately 309 permits issued annually. By contrast, over half (51.8%) of the 670 multifamily permits were issued in 2020 and 2021 (347 units). The noteworthy number of permits issued in Lebanon County between 2012 and 2021 is not surprising, given that households increased by 8.0% (4,164 households) between 2010 and 2022 in the PSA. Overall, there has been significant residential development in the PSA since 2012. With a limited inventory of available for-sale housing and high occupancy rates among multifamily and non-conventional rentals, it will be critical that residential development occurs over the next several years in order to meet the housing needs of the county.

### Planned Residential Housing Development

We conducted interviews with planning representatives and conducted extensive online research to identify residential projects either planned for development or currently under construction within Lebanon County. All identified projects are summarized in the following tables.

#### *Multifamily Housing*

According to planning and building representatives, there are several multifamily rental housing projects proposed, planned, or under construction within Lebanon County. These projects are summarized in the table that follows. Note that the status of these projects may have changed since the information was collected.



**Multifamily Housing Development - Lebanon County, PA**

<b>Project Name &amp; Address</b>	<b>Type</b>	<b>Units</b>	<b>Developer</b>	<b>Status/Details</b>
Town's Edge 771 North 8th Avenue <b>Lebanon</b>	Market-rate	88	Wolf & Kline	<b>Under Construction:</b> Plan includes 40 three-bedroom/2.5 bath townhomes & 48 garden apartments
Stone Hill Village 519 West Main Street <b>Annvile</b>	Market-rate	94	Wolf & Kline	<b>Planned:</b> Plans include development of an additional 22 townhomes in Phase 3B1. No other information found.
Piazza 101 North Harrison Street <b>Palmyra</b>	Affordable and Market-rate	90	Ventura E Holdings	<b>Proposed:</b> Developer requesting \$4.5 million for the approved and entitled land (excluding building permits) for the development of a three-story building. Complex to include a community kitchen, mailroom with e-commerce lockers for package delivery, fitness center, and shared office space for tenants. The multifamily apartments could include senior, affordable, or luxury market-rate units.
Hess Builders Project <b>Richland</b>	Market-rate	N/A	Hess Builders	<b>Proposed:</b> Plans include 24-acre development of townhomes/apartments. Plan to be submitted by the week of April 16, 2023.
Briar Ridge Commons <b>Northern Lebanon</b>	Market-rate	149	Landmark	<b>Proposed:</b> Plans include development of 144 apartments and five single-family homes
Landmark Mixed-Use <b>North Londonderry Township</b>	Market-rate	174	Landmark	<b>Proposed:</b> Plans include construction of duplexes, townhomes, and apartment units on 60 acres
Chestnut View Apartments <b>Lebanon</b>	Adaptive reuse	326	Destiny Builders & Management LLC	<b>Proposed:</b> Redevelopment of the Lebanon Catholic School property; Preliminary plan includes 34 townhomes, 220 one-bedroom apartments, and 72 two-bedroom apartments.
Copper Ridge <b>Heidelberg Township</b>	Market-rate	152	Landmark Builders	<b>Proposed:</b> Plan for this development submitted in 2020. Phase I includes 152 apartments; Project will include for-sale product of 65 townhomes, and 56 single-family homes.
Carmany Place 580 Mt. Pleasant Road <b>Annvile</b>	Tax Credit	50	Commonwealth Companies	<b>Proposed:</b> Plans include two- and three-bedroom townhomes
North Cornwall Commons <b>Cornwall</b>	Market-rate	100	Byler Holdings LLC	<b>Under Construction/Proposed:</b> Plans include mixed-use development of 100 apartments under construction (ECD: fall 2023), 353 single-family homes, 120 semi-detached single-family homes, and 150 townhomes along with an 800,000 square-foot warehouse, a 20,000 square-foot commercial/retail space, and a 70-unit hotel

ECD – Estimated Completion Date

N/A – Not Available

### For-sale Housing

According to planning and building representatives, there are numerous for-sale housing projects proposed, planned, or under construction within the PSA (Lebanon County). These projects are summarized in the table that follows. Note that the status of these projects may have changed since the information was collected.

For-Sale Housing Development - Lebanon County, PA				
Project Name & Address	Type	Units	Developer	Status/Details
Summer Layne Hoffer Road <b>North Londonderry/ Palmyra</b>	Single-family	184	Landmark	<b>Under Construction:</b> Phase I includes 55 single-family homes under construction; Phase II plan includes 41 single-family homes; Phase III plan includes 48 single-family homes; Phase IV plan includes 40 single-family homes
Crossings at Sweetbriar <b>North Lebanon Township</b>	Single-family	199	Landmark	<b>Under Construction:</b> Phases I & II complete (53 and 60 single-family homes, respectively); Phase III includes 28 single-family homes under construction; Phase IV includes 58 single-family homes planned.
Homestead Acres Hunters Chase Lane <b>North Lebanon Township</b>	Single-family	28	S. Gerald Musser Builder, LLC	<b>Under Construction:</b> No additional information was found at the time of study
Stratford Meadows <b>South Lebanon Township</b>	Single-family	30	Garman Builders	<b>Under Construction:</b> 28 lots still undeveloped; part of an existing neighborhood; Square feet from 1,880 to 3,391
Lyndel Court <b>Palmyra</b>	Single-family	13	S. Gerald Musser Builder, LLC	<b>Under Construction:</b> All lots sold at the time of the study. No additional information was found at the time of the study
Mapledale Estates East Maple Street <b>North Lebanon Township</b>	Single-family	38	S. Gerald Musser Builder, LLC	<b>Planned:</b> Three- to four-bedrooms; Square feet from 1,443 to 3,126
Cornwall Junction Willow Street <b>Cornwall</b>	Single-family	37	Landmark	<b>Planned:</b> Two- to four-bedrooms; square feet from 1,797 to 3,720
Meadow Lane Farms <b>North Cornwall Township</b>	Single-family	271	Desouza Brown Inc.	<b>Planned:</b> Plans for Phase I include 78 single-family homes; Phase V includes 32 single-family homes; No information provided for additional phases.
East Ridge Road/ Melrose Subdivision <b>Palmyra</b>	Condominium	56	Millfield Heights, LLC	<b>Proposed:</b> Semi-detached single-family homes (duplexes)
TBD Horizon Boulevard and Jay Street <b>North Lebanon Township</b>	Single-family	122	Mt. Pleasant Ventures, LLC	<b>Proposed:</b> Preliminary plan submitted proposing single-family homes
South Ramona Road Subdivision <b>Jackson Township</b>	Single-family	18	Not found at time of study	<b>Proposed:</b> No additional information was provided or found at the time of the study.
Colebrook Road Subdivision <b>North Cornwall Township</b>	Single-family	25	Not found at time of study	<b>Proposed:</b> Plan submitted for single-family homes; No additional information was found at the time of the study.
Canal Street Pocket Neighborhood <b>North Lebanon Township</b>	Single-family	23	Not found at time of study	<b>Proposed:</b> Single-family (1 bedroom) homes; No additional information was found at the time of the study.

TBD – To be determined

(Continued)

For-Sale Housing Development - Lebanon County, PA				
Project Name & Address	Type	Units	Developer	Status/Details
Copper Ridge Heidelberg Township	Townhomes & Single-family	121	Landmark Builders	<b>Proposed:</b> For-sale product of 65 townhomes and 56 single-family homes; Plan has not been approved; Project also includes 152 apartments
North Cornwall Commons Cornwall	Mixed-Use, Single-family, and Townhomes	623	Byler Holdings LLC	<b>Proposed:</b> Plans include mixed-use development of 353 single-family homes, 120 semi-detached single-family homes and 150 townhomes; See multifamily summary on page VI-41 for additional uses
Broad Street Subdivision Broad Street South Lebanon Township	Townhomes	44	Not found at time of study	<b>Proposed:</b> 44 townhouse units; No other details available
Alamo Way West Lebanon Township	Single-family	114	Not found at time of study	<b>Proposed:</b> 114 single-family homes; No other details available

*Senior Housing*

According to planning and building representatives, there are currently five senior housing projects proposed, planned, or under construction within Lebanon County. These projects are summarized in the table that follows. Note that the status of these projects may have changed since the information was collected.

Senior Housing Development - Lebanon County, PA				
Project Name & Address	Type	Units	Developer	Status/Details
Canal Street Affordable Housing Project North 7 <sup>th</sup> Avenue and Canal Street Lebanon	Affordable Rental	23	Community Homes of Lebanon	<b>Under Construction:</b> Plans include housing for seniors and persons with a disability. Phase I includes five one-bedroom and three two-bedroom units. Construction started January 2023; ECD in November 2023. Construction timeline for phases II and III was not found at the time of the study. The rent will not exceed more than 30% of AMI.
Alden Place 100 Freeman Drive Cornwall	Single-family	156	Hometown America Communities	<b>Under Construction:</b> For seniors age 55 and older; Phase III is final phase. No further information was available.
Winding Creek North Londonderry Township	Single-family	346	Landmark	<b>Under Construction:</b> For seniors age 55 and older; Phase I plan includes 85 single-family homes under construction; Phase II includes 69 single-family homes; Phase III includes 68 single-family homes; Phase IV includes 94 single-family homes
The Woods at Cornwall Manor 1 Boyd Street Cornwall	Market-rate	30 UC 78 Proposed	Cornwall Manor	<b>Under Construction/Proposed:</b> Phase 2C, which includes 30 single-family homes, is under construction and nearly complete; Another phase proposed (The Woods Campus Development) includes two buildings housing 27 apartments per building and two buildings housing 12 apartments per building
Fox Run at Londonderry Village North Londonderry Township	For-Sale & Multifamily	109	Not found at the time of study	<b>Planned:</b> Plans include \$20 to \$25 million multiphase addition to existing development for seniors 62 and up. Phase I includes 35 units (seven cottages, four semi-detached single-family homes, two apartment buildings with 12 units per building); Existing complex has 100 nursing units and 40 residential units)

ECD – Estimated Completion Date

UC – Under Construction

Based on the preceding tables, there are approximately 10 multifamily rental projects, 17 for-sale housing projects, and five senior housing projects that are in some level of planning or development within Lebanon County. We have included the units either under construction or likely to be developed within these projects in the housing gap estimates included in Section VIII of this report.

## VII. OTHER HOUSING MARKET FACTORS

### INTRODUCTION

Factors other than demography, employment, and supply (all analyzed earlier in this study) can affect the strength or weakness of a given housing market. The following additional factors influence a housing market's performance, and are discussed relative to the PSA (Lebanon County) and compared with the state and national data, when applicable:

- Personal Mobility
- Migration Patterns
- Transportation Analysis
- Community Services
- Residential Blight
- Development Costs and Government Regulations
- Special Needs Populations

### A. PERSONAL MOBILITY

The ability of a person or household to travel easily, quickly, safely, and affordably throughout a market influences the desirability of a housing market. If traffic jams create long commuting times or public transit service is not available for carless people, their quality of life is diminished. Factors that lower resident satisfaction weaken housing markets. Typically, people travel frequently outside of their residences for three reasons: 1) to commute to work, 2) to run errands or 3) to recreate.

#### Commuting Mode and Time

The following table shows commuting pattern attributes for each study area:

		Commuting Mode						
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	Total
Annville-Cleona	Number	4,637	439	63	392	26	525	6,082
	Percent	76.2%	7.2%	1.0%	6.4%	0.4%	8.6%	100.0%
Cornwall-Lebanon	Number	14,317	1,859	114	304	133	1,488	18,215
	Percent	78.6%	10.2%	0.6%	1.7%	0.7%	8.2%	100.0%
Eastern Lebanon	Number	7,908	1,032	0	226	153	911	10,230
	Percent	77.3%	10.1%	0.0%	2.2%	1.5%	8.9%	100.0%
Lebanon	Number	8,580	1,665	306	604	138	281	11,574
	Percent	74.1%	14.4%	2.6%	5.2%	1.2%	2.4%	100.0%
Northern Lebanon	Number	7,661	942	0	152	180	487	9,422
	Percent	81.3%	10.0%	0.0%	1.6%	1.9%	5.2%	100.0%
Palmyra Area	Number	9,890	580	29	203	159	1,328	12,189
	Percent	81.1%	4.8%	0.2%	1.7%	1.3%	10.9%	100.0%
Lebanon County	Number	52,993	6,517	512	1,881	789	5,020	67,712
	Percent	78.3%	9.6%	0.8%	2.8%	1.2%	7.4%	100.0%
Pennsylvania	Number	4,484,116	490,814	289,938	206,976	99,174	602,626	6,173,644
	Percent	72.6%	8.0%	4.7%	3.4%	1.6%	9.8%	100.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

		Commuting Time						Total
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	
Annville-Cleona	Number	1,902	1,974	1,189	396	96	525	6,082
	Percent	31.3%	32.5%	19.5%	6.5%	1.6%	8.6%	100.0%
Cornwall-Lebanon	Number	6,184	5,028	2,822	1,748	945	1,488	18,215
	Percent	34.0%	27.6%	15.5%	9.6%	5.2%	8.2%	100.0%
Eastern Lebanon	Number	2,887	3,284	1,623	817	708	911	10,230
	Percent	28.2%	32.1%	15.9%	8.0%	6.9%	8.9%	100.0%
Lebanon	Number	4,390	3,905	1,978	835	184	281	11,573
	Percent	37.9%	33.7%	17.1%	7.2%	1.6%	2.4%	100.0%
Northern Lebanon	Number	2,617	3,522	1,701	681	414	487	9,422
	Percent	27.8%	37.4%	18.1%	7.2%	4.4%	5.2%	100.0%
Palmyra Area	Number	3,317	4,372	2,175	492	505	1,328	12,189
	Percent	27.2%	35.9%	17.8%	4.0%	4.1%	10.9%	100.0%
Lebanon County	Number	21,296	22,086	11,489	4,969	2,852	5,020	67,712
	Percent	31.5%	32.6%	17.0%	7.3%	4.2%	7.4%	100.0%
Pennsylvania	Number	1,459,141	1,985,060	1,149,393	485,807	491,617	602,626	6,173,644
	Percent	23.6%	32.2%	18.6%	7.9%	8.0%	9.8%	100.0%

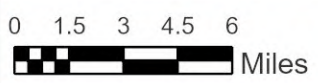
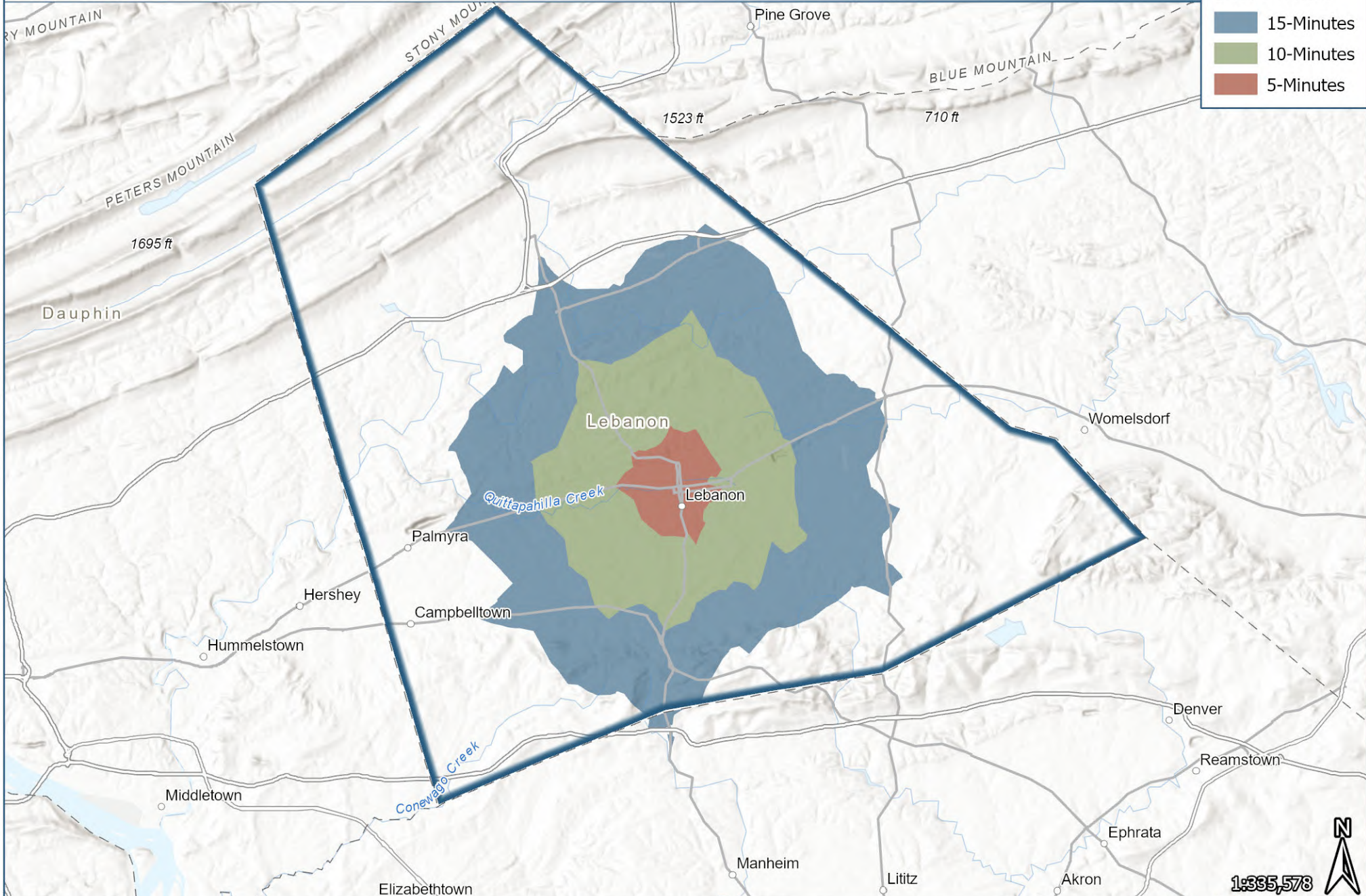
Source: U.S. Census Bureau, 2017-2021 American Community Survey

Noteworthy observations from the preceding tables follow:

- Within the PSA (Lebanon County), 87.9% of commuters either drive alone or carpool to work. This represents a higher share of such commuting modes when compared to the state of Pennsylvania (80.6%). While the shares of PSA commuters that walk to work (2.8%) or work from home (7.4%) are slightly less than the corresponding shares for the state (3.4% and 9.8%, respectively), the share of PSA commuters that utilize public transit (0.8%) is considerably less than the share for the state (4.7%). Among the individual submarkets, the Lebanon Submarket has a notably high share (14.4%) of commuters that carpool to work, while both the Annville-Cleona (6.4%) and Lebanon (5.2%) submarkets have substantial shares of individuals who walk to work. The Palmyra Area Submarket has the largest share (10.9%) of individuals that work from home.
- Nearly one-third (31.5%) of commuters in Lebanon County have commute times of less than 15 minutes, representing a much larger share of very short commute times compared to the state (23.6%). Overall, 64.1% of PSA workers have commute times less than 30 minutes to work, which is a significantly larger share compared to the state (55.8%). On a submarket level, notable shares of commuters within the Lebanon (71.6%) and Northern Lebanon (65.2%) submarkets have relatively short drive times of under 30 minutes. Conversely, the commuters in the Eastern Lebanon Submarket have longer drive times, with 14.9% of commuters having a drive time of 45 minutes or longer.

Based on the preceding analysis, a vast majority of PSA commuters utilize their own vehicles or carpool to work. On average, commute times in the PSA are shorter than the state but vary among individual submarkets in the county.

A drive-time map illustrating travel times from the center of Lebanon is included on the following page.



data.pa.gov, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, NASA, NGA, USGS  
Additional Source(s): Bowen National Research

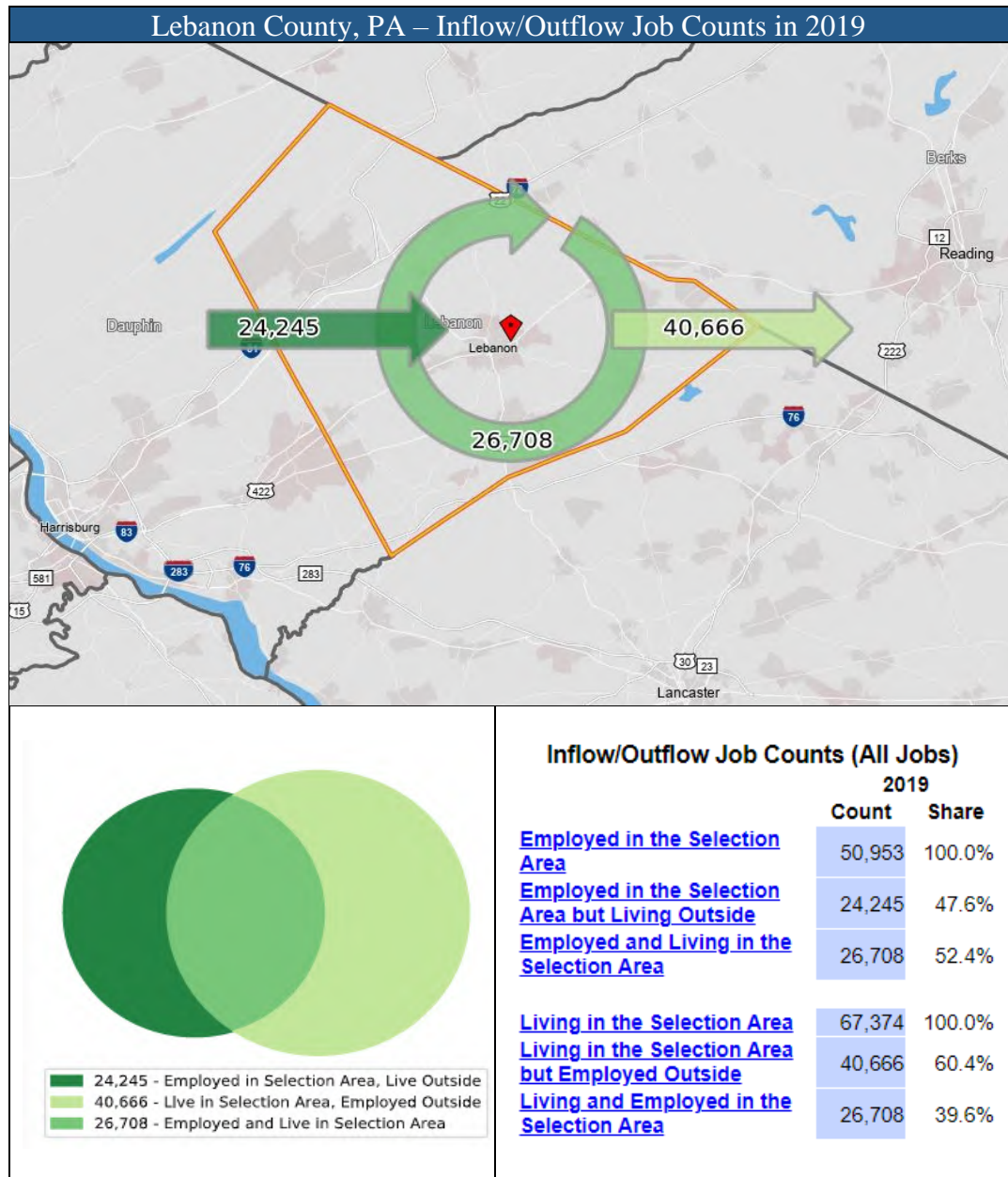
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## Commuting Patterns

According to 2019 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 67,374 employed residents of Lebanon County, 40,666 (60.4%) are employed outside the county, while the remaining 26,708 (39.6%) are employed within Lebanon County. In addition, 24,245 people commute into Lebanon County from surrounding areas for employment. These 24,245 non-residents account for nearly half (47.6%) of the people employed in the county and represent a notable base of potential support for future residential development. The following illustrates the number of jobs filled by in-commuters and residents, as well as the number of resident out-commuters.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Characteristics of the Lebanon County commuting flow in 2019 are illustrated in the following table.

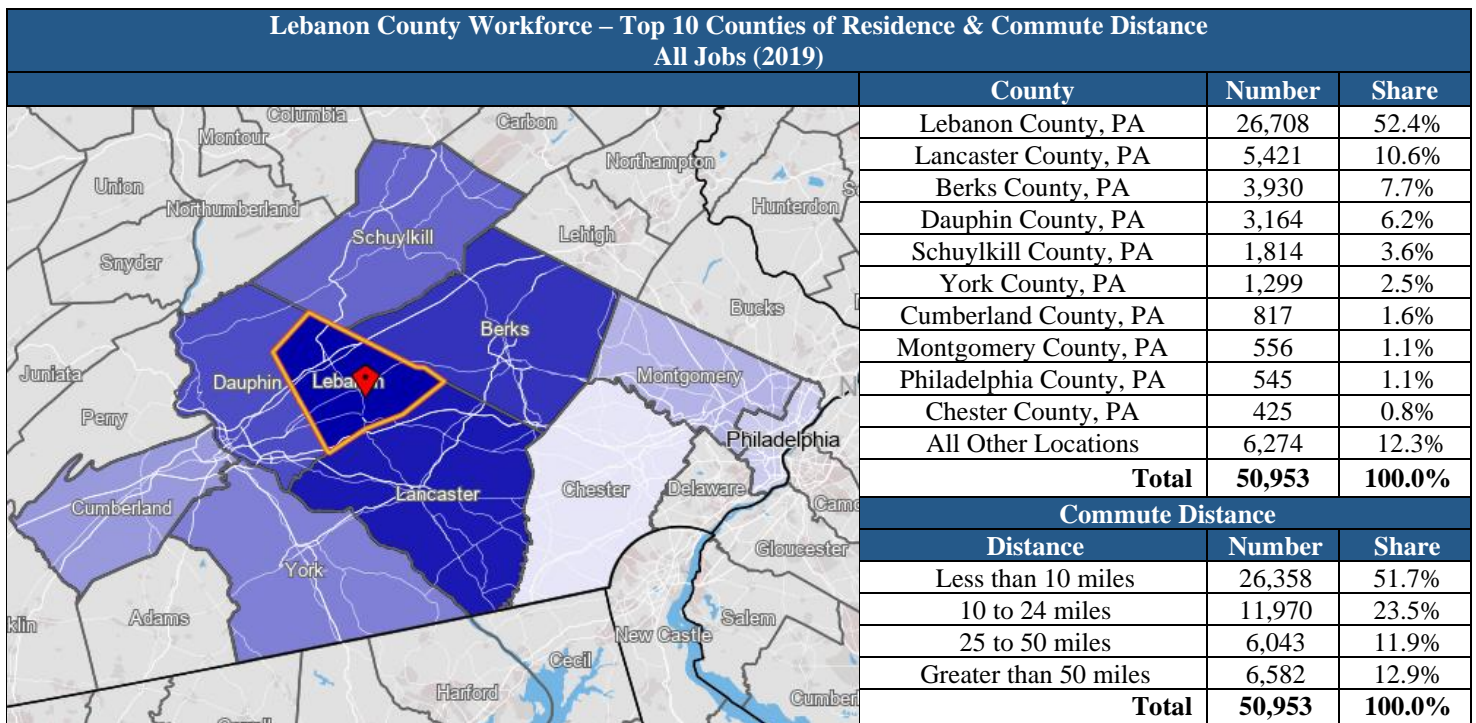
Lebanon County, PA: Commuting <i>Flow</i> Analysis by Earnings, Age and Industry Group (2019, All Jobs)						
Worker Characteristics	Resident Outflow		Workers Inflow		Resident Workers	
	Number	Share	Number	Share	Number	Share
Ages 29 or younger	9,720	23.9%	5,987	24.7%	5,586	20.9%
Ages 30 to 54	20,794	51.1%	12,049	49.7%	13,505	50.6%
Ages 55 or older	10,152	25.0%	6,209	25.6%	7,617	28.5%
<i>Earning &lt;\$1,250 per month</i>	9,036	22.2%	5,545	22.9%	6,489	24.3%
<i>Earning \$1,251 to \$3,333</i>	11,240	27.6%	7,947	32.8%	9,382	35.1%
<i>Earning \$3,333+ per month</i>	20,390	50.1%	10,753	44.4%	10,837	40.6%
Goods Producing Industries	6,073	14.9%	4,827	19.9%	6,617	24.8%
Trade, Transportation, Utilities	9,654	23.7%	7,799	32.2%	5,028	18.8%
All Other Services Industries	24,939	61.3%	11,619	47.9%	15,063	56.4%
<b>Total Worker Flow</b>	<b>40,666</b>	<b>100.0%</b>	<b>24,245</b>	<b>100.0%</b>	<b>26,708</b>	<b>100.0%</b>

Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Note: Figures do not include contract employees and self-employed workers

Specifically, of the county's 24,245 in-commuters, nearly one-half (49.7%) are between the ages of 30 and 54 years, over two-fifths (44.4%) earn \$3,333 or more per month (\$40,000 or more annually), and nearly one-half (47.9%) work in the other services industries. Resident outflow workers, by comparison, tend to be similar in age to inflow workers, earn higher wages, and are much more likely than inflow workers to work in the other services industries. It is worth pointing out that just over half of the resident outflow (Lebanon County residents commuting outside the county for work) are generally higher income individuals (earning over \$40,000 annually). Based on the preceding data, people that commute *into* Lebanon County for employment are slightly more likely to be younger (29 years of age or less), more likely to earn low to moderate wages (less than \$3,333 per month), and more likely to work in the goods producing industries or trade, transportation, and utilities industries, when compared with residents commuting out of the county for work. Regardless, given the diversity of incomes, ages, and occupation types of the approximately 24,000 people commuting into the area for work each day, a variety of housing product types could be developed to potentially attract these commuters to live in Lebanon County. As shown in Section VI of this report, the local market has an extremely limited inventory of available product, which is likely limiting its ability to attract people to Lebanon County.

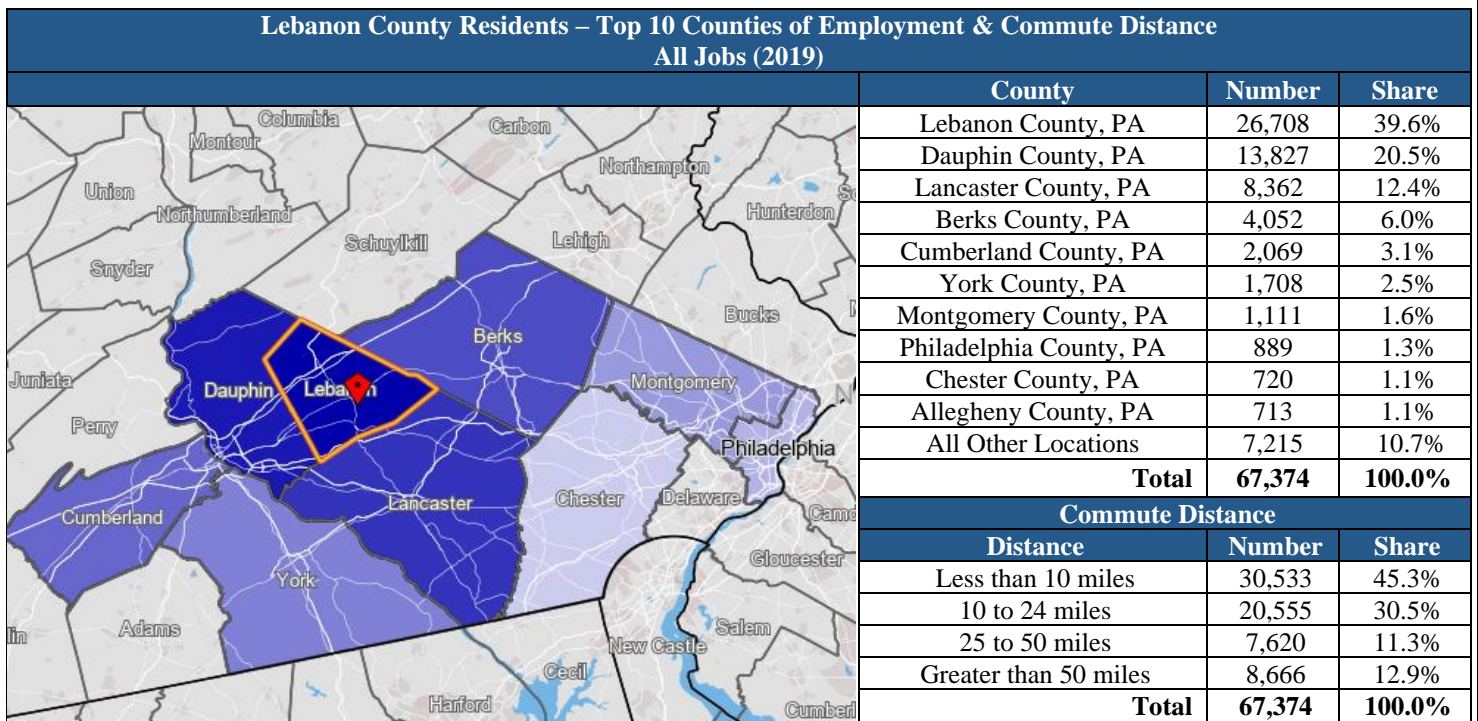
The following map and corresponding tables illustrate the physical *home* location (county) of people *working in* Lebanon County, as well as the distribution of commute distances for the Lebanon County workforce.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Statistics provided by LODES indicate that more than one-half (52.4%) of the Lebanon County workforce are residents of the county. The counties of Lancaster (10.6%), Berks (7.7%), and Dauphin (6.2%) contribute the largest shares of people that work in Lebanon County. In total, 80.5% of the Lebanon County workforce originates from either within the county or from an adjacent county, and only 12.3% of the labor force originates from outside of the top 10 counties listed. As such, the Lebanon County workforce is mostly regional-based with approximately three-fourths (75.2%) of individuals commuting less than 25 miles. Inflow workers with commute distances of more than 50 miles comprise 12.9% of the total Lebanon County workforce. These 6,582 inflow workers with lengthy commutes, as well as those with shorter commutes from outside the county, represent a base of potential support for future residential development in Lebanon County.

The following map and corresponding tables illustrate the physical *work* location (county) of Lebanon County residents, as well as the commute distances for these workers.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Of the 67,374 employed residents of Lebanon County, nearly two-fifths (39.6%) are employed within Lebanon County. It is noteworthy that slightly more than one-fifth (20.5%) of Lebanon County residents commute to Dauphin County daily for employment. The counties of Lancaster (12.4%), Berks (6.0%), and Cumberland (3.1%) employ the next largest shares of Lebanon County residents. While not as large, it is noteworthy that over 700 (1.1%) people commute to Allegheny County (Pittsburgh metropolitan area). Overall, approximately three-fourths (75.8%) of Lebanon County residents have commutes less than 25 miles, which illustrates the relatively short commute distances for most employed residents. However, it is worth pointing out that nearly 8,700 (12.9%) Lebanon County residents have commutes of more than 50 miles. Although a number of factors contribute to where an individual chooses to reside, lengthy commute times can increase the likelihood of relocation if superior housing options are present closer to an individual's place of employment.

## B. MIGRATION PATTERNS

Unlike the preceding section that evaluated workers' commuting patterns, this section addresses where people *move* to and from, referred to as migration patterns. For the purposes of this analysis, the Census Bureau's Population Estimates Program (PEP) is considered the most reliable source for the total *volume* of domestic migration. To evaluate migration *flows* between counties and mobility patterns by age and income at the county level, we use the U.S. Census Bureau's migration estimates published by the American Community Survey (ACS) for 2021 (latest year available). It is important to note that while county administrative boundaries are likely imperfect reflections of commuter sheds, moving across a county boundary is often an acceptable distance to make a meaningful difference in a person's local housing and labor market environment. The data provided by the PEP is intended to provide general insight regarding the contributing factors of population change (natural increase, domestic migration, and international migration), and as such, gross population changes within this data should not be compared among other tables which may be derived from alternate data sources such as the Decennial Census or American Community Survey.

The following table illustrates the cumulative change in total population for the PSA (Lebanon County) between April 2010 and July 2020.

Estimated Components of Population Change by County for the PSA (Lebanon County)								
April 1, 2010 to July 1, 2020								
Area	Population		Change*		Components of Change			
	2010	2020	Number	Percent	Natural Increase	Domestic Migration	International Migration	Net Migration
Lebanon County	133,596	141,663	8,067	6.0%	1,407	1,821	4,961	6,782

Source: U.S. Census Bureau, Population Division, October 2021

\*Includes residual of (-122) representing the change that cannot be attributed to any specific demographic component

Based on the preceding data, the population change within Lebanon County from 2010 to 2020 was the result of the combination of natural increase (more births than deaths), domestic migration, and international migration. While natural increase (1,407) and domestic migration (1,821) both positively influenced the population increase between 2010 and 2020 in the PSA, the largest contributing factor was international migration (4,961). Local sources indicated that Lebanon County has been a popular destination for many international migrants for decades due to the relatively low cost of living in the area. According to anecdotal accounts from area stakeholders, the area has attracted a significant number of immigrants from Haiti, Peru, and Arabic countries in more recent years. Regardless, the data illustrates that international migration accounted for approximately 61.5% of the population growth in the PSA between 2010 and 2020. In order for Lebanon County to continue benefiting from these contributing factors of the recent population growth, it is important that an adequate supply of income appropriate rental and for-sale housing is available to attract domestic and international migrants, and to retain young families in the area, which contribute to natural increase in an area.

The following table details the *shares* of domestic in-migration by three select age cohorts for the PSA (Lebanon County) from 2012 to 2021.

Lebanon County, Pennsylvania Domestic County Population In-Migrants by Age, 2012 to 2021		
Age	2012-2016	2017-2021
1 to 24	42.5%	39.7%
25 to 64	49.4%	51.7%
65+	8.1%	8.6%
Median Age (In-state migrants)	27.6	29.4
Median Age (Out-of-state migrants)	27.9	31.5
Median Age (Lebanon County)	41.7	41.3

Source: U.S. Census Bureau, 2016 & 2021 5-Year ACS Estimates (S0701); Bowen National Research

According to 2012-2016 American Community Survey estimates, 42.5% of domestic in-migrants to Lebanon County were less than 25 years of age, 49.4% were between the ages of 25 and 64, and 8.1% were age 65 or older. Between 2017 and 2021, the share of in-migrants less than 25 years of age (39.7%) decreased slightly, while the share of in-migrants between the ages of 25 and 64 (51.7%) and those age 65 and older (8.6%) increased. The median age of in-state migrants (originating from a different county in Pennsylvania) increased from 27.6 years to 29.4 years between the two time periods, while the median age of out-of-state migrants increased from 27.9 years to 31.5 years. Overall, the data suggests that a majority of recent in-migrants to Lebanon County are between the ages of 25 and 64, with those under the age of 25 also comprising a large share. Additionally, out-of-state migrants are generally slightly older than in-state migrants. Regardless of whether in-migrants originate from in-state or out-of-state, they are typically younger than the existing population (median age of 41.3 years in 2021) of Lebanon County.

To further illustrate migration patterns for the PSA (Lebanon County), the following table summarizes the top 10 counties for which the PSA both attracts and loses residents. Note that the table only lists regional counties contained within Pennsylvania and bordering states.

County-to-County Domestic Population Migration Top 10 Origin and Destination Counties (Regional Only)					
In-Migration			Out-Migration		
Importing County	Number	Percent	Exporting County	Number	Percent
Lancaster County, PA	1,563	19.7%	Dauphin County, PA	1,040	14.4%
Dauphin County, PA	923	11.6%	Lancaster County, PA	946	13.1%
Cumberland County, PA	276	3.5%	Cumberland County, PA	516	7.1%
Berks County, PA	265	3.3%	Berks County, PA	490	6.8%
Lehigh County, PA	240	3.0%	Lehigh County, PA	475	6.6%
Schuylkill County, PA	220	2.8%	Broome County, NY	188	2.6%
Northumberland County, PA	217	2.7%	Philadelphia County, PA	183	2.5%
Erie County, PA	208	2.6%	Sussex County, DE	130	1.8%
Monroe County, PA	174	2.2%	Allegheny County, PA	118	1.6%
York County, PA	174	2.2%	Erie County, NY	115	1.6%
All Other Counties	3,669	46.3%	All Other Counties	3,022	41.8%
<b>Total In-Migration</b>	<b>7,929</b>	<b>100.0%</b>	<b>Total Out-Migration</b>	<b>7,223</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2019 5-Year American Community Survey; Bowen National Research

As the preceding table illustrates, the top 10 in-migration counties account for 53.7% of the total inflow for the county, while the top 10 out-migration counties account for 58.2% of the outflow. Lancaster County, which directly borders the PSA to the southeast, is the top county for in-migration. Overall, this county accounts for nearly one-fifth (19.7%) of the total domestic in-migration and results in positive net migration (617) for Lebanon County. The counties of Dauphin (11.6%), Berks (3.3%), and Schuylkill (2.8%), which also directly border the PSA, contribute notable shares of the total domestic in-migration. This illustrates that a significant share (37.4%) of the residents who migrate into Lebanon County relocate from other counties in the immediate region. Overall, the PSA has had positive county-to-county migration of 706 persons in recent years (2015 to 2019), which is consistent with data provided in the components of population change analysis.

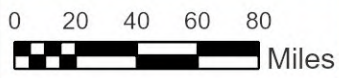
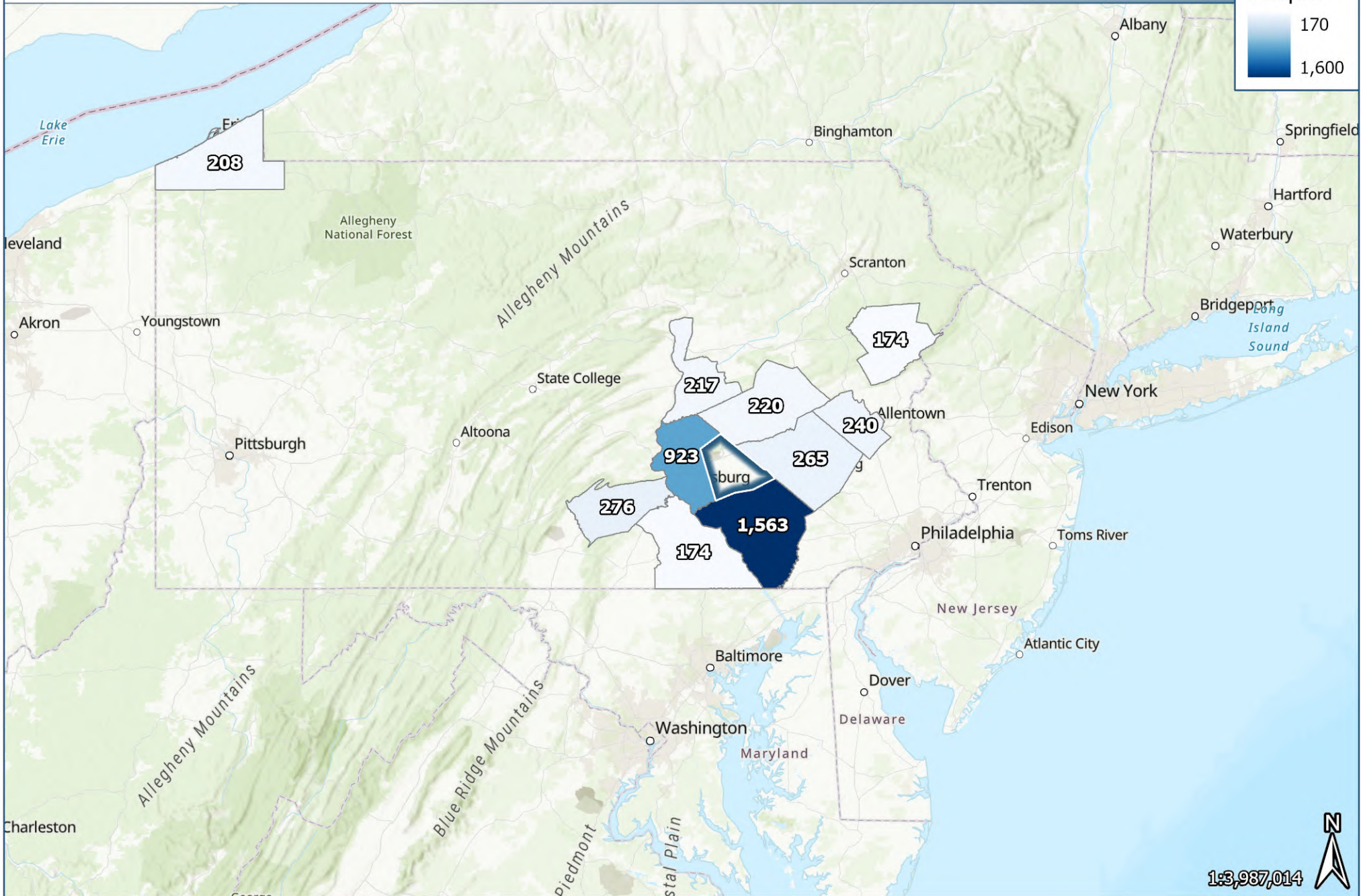
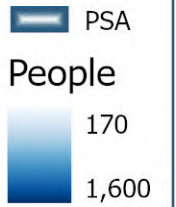
The following table illustrates the top 10 gross migration counties (total combined inflow and outflow) for the PSA (Lebanon County) with the resulting net migration (difference between inflow and outflow).

County-to-County Domestic Population Migration Top 10 Gross Migration Counties (Regional Only)			
County	Gross Migration		Net-Migration
	Number	Percent	
Lancaster County, PA	2,509	16.6%	617
Dauphin County, PA	1,963	13.0%	-117
Cumberland County, PA	792	5.2%	-240
Berks County, PA	755	5.0%	-225
Lehigh County, PA	715	4.7%	-235
Schuylkill County, PA	294	1.9%	146
Northumberland County, PA	293	1.9%	141
Erie County, PA	290	1.9%	126
Philadelphia County, PA	289	1.9%	-77
Chester County, PA	221	1.5%	83
All Other Counties	7,031	46.4%	487
<b>Total Migration</b>	<b>15,152</b>	<b>100.0%</b>	<b>706</b>

Source: U.S. Census Bureau, 2019 5-Year American Community Survey; Bowen National Research

As the preceding illustrates, the bordering counties of Lancaster (16.6%), Dauphin (13.0%), Berks (5.0%), and Schuylkill (1.9%) account for over one-third (36.5%) of the gross migration for the PSA with a net population *increase* of 421 people. This illustrates the overall extent and net benefit that regional migration contributes to the population change in the PSA. Cumberland County (5.2%) and Lehigh County (4.7%), which are in the immediate region of the PSA also account for notable shares of the gross migration. In contrast to the four bordering counties, which have a positive influence on migration, these two counties have overall *negative* net-migration (475) for the PSA. In total, the top 10 gross migration counties have positive net-migration (706) for the PSA.

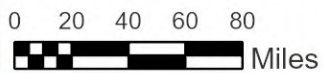
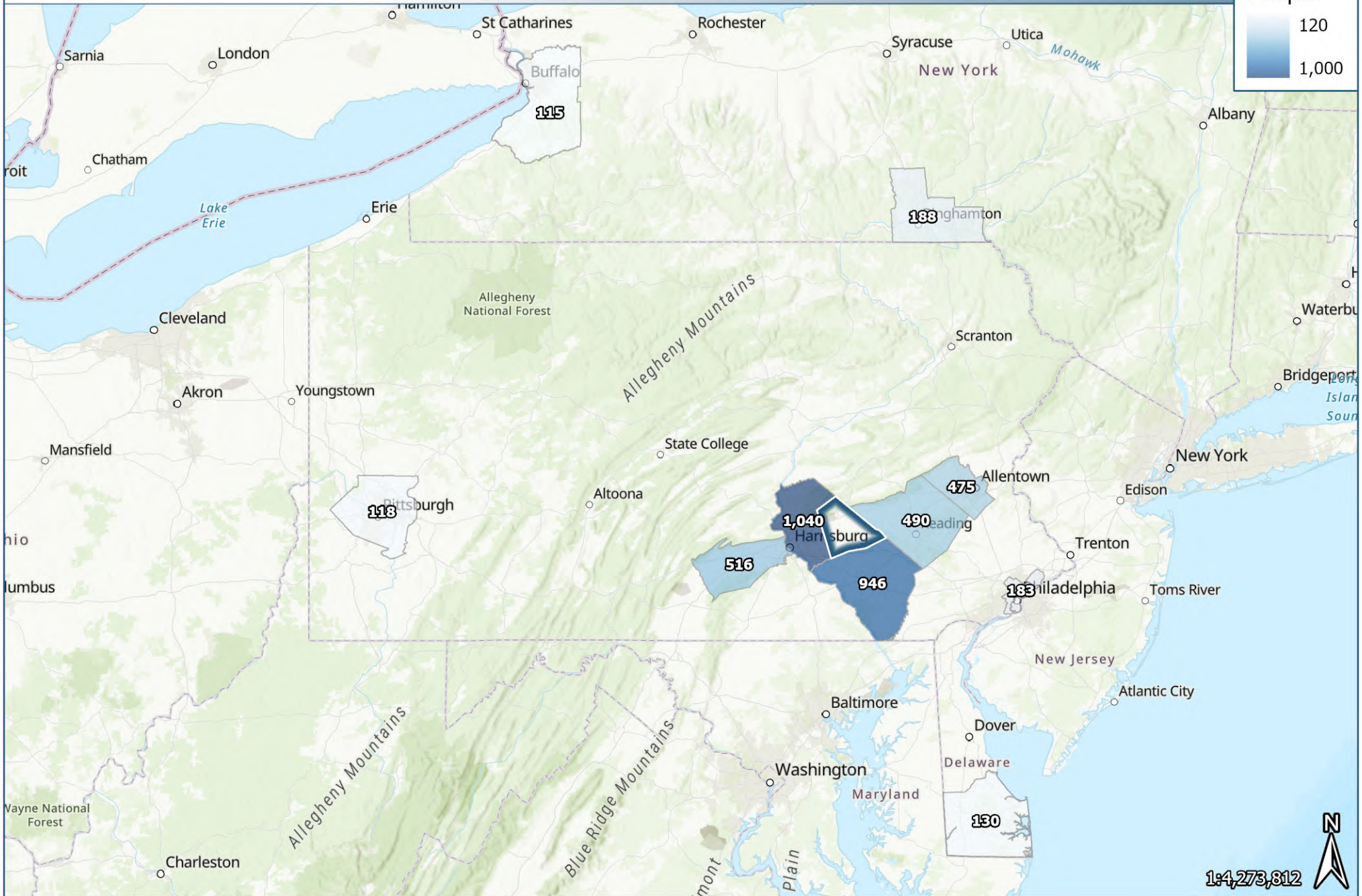
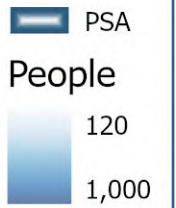
Maps illustrating immigration flow by county to the PSA (Lebanon County) and emigration flow by county from the PSA for 2019 are shown on the following pages.



data.pa.gov, Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, NPS, Esri, USGS  
Additional Source(s): Bowen National Research







While the data contained in the previous pages illustrates the overall net migration trends for the PSA (Lebanon County) and gives perspective about the general location where these individuals migrate to and from, it is also important to understand the income levels of in-migrants as it directly relates to affordability of housing. The following table illustrates the income distribution by mobility status for Lebanon County in-migrants.

Geographic mobility by *per-person* income is distributed as follows (Note that this data is provided for the county *population*, not households, ages 15 and above):

Lebanon County: Income Distribution by Mobility Status for Population Age 15+ Years*						
2021 Inflation Adjusted Individual Income	Moved Within Same County		Moved From Different County, Same State		Moved From Different State	
	Number	Percent	Number	Percent	Number	Percent
<\$10,000	1,143	18.1%	797	21.8%	327	20.0%
\$10,000 to \$14,999	597	9.5%	303	8.3%	250	15.3%
\$15,000 to \$24,999	1,140	18.1%	650	17.8%	184	11.3%
\$25,000 to \$34,999	1,012	16.0%	512	14.0%	292	17.9%
\$35,000 to \$49,999	1,017	16.1%	630	17.2%	143	8.8%
\$50,000 to \$64,999	691	11.0%	458	12.5%	88	5.4%
\$65,000 to \$74,999	180	2.9%	112	3.1%	124	7.6%
\$75,000+	527	8.4%	195	5.3%	224	13.7%
Total	6,307	100.0%	3,657	100.0%	1,632	100.0%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B07010); Bowen National Research  
\*Excludes population with no income

According to data provided by the American Community Survey, nearly half (47.9%) of the population that moved to Lebanon County from a different county within Pennsylvania earned less than \$25,000 per year. This is a similar share of such individuals when compared to the share (46.6%) of individuals migrating from outside the state that earn less than \$25,000 per year. By comparison, the share of individuals earning \$50,000 or more per year is much smaller for both in-migrants from a different county within Pennsylvania (20.9%) and those from outside the state (26.7%). Although it is likely that a significant share of the population earning less than \$25,000 per year consists of children and young adults considered to be dependents within a larger family, this illustrates that affordable housing options are likely important for a significant portion of in-migrants to Lebanon County.

Based on our evaluation of the components of population change between 2010 and 2020, the recent population increase in Lebanon County is due to a combination of natural increase and positive migration, with international migration playing a critical role. In-migrants are typically much younger, on average, than the existing population of the county, and a significant portion earn low to moderate wages. While there is a significant amount of regional migration that occurs in the PSA, which has benefited the county historically, a majority of the population increase that has occurred since 2010 has been the result of significant international migration. In order for the PSA to continue benefitting from migration, it is important that an adequate supply of income appropriate housing is available.

### C. TRANSPORTATION ANALYSIS

The access to transportation, whether it is a vehicle or public transit system services, as well as the costs associated with transportation, have a significant influence on housing decisions, financial implications, and personal choices individuals must make. Transportation also can influence residential development decisions and potential. As a result, we have evaluated the existing public transit system serving Lebanon County as well as the associated costs of transportation and housing among both renter and owner households.

#### Public Transit System Overview

Lebanon Transit is the primary public transportation service for Lebanon County. Overall, Lebanon Transit offers a total of 14 fixed routes. The majority of the public transit routes are within the communities of Lebanon (city), Pleasant Hill, Lebanon South, and Avon. However, the transit system extends to other communities within the county, as well as communities such as Hershey, Grantville, Manheim, and East Petersburg in the neighboring counties of Dauphin County and Lancaster County. As such, Lebanon Transit functions in some measure as a *regional* transit system. A map illustrating the various routes offered by Lebanon Transit is shown below, while individual route details can be found at:

<https://lebanontransit.org/routes/>



In order to understand the relationship of the public transit system and the population it may serve, and ultimately the potential impact on the housing market and residential development decisions, we conducted a Census Tract level geospatial analysis of Lebanon Transit's bus routes and various demographic data sets. The following is a summary of key findings:

***Population Density*** – The greatest population density (generally with 5,000 or more people per square mile) within the county is located within the City of Lebanon, primarily in the central, north and west portions of the city. These areas are well served by Lebanon Transit. There are bus routes along the arterial highways (State Route 72 and U.S. Highway 422) extending outside the city and into other areas of the county that are less densely populated. It appears that the greatest population density along these routes is in the western portion of the county along U.S. Highway 422, through or near communities such as Cleona, Annville, and Palmyra.

***Median Household Incomes*** – It is assumed that most riders of the public bus system are lower income households. The lowest median household incomes (generally below \$57,000) within the county are located within the City of Lebanon, primarily in the central, north and west portions of the city. Lebanon Transit provides numerous fixed routes in these areas of the city. There are also bus routes along the arterial highways (State Route 72 and U.S. Highway 422) extending outside the city and into the more rural areas of the county. It appears that households with the lowest median household incomes in these less developed parts of Lebanon County are residing in the western portion of the county along or near the portion of U.S. Highway 422 that extends through Palmyra.

***Renter Household Share*** – It is assumed that the majority of the people that utilize the public bus system are most likely renters. Areas of Lebanon County with the greatest shares of renter households appear to be in the more established areas of the county, such as the City of Lebanon and the borough of Palmyra. These communities have Census Tracts with well over 50% of the households comprised of renters. Although both of these communities are served by Lebanon Transit, the City of Lebanon offers a more comprehensive bus route system that accommodates the renters within the city. While there are also bus routes along the arterial highways (State Route 72 and U.S. Highway 422) extending outside the City of Lebanon, most of these areas have fewer renter households and are likely in less need of public transit.

***Surveyed Multifamily Apartments by Program Type/Affordability Level*** – Based on the survey of area multifamily apartment rentals, it appears that the vast majority of such properties are located within the city limits of Lebanon. The greatest concentration of the more affordable multifamily apartments (Tax Credit and government-subsidized) appear to be located in the central and northern portions of the city, which is very well served by Lebanon Transit. A notable number of multifamily apartments are also located in the communities of Annville and Palmyra, both of which are served by a public bus route along U.S. Route 422.

*Available For-Sale Housing Supply by List Price* – Based on the inventory of the *available* for-sale housing supply within the county, it appears that the majority of the homes priced under \$200,000 are located within the City of Lebanon or within the borough of Palmyra. Both of these areas are served by Lebanon Transit, with the City of Lebanon offering more comprehensive bus route services.

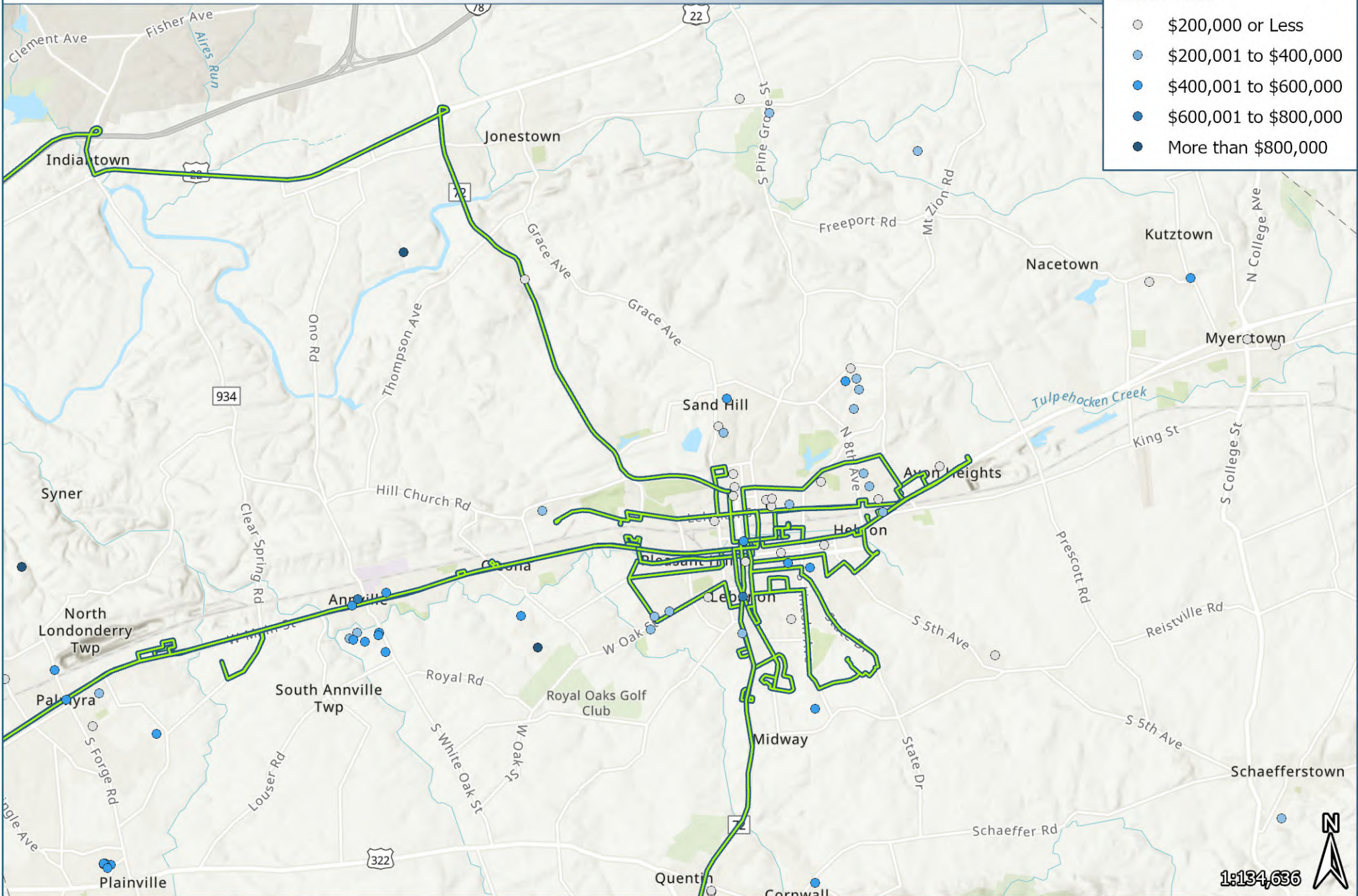
Based on this analysis, we believe the Lebanon County area is well served by its public transit system. The majority of the fixed routes are located within the city limits of Lebanon where the majority of people are located, household incomes are generally the lowest, the households are predominately renters, the existing rental stock is primarily classified as affordable (e.g., Tax Credit or government-subsidized), and the majority of the most affordable homes (priced under \$200,000) are located. As such, the existing routes within the city limits of Lebanon appear to serve the most economically vulnerable populations in the county that would most likely utilize the public bus system. In terms of future residential development that focuses on more affordable housing alternatives, it is recommended that residential projects be developed along or within reasonable walking distance (approximately 0.5 mile) of Lebanon Transit’s fixed bus routes.

Maps illustrating Lebanon Transit’s bus routes and selected geospatial data sets are provided on the following pages.

Bus Routes

**List Price**

- \$200,000 or Less
- \$200,001 to \$400,000
- \$400,001 to \$600,000
- \$600,001 to \$800,000
- More than \$800,000



0 0.65 1.3 1.95 2.6  
Miles

Esri, NASA, NGA, USGS, data.pa.gov, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research

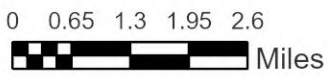
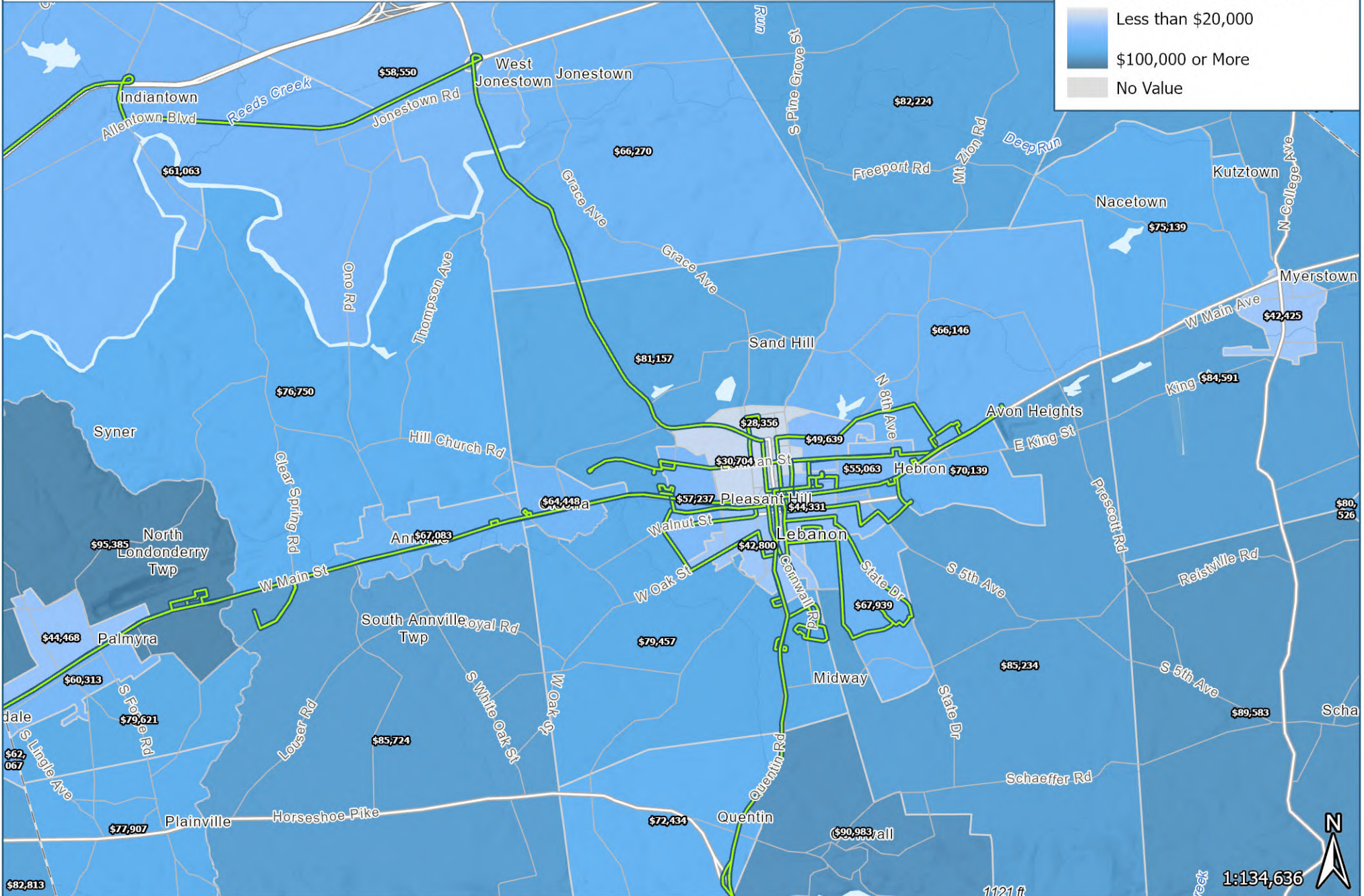
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**Bus Routes**

**Median Household Income**

- Less than \$20,000
- \$100,000 or More
- No Value



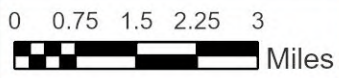
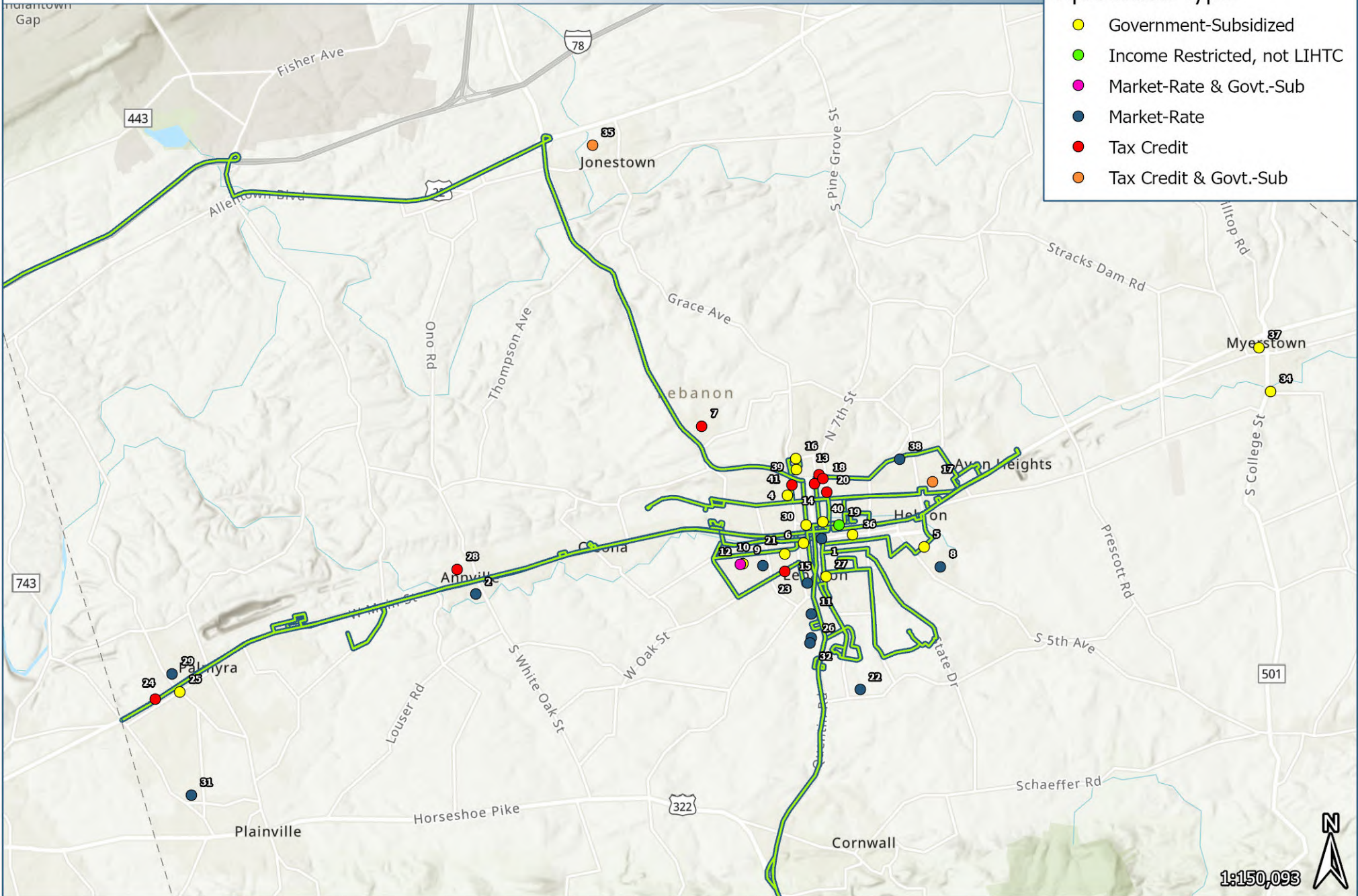
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 Additional Source(s): Bowen National Research



— Bus Routes

**Apartment Type**

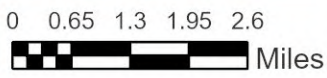
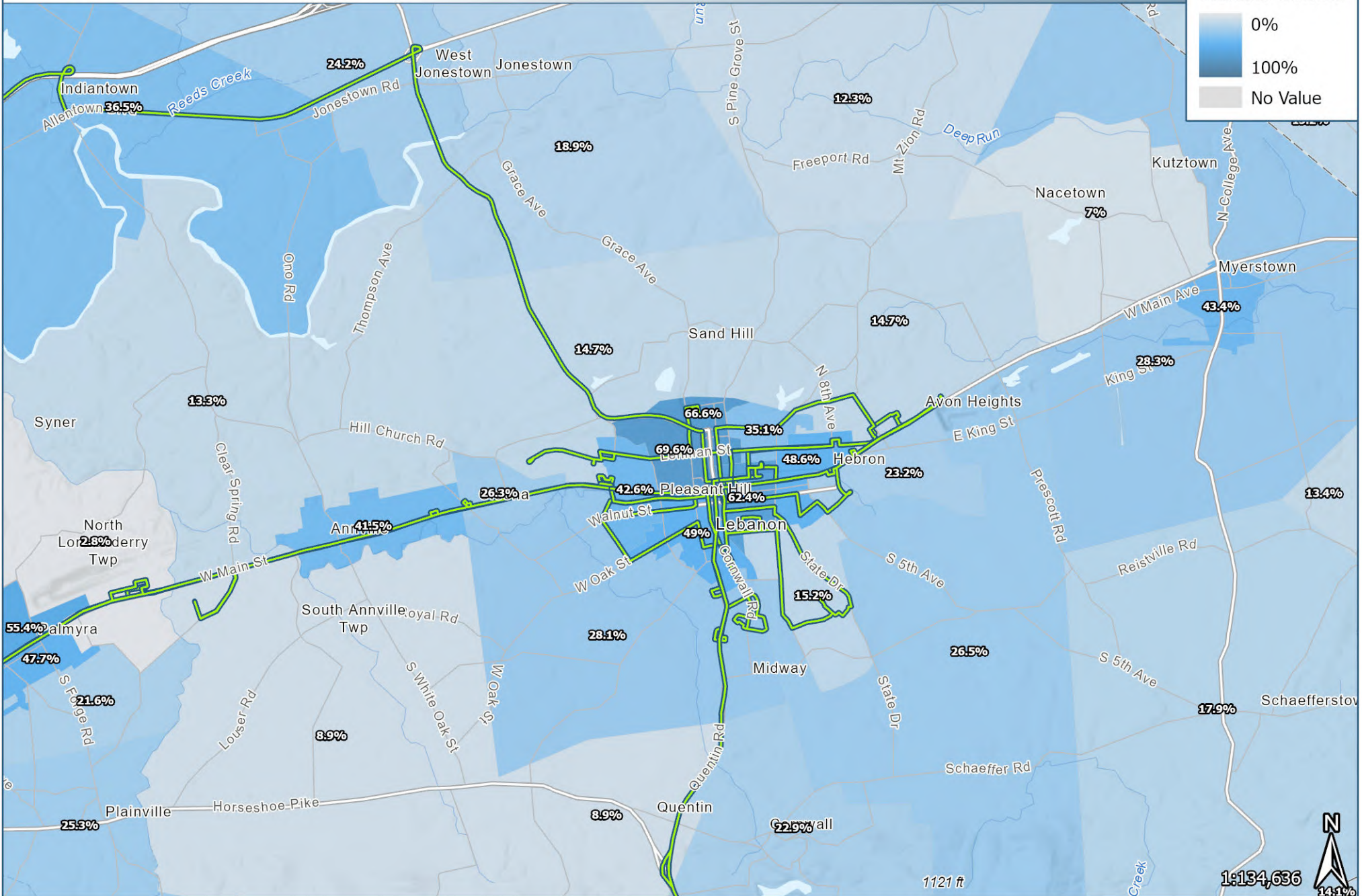
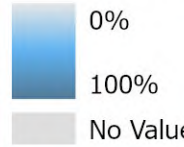
- Government-Subsidized
- Income Restricted, not LIHTC
- Market-Rate & Govt.-Sub
- Market-Rate
- Tax Credit
- Tax Credit & Govt.-Sub

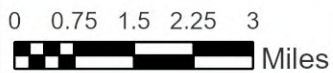
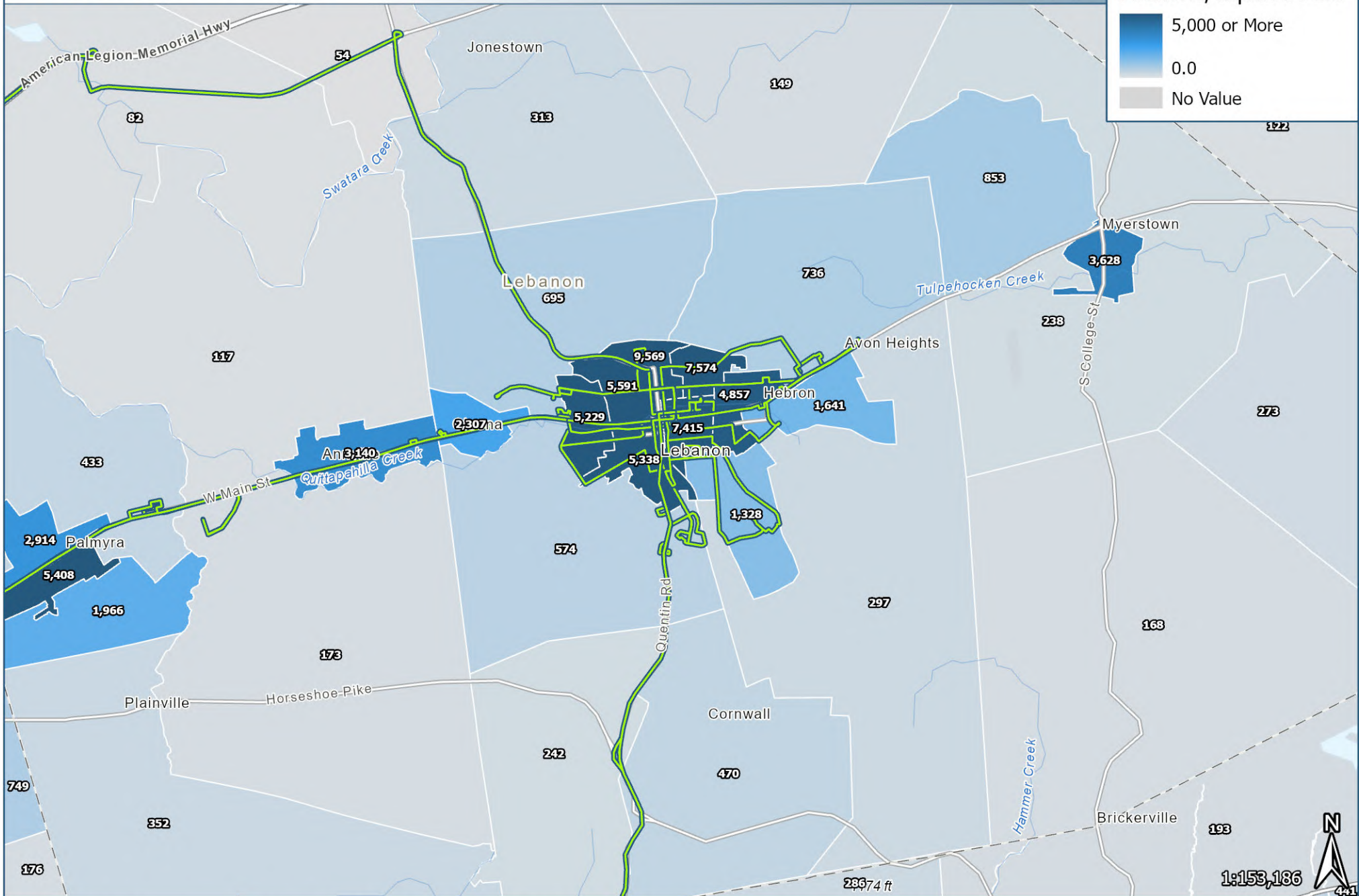
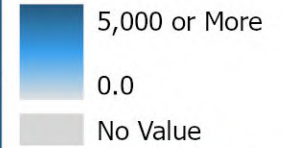


data.pa.gov, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS  
 Additional Source(s): Bowen National Research

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## Transportation Costs

As part of this analysis, we examined both the direct costs of the Lebanon Transit system to consumers, as well as the cost burden that the combination of transportation and housing have on area households.

The rate of Lebanon Transit one-way county fares start at \$2.00 (city fares at \$1.50), a general county monthly pass costs \$76.00, and students can present Student Fare Cards when boarding the bus for a \$1 fare each way. Lebanon Transit also offers Americans With Disabilities (ADA) Shared Ride, a door-to-door service for individuals with disabilities as an alternative to the typical Lebanon Transit fixed-route service. The ADA Shared Ride buses will deviate up to 0.75 of a mile from existing fixed routes from approximately 6:00 a.m. to 11:35 p.m., Monday through Friday, and 7:30 a.m. to 11:35 p.m on Saturday. Trips must be scheduled over the phone by 4:00 P.M. at least one day before the needed trip or up to two weeks prior to the scheduled trip. ADA Shared Ride trips cost twice the standard route fare, at \$3.00 for a Lebanon (city) fare, \$3.50 Lebanon (city) with transfer, \$4.00 outside Lebanon (city), and \$4.50 outside Lebanon (city) with transfer each way. The table below illustrates the various fees associated with the services provided by Lebanon Transit.

<b>Lebanon Transit System Fees</b>		
<b>Type of Trip</b>	<b>Cost</b>	<b>Transfer</b>
City Fare	\$1.50	\$0.25
City Half Fare	\$0.75	\$0.10
County Fare (Routes 8, 16, 88 and Saturday Special to Park City)	\$2.00	\$0.25
County Half Fare	\$1.00	\$0.10
Student Fare	\$1.00*	\$0.25
Express Routes	\$2.25	\$0.25
All-Day Pass (City, County, and Express Routes)	\$6.00	N/A
10 Ride City Pass (used on Lebanon City Routes)	\$15.00	N/A
10 Ride County Pass (used on City and County Routes)	\$20.00	N/A
31 Day City Pass (used on Lebanon City Routes)	\$57.00	N/A
31 Day County Pass (used on City and County Routes)	\$76.00	N/A
<b>Express Services</b>		<b>Cost</b>
One Way	\$2.25 each way	
Half Fare	\$1.10 each way	
10 Ride Pass	\$22.50	
31 Day Pass	\$85.50	

Source: <https://lebanontransit.org/fares/#bus-routes>

\*August 15 through June 15

Lebanon Transit also provides specialized public transit services for senior citizens age 65 and older within Lebanon County. This specialty senior program provides free rides on fixed-route buses and reduced rates on Shared Ride services with the Senior Transit Card.

Lebanon Transit - Senior Shared Ride Fees	
Type of Trip/Distance	Cost
Senior Fare (age 65+) Shared Ride Full Fare	\$2.50
0-5 Miles	\$19.00
5-10 Miles	\$22.00
10+ Miles	\$26.00
Seniors 65+ Pass (free bus rides and reduced Shared Ride fares with card)	\$0

Based on the preceding information, a form of public transportation is accessible for some PSA (Lebanon County) residents who can afford the transportation rates and, when applicable, preschedule the trips. For PSA residents without reliable access to a personal vehicle, public transportation may be required based on proximity to community services and other necessities. Given the relatively low rider fees and both the flexibility and geographical reach of the public transportation service, Lebanon Transit seems to provide reasonably priced and accessible transportation for most Lebanon County residents.

While household income is usually allocated to a variety of expenses, housing and transportation costs typically comprise two of the largest expenses for most households. In an effort to better understand the extent to which area households allocate income to these two categories, the following table illustrates the share of households by income for renter and owner households that are transportation and housing severe cost-burdened (paying 75% or more of household income toward transportation and housing, *combined*) for the PSA (Lebanon County).

		2022 Combined Transportation and Housing Severe Cost-Burdened Share of Households by Income Cohort by Tenure						
		<\$20,000	\$20,000 - \$39,999	\$40,000 - \$59,999	\$60,000 - \$99,999	\$100,000 - \$150,000	\$150,000+	Overall
Lebanon County	Renters	83.6%	54.0%	19.3%	9.3%	4.0%	4.1%	38.5%
	Owners	87.6%	53.0%	18.5%	9.2%	4.0%	4.1%	19.2%

Source: Urban Decision Group; Bowen National Research

As the preceding illustrates, the share of transportation and housing severe cost-burdened households increases significantly as income decreases, regardless of tenure. Overall, 38.5% of renter households in the PSA (Lebanon County) are transportation and housing severe cost-burdened, which is a significantly higher share compared to the share of owner households (19.2%). Among renter households earning less than \$20,000 annually, over four-fifths (83.6%) are transportation and housing severe cost-burdened. While the share of such renter households decreases significantly as income increases, over half (54.0%) of renter households earning between \$20,000 and \$39,999, and nearly one-fifth (19.3%) earning between \$40,000 and \$59,999 are transportation and housing severe cost-burdened. The corresponding shares of owner households within these income

cohorts is notably similar. As such, affordable transportation along with affordable housing alternatives will remain critical to the most economically vulnerable households in the market.

When comparing the overall *combined* shares of severe cost-burdened renter households (38.5%) and owner households (19.2%) in the PSA to the shares of households that are severe cost burdened based on *housing costs only* (20.3% of renter households and 6.0% of owner households – page VI-4), the preceding data illustrates the additional financial strain that transportation costs create for households in Lebanon County, most notably for low- to middle-income households. While many of the factors associated with transportation costs are elements of the larger regional and national economies (vehicle purchase prices, fuel costs, interest rates, etc.), factors such as the proximity of employment opportunities to residence, the availability of local services, and reduced housing costs can lower the combined transportation and housing cost burden for area residents.

#### **D. COMMUNITY SERVICES**

The location, type, and number of community attributes (both services and amenities) can have a significant impact on housing market performance and the ability of a market to support existing and future residential development. Typically, a geographic area served by an abundance of amenities and services should be more desirable than one with minimal offerings, and its housing market should perform better accordingly. As a result, community attributes were examined in Lebanon County as part of this Housing Needs Assessment.

Lebanon County is located in the south-central portion of Pennsylvania and bordered by Schuylkill County to the north; Berks County to the east; Lancaster County to the south; and Dauphin County to the west. Lebanon County has one city, Lebanon, which represents approximately 18.6% of the county population and had an estimated 2022 population of 27,010. Seven boroughs and 18 townships comprise the balance of the county. Among municipalities outside of Lebanon, the boroughs of Palmyra, Cornwall and Myerstown are some of the more populated areas within the county's 362.5 square miles.

The City of Lebanon and other communities in Lebanon County have an ample supply of community services for residents. The following is a summary of these services.

## Lebanon

The City of Lebanon serves as the county seat of government as well the county's commercial and cultural core. Lebanon is approximately 35 miles east of Harrisburg, Pennsylvania and approximately 90 miles northwest of Philadelphia, Pennsylvania. The primary arterial roadway and commercial corridor is the east/west U.S. Highway 422 which transects the city. Between South 5th Avenue and South 12th Street this thoroughfare operates as two separate, one-way roads. Additional arterial roadways within the city limits include portions of State Route 72 (South 9th & 10th streets/Quentin Road), State Route 343 (North 7th Street), and State Route 897 (South 5th Avenue). Lebanon Transit, which offers fixed-route, express bus, and shared ride services, has its transfer station and main office located in the city. Fixed routes traverse the city limits and extend to some other areas of the county. The shared ride service offers curb-to-curb service anywhere within the county for those that qualify. An express bus provides prearranged transportation to and from Harrisburg, Pennsylvania as well as to and from employers on Old Forge Road in Jonestown.

A significant portion of Lebanon's community services are located along and surrounding the U.S. Highway 422 corridor within the central portion of the city. Community services include several restaurants, small businesses, and churches, as well as retailers such as Family Dollar and Rite Aid. Other notable services include the Lebanon Valley Family YMCA, the Lebanon Community Library, and two WellSpan Good Samaritan medical facilities that provide family medicine services and emergency medical center services. At the eastern end of the city limits are two service plazas, which are anchored by GIANT grocery and Home Depot. The plazas also include a CVS pharmacy, Anytime Fitness, Dunham's Sports, and a Dollar Tree. Multiple banks, restaurants and an ALDI grocery store are also present in this area.

The Lebanon County Courthouse, a service plaza anchored by Weis grocery, and additional services along State Route 72 can be found in the southern portion of the city. The northern half of the city contains a higher density of residential structures, but also includes Monument Park and Coleman Memorial Park, the Senior Center of Lebanon Valley, Save-A-Lot grocery, dollar stores, scattered restaurants and other small businesses. Lebanon School District serves the City of Lebanon, operating five elementary schools, Lebanon Middle School, and Lebanon High School. The city's police department is located on South 8th Street and both the northern and southern portions of the city have a city-operated fire department.

### Northern Lebanon County

In northern Lebanon County, State Routes 72 and 343 extend north of the Lebanon city limits toward the borough of Jonestown and Bethel Township, where the unincorporated community of Fredericksburg is located. With populations of under 2,000, Jonestown and Fredericksburg are the largest communities in this area. Fort Indiantown Gap, a National Guard Training Center, comprises the northwestern portion of the county. East Market Street and South Lancaster Street are two of the more traveled and serviced roads in Jonestown. Services within proximity of the borough include BG's Value Market grocery, Dollar General, Jonestown Community Park, access to the Lebanon Valley Rail Trail, a fire department, restaurants, banks, and churches. Main Street is the primary thoroughfare in Fredericksburg where several restaurants, a library, a bowling center, and other small businesses line the street. A community center, primary care facility, fire department, and Redner's Warehouse Markets grocery are among the other services nearby.

U.S. Highway 22 spans the county east to west, passing through or near Jonestown, Fredericksburg, and other areas. Various businesses and services are scattered along this arterial and on-ramps and access points to Interstates 78 and 81 are also available. The Lickdale Road and Fisher Avenue intersection just off Interstate 81 offers several hotels, a campground, restaurants, and gas stations for travelers. Swatara State Park is located in the far northern portion of the county, while Memorial Lake State Park, Pine Meadows Golf Complex, Blue Mountain Golf Course, Sleepy Hollow Motocross Park, and a section of the Appalachian Trail serve as other recreational opportunities in northern Lebanon County. This portion of the county is served by the Northern Lebanon School District, which operates four elementary schools, Northern Lebanon Middle School, and Northern Lebanon High School.

### Eastern Lebanon County

Myerstown is the largest borough in eastern Lebanon County with a population of just over 3,000 residents according to the 2020 United States Census. Other populous areas in eastern Lebanon County include the borough of Richland and the unincorporated communities of Newmanstown and Schaefferstown. State Route 501 (College Street) is a primary thoroughfare, running north and south through Myerstown and Schaefferstown. U.S. Highway 422 extends east from the City of Lebanon through Myerstown and toward the county line. A Walmart Supercenter and multiple hotels are located near Myerstown. Many community services in Myerstown are located along U.S. Highway 422 and include gas stations, restaurants, banks, small service and business plazas, Dollar General, and Dutch-Way Farm Market grocery store. State Route 501 provides direct access to the Myerstown Community Library, Myerstown Community Park, and Evangelical Seminary, a graduate institution. Lebanon Valley Golf Course is located just outside the Myerstown borough limits.

Main Street in Richland, as well as Main Street in Newmanstown (operating as State Route 419), and Main Street in Schaefferstown (operating as State Route 897) are the primary service corridors in their respective areas. Typical services such as restaurants, churches, banks, grocery stores and small businesses are present along these roads. Other notable services in eastern Lebanon County include Fountain Park, Willow Springs Park, family practice medical offices, and multiple small museums in the Schaefferstown area. The Millcreek Township Police Department is located in Newmanstown and each community has its own fire department. Eastern Lebanon County (ELCO) School District services this portion of the county and provides two elementary schools (kindergarten through second grade), ELCO Intermediate School (third grade through fifth grade), and ELCO Middle and High schools.

### Southern Lebanon County

Extending south of the Lebanon city limits, State Route 72 provides the quickest route to the southern portion of the county. Several large community services plazas and big-box stores such as Target, Lowe's Home Improvement, and Kohl's are located along this corridor, as well as grocery stores, gas stations, banks and restaurants. Additionally, several health-related service providers including the North Cornwall Health Center and the Lebanon VA Medical Center are within this area.

With a 2020 U.S. Census population of 4,604, the borough of Cornwall is the largest municipality in southern Lebanon County. U.S. Highway 322 (Twenty-Eighth Division Highway) and State Route 419 (Freeman Drive/Schaeffer Road) are the primary arterial roads in the borough and where most community services are located. Restaurants, churches, a Dollar General, two golf courses, access to the Lebanon Valley Rail Trail, The Cornwall Inn, and local police and fire departments are among the services located in and around Cornwall. Cornwall Iron Furnace, a 19th-century iron furnace and museum is a tourist attraction in the area. Cornwall is also home to Cornwall Manor retirement community and its many accompanying amenities for residents. Mt. Gretna is a smaller borough southwest of Cornwall and has several typical community services in addition to the Gretna Theatre, Conewago Lake, Timbers Restaurant and Dinner Theatre, and Mount Gretna Roller Rink. State Route 117 links the two boroughs. Education in southern Lebanon County is provided by the Cornwall-Lebanon School District, which operates four elementary schools, Cedar Crest Middle and High schools, and Virtual Solutions, which is a kindergarten through eighth grade online-learning option.



## Western Lebanon County

As U.S. Highway 422 extends west of the City of Lebanon and toward the county line, it passes through an approximate eight-mile stretch that includes the borough of Cleona, Annville Township, and the borough of Palmyra. These three municipalities, along with the community of Campbelltown, comprise much of the population in western Lebanon County and the majority of the community services. The Lebanon Valley Mall, Boscov's department store, Hobby Lobby, Price Rite grocery, Planet Fitness, and Regal Lebanon Valley movie theater are among the services located between the City of Lebanon and the borough of Cleona along U.S. Highway 422.

In addition to typical services such as restaurants, banks and gas stations along U.S. Highway 422 in Cleona, the largest service area in the borough is Cleona Square, which includes GIANT grocery, Rite Aid, Big Lots, and retail shopping options. The Annville-Cleona Community Pool and Quittie Creek Nature Park are located further west toward Annville. Annville Township's primary employer and economic driver is Lebanon Valley College, a private undergraduate and graduate school. Other services along the Main Street/U.S. Highway 422 corridor in Annville include Allen Theatre, the Annville Free Library, Annville Natural Food Market, and a selection of restaurants, shops and businesses. Both Cleona and Annville have their own respective fire and police departments. This western part of Lebanon County is served by the Annville-Cleona School District, which comprises Annville Elementary, Cleona Elementary, and Annville-Cleona Secondary School.

WellSpan Urgent Care, Walmart Supercenter, Flagship Cinemas Palmyra and more services are located further west along U.S. Highway 422 toward the borough of Palmyra, which had an estimated 2021 population of 7,755 according to the U.S. Census Bureau. Palmyra has its own Main Street/U.S. Highway 422 service corridor that includes Palmyra Bowling, Heritage Park, Palmyra Shopping Center (Weis grocery, Goodwill, Cornerstone Dollar Plus, etc.), and several banks, gas stations, and restaurants. Fire and police departments are also present in the borough. Other than Northside Commons (Redner's, Dollar Tree, etc.) most services in Campbelltown are located along the U.S. Highway 322 corridor (Horseshoe Pike). The Palmyra Area School District serves the far western portion of Lebanon County and operates four elementary schools, Palmyra Area Middle and High schools, and Cougar Academy, a kindergarten through 12<sup>th</sup> grade cyber school.

### Overall Lebanon County

In addition to county-operated schools, childcare facilities are scattered throughout the county. Fixed-route, express, and on-demand transportation within the county is provided by Lebanon Transit. Additionally, the 15-mile Lebanon Valley Rail Trail for pedestrians, bicyclists, and other non-vehicular traffic currently extends through Mt. Gretna, Cornwall, and the City of Lebanon. A separate, shorter portion of this trail exists west of Jonestown. When complete, 10 phases of Lebanon Valley Rail Trail construction will total nearly 26.0 miles and link the northern and southwestern areas of Lebanon County. Other notable recreational space in the county not previously mentioned includes Paramount Sports Complex in Annville, the Lebanon Valley Expo Center and Fairgrounds south of Lebanon, and various campgrounds scattered throughout the county. Senior centers are present in Annville, Jonestown, Lebanon, Myerstown, and Palmyra while the only identified community centers are in Fredericksburg and Lebanon. The county has a notable share of lodging accommodations. However, traditional hotels such as those operated by Marriott or IHG were only identified in the northern and central portions of the county. The eastern, southern and western areas of Lebanon County offer smaller facilities and a variety of independently operated inns. Lodging options are least prevalent in eastern Lebanon County.

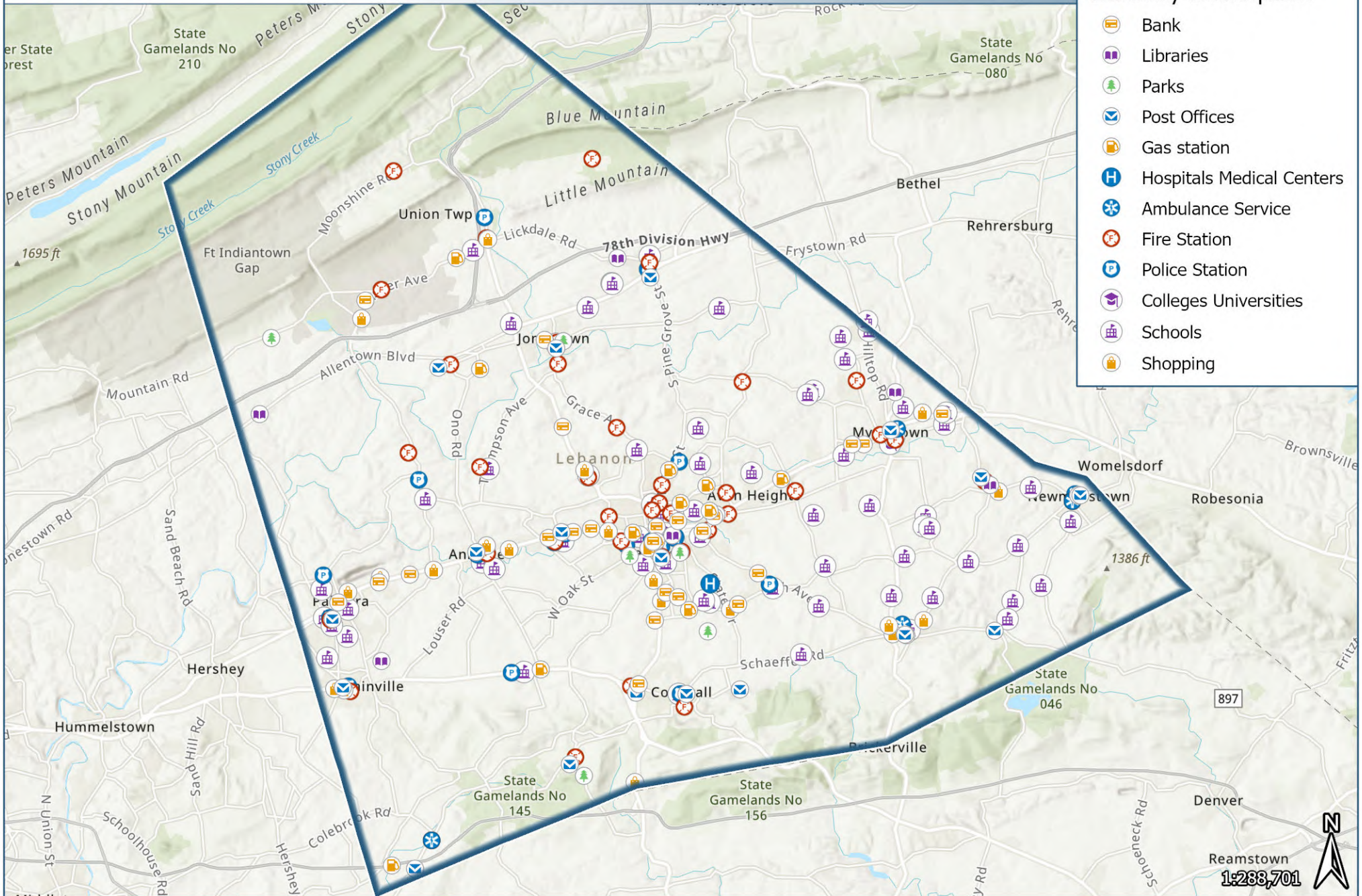
Overall, residents of Lebanon County generally have sufficient access to essential community services and recreational amenities that likely serve a variety of household types and income levels. Many community services are located along or in proximity to public transportation and primary arterial roadways. The largest concentration of community services and amenities are located in the City of Lebanon and its surrounding area. However, community services are not limited to this portion of Lebanon County. Residents in other boroughs and townships have access to an adequate supply of amenities and essential services within their own respective communities or are less than a 30-minute drive from the City of Lebanon.

It is anticipated that most future residential development will be in areas within reasonable proximity to the more commonly needed community services (e.g., shopping, healthcare, and pharmaceutical providers). Maps illustrating the location of community services are on the following pages.

PSA

**Industry Description**

- Bank
- Libraries
- Parks
- Post Offices
- Gas station
- Hospitals Medical Centers
- Ambulance Service
- Fire Station
- Police Station
- Colleges Universities
- Schools
- Shopping















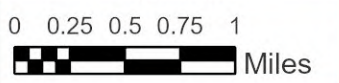
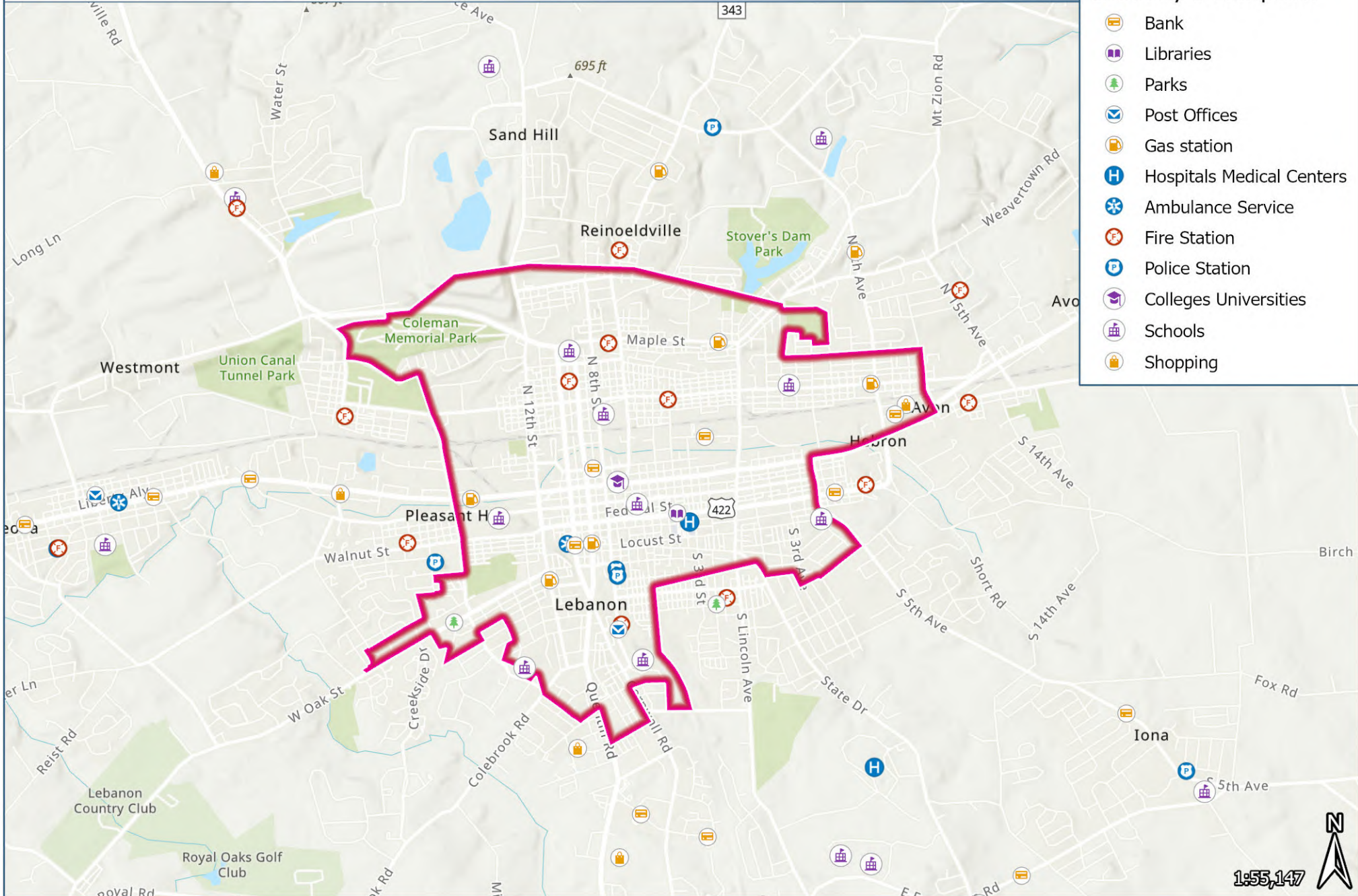
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Additional Source(s): Bowen National Research

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**Lebanon City**  
**Industry Description**

-  Bank
-  Libraries
-  Parks
-  Post Offices
-  Gas station
-  Hospitals Medical Centers
-  Ambulance Service
-  Fire Station
-  Police Station
-  Colleges Universities
-  Schools
-  Shopping



Esri, NASA, NGA, USGS, FEMA, data.pa.gov, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research



## **E. RESIDENTIAL BLIGHT**

Blight, which is generally considered the visible decline of property, can have a detrimental effect on nearby properties within a neighborhood. Blight can be caused by several factors, including economic decline, population decline, and the high cost to maintain/upgrade older housing. There are specific references to blight within the Pennsylvania Statutes in Section 1712.1: Blighted Property Removal. In particular, Section 1712.1(c) states the following:

*(c) **Blighted property** shall include:*

*(1) Any premises which because of physical condition or use is regarded as a public nuisance at common law or has been declared a public nuisance in accordance with the local housing, building, plumbing, fire and related codes.*

*(2) Any premises which because of physical condition, use or occupancy is considered an attractive nuisance to children, including but not limited to abandoned wells, shafts, basements, excavations, and unsafe fences or structures.*

*(3) Any dwelling which because it is dilapidated, unsanitary, unsafe, vermin-infested or lacking in the facilities and equipment required by the housing code of the municipality, has been designated by the department responsible for enforcement of the code as unfit for human habitation.*

*(4) Any structure which is a fire hazard, or is otherwise dangerous to the safety of persons or property.*

*(5) Any structure from which the utilities, plumbing, heating, sewerage or other facilities have been disconnected, destroyed, removed, or rendered ineffective so that the property is unfit for its intended use.*

*(6) Any vacant or unimproved lot or parcel of ground in a predominantly built-up-neighborhood, which by reason of neglect or lack of maintenance has become a place for accumulation of trash and debris, or a haven for rodents or other vermin.*

*(7) Any unoccupied property which has been tax delinquent for a period of two years prior to the effective date of this act, and those in the future having a two year tax delinquency.*

*(8) Any property which is vacant but not tax delinquent, which has not been rehabilitated within one year of the receipt of notice to rehabilitate from the appropriate code enforcement agency.*

*(9) Any abandoned property. A property shall be considered abandoned if:*

*(i) it is a vacant or unimproved lot or parcel of ground on which a municipal lien for the cost of demolition of any structure located on the property remains unpaid for a period of six months;(Source: 35 Pa. Stat. § 1712.1)*

Several programs also exist at the county and municipal levels of government to combat residential blight. In particular, the City of Lebanon has a [Fight Blight website](#) that defines blight and outlines initiatives and programs to help reduce blight in the city. These initiatives and programs include code enforcement, the City of Lebanon Land Bank, and a Housing Rehabilitation Program administered by the Lebanon County Redevelopment Authority. This housing rehabilitation program provides grants and loans to low- and moderate-income households for the purpose of home improvement. The City of Lebanon administers an Emergency

Rehabilitation Program *to correct substandard conditions and code violations that are immediate health and safety violations* among owner-occupied single-family homes. The City of Lebanon also requires [registration of rental property](#), in part, to *work toward eliminating substandard and deteriorating rental housing*. The City also conducts annual exterior and interior inspections of rental property that include electrical, plumbing, mechanical and fire safety components. The Borough of Palmyra, the second largest municipality in Lebanon County by population, also assesses an annual fee of \$200 as part of its vacant property registration requirement.

Municipalities within Lebanon County have their own zoning code and property maintenance codes. The Lebanon County Planning Department also enforces zoning codes for nine communities and building codes for 11 communities in the county. Building and zoning departments for each city (or the county) enforce zoning regulations for areas within the city limits. In general, zoning codes and property maintenance codes enforced within each city are implemented in part to prevent areas from becoming blighted.

There are also references to public health and safety, occupant welfare, and even aesthetic factors throughout various sections of zoning ordinances that would contribute to the general definition of blight even if not specifically defined. In a less defined way, several case types (especially unsecured openings, graffiti, illegal dumping, and older housing code violations) could be considered as indicators of blight, or at least some form of community and property owner disinvestment, within a given area, though the area may not be “blighted” by definition.

For the purposes of this analysis, these code violations and definitions were used as initial identifiers of possible blight. Residential properties within the study area that meet any of the following criteria were classified to be blighted. Summary definitions of the most common forms of residential blight are listed below:

**Boarded Up Structure.** This is a building or structure with multiple windows and/or doors that have boards placed on those points of entry and for which it appears the unit has been abandoned and that no work or repair appears to be underway.

**Building or Structure Which is in a State of Disrepair.** This is a residential structure exhibiting noticeable signs of disrepair or neglect such as, but not limited to, deteriorated exterior walls and/or roof coverings, broken or missing windows or doors which constitute a hazardous condition or a potential attraction to trespassers, or building exteriors, walls, fences, signs, retaining walls, driveways, walkways, sidewalks or other structures on the property which are broken, deteriorated, or substantially defaced, to the extent that the disrepair is visible from any public right of way or visually impacts neighboring public or private property or presents an endangerment to public safety.

**Unkempt Property.** This is a property showing clear signs of overgrown, diseased, dead, or decayed trees, weeds or vegetation that may create a public safety hazard or substantially detract from the aesthetic and property values of neighboring properties. This may also include properties which have notable refuse or garbage clearly visible from the street or abandoned/broken appliances, cars in disrepair and on blocks, or other items of unused and unsightly property that may be deemed a public nuisance or otherwise detract from the aesthetic and property values of neighboring properties. An unkempt property may also lack a proper access point (i.e., a functional driveway) in order to provide access to the residential structure.

Using the preceding descriptions of blight, Bowen National Research identified properties in Lebanon County that were abandoned, in various stages of disrepair or otherwise appeared to be in an unsafe condition.

A representative of Bowen National Research personally visited residential neighborhoods in Lebanon County. The representative evaluated the exterior condition of the existing housing stock via a windshield survey, whether it was occupied or vacant. Residential housing stock evaluated as part of this windshield survey primarily consisted of single-family houses. From this on-site observation, we identified 22 residential units that exhibited some level of exterior blight. It should be noted that the interiors of properties were not evaluated as part of this survey. These 22 residential units represent less than 0.1% of the 59,784 housing units in Lebanon County (based on 2022 estimates). This is a very low share of blighted homes as compared to other jurisdictions where Bowen National Research conducted surveys of residential blight. Typically, blighted residential units in a city or county represent less than 1.0% of all residential units. This share of blighted residential properties represents potential nuisances, safety hazards, and is potentially detrimental to nearby property uses and values. As a general guideline, we identified properties that were considered to exhibit visual evidence of significant exterior deficiencies and disrepair. Many of these structures are boarded up, have missing siding or roof shingles, or show signs of damage that make such units either uninhabitable or represent serious safety or public nuisance issues.

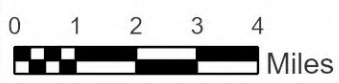
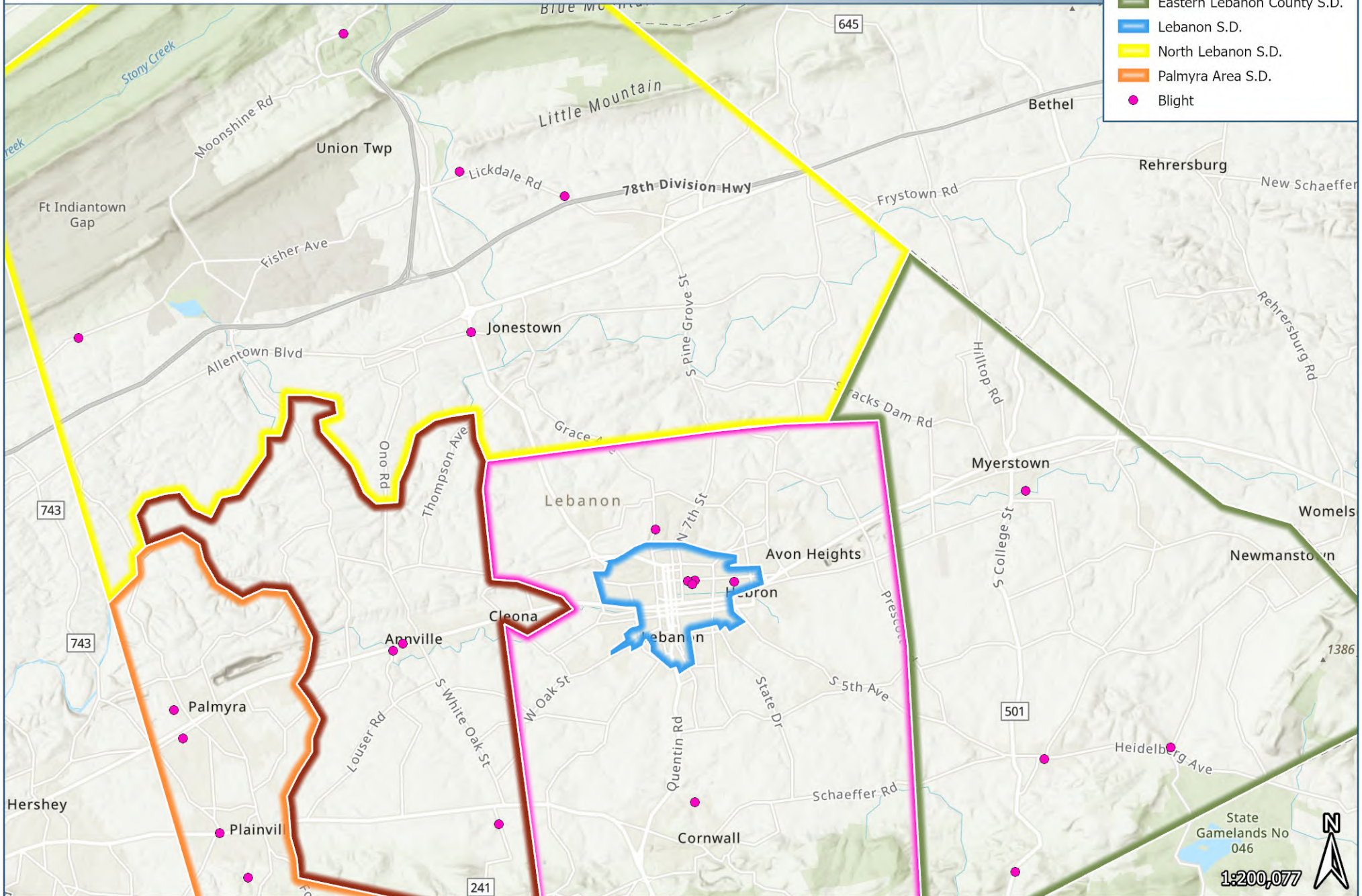


Note that representatives of Bowen National Research did not visit every residential street within Lebanon County. This analysis primarily focused on incorporated cities and boroughs that have a residential zoning code (e.g., Lebanon, Myerstown, Palmyra). A more extensive survey of residential blight within the county would have likely uncovered additional residential units that exhibited characteristics of blight. Regardless, residential blight does not appear to be significant in Lebanon County.

A map illustrating the approximate location of residential blight in Lebanon County is included on the following page.



- Anville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon County S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.
- Blight



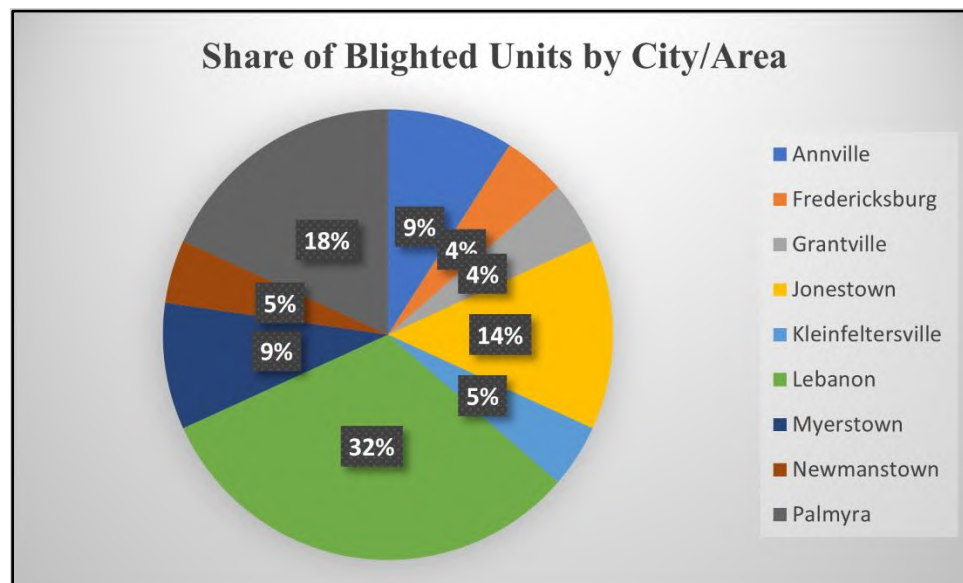
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Additional Source(s): Bowen National Research

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Based on the preceding map, the following illustrates the total number and share of blighted residential units identified by city or area within Lebanon County.

Blighted Residential Units Lebanon County, Pennsylvania		
City/Area	Number of Units	Share of Units
Lebanon	7	31.8%
Palmyra	4	18.2%
Jonestown	3	13.6%
Annaville	2	9.1%
Myerstown	2	9.1%
Fredericksburg	1	4.5%
Grantville	1	4.5%
Kleinfeltersville	1	4.5%
Newmanstown	1	4.5%
<b>Lebanon County Total</b>	<b>22</b>	<b>100.0%</b>

Source: Bowen National Research



As indicated by the preceding table and chart, blighted residential structures are primarily located in the Lebanon and Palmyra areas. These two areas account for half of all blighted residential units found in the county. Note that Lebanon, the largest city in Lebanon County, consists of established neighborhoods that include a significant amount of older residential structures. According to 2022 estimated figures, over 75% of renter-occupied units and over 85% of owner-occupied units in the city were built prior to 1970. Older residential units typically represent a significant share of blighted structures due to the level of maintenance and upkeep often required to keep these homes in satisfactory condition.

The following table identifies streets within Lebanon County communities and areas that contain blighted residential units.

<b>Blighted Residential Units Lebanon County, Pennsylvania</b>			
<b>City/Area</b>	<b>Street</b>	<b>Homes Abandoned or in Disrepair</b>	<b>Share of Blighted Homes</b>
Annville	West Main Street	1	4.5%
	West Queen Street	1	4.5%
	<b>Total</b>	<b>2</b>	<b>9.1%</b>
Fredericksburg	Lickdale Road	1	4.5%
Grantville	Mountain Road	1	4.5%
Jonestown	Darkes Road	1	4.5%
	Suedberg Road	1	4.5%
	State Route 72	1	4.5%
	<b>Total</b>	<b>3</b>	<b>13.6%</b>
Kleinfeltersville	Heidelberg Avenue	1	4.5%
Lebanon	High Street	1	4.5%
	Lehman Street	2	9.1%
	Weidman Street	1	4.5%
	East Weidman Street	1	4.5%
	Sandhill Road	1	4.5%
	Mount Wilson Road	1	4.5%
	<b>Total</b>	<b>7</b>	<b>31.8%</b>
Myerstown	South Cherry Street	1	4.5%
	North Market Street	1	4.5%
	<b>Total</b>	<b>2</b>	<b>9.1%</b>
Newmanstown	Stiegel Pike	1	4.5%
Palmyra	West Maple Street	1	4.5%
	North Locust Street	1	4.5%
	Horseshoe Pike	1	4.5%
	Lawn Road	1	4.5%
	<b>Total</b>	<b>4</b>	<b>18.2%</b>
<b>Grand Total</b>		<b>22</b>	<b>100.0%</b>

Source: Bowen National Research.

Note: Percentages for individual cities/areas may not reflect exact figures due to rounding.

As stated previously, the Lebanon area (seven blighted units) and the Palmyra area (four units) represent half of the 22 blighted units uncovered in this analysis. Lebanon and Palmyra are the two largest municipalities by population in Lebanon County. The remaining blighted units identified were dispersed throughout the county. The preceding list of streets, as well as areas noted on the preceding map, illustrate possible geographic areas of focus for mitigation of residential blight within the county.

Based on this analysis, residential blight is not prevalent within individual communities or the county as a whole. It appears that the combination of code enforcement efforts and home repair/maintenance programs provided in the county have helped to limit blight within the county. Such enforcement and programs should continue to be supported.

## F. DEVELOPMENT COSTS AND GOVERNMENT REGULATIONS

This section evaluates potential financial and regulatory barriers to residential development in Lebanon County. For the purposes of this analysis, potential financial barriers to development include land costs, labor costs, utility installation costs, property taxes, assessments, and overall development costs. Regulatory barriers to development that were considered in this section focused on residential zoning for three of the largest communities in the county (City of Lebanon, Borough of Palmyra and North Lebanon Township).

### Development Costs

*Land costs*, including acquisition costs and taxes, factor into the development of real estate and could be a potential barrier to development. When land costs are bundled into construction costs, a greater picture emerges of overall development costs. Availability of land suitable for development, which typically includes access to utilities and municipal water and sewer, also affects land costs.

A common barrier to development is the *lack of available land* within a municipality or county for a large-scale residential project, especially within established areas. The type of vacant parcel needed for a large-scale residential project typically has to meet several criteria in order to be shovel-ready, including availability of utilities, a location outside of a designated flood zone, and proximity to community services. Once these factors are considered, the number of available parcels suitable for development greatly diminishes. This in turn drives up prices for land that meets most or all of these criteria.

A search for vacant parcels listed for sale in Lebanon County was conducted on Realtor.com, revealing 39 vacant parcels for sale in the county as of April 2023. The following table lists active land listings in Lebanon County by acreage range.

Number and Share of Vacant Land Listings by Acreage Range – Lebanon County (As of April 2023)			
< 1 Acre	1 to 10 Acres	> 10 Acres	Total
8 (20.5%)	20 (51.3%)	11 (28.2%)	39 (100.0%)

Source: Realtor.com

A total of 11 vacant land listings in Lebanon County are over 10 acres in size, representing nearly 30% of all vacant land listings in the county. These larger parcels are potentially suitable for large apartment complexes and/or mixed-use developments with residential components. Most of the vacant land available for sale in the county is between one and 10 acres. Residential land at the lower end of this size range may be suitable for smaller multifamily developments consisting of duplexes and fourplexes, while residential land at the upper end of this size range may be suitable for a complex of larger apartment buildings. The remaining eight parcels are smaller than one acre. These smaller parcels are, in most cases, infill lots in established municipalities or individual lots within active residential subdivisions. It is possible that many of these available parcels may not be suitable

for development due to a lack of acreage, access to utilities, or may not be zoned for residential development. Any or all of these factors would likely reduce the viability of a parcel for residential development.

A search for recent land sales in Lebanon County that could potentially support multifamily residential development yielded few suitable parcels. In fact, only one property sale of vacant land over 10 acres was found during the past six months. However, development of this parcel is limited by participation in the [Clean and Green](#) program administered by the state of Pennsylvania. Note that agricultural properties are typically located away from cities and major development areas and may not have access to utilities necessary for higher-density development. Most vacant parcels sold within the past six months were less than two acres in size and appeared to be single-family infill lots in established areas or within residential subdivisions.

A search for current land *listings* in Lebanon County that could potentially support large-scale residential development was also conducted. As part of this search, primary weight was placed on larger parcels that are at least 10 acres in size. This search uncovered the following relevant land listings:

Lebanon County - Current Land Listings (As of April 2023)				
Property Address	City/Area	List Price	Acres	Price per Acre
Wilhelm Ave./S. Lincoln Ave.	Lebanon	\$2,600,000	35.10	\$74,074
805 Mine Rd.	Lebanon	\$2,300,000	62.53	\$36,782
Quentin Rd.	Lebanon	\$2,900,000	17.53	\$165,431
Grace Ave.	Lebanon	\$385,000	11.26	\$34,192

Asking prices at the three properties listed for sale range from \$34,192 to \$165,431 per acre, with a median list price of \$55,428 per acre. Similar listings of residential land available for sale in adjacent and nearby Pennsylvania counties range from \$26,510 to \$192,982 per acre, with a median price of \$52,239 per acre. These land listings represent parcels zoned or approved for residential use or parcels zoned for commercial use that allow residential development. Additional parcels of over 10 acres were considered for this analysis but were not listed due to incompatible zoning regulations (e.g., industrial or agricultural zoning). Based on recent listings of land available for development, it appears that land costs in Lebanon County are comparable to nearby and adjacent Pennsylvania counties.

*Labor costs* and availability of skilled and qualified labor are also important factors for development costs. Lebanon County is part of the Lebanon, PA Metropolitan Statistical Area (MSA) according to the Bureau of Labor Statistics (BLS). According to BLS data, the median annual wage for construction and extraction occupations in the Lebanon MSA is \$52,590. This is a slightly higher mean annual wage for these occupations than the mean annual wage offered in the Lancaster MSA (\$52,080) but a lower wage than the Reading MSA (\$56,200), and the state of Pennsylvania (\$56,870). Median annual wages for construction and extraction occupations in the Lebanon MSA range from \$41,800 for construction laborers to \$72,370 for first-line supervisors. Note that construction and extraction occupations only account for approximately 34 out of every 1,000 jobs in the Lebanon MSA and also account for a slightly higher share (approximately 38 out of every 1,000 jobs) statewide. The construction sector accounts for a very low share of the area and state job market, likely contributing to a shortage of skilled and qualified workers for construction projects. This shortage of skilled and qualified workers can often result in increased costs for construction projects, which in turn can result in higher rents and home prices. This labor shortage in the construction sector appears to be an ongoing trend impacting much of the United States.

The following table illustrates the employment number, share, and corresponding typical annual wages for detailed occupations within the construction and extraction sector for the Lebanon MSA, Lancaster MSA (adjacent), Reading MSA (adjacent), and the state of Pennsylvania. The highest mean wage is illustrated in **red** text and the lowest median wage is listed in **blue** text. Note that only data for detailed occupational groups available for each area are shown in the following table.

**Typical Wages by Detailed Construction & Extraction Occupations**

Occupation Type	Lebanon, PA MSA			Lancaster, PA MSA			Reading, PA MSA			Pennsylvania		
	Employment		Mean Wage	Employment		Mean Wage	Employment		Mean Wage	Employment		Mean Wage
	Number	Share		Number	Share		Number	Share		Number	Share	
First-Line Supervisors of Construction Trades and Extraction Workers	180	10.7%	<b>\$72,370</b>	1,430	11.8%	<b>\$67,770</b>	620	11.7%	<b>\$73,660</b>	24,950	11.6%	<b>\$77,600</b>
Carpenters	240	14.3%	\$46,190	2,430	20.0%	\$46,470	610	11.5%	\$50,950	27,560	12.8%	\$53,470
Carpet Installers	40	2.4%	\$42,220	140	1.2%	\$47,280	--	--	--	1,370	0.6%	\$50,400
Cement Masons and Concrete Finishers	50	3.0%	\$44,240	430	3.5%	\$48,370	140	2.6%	\$48,610	5,530	2.6%	\$49,370
Construction Laborers	230	13.7%	<b>\$41,800</b>	2,060	17.0%	<b>\$43,230</b>	890	16.8%	\$45,500	36,570	17.0%	\$47,550
Operating Engineers and Other Construction Equipment Operators	150	8.9%	\$49,980	920	7.6%	\$54,190	520	9.8%	\$55,030	22,130	10.3%	\$54,950
Drywall and Ceiling Tile Installers	40	2.4%	N/A	260	2.1%	\$49,040	80	1.5%	\$46,100	2,770	1.3%	\$52,750
Electricians	260	15.5%	\$64,720	1,040	8.6%	\$65,590	620	11.7%	\$66,840	19,390	9.0%	\$68,660
Painters, Construction and Maintenance	50	3.0%	\$43,290	410	3.4%	\$44,630	100	1.9%	<b>\$45,020</b>	5,800	2.7%	<b>\$45,740</b>
Plumbers, Pipefitters, and Steamfitters	80	4.8%	\$54,280	580	4.8%	\$57,210	400	7.6%	\$65,830	12,840	6.0%	\$65,580
<b>Total</b>	<b>1,680</b>	<b>100.0%</b>	<b>\$52,590</b>	<b>12,120</b>	<b>100.0%</b>	<b>\$52,080</b>	<b>5,290</b>	<b>100.0%</b>	<b>\$56,200</b>	<b>214,610</b>	<b>100.0%</b>	<b>\$56,870</b>

Source – Bureau of Labor Statistics (BLS) – May 2021

-- indicates that category not listed for MSA by BLS.

N/A – Estimates not released by BLS.

Note: Total reflects all Construction and Extraction occupations; Construction and Extraction occupations not related to building construction are excluded from table.

Based on a competitive analysis of wages in the construction sector depicted in the preceding table, the Lebanon MSA typically has lower wages for construction occupations than the adjacent Lancaster and Reading MSAs and lower wages than the state of Pennsylvania. This may result in lower residential development costs in the Lebanon area compared to nearby areas.

*Utility costs for natural gas and electric service*, specifically the cost to tap into or run utility service at a specific location, also factors into overall development costs. Fees paid by the developer or contractor to establish natural gas and electric service are typically passed on to the buyer upon completion of a single-family house, condominium unit, or townhouse. The total price of a new residential home or unit often includes tap fees for water, sewer, electric and natural gas utilities, which can vary by location. In Lebanon County, electric service is provided by PPL Electric Utilities Corporation in the borough of Richland, Heidelberg Township, and Millcreek Township. Metropolitan Edison Company (Met-Ed) provides electric service in the remaining areas of Lebanon County. Natural gas service is provided by UGI Utilities.

Electric rates in Lebanon County vary based on supplier. Factoring in supply and distribution charges as of December 2022, electric rates for PPL Electric Utilities Corporation customers are \$0.14612 per kilowatt-hour, while electric rates for Met-Ed customers are \$0.10303 per kilowatt-hour. For natural gas service, UGI Utilities assesses a minimum monthly customer charge of \$15.00 and a distribution charge of \$0.50024 per 100 cubic feet (Ccf) for residential service. Note that the distribution charge does not include several surcharges and riders which include, but are not limited to, a state tax adjustment surcharge, a gas procurement charge, a weather normalization adjustment, and a distribution system improvement charge.

Water and wastewater (sewer) service is provided by several entities in Lebanon County. Pennsylvania American Water Company provides water service to the borough of Palmyra and the following townships: Annville, North Annville, South Annville, North Londonderry and South Londonderry. Residential customers of Pennsylvania American Water Company pay a monthly service charge of \$17.50 and a rate of \$1.6108 per 100 gallons of water usage. Customers needing to start service receive one street service connection (water tap) free of charge.

The [City of Lebanon Authority](#) assesses *water and sewer tap fees* to approximately 70,000 customers living within city limits as well as several outlying communities in Lebanon County. In addition to the City of Lebanon, the Authority also provides connected sewer service to Heidelberg, North Lebanon Township, South Lebanon Township, and West Lebanon Township. The Authority also provides sewage treatment services to the following areas not connected to the city sewer system: Cleona Borough, Cornwall Borough, North Cornwall Township, South Annville Township, and West Cornwall Township. The [Northern Lebanon County Authority](#) serves Jonestown Borough, Swatara Township, and Union Township.



The following table is a summary of water and sewer providers in Lebanon County along with coverage areas:

<b>Water and Sewer Utility Providers – Lebanon County</b>		
<b>Utility Provider</b>	<b>Utility</b>	<b>Service Areas</b>
City of Lebanon Authority	Water/Sewer/ Wastewater Treatment	City of Lebanon Heidelberg Township North Lebanon Township South Lebanon Township West Lebanon Township Cleona Borough* Cornwall Borough* North Cornwall Township* South Annville Township* West Cornwall Township*
Northern Lebanon County Authority	Wastewater Treatment	Jonestown Borough Swatara Township Union Township
Pennsylvania American Water Company	Water	Palmyra Borough Annville Township North Annville Township South Annville Township North Londonderry Township South Londonderry Township
Mount Gretna Authority	Water/Sewer/ Wastewater Treatment	Mount Gretna Borough
Myerstown Water Authority Board/Sewer Authority	Water/Sewer	Myerstown Borough
Richland Water Company	Water	Richland Borough
Millcreek-Richland Joint Sewer Authority	Sewer	Richland Borough Millcreek Township
Fredericksburg Sewer and Water Authority	Water/Sewer	Bethel Township
Jackson Sewer Authority	Sewer	Jackson Township

\*Wastewater treatment only (communities not connected to sewer system).

The following table compares water/sewer rates, tap fees, and connection fees among selected service providers to Lebanon County communities:

Tap Fees and Minimum Monthly Water/Sewer Fees and Rates Lebanon County (Resident Rates)						
Service Provider	Water Tap Fee (3/4-inch)	Sewer Tap Fee (3/4-inch)	Minimum Monthly Water Fee (3/4-inch)	Water Base Rate	Minimum Monthly Sewer Fee (3/4-inch)	Sewer Base Rate
Pennsylvania American Water Company	None	N/A	\$17.50	\$1.61/100 gal	N/A	N/A
City of Lebanon Authority	--	\$150.00	\$12.91	\$3.84/1,000 gal	\$13.19	\$4.85/1,000 gal
North Lebanon Township	\$3,900/EDU	\$2,290/EDU (capacity) \$3,100/EDU (collection)	\$26.00*	\$3.84/1,000 gal	\$13.19^	\$3.75/1,000 gal
Cornwall Borough	\$3,864/EDU	\$2,090/EDU (capacity) \$4,900/EDU (collection)	\$3.33/EDU* (capital) \$5.33/EDU* (base)	\$3.45/1,000 gal (O&M) \$6.15/1,000 gal (treatment)	\$3.33/EDU* (capital) \$3.00/EDU* (base)	\$2.89/1,000 gal (O&M) \$7.87/1,000 gal (treatment)
Palmyra Borough	None	--	\$17.50	\$1.61/100 gal	\$29.33	--
Millcreek-Richland Joint Authority	--	\$6,000/EDU	--	--	\$51.67/EDU	None (Residential)
Fredericksburg Sewer & Water Authority	\$2,500/EDU	\$5,000 - \$5,500/EDU	None	\$5.00/1,000 gal	\$23.00	\$8.79/1,000 gal

gal = gallons; EDU = Equivalent Dwelling Unit; O&M = Operations & Maintenance

Note regarding City of Lebanon Authority sewer rates: Communities outside of Lebanon not connected to city sewer lines pay \$3.75/1,000 gal for treatment only. Communities outside of Lebanon that are connected to city sewer lines pay \$3.90/1,000 gal for conveyance and treatment. Lebanon city residents pay \$4.85/1,000 gal for collection, conveyance and treatment.

Pennsylvania American Water Company does not provide sewer/wastewater service to Lebanon County communities.

Pennsylvania American Water Company rates rounded to the nearest cent (\$0.01).

Sewer tap fees include permit fees, inspection fees, and administrative costs where applicable.

\*Quarterly fee prorated monthly.

^Does not include a \$60/quarter fee to cover debt accrued by township

Note: Cornwall Borough water tap fee is \$1,000 or actual connection costs (whichever is greater). Tap fee does not include facilities fee of \$364.

Water and sewer utility providers in Lebanon County charge a wide range of fees. Pennsylvania American Water Company, which provides water service to several Lebanon County communities, does not levy a tap fee for new customers. However, the water base rate of \$1.61 per 100 gallons for customers is significantly higher than the rates municipally based water providers charge their customers for service. For example, the Pennsylvania American water rate per 1,000 gallons is over \$16.00, which is significantly higher than the water rate (\$3.84/1,000 gallons) provided by the City of Lebanon Authority.

Several Lebanon County municipalities also levy *impact fees* for new residential units to access the water and/or sewer system. Cornwall Borough levies a water tap fee of \$3,864 per Equivalent Dwelling Unit (EDU) and separate sewer tap fees for capacity (\$2,090/EDU) and collection purposes (\$4,900/EDU). Combined, developers of a new residential unit in Cornwall Borough would have to pay over \$10,000 in impact fees on top of construction and land acquisition costs. It is likely that these fees would be passed on to the eventual buyer of a residential unit in the borough, which would make building residential units for low- and moderate-income households even more difficult.

*Government Development Fees* in the form of permit fees charged by city, town, or county governments also factor into development costs. The [Lebanon County Planning Department](#) assesses building permit fees for several jurisdictions and issues a residential permit fee worksheet to assist builders and homeowners with determining fees for a given project. Building fees are assessed at \$0.30 per square foot for new construction along with a \$100 plan review fee, a \$50 minimum permit fee, and a \$4.50 state education fee. For a new 2,000 square-foot residential structure, the permit fee would be \$754.50. Note that the Lebanon County Planning Department handles building code enforcement for the following locations: Annville, Cleona, Cornwall, Jonestown, Millcreek, North Annville Township, North Lebanon Township, North Londonderry Township, Richland Borough, South Annville Township, South Lebanon Township, and West Cornwall Township. For jurisdictions outside of the county building code enforcement footprint, building inspection duties are typically handled by third-party inspection agencies such as Associated Building Inspections, Commonwealth Code Inspection Service, and Light-Heigel & Associates.

The following table illustrates overall building and zoning permit fees for a 2,000 square-foot residential construction project in selected jurisdictions in Lebanon County.

Permit Fees for a \$2,000 Square Feet Residential Structure Lebanon County			
Location	Building Permit Fee	Miscellaneous Fees	Total Fees
Lebanon County*	\$600	\$150	\$750
Bethel Township	\$830	\$335	\$1,165
Myerstown Borough**	\$590	\$209	\$799
Palmyra Borough	\$770	\$390	\$1,160
South Londonderry Township	\$550	\$80	\$630
Swatara Township	\$835	\$340	\$1,175

\*Building code enforcement jurisdictions only.

\*\*Fee schedule established by Associated Building Inspections (third-party inspection agency)

Note: Fees do not include municipal fees of up to 20% or the \$4.50 state education fee assessed for all Pennsylvania jurisdictions. Miscellaneous fees include those assessed for plan review, electrical, mechanical, and plumbing components.

Building permit and miscellaneous related fees range from \$630 to \$1,175 for a hypothetical 2,000 square-foot residential structure in Lebanon County. By comparison, municipalities in surrounding counties levy building permits and miscellaneous related fees ranging from \$900 to \$2,550 for a similar-sized residential structure. These fees assessed by Lebanon County municipalities appear to be at the low end of the range for similar fees levied by municipalities in surrounding counties. Several jurisdictions also levy miscellaneous building permit fees that cover plan review plus electrical, mechanical, and plumbing inspections. The residential permitting process and the corresponding documentation that is required appear to be typical largely due to the presence of third-party inspection agencies. Based on our review of the residential building permit process and fees, it does not appear that these factors represent deterrents or barriers to residential development.

*Taxes and assessments* applied to the development of real estate can also factor into overall development costs. Property taxes vary by county in Pennsylvania. Each county establishes its general tax rate for all residents, then additional taxes and assessments are applied based on municipality, school district location, and special tax districts (if applicable). The [Lebanon County Treasurer's Office](#) collects the county real estate tax and also collects local taxes for most city, borough, and township jurisdictions in the county. The base property tax rate in Lebanon County is 3.8295 mills, which is approximately \$3.83 for \$1,000 of assessed property value.

Lebanon County taxpayers can also receive exemptions for homestead and farmstead exclusions. Homestead and farmstead exclusions are only available for properties which are primary residences. Note that properties must include at least 10 contiguous acres of farmland to be eligible for the farmstead exclusion. Property owners and renters may also be eligible for the Property Tax/Rent Rebate Program. Eligible taxpayers must be either age 65 or older, a widow/widower aged 50 or older, or a person with a disability aged 18 or older. (Source: [North Cornwall Township](#)). School districts in the county also offer a discount payment period between July and August, in which taxpayers can qualify for a reduction of 2% in property taxes for early payment.

For a property with an *assessed* value of \$100,000, the base property tax would be \$3,829.50 for a principal residence in Lebanon County. Note that the base property tax does not include any exclusions or rebates for eligible homeowners or renters or discount payment periods established by school districts. As stated, additional property taxes are assessed based on municipality and school district location.

The following table shows a comparison of property tax millage rates for locations in Lebanon County.

**Tax Millage Rates (2023) for Municipalities and School Districts – Lebanon County**

Municipality	School District	Tax Millage Rate (County)	Tax Millage Rate (Municipality)	Tax Millage Rate (School District)	Total Tax Millage Rate
Annville Twp.	Annville-Cleona SD	3.8295	4.29	15.6319	23.7514
Bethel Twp.	Northern Lebanon SD	3.8295	0.69	14.6623	19.1818
Cleona Borough	Annville-Cleona SD	3.8295	2.99	15.6319	22.4514
Cold Spring Twp.	Northern Lebanon SD	3.8295	0.00	14.6623	<b>18.4918</b>
Cornwall Borough	Cornwall-Lebanon SD	3.8295	2.25	16.7095	22.789
East Hanover Twp.	Northern Lebanon SD	3.8295	0.183	14.6623	<b>18.6748</b>
Heidelberg Twp.	Eastern Lebanon Co. SD	3.8295	0.7444	16.2738	20.8477
Jackson Twp.	Eastern Lebanon Co. SD	3.8295	0.1801	16.2738	20.2834
Jonestown Borough	Northern Lebanon SD	3.8295	1.80	14.6623	20.2918
Lebanon City	Lebanon SD	3.8295	4.581	22.22	<b>30.6305</b>
Millcreek Twp.	Eastern Lebanon Co. SD	3.8295	1.33	16.2738	21.4333
Mount Gretna Borough	Cornwall-Lebanon SD	3.8295	2.2352	16.7095	22.7742
Myerstown Borough	Eastern Lebanon Co. SD	3.8295	3.685	16.2738	23.7883
North Annville Twp.	Annville-Cleona SD	3.8295	0.00	15.6319	19.4614
North Cornwall Twp.	Cornwall-Lebanon SD	3.8295	1.90	16.7095	22.439
North Lebanon Twp.	Cornwall-Lebanon SD	3.8295	2.01	16.7095	22.549
North Londonderry Twp.	Palmyra Area SD	3.8295	2.012	16.852	22.6935
Palmyra Borough	Palmyra Area SD	3.8295	4.50	16.852	<b>25.1815</b>
Richland Borough	Eastern Lebanon Co. SD	3.8295	2.79	16.2738	22.8933
South Annville Twp.	Annville-Cleona SD	3.8295	1.00	15.6319	20.4614
South Lebanon Twp.	Cornwall-Lebanon SD	3.8295	1.78	16.7095	22.319
South Londonderry Twp.	Palmyra Area SD	3.8295	1.575	16.852	22.2565
Swatara Twp.	Northern Lebanon SD	3.8295	1.065	14.6623	19.5568
Union Twp.	Northern Lebanon SD	3.8295	0.2291	14.6623	<b>18.7209</b>
West Cornwall Twp.	Cornwall-Lebanon SD	3.8295	1.25	16.7095	21.789
West Lebanon Twp.	Lebanon SD	3.8295	5.50	22.22	<b>31.5495</b>

Source: Pennsylvania Department of Community and Economic Development (Municipal Tax Information)

Twp. – Township; Co. – County; SD – School District

The three lowest tax millage rates reflected in **blue font**. The three highest tax millage rates reflected in **red font**.

Note – Tax millage rates do not include assessments for fire protection, ambulance/emergency services, street lighting, stormwater assessment fees, Local Services Taxes, or per capita taxes.

Overall tax millage rates in Lebanon County municipalities range from a low of 18.4918 mills in Cold Spring Township to a high of 31.5495 mills in West Lebanon Township. Tax millage rates in Lebanon County municipalities largely reflect school district location. Municipalities with the two highest property tax rates (West Lebanon Township and Lebanon City) are located in the Lebanon School District, which has the highest tax rate (22.22 mills) among all county school districts. Municipalities with the three *lowest* property tax rates (Cold Spring Township, East Hanover Township, and Union Township) are located in the Northern Lebanon School District, which has the lowest tax rate (14.6623 mills) among all county school districts. Using a \$100,000 assessed property value as an example, the annual base property tax bill for a primary residence would range from \$1,849.18 to \$3,154.95 based on municipality and school district location.

The following table compares the overall range and median property tax millage rate figures in Lebanon County with adjacent counties in Pennsylvania.

Tax Millage Rates (2023) in Lebanon County and Adjacent Pennsylvania Counties	
County	Total Tax Millage Rate
Lebanon	14.6623 (Low)
	22.28775 (Median)
	27.72 (High)
Lancaster	15.0097 (Low)
	22.1167 (Median)
	37.9641 (High)
Berks	33.73 (Low)
	41.5099 (Median)
	64.06 (High)
Dauphin	24.5099 (Low)
	30.0867 (Median)
	53.353 (High)
Schuylkill	55.053 (Low)
	65.5005 (Median)
	105.304 (High)

Based on 2023 property tax millage rates, Lebanon County has much lower property tax millage rates compared to most adjacent counties. Lancaster County, located south of Lebanon County, has similar low and median tax millage rates. However, Berks County and Schuylkill County each has significantly higher property tax rates, as the lowest property tax millage rate in each county is higher than the highest tax millage rate in Lebanon County. Note that the following tax rates only reflect a combination of county, municipal, and school district millage rates for comparison purposes.

New Construction Costs

In order to make a valid and accurate comparison between the cost of construction and sale prices of completed homes in Lebanon County, it is necessary to look at the differences between the two figures. One way to make this comparison is by looking at the sales market for recently built residential homes. According to data provided by the Lebanon County Equalization Department for closed home sales between January 2020 and December 2022, the median sale price for a home in Lebanon County was \$210,000. In order to reflect current housing market values, we have also obtained current listing data for homes in Lebanon County. Multiple Listing Service (MLS) data obtained in March 2023 indicates that the median list price for a home in Lebanon County is \$391,800, a significantly higher figure compared to what homes sold for in the past three years. This higher figure reflects the amount of newer housing product currently on the market, which has a median year built of 2016. Note that these median sales and listing figures include all homes sold in the county regardless of age or condition.

Focusing on newer homes built since 2020, the median sale price for a newer home sold between January 2020 and December 2022 was \$345,883 and the median list price for a newer home was approximately \$417,700 in March 2023. The median list price for these newer homes was approximately \$212 per square foot, while the median sale price to list price ratio for newer homes was 100% between January 2020 and December 2022, meaning that newer housing units in Lebanon County typically sold for the asking price. This period was reflective of a strong housing market for new construction that favored sellers. The average newer home sold during this period was a three-bedroom/2.5-bath two-story home with approximately 2,000 square feet that sold for approximately \$173 per square foot.

According to RS Means construction data, it costs approximately \$300,000 (\$150.00 per square foot) to build a new, average-quality, two-story, three-bedroom/2.5-bath, 2,000 square-foot, single-family dwelling with a basement. This cost, which has been adjusted to reflect regional attributes, includes average interior finishes, a wood frame exterior, a detached garage, site work, central air conditioning, and contractor fees. The \$300,000 cost does not include the cost of land, municipal fees, financing, insurance, architecture fees, or profit. The inclusion of any or all of these additional features significantly increases the overall cost of a new home. Based on this analysis, it would appear that a typical single-family home within Lebanon County would need to be priced at \$400,000 and above to make it financially viable for a developer to construct a typical single-family home in the county without funding or assistance from government, a nonprofit partner, a philanthropic/foundation or other resources.

Note that residential construction throughout the United States is currently affected by increased cost of materials, labor shortages, and the significant increase in mortgage interest rates. Data supplied by RS Means for residential construction costs may not be reflective of current materials and labor shortages. A [CBRE report](#) published in August 2022 estimated that construction costs are forecasted to increase approximately 14% year-over-year nationwide. In addition, significant increases in mortgage interest rates have increased borrowing costs for prospective homebuyers. This leaves homebuilders and developers with a reduced pool of income-qualified buyers to purchase homes. The combination of increased borrowing costs for prospective homebuyers and increasing costs of materials and labor for building homes makes cost-effective residential construction more difficult to achieve. For these reasons, the price of a new home may not be reflective of current conditions. Therefore, estimated costs for construction of residential homes should be depicted as being on the low end given these recent material costs and labor shortages. Regardless, it appears that it is likely difficult for developers to build for-sale housing for less than \$400,000 in the subject market.

### Residential Zoning

According to the Centers for Disease Control and Prevention (CDC) Housing Reference Manual, *zoning is essentially a means of ensuring that a community's land uses are compatible with the health, safety, and general welfare of the community.* Several municipalities in Lebanon County have a zoning ordinance. These municipalities include the City of Lebanon along with several boroughs and townships. For the purposes of this analysis, we have provided a review of zoning regulations for three of the largest communities in the county: the City of Lebanon, Borough of Palmyra, and North Lebanon Township. These three communities represent the largest municipality (Lebanon), the largest borough by population (Palmyra), and the largest township by population (North Lebanon Township) in Lebanon County. Combined, these three communities represent a significant share of multifamily properties surveyed as part of this Housing Needs Assessment.

## Zoning Districts

<b>City of Lebanon – Zoning Districts – Codified Ordinances</b>	
<b>Zoning District</b>	<b>Description</b>
<b>RLD</b> Low Density Residential District	Provide for and protect the integrity of low-density residential neighborhoods primarily comprised of single-family detached dwellings, which are permitted by right in this zoning district. Conversion of an institutional or industrial building into a commercial and/or multifamily building is permitted by special exception.
<b>RMLD</b> Medium Low Residential District	Provide for and protect the integrity of low-density residential neighborhoods primarily comprised of single-family detached and semidetached dwellings, which are each permitted by right within this zoning district. Conversion of an institutional or industrial building into a commercial and/or multifamily building is permitted by special exception.
<b>RMD</b> Medium Density Residential District	Provide for medium-density neighborhoods with a mix of housing types in a manner that respects and continues traditional forms of development. Single-family detached dwellings, semidetached dwellings, two-family dwellings, townhouses, and cottage neighborhood developments are permitted by right within this zoning district. Conversion of an existing one-family dwelling into additional dwelling units and conversion of an institutional or industrial building into a commercial and/or multifamily building is permitted by special exception.
<b>RHD</b> High Density Residential District	Provide for a neighborhood with a mix of housing types in a manner that respects and continues traditional forms of development. Single-family detached dwellings, semidetached dwellings, two-family dwellings, townhouses, multifamily dwellings and cottage neighborhood developments are permitted by right within this zoning district. Conversion of an existing one-family dwelling into additional dwelling units and conversion of an institutional or industrial building into a commercial and/or multifamily building is permitted by special exception.
<b>OI</b> Office Industrial District	Provide for a mix of housing types and selected types of less intensive commercial uses in areas that include existing homes. Single-family detached dwellings, semidetached dwellings, two-family dwellings, townhouses, multifamily dwellings, and live/work units are permitted by right. Transitional housing and conversion of an institutional or industrial building into a commercial and/or multifamily building is permitted by special exception.
<b>CBD</b> Central Business District	Provide for an orderly coordinated development of varied commercial businesses, arts, cultural, institutional and residential development in the downtown. Single-family detached dwellings, semidetached dwellings, two-family dwellings, townhouses, multifamily dwellings, and conversion of an institutional or industrial building into a commercial and/or multifamily building are all permitted by right, provided that these dwellings are limited to being in the same building as a principal commercial use that occupies the majority of the street level of the building. Live/work units are also permitted by right in this zoning district. Transitional housing and single-room occupancy housing are permitted by special exception.
<b>CG</b> General Commercial District	Provide for a wide variety of commercial uses including more intensive commercial uses in areas that include fewer existing homes. Single-family detached dwellings, semidetached dwellings, two-family dwellings, townhouses, live/work units, short-term rentals, and transitional housing are permitted by right. Multifamily dwellings and conversion of an institutional or industrial building into a commercial and/or multifamily building are also permitted by right, provided that these dwellings are limited to being in the same building as a principal commercial use that occupies the majority of the street level of the building. Boarding/rooming houses and single-room occupancy (SRO) housing are permitted by special exception.
<b>CN</b> Neighborhood Commercial District	Provide for less intensive types of commercial uses in areas surrounded by residential development. Single-family detached dwellings, semidetached dwellings, townhouses, multifamily apartments, live/work units, short-term rentals and conversion of an institutional or industrial building into a commercial and/or multifamily building are permitted by right. Transitional housing is permitted by special exception.

Source: City of Lebanon Codified Ordinances (Part 13 – Zoning Code)

Note: Zoning districts that do not permit residential development were excluded from this analysis.



(Continued)

City of Lebanon – Zoning Districts – Codified Ordinances	
Zoning District	Description
<b>LIC</b> Light Industrial/Commercial District	Provide for a variety of industrial development while not allowing for heavy industrial uses that are likely to result in hazards or nuisances. Transitional housing and short-term rentals are permitted by right. Conversion of an institutional or industrial building into a commercial and/or multifamily building is permitted by special exception, provided that the lot is abutting or directly across the street/alley from a Residential, Central Business District, or Municipal Recreation zoning district.
<b>GIC</b> General Industrial/Commercial District	Provide suitable areas for a wide variety of industrial uses and selected commercial uses including intensive uses that must be allowed under state law. Transitional housing and short-term rentals are permitted by right. Conversion of an institutional or industrial building into a commercial and/or multifamily building is permitted by special exception, provided that the lot is abutting or directly across the street/alley from a Residential, Central Business District, or Municipal Recreation zoning district. Manufactured/mobile home parks are also permitted in this zoning district by special exception.

Source: City of Lebanon Codified Ordinances (Part 13 – Zoning Code)

Note: Zoning districts that do not permit residential development were excluded from this analysis.

The City of Lebanon permits some form of residential development in nearly all zoning districts. Single-family detached homes are permitted by right in all residential zoning districts, while multifamily buildings are either permitted by right or by special exception in several residential and commercial zoning districts. Mixed-use dwellings, including live/work units, are also permitted within several zoning districts. Codified ordinances also allow for the conversion of single-family homes to multiple-dwelling units as well as the conversion of formerly institutional or industrial buildings into residential and/or mixed-use structures in some instances. Overall, Lebanon zoning ordinances appear to allow flexibility for different types of residential development.

Lot area requirements, lot width, setbacks, and building height restrictions for each zoning district that allows residential development is listed in the following table:

City of Lebanon – Lot Area, Setbacks, and Building Height Requirements by Zoning District						
Zoning District	Minimum Lot Area (Sq. Ft.)	Minimum Lot Width	Front Yard Setback	Side Yard Setback	Rear Yard Setback	Maximum Building Height
<b>RLD</b> Low Density Residential District	6,000 – 12,500	50 – 80 ft.	15 – 20 ft.	8 – 15 ft.	25 ft.	40 ft./3 stories
<b>RMLD</b> Medium Low Residential District	4,500 – 12,500	40 – 80 ft.	10 – 20 ft.	8 – 15 ft.	25 ft.	40 ft./3 stories
<b>RMD</b> Medium Density Residential District	2,500 – 10,000	25 – 60 ft.	5 – 20 ft.	5 – 10 ft.	25 ft.	40 ft./3 stories 55 ft./4 stories
<b>RHD</b> High Density Residential District	1,800 – 6,000	20 – 30 ft.	None	3 – 20 ft.	20 ft.	40 ft./3 stories 60 ft./5 stories
<b>OI</b> Office Industrial District	1,800 – 6,000	20 – 30 ft.	None	3 – 20 ft.	20 ft.	40 ft./3 stories 60 ft./5 stories
<b>CBD</b> Central Business District	1,500	15 ft.	None	None	None	140 ft./10 stories
<b>CG</b> General Commercial District	2,500 – 10,000	25 – 60 ft.	5 – 20 ft.	5 – 10 ft.	25 ft.	40 ft./3 stories 55 ft./4 stories
<b>CN</b> Neighborhood Commercial District	1,800 – 6,000	20 – 30 ft.	None	3 – 20 ft.	20 ft.	40 ft./3 stories 60 ft./5 stories
<b>LIC</b> Light Industrial/Commercial District	--	--	--	--	--	--
<b>GIC</b> General Industrial/Commercial District	8,500 (average)	100 ft.	10 ft.	20 – 25 ft.	20 – 25 ft.	35 ft./3 stories

Source: City of Lebanon Codified Ordinances (Part 13 – Zoning Code)

Note: Zoning districts that do not permit residential development were excluded from this analysis.

Listed figures for commercial and industrial districts reflect residential land uses only.

Allowed residential uses in CG District must meet the requirements of the RMD District.

Figures for GIC District reflect manufactured/mobile home parks.

Figures not listed for LIC District. This zoning district does not permit new residential construction.

Minimum lot area and setback requirements among zoning districts that permit residential development have a low and high range in most cases. The low end of the range reflects single-family detached units while the high end of the range reflects attached residential units and multifamily buildings. The Central Business District (CBD) allows for a wide range of residential development, including high-density multi-story residential buildings. Note that the CBD does not have front, side, or rear setback requirements and allows for up to 10 story buildings. This lack of setback requirements, coupled with higher height maximums, would allow for maximizing a given lot for development purposes.

The minimum lot size for the Residential Low Density District (RLD) is only 6,000 square feet, which would allow for lots with 50 feet of width and 120 feet of depth and equate to a density of around seven units per acre. The remaining residential zoning districts (RMLD, RMD, and RHD) allow for smaller minimum lot areas and smaller minimum lot widths for single-family dwellings.

Permitted land uses within Lebanon zoning districts are listed in the following table.

Permitted Land Uses within Zoning Districts City of Lebanon										
Land Use Type	Zoning Districts									
	RLD	RMLD	RMD	RHD	OI	CBD	CG	CN	LIC	GIC
Boarding/rooming house	N	N	N	N	N	N	SE	N	N	N
Conversion of existing one-family dwelling into additional dwelling units	N	N	SE*	SE*	--	--	--	--	--	--
Conversion of existing institutional or industrial building into commercial use and/or multifamily dwellings	SE	SE	SE	SE	SE	P^	P^	P	SE*	SE*
Cottage neighborhood development	N	N	P	P	--	--	--	--	--	--
Dormitories	N	N	N	N	--	--	--	--	--	--
Multifamily (apartment) dwellings	N	N	N	P	P	P^	P^	P	N	N
Nursing home/assisted living facility	N	N	SE	SE	--	--	--	--	--	--
Short-term rentals	P	P	P	P	--	--	--	--	--	--
Single-family detached dwelling	P	P	P	P	P	P^	P	P	N	N
Single-family semidetached dwelling	N	P	P	P	P	P^	P	P	N	N
Townhouses	N	N	P	P	P	P^	P	P	N	N
Transitional housing	N	N	N	N	SE	SE	P	SE	P	P
Two-family dwelling	N	N	P	P	--	--	--	--	--	--
Manufactured/mobile home park	N	N	N	N	N	N	N	N	N	SE
Live/work unit	--	--	--	--	P	P	P	P	N	N
Single-room occupancy (SRO)	--	--	--	--	N	SE	SE	N	N	N

P – Land use permitted by right; SE – Land use permitted by special exception; N – Land use not permitted; -- Land use not specified

\*Land use limited to a building on a lot abutting or directly across from a Residential, CBD, or Municipal Recreation zoning district

^Land use limited to being in the same building as a principal commercial use that occupies the majority of the street level of the building

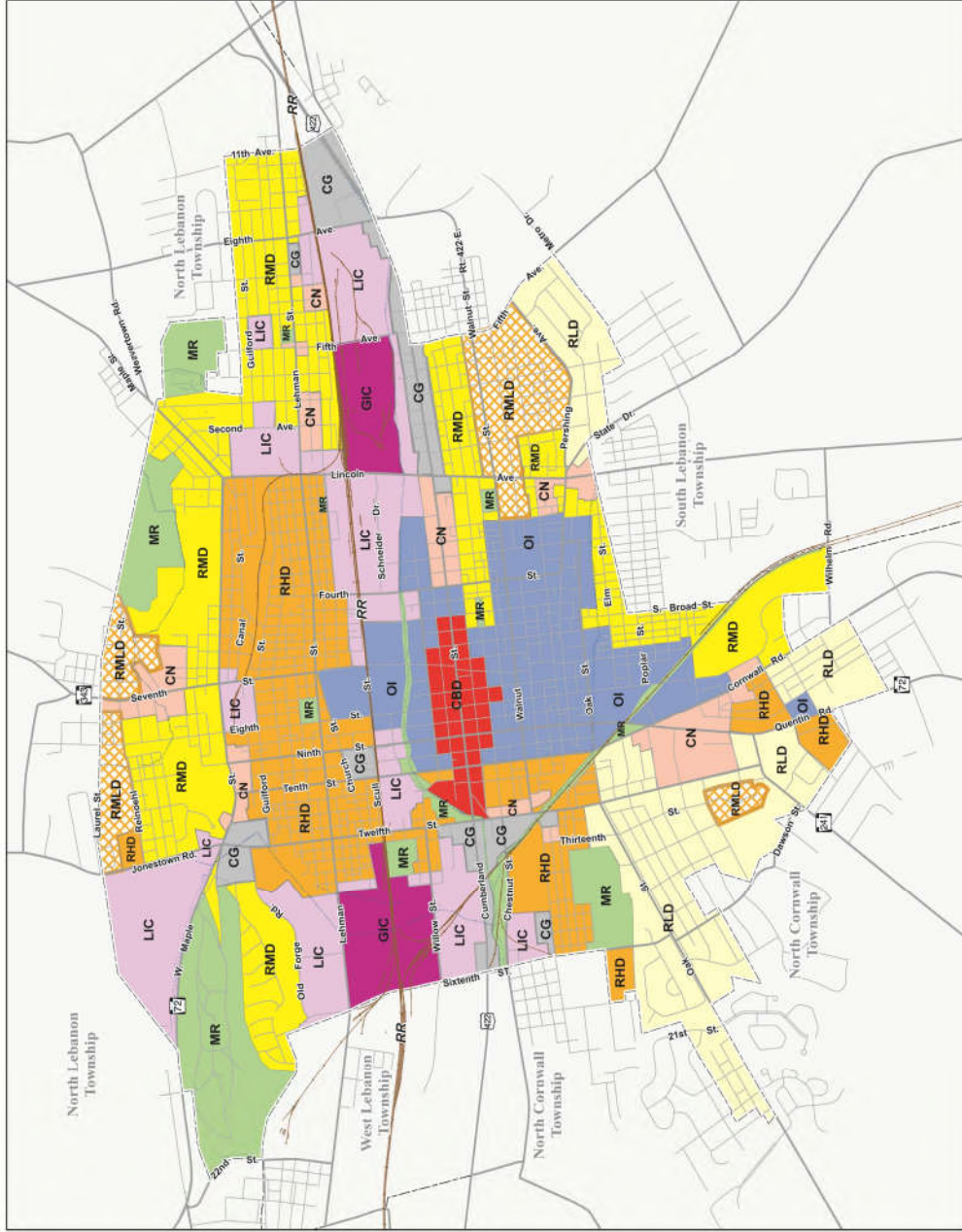
Single-family detached dwellings and short-term rentals are permitted by right in all residential zoning districts. Semidetached dwellings, two-family dwellings, and townhouses are permitted by right in medium- and high-density residential zones. Note that conversion of an institutional or industrial building to commercial and/or residential uses is permitted in all zoning districts either by right or by special exception, thus potentially allowing for a change in land use for existing buildings and structures in several areas of the city. Note that commercial zoning districts in the City of Lebanon also permit several residential use types, including residential uses in upper floors of commercial buildings in the Central Business District (CBD) and General Commercial District (CG). Transitional housing is permitted by right or by special exception in all commercial and industrial zoning districts, while single-room occupancy housing is permitted by special exception in the CBD and CG zoning districts.

A municipal zoning map for Lebanon is included on the following page.

ZONING

Zoning App6 Attachment 1

Draft Zoning Map



City of Lebanon

DRAFT ZONING  
April 2018

- RLD** Residential Low Density
- RMLD** Residential Medium Low Density
- RMD** Residential Medium Density
- RHD** Residential High Density
- MR** Municipal Recreation
- CN** Neighborhood Commercial
- CBD** Central Business District
- CG** General Commercial
- OI** Office & Institutional
- LIC** Light Industrial Commercial
- GIC** General Industrial Commercial

Source of Base Information -  
Lebanon County, 2017.



Urban Research & Development Corporation  
23 West Broad Street - Bathuburn, Pennsylvania 17015 610-853-5701  
URDC

## Zoning Districts

<b>Borough of Palmyra – Zoning Districts – Codified Ordinances</b>	
<b>Zoning District</b>	<b>Description</b>
<b>LDR</b> Low Density Residential Zone	Purpose of this zone is to accommodate low- to medium-density residential uses in areas with sufficient infrastructure to support development in accordance with the Palmyra Area Region Comprehensive Plan while acknowledging the location of existing land uses. Single-family detached dwellings, duplex dwellings, and agricultural/horticultural uses are permitted by right in this zoning district. Historic structure conversions and nursing/rest/retirement homes are permitted by special exception.
<b>TR</b> Town Residential Zone	Purpose of this zone is to accommodate infill developments amid older neighborhoods with sufficient infrastructure to support this type of development. Single-family detached dwellings, duplex dwellings, two-family dwellings, and two-family conversions are permitted by right. Historic structure conversions and nursing/rest/retirement homes are permitted by special exception.
<b>MFR</b> Multifamily Residential Zone	This zone provides for various types of residential dwelling units and residential living environments by right to promote the availability of a diverse and affordable housing stock while acknowledging the location of existing land uses with similar characteristics. Single-family detached dwellings, duplex dwellings, townhouse dwellings, multiple-family dwellings, and two-family conversions are permitted by right. Boarding houses, historic structure conversions, medical residential campuses, nursing/rest/retirement homes, and short-term rentals are permitted by special exception.
<b>MHPZ</b> Manufactured Home Park Zone	Purpose of this zone is to accommodate manufactured home parks in areas with sufficient infrastructure to support such development in accordance with the Palmyra Area Region Comprehensive Plan while acknowledging the location of existing land uses with these characteristics. Single-family detached dwellings and manufactured home parks are permitted by right.
<b>MU</b> Mixed-Use Zone	This zone accommodates a mixture of land uses that have evolved along Main Street/U.S. Highway 422. Single-family detached dwellings, duplexes/two-family dwellings, and two-family conversions are permitted by right. Boarding houses, historic structure conversions, and short-term rentals are permitted by special exception.
<b>CBD</b> Central Business District	Purpose of this zone is to principally provide commercial goods and services to local residents and employees within the Palmyra Area Region. Adaptive reuse of existing buildings is encouraged in this zoning district. Single-family detached dwellings, duplexes, two-family dwellings, and upper-floor apartments are permitted by right. Boarding houses, historic structure conversions, and short-term rentals are permitted by special exception.
<b>HC</b> Highway Commercial Zone	This zone acknowledges the commercialization occurring along Main Street outside of the Central Business District, providing suitable locations for retail, service, and entertainment businesses. Single-family detached dwellings, two-family conversions, and agricultural/horticultural uses are permitted by right within this zoning district. Historic structure conversions and short-term rentals are permitted by special exception.
<b>LI</b> Light Industrial Zone	This zone provides key locations for a mix of light industries to diversify the region's economy and offer valuable employment opportunities. Agricultural/horticultural uses including one single-family detached dwelling are permitted by right. Short-term rentals are permitted by special exception.
<b>HI</b> Heavy Industrial Zone	This zone provides key locations for a mix of light industrial and heavy industrial uses to diversify the region's economy and offer valuable employment opportunities. Agricultural/horticultural uses including one single-family detached dwelling are permitted by right. Short-term rentals are permitted by special exception.

Source: Borough of Palmyra Zone Provisions (Chapter 380 – Zoning)

The borough of Palmyra has several zoning districts intended for several different forms of residential development. The Low Density Residential Zone (LDR) permits single-family and two-family dwellings, while the Multifamily Residential Zone (MFR) allows several different types of residential buildings ranging from single-family detached to multifamily. Single-family detached homes are permitted by right in all zoning districts, while short-term rentals are permitted by special exception in all commercial and industrial zoning districts. Note that historic structure conversions are also permitted by special exception in several residential and commercial zoning districts, potentially allowing for a change in use for existing structures in many areas of the borough. Palmyra has also established zones featuring manufactured home parks and mixed-use developments.

Lot area requirements, lot width, setbacks and building height restrictions for each zoning district that allows residential development is listed in the following table:

Borough of Palmyra – Lot Area, Setbacks, and Building Height Requirements by Zoning District						
Zoning District	Minimum Lot Area (Sq. Ft.)	Minimum Lot Width	Front Yard Setback	Side Yard Setback	Rear Yard Setback	Maximum Building Height
<b>LDR</b> Low Density Residential Zone	12,000	60 – 80 ft.	35 ft.	50 ft.	50 ft.	35 ft.
<b>TR</b> Town Residential Zone	3,800 – 7,200	20 – 40 ft.	18 – 25 ft.	2 – 5 ft.	35 ft.	35 ft.
<b>MFR</b> Multifamily Residential Zone	2,400 – 43,560	18 – 200 ft.	25 ft.	10 – 20 ft.	15 – 35 ft.	35 ft.
<b>MHPZ</b> Manufactured Home Park Zone	--	45 ft.	--	--	--	25 ft.
<b>MU</b> Mixed-Use Zone	3,800 – 7,200	20 – 40 ft.	5 ft.	5 ft.	35 ft.	35 ft.
<b>CBD</b> Central Business District	7,000	40 ft.	None*	5 ft.	15 ft.	35 ft.
<b>HC</b> Highway Commercial Zone	9,000	50 ft.	10 ft.	10 ft.	10 ft.	35 – 45 ft.
<b>LI</b> Light Industrial Zone	20,000	100 ft.	10 ft.	10 ft.	10 ft.	35 – 45 ft.
<b>HI</b> Heavy Industrial Zone	20,000	100 ft.	10 ft.	10 ft.	10 ft.	35 – 45 ft.

Source: Borough of Palmyra Zone Provisions (Chapter 380 – Zoning)

Listed figures reflect residential land uses only. -- indicates that figure not listed within zoning ordinance.

Minimum lot width range in LDR zone reflects figure at lot frontage (low) and building setback (high).

Ranges for TR and MU zones reflect duplex units (low) and all other residential units (high).

Ranges for MFR zone reflect townhouse/duplex/single-family units (low) and multifamily dwellings (high).

\*In CBD zone, no less than 50% of a building’s front facade shall be located at or within 10 feet of the front lot line.

In HC, LI, and HI zones, maximum building height may extend up to 45 feet if set back a horizontal distance of at least equal to its height from each side and/or rear lot line.

Minimum lot areas and setback requirements in the borough of Palmyra vary according to zoning district. The Town Residential Zone (TR), established to accommodate infill development in the borough, includes low minimum lot areas, minimum lot widths, and setbacks for attached and detached housing units. The Mixed-Use Zone (MU), which also allows various types of residential land uses, appears to have similar lot minimums and setback requirements. The Multifamily Residential Zone (MFR) has a very wide range of lot minimum area, lot widths, and setback requirements, reflective of the wide range of residential use types permitted by right or by special exemption within this zoning district. Note that the Central Business District (CBD) does not require a *minimum* front setback. However, buildings in the CBD must have at least 50% of structure area within 10 feet of the front lot line. Maximum building heights are limited to 35 feet in most zoning districts, which would typically allow for a three-story building or structure.

Permitted land uses within Palmyra zoning districts are listed in the following table.

Permitted Land Uses within Zoning Districts Borough of Palmyra									
Land Use Type	Zoning Districts								
	LDR	TR	MFR	MHPZ	MU	CBD	HC	LI	HI
Agriculture/horticulture	P	--	--	--	--	--	P	P	P
Single-family detached dwellings	P	P	P	P	P	P	P	--	--
Duplex dwellings	P	P	P	--	P	P	--	--	--
Historic structure conversions	SE	SE	SE	--	--	--	--	--	--
Nursing/rest/retirement homes	SE	SE	SE	--	SE	SE	SE	--	--
Two-family dwellings	--	P	--	--	P	P	--	--	--
Townhouse dwellings	--	--	P	--	--	--	--	--	--
Multiple-family dwellings	--	--	P	--	--	--	--	--	--
Boarding houses	--	--	SE	--	SE	SE	--	--	--
Medical residential campus	--	--	SE	--	--	--	--	--	--
Short-term rentals	--	--	SE	--	SE	SE	SE	SE	SE
Manufactured home parks	--	--	--	P	--	--	--	--	--
Two-family conversions	--	P	P	--	P	--	P	--	--
Upper-floor apartment	--	--	--	--	--	P	--	--	--

P – Land use permitted by right; SE – Land use permitted by special exception; -- Land use not specified

The Multifamily Residential Zone (MFR) and the three commercial zones in Palmyra allow for the widest range of residential unit types to be developed. Single-family and duplex/two-family dwellings are generally permitted by right, while building conversions and larger structures such as nursing/rest/retirement homes are permitted by special exemption. Two-family conversions and upper-floor apartments are only permitted in select commercial zoning districts.

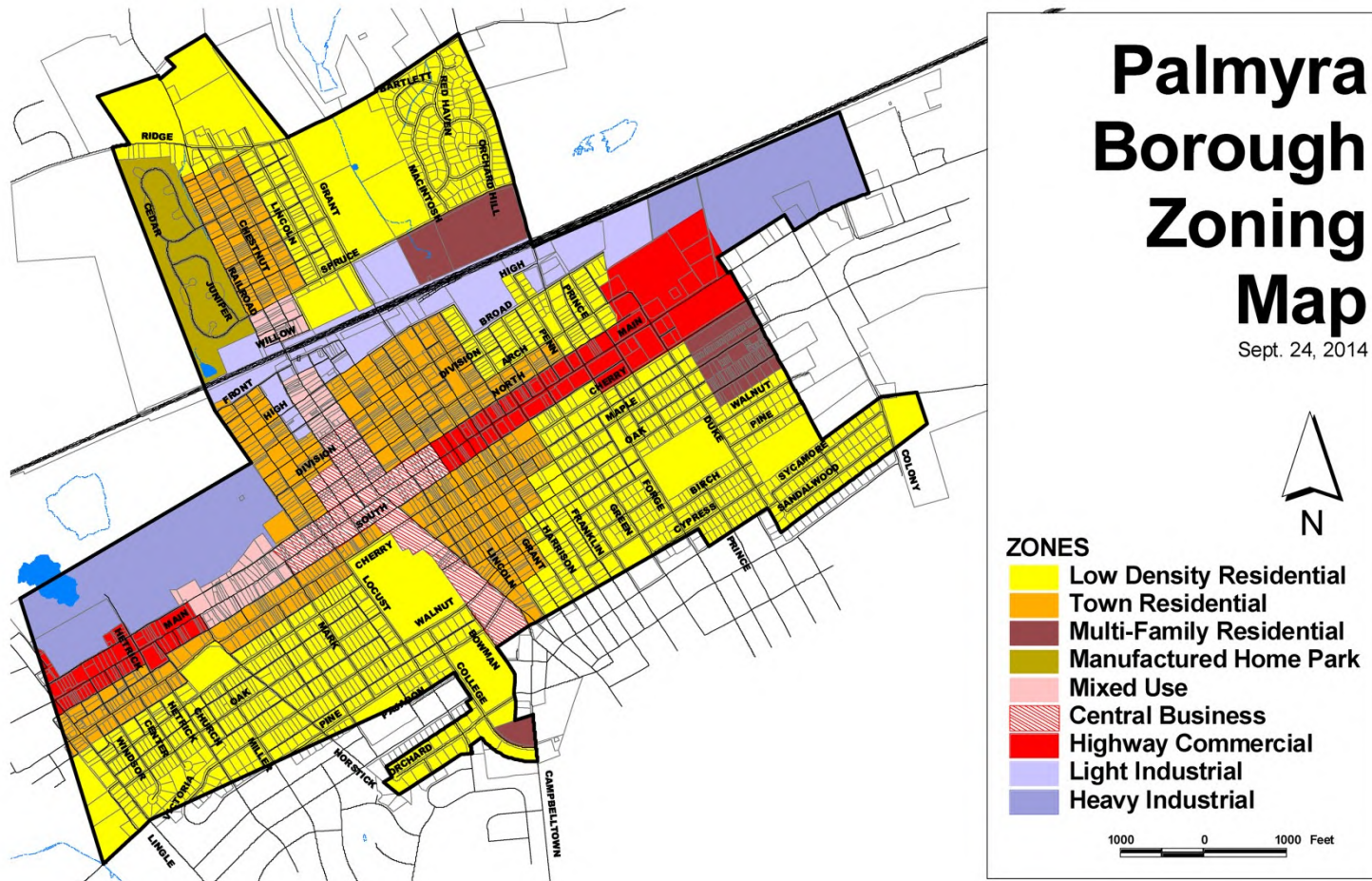
A municipal zoning map for Palmyra is included on the following page.

# ZONING

380 Attachment 10

Borough of Palmyra

Zoning Map





## Zoning Districts

North Lebanon Township – Zoning Districts – Municipal Code	
Zoning District	Description
A Agricultural District	Designed to protect and preserve existing agricultural lands of the township including areas where environmental conditions are most conducive to agricultural operations. Conversion to non-farm usage is discouraged. Single-family dwellings are permitted by right in both zoning districts.
IA Intensive Agricultural District	
R-R Rural Residential District	Designed to provide an area for residential uses that is adjacent to agricultural areas of the township. Areas within this zoning district do not have public water and sewer service. Single-family detached dwellings are permitted by right in this zoning district.
R-1 Low Density Residential District	Designed to promote and protect low density residential development along with other compatible uses. This zoning district would also be located within existing water/sewer service areas. Single-family detached dwellings are permitted by right. Homes for the elderly (nonprofit) including intermediate care and independent living facilities are permitted by special exception. Dormitories or residential quarters for private institutions of higher education are also permitted by special exception.
R-2 High Density Residential District	Designed to promote the development of a variety of medium density housing types in areas where necessary municipal services, commercial facilities, and other community amenities are available. Single-family and two-family detached dwellings, single-family and two-family semidetached dwellings, townhouses, garden apartments, and conversions of existing buildings to apartments are all permitted by right. Mobile home parks, age-restricted developments (age 55+), and pocket neighborhood dwellings are permitted by special exception.
C-1 Neighborhood Commercial District	Designed to encourage certain limited commercial activity at locations near residential neighborhoods which are not readily accessible to other commercially zoned areas. No residential land use is permitted by right or by special exception in this zoning district.
C-2 General Commercial District	Designed to accommodate commercial activity within the township with an emphasis on automobile-accessible businesses along major throughfares. Boarding houses are permitted by right within this zoning district.

Source: Township of North Lebanon Municipal Code (Chapter 27 – Zoning)

Note: Recreational and industrial zoning districts in the township do not permit residential land uses and were not included in this analysis.

Zoning districts in North Lebanon Township appear to preserve agricultural and low-density residential land uses. The two agricultural districts and the Rural Residential District (R-R) were established in areas that may not have access to public water and sewer, which would likely prevent large-scale development within these zoning districts. The Low-Density Residential District (R-1) permits single-family development in areas that generally include public water and sewer service, while the High-Density Residential District (R-2) does permit low- and high-density residential development including townhouses and garden apartments. Note that commercial zoning districts in the township do not permit residential units with the exception of boarding houses in the General Commercial District (C-2).

Lot area requirements, lot width, setbacks and building height restrictions for agricultural, residential, and commercial zoning districts in North Lebanon Township are listed in the following table:

North Lebanon Township – Lot Area, Setbacks, and Building Height Requirements by Zoning District						
Zoning District	Minimum Lot Area (Sq. Ft.)	Minimum Lot Width	Front Yard Setback	Side Yard Setback	Rear Yard Setback	Maximum Building Height
A Agricultural District	43,560*	125 ft.	50 ft.	20 ft.	50 ft.	35 ft./2.5 stories
IA Intensive Agricultural District						
R-R Rural Residential District	20,000 – 43,560	125 – 150 ft.	40 ft.	15 ft.	25 – 30 ft.	35 ft./2.5 stories
R-1 Low Density Residential District	15,000 – 43,560	110 – 150 ft.	40 ft.	15 ft.	25 ft.	35 ft./2.5 stories
R-2 High Density Residential District	3,250 – 43,560	60 – 150 ft.	30 – 40 ft.	10 – 15 ft.	20 – 30 ft.	35 ft./2.5 stories
C-1 Neighborhood Commercial District	43,560	150 ft.	50 ft.	20 ft.	50 ft.	35 ft./2.5 stories
C-2 General Commercial District	43,560	200 ft.	60 ft.	30 ft.	30 ft.	35 ft./2.5 stories

Source: Township of North Lebanon Municipal Code (Chapter 27 – Zoning)

Listed figures reflect residential uses only.

\*Maximum lot area of 2 acres (87,120 square feet) established for single-family dwellings in Agricultural zoning district.

Note: Maximum building heights within zoning districts can be increased by special exception by the zoning hearing board.

Note: Ranges in R-R and R-1 zoning districts reflect single-family dwellings with public water/sewer (low) and without public water/sewer (high).

Note: Ranges for R-2 zone reflects two-family semidetached units (low) and single-family detached dwellings without public water/sewer (high).

Minimum lot area and setback requirements among zoning districts that permit residential development reflect larger lots and deeper/wider setbacks for buildings and structures. In several cases, minimum lot sizes are 43,560 square feet (one acre). Note that the one acre minimum lot size typically reflects a single-family dwelling that does not have access to public water and sewer facilities. Residential dwellings that are within areas that have public water and sewer facilities have smaller minimum lot areas and narrower setback requirements. In the High Density Residential District (R-2), minimum lot areas can be as low as 3,250 square feet for semidetached units. However, current zoning requirements appear to favor single-family homes on larger lots. Maximum building heights within township zoning districts are capped at 35 feet (or 2.5 stories), which can be increased by special exception issued by the township zoning board.

Permitted land uses within agricultural, residential, and commercial zoning districts in the township are listed in the following table.

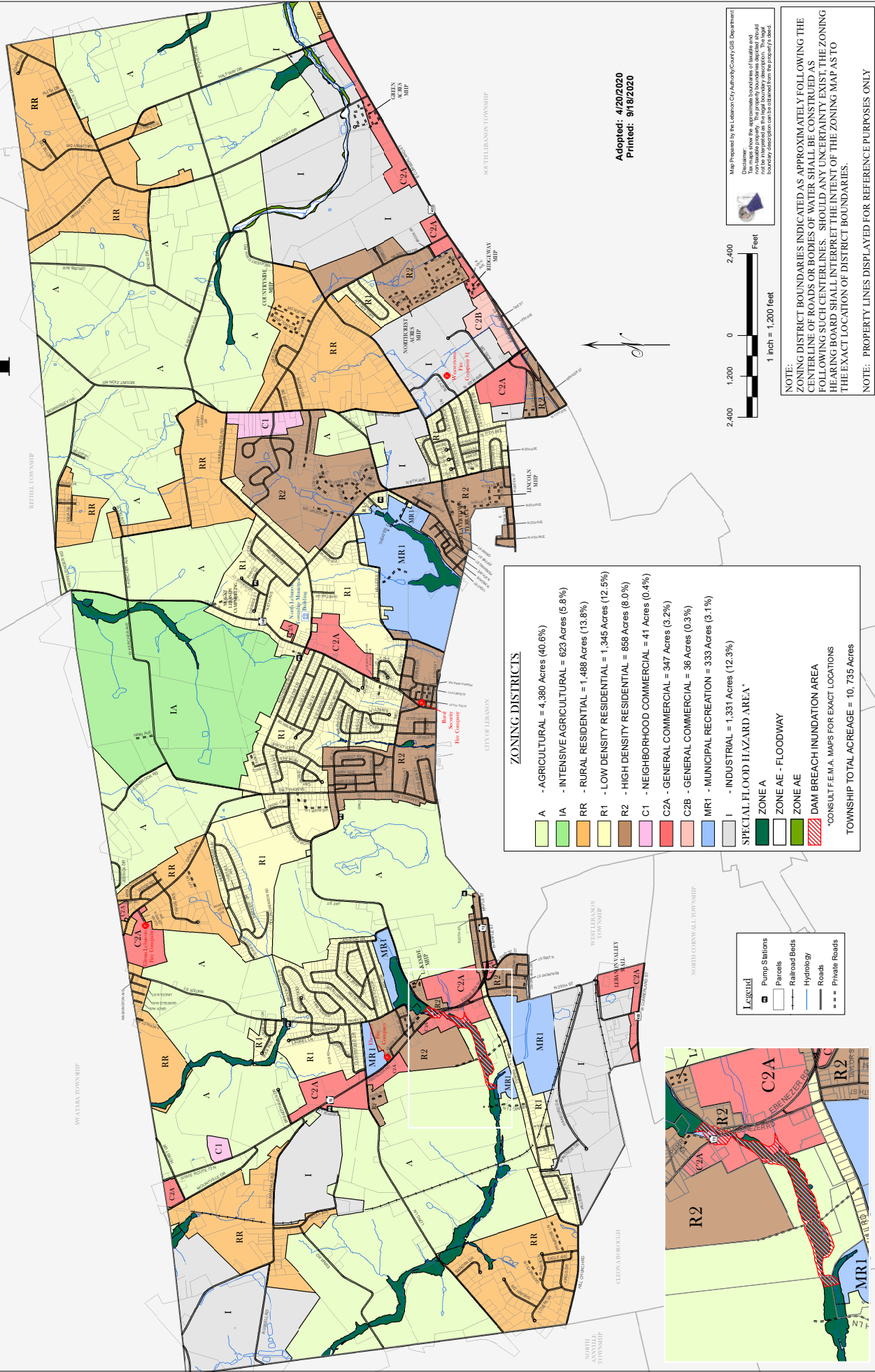
Permitted Land Uses within Zoning Districts North Lebanon Township							
Land Use Type	Zoning Districts						
	A	IA	R-R	R-1	R-2	C-1	C-2
Single-family detached dwellings	P	P	P	P	P	--	--
Single-family semidetached dwellings	--	--	--	--	P		
Conversions of existing buildings to apartments	--	--	--	--	P	--	--
Homes for the elderly (nonprofit)	--	--	--	SE	--	--	--
Age restricted developments 55+	--	--	--	--	SE	--	--
Two-family detached dwellings	--	--	--	--	P	--	--
Two-family semidetached dwellings	--	--	--	--	P	--	--
Townhouse dwellings	--	--	--	--	P	--	--
Garden apartments	--	--	--	--	P	--	--
Boarding houses	--	--	--	--	--	--	P
Dormitory housing	--	--	--	SE	--	--	--
Mobile home parks	--	--	--	--	SE	--	--

P – Land use permitted by right; SE – Land use permitted by special exception; -- Land use not specified.

Single-family detached dwellings are permitted by right in all agricultural and residential zoning districts in North Lebanon Township. Note that the R-2 zoning district permits a wide range of residential uses by right, including semidetached dwellings, conversions of existing buildings to apartments, townhouses, and garden apartments. Mobile home parks and age restricted developments are also permitted by special exception in the R-2 zoning district, while dormitory housing and homes for the elderly are permitted by special exception in the R-1 zoning district.

A municipal zoning map for North Lebanon Township is included on the following page.

# North Lebanon Township



## Conclusion

Based on the preceding analysis, residential development costs associated with land costs, utility costs, government fees, and taxes/assessments vary by Lebanon County municipality. Note that a search for development opportunities in the county uncovered 39 vacant properties. However, only 11 of the 39 properties were 10 acres or more, which is generally the size required for large-scale residential development. While this is not a complete inventory or accounting of all available land for sale in the county, it does show that builders and developers of residential real estate appear to have few suitable options when selecting sites for development. Utility costs, particularly usage charges and impact fees for water and sewer service, vary greatly by municipality in Lebanon County. In some municipalities, impact fees for a new home connecting to water and/or sewer service can cost up to \$10,000. These impact fees would likely be passed on to a buyer of a new home within these respective municipalities, further eroding affordability of a new home for low- and moderate-income households. Building permit fees for a new 2,000 square-foot home in Lebanon County generally range from \$630 to \$1,175 based on municipality.

Property taxes and assessments for homes in the county are primarily based on municipality and school district location. For a property with a \$100,000 assessment, property taxes can range from \$1,849.18 to \$3,154.95 based on location. Based on an analysis of construction costs for a typical single-family home, it appears that a new single-family home in the county would need to be priced at \$400,000 or above to be financially viable for the homebuilder. This is consistent with recent list prices of newer homes in the county, which had a median list price of \$417,700 as of March 2023. While costs associated with the items evaluated in this section ultimately add to the overall development costs of residential product, likely making it difficult for developers to construct housing that is affordable to low- or moderate-income households, we do not believe such costs serve as a major deterrent to residential development in the county. However, based on our estimates, it does appear that it would be difficult for developers to construct for-sale product with sale prices below \$400,000 without some type of assistance and/or concessions from the private or public sectors. Lastly, current residential zoning codes in Lebanon and Palmyra appear to be diverse and flexible, supporting a variety of residential development opportunities while allowing for the opportunity for adaptive reuse of existing buildings and structures.

## **G. SPECIAL NEEDS POPULATIONS**

As part of this analysis, we collected and evaluated data relative to a variety of special needs populations in Lebanon County. The following table summarizes the various special needs populations that were considered in this report.

<b>Special Needs Populations</b>	
<b>Group</b>	<b>Number</b>
Homeless	65*
Persons with a Disability	18,728
Youth Aging out of Foster Care (2021)	22**

Sources: U.S. Census Bureau, 2017-2021 American Community Survey (S1810), and Eastern PA CoC Point-In-Time Counts (2021-2023); Pennsylvania Partnerships for Children

\*Number reflects a three-year average (2021-2023) for Lebanon County within the Eastern PA Continuum of Care (CoC)

\*\*Estimate based on percent of foster children between ages 18 and 20 in Lebanon County (2021)

Based on the preceding table, the largest number of special needs persons evaluated in this report is among the population of persons with a disability which consists of over 18,700 people. Although the estimates of homeless persons and youth aging out of foster care are much smaller than the disabled population, the challenges experienced by these groups are equally unique and severe. As a result, all of these special needs populations should be kept in mind as policies, programs and incentives are developed to meet the overall housing needs of Lebanon County.

This section includes summaries of various special needs populations within the area (including the homeless and those most vulnerable to becoming homeless), discusses any housing and services available to them, and provides insight from local stakeholders, when available. It is important to note that some data is available on a regional level as opposed to a county level.

### **Homeless Population**

Lebanon County is located within the Eastern Pennsylvania Continuum of Care (Eastern PA CoC), which encompasses 33 counties and was created to help mainly rural eastern counties apply for Continuum of Care funds allocated by the U.S. Department of Housing and Urban Development (HUD). The most recent Point-In-Time (PIT) homeless counts for the Eastern PA CoC occurred in January 2022 and 2023.

According to numerous resources, PIT counts in 2021 conducted around the United States are generally not considered accurate due to COVID-related issues that impacted the ability to locate and survey homeless people. While we have included the 2021 PIT counts, it is important to note that numbers are likely skewed due to COVID-related effects.

For the purposes of this study, this report will focus on the homeless population and facilities within Lebanon County as well as the Eastern PA CoC. A summary of the PIT homeless counts is provided from 2016 to 2023 in the Eastern PA CoC to gain insight on the region’s homeless population. It should be noted that although PIT counts are widely used to estimate the homeless population of a given area, the data represents a one-day count of the homeless and can be affected by a number of factors including weather, resources, and methodologies; therefore, the numbers can fluctuate significantly from year to year and on any given day within a year.

The following table summarizes the homeless population in the Eastern PA CoC by shelter status from 2016 to 2023.

Homeless Population by Shelter Status – Eastern PA CoC (Share of Total Homeless Population)								
Shelter Status	2016	2017	2018	2019	2020	2021	2022	2023
Emergency Shelter	1,061 (40.8%)	1,004 (46.3%)	1,032 (51.7%)	1,061 (57.7%)	1,147 (56.4%)	957 (31.4%)	1,586 (69.3%)	1,301 (64.3%)
Transitional Housing	935 (36%)	761 (35.1%)	620 (31%)	445 (24.5%)	519 (25.5%)	439 (68.6%)	390 (17.0%)	436 (21.5%)
Unsheltered	603 (23.2%)	405 (18.7%)	346 (17.3%)	337 (18.3%)	366 (18.0%)	N/A (N/A)	314 (13.7%)	287 (14.2%)
<b>Total Homeless Population</b>	<b>2,599</b> <b>(100.0%)</b>	<b>2,170</b> <b>(100.0%)</b>	<b>1,998</b> <b>(100.0%)</b>	<b>1,843</b> <b>(100.0%)</b>	<b>2,032</b> <b>(100.0%)</b>	<b>1,396</b> <b>(100.0%)</b>	<b>2,290</b> <b>(100.0%)</b>	<b>2,024</b> <b>(100.0%)</b>

Source: HUD Exchange (2016-2021) and Pennsylvania Continuums of Care (2022 and 2023)

N/A – Not available. Note that a count of unsheltered homeless persons was not conducted in 2021 due to COVID restrictions.

In January 2023, a total of 2,024 homeless persons were counted in the Eastern PA CoC. Most of the homeless persons counted (64.3%) were in an emergency shelter, while over 20% of homeless persons were in transitional housing. The remaining share (14.2%) of the homeless population in the 2023 PIT count was unsheltered. Overall, the total homeless population in the Eastern PA CoC over the eight-year period ranged from a low of 1,396 people to a high of 2,599 people with an average of 2,044 homeless people counted per year. On average, over half of all homeless persons counted were in emergency shelters, over 30% were in transitional housing, and the remaining share of homeless persons (less than 20%) were unsheltered.

The following table summarizes the Eastern PA CoC homeless population by subpopulation based on the PIT counts from 2016 to 2022. Note that 2023 PIT data from HUD was not available for this table and that the count represents the total number of *persons*, not individual households.

Homeless Subpopulations - Eastern PA CoC (Share of Total Homeless Population)								
Subpopulation	2016	2017	2018	2019	2020	2021	2022	Average 2016-2022
Chronically Homeless	159 (6.1%)	156 (7.2%)	91 (4.6%)	142 (7.7%)	117 (5.8%)	57 (4.1%)	154 (6.7%)	125.1 (6.1%)
Veterans	111 (4.3%)	82 (3.8%)	97 (4.9%)	71 (3.9%)	94 (4.6%)	72 (5.2%)	128 (5.6%)	83.0 (4.1%)
Unaccompanied Youth Households (Under Age 25)	209 (8.0%)	142 (6.5%)	143 (7.2%)	146 (7.9%)	123 (6.1%)	84 (6.0%)	103 (4.5%)	135.7 (6.6%)
<b>Total Homeless Population</b>	<b>2,599</b> <b>(100.0%)</b>	<b>2,170</b> <b>(100.0%)</b>	<b>1,998</b> <b>(100.0%)</b>	<b>1,843</b> <b>(100.0%)</b>	<b>2,032</b> <b>(100.0%)</b>	<b>1,396</b> <b>(100.0%)</b>	<b>2,290</b> <b>(100.0%)</b>	<b>2,046.9</b> <b>(100.0%)</b>

Source: HUD Exchange (2016-2021) and Pennsylvania Continuums of Care (2022)  
 Note: Number represents the total number of individuals within cohort, not households

As the preceding table illustrates, most homeless persons in the Eastern PA CoC do not identify with a specific subpopulation. The annual PIT counts from 2016 to 2022 in the Eastern PA CoC identified an average of 125.1 (6.1%) chronically homeless persons, 83 (4.1%) homeless veterans, and 135.7 (6.6%) unaccompanied youth under the age of 25.

The following table summarizes the Eastern PA CoC homeless population by age based on the PIT counts from 2016 to 2022. Note that 2023 PIT data from HUD was not available for this table.

Eastern PA CoC Homeless Population by Age Cohort (Share of Total Homeless Population)								
Age	2016	2017	2018	2019	2020	2021	2022	Average 2016-2022
Under Age 18	743 (28.6%)	612 (28.2%)	566 (28.3%)	467 (25.3%)	570 (28.1%)	420 (30.1%)	622 (27.2%)	571.4 (27.9%)
Age 18 to 24	344 (13.2%)	220 (10.1%)	208 (10.4%)	198 (10.7%)	172 (8.5%)	135 (9.7%)	174 (7.6%)	207.3 (10.1%)
Age 25+	1,512 (58.2%)	1,338 (61.7%)	1,224 (61.3%)	1,178 (63.9%)	1,290 (63.5%)	841 (60.2%)	1,494 (65.2%)	1,268.1 (62.0%)
<b>Total Homeless Population</b>	<b>2,599</b> <b>(100.0%)</b>	<b>2,170</b> <b>(100.0%)</b>	<b>1,998</b> <b>(100.0%)</b>	<b>1,843</b> <b>(100.0%)</b>	<b>2,032</b> <b>(100.0%)</b>	<b>1,396</b> <b>(100.0%)</b>	<b>2,290</b> <b>(100.0%)</b>	<b>2,046.9</b> <b>(100.0%)</b>

Source: HUD Exchange (2016-2021) and Pennsylvania Continuums of Care (2022)  
 Note: Number represents the total number of individuals within cohort, not households

As illustrated in the preceding table, an average of 62.0% of the homeless population identified in the Eastern PA CoC from 2016 to 2022 are over the age of 25 and an average 27.9% were children under the age of 18.



The total number of units and beds available to the homeless population among Eastern PA CoC participants, including those summarized in the following table:

Number of Beds & Units Designated for Homeless Population (Eastern Pennsylvania CoC Shelters)							
Summary of All Available Beds Reported by Continuum Of Care	Family Units	Family Beds	Adult-Only Beds	Child-Only Beds	Seasonal	Overflow/Voucher	Total Year-Round Beds
Emergency Shelter	231	756	497	25	258	552	1,278
Transitional Housing	109	296	262	7	N/A	N/A	565
<b>Emergency, Safe Haven, and Transitional Housing</b>	<b>340</b>	<b>1,052</b>	<b>759</b>	<b>32</b>	<b>258</b>	<b>552</b>	<b>1,843</b>
Permanent Supportive Housing	134	431	750	0	N/A	N/A	1,181
Rapid Re-Housing	187	621	336	0	N/A	N/A	957
Other Permanent Housing	18	57	82	0	N/A	N/A	139
<b>Permanent Housing</b>	<b>339</b>	<b>1,109</b>	<b>1,168</b>	<b>0</b>	<b>N/A</b>	<b>N/A</b>	<b>2,277</b>
<b>Total in CoC</b>	<b>679</b>	<b>2,161</b>	<b>1,927</b>	<b>32</b>	<b>258</b>	<b>552</b>	<b>4,120</b>
Lebanon County Shelters							
Fresh Start Resource Center & Emergency Shelter	N/A	24	N/A	N/A	N/A	N/A	24
Lebanon Rescue Mission - Mens Shelter	N/A	N/A	53	N/A	N/A	N/A	53
Agape Family Shelter	6	Depends on mix of women and children	N/A	N/A	N/A	N/A	44
Women on Willow	N/A	N/A	13	N/A	N/A	N/A	13
U-Turn for Christ	N/A	N/A	48	N/A	N/A	N/A	48
Jubilee	N/A	N/A	25-30*	N/A	N/A	N/A	25-30
Domestic Violence Intervention	6	25	N/A	N/A	N/A	N/A	31
<b>Total In Lebanon County</b>	<b>12</b>	<b>49+</b>	<b>139+*</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>238+</b>

Sources: Housing Inventory Count Report – HUD 2022 CoC (PA-509: Eastern PA CoC) and Lebanon County Coalition to End Homelessness 11.01.2021  
Counts and responses from sources during April 2023 email survey

N/A – Not Applicable

\* Number of beds may range depending on family unit sizes

Note: Total beds is Family Beds plus Adult-Only beds and child only beds

According to the most recent Housing Inventory Count (HIC) Report published by HUD, there is a total of over 230 year-round beds located within Lebanon County.

The following table includes PIT Count data by shelter status for Lebanon County during the years 2021 through 2023.

<b>Homeless Population by Shelter Status – Lebanon County (Share of Total Homeless Population)</b>			
<b>Shelter Status</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Emergency Shelter	37 (58.7%)	39 (75.0%)	50 (61.7%)
Transitional Housing	26 (41.3%)	12 (23.1%)	29 (35.8%)
Unsheltered	N/A	1 (1.9%)	2 (2.5%)
<b>Total Homeless Population</b>	<b>63 (100.0%)</b>	<b>52 (100.0%)</b>	<b>81 (100.0%)</b>

Source: 2021-2023 PIT Count summary by county (Eastern PA CoC)

N/A – Not available. Note that a count of unsheltered homeless persons was not conducted in 2021 due to COVID restrictions.

The vast majority of homeless persons accounted for in recent PIT counts within Lebanon County were situated in either emergency shelters or transitional housing. By comparison, very few homeless people in the PIT count were unsheltered. Note that the 2021 PIT count in the Eastern PA CoC region (which includes Lebanon County) did not include an unsheltered count of the homeless population due to COVID restrictions. In 2023, the total number of homeless persons in emergency shelters (50) and transitional housing (29) within Lebanon County reflect three-year high figures for each category. The overall increase in homeless persons reflected in the 2023 PIT count for Lebanon County likely reflects an increase in demand for housing options that serve homeless persons in the county.

School districts in the state of Pennsylvania publish enrollment figures that include students that are experiencing homelessness. According to the McKinney-Vento Act Program Data from the U.S. Department of Education there were 27,235 homeless Enrolled Students in the 2020-2021 school year in Pennsylvania. Within Lebanon County, there were 607 homeless students in the 2020-2021 academic year and an annual average of 689 homeless students since 2017. The following table shows the state and Lebanon County homeless students.

<b>Students Experiencing Homelessness in the State of Pennsylvania and Lebanon County School Districts (Pennsylvania ECYEH and McKinney-Vento Act)</b>					
<b>Lebanon County School Districts</b>	<b>School Year</b>				<b>2017-2021 Average</b>
	<b>2017-2018</b>	<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>	
Annville-Cleona	24	33	31	30	29.5
Cornwall-Lebanon	65	71	32	23	47.8
Eastern Lebanon County	49	69	53	55	56.5
Lebanon	542	500	518	423	495.8
Northern Lebanon	20	39	22	34	28.8
Palmyra Area	16	24	44	42	31.5
<b>Lebanon County Total</b>	<b>716</b>	<b>736</b>	<b>700</b>	<b>607</b>	<b>689</b>
<b>State of Pennsylvania</b>	<b>30,624</b>	<b>31,822</b>	<b>31,876</b>	<b>27,235</b>	<b>30,389.3</b>

Sources: U.S. Department of Education and Pennsylvania Department of Education

According to the Pennsylvania ECYEH website, the numbers provided in the preceding table are the unique count, which is based on where “the child or youth was identified as homeless and attributed to the local education agency (LEA) (i.e., school district, comprehensive career and technical center, charter school, intermediate unit, and cyber charter school entity). Attribution is based on the LEA that the child or youth was identified by or enrolled in the longest.” The statistics provided between 2017 and 2021 show an average of 689 students experiencing homelessness within the school districts in Lebanon County.

In addition to evaluating the homeless population, another eligible population included in this section is the population considered *vulnerable to becoming homeless*. One way to establish households that are vulnerable to becoming homeless is to assess households that are experiencing certain housing conditions or situations such as households living in substandard housing (either lacking complete indoor kitchens or plumbing or overcrowded housing with 1.01 or more persons per room). This may also include households that live in cost burdened situations, meaning they pay more than 30% of their income toward housing (households paying over 50% of income toward housing are severe cost burdened).

The U.S. Department of Housing and Urban Development (HUD) periodically receives custom tabulations of data from the U.S. Census Bureau that are not available through standard Census products. This data, known as the CHAS data (Comprehensive Housing Affordability Strategy), demonstrates the extent of housing problems and housing needs, particularly for low-income households. The latest published CHAS data is based on American Community Survey 2015-2019 five-year estimates.

The following table illustrates the distribution of Lebanon County households by tenure and by household income compared to Area Median Household Income (AMHI).

Household Income Distribution based on Percentage of Area Median Household Income (AMHI) Lebanon County				
Percent of AMHI		Owner Occupied	Renter Occupied	Total Households
≤ 30%	Number	1,950	3,345	5,295
	Percent	5.2%	20.8%	9.9%
30% - 50%	Number	3,725	3,130	6,855
	Percent	9.9%	19.4%	12.8%
50% - 80%	Number	6,140	3,775	9,915
	Percent	16.4%	23.4%	18.5%
80% - 100%	Number	4,805	2,310	7,115
	Percent	12.8%	14.3%	13.3%
> 100%	Number	20,865	3,535	24,400
	Percent	55.7%	22.0%	45.5%
Total	Number	37,480	16,100	53,580
	Percent	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 2015-2019 ACS, HUD-Office of Policy Development and Research

Based on the preceding table, there were 10,250 renter households in the PSA (Lebanon County) that earned up to 80% of AMHI. Renter households that earned up to 80% AMHI represented 63.6% of all renter households in the county. While these households experience many challenges with housing affordability, availability and quality/conditions, such housing issues often are disproportionately greater among the county’s lower income households (typically households earning up to 50% of AMHI). A total of 5,295 households (renters and owners) in Lebanon County earned up to 30% of AMHI, representing 9.9% of all households. Note that 20.8% of all *renter* households earned up to 30% of AMHI, which represented approximately one-fifth of the county’s renter households. These *very* low-income renter households are especially vulnerable to homelessness.

It is typical for low-income households to spend a disproportionately high share of their income toward housing costs. The following table illustrates the number and share of households by tenure and level of AMHI that are cost burdened (paying over 30% of their income toward housing costs) and severe cost burdened (paying over 50% of income toward housing) for the PSA.

Household Income by Tenure by Cost Burden Lebanon County					
Percent of Area Median Household Income (AMHI)		Owner Occupied		Renter Occupied	
		Cost Burdened	Severe Cost Burdened	Cost Burdened	Severe Cost Burdened
≤ 30%	Number	1,700	1,340	2,660	2,215
	Percent	23.5%	51.6%	40.2%	71.8%
30% - 50%	Number	2,085	760	2,480	705
	Percent	28.8%	29.3%	37.5%	22.9%
50% - 80%	Number	1,875	290	1,215	115
	Percent	25.9%	11.2%	18.4%	3.7%
80% - 100%	Number	800	125	45	35
	Percent	11.0%	4.8%	0.7%	1.1%
> 100%	Number	785	80	215	15
	Percent	10.8%	3.1%	3.3%	0.2%
Total	Number	7,245	2,595	6,615	3,085
	Percent	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 2015-2019 ACS, HUD-Office of Policy Development and Research

Housing affordability issues are significant among both renter and owner households within Lebanon County. Note that the existence of *severe* housing cost burdened households is most pronounced among the county’s lowest income households. Of the county’s households earning at or below 30% of AMHI, 71.8% of *renter* households and 51.6% of *owner* households are severe housing cost burdened. Based on this data, affordability is a significant housing challenge for a majority of low-income renters and owner households in the county.

Low-income households experiencing one or more of the housing issues related to affordability and conditions are often the most vulnerable to homelessness. The four housing issues that CHAS data evaluates are overcrowding, lack of complete kitchen facilities, lack of complete plumbing, and if the household is cost burdened. The following table summarizes the total number and overall share of renter and owner households by AMHI level in the PSA (Lebanon County) that have one or more housing problems based on CHAS data.

Household Income by Tenure by Housing Problems							
Percent of Area Median Household Income (AMHI)	Owner Occupied			Renter Occupied			
	One or More Problems	No Problems	Total	One or More Problems	No Problems	Total	
≤ 30%	Number	1,715	235	1,950	2,710	635	3,345
	Percent	21.9%	0.8%	5.2%	37.3%	7.2%	20.8%
30% - 50%	Number	2,145	1,580	3,725	2,515	615	3,130
	Percent	27.4%	5.3%	9.9%	34.6%	7.0%	19.4%
50% - 80%	Number	1,940	4,195	6,140	1,515	2,260	3,775
	Percent	24.8%	14.1%	16.4%	20.8%	25.6%	23.4%
80% - 100%	Number	920	3,880	4,805	75	2,235	2,310
	Percent	11.8%	13.1%	12.8%	10.3%	25.3%	14.3%
> 100%	Number	1,105	19,760	20,865	450	3,085	3,535
	Percent	14.1%	66.6%	55.7%	6.2%	34.9%	22.0%
Total	Number	7,825	29,655	37,480	7,270	8,830	16,100
	Percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 2015-2019 ACS, HUD-Office of Policy Development and Research

Among the PSA’s lower income households (earning at or below 50% of AMHI), over 80.7% of renter households and 68.0% of owner households experience at least one of four housing problems, indicating that a significant share of lower income households in Lebanon County are affected by housing affordability and/or quality. As such, housing issues are most commonly linked to the lowest household income levels.

Lastly, we evaluated the number of households by tenure that have *severe* housing problems, regardless of household income levels. This includes households that pay over 50% of their income toward housing or have more than 1.5 persons per room. While this information is not available by AMHI level, it is reasonable to conclude that such housing issues primarily apply to the county’s lowest income households.

Household Tenure by Housing Problems					
Housing Tenure		One or More Housing Problems	One or More Severe Housing Problems	No Housing Problems	Total
Owner Occupied	Number	7,825	3,290	29,655	37,480
	Percent	20.9%	8.8%	79.1%	100%
Renter Occupied	Number	7,270	3,995	8,830	16,100
	Percent	45.2%	24.8%	54.8%	100%

Source: U.S. Census Bureau, 2015-2019 ACS, HUD-Office of Policy Development and Research

Note that households that have one of more severe housing problems are also counted in the one or more housing problems category.

Note that over 45% of renter households and over 20% of owner households in Lebanon County have at least one of four housing problems classified by CHAS data. In addition, nearly 25% of renter households have at least one *severe* housing problem, placing these renters in more precarious housing situations and more vulnerable to homelessness.

Based on the data included in this section, there are several thousand households in Lebanon County that are experiencing a variety of severe housing affordability and quality issues. Although currently housed, these households and individuals are vulnerable to becoming homeless. As such, local efforts will need to focus on housing affordability and quality issues to help mitigate households from becoming homeless.

The following is a partial list of participants in the Eastern PA CoC that provide services to the homeless population in Lebanon County.

Services Targeted to Homeless Population			
Provider Name	Entity Type	Housing*	Non-Housing Services
Agape Family Shelter	Nonprofit	Yes	Shelter for homeless women and their children that provides support services such as counseling, financial planning, goal setting, and connections to local agencies for mental health, educational opportunities, job placement, and local agencies for childcare.
Lebanon County Community Action Partnership	Nonprofit	No	Provides homeless resources such as transportation, case management, childcare assistance, rental assistance, shelter assistance, tax preparation, bridge housing, and permanent affordable housing.
Lebanon Rescue Mission – Mens Shelter	Nonprofit	Yes	Men’s shelter that provides meals, safe environment, and men's discipleship program
FRESH Start Resource Center & Emergency Shelter	Nonprofit	Yes	Provides shelter, food, phone, computer access, laundry care, and shower facilities.

Source: Lebanon County Coalition to End Homelessness

As the preceding illustrates, there are four entities within the Eastern PA CoC that provide services for the homeless population in Lebanon County. The organizations providing programs and services for the homeless population represent a broad array of service provider specializations, including providers that are capable of assisting homeless individuals with issues related to employment, life skills, childcare, transportation, and mental health.

With the existing base of sheltered and unsheltered homeless individuals, several hundred homeless children attending local schools, and thousands of households that are experiencing severe housing conditions in the county that make them vulnerable to becoming homeless, there is a clear need for temporary and permanent housing solutions for this special needs population. The creation and presentation of housing and programs that support the homeless population and those vulnerable to becoming homeless will remain an important part of local housing efforts.

## Persons with a Disability

Persons with a disability, particularly those within the typical range of working ages, often face a variety of housing issues and are vulnerable to becoming homeless since such persons often cannot find housing to meet their specific needs. It can also be difficult to secure housing that is affordable as persons with a disability often experience limited earning capacity. Based on 2017-2021 American Community Survey (ACS) data, the rate of disabilities among Lebanon County's population was an estimated 13.3% which reflects an estimated 18,728 people in the county with at least one disability. An individual with a disability is defined by the Americans with Disabilities Act (ADA) as a person who has a physical or mental impairment that limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment. The ADA does not specifically name all the impairments that are covered. Although the ACS data does not identify persons with disabilities as defined by the ADA Amendments Act, the ACS data provides the most current estimates of the population with self-reported disabilities. Its sample size is also large enough to enable state and county estimates.

The American Community Survey identifies people with disabilities by asking questions about six different areas of functionality. The following table summarizes the number of persons with a disability in Lebanon County by age group. It should be noted that the following is based on five-year (2017-2021) estimates and are not reflective of the 2020 Census. As a result, the 2020 total population count Lebanon County shown in the following table does not match the 2020 population counts shown elsewhere in the study.

Population with Disabilities by Age Lebanon County			
Age	*Total Population	Number of Population With At Least One Type of Disability	Share of Population With At Least One Type of Disability
Under 5 years	8,293	39	0.5%
5 to 17 years	24,352	2,160	8.9%
18 to 34 years	28,249	1,977	7.0%
35 to 64 years	53,480	6,513	12.2%
65 to 74 years	15,310	3,351	21.9%
75 years and older	10,968	4,688	42.7%
Total	140,652	18,728	13.3%

Source: 2017-2021 American Community Survey (ACS) Table S1810

\*Noninstitutionalized Population

The overall population with at least one disability in Lebanon County correlates significantly with age. Note that 42.7% of people ages 75 and older have at least one type of disability, while 21.9% of people between 65 and 74 years of age have at least one type of disability.

People with a disability may have limits on their educational attainment, employment opportunities, and often their quality of life. As the earning potential of some individuals with a disability could be limited, access to affordable housing alternatives and certain services is important to this special needs population. Persons that are blind, disabled, or over age 65 can qualify for Supplemental Security Income (SSI). In Pennsylvania, a total of 335,583 persons received SSI in 2021, with over 92% of recipients classified as persons with a disability. In Lebanon County, a total of 2,549 persons received SSI as of December 2021. Of the 2,549 SSI recipients in Lebanon County, 8.7% of recipients were aged 65 and older and over 91.3% of recipients were blind or had a disability.

Rental housing affordability by persons on a fixed SSI income is shown in the following table for select areas. While housing market information was not available exclusively for Lebanon County, data is available for the City of Lebanon:

<b>Rental Housing Affordability for Persons on a Fixed Income by Housing Market Area (2022)</b>				
<b>Housing Market Area</b>	<b>SSI Monthly Payment</b>	<b>SSI as Percent of Median Income</b>	<b>Percent SSI for One-Bedroom Apartment</b>	<b>Percent SSI for Efficiency Apartment</b>
City of Lebanon	\$863.08	17.3%	97%	92%
Pennsylvania	\$863.08	17.3%	102%	92%
National	\$875.41	16.7%	141%	129%

Source: Priced Out - Technical Assistance Collaborative

As illustrated in the previous table, the federal SSI monthly benefit for individuals in the City of Lebanon is \$863.08 as of January 2022. While the monthly benefit of \$863.08 for a recipient in Lebanon is above the cost of most non-subsidized rental housing alternatives in the market, the monthly benefit equates to an *annual* payment of \$10,356.96. The \$10,356.96 annual figure is only 17.3% of the 2022 estimated median income for Lebanon and the state of Pennsylvania according to Priced Out - Technical Assistance Collaborative. As such, the cost of a typical one-bedroom rental unit is approximately 97% of the monthly SSI payment in Lebanon. For a person with a disability that relies on SSI as a sole source of income, this would leave a very small portion of funds available for other monthly expenses.

In addition to federal SSI payments, persons with a disability in Lebanon County are also eligible for housing assistance from the U.S. Department of Housing and Urban Development (HUD) and local housing authorities. Persons with a disability in Lebanon County can also receive help and treatment from a local service organization such as Developmental & Disability Services of Lebanon Valley (DDS). DDS is a 501(c)(3) organization that serves over 400 individuals a year and provides programs, services, and advocacy for children with developmental delays and persons with disabilities. Services for children include early intervention, recreational programs, and summer camps while adult services include supported employment, activities, and community support services.



Based on research and analysis of the rental housing supply in Lebanon County, no properties were identified that contain units specifically designated for persons with a disability. As such, it appears that the overall supply of affordable housing specifically designated for persons with a disability in Lebanon County is extremely limited/nonexistent.

Note that several programs exist at the state and federal levels that could potentially create additional housing opportunities for people with a disability. There are multiple support service waivers available to individuals with a disability within the state of Pennsylvania. Support Services waivers are Medicaid Home and Community-Based waivers that provide funding for support and services to help individuals in the community live a healthy life. The Independence Waiver, Attendant Care/Act 150 Waiver, Person/Family Directed Support Waiver, OBRA Waiver, and the Infant, Toddlers, and Families Waiver provide different benefits for eligible persons with disabilities. Additionally, best practices recommended by a Duke University Sanford School of Public Policy 2018 document include home purchasing assistance grants, home modification loan programs, restructured density bonuses to include accessibility, housing developer assistance programs, and the Section 811 program to assist those with disabilities.

#### Youth Aging Out of Foster Care/Unaccompanied Youth/Youth in Transition

Child welfare systems throughout the country exist to seek other housing alternatives for youth who cannot return to their current family situation. As such, many youths in the foster care system “age out” at 18 without a place to call home and lack many life skills. The Pennsylvania Department of Human Services typically refers to youth aging out of foster care as youth transitioning out of foster care. Pennsylvania Partnerships for Children define this as “when a young adult leaves the child welfare system without being returned home or being placed with family through adoption or guardianship. When a youth ages out they are being discharged on their own.”

Pennsylvania’s Department of Human Services’ (DHS) Office of Children, Youth, and Families (OCYF) administers foster care services in the state. According to Pennsylvania Partnerships for Children, there were 20,490 children in the foster care system in 2021 in the state of Pennsylvania, 168 of which were in Lebanon County. Of the children in Lebanon County, 19% were between the ages of 15 and 17 and 13.1% were between the ages of 18 and 20. These older children have a higher likelihood of becoming homeless once they have aged out of foster care.

The Chafee Education and Training Grant (ETG) Program is a federally funded program that awards up to \$5,000 per academic year to Pennsylvania undergraduate students aging out of foster care who will attend a postsecondary institution. The Chafee ETG Program provides financial assistance for college or career and technical training for youth in foster care and young adults ages 16 to 21 previously in foster care. After students apply for the Chafee ETG Program, they will be assessed to determine if they qualify for PA Fostering Independence Tuition

Waiver (FosterED) Program. This waiver is applied to all other charges that remain (for tuition and mandatory post-secondary school fees) after all gift aid from scholarships, federal grants, or state grants have been claimed or applied to the student’s account.

The PIT count conducted for the homeless population includes unaccompanied youth as a category. A summary of homeless unaccompanied youth counted in the Eastern Pennsylvania CoC and Lebanon County is illustrated in the following tables:

<b>Eastern Pennsylvania CoC: Homeless Unaccompanied Youth</b>			
<b>Year</b>	<b>Unsheltered Homeless Ages 18 to 24</b>	<b>Overall Homeless Unaccompanied Youth Ages 18 to 24</b>	<b>Overall Homeless Unaccompanied Youth Under Age 18</b>
2015	41	161	4
2016	67	192	17
2017	34	124	18
2018	31	129	14
2019	46	139	7
2020	18	107	16
2021	N/A	78	6
2022	1	91	12

Source: HUD PIT counts by CoC (2007-2022)  
N/A – Not Available

<b>Lebanon County: Homeless Unaccompanied Youth</b>		
<b>Year</b>	<b>Overall Homeless Unaccompanied Youth Ages 18 to 24</b>	<b>Overall Homeless Unaccompanied Youth Under Age 18</b>
2021	1	0
2022	2	0
2023	1	0

Source: Eastern PA CoC Point-In-Time Counts (2021-2023)

The homeless unaccompanied youth statistics provided between 2015 and 2022 for the Eastern PA CoC indicate that 238 people of the 1,021 unaccompanied youth ages 18 to 24 that were identified over the eight-year period were unsheltered, accounting for 23.3% of unaccompanied youth in the Continuum of Care region. In addition, a yearly average of approximately 11 unaccompanied youth were under the age of 18 during the eight-year survey period.

Within Lebanon County, the number of homeless unaccompanied youth ranges from one to two people per year. Note that there were no organizations within Lebanon County that provide shelter or care for unaccompanied youth under the age of 18 at the time of this study.

## VIII. HOUSING GAP ESTIMATES

### INTRODUCTION

This section of our report provides five-year housing gap estimates for both rental and for-sale housing within the PSA (Lebanon County). The assessment includes demand from a variety of sources and focuses on the housing demand potential of Lebanon County, though consideration is given to potential support that may originate from outside the county.

Housing to meet the needs of both current and future households in the market will most likely involve multifamily, duplex, and single-family housing alternatives. There are a variety of financing mechanisms that can support the development of housing alternatives such as federal and state government programs, as well as conventional financing through private lending institutions. These different financing alternatives often have specific income and rent/price restrictions, which affect the market they target.

We evaluated the market’s ability to support rental and for-sale housing based on four levels of income/affordability. While there may be an overlap among these levels due to program targeting and rent/price levels charged, we have established specific income stratifications that are exclusive of each other in order to eliminate double counting demand. We used HUD’s published income and rent limits for the Lebanon County, Pennsylvania MSA.

The following table summarizes the income segments used in this analysis to estimate potential housing demand.

Household Income/Wage & Affordability Levels				
Percent AMHI	Income Range*	Hourly Wage**	Affordable Rents***	Affordable Prices^
≤ 50%	≤ \$42,600	≤ \$20.48	≤ \$1,065	≤ \$142,000
51%-80%	\$42,601-\$68,160	\$20.49-\$32.77	\$1,066-\$1,704	\$142,001-\$227,200
81%-120%	\$68,161-\$102,240	\$32.78-\$49.15	\$1,705-\$2,556	\$227,201-\$340,800
121%+	\$102,241+	\$49.16+	\$2,557+	\$340,801+

AMHI – Area Median Household Income

\* Based on HUD limits for the Lebanon County, Pennsylvania MSA (4-person limit)

\*\* Assumes full-time employment 2,080 hours/year (Assumes one wage earner household)

\*\*\* Based on assumption tenants pay up to 30% of income toward rent

^Based on assumption homebuyer can afford to purchase home priced three times annual income after 10% down payment

While different state and federal housing programs establish income and rent restrictions for their respective programs, in reality, there is potential overlap between windows of affordability between the programs. Further, those who respond to a certain product or program type vary. This is because housing markets are highly dynamic, with households entering and exiting by tenure and economic profile. Further, qualifying policies of property owners and management impact the households that may respond to specific project types. As such, while a household may prefer a certain product, ownership/management

qualifying procedures (i.e., review of credit history, current income verification, criminal background checks, etc.) may affect housing choices that are available to households.

Regardless, we have used the preceding income segmentations as the ranges that a typical project or lending institution would use to qualify residents, based on their household income. Ultimately, any new product added to the market will be influenced by many decisions made by the developer and management. This includes eligibility requirements, design type, location, rents/prices, amenities, and other features. As such, our estimates assume that the rents/prices, quality, location, design, and features of new housing product are marketable and will appeal to most renters and homebuyers.

### 1. Rental Housing Gap Estimates

The primary sources of demand for new rental housing include the following:

- Household Growth
- Units Required for a Balanced Market
- Replacement of Substandard Housing
- External (Outside County) Commuter Support
- Severe Cost Burdened Households
- Step-Down Support

Since the focus of this report is on the specific housing needs of Lebanon County, we have focused the rental housing demand estimates on the metrics that only impact the PSA (Lebanon County).

#### New Renter Household Growth

The first source of demand is generally easily quantifiable and includes the net change in renter households between the baseline year of 2022 and the projection year of 2027.

#### Units Required for a Balanced Market

The second demand component considers the number of units a market requires to offer balanced market conditions, including some level of vacancies. Healthy markets require approximately 4% to 6% of the rental market to be available in order to allow for inner-market mobility and encourage competitive rental rates. Markets with vacancy rates below a healthy rate often suffer from rapid rent increases, minimal tenant turnover (which may result in deferred maintenance), and residents being forced into housing situations that do not meet their housing needs. Markets with low vacancy rates often require additional units, while markets with high vacancy rates often indicate a surplus of rental housing. The vacancy rates by program

type and/or affordability level used to determine if there is a deficit or surplus of rental units are based on our survey of area rental alternatives. We used a vacancy rate of 5% to establish balanced market conditions.

#### Replacement of Substandard Housing

Demand for new units as replacement housing takes into consideration that while some properties are adequately maintained and periodically updated, a portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This comes in the form of either units that are substandard (lacking complete plumbing and/or are overcrowded) or units expected to be removed from the housing stock through demolitions. Based on Census demographic data included in this report, approximately 4.1% of renter households in Lebanon County are living in substandard housing (e.g., lacking complete plumbing or are overcrowded). Lower income households more often live in substandard housing conditions than higher income households, which we have accounted for in our gap estimates.

#### External Commuter Support

Market support can originate from households not currently living in the market. This is particularly true for people who work in Lebanon County but commute from outside of the county and would consider moving to Lebanon County, if adequate and affordable housing that met residents' specific needs was offered. Currently, there are few *available* rental housing options in the market. As such, external market support will likely be created if new housing product is developed in Lebanon County.

Based on our experience in evaluating rental housing in markets throughout the country, it is not uncommon for new product to attract as much as 30% of its support from outside the county limits. As a result, we have assumed that a portion of the demand for new housing will originate from the 24,245 commuters traveling into the PSA (Lebanon County) from areas outside of the county.

#### Severe Cost Burdened Households

HUD defines severe cost burdened households as those paying 50% or more of their household income toward housing costs. While such households are housed, the disproportionately high share of their income being utilized for housing costs is considered excessive and often leaves little money for impacted households to pay for other essentials such as healthy foods, transportation, medical/healthcare, and education. Therefore, households meeting these criteria were included in our estimates.

### Step-down Support

It is not uncommon for households of a certain income level (typically higher income households) to rent a unit at a lower rent despite the fact they can afford a higher rent unit. Using housing cost and income data reported by American Community Survey (ACS), we have applied a portion of this step-down support to lower income demand estimates.

**Note:** In terms of the development pipeline, we only included residential rental units that are confirmed as planned or under construction. Conversely, we have excluded projects that have not secured financing, are under preliminary review, or have not established a specific project concept (e.g., number of units, rents, target market, etc.). Any vacant housing units are accounted for in the Balanced Market portion of our demand estimates.

The following table summarizes Lebanon County’s rental housing gaps by affordability level.

Lebanon County, Pennsylvania				
Rental Housing Gap Estimates (2022-2027)				
Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$42,600	\$42,601-\$68,160	\$68,161-\$102,240	\$102,241+
Monthly Rent Range	≤ \$1,065	\$1,066-\$1,704	\$1,705-\$2,556	\$2,557+
Household Growth	-1,163	-57	833	237
Balanced Market*	415	193	123	50
Replacement Housing**	680	158	60	12
External Market Support^	359	167	127	51
Severe Cost Burdened^^	526	131	0	0
Step-Down Support	118	225	-238	-105
Less Pipeline Units	0	-186	-96	0
<b>Overall Units Needed</b>	<b>935</b>	<b>631</b>	<b>809</b>	<b>245</b>

\*Based on Bowen National Research’s survey of area rentals

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for Lebanon County

^^Based on ESRI/ACS estimates of households paying 50% or more of income toward housing

Based on the preceding demand estimates, it is clear that there is some level of rental housing demand among all household income levels within Lebanon County over the five-year projection period. Overall, there is a housing need for 2,620 additional rental units in the county over the next five years. The housing gaps range from a low of 245 units needed that have rents of \$2,557 or higher to a high of 935 units needed with rents at or below \$1,065. Regardless, there is a significant need for housing affordable to the low- to middle-income household levels, households generally with incomes ranging between \$42,601 and \$102,240. Overall, without the addition of new rental product similar to the numbers cited in the preceding table, the area will not meet the growing and changing housing needs of the market.

Based on the demographics of the market, including projected household growth estimates and projected changes in household compositions (e.g., household size, ages, etc.), it appears that approximately one-quarter to one-third of the demand for new rental housing could be specifically targeted to meet the needs of area seniors, though a project could be built to meet the housing needs of both seniors and families concurrently. For general-occupancy projects, a unit mix of around 25% to 35% one-bedroom units, 40% to 60% two-bedroom units, and 10% to 20% three-bedroom units should be the general goal for future rental housing. Senior-oriented projects should consider unit mixes closer to 50% for both one- and two-bedroom units each. Additional details of the area's rental housing supply are included in Section VI and may serve as a guide for future rental housing development design decisions.

It is critical to understand that these estimates represent potential units of demand by targeted income level. The actual number of rental units that can be supported will ultimately be contingent upon a variety of factors including the location of a project, proposed features (i.e., rents, amenities, bedroom type, unit mix, square footage, etc.), product quality, design (i.e., townhouse, single-family homes, or garden-style units), management and marketing efforts. As such, each targeted segment outlined in the previous table may be able to support more or less than the number of units shown in the table. The potential number of units of support should be considered a general guideline to residential development planning.

## **2. For-Sale Housing Gap Estimates**

This section of the report addresses the gap for for-sale housing alternatives in the PSA (Lebanon County). Like the rental housing demand analysis, the for-sale housing analysis considers individual household income segments and corresponding housing price ranges.

Naturally, there are cases where a household can afford a higher down payment to purchase a more expensive home. There are also cases in which a household purchases a less expensive home although they could afford a higher purchase price. The actual support for new housing will ultimately be based on a variety of product factors such as price points, square footages, amenities, design, quality of finishes, and location. Considering these variations, this broad analysis provides the basis in which to estimate the *potential* demand of new for-sale housing within the PSA.

There are a variety of market factors that impact the demand for new homes within an area. In particular, area and neighborhood perceptions, quality of school districts, socioeconomic characteristics, mobility patterns, demolition and revitalization efforts, and availability of existing homes all play a role in generating new home sales. Support can be both internal (households moving within the market) and external (households new to the market).

Overall, we have considered the following specific sources of demand for new for-sale housing in the PSA (Lebanon County).

- Household Growth
- Units Required for a Balanced Market
- Replacement of Substandard Housing
- External (Outside County) Commuter Support
- Severe Cost Burdened Households
- Step-Down Support

#### New Household Growth

In this report, owner household growth projections from 2022 to 2027 are based on ESRI estimates. This projected growth was evaluated for each of the targeted income segments. It should be noted that changes in the number of households within a specific income segment do not necessarily mean that households are coming to or leaving the market, but instead, many of these households are likely to experience income growth or loss that would move them into a higher or lower income segment. Furthermore, should additional for-sale housing become available, either through new construction or conversion of rental units, demand for new for-sale housing could increase.

#### Units Required for a Balanced Market

Typically, a healthy for-sale housing market should have approximately 2% to 3% of its inventory vacant. Such vacancies allow for inner-market mobility, such as households upsizing or downsizing due to changes in family composition or income, and for people to move into the market. When markets have too few vacancies, housing prices often escalate at an abnormal rate, homes can get neglected, and potential homebuyers can leave a market. Conversely, an excess of homes can lead to stagnant or declining home prices, property neglect, or lead to such homes being converted to rentals. For the purposes of this analysis, we have assumed up to a 3.0% vacancy rate for a balanced market and accounted for for-sale housing units currently available for purchase in the market.

#### Replacement of Substandard Housing

Demand for new units as replacement housing takes into consideration that while some properties are adequately maintained and periodically updated, a portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This comes in the form of either units that are substandard (lacking complete plumbing or are overcrowded) or units expected to be removed from the housing stock through demolitions. Based on Census data, approximately 1.5% of owner households in Lebanon County live in substandard housing (e.g., lack complete indoor plumbing or are overcrowded). This share has been adjusted among lower and higher income households.



### External Market Support

Market support can originate from households *not* currently living in the market but that commute into it for work on a regular basis. As shown in Section VII of this report, approximately 24,245 people commute into Lebanon County. These people represent potential future residents that may move to the county if adequate, desirable, and marketable housing was developed in the county. For the purposes of this analysis, we have used a conservative demand ratio of up to 30% to estimate the demand that could originate from outside of Lebanon County.

### Severe Cost Burdened Households

HUD defines severe cost burdened households as those paying 50% or more of their household income toward housing costs. While such households are housed, the disproportionately high share of their income being utilized for housing costs is considered excessive and often leaves little money for impacted households to pay for other essentials such as healthy foods, transportation, medical/healthcare, and education. Therefore, households meeting these criteria were included in our estimates.

### Step-Down Support

It is not uncommon for households of a certain income level (typically higher income households) to purchase a home at a lower price point despite the fact they can afford a higher priced home. Using housing cost and income data reported by American Community Survey (ACS), we have applied a portion of this step-down support to lower income demand estimates.

**Note:** In terms of the development pipeline, we only included for-sale residential units currently in the development pipeline that are planned or under construction and do not have a confirmed buyer, such as a condominium unit or a spec home, in our demand estimates. Conversely, we have excluded single-family home lots that may have been platted or are being developed, as such lots do not represent actual housing *units* that are available for purchase. Any vacant housing units are accounted for in the Balanced Market portion of our demand estimates.

The following table summarizes the for-sale housing gaps in Lebanon County by affordability level.

Lebanon County, Pennsylvania				
For-Sale Housing Gap Estimates (2022-2027)				
Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$42,600	\$42,601-\$68,160	\$68,161-\$102,240	\$102,241+
Price Point	≤ \$142,000	\$142,001-\$227,200	\$227,201-\$340,800	\$340,801+
Household Growth	-1,529	-897	-367	3,522
Balanced Market*	250	213	258	352
Replacement Housing**	265	114	69	55
External Market Support^	948	325	196	156
Severe Cost Burdened^^	184	46	0	0
Step-Down Support	20	627	1,396	-2,043
Less Pipeline Units	0	0	-56	-221
<b>Overall Units Needed</b>	<b>138</b>	<b>428</b>	<b>1,496</b>	<b>1,821</b>

\*Based on MLS inventory of available homes

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for Lebanon County

^^Based on ESRI/ACS estimates of households paying 50% or more of income toward housing

The overall for-sale housing gap in the county is approximately 3,883 units over the five-year projection period. While all home price segments and affordability levels have some level of need, the greatest gap (1,821 units) appears to be for housing priced at \$340,801 and higher. The demand for this component is primarily driven from the significant projected growth for this higher income segment. There is also a notable gap for housing priced between \$227,201 and \$340,800 (1,496 units), while there is a more moderate level of demand for product priced under \$227,201. The lack of product at all price levels will increase demand for lower priced units, as many buyers may “step down” to a lower price point. This will place greater pressure on the market’s lower priced product and create greater challenges to lower income households and first-time homebuyers who already have limited housing alternatives that are affordable to them.

In most markets, if there is support for new housing at a particular price point or concept and such product is not offered in a specific area, households may leave the area and seek this housing alternative elsewhere, defer their purchase decision, or seek another housing alternative. Additionally, households considering relocation to the PSA (Lebanon County) may not move to the PSA if the housing product offered does not meet their needs in terms of pricing, quality, product design, or location. As such, the PSA housing stock may not be able to meet current or future demand, which may limit the market’s ability to serve many of the households seeking to purchase a home in the PSA, particularly moderate and higher income households. Regardless, we believe opportunities exist to develop a variety of product types at a variety of price points. The addition of such housing will better enable the PSA to attract and retain residents (including local employees), as well as seniors, families, and younger adults.

In terms of product design, we believe a variety of product could be successful in Lebanon County. Based on current and projected demographics, as well as the available inventory of for-sale housing, we believe a combination of one- and two-bedroom condominium units could be successful, particularly if they are located within reasonable proximity to public transportation routes or commonly need community services, for example. Additionally, detached or attached single-story cottage-style condominium product, primarily consisting of two-bedroom units, could be successful in attracting/serving area seniors, particularly those seeking to downsize from their single-family homes. Larger, traditional detached single-family homes catering to families could be successful in this market, particularly product serving moderate and higher income households, though affordable for-sale housing product for lower income and first-time homebuyer households would also do well in this market. Such product should primarily consist of three-bedroom units, with a smaller share of four-bedroom units. The for-sale housing supply of Lebanon County is summarized in Section VI and can provide additional details of project concept considerations for future for-sale product in the county.

Overall, there is potential support for a variety of residential development alternatives in the PSA (Lebanon County). It is important to understand that the housing demand estimates shown in this report assume no major changes occur in the local economy and that the demographic trends and projections provided in this report materialize. As such, our demand estimates should be considered conservative and serve as a baseline for development potential. Should new product be developed, it is reasonable to believe that people will consider moving to Lebanon County, assuming the housing is aggressively marketed throughout the region.

## IX. COMMUNITY INPUT RESULTS AND ANALYSIS

### A. INTRODUCTION

To gain information, perspective and insight about Lebanon County housing issues and the factors influencing housing decisions by its residents, developers and others, Bowen National Research conducted targeted surveys of three specific groups: Stakeholders, Employers, and Residents/Commuters. These surveys were conducted between January and April of 2023 and questions were customized to solicit specific information relative to each segment of the market that was surveyed.

The surveys were conducted through the SurveyMonkey.com website. In total, 355 survey responses were received from a broad cross section of the community. The following is a summary of the three surveys conducted by our firm.

***Stakeholder Survey*** – A total of 41 respondents representing community leaders (stakeholders) from a broad field of expertise participated in a survey that inquired about common housing issues, housing needs, barriers to development, and possible solutions or initiatives that could be considered to address housing on a local level.

***Employer Survey*** – A total of 22 respondents representing some of the area’s employers participated in a survey that inquired about general employee composition, housing situations and housing needs. The survey also identified housing issues and the degree housing impacts local employers.

***Resident/Commuter Survey*** – A total of 292 respondents participated in a survey that inquired about current housing conditions and needs, the overall housing market of Lebanon County, and factors that influence the interest level of non-residents to move to Lebanon County. Due to the low number of non-resident *commuter* respondents (13), a dedicated analysis of this particular market segment is not included in this section.

It should be noted that the overall total number of respondents summarized for each survey indicates the number of individuals that responded to at least one survey question. In some instances, the number of actual respondents to a *specific* survey question may be less than these stated numbers.

The survey instruments used for community input are included in Addendum D.

Key findings from the surveys are included on the following pages.

## B. STAKEHOLDER SURVEY RESULTS

A total of 41 area stakeholders from a broad range of organization types participated in the housing survey. Note that percentages may not add up to 100.0% due to rounding or because respondents were able to select more than one answer.

Stakeholder respondents were asked to provide the type of organization they represent. Note that respondents were able to select more than one type of organization. A total of 41 respondents provided input to this question with the following distribution:

Stakeholder Respondents by Organization Type			
Type	Share	Type	Share
Nonprofit Organization	23.6%	Community Action Agency	3.6%
Elected Official/Municipal Contact/Local Government	21.8%	Housing Developer	3.6%
Education/Higher Education/University	10.9%	Housing Organization/Shelter	3.6%
Business/Employer/Private Sector	5.5%	Landlord/Property Management	3.6%
Faith Organization	5.5%	Realtor (Association/Board of Realtors/Etc.)	3.6%
Social/Supportive Service Provider	5.5%	Agency on Aging/Senior Services	1.8%
Economic Development Organization	5.5%	Housing Authority	1.8%

Stakeholder respondents were asked to provide the area they serve. A total of 34 respondents provided input to this question with the following distribution:

Stakeholder Respondents by Area Served			
Area	Share	Area	Share
Entire County	73.5%	Cornwall	20.6%
Lebanon (city)	50.0%	Annville	20.6%
Fredericksburg	23.5%	Newmanstown	20.6%
Myerstown	20.6%	Palmyra	20.6%
Shaefferstown	20.6%	Campbelltown	17.7%
Cleona	20.6%	Other Area of County	14.7%

Stakeholder respondents were asked to provide the degree that certain housing types are needed by price point within the market. A total of 33 respondents provided feedback to this question with the following results:

Housing Needs by Price Point			
Housing Type (Price Point)	Weighted Score*	Housing Type (Price Point)	Weighted Score*
Rental Housing (\$500-\$999/month)	89.8	Rental Housing (\$1,000-\$1,499/month)	56.0
Rental Housing (Less than \$500/month)	87.5	For-Sale Housing (\$200,000-\$249,999)	55.2
Senior Care (incomes/assets less than \$25,000)	83.3	Rental Housing (\$1,500 or more/month)	42.9
For-Sale Housing (Less than \$150,000)	80.8	For-Sale Housing (\$250,000-\$349,999)	40.2
For-Sale Housing (\$150,000-\$199,999)	75.0	For-Sale Housing (\$350,000 or more)	33.0
Senior Care (incomes/assets greater than \$25,000)	57.1		

\*High Need = 100.0, Moderate Need = 50.0, Minimal Need = 25.0

Stakeholder respondents were asked to provide the need for housing for specific populations within the market. A total of 34 respondents provided insight to this question with the following results:

Housing Needs by Population Served			
Population	Weighted Score*	Population	Weighted Score*
Moderate Income Workforce (\$30,000-\$60,000)	85.9	Senior Living (Assisted Living, Nursing Care)	70.8
Low-Income Workforce (<\$30,000)	85.2	Housing for Millennials (Ages 25-39)	70.2
Family Housing (2+ Bedrooms)	82.3	Senior Living (Independent Living)	68.9
Single-Person (Studio/One-Bedroom)	77.4	Higher Income Workforce (\$60,000+)	50.9
Rentals that Accept Housing Choice Vouchers/ Section 8	73.4		

\*High Need = 100.0, Moderate Need = 50.0, Minimal Need = 25.0

Stakeholder respondents were asked to provide the level of demand for specific housing styles in the market. A total of 34 respondents provided feedback to this question with the following results:

Housing Needs by Style			
Housing Style	Weighted Score*	Housing Style	Weighted Score*
Multifamily Apartments	72.7	Low Cost Fixer-Uppers (Single-Family Homes)	62.1
Ranch Homes/Single Floor Plan Units	71.7	Single-Room Occupancy (SRO)	62.1
Duplex/Triplex/Townhomes	66.1	Accessory Dwelling Units/Tiny Houses	57.8
Traditional Two-Story Single-Family Homes	65.0	Condominiums	45.7
Mixed-Use/Units Above Retail (Downtown Housing)	64.2	Manufactured/Mobile Homes	41.7

\*High Need = 100.0, Moderate Need = 50.0, Minimal Need = 25.0

Stakeholder respondents were asked to identify the most common housing issues experienced in the market. A total of 34 respondents provided insight to this question with the following distribution:

Housing Issues Experienced	
Issue	Share of Respondents
Limited Availability	91.2%
Rent Affordability	91.2%
Absentee Landlords	58.8%
Substandard Housing (Quality/Condition)	55.9%
Lack of Rental Deposit (or First/Last Month Rent)	55.9%
Home Purchase Affordability	52.9%
Lack of Down Payment for Purchase	41.2%
Overcrowded Housing	35.3%
Investors Buying Properties and Increasing Rents/Prices	35.3%
Lack of Access to Public Transportation	29.4%
Failed Background Checks	26.5%
High Cost of Maintenance/Upkeep	23.5%
High Cost of Renovation	20.6%
Foreclosure	5.9%

In addition to the responses above, two respondents noted that *accessibility* and *lack of proper documentation for immigrants* were common housing issues.

Stakeholder respondents were asked to rank the priority that should be given to specific housing construction types in the market. A total of 33 respondents provided insight to this question with the following results:

Priority of Housing Construction Types	
Construction Type	Weighted Score*
Repair/Renovation/Revitalization of Existing Housing	95.3
Clear Blighted/Unused Structures to Create Land for New Development	80.6
Adaptive Reuse (i.e., Warehouse Conversion to Residential)	77.3
Mixed-Use	68.8
New Construction	52.4

\*High Priority = 100.0, Moderate Priority = 50.0, Low Priority = 25.0

Stakeholder respondents were asked to identify common barriers or obstacles (all that apply) that exist in the market that limit residential development. A total of 33 respondents provided feedback to this question. The following is a list of the most commonly cited barriers per stakeholder respondents:

Common Barriers/Obstacles to Residential Development		
Barrier/Obstacle	Number of Respondents	Share of Respondents
Cost of Labor/Materials	22	66.7%
Cost of Infrastructure	18	54.6%
Development Costs	17	51.5%
Neighborhood Blight	15	45.5%
Cost of Land	14	42.4%
Land/Zoning Regulations	13	39.4%
Availability of Land	11	33.3%
Community Support	11	33.3%
Local Government Regulations ("red tape")	11	33.3%
Crime/Perception of Crime	10	30.3%
Lack of Infrastructure	9	27.3%
Lack of Parking	9	27.3%
Financing	8	24.2%

Stakeholder respondents were asked to identify up to five initiatives that they believe represents the best options to reduce or eliminate the area’s greatest barriers to residential development. A total of 33 respondents provided insight to this question with the following results.

<b>Best Options to Reduce Barriers/Obstacles to Residential Development</b>		
<b>Initiatives to Reduce Barriers/Obstacles</b>	<b>Number of Respondents</b>	<b>Share of Respondents</b>
Collaboration between Public and Private Sectors	14	42.4%
Home Repair Support/Assistance	12	36.4%
Educating the Public on Importance of Housing	11	33.3%
Establish Housing Trust Fund (focus on preservation/development of affordable housing)	10	30.3%
Support/Expand Code Enforcement	10	30.3%
Revisiting/Modifying Zoning (e.g., density, setbacks, etc.)	9	27.3%
Educate the Public on the Importance of Different Types of Housing	8	24.2%
Establish Rental Registry	8	24.2%
Housing Gap/Bridge Financing	8	24.2%
Government Assistance with Infrastructure	8	24.2%
Tax Abatements	8	24.2%
Tax Credits	8	24.2%
Waiving/Lowering Development Fees	8	24.2%

Stakeholder respondents were given a list of initiatives and asked to identify three that should be areas of focus for the market. A total of 34 respondents provided insight to this question with the following results:

<b>Top Areas of Focus for the Market</b>		
<b>Initiatives</b>	<b>Number of Respondents</b>	<b>Share of Respondents</b>
Renovating/Repurposing Buildings for Housing	23	67.7%
Removal/Mitigation of Residential Blight	15	44.1%
Critical Home Repair	14	41.2%
Addressing Parking	9	26.5%
Developing New Housing	9	26.5%
Improving Public Transportation	8	23.5%

Stakeholder respondents were asked to approximate the degree that housing negatively impacts local residents. A total of 33 respondents provided insight to this question with the following results:

<b>Housing Impacts on Local Residents</b>	
<b>Impact</b>	<b>Weighted Score*</b>
Causes People to Live in Substandard Housing	87.5
Causes People to Live in Housing They Cannot Afford	81.3
Prevents Seniors from Living in Housing That Fits Their Needs	81.3
Causes People to Live in Unsafe Housing or Neighborhoods	76.6
Limits The Ability of Families to Grow/Thrive	72.6

\*Significant Impact = 100.0, Minor Impact = 50.0, No Impact = 0.0



Stakeholder respondents were asked to identify priorities to assist *renters* in the area. A total of 34 respondents provided feedback to this question. The following table summarizes the top responses from stakeholders. Note that respondents could select up to five answers.

Top Priorities to Assist Renters		
Assistance Type	Number of Respondents	Share of Respondents
Landlord/Tenant Conflict Resolution	17	50.0%
Credit Repair Assistance	15	44.1%
Renter Security Deposit Assistance	13	38.2%
Rental Housing Inspection Program	12	35.3%
Housing Resource Center	10	29.4%
Properties that Meet Code/Life Safety Compliance	10	29.4%
Establish a Fair Housing Office	10	29.4%
Housing Counselor	9	26.5%

Stakeholder respondents were asked to identify priorities to assist *homeowners* or buyers in the area. A total of 32 respondents provided feedback to this question. The following table summarizes the top responses from stakeholders. Note that respondents could select up to five answers.

Top Priorities to Assist Homeowners		
Assistance Type	Number of Respondents	Share of Respondents
Home Repair Assistance	18	56.3%
Homebuyer/Homeowner Education	17	53.1%
Homebuyer Downpayment Assistance	15	46.9%
Credit Repair Assistance	13	40.6%
Housing Counselor	13	40.6%
Property Maintenance Education	12	37.5%
Home Modification Assistance	10	31.3%

Stakeholder respondents were asked to provide any additional information about housing challenges in the market in the form of an open-ended response. A total of 12 respondents provided additional insight. Some key points from the responses are summarized below.

- More accessible units
- Cost of substandard housing/lack of housing standard enforcement
- Overcrowding
- Lack of for-sale single-family workforce housing (\$200,000 to \$350,000)
- Regulations limit the conversion of commercial properties in Lebanon (city)
- Increased planning of growth that is in line with infrastructure limits
- Additional funding/staff to administer existing programs
- Downpayment assistance programs
- Additional shelters/resources for the homeless, persons with mental illness, women, and immigrants

Stakeholder respondents were asked if they are knowledgeable of the homeless population or other special needs populations with regards to housing in the area. A total of 31 respondents provided feedback with the following distribution:

- Yes: **19 (61.3%)**
- No: **12 (38.7%)**

Stakeholder respondents were then asked to rank the need for specialized housing types (emergency shelters, group homes, permanent supportive housing, and transitional housing) for specific special needs populations in the area. A total of 28 respondents provided insight to this question with the following weighted results. Note that the top rated needs for each population group are illustrated in red text.

Need for Housing Types Among Special Needs Populations			
Housing Type	Target Population (Weighted Score*)		
	Disabled	Unaccompanied Youth	Homeless
Emergency Shelter	73.9	73.0	<b>85.2</b>
Group Homes	60.4	70.7	55.4
Permanent Supportive Housing	<b>81.7</b>	<b>78.1</b>	<b>79.0</b>
Transitional Housing	70.8	<b>78.3</b>	76.0

\*High Need = 100.0, Moderate Need = 50.0, Minimal Need = 25.0, No Need = 0.0

Based on the survey results, it appears that each listed special needs population in Lebanon County is in moderate to high need for all types of specialized housing. Persons with a disability appear to be most in need of permanent supportive housing. Unaccompanied youth and those aging out of foster care would likely benefit most from permanent supportive housing and transitional housing, while the homeless population in the area appear to be most in need of emergency shelters and permanent supportive housing.

Stakeholder respondents were asked to provide, in their opinion, the obstacles to the development of housing for the special needs populations in the area. A total of 22 respondents provided insight to this question. Some key obstacles cited by stakeholders included topics related to the following:

- Lack of funding and cost to construct/operate
- Lack of land to develop/zoning regulations
- Lack of education/awareness related to the special needs populations
- Cooperation/coordination of groups/resources

Stakeholder respondents were then asked to provide recommendations to address the needs of the special needs populations in the area. A total of 16 respondents provided additional insight to this question. Some key recommendations from stakeholders include the following:

- Conversion of empty/vacant buildings to accessible apartments
- Research alternative funding sources for transitional housing programs (grants, Optional Affordable Housing Funds Act/Act 137, etc.)
- Reduce barriers/requirements at emergency shelters
- Incentives for landlords to house special needs populations
- Dedicated shelters for unaccompanied youth
- Additional case management and counseling services
- More shelters with smaller capacities to reduce public stigma
- Development of tiny house communities to assist transitions
- Establishment of leadership positions to source funding and to administer and coordinate resources
- More accurate collection of data for specific groups

#### Stakeholder Survey Conclusions

Based on the feedback provided by area stakeholders, it appears that Lebanon County is most in need of affordable rental (less than \$1,000 per month) and for-sale housing (less than \$150,000) oriented toward families (two or more bedrooms) with incomes up to \$60,000 annually. In addition, it appears that there is a considerable need for studio and one-bedroom housing, as well as senior care housing, primarily for seniors with low incomes/assets. In regard to specific housing types, respondents consider multifamily apartments and ranch style or single floor plan units among the top needs within the county. Limited overall availability and rent affordability appear to be the most common housing issues experienced in Lebanon County, and as a result, the repair and revitalization of existing housing appears to be the top housing construction priority among respondents. While the cost of labor, materials, and infrastructure were the most commonly cited barriers to residential development; the collaboration of public and private sectors, home repair assistance, and public education related to housing were considered to be the top priorities by stakeholder respondents. Respondents indicated that landlord/tenant conflict resolution for renters and home repair assistance for owners should also be given priority. Among the special needs populations in the area, permanent supportive housing for persons with a disability, transitional housing for unaccompanied youth, and emergency shelters for the homeless were rated as the top needs. Overall, the consensus of respondents is that the aforementioned housing issues cause residents of the area to live in substandard and unaffordable housing, and the renovation and repurposing of existing buildings should be a focus for the county.

The following table summarizes the top stakeholder responses to critical questions contained within this survey.

Lebanon County, Pennsylvania Summary of Stakeholder Survey Results		
Category	Top Needs / Issues	Consensus
Housing Needs by Price Point	<ul style="list-style-type: none"> <li>Rental Housing (\$500-\$999/month)</li> <li>Rental Housing (Less than \$500/month)</li> <li>Senior Care (incomes/assets less than \$25,000)</li> <li>For-Sale Housing (Less than \$150,000)</li> </ul>	<b>89.8*</b> <b>87.5*</b> <b>83.3*</b> <b>80.8*</b>
Housing Needs by Population	<ul style="list-style-type: none"> <li>Moderate Income Workforce (\$30,000-\$60,000)</li> <li>Low-Income Workforce (&lt;\$30,000)</li> <li>Family Housing (2+ Bedrooms)</li> <li>Single-Person (Studio/One-Bedroom)</li> </ul>	<b>85.9*</b> <b>85.2*</b> <b>82.3*</b> <b>77.4*</b>
Housing Needs by Style	<ul style="list-style-type: none"> <li>Multifamily Apartments</li> <li>Ranch Homes/Single Floor Plan Units</li> <li>Duplex/Triplex/Townhomes</li> </ul>	<b>72.7*</b> <b>71.7*</b> <b>66.1*</b>
Housing Issues Experienced	<ul style="list-style-type: none"> <li>Limited Availability</li> <li>Rent Affordability</li> <li>Absentee Landlords</li> <li>Substandard Housing (Quality/Condition)</li> <li>Lack of Rental Deposit (or First/Last Month Rent)</li> </ul>	<b>91.2%</b> <b>91.2%</b> <b>58.8%</b> <b>55.9%</b> <b>55.9%</b>
Priority by Construction Type	<ul style="list-style-type: none"> <li>Repair/Renovation/Revitalization of Existing Housing</li> <li>Clear Blighted/Unused Structures to Create Land for New Development</li> <li>Adaptive Reuse (i.e., Warehouse Conversion to Residential)</li> </ul>	<b>95.3*</b> <b>80.6*</b> <b>77.3*</b>
Residential Development Barriers	<ul style="list-style-type: none"> <li>Cost of Labor/Materials</li> <li>Cost of Infrastructure</li> <li>Development Costs</li> <li>Neighborhood Blight</li> </ul>	<b>66.7%</b> <b>54.6%</b> <b>51.5%</b> <b>45.5%</b>
Reduction of Barriers	<ul style="list-style-type: none"> <li>Collaboration Between Public and Private Sectors</li> <li>Home Repair Support/Assistance</li> <li>Educating the Public on Importance of Housing</li> <li>Establish Housing Trust Fund</li> <li>Support/Expand Code Enforcement</li> </ul>	<b>42.4%</b> <b>36.4%</b> <b>33.3%</b> <b>30.3%</b> <b>30.3%</b>
Areas of Focus	<ul style="list-style-type: none"> <li>Renovating/Repurposing Buildings for Housing</li> <li>Removal/Mitigation of Residential Blight</li> <li>Critical Home Repair</li> </ul>	<b>67.7%</b> <b>44.1%</b> <b>41.2%</b>
Housing Impact on Residents	<ul style="list-style-type: none"> <li>Causes People to Live in Substandard Housing</li> <li>Causes People to Live in Housing They Cannot Afford</li> <li>Prevents Seniors from Living in Housing That Fits Their Needs</li> </ul>	<b>87.5*</b> <b>81.3*</b> <b>81.3*</b>
Renter Assistance Priorities	<ul style="list-style-type: none"> <li>Landlord/Tenant Conflict Resolution</li> <li>Credit Repair Assistance</li> <li>Renter Security Deposit Assistance</li> <li>Rental Housing Inspection Program</li> </ul>	<b>50.0%</b> <b>44.1%</b> <b>38.2%</b> <b>35.3%</b>
Homeowner Assistance Priorities	<ul style="list-style-type: none"> <li>Home Repair Assistance</li> <li>Homebuyer/Homeowner Education</li> <li>Homebuyer Downpayment Assistance</li> </ul>	<b>56.3%</b> <b>53.1%</b> <b>46.9%</b>
Housing Type Need for Special Needs Populations	<ul style="list-style-type: none"> <li>Permanent Supportive Housing (Disabled)</li> <li>Transitional Housing (Unaccompanied Youth)</li> <li>Emergency Shelter (Homeless)</li> </ul>	<b>81.7*</b> <b>78.3*</b> <b>85.2*</b>

\*Denotes weighted score

### C. EMPLOYER SURVEY RESULTS

A total of 22 representatives from area employers responded to the housing survey. Note that percentages may not add up to 100.0% due to rounding or because respondents were able to select more than one answer.

Employer respondents were asked to describe the primary business activity of their company. A total of 20 respondents provided feedback to this question with the following distribution of responses:

Employer Respondents by Business Type			
Type	Share	Type	Share
Education	15.0%	Retail	5.0%
Manufacturing	15.0%	Healthcare	5.0%
Public/Government	10.0%	Construction	5.0%
Professional (Accounting, Legal, Etc.)	10.0%	Technology	5.0%
Other Services	10.0%	Real Estate	5.0%
Nonprofit	10.0%	Agriculture	5.0%

Employer respondents were asked to approximate the number of people they employ locally. A total of 21 respondents provided feedback to this question. Based on the survey responses, nearly 3,200 individuals are employed by these companies with the following distribution of firms by number of employees:

- 1 to 25 Employees: **10 (47.6%)**
- 26 to 100 Employees: **3 (14.3%)**
- 101 to 250 Employees: **2 (9.5%)**
- 250+ Employees: **6 (28.6%)**

Employer respondents were asked to approximate the number of employees by employment status (part-time, full-time, seasonal). A total of 21 respondents provided feedback to this question with the following distribution:

- Part-Time: **20.8%**
- Full-Time: **75.9%**
- Seasonal: **3.3%**

Employer respondents were asked to approximate the percentage of their employees who reside in Lebanon County. A total of 22 respondents provided feedback to this question. *On average*, respondents indicated that nearly three-fourths (**74.8%**) of their respective employees are Lebanon County residents.

Employer respondents were asked to estimate the number of *new jobs by annual wages* that their company expects to create over the next three years. A total of 21 respondents provided insight to this question. The following table summarizes the employer responses and provides the estimated total number of new jobs by annual salary.

<b>Estimated New Jobs Created by Employers by Annual Salary (Next Three Years)</b>	
<b>Annual Salary</b>	<b>Estimated Total Number of New Jobs (Share)</b>
Less than \$25,000	51 (13.1%)
\$25,000 to \$50,000	109 (28.0%)
\$51,000 to \$75,000	168 (43.2%)
\$76,000 to \$100,000	52 (13.4%)
Over \$100,000	9 (2.3%)
<b>Estimated Total of New Jobs Created by Employers</b>	<b>389 (100.0%)</b>

As the preceding table illustrates, employer respondents estimate job creation over the next three years of up to 389 new jobs. Over two-fifths (43.2%) of the estimated new jobs in the county are expected to pay annual salaries between \$51,000 and \$75,000, while 28.0% are expected to pay salaries between \$25,000 and \$50,000. It is important to note, however, that these are estimates provided by respondents based on current economic conditions, and these estimates can change for a variety of reasons at any point in time.

Employer respondents were asked if they have had difficulty attracting or retaining employees due to housing related issues in the past couple of years. A total of 22 respondents provided feedback to this question with the following distribution:

- Yes: **6 (27.3%)**
- No: **12 (54.6%)**
- Unknown: **4 (18.2%)**

Employer respondents were asked to identify the three most common housing issues/challenges experienced by their employees. Employers could select options from a list of common housing issues that was provided. A total of 21 respondents provided feedback to this question. The following table illustrates the most common responses:

<b>Top Housing Issues Experienced by Employees – Per Employer Respondents</b>	
<b>Issue</b>	<b>Share of Respondents</b>
Unaffordable Rental Housing	71.4%
Lack of Available Housing	57.1%
Unaffordable For-Sale Housing	52.4%
Housing is Far from Work	19.1%
Lack of Quality Housing	19.1%
Lack of Deposit/Down Payment	19.1%

Per our employer survey, unaffordable rental housing, the lack of available housing, and unaffordable for-sale housing were the top housing issues/challenges within the county.

Employer respondents were then asked how the housing issues that their employees or prospective employees experience are impacting the company. Employers could select from a list of impact options that was provided. A total of 22 respondents provided feedback to this question. The following table illustrates the top five responses:

Top Five Impacts for Employers Resulting from Housing Issues	
Response	Share of Respondents
Difficulty Attracting Employees	40.9%
Difficulty Retaining Employees	22.7%
Adversely Impacts Productivity	18.2%
Unable to Grow/Expand Business	18.2%
Adversely Impacts Company Morale	13.6%

Employer respondents were then asked if additional housing was provided in Lebanon County that adequately served the needs of employees, to what degree would this increase the likelihood that their company would employ more people over the next three years. A total of 22 respondents supplied answers to this question with the following distribution:

- Much More Likely: **6 (27.3%)**
- Somewhat Likely: **1 (4.6%)**
- Not Likely/No Impact: **9 (40.9%)**
- Unknown: **6 (27.3%)**

Employer respondents were also asked if housing was not an issue, how many additional employees would their company hire in the next three years. A total of 22 respondents provided insight to this question. Although 14 of the 22 respondents (63.6%) indicated that they “did not know” the effect, and three respondents (13.6%) indicated they would not hire any additional employees, **five** respondents indicated that they would hire more staff, totaling up to **196** additional employees.

Employer respondents were asked if their company currently provides any type of housing assistance to employees and to specify the type provided. A total of 22 respondents provided feedback to this question with the following insight:

- **21 of the 22** respondents (**95.5%**) indicated that they do not provide any type of housing assistance.
- **One** respondent (**4.5%**) indicated that they provide transportation/vehicle assistance only.

Employer respondents were then asked what type of assistance, if any, would they consider providing to their employees to assist with housing. A total of 22 respondents provided insight to this question with the following distribution:

Potential Employer Provided Housing Assistance Programs	
Program	Share*
Housing Counseling/Placement Services	31.8%
Housing Relocation Services/Assistance	18.2%
Other	9.1%
Homebuyer Downpayment Assistance	4.6%
Rental Security Deposit Assistance	4.6%
Rental Assistance/Subsidy	4.6%
Housing Relocation Reimbursement	4.6%
Partnering In/Developing Employee Housing	4.6%
None	59.1%

\*Share of employer respondents that indicated they would consider providing the program.

A total of two respondents (9.1%) selected “Other” as a response. One respondent noted that they are *unable to offer assistance*, while the other indicated that assistance would be *dependent on the specific situation (case by case)*.

Employer respondents were asked to indicate the level of importance of future government housing programs, policies or incentives that could be implemented to assist employees with housing or addressing the market’s housing issues. A total of 21 respondents provided feedback to this question. The following table provides a weighted summary of the responses:

Housing Programs, Policies, and Initiatives by Degree of Importance	
Program	Weighted Score*
Homebuyer Assistance	71.4
Renter Assistance	65.5
New Housing Development/Redevelopment	52.5
Housing Assistance for Public Employees (Police, Fire, Teachers, Etc.)	47.5
Development of More Public Housing	38.2
Direct Government Investment in Land for Workforce Housing (Land Banking)	28.9

\*Most Important = 100.0, Somewhat Important = 50.0, Least Important = 25.0

In addition to the summarized responses in the preceding table, two respondents provided open-ended feedback. One respondent noted that there should be an *increase in fees/taxes for out-of-state investors purchasing properties in the area*. The other respondent emphasized the importance of *affordability for new housing* in the area.



Employer respondents were asked, in terms of product pricing, what are the three most needed housing price points for their employees. Employers could select from a list of pricing options that was provided. A total of 22 respondents provided feedback to this question, with the results illustrated in the following table:

Most Needed Housing Price Points for Employees	
Type of Housing Product (Price)	Share of Respondents
Moderate Market-Rate Rental Housing (\$750-\$1,250/month)	72.7%
Entry Level/Workforce For-Sale Housing (Below \$200,000)	72.7%
Moderate For-Sale Housing (\$200,000-\$300,000)	50.0%
Affordable Rental Housing (Under \$750/month)	45.5%
Higher-End Market-Rate Rental Housing (Above \$1,250/month)	9.1%
Higher-End For-Sale Housing (Above \$300,000)	0.0%

Employer respondents were then asked, in terms of product type, what are the most needed types of housing for their employees. Employers could select from a list of housing product types that was provided. A total of 20 respondents provided feedback to this question, with the results illustrated below:

Most Needed Housing Types for Employees	
Type of Housing Product	Share of Respondents
Single-Family Homes (Owner)	80.0%
Duplex/Townhome (Owner)	50.0%
Duplex/Townhome (Rental)	45.0%
Single-Family Homes (Rental)	35.0%
Multifamily Apartments	25.0%
Condominiums (Rental)	15.0%
Condominiums (Owner)	10.0%
Mobile Homes	10.0%
Dormitories/Shared Living	0.0%
Short-Term/Seasonal Housing	0.0%

Employer respondents were asked to provide any additional comments regarding housing issues and needs that impact employees within Lebanon County. A total of four respondents provided feedback in the form of an open-ended response. Feedback from respondents included topics related to the *limited availability of new homes, the lack of affordable rentals, rentals suited to specific needs (i.e., pet-friendly, appliances/amenities, parking, number of bathrooms, and safety), increased options for home ownership, and the mismatch of the cost of housing to local wages.*

#### Employer Survey Conclusions

Based on the feedback provided by area employers, it appears that unaffordable rental housing and the overall lack of available housing are the top issues for employees in the area. This results in difficulty attracting employees for approximately two-fifths (40.9%) of the employer respondents. Nearly one-third (31.9%) of employer respondents indicated that they would be at least “somewhat” more likely to hire new employees if adequate housing were available in the county,

with up to nearly 200 additional employees hired as a result. Despite the issues that housing can create for employers, it is noteworthy that nearly all (95.5%) of the surveyed employers currently do not provide any type of housing assistance, and nearly three-fifths (59.1%) would not consider providing such programs in the future. Regardless, nearly one-third (31.8%) of employers would consider providing housing counseling or placement services to employees. Among various future government housing programs and initiatives, employer respondents consider homebuyer and renter assistance programs to be the most important. Overall, the consensus among area employers is that Lebanon County is most in need of moderate market-rate rental housing (between \$750 and \$1,250 per month) and entry level for-sale housing (below \$200,000). Among product types, it appears that employers consider single-family for-sale homes and duplexes/townhomes (both rental and for-sale) to be the most critical need in the area.

The following table summarizes the top employer responses to critical questions contained within this survey.

Lebanon County, Pennsylvania Summary of Employer Survey Results		
Category	Top Needs / Issues	Consensus
Housing Issues for Employees	<ul style="list-style-type: none"> <li>Unaffordable Rental Housing</li> <li>Lack of Available Housing</li> <li>Unaffordable For-Sale Housing</li> </ul>	<b>71.4%</b> <b>57.1%</b> <b>52.4%</b>
Impacts for Employers	<ul style="list-style-type: none"> <li>Difficulty Attracting Employees</li> <li>Difficulty Retaining Employees</li> <li>Adversely Impacts Productivity</li> <li>Unable to Grow/Expand Business</li> </ul>	<b>40.9%</b> <b>22.7%</b> <b>18.2%</b> <b>18.2%</b>
Effects of Adequate Housing Supply	<ul style="list-style-type: none"> <li>Somewhat/Much More Likely to Hire New Employees</li> <li>Additional Employees Hired</li> </ul>	<b>31.9%</b> <b>Up to 196</b>
Employer Housing Assistance	<ul style="list-style-type: none"> <li>Do Not Currently Provide Housing Assistance to Employees</li> </ul>	<b>95.5%</b>
Housing Assistance Program Consideration	<ul style="list-style-type: none"> <li>Housing Counseling/Placement Services</li> <li>Housing Relocation Services/Assistance</li> <li>Would Not Consider Housing Assistance</li> </ul>	<b>31.8%</b> <b>18.2%</b> <b>59.1%</b>
Housing Program or Policy Importance	<ul style="list-style-type: none"> <li>Homebuyer Assistance</li> <li>Renter Assistance</li> <li>New Housing Development/Redevelopment</li> <li>Housing Assistance for Public Employees (Police, Fire, Teachers, Etc.)</li> </ul>	<b>71.4*</b> <b>65.5*</b> <b>52.5*</b> <b>47.5*</b>
Housing Needs by Price	<ul style="list-style-type: none"> <li>Moderate Market-Rate Rental Housing (\$750-\$1,250/month)</li> <li>Entry Level/Workforce For-Sale Housing (Below \$200,000)</li> <li>Moderate For-Sale Housing (\$200,000-\$300,000)</li> <li>Affordable Rental Housing (Under \$750/month)</li> </ul>	<b>72.7%</b> <b>72.7%</b> <b>50.0%</b> <b>45.5%</b>
Housing Needs by Product Type	<ul style="list-style-type: none"> <li>Single-Family Homes (Owner)</li> <li>Duplex/Townhome (Owner)</li> <li>Duplex/Townhome (Rental)</li> <li>Single-Family Homes (Rental)</li> <li>Multifamily Apartments</li> </ul>	<b>80.0%</b> <b>50.0%</b> <b>45.0%</b> <b>35.0%</b> <b>25.0%</b>

\*Denotes weighted score

## D. RESIDENT/COMMUTER SURVEY RESULTS

A total of 292 individuals responded to the housing survey with the following results. For the purposes of this analysis, non-resident commuter responses (13) have been combined with resident responses, when applicable. Note that percentages may not add up to 100.0% due to rounding or because respondents were able to select more than one answer.

### Current Housing Situation

Respondents were asked what part of the county they currently live in or if they commute to the county for work. A total of 292 respondents provided feedback to this question with the following distribution:

Respondents by Area of Residence/Commuter Status		
Response	Number of Respondents	Share of Respondents
Lebanon (city)	150	51.4%
Other Area of County	57	19.5%
Myerstown	17	5.8%
Annville	16	5.5%
Cornwall	16	5.5%
I Do Not Live in the County, but I Work in it (Commuter)	13	4.5%
Fredericksburg	7	2.4%
Palmyra	5	1.7%
I Do Not Live or Work in the County	4	1.4%
Campbelltown	3	1.0%
Shaefferstown	2	0.7%
Cleona	1	0.3%
Newmanstown	1	0.3%

Respondents were asked if they rent or own their place of residence. A total of 236 respondents provided feedback to this question with the following distribution:

Respondents by Tenure		
Tenure	Number of Respondents	Share of Respondents
Own	165	69.9%
Rent	54	22.9%
I live with family and/or friends	13	5.5%
Mobile Home (lot rent only)	3	1.3%
Other	1	0.4%
I am a caretaker and do not pay rent	0	0.0%

Respondents were asked to approximate their total monthly housing expenses (including rent/mortgage costs, utilities, taxes, insurance, etc.). A total of 232 respondents provided insight to this question with the following distribution:

Respondents by Monthly Housing Expenses		
Total Monthly Housing Expenses	Number of Respondents	Share of Respondents
\$0 (No Expense)	5	2.2%
Up to \$250	1	0.4%
\$251 to \$500	14	6.0%
\$501 to \$750	14	6.0%
\$751 to \$1,000	26	11.2%
\$1,001 to \$1,250	28	12.1%
\$1,251 to \$1,500	31	13.4%
\$1,501 to \$1,750	28	12.1%
\$1,751 to \$2,000	36	15.5%
Over \$2,000	49	21.1%
Total	232	100.0%

A list of common housing issues was supplied and respondents were asked to specify whether they have experienced, or are currently experiencing, any of the issues as they relate to their place of residence. A total of 219 respondents provided feedback to this question with the following distribution:

Housing Issues Experienced (Per Survey Respondents)		
Housing Issue	Number of Respondents	Share of Respondents
Cost Burdened (Paying More than 30% of Income Toward Housing Cost)	42	19.2%
Had to Move in with Family and/or Friends	17	7.8%
Did Not Have Sufficient Deposit or Down Payment	17	7.8%
Credit Score was Not High Enough for a Lease and/or Mortgage	14	6.4%
Overcrowded Housing	11	5.0%
Substandard Housing (Landlord Did Not Maintain)	9	4.1%
Substandard Housing (I Couldn't Afford to Maintain)	6	2.7%
Landlords Won't Accept Housing Choice Vouchers	5	2.3%
Homelessness	4	1.8%
Housing or Lending Discrimination	4	1.8%
Expiring Lease or Eviction	3	1.4%
Foreclosure	0	0.0%
None	153	69.9%

### Current Housing Market

Respondents were asked how they would describe the overall housing market in Lebanon County. A total of 181 respondents provided feedback to this question with the following distribution:

Lebanon County Housing Market Rating		
Rating	Number of Respondents	Share of Respondents
Good, No Issues	12	6.6%
Fair, Some Issues	74	40.9%
Poor, Many Issues	79	43.7%
No Opinion	16	8.8%
Total	181	100.0%

Respondents were asked to identify, in their opinion, the top three issues that negatively impact the Lebanon County market. Respondents could select options from a list and/or provide an open-ended response. A total of 186 respondents provided feedback to this question. The following table illustrates the top 10 issues cited by respondents:

Top 10 Issues Negatively Impacting the Lebanon County Housing Market		
Issue	Number of Respondents	Share of Respondents
High Prices or Rents	90	48.4%
Neglected/Blighted Properties/Neighborhood (Poor Condition)	70	37.6%
Property/Income Taxes	46	24.7%
Not Enough Housing/Rental Options (Few Vacancies)	40	21.5%
Excessive/Rising Utility Costs	35	18.8%
Mismatch Between Local Jobs/Wages and Housing Costs	31	16.7%
Owners Unable to Afford Home Maintenance/Upkeep	29	15.6%
Unwelcoming Environment	26	14.0%
High Crime	21	11.3%
Too Many Rental Properties (Many Vacancies)	14	7.5%

Respondents were asked if they believe it is difficult for people to find suitable housing in Lebanon County. A total of 186 respondents provided feedback to this question with the following distribution:

Level of Difficulty Locating Suitable Housing in Lebanon County		
Rating	Number of Respondents	Share of Respondents
Yes	76	40.9%
Somewhat	69	37.1%
No	18	9.7%
I Don't Know	23	12.4%
Total	186	100.0%

Respondents were then asked to provide the reason they believe it is difficult for people to find suitable housing in Lebanon County. Respondents were given a list of reasons to choose from and/or given the option to provide an open-ended response. A total of 149 respondents provided insight to this question with the following distribution of responses. Note that respondents could select all that apply.

Reasons for Difficulty in Locating Suitable Housing in Lebanon County		
Reason	Number of Respondents	Share of Respondents
Housing Not Affordable	110	73.8%
Not Enough Housing (Limited Availability)	66	44.3%
Undesirable Location/Neighborhood	59	39.6%
Poor Quality of Housing	59	39.6%
Lack of Down Payment or Rental Deposit	59	39.6%
Lack of Housing to Meet Specific Needs (such as number of bedrooms)	55	36.9%
Age of Housing (too old)	37	24.8%
Landlords Not Accepting Housing Choice Vouchers	20	13.4%
Previous Record of Felony/Incarceration/Eviction	15	10.1%
Lack of Advertising/Resources to Find Available Housing	11	7.4%
Discrimination	11	7.4%
Other	10	6.7%

Respondents were asked to rate the degree of need (High, Minimal, No Need) for certain *housing types* in Lebanon County. A total of 179 respondents provided insight to this question. The following table provides a *weighted* summary of respondent feedback.

Degree of Need for Housing Types in Lebanon County			
Housing Type	Weighted Score*	Housing Type	Weighted Score*
Family Housing (2+ Bedrooms)	80.2	Single-Person (Studio/One-Bedroom)	58.2
Rental Housing (\$500-\$1,000/month)	74.7	Rentals that Accept Housing Choice Vouchers	55.7
For-Sale Housing (Less than \$100,000)	74.1	Senior Condominiums (For-Sale Housing)	55.0
Housing for Ages 25-40	72.8	Rental Housing (\$1,001-\$1,500/month)	33.7
Senior Apartments (Independent Living)	71.9	Communal Housing (Shared Living Space)	31.4
Rental Housing (Less than \$500/month)	67.8	For-Sale Housing (\$200,001-\$300,000)	29.7
Senior Care Facilities (Assisted Living/Nursing Care)	63.9	Rental Housing (Over \$1,500/month)	16.2
For-Sale Housing (\$100,000-\$200,000)	63.7	For-Sale Housing (Over \$300,000)	15.0

\*High Need = 100.0, Minimal Need = 25.0, No Need = 0.0

Respondents were asked to rate the degree of need (High, Minimal, No Need) for certain *housing styles* in Lebanon County. A total of 175 respondents provided feedback to this question. The following table provides a *weighted* summary of respondent feedback.

Degree of Need for Housing Styles in Lebanon County	
Housing Style	Weighted Score*
Ranch Homes/Single Floor Plan Units	73.8
Apartments	71.4
Modern Move-In Ready Single-Family Homes	68.5
Low Cost Fixer-Uppers (Single-Family Homes)	59.8
Duplex/Triplex/Townhomes	58.1
Condominiums	43.3
Single-Room Occupancy (SRO)	42.2
Accessory Dwelling Unit (Above Garage, Income Suite, Etc.)	39.6

\*High Need = 100.0, Minimal Need = 25.0, No Need = 0.0

Respondents were asked to share any other comments or concerns about housing in Lebanon County. A total of 50 respondents provided additional feedback in the form of an open-ended response. While many of the topics of the responses were cited in previous questions, some common comments and concerns were mentioned. Additional topics included the *high cost of property taxes and utilities, the overall condition and safety of rental properties, affordability of housing for seniors, incentives for renovation/revitalization of housing, absentee landlords, the need for noise ordinances (City of Lebanon) and crime prevention, more residential options in the business/downtown area of the city, more/improved housing informational resources, and more flexible zoning to allow conversion of commercial/retail properties.*

Due to the low number of responses by non-residents and non-resident commuters, an analysis of *questions 13 through 17*, which relate to the interest level of non-residents to relocate to Lebanon County, are omitted from this analysis. However, the aggregated responses that were received are included in Addendum D of this report.

### Demographic Distribution

Respondents were asked to provide their age. A total of 179 respondents provided feedback to this question. The distribution of responses is illustrated in the following table.

Survey Respondent Age Distribution		
Age Range	Number of Respondents	Share of Respondents
17 years or less	0	0.0%
18 to 22 years	2	1.1%
23 to 29 years	11	6.2%
30 to 39 years	26	14.5%
40 to 49 years	38	21.2%
50 to 59 years	44	24.6%
60 to 75 years	50	27.9%
76 years or older	4	2.2%
Declined To Answer	4	2.2%

Respondents were asked to provide their ethnicity. A total of 176 respondents provided feedback to this question with the following distribution of responses.

Survey Respondent Ethnicity Distribution		
Ethnicity	Number of Respondents	Share of Respondents
American Indian/Alaskan Native	1	0.6%
Asian/Pacific Islander	2	1.1%
Black/African American	3	1.7%
Hispanic/Latino	22	12.5%
White/Caucasian	130	73.9%
Declined to Answer	16	9.1%
Other	2	1.1%

Respondents were asked to estimate the gross annual income of all residents living in their household. A total of 177 respondents provided feedback to this question with the following distribution of responses.

Survey Respondent Household Income Distribution		
Income Range	Number of Respondents	Share of Respondents
Less than \$15,000	4	2.3%
\$15,000-\$24,999	8	4.5%
\$25,000-\$39,999	21	11.9%
\$40,000-\$59,999	25	14.1%
\$60,000-\$74,999	18	10.2%
\$75,000-\$99,999	24	13.6%
\$100,000-\$149,999	33	18.6%
\$150,000-\$199,999	20	11.3%
\$200,000 or more	10	5.7%
Declined to Answer	14	7.9%

### Resident/Commuter Survey Conclusions

Based on the feedback provided by area residents and commuters, it appears that housing cost burden (paying 30% or more of income toward housing costs) is the most common housing issue experienced by residents in the county. The high cost of housing (for-sale and rental), neglected or blighted properties, and taxes are the top issues negatively impacting the local housing market. Overall, these issues result in over two-fifths (43.7%) of respondents rating the local housing market as “Poor” and 40.9% of respondents indicating that they believe it is difficult to find suitable housing within the county. The affordability and availability of housing are among the top reasons that create difficulty for households to locate suitable housing, while an undesirable location, poor quality, and the lack of down payment or rental deposit were cited to a slightly lesser extent. While a variety of housing types and styles appear to be in moderate to high need within the county, family housing (2+ bedrooms) and affordable rental housing (less than \$1,000 per month) within ranch style homes and apartments, were cited as the top needs by respondents.



The following table summarizes the top resident/commuter responses to critical questions contained within this survey.

Lebanon County, Pennsylvania Summary of Resident/Commuter Survey Results		
Category	Top Needs / Issues	Consensus
Top Housing Issues Experienced	<ul style="list-style-type: none"> <li>• Cost Burdened (Paying 30% or More of Income Toward Housing Costs)</li> <li>• Had to Move In with Family and/or Friends</li> <li>• Did Not Have Sufficient Deposit or Down Payment</li> </ul>	<b>19.2%</b> <b>7.8%</b> <b>7.8%</b>
Housing Market Rating	<ul style="list-style-type: none"> <li>• Fair, Some Issues</li> <li>• Poor, Many Issues</li> </ul>	<b>40.9%</b> <b>43.7%</b>
Top Issues Negatively Impacting Housing Market	<ul style="list-style-type: none"> <li>• High Prices or Rents</li> <li>• Neglected/Blighted Properties/Neighborhood (Poor Condition)</li> <li>• Property/Income Taxes</li> </ul>	<b>48.4%</b> <b>37.6%</b> <b>24.7%</b>
Difficulty Locating Suitable Housing	<ul style="list-style-type: none"> <li>• Yes</li> <li>• Somewhat</li> <li>• No</li> </ul>	<b>40.9%</b> <b>37.1%</b> <b>9.7%</b>
Top Reasons for Difficulty Finding Housing	<ul style="list-style-type: none"> <li>• Housing Not Affordable</li> <li>• Not Enough Housing (Limited Availability)</li> <li>• Undesirable Location/Neighborhood</li> <li>• Poor Quality of Housing</li> <li>• Lack of Down Payment or Rental Deposit</li> </ul>	<b>73.8%</b> <b>44.3%</b> <b>39.6%</b> <b>39.6%</b> <b>39.6%</b>
Top Housing Types Needed	<ul style="list-style-type: none"> <li>• Family Housing (2+ Bedrooms)</li> <li>• Rental Housing (\$500-\$1,000/month)</li> <li>• For-Sale Housing (Less than \$100,000)</li> <li>• Housing for Ages 25-40</li> <li>• Senior Apartments (Independent Living)</li> </ul>	<b>80.2*</b> <b>74.7*</b> <b>74.1*</b> <b>72.8*</b> <b>71.9*</b>
Top Housing Styles Needed	<ul style="list-style-type: none"> <li>• Ranch Homes/Single Floor Plan Units</li> <li>• Apartments</li> <li>• Modern Move-In Ready Single-Family Homes</li> <li>• Low Cost Fixer-Uppers (Single-Family Homes)</li> <li>• Duplex/Triplex/Townhomes</li> </ul>	<b>73.8*</b> <b>71.4*</b> <b>68.5*</b> <b>59.8*</b> <b>58.1*</b>

\*Denotes a weighted score (High Need = 100.0, Moderate Need = 50.0, Minimal Need = 25.0, No Need = 0.0)

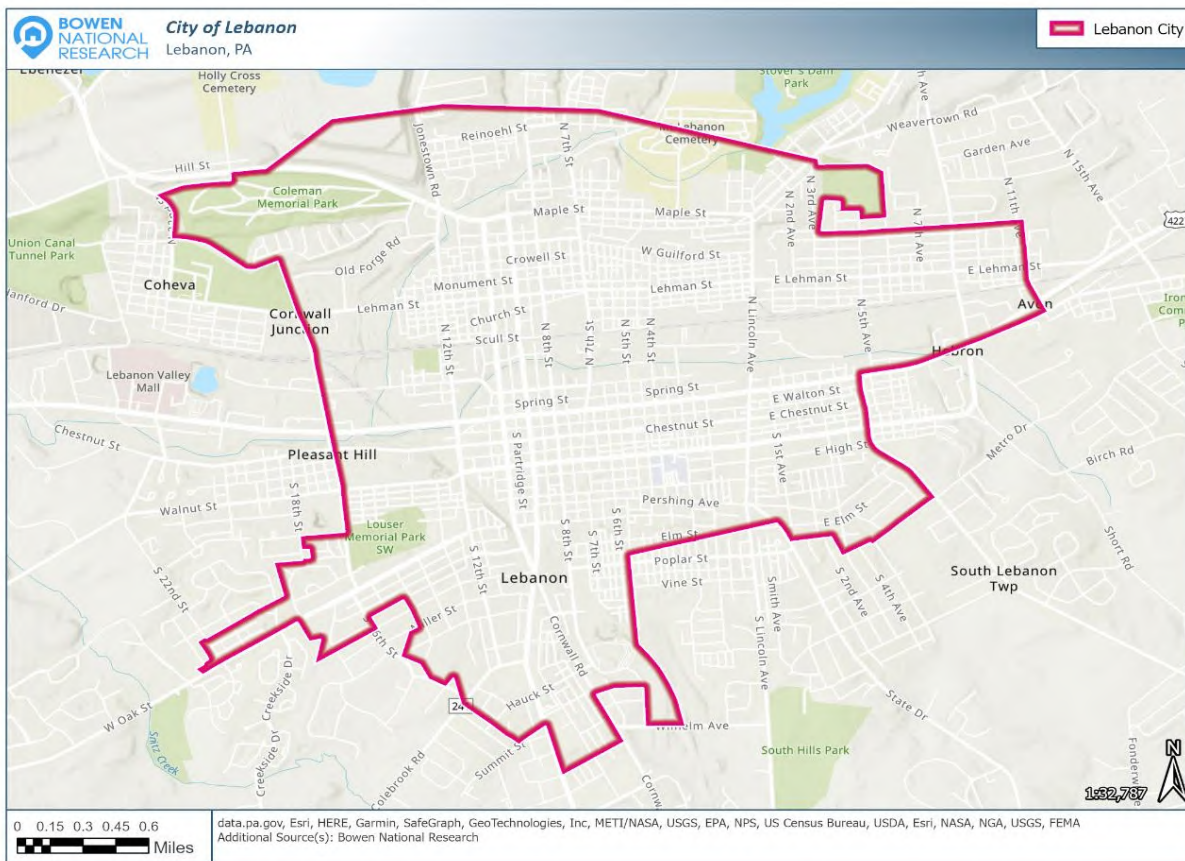
# X. CITY OF LEBANON, PENNSYLVANIA

This analysis provides overviews of key demographic and economic data, summaries of the multifamily rental market and for-sale housing supply, and rental and for-sale housing gap estimates at a variety of affordability levels of the City of Lebanon. It is important to note that the demographic projections included in this section assume no significant government policies, programs or incentives are enacted that would drastically alter residential development or economic activity within the city.

## A. COMMUNITY OVERVIEW

The City of Lebanon, Pennsylvania is centrally located within Lebanon County and serves as the county seat. It is located approximately 35 miles east of the state capital of Harrisburg, 60 miles southwest of Allentown, and 90 miles northwest of Philadelphia. In 2022, Lebanon had an estimated population of 27,010 people and 10,654 households. Some of the major arterials that serve Lebanon and the surrounding area include U.S. Highway 422, which transects the city, U.S. Highway 22, Interstate 76 (Pennsylvania Turnpike), and Interstates 78 and 81.

A map illustrating the City of Lebanon is below.



## **B. DEMOGRAPHICS**

### **1. Introduction**

This section of the report evaluates key demographic characteristics for the City of Lebanon, Pennsylvania. Through this analysis, unfolding trends and unique conditions are often revealed regarding populations and households residing in the selected geographic areas. Demographic comparisons between the City of Lebanon, Lebanon County and the state of Pennsylvania provide insights into the human composition of housing markets. Critical questions, such as the following, can be answered with this information:

- Who lives in the City of Lebanon and what are these people like?
- In what kinds of household groupings do Lebanon residents live?
- What share of people rent or own their Lebanon residence?
- Are the number of people and households living in the City of Lebanon increasing or decreasing over time?
- How do Lebanon residents, Lebanon County residents, and residents of the state compare with each other?

The demographic analysis is comprised of three major parts: population characteristics, household characteristics, and demographic theme maps. Population characteristics describe the qualities of individual people, while household characteristics describe the qualities of people living together in one residence. Demographic theme maps graphically show varying levels (low to high concentrations) of a demographic characteristic across a geographic region.

It is important to note that 2010 and 2020 demographics are based on U.S. Census data (actual count), while 2022 and 2027 data are based on calculated estimates provided by ESRI, a nationally recognized demography firm. These estimates and projections are adjusted using the most recent available data from the 2020 Census count, when available. The accuracy of these estimates depends on the realization of certain assumptions:

- Economic projections made by secondary sources materialize.
- Governmental policies with respect to residential development remain consistent.
- Availability of financing for residential development (i.e., mortgages, commercial loans, subsidies, Tax Credits, etc.) remains consistent.
- Sufficient housing and infrastructure are provided to support projected population and household growth.

Significant unforeseen changes or fluctuations among any of the preceding assumptions could have an impact on demographic estimates/projections.

## 2. Population Characteristics

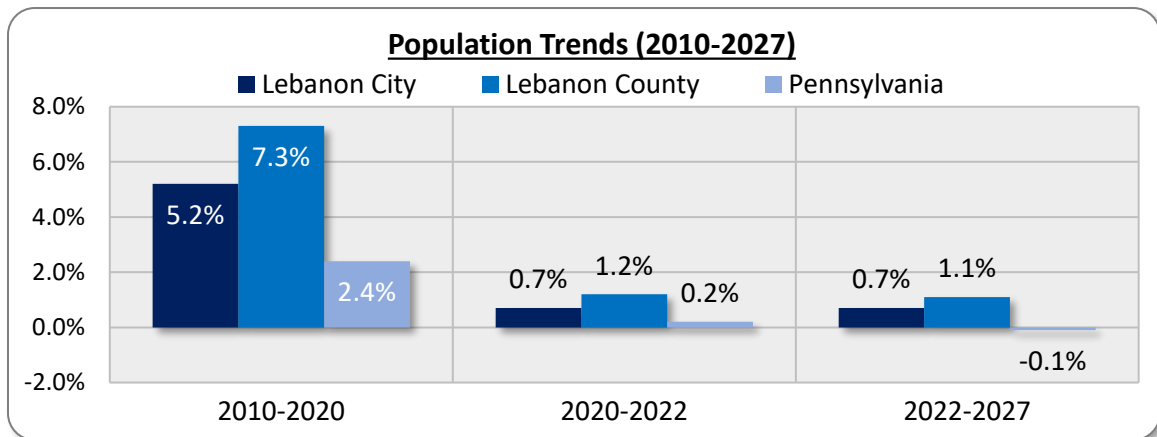
Population by numbers and percent change (growth or decline) for selected years is shown in the following table. It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

	Total Population									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
<b>Lebanon City</b>	25,477	26,814	1,337	5.2%	27,010	196	0.7%	27,203	193	0.7%
<b>Lebanon County</b>	133,568	143,257	9,689	7.3%	144,927	1,670	1.2%	146,588	1,661	1.1%
<b>Pennsylvania</b>	12,702,308	13,002,616	300,308	2.4%	13,027,359	24,743	0.2%	13,011,062	-16,297	-0.1%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2020, the population within the City of Lebanon increased by 1,337 (5.2%). This increase in population for Lebanon is less than the increase within Lebanon County (7.3%) but greater than the increase for the state of Pennsylvania (2.4%) during this time period. In 2022, the estimated total population of Lebanon is 27,010, which represents a 0.7% increase in population from 2020. Overall, the population of Lebanon represents nearly one-fifth (18.6%) of the total population in Lebanon County in 2022. Between 2022 and 2027, the population of Lebanon is projected to increase by an additional 193 people, or 0.7%, at which time the estimated total population of the city will be 27,203. This 0.7% increase in population for Lebanon over the next five years contrasts the projected decline (0.1%) in population for the state during this time period. It is critical to point out that *household* changes, as opposed to population, are more material in assessing housing needs and opportunities. Historical and projected household changes for Lebanon are covered later in this section on page X-6.

The following graph compares the percent change in population since 2010 and projected through 2027.



Population by race for 2020 is shown in the following table:

		Population by Race					
		White Alone	Black or African American Alone	Asian Alone	Some Other Race Alone	Two or More Races	Total
<b>Lebanon City</b>	Number	14,794	1,434	242	6,316	4,028	26,814
	Percent	55.2%	5.3%	0.9%	23.6%	15.0%	100.0%
<b>Lebanon County</b>	Number	118,410	3,233	2,234	9,797	9,583	143,257
	Percent	82.7%	2.3%	1.6%	6.8%	6.7%	100.0%
<b>Pennsylvania</b>	Number	9,750,608	1,423,169	510,501	543,859	774,479	13,002,616
	Percent	75.0%	10.9%	3.9%	4.2%	6.0%	100.0%

Source: 2020 Census; ESRI; Urban Decision Group; Bowen National Research

In 2020, a slight majority (55.2%) of residents within the City of Lebanon identified as “White Alone,” which is a much smaller share than the county (82.7%) and state (75.0%). Nearly one-fourth (23.6%) of Lebanon residents identified as “Some Other Race Alone,” and 15.0% identified as “Two or More Races.” This is not surprising, given that 2.8% of the Lebanon population migrated from abroad year over year (2017-2021 American Community Survey). Based on this data, the population of Lebanon is comparably much more diverse than the state of Pennsylvania.

As the following table illustrates, an exceptionally large share of the population in the City of Lebanon (44.1%) is of Hispanic/Latino origin in 2021. Because this represents a significantly higher share when compared to the share within the state of Pennsylvania (7.9%) in 2021, this segment of the population warrants additional demographic analysis. The tables included throughout this section compare key demographic data obtained from the American Community Survey (ACS) for the Hispanic/Latino populations in the City of Lebanon, Lebanon County, and the state of Pennsylvania. When applicable, this data is compared to figures for the non-Hispanic/Latino population in each area.

	Hispanic/Latino Population Estimates							
	2016 ACS Estimates			2021 ACS Estimates			Change 2016-2021	
	Total Population	Hispanic Population	Share	Total Population	Hispanic Population	Share	Number	Percent
<b>Lebanon City</b>	25,654	10,374	40.4%	26,611	11,743	44.1%	1,369	13.2%
<b>Lebanon County</b>	136,950	16,007	11.7%	142,486	20,064	14.1%	4,057	25.3%
<b>Pennsylvania</b>	12,783,977	843,164	6.6%	12,970,650	1,023,055	7.9%	179,891	21.3%

Source: U.S. Census Bureau, 2016 & 2021 5-Year American Community Survey (B01001, B01001I)

As the preceding illustrates, over two-fifths (44.1%) of the 2021 population within the City of Lebanon is of Hispanic/Latino origin. This represents a share nearly six times the share within the state (7.9%). The Hispanic/Latino population increased by 13.2% within the City of Lebanon from 2016 to 2021. As such, this segment of the population comprises an important component of the total population in the city and has contributed significantly to the recent population growth in the area.

The following table illustrates the place of birth for the Hispanic/Latino populations for each area.

		Hispanic/Latino Population by Place of Birth 2021 Estimates				
		Born in State of Residence	Born in Other State Within U.S.	Native; Born Outside the U.S.	Foreign Born	Total
<b>Lebanon City</b>	Number	4,400	1,756	4,517	1,070	11,743
	Percent	37.5%	15.0%	38.5%	9.1%	100.0%
<b>Lebanon County</b>	Number	8,077	3,421	6,511	2,055	20,064
	Percent	40.3%	17.1%	32.5%	10.2%	100.0%
<b>Pennsylvania</b>	Number	397,524	228,821	174,152	222,558	1,023,055
	Percent	38.9%	22.4%	17.0%	21.8%	100.0%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B06004I)

Based on data from the American Community Survey, over half (52.5%) of the Hispanic/Latino population in the City of Lebanon was born within the United States. While 47.6% of the Hispanic/Latino population in the City of Lebanon was born outside the United States, only 9.1% is “Foreign Born” (born outside the country with both parents being non-citizens). This is a comparably smaller share of non-native residents when compared to the share within the state (21.8%).

The following compares the language spoken at home (English/Spanish) and the proficiency to speak English for the Hispanic/Latino population in each area.

		Language Spoken at Home by Ability to Speak English Hispanic/Latino Population Age 5 Years and Over					
		Only Speak English	Speak Spanish			Total Speak Spanish	Speak Other Language
			Speak English “Well” or “Very Well”	Speak English “Not Well”	Speak English “Not at All”		
<b>Lebanon City</b>	Number	2,779	6,384	812	660	7,856	0
	Percent	26.1%	81.3%	10.3%	8.4%	73.9%	0.0%
<b>Lebanon County</b>	Number	5,983	9,821	1,310	891	12,022	69
	Percent	33.1%	81.7%	10.9%	7.4%	66.5%	0.4%
<b>Pennsylvania</b>	Number	342,401	445,162	82,630	46,540	574,332	6,584
	Percent	37.1%	77.5%	14.4%	8.1%	62.2%	0.7%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B16006)

While the share of the Hispanic/Latino population that “Only Speak English” at home in the City of Lebanon (26.1%) is notably smaller than the share within the state (37.1%), over four-fifths of the population in the City of Lebanon (81.3%) that speak Spanish at home are able to speak English “Well” or “Very Well.” This means that language is not a significant barrier for a majority of residents in the city, although it is noteworthy that 8.4% of Hispanic/Latino residents of the city do not speak English at all.

The following compares marital status by ethnicity for the populations in each area.

		Marital Status by Ethnicity Population Age 15 and Over					
		Hispanic/Latino		Non-Hispanic/Latino		Total Population	
		Unmarried	Married	Unmarried	Married	Unmarried	Married
<b>Lebanon City</b>	Number	5,869	2,676	7,228	5,348	13,097	8,024
	Percent	68.7%	31.3%	57.5%	42.5%	62.0%	38.0%
<b>Lebanon County</b>	Number	8,945	4,956	44,151	57,431	53,096	62,387
	Percent	64.3%	35.7%	43.5%	56.5%	46.0%	54.0%
<b>Pennsylvania</b>	Number	465,855	261,199	4,925,176	5,094,878	5,391,034	5,356,077
	Percent	64.1%	35.9%	49.2%	50.8%	50.2%	49.8%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B12002, B12002I)

The share of unmarried Hispanic/Latino population (age 15 and older) in the City of Lebanon (68.7%) is notably higher than the corresponding share (57.5%) for the non-Hispanic/Latino populations in the city. It should be noted that the unmarried share of the population in the city is higher than the county and state, regardless of ethnicity. This increases the probability that a higher proportion of Hispanic/Latino households in the area have a single income source, which can affect housing affordability.

The following table illustrates population by highest educational attainment by ethnicity for each area. Note that educational attainment by ethnicity is not available for geographies smaller than the county level.

		Population by Highest Educational Attainment by Ethnicity Population Age 25 Years and Over					
		Hispanic/Latino*			Total Population (Includes Hispanic/Latino)		
		No High School Diploma	High School Diploma / Some College	Post-Secondary Degree	No High School Diploma	High School Diploma / Some College	Post-Secondary Degree
<b>Lebanon County</b>	Number	2,433	6,675	2,420	12,150	56,450	29,089
	Percent	21.1%	57.9%	21.0%	12.4%	57.8%	29.8%
<b>Pennsylvania</b>	Number	141,042	283,698	166,552	787,376	4,511,504	3,812,617
	Percent	23.9%	48.0%	28.2%	8.6%	49.5%	41.8%

Source: U.S. Census Bureau, 2021 American Community Survey (B15002, B15002I)

\*Data for Hispanic/Latino population is only available through the 1-year ACS survey, while total population reflects the 5-year survey.

Although data for educational attainment by ethnicity is not available at the city level, county data likely provides some insight for this demographic data set within the city. While the share of the Hispanic/Latino population in Lebanon County without a high school diploma (21.1%) is smaller than the corresponding share within the state (23.9%), this represents a much larger share of such individuals when compared to the entire population of Lebanon County without a high school diploma (12.4%). This indicates that the Hispanic/Latino population within Lebanon County is more likely to have income constrained by educational attainment as compared to the population of the county, overall.

The following table illustrates median household income for the previous 12 months by ethnicity for each area based on data from the 2021 American Community Survey.

	Median Household Income in the Past 12 Months (In 2021 Inflation-Adjusted Dollars)	
	Hispanic/Latino Households	All Households
<b>Lebanon City</b>	\$31,232	\$42,382
<b>Lebanon County</b>	\$39,637	\$66,164
<b>Pennsylvania</b>	\$49,305	\$67,587

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B19013, B19013I)

As the preceding illustrates, the median household income for Hispanic/Latino households in the City of Lebanon is 26.3% lower than the overall median household income in the city. Among the three areas, Hispanic/Latino households within the City of Lebanon earn significantly less than Hispanic/Latino households in Lebanon County and the state. While this is similar to statewide data, where Hispanic/Latino households have a median household income 27.0% lower than the overall median household income for the state, it is apparent that Hispanic/Latino households in the City of Lebanon likely struggle with housing affordability as a result the very low median household income for this group.

The following table illustrates the population below poverty level for each area by ethnicity.

		Population Below Poverty Level Past 12 Months by Age by Ethnicity			
		Hispanic/Latino		Non-Hispanic/Latino	
		< 18 Years	Overall	< 18 Years	Overall
<b>Lebanon City</b>	Number	1,721	4,049	742	2,618
	Percent	43.8%	34.6%	28.6%	17.9%
<b>Lebanon County</b>	Number	2,743	5,956	2,574	9,096
	Percent	37.6%	29.9%	10.4%	7.6%
<b>Pennsylvania</b>	Number	110,013	250,208	325,589	1,232,603
	Percent	32.0%	25.3%	14.1%	10.6%

Source: U.S. Census Bureau, 2021 5-Year American Community Survey (B17020, B17020I)

As the preceding illustrates, the Hispanic/Latino population in the City of Lebanon has an overall poverty rate (34.6%) which is approximately double that for the non-Hispanic/Latino population (17.9%). This is also a much higher poverty rate when compared to the poverty rate (25.3%) for the Hispanic/Latino population statewide. Additionally, the data shows that Hispanic/Latino children less than 18 years of age are disproportionately affected by poverty in both the city (43.8%) and county (37.6%).

Overall, the preceding analysis illustrates that the Hispanic/Latino population in the City of Lebanon comprises a significant portion of the overall population in the area, and this specific population group experienced rapid growth in recent years. Although a relatively small share of this population was not born as a natural U.S. citizen, and most Hispanic/Latino households speak English



proficiently, factors such as a lower share of married individuals and comparably lower educational attainment levels result in a notably lower median household income and higher poverty rate for this population group. This suggests that affordable housing options are exceptionally important for Hispanic/Latino population within the City of Lebanon, particularly households with children present.

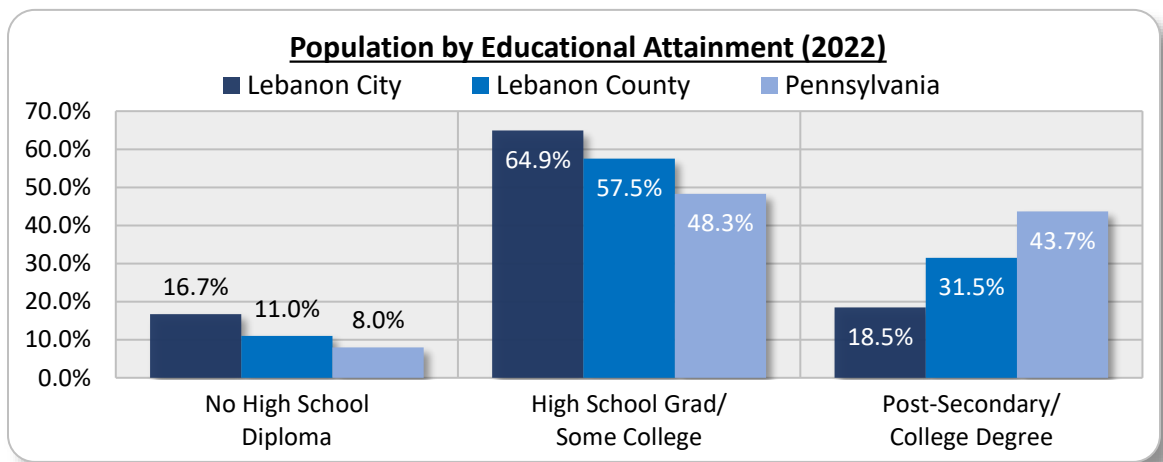
Population by highest educational attainment for 2022 is shown in the following table:

		Population by Highest Educational Attainment		
		No High School Diploma	High School Diploma Some College (No Degree)	Post-Secondary (College) Degree
<b>Lebanon City</b>	Number	3,024	11,767	3,347
	Percent	16.7%	64.9%	18.5%
<b>Lebanon County</b>	Number	11,382	59,553	32,550
	Percent	11.0%	57.5%	31.5%
<b>Pennsylvania</b>	Number	744,438	4,486,175	4,053,325
	Percent	8.0%	48.3%	43.7%

Source: ESRI; Urban Decision Group; Bowen National Research

Within the City of Lebanon, the 18.5% share of individuals with a post-secondary degree is significantly lower than the shares within the county (31.5%) and state (43.7%). Additionally, the share of individuals within Lebanon lacking a high school diploma (16.7%) is higher than the corresponding shares for the county (11.0%) and state (8.0%). As earning capacity has a high correlation to educational attainment, a low share of post-secondary degrees and/or a high share of individuals lacking high school diplomas can limit the incomes and affect the affordability of housing for the population within an area. As such, it is likely that incomes within Lebanon are comparably more constrained by educational attainment than those within the county and state.

The following graph compares the shares of population by educational attainment.



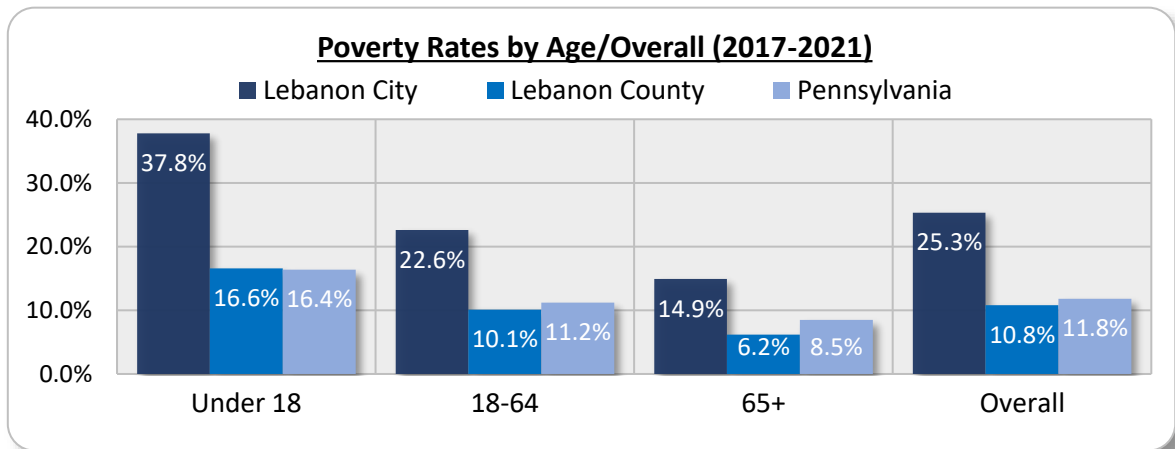
Poverty status by age cohort is shown in the following table:

		Population and Share Below Poverty Level by Age Cohort			
		<18	18 to 64	65+	Overall
Lebanon City	Number	2,463	3,647	557	6,667
	Percent	37.8%	22.6%	14.9%	25.3%
Lebanon County	Number	5,317	8,115	1,620	15,052
	Percent	16.6%	10.1%	6.2%	10.8%
Pennsylvania	Number	435,598	852,044	195,158	1,482,800
	Percent	16.4%	11.2%	8.5%	11.8%

Source: U.S. Census Bureau, 2017-2021 American Community Survey; Urban Decision Group; Bowen National Research

Over one-fourth (25.3%) of the population in Lebanon suffers from poverty, which reflects a much higher poverty rate than the county (10.8%) and state (11.8%) overall. Among the three age cohorts illustrated in the preceding table, people less than 18 years of age have the highest poverty rate (37.8%) in Lebanon, which reflects a remarkably higher rate for this cohort than the corresponding rates for the county (16.6%) and state (16.4%). Adults, ages 18 to 64 years, have the second highest poverty rate (22.6%) in the city, which is also much higher than the corresponding rates for the county (10.1%) and state (11.2%). Those age 65 and older have the lowest poverty rate (14.9%) among the three age cohorts in Lebanon, although this still represents a higher rate than the county (6.2%) or state (8.5%). Overall, the data suggests that the population of Lebanon, regardless of age, is disproportionately affected by poverty. As a result, affordable housing options for a variety of household types should be a priority for future housing developments in Lebanon.

The following graph compares area poverty rates.



### 3. Household Characteristics

Households by numbers and percent change (growth or decline) for selected years are shown in the following table.

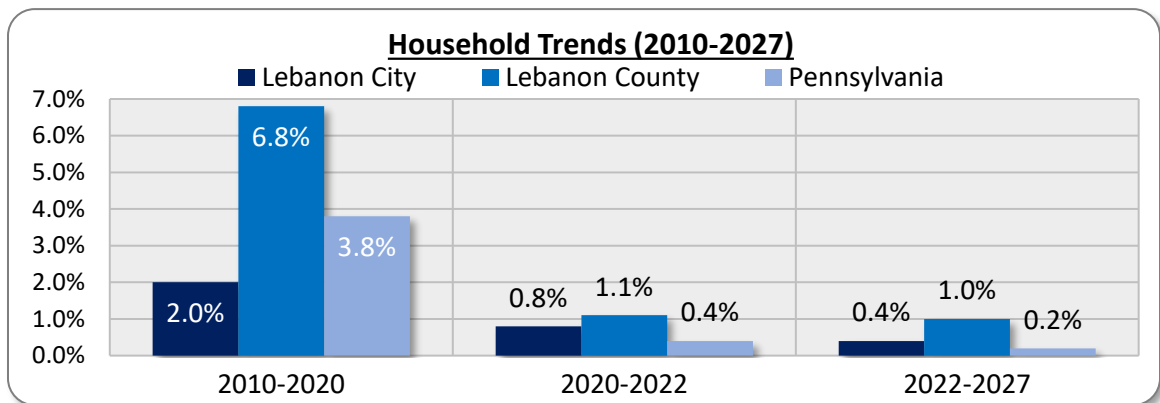
	Total Households									
	2010 Census	2020 Census	Change 2010-2020		2022 Estimated	Change 2020-2022		2027 Projected	Change 2022-2027	
			Number	Percent		Number	Percent		Number	Percent
<b>Lebanon City</b>	10,358	10,566	208	2.0%	10,654	88	0.8%	10,693	39	0.4%
<b>Lebanon County</b>	52,258	55,808	3,550	6.8%	56,422	614	1.1%	57,002	580	1.0%
<b>Pennsylvania</b>	5,018,902	5,210,567	191,665	3.8%	5,232,753	22,186	0.4%	5,244,358	11,605	0.2%

Source: 2010, 2020 Census; ESRI; Urban Decision Group; Bowen National Research

Between 2010 and 2022, the number of households within the City of Lebanon increased by 296 (2.9%). This represents a smaller rate of increase compared to Lebanon County (8.0%) and the state of Pennsylvania (4.3%) during this time period. In 2022, there is an estimated total of 10,654 households in Lebanon, which represents 18.9% of the total households in the county. Between 2022 and 2027, the number of households in Lebanon is projected to increase by 0.4%, at which time the estimated total number of households in the city will be 10,693. This projected rate of increase in households within Lebanon is less than the corresponding increase in the county (1.0%), but greater than the increase projected for the state (0.2%) over the next five years.

It should be noted that household growth alone does not dictate the total housing needs of a market. Other factors that affect housing needs, which are addressed throughout this report, include: households living in substandard or cost-burdened housing, commuting patterns, pent-up demand, availability of existing housing, and product in the development pipeline.

The following graph compares the percent change in households between 2010 and 2027:



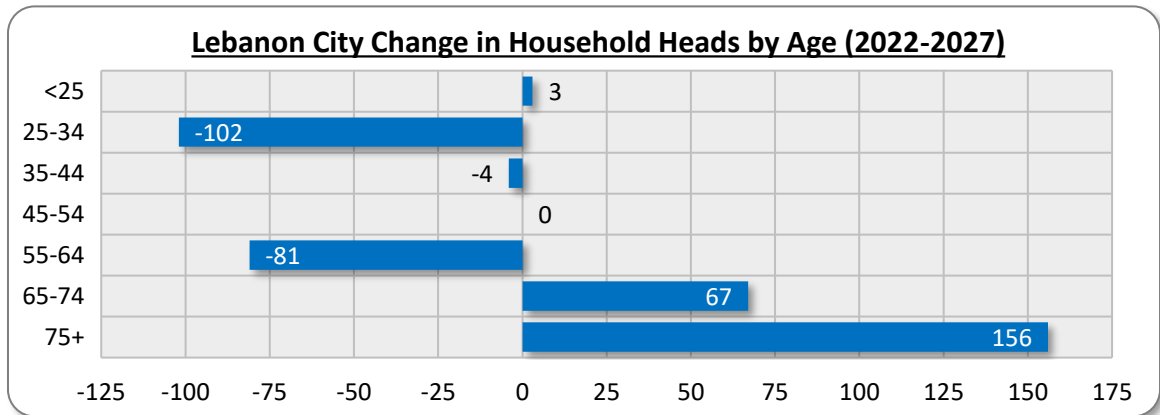
Household heads by age cohorts for selected years are shown in the following table. Note that five-year projected declines are in **red**, while increases are in **green**:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>Lebanon City</b>	2010	562 (5.4%)	1,810 (17.5%)	1,774 (17.1%)	1,983 (19.1%)	1,759 (17.0%)	1,153 (11.1%)	1,317 (12.7%)
	2022	476 (4.5%)	1,795 (16.8%)	1,763 (16.5%)	1,672 (15.7%)	1,901 (17.8%)	1,658 (15.6%)	1,389 (13.0%)
	2027	479 (4.5%)	1,693 (15.8%)	1,759 (16.5%)	1,672 (15.6%)	1,820 (17.0%)	1,725 (16.1%)	1,545 (14.4%)
	Change 2022-2027	<b>3</b> <b>(0.6%)</b>	<b>-102</b> <b>(-5.7%)</b>	<b>-4</b> <b>(-0.2%)</b>	<b>0</b> <b>(0.0%)</b>	<b>-81</b> <b>(-4.3%)</b>	<b>67</b> <b>(4.0%)</b>	<b>156</b> <b>(11.2%)</b>
<b>Lebanon County</b>	2010	1,648 (3.2%)	6,669 (12.8%)	8,922 (17.1%)	10,844 (20.8%)	10,023 (19.2%)	6,905 (13.2%)	7,247 (13.9%)
	2022	1,485 (2.6%)	7,181 (12.7%)	8,494 (15.1%)	9,204 (16.3%)	11,142 (19.7%)	10,218 (18.1%)	8,698 (15.4%)
	2027	1,465 (2.6%)	6,602 (11.6%)	8,925 (15.7%)	8,864 (15.6%)	10,262 (18.0%)	10,801 (18.9%)	10,083 (17.7%)
	Change 2022-2027	<b>-20</b> <b>(-1.3%)</b>	<b>-579</b> <b>(-8.1%)</b>	<b>431</b> <b>(5.1%)</b>	<b>-340</b> <b>(-3.7%)</b>	<b>-880</b> <b>(-7.9%)</b>	<b>583</b> <b>(5.7%)</b>	<b>1,385</b> <b>(15.9%)</b>
<b>Pennsylvania</b>	2010	199,377 (4.0%)	673,750 (13.4%)	843,476 (16.8%)	1,078,037 (21.5%)	957,835 (19.1%)	613,827 (12.2%)	652,600 (13.0%)
	2022	169,344 (3.2%)	715,762 (13.7%)	808,584 (15.5%)	857,895 (16.4%)	1,041,285 (19.9%)	900,172 (17.2%)	739,711 (14.1%)
	2027	164,084 (3.1%)	663,174 (12.6%)	849,442 (16.2%)	815,984 (15.6%)	938,819 (17.9%)	961,600 (18.3%)	851,255 (16.2%)
	Change 2022-2027	<b>-5,260</b> <b>(-3.1%)</b>	<b>-52,588</b> <b>(-7.3%)</b>	<b>40,858</b> <b>(5.1%)</b>	<b>-41,911</b> <b>(-4.9%)</b>	<b>-102,466</b> <b>(-9.8%)</b>	<b>61,428</b> <b>(6.8%)</b>	<b>111,544</b> <b>(15.1%)</b>

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, household heads between the ages of 55 and 64 comprise the largest share (17.8%) of all households in Lebanon. Household heads between the ages of 25 and 34 (16.8%) and those between the ages of 35 and 44 (16.5%) comprise the next largest shares of the total households in Lebanon. As such, households less than 45 years of age constitute over one-third (37.8%) of all households within Lebanon. This represents a larger overall share of such households when compared to the county (30.4%) and state (32.4%). Senior household heads (age 55 and older) comprise 46.4% of the households in Lebanon. While less than the corresponding shares in the county (53.2%) and state (51.2%), the share of older adults age 55 and older still represents a significant share of the total households in Lebanon. Between 2022 and 2027, projections indicate significant household growth in Lebanon among household heads age 75 and older (11.2%) and those between the ages of 65 and 74 (4.0%). Households under the age of 25 are projected to experience marginal growth of 0.6%, while households between the ages of 25 and 34 and those between the ages of 55 and 64 are projected to experience notable declines of 5.7% and 4.3%, respectively. As such, it is likely that demand for senior-oriented housing in Lebanon will increase over the next five years.

The following graph illustrates the projected change in households by age.



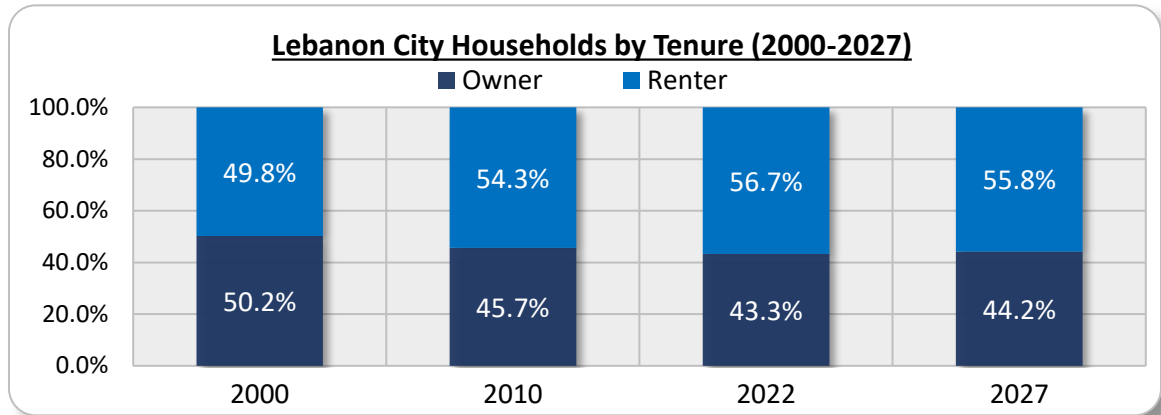
Households by tenure (renters and owners) for selected years are shown in the following table. Note that 2027 numbers which represent a decrease from 2022 are illustrated in red text, while increases are illustrated in green text.

		Households by Tenure							
		2000		2010		2022		2027	
Household Type	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Lebanon City	Owner-Occupied	5,129	50.2%	4,730	45.7%	4,617	43.3%	4,722	44.2%
	Renter-Occupied	5,093	49.8%	5,628	54.3%	6,037	56.7%	5,971	55.8%
	Total	10,222	100.0%	10,358	100.0%	10,654	100.0%	10,693	100.0%
Lebanon County	Owner-Occupied	33,856	72.7%	37,622	72.0%	40,169	71.2%	40,899	71.8%
	Renter-Occupied	12,695	27.3%	14,636	28.0%	16,253	28.8%	16,103	28.2%
	Total	46,551	100.0%	52,258	100.0%	56,422	100.0%	57,002	100.0%
Pennsylvania	Owner-Occupied	3,405,953	71.3%	3,491,722	69.6%	3,590,107	68.6%	3,625,873	69.1%
	Renter-Occupied	1,370,396	28.7%	1,527,180	30.4%	1,642,646	31.4%	1,618,485	30.9%
	Total	4,776,349	100.0%	5,018,902	100.0%	5,232,753	100.0%	5,244,358	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The share of renter households in Lebanon increased from 54.3% in 2010 to 56.7% in 2022. This notable increase in renter household share can be attributed to a combination of the decline (2.4%) in the number of owner households and the increase (7.3%) in renter households in the city during this time period. Overall, the share of renter households in Lebanon (56.7%) in 2022 is much higher than the shares of renter households in the county (28.8%) and state (31.4%). While the total number of households in Lebanon is projected to increase by 39 (0.4%) between 2022 and 2027, renter households are projected to decline by 1.1% (66 households). It is important to point out that household changes by tenure for 2027 likely do not account for recent rapid increases in home mortgage rates, which may influence the home buying market and increase the likelihood of households seeking rental options. Regardless, projections indicate an increase in total households for Lebanon over the next five years, with renter households continuing to comprise a majority (55.8%) of the overall households within the city.

The following graph illustrates the distribution of households by tenure:



Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2022 Estimated	% Change 2010-2022	2027 Projected	% Change 2022-2027
<b>Lebanon City</b>	\$34,164	\$42,048	23.1%	\$49,760	18.3%
<b>Lebanon County</b>	\$52,741	\$67,346	27.7%	\$76,594	13.7%
<b>Pennsylvania</b>	\$49,537	\$70,402	42.1%	\$82,116	16.6%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the median household income for Lebanon in 2022 is \$42,048, which is approximately 37.6% lower than the median income for the county (\$67,346). Between 2010 and 2022, the median household income in Lebanon increased by 23.1%, which represents a slightly smaller increase than that of the county (27.7%) and significantly less than the state (42.1%) during this time period. Between 2022 and 2027, it is projected that the median household income in Lebanon will increase by 18.3%, at which time the median household income will be \$49,760. Despite a rate of increase above those for the county (13.7%) and state (16.6%) during this time, the median household income in Lebanon will remain substantially below the median household incomes of the county and state. This further illustrates the continuing importance of affordable housing options for residents of Lebanon.

The distribution of *renter* households by income is illustrated in the following table. Note that declines between 2022 and 2027 are in **red**, while increases are in **green**:

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Lebanon City</b>	2010	936 (16.6%)	1,391 (24.7%)	1,092 (19.4%)	771 (13.7%)	603 (10.7%)	255 (4.5%)	524 (9.3%)	56 (1.0%)
	2022	847 (14.0%)	1,041 (17.2%)	947 (15.7%)	848 (14.0%)	633 (10.5%)	463 (7.7%)	1,058 (17.5%)	200 (3.3%)
	2027	771 (12.9%)	922 (15.4%)	857 (14.4%)	784 (13.1%)	513 (8.6%)	468 (7.8%)	1,369 (22.9%)	287 (4.8%)
	Change 2022-2027	<b>-76</b> <b>(-9.0%)</b>	<b>-119</b> <b>(-11.4%)</b>	<b>-90</b> <b>(-9.5%)</b>	<b>-64</b> <b>(-7.5%)</b>	<b>-120</b> <b>(-19.0%)</b>	<b>5</b> <b>(1.1%)</b>	<b>311</b> <b>(29.4%)</b>	<b>87</b> <b>(43.5%)</b>
<b>Lebanon County</b>	2010	1,798 (12.3%)	3,022 (20.6%)	2,606 (17.8%)	2,071 (14.2%)	1,769 (12.1%)	972 (6.6%)	2,078 (14.2%)	319 (2.2%)
	2022	1,572 (9.7%)	2,241 (13.8%)	2,299 (14.1%)	2,166 (13.3%)	1,610 (9.9%)	1,508 (9.3%)	3,774 (23.2%)	1,081 (6.7%)
	2027	1,376 (8.5%)	1,866 (11.6%)	1,880 (11.7%)	2,025 (12.6%)	1,419 (8.8%)	1,502 (9.3%)	4,718 (29.3%)	1,318 (8.2%)
	Change 2022-2027	<b>-196</b> <b>(-12.5%)</b>	<b>-375</b> <b>(-16.7%)</b>	<b>-419</b> <b>(-18.2%)</b>	<b>-141</b> <b>(-6.5%)</b>	<b>-191</b> <b>(-11.9%)</b>	<b>-6</b> <b>(-0.4%)</b>	<b>944</b> <b>(25.0%)</b>	<b>237</b> <b>(21.9%)</b>
<b>Pennsylvania</b>	2010	231,169 (15.1%)	320,775 (21.0%)	246,347 (16.1%)	187,112 (12.3%)	151,830 (9.9%)	100,847 (6.6%)	213,620 (14.0%)	75,480 (4.9%)
	2022	166,592 (10.1%)	227,393 (13.8%)	199,360 (12.1%)	183,085 (11.1%)	161,624 (9.8%)	126,013 (7.7%)	348,015 (21.2%)	230,564 (14.0%)
	2027	132,126 (8.2%)	179,811 (11.1%)	167,660 (10.4%)	163,693 (10.1%)	147,820 (9.1%)	124,763 (7.7%)	389,065 (24.0%)	313,547 (19.4%)
	Change 2022-2027	<b>-34,466</b> <b>(-20.7%)</b>	<b>-47,582</b> <b>(-20.9%)</b>	<b>-31,700</b> <b>(-15.9%)</b>	<b>-19,392</b> <b>(-10.6%)</b>	<b>-13,804</b> <b>(-8.5%)</b>	<b>-1,250</b> <b>(-1.0%)</b>	<b>41,050</b> <b>(11.8%)</b>	<b>82,983</b> <b>(36.0%)</b>

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, nearly half (46.9%) of *renter* households within Lebanon earn less than \$30,000 annually. This is a higher share of such households when compared to the county (37.6%) and state (36.0%). Nearly one-third (32.2%) of renter households in Lebanon earn between \$30,000 and \$59,999 annually, while the remaining 20.8% of renter households earn \$60,000 or more annually. This 20.8% share represents a smaller share of high income renter households (earning \$60,000 or more annually) than the shares within the county (29.9%) and state (35.2%). Between 2022 and 2027, all renter household income cohorts earning less than \$50,000 in Lebanon are projected to decrease, while income cohorts earning more than \$50,000 are projected to increase. The largest share increase (43.5%) of renter households by income in Lebanon over the next five years is projected among those earning \$100,000 or more, while the largest decrease (19.0%) is projected among renter households earning between \$40,000 and \$49,999. A noteworthy increase (29.4%) is also projected to occur among renter households earning between \$60,000 and \$99,999. While this represents a significant shift toward higher earning renter households in Lebanon, 42.7% of renter households in the city will continue to earn less than \$30,000 annually.

The following table shows the distribution of *owner* households by income. Note that declines between 2022 and 2027 are in **red**, while increases are in **green**:

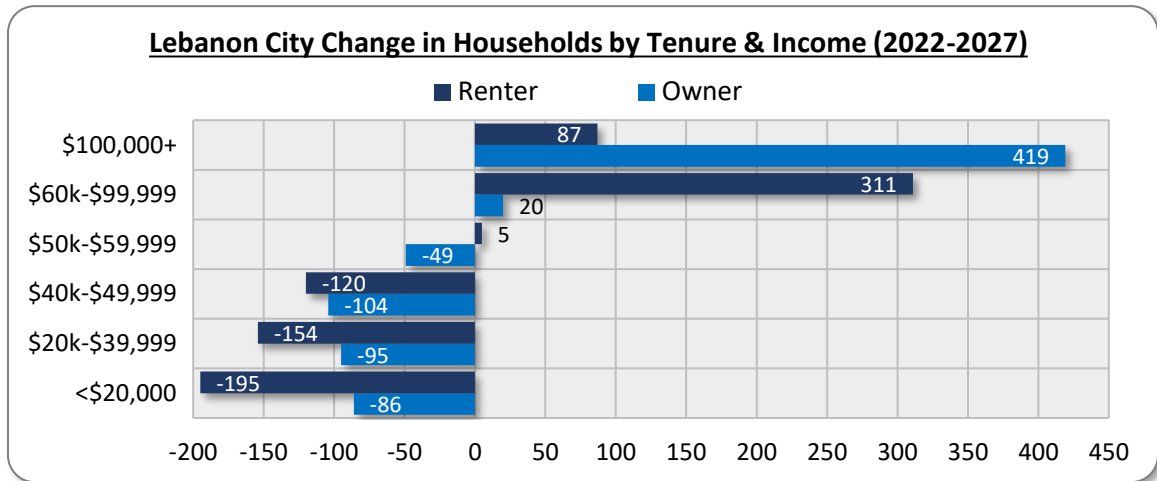
		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
<b>Lebanon City</b>	2010	203 (4.3%)	405 (8.6%)	572 (12.1%)	622 (13.1%)	552 (11.7%)	490 (10.4%)	1,319 (27.9%)	567 (12.0%)
	2022	121 (2.6%)	286 (6.2%)	507 (11.0%)	526 (11.4%)	363 (7.9%)	456 (9.9%)	1,303 (28.2%)	1,055 (22.9%)
	2027	79 (1.7%)	242 (5.1%)	473 (10.0%)	465 (9.8%)	259 (5.5%)	407 (8.6%)	1,323 (28.0%)	1,474 (31.2%)
	Change 2022-2027	<b>-42</b> <b>(-34.7%)</b>	<b>-44</b> <b>(-15.4%)</b>	<b>-34</b> <b>(-6.7%)</b>	<b>-61</b> <b>(-11.6%)</b>	<b>-104</b> <b>(-28.7%)</b>	<b>-49</b> <b>(-10.7%)</b>	<b>20</b> <b>(1.5%)</b>	<b>419</b> <b>(39.7%)</b>
<b>Lebanon County</b>	2010	899 (2.4%)	2,064 (5.5%)	3,069 (8.2%)	3,732 (9.9%)	3,702 (9.8%)	4,258 (11.3%)	12,387 (32.9%)	7,512 (20.0%)
	2022	546 (1.4%)	1,458 (3.6%)	2,802 (7.0%)	3,083 (7.7%)	2,129 (5.3%)	3,529 (8.8%)	11,423 (28.4%)	15,203 (37.8%)
	2027	360 (0.9%)	1,119 (2.7%)	2,233 (5.5%)	2,767 (6.8%)	1,739 (4.3%)	3,060 (7.5%)	10,825 (26.5%)	18,802 (46.0%)
	Change 2022-2027	<b>-186</b> <b>(-34.1%)</b>	<b>-339</b> <b>(-23.3%)</b>	<b>-569</b> <b>(-20.3%)</b>	<b>-316</b> <b>(-10.2%)</b>	<b>-390</b> <b>(-18.3%)</b>	<b>-469</b> <b>(-13.3%)</b>	<b>-598</b> <b>(-5.2%)</b>	<b>3,599</b> <b>(23.7%)</b>
<b>Pennsylvania</b>	2010	141,603 (4.1%)	269,419 (7.7%)	327,881 (9.4%)	335,917 (9.6%)	319,191 (9.1%)	330,816 (9.5%)	908,226 (26.0%)	858,669 (24.6%)
	2022	93,336 (2.6%)	163,936 (4.6%)	207,186 (5.8%)	238,255 (6.6%)	235,083 (6.5%)	258,314 (7.2%)	881,572 (24.6%)	1,512,425 (42.1%)
	2027	76,600 (2.1%)	130,673 (3.6%)	170,006 (4.7%)	201,649 (5.6%)	199,872 (5.5%)	226,800 (6.3%)	841,463 (23.2%)	1,778,810 (49.1%)
	Change 2022-2027	<b>-16,736</b> <b>(-17.9%)</b>	<b>-33,263</b> <b>(-20.3%)</b>	<b>-37,180</b> <b>(-17.9%)</b>	<b>-36,606</b> <b>(-15.4%)</b>	<b>-35,211</b> <b>(-15.0%)</b>	<b>-31,514</b> <b>(-12.2%)</b>	<b>-40,109</b> <b>(-4.5%)</b>	<b>266,385</b> <b>(17.6%)</b>

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In 2022, over half (51.1%) of *owner* households in Lebanon earn \$60,000 or more annually, which represents a notably smaller share compared to the county (66.2%) and state (66.7%). This overall difference in higher income owner households in Lebanon is primarily driven by the comparably smaller share (22.9%) of households that earn \$100,000 or more. Nearly three-tenths (29.2%) of owner households in Lebanon earn between \$30,000 and \$59,999, and the remaining 19.8% earn less than \$30,000. As such, the overall distribution of owner households by income in Lebanon is more heavily weighted toward low- to middle-income owner households compared to the distributions within the county and state. Between 2022 and 2027, owner households in Lebanon earning \$60,000 or more annually are projected to increase by 18.6%, with those earning \$100,000 or more increasing by 39.7%. Owner households in the city earning between \$30,000 and \$59,999 are projected to decrease by 15.9%, while those earning less than \$30,000 are projected to decrease by 13.1% over the next five years. Despite this projected rapid increase among owner households earning \$60,000 or more in Lebanon, a comparably high proportion (40.8%) of owner households in the city will continue to earn less than \$60,000 annually.



The following graph illustrates household income growth by tenure between 2022 and 2027.



Based on the preceding demographic analysis, the City of Lebanon has a high share of very low-income households, particularly among renter households. There is a disproportionately high share of the city’s population living in poverty, with more than one in three children living in poverty. Poverty is likely influenced by the relatively high share of area adults lacking a high school diploma. These facts illustrate the need for affordable housing in the city. Meanwhile, between 2022 and 2027, it is projected that notable demographic changes are expected within the city, including an increase in older households ages 65 and older and among higher income households earning \$60,000 or more annually. These changes will influence the demand for senior-oriented housing product and higher-end rentals and for-sale homes.

4. Demographic Theme Maps

The following demographic theme maps for the study area are presented after this page:

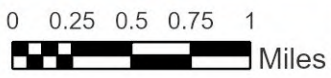
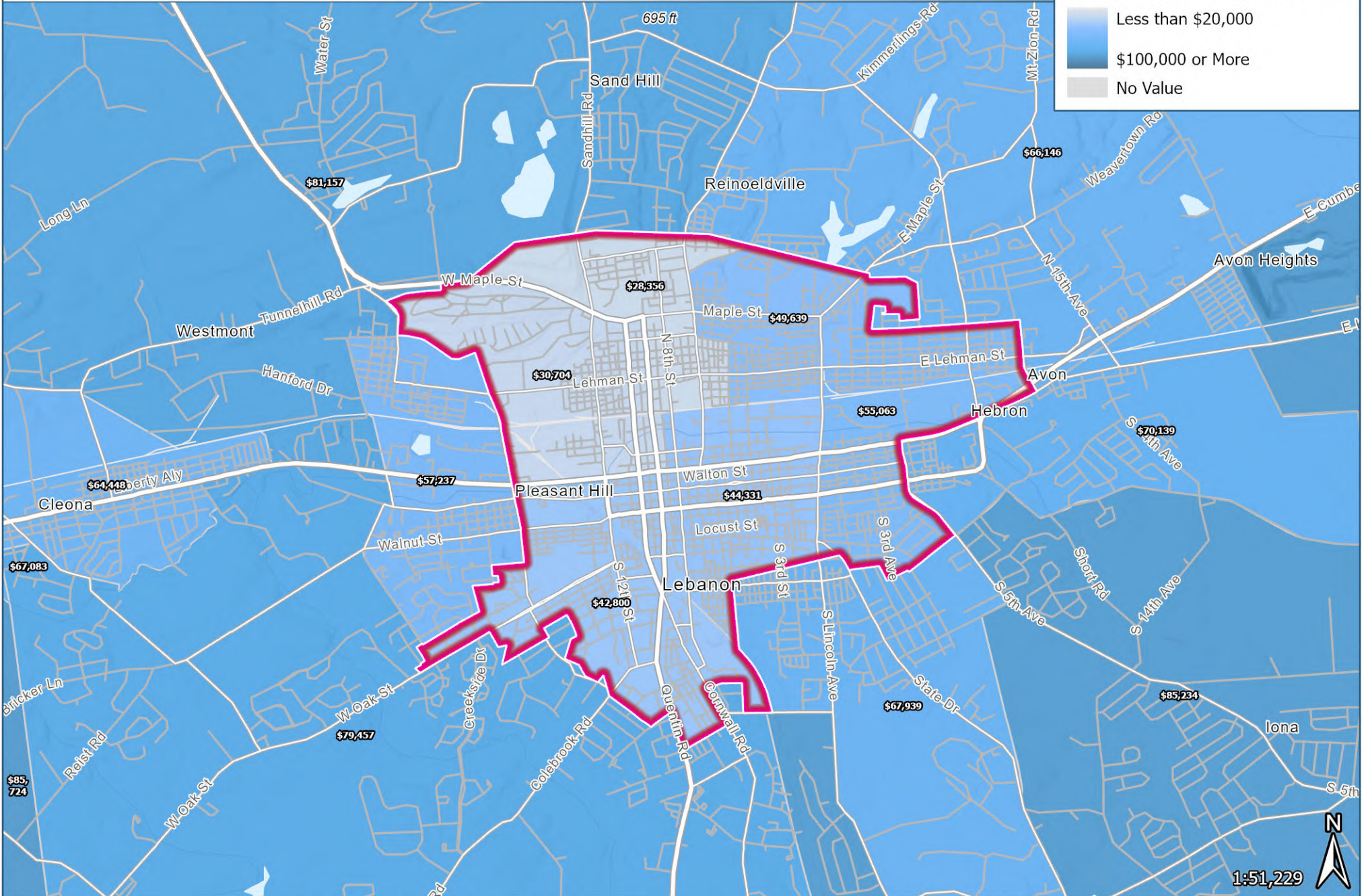
- Median Household Income
- Renter Household Share
- Owner Household Share
- Older Adult Population Share (55 + years)
- Younger Adult Population Share (20 to 34 years)
- Population Density

The demographic data used in these maps is based on U.S. Census, American Community Survey (ACS) and ESRI data sets.

**Lebanon City**

**Median Household Income**

- Less than \$20,000
- \$100,000 or More
- No Value



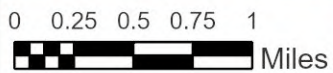
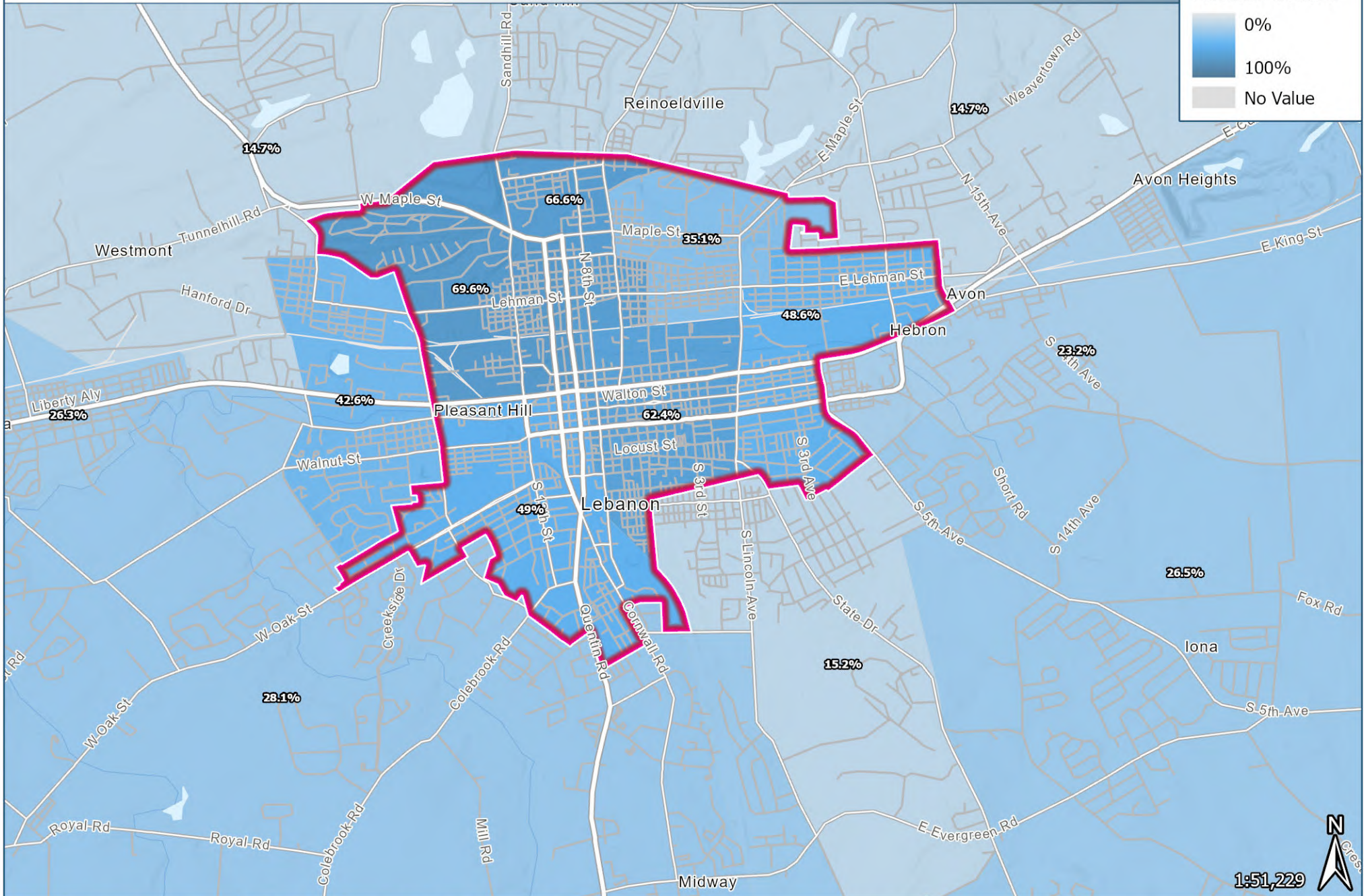
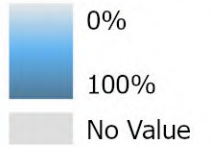


# Share of Renter-Occupied Housing Units by Census Tract

Lebanon County, PA

Lebanon City

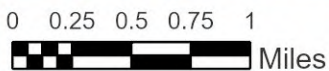
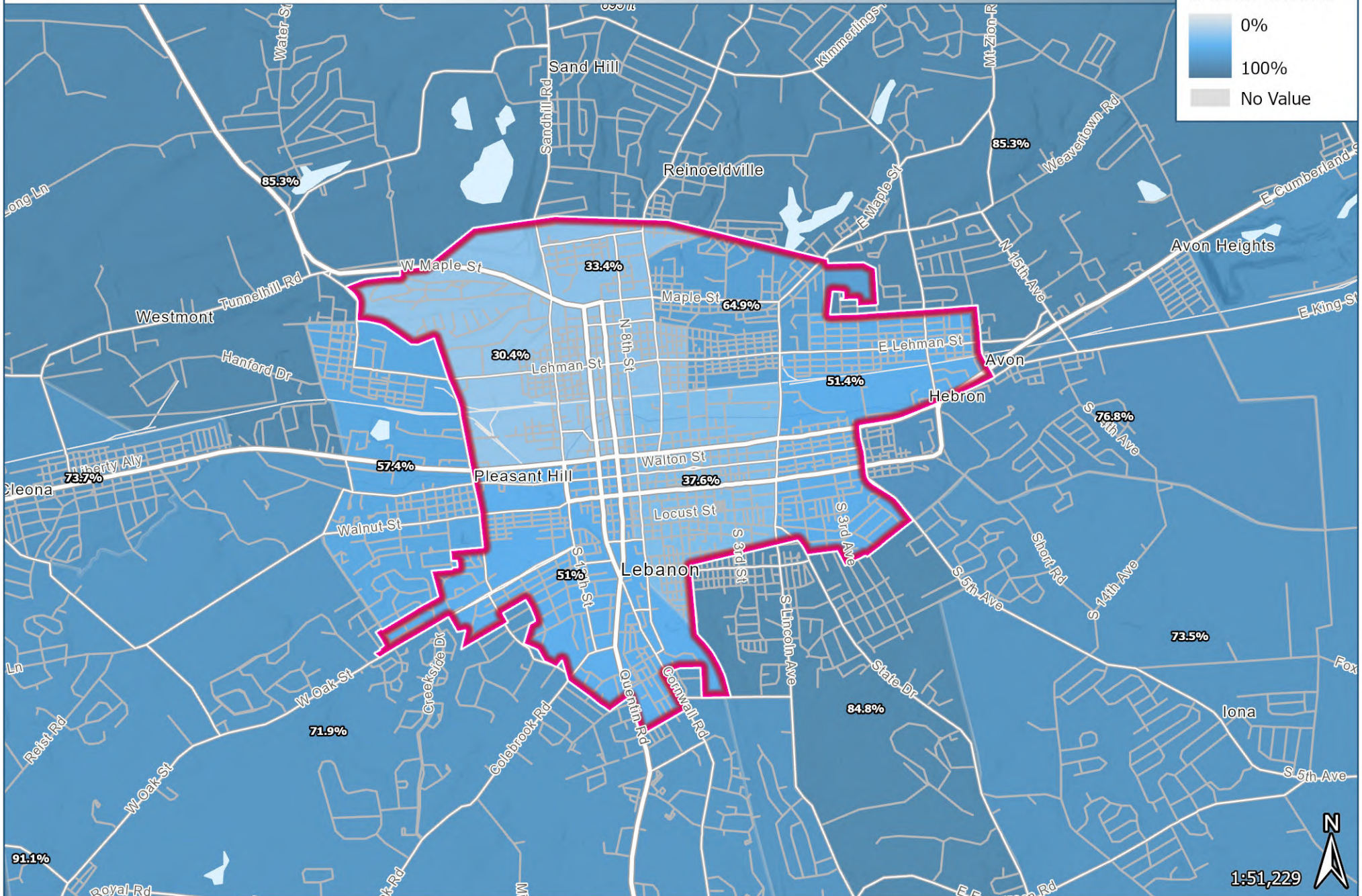
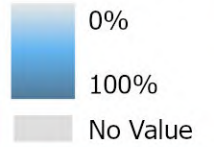
## Renter Share



Esri, NASA, NGA, USGS, FEMA, data.pa.gov, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research

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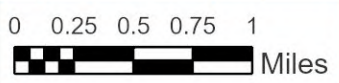
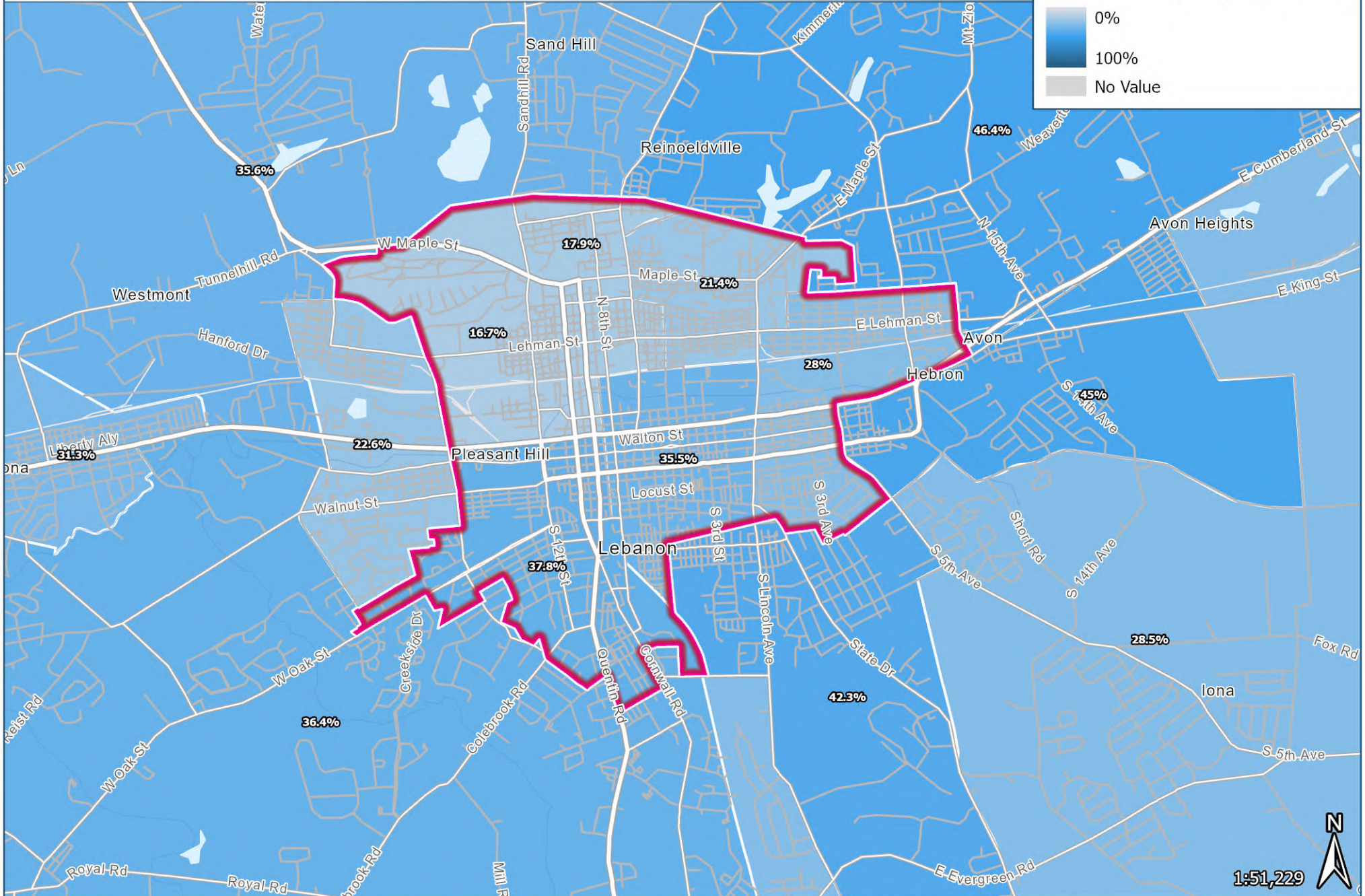


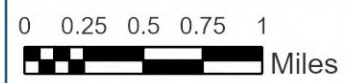
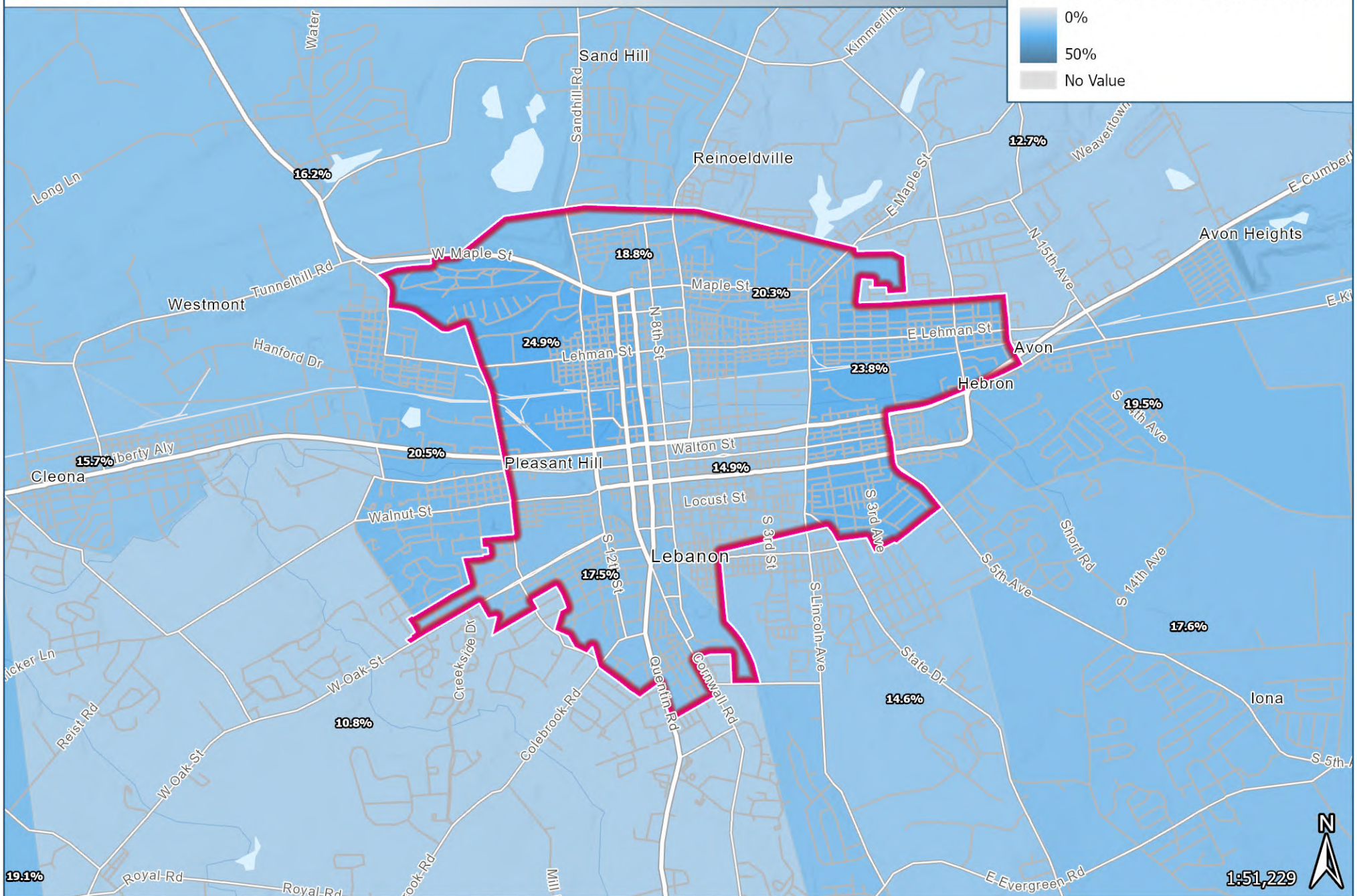
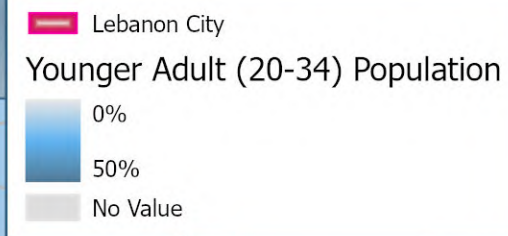


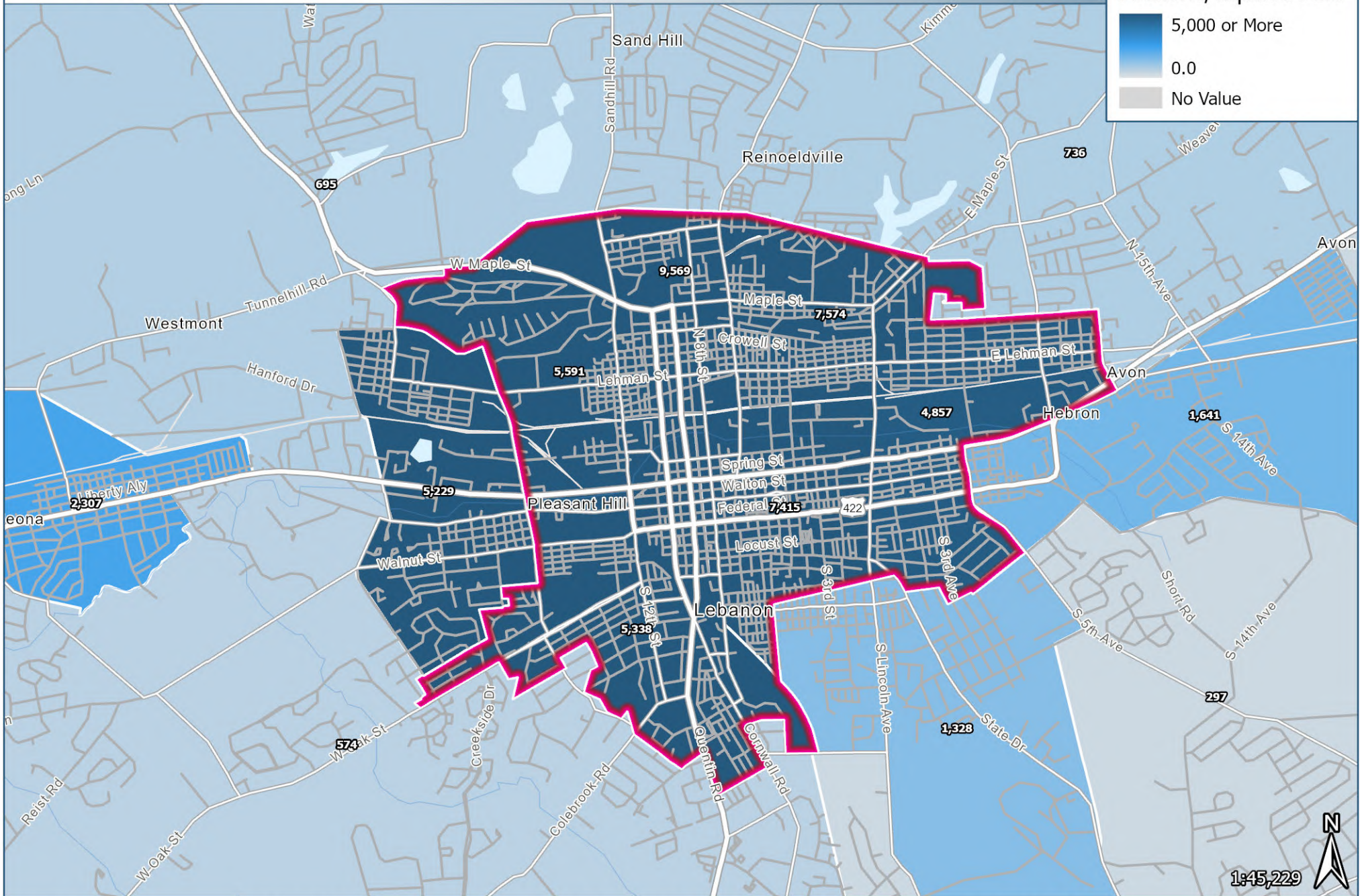
**Lebanon City**

**Older Adult (55+) Population**

- 0%
- 100%
- No Value







## C. ECONOMIC ANALYSIS

### 1. Introduction

The need for housing within a given geographic area is influenced by the number of households choosing to live there. Although the number of households in the subject area at any given time is a function of many factors, one of the primary reasons for residency is job availability. In this section, the workforce and employment trends that affect the City of Lebanon are examined and compared to Lebanon County, the state of Pennsylvania and the United States.

An overview of the Lebanon workforce is provided through several overall metrics: employment by industry, wages by occupation, total employment, unemployment rates, and in-place employment trends. We also evaluated the area's largest employers, economic and infrastructure developments, and the potential for significant closures or layoffs in the area (WARN notices).

### 2. Workforce Analysis

Lebanon has an employment base of approximately 11,600 individuals within a broad range of employment sectors. The primary industries of significance within the city include health care and social assistance, finance and insurance, retail trade, and other services. Each industry within Lebanon requires employees of varying skills and education levels. There is a broad range of typical wages within the city based on occupation. The following evaluates key economic metrics within Lebanon. It should be noted that based on the availability of various economic data metrics, some information is presented only for select geographic areas, which may include the City of Lebanon, Lebanon County, the Lebanon Metropolitan Statistical Area (MSA) and/or the state of Pennsylvania, depending upon the availability of such data.

#### Employment by Industry

The following table illustrates the distribution of employment by industry sector for the various study areas (note that the top four industry groups by share for each area are in red).



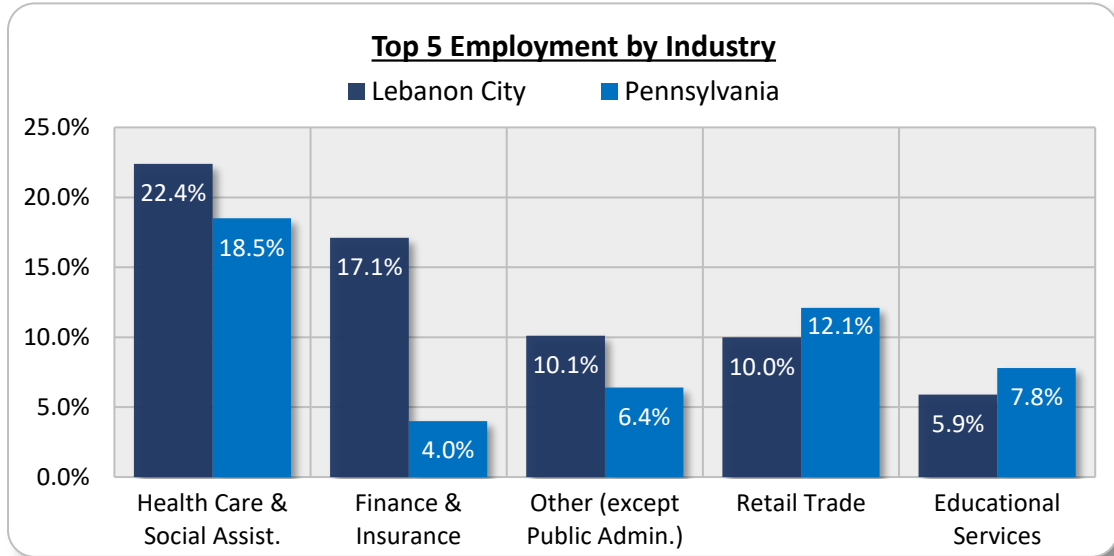
NAICS Group	Employment by Industry					
	Lebanon City		Lebanon County		Pennsylvania	
	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	1	0.0%	207	0.4%	20,936	0.3%
Mining	0	0.0%	22	0.0%	13,275	0.2%
Utilities	0	0.0%	157	0.3%	18,133	0.3%
Construction	258	2.2%	2,194	4.1%	287,125	4.6%
Manufacturing	539	4.7%	<b>7,201</b>	<b>13.3%</b>	<b>544,064</b>	<b>8.7%</b>
Wholesale Trade	383	3.3%	3,480	6.4%	244,596	3.9%
Retail Trade	<b>1,160</b>	<b>10.0%</b>	<b>7,188</b>	<b>13.3%</b>	<b>759,856</b>	<b>12.1%</b>
Transportation & Warehousing	239	2.1%	1,375	2.5%	165,816	2.6%
Information	321	2.8%	677	1.3%	154,998	2.5%
Finance & Insurance	<b>1,977</b>	<b>17.1%</b>	2,743	5.1%	252,270	4.0%
Real Estate & Rental & Leasing	160	1.4%	807	1.5%	150,143	2.4%
Professional, Scientific & Technical Services	582	5.0%	1,818	3.4%	445,395	7.1%
Management of Companies & Enterprises	0	0.0%	27	0.1%	18,649	0.3%
Administrative, Support, Waste Management & Remediation Services	212	1.8%	1,104	2.0%	143,366	2.3%
Educational Services	681	5.9%	<b>3,755</b>	<b>7.0%</b>	491,297	7.8%
Health Care & Social Assistance	<b>2,590</b>	<b>22.4%</b>	<b>10,767</b>	<b>20.0%</b>	<b>1,161,810</b>	<b>18.5%</b>
Arts, Entertainment & Recreation	47	0.4%	851	1.6%	130,224	2.1%
Accommodation & Food Services	611	5.3%	3,631	6.7%	<b>493,811</b>	<b>7.9%</b>
Other Services (Except Public Administration)	<b>1,172</b>	<b>10.1%</b>	3,734	6.9%	402,659	6.4%
Public Administration	616	5.3%	2,025	3.8%	339,038	5.4%
Non-classifiable	25	0.2%	203	0.4%	38,863	0.6%
Total	11,574	100.0%	53,966	100.0%	6,276,324	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within each market. These employees, however, are included in our labor force calculations because their places of employment are located within each market.

The labor force within the City of Lebanon is based primarily in four sectors: Health Care & Social Assistance (22.4%), Finance & Insurance (17.1%), Other Services (10.1%), and Retail Trade (10.0%). While Health Care & Social Assistance is also the largest sector of employment in Lebanon County and the state of Pennsylvania, the respective shares of Finance & Insurance and Other Services in Lebanon are noteworthy. Combined, the top four job sectors represent nearly three-fifths (59.6%) of the Lebanon employment base. This represents a greater concentration of employment within the top four sectors compared to the top four sectors in the county (53.6%) and state (47.2%). Areas with a heavy concentration of employment within a limited number of industries can be more vulnerable to economic downturns with greater fluctuations in unemployment rates and total employment. With a moderately more concentrated overall distribution of employment and three of the top four sectors in the city (Finance & Insurance, Other Services, and Retail Trade) being somewhat vulnerable to downturns, the economy within Lebanon may be slightly more vulnerable to economic downturns compared to the state overall. Although many occupations within the healthcare sector have competitive wages, it is important to understand that a significant number of the support occupations in this industry, as well as within the retail trade sector, typically have lower average wages which can contribute to demand for affordable housing options.

The following graph illustrates the distribution of employment by job sector for the five largest employment sectors in Lebanon and the state of Pennsylvania:



Employment Characteristics and Trends

The City of Lebanon is located in the Lebanon Metropolitan Statistical Area. Typical wages by job category for the Lebanon Metropolitan Statistical Area (MSA) are compared with those of Pennsylvania in the following table:

Typical Wage by Occupation Type		
Occupation Type	Lebanon MSA	Pennsylvania
Management Occupations	\$100,340	\$120,590
Business and Financial Occupations	\$69,460	\$78,910
Computer and Mathematical Occupations	\$75,740	\$87,530
Architecture and Engineering Occupations	\$75,200	\$84,720
Community and Social Service Occupations	\$50,860	\$49,900
Art, Design, Entertainment and Sports Medicine Occupations	\$44,660	\$55,050
Healthcare Practitioners and Technical Occupations	\$80,540	\$84,800
Healthcare Support Occupations	\$32,340	\$31,720
Protective Service Occupations	\$56,820	\$52,360
Food Preparation and Serving Related Occupations	\$25,950	\$27,190
Building and Grounds Cleaning and Maintenance Occupations	\$31,050	\$32,680
Personal Care and Service Occupations	\$30,530	\$31,280
Sales and Related Occupations	\$38,150	\$43,410
Office and Administrative Support Occupations	\$40,070	\$42,970
Construction and Extraction Occupations	\$52,590	\$56,870
Installation, Maintenance and Repair Occupations	\$50,560	\$52,840
Production Occupations	\$38,370	\$43,470
Transportation and Moving Occupations	\$35,160	\$39,450

Source: U.S. Department of Labor, Bureau of Statistics

Most annual blue-collar salaries range from \$25,950 to \$56,820 within the Lebanon Metropolitan Statistical Area (MSA). White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$80,256. Average wages within the area are typically lower (8.4%) than the overall average state wages. While white-collar professions in the study area typically earn 13.5% less than those within Pennsylvania, blue-collar wages are 6.4% less than the average state wages. Within the MSA, wages by occupation vary widely and are reflective of a diverse job base that covers a wide range of industry sectors and job skills, as well as diverse levels of education and experience. Because employment is distributed among a variety of professions with diverse income levels, there are likely a variety of housing needs by affordability level. As a majority of the labor force within Lebanon is contained within health care, finance and insurance, other services, and retail trade, which have a wide range of typical wages, there is likely a need for housing at a variety of affordability levels.

In an effort to better understand how area wages by occupation affect housing affordability, wages for the top 25 occupations by share of total employment within the Lebanon MSA were analyzed. While this data does not include every possible occupation and wage within each sector, the occupations included in this table represent over two-fifths (43.6%) of the total employment in the MSA in 2021 and provide a general overview of housing affordability for some of the most common occupations within the area. Based on the annual wages at the lower quartile (bottom 25%) and median, the maximum affordable monthly rent and home price (assumes 30% of income is used to pay toward housing cost) for each occupation was calculated. It is important to note that calculations based on the median annual wage mean that half of the individuals employed in this occupation earn less than the stated amount. It is equally important to understand that the supplied data is based on *individual* income. As such, affordability levels will proportionally increase for households with multiple income sources at a rate dependent on the additional income. Affordable rents and home prices for each occupation illustrated that are at or below the two-bedroom Fair Market Rent (\$989) or the median price (\$391,800) of the available for-sale inventory in Lebanon are shown in red text, indicating that certain lower-wage earning households cannot reasonably afford a typical housing unit in the market.

The following table illustrates the wages (lower quartile and median) and housing affordability levels for the top 25 occupations in the Lebanon Metropolitan Statistical Area.

Wages and Housing Affordability for Top 25 Occupations by Share of Labor Force (Lebanon Metropolitan Statistical Area)								
Occupation Sector, Title & Wages*					Housing Affordability**			
Sector Group (Code)	Labor Force Share	Occupation Title	Annual Wages		Max. Monthly Rent		Max. Purchase Price	
			Lower Quartile	Median	Lower Quartile	Median	Lower Quartile	Median
Sales and Related Occupations (41)	2.8%	Cashiers	\$18,350	\$22,670	<b>\$459</b>	<b>\$567</b>	<b>\$61,167</b>	<b>\$75,567</b>
	2.5%	Retail Salespersons	\$22,580	\$28,400	<b>\$565</b>	<b>\$710</b>	<b>\$75,267</b>	<b>\$94,667</b>
	0.9%	First-Line Supervisors, Retail	\$30,080	\$38,350	<b>\$752</b>	<b>\$959</b>	<b>\$100,267</b>	<b>\$127,833</b>
	0.9%	Sales Reps., Wholesale	\$46,980	\$60,850	\$1,175	\$1,521	<b>\$156,600</b>	<b>\$202,833</b>
Food Preparation/ Serving (35)	2.6%	Fast Food/Counter Workers	\$17,870	\$22,560	<b>\$447</b>	<b>\$564</b>	<b>\$59,567</b>	<b>\$75,200</b>
	1.0%	Waiters and Waitresses	\$17,820	\$23,230	<b>\$446</b>	<b>\$581</b>	<b>\$59,400</b>	<b>\$77,433</b>
Office and Administrative Support (43)	2.2%	Office Clerks, General	\$29,230	\$36,920	<b>\$731</b>	<b>\$923</b>	<b>\$97,433</b>	<b>\$123,067</b>
	1.6%	Secretaries/Admin. Assistants	\$29,350	\$36,210	<b>\$734</b>	<b>\$905</b>	<b>\$97,833</b>	<b>\$120,700</b>
	1.5%	Bookkeeping/Auditing Clerks	\$36,370	\$45,030	<b>\$909</b>	\$1,126	<b>\$121,233</b>	<b>\$150,100</b>
	1.1%	Customer Service Representatives	\$27,340	\$33,170	<b>\$684</b>	<b>\$829</b>	<b>\$91,133</b>	<b>\$110,567</b>
Transportation Material Moving (53)	0.9%	First-Line Supervisors, Office	\$46,080	\$58,040	\$1,152	\$1,451	<b>\$153,600</b>	<b>\$193,467</b>
	3.1%	Laborers and Material Movers	\$28,910	\$31,030	<b>\$723</b>	<b>\$776</b>	<b>\$96,367</b>	<b>\$103,433</b>
	3.0%	Stock and Order Fillers	\$28,350	\$30,000	<b>\$709</b>	<b>\$750</b>	<b>\$94,500</b>	<b>\$100,000</b>
	2.0%	Heavy/Tractor-Trailer Drivers	\$38,390	\$46,310	<b>\$960</b>	\$1,158	<b>\$127,967</b>	<b>\$154,367</b>
Education, Training, and Library (25)	1.3%	Industrial Truck Operators	\$30,910	\$36,220	<b>\$773</b>	<b>\$906</b>	<b>\$103,033</b>	<b>\$120,733</b>
	1.4%	Secondary School Teachers	\$60,670	\$62,420	\$1,517	\$1,561	<b>\$202,233</b>	<b>\$208,067</b>
Production Occupations (51)	1.2%	Elementary School Teachers	\$60,670	\$62,420	\$1,517	\$1,561	<b>\$202,233</b>	<b>\$208,067</b>
	1.4%	Assemblers/Fabricators	\$28,370	\$30,610	<b>\$709</b>	<b>\$765</b>	<b>\$94,567</b>	<b>\$102,033</b>
Healthcare (29, 31)	2.6%	Registered Nurses	\$61,250	\$75,000	\$1,531	\$1,875	<b>\$204,167</b>	<b>\$250,000</b>
	1.8%	Home Health/Personal Care	\$23,330	\$27,390	<b>\$583</b>	<b>\$685</b>	<b>\$77,767</b>	<b>\$91,300</b>
	1.4%	Nursing Assistants	\$29,230	\$34,300	<b>\$731</b>	<b>\$858</b>	<b>\$97,433</b>	<b>\$114,333</b>
	1.1%	Licensed Practical Nurses	\$46,660	\$50,150	\$1,167	\$1,254	<b>\$155,533</b>	<b>\$167,167</b>
Management (11)	1.9%	General and Operations Managers	\$57,390	\$79,340	\$1,435	\$1,984	<b>\$191,300</b>	<b>\$264,467</b>
Installation/ Maintenance/ Repair (49)	1.5%	Maintenance/Repair Workers	\$35,110	\$45,620	<b>\$878</b>	\$1,141	<b>\$117,033</b>	<b>\$152,067</b>
Bldg./Grounds Maintenance (37)	1.9%	Janitors and Cleaners	\$23,890	\$28,860	<b>\$597</b>	<b>\$722</b>	<b>\$79,633</b>	<b>\$96,200</b>

Source: U.S. Bureau of Labor Statistics, May 2021 Occupational Employment and Wage Statistics (OEWS)

\*Annual wages listed are at the lower 25<sup>th</sup> percentile (quartile) and median level for each occupation

\*\*Housing Affordability is the maximum monthly rent or total for-sale home price a household can reasonably afford based on stated wages.

In order to reasonably afford a two-bedroom rental at the Fair Market Rate of \$989, an individual would need to earn at least \$39,560 per year. As such, the lower quartile of wage earners within 18 of the occupations listed in the previous table do not have sufficient wages to afford a typical rental. Many of these occupations, particularly those within the food services industry and support positions within various sectors, earn significantly less than the amount required to afford a typical rental in the market. When wages for each occupation are increased to their respective median levels, 15 occupations still do not have the income necessary to afford a typical rental. While a share of these individuals likely lives in multiple-income households, this illustrates the reasonable conclusion that a significant portion of households with a single income earned in a variety of occupations in Lebanon are likely housing cost burdened.

Housing affordability issues among the listed occupations are even more prevalent when home ownership is considered. In order to afford the purchase of a typical home in Lebanon at the median price of \$391,800, an individual would have to earn at least \$117,540 per year. As such, the lower quartile of wage earners within all 25 of listed occupations do not have sufficient income to afford the purchase of a typical home in Lebanon. When wages are increased to the respective median for each occupation, all the listed occupations still do not have the necessary income to afford a typical for-sale home in Lebanon. As previously stated, it is likely that many of these individuals are part of multiple-income households, which increases the affordability level. As illustrated later in this section, some affordable options exist within the two-bedroom available for-sale inventory, however these homes are typically much smaller, older, and there is limited availability. Nonetheless, this illustrates that home ownership is not affordable for a significant share of workers in Lebanon.

A full analysis of the Lebanon housing supply, which includes multifamily apartments, current and historical for-sale product, and non-conventional rentals (typically four units or less within a structure), is included later in this section of the report. A lack of affordable workforce housing in a market can limit the ability of employers to retain and attract new employees, which can affect the performance of specific industries, the local economy, and household growth within an area.

## Employment Base and Unemployment Rates

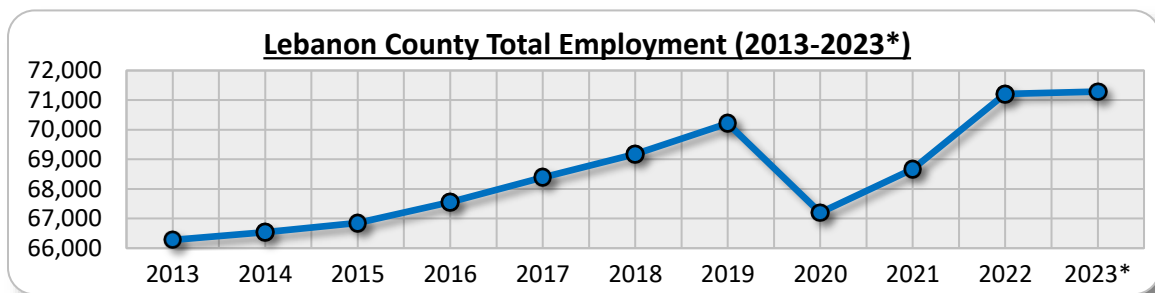
Total employment reflects the number of employed people who live within an area regardless of where they work. The following illustrates the total employment base for Lebanon County, Pennsylvania and the United States.

Year	Total Employment					
	Lebanon County		Pennsylvania		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2013	66,279	-	5,962,130	-	144,904,568	-
2014	66,536	0.4%	6,010,075	0.8%	147,293,817	1.6%
2015	66,849	0.5%	6,076,402	1.1%	149,540,791	1.5%
2016	67,561	1.1%	6,114,644	0.6%	151,934,228	1.6%
2017	68,391	1.2%	6,161,913	0.8%	154,721,780	1.8%
2018	69,180	1.2%	6,222,004	1.0%	156,709,676	1.3%
2019	70,213	1.5%	6,287,804	1.1%	158,806,261	1.3%
2020	67,204	-4.3%	5,933,182	-5.6%	149,462,904	-5.9%
2021	68,671	2.2%	6,058,976	2.1%	154,624,092	3.5%
2022	71,203	3.7%	6,196,385	2.3%	159,884,649	3.4%
2023*	71,287	0.1%	6,182,909	-0.2%	160,342,847	0.3%

Source: Department of Labor; Bureau of Labor Statistics

\*Through January

From 2013 to 2019, total employment in Lebanon County increased by 5.9%, or 3,934 employees, which represents a greater increase than the state (5.5%) but less than the nation (9.6%) during this time period. In 2020, total employment in the county decreased by 4.3%, which reflects a rate of reduction lower than that for the state (5.6%) and nation (5.9%). This reduction in total employment during 2020 is largely attributed to the economic impacts related to the COVID-19 pandemic. Following the release of many of the restrictions associated with the pandemic, total employment in Lebanon County increased by 2.2% in 2021 and 3.7% in 2022, which are larger than the statewide increases (2.1% and 2.3%) for these two years. Through 2022, total employment in the county recovered to 101.4% (full recovery) of the 2019 level, which represents a recovery rate well above that of the state (98.5%). Given that Lebanon County experienced six consecutive years of total employment growth prior to the pandemic in 2020, it is likely that the strong local economy contributed to the rapid recovery of total employment in the area.



\*Through January

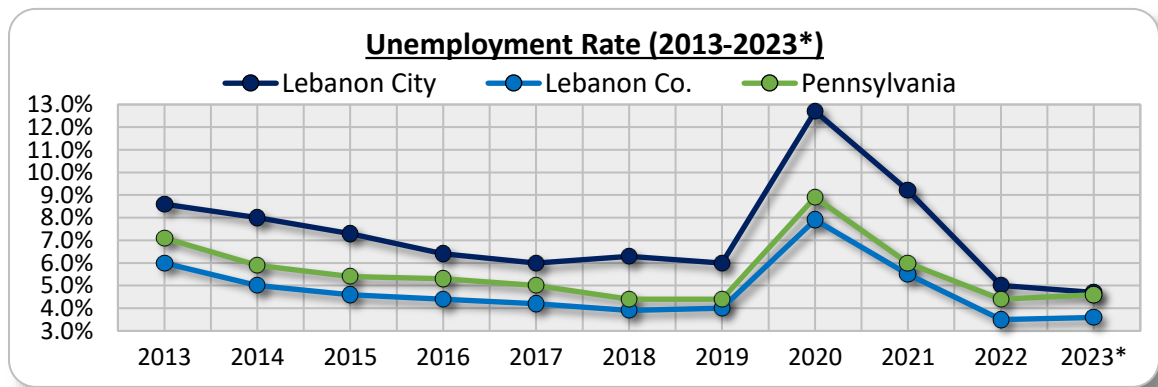
Unemployment rates for the City of Lebanon, Lebanon County, the state of Pennsylvania, and the United States are illustrated as follows:

Year	Unemployment Rate			
	Lebanon City	Lebanon County	Pennsylvania	United States
2013	8.6%	6.0%	7.1%	7.4%
2014	8.0%	5.0%	5.9%	6.2%
2015	7.3%	4.6%	5.4%	5.3%
2016	6.4%	4.4%	5.3%	4.9%
2017	6.0%	4.2%	5.0%	4.4%
2018	6.3%	3.9%	4.4%	3.9%
2019	6.0%	4.0%	4.4%	3.7%
2020	12.7%	7.9%	8.9%	8.1%
2021	9.2%	5.5%	6.0%	5.4%
2022	5.0%	3.5%	4.4%	3.7%
2023*	4.7%	3.6%	4.6%	3.9%

Source: Department of Labor, Bureau of Labor Statistics

\*Through January

Between 2013 and 2019, unemployment rates in Lebanon generally decreased year to year, from a high of 8.6% in 2013 to a low of 6.0% in 2019. Unemployment rates in Lebanon have typically been higher than those for the county and state since 2013. In 2020, unemployment increased to 12.7% in Lebanon, which represents a much higher rate than the county (7.9%) and state (8.9%) at this time. This sharp increase can be largely attributed to the COVID-19 pandemic. In 2021, the unemployment rate decreased to 9.2% in Lebanon, which represents a higher rate compared to the county (5.5%) and state (6.0%) during this time. In 2022, the unemployment rate in the city decreased to 5.0%, which is a lower rate than prior to the pandemic (6.0% in 2019). As of January 2023, the unemployment rate in Lebanon decreased to 4.7%, which represents a rate nearly equal to the rate within the state (4.6%).



We evaluated monthly unemployment rates in order to get a better sense of the initial impact the COVID-19 pandemic had on the local economy and the subsequent recovery. The following table illustrates the monthly unemployment rates from January 2020 to January 2023 for the City of Lebanon.

Lebanon - Monthly Unemployment Rate				
Month	2020	2021	2022	2023
January	6.7%	11.9%	4.8%	4.7%
February	6.8%	11.1%	5.0%	-
March	7.7%	11.0%	4.8%	-
April	17.5%	11.4%	4.8%	-
May	15.8%	10.7%	4.7%	-
June	16.2%	10.7%	5.6%	-
July	15.9%	9.6%	5.8%	-
August	14.1%	9.4%	6.3%	-
September	13.3%	7.5%	4.8%	-
October	12.1%	6.1%	4.6%	-
November	12.8%	5.4%	4.4%	-
December	12.8%	4.8%	4.0%	-

Source: Department of Labor, Bureau of Labor Statistics

Prior to April 2020, which was the month when COVID-19 stay-at-home orders began to impact many non-essential businesses, the unemployment rate in Lebanon ranged between 6.7% and 7.7% in early 2020. In April 2020, the rate increased sharply to 17.5%. The unemployment rate in the city declined over the subsequent months, and by October 2020, the rate decreased to 12.1%. Although the unemployment rate in Lebanon remained historically high for most of 2021, the rate dropped to 6.1% by October 2021. Overall, the unemployment rate steadily improved since the initial impact of COVID-19, and with a 4.7% unemployment rate as of January 2023, it appears Lebanon is well-positioned to benefit from potential future economic growth.

In-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total in-place employment base for Lebanon County.

In-Place Employment Lebanon County			
Year	Employment	Change	Percent Change
2012	49,406	-	-
2013	48,789	-617	-1.2%
2014	48,858	69	0.1%
2015	48,565	-293	-0.6%
2016	49,173	608	1.3%
2017	49,477	304	0.6%
2018	50,423	946	1.9%
2019	51,492	1,069	2.1%
2020	48,125	-3,367	-6.5%
2021	49,814	1,689	3.5%
2022*	50,689	875	1.8%

Source: Department of Labor, Bureau of Labor Statistics; \*Through September



The preceding table illustrates in-place employment (people working within Lebanon County) increased by 4.2%, or 2,086 jobs, from 2012 to 2019. While the greatest single decrease over the past decade occurred in 2020 (6.5%) and can be largely attributed to the COVID-19 pandemic, it is notable that the county experienced two years of moderate declines (1.2% in 2013 and 0.6% in 2015) during this time. In 2021, in-place employment in Lebanon County increased by 3.5%, or 1,689 jobs, year over year. As of September 2022, in-place employment recovered to 98.4% of the 2019 level.

Data for 2021, the most recent year that year-end figures are available, indicates in-place employment in Lebanon County to be 72.5% of the total Lebanon County employment. This means that Lebanon County has more employed persons leaving the county to other counties for work (daytime employment) than those who both live and work there. This can increase the likelihood of residents relocating outside the county, particularly those with long commutes. Despite this, Lebanon County experienced notable population and household growth in the last decade.

Commuting Patterns:

The ability of a person or household to travel easily, quickly, safely, and affordably throughout a market influences the desirability of a housing market. If traffic jams create long commuting times or public transit service is not available for carless people, their quality of life is diminished. Factors that lower resident satisfaction weaken housing markets. Typically, people travel frequently outside of their residences for three reasons: 1) to commute to work, 2) to run errands or 3) to recreate.

The following tables show two commuting pattern attributes (mode and time) for each study area:

		Commuting Mode						
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	Total
<b>Lebanon City</b>	Number	8,190	1,631	302	594	133	260	11,110
	Percent	73.7%	14.7%	2.7%	5.3%	1.2%	2.3%	100.0%
<b>Lebanon County</b>	Number	52,993	6,517	512	1,881	789	5,020	67,712
	Percent	78.3%	9.6%	0.8%	2.8%	1.2%	7.4%	100.0%
<b>Pennsylvania</b>	Number	4,484,116	490,814	289,938	206,976	99,174	602,626	6,173,644
	Percent	72.6%	8.0%	4.7%	3.4%	1.6%	9.8%	100.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
<b>Lebanon City</b>	Number	4,194	3,789	1,904	803	160	260	11,110
	Percent	37.7%	34.1%	17.1%	7.2%	1.4%	2.3%	100.0%
<b>Lebanon County</b>	Number	21,296	22,086	11,489	4,969	2,852	5,020	67,712
	Percent	31.5%	32.6%	17.0%	7.3%	4.2%	7.4%	100.0%
<b>Pennsylvania</b>	Number	1,459,141	1,985,060	1,149,393	485,807	491,617	602,626	6,173,644
	Percent	23.6%	32.2%	18.6%	7.9%	8.0%	9.8%	100.0%

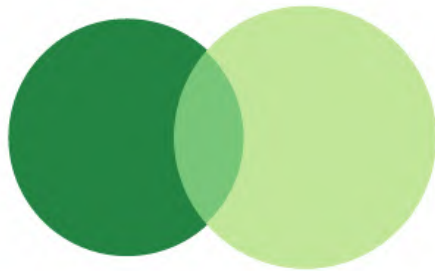
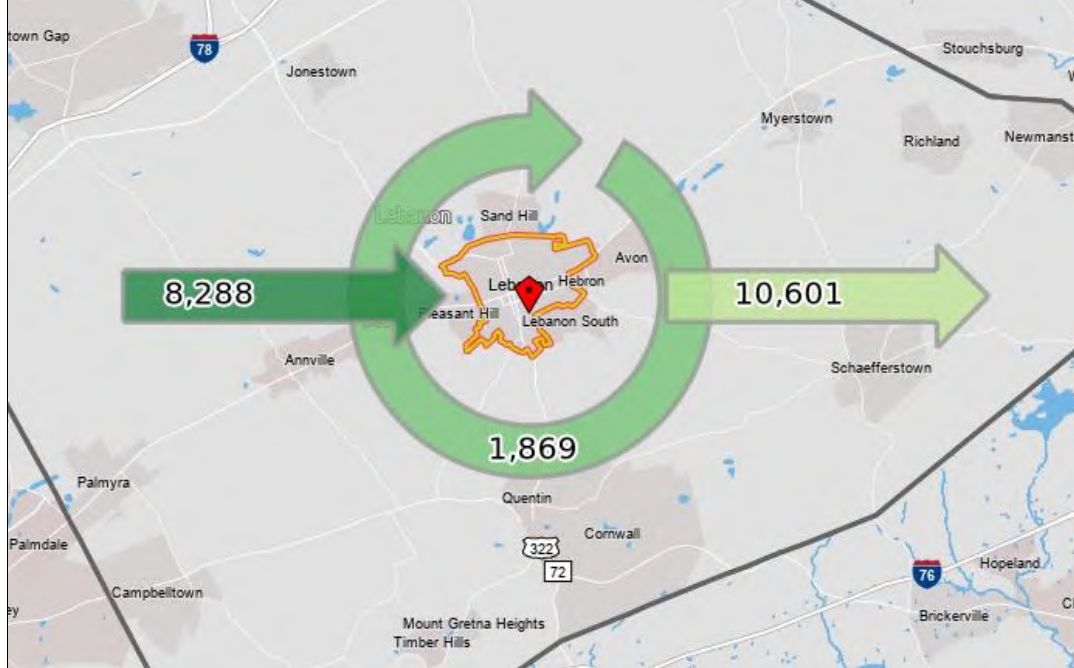
Source: U.S. Census Bureau, 2017-2021 American Community Survey

Noteworthy observations from the preceding tables follow:

- The share (88.4%) of commuters in Lebanon that either drive alone or carpool is higher than the shares of the same commuting modes in the county (87.9%) and state (80.6%). While a significant share of Lebanon commuters walk to work (5.3%), a much smaller share (2.3%) work from home compared to the share in the state (9.8%)
- Generally, commute times to work in Lebanon are shorter than they are in the county and state. Nearly two-fifths (37.7%) of Lebanon commuters have travel times of less than 15 minutes, and 34.1% of Lebanon commuters have travel times between 15 and 29 minutes. Overall, 71.8% of Lebanon commuters have travel times less than 30 minutes, which is a notably higher share of short commute times compared to the county (64.1%) and state (55.8%).

According to 2019 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 12,470 employed residents of Lebanon, 10,601 (85.0%) are employed outside the city, while the remaining 1,869 (15.0%) are employed within Lebanon. In addition, 8,288 people commute into Lebanon from surrounding areas for employment. These 8,288 non-residents account for over four-fifths (81.6%) of the people employed in the city and represent a notable base of potential support for future residential development. The following illustrates the number of jobs filled by in-commuters and residents, as well as the number of resident out-commuters.

### Lebanon, PA – Inflow/Outflow Job Counts in 2019



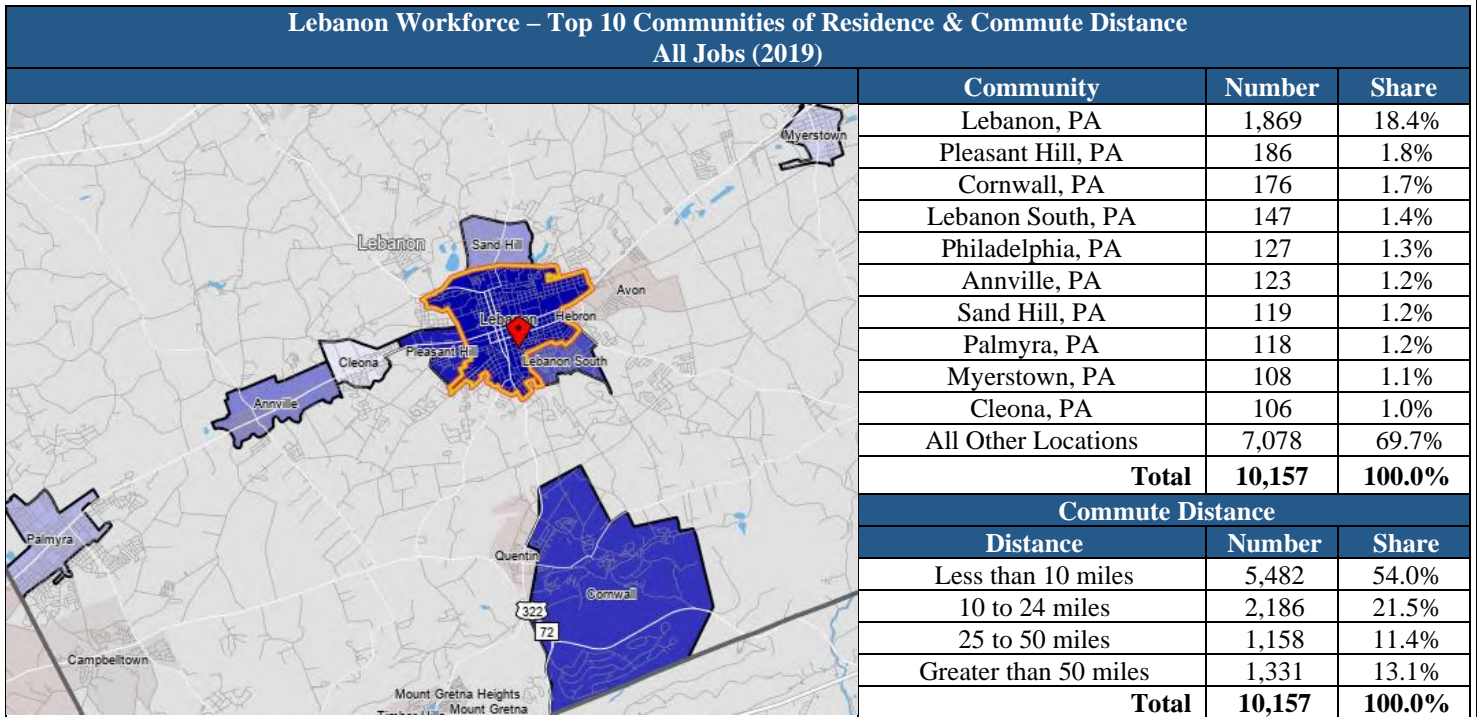
■ 8,288 - Employed in Selection Area, Live Outside  
■ 10,601 - Live in Selection Area, Employed Outside  
■ 1,869 - Employed and Live in Selection Area

#### Inflow/Outflow Job Counts (All Jobs) 2019

	Count	Share
<a href="#">Employed in the Selection Area</a>	10,157	100.0%
<a href="#">Employed in the Selection Area but Living Outside</a>	8,288	81.6%
<a href="#">Employed and Living in the Selection Area</a>	1,869	18.4%
<a href="#">Living in the Selection Area</a>	12,470	100.0%
<a href="#">Living in the Selection Area but Employed Outside</a>	10,601	85.0%
<a href="#">Living and Employed in the Selection Area</a>	1,869	15.0%

Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

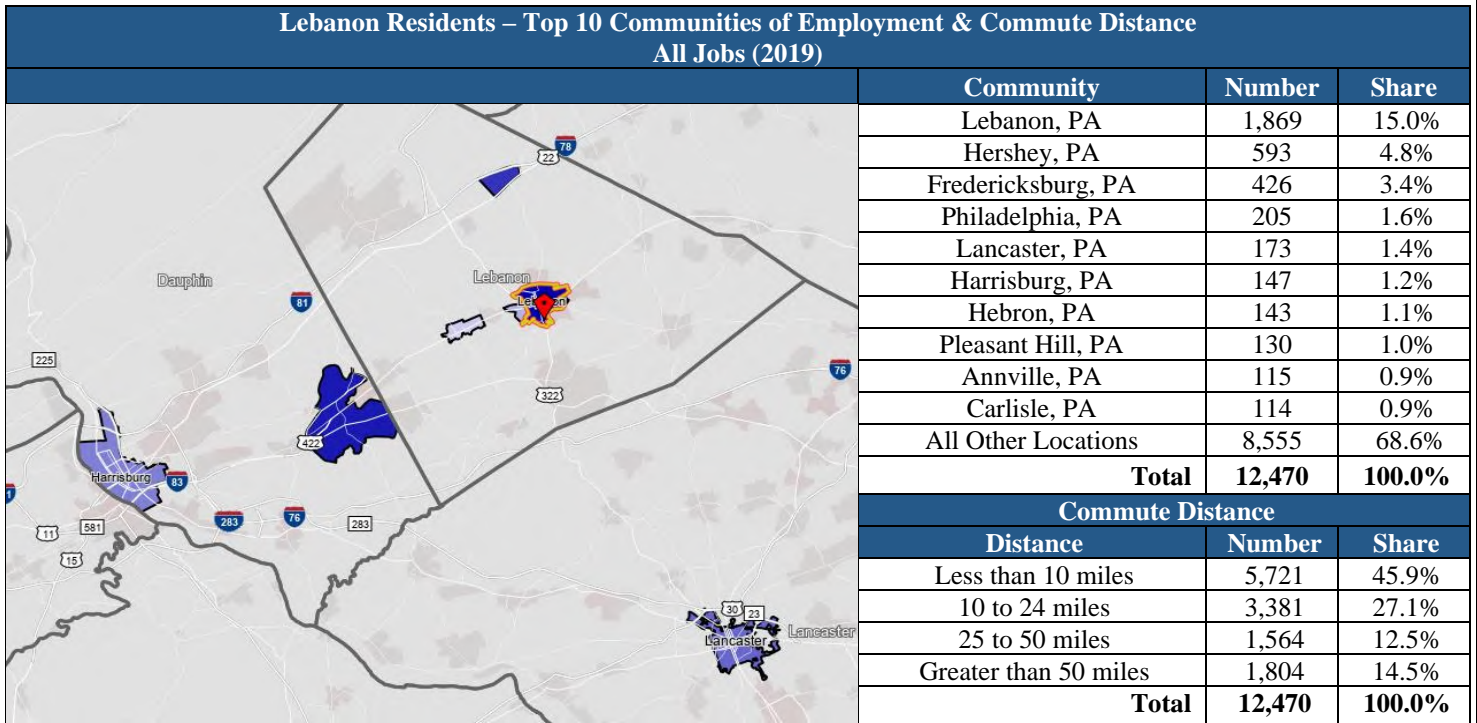
The following map and corresponding tables illustrate the physical *home* location (community) of people *working in* Lebanon, as well as the distribution of commute distances for the Lebanon workforce.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Statistics provided by LODES indicate that nearly one-fifth (18.4%) of the Lebanon workforce are residents of the city. The nearby communities of Pleasant Hill (1.8%), Cornwall (1.7%), Lebanon South (1.4%), and the major metropolitan area of Philadelphia (1.3%) contribute the next largest shares of people that work in Lebanon. Overall, 69.7% of the Lebanon workforce originates from outside the top 10 communities. In addition, over three-fourths (75.5%) of the Lebanon workforce commutes less than 25 miles, which illustrates that Lebanon draws a vast majority of its workforce from a number of communities in the nearby region. Inflow workers with commute distances of more than 50 miles comprise 13.1% of the total Lebanon workforce. These 1,331 inflow workers with lengthy commutes, as well as those with shorter commutes from outside the city, represent a base of potential support for future residential development in Lebanon.

The following map and corresponding tables illustrate the physical *work* location (community) of Lebanon residents, as well as the commute distances for these workers.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES)

Of the 12,470 employed residents of Lebanon, 15.0% are employed within the city. The communities of Hershey (4.8%), Fredericksburg (3.4%), and Philadelphia (1.6%) employ the next largest shares of Lebanon residents. Overall, 68.6% of Lebanon residents are employed in communities outside the top 10 communities listed. Approximately 73.0% of Lebanon residents (9,102 individuals) have commutes less than 25 miles, which illustrates the relatively short commute distances for most employed residents. However, it is worth pointing out that approximately 1,804 (14.5%) Lebanon residents have commutes of more than 50 miles. This is a larger number of outflow workers with long commutes compared to the number of inflow workers (1,331) with similar commutes. Although a number of factors contribute to where an individual chooses to reside, lengthy commute times can increase the likelihood of relocation if superior housing options are present closer to an individual's place of employment.

WARN (layoff notices):

The Worker Adjustment and Retraining Notification (WARN) Act requires advance notice of qualified plant closings and mass layoffs. WARN notices were reviewed on March 28, 2023, and according to the Department of Labor and Industry Commonwealth of Pennsylvania, there have been no WARN notices reported for Lebanon County over the past 12 months.

Employment Outlook

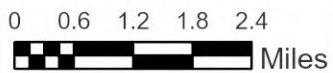
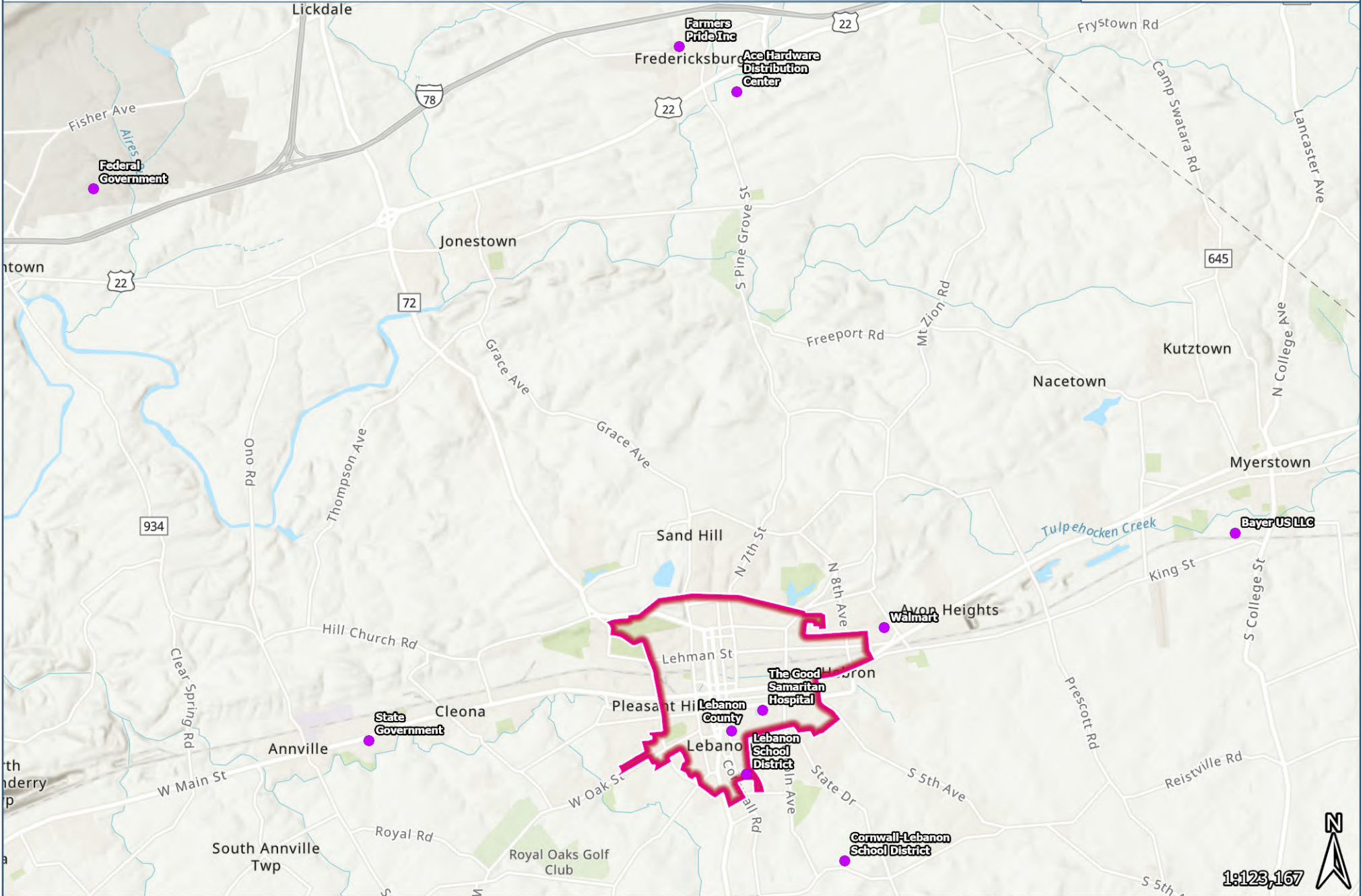
The 10 largest employers are summarized in the following table. It should be noted that not all top employers in the area are located within the city limits of Lebanon but are located within the Lebanon County boundary.

Employer Name	Business Type
Federal Government	Military and Healthcare
Farmers Pride, Inc.	Processing
The Good Samaritan Hospital	Healthcare
Walmart	Retail
State Government	Government
Cornwall-Lebanon School District	Education
Bayer U.S., LLC	Distribution
Lebanon School District	Education
Ace Hardware Distribution Center	Distribution
Lebanon County	Local Government

Source: Pennsylvania Department of Labor & Industry Center for Workforce Information & Analysis (Third Quarter 2022)

Major employers in the area are primarily engaged in government/public administration, healthcare, education, and distribution. Overall, it appears that most of the major employers in the area are engaged in business activities with occupations that typically offer competitive compensation. Additionally, six of the top employers are engaged in critical services (healthcare, public administration, and education), which are less vulnerable to economic downturns.

A map delineating the location of the area’s largest employers is included on the following page.



## Economic Development

Economic development can improve the economic well-being and quality of life for a region or community by building local wealth, diversifying the economy, and creating and retaining jobs. Local perspective on the economy as well as notable developments in the area are summarized as follows.

According to a representative with the Lebanon Valley Economic Development Corporation, Lebanon County is the fastest growing county in the state. Additionally, the source noted that while the economy is stable, higher than normal energy costs may begin to impact the local economy. The representative further stated that the local employment base has been affected by the lack of employees, which could be mitigated to some degree as some companies transition to more automation.

The following table summarizes notable recent economic development activity and announcements within Lebanon County. Although not all of these developments are located within the City of Lebanon, a number of them are located in the immediate vicinity of the city and have a positive economic influence for Lebanon.

Lebanon County Economic Development Activity			
Project Name	Investment	Job Creation	Scope of Work/Status
Bonduelle USA Expansion	\$5 million	35	The planned expansion for this company, which packages frozen products for large private label brands, includes new machinery purchase along with the addition of two frozen vegetable packaging and processing lines to increase output from 45 million pounds to 75 million pounds annually by 2023
DHL Facility (North Point Development in Annville Area)	\$450+ million	270	The Hershey Company opened a fulfillment center in June 2022.
DHL Facility (South Lebanon Township)	unknown	240	A 940,000 square-foot facility was recently completed and rented to Johnson and Johnson. Additional information not provided or found at time of study.
DHL Facility	\$100+ million	N/A	A 540,000 square-foot building is under construction and will be available for lease as early as 2023. Additional information not provided or found at time of study.
Bell and Evans Expansion	N/A	N/A	This food processing plant has a planned expansion that will bring investment and jobs to the community. No further information was provided or found at the time of this study
Five Stone Kids	N/A	N/A	Indoor playground located at 189 South Lancaster Street in Jonestown opened in February 2023
Target	N/A	N/A	Retail store opened a location at 1745 Quentin Road in Lebanon in November 2022
Grocery Outlet Bargain Market	N/A	35	Grocery store opened in December 2022 and created 35 new jobs; located at 1301 Quentin Road in Lebanon

N/A – Not Available



Other notable economic investments recently completed include Lebanon School District’s new middle school, renovation of the existing middle school café, Wellspan/Good Samaritan Hospital’s renovation of their CT scan center, addition onto Elm Street Mennonite Church, the high school’s industrial arts area renovations, and Monarch Development’s multi-commercial complex.

Infrastructure

The following table summarizes notable recent infrastructure projects within Lebanon County:

Infrastructure Projects		
Project Name	Scope of Work	Status
Bellegrove Road Bridge-B	Bridge Replacement	Active
U.S. 422 Bridge-B	Bridge Replacement	Active
Syner Road Bridge-B	Bridge Replacement	Active
Colebrook Road Improvement	Safety Improvement	Active
Allentown Boulevard over Beach-B	Bridge Replacement	Active
PA-419 over Hammer Cr-B	Bridge Restoration	Active
Cumberland Street Bridge	Bridge Restoration	Active
Ebenezer Road Bridge-B	Bridge Restoration	Active
PA 934 over Indiantown Run	Bridge Restoration	Active
Ebenezer Road/U.S. 22	Bridge Restoration	Active
Allentown Boulevard/Kevins Run-B	Bridge Restoration	Active
Cumberland Street Bridge 3-B	Bridge Replacement	Active
Allentown Boulevard East Bridge-B	Bridge Preservation-Federal	Active
District-Wide Bridge Maintenance Contract 2019-2023	General Maintenance	Active
Lebanon City Resurface-Phase 2-10 <sup>th</sup> Street-PA 72	Highway Restoration	Active
I-78 Patching I-81 to PA 72	Interstate Maintenance Program	Active
Lebanon TSMO ITS Device Project 2	Intelligent Transportation System	Active
Furnace Hill Pike Resurface	409 Expanded Maintenance	Active
PA 419 Main Street Resurface	409 Expanded Maintenance	Active

With a minimum of \$550 million dollars in private sector investments and expansions in 2022 and 2023, new job creation of approximately 600 jobs during this time, and nearly 20 public infrastructure projects underway, the area is expected to have continued economic and job growth for the foreseeable future. This expected economic growth will likely add to demographic and housing growth in the county for the next few years.

## **D. HOUSING SUPPLY ANALYSIS**

This housing supply analysis includes a variety of housing alternatives. Understanding the historical trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing potential. The housing data presented and analyzed in this section includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey (ACS), U.S. Census housing information, and data provided by various government entities and real estate professionals.

While there are a variety of housing options offered in Lebanon, we focused our analysis on the most common housing alternatives. The housing structures included in this analysis are:

- **Rental Housing** – Rental properties consisting of multifamily apartments (generally with five or more units within a structure) were identified and surveyed. An analysis of non-conventional rentals (typically with four or less units within a structure) was also conducted.
- **For-Sale Housing** – For-sale housing alternatives, both recent sales activity and currently available supply, were inventoried. This data includes single-family homes, condominiums, mobile homes, and other traditional housing alternatives. It includes stand-alone product as well as homes within planned developments or projects.
- **Senior Care Housing** – We surveyed senior care facilities that provide both shelter and care housing alternatives to seniors requiring some level of personal care (e.g., dressing, bathing, medical reminders, etc.) and medical care. This includes independent living, assisted living, and nursing homes.

For the purposes of this analysis, the housing supply information is presented for the City of Lebanon, Lebanon County, and the state of Pennsylvania, when available.

Maps illustrating the location of various housing types are included throughout this section.

### **1. Overall Housing Supply (Secondary Data)**

This section of analysis on the area housing supply is based on secondary data sources such as the U.S. Census, American Community Survey and ESRI, and is provided for the City of Lebanon, Lebanon County, and the state of Pennsylvania, when applicable. When possible, data from the 2020 Census is used in conjunction with ESRI estimates to provide the most up-to-date data. Note that some small variation of total numbers and percentages within tables may exist due to rounding.

## Housing Characteristics

The estimated distribution of the area housing stock by tenure (renter and owner) within Lebanon, Lebanon County, and the state of Pennsylvania for 2022 is summarized in the following table:

		Occupied and Vacant Housing Units by Tenure 2022 Estimates				
		Total Occupied	Owner-Occupied	Renter Occupied	Vacant	Total
<b>Lebanon City</b>	Number	10,654	4,617	6,037	874	11,528
	Percent	92.4%	43.3%	56.7%	7.6%	100.0%
<b>Lebanon County</b>	Number	56,422	40,169	16,253	3,362	59,784
	Percent	94.4%	71.2%	28.8%	5.6%	100.0%
<b>Pennsylvania</b>	Number	5,232,753	3,590,107	1,642,646	548,085	5,780,838
	Percent	90.5%	68.6%	31.4%	9.5%	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In total, there are an estimated 11,528 housing units within Lebanon in 2022. Based on ESRI estimates and 2020 Census data, of the 10,654 total occupied housing units in Lebanon, a majority (56.7%) are renter occupied, while the remaining 43.3% are owner occupied. This distribution of product by tenure within Lebanon is more weighted toward renter-occupied housing than the county (28.8% renter occupied) and state (31.4% renter occupied). A total of 7.6% of the total housing units within Lebanon are classified as vacant, which is a slightly higher share compared to the share (5.6%) within the county. Vacant units are comprised of a variety of units including abandoned properties, rentals, for-sale, and seasonal housing units.

The following table compares key housing age and conditions of Lebanon, Lebanon County, and the state based on 2017-2021 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated for each geography by tenure. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Lebanon City</b>	4,474	77.1%	4,002	87.3%	358	6.2%	13	0.3%	32	0.6%	0	0.0%
<b>Lebanon County</b>	10,070	62.2%	16,702	43.3%	672	4.1%	581	1.5%	339	2.1%	445	1.2%
<b>Pennsylvania</b>	924,836	58.3%	1,946,870	54.7%	46,892	3.0%	28,336	0.8%	41,649	2.6%	24,990	0.7%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

Within Lebanon, over three-fourths (77.1%) of renter-occupied housing was built prior to 1970. This represents a higher share of older rental units compared to the shares for the county (62.2%) and state (58.3%). The vast majority of owner-occupied housing within the city also appears to be older product with 87.3% of units built prior to 1970. This represents a much larger share of such product when compared to the county (43.3%) and state (54.7%). The share of renter-occupied housing within Lebanon experiencing overcrowding (6.2%) is notably higher than that of the state (3.0%), while the share of owner-occupied housing in Lebanon experiencing overcrowding (0.3%) is considerably less. Incomplete plumbing or kitchens do not appear to be a prevalent issue within Lebanon, as only 0.6% of renter households experience these issues, and the issue is non-existent for owner households. Overall, the data suggests that the age of the renter-occupied and owner-occupied housing supply in Lebanon is comparably older than that of the county and state, and renters in Lebanon are more likely to experience overcrowding compared to renters in the county and state.

The following table compares key household income, housing cost, and housing affordability metrics of Lebanon, Lebanon County, and the state. Cost burdened households are defined as those paying over 30% of their income toward housing costs, while severe cost burdened households pay over 50% of their income toward housing.

	Household Income, Housing Costs and Affordability							
	2022 Households	Median Household Income	Estimated Median Home Value	Average Gross Rent	Share of Cost Burdened Households*		Share of Severe Cost Burdened Households**	
					Renter	Owner	Renter	Owner
<b>Lebanon City</b>	10,654	\$42,048	\$125,735	\$871	48.0%	22.4%	21.2%	7.9%
<b>Lebanon County</b>	56,422	\$67,346	\$209,620	\$1,030	45.0%	18.7%	20.3%	6.0%
<b>Pennsylvania</b>	5,232,753	\$70,402	\$232,971	\$1,112	43.5%	19.7%	22.1%	7.8%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

\*Paying more than 30% of income toward housing costs

\*\*Paying more than 50% of income toward housing costs

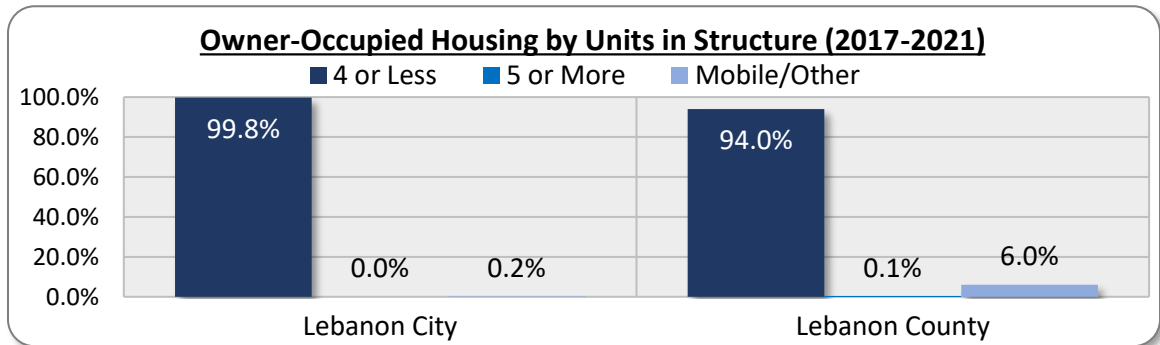
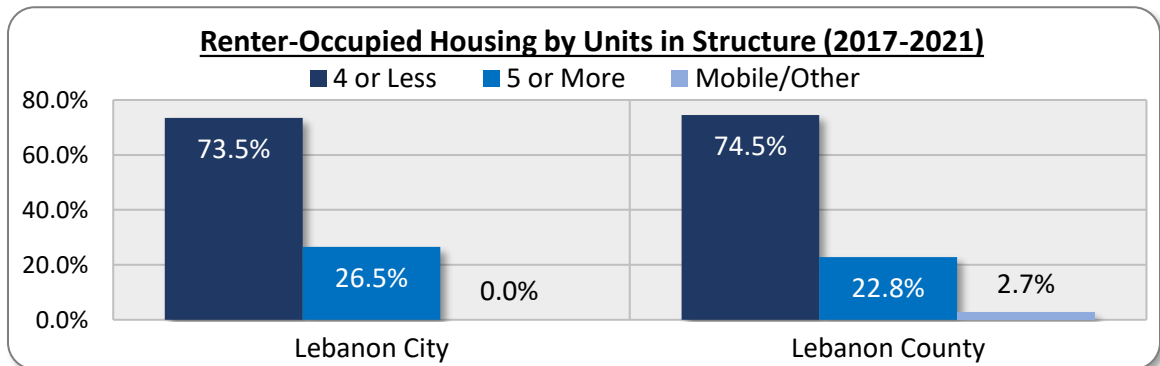
The median home value of \$125,735 in Lebanon is substantially lower than the median home value in the county (\$209,620) and state (\$232,971). The average gross rent of \$871 in Lebanon is approximately 15.4% lower the county’s average gross rent of \$1,030 and 21.7% lower than the state average. The median household income for Lebanon (\$42,048) is 37.6% lower than that for the county, which results in a slightly higher share of cost burdened renter and owner households in the city when compared to the county and state. Regardless, nearly half (48.0%) of renters and 22.4% of owners in Lebanon are cost burdened. Additionally, *renters* in Lebanon are much more likely to be severely cost burdened compared to *owners* in Lebanon (21.2% versus 7.9%). Overall, this illustrates the importance of affordable housing, particularly within the rental market, for residents of Lebanon.

Based on the 2017-2021 American Community Survey (ACS) data, the following is a distribution of all occupied housing by units in structure by tenure (renter or owner) for the City of Lebanon, Lebanon County, and the state.

		Renter-Occupied Housing by Units in Structure				Owner-Occupied Housing by Units in Structure			
		4 Units or Less	5 Units or More	Mobile Home/Other	Total	4 Units or Less	5 Units or More	Mobile Home/Other	Total
<b>Lebanon City</b>	Number	4,268	1,537	0	5,805	4,577	0	7	4,584
	Percent	73.5%	26.5%	0.0%	100.0%	99.8%	0.0%	0.2%	100.0%
<b>Lebanon County</b>	Number	12,058	3,690	445	16,193	36,234	36	2,295	38,565
	Percent	74.5%	22.8%	2.7%	100.0%	94.0%	0.1%	6.0%	100.0%
<b>Pennsylvania</b>	Number	969,650	575,037	42,173	1,586,860	3,381,578	50,675	128,642	3,560,895
	Percent	61.1%	36.2%	2.7%	100.0%	95.0%	1.4%	3.6%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

Nearly three-fourths (73.5%) of the *rental* units in Lebanon are within structures of four units or less, which is a slightly smaller share of such units compared to the county overall (77.2%, including mobile homes). As such, over one-fourth (26.5%) of rental units in the city are within structures of five or more units, which is a larger share than the county (22.8%). Among *owner*-occupied units in Lebanon, nearly all (99.8%) of the units are within structures of four units or less, while the remaining units (0.2%) are mobile homes.



## 2. Housing Supply Analysis (Bowen National Survey)

### a. Multifamily Rental Housing

Bowen National Research identified and personally surveyed 21 conventional rental housing projects containing a total of 1,505 units. The surveyed projects operate primarily as government-subsidized projects that serve households with incomes generally up to 50% of Area Median Household Income (AMHI). However, the multifamily rental supply in the area also includes four market-rate apartment properties and seven Low-Income Housing Tax Credit (non-subsidized) or income restricted properties that can target households with incomes of up to 80% of AMHI. Overall, there are 1,176 units restricted to households earning up to 80% of AMHI, representing 78.1% of all surveyed multifamily units in the city. The following table summarizes the surveyed rental properties by project type:

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	4	329	7	97.9%
Tax Credit*	7	262	0	100.0%
Tax Credit/Government-Subsidized	1	200	0	100.0%
Government-Subsidized	9	714	0	100.0%
Total	21	1,505	7	99.5%

\*Includes one (1) income restricted, non-Tax Credit property

Typically, in healthy and well-balanced markets, multifamily rentals operate at an overall 94% to 96% occupancy rate. As the preceding table illustrates, the 21 overall multifamily rental properties are operating at a 99.5% occupancy rate and the individual project types surveyed in Lebanon are operating at occupancy levels of 97.9% or higher. It should be noted that Tax Credit and government-subsidized projects are fully occupied. In addition, as summarized later in this section, nearly all properties maintain waiting lists which indicates that pent-up demand exists for all types of multifamily rental housing within Lebanon.

The following table summarizes the units by bedroom/bathroom type and by program type for the City of Lebanon.

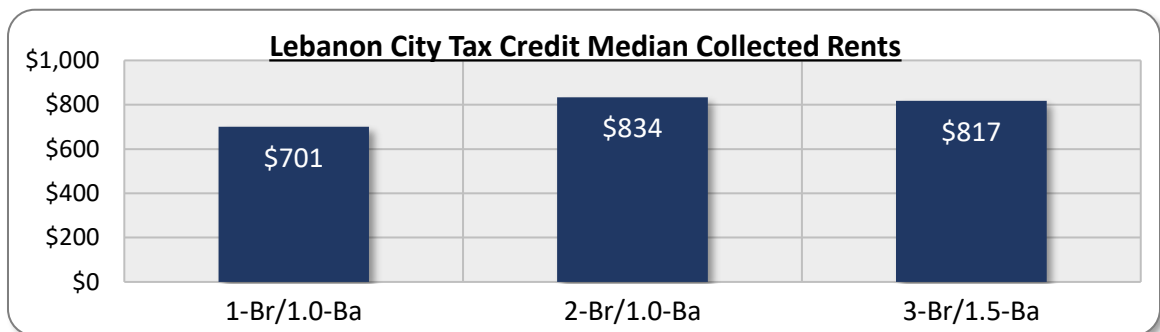
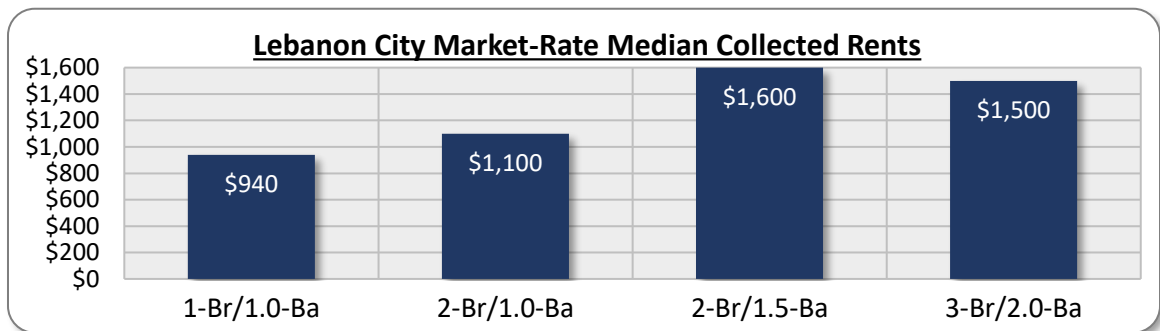
Multifamily Rentals by Program Type and Bedroom/Bathroom						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
<b>Market-Rate</b>						
One-Bedroom	1.0	78	23.7%	0	0.0%	\$940
Two-Bedroom	1.0	164	49.8%	4	2.4%	\$1,100
Two-Bedroom	1.5	70	21.3%	3	4.3%	\$1,600
Three-Bedroom	2.0	17	5.2%	0	0.0%	\$1,500
<b>Total</b>		<b>329</b>	<b>100.0%</b>	<b>7</b>	<b>2.1%</b>	<b>-</b>
<b>Tax Credit (Non-Subsidized)*</b>						
One-Bedroom	1.0	177	67.6%	0	0.0%	\$701
Two-Bedroom	1.0	65	24.8%	0	0.0%	\$834
Three-Bedroom	1.5	20	7.6%	0	0.0%	\$817
<b>Total</b>		<b>262</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>-</b>
<b>Tax Credit, Government-Subsidized</b>						
One-Bedroom	1.0	40	20.0%	0	0.0%	-
Two-Bedroom	1.0	80	40.0%	0	0.0%	-
Three-Bedroom	1.0	80	40.0%	0	0.0%	-
<b>Total</b>		<b>200</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>-</b>
<b>Government-Subsidized</b>						
Studio	1.0	168	23.5%	0	0.0%	-
One-Bedroom	1.0	283	39.6%	0	0.0%	-
Two-Bedroom	1.0	131	18.3%	0	0.0%	-
Three-Bedroom	1.0	52	7.3%	0	0.0%	-
Three-Bedroom	2.0	36	5.0%	0	0.0%	-
Four-Bedroom	1.5	16	2.2%	0	0.0%	-
Four-Bedroom	3.0	24	3.4%	0	0.0%	-
Five-Bedroom	1.5	4	0.6%	0	0.0%	-
<b>Total</b>		<b>714</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>-</b>

\*Includes one (1) income restricted, non-Tax Credit property

All Tax Credit and government-subsidized units in the city are 100.0% occupied, a very high occupancy rate for these rentals. All seven vacant units are among the two-bedroom market-rate units. Regardless of program type, all studio, one-bedroom, and three-bedroom or larger units in the market are fully occupied, representing a potential development opportunity for such products. The fact that the market offers a limited number of unsubsidized Tax Credit units (262 total), also indicates that there are likely very strong development opportunities for this product type. The market-rate units have a median collected rent ranging between \$940 (one-bedroom/one-bathroom) and \$1,600 (two-bedroom/one-and-a-half-bathroom), while Tax Credit units have median rents ranging between \$701 (one-bedroom/one-bathroom) and \$834 (two-bedroom/one-bathroom).

As the preceding table illustrates, slightly over one-fifth (21.9%) of the total multifamily units in the city are market-rate units, with 71.1% of these units consisting of two-bedroom type units. Over two-thirds (67.6%) of the Tax Credit units in Lebanon are one-bedroom units, with Tax Credit units comprising only 17.4% of the total multifamily supply in the city. Multifamily units with at least some type of programmatic government subsidy comprise approximately two-fifths (60.7%) of all multifamily rental units within the city. Of these subsidized units, over one-third (35.3%) are one-bedroom units. While there appears to be a relatively balanced variety of bedroom types within the government-subsidized units, the lack of available units within this program type and within the Tax Credit projects leaves very few affordable housing options available for low-income families in the area.

The following graphs illustrate median rents for market-rate and Tax Credit multifamily rentals among common bedroom types offered in the PSA.



Of the 21 properties surveyed within Lebanon, 19 (90.5%) maintain wait lists. Although wait lists exist among all housing program types, the most significant wait lists, in terms of the number of households, exist within the government-subsidized (7,115 households) and Tax Credit (1,883 households) projects. All of the government-subsidized and Tax Credit projects maintain wait lists, with a wait period ranging between six (6) and 72 months. Regardless, the large share of properties with wait lists and the length or duration of such lists indicates a very strong level of pent-up demand for rental housing in Lebanon, particularly among the Tax Credit and government-subsidized projects. These wait lists are indicators of significant development opportunities within the city for additional multifamily product.



	Property Wait List Information by Property Type				
	Market-Rate	Tax Credit*	Tax Credit/ Government-Subsidized	Government-Subsidized	Total
Properties w/ Wait List	2	7	1	9	19
Total Properties	4	7	1	9	21
Share of Properties	50.0%	100.0%	100.0%	100.0%	90.5%
# Households	5	1,883	-	7,115	8,998
Length of Wait	-	12-36 Months	6-72 Months	12-60 Months	6-72 Months

\*Includes one (1) income restricted, non-Tax Credit property

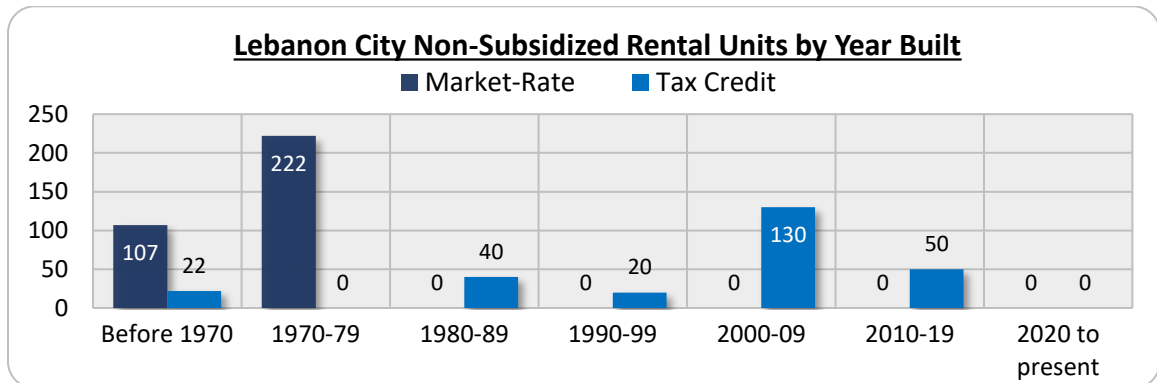
The following is a distribution of multifamily rental product surveyed by year built and by program type for the city.

Apartments by Year Built												
Year Built	Market-Rate			Tax Credit*			Tax Credit, Government Subsidized			Government-Subsidized		
	Projects	Units	Vacancy Rate	Projects	Units	Vacancy Rate	Projects	Units	Vacancy Rate	Projects	Units	Vacancy Rate
Before 1970	2	107	0.0%	1	22	0.0%	-	-	-	-	-	-
1970 to 1979	2	222	3.2%	-	-	-	1	200	0.0%	7	598	0.0%
1980 to 1989	-	-	-	1	40	0.0%	-	-	-	2	116	0.0%
1990 to 1999	-	-	-	1	20	0.0%	-	-	-	-	-	-
2000 to 2009	-	-	-	3	130	0.0%	-	-	-	-	-	-
2010 to 2019	-	-	-	1	50	0.0%	-	-	-	-	-	-
2020 to Present	-	-	-	-	-	-	-	-	-	-	-	-

\*Includes one (1) income restricted, non-Tax Credit property

All of the surveyed market-rate and well over four-fifths (87.3%) of the government-subsidized product (including subsidized Tax Credit) in the city was built prior to 1980. In total, slightly over three-fourths (76.3%), or 1,149 of the 1,505 multifamily units, were developed during this time period. Vacancies are generally low among most development periods, indicating that demand is high for all product types regardless of age.

The distribution of surveyed non-subsidized multifamily units in Lebanon by development period is shown in the following graph.



Representatives of Bowen National Research personally visited the surveyed rental projects within Lebanon and rated the exterior quality of each property on a scale of "A" (highest) through "F" (lowest) based on quality and overall appearance (i.e., aesthetic appeal, building appearance, landscaping and grounds appearance). The following is a distribution of the surveyed multifamily rental housing supply by quality rating.

Multifamily Rental Housing by Quality Level						
Quality Rating	Projects	Total Units	Vacancy Rate	Median Collected Rent		
				One-Br.	Two-Br.	Three-Br.
<b>Market-Rate</b>						
B-	2	212	3.2%	\$940	\$1,500	\$1,350
C	2	117	0.0%	\$850	\$1,000	\$1,650
<b>Tax Credit (Non-Subsidized)</b>						
B+	3	92	0.0%	\$759	\$777	-
B	3	130	0.0%	\$803	\$834	\$817
B-	1	40	0.0%	\$635	-	-
<b>Tax Credit, Government-Subsidized</b>						
C+	1	200	0.0%	-	-	-
<b>Government-Subsidized</b>						
B	1	77	0.0%	-	-	-
B-	2	180	0.0%	-	-	-
C+	3	197	0.0%	-	-	-
C	2	200	0.0%	-	-	-
C-	1	60	0.0%	-	-	-

Among the surveyed multifamily rental supply in Lebanon, approximately half of the product is rated at the various “B” ratings (48.6%), while the other half consists of the various “C” rated (51.4%) quality product. While 64.4% of the market-rate product and 100.0% of the Tax Credit product in the city have a rating of at least “B-,” nearly three-fourths (73.0%) of the government-subsidized product (including subsidized Tax Credit) has a rating of “C+” or lower. Regardless, vacancies are generally low among all quality levels.

According to a representative with the Lebanon County Housing Authority, there are approximately 511 Housing Choice Vouchers issued within the housing authority’s jurisdiction. However, it was also revealed by housing authority representatives that approximately 20 issued vouchers are currently going unused, likely due to holders of these vouchers being unable to locate/obtain a quality affordable rental housing unit that will accept the voucher. There is a total of 1,173 households currently on the waiting list for additional vouchers. The waiting list is closed and is expected to reopen in July 2023. Annual turnover within the voucher program is estimated at 55 households. This reflects the continuing need for affordable housing alternatives and/or Housing Choice Voucher assistance.

We also evaluated the potential number of existing subsidized affordable housing units that are at risk of losing their affordable status. A total of five properties in the City of Lebanon operate as subsidized projects under a current HUD contract. Because these contracts have a designated renewal date, it is important to understand if these projects are at risk of an expiring contract in the near future that could result in the reduction of affordable rental housing stock (Note: Properties with HUD contract renewal or expiration dates within five years are shown in red).

Expiring HUD Contracts Lebanon, Pennsylvania					
Property Name	Total Units	Assisted Units	Expiration Date	Program Type	Target Population
Brookside Gardens	100	100	1/31/2028	LMSA	Family
Lebanon Village Apartments	200	199	10/31/2032	LMSA	Family
Poplar Terrace	77	76	9/26/2032	202/8 NC	Senior
Willow Terrace	100	99	12/31/2035	LMSA	Senior
Lebanon Towne House	100	100	2/23/2028	Sec 8 NC	Senior

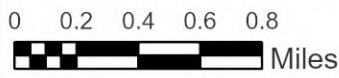
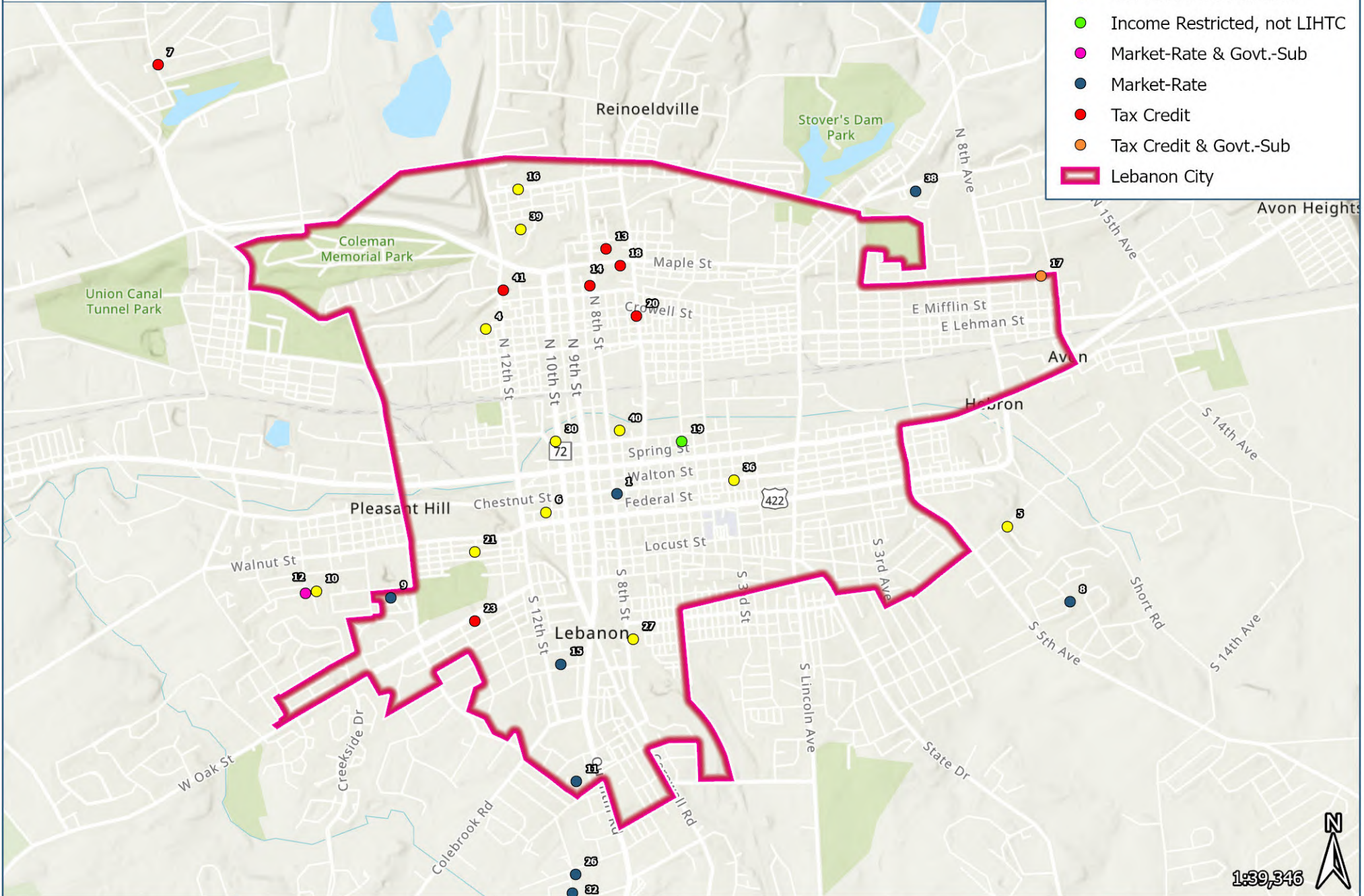
Source: HUDUser.gov Assistance & Section 8 Contracts Database (Updated 1.27.23); Bowen National Research

While all HUD supported projects are subject to annual appropriations by the federal government, it appears that there are two projects in Lebanon that have overall renewal dates within the next five years and are at *potential* risk of losing their government assistance in the near future. Given the relatively high occupancy rates and wait lists among the market’s surveyed subsidized properties, it will be important for the area’s low-income residents that the projects with pending expiring HUD contracts be preserved in order to continue to house some of the market’s most economically vulnerable residents. Given that one of the properties listed exclusively targets the senior population, it is even more critical that the HUD contracts be renewed.

A map illustrating the location of all multifamily apartments surveyed within the City of Lebanon is included on the following page.

**Apartment Type**

- Government-Subsidized
- Income Restricted, not LIHTC
- Market-Rate & Govt.-Sub
- Market-Rate
- Tax Credit
- Tax Credit & Govt.-Sub
- Lebanon City



Esri, NASA, NGA, USGS, FEMA, data.pa.gov, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
 Additional Source(s): Bowen National Research



b. Non-Conventional Rental Housing

Non-conventional rentals are generally considered rental units consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. Typically, these rentals are older, offer few amenities, and lack on-site management and maintenance. For the purposes of this analysis, we have assumed that rental properties consisting of four or less units within a structure are non-conventional rentals. Based on data from the American Community Survey (2017-2021), the number and share of units within renter-occupied structures is summarized in the following table:

		Renter-Occupied Housing by Units in Structure			
		1 to 4 Units	5 Units or More	Mobile Home/ Other	Total
<b>Lebanon City</b>	Number	4,268	1,537	0	5,805
	Percent	73.5%	26.5%	0.0%	100.0%
<b>Lebanon County</b>	Number	12,058	3,690	445	16,193
	Percent	74.5%	22.8%	2.7%	100.0%
<b>Pennsylvania</b>	Number	969,650	575,037	42,173	1,586,860
	Percent	61.1%	36.2%	2.7%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, non-conventional rentals with four or fewer units per structure comprise a vast majority of the local rental housing market, as they represent nearly three-fourths (73.5%) of rental units in Lebanon. This is a considerably higher share than the share of non-conventional rentals (63.8%, including mobile homes) for the state of Pennsylvania.

The following table summarizes monthly gross rents (per unit) for area rental alternatives within the City of Lebanon, Lebanon County, and the state of Pennsylvania, based on American Community Survey data. While this data encompasses all rental units, which includes multifamily apartments, most (73.5%) of the local market's rental supply consists of non-conventional rentals. Therefore, it is reasonable to conclude that the following provides insight into the overall distribution of rents among the non-conventional rental housing units. It should be noted, gross rents include tenant-paid rents and tenant-paid utilities.

		Estimated Monthly Gross Rents by Market								
		<\$300	\$300 - \$500	\$500 - \$750	\$750 - \$1,000	\$1,000 - \$1,500	\$1,500 - \$2,000	\$2,000+	No Cash Rent	Total
<b>Lebanon City</b>	Number	287	232	1,242	2,260	1,516	127	0	141	5,805
	Percent	4.9%	4.0%	21.4%	38.9%	26.1%	2.2%	0.0%	2.4%	100.0%
<b>Lebanon County</b>	Number	349	557	3,231	5,177	4,464	922	706	787	16,193
	Percent	2.2%	3.4%	20.0%	32.0%	27.6%	5.7%	4.4%	4.9%	100.0%
<b>Pennsylvania</b>	Number	68,483	91,182	232,314	342,868	487,402	181,142	97,767	85,702	1,586,860
	Percent	4.3%	5.7%	14.6%	21.6%	30.7%	11.4%	6.2%	5.4%	100.0%

Source: American Community Survey (2017-2021); ESRI; Urban Decision Group; Bowen National Research

As the preceding table illustrates, the largest share (38.9%) of Lebanon rental units has rents between \$750 and \$1,000, followed by units with rents between \$1,000 and \$1,500 (26.1%). Collectively, units with gross rents below \$1,000 account for 69.2% of all rentals in Lebanon, which is a much larger share of such units when compared to the county (57.6%) and state (46.2%). Overall, this demonstrates the prevalence of the lower and moderately priced product among the non-conventional rental units in the market. In addition, the share (2.2%) of rentals in Lebanon with gross rents of at least \$1,500 is significantly less than the corresponding shares within the county (10.1%) and state (17.6%). While these units provide some alternatives to home ownership for higher income earning residents in Lebanon, there is a very limited supply of such units.

From March through early April 2023, Bowen National Research identified 33 non-conventional rentals that were listed as *available* for rent in the City of Lebanon. These properties were identified through a variety of online sources. Through this extensive research, we believe that we have identified most vacant non-conventional rentals in the city. While these rentals do not represent all non-conventional rentals, they are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these available rentals provide a good baseline to compare the rental rates, number of bedrooms, number of bathrooms, and other features of non-conventional rentals. When compared to the overall non-conventional inventory in Lebanon (4,268 units), these 33 units represent an overall availability rate of just 0.8%, which is considered very low. The available non-conventional rentals identified in the city are summarized in the following table.

Available Non-Conventional Rentals – Lebanon, PA							
Bedroom Type	Units	Average Number of Baths	Average Year Built	Average Square Feet	Rent Range	Average Rent	Average Rent Per Square Foot
One-Bedroom	1	1.0	1910	-	\$850-\$850	\$850	-
Two-Bedroom	10	1.0	1922	930	\$875-\$1,100	\$1,023	\$1.41
Three-Bedroom	17	1.5	1917	1,280	\$1,100-\$1,600	\$1,394	\$1.13
Four-Bedroom	5	1.5	1896	1,225	\$1,300-\$1,750	\$1,520	\$1.35

Sources: Rent.com, Apartments.com, Zillow, and Trulia

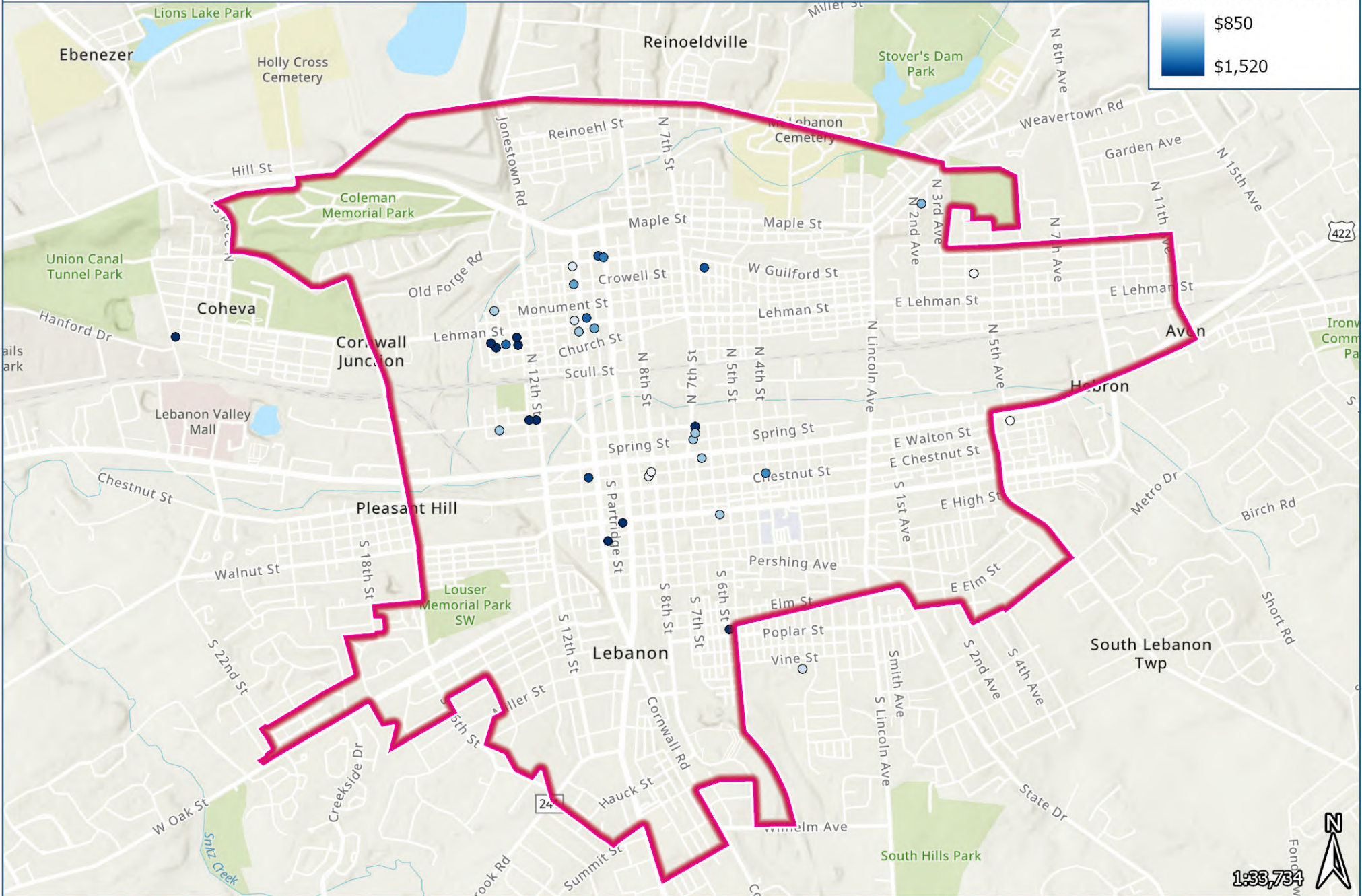
The available non-conventional rentals identified in Lebanon have average rents ranging from \$850 for a one-bedroom unit to \$1,520 for a four-bedroom unit. Two- and three-bedroom units, which comprise over four-fifths (81.8%) of the available units in the city, have average rents of \$1,023 (two-bedroom unit) and \$1,394 (three-bedroom unit). When typical tenant utility costs (at least \$200) are also considered, the inventoried non-conventional three-bedroom units have an average *gross* rent of approximately \$1,594, which is a much higher average rent compared to the average equivalent rent of \$817 for a three-bedroom Tax Credit multifamily apartment in the city. As such, it is unlikely that low-income residents would be able to afford non-conventional

rental housing in the area. In addition, there were very few one-bedroom or four-bedroom non-conventional units identified during the survey, which limits the housing options for single-person and larger households and can contribute to households seeking options outside the city to fit their specific needs. Based on this analysis, the inventory of available non-conventional rentals is extremely limited and typical rents for this product indicate that such housing is not a viable alternative for most lower income households.

A map delineating the location of identified non-conventional rentals currently available to rent in Lebanon is included on the following page.

\$850

\$1,520



0 0.15 0.3 0.45 0.6

Miles

data.pa.gov, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, Esri, NASA, NGA, USGS, FEMA  
Additional Source(s): Bowen National Research

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### 3. For-Sale Housing Supply

#### a. Introduction

Bowen National Research obtained for-sale housing data from the local Multiple Listing Service provider for Lebanon. The *historical* and *available* for-sale data which we collected and analyzed includes the distribution of housing by number of bedrooms, price point, and year built. While this sales/listing data does not include all for-sale residential transactions or supply in Lebanon, it does consist of the majority of such product and therefore, it is representative of market norms for for-sale housing product in the city.

The following table summarizes the available and recently sold homes for the City of Lebanon:

Sold/Currently Available For-Sale Housing Supply – Lebanon, PA		
Status	Homes	Median Price
Sold*	924	\$127,250
Available**	53	\$391,800

Source: Coldwell Banker Realty

\*Sales from January 1, 2020 to December 31, 2022

\*\*As of March 21, 2023

Within the City of Lebanon, 924 homes were sold between January 1, 2020 and December 31, 2022, at a median price of \$127,250. This equates to an average of approximately 26 homes sold per month, or an annualized average of around 308 homes sold during this time. The for-sale housing stock *available*, as of March 21, 2023, within Lebanon consists of 53 units with a median list price of \$391,800.

#### b. Historical For-Sale Analysis

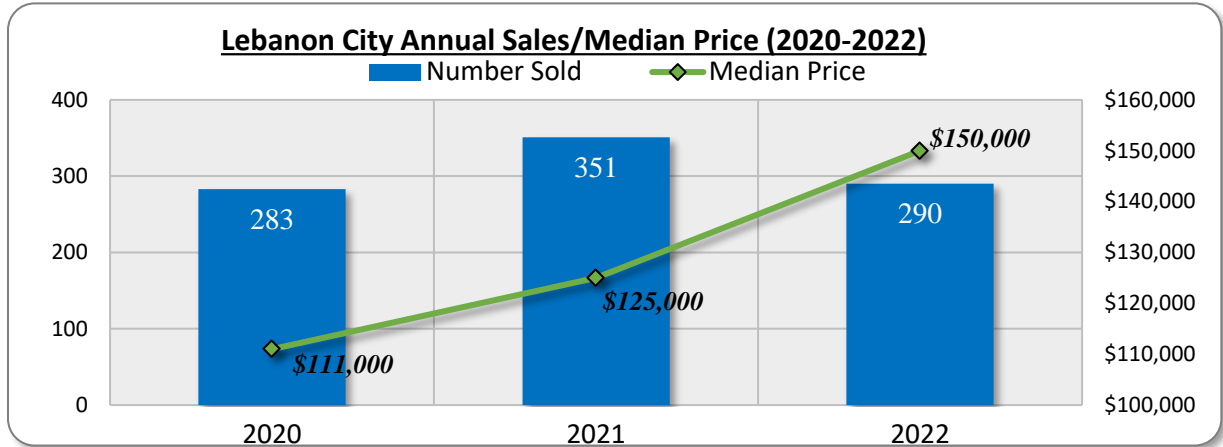
The following table illustrates the annual sales activity from January 2020 to December 2022 within the city.

Lebanon, PA Sales History by Year (2020 through 2022)				
Year	Number Sold	Percent Change	Median Sale Price	Percent Change
2020	283	-	\$111,000	-
2021	351	24.0%	\$125,000	12.6%
2022	290	-17.4%	\$150,000	20.0%

Source: Coldwell Banker Realty

Between 2020 to 2021, home sales activity in Lebanon increased by 24.0%, and the median sale price of homes sold increased by 12.6%. While sales volume decreased by 17.4% year over year in 2022, the median sale price of homes sold in the city increased by 20.0% during this time. Overall, the median price of homes sold in Lebanon increased by 35.1% between 2020 and 2022.

The following graph illustrates the annual sales activity in the City of Lebanon from 2020 to 2022.



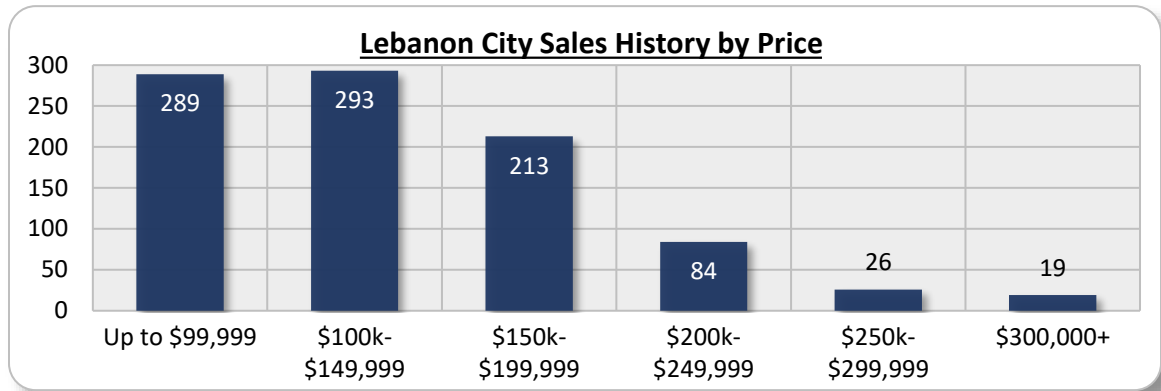
The distribution of homes recently sold in Lebanon between 2020 and 2022 by price point is summarized in the following table.

Lebanon, PA – Sales History by Price (Jan. 1, 2020 to Dec. 31, 2022)			
Sale Price	Number Sold	Percent of Supply	Average Days on Market
Up to \$99,999	289	31.3%	29
\$100,000 to \$149,999	293	31.7%	20
\$150,000 to \$199,999	213	23.1%	16
\$200,000 to \$249,999	84	9.1%	20
\$250,000 to \$299,999	26	2.8%	24
\$300,000+	19	2.1%	49
Total	924	100.0%	23

Source: Source: Coldwell Banker Realty

As the preceding table illustrates, well over 86.0% of all home sales within Lebanon over the past few years were priced below \$200,000. Regardless of price point, the recent historical sales within Lebanon have a very low overall average number of days on market (23 days), illustrating the high level of demand among the for-sale product in the area. Although product priced at \$300,000 or above has the highest average days on market (49 days), this is still considered low and suggests that a significant level of demand exists for higher priced product in the city.

The number of recent home sales in Lebanon by *price point* is illustrated in the following graph.

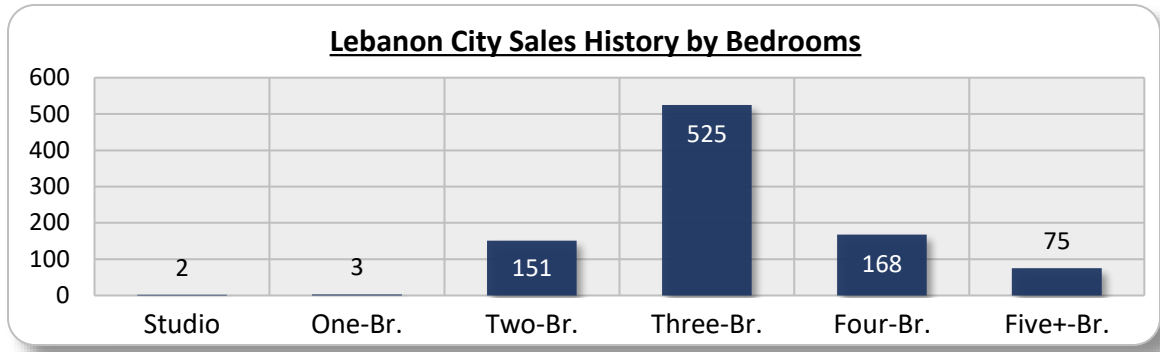


The following table illustrates recent home sales for the City of Lebanon by *bedroom type*.

Lebanon, PA – Sales History by Bedroom Type (January 1, 2020 to December 31, 2022)								
Bedrooms	Number Sold	Average Baths	Average Square Feet	Average Year Built	Price Range	Median Sale Price	Median Price per Sq. Ft.	Average Days on Market
Studio	2	1.0	808	1913	\$30,000 - \$165,000	\$97,500	\$109.10	78
One-Br.	3	1.0	702	1957	\$56,000 - \$154,000	\$112,000	\$165.68	95
Two-Br.	151	1.25	1,075	1939	\$20,000 - \$323,631	\$114,900	\$109.98	23
Three-Br.	525	1.5	1,402	1927	\$15,000 - \$470,665	\$122,200	\$89.76	23
Four-Br.	168	1.75	1,753	1924	\$19,000 - \$481,805	\$155,000	\$91.61	20
Five+-Br.	75	2.0	2,330	1917	\$43,000 - \$548,897	\$145,000	\$67.29	24
Total	924	1.5	1,484	1927	\$15,000 - \$548,897	\$127,250	\$89.97	23

Source: Coldwell Banker Realty

The largest share of recently sold homes by bedroom type in Lebanon primarily consists of three-bedroom housing units, which represents well over half (56.8%) of all homes sold in the city between 2020 and 2022. The typical three-bedroom unit offers 1,402 square feet, had an average year built of 1927, and had a median sale price of \$122,200 (\$89.76 per square foot). The next largest share (18.2%) of recently sold homes in the city are four-bedroom units, followed by two-bedroom units (16.3%). Other than the studio and one-bedroom units, which have average days on market of 78 and 95, respectively, homes sold recently in Lebanon have a very low average number of days on market. Despite the relatively older product (average year built of 1927) offered in the city, which likely requires significant repair and modernization, the low overall median sale price (\$127,250) and median price per square foot (\$89.97) results in product that sells very quickly within most bedroom types.

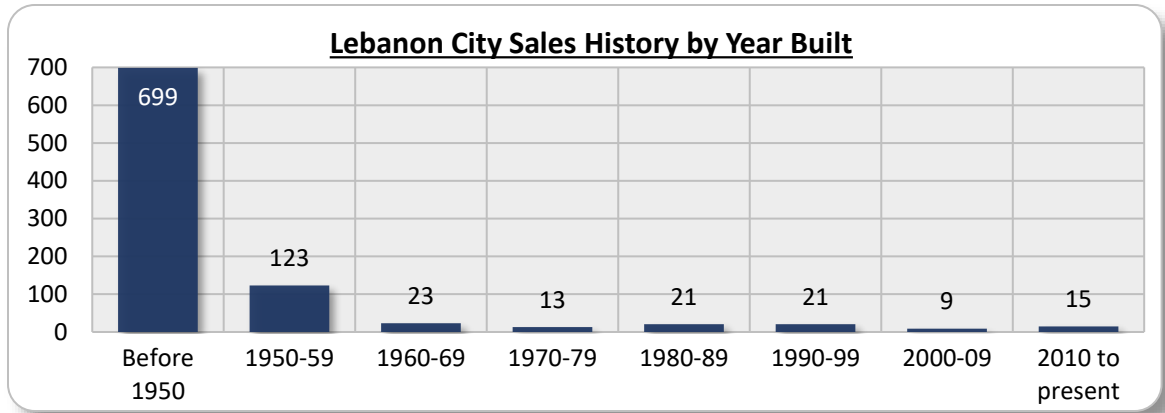


Recent home sales by *year built* in Lebanon are illustrated in the following table:


Lebanon, PA – Sales History by Year Built (January 1, 2020 to December 31, 2022)							
Year Built	Number Sold	Average Beds/Baths	Average Square Feet	Price Range	Median Sale Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	699	3/1.5	1,501	\$15,000 - \$350,000	\$119,000	\$80.17	23
1950 to 1959	123	3/1.5	1,440	\$34,836 - \$350,000	\$170,000	\$123.31	16
1960 to 1969	23	3/1.75	1,495	\$100,000 - \$290,000	\$180,000	\$113.70	15
1970 to 1979	13	3/1.5	1,342	\$28,000 - \$285,000	\$137,500	\$107.34	27
1980 to 1989	21	2/2.0	1,291	\$87,500 - \$238,000	\$166,000	\$131.01	18
1990 to 1999	21	3/1.5	1,172	\$81,500 - \$273,000	\$140,000	\$127.78	12
2000 to 2009	9	3/2.25	1,520	\$170,000 - \$340,000	\$224,900	\$143.58	15
2010 to present	15	3/2.5	1,887	\$154,000 - \$548,897	\$404,055	\$209.03	89
<b>Total</b>	<b>924</b>	<b>3/1.5</b>	<b>1,484</b>	<b>\$15,000 - \$548,897</b>	<b>\$127,250</b>	<b>\$89.97</b>	<b>23</b>

Source: Coldwell Banker Realty






As the preceding illustrates, approximately three-fourths (75.6%) of the recently sold homes in Lebanon were built prior to 1950. In total, 91.5% of recent home sales in the city were homes built prior to 1970. Although the older product in the city is typically much smaller and generally offers fewer bathrooms compared to more modern product, these older homes have a much lower average number of days on market compared to homes built since 2010 (89 days on market). This is likely the result of the significant demand in the market for affordable for-sale housing, which these older homes offer in regard to the considerably lower median sale prices and median prices per square foot.

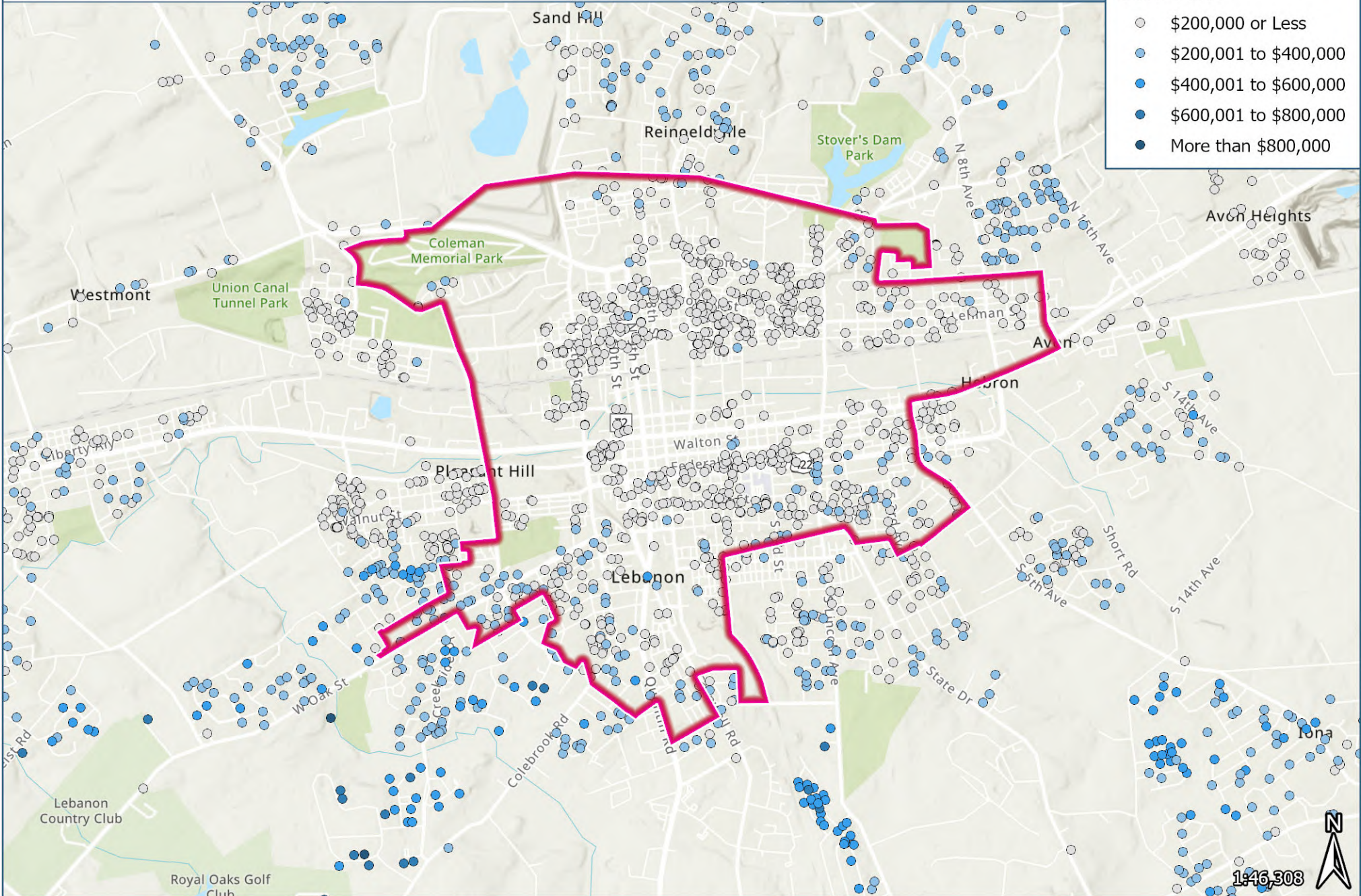


The following map illustrates the location of historical home sales by sale price in the City of Lebanon.

 Lebanon City

## Sold Price

-  \$200,000 or Less
-  \$200,001 to \$400,000
-  \$400,001 to \$600,000
-  \$600,001 to \$800,000
-  More than \$800,000



0 0.2 0.4 0.6 0.8

 Miles

Esri, NASA, NGA, USGS, FEMA, data.pa.gov, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research

146,303



c. Available For-Sale Housing Supply

Based on information provided by the local Multiple Listing Service provider for Lebanon, we identified 53 housing units within the city that were listed as *available* for purchase as of March 21, 2023. It should be noted that a number of the active for-sale listings within the city, specifically those with build dates of 2023 and with list prices of \$300,000 or higher, appear to be developer spec homes that were listed as available well prior to completion. As such, it is important to understand that the available inventory and average days on market for such homes are likely overstated in the tables that follow. While there are likely additional for-sale residential units available for purchase, such homes were not identified during our research due to the method of advertisement or simply because the product was not actively marketed. Regardless, the available inventory of for-sale product identified in this analysis provides a good baseline for evaluating the for-sale housing alternatives offered in the City of Lebanon.

There are two inventory metrics most often used to evaluate the health of a for-sale housing market. These metrics include *Months Supply of Inventory* (MSI) and availability rate. The MSI for Lebanon was calculated based on sales history occurring between January 1, 2020 and December 31, 2022, which equates to an overall absorption rate of approximately 25.7 homes per month. Overall, based on the monthly absorption rate of 25.7 homes, the city’s 53 homes listed as available for purchase represent approximately 2.1 months of supply. Typically, healthy and well-balanced markets have an available supply that should take about four to six months to absorb (if no other units are added to the market). Therefore, Lebanon’s inventory is considered low and indicates limited available supply. When comparing the 53 available units with the overall inventory of 4,617 owner-occupied units, the city has a vacancy/availability rate of 1.1%, which is below the normal range of 2.0% to 3.0% for a well-balanced for-sale/owner-occupied market. To further highlight housing availability in Lebanon, we have conducted a more refined analysis of available supply by bedrooms, price point, and year built.

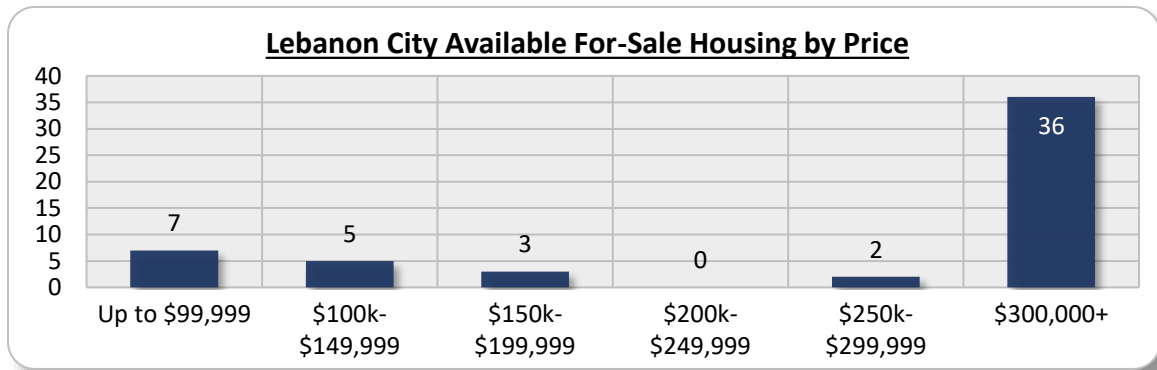
The following table summarizes the distribution of available for-sale residential units by *price point* for the City of Lebanon.

Lebanon, PA Available For-Sale Housing by Price (As of March 21, 2023)			
List Price	Number Available	Percent of Supply	Average Days on Market
Up to \$99,999	7	13.2%	20
\$100,000 to \$149,999	5	9.4%	34
\$150,000 to \$199,999	3	5.7%	29
\$200,000 to \$249,999	0	0.0%	-
\$250,000 to \$299,999	2	3.8%	11
\$300,000+	36	67.9%	200
Total	53	100.0%	143

Source: Coldwell Banker Realty

As the preceding illustrates, over two-thirds (67.9%) of available housing units in Lebanon are priced at or above \$300,000. It is important to note that this segment of higher priced homes has an average number of days on market of 200 days, which is much higher than the average days on market for homes in lower price points (between 11 and 34 days). This distribution of available for-sale homes is also a significant contrast to the recent home sales in the city, where 86.1% of homes sold for \$200,000 or less. While the notably higher average days on market for the available for-sale homes within the highest price cohort likely indicates that these homes are unaffordable to many households in the area and may also be partially attributed to the recent rise in mortgage rates nationally, it is important to understand that many of these homes appear to have been listed as available well before completion (spec homes). This also likely contributes to the higher-than-average days on market for these homes.

The distribution of available homes in Lebanon by *price point* is illustrated in the following graph:



The available for-sale housing *by bedroom type* in Lebanon is summarized in the following table:

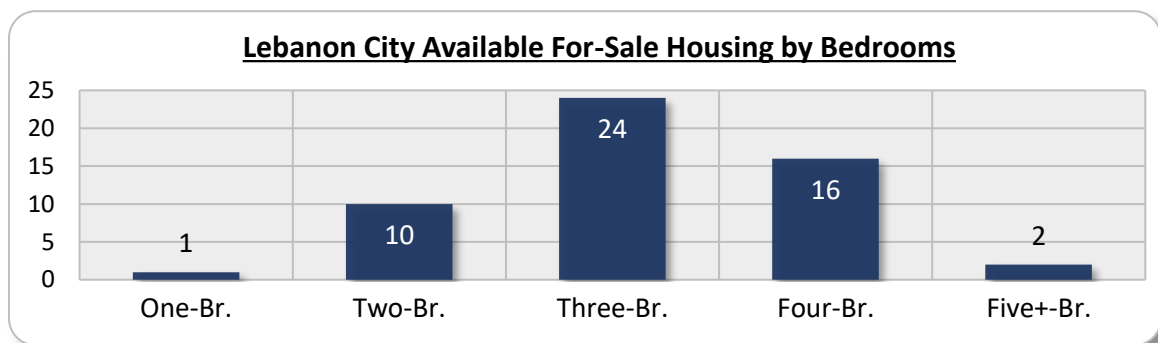
Lebanon, PA – Available For-Sale Housing by Bedroom Type (As of March 21, 2023)								
Bedrooms	Number Available	Average Baths	Average Square Feet	Average Year Built	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
One-Br.	1	1.0	528	1960	\$125,000	\$125,000	\$236.74	104
Two-Br.	10	1.25	861	1933	\$42,999 - \$374,900	\$82,500	\$115.36	36
Three-Br.	24	2.25	1,920	1994	\$84,900 - \$513,600	\$386,700	\$192.10	151
Four-Br.	16	2.75	2,484	2017	\$257,770 - \$600,500	\$475,540	\$183.20	216
Five+-Br.	2	3.25	3,548	1910	\$190,000 - \$449,900	\$319,950	\$102.68	27
Total	53	2.25	1,926	1986	\$42,999 - \$600,500	\$391,800	\$182.36	143

Source: Coldwell Banker Realty



The available for-sale supply in Lebanon primarily consists of three-bedroom (45.3%) and four-bedroom (30.2%) units. Collectively, these two bedroom types represent approximately three-fourths (75.5%) of the available supply. Among the most common bedroom type, three-bedroom units have an average year built of 1994, a median list price of \$386,700 (\$192.10 per square foot), and an average number of days on market of 151 days. Overall, the 53 available for-sale units in the city have an average year built of 1986, a median list price of \$391,800, and an average of 143 days on market. This represents a significantly newer product with a much higher median price compared to recent historical sales, which have an average year built of 1927 and a median sale price of \$127,250. In addition, the average days on market of the currently available for-sale product is notably higher than recent historical sales (average of 23 days on market). This may be partially attributed to the apparent presence of a number of spec homes currently in the market.

The distribution of available homes by *bedroom type* in Lebanon is shown in the following graph:



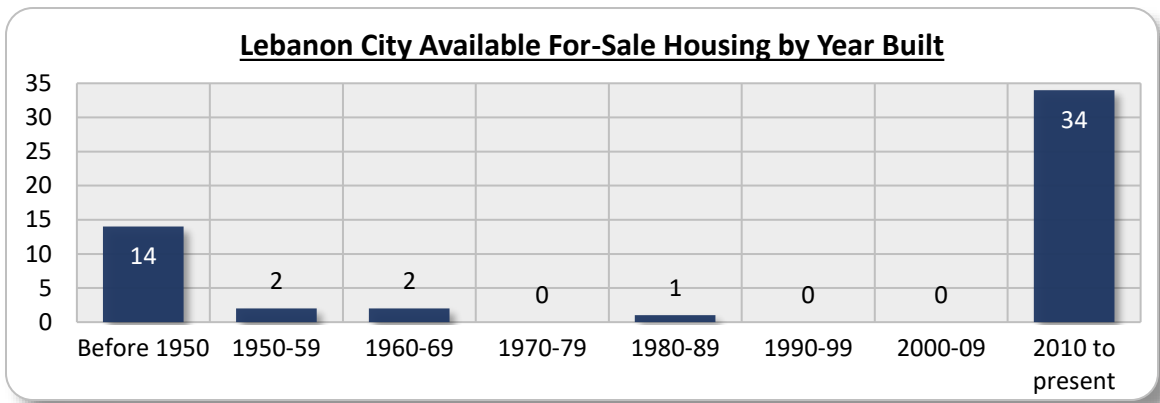
The distribution of available homes by *year built* for Lebanon is summarized in the following table:

Lebanon, PA – Available For-Sale Housing by Year Built (As of March 21, 2023)							
Year Built	Number Available	Average Beds/Baths	Average Square Feet	Price Range	Median List Price	Median Price per Sq. Ft.	Average Days on Market
Before 1950	14	3/1.75	1,589	\$69,900 - \$449,900	\$117,500	\$115.23	22
1950 to 1959	2	3/1.5	1,683	\$199,900 - \$304,900	\$252,400	\$150.11	6
1960 to 1969	2	2/1.0	606	\$42,999 - \$125,000	\$84,000	\$149.80	72
1970 to 1979	0	-	-	-	-	-	-
1980 to 1989	1	2/1.0	754	\$134,900	\$134,900	\$178.91	3
1990 to 1999	0	-	-	-	-	-	-
2000 to 2009	0	-	-	-	-	-	-
2010 to present	34	3/2.5	2,191	\$346,500 - \$600,500	\$423,350	\$195.68	210
<b>Total</b>	<b>53</b>	<b>3/2.25</b>	<b>1,926</b>	<b>\$42,999 - \$600,500</b>	<b>\$391,800</b>	<b>\$182.36</b>	<b>143</b>


Source: Coldwell Banker Realty

As shown in the preceding table, nearly two-thirds (64.2%) of available product was built since 2010, while a notable share of available units (34.0%) was built prior to 1970. Among the homes built since 2010, which comprise a vast majority of the available for-sale homes in the city, the typical home contains three bedrooms and two-and-a-half bathrooms. The average size of these homes is 2,191 square feet, with a median list price of \$423,350 (\$195.68 per square foot). As the data illustrates, these modern homes have a significantly higher median list price compared to homes built in the earlier time periods, and likely results in the much higher average number of days on market (210 days).






The following graph illustrates the distribution of available homes in the City of Lebanon *by year built*:

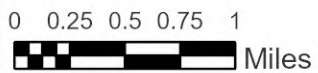
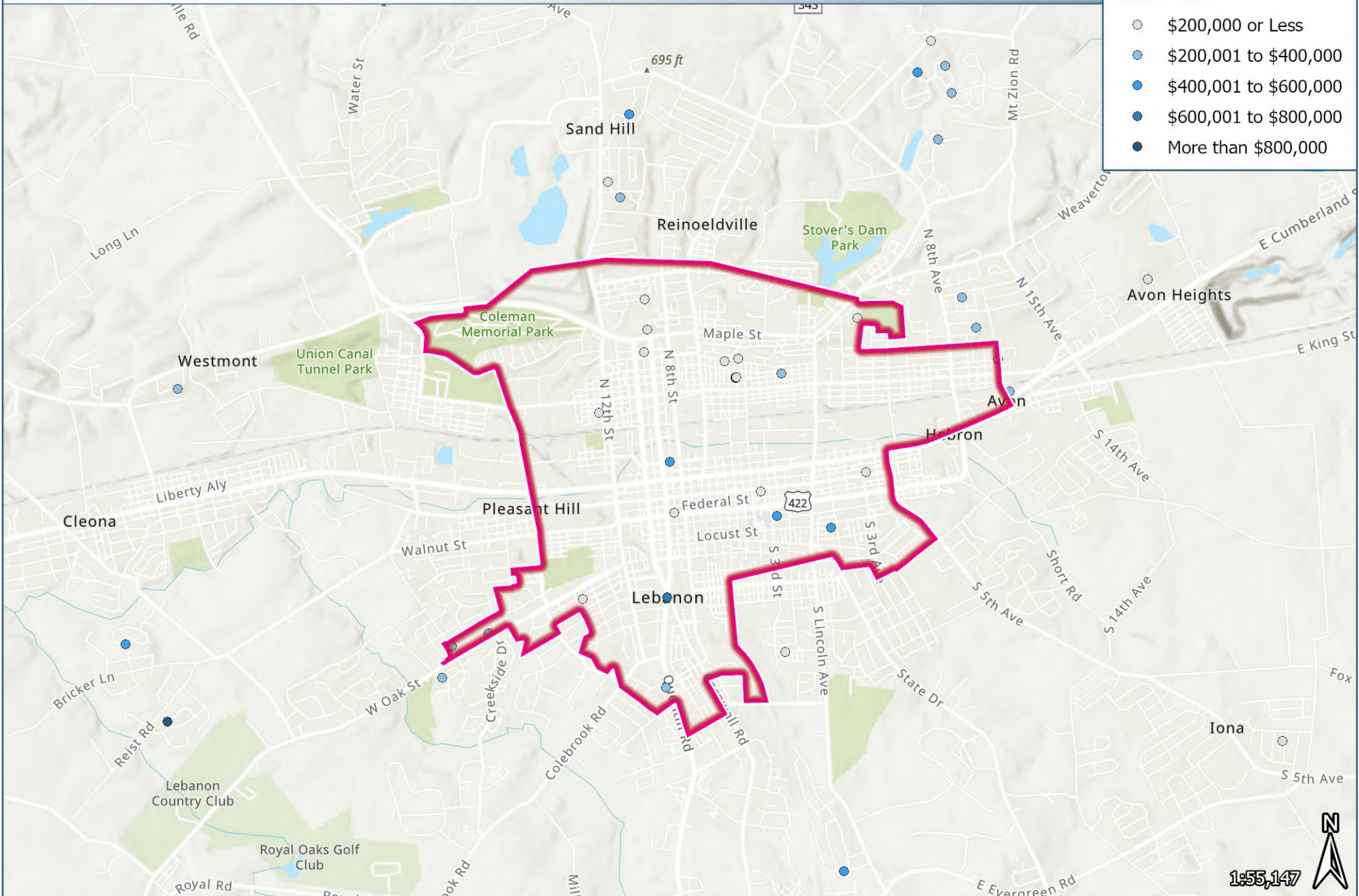


A map illustrating the location of available for-sale homes in Lebanon as of March 21, 2023 is included on the following page.

 Lebanon City

**List Price**

-  \$200,000 or Less
-  \$200,001 to \$400,000
-  \$400,001 to \$600,000
-  \$600,001 to \$800,000
-  More than \$800,000



d. Senior Care Housing

Lebanon, like areas throughout the country, has a large senior population that requires a variety of senior housing alternatives to meet its diverse needs. Among seniors, generally age 65 or older, some individuals are either seeking a more leisurely lifestyle or need assistance with Activities of Daily Living (ADLs). As part of this analysis, we evaluated four levels of care that typically respond to older adults seeking, or who need, alternatives to their current living environment. This includes independent living, congregate care, assisted living, and nursing care. These housing types, from least assisted to most assisted, are summarized below.

*Independent Living* is a housing alternative that includes a residential unit, typically an apartment or cottage that offers an individual living area, kitchen, and sleeping room. The fees generally include the cost of the rental unit, some utilities, and services such as laundry, housekeeping, transportation, meals, etc. This housing type is also often referred to as congregate care. Physical assistance and medical treatment are not offered at such facilities.

*Assisted Living Residences* are defined by the Pennsylvania Department of Human Services as those that “provide food, shelter, assisted living services, and supplemental health care services to four or more adults who are not relatives of the operator, who require assistance or supervision with activities of daily living (ADLs), instrumental activities of daily living (IADLs), or medication administration.”

*Personal Care Homes* are defined by the Pennsylvania Department of Human Services as “residences that provide shelter, meals, supervision and assistance with personal care tasks, typically for older people, or people with physical, behavioral health, or cognitive disabilities who are unable to care for themselves but do not need nursing home or medical care.”

*For the purposes of this assessment, Assisted Living Residences and Personal Care Homes have been combined and are referred to as Assisted Living throughout the report.*

*Nursing Homes* provide nursing care and related services for people who need nursing, medical, rehabilitation or other special services. These facilities are licensed by the state and may be certified to participate in the Medicaid and/or Medicare programs. Certain nursing homes may also meet specific standards for sub-acute care or dementia care.

We referenced the Medicare.com and the Pennsylvania Department of Human Services websites for all licensed senior care facilities and cross referenced this list with other senior care facility resources. As such, we believe that we identified most licensed facilities in Lebanon County.

Because senior care housing is unique in terms of product and services offered, such product can draw support from throughout the county. As a result, we did not limit our analysis of senior care housing to just the City of Lebanon. A total of 25 senior care facilities, containing a total of 2,161 marketed beds/units, were identified and surveyed within Lebanon County, as a whole. The following table summarizes the surveyed facilities by property type.

Surveyed Senior Care Facilities						
Project Type	Projects	Marketed Beds/Units	Vacant	Occupancy Rate	National Occupancy Rate*	Monthly Rent Range*
<b>City of Lebanon</b>						
Assisted Living	1	18	4	77.8%	79.3%	\$6,479
Nursing Care	1	105	21	80.0%	78.3%	\$14,205-\$14,935
Total	2	123	25	79.7%	-	-
<b>Lebanon County (Entirety)</b>						
Independent Living	5	852	23	97.3%	81.4%	\$1,029-\$3,455
Assisted Living	11	527	173	67.2%	79.3%	\$2,000-\$9,277
Nursing Care	9	782	109	86.1%	78.3%	\$9,733-\$14,935
Total	25	2,161	305	85.9%	-	-

\*Source: National Investment Center for Seniors Housing & Care, Non-CCRC Facilities by Segment (2Q22)

Note: In some cases, daily rates were converted to monthly rates

Among the 25 senior care facilities within the entirety of Lebanon County, two facilities were identified and surveyed within the City of Lebanon. The two facilities within the city, of which one is an assisted living facility and the other is a nursing care facility, comprise only 5.7% of the 2,161 marketed beds within the county. The assisted living facility within the city is reporting an occupancy rate of 77.8%, which is higher than the overall occupancy rate in the county (67.2%) and comparable to the national occupancy rate (79.3%) for this type of facility. It should be noted that the lower occupancy rate within the county is due, in part, to one facility that is in the process of permanently closing and accounts for 49 of the total vacancies. The nursing care facility within Lebanon is reporting an occupancy rate of 80.0%, which is lower than the overall occupancy rate within the county (86.1%) and slightly higher than the national occupancy rate (78.3%) for this type of facility. Given the projected growth (11.2%) between 2022 and 2027 among senior households age 75 and older within the city, it is reasonable to conclude that demand and occupancy rates for senior care facilities within Lebanon and the surrounding county will likely increase. As such, this may be an opportunity to develop additional senior care housing in the market.

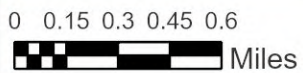
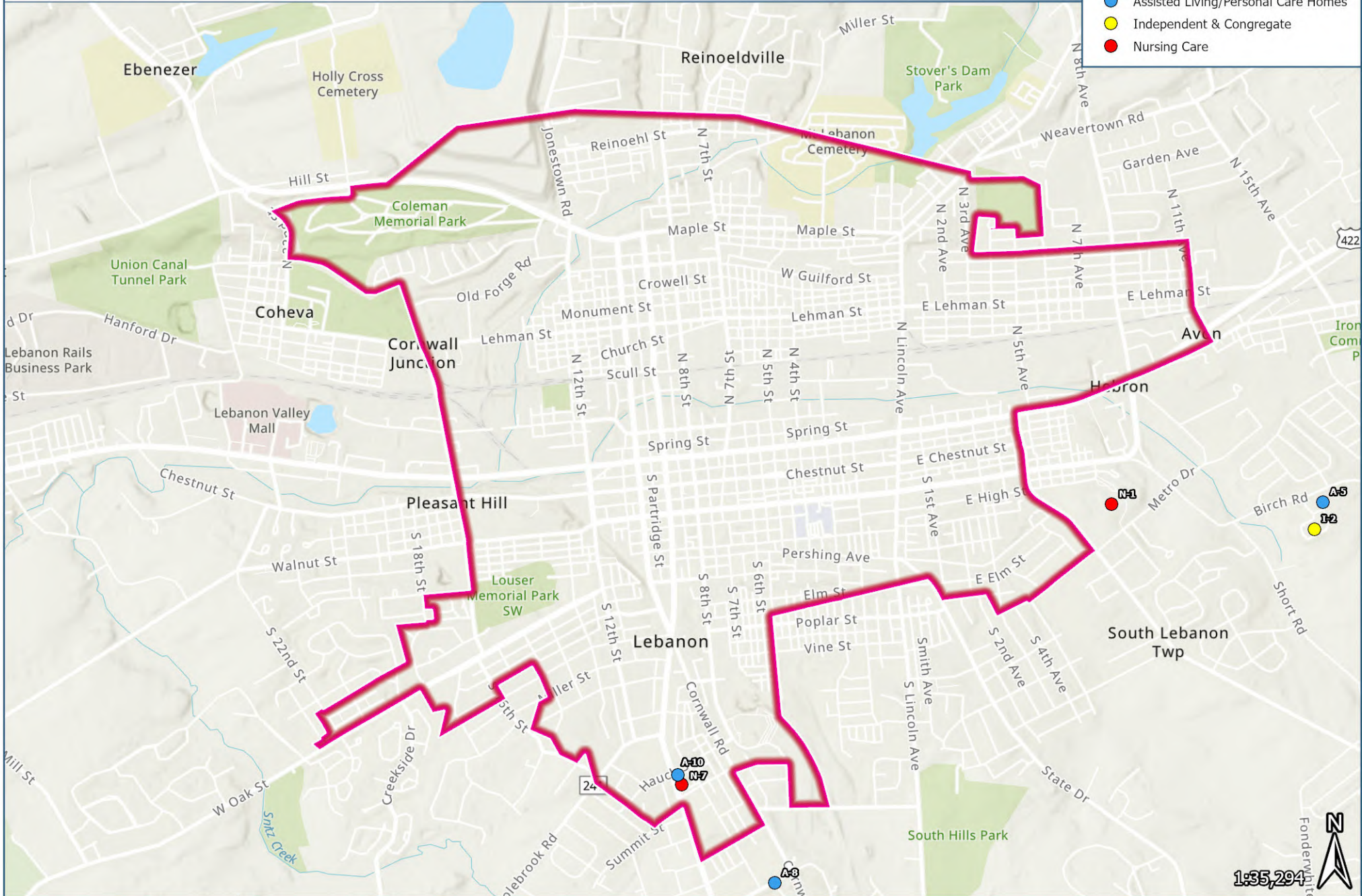
The monthly fees for senior care housing should be considered as a base of comparison for the future projects considered in the city and county. It is important to note that many of the senior care facilities with services accept Medicaid payments from eligible residents, reducing their costs. A summary of the individual senior care facilities surveyed in the county is included in Addendum C.

A map illustrating the location of surveyed senior care facilities in the City of Lebanon is included on the following page.

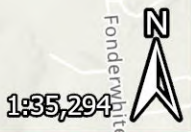
Lebanon City

**Senior Care Type**

- Assisted Living/Personal Care Homes
- Independent & Congregate
- Nursing Care



data.pa.gov, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, Esri, NASA, NGA, USGS, FEMA  
Additional Source(s): Bowen National Research



e. Planned and Proposed

In order to assess housing development potential, we evaluated recent residential building permit activity and identified residential projects in the development pipeline within the City of Lebanon. Understanding the number of residential units and the type of housing being considered for development in the market can assist in determining how these projects are expected to meet the housing needs of the city.

The following table illustrates single-family and multifamily building permits issued within Lebanon for the past 10 years (where available):

Housing Unit Building Permits for the City of Lebanon, PA:										
Permits	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Multifamily Permits	0	0	0	0	0	0	0	0	0	0
Single-Family Permits	10	50	0	6	2	4	2	7	0	0
Total Units	10	50	0	6	2	4	2	7	0	0

Source: SOCDs Building Permits Database at <http://socds.huduser.org/permits/index.html>

Of the 81 total housing permits issued during the past 10 years, all were single-family homes. Nearly three-fourths (74.1%) of the permits were issued in 2012 and 2013. Since that time, an average of only 2.6 permits have been issued each year, and no new permits were issued in 2020 and 2021. While the lack of new permits in 2020 and 2021 may be partially due to various impacts from COVID-19 and economic-related issues, such as increasing construction and labor costs, there were a limited number of permits issued in the years leading up to the pandemic. As a result, it appears that residential development appears to have been quite limited in the City of Lebanon since 2013.

Planned Residential Housing Development

We conducted interviews with planning representatives and conducted extensive online research to identify residential projects either planned for development or currently under construction within the City of Lebanon. All identified projects are summarized in the following tables. Note that the status of these projects may have changed since the information was collected.



### *Multifamily Housing*

According to planning and building representatives, there are currently no multifamily rental housing projects planned, proposed and/or under construction within the City of Lebanon.

### *For-sale Housing*

According to planning and building representatives, there are currently no for-sale housing projects planned, proposed and/or under construction within the City of Lebanon.

### *Senior Housing*

According to planning and building representatives, there is currently one senior housing project planned, proposed and/or under construction within Lebanon. This project is summarized in the table that follows.

Senior Housing Development - Lebanon, PA				
Project Name & Address	Type	Units	Developer	Status/Details
Canal Street Affordable Housing Project North 7 <sup>th</sup> Avenue and Canal Street <b>Lebanon</b>	Affordable	23	Community Homes of Lebanon	<b>Under Construction:</b> Plans include housing for seniors and persons with a disability. Phase I includes five one-bedroom and three two-bedroom units. Construction started January 2023; ECD in November 2023. Construction timeline for phases II and III was not found at the time of the study. The rent will not exceed more than 30% of AMI.

ECD – Estimated Completion Date

Based on the preceding tables, there are no multifamily rental projects or for-sale housing projects, and one senior housing project that is in some level of planning or development within Lebanon. We have included the units within these projects either under construction or likely to be developed in the housing gap estimates.

## E. HOUSING GAP ESTIMATES

This section of our report provides five-year housing gap estimates for both rental and for-sale housing within the City of Lebanon. The assessment includes demand from a variety of sources and focuses on the housing demand potential of the City of Lebanon, though consideration is given to potential support that may originate from outside the city.

We evaluated the market's ability to support rental and for-sale housing based on four levels of income/affordability. While there may be an overlap among these levels due to program targeting and rent/price levels charged, we established specific income stratifications that are exclusive of each other in order to eliminate double counting demand. We used HUD's published income and rent limits for the Lebanon County, Pennsylvania MSA when establishing the housing gap affordability levels.

The primary sources of demand for new housing include the following:

- Household Growth
- Units Required for a Balanced Market
- Replacement of Substandard Housing
- External (Outside City) Commuter Support
- Severe Cost Burdened Households
- Step-Down Support

The city has an overall housing gap of 1,965 units, with a gap of 1,426 rental units and a gap of 539 for-sale units. The following tables summarize the rental and for-sale housing gaps by income and affordability levels for the city Lebanon. Details of the methodology used in this analysis are provided in Section VIII of this report.

Lebanon (City), Pennsylvania				
Rental Housing Gap Estimates (2022-2027)				
Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$42,600	\$42,601-\$68,160	\$68,161-\$102,240	\$102,241+
Monthly Rent Range	≤ \$1,065	\$1,066-\$1,704	\$1,705-\$2,556	\$2,557+
Household Growth	-381	-47	278	84
Balanced Market*	192	64	21	5
Replacement Housing**	477	79	22	3
External Market Support^	300	99	57	14
Severe Cost Burdened^^	197	49	0	0
Step-Down Support	49	27	-54	-21
Less Pipeline Units	0	-66	-22	0
<b>Overall Units Needed</b>	<b>834</b>	<b>205</b>	<b>302</b>	<b>85</b>

\*Based on Bowen National Research's survey of area rentals

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for Lebanon County

^^Based on ESRI/ACS estimates of households paying in excess of 50% of income toward housing costs

Lebanon (City), Pennsylvania				
For-Sale Housing Gap Estimates (2022-2027)				
Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤ \$42,600	\$42,601-\$68,160	\$68,161-\$102,240	\$102,241+
Price Point	≤ \$142,000	\$142,001-\$227,200	\$227,201-\$340,800	\$340,801+
Household Growth	-208	-133	43	403
Balanced Market*	34	29	27	-5
Replacement Housing**	9	3	2	1
External Market Support^	119	83	39	20
Severe Cost Burdened^^	58	15	0	0
Step-Down Support	20	113	76	-209
Less Pipeline Units	0	0	0	0
<b>Overall Units Needed</b>	<b>32</b>	<b>110</b>	<b>187</b>	<b>210</b>

\*Based on MLS inventory of available homes

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for Lebanon County

^^Based on ESRI/ACS estimates of households paying in excess of 50% of income toward housing costs

As the preceding tables illustrate, the projected housing gaps over the next five years cover a variety of affordability levels for both rental and for-sale housing product. Development within the City of Lebanon should be prioritized to the housing product showing the greatest gaps.

## F. SUMMARY OF KEY FINDINGS

Based on the research and analysis conducted as part of this report, the City of Lebanon, Pennsylvania has a variety of housing challenges and opportunities. Some of the more notable findings are listed below:

- Overall demographic growth has been positive since 2010 and is projected to remain positive through 2027. Positive *household* growth will add to the demand for additional housing, much of it affordable to households earning \$60,000 or more a year and for seniors ages 65 and older. Meanwhile, the large base of lower income households, the high share of population living in poverty, and housing cost burdened households will contribute to the ongoing demand for more affordable housing alternatives.
- The area economy continues to recover from the effects of business closures from COVID-19 that peaked in 2020. Recent job growth has been positive and unemployment rates have been historically low over the past year. With significant public and private sector investment either underway or planned, the local economy is poised for positive growth for the foreseeable future. The economic growth is expected to add to the demand for housing in the market.

- There is limited availability among both multifamily rental apartments which are only 0.5% vacant, and among non-conventional rentals, such as single-family homes, duplexes and mobile homes, which are only 0.8% vacant. While the lack of available rentals is within all affordability levels, there is significant pent-up demand among the more affordable rental alternatives, with Tax Credit projects maintaining wait lists of 1,883 households and government-subsidized projects maintaining wait lists of 8,998 households. The low vacancy rates and long wait lists demonstrate the need for a variety of additional rental alternatives in the market.
- The local for-sale housing market experienced an increase in the median sale price of 35.1% between 2020 and 2022, based on an average of 308 homes sold annually. The rapidly rising home prices pose challenges for many potential homebuyers. The local market has a limited inventory of homes available for purchase, with only 53 homes available resulting in a very low availability rate of just 1.1% and only 2.1 months of supply (balanced markets typically have availability rates of 2.0% to 3.0% or four to six months of supply). Of the 53 available homes, over two-thirds (67.9%) are priced \$300,000 or higher. With only 17 homes in the city priced under \$300,000, low- to moderate-income households are likely to have challenges in finding housing to purchase.
- The city has an overall housing gap of 1,965 units. The vast majority, 1,426 units representing 72.6% of the city's overall housing gap, is for *rental* housing supply. Most of the rental housing gap is for the more affordable units with rents at or below \$1,065. However, the city also has a need for additional higher-end rental product. The for-sale housing gap is for 539 units, representing just over a quarter (27.4%) of the city's overall housing gap. This housing gap is primarily for product priced at \$142,000 and higher, with a notable level of demand for product priced at \$340,801 and higher. Future housing efforts should consider supporting housing product at a variety of affordability levels, design types, and target markets (e.g., seniors, families, workforce, etc.).

## Recommendations

Any housing plans for the city should include a combination of supporting efforts to preserve existing housing inventory and encouraging efforts to develop new housing in the market. It is clear from this analysis that there is a shortage of housing among all affordability levels. However, there appears to be significant pent-up demand for affordable rentals with rents generally below \$1,100, though higher rents can be supported. The for-sale housing market could benefit from additional supply priced at \$142,000 and higher, including some higher-end product priced over \$300,000. Given the significant growth expected among seniors ages 65 and older, the market should support senior-oriented product that meets the specific needs of this population. Additionally, in an effort to help retain and attract millennials (ages 25 to 44), the market would also benefit from the development of housing for young adults (possibly multifamily product located in or near the downtown Lebanon area) and product that meets the needs of growing families.

Strategies that incentivize development (e.g., tax abatements, building fee waivers, density bonuses, etc.) should be considered. Efforts to help preserve existing housing such as tax breaks or financial assistance (e.g., grants or low-interest loans) to low-income households to help with home repairs or weatherization should also be considered. Partnerships between public and private sector entities to support housing efforts should be explored. Identifying a lead agency, establishing a housing committee or task force, or retaining a housing professional to lead housing efforts should be considered. Informing the public on housing efforts and/or providing housing resources (e.g., counseling services, online webtool, housing agency contacts, housing data, etc.) should be part of any housing efforts planned for the city. Marketing and outreach/networking efforts should be conducted to encourage residential development and investment activity.

## XI. BEST PRACTICES

To assist in developing its own customized Action Plan, we have provided Lebanon County (and the City of Lebanon) with a summary of several initiatives from communities and/or counties in the eastern United States. These initiatives have either been implemented or are in the planning stages and may serve as a model to follow. Lebanon County is encouraged to research and contact communities with initiatives that the county may ultimately want to implement.

Lebanon County can benefit from learning about the efforts to address housing issues made by other communities. To that end, we compiled information on best practices incorporated by other communities that include such things as establishing goals, providing incentives and assistance, providing/promoting development opportunities, and conducting education and outreach efforts. To simplify the results of these case studies, we provided summaries grouped as 1.) Programs, Initiatives, and Incentives and 2.) Outreach and Education. Lebanon County will want to research and/or contact communities regarding certain initiatives to learn more about specific experiences and understand the processes these communities went through. Lebanon County is also encouraged to look at other communities for additional ideas and knowledge.

### 1. Programs, Initiatives, and Incentives

#### Asheville/Buncombe County, North Carolina

**Housing Trust Fund** - Housing Trust Fund is a program that assists in creating diverse and affordable housing choices. It enables the City of Asheville to repurpose city-owned land for development that supports housing affordability by providing low-cost financial assistance to incentivize the development and preservation of affordable housing within the city limits. The maximum loan amount available to each developer from the Housing Trust Fund is \$20,000 per affordable unit, and the maximum loan per project is \$1,000,000, unless otherwise approved by the city council due to unique features. The program is available to for-profit or nonprofit developers who plan to construct new affordable for-sale or rental housing, rehabilitate existing multifamily housing, or convert property to affordable housing. A minimum of 20% of the total project units must be affordable for the proposed development to be eligible for financing. The Housing Trust Fund started in September 2000. The loans available are repayable at a low interest rate of 2%.

**Homeowner Grant Program** – This program provides grants to income-qualified homeowners in Buncombe County. In order to be eligible for the grant, homeowners must reside in their primary (and only) residence, have owned their property for at least five years, earn at or below 80% of area median income, and not have over \$60,000 in cash, checking, and/or savings accounts. Grants of up to \$300 are available to all county residents and grants of up to \$500 are available for residents in the city of Asheville and town of Woodfin. Grant recipients can apply funds to property tax bills, municipal taxes, or other specified housing expenses (e.g., mortgage payment, property insurance).

**Fee Rebate Program** – A rebate of development fees is available for developers of affordable housing in the city of Asheville. To qualify, all development fees for a project must be paid in advance. Developers can qualify to receive fee rebates ranging from 50% to 100% based on specific criteria. For example, developers that offer at least 20% of units in a project to households with incomes below 80% area median income would qualify for a 50% fee rebate, while developers that build or offer units that are permanently affordable would qualify for a 100% fee rebate. The types of fees that would qualify for rebates include site development fees, planning and zoning fees, and plan review/building permit fees. In addition to the stated development fees, developers of affordable housing may also qualify for sustainability rebates ranging from \$100 to \$500 per single-family home. Sustainability rebates can be earned for shade tree plantings, solar installations, ENERGY STAR® Certified improvements, and green home certification (among others).

**Expedited Plan Review** – The City of Asheville Development Services Department offers expedited plan review to affordable housing projects that meet certain terms and conditions. To qualify for expedited plan review, affordable rental and for-sale projects must offer at least 20% of units to households that earn at or below 80% of area median income. Note that rental projects must also remain affordable for a minimum of 20 years.

**THRIVE Asheville Program** (Landlord Tenant Partnership) – This program turns coronavirus relief funds into landlord incentives. Landlords receive a \$2,500 stipend to cover costs of joining the Housing Choice Voucher (HCV) program. The program provides landlords with tenant coaches for culturally competent resident experiences. The program uses Housing Choice Vouchers to move public housing tenants into private rentals. HCV holders that move into private rentals as part of this program are also eligible for security deposit assistance.

**Turn-Key Homeownership Program** – Mountain Housing Opportunities administers a homeownership program for income-eligible households looking to purchase a single-family home. This turn-key homeownership program provides second mortgages to households that do not have to be repaid until the home sells to another buyer or the property is no longer the borrower's primary residence. Payments would be required on the second mortgage if the primary mortgage note matures or is in default. This program is eligible to income-qualified applicants in Buncombe, Henderson, Haywood, and Madison counties who have resided in these areas for at least one year. Borrowers must also participate in a homebuyer education course before the loan is issued.

**Aging in Place Housing** – Asheville Area Habitat for Humanity is developing a community of single-level townhomes specifically for adults aged 55 and older. These homes will be part of the New Heights community located in West Asheville, a residential community that will also include single-family homes and two-story townhomes. These single-level Aging in Place homes will be built with bathroom grab bars, zero steps, and other design details that enable homeowners to age with safety

and dignity. Phase I of this project consisted of 38 single-level townhomes. The first units closed in October 2021 and it is expected that the last units in Phase I will close in 2023. The design and construction of Aging in Place homes is possible through Habitat for Humanity and their partnership with the Deerfield Charitable Foundation. Applicants must have lived and/or worked in Buncombe County for a minimum of 12 months prior to application. Household income must be stable and fall between 40% to 80% of Housing and Urban Development's area median income. Applications are no longer being accepted for Aging at Place homes at New Heights due to overwhelming response. However, Asheville Habitat for Humanity is also planning to develop a 29-unit residential community in the southern portion of Buncombe County. This planned community (Glenn Bridge) will also consist of Aging in Place homes in addition to single-family homes and townhouses. Construction is anticipated to begin in 2023.

**Low Interest Construction Loan Program** - Buncombe County Affordable Housing Services program provides funding for construction loans. The loans are used to support development of projects containing single-family homes and/or multifamily rental units. Construction loans issued for ownership units will be repaid over a five-year term with 2% interest. The loan term and rates vary for projects with multifamily rental units. Loan terms and interest rates range from a seven-year term at 2.50% interest for a standard loan agreement to a 20-year term at 4.25% interest for an interest-only loan with a balloon payment. The maximum loan amount available to borrowers is 10% of the cost for each affordable unit developed or 20% of the cost for each affordable unit developed under the Low-income Housing Tax Credit (LIHTC) program.

**Land Use Incentive Grant (LUIG)** - The Land Use Incentive Grant (LUIG) is a point-based development incentive program. LUIG provides monetary incentives based on each developer's points earned through several predetermined qualifications. Generally, projects with a higher percentage of affordable units will earn more points. The maximum points earned is 200 points, with every five points worth a rebate of one year of city property taxes above a property's pre-developmental total. The project must be located within the city of Asheville and be considered to have convenient access to work, schools and services. The maximum amount granted to a project is \$80,000 per affordable unit. Twenty percent of a development's units must meet the city's affordability standards for households earning 80% or less of the area median income. At least 10% of the units must accept rental assistance, including Housing Choice Vouchers. In addition, affordable units in this program must be rented to income-eligible households for at least 20 years. The final number granted is adjusted and approved by the city council.

**Abandoned Manufactured Home Removal Program** - The Abandoned Manufactured Home Removal Program is sponsored by Buncombe County. The purpose of the program is to assist property owners in the removal and disposal of HUD-labeled non-habitable manufactured homes. To qualify, the property must be privately owned and the owner must maintain ownership of the property for 12 months



after the manufactured home is removed. If a new manufactured home is built on the property within this 12-month period, it must be for their primary use or for a family member earning less than 80% of area median income. This program is free to qualifying property owners.

**Reduced Sewer Connection Fees** - The Metropolitan Sewerage District (MSD) of Buncombe County refunds a portion of sewer connection fees for affordable housing projects in the county. According to the Facility Fee Price List published by MSD, residential connection fees paid by housing developers would be reduced to \$670 per unit. Typical fees range from \$1,900 for multifamily attached units to \$2,836 for single-family detached units. Developers must pay the full connection fee initially before a partial refund is issued by MSD.

**Development Notification Tool** - The Development Notification Tool is an online tool residents can use to stay informed about developments coming into the Asheville area. The site, which operates through the City of Asheville's SimpliCity portal, is an information hub for upcoming development. It allows residents to understand the development process and how they can get involved. The site breaks down developments into five different categories of large-scale developments to help further residents' understanding of what is happening in their area. Residents can also sign up to receive notifications anytime there is an application submission. The Development Notification Tool was developed and released in 2019.

#### Haywood County, North Carolina

**Safe at Home** - This program is offered through Mountain Projects, a Community Action Agency. The goal is to provide help to homeowners that are 60 years of age or older with minor home repairs, as well as heating assistance during winter months. Other eligible repairs make the home safer, such as ramps, grab bars, and doors. There are limited funds with this program and large jobs such as roofs are not eligible. Funds are provided through grants made available through the Affordable Housing Services Program.

#### Wilmington / New Hanover County, North Carolina

**Home Ownership Pool Loan** - The City of Wilmington offers the Home Ownership Pool. This loan program is for families whose income is less than 80% of the area median income. Essentially, the program targets low- to moderate-income households looking to achieve the benefit of home ownership. The program provides a loan based on a 100% loan-to-value ratio. Maximum loan amounts are \$220,000 for new homes and \$210,000 for existing homes. Property must be purchased within the city limits of Wilmington.

**Workforce Housing Gap Rental Assistance** - New Hanover County has developed a two-year pilot program that is intended to help close the gap between income and rent. This program launched in August 2021 and provided direct payments to qualified, pre-selected property management companies and landlords to help residents earning 60% to 120% of the area median income with a monthly subsidy of \$200 per month for single-person households and \$300 per month for multiple-person households. Guidelines for the program were amended in September 2022 to only include households earning 60% to 80% AMI. Income-qualified households will receive a \$450 per month direct subsidy for rental costs.

**Housing Rehabilitation Loan (HRL) Program** - The City of Wilmington offers the Housing Rehabilitation Loan Program for homeowners living within the city limits to fix up their homes. The program's objective is to preserve affordable housing stock by providing an affordable loan for housing repairs to low- and moderate-income homeowners. There are several options within the program including loans for minor repairs, such as a new roof, air conditioner repair, and paint up to \$10,000. No payment is required for a period of three years. Another option within the Housing Rehabilitation Loan Program is for major repairs. The Major Housing Rehabilitation Forgivable Loan is for city residents who have owned and occupied their home a minimum of 12 months and meet income limit requirements. Loan proceeds may be used to make needed repairs to the home and improve the dwelling and/or remove health and safety hazards. The maximum loan amount is \$75,000 at a 0% interest rate. The loan term is typically 20 years. Another option within the HRL is the Fully Amortized Housing Rehabilitation Loan. Under this program, loans of up to a maximum of \$95,000 are provided, including a 15% contingency for existing construction as well as loans for up to \$115,000 including a 15% contingency maximum for demolition and reconstruction shall be available to homeowners whose income does not exceed 80% of area median income. Loans may be used to repair and improve the dwelling and/or remove health and safety hazards. Closing costs may also be included in the loan.

**Rehabilitation Incentive Loan** – The loans in this program target small developers, investors, nonprofits and others interested in providing small scale rental projects. The purpose of the loan is to provide funding for small scale and scattered site projects, bring badly deteriorated housing units back into the rental housing stock, and to provide permanent supportive housing for special populations as defined by HUD. The maximum loan amount is \$125,000 or 90% of the appraised value with a 0% interest rate amortized over a period not to exceed 360 months. Properties are required to rent to low- to moderate-income households (80% of area median income or below) using HOME rent limits. Funding can be used for the purchase and/or rehabilitation of vacant units.

### Kinston, North Carolina

**Brownfield Program** – The City of Kinston provides funds for eligible properties as part of its Brownfield Program. Kinston will pay for initial environmental assessments for eligible properties. The purpose of this program is to redevelop potentially contaminated sites into new land uses. This Brownfield Program has awarded several assessment grants to date for brownfield properties including former manufacturing facilities, utility power plants, and automotive businesses. Former brownfield sites in the city of Kinston have been redeveloped into a variety of land uses, including a vodka distillery, a grocery store, a restaurant, and recreational open space.

### Beaufort County, South Carolina

**Inclusionary Zone Ordinance** - The county's community development code offers incentives for the voluntary provision of affordable housing. In the county's Regional Center Mixed Use District, the code waives maximum population density and minimum lot size requirements and offers reduced impact fees in exchange for the provision of 30% affordable units deed-restricted for 20 years, or 20% affordable units deed-restricted for 25 years. Rental units must be affordable to households at or below 80% of area median income. For-sale units must be affordable to households at or below 100% of area median income. Standards require affordable units to be comparable to and integrated with market-rate units within the development.

**Density Bonuses** - Below market density bonuses of 50% to 100% (depending on zoning district) are available for housing developments where at least 50% of the units are built with a local, state, or federal subsidy or a private nonprofit sponsor for households earning less than 80% of the countywide median income. Market density bonuses of 10% for single-family cluster developments and 20% for planned community and multifamily developments are available where half the units are affordable.

**Family Compound Density Bonuses** - This density bonus is primarily for rural areas in the county that have an affordable housing need. Properties eligible for these bonuses must be established family dwelling units that are arranged in a historic cluster pattern. The property must have been in the family for no less than 50 years and additional units must have been built by persons related by blood, marriage or adoption.

**Lady's Island Redevelopment District** - The county created the Lady's Island Redevelopment District in 2004 to encourage development and redevelopment of vacant and underutilized land. It allows single-family townhouses, duplexes, small apartment buildings, and accessory dwellings. Density requirements were eliminated to remove building barriers. The only requirements necessary are minimum lot size, sidewalks, trails, community facilities and affordable housing. The Beaufort County Community Development Code includes the Lady's Island Community Preservation District (LICPD), which established permitted activities, special use standards and

development standards for residential dwellings and structures within the district boundaries.

**Regional Housing Trust Fund** - In 2019, a Housing Trust Fund subcommittee was formed to share costs in order to hire a consultant to address affordable housing needs in the county and develop a housing trust fund. The county provided \$65,000 toward the consulting fees.

**Bluffton Affordable Housing Committee** – As stated on the Town of Bluffton government website, *the seven-member Affordable Housing Committee is tasked with assisting and advising the Town Council on the establishment of affordable housing development projects and initiatives as well as defining Bluffton’s affordable housing goals, guidelines, policies, and funding mechanisms.* The current committee members are comprised of two town council members, a citizen, a banking/mortgage lender, a real estate agent, and two representatives from community organizations. The main goal is to promote affordable housing efforts in the town of Bluffton.

**Hilton Head Island Workforce Housing Program (WHP)** - The Workforce Housing Program (WHP) comes as an amendment of the Land Management Ordinance approved in February 2021. The WHP’s purpose is to incentivize developers through regulations on density bonus, affordability period, income and employment eligible households, deed restrictions, sale prices, and rental rates. To qualify, units must have at least one household member employed full time in the Town of Hilton Head Island. Households must meet the income requirements of 60% to 80% of area median income for rental units and 80% to 100% of area median income for owner-occupied units. The maximum density developers can have under the proposal is 12 units per acre, with at least half being workforce housing units. New development that includes at least 10% workforce housing units can receive a 20% bonus floor area ratio, can include up to 50% micro efficiency and studio units, and reduce the minimum size of residential units by 20%. Conversion of existing commercial buildings to residential or mixed-use status is also permitted under the WHP if certain requirements are met.

**Regional Housing Trust Fund** – A Regional Housing Trust Fund consisting of eight government jurisdictions in Beaufort County and Jasper County was established in the fall of 2022. The eight jurisdictions are Beaufort County, Town of Hilton Head, Town of Bluffton, Jasper County, City of Hardeeville, City of Beaufort, Town of Port Royal, and Town of Yemassee. The trust fund will target housing units for households at or below 120% of area median income, with a strong focus on households at or below 60% of area median income. The goal is to provide workforce housing for the growing Beaufort-Jasper economy. The Regional Housing Trust Fund will leverage outside funding from banks, corporations, philanthropic institutions, and federal, state and local governments. The Town of Bluffton approved an Intergovernmental Agreement in September 2022 that would create a Regional Housing Trust Fund with the remaining seven jurisdictions. Under this Intergovernmental Agreement, each of the

eight jurisdictions will contribute to the housing trust fund for 10 years (Source: Bluffton Today, September 28, 2022).

**Bluffton Workforce Housing Program** - In 2019, the Town of Bluffton established the Workforce Homeownership Program through modifications to the Unified Development Ordinance. Developers proposing new unit developments are required to include 20% workforce housing units. Affordable units target households whose income is 60% to 100% of area median income for Beaufort County. To encourage the construction of owner-occupied workforce affordable housing, incentives to developers include density bonuses and fee reductions based on the percent of dwelling units that are workforce/affordable units.

**Bluffton Neighborhood Assistance Program** – The Town of Bluffton established the Neighborhood Assistance Program to assist low- and moderate-income residents of Bluffton with property repairs and improvements. To qualify for assistance, applicants must have an income which does not exceed 60% of the area median income for Beaufort County. All home repairs aim to make homes safe and dry in accordance with building codes and to address weatherization needs through the Town of Bluffton Community Development Office. As of August 2022, \$37,250 had been spent on the program for the current fiscal year. The adopted budget for Fiscal Year 2023 is \$190,000, which includes \$150,000 for minor home repairs, \$15,000 for abatement/demolition of unsafe structures, \$10,000 for tree mitigation, \$5,000 for property clean-up, \$9,000 for private road repair, and \$1,000 for E-911 addressing.

**Beaufort (City) Redevelopment Incentive Program** - The Beaufort Redevelopment Incentive Program was established in 1998 to increase the occupancy of empty/vacant commercial buildings, encourage greater development and density in downtown Beaufort, encourage development of student housing and affordable housing, and encourage annexation of property into Beaufort's city limits. The program will reimburse property owners for city taxes and offer three years of tax refunds for the difference in the taxes between pre- and post-rehabilitation. Development and redevelopment activities that qualify for the program include, but are not limited to, purchasing and occupying a commercial building that has been vacant for over one year, new construction or substantial renovation in the downtown area to include development of residential units over first floor retail/commercial units, development of student housing, development of ADUs (accessory dwelling units), and rehabilitation of abandoned structures in the Historic District.

Charleston County/Charleston, South Carolina

**Family Self-Sufficiency (FSS) Program** - The Housing Authority of the City of Charleston operates a Family Self-Sufficiency Program. According to the Housing Authority's website, *the purpose of the program is to assist unemployed and underemployed persons to achieve economic independence from government assistance programs. The program coordinates support services from public and private sectors in order to aid participants in obtaining job skills and training.* The Charleston Housing Authority provides opportunities for participants to attend educational workshops and seminars to learn about employment and educational opportunities, parenting, health, career, financial issues, and homeownership. Families participating in FSS may accumulate funds in an escrow account. These funds are generated as a result of periodic increases in earned income by the FSS participant. Each time a change in income is reported by the participant to the Charleston Housing Authority, a recalculation of their monthly escrow is determined. The balance of the escrow account is eventually distributed to the family. All current Housing Choice Voucher families are eligible to participate.

**Homeownership Program** - The Homeownership Program started in 2000 and provides housing assistance to eligible Housing Choice Voucher (HCV) holders interested in purchasing a home. Applicants must be a first-time homebuyer and able to pay a minimum 3% down payment (with at least 1% of total purchase price coming directly from the family's own funds). Applicants must also be located within the Charleston Housing Authority's jurisdiction. HCV homeownership assistance is available for a period up to fifteen years for mortgages with a term of at least 20 years and up to 10 years for mortgages with less than a 20-year term. Program eligibility is based on lower income limits at 80% of the area median income and very low-income limits at 50% of the area median income.

**Homeownership Initiative** - The Homeownership Initiative Commission was developed by the City of Charleston in 2002 in response to the imbalance between household incomes and housing costs in downtown Charleston. Target neighborhoods are Cannonborough, Elliotborough, Eastside, Westside, Rosemont and H, F and I streets. The Homeownership Initiative provides a combination of newly constructed and rehabilitated homes for sale to low- and moderate-income families. The program targets households earning 50% to 120% of the area median income. The City of Charleston acquires and transfers properties to nonprofit housing development organizations that then develop and sell the homes to eligible participants. The City of Charleston then coordinates with different agencies to provide financial assistance for down payments or closing costs. Over 100 homes have been sold as part of this program since its inception.

**Affordable Housing Bond Fund** - In November 2017, voters in the city of Charleston approved a \$20 million bond to support an affordable housing project with diverse multifamily rental developments to include townhouses, apartments, renovated units, single-family detached units, infill houses, and the adaptive reuse of existing buildings. The Local Bond Funds target developments located in proximity to an active or planned public transit stop or terminal, grocery store, doctor's office/medical office, and other key services. Individuals and families with incomes at the full spectrum of need with incomes between 30% and 120% of area median income will qualify. Bond Funds target developments that have energy efficient and environmentally friendly strategies implemented throughout the development.

**Substantial Rehabilitation Program** - The Substantial Rehabilitation Program provides financial assistance to homeowners in the city of Charleston with major housing repair needs. The owner is required to provide a minimum of 20% of the cost of construction from private sources. Clients may qualify for the maximum loan amount of \$80,000 from city funds. The loan amount will be structured over a 20-to-30-year term.

**Roof Replacement Program** - The Roof Replacement Program is provided for homeowners who earn at or below 80% of area median income. With this program, low- and moderate-income homeowners within the city of Charleston are able to fix code related items including roof covering, flashing, sheathing and roof structure, soffits and gutters. Eligible homeowners can borrow up to \$14,000 for roof repair and replacement costs. Participants are required to repay half of the cost of the roof replacement. Monthly payments are made over a 10-year loan term with payments calculated at 3% interest rate. The borrower will make monthly payments during the first five years of the loan. During the second five years of the loan, no payments are made, and the remaining balance of the loan is forgiven at the end of the 10-year loan term if the borrower remains in the home through the entire 10-year period.

#### Charlottesville, Virginia

**Piedmont Community Land Trust** – This land trust purchases land for the purpose of affordable residential construction in Charlottesville. The land trust purchases land then leases it back to landowners for the purpose of building a new home. Eligible homeowners must earn 80% or less of area median income to qualify for this program. This ground lease lasts for 90 years, and homes can be sold to other income-qualified landowners under the terms of the ground lease.

## Federal programs

**Weatherization Assistance Program** – The U.S. Department of Energy (DOE) offers a Weatherization Assistance Program to low-income households throughout the United States. This program reduces the energy burden on low-income families by installing cost-effective, energy efficiency measures. Funding is provided for minor repairs of buildings and structures (e.g., HVAC repair/replacement, installing insulation). The Weatherization Program serves every county in the nation through its network of state and local agencies. This program provides help to families with income up to 200% of the poverty level.

**Opportunity Zones** - The Opportunity Zones Program provides tax incentives for qualified investors to re-invest unrealized capital gains into low-income communities throughout the state and across the country. Low-income census tracts are areas where the poverty rate is 20% or greater and/or family income is less than 80% of the area median income. These Opportunity Zones were created by the 2017 Tax Cuts and Jobs Act. Investments made by qualified entities receive three key federal tax incentives to encourage investment in low-income communities including permanent exclusion from taxable income of long-term capital gains, step-up in basis for capital gains reinvested in an Opportunity Fund, and temporary tax deferral for capital gains reinvested in an Opportunity Fund. Qualified Opportunity Funds must be purchased after 12/31/2017 with any prior ownership limited to 20% of the fund. Lebanon County has two Opportunity Zones, both of which are in the City of Lebanon (Census Tract 42075000100 and Census Tract 42075000200).

**HOME Investment Partnership Program** - The HOME Investment Partnership Program promotes partnerships between the U.S. Department of Housing and Urban Development, state and local governments, and those in the nonprofit and for-profit sectors who build, own, manage, finance, and support affordable housing initiatives. HOME provides the flexibility needed to fund a wide range of affordable housing initiatives through creative and unique housing partnerships. The HOME Program was created under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990. It is used for single-family and multifamily housing activities, which may include providing homeownership and rental assistance, building or rehabilitating housing for rent or ownership for eligible households, and providing tenant-based rental assistance to subsidize rent for low-income persons. Congress funded the HOME program at \$1.5 billion dollars for Fiscal Year 2022.

**HUD Good Neighbor Next Door** - The Department of Housing and Urban Development offers a substantial incentive in the form of a discount of 50% from the list price of the home. The home must be located within HUD revitalization areas and in return, an eligible buyer must commit to live in the property for 36 months as their principal residence. This program is offered to law enforcement officers, teachers, firefighters, and emergency medical technicians that would contribute to community revitalization while becoming homeowners.



**Veterans Affairs Supportive Housing Program (VASH)** - The Veterans Affairs Supportive Housing (VASH) Program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs. Veterans Affairs provides these services for participating veterans at VA medical centers and community-based outreach clinics.

**Rental Assistance Demonstration (RAD)** - The Rental Assistance Demonstration program allows public housing agencies and owners of HUD-assisted properties to convert units to project-based Section 8 programs. By joining the program, it gives owners of three HUD "legacy" programs (Rent Supplement, Rental Assistance Payment, and Section 8 Moderate Rehabilitation) the opportunity to enter into long-term contracts that facilitate the financing of improvements. Rental contribution would stay at 30% of the household's adjusted gross income. Most needed repairs made as part of RAD are likely to be small and tenants are able to maintain residency but there are some situations where the tenant would have to move out during the rehabilitation.

**Low-Income Home Energy Assistance Program (LIHEAP)** - The Low-Income Home Energy Assistance Program (LIHEAP) provides home energy assistance to help eligible low-income households meet their home heating and/or cooling needs. The program provides utility bill payment assistance, energy crisis assistance, weatherization and energy-related home repairs. LIHEAP is a federal emergency assistance block grant funded by the U.S. Department of Health and Human Services. LIHEAP determines income eligibility based on the federal poverty guidelines. Funds are made available to families once a year.

## 2. **Outreach and Education**

### Charleston, West Virginia

After having a Housing Needs Assessment completed in 2020 that focused on downtown market-rate (apartments and condominiums) development opportunities, the Charleston Area Alliance created a snapshot report to share important details from the study with the public. This public relations document was initially released as part of a news article to promote the study's findings, illustrate the development opportunities within the downtown area, provide examples of successful downtown residential development, and ultimately promote and encourage new investment and residential development in the downtown area. The Alliance also posted the Housing Needs Assessment in its entirety for community access on their website.

You can see the article release here:

<https://charlestonareaalliance.org/charleston-area-alliance-releases-findings-from-market-rate-housing-needs-report/>

Public access to the Housing Needs Assessment is found here:

<https://charlestonareaalliance.org/community-development/#downtown>

### Morgantown, West Virginia

After completion of a city-wide Housing Needs Assessment in the summer of 2020, the City of Morgantown responded quickly to address key issues cited in the study. Morgantown launched a Landlord Incentive Program (LIP) for Homeless Individuals in September of 2020. This program was detailed in a brochure posted on the city website. In addition to creating the LIP program, Morgantown also initiated a special committee to address unsheltered homelessness. The committee meetings are broadcast on a local channel as well as streamed on the city website.

Details of the LIP program are provided here:

<http://www.morgantownwv.gov/DocumentCenter/View/3493/Landlord-Incentive-Program-for-Housing-Homeless-Individuals-FINAL-20200902?bidId=>

More information on the committee can be found here:

<https://www.morgantownwv.gov/543/Homeless-and-Addiction-Strategy>

### Asheville, North Carolina

In November 2019, Asheville held a City Manager's Development Forum to promote the city's efforts to support housing. The meeting was open to the public to attend. During this meeting, key members of city development departments shared information regarding housing needs and initiatives. The new Development Notification Tool that is available on the city website for residents to learn about upcoming developments was also discussed. The meeting information was shared with the public here:

<https://www.ashevilenc.gov/news/asheville-city-manager-development-forum-set-for-friday/>

In addition to their own city meeting, Asheville Community Development Directors also attended an annual housing retreat in the nearby city of Rocky Mount. At this retreat, Asheville presented its affordable housing findings and initiatives to guide Rocky Mount in exploring affordable housing solutions. More information on that retreat can be found here:

[https://www.rockymounttelegram.com/news/local/council-studies-ashevilles-affordable-housing-programs/article\\_3c9d926f-c390-5f5a-a819-5f5e6e9a9fe0.html](https://www.rockymounttelegram.com/news/local/council-studies-ashevilles-affordable-housing-programs/article_3c9d926f-c390-5f5a-a819-5f5e6e9a9fe0.html)

### Franklin County, Virginia

Franklin County held a Housing Summit in June of 2021. This day-long event included numerous speakers covering a wide range of topics including housing needs, financing, land use, community assets, and real estate trends. It was attended by more than 50 stakeholders from both the public and private sectors. The event included a round table discussion and provided information on government contacts and processes. Additionally, attendees participated in a survey related to area development. A link to the event is found here:

<https://www.franklincountyva.gov/734/Housing>

### High Country, North Carolina

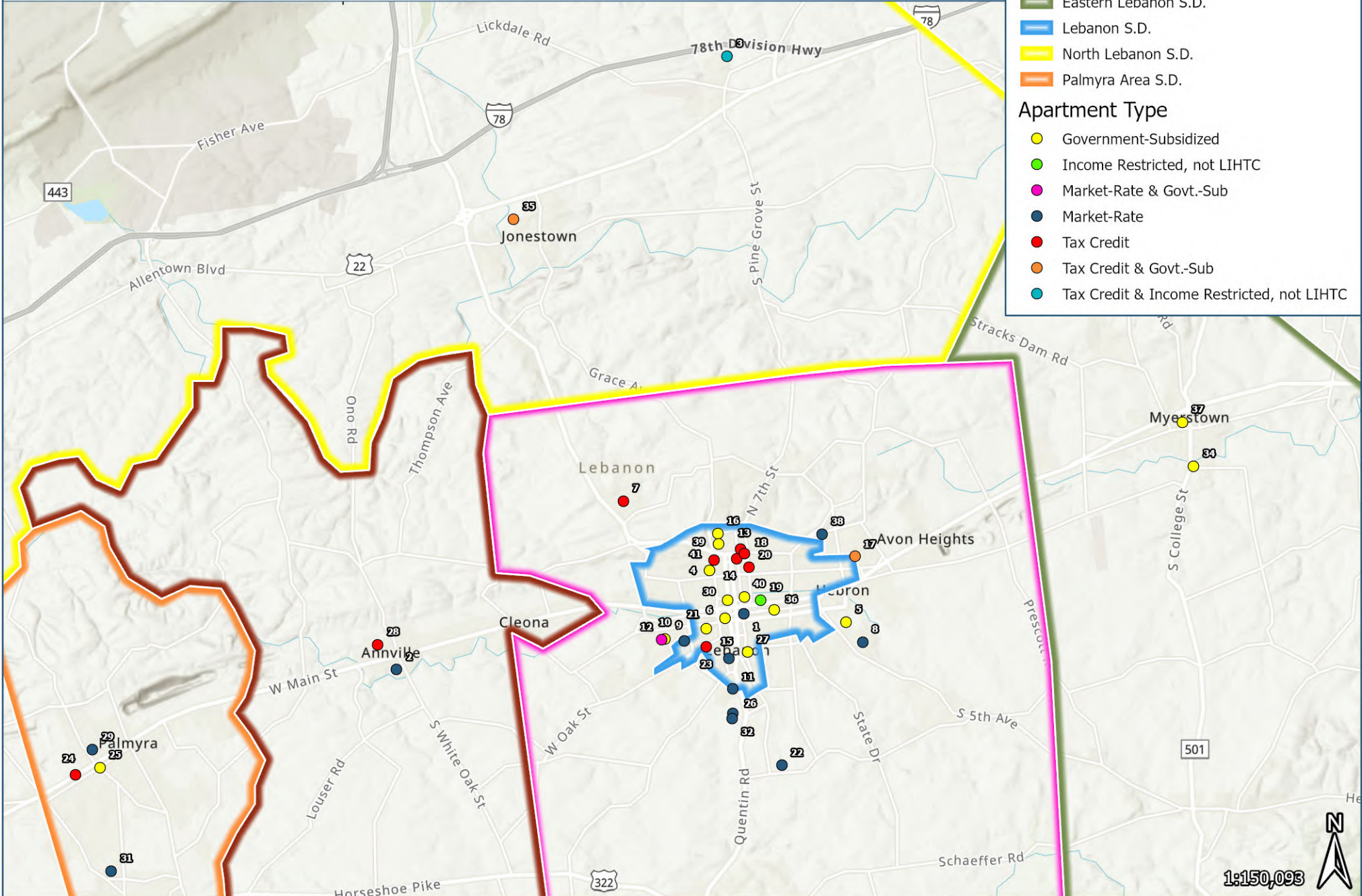
The High Country Region of North Carolina includes the counties of Ashe, Avery, Alleghany and Watauga, located in the far northwest portion of North Carolina. During March and April of 2022, a Watauga Housing Forum Series (<https://www.hosphouse.org/housingcouncil>) was conducted to discuss housing issues in the High Country Region. A total of four sessions were held at the Watauga Community Recreation Center in Boone discussing housing safety, accessibility, affordability, and potential solutions. Sessions included a collaboration between area citizens, families, students, and government officials. Several local, county, and regional organizations also participated in the forum, including (but not limited to) AppHealthCare, Appalachian State University, Town of Boone, Boone Area Chamber of Commerce, Watauga County Schools, Boone Fair Housing Task Force, W.A.M.Y. Community Action, and Watauga Habitat for Humanity

ADDENDUM A:  
FIELD SURVEY OF  
CONVENTIONAL RENTALS

- Annville-Cleona S.D.
- Cornwall Lebanon S.D.
- Eastern Lebanon S.D.
- Lebanon S.D.
- North Lebanon S.D.
- Palmyra Area S.D.

**Apartment Type**


















- Government-Subsidized
- Income Restricted, not LIHTC
- Market-Rate & Govt.-Sub
- Market-Rate
- Tax Credit
- Tax Credit & Govt.-Sub
- Tax Credit & Income Restricted, not LIHTC





Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
1	46 S 8th St Apt's	MRR	C	1960	19	0	100.0%
2	Anvil Mill Quarters	MRR	B+	1920	31	0	100.0%
3	Beach Run Apts.	TIN	B+	2021	51	0	100.0%
4	Brookside Gardens	GSS	C	1976	100	0	100.0%
5	Cedar Court	GSS	C	1986	41	0	100.0%
6	City Unit	GSS	C+	1985	39	0	100.0%
7	Deer Lake	TAX	B+	2003	26	0	100.0%
8	Fox Ridge Luxury	MRR	B	2009	170	1	99.4%
9	Garden Oaks	MRR	C	1970	98	0	100.0%
10	Gloninger Meadows	GSS	C	1981	16	0	100.0%
11	Greentree Village Townhomes	MRR	B-	1972	124	7	94.4%
12	Highland Glen	MRG	B	1980	96	0	100.0%
13	Hill Terrace	TAX	B+	2001	20	0	100.0%
14	Kreider Commons	TAX	B+	2016	50	0	100.0%
15	Lebanon Court	MRR	B-	1964	88	0	100.0%
16	Lebanon Towne House	GSS	C+	1976	100	0	100.0%
17	Lebanon Village Apts.	TGS	C+	1972	200	0	100.0%
18	Maple Terrace Apts.	TAX	B	1996	20	0	100.0%
19	Markethouse Place	INR	B-	1987	40	0	100.0%
20	Mifflin Mills Townhomes	TAX	B	2009	20	0	100.0%
21	Modular Townhomes	GSS	C-	1973	60	0	100.0%
22	North Cornwall Commons Apts.	MRR	A-	2021	205	5	97.6%
23	Oak Terrace Apts.	TAX	B+	1920	22	0	100.0%
24	Palmview Apts.	TAX	C+	1996	41	0	100.0%
25	Palmyra Interfaith Manor	GSS	C+	1980	80	0	100.0%
26	Plaza Apts.	MRR	B-	1976	256	0	100.0%
27	Poplar Terrace	GSS	B	1982	77	0	100.0%
28	Quittapahilla Commons	TAX	B+	1999	22	0	100.0%
29	Shoe Factory	MRR	B-	1984	41	0	100.0%
30	Stevens Towers	GSS	B-	1970	80	0	100.0%
31	Stonebrook at Northside Crossing	MRR	B+	2016	218	0	100.0%
32	Summit Square	MRR	C	1972	180	0	100.0%
33	Timber Hills Apts.	MRR	B-	1980	30	0	100.0%
34	Tulpehocken Terrace	GSS	B-	1992	46	0	100.0%
35	Walnut Manor	TGS	B	1991	36	0	100.0%
36	Washington Arms	GSS	C+	1976	58	0	100.0%


Comparable Property	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
Senior Restricted	(TAX) Tax Credit	(INR) Income-Restricted (not LIHTC)
(MRR) Market-Rate	(TGS) Tax Credit & Government-Subsidized	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
(MRT) Market-Rate & Tax Credit	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	(GSS) Government-Subsidized
(MRG) Market-Rate & Government-Subsidized	(TIN) Tax Credit & Income-Restricted (not LIHTC)	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
(MIN) Market-Rate & Income-Restricted (not LIHTC)	(TMG) Tax Credit, Market-Rate & Government-Subsidized	


Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
37	Washington Court	GSS	C	1985	30	0	100.0%
38	Weavertown Terrace Townhomes	MRR	B	1975	153	0	100.0%
39	Webster Manor	GSS	C	1970	100	0	100.0%
40	Willow Terrace	GSS	B-	1972	100	0	100.0%
41	Willows Senior	TAX	B	2005	90	0	100.0%


 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















<b>1</b>	<b>46 S 8th St Apt's</b> 46 S 8th St, Lebanon, PA 17042	Contact: Donna Phone: (717) 564-7368
		Total Units: 19 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1960 BR: 1, 2 Vacant Units: 0 Waitlist: 2 HH AR Year: Target Population: Family Yr Renovated: 1988 Rent Special: None Notes:

<b>2</b>	<b>Anvil Mill Quarters</b> 201 S. Lancaster St., Annville, PA 17003	Contact: Lynn Phone: (717) 350-8815
		Total Units: 31 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1920 BR: 0, 1, 2 Vacant Units: 0 Waitlist: 15 HH AR Year: 2004 Target Population: Family Yr Renovated: Rent Special: None Notes:






<b>3</b>	<b>Beach Run Apts.</b> 250 N Center St, Fredericksburg, PA 17026	Contact: Phone: (610) 451-0315
		Total Units: 51 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2021 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 555 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit (46 units); Income-restricted, not LIHTC (5 units) Preleasing 2/2021, opened 5/2021, stabilized occupancy 7/2021


















<b>4</b>	<b>Brookside Gardens</b> 13th & Mifflin St., Lebanon, PA 17042	Contact: Alexia Phone: (717) 273-4566
		Total Units: 100 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1976 BR: 1, 2 Vacant Units: 0 Waitlist: 48-60 mos AR Year: Target Population: Family Yr Renovated: 2009 Rent Special: None Notes: HUD Section 8


<b>5</b>	<b>Cedar Court</b> 500 Cedar Ct., Lebanon, PA 17042	Contact: Susie Phone: (717) 274-8329
		Total Units: 41 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1986 BR: 2, 3 Vacant Units: 0 Waitlist: 5000 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Public Housing


<ul style="list-style-type: none"> <li> Comparable Property</li> <li> Senior Restricted</li> <li> (MRR) Market-Rate</li> <li> (MRT) Market-Rate &amp; Tax Credit</li> <li> (MRG) Market-Rate &amp; Government-Subsidized</li> <li> (MIN) Market-Rate &amp; Income-Restricted (not LIHTC)</li> </ul>	<ul style="list-style-type: none"> <li> (MIG) Market-Rate, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (TAX) Tax Credit</li> <li> (TGS) Tax Credit &amp; Government-Subsidized</li> <li> (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)</li> <li> (TIN) Tax Credit &amp; Income-Restricted (not LIHTC)</li> <li> (TMG) Tax Credit, Market-Rate &amp; Government-Subsidized</li> </ul>	<ul style="list-style-type: none"> <li> (TIG) Tax Credit, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (INR) Income-Restricted (not LIHTC)</li> <li> (ING) Income-Restricted (not LIHTC) &amp; Government-Subsidized</li> <li> (GSS) Government-Subsidized</li> <li> (ALL) Tax Credit, Market-Rate, Govt-Subsidized &amp; Income-Restricted</li> </ul>
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6	<b>City Unit</b> 1100 Federal St., Lebanon, PA 17042	Contact: Patty or Karen Phone:
	Total Units: 39    UC: 0    Occupancy: 100.0%    Stories: 2    Year Built: 1985 BR: 2    Vacant Units: 0    Waitlist: 7115 HH    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes: Public Housing	
7	<b>Deer Lake</b> 2075 Water St., Lebanon, PA 17046	Contact: Shauntel Phone: (717) 274-3210
	Total Units: 26    UC: 0    Occupancy: 100.0%    Stories: 2,3    Year Built: 2003 BR: 2, 3    Vacant Units: 0    Waitlist: None    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes: Tax Credit	
8	<b>Fox Ridge Luxury</b> 218 Wheatstone Ln., Lebanon, PA 17046	Contact: Madison Phone: (717) 277-5749
	Total Units: 170    UC: 0    Occupancy: 99.4%    Stories: 2    Year Built: 2009 BR: 1, 2, 3    Vacant Units: 1    Waitlist: None    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes:	
9	<b>Garden Oaks</b> 1605 Green Ln, Lebanon, PA 17042	Contact: Marie Phone: (610) 670-8700
	Total Units: 98    UC: 0    Occupancy: 100.0%    Stories: 2,2.5    Year Built: 1970 BR: 1, 2, 3    Vacant Units: 0    Waitlist: None    AR Year: Target Population: Family    Yr Renovated: Rent Special: None Notes: Rents change daily	
10	<b>Gloninger Meadows</b> 2100 Center St., Lebanon, PA 17046	Contact: Phone:
	Total Units: 16    UC: 9    Occupancy: 100.0%    Stories: 2    Year Built: 1981 BR: 2, 3    Vacant Units: 0    Waitlist: 2,169 on the one bedroom,    AR Year: Target Population: Family    Yr Renovated: 2023 Rent Special: None Notes: Public Housing	


 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















<b>11</b>	<b>Greentree Village Townhomes</b> 519 Greentree Village, Lebanon, PA 17042	Contact: Laurie Phone: (717) 272-9401
	 <p>Total Units: 124 UC: 0 Occupancy: 94.4% Stories: 2 Year Built: 1972 BR: 2 Vacant Units: 7 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range due to unit upgrades</p>	


<b>12</b>	<b>Highland Glen</b> 20th & Penn St., Lebanon, PA 17042	Contact: Denisha Phone: (717) 272-2103
	 <p>Total Units: 96 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1980 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 2 &amp; 3-br; 24-36 mos AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Market-rate (1 unit); HUD Section 8 (95 units)</p>	


<b>13</b>	<b>Hill Terrace</b> 745 Maple St., Lebanon, PA 17046	Contact: Sue Phone: (717) 273-3333
	 <p>Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 2001 BR: 1 Vacant Units: 0 Waitlist: 12-18 mos AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: Tax Credit</p>	


<b>14</b>	<b>Kreider Commons</b> 631 N. Eighth St, Lebanon, PA 17046	Contact: Kara Phone: (717) 304-0040
	 <p>Total Units: 50 UC: 0 Occupancy: 100.0% Stories: 6 w/Elevator Year Built: 2016 BR: 1, 2 Vacant Units: 0 Waitlist: 24-36 mos AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: Tax Credit; HOME Funds (10 units at 50% AMHI)</p>	


<b>15</b>	<b>Lebanon Court</b> 1102 Jackson Blvd., Lebanon, PA 17042	Contact: Kim Phone: (717) 272-6512
	 <p>Total Units: 88 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1964 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 3 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:</p>	

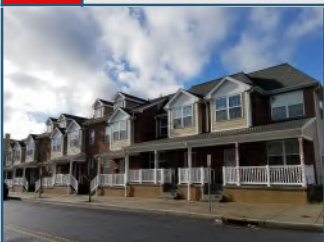
<ul style="list-style-type: none"> <li> Comparable Property</li> <li> Senior Restricted</li> <li> (MRR) Market-Rate</li> <li> (MRT) Market-Rate &amp; Tax Credit</li> <li> (MRG) Market-Rate &amp; Government-Subsidized</li> <li> (MIN) Market-Rate &amp; Income-Restricted (not LIHTC)</li> </ul>	<ul style="list-style-type: none"> <li> (MIG) Market-Rate, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (TAX) Tax Credit</li> <li> (TGS) Tax Credit &amp; Government-Subsidized</li> <li> (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)</li> <li> (TIN) Tax Credit &amp; Income-Restricted (not LIHTC)</li> <li> (TMG) Tax Credit, Market-Rate &amp; Government-Subsidized</li> </ul>	<ul style="list-style-type: none"> <li> (TIG) Tax Credit, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (INR) Income-Restricted (not LIHTC)</li> <li> (ING) Income-Restricted (not LIHTC) &amp; Government-Subsidized</li> <li> (GSS) Government-Subsidized</li> <li> (ALL) Tax Credit, Market-Rate, Govt-Subsidized &amp; Income-Restricted</li> </ul>
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16	Lebanon Towne House 1111 Reindehl St., Lebanon, PA 17046	Contact: Alexia Phone: (717) 273-4566
	 <p>Total Units: 100 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1976                  BR: 0, 1, 2 Vacant Units: 0 Waitlist: 12-24 mos AR Year:                  Target Population: Senior 62+ Yr Renovated: 2011                  Rent Special: None                  Notes: HUD Section 8</p>	






17	Lebanon Village Apts. 201 Lebanon Village, Lebanon, PA 17046	Contact: Debra Phone: (717) 272-9589
	 <p>Total Units: 200 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1972                  BR: 1, 2, 3 Vacant Units: 0 Waitlist: 6-72 mos AR Year:                  Target Population: Family Yr Renovated: 2006                  Rent Special: None                  Notes: Tax Credit; HUD Section 8</p>	


















18	Maple Terrace Apts. 725 Maple St., Lebanon, PA 17042	Contact: Sue Phone: (717) 273-3333
	 <p>Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 1996                  BR: 1 Vacant Units: 0 Waitlist: 12 mos AR Year:                  Target Population: Senior 62+ Yr Renovated:                  Rent Special: None                  Notes: Tax Credit</p>	


19	Markethouse Place 550 Willow St., Lebanon, PA 17046	Contact: Phone:
	 <p>Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1987                  BR: 1 Vacant Units: 0 Waitlist: 226 HH AR Year:                  Target Population: Senior 55+ Yr Renovated:                  Rent Special: None                  Notes: Income-restricted, not LIHTC (40 units)</p>	


20	Mifflin Mills Townhomes 443 N. 7th St., Lebanon, PA 17046	Contact: Bryan Phone: (717) 273-1630
	 <p>Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 2,3 w/Elevator Year Built: 2009                  BR: 3 Vacant Units: 0 Waitlist: 1607 HH AR Year:                  Target Population: Family Yr Renovated:                  Rent Special: None                  Notes: Tax Credit; Rent to own units</p>	


<ul style="list-style-type: none"> <li> Comparable Property</li> <li> Senior Restricted</li> <li> (MRR) Market-Rate</li> <li> (MRT) Market-Rate &amp; Tax Credit</li> <li> (MRG) Market-Rate &amp; Government-Subsidized</li> <li> (MIN) Market-Rate &amp; Income-Restricted (not LIHTC)</li> </ul>	<ul style="list-style-type: none"> <li> (MIG) Market-Rate, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (TAX) Tax Credit</li> <li> (TGS) Tax Credit &amp; Government-Subsidized</li> <li> (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)</li> <li> (TIN) Tax Credit &amp; Income-Restricted (not LIHTC)</li> <li> (TMG) Tax Credit, Market-Rate &amp; Government-Subsidized</li> </ul>	<ul style="list-style-type: none"> <li> (TIG) Tax Credit, Income-Restricted (not LIHTC) &amp; Govt-Subsidized</li> <li> (INR) Income-Restricted (not LIHTC)</li> <li> (ING) Income-Restricted (not LIHTC) &amp; Government-Subsidized</li> <li> (GSS) Government-Subsidized</li> <li> (ALL) Tax Credit, Market-Rate, Govt-Subsidized &amp; Income-Restricted</li> </ul>
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21	<b>Modular Townhomes</b> 1400-1580 Lafayette St., Lebanon, PA 17042	Contact: Phone:
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1973 BR: 3, 4 Vacant Units: 0 Waitlist: 7115 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Public Housing	
22	<b>North Cornwall Commons Apts.</b> 119 Springwood Dr, Lebanon, PA 17042	Contact: Angie Phone: (717) 454-4445
	Total Units: 205 UC: 129 Occupancy: 97.6% Stories: 5 w/Elevator Year Built: 2021 BR: 1, 2, 3 Vacant Units: 5 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: 129 additional units UC, ECD fall 2023; Preleasing 6/2021, opened 12/2021, stabilized occupancy 4/2022	
23	<b>Oak Terrace Apts.</b> 1407 Oak St., Lebanon, PA 17042	Contact: Sue Phone: (717) 273-3333
	Total Units: 22 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 1920 BR: 1 Vacant Units: 0 Waitlist: 12-18 mos AR Year: Target Population: Senior 62+ Yr Renovated: 1998 Rent Special: None Notes: Tax Credit	
24	<b>Palmview Apts.</b> 255 W. North Ave., Palmyra, PA 17078	Contact: Phone:
	Total Units: 41 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 1996 BR: 1 Vacant Units: 0 Waitlist: 115 HH AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: Tax Credit	
25	<b>Palmyra Interfaith Manor</b> 101 S Railroad St., Palmyra, PA 17078	Contact: Patricia Phone: (717) 838-5267
	Total Units: 80 UC: 20 Occupancy: 100.0% Stories: 4 w/Elevator Year Built: 1980 BR: 1 Vacant Units: 0 Waitlist: 24 mos AR Year: Target Population: Senior 62+ Yr Renovated: 2023 Rent Special: None Notes: HUD Section 8 & 202	


 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















26	Plaza Apts. 1813 Summit St., Lebanon, PA 17042		Contact: Kacie Phone: (717) 273-7177	
		Total Units: 256 UC: 0 BR: 1, 2, 3 Target Population: Family Rent Special: None Notes: Higher rent for renovated units	Occupancy: 100.0% Vacant Units: 0	Stories: 2,3 Waitlist: None


27	Poplar Terrace 605 S Eight St., Lebanon, PA 17042		Contact: Sue Phone: (717) 273-3333	
		Total Units: 77 UC: 0 BR: 1, 2 Target Population: Senior 62+ Rent Special: None Notes: HUD Section 8	Occupancy: 100.0% Vacant Units: 0	Stories: 7 w/Elevator Waitlist: 24 mos


28	Quittapahilla Commons 301 W. New St., Annville, PA 17003		Contact: Phone:	
		Total Units: 22 UC: 0 BR: 1 Target Population: Senior 62+ Rent Special: None Notes: Tax Credit	Occupancy: 100.0% Vacant Units: 0	Stories: 1 Waitlist: 129 HH


29	Shoe Factory 201 N. Chestnut St., Palmyra, PA 17078		Contact: Robbi Phone: (717) 459-4013	
		Total Units: 41 UC: 0 BR: 0, 1 Target Population: Family Rent Special: None Notes:	Occupancy: 100.0% Vacant Units: 0	Stories: 3 w/Elevator Waitlist: None


30	Stevens Towers 930 Willow St., Lebanon, PA 17046		Contact: Karen Raugh Phone: (717) 274-1401	
		Total Units: 80 UC: 0 BR: 1 Target Population: Senior 50+ Rent Special: None Notes: Public Housing	Occupancy: 100.0% Vacant Units: 0	Stories: 11 w/Elevator Waitlist: Shared; 7115 HH


 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















31	Stonebrook at Northside Crossing 125 Farmshed Rd., Palmyra, PA 17078		Contact: Wendy Phone: (717) 298-5030	
		Total Units: 218 UC: 0 BR: 2, 3 Target Population: Family Rent Special: None Notes:	Occupancy: 100.0% Vacant Units: 0	Stories: 2 Waitlist: 21 HH


32	Summit Square 1201 W. Crestview Dr., Lebanon, PA 17042		Contact: Angela Phone: (717) 964-4970	
		Total Units: 180 UC: 0 BR: 1, 2, 3 Target Population: Family Rent Special: None Notes: Rent range based on floor level	Occupancy: 100.0% Vacant Units: 0	Stories: 3 Waitlist: 25 HH


33	Timber Hills Apts. 102 Valley Rd., Mt. Gretna, PA 17064		Contact: Harold Phone: (717) 574-3059	
		Total Units: 30 UC: 0 BR: 2 Target Population: Family, Senior Rent Special: None Notes:	Occupancy: 100.0% Vacant Units: 0	Stories: 1 Waitlist: 6 HH


34	Tulpehocken Terrace 101 W. Richland Ave., Myerstown, PA 17067		Contact: Charlotte Phone: (717) 273-3333	
		Total Units: 46 UC: 0 BR: 0, 1 Target Population: Senior 62+ Rent Special: None Notes: HUD Section 8	Occupancy: 100.0% Vacant Units: 0	Stories: 4 Waitlist: 12 mos


35	Walnut Manor 219 Fisher St., Jonestown, PA 17038		Contact: Karen Phone: (717) 865-7345	
		Total Units: 36 UC: 0 BR: 1, 2 Target Population: Family Rent Special: None Notes: Tax Credit; RD 515, has RA (27 units)	Occupancy: 100.0% Vacant Units: 0	Stories: 2 Waitlist: 20 HH


 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















36	Washington Arms 303 Chestnut St., Lebanon, PA 17042		Contact: Phone:	
		Total Units: 58 UC: 0 BR: 0, 1, 2 Target Population: Senior 62+ Rent Special: None Notes: Public Housing	Occupancy: 100.0% Vacant Units: 0	Stories: 4 Waitlist: Shared; 7115 HH


37	Washington Court 203 W. Washington Ave., Myerstown, PA 17067		Contact: Phone: (717) 866-2182	
		Total Units: 30 UC: 0 BR: 1, 2 Target Population: Family Rent Special: None Notes: RD 515, no RA	Occupancy: 100.0% Vacant Units: 0	Stories: 2 Waitlist: None


















38	Weavertown Terrace Townhomes 500 Weavertown Rd., Lebanon, PA 17046		Contact: Ela Phone: (717) 743-1935	
		Total Units: 153 UC: 0 BR: 0, 2, 3 Target Population: Family Rent Special: None Notes:	Occupancy: 100.0% Vacant Units: 0	Stories: 2 Waitlist: 4 HH

39	Webster Manor 1012 Brock Dr., Lebanon, PA 17046		Contact: Phone:	
		Total Units: 100 UC: 0 BR: 1, 2, 3, 4, 5 Target Population: Family Rent Special: None Notes: Public Housing	Occupancy: 100.0% Vacant Units: 0	Stories: 2 Waitlist: Shared; 7115 HH

40	Willow Terrace 800 Willow St., Lebanon, PA 17042		Contact: Cottie Phone: (717) 273-3333	
		Total Units: 100 UC: 0 BR: 0, 1 Target Population: Senior 62+ Rent Special: None Notes: HUD Section 8	Occupancy: 100.0% Vacant Units: 0	Stories: 11 Waitlist: 12-18 mos

 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	

41	<b>Willows Senior</b> 609 N. 12th St., Lebanon, PA 17046		Contact: Shar Phone: (717) 273-8601			
		Total Units: <b>90</b> UC: <b>0</b> BR: <b>1, 2</b> Target Population: <b>Senior 62+</b> Rent Special: <b>None</b> Notes: <b>Tax Credit</b>	Occupancy: <b>100.0%</b> Vacant Units: <b>0</b>	Stories: <b>3</b> Waitlist: <b>50 HH</b>	w/Elevator	Year Built: <b>2005</b> AR Year: Yr Renovated:

 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	



Source: Lebanon County Housing & Redevelopment Authorities  
 Effective: 11/2021

Monthly Dollar Allowances

		Garden						Townhome					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	27	53	67	79	91	106	27	53	67	79	91	106
	+Base Charge	0	0	0	0	0	0	0	0	0	0	0	0
	Bottled Gas	51	68	93	114	140	163	51	68	93	114	140	163
	Electric	51	69	94	116	141	164	51	69	94	116	141	164
	Heat Pump	0	0	0	0	0	0	0	0	0	0	0	0
	Oil	52	70	96	118	144	167	52	70	96	118	144	167
Cooking	Natural Gas	20	21	22	24	26	27	20	21	22	24	26	27
	Bottled Gas	0	0	0	0	0	0	0	0	0	0	0	0
	Electric	4	5	7	9	12	16	4	5	7	9	12	16
Other Electric	29	33	45	50	53	59	29	33	45	50	53	59	
+Base Charge	0	0	0	0	0	0	0	0	0	0	0	0	
Air Conditioning	0	0	0	0	0	0	0	0	0	0	0	0	
Water Heating	Natural Gas	26	29	32	35	38	41	26	29	32	35	38	41
	Bottled Gas	0	0	0	0	0	0	0	0	0	0	0	0
	Electric	21	28	35	42	49	56	21	28	35	42	49	56
	Oil	0	0	0	0	0	0	0	0	0	0	0	0
Water	8	13	21	30	39	47	8	13	21	30	39	47	
Sewer	14	20	31	43	54	66	14	20	31	43	54	66	
Trash Collection	19	19	19	19	19	19	19	19	19	19	19	19	
Internet*	20	20	20	20	20	20	20	20	20	20	20	20	
Cable*	20	20	20	20	20	20	20	20	20	20	20	20	
Alarm Monitoring*	0	0	0	0	0	0	0	0	0	0	0	0	

\* Estimated- not from source

**ADDENDUM B:  
NON-CONVENTIONAL SURVEY**

Address	City	Type	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
30 North 7th Street	Lebanon	Duplex	\$1,100	585	\$1.88	2	1.0	1900	Trulia
30 North 7th Street	Lebanon	Duplex	\$1,550	1,110	\$1.40	3	1.0	1900	Trulia
1215 Willow Street	Lebanon	Apartment	\$1,500	1,168	\$1.28	3	1.0	1940	Trulia
305 North 24th Street	Lebanon	Duplex	\$1,750	1,702	\$1.03	3	2.5	2007	Trulia
10 Larch Lane	Lebanon	Apartment	\$1,485	-	-	3	2.0	-	Trulia
12 Larch Lane	Lebanon	Manufactured Home	\$1,485	-	-	3	2.0	-	Trulia
362 North 13th Street	Lebanon	Duplex	\$1,500	990	\$1.52	3	2.0	1920	Trulia
401 Chestnut Street	Lebanon	Townhome	\$1,275	1,500	\$0.85	3	1.0	1900	Trulia
369 North 10th Street	Lebanon	Duplex	\$1,100	750	\$1.47	3	1.0	1910	Trulia
25 South Mill Street	Annville	Single-family	\$1,150	1,116	\$1.03	2	1.0	1980	Trulia
1137 West Main Street	Annville	Apartment	\$875	-	-	0	1.0	1964	Trulia
2501 South 5th Avenue	Lebanon	Single-family	\$1,450	1,144	\$1.27	3	1.0	1975	Trulia
2386 Stiegel Pike	Myerstown	Single-family	\$1,495	1,822	\$0.82	3	1.5	1958	Trulia
123 Linda Sue Lane	Myerstown	Single-family	\$1,550	1,416	\$1.09	3	2.5	2016	Trulia
1443 Heidelberg Avenue	Newmanstown	Single-family	\$1,400	1,732	\$0.81	2	2.0	1949	Trulia
228 South 10th Street	Lebanon	Single-family	\$1,750	1,102	\$1.59	4	1.0	1870	Trulia
6 East Main Street	Richland	Apartment	\$750	800	\$0.94	1	1.0	1955	Trulia
360 North 13th Street	Lebanon	Duplex	\$1,650	1,456	\$1.13	4	1.5	1918	Trulia
129 East Market Street	Jonestown	Townhome	\$1,325	1,442	\$0.92	3	1.0	1850	Trulia
1329 Brandywine Street	Lebanon	Townhome	\$1,500	1,117	\$1.34	4	1.5	1887	Trulia
540 Walnut Street	Lebanon	Apartment	\$1,100	1,650	\$0.67	2	1.0	1900	Trulia
207A West Main Avenue	Myerstown	Duplex	\$1,195	1,862	\$0.64	3	1.0	1800	Trulia
16 South Chestnut Street	Palmyra	Apartment	\$1,200	-	-	2	1.0	-	Trulia
411 East Mifflin Street	Lebanon	Single-family	\$850	-	-	1	1.0	1910	Trulia
23-27 South 8th Street	Lebanon	Apartment	\$875	-	-	2	1.0	1945	Trulia
112 Garden Avenue	Myerstown	Townhome	\$975	950	\$1.03	2	1.0	-	Trulia

Address	City	Type	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
2839 Horseshoe Pike	Palmyra	Townhome	\$1,095	-	-	2	2.0	-	Trulia
857 Londonderry Boulevard	Palmyra	Townhome	\$1,150	1,218	\$0.94	3	1.5	-	Trulia
137 West Market Street	Jonestown	Townhome	\$1,450	1,337	\$1.08	2	1.0	1920	Trulia
484 North 6th Street	Lebanon	Townhome	\$1,400	1,605	\$0.87	3	1.5	1910	Trulia
1309 Brandywine Street	Lebanon	Apartment	\$1,350	1,131	\$1.19	3	1.0	-	Trulia
30 North 7th Street	Lebanon	Townhome	\$1,100	585	\$1.88	2	1.0	1900	Trulia
30 North 7th Street	Lebanon	Townhome	\$1,550	1,110	\$1.40	3	1.0	1900	Trulia
706 North 2nd Avenue	Lebanon	Townhome	\$1,150	1,200	\$0.96	3	1.0	1944	Trulia
1215 Willow Street	Lebanon	Apartment	\$1,500	1,168	\$1.28	3	1.0	1940	Trulia
420-430 East High Street	Palmyra	Apartment	\$950	1,070	\$0.89	2	1.0	1964	Trulia
1612 Greenwood Drive	Lebanon	Single-family	\$2,400	1,876	\$1.28	3	2.0	1992	Trulia
906 Walnut Street	Lebanon	Apartment	\$1,600	1,120	\$1.43	3	1.0	1890	Trulia
517 North 10th Street	Lebanon	Townhome	\$1,200	1,400	\$0.86	3	1.5	1930	Trulia
10669 Jonestown Road	Anncville	Apartment	\$900	250	\$3.60	0	1.0	1950	Trulia
418 Oak Street	Schaefferstown	Single-family	\$1,500	3,400	\$0.44	4	4.0	1978	Trulia
16 Williamsburg Drive	Jonestown	Townhome	\$1,850	1,276	\$1.45	3	1.5	2004	Trulia
364 North 14th Street	Lebanon	Apartment	\$1,500	1,402	\$1.07	3	1.5	1890	Trulia
152 Lighthouse Drive	Jonestown	Townhome	\$1,850	1,392	\$1.33	3	1.5	2003	Trulia
4 East Market Street	Jonestown	Apartment	\$1,400	1,150	\$1.22	2	1.0	-	Trulia
210 East Main Street	Anncville	Apartment	\$1,250	1,200	\$1.04	2	1.0	-	Trulia
415 East Main Street	Palmyra	Apartment	\$1,299	894	\$1.45	2	1.0	1925	Trulia
2140 Colebrook Road	Lebanon	Apartment	\$2,050	1,800	\$1.14	4	2.0	-	Trulia
208 Weaver Avenue	Mount Gretna	Apartment	\$1,400	596	\$2.35	1	1.0	-	Trulia
383 North Partridge Street	Lebanon	Duplex	\$1,200	1,307	\$0.92	3	2.0	1910	Trulia
1351 Monument Street	Lebanon	Duplex	\$1,075	-	-	2	1.0	1910	Trulia
1011 Walton Street	Lebanon	Duplex	\$1,450	1,776	\$0.82	3	1.0	1975	Trulia

Address	City	Type	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
816 South Railroad Street	Myerstown	Apartment	\$850	-	-	1	1.0	1910	Zillow
406 North 10th Street	Lebanon	Townhome	\$1,375	1,742	\$0.79	3	1.0	1891	Apartments.com
1015 Lehman Street	Lebanon	Apartment	\$950	-	-	2	1.0	1910	Apartments.com
545 North 10th Street	Lebanon	Apartment	\$950	-	-	2	1.0	1930	Apartments.com
601 North 9th Street	Lebanon	Townhome	\$1,400	-	-	4	2.0	1902	Apartments.com
1401 1/2 Sandhill Road	Lebanon	Duplex	\$1,200	900	\$1.33	2	1.0	1940	Apartments.com
143 West Main Street	Myerstown	Apartment	\$1,050	660	\$1.59	1	1.0	1920	Zillow
504 East Cumberland Street	Lebanon	Apartment	\$850	-	-	2	1.0	1956	Zillow
17 Racehorse Drive	Jonestown	Single-family	\$1,100	900	\$1.22	2	1.0	1970	Apartments.com
33 South White Oak Street	Annville	Single-family	\$2,900	1,100	\$2.64	3	1.0	1958	Apartments.com
448 Stracks Dam Road	Myerstown	Single-family	\$1,500	1,014	\$1.48	2	1.0	1940	Rent.com
610 Cumberland Street	Lebanon	Apartment	\$1,100	-	-	2	1.0	1940	Rent.com
124 West Carpenter Avenue	Myerstown	Single-family	\$1,000	700	\$1.43	3	1.0	1960	Apartments.com
495 Houtztown Road	Myerstown	Single-family	\$2,250	2,232	\$1.01	3	2.5	1957	Apartments.com
328 East Main Street	Palmyra	Apartment	\$1,200	545	\$2.20	2	1.0	1965	Apartments.com
131 North College Street	Palmyra	Townhome	\$1,350	1,251	\$1.08	3	1.5	1950	Apartments.com
33 North Penn Street	Palmyra	Townhome	\$2,500	1,750	\$1.43	3	3.0	-	Apartments.com
37 North Penn Street	Palmyra	Townhome	\$2,500	1,750	\$1.43	3	3.0	2022	Apartments.com
41 North Penn Street	Palmyra	Townhome	\$2,500	1,750	\$1.43	3	3.0	2022	Apartments.com
1111 Cambridge Court	Palmyra	Townhome	\$1,650	1,208	\$1.37	2	1.5	2022	Apartments.com
44 North Chestnut Street	Palmyra	Townhome	\$925	-	-	1	1.0	1916	Rent.com
603 North 9th Street	Lebanon	Apartment	\$1,300	-	-	4	1.0	1902	Rent.com
1278 Willow Street	Lebanon	Townhome	\$1,100	900	\$1.22	2	1.0	1940	Rent.com
23 South 8th Street	Lebanon	Apartment	\$875	-	-	2	1.0	1945	Rent.com
521 South Broad Street	Lebanon	Townhome	\$1,500	-	-	3	2.0	1925	Rent.com
350 Vine Street	Lebanon	Townhome	\$1,000	-	-	1	1.0	1965	Rent.com

Address	City	Type	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
1950 South 5th Avenue	Lebanon	Apartment	\$1,100	-	-	1	1.0	1985	Rent.com
29 Laurel Drive	Myerstown	Townhome	\$1,500	1,600	\$0.94	3	1.0	2002	Rent.com
32 West Main Street	Richland	Townhome	\$1,200	1,520	\$0.79	3	1.0	-	Rent.com

ADDENDUM C:  
SENIOR CARE HOUSING SURVEY

### Independent Living

Map ID	Facility Name	Address	City	ST	Year Built	Total Units	Vacant Beds	Occ. Rate	Monthly Rent Range
I-1	Cornwall Manor	1 Boyd St.	Cornwall	PA	1949	343	0	100.0%	\$1,939-\$3,455
I-2	Juniper Village at Lebanon II	101 Hearthstone Ln.	Lebanon	PA	1990	40	12	70.0%	\$2,015-\$2,855
I-3	Lebanon Valley Home	552 E. Main St.	Lebanon	PA	2015	12	0	100.0%	\$1,530
I-4	Londonderry Village	1206 Grubb Rd.	Palmyra	PA	2010	360	6	98.3%	\$1,029-\$2,194
I-5	Traditions of Hershey	102 N. Larkspur Dr.	Palmyra	PA	2000	97	5	94.8%	\$2,500-\$2,900

### Assisted Living

Map ID	Facility Name	Address	City	ST	Year Built/ Renovated	Licensed Beds	Marketed Beds	Vacant Beds	Occ. Rate	Monthly Rent Range
A-1	American House (Hotel Lebanon)	23-25 South Ninth St.	Lebanon	PA	1980	74	74	14	81.1%	\$2,000
A-2	Columbia Cottage	103 North Larkspur Dr.	Palmyra	PA	2001	60	52	9	82.7%	\$4,755
A-3	Cornwall Manor	1 Boyd Street	Cornwall	PA	1949	45	45	0	100.0%	\$7,239-\$9,277
A-4	Hill Farm Estate	200 Kauffman Rd.	Annville	PA	1919/2002	65	65	49	24.6%	\$3,420-\$4,110
A-5	Juniper Village at Lebanon I	1125 Birch Rd.	Lebanon	PA	1990	82	82	40	51.2%	\$4,500-\$6,460
A-6	Kadima Rehabilitation & Nursing at Campbelltown	2880 Horseshoe Pike	Palmyra	PA	1970	24	24	15	37.5%	\$2,403-\$2,890
A-7	Lebanon Valley Home	550 East Main St.	Annville	PA	2015	44	44	7	84.1%	\$4,684-\$5,353
A-8	Linden Village	100 Tuck St.	Lebanon	PA	1998/2021	64	64	32	50.0%	\$5,130-\$6,185
A-9	Richland Christian Home	211 South Race St.	Richland	PA	NA	23	23	3	87.0%	\$3800-\$4,100
A-10	Spang Crest Manor	945 Duke St.	Lebanon	PA	1949	18	18	4	77.8%	\$6,479
A-11	Traditions Of Hershey	100 North Larkspur Rd.	Palmyra	PA	2000	36	36	0	100.0%	\$4,500



**Nursing Care**

<b>Map ID</b>	<b>Facility Name</b>	<b>Address</b>	<b>City</b>	<b>ST</b>	<b>Year Built/ Renovated</b>	<b>Licensed Beds</b>	<b>Marketed Beds</b>	<b>Vacant Beds</b>	<b>Occ. Rate</b>	<b>Monthly Rent Range</b>
N-1	Cedar Haven Healthcare Center	590 S. 5th Ave.	Lebanon	PA	1964	324	195	0	100.0%	\$9,885-\$10,798
N-2	Cornwall Manor	1 Boyd St	Cornwall	PA	1949	96	96	4	95.8%	\$13,961
N-3	Kadima Rehab & Nursing at Campbellton	2880 Horseshoe Pike	Lebanon	PA	1970	53	53	0	100.0%	\$9,733-\$10,038
N-4	Kadima Rehab & Nursing at Palmyra	341 N Railroad St	Palmyra	PA	2000	39	39	0	100.0%	\$10,798-\$11,254
N-5	Lebanon Valley Home	550 E Main St	Annville	PA	2015	55	55	8	85.5%	\$11,802-\$12,319
N-6	Londonderry Village (Lebanon Valley Brethren Home) Green Houses	1200 Grubb St.	Palmyra	PA	1979	88	88	29	67.0%	\$13,231-\$14,144
N-7	Spang Crest Manor	945 Duke St.	Lebanon	PA	1949	105	105	21	80.0%	\$14,205-\$14,935
N-8	Stoneridge Poplar Run	450 E. Lincoln Ave.	Myerstown	PA	1950/2014	60	60	12	80.0%	\$11,741-\$13,231
N-9	Stoneridge Towne Centre	7 West Park Ave.	Myerstown	PA	1950/2014	152	91	35	61.5%	\$11,741-\$13,231

**ADDENDUM D:**  
**COMMUNITY INPUT RESULTS**

# STAKEHOLDER SURVEY

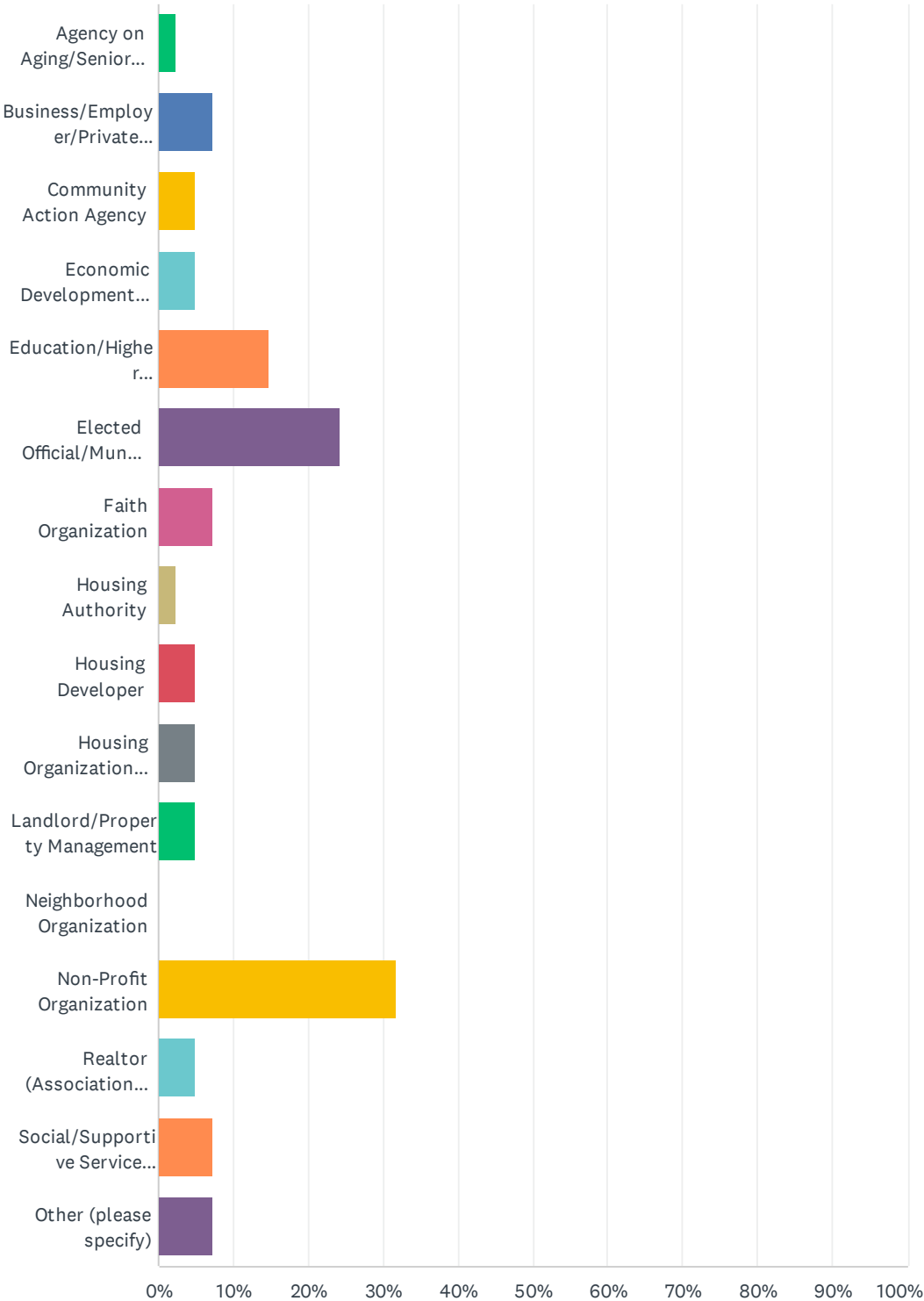
# Q1 Please provide your contact information, should we need to follow-up with this response.

Answered: 41 Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	41
Organization	100.00%	41
Email Address	100.00%	41
Phone Number	100.00%	41

## Q2 What type of organization do you represent? (select all that apply)

Answered: 41 Skipped: 0

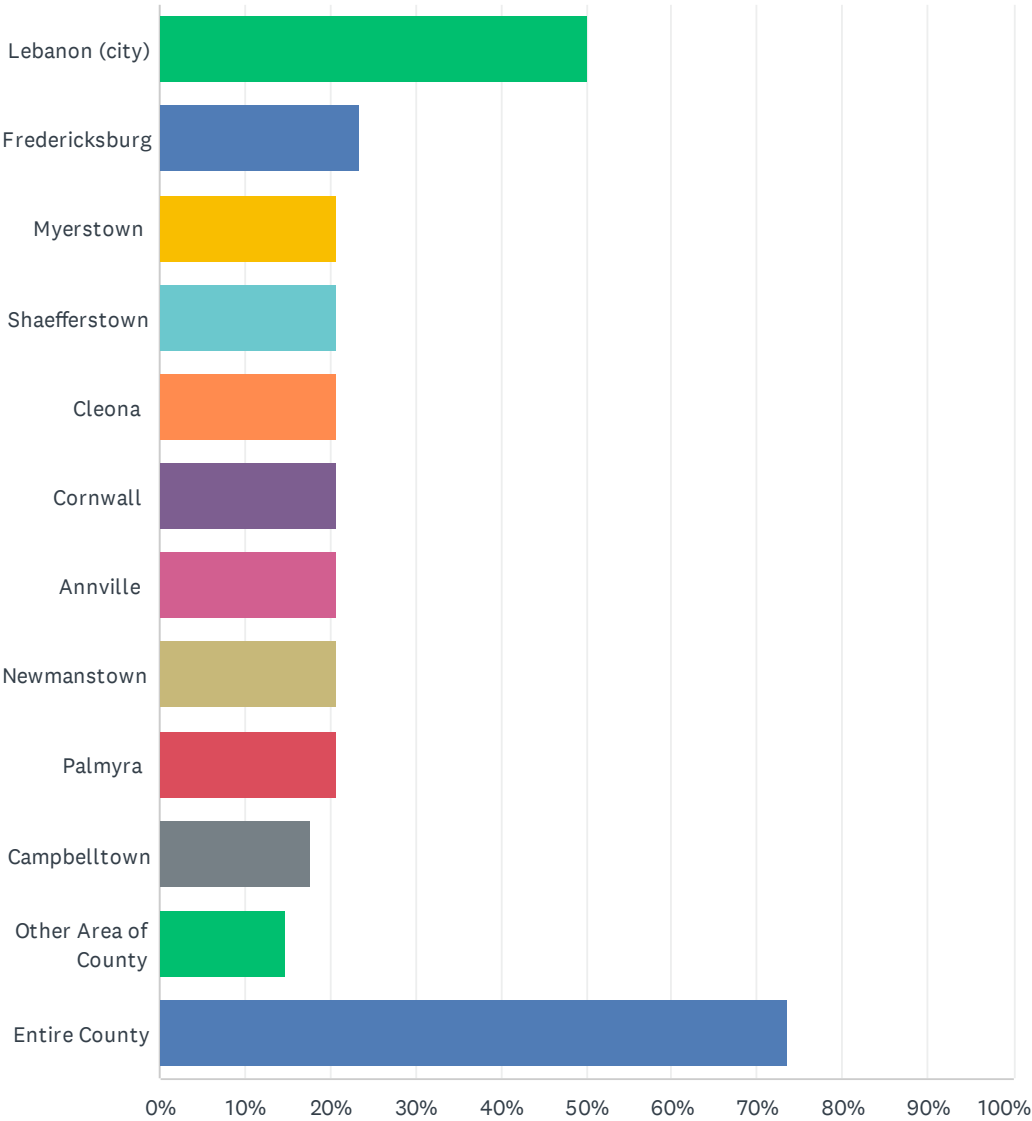


## Lebanon County, Pennsylvania Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Agency on Aging/Senior Services	2.44%	1
Business/Employer/Private Sector	7.32%	3
Community Action Agency	4.88%	2
Economic Development Organizations	4.88%	2
Education/Higher Education/University	14.63%	6
Elected Official/Municipal Contact/Local Government	24.39%	10
Faith Organization	7.32%	3
Housing Authority	2.44%	1
Housing Developer	4.88%	2
Housing Organization/Shelter	4.88%	2
Landlord/Property Management	4.88%	2
Neighborhood Organization	0.00%	0
Non-Profit Organization	31.71%	13
Realtor (Association/Board of Realtors/Etc.)	4.88%	2
Social/Supportive Service Provider	7.32%	3
Other (please specify)	7.32%	3
<b>Total Respondents: 41</b>		

### Q3 What area(s) do you serve? (select all that apply)

Answered: 34 Skipped: 7



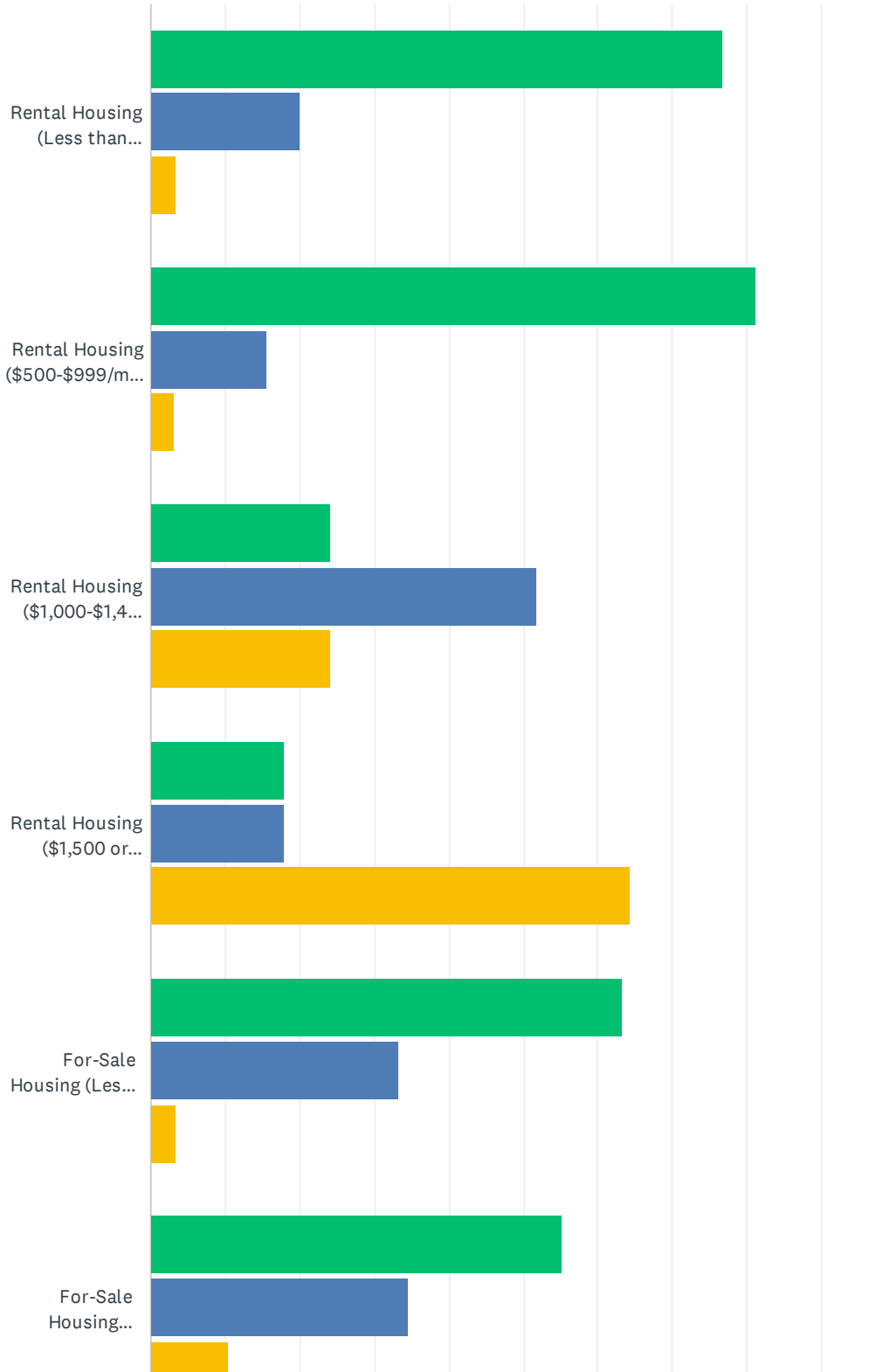
## Lebanon County, Pennsylvania Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Lebanon (city)	50.00%	17
Fredericksburg	23.53%	8
Myerstown	20.59%	7
Shaafferstown	20.59%	7
Cleona	20.59%	7
Cornwall	20.59%	7
Annville	20.59%	7
Newmanstown	20.59%	7
Palmyra	20.59%	7
Campbelltown	17.65%	6
Other Area of County	14.71%	5
Entire County	73.53%	25
Total Respondents: 34		

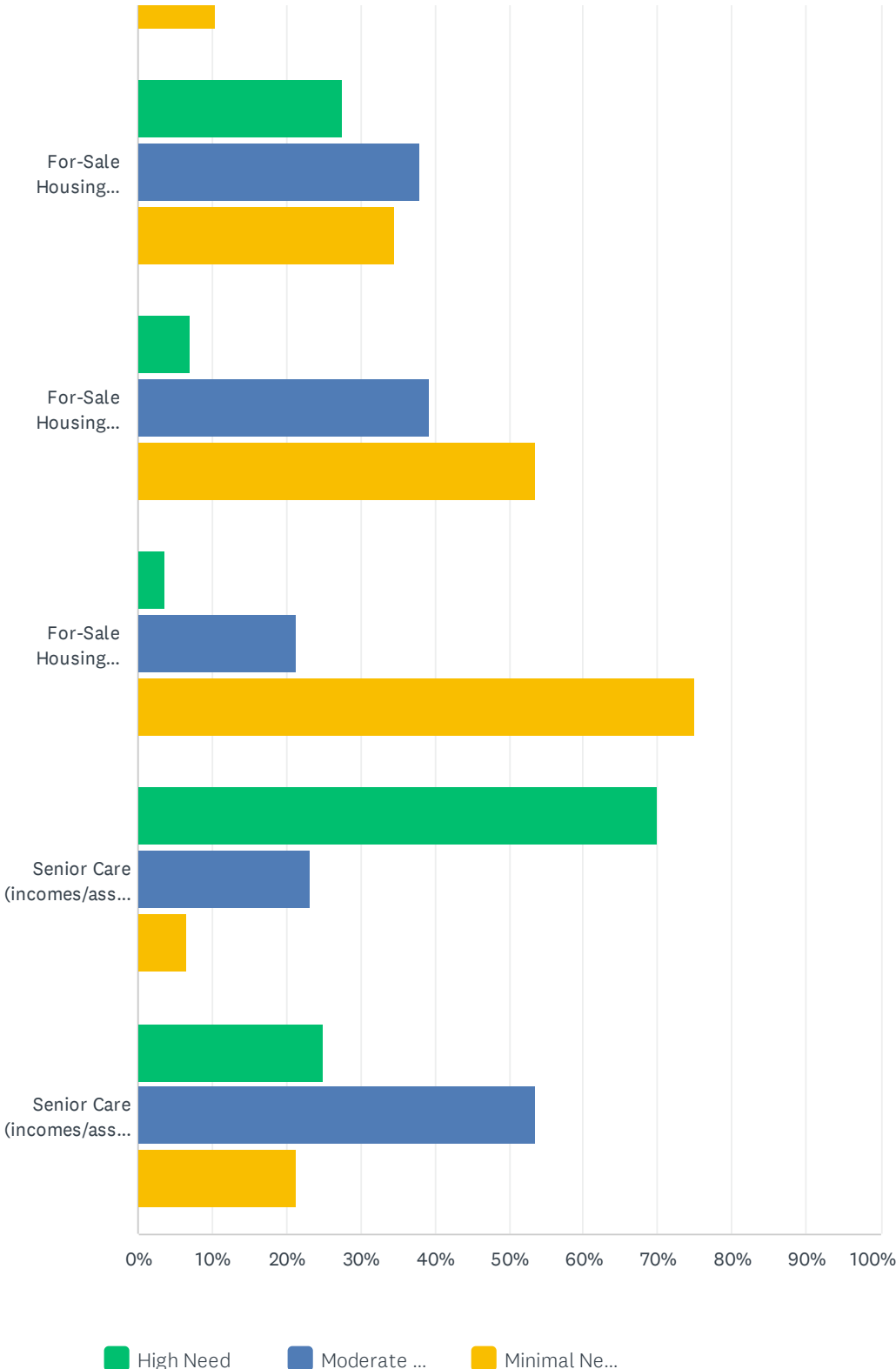


Q4 To what degree are each of the following housing types needed by price point in the market? (Note: Senior care reflects household income/assets as opposed to rents/fees)

Answered: 33 Skipped: 8



Lebanon County, Pennsylvania Stakeholder Survey

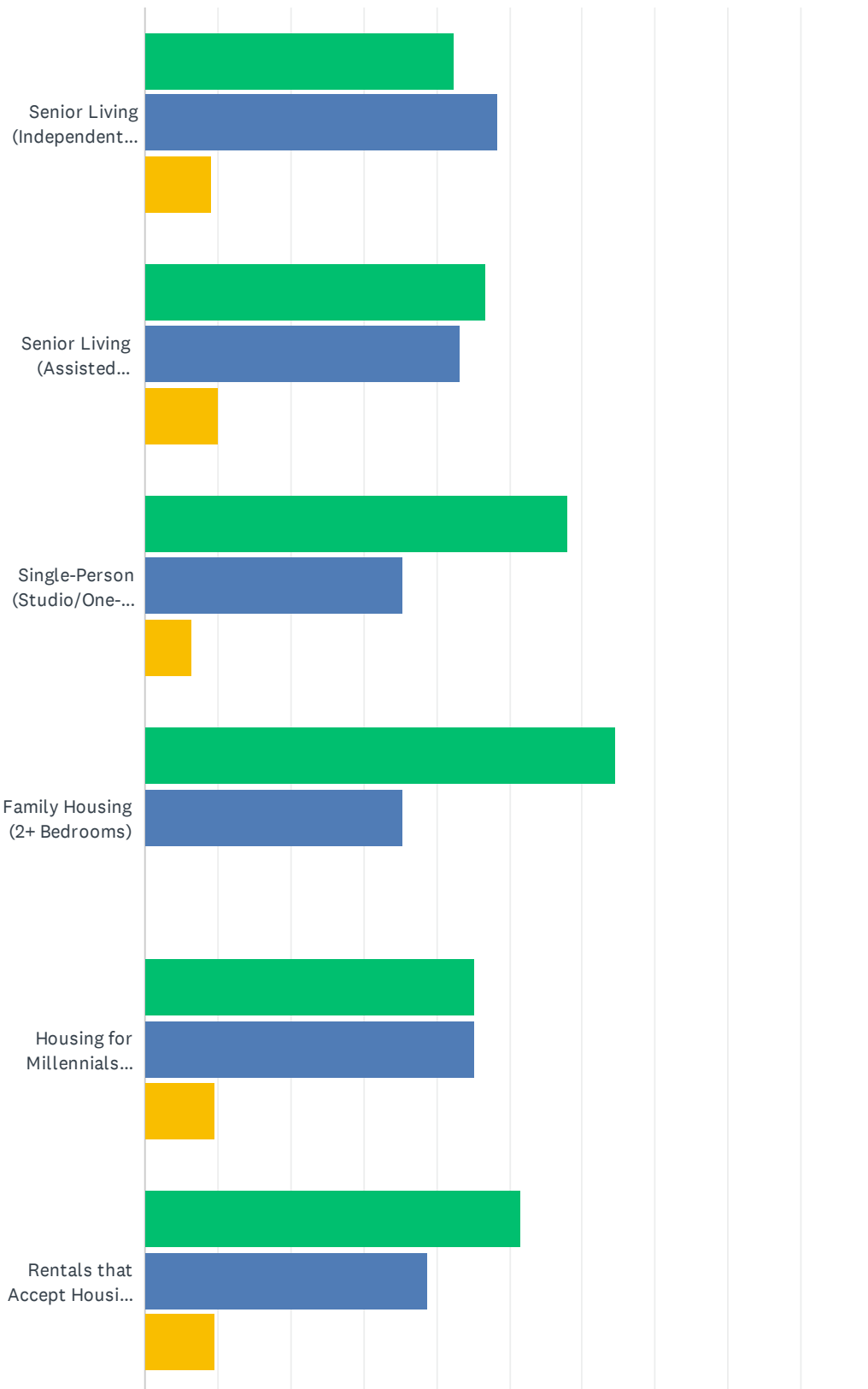


Lebanon County, Pennsylvania Stakeholder Survey

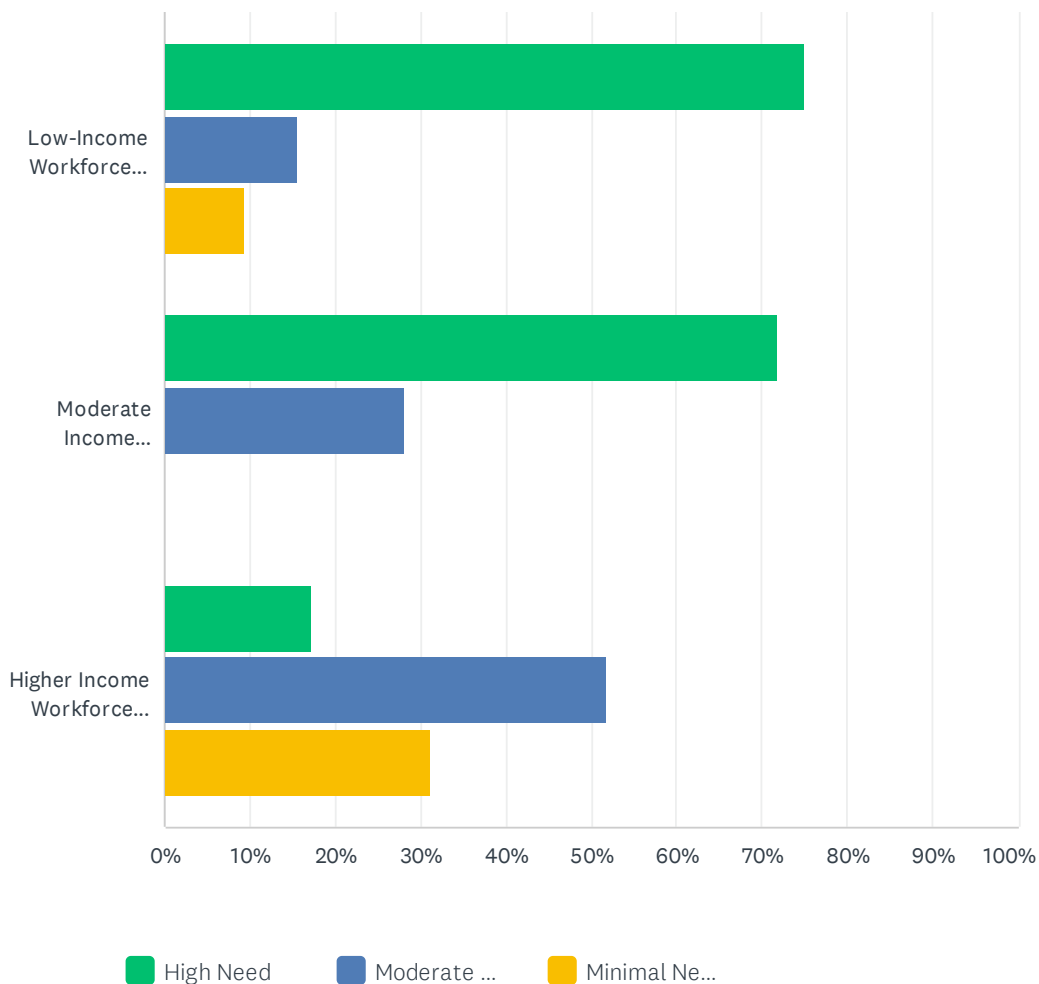
	HIGH NEED	MODERATE NEED	MINIMAL NEED	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	76.67% 23	20.00% 6	3.33% 1	30	1.27
Rental Housing (\$500-\$999/month)	81.25% 26	15.63% 5	3.13% 1	32	1.22
Rental Housing (\$1,000-\$1,499/month)	24.14% 7	51.72% 15	24.14% 7	29	2.00
Rental Housing (\$1,500 or more/month)	17.86% 5	17.86% 5	64.29% 18	28	2.46
For-Sale Housing (Less than \$150,000)	63.33% 19	33.33% 10	3.33% 1	30	1.40
For-Sale Housing (\$150,000-\$199,999)	55.17% 16	34.48% 10	10.34% 3	29	1.55
For-Sale Housing (\$200,000-\$249,999)	27.59% 8	37.93% 11	34.48% 10	29	2.07
For-Sale Housing (\$250,000-\$349,999)	7.14% 2	39.29% 11	53.57% 15	28	2.46
For-Sale Housing (\$350,000 or more)	3.57% 1	21.43% 6	75.00% 21	28	2.71
Senior Care (incomes/assets less than \$25,000)	70.00% 21	23.33% 7	6.67% 2	30	1.37
Senior Care (incomes/assets greater than \$25,000)	25.00% 7	53.57% 15	21.43% 6	28	1.96

# Q5 What is the need for housing by each of the following populations in the market?

Answered: 34 Skipped: 7



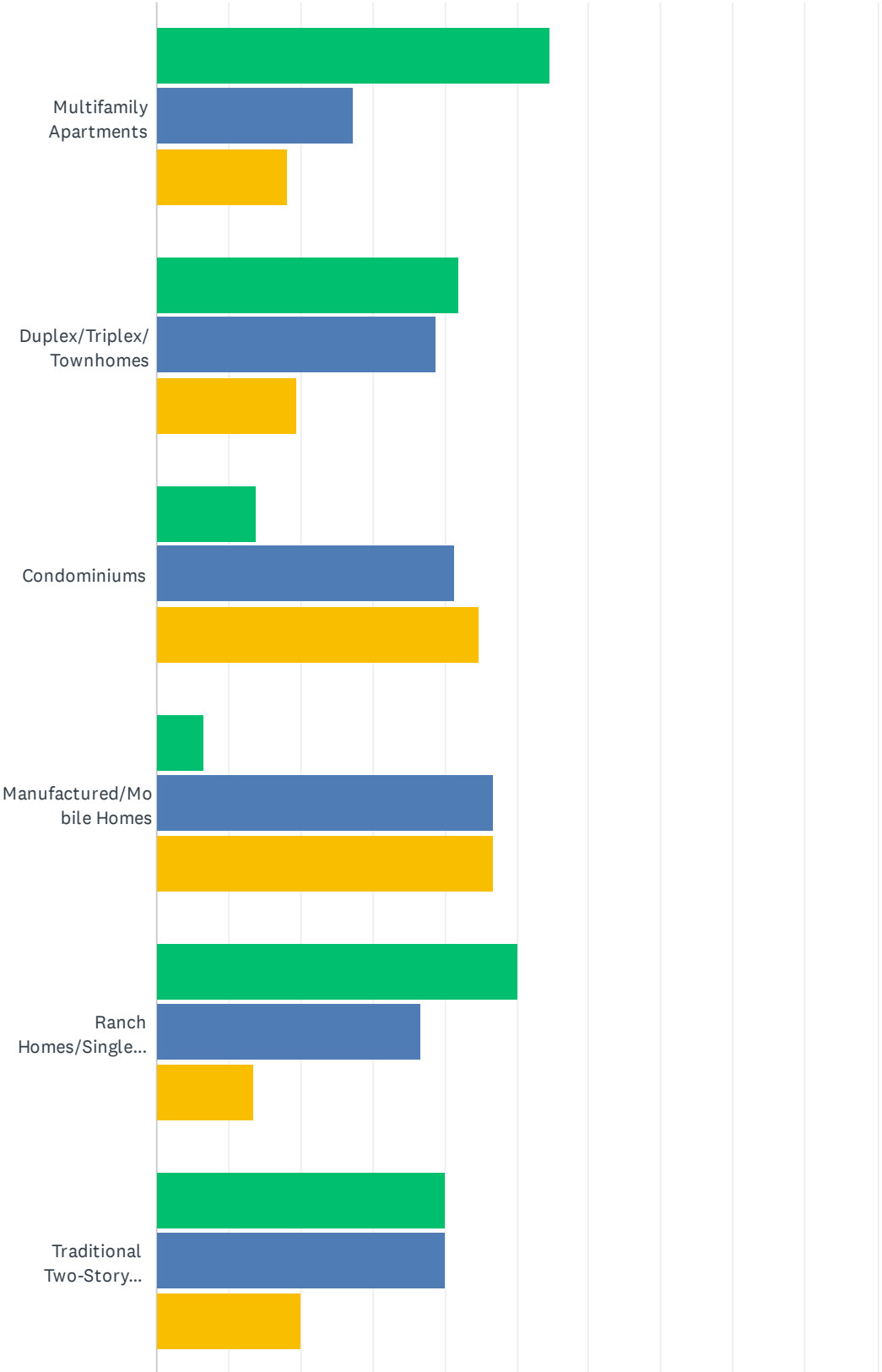
## Lebanon County, Pennsylvania Stakeholder Survey



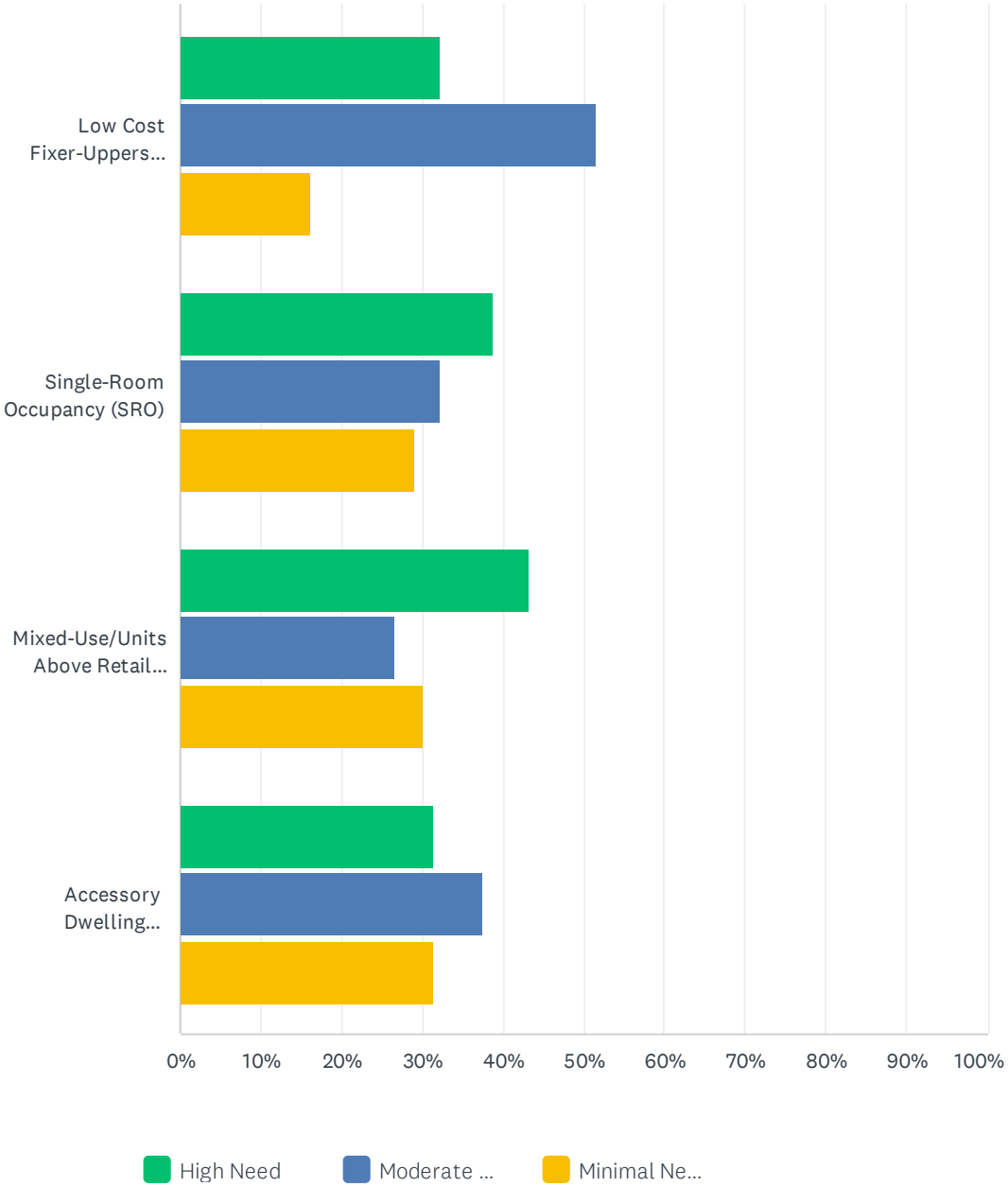
	HIGH NEED	MODERATE NEED	MINIMAL NEED	TOTAL	WEIGHTED AVERAGE
Senior Living (Independent Living)	42.42% 14	48.48% 16	9.09% 3	33	1.67
Senior Living (Assisted Living, Nursing Care)	46.67% 14	43.33% 13	10.00% 3	30	1.63
Single-Person (Studio/One-Bedroom)	58.06% 18	35.48% 11	6.45% 2	31	1.48
Family Housing (2+ Bedrooms)	64.52% 20	35.48% 11	0.00% 0	31	1.35
Housing for Millennials (Ages 25-39)	45.16% 14	45.16% 14	9.68% 3	31	1.65
Rentals that Accept Housing Choice Vouchers/Section 8	51.61% 16	38.71% 12	9.68% 3	31	1.58
Low-Income Workforce (<\$30k)	75.00% 24	15.63% 5	9.38% 3	32	1.34
Moderate Income Workforce (\$30k-\$60k)	71.88% 23	28.13% 9	0.00% 0	32	1.28
Higher Income Workforce (\$60k+)	17.24% 5	51.72% 15	31.03% 9	29	2.14

# Q6 What is the need for each of the following housing styles in the market?

Answered: 34 Skipped: 7



Lebanon County, Pennsylvania Stakeholder Survey



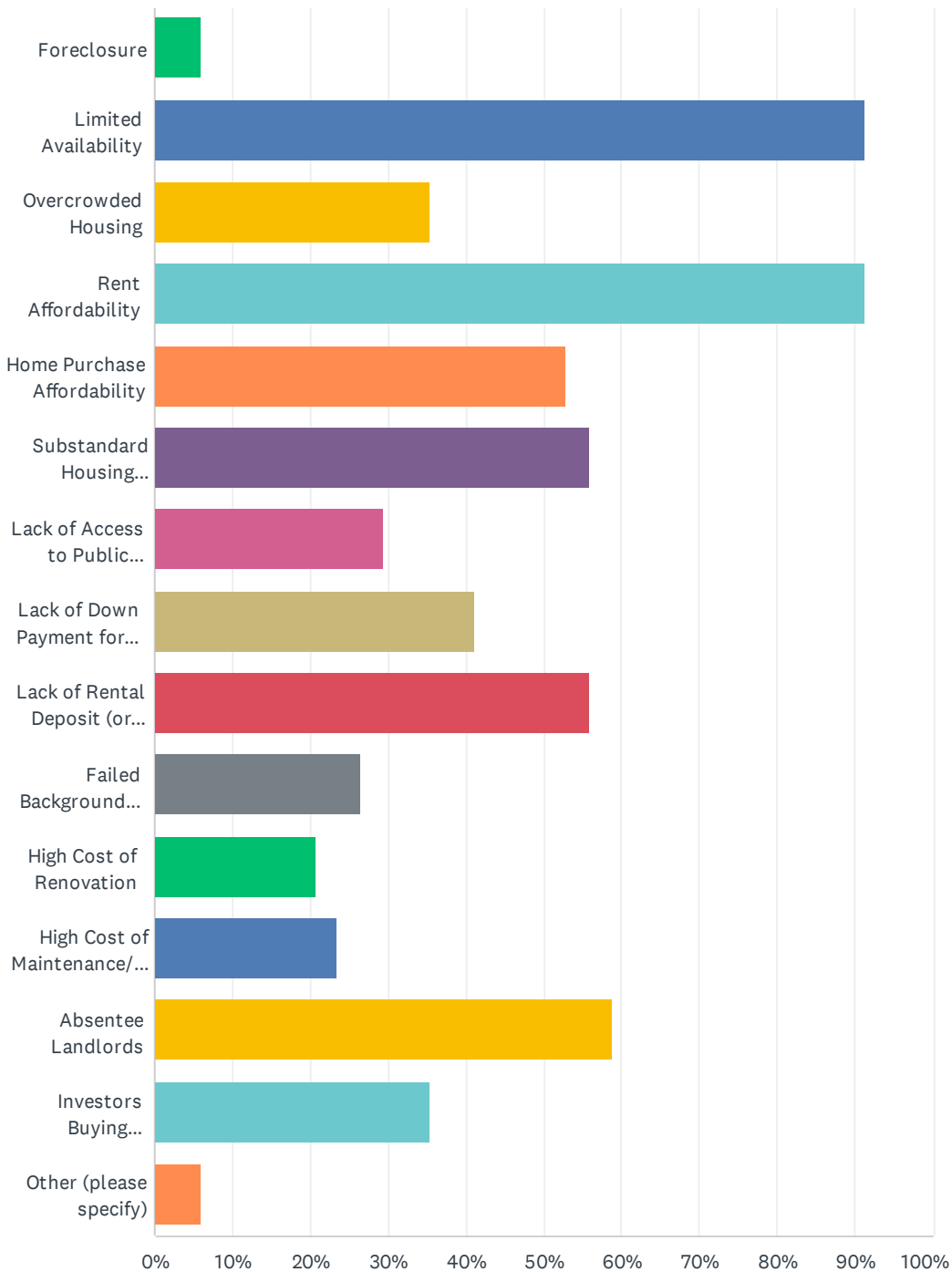
Lebanon County, Pennsylvania Stakeholder Survey

	HIGH NEED	MODERATE NEED	MINIMAL NEED	TOTAL	WEIGHTED AVERAGE
Multifamily Apartments	54.55% 18	27.27% 9	18.18% 6	33	1.64
Duplex/Triplex/Townhomes	41.94% 13	38.71% 12	19.35% 6	31	1.77
Condominiums	13.79% 4	41.38% 12	44.83% 13	29	2.31
Manufactured/Mobile Homes	6.67% 2	46.67% 14	46.67% 14	30	2.40
Ranch Homes/Single Floor Plan Units	50.00% 15	36.67% 11	13.33% 4	30	1.63
Traditional Two-Story Single-Family Homes	40.00% 12	40.00% 12	20.00% 6	30	1.80
Low Cost Fixer-Uppers (single-family homes)	32.26% 10	51.61% 16	16.13% 5	31	1.84
Single-Room Occupancy (SRO)	38.71% 12	32.26% 10	29.03% 9	31	1.90
Mixed-Use/Units Above Retail (Downtown Housing)	43.33% 13	26.67% 8	30.00% 9	30	1.87
Accessory Dwelling Units/Tiny Houses	31.25% 10	37.50% 12	31.25% 10	32	2.00



### Q7 What are the most common housing issues experienced in the market? (select all that apply)

Answered: 34 Skipped: 7

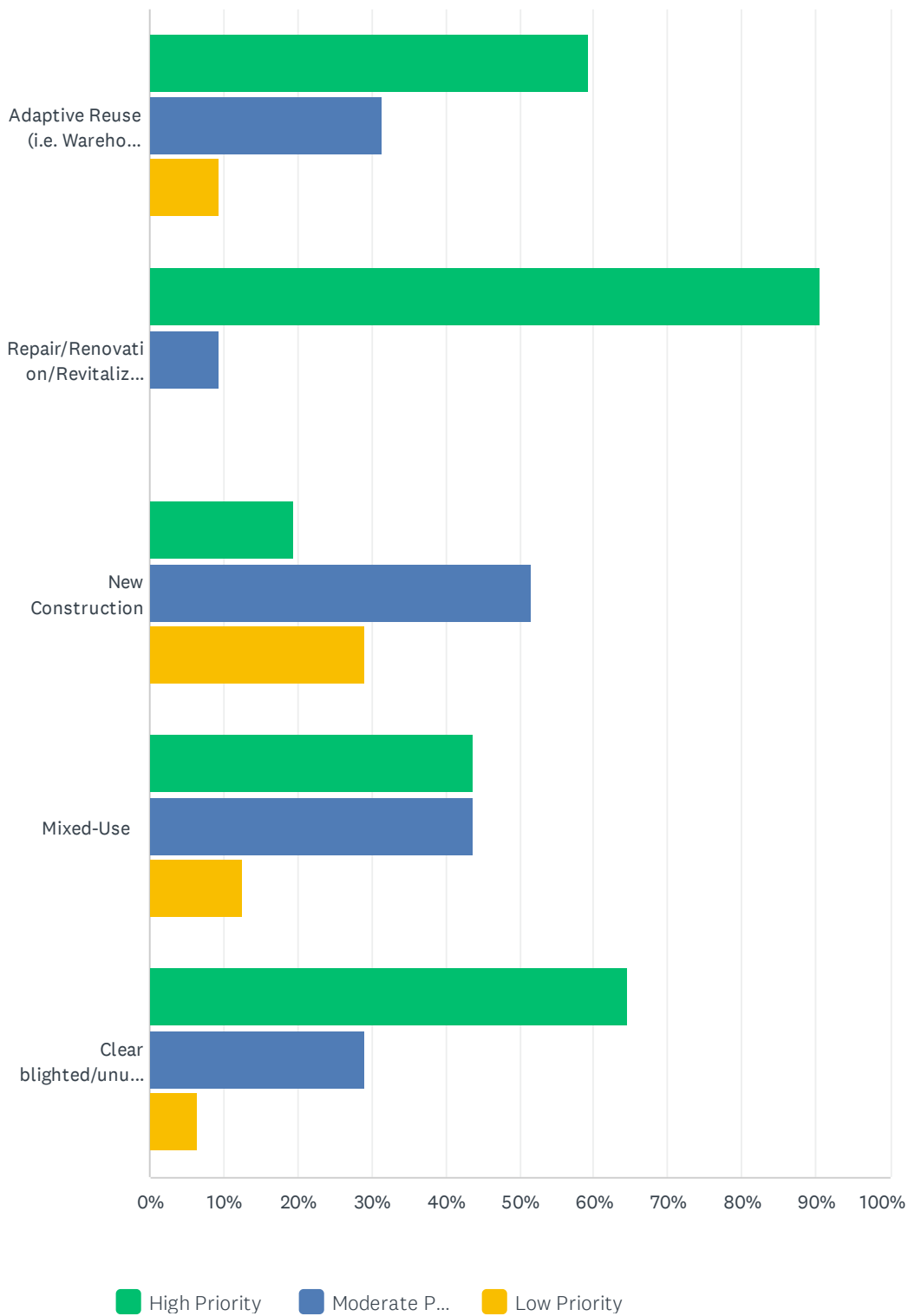


## Lebanon County, Pennsylvania Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Foreclosure	5.88%	2
Limited Availability	91.18%	31
Overcrowded Housing	35.29%	12
Rent Affordability	91.18%	31
Home Purchase Affordability	52.94%	18
Substandard Housing (quality/condition)	55.88%	19
Lack of Access to Public Transportation	29.41%	10
Lack of Down Payment for Purchase	41.18%	14
Lack of Rental Deposit (or First/Last Month Rent)	55.88%	19
Failed Background Checks	26.47%	9
High Cost of Renovation	20.59%	7
High Cost of Maintenance/Upkeep	23.53%	8
Absentee Landlords	58.82%	20
Investors Buying Properties and Increasing Rents/Prices	35.29%	12
Other (please specify)	5.88%	2
<b>Total Respondents: 34</b>		

### Q8 What priority should be given to each of the following construction types of housing in the market?

Answered: 33 Skipped: 8

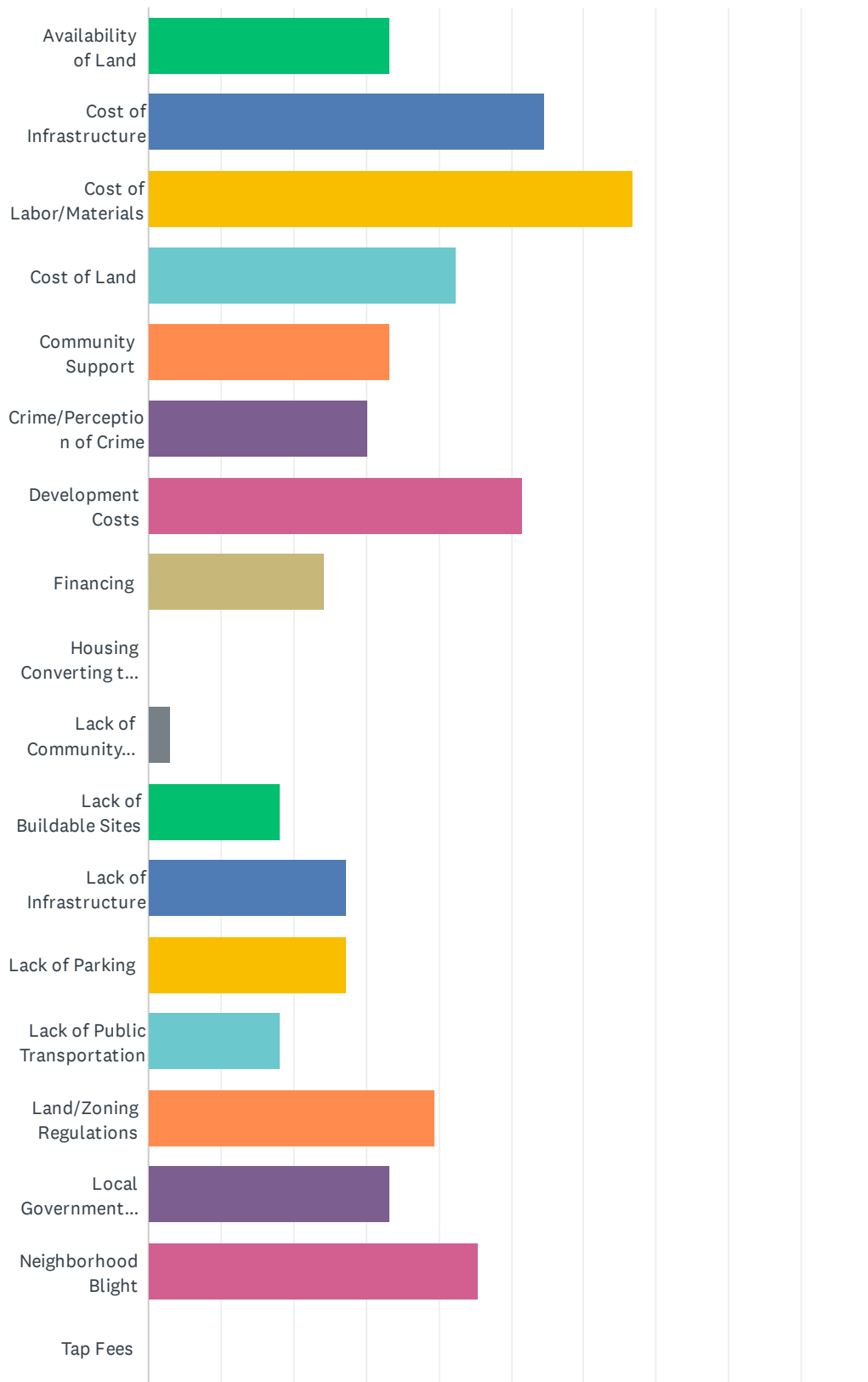


Lebanon County, Pennsylvania Stakeholder Survey

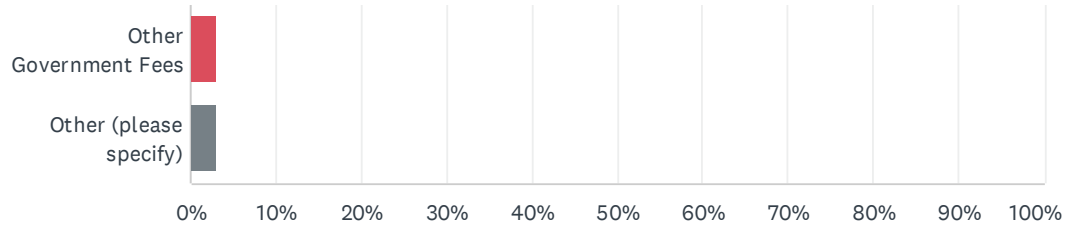
	HIGH PRIORITY	MODERATE PRIORITY	LOW PRIORITY	TOTAL	WEIGHTED AVERAGE
Adaptive Reuse (i.e. Warehouse Conversion to Residential)	59.38% 19	31.25% 10	9.38% 3	32	1.50
Repair/Renovation/Revitalization of Existing Housing	90.63% 29	9.38% 3	0.00% 0	32	1.09
New Construction	19.35% 6	51.61% 16	29.03% 9	31	2.10
Mixed-Use	43.75% 14	43.75% 14	12.50% 4	32	1.69
Clear blighted/unused structures to create land for new development	64.52% 20	29.03% 9	6.45% 2	31	1.42

### Q9 What common barriers or obstacles exist in the market that you believe limit residential development? (select all that apply)

Answered: 33 Skipped: 8



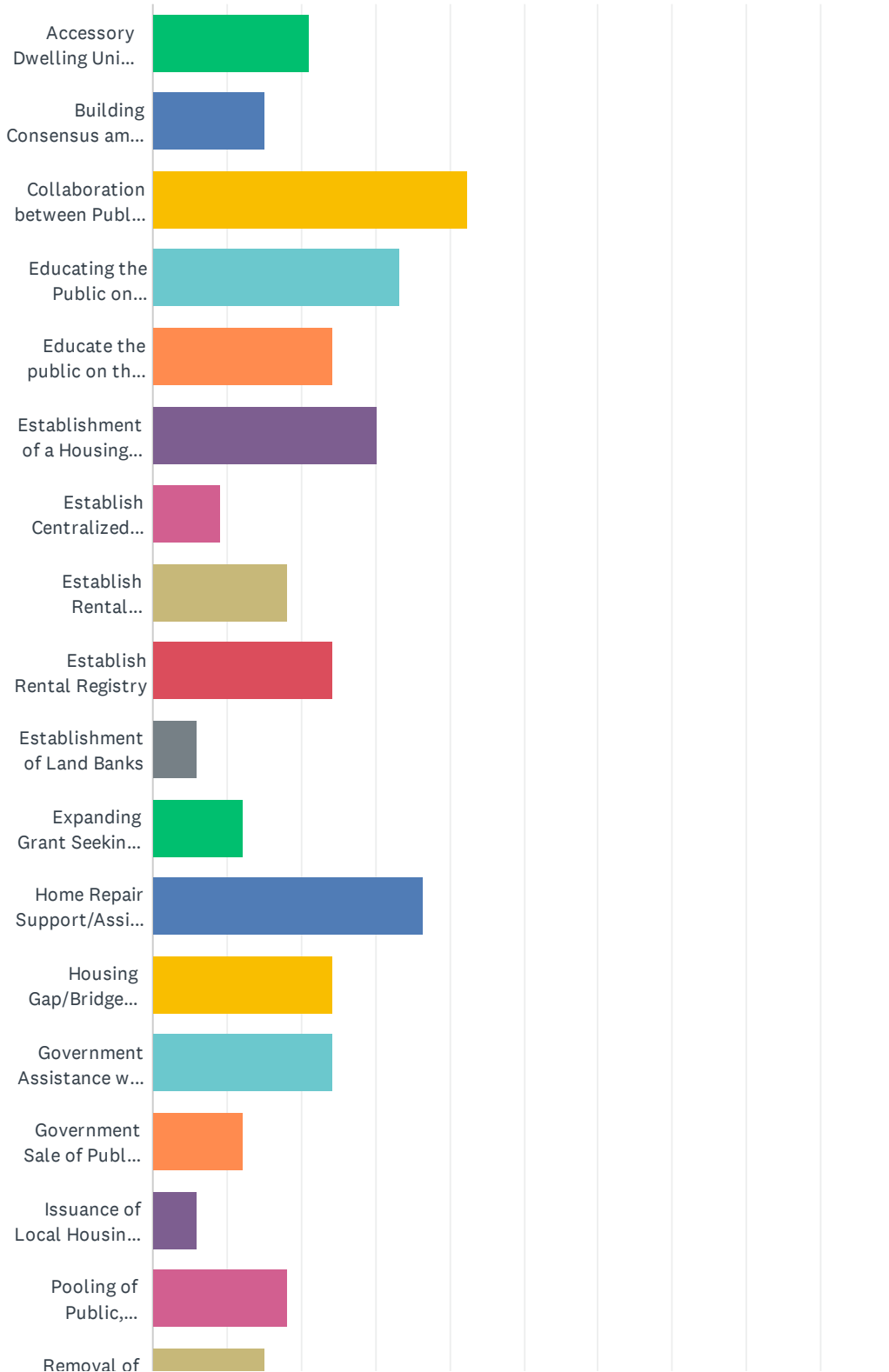
## Lebanon County, Pennsylvania Stakeholder Survey



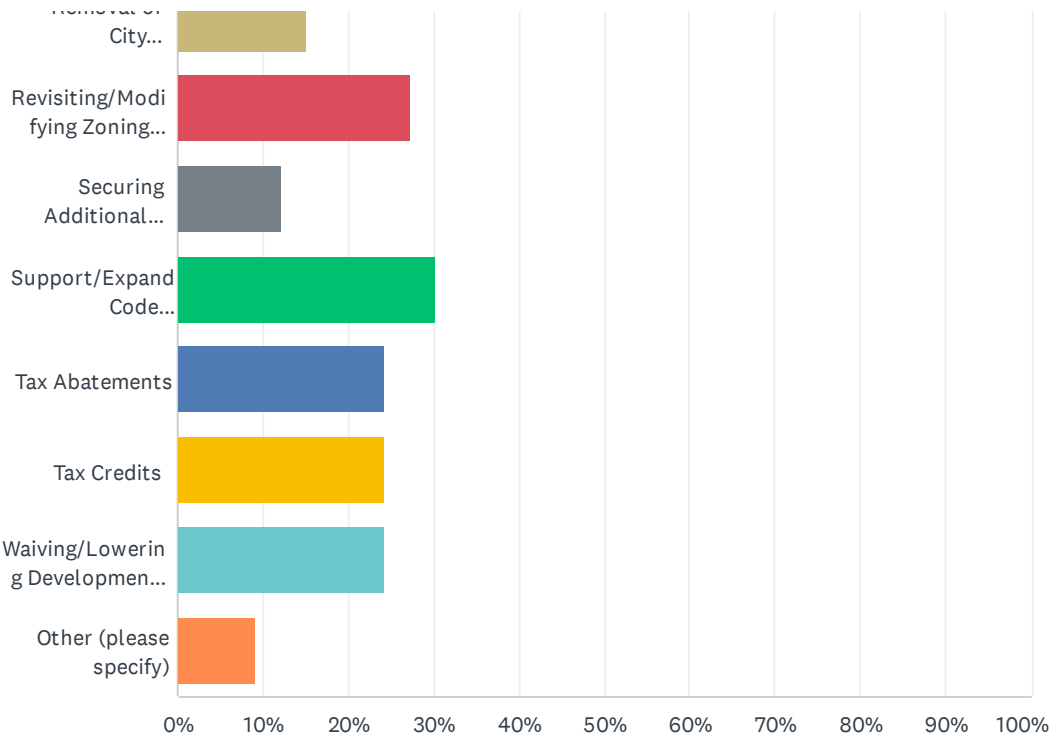
ANSWER CHOICES	RESPONSES	
Availability of Land	33.33%	11
Cost of Infrastructure	54.55%	18
Cost of Labor/Materials	66.67%	22
Cost of Land	42.42%	14
Community Support	33.33%	11
Crime/Perception of Crime	30.30%	10
Development Costs	51.52%	17
Financing	24.24%	8
Housing Converting to Short-Term/Vacation Rentals	0.00%	0
Lack of Community Services	3.03%	1
Lack of Buildable Sites	18.18%	6
Lack of Infrastructure	27.27%	9
Lack of Parking	27.27%	9
Lack of Public Transportation	18.18%	6
Land/Zoning Regulations	39.39%	13
Local Government Regulations ("red tape")	33.33%	11
Neighborhood Blight	45.45%	15
Tap Fees	0.00%	0
Other Government Fees	3.03%	1
Other (please specify)	3.03%	1
Total Respondents: 33		

### Q10 Which of the following represent the best options to reduce or eliminate the area's greatest barriers to residential development? (Select up to 5)

Answered: 33 Skipped: 8



Lebanon County, Pennsylvania Stakeholder Survey



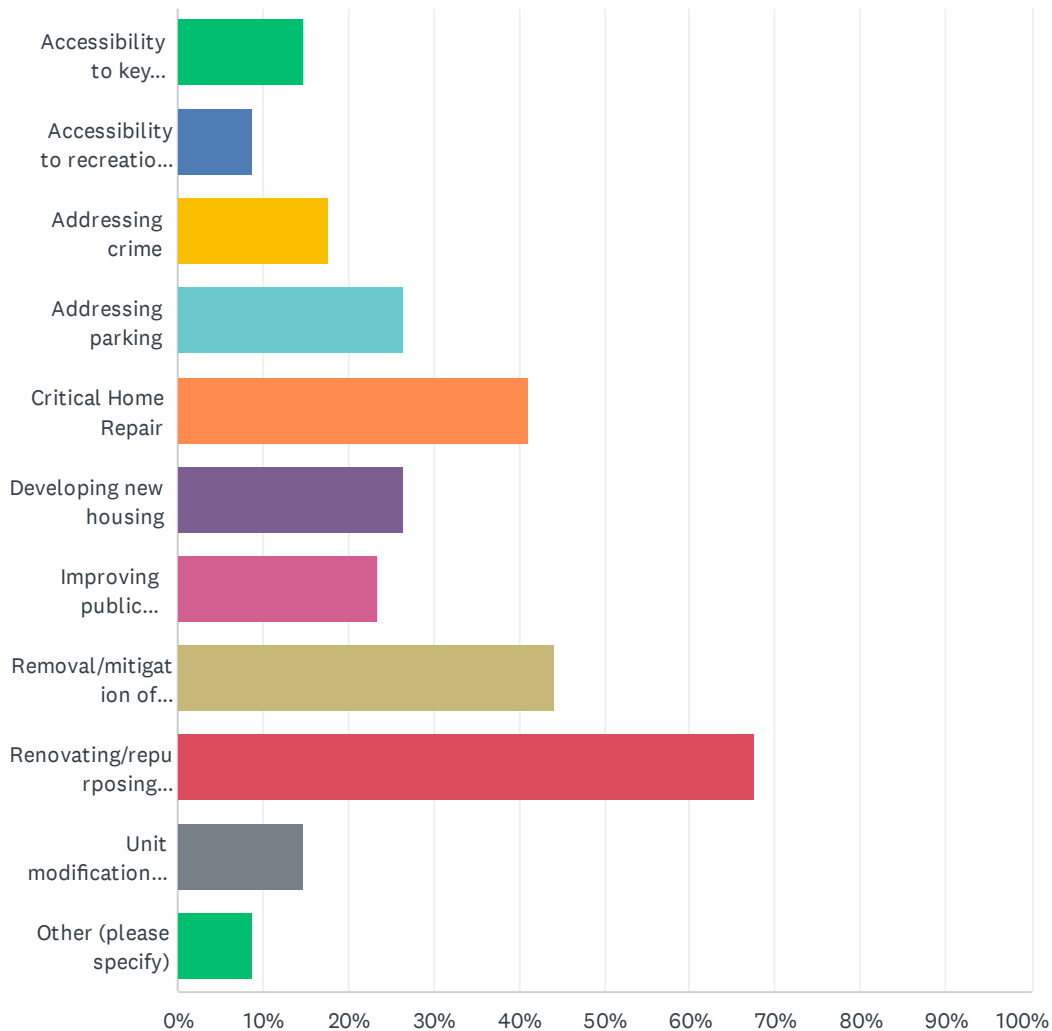


Lebanon County, Pennsylvania Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Accessory Dwelling Unit Opportunities	21.21%	7
Building Consensus among Communities/Advocates	15.15%	5
Collaboration between Public and Private Sectors	42.42%	14
Educating the Public on Importance of Housing	33.33%	11
Educate the public on the importance of different types of housing	24.24%	8
Establishment of a Housing Trust Fund (focuses on preservation/development of affordable housing)	30.30%	10
Establish Centralized Developer/Builder Resource Center	9.09%	3
Establish Rental Inspection Program	18.18%	6
Establish Rental Registry	24.24%	8
Establishment of Land Banks	6.06%	2
Expanding Grant Seeking Efforts	12.12%	4
Home Repair Support/Assistance	36.36%	12
Housing Gap/Bridge Financing	24.24%	8
Government Assistance with Infrastructure	24.24%	8
Government Sale of Public Land/Buildings at Discount or Donated	12.12%	4
Issuance of Local Housing Bond	6.06%	2
Pooling of Public, Philanthropic, and Private Resources	18.18%	6
Removal of City Fines/Fees/Liens on Existing Homes to Encourage Transactions	15.15%	5
Revisiting/Modifying Zoning (e.g., density, setbacks, etc.)	27.27%	9
Securing Additional Housing Choice Vouchers	12.12%	4
Support/Expand Code Enforcement	30.30%	10
Tax Abatements	24.24%	8
Tax Credits	24.24%	8
Waiving/Lowering Development Fees	24.24%	8
Other (please specify)	9.09%	3
Total Respondents: 33		

### Q11 Of the following, which three items below should be areas of focus for the market? (select up to three)

Answered: 34 Skipped: 7

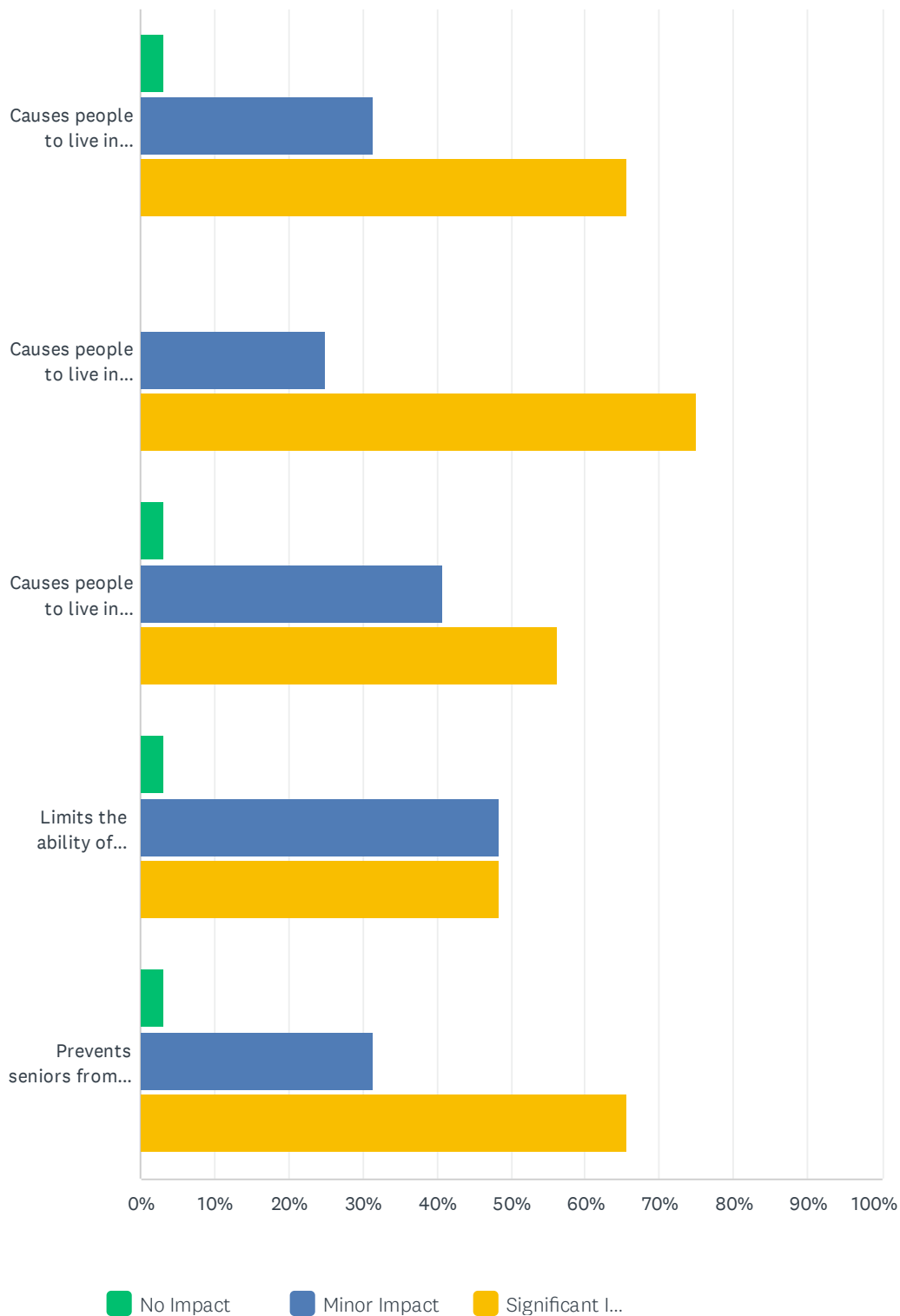


## Lebanon County, Pennsylvania Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Accessibility to key community services (e.g. Healthcare, childcare, etc.)	14.71%	5
Accessibility to recreational amenities	8.82%	3
Addressing crime	17.65%	6
Addressing parking	26.47%	9
Critical Home Repair	41.18%	14
Developing new housing	26.47%	9
Improving public transportation	23.53%	8
Removal/mitigation of residential blight	44.12%	15
Renovating/repurposing buildings for housing	67.65%	23
Unit modifications to allow aging in place	14.71%	5
Other (please specify)	8.82%	3
Total Respondents: 34		

# Q12 To what degree do you believe housing negatively impacts local residents?

Answered: 33 Skipped: 8

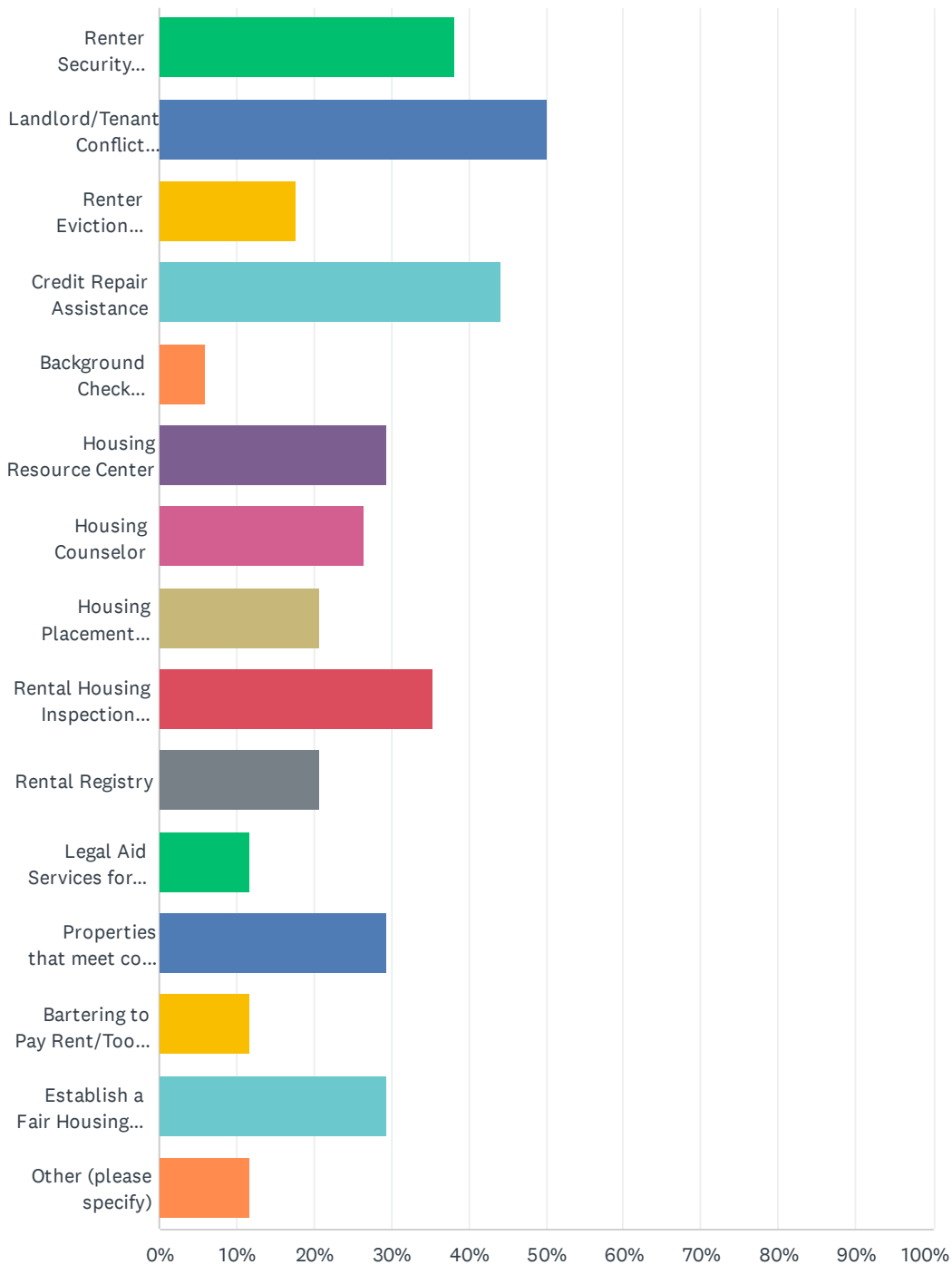


Lebanon County, Pennsylvania Stakeholder Survey

	NO IMPACT	MINOR IMPACT	SIGNIFICANT IMPACT	TOTAL	WEIGHTED AVERAGE
Causes people to live in housing they cannot afford	3.13% 1	31.25% 10	65.63% 21	32	2.63
Causes people to live in substandard housing	0.00% 0	25.00% 8	75.00% 24	32	2.75
Causes people to live in unsafe housing or neighborhoods	3.13% 1	40.63% 13	56.25% 18	32	2.53
Limits the ability of families to grow/thrive	3.23% 1	48.39% 15	48.39% 15	31	2.45
Prevents seniors from living in housing that fits their needs	3.13% 1	31.25% 10	65.63% 21	32	2.63

### Q13 Which of the following options do you believe should become priorities to assist renters in the area? (select up to five)

Answered: 34 Skipped: 7

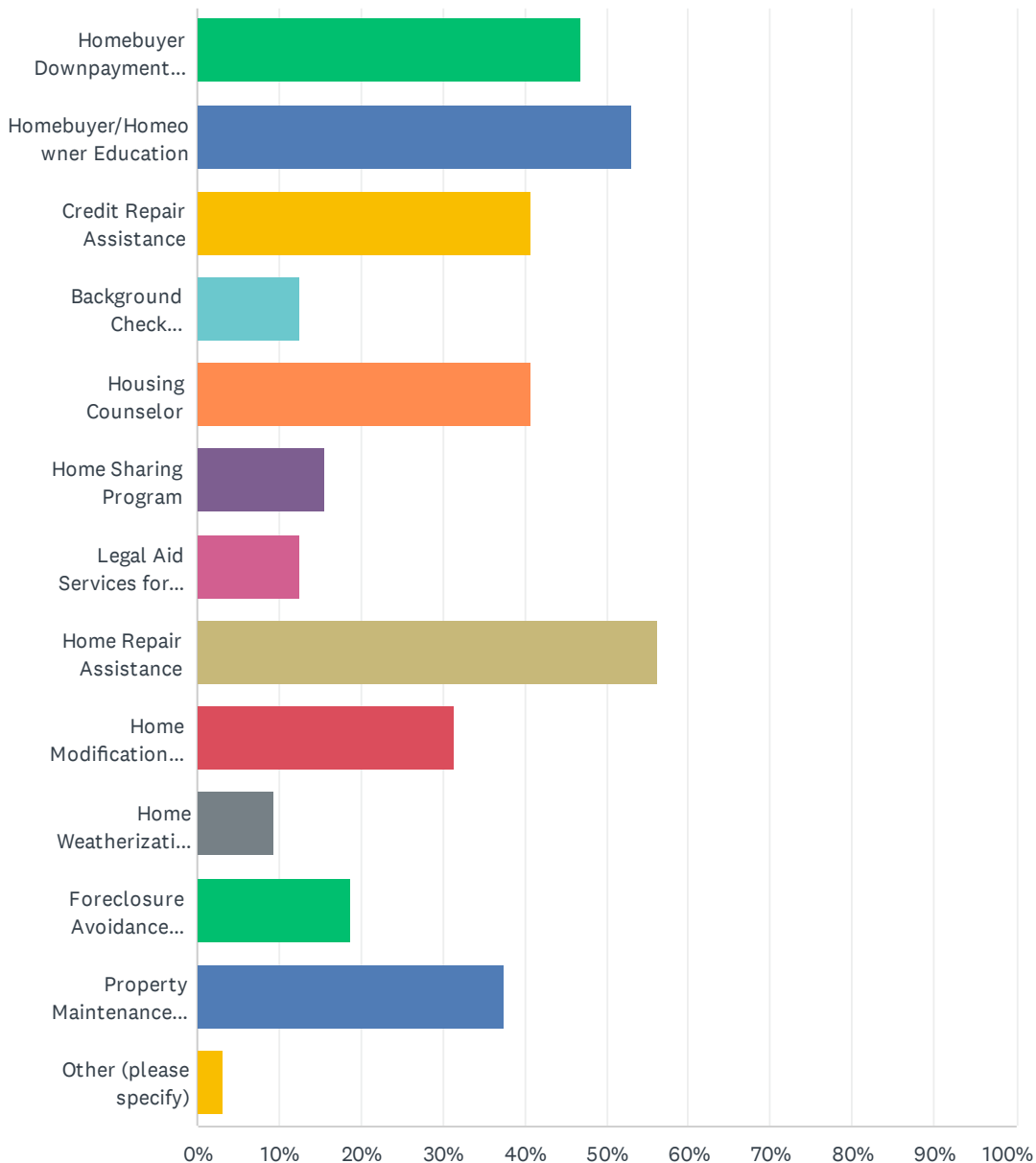


Lebanon County, Pennsylvania Stakeholder Survey

ANSWER CHOICES	RESPONSES	
Renter Security Deposit Assistance	38.24%	13
Landlord/Tenant Conflict Resolution	50.00%	17
Renter Eviction Prevention	17.65%	6
Credit Repair Assistance	44.12%	15
Background Check Resolution	5.88%	2
Housing Resource Center	29.41%	10
Housing Counselor	26.47%	9
Housing Placement Service	20.59%	7
Rental Housing Inspection Program	35.29%	12
Rental Registry	20.59%	7
Legal Aid Services for Housing	11.76%	4
Properties that meet code/ life safety compliance	29.41%	10
Bartering to Pay Rent/Tool Lending Library	11.76%	4
Establish a Fair Housing Office	29.41%	10
Other (please specify)	11.76%	4
Total Respondents: 34		

### Q14 Which of the following options do you believe should become priorities to assist homeowners/buyers in the area? (select up to five)

Answered: 32 Skipped: 9





## Lebanon County, Pennsylvania Stakeholder Survey

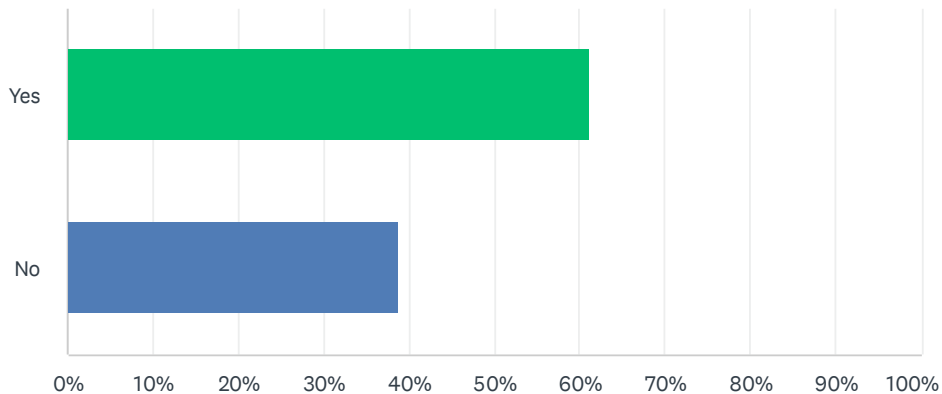
ANSWER CHOICES	RESPONSES	
Homebuyer Downpayment Assistance	46.88%	15
Homebuyer/Homeowner Education	53.13%	17
Credit Repair Assistance	40.63%	13
Background Check Resolution	12.50%	4
Housing Counselor	40.63%	13
Home Sharing Program	15.63%	5
Legal Aid Services for Housing	12.50%	4
Home Repair Assistance	56.25%	18
Home Modification Assistance	31.25%	10
Home Weatherization Assistance	9.38%	3
Foreclosure Avoidance Education	18.75%	6
Property Maintenance Education	37.50%	12
Other (please specify)	3.13%	1
Total Respondents: 32		

## Q15 What else would you like to share about housing challenges in the market?

Answered: 12 Skipped: 29

### Q16 Are you knowledgeable of the homeless and/or special needs populations and their housing needs in the area?

Answered: 31 Skipped: 10



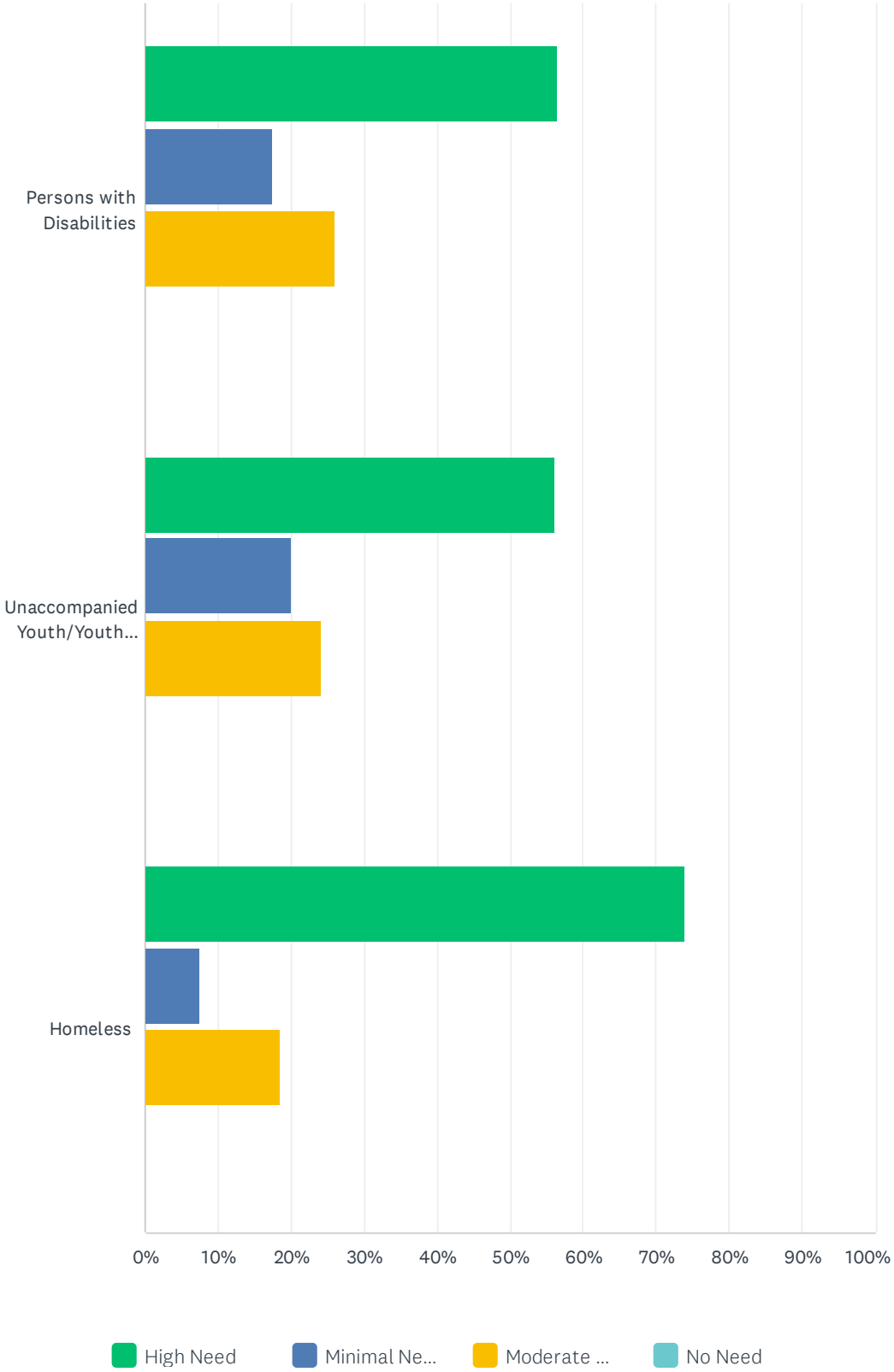
ANSWER CHOICES	RESPONSES	
Yes	61.29%	19
No	38.71%	12
TOTAL		31

**Q17 Rank the level of need for various housing types for each population target.**

Answered: 28 Skipped: 13

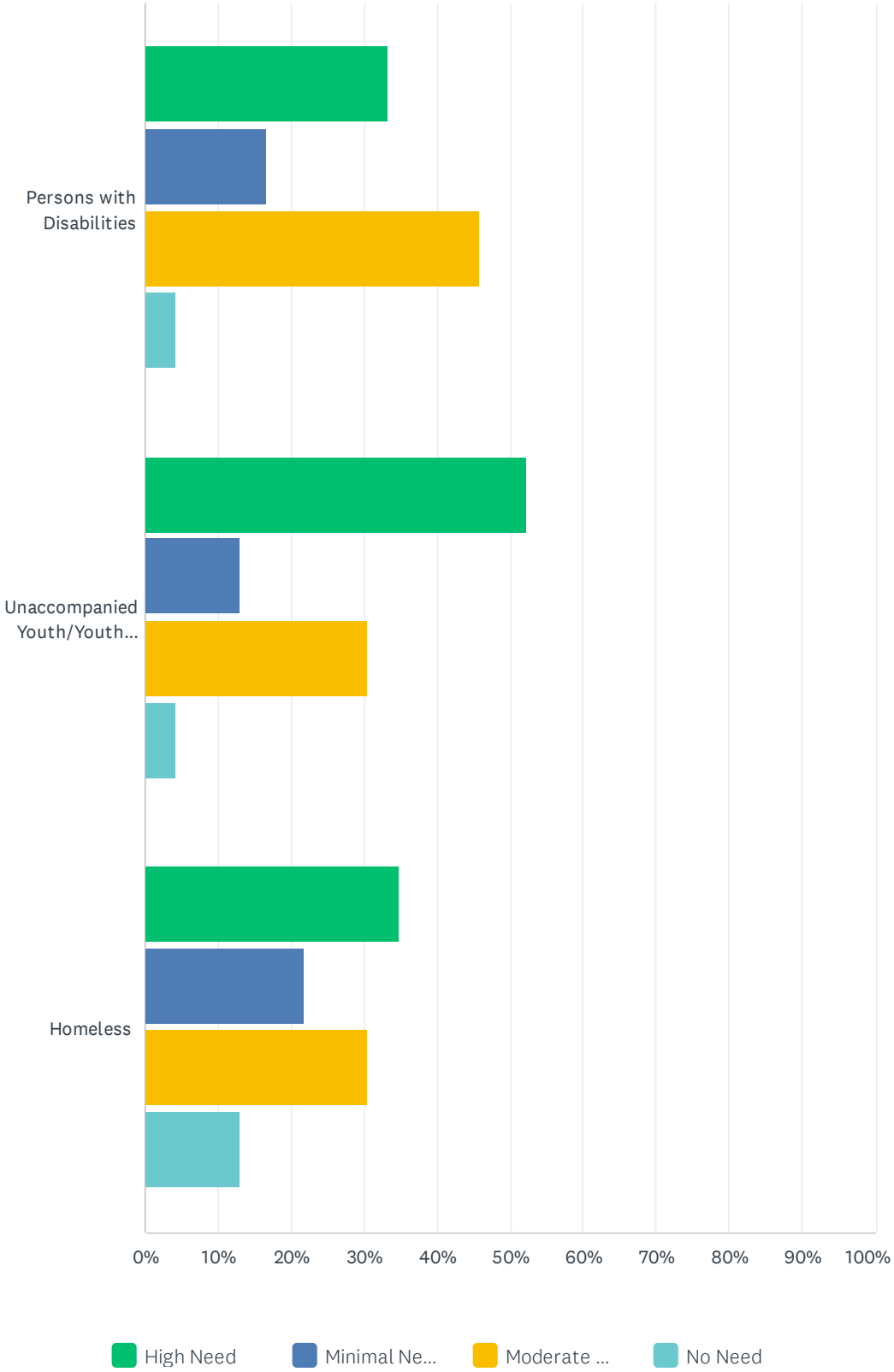
Lebanon County, Pennsylvania Stakeholder Survey

Emergency Shelter



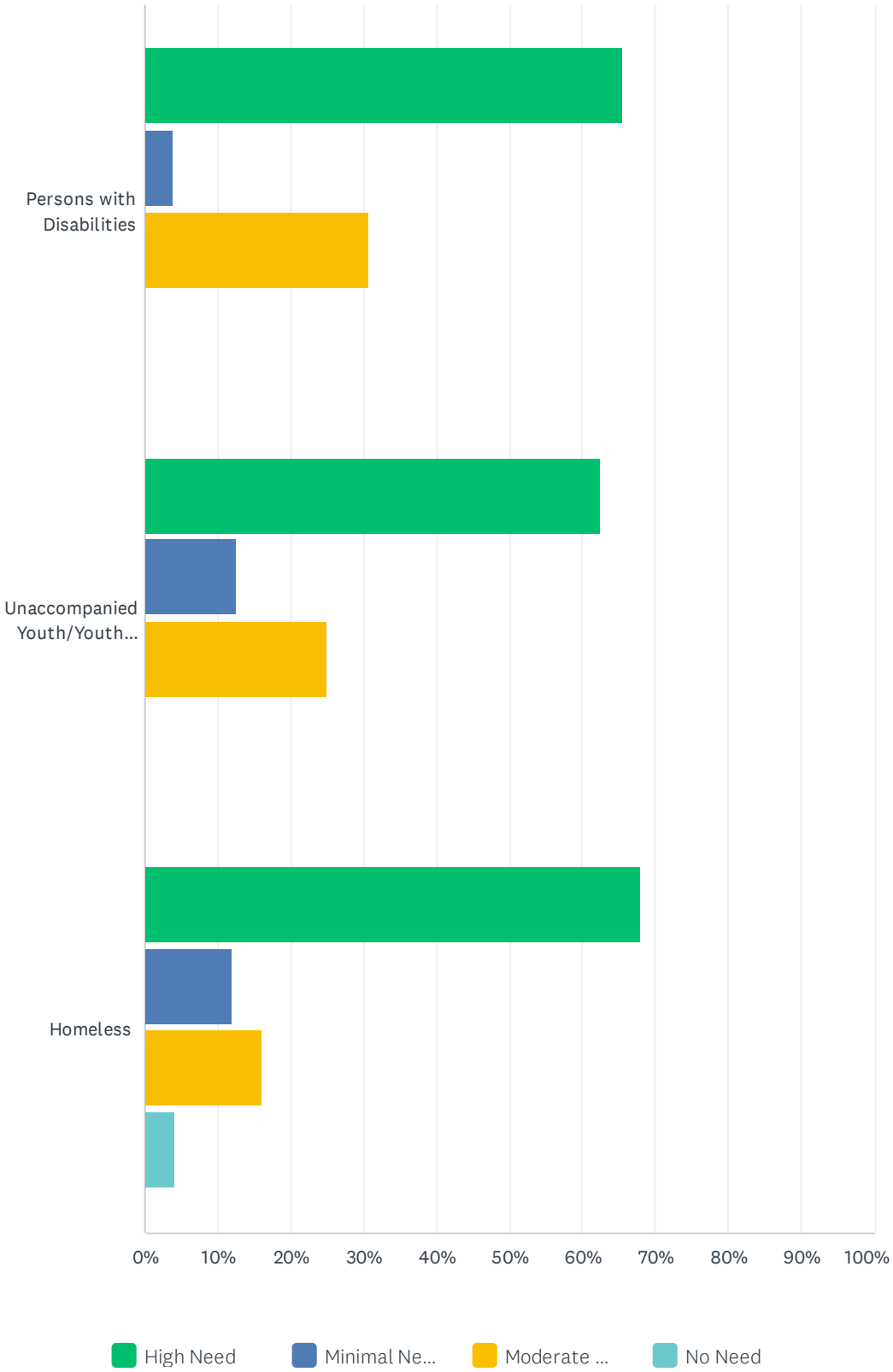
# Lebanon County, Pennsylvania Stakeholder Survey

## Group Homes



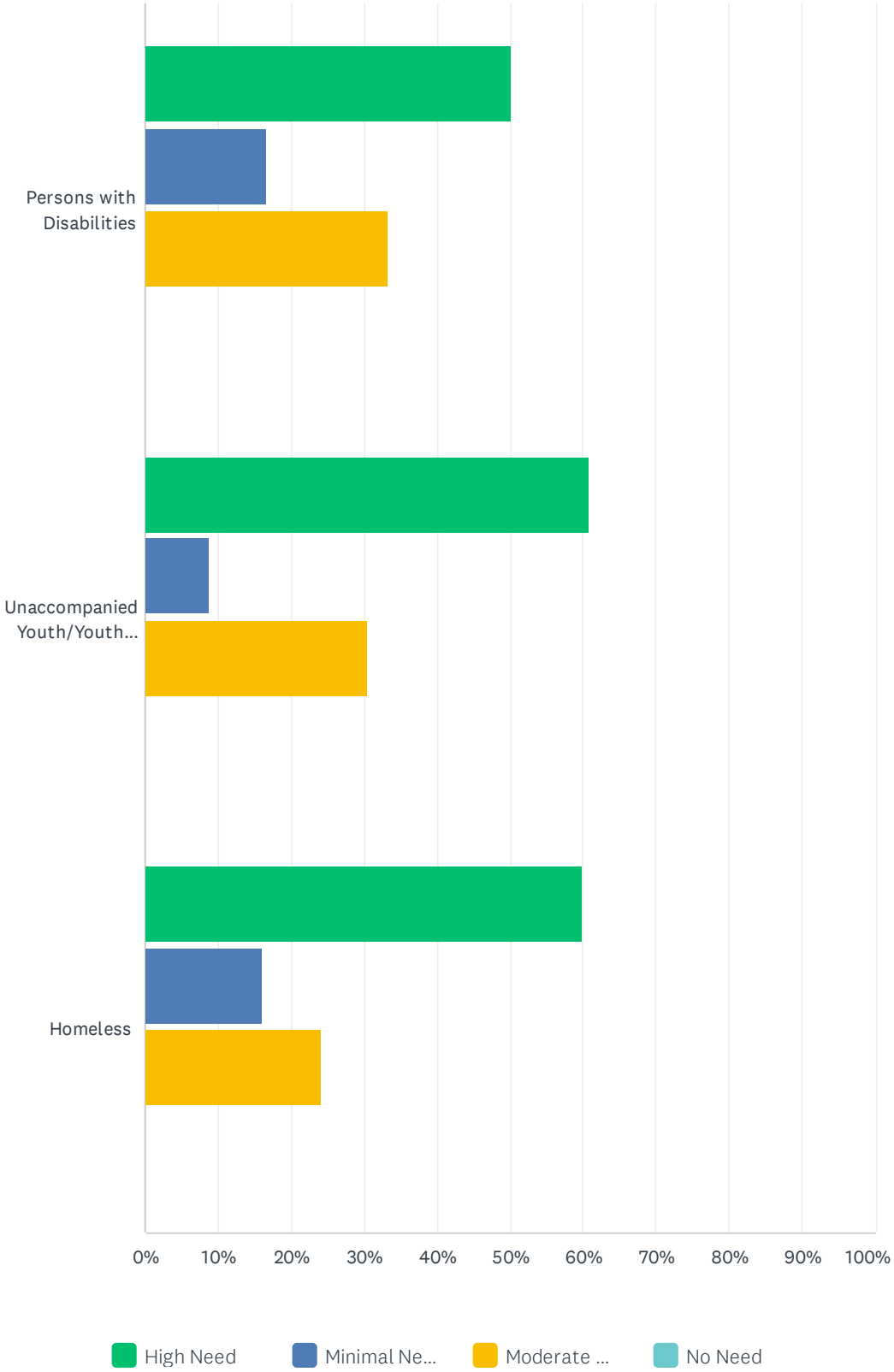
Lebanon County, Pennsylvania Stakeholder Survey

Permanent Supportive Housing



Lebanon County, Pennsylvania Stakeholder Survey

Transitional Housing





Lebanon County, Pennsylvania Stakeholder Survey

Emergency Shelter					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Persons with Disabilities	56.52% 13	17.39% 4	26.09% 6	0.00% 0	23
Unaccompanied Youth/Youth Aging Out of Foster Care	56.00% 14	20.00% 5	24.00% 6	0.00% 0	25
Homeless	74.07% 20	7.41% 2	18.52% 5	0.00% 0	27
Group Homes					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Persons with Disabilities	33.33% 8	16.67% 4	45.83% 11	4.17% 1	24
Unaccompanied Youth/Youth Aging Out of Foster Care	52.17% 12	13.04% 3	30.43% 7	4.35% 1	23
Homeless	34.78% 8	21.74% 5	30.43% 7	13.04% 3	23
Permanent Supportive Housing					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Persons with Disabilities	65.38% 17	3.85% 1	30.77% 8	0.00% 0	26
Unaccompanied Youth/Youth Aging Out of Foster Care	62.50% 15	12.50% 3	25.00% 6	0.00% 0	24
Homeless	68.00% 17	12.00% 3	16.00% 4	4.00% 1	25
Transitional Housing					
	HIGH NEED	MINIMAL NEED	MODERATE NEED	NO NEED	TOTAL
Persons with Disabilities	50.00% 12	16.67% 4	33.33% 8	0.00% 0	24
Unaccompanied Youth/Youth Aging Out of Foster Care	60.87% 14	8.70% 2	30.43% 7	0.00% 0	23
Homeless	60.00% 15	16.00% 4	24.00% 6	0.00% 0	25

**Q18 What are the obstacles to the development of housing for the above-mentioned special needs populations in the area?**

Answered: 22 Skipped: 19

**Q19 Provide any recommendations on ways to address the needs of the above-mentioned special needs populations in the area?**

Answered: 16 Skipped: 25

# EMPLOYER SURVEY

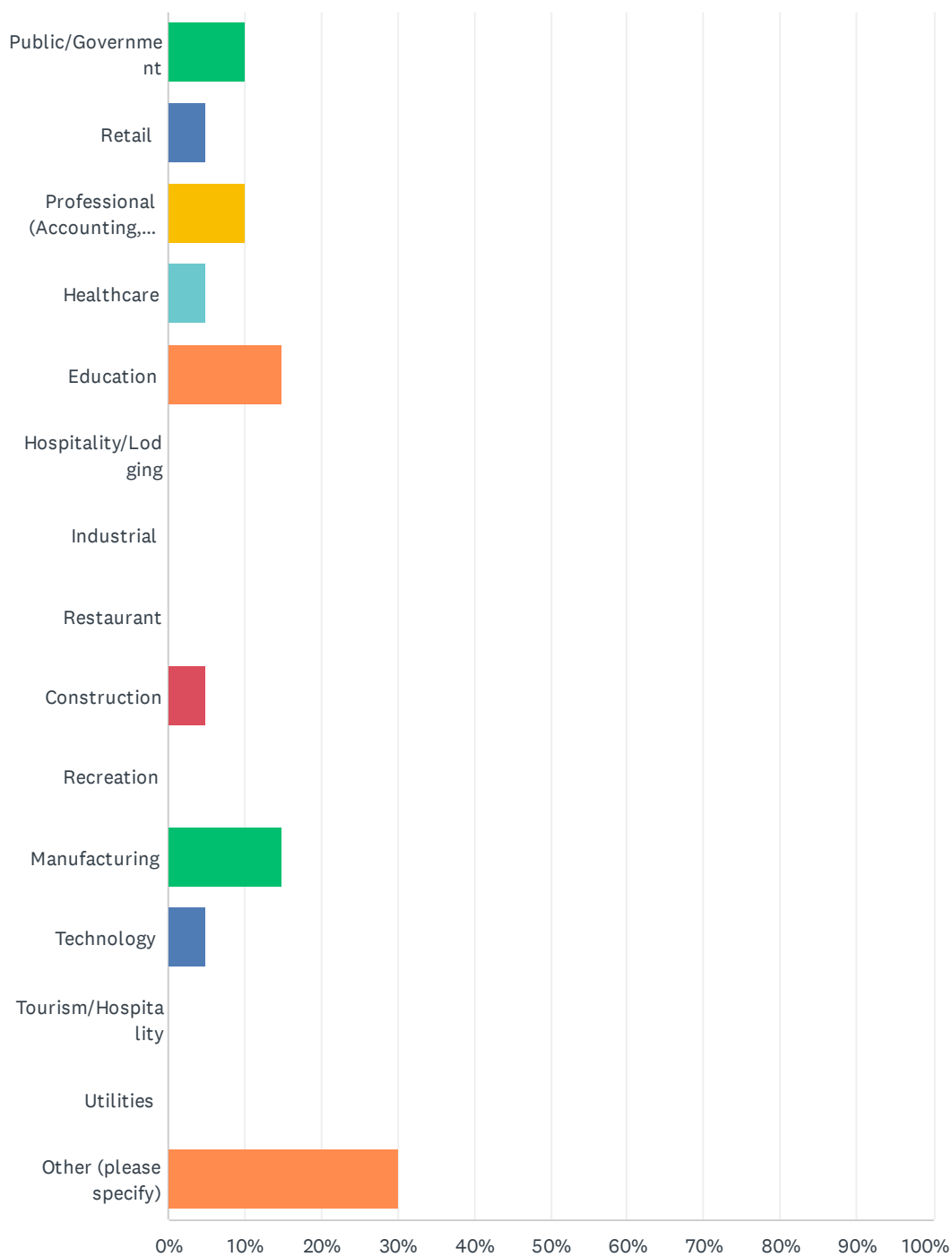
# Q1 Provide Your Contact Information

Answered: 22 Skipped: 0

ANSWER CHOICES	RESPONSES	
Name	100.00%	22
Company	100.00%	22
Address	0.00%	0
Address 2	0.00%	0
City/Town	0.00%	0
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	100.00%	22
Phone Number	100.00%	22

## Q2 Describe the primary type of company you represent.

Answered: 20 Skipped: 2



## Lebanon County, Pennsylvania Employer Survey

ANSWER CHOICES	RESPONSES	
Public/Government	10.00%	2
Retail	5.00%	1
Professional (Accounting, Legal, Etc.)	10.00%	2
Healthcare	5.00%	1
Education	15.00%	3
Hospitality/Lodging	0.00%	0
Industrial	0.00%	0
Restaurant	0.00%	0
Construction	5.00%	1
Recreation	0.00%	0
Manufacturing	15.00%	3
Technology	5.00%	1
Tourism/Hospitality	0.00%	0
Utilities	0.00%	0
Other (please specify)	30.00%	6
<b>TOTAL</b>		<b>20</b>

### Q3 Approximately how many people do you employ locally?

Answered: 21 Skipped: 1



### Q4 Approximately what number of your local employees are part-time, full-time and seasonal?

Answered: 21 Skipped: 1

ANSWER CHOICES	RESPONSES	
Part-Time	76.19%	16
Full-Time	100.00%	21
Seasonal	47.62%	10

## Q5 Approximately what percentage of your local employees live in the county?

Answered: 22 Skipped: 0

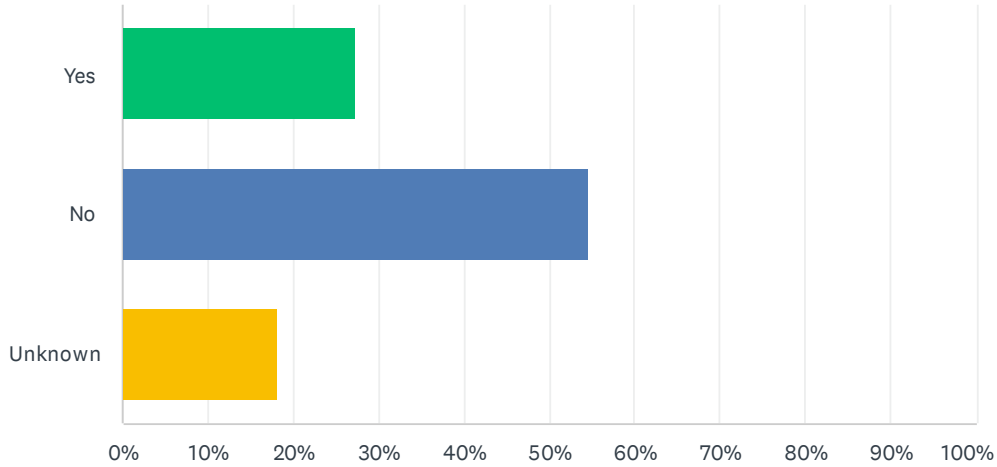
### Q6 Approximate the number of jobs that the company may create over the next three years by annual wage?

Answered: 21 Skipped: 1

ANSWER CHOICES	RESPONSES	
Less than \$25,000	33.33%	7
\$25,000 - \$50,000	66.67%	14
\$51,000 - \$75,000	76.19%	16
\$76,000 - \$100,000	47.62%	10
More than \$100,000	33.33%	7

## Q7 Have you had difficulty attracting or retaining employees due to housing related issues in the past couple of years?

Answered: 22 Skipped: 0

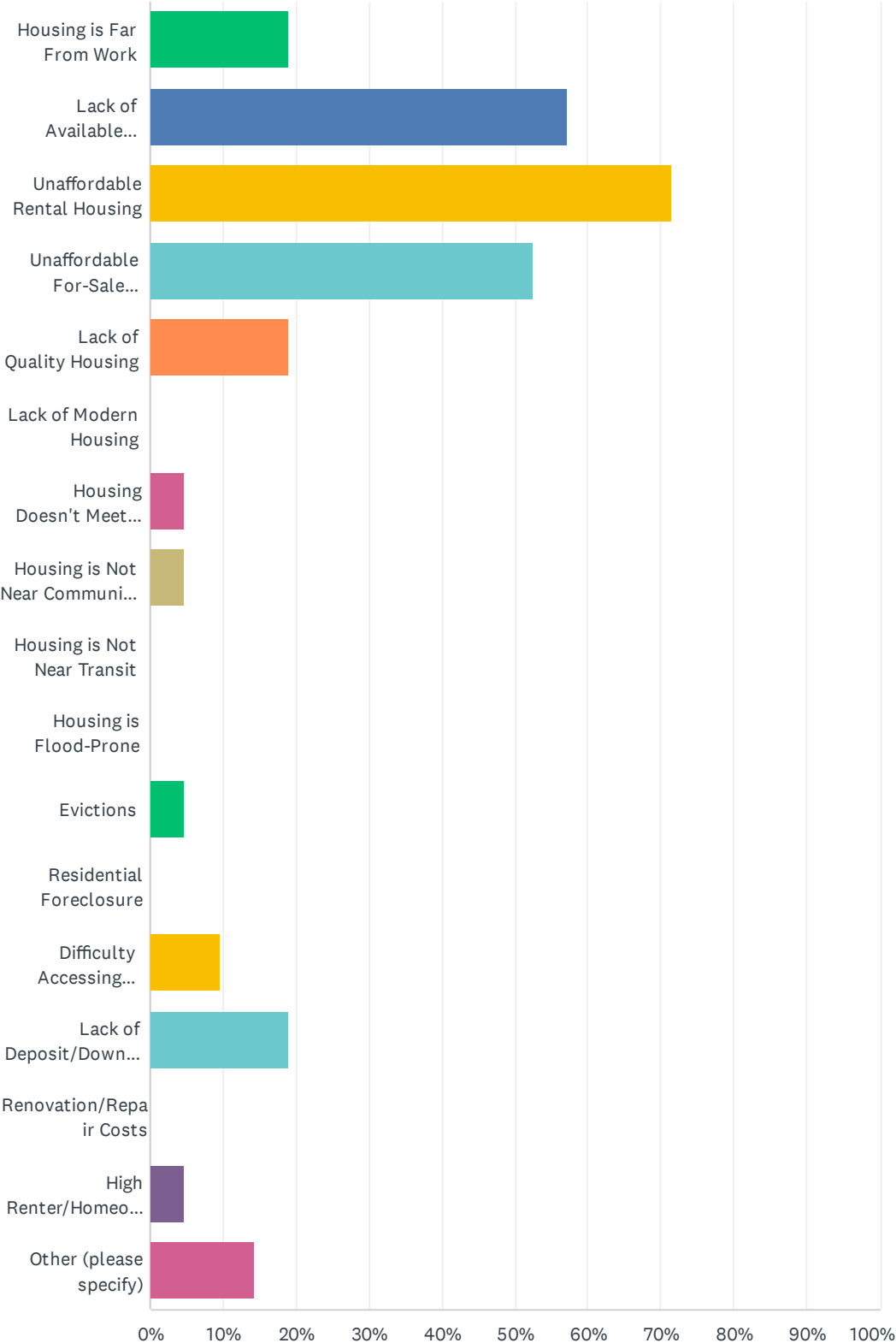


ANSWER CHOICES	RESPONSES	
Yes	27.27%	6
No	54.55%	12
Unknown	18.18%	4
<b>TOTAL</b>		<b>22</b>

**Q8 What are the three most common housing issues/challenges experienced by your employees:**

Answered: 21 Skipped: 1

Lebanon County, Pennsylvania Employer Survey

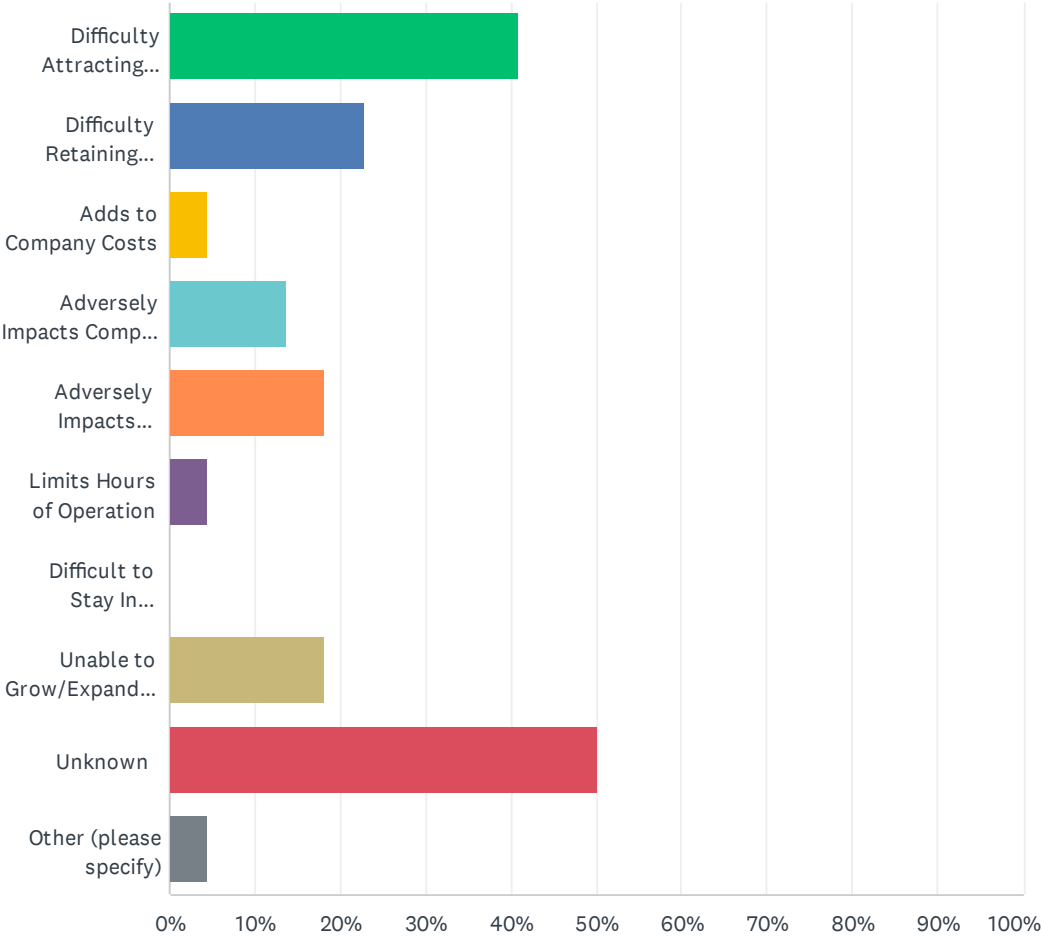


## Lebanon County, Pennsylvania Employer Survey

ANSWER CHOICES	RESPONSES	
Housing is Far From Work	19.05%	4
Lack of Available Housing	57.14%	12
Unaffordable Rental Housing	71.43%	15
Unaffordable For-Sale Housing	52.38%	11
Lack of Quality Housing	19.05%	4
Lack of Modern Housing	0.00%	0
Housing Doesn't Meet Employee's Needs	4.76%	1
Housing is Not Near Community Services	4.76%	1
Housing is Not Near Transit	0.00%	0
Housing is Flood-Prone	0.00%	0
Evictions	4.76%	1
Residential Foreclosure	0.00%	0
Difficulty Accessing Financing/Credit	9.52%	2
Lack of Deposit/Down Payment	19.05%	4
Renovation/Repair Costs	0.00%	0
High Renter/Homeowner Insurance Costs	4.76%	1
Other (please specify)	14.29%	3
<b>Total Respondents: 21</b>		

### Q9 In what ways, if any, are the housing issues that your employees or prospective employees face impacting your company? (Select all that apply)

Answered: 22 Skipped: 0



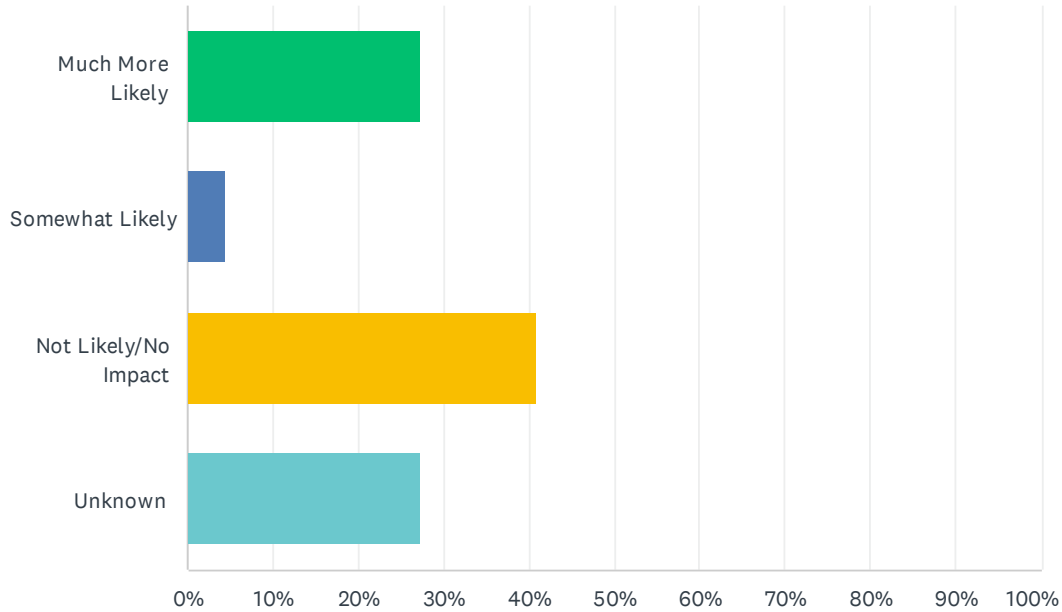


## Lebanon County, Pennsylvania Employer Survey

ANSWER CHOICES	RESPONSES	
Difficulty Attracting Employees	40.91%	9
Difficulty Retaining Employees	22.73%	5
Adds to Company Costs	4.55%	1
Adversely Impacts Company Morale	13.64%	3
Adversely Impacts Productivity	18.18%	4
Limits Hours of Operation	4.55%	1
Difficult to Stay In Business	0.00%	0
Unable to Grow/Expand Business	18.18%	4
Unknown	50.00%	11
Other (please specify)	4.55%	1
Total Respondents: 22		

**Q10 If additional housing was provided in the county that adequately served the needs of employees, to what degree would this increase the likelihood that your company would employ more people in the next three years?**

Answered: 22 Skipped: 0



ANSWER CHOICES	RESPONSES	
Much More Likely	27.27%	6
Somewhat Likely	4.55%	1
Not Likely/No Impact	40.91%	9
Unknown	27.27%	6
<b>TOTAL</b>		<b>22</b>

Q11 If housing was not an issue in hiring, how many additional employees would you hire in the next three years? (If you don't know, please state "don't know")

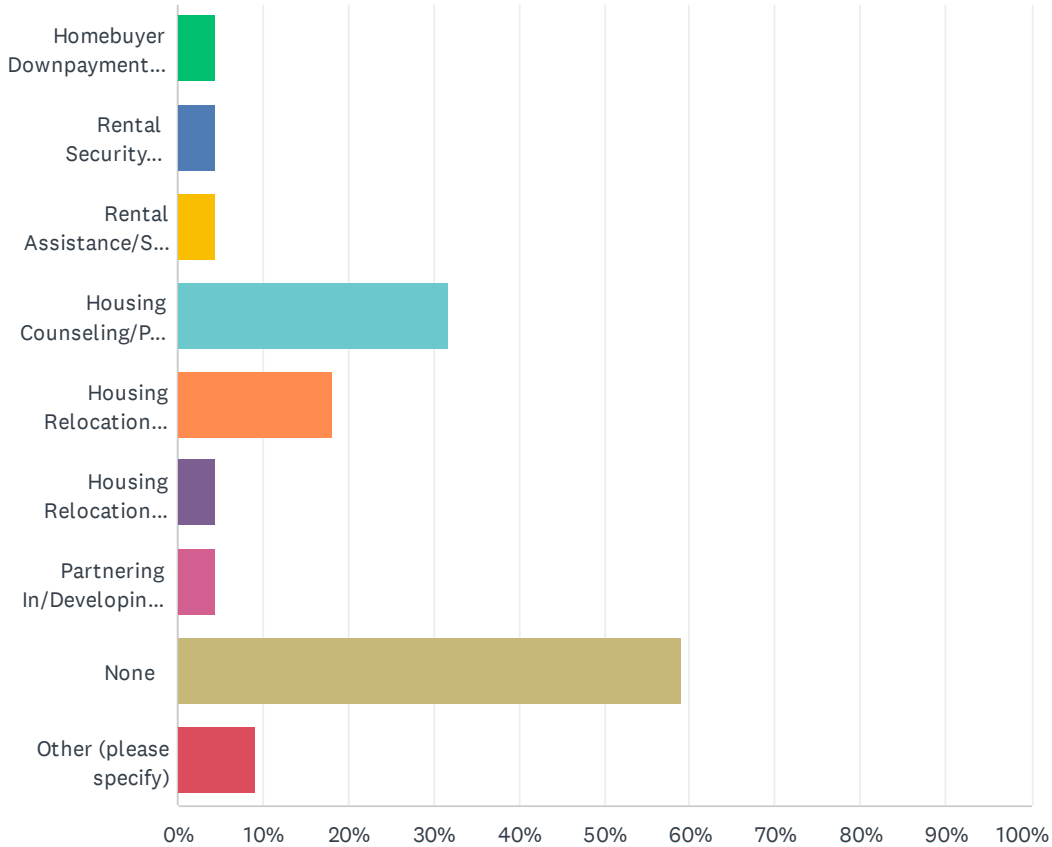
Answered: 22 Skipped: 0

**Q12 Describe any type of housing assistance your company offers to its employees (e.g. down payment assistance, housing subsidy, workforce housing, etc.). If none are offered, please state “none”.**

Answered: 22 Skipped: 0

### Q13 What type of assistance, if any, would you consider providing to your employees to assist them with housing? (Select all that apply)

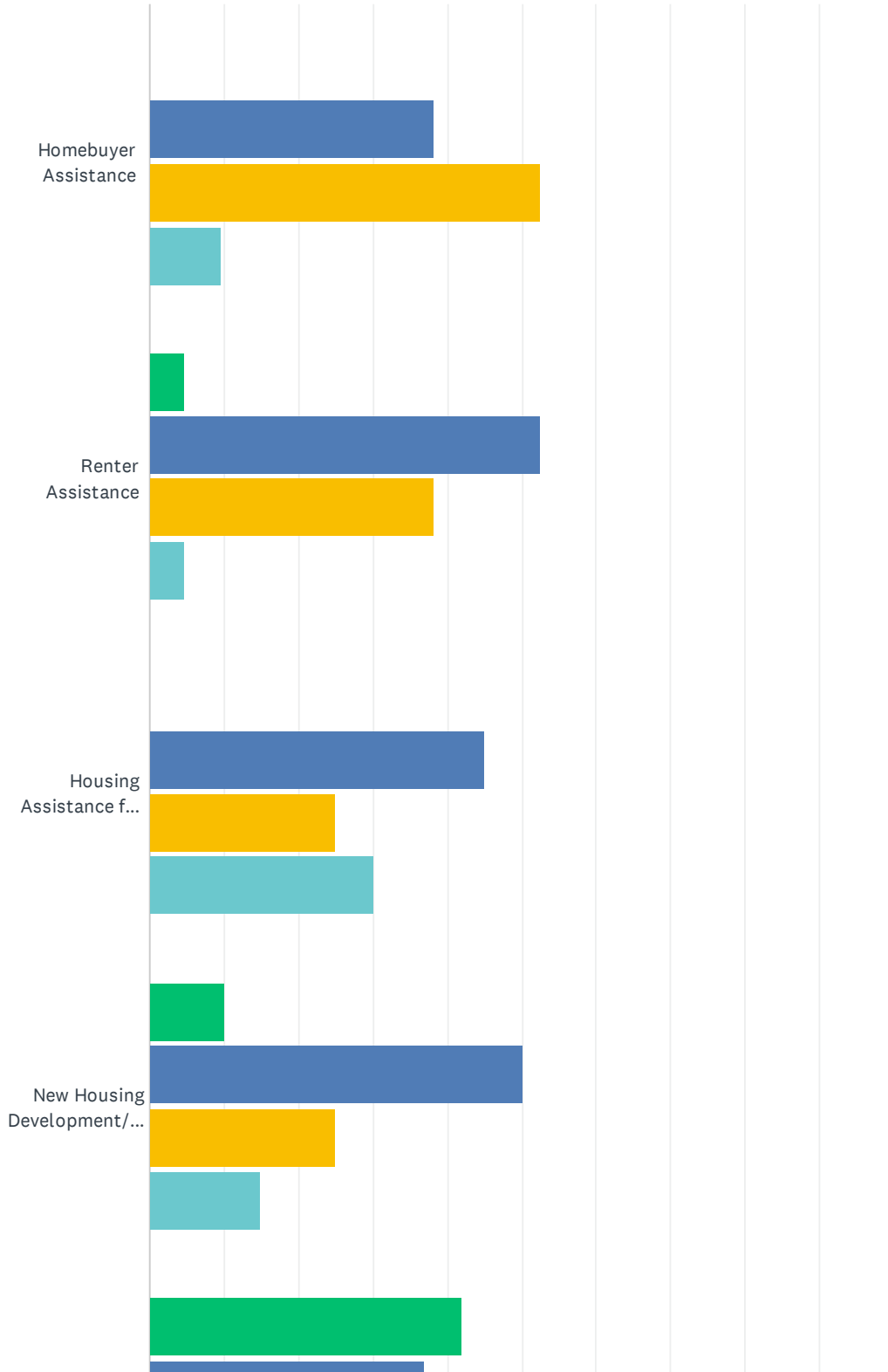
Answered: 22 Skipped: 0



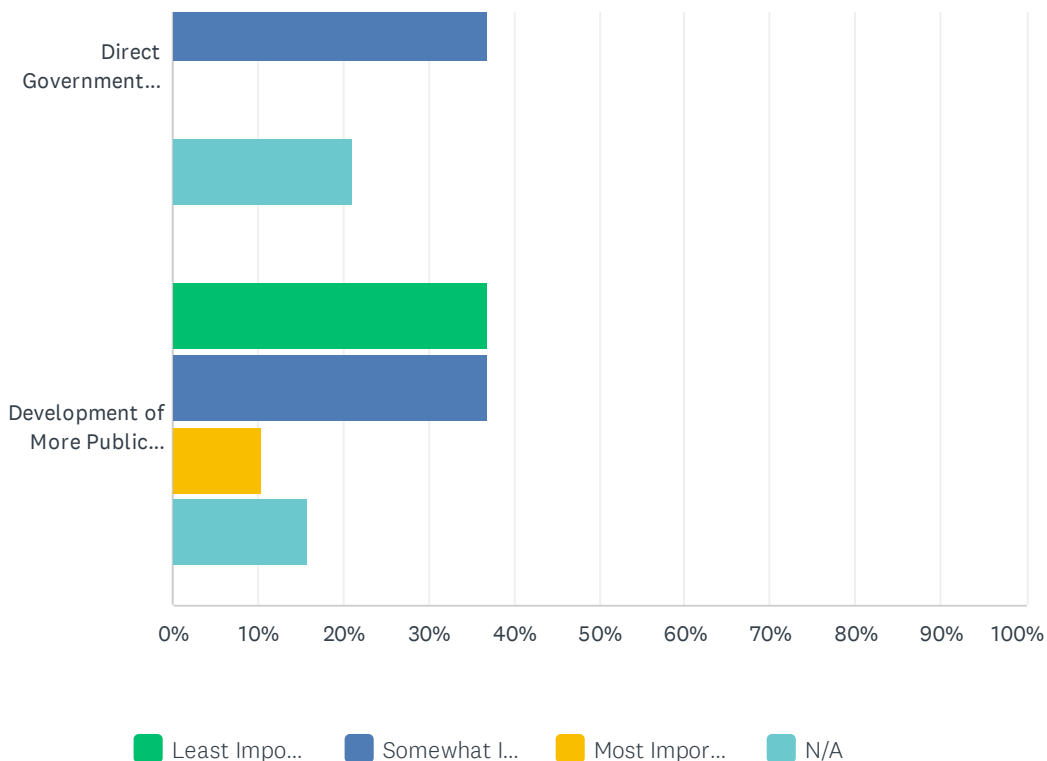
ANSWER CHOICES	RESPONSES	
Homebuyer Downpayment Assistance	4.55%	1
Rental Security Deposit Assistance	4.55%	1
Rental Assistance/Subsidy	4.55%	1
Housing Counseling/Placement Services	31.82%	7
Housing Relocation Services/Assistance	18.18%	4
Housing Relocation Reimbursement	4.55%	1
Partnering In/Developing Employee Housing	4.55%	1
None	59.09%	13
Other (please specify)	9.09%	2
Total Respondents: 22		

### Q14 What is the level of importance of any future government housing programs, policies or incentives that could be implemented to assist employees with housing or addressing the market's housing issues?

Answered: 21 Skipped: 1



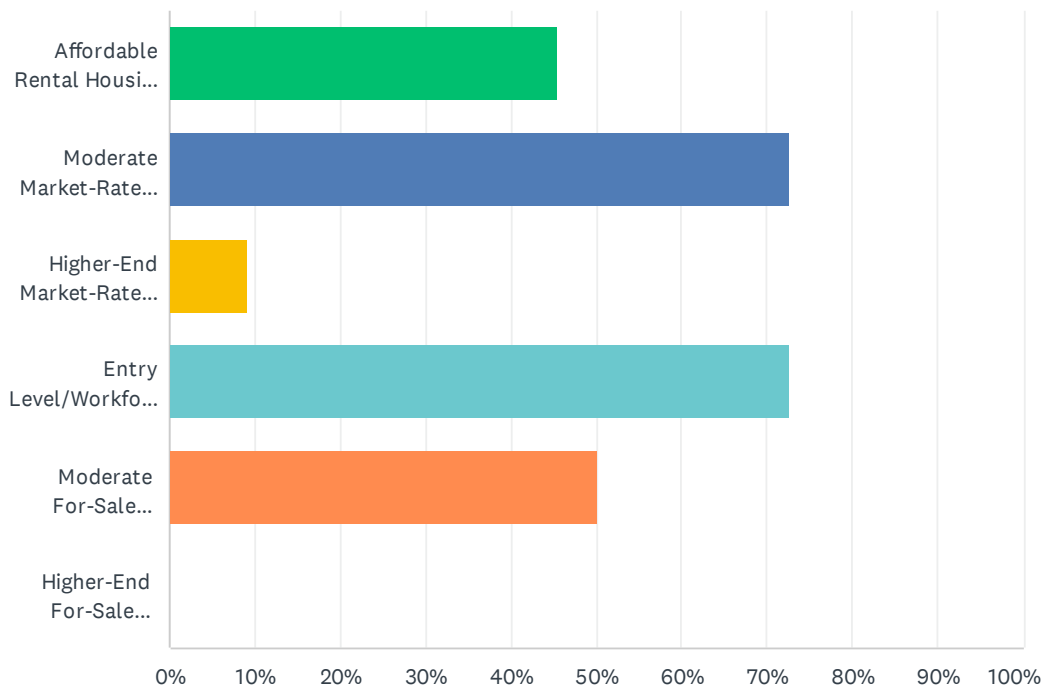
## Lebanon County, Pennsylvania Employer Survey



	LEAST IMPORTANT	SOMEWHAT IMPORTANT	MOST IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Homebuyer Assistance	0.00% 0	38.10% 8	52.38% 11	9.52% 2	21	2.58
Renter Assistance	4.76% 1	52.38% 11	38.10% 8	4.76% 1	21	2.35
Housing Assistance for Public Employees (Police, Fire, Teachers, Etc.)	0.00% 0	45.00% 9	25.00% 5	30.00% 6	20	2.36
New Housing Development/ Redevelopment	10.00% 2	50.00% 10	25.00% 5	15.00% 3	20	2.18
Direct Government Investment in Land for Workforce Housing (Land Banking)	42.11% 8	36.84% 7	0.00% 0	21.05% 4	19	1.47
Development of More Public Housing	36.84% 7	36.84% 7	10.53% 2	15.79% 3	19	1.69

## Q15 In terms of product pricing, what are the three most-needed housing price-points for your employees?

Answered: 22 Skipped: 0

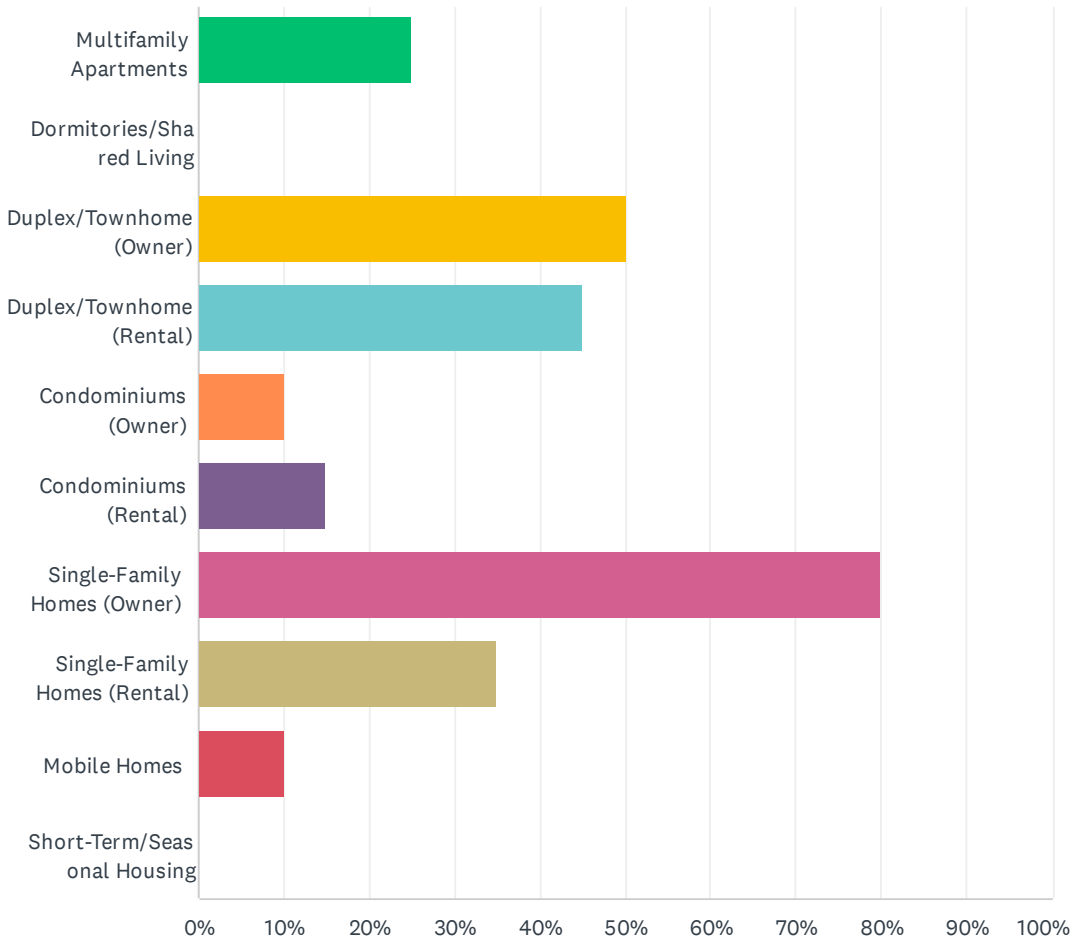


ANSWER CHOICES	RESPONSES	
Affordable Rental Housing (Under \$750/month)	45.45%	10
Moderate Market-Rate Rental Housing (\$750-\$1,250/month)	72.73%	16
Higher-End Market-Rate Rental Housing (Above \$1,250/month)	9.09%	2
Entry Level/Workforce For-Sale Housing (Below \$200,000)	72.73%	16
Moderate For-Sale Housing (\$200,000-\$300,000)	50.00%	11
Higher-End For-Sale Housing (Above \$300,000)	0.00%	0
Total Respondents: 22		



### Q16 In terms of product type, what are the three most-needed types of housing for your employees?

Answered: 20 Skipped: 2



## Lebanon County, Pennsylvania Employer Survey

ANSWER CHOICES	RESPONSES	
Multifamily Apartments	25.00%	5
Dormitories/Shared Living	0.00%	0
Duplex/Townhome (Owner)	50.00%	10
Duplex/Townhome (Rental)	45.00%	9
Condominiums (Owner)	10.00%	2
Condominiums (Rental)	15.00%	3
Single-Family Homes (Owner)	80.00%	16
Single-Family Homes (Rental)	35.00%	7
Mobile Homes	10.00%	2
Short-Term/Seasonal Housing	0.00%	0
Total Respondents: 20		

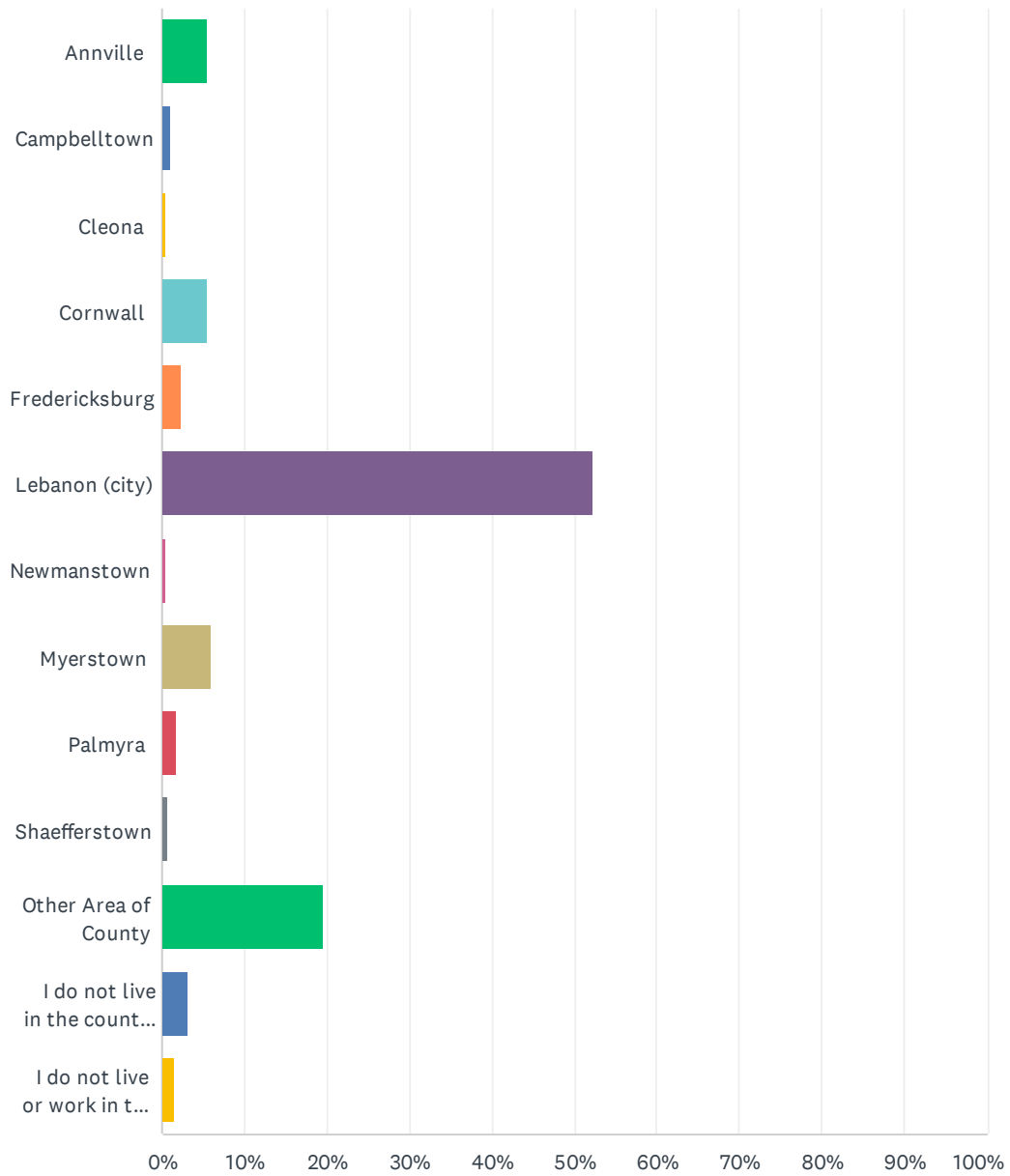
**Q17 Do you have any additional comments regarding housing issues and needs that impact employees within the county?**

Answered: 8 Skipped: 14

# RESIDENT/COMMUTER SURVEY

# Q1 What part of the county do you currently live in?

Answered: 287 Skipped: 0



Lebanon County, Pennsylvania Resident/Commuter Housing Survey

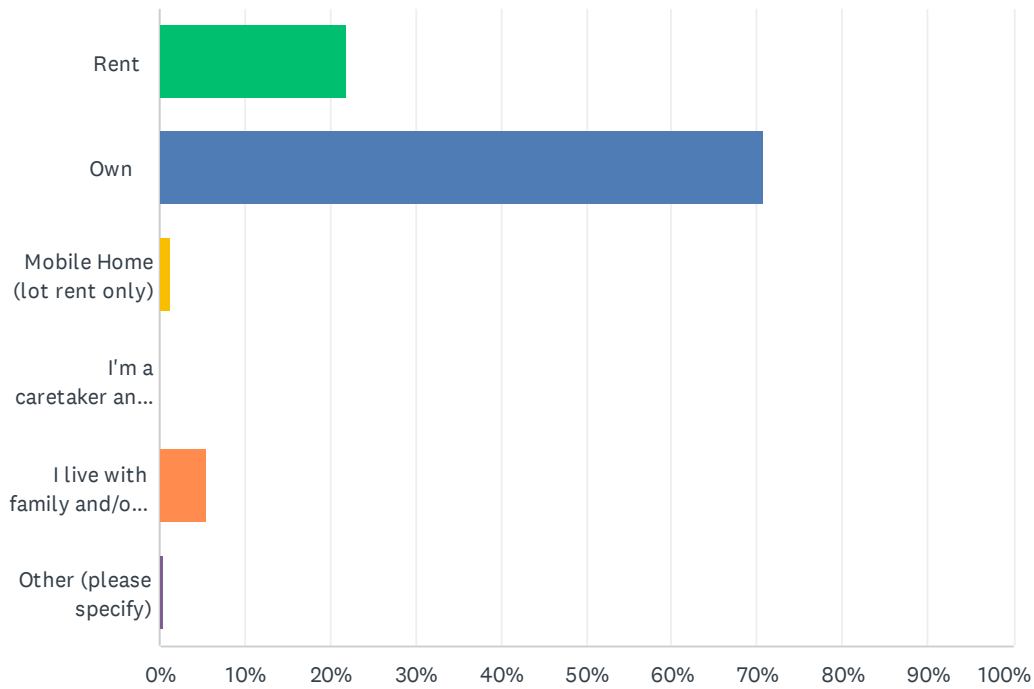
ANSWER CHOICES	RESPONSES	
Annville	5.57%	16
Campbelltown	1.05%	3
Cleona	0.35%	1
Cornwall	5.57%	16
Fredericksburg	2.44%	7
Lebanon (city)	52.26%	150
Newmanstown	0.35%	1
Myerstown	5.92%	17
Palmyra	1.74%	5
Shaefferstown	0.70%	2
Other Area of County	19.51%	56
I do not live in the county, but I work in it	3.14%	9
I do not live or work in the county	1.39%	4
<b>TOTAL</b>		<b>287</b>

**Q2 Please provide the zip code of your current residence.**

Answered: 9 Skipped: 278

### Q3 Do you rent or own the place where you live?

Answered: 232 Skipped: 55

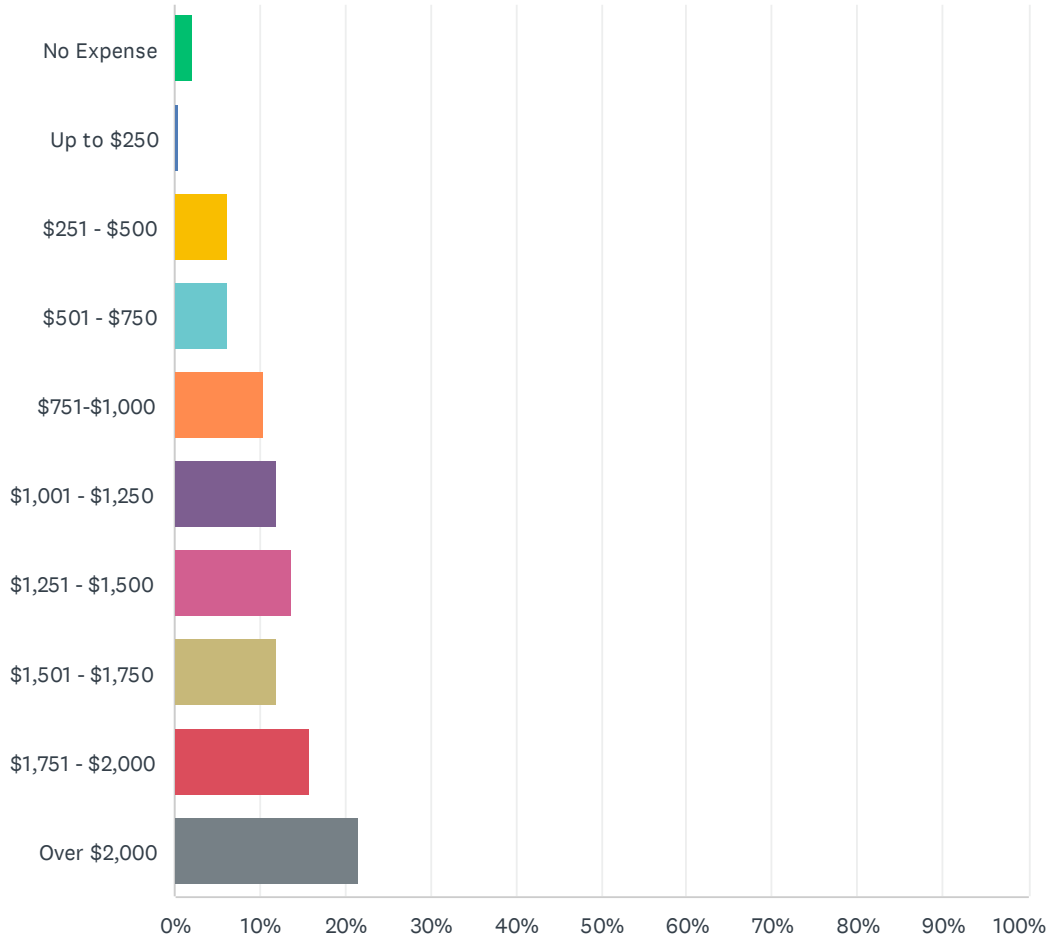


ANSWER CHOICES	RESPONSES
Rent	21.98% 51
Own	70.69% 164
Mobile Home (lot rent only)	1.29% 3
I'm a caretaker and do not pay rent	0.00% 0
I live with family and/or friends	5.60% 13
Other (please specify)	0.43% 1
<b>TOTAL</b>	<b>232</b>



## Q4 What is your approximate total monthly housing expense including rent/mortgage costs, utilities, taxes, insurance, etc.?

Answered: 228 Skipped: 59

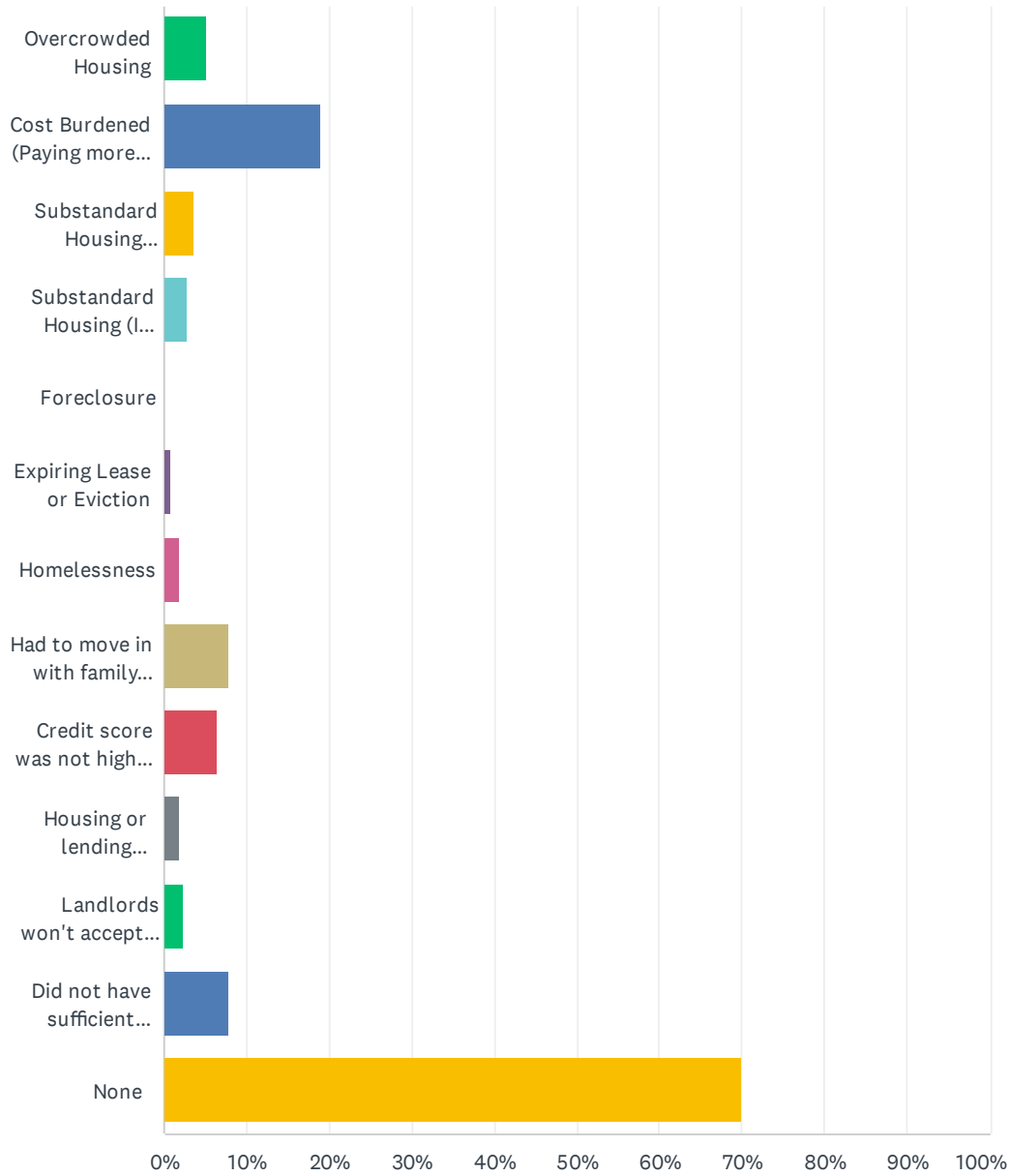


Lebanon County, Pennsylvania Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
No Expense	2.19%	5
Up to \$250	0.44%	1
\$251 - \$500	6.14%	14
\$501 - \$750	6.14%	14
\$751-\$1,000	10.53%	24
\$1,001 - \$1,250	11.84%	27
\$1,251 - \$1,500	13.60%	31
\$1,501 - \$1,750	11.84%	27
\$1,751 - \$2,000	15.79%	36
Over \$2,000	21.49%	49
<b>TOTAL</b>		<b>228</b>

### Q5 Have you experienced, or are you currently experiencing any of the following as it relates to your place of residence? (check all that apply)

Answered: 216 Skipped: 71

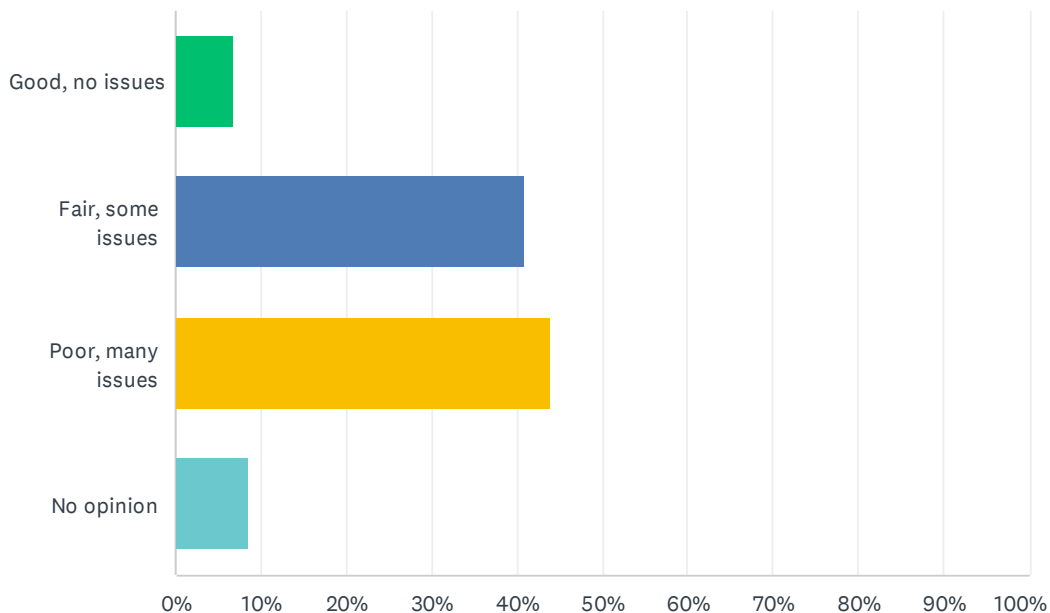


Lebanon County, Pennsylvania Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
Overcrowded Housing	5.09%	11
Cost Burdened (Paying more than 30% of your income toward housing cost)	18.98%	41
Substandard Housing (landlord did not maintain)	3.70%	8
Substandard Housing (I couldn't afford to maintain)	2.78%	6
Foreclosure	0.00%	0
Expiring Lease or Eviction	0.93%	2
Homelessness	1.85%	4
Had to move in with family and/or friends	7.87%	17
Credit score was not high enough for a lease and/or mortgage	6.48%	14
Housing or lending discrimination	1.85%	4
Landlords won't accept Housing Choice Vouchers	2.31%	5
Did not have sufficient deposit or down payment	7.87%	17
None	69.91%	151
Total Respondents: 216		

## Q6 How would you describe the overall housing market in Lebanon County?

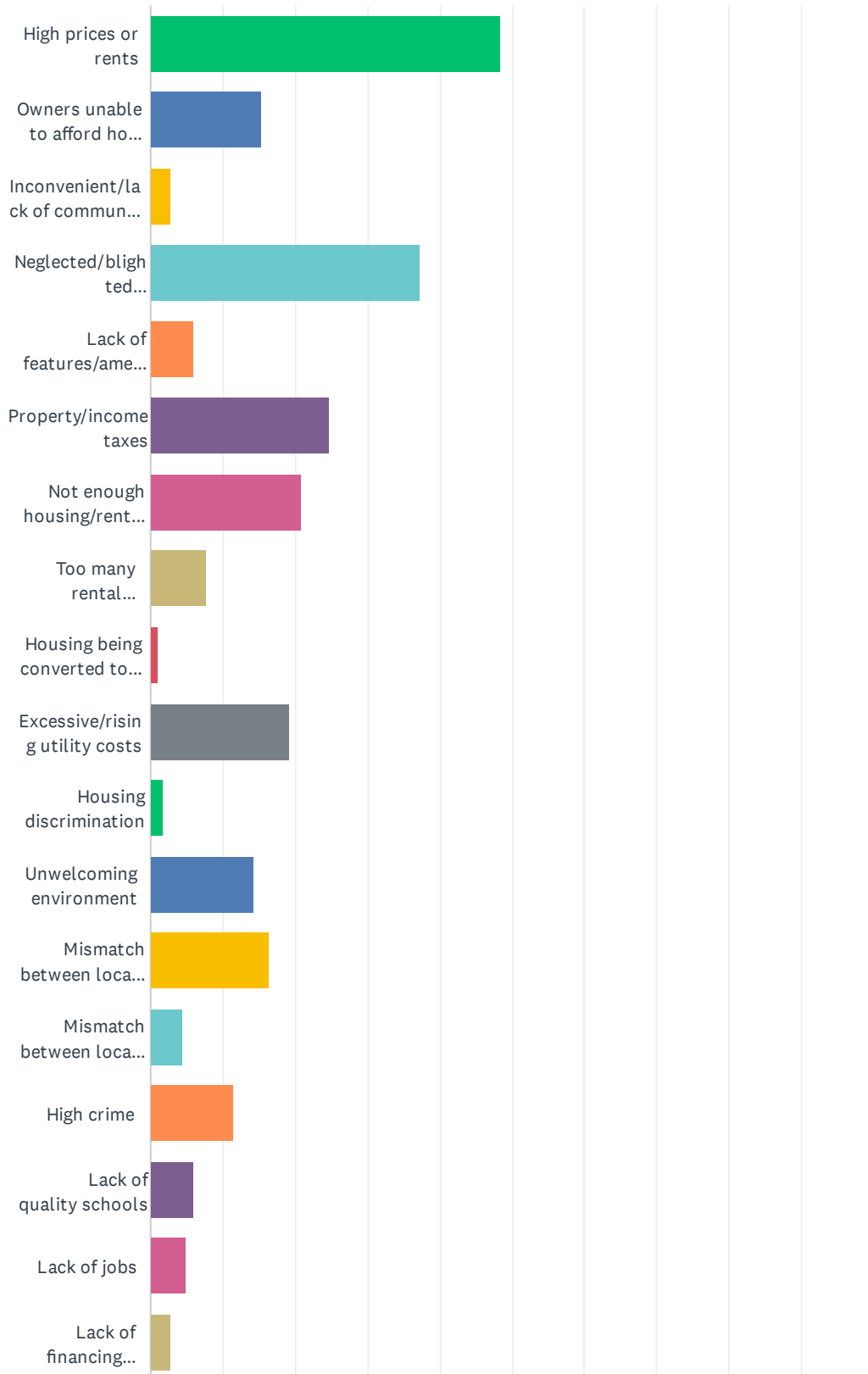
Answered: 178 Skipped: 109



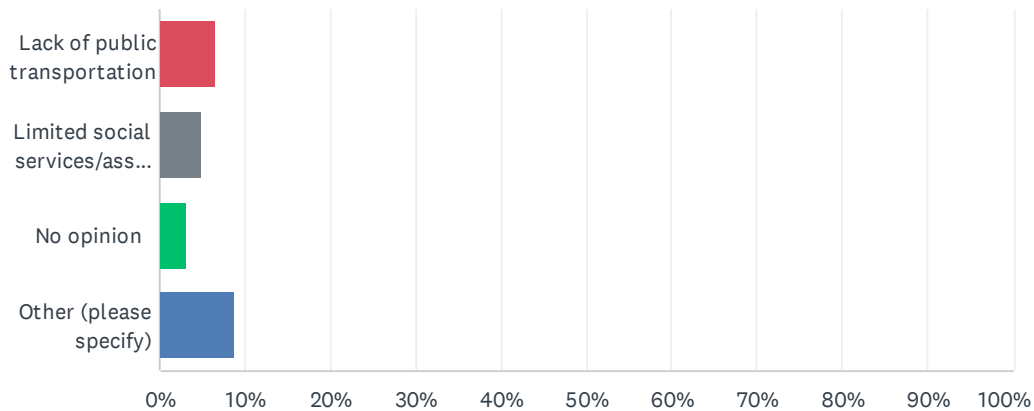
ANSWER CHOICES	RESPONSES	
Good, no issues	6.74%	12
Fair, some issues	41.01%	73
Poor, many issues	43.82%	78
No opinion	8.43%	15
<b>TOTAL</b>		<b>178</b>

## Q7 In your opinion, what are the top three issues negatively impacting the Lebanon County housing market? (you can only select up to three)

Answered: 182 Skipped: 105



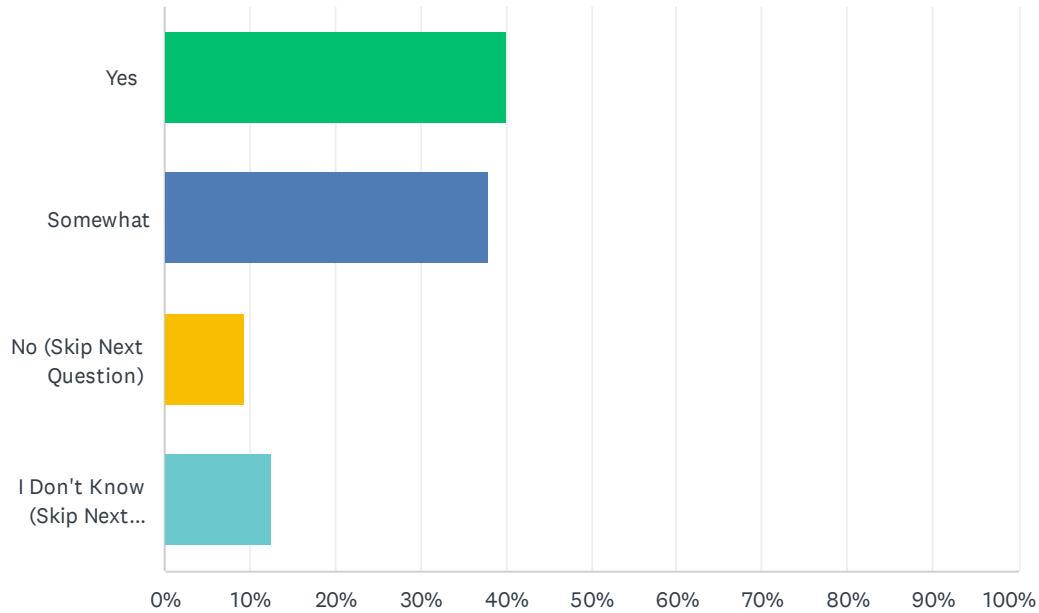
## Lebanon County, Pennsylvania Resident/Commuter Housing Survey



ANSWER CHOICES	RESPONSES	
High prices or rents	48.35%	88
Owners unable to afford home maintenance/upkeep	15.38%	28
Inconvenient/lack of community services (healthcare, pharmacies, shopping, etc.)	2.75%	5
Neglected/blighted properties/neighborhood (poor condition)	37.36%	68
Lack of features/amenities (playground, street trees, well-maintained sidewalks, etc.)	6.04%	11
Property/income taxes	24.73%	45
Not enough housing/rental options (few vacancies)	20.88%	38
Too many rental properties (many vacancies)	7.69%	14
Housing being converted to short-term/vacation rentals	1.10%	2
Excessive/rising utility costs	19.23%	35
Housing discrimination	1.65%	3
Unwelcoming environment	14.29%	26
Mismatch between local jobs/wages and housing costs	16.48%	30
Mismatch between local jobs and location of housing	4.40%	8
High crime	11.54%	21
Lack of quality schools	6.04%	11
Lack of jobs	4.95%	9
Lack of financing options	2.75%	5
Lack of public transportation	6.59%	12
Limited social services/assistance programs	4.95%	9
No opinion	3.30%	6
Other (please specify)	8.79%	16
Total Respondents: 182		

## Q8 Do you believe it is difficult for people to find suitable housing in Lebanon County?

Answered: 182 Skipped: 105

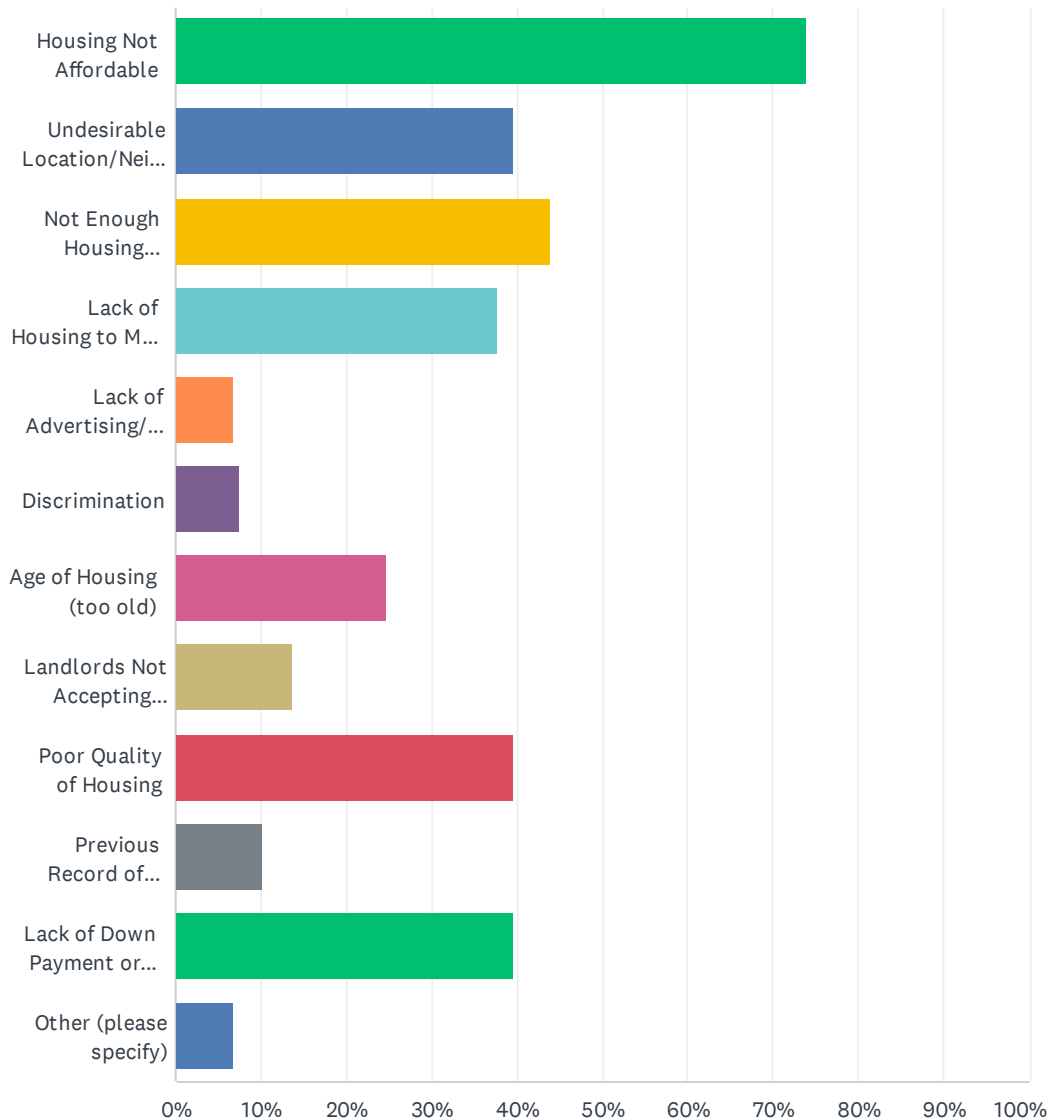


ANSWER CHOICES	RESPONSES	
Yes	40.11%	73
Somewhat	37.91%	69
No (Skip Next Question)	9.34%	17
I Don't Know (Skip Next Question)	12.64%	23
<b>TOTAL</b>		<b>182</b>



### Q9 If you answered YES or SOMEWHAT in the previous question, why do you believe it is difficult for people to find suitable housing in Lebanon County? (select all that apply)

Answered: 146 Skipped: 141

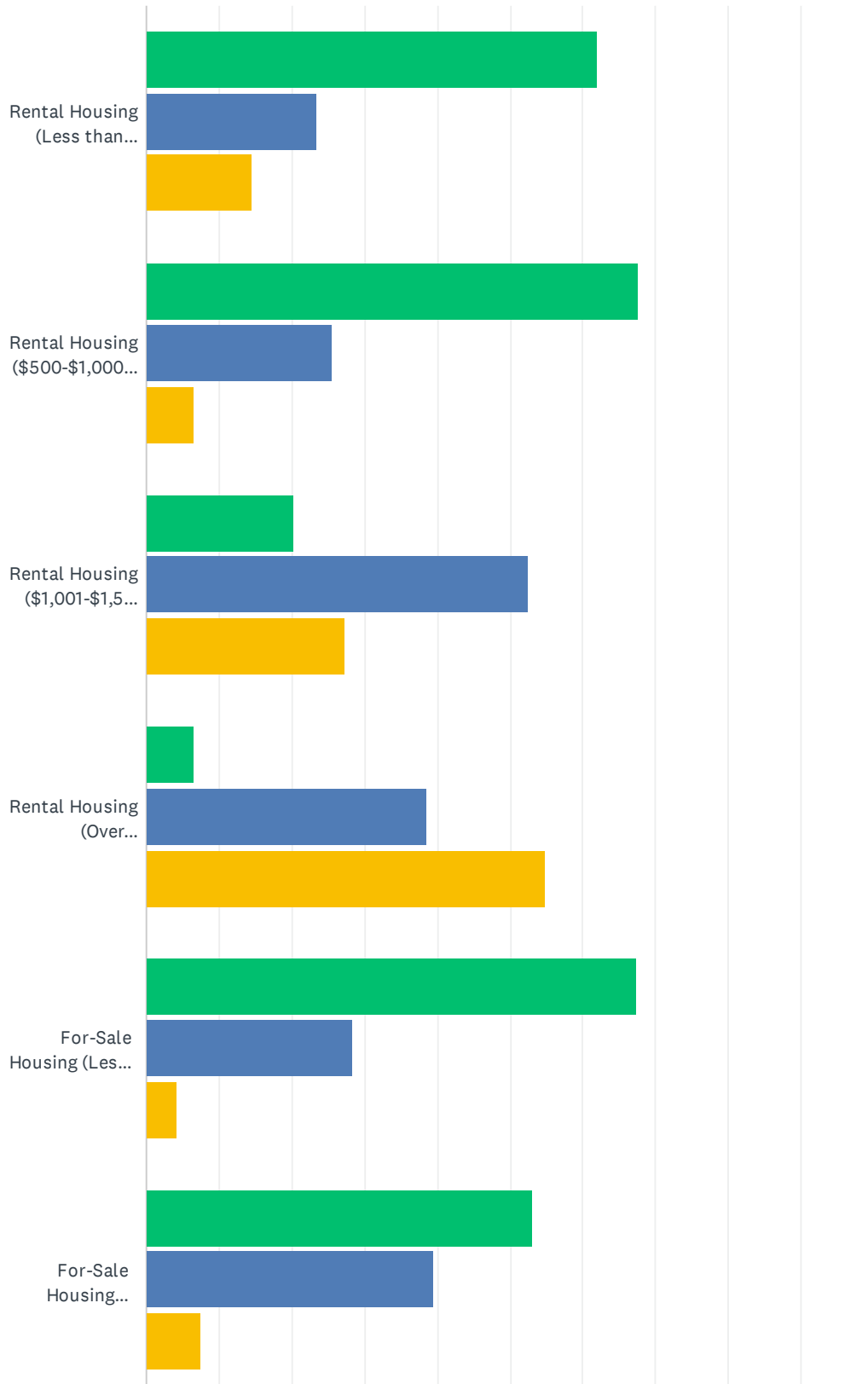


Lebanon County, Pennsylvania Resident/Commuter Housing Survey

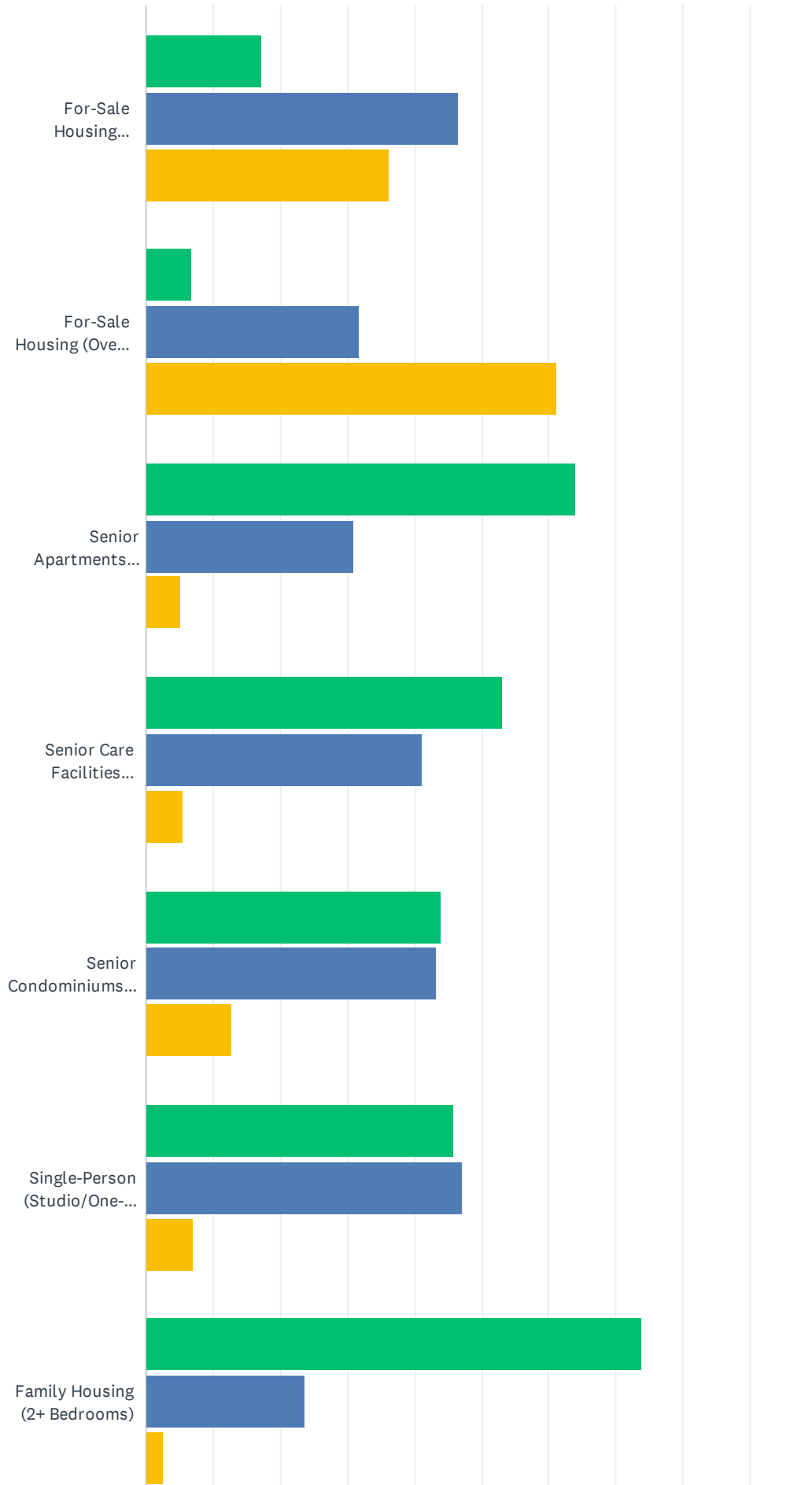
ANSWER CHOICES	RESPONSES	
Housing Not Affordable	73.97%	108
Undesirable Location/Neighborhood	39.73%	58
Not Enough Housing (Limited Availability)	43.84%	64
Lack of Housing to Meet Specific Needs (such as number of bedrooms)	37.67%	55
Lack of Advertising/Resources to Find Available Housing	6.85%	10
Discrimination	7.53%	11
Age of Housing (too old)	24.66%	36
Landlords Not Accepting Housing Choice Vouchers	13.70%	20
Poor Quality of Housing	39.73%	58
Previous Record of Felony/Incarceration/Eviction	10.27%	15
Lack of Down Payment or Rental Deposit	39.73%	58
Other (please specify)	6.85%	10
Total Respondents: 146		

# Q10 To what degree are each of the following housing types needed in Lebanon County.

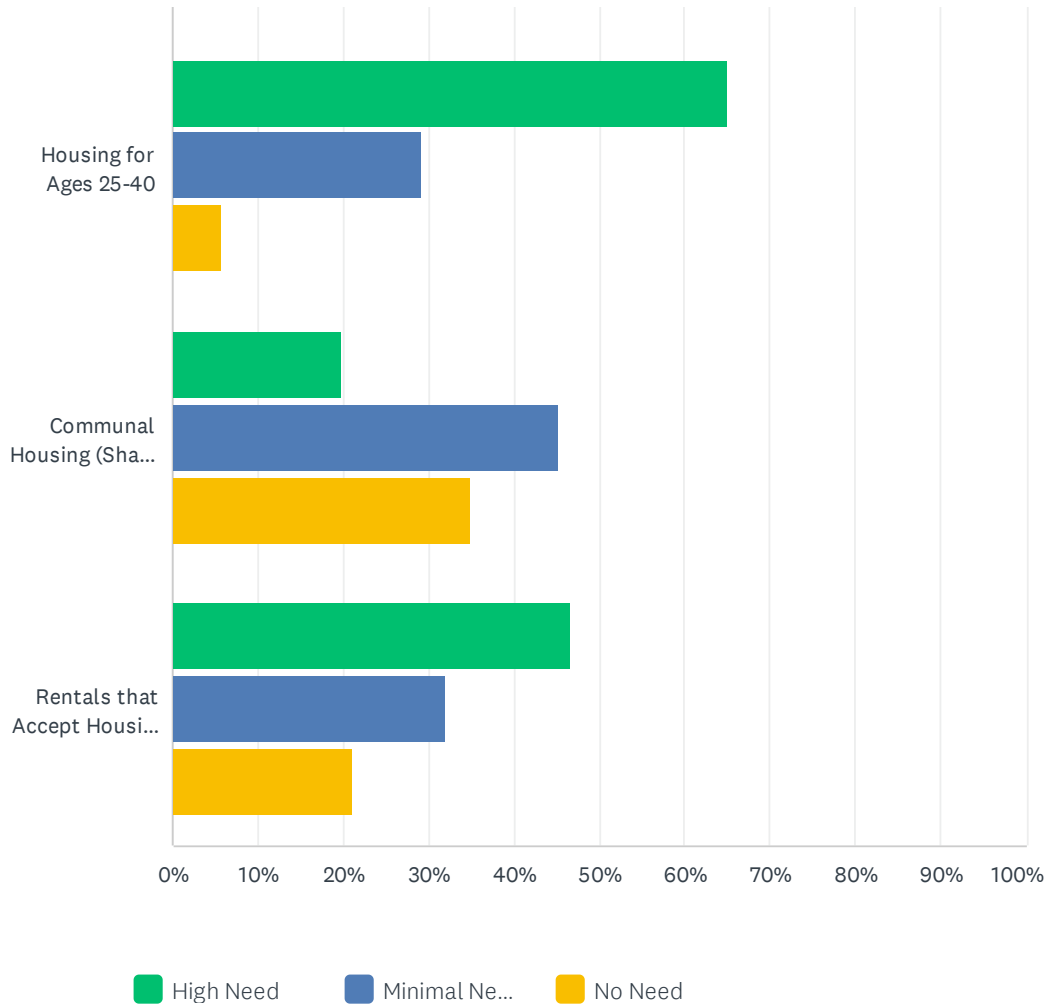
Answered: 175 Skipped: 112



# Lebanon County, Pennsylvania Resident/Commuter Housing Survey



# Lebanon County, Pennsylvania Resident/Commuter Housing Survey

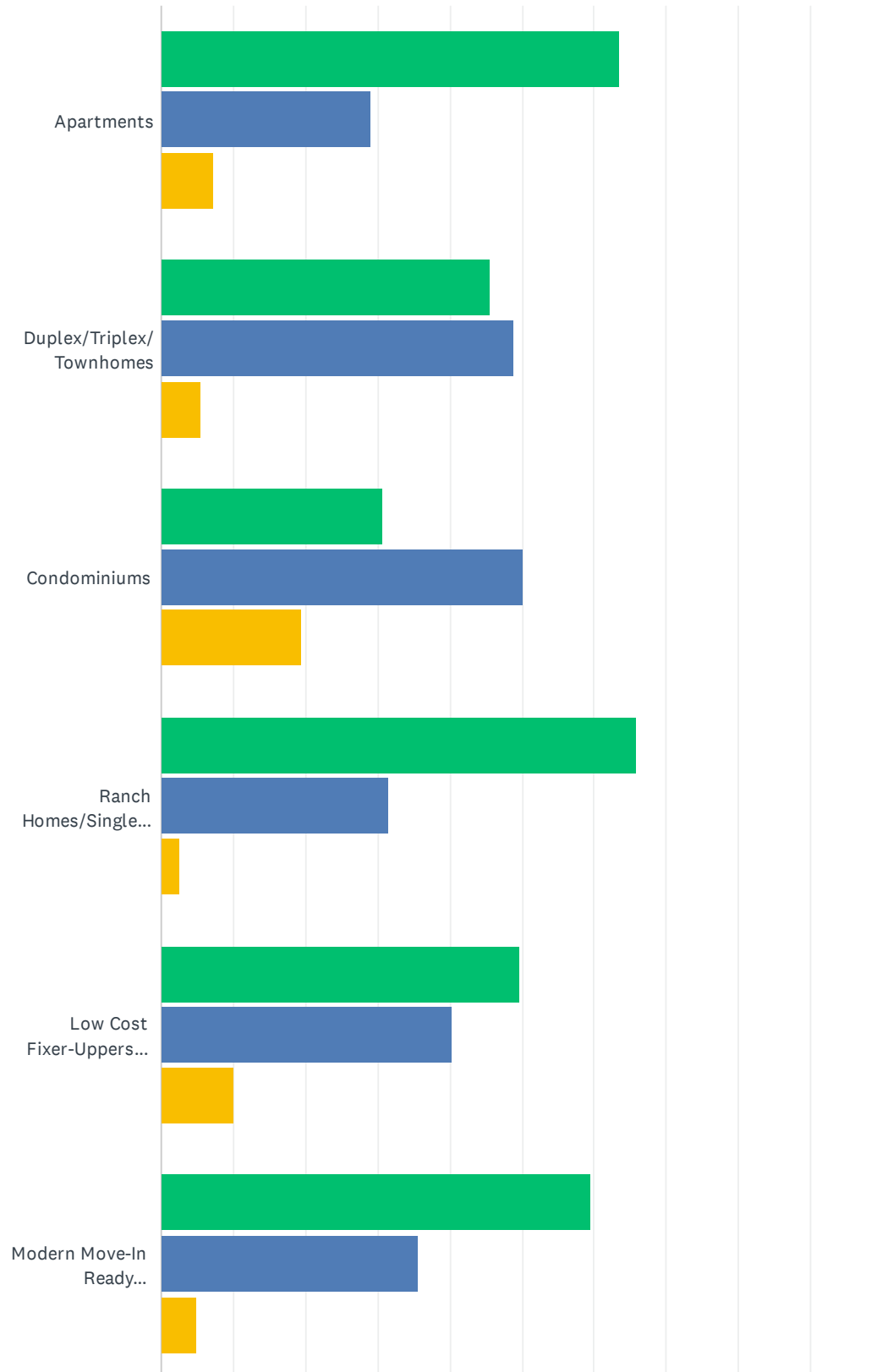


Lebanon County, Pennsylvania Resident/Commuter Housing Survey

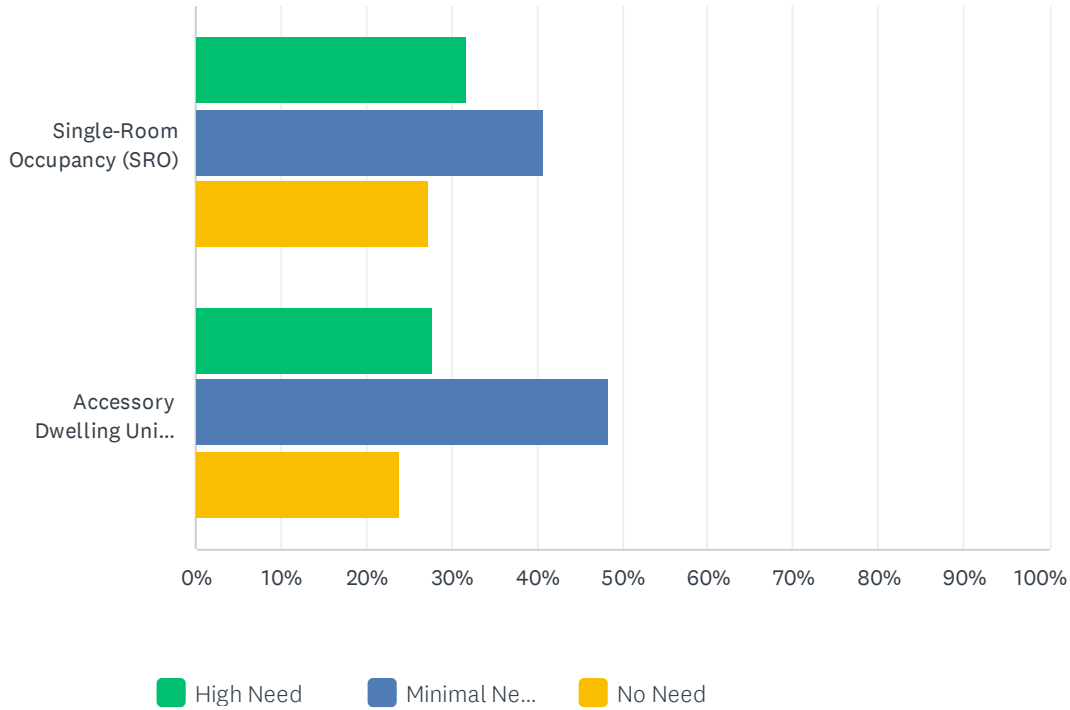
	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Rental Housing (Less than \$500/month)	62.05% 103	23.49% 39	14.46% 24	166	1.52
Rental Housing (\$500-\$1,000/month)	67.68% 111	25.61% 42	6.71% 11	164	1.39
Rental Housing (\$1,001-\$1,500/month)	20.25% 32	52.53% 83	27.22% 43	158	2.07
Rental Housing (Over \$1,500/month)	6.54% 10	38.56% 59	54.90% 84	153	2.48
For-Sale Housing (Less than \$100,000)	67.28% 109	28.40% 46	4.32% 7	162	1.37
For-Sale Housing (\$100,000-\$200,000)	53.13% 85	39.38% 63	7.50% 12	160	1.54
For-Sale Housing (\$201,000-\$300,000)	17.20% 27	46.50% 73	36.31% 57	157	2.19
For-Sale Housing (Over \$300,000)	6.88% 11	31.87% 51	61.25% 98	160	2.54
Senior Apartments (Independent Living)	63.92% 101	31.01% 49	5.06% 8	158	1.41
Senior Care Facilities (Assisted Living/Nursing Care)	53.13% 85	41.25% 66	5.63% 9	160	1.52
Senior Condominiums (For-Sale Housing)	43.95% 69	43.31% 68	12.74% 20	157	1.69
Single-Person (Studio/One-Bedroom)	45.86% 72	47.13% 74	7.01% 11	157	1.61
Family Housing (2+ Bedrooms)	73.72% 115	23.72% 37	2.56% 4	156	1.29
Housing for Ages 25-40	64.97% 102	29.30% 46	5.73% 9	157	1.41
Communal Housing (Shared Living Space)	19.75% 31	45.22% 71	35.03% 55	157	2.15
Rentals that Accept Housing Choice Vouchers	46.79% 73	32.05% 50	21.15% 33	156	1.74

# Q11 To what degree are each of the following housing styles needed in Lebanon County?

Answered: 171 Skipped: 116



## Lebanon County, Pennsylvania Resident/Commuter Housing Survey



	HIGH NEED	MINIMAL NEED	NO NEED	TOTAL	WEIGHTED AVERAGE
Apartments	63.64% 105	29.09% 48	7.27% 12	165	1.44
Duplex/Triplex/Townhomes	45.63% 73	48.75% 78	5.63% 9	160	1.60
Condominiums	30.63% 49	50.00% 80	19.38% 31	160	1.89
Ranch Homes/Single Floor Plan Units	65.82% 104	31.65% 50	2.53% 4	158	1.37
Low Cost Fixer-Uppers (single-family homes)	49.69% 79	40.25% 64	10.06% 16	159	1.60
Modern Move-In Ready Single-Family Homes	59.51% 97	35.58% 58	4.91% 8	163	1.45
Single-Room Occupancy (SRO)	31.85% 50	40.76% 64	27.39% 43	157	1.96
Accessory Dwelling Unit (Above Garage, Income Suite, Etc.)	27.74% 43	48.39% 75	23.87% 37	155	1.96

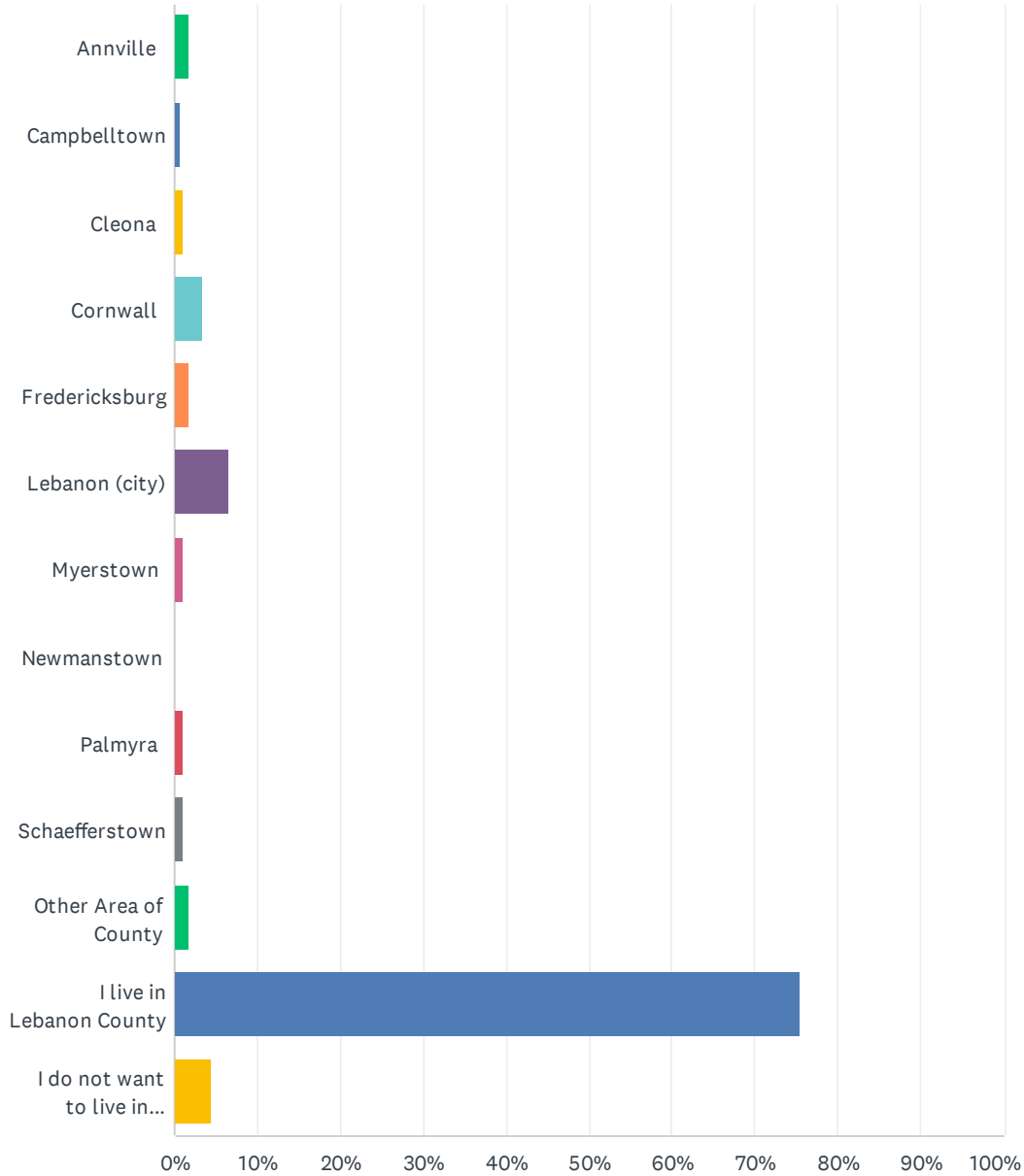


**Q12 Please share any other comments/concerns about housing in Lebanon County.**

Answered: 50 Skipped: 237

### Q13 If you do not currently live in Lebanon County, do you have any interest in living in any of the following parts of the county, should housing be available? (select your top choice)

Answered: 179 Skipped: 108

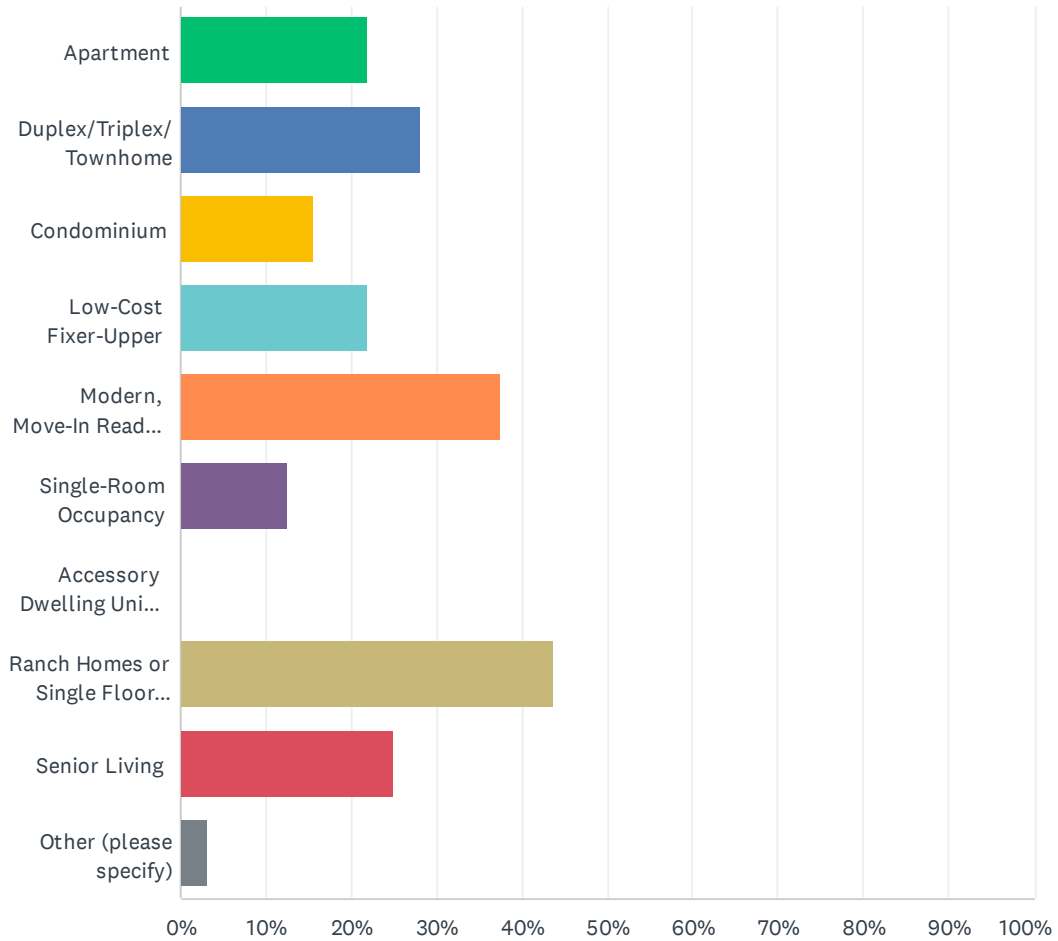


Lebanon County, Pennsylvania Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
Annville	1.68%	3
Campbelltown	0.56%	1
Cleona	1.12%	2
Cornwall	3.35%	6
Fredericksburg	1.68%	3
Lebanon (city)	6.70%	12
Myerstown	1.12%	2
Newmanstown	0.00%	0
Palmyra	1.12%	2
Schaefferstown	1.12%	2
Other Area of County	1.68%	3
I live in Lebanon County	75.42%	135
I do not want to live in Lebanon County	4.47%	8
<b>TOTAL</b>		<b>179</b>

### Q14 What style of housing would you be interested in living in within Lebanon County? (check all that apply)

Answered: 32 Skipped: 255

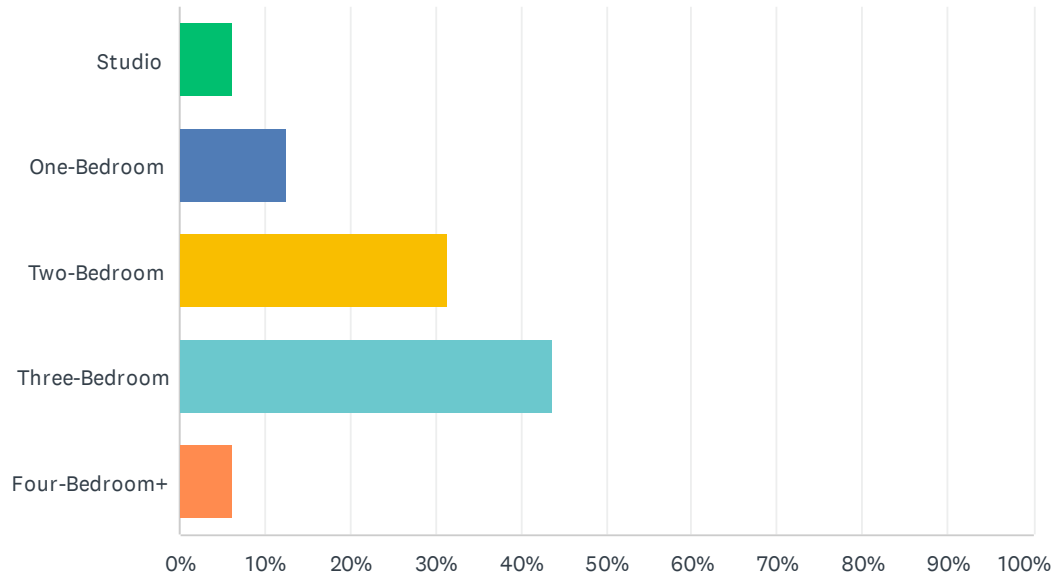


Lebanon County, Pennsylvania Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
Apartment	21.88%	7
Duplex/Triplex/Townhome	28.13%	9
Condominium	15.63%	5
Low-Cost Fixer-Upper	21.88%	7
Modern, Move-In Ready Single-Family Home	37.50%	12
Single-Room Occupancy	12.50%	4
Accessory Dwelling Unit (income suite)	0.00%	0
Ranch Homes or Single Floor Plan Unit	43.75%	14
Senior Living	25.00%	8
Other (please specify)	3.13%	1
Total Respondents: 32		

## Q15 How many bedrooms would you require if you were to live in Lebanon County?

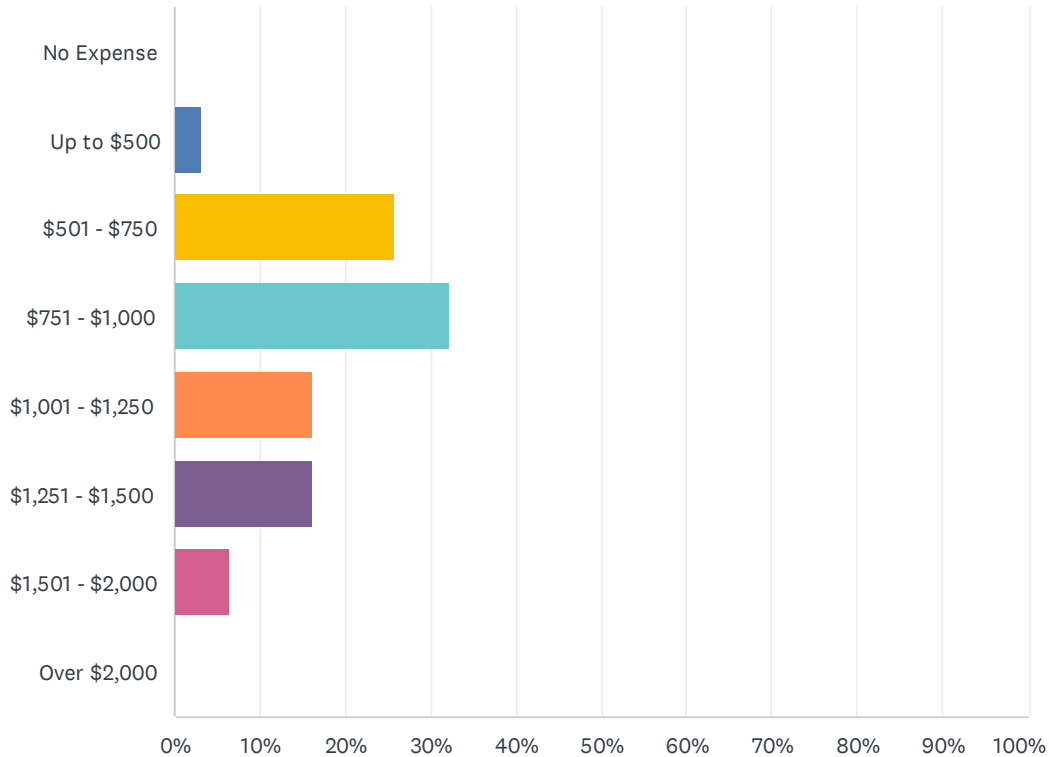
Answered: 32 Skipped: 255



ANSWER CHOICES	RESPONSES	
Studio	6.25%	2
One-Bedroom	12.50%	4
Two-Bedroom	31.25%	10
Three-Bedroom	43.75%	14
Four-Bedroom+	6.25%	2
<b>TOTAL</b>		<b>32</b>

## Q16 What would you be willing to pay per month, including all utility costs, to live in Lebanon County?

Answered: 31 Skipped: 256



ANSWER CHOICES	RESPONSES	
No Expense	0.00%	0
Up to \$500	3.23%	1
\$501 - \$750	25.81%	8
\$751 - \$1,000	32.26%	10
\$1,001 - \$1,250	16.13%	5
\$1,251 - \$1,500	16.13%	5
\$1,501 - \$2,000	6.45%	2
Over \$2,000	0.00%	0
<b>TOTAL</b>		<b>31</b>

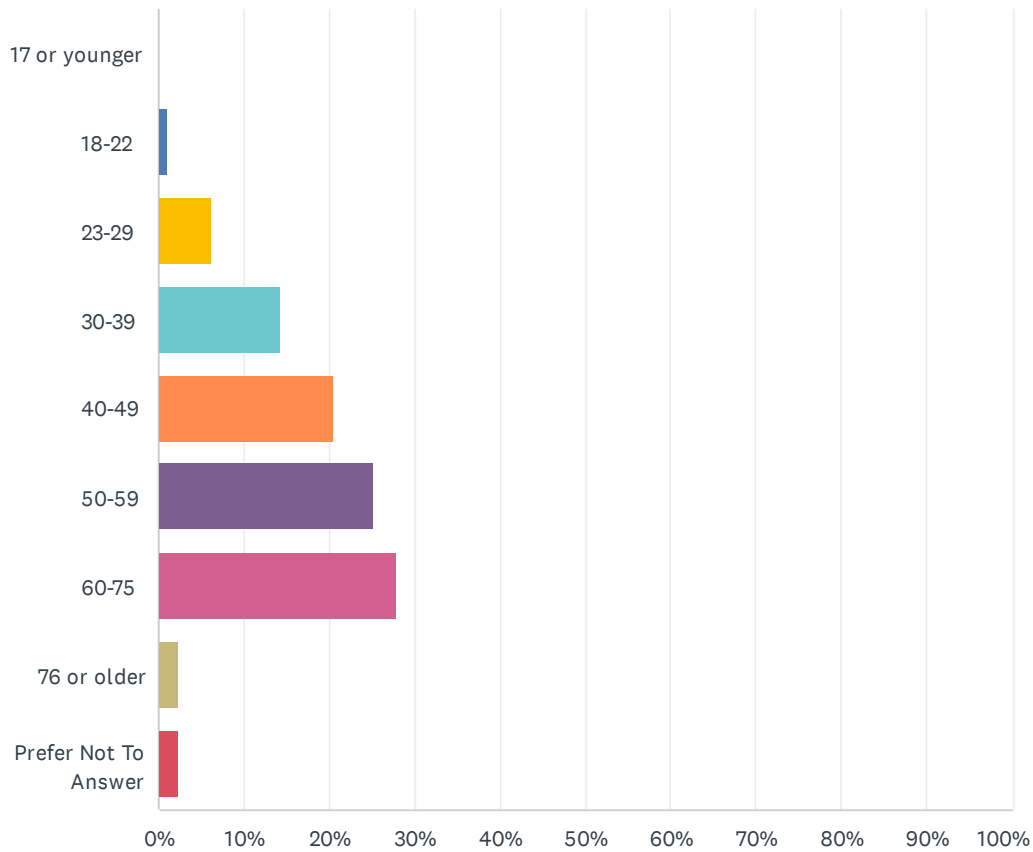
Q17 Is there anything besides housing that could be addressed, added or changed in Lebanon County that would increase the likelihood that you would move to the county (such as better schools, more/better employment opportunities, more restaurants, etc.)?

Answered: 14 Skipped: 273



## Q18 What is your age?

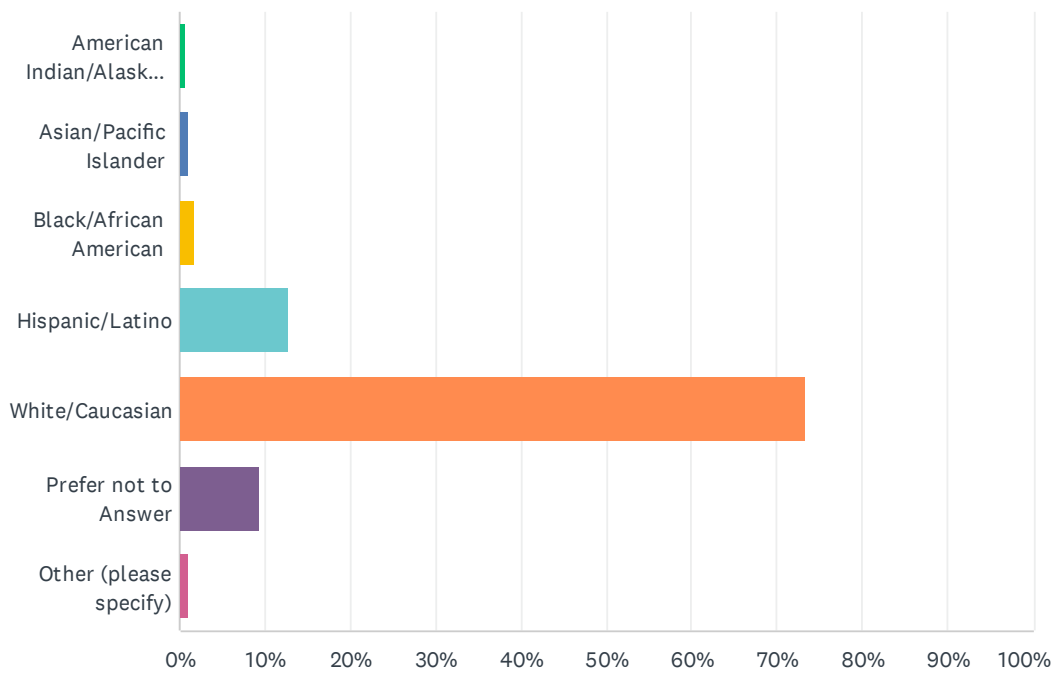
Answered: 175 Skipped: 112



ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-22	1.14%	2
23-29	6.29%	11
30-39	14.29%	25
40-49	20.57%	36
50-59	25.14%	44
60-75	28.00%	49
76 or older	2.29%	4
Prefer Not To Answer	2.29%	4
<b>TOTAL</b>		<b>175</b>

## Q19 What is your ethnicity?

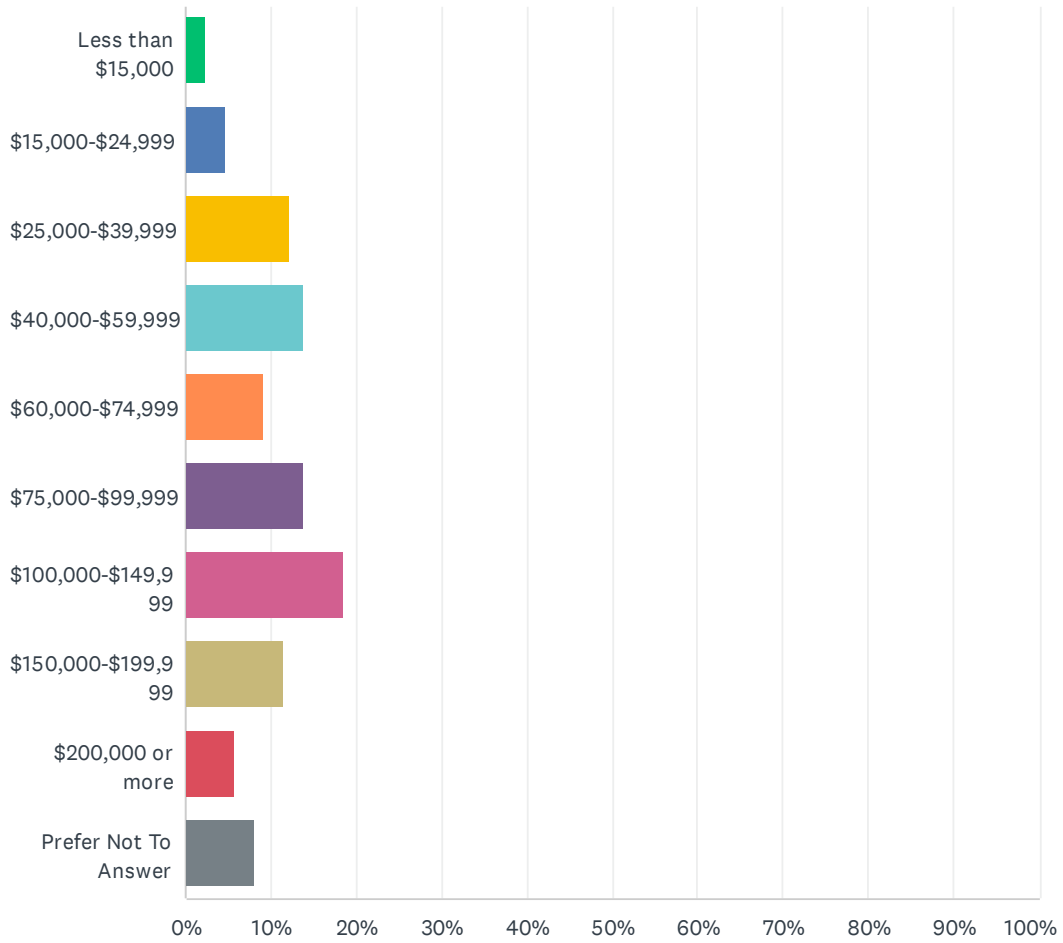
Answered: 172 Skipped: 115



ANSWER CHOICES	RESPONSES	
American Indian/Alaskan Native	0.58%	1
Asian/Pacific Islander	1.16%	2
Black/African American	1.74%	3
Hispanic/Latino	12.79%	22
White/Caucasian	73.26%	126
Prefer not to Answer	9.30%	16
Other (please specify)	1.16%	2
<b>TOTAL</b>		<b>172</b>

## Q20 What is the estimated gross annual income of all residents living in your household?

Answered: 173 Skipped: 114



Lebanon County, Pennsylvania Resident/Commuter Housing Survey

ANSWER CHOICES	RESPONSES	
Less than \$15,000	2.31%	4
\$15,000-\$24,999	4.62%	8
\$25,000-\$39,999	12.14%	21
\$40,000-\$59,999	13.87%	24
\$60,000-\$74,999	9.25%	16
\$75,000-\$99,999	13.87%	24
\$100,000-\$149,999	18.50%	32
\$150,000-\$199,999	11.56%	20
\$200,000 or more	5.78%	10
Prefer Not To Answer	8.09%	14
<b>TOTAL</b>		<b>173</b>

## ADDENDUM E: QUALIFICATIONS

### The Company

Bowen National Research employs an expert staff to ensure that each market study includes the highest standards. Each staff member has hands-on experience evaluating sites and comparable properties, analyzing market characteristics and trends, and providing realistic recommendations and conclusions. The Bowen National Research staff has national experience and knowledge to assist in evaluating a variety of product types and markets.

### Primary Contact and Report Author



**Patrick Bowen**, President of Bowen National Research, has conducted numerous housing needs assessments and provided consulting services to city, county and state development entities as it relates to residential development, including affordable and market-rate housing, for both rental and for-sale housing, and retail development opportunities. He has also prepared and supervised thousands of market feasibility studies for all types of real estate products, including housing, retail, office, industrial and mixed-use developments, since 1996. Mr. Bowen has worked closely with many state

and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida and currently serves as Trustee of the National Council of Housing Market Analysts (NCHMA).

Housing Needs Assessment Experience		
Location	Client	Completion Year
Dublin, GA	City of Dublin Purchasing Departments	2018
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2018
Beaufort County, SC	Beaufort County	2018
Burke County, NC	Burke County Board of REALTORS	2018
Ottawa County, MI	HOUSING NEXT	2018
Bowling Green, KY	City of Bowling Green Kentucky	2019
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2019
Zanesville, OH	City of Zanesville Department of Community Development	2019
Buncombe County, NC	City of Asheville Community and Economic Development Department	2019
Cleveland County, NC	Cleveland County Government	2019
Frankstown Twp., PA	Woda Cooper Companies, Inc.	2019
Taylor County, WV	Taylor County Development Authority	2019
Lac Courte Oreilles Reservation, WI	Lac Courte Oreilles Ojibwa Community College	2019
Owensboro, KY	City of Owensboro	2019
Asheville, NC	City of Asheville Community and Economic Development Department	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2020

(continued)

<b>Housing Needs Assessment Experience</b>		
<b>Location</b>	<b>Client</b>	<b>Completion Year</b>
Youngstown, OH	Youngstown Neighborhood Development Corporation (YNDC)	2020
Richlands, VA	Town of Richlands, Virginia	2020
Elkin, NC	Elkin Economic Development Department	2020
Grand Rapids, MI	Grand Rapids Area Chamber of Commerce	2020
Morgantown, WV	City of Morgantown	2020
Erwin, TN	Unicoi County Economic Development Board	2020
Ferrum, VA	County of Franklin (Virginia)	2020
Charleston, WV	Charleston Area Alliance	2020
Wilkes County, NC	Wilkes Economic Development Corporation	2020
Oxford, OH	City of Oxford - Community Development Department	2020
New Hanover County, NC	New Hanover County Finance Department	2020
Ann Arbor, MI	Smith Group, Inc.	2020
Austin, IN	Austin Redevelopment Commission	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2021
Giddings, TX	Giddings Economic Development Corporation	2021
Georgetown County, SC	Georgetown County	2021
Western North Carolina (18 Counties)	Dogwood Health Trust	2021
Carteret County, NC	Carteret County Economic Development Foundation	2021
Ottawa County, MI	HOUSING NEXT	2021
Dayton, OH	Miami Valley Nonprofit Housing Collaborative	2021
High Country, NC (4 Counties)	NC REALTORS	2022
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2022
Barren County, KY	The Barren County Economic Authority	2022
Kirksville, MO	City of Kirksville	2022
Rutherfordton, NC	Town of Rutherfordton	2022
Spindale, NC	Town of Spindale	2022
Wood County, WV	Wood County Development Authority & Parkersburg-Wood County Area Development Corporation	2022
Yancey County, NC	Yancey County	2022
Cherokee County, NC	Economic and Workforce Development, Tri-County Community College	2022
Rowan County, KY	Morehead-Rowan County Economic Development Council	2022
Avery County, NC	Avery County	2022
Muskegon, MI	City of Muskegon	2023
Firelands Region, OH	Firelands Forward	2023
Marshall County, WV	Marshall County Commission	2023

**The following individuals provided research and analysis assistance:**

**Christopher Bunch**, Market Analyst, has more than a decade of experience in conducting both site-specific market feasibility studies and broader housing needs assessments. He has conducted on-site market research of a variety of housing product, conducted stakeholder interviews and completed specialized research on housing market attributes including the impact of military personnel, heirs and estates and other unique factors that impact housing needs.

**Desireé Johnson** is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. Ms. Johnson also coordinates and oversees research staff and activities. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

**Pat McDavid**, Research Specialist, has conducted housing research for housing needs assessments completed throughout the country. Additionally, he is experienced in analyzing demographic and economic data in rural, suburban and metropolitan communities. Mr. McDavid has been a part of the development of market strategies, operational and fiscal performance analysis, and commercial, industrial and government (local, state, and federal) client consultation within the construction and manufacturing industries. He holds a bachelor's degree in Secondary Earth Science from Western Governors University.

**Gregory Piduch**, Market Analyst, has conducted site-specific analyses in both metropolitan and rural areas throughout the country. He is familiar with multiple types of rental housing programs, the day-to-day interaction with property managers and leasing agents and the collection of pertinent property details. Mr. Piduch holds a Bachelor of Arts in Communication and Rhetoric from the University of Albany, State University of New York and a Master of Professional Studies in Sports Industry Management from Georgetown University.

**Jody LaCava**, Research Specialist, has nearly a decade of real estate research experience. She has extensive experience in surveying a variety of housing alternatives, including rental, for-sale, and senior housing. She has experience in conducting on-site research of real estate, evaluating existing housing properties, conducting interviews, and evaluating community services. She has been involved in industry leading case studies, door-to-door resident surveys and special needs housing research.

**In-House Researchers** – Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with city officials, economic development offices and chambers of commerce, housing authorities and residents.

*No subconsultants were used as part of this assessment.*

## ADDENDUM F: GLOSSARY

Various key terms associated with issues and topics evaluated in this report are used throughout this document. The following provides a summary of the definitions for these key terms. It is important to note that the definitions cited below include the source of the definition, when applicable. Those definitions that were not cited originated from the National Council of Housing Market Analysts (NCHMA).

**Area Median Household Income (AMHI)** is the median income for families in metropolitan and non-metropolitan areas, used to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. For example, a family's income may equal 80% of the area median income, a common maximum income level for participation in HUD programs. (Bowen National Research, Various Sources)

**Available rental housing** is any rental product that is currently available for rent. This includes any units identified through Bowen National Research survey of affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies.

**Basic Rent** is the minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USDA-RD Section 515 Program, the HUD Section 236 Program and the HUD Section 223 (d) (3) Below Market Interest Rate Program. The Basic Rent is calculated as the amount of rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate, and provide a return on equity to the developer in accordance with the regulatory documents governing the property.

**Contract Rent** is (1) the actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease (HUD & RD) or (2) the monthly rent agreed to between a tenant and a landlord (Census).

**Cost overburdened households** are households that pay more than 30% or 35% (depending upon source) of their annual household income toward housing costs. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a cost burden.

**Elderly Person** is a person who is at least 62 years of age as defined by HUD.

**Elderly or Senior Housing** is housing where (1) all the units in the property are restricted for occupancy by persons 62 years of age or older or (2) at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or older and the housing is designed with amenities and facilities designed to meet the needs of senior citizens.



***Extremely low-income*** is a person or household with income below 30% of Area Median Income adjusted for household size.

***Fair Market Rent (FMR)*** are the estimates established by HUD of the gross rents (contract rent plus tenant paid utilities) needed to obtain modest rental units in acceptable condition in a specific county or metropolitan statistical area. HUD generally sets FMR so that 40% of the rental units have rents below the FMR. In rental markets with a shortage of lower priced rental units HUD may approve the use of Fair Market Rents that are as high as the 50<sup>th</sup> percentile of rents.

***Frail Elderly*** is a person who is at least 62 years of age and is unable to perform at least three “activities of daily living” comprising of eating, bathing, grooming, dressing or home management activities as defined by HUD.

***Garden apartments*** are apartments in low-rise buildings (typically two to four stories) that feature low density, ample open space around buildings, and on-site parking.

***Gross Rent*** is the monthly housing cost to a tenant which equals the Contract Rent provided for in the lease plus the estimated cost of all tenant paid utilities.

***Household*** is one or more people who occupy a housing unit as their usual place of residence.

***Housing Choice Voucher (Section 8 Program)*** is a federal rent subsidy program under Section 8 of the U.S. Housing Act, which issues rent vouchers to eligible households to use in the housing of their choice. The voucher payment subsidizes the difference between the Gross Rent and the tenant’s contribution of 30% of adjusted gross income, (or 10% of gross income, whichever is greater). In cases where 30% of the tenant’s income is less than the utility allowance, the tenant will receive an assistance payment. In other cases, the tenant is responsible for paying his share of the rent each month.

***Housing unit*** is a house, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

***HUD Section 8 Program*** is a federal program that provides project based rental assistance. Under the program HUD contracts directly with the owner for the payment of the difference between the Contract Rent and a specified percentage of tenants’ adjusted income.

***HUD Section 202 Program*** is a federal program, which provides direct capital assistance (i.e., grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50% of the Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization. Units receive HUD project based rental assistance that enables tenants to occupy units at rents based on 30% of tenant income.

***HUD Section 236 Program*** is a federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% of Area Median Income who pay rent equal to the greater of Basic Rent or 30% of their adjusted income. All rents are capped at a HUD approved market rent.

***HUD Section 811 Program*** is a federal program, which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50% of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

***Income Limits*** are the Maximum Household Income by county or Metropolitan Statistical Area, adjusted for household size and expressed as a percentage of the Area Median Income (AMI) for the purpose of establishing an upper limit for eligibility for a specific housing program. Income Limits for federal, state and local rental housing programs typically are established at 30%, 50%, 60% or 80% of AMI.

***Low-Income Household*** is a person or household with gross household income between 50% and 80% of Area Median Income adjusted for household size.

***Low-Income Housing Tax Credit*** is a program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built be restricted for occupancy to households earning 80% or less of Area Median Income, and that the rents on these units be restricted accordingly.

***Market vacancy rate (physical)*** is the average number of apartment units in any market which are unoccupied divided by the total number of apartment units in the same market, excluding units in properties which are in the lease-up stage. Bowen National Research considers only these vacant units in its rental housing survey.

***Mixed income property*** is an apartment property containing (1) both income restricted and unrestricted units or (2) units restricted at two or more income limits (i.e., low-income Tax Credit property with income limits of 30%, 50% and 60%).

***Moderate Income*** is a person or household with gross household income between 40% and 60% of Area Median Income adjusted for household size.

***Multifamily*** are structures that contain more than two housing units.

***New owner-occupied household growth*** within a market is a primary demand component for new for-sale housing. For the purposes of this analysis, we have evaluated growth between 2022 and 2027. The 2022 households by income level are based on ESRI estimates that account for 2020 Census counts of total households for each study area. The 2022 and 2027 estimates are also based on growth projections by income level by ESRI. The difference between the two household estimates represents the new owner-occupied households that are projected to be added to a study area between 2022 and 2027. These estimates of growth are provided by each income level and corresponding price point that can be afforded.

***Non-Conventional Rentals*** are structures with four or fewer rental units.

***Overcrowded housing*** is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the American Community Survey.

***Pipeline housing*** is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as NCHFA, HUD and USDA.

***Population trends*** are changes in population levels for a particular area over a specific period of time which is a function of the level of births, deaths, and net migration.

***Potential support*** is the equivalent to the *housing gap* referenced in this report. The *housing gap* is the total demand from eligible households that live in certain housing conditions (described in Section VIII of this report) less the available or planned housing stock that was inventoried within each study area.

***Project-based rent assistance*** is rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

***Public Housing or Low-Income Conventional Public Housing*** is a HUD program administered by local (or regional) Housing Authorities which serves Low- and Very Low-Income households with rent based on the same formula used for HUD Section 8 assistance.

***Rent burden*** is gross rent divided by adjusted monthly household income.

***Rent burdened households*** are households with rent burden above the level determined by the lender, investor, or public program to be an acceptable rent-to-income ratio.

***Replacement of functionally obsolete housing*** is a demand consideration in most established markets. Given the limited development of new housing units in the study area, homebuyers are often limited to choosing from the established housing stock, much of which is considered old and/or often in disrepair and/or functionally obsolete. There are a variety of ways to measure functionally obsolete housing and to determine the number of units that should be replaced. For the purposes of this analysis, we have applied the highest share of any of the following three metrics: cost burdened households, units lacking complete plumbing facilities, and overcrowded units. This resulting housing replacement ratio is then applied to the existing (2022) owner-occupied housing stock to estimate the number of for-sale units that should be replaced in the study areas.

**Restricted rent** is the rent charged under the restrictions of a specific housing program or subsidy.

**Single-Family Housing** is a dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

**Standard Condition:** A housing unit that meets HUD's Section 8 Housing Quality Standards.

**Subsidized Housing** is housing that operates with a government subsidy often requiring tenants to pay up to 30% of their adjusted gross income toward rent and often limiting eligibility to households with incomes of up to 50% or 80% of the Area Median Household Income. (Bowen National Research)

**Subsidy** is monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract rent and the amount paid by the tenant toward rent.

**Substandard** housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the American Community Survey.

**Substandard conditions** are housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

**Tenant** is one who rents real property from another.

**Tenant paid utilities** are the cost of utilities (not including cable, telephone, or internet) necessary for the habitation of a dwelling unit, which are paid by the tenant.

**Tenure** is the distinction between owner-occupied and renter-occupied housing units.

**Townhouse (or Row House)** is a single-family attached residence separated from another by party walls, usually on a narrow lot offering small front and back-yards; also called a row house.

**Vacancy Rate – Economic Vacancy Rate (physical)** is the maximum potential revenue less actual rent revenue divided by maximum potential rent revenue. The number of total habitable units that are vacant divided by the total number of units in the property.

**Very Low-Income Household** is a person or household with gross household income between 30% and 50% of Area Median Income adjusted for household size.

**Windshield Survey** references an on-site observation of a physical property or area that considers only the perspective viewed from the "windshield" of a vehicle. Such a survey does not include interior inspections or evaluations of physical structures.

## ADDENDUM G: SOURCES

Bowen National Research uses various sources to gather and confirm data used in each analysis. These sources include the following:

- 2000 and 2010 U.S. Census
- American Community Survey
- Apartments.com
- Centers for Disease Control and Prevention (CDC)
- Coldwell Banker Realty
- Eastern PA Continuum of Care (CoC)
- ESRI Demographics
- HUD Exchange
- HUD Office of Policy Development and Research
- HUDUser.gov Assistance & Section 8 Contracts Database
- Lebanon County Coalition to End Homelessness
- Management for each property included in the survey
- Medicare.com
- Municipality and County Government Websites
- National Investment Center for Seniors Housing & Care
- Pennsylvania Continuums of Care
- Pennsylvania Department of Community and Economic Development
- Pennsylvania Department of Education
- Pennsylvania Department of Human Services
- Pennsylvania Department of Labor & Industry Center for Workforce Information & Analysis
- Pennsylvania Statutes
- Planning Representatives
- Priced Out - Technical Assistance Collaborative
- Ribbon Demographics HISTA Data
- Senior Housing Facility Representatives
- SOCDS Building Permits Database
- U.S. Census Longitudinal Origin-Destination Employment Statistics
- U.S. Department of Education
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Labor, Bureau of Labor Statistics
- Urban Decision Group (UDG)
- Various Stakeholders