

**HOUSING PLAN**

**Housing Units**

In 2000, the Census counted 5,904 housing units in the Northern Tier Coalition planning area, an increase of 463 units or 8.5% since 1990. (See *Housing Units Table*.) The NTC rate of increase is slightly higher than Susquehanna County’s 7.5% and the Commonwealth’s 6.3%. Individual municipal increases ranged from a reported loss of 28 units in Liberty Township to an increase of 182 units in Bridgewater Township. (The reduction in Liberty may be attributed to the removal of mobile homes or may well be a miscount in either 1990 or 2000.) As would be expected, housing unit increases mirror population increases; and, in addition to Bridgewater Township, Rush Township and Silver lake Township experienced greater increases in housing units, 76 and 103, respectively. Although the number of housing units is increasing the rate of housing growth is not so high that the overall rural working landscape of the NTC will change significantly in the near term. Nevertheless, an increasing population and the housing

it demands can be expected to have a direct impact on the amount of agricultural land and open space in the NTC. Each new house now requires a minimum of two acres, and given the relatively small number of existing undeveloped lots in the NTC, these new lots must be taken either from farmland or woodland.

**Seasonal and Vacation Units**

Susquehanna County and the NTC have long been viewed as an outdoor recreation area and include many seasonal dwelling units, including hunting cabins and vacation homes. The number of seasonal and vacation units in the entire NTC area and the County as a whole decreased slightly between 1990 and 2000, falling from 1,189 to 1,157 units. The change varied from municipality to municipality in the NTC, increasing in some and decreasing in others, but with no real significant changes. Given the overall NTC increase in housing units and decrease in seasonal and vacation units, there appears to be a shift toward more and more full-time residency in the County and NTC.

	PA Total	Susq County	NTC Area	Apol acon	Bridge water	Choco nut	Forest Lake
<b>HOUSING UNITS</b>							
Total Housing Units, 1990	4,938,140	20,308	5,441	252	1,063	374	575
Total Housing Units, 2000	5,249,750	21,829	5,904	266	1,245	377	592
Change in Housing Units, 1990-2000, #	311,610	1,521	463	14	182	3	17
Change in Housing Units, 1990-2000, %	6.3%	7.5%	8.5%	5.6%	17.1%	0.8%	3.0%
Vacant Units (Incl Seasonal & Vacation Units), 2000	9.0%	24.3%	---	31.6%	15.0%	16.2%	24.8%
Seasonal & Vacation Units, 1990	144,359	3,943	1,189	66	124	58	132
Seasonal & Vacation Units, 2000	148,230	3,924	1,157	67	125	42	118

	Franklin	Friends ville	Jessup	Liberty	Little Meadows	Middle town	Rush	Silver Lake
<b>HOUSING UNITS</b>								
Total Housing Units, 1990	465	42	225	605	124	236	546	934
Total Housing Units, 2000	484	45	264	577	131	264	622	1,037
Change in Housing Units, 1990-2000, #	19	3	39	-28*	7	28	76	103
Change in Housing Units, 1990-2000, %	4.1%	7.1%	17.3%	-4.6%	5.6%	11.9%	13.9%	11.0%
Vacant Units (Incl Seasonal & Vacation Units), 2000	25.2%	15.6%	20.5%	17.9%	4.6%	50.8%	22.0%	39.6%
Seasonal & Vacation Units, 1990	114	3	28	94	8	96	101	365
Seasonal & Vacation Units, 2000	100	3	38	74	2	113	99	376

\*Liberty Township officials believe the actual change in housing units was +30 between 1990 and 2000.

**Housing Types**

As shown in the *Types of Housing Units Table*, in 2000 most of the dwellings in the NTC area, and all of Susquehanna County, were single-family detached houses. Almost 75% of all dwellings in Susquehanna County were single-family homes, and in the NTC, the proportion ranged from 61.5% in Apolacon Township to 90.5% in Silver lake Township. This compares to about 56% statewide. The second most numerous dwelling type in the NTC is the mobile home, with proportions ranging from 7.7% in Silver Lake Township to 38.5% in Apolacon Township. In Pennsylvania as a whole, mobile homes comprise only 5.0% of the total dwellings, and 15.7% County-wide. The higher proportions of mobile homes in the NTC and Susquehanna County are directly related to the

lower household incomes compared to higher statewide household incomes.

The number of two-family and multi-family dwellings in the NTC is very low when compared to the Commonwealth’s 39%, ranging from none in Apolacon Township and Friendsville Borough to 12.6% in Choconut Township. This is not atypical for rural areas. Multi-family dwellings are generally found in more populated areas where demand is higher and central water supply and central sewage disposal systems are available to make development of such units more economical. In rural areas, mobile homes often take the place of multi-family dwellings for households with lower incomes.

	PA Total	Susq County	NTC Area	Apol acon	Bridge water	Choco nut	Forest Lake
<b>TYPES OF HOUSING UNITS</b>							
Total Housing Units, 2000	5,249,750	21,829	5,904	266	1,245	377	592
Single Family Units (1-Unit, Detached)	55.9%	73.6%	---	61.5%	75.6%	72.1%	81.9%
Duplex/Townhouses (1-unit, attached)	17.9%	1.2%	---	0.0%	0.2%	2.6%	1.5%
Small Apartment Buildings (2 to 9 Units)	13.2%	8.0%	---	0.0%	7.0%	10.0%	2.7%
Large Apartment Buildings (10+ Units)	7.9%	1.6%	---	0.0%	0.0%	0.0%	0.0%
Total Two-Family and Multi-Family Units	39.0%	10.8%	---	0.0%	7.2%	12.6%	4.2%
Mobile Home & Other Types of Units	5.0%	15.7%	---	38.5%	17.2%	15.3%	13.9%

	Franklin	Friends ville	Jessup	Liberty	Little Meadows	Middle town	Rush	Silver Lake
<b>TYPES OF HOUSING UNITS</b>								
Total Housing Units, 2000	484	45	264	577	131	264	622	1,037
Single Family Units (1-Unit, Detached)	76.2%	86.5%	84.5%	71.9%	76.7%	71.3%	76.1%	90.5%
Duplex/Townhouses (1-unit, attached)	0.4%	0.0%	0.0%	0.9%	1.5%	0.0%	0.0%	1.1%
Small Apartment Buildings (2 to 9 Units)	3.1%	0.0%	3.4%	1.2%	7.5%	0.8%	4.7%	0.7%
Large Apartment Buildings (10+ Units)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Two-Family and Multi-Family Units	3.5%	0.0%	3.4%	2.1%	9.0%	0.8%	4.7%	1.8%
Mobile Home & Other Types of Units	20.2%	13.5%	12.1%	26.0%	14.3%	27.8%	19.2%	7.7%

**Age of Housing**

The data presented in the *Age of Housing Units Table* provides a good measure of the relative age and condition of housing; and, it is important in terms of the age of on-lot sewage disposal systems, compliance with Pennsylvania Department of Environmental Protection (DEP) standards, and effect on water quality. County-wide, some 53% of the existing housing units in 2000 were constructed prior to 1970, the approximate date when state on-site sewage regulations were instituted. The proportion of pre-

1970 units in the NTC ranged from 36.6% in Friendsville Borough to 50.8% in Forest Lake Township. Although most of the on-lot sewage disposal systems serving the pre-1970 homes do not meet DEP standards, many are on larger parcels of land which tempers the potential for water contamination. In any case, the potential for sewage malfunctions is real and the local municipal sewage enforcement officers must diligently apply DEP regulations. About one-quarter of the homes were constructed prior to 1940, providing the base for the

	PA Total	Susq County	NTC Area	Apol acon	Bridge water	Choco nut	Forest Lake
<b>AGE OF HOUSING UNITS</b>							
Total Housing Units, 2000	5,249,750	21,829	5,904	266	1,245	377	592
Built After 1989	10.4%	15.4%	---	10.7%	16.7%	14.8%	13.9%
Built Between 1970 to 1989	23.7%	31.6%	---	49.6%	38.4%	46.5%	35.3%
Built Between 1940 to 1969	35.6%	18.5%	---	23.0%	22.0%	21.7%	28.5%
Built Before 1940	30.3%	34.6%	---	16.7%	23.0%	16.9%	22.3%
Built Before 1970	65.9%	53.1%	---	39.7%	45.0%	38.6%	50.8%
Built Between 1970 and 2000	34.1%	47.0%	---	60.3%	55.1%	61.3%	49.2%

	Franklin	Friends ville	Jessup	Liberty	Little Meadows	Middle town	Rush	Silver Lake
<b>AGE OF HOUSING UNITS</b>								
Total Housing Units, 2000	484	45	264	577	131	264	622	1,037
Built After 1989	16.5%	21.2%	15.8%	13.9%	7.5%	15.6%	22.6%	20.2%
Built Between 1970 to 1989	38.4%	42.3%	37.4%	38.1%	38.3%	50.2%	32.6%	36.5%
Built Between 1940 to 1969	20.2%	13.5%	10.6%	24.8%	28.6%	7.6%	8.1%	29.7%
Built Before 1940	24.8%	23.1%	36.2%	23.2%	25.6%	26.6%	36.7%	13.7%
Built Before 1970	45.0%	36.6%	46.8%	48.0%	54.2%	34.2%	44.8%	43.4%
Built Between 1970 and 2000	54.9%	63.5%	53.2%	52.0%	45.8%	65.8%	55.2%	56.7%

unique rural and historic character of the NTC. Although many homes are more than thirty years old, most NTC are in good condition; but, a number are in need of repair, or in the case of mobile homes, replacement. This data also provides, and most dwellings in the Township are relatively new and in good condition. (More discussion on housing conditions and needs is found in a later section.)

**Home Ownership**

The 2000 Census home ownership rates reported for the NTC, which ranged from 80.4% in Rush Township

to 89.6% in Apolacon, were higher than the Commonwealth as a whole. With its many urban inhabitants, the statewide figure reflects the higher proportion number of multi-family dwellings. In addition, the NTC data includes the many mobile homes which as noted earlier, tend to be owner-occupied and replace multi-family dwellings in rural areas. The higher proportion of mobile homes also suggests that NTC homeowners occupy housing units of somewhat lower value than many other parts of the state. (See also the *Housing Values Table* which follows.)

	PA Total	Susq County	NTC Area	Apol acon	Bridge water	Choco nut	Forest Lake
<b>HOMEOWNERS/RENTERS</b>							
Home Ownership Rate (Owner-Occupied), 1990	70.6%	79.2%	---	86.1%	84.8%	83.4%	88.8%
Home Ownership Rate, 2000	71.3%	79.5%	---	89.6%	84.1%	85.4%	88.1%
Renters (Rented-Occupied Units), 1990	29.4%	20.8%	---	13.9%	15.2%	16.6%	11.2%
Renters, 2000	28.7%	20.5%	---	10.4%	15.9%	14.6%	11.9%

	Franklin	Friends ville	Jessup	Liberty	Little Meadows	Middle town	Rush	Silver Lake
<b>HOMEOWNERS/RENTERS</b>								
Home Ownership Rate (Owner-Occupied), 1990	87.0%	91.2%	84.9%	82.9%	83.8%	85.7%	84.2%	90.0%
Home Ownership Rate, 2000	85.1%	84.2%	86.2%	84.8%	80.8%	84.6%	80.4%	88.8%
Renters (Rented-Occupied Units), 1990	13.0%	8.8%	15.1%	17.1%	16.2%	14.3%	15.8%	10.0%
Renters, 2000	14.9%	15.8%	13.8%	15.2%	19.2%	15.4%	19.6%	11.2%

96,186\$88,596\$0\$108,192\$104,052\$118,128\$89,700

	PA Total	Susq County	NTC Area	Apol acon	Bridge water	Choco nut	Forest Lake
<b>HOUSING VALUES</b>							
Median Value Owner-Occupied, 2000	\$97,000	\$81,800	---	\$98,800	\$94,300	\$88,100	\$79,500
Median Value Owner-Occupied, 1990	\$69,700	\$64,200	---	\$78,400	\$75,400	\$85,600	\$65,000
Median Value Owner-Occupied, 1990, inflation adjusted to 2000	\$96,186	\$88,596	---	\$108,19	\$104,052	\$118,12	\$89,700
% Change 1990 - 2000 inflation adjusted	0.8%	-7.7%	---	-8.7%	-9.4%	-25.4%	-11.4%

	Franklin	Friends ville	Jessup	Liberty	Little Meadows	Middle town	Rush	Silver Lake
<b>HOUSING VALUES</b>								
Median Value of Specified Owner-Occupied, 2000	\$81,700	\$91,300	\$76,300	\$79,800	\$73,500	\$81,300	\$78,100	\$90,500
Median Value Owner-Occupied, 1990	\$61,100	\$85,000	\$57,800	\$69,300	\$68,700	\$67,500	\$57,500	\$80,400
Median Value Owner-Occupied, 1990, infla adj to 2000	\$80,530	\$112,03	\$76,180	\$91,337	\$90,547	\$88,965	\$75,785	\$105,967
% Increase 1990 - 2000 inflation adjusted	1.5%	-18.5%	0.2%	-12.6%	-18.8%	-8.6%	3.1%	-14.6%

The *Housing Values Table* compares the median value of owner-occupied housing units in 1990 and 2000 as reported by the Census. Given the mix of single-family dwellings and mobile homes, housing values obviously vary widely in the NTC and throughout Susquehanna County, and are directly linked to household income. While high values are positive in terms of housing condition and real estate tax revenue, it may indicate the need to evaluate the affordability of housing for younger couples and older residents. This is balanced by the availability of mobile homes which often serve as starter homes for young rural couples. As noted earlier, median housing values in all of the NTC except Apolacon are lower than the Commonwealth’s median value of \$97,000. More important is the change in median value between 1990 and 2000 which provides a measure of demand for housing compared to the regional market. After adjustment for inflation, which between 1990 and 2000 is a factor of 1.318, median housing value in most NTC municipalities actually decreased in the ten year period between the censuses. This suggests that the NTC is falling behind the gains being made in the real estate market where demand is higher, such as the municipalities in the Pocono Mountains where values have skyrocketed. The fall in real housing value may also be related in part to the decline in the Triple Cities economy and decrease in demand by commuting workers.

**Municipalities Planning Code Requirements**

The Pennsylvania Municipalities Planning Code (MPC) addresses housing from the perspective of ensuring affordable housing for families of all income levels. In terms of planning, MPC Section 301 requires comprehensive plans to include an element *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.*

In terms of land use management as effected by zoning, MPC Section 604 requires zoning ordinances to *provide for the use of land within the municipality for residential housing of various dwelling types encompassing all basic forms of housing, including single-family and two-family dwellings, and a reasonable range of multifamily dwellings in various arrangements, mobile homes and mobile home parks, provided, however, that no zoning ordinance shall be deemed invalid for the failure to provide for any other specific dwelling type.*

Court decisions have upheld this zoning provision of the MPC establishing a *fair share* rule which considers the percentages of land available for a given type of housing, current population growth and pressures within the municipality and surrounding region, and the amount of undeveloped land in a community. The Pennsylvania Department of Economic Development publication titled, *Reducing land Use Barriers to Affordable Housing, Fourth Edition, August 2001*, lists a number of barriers to affordable housing associated with land use regulations, including among others:

- insufficient amount of land zoned for medium and high density residential development

	PA Total	Susq County	Apol acon	Bridge water	Choco nut	Forest Lake
<b>HOUSING AFFORDABILITY DATA, 2000</b>						
Median Housing Value	\$97,000	\$81,800	\$98,800	\$94,300	\$88,100	\$79,500
Median Household Income	\$40,106	\$33,622	\$43,125	\$35,799	\$35,000	\$38,947
% of Households with Income <\$15,000	16.7%	18.8%	20.1%	17.6%	14.7%	14.3%
% of Households with Income \$15,000 to \$24,999	13.8%	17.2%	9.2%	15.0%	20.6%	16.8%
% of Households with Income \$25,000 to \$34,999	13.3%	15.9%	6.0%	15.6%	14.7%	14.3%
% of Households with Income < \$35,000	43.8%	51.9%	35.3%	48.2%	50.0%	45.4%
Median Monthly Gross Rent	\$531	\$427	\$413	\$418	\$404	\$381
% Households with rent >30% of Income	35.5%	32.0%	22.2%	41.9%	37.8%	10.3%
Median Monthly Owner Costs with Mortgage	\$1,010	\$829	\$830	\$856	\$860	\$750
% Owner Households Home Expenditures >30% of Income	22.8%	21.4%	5.4%	24.1%	16.4%	19.4%

	Franklin	Friends ville	Jessup	Liberty	Little Meadows	Middle town	Rush	Silver Lake
<b>HOUSING AFFORDABILITY DATA, 2000</b>								
Median Housing Value	\$81,700	\$91,300	\$76,300	\$79,800	\$73,500	\$81,300	\$78,100	\$90,500
Median Household Income	\$33,125	\$53,125	\$38,542	\$33,750	\$40,500	\$33,125	\$32,128	\$48,062
% of Households with Income <\$15,000	11.1%	16.3%	15.3%	16.9%	17.7%	12.9%	20.2%	9.4%
% of Households with Income \$15,000 to \$24,999	19.5%	0.0%	10.0%	18.0%	13.8%	17.6%	15.4%	10.5%
% of Households with Income \$25,000 to \$34,999	23.8%	18.6%	19.6%	17.4%	6.9%	22.2%	19.0%	13.1%
% of Households with Income < \$35,000	54.4%	34.9%	44.9%	52.3%	38.4%	52.7%	54.6%	33.0%
Median Monthly Gross Rent	\$521	\$225	\$420	\$47,517	\$419	\$450	\$457	\$478
% Household s with rent >30% of Income	25.6%	0.0%	25.0%	24.2%	37.5%	15.4%	25.8%	23.3%
Median Monthly Owner Costs with Mortgage	\$729	\$663	\$850	\$810	\$850	\$660	\$754	\$848
% Owner Households Home Expenditures >30% of Income	19.6%	15.8%	23.6%	18.0%	14.5%	21.4%	20.6%	16.1%

- excessive lot frontage and setback requirements which dictate greater lot sizes
- excessive street widths and construction standards unrelated to expected traffic volumes
- lack of provisions for cluster design and planned residential development
- limitations on the use of mobile homes and manufactured homes
- plan review and administrative delays

**Housing Affordability Considerations**

Municipalities throughout the Country have been addressing housing issues for many years, and the Summer 2000 *Affordable Housing Study* for Jacksonville Florida provides a good description of how affordable housing is assessed. *The American Dream* has long been associated with the possibility of owning one's home. National housing-market surveys

*report that the home ownership rate reached a peak in the late 1990s—almost sixty-seven percent in 1999—due mainly to a robust economy with record levels of low unemployment and low interest rates. However, while this unprecedented economic expansion enabled many Americans to purchase their own homes, it has pushed housing prices and rental rates higher, preventing many other households, with insufficient incomes, from either becoming homeowners or finding affordable, safe, and decent rental housing. Housing affordability is a relative concept—both rich and poor can experience difficulty in affording housing, depending on how much they spend toward housing costs. Housing in one community with a relatively high median income can be quite expensive but affordable compared to housing in another community with a relatively low median income.*

*Federal governmental guidelines, primarily those established by the U.S. Department of Housing and Urban Development (HUD), define affordable housing*

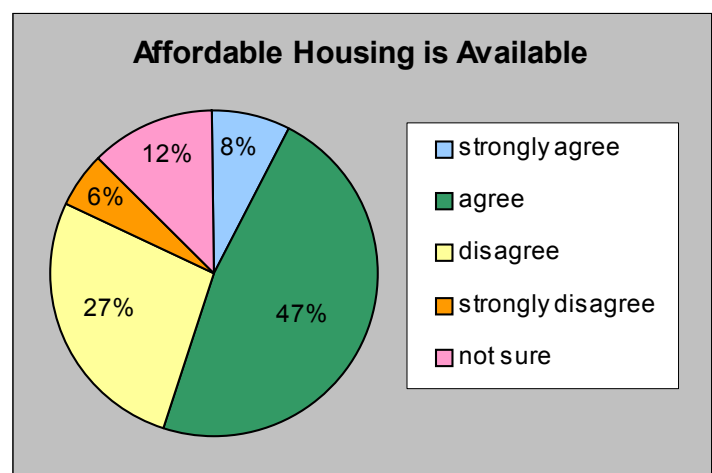
as costing no more than thirty percent of a household's gross monthly income—referred to here as the 30 percent rule. The income counted is derived from all wages earned by people fifteen and older in the household. For homeowners, affordability is generally defined as owning a house with a value equal to slightly more than twice the household's annual income. The homeowner costs counted typically include a mortgage payment (principal, interest, taxes, and insurance) and utilities. For renters, the costs usually include contract rent and utilities. The 30 percent rule leaves seventy percent for food, clothing, health care, child care, transportation to work, and other basic expenses. Because of increasing housing costs, many lower income Americans are forced to make tradeoffs and go without necessities. Tenants experiencing unexpected emergencies typically fall behind in their rent and face eviction. If not assisted, they may become homeless.

Similarly, *Pennsylvania Housing*, a 1988 study conducted by the Pennsylvania Housing Financing Agency, defined *affordable* as requiring less than thirty percent of gross monthly income for rent or less than twenty-eight percent for a mortgage and other related housing costs. U.S. Department of Housing and Urban Development (HUD), guidelines continue to define *affordable housing* as costing no more than thirty percent of a household's gross monthly income.

### Housing Affordability in the NTC

From the above discussion, it is obvious that housing affordability is a complex issue related to the mix of housing types, housing values, and household incomes in the community. Although the proportion of multi-family dwelling units in the NTC is very low, the proportion of mobile homes is high when compared to the State, suggesting the availability of more affordable housing. (See *Types of Housing Units table*.) The *HoUsing Affordability Data Table* includes additional information for the NTC municipalities, the County and the State to provide an indication of the affordability of housing. While median housing costs are generally lower in the NTC than in the state as a whole, so are median household incomes, thus offsetting any gain in housing affordability. Apolacon Township and Silver Lake Township are the exception where the balance between income and housing value suggest more affordable housing, perhaps a reflection of higher paid workers who commute to the Triple Cities. In all NTC municipalities, there are significant proportions of

home owning households and renting households that have housing costs which exceed the *thirty percent rule* for household income and housing expense. However, most NTC municipalities fall below the statewide *thirty percent rule* proportion suggesting housing is more affordable in the NTC than many other areas of the Commonwealth. Nevertheless, 55% of the NTC community survey respondents agreed that adequate and affordable housing is available to meet resident needs. However, 33% disagreed and 12% were uncertain. Low-cost, middle income, and elderly housing were cited as most needed. (See *Affordable Housing is Available Chart*.) Clearly, there is a need to address housing affordability in the NTC.



### Specific Housing Actions

Local municipalities must recognize that housing needs cannot be addressed entirely at the local level. In fact, with the exception of ensuring that land use and building regulations are reasonable in terms of affecting costs, rural municipalities can do little to manage housing affordability which is so dependent on regional economic factors. The NTC must look to the Susquehanna County Housing/Redevelopment and the Trehab Center (see *County Housing Programs Sidebar*) and their contacts with private affordable housing organizations, for assistance and to ensure residents' access to publically funded housing development, rent assistance and housing rehabilitation programs.

Specific actions related to affordable housing include:

- Assess any proposed land use controls in terms of barriers to affordable housing and make necessary adjustments to moderate costs.

### County Housing Programs

*The Susquehanna County Housing/Redevelopment Authority, an independent organization with a mission to provide decent, safe, and sanitary housing to the low-income residents of the County, is responsible for administering County housing programs. Funds from the U.S. Department of Housing and Urban Development (HUD) flow to the authority through the Commonwealth and are used for housing subsidies (Section 8 named for a section of the federal housing law), housing repair, and the construction of public housing. As authorized by state law, the County Commissioners have instituted the collection by the Recorder of Deeds of a one dollar fee per recorded deed or mortgage for affordable housing programs.*

*The Housing Authority's housing complexes (with a total of 208 family and elderly units) historically were one hundred percent occupied with a two-year waiting period. Currently at some projects the occupancy rate is running at about ninety-five percent with no waiting period. The Authority administers 253 Section 8 subsidized family/elderly units throughout the County with a ninety-five percent occupancy rate and an average waiting period of six months, which was two years until recently. In addition, the Redevelopment Authority provides approximately twenty owner-occupied households a year with housing rehabilitation services including such improvements as windows, siding, furnaces, etc., and currently the waiting period is two to three years.*

*The Susquehanna County Housing Authority's goals for the next five years are to preserve the availability of decent safe and affordable housing in the county as measured by state and federal standards; ensure equal opportunity in housing; promote self-sufficiency and asset development of families and individuals as measured by residents that no longer require assistance because of welfare-to-work initiatives; and improve community quality of life and economic vitality. The Housing Authority plans to maintain its current level of service over the next ten years, and does not foresee any construction of additional housing units or increased demand for Section 8 vouchers. The Authority intends to focus on developing home ownership programs that could include a First Time Home Buyers Program or obligating ten of the Section 8 subsidized housing vouchers for home ownership by our low-income clients that currently rent. The Redevelopment Authority maintains a waiting list of two-to-three years and anticipates the demand for housing rehabilitation to increase in the future. New regulations governing removal of lead based paint raises the possibility of less households receiving assistance depending on the costs of compliance.*

*The Trehab Center, a large, non-profit community action agency designated by the Board of Commissioners, provides state-supported community-based programs to low- to moderate-income individuals and families and others in need due to personal, family or health-related circumstances. Trehab offers the following housing related programs: Home Ownership Program - homeowner education and counseling for home loan qualification; Weatherization - installation of energy saving home improvements, education*

Source: *Susquehanna County Comprehensive Plan Update, 2003, P. VIII-8.*

- Adopt standards to ensure that higher density development is directed to identified growth areas served by an adequate water supply, sewage disposal system, and other improvements.
- Consider the use of *conservation design* development, planned residential development, and development incentives such as density bonuses as a means of providing more affordable housing.
- Review land use controls in terms of standards not directly linked to public health and safety which increase housing costs.
- Carefully evaluate enforcement options for the State Uniform Building Code, and choose the one best suited to meet local needs.
- Support the housing recommendations of the County Housing/Redevelopment Authority and the Trehab Center relative to subsidized housing programs for low and moderate income families and assure area residents receive fair consideration for available programs.
- Work with the County Housing/Redevelopment Authority and the Trehab Center to ensure that the housing needs of low-income and elderly households in the NTC are being addressed.