

TABLE 1: Municipalities with a High Percent of National Flood Insurance Program Policyholders and Municipalities with 25 Percent of Area in Flood Zone

	Pennsylvania (Statewide)	Municipalities Where Policyholders Comprise 5%+ of Housing Units	Municipalities with More than 25% Total Area in Flood Zone
# Municipalities			
# Municipalities, 2013	2,562	218	123
% of Total	100.0%	8.5%	4.8%
Flood Zone			
Estimated # Acres in Flood Zone	1,170,767	121,129	67,658
Acres in Flood Zone as % Total Area	4.0%	8.2%	36.6%
National Flood Insurance Program Policyholders²			
# Policyholders, Oct. 2013	74,009	24,211	10,330
Policyholders as % Housing Units	1.3%	10.1%	6.5%
Total Valuation of Policy (in \$1,000), Oct. 2013	\$13,653,939	\$4,121,520	\$1,674,279
Average Valuation per Policyholder	\$184,490	\$170,233	\$162,079
Total Premium, Oct. 2013	\$73,082,625	\$23,196,113	\$11,701,981
Average Premium per Policyholder	\$987	\$958	\$1,133
Rural/Urban³			
# Rural Municipalities	1,592	135	64
# Urban Municipalities	970	83	59
Municipality Type			
# Cities, 2013	56	4	4
# Boroughs, 2013	959	136	105
# Townships of 1st Class, 2013	92	4	3
# Townships of 2nd Class, 2013	1,455	74	11
Population⁴			
Population, 1990	11,881,676	532,308	376,882
Population, 2000	12,281,071	515,708	361,414
Population, 2010	12,702,379	505,173	355,273
% Change, 2000-10	3.4%	-2.0%	-1.7%
Average Municipal Population, 2010	4,958	2,317	2,888
Density⁴			
Avg. # Square Miles per Municipality, 2010	17.5	10.3	2.0
# Persons Per Square Mile, 2010	284	225	1,476
Total Area (Land & Water)⁴			
% Square Land Miles	45,287	2,303	289
% Square Water Miles	98.8%	97.6%	83.3%
	1.2%	2.4%	16.7%
Race⁴			
% Non-White, 1990	11.5%	8.2%	19.3%
% Non-White, 2000	14.6%	11.2%	24.0%
% Non-White, 2010	18.1%	14.9%	27.7%
Hispanic or Latino⁴			
% Population of Hispanic/Latino Origin, 1990	2.0%	1.4%	2.4%
% Population of Hispanic/Latino Origin, 2000	3.2%	2.4%	4.0%
% Population of Hispanic/Latino Origin, 2010	5.7%	5.1%	7.2%

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Age Cohorts⁴			
# Persons Under 18 Years Old, 2010	2,792,199	106,526	80,852
% Population Under 18 Years Old, 2010	22.0%	21.1%	22.8%
# Persons 18 to 64 Years Old, 2010	7,950,880	317,916	226,206
% Population 18 to 64 Years Old, 2010	62.6%	62.9%	63.7%
# Persons 65+ Years Old, 2010	1,959,300	80,608	48,212
% Population 65+ Years Old, 2010	15.4%	16.0%	13.6%
Estimated Avg. Age, 2010	39.4	39.5	37.2
Types of Households⁴			
# Households, 2010	5,018,883	210,047	141,448
% Married Couples No Children, 2010	29.9%	26.7%	22.7%
% Married Couples With Own Children (Under 18), 2010	18.3%	14.1%	13.6%
% Single Parent (No Spouse) With Children (Under 18), 2010	8.6%	10.5%	13.1%
% Single Person Households, 2010	28.6%	33.2%	32.9%
% Other Types of Households, 2010	14.6%	15.4%	17.8%
Persons in Households⁴			
Avg. # Persons per Household, 2000	2.5	2.3	2.4
Avg. # Persons per Household, 2010	2.4	2.3	2.4
Housing Units⁴			
Total # Housing Units, 2000	5,249,750	238,329	160,148
Total # Housing Units, 2010	5,567,315	239,632	158,837
% Change, 2000-2010	6.0%	0.5%	-0.8%
Housing Vacancies⁴			
% Housing Units Vacant, 2000	9.0%	10.8%	10.0%
% Housing Units Vacant, 2010	9.9%	12.3%	10.9%
Homeownership/Renters⁴			
% Homeowners (Owner-Occupied Housing Units), 2000	71.3%	62.8%	58.4%
% Homeowners (Owner-Occupied Housing Units), 2010	69.6%	60.7%	55.2%
% Renters (Renter-Occupied Housing Units), 2000	28.7%	37.2%	41.6%
% Renters (Renter-Occupied Housing Units), 2010	30.4%	39.3%	44.8%
Types of Housing Units⁵			
Total # Housing Units, 2008-12	5,563,832	242,143	162,664
% Single Family Homes (1 Unit Detached), 2008-12	57.1%	54.7%	42.6%
% Duplex or Townhouses (1 Unit Attached), 2008-12	18.2%	16.5%	25.2%
% Small Apartment Type Building (2-9 Units), 2008-12	12.4%	17.2%	19.9%
% Large Apartment Type Building (10+ Units), 2008-12	8.2%	7.6%	9.1%
% Mobile Homes & Other Types of Units, 2008-12	4.2%	4.0%	3.2%
Age of Housing Units⁵			
Total # Housing Units, 2008-12	5,563,832	242,143	162,664
% Built 2010 or Later	0.2%	0.1%	0.1%
% Built 2000 to 2009	7.9%	3.8%	3.2%
% Built 1990 to 1999	9.3%	5.7%	4.6%
% Built 1980 to 1989	9.8%	7.2%	5.6%
% Built 1970 to 1979	12.8%	11.8%	9.6%
% Built 1960 to 1969	10.2%	8.1%	8.7%
% Built 1950 to 1959	14.0%	11.5%	16.4%
% Built 1940 to 1949	8.4%	9.1%	10.3%
% Built 1939 or Earlier	27.5%	42.9%	41.6%
Year Moved In⁵			
Total # Occupied Housing Units, 2008-12	4,959,633	210,154	141,486
Moved in 2010 or Later	8.2%	9.3%	10.4%
Moved in 2000 to 2009	45.6%	45.6%	49.2%
Moved in 1990 to 1999	18.9%	17.2%	16.3%
Moved in 1980 to 1989	10.7%	10.1%	8.5%
Moved in 1970 to 1979	7.8%	8.0%	7.1%
Moved in 1969 or Earlier	8.8%	9.8%	8.6%

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Range of Housing Values⁵			
# Occupied Housing Units, 2008-12	3,478,602	129,965	79,299
% Less than \$50,000	9.1%	13.6%	12.3%
% \$50,000 to \$99,999	18.2%	33.0%	31.6%
% \$100,000 to \$149,999	16.8%	19.6%	21.1%
% \$150,000 to \$199,999	16.8%	13.7%	14.0%
% \$200,000 to \$299,999	20.2%	10.8%	14.1%
% \$300,000 to \$499,999	13.4%	5.2%	5.7%
% \$500,000+	5.5%	4.2%	1.3%
Housing Values and Rent⁵			
Average Housing Values, 2008-12	\$203,841	\$153,969	\$138,093
Average Gross Rent, 2008-12	\$864	\$691	\$758
Housing Affordability⁵			
# Households Paying Cash Rent, 2008-12	1,359,597	73,740	58,346
% Paying <30% of Income for Rent	50.3%	52.4%	49.2%
% Paying 30% to 49% of Income for Rent	23.4%	22.6%	23.3%
% 50%+ of Income for Rent	26.3%	25.0%	27.5%
Housing Units With a Mortgage, 2008-12	2,177,948	75,655	49,359
% Homeowners With a Mortgage: - <30% of Income for Housing	67.6%	68.6%	66.1%
% Homeowners With a Mortgage: - 30%-49% of Income for Housing	20.6%	19.2%	20.4%
% Homeowners With a Mortgage: - 50%+ of Income for Housing	11.9%	12.2%	13.5%
Highest Level of Adult Educational Attainment⁵			
# Persons 25+ Years Old, 2008-12	8,658,872	347,153	230,486
% Persons With No High School Diploma	11.7%	13.7%	14.8%
% Persons With High School Diploma or GED	37.2%	42.5%	43.0%
% Persons With Some College, No Degree	16.5%	17.2%	17.9%
% Persons With Associate's Degree	7.5%	7.4%	7.0%
% Persons with Bachelor's Degree or Higher	27.0%	19.2%	17.2%
Range of Housing Income⁵			
# Households With Income, 2008-12	4,959,633	210,154	141,486
% Households With Income Less than \$20,000	18.1%	24.3%	25.3%
% Households With Income \$20,000 to \$34,999	16.1%	19.4%	19.3%
% Households With Income \$35,000 to \$49,999	13.9%	15.1%	15.9%
% Households With Income \$50,000 to \$99,999	31.2%	28.8%	28.2%
% Households With Income \$100,000 or Higher	20.8%	12.4%	11.3%
Average Household Income, 2008-12	\$70,243	\$54,999	\$51,730
Poverty^{4&4}			
Poverty Rate, 1990	11.1%	14.1%	15.1%
Poverty Rate, 2000	11.0%	13.9%	15.6%
Poverty Rate, 2008-12	13.1%	17.8%	20.0%
Unemployment Rate⁵			
# Persons in Labor Force, 2008-12	6,478,705	252,106	175,367
% Employed	91.5%	91.3%	89.4%
% Unemployed	8.5%	8.7%	10.6%
Health Insurance⁵			
% Children (<18 Years Old) Without Health Insurance, 2008-12	5.3%	5.6%	4.9%
% Working Age Adults (18-64) Without Health Insurance, 2008-12	13.4%	15.5%	16.5%
Disabilities⁵			
% Working Age Adults (18 to 64) with Disability, 2008-12	10.7%	13.1%	12.9%
% Senior Citizens (65+) with Disability, 2008-12	35.6%	39.3%	40.9%
Birth and Death Rates⁶			
# Births Per 1,000 Population, 2007-11	11.55	12.88	14.87
# Deaths Per 1,000 Population, 2007-11	9.88	12.09	11.29

	Pennsylvania (Statewide)	Municipalities Where Policyholders Comprise 5%+ of Housing Units	Municipalities with More than 25% Total Area in Flood Zone
Municipal Roadways⁷			
Avg. # Miles of Municipal Roadways, 2013	28.3	12.9	10.2
# Miles of Municipal Roadways Per 1,000 Population, 2013	5.7	5.6	3.5
Municipal Employees⁸			
Avg. # Full-time Municipal Employees per Municipality, 2013	25.5	9.6	15.5
Avg. # Full-time Municipal Employees per 1,000 Population, 2013	5.1	4.1	5.4
Avg. # Part-time Municipal Employees per Municipality, 2013	10.7	8.9	10.6
Avg. # Part-time Municipal Employees per 1,000 Population, 2013	2.2	3.9	3.7
Land Use Tools⁹			
# Municipalities	2,562	218	123
% With Comprehensive Plans, 2013	66.5%	61.9%	63.4%
% Zoning Ordinances (Municipal or County), 2013	77.4%	81.7%	78.0%
% With Planning Commissions, 2013	65.4%	58.3%	65.0%
Police Services⁸			
# Reporting Municipalities, 2013	2,555	217	122
% With Own Police Department, 2013	38.7%	37.8%	48.4%
% Part of Regional Police Department or Purchaser of Services, 2013	12.0%	18.0%	17.2%
% Relying on State Police Only, 2013	49.2%	44.2%	34.4%
Municipal Revenues⁹			
Avg. Total Revenues per Municipality, 2007-11	\$6,808,419	\$2,418,203	\$3,824,333
Total Revenues Per Capita, 2007-11	\$1,377	\$1,043	\$1,305
Municipal Taxes⁹			
Avg. Total Taxes Collected per Municipality, 2007-11	\$2,695,178	\$802,478	\$1,077,568
Total Taxes Collected per Capita, 2007-11	\$545	\$346	\$368
Municipal Expenditures⁹			
Avg. Total Expenditures per Municipality, 2007-11	\$6,575,336	\$2,337,913	\$3,693,799
Total Expenditures per Capita, 2007-11	\$1,329	\$1,009	\$1,261

1. Policyholders that make up 5 percent of housing units, data came from Federal Emergency Management Agency (FEMA), October 31, 2013. <http://bsa.nfipstat.fema.gov/reports/1011.htm> Housing units came from the 2010 Census, U.S. Census Bureau <http://www.census.gov/2010census/>
2. Data sources: 2013 Digital Flood Insurance Rate Map, FEMA, as located on Pennsylvania Spatial Data Access website: <http://www.pasda.psu.edu/uci/SearchResults.aspx?originator=Federal%20Emergency%20Management%20Agency&Keyword=Digital%20Flood%20Insurance%20Rate%20Map%20Database%20Pennsylvania&searchType=keyword&entry=PASDA&condition=AND&sessionID=3016336642014124115928> The Center for Rural Pennsylvania estimated the total area within flood zones beginning with the letter "A."
3. The Center for Rural Pennsylvania defines a municipality as rural when the population density within the municipality is less than the statewide average density of 284 persons per square mile, or the total population is less than 2,500, unless more than 50 percent of the population lives in an urbanized area as defined by the U.S. Census Bureau. All other municipalities are considered urban. Data source 2010 Census.
4. Data source: 1990 Census, 2000 Census, and 2010 Census, U.S. Census Bureau. <http://www.census.gov/#>
5. Data source: 2012 American Community Survey, 5-Year Average (2008-12), U.S. Census Bureau. <http://www.census.gov/acs/www/>
6. Data source: Bureau of Health Statistics and Research, Pennsylvania Department of Health http://www.portal.health.state.pa.us/portal/server.pt/community/health_statistics_and_research/11599
7. Data source: Bureau of Municipal Services, Pennsylvania Department of Transportation <http://www.dof.state.pa.us/Internet/Bureaus/pdBMS.nsf/BMSHomePage?OpenFrameset>
8. Data source: Governor's Center for Local Government Services, Pennsylvania Department of Community and Economic Development. <http://munstatspa.dced.state.pa.us/>
9. A 5-year period of municipal revenues and expenditures (2007-2011) was adjusted for inflation and then averaged together. This was done to provide a more consistent picture of municipal revenues and expenditures since not all municipalities reported data over the 5-year time period. All financial data were adjusted for inflation using the CPI-U with 2011 = 100. Pennsylvania Department of Community and Economic Development, Governor's Center for Local Government Services. <http://munstatspa.dced.state.pa.us/>