

Housing Plan

Inventory of Housing Stock

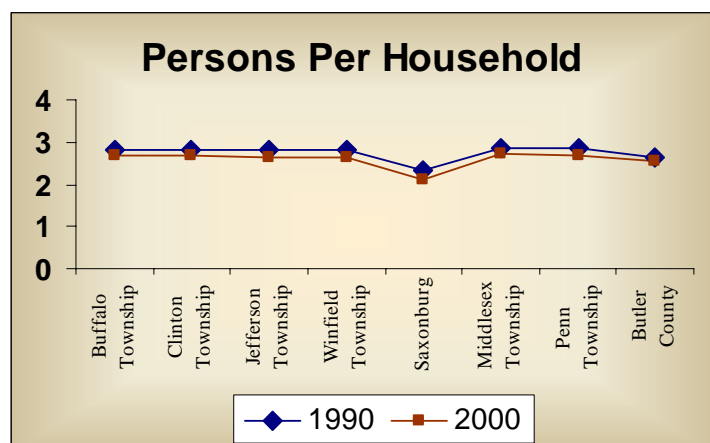
In a fairly typical situation for growth communities, Clinton and Buffalo Townships are experiencing significant housing growth. The next table compares housing growth between the last two Censuses for each Township, surrounding municipalities, and the County.

**TABLE 7-1
 HOUSING UNIT GAINS
 SOUTHEASTERN BUTLER COUNTY
 1990-2000**

	1990 HOUSING UNITS	2000 HOUSING UNITS	# CHANGE	% CHANGE
Buffalo Township	2,321	2,612	+291	+12.54%
Clinton Township	962	1,075	+113	+11.75%
Jefferson Township	1,682	1,970	+288	+17.12%
Winfield Township	1,141	1,381	+240	+21.03%
Saxonburg	580	713	+133	+22.93%
Middlesex Township	1,990	2,105	+115	+5.78%
Penn Township	1,829	1,980	+151	+8.25%
Butler County	59,061	69,868	+10,807	+18.29%

Source: U.S. Census Bureau, Table DP-1, Profile of General Demographic Characteristics - 1990 and 2000

In almost every case, housing unit gains are exceeding demographic growth. This is due to declining household size. The average number of persons per household in America has been steadily declining since 1900. In that year, the national average of persons per household was 4.8; by 2000 it had dropped to 2.6. Averages for Clinton Township (2.66) and Buffalo Township (2.67) were consistent with U.S. norms.



The overall supply of housing has thus grown at a faster rate than the population. Due to rising single person households and smaller numbers of children per family, this trend is expected to continue. In many Western Pennsylvania communities, average household size has already dropped to below two (2) persons per housing unit. Actually for Buffalo and Clinton Townships, persons per household may stabilize, due to the demographics of in-migration. The Southwestern Pennsylvania Commission projects the number of persons per household in Buffalo Township to stabilize at about 2.71 and with 2.74 in Clinton Township. By contrast, the City of Pittsburgh will decline to 2.16 under the same projection, with some areas such as downtown declining to 1.29 persons per household.

Housing Types

When the inventory of housing stock is examined, it is comprised almost wholly of single family detached dwellings or mobile homes. Mobile homes are considered by the Census as a separate dwelling type, though the Pennsylvania Municipalities Planning Code (PaMPC) defines them as a "transportable, *single family dwelling*." As the next table shows, housing types in the two Townships contrast markedly with the Countywide housing stock. Over seven percent (7%) of the County inventory of housing in 2000 was comprised of structures with more than four (4) apartment dwelling units in the structure. The residents of the two Townships are much more likely to live in a single family detached dwelling or mobile home than the average Butler Countian.

TABLE 7-2
HOUSING INVENTORY BY TYPE
2000

Type of Unit	CLINTON TOWNSHIP		BUFFALO TOWNSHIP		BUTLER COUNTY
	No.	%	No.	%	%
Single Family Detached	900	83.7	2,097	80.3	69.3
Single Family Attached	5	.5	18	.7	3.9
2 Units in Structure	13	1.2	33	1.3	3.6
3-4 Units in Structure	5	.5	6	.2	3.0
4 + Units in Structure	0	0	8	.3	7.6
Mobile Home	152	14.1	444	17.0	12.5
Boat, RV, Van, etc.	0	0	0	0	0.1

Source: U.S. Census Bureau, Table DP-1, Profile of General Demographic Characteristics - 2000

Housing Characteristics

The age of housing stock can tell much about a community. Generally, trends in both Clinton and Buffalo Township compare favorably with the County and the Commonwealth as a whole. Housing units in both townships tends to be newer. Only 11.3 percent of Buffalo Township housing stock and 15.9 percent of Clinton Township's housing stock was built before 1940. One in five Butler County housing units was constructed before 1940 and nearly one in three Pennsylvania units were built in 1939 or earlier. Older housing units are more likely to be substandard. Therefore, communities with a higher proportion of older homes tend to have more areas of deteriorating housing. Visual surveys of the two townships indicate no significant concentrations of substandard housing. There were a few individual homes with deterioration.

TABLE 7-3
YEAR HOUSING UNIT BUILT
2000

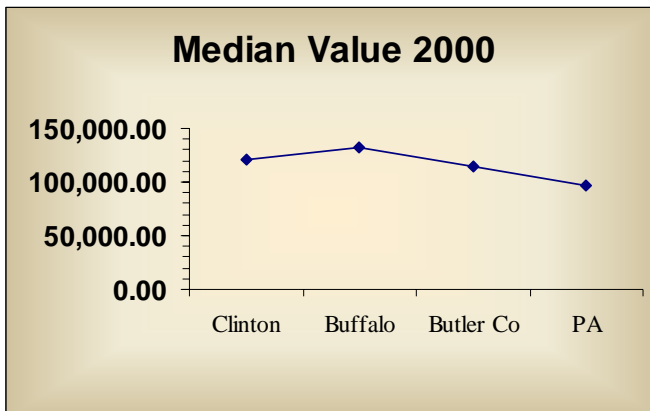
Year Structure Built	CLINTON TOWNSHIP		BUFFALO TOWNSHIP		BUTLER COUNTY	PA
	No.	%	No.	%	%	%
1999 to March 2000	9	0.8	61	2.3	2.5	1.3
1995 to 1998	120	11.2	246	9.4	9.1	4.1
1990 to 1994	120	11.2	145	5.6	9.1	5.1
1980 to 1989	130	12.1	379	14.5	12.6	10.1
1970 to 1979	214	19.9	547	20.9	17.9	13.5
1960 to 1969	133	12.4	348	13.3	10.1	11.4
1940 to 1959	178	16.6	591	22.6	18.6	24.3
1939 or earlier	171	15.9	295	11.3	20.1	30.3

Source: U.S. Census Bureau, Table DP-4, Profile of Selected Housing Characteristics - 2000

Consistent with the newer housing stock, local homeowners tend to value their houses highly. The following table compares housing values. It should be noted that the housing value information collected by the Census is not a formal appraisal; it is simply what the owners thinks their home is worth.

**TABLE 7-4
 HOUSING VALUE BY PERCENT
 2000**

	Clinton	Buffalo	Butler Co	PA
Owner Estimated Value	%	%	%	%
Less than \$50,000	6.0	4.1	6.4	15.1
\$50,000-\$99,999	30.0	23.9	34.1	37.4
\$100,000-\$199,999	48.8	57.0	45.0	46.2
\$200,000-\$299,999	12.7	12.9	10.9	7.4
\$300,000-\$499,999	2.1	1.5	3.0	2.9
\$500,000-\$999,999	0.0	0.0	.5	.8
\$1,000,000 +	.8	.4	.2	.2



Clinton Twp	\$120,300.00
Buffalo Twp	\$133,000.00
Butler Co	\$114,100.00
PA	\$97,000.00

Housing Occupancy and Vacancy

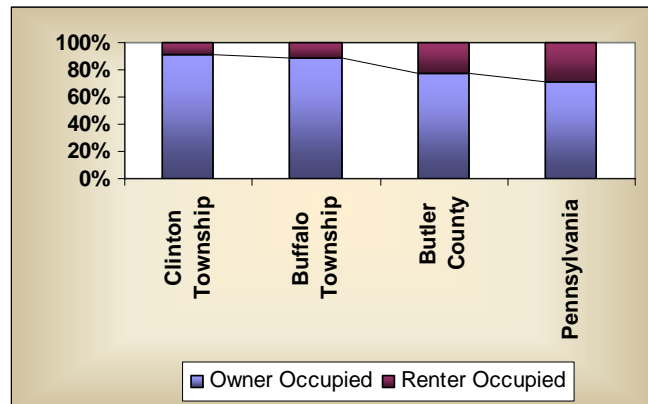
The market factors which affect value can also affect the occupancy and vacancy ratios of housing. Generally, communities with larger proportions of pre-1940, lower perceived-value housing or vacation communities will have higher vacancy rates. Nationwide about nine percent (9%) of all housing units are vacant. This can be for a variety of reasons - the unit is for sale, held for seasonal use or a host of other factors. At the time of the 2000 Census, Clinton Township only had thirty-two (32) vacant homes, a mere three percent (3%). Buffalo Township had ninety-one (91) vacancies, or

three and one-half percent (3.5%) of total housing stock. This compares to a vacancy rate of twelve percent (12%) in Pittsburgh at the same time.

Buffalo and Clinton Townships are communities of homeowners. This is a favorable trend because homeowners are more likely to have a stake in the community's future, are less likely to move, and are less likely to defer maintenance on their property. High levels of homeownership are also encouraging simply because owning a home is a basic American value.

**TABLE 7-5
OWNER OCCUPIED/RENTER OCCUPIED
2000**

Clinton Township	91.2	8.8
Buffalo Township	88.2	11.8
Butler County	77.9	22.1
Pennsylvania	71.3	28.7



In some rapidly growing municipalities, homeownership is being realized but housing affordability is a problem. This relates to regional differences in cost of living, of which housing is a major factor. The Census monitors affordability by measuring housing costs as a percentage of local household income.

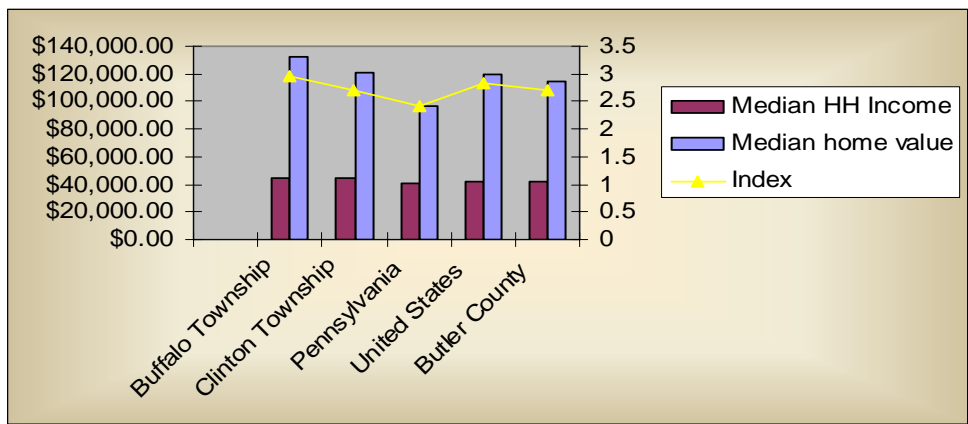
**TABLE 7-6
HOUSING AFFORDABILITY
2000**

PLACE	MEDIAN MORTGAGE	HOUSING COST AS A PROPORTION OF INCOME		
		< 25%	25-29%	30% >
United States	\$1,088	61.1	12.3	26.6
Pennsylvania	\$1,010	61.9	12.3	25.8
Buffalo Township	\$1,109	58.7	13	28.4
Clinton Township	\$1,056	53.2	11	35.8

A higher percentage of local residents are using more than one third of their monthly income for housing costs than the typical State residents or the national norm. This could point to some affordability concerns. Alternate affordability calculations were run by comparing median household

income to median housing value. This creates a crude affordability index. The lower the index, the higher theoretical authority for the typical local household becomes. This attempts to account for regional cost of living variations, such as that between Western Pennsylvania and Manhattan (a homeowner in Western Pennsylvania would need to increase his income 2.9 times to enjoy a similar mode of living in Manhattan).

PLACE	MEDIAN HH INCOME	MEDIAN HOME VALUE	INDEX
Buffalo Township	\$45,074	\$133,000	2.95
Clinton Township	\$44,494	\$120,300	2.7
Pennsylvania	\$40,106	\$97,000	2.41
United States	\$41,994	\$119,600	2.84
Butler County	\$42,308	\$114,100	2.69



As the previous table illustrates, local performance is mixed. Local housing remains more affordable than the national average, but growth is causing a rise in local housing costs in excess of the Pennsylvania norm.

Future Housing Needs and Goals

The essence of good planning for future housing is the same as the essence of good land use planning. The key is to provide for anticipated community needs. For this reason, there is a very close tie between housing and local demographics as well.

Two demographic trends will be at work locally; continued in-migration and changes in population characteristics. Each of these could create some local housing problems.

Continued residential in-migration can threaten a community's ability to provide a consistent level of public services without raising taxes. Residential tax base is not fiscally sustainable unless is offset by some form of non-residential tax base. This non-residential tax base can be industrial, commercial, or extensive acres of open private farm and forest land. Research in this issue has shown the following cost of service to revenue ratios.

Median Cost of Community Services Per Dollar of Revenue Raised

Commercial/Industrial	\$0.27
Farm/Forest	\$0.36
Residential	\$1.15

Source: J. Freedgood, 2002 (American Farmland Trust)

This does not mean that every house built in the community is necessarily bad and that every nonresidential development is always beneficial in every way. However, it does indicate that public policies must seek a balance between three factors; preservation of private farm and forest land, residential growth, and non-residential development. It is very likely that these ratios are somewhat out of balance in Buffalo Township, where the axiom that "retail follows rooftops" has not yet come true. Buffalo Township policies need to examine the ratio of developable land (particularly with public sewer service) that is zoned for residential purposes against the non-residentially zoned areas. Some areas undeveloped as R-1 or R-2 may be better to be reserved for commercial uses, such as retail, business parks or light industry. At this point, the balance seems to be more equitable in Clinton Township, where the largest development has been a business and industrial park. While this is not presently paying taxes to the Township or school district (due to the Keystone Opportunity Zone designation) it will begin paying taxes within the time frame of this plan.

The related problem that rapid in-migration can create is a lack of affordable housing. This can be due to market factors, regulatory factors, or a combination of the two. For example, some communities have created "estate districts" where lot sizes are not large enough to serve a conservation purpose, but too large to profitably develop for moderately priced single family dwellings (A typical estate standard is 1 dwelling unit to 4 acres even if public sewer is available). This makes it difficult for young families, single persons, and even public service workers to live within the community. Township policies must then recognize that the main purposes of regulating density and lot size are to provide basic light and air, help manage stormwater runoff, avoid groundwater pollution or over-taxing of groundwater resources, to buffer land uses through distance, or prevent overdevelopment of environmentally sensitive lands. If these public purposes are met, there should still be areas where affordable lots and homes can be provided. Some planners believe that in-migration is finite and that providing more modest lot standards within growth target areas can avoid the unnecessary consumption of land.

The second demographic factor that will substantially affect local housing needs in the future is the general age of the populace. This is a state, regional and local phenomenon. Pennsylvania now has the 4th highest median age of the fifty states. In Southwestern Pennsylvania the entire region will begin to see significant population decline after 2025, due to the population aging faster than present birthrates can replace people. Within Buffalo Township in 2000 there were 520 owner occupied homes with a householder over the age of 65. The same statistic in Clinton Township was 180 households. This represents 700 housing units (almost all of which are single family detached) that will likely change hands in the next 10-15 years. This important component of the population will continue to grow, as the large 45-54 aged household head reach retirement age. At this point, there are not adequate housing options for older persons within either Buffalo or Clinton townships. These people will be likely to migrate elsewhere, such as to better housing options in another community - such as Saxonburg or Freeport, or perhaps out of the region.

There are several strategies that communities can pursue to ensure adequate housing choices for older persons (as well as other persons who do not desire a single family detached home). One is to allow or encourage mixed density housing in major subdivisions. Many communities also allow various forms of multiple family dwellings in commercial areas. Actually, from a tax base standpoint, an apartment full of elderly persons has a positive impact on the school district as they pay taxes without placing children into the public school systems. This creates a very favorable cost of public services

ratio. It can also help to allow various types of co-housing, accessory housing or mixed use buildings. Common arrangements are for local zoning to allow a smaller accessory house or mobile home on the same lot as the principle dwelling, or second floor residential uses above an office or shop. These very old solutions to housing are again becoming popular as both the population ages, and consumers are looking for more traditional neighborhood designs. Buffalo and Clinton Townships will need to make a decision about whether they want their elderly population living in neighborhoods or new villages within the Townships' jurisdiction, or moving elsewhere.