

HOUSING PLAN

INTRODUCTION

The Housing Plan examines the characteristics of the Clifton - Lehigh 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 while maintaining community character. In addition, the Housing Plan seeks to ensure that the two Townships provide for housing of various types and in various arrangements.

Families and individuals of all income levels reside in Clifton Township and Lehigh Township 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 Townships can employ zoning to direct housing types and densities to the most appropriate locations.

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

Meet the housing needs of current Township residents.



Indian Country, Lehigh Township

- Sound Housing - Encourage preservation of presently sound housing.
- Rehabilitation - Promote rehabilitation of houses in decline.
- Housing Programs - Encourage participation in all county, state and federal housing rehabilitation and assistance programs to ensure residents receive full benefit from such programs.

Housing Growth

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



- Location - Coordinate the location of new housing with pending road improvements
- Density - Provide for varying densities suited to the Township’s character and landscape.
- Multi-Family - Allow multi-family dwellings 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

Types and Affordability

Provide a diversity of housing types and affordability levels.

- 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.



Multi-Family, Clifton Township

- 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 Township provides its required “fair share” of housing



Mobile Home Park, Clifton Township

- 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 the Planning Area and all of the Pocono region have increased over the years given the appeal of the quality lifestyle so close to metropolitan areas. The Townships' rural and recreational appeal and natural setting are key factors. As the current downturn in 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 in an area such as the Clifton-Lehigh Planning Area with many marginal soils, high quality streams, and the economic importance of good water quality of area lakes.



Contemporary Home, Clifton Township



Contemporary Home, Lehigh Township

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

The Planning Area's history as a recreation and vacation destination has an interesting effect on its housing situation. Much of housing over the past 30 years was built for seasonal use. In recent years, many of these seasonal homes have been converted to permanent residences, enabling the Townships to absorb a rapidly growing population without the need to consume large amounts of land for new housing. On the other hand, some seasonal homes were not designed and constructed for permanent occupancy, leading to problems with housing conditions.



Housing Trends

The *Housing Units Table* shows the changes in the number of housing units in the Planning Area and other comparative jurisdictions between 1970 and 2000 and the *Dwelling Unit Permits Table* shows the number of permits issued for new dwellings in the Townships through 2008. Key considerations and changes in Clifton Township and Lehigh Township include:

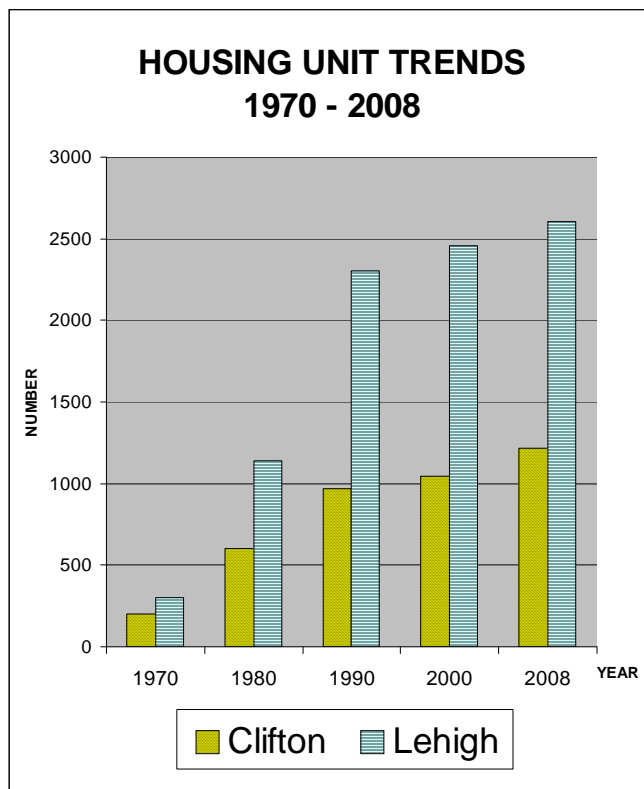
- Although much of the non-public open land in the Planning Area appears to be stable in terms of long-term ownership, if tax, family or market conditions change, this land holds great potential for development.
- In Lehigh Township, the greatest increase in number of housing units occurred between 1980 and 1990 while in Clifton Township the greatest increase was between 1970 and 1980.
- Much of the increase in both Townships is associated with the development of Big

Bass Lake, the largest residential subdivision in Clifton Township and partly in Lehigh Township. Other large residential developments in Lehigh Township include Pocono Springs (also part in Dreher and Sterling Townships), Pocono Ranchetts and Lakeview Estates.

- An additional 325 permits were issued for homes in the Planning Area between 2000 and 2008, taking the estimated total to some 3,825 units.
- The number of housing units in both Townships will certainly continue to increase, but at rates more similar to the last decade than in the 1970s and 1980s.

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
Clifton Township	203	399	196.6%	602	364	60.5%	966	78	8.1%	1,044
Lehigh Township	302	837	277.2%	1,139	1,167	102.5%	2,306	148	6.4%	2,454
Total	505	1,236	244.8%	1,741	1,531	87.9%	3,272	226	6.9%	3,498
Scranton	36,255	-127	-0.4%	36,128	-771	-2.1%	35,357	-21	-0.1%	35,336
Lackawanna Co.	79,291	8,499	10.7%	87,790	3,917	4.5%	91,707	3,655	4.0%	95,362
Honesdale	2,049	162	7.9%	2,211	102	4.6%	2,313	101	4.4%	2,414
Wayne Co.	12,580	7,018	55.8%	19,598	8,882	45.3%	28,480	2,113	7.4%	30,593
PA (1,000s)	3,925	671	17.1%	4,596	342	7.4%	4,938	312	6.3%	5,250

DWELLING UNIT PERMITS		
Year	Clifton	Lehigh
2000	15*	7
2001	15*	14
2002	15*	13
2003	15*	14
2004	15*	32
2005	25	20
2006	45	27
2007	21	12
2008	9	11
total	175	150
*estimate		



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 Clifton-Lehigh Planning area.



Older Home, Lehigh Township



Older Home, Clifton Township

RATE OF HOUSING DEVELOPMENT U.S. CENSUS				
	Clifton		Lehigh	
2008 estimate	1,219		2,604	
2000	1,044		2,454	
1990	966		2,306	
1980	602		1,139	
1970	203		302	
YEAR BUILT	#	%	#	%
2000-2008 est.	175	14.4%	150	5.8%
1999-03/2000	6	0.5%	177	6.8%
1990-1998	199	16.3%	910	34.9%
1980-1989	459	37.7%	581	22.3%
1970-1979	234	19.2%	298	11.4%
1960-1969	52	4.3%	128	4.9%
1940-1959	54	4.4%	146	5.6%
1939 or earlier	40	3.3%	214	8.2%

1996 Lehigh Township Comprehensive Plan
The rate of housing unit increase in Dreher and Lehigh Township between 1980 and 1990 appear to be somewhat inflated due to the Census Bureau counting recreational vehicles on individually owned lots as mobile homes. Housing unit increases recorded by the Wayne County Assessment Office fall well below the increases noted by the Census Bureau. Lots in developments such as Breezewood Acres (partly in Dreher but primarily in Lehigh) and Indian Country Campsites (entirely in Lehigh) are the principal examples, suggesting Lehigh Township was the most affected. Although the reporting of recreational vehicles as mobile homes may be misleading in numbers of units in 1990, the impact on the community of occupants of recreational vehicles differs little from that of second home owners. In fact, real estate taxes paid by recreational vehicle owners are less resulting in less tax revenue to the Townships on a per unit basis.

- The greatest number of units in Clifton Township were reported as constructed between 1980 and 1989 and between 1990 and 1998 in Lehigh Township. This is inconsistent with the greatest increases reported in the *Housing Units Table* and may be owner reporting errors or a change in Census counting practices. (See the adjoining *1996 Lehigh Township Comprehensive Plan Sidebar*.)
- Many of the homes in the Townships 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.
- Generally, the age of the housing stock does not appear to be the sole factor in housing condition with many of the older homes in good condition.
- A number of dwellings, including a number of mobile homes and a number of single-family dwellings, are dilapidated or in less than optimum condition and current economic conditions may add to the problem.

Housing Demand



Route 507, Lehigh Township

The demand for housing in Clifton Township and Lehigh Township, and the North Pocono region, although recently dampened by the economic downturn, will certainly rebound, certainly in the long term. The Townships will experience the results of new development in terms of increased community activity and associated traffic, and demand for retail and service establishments and community facilities and services. The income of many of the new residents will be linked to the regional economy or to substantial retirement assets which may increase housing values beyond the means of locally rooted incomes, only to exacerbate the housing affordability issue.

Home Ownership

The *Home Ownership Table*, shows the 1990 and 2000 Census home ownership rates for Clifton Township, Lehigh Township, the two Counties and the Commonwealth.

HOME OWNERSHIP					
U.S. CENSUS					
Occupied Units (does not include second homes)			Lackawanna	Wayne	PA
	Clifton	Lehigh			
Home Ownership Rate (Owner-Occupied), 1990	85.1%	83.4%	67.0%	79.2%	70.6%
Home Ownership Rate (Owner-Occupied), 2000	86.7%	83.8%	67.6%	80.4%	71.3%
Renters (Renter-Occupied Units), 1990	14.9%	16.6%	33.0%	20.8%	29.4%
Renters (Renter-Occupied Units), 2000	13.3%	16.2%	32.4%	19.6%	28.7%

- In 2000, the home ownership rate in the Planning Area continued to be higher than Lackawanna County and Wayne County, and the Commonwealth, as it was in 1990.
- There was an insignificant change in home ownership in the Townships between 1990 and 2000, with the County and Commonwealth also showing little change.

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. Owner-occupied homes do not include the many seasonal dwellings in the Planning Area because the Census only counts the homes of permanent residents. (See the *Owner Occupied Housing Table* and the *Median Housing Value Table* .)

- According to the 2000 Census, Clifton Township and Lehigh Township had a higher proportion of homes of value over \$200,000 than the two Counties and fewer homes valued at less than \$100,000 than the Commonwealth, and this is reflected in the median value data.
- Home values in the Townships varied widely with the highest proportion of homes in the \$50,000 - \$99,000 range.
- Median value of owner-occupied homes in Clifton Township at \$112,000 and in Lehigh Township at \$105,700 were higher than the two Counties and the State’s values. Generally newer housing on larger lots most likely accounting for the value being higher.

OWNER OCCUPIED HOUSING VALUE							
U.S. CENSUS 2000							
	Clifton Township		Lehigh Township		Lacka	Wayne	PA
	#	%	#	%	%	%	%
total	281	100.0%	426	100.0%	100.0%	100.0%	100.0%
less than \$50,000	5	1.8%	26	6.1%	8.0%	5.3%	15.1%
\$50,000 to \$99,999	111	39.5%	174	40.8%	48.6%	43.2%	37.4%
\$100,000 to \$149,999	88	31.3%	147	34.5%	25.8%	30.6%	24.3%
\$150,000 to \$199,999	42	14.9%	41	9.6%	10.1%	13.4%	11.9%
\$200,000 to \$299,999	22	7.8%	25	5.9%	5.4%	5.5%	7.4%
\$300,000 to \$499,999	11	3.9%	10	2.3%	1.7%	1.5%	2.9%
\$500,000 to \$999,999	2	0.7%	3	0.7%	0.3%	0.3%	0.8%
\$1,000,000 or more	0	0.0%	0	0.0%	0.1%	0.1%	0.2%
median value	\$112,000	--	\$105,700	--	\$93,400	\$102,100	\$97,000

- 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. (See the *Median Housing Values Table*.)
- After adjustment for inflation, which between 1990 and 2000 was a factor of 1.318, median housing value in the two Planning Area Townships and Wayne 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.

MEDIAN HOUSING VALUES					
U.S. CENSUS					
Housing Data	Clifton	Lehigh	Lacka	Wayne	PA
Median Value Owner-Occupied, 2000	\$112,000	\$105,700	\$93,400	\$102,100	\$97,000
Median Value Owner-Occupied, 1990	\$94,400	\$91,800	\$68,900	\$89,800	\$69,700
Median Value Owner-Occupied, 1990, inflation adjusted to 2000	\$124,419	\$120,992	\$90,810	\$118,356	\$91,865
% Change 1990 - 2000 inflation adjusted	-10.0%	-12.6%	2.9%	-13.7%	5.6%

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 Township and the occupancy of the units.

- The Planning Area’s housing stock, especially Clinton Township’s, is dominated by single-family detached dwellings.
- Multi-family housing units account for less than 0.5% of the total housing stock in the Townships which was significantly lower than in the Commonwealth where urban units comprise much of the total. Multi-family dwellings often provide a more affordable type of housing.

HOUSING STRUCTURAL AND VACANCY CHARACTERISTICS						
U. S. CENSUS						
	Clifton		Lehigh		PA (1,000s)	
1990 total housing units	966		2,306		4,938	
1990 occupied housing units	347		465		4,496	
2000 total housing units	1,044		2,454		5,250	
2000 occupied housing units	452		635		4,777	
2000 Housing Units in Structure	#	%	#	%	#	%
1 unit detached	899	86.1%	1,396	56.9%	2,935	55.9%
1 unit attached	6	0.6%	2	0.1%	940	17.9%
2 units	6	0.6%	21	0.9%	274	5.2%
multi-family	3	0.3%	9	0.4%	837	15.9%
mobile homes	130	12.5%	786	32.0%	259	4.9%
Boat, RV, van, etc.	0	0.0%	240	9.8%	5	0.1%
Average Household Size (persons)						
1990	2.76		2.53		2.57	
2000	2.52		2.58		2.48	
Average Family Size (persons)						
1990	3.19		2.93		3.10	
2000	2.85		3.05		3.04	
2000 Housing Tenure	#	%	#	%	#	%
total housing units	1,044	100.0%	2,454	100.0%	5,250	100.0%
occupied housing units	452	43.2%	635	25.9%	4,777	91.0%
total vacant units	595	56.8%	1,819	74.1%	473	9.0%
seasonal/recreation use	553	52.8%	1,763	71.8%	148	2.8%
other vacant units	42	4.0%	56	2.3%	325	6.2%
2000 Occupied Housing Units	#	%	#	%	#	%
total occupied units	452	100.0%	635	100.0%	4,777	100.0%
owner occupied units	392	86.7%	532	83.8%	3,406	71.3%
renter occupied units	60	13.3%	103	16.2%	1,371	28.7%



Mobile Home, Lehigh Township

- In Lehigh Township in 2000, mobile homes, often more affordable, accounted for almost one-third of all occupied units, while in Clifton Township the proportion was almost 13%, each significantly higher than in the State.
- Occupied housing units in Clifton Township totaled 452 with 392 (86.7%) owner occupied and 60 (13.3%) renter occupied.
- Occupied housing units in Lehigh Township totaled 635 with 532 (83.8%) owner occupied and 103 (16.2%) renter occupied.
- The number of dwellings for seasonal or recreation use, that is, second homes, in Clifton Township and Lehigh Township remained high. The number increased in Clifton Township while decreasing in Lehigh Township. (See also the *Second Homes Table*.)

SECOND HOMES U.S. CENSUS	1990	2000	2000 % of Units	% change ('90 - '00)
Clifton Twp.	507	553	52.8%	9.1%
Lehigh Township	1,782	1,763	71.8%	-1.1%
Total	2,289	2,316	66.2%	1.2%
Lackawanna County	1,582	1,915	2.0%	21.0%
Wayne County	11,938	10,855	35.5%	-9.1%
PA (1,000s)	144,700	148,443	2.8%	2.6%

**Housing Affordability
in the Planning Area**

Housing affordability is a complex issue related to the unique mix of the housing types, real estate demand, housing values, and household incomes in the community. In Clifton and Lehigh Townships, 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 community, 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. 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.

HOUSING AFFORDABILITY DATA U. S. CENSUS 2000									
	% Single- family	% Duplex	% Multi- family	% Mobile Homes RVs	Median Housing Value	Median Gross Rent	Median Hsehold Income	% Owner Hsehlds home exp >30% of Income	% Hsehlds with rent >30% of Income
Clifton	86.1%	1.2%	0.3%	12.5%	\$112,000	\$500	\$41,184	28.4%	25.5%
Lehigh	56.9%	1.0%	0.4%	41.8%	\$105,700	\$596	\$35,302	27.2%	35.3%
Lackawanna	60.1%	19.3%	17.8%	2.8%	\$93,400	\$440	\$34,438	22.0%	32.9%
Wayne	78.4%	4.3%	4.0%	13.3%	\$102,100	\$481	\$34,082	24.5%	35.4%
PA	55.9%	17.9%	21.1%	5.0%	\$97,000	\$531	\$40,106	22.8%	35.5%

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

- In both Townships 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 a housing affordability problem. (See the *Affordable Housing Study Sidebar* on Page 7-4.)
- 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.

PLANNING IMPLICATIONS

**Affordability -
A Regional Issue**

The percentage of cost burdened homeowners and renters in the Planning Area is high. However, 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 Condition

The occupied housing stock in the Planning Area generally appears to be healthy in terms of condition, but is somewhat lacking in multi-family units. This may be due in large part to the high demand for single-family housing, higher land values, and problem of providing adequate sewage disposal.



Indian Country, a private residential community in Lehigh Township, does present some concern. Developed in the late 1960s as a seasonal community with small lots (25' x 25' with minimum purchase of 4 lots), holding tanks and seasonal community water supply. The use of new holding tanks was discontinued in 1970 bases on state sewage regulations. Many of the early structures have been converted to dwellings and many are in less than optimum condition with inadequate wells and on-site sewage systems. The Community Association is working to improve conditions in the community and the well ordinance and sewage ordinance recently adopted by Lehigh Township will ensure adequate water supply and sewage disposal for any new dwellings.

Housing Programs

The two Townships must look to the lackawanna County Housing Authority and 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.

<p>Lackawanna County Housing Authority - 1,136 public housing units in 19 developments (None in Clifton Township) - 795 private subsidized units</p>	<p>Wayne County Housing Authority - 103 public housing units in 2 developments (None in Lehigh Township) - 675 private subsidized units (Pike and Wayne)</p>
--	---

FUTURE PLANNING POLICIES

Overview Future planning and policy recommendations pertaining to housing are intended to ensure that the Townships accommodate projected housing unit growth while maintaining adequate open land, 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.
 - Investigate ways to bring relief to cost burdened households (owners 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 Counties 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 SALDO** Zoning Ordinance and Subdivision and Land Development Ordinance provisions intended to implement the policies and recommendations:
- Promote the use of conservation design and transferrable development rights 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 transferrable development rights to enable the shift of density from more remote parcels to zoning districts allowing higher residential density.
- Make road width and other construction standards in the SALDO reasonable in terms of meeting safety and durability requirements without adding unnecessary costs to housing.

Housing Programs

Support the housing recommendations of the County Housing Authority relative to subsidized housing programs for low and moderate income families and ensure area residents receive fair consideration for available programs.

Property Maintenance

Consider the adoption of a property maintenance code with reasonable public health, safety and welfare standards to ensure the structural integrity of dwellings, prevent dilapidation and preclude negative effects on the community.