

## CHAPTER 10

# Housing Plan

*One of the most critical components of a comprehensive plan is the strategy for improving the condition and supply of housing. The primary objectives of a housing plan are to improve and protect the status of existing dwellings, and provide a variety of housing that will be available for all age groups, special needs, and income levels.*

### Housing Needs

As Cumberland County's population continues to grow over the next 20 years, it is important to project the number of additional dwelling units that will be needed. Using the 2000 Census data and population allocations calculated by Tri-County Regional Planning Commission, it is estimated that an additional 23,365 dwelling units will be needed in Cumberland County to house the population by the year 2020 (Table 10.1).<sup>1</sup> This estimate seems conservative when considering the high level of building permit activity in Cumberland County in recent years (Table 10.2). The number of units that will actually be built will be influenced by many factors such as the economy, water availability, sewer capacity, and availability of properly zoned land.

The survey used to establish the County's Goals and Objectives (Chapter 3) identified several housing trends and issues. Housing availability and affordability were not identified as a priority issue compared to farmland preservation, land use compatibility, and transportation issues. The survey reflected that an adequate number of dwelling units are available to house the current population. However, survey responses did indicate a concern for how and where housing is developed, the expansion of suburban sprawl and a lost sense of community. The highest priority housing objective, countywide, was for all municipalities to adopt building codes. Regional priorities also included preserving older housing especially in the East, supporting the Redevelopment and Housing Authority programs in the Central section, and encouraging mixed-use development in the West.

### Methodology

The Pennsylvania State Data Center's county population projections were used as a basis for estimating housing needs, however, the State Data Center does not prepare individual municipal projections. Tri-County Regional Planning Commission used the Center's projected population figure for the County to allocate population projections for each municipality. The population allocations were generated for each municipality by multiplying the county population projection total with weighted factors for each municipality. These factors were based on:

1. Population distribution from 2000 Census
2. Average population changes from 1970 – 2000 (population trends)
3. Dwelling unit construction from 1989 – 2000 (building permit trends)

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<sup>1</sup>The number of vacant units in the current housing stock was considered in determining the number of new dwelling units projected through the year 2020.

The population allocations were distributed to the municipalities and school districts for comment. Comments received generally supported the projected figures.

To estimate the housing needs between 2000 and 2020 by municipality, exhibited in Table 10.1, existing 2000 Census data, municipal population allocations, and projected population figures were used. The 2000 data included:

1. Municipal population (Col. A)
2. Number of occupied dwelling units (Col. B)
3. Number of persons per dwelling unit or average household size (Col. C)
4. Population residing in group quarters / institutions (Col. D)
5. Vacant dwelling units (Col. E).

Table 10.1 indicates the estimated number of dwelling units, which will be required to house the population in the years 2005 - 2020 (Col. H). An assumption was made that the number of persons per dwelling unit and in group quarters would remain the same over the time period. This is based on the trend of persons per unit (Table 9.5) and the changing number of residents in group quarters is minimal and would not significantly affect projected housing needs. The estimated number of occupied dwelling units (Col. H) was calculated by subtracting the population in group quarters (Col. D) from the projected population (Col. G). Then dividing that figure by the persons per dwelling unit figure (Col. C).

To determine the number of additional units needed for each municipality, a 5% vacancy rate was assumed to maintain a healthy real estate market.<sup>2</sup> The number of additional units needed to house the projected populations (Col. I) was estimated by:

1. Multiplying estimated number of occupied dwelling units (Col. F) by 5%;
2. Subtracting from that number the number of existing dwelling units in 2000 (Col. B);
3. Subtracting the vacant units in 2000, since these are part of the 5% vacancy rate.

The resulting figures, separated in 5-year increments, represent the number of estimated dwelling units needed in each municipality to provide standard housing for the projected population while providing a 5% vacancy rate. Countywide, it is estimated that 23,365 additional dwellings will be needed by 2020.

The Cumberland County Housing and Redevelopment Authority can use information about the number of low-income dwelling units when planning their programs. Currently, the Housing Authority has a list of low and moderate-income families waiting for housing assistance, however, they only provide housing assistance to households earning 50 percent or less of the median income. This level of earnings was considered to be the criterion for defining "low-income" as reflected in Table 10.1.

To estimate the need for low-income housing in the future, a baseline number of existing low-

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<sup>2</sup>Tri-County Regional Planning Commission. (2003) *Tri-County Regional Growth Management Plan Draft*, Harrisburg, PA.

income dwellings for 2000 was established based upon the assumption that one household equals one dwelling unit (Col. F).<sup>3</sup> The additional number of low-income dwelling units needed for each five year period (Col. J) was calculated by taking the percentage of dwellings that were low-income in 2000 and applying that same proportion to the total number of dwelling units needed in each period. This method of calculating low-income housing needs is based upon the assumption that the number of low-income households will increase in proportion to the entire population. The projected number of low-income dwellings includes the rehabilitation of existing homes and the construction of new units. The rehabilitation of existing dwellings is an important component of an improved low-income housing stock.

The Housing Authority also maintains a separate list for senior housing, which targets households of seniors at 50% or less of the County medium income. In 2002, the Housing Authority considered a study to determine senior housing needs, which would include: independent living, service assisted, low versus moderate, and geographic orientation.

The federal government is providing less funding for low-income housing and there are few financing programs for rental housing targeted at households between 51% and 80% of the median income. Thus, discovering new ways to help low and moderate-income families afford suitable housing should be a priority for the County. It is recommended that the data in Table 10.1 be updated when the 2010 Census data becomes available. Similarly, the data related to low income housing needs should be updated after the 2010 Census.

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<sup>3</sup>The number of low-income households is based upon data from Census 2000.

**TABLE 10.1 HOUSING NEEDS  
CUMBERLAND COUNTY – 2000 to 2020**

Municipality	2000						2005				2010				2015				2020			
	Population	# Occupied D.U.'s	Persons Per Occupied D.U.'s	Group Quarters	Vacant D.U.'s	# Low Income DU's	Projected Pop.	Estimated # Occupied D.U.'s	Addt'l DU's Needed with 5% vacancy 2000-2005	Addt'l Low Income DU's Needed	Projected Pop.	Estimated # Occupied D.U.'s	Addt'l DU's Needed with 5% vacancy 2000-2010	Addt'l Low Income DU's Needed	Projected Pop.	Estimated # Occupied D.U.'s	Addt'l DU's Needed with 5% vacancy 2000-2015	Addt'l Low Income DU's Needed	Projected Pop.	Estimated # Occupied D.U.'s	Addt'l DU's Needed with 5% vacancy 2000-2020	Addt'l Low Income DU'S Needed
	A	B	C	D	E	F	G	H	I	J	G	H	I	J	G	H	I	J	G	H	I	
Camp Hill Borough	7,636	3,387	2.21	135	142	547	7,819	3,477	122	13	7,904	3,515	162	19	7,980	3,550	198	25	8,049	3,581	231	30
Carlisle Borough	17,970	7,426	2.10	2,407	606	2,553	19,134	7,965	332	179	19,675	8,223	602	267	20,162	8,455	846	347	20,598	8,662	1,064	418
Cooke Township	117	50	2.34	0	17	0	150	64	0	0	166	71	7	0	180	77	14	0	192	82	19	0
Dickinson Township	4,702	1,721	2.73	0	113	283	5,470	2,004	270	46	5,827	2,134	407	67	6,148	2,252	531	86	6,436	2,358	641	104
East Pennsboro Township	18,254	7,475	2.38	470	329	1,541	20,460	8,359	1,015	189	21,485	8,830	1,467	278	22,408	9,218	1,875	358	23,234	9,565	2,239	429
Hampden Township	24,135	9,577	2.48	360	413	1,211	28,098	11,185	1,754	198	29,940	11,927	2,534	292	31,599	12,596	3,236	376	33,082	13,194	3,864	451
Hopewell Township	2,096	688	3.02	15	18	124	2,424	798	132	20	2,576	848	184	29	2,714	894	232	37	2,836	934	275	44
Lemoyne Borough	3,995	1,926	2.07	8	101	422	4,189	2,020	94	20	4,279	2,063	139	30	4,360	2,102	181	38	4,432	2,137	217	46
Lower Allen Township	17,437	6,314	2.14	3,900	206	1,367	19,085	7,096	931	166	19,851	7,454	1,306	243	20,542	7,777	1,645	313	21,158	8,064	1,948	375
Lower Frankford Township	1,823	683	2.67	0	24	148	2,099	786	118	22	2,227	834	169	32	2,343	878	214	42	2,446	916	255	50
Lower Mifflin Township	1,620	586	2.76	0	30	144	1,836	665	82	19	1,936	701	121	28	2,026	734	155	36	2,107	763	186	43
Mechanicsburg Borough	9,042	4,023	2.23	62	146	856	9,538	4,249	293	45	9,769	4,353	402	67	9,977	4,446	499	87	10,163	4,530	587	104
Middlesex Township	6,669	2,298	2.61	664	94	409	7,605	2,659	400	62	8,039	2,826	575	91	8,431	2,976	733	118	8,781	3,110	873	141
Monroe Township	5,530	2,073	2.67	4	92	329	6,157	2,304	255	35	6,449	2,414	370	52	6,712	2,512	473	68	6,946	2,600	565	82
Mt. Holly Springs Borough	1,925	836	2.30	0	90	201	2,089	908	28	17	2,165	941	62	25	2,234	971	94	32	2,295	998	122	39
Newburg Borough	372	142	2.62	0	6	39	409	156	16	4	426	163	23	6	441	168	29	7	455	174	34	9
New Cumberland Borough	7,349	3,301	2.22	11	116	560	7,522	3,383	136	12	7,603	3,420	174	18	7,675	3,452	208	23	7,740	3,482	239	28
Newville Borough	1,367	579	2.31	31	41	208	1,440	610	20	11	1,475	625	36	16	1,505	638	50	21	1,533	650	63	25
North Middleton Township	10,197	4,039	2.48	190	174	660	11,301	4,480	491	70	11,815	4,688	709	104	12,277	4,874	904	134	12,690	5,040	1,079	162
North Newton Township	2,169	766	2.81	13	18	151	2,480	878	138	22	2,625	930	192	32	2,755	976	241	41	2,871	1,017	284	49
Penn Township	2,807	974	2.82	57	22	136	3,223	1,123	183	20	3,416	1,191	255	30	3,590	1,253	319	38	3,746	1,308	378	46
Shippensburg Borough*	4,467	1,917	2.32	21	205	1,042	4,804	2,062	-437	78	4,960	2,129	-367	114	5,101	2,190	-303	147	5,227	2,244	-246	176
Shippensburg Township	4,504	860	2.49	2,365	78	356	4,931	1,031	144	70	5,129	1,110	228	102	5,308	1,182	303	132	5,468	1,246	370	159
Shiremanstown Borough	1,521	719	2.12	0	23	135	1,577	744	39	4	1,603	756	52	6	1,626	767	63	8	1,647	777	74	10
Silver Spring Township	10,592	4,061	2.60	37	124	516	12,375	4,745	798	87	13,204	5,064	1,132	127	13,951	5,352	1,434	164	14,618	5,608	1,703	196
Southampton Township	4,787	1,649	2.90	0	99	357	5,662	1,952	302	65	6,069	2,093	449	95	6,436	2,219	582	122	6,763	2,332	701	147
South Middleton Township	12,939	5,081	2.51	186	221	836	14,871	5,851	841	124	15,769	6,208	1,217	182	16,578	6,531	1,555	235	17,300	6,8181	1,857	282
South Newton Township	1,290	455	2.84	0	25	103	1,707	601	151	33	1,901	669	223	48	2,076	731	288	62	2,232	786	345	75
Upper Allen Township	15,338	5,057	2.46	2,874	141	680	17,584	5,980	1,081	121	18,628	6,404	1,526	178	19,568	6,786	1,927	229	20,409	7,128	2,286	275
Upper Frankford Township	1,807	669	2.70	0	50	125	2,063	764	83	17	2,182	808	130	25	2,289	848	171	33	2,385	883	209	39
Upper Mifflin Township	1,347	452	2.98	0	17	70	1,571	527	85	11	1,675	562	121	17	1,769	594	154	21	1,852	621	184	26
West Pennsboro Township	5,263	1,938	2.65	133	78	402	5,978	2,206	300	55	6,311	2,331	432	81	6,610	2,444	550	104	6,878	2,545	657	125
Wormleysburg Borough	2,607	1,293	2.01	10	104	289	2,694	1,335	5	9	2,735	1,356	27	13	2,771	1,374	45	17	2,804	1,390	63	21
<b>COUNTY TOTALS</b>	<b>213,674</b>	<b>83,015</b>	<b>2.50</b>	<b>13,953</b>	<b>3,963</b>	<b>16,800</b>	<b>238,345</b>	<b>93,008</b>	<b>10,200</b>	<b>1,844</b>	<b>249,814</b>	<b>97,642</b>	<b>15,066</b>	<b>2,714</b>	<b>260,142</b>	<b>101,815</b>	<b>19,448</b>	<b>3,501</b>	<b>269,373</b>	<b>105,545</b>	<b>23,365</b>	<b>4,206</b>

SOURCE: Tri-County Regional Planning Commission Staff, 2001.

\* Data represents only the portion of Shippensburg Borough that is within Cumberland County.

## Housing Activity

The availability of comparable data makes it relatively easy to track recent trends in housing activity throughout Cumberland County. The most consistent data available is the building permit information contained in the Annual Reports compiled by the Cumberland County Planning Commission on a yearly basis. Table 10.2 and Figure 10.1 show the total number of permits issued from 1990 to 2000. Table 10.3 and Figure 10.2 reflect residential construction costs as indicated on building permits, which usually includes materials and labor but not the cost of the land, overhead, etc. this same period. Definitions of the dwelling types included in the Building Permit Survey and displayed in Tables 10.2 and 10.3, and Figures 10.1 and 10.2 are listed below.

Single Family- a building used by one (1) family, having only one (1) dwelling unit, and having two (2) side yards. This definition does not include mobile homes.

Semi-Detached Dwelling - a building having one (1) side yard and one (1) party wall common with another.

Multi-Family Dwelling – Apartment - a building occupied by three (3) or more families living independently of each other, including apartment houses.

Townhouse – a building occupied by one (1) family having two (2) party walls in common with other buildings.

Apartment Conversions – a multi-family dwelling constructed by converting an existing dwelling into apartments for more than one family without substantially altering the exterior of the building.

Manufactured/ Mobile Home – A transportable, single-family dwelling intended for permanent occupancy, office or place of assembly contained in 1-2 units designed to be joined into one integral unit capable of again being separated for repeated touring, which arrives at a site complete and ready for occupancy except for minor and incidental unpacking and assembly operations, and constructed so that it may be used without a permanent foundation.

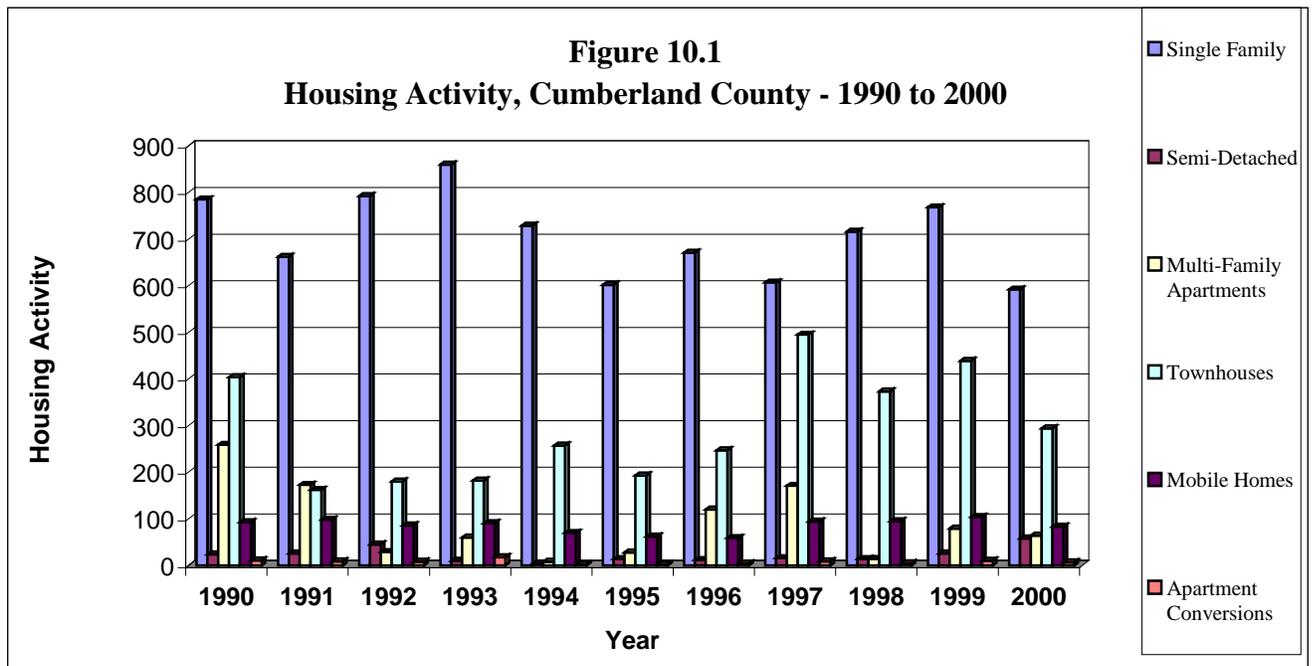
The total dollar value of residential building permits increased 46 percent from approximately \$85 million in 1991 to \$124 million in 2000, as depicted in the totals in “millions of dollars” row in Table 10.3. The year 1990 was the peak year of residential building activity, with 1,576 new units permitted, while 1999 saw the highest dollar value figure for residential construction in a single year (\$147 million). The 2000 figures appear to show a leveling off or a decline with the total number of new units, falling to levels seen in the mid 1990’s. The 2000 building permit values also show a decline from the high levels of the previous year. However, residential building activity remains strong countywide, according to past trends, and is expected to remain so in the next 10 years.

**TABLE 10.2  
NEW RESIDENTIAL BUILDING PERMITS\*  
CUMBERLAND COUNTY - 1990-2000**

Dwelling Types	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Single Family	785	662	792	860	729	602	671	607	716	768	592
Semi-Detached	24	26	45	10	4	14	12	16	14	26	58
Multi-Family Apartments	259	173	29	60	8	28	120	171	79	79	64
Townhouses	404	162	180	182	257	193	247	495	373	439	294
Mobile Homes	93	98	86	91	70	62	59	94	95	104	83
Apartment Conversions	11	9	8	18	2	3	4	9	5	10	7
<b>Totals</b>	<b>1576</b>	<b>1130</b>	<b>1140</b>	<b>1221</b>	<b>1070</b>	<b>902</b>	<b>1113</b>	<b>1392</b>	<b>1282</b>	<b>1426</b>	<b>1098</b>

\* Excludes rehabilitated dwelling permits

Source: Annual Report, Cumberland County Planning Commission 1990-2000.



Source: Annual Report, Cumberland County Planning Commission 1990-2000.

Another indicator of housing activity is the number of home sales within a given area. Table 10.5 shows the total number of residential sales, which occurred in each municipality, the three Plan Development Sections, and the County from 1996 - 2000. Countywide, the number of home sales remained fairly constant over the time period. The number of home sales in the County peaked in 1999 at 3,790, which corresponds with one of the peak years for new home building permit activity (Table 10.2) and the peak year for total construction costs in Cumberland County (Table 10.3).

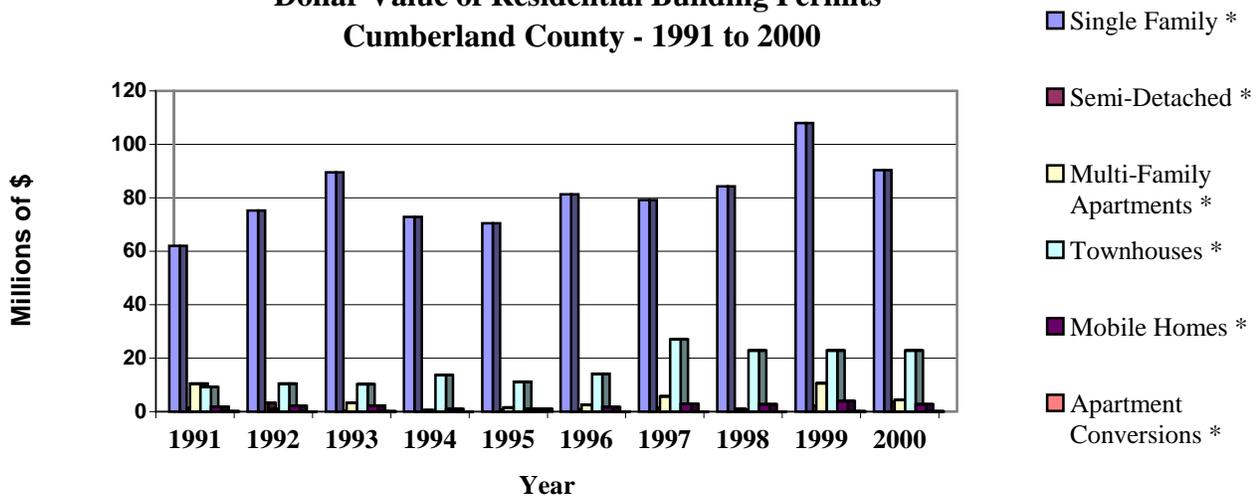
**TABLE 10.3**  
**TOTAL RESIDENTIAL CONSTRUCTION COSTS\***  
**(IN MILLIONS OF DOLLARS)**  
**CUMBERLAND COUNTY – 1991 to 2000**

Dwelling Types	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Single Family	62.065	75.194	89.582	72.847	70.429	81.326	79.175	84.273	108.018	90.331
Semi-Detached	1.307	3.161	0.293	0.513	0.585	0.849	1.523	1.018	1.974	3.647
Multi-Family Apartments	10.448	0.997	3.37	0.473	1.571	2.623	5.693	0.668	10.643	4.402
Townhouses	9.186	10.421	10.224	13.668	11.159	14.136	26.987	22.906	22.849	22.836
Mobile Homes	1.771	2.174	2.237	0.934	0.942	1.616	2.904	2.752	3.883	2.753
Apartment Conversions	0.083	0.042	0.123	0.02	0.896	0.052	0.038	0.032	0.069	0.074
<b>Totals in Millions of Dollars</b>	<b>84.86</b>	<b>91.989</b>	<b>105.829</b>	<b>88.455</b>	<b>85.582</b>	<b>100.602</b>	<b>116.32</b>	<b>111.649</b>	<b>147.436</b>	<b>124.043</b>

\*Figures indicate value of building as indicated on building permits. This usually includes material and labor, not including cost of land, overhead, etc. Figures may vary by permit issuing place. Data is adjusted for information not reported based on historical trends. Dollar values are rounded.

Source: Annual Report, Cumberland County Planning Commission 1991-2000.

**Figure 10.2**  
**Dollar Value of Residential Building Permits**  
**Cumberland County - 1991 to 2000**



Source: Annual Report, Cumberland County Planning Commission 1991-2000.

## Residential Sprawl

Sprawl was identified as one of the worst trends in Cumberland County by the countywide survey discussed in Chapter 3. The County's Goals and Objectives strongly support techniques to control sprawl such as agricultural preservation zoning, downtown revitalization, transit-oriented development, and planned growth areas.

Sprawl is a common development pattern in Pennsylvania and has occurred in many locations in Cumberland County. There are many definitions of sprawl but most focus on inefficient use

of land and infrastructure. The Report of the Pennsylvania 21<sup>st</sup> Century Environment Commission in September 1998 states sprawl is “the reckless, almost random growth of housing developments, strip malls, business parks and the roads connecting them, and of the numbers of vehicles using those roads. Sprawl wastes open land, damages habitat and natural diversity, and destroys historic sites. It strains public funds to build the roads, and sewers, and schools that must spread to serve a spreading population.”

As reported in the January 2000 Executive Summary, “Costs of Sprawl in Pennsylvania” by the Clarion Associates, Inc. for 10,000 Friends of Pennsylvania and Sponsoring Organizations, “*Sprawl* is a regional pattern of real estate development that is characterized by:

- Low density;
- Unlimited and non-contiguous outward expansion;
- Spatial segregation of different land uses;
- Consumption of outer suburban agricultural lands and environmentally sensitive lands;
- Travel dominance by motor vehicle;
- Small developers operating independently of each other; and
- Lack of integrated land use planning (due to fragmented system of local governments with varying fiscal capacities).”

Table 10.1 indicates 23,365 new housing units are needed over the next 20 years in Cumberland County. This table specifies a number of housing units per municipality based on population projections. Housing development locations and densities within municipalities should reflect the growth strategies outlined in the Future Land Use Plan (Chapter 8). These strategies are based on the concept of Planned Growth Areas (PGA), which advocates limiting higher density development to existing service areas. Concentrating development in these areas provides more efficient use of public facilities, while reducing development pressure on outlying areas.

It is recommended that new residential housing developments be concentrated in areas where services exist and are readily available, as depicted in the PGA map (Figure 8.1) in the Future Land Use Chapter. Other methods to discourage sprawl may include the use of cluster developments in residential areas, density bonuses, and transfer of development rights. Municipal ordinances can include provisions for density bonuses for developments that strive to preserve or enhance natural and historic resources.

When any new residential development occurs, it is suggested that “smart growth” techniques be taken into consideration. Smart growth techniques can preserve open space and natural resources, while at the same time achieve community development objectives.<sup>4</sup> New streets

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<sup>4</sup> Natural Lands Trust. (1999) *Growing Greener, A Conservation Planning Workbook for Municipal Officials in Pennsylvania*.

should be designed for pedestrian use as well as vehicular travel. Residential developments could be developed to minimize the use of cul-de-sacs to provide more efficient traffic flow and services. Using traffic calming techniques such as vegetative islands, or narrow streets with adequate sidewalks (when necessary), can also increase safety as well as beautify an area. The use of smart growth techniques can promote a sense of community and help a municipality maintain usable open space or protect sensitive environments. Generally, research has shown these techniques provide long-term benefits to communities including environmental, social, recreational, and economic benefits.<sup>5</sup>

Another land use tool available to provide suitable housing, infill, and rehabilitation of developed areas is the Blighted Property Reinvestment Board. The County Commissioners established the Board in 1999 pursuant to authorization under the Urban Redevelopment Law. The County Redevelopment Authority administers the program. Properties are submitted to the Board for review by the municipalities in which they are located. If the property is determined to be blighted, the Redevelopment Authority may acquire the site and proceed to rehabilitate the structure.

Table 10.4 identifies areas in Cumberland County that currently have community services to support future growth. These areas include the major population centers of the County (boroughs, villages, and adjacent areas). The “West Shore” includes the boroughs and townships between the Susquehanna River and Mechanicsburg Borough. Community services include road infrastructure, public sewer and water facilities, emergency services, and other services necessary to support residential neighborhoods. Buildable land includes vacant land that is not environmentally constrained by features such as floodplains, wetlands, steep slopes, etc. As the table indicates, there is a substantial amount of land available within the service areas to support more growth. By encouraging developments on vacant lots in established towns and village settings, suburban sprawl can be reduced. The PGA map in the Future Land Use Chapter is based on the existing service areas described in Table 10.4.

<b>TABLE 10.4</b>			
<b>AVAILABLE LAND WITHIN COMMUNITY SERVICE AREAS</b>			
<b>CUMBERLAND COUNTY - 2001</b>			
<b>Area</b>	<b>Community Service Area (acreage)</b>	<b>Vacant Land (acreage)</b>	<b>Buildable Land (acreage)</b>
West Shore	32,729.20	1,985.81	1,199.85
Hogestown	2,219.70	202.16	148.52
Carlisle	15,765.40	1,118.84	674.48
Mt. Holly Springs	3,224.80	497.51	236.31
Newville	1,378.80	160.77	137.39
Newburg	321.40	8.20	5.77
Shippensburg	4,481.60	866.83	695.87
<b>Total</b>	<b>60,120.90</b>	<b>4,840.12</b>	<b>3,098.19</b>

<sup>5</sup> Natural Lands Trust. (1999) *Growing Greener, A Conservation Planning Workbook for Municipal Officials in Pennsylvania*.

## Housing Affordability

### *The Regional Level*

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

One indication of housing affordability is the percentage of owner-occupied and renter-occupied housing units in the region. Table 10.5 reflects U.S. Census data from 1990 and 2000 and illustrates the trends of each county.

COUNTY	1990		2000	
	OWNER	RENTAL	OWNER	RENTAL
CUMBERLAND	52,709 71.8%	20,743 28.2%	60,645 73.1%	22,370 26.9%
DAUPHIN	60,708 63.7%	34,656 36.3%	67,136 65.4%	35,534 34.6%
PERRY	11,889 79.5%	3,060 20.5%	13,326 79.8%	3,369 20.2%

All three counties show that homeowners, especially in Cumberland and Perry counties, occupy a majority of the housing units. All three indicate a percentage increase in owner occupied units between 1990 and 2000. The region's number of rental units have also increased, but at a smaller rate than owner-occupied units. The greater percentage increase in owner occupied units appears to indicate a prosperous economy, which encourages home ownership. This may also indicate that a generally affordable housing stock is being provided.

### *The Local Level*

Traditionally, average housing prices in Cumberland 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.

In the expanding housing market in Cumberland County, the issue of housing affordability must be considered. If the number of housing units built does not coincide with the population increases anticipated (County population is projected to increase by 25 percent between 2000 and 2020), then housing prices would rise faster than incomes. Sustaining the projected growth rate will become more difficult as prices rise and housing becomes financially out of reach to many in the County's workforce.

One indicator of housing affordability is the average selling price of homes within the area. Table 10.6 lists the average selling price, by municipality and Plan Development Section (Cumberland East, Central and West) during 1996 - 2000, the time period for which comparable data is available. This table is based upon figures recorded in County tax assessment files.

Average figures for a particular year can be highly influenced by a number of factors. This may include a small number of residential sales or an unusually high or low selling price, which heavily influences the average figure. See Table 10.7 to compare the number of housing sales by municipality.

Highlighting the information shown on Table 10.6, the average selling home price for the County increased 12 percent over the 5-year time period, from \$93,079 in 1996 to \$104,611 in 2000.

The data at the Plan Development Section level shows that the Cumberland East Section consistently shows the highest average selling price. The Cumberland Eastern region showed the greatest percentage increase in selling price over the time period (15.6 percent). The higher average prices in the East and Central regions are balanced by the lower prices in the Western region. This results in a more moderate countywide average.

Another obstacle to affordable housing is restrictive local regulation, including zoning and subdivision/land development ordinances, which increase development costs and eventually, housing prices. This impact can be reduced by revising regulations to allow for innovative design, and provide for a wide variety of housing types and densities in appropriate locations.

**TABLE 10.6**  
**AVERAGE PRICE OF RESIDENTIAL SALES BY MUNICIPALITY\***  
**CUMBERLAND COUNTY - 1996 to 2000**

<b>Municipalities Divided Into Regions</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>
<b>Cumberland East</b>					
Camp Hill Borough	\$119,745	\$132,194	\$125,098	\$128,688	\$133,644
East Pennsboro Township	\$105,830	\$110,155	\$116,200	\$110,962	\$119,561
Hampden Township	\$137,398	\$143,415	\$149,072	\$152,523	\$163,355
Lemoyne Borough	\$104,635	\$130,034	\$119,557	\$121,504	\$140,647
Lower Allen Township	\$101,363	\$102,939	\$110,441	\$125,294	\$117,629
Mechanicsburg Borough	\$92,883	\$96,591	\$96,447	\$105,729	\$102,658
New Cumberland Borough	\$92,454	\$92,157	\$99,917	\$105,762	\$97,638
Shiremanstown Borough	\$98,392	\$106,024	\$105,214	\$97,185	\$112,936
Upper Allen Township	\$113,557	\$119,130	\$131,802	\$143,022	\$136,754
West Fairview Borough	\$64,070	\$64,354	\$52,009	**	**
Wormleysburg Borough	\$145,279	\$110,350	\$95,058	\$113,113	\$111,637
<b>CUMBERLAND EAST AVERAGE</b>	<b>\$106,873</b>	<b>\$109,758</b>	<b>\$109,165</b>	<b>\$120,378</b>	<b>\$123,646</b>
<b>Cumberland Central</b>					
Carlisle Borough	\$99,227	\$93,049	\$107,207	\$109,600	\$102,395
Dickinson Township	\$107,512	\$83,605	\$100,130	\$108,120	\$104,193
Middlesex Township	\$129,787	\$130,212	\$128,813	\$131,225	\$145,507
Monroe Township	\$121,022	\$128,441	\$134,320	\$115,413	\$126,847
Mt. Holly Springs Borough	\$71,797	\$74,481	\$58,612	\$69,373	\$81,495
North Middleton Township	\$81,769	\$86,541	\$99,450	\$99,191	\$141,847
Silver Spring Township	\$138,734	\$146,795	\$152,503	\$140,409	\$148,205
South Middleton Township	\$102,829	\$105,120	\$119,185	\$115,643	\$126,914
<b>CUMBERLAND CENTRAL AVERAGE</b>	<b>\$106,585</b>	<b>\$106,030</b>	<b>\$112,527</b>	<b>\$111,122</b>	<b>\$122,175</b>
<b>Cumberland West</b>					
Cooke Township	\$9,950	\$64,600	\$37,667	\$50,900	\$50,843
Hopewell Township	\$75,733	\$67,269	\$69,468	\$99,934	\$64,596
Lower Frankford Township	\$108,833	\$89,833	\$86,287	\$105,733	\$70,643
Lower Mifflin Township	\$74,452	\$75,112	\$77,092	\$98,357	\$81,877
Newburg Borough	\$75,667	\$65,629	\$57,950	\$96,975	\$87,967
Newville Borough	\$69,325	\$61,330	\$70,487	\$58,154	\$79,414
North Newton Township	\$70,001	\$79,947	\$74,976	\$89,092	\$94,237
Penn Township	\$87,661	\$78,895	\$73,831	\$97,685	\$93,803
Shippensburg Borough	\$68,926	\$70,472	\$87,027	\$80,216	\$83,527
Shippensburg Township	\$68,677	\$86,484	\$69,808	\$142,583	\$86,900
Southampton Township	\$67,574	\$75,922	\$64,580	\$85,143	\$79,468
South Newton Township	\$82,491	\$76,826	\$67,943	\$94,514	\$96,645
Upper Frankford Township	\$96,990	\$77,127	\$78,280	\$95,820	\$102,878
Upper Mifflin Township	\$85,099	\$64,348	\$52,544	\$60,765	\$66,969
West Pennsboro Township	\$95,032	\$85,130	\$87,233	\$90,631	\$98,526
<b>CUMBERLAND WEST AVERAGE</b>	<b>\$75,761</b>	<b>\$74,595</b>	<b>\$70,345</b>	<b>\$89,767</b>	<b>\$82,553</b>
<b>COUNTY AVERAGE</b>	<b>\$93,079</b>	<b>\$93,368</b>	<b>\$92,830</b>	<b>\$102,229</b>	<b>\$104,611</b>

\* Based on sales of both new and existing homes.

\*\* West Fairview Borough merged with East Pennsboro Township in 1998.

SOURCE: Cumberland County Tax Assessment Office, 2001.

**TABLE 10.7**  
**NUMBER OF RESIDENTIAL SALES BY MUNICIPALITY\***  
**CUMBERLAND COUNTY - 1996 to 2000**

<b>Municipalities Divided Into Regions</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>
<b><u>Cumberland East</u></b>					
Camp Hill Borough	139	129	153	176	137
East Pennsboro Township	273	307	284	348	350
Hampden Township	518	528	588	645	551
Lemoyne Borough	68	93	83	88	65
Lower Allen Township	220	217	258	291	218
Mechanicsburg Borough	139	113	126	142	152
New Cumberland Borough	115	114	143	113	112
Shiremanstown Borough	25	32	21	34	22
Upper Allen Township	266	247	242	248	268
West Fairview Borough	23	17	13	**	**
Wormleysburg Borough	44	50	45	42	36
<b>CUMBERLAND EAST TOTAL</b>	<b>1,830</b>	<b>1,847</b>	<b>1,956</b>	<b>2,127</b>	<b>1,911</b>
<b><u>Cumberland Central</u></b>					
Carlisle Borough	253	238	260	318	284
Dickinson Township	83	58	100	91	96
Middlesex Township	77	72	92	94	83
Monroe Township	77	78	81	101	81
Mt. Holly Springs Borough	30	30	17	37	32
North Middleton Township	145	154	186	147	151
Silver Spring Township	191	174	179	213	201
South Middleton Township	249	252	280	270	254
<b>CUMBERLAND CENTRAL TOTAL</b>	<b>1,105</b>	<b>1,056</b>	<b>1,195</b>	<b>1,271</b>	<b>1,182</b>
<b><u>Cumberland West</u></b>					
Cooke Township	2	4	3	5	7
Hopewell Township	21	21	19	26	23
Lower Frankford Township	12	15	15	12	14
Lower Mifflin Township	8	8	12	7	18
Newburg Borough	3	7	4	4	3
Newville Borough	22	22	16	13	25
North Newton Township	30	33	33	17	16
Penn Township	39	23	35	51	32
Shippensburg Borough	55	36	44	38	61
Shippensburg Township	15	19	13	22	15
Southampton Township	56	66	70	71	68
South Newton Township	11	19	21	7	11
Upper Frankford Township	12	11	15	14	9
Upper Mifflin Township	18	22	9	17	13
West Pennsboro Township	57	63	68	88	80
<b>CUMBERLAND WEST TOTAL</b>	<b>361</b>	<b>369</b>	<b>377</b>	<b>392</b>	<b>395</b>
<b>COUNTY TOTAL</b>	<b>3,296</b>	<b>3,272</b>	<b>3,528</b>	<b>3,790</b>	<b>3,488</b>

\* Includes sales of both new and existing homes.

\*\* West Fairview Borough merged with East Pennsboro Township in 1998.

SOURCE: Cumberland County Tax Assessment Office, 2001.

## **Non-Profit Housing Corporations**

### *Carlisle Opportunity Homes, Inc. (1969)*

Purpose:	Develop housing for first-time homebuyers in Carlisle Borough; Also owns some rental housing in Carlisle.
Recent Projects:	Construction of three townhouse units on McBride Avenue (1995).
Primary Sources of Funds:	State and Federal Grants through Carlisle Borough; sales of houses.
Relationship to Redevelopment Authority:	Authority administers grants and is technical advisor on lease purchase program and other development projects (receives fee); also managing agent for rental units.
Key Board Members:	Jimmie George (Chairman), Bruce Andrews (Vice-Chairman).

### *Carlisle Housing Opportunities Corporation (1997)*

Purpose:	Develops housing for first-time buyers in Carlisle.
Recent Projects:	Pitt Street Pride I and II.
Pending Projects:	North Street Pride (acquisition and rehabilitation of ten houses in Carlisle for resale).
Primary Sources of Funds:	HOME, CDBG, Bond financing, AHTF.
Relationship to Redevelopment Authority:	Technical advisor (no fee), provides rent-free space and receives fee for administration of HOME grants.
Key Board/Staff:	James Washington (Chairman); Ben Sweger (Development Manager).

### *Shippensburg Non-Profit Housing Corporation (1992)*

Purpose:	Develops housing for first-time homebuyers in Shippensburg Borough.
Recent Projects:	Ongoing scattered site lease purchase program (13 houses acquired and rehabilitated with tenants in place).
Pending Projects:	Toll Gate Hill (acquisition and rehabilitation of 12 houses for resale).
Primary Sources of Funds:	State and Federal grants through Shippensburg Borough; sale of houses.
Relationship to Redevelopment Authority:	Authority administers grants and is technical advisor on lease purchase program (receives fee).
Key Board/Staff:	Mike Giancoli (President).

*Cumberland Valley Habitat for Humanity (Circa 1990)*

Purpose: Develops housing for first-time homebuyers throughout Cumberland County.

Recent Projects: Completed houses in Enola, Shippensburg, and Carlisle.

Pending Projects: Construction of several houses in Carlisle and Shippensburg area.

Primary Sources of Funds: Private contributions; uses CDBG funds to acquire sites.

Relationship to Redevelopment Authority: Technical advisor (no fee).

Key Board Members: June Shomaker (President); Laurie Yohe, Executive Director.

*Cumberland Senior Housing Associates (1987)*

Purpose: Develops housing for low income senior citizens throughout the County.

Recent Projects: Valley Ridge Apartments (formerly the County Men's Home Building); converted to 19 apartments in 1995; Mountainview Apartments (North Newton Twp.) in 1997.

Pending Projects: Construction of 40 units – S., Middleton Twp. (East Gate).

Primary Sources of Funds: CDBG, HOME, Low Income Housing Tax Credits (Equity Investors), Federal Home Loan Bank, Bank Loans.

Relationship to Redevelopment Authority: Authority is managing agent for projects (25 units in Enola, 19 in Middlesex, 20 in Newville). (Receives fee.)

Key Board Members: Stephen Landis (President).

*Tri-County Housing Development Corporation (Circa 1991)*

CHDO Designated: 1998

Purpose: Develops affordable renter and owner-occupied housing in Tri-County area for lower income families.

Recent Projects: Rehabilitation of the American House Apartments, 16 apartments for persons who are elderly and disabled; River View Heights, 10 houses in Swatara Twp. for first-time homebuyers, Capitol Corridors project (Harrisburg), acquisition, rehabilitation for re-sale to first-time homebuyers, Newport Square Apartments in Newport.

Pending Projects: Development of first-time homebuyers project in Enola/West Fairview.

Primary Sources of Funds: CDBG, HOME, Low Income Housing Tax Credits, Federal Home Loan Bank, Bank Financing.

Key Board/ Staff Members: Terry Barley (President), Linda Figueroa (Secretary), Bryan Davis (Director of Operations).

*Susquehanna Central Housing Development Foundation (Circa 1996)*

Purpose: Develop affordable housing opportunities (owner and rental) in South Central Pa.

Recent Projects: Orchard Run Apartments (Chambersburg), 40 unit family housing development, Summit Terrace (Harrisburg) homeownership project (11 units); West Fairview Townhomes (4 houses), North Newton Hills (12 houses).

Pending Projects: None at this time.

Primary Sources of Funds: Private fundraising, HOME, CDBG, Federal Home Loan Bank, Bank loans.

Relationship to Redevelopment Authority: Authority receives fee for marketing West Fairview Units and administering HOME grants. Also acts as technical advisor (no fee).

Key Board/Staff: Susan Piggott (Acting Director), Tom Bell (Chairman).

*Cumberland/Perry Housing Initiatives (1995)*

Purpose: Develops affordable housing for persons with mental illness or who are developmentally disabled in Cumberland/Perry Counties.

Recent Projects: Supportive Living Projects in Marysville/Lemoyne; Shelter Plus Care Program (25 rental assistance certs); Brethren House Apartments in Mechanicsburg.

Pending Projects: Demonstration Homeownership Program.

Primary Sources of Funds: CDBG, HOME, HUD rental assistance and private fundraising.

Relationship of Redevelopment Authority: Authority is technical advisor (no fee); receives grant from County for mental health/mental retardation housing specialist position (receives fee)

Key Board Members/Staff: Bob Zimmerman (President), Donna Maurice (MH/MR Housing Program Administrator).

*Stevens Housing Corporation (1995)*

Purpose: Develop affordable housing opportunities in Cumberland County for persons who are mentally ill.

Recent Projects: Louthier Place (17 unit special needs/general population facility).

Pending Projects: Silver Spring Courtyard, 60 unit elderly development

Primary Sources of Funds: HOME, Federal Home Loan Bank, Low Income Housing Tax Credits (equity investor), Bank Financing.

Relationship to Redevelopment Authority: Authority is technical advisor (no fee); receives a small fee for administration of CHDO operating assistance.

Key Board Members/Staff: No information at this time (Executive Director).

*Redevelopment/Housing Authority of Cumberland County (1975)*

Purpose: Develop affordable housing opportunities for low income households (renter occupied and first-time homebuyers).

Recent Projects: First-time homebuyer projects (public housing homeownership in Lemoyne, Enola, Shippensburg and Mt. Holly Springs Twp.).

Pending Projects: County-Wide lease/purchase program.

Primary Sources of Funds: Public housing development/ modernization.

Key Board Members/Staff: Jimmie George (Chairman – Redevelopment Authority); Terry Kennedy (Chairman – Housing Authority); Chris Gulotta (Executive Director).

*Cumberland County Coalition for Shelter, Inc.*

Owns and Operates James Wilson Shelter

Purpose: Manage and develop housing for homeless.

Recent Projects: James Wilson Safe Harbour (Bridge and SRO).

Pending Projects: 414 North West Street (5 efficiency apartments); scattered site bridge housing, mod rehab SRO.

Primary Sources of Funds: McKinney Homeless Funds (Federal); CDBG; AHTF; NAP Credits.

Key Board/Staff: Skip Marcello (Chairman); Wendell Hollinger (Executive Director).

SOURCE: Redevelopment Authority of the County of Cumberland 2001.

## Recommendations

The primary goal of the Cumberland County Housing Plan is to provide a sufficient supply of mixed housing types within the financial reach of all citizens. The following are recommendations to be pursued if Cumberland County is to meet its housing goals:

1. The public sector should continue to make investments in infrastructure, such as sewers and water, and focus efforts in areas within Planned Growth Areas, as defined in the Future Land Use Chapter. Concentration of development in these areas makes more efficient use of existing facilities, while lessening development pressure on outlying areas.
2. Local ordinances should provide for a variety of housing types (including mobile/manufactured homes) at varying price ranges in locations that can support residential development.
3. Development regulations, which allow for more flexible application of ordinance standards concerning architecture and design, should be encouraged. The provision of smart growth concepts in development regulations should be considered.
4. Within Planned Growth Areas, density bonuses should be encouraged as an incentive to preserve open space/ recreational and environmentally sensitive areas within the development. Opportunities for construction of townhouses and apartments, which allow different architecture designs, should be encouraged in areas appropriate for higher density development.
5. Transfer of development rights should be considered in local ordinances as an option. This would allow areas outside of the Planned Growth Areas to remain rural while allowing denser development in areas that can support it.
6. Residential cluster development regulations should be considered for residential areas as an alternative to conventional subdivisions. Cluster developments group units more closely together on the most buildable portion of the site, leaving more area in open space. The resulting net density remains nearly the same as in conventional development, yet the layout is more efficient and development costs are lower.
7. Local municipalities, as applicable, should consider the adoption of codes and ordinances to regulate the minimum acceptable conditions of use, construction, location, additions and alterations, repair, and maintenance of properties. Examples could include building codes addressing housing, mechanical and electrical, fire prevention, plumbing, and existing structures, as well as zoning ordinances and subdivision/land development regulations. It is recommended that all municipalities in the County consider adopting a zoning ordinance. All municipalities in the County should conform to State requirements and adopt basic building codes. Within boroughs, a more complete housing code should be considered. It is recommended the municipalities contact the Bureau of Labor and Industry for direction on how to establish an enforcement program. Councils of

Government can also be used to share resources, such as appointing a joint code enforcement officer.

8. An emphasis should be placed on the preservation and rehabilitation of existing housing through municipal ordinances. Consideration should be given to establishing Historic/ Downtown Districts, especially in boroughs, with an appointed Board to establish guidelines. Allow mixed use/ village center type development in traditional downtowns. Encourage use of the Blighted Property Reinvestment Board to restore dilapidated buildings. Rehabilitation helps maintain a healthy housing market while preserving the area's architectural heritage and providing more choice among housing types.

Funding for rehabilitation should be sought through appropriate county, state and federal assistance programs, as well as local resources. Federal funding may be applied for through the County's Redevelopment Authority, while State funding can be researched through the Department of Community and Economic Development (DCED).

9. The Planning Commission shall continue to provide and monitor data to identify housing trends and plan for the future. This information should be compiled and mapped in the County Planning Commission's Annual Report. Such information should include:
  - number, type and value of building permits,
  - number and type of new dwelling units,
  - new residential construction costs,
  - number and status of subdivision plats submitted
  - amount of open space lost
10. Encourage municipalities to utilize table 10.1 assessing future housing needs. If zoning is provided, the amount of area zoned for residential growth should be assessed in relation to the projected housing needs (Table 10.1).
11. Continue to assist and support the Redevelopment and Housing Authority to secure and allocate funding for various housing programs. Also support the Authority in seeking methods to provide suitable housing to low and moderate-income families that do not qualify for federal programs.
12. Consider housing needs of older suburban areas, particularly those within the 581 Beltway, in the next 10 years. The housing stock in this area is aging beyond critical point and funding should be allocated for maintenance.
13. The County should encourage the development of 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.