



# York County Housing and Community Development Plan

*A Component of the York County Comprehensive Plan*

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# **YORK COUNTY HOUSING & COMMUNITY DEVELOPMENT PLAN**

*York County Planning Commission  
28 E. Market Street, York, PA 17401  
[www.ycpc.org](http://www.ycpc.org)*

*February 24, 2010  
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## CHAPTER ONE – INTRODUCTION

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Housing is a basic human need, but no single type can serve the needs of today’s diverse households. All York County residents –whether renters, homeowners, those with no fixed address, senior citizens, school-aged children, or disabled adults – should have access to an affordable, comfortable, and safe place to live. When appealing and affordable housing options exist, the County is a better place to live and work for everyone.

It is useful to visualize the diverse range of housing needs in the County by ordering those needs according to the ability of the existing market-rate housing market to meet them. For example, a two (2)-income household with two (2) children and two (2) personal vehicles will typically have little trouble locating and purchasing a home of suitable size and layout in a desired location, as the need is well-matched to the available housing supply. A senior who can no longer drive may have more difficulty in locating a one (1)-story home accessible to transit. A single parent living paycheck to paycheck may find it more difficult still. A person who needs assistance to live independently, or who cannot live independently, has very limited housing options.



**HOUSING** is any structure suitable for residency.

**ADEQUATE HOUSING** means that the York County community provides housing opportunities that meets the needs of current and future residents.

**HOUSING CHOICE** means people have access to a variety of housing that fits their needs and income.

**COMMUNITY** is York County, its residents, its cultural and natural resources, and its social and economic activities that, taken together, create a unique County identity. “Community” includes the infrastructure and facilities that support the day-to-day activities of residents.

This diversity of needs necessitates housing choice and challenges one-size-fits-all approaches to housing and community development planning. Because a range of housing needs are met through the normal operation of the private housing market, this Plan focuses on identifying gaps between housing needs and the supply provided by the private housing market. To this end, this Plan also places housing into the context of community – the neighborhood dynamics, human activities, and built environments that define quality of life.

But communities in York County are diverse, as well. They are small, large, old, new, rural, suburban, and urban and include not only where people reside, but where they work, play, and socialize. A community includes amenities that sustain its residents, like utilities, transportation systems, public services, schools, and, of course, the people themselves. Community identity, sense of place, and quality of life derive from the presence or absence of these factors in relation to community needs.

By addressing both housing and community development, this Plan places value not just on a good roof over every head, but on a high quality of life as well.

## HOUSING AND COMMUNITY DEVELOPMENT PLANNING

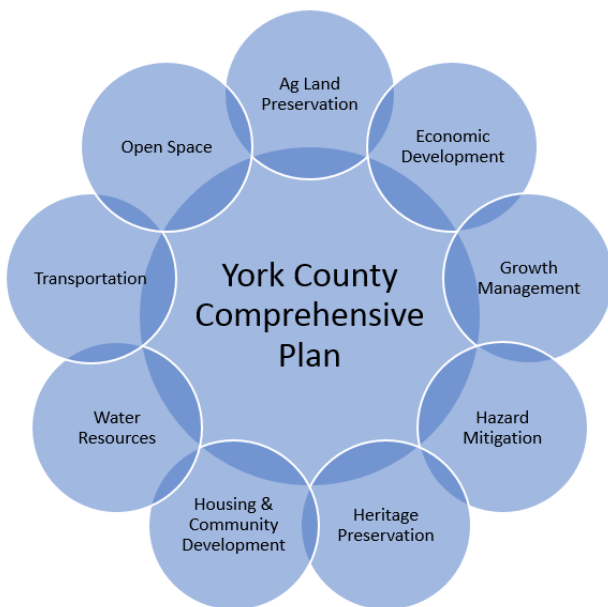


**RESPONSIBILITIES:** Local governments who adopt a comprehensive plan and/or zoning ordinance have a responsibility under the PA Municipalities Planning Code to meet the housing needs of present and anticipated residents and to plan for community facilities that support housing and other uses.

**TOOLS:** Governments use a variety of tools to achieve these aims, such as comprehensive plans, planning commission activities, capital improvements planning, zoning ordinances, subdivision and land development ordinances, official map ordinances, and state and federal grants.

Local and county governments play a critical role in planning for housing and community development. The Pennsylvania Municipalities Planning Code (MPC) enables local and county governments to use a number of land use planning tools. The MPC also sets requirements for the usage of those tools. In the case of county governments, it requires each county to adopt a Comprehensive Plan with certain prescribed components. This Plan fulfills York County’s responsibility under the MPC to plan for housing needs of current and future residents, which can include preservation of existing units, rehabilitation of declining housing, and planning for a variety of new housing [Article III, Section 301 (a)(2.1)]. This Plan also fulfills Section 301(a)(4) of the MPC, which requires that comprehensive plans include a plan for community facilities.

Article 6 of the MPC sets out municipal zoning powers. Section 604 (1) includes the provision of community facilities like schools, recreational facilities, public grounds, sewerage, and airports in the purposes of zoning. Later, Section 604 (4) states that zoning ordinances shall be designed to create housing choice. The intent of the MPC is clear. Local governments in Pennsylvania that choose to use planning and zoning tools must provide for the diverse needs of their current and future residents by promoting housing choice and community development that promotes the public health, safety, morals, and general welfare.



The County Comprehensive Plan guides the growth and development of the County. To do this, the County Comprehensive Plan includes nine (9) interconnected elements that address growth, development, and resource

protection. Examples of overlap between housing and community development and the other components include the location of housing in relation to environmental hazards, the provision of community facilities to support housing growth, the relationship between blighted housing and economic development, the rehabilitation of historic homes, the direction of new housing to areas where infrastructure is available, and coordination of housing growth to protect important natural and agricultural resources.

As a U.S. Department of Housing and Urban Development (HUD) entitlement community, the County receives federal funds through the Community Development Block Grant (CDBG) program, HOME Investment Partnership Program, and Emergency Solutions Grant (ESG) Program. These programs are administered by the York County Planning Commission

*Federal statutes set three (3) goals for the County's HUD programs: to **provide decent, safe, affordable housing; a suitable living environment; and expanded economic opportunities.***

and provide tools for implementation. Funded activities must meet HUD requirements, which are tied, in some cases, to national planning objectives. York City is also a HUD entitlement community, meaning that the City must meet all planning requirements using a process separate from York County.


Entitlement communities must submit a Consolidated Plan every five (5) years, and an Annual Action Plan, which satisfies requirements for the three (3) housing programs noted above. As such, the Consolidated Plan and the Annual Action Plan are deeply intertwined with this Housing and Community Development Plan. HUD's requirement to develop the Consolidated Plan through a semi-automated online program suite prevents the ability to create a dual plan.

Other related plans and studies important to the development of this Plan include the York County Analysis of Impediments to Fair Housing Choice (2008), the 2007 Criminal Justice Advisory Board Mental Health and Housing Study, the 10-Year Plan to End Homelessness (2013) and other York County Coalition on Homelessness planning documents, and the Health Choices Management Unit York-Adams Affordable Housing Reinvestment Plan (updated 2017).



**PLAN VISION AND PURPOSE**

The vision for this Plan focuses on increasing residents’ quality of life through housing and community development activities that align with growth management principles, a relationship explored further in Chapter Two. This vision also exists within the context of planning requirements from state and federal legislation and policy.



The **VISION** for this Plan is a York County community that meets the diverse housing needs of current and future residents based on known needs and responsible planning for future growth, including revitalization of our boroughs, city, townships, and villages and protection of our natural, agricultural, and heritage resources.

The purposes of this Plan are to meet the MPC requirements for housing planning and community facilities planning, and to provide a foundation for housing and community development initiatives – particularly those administered by the YCPC on behalf of York County. As such, this Plan presents a unified approach to housing and community development planning for York County.

## **IDENTIFICATION OF NEEDS, CHALLENGES, AND STRENGTHS**

To more fully inform this Plan, an opinion survey was conducted in March of 2019. The survey targeted two (2) audiences: municipal management and elected leadership, and community organizations: human services providers, housing developers, realtors, and professionals in allied fields. In order to achieve wide reach, the municipal survey was sent to all York County municipalities and the community survey was distributed directly to YCPC's partners and through several collaborative bodies with broad membership, including the Healthy York County Coalition, the Senior Housing Partnership, the York County Reentry Coalition, and the York County Coalition on Homelessness. A total of 24 municipalities and 77 organizational representatives responded.

Commentary gathered by the survey tool reinforced understanding of existing needs, revealed emerging concerns, and also identified strengths within the York County community.

### **Existing Needs and Challenges**

- Certain populations continue to be vulnerable, especially sensitive to decreases in housing affordability. This includes seniors, those with physical and mental disabilities, single-parent households, any household with a fixed income, those with a substance use disorder or other mental illness, those with a criminal record, and those with a history of homelessness or evictions, among others. Many of these populations overlap and make concerns even more pressing.
- Senior adults face special housing challenges, including having to relocate to find affordable senior living, enduring long waiting lists for appropriate units, or being “stuck” in homes that have long been paid off without the financial resources to relocate or invest in needed modifications and repairs. As the County’s population ages, these challenges are felt more and more widely.
- The poor condition of many affordable housing units, the decreasing stock of affordable units in any condition, and low real estate inventory at all price points are concerns that reflect negative pressures associated with a growing population and tight real estate markets.
- Some young adults must delay purchasing a home in order to satisfy outstanding student loan debt, or leave York County altogether for areas with lower costs of living.
- The geographical location of safe and affordable housing relative to services, stores, and jobs is a concern, particularly for those with no or limited private vehicle access.
- The variety and complex nature of housing assistance programs can make it difficult for service providers working in other fields to connect individuals to needed resources.

### **Emerging Needs and Challenges**

- The double-edged nature of ongoing redevelopment in York City improves the condition of housing stock, but often reduces availability of affordable housing units.
- The concentration of affordable housing and human services in central York County requires extensive travel for residents in outlying areas, or relocation to access services.
- A growing Hispanic and Latino population with cultural and language barriers that impact finding housing.

- A self-reinforcing cycle exists where residents whose untreated behavioral or physical health conditions threaten their housing stability, but who could access treatment and have a better chance of successful recovery if they were in stable housing.
- The convergence of the housing preferences of two (2) large generations, the millennials and the Baby Boomers has resulted in an undersupply of quality smaller units located in traditional and/or walkable communities.
- Both market rate and affordable housing developers have difficulty securing building or redevelopment sites at a reasonable cost. There is also a need for more flexible financing options for affordable housing developers.

### **Strengths**

Survey respondents also noted a number of positive changes and community strengths that have emerged or increased in the last five (5) years. Some of these strengths are:

- Affordable housing providers and housing services are better networked than ever and communicate well.
- Efforts to effectively deal with blight at the County and municipal level have improved.
- York County Pathways to Home, a centralized intake model, provides a better way to effectively deal with homelessness.
- Better regulation of recovery and sober living homes exists.
- The formation and work of the Senior Housing Partnership is addressing the housing needs of an aging population.
- The emergence of new, more flexible federal and state funding streams allows providers to address multiple needs with one (1) funding source.
- The York Housing Authority has shorter waiting lists for affordable housing units.
- There is a growing awareness of how the quality and design of homes and communities affect residents' safety, physical and mental health, and overall quality of life.
- A strong housing market and rising home prices since 2012 can translate into greater prosperity for those who do purchase homes.

The survey results show a possible disconnect between municipal representatives, who tended to view taxation as a primary housing affordability driver, and service providers, who recognized taxation as a challenge but identified other concerns as more pressing. Part of this difference is likely inherent in the two (2) target audiences and the populations they hear from most, but this observation may help inform municipal outreach efforts, especially with regard to serving populations vulnerable to housing cost increases. Interestingly, both groups recognized the need for ways to successfully address quality of life issues like crime, noise, trash, and property maintenance problems, suggesting common ground. Two (2) survey summary pages are provided in Appendix A to further illustrate the information collected, and the following graphic provides a sample of the commentary given.







## **LOOKING AHEAD**

This chapter set the stage for housing and community development planning in York County by:

- Noting the importance of a diverse range of housing options to meet community members' diverse housing needs,
- Connecting housing concerns to broader community development objectives,
- Recognizing that planning for housing and community development is rooted in the identification of needs that are underserved or not met by the available market-rate housing supply,
- Placing housing and community development in the context of state law and the federal regulatory environment,
- Defining a vision and purpose for the Plan, and
- Examining the results of two (2) community surveys intended to further inform the identification of unmet housing needs.

Given this context, the remainder of the Plan is oriented toward the analysis of housing issues and identification of practices and policies to address community-wide housing needs. To do this, the Plan begins with an analysis of the County's existing housing stock and community factors that drive housing demand. Next, consideration is given to the effects of factors that limit housing choice and access to suitable housing. The housing services available in York County are then examined to identify additional areas of concern or gaps.

Subsequently, the Plan places the analysis of existing and future housing needs into the context of broader neighborhood and community development planning, with a focus on factors that affect neighborhood desirability, tools to achieve neighborhood improvement, and the many connections between neighborhood, community, and personal health and well-being. The Plan closes with an action plan that gives recommendations to address specific areas of concern, and sets forth overarching policies and actions that frame a route to achieving this Plan's vision: a community that meets the housing and community development needs of its current and future residents.

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### **A NOTE ON DATA:**

The text, charts, and other graphics herein reference facts and figures from a variety of sources. Every effort has been made to use the most recent meaningful data available in each instance.

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## CHAPTER TWO – EXISTING AND FUTURE HOUSING NEEDS

This chapter first looks at housing supply and demand in York County, then identifies influences on housing demand.

### SUPPLY

In 2017, there were 184,128 housing units in the County. This is a 195% increase from the 1950 total of 61,054. Over this period, economic changes, growth pressures, and evolving transportation options paired with land use planning and regulation have affected the location and type of these new housing units.

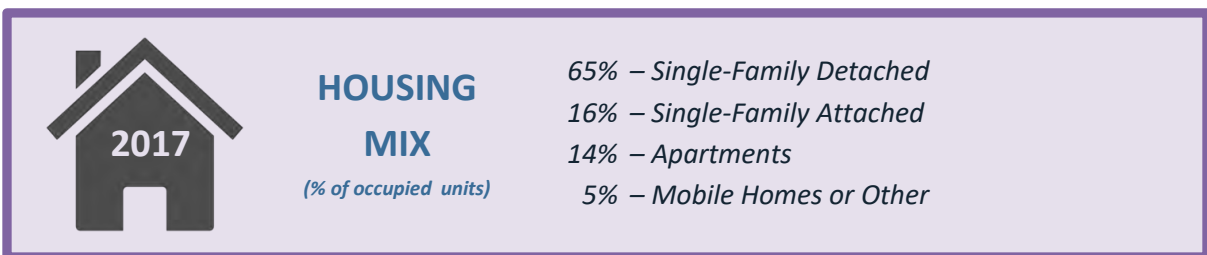
This Plan uses the U.S. Census Bureau’s definition of a housing unit: “a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.” *Housing unit* and *dwelling unit* are used interchangeably in this Plan.

The 2008 economic downturn slowed new housing construction in York County. In 2005, a record 3,064 new dwelling units were proposed. In 2011, when at their lowest, only 668 new units were proposed. However, there is evidence that the housing sector is recovering. Building permit data for 2017 showed 909 proposed new housing units.



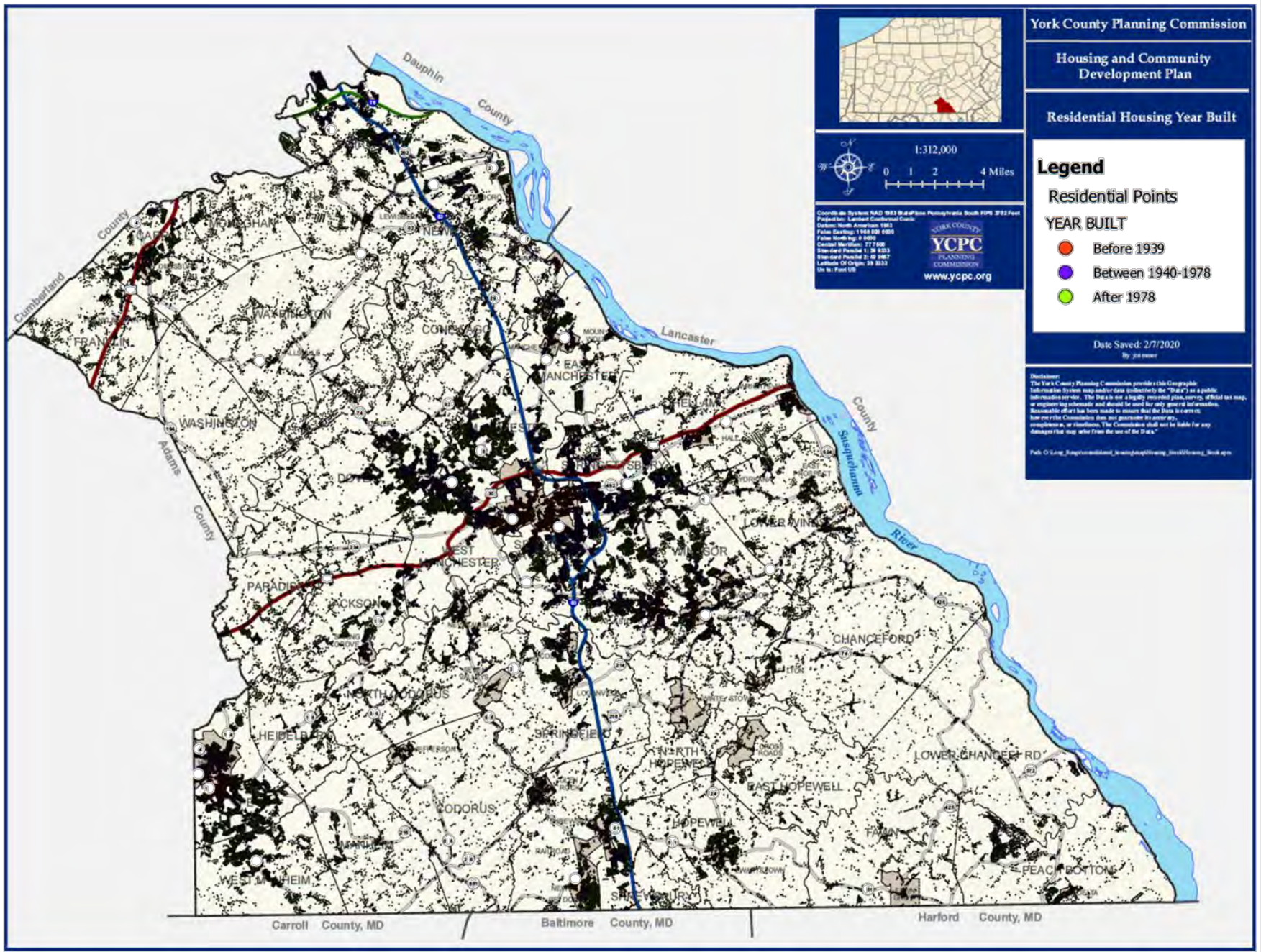
Did you know?

- The number of housing units in 2017 represents a **3% increase** from 2010.
- Over the last decade, **single-family detached** has remained the most popular housing type.
- **25,000 homes** were built in the 1990s, more than any other decade!



### HOUSING CHARACTERISTICS

Housing in York County ranges from rural farms and farmettes to dense neighborhoods in the County’s boroughs, townships, and City. Single-family detached subdivisions, condominium and townhouse communities, 55+ communities, apartment complexes, and mobile home parks are among the many residential options throughout the County. Infill development and adaptive reuse further expand housing options.





### Age of Housing & Deferred Maintenance

Much of York County’s housing stock is aged. Half of the homes in York County pre-date 1970, and one fifth were built prior to 1940. This alone is not a cause for concern as the age of a home does not correlate to its condition. Well-maintained older homes add character to rural landscapes and are integral to historic neighborhoods. That being said, older homes often contain hazards like lead paint, asbestos, or mold that require remediation. Age of housing also comes into play when economic conditions exist such that

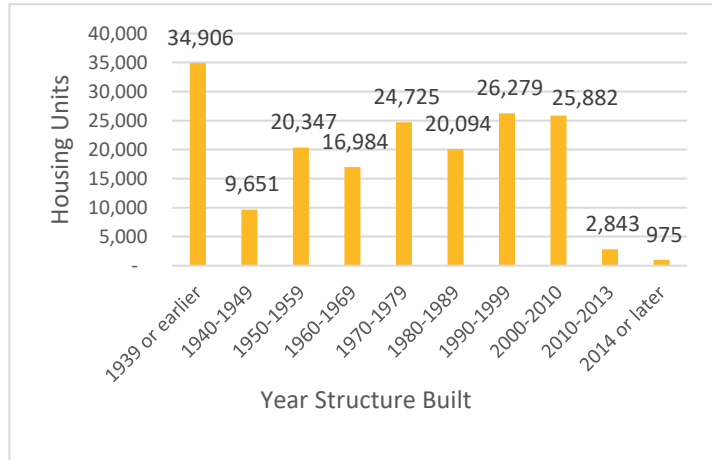


Figure 1: Housing Units by Year Built  
Source: US Census Bureau, 2017 ACS

owners cannot invest in needed repairs and remediation as properties age. This is known as deferred maintenance, and commonly occurs where housing costs are high relative to wages. While deferring maintenance often allows occupants to remain in a home in the short to mid term, over time it can result in households living in suboptimal or even unsafe conditions. The map on the previous page shows concentrations of older housing. A quick look at the distribution shows that many of the County’s oldest homes are concentrated in York City and boroughs. Many neighborhoods with a majority of homes built between 1940 and 1978 are located in the central suburbs surrounding York City, reflecting development patterns of the time. The 1978 cut-off date is significant as prior to this year, lead was common in household paints. Newer home construction is widespread throughout the County, with particular concentrations around York City, Hanover and Dillsburg Boroughs, and in the vicinity of the I-83 corridor.

### Measures of Substandard Housing

Concentrations of substandard housing within communities can weaken neighborhoods. Very broadly, substandard housing can be defined as housing that poses a risk to the health and well-being of occupants, neighbors, and visitors. These risks might take the form of peeling paint, leaking roofs, broken heating or cooling systems, or other environmental hazards. Old or outdated homes are not necessarily substandard. Data in this area is difficult to collect comprehensively. The U.S. Census defines substandard housing as owned or rented units with at least one (1) of the following: a lack of complete plumbing facilities, a lack of complete kitchen facilities, or overcrowding (more than one (1) person per room). Countywide, there are very few occupied housing units that meet this definition. In 2017, 0.3% of housing units lacked complete plumbing, 0.8% lacked complete kitchen facilities, and 1.4% were overcrowded.

Additionally, specific federal and state housing funding streams set minimum standards for housing funded through their programs. These definitions of substandard or overcrowded may be different from the Census definition and different again from blighted properties – which are often vacant and

may not be residential. Blighted properties are discussed in Chapter Five. The U.S. Census definition is used here because while it does not capture the full range of conditions that can be considered substandard, it is the only one where data is collected consistently across the County.

### Tenure

Tenure refers to the distinction between owner-occupied and renter-occupied housing units. A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged. Since 2000, the rate of owner-occupied housing has remained relatively constant, ranging from 74% to 77%. In 2017, 74% of occupied housing units were owner-occupied. Approximately 26% were renter-occupied. Renter occupied units are all occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent.



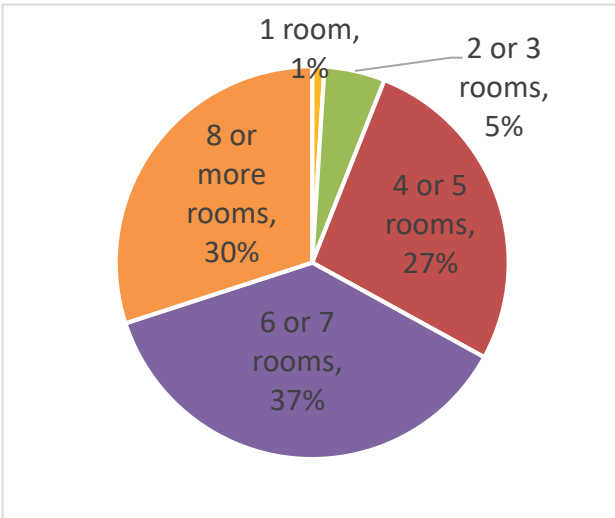
Did you know?

- The homeownership rate in York County was **74%** in 2017. This is well above the 64% national rate.
- **26%** of occupied housing units are rental units.

York County’s ownership rate is significantly higher than the national rate of 64%, which is at a 50-year low. High homeownership rates traditionally signify economic and neighborhood stability, as well as financial security for households. However, high rates can also reflect growth in informal rentals, renters moving in with family, and unsustainable mortgage lending.

### Size

The physical size of single-family detached homes has grown nationwide. In 2017, the national median size of a new single-family home was 2,426 square feet (US Census). This figure has increased steadily from 1980, when the median size of a new single-family home was 1,595 square feet. Data from the Realtors’ Association of York and Adams Counties shows in 2018, the median size of a new single-family detached home was 2,163 square feet, a figure that decreased from 2,190 square feet in 2013.



As shown at left, 37% of total housing units have six (6) or seven (7) rooms. Less than one (1) percent of occupied housing units have just one (1) room.

Looking specifically at bedrooms, 68% of occupied housing units have two (2) or three (3) bedrooms. Just under one quarter of all occupied housing units have four (4) or more bedrooms. Long-term demand for larger homes has clearly affected the size of homes available.

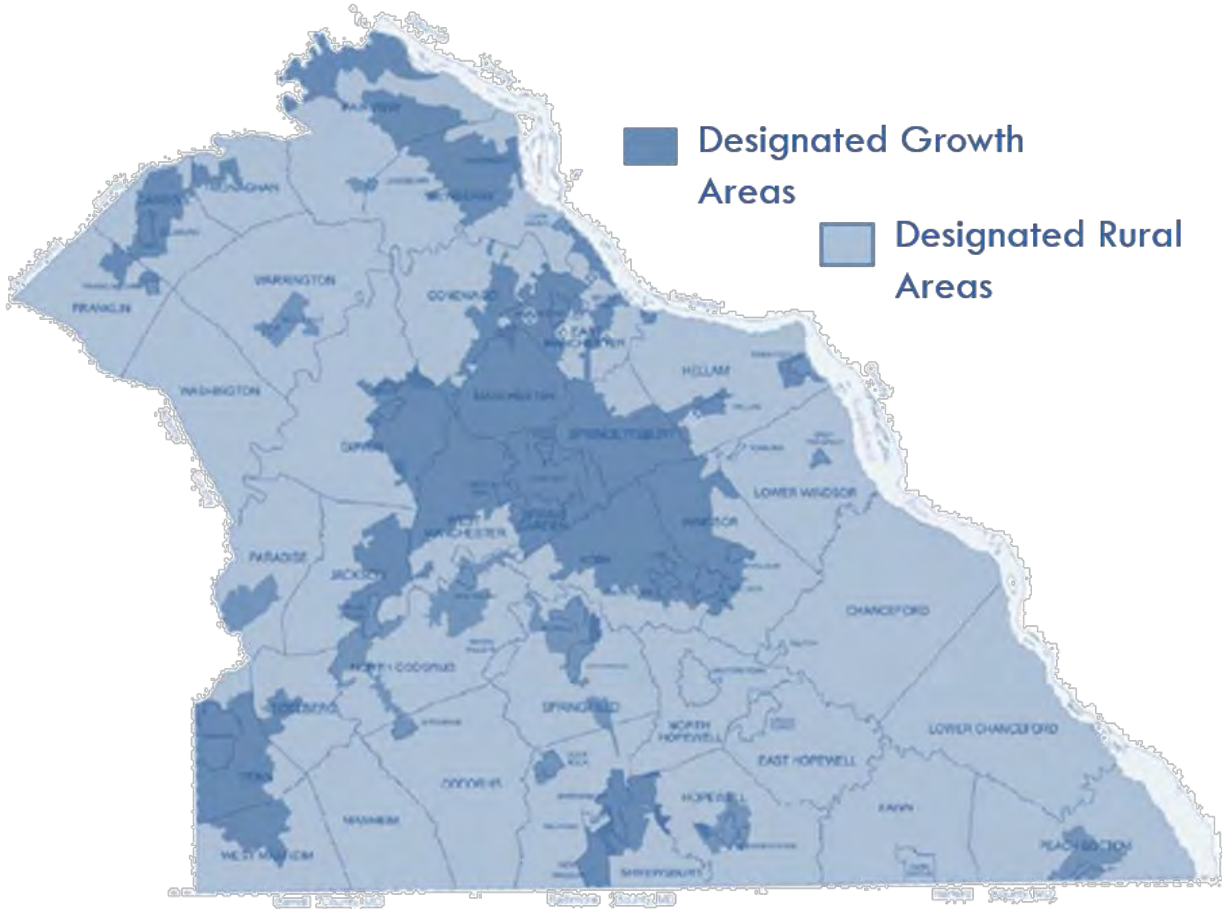
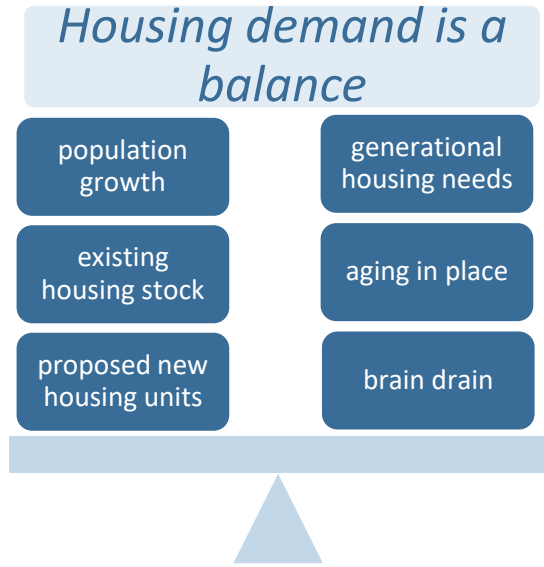
Figure 2: Number of All Rooms per Housing Unit in 2017  
Source: US Census Bureau, 2017 ACS

**DEMAND**

Planning for housing helps to ensure that the needs of current and future residents are met. To do this, community demand for housing is just as important as the characteristics of the housing stock. Measuring future housing needs requires population growth projections and includes the identification of groups who require or prefer housing of a particular type or in a specific location.

**Housing Location & Growth Management**

The Growth Management Plan (GMP) component of the County Comprehensive Plan recommends that most residential growth be captured in designated growth areas, with new residential development outside of growth areas directed to existing rural centers. Beyond rural centers, residential development should be very limited. The following map provides a quick visual impression of how growth and rural areas are delineated in York County.



## Calculating Future Housing Need: A Look at 2040

*By 2040, York County is expected to have 504,958 residents, an increase of 69,986 from 2010. \* To accommodate projected population growth, roughly 29,000 additional homes are needed. The methodology to derive this is below. These calculations only provide the total number of housing units needed to accommodate population growth. Location and desired unit type are considered later in this Plan.*

<b><math>504,958 - 8,430 = 496,528</math></b>	<b>Projected 2040 Population – Projected 2040 Group Housing Population = 2040 Population in Households</b>
<b><math>496,528 \div 2.53 = 195,256</math></b>	<b>2040 Population in Households <math>\div</math> Avg. Household Size = Unadjusted 2040 Housing Units Needed</b>
<b><math>196,256 \times [1+0.0576] = 207,560</math></b>	<b>Unadjusted 2040 Housing Units Needed <math>\times</math> [1+2040 Vacancy Rate] = Adjusted 2040 Housing Units Needed</b>
<b><math>207,560 - 178,671 = 28,889</math></b>	<b>Adjusted 2040 Housing Units Needed – Existing Units = <b>New Housing Units Needed by 2040</b></b>
<b><math>28,889 \times .85 = 24,556</math></b>	<b>New Housing Units Needed by 2040 <math>\times</math> 85% = <b>Goal for # of New Units in Growth Areas</b></b>

\*The total future population is based on YCPC projections. The group housing and average household size comes from the 2010 US Census. The housing vacancy rate is based on historic norms.



To implement these recommendations, the GMP sets a goal of locating at least 85% of all new housing units in growth areas, where services and infrastructure can accommodate new development. To meet this goal, and as illustrated on the previous page, at least 24,556 of the 28,889 projected new housing units needed by 2040 must be located in designated growth areas. In general, public water and sewer serve much of these areas and their expansion within Growth Areas is appropriate and encouraged. Rural residential growth should generally be regulated by agricultural protection zoning that limits new dwelling units based on a percentage of the total property acreage, a sliding scale, or a fixed scale. Expansion of public water and sewer utilities is discouraged in rural areas, unless needed to address health or safety issues.

It should be noted that the goal of directing new housing units to growth areas was raised from 75% in 2008 to 85% in 2017, based in part on an analysis conducted for a 2008 GMP amendment, which found that 77% of dwellings proposed from 1996 to 2006 were located in growth areas. The analysis found that number generally encouraging but raised concern because, while 86% of residential developments with ten (10) lots or more were located in growth areas, only 31% with less than ten (10) units were located in growth areas. This disparity suggests a tendency toward piecemeal, dispersed rural residential growth that can have negative effects on the agricultural economy and natural resource protection goals in rural areas. Appendix A of the 2017 GMP presents an analysis that shows current growth areas contain sufficient land to accommodate all and more of the projected growth in number of housing units.

### **TRENDS IMPACTING DEMAND**

Ensuring a variety of housing options is the key to meeting the needs of all residents. This means encouraging a mix of single-family, two-family, and multi-family units with homeownership and rental options, as well as varying access to transportation infrastructure, employment centers, and schools. A mix of options means that all components of housing demand can be met, whether it be generational preferences, the needs of an aging population, or the desire to retain young people in the community.



#### **Generational Preferences**

In the absence of local data on generational preferences, the findings of 2015 Urban Land Institute (ULI) report are presented. The report was based on a nationwide survey of 1,200 adults – millennials (born 1981-1994), Generation X'ers (born 1965-1980), and baby boomers (born 1946-1964). Overall, it revealed that demand will continue to rise for infill residential development that is not car-dependent. It also recognized millennials as the generation most likely to affect land use and housing patterns.

Almost 60% of millennials preferred diversity in housing choices, 76% sought walkable communities, and 62% preferred developments with a mix of housing and commercial uses. Over half (54%) of the millennials surveyed were renters.

Paralleling the housing choices of millennials are those of the baby boomers. Over 70% of baby boomers preferred shorter commutes and smaller homes and over half (52%) said public transportation is important. Nearly half preferred to live in developments with a mix of housing types and dining, shopping, and professional service establishments. Generation X individuals were most likely to favor single-family suburban neighborhoods. Less than half felt that access to public transportation is important.

Given York County's historical development, many walkable communities that support a fine-grained mix of uses are in the greater York area or larger boroughs like Hanover and Dillsburg, where historical preferences, transportation technologies, and construction methods organically resulted in compact communities that support pedestrian activity. As transit options evolve and cost pressures change, these areas are also the most likely to be served, out of need to efficiently provide services to as many users as possible. In recent decades, traditional neighborhood developments (TNDs) and related urban design concepts that aim to reproduce some or all these traits have grown in popularity. These developments may or may not connect well to surrounding areas through transit routes or pedestrian accommodations.

Generational attitudes and preferences about housing are significant, particularly as it relates to York County's housing stock. Similar preferences appear to be directing two (2) large generations with overlapping needs – millennials and baby boomers – toward the same subset of the existing housing stock (smaller homes with a mix of housing types and commercial and professional service establishments). Additionally, a large portion of that same subset – older and smaller homes in densely-built transit-friendly communities – provides a lion's share of the affordable housing in York County. This causes some concern and must be considered in planning to meet local housing needs.

Despite the lack of local generational preferences data, a recent article published by Rock Commercial Real Estate (12/2019) provides some insight on how generational preferences are impacting the local market. "Hipsturbia" is a real estate phenomenon influenced by Millennials and Gen Z. It provides a diverse mix of amenities within a walkable community, including craft breweries, coffee shops, farmers' markets, arts districts, and creative housing options.

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*"Central PA is proving to be fertile ground for Hipsturbia given its proximity to major metros, attractive housing prices, and a growing young professional workforce."*

*- ROCK COMMERCIAL REAL ESTATE*

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The article states that this is most pronounced in suburbs of major metropolitan areas including New York City, Los Angeles, and Chicago. However, it further reports that elements of Hipsturbia are beginning to emerge in tertiary markets throughout the country, including Central Pennsylvania. Cities

like York and Lancaster are ever enhancing their small city vibe by providing walkability to the staples of an urban hipster neighborhood. The residential component is key, and the increasing availability of residential projects tailored to young professionals has allowed the population to truly live, work and play without commuting to a large city.

While it is difficult to gauge how appealing existing York County communities and housing markets are to various generations, it is illuminating to look at the U.S. News & World Report’s ranking of 125 metropolitan areas nationwide according to the best place to retire. These rankings combine measures of happiness, housing affordability, health care quality, taxation, community perception, and employment availability.

The U.S. News & World Report also ranks metropolitan areas by measures of ‘best places to live,’ which factors in a job market index, housing affordability, crime rates, quality of education, measures of well-being, community perceptions, and net migration figures.

Nearby Metro Areas	‘Best Places to Retire’ Ranking	‘Best Places to Live’ Ranking
	2020	2019
York	60	87
Lancaster	3	48
Harrisburg	25	44
Reading	38	84

Figure 4: Rankings from the U.S. News & World Report

While methodology can be debated, these figures do raise questions about York County’s ability to meet the needs of retirees, particularly in light of neighbors who rank much more highly and in some cases seem not only to meet the needs of their senior population but, also attract retirees from other housing markets nationwide.

**Aging in Place**

The US Department of Housing and Urban Development’s Office of Policy Development and Research (HUD OPDR) reports that, by 2040, the US population aged 65 and older will double, increasing to about 20% of the population. HUD OPDR also finds that lower incomes contribute to the financial insecurity of older households, with much of the income directed to housing and health care. These demographic changes and population characteristics have housing policy implications, like the increasing demand for affordable, age-appropriate housing. State and local governments may also face increased demand for services to meet the needs of older adults.



Figure 3: York County's 2019 "Scorecard" as a Place to Live

A recent article published by the CGA Law Firm provides a local perspective. The average life expectancy in York County is 79 years. Over 16% of the population is age 65 years or older. The number of those over the age of 85 years is expected to triple in the next 20 years. The article asserts that housing options for the older population is not keeping pace with demand. As of April 2017, more than 1,900 older adults were on waiting lists for one of the 2,000 low-income senior housing units in the County and may be on those lists for years, or never qualify for the housing.

Many older adults prefer to age in place. A recent AARP survey indicated that 77% want to age in their own community and 76% prefer to age in their own residence. Aging in place refers to the ability of a person to live in the residence of their choice, for as long as they are able, as they age. This includes accessibility to services or other support as their needs change. Individuals who can age in place are typically safer and more connected to their community, can maintain independence longer, and have a higher quality of life.

Many older adults remain in their home until a crisis or change in their condition, functional status, and/or family support force them to leave. Two (2)-story homes, in particular, pose mobility challenges to older adults. However, modifications like brighter lightbulbs, installation of handrails or chairlifts, and first floor bathrooms, can help meet changing needs. Most, if not all, of these expenses are borne by the homeowner. Design standards are a longer-term solution to support aging in place, as well as to support persons of all ages with disabilities.

Municipal officials and housing developers play a significant role in promoting the ability to age in place as a way to plan for changing demographics. Municipal officials can encourage aging in place through thoughtful land use planning, zoning, and community facilities planning. Municipal officials can also be sensitive to the burden that building permit costs place on seniors as they modify homes to meet their needs. Housing developers facilitate aging in place by constructing new homes or renovating structures using design features and floorplan templates that are friendly to individuals of all ages.

## A QUICK LOOK AT YORK COUNTIANS 65 YEARS AND OLDER...

- 16.5% of York County’s residents are over the age of 65 years
- 44.7% male/55.3% female
- 95.7% White
- Median age is 73 years
- Median household income is \$38,733, which is below the median household income countywide of \$59,853
- 48% are in married-couple households, 41% live alone
- 6.8% are living below poverty
- 82.1% are homeowners, 17.9% are renters
  - 29.9% homeowners and 54.6% renters are cost burdened (housing costs > 30% of income)



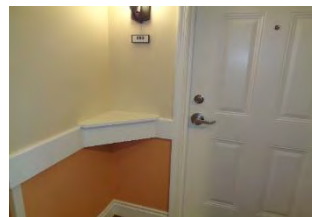
In response to the County’s aging population, YCPC has undertaken a collaborative effort with the York County Community Foundation’s Embracing Aging initiative to plan for this population’s needs. Through this Senior Housing Partnership, a series of facilitated conversations and action planning meetings are underway. The Partnership has also issued a white paper titled “Housing for our Aging Population,” which informs the recommendations of this Plan and is included in Appendix B. Currently, housing for seniors is concentrated in private housing, age-restricted communities, assisted living facilities, and nursing homes. The prevailing trend, nationally, is that more and more people are choosing to age in place, either in their own homes or with a family member that can provide assistance. Accessory dwelling units and age-restricted communities are two (2) ways in which seniors can more easily age in place. The Senior Housing Partnership works to address these and other identified issues.

### Visitability & Universal Design

Incorporation of visitability and universal design standards into residential construction can eliminate some of the barriers to finding the right home. Visitability occurs when single-family housing is designed to be lived in or visited by persons with disabilities. VISIBLE homes have at least one (1) no-step entrance, doors and hallways wide enough to navigate a wheelchair, and a first floor bathroom that can accommodate a wheelchair.



Universal Design creates products and environments for all people, including those with physical, cognitive, or sensory impairments. Examples of universal design in a residence are:



- easy-to-grip lever door and cabinet handles
- single-lever faucet handles and handheld shower heads
- rocker or hands-free switches and motion-detection lighting
- large, high-contrast print for controls, signals, and house or unit numbers
- a built-in shelf, bench, or table with knee space below, located outside the entry door
- tread at entrance and on stairs
- interior floor surfaces that provide easy passage

Figure 5: Examples of Universal Design Elements

### Brain Drain

Brain drain occurs when young professional people leave an area, economic sector, or field, usually to find better pay or living conditions elsewhere. State data from the National Center for Education Statistics show that students stay in Pennsylvania - and come to Pennsylvania – for their education, but often do not remain to start their career paths. US Census data show that 20-29 year olds have



been leaving Pennsylvania for decades, taking their skills and perspectives with them. Housing programs that respond to the needs of recent graduates can help to reverse this trend.

Recent graduates are new to the workforce and often have significant student loan and credit card debt. When these financial realities are paired with generational housing preferences, the result is an increased demand for affordable, walkable communities, downtown living, and car-free travel options. If communities cannot offer affordable homes in neighborhoods with desired characteristics and amenities, new graduates often look elsewhere.

### Employer-Assisted Housing

In many areas of Pennsylvania, homeownership is beyond the reach of community members, including medical personnel, school employees, police and fire personnel, government workers, laborers, and service industry staff. Employer-assisted housing (EAH) refers to any housing program financed or assisted by an employer, and can include benefits to renters or homeowners. These programs recognize that employers have a vested interest in making sure workers can find affordable homes near the work place.

The Pennsylvania Housing Finance Agency (PHFA) offers an EAH initiative to help address the lack of affordable housing for low- to moderate-income workers. Participating employers who offer a monetary home purchase benefit to their staff then partner with PHFA to expand their employees' home buying dollars even further. Although the employers' benefits do not have to be contingent on a PHFA mortgage, if the employee is approved for a PHFA mortgage, the borrower will receive additional financial advantages, at no cost to the employer. An Employer Assisted Housing program benefits everyone; the employee, the employer, and the local communities. The York College Homebuyer Assistance Program, described in more detail in the sidebar, is a local example of an employer assisted housing program.

### York College Homebuyer Assistance Program

*Locally, York College attempts to curb the “brain drain” by offering a Homebuyer Assistance Program to alumni and soon-to-be-alumni. The Program fosters home ownership in the York City neighborhood north of the campus and encourages alumni to make their homes and pursue their careers in the York Area.*

*A similar incentive program is in place for College employees. The Pennsylvania Housing Finance Agency offers several low interest loan programs to York College employees in concert with homebuyer incentives.*

### SUMMARY

This Chapter identified significant factors shaping housing supply and demand in York County. These factors create a context for the housing planning process. Among these factors are that York County has:

- An aging stock of existing housing, although very few units meet the U.S. Census definition of substandard.
- A high rate of homeownership as compared to state and national rates.

- Consistency with the long-standing national trend toward the construction of larger single-family homes.
- A need to direct the location of new housing units using growth management principles.
- An increased demand for accessible units as the nation's population of 65+-year olds doubles.
- An increased demand for smaller units in traditional neighborhoods as millennial and baby boomer preferences converge on the same limited segment of the housing market.
- A desire to retain young adults locally.

This analysis of existing supply and demand sets the stage for Chapter Three's examination of the economic and social forces that shape housing choice through affordability, fairness, and access.



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## CHAPTER THREE – HOUSING CHOICE

While housing supply and market demands are the foundation of planning for housing, they do not tell the whole story. This chapter examines issues of affordability, fairness, and access that keep people (demand) from obtaining housing (supply) that meets their needs.

### AFFORDABILITY & FAIRNESS

Affordability is a key issue in housing, and is important for both homeowners and renters. Affordability is related to housing costs and household income. Fairness in housing occurs when everyone is treated equally when purchasing or renting housing, and is addressed by considering factors that affect access to housing, like disability, poverty, discrimination, reentry, and aging.

#### Affordability

The conventional public policy indicator of housing affordability is the percent of income spent on housing. Housing expenditures that exceed 30% of household income can indicate a housing affordability problem. These households may be *cost-burdened*, which means their housing is not truly affordable to them. People in this situation may be able to pay the rent or mortgage each month, but must make deep cuts to other budget categories to keep a roof over their heads, and may have little savings. Those whose housing costs exceed 35% of their income are considered *severely cost-burdened*.



*The **National Housing Act of 1937** set the conventional definition of cost-burdened in relation to affordable housing. This Act also created the Public Housing Program to serve those “families in the lowest income group.” Income limits, rather than maximum rents, were established to determine family eligibility to live in public housing.*

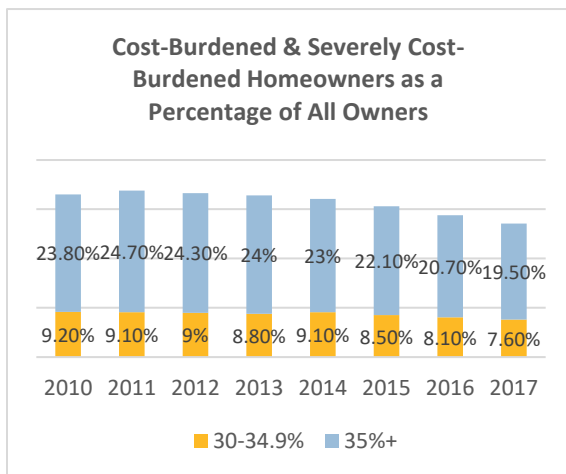


Figure ; Cost-Burdened Homeowners  
Source: US Census Bureau, 2017 ACS

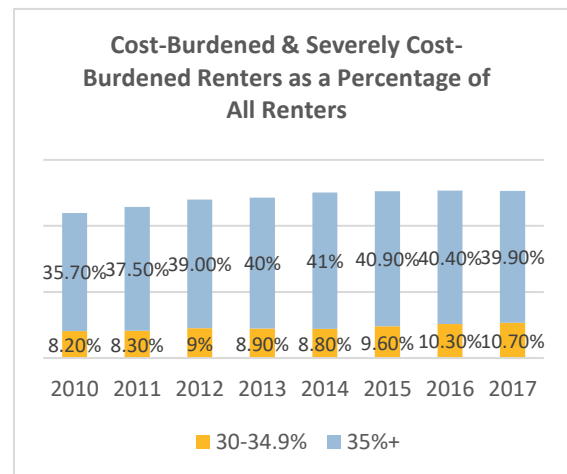
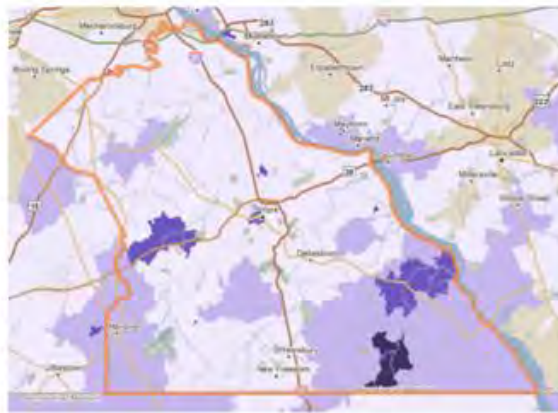


Figure : Cost-Burdened Renters  
Source: US Census Bureau, 2017 ACS

The figures above illustrate the percentages of homeowners and renters who are cost burdened for the years 2010-2017. Overall, there are higher percentages of cost burden in renters. US Census Bureau ACS estimates (2014-2018) indicates that there are pockets of high owner cost burden along US Route 30 west of Thomasville, in the City of York, and in rural areas, such as east and west of SR 74 in the vicinity of Collinsville and a surrounding Fawn Grove Borough.

## Homeowner Cost Burden in York County



Median Owner Cost Burden  
Year: 2014-2018  
Shaded by:  
Zip Code Tabulation Area, 2010  
Source: Census

Homeowner cost burden measures the number of homeowners who pay more than 30% of their income on housing costs.

There are pockets of high owner cost burden along highway 30 west of Thomasville, in the City of York, in Collinsville, and in rural areas along the Maryland border.

Source: Census ACS 2018



### Housing Costs

When monthly housing costs are expressed as a percentage of household income, a measure of housing affordability is produced. The US Census Bureau defines the monthly costs of home ownership as the sum of payment for any applicable mortgages, home equity loan payments, real estate taxes, homeowners insurance, utilities, fuels, mobile home costs, and condominium fees. Housing costs for renters include gross rent and payments for utilities. The chart below shows that more people were paying higher housing costs in 2017 as compared to 2010. The difference is especially noticeable as housing costs rise above \$1,000 per month.

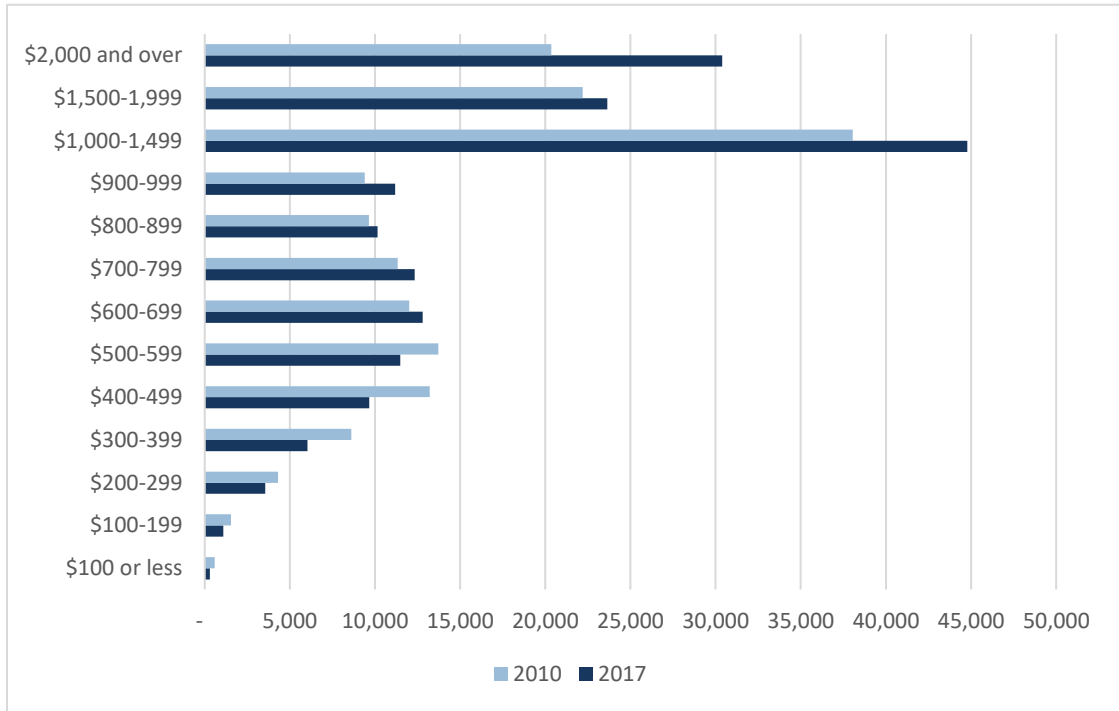


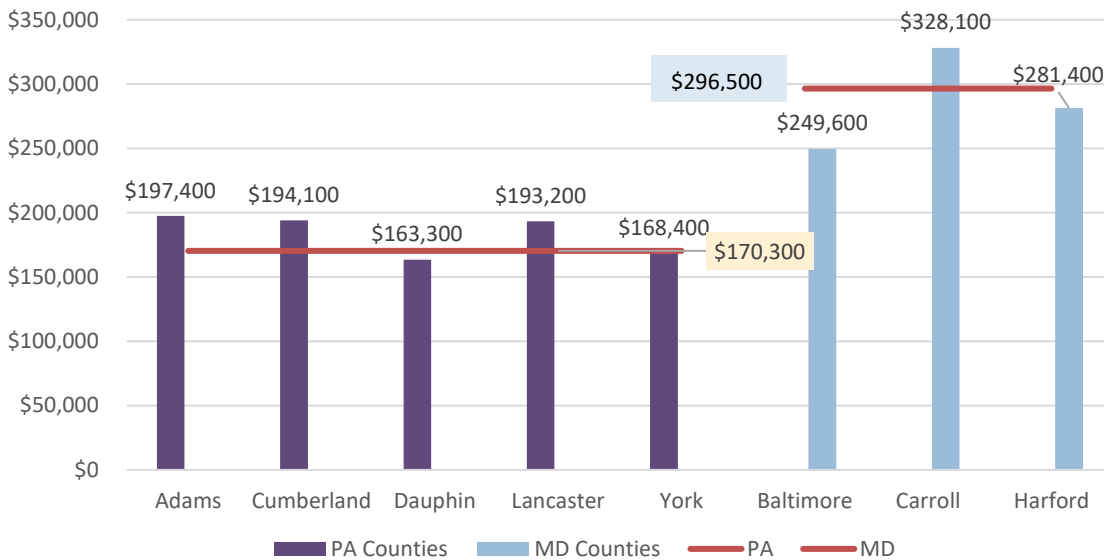
Figure : Change in Monthly Housing Costs, 2010 - 2017.  
 Source: US Census Bureau, 2017 ACS

As defined by the US Census Bureau, gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.), if these are paid for by the renter. Approximately half of all renters (51%) were spending at least 30% of their household income on housing expenses. From this data, it appears that many renters in York County may be having difficulty finding affordable housing.

# York County Housing Costs at a Glance



2017 Median Home Value



## RENT

In 2017, the median monthly gross rent for York County was \$915. This was slightly above PA (\$885).

Regionally, Baltimore County's median monthly gross rent was \$1,224. Lancaster County was at \$957.

**Housing Affordability:** In 2017, 18% of York County homeowners with a mortgage and 47% of renters were paying more than 30% of their household income for housing expenses, which means they are cost-burdened.

York County Median Monthly Housing Costs	
2010	\$980
2011	\$1,021
2012	\$1,035
2013	\$1,037
2014	\$1,035
2015	\$1,010
2016	\$1,021
2017	\$1,050

Source: US Census Bureau, ACS

## 2017 Monthly Housing Costs

52% paid over \$1,000/month

26% paid \$1,000 to \$1,499/month

**Housing Prices and Market Recovery**

The Realtors’ Association of York and Adams Counties (RAYAC) compiles home sale data annually. The median days on the market in 2018 was 32 days. This is a significant decrease from a high of 88 days in 2011, while median sale price and median price of new construction have risen significantly from 2011/2012 lows. The median home sale price in 2018 was \$175,000 and the median price of new construction was \$341,000.

York County’s geographic location is impacted by adjacent, more expensive housing markets. This is particularly the case in neighboring counties in Maryland. As shown on the following page, median home value for the State of Maryland was \$296,500. Specifically looking at the Maryland counties adjacent to York County, the 2017 median home value for Baltimore County was \$249,600, Carroll County was \$328,100, and Harford County was \$281,400. Adjacent counties in Pennsylvania also had higher median home values than York County, with the exception of Dauphin County.

<b>Table_ : Local Real Estate Market Measures</b>									
	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Total Homes Sold	3,771	3,479	3,848	4,399	4,531	5,095	5,649	6,243	6,085
Median Sale Price	\$153,000	\$142,907	\$141,107	\$145,000	\$149,900	\$152,000	\$159,900	\$169,900	\$175,000
Median Days on Market	79	88	87	77	75	70	64	35	32
Median Price of new construction single-family dwelling	\$269,578	\$266,350	\$233,981	\$232,676	\$264,054	\$275,736	\$276,382	\$314,000	\$341,900
Median Price of new construction townhouse or condominium	\$149,900	\$147,900	\$159,900	\$165,352	\$172,920	\$178,859	\$199,549	\$241,600	\$219,000
Vacancy Rate Homeowner	1.2%	1.2%	1.5%	1.6%	1.6%	1.8%	1.6%	1.6%	*not available
Vacancy Rate Rental	5.5%	4.9%	4.5%	5.1%	4.4%	4.7%	4.9%	5%	*not available

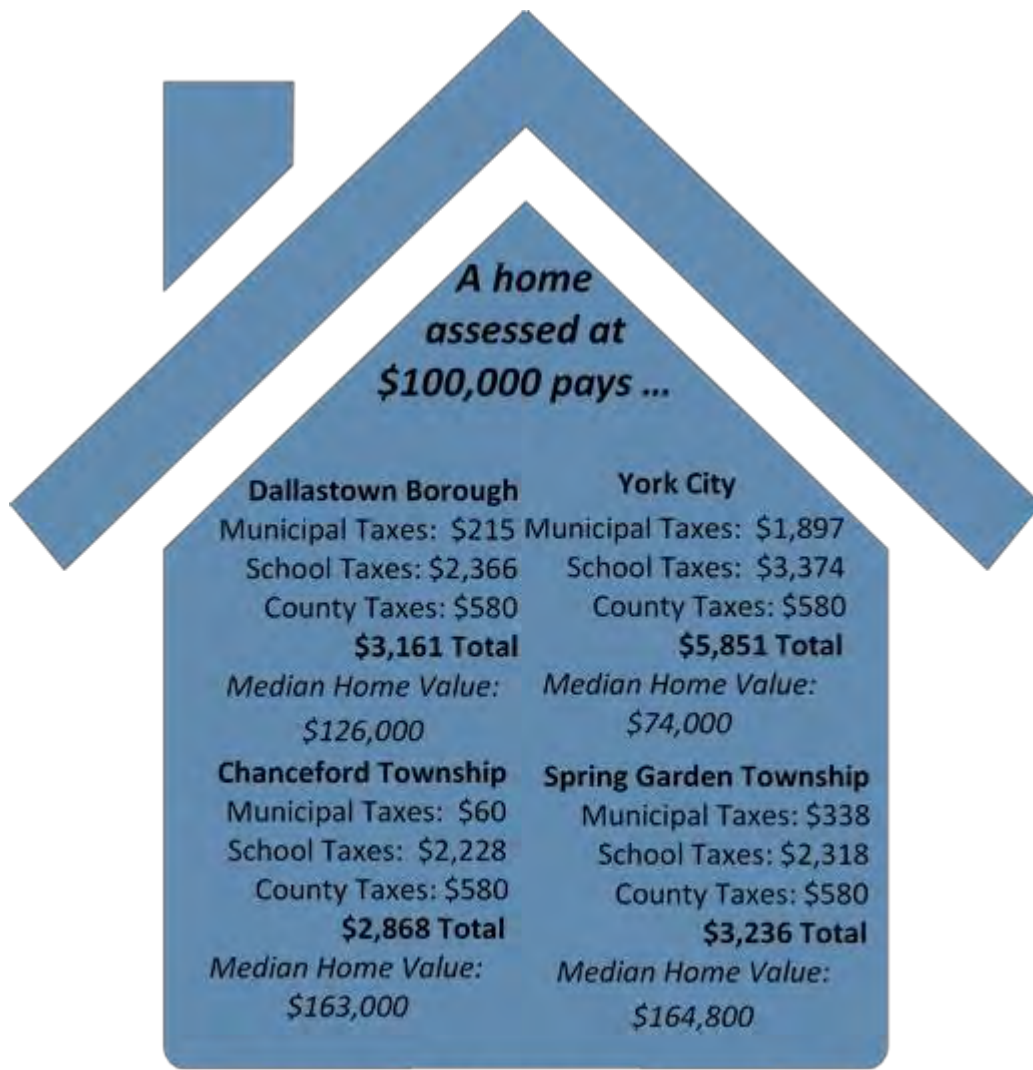
Source RAYAC Real Estate Market Reports and US Census Bureau, ACS data

While data indicate an increase in housing costs, the figures may also represent a recovery from the 2008 housing market crash. By several measures, York County housing costs “bottomed out” in 2011.

York County’s vacancy rates (the number of units that are vacant and available, expressed as a percentage of the total number of units) have been at or below state and national rates since 2010, indicating that both homeownership and rental markets have been relatively tight. These trends may indicate a healthy economy, but also can work to limit housing choice.

Taxation

The tax burden on a property also affects affordability. This shows the annual county, municipal, and school tax burdens in four (4) municipalities, using a home assessed at \$100,000 for comparative purposes. In reality, home values vary by municipality. The median home value for each municipality in the illustration has been provided for reference. Like property values, property tax rates vary widely and reflect varying levels of service provided by municipalities. Taxation also affects rent, as landlords generally recover property tax costs through rent. Of note is that many of the least expensive homes are located in municipalities with relatively high property tax rates. Additional information on how taxation can affect communities is presented in Chapter Five.



Based on 2020 County & Municipal Real Estate Millage Rates  
 Median Home Value: US Census Bureau, 2017 ACS



### Living Wage and Job Quality

Household income is the flip side of home value and average rents. The Massachusetts Institute of Technology maintains a living wage calculator for communities throughout the nation. A living wage is defined as the hourly rate that an individual must earn to support their family, if they are working full-time. Expenses include food, child care, medical costs, housing, transportation, and taxation. The calculated living wage for York County is compared to the minimum wage and typical annual earnings in several common professions, as shown. It shows how important job quality can be in ensuring housing choice, as no minimum wage job provides a living wage and many common professions fall short as well. This also points out the vulnerability of single parent households, even when the adult is earning a substantial salary.

## A Look at Wages in York County

### 2018 Living Wages for:

*An adult living alone*

\$22,585 per year  
\$10.86 per hour

*2 parents and 2 children*

\$64,684 per year  
\$15.55 per hour

*Single Parent with 3 children*

\$75,000 per year  
\$36.06 per hour

*PA full-time minimum wage*

\$15,080 per year  
\$7.25 per hour

*A living wage is the amount an individual must earn to support their family.*

### Typical Annual Wages for Common Professions

Food Preparation and Service	\$21,058
Personal Care and Service	\$23,887
Cleaning and Maintenance	\$26,983
Office and Admin Support	\$35,563
Community and Social Service	\$41,540
Installation/Maintenance/Repair	\$45,552
Construction and Extraction	\$47,763
Education	\$55,098
Architecture and Engineering	\$75,539
Computer and Mathematical	\$80,836

Source: Massachusetts Institute of Technology Living Wage Calculator, <http://livingwage.mit.edu>\*

\*Note: The living wage model developed at MIT is a market-based approach that draws on expenditure data related to a family's likely minimum food, childcare, health insurance, housing, transportation, and other basic necessities (e.g. clothing, personal care items, etc.) costs. The living wage draws on these cost elements and the rough effects of income and payroll taxes to determine the minimum employment earnings necessary to meet a family's basic needs while also maintaining self-sufficiency.

## Financing

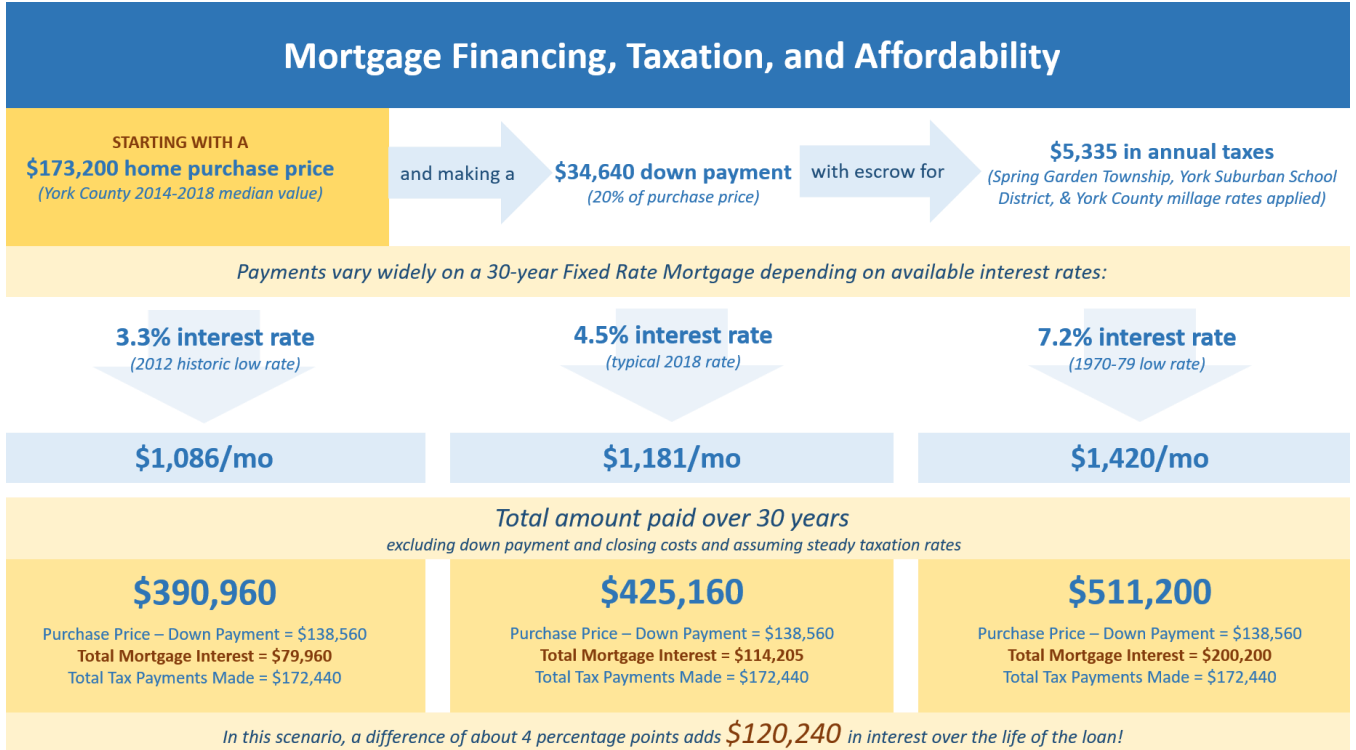
The availability of financing is another important factor in housing affordability as 65-70% of owner-occupied units in York County from 2010 to 2016 had a mortgage. While financing availability is more uniform now, historical practices, such as redlining – the refusal to lend to – entire low-income and/or minority neighborhoods, shaped communities negatively and sparked passage of the federal Community Reinvestment Act of 1977. This Act requires commercial banks to meet the needs of borrowers in all segments of their communities. At the other end of the scale, predatory lending occurs when people are encouraged to take out mortgages they have little hope of paying off, a practice that fueled the 2008 Great Recession.

However, even when mortgage financing is equitable and managed responsibly, interest rates are an important factor in housing affordability. The following table reflects national average interest rates, and shows that mortgage rates have been near historic lows since the Great Recession began, a situation that encourages homeownership.

Decade	Lowest Rate	Highest Rate	Rates...
1970s	7.23% (1972)	12.90% (1979)	Rose during "The Great Inflation"
1980s	9.03% (1987)	18.63% (1981)	Fell after historical peak in 1981
1990s	6.49% (1998)	10.67% (1990)	Held relatively flat amidst stable economy
2000s	4.71% (2009)	8.64% (2000)	Fell to low single digits after 2006-2008 crisis
2010s	3.31% (2012)	5.21% (2010)	Holding at historical lows

Source: Historical mortgage rates analysis available at [www.valuepenguin.com](http://www.valuepenguin.com)  
Mortgage calculator available at [www.bankrate.com](http://www.bankrate.com).

The interest rate available to a prospective homeowner depends on national and global economic trends, the amount borrowed, down payment size, the loan type, the length of the loan, and a person’s creditworthiness, as determined by their credit score. A typical scenario, presented below, explores how financing and taxation affects housing costs, given a home that sells at the County’s median home value. In this example, a homeowner with a 4% interest rate will pay about \$20,000 more, over the life of the loan, than someone with a 3.3% rate. Regardless of rate, in the example, taxation adds \$472 per month to housing costs. This scenario does not include common costs like closing fees or home or mortgage insurance.



## ACCESS TO HOUSING

Access can be a problem even when affordability is not, if housing with necessary characteristics is not available or is not open to groups of individuals (whether through legal limitations on residence, or illegally through housing discrimination). Many circumstances can limit a person’s housing options, leading them to live in unsafe, insecure, or overcrowded situations.

### Discrimination

Discrimination occurs when a person or family is treated unfairly based on legally defined characteristics when trying to buy, rent, lease, sell, or finance a home. In addition to the protected classes rooted in federal and state law, York City has extended protection to sexual orientation as well. The extent of housing discrimination in York County is not well understood, because discrimination is difficult to detect and document. The National Fair Housing Alliance estimates that, nationwide,



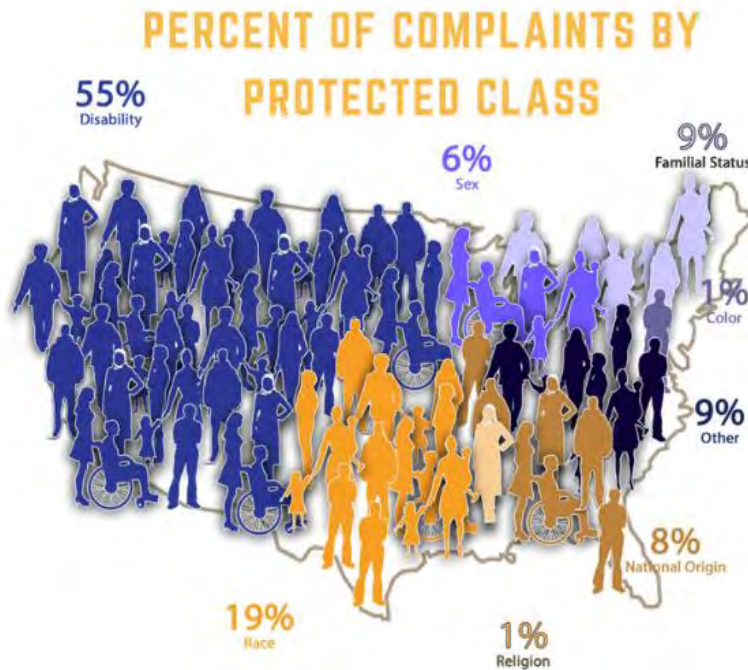
*The federal **Fair Housing Act** and the **PA Human Relations Act** protect people from discrimination in housing based on race, color, religion, sex, national origin, familial status, age (over 40), ancestry, and **disability**. Discrimination is illegal in all housing transactions, including rental, sales, lending, and insurance.*

<http://www.fhcwm.org/disability>

reported discrimination is an extraordinarily small percentage of all housing discrimination. A dataset created by the Fair Housing and Equal Opportunity Office of HUD reveals that, from 2006 to 2016, 101 instances of discrimination were reported in York County. Highlights are shown below.



Housing discrimination in York County follows national trends in prevalence of types of discrimination. However, a greater proportion of reports are based on race and family status locally. It is difficult to determine whether the root causes lie in reporting differences, community characteristics, or other areas.



Source: National Fair Housing Alliance, 2016.

**Disability**

In line with national trends, discrimination based on disability is the most commonly reported form in the County. York County data on disability is presented in the following graphic. While landlords are required to provide reasonable accommodations to disabled people who desire to rent, in practice, these accommodations are often not asked for or made. This happens because many tenants do not

know their rights and many landlords are not aware of their obligations. Nevertheless, some housing discrimination does occur intentionally, which increases the importance of educating tenants.

Visitability and universal design standards create housing that accommodates people with disabilities. In addition, most multi-family dwellings built after 1991 are required by the Fair Housing Act to include certain accessible design features. However, single-family units built to these standards can be difficult to locate and retrofits are prohibitively expensive, particularly if one or more family members are unable to work. People with disabilities, then, are too often left to “make do” with units that present daily hardships and even unsafe situations. While funding programs for accessible home modifications exist, the availability of these resources in York County is limited.

Disabled Population in York County								
	Pop under 18 years	% of population w/ disability	Pop 18-64 years	% of population w/disability	Population 65 years +	% of population w/disability	Total	Total Percent
With hearing difficulty	575	0.6%	5,102	1.9%	10,533	15.1%	16,210	3.8%
With a vision difficulty	582	0.8%	4,079	1.5%	3,351	4.8%	8,012	1.9%
With a cognitive difficulty	5,730	7.8%	12,823	4.8%	5,382	7.7%	23,935	5.8%
With an ambulatory difficulty	473	0.6%	13,209	4.9%	14,515	20.8%	28,197	6.7%
With a self-care difficulty	666	0.9%	3,798	1.4%	4,695	6.7%	9,159	2.2%
With an independent living difficulty	-	-	8,738	3.3%	9,068	13%	17,806	5.2%
<b>TOTAL</b>	<b>8,026</b>		<b>47,749</b>		<b>47,544</b>		<b>103,319</b>	

Table 1: Disabled Population in York County, 2017  
 Source: US Census Bureau, 2017 ACS

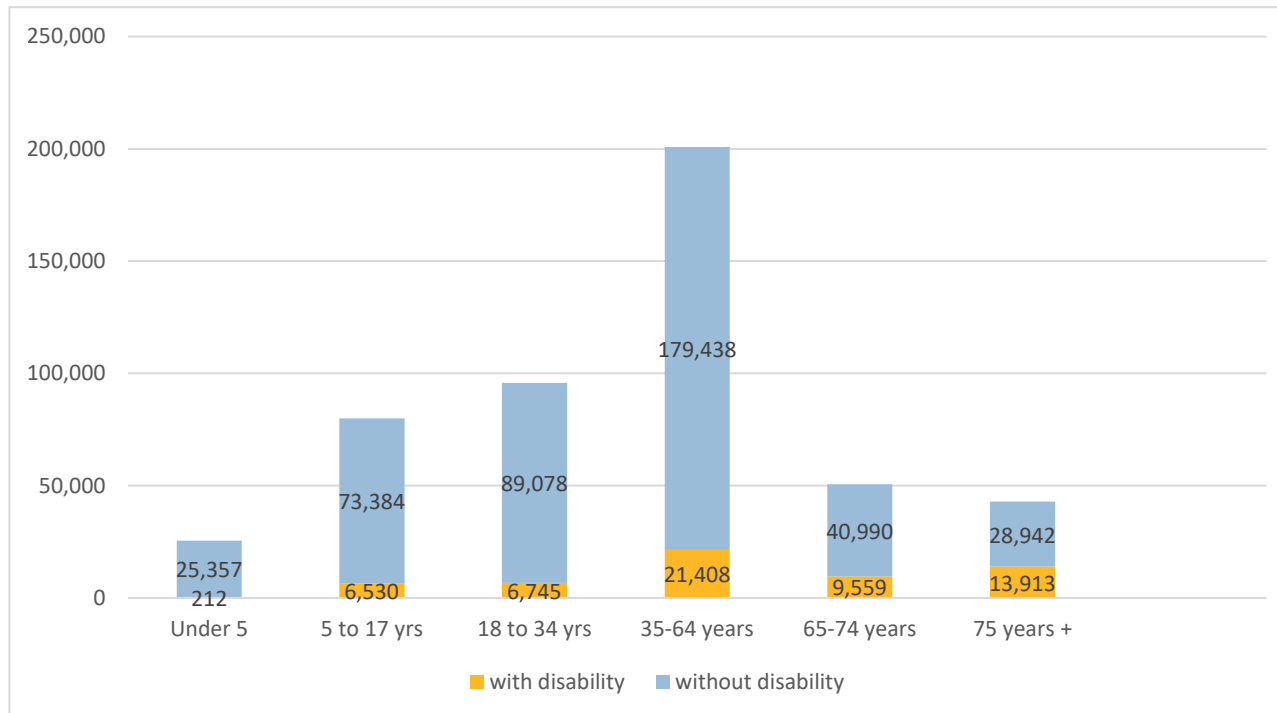


Figure 6: Disability by Age, York County  
 Source: US Census Bureau, 2017 ACS





## Poverty

Federal poverty guidelines determine financial eligibility for certain federal programs. The US Department of Health and Human Services (HHS) issues the guidelines annually. For 2019, a single individual earning less than \$12,490 is considered to be in poverty. A family of four (4) must have a household income greater than \$25,750 to be above the poverty line.

Because virtually all housing requires initial and ongoing costs, poverty is a significant barrier to housing choice. Households living below the poverty line may be faced with the following:

- Renting from “slumlord” property owners
- Owning a home that they cannot afford to maintain or that is unsafe
- Living paycheck to paycheck to pay rent or the mortgage
- Doubling up with friends and family, or becoming homeless
- Older adults living in poverty are particularly vulnerable because they may not be able to physically maintain or navigate their home as they age, but have few other options

In York County, approximately 10% of the population lives at or below the federally defined poverty level, with an additional 4% close to the line. Nearly 20% of people with a disability live at or below the poverty line. About 30% of families headed by a single female live in poverty. This number rises to 39% if children under 18 are present, and to 45% if children under five (5) are present. Ten percent (10%) of individuals aged 16-64 who are employed fall below the poverty line.

The US Census Bureau collects data on poverty. The following chart presents one (1)-year estimates from the American Community Survey regarding York County poverty status in the past 12 months. As shown in the following chart, the total population with income below poverty is around 10% annually.

### 2019 Federal Poverty Guidelines

<i>Household Size</i>	<i>Income at or Below</i>
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430

\*over 8 add \$4,420/ person

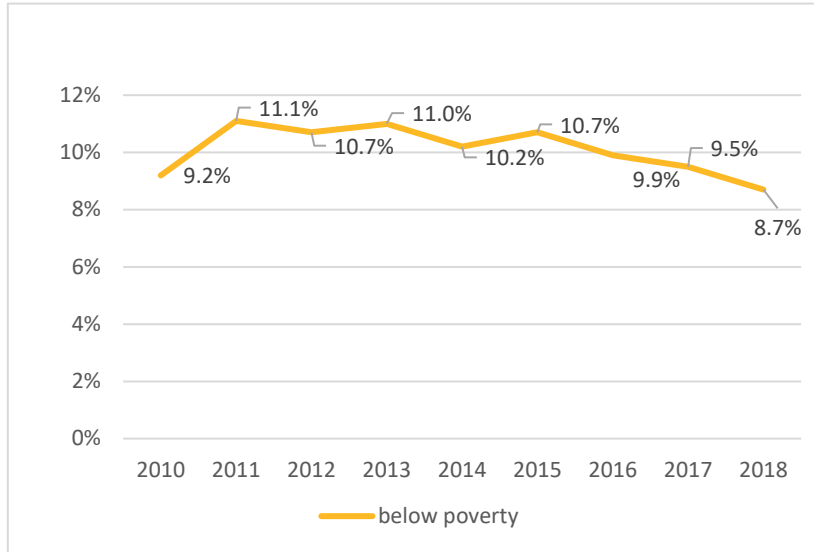


Figure 7: York County Poverty Status in the Past 12 Months  
Source: US Census Bureau, 2017 ACS

In 2017, in terms of assistance, almost 8,000 York County households (5% of households) received Supplemental Security Income and nearly 4,500 (3%) received cash public assistance. Nearly 17,000 (10%) received Food Stamps/SNAP benefits in the previous 12 months. Around 10% of the population annually reported having no health insurance coverage, about 10% of which are children under the age of 18.

When economic growth, housing trends, governmental policies, and personal preferences collide to concentrate poverty in particular neighborhoods, many hardships result. York County communities experiencing aging structures and infrastructure, limited tax bases, and concentrated poverty are no strangers to this phenomenon.

### Gentrification

Gentrification is the process of repairing and rebuilding homes and businesses in a deteriorating area (such as an urban neighborhood), accompanied by an influx of middle-class or affluent people, that often results in the displacement of earlier, usually poorer residents. Nationally and in York County, communities are undergoing these transformations that include vibrant mixed-use development, infill housing, streetscaping, enhanced bike and pedestrian facilities, and public art. While data on gentrification in York County is difficult to find, it is important to recognize that economic revitalization of distressed neighborhoods sometimes comes with a hidden cost: the displacement of existing households. Housing and economic development policies that promote home ownership and investment by the people who already live in a community help buffer the negative effects of gentrification. Factors surrounding gentrification are examined more closely in Chapter Five.

### Housing, Mental Health, Substance Use, and the Criminal Justice System

In light of the current nationwide opioid crisis, organizations like the York Opioid Collaborative, the County’s Stepping Up Initiative, the York County Reentry Coalition, the York County Wellness Courts,

and the York County Criminal Justice Advisory Board are working cooperatively to address the cycle of trauma, mental illness, substance use, and involvement in the criminal justice system that underlies the opioid crisis. In terms of planning for housing, this cycle can result in homelessness or unsafe housing situations for those caught in it. Although many treatment programs have a residential aspect, housing issues persist after release. The aforementioned organizations, along with County government and community leaders, are considering how changes to service delivery systems across physical and behavioral health providers and criminal justice systems can provide better outcomes for those involved. This work will continue with the Community Action for Recovery & Diversion (CARD) initiative, which began in early 2020.

### Reentry

Housing plays a critical role in the stability of people returning to communities from incarceration, a transition known as reentry. Unfortunately, a lack of appropriate and safe housing can exacerbate other barriers to successful reentry, such as transportation, education, and employment needs. Helping reentrants find stable housing post-release is an important strategy in reducing recidivism, the return to criminal activity after incarceration.

**Barriers to Finding Housing after Incarceration**

- Private landlords who check backgrounds and disqualify individuals based on criminal records
- Broken ties to supportive family and friends
- Exclusions from public housing
- Little to no savings for down payments, deposits, and first/last months rent
- Restrictions on residence based on offense
- Last resort “couch surfing” with old contacts leads to new crimes

These factors lead to *increased recidivism.*

Aside from post-release challenges, the absence of an appropriate place to live can also mean that a person remains in prison after their minimum sentence has been served, a generally unproductive situation for both inmates and taxpayers. When maximum sentence length is reached, inmates are released regardless of whether a sound plan for housing exists. In York County, the York County Reentry Coalition is working on ways to connect reentrants with housing, primarily by developing

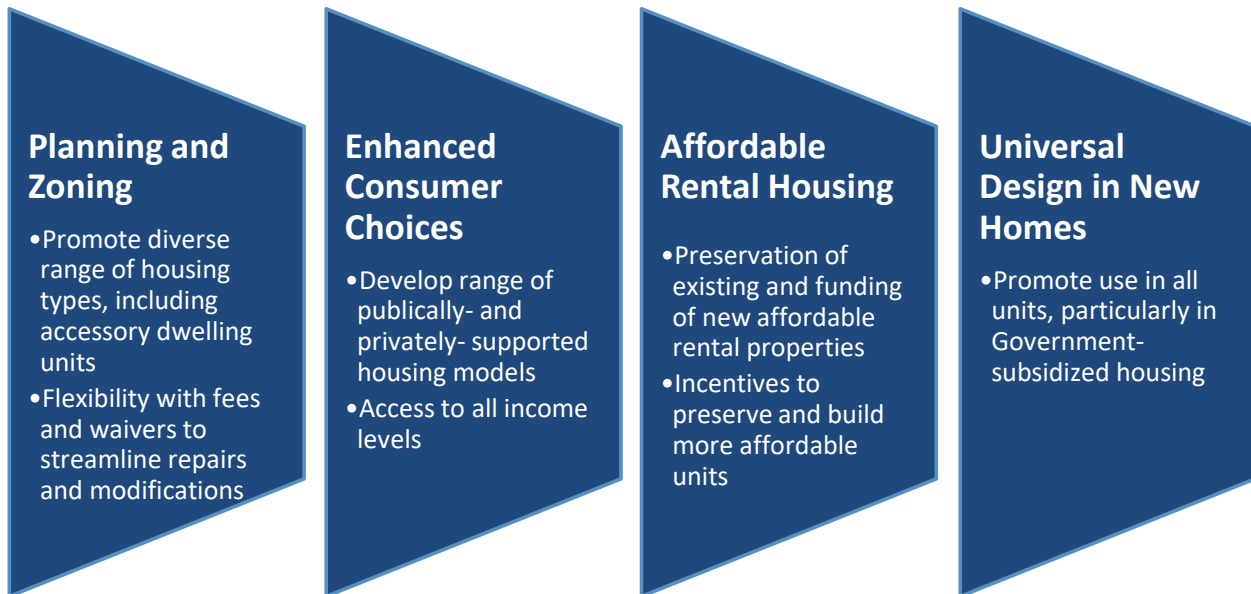
relationships with private landlords and through grant funding to cover initial rental costs. It is worthwhile to note that a reentrant housing pilot program reported that five (5) out of six (6) individuals who did not complete the program in 2019 had substance use disorders or other mental health conditions. These figures highlight the complex relationship between housing stability, behavioral health, and the criminal justice system.

### Aging Population

The nation's aging population is a point of convergence for many housing issues as income tends to fall with age, while prevalence of disabilities increases. The obvious concern is that the existing housing stock does not provide enough affordable units that can meet the changing needs of a person as they age.

In York County (2017), over 25% of households were headed by someone at least 65 years old. While this is a significant number of households, it is on the low end for counties in Pennsylvania (US Census, ACS data). Older adults often face difficulty in securing suitable housing. To help provide age-appropriate housing, the federal Fair Housing Act prohibits discrimination based on familial status under the Housing for Older Persons Act.

### Housing Options for Municipalities to Consider



Our population continues to age and the cost of housing continues to increase, which creates a challenge to provide safe, affordable, dignified places for older adults to live. An expressed preference is to “age in place,” but that is not always an option for many.

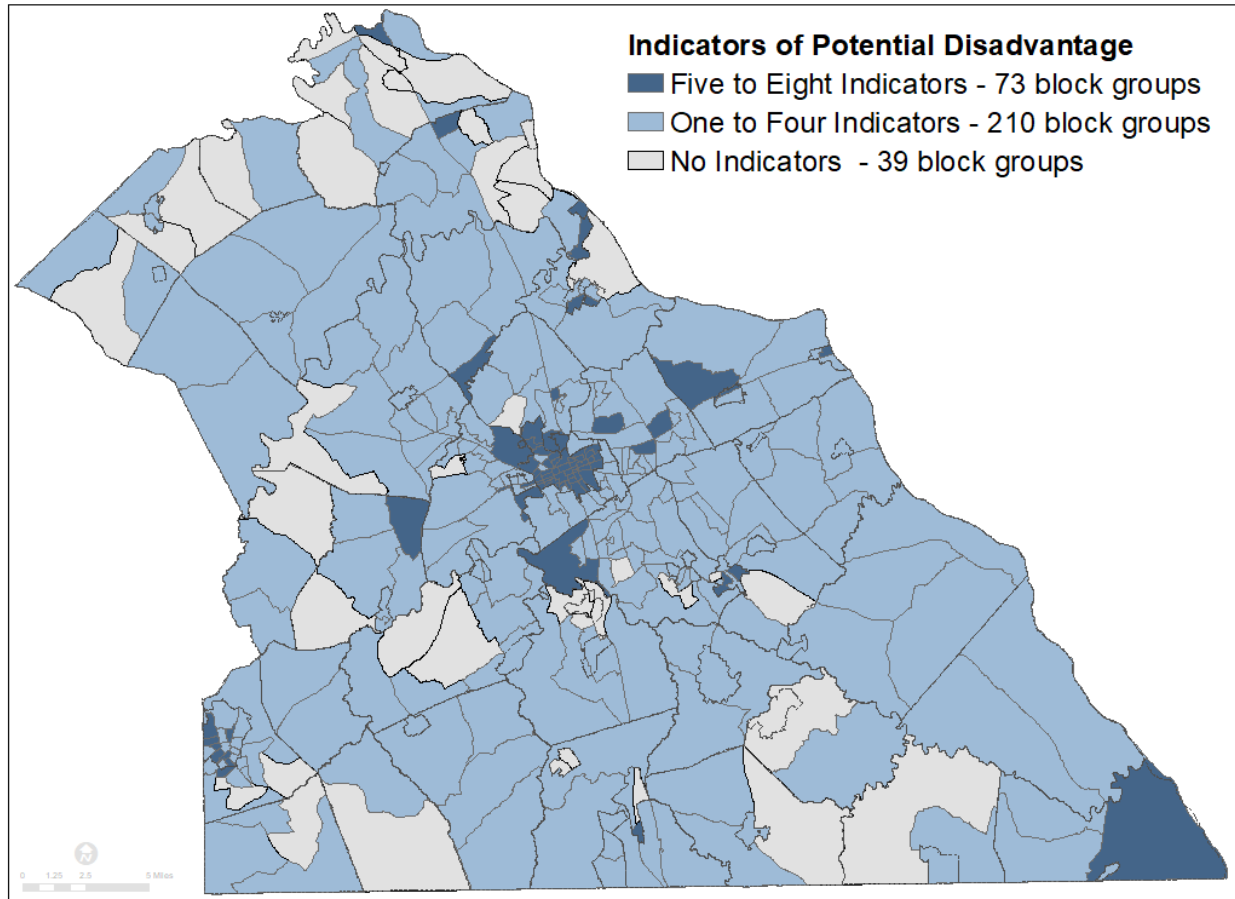
Municipal land use regulations often create an unintentional barrier to providing housing for aging people. Many municipal ordinances do not provide for the creation of in-law quarters, granny flats, or modifications to single-family homes that would allow parents to move in with caretakers, or vice versa. Many neighborhoods are also unfriendly to pedestrians and require residents to drive to shop,

find healthcare, and socialize – all significant barriers to aging in place. Aging residents in suburban and rural areas are particularly dependent on caretakers or paid services for day-to-day support. YCPC staff are working with community partners in a Senior Housing Partnership to address the many challenges of housing an aging population. As a form of guidance, the YCPC developed a white paper directed to municipalities. It contains considerations and recommendations for municipalities as they decide how, or if, to address the expected increase of older residents

## BARRIERS TO HOUSING

Many of the factors discussed above, and more, are presented on the following map as indicators of potential disadvantage. These disadvantages can also be barriers to housing affordability and choice. A U.S. Census block group is marked as positive for an indicator if its population exceeds the County average for that demographic characteristic. The indicators included on this map are explained in more detail on the following chart.

Indicators of Potential Disadvantage	
<i>percentages below reference the County average</i>	
Low Educational Attainment	<ul style="list-style-type: none"> <li>more than 12% of individuals over 25 years in age have less than a high school diploma</li> </ul>
Elderly	<ul style="list-style-type: none"> <li>more than 16% of individuals are over 65 years</li> </ul>
Limited English Proficiency	<ul style="list-style-type: none"> <li>more than 2% of households do not have someone over the age of 14 years that speaks English well</li> </ul>
Low Income	<ul style="list-style-type: none"> <li>more than 10% have an annual income below poverty level</li> </ul>
Minority Population	<ul style="list-style-type: none"> <li>more than 12% do not identify as "white only"</li> </ul>
Disabilities	<ul style="list-style-type: none"> <li>more than 13% have a disability</li> </ul>
Single Mothers	<ul style="list-style-type: none"> <li>more than 11% are single female-headed households</li> </ul>
Lack of Vehicle Accessibility	<ul style="list-style-type: none"> <li>more than 7% have no access to vehicle</li> </ul>



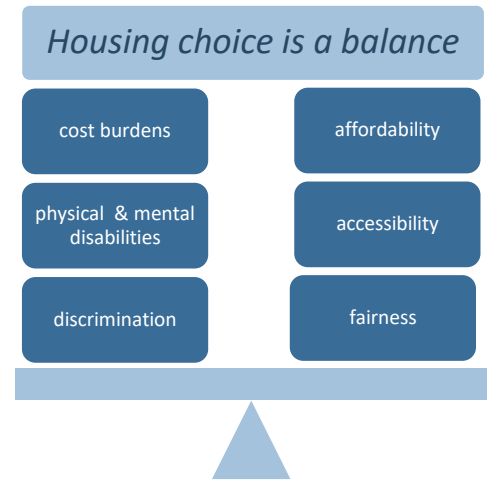
Analysis of this data shows that 39 block groups in the County do not have any of the indicators of potential disadvantage. There are 210 block groups with one (1) to four (4) indicators present and 73 block groups in the County have between five (5) and eight (8) indicators present. Concentrations of the highest co-occurrences of indicators are clustered in and around York City and Hanover Borough. Others are dispersed throughout the County.



## SUMMARY

Planning for housing provides a greater assurance that the needs of current and future residents will be met. This includes addressing housing choice so that a variety of suitable housing is available and affordable to those who need it. This Chapter recognized several areas where housing choice is limited in York County:

- Significant numbers of households, and renters in particular, are cost burdened. This situation is exacerbated by rising median home values and sale prices, and a tighter housing market.
- Housing discrimination may be difficult to detect, but it exists in York County and disproportionately affects people with disabilities and racial minority households.
- Poverty levels affect housing planning in many different ways, particularly when it is concentrated in neighborhoods.
- Housing limitations based on criminal backgrounds are often legal, but also limit housing choice. In some cases, a lack of appropriate housing may promote a person’s return to criminal activity, which is costly to the individual and the community.
- Older adults are a growing segment of the population and face a wide range of housing challenges: age discrimination, retirement incomes that fall under the poverty line, ownership of homes that no longer meet physical needs, and having to leave communities and support networks behind to find suitable housing.



Policies and action items that flow out of this Plan must work toward increasing housing choice for everyone in general, and the groups noted above in particular.

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## CHAPTER FOUR – SPECIALIZED HOUSING AND SUPPORTIVE HOUSING SERVICES

Some residents of York County struggle to live independently and many programs are in place to provide assistance. Those who are homeless have a variety of shelter and housing options. People with disabilities, either physical or intellectual, or developmental, may need specialized housing. Understanding the demand for existing services, recognizing emerging needs for new services rooted in evidence-based practices, and providing timely, coordinated access to the system of care in place in York County is of paramount importance when planning for housing.

### HOMELESSNESS

Housing and services funding for homeless families and individuals are coordinated through York City and York County. The York County Coalition on Homelessness (Coalition) is a countywide committee of individuals interested in the needs of the homeless population.

It provides the necessary structure for agencies countywide to apply for federal dollars to house and provide services to the homeless. Services range from emergency shelter to supportive housing to rental assistance.



Did you know?

- **Housing First models** emphasize the quick and successful connection of homeless individuals and families to permanent housing - without preconditions and barriers to entry, such as sobriety, treatment, or service participation requirements.
- **Supportive services** help individuals and families meet non-housing needs, thereby maximizing housing stability and preventing returns to homelessness.

### YORK CITY/COUNTY 10-YEAR PLAN TO END HOMELESSNESS (2013)

The US Department of Housing and Urban Development (HUD) requires that each community across the country develop a 10-year plan to end homelessness. Like other communities around the country, York is using the latest research and technology to develop and implement a plan to prevent and end homelessness. York City/County's 10-Year Plan to End Homelessness creates an outline for the work to be completed in the community over the next ten (10) years. It acts as a strategic plan for funding decisions, prioritization, and community work that must take place to ensure that everyone has a safe, stable place to call home.

As outlined in the 10-Year Plan, the City and the County have adopted five (5) guiding principles:

- Every homeless person who needs housing and services can easily access them
- The system identifies and addresses the full range of housing and service needs of each homeless family and individual

- The time a person is homeless is minimized
- Every homeless person is treated with dignity
- All agencies maximize efforts to prevent homelessness

The 10-Year Plan takes shape around themes that focus on leadership, collaboration, and civic engagement; access to stable and affordable housing; economic stability; health and stability; and the transformation of the Homeless Crisis Response System. The objectives and strategies in the Plan are built around the guiding principles and themes. The 10-Year Plan to End Homelessness encourages partnerships at the community level between different groups serving homeless populations.

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*York County believes that no one should experience homelessness, and no one should be without a safe, stable place to call home.*

- York City/County 10-Year Plan to End Homelessness

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The York City/County 10-Year Plan to End Homelessness runs 2013-2023 and guides the work the York County Coalition on Homelessness does to make homelessness rare, brief, and non-reoccurring. This plan includes changes in housing, accessing mainstream benefits, employment, and other resources that help improve the outcomes of people being successfully and stably housed. The Coalition anticipates another review of the 10-Year Plan in 2020, along with beginning preparations for its replacement with a 5-year strategic plan that will provide more flexibility.



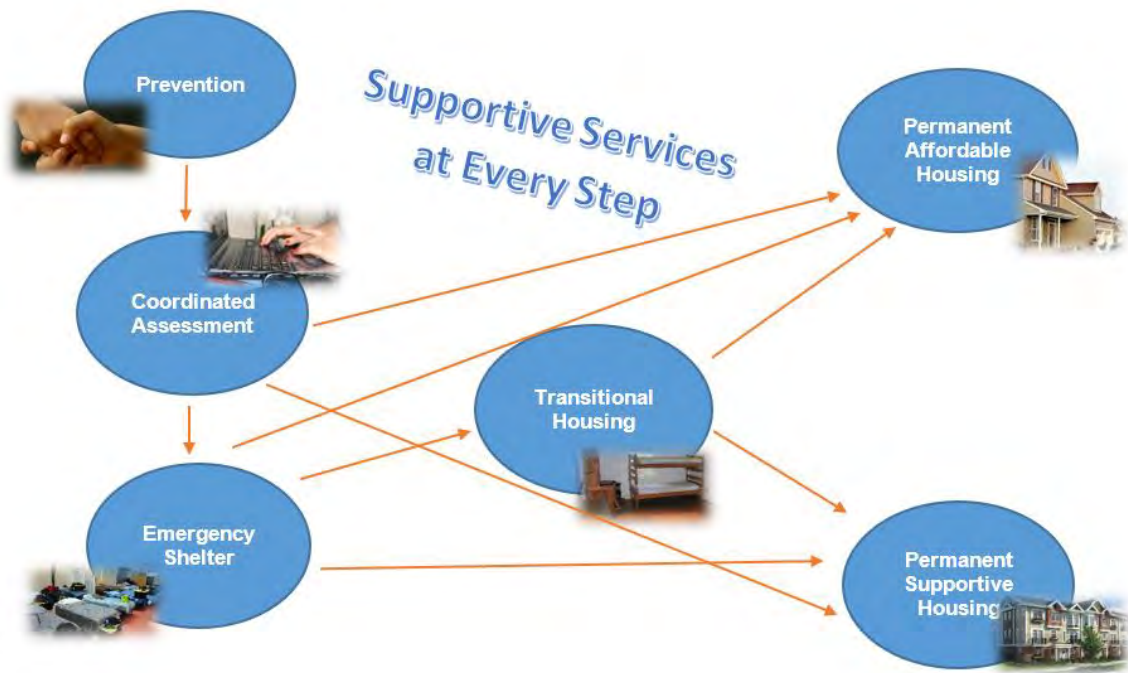
### Homelessness

- 8 programs currently trained to provide Coordinated Entry Assessment (VISPDAT)
- In 2018, 1,347 Coordinated Entry assessments were completed on 916 unduplicated households
- Of those 916 households, 356 were referred and housed through programming; 221 self-resolved their housing needs and relayed that information back, and 339 were no contact/no-show after referral was made.

## HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS) AND COORDINATED ASSESSMENT

The York County Coalition on Homelessness uses a Homeless Management Information System (HMIS) to collect data on demographics of people served, length of time homeless, returns to homelessness, income changes, and other data that allow the Coalition to make data-driven decisions on what works in this community and what gaps in service are left to address. The HMIS also serves as the management and coordination tool for Coordinated Assessment (also known as Coordinated Entry). The Coordinated Assessment process in York County is called York County Pathways to Home.

York County Pathways to Home provides a triage-style model for assessing households for housing and assisting them in locating opportunities in the “best fit” programs for their situation. It also ensures the Coalition is serving those populations who need it most through prioritization by need, rather than first-come-first-serve basis. A uniform assessment is completed at several homeless housing and service providers around the County and entered into the HMIS. From the HMIS, the Coordinated Entry manager is able to determine which households should be referred to each Coalition-associated housing program. Housing programs receiving referrals from the Pathways to Home process include Continuum of Care (CoC) and Emergency Solutions Grant (ESG) federally-funded rental assistance, youth transitional housing, and permanent supportive housing options. The Pennsylvania State Homeless Assistance Program (HAP) funds through the Human Services Block Grant are also prioritized using this model.



A spectrum of housing options is available for those who are unsheltered or near homeless. By the US Department of Housing and Urban Development’s (HUD) definition, unsheltered and near homeless is defined as people living in a place not meant for human habitation or people facing eviction. This can include night-time only shelters. Those individuals finding themselves in those circumstances may contact PA 211, which connects them to Coordinated Assessment and short-term or emergency shelter options (as shown in the figure above).

**Short-term or Emergency Shelter (ex. Bell Family Shelter, Changing Lives Shelter):**

These are group residential facilities that provide short-term shelter for homeless or near homeless individuals and families. Some provide vouchers for short-term motel stays, or short-term rental assistance. The shelters connect with York County Pathways to Home to assist consumers and to help

find permanent housing solutions. The programming at these facilities may provide case management to connect homeless to services and to either transitional or permanent housing.

**Transitional Housing (ex. YWCA Bridge Housing):**

Transitional housing is comprised of residential facilities that provide temporary low-cost or no-cost housing connected to supportive services. These can be in a group home setting or individual apartments with some shared space. The intent of transitional housing is to provide a safe and affordable place to live while people prepare for independent living. It serves individuals, domestic violence victims and their children, families, youth, and seniors. Some are associated with an emergency shelter as a “transition” or “bridge” to achieving independent permanent housing. The participation in services may be mandatory and can include case management, life skills development, individual and group counseling, trauma and addictions treatment.

**Permanent Housing**

Permanent housing includes permanent supportive housing and rental assistance. Permanent supportive housing is not limited to homeless or near homeless individuals and families, but may be a permanent housing solution, like Bell Community Residential Apartment Services (CRAS). Permanent supportive housing also includes non-profit operated permanent supportive housing facilities and subsidized private housing for persons with disabilities or addictions. In some cases, supportive services are required to enable residents to obtain or maintain independent living. Residents may leave and move on to a fully independent living situation with or without supportive services. Referrals may come through York County Pathways to Home.

Rental Assistance is provided through Next Door, operated by Bell Socialization Services. Rental assistance requires case management to connect people with services and work towards an independent permanent housing solution. Consumers can receive full or partial rental assistance for up to 24 months. Individuals live in privately owned residences that meet minimum habitability standards. Rental assistance serves individuals, domestic violence victims, and families. Referrals may come through York County Pathways to Home.



## **AFFORDABLE HOUSING WITH FINANCIAL ASSISTANCE**

A variety of faith-based organizations provide financial assistance for rent and utilities. Agencies also provide emergency shelter for the homeless, victims of domestic violence, and to other vulnerable populations. In York County, much of the work in this area is coordinated by the County’s Coalition on Homelessness.

## **PUBLIC HOUSING ASSISTANCE**

Public housing can take the form of publicly-operated housing developments or assistance through rental vouchers that supplement payments to private landlords. The Housing Authority of the City of York (YHA) is the largest provider of public housing in the County. In 2017, the YHA managed 1,041 units of public housing and provided 1,530 housing choice vouchers, plus 134 other units or vouchers.



*Broad Park Manor is managed by the York Housing Authority. It has 142 one-bedroom units and 138 efficiencies.*

## **HOUSING PAIRED WITH SUPPORTIVE SERVICES**

Housing supplemented by supportive services includes a wide range of care options and needed services. Services may relate to physical or mental health care needs, employment needs, educational gaps, and transportation needs, among others. Frequently, supportive services include the help of a case manager to coordinate access. Supportive services may work in tandem with permanent housing options, or transitional housing programs designed to provide clients with shorter-term stability and support that will allow them to eventually maintain permanent housing on their own. Supportive services, to that end, also include housing search and relocation services, and education in relation to home ownership and landlord/tenant relationships.

## **ASSISTED LIVING**

People who require limited assistance with daily routines, but who do not need the level of care provided in a nursing home, often use the term “assisted living” when considering this type of service. In Pennsylvania, there are three (3) types of facilities that provide 24-hour supervision for adults and help with the tasks of daily living. They are Assisted Living Residences, Personal Care Homes, and Domiciliary Care.

### **Assisted Living Residences (ALR)**

Assisted Living Residences (ALR) are designed to allow individuals to age in place, with state regulations defining specific basic assisted living services. As care needs may increase over time, an ALR is required to provide or arrange for the provision of supplemental services, such as hospice, specialized cognitive support services, physical and occupational therapy, and skilled nursing services. In York County, there are three (3) assisted living residences providing combined capacity for 80 persons.

### Personal Care Homes

Personal Care Homes are residential facilities that offer personal care services, assistance, and supervision to four (4) or more persons. This includes meals and 24-hour supervision. State licensing regulations apply to personal care homes to protect the health, safety, and well-being of the residents. Some Personal Care Homes have secure units for people with dementia or others who may be at risk for wandering out of the facility. Some personal care homes accept residents of low income who receive Supplemental Security Income, but Medicare and Medicaid do not third-party reimburse personal care homes. In York County, there are 24 personal care homes with a combined capacity of 1,996 beds.



*Did you know?*

- Personal Care Homes and Skilled Nursing Facilities are licensed and inspected by the PA Department of Health.
- Third Party Reimbursement is not accepted by Personal Care Homes.

### Domiciliary Care Homes

Domiciliary Care Homes (DCH) allow up to three older adults or adults with disabilities to remain in the community by living with an individual or family who gives care. Most DCHs have one (1) or two (2) clients. The program is analogous to the foster care system for children. Like the children placed in that system, most Domiciliary Care clients do not have family members who are willing or able to help meet their needs. One of the eligibility criteria is that the client has no relative who is willing or able to provide the necessary support for independent living. Domiciliary care is provided to older persons in the home of the provider, who helps with day-to-day needs, such as food preparation, chores, personal care, medication management, companionship, support and advice, and errands. The duration and type of care is defined by a plan of care developed in conjunction with the County's Area Agency on Aging. Most DCH clients cover the cost of care through Medicaid and Supplemental Social Security income. Potential home providers and their primary residence must meet the Pennsylvania Department of Aging regulations and fire and safety inspections.

### SKILLED NURSING FACILITIES OR NURSING HOMES

Skilled Nursing Facilities/Nursing Homes are medical facilities inspected and licensed by the Pennsylvania Department of Health. They must meet both state and federal regulations. Third party reimbursement through Medicare and Medicaid is available for those who qualify based on income. These facilities provide nursing and rehabilitative services for people who are incapacitated and need assistance at various times throughout a 24-hour day. In York County, there are 16 licensed skilled nursing facilities providing 2,211 beds.

### Continuing Care Retirement Communities and Independent Living Facilities

Continuing Care Retirement Communities, or CCRC's, offer multiple levels of care, including independent living cottages and/or apartments, personal care and/or assisted living, and skilled nursing care. People who move to a CCRC usually move in at the independent or personal care level,



Country Meadows is an example of a continuing care retirement community in York County.

and access higher levels of care if health and functional abilities decline. These facilities usually have significant entrance fees. A distinguishing feature of CCRCs is that they will care for the resident for the rest of the resident's life, even if the resident can no longer pay for care.

Independent Living Facilities include varying services. Some provide an apartment setting, while others include housekeeping and linen service. From one (1) to three (3) meals per day are also

provided. Independent living facilities do not help with activities of daily living; however, residents of these facilities who need this assistance may be able to obtain this help from a home care agency. Most CCRCs and some Personal Care Homes provide Independent Living options. There are 13 CCRC and Independent Living Facilities in York County.

## GROUP HOMES AND SPECIAL NEEDS HOUSING

Group homes are group residential environments for people with intellectual, developmental, or physical disabilities. These community residential options offer support in a family home or in the client's own home. Services can include case management, mobility training, employment training, and assistance with daily living.



Stock photo

In York County, in 2018, there were 307 adults and children who resided in group homes placed through the County Offices of Mental Health-Intellectual and Development Disabilities Program and Children, Youth and Families.

## FOSTER HOMES

Foster care places children who are unable to remain in their own homes in the temporary care of foster parents. Placements are made by the County Court of Common Pleas' Family Court System through the County's Children, Youth, & Families (CYF) Office. Per the CYF, a point-in-time count (2016) shows 317 children in foster care. Foster care facilities may be located in York County, elsewhere in the state, or even outside of Pennsylvania.

## **HALFWAY HOMES & RECOVERY HOMES**

Halfway homes are residences for individuals after release from institutionalization, be it for mental illness, drug addiction, or criminal activity. Recovery homes are intended to be safe and supportive residential spaces for those in the early phases of substance abuse treatment. Halfway homes and recovery homes (also known as sober living homes) have long been an important resource for those reintegrating into society from incarceration and/or overcoming substance abuse disorders. However, with the opioid epidemic intensifying both nationally and locally, these resources are more important, and more needed, than ever. There is no comprehensive listing of these resources in York County; however, a 2016 news article discovered more than 80 halfway homes and recovery homes in operation in York City.

Recovery homes, in particular, were not subject to regulation or licensing prior to 2018. This situation allowed homes to flourish whether or not they met the needs of their residents. A 2017 state law now requires licensing for homes that receive public funds or referrals from state, county, or federal agencies through the PA Department of Drug and Alcohol Programs.

## **HOUSING FOR VETERANS**

A number of housing programs and supportive services exist for those with past military service. Primary resources are

- The US Department of Housing and Urban Development –VA Supportive Housing (HUD-VASH) program, a collaboration between the US Department of Housing and Urban Development (HUD) and the US Veterans Administration (VA) that offers housing vouchers through public housing authorities. HUD-VASH combines HUD housing vouchers with VA supportive services to help veterans who are homeless and their families find and sustain permanent housing,
- The VA’s Supportive Services for Veteran’s Families (SSVF) program, which provides case management and supportive services to prevent home loss or to rapidly re-house veterans who are facing homelessness.
- The Homeless Providers Grant and Per Diem (GPD) program, which provides capital grants and per diem payments to develop and operate transitional housing, including short-stay bridge housing, and service centers for homeless veterans.

In York County, these and other programs are administered through the Lebanon VA and the County’s Veterans Affairs Office.

## **HOUSING EDUCATION**

Education regarding housing often takes the form of housing counseling services. Housing counseling provides renters and first-time homebuyers with one-on-one counseling in all areas of the rental and homeownership processes. Rental counseling increases understanding of lease and rental terms, security deposits, and renter’s insurance. Housing counseling for first-time homebuyers provides information on the home purchase process, foreclosure prevention, reverse mortgage counseling and

other topics. Locally, consumers can visit Community Progress Council, York Housing Opportunity Center, or Bell Next Door Program for this assistance.

## **SUMMARY**

A variety of housing options and programs exist for those who are struggling to live independently due to homelessness or other issues including disability, or for those in need of specialized short- or long-term housing. Public housing and housing paired with supportive services help to meet the housing needs of lower income residents, the older population, recovering substance abusers, community reentrants, the disabled, and veterans.

Increased awareness of and coordination between both government-funded and community housing and human service resources can improve outcomes for those facing housing instability. The Coordinated Assessment process currently used by the York County Coalition on Homelessness is a promising model for assuring that individuals are reaching needed services.

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## CHAPTER FIVE – NEIGHBORHOOD & COMMUNITY DEVELOPMENT

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This chapter explores the connections between adequate housing, neighborhood desirability, and community development activities that support York County neighborhoods. These connections move the conversation from safe, affordable, and accessible housing units for individual households to neighborhoods and communities that meet their residents’ needs and foster a high quality of life regardless of location or income – for residents of all ages.

This analysis occurs in the context of the framework for growth and preservation set forth in York County’s Growth Management Plan (GMP), a component of the County Comprehensive Plan. The vision of the GMP is to achieve a balance between the promotion of economic growth and prosperity; the protection or preservation of important historic, cultural, and natural resources; and the maintenance of the quality of life that residents cherish. This vision is achieved by directing a majority of new development to Growth Areas, which have the infrastructure to support it, and away from Rural Areas, where the focus is on protection of natural and historic resources and where infrastructure does not exist to support higher density development. In relation to neighborhood and community development, the GMP recommends that a variety of housing types, including affordable housing, be encouraged in Growth Areas, and that high quality neighborhoods be fostered through mixed use development, infill development, redevelopment of brownfields and blighted properties, and the provision of accessible public facilities and spaces. The rest of this chapter is devoted to examining factors that affect neighborhood quality, and ways to influence these factors.

### NEIGHBORHOODS & COMMUNITIES


York County is home to 72 municipalities and countless neighborhoods and communities that people call home. These communities are small, large, urban, and rural – and may or may not align with municipal boundaries. Further, people may consider themselves part of one or more communities,



**Figure 8: York County Communities Ranging from Dispersed Rural Areas & Villages to Historic Urban Homes to Suburban Neighborhoods.**

and those identities will likely differ from their neighbors. For purposes of this Plan, challenges and strategies are discussed in the context of the broad York County community and the principles identified as best practices for this community through comprehensive planning, and growth management planning specifically. This discussion understands that problems and solutions will vary depending on the size, location, and character of the municipality, community, or neighborhood in

question, and that the best way to improve communities is through engagement with residents and users to identify and prioritize both necessary changes and appropriate solutions.



### What is a neighborhood?

*The American Planning Association defines neighborhoods as “diverse, dynamic social and economic entities with unique characteristics, which are recognized by residents of both the neighborhood and community at large.” Other characteristics of definitions of neighborhood include forming a community within a city or town, the area surrounding a particular person, place or object, and relationships between people and institutions.*

As part of a County Comprehensive Plan component, this Chapter necessarily focuses on the governmental role in neighborhood and community development. Local and county governments affect communities through ordinances, taxation, and services provided, including human services. School districts, local authorities (e.g. sewer authority, water authority), and utilities also play an important role in the community.

### Community Facilities & Utilities

Community facilities include a broad range of public and semi-public facilities. Most notable are parks, schools, libraries, post offices, hospitals, community centers, municipal buildings, and emergency service facilities. While planning for utilities has traditionally focused on water, sewerage, and electricity, technological advances have placed growing importance on utilities that provide internet access and telecommunications. The need for expansion and placement of gas lines has grown in importance as well. These utility providers are often private, where many water and sewer providers are municipal governments or authorities.

The availability of adequate and well-maintained community facilities and utilities increases a neighborhood’s desirability as a place to live. Likewise, a lack negatively influences quality of life for neighborhood residents and makes the area less attractive to newcomers. This can also push existing residents to move to more desirable neighborhoods. The prevalence and maintenance of community facilities and utilities in York County neighborhoods varies from one locality to another, as can the quality of the services provided. Areas with a reputation for having “high quality services,” such as good schools and libraries, hospitals with highly dedicated and trained staff, emergency services with a quick response time, and/or a community center with a wide variety of activities, tend to be more attractive to residents.

### Quality of Life

If a person has safe, affordable, accessible housing, a basic human need has been met. However, quality of life depends on more than day-to-day necessities. For a high quality of life, housing must coincide with communities that facilitate the ability to learn, work, play, shop, stay healthy, and socialize.

The York's Envisioning Scenarios (YES) 2040 study, prepared by YCPC, analyzes the presence of amenities such as services, civic buildings, and open space and their contribution to quality of life. YES 2040 includes educational facilities, hospitals, libraries, parks, trails, game lands, open space, police service, fire service, and community/government buildings in its analysis. These services are available to almost everyone; however, depending on location, some are more easily accessed and more often used. Additionally, depending on needs and values, they may contribute to where development takes place. Conversely, human-made distractions are those activities or facilities that may be considered undesirable to locate near, due to threats to life and property, aesthetics, noise, traffic, dust, and smells that may be associated with the primary use of the location. The distractions identified for YES 2040 include crime, electric transmission/natural gas lines, incinerators/resource recovery facilities, landfills, junkyards/salvage yards, sites with significant environmental contamination, power plants, and quarries.

Neighborhood and community development activity can affect the health and safety of residents. National research shows that approximately 50% of an individual's health and well-being can be attributed to the zip code in which they live (WellSpan Health 2018 Community Health Improvement Plan). About 10% total is attributable to the physical environment, specifically, while an additional 40% rests on socioeconomic factors like education levels, job status, family and social supports, income, and community safety. Specific examples of the ties between community and individual health are neighborhood walkability, available recreational facilities, safety from crime, and safety and accessibility of housing stock. A detailed look at these and other factors follows.

## **NEIGHBORHOOD DESIRABILITY**

The desirability of a neighborhood is the product of a variety of social, economic, and environmental factors inherent in the neighborhood itself in comparison to the needs and preferences of renters and homebuyers. Ideally, residents are able to match their needs and desires to a home they can afford in a location they prefer.

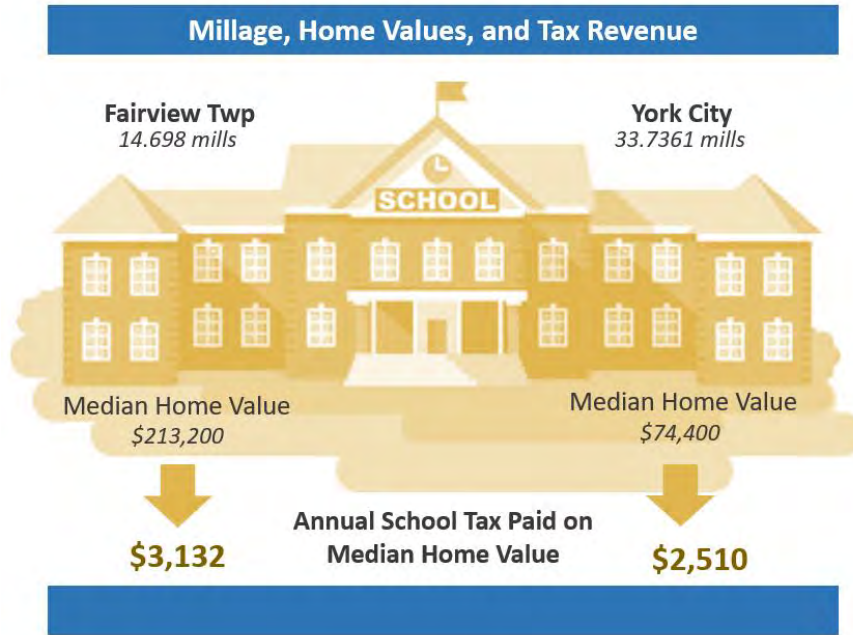
### **Economic & Social Factors**

This section is a brief analysis of major social and economic factors that affect neighborhood desirability. This analysis is intended to bring attention to factors that can be influenced by community development and neighborhood improvement activities, thereby strengthening York County's existing communities. Several factors are discussed in more detail elsewhere in this Plan.

#### **Taxation, Schools, & Municipal Services**

In Pennsylvania, much of the public primary and secondary educational system is funded through taxes levied on real property by school districts, which fundamentally links property values to school quality. This relationship usually functions well in school districts where real property values are stable and healthy or growing. In school districts with high concentrations of vacant property, properties held by tax-exempt organizations, and/or properties with a low assessed value, often the result is a high tax rate that still fails to meet that district's educational needs. In other words, a "mill" of taxation (the assessment of one dollar in taxes for every \$1,000 in property value) in a community with high property values results in more funding than that same mill in a community with low property values

or a great deal of exempt properties. The following figure compares taxes paid on the median home value in communities with the lowest (West Shore School District) and highest (York City School District) millage rates.



This situation can discourage newcomers and limit financial investment by existing property owners in a school district with a high tax rate, while also making it difficult for a community to pay for quality education for its children, also a form of disinvestment. This cycle impacts communities across Pennsylvania, and York County is no exception. This relationship also holds true for municipal budgets, where a significant portion of revenue comes from real estate taxation. Legislative action at the state level is required to change the way municipalities and school districts fund activities, which is not a quick or easy solution. Various proposed changes have been hotly debated for decades. Within the status quo, taxing authorities often try to address this problem by strengthening their tax base through economic development activities.

### Slums and Blight

The designation of an area as a "Slum and Blighted Area" is a function of the federal Community Development Block Grant (CDBG) Program and state law, which is discussed later in this chapter. Areas with this designation must meet detailed measures of unsafe, unsanitary, or overcrowded conditions. However, most people use the terms "slum" and "blight" without reference to regulatory definitions. These perceptions of communities can be powerfully influential when individuals are choosing neighborhoods in which to live, work, and play. These perceptions are often based on the presence or absence of deteriorated or abandoned buildings, perceived or real high crime rates, high turnover or vacancy, significant declines in property values, and known or suspected environmental contamination.

The presence of abandoned or underused buildings can have a negative impact on a neighborhood in other ways, as well. In particular, such buildings, when vacant and/or not maintained, are potential

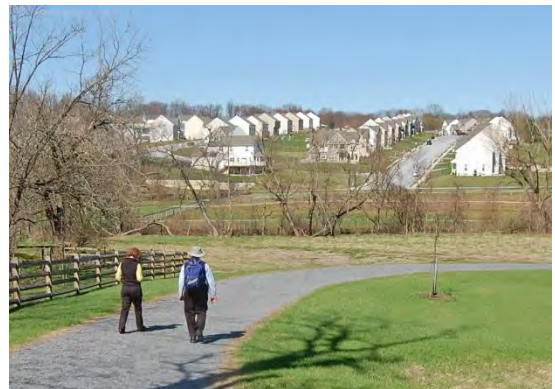
sites for crime, vandalism, and other undesirable activities. These buildings also weaken a municipality's tax base as they typically have very low assessed values and/or may be in significant arrears in paying taxes.

### Public Safety

Neighborhood safety is, of course, a common concern across all demographic characteristics. When people perceive a threat to their personal safety or the security of their property in a particular neighborhood, they are less likely to locate there. Such perceptions can also motivate people to move from existing neighborhoods, which can lead to neighborhood instability. While violent crime receives wide attention, community residents are often more directly affected by common issues like noise ordinance infractions, drug use or dealing, and disturbing the peace. Therefore, attention to these "quality of life" crimes is important in creating an overall sense of security in any neighborhood. Crime Prevention through Environmental Design (CPTED) is one approach that planners and local governments can use to ensure that the design of the physical environment reinforces public safety.

### Life Stage, Aging, and Health

Many individuals look for homes and communities based on their life stage: a small apartment for someone in college, a starter home for a young couple, a development full of young families, or a home where they can grow old, for example. The ability of an individual to stay in their own home and/or community as they age is a driver of neighborhood desirability for a large and growing segment of the population. In York County, the Senior Housing Partnership, discussed in more detail in Chapter 2, is working to increase the number and variety of options available to individuals as they age.



**Figure 9: Homes in Close Proximity to Recreational Opportunities (YCPC Photo)**

These preferences are closely related to the ways that neighborhoods can support physical and mental health through walkability, access to recreational facilities and open space, access to clinical health care facilities, and access to grocery stores and fresh food.

### Incompatible Land Uses

Some commercial and industrial uses are generally considered incompatible uses in residential neighborhoods. Some public/semi-public uses and, at times, conversion apartments, may also be inappropriate depending on their size. Impacts of incompatible land uses include increased traffic volumes, noise, light pollution, and demands for parking. All of these may negatively impact residential neighborhoods and can lead to decreased property values, vacated residential units, and reduced desirability of the neighborhood. Nevertheless, it is possible to create successful mixed-use developments through concepts such as traditional neighborhood development, planned residential development, transit-oriented development, and infill development. In these cases, land use regulations and design guidelines assure compatibility.



Use conflicts can also arise in rural areas when residential neighborhoods are located in close proximity to agricultural operations or dispersed industrial sites like landfills. Issues most often involve odor, noise, insects, groundwater contamination, and farm machinery traveling on local roads. However, in this case, the residential dwellings are often the intrusive use. Even so, land use regulations may be used to require buffering, screening, or other methods that reduce impacts to neighboring properties.



**Figure 10: High Voltage Electrical Corridor in Rocky Ridge County Park (YCPC Photo).**

The placement of utility corridors – the paths by which regional electrical or gas distribution lines cross York County, for example – may disturb agricultural communities and cut away at neighborhood character in suburban and urban communities. Placement of large pieces of utility infrastructure and other land uses often viewed as undesirable can result in the emergence of NIMBY attitudes, where most want the benefit of the use, but say “Not in My Back Yard” when it comes to locating it. NIMBY attitudes often mean that disadvantaged neighborhoods, like those with a

high percentage of residents living in poverty, or a high percentage of minority residents, end up with more than their fair share of undesirable land uses.

The concept of environmental justice helps to address this imbalance. Environmental justice is the fair treatment and meaningful involvement of all people regardless of race, color, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies. Fair treatment means that no group of people should bear a disproportionate share of the negative environmental consequences resulting from industrial, governmental, and commercial operations or policies.

### **Employment, Retail, and Personal Services**

With the advent of the personal automobile, many people no longer work in the same community in which they reside. In York County, many people do not live and work in the same county or even state. In fact, York County’s proximity to major employment centers in Lancaster, Harrisburg, Gettysburg, and Baltimore make it a desirable residential location regionally. Especially in the southern end of the County, many people who work in Maryland call York County home, taking on longer commutes to benefit from generally lower housing prices in Pennsylvania.

Types of available employment are important, as well, because compensation levels determine the type of home most households can afford. For those who do not drive, transit is critical because it may be the only way a person can maintain employment. For the same reason, mixed use neighborhoods that provide walkable employment may be selected by some individuals. Lastly, personal preferences regarding the accessibility of shops and personal services shape whether people choose to live in an urban setting versus a suburban or rural area.



# Housing Desirability

*“Location, location, location” is a real estate maxim for a reason. Proximity to transportation, schools, shopping, and services are contributors to the desirability of an area. Other factors that affect the desirability of a neighborhood include the age, size, and condition of the housing stock.*

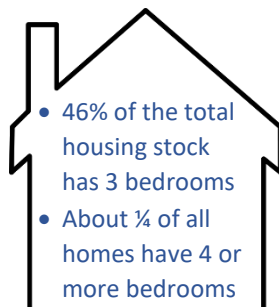
Source: American Community Survey, 2013-17 5-Year Estimates

## Condition of Housing Stock

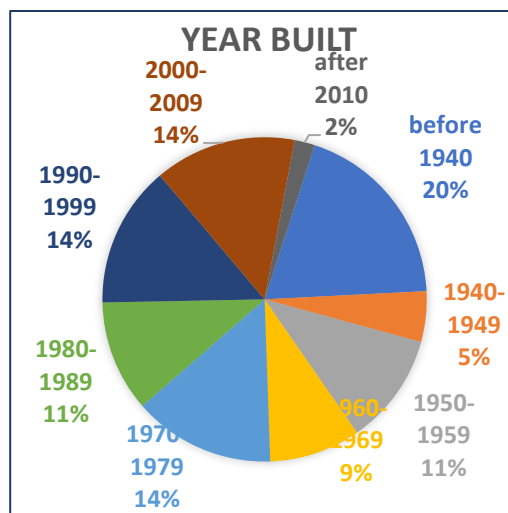
*In York County (2017), 552 occupied housing units lack complete plumbing, 1,274 lack complete kitchen facilities, and 3,108 have no telephone service. These units meet the U.S. Census definition of substandard housing.*

## Size of Housing Stock

Number of Bedrooms ACS, 2013-17 5-year estimates	
None	2,289
1 bedroom	12,511
2 bedrooms	39,003
3 bedrooms	84,210
4 bedrooms	36,474
5 bedrooms	8,199



## Age of Housing Stock



- In 10 municipalities, **over half** of the housing was built prior to 1940.
- Franklin Township, with 8.5%, has the highest percentage of **homes built since 2010**.

### Transportation Systems and Traffic

The transportation system of a community includes not only the street network, but also curbs, sidewalks, bike trails, walking paths, and public transit, all of which can effect neighborhood desirability. The quality of life in a neighborhood is impacted not only by the design and maintenance of the system components, but also by related factors like traffic volumes, speeding, noise, and vibration.

Safety and livability are most often affected by deteriorating roadway and/or sidewalk conditions, excessive traffic volumes, and speeding. An example is when motorists avoid congestion by cutting through residential areas on neighborhood streets, which are often not designed for heavier volumes or higher speeds. Pedestrian safety then plummets, particularly when paired with a lack of sidewalks or walking paths in the neighborhood, or on-street parking.

Walkability is not limited to the residential neighborhood itself, but also includes connectivity to nearby destinations, such as schools, parks, shopping, and employment centers. Homes in pedestrian-friendly neighborhoods with a good street design, well-maintained roads and sidewalks, and easy access to major thoroughfares will have higher property values than homes in neighborhoods lacking such amenities. Well-maintained infrastructure often translates into well-maintained properties.

Public transit is part of the transportation system, and is not a piece of infrastructure. A community may be more desirable to a greater number and diversity of households when transit services are available. Transit services are especially important to persons who cannot drive or do not have access to a vehicle because they provide connections to needed employment, education, medical, and business facilities. Transit can also reduce traffic congestion and its associated negative environmental impacts.

In York County, rabbittransit provides public transportation in a variety of forms, including fixed route buses, shared rides, and customized opportunities for special populations. Sixteen bus routes serve York City and surrounding suburbs, and three (3) routes serve Hanover. The central York County

## TRANSIT-ORIENTED DEVELOPMENT

Transit-Oriented Development (TOD) refers to communities with high quality public transit services, good walkability, and compact, mixed land use. This allows people to choose the best option for each trip: walking and cycling for local errands, convenient and comfortable public transit for travel along major urban corridors, and automobile travel to more dispersed destinations. Those who live and work in TOD communities tend to own fewer vehicles, drive less, and rely more on alternative modes. The greatest mode shift is not from automobile to public transit but to walking. Residents in neighborhoods with good transit and mixed land use drive less than half as much on average as residents elsewhere.

TOD increases local property values and neighborhood desirability. Additional benefits include improved public fitness and health, improved safety, energy conservation, emissions reduction, improved mobility for non-drivers, and congestion reduction.

Source: Comprehensive Evaluation of Transit Oriented Development Benefits, 2009



core is connected to Hanover and Columbia, in Lancaster County, by fixed route service, but most other outlying locations are not served, and even core routes may have limited evening and weekend hours. Shared rides are available countywide. rabbitransit's nonprofit arm, known as 3P Ride, works to increase access to public transportation through outreach and innovative programming.

### Environmental Factors

Many environmental factors are external to the physical space of the home, such as pollution, steep slopes, and floodplains. These concerns are typically outside the direct control of the homeowner and must be planned for at the time of development and construction. Other environmental factors come into play inside the home. These include lead paint, mold, and pests. Homeowners can do much to influence these factors directly. Some factors, like the provision of a safe water supply and sewage disposal, can rely on external community infrastructure or on-lot, private systems like wells and septic tanks. No matter the case, when these factors are neglected or not properly planned for, they have a negative effect on resident safety and the overall desirability of the area.



*Did you know?*

- External environmental factors that affect communities include floodplains, street trees, radon, stormwater, steep slopes, and pollution.
- Household environmental factors of concern are lead-based paint, mold, and pest infestation.

Many of these factors represent environmental hazards, especially if not planned for appropriately during the land development process. In collaboration with the municipalities, the Federal and Pennsylvania Emergency Management Agencies, and local first responders, the County of York has adopted a York County Hazard Mitigation Plan. The purpose is to identify natural and human-made hazards, to analyze hazard response capability, and to provide mitigation strategies to lessen or eliminate injury and property damage. Additionally, the York County Hazard Mitigation Viewer is an online tool developed to increase public awareness of hazards around them by making them visible at the municipal and parcel level. Awareness leads to actions that can protect human life and property.

### Floodplains & Stormwater

Floodplains are an integral part of a community's stormwater drainage system and provide a natural form of flood protection. Local municipalities can prohibit or strictly regulate development in floodplain areas to reduce future flood damages. Flooding poses health and safety risks to building occupants and can result in the loss of lives. Much of the older development in or near floodplains has not been elevated or floodproofed, thereby increasing the potential for damage or destruction. The impacts from flooding events depend on the severity of each event and the nature of development



Labor Day 2018 Flooding, Kreutz Creek Road (Hellam Township)- YCPC Photo

affected. Localized flash floods, such as the 2018 flooding in Hellam and Chanceford Townships, can be more damaging than large regional storm events, as they occur with little or no warning.

The Federal Emergency Management Agency (FEMA) issues Flood Insurance Rate Maps (FIRMs) as part of its National Flood Insurance Program. FIRMs depict areas affected by 100-year floods, and in some cases, 500-year floods, based on hydrologic modeling. Typically, financial institutions require flood insurance for structures within the 100-year flood plain before they will finance a mortgage or construction loan. Flood insurance generally adds a significant ongoing cost to property ownership, but also adds a layer of financial protection not available in private insurance markets. As flood mapping data inputs improve and FIRMs are updated, properties may move in or out of the 100-year floodplain.

Impervious surfaces (buildings, streets, driveways, sidewalks, and parking lots) prevent rain or snowmelt from naturally soaking into the ground, instead causing such surface water to flow quickly over the landscape. Stormwater runoff has the potential to increase flooding, endanger private and public infrastructure, and pollute rivers, streams, and groundwater. With regard to infrastructure, excessive stormwater runoff can cause streets and sidewalks to buckle or break. The accumulation of stormwater runoff on streets, sidewalks, and in parking areas can also create unsafe conditions for motorists and pedestrians. Storm sewers can become clogged with debris carried by the runoff, thereby affecting their ability to carry stormwater which increases the potential for flooding. Polluted rivers, streams, and groundwater can result in additional time and cost to purify drinking water, as well as create unsafe areas for swimming or fishing.

Local governmental efforts to alleviate stormwater drainage issues must satisfy the demands of a complex federal and state regulatory environment. York County, through YCPC, is involved in several initiatives aimed at effective stormwater management within these parameters and provides technical assistance to municipalities seeking to take action in this arena.

### **Steep Slopes**

Steep slopes are part of York County's natural landscape and drainage system and often create unique or scenic viewsheds which are worthy of preservation. Many municipalities in York County define steep slopes as land with a grade of more than 15%. Construction activities on steep slopes result in the destruction of natural soil-anchoring vegetation and an increase in impervious surfaces, which accelerate the rate of stormwater runoff. The consequences of excess runoff are erosion, including the loss of topsoil, silting of streams, and flood damages to public and private property. Leaving steep slopes undisturbed aids the control of erosion and sedimentation, the capability of the underlying soils to absorb and retain moisture, and the protection of the quality of watersheds and streams.

The delineation of Growth Areas, as part of the growth management process, includes consideration of the location of steep slopes, with the intent being to exclude extensive areas of steep slopes from Growth Areas. Smaller areas of steep slopes remain in Growth Areas, however. In these cases, municipal land development ordinances govern how steep slopes are treated.

### **Air and Noise Pollution**

The Clean Air Act (CAA) requires the U.S. Environmental Protection Agency (EPA) to set National Ambient Air Quality Standards (NAAQS) for pollutants considered harmful to public health and the environment. A nonattainment area is any area that does not meet primary or secondary NAAQS. Once a nonattainment area meets CAA standards and additional redesignation requirements, EPA will designate the area as a maintenance area. York County is currently included in the York, PA maintenance area under the 1997 annual fine particulate matter (PM2.5) NAAQS and the Harrisburg-Lebanon-Carlisle-York, PA maintenance area under the 2006 24-Hour PM2.5 NAAQS. The County is in attainment for the 2012 annual PM2.5 and 2008 8-hour ozone NAAQS. The York County Metropolitan Planning Organization’s transportation planning process considers the impact of future transportation projects and must demonstrate that they will not prevent an area from reaching its air quality attainment goals.

Air quality varies across the County and is affected by local and regional factors, while noise pollution is created by land uses in the immediate vicinity. Adjacent or nearby heavily traveled roads and incompatible land uses are common sources of noise and/or air pollution. When residential neighborhoods are not adequately screened or buffered from such uses, the consequences can be reduced enjoyment of the outdoors and possible sleeping issues for residents. Many residents enjoy spending time outdoors at their homes and like to take walks, but may be discouraged to do so if they are subject to excessive noise or air pollution. By spending less time outdoors, opportunities to exercise and socialize with neighbors are limited.

### **Tree Cover**

It is said that developed residential lots with trees sell for an average of 20-30% more than similar lots without trees, yielding an economic benefit. The trees not only improve property values, but also provide beauty, shade, wildlife habitat, and a place for children to play. Furthermore, they are capable of absorbing large amounts of particulate air pollution, improving water quality, and muffling noise. In neighborhoods that are not wooded, street trees can provide similar benefits. Conserving trees and other greenspace increases the quality and enjoyment of development, thereby making neighborhoods more desirable.

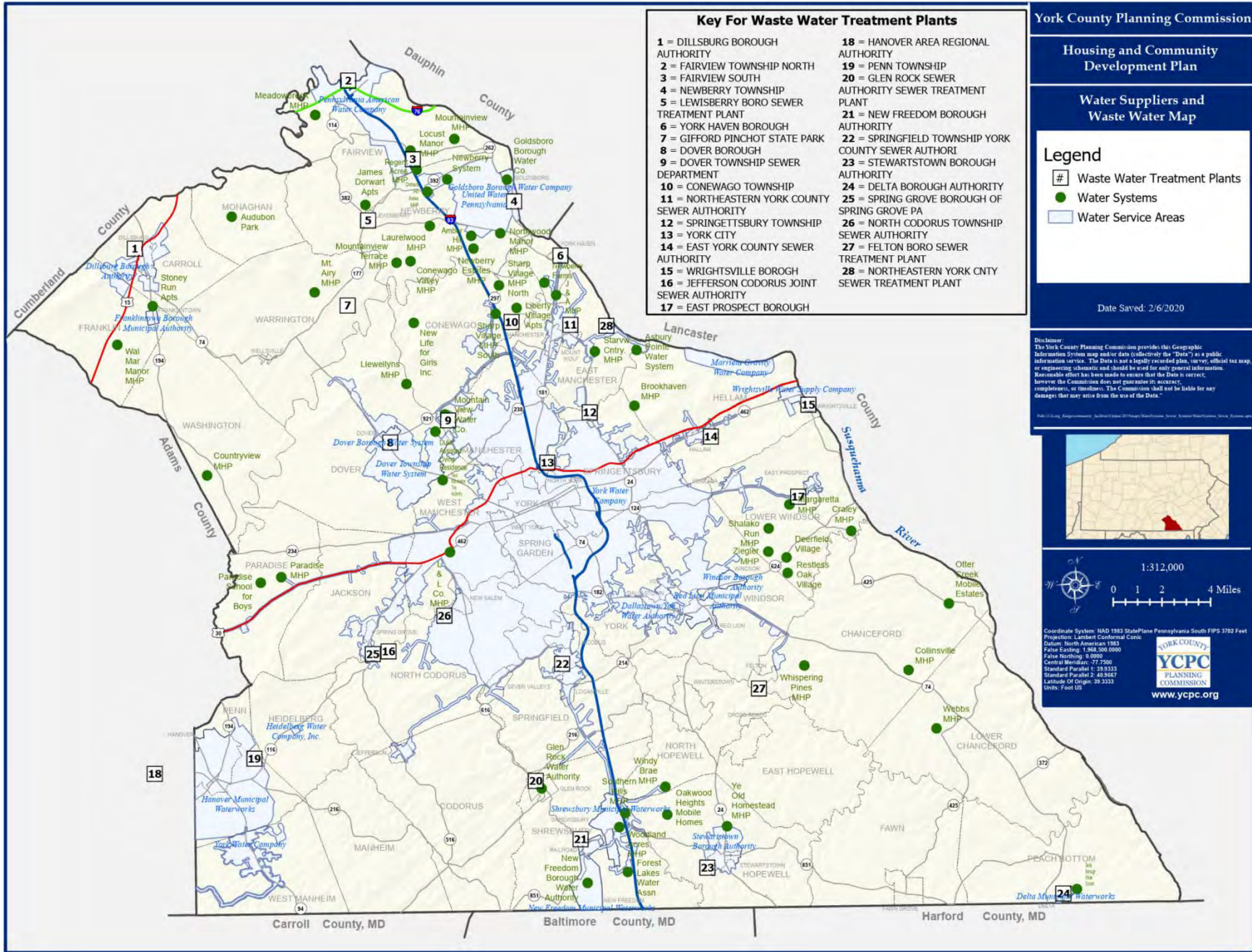


**Figure 11: Street Trees in York City**

### **Safe Water Supply & Sewage Disposal**

Both public water and sewer serve many neighborhoods throughout York County, particularly in Growth Areas. The presence of public water and sewer, as compared to private wells and on-lot disposal systems, often makes neighborhoods more desirable as residents feel more assured of a reliable source of safe drinking water and sewage disposal. These utilities also tend to increase property values. On the other hand, increased utility costs may be associated with public water and sewer. Not only do customers pay for their water/sewer usage, but they also contribute to ongoing maintenance of the system.



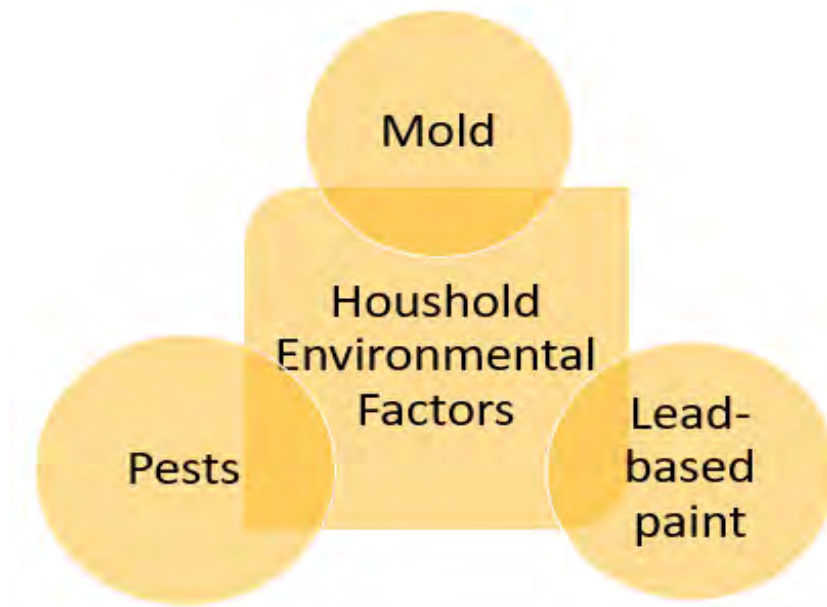




Many residential lots in York County use on-lot sewage disposal systems, particularly in rural areas. When properly designed, installed, operated, and maintained, on-lot systems can provide a safe and trouble-free means of sewage disposal. However, if the homeowner fails to properly operate and maintain the system, it can result in the need for costly repairs. More important are the impacts from an environmental, health, and safety standpoint. Malfunctioning systems can contaminate surface and ground waters, cause a variety of health problems, and create unsightly messes and foul odors if the raw sewage surfaces or backs up into the home. Most often, malfunctioning systems are only a nuisance to the residents of the property. However, there are times when entire neighborhoods become burdened with malfunctioning systems that can pose community-wide health and safety issues. (NEW MAP COMIMG showing public water and sewer systems). The map on the previous page shows the location of waste water treatment plants, water systems, and the areas served by water systems. The availability of these pieces of infrastructure is intended to closely align with designated growth areas.

### Radon

Radon is a radioactive gas that comes from the natural decay of uranium, which is found in nearly all soils. Most often it moves up through the ground to the air above and into homes through cracks and other holes in the foundation. Once in the home, it becomes trapped and can build to dangerous levels. The only way to know the radon level in a home is to test it. When high levels are left untreated, it has the potential to cause lung cancer. Additionally, radon sometimes enters a home through well water or a public water supply system that uses ground water. Risk results from drinking water with radon in it, as well as from radon released into the air when water is used for showering and other household purposes. Since it is possible for any home to have a radon problem, all residents are advised to have their homes tested. Radon testing is easy and takes only a small amount of time and effort. If radon levels prove to be at dangerous levels, there are a variety of radon reduction measures that can be taken to reduce or eliminate health hazards. Additional information regarding radon can be found in the Hazard Mitigation Plan component of the County Comprehensive Plan.



### Household Environmental Factors

Many environmental factors that affect residential living are contained within the household. The most common and important to address are lead-based paint, mold, and pest infestation. Each can affect the health and safety of household members.

Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Lead may also cause behavioral problems, learning disabilities, seizures, and in extreme cases, death. Lead in paint was common prior to 1978, so homes built prior to this year are usually assumed to contain lead-based paint. In York County, nearly 60% of all housing units were constructed prior to 1978. Map 1 in Chapter 2 shows the distribution of homes built prior to 1978 across the County.



Lead Based Paint Abatement, YCPC photo

Molds are found in virtually every environment and can be detected, both indoors and outdoors, at any time of the year. Mold growth is encouraged by warm and humid conditions. Outdoors molds can be found in shady, damp areas, or places where leaves or other vegetation are decomposing. Indoors they can be found where humidity levels are high, such as basements or showers. For those with sensitivity or allergies to mold, mitigation is essential.

Pest infestation causes risk to human health. Infestations of insects, parasites, or rodents can pose danger through transmission of diseases. Pests like termites and ants can also cause property damage.

## PLANNING & FUNDING FOR COMMUNITY DEVELOPMENT & NEIGHBORHOOD IMPROVEMENT

Planning for community development and neighborhood improvement can include any activity intended to improve economic, social, or environmental factors that may be making a community less desirable as a place to live. Often these activities are lumped together under the term “revitalization.” This section presents several revitalization strategies for community development and neighborhood improvement, and then discusses a range of tools that local governments can use. To best identify appropriate strategies and tools, community members should take a central role in the planning process. Residents are ideally suited to be able to identify neighborhood challenges and problems, prioritize needs, and find practical solutions.

Rehabilitation of the existing housing stock in the neighborhood is an important facet of revitalization. This approach provides increased affordable housing opportunities for both owners and renters, who may otherwise be priced out. Done wisely, revitalization increases opportunities for supportive housing for disabled persons and for units that allow residents to age in place. Additionally, neighborhood improvement should focus on the protection and enhancement of the entire neighborhood, including housing stock, non-residential uses and structures, infrastructure,

community facilities, utilities, and social services. Revitalization generally should strengthen the existing community fabric, not demolish and re-write it as often happened in federal Urban Renewal projects of the 1960s.

When a community plans for and invests in appropriate revitalization, taxes for home and business owners can stabilize. Often, improvements act to spur residents to invest in their properties and draw investment from outside as well. As discussed previously, York County's neighborhoods are varied – a small, older borough; a 300-unit suburban subdivision; a retirement community; the City; or a rural crossroads village – and neighborhood conservation will look different in each. Still, homes, regardless of type, are the core of a residential neighborhood. Thus, conserving the existing housing stock through general maintenance and, when necessary, rehabilitation, is obligatory to good neighborhood health.

Special care is taken here in discussing tools administered by the York County Planning Commission on behalf of York County, including the Community Development Block Grant (CDBG) program, the HOME Investment Partnership, Home Improvement Program (HIP), Homebuyer Assistance Program, and Weatherization Assistance. Several new County-level tools are discussed as well. All represent opportunities to ensure that sound land use planning principles underlay the use of these powerful tools for neighborhood improvement.

### **Neighborhood Revitalization Strategies**

Neighborhood revitalization takes many forms, including the new development and redevelopment of homes, businesses, industrial sites, and community facilities. Some common forms of neighborhood revitalization are discussed below.

#### **Infill Development & Redevelopment**

The American Planning Association describes infill development as redevelopment that optimizes prior infrastructure investments while consuming less land than new greenfield developments often do. Redevelopment is the conversion of an existing built property into another use, ideally one that provides better economic return to the community. An



**Figure 12: The York Revolution Stadium in York City is an example of infill development. (YPCP Photo)**

example is the transformation of a vacant commercial property into a mixed-use development that combines residential and commercial uses, and provides new jobs and retail opportunities to a neighborhood not previously served by them.

Infill development and redevelopment play a key role in efficient land-use patterns, community revitalization, and economic development by maximizing existing infrastructure, directing reinvestment to high-priority growth areas, and boosting the economy by creating jobs. Infill

development typically occurs in urban and suburban areas. It is a useful strategy in established residential neighborhoods, as well as on brownfield sites with potential environmental issues, at abandoned manufacturing facilities, or in declining commercial-strip mall locations, also known as “greyfield” sites. This development strategy aims to fill gaps in the community and often includes multi-family residential or mixed use development. In York County, vacant land within Growth Areas often presents an opportunity for infill development. Currently, roughly 23% of land in Growth Areas is vacant, which amounts to 31,760 acres. These vacant acres provide more than sufficient room at currently zoned densities to provide for York County’s population growth into 2040 and beyond.

**Remodeling and Renovation of Homes**

York County, like most communities, has outdated, substandard, or dilapidated housing units. Depending on severity, some units remain occupied while others are, or will become, abandoned. With a continued lack of investment, these properties become at best eyesores and at worst, threats to public health and safety. An optimal scenario is for the property owner to renovate or rehabilitate the home to prevent it from being abandoned or reaching the point where rehabilitation becomes cost prohibitive. Once rehabilitation becomes too costly, demolition of the dilapidated or abandoned structure is the likely option. Demolition may result in an opportunity for new infill development, or, alternatively, for a neighborhood park or greenspace. In historic neighborhoods, however, the loss of structures through deferred maintenance and demolition by neglect can pose a threat to the cohesive character of the neighborhood.

<b>Benefits of Housing Rehabilitation</b>					
<b>Energy Conservation</b>	<b>Housing Preservation</b>	<b>Community Development</b>	<b>Reinvestment</b>	<b>Community Building</b>	<b>Aging in Place</b>
Conserves energy by promoting the continued use of existing buildings.	Preserves the existing housing stock.	Can spur redevelopment and reinvestment in distressed communities.	Funding through the County for residential maintenance and rehabilitation services.	Individuals and families benefit from rehabilitation of substandard housing, which improves their quality of life.	Seniors are assisted with home maintenance and repairs that support them to remain living within their neighborhoods.
Preserves the resources already in the structure.	Maintains the availability of affordable housing.			Neighborhood identity and cohesiveness is bolstered.	
Allows the use of energy efficient materials and designs in rehabilitation projects.					

Source: Municipal Corner, Planning Toolbox, Chester County Planning Commission

Older segments of the population, particularly those over the age of 70 years, are expected to grow significantly into the future. Given this trend, more home improvement activity in coming years may involve projects that update kitchens and bathrooms or that improve accessibility and safety for elderly household members, with the intent of allowing them to age in place. Many renovations not

only improve the structure physically, but also improve energy efficiency which can result in reduced utility bills. When the renovations involve historic structures, it is important to encourage the use of materials that maintain the historic integrity of the property.

The amount of remodeling and renovation activity in an older neighborhood is one measure of neighborhood viability. When improvements are made to a few homes, it can spur owners of other homes to do likewise. This demonstrates an increased level of community pride and stability. Such improvements can increase the home resale value and make the neighborhood more attractive. Home improvements can be costly to any homeowner, but these costs can become especially burdensome to people on limited or fixed incomes.

Housing rehabilitation is affected by regulatory barriers, the condition of the housing stock, and financial limitations. Regulations, like those relating to lead-based paint removal, ensure safety but can make rehabilitation expensive and time consuming. The condition of housing stock, particularly the original construction methods, can make rehabilitation projects more difficult. Limited financial resources can negatively affect home maintenance and rehabilitation work.

#### [Age-Friendly or Livable Communities and Neighborhoods](#)

Age-friendly or livable communities are committed to making themselves a good place to live for people of all ages. Age friendliness is related to the urban planning concept known as “8 to 80” where good community design is defined as providing a great place to live for people ranging in age from eight (8) to 80 years. Both of these approaches focus on inclusivity and civic engagement as a way to identify changes that help older people stay healthy and active and connected to their communities. In York County, the York County Community Foundation’s Embracing Aging initiative is working in this sphere and has partnered with YCPC and others in the York County Senior Housing Partnership, which is discussed in greater detail elsewhere in this Plan.

#### [Main Street Program](#)

Through a Main Street Program, outreach, technical assistance, and educational services are provided to assist communities with revitalization of their downtowns or central business districts and surrounding residential neighborhoods. The goals are to improve the business environment, enhance the quality of place, increase community synergy, and create vibrant places for people to live, work, and play. The PA Downtown Center is a key provider of these services. Main Street Hanover is a local example of a successful Main Street Program.

#### [Provision of Open Space](#)

In addition to providing areas of green space for recreation or for the enjoyment of fresh air, parks, open space, and public places contribute to the greater good of the community in other ways. Some of these initiatives make particularly viable partners for parks and recreation:

- Community Building – this concept holds that increasing a neighborhood’s capacity to identify needed changes, be involved in those changes, and sustain positive revitalization – or in other words, become engaged in and sustain planning processes for neighborhood improvement – is a form of community development in and of itself.



- Placemaking – the capacity of public squares, parks, streets, and waterfronts to reinforce community identity, which attracts people and helps to revitalize the entire community.
- Environmental Justice & Community Health Initiatives – Initially, environmental justice activity focused on undesirable, sometimes harmful land uses (e.g. landfills) that disproportionately affect minority populations. More recent work considers urban design, public health, and access to outdoor recreation. Such work can improve health and reduce health disparities.

### Complete Streets

“Complete Streets” is a planning concept based on designing, constructing, and/or retrofitting streets to safely accommodate all users, including pedestrians, bicyclists, motorists, and transit riders of all ages and abilities. This is a departure from traditional street design, which usually emphasizes motorist speed and safety. There is no single set of standards for what a complete street looks like. Design will vary from urban to rural communities, and must also consider surrounding land uses, the width of the right-of-way, and existing infrastructure. Complete Streets designs may include sidewalks, bicycle lanes, bus lanes, public transportation stops, crossing opportunities, median islands, accessible pedestrian signals, curb extensions, modified vehicle travel lanes, streetscape, and landscape treatments. Municipal governments may adopt a Complete Streets policy and/or design guidelines in order to promote this approach, and funding administrators can prioritize projects showcasing Complete Streets design elements. An example is a 2019 Community Development Block Grant project in West York Borough, where improvements to the intersection of Market Street and Highland Avenue included pedestrian-oriented features like curb bump outs, landscape treatments, and accessible pedestrian signals.



Figure 13: Accessible Pedestrian Signals in West York

### Improvements to Community Facilities, Services, and Utilities

Growth and development inevitably lead to a need for community facilities. Some facilities, like police, fire and ambulance, are directly related to the protection of public health, safety and welfare. Others, such as education, recreation, and library facilities, more generally contribute to welfare through an increased quality of life. In planning for the provision of new or expanded community facilities, consideration must be given to existing land uses, proposed land use changes, and population projections, including the age of residents. The need for a provided service is dependent upon local demand, public safety considerations, cost constraints, and the density and age profile of the population being served. For example, emergency services are necessary to all York County residents. Planning for expanded and, in some cases optional, services must recognize the costs and benefits of providing facilities. Often, this balance drives the selection of locations most convenient to the most people.





Figure 14: The Nature Center at Nixon County Park

Providing a full range of services in Primary Growth Areas encourages growth to occur in appropriate locations and at appropriate densities, as determined by local municipalities. If growth areas are designed to include adequate capacities to absorb projected growth, then regulations and policies can ensure appropriately low densities in rural areas, discourage unnecessary infrastructure extensions, and preserve open space and farmland resources. Community facilities like municipal buildings, schools, post offices, and fire stations are certainly necessary for the more

rural areas of York County. These services should be directed to areas within or adjacent to existing boroughs or villages in order to maintain the traditional function of those settings, i.e., as service centers for rural areas. In some cases, municipalities may opt to establish joint or cooperative mutual aid programs to reduce costly duplication and to increase the efficiency of services. Common joint services include police, fire and other emergency services.

The expansion of utilities in accordance with the Growth Management Plan is another way to spur or complement community development. For example, the extension of gas lines into neighborhoods allows residents to take advantage of a cost effective source of energy, while gaining access to broadband internet service is an important priority in many rural communities. The municipal provision of internet access in the form of public hotspots, or unsecured wireless connections available for use by anyone, is also a form of community development. Sensitive planning for utilities involves promoting appropriate co-location with existing utilities, avoiding the disturbance of prime agricultural land, and mitigating the effects of new utilities on historic homes and neighborhoods. Planning for utility corridors, large pieces of infrastructure, or any community facility that may have deleterious effects on nearby residents should be undertaken with an extensive period of civic engagement and a commitment to making sure that no group of people is bearing a disproportionate share of the negative effects.



Figure 15: New Gas Meters in a Historic York City Neighborhood (YCCP)

### Smart Growth Tools

Smart Growth is a conceptual framework that offers a range of principles and tools that can be used to promote neighborhood revitalization and community development by making the most of existing resources to create housing and transportation choices near jobs, shops, and schools. Generally speaking, Smart Growth activities involve a mix of land uses; take advantage of compact building design; create a range of housing opportunities and choices; create walkable neighborhoods; foster distinctive communities with strong senses of place; preserve open space, farmland, and natural

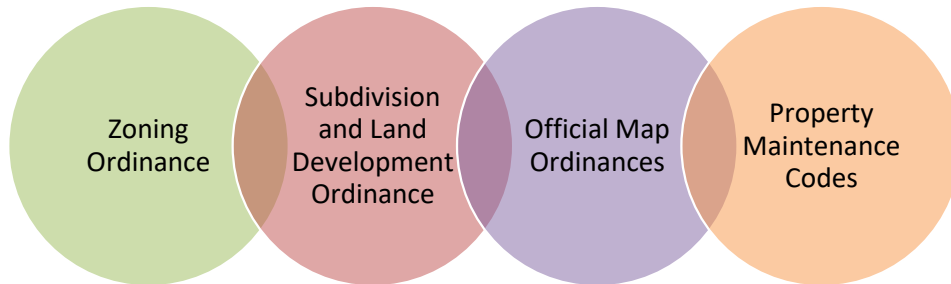
resources; direct development towards existing communities; promote transportation choices; make development decisions predictable, fair, and cost effective; and encourage community and stakeholder collaboration in decisions. In practice, concepts like growth management policies, traditional neighborhood developments, agricultural protection zoning, landscaping requirements, traffic impact fees, stormwater management ordinances, shared parking, and historic preservation activities are, or can be, rooted in Smart Growth principles.

### **Building Codes**

The Pennsylvania Statewide Uniform Construction Code (UCC), Act 145, became effective in 2004. The UCC applies to the construction, alteration, repair, and occupancy of all buildings in the Commonwealth and sets minimum design standards that ensure the health and safety for new residential construction, as well as the alteration and repair of existing dwellings. Except in limited circumstances, every municipality must adopt the UCC as its local building code. Municipalities may also adopt the 2009 International “Existing” Building Code (IEBC) to complement the UCC. The IEBC contains requirements for existing buildings, including historic buildings, that ensure safety without requiring full compliance with the new construction requirements in the UCC. While these regulations provide a valuable function by ensuring a safe, energy efficient housing stock, the construction of higher quality housing units equates to higher construction costs, particularly for new units. These costs are inevitably passed on to the end consumer in the purchase price and represent another component of housing affordability.

### **Municipal Tools for Neighborhood Improvement**

A variety of tools and regulations can be employed by a municipality to preserve or improve the condition of a neighborhood. For the purposes of this Plan, four (4) foundational tools are discussed here. YCPC provides technical assistance to municipalities who wish to address housing and community development concerns with these or other regulatory tools.



### **Zoning Ordinances**

Zoning ordinances can promote broader housing choice and reduce housing costs through thoughtful designation of zones that coordinate the development of many types and densities of housing with appropriate infrastructure and community facilities. Zoning ordinances can also support and protect existing neighborhoods by limiting intrusion of incompatible land uses and by encouraging the continuation of historic mixes of uses, particularly in the County’s older towns and villages. Zoning ordinances are also efficient tools for ensuring that a community’s housing stock remains affordable to its residents. Zoning ordinances can also facilitate appropriate reuse of non-residential structures

to provide housing. There are several examples in York County where former schools, churches, industrial sites, and other buildings have been successfully converted to affordable housing. The Keystone Weaving Mill redevelopment project is one of these (refer to Appendix). Zoning can also encourage affordable senior housing. The Senior Housing Partnership has issued a white paper that discusses zoning ordinance provisions that promote affordable and accessible units for seniors. Nearly every York County municipality has enacted zoning; in fact, only two (2) do not have a zoning ordinance.

### **Subdivision and Land Development Ordinances (SALDOs)**

Subdivision and land development regulations ensure adequate sites for development and public use, maintain reasonable and acceptable design standards, and coordinate public improvements with private development interests. Common requirements include minimum standards for street design, curbing and sidewalk, landscaping, drainage improvements, dedication of land for recreation, traffic impact studies, environmental impact studies, water feasibility studies, and sewage planning. These requirements vary from municipality to municipality, meaning the cost to develop identical housing types will also vary and, likewise, affect the affordability of housing throughout the County. The large majority of York County municipalities have adopted local SALDOs. Only four (4) of 72 have not. In these communities, the County's SALDO is in effect.

### **Official Map Ordinances**

Under the Pennsylvania Municipalities Planning Code, a municipality may express an interest in acquiring specific land (or easements thereon) for trails, streets, parks, open space networks and other public purposes by establishing an Official Map that reserves this land. If a landowner seeks to develop reserved land, the municipality has a year to pursue acquisition of the land from the owner before the owner may freely build or subdivide. Official Maps are useful, therefore, in planning for future needs with regard to community facilities and public infrastructure. However, only one (1) in eight (8) York County municipalities use them. YCPC offers technical assistance to municipalities who have interest in the adoption of an Official Map.

### **Property Maintenance Codes**

Property maintenance codes are local ordinances that requires all property owners to maintain their property and make repairs when a code violation occurs. With proper enforcement, property maintenance codes are a useful way to combat neighborhood deterioration, because they can address deferrals of maintenance before a property slides into blight and/or abandonment. Typically, these codes set minimum standards for property condition and regulate items like deteriorating paint, faulty gutters, and unsafe stairs or porches. Maintenance codes may also address common neighborhood complaints like overgrown properties that harbor vermin or property owners who do not properly dispose of trash. Information gathered during the course of effective enforcement can enable a community to monitor the quality of its housing stock on a continuing basis. Some York County municipalities have a property maintenance code; however, provisions and enforcement vary widely. In order for a Property Maintenance Code to effectively combat property neglect and improve conditions, the Code must address identified community needs and be coupled with strong enforcement.

## Federally Funded Programs and Neighborhood Improvement

### HUD's Consolidated Planning Process

YCPC maintains York County's Consolidated Plan, a U.S. Department of Housing & Urban Development (HUD)-required document that helps assess affordable housing and community development needs and market conditions to make data-driven, place-

based investment decisions about federal funding allocations. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the HUD formula block grant programs: Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Emergency Solutions Grants (ESG) Program, and Housing Opportunities for Persons with AIDS (HOPWA) Program (currently not funded in York County).

The Consolidated Plan is carried out through Annual Action Plans, which provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. Grantees report on accomplishments and progress toward Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER). YCPC publishes a Community Investments Report (CIR) annually that details activities and expenditures made through the programs in this Section. The most recent CIR is always available at [www.ycpc.org](http://www.ycpc.org).

### Community Development Block Grants

York County's Community Development Block Grant (CDBG) program dates to 1977 and supports neighborhood improvement in a number of ways. A limited number of CDBG dollars are available to local municipalities to assist in developing codes, ordinances, and plans. The goal of these dollars is to enable public officials and organizations to make informed decisions in areas affecting housing and community development, including neighborhood improvement. A second, and more common, function of the CDBG program is to eliminate conditions detrimental to the health, safety, and public welfare in neighborhoods and communities lived in principally by low and moderate income persons.

CDBG-funded activities can promote economic development, provide needed community facilities, and support new or increased levels of services in low and moderate income areas. These activities support the economic and physical redevelopment of York County's distressed and deteriorating neighborhoods and communities whenever no other source of funding is available. In York County, CDBG-funded activities commonly include curb, sidewalk, stormwater and roadway improvements, blight removal and remediation, accessibility improvements, curb and sidewalk replacement, and drainage improvements. One role the York County Planning Commission plays is to ensure that CDBG-funded activities support local planning goals and meet municipal regulations.



York County Community Improvements 2018 Report

A national objective of the CDBG program is the prevention or elimination of slums and blight. HUD also addresses slums/blight in urban renewal areas, however there are no urban renewal areas located in York County currently. To qualify under this national objective, an area must exhibit physical signs of blight or decay and receive official designation as a slum, blighted, deteriorated or deteriorating area under State or local law. In these cases, CDBG-funded activities are limited to those that address blight. Once an area has been designated as a slum or blighted area under these provisions, activities may continue even if the area has improved to the point that it no longer meets the tests for initial designation. For the rehabilitation of residential structures, each building must be considered substandard under local definitions and all deficiencies making the building substandard must be corrected before less critical work on the building may occur.

To prevent slums or blight on a spot basis, CDBG-funded activities must eliminate specific conditions of blight or physical decay located outside designated areas. Activities are limited to:

- Acquisition
- Clearance
- Relocation
- Historic preservation
- Rehabilitation of buildings to eliminate conditions detrimental to public health and safety.

**Common ways to address spot blight:**

- Elimination of faulty wiring, falling plaster, or similar conditions detrimental to potential residents
- Historic preservation of a blighted public facility
- Demolition of a vacant, deteriorated, or abandoned building

A designated slum or blighted area remains so for ten (10) years before reevaluation is required. Currently, York County has only (1) designated area. In past years, as many as 34 areas were designated. These have since expired. An area’s designation as a slum and blighted area may discourage some households or businesses from locating there, but the designation also has benefits. The municipality in which the slum and blighted area is located can apply for CDBG funds to address conditions. The goal is to preserve the neighborhood through housing and community development improvements or redevelopment activities. When such activities are funded and implemented through the CDBG Program, they often spur private investment in the community which speeds the overall neighborhood improvement process.

**Common ways to address areas of blight:**

- Acquisition and clearance of blighted properties in a given area
- Installation of a park or playground
- Commercial revitalization through facade improvements
- Treatment of toxic materials on site to enable redevelopment

**Home Improvement Program**

The Home Improvement Program (HIP), administered by YCPC for York County and funded through HUD, provides grants or deferred-payment loans to income-eligible homeowners whose homes do not meet local housing code requirements and/or meet the program’s definition of substandard. The HIP’s goal is to bring homes to standard conditions. By-products of this goal are a contribution to homeowners’ overall safety and quality of life and to



neighborhood stability and quality. The HIP is a useful resource that operates on a small scale – one home at a time – to improve neighborhoods. Additional information about this program and others discussed in this section may be found at <http://www.ycpc.org/382/Housing-Programs>.

### **HOME Investment Partnership**

The HOME Investment Partnership, or HOME program, is a joint effort between YCPC, York County, the City of York, private and nonprofit developers, and local housing development organizations (known as CHDOs) to assure an adequate supply of standard, affordable rental units for low-income households. HOME is funded through HUD and assists in the rehabilitation of existing rental units, new construction of rental units, and first-time homebuyer assistance. Since the program's inception, over \$16,000,000 has been invested, resulting in more than 1,200 new housing units, including affordable senior and multi-unit family housing, transitional housing, and single-family homeownership opportunities.

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A great example of a HOME project that has helped to stabilize a neighborhood is the Baltimore Street project in Hanover Borough. The project was a partnership between a local Community Housing Development Organization, the Borough of Hanover, and the County of York. It involved the demolition of a large blighted office space, with a house attached by common wall, and created four (4) new homeownership opportunities in a residential area of the Borough. The homes were built to aesthetically fit into the neighborhood. Upon completion, the homes were successfully sold to low-moderate income households.

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### **York Homebuyer Assistance Program**

The York Homebuyer Assistance Program (YHAP) provides income-eligible first-time homebuyers with assistance in meeting down payment and closing costs. YHAP also offers a series of educational workshops for first-time homebuyers. While ties to neighborhood improvement are more indirect, encouraging homeownership is a recognized way to improve neighborhood stability and encourage individuals to stay in, and invest in, their communities. YHAP is funded through HUD allocations to York County and York City and is administered through the York Housing Opportunity Center.

### **Weatherization**

York County's Weatherization Assistance Program is designed to reduce heating and cooling costs for low-income persons, with priority given to high energy users (the elderly, people with disabilities, and families with children) by improving the energy efficiency of the home and helping ensure health and safety. This program is funded in part by the U.S. Departments of Energy and/or Health and Human Services. No repayment is required for the services provided and no liens are filed on properties. Both owners and renters may apply. There is a shared cost requirement for the owners of rental properties. The Weatherization Assistance Program is one more useful small scale, home-by-home, resources to improve the quality of housing in the County.



### York County Land Bank Authority & Blighted Property Review Committee

Created in 2018 and starting in 2019, two (2) new tools are available for neighborhood improvement in York County. The County's Land Bank Authority allows for the acquisition, holding, and demolition of vacant, abandoned, and tax-delinquent properties. The Land Bank Authority was created through a partnership between the Realtors' Association of York and Adams Counties, the Redevelopment Authority of the County of York, the Redevelopment Authority of the City of York, the York County Economic Alliance, the York County Commissioners, and the York County Planning Commission. A County Commissioner-appointed Blighted Property Review

**Land banks are governmental entities or non-profit corporations that focus on the conversion of vacant, abandoned, tax delinquent properties into productive use.**

Committee (BPRC) identifies and certifies candidate properties through a legal and procedural process. The BPRC has countywide representation. Activities are funded through a \$15 fee on recorded mortgages and deeds. The Land Bank Authority and BPRC work together to deal with severely dilapidated properties that in many cases also represent neighborhood nuisances. Review by the BPRC ensures that only truly blighted properties are demolished, and that community concerns about proposed activities are addressed.

The York County Land Bank Authority work is directed by the following goals:

- Removing liens and encumbrances to facilitate investment and development,
- Assisting developers in acquiring vacant or tax delinquent properties for reuse,
- Making the process for redevelopment more efficient and timely,
- Generating revenue to remediate or redevelop additional vacant or tax deficient properties,
- Maximizing a property's potential and contribution to the tax base, and
- Sustaining ongoing blight mitigation efforts.

### WEST YORK BOROUGH: A CASE STUDY IN NEIGHBORHOOD IMPROVEMENT

A number of the strategies, tools, programs, and principles discussed in this Chapter have been at work in West York Borough for a number of years. The following case study presents the history of revitalization efforts in West York, looks at the funding mechanisms involved, and takes a detailed look at the large and impactful redevelopment of the Keystone Weaving Mill property. It is important to note that these efforts evolved from a grass roots community effort, and that the community remains engaged to the present day in ongoing community development initiatives.

# Community Development at Work in West York Borough

## Why West York?

In 2008, West York was chosen by YCPC for significant federal investment because, out of 71 municipalities, it had the **highest poverty rate** and the **highest percentage of persons with low-moderate income**, the **highest property tax rate**, the **highest density**, and the **highest per-capita crime rate**. However, it also had several positive attributes: **excellent location**, **well regarded schools**, extensive **public services and infrastructure**, full service **police and fire**, an existing **commercial center**, **bus service**, and close-by **employment**.



## The West York Complete Streetscape Study & Design

This study developed a plan and financing strategy for improvements in West York's central business district. Transportation, pedestrian, and economic development needs were analyzed and recommendations made. In 2013, a design plan for the streetscape was completed and presented to the Borough. Included elements were:

- Create a **unique identity** for the Borough.
- Unify the **streetscape**.
- Establish boundaries and **arrival points**.
- Maintain and complement **historic appearance**.
- Improve **pedestrian crossings** and **sidewalks**.
- Improve conditions at **railroad crossings**.
- Accommodations for **bicycle traffic**.
- Improvements to **parking meter** system.



## Projects Completed To Date

- 1300 block of West market Street: curb & sidewalks
- Market Street paving & new traffic signals
- Highland Avenue bridge
- Highland & Market Street intersection pedestrian improvements





*The Keystone Weaving Mill, located near the intersection of South Highland Avenue and West Market Street, closed in 2009. The 4-acre site was then used primarily for storage, although a few offices remained in one building. The Mill complex was well-maintained, with major systems in good repair. The principal building dates to 1896 and was built for the Martin Carriage Works, with nine (9) other buildings from varying dates on site.*

*The redevelopment project included conversion of the Martin Carriage Works building into 80 apartments for low and moderate income families, conversion of the former office building into townhouse apartments, conversion of three smaller buildings into commercial spaces, and demolition of other structures, including the Atlas Manufacturing building. Demolition was necessary to meet modern access and parking standards, as well as Borough zoning and land development regulations. These standards include: two-way access at both West Market Street and Highland Avenue, emergency vehicle access, internal access routes and parking areas, and 184 parking spaces for tenants and businesses.*

*The redevelopment involved historically sensitive treatment of the Martin Carriage Works building and recordation of the demolished structures. It also incorporated a range of green technologies, including geothermal wells, roof-top solar panels, the reuse of demolition materials as fill on site, and rain gardens to minimize stormwater runoff.*

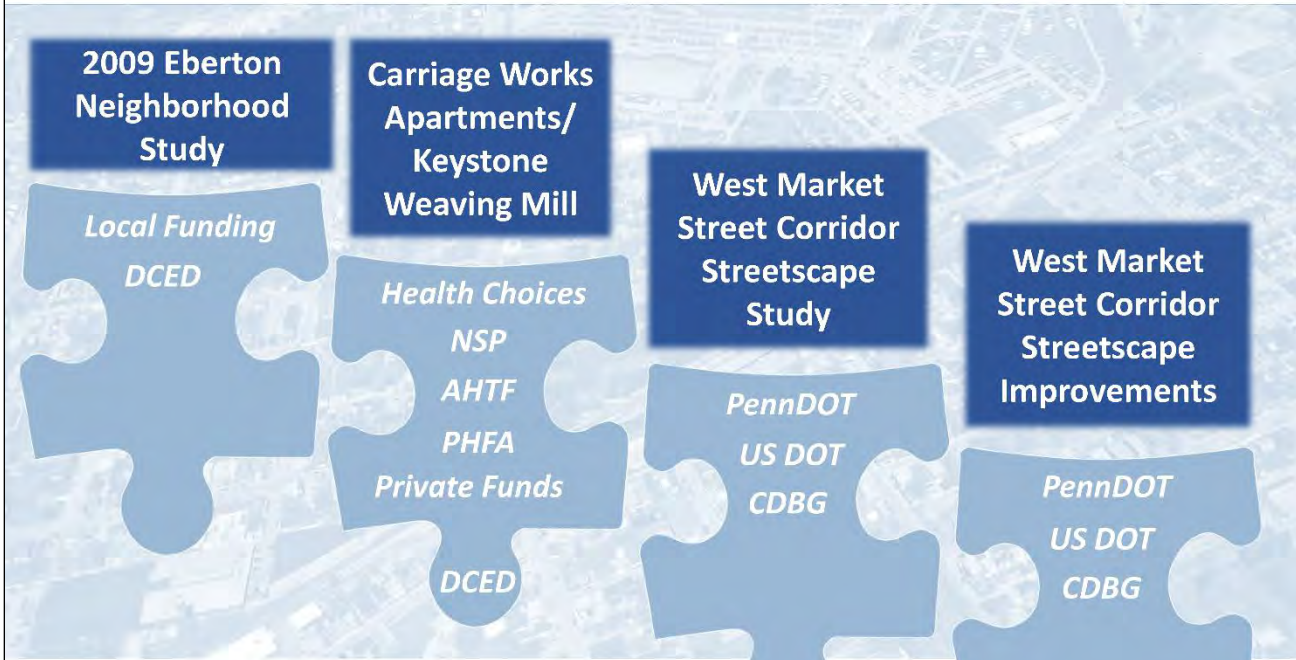
*Funding was provided by York County Health Choice Management Unit (\$800,000), York County Affordable Housing Trust Fund (\$3,293,000), HUD Neighborhood Stabilization Program (\$1,113,450), Low Income Housing Tax Credits from PHFA (\$13,487,475), and PA DCED (\$500,000). The redevelopment was completed in 2012.*



## The Keystone Weaving Mill: Revitalization in Action



## Funding Community Development in West York



**Local Funding**

**DCED**

**NSP**

**AHTF**

**Health Choices**

**PHFA**

**Private Funds**

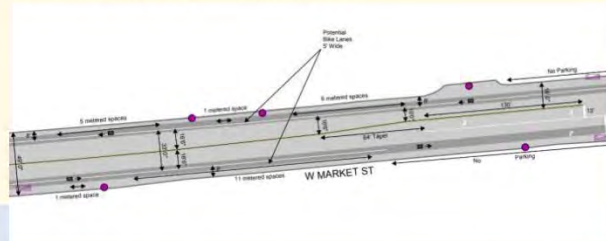
**CDBG**

**PennDOT**

**US DOT**

- West York Borough funding
- Pennsylvania Dep. of Community & Economic Development
- HUD’s Recovery Act-based Neighborhood Stabilization Program
- York County’s Affordable Housing Trust Fund
- Funding for mental health consumers through County Human Services Dep.
- Pennsylvania Housing Finance Agency Low Income Housing Tax Credits
- Private housing development equity funding
- HUD’s Community Development Block Grant Program
- Pennsylvania Department of Transportation
- U.S. Department of Transportation/Federal Highway Administration

Improvements in West York involved funding from all levels of government: local, county, state, and federal – plus private equity funds!



### Grassroots Beginnings

In 2009, a Neighborhood Advisory Committee prepared a community survey, sponsored public meetings, and developed a vision, goals, and objectives for a plan for improvements.

The resulting Eberton Neighborhood Revitalization Study became the basis for millions of dollars of investment in affordable and market rate housing and a variety of transportation projects that improve residential quality of life.

## **SUMMARY**

This Chapter examined the factors that contribute to neighborhoods being capable of supporting a high quality of life for their residents, along with factors that can harm neighborhoods. Then, a number of general planning principles and specific implementation tools were considered. Throughout, it is acknowledged that neighborhood improvement must engage the neighborhood to identify local positive and negative community attributes and desired goals, then choose appropriately from the tools available to improve neighborhoods. These factors and tools were also examined in relation to the role of the YCPC and its partners.



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## CHAPTER SIX – ACTION PLAN

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Two (2) initial premises of this Plan are that housing is a basic human need and that everyone should have access to affordable, comfortable, and safe housing. In achieving this vision, it is impossible to separate housing units from the human communities they are a part of and the physical environment they occupy. By promoting a holistic view of housing and community development, this Plan focuses not only on the built environment, but also on quality of life.

To create the community of this Plan’s vision, overarching concerns about housing affordability and access are discussed, and action items identified. This is followed by noting priorities and broad concerns that relate to community development. The Chapter then presents three (3) strategic initiatives currently underway in the County to provide vulnerable populations with access to affordable housing.

### THE OVERARCHING CONCERNS OF AFFORDABILITY AND ACCESS

Housing affordability and access to housing are far-reaching issues, requiring action from a large number of entities in widely varying professional fields and sectors to meet goals. The action items identified here are intended as a guide for both YCPC, its partners, and other community stakeholders in promoting housing affordability and access for all York Countians.

Affordability is a concern in many areas locally and across the nation. In York County, U.S. Census data shows that more people are paying higher housing costs in York County now than ten (10) years ago, regardless of income or housing cost levels. Additionally, about one (1) in three (3) homeowners and one (1) in two (2) renters are paying more than 30% of their income on housing. Cost-burdened households like these often are forced to prioritize paying their rent or mortgage over other essentials, like food, healthcare, and childcare. These pressures represent a significant reduction in quality of life, and a barrier to reaching a vision that includes safe, comfortable, and affordable housing options for all segments of the population.

Historical and geographical factors affect affordability at a broad scale. For many years, older housing units in the City, especially, and smaller boroughs have acted as reserves of affordable housing in York County. While significant economic redevelopment in York City and other older built-out areas is a positive trend in many ways, including the renovation of formerly substandard units, it also represents a loss of affordable units as market rate rents rise in historically depressed housing markets.

Housing quality is also a concern. Many units that qualify as affordable, in terms of rent, may be unsafe and inefficient in terms of concerns like presence of lead paint, deferred maintenance, and energy efficiency. The Housing & Community Development Survey conducted as part of the creation of this Plan confirms that while many municipalities feel they have an adequate number of affordable housing units within their boundaries, the safety and condition of these units is often questionable.

Rising home and land prices affect the development and service community as well. Affordable housing developers in York County have reported difficulty in purchasing property at a price that supports the economic feasibility of projects, while housing service providers report difficulty in finding affordable units for clients, despite availability of funding for rental assistance.

### **Recommendations for Ensuring Housing Affordability:**

The following are steps that YCPC, partners, and community stakeholders can take to help reach this Plan's vision in the face of increasing affordability problems.

#### **Promoting the Creation of Safe, Affordable Housing Units**

- Complete an updated inventory of available York County and City of York Redevelopment Authority properties and hubs via the YCPC's open data portal, creating a "Living Map" of York County, that is technology based, accessible to the public, and user friendly; use the inventory to plan for the location of housing relative to amenities, transportation, and jobs.
- Conduct a needs assessment to determine what type of housing is needed throughout the County, compare the demand to the available inventory, and then conduct a gap analysis; engage the Land Bank and Redevelopment Authority in this process.
- Explore costs to construct/provide affordable housing at the block or neighborhood level.
- Identify and promote the use of non-federal funding options to increase the supply of affordable housing.
- Continue to direct appropriate federal funding allocations toward sound affordable housing development projects.
- Continue to partner with developers that build smaller, more affordable housing units. Develop a plan to assist developers as/if needed.
- Promote awareness of the housing market in York County, including the desirability of smaller, more affordable units by large segments of the County's population.
- Continue to provide financial assistance for the construction and rehabilitation of affordable housing through coordination of federal funding streams, the County's Land Bank Authority, and local municipal redevelopment priorities.
- Advocate for reassessment of affordable housing tax credit application scoring in the County.

#### **Promoting Home Ownership & Meeting Safety Needs**

- Assist low and moderate income households in achieving home ownership through the administration of the Homebuyer Assistance Program.
- Improve residential quality of life on a house-by-house basis through programs like Weatherization and the Home Improvement Program.
- Explore opportunities for the creation of employer assisted housing programs with both large and smaller employers in the County, whereby an employer puts money into closing costs on homes that are available nearby, using the York College program as a model.
- Facilitating or fostering partnerships with other community program that provide assistance.
- Explore regional tax mechanism to spread and reduce cost burden as means to support increased owner occupied homes.

### **Increasing Municipal Capacity for and Awareness of Affordable Housing**

- Help connect municipalities, which desire to revise land use ordinances to address affordable and accessible housing concerns, to funding sources that can help cover costs of ordinance development.
- Continue YCPC staff assistance to municipalities when drafting new ordinances/plans or amendments to ordinances/plans to assure fair housing issues are addressed.
- Require that municipalities using CDBG funds to prepare or update their comprehensive plan or land use ordinances address affordable housing concerns adequately.
- Create and maintain a library of sample best practices and resources related to Housing Quality Standards and Housing Maintenance Codes to aid in assisting municipalities.
- Review existing municipal zoning ordinances, in cooperation with the Local Government Advisory Committee, local municipalities, and the York County Zoning and Building Permit Officials Association, to identify provisions that have the potential to affect the supply of affordable housing (e.g., minimum habitable floor area, density/lot area). Where appropriate, encourage municipalities to relax restrictions on two-family and multi-family dwellings.

### **Increasing County Capacity for and Awareness of Affordable Housing**

- Launch an education and awareness campaign to reframe the term “affordable.”
- Continue to collect, analyze, and distribute data essential to understanding housing needs in York County. Examples are demographic data, housing market data, build-out scenarios for developable vacant land in growth areas, and the mapping of impediments to fair housing.
- Continue to place emphasis on housing affordability in updates to the York County Housing and Community Development Plan, the County’s Consolidated Plan, and other Comprehensive Plan components.
- Continue to inform and support the operation of the County Land Bank Authority and Blighted Property Review Committee, ensuring that practices and projects conform to County Comprehensive Plan goals for growth management.
- Review municipal plans and ordinances, or amendments thereto, to determine consistency with the Fair Housing Act and the County Comprehensive Plan. Any proposed provision that appears to limit housing choice or impose unnecessary restrictions should be brought to the attention of local officials.

### **Recommendations for Increasing Housing Access:**

The following are steps that YCPC, partners, and community stakeholders can take to help reach this Plan’s vision in the face of increasing difficulty in accessing appropriate housing.

#### **Community Awareness**

- Use YCPC’s social media accounts and relationships with community outreach partners to raise general awareness about factors that affect housing access and resources that help lower barriers to access, like housing counseling and first-time homebuyer assistance.
- Continue working with the Senior Housing Partnership to raise residents’ awareness of the value of aging in place, and the home design features and neighborhood characteristics that support it.

- Continue to support and publicize homebuyer education and counseling programs offered by agencies like the Community Progress Council and the York Housing Opportunity Center.
- Sponsor and participate in activities that promote YCPC’s housing programs, including the distribution of fliers, social media posts, and exhibiting at local events.
- Explore the feasibility of providing home maintenance workshops to both renters and homeowners.
- Work to change common negative citizen attitudes about development options that support affordable and accessible housing, like density bonuses, multi-family housing, conversion apartments, accessory dwelling units, traditional neighborhood development, and mixed use development.
- Develop a community’s capacity for change and self-direction by continuing to engage residents in the planning processes and activities that identify, design, and implement neighborhood improvement activities.

### Supporting Housing Access through Barrier Removal

- Continue to monitor the presence of impediments to fair housing like racial and ethnic minority concentrations, poverty, income, and access to public transportation. Analyze geographic distributions and use resulting maps to identify and support partnerships and actions that help mitigate impediments.
- Identify regulatory barriers to housing access. An example is to inventory municipalities with provisions outside of land use ordinances that may affect access to housing, including “three-strikes” codes and similar.
- Support local workforce development programs that provide low income residents with educational opportunities, skills, and/or disability accommodations that give access to higher paying and/or more stable employment opportunities.
- Continue annual monitoring of projects funded by federal, State, and local funds for compliance with affirmative fair marketing requirements.
- Continue striving to meet the needs of low to moderate income residents and encourage the development of economically integrated neighborhoods through program administration and established partnerships with community stakeholders.
- Consider developing a regional approach to meet housing needs that would include establishing a planning team for each municipality or region.
- Continue to participate in and support the Coalition on Homelessness as a mechanism for prioritization and coordination of services for homeless and at-risk of homelessness populations.
- Continue and expand use of the County’s Homeless Management Information System and Coordinated Entry process to efficiently connect clients most in need to appropriate housing and supportive services.
- Partner with County and regional criminal justice, human services, and health care systems to address the local opioid crisis through coordinated action that stabilizes individuals and families, including the ability to afford and maintain stable housing.





- Continue to explore public transportation needs and improve the mobility of residents by supporting the implementation of the York County Transit Development Plan.

## **COMMUNITY DEVELOPMENT & NEIGHBORHOOD IMPROVEMENT**

National research shows that approximately 50% of an individual's health and well-being can be attributed to the zip code in which they live (WellSpan Health 2018 Community Health Improvement Plan). About 10% is attributable to the built environment, specifically. The potential for sound housing and community development planning to contribute to residents' health and overall quality of life is demonstrated powerfully in the graphic on the following page. The graphic was developed by Healthy York, a coalition that works to improve health in the County across a number of fronts.

A recent study sponsored by Healthy York, which informs this graphic, ranked figures for life expectancy in the County by zip code. The study found that people residing in Dallastown live on average ten years longer than those living in York City. While many factors contribute to this significant demographic disparity, the type and quality of housing in any given community certainly plays a critical role in the health and stability of individuals and families across the County.

The federal programs administered through YCPC allow the Planning Commission to align funding priorities with local community development projects that promote sound land use planning principles while working to address large economic and health disparities.

	<b>York City</b> Zip Code 17401 <i>Urban Setting</i>	<b>Delta</b> Zip Code 17314 <i>Rural Setting</i>	<b>Dallastown</b> Zip Code 17313 <i>Suburban Setting</i>	<b>Pennsylvania</b>
How long residents are expected to live: 	72.7 years	76.2 years	82.8 years	<b>78.5 years</b>
Household median income: 	\$25,819	\$53,966	\$52,784	<b>\$59,195</b>
Percent residents from minority backgrounds: 	67.3%	4.9%	6.8%	<b>19%</b>
Percent residents living in poverty: 	47.3%	15.5%	13.1%	<b>12.5%</b>
Owner Occupied Housing Unit: 	26.8%	65.3%	63.4%	<b>69%</b>
Median Age of Residents 	26.6	38.0	41.8	<b>40.4</b>
School District's rank: 	495	290	60	<b>504</b>

### Recommendations for Community Development

- Continue to explore ways that community development and public health initiatives can complement each other, raising overall quality of life. Examples include promotion of walkable communities and complete streets, improvements to failing public and on-lot sewer and water systems, and provision of needed human services in underserved low to moderate income areas.
- Continue to review, update, and implement the County Consolidated Plan, Annual Action Plans, and related documents to ensure local needs and priorities are addressed through local and federal funding mechanisms.
- Continue to review, update, and implement the County Comprehensive Plan, including the established growth and rural area boundaries, which provides a framework for making community development decisions.
- Continue to direct Community Development Block Grant funds to address significant service gaps, environmental safety concerns, and housing needs for low to moderate income households throughout the County.

- Continue to use other tools for redevelopment and service provision like the HOME Investment Partnership, CDBG allocations, Affordable Housing Trust Fund, and County Land Bank Authority to address blight and return underused or abandoned buildings to productive use.
- Work in partnership with York City and York County economic development groups to ensure redevelopment and revitalization projects minimize effects on housing access and affordability, and occur in areas with infrastructure that can support the growth.
- Provide assistance to municipalities in developing local land use regulations that follow recognized best practices and that are consistent with the County Comprehensive Plan.
- Continue to collect and analyze data to provide a foundation for County community development planning.
- Prioritize renovation over new build on blocks identified as being in need of renovation and establish a time line.
- Work in partnership with the York County Economic Alliance (YCEA) to establish a countywide Main Street Program; model the program after the existing Hanover Main Street program.

## OPPORTUNITIES FOR STRATEGIC ACTION

This Section discusses challenges and opportunities surrounding three (3) topical areas where the York County community has expressed a desire for change and has already committed to changing the status quo: 1.) meeting senior housing needs, 2.) coordinated assessment and data sharing between housing and supportive service providers, and 3.) the housing needs of those with criminal justice and/or mental health involvement.



### Meeting Senior Housing Needs

York County has a growing understanding of the importance of housing options that fit the changing needs of an aging population. See Appendix B: Housing for our Aging Population. Options that support aging in place ensure that seniors can remain close to support networks like families, friends, and health care resources as they come to rely on them more heavily. YCPC is working in partnership with the York County Community Foundation’s Embracing Aging initiative to plan for this population’s needs. Through the Senior Housing Partnership, a series of facilitated conversations and action planning meetings are underway. The Senior Housing Partnership will work to identify goals and pursue specific action items as they evolve from continuing planning meetings. Opportunities for positive change in this area include:

- Ensuring consistency between the Senior Housing Partnership’s work and the broad goals for growth and development expressed in the County’s Comprehensive Plan. This includes incorporation of goals for senior housing into all relevant comprehensive plan components.
- Continuing to act as a strong supporting partner in this effort.
- Working to implement action items identified by the Senior Housing Partnership.
- Working to raise awareness of the needs of an aging population and the work of the Senior Housing Partnership.
- Strengthening relationships between regulators, funders, private and nonprofit housing providers, private and nonprofit housing developers, advocates, and senior citizens.

### **Coordinated Assessment & Data Sharing between Housing Providers**

As discussed in Chapter 4, the York County Coalition on Homelessness (YCCH) uses the Homeless Management Information System (HMIS) to efficiently and effectively address the needs of homeless and near-homeless residents of York County. The HMIS helps the YCCH make data-driven decisions about funding distribution, assess the performance of programs and services in the community, and identify gaps in services. The HMIS also serves as the management and coordination tool for York County Pathways to Home (also known as Coordinated Entry). Pathways to Home assists those in need of housing by using a triage-style model to assess households. This ensures service to populations who are most in need because prioritization is by need, rather than first-come-first-serve. Through HMIS, services across agencies can also be managed and coordinated, making for an improved user experience and better consumer outcomes.

Moving forward, the Pathways to Home process has much potential for growth. These opportunities include:

- Bringing additional housing service providers on line with HMIS & Pathways to Home.
- Bolstering the system’s effectiveness through dedicated staff that can work full time to locate housing for clients.
- Serving as a model for data sharing and care management between County and State criminal justice systems, regional and local behavioral and physical health care providers, substance use treatment providers, housing providers, and other stakeholders. Much of the work surrounding this vision will be the responsibility of the Community Action for Recovery & Diversion (CARD) Project Director, on board at YCPC in early 2020, and will facilitate the collaborative efforts needed to establish such a system and related objectives.

While this last area of focus includes concerns beyond housing, the creation of such a system promises to yield dividends by alleviating public health concerns like substance use that can affect an individual’s ability to locate and maintain safe housing.

### **Housing for the Criminal Justice- and Mental Health-Involved**

Years of national research have shown that people with mental illness are incarcerated at rates far above the general population, often for behavior that is symptomatic of untreated behavioral health concerns. This default represents the transfer of a public health crisis onto criminal justice systems

and physical health providers that are ill-equipped to meet behavioral health needs. Opportunities for progress in this area include:

- Coordination through the York County Reentry Coalition (YCRC) to better leverage resources and knowledge to provide appropriate housing for reentrants, particularly those unable to live independently and those whose offense restricts where they can live.
- Incorporating lessons learned in traditional housing services more widely. For example, while it is difficult to generalize about how to prioritize the needs of reentrants, Housing First models developed for homeless population service delivery are applicable to reentry as well.
- Creating and/or expanding housing resources that help to address a complex mix of employment, education, and/or health needs while placing a client in stable and safe housing, particularly when recovery from a substance use disorder is involved.
- Working with private and nonprofit health care providers to better serve people in crisis who do not have stable housing and so end up at emergency departments for lack of a more suitable solution, a situation that produces suboptimal outcomes.
- Promoting diversion of those with behavioral health care needs away from repeated arrest and incarceration and into needed health care treatment through collaboration with community stakeholders.

## **SUMMARY**

This Chapter concludes the Plan by identifying actions for YCPC, its partners, and community stakeholders that ensure affordability and access. This is followed by recommendations for community development activities, and a discussion of areas of strategic significance where collective momentum for change already exists.

Taken together with prior chapters, the stated purposes of this Plan are met: to fulfill the MPC requirements for housing planning and community facilities planning, and to provide a foundation for housing and community development initiatives, particularly those administered by the YCPC on behalf of York County. As such, this Plan presents a unified approach to housing and community development planning for York County.

Planning for housing and community development happens in a complex context that is shaped by:

- Local municipal needs, priorities, and political will;
- Countywide goals set forth in its Comprehensive Plan;
- Recognized best practices in land use planning, economic development, and public health;
- Local, state, and federal regulatory environments;
- Local, state, and federal funding priorities and allocations;
- Changing housing market trends;
- Changing demographic trends;



- Public health goals and priorities;
- Community demand (or lack thereof) for community facilities; and
- Historical and geographical circumstances that continue to shape communities.

When these factors are considered and balanced against one another, housing and community development planning stands to make significant contributions to the quality of life of York County residents.

## APPENDIX A – MUNICIPAL & ORGANIZATIONAL SURVEYS

# Municipal Survey

Municipal leadership was asked to choose the three most important or pressing housing problems that their residents are facing. Twenty-four of 72 municipalities responded to the survey.

*# of Respondents    Housing Challenge Identified*

- 16**    The need for change in property and/or school tax structures to help ease housing costs.
- 10**    Addressing quality of life issues like crime, noise, trash, and property maintenance problems.
- 7**    Making it easier or cheaper to buy, fix up, and/or maintain older homes.
- 7**    Housing affordability – making sure that decent and safe housing is available at all income levels.
- 7**    Availability of homes and communities designed for aging in place.

*Nearly half of respondents felt that **taxation** is affecting who can afford to purchase homes in their community.*

*Municipal responses generally did not identify low **walkability**, loss of **young professionals**, **gentrification**, lack of housing with **supportive services**, or a lack of **homeowner/renter education programs** as concerns.*

*Nearly half of respondents felt there were **sufficient numbers** of affordable housing units in their communities, but had concern about the **quality** of those units.*

*Over one quarter of respondents observed that it is **difficult to find a specific type of unit**, like a one-story or accessible home, in their community.*

# Community Org. Survey

A wide variety of human service providers and housing developers were asked to choose the three most important or pressing housing problems that their clients are facing. Seventy-seven providers responded to the survey.

# of Respondents Housing Challenge Identified

- 51** Housing affordability – finding housing units in good condition for those at or below 80% area average median income.
- 39** Finding homes and communities designed for accessibility and/or aging.
- 35** Finding homes for people who need supportive services (physical or mental disability or other).
- 17** Addressing quality of life issues like crime, noise, trash, and property maintenance problems.
- 16** Difficulty in keeping up with property taxes, or renting because they can't pay property taxes.
- 15** Finding a safe, affordable place to live after release from jail or other institutions for those who do not need supportive services.
- 14** Locating resources to buy, fix up, and/or maintain older homes.

*Over half of respondents observed that it is **difficult to find a specific type of unit**, like a one-story or accessible home, in their community.*

*Nearly half of respondents expressed need for additional **voucher-based subsidized housing**. A third saw a need for more **public housing**.*

*Nearly half of respondents reported that clients could find affordable units, but that the units are often in **poor condition**. Many other providers reported **a lack of affordable units** in any condition.*

*Half of respondents felt that **taxation** is affecting who can afford to purchase homes.*

## APPENDIX B – HOUSING FOR OUR AGING POPULATION

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America’s older adult population has grown tremendously since the first of the baby boomers (born 1946-64) turned 50 years old in the mid-1990s. Between 1990 and 2010, the number of people of at least that age jumped by 35 million, an increase of 55 percent<sup>1</sup>. With the oldest baby boomers reaching retirement age after 2010, the population aged 65 years and older is projected to soar to 73 million by 2030, an increase of 33 million in just two decades. By 2040, the aging baby boomers will also push up the population aged 80 and over to 28 million, more than three times the number in 2000<sup>1</sup>.

Presently, the vast majority of the 50-and-over population currently lives independently - that is, within the community rather than in institutional care facilities. Many are still in the workforce, some embarking on second and third careers. Younger members of this age group may be part of the so-called “sandwich generation” that juggles work, care for children, and care for parents.

Even among individuals aged 80 and over, more than three-quarters live in their own homes. “Aging in place” is the preference of most people. In its recent survey of 1,600 people aged 45 and older, AARP (formerly the American Association of Retired Persons) found that 73 percent strongly agreed that they would like to stay in their current residences as long as possible, while 67 percent strongly agreed that they would like to remain in their communities as long as possible<sup>2</sup>. However, a recent AARP report revealed that about one in five respondents aged 50 and over occasionally or regularly missed activities they would like to or should do because they had limited driving abilities, or had given driving up entirely<sup>3</sup>. This leads individuals to become more reliant on others for transportation needs, and/or necessitates them to live with others.

As we plan for the future of York County’s aging populations, there are several assumptions we can make, and facts to consider, when we talk about their needs:

- There are more residents age 85 and older living in the county than in any time that county demographics have been documented<sup>4</sup>;
- The cost of trying to provide assisted living for elderly populations will continue to rise<sup>5</sup>;
- 37% of York County’s population is 50 years old or older<sup>6</sup>;
- The number of new affordable assisted-living communities may not match the anticipated regional need; and
- The responsibility to use our existing resources in the most efficient way is ours.

As the single largest expenditure in most household budgets, housing costs directly affect financial security. Today, a third of adults aged 50 and over - including 37 percent of those aged 80 and over - pay more than 30 percent of income for housing that may or may not fit their needs. Among those aged 65 and over, about half of all renters and owners still paying off mortgages are similarly housing cost burdened. Moreover, 30 percent of renters and 23 percent of owners with mortgages are severely burdened - paying more than 50 percent of income on housing<sup>7</sup>.



Acknowledging that our population continues to age, and that the cost of housing continues to increase, the reality is that we face a growing challenge to provide safe, relatively inexpensive, and dignified places for our elder citizens to live. Many are now eschewing placing older loved ones in assisted-care nursing homes because of the expense, distance from other family members, and discomfort of existing facilities.

While the expressed preference for aging adults continues to be an “Aging in Place” option, that isn’t always an option for various reasons for significant portions of our aging community. What are the alternatives? Many are now considering housing older parents/grandparents and/or handicapped/disabled family members within the confines of their existing property. With this option, the local municipality faces a series of questions regarding the possible impact of these decisions on neighbors and resources, as more families consider this alternative.

These questions include:

- Should the municipality care if a growing number of citizens choose to house additional family members on their property?
- How will the community be affected by the additional residential/assisted-living use of a property?
- Does your municipality already have ordinance language that addresses this type of residential growth/change of use?
- What impact could new residents have on existing water, sewer and stormwater resources?
- If assisted nursing care will be involved, how will that impact neighbors?
- Will temporary elderly housing be monitored by the municipality, and if so, how?
- What conditions would be placed on this practice?
- What are the factors to consider after the temporary living situation on the residential property has changed?

There are many issues for the municipality to consider, but, we urge local municipalities to begin collective thought regarding this issue, if they haven’t already, because we anticipate this will be a trend for future land/property use.

As a form of guidance, the York County Planning Commission offers the following as a series of considerations for local municipalities as they decide how, or if, to manage the expected growth of temporary family oversight and on-site nursing care provision to aging citizens.

### **Housing Options**

Municipalities should look at their housing policies to see if they are supportive of housing options, and if these are encouraged/permitted through their ordinances. Areas for consideration include:

- **Flexible zoning rules.** Zoning ordinances should be reviewed and can be modified to promote a diverse range of housing types that expand choices for older adults and others. These choices



can include accessory dwelling units (i.e., granny flats), high-density rental units, and/or the location of residential units near shopping, transit, and other amenities.

- Enhanced consumer choices. The development of a range of publicly and privately supported housing models such as assisted living residences, continuing care retirement communities, and congregate housing should be encouraged. Access to developments that integrate services and housing through the Programs of All Inclusive Care for the Elderly (PACE) model should be expanded. Co-housing efforts that promote “active neighboring” and/or include professional care-givers could be considered. Families of every income category should have access to affordable housing options.
- Affordable rental housing. Existing affordable rental housing should be preserved. Funding support for the development of new affordable rental properties, or for the rehabilitation of existing rental units, should be advocated. Incentives to preserve and build more low income/affordable housing with supportive services proximate to transportation networks should be investigated.
- Universal design in new homes. Government-subsidized housing that incorporates universal design principles should be allowed and/or promoted. Building codes should be reviewed so that the development of market-rate housing for elder-friendly homes is encouraged.

Some examples of various traditional housing types follow. With these listed options we offer a traditional definition of the housing types, and then offer some “food for thought.” Relating to this particular housing type, we suggest some discussion topics - what needs to be considered, and what are some possible concerns; and we conclude with a list of recommendations for the municipality as it discusses the inclusion of these various housing types in their communities.

#### Accessory Dwelling Unit (ADU)/Granny Flat/Accessory Residential Unit

A Typical Definition: *an additional dwelling unit, either attached or detached from the principal dwelling, placed on a property for occupancy by either an elderly, handicapped or disabled person related to the owners of the principal dwelling by blood, marriage or adoption.*

Things to think about:

- a. Do you want to continue to use the traditional definition above, or should you be looking to open up the use of accessory dwelling units for different age groups or different non-traditional family groups?
- b. Is it allowable to the municipality that the ADU be attached, detached or contained within the primary dwelling unit?
- c. If so, did you define who is eligible to live there?
- d. Did you define who can live in the accessory dwelling unit by age, and what the reasoning is for those age restrictions?
- e. What provisions are you going to create and enforce as to where these can be located?
- f. If detached, how large can the ADU be?
- g. If detached, must the ADU be transportable?

- h. If detached, should provisions ensure that the secondary unit will be removed once the temporary housing situation is no longer needed for its intended temporary purpose?
- i. Can additional infrastructure (water, sewage, parking, etc.) be provided to accommodate additional residents?

Things to be cautious about:

- a. ADUs can become a permanent second primary use on the same lot if there is no tracking instrument used, or municipal oversight.

YCPC recommendations:

- a. Limit the use of ADUs to appropriate zoning districts.
- b. If detached, the ADU should be subordinate in size and location to the primary residence.
- c. If detached or attached to the original structure, on-site stormwater management is required to be adequately addressed for the additional impervious surfaces created.
- d. Regardless of whether the ADU is detached, attached or confined within the primary structure, adequacy and safety must be ensured as it relates to water, sewer, parking, access, etc. All state requirements regarding the safe provision of these utilities apply.
- e. Regulations regarding possible additional parking spaces needed for the additional inhabitant(s) and/or nursing care will need to be reviewed and met.
- f. Limit the number of inhabitants of an ADU to two people.
- g. Ensure that with the addition of an ADU that all maximum lot coverage requirements are followed.

#### Age-Restricted Housing/Independent Living/55+ Community

*A Typical Definition: a development of allowed dwellings in which every dwelling unit is permanently limited by deed and by any lease to occupancy by a minimum of one person age 55 or older, with no person under a defined minimum age residing within the dwelling for more than 30 days in any calendar year.*

Things to think about:

- a. As a way of promoting elderly housing options, should municipalities be advocating for, providing incentives, and incorporating more age-restricted housing provisions in their ordinances?
- b. Can provisions be incorporated that allow for/permits nursing care on-site?
- c. Can related resources be directed by municipalities to areas targeted for age-restricted housing?

Things to be cautious about:

- a. The enforcement of age restrictions and the ordinance language regarding this type of housing will need to be well thought out and documented in that municipality's ordinance.

YCPC Recommendations:

- a. Make certain that all dwelling units are permanently limited by deed and by any lease to occupancy by a minimum of one person age 55 or older.
- b. The number of days in a calendar year that a person under a certain age can reside in this type of community should be limited by deed.
- c. Enforcement of age-restricted communities can fall on a property owner's association, if noted/permitted in that municipality's ordinance.

Domiciliary Care Unit (DCUs)

*A Typical Definition: an existing building or structure designed for a dwelling unit for one family which provides 24-hour supervised living arrangements by the family residing therein for not more than a limited number of unrelated persons 18 years of age and above who are disabled physically, mentally, emotionally, or who are aged persons.*

Things to think about:

- a. Should the municipality be allowing and/or promoting the development of these types of housing units? Do you want to provide incentives for this type of development in your community in order to encourage its use?
- b. If you want to be encouraging this type of development, should they be directed to specific zoning districts?
- c. What limitations/conditions should be placed on DCUs?

Things to be cautious about:

- a. The community may feel uncomfortable with the location of these within your municipality without a proper level of municipal and on-site management.
- b. The number of inhabitants should be limited in number.

YCPC Recommendations:

- a. All municipal conditions should be detailed and agreed upon by on-site management as to whom may be staying at these locations, and for what purpose.
- b. A clear understanding/recording of who the on-site manager(s) is and what type of supervision is necessary for the DCU's inhabitants should be maintained by the municipality, and updated as necessary.
- c. All DCU infrastructure will need to meet municipal code requirements regarding sewer, water, parking, access, etc.
- d. An occasional on-site premises review of DCU facilities may be desired by the municipality.

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<sup>1</sup>(2015 US Census)

<sup>2</sup>Keenan, Teresa A. 2010a. *Home and Community: Preferences of the 45+ Population*. AARP Research and Strategic Analysis

<sup>3</sup>Keenan, Teresa A. 2010b. *Transportation Use and Options of Midlife and Older Adults*. AARP Research and Strategic Analysis

<sup>4</sup>The population of people in York County aged 85 and older increased from 6,107 to 9,490 over the period from 2000 to 2014. (2015 US Census).

<sup>5</sup>Senior living costs in 2015 were up one and a half times faster than inflation - 2.7 percent year-over-year across the nation (A Place for Mom).

<sup>6</sup>(2015 US Census).

<sup>7</sup>(Housing America's Older Adults - Meeting the Needs of Aging Populations, Joint Center for Housing Studies of Harvard University)