

# **HOMEOWNERSHIP**

*A Vanishing Dream ?*



**DELAWARE VALLEY REGIONAL PLANNING COMMISSION**

**NOVEMBER 1990**



# **HOMEOWNERSHIP**

## *A Vanishing Dream ?*

**HOUSING AFFORDABILITY  
in the  
DELAWARE VALLEY REGION**

Prepared by:



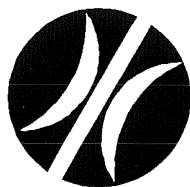
**Delaware Valley Regional  
Planning Commission**

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Created in 1965, the Delaware Valley Regional Planning Commission (DVRPC) is an interstate, intercounty and intercity agency which provides continuing, comprehensive and coordinated planning for the orderly growth and development of the Delaware Valley region. The region includes Bucks, Chester, Delaware, and Montgomery counties as well as the City of Philadelphia in Pennsylvania and Burlington, Camden, Gloucester, and Mercer counties in New Jersey. The Commission is an advisory agency which divides its planning and service functions between the Office of the Executive Director, the Office of Public Affairs, and three line Divisions: Transportation Planning, Regional Information Services Center, which includes Regional Planning Office, and Finance and Administration. DVRPC's mission for the 1990s is to emphasize technical assistance and services and to conduct high priority studies for member state and local governments, while determining and meeting the needs of the private sector.



The DVRPC logo is adapted from the official seal of the Commission 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 flowing through it. The two adjoining crescents represent the Commonwealth of Pennsylvania and the State of New Jersey. The logo combines these elements to depict the areas served by DVRPC.

DELAWARE VALLEY REGIONAL PLANNING COMMISSION

Publication Abstract

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Geographic Area Covered:

The nine-county DVRPC region, including Philadelphia, Bucks, Chester, Delaware and Montgomery counties in Pennsylvania and Burlington, Camden, Gloucester and Mercer counties in New Jersey.

Key Words:

Housing affordability, median sales price, minimum income required to purchase, affordability gap, affordability index.

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ABSTRACT

Defines affordable owner-occupied housing. Discusses consequences of limited affordable housing alternatives and state judicial and legislative responses to the affordable housing issue. Charts 1989 median sales prices and determines minimum income required to purchase median priced unit in each municipality. Identifies gap between income required to purchase and the regional median household income. Examines the regional pattern of affordability as compared to transit and employment centers.

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## **EXECUTIVE SUMMARY**

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The limited availability of affordable housing is now recognized as a serious problem in New Jersey and Southeastern Pennsylvania. Difficulty in securing affordable housing, once limited to the lowest income segment of the population, now affects many moderate and median income households, including service, retail, clerical and public sector employees.

Limited affordable housing opportunities for their employees can have significant negative consequences on employers. These effects include a need to provide or assist employees in locating appropriate housing; disproportionately high wages; decreased employee productivity; increased tardiness and absenteeism; a higher incidence of employee turnover; and increased retraining costs. A lack of affordable housing in proximity to the work place may lead to difficulties in attracting and retaining a qualified work force, and may therefore act as a deterrent to prospective employers seeking to expand or relocate within the region.

Additionally, air pollution and traffic congestion levels increase within the region as employees unable to secure housing close to employment centers are forced to commute long distances. A loss of youth and diversity within the region and an eventual loss of population may also occur, as young first-time home buyers are unable to locate affordable housing units.

### **STUDY GOALS**

This study considers the availability of affordable homeownership opportunities within the nine-county DVRPC region. The study's goals are to develop a definition of "affordable" owner-occupied housing; explore judicial and legislative responses to the affordable housing issue in New Jersey and Pennsylvania; chart 1989 median residential sales prices by municipality; determine the minimum income necessary to purchase the median priced residential unit in each municipality; identify the gap between the income necessary to purchase a median priced unit and the regional median household income; and examine the regional pattern of affordability as compared to transit and employment centers. For the purposes of this study, owner-occupied housing units are considered affordable if monthly housing costs, including mortgage principle and interest, insurance and property taxes, do not exceed 28% of the purchaser's monthly income. These assumptions represent a standard definition of affordability used by many financial institutions to qualify households for mortgages.

## **STUDY METHODOLOGY**

Median sales prices for residential units in 1989 were determined for each municipality within the DVRPC region based on current sales records. The minimum income necessary to purchase each median priced unit was calculated and mapped, assuming that the buyer would provide 10% of the purchase price as a down payment and obtain a thirty-year, 10.5% fixed rate mortgage. Based on the study's definition of affordability, the buyer was expected to pay 28% of their income towards housing costs. Property taxes were calculated based on each municipality's actual 1990 millage rate and tax ratio, and insurance was estimated to cost \$35.00 per month.

An affordability "gap" within each municipality was calculated, equal to the difference between the income necessary to purchase a median priced unit and the regional median household income. The median annual household income was estimated at \$38,300, which is the median income for a four-person household in the Philadelphia region as of January, 1990, as estimated by the United States Department of Housing and Urban Development. The minimum income necessary to purchase a median priced unit in each municipality was also compared to the location of employment centers within the region and to the regional commuter rail system.

## **MAJOR FINDINGS**

The study analysis determined that a median income household could not afford to purchase the median priced unit in 285 of the region's 353 municipalities (81%), leaving only 68 municipalities (19%) where the median priced unit is affordable to median income families. Municipalities in New Jersey, particularly in Southern New Jersey, are generally more affordable than Pennsylvania localities. Forty percent (40%) of New Jersey municipalities in the DVRPC region are affordable, as compared to only 10% in Pennsylvania. The least affordable counties in the region are Bucks, Montgomery, Chester and Mercer counties. Municipalities located in Camden and Gloucester counties are the most affordable.

Older boroughs and cities in the region were generally found to be more affordable than suburban municipalities. However, the study notes that the housing stock in these locations is usually older than in suburban areas, and may therefore present significant rehabilitation and maintenance costs. Finally, the study found that affordable municipalities are not located in close proximity to most employment centers and often are not served by convenient mass transit.

The report concludes that limited affordable homeownership opportunities may seriously impact the economic vitality of the region. Phase II of the study, scheduled for completion in June, 1991, will explore current administrative responses to the lack of affordable housing within the Delaware Valley region and examine public and private strategies from elsewhere in the country which might be successfully applied here.

## I. INTRODUCTION

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The limited availability of housing units which are affordable for purchase by median income households is now recognized as a serious problem in New Jersey and in many areas of Pennsylvania, particularly the southeastern portion of the state. The affordable housing problem has been fueled largely by housing prices which have risen in recent years at a proportionately faster rate than average wages. For example, the median household income in Montgomery County increased by approximately 73% in actual dollars between 1980 and 1988, while the median price of existing residential units in the County increased by approximately 113%.<sup>1</sup>

A lack of affordable housing alternatives can have serious negative consequences on an area's economic vitality. Recent studies have indicated that employers in areas of high cost housing have found it increasingly difficult to attract and retain a qualified work force.<sup>2</sup> A lack of affordable housing, particularly for service sector employees, can therefore be a deterrent to prospective employers seeking to relocate or expand their businesses. Detrimental effects on an employer include:

- disproportionately high wages mandated by a need to offset increased housing or commuting costs;
- the need to recruit prospective employees from outside the region and provide or assist employees in locating affordable housing;
- decreased productivity from workers forced to commute long distances;
- increased employee tardiness and absenteeism; and
- higher incidence of employee turnover and subsequent retraining costs.

Other significant problems which can result when employees are forced to live long distances from their place of employment include increased air pollution levels and traffic

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<sup>1</sup>Montgomery County Planning Commission, "Development Trends," July, 1989, Page 7.

<sup>2</sup>Joint Center for Housing Studies, Harvard University, The State of the Nation's Housing, 1990, Cambridge, Massachusetts.

congestion. The population of the region may also become less diversified, as younger households and middle class families are unable to afford to purchase housing units.

Problems in finding affordable housing, once limited to the lowest income segments of the population, now affect middle-class workers, including secretaries, nurses, retail managers, police and fire personnel, municipal employees and teachers.

Limited homeownership opportunities can also result in a tightening of the rental market, as families which traditionally have been able to purchase a starter home find it increasingly difficult to locate an affordable unit. Increased demand for rental units caused by the inability of these families to purchase housing increases the cost of the existing rental stock. This in turn makes it even more difficult to accumulate the necessary capital for a down payment (typically 10% of the purchase price) and closing costs, extending the family's time spent in rental housing. The rate of homeownership among the 24-29 year old age group, a time when young families traditionally purchase their first home, declined from 43.3% in 1980 to 35.4% in 1990, primarily because of the high cost of homeownership and the inability of many potential home buyers to accumulate down payment and closing costs.<sup>3</sup>

## **STUDY SCOPE AND PURPOSE**

This Delaware Valley Regional Planning Commission study examines the availability and location of affordable housing in the region. The study focuses on affordable housing opportunities for median income households seeking to purchase a home within the Delaware Valley region, specifically the first-time home buyer. The purpose of this study is to investigate the ability of the average household in the DVRPC region to purchase an affordable housing unit in each of the region's municipalities, and to compare the location of affordable housing units with the location of significant employment centers and available mass transportation services.

A Steering Committee was established to provide guidance in the development of this report, which included representatives of the nine-county planning offices and the cities of Camden, Trenton and Chester; the New Jersey Department of Community Affairs, Council on Affordable Housing and Office of State Planning; the Pennsylvania Department of Community Affairs, Home Finance Agency and House Local Government Committee; the Pennsylvania and New Jersey Builders Associations; the United Way of Southeastern Pennsylvania; and the United States Department of Housing and Urban Development.

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<sup>3</sup>U.S. News and World Report, August 6, 1990, Page 41. Basic data from Joint Center For Housing Studies, Harvard University.

This report includes the following components:

- a discussion of legislative and judicial responses in New Jersey and Pennsylvania to the affordable housing issue;
- a review of current affordable housing studies and plans completed by the counties within this region;
- a determination of the median sales price of housing units throughout the Delaware Valley region, by municipality;
- an estimation of the minimum income required to purchase a median priced unit in each municipality throughout the region; and
- a comparison of the income required to purchase a median priced housing unit in each municipality with the median family income in the region, through the calculation of affordability "gaps" and affordability "indices."

Subsequent reports by DVRPC will review local efforts to create or maintain affordable housing for purchase or rental and examine the regional rental market.

#### **DEFINITION OF "AFFORDABILITY"**

For the purpose of this report, affordable, owner-occupied housing is defined as housing which can be purchased using no more than 28% of a family's monthly income for housing costs, including mortgage principle and interest, property taxes and homeowner's insurance. Federal funding agencies and most mortgage lending institutions consider 28% of income the maximum amount to be dedicated to housing costs. The study assumes that a prospective buyer will be able to provide 10% of the purchase price as a down payment (thereby mortgaging 90% of the purchase price), and obtain a thirty-year, 10.5% fixed rate mortgage. A municipality is considered "affordable" if a median income household would be able to purchase a median priced housing unit, given the above assumptions.

These assumptions represent a typical scenario for most first time home buyers. Of course, as interest rates rise or fall, mortgage rates and monthly payments would also differ, but 10.5% approximates current mortgage rates. Also, those able to provide more than a 10% down payment would need a smaller mortgage and consequently be able to afford a more expensive home.





## II. STATE AND COUNTY RESPONSES

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This chapter explores judicial and legislative responses in New Jersey and Pennsylvania to the problem of providing affordable housing opportunities. A discussion of affordable housing plans and studies by the various county planning commissions follows. Administrative responses and state or local programs addressing affordable housing are not discussed, but will be considered in a second DVRPC affordable housing report, to be completed during Fiscal Year 1992.

### NEW JERSEY

The New Jersey judicial system, in a series of court decisions beginning as early as 1975, has mandated that all municipalities in the state provide affordable housing opportunities for a "fair share" of the region's low and moderate income population. The first state supreme court ruling was in 1975, known as *Southern Burlington County NAACP vs. Township of Mount Laurel*, 67 N.J. 151 (commonly referred to as *Mount Laurel I*). In this case, the court ruled that all municipalities could not constitutionally enforce land use regulations that excluded households based on income, and that all municipalities must accept a fair share of the regional housing need. The responsibility of complying with this decision was left to the localities, since no state legislation existed which could be used to enforce the court's mandate.

In 1977, in *Oakwood vs. Township of Madison*, 72 N.J. 481, the New Jersey Supreme Court specifically said that the provision of low-cost housing alternatives could be accomplished by lowering design standards, and identified a checklist of exactions which municipalities were using which resulted in higher housing costs.

Finally, in 1983, in *Southern Burlington County NAACP vs. Township of Mount Laurel*, 92 N.J. 158, the court responded to the lack of enforcement of their mandate for low and moderate income housing by assigning to each municipality a numerical allocation of low and moderate income housing units to be provided. The court turned to the development community for assistance in enforcing their fair share mandate, providing that developers could undertake litigation challenging whether local ordinances allowed reasonable opportunities for the provision of the allocated number of low and moderate income housing units, in exchange for approval for a particular project. This decision led to the solution commonly referred to as a "builder's remedy," whereby developers requested approval for projects of higher densities than traditionally allowed under local ordinances.

In 1985, in response to the Mount Laurel II decision, the New Jersey legislature passed the Fair Housing Act, which created the New Jersey Council on Affordable Housing (COAH). The Council on Affordable Housing is responsible for reviewing and approving housing elements in all municipal comprehensive plans. Localities are required to specify within these housing elements how their fair share of the regional housing need can be met. The council defines housing regions in the state; estimates the present and prospective need for low and moderate income housing at the state and regional levels; and defines criteria and guidelines for determining the fair share for each of the state's 567 municipalities. COAH defines low income housing as units affordable to households earning 50% or less of the median household income, based on household size; moderate income housing is defined as units affordable to households earning between 50% and 80% of median income.

In its Mount Laurel III decision (*The Hills Development Company vs. Township of Bernards, N.J., slip op. A-122-133 and related cases, February, 1986*) the New Jersey court referred all housing challenges pending in the trial courts to COAH for disposition.

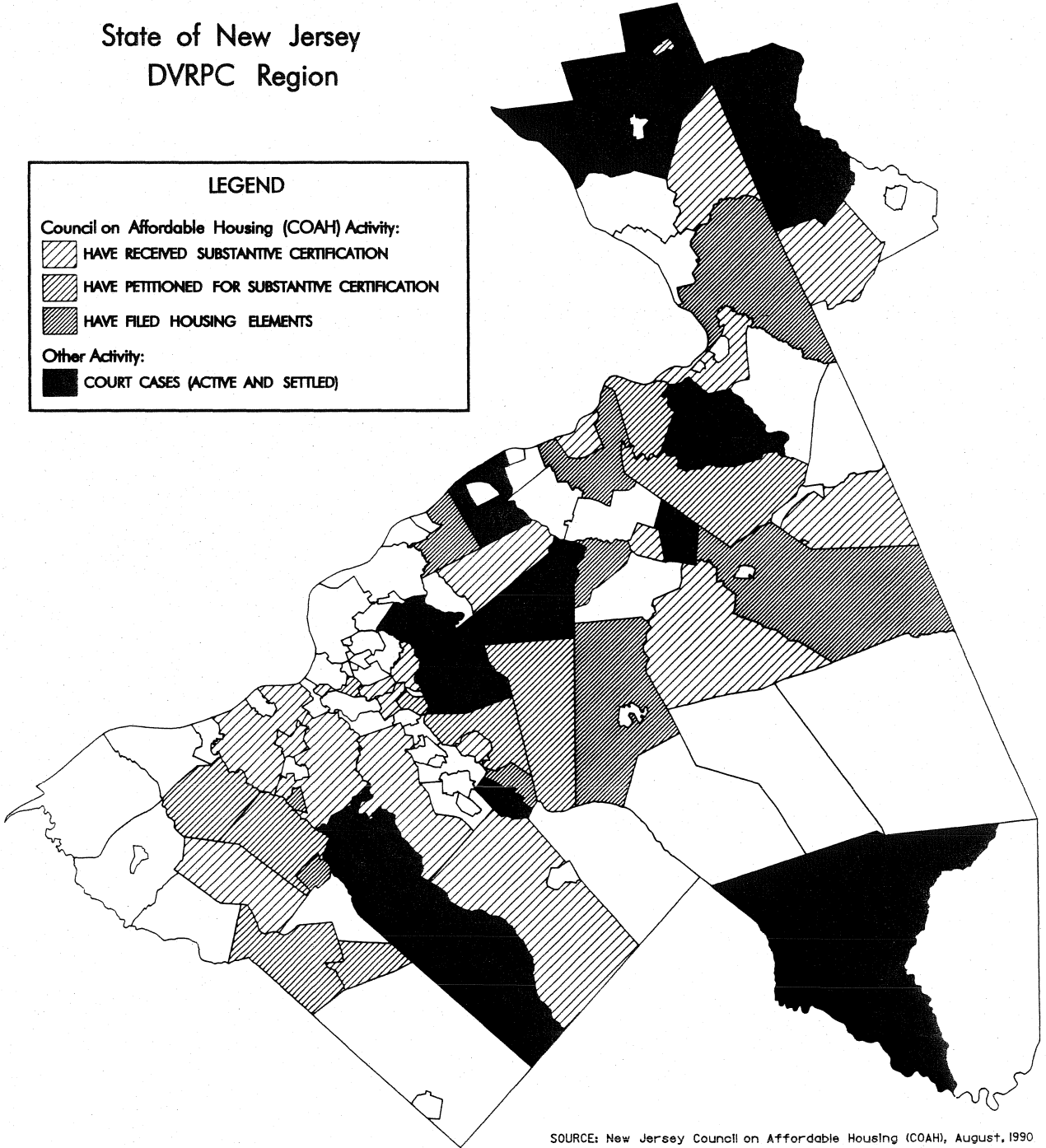
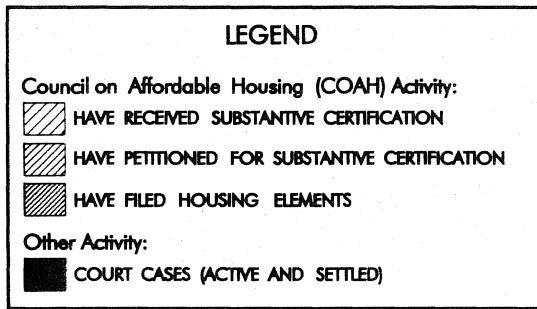
The present and prospective low and moderate income housing need and the regional and municipal fair share of that need are recalculated every six years. All municipalities are required to adopt a municipal fair share plan which has been approved by COAH by 1993. This fair share plan is adopted as an element of the municipal master plan, and therefore must be reviewed (in light of the recalculated fair share) every six years, as per the New Jersey Municipal Land Use Law. The Council on Affordable Housing has been granted quasi-judicial powers, to impose building moratoriums in municipalities where there may be scarce resources (such as water, sewer capacity or available land) and to deny certification of a municipality's housing plan (referred to as substantive certification) if the municipality fails to cooperate with the agency and to comply with COAH regulations.

Figure I illustrates the status of affordable housing activity in the New Jersey counties which are a part of the Delaware Valley region. Four categories are displayed on the map:

1. Municipalities which have been sued (usually by a developer), including cases which are either pending in the courts or settled, and municipalities which have been through the COAH process but were denied certification and were returned to the courts for court-ordered settlements;
2. Municipalities which have adopted housing elements and fair share plans which were reviewed and approved by COAH;
3. Municipalities which have petitioned COAH for substantive certification of their housing element and are currently undergoing a review process;

**FIGURE I**  
**STATUS OF**  
**AFFORDABLE HOUSING ACTIVITY**

State of New Jersey  
DVRPC Region



SOURCE: New Jersey Council on Affordable Housing (COAH), August, 1990

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4. Municipalities which have filed a housing element with COAH but have not yet requested formal review and certification. Municipalities are not required to request a formal review at any specific time unless a developer has challenged their ordinances and the courts have referred the municipality to COAH. Filing a prospective plan with COAH protects the municipality because they are presumed to be addressing the provision of affordable housing and will be channeled directly to COAH for review if a court challenge is filed.

As indicated on Figure I, 30 of a total of 114 New Jersey municipalities included within the DVRPC region (approximately 26%) had either received substantive certification or were undergoing the COAH review process as of August of 1990. Nineteen communities which have adopted COAH certified fair share housing plans have a combined fair share of 2,437 units, including the rehabilitation of 245 existing units and the provision of an additional 2,437 low and moderate income housing units. An additional nine communities (12%) had filed housing elements but not yet requested formal review and certification. Twelve communities were involved in court suits outside of the COAH process, leaving 62 New Jersey communities within the DVRPC region (54%) which have not yet either responded voluntarily to the court's mandate or been legally challenged.

Statewide, the Council on Affordable Housing had certified housing elements and fair share housing plans for 105 municipalities as of August of 1990. These certified plans call for the rehabilitation of 1,864 existing units and the provision of an additional 12,454 new low and moderate income housing units. These units represent approximately one-tenth of the estimated 145,000 low and moderate income units needed throughout the state through 1993.

## **PENNSYLVANIA**

Zoning as an extension of the police power granted by the state to all localities has been used as a growth management tool in Pennsylvania since 1926. Zoning which restricts or fails to provide for certain uses, particularly for median to high density residential development, is considered to be exclusionary and can severely limit affordable housing opportunities within a locality and within a region. The Pennsylvania courts have taken a passive role in addressing the question of affordable housing opportunities within municipalities, and to date have been reluctant to interfere with local zoning matters. The Court has stated its reluctance at being viewed as a "Super Board of Adjustment."<sup>4</sup>

Like the New Jersey courts, the Pennsylvania court has mandated that providing a fair share of the regional housing need is a municipal responsibility. In 1975, in *Township of*

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<sup>4</sup>Surrick vs. Zoning Hearing Board of the Township of Upper Providence, 382 A.2d., 476 PA at 184 (1978).

*Willistown vs. Chesterdale Farms*, 341 A.2d 446, the court ruled that the local zoning ordinance was exclusionary in that it did not provide any acreage for apartment construction, thus excluding a lower income population which would rent rather than purchase units. Unlike the courts in New Jersey, however, the court also declared that fair share requirements could be met by simply designating acreage for multi-family use within the municipality. The court did not address the issue of providing units which are affordable to low and moderate income households, but only required that a certain land use type (multi-family residential) be included within the local ordinance.

Another factor which affects the potential for legal challenges on affordable housing issues in Pennsylvania is the state's definition of legal standing. In the Mount Laurel cases in New Jersey, which led to the establishment of the current COAH process, the Burlington County NAACP brought suit against the Township of Mount Laurel as a third party. In Pennsylvania, however, the law requires that one be a landowner or otherwise have interests in the property in order to have standing and legally challenge the validity of a township's ordinance. This definition of standing severely restricts the potential for legal challenges to local ordinances, since it restricts public interest groups which are not local landowners from challenging local statutes.

The 1988 amendments to the Pennsylvania Municipalities Planning Code (Act 247 of 1968, as amended by Act 170, 1988, referred to as the MPC) contain references to the provision of affordable housing which may reflect a heightened awareness of the importance of this issue. For example, when considering challenges to their local ordinance, the zoning hearing board or governing body is directed to consider the impact of the proposal "upon regional housing needs and the 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 challenged provision of the ordinance or map...".<sup>5</sup> Article III states that a municipal comprehensive plan should include "a plan to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods, and the accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income levels."<sup>6</sup>

Other than these amendments to the MPC, the Pennsylvania legislature has not yet formally addressed the responsibility for providing affordable housing opportunities, although numerous house and senate bills regarding housing issues have been introduced for consideration during the current session. The most significant of these bills

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<sup>5</sup>Pennsylvania Municipalities Planning Code, Act 247 of 1968 as amended by Act 170 of 1988, Article IX of Section 916 (c) (5) (ii).

<sup>6</sup>Ibid, Article III, Section 301 (2.1).

include House Bill 1932 and Senate Bill 1323, which propose the establishment of an Affordable Housing Trust Fund, funded partially through the use of a percentage of the realty transfer tax; House Bill 386, which seeks to establish a home equity conversion program, whereby senior citizens who would otherwise be unable to maintain their homes could cash in on a portion of the equity while remaining in their units; and House Bill 1304, which amends current Pennsylvania Housing Finance Agency (PHFA) programs and appropriates \$10 million for the purchase, rehabilitation and production of affordable owner-occupied and rental housing. All of these bills remain in various house and senate committees.

In 1990 the Pennsylvania Housing Finance Agency (PHFA) prepared an assessment of statewide housing needs in response to their statutory requirement to provide an assessment of the Commonwealth's housing needs every four years. The study recognizes that housing needs and resources vary widely throughout the 2,600 separate Pennsylvania municipalities, and addresses a wide range of housing issues including affordability; housing quality; elderly housing; homelessness; migrant and seasonal worker housing; housing discrimination; and subsidized housing. The PHFA's assessment indicates that housing consumes an average of only 18.6% of the average homeowner's income and 17.1% of the average renter's income across the Commonwealth, but that approximately 20% of the population lives in housing which consumes 30% or more of their income.<sup>7</sup>

Based on responses to a survey of a sample of municipalities, the PHFA determined that the greatest housing problem in affluent suburban counties such as Montgomery, Bucks, Chester and Delaware Counties is the affordability of both rental and owner-occupied units. In contrast, the greatest housing problems in Philadelphia relate to the lack of below-market rental housing, housing quality and homelessness.

A significant obstacle to a statewide legislative response to the affordable housing problem in Pennsylvania is the varying degree to which different regions of the state are affected by the problem. The problem is most severe in the Southeastern portion of the state, specifically in the four suburban Philadelphia counties of Chester, Bucks, Delaware and Montgomery, but it has not yet received broad enough attention across the state.

## **COUNTY STUDIES AND PLANS**

### **NEW JERSEY COUNTIES**

As noted earlier, the New Jersey Fair Housing Act of 1985 requires that by 1993 all municipalities adopt a COAH certified master plan amendment that addresses the

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<sup>7</sup>The Pennsylvania Housing Finance Agency, Pennsylvania Housing: An Assessment of Special Housing Needs in the Commonwealth, June 1990, Page 1.

provision of the locality's state-mandated fair share of the region's low and moderate income housing need. The COAH process mandates that affordable housing be addressed on the municipal level. Most New Jersey counties therefore view affordable housing as a municipal responsibility, and limit their involvement in the issue to data collection.

## PHILADELPHIA

In 1989, the Philadelphia City Planning Commission produced a technical paper entitled "*Residential Sales 1981-1987*." This report is the third in a series which monitor and discuss residential sales prices and volumes in the city. It presents the number of sales and the median sales price in each of twelve Planning Analysis Sections (PAS's) for the years 1981, 1986, and 1987.

The report concludes that although housing in the city is less affordable than in the recent past, Philadelphia has an abundance of affordable owner-occupied housing. Based on the 1987 city-wide median residential price of \$37,000, the report estimates that a household would need to earn \$13,184 annually in order to qualify to purchase a median priced unit. In comparison, the median annual household income in the city in 1987 was conservatively estimated at between \$22,000 and \$24,000. The affordability of rental housing for the lowest income segments of the population is identified as the primary housing affordability problem facing the City of Philadelphia.

"*Housing in Philadelphia*," a report focusing on both residential sales prices and the cost of rental housing in Philadelphia, was completed in June of 1988 for the Public Interest Law Center of Philadelphia by Cushing Dolbeare, a consultant on housing and public policy. The study emphasizes that the city has a plentiful supply of housing units, but that overall quality and affordability, particularly for the lowest income residents, is deteriorating. The report recommends that the city go beyond a simple "bricks and mortar" approach to the housing problem and presents a series of nine recommendations, most of which address improving the quality and affordability of low income rental units.<sup>8</sup>

## SUBURBAN PENNSYLVANIA COUNTIES

The four suburban Philadelphia counties have recognized and studied affordable housing issues in recent years. It seems unlikely, however, that county recognition alone can lead to a resolution of the affordability problem, given that the power to regulate land uses in Pennsylvania is almost entirely the responsibility of each individual municipality.

Delaware County is currently monitoring available information on housing sales, and may complete an affordability study in the future. The remaining three suburban counties have

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<sup>8</sup>Dolbeare, Cushing. Housing In Philadelphia, Washington, D.C., June 1988.



recently published housing studies specifically focusing on the cost of owner-occupied housing.

### Bucks County

In March of 1990, the Bucks County Planning Commission released the third in a series of housing affordability studies, "*1989 Housing Prices and Affordability.*" The report considers median sales prices for each municipality, and calculates affordability indices to compare affordability in various parts of the county. The Bucks County methodology was adopted for use in the current DVRPC study in order to consider regional affordability.

The Bucks County study concludes that, based on an estimated county median income of \$39,700, a median income household could afford a median priced housing unit in only three of the county's 54 municipalities in 1989. The report makes several comparisons between 1987, 1988 and 1989 data, concluding that the affordability gap in the county is widening (with fewer "affordable" municipalities than during either 1987 or 1988) and that the housing market continues to contract after years of expansion (as evidenced by declining second quarter sales). Sales volumes were found to be the greatest in lower Bucks County, where median prices were also generally the lowest, and the sales prices in the older borough's were lower than in the townships.

The Bucks County Commissioner's adopted the Bucks County Housing Plan on December 11, 1989 as an amendment to the county's Comprehensive Plan. The Housing Plan lists housing objectives, policies and recommendations to manage growth and ensure a balanced housing supply within the county. The Commissioners also appointed a Housing Task Force to study housing issues and recommend specific strategies to implement the Housing Plan. The Task Force presented a two-volume report in December of 1989 which was unanimously agreed to by the commissioners. As a result of this work, the Bucks County Planning Commission is currently working with two communities to determine the extent of the local affordability problem and to explore regulatory and planning solutions.

### Chester County

In August of 1990, the Chester County Planning Commission released Planning Bulletin #39, "*Housing Costs.*" Sales data obtained from the Chester County Tax Assessment Office was reviewed for the years 1983, 1988 and 1989, in order to document changes in housing transactions. The study does not specifically address affordability, but indicates that the cost of housing in the county has risen substantially in recent years. Between 1988 and 1989 alone, the median price of residential units in 15 of the county's 73 municipalities increased by over 20%. By 1989, the median sales price in only 24.5% of the county's municipalities was less than \$100,000, while the median price in 26.5% of the municipalities was over \$150,000. In comparison, 31.9% of all Chester County

municipalities had median sales prices of less than \$100,000 in 1988, and 19% of the municipalities had median prices of over \$150,000.

Single-family units, the predominant residential dwelling type, exhibited the largest percentage increase in median sales price, increasing by 10.8% between 1988 and 1989. The median sales price of residential units in Chester County increased by 99% in actual dollars between 1983 and 1989.<sup>9</sup>

The Housing Partnership of Chester County, a county-wide non-profit partnership of professional, business and community leaders, was established in 1988 after the shortage of affordable housing for moderate income households in the County was confirmed by the Chester County Housing Task Force. The Task Force, appointed in response to concerns voiced by the County Planning Commissioners, presented their findings to the county commissioners in October of 1987 in a report titled "*The Critical Need For Low and Moderate Income Housing in Chester County.*" The investigation by the Task Force revealed that approximately 40% of the County's population, including teachers, nurses, retail and clerical workers, and police and fire personnel, could not afford housing in the County.

The mission of the partnership is to promote the development of owner-occupied housing costing no more than \$100,000 and rental housing that rent for less than \$600 per month. A recent report completed for the Partnership by Laventhol and Horwath, "*Housing Affordability In Chester County,*" analyzes both housing demand in the County and the various components of housing costs, including the cost of land; existing residential densities allowed by localities; the length of the review and approval process; impact fees and other exactions; site improvement costs; interest on construction loans; and the builder's profit. It then presents potential housing cost reductions that might be achieved, based on an analysis of each of these cost components and recommended changes.

### Montgomery County

In 1989, Montgomery County published its "*Housing Cost Study,*" which determined that a median income household in the County could afford to purchase a unit costing no more than \$108,266.<sup>10</sup> The Planning Commission estimated that the median income in the County was \$44,756 as of 1988, and calculated the maximum affordable price by assuming that the buyer would provide a 10% down payment; obtain a thirty-year fixed rate mortgage (at 11% interest, which was the prevailing rate at the time); and pay no more than 28% of their income towards housing costs. The study concluded that a

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<sup>9</sup>Chester County Planning Commission, Housing Costs, Planning Bulletin #39, August, 1990, Page 6.

<sup>10</sup>Montgomery County Planning Commission, Housing Price Study, 1989, Page 2.

median income household could not afford most single-family detached units in the County, since the median prices of new and existing single-family detached units were \$207,398 and \$142,000, respectively. Median income households would also be unable to afford most new single-family attached units in the county, with a median price of \$124,900.

The only type of housing affordable to the median income household in Montgomery County as of 1988 were existing, single family attached units, with a median sales price of \$89,000. However, Montgomery County's study points out that the supply of existing attached housing is limited and is generally located in the older boroughs, where the housing stock is older (with potentially significant maintenance and rehabilitation costs) and smaller (generally one or two bedroom units, appropriate only for smaller household sizes).

The Montgomery County housing study also addresses the relationship between housing, jobs and economic growth. The County is currently experiencing dangerously low unemployment rates, averaging approximately 3% (economists believe that full employment in the area occurs when the unemployment rate is between 4% and 6%, and that any rate of less than 6% signifies a labor shortage). The lack of affordable housing in the county, particularly for service and retail trade sector employees (which represent the largest growing economic sectors in the county) is cited as a contributing factor to this apparent labor shortage. The study determined that a median income household within the entire Philadelphia PMSA (earning approximately \$36,500) could afford to purchase only 17% of the homes sold in Montgomery County in 1988. Approximately three-quarters of all homes sold in Montgomery County in 1988 required a minimum annual income of \$46,500 and minimum closing costs of \$19,160.<sup>11</sup>

The limited labor supply could seriously impact future economic expansion in the County. The Planning Commission has estimated that 120,000 people work in Montgomery County but live outside the County boundaries, contributing to traffic congestion and air pollution problems.<sup>12</sup>

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<sup>11</sup>Ibid, Page 13.

<sup>12</sup>Ibid.



### **III. STUDY METHODOLOGY**

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As described in Chapter I, this report considers the median sales price of residential units within each of the region's municipalities. These median sales prices are then translated into the minimum income which is required in order to purchase the median priced unit. An affordability "gap" and affordability "index" is calculated for each municipality, which indicate the ability of the average household in the region to afford to purchase a unit within that locality. The detailed data for each municipality within the nine-county DVRPC region can be found in Appendix A through Appendix H of this report.

The methodology used in estimating the median sales price by municipality and performing the subsequent calculations is described below.

#### **MEDIAN RESIDENTIAL SALES PRICES**

The first step towards a discussion of the availability and location of affordable owner-occupied housing in the Delaware Valley region is an accurate estimation of the median price of residential units in each of the 353 municipalities within the region. The median price represents the price which falls exactly in the middle of all sales in the municipality. In other words, 50% of all residential units in the municipality sold for less than the median, and 50% sold for more than the median. The median was chosen for consideration rather than the average price because it is less likely to be skewed by either extremely high or extremely low sales prices and therefore is considered to be a more accurate representation of all sales.

Despite the importance of understanding current housing values and sales prices as well as regional and national housing price trends, large gaps exist in the reporting of this data. The United States Census Bureau, a primary source of data, limits its reporting of housing prices to the prices of new single-family homes, reporting these figures by multi-state regional levels (for example, all single family units constructed in the Northeast region). The American Housing Survey, also produced by the Census Bureau, is a biennial survey of the value of existing units. The survey provides data on the national and regional level as well as for a select set of metropolitan areas. Both of these reports rely on the owner's estimation of the worth of their home, rather than on actual market or sales figures, and were therefore not useful for this study's purposes.

The National Association of Realtors is a major national source of data on the sales price of existing single family homes. This data is again available only at the major metropolitan area level.

The various Boards of Realtors located throughout the region represent additional sources of housing price data, providing quarterly reports of sales for localized areas. However, these boards report sales information based only on units sold through the Multiple Listing Service, and therefore may not include all housing sales in their calculations. Additionally, inclusion or exclusion of paper transfers or below market sales which are not consistent with the area's normal sales is haphazard. Individual boards of realtors also do not report sales by municipality, but rather divide each county into regions which may include four or more municipalities.

## MEDIAN SALES PRICES IN PENNSYLVANIA

For Pennsylvania municipalities, this study relies on reports of housing prices generated by each of the applicable planning commissions. These reports include "*Housing Costs*," a study completed by the Chester County Planning Commission in 1990; "*Housing Price Study*," a report produced by the Montgomery County Planning Commission in 1989; "*1989 Housing Prices and Affordability*," written by the Bucks County Planning Commission in 1990; and "*Residential Sales, 1981-1987*," a Residential Sales Monitoring System Technical Paper, produced by the Philadelphia City Planning Commission in 1989.

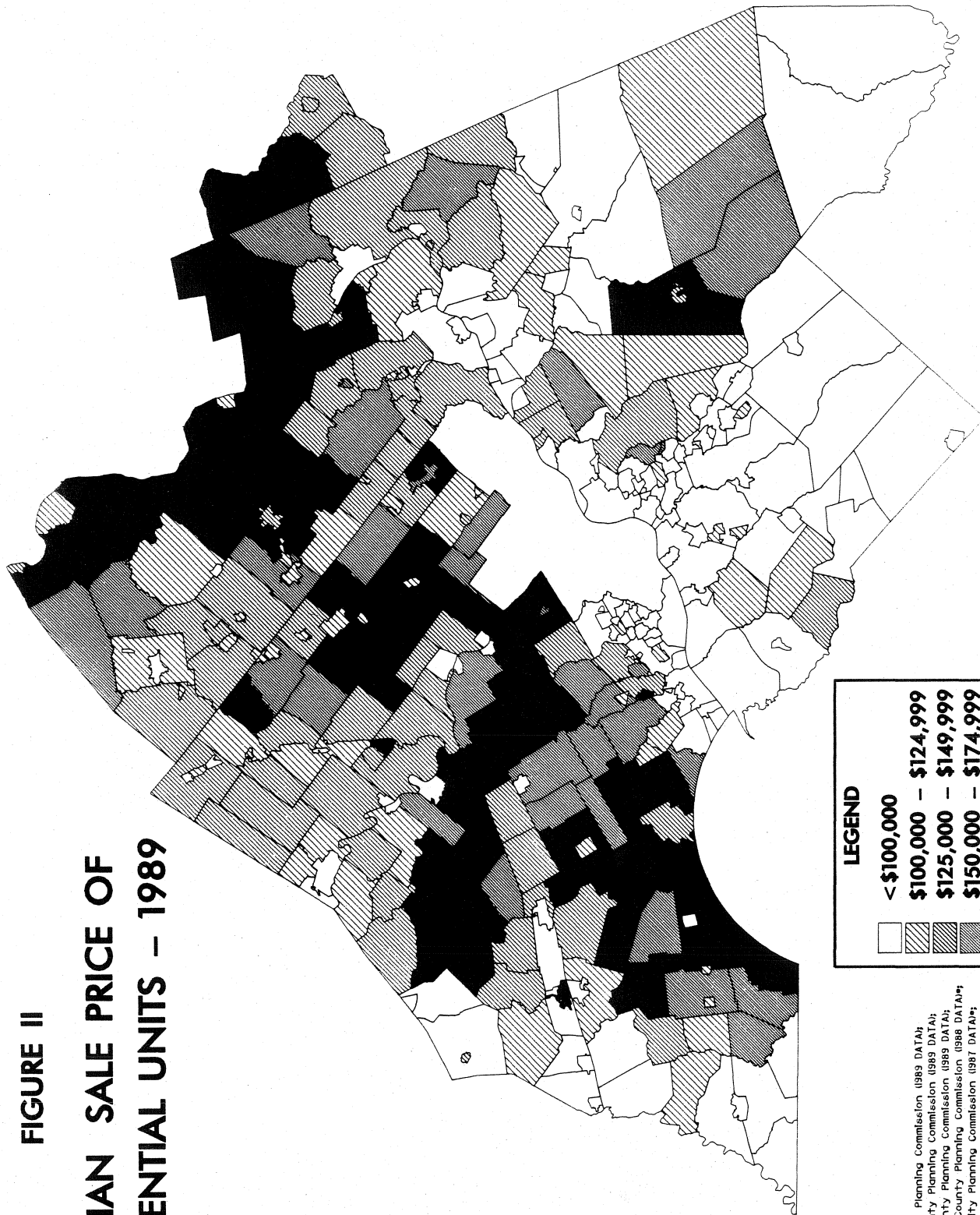
Though not available in formal report format, information on housing sales in Delaware County was obtained from the Delaware County Planning Department. All of the sales price data was based on information from the appropriate tax board, and sales were screened to eliminate whenever possible paper transactions, construction loans, second mortgages and sales of vacant land. Data from Chester, Bucks and Delaware counties were on 1989 sales; Montgomery County's 1988 information and Philadelphia's 1987 sales data were adjusted to 1989 dollars using the percentage change in the housing component of the regional Consumer Price Index.






## MEDIAN SALES PRICES IN NEW JERSEY

Median sales prices for each municipality in New Jersey were taken from a report completed in 1989 by the Department of Urban Planning and Policy Development of Rutgers State University, "*The Rutgers Regional Report Volume II: New Jersey Home Prices*." The authors of that report obtained sales price data from the New Jersey State Treasury Department. These 1988 median sales prices were adjusted to 1989 dollars using the percentage change in the housing component of the Consumer Price Index for the Philadelphia region.

After adjusting all the median sales prices to 1989 dollars where necessary, these median prices were mapped on a region-wide basis, as presented on Figure II. It should be noted that this study does not consider the annual number of residential sales in each municipality, which may affect the significance of the median sales price. In municipalities where the annual number of sales is minimal, the median sales price may not be

**FIGURE II**  
**MEDIAN SALE PRICE OF**  
**RESIDENTIAL UNITS - 1989**



LEGEND	
	< \$100,000
	\$100,000 - \$124,999
	\$125,000 - \$149,999
	\$150,000 - \$174,999
	> \$175,000

SOURCE: Bucks County Planning Commission (1989 DATA);  
 Chester County Planning Commission (1989 DATA);  
 Delaware County Planning Commission (1989 DATA);  
 Montgomery County Planning Commission (1988 DATA);  
 Philadelphia City Planning Commission (1987 DATA);  
 Rutgers Regional Report, Volume II (1988 DATA).  
 \* DATA ADJUSTED TO 1989 DOLLARS USING  
 CONSUMER PRICE INDEX (HOUSING COMPONENT).

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representative of the local housing market. The data in the appendices identifies whenever possible those municipalities with fewer than ten sales transactions.

### **MINIMUM INCOME REQUIRED TO PURCHASE A MEDIAN PRICED UNIT**

The minimum income required to purchase a median priced unit within each municipality was calculated under the assumption that the buyer would pay no more than 28% of their monthly income towards housing costs, which include mortgage principle and interest, insurance and property taxes. This ratio is routinely used by financial institutions in determining whether a household qualifies for a requested mortgage. The minimum income required to purchase the median priced unit is a better indicator of affordability than the median sales price because it takes into account the difference that high local property taxes can make on the amount that a household will be able to afford to mortgage in a specific municipality.

Local property taxes can significantly affect the price that a household is able to pay for a home. For example, a household earning approximately \$34,500 would be able to purchase a home priced at \$81,010 in East Greenville (Montgomery County); a household earning \$34,300 would be able to afford a home priced at only \$55,000 in Marcus Hook (Delaware County). Similarly, within Delaware County a household earning \$34,295 can afford a \$55,000 home, while a \$54,900 unit can be purchased in Upland Township with an annual income of only \$24,223. In Camden County, an annual income of \$27,308 allows a household to purchase a house located in Brooklawn and priced at \$55,617, while a household income of \$27,663 is required in order to purchase a \$67,613 unit in Pine Hill.

For the purposes of this study, the cost of homeowner's insurance was estimated at \$35.00 per month (approximately \$420.00 per year). Property taxes on the median priced unit in each municipality were calculated based on each locality's actual 1990 millage rate and ratio of assessed value to market value, as reported to the Pennsylvania State Tax Equalization Board and to the Burlington, Camden, Gloucester and Mercer County Boards of Taxation. It is assumed (as it is when defining affordability) that the household is able to provide 10% of the purchase price as a down payment, and obtain a thirty-year, 10.5% fixed rate mortgage.

The minimum income required to purchase the median priced unit in each locality was then mapped for the entire region, as shown on Figure III.

### **THE AFFORDABILITY "GAP"**

Once the minimum income required to purchase a median priced unit was determined for each municipality, an affordability "gap" was identified by calculating the difference between this required income and the estimated median income of a typical household in the Delaware Valley region. The regional median income was estimated to be \$38,300,

which is the uncapped median income for a family of four within the Philadelphia area as determined by the United States Department of Housing and Urban Development (HUD), as of January of 1990.

The Philadelphia region as defined by HUD includes the City of Philadelphia and Chester, Bucks, Delaware, Montgomery, Burlington, Camden, and Gloucester counties. Mercer County is included within a separate region where the HUD-estimated median income is slightly higher (\$44,100). However, it was decided to analyze the affordability of Mercer County based on the median income established for all other counties in the DVRPC region, given that a 1987 estimate of per capita income in Mercer County fell within the range of the estimates of per capita incomes for the other eight regional counties.<sup>13</sup>

Preliminary 1990 Census figures indicate that the average household size in the region is significantly smaller than has been forecasted, and is undoubtedly lower than four. It can be argued, therefore, that the household size used in this study is unrealistically high and that the regional income may actually be lower than \$38,300. In turn the gap between the income necessary to purchase median-priced units and the income of an average household may actually be higher than is presented in this report.

Several of the counties within the DVRPC region have estimated individual county median incomes. For example, Bucks County estimates that the county median household income as of 1988 was \$39,700; Montgomery County estimates that the county income as of 1988 was \$44,754; and the 1987 median annual income in the City of Philadelphia was estimated at between \$22,000 and \$24,000. The intent of this study, however, is to focus on the ability of the average household working within this region to live anywhere within this region. County income estimates also tend to reflect the local cost of housing, since higher income families necessarily occupy higher cost units.

The size of the affordability gap is an indication of how much the income necessary to purchase an average unit in that locality differs from the housing income available to a median-income household. In localities where the median regional income meets or exceeds the income required to purchase, there is no affordability gap. Those localities where the average income household is capable of purchasing the median priced unit have been labeled "affordable" in Appendices A through H.

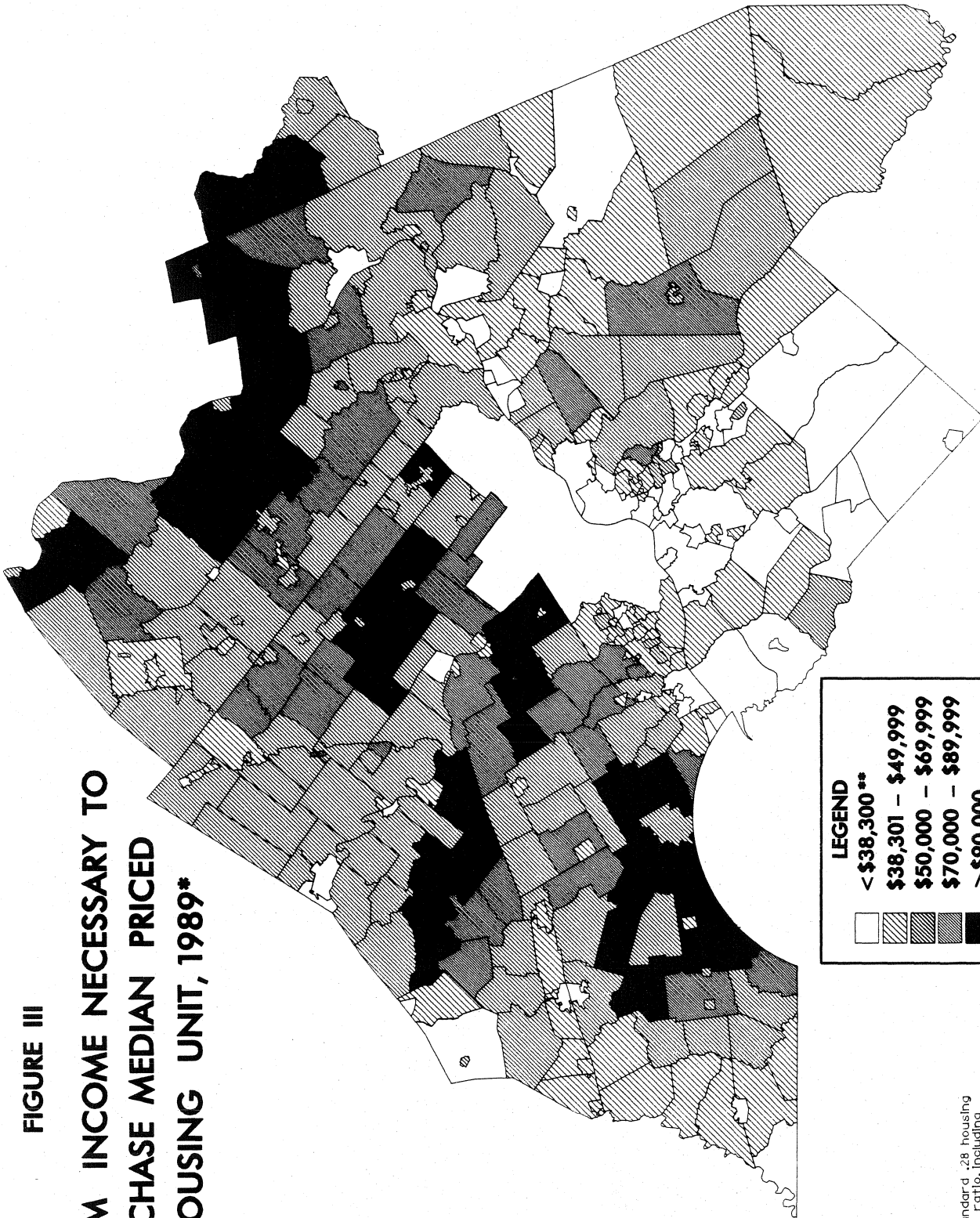
## **THE AFFORDABILITY "INDEX"**

The concept of an affordability index was first developed by the National Association of Realtors, and is used to illustrate the degree to which an average household can afford the costs associated with purchasing an average housing unit. In this study, the index

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<sup>13</sup>U.S. Census Bureau estimates as reported in DVRPC's Data Bulletin Number 35, "1988 Municipal Population Estimates and 1987 Per Capita Money Income Estimates."

**FIGURE III**  
**MINIMUM INCOME NECESSARY TO**  
**PURCHASE MEDIAN PRICED**  
**HOUSING UNIT, 1989\***



**LEGEND**

	< \$38,300**
	\$38,301 - \$49,999
	\$50,000 - \$69,999
	\$70,000 - \$89,999
	> \$90,000

\*\* Median income for four-person household in Philadelphia Region as of January, 1990, as estimated by the U.S. Department of H.D.

\* Assumes standard .28 housing cost/income ratio, including mortgage principal and interest, taxes and insurance.

SOURCE: Delaware Valley Regional Planning Commission

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for each municipality is the ratio of the regional median household income to the income necessary to meet the housing costs associated with a median priced housing unit in the locality. For example, in Bedminster Township (Bucks County) where the affordability index equals .72, a family earning the regional median income of \$38,300 has approximately 72% of the income necessary to meet the housing costs associated with the median priced unit in the Township. Affordability gaps of 1.0 or higher indicate that the median income family earns more than enough to meet the housing costs associated with the median priced unit.



## IV. STUDY RESULTS AND CONCLUSION

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### MAJOR FINDINGS

The limited availability of affordable home ownership opportunities for the median income population is clearly a problem in the Delaware Valley region. Figure IV and Tables I through III summarize the major findings of the study analysis. Significant findings include the following:

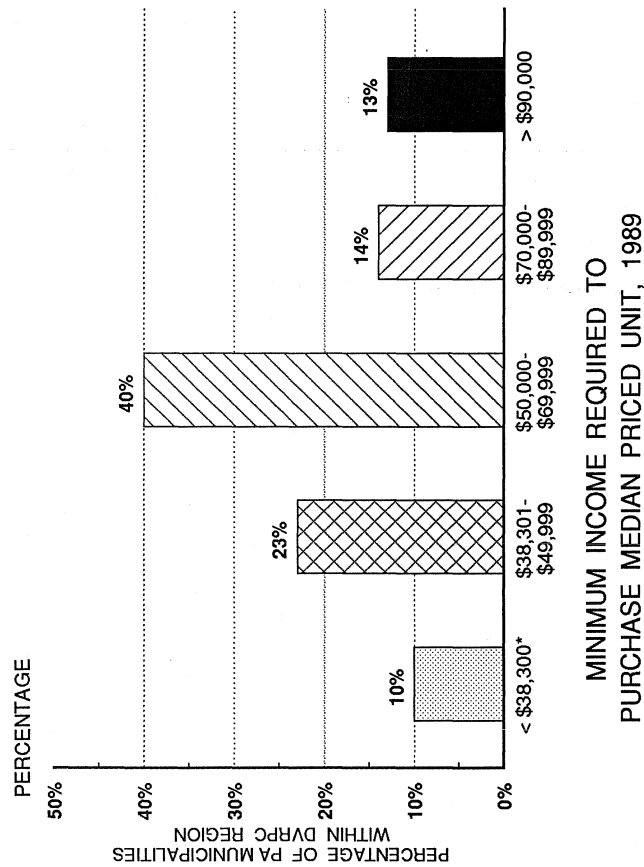
- Households earning the regional median annual income of \$38,300 could not afford to purchase a median priced housing unit in 81% (285) of the region's municipalities;
- Conversely, households earning the regional median annual income of \$38,300 could afford to purchase a median priced unit in only 68 of the region's 353 municipalities (19%);
- The largest concentration of affordable municipalities in the DVRPC region (that is, those localities where the median income household can afford to purchase a median priced housing unit) is located in the southern portion of New Jersey (Camden and Gloucester counties);
- Older boroughs and cities (including Philadelphia, Camden, Chester, Trenton, Norristown, Pottstown and Coatesville) are generally more affordable than the suburban municipalities, although the housing stock is generally older in these locations and may present significant rehabilitation and maintenance costs;
- New Jersey municipalities are generally more affordable than Pennsylvania municipalities, with 45 of a total 114 New Jersey municipalities (40%) having median sales prices which are affordable to median income households, as opposed to only 23 of a total 239 Pennsylvania municipalities (10%);
- The minimum annual income required to purchase a median priced housing unit ranges from \$10,468 in the City of Camden (Camden County) to \$163,967 in Birmingham Township (Chester County).



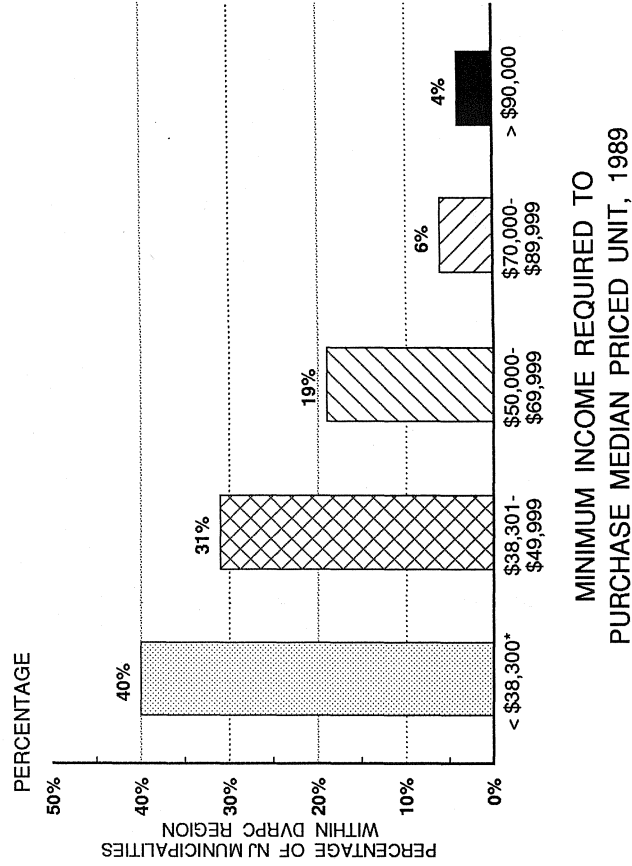


**FIGURE IV:  
HOUSING AFFORDABILITY IN THE DELAWARE VALLEY**

**PENNSYLVANIA**



**NEW JERSEY**



\* MEDIAN ANNUAL INCOME FOR A FOUR-PERSON HOUSEHOLD IN THE PHILADELPHIA REGION AS OF JANUARY 1, 1990, AS ESTIMATED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.



**Delaware Valley Regional Planning Commission**  
December 1990

Source: Delaware Valley Regional Planning Commission  
November, 1990



**TABLE I**  
**HOUSING AFFORDABILITY IN THE**  
**DELAWARE VALLEY REGION, 1989**

Pennsylvania	Number of "Affordable" Municipalities*	Number of "Unaffordable" Municipalities**	Total Municipalities
New Jersey	45 (40%)	69 (60%)	114
Pennsylvania	23 (10%)	216 (90%)	239
<b>TOTAL DVRPC REGION</b>	<b>68 (19%)</b>	<b>285 (81%)</b>	<b>353</b>

\* Municipalities where a household earning the regional median annual income of \$38,300 could afford to purchase a median priced unit.

\*\* Municipalities where a household would be required to earn more than the regional median annual income in order to purchase a median priced unit.

Source: Delaware Valley Regional Planning Commission, August 1990.



**TABLE II**  
**NUMBER OF MUNICIPALITIES WITHIN EACH**  
**MEDIAN SALES PRICE RANGE**  
**DELAWARE VALLEY REGION, 1989**

County	<b>MEDIAN SALES PRICE RANGE</b>				
	Less Than \$100,000	\$101,000- \$124,999	\$125,000- \$149,999	\$150,000- \$174,999	Greater Than \$175,000
Bucks	8	14	17	5	10
Chester	39	14	4	6	10
Delaware	28	5	5	6	5
Montgomery	10	15	17	8	12
Philadelphia	1	0	0	0	0
<b>TOTAL PENNSYLVANIA</b>	<b>86 (36%)</b>	<b>48 (20%)</b>	<b>43 (18%)</b>	<b>25 (10%)</b>	<b>37 (16%)</b>
Burlington	21	7	7	4	1
Camden	31	3	1	2	0
Gloucester	19	4	1	0	0
Mercer	1	0	5	1	6
<b>TOTAL NEW JERSEY</b>	<b>72 (64%)</b>	<b>14 (12%)</b>	<b>14 (12%)</b>	<b>7 (6%)</b>	<b>7 (6%)</b>
<b>TOTAL DVRPC REGION</b>	<b>158 (45%)</b>	<b>62 (18%)</b>	<b>57 (16%)</b>	<b>32 (9%)</b>	<b>44 (12%)</b>

Source: Delaware Valley Regional Planning Commission, November 1990.



**TABLE III**

**NUMBER OF MUNICIPALITIES WITHIN EACH  
MINIMUM REQUIRED INCOME RANGE  
DELAWARE VALLEY REGION, 1989**

County	MINIMUM REQUIRED INCOME RANGE				
	Less Than \$38,300*	\$38,301- \$49,999	\$50,000- \$69,999	\$70,000- \$89,999	Greater Than \$90,000
Bucks	2	9	29	8	6
Chester	8	18	25	8	14
Delaware	8	19	11	7	4
Montgomery	4	9	30	12	7
Philadelphia	1	0	0	0	0
<b>TOTAL PENNSYLVANIA</b>	<b>23 (10%)</b>	<b>55 (23%)</b>	<b>95 (40%)</b>	<b>35 (14%)</b>	<b>31 (13%)</b>
Burlington	10	14	12	4	0
Camden	17	15	4	1	0
Gloucester	17	6	1	0	0
Mercer	1	0	5	2	5
<b>TOTAL NEW JERSEY</b>	<b>45 (40%)</b>	<b>35 (31%)</b>	<b>22 (19%)</b>	<b>7 (6%)</b>	<b>5 (4%)</b>
<b>TOTAL DVRPC REGION</b>	<b>68 (19%)</b>	<b>90 (26%)</b>	<b>117 (33%)</b>	<b>42 (12%)</b>	<b>36 (10%)</b>

\* Median annual income for a four-person household in the Philadelphia region as of January 1, 1990, as estimated by the U.S. Department of Housing and Urban Development.

Source: Delaware Valley Regional Planning Commission, November 1990.





## **HOUSING IN THE CITY OF PHILADELPHIA**

According to the Philadelphia City Planning Commission, the median residential sales price in Philadelphia County was \$37,000 in 1987. For the purposes of this study, the 1989 aggregated median residential sales price in the city is therefore estimated to be \$40,350, applying the percent change in the Housing Component of the Consumer Price Index. However, sales prices vary significantly depending on the specific location within the City. Given that median prices were considered by locality within each of the eight suburban DVRPC counties, it is appropriate to include within this report a breakdown and brief discussion of sales by city neighborhood.

Figure IV illustrates the average residential sales price in 1989 in ten different Philadelphia neighborhoods. Average sales prices range from \$13,269 in the North Central portion of the city to \$154,503 in Center City Philadelphia. Housing in most of the city's neighborhoods is affordable to median income households. Assuming that the sale proceeds under the conditions noted earlier in this study (regarding down payment and housing costs), the minimum annual income required to purchase the average priced unit in the North Central section is less than \$10,000; is less than \$20,000 in the River Wards, the Southwest and North Philadelphia; and is less than \$30,000 in the West, South and Northeast sections of the city. The average priced home is unaffordable to the household earning the regional median annual income of \$38,300 only in the Far Northeast and in Center City Philadelphia. Sales in these two areas represented 14% of the total number of sales which occurred in the city in 1989.

The majority of the owner-occupied units located within the City of Philadelphia are clearly affordable to median income households. As noted in previous reports, the city's primary housing affordability problem is the lack of decent and affordable rental housing units for its lowest income residents. It is interesting to note that in eight of the ten neighborhoods illustrated on Figure V the average priced unit is affordable to households earning less than \$30,000, while in the remaining two neighborhoods the average priced unit is unaffordable to households earning up to \$40,000. It appears, therefore, that the availability of units affordable to moderate income households earning between \$30,000 and \$38,300 is limited.

## **LOCATION OF AFFORDABLE HOUSING, EMPLOYMENT CENTERS AND THE REGIONAL COMMUTER RAIL SYSTEM**

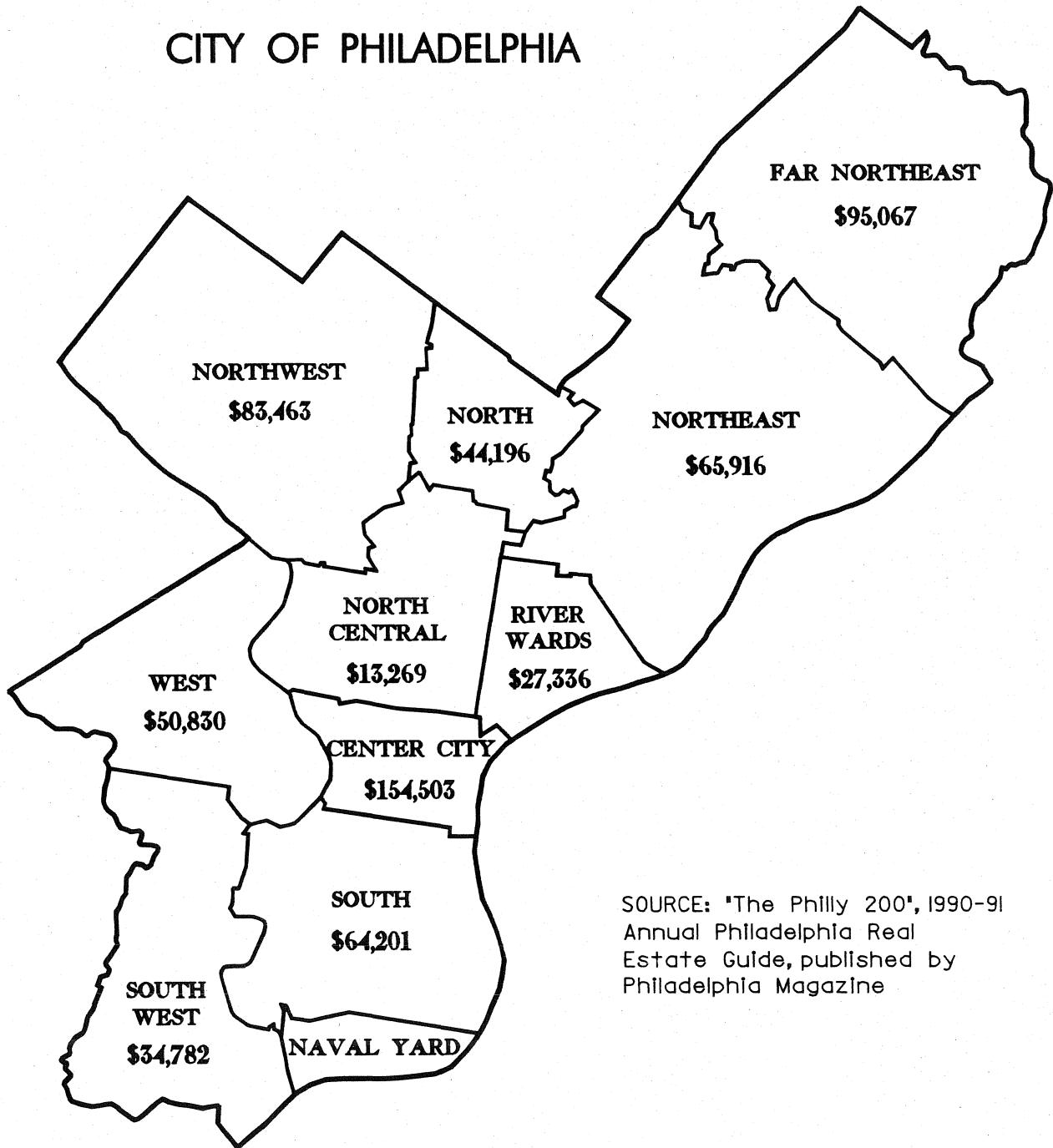
The affordable housing problem is exacerbated by the differences between the location of affordable housing alternatives and the concentrations of jobs in the region. Areas which contain the most affordable housing are often areas which are not major employment centers and which have weak mass transportation linkages to these centers. Figure V illustrates the location of both employment centers and the regional commuter rail system in the Delaware Valley region. Areas where housing is affordable to median income households (as indicated on Figure III), such as in Southern New Jersey and



# FIGURE V

## 1989 AVERAGE RESIDENTIAL SALES PRICES BY NEIGHBORHOOD

### CITY OF PHILADELPHIA

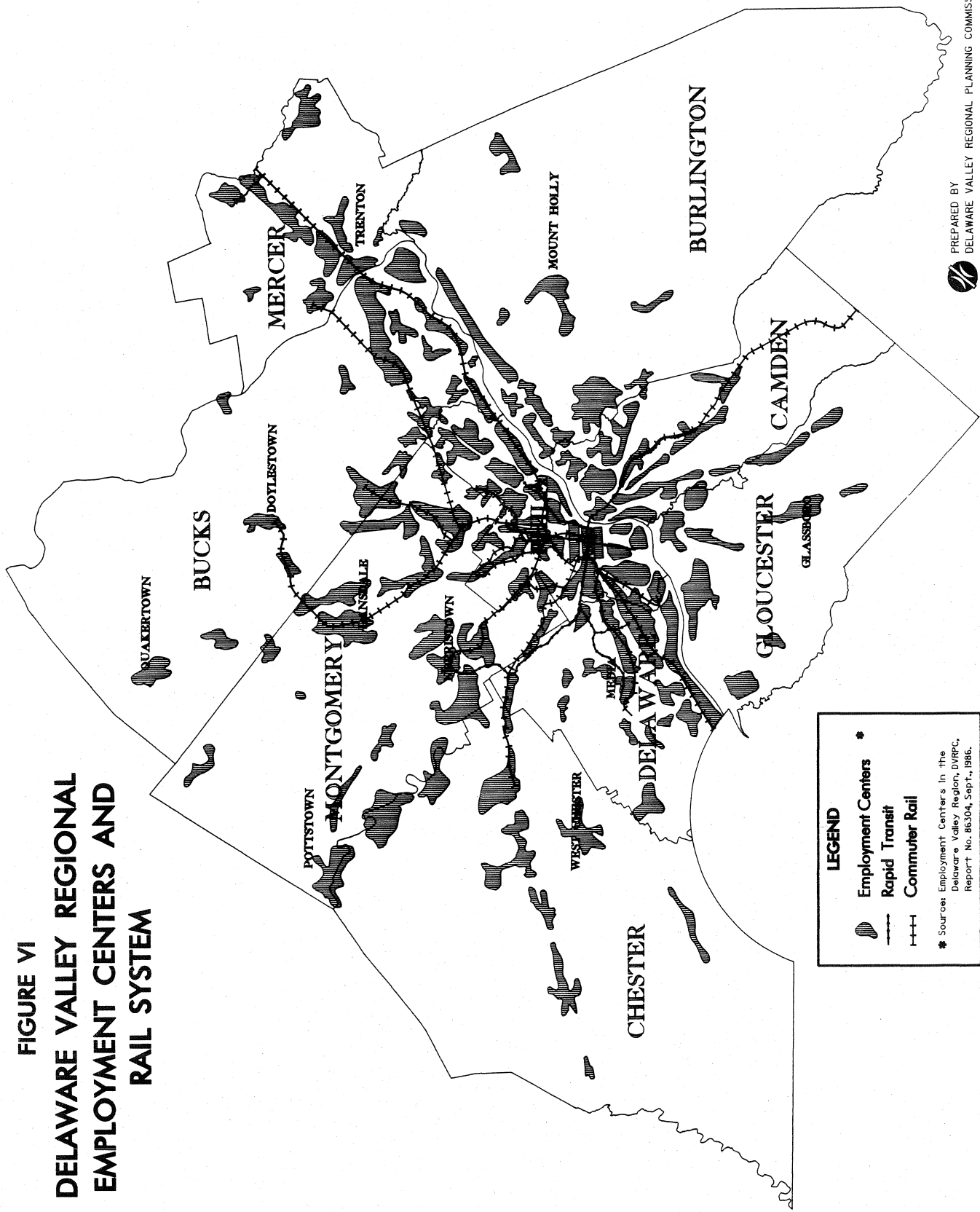


SOURCE: "The Philly 200", 1990-91 Annual Philadelphia Real Estate Guide, published by Philadelphia Magazine




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**FIGURE VI**  
**DELAWARE VALLEY REGIONAL**  
**EMPLOYMENT CENTERS AND**  
**RAIL SYSTEM**



**LEGEND**

-  Employment Centers \*
-  Rapid Transit
-  Commuter Rail

\* Sources: Employment Centers in the Delaware Valley Region, DVRPC, Report No. 86304, Sept., 1986.



extreme western Chester County, are generally not linked by commuter rail service to significant employment centers.

As shown on Figure V, large employment centers are often located in areas where a median priced unit is clearly unaffordable to median income households. The Delaware Valley Regional Planning Commission's 2010 Regional Development Strategy identifies King of Prussia, the Cherry Hill area and the Route 1 Corridor as metropolitan sub-centers, which have recent and increasing concentrations of employment opportunities. Purchasing a median priced housing unit in these locations requires minimum annual incomes ranging from \$59,649 in Cherry Hill to \$149,483 in Princeton Township. As illustrated on Figure III, housing in these areas is unaffordable for many prospective employees, particularly in the retail, service and FIRE (finance, insurance and real estate) sectors.

The lack of affordable housing located within close proximity of many of the employment centers shown on Figure IV may deter prospective employers seeking to attract and retain a qualified work force. Table IV lists the median annual earnings of persons in selected occupations in the Delaware Valley region in 1989, including many service sector employees vital to employers. The lack of available housing opportunities for these employees and others in similar income brackets may negatively effect the continued economic expansion of the DVRPC region.

## **SUMMARY**

This study has considered affordable, owner-occupied housing opportunities for median income households in the Delaware Valley region. The study analysis has shown that the availability of affordable housing is limited. This lack of affordable housing may affect the continued economic expansion of the region and result in a loss of youth and eventually population, as potential first time home buyers are unable to locate affordable units.

In actuality, the study analysis presents a conservative picture of housing affordability in the DVRPC region. Because of certain assumptions made during the course of the study, actual conditions of affordability may actually be worse than are presented. For example, the study uses the median income of a four-person household as its regional median income. Preliminary 1990 Census reports indicate that the average household size in the region is lower than expected, and is certainly less than four. Utilizing a smaller household size would have resulted in a lower regional median income, and produced correspondingly higher affordability gaps. For example, if the study had used a household size of three persons instead of four, the regional household income estimate would have been \$34,370; if a two-person household was used, the median household income would be \$ 30,640, based on HUD's estimates.





## TABLE IV

### MEDIAN ANNUAL WAGES IN SELECTED OCCUPATIONS, 1989

#### DELAWARE VALLEY REGION\*

<u>OCCUPATION</u>	<u>MEDIAN ANNUAL WAGE</u>
Secretary	\$21,788
Typist	\$14,716
Word Processor	\$17,576
Switchboard Operator	\$15,470
Receptionist	\$15,340
Accounting Clerk	\$16,978
Computer Analyst	\$39,442
Computer Operator	\$19,604
Computer Programmer	\$30,472
Drafter	\$26,260
Registered Nurse	\$27,950
Truckdriver**	\$29,952
Warehousemen**	\$24,274
Security Guard**	\$10,400
Janitor**	\$14,392
General Maintenance Worker**	\$19,448

\* Includes Philadelphia, Bucks, Chester, Delaware, Montgomery, Burlington, Camden and Gloucester Counties

\*\* Usually "straight time" positions; annual wage based on standard forty hour work week.

Source: "Area Wage Survey: Philadelphia, Pennsylvania-New Jersey Metropolitan Area, November, 1989," United States Department of Labor, Bureau of Labor Statistics, Bulletin 3050-54.



The study also assumes that median income households will provide a 10% down payment and closing costs, mortgaging 90% of the purchase price. Many prospective home buyers, particularly first-time buyers who have been occupying expensive rental units, may be able to meet the monthly costs of owning a home but have difficulty in accumulating the necessary capital to initiate the sale. Down payment and closing costs, which can equal \$10,000 to \$15,000, represent a significant impediment to median income households attempting to purchase housing units.

The study assumes that insurance costs will average \$35.00 per month, and that the only variable which will affect the minimum income required for each sale will be local property taxes. Insurance costs may vary significantly between sales, particularly if the buyer is required to obtain private mortgage insurance, a common requirement when the purchaser will have relatively little equity in the property.

As noted earlier, this study also did not consider the age of the housing stock in older cities and boroughs and the rehabilitation or maintenance costs which may confront purchasers of affordable units in those locations. Similarly, monthly maintenance costs or, in the case of attached units, condominium fees (particularly in New Jersey) that must be paid were not considered. The assumptions made in this study therefore represent optimistic sales conditions, and probably result in a conservative estimate of affordability.

Subsequent Delaware Valley Regional Planning Commission housing reports will examine major factors affecting the cost of housing, including the cost of land; the length and complexity of the public approval process; impact and tapping fees and other exactions; and site improvement costs. National and local efforts to create or maintain affordable housing for purchase or rental will also be considered and evaluated.



## APPENDIX A

### HOUSING AFFORDABILITY IN BUCKS COUNTY, 1989<sup>1</sup>

Municipality	Median Sales Price <sup>2</sup>	Minimum Income Required <sup>3</sup>	Affordability "Gap" <sup>4</sup>	Affordability "Index" <sup>5</sup>
Bedminster	\$ 122,950	\$ 53,060	\$ 14,760	0.72
Bensalem	\$ 128,200	\$ 61,321	\$ 23,021	0.62
Bridgeton	\$ 100,000	\$ 45,362	\$ 7,062	0.84
Bristol Borough	\$ 71,000	\$ 36,275	Affordable	1.06
Bristol Township*	\$ 90,250	\$ 47,967	\$ 9,667	0.80
Buckingham	\$ 257,000	\$ 112,846	\$ 74,546	0.34
Chalfont	\$ 122,410	\$ 55,673	\$ 17,373	0.69
Doylestown Borough	\$ 140,000	\$ 63,137	\$ 24,837	0.61
Doylestown Township	\$ 194,335	\$ 86,814	\$ 48,514	0.44
Dublin	\$ 82,975	\$ 37,955	Affordable	1.01
Durham*	\$ 222,000	\$ 100,070	\$ 61,770	0.38
East Rockhill	\$ 145,250	\$ 63,242	\$ 24,942	0.61
Falls	\$ 109,940	\$ 54,357	\$ 16,057	0.70
Haycock*	\$ 162,000	\$ 72,380	\$ 34,080	0.53
Hilltown	\$ 146,450	\$ 64,501	\$ 26,201	0.59
Hulmeville*	\$ 93,500	\$ 45,577	\$ 7,277	0.84
Ivyland*	\$ 141,000	\$ 64,457	\$ 26,157	0.59
Langhorne*	\$ 104,950	\$ 50,975	\$ 12,675	0.75
Langhorne Manor*	\$ 129,500	\$ 63,363	\$ 25,063	0.60
Lower Makefield	\$ 180,000	\$ 86,285	\$ 47,985	0.44
Lower Southampton	\$ 135,000	\$ 65,755	\$ 27,455	0.58
Middletown	\$ 144,500	\$ 68,598	\$ 30,298	0.56
Milford	\$ 129,500	\$ 58,304	\$ 20,004	0.66
Morrisville	\$ 115,000	\$ 60,524	\$ 22,224	0.63
New Britain Borough	\$ 104,900	\$ 48,289	\$ 9,989	0.79
New Britain Township	\$ 157,450	\$ 70,913	\$ 32,613	0.54
New Hope	\$ 119,000	\$ 50,923	\$ 12,623	0.75
Newtown Borough*	\$ 160,000	\$ 71,521	\$ 33,221	0.54
Newtown Township	\$ 149,010	\$ 65,686	\$ 27,386	0.58
Nockamixon*	\$ 199,450	\$ 90,918	\$ 52,618	0.42
Northampton	\$ 165,000	\$ 73,605	\$ 35,305	0.52
Penndel*	\$ 90,000	\$ 43,237	\$ 4,937	0.89
Perkasie	\$ 131,230	\$ 57,663	\$ 19,363	0.66

<b>Municipality</b>	<b>Median Sales Price<sup>2</sup></b>	<b>Minimum Income Required<sup>3</sup></b>	<b>Affordability "Gap"<sup>4</sup></b>	<b>Affordability "Index"<sup>5</sup></b>
Plumstead	\$315,000	\$136,311	\$98,011	0.28
Quakertown	\$97,750	\$45,380	\$7,080	0.84
Richland	\$102,900	\$47,486	\$9,186	0.81
Richlandtown*	\$94,000	\$42,543	\$4,243	0.90
Riegelsville*	\$135,200	\$61,692	\$23,392	0.62
Sellersville	\$108,250	\$48,640	\$10,340	0.79
Silverdale	\$123,400	\$53,627	\$15,327	0.71
Solebury	\$310,000	\$130,869	\$92,569	0.29
Springfield	\$150,000	\$68,685	\$30,385	0.56
Telford	\$120,950	\$58,247	\$19,947	0.66
Tinicum*	\$187,500	\$83,235	\$44,935	0.46
Trumbauersville*	\$119,500	\$56,021	\$17,721	0.68
Tullytown*	\$91,900	\$46,795	\$8,495	0.82
Upper Makefield	\$352,000	\$152,066	\$113,766	0.25
Upper Southampton	\$145,000	\$67,513	\$29,213	0.57
Warminster	\$130,000	\$60,605	\$22,305	0.63
Warrington	\$124,900	\$56,779	\$18,479	0.67
Warwick	\$189,950	\$84,029	\$45,729	0.46
West Rockhill*	\$142,450	\$61,946	\$23,646	0.62
Wrightstown*	\$136,000	\$59,957	\$21,657	0.64
Yardley	\$127,000	\$59,328	\$21,028	0.65

<sup>1</sup>Based only on second quarter sales.

<sup>2</sup>Source: Bucks County 1989 Housing Prices and Affordability. Bucks County Planning Commission, March, 1990.

<sup>3</sup>Minimum income required to purchase median priced housing unit, based on standard .28 housing cost to income ratio. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>4</sup>Affordability "gap" equals the difference between the regional median income (\$38,300) and the income required to purchase a median priced unit. Localities in which the income required to purchase is less than the regional median income are labeled "affordable."

<sup>5</sup>Affordability "index" is the ratio of monthly housing income (based on regional median income) to monthly housing costs (based on the municipality's median price).

\* Fewer than ten transactions; median price may not be representative of local housing market.

## APPENDIX B

### HOUSING AFFORDABILITY IN CHESTER COUNTY, 1989

Municipality	Median Sales Price <sup>1</sup>	Minimum Income Required <sup>2</sup>	Affordability "Gap" <sup>3</sup>	Affordability "Index" <sup>4</sup>
Atglen	\$ 92,000	\$ 42,171	\$ 3,871	0.91
Avondale*	\$ 123,900	\$ 56,152	\$ 17,852	0.68
Birmingham	\$ 340,000	\$ 163,967	\$ 125,667	0.23
Caln	\$ 97,900	\$ 45,857	\$ 7,557	0.84
Charlestown	\$ 280,000	\$ 116,983	\$ 78,683	0.33
Coatesville	\$ 55,000	\$ 27,593	Affordable	1.39
Downingtown	\$ 90,000	\$ 42,667	\$ 4,367	0.90
East Bradford	\$ 204,000	\$ 84,931	\$ 46,631	0.45
East Brandywine	\$ 144,900	\$ 63,477	\$ 25,177	0.60
East Caln	\$ 130,400	\$ 59,197	\$ 20,897	0.65
East Coventry	\$ 128,500	\$ 59,887	\$ 21,587	0.64
East Fallowfield	\$ 120,000	\$ 54,506	\$ 16,206	0.70
East Goshen	\$ 162,170	\$ 69,847	\$ 31,547	0.55
East Marlborough	\$ 160,000	\$ 69,813	\$ 31,513	0.55
East Nantmeal	\$ 230,000	\$ 98,063	\$ 59,763	0.39
East Nottingham	\$ 89,000	\$ 41,121	\$ 2,821	0.93
East Pikeland	\$ 159,000	\$ 69,203	\$ 30,903	0.55
Easttown	\$ 259,000	\$ 109,727	\$ 71,427	0.35
East Vincent	\$ 121,000	\$ 55,113	\$ 16,813	0.69
East Whiteland	\$ 135,000	\$ 60,192	\$ 21,892	0.64
Elk*	\$ 90,000	\$ 40,217	\$ 1,917	0.95
Elverson*	\$ 89,500	\$ 35,301	Affordable	1.08
Franklin	\$ 155,000	\$ 66,620	\$ 28,320	0.57
Highland*	\$ 95,000	\$ 41,128	\$ 2,828	0.93
Honey Brook Borough	\$ 144,900	\$ 56,216	\$ 17,916	0.68
Honey Brook	\$ 90,000	\$ 35,228	Affordable	1.09
Kennett Square	\$ 98,000	\$ 45,446	\$ 7,146	0.84
Kennett	\$ 275,000	\$ 117,459	\$ 79,159	0.33
London Britain	\$ 185,000	\$ 80,029	\$ 41,729	0.48
Londonderry	\$ 126,000	\$ 54,745	\$ 16,445	0.70
London Grove	\$ 165,900	\$ 72,727	\$ 34,427	0.53
Lower Oxford	\$ 92,500	\$ 41,932	\$ 3,632	0.91
Malvern	\$ 88,990	\$ 39,273	\$ 973	0.98

<b>Municipality</b>	<b>Median Sales Price<sup>1</sup></b>	<b>Minimum Income Required<sup>2</sup></b>	<b>Affordability "Gap"<sup>3</sup></b>	<b>Affordability "Index"<sup>4</sup></b>
Modena*	\$ 46,200	\$ 23,231	Affordable	1.65
New Garden	\$ 215,000	\$ 96,532	\$ 58,232	0.40
Newlin*	\$ 265,000	\$ 113,127	\$ 74,827	0.34
New London	\$ 161,000	\$ 68,428	\$ 30,128	0.56
North Coventry	\$ 120,000	\$ 55,969	\$ 17,669	0.68
Oxford Borough	\$ 76,500	\$ 37,307	Affordable	1.03
Parkesburg	\$ 96,500	\$ 44,673	\$ 6,373	0.86
Pennsbury	\$ 225,000	\$ 97,416	\$ 59,116	0.39
Penn	\$ 124,900	\$ 54,339	\$ 16,039	0.70
Phoenixville	\$ 93,000	\$ 42,911	\$ 4,611	0.89
Pocopson	\$ 264,000	\$ 114,709	\$ 76,409	0.33
Sadsbury	\$ 92,500	\$ 42,423	\$ 4,123	0.90
Schuylkill	\$ 255,900	\$ 111,117	\$ 72,817	0.34
South Coatesville	\$ 65,000	\$ 31,569	Affordable	1.21
South Coventry	\$ 144,900	\$ 64,023	\$ 25,723	0.60
Spring City	\$ 85,500	\$ 35,263	Affordable	1.09
Thornbury	\$ 367,000	\$ 158,254	\$ 119,954	0.24
Tredyffrin	\$ 180,000	\$ 78,606	\$ 40,306	0.49
Upper Oxford	\$ 106,000	\$ 47,418	\$ 9,118	0.81
Upper Uwchlan	\$ 193,600	\$ 83,051	\$ 44,751	0.46
Uwchlan	\$ 166,600	\$ 73,305	\$ 35,005	0.52
Valley	\$ 94,900	\$ 43,951	\$ 5,651	0.87
Warwick	\$ 139,900	\$ 62,279	\$ 23,979	0.61
Wallace	\$ 175,000	\$ 74,521	\$ 36,221	0.51
West Bradford	\$ 140,000	\$ 60,560	\$ 22,260	0.63
West Brandywine	\$ 145,000	\$ 64,641	\$ 26,341	0.59
West Caln	\$ 117,000	\$ 53,124	\$ 14,824	0.72
West Chester	\$ 100,000	\$ 44,512	\$ 6,212	0.86
West Fallowfield	\$ 89,900	\$ 40,298	\$ 1,998	0.95
West Goshen	\$ 184,500	\$ 78,607	\$ 40,307	0.49
West Grove	\$ 118,400	\$ 53,489	\$ 15,189	0.72
West Marlborough*	\$ 220,000	\$ 99,971	\$ 61,671	0.38
West Nantmeal	\$ 99,900	\$ 39,059	\$ 759	0.98
West Nottingham	\$ 76,000	\$ 34,236	Affordable	1.12
West Pikeland	\$ 301,500	\$ 127,560	\$ 89,260	0.30
West Sadsbury	\$ 89,500	\$ 41,147	\$ 2,847	0.93
Westtown	\$ 162,500	\$ 69,798	\$ 31,498	0.55
West Vincent	\$ 230,000	\$ 99,873	\$ 61,573	0.38
West Whiteland	\$ 127,900	\$ 54,462	\$ 16,162	0.70
Willistown	\$ 158,000	\$ 66,456	\$ 28,156	0.58



<sup>1</sup>Source: Housing Costs. Chester County Planning Commission, Planning Bulletin #39, August, 1990.

<sup>2</sup>Minimum income required to purchase a median priced housing unit, based on standard .28 housing costs to income ratio. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>3</sup>Affordability "gap" equals the difference between the regional median income (\$38,300) and the income required to purchase a median priced unit.

<sup>4</sup>Affordability "index" is the ratio of monthly housing income (based on the regional median income) to monthly housing costs (based on the municipality's median price).

\* Fewer than ten transactions; median price may not be representative of local housing market.



## APPENDIX C

### HOUSING AFFORDABILITY IN DELAWARE COUNTY, 1989

<b>Municipality</b>	<b>Median Sales Price<sup>1</sup></b>	<b>Minimum Income Required<sup>2</sup></b>	<b>Affordability "Gap"<sup>3</sup></b>	<b>Affordability "Index"<sup>4</sup></b>
Aldan	\$ 107,000	\$ 55,015	\$ 16,715	0.70
Aston	\$ 115,110	\$ 54,494	\$ 16,194	0.70
Bethel	\$ 165,552	\$ 73,940	\$ 35,640	0.52
Birmingham	\$ 127,900	\$ 56,482	\$ 18,182	0.68
Brookhaven	\$ 98,000	\$ 46,468	\$ 8,168	0.82
Chester City	\$ 24,900	\$ 13,192	Affordable	2.90
Chester Heights	\$ 116,113	\$ 50,483	\$ 12,183	0.76
Chester Township	\$ 50,000	\$ 22,556	Affordable	1.70
Clifton Heights	\$ 79,000	\$ 40,586	\$ 2,286	0.94
Collingdale	\$ 67,250	\$ 37,713	Affordable	1.02
Colwyn	\$ 46,400	\$ 28,889	Affordable	1.33
Concord	\$ 203,510	\$ 94,085	\$ 55,785	0.41
Darby Borough	\$ 39,250	\$ 24,432	Affordable	1.57
Darby Township	\$ 80,150	\$ 43,223	\$ 4,923	0.89
East Lansdowne	\$ 75,500	\$ 43,851	\$ 5,551	0.87
Eddystone	\$ 69,500	\$ 38,510	\$ 210	0.99
Edgmont	\$ 165,000	\$ 72,191	\$ 33,891	0.53
Folcroft	\$ 70,000	\$ 38,519	\$ 219	0.99
Glenolden	\$ 73,000	\$ 38,971	\$ 671	0.98
Haverford	\$ 141,000	\$ 67,281	\$ 28,981	0.57
Lansdowne	\$ 97,350	\$ 53,296	\$ 14,996	0.72
Lower Chicester	\$ 61,450	\$ 34,753	Affordable	1.10
Marcus Hook	\$ 55,000	\$ 34,295	Affordable	1.12
Marple Township	\$ 155,000	\$ 70,961	\$ 32,661	0.54
Media	\$ 105,000	\$ 49,025	\$ 10,725	0.78
Middletown	\$ 153,000	\$ 68,654	\$ 30,354	0.56
Millbourne	\$ 68,500	\$ 48,689	\$ 10,389	0.79
Morton	\$ 86,500	\$ 44,513	\$ 6,213	0.86
Nether Providence	\$ 126,400	\$ 63,670	\$ 25,370	0.60
Newtown	\$ 178,000	\$ 81,273	\$ 42,973	0.47
Norwood	\$ 83,000	\$ 44,274	\$ 5,974	0.87
Parkside	\$ 80,000	\$ 39,425	\$ 1,125	0.97
Prospect Park	\$ 91,750	\$ 50,085	\$ 11,785	0.76

<b>Municipality</b>	<b>Median Sales Price<sup>1</sup></b>	<b>Minimum Income Required<sup>2</sup></b>	<b>Affordability "Gap"<sup>3</sup></b>	<b>Affordability "Index"<sup>4</sup></b>
Radnor Township	\$ 222,000	\$ 101,824	\$ 63,524	0.38
Ridley Park Borough	\$ 102,500	\$ 51,640	\$ 13,340	0.74
Ridley Township	\$ 94,950	\$ 49,307	\$ 11,007	0.78
Rose Valley	\$ 287,000	\$ 140,323	\$ 102,023	0.27
Rutledge*	\$ 126,500	\$ 64,580	\$ 26,280	0.59
Sharon Hill	\$ 69,800	\$ 41,710	\$ 3,410	0.92
Springfield	\$ 144,000	\$ 71,910	\$ 33,610	0.53
Swarthmore	\$ 165,800	\$ 83,042	\$ 44,742	0.46
Thornbury	\$ 253,750	\$ 108,178	\$ 69,878	0.35
Tinicum	\$ 75,297	\$ 38,611	\$ 311	0.99
Trainer	\$ 67,250	\$ 39,042	\$ 742	0.98
Upland	\$ 54,900	\$ 24,223	Affordable	1.58
Upper Chichester	\$ 79,900	\$ 41,592	\$ 3,292	0.92
Upper Darby	\$ 87,000	\$ 46,011	\$ 7,711	0.83
Upper Providence	\$ 160,000	\$ 73,639	\$ 35,339	0.52
Yeadon	\$ 73,000	\$ 42,341	\$ 4,041	0.90

<sup>1</sup>Source: Delaware County Planning Department, 1990.

<sup>2</sup>Minimum income required to purchase median priced housing. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>3</sup>Affordability "gap" equals the difference between the regional median income (\$38,300) and the income required to purchase a median priced unit. Localities in which the income required to purchase is less than the regional median income are labeled "affordable."

<sup>4</sup>Affordability "index" is the ratio of monthly housing income (based on the regional median income) to monthly housing costs (based on the municipality's median price).

\* Fewer than ten transactions; median price may not be representative of local housing market.

## APPENDIX D

### HOUSING AFFORDABILITY IN MONTGOMERY COUNTY, 1989

Municipality	Median Sales Price <sup>1</sup>	Minimum Income Required <sup>2</sup>	Affordability "Gap" <sup>3</sup>	Affordability "Index" <sup>4</sup>
Abington	\$ 109,817	\$ 54,203	\$ 15,903	0.71
Ambler	\$ 122,890	\$ 57,077	\$ 18,777	0.67
Bridgeport	\$ 86,131	\$ 39,073	\$ 773	0.98
Bryn Athyn*	\$ 158,127	\$ 67,581	\$ 29,281	0.57
Cheltenham	\$ 160,279	\$ 80,603	\$ 42,303	0.48
Collegeville	\$ 191,398	\$ 85,648	\$ 47,348	0.45
Conshohocken	\$ 89,367	\$ 41,139	\$ 2,839	0.93
Douglass	\$ 129,225	\$ 52,078	\$ 13,778	0.74
East Greenville	\$ 81,010	\$ 34,543	Affordable	1.11
East Norriton	\$ 146,806	\$ 68,275	\$ 29,975	0.56
Franconia	\$ 163,580	\$ 77,885	\$ 39,585	0.49
Green Lane*	\$ 131,747	\$ 54,376	\$ 16,076	0.70
Hatboro	\$ 121,140	\$ 58,491	\$ 20,191	0.65
Hatfield Borough	\$ 117,687	\$ 56,866	\$ 18,566	0.67
Hatfield Township	\$ 146,341	\$ 68,902	\$ 30,602	0.56
Horsham	\$ 155,461	\$ 71,802	\$ 33,502	0.53
Jenkintown	\$ 139,834	\$ 66,619	\$ 28,319	0.57
Lansdale	\$ 109,800	\$ 52,376	\$ 14,076	0.73
Limerick	\$ 147,126	\$ 57,196	\$ 18,896	0.67
Lower Frederick	\$ 114,245	\$ 51,350	\$ 13,050	0.75
Lower Gwynedd	\$ 277,677	\$ 121,754	\$ 83,454	0.31
Lower Merion	\$ 298,904	\$ 128,336	\$ 90,036	0.30
Lower Moreland	\$ 220,229	\$ 102,184	\$ 63,884	0.37
Lower Pottsgrove	\$ 108,533	\$ 51,777	\$ 13,477	0.74
Lower Providence	\$ 140,062	\$ 64,293	\$ 25,993	0.60
Lower Salford	\$ 156,983	\$ 73,381	\$ 35,081	0.52
Marlborough	\$ 104,691	\$ 47,653	\$ 9,353	0.80
Montgomery	\$ 178,949	\$ 81,701	\$ 43,401	0.47
Narberth	\$ 163,488	\$ 70,016	\$ 31,716	0.55
New Hanover	\$ 147,682	\$ 59,562	\$ 21,262	0.64
Norristown	\$ 68,401	\$ 34,702	Affordable	1.10
North Wales	\$ 117,557	\$ 57,432	\$ 19,132	0.67
Pennsbury	\$ 102,651	\$ 43,240	\$ 4,940	0.89

<b>Municipality</b>	<b>Median Sales Price<sup>1</sup></b>	<b>Minimum Income Required<sup>2</sup></b>	<b>Affordability "Gap"<sup>3</sup></b>	<b>Affordability "Index"<sup>4</sup></b>
Perkiomen	\$ 118,830	\$ 54,196	\$ 15,896	0.71
Plymouth	\$ 134,376	\$ 61,964	\$ 23,664	0.62
Pottstown	\$ 74,312	\$ 37,580	Affordable	1.02
Red Hill	\$ 93,90	\$ 39,683	\$ 1,383	0.97
Rockledge	\$ 100,394	\$ 48,665	\$ 10,365	0.79
Royersford	\$ 93,180	\$ 45,619	\$ 7,319	0.84
Salford	\$ 179,938	\$ 82,655	\$ 44,355	0.46
Schwenksville	\$ 97,057	\$ 45,061	\$ 6,761	0.85
Skippack	\$ 136,976	\$ 60,134	\$ 21,834	0.64
Souderton	\$ 118,033	\$ 58,119	\$ 19,819	0.66
Springfield	\$ 152,056	\$ 70,096	\$ 31,796	0.55
Telford	\$ 124,321	\$ 59,829	\$ 21,529	0.64
Towamencin	\$ 187,751	\$ 86,627	\$ 48,327	0.44
Trappe	\$ 132,117	\$ 59,198	\$ 20,898	0.65
Upper Dublin	\$ 206,140	\$ 94,099	\$ 55,799	0.41
Upper Frederick	\$ 131,954	\$ 52,542	\$ 14,242	0.73
Upper Gwynedd	\$ 209,854	\$ 96,467	\$ 58,167	0.40
Upper Hanover	\$ 136,135	\$ 55,749	\$ 17,449	0.69
Upper Merion	\$ 158,948	\$ 70,103	\$ 31,803	0.55
Upper Moreland	\$ 127,106	\$ 62,576	\$ 24,276	0.61
Upper Pottsgrove	\$ 122,078	\$ 59,475	\$ 21,175	0.64
Upper Providence	\$ 131,874	\$ 51,663	\$ 13,363	0.74
Upper Salford	\$ 144,495	\$ 66,269	\$ 27,969	0.58
West Conshohocken	\$ 91,688	\$ 39,934	\$ 1,634	0.96
West Norriton	\$ 131,937	\$ 62,241	\$ 23,941	0.62
West Pottsgrove	\$ 76,146	\$ 36,172	Affordable	1.06
Whitemarsh	\$ 187,340	\$ 84,215	\$ 45,915	0.45
Whitpain	\$ 214,583	\$ 92,678	\$ 54,378	0.41
Worcester	\$ 212,654	\$ 93,004	\$ 54,704	0.41

<sup>1</sup>Source: Housing Price Study, Montgomery County, Pennsylvania. Montgomery County Planning Commission, 1989.

<sup>2</sup>Minimum income required to purchase a median priced housing unit, based on standard .28 housing cost to income ratio. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>3</sup>Affordability "gap" equals the difference between the regional median income (\$38,300) and the income required to purchase a median priced unit. Localities in which the income required to purchase is less than the regional median income are labeled "affordable."

<sup>4</sup>Affordability "index" is the ratio of monthly housing income (based on the regional median income) to monthly housing costs (based on the municipality's median price).

\* Fewer than ten transactions; median price may not be representative of local housing market.





## APPENDIX E

### HOUSING AFFORDABILITY IN BURLINGTON COUNTY, 1989

Municipality	Median Sales Price <sup>1</sup>	Minimum Income Required <sup>2</sup>	Affordability "Gap" <sup>3</sup>	Affordability "Index" <sup>4</sup>
Bass River	\$ 88,333	\$ 39,871	\$ 1,571	0.96
Beverly City	\$ 80,590	\$ 38,030	Affordable	1.01
Bordentown City	\$ 87,243	\$ 40,726	\$ 2,426	0.94
Bordentown Township	\$ 127,592	\$ 57,919	\$ 19,619	0.66
Burlington City	\$ 75,792	\$ 33,577	Affordable	1.14
Burlington Township	\$ 87,243	\$ 39,590	\$ 1,290	0.97
Chesterfield	\$ 174,485	\$ 75,766	\$ 37,466	0.51
Cinnaminson	\$ 131,207	\$ 58,299	\$ 19,999	0.66
Delanco	\$ 77,428	\$ 35,634	Affordable	1.07
Delran	\$ 131,954	\$ 58,359	\$ 20,059	0.66
Eastampton	\$ 106,872	\$ 48,977	\$ 10,677	0.78
Edgewater Park	\$ 62,978	\$ 28,964	Affordable	1.32
Evesham	\$ 117,777	\$ 51,837	\$ 13,537	0.74
Fieldsboro	\$ 116,687	\$ 53,393	\$ 15,093	0.72
Florence	\$ 75,628	\$ 34,272	Affordable	1.12
Hainesport	\$ 87,243	\$ 40,489	\$ 2,189	0.95
Lumberton	\$ 89,969	\$ 40,203	\$ 1,903	0.95
Mansfield	\$ 139,588	\$ 59,916	\$ 21,616	0.64
Maple Shade	\$ 86,152	\$ 38,885	\$ 585	0.98
Medford	\$ 185,390	\$ 80,645	\$ 42,345	0.47
Medford Lakes	\$ 149,403	\$ 67,050	\$ 28,750	0.57
Moorestown	\$ 172,849	\$ 75,451	\$ 37,151	0.51
Mount Holly	\$ 76,084	\$ 35,878	Affordable	1.07
Mount Laurel	\$ 114,937	\$ 50,202	\$ 11,902	0.76
New Hanover	\$ 98,148	\$ 43,670	\$ 5,370	0.88
North Hanover	\$ 148,858	\$ 63,399	\$ 25,099	0.60
Palmyra	\$ 84,189	\$ 38,355	Affordable	1.00
Pemberton Borough	\$ 94,876	\$ 43,182	\$ 4,882	0.89
Pemberton Township	\$ 81,790	\$ 38,103	Affordable	1.01
Riverside Township	\$ 74,756	\$ 33,908	Affordable	1.13
Riverton Borough	\$ 149,675	\$ 66,504	\$ 28,204	0.58
Shamong	\$ 151,583	\$ 66,289	\$ 27,989	0.58
Southampton	\$ 96,512	\$ 42,058	\$ 3,758	0.91

<b>Municipality</b>	<b>Median Sales Price<sup>1</sup></b>	<b>Minimum Income Required<sup>2</sup></b>	<b>Affordability "Gap"<sup>3</sup></b>	<b>Affordability "Index"<sup>4</sup></b>
Springfield	\$ 123,775	\$ 55,773	\$ 17,473	0.69
Tabernacle	\$ 159,218	\$ 69,797	\$ 31,497	0.55
Washington Township	\$ 88,878	\$ 40,344	\$ 2,044	0.95
Westampton	\$ 106,763	\$ 48,640	\$ 10,340	0.79
Willingboro	\$ 86,288	\$ 40,628	\$ 2,328	0.94
Woodland	\$ 102,183	\$ 45,694	\$ 7,394	0.84
Wrightstown	\$ 63,742	\$ 30,027	Affordable	1.28

<sup>1</sup>Source: Rutgers Regional Report Volume II: New Jersey Home Prices (1988). Rutgers State University, 1990. Adjusted to 1989 dollars using changes in the Consumer Price Index (housing component).

<sup>2</sup>Minimum income required to purchase a median priced housing unit, based on standard .28 housing cost to income ratio. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>3</sup>Affordability "gap" equals the difference between the regional median income (\$38,300) and the income required to purchase a median priced unit. Localities in which the income required to purchase is less than the regional median income are labeled "affordable."

<sup>4</sup>Affordability "index" is the ratio of monthly housing income (based on the regional median income) to monthly housing costs (based on the municipality's median price).

## APPENDIX F

### HOUSING AFFORDABILITY IN CAMDEN COUNTY, 1989

Municipality	Median Sales Price <sup>1</sup>	Minimum Income Required <sup>2</sup>	Affordability "Gap" <sup>3</sup>	Affordability "Index" <sup>4</sup>
Audubon	\$ 90,514	\$ 42,352	\$ 4,052	0.90
Audubon Park	\$ 90,514	\$ 46,001	\$ 7,701	0.83
Barrington	\$ 90,460	\$ 43,033	\$ 4,733	0.89
Bellmawr	\$ 76,337	\$ 34,751	Affordable	1.10
Berlin Borough	\$ 97,057	\$ 44,874	\$ 6,574	0.85
Berlin Township	\$ 95,094	\$ 44,212	\$ 5,912	0.87
Brooklawn	\$ 55,617	\$ 27,308	Affordable	1.40
Camden City	\$ 23,174	\$ 10,468	Affordable	3.66
Cherry Hill	\$ 130,864	\$ 59,649	\$ 21,349	0.64
Chesilhurst	\$ 59,980	\$ 30,345	Affordable	1.26
Clementon	\$ 58,889	\$ 29,208	Affordable	1.31
Collingswood	\$ 90,078	\$ 42,454	\$ 4,154	0.90
Gibbsboro	\$ 84,625	\$ 39,488	\$ 1,188	0.97
Gloucester City	\$ 47,874	\$ 20,079	Affordable	1.91
Gloucester Township	\$ 81,790	\$ 39,047	\$ 747	0.98
Haddon Township	\$ 95,640	\$ 43,997	\$ 5,697	0.87
Haddonfield	\$ 163,580	\$ 73,999	\$ 35,699	0.52
Haddon Heights	\$ 119,958	\$ 55,208	\$ 16,908	0.69
Hi Nella	\$ 93,677	\$ 43,301	\$ 5,001	0.88
Laurel Springs	\$ 75,792	\$ 36,385	Affordable	1.05
Lawnside	\$ 60,961	\$ 29,975	Affordable	1.28
Lindenwold	\$ 63,251	\$ 30,593	Affordable	1.25
Magnolia	\$ 76,992	\$ 36,854	Affordable	1.04
Merchantville	\$ 95,858	\$ 45,423	\$ 7,123	0.84
Mount Ephraim	\$ 75,192	\$ 35,402	Affordable	1.08
Oaklyn	\$ 88,333	\$ 41,570	\$ 3,270	0.92
Pennsauken	\$ 78,409	\$ 31,903	Affordable	1.20
Pine Hill	\$ 67,613	\$ 27,663	Affordable	1.38
Pine Valley	\$ 119,958	\$ 51,902	\$ 13,602	0.74
Runnemeade	\$ 78,518	\$ 37,309	Affordable	1.03
Somerdale	\$ 77,428	\$ 36,644	Affordable	1.05
Stratford	\$ 93,895	\$ 43,718	\$ 5,418	0.88
Tavistock	\$ 163,580	\$ 69,789	\$ 31,489	0.55

<b>Municipality</b>	<b>Median Sales Price<sup>1</sup></b>	<b>Minimum Income Required<sup>2</sup></b>	<b>Affordability "Gap"<sup>3</sup></b>	<b>Affordability "Index"<sup>4</sup></b>
Voorhees	\$ 104,691	\$ 47,869	\$ 9,569	0.80
Waterford	\$ 91,605	\$ 44,064	\$ 5,764	0.87
Winslow	\$ 81,681	\$ 33,128	Affordable	1.16
Woodlynne	\$ 46,893	\$ 24,174	Affordable	1.58

<sup>1</sup>Source: Rutgers Regional Report Volume II: New Jersey Home Prices (1988). Rutgers State University, 1990. Adjusted to 1989 using changes in the Consumer Price Index (housing component).

<sup>2</sup>Minimum income required to purchase a median priced housing unit, based on standard .28 housing cost to income ratio. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>3</sup>Affordability "gap" equals the difference between the regional median income (\$38,300) and the income required to purchase a median priced unit. Localities in which the income required to purchase is less than the regional median income are labeled "affordable."

<sup>4</sup>Affordability "index" is the ratio of monthly housing income (based on the regional median income) to monthly housing costs (based on the municipality's median price).

## APPENDIX G

### HOUSING AFFORDABILITY IN GLOUCESTER COUNTY, 1989

Municipality	Median Sales Price <sup>1</sup>	Minimum Income Required <sup>2</sup>	Affordability "Gap" <sup>3</sup>	Affordability "Index" <sup>4</sup>
Clayton	\$ 58,889	\$ 28,930	Affordable	1.32
Deptford	\$ 73,067	\$ 34,524	Affordable	1.11
East Greenwich	\$ 113,415	\$ 49,924	\$ 11,624	0.77
Elk	\$ 74,701	\$ 35,837	Affordable	1.07
Franklin	\$ 75,138	\$ 35,741	Affordable	1.07
Glassboro	\$ 79,500	\$ 38,023	Affordable	1.01
Greenwich	\$ 88,824	\$ 39,316	\$ 1,016	0.97
Harrison	\$ 103,600	\$ 47,911	\$ 9,611	0.80
Logan	\$ 79,282	\$ 35,654	Affordable	1.07
Mantua	\$ 78,600	\$ 37,143	Affordable	1.03
Monroe	\$ 81,681	\$ 37,307	Affordable	1.03
National Park	\$ 66,522	\$ 32,028	Affordable	1.20
Newfield	\$ 64,232	\$ 31,110	Affordable	1.23
Paulsboro	\$ 62,706	\$ 30,491	Affordable	1.26
Pitman	\$ 76,228	\$ 35,018	Affordable	1.09
South Harrison	\$ 128,137	\$ 57,277	\$ 18,977	0.67
Swedesboro	\$ 59,979	\$ 29,154	Affordable	1.31
Washington	\$ 99,238	\$ 45,414	\$ 7,114	0.84
Wenonah	\$ 109,000	\$ 49,368	\$ 11,068	0.78
West Deptford	\$ 80,427	\$ 36,292	Affordable	1.06
Westville	\$ 70,885	\$ 33,694	Affordable	1.14
Woodbury	\$ 78,273	\$ 36,636	Affordable	1.05
Woodbury Heights	\$ 101,419	\$ 47,150	\$ 8,850	0.81
Woolwich	\$ 70,885	\$ 33,758	Affordable	1.13

<sup>1</sup>Source: Rutgers Regional Report Volume II: New Jersey Home Prices (1988). Rutgers State University, 1990. Adjusted to 1989 dollars using changes in the Consumer Price Index (housing component).

<sup>2</sup>Minimum income required to purchase a median priced housing unit, based on a standard .28 housing cost to income ratio. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>3</sup>Affordability "gap" equals the difference between the regional income (\$38,300) and the income required to purchase a median priced unit. Localities in which the income required to purchase is less than the regional median income are labeled "affordable."

<sup>4</sup>Affordability "index: is the ratio of monthly housing income (based on the regional median income) to monthly housing costs (based on the municipality's median price).

## APPENDIX H

### HOUSING AFFORDABILITY IN MERCER COUNTY, 1989

Municipality	Median Sales Price <sup>1</sup>	Minimum Income Required <sup>2</sup>	Affordability "Gap" <sup>3</sup>	Affordability "Index" <sup>4</sup>
East Windsor	\$ 133,045	\$ 60,557	\$ 22,257	0.63
Ewing	\$ 138,225	\$ 60,738	\$ 22,438	0.63
Hamilton	\$ 133,045	\$ 59,313	\$ 21,013	0.65
Hightstown	\$ 142,587	\$ 65,851	\$ 27,551	0.58
Hopewell Borough	\$ 208,292	\$ 89,209	\$ 50,909	0.43
Hopewell Township	\$ 229,980	\$ 97,062	\$ 58,762	0.39
Lawrence	\$ 174,485	\$ 74,898	\$ 36,598	0.51
Pennington	\$ 250,822	\$ 105,806	\$ 67,506	0.36
Princeton Borough	\$ 312,983	\$ 130,020	\$ 91,720	0.29
Princeton Township	\$ 362,602	\$ 149,483	\$ 111,183	0.26
Trenton	\$ 64,287	\$ 31,608	Affordable	1.21
Washington	\$ 140,133	\$ 58,980	\$ 20,680	0.65
West Windsor	\$ 305,349	\$ 128,761	\$ 90,461	0.30

<sup>1</sup>Source: Rutgers Regional Report Volume II: New Jersey Home Prices (1988). Rutgers State University, 1990. Adjusted to 1989 dollars using changes in the Consumer Price Index (housing component).

<sup>2</sup>Minimum income required to purchase a median priced housing unit, based on a standard .28 housing cost to income ratio. Housing costs include mortgage principle and interest, insurance and property taxes.

<sup>3</sup>Affordability "gap" equals the difference between the regional median income (\$38,300) and the income required to purchase a median priced unit. Localities in which the income required to purchase is less than the regional median income are labeled "affordable."

<sup>4</sup>Affordability "index" is the ratio of monthly housing income (based on the regional median income) to monthly housing costs (based on the municipality's median price).





## APPENDIX I

### STEERING COMMITTEE MEMBERS

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