

HOUSING PLAN

INTRODUCTION

The Housing Plan examines the characteristics of the Palmyra Township’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 Township provides for housing of various types and in various arrangements.

Families and individuals of all income levels live and work in the 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 Township can employ zoning to direct housing types and densities to the most appropriate locations. Conservation subdivision design with a density bonus and allowing multi-family dwellings as part of conservation design in all zoning districts are examples.

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.

- Sound Housing - Encourage preservation of presently sound housing.
- Rehabilitation - Promote rehabilitation of houses in decline.
- Workforce Housing - Promote the development of housing for working households.



Older Home in Cromwelltown

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.

What is workforce housing?

Workforce housing does not have a nationally accepted definition or income level, but is defined by a municipality. The Montgomery County (PA) Planning Commission, in *Promoting Workforce Housing, The Workforce Housing Dilemma*, discusses it as follows:

Workforce housing is simply homes for working households. It is housing provided by the private sector that is aimed at middle- and moderate- income residents making between 80 percent and 100 percent of the area’s median income. Some workforce housing initiatives consider households that make as much as 115 percent of the area’s median income as eligible for assistance.

Regardless, these are residents who make too much money to qualify for traditional housing subsidies but not enough to afford local market-rate homes. It is these residents, ranging from highly educated young professionals to workers that provide essential daily services, who may increasingly find that much of the existing and newly constructed housing in this county is priced beyond their reach. These are our teachers, police officers, health care workers, municipal employees, retail clerks, and fire fighters —for starters. They, and others, are essential to the economic vitality and success of the county. The county’s employers add jobs like these every year, and there will always be a need for more reasonably priced homes to house our growing workforce.

Workforce housing is meant to fit with the character of the county’s existing neighborhoods. It is a method of building quality homes that would add stability and a sense of character to any community. Workforce housing can be ownership or rental, a duplex, accessory apartments, townhomes, a single-family home, or typical market-rate apartment units.

- 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

Provide a diversity of housing types.



Grampa’s Woods Retirement Community

- 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.
- 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.
- Innovative Design - Advocate conservation design, village style or traditional neighborhood development.
- Incentives - Consider density and design incentives to encourage the development of workforce housing and age-restricted housing to accommodate the high number of retirees in the community.

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.*

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.

Housing Costs in a Growing Community

Real estate values in the Township, and all of Pike County, have increased rapidly given the appeal of the quality lifestyle so close to metropolitan areas. The Township’s recreational appeal and 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 in an area such as Palmyra Township with many marginal soils, high quality streams, and the economic importance of good water quality of Lake Wallenpaupack, Fairview Lake and other area lakes.



Contemporary Vacation Home

EXISTING HOUSING CONDITIONS

Overview

Palmyra 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 were not designed and constructed for permanent occupancy, leading to problems with housing conditions and associated water quality problems from inadequate on-site sewage disposal systems.

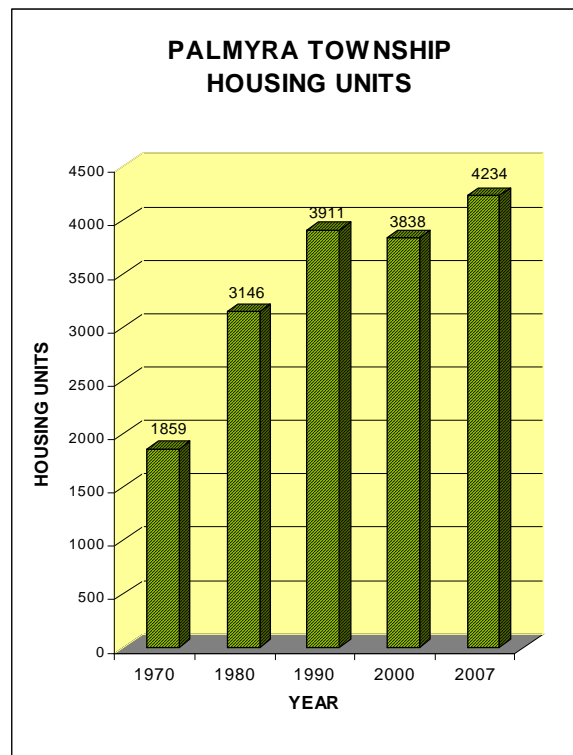


Housing Trends

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 Township through 2007. Key considerations and changes in Palmyra Township include:

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 (1,000s)	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	Palmyra Township	Pike Co
2000	21	481
2001	34	504
2002	48	735
2003	60	907
2004	76	1,121
2005	62	1,037
2006	50	1,004
2007	45	6,751
total	396	12,540



- Although much of the non-public open land in the Township appears to be stable in terms of long-term ownership, if tax, family or market conditions change, this land holds great potential for development. The Belmont Hunting Club land, now the Blue Heron Residential subdivision, is a good example.
- In the Township, the greatest increase in number of housing units occurred between 1970 and 1980.
- The Census reported a decrease of 73 units between 1990 and 2000 while Pike County assessment records show a total of 292 building permits issued for dwelling units. Based on the lack of any significant number of demolitions, it is obvious that either the 1990 or 2000 Census dwelling unit counts are inaccurate.
- An additional 396 permits were issued for homes between 2000 and 2007, taking the estimated total to 4,600 units.
- 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. According to the Census, the number of seasonal homes in the Township dropped from 2,841 to 2,337 between 1990 to 2000.
- 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.

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 Township.

- The greatest proportion of units were constructed between 1970 and 1979, a time when vacation and retirement homes were built in the Township’s many residential subdivisions.

RATE OF HOUSING DEVELOPMENT U.S. CENSUS				
# Units	Palmyra Township		Pike County	
2007 estimate	4,234		41,145	
YEAR BUILT	#	%	#	%
2000-2007 est.	39	9.4%	6,464	15.7%
1999-03/2000	43	1.0%	656	1.6%
1990-1998	39	9.2%	7,968	19.4%
1980-1989	79	18.8%	9,618	23.4%
1970-1979	96	22.8%	7,341	17.8%
1960-1969	80	18.9%	3,454	8.4%
1940-1959	65	15.5%	2,997	7.3%
1939 or earlier	18	4.4%	2,647	6.4%

- Many of the homes the Township 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 a factor in housing condition and dilapidated housing in the Township is not a widespread issue.



Remodeled Vacation Home

- However, some dwellings, including a number of mobile homes and a number of single-family dwellings in older subdivisions, Tafton View for example, are in less than optimum condition.



Contemporary Full-Time Home

Housing Demand

The demand for housing in the 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. The Township will experience the results 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 cost issue.

Home Ownership

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

HOME OWNERSHIP U.S. CENSUS			
Occupied Units (does not include second homes)	Palmyra Township	Pike County	PA
Home Ownership Rate (Owner-Occupied), 1990	84.0%	83.3%	70.6%
Home Ownership Rate (Owner-Occupied), 2000	84.7%	84.8%	71.3%
Renters (Renter-Occupied Units), 1990	16.0%	16.7%	29.4%
Renters (Renter-Occupied Units), 2000	15.3%	15.2%	28.7%

- In 2000, the home ownership rate in Palmyra Township was on par with the County, but substantially higher than the Commonwealth.
- There was an insignificant change in home ownership in the Township 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 costs compared to the ability of Township residents to pay for housing. While high values are positive in terms of housing condition and real estate tax revenue, it may indicate the need to evaluate the cost of housing for younger residents, especially those who were born and raised in the community and are dependent on the local economy, and older residents. (See the *Median Housing Value Table* and the *Owner Occupied Housing Table*.)

- According to the 2000 Census, the Township had a higher proportion of homes of greater value than the County and Commonwealth and this is reflected in the median value data. Nevertheless, home values in the Township varied widely with the highest proportion of homes in the \$100,000 - \$149,000 range.
- Median value of owner-occupied homes in Palmyra Township, at \$125,700, was in the middle of municipal levels in the County, but substantially higher than the State's. Generally newer housing on larger lots most likely accounting for the value being higher.

OWNER OCCUPIED HOUSING VALUE U.S. CENSUS 2000					
	Palmyra Township		Pike County		PA
	#	%	#	%	%
total	964	100.0%	13,091	100.0%	100.0%
less than \$50,000	20	2.1%	232	1.8%	15.1%
\$50,000 to \$99,999	290	30.1%	4,414	33.7%	37.4%
\$100,000 to \$149,999	304	31.5%	4,812	36.8%	24.3%
\$150,000 to \$199,999	192	19.9%	2,133	16.3%	11.9%
\$200,000 to \$299,999	102	10.6%	1,157	8.8%	7.4%
\$300,000 to \$499,999	38	3.9%	278	2.1%	2.9%
\$500,000 to \$999,999	15	1.6%	51	0.4%	0.8%
\$1,000,000 or more	3	0.3%	14	0.1%	0.2%
median value	\$125,700	--	\$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

- 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 *Housing Values Table*.)
- After adjustment for inflation, which between 1990 and 2000 was a factor of 1.318, median housing value in the 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 VALUES U.S. CENSUS			
Housing Data	Palmyra	Pike Co.	PA
Median Value Owner-Occupied, 2000	\$125,700	\$118,300	\$97,000
Median Value Owner-Occupied, 1990	\$118,900	\$117,700	\$69,700
Median Value Owner-Occupied, 1990, inflation adjusted to 2000	\$156,710	\$155,129	\$91,865
% Change 1990 - 2000 inflation adjusted	-19.8%	-23.7%	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 Township’s housing stock is dominated by single-family detached dwellings.



Lake-Front Townhouses

- Multi-family housing units account for only 2.6% of the total housing stock in the Township which was significantly lower than in the Commonwealth where urban units comprise much of the total.
- Additionally, 284, or 7.4% of the total units, were mobile homes (often more affordable), trailers or other dwelling types compared to about 15% in the County and 5% in the State.
- Occupied housing units in the Township totaled 1,330 with 1,127 (85%) owner occupied and 203 (15%) renter occupied.
- The number of dwellings for seasonal or recreation use in the Township remained high, third highest in the County, although the number of such homes declined between 1990 and 2000 in all municipalities in the County except Dingman Township.



Mobile Home Park, Bartelson Road

HOUSING STRUCTURAL AND VACANCY CHARACTERISTICS						
U. S. CENSUS						
	Palmyra		Pike		PA (1,000s)	
1990 total housing units	3,911		30,852		4,938	
1990 occupied housing units	821		10,536		4,496	
2000 total housing units	3,838		34,681		5,250	
2000 occupied housing units	1,330		17,433		4,777	
2000 Housing units in structure	#	%	#	%	#	%
1 unit detached	3,360	87.5%	27,986	80.7%	2,935	55.9%
1 unit attached	94	2.4%	697	2.0%	940	17.9%
multi-family	100	2.6%	872	2.5%	1,111	21.2%
mobile homes, trailer, other	284	7.4%	5,126	14.8%	263	5.0%
Average household size (persons)						
1990	2.41		2.62		2.57	
2000	2.36		2.63		2.48	
Average family size (persons)						
1990	2.90		3.03		3.10	
2000	2.79		3.06		3.04	
2000 occupied housing units	#	%	#	%	#	%
total occupied units	1,330	100.0%	17,433	100.0%	4,777	100.0%
owner occupied units	1,127	84.7%	14,775	84.8%	3,406	71.3%
renter occupied units	203	15.3%	2,658	15.2%	1,371	28.7%
2000 vacant housing units	#	%	#	%	#	%
total vacant units	2,508	65.3%	17,248	49.7%	473	9.0%
seasonal/recreation use	2,337	60.9%	15,350	44.2%	148	2.8%
other vacant units	171	4.5%	1,898	5.5%	325	7.8%

SECOND HOMES	U.S. CENSUS			
	1990	2000	2000 % of 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 (1,000s)	144,700	148,443	2.8%	3%

Housing Cost in the Township

Housing cost is a complex issue related to the unique mix of housing types, real estate demand, housing values, and household incomes in the community. In Palmyra Township and Pike County, the number of high value vacation homes and residents commuting to work in nearby metropolitan areas also adds to the housing affordability mix. 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* and vacation home buyers 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 Cost Data Table* also includes 2000 Census information to provide an indication of the affordability of housing in the Township.

- In Township a significant proportion of home owning households and renting households had Year 2000 housing costs which exceeded the *thirty percent rule* for household income and housing expense indicating a housing affordability problem.
- 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 COST DATA U. S. CENSUS 2000									
	% Single-family	% Duplex	% Mobile Homes RVs	% Multi-family	Median Housing Value	Median Gross Rent	Median Hsehold Income	% Owner Hsehlds home exp >30% of Income	% Hsehlds with rent >30% of Income
Palmyra	87.5%	2.4%	7.4%	2.6%	\$125,700	\$608	\$39,414	23.3%	28.7%
Pike	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

Housing Cost - A Regional Issue

The percentage of cost burdened homeowners and renters in the Township 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 cost 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 Township 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, high land values, and problem of providing adequate sewage disposal.

Central Sewage

The current central sewage system being evaluated by the Township to serve the Route 6 and Route 507 corridor could have a significant effect on housing. Without careful planning and limitation of the service area, lands which would otherwise be unavailable for development due to soil limitations for on-site sewage disposal could be developed at higher density with connection to the central collection and treatment system.

The residential subdivisions in the Promised Land area of the Township (e.g., Flory and Tauschman) were developed with small lots on marginal soils for on site sewage disposal prior to state sewage regulations. Water is supplied by individual wells. It is important for the Township to monitor the need for central sewage in these subdivisions. One option would be to work with Greene Township and the Pennsylvania Department of Conservation and Natural Resources to use the Promised Land State Park sewage treatment plant to provide service.

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 mix of housing types to address workforce and senior needs, 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.
- 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 promote the development of workforce housing.
- Permit a mix of lot sizes within residential developments to encourage diversity of housing structures and styles.
- 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 SALDO	<p>Zoning Ordinance and Subdivision and Land Development Ordinance provisions intended to implement the policies and recommendations:</p> <ul style="list-style-type: none"> • 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 incentives (density or design) for developers who provide workforce housing and age-restricted housing to accommodate the high number of retirees in the community. • 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. • Continue to offer 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.
Sewage Planning	Create sewer service areas which are based on meeting current sewage disposal needs without stimulating development of adjacent lands.
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.