



EXECUTIVE SUMMARY

*Choices*

The Housing Element  
September 2007



**Prepared by**

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Lancaster County Planning Commission  
 Lancaster County Housing Steering Committee

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A full copy of the Lancaster County *Choices* Element is available online at  
[www.co.lancaster.pa.us/planning](http://www.co.lancaster.pa.us/planning).

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# Introduction

Lancaster County is home to a large, diverse, and expanding population. *Choices* outlines a plan to meet growing resident housing needs by reviving our traditional neighborhood structure, which provides a diverse selection of housing type, tenure, price, and location. *Choices* also emphasizes the importance of maintaining the distinct character of our County through the revitalization of our towns and villages, the preservation of our farmland, and the creation of new neighborhoods in styles that are consistent with our existing historic architecture and building scale.

The sustainability of Lancaster County's prosperous economy depends on our ability to provide good homes and safe neighborhoods for people of all ages, cultures, abilities, and professions. Lancaster has thrived for hundreds of years as a result of our cultural and economic diversity; but the lack of housing threatens to change this. High construction costs and land prices have combined to create an increasingly unaffordable housing market. New home values have grown at a rate that far out-paces that of wages, making homeownership a more and more distant dream for many working families. If no steps are taken to provide a broader range of housing *Choices*, Lancaster could face a housing crisis that would hinder young people from living close to home, prevent businesses from finding qualified employees, and force natives to move elsewhere.

As a community, we must ensure that Lancaster County offers a variety of housing opportunities. In the spirit of inclusion and understanding we recognize that diversity in our population, economy, and housing stock will allow our County to continue to prosper. Together, through the cooperation of our businesses, government officials, for-profit businesses, non-profit organizations, and citizens alike, we must reach a common understanding of the challenges we face and work together to create housing *Choices* for all residents.





# The Vision

The Pennsylvania Municipalities Planning Code (MPC) requires that County Housing Elements address the housing needs of residents at all income levels. With that intent in mind, the Housing Steering Committee established the following Vision for *Choices*:

***An adequate supply, and diversity, of housing opportunities will be available in Lancaster County to give current and future residents greater choice in housing type and tenure (rental and ownership), location, and price for a place to call home.***

Working in conjunction with Lancaster County Planning Commission staff, and the consulting team, the Housing Steering Committee, consisting of 24 community representatives, met for over 2 years, beginning September 2003. Their work resulted in the 7 goals, 20 objectives and 94 strategies which are contained in *Choices*. The Housing Steering Committee based the goals, objectives, and strategies in *Choices* on public input, technical research and a residential market study.

The goals objectives and strategies are centered around four key themes:

- Leadership and Cooperation
- Public Education and Awareness
- Smart Growth Policies and Tools to expand housing type and affordability
- Inclusionary Housing Tools and Programs to specifically help households of below market and moderate-income

The goals, objectives, and strategies are consistent with the policies and growth management targets of ReVisions, the Policy Element, and Balance, the Growth Management Element of the Lancaster County Comprehensive Plan.

# Key Findings and Considerations

## Population, Households, Housing Units and Tenure

In the 2000 Census, Lancaster County had a population of 470,660, representing an increase of 11.3 percent from 1990. Population growth has remained strong, overall, during the past several decades, even though that growth has not been evenly distributed. Between 1990 and 2000, the proportion of population, households, and dwelling units located in Lancaster City and the 18 Boroughs significantly declined, while 26 of the County's 41 Townships increased their share.

Nevertheless, growth is expected to continue at a strong pace countywide. A 25-year population projection estimated that Lancaster County should anticipate over 100,000 new residents by the year 2030.

Though the population has increased, the average household size has decreased from 2.83 persons in 1980 to 2.64 persons in 2000. The household size is expected to continue to decline.

The coupling of a steadily decreasing average household size and an ever-increasing population is potentially worrisome because it could translate into a housing shortage if housing production fails to expand as precipitously as demand.

In terms of tenure, ownership in the County continues to be strong. The homeownership/rental ratio for the County in 1990 was 69.4 percent homeownership to 30.6 percent rental. In 2000, it was 70.9 percent homeownership to 29.1 percent rental. In 2004, it was estimated at 72.7 percent homeownership to 27.3 percent rental.

## Housing Need relative to Income

An analysis based on 2000 Census data indicates that 38 percent of all households in Lancaster County earned less 80 percent or less than the County's 2000 median household income (\$45,842). This represents a significant number of households that may be particularly challenged by housing costs. This number is expected to steadily increase over the next 25 years, if measures are not taken to expand housing choice and affordability in Lancaster County. In addressing the needs of Below Market households, namely those earning 80 percent or less than the median household income, it is important that housing opportunities for this group be provided through mixed-income developments and neighborhoods to avoid concentrating them in isolated areas. County and local policies should ensure they have adequate access to safe, decent and affordable housing that is accessible to their jobs and to services and amenities. Likewise, many in this group are seniors or special needs populations who also need safe, decent and affordable housing that is near jobs, services and amenities.





## Residential Market Analysis

The residential market study conducted in 2004 by Zimmerman/Volk Associates shows that the market for housing in Lancaster County follows a national trend for more compact forms of housing. According to Zimmerman/Volk Associates, Inc.'s market study, this trend runs contrary to Lancaster County's recent housing development trends, where between 1990 and 2000 nearly 90 percent of all building permits were issued for single-family detached houses.

Zimmerman/Volk Associates, Inc.'s research reflects the trend towards more compact forms of housing is being fueled by the convergence of the two largest generations in the nation's history – the 82 million Baby Boomers born between 1946 and 1964, and the 78 million Millennials, who were born between 1977 and 1996. Boomer households are moving to the empty-nest life stage in increasing numbers, while the Millennials are just leaving the nest. Both are looking for more compact types of housing.

Lancaster County's potential housing market studied by Zimmerman/Volk Associates, Inc. encompasses three general segments: Traditional and Non-Traditional Families (71%), Empty Nesters and Retirees (22%), and Younger Singles and Couples (7%). Given this mix, Zimmerman/Volk Associates, Inc. reports that Lancaster County is developing a growing preference for more compact housing in urbanized settings consistent with national trends. That information was a critical factor in the development of the goals, objectives and strategies for *Choices* and in confirming the need for new growth targets under the Growth Management Element Update which promote higher intensity compact development in Urban Growth Areas.

In summary, what the housing market study has shown is that local preference for single-family attached and multi-family dwelling units is likely to increase as the number of households demonstrating preference for single-family detached houses decreases.

# Public Input

Recognizing the importance of public input, the Housing Steering Committee offered numerous opportunities for those who live or work in Lancaster County to learn about the Housing Element Update process and to provide input at all points along the way. This enabled hundreds of people to get involved through:

- Target group meetings with businesses, seniors, persons with disabilities, persons of color, students, and the Plain Sect (Summer 2004);
- A Focus Group Meeting with housing practitioners (Summer 2004);
- A Fall 2004 Public Meeting Series;
- Fall/Winter 2004-2005 Regional Meetings with Municipalities;
- A December 2004 County-wide Telephone Survey conducted by the Floyd Institute for Public
- Policy Analysis at Franklin & Marshall College on the Growth Management and Housing;
- A March 2005 Housing Summit;
- An April 2005 Housing Conference;
- LCPC's FYI newsletter articles in 2004-2005; and
- Ongoing information provided through the LCPC Website.
- February 8-March 29, 2006 Public Comment Period with copies of the draft shared on-line, with elected and other public officials through the mail, in libraries, and through more than 40 presentations to over 1,000 people.

Through public outreach activities, residents, municipal officials, businesses, and other stakeholders generated ideas and insights to help formulate goals, strategies and objectives. Examples of their thoughts include the following.

- Retain farmland – Too much farmland is being lost due to development pressure.
- Focus more development in Growth Areas – Too much development is occurring in the countryside; reinvigorate older neighborhoods and reuse vacant buildings instead.
- Promote redevelopment – More support is needed for the City, Boroughs, and urbanized areas of Townships to promote redevelopment, strengthen the mix of housing and incomes, and enhance the economic base and infrastructure in these areas.
- Expand housing mix – The housing products offered do not address the needs of a large part of the population. Many people cannot afford detached, expansive single-family homes, and older residents are finding it difficult to remain in their communities.
- Expand housing affordability – Low-cost housing tends to be concentrated in the City; if housing *Choices* can be broadened, then housing affordability can be expanded throughout the County.
- Create walkable neighborhoods and expand mass transit - Lack of transportation *Choices* is a concern. Erratic and undependable public transportation is a big issue for young people, the elderly, and the physically disabled.

Input from the public and findings from the technical and market analyses provide the foundation for the goals, objectives, and strategies recommended in *Choices*.





# Goals, Objectives, and Strategies

As previously noted, the 7 goals, 20 objectives and 94 strategies contained in *Choices* are centered around four theme areas. Below you will see how the goals in *Choices* are connected to the theme areas.

- Leadership and Cooperation – This theme area contains one goal which focuses on how to support and coordinate efforts by municipalities, the County, not-for-profit organizations, and the private sector as they strive to implement the Vision.
- Public Education and Awareness – This theme area contains one goal which focuses on the need to raise awareness and understanding of the complex issues raised by the Update.
- Inclusionary Housing Tools and Programs to specifically assist Households of Below Market and Moderate-Incomes – This theme area contains two goals: Inclusionary Housing Tools and Affordability Programs. It deals with expanding tools and resources to assist families of Below Market and moderate-incomes to find adequate housing in the County.
- Smart Growth Zoning Policies and Tools to expand Choice and Affordability – This theme area contains three goals: Growth Management, Revitalization, and Community and Neighborhood Character. The emphasis of the three goals is to create a regulatory environment shared by individual municipalities, which facilitates the creation of diverse housing *Choices* in the County.

## Implementation

The Implementation Chapter of the Housing Element Update focuses on 11 specific actions that will facilitate the implementation of *Choices*. One key action is the creation of an Implementation Committee to assist with carrying out the Update. The Committee should include representatives of local governments, as well as private sector and civic leaders who have strong interest and expertise in the field of housing.

The Implementation Chapter focuses on the first five years of *Choices*, from 2005-2010. This time frame was selected to: (1) encourage close tracking of the goals in the Update, (2) ensure consistency with the Policy and Growth Management Elements of the County's Comprehensive Plan, and (3) keep demographic projections and market data current.

# Benchmarking Success

During the first five years of implementation, the Housing Element Update should achieve the following three benchmarks if goals are executed through a collaborative effort by the County, municipalities, the private sector and the nonprofit sector.

**Diversity in housing mix** – By creating consistency between municipal ordinances and the policies of the Comprehensive Plan, units expected to be built in the first five years (2005-2010) should have an expanded mix of housing type and a mix of housing tenure (homeownership and rental).

**Diversity in Location** – By adhering to the targets established by the Growth Management Update, 85 percent of all new residential growth should occur in Urban Growth Areas, while 15 percent of new growth should occur in existing developed rural areas.

**Diversity in Price** – Currently, 22 percent of all households in Lancaster County are cost burdened, meaning they spend more than the federal standard of 30 percent of their gross income for housing. This number is expected to grow to increase by 2010 without measures to close the gap. *Choices* provides a range of policies including inclusionary housing programs that can help address a significant amount of this gap. The County will work with municipalities to adopt and implement inclusionary housing programs over the next 5 years. Additionally, it will work in partnership with all stakeholders to increase support for other housing affordability programs, both regulatory and financial, that will help close the gap.

Achievement of these benchmarks will enable *Choices*—along with other elements of the Comprehensive Plan—to strengthen and maintain Lancaster County’s sense of place and quality of life for current and future generations.



To view the full *Choices* Document, please visit the Lancaster County Planning Commission website at [www.co.lancaster.pa.us/planning](http://www.co.lancaster.pa.us/planning).



## The Comprehensive Plan for Lancaster County, Pennsylvania

### **The Housing Element EXECUTIVE SUMMARY**

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