

6. Housing

6.1 Overview

Union County's population is projected to grow substantially over the next several decades (Table 6.1 on page II-26). The Union County Planning Department projects an increase of 10,541 new residents between the years 2000 and 2030, requiring an additional 6,000 new housing units to accommodate them.⁸ By 2050, another 3,920 housing units will be needed to support the projected population growth. The character, location, availability, and affordability of these new units, and their responsiveness to changing demographics and market conditions, will have profound implications for the County's character and quality of life.

The impact of housing development on future land use is a significant planning issue for Union County. The County's overall population density of just over 131 persons per square mile in 2000 is projected to increase by 26% to approximately 165 persons per square mile in 2030. Currently about 12,034 acres, or 6% of the County's land area, are in residential use. If the projected 6,000 new units were to be accommodated at the recent average of 1.2 units per acre (including land needed for infrastructure and rights-of-way), a total of 7,200 acres now in other uses would be developed for housing. This would bring lands in residential use in

⁸ The Pennsylvania State Data Center projects an identical percentage increase (25%) in population from 2000-2030 for Union County.

SUSTAINABILITY KEY = DIVERSITY

In the context of housing, **diversity** refers to providing choices in housing types and prices that meet the needs of different segments of Union County's population. Demographic changes such as the aging of the population and decreasing household sizes are causing a shift in demand from conventional single-family homes on large lots to smaller units that are typically located in more compact patterns within walking distance of amenities and services. In addition to meeting the needs of a growing number of Union County's households, smaller units in higher density settings provide benefits such as:

- Reduced land consumption
- More efficient use of infrastructure and services
- Reduced dependence on automobiles and greater opportunity to use other forms of transportation (walking, transit, and biking)
- Lower energy costs and consumption of fossil fuels
- Increased affordability

The provision of affordable housing choices is a critical component of the housing sustainability key. In addition to homeownership opportunities, affordable rental housing in decent condition is needed by a significant proportion of the County's population.

2030 to 19,234 acres, or 9.4% of the County's total – an increase of 60% from 2000. By 2050, 4,704 more acres would have been developed to serve the projected housing increase since 2030. Under this scenario lands in residential use would account for 23,938 acres – almost double the 2000 total. In the past, agricultural lands have often been the first to be converted to residential uses because of their suitability for construction. In recent years, much of the new residential development has occurred on large lots at the edge between the County's prime agricultural lands and for-

ests. Clearly, new housing development will need to be carefully managed if Union County is to retain its rural character and agricultural base in accordance with the vision statement and growth management framework set forth in Chapter 3 of the Plan.

Table 6.1 Union County Population Projections, 2000-2050

	2000	2010	2020	2030	2040	2050
Population	41,624	45,578	48,871	52,165	55,460	58,752
Increase		+3,954	+3,293	+3,294	+3,475	+3,112

Source: Union County Demographic Digest 2002

The housing sector in Union County shows a mix of affordability and stability. The median value of an owner-occupied house was \$97,800 in 2000, with significant variations from the eastern to western parts of the County (see Section 2.5). Over 1,100 new units have been constructed since the 2000 Census, bringing the total units in the County to over 15,800, for an overall growth rate of 7.5% during the eight year period. Over 73% of the County’s housing stock is owner occupied. Higher residential densities are found in the boroughs, especially Lewisburg and Mifflinburg.

Shifting demographics are affecting and will continue to affect the housing needs of Union County residents in the future. The County’s population, like most of America’s, is aging. With an increase in elderly households will come new demands for centrally located, higher density developments within walking distance of amenities. The current pattern of large lot development in the County does not respond to these needs or to the demands of younger households with similar interests.

A number of organizations are active in housing issues in Union County. Key players include:

- The Union County Planning Commission provides planning services to municipalities and organizations within the County. It is tasked with promoting orderly growth and balancing the need for new development with the protection of the natural environment and quality of life in the County.
- The Union County Housing Authority’s mission is to provide safe, decent, affordable housing for lower income households. As such, it provides Section 8 assistance for low-income rental housing, administers a first-time homebuyer program, and has a residential rehabilitation program for low income homeowners. The Housing Authority also serves as the County’s Redevelopment Authority
- The municipalities have zoning and land use powers, and as such are responsible for regulating and enforcing residential development within their boundaries.

- The Central Keystone Council of Governments is an organization of local governments in Northumberland, Snyder, and Union Counties that have joined together to manage the adoption of the Uniform Construction Code (UCC). It is currently responsible for inspecting rental properties in Lewisburg.
- The Union County Affordable Housing Trust Fund, an advisory board to the County Commissioners, assists first-time homebuyers with closing costs and down payments. Administered by the Union County Planning Commission, the program is funded through a fee charged when deeds are registered.
- The Snyder/Union Community Action Agency operates a heating fuel assistance program.

6.2 Strengths and Issues

Strengths

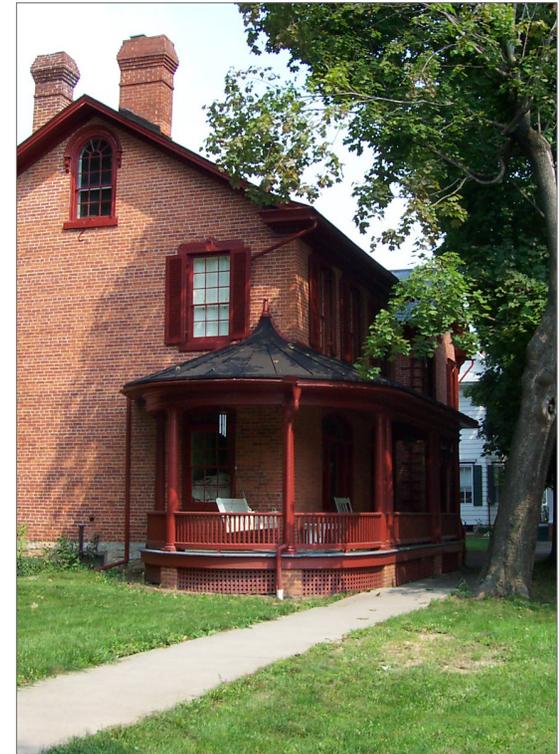
- Union County residents value their sense of community and small town atmosphere, which make the County an attractive place to live and raise a family.
- Union County’s location within a three or four hour drive of a number of major cities, combined with its rural life style and moderate housing prices, make it a desirable residential location.
- A variety of outdoor recreational opportunities and experiences are readily accessible to most of the County’s housing stock.
- Homeownership rates in Union County are higher than in Pennsylvania and the United States, indicating that the residential community is fairly stable.
- The year 2000 median value of an owner occupied home in Union County was slightly higher than Pennsylvania’s, but substantially lower than the United States as a whole, making it an affordable place to live.
- Union County’s traditional towns are relatively compact and walkable, establishing a precedent for additional compact development.

Issues

- The demand for housing is resulting in sprawling growth patterns in formerly undeveloped parts of the County outside of traditional population centers.
- Housing demand is causing home prices to rise, impacting the affordability of the housing stock.
- Farmers in need of income to cover costs and/or taxes are selling off road-fronted lots for development.
- There has been a significant consumption of agricultural and forested land due to large minimum lot sizes required for housing that does not have access to public water and sewer.
- The aging “baby-boomer” generation and other nontraditional household types (i.e., not comprised of two-parent families with children) will increasingly demand housing in higher density, convenient, and walkable neighborhoods close to a variety of cultural and recreational opportunities.
- Rental housing in some locations has deteriorated, negatively impacting nearby properties and some downtown areas.
- The costs of heating and providing electricity for homes are escalating. Residents identified energy conservation as an important issue in the citizen survey conducted for the Comprehensive Plan. This

trend will increase the attractiveness of housing in compact, walkable settings with convenient access to shopping and services.

- Assisted housing (elderly and subsidized) is concentrated in certain areas of the Boroughs and not in more dispersed patterns that integrate such housing into communities throughout the County.



6.3 Housing Goals



Housing Goals

The following housing goals provide general statements indicating the desired direction for Union County over the next 20 years.

- A minimum of eighty percent of new residential development occurs within designated growth areas in compact patterns that make use of existing infrastructure, including roads, water, and sewer.
- New housing in rural parts of the County is located in or near existing hamlets and neighborhoods or on farms to accommodate family members who will carry on the tradition of farming.
- Quality housing opportunities are available throughout the County to meet the needs of different income levels, age groups, physical abilities and lifestyles. These opportunities include both rental and homeownership options; residential components of mixed-use developments; and diverse housing types ranging from single family detached homes and townhouses to apartments, condominiums, and “granny flats” (small units within or connected to existing homes).
- Residential neighborhoods are designed to be pedestrian-oriented and to connect to nearby development, so that residents have convenient access to facilities and services.
- The historic housing stock in traditional towns and villages and throughout the County is preserved.
- The use of vernacular architecture that reflects the County’s history and heritage is encouraged in new construction.
- Energy efficiency is a priority for all housing, ranging from retrofitting of historic and older homes to “green” building technology in new residential construction.

6.4 Housing Strategies

6-1. Direct a minimum of 80% of new housing development to Primary and Secondary Growth Areas. Direct new housing in rural areas to existing hamlets, neighborhoods, and a limited number of new on-farm residences for family members.

The Town and Rural Policies and associated strategies described in Chapter 5 (Land Use) set the direction for how new housing should be accommodated consistent with the Vision Statement and Growth Management Framework. Union County should work with municipalities to establish Primary and Secondary Growth Areas coordinated with infrastructure provision and municipal land use regulations that encourage compact housing development and discourage sprawl in rural areas.

6-2. Enact regulations and incentives to encourage the development of housing types in designated growth areas that meet the needs of different segments of the County's population.

Municipal zoning and subdivision regulations for designated growth areas should be changed to accommodate housing types that fit the needs of different segments of the County's population,

including seniors, empty nesters, young singles, those with disabilities, and others. In addition, municipalities can offer incentives (e.g., streamlined development review, density bonus, height bonus, etc.) to encourage mixed-income developments with a variety of housing types. Examples of these housing types include detached and attached units in compact patterns on small lots; residential components of mixed-use developments, such as apartments or condominiums above commercial uses; senior housing with access to infrastructure and services; and accessory units ("granny flats") in existing or new homes.

Traditional neighborhood development is an example of a regulatory approach that can be used to promote diverse housing types. In addition to meeting the needs of different segments of Union County's population, higher density, compact housing patterns served by existing sewer, water, and other infrastructure and services lower housing costs and promote affordability while reducing sprawl in rural areas. Bonuses or incentives such as increased density and expedited review could be provided for appropriately located and designed developments that meet housing needs and are served by existing infra-

structure. Design standards should be enacted for higher density housing to ensure appropriate transitions and compatibility with surrounding neighborhood character.

New developments should incorporate sidewalks and paths providing opportunities to walk or ride bikes to shops, services, parks, and community facilities, located either inside or outside the development. In general, the connectivity and mix of uses (including housing) should be increased in designated growth areas to encourage alternatives to driving (see Chapter 8).

6-3. Enact regulations and incentives to limit new housing development outside of designated growth areas and to limit its impacts on rural resources.

Effective agricultural zoning that maintains existing farms while allowing for the subdivision of a limited number of residential lots for family members who are engaged in farming is key to maintaining Union County's rural character and the viability of the agricultural economy. As described in Chapter 5 (Land Use), a variety of regulatory approaches can be used to direct new



housing development away from rural resources to villages, hamlets, and other existing development areas. These approaches include:

- *Village/hamlet zoning with standards appropriate in density and scale to existing development and infrastructure*
- *Conservation subdivision regulations that allow residences on smaller lots while maintaining open space on adjacent agricultural and forested land*
- *Transfer of Development Rights (TDR) from rural (agricultural and forested) lands to designated growth areas with available infrastructure*

6-4. Continue to meet the needs of all segments of Union County's population for decent, affordable housing.

Existing housing assistance programs, such as the Housing Authority's Section 8 program and the Snyder/Union Community Action Agency's heating fuel assistance program, should continue to target Union County residents in need. The Housing Authority should continue to identify and target homeowners for rehabilitation assistance to make existing homes more energy efficient, allow older citizens to remain in place,

and provide first-time homebuyers with affordable housing options. Priority should be given to purchase of homes in designated growth areas using no interest second mortgages available through the Union County Affordable Housing Fund.

6-5. Conserve and enhance the character and stability of Union County's existing neighborhoods.

Code enforcement and inspection programs should be used to address destabilizing influences such as deteriorated rental housing properties and the inappropriate subdivision of existing single family homes into multi-family housing units. As noted in Strategy 6-2, design standards should be enacted for new development affecting existing neighborhoods to ensure appropriate transitions and compatibility with established neighborhood character. The County's rehabilitation assistance and first time home buyers program can be used to strengthen targeted neighborhoods. Examples of other actions to promote neighborhood conservation and stabilization include streetscape, landscaping, or other improvements; community clean-ups and special events; and community policing or block watch programs.

The Pennsylvania Department of Community and Economic Development's (DCED) Elm Street Program is designed to strengthen older neighborhoods typically located next to a traditional downtown. It is based on a "five-point approach" that targets action in five focus areas: Clean, Safe and Green; Neighborhoods and Economy; Design; Image and Identity; and Sustainable Organization. Both Lewisburg and Mifflinburg are participating in the Elm Street Program.

6-6. Preserve Union County's historic homes and encourage new housing that complements the County's vernacular architecture.

A number of Union County's older homes and neighborhoods have historic value. However, as noted in Chapter 9 (Cultural, Historic, and Recreational Resources), only Lewisburg has a local historic district that provides regulatory protection for these resources. Additional local ordinances should be considered to protect historic homes and neighborhoods elsewhere in Union County. (Historic designation can also provide tax benefits for property owners.) As an alternative to strict historic district or landmark

regulations, neighborhood conservation overlay districts can be used to set general compatibility standards for new developments within existing neighborhoods.

To promote preservation and awareness of the County's traditional architecture and its expression in existing and new homes, an educational program could be developed in conjunction with the Union County Historical Society to highlight characteristics typical of the architecture of Central Pennsylvania in general and Union County in particular (e.g., form, massing, site orientation, vernacular materials, etc.). These characteristics should be used to inform guidelines for incorporation into zoning and development regulations throughout the County.

6-7. Increase the energy efficiency of existing and new housing.

Establishing a green building program with requirements for increased energy efficiency would significantly reduce the carrying costs of new and rehabilitated housing while contributing to the sustainability objectives of the Comprehensive Plan. The United States Department of

Energy's Building Energy Codes Program can be used as a guide to establishing code requirements that are more energy efficient than the Uniform Construction Code.

Retrofitting of existing homes to increase energy efficiency should be promoted through means such as the Housing Authority's residential rehabilitation program and partnerships with utility companies (Citizens Electric Company, PPL Electric Utilities, and the Borough of Mifflinburg). Further, SEDA-COG's weatherization program is offered at no-cost to qualifying low and middle-income homeowners in the region and could potentially be expanded.

