

HOUSING PLAN

INTRODUCTION

The Housing Plan examines the characteristics of the Matamoras-Westfall Planning Area’s existing housing stock and provides strategies to address future housing issues. It is intended to meet the housing needs of current residents and to accommodate anticipated growth. In addition, the Housing Plan seeks to ensure that the Borough and Township provide for housing of various types and in various arrangements.

Families and individuals of all income levels reside in the Matamoras - Westfall Planning Area and need continued access to decent and affordable housing with proper community facilities. The special needs of young families looking for their first home and senior citizens on fixed incomes must be addressed. Similar to commercial development, the Borough and Township can employ cooperative zoning to direct housing types and densities to the most appropriate locations in the Planning Area.

The Pennsylvania Municipalities Planning Code requires a plan to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods and the accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income levels.

Zoning must provide for housing of various dwelling types encompassing all basic forms of housing, including single-family and two-family dwellings, and a reasonable range of multifamily dwellings in various arrangements, mobile homes and mobile home parks.

HOUSING GOAL AND OBJECTIVES

Housing Goal: Provide for secure and sound housing in a variety of types and densities.

Objectives:

- | | |
|--------------------------|--|
| Current Residents | <p>Meet the housing needs of current Planning Area residents.</p> <ul style="list-style-type: none"> • <u>Sound Housing</u> - Encourage preservation of presently sound housing. • <u>Rehabilitation</u> - Promote rehabilitation of houses in decline. • <u>Housing Programs</u> - Encourage participation in all county, state and federal housing rehabilitation and assistance programs to ensure residents receive full benefit from such programs. |
| Housing Growth | <p>Accommodate anticipated housing growth in appropriate locations, at appropriate densities, and with suitable amenities.</p> <ul style="list-style-type: none"> • <u>Location</u> - Coordinate the location of new housing with pending road improvements • <u>Density</u> - Provide for varying densities suited to the Planning Area’s character and landscape and infrastructure. |

- Townhouses - Allow townhouses in conservation design in all zoning districts at the same density as single-family dwellings.
- Amenities - Provide for recreation and open space amenities within residential developments
- Senior Housing - Encourage the development of nursing homes, adult care centers, assisted living facilities and other housing types which provide amenities that are attractive to retirees.
- Commercial District Dwellings - Where adequate off-street parking and sewage disposal are available, encourage the use of second and third floor spaces in the Borough Commercial District for dwellings.

Types and Affordability Provide a diversity of housing types and affordability levels.

- Type and Density - Allow residential development of various types in suitable areas at a density sufficiently high to moderate the land cost of the increasing cost of housing, while requiring adequate off street parking, water supply and sewage disposal.
- Fair Share - Ensure that the Planning Area provides its required *fair share* of housing of all types at various densities.
- Gated Alternatives - Promote alternatives to private, gated communities.
- Innovative Design - Advocate conservation design, village style or traditional neighborhood development.
- Incentives - Consider density and design incentives to encourage the development of age-restricted and affordable housing

HOUSING CONSIDERATIONS

Municipalities Planning Code Requirements

The Pennsylvania Municipalities Planning Code (MPC) addresses housing from the perspective of ensuring affordable housing for families of all income levels. In terms of planning, MPC §301 requires comprehensive plans to include an element *to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods and the accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income levels.*

In terms of land use management as effected by zoning, MPC §604 requires zoning ordinances to *provide for the use of land within the municipality for residential housing of various dwelling types encompassing all basic forms of housing, including single-family and two-family dwellings, and a reasonable range of multifamily dwellings in various arrangements, mobile homes and*

mobile home parks, provided, however, that no zoning ordinance shall be deemed invalid for the failure to provide for any other specific dwelling type.

Court decisions have upheld this zoning provision of the MPC establishing a *fair share* rule which considers the percentages of land available for a given type of housing, current population growth and pressures within the municipality and surrounding region, and the amount of undeveloped land in a community. The Pennsylvania Department of Economic Development publication titled, *Reducing Land Use Barriers to Affordable Housing, Fourth Edition, August 2001*, lists a number of barriers to affordable housing associated with land use regulations, including among others:

- insufficient amount of land zoned for medium and high density residential development
- excessive lot frontage and setback requirements which dictate greater lot sizes
- excessive street widths and construction standards unrelated to expected traffic volumes
- lack of provisions for cluster design and planned residential development
- limitations on the use of mobile homes and manufactured homes
- plan review and administrative delays

Housing Affordability

Municipalities throughout the country have been addressing housing issues for many years. *Pennsylvania Housing*, a 1988 study conducted by the Pennsylvania Housing Financing Agency, defined *affordable* as requiring less than thirty percent of gross monthly income for rent or less than twenty-eight percent for a mortgage and other related housing costs. U.S. Department of Housing and Urban Development (HUD) guidelines continue to define *affordable housing* as costing no more than thirty percent of a household's gross monthly income. (See also the *Affordable Housing Study Sidebar* on the following page.)

Affordability in a Growing Community

Real estate values in Matamoras Borough and Westfall Township, and all of Pike County, have increased rapidly given the appeal of the quality lifestyle so close to metropolitan areas. The Borough's small town character and the Township's natural setting are key factors. As the housing market recovers and the longer term demand for land and housing continues, the cost of real estate will obviously also continue to increase. Balancing this demand driven housing cost increase with the need for affordable housing is difficult, particularly when coupled with the problem of providing adequate sewage disposal and water supply for higher density housing.

Affordable Housing Study

The Summer 2000 *Affordable Housing Study* for Jacksonville, Florida provides a good description of how affordable housing is assessed. *The American Dream* has long been associated with the possibility of owning one's home. National housing-market surveys report that the home ownership rate reached a peak in the late 1990s—almost sixty-seven percent in 1999—due mainly to a robust economy with record levels of low unemployment and low interest rates. However, while this unprecedented economic expansion enabled many Americans to purchase their own homes, it has pushed housing prices and rental rates higher, preventing many other households, with insufficient incomes, from either becoming homeowners or finding affordable, safe, and decent rental housing. Housing affordability is a relative concept—both rich and poor can experience difficulty in affording housing, depending on how much they spend toward housing costs. Housing in one community with a relatively high median income can be quite expensive but affordable compared to housing in another community with a relatively low median income.

Federal governmental guidelines, primarily those established by the U.S. Department of Housing and Urban Development (HUD), define affordable housing as costing no more than thirty percent of a household's gross monthly income—referred to here as the 30 percent rule. The income counted is derived from all wages earned by people fifteen and older in the household. For homeowners, affordability is generally defined as owning a house with a value equal to slightly more than twice the household's annual income. The homeowner costs counted typically include a mortgage payment (principal, interest, taxes, and insurance) and utilities. For renters, the costs usually include contract rent and utilities. The 30 percent rule leaves seventy percent for food, clothing, health care, child care, transportation to work, and other basic expenses. Because of increasing housing costs, many lower income Americans are forced to make tradeoffs and go without necessities. Tenants experiencing unexpected emergencies typically fall behind in their rent and face eviction. If not assisted, they may become homeless.

EXISTING HOUSING CONDITIONS

Overview

Unlike most of the other municipalities in Pike County, Matamoras Borough and Westfall Township evolved more as full-time communities than as vacation communities. Recent population increases in Pike County are largely a result of conversion of second homes to permanent residences, while Matamoras and Westfall have historically experienced much less seasonal home development and conversions.

Housing Trends

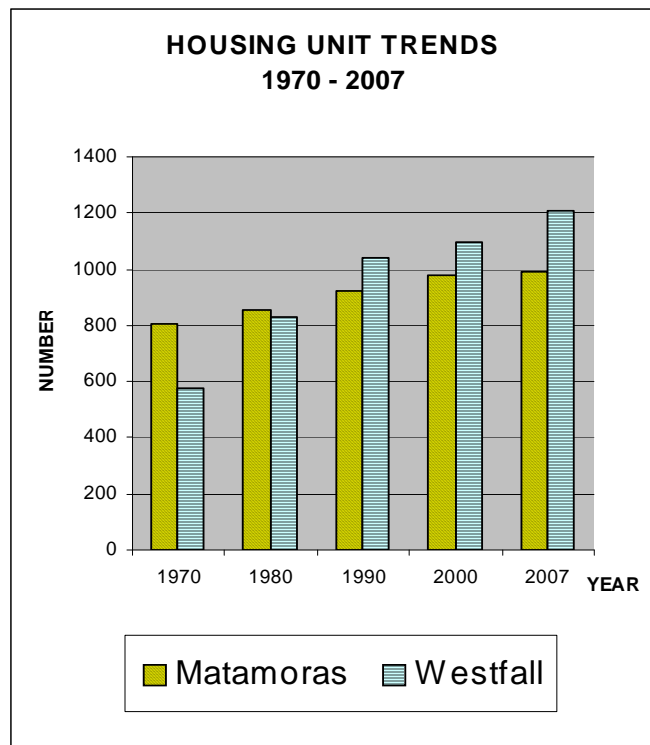
The *Housing Units Table* shows the changes in the number of housing units throughout Pike County between 1970 and 2000 and the *Dwelling Unit Permits Table* shows the number of permits issued for new dwellings in the Borough and Township through 2007. Key considerations and changes in the Planning Area include:

- Matamoras has limited potential for increased numbers of dwelling units given few vacant lots and little vacant land, while Westfall Township, with hundreds of acres of open land, holds great potential.
- The number of housing units in the Borough has increased at about the same rate since 1970.
- In the Township, the greatest increase in number of housing units occurred between 1970 and 1980.
- In Matamoras Borough, housing units in 2007 are estimated at 1,020, based on the 44 building permits issued since 2000. The increase is on par with the increases since 1970.

HOUSING UNITS U.S. CENSUS										
	1970 Total Units	# 70-80	% 70-80	1980 Total Units	# 80-90	% 80-90	1990 Total Units	# 90-00	% 90-00	2000 Total Units
Blooming Grove	391	1,646	421.0%	2,037	1,067	52.4%	3,104	169	5.4%	3,273
Delaware	1,167	1,123	96.2%	2,290	705	30.8%	2,995	458	15.3%	3,453
Dingman	676	711	105.2%	1,387	2,794	201.4%	4,181	1,508	36.1%	5,689
Greene	1,251	313	25.0%	1,564	999	63.9%	2,563	217	8.5%	2,780
Lackawaxen	944	582	61.7%	1,526	1,722	112.8%	3,248	502	15.5%	3,750
Lehman	443	1,103	249.0%	1,546	2,429	157.1%	3,975	680	17.1%	4,655
Matamoras	807	48	5.9%	855	66	7.7%	921	56	6.1%	977
Milford Boro	507	14	2.8%	521	43	8.3%	564	(4)	-0.7%	560
Milford Twp	205	165	80.5%	370	193	52.2%	563	31	5.5%	594
Palmyra	1,859	1,287	69.2%	3,146	765	24.3%	3,911	(73)	-1.9%	3,838
Porter	636	212	33.3%	848	24	2.8%	872	54	6.2%	926
Shohola	627	240	38.3%	867	2,049	236.3%	2,916	173	5.9%	3,089
Westfall	576	257	44.6%	833	206	24.7%	1,039	58	5.6%	1,097
Pike County	10,139	7,588	74.8%	17,727	13,125	74.0%	30,852	3,829	12.4%	34,681
PA (1,000's)	3,925	671	17.1%	4,596	342	7.4%	4,938	312	6.3%	5,250

DWELLING UNIT PERMITS PIKE CO. BOARD OF ASSESSMENT*			
Year	Matamoras	Westfall	Pike Co.
2000	1	8	481
2001	4	11	504
2002	4	14	735
2003	6	14	907
2004	5	14	1,121
2005	7	17	1,037
2006	12	25	1,004
2007	5	11	6,751
total	44	114	12,540

* Source: 21st Century Appraisals



Source: 1970 - 2000 - U.S. Census; 2007 - estimate

- Based on the 114 permits issued, the number of housing units in Westfall Township in 2007 is estimated at 1,155, with the anticipated 10-year increase well below prior decades.
- The pace of population growth has exceeded the growth of new housing units. This is likely due to the conversion of seasonal units to permanent housing and larger household sizes as more families move into the Planning Area. From 1990 to 2000, the number of seasonal homes in the Township dropped from 144 to 87.
- By comparison, Dingman, Lehman, Lackawaxen and Delaware Townships have experienced the greatest increases in housing unit numbers over the past 15 years, due in large part to in-fill in existing large subdivisions.
- In terms of both rate of increase and absolute numbers, Dingman Township has shown the greatest growth since 1980, increasing from 1,387 units to 5,689 units, this increase having been likely stimulated by the availability of residential communities such as Sunrise Lake, Conashaugh Lakes, and Gold Key Lake, and Dingman’s rural atmosphere and affordable housing costs (*Dingman Township Comprehensive Plan - 1997 Planning Survey, Shepstone Management Company*).

Age of Housing

The data in the *Rate of Housing Development Table* provides a good measure of the age and potential condition of housing in the Planning Area.

- The housing units in the Borough are considerably older than in the Township, which would be expected given the early development pattern of the Planning Area.

RATE OF HOUSING DEVELOPMENT U.S. CENSUS						
	Matamoras		Westfall		Pike County	
# Units 2000	977		1,097		34,681	
# Units 1990	921		1,039		30,852	
# Units 1980	855		833		17,727	
# Units 1970	807		576		10,139	
YEAR STRUCTURE BUILT						
	#	%	#	%	#	%
1999-3/2000	3	0.3%	20	1.8%	656	1.9%
1990-1998	85	8.7%	122	11.1%	7,968	23.0%
1980-1989	72	7.4%	263	24.0%	9,618	27.7%
1970-1979	79	8.1%	232	21.1%	7,341	21.2%
1960-1969	86	8.8%	105	9.6%	3,454	10.0%
1940-1959	224	22.9%	173	15.8%	2,997	8.6%
1939 or earlier	428	43.8%	183	16.7%	2,647	7.6%

- Most of the homes in Matamoras and many in Westfall were constructed prior to 1970, the approximate date when state on-site sewage regulations were instituted. This is important in terms of the age of on-lot disposal systems, compliance with DEP standards, and effect on water quality.
- The age of the housing stock does not appear to be a factor in housing condition and dilapidated housing in the Planning Area is not an issue.

Housing Demand

The demand for housing in the Borough and Township, and all of Pike County, will certainly continue at a high level at least for the near term, and most likely for the long term. Although Matamoras has relatively little land available for additional development, ample undeveloped land is available in the Township. The Planning Area will certainly feel the result of new development in terms of increased community activity and associated traffic, and demand for retail and service establishments. Owing largely to the 9/11 terrorist attack and increased urbanite desire for a better quality of life, real estate values in the County have been reported by area real estate brokers to have increased some 25% since 2000. This increase, without a compensating increase in locally rooted incomes, will only exacerbate the housing affordability issue.

Home Ownership

The *Home Ownership Table*, shows the 1990 and 2000 Census home ownership rates for Matamoras, Westfall, Pike County and the Commonwealth.

HOME OWNERSHIP U.S. CENSUS				
Occupied Units (does not include second homes)			Pike	
	Matamoras	Westfall	County	PA
Home Ownership Rate (Owner-Occupied), 1990	76.2%	80.2%	83.3%	70.6%
Home Ownership Rate (Owner-Occupied), 2000	70.1%	80.5%	84.8%	71.3%
Renters (Renter-Occupied Units), 1990	23.8%	19.8%	16.7%	29.4%
Renters (Renter-Occupied Units), 2000	29.9%	19.5%	15.2%	28.7%

- Home ownership rates in Westfall Township were higher than the Commonwealth, but lower than the County.
- In Matamoras Borough, the proportion of homeowners was on par with the State, but less than Westfall Township and the County. The data for the Borough and the Commonwealth is consistent with the higher proportion of multi-family dwellings.
- There was an insignificant change in home ownership in the Township between 1990 and 2000, with the County and Commonwealth also showing little change.
- Home ownership rates declined somewhat in the Borough between 1990 and 2000.

OWNER OCCUPIED HOUSING VALUE U.S. CENSUS 2000							
	Matamoras		Westfall		Pike County		PA
	#	%	#	%	#	%	%
total	597	100.0%	569	100.0%	13,091	100.0	100.0%
less than \$50,000	13	2.2%	2	0.4%	232	1.8%	15.1%
\$50,000 to \$99,999	257	43.0%	133	23.4%	4,414	33.7%	37.4%
\$100,000 to \$149,999	283	47.4%	249	43.8%	4,812	36.8%	24.3%
\$150,000 to \$199,999	33	5.5%	114	20.0%	2,133	16.3%	11.9%
\$200,000 to \$299,999	8	1.3%	52	9.1%	1,157	8.8%	7.4%
\$300,000 to \$499,999	0	0.0%	13	2.3%	278	2.1%	2.9%
\$500,000 to \$999,999	0	0.0%	6	1.1%	51	0.4%	0.8%
\$1,000,000 or more	3	0.5%	0	0.0%	14	0.1%	0.2%
median value	\$104,800	--	\$129,300	--	\$118,300	--	\$97,000

MEDIAN HOUSING VALUE U.S. CENSUS	
2000 Value	
Blooming Grove Township	\$137,300
Delaware Township	\$97,000
Dingman Township	\$133,500
Greene Township	\$106,500
Lackawaxen Township	\$108,300
Lehman Township	\$105,100
Matamoras Borough	\$104,800
Milford Borough	\$156,400
Milford Township	\$166,300
Palmyra Township	\$125,700
Porter Township	\$130,600
Shohola Township	\$117,700
Westfall Township	\$129,300
Pike County	\$118,300
Pennsylvania	\$97,000

Housing Value

Housing values compared to household income provide a measure of housing affordability. While high values are positive in terms of housing condition and real estate tax revenue, it may indicate the need to evaluate the affordability of housing for younger couples and older residents. (See the *Median Housing Value Table* and the *Owner Occupied Housing Table*.)

- The Township has a higher proportion of homes of greater value than the Borough, and this is reflected in the median value data. Nevertheless, home values vary widely with the highest proportion of homes in the \$100,000 - \$149,000 range.
- Median value of owner-occupied homes in Matamoras, at \$104,800, was at the lower end of the values in Pike County, but higher than the Commonwealth as a whole. This is probably a reflection of the age of housing with smaller lots, fewer high value vacation homes, and more families working in the local economy instead of commuting to metropolitan areas.
- Westfall Township’s median housing value was about in the middle of County values, but substantially higher than the State’s. Generally newer housing on larger lots most likely accounting for the value being higher than the Borough’s.

HOUSING VALUES U.S. CENSUS				
Housing Data	Matamoras	Westfall	Pike Co.	PA
Median Value Owner-Occupied, 2000	\$104,800	\$129,300	\$118,300	\$97,000
Median Value Owner-Occupied, 1990	\$105,300	\$127,600	\$117,700	\$69,700
Median Value Owner-Occupied, 1990, inflation adjusted to 2000	\$138,785	\$168,177	\$155,129	\$91,865
% Change 1990 - 2000 inflation adjusted	-24.5%	-23.1%	-23.7%	5.6%

- Equally important is the change in median value between 1990 and 2000 which provides a measure of demand for housing compared to the regional market.
 - After adjustment for inflation, which between 1990 and 2000 was a factor of 1.318, median housing value in the Borough, Township and County actually decreased significantly in the ten years between the Census counts.
 - This suggests that the housing values are not keeping pace with the cost of living, or that more recent housing construction has been of more modest values.
 - The data is perplexing when considered in terms of the value of real estate in Pike County and the recent dramatic increases in real estate values since 2000.

Housing Structural and Vacancy Characteristics The *Housing Structural and Vacancy Characteristics Table* provides data for the Year 2000 on the types of housing units in the Planning Area and the occupancy of the units.

- The Planning Areas’s housing stock is dominated by single-family detached dwellings.
- Multi-family housing units account for almost 22% of the total housing stock in the Borough, but less than 5% in the Township.

HOUSING STRUCTURAL AND VACANCY CHARACTERISTICS U. S. CENSUS									
	Matamoras		Westfall		Pike County		PA (1,000's)		
1990 total housing units	921		1,039		30,852		4,938		
1990 occupied housing units	768		784		10,536		4,496		
2000 total housing units	977		1,097		34,681		5,250		
2000 occupied housing units	925		951		17,433		4,777		
2000 Housing units in structure	#	%	#	%	#	%	#	%	
1 unit detached	740	75.7%	794	72.3%	27,986	80.7%	2,935	55.9%	
1 unit attached	25	2.6%	74	6.7%	697	2.0%	940	17.9%	
multi-family	212	21.7%	47	4.3%	872	2.5%	1,111	21.2%	
mobile homes, trailer, other	0	0.0%	183	16.7%	5,126	14.8%	263	5.0%	
Average household size (persons)									
1990	2.52		2.54		2.62		2.57		
2000	2.50		2.49		2.63		2.48		
2000 occupied housing units	#	%	#	%	#	%	#	%	
total occupied units	925	100.0%	951	100.0%	17,433	100.0%	4,777	100.0%	
owner occupied units	648	70.1%	766	84.8%	14,775	84.8%	3,406	71.3%	
renter occupied units	277	29.9%	185	15.2%	2,658	15.2%	1,371	28.7%	
2000 vacant housing units	#	%	#	%	#	%	#	%	
total vacant units	52	5.3%	146	13.3%	17,248	49.7%	473	9.0%	
seasonal/recreation use	6	0.6%	87	7.9%	15,350	44.2%	148	2.8%	
other vacant units	46	4.7%	59	5.3%	1,898	5.5%	325	7.8%	
Homeowner vacancy rate									
1990	3.1%		3.1%		4.9%		1.5%		
2000	2.6%		2.7%		3.6%		1.6%		
Renter vacancy rate									
1990	15.3%		5.5%		10.1%		7.2%		
2000	4.8%		6.6%		5.7%		7.2%		

- The proportion of multi-family dwellings in the Borough was on par with the Commonwealth, while Westfall’s is significantly lower. Multi-family dwellings often provide a more affordable type of housing.
- Additionally, 183, or almost 17%, mobile homes (often more affordable), trailers or other dwelling types were reported in the Township, compared to none in the Borough, about 15% in the County and 5% in the State.
- Occupied housing units in the Borough totaled 977 with 648 (70%) owner occupied and 277 (30%) renter occupied.
- In the Township, 766 (85%) of the 951 total units were owner occupied and 185 (15%) were renter occupied.
- In 2000, the homeowner vacancy rate, which is the proportion of owner-occupied units vacant and for sale, was 2.6% in the Borough and 2.7% in the Township. A vacancy rate of less than 6% is considered low.
- The number of dwellings for season or recreation use in the Planning Area is very low when compared to Pike County as a whole, and the number of such homes declined between 1990 and 2000 in all municipalities in the County except Dingman Township.

SECOND HOMES U.S. CENSUS				
Municipality	Second Homes			
	1990	2000	2000 % of Total Units	% change (’90 - ’00)
Blooming Grove Twp.	2,227	1,677	51.2%	-25%
Delaware Township	1,698	993	28.8%	-42%
Dingman Township	2,368	2,435	42.8%	3%
Greene Township	1,368	1,349	48.5%	-1%
Lackawaxen Township	1,986	1,862	49.7%	-6%
Lehman Township	2,647	1,762	37.9%	-33%
Matamoras Borough	14	6	0.6%	-57%
Milford Borough	21	18	3.2%	-14%
Milford Township	79	41	6.9%	-48%
Palmyra Township	2,841	2,337	60.9%	-18%
Porter Township	796	724	78.3%	-9%
Shohola Township	2,180	2,054	66.5%	-6%
Westfall Township	144	87	7.9%	-40%
Pike County	18,351	15,350	44.2%	-16%
PA (1,000's)	144,700	148,443	2.8%	3%

Housing Affordability in the Planning Area

Housing affordability is a complex issue typically related to the unique mix of housing types, real estate demand, housing values, and household incomes in the community. In the Planning Area and Pike County, the number of residents commuting to work in nearby metropolitan areas also adds to the housing affordability mix. These commuters, who have often recently moved to the County, are employed in more lucrative jobs than residents who are employed locally. This higher income, coupled with the high value of homes sold in the metropolitan area, add to the cost of real estate in Pike County. These *equity exiles* can afford to pay more for housing and the demand they drive increases housing values beyond the level of affordability for many Township residents relying on the local job market. The *Bergen County Comparison Figure* puts the local versus metropolitan differences into perspective.

HOUSING MARKET CONTRAST	Bergen County	Pike County
Median Household Income	\$65,241	\$44,608
Median Home Value	\$250,000	\$118,000
Median Property Taxes / % of Income	\$5,499 8%	\$1,915 4%

Bergen County Comparison (Year 2000)

The *Housing Affordability Data Table* also includes 2000 Census information to provide an indication of the affordability of housing in the Planning Area.

- In both the Borough and Township a significant proportion of home owning households and renting households had Year 2000 housing costs which exceed the *thirty percent rule* for household income and housing expense indicating an affordability problem in the Planning Area.
- The very high proportion for renting household in the Borough with rent exceeding 30% of income, almost 50%, is of particular concern.
- It is also important to remember that the data does not account for the dramatic increases in real estate values since 2000 which likely have added to the affordability problem.
- In addition, the recent enactment of the State Uniform Construction Code has, while aimed at ensuring the safety and durability of construction, added to the overall cost of home construction.

HOUSING AFFORDABILITY DATA U. S. CENSUS 2000									
	% Single-family	% Duplex	% Mobile Homes RV's	% Multi-family	Median Housing Value	Median Gross Rent	Median Hsehold Income	% Owner Hsehlds home exp >30% of Income	% Hsehlds with rent >30% of Income
Matamoras	75.7%	2.6%	0.0%	21.7%	\$104,800	\$663	\$37,361	25.1%	47.6%
Westfall	72.3%	6.7%	16.7%	4.3%	\$129,300	\$675	\$42,472	26.8%	33.7%
Pike Co	80.7%	2.0%	14.8%	3.5%	\$118,300	\$701	\$44,608	29.2%	39.6%
PA	55.9%	17.9%	5.0%	21.1%	\$97,000	\$531	\$40,106	22.8%	35.5%

PLANNING IMPLICATIONS

Regional Issue The type and price of housing available in any municipality is largely market driven and beyond a municipality’s direct control. Local municipalities must recognize that housing needs cannot be addressed entirely at the local level. In fact, with the exception of ensuring that land use and building regulations are reasonable in terms of affecting costs, small municipalities can do little to manage housing affordability which is so dependent on regional economic real estate market factors. In addition, municipalities can take steps to encourage innovative forms of housing that meet the community’s needs and satisfy the market. Age restricted housing is a good example.

Housing Stock The housing stock in the Planning Area appears to be healthy in terms of condition and overall mix of housing types. However, home ownership in the Borough decreased between 1990 and 2000 and the homeowner vacancy rate decreased somewhat in the Borough and Township. This may suggest ownership may be more difficult where few homes are available for purchase and at higher prices. The percentage of cost burdened homeowners and renters is high, increasing the chance for instability.

Housing Programs The Borough and Township must look to the Wayne County Housing Authority and their contacts with private affordable housing organizations to meet the specific housing needs of lower income residents. Housing Authority assistance is necessary to ensure resident access to publically funded housing development, rent assistance and housing rehabilitation programs. Pike County currently contracts with the Wayne County Housing Authority for federal housing services. The Pike County Comprehensive Plan suggests that the County *determine whether a separate Pike County housing agency, such as a Housing Authority or Community Housing Development Organization, should be created to identify housing needs and issues, identify and/or institute programs to meet the housing needs of Pike County residents, and facilitate resident use of those programs.*

FUTURE PLANNING POLICIES

Overview Future planning and policy recommendations pertaining to housing are intended to ensure that the Borough and Township accommodate projected housing unit growth, provide for a diverse and affordable mix of housing types, and maintain a sound housing stock.

- Policies** Policies:
- Promote mixed-use development that would accommodate various dwelling types in proximity to commercial and civic services.
 - Provide for a variety of housing types, including single-family attached and multi-family dwellings, in order to accommodate individuals and families of various income levels.
 - Review land use controls in terms of standards not directly linked to public health and safety which increase housing costs.

- Provide for age-restricted housing in proximity to services to accommodate seniors.
- Consider a market study to determine the need for affordable owner and rental units and propose required actions.
- Investigate ways to bring relief to cost burdened households (owner and renters).
- Permit a mix of lot sizes within residential developments to encourage diversity of housing structures and styles.
- Encourage rehabilitation of substandard housing.
- Cooperate with area municipalities and the County to plan for housing needs regionally and as housing needs are identified consider the development of joint housing plans with neighboring municipalities.

IMPLEMENTATION STRATEGIES

Overview

Implementation of the housing plan proposes actions aimed at supporting existing residents, accommodating future housing needs, and providing a variety of housing types and affordability levels. Housing goals can be accomplished through the following initiatives:

Zoning Ordinance

Zoning Ordinance amendments intended to implement the policies and recommendations:

- Promote the use of conservation design, traditional neighborhood, and planned residential development, and development incentives such as density bonuses as a means of providing more affordable housing.
- Consider providing some incentives (density or design) for developers who provide age restricted and/or affordable housing.
- Allow multi-family housing where compatible with surrounding land uses, with access to transportation corridors, and in keeping with the logical extension of utilities and public services.
- Consider the use of cooperative zoning to provide higher density housing in areas with adequate infrastructure.
- Consider the use of transferrable development rights to enable the shift of density from more remote parcels to zoning districts allowing higher residential density.

SALDO

Subdivision and Land Development Ordinance amendments intended to implement the policies and recommendations:

- Create design standards that promote attractive, interconnected communities with pedestrian access and appropriate landscaping.

Additional Measures

Additional measures intended to implement the policies and recommendations are as follows:

- Support the housing recommendations of the Wayne County Housing Authority (which currently serves Pike County) relative to subsidized housing programs for low and moderate income families and ensure area residents receive fair consideration for available programs.
- Encourage Pike County to assess the need and benefit of a County authority or agency (as opposed to contracting with the Wayne County Housing Authority) to address housing needs.
- Conduct an in depth housing study to address issues related to affordability and the supply of various types of housing.