

II. Housing

The County of Lancaster prepared the Lancaster County's Comprehensive Plan Draft 2005 Housing Element Update through the collaborative efforts of the Lancaster County Planning Commission and the Housing Element Update Steering Committee. This document provides the primary basis of the County's housing goals, objectives and strategies for the Lancaster County Comprehensive Plan and this Consolidated Plan.

The U.S. Department of Housing and Urban Development (HUD) requires that the County analyze data that applies only to the jurisdiction. HUD required data that is not addressed in the Draft Housing Element Update is listed under the prescribed sections. Specific references are made to the areas of the Draft Housing Element Update where each of the sub-group information is addressed.

Components of the Housing section:

Lancaster County Draft 2005 Housing Element Update.....II (a)

Current and Future Needs Analysis

County Wide Housing Market Potential and
Draft Residential Market Analysis

Housing Needs of Low- and Moderate-Income Persons in Lancaster County,
Outside the City of LancasterII (b)

II. Housing

This section will describe the housing needs of Lancaster County, particularly as it relates to low- and moderate-income families and the lack of affordable housing. The primary documents for the assessment, goals and strategies are included in the 2005 Draft Housing Element Update included in the beginning of this section.

The following data examines low- and moderate-income households in Lancaster County outside the City of Lancaster.

Data was collected and analyzed from various sources, but relied most heavily on:

1. Census 2000
2. Community Housing Analysis Statistics (CHAS) data provided by HUD
3. Research from Thomas Comitta Associates, Inc. Town Planners & Landscape Architects, West Chester, PA
4. Research from Zimmerman/Volk Associates, Clinton, New Jersey
5. Lancaster County Planning Commission's 2005 Draft Housing Element Update for Lancaster County's 2005 Comprehensive Plan Update
6. Lancaster County's 2005 Draft Growth Management Element Update

The following HUD/Census definitions apply:

- "Any housing problem" was defined as cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. "Overcrowding" is defined as 1.01 or more persons per room.
- "Median Family Income (MFI)" is \$61,600 (updated annually by HUD) for a family of four in Lancaster County. Income limits vary by the number of persons in the household.
- "Below Market Income" households are households with income less than 80% of the County Median Family Income (\$49,300 for a family of four in Lancaster County).
- "Cost burdened" is a household that spends more than 30% of its gross income on housing costs. A household that spends greater than 50% of its gross annual income on housing costs is considered "severely cost burdened."
- "Substandard housing" is defined by HUD as housing that lacks complete plumbing, does not have a private kitchen, has inadequate heating, or is physically deteriorated.
- "Extremely Low-Income" refers to households whose annual income is 30% or below of MFI.
- "Low-Income" refers to households whose annual income is between 31% MFI and 50% MFI.

- “Moderate-Income” refers to households whose annual income is between 51% MFI and 80% MFI.
- “Household” is defined as “all the persons who occupy a housing unit.” The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. A family is generally considered a household, but a household does not have to be a family

A. Housing Needs

Page 4.12 in the chapter entitled “Community Profile” of the Draft Housing Element Update has a discussion of “Below-market Households.” Thomas Comitta Associates, Inc. also provides data for the following sub-groups on pages 1 to 4 of the Lancaster County 2005 Draft Housing Element Update concerning “Extremely Low Income Households”, “Low Income Households”, “Moderate Income Households”.

The following is estimated housing needs from the Chart 16 “Affordability Mismatch Output” from HUD’s CHAS data for households in Lancaster County’s jurisdiction.

Percentage of Renter Households NOT living in homes they can afford:

- 71% of households earning less than 30% Median Family Income (considered “Severely Cost Burdened” by HUD)
- 68.4% of households earning between 31% and 50% Median Family Income
- 54.6% of households earning between 51% and 80% Median Family Income

Percentage of Owner Households NOT living in homes they can afford:

- There are no units available that are valued below 30% Median Family Income.
- 76.3% of households earning between 31% and 50% Median Family Income
- 71.8% of households earning between 51% and 80% Median Family Income

The chart on the following page illustrates the number of housing units that will be needed over the five-year planning period by category and the goals that the Redevelopment Authority hopes to achieve with the available funding.

Chart 17. Five-Year Housing Needs and Goals

Categories	Estimated Housing Need for Next Five Years	Housing Goals for the Next Five Years
Extremely low income	3,756*	54
Low income	19,350*	75
Moderate-income	34,462*	161
Renters**	16,694	600
Owners**	42,874	170
Elderly	14,115	675
Persons with Disabilities	15,061	42
HIV/AIDS	350	0
Section 8 waiting list	5,000	120
Cost burdened	18,844	972
Severely cost-burdened	6,751	327
Sub-standard/ Overcrowded Housing	8,100	700

**estimates based on current housing units in category plus 6.4% for growth minus current units meeting income level needs*

***total number of available units by income, 29% renter units, 71% owner based on current percentage types of housing units.*

Currently, Lancaster County has an annual deficit of approximately 750 housing units, affordable to households earning 80% or less than the Median Family Income.

The use of federal funds requires the County of Lancaster to review all activities for environmental clearance under Section 24 CFR Part 58 published in the federal register, including Section 106 National Historic Preservation Act compliance responsibilities. The process for Section 106 Review is outlined in detail in the “Programmatic Agreement between the State Historic Preservation Office, the County of Lancaster and the U.S Department of Housing and Urban Development.” The Lancaster County Redevelopment Authority uses historic preservation certified staff through the Lancaster County Planning Commission to review housing activities for Section 106 compliance. For more information regarding the Programmatic Agreement, a copy of can be found in the attachments to the Consolidated Plan.

Households

There are 151,627 households in Lancaster County; excluding the City of Lancaster, One-third of Lancaster County households are low- and moderate-income.

Chart 18. Low and Moderate Income Households

Median Family Income	Households	%
0% – 30%	9,428	6.2%
31% – 50%	13,878	9.2%
51% – 80%	27,621	18.2%
Total	50,927	33.6%

Source: CHAS 2000 data

B. Renters and Owners

Page 4.7 in the chapter entitled “Community Profile” of the Housing Element Update also has a discussion of “Rentals” as it pertains to cost. Also see Thomas Comitta Associates, Inc., page 4 for Lancaster County data for renters and owners for the Lancaster County Housing Plan Draft Update. Page 4.6 in the chapter entitled “Median Housing Values” provides a profile on homeowner households. Page 4.9 discusses housing unit forecasts.

Type of Housing Unit and Affordability for Lancaster County’s Jurisdiction

Rental units:

There are 38,230 rental units in Lancaster County, outside of the City of Lancaster. Of these rental units:

- 30% are one-bedroom units,
- 41% are two-bedroom unit, and
- 31% are three or more bedroom units.

Owner-occupied units

There are 111,216 owner-occupied units in Lancaster County, outside of the City of Lancaster. Of these owner-occupied units:

- 84% have three or more bedroom units.
- 15% have two bedroom units.
- 2% have zero to one bedroom units.

C. Elderly Persons

See Thomas Comitta Associates, Inc., pages 2 - 4 for Lancaster County data for Elderly persons for the Lancaster County Draft Housing Element Update. Page 4.13 in the chapter entitled "Community Profile" of the Draft Housing Element Update also has a discussion of elderly persons as it pertains to income and cost burden.

The following percentages apply to elderly in the Lancaster County jurisdiction.

- 79% of Extremely Low Income elderly households report being cost burdened and/or experience a defined housing problem.
- 73% of Low Income elderly households report being cost burdened and/or experience a defined housing problem.
- 49% of Moderate Income elderly households report being cost burdened and/or experience a defined housing problem.

D. Persons with Disabilities

According to a Critical Needs Assessment of Persons with Disabilities, completed in November 2001 by United Disabilities Services (UDS), there are 15,061 residents with a physical disability in Lancaster County, which is 3.2% of the total population. Census 2000 data further reveals that approximately two-thirds of the population with disabilities is over the age of 62.

Affordable, accessible housing was identified as the highest of this population's 12 most critical needs. UDS estimates that a minimum of 10% of people with disabilities in the Lancaster County would opt to live independently if appropriate housing and support services were available.

HUD defines disabilities in broader terms, as "mobility and self-care limitations." HUD's CHAS data reports that 102,377 people in the County report some form of mental or physical limitation. Of those able to live independently or with the help of family members, 30,450 live in renter households, and 71,297 in owner households.

Because of extremely low turnover rates in existing housing facilities, and the lack of alternative housing in their communities, many individuals with disabilities face a wait of one to two years or more, before they are able to obtain accessible housing.

The population of individuals with physical disabilities is largely single individuals who require low levels of supportive services, not constant supervision. Many persons with disabilities are low income, many with Social Security Income (SSI) as their only source.

The Lancaster County Mental Health/Mental Retardation (MH/MR) Office funds transitional residential programs for rehabilitation and adjustment to independent living, as well as permanent residential programs. These facilities are operated by private nonprofit entities on a contract basis and are located throughout the City of Lancaster and the County.

The present capacity of community-based facilities with supportive services is inadequate to meet the needs of this population. However, as with the disabled population, the primary problem identified with this service delivery network is the backlog that occurs because of a resident's inability to locate suitable affordable housing within the community when they are ready to move on from the fully supervised environment of the treatment facility. When they do move on, they often return to the very environment that contributed to their problems in the first place.

Those with mental illness are also in need of affordable housing and a range of support services. Given the fact that affordable housing is scarce, and that these individuals will need support services to help them remain independent, there is a serious need for appropriate affordable housing for this group.

E. Persons with HIV/AIDS and their Families

The housing situation for individuals living with AIDS and their families continues to be a great challenge. Living with the disease is a large financial burden, as the disease itself and the side effects of medication often limit the ability of such individuals to work full or even part-time, and the cost of treatment and drugs is extremely high. In addition, housing costs in Lancaster County continue to increase adding increasing difficulties to finding affordable housing.

Some individuals living with HIV may qualify for housing assistance through the Housing Opportunities for People with AIDS/HIV (HOPWA), which remains one of the funding sources currently utilized in Lancaster County to provide services for individuals living with HIV/AIDS in the County. HOPWA funds are received by the AIDS Community Alliance, which is distributed by the Family Health Council of Central Pennsylvania. The Family Health Council serves as the fiscal agent for the AIDS Planning Coalition of South Central PA. These funds are used exclusively to fund short-term rental, mortgage, and utility assistance and tenant-based rental assistance program, on a case by case basis. HOPWA dollars are used as a payer of the last resort.

Most housing resources in Lancaster County provide services to persons living with HIV/AIDS, but do not provide services designed specifically for this population and persons must meet all general eligibility requirements. One facility (Hope House) does provide long-term transitional housing/shelter specifically to persons with HIV/AIDS.

Transportation is also a vital need for persons with HIV/AIDS who live outside City of Lancaster and can be a substantial barrier to these individuals to accessing proper care, since the two medical centers which have HIV/AIDS treatment centers are located in the City. Therefore, this transportation gap should be considered as part of the development of rental housing units for this population.

F. Single Persons

Page 4.5 in the chapter entitled “Population Subgroups” of the Draft Housing Element Update has a discussion of small families and students.

G. Large Families

Page 4.5 in chapter four, entitled “Population Subgroups” of the Draft Housing Element Update also has a discussion of large families.

Large families, defined as households of five (5) or more persons, have reported the greatest need for housing assistance and for housing problems when compared to other categories. This is logical since one could assume that the potential for experiencing overcrowded housing conditions would be more prevalent the larger the household.

- 9.3% of owner housing units with three or more bedrooms are available to this income group.
- 18% of renter housing units with three or more bedrooms are available to this income group.
- 62.6% of large families are cost burdened and have incomes less than 30% of MFI.
- 39.1% of large families are cost burdened and have incomes between 31% - 50% of MFI.
- 40.4% of large families are cost burdened and have incomes between 51% - 80% of MFI.

H. Public Housing Residents

There is no public housing in Lancaster County’s jurisdiction.

I. Families on the Section 8 Housing Choice Voucher Waiting List

The Lancaster County Housing Authority maintains a waiting list for its Housing Choice Voucher Program. 712 households are on the waiting list for housing assistance. In May, 2003, over 1,600 eligible applicants applied for the Housing Choice Voucher Program.

J. Specific Housing Problems (Cost Burden, Severe Cost Burden, Substandard Housing, Overcrowding)

The Chart below details the total number substandard renter occupied, owner occupied and vacant units.

- 14% of all available housing units are substandard.
- 27.5% of all renter units are substandard,
- 10.4% of all owner occupied units are substandard.

Chart 19. Substandard Housing Units

	Total Units	Substandard Units
Renter Occupied Units	38,230	10,496
Owner Occupied Units	111,216	11,599

Source: HUD CHAS 200

Housing Problems

Page 4.13 in the chapter entitled “Housing Problems and Cost Burden” of the Draft Housing Element Update for discussion.

Housing Problems by Income

The breakdown of households by income and by “housing problem” is as follows for Lancaster County’s jurisdiction:

- **Extremely Low-Income**
2,232 households or 11.8% of extremely low income households report having a housing problem and/or being cost burdened.
- **Low-Income**
5,043 households or 26.8% of low income households report having a housing problem and/or being cost burdened.
- **Moderate-Income**
2,160 households or 11.5% of moderate income households report having a housing problem and/or being cost burdened.

Housing Problems by Tenure

Renters: 68% of all low- and moderate-income renter households have housing problems.

- 77% of very low-income (0-30% MFI) renter households have housing problems
- 73 % of low-income (31-50% MFI) renter households have housing problems
- 27% of moderate-income (51-80% MFI) renter households have housing problems.

Homeowners: 52% of all low- and moderate-income homeowner households have housing problems

- 77% of very low-income (0%-30% MFI) homeowner households have housing problems.
- 50% of low-income (31%-50% MFI) homeowner households have housing problems.
- 36% of moderate-income (50%-80% MFI) homeowner households have housing problems.

Chart 20. Renter Housing Problems

Income	Households
0-30% MFI	861
31-50% MFI	2,051

Source: HUD CHAS 200

Chart 21. Renter & Owner Housing Conditions

Renter Housing Conditions

	Cost Burdened Substandard/Overcrowded
0-30% MFI	861
31-50% MFI	2,051
51-80% MFI	829
Elderly	
0-30% MFI	141
31-50% MFI	1,151
51-80% MFI	373
<i>Elderly households not included in numbers above)</i>	

Owner Housing Conditions

	Cost Burdened, Substandard/Overcrowded
0-30% MFI	359
31-50% MFI	1,007
51-80% MFI	350
Elderly	
0-30% MFI	871
31-50% MFI	834
51-80% MFI	608
<i>Elderly households not included in numbers above)</i>	

Source: HUD CHAS 2000 Data

Chart 22. Renter Households by Income and Type of Housing Problem

Housing Problem	Total	0-30%	31-50%	51-80%
Lacking complete plumbing or kitchen facilities	377	227	40	110
Overcrowding	3,933	1,101	2,832	0
Severe Overcrowding	1,315	454	689	172
Cost Burden (31%-50%)	7,360	7,290	48	22
Severe Cost Burden (< 50%)	553	70	175	308

Source: HUD CHAS 2000

Chart 23. Owner Households by Income and Type of Housing Problem

Housing Problem	Total	0-30%	31-50%	51-80%
Lacking complete plumbing or kitchen facilities	240	123	46	71
Overcrowding	3,367	1,552	1,815	0
Severe Overcrowding	1,142	421	673	48
Cost Burden (31-50%)	11,732	11,650	38	34
Severe Cost Burden (< 50%)	1,905	52	252	1601

Source: HUD CHAS 2000

Chart 24. Affordability Mismatch Output for All Households

Name of Jurisdiction: Lancaster County(CDBG), Pennsylvania		Source of Data: CHAS Data Book				Data Current as of: 2000			
Housing Units by Affordability	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
	0-1	2	3+	Total		0-1	2	3+	Total
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)
1. Rent <= 30%					Value <=30%				
# occupied units	1,022	1,318	2,187	4,527		N/A	N/A	N/A	N/A
%occupants <=30%	50.1	29.8	18.6	29		N/A	N/A	N/A	N/A
%built before 1970	42.4	61.6	77.9	65.1		N/A	N/A	N/A	N/A
%some problem	26.6	18.1	12.6	17.3		N/A	N/A	N/A	N/A
#vacant for rent	42	99	136	277		N/A	N/A	N/A	N/A
2. Rent >30 to <=50%					Value <= 50%				
# occupied units	4,625	6,051	4,263	14,939		490	4,028	8,582	13,100
%occupants <=50%	39	30.6	25.1	31.6		36.5	29.7	20.1	23.7
%built before 1970	74.3	62	76.7	70		41.4	28.2	55.8	46.8
% some problem	32.9	29	25.3	29.2		25.5	25.3	26.2	25.9
#vacant for rent	202	345	217	764	#vacant for sale	18	96	217	331
3. Rent >50 to <=80%					Value >50 to <=80%				
# occupied units	4,650	6,868	4,696	16,214		519	5,449	41,741	47,709
%occupants <=80%	55.9	40.4	42.4	45.4		65.5	41.9	25.9	28.2
%built before 1970	41.3	37.5	56.9	44.2		43.5	57.4	50.9	51.6
%some problem	39.9	29.5	31.5	33		33.5	20.1	16.6	17.2
#vacant for rent	206	191	108	505	#vacant for sale	4	163	525	692
4. Rent >80%					Value >80%				
# occupied units	910	1,149	491	2,550		903	7,308	42,196	50,407
#vacant for rent	4	39	0	43	# vacant for sale	14	109	342	465
TOTAL UNITS OCCUPIED	11,207	15,386	11,637	38,230		1,912	16,785	92,519	111,216

Source: HUD CHAS 2000 data

Chart 25. Permanent Year-Round Housing Units Lancaster County (CDBG Jurisdiction)

	Total	Affordability (% median)							
		# units < 30%	% units	# units 30% - 50%	% units	# units 50% - 80%	% units	# units > 80%	% units
Renter Units									
0-1 Bedrooms	11,207	1,022	9.1%	4,625	41.3%	4,650	41.5%	910	8.1%
2 Bedrooms	15,386	1,318	8.6%	6,051	39.3%	6,868	44.6%	1,149	7.5%
3 or more Bedrooms	11,637	2,187	18.8%	4,263	36.6%	4,696	40.4%	491	4.2%
Total	38,230	4,527	11.8%	14,939	39.1%	16,214	42.4%	2,550	6.7%
Owner									
0-1 Bedrooms	1,912	490	25.6%	519	27.1%	903	47.2%		
2 Bedrooms	16,785	4,028	24.0%	5,449	32.5%	7,308	43.5%		
3 or more Bedrooms	92,519	8,582	9.3%	41,741	45.1%	42,196	45.6%		
Total	111,216	13,100	11.8%	47,709	42.9%	50,407	45.3%		
Vacant for Rent									
0-1 Bedrooms	454	42	9.3%	202	44.5%	206	45.4%	4	0.9%
2 Bedrooms	674	99	14.7%	345	51.2%	191	28.3%	39	5.8%
3 or more Bedrooms	461	136	29.5%	217	47.1%	108	23.4%	0	0.0%
Total	1,589	277	17.4%	764	48.1%	505	31.8%	43	2.7%
Vacant for Sale									
0-1 Bedrooms	36	18	50.0%	4	11.1%	14	38.9%		
2 Bedrooms	368	96	26.1%	163	44.3%	109	29.6%		
3 or more Bedrooms	1,084	217	20.0%	525	48.4%	342	31.5%		
Total	1,488	331	22.2%	692	46.5%	465	31.3%		

TOTAL 152,523

Source: HUD CHAS 2000 data

2. Race and Housing Problem

Page 5.2 in the chapter entitled “Constraints to Choices” of the Draft Housing Element Update has a discussion of housing discrimination as it pertains to minority races.

Minorities represent 4% of the Lancaster County population. Still, a disproportionately greater need exists for members of a particular racial or ethnic group in every housing category. An analysis of households by race and ethnicity shows the percent of households by type and income level with any housing problem.

In the 0-30% MFI range, a disproportionately higher percentage of housing problems occur in the following racial and ethnic households:

- Black and Hispanic Elderly renters
- Elderly Hispanic homeowners
- Black homeowner families
- All other Black and Hispanic homeowner families.

In the 31-50% MFI range a disproportionately higher percentage of housing problems occur in the following racial and ethnic households:

- Elderly Hispanic renters
- All other Black renter families
- Elderly Hispanic homeowners
- All other Black and Hispanic homeowners.

In the 51-80% MFI range a disproportionately higher percentage of housing problems occur in the following racial and ethnic households:

- Elderly Black renters
- Hispanic Family (small and all other) renters
- Elderly Black homeowner
- Hispanic homeowner families