

**HOUSING PLAN****INTRODUCTION**

Attractive housing and well maintained residential areas are one of the most important assets of any community. Well maintained and neat housing creates a sound tax base that will continue to appreciate in value and will assure that residents are living in a healthy and safe environment.

The most important aspect of the Housing Plan is the strategy for improving the condition and supply of housing in the County. These improvements remain important elements in meeting the needs of the existing and future residents of the County. The replacement and/or rehabilitation of a substantial number of housing units and the provision of housing for an increasing population (Chapter IV, Table 4-20) will be needed throughout the County.

The Housing Plan provides a basic framework for the provision of housing needs for all residents in Perry County. Chapter XI of this Comprehensive Plan articulates the adopted set of policies and recommendations for the future of the County. These policies form the conceptual framework for establishing a housing program, and the impetus for more detailed studies and initiatives addressing housing problems in the County. This plan recognizes the importance of identifying and organizing housing guidelines and programs that may be translated and applied in municipal subdivision and land development ordinances, zoning ordinances, comprehensive plans and other housing related regulations. These needs are expressed in the terms of the actual housing needs, the location of housing and goals and policies that will best meet these needs.

**LEGAL REQUIREMENTS**

Providing for housing needs is an important role of local government, at both municipal and county levels. Responsibilities are specified in the Pennsylvania Municipalities Planning Code (PA MPC). Section 604(4) of the MPC specifically outlines the housing requirements of local zoning ordinances by stating that one of the purposes of zoning is “to provide for the use of land within the municipality for residential housing of various dwelling types encompassing all basic forms of housing, including single-family and two-family dwellings, and a reasonable range of multi-family dwellings in various arrangements, mobile homes and mobile home parks.”

Additionally, the MPC requires a housing element to be part of all comprehensive plans, including county comprehensive plans. Section 301(a) requires that all comprehensive plans include a “plan to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods and accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income.”

**HOUSING ACTIVITY AND GROWTH**

The availability of comparable data makes it relatively easy to track recent trends in housing activity throughout the County. The most consistent data is compiled by the Perry County Planning Commission through the annual housing survey of housing growth and housing values in the County. Tables 15-1 and 15-2 indicate the total number of new residential dwelling units and the dollar value of residential building permits issued in Perry County from 1992 to 2002. From 1992 to 2002, 2,749 building permits were issued for new residential dwelling units. These dwelling units include single-family, semi-detached, multi-family, townhouse, mobile home, and apartment conversions. During this same time period the total value of new residential dwelling units was approximately \$177,700,000.

In 1994, residential building activity hit its peak with 311 new residential units permitted, while the dollar value of residential construction hits its peak in 2000 at \$20.5 million. As the two (2) tables indicate, no patterns or trends have developed from 1992 to 2002, much of this development is occurring sporadically throughout the County. Such growth is inevitable. However, there are no checks and balances associated with this growth. Quite often, developers do not take into account the location of public services and facilities, the importance of a proper mix of housing types or housing affordability for communities and the like.

**TABLE 15-1  
NEW RESIDENTIAL BUILDING PERMITS  
PERRY COUNTY  
1992-2002**

<b>Dwelling Types</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>Overall Totals</b>
Single Family	188	141	167	159	159	151	174	152	145	142	187	1,765
Semi-Detached	11	0	0	9	2	11	8	13	15	4	0	73
Apartment	0	0	63	0	0	0	12	17	3	0	0	95
Townhouse	0	0	12	0	14	4	9	7	5	9	30	90
Mobile Home	48	49	69	57	70	103	79	71	80	49	40	715
Apartment Conversion	0	5	0	5	0	0	0	0	1	0	0	11
<b>County Totals</b>	<b>247</b>	<b>195</b>	<b>311</b>	<b>230</b>	<b>245</b>	<b>269</b>	<b>282</b>	<b>260</b>	<b>249</b>	<b>204</b>	<b>257</b>	<b>2,749</b>

*SOURCE: Perry County Annual Reports, 1992-2002*

**TABLE 15-2**  
**TOTAL DOLLAR VALUE OF RESIDENTIAL BUILDING PERMITS**  
**PERRY COUNTY**  
**1992-2002**  
**(In Millions of \$)**

<b>Dwelling Types</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>Overall Totals</b>
Single Family	11.10	10.60	12.80	12.0	12.40	12.80	15.30	14.60	15.60	14.10	16.90	148.20
Semi-Detached	0.23	0.00	0.00	0.38	0.04	0.13	0.14	0.12	0.57	0.18	0.00	1.79
Apartment	0.00	0.00	2.4	0.00	0.00	0.00	0.30	0.94	0.42	0.00	0.00	4.06
Townhouse	0.00	0.00	0.42	0.00	0.67	0.15	0.40	0.24	0.17	0.71	1.90	4.66
Mobile Home	0.30	0.62	1.3	0.99	2.10	1.80	1.70	2.60	3.80	1.80	1.30	18.31
Apartment Conversion	0.00	0.02	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	.06
<b>County Totals</b>	<b>11.70</b>	<b>11.30</b>	<b>17.00</b>	<b>13.40</b>	<b>15.30</b>	<b>15.00</b>	<b>17.90</b>	<b>18.60</b>	<b>20.50</b>	<b>16.80</b>	<b>20.20</b>	<b>177.70</b>

*SOURCE: Perry County Annual Reports, 1992-2002*

## HOUSING NEEDS

As the County's population continues to grow, current residents and new persons moving into the County will need additional housing. As you can see from [Table 15-3](#), the total number of additional dwelling units needed by the year 2020 is 4,813 at a modest 5 percent vacancy rate. Although it is not displayed in the table, the 2020 overall County figure would be considerably higher considering the vacancy rate of the 2000 US Census. 4,925 additional dwelling units would be needed to maintain the year 2000 vacancy rate. The number of units that will actually be built will be influenced by many factors. [Table 15-3](#) provides a further breakdown of each municipality and allocation of dwelling units needed for the years 2005, 2010, 2015, and 2020, with 2000 being the base year.

### Methodology

Estimating the County's future housing growth is an important component of the County Comprehensive Plan. The estimated land area for housing developments, as well as other non-residential development must be calibrated for the Plan's projected time horizon and other related trends. In order to determine the number of year-round dwelling units that will be needed to house the future population of the County, two assumptions need to be made: 1) that the average household size would remain constant, and 2) that the number of residents in group quarters would remain constant.

Person per household figures were applied to the projected population for each municipality. The resulting figures determined the housing units necessary to meet the needs of the projected population, but would not incorporate any vacancy rate. Given that no area is likely to ever reach a point in time where there will be a vacancy rate of zero.

The following table considers the projected housing needs on 5 year increments utilizing an ideal 5% Vacancy Rate.

**TABLE 15-3**  
**PERRY COUNTY HOUSING NEEDS**  
**2005-2020**

Municipalities	2000 US Census	Forecasted Housing Needs (Based on an Ideal 5% Vacancay Rate)			
		2005	2010	2015	2020
Blain Borough	102	6	8	9	10
Bloomfield Borough	425	43	59	71	79
Buffalo Township	472	65	88	105	118
Carroll Township	2,036	405	538	642	719
Centre Township	897	192	250	295	328
Duncannon Borough	714	42	60	73	83
Greenwood Township	409	60	77	90	100
Howe Township	275	25	34	41	47
Jackson Township	264	25	33	38	42
Juniata Township	538	100	130	153	170
Landisburg Borough	89	-4	-3	-3	-2
Liverpool Borough	450	36	53	66	76
Liverpool Township	402	62	81	95	106
Marysville Borough	1,103	86	119	145	164
Miller Township	425	74	104	128	145
Millerstown Borough	292	31	42	50	55
New Buffalo Borough	59	5	6	7	8
Newport Borough	743	-3	10	20	28
Northeast Madison Township	400	47	65	78	88
Oliver Township	858	135	178	212	237
Penn Township	1,242	167	224	269	302
Rye Township	872	174	222	259	286
Saville Township	984	161	213	253	282
Southwest Madison Township	395	49	64	76	85
Spring Township	815	145	192	230	257
Toboyne Township	541	37	49	59	67
Tuscarora Township	539	60	85	104	118
Tyrone Township	835	97	126	148	165
Watts Township	482	79	103	121	135
Wheatfield Township	1,283	248	325	385	430
<b>TOTALS</b>	<b>18,941</b>	<b>2,698</b>	<b>3,594</b>	<b>4,297</b>	<b>4,813</b>

SOURCE: *Tri-County Regional Planning Commission*,

## LOCATION OF HOUSING

An important factor in the location of housing is the natural environment of the area and the suitability of land for development. Certain criteria relating to these factors are used

to determine whether certain lands should be protected from housing development. The factors which are considered as restrictive for building purposes are:

A. Developed Land:

Existing development pre-empts new development

B. Slopes of 25 Percent or Greater

Steep slopes present severe constraints on construction of all types and can cause drainage and erosion problems.

C. Prime Agricultural Land

The Soil Survey of Cumberland and Perry Counties, Pennsylvania lists prime farmland, as those soils with Land Capability Classes I, II, III, and IV as identified by the US Department of Agriculture, Natural Resources Conservation Service. Development on these important natural resources is highly discouraged.

As previously mentioned in Chapter III, the Pennsylvania Municipalities Planning Code (Act 247, as reenacted and amended) defines “Prime Agricultural Land” as:

*“land used for agricultural purposes that contains **soils of the first, second or third class** as defined by the United States Department of Agriculture natural resource and conservation services county soil survey.”*

D. Floodplain and Wetlands

These land areas present sensitive ecological conditions easily damaged by development.

E. Existing Public Lands

These lands are recognized as an important public resource.

F. Lands with Development-Restrictive Easements

It is also recommended that new residential development be concentrated in areas with existing public facilities and services identified on Map 12-2 in the Future Land Use Chapter. Chapter XV, Table 15-4 identifies areas in the County that have community services to support future growth. These areas include facilities such as road infrastructure, public sewer and water facilities, emergency services and other services necessary to support residential development. By encouraging residential development on

vacant lots in established towns and villages, dispersed and sporadic development can be reduced.

**TABLE 15-4  
AVAILABLE LAND WITHIN COMMUNITY SERVICE AREAS**

<b>Community Service Area</b>	<b>Community Service Areas (Acreage)</b>	<b>Vacant Buildable Acreage Within the Community Service Area</b>	<b>% Vacant Land Within the Community Service Area</b>
Bloomfield Borough	700.3	5.3	0.8
Duncannon Borough	1,057.8	26.8	2.5
Village of Ickesburg	350.1	22.5	6.4
Landisburg Borough	504.2	74.5	14.8
Liverpool Borough	893.4	36.2	4.1
Loysville Borough	622.9	24.2	3.9
Marysville Borough	1,068.0	61.8	5.8
Millerstown Borough	521.4	42.1	8.1
Newport Borough	1,132.4	48.2	4.3
Village of Perdix	374.1	8.1	2.2
Village of Shermans Dale	287.8	9.0	3.1
<b>Total</b>	<b>7,512.4</b>	<b>358.7</b>	<b>4.8</b>

*SOURCE: Tri-County Regional Growth Management Plan, 2003*

**HOUSING AFFORDABILITY**

**The Regional Level**

Owning a home is part of the “American Dream”, and decent housing in a suitable living environment is considered to be a fundamental value of our society. Unfortunately, being able to find decent housing at an affordable cost is becoming increasingly difficult for many Americans. While the majority of American homeowners are well-housed and benefit from significant equity in their homes, the burden of rising housing costs has fallen disproportionately upon young first-time homebuyers and low to moderate income households.

One indication of housing affordability is a household-purchasing index. Housing affordability is based upon two factors, housing values and household income. A comparison of these factors can create a relative index of housing affordability. By dividing the median housing value by the median household income, a purchasing index is created. **Table 15-5** identifies the household-purchasing index for Cumberland, Dauphin, and Perry Counties, based on this methodology.

**TABLE 15-5  
HOUSEHOLD PURCHASING INDEX  
CUMBERLAND, DAUPHIN, AND PERRY COUNTIES**

<b>County</b>	<b>2000 Median Housing Value</b>	<b>2000 Median Household Income</b>	<b>Purchasing Index</b>
Cumberland	\$120,500	\$46,707	2.58

Dauphin	\$99,900	\$41,507	2.40
Perry	\$96,500	\$41,909	2.30

*SOURCE: U.S. Census and Perry County Planning Commission, 2000*

This means that the average household in Cumberland County spends 2.58 times their yearly income on housing, followed by Dauphin County that spends 2.40 times their income and Perry County that spends 2.30 times their income.

**The Local Level**

Insufficient data exists to completely analyze housing affordability at the County or sub-County level. Translating the national figures to the local level is difficult. Traditionally, average housing prices in the Tri-County area including Perry County are lower than the national average. However, similar to the national trend, if housing prices increase faster than incomes, the housing affordability gap widens, especially for first time homebuyers and low to moderate income households.

The issue of housing affordability is especially urgent in the County. If the number of housing units built does not keep up with the population increases anticipated (County population is projected to increase by 27.9 percent between 2000 and 2020), housing prices will rise faster than incomes, resulting in a negative impact on the healthy economic growth of the recent past. Sustaining this growth rate will become more difficult as prices rise and housing becomes financially out of reach of many in the County’s workforce.

Affordability, or the cost burden of paying for suitable housing, is defined by the U.S. Department of Housing and Urban Development (US HUD) as the extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on U.S. Census Data. Households which expend more than 30 percent of their gross income for housing are considered cost burdened and those households which spend more than 50 percent of their gross income for housing are considered extremely cost burdened.

The cost burden of housing in Perry County is reflected in the following 2000 Census data:

Rental Households: 751 households pay more than 30 percent of their income for housing.

Owner Households: 1,742 households pay more than 30 percent of their income for housing.

An additional indicator of housing affordability at the local level is the local tax base. Table 15-6 lists the estimated tax assessment for each municipality within Perry County. It is noted that many of the regional municipalities closer to Harrisburg currently have higher millage rates.

**TABLE 15-6  
TAX ASSESSMENT RATES BY MUNICIPALITY  
2006 PERRY COUNTY MILLAGE RATES**

Municipality	School District	Municipal Per Capita	Municipal Occupation	Municipal Real Estate	Municipal Misc.	School District Earned Income	School District Real Estate
Blain Borough	WP	5.00	5.00	0.235		1.7%	13.300
Bloomfield Borough	WP	5.00	N/A	2.165	Fire 0.300	1.7%	13.300
Buffalo Township	NP	5.00	N/A	0.210		1.6%	12.160
Carroll Township	WP	5.00	N/A	0.051		1.7%	13.300
Centre Township	WP	5.00	N/A	0.400	Fire 0.300	1.7%	13.300
Duncannon Borough	SQ	5.00	N/A	4.000		1.8%	17.000
Greenwood Township	GW	5.00	N/A	0.773		1.75%	11.640
Howe Township	NP	5.00	N/A	0.310	Fire 0.520	1.6%	10.170
Jackson Township	WP	5.00	N/A	0.387		1.7%	13.300
Juniata Township	NP	5.00	N/A	0.100	Fire 0.400	1.6%	12.160
Landisburg Borough	WP	N/A	N/A	N/A		1.7%	13.300
Liverpool Borough	GW	5.00	10.00	0.405		1.75%	11.640
Liverpool Township	GW	5.00	N/A	0.496		1.75%	11.640
Northeast Madison Township	WP	5.00	N/A	0.291		1.7%	13.300
Marysville Borough	SQ	5.00	N/A	2.850	SL 0.345	1.8%	17.000
Miller Township	NP	5.00	N/A	0.509	Fire 0.300	1.6%	12.160
Millerstown Borough	GW	5.00	25.00	0.455		1.75%	11.640
New Buffalo Borough	SQ	5.00	19.00	1.643		1.8%	17.000
Newport Borough	NP	10.00	51.00	4.662		1.6%	12.160
Oliver Township	NP	5.00	N/A	0.300	Fire 0.400	1.6%	12.160
Penn Township	SQ	5.00	5.00	0.750		1.8%	17.000
Rye Township	SQ	5.00	N/A	1.240		1.8%	17.000
Saville Township	WP	5.00	N/A	0.235		1.7%	13.300
Southwest Madison Township	WP	5.00	N/A	0.400		1.7%	13.300
Spring Township	WP	5.00	N/A	0.315		1.7%	13.300
Toboyne Township #1	WP	5.00	N/A	0.266		1.7%	13.300
Toboyne Township #2	FM	5.00	N/A	0.266		N/A	7.500
Tuscarora Township	GW	5.00	N/A	0.700		1.75%	11.640
Tyrone Township	SQ	4.00	N/A	0.260		1.7%	17.000
Watts Township	SQ	5.00	N/A	0.300	Fire 0.600	1.8%	17.000
Wheatfield Township	SQ	N/A	N/A	0.272		1.8%	17.000

*SOURCE: Perry County Tax Assessment Office, 2002*

Another indicator of housing affordability is the average selling price of homes. Table 15-7 lists the average selling price of single-family housing by municipality during 1998-2002, the time period for which comparable data is available. The table is configured from housing sales statistics from the State Equalization Board. During this five-year period, the average sales price of a single-family dwelling increased approximately 43 percent from \$65,757 in 1998 to \$93,993 in 2002, while at the same time the five year average sales price was approximately \$87,183.

These average sales prices can be highly influenced by a number of factors, including sales at an unusually high or low selling price, no sales in a municipality, and the number of sales per municipality.

**TABLE 15-7**  
**AVERAGE SALES PRICE OF SINGLE-FAMILY RESIDENTIAL DWELLING UNITS**  
**1998-2002**

Municipality	1998	1999	2000	2001	2002	1998-2002 Average
Blain Borough	70,600	29,600	66,975	61,000	66,118	54,198
Bloomfield Borough	82,661	89,898	83,850	99,296	105,800	92,884
Buffalo Township	57,843	111,142	105,275	114,313	160,300	115,065
Carroll Township	97,765	102,365	106,033	122,173	106,911	109,637
Centre Township	99,121	94,914	98,008	102,907	127,923	106,225
Duncannon Borough	61,258	73,302	56,130	62,455	76,382	65,144
Greenwood Township		66,633	100,475	118,500	82,333	92,638
Howe Township	78,463	67,000	55,600	75,750	93,000	74,904
Jackson Township	62,675	72,500	95,900	65,642	95,500	71,381
Juniata Township	89,868	97,300	70,653	97,289	101,780	93,310
Landisburg Borough		63,675	64,000	63,766	99,375	73,253
Liverpool Borough	48,275	81,525	61,028	66,307	91,445	73,039
Liverpool Township	66,600	74,966	95,975	82,177	104,250	81,034
Marysville Borough	82,253	80,424	78,281	91,382	95,428	83,176
Miller Township	71,921	92,374	106,500	113,163	97,833	96,535
Millerstown Borough	\$66,416	99,480	72,628	92,921	86,443	88,994
New Buffalo Borough	12,000	65,000	88,700	97,000	69,250	83,492
Newport Borough	46,723	68,816	60,304	68,082	53,328	60,692
Northeast Madison Township	49,166	99,133	92,642	153,000	82,166	89,515
Oliver Township	86,611	77,197	82,358	73,982	85,912	80,049
Penn Township	97,310	82,518	93,366	110,197	93,245	96,829
Rye Township	124,721	116,370	122,579	128,451	117,775	123,210
Saville Twp	66,095	91,072	58,566	96,523	92,080	82,293
Southwest Madison Township	57,087	54,494	145,000	87,000		67,653
Spring Township	100,531	119,555	110,100	94,654	108,178	105,776
Toboyne Township	43,366	64,500	18,000	85,450	42,500	68,748
Tuscarora Township	69,128	70,980	79,874	81,233	139,980	86,035
Tyrone Township	66,502	86,766	88,354	109,394	89,980	88,044
Watts Township	76,633	82,555	92,480	103,028	125,000	97,325
Wheatfield Township	103,735	113,942	101,541	118,185	129,588	114,399
<b>COUNTY AVERAGE</b>	<b>65,757</b>	<b>83,000</b>	<b>85,039</b>	<b>94,507</b>	<b>93,993</b>	<b>87,183</b>

*SOURCE: State Equalization Board, Five-Year Summary*

Another indicator of housing activity is the number of residential dwelling sales within the County. Table 15-8 identifies the total number of single-family residence sales in each municipality. The number of single-family dwelling sales in the County peaked in 2001 with 682 sales, which corresponds with the peak year of the average sales price in Table 15-7.

**TABLE 15-8**  
**TOTAL NUMBER OF SINGLE-FAMILY RESIDENTIAL DWELLING SALES**  
**1998-2002**

Municipality	1998 Sales	1999 Sales	2000 Sales	2001 Sales	2002 Sales	1998-2002 Sales
Blain Borough	1	5	4	1	4	15
Bloomfield Borough	13	21	4	16	10	64
Buffalo Township	3	7	6	18	6	40
Carroll Township	26	35	32	60	27	180
Centre Township	21	14	12	28	23	98
Duncannon Borough	23	29	14	43	11	120
Greenwood Township	0	3	4	3	3	13
Howe Township	11	3	2	6	1	23
Jackson Township	4	2	1	7	2	16
Juniata Township	11	14	6	19	5	55
Landisburg Borough	0	4	1	6	4	15
Liverpool Borough	4	12	7	18	11	52
Liverpool Township	5	9	4	18	2	38
Marysville Borough	30	42	35	74	44	225
Miller Township	7	14	4	11	6	42
Millerstown Borough	6	18	7	26	16	73
New Buffalo Borough	1	1	2	8	2	14
Newport Borough	17	12	21	34	14	98
Northeast Madison Township	3	6	7	1	3	20
Oliver Township	11	19	12	23	16	81
Penn Township	19	39	23	54	26	161
Rye Township	16	20	24	35	12	107
Saville Township	20	20	12	27	5	84
Southwest Madison Township	8	1	1	1	0	11
Spring Township	16	18	16	24	14	88
Toboyne Township	6	5	1	15	1	28
Tuscarora Township	7	5	3	12	5	32
Tyrone Township	18	9	11	17	17	72
Watts Township	3	9	5	14	5	36
Wheatfield Township	32	28	17	63	22	162
<b>TOTALS</b>	<b>342</b>	<b>424</b>	<b>298</b>	<b>682</b>	<b>317</b>	<b>2,063</b>

**SOURCE:** State Equalization Board, Five-Year Summary

**HOUSING STANDARDS**

Housing programs and residential activities within the County should attempt to provide and maintain a minimum of safe, sanitary and adequate housing. Efforts to protect current and future housing from fire, weather, hazards and structural deficiencies are encouraged and can be attained through the appropriate use zoning and subdivision and land development controls and building and housing codes.

**Subdivision and Land Development Ordinances**

Subdivision and land development regulations can be used by municipal officials to improve or disapprove unwise and poorly planned development. Proper ordinance provisions can assure placement of public improvements, such as roads, water, and sewer and drainage systems. Furthermore, review and inspection reports from the municipal engineer, the developer's engineer, and municipal officials guarantees that public improvements are properly designed and constructed. Properly administered subdivision and land development ordinances can help communities achieve better design for subdivision or land developments which are safer and more sanitary.

**Zoning Ordinances**

Zoning is a method a community may use to regulate the use of land and structures. The purpose of an ordinance is to protect the public health, safety, and welfare. Housing standards benefit from zoning through regulations establishing lot size and development standards. In conjunction with lot size regulations, there are requirements that establish specific width and depth, and front, side, and rear yard setback requirements. Other methods include regulation of building activity in floodplain areas and buffer requirements between residential areas and industrial/commercial uses.

**Building Regulation and Code Enforcement**

With the enactment of Act 45-Uniform Construction Code, Pennsylvania's new statewide building code, municipalities which have not enacted building codes and those with poorly administered codes now have the ability to regulate housing construction. By meeting minimum housing requirements in new construction and rehabilitation of existing housing, a minimum level of safety would be guaranteed. Uniform codes allow builders and developers to standardize their construction materials and procedures, which can improve, quality and cost of new construction. The existence of such codes brings together the concerns and needs of the community, assisting all residents equally.

**Housing Rehabilitation**

Approximately 28 percent of the County's housing stock was constructed prior to 1939. With such a large percentage of older housing stock, an effort of preservation must be made to insure adequate housing for future generations, and to preserve farmland and open space by limiting the need for new housing development. Quality housing

rehabilitation and neighborhood revitalization and preservation efforts can be an effective tool for creating sound and healthy housing opportunities. This can be accomplished through the use of an area wide renovation plan and facilitating rehabilitation activities of deteriorated structures and properties. This can be accomplished through Community Development Block Grants and other grants administered through the Cumberland County Housing and Redevelopment Authority.

### **HOUSING PROGRAMS IN PERRY COUNTY**

#### **Cumberland County Housing and Redevelopment Authority**

The Housing and Redevelopment Authority provides Perry County with rental assistance to 125 households, technical assistance to non-profit agencies that provide senior housing, administration of Access Grants to provide handicapped accessible housing, administration of a first time home buyers program and assistance to owner rehabilitation through Home Funds and Brownfield Funds.

#### **Tri-County Housing Development Corporation**

The Tri-County Housing Development Corporation develops affordable rental and owner-occupied housing in Cumberland, Dauphin and Perry Counties. The Corporation uses CDBG, HOME, Low Income Housing Tax Credits, Federal Home Loan Bank, and Bank Financing for primary sources of funding.

#### **Cumberland/Perry Housing Initiatives**

The Cumberland/Perry Housing Initiatives develops affordable housing opportunities for individuals with mental illness and/or are developmentally disabled in Cumberland and/or Perry County. Their primary sources funding is CDBG, HOME, HUD Rental Assistance, and private funding.

#### **Perry County Chapter of Habitat for Humanity**

The Perry County Chapter of Habitat for Humanity develops housing for first time homeowners throughout Perry County. Financial need is primary, but other factors such as ability to pay, size of family, and character are also taken into consideration. Although income must be sufficient to pay off the mortgage, qualifying for any “conventional mortgage” would exclude a person from consideration. Once selected, a nurturer/friend relates to the new Habitat family through the first six months of home ownership. Habitat’s primary source of funding is private contributions and various grants.

#### **Perry Human Services**

Perry Human Services provides housing assistance to low-income individuals. This program provides monetary assistance for rental security deposits, assistance for

individuals behind on rent, and emergency shelter through a voucher system that provides temporary housing in local motels.

**HOUSING RECOMMENDATIONS**

- 1. The public sector should continue to make investments and improvements in infrastructure.**
- 2. New housing should be developed within the planned growth areas, as defined in the Future Land Use Chapter and in the Regional Growth Management Plan. Development in these areas allows for the more efficient use of public infrastructure and facilities.**
- 3. Discourage the strip development of residential development along State Routes. Municipalities are encouraged to designate other areas of their municipality for residential use inhibiting the impact of residential strip development along State Routes.**
- 4. Municipal zoning ordinances and subdivision and land development ordinances or other regulations should be developed or amended to provide for a variety of housing types, especially increased opportunities for cluster developments which groups housing closely together, leaving more open space and preserving the County's agricultural and environmental attributes.**
- 5. An emphasis should be placed on the conservation and rehabilitation of housing in the older areas of the county, especially the boroughs. Such efforts will promote economic reinvestment and encourage a social and economic mixture of residents within these areas while taking advantage of existing infrastructure.**
- 6. Encourage the development of mixed housing designed to meet the special needs of the elderly and handicapped, and promote the availability of group homes for the mentally, physically, and developmentally disabled within residential districts.**
- 7. Continue to assist and support the Housing and Redevelopment Authority of Cumberland County to secure and allocate funding opportunities for housing programs within Perry County. The Authority should be fully utilized to assist in providing affordable housing opportunities for all citizens.**
- 8. Municipalities should utilize Table 15-3 Housing Needs in Perry County when assessing future housing needs and amendments to residential districts in municipal zoning ordinances.**

9. County and municipal land use ordinances should be reviewed and amended as applicable to their impact on affordable housing and handicapped accessible housing.
10. Municipalities should participate in the Perry County Council of Governments as it relates to the Uniform Construction Code. Municipalities are encouraged to develop and maintain codes and ordinances to regulate the minimum acceptable conditions of use, construction, location, additions and alterations, repair and maintenance of properties.
11. County and municipal land use regulations should be reviewed for their impact on housing affordability and handicapped accessibility.

### HOUSING ACTION PLAN

#### H GOAL 1. Make preparations for increased housing demands as anticipated by population projections.

**H Objective 1.A.** Encourage the maximization of existing community facilities to service the anticipated housing demand.

- **H Strategy 1.A.1.** Encourage in-fill development within core communities.
- **H Strategy 1.A.2.** Encourage reuse of older structures, especially those with historic significance.
- **H Strategy 1.A.3.** Encourage redevelopment of lands with structures beyond repair.
- **H Strategy 1.A.4.** Work with the Cumberland and Perry Housing Authority to begin to look at siting multi-family establishments in the County's Planned Growth Areas (PGAs)
- **H Strategy 1.A.5.** Promote mixed-use housing in downtown areas.
- **H Strategy 1.A.6.** Promote the integration of innovative planning tools into municipal ordinances.
- **H Strategy 1.A.7.** Encourage the use of **Table 15-1** to address housing needs.

**H Objective 1.B.** Provide for housing of persons of all ages, all income levels, all races, creed, national origin, gender or disability.

- **H Strategy 1.B.1.** Educate developers on the housing needs of Perry County.
- **H Strategy 1.B.2.** Support Federal Fair Housing Law.
- **H Strategy 1.B.3.** Support efforts to provide for housing under the Elm Street Program.

- **H Strategy 1.B.4.** Support housing rehabilitation for low- to moderate-income home owners through the HOME program.
- **H Strategy 1.B.5.** Utilize available federal and state funding programs for construction and/or subsidy of housing throughout the County.
- **H Strategy 1.B.6.** When necessary, provide for emergency housing needs, provided they are not used as substitutes for permanent housing or as a long-term solution.
- **H Strategy 1.B.7.** Support the efforts of groups focused on providing housing to low- and moderate-income families.

**H Objective 1.C.** Ensure that all housing construction in Perry County is of durable and sound quality.

- **H Strategy 1.C.1.** Identify and inventory substandard housing in the County.
- **H Strategy 1.C.2.** Encourage rehabilitation of existing blighted and substandard housing.
- **H Strategy 1.C.3.** Encourage regional administration of the Pennsylvania Unified Construction Code (UCC).
- **H Strategy 1.C.4.** Encourage and assist in municipal efforts to decrease the frequency of blight.

**Implementation Timetable for Housing Strategies**

Housing Strategies	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
H Strategy 1.A.1.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.A.2.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.A.3.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.A.4.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.A.5.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.A.6.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.A.7.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.B.1.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.B.2.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.B.3.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.B.4.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.B.5.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.B.6.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.B.7.	X	X	X	X	X	X	X	X	X	X
H Strategy 1.C.1.				I/C						

<b>Housing Strategies (Continued)</b>	<b>Yr. 1</b>	<b>Yr. 2</b>	<b>Yr. 3</b>	<b>Yr. 4</b>	<b>Yr. 5</b>	<b>Yr. 6</b>	<b>Yr. 7</b>	<b>Yr. 8</b>	<b>Yr. 9</b>	<b>Yr. 10</b>
<b>H Strategy 1.C.2.</b>	X	X	X	X	X	X	X	X	X	X
<b>H Strategy 1.C.3.</b>	X	X	X	X	X	X	X	X	X	X
<b>H Strategy 1.C.4.</b>	X	X	X	X	X	X	X	X	X	X

I = Initiate process  
C = Complete process  
X = Item to be covered