



### **Organization of Chapter**

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### **Introduction and Goal and Objectives**

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Housing has often been included as a sub-topic of the Land Use discussion in municipal comprehensive plans. Housing, however, is a critical topic in its own right. Notwithstanding the current slowing of the economy and the housing market, the Oxford Region population is expected to grow over the next 10 years, creating a need for additional housing. This housing may take on different forms - new development, infill, rehabilitation, adaptive reuse, mixed-use development, and other possibilities. This Chapter presents an inventory, analysis, projections, and recommendations that address housing in the Oxford Region in accordance with the following goal:

*Encourage a variety of housing options, at densities appropriate for the growth areas of the Region, which address the needs of a diverse and growing population.*

Existing conditions and trends need to be examined to make projections and to plan for the housing needs of a growing region. Meeting housing needs is not just about creating more units. It's about housing quality, cost, and accessibility as well. Each of these concerns is addressed below, in accordance with the following Objectives:

### **Plan Objectives**

- 6-A** Support the development of a mix of housing types, with increased opportunity for multi-family housing, in proximity to job centers and public transit within designated growth areas.
- 6-B** Support the farming community by promoting quality, affordable, and easily accessible housing options for agricultural workers.
- 6-C** Coordinate information sharing with the Oxford Area School District to assist them with projecting and planning for the growth of the school age population in the district.
- 6-D** Ensure that municipal regulatory documents encourage a sustainable approach to neighborhood design.
- 6-E** Support development or redevelopment of a diversity of housing types across the Region, at varying cost levels, to meet the needs of all households.
- 6-F** Ensure equal access to housing for all members of the classes protected under the federal Fair Housing Act and other applicable anti-discrimination legislation.
- 6-G** Identify concentrations of substandard housing within the Region and promote rehabilitation or redevelopment in those neighborhoods.
- 6-H** Support efforts by homeowners and landlords to maintain residential properties to acceptable standards.
- 6-I** Support Oxford Borough as a major population center in the Region and target needed resources to existing neighborhoods.
- 6-J** Promote new housing development within designated growth areas, and provide a mix of uses wherever feasible.
- 6-K** Promote strategies that attempt to reduce or avoid conflicts between new residential development and existing farming operations.

## Housing Supply

This housing unit analysis looks at trends in housing development in the Region over time. This analysis is useful for understanding growth patterns and projecting housing demand for the future. Development trends and patterns may be changing, however, due to a number of factors including the economic downturn (2008-2009), more diverse household configurations, and increasing demand for mixed-use neighborhoods and compact, walkable communities.



### Number of Housing Units

Figure 6-A shows the number of housing units by municipality for 1990, 2000, and 2010 based upon the U.S. Census. During the decade of 2000 to 2010 West Nottingham Township added the fewest units (41) which were an increase of only 4.1%. East Nottingham Township had the highest growth rate (50.2%) and greatest increase in the number of units (922). The vast majority of this growth was in single-family detached housing. Overall, the Region's growth rate (20.9%) was slightly higher than the County growth rate for that decade (17.5%). In total, 1,452 units were added in the Region between 2000 and 2010.

**Figure 6-A Number of Housing Units by Municipality, 1990-2010**

Municipality	1990	2000	2010	Change 1990-2000		Change 2000-2010	
				Number	%	Number	%
East Nottingham	1,288	1,837	2,759	549	42.6%	922	50.2%
Elk	399	528	613	129	32.3%	85	16.1%
Lower Oxford	809	1,018	1,154	209	25.8%	136	13.4%
Oxford	1,613	1,825	1,980	212	13.1%	155	8.5%
Upper Oxford	552	743	856	191	34.6%	113	15.2%
West Nottingham	805	1,008	1,049	203	25.2%	41	4.1%
<b>Region Total</b>	<b>5,466</b>	<b>6,959</b>	<b>8,411</b>	<b>1,493</b>	<b>27.3%</b>	<b>1,452</b>	<b>20.9%</b>
Chester County	139,597	163,773	192,462	24,176	17.7%	28,689	17.5%

Source: U.S.Census Bureau, 1990, 2000, and 2010

## Housing Projections

The Delaware Valley Regional Planning Commission (DVRPC) has prepared population estimates and projections for every 5-year interval between 2015 and 2035. Using the projected population growth rate and the 2010 actual number of housing units, the increase in housing units for each municipality by 2020 can be projected. Figure 6-B shows the comparison of housing units between the 2000 Census, the 2010 Census, and the 2020 projection derived from the DVRPC data.

**Figure 6-B: Oxford Region  
Projected Housing Units 2000-2020**

Municipality	2000 Actual	2010 Actual	2020 Projected	Change 2000-2020			
				2000-2010 (Actual)		2010-2020 (Projected)	
East Nottingham	1,837	2,759	3,046	922	50.2%	287	10.4%
Elk	528	613	640	85	16.1%	27	4.4%
Lower Oxford	1,018	1,154	1,364	136	13.4%	210	18.2%
Oxford	1,825	1,980	2,094	155	8.5%	114	5.8%
Upper Oxford	743	856	896	113	15.2%	40	4.7%
West Nottingham	1,008	1,049	1,141	41	4.1%	92	8.7%
<b>Region Total</b>	<b>6,959</b>	<b>8,411</b>	<b>9,181</b>	<b>1,452</b>	<b>20.9%</b>	<b>770</b>	<b>9.2%</b>

Source: U.S. Census Bureau 2000, 2010; DVRPC Population Forecasts, 2012

The total projected need for additional housing in the Region is 770 units through 2020, which is based on a growth rate of 9.2%. This is a significant decrease from the 2000-2010 growth rate of 20.9%. East Nottingham and Lower Oxford Townships are projected to have the highest growth rates in the Region and to add the greatest number of units. Elk Township is expected to see the least growth both by number (27 units) and percentage (4.4%) between 2010 and 2020.

Making projections with much confidence is difficult considering the housing market slowdown associated with the recent economic recession. In addition, the DVRPC population projections could not anticipate the impact of the Base Realignment and Closure (BRAC) in Aberdeen, Maryland. As of this writing, the Oxford Region has begun to feel the increased demand for housing from the workers that are relocating to the Aberdeen Proving Ground. According to Oxford Borough officials, there is an expectation that up to 1,100 families will be looking for housing within the Oxford Region related to the relocation. In consideration of the multiple factors that are having an impact on housing growth in the Region, a task force might be formed to assess housing needs and options. The task force could coordinate efforts with other countywide or regional housing related initiatives.

### RECOMMENDATION FOR NEEDS ASSESSMENT

**Action 6-1** Consider partnering with the County or local nonprofit entity to conduct a comprehensive housing needs assessment for the Oxford Region.

This action addresses Objectives 6-A through 6-K

## Housing Growth Management

Housing development in the Region over the last few decades has resulted in a sprawling development pattern in many residential areas. This type of conventional development is typically auto-dependent and lacks pedestrian connections to schools, shopping, employment or community facilities and services.

**Large-lot single-family residential development consumes large amounts of open or agricultural land and drives up costs through extensions of roadway and utility infrastructure.**

The Future Land Use Plan for the Oxford Region promotes preservation of agricultural land which, in turn, requires effective growth management. (See Chapter 5) Designated growth areas for the Region include Suburban, Town Center (Oxford Borough), Town Residential (Oxford Borough/adjacent neighborhoods), Village Center (Nottingham), and Commerce. These areas are recommended for accommodation of anticipated residential growth and non-residential growth. Residential development in growth areas should be concentrated and on average should be denser than one unit per acre as a mechanism for balancing growth with continued preservation of agricultural and other open space lands.

**Transfer of Development Rights (TDR)** could be a method for preserving open space, natural resources, historic resources, and farmland in the Region. The TDR tool directs growth to preferred locations in the area through the severance and sale of development rights. Areas targeted for preservation become the “sending areas” for the development rights and those areas designated as appropriate for growth are the “receiving areas.” (See Chapter 5: Land Use for a full description)



### RECOMMENDATIONS FOR GROWTH MANAGEMENT

**Action 6-2** Consider the adoption of ordinance provisions that permit appropriate residential densities and more diverse housing choices in designated growth areas.

**Action 6-3** Consider using innovative smart growth tools which may include Traditional Neighborhood Design (TND) and Transfer of Development Rights (TDR) programs.

These actions address Objectives 6-A, 6-D, 6-E, and 6-K

See Actions 5-11 and 5-12



## Housing Quality

### Age of Housing

Figure 6-C below displays the time period of housing construction, organized by decade. The data show the trends in residential development over time. The age of housing has implications for issues like building code requirements and enforcement, and maintenance and repair concerns for individual property owners.

**Figure 6-C: Age of Housing, Oxford Region**

Years	Oxford Region		Chester County	
	Number	%	Number	%
2000-08	1,628	20.8%	25,067	13.7%
1990-99	1,635	20.9%	30,028	16.4%
1980-89	935	11.9%	31,368	17.1%
1970-79	1,020	13.0%	28,328	15.5%
1960-69	490	6.3%	19,093	10.4%
1950-59	564	7.2%	17,661	9.6%
1940-49	360	4.6%	5,613	3.1%
1939 or Earlier	1,203	15.4%	26,010	14.2%
<b>Total</b>	<b>7,835</b>		<b>183,168</b>	

Source: U.S. Census Bureau, ACS 2005-2009

The 1990s and 2000s experienced the greatest number of housing units constructed, and just over half of the housing in the Region has been built since 1980. Conversely, 20% of housing units were built before 1950. Much of the oldest housing stock is found in and around Oxford Borough with newer housing, particularly single-family detached and mobile home units, found in the surrounding townships.

### Housing Condition

According to the 2010 Census, there are 1,845 renter-occupied housing units in the Oxford Region. They account for 23% of the total number of units. Rental properties can pose a challenge related to maintenance, particularly where absentee landlords are involved. There is a significant concern in Oxford Borough over maintenance and upkeep of rental properties, but there are properties in need of maintenance throughout the Region. Some older housing, as well as some of the mobile home neighborhoods in the Region, show evidence of deferred maintenance.

The Planning Committee could consider a comprehensive regional or individual outreach and inspection program (in coordination with local building code enforcement programs) which encourages appropriate maintenance of rental properties but also results in monetary fines for non-compliance with building maintenance codes. In the case of major rental rehabilitation or renovation needs, some projects may qualify for funding assistance through state or county programs depending on location and the income level of targeted residents.

Homeowners also may struggle, particularly during an economic downturn, with home maintenance issues. Throughout the Region there likely are homeowners who would qualify (by income level) for home repair services provided by any of a number of countywide and regional programs. The Housing Rehabilitation Program, administered by the Housing Partnership of Chester County, provides a 0% loan for up to \$25,000 for correction of code violations including, but not limited to, structural, plumbing, heating and electrical problems.

Another resource, Good Neighbors, is a faith-based non-profit, affiliated with Koinonia Christian Ministries, that provides home repair services to low-income households, with a focus on southern Chester County and the US Route 1 corridor. The services are provided at no cost to the eligible homeowner. Often, low- or moderate-income residents in need of home repair services are not aware that these programs exist and they continue to live in substandard conditions when help may be available.

### **RECOMMENDATIONS FOR HOUSING QUALITY STANDARDS**

**Action 6-4** Provide information to landlords to achieve the correction of building code violations.

**Action 6-5** Inform homeowners about available resources to assist with home repair and maintenance needs through the Housing Partnership of Chester County (HPCC), Good Neighbors, or other home repair programs.

This action addresses Objectives 6-B and 6-F

### **Workforce Housing**

Workforce housing is generally defined as housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers. In the Oxford Region, farm workers and manufacturing employees are also an

**In a predominantly agricultural community, on-farm housing for agricultural workers can be a viable and affordable option.**

important part of the workforce and need affordable housing options. Workforce housing generally serves those households with moderate to middle income levels. The availability of workforce housing directly impacts the ability of employers to recruit and retain staff.

Many resources are available to assist with the rehabilitation of housing or new construction of housing that is intended for workers with moderate incomes in the Region. For those who are earning at or near minimum wage, adequate and affordable housing options are limited.

Employer-assisted housing is one option for connecting workers to workforce housing. Some very successful employer-assisted housing programs include benefits such as down payment and closing cost assistance, matching grant programs, and low-interest financing. Employers themselves are less likely to provide housing assistance benefits to employees during an

economic downturn, but this option may become viable again once economic conditions improve. Quality affordable housing for workers is an important factor in attracting and retaining businesses. The Region could encourage employers to cooperate with municipalities, non-profit groups, and other public entities in identifying opportunities to provide housing or housing support for essential workers in the community.



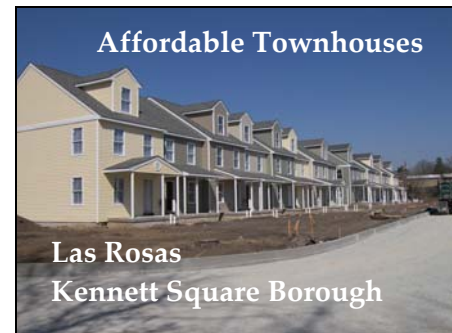
**☑ RECOMMENDATION FOR WORKFORCE HOUSING**

**Action 6-6** Coordinate with industrial and agricultural employers and non-profit housing providers to assist low-income workers to access housing that meets local building quality and occupancy standards.

This action addresses Objectives 6-B and 6-F

**Housing Value and Affordability**

A topic related to workforce housing is the broader issue of housing affordability. Affordability is defined as the ability of a household to pay for housing costs and still be able to meet other basic needs. The cost of housing, compared with household income level, is the best indicator of affordability.



**Median Sales Price**

Figure 6-D shows the median sales price of homes sold in the Oxford Region and in the County as a whole between 2000 and 2010. As seen in Figure 6-D, housing prices in the early 2000s were increasing rapidly, both in the Region and countywide.

**Cost was viewed as the most pressing issue related to housing in the Oxford Region**  
*Housing Survey*

The increasing prices began to slow between 2005 and 2006. From 2007 to 2010, the median sales price in the Region declined.

Even with this decline, however, sales prices in the Oxford Region increased by 42.5% between 2000 and 2010. Countywide, median household income increased by approximately 28% while home prices increased by 57.0%. The impact of this discrepancy is that, countywide, housing on average is less affordable in 2010 than it was in 2000. Fewer families at the median income level can afford to purchase a median priced home. Although housing prices have declined somewhat since the start of the recession, the affordability gap has not been significantly narrowed. There continues to be a need, in all parts of the county, for more moderately-priced housing.



**Figure 6-D: Median Sales Price<sup>1</sup>  
Oxford Region and Chester County**

Year	Oxford Region		Chester County	
	Median Sales Price	Annual Change	Median Sales Price	Annual Change
2010	\$235,000	-5.1%	\$295,000	-6.6%
2009	\$247,500	-8.0%	\$276,700	-7.8%
2008	\$268,875	-1.0%	\$300,000	-4.0%
2007	\$270,500	-4.4%	\$312,500	3.2%
2006	\$282,900	7.2%	\$302,800	6.8%
2005	\$264,000	11.5%	\$295,000	11.3%
2004	\$236,750	6.7%	\$265,000	8.2%
2003	\$221,900	13.0%	\$245,000	8.9%
2002	\$196,400	10.5%	\$224,900	12.5%
2001	\$177,727	7.8%	\$200,000	6.4%
2000	\$164,900		\$188,000	
<b>Change 2000-2010</b>		<b>42.5%</b>	<b>-</b>	<b>56.9%</b>

Source: CPCC *Housing Costs Profiles, 2000-2010*

Oxford Region tends to be more affordable on average than the County as a whole in terms of median sales price. It is not, however, the most affordable region in the County. Figure 6-E shows the 2009 and 2010 median sales price for each school region.

**Figure 6-E: Median Sales Price  
by School Region, 2009-2010**

School Region	2009 Median Sales Price	2010 Median Sales Price	Percent Change
Avon Grove	\$305,000	\$336,700	10.4%
Coatesville Area	\$210,000	\$195,000	-7.1%
Downingtown Area	\$320,000	\$340,000	6.3%
Great Valley	\$330,000	\$345,000	4.6%
Kennett Area	\$340,000	\$305,100	-10.3%
Northern (Owen J. Roberts and Spring City)	\$260,000	\$265,000	1.9%
Octorara	\$212,000	\$199,000	-6.1%
<b>Oxford Area</b>	<b>\$247,500</b>	<b>\$235,000</b>	<b>-5.1%</b>
Phoenixville Area	\$223,250	\$237,500	-6.4%
Tredyffrin/Easttown	\$381,000	\$440,000	15.5%
Twin Valley	\$241,000	\$250,000	3.7
Unionville/Chadds Ford	\$410,000	\$407,200	-0.7%
West Chester Area	\$310,000	\$315,000	1.6%
<b>Chester County</b>	<b>\$276,720</b>	<b>\$295,000</b>	<b>6.6%</b>

Source: CCPC *Housing Costs Profiles, 2010*

<sup>1</sup> Figure 6-D includes all for-sale housing units on properties that are 10 acres or smaller in size.

Seven of the thirteen regions saw an increase in home prices from 2009 to 2010. Of the school regions where prices declined, Oxford Region had one of the smallest percentages of decline (-5.1%). That is also a smaller percentage decline than the previous year (-8.0%) and could indicate that the housing market is beginning to stabilize.

**Housing Cost Burden**

Based upon generally accepted standards, a home is affordable if the resident pays no more than 30% of their gross income toward housing costs. Households that exceed the 30% standard are considered to be cost burdened. The U.S. Census offers an analysis of housing costs as a percentage of household income such that a cost burden level for the county and for the Region can be determined.

**Figure 6-F Percent of Cost Burdened Households  
Oxford Region and Chester County (2006-2008)**

	Oxford Region	Chester County
Owner-occupied	32.9%	30.1%
Renter-occupied	48.0%	41.8%
All Households	36.0%	33.0%

Source: U.S. Census Bureau, ACS 2006-2008

Figure 6-F indicates that 36% of Oxford Region households are paying more than 30% of household income toward housing. This is slightly higher than the countywide level of 33%. This data indicate that although Oxford Region has some of the more moderately priced housing in the County, in more than one in three of the Region’s households, residents are likely struggling to keep up with housing and basic needs expenses.

The nationwide impact of severe cost burden situations became clear through the foreclosure crisis with so many families ultimately losing homes that were not affordable. In some cases there were sub-prime mortgages to blame. Locally there have been fewer foreclosures than in other parts of the country and the impacts of cost burden are not as easily recognized. Those impacts may include deferred home maintenance, delinquency with utility bills, sacrifices in health care and other basic needs, and dependency on public assistance. An increased supply of quality, affordable housing would help to reduce the amount of cost burden in the community.

**Inclusionary Housing**

One strategy for increasing the supply of moderately-price housing is “inclusionary housing.” Inclusionary housing generally refers to a strategy, typically implemented through zoning, which requires or provides incentives for residential developers to include a minimum percentage of units that are affordable to low-, moderate-, or middle income households and will be maintained as affordable over a specified period of time.

The affordable units may or may not receive public subsidy and can be constructed similar to, and indistinguishable from, the market rate units in the development. Mechanisms like deed restrictions can ensure long-term affordability. Local housing agencies and developers can provide guidance related to affordability controls, funding sources, and successful models for developing quality, long term, affordable housing.

**RECOMMENDATION FOR INCLUSIONARY HOUSING**

**Action 6-7** Consider incentives to residential development projects, such as density bonuses and streamlined approvals, for developing a minimum percentage of moderately-priced housing units.

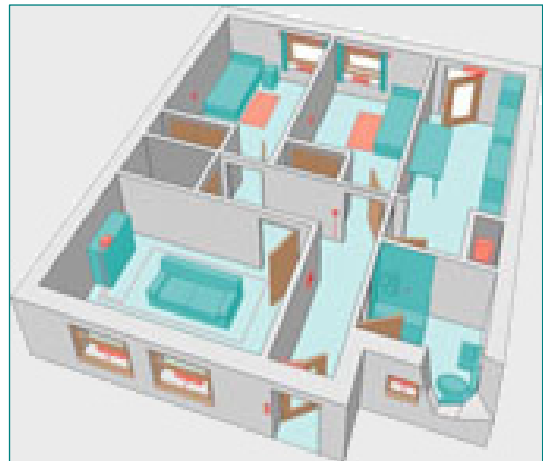
This action addresses Objective 6-E

**Green Affordable Housing**

For many households, housing becomes less affordable with the additional cost of heat and other utilities. Incorporating green methods and materials reduces energy costs over the long term, making housing more affordable.

Features such as water conserving fixtures, energy star appliances, high efficiency lighting, renewable energy sources like photovoltaic panels, and green roofs all contribute to reducing energy usage and therefore lowering the long term costs for the homeowner.

Green affordable housing directly benefits individuals and families in need by reducing energy bills and creating healthier living environments. The developers and managers of affordable housing benefit by creating more marketable homes that can be higher quality, more energy efficient, and more durable than traditional products.



**RECOMMENDATION FOR AFFORDABILITY**

**Action 6-8** Permit and promote quality multi-family housing development that meets low-to moderate-income affordability standards and incorporates long-term energy efficiency features.

This action addresses Objective 6-A

## Housing Accessibility

Accessibility of housing can refer to a number of different issues. The first relates to the diversity of available housing in the Region. Housing occupancy and vacancy are indicators of the general health of the housing market. Having some properties vacant is desirable as it allows mobility and housing choice within the community.

**The more diverse the housing stock, the more accessible it is to residents at different income levels.**

The next measurement is housing tenure which refers to the number and percentage of owner-occupied versus rental units in the Region.

A mix of unit types increases accessibility for a variety of household sizes and configurations.

Finally, accessibility can relate to physical improvements or modifications to a property, or specific household situations which are supportive of, and accessible to, people with special needs.

### Housing Diversity, Occupancy and Tenure

Figure 6-G outlines the housing composition within the Oxford Region. While there is a diversity of housing choices available, the great majority (72.1%) of housing units are single family detached (ACS 2005-2009), up slightly from 2000 (69.4%).

**Figure 6-G: Oxford Region Housing Composition, 2000-[2005-2009]**

Dwelling Type	2000 Census		2005-2009 ACS		Change 2000-[2005-2009]	
	Units	Percent	Units	Percent	Units	Percent
Single-family detached	4,826	69.4%	5,650	72.1%	824	17.1%
Single-family attached*	567	8.2%	567	7.2%	-	-
Multi-family **	785	11.3%	752	9.6%	(33)	(9.0%)
Mobile Home	772	11.1%	866	11.1%	94	12.2%
<b>Region Total</b>	<b>6,950</b>		<b>7,835</b>		<b>885</b>	<b>12.7%</b>
<b>Chester County</b>	<b>163,773</b>		<b>183,168</b>		<b>19,395</b>	<b>11.8%</b>

Source: U.S. Census Bureau, 2000; ACS 2005-2009 Estimates

\* Includes twins and townhouses, \*\* Includes all other attached housing

Single-family detached and mobile home units increased over the 2005-2009 time period while single-family attached saw no net change and multi-family units decreased. The decrease in multi-family units could mean a reduction in housing options that are more affordable, while the increase in single family units also reduced the housing affordability over that period of time. Conversely, mobile homes are often a more affordable single family option than conventional detached units and the increase in mobile homes may have improved affordability in those communities. On balance, an increase in multi-family units (while the Region is growing) would create a more balanced and diverse housing supply.

Figure 6-H below addresses the diversity of units by tenure. Owner-occupied units make up 77.0% of housing units, with renter-occupied units at 23.0%. The Region's owner occupancy and

renter occupancy rates are very similar to the County’s. The data further indicate a lack of diversity in housing both in the Region and countywide.

The Oxford Region 2010 vacancy rate is 4.7%, slightly higher than the 4.0% which is considered an optimum for a healthy housing market. The vacancy rate has remained relatively constant since 2000 (4.5%), indicating a stable market for existing housing. However, the growth of new housing has slowed in the Region since the start of the recession, as it has countywide.

**Figure 6-H: Occupancy and Tenure 2010, Oxford Region**

Municipality	Total Units	Total Occupied Units		Vacant Housing Units		Owner-Occupied Units		Renter-Occupied Units	
		Number	%	Number	%	Number	%	Number	%
Oxford Region	8,411	8,017	95.3%	394	4.7%	6,172	77.0%	1,845	23.0%
Chester County	192,462	182,900	95.0%	9,562	5.0%	139,328	76.2%	43,572	23.8%

Source: U.S. Census Bureau, 2010

### Special Needs Housing

People with disabilities face some of the greatest challenges compared with other demographic groups to securing safe, affordable, and accessible housing. Physically accessible units are in very short supply across the County. Also, regulatory restrictions on options like group homes, and negative stereotypes of residents, may have the impact of restricting housing choices available to individuals with disabilities.



Recognizing these challenges, the federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) requires that a request for relief from zoning, subdivision and land development, or other local code requirements be granted if the request is reasonable and the relief creates an opportunity for the disabled to access housing of their choice within the local community. The request may be denied if it would create an undue burden on the municipality or result in a fundamental change to the character of the neighborhood. In general, a congregate living situation for people with disabilities should be treated like any other residential use with like requirements and restrictions.

Recommended ordinance definitions related to Fair Housing compliance and congregate living include the following:

**Group home:** Housing occupied by groups of unrelated individuals with disabilities living together. (Sometimes, but not always, housing is provided by organizations that also offer services for individuals with disabilities living in the group homes).

**Family** (to be included with standard “family” definition): A group of individuals with disabilities living together as the functional equivalent of a family and entitled to a reasonable accommodation to allow them adequate housing choices pursuant to the Federal Fair Housing Act (as amended), and the Pennsylvania Human Relations Act (as amended).



**Disability:** A mental or physical impairment which substantially limits one or more major life activities. The term major life activity may include seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. Persons with disabilities also include persons who have a record of such impairment, or are regarded as having such impairment.

**RECOMMENDATIONS FOR SPECIAL NEEDS HOUSING**

**Action 6-9** Review ordinances, and amend as needed to support opportunities for congregate living situations for people with special needs.

**Action 6-10** Grant “reasonable accommodations,” that may include zoning variances and SLDO waivers, to permit development or redevelopment of housing for individuals with disabilities.

These actions address Objectives 6-E, 6-F

**Housing for Seniors**

In the Oxford Region, senior citizen households (at least one person 65 years or older) represent 22.5% of all households (8,017). As Figure 6-I indicates, 564 (or 7.0%) of all senior households (1,802) consist of one householder living alone. The Oxford Region is consistent with the countywide level of 22.4% of households with at least one person who is age 65 or older. With the aging of the baby boom generation, this segment of the population is growing the fastest in Chester County.

**Figure 6-I: Households 65 and Older**

Household Type	Oxford Region		Chester County	
	Number of HH	Percent of Total	Number of HH	Percent of Total
Households, all types, with one or more individuals 65 and over.	1,802	22.5%	44,572	22.4%
Householder living alone and 65 years or older.	564	7.0%	15,755	8.6%
<b>Total Households</b>	<b>8,017</b>		<b>182,900</b>	

Source: U.S. Census Bureau, 2010

There are many challenges presented by a rapidly growing elderly population. The Chester County HUD<sup>2</sup> Consolidated Plan for 2010-2012 indicates that 33.5% of elderly households (age 62 and older) in the county are living with a housing problem. The Consolidated Plan further states that “both the southern and northern part of the county continue to see a great demand for affordable, supportive facilities for seniors.” This demand will grow as the elderly population grows.

**A housing problem is defined as a household that is either cost burdened, living in substandard conditions, or is overcrowded.**

<sup>2</sup> United States Department of Housing and Urban Development

While there are several housing options specifically for seniors available in the Region, not all would be considered affordable. Some offer supportive services, and access to public transportation, and others do not. The Oxford Hotel is one example of quality subsidized rental housing for seniors. The rehabilitation of this historic structure was undertaken as a public-



private partnership and is under private management by Pennrose Properties. There are 16 one-bedroom and 6 two-bedroom apartments for low- to moderate income seniors.

The Ware Presbyterian Village, also located in the Borough and currently planning an expansion, offers 84 independent living units, 52 assisted living units, and 137 skilled nursing beds. This is a private facility run by the non-profit Presbyterian Senior Living and receives no public subsidy. The



Luther House community in nearby Jennersville is supported by HUD rent subsidies in order to keep units affordable. Luther House maintains a waiting list and the typical waiting time for a unit is approximately one year.

There are other models of affordable senior rental housing in the County that Oxford Region could consider. Westminster Place in Parkesburg and the Brandywine Center in Coatesville both recently completed buildings featuring quality income-restricted housing for seniors with first-floor commercial or medical services space intended to serve the residents on-site as well as the larger community. Each was developed through public/private partnerships with funding sources that will guarantee long-term affordability.

#### **RECOMMENDATION FOR SENIOR HOUSING**

**Action 6-11** Explore opportunities to partner with a local non-profit developer and service provider to create new or redeveloped units of affordable, accessible, and supportive housing for the elderly.

This action addresses Objectives 6-E and 6-F

### **Housing Advocacy**

The federal Fair Housing Act prohibits discrimination, in matters related to housing, based upon race, color, national origin, religion, gender, disability, or familial status (collectively known as the “protected classes”). Housing discrimination may occur in any number of contexts, including the marketing, sale, or rental of real estate; accessing credit or insurance; or the regulation of land uses.



Municipal ordinances may, either with or without intent, contain regulations that reduce the opportunities for members of the protected classes to access housing of their choice that is integrated into the local community. The Fair Housing Council of Suburban Philadelphia (<http://www.fhcsp.com/>) provides educational workshops and materials regarding fair housing issues and fair housing compliance in local decision making. Municipal officials might benefit from expanded knowledge of fair housing issues and compliance, and municipalities could share resources to educate residents about their rights under the Fair Housing Act.

**RECOMMENDATIONS FOR FAIR HOUSING COMPLIANCE**

**Action 6-12** Host or attend a workshop addressing the implications of the federal Fair Housing Act on local land use decision making.

**Action 6-13** Share information about fair housing and fair lending practices through municipal websites, newsletters, and other outreach materials.

This action addresses Objectives 6-E and 6-F

**Housing and Smart Growth**

**Sustainable Neighborhoods**

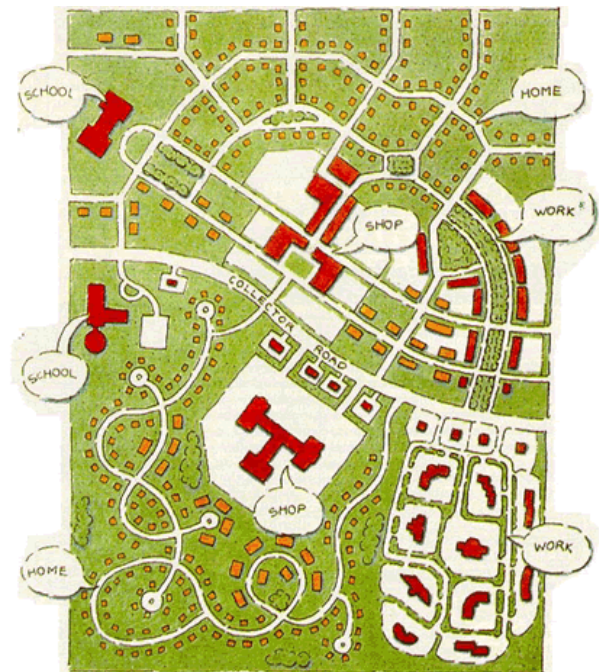
Traditional zoning district regulations tend to isolate housing into homogeneous neighborhoods and consume large amounts of land per unit of housing. (See image to the right) “Green” neighborhoods are compact with a mix of uses and housing types, are more resource-efficient, have reduced development costs, conserve energy, and preserve open space.

**The LEED rating system can serve as a guide for the Region’s municipalities in creating standards and incentives for residential site selection and neighborhood development.**

LEED (Leadership in Energy and Environmental Design) for Neighborhood Development, an initiative of the U.S. Green Building Council, is a rating system that integrates the principles of smart growth, new urbanism, and green building into the first

national system for neighborhood design. This rating system can serve as a guide for the Region’s municipalities in creating standards and incentives for residential site selection and neighborhood development. Subdivision and land development ordinance design guidelines can be updated to allow for things that might include narrower streets, smaller parking spaces,

**Figure 6-J: Suburban Sprawl**



Source: US Department of Transportation

alternative paving materials, standards for development of green roofs, and use of alternative energy technologies.

**RECOMMENDATION FOR SUSTAINABLE NEIGHBORHOODS**

**Action 6-14** Create zoning and subdivision ordinance requirements or incentives for the development or redevelopment of housing that meets “green” neighborhood development standards.

This action addresses Objective 6-D

**Traditional Neighborhood Development (TND)**

Traditional Neighborhood Development (TND) is a specific zoning mechanism enabled under Article VII-A of the PA Municipalities Planning Code which encourages dense, compact development, a mix of residential, commercial/office, and retail uses, pedestrian oriented public spaces, and streetscape amenities. West Nottingham Township is expecting to adopt a



Traditional Neighborhood Development District (TND) for Nottingham Village. The TND District becomes the receiving area for the Township’s Transfer of Development Rights (TDR) program. The purpose of these regulations is to achieve preservation of agricultural land by transferring the development rights of that land to an identified growth area that is ready to accept development or redevelopment at a higher density than what currently exists. TND may occur

in infill settings, and involve adaptive reuse of existing buildings, as in Nottingham Village, or it may involve all-new construction on previously undeveloped land.

TND guidelines support a less auto-dependent, more walkable experience and promote pedestrian connections between home, work, school, recreation, and shopping areas. TND supports resource protection and greenhouse-gas reduction, provides health benefits through increased physical activity, and creates diverse, mixed-income communities which can combine to create a high quality of life for residents.

**RECOMMENDATIONS FOR NEIGHBORHOOD DESIGN**

**Action 6-15** Consider the use of Traditional Neighborhood Development (TND) guidelines to achieve quality, diverse housing as part of mixed-use, mixed-income development.



**Action 6-16** Provide development incentives to non-profit or for-profit housing providers and developers to create new or redeveloped housing, with an emphasis on multi-family housing, in locations that are connected to public transit, by trails or sidewalk systems.

**Action 6-17** Promote neighborhood design that provides both market rate and affordable housing options in locations with convenient access to community facilities and services.

This action addresses Objectives 6-A, 6-D, and 6-J

**Urban Center Housing**

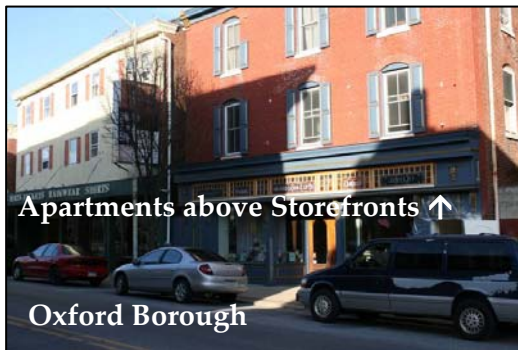
Oxford Borough, situated at the geographic center of the Region, is the location identified on the Future Land Use Plan Map (Chapter 5) in part as Town Center and in part as Town Residential. The Town Center is the commercial core of the Borough but features a mix of uses including some residential units (primarily apartments) above first floor businesses. Within the Town Residential area, housing consists mostly of small lot single family and two-family homes.

**Figure 6-K: Housing Composition, Oxford Borough**

Type of Unit	Number of Units	Percent of Total
Single-family detached	658	40.0%
Single-family attached	347	21.1%
Multi-family	622	37.8%
Mobile Home	18	1.1%
<b>Total</b>	<b>1,645</b>	<b>100%</b>

Source: U.S. Census Bureau, ACS 2005-2009 Estimates.

Figure 6-J shows the number of different types of units in Oxford Borough based on the American Community Survey. Single-family detached units are the greatest in percentage.



There is also a significant percentage of multi-family units found in Oxford Borough (37.8%), a smaller percentage of single-family attached (21.0%) and a very small percentage of mobile homes (1.1%). A higher percentage of multi-family units is typical of a borough in Chester County. These numbers are an indicator of healthy diversity of housing within the Borough. According to the 2010 Census, within the Region only East Nottingham has more housing units. Oxford Borough housing is developed at a much

higher density than the surrounding townships, as would be expected of an urban center.

The analysis presented in Figure 6-B indicates that Oxford Borough is expected to need approximately 114 new housing units between 2010 and 2020. With little available vacant land, many of the units would be added through redevelopment and infill.



As municipal ordinances and the Urban Center Revitalization Plan is updated, consideration should be given to consistency, compatibility, and connections between adjoining residential and commercial areas (in East Nottingham and Lower Oxford), and within residential neighborhoods, consistent with the categories and recommendations of the Future Land Use Plan (See Chapter 5: Land Use).

**RECOMMENDATIONS FOR URBAN CENTER HOUSING**

**Action 6-18** Review and, if needed, amend zoning districts within and immediately adjacent to Oxford Borough to create consistency in neighborhood design and to support the goals of the Urban Center Revitalization Plan.

**Action 6-19** Protect the character of existing urban neighborhoods through appropriate standards for the re-development or re-use of infill properties for residential purposes.

This action addresses Objective 6-I

**Redevelopment**

Preservation of agricultural land, a top priority for the Oxford Region, cannot be achieved long term without directing some higher density residential growth, in part, to previously developed sites through infill and redevelopment. There are opportunities within the Region to reuse brownfield or grayfield sites for residential or mixed- use development. A brownfield is generally defined as an unused or underutilized commercial or industrial property for which redevelopment may be compromised by the presence or perceived presence of environmental hazards. A grayfield site is a previously developed, underutilized commercial retail center which is not typically complicated by environmental contaminants.

The U.S. Environmental Protection Agency Brownfields program (<http://epa.gov/brownfields/>) offers loans, grants, and technical assistance for planning, assessment, clean up and redevelopment of brownfield sites. In Pennsylvania, the Brownfield Redevelopment Program also offers funding and other resources that support clean up and redevelopment of underutilized commercial and industrial properties. These programs and resources can be accessed through the CCEDC and Industrial Development Authority's Brownfields Advisory: [www.cceconomicdevelopment.com/service\\_brownfield.html](http://www.cceconomicdevelopment.com/service_brownfield.html)

Redevelopment of these types of properties can result in many positives for the community, including new, quality multi-family housing, commercial uses, or mixed-use development, elimination of blight, enhanced tax benefits, and a cleaner environment.

**RECOMMENDATION FOR REDEVELOPMENT**

**Action 6-20** Consider organizing a regional committee to create an inventory of vacant or underutilized buildings or properties (brownfields and grayfields) that have the potential for redevelopment as multi-family housing, and offer incentives for the redevelopment of those properties.

This action addresses Objectives 6-E, 6-I, and 6-K

## Summary of Website References

The Fair Housing Council of Suburban Philadelphia: <http://www.fhcsp.com>

The U.S. Environmental Protection Agency Brownfields program: <http://epa.gov/brownfields>

Industrial Development Authority's Brownfields Advisory:  
[www.cceconomicdevelopment.com/service\\_brownfield.html](http://www.cceconomicdevelopment.com/service_brownfield.html)