

Chapter 6 - Housing



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HOUSING

A. Housing Growth

The county’s housing supply increased from 150,222 to an estimated 164,827 units between 2000 and 2010. This gain of 14,605 units represents an increase of 9.7%. While this rate reflects a modest increase, it appears as though the level of activity reached a plateau during the last two decades as depicted in the following table. This plateau appears to be continuing and following economic trends. Previous decades experienced housing unit growth of between 12 and 19 percent.

Unfortunately, trying to estimate housing growth between 2010 and 2015 is difficult. By Census Bureau American Community Survey estimates, Berks County’s housing stock grew by only 80 units. The Census Bureau’s annual Building Permit Survey, which counts permits issued (but not necessarily completed construction), estimates an additional 2,384 units. Locally-generated data from the Berks County Assessment Office, which counts completed units, shows an additional 2,637 units. No matter which estimate is used, extrapolating to 2020 shows a marked decrease in residential unit growth.

Historic Housing Unit Counts, Berks County: 1970-2015			
Year	Population	Increase	% Change
1970	101,027	-----	-----
1980	119,934	18,907	18.7
1990	134,482	14,548	12.1
2000	150,222	15,740	11.7
2010	164,827	14,605	9.7
2015 Estimate (ACS)	164,907	80	0.0
2015 Estimate (Building Permits)	167,211	2,384	1.4
2015 Estimate (Assessment)	167,464	2,637	1.6

Source: U.S. Bureau of the Census, Decennial Census counts and 2015 1-year ACS; U.S. Bureau of the Census, Annual Building Permit Survey; and Berks County Assessment Office

B. Type

The following table illustrates the housing growth by type between 2005 and 2015. These residential construction figures are based on information received from the Berks County Assessment Office. These units are added to the tax rolls when construction is complete and a municipality issues their occupancy permits. The peak year for residential construction activity during this period was 2006 when 1,767 net new units (new construction minus demolitions) were completed and occupied. The low year was 2011 when only 319 net new units were added.

The bulk of the county’s existing housing stock, as estimated by the 2010 American Community Survey, was composed of single-family detached (90,828 units) and attached homes (337,325 units). There were 31,407 multi-unit structures, and 5,301 mobile homes were also estimated. Since 2000, the most predominate construction type has been the single-family detached unit, as nearly 70% (12,229 units) of all new units in the county from 2000 - 2010 were of this type. Additionally, 1,016 townhouses (5.8%), 987 semi-detached units (5.6%), 1,251 mobile homes (7.1%), and 2,692 apartment units (15.4%) were added.



Construction of a new single-family home in Lower Heidelberg Township

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Residential Construction, Berks County: 2005-2015							
Year	Single Family	Semi - Detached	Town - houses	Apartment Units	Manuf. Homes	Demolitions	Net Total Units
2005	1,081	49	82	245	124	42	1,539
2006	1,293	50	87	313	111	87	1,767
2007	900	106	109	35	112	103	1,159
2008	627	87	98	250	105	84	1,083
2009	394	71	114	474	59	73	1,039
2010	345	44	51	33	66	65	474
2011	266	21	24	16	61	69	319
2012	279	52	31	192	63	75	542
2013	295	11	48	69	95	96	422
2014	246	7	32	231	53	73	496
2015	267	16	26	57	51	33	384

Source: Berks County Assessment Office

The table above clearly shows the effects of the nationwide economic downturn and a significant slowdown in new housing construction in Berks County. This trend mirrors the slowdown in population growth discussed in the Demographics section.

C. Density

Urban development extends along the major highways, away from the City of Reading into the surrounding municipalities. The far northern and western sections of the county continue to have the lowest housing densities. Most of the municipalities in these areas have densities of less than 50 dwelling units per square mile (du/sq mi.). These figures reflect the predominance of agriculture in the area, and the existence of the Blue Mountain range. The overall county housing density, according to the 2010 Census, was approximately 191 du/sq mi. This is an increase from the 1990 Census which was 174 du/sq mi. All boroughs in the county, with the exception of New Morgan, have housing densities higher than those of the townships. Housing densities countywide based on 2010 Census counts can be seen in Figure 09.

D. Tenure and Vacancy

Tenure is an occupancy characteristic of housing units and is probably one of the most important. "Tenure" is a term used by the Census Bureau to distinguish between units that are 'owner-occupied' and those that are 'renter-occupied'. By 2000, the percentage of rental housing units was steady (from 1990) at 26.1%, after showing decades of decreases. However, by 2010 that ratio showed a marked increase. According to the 2010 Census, the total number of occupied units in Berks County was 154,365 units, of which 110,653 (71.7%) were owner-occupied units and 53,703 (28.3%) were renter-occupied units. The increase in the number of rental units could also be an indicator of the economic downturn as it became easier for families to rent than to obtain a mortgage. Trends shown by the 2015 American Community Survey reveal a continuation of this pattern, with approximately 71.6% of the County's occupied units being owned and approximately 28.4% of them being rental units.

There was a higher concentration of owner-occupied units in townships, where rates of over 80% were common. Conversely, the City of Reading (57.6%) and Kutztown Borough (53.6%) had the highest percentage of rental units in the county. The high figure for Kutztown Borough can be attributed to Kutztown University and the attendant student population located there.

According to the 2010 Census, there were 10,471 vacant units in Berks County. This amounts to an overall vacancy rate of approximately 6.4%. Broken down further, the homeowner vacancy rate for Berks was 1.7% and the rental vacancy rate was 7.5%.

Housing Tenure, Berks County: 2000-2015				
Year	Occupied Units	Owner Occupied	Renter Occupied	Vacant
2000	141,570	73.9%	26.1%	8,652
2010	154,356	71.7%	28.3%	10,471
2015 Est.	151,792	71.6%	28.4%	13,115

Source: U.S. Bureau of the Census, Decennial Census counts and 2015 1-year ACS

E. Residential Subdivisions

Endorsed subdivision plans reflect general development interest and do not necessarily represent actual construction and occupancy of housing units. However, this data yields information concerning near-term construction trends, the size and extent of development, and the types of houses that are in demand. When a subdivision plan has been approved and recorded, there is a high degree of likelihood that it will be built. However, this may take several years to fully implement.

The following table summarizes endorsed residential subdivision plans between 2000 and 2015. The total number of dwelling units proposed in the plans fluctuated annually, from a high of 2,596 units in 2005 to a low of 296 in 2011. The devastating effects of the economic downturn are clearly evident in the table, as the number of Total Residential Units drops significantly between 2005-2006 and again between 2006-2007, and then again from 2008-2009 and thereafter. Recovery has been slow to occur. While the predominant form of development has historically been single-family detached units, a recent increase in semi-detached, townhouse and apartment units is evident. The average acreage per dwelling unit fluctuated throughout the period of measure; however, it generally decreased throughout with the exception of 2000, then beginning in 2010 a generally increasing trend is noted. This typically reflects an overall reduction in proposed lot size that corresponds to the increase in attached units.

Residential Subdivision Plans (Proposed New Housing Units by Type), Berks County: 2000-2015								
Year	Single Family Detached	Semi – Detached	Town house	Apartment	Mobile Home	Total Residential Units	Total Residential Acreage	Total Average Ac./D.U.
2000	442	38	57	8	0	545	2,728	5.01
2001	850	141	56	0	0	1,047	1,319	1.26
2002	887	48	189	392	215	1,731	1,574	0.91
2003	1,396	42	145	98	1	1,682	1,971	1.17
2004	1,266	10	10	145	302	1,733	1,672	0.96
2005	1,413	242	570	366	5	2,596	2,035	0.78
2006	1,245	54	317	330	1	1,947	1,773	0.91
2007	420	82	121	260	0	883	1,179	1.33
2008	184	34	125	738	0	1,081	813	0.75
2009	121	22	52	370	63	628	474	0.75
2010	191	5	50	171	5	422	947	2.24
2011	170	10	0	116	0	296	506	1.71
2012	143	2	0	261	0	406	596	1.47
2013	126	263	0	204	2	595	565	0.95
2014	142	32	0	138	0	312	726	2.33
2015	89	2	104	182	0	377	574	1.52

Source: Berks County Planning Commission Annual Subdivision Reports

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F. Housing Affordability

The cost of homes and home value data come from a variety of sources. Census and ACS 1-year estimates report current value of homes which is a self-reported value by the household. Home sales price data is collected by the Reading-Berks Association of Realtors based on actual sales data. The ACS reported the median value of owner-occupied housing units in Berks County was \$171,100 in 2015, and \$138,400 in 2005. In contrast, the Reading-Berks Association of Realtors home sales data reported the 2015 median sales price of a single-family home in Berks County was \$149,900, and \$182,041 in 2005. During this period, the median sales price peaked in 2007 at \$188,615, then dropped to \$149,519 in 2011 where it has remained flat through 2015. The ACS reported the median gross rent which reflects contract rent plus estimated average monthly cost of utilities and fuels was \$865 in 2015, up from \$785 in 2010 and \$630 in 2005.

According to the 2015 ACS, 33.7% of Berks County households were burdened by their housing costs. Housing cost burden occurs when a household spends more than 30% of their monthly household income on housing costs. Over 53.5% of renters were cost burdened compared to 26.3% of homeowners.

Following the 2007-2008 national financial crisis, foreclosure filings in Berks County rose to 1,622 homes in 2009, followed by an additional 1,610 foreclosures in 2010 as a number of homeowners had difficulty paying their mortgage. Since then there has been a steady decline in the number of foreclosures to 939 homes in 2017.

G. Housing Programs

The majority of federal housing programs are administered either by the Department of Housing and Urban Development (HUD) or by the Farm Service Agency (FSA) of the Department of Agriculture. HUD and FSA administer a wide range of housing programs and provide direct and indirect housing assistance through their broad range of single and multi-family housing programs.

The Reading Housing Authority and the Berks County Housing Authority administer local public housing programs for low-income, elderly and handicapped persons. The majority of public housing in Berks County is located in the City of Reading and is operated by the Reading Housing Authority. The Authority manages 1,603 public housing apartment units and townhouses located in eight different developments throughout the City of Reading, including such developments as: Oakbrook Homes, Glenside Homes, and several high-rise apartments for the elderly. In addition, the Housing Choice Voucher Program (formerly Section 8) assists more than 600 city households in paying their rent to private landlords. The Berks County Housing Authority manages smaller developments outside the city. They own and manage 209 apartment units and townhouses located in nine different developments across Berks County, and their Housing Choice Voucher Program assists more than 500 county households.

Through a collaborative planning process the County of Berks and the City of Reading have developed a single, consolidated planning and application document for the use of federal entitlement grants from HUD to implement housing, community and economic development activities. The Redevelopment Authority of Berks County and the Reading Redevelopment Authority administer their allocations through the Community Development Block Grant (CDBG) Program for public facilities, infrastructure, housing, planning, and public service improvements; the HOME Program to expand the supply of quality affordable housing; and the Emergency Solutions Grant (ESG) Program for operations, maintenance and rehabilitation of homeless shelters, essential services for homeless persons, homelessness prevention activities, and rapid re-housing activities.

Housing is at the core of the lives of the residents of the City of Reading and to the city's tax base. Like many of the Commonwealth's cities of the third class, the city's housing stock faces many issues, such as aging properties, high renter-occupancy, multiple unit dwellings, and a higher than average vacant and/or abandoned units. These issues create problems for the city with registering and inspecting the rental unit properties while making sure the dwellings meet building codes. Aging properties require continual maintenance and repairs which in some areas of the city have not occurred. Vacancy and abandoned properties create problems with blight and is often times linked with crime. The *City of Reading's Act 47 Recovery Plan* states that 'A city that cannot afford to provide basic public services will not attract new or retain current residents-nor will a City whose services are inefficient or duplicative-and result in a higher tax rate than necessary.' The *Recovery Plan* has laid out initiatives to help address the housing issues. Home improvement and

maintenance has also become a burden for some households in other areas of the county outside the city resulting in sporadic blight and abandonment of properties countywide. Both the city and the county have Blighted Property Review Committees charged with the purpose of reducing or eliminating blighted areas. The committees work with property owners, private and non-profit partners to rehabilitate blighted properties or demolish the building for neighborhood reuse. One example of this is the Buttonwood Gateway neighborhood where many properties have been demolished in an effort to improve the quality of life in the neighborhood and increase the opportunity for economic revitalization.

H. Senior and Special Needs Housing

According to the U. S. Census Bureau's ACS 2015 estimates, nearly 30% (122,325) of Berks County residents were 55 years and older, and 16% (67,198) of county residents were 65 years and older. These figures are up from 2010 when 109,460 residents were 55 years and older, and 59,558 residents were 65 years and older. As our baby boomers continue to age, it may present challenges for the housing market to create housing alternatives that address the range of housing preferences, income levels, lifestyle choices and limitations of our seniors. Many of our seniors desire to age in place, either in their own homes or with family members who can provide assistance. As of 2015, 30.9% of our households (46,842) include one or more people 65 years of age and over and 28.2% of our seniors ages 65 and over lived alone- 18,955 households. The Berks County Area Agency on Aging provides inventories of senior housing options, including subsidized housing, personal care homes and assisted living facilities, nursing homes, and continuing care retirement communities (CCRC) which provide a combination of independent living units, assisted living facilities, and nursing care within a development.



Populations with special needs are defined in a variety of ways and vary by entity and jurisdiction. For the purposes of this plan, special needs populations will be defined as persons with disabilities- having a mental or physical impairment that affects one or more major life activities such as, such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working.

People with disabilities may reside in their own residences, temporarily in health-care facilities, or in housing with a supportive environment that includes a planned services component, such as assisted living facilities, foster or group homes, long-term facilities, and transition facilities. The ACS uses six basic disability types in their definition of disability, including having a hearing, vision, cognitive, ambulatory, self-care or independent living difficulty. As of 2015, the ACS estimated that 13.3% (54,470 persons) of Berks County's civilian non-institutionalized population have a disability, up from 12.8% (51,955) in 2010. These figures do not include adults living in institutions such as correctional facilities and nursing homes.

As our senior and special needs populations will likely grow, municipalities should explore ways to encourage universal design principles in new development projects, rebuilding after disasters, undertaking a redevelopment project or retrofitting existing homes. Universal design is a concept to produce a built environment and products that are aesthetic and usable by everyone, regardless of age, ability or status in life. This concept is all about ensuring that environments are functional, convenient and accessible to both people without disabilities and people with disabilities. Some of the more common universal design features are : no-step entry, one-story living, wide doorways and hallways, non-slip surfaces, grab bars in bathrooms, kitchens with pull-out shelves, lever door handles and rocker light switches. Homes accessible to persons with disabilities are just as convenient for the non-disabled as universal design features makes it easier to move furniture into and out of a home, maneuver a stroller, or get around if a household member sprains an ankle.

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I. Homeless

There is a growing homeless population within the county. The Point In Time Count (PIT) is a HUD initiative to capture a snapshot of homelessness on a single night every year. The 2014 Berks County PIT count of 605 persons was higher than any previous year reported. On January 29, 2014, in Berks County there were: 301 individuals and families staying in Emergency Shelters; 293 staying in Transitional Housing; and 11 persons counted as unsheltered and staying on the streets. As these Berks County residents struggle to live independently, a network of homeless service providers offer essential resources and a variety of programs to address the problem of homelessness and our at risk community residents. Providing assistance to at-risk individuals and families from becoming homeless is a key to keeping the community stable. The Berks Coalition to End Homelessness (BCEH) is a public and private partnership consisting of agencies, businesses and individuals all working toward preventing, reducing and ending homelessness through a comprehensive coordination of solutions and programs. According to the Berks County 2014-2015 Annual Homeless Assessment Report to Congress, 2,212 persons (including 676 youth under the age of 25, and 186 veterans) were served by Emergency Shelters, Transitional Housing Program, and Permanent Supportive Housing. The report notes that there are a variety of shelter and housing facilities available to the county's homeless population providing 737 beds.

J. Housing Policies

Housing Goal: To provide every household with the opportunity for affordable, healthful, and diverse housing choices in locations compatible with the land use policies of this Plan, regardless of race, color, religion, sex, handicap, familial status or national origin.

a. Housing Supply

Goal: To provide an adequate supply of dwelling units to meet present and projected population.

Policies:

- (1) The county encourages municipalities to provide a variety of housing types to accommodate residents as their housing needs change.
- (2) The county encourages the rehabilitation of structurally sound houses and demolition of dilapidated structures.
- (3) The county supports an emphasis on total neighborhood improvement with adequate parking, recreation facilities, landscaping, and other amenities.
- (4) The county supports building neighborhood partnership teams between the municipality, neighborhood residents, institutions, and local businesses to sponsor improvement programs.
- (5) The county encourages efforts to increase home ownership opportunities in existing neighborhoods.
- (6) The county supports implementation of programs that help first-time home buyers and low and moderate income residents to repair their homes.
- (7) The county endorses a level of new construction that satisfies market demand.
- (8) The county promotes adaptive reuse of obsolete buildings for dwelling purposes.
- (9) The county encourages municipalities to provide a variety of housing types to accommodate residents as their housing needs change.

b. Housing Location

Goal: To provide a variety of housing locations within areas containing community facilities and services as well as adequate access to public transportation.

Policies:

- (1) The county encourages the construction of new housing units in Growth Areas identified in the Land Use Plan, where public transportation and a variety of community facilities, jobs, and services are available.

- (2) The county encourages zoning provisions that integrate a variety of housing types, civic uses, and small-scale, low-volume commercial uses.
- (3) The county discourages residential development of sensitive environmental areas, such as floodplains, steep slopes, and wetlands. Residential units should be constructed on the portion of the site with the least amount of environmental constraints.
- (4) The county supports limited growth in rural areas, as determined by site constraints and the level of municipal services.
- (5) The county encourages zoning provisions that favor open space (cluster) design techniques, traditional neighborhood design, neo-traditional village, planned residential development, performance zoning, and innovative lotting arrangements in order to minimize the impact of development on the natural environment, create usable open space, and provide for the greatest variety of housing types and densities.

c. Choice of Housing Types

Goal: To provide a variety of housing types and densities using innovative development patterns and design techniques.

Policies:

- (1) The county supports zoning regulations that have flexible provisions to allow for a mixture of housing types and densities.
- (2) The county encourages land within Growth Areas to be zoned for medium and high-density residential development, which will support public facilities and services.
- (3) The county encourages residential neighborhoods to be cohesive and have a sense of place that promotes social interaction.
- (4) The county encourages builders to construct a greater variety of housing types that appeal to various age groups.

d. Housing Affordability

Goal: To provide a variety of affordable housing opportunities to households of all income levels throughout the county.

Affordable housing – housing where the occupant is paying no more than 30% of gross income for gross housing costs, including utility costs.

Policies:

- (1) The county encourages municipalities and developers to provide housing that is affordable to low and moderate income households.
- (2) The county encourages affordable housing for low and moderate-income households to be located where public transportation is available or could be extended.
- (3) The county encourages municipalities to provide density bonuses and developer incentives for the construction of affordable housing units.

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e. Housing Standards

Goal: To require that existing housing and new construction meet minimum health and safety standards.

Policies:

- (1) The county encourages new and existing structures to conform with the minimum standards found in the Uniform Construction Code.
- (2) The county endorses the construction of energy-efficient dwelling units.
- (3) The county endorses the use of water conservation plumbing fixtures.
- (4) The county encourages municipalities to adopt regulations for existing dwellings located in the 1% annual chance floodplain to be properly flood-proofed, and have adequate flood insurance coverage.
- (5) The county encourages the use of building codes and design standards to make structures more earthquake resistant.

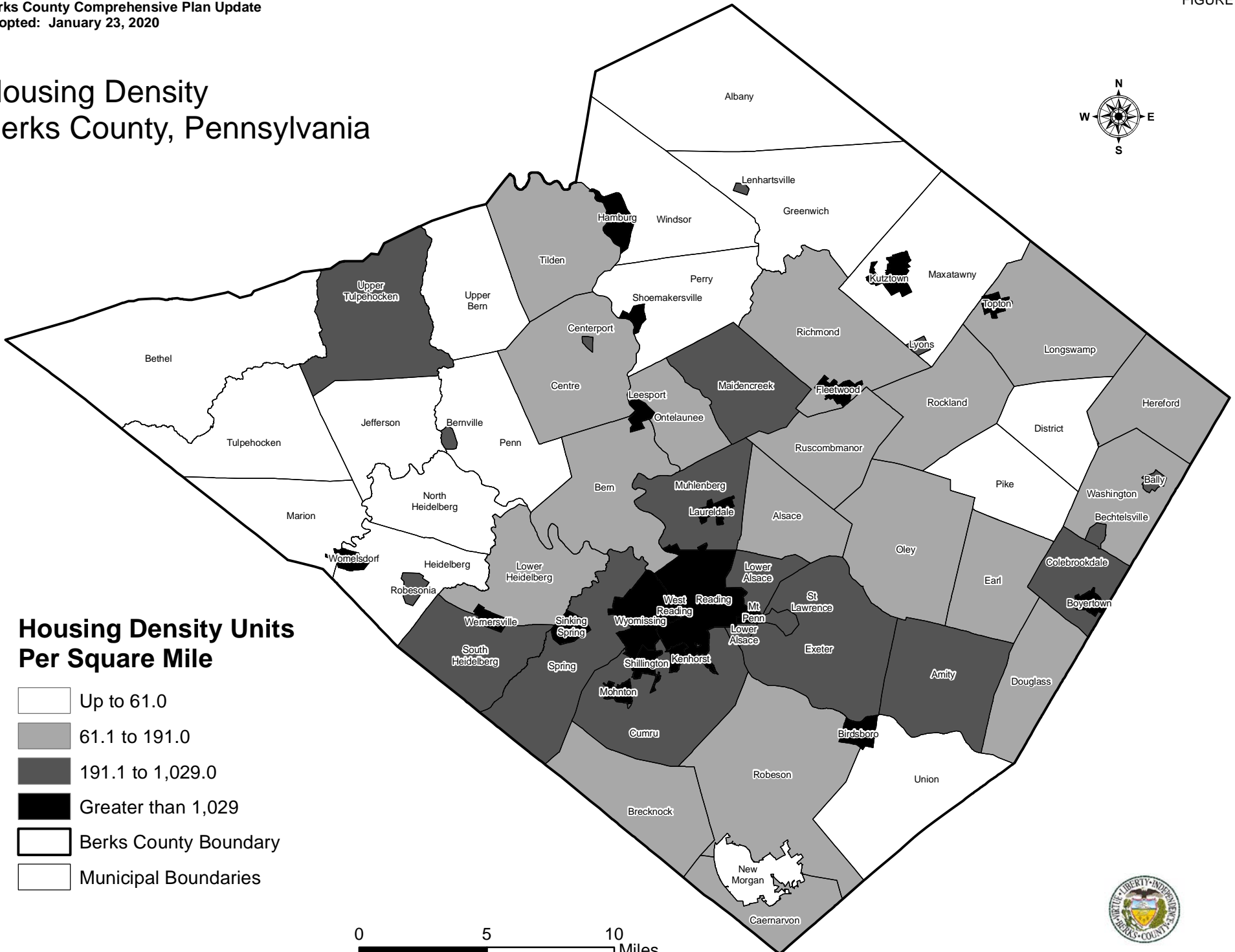
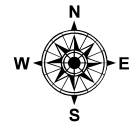
f. Housing for Special Needs Population

Goal: To provide a diverse range of housing opportunities for special needs populations.







Policies:

- (1) The county encourages municipalities to adopt development regulations that foster alternative housing options, such as accessory apartments, elder cottage housing opportunities (ECHO) housing, retirement communities, condominiums, full care facilities, group homes, single room occupancy residences, and shelters.
- (2) The county supports fair housing laws that prohibit discrimination in sale or rental of housing due to race, religion, national origin, sex, age, or disability.
- (3) The county recommends that housing for special needs populations be located in proximity to public transportation, shopping, jobs, medical facilities, and other services.

Housing Density Berks County, Pennsylvania



Housing Density Units Per Square Mile

-  Up to 61.0
-  61.1 to 191.0
-  191.1 to 1,029.0
-  Greater than 1,029
-  Berks County Boundary
-  Municipal Boundaries

