

5. A Plan for Housing

This chapter is intended to give an overview of the Township's housing stock, and provide recommendations for accommodating future population and housing development. The MPC Section 301(a)(2.1) requires that the Housing component of the Comprehensive Plan provide:

“A Plan to meet the housing needs of present residents and 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.”

The MPC also states that the Township shall ensure a mix of dwelling types. Section 604(4) requires the Municipality 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...”

This chapter is divided into a profile of the existing housing stock, with an examination of growth trends and current composition, followed by an overview of housing affordability within the Township. Finally, recommendations for achieving the Township's housing goals are presented.

Existing Housing

In the year 2000, there were 6,021 housing units in Middle Smithfield Township. This represents a 33% increase over the 1990 total of 4,526 units. Of these units, more than 66% were occupied (owner and renter), another 28.4% were seasonal, and the remaining 5.6% were considered vacant.

The increase in housing units in the 1990s was much slower than that of the population, which increased by 82% between 1990 and 2000. The most likely explanation for this can be found in the vacant units category. After a very active building period in the 1980's, the 1990 census recorded a high percentage of 21.9% of vacant units within the Township. Between 1990 and 2000, the vacancy rate dropped from 21.9% to 5.6% of the total housing stock or from 991 units to 339 units. These units accommodated a large portion of the new population during this period, and therefore additional new dwelling units were not necessary. The current vacancy rate is now more in line with that of the County at 5% and the State at 6.2%.

This vacancy rate was not only offset by an increase in occupied housing, but more specifically, an increase in owner occupied units. In 2000, more than 56% of the total units were owner occupied, a noteworthy increase over the 42% of owner occupancy seen in 1990.

Another factor that continues to influence the housing market is the rise of seasonal occupancy in Middle Smithfield Township, which rose from 27% in 1990 to 28.4% in 2000, an addition of 500 units. The steadiness of this rate is a reflection of the continued desirability of the Poconos and Middle Smithfield Township as a location for vacation and second homes. This is especially evident when compared to the State as a whole, which has a seasonal rate of 2.8%.

More than one-half of the Township's housing units have been built since 1970, the majority were built in the 1980's, and is therefore less than 30 years old. This not only demonstrates the relatively recent phenomenon of housing demand in the Township, but also lends insight to the relative condition of the majority of the units. The age of dwelling units in Middle Smithfield Township is shown in **Table 5-1**.

Table 5-1: Housing Units by Year Built

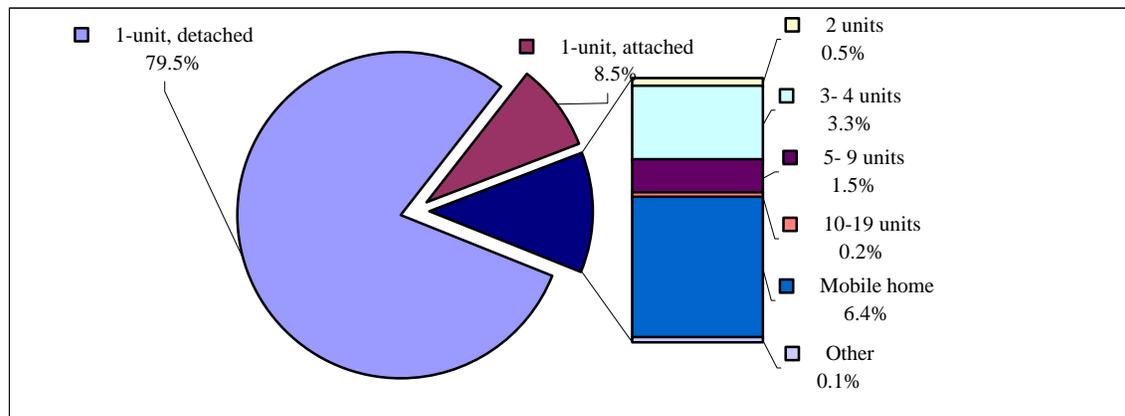
<i>Age of Structure</i>	Middle Smithfield Township	
	# of Units	% Total
1999 to March 2000	157	2.6
1995 to 1998	616	10.2
1990 to 1994	1,111	18.5
1980 to 1989	2,201	36.6
1970 to 1979	976	16.2
1960 to 1969	467	7.8
1940 to 1959	291	4.8
1939 or earlier	202	3.4

Source: US Census 2000

Housing Mix

The breakdown of housing types in Middle Smithfield is shown in the following **Figure 5-1**. The Township is predominantly made up of single-family detached units, with single-family attached and mobile homes representing the three largest portions of the existing housing stock.

Figure 5-1: Housing Units by Type, 2000



Source: U.S. Census 2000

Table 5-2 shows how the distribution of housing types has changed between 1990 and 2000. In general, the mix of housing types found throughout the Township became less diverse as the portion of single-family detached units increased, though slightly from 78.7% to 79.5%. One factor in this trend may be found in the Zoning Ordinance, which excludes multifamily units from the majority of zoning districts, while single-family detached dwellings are permitted universally. Currently, multifamily housing is permitted in the Hamlet, Village Center, and Resort Commercial Districts, three of the smaller (geographically speaking) zoning districts in the Township.

Within the multifamily categories, there was an increase in the types offered, with a greater number of three to four unit structures and an increase in the number of mobile homes (**See Table 5-3**). However, there was a decrease in the number of residents living in boats, RV's or other. While none of the overall unit types saw a significant change, the greatest increase occurred in single-family attached structures, with an increase of 1.6%.

Table 5-2: Comparison of Housing Characteristics

Housing Characteristics	Middle Smithfield				Monroe County		Pennsylvania	
	1990		2000		2000		2000	
	# of Units	% Total	# of Units	% Total	# of Units	% Total	# of Units	% Total
Occupancy								
Occupied	2,317	51.1	3,973	66	49,454	73.2	4,777,003	91
Vacant	991	21.9	339	5.6	3,422	5	324,517	6.2
Seasonal	1,218	27	1,709	28.4	14,705	21.8	148,230	2.8
Total Housing Units	4,526	100	6,021	100	67,581	100	5,249,750	100
Tenure of Occupied Units								
Owner Occupied	1,926	42.5	3,374	56	38,734	57.3	3,406,337	64.9
Renter Occupied	391	8.6	599	9.9	10,720	15.8	1,370,666	26.1

Source: US Census 1990 and 2000

Table 5-3: Housing by Dwelling Type

Housing Characteristics	1990		2000	
	# of Units	% Total	# of Units	% Total
<i>Dwelling Types</i>				
1-unit, detached	3,565	78.7	4,784	79.5
1-unit, attached	315	6.9	514	8.5
2 units	69	1.5	29	0.5
3 or 4 units	99	2.2	199	3.3
5 to 9 units	135	3	92	1.5
10 to 19 units	0	0	11	0.2
20 or more units	0	0	0	0
Mobile home	284	6.3	383	6.4
Boat, RV, van, etc.	59	1.3	9	0.1

Source: US Census 1990 and 2000

Housing Affordability

Housing affordability is a growing concern across the country, as the rising cost of housing exceeds incomes for many segments of the population. In particular, Middle Smithfield is concerned over the ability of its teachers, police officers, emergency personnel, “boomerang kids” (returning college graduates), and others to afford to continue to live within the Township.

In simplified terms, affordability is measured as a percentage of income that occupants must pay for housing costs. Thus, there are two factors in the equation: home values and median income. The presiding rule of thumb for affordable housing, as defined by the US Department of Housing and Urban Development, is that a household should have to pay no more than 30 percent of its annual income on housing costs (mortgage, insurance and taxes for owners or rent and utilities for renters).

The following two tables show housing costs as a percentage of household income in 1999. **Table 5-4** shows housing costs for ownership; **Table 5-5** shows rental costs as a percentage of the average renter’s income. More than 25% of the homeowners in Middle Smithfield are found to be spending over 35% of their incomes on basic housing costs, an additional 5.4% are spending more than 30% of their incomes on housing.

Table 5-4: Housing Costs as a Percentage of Household Income, 1999

<i>Percentage of Household Income</i>	# of HH	% of Total
Less than 15 percent	651	22.6
15 to 19 percent	503	17.4
20 to 24 percent	468	16.2
25 to 29 percent	352	12.2
30 to 34 percent	155	5.4
35 percent or more	724	25.1
Not computed	31	1.1

Source: US Census 2000
 HH= Households

The story for renters is similar. The median gross rent (defined as the contract rent plus an estimated average of monthly cost of utilities) for Middle Smithfield is \$767, higher than the \$658 found in Monroe County. Thirty three percent of households are paying more than 30% of their annual income on rental costs.

Table 5-5: Gross Rent* as a Percentage of Renter Income, 1999

<i>Percentage of Renter Income</i>	# of HH	% Total
Less than 15 percent	106	19.0
15 to 19 percent	61	11.0
20 to 24 percent	89	16.0
25 to 29 percent	53	9.5
30 to 34 percent	64	11.5
35 percent or more	124	22.3
Not computed	60	10.8

Source: US Census 2000
 * Includes estimated average monthly cost of utilities
 HH = Households

Housing Goal

As referenced in Chapter 2, the Township's overall goal for housing is to **encourage an affordable mix of housing and neighborhood choices and opportunities that meet the needs of the Township's diverse population.**

This goal is supported by the following three objectives:

1. Promote a diverse range of housing types and sizes, including accessory dwelling units (or in-law suites).
2. Promote quality affordable housing that is intermingled with and indistinguishable from market-rate housing.
3. Promote mixed-use development that will create housing within walking distance of jobs, neighborhood services, schools and recreation.

Recommendations

First and foremost, the Township needs to provide sufficient land for projected housing needs, as discussed in the Demographics section of this plan. Projections estimate that Middle Smithfield Township will see between 3,715 and 4,135 new households by 2020. Unlike the growth experienced in the 1990's, there is not a high vacancy rate to accommodate the majority of these new households. Therefore, a combination of existing and new units will be needed.

Specifically, the following steps are recommended to ensure the Township meets its housing needs in the future:

1. **Maintain existing housing stock.** While nearly two-thirds of the housing stock is less than 30 years old, the remaining one-third is older and may require rehabilitation and upgrading to accommodate new, affordable units. Existing dwellings should be maintained and re-used as part of the housing stock. The Township should consider incentives, such as grants or low-interest loans, to promote housing rehabilitation and/or adaptive reuse of existing buildings.
2. **Provide sufficient land for new housing units.** The Proposed Character Areas map is intended to provide sufficient land for new housing.
3. **Expand the supply of diverse housing types and sizes.** The current housing stock consists of predominantly single-family detached dwelling units, a trend not expected to change in the future. However, with the aging of the population, the need for smaller, low-maintenance units, and the need for greater affordability in the housing market, alternatives to the conventional large lot single-family detached dwelling must be pursued.
 - a. One method of achieving this is through zoning. The Code of Middle Smithfield Township could be updated to permit greater flexibility by expanding the permitted neighborhood and housing types, including Traditional Neighborhood Development (TND).

b. Other amendments that could increase the diversity of housing types and workforce housing are summarized below. Collectively these amendments could assist in generating at least 10% of all new dwelling units as affordable units:

- Permit a wider range of housing types in the different zoning districts while preserving and/or protecting the character of existing neighborhoods by requiring design guidelines.
- Permit accessory dwelling units, the granny flat or in-law suite, in many, if not all of the zoning districts. These smaller units, often found over a garage or carriage house, can provide an affordable alternative for a renter and also help defray the costs of homeownership. Design Guidelines and user criteria will be needed in order to properly accommodate such units.
- Provide incentives for senior and workforce housing, possibly through increased flexibility or density bonuses. Senior and workforce housing could also be accommodated in TNDs, as part of live-work units (apartments above commercial), granny flats or in-law suites, or in multi-family dwellings.
- Evaluate and revise the Transfer of Development Rights Program to support diversified housing opportunities in receiving areas.

Given the topographic, hydrologic and vegetative conditions in Middle Smithfield Township described in other sections of this Update, there are two primary opportunity areas for more diverse housing types and workforce and senior housing, including:

- The Route 209 Corridor; and
- Traditional Neighborhood Developments in Character Areas 4 and 5.

In any event, the 6,000 existing dwelling units (per the 2000 Census) in Middle Smithfield must be conserved, maintained, rehabilitated, and/or upgraded to continue to provide needed housing for Township residents.

It should be noted that the Proposed Character Areas map could accommodate well in excess of the existing 6,000 units and the 3,715 to 4,135 potential new units (See Table 2-3) as it is not intended to specifically plan for the 2020 projections, but for a long-term development pattern. The actual location of properties that may be developed is unknown. However, as indicated earlier, growth should be diverted to the higher intensity character areas (T-4, T-5, and T-6) due to the availability of infrastructure.