

Chapter 7 Housing Plan

INTRODUCTION

Overview

The Housing Plan examines the characteristics of the township's existing housing stock and provides estimates of future growth. It is intended to meet the housing needs of existing township residents and to accommodate anticipated growth. In addition, the housing plan seeks to ensure that the township provides for housing of various types and in various arrangements.

GOALS & OBJECTIVES

Goal #1

Meet the housing needs of existing township residents.

Objectives:

- Encourage preservation of presently sound housing.
- Promote rehabilitation of houses in decline.

Goal #2

Accommodate anticipated housing growth in appropriate locations, at appropriate densities, and with appropriate amenities.

Objectives:

- Coordinate the location of new housing with pending transportation improvements.

- Provide for varying densities suited to the township's landscape and character.
- Provide for recreation and open space amenities within residential developments.

Goal #3

Provide a diversity of housing types and affordability levels.

- Promote alternatives to private, gated communities.
- Assure that the township provides its required "fair share" of housing.
- Advocate village style or traditional neighborhood development.

EXISTING CONDITIONS

Overview

Delaware Township's history as a recreation and vacation destination has an interesting effect on its housing situation. Originally, the majority of housing was built for seasonal use. In recent years, many of these seasonal homes have been converted to permanent residences, enabling the township to absorb a rapidly growing population without the need to consume vast amounts of land for new housing. On the other hand, some seasonal homes might not have been designed and constructed for permanent occupation, leading to problems with housing conditions.

Housing Trends

Housing trends examines housing unit growth since 1970. Findings are as follows:

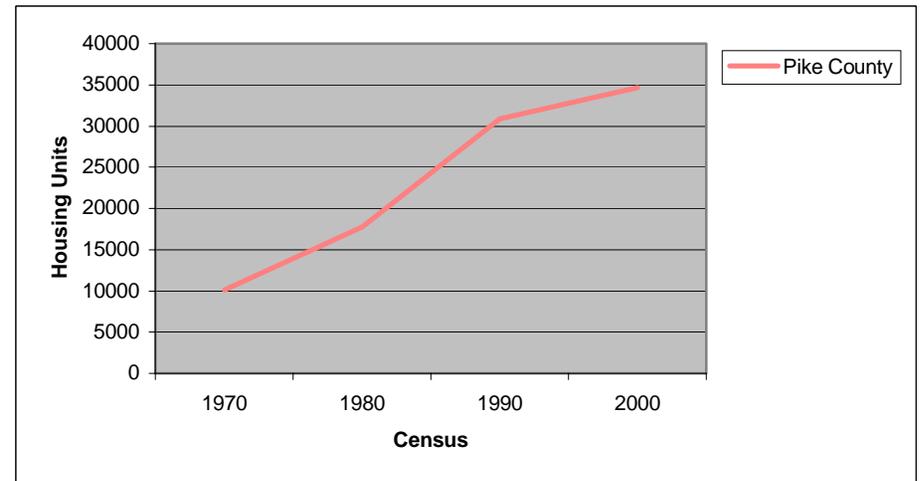
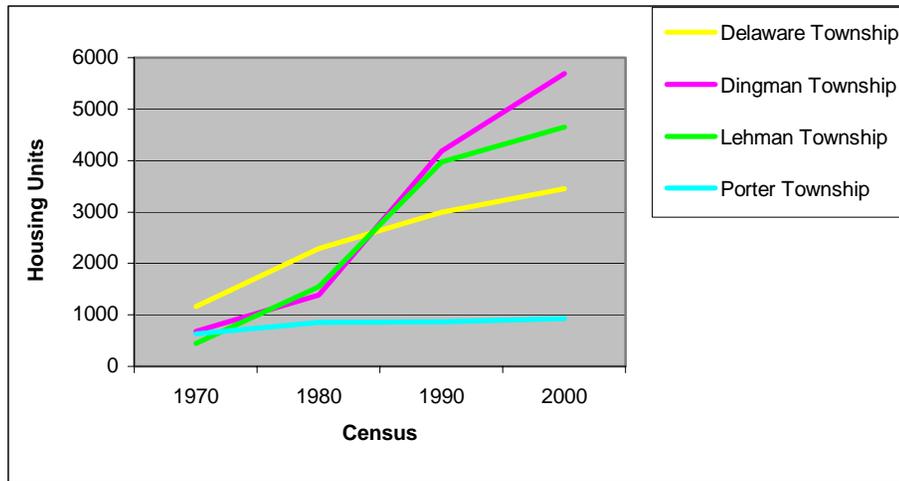
- Since 1970, there has been steady growth in the number of housing units in Delaware Township, as well as in Dingman and Lehman Townships. The rate of growth was highest in the 1970s and 1980s, then slowed during the 1990s.
- The pace of population growth has exceeded the growth of new housing units. This is likely due to the conversion of seasonal units to permanent housing and larger household sizes as more families move into the township. From 1990 to 2000, the number of seasonal homes in the township dropped from 1,698 to 993 (a difference of 705 units).

Table 7.1. Housing Unit Trends: 1970 - 2005

Municipality	1970 Census	1980 Census	Abs. Change 1970-1980	% Change 1970-1980	1990 Census	Abs. Change 1980-1990	% Change 1980-1990	2000 Census	Abs. Change 1990-2000	% Change 1990-2000	2005 Estimate	Abs. Change 2000-2005	% Change 2000-2005
Delaware Township	1167	2290	1123	96%	2995	705	31%	3453	458	15%	3907	454	13%
Dingman Township	676	1387	711	105%	4181	2794	201%	5689	1508	36%	6522	833	15%
Lehman Township	443	1546	1103	249%	3975	2429	157%	4655	680	17%	5349	694	15%
Porter Township	636	848	212	33%	872	24	3%	926	54	6%	982	56	6%
Pike County	10139	17727	7588	75%	30852	13125	74%	34681	3829	12%	38075	3394	10%

Source: US Census Bureau; Pike County Planning Commission

Figure 7.1. Housing Unit Trends 1970 - 2000



Source: US Census Bureau; Pike County Planning Commission

Housing Characteristics

Housing characteristics examines the overall condition of the township's existing housing stock. It includes occupancy rates, tenure, diversity of housing types, house values, housing conditions, and affordability. Findings are as follows:



Traditional house



Modern house

- The township still retains a large proportion of seasonal homes. Over one-quarter (29%) of all housing units are devoted to seasonal use. However, this is much lower than Pike County's rate (44%) and provides further evidence of the transformation of Delaware Township from a vacation community to a bedroom community due to its proximity to employment centers in New York and New Jersey.
- 65% of the township's housing units are continuously occupied; 6% are vacant (a vacancy rate of less than 6% is considered low). Since 1990, the occupancy rate has increased by 28%; the vacancy rate has increased by 4%.
- Of the total number of occupied units in the township, 88% are owner occupied and 12% are renter occupied.
- The township's housing stock is dominated by one-unit detached structures.
- Housing is primarily accommodated in private, gated communities.
- The majority of housing is valued in the \$50,000 to \$150,000 range. The median house value is \$97,000; this is equivalent to the statewide median house value, but lower than Pike County.
- Affordable housing is defined as owner costs or gross rent less than or equal to 30% of a household's gross income. Statistics indicate that Delaware Township's owner-occupied housing stock is generally affordable as most owned or for sale units are affordable to households earning below 50% and between 50% and 80% of the HUD Area Median Family Income (AMFI) (\$60,300 for Pike County). However, a large number of households are cost burdened (spending a disproportionate amount of income on housing costs). In addition, vacancy rates of homes in the more affordable category are higher. These findings could indicate that people are demanding higher priced homes and simply spending beyond their means, or that the available affordable housing is in need of rehabilitation and forces buyers to spend beyond their means.
 - The bulk of owned or for sale housing is affordable to households earning below 50% and between 50% and 80% of the AMFI: 35% (687units) of owned or for sale units are affordable to households earning less than 50% of the AMFI; 47% (929 units) is affordable to households earning between 50% and 80% of the AMFI; 18% (349 units) is affordable to households earning over 80% of the AMFI.
 - A large number of owner-occupied households are cost burdened: 32% of owner-occupied households are cost burdened, spending more than 30% of their income on housing costs (compared to 20.8% in Pennsylvania); 11% are cost

- burdened, spending more than 50% of their income on housing costs.
- The number applications for state homeowner emergency assistance from home owners in Delaware Township and the Pocono region is the largest in the state.
 - The vacancy rates of owned and for sale units affordable to households earning less than 50% of the AMFI is 5.8%. The vacancy rates of owned and for sale units affordable to households earning between 50% and 80% of the AMFI is 2.7%. The vacancy rates of owned and for sale units affordable to households earning more than 80% of the AMFI is 3.4%.
- Statistics indicate that there is a lack of affordable rental units in the township. Very few rental units are available to households earning below 30% of the AMFI and below 50% of the AMFI. A vacancy rate of 0% in each affordability category indicates that demand for rental units exceeds supply.
 - The bulk of rental units is affordable to households earning between 50% and 80% of the AMFI. Few rental units are affordable to households earning less than 30% and less than 50% of the AMFI: 9% (24 units) of rental units are affordable to households earning less than 30% of the AMFI; 20% (54 units) are affordable to households earning between 30% and 50% of the AMFI; 67% (181) units are affordable to those earning between 50% and 80% of the AMFI; 4% are affordable to those earning more than 80% of the AMFI.
 - A large number of rental households are cost burdened: 42% of renter-occupied households are cost burdened, spending more than 30% of their income on housing costs (compared to 33% in Pennsylvania); 17% are cost burdened, spending more than 50% of their income on housing costs.
 - The vacancy rate for rental units in all affordability categories is 0%, indicating that the demand for affordable rentals has exceeded supply.

Table 7.2. Housing Characteristics

	Delaware Township		Pike County		Pennsylvania	
	2000 Census	% of Total Units	2000 Census	% of Total Units	2000 Census	% of Total Units
Housing Occupancy						
Total Housing Units	3,453	100.00%	34,681	100%	5,249,750	100%
Occupied Units	2,244	64.99%	17,433	50.27%	4,777,003	90.99%
Vacant Units	216	6.26%	1,898	5.47%	324,517	6.18%
Seasonal, Occasional Use	993	28.76%	15,350	44.26%	148,230	2.82%
Housing Tenure						
Total Occupied Units	2,244	100.00%	17,433		4,777,003	
Owner Occupied Units	1,965	87.57%	14,775	84.75%	3,406,337	71.31%
Renter Occupied Units	279	12.43%	2,658	15.25%	1,370,666	28.69%
Type of Structure						
1 unit detached	3,384	98.00%	27,986	80.70%	2,935,248	55.91%
1 unit attached	38	1.10%	697	2.01%	940,396	17.91%
2 units	8	0.23%	354	1.02%	273,798	5.22%
3 or 4 units	0	0.00%	293	0.84%	241,745	4.60%
5 - 9 units	0	0.00%	124	0.36%	179,909	3.43%
10 - 19 units	0	0.00%	40	0.12%	131,691	2.51%
20 or more units	0	0.00%	61	0.18%	283,714	5.40%
Mobile home	23	0.67%	5,088	14.67%	258,551	4.93%
Boat, RV, Van, etc.	0	0.00%	38	0.11%	4,698	0.09%

Source: U.S. Census Bureau, 2000

Housing Projections

Population trends (Figure 2.1) and housing trends (Figure 7.1) show that the increase in the number of housing units did not keep pace with population growth. This is most likely attributed to the conversion of seasonal units to permanent units, whereby much of the population growth is absorbed by the existing housing stock and fewer new housing units are needed. It might also result from larger household sizes as more families move into the township.

To account for the historical relationship between population and housing growth, projections are calculated by first determining the average number of persons per household, considering only new population and new housing units, over the last 25 years. The resulting figure is 3.93 persons per household. Population projections (Method #2, Table 2.5) are then divided by 3.93 to yield a projected number of housing units (Table 7.3).

Housing unit projections at the municipal level offer only general estimates based on past averages. They do not account for the possibility that one or two large subdivisions might skew the projected figures. Regardless, housing unit projections show continued growth through 2030:

- 1,329 new housing units are projected from 2000 to 2030.
 - A total of 3,816 units are projected by 2010.
 - A total of 4,299 units are projected from 2010 to 2020.
 - A total of 4,782 units are projected from 2020 to 2030.

Table 7.3. Housing Unit Projections: 2000 - 2030

2000 Census	2010 Projection	Abs. Change 2000-2010	% Change 2000-2010	2020 Projection	Abs. Change 2010-2020	% Change 2010-2020	2030 Projection	Abs. Change 2020-2030	% Change 2020-2030
3,453	3,816	363	10.51%	4,299	483	12.66%	4,782	483	11.24%

Source: Consultant's Analysis

PLANNING IMPLICATIONS

Summary

The type and price of housing available in any municipality is largely market driven and beyond a municipality's direct control. However, municipalities can take steps to encourage innovative forms of housing that meet the community's needs and satisfy the market.

The current township zoning ordinance provides for a variety of housing types. Single-family dwellings are provided for in the R-Residential, RR-rural Residential, and C-Commercial Districts; two-family dwellings in the RR-Rural Residential and C-Commercial Districts; multi-family dwellings in C-Commercial District by right and as conditional uses in the R-

Residential and RR-Rural Residential districts; and mobile home parks as a conditional use in the RR-Rural Residential District.

In terms of occupancy and tenure, the township's housing stock appears to be healthy as occupancy rates have increased and home ownership has remained steady. The vacancy rate has also increased, but still remains relatively low. However, the percentage of cost burdened homeowners and renters is high, increasing the chance for instability. A detailed housing market study would be required to gain a more in depth understanding of housing trends and required actions.

FUTURE PLANNING POLICIES & RECOMMENDATIONS

Overview

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

Recommendations

Policies and recommendations are as follows:

- 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.
- 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.
- Promote alternatives to gated communities.
- Encourage rehabilitation of substandard housing.

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 are as follows:

- Create a Town Center District that would provide for mixed-use development including single-family attached, multi-family, and age-restricted 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.
- Amend the R-Residential and RR-Rural Residential Districts to provide for minimum required open space and recreational amenities.

SLDO

Subdivision and Land Development ordinance amendments intended to implement the policies and recommendations are as follows:

- 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:

- Conduct an in depth housing study to address issues related to affordability and the supply of various types of housing.
- Investigate homeowner and renter assistance programs available from state and federal agencies.