



# Housing affordability in southcentral Pennsylvania

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*A presentation for the  
Greater Harrisburg Association of REALTORS  
June 27, 2023*

<https://centerforlanduse.org>

## Burdened Housing, by Income and Type, Franklin County

Sources: 2019 ACS 5-Year Estimates  
(for Table 2-20 a, b, and c).

Table 2-20a. Tenure by Housing Costs as a Percentage of Household Income

Household Income	Category	Abbrev.
Less than \$20,000	Extremely Low Income	ELI
\$20,000 to \$34,999	Very Low Income	VLI
\$35,000 to \$49,999	Low Income	LI
\$50,000 to \$74,999	Middle Income	MI
\$75,000 and above	High Income	HI

Table 2-20b. Renters: Type of Burden by Household Income

Category	ELI	VLI	LI	MI	HI
Severely Burdened	87%	72%	32%	7%	1%
Moderately Burdened	10%	21%	49%	39%	6%
Not Burdened	3%	7%	19%	55%	93%

Table 2-20c. Homeowners: Type Burden by Household Income

Category	ELI	VLI	LI	MI	HI
Severely Burdened	76%	37%	27%	18%	4%
Moderately Burdened	17%	28%	26%	31%	19%
Not Burdened	7%	35%	47%	52%	78%

## Comparing Franklin County and Surrounding Areas

Table 2-21. Comparable Affordability Rankings (Franklin County ranking is estimated for URI)

Metro Area	NAR Ranking, 2020 (out of 178)	Urban Reform Inst. Ranking (URI), 2020 (out of 188)
Chambersburg – Waynesboro (Franklin Co.)	Not provided	71 <sup>st</sup> (tied)
Carlisle-Harrisburg	29 <sup>th</sup>	25 <sup>th</sup> (tied)
York-Hanover	38 <sup>th</sup>	25 <sup>th</sup> (tied)
Hagerstown-Martinsburg	93 <sup>rd</sup>	89 <sup>th</sup> (tied)

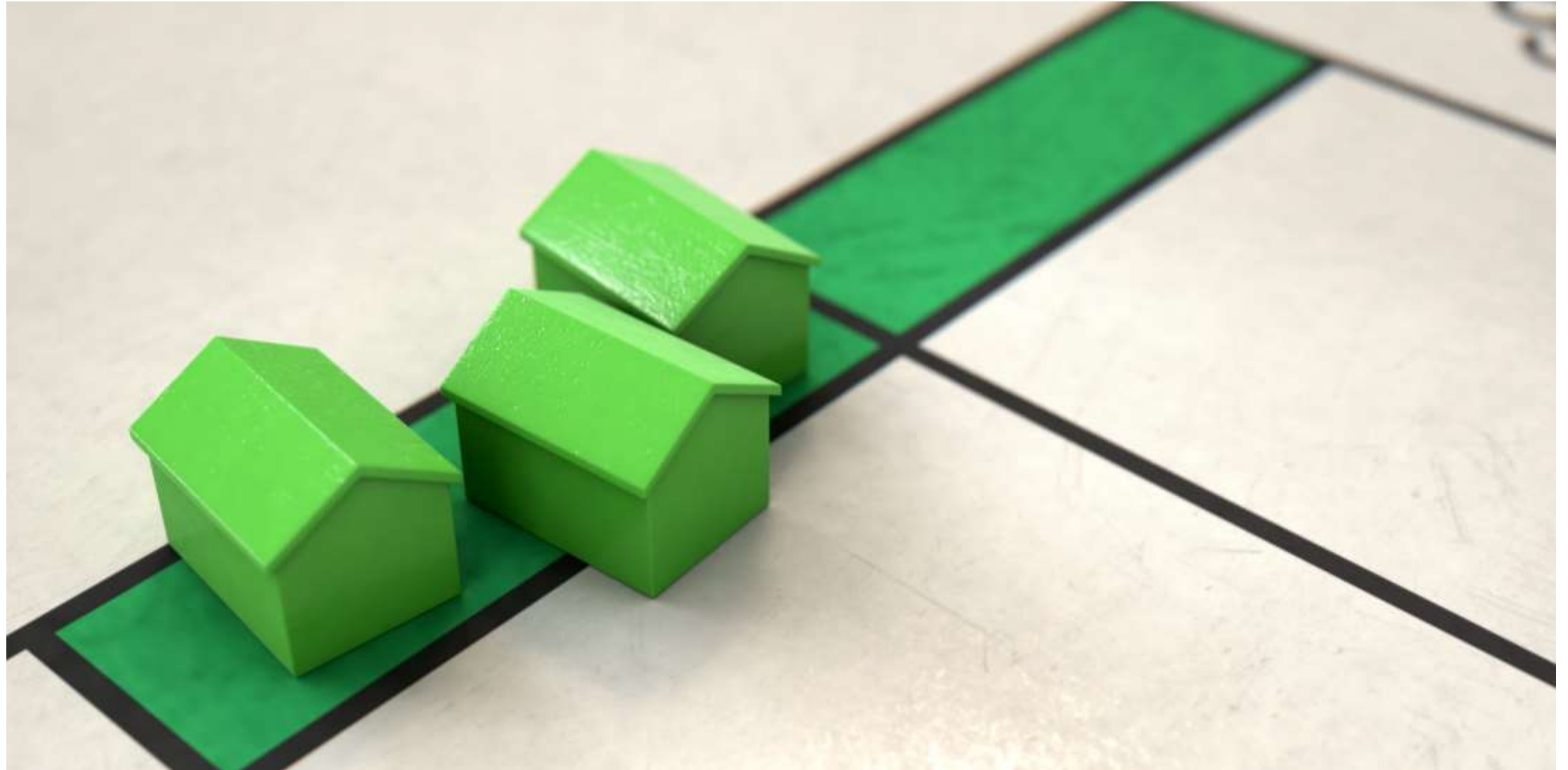
Sources: NAR 2022, Urban Reform Institute 2021).

▶ Housing Assessment for Franklin County, Pennsylvania

Dr. George Pomeroy, Dr. Edward Schick, Dr. Claire Jantz, June 2022

<https://centerforlanduse.org/resources/publications/>

# Drivers of Housing Affordability



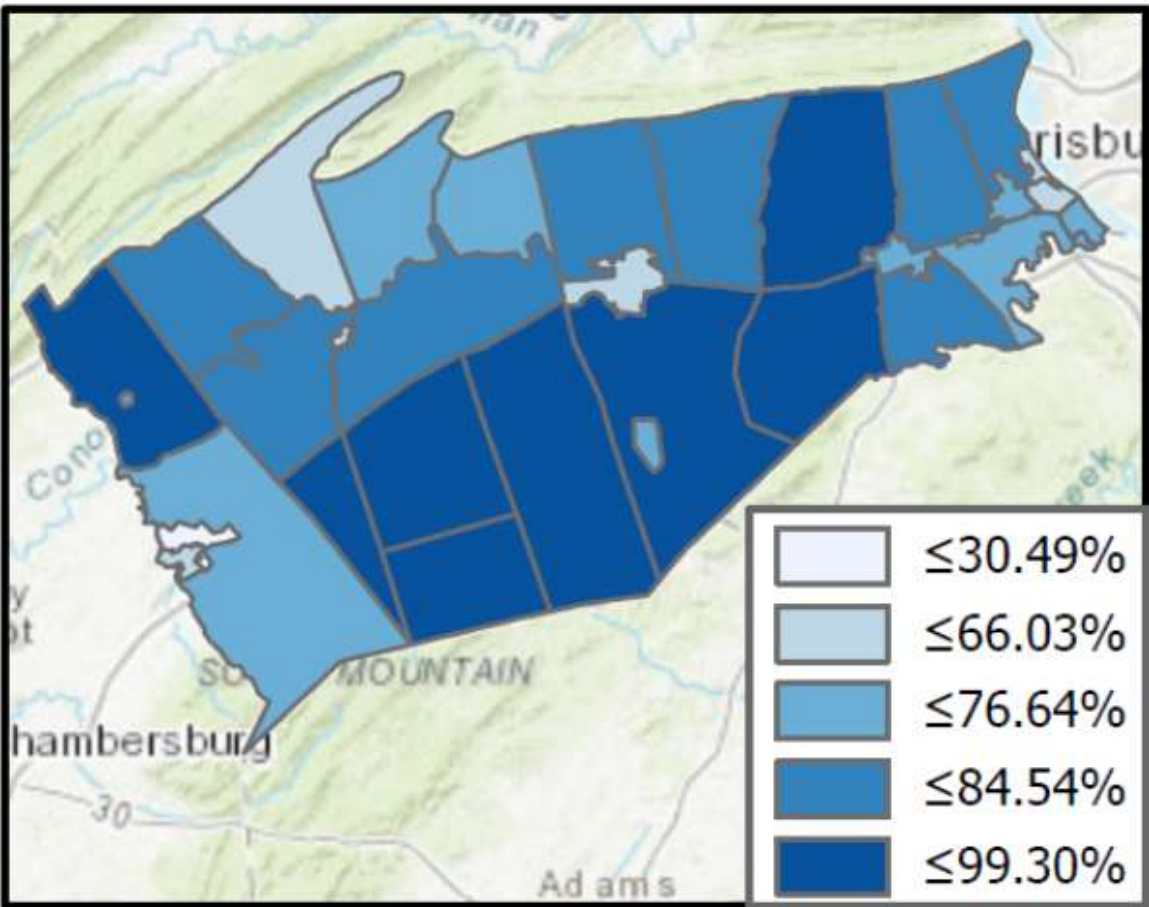


# Housing Supply

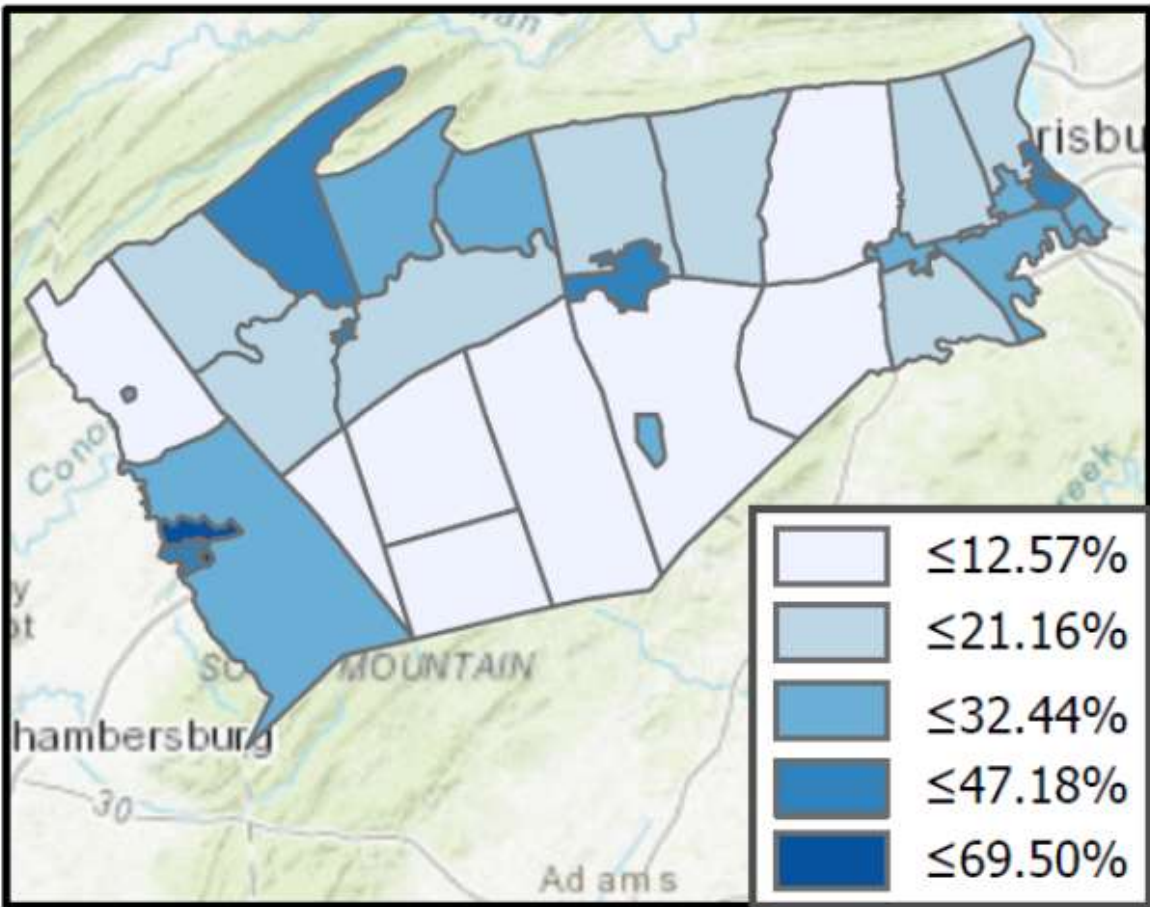
Several municipalities in Cumberland County have little or none multi-family homes.

Nationwide, lack of supply, especially for lower-cost single-family homes, is one driver of housing affordability.

Percent Single Family Homes - 2018



Percent Multi Family Homes - 2018



# Changing Demographics

Meeting housing supply will likely be a challenge for the next decade, driven by demographic trends that will be dominated by the Millennial and Baby-Boom generations.



Millennials are expected to drive up demand for owner-occupied housing appropriate for families with children, while Baby-Boomers who age in place will likely fuel growth in the home remodeling industry and those who relocate will drive demand for small, accessible, and affordable homes.



Housing Affordability in Cumberland County

Dr. Claire Jantz, July 2020

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# Regulations and Construction Costs



Regulations can increase the cost of housing development.

Increases can stem from building code regulations, zoning and subdivision approval processes, land dedications, compliance with OSHA regulations, costs incurred from delays associated with regulation.

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An example:

Susquehanna Township, Dauphin County, has been questioning their minimum parking requirements.

See the full **2018 PA APA Presentation**





A proposal was  
submitted to  
build here.



# Our process:



Identify sites with apparent parking issues

Characterize sites by land use type

Contact property owners to collect data and permissions (online survey)

Use drones to capture imagery

Use imagery to count used/unused parking spaces

Calculate occupancy rates

Use data to prepare a new ordinance



## DRONE-BASED INVENTORY OF PARKING AREAS

The purpose of this questionnaire is to make businesses and organizations in Susquehanna Township aware of a planned drone-based inventory of parking areas that will gather data for future land use planning by Tri-County Regional Planning Commission:

Representatives of Susquehanna Township, Shippensburg University and/or Tri-County Regional Planning Commission may be entering my business property for the purpose of a drone-based inventory of parking area usage, with the drone being operated in the airspace immediately above the parking area to take photographs and/or video for the inventory.

- \* 1. The contact information below should be used for notification prior to the actual dates for conducting the research on my business property (please fill in each line):

Name	<input type="text"/>
Job Title	<input type="text"/>
Company/Organization	<input type="text"/>
Street Address	<input type="text"/>
Phone	<input type="text"/>
Email	<input type="text"/>

- \* 2. I feel that the parking area on my business property is (please select one answer):

- ☐ Under-parked (too many empty parking spaces)
- ☐ Adequate (the correct number of parking spaces)
- ☐ Over-parked (not enough parking spaces available)

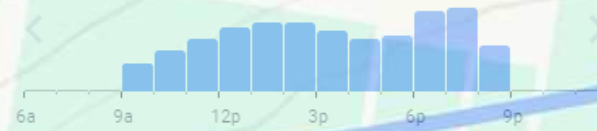
- \* 3. My parking area's busiest time of day and/or week is (For example, "Weeknights after 6 PM," "Weekend evenings," "Sunday lunchtime," etc. Feel free to be specific.):

NOTE: Questions related to this project can be addressed to Betsy Logan, Susquehanna Township Director of Community and Economic Development via email at [blogan@susquehannatwp.com](mailto:blogan@susquehannatwp.com) or by phone at 717-901-6050.

Thank you in advance for your consideration. We look forward to working with you.

## Big Lots

Popular times Fridays



## Ashley Home Goods

Popular times Fridays



## TGI Fridays

Popular times Fridays



Google Directions API

Dauphin Plaza Shopping Center

Sources: Esri, HERE,  
DeLorme, Intermap,



## Some results

Fri. Aug. 18<sup>th</sup> @ 5 PM



Dauphin Plaza:  
981 spaces on plan  
1077 spaces counted  
16.8% occupancy rate

Union Square Plaza:  
1245 spaces on plan  
1540 spaces counted  
29.8% occupancy rate

Dauphin Plaza

Union Square





# Susquehanna Shoppes

Black Friday, 2017 & 2018  
Back-to-School, 2017 & 2018

Parking:  
561 spaces on plan  
568 spaces counted

Season:  
BF: 80% occupancy  
B2S: 44% occupancy



# Susquehanna Twp. off-street parking ordinance

Land use	Current requirement	Proposed requirement
Retail, offices, banks, grocery Stores	1 space per 250 SF GFA	1 space per 500 SF GFA
Restaurants	Fast-food: 1 space per 4 seats Sit-down: 1 space per 3 seats	1 space per 4 seats; 3 spaces for a restaurant without customer seats
Indoor recreation (bowling, dance hall, swimming pool, membership clubs)	varies	1 per 4 persons of maximum capacity of all facilities
Automotive repair, maintenance and gasoline stations, auto sales, car wash	varies	2 spaces per garage bay + retail requirement
Medical and dental offices (including outpatient clinics) & veterinarians	5 spaces for each doctor or dentist.	3 spaces per doctor or dentist (maximum shift)



# Selected Reforms to Local Land Use Regulations





Housing affordability can be partially addressed with federal, state, and **local** programs and policies.

We identified 16 points related to **zoning**, 3 points related to land **development review**, and some general comments related to **comprehensive plans**.

**Six (6) selected** points are noted below; a summary handout of all points can be provided.



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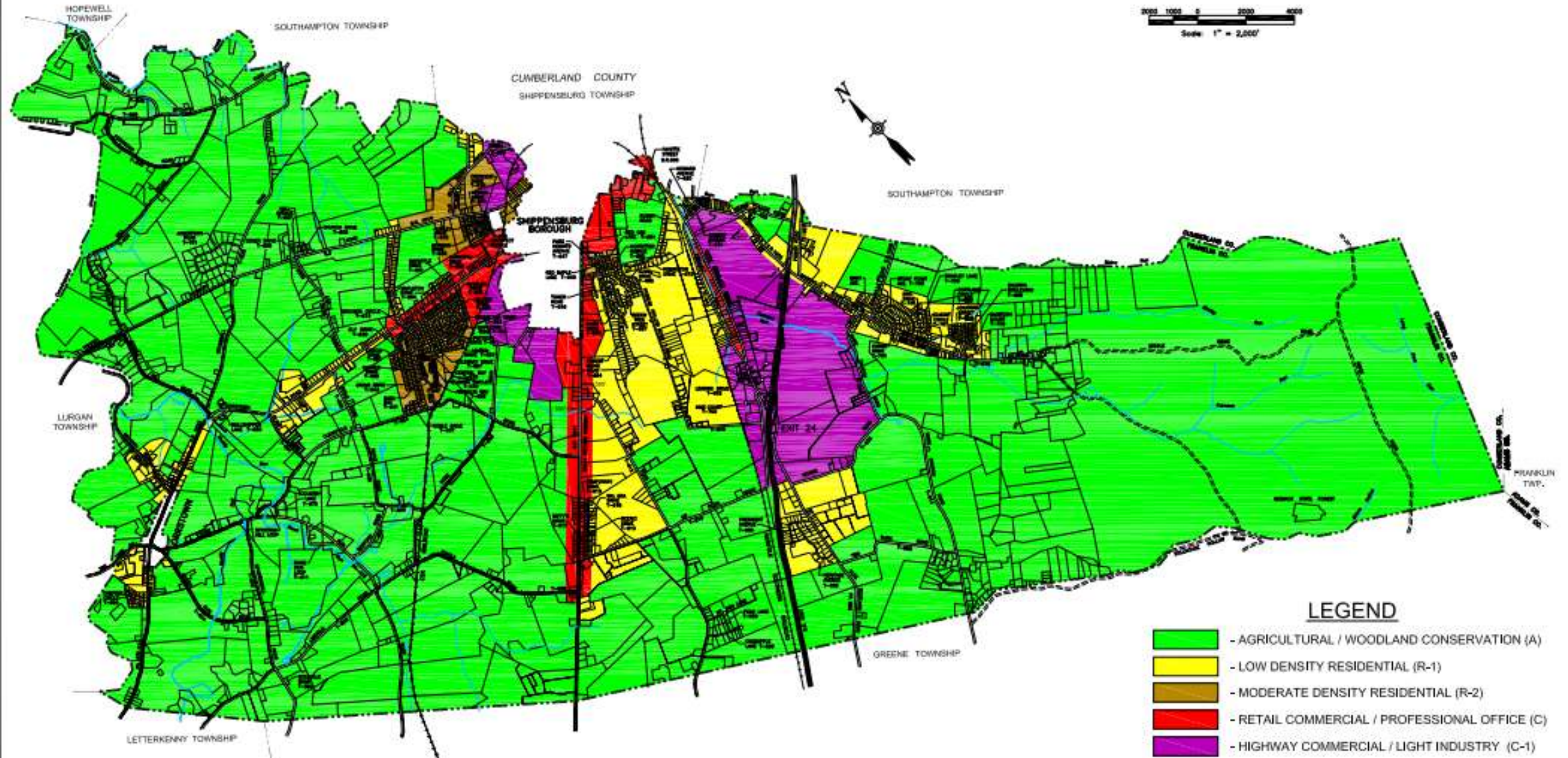
**Point #1,  
continued:  
Reduce the  
amount of land  
that is zoned  
exclusively for  
single family  
detached  
dwellings.**

For Southampton Township, areas zoned for “moderate density” are limited.

# SOUTHAMPTON TOWNSHIP

## FRANKLIN COUNTY

### 2017 ZONING MAP



Prepared By:

**MMI** martin and martin incorporated  
phone: (717) 37 south main street - suite A  
264-6759 chambersburg, pennsylvania - 17201

APRIL 25, 2017



**Point #2: In areas with single-family detached dwelling units, reduce minimum lot sizes.**

This could include allowing for smaller / urban-sized lots (5,000 to 6,000 square feet) to allow higher residential densities (perhaps between 8 and 15 dwelling units per acre).





**Point #3: Allow smaller setback requirements and innovative lot configurations. Consider “zero-lot lines” or “build to” setbacks.**

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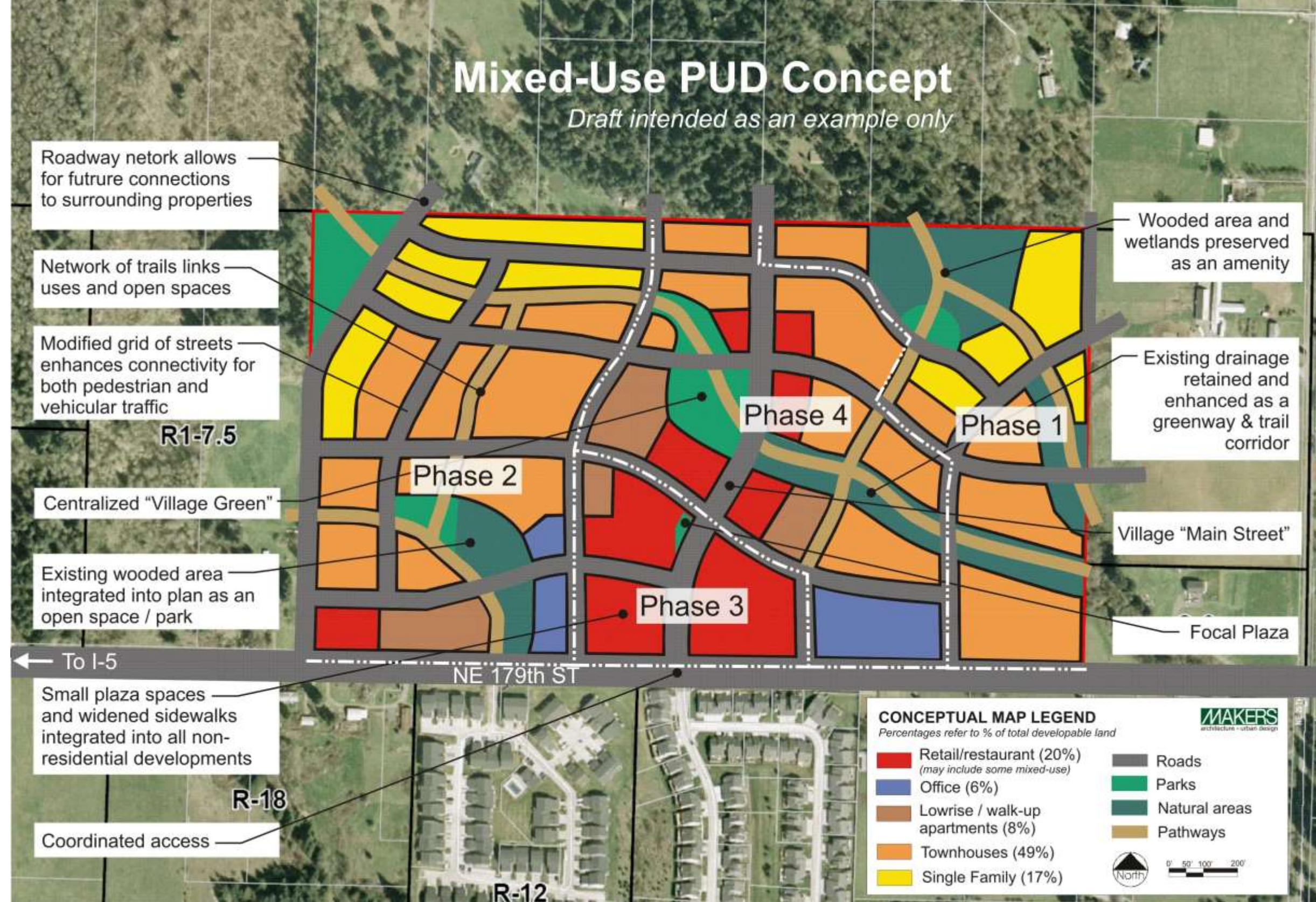
**Point #4: Allow accessory dwelling units (ADUs). Sometimes these are called “granny flats” or “mother-in-law” apartments**





**Point #5: Provide a planned residential development (PRD) zone in zoning ordinances to allow for creative/innovative projects to be proposed. Also, PRD-type zones often only allow for larger-scale developments (100 acres, for example), so the minimum area requirement should be reduced.**

This is an example of a proposed PUD (planned residential development) from Washington state.





**Point #6: Zone  
more land for  
manufactured  
housing and  
allow it as a  
permitted use in  
more zones.**





# The Politics of Affordable Housing





Everyone wants more housing – just not in their backyard!

Single-Family Housing  
Support nationally: 90%  
Support locally: 81%

Low-Income Housing  
Support nationally: 82%  
Support locally: 65%

Apartment Buildings  
Support nationally: 76%  
Support locally: 65%

Community engagement  
Fair share mandates  
Successful case studies

## What forms of development do Americans support nationally and locally?

Respondents were randomly assigned to see one of the following two questions. Half were asked whether they support certain forms of development nationally, and the other half were asked whether they support these forms of development in their local area. For questions about local building, each type of development was asked about in a singular form (e.g. prison, casino) rather than plural (e.g., prisons, casinos)

**Nationally:** Would you support or oppose building more \_\_\_\_\_ in this country?

**Locally:** Would you support or oppose building a new \_\_\_\_\_ in your local area?



Source:  
Interview with  
Taylor Orth.  
[https://www.numlock.com/p/numlock-news-taylor-orth-on-the-nimby?utm\\_source=substack&utm\\_medium=email](https://www.numlock.com/p/numlock-news-taylor-orth-on-the-nimby?utm_source=substack&utm_medium=email)

Orth, Taylor.  
2022. "Many Americans say not in my backyard to prisons and homeless shelters"  
YouGov.



## Homeowners vs. Renters

### Single-Family Housing

Homeowners support: 79%  
Renters Support: 86%

### Low-Income Housing

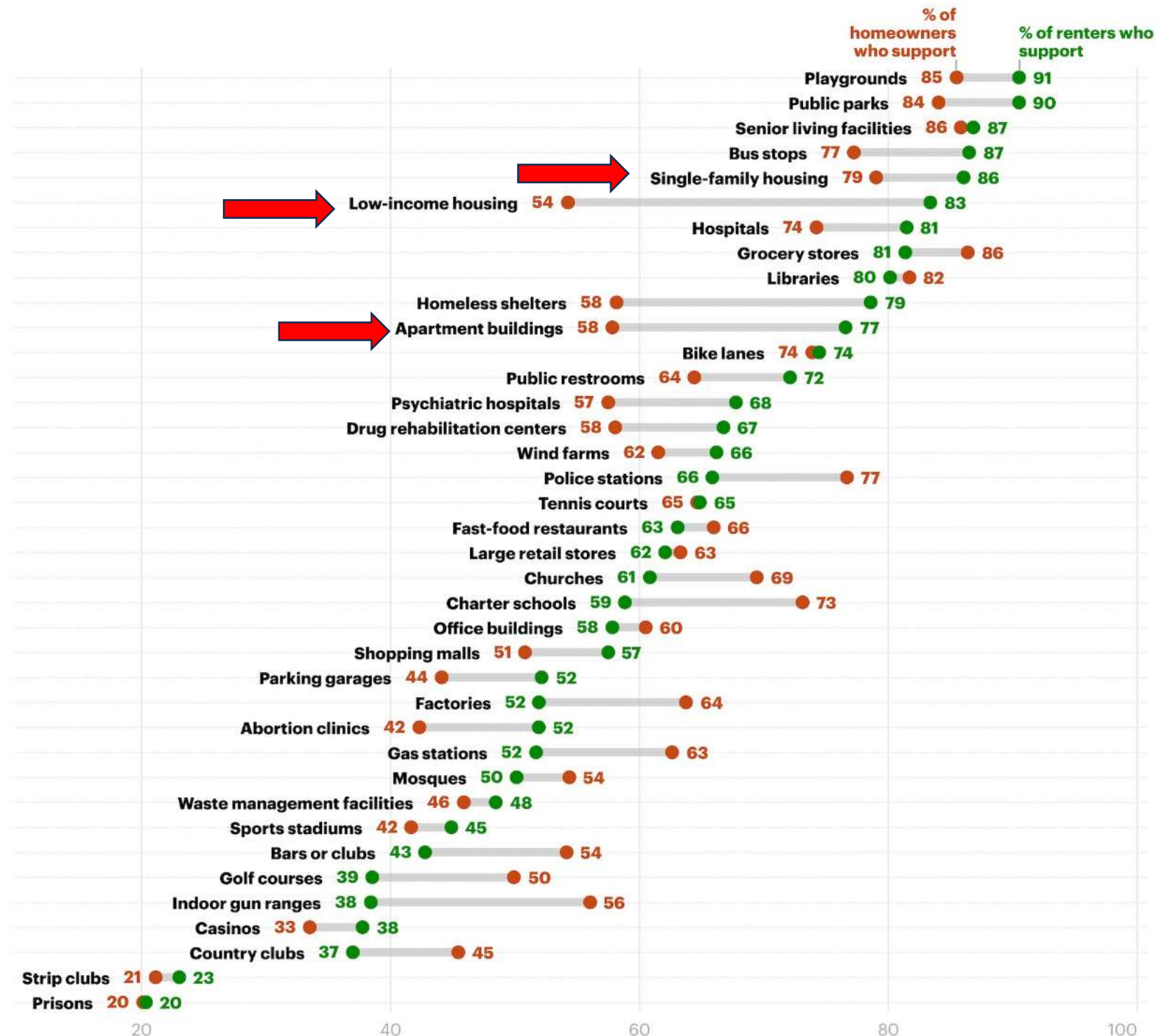
Homeowners support: 54%  
Renters support: 83%

### Apartment Buildings

Homeowners support: 58%  
Renters support: 77%

## What forms of local development do homeowners and renters support?

Would you support or oppose building a new \_\_\_\_\_ in your local area? (% who support)



Source: Interview with Taylor Orth.

<https://www.numlock.com/p/numlock-news-taylor-orth-on-the-nimby>

Orth, Taylor. 2022. "Many Americans say not in my backyard to prisons and homeless shelters" YouGov.

# Where to seek assistance:



## Dauphin and Perry Counties:

Steve Deck, Ex. Dir., Tri-County Regional Planning Commission

- Phone 717-234-2639; email [sdeck@tcrpc-pa.org](mailto:sdeck@tcrpc-pa.org)

Kirk Stoner, Director, Cumberland County Planning Department

- Phone 717-240-5362; email [kdstoner@cumberlandcountypa.gov](mailto:kdstoner@cumberlandcountypa.gov)

## York County: Felicia Dell, Director, York County Planning Commission

- Phone 717-771-9870, ext. 1705; email [fdell@ycpc.org](mailto:fdell@ycpc.org)

## Adams County: Sherri Clayton-Williams, Director, Adams County Office of Planning and Development

- Phone 717-337-9824; [webform](#)

*Each of these offices has a knowledgeable, capable, and helpful staff*



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