

1st Draft: December 11, 2009

2nd Draft: February 15, 2010

3rd Draft: July 19, 2011

Chapter 7 Housing Plan

INTRODUCTION

Overview

The Pennsylvania Municipalities Planning Code (MPC) addresses housing from the perspective of ensuring sufficient and affordable housing in various forms for all current and anticipated residents. MPC §301 requires comprehensive plans to include a housing element *“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 the accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income levels.”*

In reference to providing for various housing types through zoning, MPC §604 requires zoning ordinances 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 multifamily dwellings in various arrangements, mobile homes and mobile home parks, provided, however, that no zoning ordinance shall be deemed invalid for the failure to provide for any other specific dwelling type.”* Court decisions have upheld this zoning provision of the MPC establishing a *fair share* rule which whether the municipality is a logical area for growth and development, the

municipality's present level of growth, the amount of land available for a given type of housing, and the amount of undeveloped land in the municipality.

This *Housing Plan* is intended to address the provisions of the MPC stated above. It examines the characteristics of the Township's existing housing stock and provides strategies to meet the housing needs of current residents and to accommodate anticipated growth. It also seeks to ensure that the Township provides for affordable housing of various types and arrangements with open space and recreational amenities. Finally, it seeks to coordinate housing with available sewer and water infrastructure, transportation systems, and community facilities and services in order to minimize the cost of infrastructure expansion and maximize residents' accessibility to facilities and services.

GOALS & OBJECTIVES

Goal #1

Meet the housing needs of the Township's current and future residents and provide for a fair share of housing.

- Encourage preservation of presently sound housing.
- Promote rehabilitation of houses in decline.
- Provide for a fair share of housing of various forms.
- Provide for affordable housing.
- Provide for housing suited to all age groups.

Goal #2

Promote housing development in harmony with the Township's rural character in appropriate locations, at appropriate densities, and with suitable amenities.

- Locate new homes on the most physically suitable land, but not on productive farmland or prime farmland soils.
- Provide for open space and recreational amenities in new residential developments.
- Discourage the construction of homes on the mountainsides and within scenic viewsheds.
- Locate low density residential development in the Township's conservation and agricultural areas.
- Locate medium and high density housing in areas served by public sewer and in proximity to the US 22 and PA 743 intersection.

- Locate medium and high density housing in proximity to community facilities and services.
- Ensure that new housing development can meet water supply needs without adversely impacting the Township's groundwater.

EXISTING CONDITIONS

Overview

The discussion of existing conditions includes an analysis of housing unit growth since 1970, housing characteristics (occupancy, tenure, and types of housing), house value, affordability, and projected demand for future housing. It is intended to provide and understanding of current housing conditions and anticipated growth for which the Township must plan.

Housing Trends

Housing trends examines housing unit growth for East Hanover and neighboring townships from 1970 to 2010 (Table 7.1 and Figure 7.1). An estimate of the current (as of July 2009) number of housing units is provided for East Hanover Township (Table 7.1 and Figure 7.1). The data show that the number of housing units in East Hanover Township has been growing at a comparatively rapid rate; however, the rate of growth has been declining since the 1970s.

With the exception of East Hanover Township, Lebanon County, all of the surrounding townships have also experienced a steady increase in the number of housing units. Of the neighboring municipalities, Derry Township and West Hanover Township have seen the highest growth rates in the last decade. West Hanover and South Hanover Townships have seen an enormous increase in housing units since 2000 with increases of 52% and 41%, respectively. These two Townships border East Hanover, presenting the potential for spillover development into East Hanover.

Specific findings are as follows:

- Since 1970, there has been steady growth in the number of housing units in East Hanover Township; however the rate of increase has been declining since 1970.
- East Hanover Township had the highest rate of growth in the 1980s and 1990s, followed by Derry Township. In the last decade, West Hanover Township and South Hanover Township took the lead in housing unit growth.

- South Hanover and Derry Townships have also increased steadily but at a declining rate, similar to the trend seen in East Hanover.
- After a decline in growth rate (12%) in the 1980s, West Hanover's growth rate increased slightly in the 1990s (15%).
- Middle Paxton Township's growth in housing units virtually stagnated in the 1990's with only a 0.2% growth rate. From 2000 to 2010, it saw an 11% increase in housing units.
- East Hanover Township, Lebanon County experienced sharp declines in its growth rate from 80% to 4% to -1%. It lost 14 units between 1990 and 2000. It continues to have very little growth.
- In terms of number of units, Derry Township far exceeds the municipalities with a 2000 total of 9,481 2010 total of 10,267.

Housing Unit Projections

Housing unit projections at five-year intervals are provided to the year 2020 (Table 7.2). For comparison, projections are taken from the Dauphin County Comprehensive Plan and the East Hanover Township Land Use Assumptions Report. At the time these projections were prepared, 2010 Census data were not available. To test these projections, a least squares linear trend method was calculated based on housing unit figures from 1970 to the 2010 Census.

In its explanation of the method of calculating housing unit projections the Dauphin County Comprehensive Plan states:

“In order to determine the estimated number of year round dwelling units that will be needed to accommodate the four projection years (2005, 2010, 2015 & 2020), Tri-County Regional Planning Commission (TCRPC) made two assumptions: (1) the average household size will remain the same as in 2000; and (2) the number of residents in group quarters will remain the same as in 2000. The following steps were then taken to determine the year round future housing need. Person per year round household were applied to the projected population (less persons in group quarters). This produced a housing figure that assumed a vacancy rate of zero. Since it is impractical to assume that there will be no vacancies, two potential vacancy rates were then examined. The first alternative was to continue the 2000 vacancy rate; the second was a “healthy” vacancy rate of 5 percent. The latter is an accepted percentage to meet supply and demand.”

“Past building trends were then examined to determine if a continuation of past building rates would keep pace with projected housing needs. The building trends of the last 2, 3, 5 and 10 years were examined and compared to future housing needs at both the 2000 vacancy rate and the healthy 5% vacancy rate.¹”

In its explanation of the method of calculating housing unit projections the East Hanover Township Land Use Assumptions Report states:

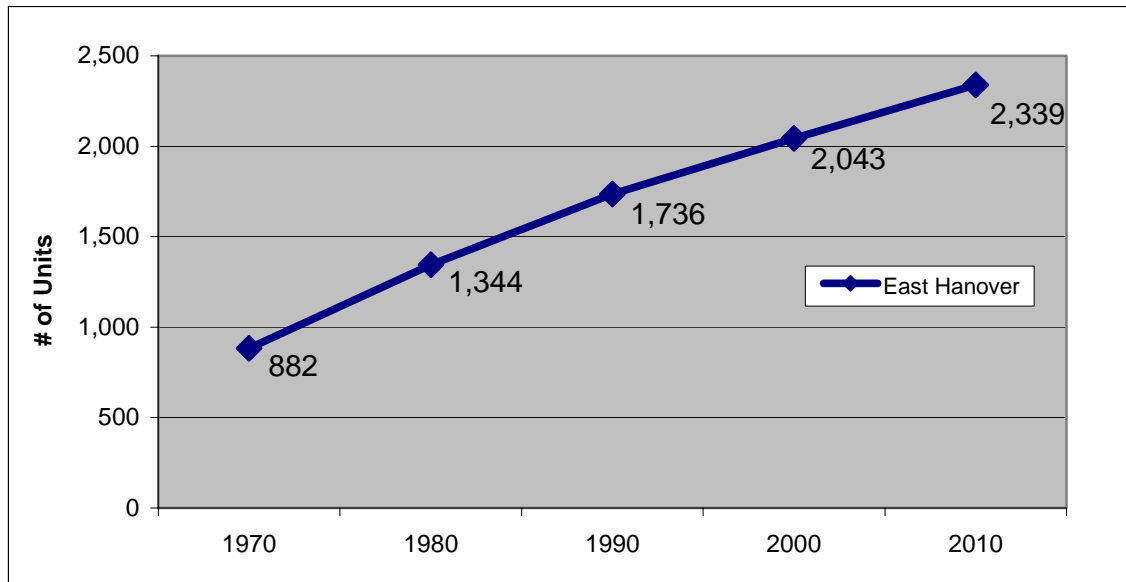
¹ Dauphin County Comprehensive Plan. Pg. 7-45

Table 7.1. Housing Unit Trends: 1970 - 2000

Municipality	1970 Census	1980 Census	# Change 1970-1980	% Change 1970-1980	1990 Census	# Change 1980-1990	% Change 1980-1990	2000 Census	# Change 1990-2000	% Change 1990-2000	2010 Census	# Change 2000-2010	% Change 2000-2010
East Hanover	882	1,344	462	52%	1,736	392	29%	2,043	307	18%	2,339	296	14%
Middle Paxton	1,165	1,737	572	49%	1,984	247	14%	1,988	4	0.2%	2,208	220	11%
West Hanover	1,266	2,011	745	59%	2,250	239	12%	2,584	334	15%	3,931	1,347	52%
South Hanover	810	1,368	558	69%	1,630	262	19%	1,792	162	10%	2,527	735	41%
Derry	5,135	6,714	1,579	31%	8,164	1,450	22%	9,481	1,317	16%	10,267	786	8%
East Hanover (Lebanon Co)	590	1,063	473	80%	1,105	42	4%	1,091	-14	-1%	1,099	8	1%
Dauphin County	78,971	95,728	16,757	21%	102,684	6,956	7%	111,133	8,449	8%	120,406	9,273	8%
Pennsylvania	3,927,206	4,596,743	669,537	17%	4,938,140	341,397	7%	5,249,750	311,610	6%	5,567,315	317,565	6%

Source: US Census Bureau

Figure 7.1. East Hanover Township Housing Units 1970 - 2009



Source: US Census Bureau

“Cumulative housing units were calculated by starting with the 2,043 housing units in 2000 and adding new residential construction, new (not replacement) mobile homes installed and deducting demolished units, based on building permit data. Based on building permits for new residential homes, between 2004 and 2008, an average of 28 new housing units were added each year.²”

All projection methods indicate continued growth in the number of housing units in East Hanover Township through 2020. Dauphin County projects between 358 and 838 additional units by 2020. The East Hanover Township Land Use Assumptions Report projects an additional 585 units by 2020. **The linear trend method projects an additional 414 units by 2020.**

The various 2020 projections range from a total of 2,401 to 2,753 housing units. Using the 2010 Census housing unit figure as a check it appears that the LUAR projections are the most accurate, since this method projected the 2010 number of housing units at 2,348, while the Census count is 2,339 units. Based on the LUAR projections, the Township would add 289 new units (above the 2010 Census figure) by 2020. Based on the linear trend method, the Township would add 414 units by 2020.

Table 7.2. Dauphin County and LUAR Housing Unit Projections: 2000 to 2020

	Dauphin County Comprehensive Plan						Land Use Assumptions Report	
	by 2000 PPH and Vacancy Rate		by 2000 PPH and 5% Vacancy Rate		by 10 yr Building Rate		by Building Permit Activity	
	New Units	Total Units	New Units	Total Units	New Units	Total Units	New Units	Total Units
2000 Census	X	2043	X	2043	X	2043	X	2043
2005	134	2177	173	2216	210	2253	132	2175
2010	207	2250	247	2290	419	2462	305	2348
2015	282	2325	324	2367	629	2672	445	2488
2020	358	2401	401	2444	838	2881	585	2628

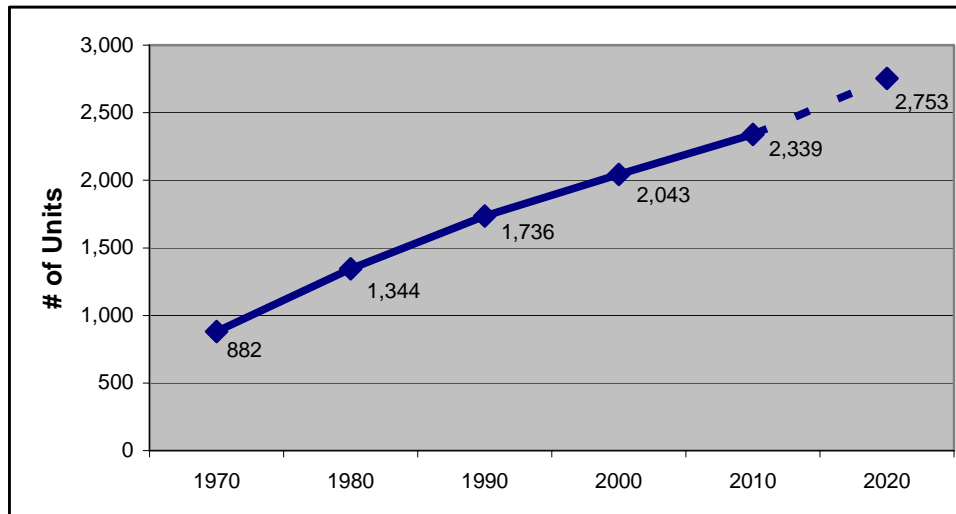
Source: Dauphin County Comprehensive Plan; East Hanover Township Land Use Assumptions Report.

Table 7.3. Linear Trend Housing Unit Projections: 1970 to 2020

	1970 Census	1980 Census	1990 Census	2000 Census	2010 census	2020 Projection	# of New Units	% Change 2010-2020
East Hanover Twp	882	1,344	1,736	2,043	2,339	2,753	414	18%

Source: Consultant's Analysis

² East Hanover Township Land Use Assumptions Report. November 2008, pg. 10.

Figure 7.2. Linear Trend Housing Unit Projections: 1970 to 2020

Recommendations & Implementation Strategies

East Hanover Township must continue to accommodate new housing as demand dictates. Potential residential build-out indicates that with current zoning, the Township can accommodate an additional 5,342 units. Housing unit projections indicate an additional 289 to 414 housing units by 2020. The number of new units actually built will be largely affected by the housing market and development densities permitted by the zoning ordinance. Housing unit densities should be suited to the Township's growth management goals and should consider the feasibility of wastewater treatment and water supply, and impacts on natural resources. East Hanover should also monitor housing growth in neighboring municipalities and be mindful of the impacts that could potentially arise as a result of growth and growth management actions in these townships.

Age of Housing

The age of the Township's housing stock is determined by examining US Census data, reporting the year each structure was built. The 2010 Census data release does not include age of housing. Therefore, 2000 Census data is used and has been updated to include homes built from 2000 to 2009 based on Township building permits records (taken from the Townships' Land Use Assumptions Report, dated November 2008, and from the Township's residential building permit records for 2009).

Age of housing data provide an indication of the potential condition of housing (Table 7.4). According to the data, East Hanover Township has a diverse and well balanced housing stock

in terms of age. Most older homes in the Township are concentrated in Grantville and Shellsville.

Specific findings are as follows:

- Nearly one-third of housing is relatively new - less than 20 years old.
- 25% of homes are more than 50 years old.
- 14% of homes are more than 70 years old.

Table 7.4. Age of Housing

Year Built	East Hanover	
	# of Units	% of Total
March 2000 to July 2009	256	11.14%
1990 to March 2000	440	19.14%
1980 to 1989	502	21.84%
1970 to 1979	383	16.66%
1960 to 1969	144	6.26%
1940 to 1959	247	10.74%
1939 or earlier	327	14.22%

Source: US Census Bureau

Recommendations & Implementation Strategies

Preserving older homes, especially those in Grantville and Shellsville, will assist in preserving the Township's heritage and character and the historic integrity of its villages. Older homes are susceptible to deterioration because they are subject to more years of deferred maintenance. Newer homes can also suffer from deterioration due to deferred maintenance. The Township can help to curtail deterioration of its housing stock and preserve older homes through the following strategies:

- Provide information and assistance in connecting property owners with housing assistance programs.

Recommendations & Implementation Strategies (continued)

- Identify historic homes and apply for National Register designation.
- Provide information to owners and prospective buyers of historic homes regarding assistance programs and incentives for rehabilitation of historic homes (National trust for Historic Preservation, HUD, USDA Rural Housing Program).

Housing Occupancy, Tenure & Type

Housing occupancy, tenure, and type of structure reveal the level of stability of the Township's housing base and its diversity in terms of the variety of dwelling types that exist.

Housing Occupancy

Housing occupancy refers to the number of occupied, vacant, and seasonal units. Housing occupancy data shows a stable housing base in East Hanover Township with nearly all units being occupied and very few vacant and seasonal units (Table 7.4). The data show some changes in the Township from 2000 to 2010 indicating some instability. Specific findings are as follows (see Table 7.5):

- 96.23% of the Township's housing units are occupied, 3.77% are vacant, and 0.64% are for seasonal use.
- The percentage of occupied units has increased since 2000, while the number of vacant units has decreased. The number of homes for seasonal use has increased.
- The percentage of owner occupied units declined by approximately one percent from 2000 to 2010. The percentage of vacant units increased by approximately one percent. The County and the commonwealth also experienced similar changes.
- Compared to the County and the Commonwealth, East Hanover Township has a higher proportion of occupied units

Housing Tenure

Housing tenure refers to the numbers owner-occupied and renter-occupied housing units. The data show some change in owner- and renter- occupancy in the Township, but generally the owner-occupied housing base remains stable in terms of having a high proportion of homeowners and a very low homeowner vacancy rate (a vacancy rate below 6% is considered low) (Table 7.5). The rental vacancy rate, however, has increased to 7.3%. This is an

indication of either an excess supply of rental units in the Township or substandard units that cannot be rented due to **their poor** condition. The Township is also seeing a decline in the average household size from 2.70 to 2.57 persons per household. Specific findings are as follows (see table 7.5)

- **As of the 2010 Census, 88.4% are owner-occupied and 11.6% are renter-occupied. These percentages have remained steady since 1990 indicating a stable housing base.**
- **The proportion of owner-occupied units in East Hanover Township is much higher than in the County and the Commonwealth.**
- **The Township's average household size has decreased from 2.74 to 2.70 persons per household. This decrease in number of persons per household is seen in both owner and renter occupied units.**
- **The homeowner vacancy rate has remained steady at 0.9% for 1990 to 2000 indicating a stable homeowner base. The rental vacancy rate has increased from 5.9% to 6.9% indicating a decreasing demand for rental units in the Township or substandard rental units.**
- **Compared to the County and the Commonwealth, East Hanover Township has much lower homeowner and rental vacancy rates.**
- **From 2000 to 2010, the Township experienced a shift toward renter occupancy, as renter occupied units increased more than two percent and owner occupied units decreased more than two percent. Similar changes occurred in the County and Commonwealth. Owner occupancy in the Township now stands at 86% and renter occupancy at 14%.**
- **From 2000 to 2010, the Township's homeowner vacancy rate increased, as did the rental vacancy rate. This could be an indication that more units went on the rental market in recent years. At 1.1% the homeowner vacancy rate is considered low. At 7.3% the rental vacancy rate is considered high.**
- **Average household size continues to decline across the three jurisdictions. In East Hanover Township, average household size fell from 2.70 to 2.57 persons per unit.**
- **Compared to the County and the Commonwealth, East Hanover Township has a higher proportion of occupied units and a much higher proportion of owner occupied units. This suggests that the Township's housing stock is comparatively more stable.**

Table 7.5. Housing Occupancy and Tenure

Occupancy & Tenure	East Hanover Township				Dauphin County		Pennsylvania	
	2000 Census	% of Total	2010 Census	% of total	2000 Census %	2010 Census %	% of Total	2010.00%
Housing Occupancy								
Total Housing Units	2,043	100%	2,339	100%	100%	100%	100%	100%
Occupied Units	1,966	96.23%	2,226	95.17%	92.38%	91.72%	90.99%	90.15%
Vacant Units	77	3.77%	113	4.83%	7.62%	8.28%	6.18%	9.85%
Seasonal, Occasional U	13	0.64%	10	0.43%	0.51%	0.67%	2.82%	2.90%
Housing Tenure								
Total Occupied Units	1,966	100%	2,226	100%	100%	100%		100%
Owner Occupied Units	1,738	88.40%	1,920	86.25%	65.39%	64.74%	71.31%	69.57%
Renter Occupied Units	228	11.60%	306	13.75%	34.61%	35.26%	28.69%	30.43%
Average Household Size		2.70		2.57	2.39	2.37	2.48	2.45
Homeowner Vacancy Rate		0.9%		1.1%	2.1%	2.4%	1.6%	1.8%
Rental Vacancy Rate		6.9%		7.3%	9.2%	8.4%	7.2%	8.1%

Source: US Census Bureau

Type of Structure

Because of the apparent inaccuracy of the 2009 housing estimates from the American Community Survey, this section uses 2000 Census data on type of structure. Data pertaining to type of structure provide a count of the number of housing by various housing types (Table 7.6). These data provide an indication of the diversity of the Township's housing stock. The data show that most housing in East Hanover Township consists of single-family detached units and mobile homes. However, the number of one unit attached and multi-unit structures has increased since 1990 adding to the diversity of the Township's housing stock.

- The Township's housing stock is dominated by one-unit detached (single-family) structures at 71.07%. The proportion of this housing type has not changed since 1990.
- Mobile homes comprise the second largest percentage of units in the township at 23.95%. The Township added 100 mobile home units between 1990 and 2000.
- One unit attached (townhomes) structures represent 2.74% of the Township's housing stock. Twenty-seven units were added in the 1990s bringing the total to 56 units.
- Structures with 2 units or more (multi-family structures) comprise a total of 3.57% of the Township's housing stock. The number of units increased by one in the 1990s.

Table 7.6. Type of Structure

Type of Structure	East Hanover Township				Dauphin County		Pennsylvania	
	1990 Census	% of Total	2000 Census	% of Total	2000 Census	% of Total	2000 Census	% of Total
Total Housing Units	1,736	100%	2,043	100%	111,133	100%	5,249,750	100%
1 unit detached	1,246	71.77%	1,452	71.07%	54,748	49.26%	2,935,248	55.91%
1 unit attached	29	1.67%	56	2.74%	22,613	20.35%	940,396	17.91%
2 units			46	2.25%	4,582	4.12%	273,798	5.22%
3 or 4 units	56	3.23%	20	0.98%	6,577	5.92%	241,745	4.60%
5 - 9 units	15	0.86%	7	0.34%	6,612	5.95%	179,909	3.43%
10 - 19 units			0	0.00%	5,270	4.74%	131,691	2.51%
20 or more units	1	0.06%	0	0.00%	6,772	6.09%	283,714	5.40%
Mobile home	389	22.41%	489	23.94%	3,917	3.52%	258,551	4.93%

Source: US Census Bureau

Recommendations and Implementation

The Township permits a variety of dwelling types through its zoning ordinance, which provides housing opportunities for both renter and owner households at various income levels. This contributes to the stability of the Township's housing base and the low vacancy rate. To ensure the continuation of its healthy housing base, the Township should continue to provide for diverse dwelling types.

- Provide for a variety of housing types, including single-family attached and multi-family dwellings, in order to accommodate individuals and families of various income levels.
- Provide for age-restricted housing in proximity to services to accommodate seniors.
- Promote mixed-use development that would accommodate various dwelling types in proximity to commercial and civic services.

House Value & Affordability

Data pertaining to house value and affordability give an indication of local market conditions, the ability of existing householders to pay housing costs, and the ability of non-residents to afford housing in the Township. Because of the apparent inaccuracy of the 2009 housing estimates from the American Community Survey, this section uses 2000 Census data on type of structure.

House Value

House value data provide a break down of the number of units within each value range (Table 7.7 and Figure 7.3). The data show that house values in East Hanover are significantly higher than those in Dauphin County and the Commonwealth. However,

home values in East Hanover are somewhat normally distributed with nearly all homes valued in the middle-ranges and very few homes valued at the lowest and highest ends of the range. Specific findings are as follows:

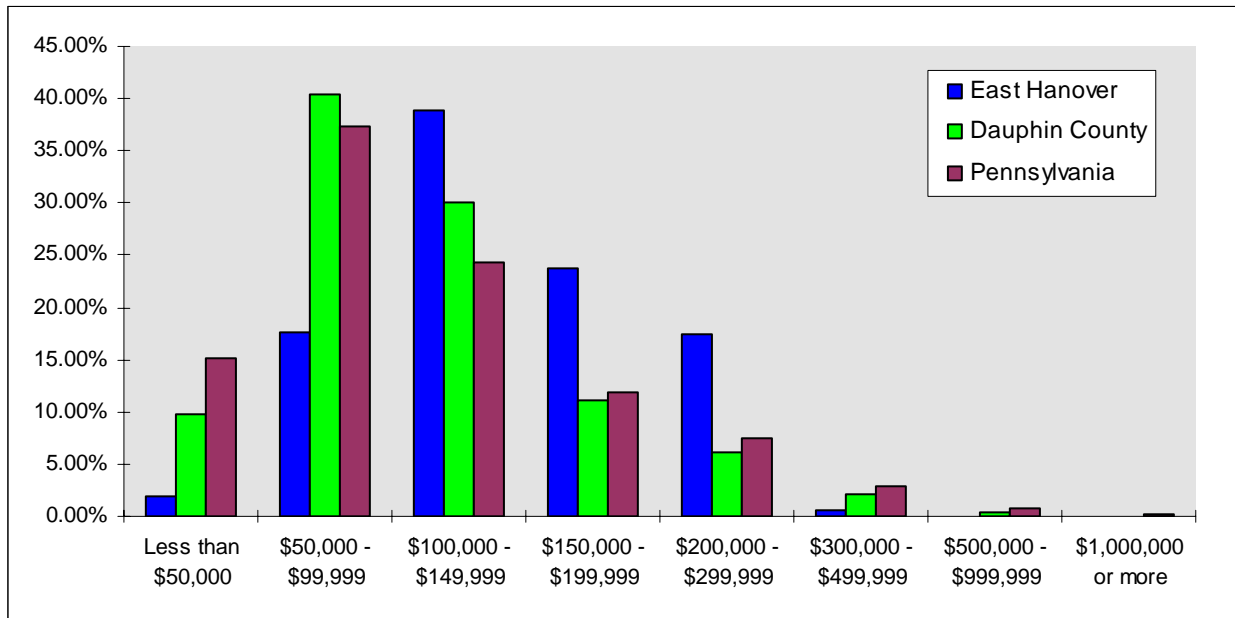
- The largest percentage (38.92%) of homes in the Township are valued between \$100,000 and \$150,000.
- Nearly 24% of homes are valued between \$150,000 and \$200,000.
- 17% of homes are valued between \$200,000 and \$300,000.
- Very few (only 6) homes are valued above \$300,000.
- Very few homes (only 22) are valued below \$50,000.
- Median house value is \$137,300 and is substantially higher than the County and the Commonwealth.
- Median house value has increased since 1990 by approximately \$14,000, adjusted for inflation. (The 1990 median house value was \$93,400. When adjusted for inflation, the figure is approximately \$123,000).

Table 7.7. House Value

Housing Value	East Hanover		Dauphin County		Pennsylvania	
	2000 Census	% of Total	2000 Census	% of Total	2000 Census	% of Total
Specified Owner-Occupied Units	1,164	100%	59314	100.00%	2889484	100.00%
Less than \$50,000	22	1.89%	5,789	9.76%	435,193	15.06%
\$50,000 - \$99,999	204	17.53%	23,951	40.38%	1,079,698	37.37%
\$100,000 - \$149,999	453	38.92%	17,819	30.04%	703,093	24.33%
\$150,000 - \$199,999	276	23.71%	6,552	11.05%	344,172	11.91%
\$200,000 - \$299,999	203	17.44%	3,659	6.17%	214,812	7.43%
\$300,000 - \$499,999	6	0.52%	1,292	2.18%	84,425	2.92%
\$500,000 - \$999,999	0	0.00%	209	0.35%	23,654	0.82%
\$1,000,000 or more	0	0.00%	44	0.07%	4,437	0.15%
Median House Value	\$137,300		\$99,900		\$97,000	
Median Rent	\$582		\$557		\$531	

Source: US Census Bureau

Figure 7.3. – House Value



Source: US Census Bureau

Housing Affordability

Affordable housing is defined as annual owner costs or gross rent less than or equal to 30% of a household's gross income. For renters, housing costs include rent plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is the fraction of a household's total gross income spent on housing costs. Cost burden >30% means that the household spends more than 30% of its income on housing costs and the unit is unaffordable. Cost burden >50% means that the household spends more than 50% of its income on housing costs and the unit is very unaffordable. This is also referred to as extremely cost burdened.

Housing affordability data from the US Census and the US Department of Housing and Urban Development (HUD) specifies the number of households that are cost burdened and the number of units that are affordable to households in the Harrisburg-Carlisle MSA. The data indicate that East Hanover Township provides housing for various levels of affordability, yet many households are cost burdened. ~~All cost burdened and renter households earn less than \$35,000 per year, and all cost burdened owner households earn less than \$100,000 per year. All extremely cost burdened renters earn less than 50% of the Area Median Family Income (AMFI) of \$70,300, which amounts to \$35,150. All cost burdened renters earn less than 80% of the AMFI or \$56,240. Cost burdened and extremely cost burdened owner households are found at all income levels (Table 7.10). In both cases – renter and owner households – the proportion of cost burdened households increases as income decreases (Table 7.10).~~ All types of households are affected; however, small households with two to four related members and elderly (age 62 or over) households are the most severely affected (Table 7.11).

The presence of cost burdened households may be a result of the need for additional affordable housing units, the need for rehabilitation of substandard housing, and the possibility that some households are intentionally living beyond their means.

Cost Burdened Households

Data pertaining to cost burdened households are presented for renter households (Table 7.8) and owner households (Table 7.9) and by household income level (Table 7.10) and type of household (Table 7.11). Findings are as follows:

- 22.87% of East Hanover Township renter households are cost burdened at >30%, and 5.83% are cost burdened at >50%. These figures are lower than those of the County and Commonwealth.

- ~~All of the cost burdened renter households in East Hanover Township earn less than \$35,000 per year.~~
- 18.73% of East Hanover Township owner households are cost burdened at >30%, and 6.19% are cost burdened at >50%. These figures are only slightly lower than those of the County and Commonwealth.
- ~~All of the cost burdened owner households earn less than \$100,000 per year.~~
- All extremely cost burdened renters earn less than 50% of the Area Median Family Income (AMFI) of \$70,300, which amounts to \$35,150. All cost burdened renters earn less than 80% of the AMFI or \$56,240. Cost burdened and extremely cost burdened owner households are found at all income levels. In both cases – renter and owner households – the proportion of cost burdened households increases as income decreases.
- All types of households are cost burdened. Although large related households have the highest *percentages* of cost burdened renter (50%) and owner (33.3%) households, small related and elderly households have the largest *numbers* of cost burdened and extremely cost burdened renter and owner households.

Table 7.8. Cost Burdened Renter Households

% of Income Spent on Housing	East Hanover		Dauphin County		Pennsylvania	
	# of Households	% of Total	# of Households	% of Total	# of Households	% of Total
	223	100%	35130	100%	1,348,824	100%
Cost Burden >30%	51	22.87%	11,284	32.12%	479,644	35.56%
Cost Burden >50%	13	5.83%	4,703	13.39%	234,320	17.37%

Source: US Census Bureau, 2000

Table 7.9. Cost Burdened Owner Households

Housing Cost as % of Income	East Hanover		Dauphin County		Pennsylvania	
	# of Households	% of Total	# of Households	% of Total	# of Households	% of Total
	1,164	100%	59,315	100%	2,889,484	100%
Cost Burden >30%	218	18.73%	11,461	19.32%	600,717	20.79%
Cost Burden >50%	72	6.19%	3,950	6.66%	211,391	7.32%

Source: US Census Bureau, 2000

Table 7.10 Cost Burden by Household Income Level

	Renters	Owners
	Total Households	Total Households
Household Income <=30% MFI		
Cost Burden >30%	50%	89.70%
Cost Burden >50%	0%	41%
Household Income >30% to <=50%MFI		
Cost Burden >30%	89.20%	64.10%
Cost Burden >50%	21.60%	23.90%
Household Income >50% to <=80% MFI		
Cost Burden >30%	10.40%	36.10%
Cost Burden >50%	0%	13.50%
Household Income >80% MFI		
Cost Burden >30%	0%	10.40%
Cost Burden >50%	0%	2.20%

Source: US Department of Housing and Urban Development, 2000

Table 7.11 Cost Burden by Type of Household

	Renter Households				Owner Households			
	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other
Total Households	45	93	20	59	326	991	180	208
Cost Burden >30%	17.80%	24.70%	50%	6.80%	20.90%	18.30%	33.30%	24.50%
Cost Burden >50%	8.90%	4.30%	0%	0%	13.50%	5.30%	11.10%	3.80%

Source: US Department of Housing and Urban Development, 2000

Housing Units by Affordability

Data pertaining to housing units by affordability specifies the number of housing units that are affordable to households of various income levels based on the HUD Area Median Family Income (\$70,300 for the Harrisburg-Carlisle MSA) (Table 7.12). They show the level of affordability to households wanting to rent or purchase a house in East Hanover Township. They also reveal areas of demand for affordable housing. The data indicate that there are fewer renter and owner units affordable to households at lower income levels and there is potential demand for additional affordable units.

Specific findings are as follows:

- There are 65 units affordable to households earning less than 30% of the HUD AMFI. Eighteen of these units are vacant for rent, which could mean that there is less demand for units at this level of affordability, or that these units are substandard and undesirable. This is also the case with the 10 vacant for rent units in the 50% to 80% affordability level.
- There are 63 units affordable to households earning 30% to 50% of the HUD AMFI. There are no vacant for rent units at this affordability level, which could indicate that there is demand for such units.
- The largest number of renter units (96) is affordable to households earning 50% to 80% of the HUD AMFI. Ten of these units are vacant for rent, which could mean that there is less demand for units at this level of affordability, or that these units are substandard and undesirable.
- There are no rental units affordable to households earning >80% of the HUD AMFI. This is an indication of demand for such units.
- The fewest number of owner units (436) are affordable to households earning <50% of the HUD AMFI. Furthermore, there are no vacant for sale owner units available at this affordability level. This indicates potential demand for units at this affordability level.
- There are 453 owner units affordable to households earning 50% to 80% of the HUD AMFI. Four units are vacant for sale.
- The largest number of owner units (826) are affordable to households earning >80% of the HUD AMFI. There are no vacant for sale units, indicating demand for such units.

Table 7.12. Housing Units by Affordability

Renter Units		Owner Units	
	# of Units		# of Units
Affordable to <=30% AMFI			
# Occupied	47		
# Vacant for rent	18		
Affordable to >30% to <=50% AMFI		Affordable to <=50% AMFI	
# Occupied	63	# Occupied	436
# Vacant for rent	0	# Vacant for sale	0
Affordable to >50% to <=80% AMFI		Affordable to >50% to <=80% AMFI	
# Occupied	86	# Occupied	449
# Vacant for rent	10	# Vacant for sale	4
Affordable to >80% AMFI		Affordable to >80% AMFI	
# Occupied	0	# Occupied	826
# Vacant for rent	0	# Vacant for sale	0

Source: US Department of Housing and Urban Development, 2000

Recommendations and Implementation:

Data show that housing values in East Hanover Township are higher than in Dauphin County. Many households are cost burdened, but the percentage of cost burdened households is no larger than in the County or the Commonwealth. All extremely cost burdened renters earn less than \$35,150 per year. When considered in conjunction with the Housing Units by Affordability data, the data suggests that the Township is in need of rental units affordable to households earning less than 50% of the HUD AMFI (i.e. \$35,150). The data suggests that there is demand for owner units at all levels of affordability.

To promote affordability, the Township should continue to permit various types of housing, as specified in the MPC, through its zoning ordinance. The township can also require that a proportion of units in a new development be affordable. Providing sufficient opportunity for various housing types will ensure compliance with the requirements of the MPC and will fulfill the Township's fair share obligation.

- Promote mixed-use development that would accommodate various dwelling types in proximity to commercial and civic services.
- Provide for a variety of housing types, including single-family attached and multi-family dwellings, in order to accommodate individuals and families of various income levels.
- Provide for age-restricted housing in proximity to services to accommodate seniors.

Recommendations and Implementation (*continued*):

- Consider conducting a detailed housing study to determine the need for affordable owner and rental units and propose required actions.
- Investigate ways to bring relief to cost burdened households (owner and renters).
- Investigate the need for rehabilitation of substandard housing.