

**HOUSING PLAN**

**Number of Housing Units**

The *Housing Units Table* reports that the number of dwellings in the Planning Area from 1980 through 2000, with Damascus and Oregon Townships showing strong increases. In the case of Manchester Township, the Census reported a decrease of almost 350 units from 1990 to 2000. This is obviously a result of the reclassification of how the units in Reflection Lakes were counted with many reclassified as recreational vehicles. In any case, continued increases in the total number of housing units is anticipated similar to the recent rates in Damascus Township and Oregon Township.

**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

HOUSING UNITS (U.S. CENSUS )							
	1980 Total Units	Number 80-90	Percent 80-90	1990 Total Units	Number 90-00	Percent 90-00	2000 Total Units
Damascus Twp	1,535	421	27.4%	1,956	292	14.9%	2,248
Manchester Twp	438	664	151.6%	1,102	(347)	-31.5%	755
Oregon Twp	207	87	42.0%	294	58	19.7%	352
Total	2,180	1,172	53.8%	3,352	3	0.1%	3,355
Wayne County	19,598	8,882	45.3%	28,480	2,113	7.4%	30,593
PA (1,000's)	4,596	342	7.4%	4,938	312	6.3%	5,250

- 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

*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.*

**Housing Affordability Considerations**

Municipalities throughout the Country have been addressing housing issues for many years, and 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*

*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.*

AGE OF HOUSING UNITS (U.S. CENSUS)									
	Damascus		Manchester		Oregon		Wayne Co		
	#	%	#	%	#	%	#	%	
UNITS BUILT BETWEEN	1999-3/2000	38	1.7%	4	0.5%	7	2.0%	536	1.8%
	1990-1998	385	17.1%	153	20.3%	72	20.5%	5,626	18.4%
	1980-1989	494	22.0%	179	23.7%	94	26.7%	6,805	22.2%
	1970-1979	382	17.0%	115	15.2%	57	16.2%	5,212	17.0%
	1960-1969	256	11.4%	67	8.9%	18	5.1%	2,482	8.1%
	1940-1959	192	8.5%	64	8.5%	44	12.5%	3,505	11.5%
	1939 or earlier	501	22.3%	173	22.9%	60	17.0%	6,427	21.0%

HOME OWNERSHIP (2000 U.S. CENSUS)	Damascus	Manchester	Oregon	Wayne Co	PA
Home Ownership Rate (Owner-Occupied), 1990	87.4%	80.5%	85.0%	79.2%	70.6%
Home Ownership Rate (Owner-Occupied), 2000	88.4%	84.9%	90.1%	80.4%	71.3%
Renters (Rented-Occupied Units), 1990	12.6%	22.9%	13.6%	20.8%	29.4%
Renters (Rented-Occupied Units), 2000	11.6%	15.1%	9.9%	19.6%	28.7%

Similarly, *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.

**Age of Housing**

The data presented in the *Age of Housing Units Table* provides a good measure of the relative age of housing. County-wide, twenty-one percent of the existing housing units in 2000 were constructed prior to 1940, with a somewhat lower proportion in Oregon Township and slightly higher in Damascus Township and Manchester Township. Compare this with Lackawanna County, with its many mature boroughs, where some sixty percent of home pre-date 1940. Although many homes are more than fifty years old,

most are in good condition. Nevertheless, a number of homes scattered throughout the Planning Area are in poor condition owing in some cases to the financial inability of the owners to make improvements.

**Home Ownership and Housing Value**

As shown on the *Home Ownership Table*, the 2000 Census home ownership rates reported for the three Planning Area Townships and the County were substantially higher than for the State. With many urban inhabitants, the State and County data reflect the higher proportion of rented multi-family dwellings. The proportion of home ownership in the Planning Area showed a larger proportionate increase between 1990 and 2000 than either the County or State, perhaps reflecting that the new homes constructed are largely owner-occupied. The *Housing Affordability Data Table* shows that most dwellings in the Townships are single-family dwellings, again substantially higher than the County and State, and a reflection of the higher home ownership pattern.

HOUSING AFFORDABILITY DATA (2000 CENSUS)									
	% Single- family	% Duplex	% Mobile Homes RV's	% Multi- family	Owner Median Housing Value	Median Gross Rent	Median Hsehold Income	% Owner Hsehlds home exp >30% of Income	% Hsehlds with rent >30% of Income
Damascus	83.9%	0.5%	14.4%	1.1%	\$107,500	\$535	\$34,495	31.9%	36.7%
Manchester	70.3%	0.3%	26.3%	3.2%	\$87,300	\$408	\$35,476	29.4%	36.9%
Oregon	83.5%	0.6%	14.0%	2.0%	\$120,700	\$467	\$36,467	18.5%	16.7%
Wayne Co	78.4%	1.3%	13.3%	7.0%	\$102,100	\$481	\$34,082	24.5%	35.4%
PA	55.9%	17.9%	5.0%	21.1%	\$97,000	\$531	\$40,106	22.8%	35.5%

HOUSING VALUES (2000 CENSUS)					
	Damascus	Manchest	Oregon	Wayne	PA
Median Value Owner-Occupied, 2000	\$107,500	\$87,300	\$120,700	\$102,100	\$97,000
Median Value Owner-Occupied, 1990	\$93,900	\$80,300	\$106,300	\$89,800	\$69,700
Median Value Owner-Occupied, 1990, inflation adjusted to 2000	\$129,582	\$110,814	\$146,694	\$123,924	\$96,186
% Change 1990 - 2000 inflation adjusted	-17.0%	-21.2%	-17.7%	-17.6%	0.8%

The *Housing Values Table* compares the median value of owner-occupied housing units in 1990 and 2000 as reported by the Census. Housing values in Damascus Township and Oregon Township are significantly higher than in the County and Commonwealth, while Manchester Township's is lower. 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.

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 is a factor of 1.318, median housing value in the Planning Area and County actually decreased in the ten years between the Censuses. 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 value. The data is perplexing

when considered in terms of the increasing value of real estate in the Townships.

**Housing Affordability in the Townships**

From the above discussion, it is obvious that housing affordability is a complex issue related to the mix of housing types, housing values, and household incomes in the community. In the Planning Area, the proportion of multi-family dwelling units, housing which is generally more affordable, is very low as shown on the *Housing Affordability Data Table*. Conversely, the proportion of mobile homes is relatively high. The *Table* also includes additional information to provide an indication of the affordability of housing. For example, median housing values in Damascus Township and Oregon Township are higher than in the State as a whole, while median household incomes are lower, thus potentially exacerbating any housing affordability issues. (See also the *Income Data Table* for the range of incomes in the Planning Area.)

INCOME DATA (2000 CENSUS)							
% of households with income							
	# households	<\$15,000	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 & greater
Damascus	1,451	16.1%	19.2%	15.4%	19.7%	18.6%	11.0%
Manchester	348	20.7%	12.9%	15.2%	28.2%	15.5%	7.5%
Oregon	281	12.4%	15.3%	17.4%	27.0%	18.9%	9.0%
Wayne Co	18,300	18.8%	17.3%	15.1%	19.6%	17.7%	11.5%
PA		16.7%	13.8%	13.3%	16.9%	19.5%	19.8%

However, a significant number of home owning households and renting households in the Townships have housing costs which exceed the *thirty percent rule* for household income and housing expense, with renters in Damascus and Manchester of most concern.

**Township Regulations**

Minimum lot sizes for new single-family subdivisions range from 30,000 square feet to two acres. Required minimum lot size is typically linked to the type of water supply and sewage disposal proposed, with reduced size permitted if central service is provided. In the case of Oregon Township, the minimum requirement is two acres irrespective of the type of water and sewage service. Single-family dwellings are permitted in all zoning districts in Damascus Township, and two-family dwellings are permitted in RR and N-D Districts, as are higher density multi-family dwellings. The Manchester Township Subdivision and Land Development Ordinance (SALDO) sets multi-family dwelling unit density at 30,000 square feet per unit but does not specifically address two-family dwellings. The Oregon Township SALDO does not specifically address either two-family or multi-family dwellings. Mobile homes are permitted as single-family dwellings under the same conditions as single-family dwellings, and mobile home parks are permitted anywhere in Manchester Township and Oregon Township, and in the RR District in Damascus Township.

**Regional Housing Efforts**

The three Townships must recognize that housing needs cannot be addressed entirely at the local level. 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 factors. The Townships must look to the County Housing Authority, and their contacts with private affordable housing organizations, for assistance and to ensure residents’ access to federally funded housing development, rent assistance and housing rehabilitation programs.

**Affordability in a Growing Community**

Real estate values in the Planning Area have been increasing given the appeal of the quality lifestyle, and the demand for and cost of real estate is expected to continue to increase. Balancing this demand driven housing cost increase with the need for affordable housing is difficult, particularly when coupled with the

DAMASCUS TOWNSHIP RESIDENTIAL DENSITY STANDARDS		
Dwelling Type	Minimum Lot Size	
Single-family Two-family	32,000 - 87,120 sq ft (based on type of water/sewer and zoning district)	
	Minimum Parcel Size	Dwelling Density
Townhouses	6 acres	2.72 units per acre (16,000 sq ft per dwelling unit)
Garden apartments	4 acres	
Apartment buildings	2 acres	

MANCHESTER TOWNSHIP RESIDENTIAL DENSITY STANDARDS		
Dwelling Type	Minimum Lot Size	
Single-family	30,000 - 80,000 sq ft per unit (based on type of water/sewer)	
Two-family	not specifically addressed	
	Minimum Parcel Size	Dwelling Density
Multi-family	none	30,000 sq ft per unit (1.45 units per acre)

OREGON TOWNSHIP RESIDENTIAL DENSITY STANDARDS		
Dwelling Type	Minimum Lot Size	
Single-family	2 acres per unit	
Two-family	not specifically addressed	
Multi-family	not specifically addressed	

problem of providing adequate sewage disposal for higher density housing.

**Specific Housing Actions**

Specific actions related to affordable housing include:

- Assess land use controls in terms of barriers to affordable housing and make necessary adjustments based on the need for affordable housing.

- Direct multi-family dwellings to the designated growth areas and future growth areas.
- Adopt standards to ensure that higher density development is served by an adequate water supply, sewage disposal system, and other improvements.
- If public water supply and sewage disposal becomes available, consider increasing densities of single-family dwellings, two-family dwellings and multi-family dwellings in areas which can be served by the public facilities.
- Consider the use of *conservation design* development, planned residential development, and development incentives such as density bonuses as a means of providing more affordable housing.
- Review land use controls in terms of standards not directly linked to public health and safety which increase housing costs.
- Support the housing recommendations of the County Housing Authority relative to subsidized housing programs for low and moderate income families and assure area residents receive fair consideration for available programs.
- Work with the County Housing Authority to develop a housing rehabilitation program for eligible residents.
- Work with the County Housing Authority to address the needs of low-income and elderly households in the Township by investigating the development of such subsidized housing projects.
- Cooperate with area municipalities and the County to plan for housing needs regionally.
- As housing needs are identified consider the development of joint housing plans with neighboring municipalities.
- Consider the use of joint-municipal zoning to meet regional affordable housing needs.