DELAWARE VALLEY
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PLANNING COMMISSION

the MISMATCH *between* HOUSING *and* JOBS

A 2011 Update and Discussion on Achieving Balance

NOVEMBER 2011

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The Delaware Valley Regional Planning Commission is dedicated to uniting the region's elected officials, planning professionals, and the public with a common vision of making a great region even greater. Shaping the way we live, work, and play, DVRPC builds consensus on improving transportation, promoting smart growth, protecting the environment, and enhancing the economy. We serve a diverse region of nine counties: Bucks, Chester, Delaware, Montgomery, and Philadelphia in Pennsylvania; and Burlington, Camden, Gloucester, and Mercer in New Jersey. DVRPC is the federally designated Metropolitan Planning Organization for the Greater Philadelphia Region — leading the way to a better future.

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The symbol in our logo is adapted from the official DVRPC seal and is designed as a stylized image of the Delaware Valley. The outer ring symbolizes the region as a whole while the diagonal bar signifies the Delaware River. The two adjoining crescents represent the Commonwealth of Pennsylvania and the State of New Jersey.

DVRPC is funded by a variety of funding sources including federal grants from the U.S. Department of Transportation's Federal Highway Administration (FHWA) and Federal Transit Administration (FTA), the Pennsylvania and New Jersey departments of transportation, as well as by DVRPC's state and local member governments. This study was funded in part through a grant from the Pennsylvania Department of Community and Economic Development (DCED). The authors, however, are solely responsible for the findings and conclusions herein, which may not represent the official views or policies of the funding agencies.

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Executive Summary

The availability of housing in a wide range of types and price points is an important determinant of the competitiveness of a region and the vitality of individual communities. Although well-intended, past and current federal and state housing policies support suburban homeownership and have resulted in concentrations of low and moderately priced housing in older developed communities. The goals of federal and state housing programs were and are sound: to enable moderate and middle-income families to achieve the American dream of homeownership; provide decent, affordable housing opportunities to low income families in places accessible to services, work, and transit; and simultaneously reinvest in cities and older suburbs. However, these programs have also encouraged suburban sprawl and contributed to the concentration of affordable housing in cities, boroughs, and older suburbs.

Existing infrastructure and transit service, affordable housing choices, and the availability of necessary services make cities and older suburbs logical choices for low and moderate individuals and families searching for a home, with or without financial assistance. Many of the region’s largest employment centers, however, are located in the growing suburbs, in places that lack both affordable housing opportunities and transit access. Concentrations of low and moderate income households in cities and older suburbs result in a mismatch between the locations of jobs and labor, with entry-level and lower income workers living far from suburban job centers. This mismatch results in increased commute times, transportation costs, and traffic congestion, which in turn contribute to decreased productivity and increased employee turnover.

Additionally, the concentration of affordable housing in the region’s cities and older suburbs corresponds to concentrations of disadvantaged populations. Disadvantaged households living in older cities and suburbs are often isolated from opportunity, both in terms of finding and maintaining a job and moving up the housing ladder. Concentrations of low and moderately priced homes impact the municipal tax base and, given the current reliance on property taxes as the primary source of funding for public services (especially education), place an unfair financial burden on these communities. A reduced tax base and the resulting impact on tax revenue impedes the community’s ability to provide a quality education system, invest in necessary infrastructure repairs, and meet social service demands. Homeowners and absentee landlords who allow their properties to fall into a state of disrepair negatively impact the value of nearby properties and further contribute to the decline of neighborhoods.

As a result, many of the region’s cities and first suburbs find it even more difficult to attract market-rate housing, further compounding the problem. The attractiveness of the inner ring communities is reduced and both residential and commercial development sprawl outward into the suburbs, perpetuating the cycle of disinvestment and continuing a downward cycle that reduces the region’s overall attractiveness and competitiveness. A new approach is needed, one that recognizes that public policies and funding streams can catalyze a more balanced and sustainable approach to housing that will benefit older and newer communities, workers and employers, and the region as a whole.

This study was originally suggested by the Southeastern Pennsylvania First Suburbs Project and conducted under the guidance of a regional Housing Study Advisory Committee, which included county planners, representatives of public housing authorities, non-profit housing advocates, and the private sector. The overall goal of the study, initiated in FY 2010 in the Pennsylvania counties and expanded in FY 2011 to include the region's four New Jersey counties, is to enhance regional economic competitiveness and promote coordinated planning by (1) assessing the region's current housing stock, (2) evaluating the balance between jobs and housing, and (3) identifying potential alternatives for achieving a better regional jobs/housing balance and promoting socioeconomic balance and diversity throughout Greater Philadelphia.

The report begins with an assessment of the region's housing stock. The locations of the region's existing public and assisted housing stock are identified, including almost 24,000 public housing units and over 80,000 assisted rental units. The study continues with a discussion of current federal and state housing-related programs and policies that are thought to have influenced residential development patterns, including the public housing program, the Housing Choice Voucher Program, and other federal housing assistance programs, such as the Low Income Housing Tax Credit and Community Development Block Grant (CDBG) programs. The impacts of each state's planning enabling legislation are also discussed, as is the impact of local property tax policy on housing location.

The issue of how to fairly distribute affordable housing is a common challenge facing many regions. A number of different approaches to this issue have been implemented, with varying degrees of success. This report reviews several alternatives for providing and maintaining affordable housing and achieving an appropriate regional jobs housing balance. Included in the discussion are statewide efforts in California and New Jersey; regional initiatives in Wisconsin, the Twin Cities, and New Hampshire; Montgomery County, Maryland's moderately-priced dwelling unit program; and affordable housing efforts in Lower Merion Township, Pennsylvania and Cherry Hill Township, New Jersey.

The report concludes by identifying a set of recommendations for addressing the region's mismatch between the location of affordable housing opportunities and jobs, including actions that could be taken by the federal government and state governments, regional and county agencies, municipalities, and the development community. Alternatives for improving the financial status and quality of life in the region's cities and older suburbs, achieving an appropriate jobs/housing balance, and increasing opportunities for disadvantaged people include (a) preserving the existing affordable housing stock and attracting jobs and market rate development into the cities and older suburbs and (b) creating affordable housing opportunities closer to existing suburban job centers. Both require a coordinated set of revisions to federal and state policies and programs; the property tax system; and local land use policies.

In addition to this initial policy report, the Housing Study Advisory Committee has recommended that a more detailed assessment of regional affordable housing needs be undertaken, through a jobs/housing balance analysis that establishes municipal housing needs based on the existing characteristics of the local housing stock and current and forecasted employment and population. This housing needs analysis will be published as a separate technical memorandum, to be released in early 2012.

C H A P T E R 1

Introduction and Background

The availability of a wide range of housing opportunities in a variety of types and at a variety of price points is an important determinate of the competitiveness of a region and the vitality of individual communities. Existing infrastructure and transit service, affordable housing choices, and the availability of necessary services make cities and older suburbs logical choices for low- and moderate-individuals and families searching for a home, with or without financial assistance. Concentrations of low and moderate income housing in the region's cities and older suburbs, however, result in a mismatch between the locations of jobs and labor, with lower income workers living far from suburban job centers.

This mismatch results in increased commute times, transportation costs, and traffic congestion, which in turn contribute to decreased productivity and increased employee turnover. Concentrations of low and moderately priced housing in cities and older suburbs also impact the local tax base, impeding the community's ability to finance a quality education system, invest in needed infrastructure repairs, and meet social service demands. Homeowners and absentee landlords (regardless of whether they receive public rent subsidies for their units) who allow their properties to fall into a state of disrepair negatively impact the value of nearby properties and further contribute to the decline of neighborhoods.

As a result, many older municipalities find it even more difficult to attract market-rate housing, further compounding the problem. The attractiveness of the inner ring communities is reduced and both residential and commercial development sprawl outward into the suburbs, continuing a downward cycle that reduces the region's overall attractiveness and competitiveness.

However well-intended, past and current housing policies that support suburban homeownership; cap the maximum allowable rent for families with rental assistance vouchers at levels that essentially limit their use to cities and older suburbs; and support the development of low and moderately priced housing in older developed communities exacerbate these trends. The intentions of federal and state housing programs were and are sound: to enable moderate and middle-income families to achieve the American dream of homeownership; to provide decent, affordable housing opportunities to low income families in places accessible to services, work, and transit; and to simultaneously reinvest in cities and older suburbs. In general, the programs have succeeded in achieving these goals.

These same programs, though, have also encouraged suburban sprawl and contributed to the concentration of affordable housing in cities, boroughs, and older suburbs. A new approach is needed, one that recognizes that public policies and funding streams can catalyze a more balanced and sustainable approach to housing that will benefit older and newer communities, workers and employers, and the region as a whole.

This report begins with an assessment of the current location, condition, and affordability of housing throughout the region and a comparison of housing location to existing employment centers, infrastructure, and the regional transportation network. Chapter 2 identifies the location of the region's existing public and assisted housing stock. Chapter 3 includes a discussion of current housing-related programs, policies, and initiatives that may have influenced residential development patterns. Examples of alternative techniques utilized by states, regions, counties, and local governments for achieving a better jobs/housing balance are identified and discussed in Chapter 4. Finally, Chapter 5 identifies recommendations to address the region's affordable housing needs. This study was initially suggested by the Southeastern Pennsylvania First Suburbs Project and conducted under the guidance of a regional Housing Study Advisory Committee, which included representatives of the county planning agencies, public housing authorities, non-profit housing advocates, and the private sector.

Housing Characteristics

This chapter provides a description of current housing and socio-economic conditions in municipalities throughout the Greater Philadelphia region, based on data from the United States Census Bureau's 2009 American Community Survey. The data provided below is presented at the county level; these characteristics are also illustrated in a series of municipal-level maps provided in Appendix A (Pennsylvania municipalities) and Appendix B (New Jersey municipalities)[1]. The chapter also includes a discussion of DVRPC's environmental justice methodology, which illustrates locations throughout the region that are home to particularly disadvantaged populations.

Occupancy

Table 1 summarizes occupancy and vacancy in the Greater Philadelphia region. Almost nine percent of the region's housing stock was vacant in 2009, with over 46 percent of the vacant units located in the City of Philadelphia. Municipalities with the region's highest housing vacancy rates include the City of Chester and Darby Borough in Delaware County; the City of Camden in Camden County; and the City of Trenton in Mercer County.

Housing Tenure

The Greater Philadelphia region has historically enjoyed a higher percentage of owner-occupied housing than seen in other major metropolitan areas and the nation. As illustrated in Table 2, homeownership rates are highest in the suburban counties, especially in the most recently developed municipalities in Gloucester, Burlington, Bucks, and Chester counties. The highest renter-occupancy rate is evidenced in the City of Philadelphia, where over 45 percent of the occupied housing stock is occupied by renters.

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1 Note: the municipal-level maps in the appendices display data from the U.S. Census Bureau's 2005-2009 five-year American Community Survey estimates, which is similar to but not identical to the 1-year 2009 estimates. The 1-year ACS estimates are available for larger geographies and are considered to be more statistically accurate than the 5-year estimates.

Table 1: Housing Occupancy in Greater Philadelphia, 2009

County	Total housing units	Occupied units	Vacant units	Vacancy rate
Bucks County	241,911	223,848	18,063	7.5%
Chester County	186,605	178,842	7,763	4.2%
Delaware County	220,935	201,927	19,008	8.6%
Montgomery County	316,048	299,213	16,835	5.3%
Philadelphia County	661,609	569,835	91,774	13.9%
5-county PA region	**1,627,108**	**1,473,665**	**153,443**	**9.4%**
Burlington County	176,029	166,769	9,260	5.3%
Camden County	206,957	192,758	14,199	6.9%
Gloucester County	107,922	101,728	6,194	5.7%
Mercer County	141,156	125,904	15,252	10.8%
4-county NJ region	**632,064**	**587,159**	**44,905**	**7.1%**
9-county Greater Philadelphia region	**2,259,172**	**2,060,824**	**198,348**	**8.8%**
Commonwealth of Pennsylvania	*5,518,579*	*4,916,869*	*601,710*	*10.9%*
State of New Jersey	*3,524,954*	*3,154,926*	*370,028*	*10.5%*
United States	*129,949,960*	*113,616,229*	*16,333,731*	*12.6%*

Source: United States Census Bureau, American Community Survey (ACS), 2009 1-year estimates.

Table 2: Housing Tenure in Greater Philadelphia, 2009

County	Occupied housing units	Owner occupied units	Renter occupied units	Percent owner occupied
Bucks County	223,848	177,945	45,903	79.5%
Chester County	178,842	137,453	41,389	76.9%
Delaware County	201,927	146,385	55,542	72.5%
Montgomery County	299,213	222,904	76,309	74.5%
Philadelphia County	569,835	311,376	258,459	54.6%
5-county PA region	**1,473,665**	**996,063**	**477,602**	**67.6%**
Burlington County	166,769	129,454	37,315	77.6%
Camden County	192,758	133,895	58,863	69.5%
Gloucester County	101,728	82,227	19,501	80.8%
Mercer County	125,904	83,419	42,485	66.3%
4-county NJ region	**587,159**	**428,995**	**158,164**	**73.1%**
9-county Greater Philadelphia region	**2,060,824**	**1,425,058**	**635,766**	**69.1%**
Commonwealth of Pennsylvania	*4,916,869*	*3,467,285*	*1,449,584*	*70.5%*
State of New Jersey	*3,154,926*	*2,086,551*	*1,068,375*	*66.1%*
United States	*113,616,229*	*74,843,004*	*38,773,225*	*65.9%*

Source: United States Census Bureau, American Community Survey (ACS), 2009 1-year estimates.

The municipal-level maps of renter occupancy in Appendices A and B illustrate that the highest percentages of rental units are located in the region's core cities and older boroughs, while the housing stock in the region's faster growing and most recently developed suburban areas is predominantly comprised of owner-occupied units.

Housing Cost

Table 3 provides data on housing costs in Greater Philadelphia, including the median cost of rent plus utilities, median rent as a percent of income, the median value of owner-occupied units, and median selected owner costs as a percent of income. As a comparison, data for the Philadelphia-Camden-Wilmington metropolitan statistical area (MSA) and the Trenton-Ewing MSA (which includes only Mercer County, New Jersey) are also provided. Not surprisingly, the lowest rents and the lowest values are in the City of Philadelphia and Camden County (given both the City of Camden and the County's older first suburbs). Tenants in Philadelphia, however, also pay the highest percent of their income towards their rent and utilities, a function of the relatively low average income of the City's residents.

Maps in the appendices illustrate that the lowest rents are generally found in the region's cities, boroughs, and older suburbs, especially in Delaware and Camden counties (where rental units are relatively plentiful but not always in good condition) while the highest rents are often in suburban municipalities (where rental units are scarce and demand exceeds the supply). Median housing values are likewise lowest in the region's older communities and highest in the faster growing suburbs, particularly in Chester County.

In the Pennsylvania counties, the highest housing values are found in Central Bucks County (Solebury, Buckingham and Upper Makefield townships and New Hope and Wrightstown boroughs); Lower Merion Township, Montgomery County; Radnor and Edgemont in Delaware County; and West Pikeland, Easttown, and Birmingham townships in Chester County. In New Jersey, the highest median values are found in Haddonfield in Camden County; Moorestown and Chesterfield in Burlington County; and Hopewell, Princeton, and West Windsor townships and Hopewell, Pennington, and Princeton boroughs in Mercer County.

Housing Affordability

DVRPC has analyzed housing affordability in Greater Philadelphia several times in the past. The conclusion has consistently been the same: the region's most affordable housing (both renter and owner-occupied) has typically been located in places least accessible to suburban employment centers and where the housing stock is generally of poorer quality. Based on available data from the American Community Survey (ACS), the percentage of both renters and homeowners living in 'unaffordable' units has increased recently, although as a region Greater Philadelphia has fared slightly better than the nation's other large metropolitan areas.

The traditional definition of affordable held that housing was affordable if the household paid no more than 30 percent of their income towards housing costs. More recently, however, researchers and planners have recognized that the two largest household expenditures are housing and transportation (the cost of which varies by location), and that affordability therefore depends on both. Living in places with access to jobs and services, public transit, and walkable or bike-able destinations, for example, reduces household transportation costs, making living in these areas more affordable than living elsewhere without these amenities.

Table 3: Housing Costs in Greater Philadelphia, 2009

County	Median rent plus utilities	Median rent plus utilities as a percent of income	Median value owner occupied units	Median selected owner costs as a percent of income
Bucks County	$ 973	29.7%	$318,500	23.5%
Chester County	$1,048	28.3%	$330,900	22.1%
Delaware County	$ 897	32.6%	$236,100	22.4%
Montgomery County	$1,065	28.3%	$296,600	22.0%
Philadelphia County	$ 819	33.0%	$150,000	21.9%
Burlington County	$1,105	30.2%	$269,100	25.0%
Camden County	$ 902	30.2%	$226,900	25.7%
Gloucester County	$1,028	33.2%	$239,000	24.9%
Mercer County	$1,021	30.0%	$317,600	24.1%
Philadelphia-Camden MSA	$ 912	31.4%	$248,100	23.0%
Trenton-Ewing MSA	$1,041	30.0%	$317,600	24.1%
Commonwealth of Pennsylvania	*$738*	*29.2%*	*$164,700*	*20.4%*
State of New Jersey	*$1,108*	*31.4%*	*$348,300*	*26.7%*
United States	*$842*	*30.8%*	*$185,200*	*21.5%*

Source: United States Census Bureau, American Community Survey (ACS), 2009 1-year estimates.

Table 4 provides data developed by the Center for Neighborhood Technology (CNT) and the Center for Transit Oriented Development (CTOD) that illustrates the relative ability of a typical regional household earning the regional median of $47,536 (as calculated by CNT) to find an affordable unit in each county. Percentages displayed in the table illustrate the percent of the county's households currently living in block groups where the region's median income household would pay less than 45 percent of their income towards the cost of housing plus transportation. Table 4 demonstrates, for example, that while housing in Gloucester County appears affordable (when only considering housing costs), the vast majority of the county's households are living in block groups where the combined cost of housing and transportation exceed 45 percent of the typical regional household's income, given the county's distance from major employment centers and limited availability of public transit.

The most affordable housing in the region is located in the City of Philadelphia, where 94 percent of the households live in block groups where the region's typical household pays less than 45 percent of their income towards housing and transportation. In reality, however, residents of Philadelphia on average earn far less than the region's average households and are in fact paying a very high percentage of their income towards housing and transportation. The region's least affordable housing is in Chester County and Bucks County, where only about 14 percent of households live in affordable areas (incorporating transportation costs).

Figure 1 illustrates the locations of municipalities with 'affordable' housing relative to DVRPC's identified employment centers[2]. As of 2000, over 98% of the region's employment was located within these identified centers. Very few of the region's suburban employment centers are located in places where entry-level and lower wage employees would have access to a significant stock of affordable housing.

Table 4: Housing Affordability in Greater Philadelphia

County	Housing costs as a percent of income		Housing plus transportation costs as a percent of income	
	Less than 30 percent	30 percent or more	Less than 45 percent	45 percent or more
Bucks County	36.7%	63.3%	14.3%	85.7%
Chester County	30.5%	69.5%	13.9%	86.1%
Delaware County	60.6%	39.4%	42.3%	57.7%
Montgomery County	37.4%	62.6%	19.5%	80.5%
4 Suburban PA Counties	**41.5%**	**58.5%**	**22.6%**	**77.4%**
Philadelphia County	**96.0%**	**4.0%**	**94.3%**	**5.7%**
Burlington County	41.6%	48.4%	15.5%	84.5%
Camden County	63.8%	36.2%	39.7%	60.3%
Gloucester County	54.4%	45.6%	16.9%	83.1%
Mercer County	63.5%	36.5%	50.9%	49.1%
4 Suburban NJ counties	**26.9%**	**73.1%**	**31.8%**	**68.2%**
9-county Greater Philadelphia region	**61.5%**	**38.5%**	**46.1%**	**53.9%**

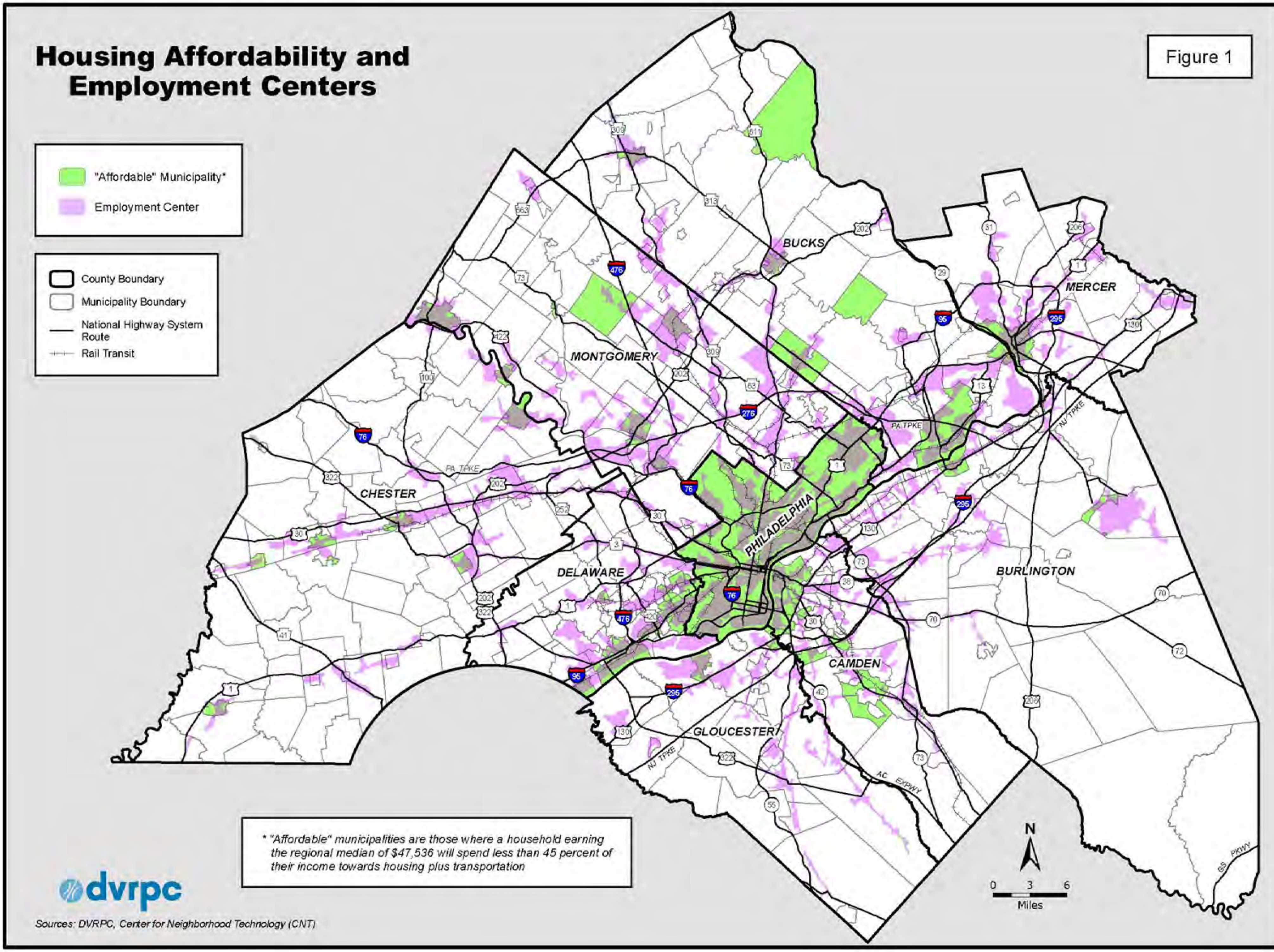
Source: Center for Neighborhood Technology *Housing and Transportation Affordability Index*. Numbers represent the percent of households living in block groups that meet each criterion.

Socioeconomic Characteristics

Income and Poverty Status

Table 5 provides county-level data on income and poverty status in Greater Philadelphia in recent years. Not surprisingly, the region's lowest median household income and per capita income is in Philadelphia, followed by Camden and Delaware counties. Although the percent of the population living below the federally-defined poverty level generally mimics this distribution, Mercer County has the third highest percentage of people living in poverty among the region's nine counties, undoubtedly due to the high concentration of poverty in the City of Trenton.

[2] Delaware Valley Regional Planning Commission, *Employment Centers in the Delaware Valley, 2000*.



* "Affordable" municipalities are those where a household earning the regional median of $47,536 will spend less than 45 percent of their income towards housing plus transportation

Sources: DVRPC, Center for Neighborhood Technology (CNT)

Municipal-level maps provided in the appendices illustrate that lower income households and people living in poverty are concentrated in the region's cities (including the smaller cities of Coatesville and Chester City in Pennsylvania and Beverly City in New Jersey), and older boroughs (including Darby, Bridgeport, Colwyn, Pottstown, Norristown, and Marcus Hook in Pennsylvania and Hi-Nella, Audubon Park, and Lawnside in New Jersey). Table 6 identifies the municipalities with the lowest annual median household income and Table 7 lists the municipalities with the highest percentage of their population living below poverty over the most recent 12 months between 2005 and 2009.

Table 5: Income and Poverty in Greater Philadelphia, 2009

County	Median annual household income	Per capita income	Percent of the population living below poverty
Bucks County	$76,169	$35,601	3.5%
Chester County	$81,495	$40,729	6.3%
Delaware County	$62,385	$31,489	9.2%
Montgomery County	$74,856	$39,283	5.4%
Philadelphia County	$37,045	$21,661	25.0%
Burlington County	$74,924	$34,486	5.8%
Camden County	$60,946	$29,814	11.3%
Gloucester County	$70,487	$30,389	8.0%
Mercer County	$71,650	$36,215	11.1%
Philadelphia-Camden MSA	$60,065	$30,974	11.9%
Trenton-Ewing MSA	$71,650	$36,215	11.1%
Commonwealth of Pennsylvania	*$49,520*	*$26,739*	*12.5%*
State of New Jersey	*$68,342*	*$34,263*	*9.4%*
United States	*$50,221*	*$26,409*	*14.3%*

Source: United States Census Bureau, American Community Survey (ACS), 2009 1-year estimates.

Table 6: Municipalities with the Lowest Median Income, 2005-2009

Municipality/ County	Median income	Municipality/ County	Median income
Chester City / Delaware	$24,978	Pottstown Borough / Montgomery	$40,467
Camden City / Delaware	$25,418	Marcus Hook Borough / Delaware	$40,618
Darby Borough / Delaware	$33,711	Audubon Park Borough / Camden	$40,667
Trenton City / Mercer	$35,372	South Coatesville Borough / Chester	$41,094
Bridgeport Borough / Montgomery	$35,769	Collingdale Borough / Delaware	$41,813
Coatesville City / Chester	$36,498	Clifton Heights Borough / Delaware	$41,903
Philadelphia City / Philadelphia	$36,669	Upland Borough / Delaware	$42,256
Hi-Nella Borough / Camden	$38,333	Norristown Borough / Montgomery	$42,338
Millbourne Borough / Delaware	$39,286	Chester Township / Delaware	$42,589
Colwyn Borough / Delaware	$39,365	Eddystone Borough / Delaware	$43,259

Source: United States Census Bureau, American Community Survey (ACS), 2005-2009 5-year estimates. Data shown is the average median household income over the most recent 12 months based on ACS surveys completed between 2005 and 2009.

Table 7: Municipalities with the Highest Percent below Poverty, 2005-2009

Municipality/ County	Percent	Municipality/ County	Percent
Camden City / Camden	38.3%	Green Lane Borough / Montgomery	22.9%
Langhorne Borough / Bucks	36.5%	Coatesville City / Chester	22.7%
Chester City / Delaware	36.1%	Sharon Hill Borough / Delaware	19.8%
West Fallowfield Township / Chester	30.9%	Wrightstown Borough / Burlington	19.0%
Darby Borough / Delaware	29.4%	Norristown Borough / Montgomery	18.8%
Washington Township / Burlington	28.0%	Upland Borough / Delaware	18.2%
West Chester Borough / Delaware	25.7%	Avondale Borough / Chester	17.2%
Philadelphia City / Philadelphia	24.2%	Beverly City / Burlington	17.1%
Trenton City / Mercer	23.4%	Collingdale Borough / Delaware	17.1%
South Coatesville / Chester	23.3%	Lawnside Borough / Camden	16.6%

Source: United States Census Bureau, American Community Survey (ACS), 2005-2009 5-year estimates. Data shown is the average percent of all people living below the federally-defined poverty level based on ACS surveys completed between 2005 and 2009.

Race and Ethnicity

Table 8 provides information on race and ethnicity in Greater Philadelphia. Counties with the highest percentages of minority residents include Philadelphia, Mercer, and Camden, not surprising given the high minority concentrations in the core cities of Philadelphia, Camden City, and Trenton. Table 9, which identifies the region's municipalities with the highest percentages of minority residents, and the tract-level environmental justice maps provided in Appendix C illustrate that in addition to the core cities, municipalities with particularly high percentages of minority and Hispanic populations include many of the region's boroughs and older suburbs.

Table 8: Race and Ethnicity in Greater Philadelphia, 2010

County	Percent white	Percent minority	Percent Hispanic
Bucks County	89.2%	10.8%	4.3%
Chester County	85.5%	14.5%	6.5%
Delaware County	72.5%	27.5%	3.0%
Montgomery County	81.1%	18.9%	4.3%
Philadelphia County	41.0%	59.0%	12.3%
Burlington County	73.8%	26.2%	6.4%
Camden County	65.3%	34.7%	14.2%
Gloucester County	83.6%	16.4%	4.8%
Mercer County	61.4%	38.6%	15.1%
Commonwealth of Pennsylvania	*81.9%*	*19.1%*	*5.7%*
State of New Jersey	*68.6%*	*31.4%*	*17.7%*
United States	*72.3%*	*27.7%*	*16.3%*

Source: United States Census Bureau,

Table 9: Municipalities with the Highest Percent Minority, 2010

Municipality / County	Percent minority	Municipality / County	Percent minority
Lawnside Borough/ Camden	95.8%	Woodlynne Borough / Camden	71.8%
Yeadon Borough / Delaware	92.5%	East Lansdowne Borough / Delaware	69.5%
Millbourne Borough / Delaware	86.3%	Sharon Hill Borough / Delaware	67.4%
Colwyn Borough / Delaware	84.1%	Coatesville City / Chester	62.0%
Darby Borough / Delaware	83.8%	Norristown Borough / Montgomery	59.1%
Chester Township / Delaware	83.1%	Philadelphia City / Philadelphia	59.0%
Chester City / Delaware	82.8%	South Coatesville Borough / Chester	58.4%
Willingboro Township / Burlington	82.7%	Chesilhurst Borough / Camden	57.6%
Camden City / Camden	82.4%	Lansdowne Borough / Delaware	52.9%
Trenton City / Mercer	73.4%	Wrightstown Borough / Burlington	52.6%

Source: United States Census Bureau,

Household Type

Table 10 provides information on the types of households living in Greater Philadelphia, the Philadelphia-Camden-Wilmington MSA, and the Trenton-Ewing MSA. The highest percentages of single-parent households are found in Philadelphia, Camden, and Delaware counties. Table 11 and the municipal-level maps provided in Appendices A and B illustrate that municipalities with particularly high percentages of single-parent households include the core cities of Philadelphia, Trenton, Camden, and Chester as well as boroughs and older suburbs. These same places also have high percentages of people living alone, often the elderly. Both single-parent households and elderly residents living alone are often in need of more specialized services than are traditional married-couple families but often live in municipalities that are least able to afford the cost of providing them.

Equity and Environmental Justice

Disadvantaged households living in older cities and first suburbs are often isolated from opportunity, both in terms of finding and maintaining a job and moving up the housing ladder. As part of the Title VI of the Civil Rights Act of 1964 and the 1994 President's Executive Order on Environmental Justice (EJ), DVRPC adopted guidelines to mitigate potential direct and indirect impacts of transportation and revitalization projects on historically disadvantaged populations. DVRPC employs an environmental justice methodology that quantifies levels of disadvantage within the nine-county region.

Table 10: Household Types in Greater Philadelphia, 2009

County	Married couple families	Single parent families	Individuals living alone	Other non-family households
Bucks County	60.6%	11.9%	23.1%	4.4%
Chester County	58.0%	12.7%	24.1%	5.2%
Delaware County	47.9%	18.9%	28.7%	4.5%
Montgomery County	54.8%	12.0%	27.4%	5.8%
Philadelphia County	29.4%	25.4%	38.3%	6.9%
Burlington County	54.7%	15.8%	24.3%	5.2%
Camden County	47.7%	20.4%	27.5%	4.4%
Gloucester County	52.4%	17.3%	24.0%	6.3%
Mercer County	48.0%	17.8%	28.6%	5.6%
Philadelphia-Camden MSA	47.0%	18.2%	29.2%	5.6%
Trenton-Ewing MSA	48.1%	17.8%	28.6%	5.5%
Commonwealth of Pennsylvania	*49.1%*	*15.9%*	*29.4%*	*5.6%*
State of New Jersey	*51.1%*	*17.8%*	*26.2%*	*4.9%*
United States	*49.1%*	*17.4%*	*27.5%*	*6.0%*

Source: United States Census Bureau, American Community Survey (ACS), 2009 1-year estimates.

Table 11: Municipalities with the Most Single-Parent Households, 2005-2009

Municipality/ County	Percent Single-Parent Households	Municipality/ County	Percent Single-Parent Households
Camden City / Camden	46.9%	Marcus Hook Borough / Delaware	33.0%
Lawnside Borough / Camden	42.3%	Clifton Heights Borough / Delaware	31.7%
Darby Borough / Delaware	41.2%	Woodlynne Borough / Camden	31.2%
Chester City / Delaware	40.5%	Paulsboro Borough / Gloucester	30.0%
Chester Township / Delaware	37.5%	Trainer Borough / Delaware	29.8%
Trenton City / Mercer	36.8%	Collingdale Borough / Delaware	29.3%
Modena Borough / Chester	36.4%	Norristown Borough / Montgomery	29.3%
Coatesville City / Chester	36.0%	Yeadon Borough / Delaware	28.1%
Upland Borough / Delaware	34.7%	Eddystone Borough / Delaware	27.4%
Colwyn Borough / Delaware	33.6%	Millbourne Borough / Delaware	27.4%

Source: United States Census Bureau, American Community Survey (ACS), 2005-2009 5-year estimates. Data shown is the average percent of households that were single parent households over the most recent 12 months based on ACS surveys completed between 2005 and 2009.

Using tract-level Census data, categories of eight potential disadvantaged population groups were analyzed. These population groups include households with children headed by females, non-Hispanic minorities, Hispanics, carless households, households living below the poverty level, the elderly (age 75 or older), the physically disabled, and persons with limited English proficiency. Appendix C provides regional maps illustrating the distribution of these eight individual characteristics by census tract.

Each census tract can contain a concentration greater than the regional average for each individual population group and any census tract can then contain between zero and eight categories that have been thus recognized as regionally sensitive. The number of sensitive groups in each census tract is referred to the degrees of disadvantage (DOD). Figure 2 illustrates the DOD by the number of census tracts that contain zero DOD, one to four DOD, and five or greater DOD. Table 12 displays the number of census tracts in each category. Of the region's 1,378 census tracts, 76 percent have at least one DOD and approximately 26 percent contain five or more DOD and are recognized as highly disadvantaged.

Maps of each of the eight characteristics analyzed are included in Appendix C. The concentrations of affordable housing in the region's cities and older suburbs correspond to concentrations of disadvantaged populations. A majority of census tracts that have higher numbers of DOD are located in the core cities of Philadelphia and Chester as well as older boroughs such as Coatesville, and Pottstown. In terms of the relationship between the location of public and assisted housing and disadvantaged populations, the higher number of DOD census tracts also appear to include more public housing units.

Table 12: Degrees of Disadvantage in Greater Philadelphia

Degrees of disadvantage	Number of census tracts	Percentage of the region's tracts
0	328	24%
1-4	695	50%
5-8	351	26%

Source: *Environmental Justice at DVRPC*, 2009, Report 09073.

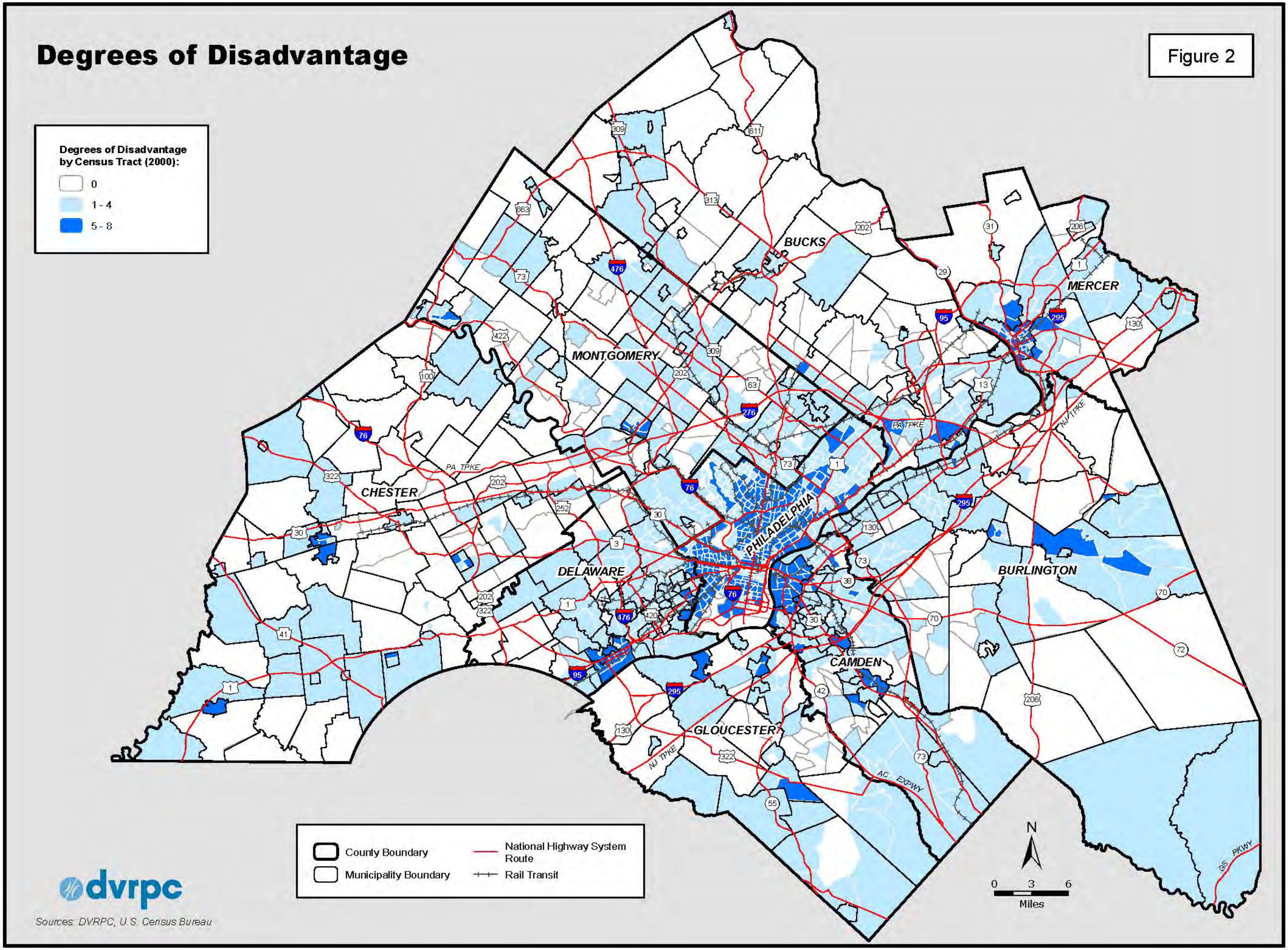
Foreclosure Risk

Given the current economic downturn and its impact on the housing market, another issue to be considered when assessing housing conditions is the relative risk of foreclosure. Figure 3 illustrates the relative risk of foreclosure in municipalities in the Greater Philadelphia region. This composite score was developed by the Local Initiatives Support Corporation (LISC) for use in prioritizing areas most in need of foreclosure prevention assistance and for determining eligibility for federal Neighborhood Stabilization Program (NSP) funds. The score is calculated based on three separate sets of data: first lien mortgages as a percent of all units with a residential mortgage; sub-prime first lien mortgages as a percent of all units with a residential mortgage; and vacancies as a percent of occupied units in zip codes with high rates of sub-prime loans.

Using these data sets, LISC calculated a relative needs score for each zip code that incorporates the percent of loans in foreclosure, the percent of sub-prime loans, and the percent of delinquent loans. The score for each zip code indicates the relative risk of foreclosure in that zip code relative to the rest of the zip codes in the metropolitan area. Based on the analysis undertaken by LISC, areas most at risk of foreclosure include locations in and immediately surrounding the cities of Philadelphia, Trenton, Camden, and Coatesville and Pottstown Borough, as illustrated in Figure 3.

Degrees of Disadvantage

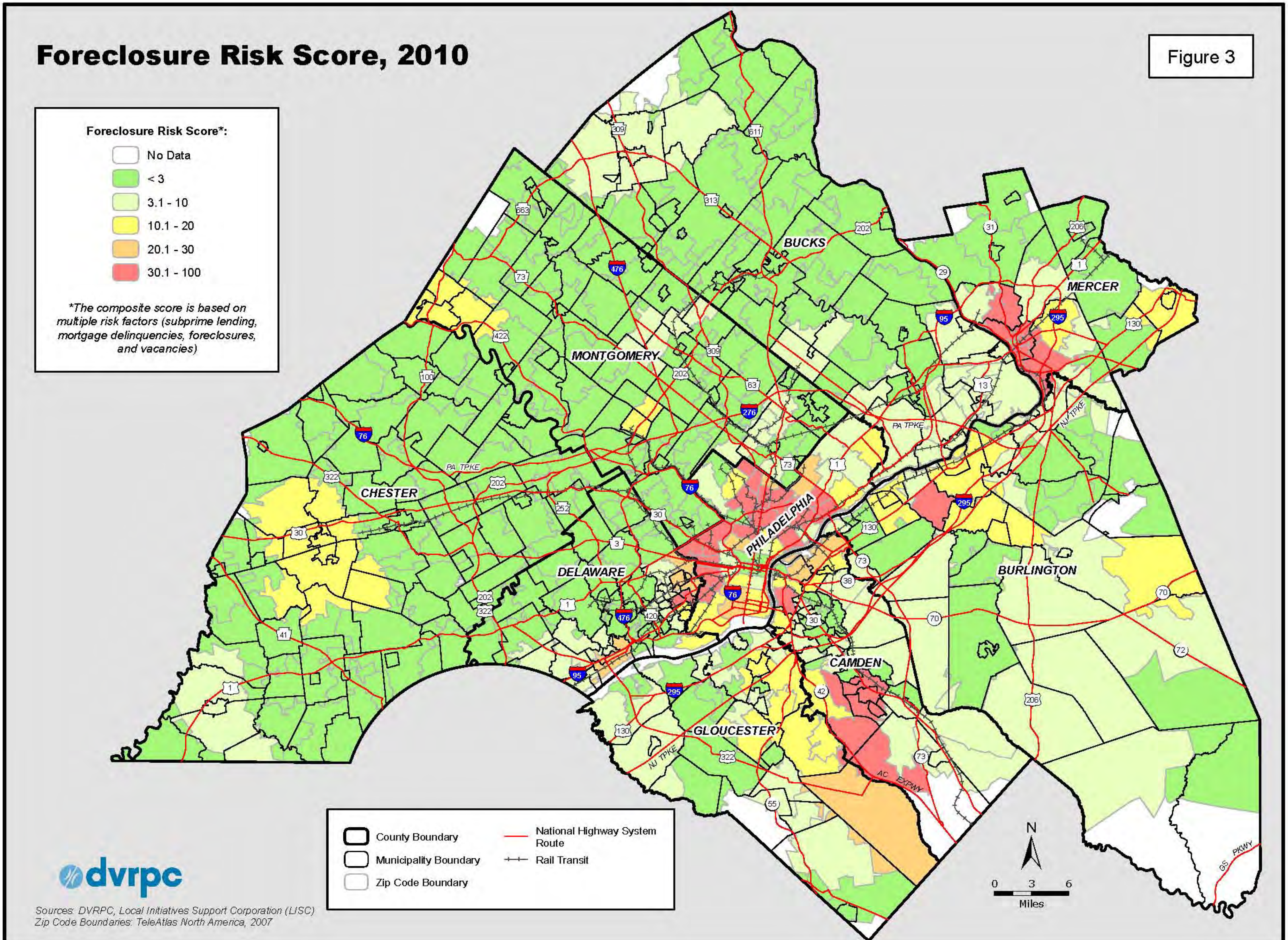
Figure 2



Sources: DVRPC, U.S. Census Bureau

Foreclosure Risk Score, 2010

Figure 3



Sources: DVRPC, Local Initiatives Support Corporation (LISC)
Zip Code Boundaries: TeleAtlas North America, 2007

CHAPTER 2

Greater Philadelphia's Public and Assisted Housing Stock

Overview

This section presents an overview of the region's public and assisted housing stock. As indicated in Table 13, Greater Philadelphia currently contains 23,736 public housing units and over 80,000 assisted rental units. These units were constructed and/or are operated through a number of federal, state, and local-level housing assistance programs, including some of the federal programs listed in Table 14. Of the region's total public and assisted units, 71 percent (74,053) are located in the five Pennsylvania counties and the remaining 29 percent (30,222) are located within the four New Jersey counties.

The Southeast Pennsylvania inventory of public and assisted housing was obtained from each county's consolidated plan as of 2009. New Jersey's inventory was obtained from the *Guide to Affordable Housing in New Jersey, 2010*. The inventory includes public housing units as well as developments that were financed or mortgaged using federal, state, or local funding sources, some of which may currently house low and moderate income residents receiving federal rental assistance.

The vast majority of Greater Philadelphia's public housing units (19,247, or 81 percent of the region's total) are located in the Pennsylvania counties, including 16,101 units within the City of Philadelphia. Likewise, the majority of the region's assisted housing units (54,806, or 68 percent of the region's total) are located in the Pennsylvania counties, with over 40,000 of these assisted units located within the City of Philadelphia. Within the four New Jersey counties of the region, the majority of public housing units and assisted housing units are located within the counties of Camden (1,525, or six percent of the region's total) and Mercer (2,248, almost 10 percent of the region's total), primarily within the cities of Trenton (1,863) and Camden (1,240). Figure 4 illustrates the distribution of public and assisted housing by county in Greater Philadelphia.

The region's public housing stock is operated by 22 separate housing authorities, ranging in size from 70 units (owned and operated by the Clementon Housing Authority) to 16,000 units (operated by the Philadelphia Housing Authority). Six of the region's public housing authorities are located in Southeastern Pennsylvania, while public housing in the four New Jersey counties is operated by 16 separate housing authorities.

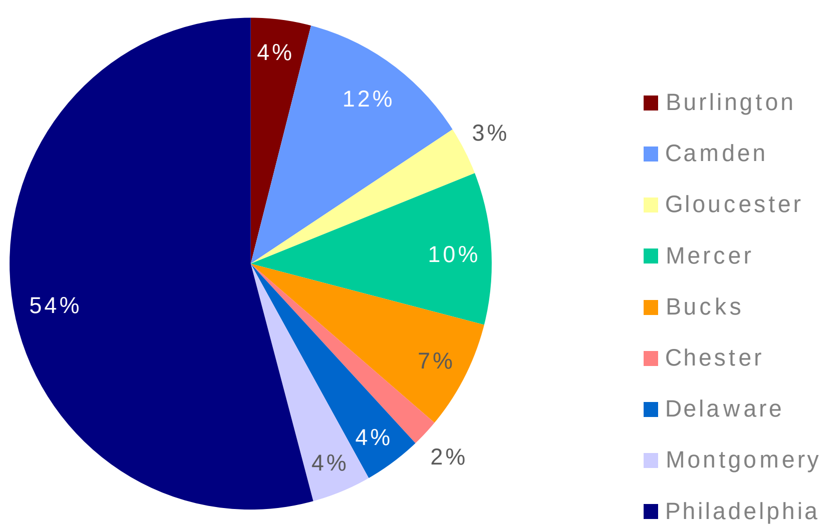
Table 13: Public and Assisted Housing Units, 2011

County	Public housing units	% of the region's public housing	Other assisted housing units	% of the region's assisted housing	Total public and assisted housing	% of the region's total
Bucks	742	3.1%	6,771	8.4%	7,513	7.2%
Chester	331	1.4%	1,568	1.9%	1,899	1.8%
Delaware	1,458	6.1%	2,458	3.1%	3,916	3.8%
Montgomery	615	2.6%	3,519	4.4%	4,134	4.0%
Philadelphia	16,101	67.9%	40,409	50.2%	56, 510	54.2%
5-county PA region	**19,247**	**81.1%**	**54,725**	**68.0%**	**73,972**	**71.0%**
Burlington	211	1.0%	3,993	5.0%	4,204	4.0%
Camden	1,525	6.4%	10,753	13.4%	12,278	11.8%
Gloucester	504	2.1%	2,810	3.5%	3,314	3.2%
Mercer	2,249	9.5%	8,177	10.1%	10,426	10.0%
4-county NJ region	**4,489**	**18.9%**	**25,733**	**32.0%**	**30,222**	**29.0%**
9-county DVRPC region	**23,736**	**100%**	**80,458**	**100%**	**104,194**	**100%**

Source: Delaware Valley Regional Planning Commission, 2011.

Additional Sources: Pennsylvania Housing Finance Agency, 2011; New Jersey Department of Community Affairs, *Guide to Affordable Housing in New Jersey, 2010*; *Montgomery County 2010-2014 Consolidate Plan*; *Bucks County 2010-2014 Consolidated Plan*; *Chester County Consolidated Plan; Delaware County Needs Assessment Consolidated Plan*; and the Philadelphia Housing Authority, 2010.

Figure 4: Public and Assisted Housing Units by County, 2011



Source: Delaware Valley Planning Commission, 2011.

Table 14: Federal Housing Assistance Programs

Federal Housing Program	Purpose
Section 23 (Family Self-Sufficiency)	Achieving economic self-sufficiency.
Section 202 (Housing for Elderly)	Direct loans for senior citizen housing; provided housing and related facilities for the elderly and disabled.
Section 207 (Manufactured Housing)	Federal mortgage insurance to finance the construction or rehabilitation of manufactured home parks.
Section 213 (Cooperative Housing)	Federal mortgage insurance for cooperative housing.
Section 220 (Rental Housing for Urban Renewal and Concentrated Development Areas)	Federally-insured loans for housing improvements in urban renewal areas.
Section 221 d.2 (Multi-Family Housing)	Mortgage insurance for low and moderate-income families to increase homeownership opportunities.
Section 221 d.3, d.4 (Multi-Family Rental Housing)	Mortgage insurance for rental or cooperative multi-family housing for moderate-income households, including elderly.
Section 223 e	Mortgage insurance to purchase or rehabilitate homes in older neighborhoods.
Section 223 f (Multi-Family Rental Housing)	Federal mortgage insurance for the purchase or refinancing of existing apartment projects; existing cooperative housing, or to convert a rental project to cooperative housing.
Section 231 (Elderly)	Federal mortgage insurance for the construction or rehabilitation of rental housing for elderly and disabled.
Section 232 (Assisted Living Facilities)	Mortgage insurance for nursing homes and intermediate care facilities.
Section 241 (Multi-Family Projects)	Federal mortgage loan insurance to finance improvement and equipment for multifamily rental housing and health care facilities.
Section 811 (Supportive Housing for Persons with Disabilities)	Counseling and technical assistance.

Source: U.S. Department of Housing and Urban Development, Programs of HUD 2005, Washington DC.

Of the region's housing authorities, Philadelphia's is by far the largest, operating 16,101 public housing units (approximately 68 percent of the region's total). Other housing authorities in the five southeast Pennsylvania counties include the City of Chester, Bucks County, Chester County, Delaware County, and Montgomery County. The Chester City Housing Authority operates 821 units; the Delaware County Housing Authority operates 637 units; the Montgomery County Housing Authority operates 615 housing units; the Bucks County Housing Authority operates 742 housing units; and the Chester County Housing Authority operates 331 public housing units.

Within the region's four New Jersey counties, the City of Trenton Housing Authority is the largest, operating 1,863 public housing units. The City of Camden Housing Authority is also large, managing just over 1,437 public housing units. Other New Jersey housing authorities include Beverly, Burlington, Clementon, Collingswood, Florence, Glassboro, Gloucester County, Haddon Township, Hightstown, and Hamilton Township, each which operates 290 public housing units or less.

Distribution of Public and Assisted Housing

The locations of public housing units in the Delaware Valley are listed by municipality in Tables 15 and 16 and illustrated in Figure 5 (in southeastern Pennsylvania); Figure 6 (in the City of Philadelphia); and Figure 7 (in the southern New Jersey counties).

Bucks County

There are approximately 700 public rental units located in Bucks County, managed by the Bucks County Housing Authority. These units are located in five of the county's 54 municipalities: Bristol Borough, Bristol Township, Bensalem Township, Doylestown Township, and Tullytown Borough. The county also contains an additional 6,700 publicly assisted units scattered throughout the county.

Chester County

There are 331 public housing units in Chester County, managed by the Chester County Housing Authority. These are located in the City of Coatesville, Phoenixville Borough, Oxford Borough, South Coatesville, and West Chester Borough. Almost 1,600 assisted housing units are also located in the county, all within 14 municipalities located primarily along the Route 30 and Route 322 corridors.

Delaware County

In Delaware County, approximately 600 public rental units located in Ridley Township, Nether Providence, Radnor Township, Chester Township, Upland Borough, and Darby Township are managed by the Delaware County Housing Authority. Approximately 800 additional public rental units are located in the City of Chester and managed by the Chester City Housing Authority. An additional 2,500 subsidized housing units are located within the inner-ring suburbs of the county.

Montgomery County

In Montgomery County, 615 public rental units are managed by the Montgomery County Housing Authority. Public housing units are concentrated within six municipalities in the county, three of which are older boroughs along the Schuylkill River (the Boroughs of Conshohocken, Royersford, and Pottstown) and two of which are well-developed suburban townships (Upper Moreland and Upper Dublin). An additional 3,500 subsidized units are located throughout the county.

Philadelphia County

Approximately 16,101 public housing units are located throughout the City of Philadelphia, all of which are owned and managed either by the Philadelphia Housing Authority (PHA), an alternative management entity, or the Philadelphia Area Property Management Corporation. Approximately one-third of the public housing units are located on scattered sites, while the remainder are in larger developments. Over 40,000 federal and state-assisted housing units are also located in Philadelphia. Figure 5 illustrates the location of the city's public and assisted housing units by zip code.

Burlington County

There are approximately 211 public housing units located in Burlington County. These units are concentrated within the cities of Burlington and Beverly and Florence Township and are managed by each municipality's respective housing authority. Over 4,700 units of subsidized rental housing are also located within 18 municipalities in the county.

Camden County

There are approximately 1,525 public housing units in Camden County. Publicly assisted rental units are concentrated in Clementon Borough, Gloucester City, and Haddon Township. The majority of the county's public housing units (1,340) are located in Camden City and managed by the Camden City Housing Authority. Camden County also contains over 10,000 federal and state-assisted housing units.

Gloucester County

Gloucester County contains 504 units of public housing (located in Deptford Township, Glassboro Borough, and Monroe Township) as well as over 2,800 federal and state assisted housing units.

Mercer County

Over 2,250 public housing units are located in Mercer County, concentrated in Hightstown Borough, Princeton Borough, Princeton Township, and the City of Trenton. These units are owned and managed by their respective municipal housing authorities. The majority of the county's public housing units are located in Trenton City (1,863) and operated by the Trenton Housing Authority. Over 8,000 additional housing units that are subsidized through other state or federal programs are also located in the county.

Table 15: Public and Assisted Units, Pennsylvania

County	Municipality	Public housing Units	Other federal assistance programs
Bucks	Bensalem Township	48	546
	Bristol Borough	189	24
	Bristol Township	253	489
	Doylestown Borough	-	236
	Doylestown Township	152	-
	Falls Township	-	170
	Hilltown Township	-	90
	Middletown Township	-	312
	Morrisville Borough	-	159
	New Britain Township	-	11
	Newtown Borough	-	170
	Newtown Township	-	110
	Northampton Township	-	146
	Perkasie Borough	-	153
	Quakertown Borough	-	152
	Scattered		3,174
	Sellersville Borough	-	80
	Telford Borough	-	67
	Tullytown Borough	100	-
	Warminster Township	-	864
	West Rockhill Township	-	36
Chester	Atglen Borough	-	5
	Avondale Township	-	1
	Coatesville City	46	464
	Honey Brook Borough	-	9
	Honey Brook Township	-	32
	Kennett Square	-	101
	Modena Borough	-	80
	Oxford Borough	-	2
	Parkesburg Borough	-	72
	Phoenixville Borough	-	107
	Spring City	-	190
	South Coatesville Borough	37	120
	Tredyffrin Township	-	-
	Uwchlan Township	-	-
	West Chester Borough	-	49
	West Grove Township	125	89
		-	256

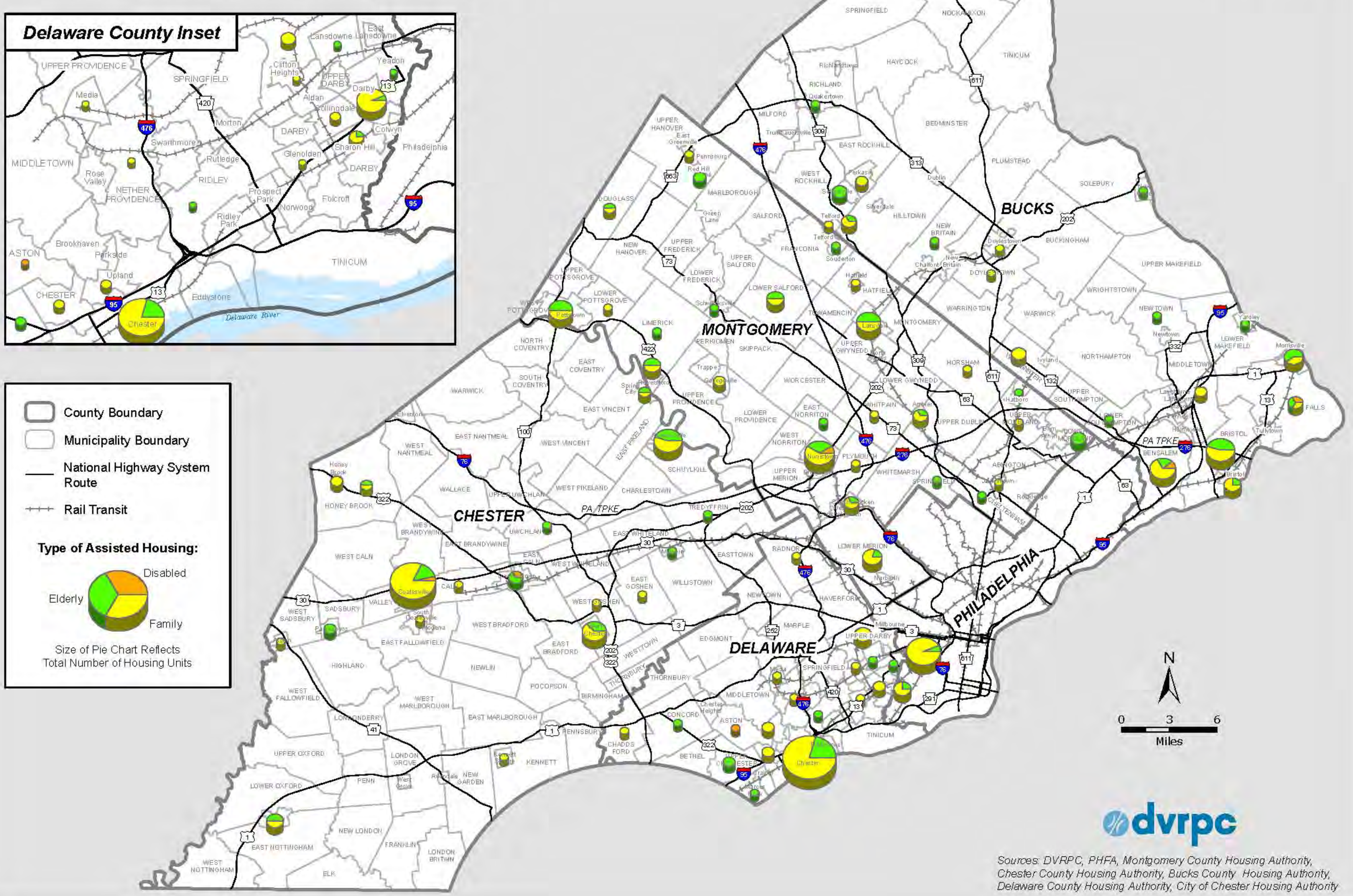
Table 15 (continued)

County	Municipality	Public housing units	Other federal assistance programs
Delaware	City of Chester	821	1,004
	Chester Township	55	73
	Darby Borough	-	312
	Darby Township	180	225
	Lansdowne Borough	-	80
	Marcus Hook Borough	-	80
	Nether Providence	8	-
	Radnor Township	50	-
	Ridley Township	216	-
	Scattered	-	258
	Sharon Hill	-	247
	Upland Borough	128	114
	Upper Chichester Township	-	50
	Upper Darby Township	-	15
Montgomery	Abington Township	40	-
	Ambler Borough	-	65
	Ardmore	-	63
	Boyertown	-	76
	Cheltenham Township	-	76
	Collegeville Borough	-	60
	Conshohocken Borough	80	142
	Harleysville Borough	-	181
	Huntingdon Valley	-	374
	Jenkintown Borough	-	26
	Lansdale Borough	-	647
	Limerick Township	-	100
	Lower Merion Township	-	136
	Lower Moreland Township	-	411
	Norristown Borough	-	546
	Pottstown Borough	360	272
	Red Hill Borough	-	100
	Royersford Borough	85	24
	Scattered	-	2
	Souderton Borough	-	101
	Telford Borough	-	49
	Upper Dublin Township	50	-
	Whitpain Township	-	68
Philadelphia	City of Philadelphia	16,101	40,409

Source: Delaware Valley Regional Planning Commission, 2011.

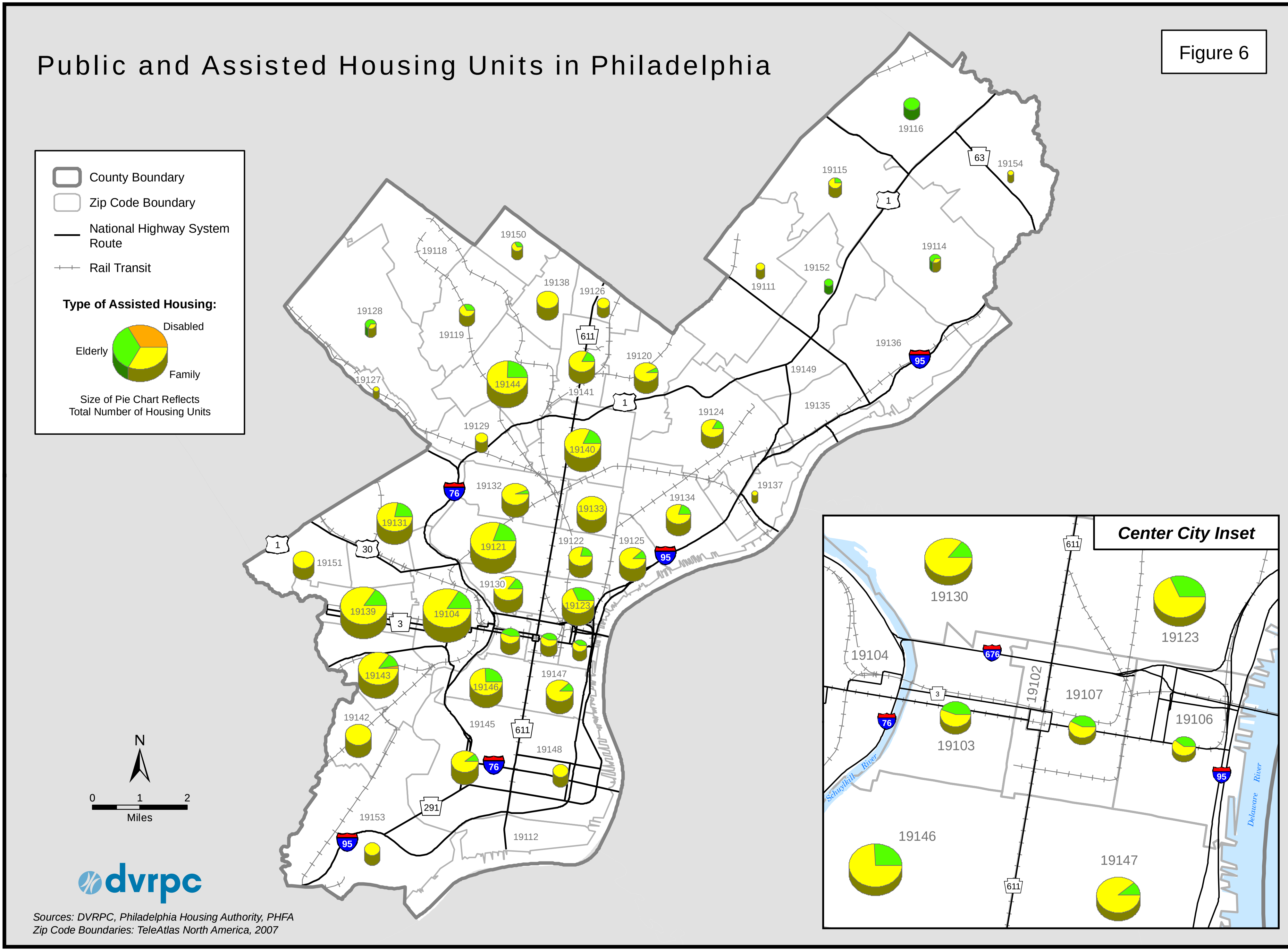
Public and Assisted Housing Units in Suburban Pennsylvania

Figure 5



dvrpc

Sources: DVRPC, PHFA, Montgomery County Housing Authority, Chester County Housing Authority, Bucks County Housing Authority, Delaware County Housing Authority, City of Chester Housing Authority



Sources: DVRPC, Philadelphia Housing Authority, PHFA
Zip Code Boundaries: TeleAtlas North America, 2007

Table 16: Public and Assisted Housing Units, New Jersey

County	Municipality	Public Housing Units	Other Federal Assistance Programs (Rental)
Burlington	Beverly Township	71	24
	Bordentown City	-	89
	Bordentown Township	-	167
	Burlington City	90	141
	Burlington Township	-	154
	Cinnaminson Township	-	163
	Delran Township	-	17
	Delanco Borough	-	21
	Delran Township	-	20
	Eastampton Township	-	125
	Edgewater Park Township	-	50
	Evesham Township	-	279
	Florence Township	50	44
	Hainesport Township	-	99
	Lumberton Township	-	313
	Maple Shade Township	-	556
	Medford Borough	-	189
	Moorestown Township	8	270
	Mt. Holly Township	-	131
	Mt. Laurel Township	-	368
	Pemberton Borough	-	291
	Pemberton Township	10	150
	Riverside Township	-	33
	Westampton Township	-	102
	Willingboro Township	-	162
	Wrightstown Township	-	52
Camden	Audubon Borough	-	125
	Barrington Borough	-	284
	Bellmawr Borough	-	271
	Berlin Borough	-	95
	Berlin Township	-	108
	Brooklawn Borough	-	22
	Camden City	1,340	4,300
	Cherry Hill Township	-	617
	Chesilhurst Borough	-	45
	Collingswood Borough	-	334
	Clementon Borough	70	-
	Gloucester Township	-	461
	Gloucester City	15	290
	Haddon Township	100	100
	Haddon Heights Borough	-	124
	Haddonfield Borough	-	118

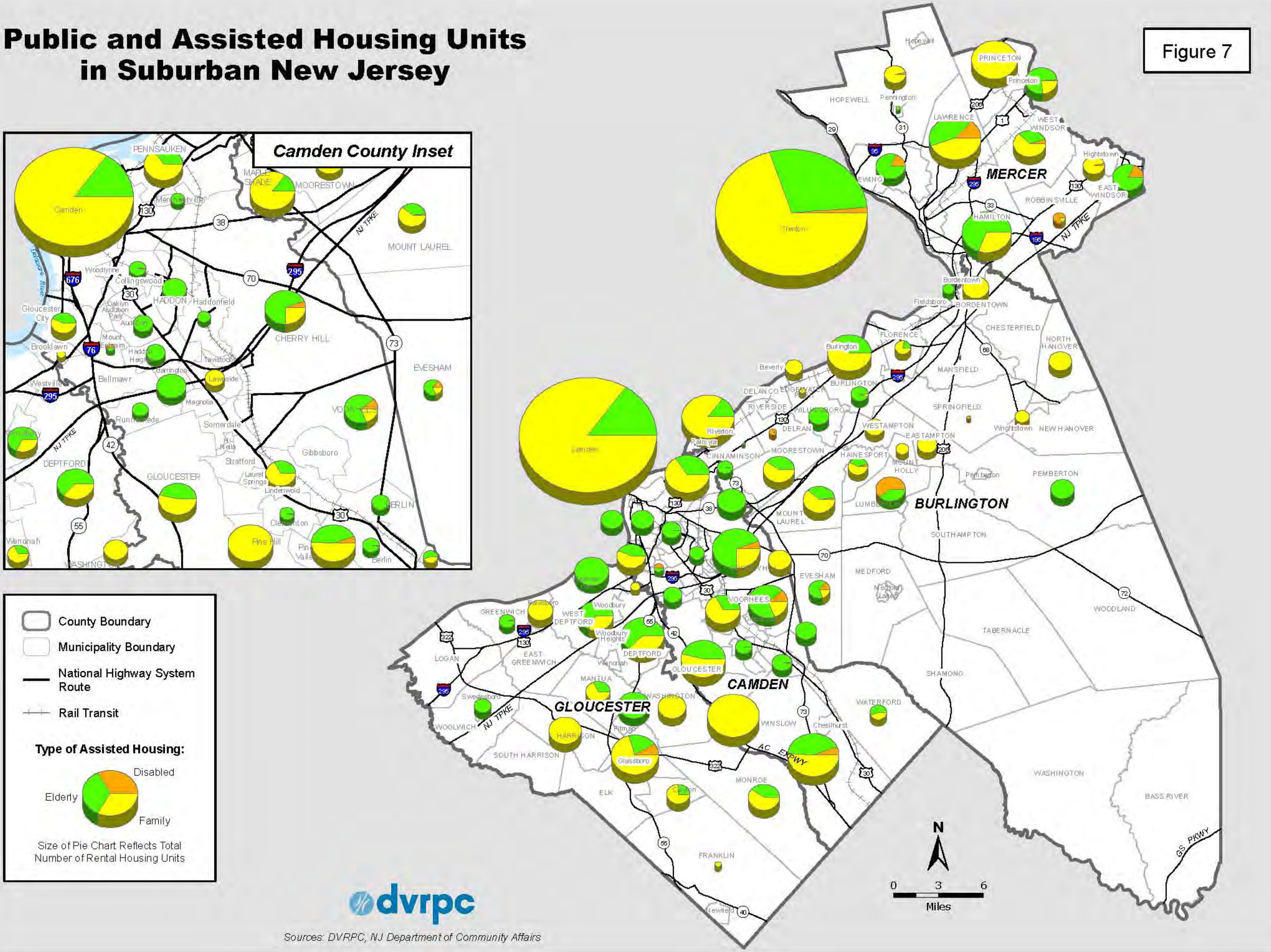
Table 16 (continued)

County	Municipality	Public housing units	Other federal assistance programs (rental)
Camden	Lawnside Borough	-	140
	Lindenwold Borough	-	566
	Merchantville Borough	-	91
	Mt. Ephraim Township	-	98
	Pennsauken Township	-	549
	Pine Hill Borough	-	660
	Runnemede Borough	-	112
	Voorhees Township	-	505
	Waterford Township	-	72
	Winslow Township	-	674
Gloucester	Clayton Borough	-	208
	Deptford Township	162	133
	East Greenwich	-	86
	Elk Township	-	15
	Franklinville	-	2
	Glassboro Borough	180	299
	Greenwich Township	-	158
	Harrison Township	-	168
	Mantua Township	-	278
	Monroe Township	100	140
	Paulsboro Borough	-	150
	Pitman Borough	-	260
	Scattered	62	-
	Swedesboro Borough	-	36
	Washington Township	-	192
	Wenonah Borough	-	4
	West Deptford	-	101
	Woodbury City	-	500
Mercer	East Windsor Township	-	256
	Ewing Township	-	249
	Hamilton Township	-	699
	Hightstown Borough	100	19
	Hopewell Borough	-	5
	Lawrence Township	-	785
	Pennington Township	-	5
	Princeton Borough	170	99
	Princeton Township	116	155
	Robbinsville Township	-	63
	Trenton City	1,863	5,282
	Robbinsville Township	-	-
	West Windsor Township	-	560

Source: *New Jersey Guide to Affordable Housing, 2010.*

Public and Assisted Housing Units in Suburban New Jersey

Figure 7



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Sources: DVRPC, NJ Department of Community Affairs

Housing Choice Vouchers and Certificates

Between 2009 and 2010 approximately 53,650 Housing Choice Vouchers were allocated in Greater Philadelphia. The rationale behind the Housing Voucher Choice Program is to give low-income families an opportunity to move to moderate and median-income areas where they can better access jobs and secure a better education for their children. These vouchers are administered by various public housing authorities in the region's nine counties as well as the New Jersey Department of Community Affairs (DCA) through offices in the four New Jersey counties (see page 34 for additional information on the program).

The five southeastern Pennsylvania counties are allotted 26,209 certificates and vouchers (49 percent of the region's total) while 27,351 certificates and vouchers are allocated in the four New Jersey counties. The Philadelphia Housing Authority is allotted the largest number of certificates and vouchers, with 15,158 (28 percent of the region's total). Housing Choice Vouchers and certificates are also administered by the other five Pennsylvania housing authorities of the City of Chester (1,586), Bucks County (3,398), Chester County (1,521), Delaware County (3,086), and Montgomery County (1,480).

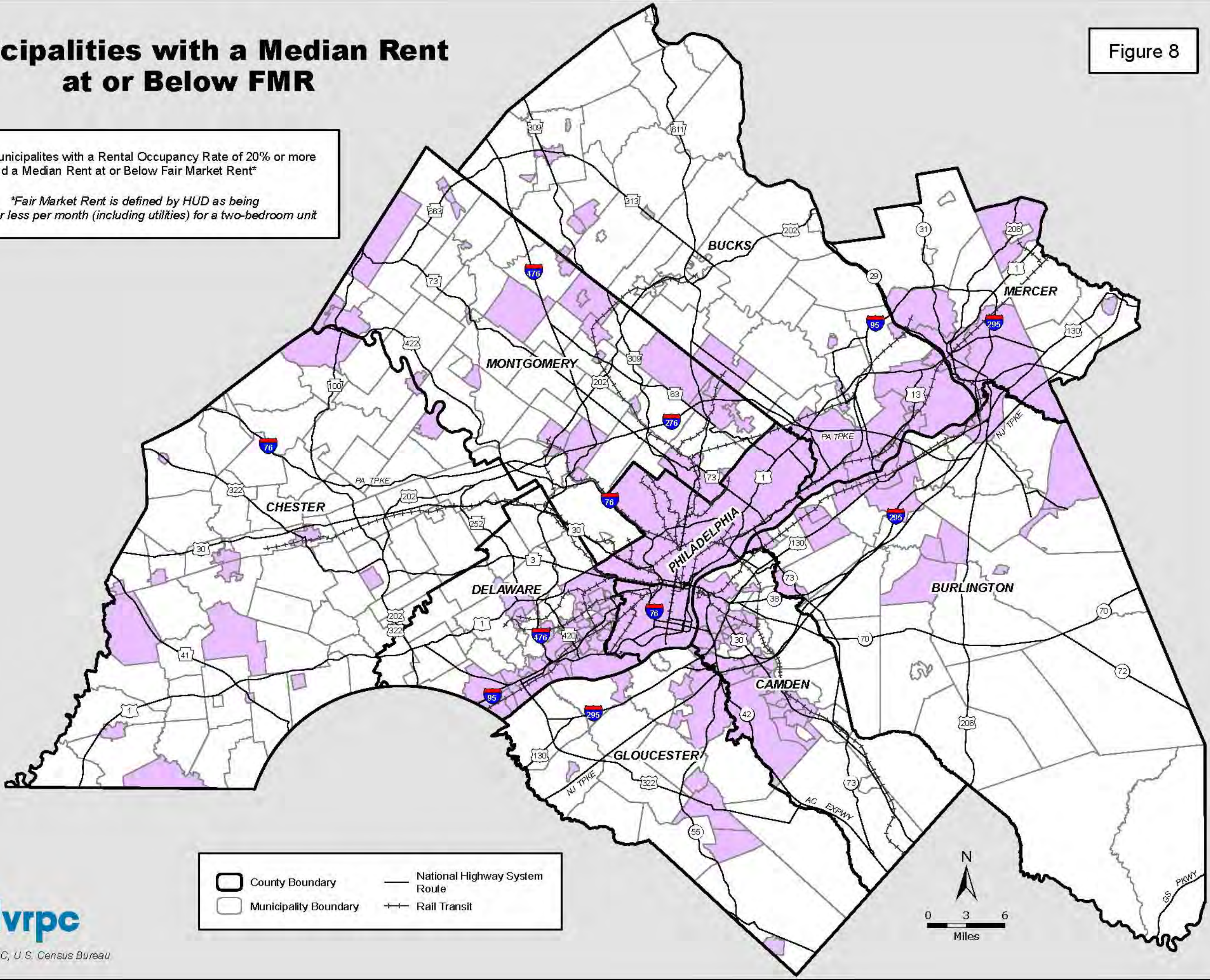
Within DVRPC's four New Jersey counties, the Department of Community Affairs administers the largest number of certificates and vouchers for the four counties, with just over 21,000. A total of 539 certificates and vouchers are also administered by the New Jersey Housing and Mortgage Finance (HMFA) office. The City of Camden Housing Authority is the largest local housing authority, managing 1,255 certificates and vouchers. The region's remaining New Jersey certificates and vouchers are administered by the offices of Community Affairs in Burlington County (627), Camden County (1,437), and Gloucester County (1,840), as well as the housing authorities of Clementon (69), Glassboro (112), Cherry Hill (131), Pennsauken (76), and Hamilton Township (222).

To ensure confidentiality and because these vouchers are mobile (and are therefore being used at an ever-changing set of addresses), it is impossible to map the addresses or even the zip codes within which these vouchers are being utilized by eligible families. It is presumed, however, that given the program criteria the majority are concentrated in areas with a significant number of rental units that lease at or below the regional Fair Market Rent (FMR).

To help illustrate communities where these vouchers are in all likelihood being utilized, Figure 8 identifies municipalities where the median rent (including utilities) is at or below the FMR for a two-bedroom unit and 20 percent or more of the housing stock is renter-occupied. Some of these municipalities are located in the region's exurban areas away from both transit and services and are not practical for lower-income families, many of whom cannot afford a car and rely primarily on transit. Many of them, however, are closer to the region's core (including cities, boroughs, and older suburbs) and are in all likelihood locations where many families with housing vouchers have found affordable units.

Municipalities with a Median Rent at or Below FMR

Figure 8



dvrpc

Sources: DVRPC, U.S. Census Bureau

The Impact of Subsidized Housing on Communities

An underlying question is whether or not affordable housing in general and more specifically subsidized housing (particularly rental housing vouchers, also known as Section 8) impacts the value of surrounding residential properties. The most common perception and concern of those opposed to affordable residential development in their communities is that the presence of subsidized housing or tenants with rental assistance leads to declining property value.

Several studies, however, conclude that the impact of federally subsidized housing on nearby property values is not always negative, but varies by type of unit and by type of community. One study that reviewed the impacts of subsidized housing in New York City, for example, found that units subsidized under the federal Section 202 program (housing for the elderly) or constructed using Low Income Housing Tax Credits (LIHTC) had a positive impact on property values that then remained stable over time.[3] For Section 8 and public housing, the same study found that the impact on property values was relatively minor for smaller scale projects and that any negative impact on values typically occurred within the first three years after project completion and then dissipated.

Another study noted that affordable housing developments that replace vacant, abandoned, or otherwise blighted conditions generate positive impacts on surrounding properties, and stressed that good management and housing maintenance is critical to sustaining property values.[4] Good property maintenance (of both affordable and market rate developments) and proactive property code enforcement are key to maintaining neighborhoods. Units subsidized under the Housing Voucher Choice program are inspected annually and landlords must agree to correct any deficiencies within a limited time in order to continue to receive their subsidy. Housing advocates note that this requirement (if properly enforced) can result in a Section 8 rental unit being better maintained than another unit rented through an absentee landlord in the same neighborhood without a subsidy.

Yet another study conducted at the University of North Carolina found that the statistical relationship between housing values and households subsidized through Section 8 vouchers was weak and that at least 12 other variables were more strongly linked to housing values than the presence of tenants with vouchers, including the number of foreclosures in the immediate area, the homeownership rate, and the percent of people receiving food stamps. The authors concluded that community property values are linked to a broad array of factors, only one of which is the presence of Section 8 vouchers.

Some studies do suggest, however, that there is some threshold (in terms of either number of units or scale of the project) where an over-concentration of subsidized units in one community, particularly of tenant-based subsidies, may result in stagnant or declining property values. This threshold is difficult to define and most likely varies by community, depending on the existing characteristics of both the neighborhood and the tenants.

[3] Furman Center for Real Estate & Urban Policy, Working Paper 06-02, page 29.
[4] Arizona State University Stardust Center, Housing Research Synthesis Project, page 3.

C H A P T E R 3

Policies and Programs that Influence Housing Location

Past and current housing policies that concentrate affordable housing assistance in distressed communities, although well-intended, have unintentionally contributed to suburban sprawl and contributed to disinvestment in cities and older suburbs. This chapter begins with a discussion of federal housing assistance programs. A discussion of state and county housing trust funds is next, followed by a discussion of the impact of state planning policy and local property tax policies on housing location.

Federal Housing Assistance Programs

The Federal Government has played a major role in affordable housing and assistance to homebuyers and renters since the Housing Act of 1937, with the creation of local housing authorities and federally funded public housing developments. The Department of Housing and Urban Development (HUD) was created in 1965 in response to the problems facing urban areas such as housing and crime.

The federal public housing program was originally established to assist households of varying income levels, assuming the economic status of these households would improve and allow them to move off public assistance. The Brook Amendment of 1968 restricted public housing to those households most in need and unintentionally resulted in poor households moving out of public housing complexes in the 1970s. This amendment and subsequent federal policies created public housing complexes dominated by low-income households reliant on public assistance due to their income levels. Modern public housing agencies have little rental income and rely heavily on federal subsidies for capital and operating costs.

Federal housing assistance programs can be grouped into three categories:

- **Rental assistance** is primarily provided through below-market rental units owned and managed by public housing agencies, privately-owned units under contract with the Federal government, or direct subsidies to tenants in the form of rental vouchers for use in the private housing market.

- **Homeownership assistance** includes direct assistance to prospective buyers to subsidize home buying costs, mortgage insurance to help assist underserved segments of the population in becoming first-time homebuyers, and tax savings provided through mortgage interest tax deductions.

- **Financial assistance directed to states and local jurisdictions** includes block grants that can be used for affordable rental or homeownership opportunities and community development and tax incentive programs.

Rental Housing Assistance

Public Housing Program

The Housing Act of 1937 authorized the creation of local housing authorities and the construction of federally funded public housing developments. These are administered by locally-owned and operated public housing agencies. Funding for the operation and maintenance of public housing units is provided to each public housing authority by HUD through two main programs. The Performance Funding System (PFS) provides operating subsidy and preventative maintenance funding to each housing authority based upon the number of units in their stock and average per unit operating cost of a high performing authority, as determined by HUD.

Public housing residents pay 30 percent of their monthly income toward the rent and the federal operating subsidy makes up the remaining difference. The operating subsidy funding received each fiscal year is often not sufficient to cover actual operating costs, which can lead to poor maintenance of public housing units. The Comprehensive Grant Program (CGP) provides funding to public housing authorities for the modernization of public housing development. Funding is allocated by formula involving variables such as age, type, and condition.

As noted in Chapter 2, the region's public housing stock is operated by 22 separate public housing authorities ranging in size. Six are located in Southeastern Pennsylvania and 16 housing authorities manage public housing units in DVRPC's four New Jersey counties.

Housing Choice Voucher Program

The legal authority to establish a rental housing assistance program was granted by Congress in Section 8 of the Housing Act of 1937 and legislation creating the Section 8 rental assistance program was enacted in 1974. The Section 8 program, now referred to as the Housing Choice Voucher Program, assists low-income households, defined as those earning 50 percent or less of the median income.

Housing vouchers may be used for any unit where the owner agrees to participate and where the unit satisfies the standards set by the local housing authority. Under the current program guidelines, HUD pays the difference between what a low-income family can afford to pay towards their rent (defined as 30 percent of their adjusted income or 10 percent of their gross income, whichever is higher) and an approved fair market rent for an adequate housing unit. Landlords who agree to participate in the program are required to allow the housing authority to inspect the unit annually.

Fair market rent (FMR) standards are established and revised periodically by HUD for individual metropolitan areas. The fair market rent is determined based on bedroom size and local housing conditions. Table 17 identifies the 2011 fair market rents established by HUD for the Philadelphia metropolitan area. The fair market rent includes all monthly housing costs, including utilities. HUD also establishes and periodically revises a utility allowance schedule, which identifies a reasonable amount that the tenant should expect to pay for specific utilities based on unit size and utility type.

Table 17: 2010 Fair Market Rents, Philadelphia Area

Unit Size	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent	$789	$900	$1,077	$1,317	$1,589

Source: United Stated Department of Housing and Urban Development, 2011.

There are several forms of housing vouchers. Tenant protection vouchers are provided to households who would be displaced through another HUD program. Some tenant-protection vouchers are "enhanced" where they have a higher value than a regular voucher, to improve the ability of displaced tenants to quickly find an appropriate unit. Public housing agencies also have the discretion of providing vouchers that are "project-based." These vouchers are attached to a particular housing unit and do not allow the family to use the voucher on a home of their choice. Another form of housing voucher is the homeownership voucher. At the discretion of the public housing agency, eligible first-time homebuyers may use their voucher to make monthly mortgage payments.

Although the intent of the Housing Choice Voucher program is to enable low-income tenants to use the subsidy for a unit in a location of their choice, the Fair Market Rent limit realistically encourages their use primarily in places with the lowest housing costs (including cities, boroughs, and older suburbs).

Homeownership Assistance

Federal Housing Administration Loans

The Federal Housing Administration (FHA) is an agency within HUD that insures mortgages made by private lenders. Since mortgage lenders are insured against loss if borrowers default on their payments, they are more willing to provide loans to borrowers who have little credit history or have a higher risk of defaulting on their mortgage payments. FHA-insured borrowers pay a premium to FHA and are subject to limits on the size of loan they can obtain.

The FHA administers a variety of mortgage programs including insurance for home purchases and improvements, reverse mortgages to the elderly, and construction loans for multi-family housing, hospitals, and assisted-living facilities. The two primary programs are the Mutual Mortgage Insurance/Cooperative Management Housing Insurance (MMI) and the General Insurance/Special Risk Insurance (GI/SRI). MMI funds provide insurance for home mortgages and the GI/SRI programs provides insurance for risky home mortgages, multi-family rental housing, hospitals and assisted-living facilities.

Department of Veteran's Affairs (VA) Loans

The Servicemen's Readjustment Act of 1944 established the Home Loan Program, which is now administered through the Department of Veteran's Affairs (VA). The VA loan guarantee program enabled returning veterans of World War II to purchase a home through a private lender, with the VA guaranteeing a portion of the losses if the borrower should default on the mortgage payments. While promoting homeownership for millions after World War II, this program spurred suburban sprawl, as it enabled many families to move from the cities to a larger property in the suburbs. The program was also criticized for allowing lenders to direct prospective homebuyers to targeted locations based on their socio-economic background (known as "red-lining"). The VA program was initially established to only benefit veterans but has been expanded to include all members of the military on active duty. The program still provides financing for the purchase of homes on favorable loan terms.

Mortgage Interest Deduction

The primary incentive for homeownership utilized by the federal government is the mortgage interest tax deduction. This allows homeowners to deduct interest paid on their mortgages from their taxable income, thus reducing their tax liability. The deduction benefits households that own homes, have a mortgage on which they pay interest, and have itemized deductions that exceed the standard deduction.

Financial Assistance to States and Municipalities

In addition to the direct assistance to low and moderate income renters and homeowners discussed previously, financial assistance is also available to states and municipalities for the production and maintenance of low and moderately-priced housing via the Pennsylvania Housing Finance Agency (PHFA), the New Jersey Home Mortgage Finance Agency (NJ HMFA), and the HUD Farmer's Home program. Such programs include the Low Income Housing Tax Credit (LIHTC), the Community Development Block Grant (CDBG), Housing Opportunities Made Equal (HOME), HOPE VI, and Choice Neighborhoods. These programs support housing for lower-income and special needs households, including the elderly, persons with disabilities, persons with AIDS, the homeless, and veterans. Many of the programs are intended to assist families and individuals in gaining the skills to move out of assisted housing. Federal housing assistance programs were listed previously in Table 14 (see page 19).

Counties and local jurisdictions that receive CDBG, HOME, and other types of federal funds are required to comply with the federal Fair Housing Act and the requirements of the Community Development Act. These regulations require that the county or municipality affirmatively further fair housing to the maximum extent possible. Under these requirements, every jurisdiction receiving federal community development funding must (1) conduct an analysis of impediments to fair housing choice; (2) take appropriate actions to overcome the effects of impediments identified through that analysis; and (3) maintain records reflecting actions they've taken and their accomplishments to date. A 2009 court decision involving Westchester County, New York, emphasized the seriousness of fulfilling this requirement[5]. In February 2009 a federal judge ruled that Westchester County had failed to conduct an adequate analysis of impediments and had taken no steps whatsoever to further fair housing while continuing to receive HUD funding, despite clear racial segregation throughout their communities. In July 2011, after repeatedly rejecting revised analyses of impediments submitted by the County, HUD stopped providing community development funds to the County and is currently pursuing additional action, including the possible restitution of previously awarded funding,

Low Income Housing Tax Credit (LIHTC)

Tax policies of the federal government have played an enormous role in the production and affordability of market rate and affordable housing. While demand-side policy of allowing homeowners to deduct mortgage interest from their taxable income has encouraged and supported homeownership, there are no similar demand-side benefits for renter households. The primary federal tax policy supporting rental occupancy is the Low Income Housing Tax Credit (LIHTC) program.

The Tax Reform Act of 1986 established the LIHTC to encourage the construction and rehabilitation of rental housing for low income persons. LIHTC accounts for nearly 90 percent of all affordable rental housing created in the United States today. The tax credit is available to owners of and investors in rental housing for up to 10 years as a dollar-for-dollar reduction of federal tax income liability, provided that the rental housing project remains in compliance with occupancy and rent requirements for a 15-year compliance period. The LIHTC program is one of the largest funding sources available to local Community Development Corporations (CDCs) for the development and rehabilitation of affordable rental housing. Most states (including New Jersey and Pennsylvania) usually allocate low-income housing credits to cities and older suburbs. This policy is well-intended but has played a role in creating concentrations of poverty, encouraging suburban sprawl, and exacerbating the mismatch between these older areas and their surrounding growing suburbs.

Community Development Block Grant (CDBG)

The federal Community Development Block Grant (CDBG) Program provides funding for a wide range of community development activities directed at neighborhood revitalization, economic development, and improved community facilities and services. CDBG funds can also be used to provide affordable housing. Larger cities and counties, referred to as entitlement communities, receive CDBG funding directly from HUD. Entitlement communities develop their own programs and funding priorities. All CDBG activities must benefit low and moderate-income persons or the elderly, aid in the prevention or

[5] *United States ex rei. Anti-Discrimination Center* v. *Westchester County,* 668 F. Supp. 2d 548, 563 (S.D.N.Y. 2009); *see also United States ex rei. Anti-Discrimination Center* v. *Westchester County,* 495 F. Supp. 2d 375 (S.D.N.Y. 2007) (denying Westchester County's motion to dismiss).

elimination of slums and blight, or meet certain community development needs with a particular urgency. At least 70 percent of CDBG funds must be used for activities that benefit low and moderate-income activities.

Under the 1981 amendments to the CDBG legislation, each state has the option to administer block grant funds for non-entitlement areas. Non-entitlement communities include cities and non-urban counties with fewer than 50,000 residents.

Significant amounts of CDBG funding were received by entitlement jurisdictions in the region during federal fiscal year 2010. As shown in Table 18, the five-county Southeast Pennsylvania region received over $78 million dollars of CDBG funding for FFY 2010. The vast majority of allocated CDBG funding went to the City of Philadelphia, which accounts for 70 percent of the regional total. Delaware County received the next largest allocation, accounting for 5 percent of the total.

DVRPC's four southern New Jersey counties received over $14 million in CDBG funding for FFY 2010, as illustrated in Table 19. The majority of this funding was allocated to the cities of Camden and Trenton, which together received over $6.3 million (46 percent of the four-county total). The amount allocated to the two cities was followed by Camden County's allocation, which at almost $2.9 million accounted for 20 percent of the total.

Table 18: Federal Funding Received for FFY 2010: Pennsylvania Counties

Entitlement Jurisdiction	Funding Received	
	CDBG	HOME
Abington Township, Montgomery County	$ 935,490	$ 0
Bensalem Township, Bucks County	$ 408,248	$ 0
Bristol Township, Bucks County	$ 740,584	$ 0
Chester City, Delaware County	$ 1,546,628	$ 469,072
Haverford Township, Delaware County	$ 1,084,399	$ 0
Lower Merion Township, Montgomery County	$ 1,307,011	$ 0
Norristown Borough, Montgomery County	$ 1,091,473	$ 0
Philadelphia	$ 55,325,903	$16,445,021
Upper Darby Township, Delaware County	$ 2,128,552	$ 514,832
Bucks County	$ 2,571,829	$ 1,335,009
Chester County	$ 2,980,224	$ 1,191,779
Delaware County	$ 4,591,033	$ 1,375,349
Montgomery County	$ 3,991,524	$ 1,529,767
DVRPC 5-County Pennsylvania Region	**$ 78,702,898**	**$ 22,860,829**

Source: U.S. Department of Housing and Urban Development, 2010

Table 19: Federal Funding Received for FFY 2010: New Jersey Counties

Entitlement Jurisdiction	Funding Received	
	CDBG	HOME
Camden City, Camden County	$ 3,029,415	$ 1,207,405
Cherry Hill Township, Camden County	$ 501,007	$ 0
Ewing Township, Mercer County	$ 250,656	$ 0
Gloucester Township, Camden County	$ 376,580	$ 0
Hamilton Township, Mercer County	$ 655,284	$ 0
Trenton City, Mercer County	$ 3,320,033	$ 982,201
Washington Township, Gloucester County	$ 199,752	$ 0
Burlington County	$ 1,723,823	$ 1,061,687
Camden County	$ 2,851,935	$ 1,324,643
Gloucester County	$1,533,137	$ 790,198
Mercer County	$ 0	$ 716,847
DVRPC 4-County New Jersey Region	**$ 14,441,622**	**$ 6,082,981**

Source: U.S. Department of Housing and Urban Development, 2010

HOME Investment Partnership Program

Housing Opportunities Made Equal (HOME) is the largest federal block grant program to state and local governments designed specifically to create affordable housing for low-income households. States are automatically eligible for HOME funds and receive either their formula allocation or $3 million, whichever is greater. Local jurisdictions are eligible for at least $500,000 under the formula (although this amount is reduced to $335,000 in years when Congress appropriates less than $1.5 billion for HOME). Communities that do not qualify for an individual allocation under the formula can join with one or more neighboring localities in a legally binding consortium whose members combined allocation would meet the threshold for direct funding.

HOME assistance eligibility varies with the nature of the funded activity. For rental housing and assistance, at least 90 percent of benefiting families must have incomes of no more than 60 percent of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20 percent of the units must be occupied by families with incomes that do not exceed 50 percent of the HUD-adjusted median. The incomes of households receiving HUD assistance must not exceed 80 percent of the area median. HOME income limits are published each year by HUD. The five-county Southeast Pennsylvania region received over $22 million dollars through the HOME program in FFY 2010, while the four-county New Jersey region received $6 million.

HOPE VI

In 1989, Congress established a National Commission to eradicate distressed public housing by the year 2000, which created the urban revitalization program, HOPE VI. Since 1993, the HOPE VI program has been encouraging public housing agencies to seek new partnerships with private entities to create mixed- finance and mixed-income affordable housing.

In 2003, the HOPE VI program was expanded to assist local governments in the production of housing through Main Street Programs. Activities eligible with HOPE VI dollars include demolition costs, reconstruction, rehabilitation, and other physical improvements, the provision of replacement housing, management improvement, planning and technical assistance, and supportive services. HUD provides competitive grants to public housing authorities to carry out HOPE VI-eligible activities. Public housing authorities must provide a matching contribution of at least five percent of the grant amount.

Choice Neighborhoods Initiative Demonstration

In an effort to improve communities and housing choice, in FFY 2010 Congress authorized the Choice Neighborhoods Initiative to help transform distressed neighborhoods and public and assisted projects into viable and sustainable mixed-income neighborhoods by linking housing improvements with transportation and employment.

The demonstration program utilized HOPE VI funds to provide Choice Neighborhoods grants that support the preservation and rehabilitation of public and HUD-assisted housing, within the context of a broader approach to concentrated poverty. In addition to public housing authorities, the initiative involved local governments, non-profits, and for-profit developers in undertaking comprehensive local planning with residents and the community. An additional $3.6 million was made available for the program in FY 2011.

In Philadelphia, Mt. Vernon Manor, Inc., in partnership with two planning consultants, was awarded a $250,000 FY 2010 grant to help transform the Mt. Vernon Apartments, a nine-building assisted housing development in the Mantua neighborhood in the City. The intent of the program is to assess the already existing physical, socio-economic and educational assets currently present in the neighborhood and engage residents and local community groups in a collaborative process to identify the areas where improvements to the neighborhood can be made.

Housing Trust Funds

Pennsylvania

The Commonwealth of Pennsylvania created a statewide housing trust fund through House Bill 60, signed into law by then-Governor Edward Rendell in November 2010.

House Bill 60, originally introduced by State Rep. Peter Daley (D-Fayette), created a statewide affordable housing trust fund designed to enable the Pennsylvania Housing Finance Agency (PHFA) to build or rehabilitate and preserve housing for low- to moderate-income people, the elderly, and people with disabilities. House Bill 60 had no appropriation but instead relies on distributions from the National Housing Trust Fund.

The National Trust Housing Fund (HTF) was established by Congress in 2008; for FY 2011, HUD has requested $1 billion to be distributed to the states, of which Pennsylvania is expected to receive $35 million. HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing. All HTF-assisted units will be required to have a minimum affordability period of 30 years. In the first year of funding, the proposed rule requires that 100 percent of the HTF funds used to produce rental units must benefit extremely low-income families or families with incomes below the poverty line, whichever is greater.

In addition to providing a mechanism to accept available federal housing dollars, House Bill 60 gave PHFA the authority to raise private sector money for the trust fund. When fiscal conditions improve, housing advocates hope that a dedicated source of state funding for the trust fund will be made available, perhaps through a building-related surcharge.

Act 137, the County Affordable Housing Funds Act., enacted in 1992, allowed all Pennsylvania counties except Philadelphia to increase fees up to 100 percent above the previous level for recording deeds and mortgages to use the revenue to fund affordable housing projects. Act 137 specifically provided that the additional funds be used for “any program or project approved by the county commissioners which increases the availability of housing quality, either sales or rental, to any county resident whose annual income is less than the median income of the county.”

All four eligible Pennsylvania counties in the DVRPC region – Bucks, Chester, Delaware, and Montgomery – enacted Act 137 county housing trust funds in 1993. Each housing authority utilizes the funds for various affordable housing initiatives, including housing-related services, first-time homebuyer programs, housing rehabilitation, construction financing, or as a source for local matching funds for federal or state grants.

The Philadelphia Housing Trust Fund is an innovative and vital tool for building and preserving affordable homes and advancing equitable neighborhood revitalization. Established in 2005 in a collaborative effort among community organizations and city and state officials, the Philadelphia Housing Trust Fund supports the development of new affordable homes, repair of existing homes, and foreclosure/homeless prevention programs. To date, nearly 5,000 low- and moderate-income families, seniors, disabled and homeless people have gained access to expanded housing opportunities through the Philadelphia Housing Trust Fund. The Trust Fund has also leveraged more than $140 million in non-city funds, created hundreds of jobs, expanded the City’s tax base, and revitalized neighborhoods.

New Jersey

In New Jersey, state affordable housing dollars are channeled through the New Jersey Affordable Housing Trust Fund, which was created by the Fair Housing Act and is managed by the New Jersey Department of Community Affairs. The fund is a revolving trust fund that acts as the repository for all state funds appropriated for affordable housing purposes and includes statewide development fees, monies lapsing or reverting from municipal development trust funds, and all earmarked funds appropriated by the Legislature. Projects in municipalities with substantive certification receive priority.

State Planning Policies Related to Housing

Pennsylvania Municipalities Planning Code (MPC)

The Pennsylvania Municipalities Planning Code (MPC) empowers municipalities to plan for and guide their growth and development through zoning, subdivision and land development ordinances. The MPC requires that municipal zoning ordinances provide for "all basic forms of housing," including a reasonable amount of multi-family dwellings and mobile home parks.

Act 170 amendments to the MPC further required that a local zoning board or governing body consider the impact of a housing proposal on "the regional housing needs and effectiveness of the proposal in providing housing units of a type actually available to and affordable by classes of persons otherwise unlawfully excluded by the provision of the ordinance or map" when considering any challenges to their local zoning ordinance[6].

The MPC dictates that an enacted zoning ordinance reflects local development objectives as defined in an adopted comprehensive plan or statement of community development objectives. Article III of the Code states that local comprehensive plans should include strategies "to meet the 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 new housing in different dwelling types and at appropriate densities for *households of all incomes*[7].

In general, Pennsylvania has not been proactive in requiring municipalities to provide affordable housing for low and moderate income families. One exception is the 1975 case of *Township of Willistown v. Chesterdale Farms (341 A. 2d 46),* in which the Pennsylvania courts ruled that the local zoning ordinance was exclusionary because it did not allow any acreage for apartment construction and thus excluded a lower-income population which could rent but not purchase.

Despite many attempts, however, the Willistown court decision has never been replicated. Instead, Pennsylvania courts have consistently ruled that zoning is to be used

[6] Pennsylvania Municipalities Planning Code, Act 247 of 1968, as amended by Act 170 of 1988, Article IX, Section 916.1 (5)(ii).
[7] Ibid. Article III, Section 301 (a) (2.1) (emphasis added).

to control land uses rather than socioeconomics and that fair share housing obligations can be met by designating acreage for a range of housing types within each municipality, without mention of affordability.

New Jersey Municipal Land Use Law and the Fair Housing Act

The New Jersey Municipal Land Use Law (MLUL) requires the inclusion of a Housing Plan Element in all municipal master plans. Effective August 1988, the Housing Plan Element serves to address the low and moderate-income needs of the municipality and to maintain a diverse housing mix to accommodate a growing and changing population. If a housing element is not included in the municipal master plan, communities may leave themselves at risk for a lawsuit. A developer may sue a non-complying municipality through a process known as the builder's remedy, which allows developers to seek to overturn local zoning requirements, increase permitted densities, and build mostly market-rate housing that includes only a modest number of affordable housing units.

The Housing Plan Element is the basis for the municipal Fair Share Housing Plan that is prepared in accordance with the rules of the New Jersey Council on Affordable Housing (COAH). Municipalities have the option of combining the Fair Share Plan and the Housing Plan Element of the Master Plan. COAH was created by the Fair Housing Act of 1985 in response to the Mt. Laurel court decisions, which stated that all 566 New Jersey municipalities have a constitutional obligation to provide a realistic opportunity for a fair number of low and moderate-income housing.

COAH is empowered to define housing regions; estimate low and moderate-income housing needs; set criteria for municipalities to determine and address their fair share numbers; and review and approve Housing Elements and/or Fair Share Plans and regional contribution agreements (RCAs). COAH is currently in the Third Round of rules. The First Round was the basis for housing plans implemented from 1987–1993 and the Second Round was effective from 1993 through 1999. The current round took effect in 2004 and will last until 2015.

There were 68 COAH-certified communities in New Jersey as of 2010, of which 14 are located in DVRPC's four New Jersey counties. These communities include Beverly City, Eastampton, Florence, North Hanover, and Springfield Township, and Palmyra Borough in Burlington County; the boroughs of Collingswood, Haddonfield, Pine Hill and Somerdale and Pennsauken Township in Camden County; Clayton Borough in Gloucester County; and Lawrence and Robbinsville Townships in Mercer County. Additional information on the COAH process is provided in Chapter 4 of this report (beginning on page 52).

While advocates note that thousands of affordable housing units have been created or rehabilitated under the existing COAH process, opponents insist the process is unnecessarily burdensome and costly to municipalities. Recently, the COAH process has been through several interpretations. In October 2010, New Jersey's Appellate Court Division ruled (among other things) that the growth share methodology employed by COAH to calculate each municipality's Third Round obligation was invalid, primarily because it allowed municipalities to avoid providing a fair share of affordable housing by adopting land use regulations that discouraged growth.[8] While striking down some of COAH's rules and methodologies, the court upheld the fundamental finding of the original Mt. Laurel decisions – that every municipality is constitutionally obligated to provide their fair share of affordable housing.

Several alternative methods for meeting the mandate of the Mt. Laurel court decisions and the Fair Housing Act have been and continue to be debated, some of which involve the dissolution of COAH. Governor Christie's Reorganization Plan, No. 001-2011, issued on June 29, 2011, effectively eliminated the 12-member Council on Affordable Housing, effective August 29, 2011. Recognizing that the Department of Community Affairs is responsible for providing assistance to municipalities, is charged with the oversight of the affairs of local governments, and operates numerous affordable housing programs, the Governor transferred all functions, powers, duties, and personnel of COAH to the Commissioner of DCA, with the goal of improving performance by consolidating the statutory functions, powers, and duties of COAH with those of the Department.

Since that time, however, housing advocates have challenged both this reorganization and several new guidelines adopted by DCA and the Appellate Court has issued an administrative stay, with oral arguments scheduled to be heard in February 2012. During this debate and until new rules are adopted, municipalities are encouraged to contact DCA concerning their present status and any affordable housing actions they plan to take before proceeding. The courts have consistently noted that the ongoing debate is not whether the municipal affordable housing obligation imposed under the Mt. Laurel decisions remains valid, but instead how those decisions will be implemented.

Local Property Tax Policy

Municipal property tax policies pose a barrier to the production of affordable housing in general and affordable rental housing in particular throughout the Greater Philadelphia region. Given the region's dependence on property taxes as the primary source of local revenue, the overall strength of the local tax base directly affects the ability of local governments to provide quality services. The tax bases of many of the region's core cities and older developed communities are stagnant or declining, while, ironically, the number of low-income and dependent residents (including seniors) that require an increasing level of services continues to increase in these same areas. Increasing the property tax rate not only places an unfair cost burden on current homeowners, but also higher taxes and reduced services resulting from a lack of resources perpetuates the population and employment losses realized in many of these older communities in recent years.

As shown in Table 20, the 2009 equalized tax valuation per capita in the region's developed communities (as defined in DVRPC's 2035 long range plan[9]) was $95,081,

[8] In the Matter of the Adoption of N.J.A.C., 5:96 and 5:97.
[9] DVRPC, *Connections 2035: The Regional Plan for a Sustainable Future*, 2010. Developed communities include the region's inner ring communities adjacent to the four core cities; railroad boroughs and trolley car communities; and developed suburban townships.

compared to almost $109,687 in rural areas and almost $112,653 in growing suburbs.[10] The tax base per capita in the region's core cities (Philadelphia, Camden, Trenton, and Chester) averaged only $27,474 in 2009, although these areas typically have additional funding options not available to suburban municipalities. The tax bases of the region's four core cities increased by only 25 percent from 2002 to 2009, significantly less than the region's overall increase of 69 percent. Comparatively, the tax bases in developed communities increased by 76 percent, in growing suburbs by 71 percent, and in rural areas by 89 percent. In 2009, 36 percent of the region's total equalized valuation was located in growing suburbs and rural areas, compared to only 33 percent in 2002.

Table 20: Equalized Tax Valuation, 2002-2009

Connections 2035 Planning Area	Total equalized valuation*			Percent of regional total		Tax Base per Capita		
	2002	2009	Percent change	2002	2009	2002	2009	Percent change
Core Cities	$37,010	$47,982	30%	15%	11%	$21,911	$27,474	25%
Developed Communities	$129,948	$231,993	79%	52%	52%	$53,972	$95,081	76%
Growing Suburbs	$65,370	$124,525	90%	26%	28%	$65,733	$112,653	71%
Rural Areas	$17,966	$37,397	108%	7%	8%	$58,050	$109,687	89%
Greater Philadelphia	**$250,294**	**$441,897**	**77%**	**100%**	**100%**	**$46,344**	**$78,452**	**69%**

Sources: United States Census Bureau, Pennsylvania State Tax Equalization Board, and the New Jersey Department of Taxation. *Data for 'equalized valuation' is shown in $millions.

In the region's cities and older suburbs a reduced or stagnant tax base, combined with an increased need for services, can lead to higher tax rates and an increased tax burden on local residents. Ironically, the property taxes in the region's older communities (which have the largest available supplies of low and moderately-priced housing) are often very high relative to housing value and the residents' income. As property taxes rise in urban areas, lower-income households can have trouble paying their property tax bills and may become tax delinquent.

As the financial burden on lower income families increases, many rental and owner-occupied units can deteriorate, become vacant and fall out of the housing stock. If the municipality responds by placing tax liens on these properties, developers may hesitate to rehabilitate them because they cannot recapture the cost of the rehabilitation or because of the extremely deep rental assistance subsidies needed for tenants to occupy the units. Local property tax policies often discourage the replacement of these affordable rental units.

The opposite also holds true in communities that are less developed and have available vacant land. Although land is available in these communities that could theoretically be used for needed residential development (especially higher density rentals) these communities are often not served by transit to provide access to jobs and services.

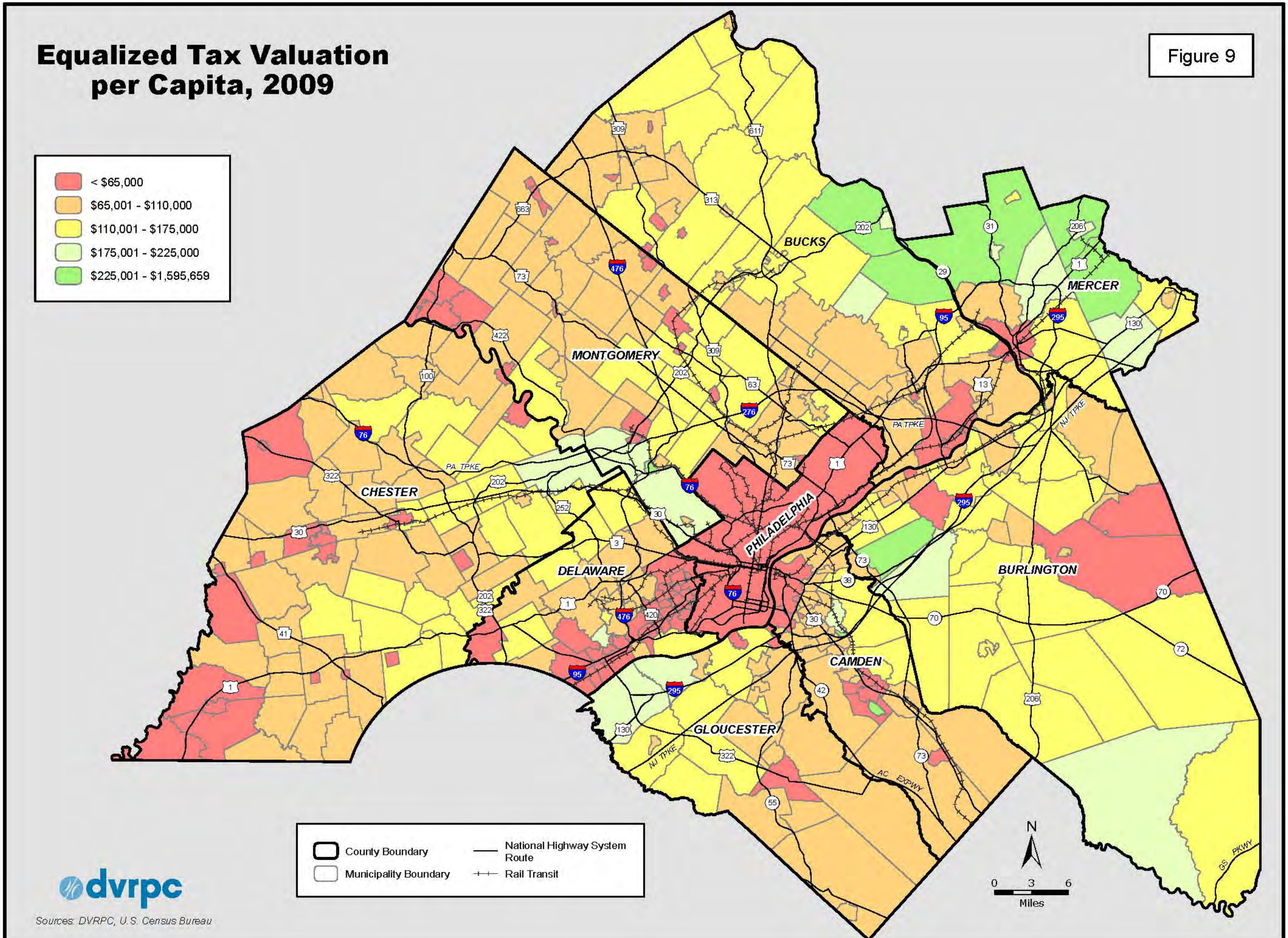
[10] DVRPC, Pennsylvania State Tax Equalization Board, New Jersey Department of Taxation, June 2011.

Higher property taxes in these communities are often offset by the higher average annual income of the residents and higher housing value.

The high cost of providing services and its consequent impact on property tax rates encourage municipalities to zone their land for uses that place the fewest demands on the school system and other municipal services. Single-family residential is preferred over higher density family residential; commercial development and other employment-generating uses are preferred over any residential. Multi-family rental housing is often viewed as particularly undesirable because it disproportionately increases the demand for local services while generating comparably little tax revenue. Commercial uses generate significant tax revenue while demanding fewer services than residential development, thrusting communities into a chase for the highest and best ratables.

With available (and affordable) rental housing options, existing infrastructure and transit service, and concentrations of necessary services, cities and older suburbs are logical choices for low and moderate individuals and families searching for a home, with or without financial assistance. Given the region's current reliance on property taxes as the primary funding source for public services (especially education), however, concentrations of low and moderate income households place an unfair financial burden on these municipalities and help perpetuate the cycle of disinvestment and decline. Improving the financial status and quality of life in the region's cities and older suburbs requires revisions to the current property tax structure as well as housing policies and programs.

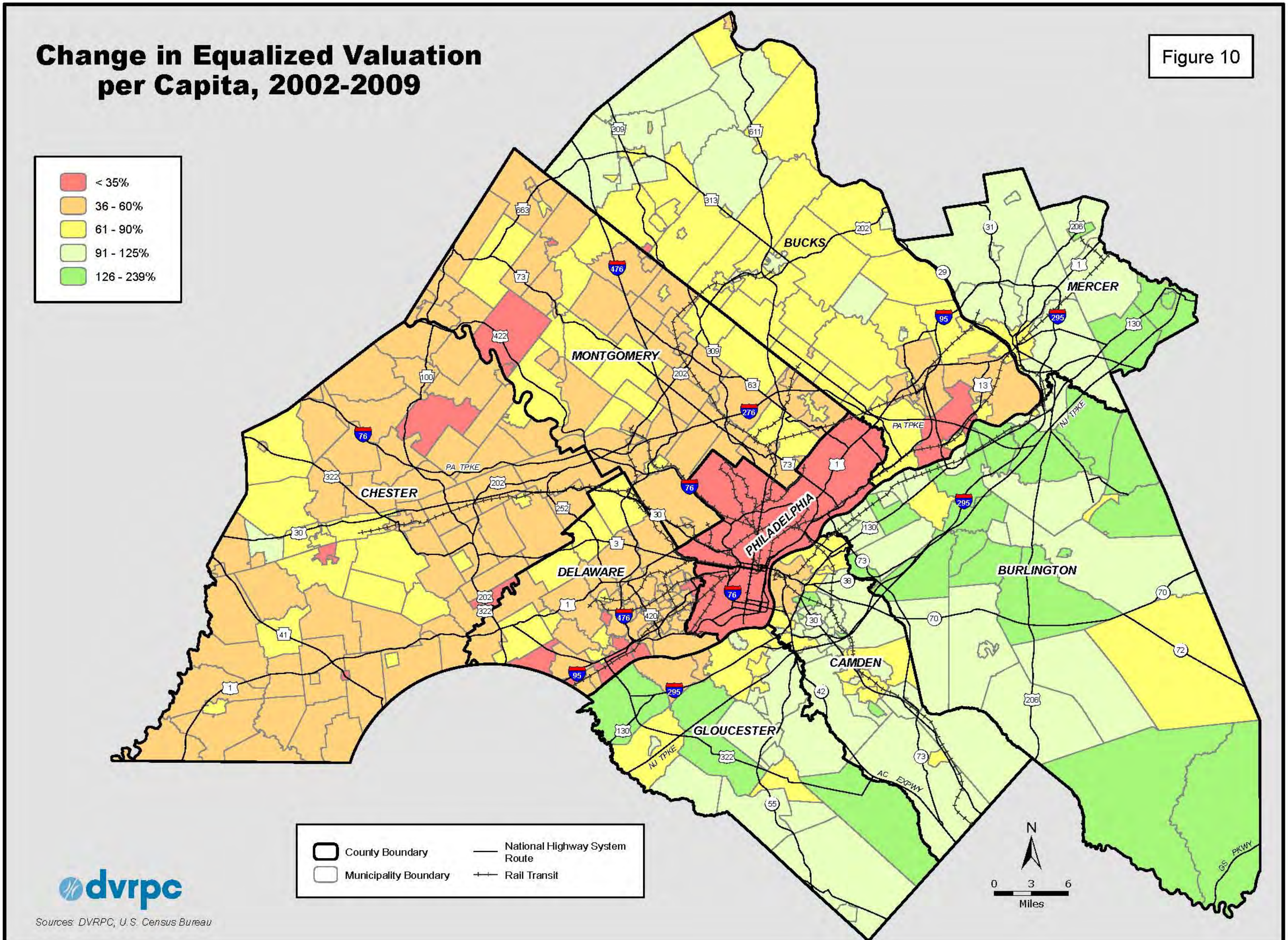
Figure 9 illustrates the equalized tax valuation per capita by municipality as of 2009. Generally, the region's cities, boroughs, and older suburbs have the lowest tax base per capita, while the highest tax bases per capita are found in the region's fastest growing suburban communities. The greatest change in the tax base per capita since 2002 has been in the New Jersey counties, as illustrated in Figure 10, while the lowest percent change has been realized in the City of Philadelphia and many of the region's boroughs and older suburbs. Some of the differences in property tax valuation in New Jersey versus Pennsylvania undoubtedly reflect the fact that Pennsylvania municipalities have the option of imposing an earned income tax as an alternative source of local revenue.



Equalized Tax Valuation per Capita, 2009
Figure 9
< $65,000
$65,001 - $110,000
$110,001 - $175,000
$175,001 - $225,000
$225,001 - $1,595,659
BUCKS
MERCER
MONTGOMERY
CHESTER
PHILADELPHIA
DELAWARE
BURLINGTON
CAMDEN
GLOUCESTER
PA TPKE
NJ TPKE
AC EXPWY
GS PKWY
County Boundary
Municipality Boundary
National Highway System Route
Rail Transit
N
0 3 6
Miles
dvrpc
Sources: DVRPC, U.S. Census Bureau

Figure 10

Change in Equalized Valuation per Capita, 2002-2009



Sources: DVRPC, U.S. Census Bureau

CHAPTER 4

Affordable Housing Allocation Practices

The issue of how to fairly distribute affordable housing is a common challenge for all regions. There have been a number of different approaches to this issue, each with different degrees of success. This chapter includes a general discussion of the importance of balancing jobs and housing. A discussion of alternatives for providing and maintaining affordable housing and achieving an appropriate regional jobs housing balance follows, including fair-share programs, housing incentives and regional needs assessment plans. Examples of affordable housing initiatives at the national, regional, county, and local level are provided.

Balancing Jobs and Housing

The creation of geographic imbalances between housing and jobs is largely the effect of suburbanization. Prior to the 1950s, the Greater Philadelphia region formed around employment opportunities located in the central business district, modern day Center City. Housing developed in suburban areas adjacent to the City and commuting to Center City for work was facilitated with the development of publicly-funded highways and transit service. Today, with the lack of developable land for light industrial and commercial sites in the central business district and the lure of large expanses of vacant, relatively inexpensive, and developable land in the suburbs, more lower-wage jobs are relocating to suburban locations that lack transit-accessibility. Many of these communities are often higher-end “bedroom” communities that lack the affordable housing opportunities appropriate for the entry-level and low-income labor force.

There are several types of mismatches between housing and jobs. Single regions may have more than one type, depending on the geographic location within the region. Resolution of each type of job/housing imbalance requires a different set of policies. Table 21 illustrates four types of job/housing imbalances.

Table 21: Types of Jobs/Housing Imbalances

Jobs	Housing	Community Type
Many low-wage	Few low cost	Suburban employment centers
Many high wage	Few high cost	Downtown employment centers
Few low wage	Many low cost	Older suburbs
Few high wage	Many high cost	Affluent bedroom communities

Source: American Planning Association, Planning Advisory Service, #516 and DVRPC, 2010.

The first scenario, having too many low-wage jobs and too few affordable housing units, is often found in suburban locations. The opposite tends to occur in the downtown where there is a higher need for high-end residences for high-income professionals. Because developers can usually realize higher profit margins with high-end housing units, market conditions often prevent this scenario from happening. The third scenario, having too few low-wage jobs in areas with many low cost homes, is often found in older suburbs that are predominately residential. This scenario results in longer commutes for the work force and also forces these communities to allow development that will bring low-wage jobs and tax ratables to their community without taking into account any negative impacts on the quality of life. The fourth scenario, areas that have too few high-wage jobs but many high cost homes, occurs in communities that have zoned out employment in order to retain a bedroom-community feel.

Ideally, the number of jobs available in a community should match the skill level of the labor force and housing should be available at prices and locations that are suited to workers who want to live near where they work. A ratio of jobs to housing is commonly used to determine if there is job/housing balance within a particular region. The simplest measure is to calculate the ratio of jobs to housing units in an area. For example, if there are 10,000 persons employed in a city and 15,000 housing units, the job/housing ratio is 10,000/15,000 = 0.66. The recommended target standard and ranges for job/housing ratios assumes that the average number of workers per household is approximately 1.25.

An unreasonable jobs/housing balance will have a negative impact on development. Continuing to develop in a dispersed, low-density pattern discourages alternative modes of transportation – including walking, bicycling, or public transit. According to Robert Cervero[11], a jobs/housing balance policy promotes smart growth and can help to reduce urban sprawl and lower energy consumption. The benefits of a successfully-implemented jobs/housing balance policy include a reduction in vehicle miles traveled, reduced traffic congestion, improved employee productivity, less employee turnover, and an all-around increase in quality of life.

There have been several studies evaluating the importance of locating housing near jobs. The Southern California Association of Governments (SCAG) released a report in 2001, *The New Economy and Jobs/Housing Balance in Southern California*, which found that balancing housing and jobs in a defined geography has numerous environmental benefits, lowers infrastructure costs, and improves family stability. The same study found that an excess amount of the region’s vacant land had been zoned for commercial and industrial purposes relative to their forecasted housing needs for the Year 2025, which would undoubtedly exacerbate the mismatch. By providing an analysis of zoned land for future uses, local governments can plan for the appropriate number and type of housing units in proximity to existing and future employment centers.

Many state and local governments have recognized the benefits of being able to live near one’s place of employment and have created programs to support such live-where-you-work opportunities in partnership with private employers. New Jersey’s “Live Where You Work” (LWYW) Program, for example, provides low-interest mortgage loans to homebuyers purchasing homes in the town where they are employed. The goal of the program is to enable employees to live closer to where they work, reducing the need for cars, and increasing the use of alternative transportation modes such as biking, walking, and public transit.

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[11] Cervero, Robert. 1989. “Jobs-Housing Balancing and Regional Mobility.” Journal of the American Planning Association Volume 55, No.2.

Eligible properties must be located in a participating municipality located within a state-designated Smart Growth location. These communities also have the option of designating an Urban Target Area (UTA) within their boundaries. In Greater Philadelphia, participating communities include Cherry Hill Township, Collingswood Borough, Evesham Township, Edgewater Park, Glassboro Borough, Gloucester City, Pemberton Township, the City of Trenton, Voorhees Township, and Washington Township.

In Maryland, Baltimore City's "Live Near Your Work" program is a partnership between participating employers and the City of Baltimore designed to encourage homeownership near one's place of employment. Employees of participating companies or institutions are eligible to receive a $2,000 grant ($1,000 from the City of Baltimore and $1,000 matched by the employer) towards the purchase of a home within the City limits. To be eligible, employees must be first-time homebuyers and use the home as a primary residence. Employers determine program-eligible neighborhood boundaries and participants are required to contribute at least $1,000 toward the purchase of the home and must attend city-approved homeownership counseling. Johns Hopkins University expanded the Live Near Your Work Program with a grant from the Rouse Company and now offers grants of up to $17,000 toward down payment and closing costs.

Realizing that the community of College Park, Maryland, employs a high number of residents and has a high number of foreclosures, the "Work and Live College Park" program provides affordable home ownership opportunities for people working in College Park while minimizing the number of foreclosed homes in the area. Potential buyers are eligible to receive 10 percent or up to $35,000 for down payment and closing cost assistance towards a foreclosed home in College Park. The program is funded through a Neighborhood Conservation Initiative grant from Maryland's Department of Housing and Community Development and matching funds are provided by the University of Maryland, the City of College Park, the College Park City-University Partnership, and the College Park Housing Authority.

Alternatives for Achieving an Equitable Distribution of Housing

This section discusses statewide, regional, county, and municipal-level alternatives for achieving a better balance of jobs and housing that have been successfully implemented and may have some applicability to the Greater Philadelphia region. Many of these alternatives are variations of fair-share programs, which require an equitable distribution of affordable housing within regions or counties and include:

- programs based on the capacity of a municipality or region to absorb new growth (such as New Jersey's COAH methodology);
- programs based on the redistribution of income levels across a defined geographic area;
- programs based on the distribution of housing based on projected household and job growth (such as California);
- programs based on actual housing and job growth;
- programs based on an equal percentage of low and moderate income housing; and
- programs based on community consensus.

Statewide Initiatives

Council on Affordable Housing (COAH), New Jersey

In a series of State Supreme court decisions beginning in 1975, the New Jersey courts have mandated that all municipalities in the state are responsible for providing affordable housing opportunities for a fair share of their region's low and moderate income households. In response to the first of the Mount Laurel cases, the court ruled that no municipality could enforce land use restrictions that excluded households based on income.[12] In 1985, in the second major Mount Laurel decision, the Court reaffirmed the municipal fair share housing obligation and assigned a numerical allocation of affordable housing opportunities that each municipality was required to provide. At the same time, the Court enlisted the assistance of private developers, allowing them to legally challenge whether local ordinances provided reasonable opportunities for affordable housing development.

The Mount Laurel II decision led to numerous "builder's remedy" cases, where developers petitioned for court approval for residential projects at higher densities than allowed in the local ordinance in exchange for an affordable housing set-aside, as a remedy for what they deemed to be exclusionary zoning. In response, the New Jersey legislature passed the Fair Housing Act, which created the Council on Affordable Housing (COAH).[13] COAH is responsible for defining housing regions; estimating the statewide present and prospective need for low and moderate income housing; and defining the criteria and guidelines for determining the fair share obligations of the state's 566 individual municipalities.

COAH's municipal affordable housing fair share determinations are based on projected population and employment growth and are adjusted to reflect available vacant land, infrastructure considerations, and environmental and historic preservation factors in each municipality. Once COAH assigns its fair-share obligations for affordable housing in a specific region, it offers "substantive certification" to municipalities that voluntarily choose to address their fair share.

Participation in the COAH process is voluntary, but offers protection from developers' lawsuits and priority for some state funding. Municipalities participate by petitioning for substantive certification of a Housing Element and Fair Share Plan which establishes a realistic opportunity for affordable housing. Housing elements must be included in a municipality's comprehensive plan as per the Municipal Land Use Law. The Fair Share Plan must indicate how a municipality will address the present and prospective housing need figure calculated by COAH and identify site-specific techniques for providing affordable housing (such as rezoning or zoning amendments). A municipality can then petition for substantive certification. COAH will review the Housing Element and Fair Share Plan and may request revisions and/or mediate objections from interested parties before granting or denying substantive certification. Certification is granted if COAH feels that the municipality's fair share plan is realistically possible.

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[12] Southern Burlington County NAACP vs. Township of Mount Laurel, 67 N.J. 151
[13] Southern Burlington County NAACP v. Township of Mount Laurel, 92 N.J. 158.

As noted, petitioning for substantive certification ensures protection from builders' remedy lawsuits alleging exclusionary zoning practices. Certification is granted for 10 years and may be withdrawn at any time if a municipality fails to ensure the continuing realistic opportunity for affordable housing. Within 45 days of certification, the municipality must adopt a Fair Share Ordinance which designates an administrative agency, creates the position of a Municipal Housing Liaison, and outlines an Affirmative Marketing Plan designed to reach out to households from all minority and majority groups throughout the region. Most affordable housing units, including COAH-credited units, are regulated by the Uniform Housing Affordability Controls (UHAC) published by the New Jersey Housing and Mortgage Finance Agency. The UHAC provide rules for affordability controls and ensures that affordable units are occupied by low and moderate income families for the appropriate amount of time.

There are a variety of methods used by municipalities to ensure the provision of affordable housing. A portion of each municipality's fair share obligation includes the rehabilitation of existing units. Other methods include zoning specific sites for development by the private sector with a percentage (usually 20 percent) of new units designated affordable for 30 years; the purchase of existing units for sale or rent at affordable rates; the creation of accessory apartments in existing structures; and provision of supportive/special needs housing for the disabled.

COAH derives its fair share obligations from population projections calculated by multiplying a standard rate and population growth in an age group. Population and household growth is projected by county. The fair-share formula consists of a present need (the sum of indigenous need and reallocated present need) and prospective need (the share of total projected households that will qualify for low-and moderate-income housing). Indigenous need is defined as the number of deficient housing units occupied by low-and moderate-income households. These are often found in certain areas, called urban aid cities.

When the deficient housing in the State's 45 urban aid cities exceeds the average for the region, their excess is sent to a housing pool for reallocation. This is called re-allocated present need. Prospective need is the projection of new low-and moderate-income households that are likely to form over the next projection period. Once the present and prospective need is totaled, the prior-cycle prospective need from previous years is added into the formula. Secondary sources of affordable housing, including demolitions, rehabilitations, and conversions, are also taken in to consideration.

The present need and prospective need are calculated on a regional level and then distributed to municipalities based on four factors:

- undevel oped land;
- equalized nonresidential valuation;
- change in equalized nonresidential valuation; and
- aggregate household income differences.

Nonresidential ratables are defined as all land and buildings that are not residential in use, such as commercial, industrial, and offices. COAH uses this measurement as an indicator of employment, thus linking employment with the need for housing.

In 2008, COAH published its *Guide to Affordable Housing Funding Sources* that details the various federal, state, local, and private funding sources available for affordable housing. To fund affordable housing production, local municipalities under COAH jurisdiction may adopt local development fee ordinances to collect fees on residential and non-residential development to be deposited into a trust fund. They may also provide payment-in-lieu of construction as an option to on-site construction of affordable housing otherwise required by ordinance. Additionally, there are a variety of state and federal affordable housing funds available through various agencies. Participation in the COAH process positions municipalities for funding eligibility and priority.

As noted in Chapter 3, the COAH process has recently been challenged. In October 2010, New Jersey's Appellate Court Division ruled that the growth share methodology employed by COAH was invalid, primarily because it allowed municipalities to avoid providing a fair share of affordable housing by adopting land use regulations that discouraged growth. While striking down some of COAH's rules and methodologies, the court upheld the fundamental finding of the original Mt. Laurel decisions – that every municipality is constitutionally obligated to provide their fair share of affordable housing.

As noted in Chapter 3, several alternative methods for meeting the mandate of the Mt. Laurel court decisions and the Fair Housing Act have been and continue to be debated, some of which involve the dissolution of COAH. During this debate and until a new methodology and new rules are adopted, COAH will determine on a case-by-case basis whether to proceed with the review of the portions of affordable housing plans that address present need and prior round affordable housing obligations.

California Housing Element Law, Sacramento

Like New Jersey, the State of California has enacted legislation requiring that affordable housing be allocated by region. The California Housing Element Law and Regional Housing Needs Determination require each city and county to adopt a housing element that meets state standards, as part of its comprehensive plan. The program is based on a geographic distribution of housing, established from projected household and employment growth in communities. The local government's housing needs assessment must be the allocation of regional housing needs prepared by the regional council of governments (COGs). The California Department of Housing and Community Development (HCD) determines each COG's share of state housing needs for four income levels. They include very low (<50 percent of median household income); low-moderate (50.1-80 percent); moderate (80.1 – 120 percent); and above-moderate (>120 percent). Based on data provided by HCD, the COG must allocate existing and projected needs for its geographic region. Local governments must then include the COG's allocation in their housing elements.

In California, housing needs allocations have two components: an overall allocation which is the total number of housing units allocated to each jurisdiction, and an income category distribution which breaks down the overall allocation into four income categories (very low, low, moderate, above moderate). The sum of the housing units in each of the four categories must add up to the overall number of units. Below is an explanation of the

Sacramento Area Council of Governments (SACOG) allocation process and regional housing plan.

The Sacramento Area Council of Governments (SACOG) is an association of local governments in the six-county Sacramento Area that includes the counties of El Dorado, Placer, Sacramento, Sutter, Yolo, Yurba, and 22 cities. The region's overall allocation for 2006–2013 was 118,652 units. The methodology used to determine the overall allocation stems from the 2006–2013 population growth forecasts that SACOG and local jurisdictions developed for the 2035 Metropolitan Transportation Plan. Each jurisdiction's percentage share of growth was multiplied by the regional housing needs determination as made by the California HCD.

Housing unit distributions by income for each jurisdiction are calculated by examining local and regional income distributions. A fifty-year trend line was created showing a point of the percentage of households in each income category in a local jurisdiction according to the 2000 Census. The end of the trend line, Year 2050, shows the regional average percentage of households in each income category. The trend line connecting these two points is intersected in the final year of the Regional Housing Needs Plan period (2013). This intersection is the income category distribution for each jurisdiction and serves to move the municipality closer to the regional income distribution over time. Additionally, there is a four percent floor and a 30 percent ceiling on the number of housing units a jurisdiction may allocate in the very- low and low income categories. Due to the floor and cap limits and the use of a 50-year trend line, some local jurisdictions received additional housing units in their allocation. An incentive program exists that provides a $2,000 credit to a jurisdiction's federally-funded transportation projects for each unit built. Additionally, a transfer program allows jurisdictions to transfer a number of very low or low units to another jurisdiction willing to accept them.

In developing their methodology, SACOG consulted extensively with its Planners Committee, which is comprised of planning staff from each of its 28 member cities and counties. The public and advocacy groups also had an opportunity to comment during the sixty-day comment period.

SACOG adopted its 2006–2013 Regional Housing Needs Plan that spans a 7.5 year period. Local municipalities must then ensure that there is adequate zoning available to accommodate the units required under the Regional Housing Needs Plan. To ensure that municipalities implement the housing plan, the municipal housing element must also describe how it will provide adequate zoning to accommodate its allocated units during the plan period. (Jurisdictions are only responsible for providing adequate zoning, not for the actual construction of its allocated affordable units.) Local housing elements must specify how many acres in a jurisdiction could be zoned for residential development, and address any realistic conditions that may prevent such land from being zoned for residential uses. For very-low and low income housing, jurisdictions must provide for higher density zoning. High density in most jurisdictions within the region is understood to be 20 units per acre, or 30 units per acre for the City of Sacramento.

Regional Initiatives

Legacy Housing Plan, Southeastern Wisconsin Regional Planning Commission

The Southeastern Wisconsin Regional Planning Commission (SEWRPC) is the official metropolitan planning organization (MPO) and regional planning commission (RPC) for seven counties in southeastern Wisconsin (including Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha). Working with the University of Wisconsin–Milwaukee, SEWRPC completed its first regional housing plan in 1975. The 1975 plan outlined the housing need for the region in terms of both income levels and housing quality.

The Legacy Housing Plan involved a series of non-subsidy recommendations to reduce the constraints on the availability of low cost housing. The plan also included a housing allocation strategy to geographically distribute throughout the region additional publicly subsidized housing units to address substandard and overcrowded living conditions, recognizing that in some cases housing need could only be effectively reduced through public financial assistance. Of particular importance in reducing constraints was changing local land use controls to accommodate a full range of residential types—single family, two family, and multi-family, all at substantially increased densities and without unreasonable building size requirements.

One of the plan's recommendations was that SEWRPC maintain a continuing housing outreach program supported through federal funding. The program was intended to provide guidance to housing producers, providers, and facilitators who focus on those with substantial housing need and to monitor the progress in plan implementation and provide a basis for updates. SEWRPC operated this program until 1981 when federal funding was no longer available.

Recently, SEWRPC has embarked on an update of the Legacy Plan which will include inventories and analyses of existing housing, the development of a vision, and housing recommendations. The update will also address issues of affordable market-based housing, the region's subsidized housing stock, housing discrimination, and accessibility for those with disabilities. A draft of the plan is expected to be completed later in 2011.

Livable Communities Act (LCA), Twin Cities, Minnesota

In order to increase the production of affordable housing, the Twin Cities Metropolitan Council in 1995 adopted the Livable Communities Act (LCA), an incentive-based housing program that provides grants to participating municipalities.

The Twin Cities Metropolitan Council is the multi-county regional planning authority for the seven-county Twin Cities area. The Council has the authority to levy additional funds to create affordable housing, promote redevelopment, and develop high-density neighborhoods. The fees levied enable the Council to provide grants and loans back to municipalities, such as in the LCA program.

Municipal participation in the program is voluntary. There are three requirements for municipalities that want to receive funding through the LCA program: the community must elect to participate; they must negotiate affordable housing goals with the Metropolitan Council; and they must agree to make expenditures toward implementing their housing goals. Through the LCA program, the council then distributes funds through grant programs. These include:

- The Tax Base Revitalization Account awards grants for environmental clean-up to prepare sites for development and is conducted in coordination with the Minnesota Department of Trade and Economic Development.
- The Livable Communities Demonstration funds projects that achieve connected development patterns linking housing, jobs and services and use regional infrastructure efficiently.
- The Local Housing Initiative is conducted in coordination with the Minnesota Finance Agency and helps create and preserve affordable rental housing units throughout the region for low- and moderate-income households.
- The Inclusionary Housing Account awarded one-time appropriation of funds to support affordable housing developments in which the reduction of local controls resulted in reduced development costs. This account is currently unfunded.

To determine housing needs, the Metropolitan Council divides the region's communities into eight sectors and then considers their stage of development (developing, fully developed, or free standing). Benchmarks are then created for each sector and stage, while incrementally increasing the number of affordable housing units for each sector. The Metropolitan Council's method of negotiating housing goals with participating communities is based on these benchmarks and is not linked to the regional needs of affordable units below 80 percent of the median income (for owner-occupied) and 50 percent (rental housing).

Through a point system, the Metropolitan Council gives priority for regional infrastructure investments to communities that have implemented housing plans that provide their fair share of the region's low-and moderate-income housing. Communities can receive a score of 0 to 100 when seeking funding for transportation improvements and environmental programs.

From 1996–2009 the LCA awarded 578 grants totaling more than $198 million. These funds resulted in the leveraging of billions of dollars in private and other public investments that created new jobs, housing choices, and business growth.

Theoretical Sharing, New Hampshire

Through statute, each regional planning commission within New Hampshire must compile a regional housing needs assessment every five years. This regional assessment is then used by municipalities to prepare their comprehensive master plans, which must include a housing section that assesses local housing conditions and projects the future housing needs of all residents at all income levels.

The Central New Hampshire Regional Planning Commission's (CNHRPC) affordable housing needs assessment applies to 21 towns and cities. It utilizes a theoretical share approach, which assumes that if all affordable housing developments were to be distributed equally each community would be home to a certain number of units. The plan estimates current household need with a formula that assumes the relationship of low- and moderate-income households to total population. A weighting factor, the averaged result, is then computed. The averaged result is a composite of a community's share of the region's population, employment, household income, and total assessed property values.

To determine the theoretical share of low-and moderate-income housing, the averaged result is applied to the most recent estimate of low-and moderate-income housing in the region. Credits are then applied for the number of affordable units that may already exist within the community. This final figure is the community's theoretical share. If this figure is positive, then the community has less than its theoretical share and needs to provide opportunities for additional affordable housing. If this number is zero or negative, the community is assumed to be providing more than or just the right amount.

In addition to providing the number of affordable housing units, the regional assessment identified a series of techniques that local municipalities can use to increase the supply of affordable housing. These include using manufactured housing, reduced lot sizes, smaller setbacks, streamlining development review processes, and waiving impact fees for affordable units.

The Nashua Regional Planning Commission's (NRPC's) most recent Housing Needs Assessment (2009) applies to thirteen communities in the southern portion of the state. The Assessment identifies the overall housing needs for the Nashua region for the year 2015 using population projections prepared by the New Hampshire Office of Energy and Planning. Using these projections, the assessment identifies the future need for owner and renter occupied workforce housing, which assists municipalities in determining if their housing stock is sufficient to meet projected future workforce housing needs.

These projections are simply a planning tool and do not represent goals, targets, or a means of determining if a municipality is providing its fair share of the region's housing needs. Also included are a set of strategies for meeting local housing needs, as inclusionary housing programs, elderly housing zones, accessory housing units, group homes, manufactured housing, and a variety of state and federal programs.

County Initiatives

Moderately Priced Dwelling Units, Montgomery County, Maryland

Montgomery County, Maryland is located north of Washington D.C., and is the most populous county in Maryland. Montgomery County's Moderately Priced Dwelling Units (MPDU) program, initiated in 1974, is one of the first mandatory inclusionary zoning laws that provides for a density bonus. This provides developers with an opportunity to build additional market-rate units to help offset the costs of the required moderately-priced units. The goals of the MPDU program are to:

- produce moderately-priced housing so residents and employees can afford to live near where they work;
- distribute low and moderate-income households throughout growth areas of the county;
- expand and retain an inventory of low-income housing by permitting the County, the Housing Opportunities Commission (HOC), and other nonprofit housing organizations to purchase up to 40 percent of the affordable units (HOC is limited to one-third); and
- provide funds for future affordable housing projects by sharing the appreciation of the moderately-priced dwelling units sold at market price after the price-controlled period.

Montgomery County imposes resale and occupancy restrictions on MPDU units after their initial sale, with unit control periods ranging from 10 to 30 years. The price the unit can be resold is controlled and the unit must be sold to another MPDU certificate holder. Montgomery County has the right of first refusal to purchase any MPDU unit. Approximately half of all the units sold during the control period are purchased by the County or the HOC. MPDU units purchased by the HOC are rented to households with low or very-low incomes.

The MPDU program requires between 12.5 and 15 percent of the total number of housing units in every subdivision or high-rise building of 20 or more units, to be moderately-priced. The MPDU law applies to any property zoned one-half acre or smaller and subdivisions not served by public water or sewer are exempt. Under the MPDU ordinance, densities are allowed to be increased up to 22 percent of the normal density permitted within that particular zone. The ordinance allows some attached housing in single-family zones so the property may be developed more efficiently, making construction cheaper. In effect, the density bonus provides for additional open space, upon which the MPDU units are developed. The builder can obtain additional market rate units equal to the difference between the density bonus and the MPDU requirement.

As of 2005, the MPDU program had produced more than 12,000 affordable housing units. Housing constructed as MPDUs accounts for three percent of the County's total housing stock. MPDU also provides a means for the HOC and nonprofit housing groups to purchase units for long-term use as part of the County's low-income housing supply. Like New Jersey's COAH process, however, the program relies significantly on a favorable housing market since the production of MPDUs is predicated on the accompanying production of market rate housing.

Local Initiatives

Mixed-Use Special Transit (MUST) Zoning, Lower Merion Township, Pennsylvania

Encouraging affordable housing can often be married to other smart growth initiatives within a community. Recognizing the importance of affordable housing options near transit and downtown services, Lower Merion Township (located in Montgomery County, Pennsylvania) adopted the Mixed-Use Special Transit (MUST) district ordinance in 2006. The MUST ordinance is a transit-oriented development ordinance that permits mixed-use buildings (with restaurant, shops, and offices on the lower floors and residential units on higher floors) within 1,500 feet of a train station. A majority of the buildings are not permitted to be higher than five stories, but density bonuses are available for incorporating public space and affordable housing.

In addition to supplying amenities for those who wish to reside in the area, the MUST ordinance accomplishes multiple land use goals including open space preservation, diverse land use within the downtown, the use of public transit, and various affordable housing options. However, the density bonus may not always be possible, because of physical constraints on the land.

Some Township residents, particularly in Ardmore (an historic community within the township), have objected to the MUST legislation, citing concerns about allowable building heights, parking requirements (particularly allowing only one-half of a space for each moderately-priced unit), and the ordinance's failure to adequately address upgrading the physical infrastructure. Other concerns include the density bonus available to developers, the issue of density versus human scale, the limited number of affordable units generated relative to the available developer incentives, and the lack of attention to historic preservation.

Lower Merion Township has been working with various developers since 2006 to create a higher density mixed-income, mixed-use development around the Ardmore Train Station, which would include reconstruction of the transit station, a four-to-five level parking garage, and a seven-story mixed-use building. The goals of the project include revitalizing the Ardmore business area, providing additional parking, improving pedestrian and vehicle circulation, promoting private investment, and encouraging transit-oriented development, and connecting Ardmore to Suburban Square, one of the nation's oldest shopping centers. At this point in time nothing has been approved or built under the MUST ordinance, at least in part due to the current economic climate. Township officials also believe that development (especially residential) may accelerate after transit improvements have been made in the area.

Moderate Priced Housing Program, Cherry Hill Township, NJ

In 1973, Cherry Hill Township (located in Camden County, New Jersey) amended its zoning code to create an R-5 Residential multi-family classification. This new R-5 classification provided developers a density bonus in exchange for providing at least five percent of the residential units to be available to low to moderate-income households and available at a reduced cost. The density bonus changed areas zoned for single-family detached homes on quarter-acre lots to areas that allow a maximum density of 10 units per acre. The units were deed-restricted, ensuring that in the future the units would be sold to low and moderate-income households at affordable prices.

These R-5 classifications amendments were implemented prior to the Mt. Laurel decisions in 1975 and 1983 that set the legal foundation for the New Jersey Fair Housing Act and the municipality's responsibility to provide their fair share of affordable housing. However, in 1982, the Township further revised the R-5 Program, renaming it the Moderate Priced Housing Program (MPH). The MPH fixed a sale price on a lower per-square foot basis, making units more affordable. In 1992, the Township increased the affordable set-aside from five to 20 percent to comply with the New Jersey Fair Housing Act and set income limits and deed restrictions as established by (COAH). There are currently 90 owner-occupied MPH units within the Township.

The intent of Cherry Hill's MPH Program was to provide affordable housing opportunities for moderate income workers (including teachers and emergency personnel), to allow the children of existing residents to be able to afford a house in the community where they grew up, and to allow residents to age in place. Like other supply-side programs, however, including New Jersey's COAH process and Montgomery County's MPDU Program, the success of the program relies heavily on a favorable housing market, since the production of affordable units is dependent on the simultaneous production and sale of market-rate units.

Recommendations

Improving the financial status and quality of life in the region's cities and older suburbs, achieving an appropriate regional jobs/housing balance, and increasing opportunities for disadvantaged people can be accomplished both by attracting both jobs and market rate residential development into the cities and older suburbs and by creating new affordable housing opportunities closer to existing suburban job centers. These solutions are not mutually exclusive and require a coordinated set of revisions to federal and state policies and programs, the property tax system, and local land use policies.

The Federal Government should:

- Continue to make the availability of affordable, accessible housing in sustainable, livable communities a national priority, including continuing to support the Department of Housing and Urban Development's efforts (in coordination with the Departments of Environmental Protection and Transportation) to create sustainable communities that provide housing opportunities for everyone.
- Commit additional funding to homelessness prevention, low and moderate income rental programs, affordable homeownership initiatives (including providing flexible funding to finance mixed-income communities in appropriate suburban locations), and community development.
- Review their program rules and guidelines to ensure that they support community planning and revitalization efforts. For example, Section 8 landlords that become tax delinquent should no longer be eligible for a federal subsidy until their taxes are made current.
- Link available discretionary funding (including transportation and infrastructure funding) to each community's efforts to address their share of the region's affordable housing needs.

New Jersey and Pennsylvania should continue their respective efforts to create an equitable balance of jobs and housing:

- **The Pennsylvania legislature** should require counties and municipalities to address a fair share of their region's housing need as a part of a comprehensive plan and, working through the Department of Community and Economic Development (DCED), should assume primary responsibility for establishing the goals, policies and standards for defining regional housing needs throughout the Commonwealth.

- **The New Jersey legislature** should require all New Jersey counties and municipalities to adopt fair share plans which realistically address their individual mandates for affordable housing and link eligibility for state discretionary funding (including transportation and infrastructure funding and funding from the Departments of Community Affairs and Environmental Protection) to the community's compliance with the intent of the Mt. Laurel court decisions and the provisions of the Fair Housing Act.

- **Both states** should continue their efforts to reduce housing costs and increase the availability of affordable housing alternatives by:
    - Streamlining permitting and review procedures, thereby reducing some of the regulatory barriers to affordable housing development.
    - Coordinating the housing and community development activities of various state agencies, to ensure common goals, avoid duplication of effort, increase efficiency, and maximize the effectiveness of limited resources.
    - Providing additional funding for affordable housing initiatives.
    - Linking eligibility for available state discretionary funding to local efforts to address a fair share of the region's affordable housing needs.
    - Targeting discretionary state funding (including funds available through their respective Departments of Community Affairs/Economic Development, Environmental Protection, and Transportation) to areas where the existing housing stock is currently affordable, to improve the ability of these communities to attract prospective homebuyers.
    - Implementing or expanding property tax relief programs that provide assistance to elderly and low-income homeowners struggling to meet the increasing property tax burden, such as property tax postponement or deferral, tax assistance, property tax caps, assessed value caps, homestead exemptions, or property tax credits.
    - Supporting programs that provide energy assistance to low and moderate income households, both for heating in the winter and cooling in the hotter summer months.
    - Requiring public utilities to dedicate funds for weatherization assistance, to help low and moderate income homeowners interested in weatherizing their homes and thereby reduce energy costs.
    - Researching, reviewing, and implementing revisions to the current property tax structure, particularly the way in which public services (especially education) are funded, to allow housing location decisions to be based on sound planning principles rather than financial considerations.
    - Researching and reviewing successful alternatives used in other regions or states to provide and maintain affordable housing and achieve an appropriate regional jobs housing balance and determining which programs or program components could be successfully implemented within their state.

Regional Agencies should:

- Assist the states and counties in defining regional housing needs.

- Provide data and technical assistance to county and local governments.
- Provide a regional perspective on both residential and non-residential development.
- Define the linkages between existing and proposed land uses and infrastructure.
- Undertake public education and outreach activities, to illustrate the local and regional benefits of providing affordable housing opportunities close to services and jobs and counter the negative perceptions associated with fair housing choice.

County Planning, Housing, and Community Development Agencies should:

- County planning agencies should work with state and regional agencies to define regional housing needs and adopt an affordable housing plan as a component of the County Comprehensive Plan or Master Plan.
- County housing authorities that manage housing vouchers should proactively enforce property maintenance requirements (including annual inspections) and review their program rules and guidelines to ensure that they support community planning and revitalization efforts.
- County planning, community development, and housing agencies should provide staff and resources to municipalities to assist them in quantifying their current and prospective housing needs and developing local affordable housing plans.
- County planning, community development, and housing agencies should undertake public education and outreach activities related to fair housing choice.

Municipalities should recognize their responsibility to provide for the housing needs of both current and prospective residents. Specific actions for local governments include the following:

- **Revise local planning and zoning codes to create additional affordable housing opportunities:**
  - Allow increased densities and an integration of land uses, particularly around transit, to increase accessibility to necessary services and improve service delivery.
  - Provide opportunities for an appropriate variety of housing types in residential zones, including increased densities in single-family zones and single story or “garden-style” townhouses.
  - Allow non-traditional affordable housing alternatives in appropriate locations, such as accessory dwelling units and elder cottages.
  - Provide for inclusionary zoning in appropriate locations, where developers are offered density bonuses in exchange for providing affordable units. More information on inclusionary zoning can be found in DVRPC’s *Municipal Zoning Tool #9: Inclusionary Zoning* (June 2006).

- Allow unrelated adults to share homes in single-family residential zones. Re-defining the definition of "family" to include two or more unrelated adults over the age of 65, for example, would allow older homeowners to share their housing units with unrelated elderly tenants, reducing housing costs for both and providing companionship and support as they grow older.
- Participate in public/private partnerships with the goal of producing accessible, affordable housing units.

- **Preserve the existing stock of affordable housing:**
  - Expand available assistance for homeowners and landlords for rehabilitation of the home's major systems (plumbing, heating, and electrical systems as well as the roof) and for other improvements (including improvements necessary to make the home accessible and aesthetic improvements such as siding or painting).
  - Adopt or revise and aggressively enforce a local property maintenance code, including both homeowners and landlords (including private owners as well as Section 8 landlords and public housing authorities).
  - Pursue all legal means of requiring landlords to maintain their rental properties.
  - Pursue all means available to legally acquire abandoned properties and properties that landlords have refused to maintain.

The Development Community should:

- Take advantage of all available programs and incentives to reduce the cost of housing construction.
- Market housing at a price that reflects any cost savings resulting from reduced land and/or construction costs.
- Balance their required profit margin with the public need for affordable housing, as they work with local municipalities to reduce their development costs and thereby create affordable housing opportunities.
- Work with the planning community and organizations like the Urban Land Institute (ULI) to dispel myths and promote the benefits of affordable housing and mixed-income communities.

Next Steps

At the direction of the Housing Study Advisory Committee, DVRPC is currently compiling a region-wide municipal-level affordable housing needs analysis. The intent of this analysis is to establish present regional affordable housing need based on an analysis of existing demographic conditions and the current housing stock; identify future regional housing needs based on projected population and employment growth; and allocate the regional housing need to county and local jurisdictions.

The housing needs analysis will be published by DVRPC as a separate technical memorandum, to be released early in 2012. Additionally, the Commission should undertake a regional analysis of impediments to fair housing choice in Greater Philadelphia as defined by the U.S. Department of Housing and Urban Development (HUD) and adopt a regional housing plan as a component of the Greater Philadelphia region's Year 2040 long-range transportation and land use plan, scheduled for adoption in 2013.

Given the means by which most local services are funded (especially education), concentrating low and moderate income families in certain municipalities (specifically, cities, boroughs, and older suburbs) places an unfair financial burden on these communities as they struggle to provide necessary services to disadvantaged residents. Concentrations of low income housing units may also act as a deterrent to market-rate residential developers and non-residential redevelopment efforts.

Requiring that all of the region's municipalities provide a fair share of affordable housing, however, will likely increase sprawl and result in disadvantaged residents living in areas where access to services and employment is limited. In that respect, targeting housing development (including affordable housing) to areas with existing services and access to jobs makes logical sense. The regional analysis of impediments and regional housing planning process must address and balance these valid but often competing regional objectives.

Resources

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New Jersey Fair Housing Act, amended July 2008.

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Southeastern Wisconsin Regional Planning Commission at http://www.sewrpc.org.

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Uniform Housing Affordability Controls, NJAC 5:80-26.1 et seq. December 2004.

United States Department of Housing and Urban Development. *Programs of HUD*, 2005.

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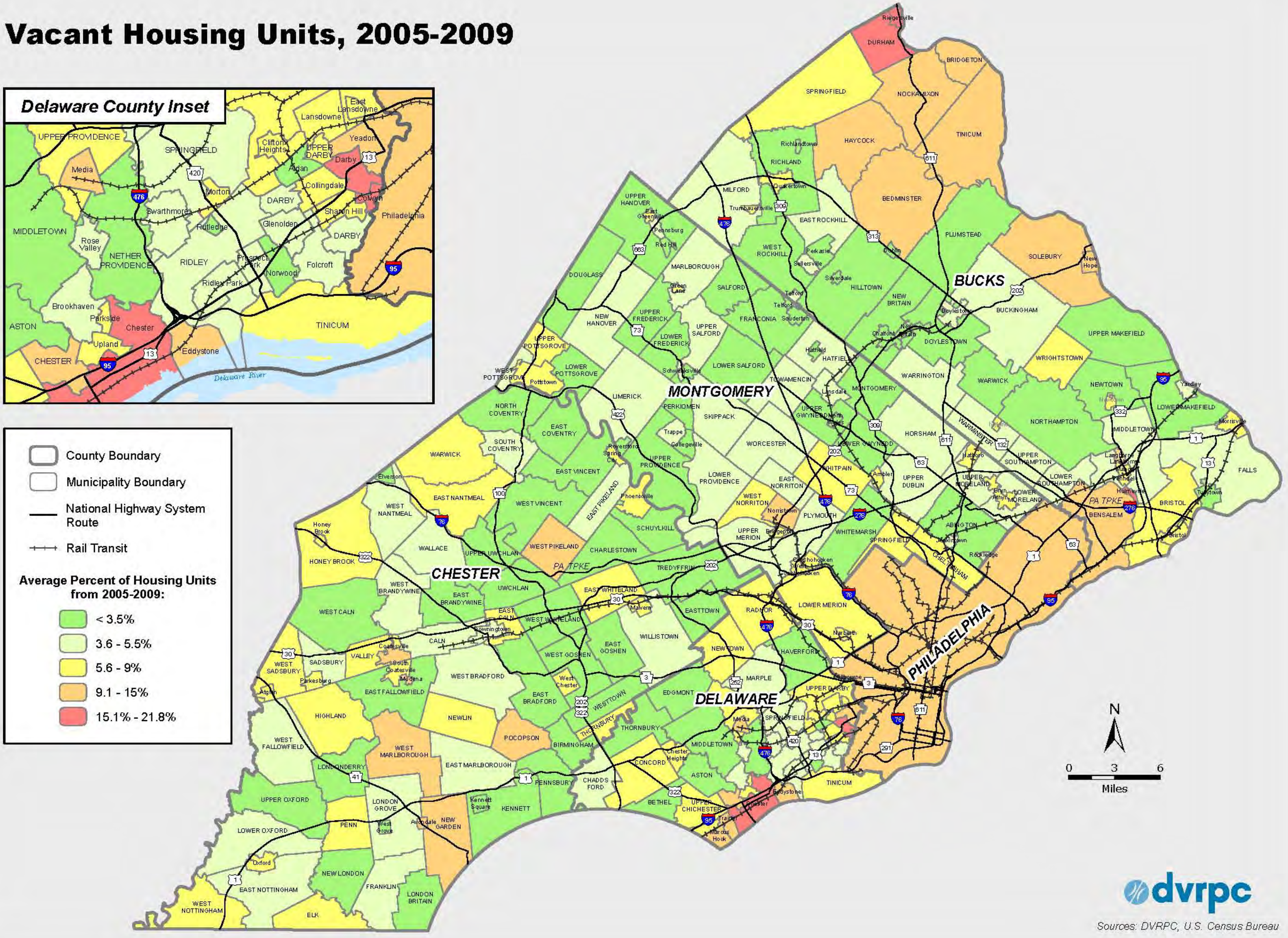
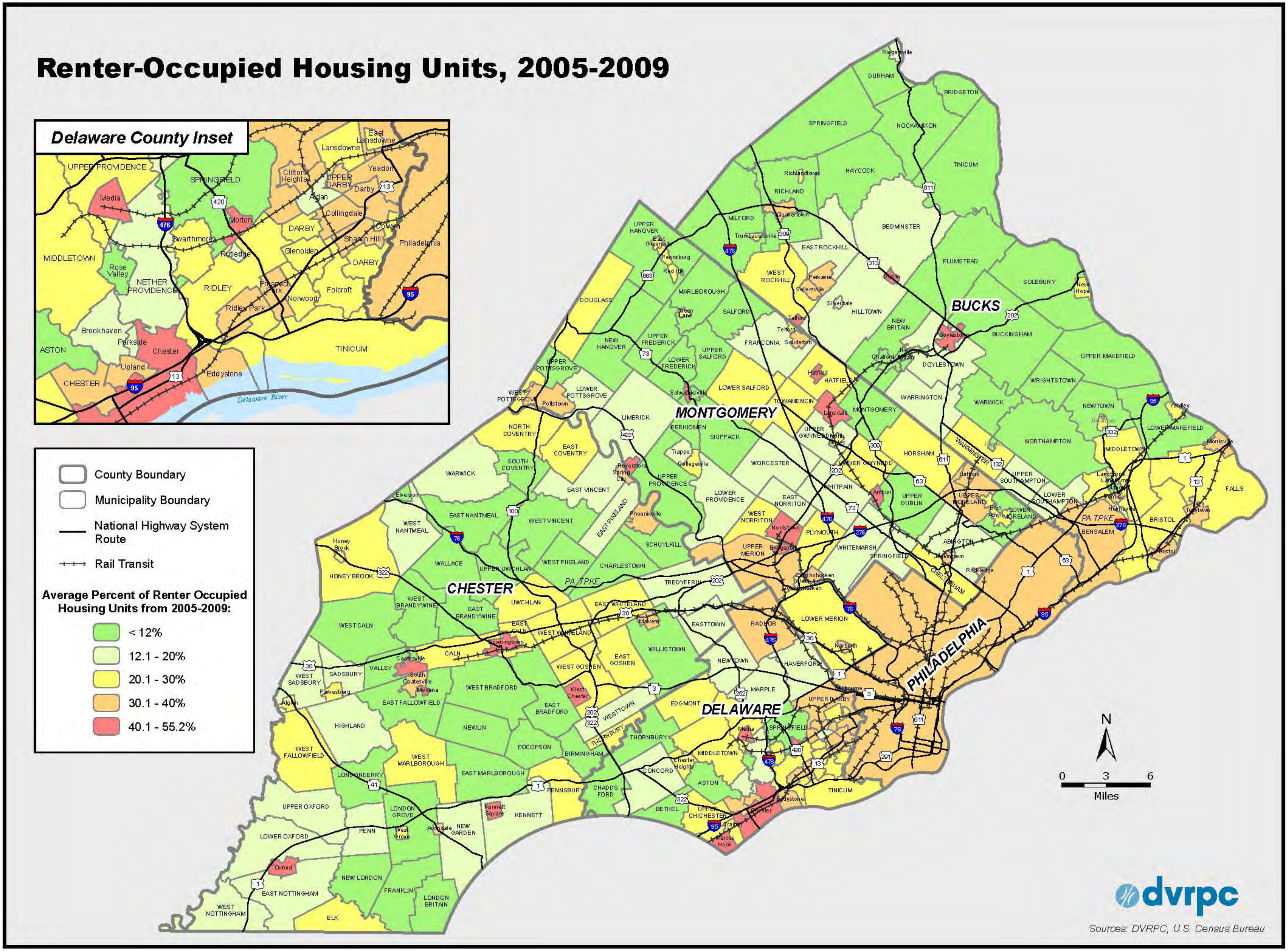
APPENDIX A

Southeastern Pennsylvania Counties

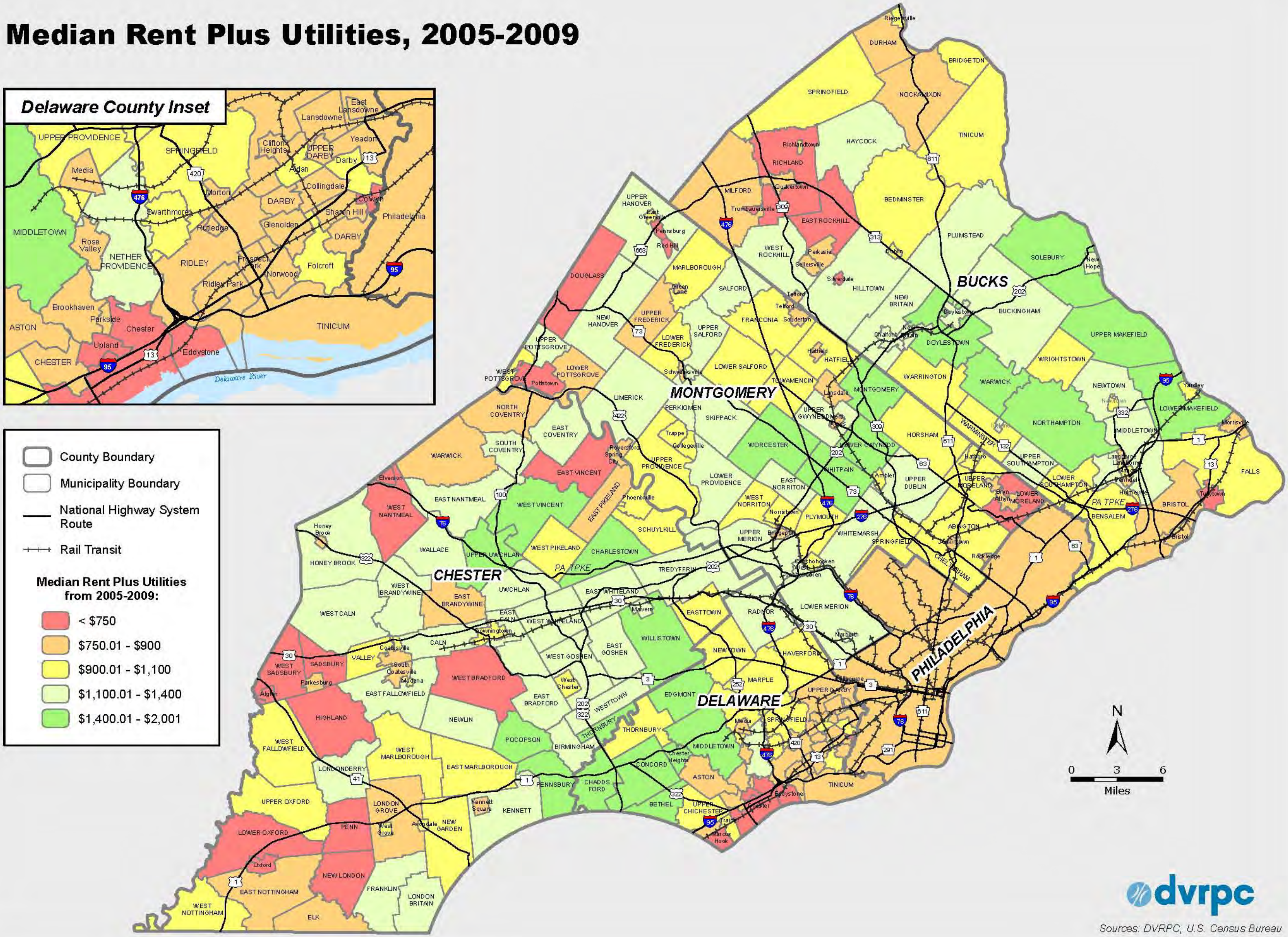
Vacant Housing Units, 2005-2009



Renter-Occupied Housing Units, 2005-2009

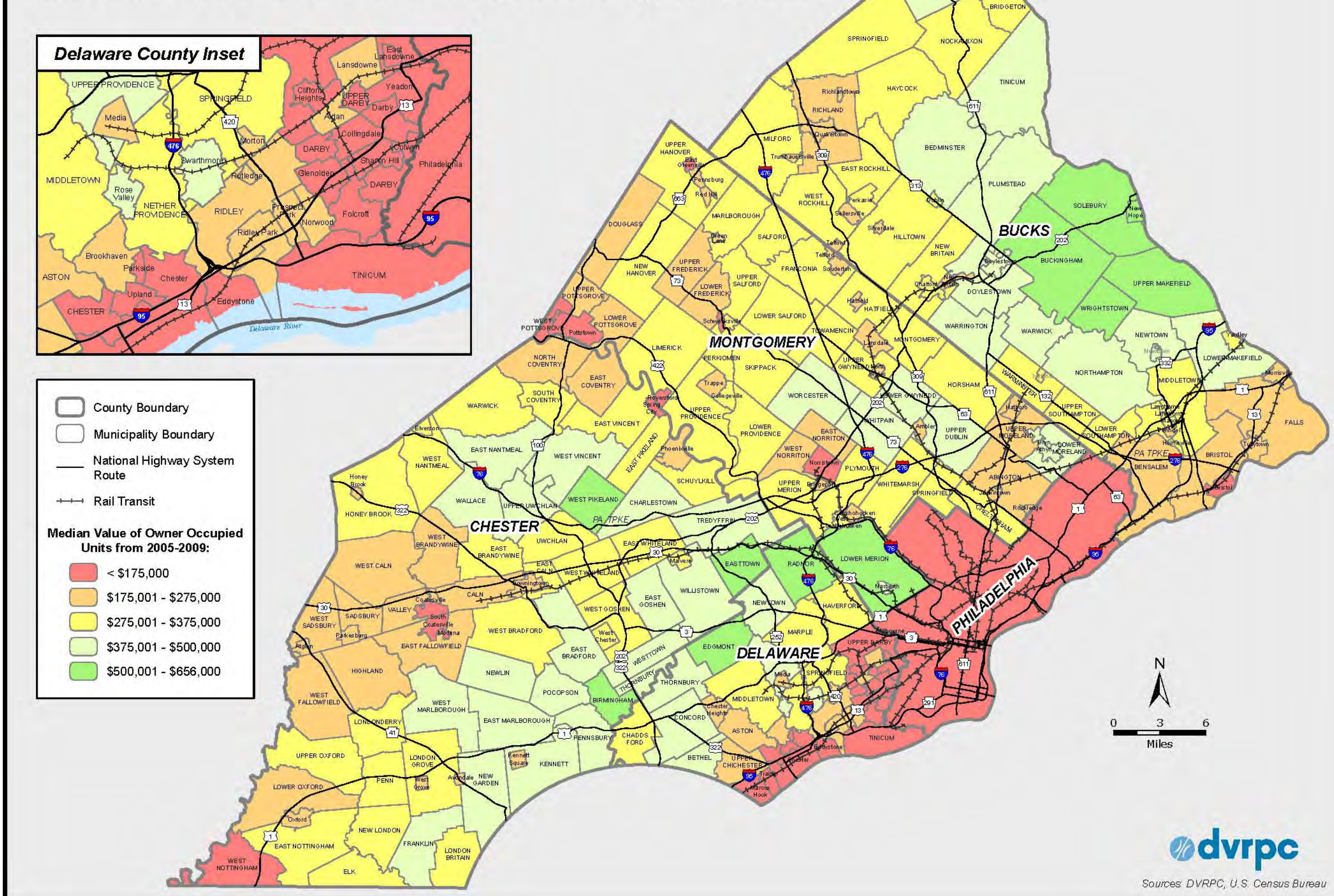


Median Rent Plus Utilities, 2005-2009

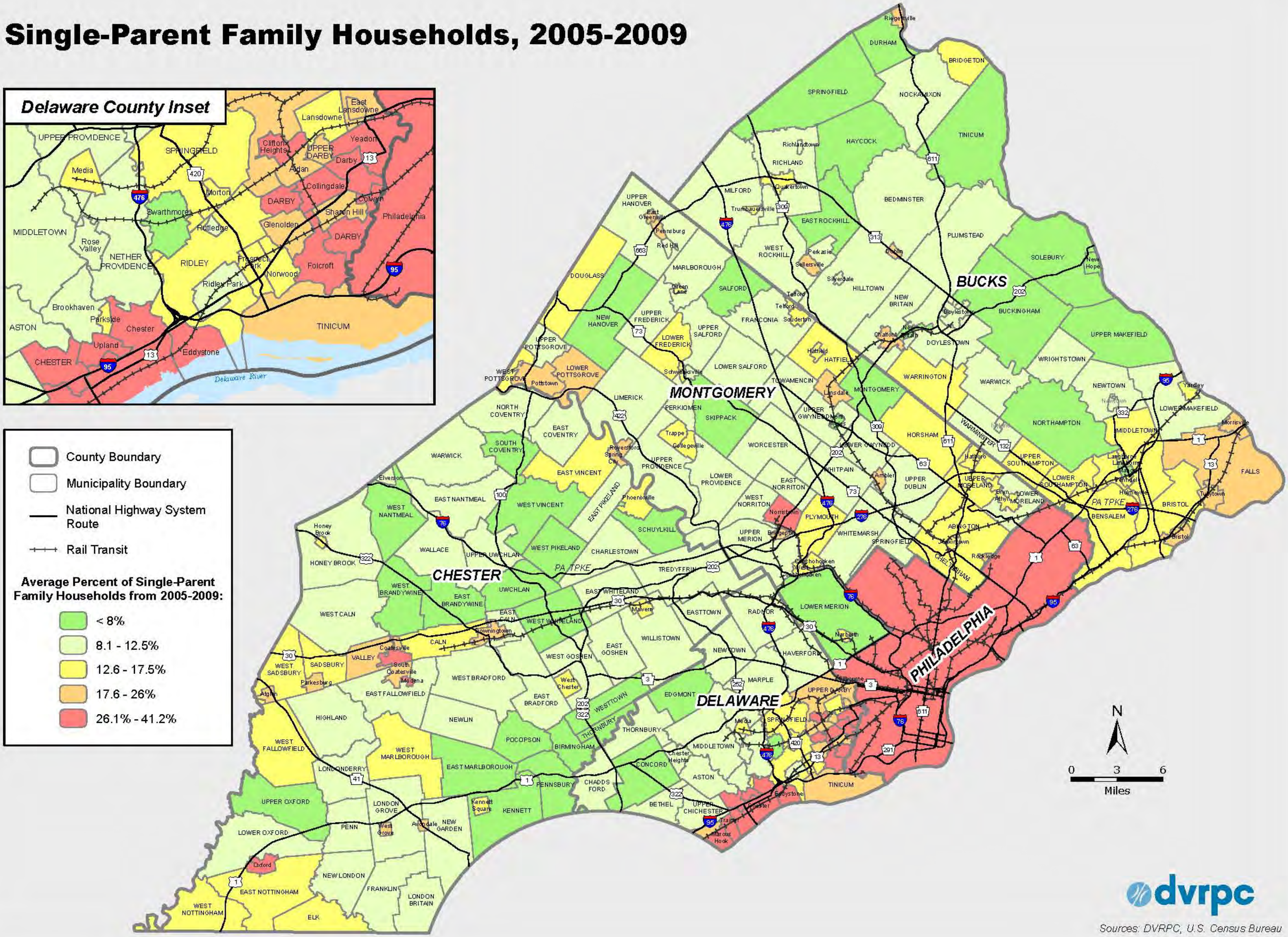


Sources: DVRPC, U.S. Census Bureau

Median Value of Owner-Occupied Units, 2005-2009

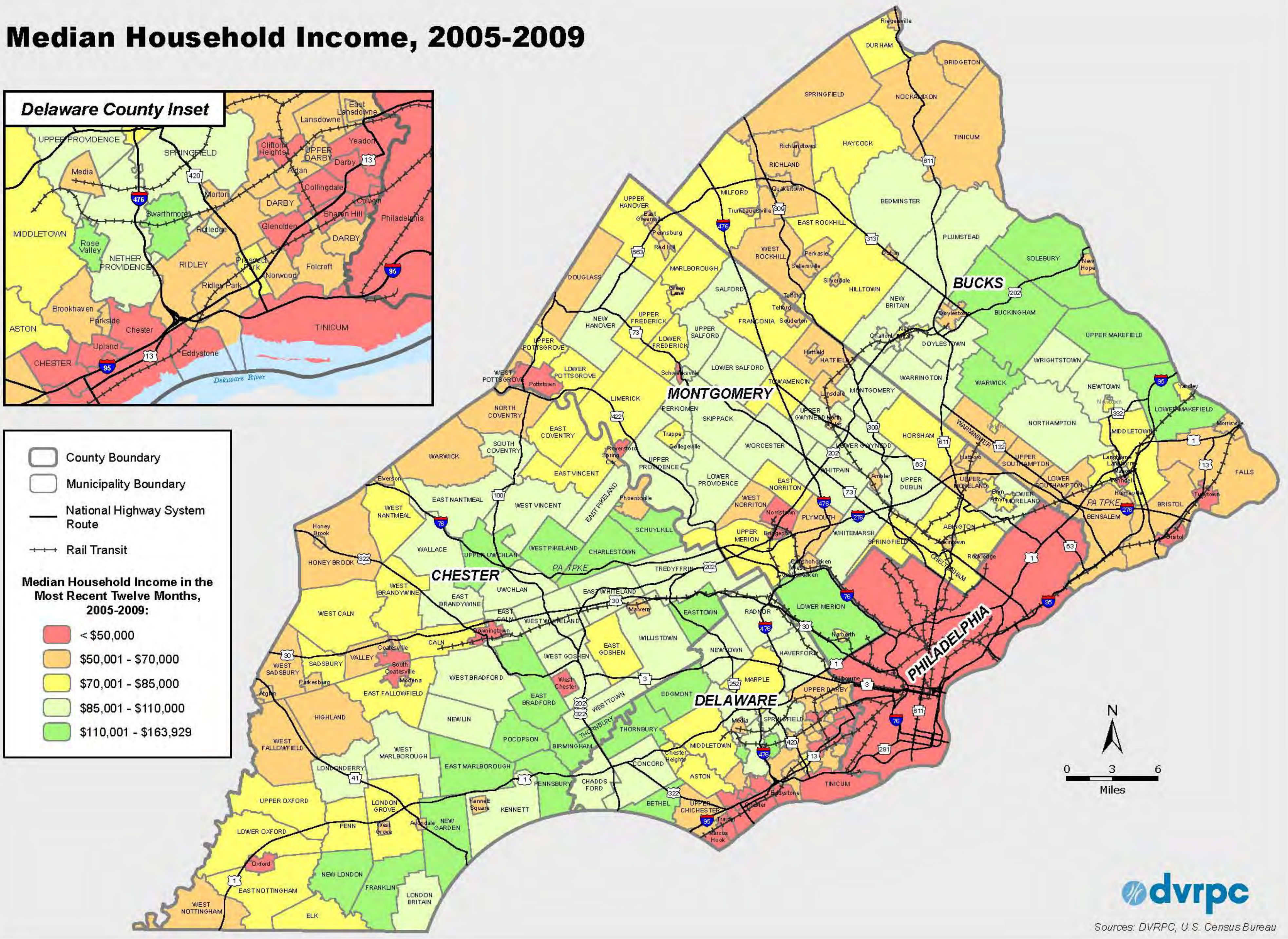


Single-Parent Family Households, 2005-2009



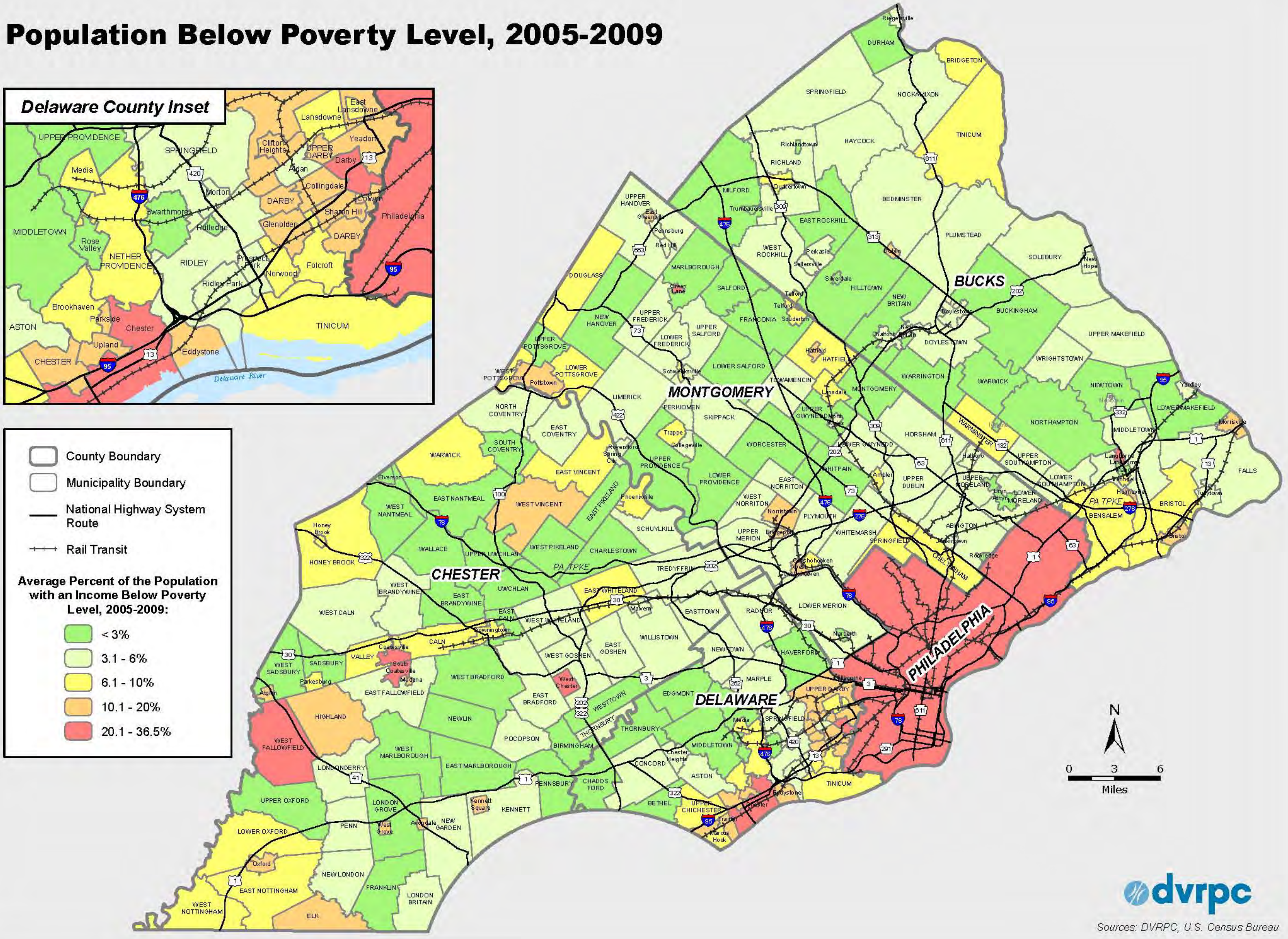
Sources: DVRPC, U.S. Census Bureau

Median Household Income, 2005-2009

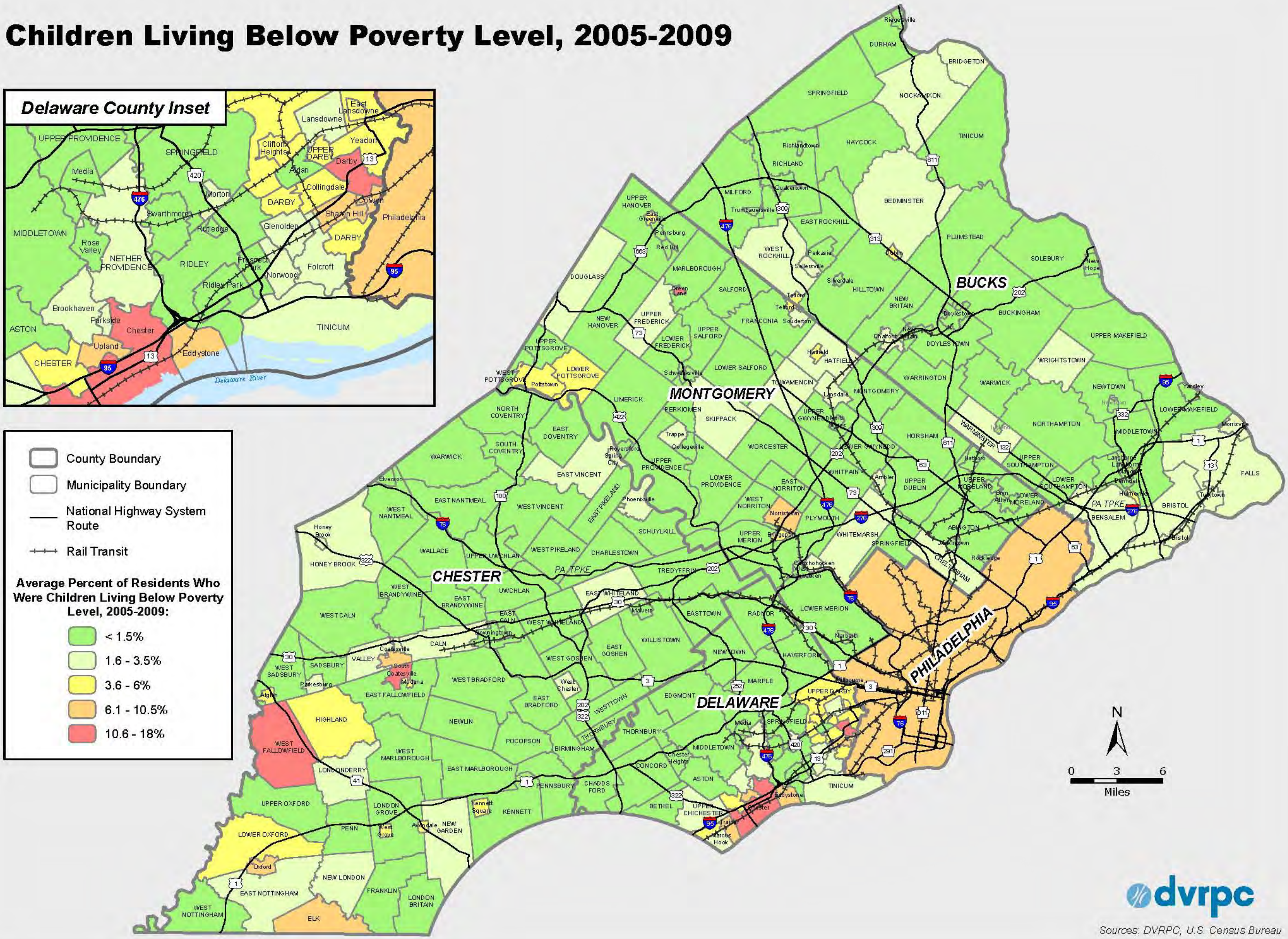


Sources: DVRPC, U.S. Census Bureau

Population Below Poverty Level, 2005-2009



Children Living Below Poverty Level, 2005-2009

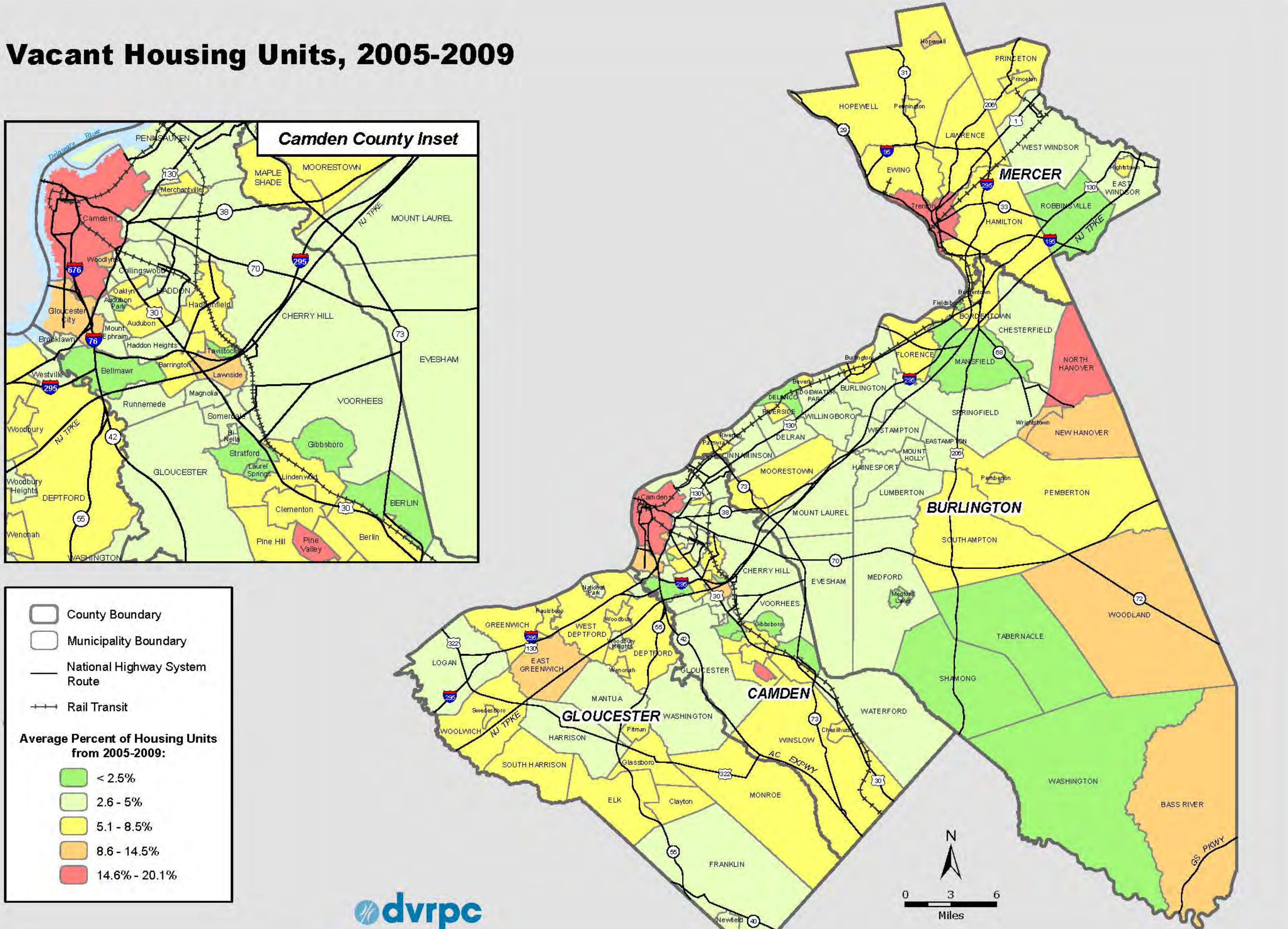


Sources: DVRPC, U.S. Census Bureau

APPENDIX B

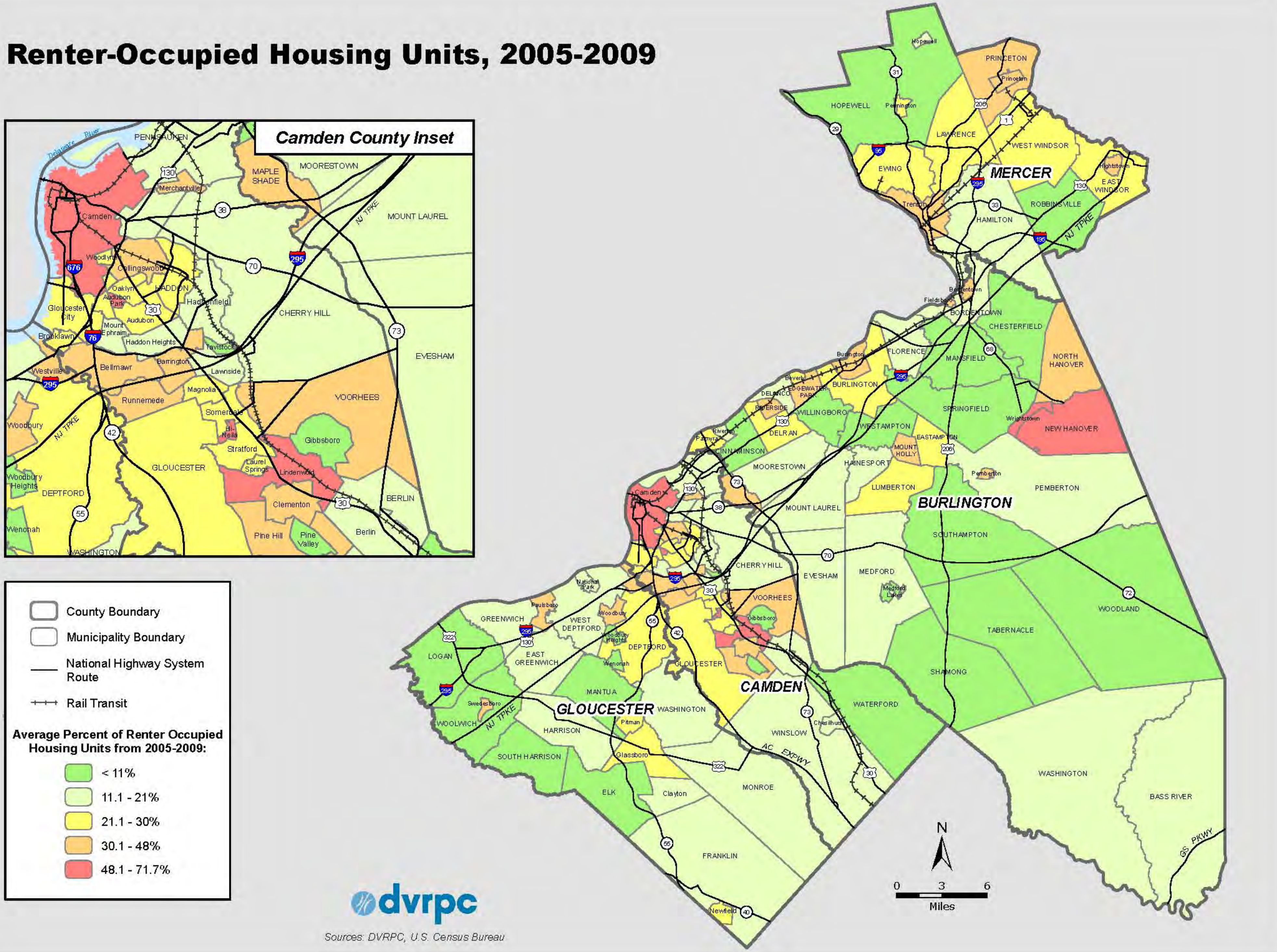
Southern New Jersey Counties

Vacant Housing Units, 2005-2009



Sources: DVRPC, U.S. Census Bureau

Renter-Occupied Housing Units, 2005-2009



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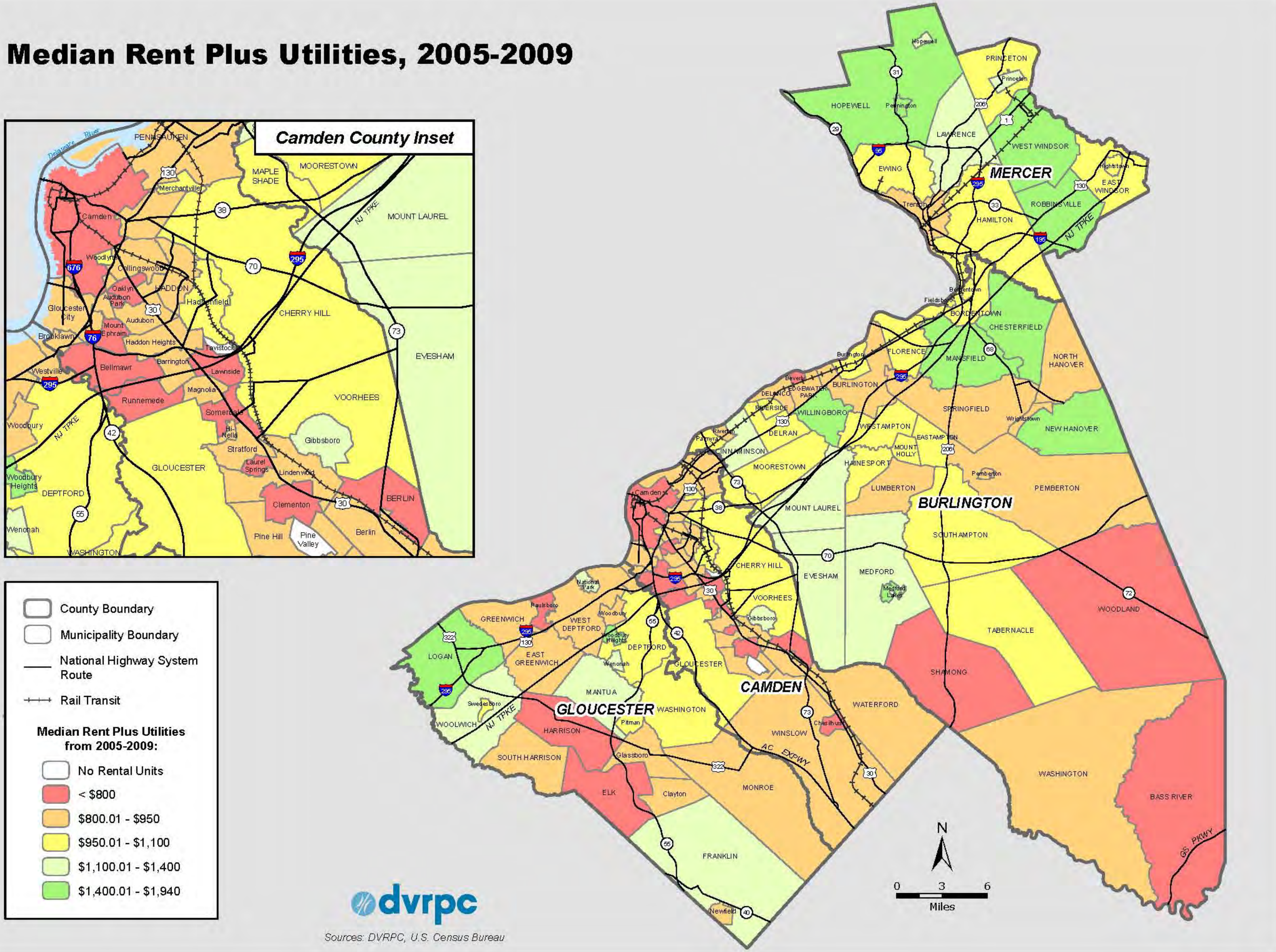
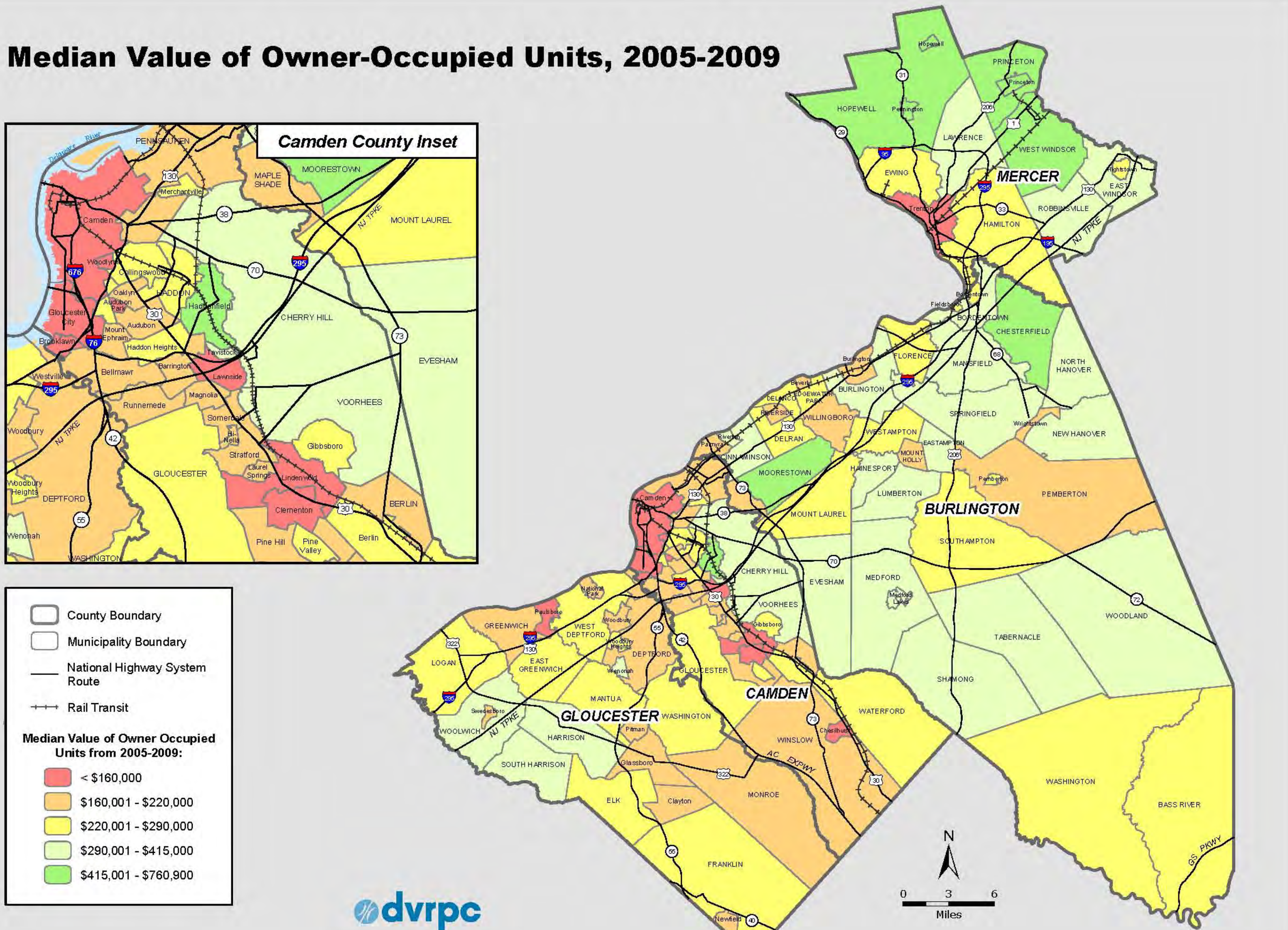
Sources: DVRPC, U.S. Census Bureau

Median Rent Plus Utilities, 2005-2009



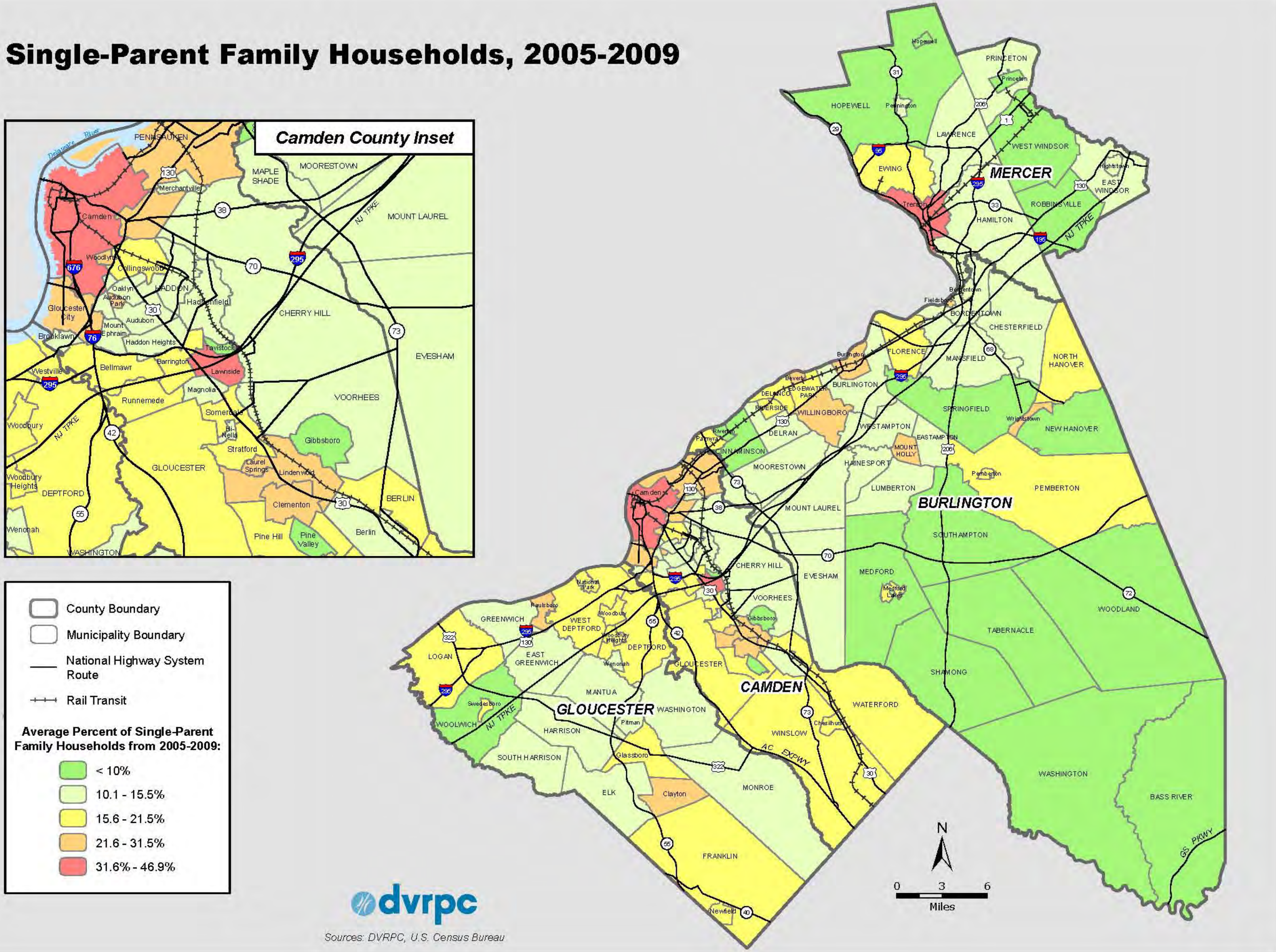
Sources: DVRPC, U.S. Census Bureau

Median Value of Owner-Occupied Units, 2005-2009

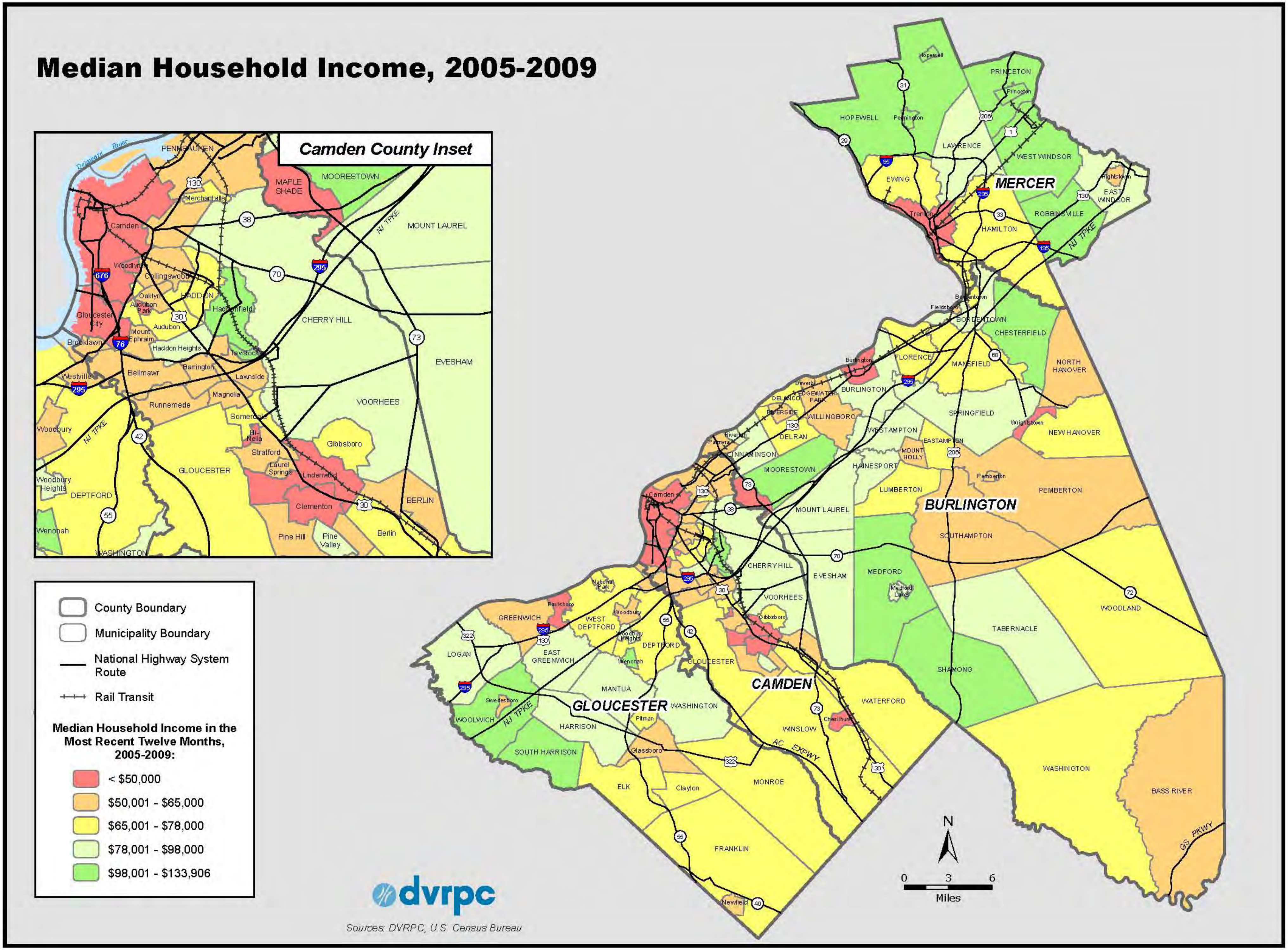


Sources: DVRPC, U.S. Census Bureau

Single-Parent Family Households, 2005-2009

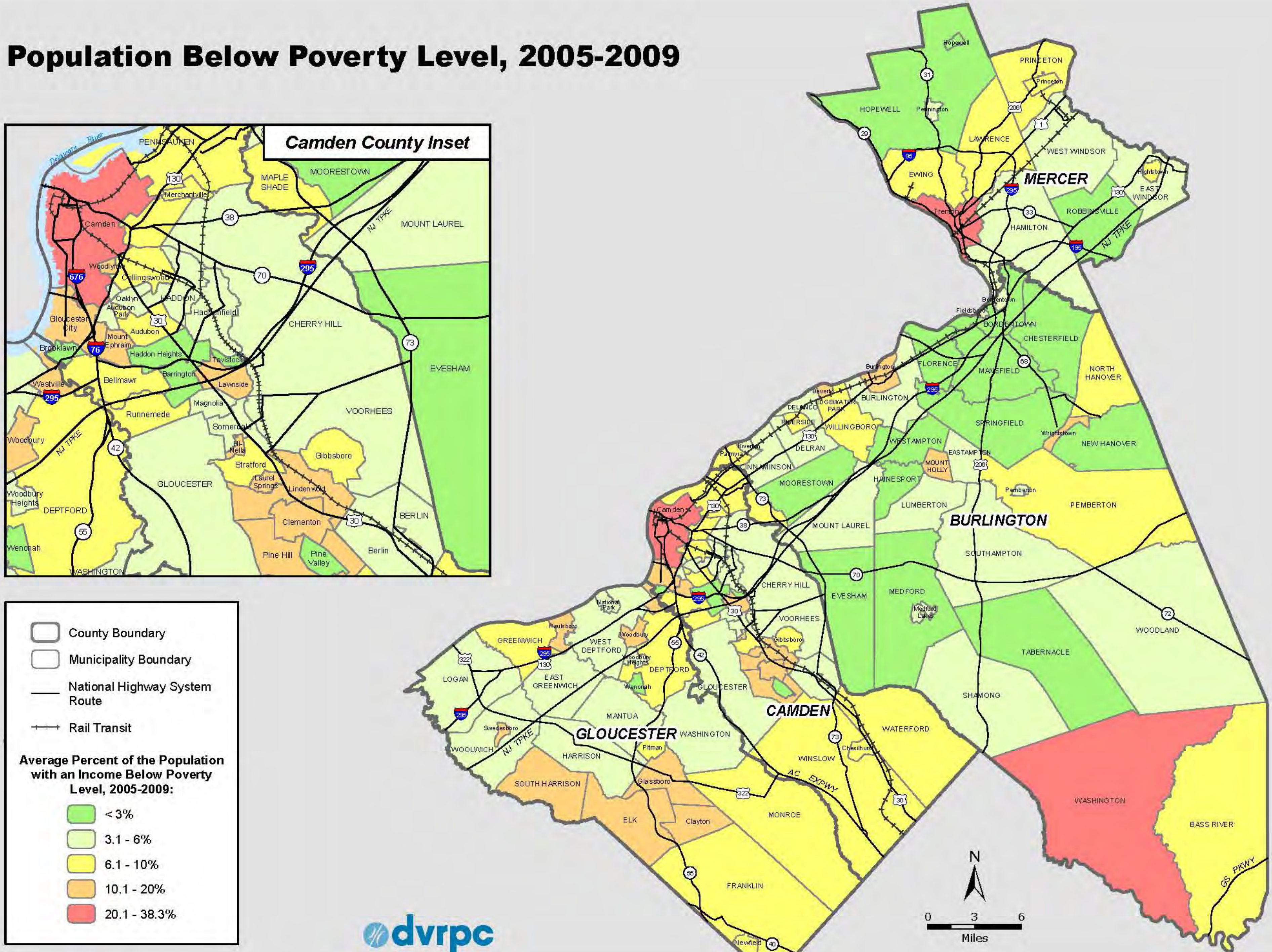


Median Household Income, 2005-2009



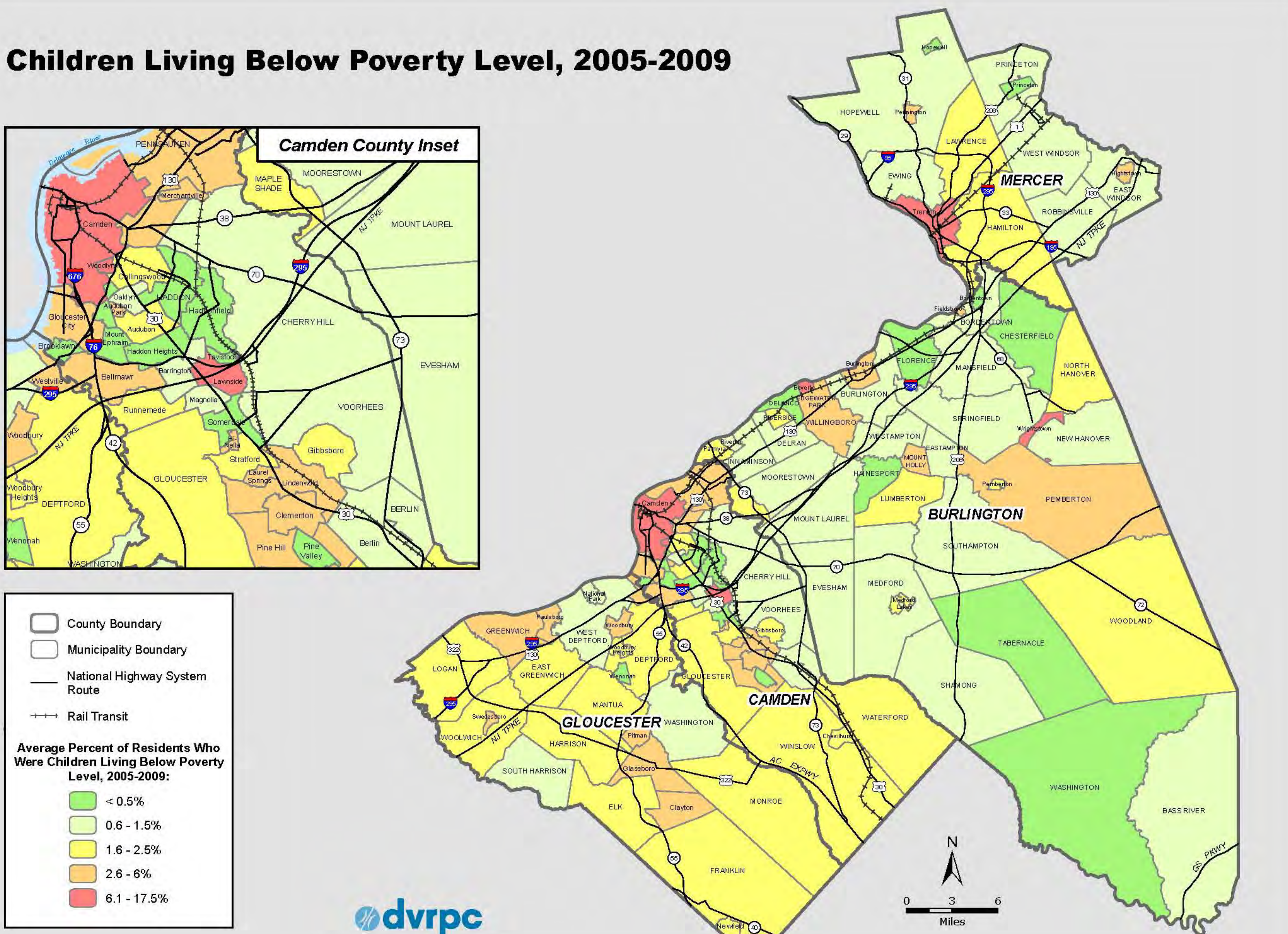
Sources: DVRPC, U.S. Census Bureau

Population Below Poverty Level, 2005-2009



Sources: DVRPC, U.S. Census Bureau

Children Living Below Poverty Level, 2005-2009

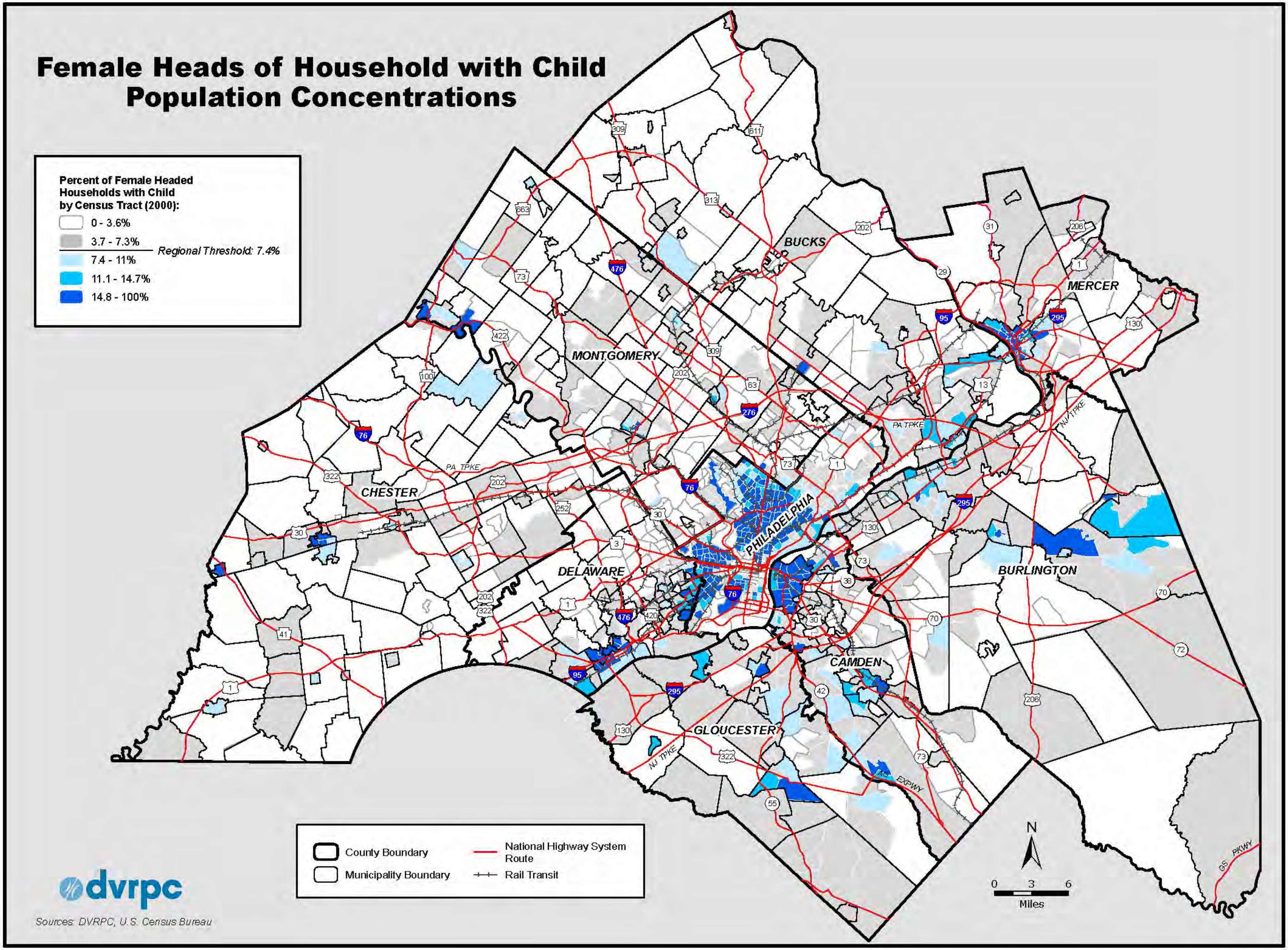


Sources: DVRPC, U.S. Census Bureau

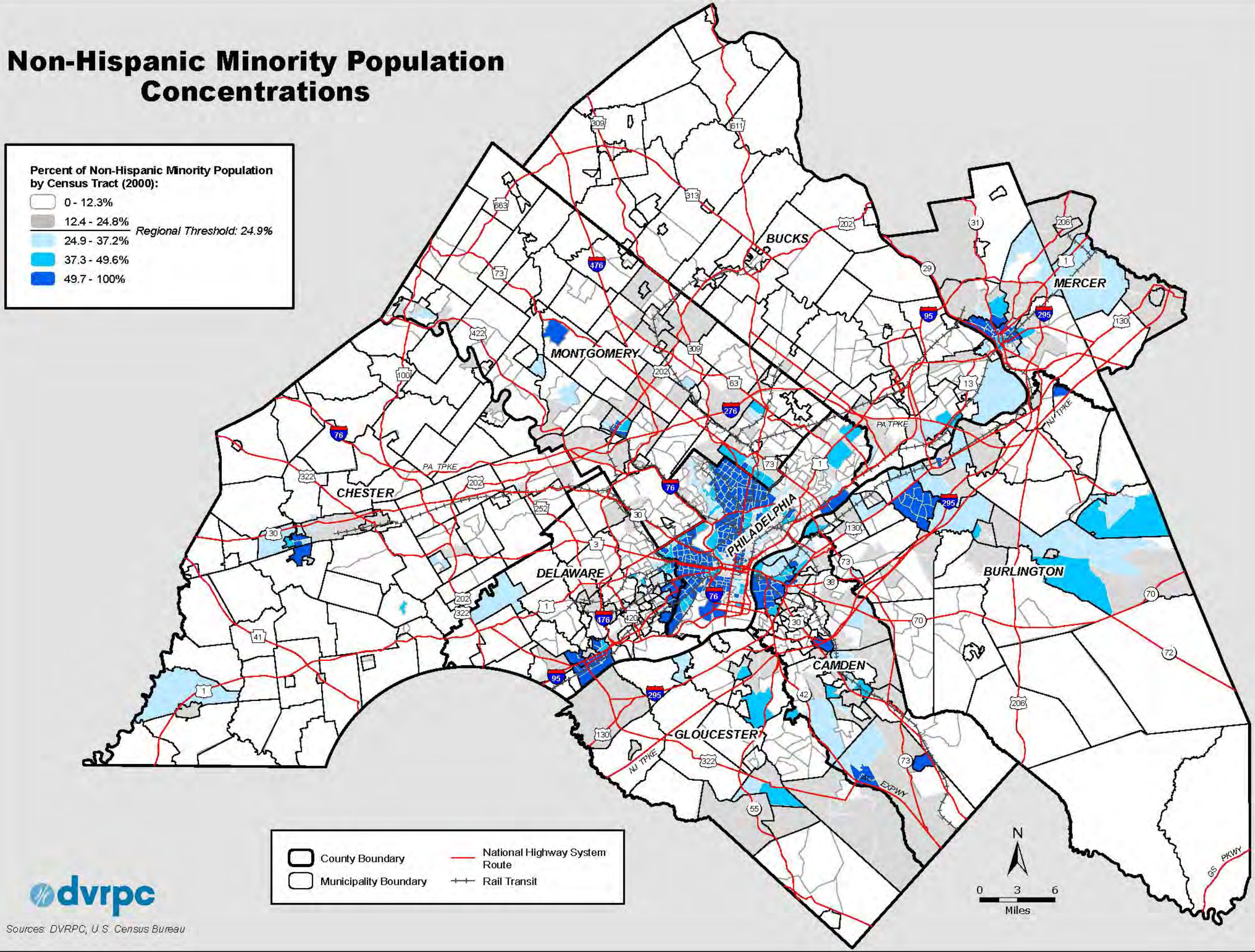
APPENDIX C

Degrees of Disadvantage Data

Female Heads of Household with Child Population Concentrations



Non-Hispanic Minority Population Concentrations



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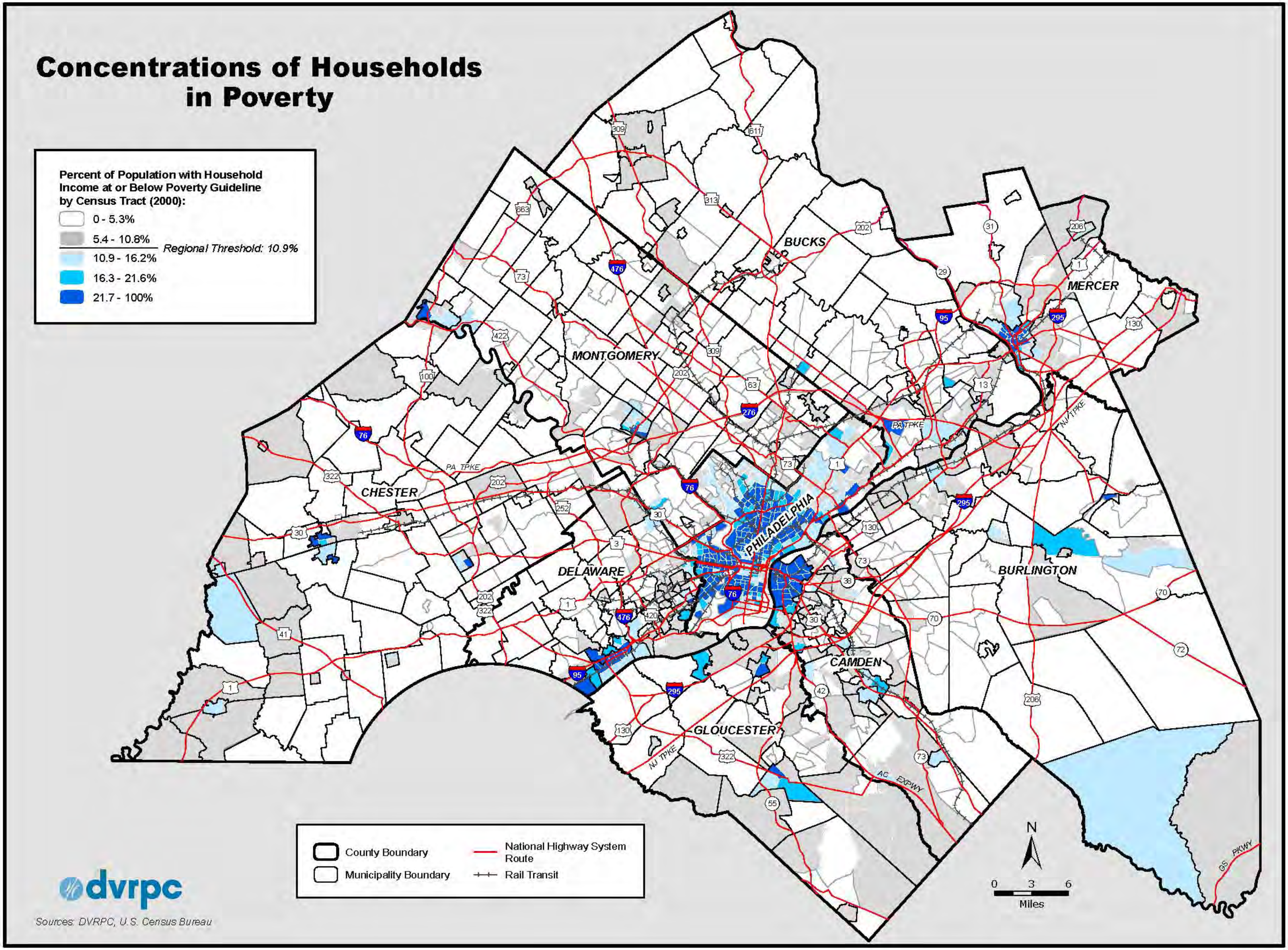
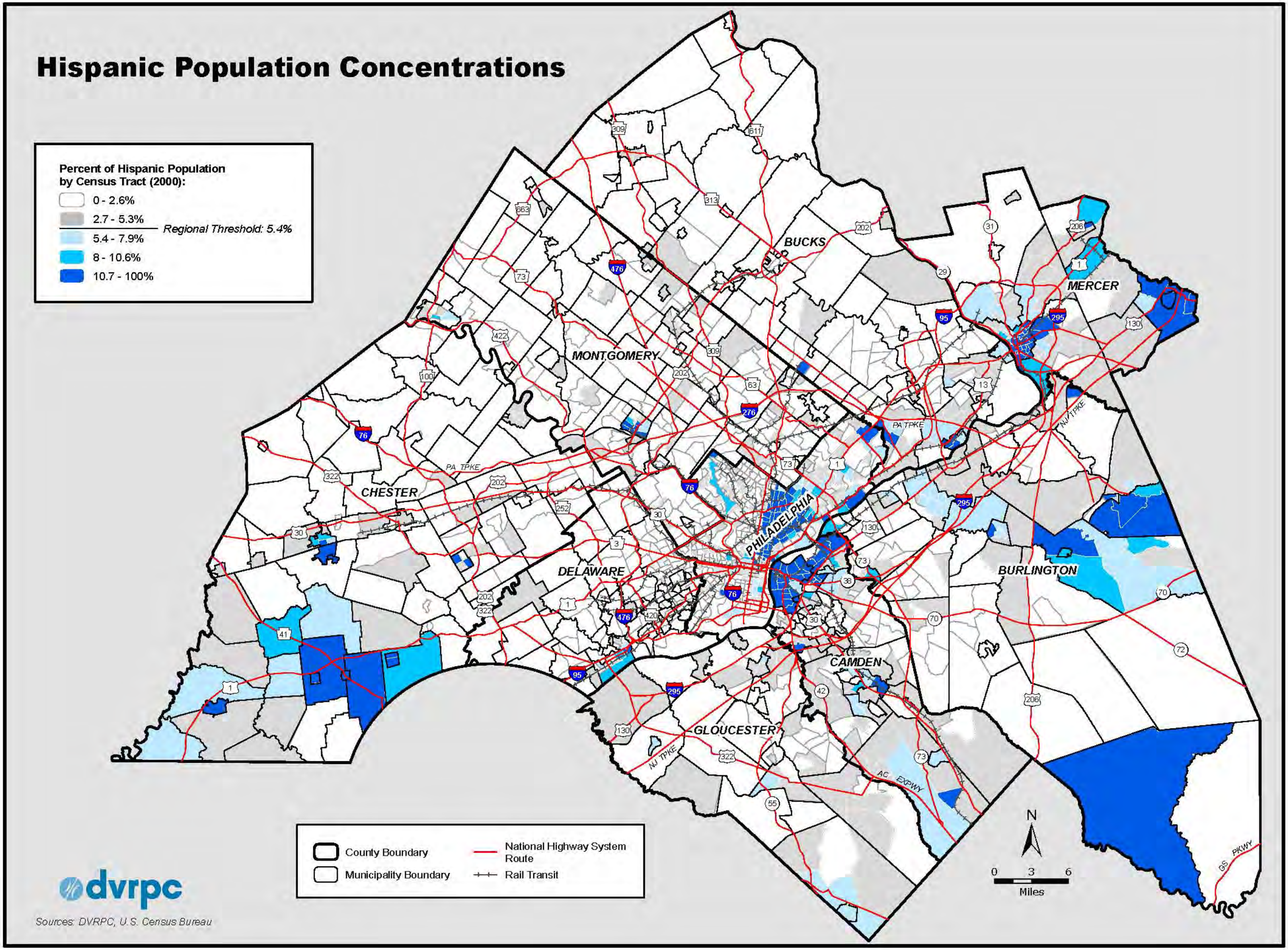
Sources: DVRPC, U.S. Census Bureau

Concentrations of Households in Poverty



Sources: DVRPC, U.S. Census Bureau

Hispanic Population Concentrations



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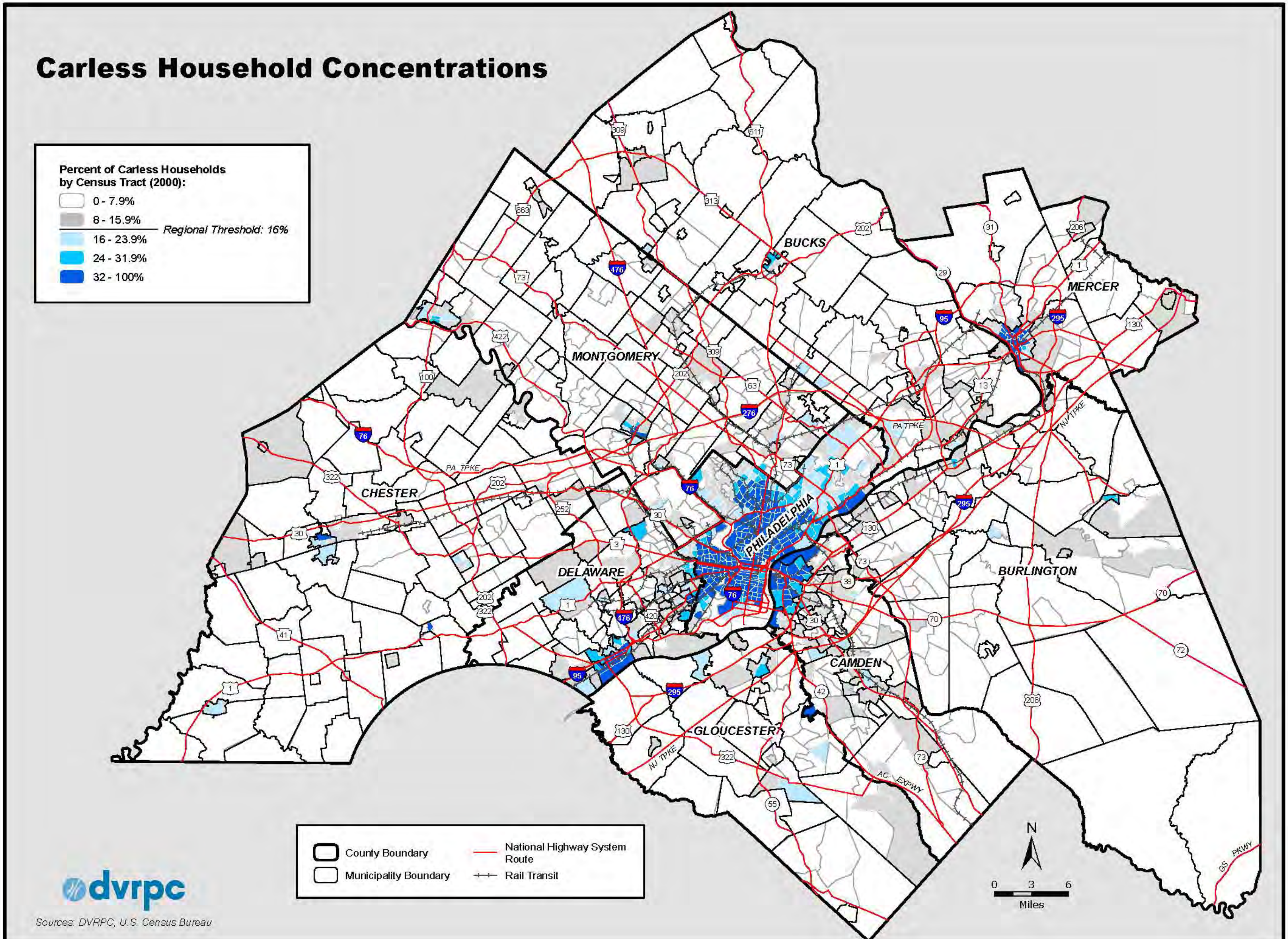
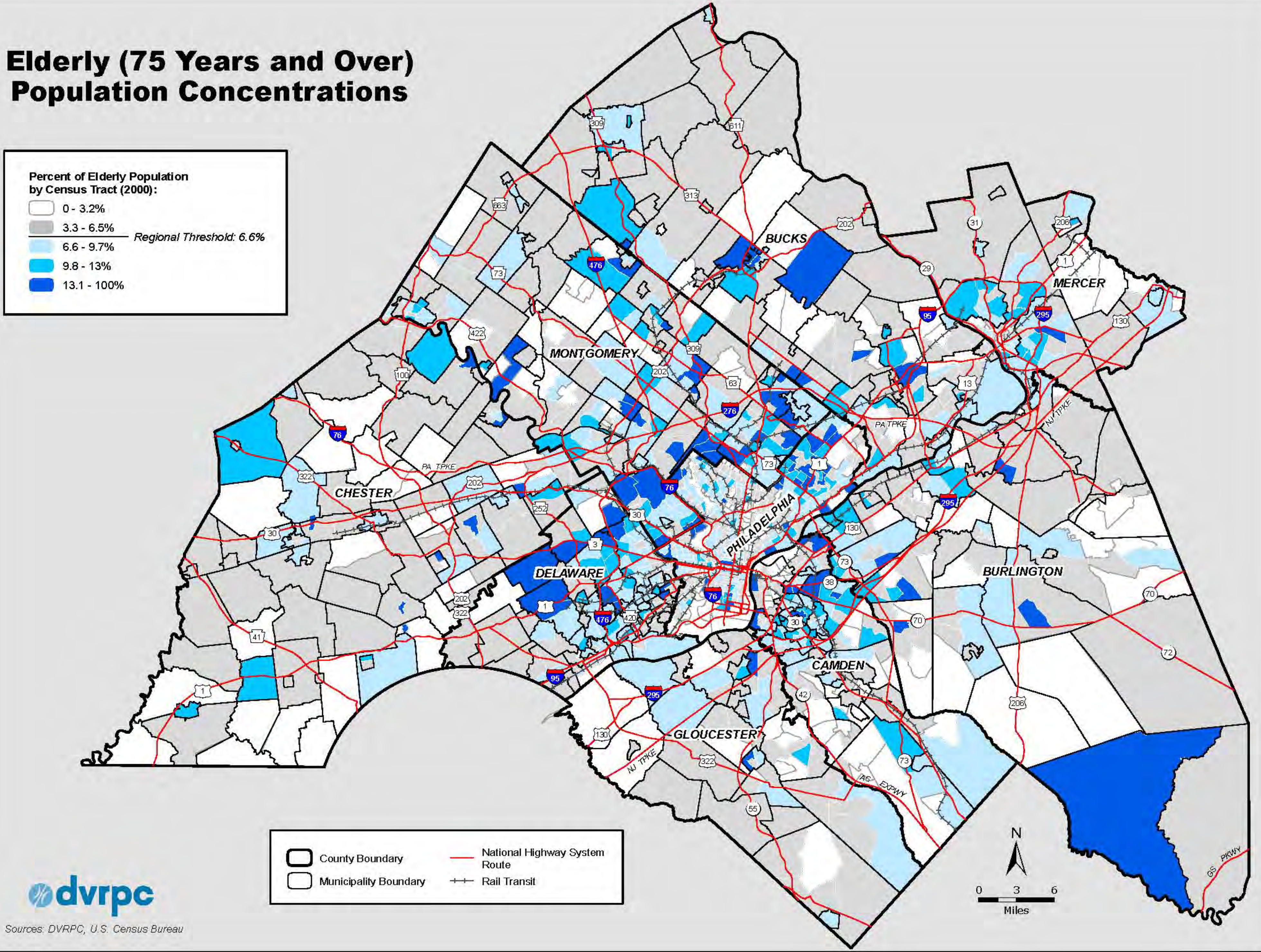
Sources: DVRPC, U.S. Census Bureau

Carless Household Concentrations



Sources: DVRPC, U.S. Census Bureau

Elderly (75 Years and Over) Population Concentrations



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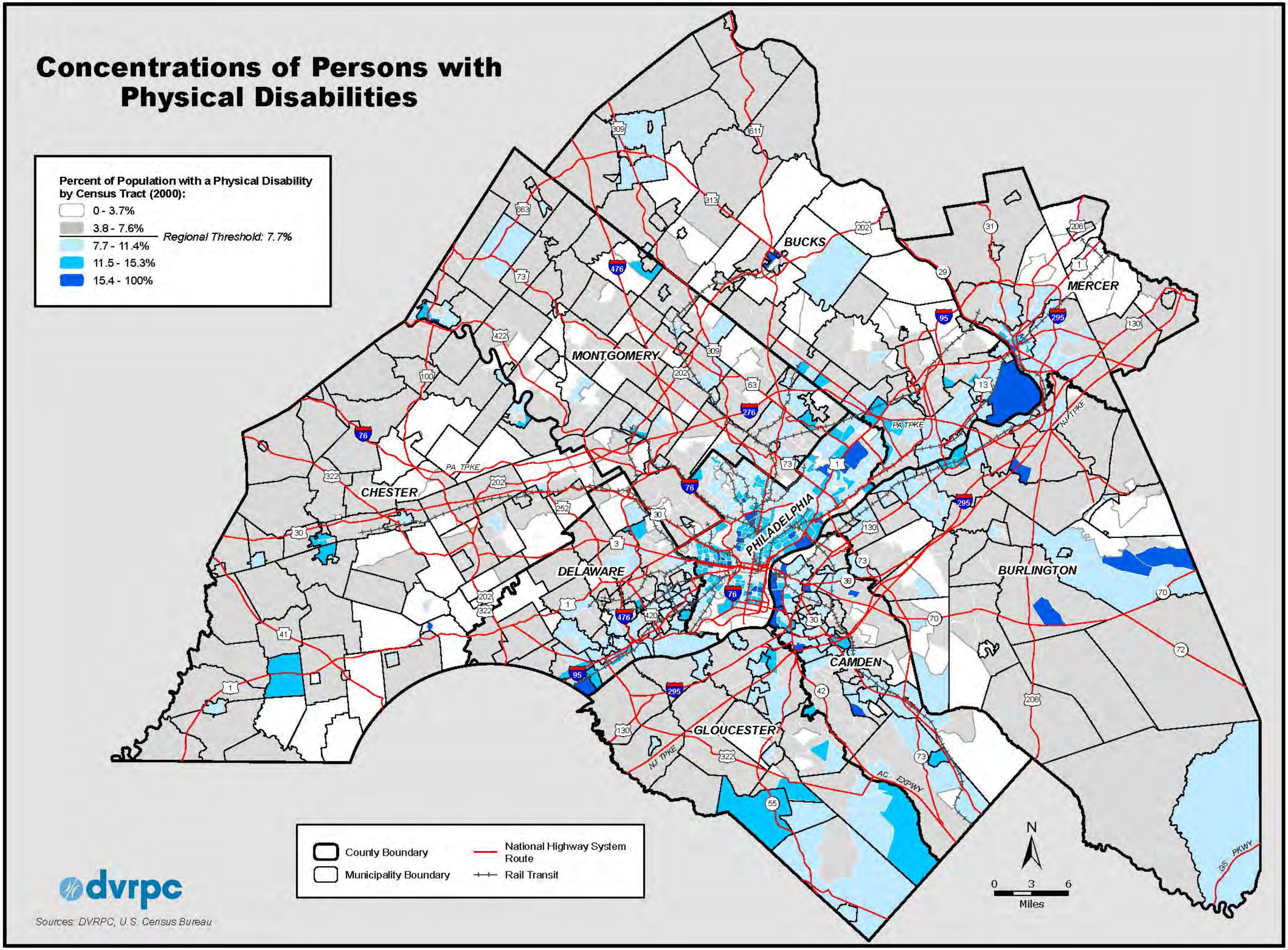
Sources: DVRPC, U.S. Census Bureau

Concentrations of Persons with Physical Disabilities



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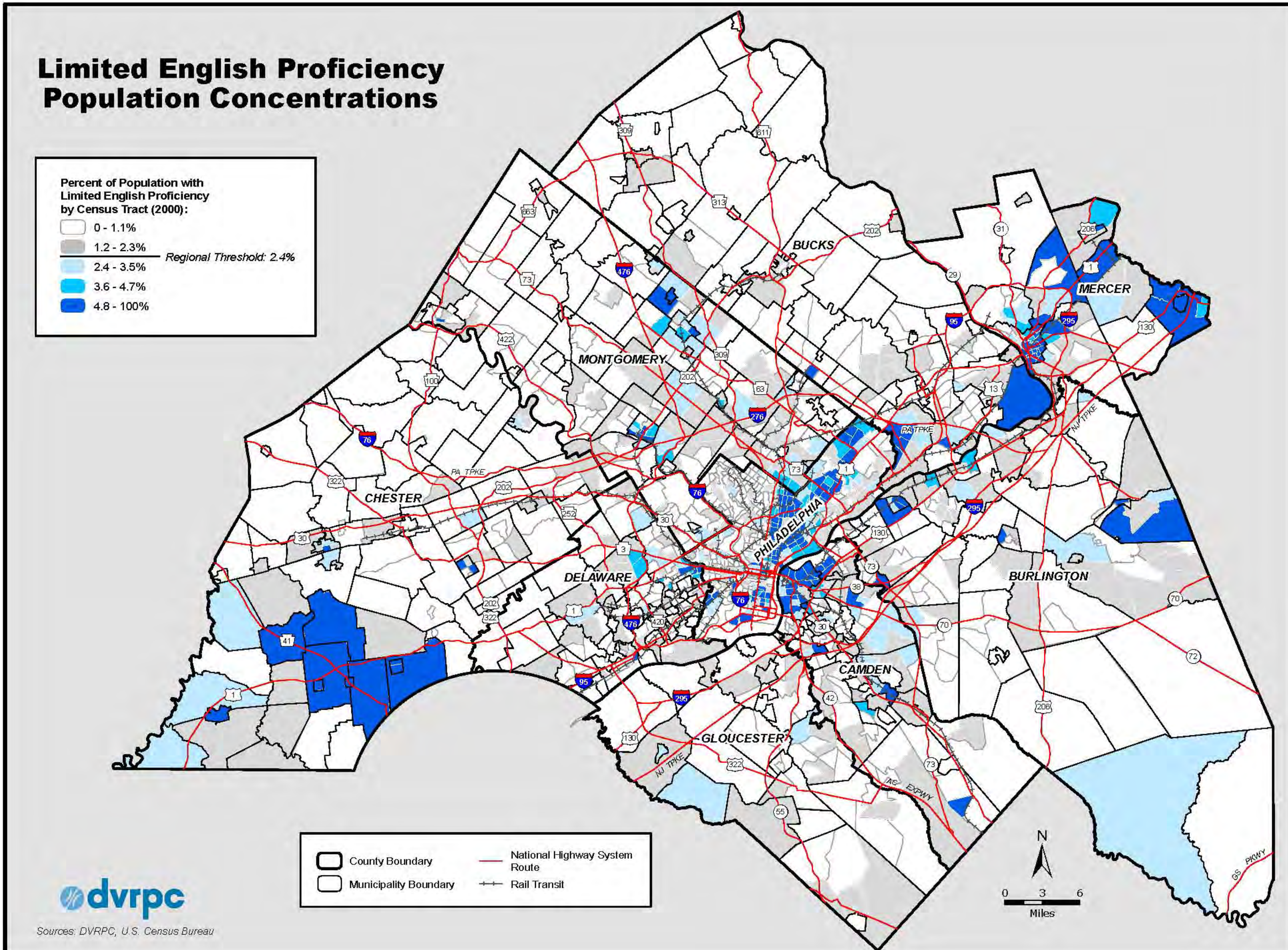
Sources: DVRPC, U.S. Census Bureau

Limited English Proficiency Population Concentrations



Sources: DVRPC, U.S. Census Bureau

Publication Title:	The Mismatch between Housing and Jobs: A 2011 Update and Discussion on Achieving Balance
Publication Number:	11058
Date Published:	November 2011
Geographic Area Covered:	DVRPC nine-county region, including Bucks, Chester, Delaware, Montgomery, and Philadelphia counties in Pennsylvania and Burlington, Camden, Gloucester, and Mercer counties in New Jersey
Key Words	Regional housing assessment, public housing, publicly-assisted housing, Housing Voucher Choice Program, jobs/housing balance, fair share housing, housing allocation, housing trust fund

Abstract:

The overall goal of this report, initiated in FY 2010 for the Southeastern Pennsylvania counties and expanded in FY 2011 to include the region's four Southern New Jersey counties, is to assess the region's current housing stock, evaluate the balance between jobs and housing, identify potential alternatives for achieving a better regional jobs/housing balance, to promote socioeconomic balance and diversity throughout Greater Philadelphia. The report begins with an assessment of the region's housing stock, including an inventory of existing public and assisted housing. The study continues with a discussion of current federal and state housing-related programs, policies, and initiatives that are thought to have influenced residential development patterns.

Several existing statewide, regional, county, and local alternatives for providing and maintaining affordable housing and achieving an appropriate regional jobs housing balance are reviewed and their potential applicability to the Greater Philadelphia region is discussed. The study concludes with a set of recommendations for addressing the region's mismatch between the location of affordable housing opportunities and jobs, including actions that could be taken by the federal and state governments, regional and county agencies, municipalities, and the development community.

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