

GROWING TOGETHER

A COMPREHENSIVE PLAN FOR CENTRAL LANCASTER COUNTY, PENNSYLVANIA

PLANNING THE FUTURE • PRESERVING THE PAST

7. Housing



7. Housing

GROWING TOGETHER A COMPREHENSIVE PLAN FOR CENTRAL LANCASTER COUNTY, PENNSYLVANIA PLANNING THE FUTURE • PRESERVING THE PAST

Above

Traditional neighborhoods in Millersville Borough.

For more information on the Zimmerman/Volk study, please refer to the August 2005 Residential Market Analysis found in the Appendix of the Lancaster County Housing Element Update.

A. Goal

Affordable, diverse housing choices across all income ranges will be made available to encourage homeownership, rental properties, and to further smart growth.

B. Overview

As noted in the previous chapter, Central Lancaster County will need a total of 17,728 new housing units to accommodate the expected population growth over the next 25 years. These new units are likely to be different in type, size, and location than the housing products built during the past 20 years.

A countywide residential market analysis study was conducted by Zimmerman/Volk Associates (ZVA) in preparation for the Housing Element Update of the County's Comprehensive Plan. This study provides insight on the housing preferences of potential future residents. Findings include the following points.

- The market for housing in Lancaster County follows a national trend indicating demand for more compact forms of housing.
- 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.

- The trend for 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.
- Demand 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.

Occupancy Status:

In 2000, 95 percent of housing units in Central Lancaster County were occupied, which is slightly lower than Lancaster County (96%) but slightly higher than the state and nation (91% for each). Lancaster City holds nearly 30 percent of the total housing units in the study area, the largest percent share, while Mountville Borough holds the smallest with 1.3 percent.

These countywide trends also apply to the Central Lancaster County region. They indicate that if Lancaster County and Central Lancaster County want to successfully expand their respective housing markets, municipalities must create the programs, incentives, and regulations that will result in a greater variety of housing products offered at a greater variety of prices. The objectives and strategies outlined in this chapter will move Central Lancaster County in the direction of creating diverse housing choices across all income ranges while pursuing development patterns that are consistent with those outlined in *Growing Together’s* Land Use Chapter.

C. Summary of Findings

C.1 Demographics and Development Patterns

Table 7.1 shows the population and housing units change in Central Lancaster County between 1990 and 2000.

Table 7.1 – Population and Housing Units Change by Municipality 1990 – 2000

	Population				Housing Units			
	1990	2000	Change	%	1990	2000	Change	%
East Hempfield Township	18,597	21,399	2,802	15%	7,446	8,751	1,305	18%
East Lampeter Township	11,999	13,556	1,557	13%	4,794	5,619	825	17%
East Petersburg Borough	4,197	4,450	253	6%	1,601	1,776	175	11%
Lancaster City	55,551	56,348	797	1%	22,468	23,024	556	2%
Lancaster Township	13,187	13,944	757	6%	5,534	6,075	541	10%
Manheim Township	28,880	33,697	4,817	17%	11,009	13,449	2,440	22%
Manor Township	14,130	16,498	2,368	17%	5,431	6,694	1,263	23%
Millersville Borough	8,099	7,774	-325	-4%	2,324	2,469	145	6%
Mountville Borough	1,977	2,444	467	24%	791	1,041	250	32%
West Hempfield Township	12,942	15,128	2,186	17%	4,639	5,539	900	19%
West Lampeter Township	9,865	13,145	3,280	33%	4,109	5,451	1,342	33%
Central Lancaster County	179,424	198,383	18,959	11%	70,146	79,888	9,742	14%

Source: US Census Bureau

Table 7.1 shows that while the population of Central Lancaster County grew by 11 percent the number of housing units grew by 14 percent. This indicates a decrease in the size of households, which reflects a nation-wide

trend. Growth in Central Lancaster County has been uneven. The seven townships accommodated 17,767 new residents and accounted for 94 percent of all the population growth in Central Lancaster County between 1990 and 2000. Lancaster City and the three boroughs accounted for only six percent of population growth.

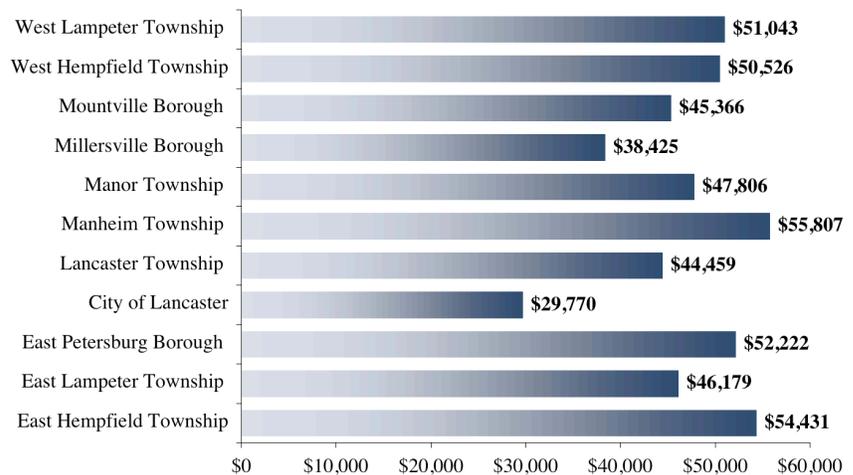
Age of Housing Stock:

Twenty-five percent of the housing stock in Central Lancaster County was built in 1939 or earlier, 19 percent was built between 1940 and 1959, 14 percent between 1970 and 1979, 15 percent between 1980 and 1990, and 15 percent was built between 1990 and 2000. Certain municipalities have experienced a marked increase in housing units between 1980 and 2000. In the case of West Lampeter Township and West Hempfield Township over 50 percent of the housing stock was built during this period.

The seven suburban townships, which contained 61 percent of the housing units in Central Lancaster County in 1990, experienced the greatest new home construction over the decade. More than 8,500 new units were built in these townships between 1990 and 2000, or over 88 percent of all new housing units constructed in the county during the decade. In the same period, Lancaster City and the three boroughs added a total of 1,126 housing units, or 11.6 percent of the total increase.

Median household incomes and median housing values closely follow the outward trend of new housing units. In general, incomes are higher in townships and lower in the city and the boroughs. At \$55,807 Manheim Township had the highest median income in 2000. At \$22,200, Lancaster City had the area’s lowest median household income in 1990, and it remained in that position in 2000 with a median income of \$29,770. The 2000 median household incomes for each municipality are expressed in Figure 7.2.

FIGURE 7.2 – MEDIAN HOUSEHOLD INCOME BY MUNICIPALITY, 2000



Source: US Census Bureau

Figure 7.3 shows the distribution of the values of owner-occupied homes throughout Central Lancaster County in the year 2000. Median housing values tended to be higher in the townships, in part due to the larger proportion of recently constructed housing units within those municipalities as compared to the boroughs. The highest median value for a home was \$130,600 in Manheim Township while the lowest was in Lancaster City at \$71,300.

In summary, the decade between 1990 and 2000 saw uneven growth in Central Lancaster County. The majority of that growth occurred in the

Figure 7.3 – Value of Owner-Occupied Units in Central Lancaster County, 2000

Range	% of Total
Less than \$50,000	3%
\$50,000 – 99,999	32%
\$100,000 – 149,999	37%
\$150,000 – 199,999	15%
\$200,000 – 299,999	9%
\$300,000 – 499,999	3%
\$500,000 – 999,999	1%
\$1,000,000 or more	< 1%

Source: US Census Bureau

suburban townships in the form of low-density, single-family detached development patterns. Higher median household incomes and median housing values were also found in those fast-growing townships.

Housing Units:

Manheim Township has the largest number of detached one-unit dwellings (8,641) and the largest percent share for the study area (23%). One-unit detached units comprise 72 percent of the total units in West Hempfield Township.

Forty-eight percent of total units in the Lancaster City are attached one-unit dwellings, representing the largest share of this housing type. Lancaster City also has the largest number of dwellings ranging from 2 to 20 or more units.

Manor Township has the largest number of mobile homes (531), accounting for 38 percent of the total number of mobile units within the study area.

C.2 Review of Existing Zoning Ordinances

On the next page, Table 7.3 – Profile of Housing Types and Residential Densities provides a summary review of the zoning ordinances for each of the 11 municipalities. Permitted density is expressed through two indicators: minimum lot area allowed (measured in square feet), and maximum dwelling units per acre. Minimum lot areas and maximum dwelling units per acre are listed for each of four residential building types: single family, two-family and duplex, townhouse, and multi-family and apartment. Minimum lot areas are expressed in thousands, so that “8, 10, 12” represents 8,000, 10,000, and 12,000 square foot minimums. The table also indicates whether a mix of housing types is allowed, and shows the percentage of developable land allowed in lots smaller than one acre. Finally, the table lists alternative housing types allowed by each municipality, along with their permitted density expressed in dwelling units per acre.

Table 7.4 – Profile of Housing Types and Residential Densities

Municipality	Expression of Density	Housing Types, and Min. Lot Areas (in 000s) and Densities				Mix of Types	% Res. < 1 acre	Other Types of Housing
		Single Family	Two Family/Duplex	Townhouse	Multi-Family/Apt.			
East Hempfield Twp.	Minimum Lot Area	8, 10, 12, 20, 25, 43.5, 60, 87.1	6	2		Yes	35	Planned Retirement Community, 4 DU/NA; Neighborhood Design Overlay, 5 DU/A; Mobile Home Park, 5 DU/A; Village Zone - 5 to 8 DU/NA.
	Max. Dwelling Units/Ac.	4, 5.4	5, 7	5	5			
East Lampeter Twp.	Minimum Lot Area	7.5, 10, 22.5, 40, 87.1	5	5	5	Yes	15	Mobilehome Park, 5 DU/A; Conversions to Apartments, 4.3 to 7.2 DU/A.
	Max. Dwelling Units/Ac.							
E. Petersburg Boro.	Minimum Lot Area	6, 7.5, 10	5,6	2		Yes	100	Cluster Development, 6.8 to 8 DU/A; Cluster Development, 7.5 to 12 DU/NA; Mobilhome Park, 5.0 DU/A.
	Max. Dwelling Units/Ac.	5.8, 6.8	7.26	8, 10	10			
Lancaster City	Minimum Lot Area	2, 2.5, 3.5, 4, 10	2.5, 3	2	0.5, 0.65, 1.5, 2	Yes	100	Flexible Residential Develop Option, 16 to 24 DU/A.
	Max. Dwelling Units/Ac.							
Lancaster Twp.	Minimum Lot Area	10, 15, 25, 32, 43.5	5, 6	2.5	3, 4	Yes	70	Open Space Development, 4 DU/A; Mobilehome Park, 7 DU/A; Conversions to Apartments, 3 to 14 DU/A; Infill, 3 to 4 DU/A.
	Max. Dwelling Units/Ac.							
Manheim Twp.	Minimum Lot Area	6, 7, 7.5, 10, 15, 20, 60	3, 4.5, 6, 7.5	2.1, 2.5	2.5, 6	Yes	75	Cluster Overlay Areas, 3 to 5.8 DU/A; Planned Resid. Development 2.2 to 4.3 DU/A; Transfer of Development Rights 2.9 to 4.3 DU/A; Accessory Dwelling Unit 1+ DU/A.
	Max. Dwelling Units/Ac.							
Manor Twp.	Minimum Lot Area	7.5, 10, 12.5, 15, 20, 21.7, 87	6, 7.26	2	3	Yes	25	Village Zone, 1 to 8 DU/A; High Density Resid. Flex Zone, 5.8 to 14 DU/A; Cluster Development, 3.5 to 14 DU/A; Mobilehome Park, 7 DU/A; Planned Residential Development 5.5 DU/A
	Max. Dwelling Units/Ac.	1, 2, 4.03, 4.35, 5.8	6, 7.26	8	8, 14			
Millersville Boro.	Minimum Lot Area	4, 5, 6, 7.5, 10, 12	4, 5	2.5, 4, 5	2, 3, 4, 5, 8	Yes	100	Traditional Neigh. Develop., 4 to 6 DU/A; Planned Retirem. Comm., 8 to 14 DU/A; Mobilhome Park, 5 DU/A
	Max. Dwelling Units/Ac.	4, 6						
Mountville Boro.	Minimum Lot Area	12.5	10, 12, 12.5			Yes	100	Cluster Development, 6 to 8 DU/A
	Max. Dwelling Units/Ac.	4, 6, 8	4, 6, 8	4, 6, 8	2, 3, 4, 6, 8, 12, 18			
West Hempfield Twp.	Minimum Lot Area	20, 25, 30, 43.5, 87, 130	20, 25			Yes	15	Mobilehome Park, 5 DU/A; Continuing Care Retirement Community 3 DU/A; Open Space Design Option, .5 to 6 DU/A; Transfer of Development Rights, 2 to 3 DU/A.
	Max. Dwelling Units/Ac.				3, 6			
West Lampeter Twp.	Minimum Lot Area	7, 7.5, 9, 15, 20, 30, 32, 43.5	7.26	3		Yes	20	Grouped-Unit (Cluster) Development, 4 to 11 DU/A; Courtyard Cluster Development, 5.8 to 10 DU/A; Neighborhood Development, 3.2 to 11 DU/A; Mobilehome Park, 5 DU/A
	Max. Dwelling Units/Ac.	4, 5.8, 6	6, 7	10, 11	8, 9			

Source: Compiled by Thomas Comitta Associates, Inc.

The review of the zoning ordinances for the 11 municipalities in Central Lancaster County show that they allow for a reasonable range of housing opportunities and choices. Significant findings from the review include the following:

1. Lancaster City and Millersville Borough provide for the highest dwelling unit densities.

2. The city and the three boroughs offer the broadest range of housing types and housing diversity.
3. All municipalities have some type of compact development option that allows for an increase in density, such as cluster development, open space design option, planned residential development, and traditional neighborhood development.
4. A range of 15 to 75 percent of the township land areas allow for high density.
6. Mixed use housing types are implied but not explicit.
7. Only a few municipalities explicitly address live/work units and second floor dwellings.
8. Only a few municipalities address accessory apartments or “granny flats.”
9. Very few municipalities address “No Impact Home-Based Business” provisions as required by the Pennsylvania Municipalities Planning Code (MPC).
10. Most of the zoning ordinances do not include incentives or requirements for affordable housing.
11. Most of the zoning ordinances meet the requirements of the MPC.
12. Township zoning ordinances allow for small lots, which sets the stage for more compact development. All of the boroughs and Lancaster City already have this as part of their basic makeup.
13. Townships have a wide array of cluster and compact development options.



Attached housing, Lancaster City.

C.3 Municipal Perspectives on Housing

A review of the Comprehensive Plans and Housing Plans for individual municipalities sheds additional light on the subject of housing. Note that only Lancaster City and Manor Township have a “Housing Plan” section of their Comprehensive Plans. Other municipalities either incorporate recommendations for residential land use into the Future Land Use sections of their Comprehensive Plans, or address housing in terms of policy within their goals and objectives.

While each municipality has tailored its housing plan to meet its unique needs, a review of local plans reveals a number of common themes and recommendations. The most pervasive theme, which arises in the majority of plans, is the idea of encouraging more housing diversity, offering residents a greater variety of housing types to choose from. Preservation of historic character, infill redevelopment, and Traditional Neighborhood/Village Development are other common themes that emerge in several plans. These themes reveal the local interest in retaining historic roots and directing energy towards revitalizing town centers, rather than encouraging sprawl at the edges.

Certain housing development tools that can contribute to housing diversity are recommended in a number of the plans. Permitting higher



Mills Creek, a traditional neighborhood development.



Multifamily housing.

densities, allowing for Transfer of Development Rights (TDR), and exploring Neighborhood/Open Space Design options are some of the recommendations that frequently appear throughout the plans. Other key recommendations that arise somewhat less frequently include encouraging adaptive reuse, providing density bonuses, and promoting mixed use and cluster developments.

These major themes and recommendations found throughout the various municipal plans are reflected in the objectives and strategies of this chapter.

C.4 Affordability of Housing

Affordable housing is a concern for a significant number of Americans, not only those in low-income households. Moderate-income residents, such as those working in essential industries like education and emergency services, often face challenges when searching for reasonably priced housing that is relatively close to their place of employment. Younger families, single-parent households, and households on fixed incomes can also find it difficult to obtain quality affordable housing. The generally accepted definition of affordability is that a household should need to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent are considered to be cost burdened, and may face difficulty in meeting other basic needs such as food, transportation, and health care costs. In 1999, 20 percent of Central Lancaster County households had monthly owner costs more than 30 percent of their household income, and were considered to be cost burdened. Among renter occupied units, 37 percent of Central Lancaster County was cost burdened.

The creation of diverse, affordable housing options can help to build stronger communities in a variety of ways. Quality affordable housing can provide greater stability to low-income families. Greater choice in housing can help residents remain in a familiar neighborhood throughout their lifecycle, even as family status, income, and housing needs change. Affordable housing also represents a key component in a comprehensive economic strategy. In attempting to attract and retain new businesses and skilled employees, Central Lancaster County municipalities must be able to offer quality housing at reasonable prices for middle-income workers.

The affordability of housing is an issue that emerged frequently throughout the *Growing Together* public process. The general development trends described in section C.1 have contributed to the lack of choice experienced by residents of varying incomes as they seek housing that is affordable. During the technical review of the 11 zoning ordinances and comprehensive plans, several issues pertaining to affordable housing have surfaced. Table 7.4 – Affordable Housing Elements summarizes factors within existing ordinances and plans that are conducive and not conducive to providing affordable housing and housing choices.

Rental Affordability:

Among renter households in Central Lancaster County, more than 20 percent of the population in each municipality was cost burdened. East Petersburg Borough had the smallest percentage at 23 percent while 57 percent of West Lampeter paid 30 percent or more in gross rent.

Table 7.5 – Affordable Housing Elements

Issues	Elements Not Conducive to Providing Affordable Housing	Elements Conducive to Providing Affordable Housing
Development Process	Delayed Approval Process (Time Consuming Plan Reviews)	Accelerated Approval Process
Regulatory issues / Incentives	Zoning Limits on Multi-Family Development Exclusionary and Large Lot Zoning No Affordable Housing Requirement NIMBY Attitude (and Time Consuming Zoning Disputes)	Higher Density Zoning Inclusionary Zoning (Uses; Densities; Min. Lot Area/DU; Parking) Affordable Housing Requirement (e.g., 10% of total housing units) Flexibility With Code Requirements Building Height Increases Density Bonuses
Development Costs	Excessive Infrastructure Costs (Sewer and Water, Street Widths) High Development Costs, including Labor and Materials Increased Sale Price of Land High Development Fees and Impact fees	Development Within Existing Infrastructure Service Areas (Public Water, Public Sewer, Mass Transit) Partnerships with Banks and Developers that Provide Affordable Housing Reduced Sale Price of Land Reasonable Development and Impact Fees Narrower Streets Tax Increment Financing
Home Financing	High Mortgage Finance Rates and Predatory Lending Increased Property Taxes Lack of Housing Subsidies	Creating better financial mechanisms for homeowners Reduced Property Taxes Improved Housing Subsidies
Transportation	Limited Access to Mass Transit Shortage of Skilled Labor	Close Proximity to Mass Transit Better Jobs Access
Types of Development	Gated Communities No Apartments Single-family detached homes dominate	Accessory Apartments / Granny Flats Adaptive Reuse, including loft conversions of industrial buildings Apartments, including apartments above commercial Group Homes/ Shared housing Manufactured housing Live-Work Units Workforce housing Condominium Units (in low to mid-rise buildings) Conversion of Single-family homes to two-family and multi-family homes Age qualified housing/ ECHO housing/ Elder cottages Subsidized Rental Housing Rehabilitation of existing housing Mixed price, mixed type, mixed use housing Infill development
Key Actors and Programs		Community Development Corporations (CDCs), Housing Development Corporations Non Profit Involvement (Habitat for Humanity) Home Builders/Developers willing to accept lower profit margins Employer Assisted Home Ownership Programs Keystone Opportunity Zones (KOZ)

Source: Compiled by Thomas Comitta Associates, Inc.

D. Objectives and Strategies

This section describes the objectives and strategies that will support the Housing goal for Central Lancaster County. For further details regarding the timeframe and lead agencies responsible for each strategy, please see the Implementation Matrix found in Chapter 15.

Goal: Affordable, diverse housing choices will be made available for all income ranges to encourage homeownership, rental properties, and to further smart growth.

Objective H.1 - Create a regional program of economic and development incentives to encourage a balanced supply of housing of diverse prices in all communities.

Municipalities should encourage more diverse, dense, and affordable housing development throughout the region by reducing red tape and allowing for more as-of-right housing options. Fee waivers or tax incentives can also be used to target specific types of development and enhance housing options in many communities.

Strategies

H.1.A Streamline the development approval process.

Municipalities should review and amend or alter their development approval processes to ensure that those projects that provide for affordability and diversity can move forward in a streamlined fashion.

H.1.B Reduce or waive fees for projects that provide affordability and price diversity.

Municipalities should reduce or waive fees, (such as planning fees, building permit fees, impact fees, etc.) for projects that set aside a percentage of units for affordable housing, or that contribute to the diversity of housing in the area.

Objective H.2 - Expand funding sources and develop joint funding strategies among public, private, and philanthropic entities to increase the supply of fair share and affordable housing.

Public-private partnerships are central to affordable housing development. Developers of affordable housing may be not-for-profit community development corporations, faith-based organizations, or even for-profit companies. Several organizations such as LHOP and Habitat for Humanity are active in Central Lancaster County. Successful projects rely upon the availability of favorable funding and financing opportunities, and frequently draw upon resources provided by the federal government, local governments, or philanthropic institutions.

Strategies**H.2.A Organize a housing summit to address funding strategies and housing opportunities.**

LIMC should coordinate with the LCPC in organizing the annual housing summit that would provide for education and information-sharing regarding programs, policies, and financing mechanisms that support affordable housing development. It would also spur collaboration among stakeholders in the region, and give them a forum to discuss creative solutions to overcoming barriers to affordable housing.

Objective H.3 - Use zoning and other regulatory tools to encourage the creation of mixed use, mixed type housing.

Creative zoning can have a profound impact on communities, promoting affordable mixed use developments that meet the needs of diverse populations. Allowing small businesses and residences to coexist creates more walkable communities. Providing alternatives to single family detached homes enhances housing affordability and protects open space.

Strategies**H.3.A Expand the zoning ordinances to include other forms of compact development options.**

Cluster development, open space design options, planned unit developments (PUDs), and traditional neighborhood developments (TNDs) are just a few examples of compact development options that can be written into zoning ordinances. While several municipalities already allow for one or more compact development options, more should include such options in their ordinances.

H.3.B Allow more acreage and more zoning districts to have compact development options.

Permitting compact development options within a zoning ordinance is a good first step, but in order to have real impact, compact development cannot be restricted to small areas of land or to relatively few zoning districts. Municipalities should review their ordinances ensure that compact development is allowed wherever it is practical.

H.3.C Incorporate provisions for accessory apartments into zoning ordinances.

Municipalities should introduce provisions to allow accessory units and apartments. Many terms are used to describe this versatile housing product – granny flats, garage apartments, carriage house apartments, and ancillary units. Accessory apartments can take a variety of physical forms and offer many benefits, providing rental income for single-family homeowners, enhancing affordable options within the housing market, and increasing dwelling densities while maintaining neighborhood character.

Objective H.4 - Use zoning and other regulatory tools to encourage adaptive reuse and infill development.

Adaptive reuse of old or abandoned buildings can play an important role in neighborhood revitalization, while maintaining significant structures that define a community's physical fabric. Very often this reuse takes the form of residential conversions within older industrial or commercial buildings. Infill development also enhances revitalization, and whenever possible should adhere to design and scale requirements that are compatible with neighboring structures.

Strategies**H.4.A Expand nonresidential zoning district regulations to allow for residential adaptive reuse.**

By encouraging residential adaptive reuse through more flexible zoning regulations, municipalities can generate more housing, diversify housing stock, offer more live-work opportunities, preserve historic character, and restore underutilized or deteriorating buildings to a useful purpose. Many different kinds of buildings can be converted to residential use, including old school buildings, hotels, hospitals, warehouses, and factories. Reuse of abandoned or underutilized buildings can augment local tax rolls. Historic preservation tax credits and programs can sometimes be used to help fund conversions of historically or architecturally significant buildings. Lancaster County is fortunate to have numerous examples of adaptive reuse projects, including, among others, the Umbrella Works, Clock Towers, King Theatre Apartments, North Shippen Place Condominiums, Hager Condominiums, and Stevens School Apartments.

H.4.B Fill gaps in existing neighborhoods with infill housing.

Infill housing development provides communities with an alternative to using new land. By focusing investment and energy on downtowns and village centers, infill developments can often catalyze revitalization in neglected cores. Infill housing development leads to higher densities, better jobs access (through proximity to mass transit), greater affordability, and more tax dollars for local governments. Municipalities should review and adopt strategies to spur infill development, including: upgrading core infrastructure and amenities (such as parks); reducing impact fees and streamlining approval processes for infill development; and zoning to permit mixed use development and higher maximum dwelling densities.

H.4.C Encourage the retrofit of underperforming shopping centers.

Declining malls and empty shopping centers are problematic in communities throughout the country. Municipalities should identify and adopt incentives that enable the retrofitting of old malls, for example by permitting the conversion of retail space into multi-family housing.

Objective H.5 - Encourage mixed income housing.

Future housing developments should meet the needs of all community members, including low- and middle-income households. Development incentives, regulations, zoning, and favorable financing are a few of the tools that can be used to spur mixed income housing development.

Strategies**H.5.A Require an affordable housing component in larger residential developments.**

Municipalities can assess their affordable housing needs and their future growth projections, and develop appropriate inclusionary housing requirements to meet these needs. Municipalities should require 10 percent affordable units for all larger new housing developments.

Objective H.6 - Encourage homeownership.

Homeownership incurs benefits at the household level, offering financial and tax advantages and providing stability to families. Homeownership also generates positive external benefits for communities, leading to neighborhood stability, improved property maintenance, and enhanced rates of civic involvement.

Strategies**H.6.A Coordinate housing construction with agencies such as Habitat for Humanity.**

Municipalities should encourage greater levels of homeownership by partnering with not-for-profits that provide for low-income housing opportunities, or that offer favorable mortgages and financial counseling to first-time homebuyers.

Objective H.7 - Ensure accessible and affordable housing options.

A multitude of zoning updates, development incentives, and regulatory tools can be used to improve affordable housing options in a community. These include upzoning to allow for higher densities; offering density bonuses or fee exemptions to developers that provide for affordable housing; and permitting a broader range of housing types, including accessory dwelling units, cluster developments, mobile/manufactured housing, residential infill development, and adaptive reuse, among others.

Strategies**H.7.A Allow for smaller lots that enhance affordability.**

Smaller lots typically range between 2,500 and 6,000 square feet. Housing construction on smaller lots typically leads to cost savings. Higher-density small lot developments have lower infrastructure costs per unit, and the smaller homes lead to lower materials cost and greater affordability.

H.7.B Provide incentives to builders and developers to build affordable units.

Municipalities can spur more affordable housing development by offering incentives such as density bonuses or fee exemptions to developers who make a certain percentage of their units affordable. For example, Mount Joy Borough has adopted a “workforce” density bonus, which allows one additional dwelling unit per acre when at least ten percent of units in a development are reserved for households earning less than 80 percent of the Lancaster County median income. The workforce housing must be integrated throughout the development.

H.7.C Minimize elements not conducive to providing affordable housing.

Streamlining approval processes and eliminating restrictive zoning codes are just two of the steps municipalities can take towards improving the climate for affordable housing development. See Table 7.4 – Affordable Housing Elements for details on what elements facilitate or hinder the availability of affordable housing.

H.7.D Maximize elements conducive to providing affordable housing.

As referenced in Table 7.4 – Affordable Housing Elements, municipalities should facilitate affordable housing development through a number of different strategies, including accelerating approval processes, zoning for higher densities, encouraging infill and adaptive reuse to take advantage of existing infrastructure, offering density bonuses to developers, and permitting the development of a wide variety of mixed use and mixed type housing.

Objective H.8 - Encourage provision of safe, decent, and sound rental housing for a broad range of price and occupants.

Rental housing often runs the risk of either deteriorating, or becoming too expensive for low- to middle-income households. Communities must address these issues in order to preserve this type of housing stock.

Strategies**H.8.A Permit rental units based on minimized habitable floor area.**

Municipalities should review their zoning ordinances and include provisions that allow for the development of units with minimal floor area to increase the availability of low cost rental units.

Objective H.9 - Improve the perception of subsidized housing.

While the general public believes that everyone deserves a decent home, and typically supports the idea of expanding subsidized housing, real world applications such as policy changes or proposed housing developments can generate opposition. Public education is needed in order to address residents’

concerns and fears about subsidized housing, and counteract NIMBY (“not in my backyard”) thinking.

Strategies

H.9.A Educate the public about subsidized housing.

Working with the LCPC, LIMC should take the lead in educating the public about subsidized housing. By providing examples of successful subsidized housing projects at national, state, and local levels, they can begin to combat negative stereotypes and fear of change. Even more importantly, they can frame subsidized housing as a commodity that helps everyone. Households of all income levels benefit from having access to livable communities and various types of housing products that meet their diverse needs.

Objective H.10 - Ensure proximity between housing and employment opportunities.

Restrictive zoning and development regulations often contribute to an imbalance between housing and employment opportunities within a community. In turn, this imbalance leads to longer commute times, increased congestion, and reduced quality of life. To mitigate this imbalance, municipalities should reduce restrictions in their ordinances and provide incentives for more mixed use development.

Strategies

H.10.A Search for places to improve the housing/jobs balance.

By ensuring that denser, more affordable housing is located in close proximity to major employers and/or centers of commerce, municipalities can reduce average commute times and decrease traffic congestion. Many of the strategies recommended in this chapter can have a positive impact on improve the housing/jobs balance.