

The Housing section of the Southeastern Greene County Multi-Municipal Comprehensive Plan is an assessment of the current conditions in the Planning Area and a prediction of future needs. This section will provide a cursory overview of housing demographics including the total number of housing units, the different types of housing, the density of housing throughout Planning Area, and the health of the housing market and other pertinent data. The overview of housing conditions in each municipality will be analyzed and recommendations will be given based upon that analysis. The recommendations will allow local leaders to prepare for new housing demands in the future by focusing infrastructure investment and making sound decisions regarding land use.

All data is taken from the 2000 United States Census unless otherwise noted.



Bobtown, Dunkard Township (Mackin 2007)

## PLANNING AREA HIGHLIGHTS

- ❖ There were a total of 6,597 housing units in the eight municipalities of the Southeastern Greene County Planning Area.
- ❖ With its larger population, 44% of total all housing units in Southeastern Greene County were found in Cumberland Township.
- ❖ Single-family homes account for 82% of all housing units.
- ❖ 80% of all homes were owner-occupied.
- ❖ 40% of all housing units were built before 1939.
- ❖ Greene Township has the newest housing stock while the oldest can be found in Carmichaels Borough.
- ❖ The median home value in Southeastern Greene County was \$50,663.
- ❖ The most expensive home prices were found in Perry Township.
- ❖ The median monthly mortgage payment in 2000 was \$672.



Garards Fort, Greene Township (Mackin 2007)

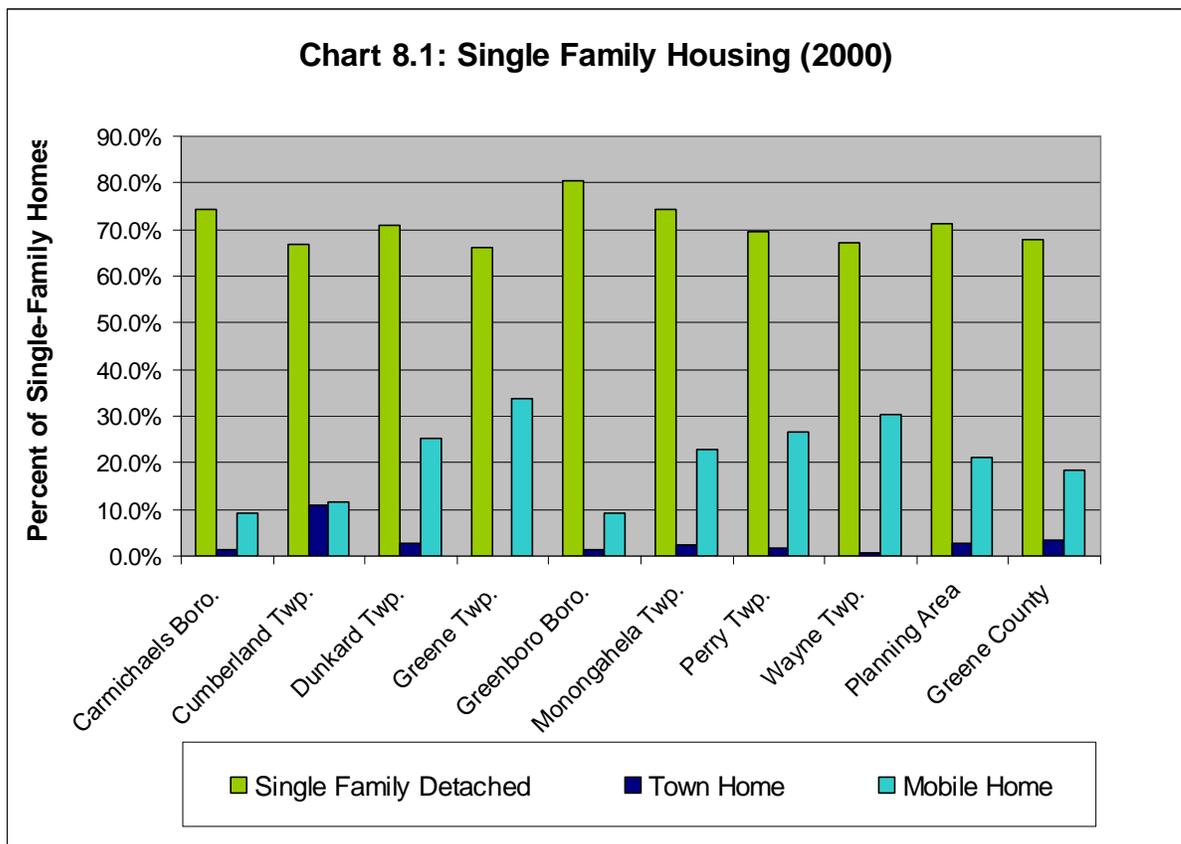
## BACKGROUND & ANALYSIS

### Housing Type

Housing type is a basic description of the housing stock and refers to the number of units in a residential structure. This distinguishes single-family structures from duplexes, multi-family homes and mobile homes. An examination of the types of housing available aids in making determinations regarding future housing demands and needs.

#### Single Family Residential

Single Family Residential includes traditional single family detached homes, attached town homes and mobile homes. *Chart 8.1: Single Family Housing (2000)* displays the percentage of single family housing units in each municipality in Southeastern Greene County by particular type.



Single family detached housing dominates the housing stock of the Southeastern Greene County Planning Area where it constitutes approximately 71 percent of all housing units. This is especially so in the two boroughs where, in the case of Greensboro Borough, single family detached homes account for 80 percent of all housing.

There are few town home (single-family attached) structures in the Planning Area where they account for only 2.6 percent of all housing. The exception is in Cumberland Township where town homes account for 11 percent of housing structures.

Mobile homes are typically the most affordable single family housing option and are fairly common throughout the Planning Area where they constitute over 20 percent of all housing units. This percentage changes dramatically depending upon the settlement patterns found in each of the municipalities of Southeastern Greene. Mobile homes account for only 9.2 percent of all housing units in both Boroughs, but make-up over 30 percent of housing in more rural Greene and Wayne Townships. Further analysis shows that the number of mobile homes as a percentage of housing units in a municipality is correlated to the population density. The lower the number of persons per square mile, the higher the percentage of households residing in mobile homes.

## **Multi-Family Residential**

Multi-family can be separated into four sub-categories: duplexes, low density, medium density and high density. Duplexes are traditional two-unit structures. Low density multi-family counts all housing structures that have three to four units. Medium density multi-family counts all housing structures that have five to nine units. High density multi-family counts all housing structures that have ten or more units.

- ❖ All the municipalities in the Southeastern Greene Planning Area had some form of multi-family housing with the exception of Greene Township, which offered no alternatives to single family homes.
- ❖ Duplexes accounted for a majority of all multi-family structures and are most prevalent in the two Boroughs of the Planning Area. In Carmichaels Borough duplexes accounted for 6.9 percent of all housing types.
- ❖ Low density multi-family housing accounted for few housing units throughout the Planning Area. The exception is Carmichaels Borough where six percent of all housing was low density multi-family. In Dunkard Township, structures with three to four units accounted for all multi-family structures, but still only constituted 0.6 percent of the total number of housing units.
- ❖ There was very little medium density multi-family housing in the Planning Area. Carmichaels Borough, Cumberland Township and Perry Township were the only municipalities with structures that contain five to nine units of housing.

- ❖ High density multi-family structures could only be found in Cumberland Township where they constituted approximately four percent of all housing units.

## Housing Age

Analyzing the age of structures can be an indicator of the overall condition of housing in an area. The age of a community’s housing stock can often indicate deteriorating housing as well as historical structures. Houses built before enforcement of current Universal Construction Codes may pose potential hazards from faulty wiring, lead paint and substandard heating systems.

As defined by the US Census Bureau, “Year structure built” refers to the year that original construction of the structure was completed, and not to any later remodeling, addition, or conversion. The figures on the number of units built during a given period relate to the number of units in existence at the time of the Census interview. For both occupied and vacant mobile homes, “model year” is synonymous with “year built.”

*Table 8.1: Age of Housing* shows the percentage of housing built in a specific time period for each municipality in the Planning Area.

**Table 8.1: Age of Housing**

	Greene County	Carmichaels Boro.	Cumberland Twp.	Dunkard Twp.	Greene Twp.	Greensboro Boro.	Monongahela Twp.	Perry Twp.	Wayne Twp.
1999-March 2000	1.7%	0%	1.0%	1.9%	2.1%	0.0%	1.2%	1.7%	3.4%
1995-1998	4.2%	1.2%	2.8%	5.1%	5.8%	1.4%	4.8%	4.5%	5.2%
1990-1994	5.1%	2.8%	5.3%	2.5%	5.3%	2.8%	4.0%	4.7%	6.5%
1980-1989	10.9%	5.6%	10.2%	15.6%	12.2%	3.5%	9.7%	12.6%	7.8%
1970-1979	16.8%	4.8%	16.6%	14.7%	28.0%	5.6%	18.4%	15.8%	20.7%
1960-1969	6.3%	2.8%	5.7%	3.7%	8.5%	3.5%	3.7%	9.2%	8.4%
1940-1959	20.0%	2.8%	29.3%	13.5%	13.2%	23.9%	24.2%	21.1%	11.4%
1939 or earlier	35.0%	59.6%	29.0%	43.0%	24.9%	59.2%	34.0%	30.4%	36.6%
Total Housing Units	11,158	250	2,898	1,073	189	142	724	771	536

Like Greene County as a whole, the municipalities of the Southeastern Greene Planning Area have a housing stock that is overwhelmingly older. One trend that can be seen upon analysis is the relationship between periods of new housing starts and the fortunes of the local coal extraction industry. As the population grew with the expansion of coal, the number of new housing units also increased.

## **Tenure**

Tenure refers to the distinction between housing units that are owner occupied and those occupied by renters. A high proportion of rental units in a non-resort or vacation area can be an indicator of several housing related issues including a highly transient population, low incomes that cannot afford traditional home ownership, or high ownership costs that place purchasing of housing beyond the reach of median income households. It is typical for communities to desire higher levels of owner-occupied housing as homeowners create more wealth, stability and are perceived as better caretakers of property.

*Chart 2.8: Tenure (2000)* of Section 2 displays the tenure rate for each municipality in the Southeastern Greene County Planning Area for 2000. Overall, the Planning Area had a homeowner rate of approximately 80 percent, which is higher than that of Greene County and Pennsylvania. Greene Township had the highest rate of owner occupied housing while the more populous areas of Carmichaels Borough and Cumberland Township had the highest percentage of renter occupied units.

## **Housing Size and Amenities**

### **Housing Size**

An examination of the number of rooms can help to gauge the size of dwelling units and can also be used to measure the economic conditions of a community. If it is assumed that larger homes, with more rooms, are more expensive then it can also be assumed that an area with a greater number of larger homes is more economically healthy than an area with smaller homes. This, coupled with the age of the structures can give a good snapshot of an area's economy.

The Census Bureau defines a room as including "living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable, for year-round use, and lodgers' rooms. Excluded are strip, or Pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets."

*Table 8.2: Number of Rooms* displays the housing size options available for each of the municipalities of the Planning Area.

**Table 8.2: Number of Rooms**

	Greene County	Carmichaels Boro.	Cumberland Twp.	Dunkard Twp.	Greene Twp.	Greensboro Boro.	Monongahela Twp.	Perry Twp.	Wayne Twp.
1 Room	0.5%	0.8%	0.7%	0.5%	0.0%	0.0%	0.4%	0.9%	0.7%
2 Rooms	1.2%	1.2%	1.1%	1.2%	0.0%	1.4%	0.7%	0.5%	1.1%
3 Rooms	4.9%	5.6%	6.3%	2.7%	1.1%	4.9%	1.5%	3.6%	5.0%
4 Rooms	16.4%	9.6%	16.9%	22.2%	13.2%	15.5%	17.5%	16.1%	15.1%
5 Rooms	25.6%	23.2%	28.3%	30.0%	27.0%	20.4%	31.6%	22.3%	23.9%
6 Rooms	21.9%	20.0%	23.1%	24.3%	25.9%	31.0%	23.2%	26.3%	22.8%
7 Rooms	14.1%	18.4%	11.8%	11.5%	20.6%	19.7%	12.3%	15.6%	15.9%
8 Rooms	8.6%	14.8%	6.7%	4.3%	8.5%	5.6%	7.3%	8.7%	8.4%
9 or More Rooms	6.7%	6.4%	5.2%	3.4%	3.7%	1.4%	5.4%	5.8%	7.1%
<b>Median Number of Rooms</b>	5.6	6.0	5.4	5.3	5.8	5.8	5.4	5.7	5.7

The above table reveals that the municipalities of Southeastern Greene County have very similar housing stocks in terms of size. Carmichaels Borough had a slightly higher median number of rooms-per-dwelling than the other municipalities. Conversely, Carmichaels Borough was only second to Perry Township in the percentage of homes with only one room. The Planning Area has a median house size of 5.6 rooms. Greensboro Borough had the largest percentage of homes closest to that median.

## Heating and Amenities

The data in *Table 8.3: Housing Amenities* displays the types of heating sources utilized by households in Southeastern Greene County. The table also displays the percentage of households that lacked basic amenities such as plumbing, complete kitchen facilities and telephone service.

**Table 8.3 Housing Amenities**

	Carmichaels Boro.	Cumberland Twp.	Dunkard Twp.	Greene Twp.	Greensboro Boro.	Monongahela Twp.	Perry Twp.	Wayne Twp.	Planning Area
<b>House Heating Source</b>									
Utility Gas	75.2%	32.5%	41.7%	40.6%	77.4%	37.7%	58.0%	54.4%	52.2%
Bottled, tank or LP gas	0.9%	4.5%	9.2%	3.5%	0.0%	8.7%	9.5%	9.7%	5.8%
Electricity	12.6%	16.5%	10.5%	21.2%	11.3%	18.9%	11.9%	12.7%	14.5%
Fuel Oil	11.3%	44.8%	28.5%	27.6%	3.5%	30.8%	10.5%	14.4%	21.4%
Coal	0.0%	0.6%	5.0%	1.2%	3.5%	2.5%	1.2%	0.9%	1.9%
Wood	0.0%	0.8%	5.1%	5.9%	1.7%	0.9%	7.6%	5.6%	3.5%
Solar	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.3%	0.0%	0.0%	0.9%	0.6%	1.3%	2.4%	0.7%
No Fuel	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	0.2%
<b>Other Amenities</b>									
Lacking complete plumbing	0.0%	0.7%	0.5%	2.4%	0.0%	0.4%	0.3%	1.9%	0.8%
Lacking complete kitchen	0.0%	0.3%	0.0%	2.4%	1.7%	0.0%	0.3%	0.9%	0.7%
No telephone service	0.9%	2.7%	4.3%	1.2%	0.0%	1.9%	1.2%	4.5%	2.1%

Utility gas was overwhelmingly the heating source of choice in Southeastern Greene County, especially for the densely populated Boroughs, and the Townships where most residents live in one or two concentrated settlement areas, such as Perry Township and Wayne Township. The one heating source that was utilized more in the Planning Area than in Greene County as a whole was coal, which was the home heating source for five percent of all households in Dunkard Township and 3.5 percent of all households in Greensboro Borough.

According to information from the 2000 Census, Southeastern Greene Planning Area had a smaller percentage of owner occupied homes lacking basic amenities than Greene County. The two exceptions to this were Greene Township and Wayne Township, where approximately two percent of all households lacked complete indoor plumbing facilities. These municipalities are the least populated municipalities in the Planning Areas and have the least amount of public sewerage service available to residents.

## **Household Size**

The Southeastern Greene County Planning Area has an average household size the same as Greene County and Pennsylvania (2.48 persons). Wayne Township has the largest average household at 2.63 persons while Carmichaels was the smallest at 2.36 persons. Comparing household size to rates of owner occupied housing shows a correlation between the two. A larger numbers of renter occupied housing in an area typically indicates smaller household sizes.

## Affordability

Affordability measures the burden of monthly household expenses in relative comparison to their monthly income. Measuring the population's ability to afford safe, adequate housing is a good indicator of economic viability and overall quality of life in a community. A community's quality of life is diminished if housing is unaffordable and therefore a cost burden, to many households.

Six characteristics have been chosen to analyze the affordability of housing in the Southeastern Greene County Planning Area. These are: The percentage of households with mortgages, median home value; median mortgage amount; the percent of home-owning households with housing costs greater than 35 percent of their monthly income; the median rent; and the percent of renting households that pay more than 35 percent of their monthly income for housing costs.

An examination of these data sets in relation to other demographic data such as average household income, and instances of poverty gives a sound indication of the affordability of housing and the factors that shape home prices in each municipality.

*Table 8.4 Percentage Households with Morgages* shows that Greene Township had the highest number of homeowners without a monthly mortgage payment (74.5 percent) while Carmichaels Borough had the highest number of households with a mortgage (65.5 percent). The Planning Area had a median of 54 percent of owner occupied households that did not have mortgages. This is slightly higher than that of Greene County and significantly higher than Pennsylvania where the rate of owner-occupied households without a mortgage stood at 37.8 percent.

**Table 8.4 Percentage Households with Mortgages**

	Carmichaels Boro.	Cumberland Twp.	Dunkard Twp.	Greene Twp.	Greensboro Boro.	Monongahela Twp.	Perry Twp.	Wayne Twp.	Planning Area	Greene County
<b>% of owner occupied households</b>										
<b>With a mortgage</b>	65.5%	43.1%	42.6%	25.5%	46.2%	46.7%	50.4%	48.7%	46.1%	51.3%
Less than \$300	0.0%	0.7%	0.8%	0.0%	3.8%	1.0%	0.0%	4.5%	1.4%	0.5%
\$300 to \$499	14.1%	6.4%	11.0%	3.6%	11.5%	10.4%	7.1%	7.1%	8.9%	7.8%
\$500 to \$699	23.9%	15.0%	14.1%	10.9%	12.8%	12.4%	14.2%	17.9%	15.2%	16.5%
\$700 to \$999	16.2%	11.0%	12.4%	3.6%	12.8%	13.4%	16.0%	16.7%	12.8%	15.5%
\$1,000 to \$1,400	9.2%	8.7%	3.3%	3.6%	5.1%	7.1%	12.4%	2.6%	6.5%	9.4%
\$1,500 to \$1,999	2.1%	0.7%	0.0%	3.6%	0.0%	1.5%	0.7%	0.0%	1.1%	1.3%
\$2,000 or more	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.3%	0.3%
<b>Median</b>	<b>\$661</b>	<b>\$692</b>	<b>\$630</b>	<b>\$650</b>	<b>\$620</b>	<b>\$695</b>	<b>\$804</b>	<b>\$620</b>	<b>\$672</b>	<b>\$713</b>
<b>Not Mortgaged</b>	34.5%	56.9%	57.4%	74.5%	53.8%	53.3%	49.6%	51.3%	53.9%	48.7%

Chart 8.2: Median Home Value (2000) shows that the median home value for the Southeastern Greene County Planning Area was \$50,663 in 2000, which was \$6,237 less than Greene County and a full \$47,000 less than the median for Pennsylvania. Greene Township and Perry Township had the highest median housing values at \$62,500 and \$62,800 respectively.

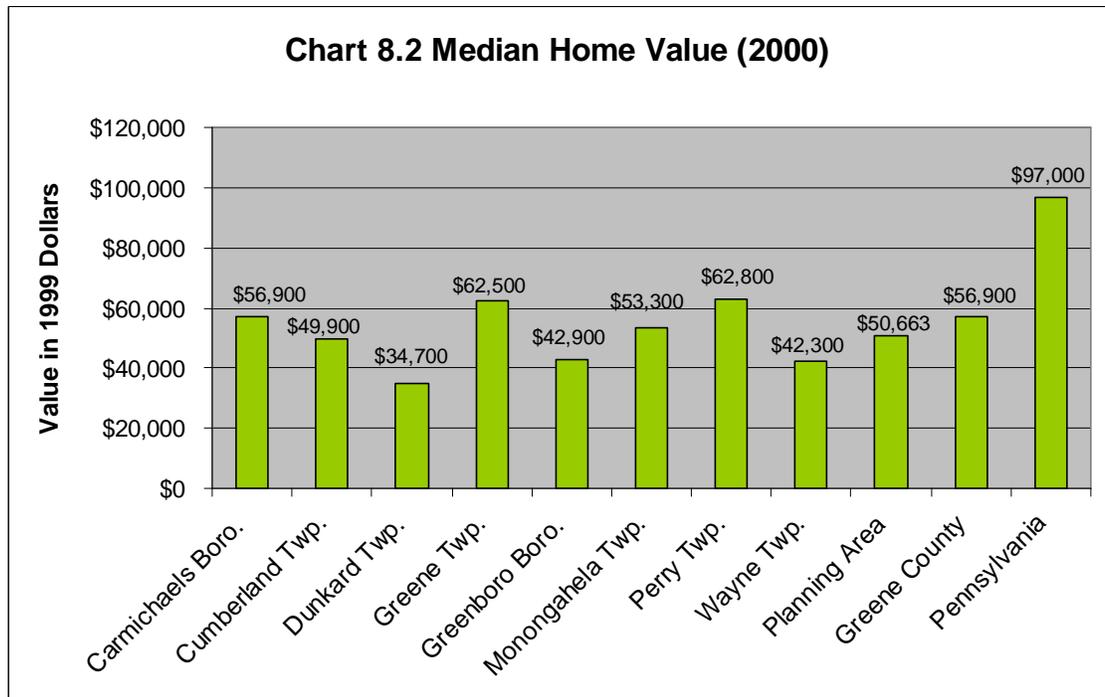


Chart 8.3 Median Mortgage (2000) displays that homeowners in Southeastern Greene had average monthly mortgage payments of \$672 in 2000. This average amount is higher than five of the eight municipalities as it is skewed by Perry Township, which had an average mortgage payment of \$804. Greene Township had housing values similar to those in Perry but had an average mortgage cost that was \$154 less. This can be attributed to Greene Township having the lowest percentage of households with mortgages while Perry Township had the second highest rate of households with a mortgage. It can be inferred from this that many of the mortgages in Perry Township are for newer home purchases and the payment therefore higher than in Greene Township.

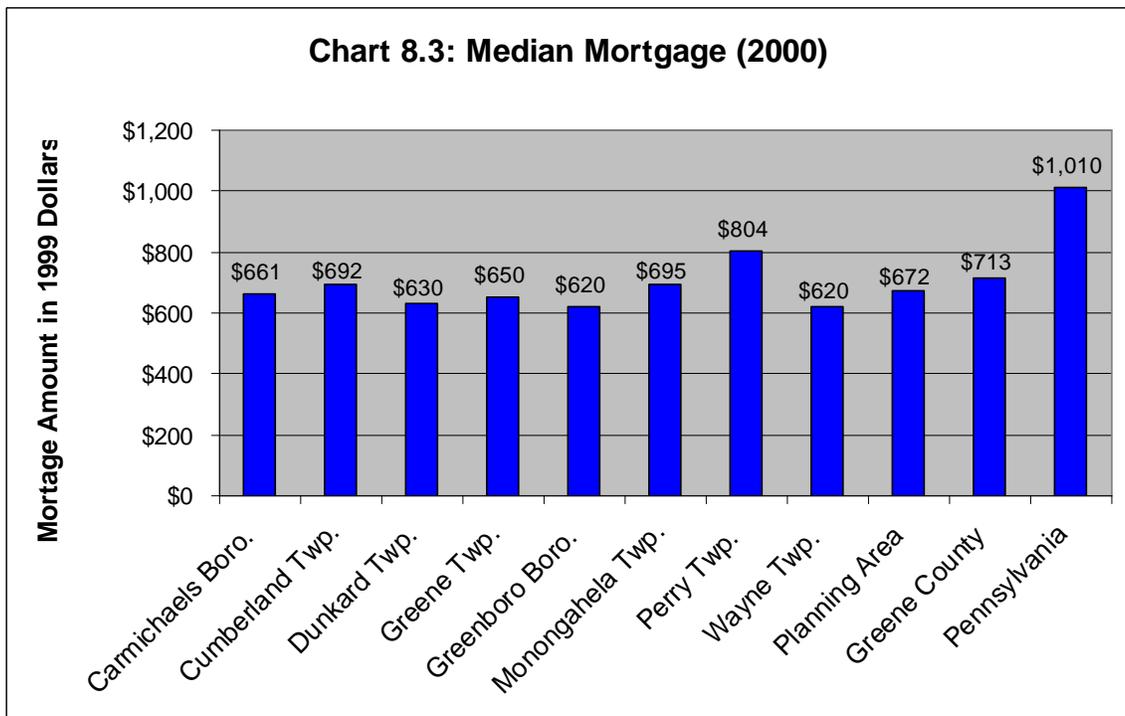


Chart 8.4: *Severely Cost Burdened Homeowner Households* shows that the average percentage of cost burdened households in the Southeastern Greene County Planning Area was approximate to that of Greene County as a whole with 13.6 percent of homeowner households spending 35 percent or more of their monthly income on housing related expenses. Two clear deviations from this average can be seen with Dunkard and Greene Townships.

Greene Township had one of the highest home values in the Planning Area, but the lowest rate of severely cost burdened households. Inversely, Dunkard Township had the lowest property values, but the highest instances of severely cost burdened households.

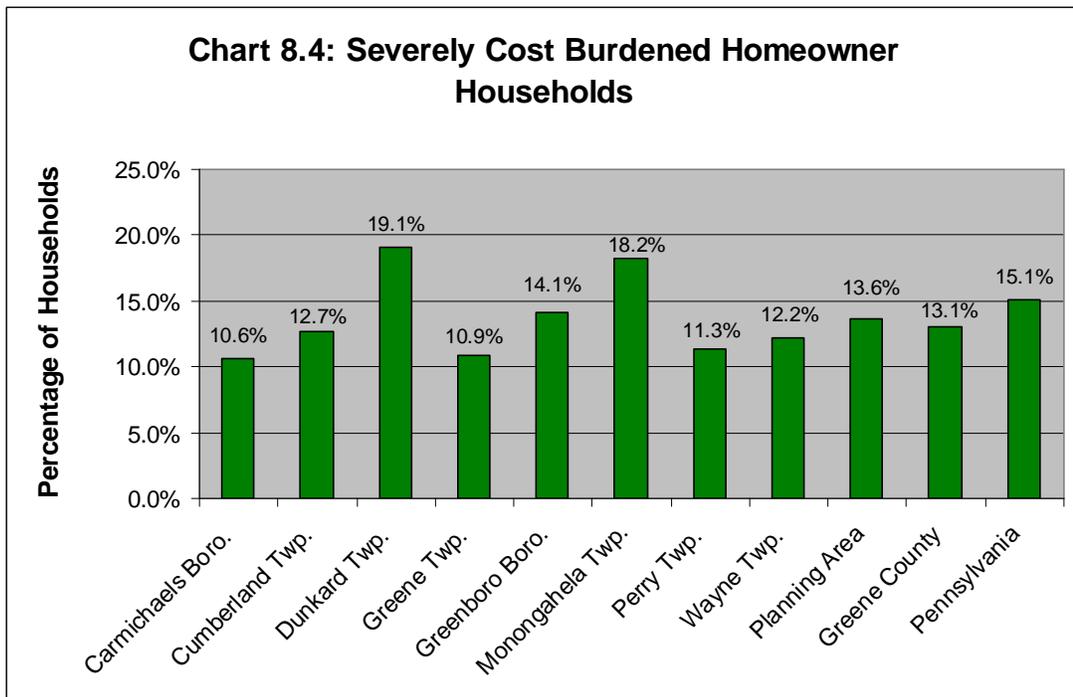
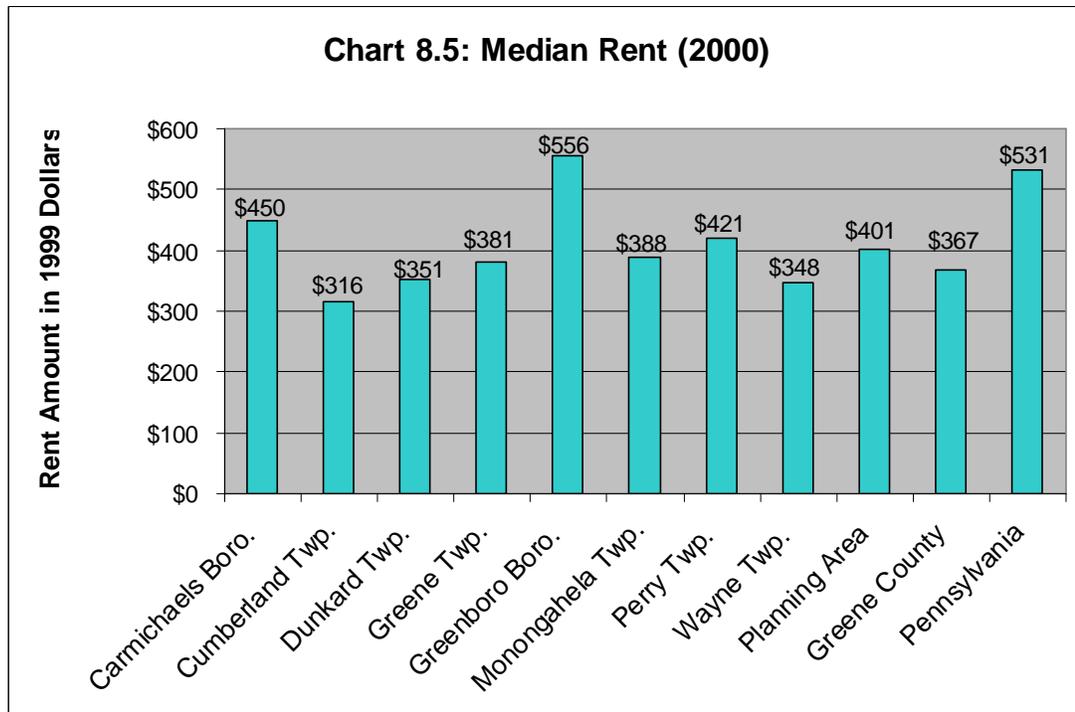
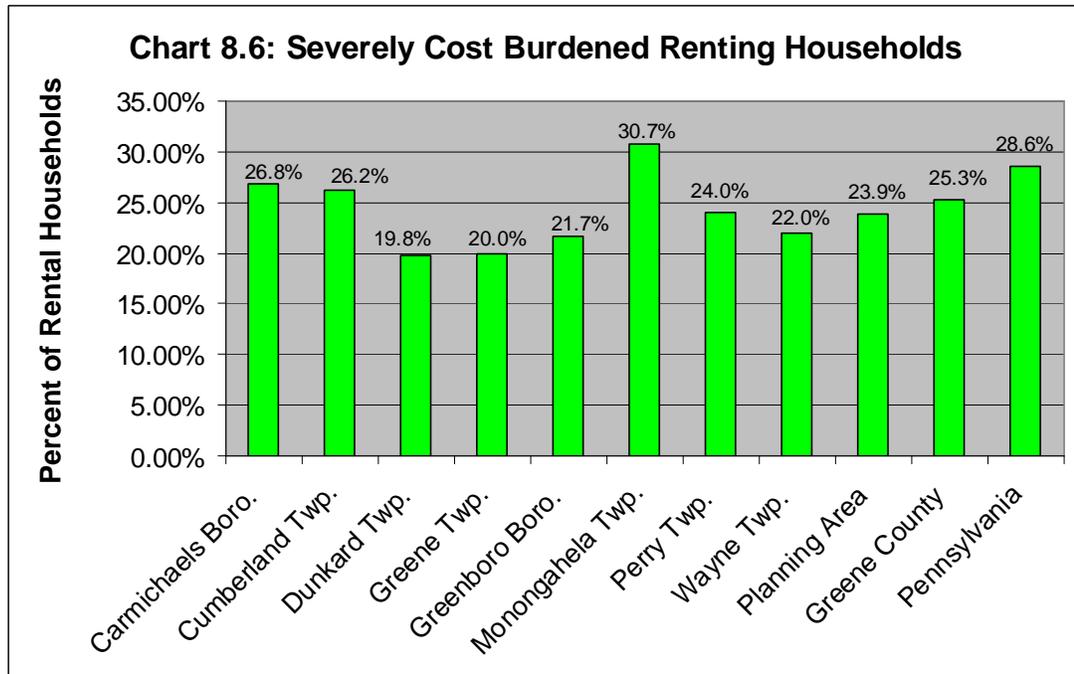


Chart 8.5: Median Rent shows that the Southeastern Greene County Planning Area had a median rent of \$401, which was slightly higher than Greene County, but more than \$100 below the average for Pennsylvania. The exception to this can be found with Greensboro Borough, which had a median rent of \$556, an amount significantly higher than the other municipalities.



The information shown in *Chart 8.6 Severely Cost Burdened Renting Households* indicates that persons who rent are more likely to be cost burdened than homeowners. The percent of severely cost burdened renting households is fairly consistent with the Planning Area with an average of approximately 24 percent. Monongahela Township had the highest percentage of severely cost burdened renting households with over 30 percent paying more than 35 percent of monthly income for housing related expenses while Dunkard Township has the lowest at 19.8 percent.



## **Housing Needs**

Housing needs vary from municipality to municipality, but there were a few issues that arose during analysis of Census Data and interviews with municipal officials that cross boundaries and affected the entire Planning Area. These included senior housing, property maintenance, and affordability issues.

### **Senior Housing**

One of the most common expressed housing needs that arose during conversation with stakeholders and municipal officials was for senior housing in the communities of Southeastern Greene County. As the housing stock continues to age, maintenance issues arise, especially with senior citizens who may not have the financial or physical capabilities to properly maintain their homes. For many seniors the answer is to move into smaller, more manageable apartments or townhouses. However, this is not an option for senior citizens in the Planning Area as there currently is no housing of this sort available, forcing them to either move away, or to continue living in often deteriorating housing conditions.

Municipal officials expressed that the construction of senior housing facilities should be a priority for residential development. Areas for senior housing development would be those with nearby available services such as medical offices, grocery stores, and other amenities within a walkable distance. Three areas in the Planning Area that are most suitable for senior housing development are Carmichaels Borough, Greensboro Borough and Mt. Morris.

### **Property Maintenance**

Municipal officials have stated that property maintenance is an increasing issue in all the municipalities. Steering Committee members from Cumberland Township and Greensboro Borough have sited property maintenance is especially a problem with rental properties that are not being properly maintained by either owners or tenants.

Cumberland Township is considering adopting a property maintenance ordinance to force improvements to substandard housing units. The Township currently employs a codes enforcement officer who would carry out this ordinance.

### **Affordability**

Even with property values that are significantly lower than the national and state averages, affordability remains an issue for many households in the Southeastern Greene Planning Area. Unfortunately, examination of demographic and economic data indicates that the lack of affordable housing

in areas of Southeastern Greene County is a function of the under-performing economy. While government programs can increase the quality of housing in areas with affordability issues, the only way to truly address the root of the problem is the raise the economic conditions which exist for many residents. Strategies for the improvement of existing economic conditions are addressed in *Section 9: Economic Development Strategy*.

## **Housing Programs and Assistance**

The Greene County Human Services Department, Office of Housing Coordination and Rehabilitation manages and operates several programs to aid those residents in greatest need of housing assistance. These programs range from funds for rehabilitation of inadequate and dilapidated owner-occupied structures, to housing assistance for the homeless and those who cannot afford market rate housing.

### **Housing Rehabilitation Program**

The Greene County Housing Rehabilitation Program seeks to provide safe and adequate housing for low and moderate income residents throughout Greene County. The program makes available grants ranging from \$1,000 to \$25,000 to occupant homeowners who meet income requirements. The grants can be used to improve substandard homes up to Section 8 Quality Standards. As there is a limited yearly allotment of these funds, they are available on a first come first served basis.

Greene County Office of Housing Coordination also acts as a clearinghouse for information on federal, state, and non-profit housing assistance available to Greene County residents. More information can be found on their website <http://www.co.greene.pa.us/secured/ge/depts/hs/hr/housing.htm>

## MUNICIPAL OVERVIEW



Crucible, Cumberland Township (Mackin 2007)

### **Carmichaels Borough**

Carmichaels Borough has a total of 250 housing units for its population of 556. Of these, 76 percent are single-family detached structures. An additional 15 percent of housing contains two or more units giving Carmichaels the highest percentage of multi-family housing in the Planning Area.

#### **Housing Issues**

Fire officials have indicated that one issue with housing in Carmichaels is that many older homes that appear to be wood frame are actually log construction under façade changes. The log construction requires a different approach during fire fighting and fire fighters have no what of knowing which homes are constructed with this method.

## **Cumberland Township**

As the population center of Southeastern Greene County, Cumberland Township has the largest number of housing units in the Planning Area with approximately 3,000 structures for its 6,500 residents. Cumberland also has the second newest housing stock in the area with 36 percent built after 1970. 78 percent of all structures are single-family homes.

### **Housing Issues**

Interviews with Township officials revealed housing conditions and property maintenance to be primary issues facing housing in Cumberland Township. Insufficient property maintenance, especially with rental units, is creating a health hazard for rental tenants and is detrimental to both the enjoyment and value of neighboring properties.

Cumberland Township is currently investigating the adoption of a maintenance ordinance that would enforce certain minimum standards upon property owners within the municipality.

## **Dunkard Township**

Dunkard Township has a total of 1,073 units for its population of 2,358, which translates to an average household size of 2.4 persons. In terms of the age of the housing stock, 43 percent of all structures were built before 1940, giving Dunkard the oldest housing stock of any of the six Townships in Southeastern Greene. The biggest concern for housing in Dunkard Township is the financial strain being imposed upon many homeowners. Nearly 60 percent of homeowners do not have a monthly mortgage payment. However, over 19 percent of homeowners are paying more than 35 percent of their monthly income toward housing costs, exactly six percent higher than Greene County and four percent higher than Pennsylvania.

### **Housing Issues**

When looked at in conjunction with other demographic data such as median household income (\$25,995), the median housing value (\$34,700), and instances of poverty (19.1 percent of the population), a series of impediments to housing affordability can be seen. The relative lower income levels in Dunkard Township should be countered by the low property values and median rent, however, the data from the 2000 Census seems to indicate that lower property values are not enough to compensate for the low household income, thereby creating a higher rate of cost burdened households.

## **Greensboro Borough**

Greensboro's 117 households reside in the densest municipality and the oldest housing stock in Southeastern Greene County. Over 83 percent of housing units in Greensboro were constructed prior to 1960. Of these, 59 percent were built prior to 1939, making the housing stock in Greensboro one of the most potentially historically significant in the region.

### **Housing Issues**

Municipal officials have identified the need to preserve the Borough's historic significance as one of their primary issues concerning housing. To address this, Greensboro is attempting to create an inventory of every structure within Borough limits to determine if expansion of the historic district is warranted.

Another issue identified by Greensboro representatives is property maintenance. There are multiple properties in Greensboro that maintenance and general upkeep has not been completed. One of the main concerns is Front Street, which is a main street through the borough and which most visitors to the borough see first. To address this problem Greensboro is participating in the Pennsylvania Elm Street Program, which creates opportunities to revitalize neighborhoods. The borough received a planning grant to prepare a five-year revitalization plan to document present conditions, set priorities, and evaluate readiness to gain official Main Street Community designation.

## **Greene Township**

With a population of 445 people in an area of 18.62 square miles, the 180 households in Greene Township reside in the least dense municipality in Southeastern Greene County. Housing units in Greene Township have an average of six rooms, making them larger than most homes in the Planning Area. Additionally, 75 percent of homes in Greene Township are considered "owned outright," and therefore not mortgaged, easing the financial burden of homeownership on a vast majority of households. Because of this, the township has the lowest rate of homeowner households under severe financial burden from housing related costs.

The high rate of homeownership is reflected in the market as renter occupied housing units account for just over ten percent of total housing, the lowest in the Planning Area.

### Housing Issues

One issue identified by Greene Township officials is the lack of land suitable for new housing developments. Many properties are enrolled in the Clean and Greene Program, which limits land subdivided to less than 2 acres or greater than 10 acres, while another large portion is owned by the Commonwealth of Pennsylvania as part of the State Game Lands. What land is available is not served by public sewerage, severely limiting the size of developable lots to often large plots suitable for on lot disposal systems. This additionally prohibits the construction of multi-family housing.

## **Monongahela Township**

Monongahela Township has 724 housing units for its 677 households. While over 53 percent of homes of these units are not mortgaged, Monongahela Township has the second highest rate of severely cost burdened households in the Planning Area. Over 18 percent of homeowner households pay 35 percent or more of their monthly income towards housing related expenses.

### **Housing Issues**

The most glaring issue facing housing in Monongahela Township is that of affordability. While median housing values in 2000 were just slightly higher than those of the Planning Area, the percentage of homeowner households severely cost burdened by housing costs was the second highest in Southeastern Greene. The situation for renters was even more difficult as a full 30.7 percent of renting households paid more than 35 percent of monthly income towards housing expenses.

## **Perry Township**

The 683 households in Perry Township are generally clustered around the village of Mt. Morris. With a median housing value of \$62,000 in 2000, and an average monthly mortgage payment of \$802, Perry Township has the highest housing values and largest mortgage payments in the Planning Area. Out of the six Townships in the Planning Area, Perry has the second lowest percentage of its residents severely cost burdened by housing (11.3 percent). This is likely due to the Township's slightly higher median household income.

### **Housing Issues**

Municipal officials and Steering Committee members representing Perry Township expressed that the creation and management of new residential growth was a primary concern.

The lack of housing options for senior citizens was also a concern for steering committee members. Mt. Morris was identified as an ideal location for new senior housing development. Perry Township presently has no town home/apartment development and Mt. Morris's compact, walkable character and availability of services such as groceries, banking and healthcare would be a benefit to seniors with mobility issues.

## **Wayne Township**

Township residents had a median rent and monthly mortgage that is lower than that of the Planning Area. Wayne Township also has a percentage of households severely burdened by housing expenses that is less than both Greene County and the Planning Area. This is likely due to the lower median home values in the township coupled with a median household income level that approximately equals that of the medians for the Planning Area and Greene County.

### **Housing Issues**

Wayne Township also had the newest housing stock in the Planning Area with 43 percent of homes having been constructed after 1970. This new construction has mostly occurred in areas of the Township without access to public water and sewerage services making proper wastewater disposal an issue for both municipal officials and property owners. The 2000 US Census showed that 2.4 percent of Wayne Township households lacked adequate plumbing facilities.

## GOALS AND STRATEGIES

### **GOAL: Ensure a sound and well maintained housing stock.**

The age of a large portion of the housing stock of Southeastern Greene County means that concerns over property maintenance have become a common issue amongst municipalities. Poorly maintained property can become a nuisance by negatively impacting both nearby property values and creating health and safety issues. The following strategies can be adopted to prevent this from occurring:

- ❖ Municipalities are encouraged to adopt a simple property maintenance code that addresses items of concern such as yard debris, open abandoned homes and exterior conditions.
- ❖ Municipalities can enter into joint agreements to pay for the employment of code enforcement officer.

### **GOAL: Encourage community re-investment in existing housing stock.**

The municipalities of the Southeastern Greene County Planning Area should work with the Greene County Human Services Department to develop a public information campaign to make residents aware of the housing rehabilitation program.

### **GOAL: Support the development of housing options for older residents that is near amenities and social resources.**

Meetings with municipal leaders and the community at large has identified the lack of housing for senior citizens as a major concern for the Southeastern Greene County Planning Area. There is also a desire that this housing be within walking distance of many of the services utilized by senior residents such as medical offices, social services and grocery stores. Areas suitable for new multi-unit senior housing include:

- ❖ Mt. Morris
- ❖ Carmichaels Borough
- ❖ Greensboro Borough

### **GOAL: Ensure quality development by establishing land use and development regulations.**

Develop land use guidelines and zoning code(s) that ensure compatibility with the present built environment and strengthen the traditional settlement areas of Southeastern Greene County. Specific strategies to address this can be found in *Section 1: Summary and Implementation*.

**GOAL: Increase housing options for Planning Area residents.**

One issue that arose in analysis of housing in Southeastern Greene County is the lack of housing options throughout the Planning Area. The majority of housing was single family detached housing, not leaving many options for other housing types, especially for lower-income households.

- ❖ Create a Community Development Corporation (CDC) to act as a funding conduit for real estate purchase and the development of housing that is not being created by the market.
  - The CDC will partner with private developers and financial institutions to fill gaps in the local housing market.
  - CDC funding can be used to finance rehabilitation of substandard housing.
- ❖ Direct funding of marketing activities to support various types of infill housing throughout the Planning Area.
  - Focus multi-family units and townhouses to infill areas with access to services for lower income persons or seniors who may not have reliable access to personal vehicles.