

# Chapter 5

## Housing Inventory

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This Chapter evaluates the current housing stock within the Township. An analysis of housing trends provides an indication of the number, type, condition, and age of the current housing stock. In addition, housing trends can be projected to determine the number and type of future housing units that are necessary to support the future population of the Township. Projections of the number of housing units needed in the future will be a valuable tool for various aspects of community planning, such as estimating future traffic volumes, "fair share", school enrollments, and public water and sewer demand.

Monitoring housing opportunities and conditions is a role of the municipal government and its responsibility to maintain the health, safety and welfare of local residents. New Garden contains one large village area, Toughkenamon, and a variety of large subdivisions and trailer parks, offering a range of housing types. The Township provides or oversees many essential services used by residents, and these services, along with the availability of large tracts of land and infrastructure, have drawn development to the Township. Access to the major regional transportation routes including US Route 1, 41, 82, Limestone Road (DE Route 7), and Baltimore Pike, and proximity to employment opportunities in Delaware, make New Garden a prime location for new residential development.

### Number of Housing Units

A housing unit analysis shows the existing trends in the quantity of housing units. From these trends future needs can be anticipated. A factor in considering in the growth of housing units is the decreasing average household size. According to figures shown in **Figure 5-1**, New Garden lead the region with 3,053 units at the end of 2001. Of the surrounding municipalities, London Britain had the highest percentage increase of total units from 1980-2000 at 95.4 percent, followed by Franklin and New Garden. Avondale, Kennett Square, and West Marlborough reflected the lowest percentage increase at 11.4, 7.8, and 5.6 percent, respectively. Chester County had a 48.6 percent increase. Beginning in 2000, the housing unit information was compiled from the County Tax Assessment Office of units that were created during the calendar year. Previously, housing unit data was formed using building permit data. This proved unreliable because permits were being issued and units shown on the permit may not have been constructed. Avondale had the smallest number of units with 364, followed by West Marlborough with 383 units, and West Grove with 891 units. Chester County had 171,330 total housing units.

### Household Size

A household size analysis helps determine how many housing units will be needed to serve the projected population of New Garden. A recent and common trend across the County and nation is a decreasing household size. This is a result of a number of causes, an increase in "non-traditional" households such as divorced individuals, single-parent families, couples waiting longer to get married and to have children, couples having fewer children, and longer life spans where senior citizens either live alone or with a spouse. As the household size decreases, the need for large houses will also decrease. In addition, as the number of "non-traditional" households increase, more demand will be created for alternative housing such as townhouses, apartments, and smaller houses. A decreasing household size will increase the number of housing units needed, infrastructure (roads, sewerage, water supply), land to accommodate the same population, and development costs per person. The decreasing household size may also indicate a change in housing needs in term of cost, size, and maintenance.

**Figure 5-1: Number of Housing Units, 1980-2000 and New Housing Units 2000-2001; New Garden Township and Surrounding Municipalities**

Municipality	1980	1990	2000	Percent Change 1980-2000	2000*	2001*	Total Units 2001
<b>New Garden</b>	<b>1,549</b>	<b>1,778</b>	<b>2,831</b>	<b>82.8%</b>	<b>101</b>	<b>121</b>	<b>3,053</b>
Avondale Borough	324	347	361	11.4%	0	3	364
East Marlborough	1,247	1,682	2,188	75.5%	47	31	2,266
Franklin	649	942	1,237	90.6%	55	75	1,367
Kennett Square Borough	1,824	1,984	1,967	7.8%	8	6	1,981
Kennett	1,516	1,835	2,526	66.6%	22	31	2,579
London Britain	501	901	979	95.4%	14	30	1,023
London Grove	1,115	1,310	1,698	52.3%	88	96	1,882
West Grove Borough	667	780	889	33.3%	0	2	891
West Marlborough	355	374	375	5.6%	3	5	383
<b>Chester County</b>	<b>110,183</b>	<b>139,597</b>	<b>163,773</b>	<b>48.6%</b>	<b>3,345</b>	<b>4,212</b>	<b>171,330</b>

Source: US Census Bureau, 1980-2000 and *New Residential Unit*, 2000 and 2001, CCPC, June 2002.

\*Starting in 2000 the housing units data was compiled from the County Tax Assessment Office of units created during the calendar year.

According to **Figure 5-2**, the 2,700 occupied housing units in New Garden in 2000 had an average household size of 3.16 persons per household. This represents a 5.33 percent increase from the 3.00 persons per household in 1980. In 2000, New Garden had the second largest average household size among the studied communities, and is larger than the statewide average of 2.57 persons per household, and the Chester County figure of 2.65.

**Figure 5-2: Average Household Size, 1980-2000\*; New Garden Township and Surrounding Municipalities**

Municipality	1980	1990	2000	Percent Change 1980-2000
<b>New Garden</b>	<b>3.00</b>	<b>2.86</b>	<b>3.16</b>	<b>5.33%</b>
Avondale Borough	2.91	2.79	3.08	5.84%
East Marlborough	3.16	2.95	2.92	-7.59%
Franklin	3.15	3.05	3.18	0.95%
Kennett Square Borough	2.67	2.67	2.77	3.74%
Kennett	2.73	2.52	2.56	-6.23%
London Britain	3.20	3.08	2.92	-8.75%
London Grove	3.07	2.94	3.12	1.63%
West Grove Borough	2.86	2.80	3.05	6.64%
West Marlborough	2.74	2.46	2.41	-12.04%
<b>Chester County</b>	<b>2.90</b>	<b>2.73</b>	<b>2.65</b>	<b>-8.6%</b>

Source: US Census Bureau, 1980-2000\* Note: The average household size does not include persons living in institutions or group quarters and may not include many transient farm workers and illegal immigrants.

### Housing Projections

Housing projections are prepared to estimate the approximate number of housing units needed to accommodate the projected population. Such projections are valuable for various aspects of community planning such as estimating future traffic volumes and public sewer demand. Housing projections in the following, **Figure 5-3**, use Chester County Planning Commission (CCPC) projections to 2020. Housing projections are calculated by subtracting the 2000 population from the projected 2020 population and dividing by the number of persons per household in 2000. New Garden is projected to need approximately 1,464 additional units by 2020 or at total of 4,295 housing units in 2020 using CCPC projections.

**Figure 5-3: Actual and Projected Number of Housing Units; 2000-2020; New Garden Township and Surrounding Municipalities**

Municipality	2000 Average Household Size	2000 Population	2020 Population Projection	2000 Total Housing Units	2030 Additional Projected Units
<b>New Garden</b>	<b>3.16</b>	<b>9,083</b>	<b>13,710</b>	<b>2,831</b>	<b>1,464</b>
Avondale Borough	3.08	1,108	1,340	361	75
East Marlborough	2.92	6,317	8,980	2,188	912
Franklin	3.18	3,850	6,090	1,237	704
Kennett Square Borough	2.77	5,273	5,540	1,967	96
Kennett	2.56	6,451	8,970	2,526	984
London Britain	2.92	2,797	3,510	979	244
London Grove	3.12	5,265	8,090	1,698	905
West Grove Borough	3.05	2,652	3,100	889	147
West Marlborough	2.41	859	850	375	-4
<b>Chester County</b>	<b>2.65</b>	<b>433,501</b>	<b>528,000</b>	<b>163,773</b>	<b>35,660</b>

Source: US Census Bureau, 2000 and CCPC Population Projections 2000-2020.

### Housing Types

**Figure 5-4** identifies the type (detached, attached, multi-family, or mobile homes) and number of residential units. This data indicates the diversity of housing and types of housing available to meet the needs of New Garden residents. Single-family dwellings, either detached or attached, have been and continue to be the dominant housing type in the community. From 1980-2000 there was an increase of 82.8 percent in the total number of housing units in the Township. Single-family detached units made up the greatest number of units in 2000 with 2,172 units or 76.7 percent of all the unit types, an increase of 114.6 percent from 1980. The second highest number of units in 2000 was single-family attached units with 77 units or 2.7 percent of the total units. Single-family attached units from 1980-2000 increased by 57.1 percent; multi-family buildings with 2-4 units increased by 86.5 percent; multi-family buildings with 5-9 units increased by 425 percent (but are few numerically); and multi-family buildings with 10 or more units decreased from 1980 to 2000 by 33.9 percent. Mobile homes increased from 230 in 1980 to 233 in 2000. In many communities, mobile homes have and will become an increasingly popular and affordable form of housing. One reason for this is their initial price, which is comparably low when compared to the cost and construction factors associated with newly constructed conventional houses.

**Figure 5-4: Type of Housing Units, 1980-2000; New Garden Township**

Structure	1980		1990		2000		Percent Change 1980-2000
	Number of Units	Percent	Number of Units	Percent	Number of Units	Percent	
Single-Detached	1,012	65.3%	1,177	66.2%	2,172	76.7%	114.6%
Single-Attached	49	3.2%	53	3.0%	77	2.7%	57.1%
2-4 Units	133	8.6%	146	8.2%	248	8.7%	86.5%
5-9 Units	4	0.3%	30	1.7%	21	0.7%	425.0%
10 or More Units	121	7.8%	79	4.4%	80	2.8%	-33.9%
Mobile Homes	230	14.8%	293	16.5%	233	8.2%	1.3%
<b>Total Units</b>	<b>1,549</b>	<b>100%</b>	<b>1,778</b>	<b>100%</b>	<b>2,831</b>	<b>100%</b>	<b>82.8%</b>

Source: US Census Bureau, 1980-2000

When compared to the surrounding municipalities (See: **Figures 5-5 and 5a**), the 2000 US Census data indicates New Garden had the most single-family detached units with 2,174 (76.7% of total housing units). For single-family attached units, New Garden had 77 units (2.7%), London Britain had no attached units; Kennett had the most attached units with 377; and West Grove had the highest percentage of attached units as a percentage of the total housing stock at 17.1 percent. For multi-family units, New Garden had 248 units (8.8%) in buildings with 2-4 units, Kennett Square had the highest number and percentage of units with 355 units (18.0%). New Garden had 21 units (0.7%) in buildings with 5-9 units, with Kennett Square having the greatest number and percentage of units with 141 units (7.2%). The Township had 80 units (2.8%) in buildings with 10 or more units, Kennett Square had the most units with 204 (10.4%). New Garden had the greatest number and percentage of mobile homes with 233 units (8.2%).

**Figure 5-5: Number of Housing Units by Type, 2000; New Garden Township and Surrounding Municipalities**

Municipality	Single Detached	Single Attached	2-4 Units	5-9 Units	10+ Units	Mobile Homes	Total Housing Units
<b>New Garden</b>	<b>2,172</b>	<b>77</b>	<b>248</b>	<b>21</b>	<b>80</b>	<b>233</b>	<b>2,831</b>
Avondale Borough	217	16	48	15	48	6	350
East Marlborough	1,795	269	62	27	0	35	2,188
Franklin	1,079	40	12	29	0	21	1,181
Kennett Square Borough	936	331	355	141	204	0	1,967
Kennett	1,889	377	88	22	117	33	2,526
London Britain	941	0	32	6	0	0	979
London Grove	1,451	46	63	17	6	115	1,698
West Grove Borough	581	152	80	34	39	3	889
West Marlborough	289	21	35	21	12	8	386
Chester County	101,669	27,258	8,677	5,919	15,127	5,030	163,773

Source: US Census Bureau, 2000

**Figure 5-5a: Percentage of Housing Units by Type, 2000; New Garden Township and Surrounding Municipalities**

Municipality	Single Detached	Single Attached	2-4 Units	5-9 Units	10+ Units	Mobile Homes	Total Housing Units*
<b>New Garden</b>	<b>76.7</b>	<b>2.7</b>	<b>8.8</b>	<b>0.7</b>	<b>2.8</b>	<b>8.2</b>	<b>2,831</b>
Avondale Borough	62.0	4.6	13.7	4.3	13.7	1.7	350
East Marlborough	82.0	12.3	2.8	1.2	0.0	1.6	2,188
Franklin	91.4	3.4	1.0	2.5	0.0	1.8	1,181
Kennett Square Borough	47.6	16.8	18.0	7.2	10.4	0.0	1,967
Kennett	74.8	14.9	3.5	0.9	4.6	1.3	2,526
London Britain	96.1	0.0	3.3	0.6	0.0	0.0	979
London Grove	85.5	2.7	3.7	1.0	0.4	6.8	1,698
West Grove Borough	65.4	17.1	9.0	3.8	4.4	0.3	889
West Marlborough	74.9	5.4	9.1	5.4	3.1	2.1	386
Chester County	62.1	16.6	5.3	3.6	9.2	3.1	163,773

Source: US Census Bureau, 2000. \*Total Housing Units are total in terms of number, all other figures are percentages.

### Residential Building Activity

**Figure 5-6** displays residential building permits issued between 1996-2002 in New Garden and the surrounding municipalities. It should be noted the number of permits does not indicate the number of residential units constructed, only the number of permits issued. From 1996-2002, the Township issued the greatest number of building permits (814) of all the studied communities. In 1998, New Garden distributed 141 permits, the greatest number of permits within a single year. Permit activity sharply dropped the following year and has been steadily increasing since, with 96 permits in 1999, 101 permits in 2000, and 121 permits in 2001. This trend may continue as the demand for subdivision activity continues.

**Figure 5-6: Residential Building Permits, 1996-2002; New Garden Township and Surrounding Municipalities**

Municipality	1996	1997	1998	1999	2000*	2001*	2002*	Total 1996-2002
<b>New Garden</b>	<b>138</b>	<b>101</b>	<b>141</b>	<b>96</b>	<b>101</b>	<b>121</b>	<b>116</b>	<b>814</b>
Avondale Borough	1	1	1	1	0	3	0	7
East Marlborough	43	53	72	58	47	31	81	385
Franklin	37	57	65	72	55	75	14	375
Kennett Square Borough	5	6	6	4	8	6	8	43
Kennett	15	32	27	27	22	31	52	206
London Britain	9	10	15	24	14	30	17	119
London Grove	42	38	52	88	88	96	69	473
West Grove Borough	9	7	6	1	0	2	1	26
West Marlborough	3	1	3	7	3	5	2	24
Chester County	2,253	3,091	3,832	3,778	3,345	4,212	3,843	24,354

Source: Chester County Planning Commission, *Residential Building Permits*, 1996-2001. \*Starting in 2000 housing unit information was compiled from the County Tax Assessment Office of units created during the calendar year.

## Housing Occupancy

The tenure of a housing unit is a good indicator of whether the dwelling is occupied by an owner or a renter. A high percentage of owner-occupied units can indicate a need for more rental units and a greater diversity in housing types. Occupancy refers to the number of occupied units and a comparison of homeowner occupied units to renter-occupied units. A housing unit is considered to be “owner occupied” if the owner or co-owner lives in the unit. Owner-occupied housing units generally are maintained better than renter-occupied units, because the owner has money invested in the property. Also, renters generally have no long-term commitment to the property. However, rental units can provide housing for a greater sector of the population, such as senior citizens and first-time home buyers and lower income families which may not be able to qualify for mortgages and must rent until sufficient money can be saved to buy a house.

The percentage of residents who either own or rent their homes generally corresponds to the types of housing available in a particular community. Housing occupancy can help identify if a lack of housing variety exists in the municipality. **Figure 5-7** shows New Garden and the surrounding municipalities with respect to their occupied housing unit status by either owner or renter from 1980 to 2000. The number of owner occupied units increased in the Township between 1980 and 2000 by 17.8 percent to 77.3 percent, the highest percentage increase of the studied communities. Corresponding to the increase in owner occupied units is a steady decrease in the number of renter occupied units for the same time period, a 17.8 percent decrease from 1980 to 2000. Therefore, opportunity to rent a unit in the Township has been on the decline. When compared to the New Garden rates in 2000, the County figures for owner and renter are similar with 76.3 percent and 23.7 percent, respectively.

**Figure 5-7: Housing Occupancy Rates of Occupied Housing Units, 1980-2000; New Garden Township and Surrounding Municipalities\***

Municipality	1980		1990		2000	
	Percent Owner	Percent Renter	Percent Owner	Percent Renter	Percent Owner	Percent Renter
<b>New Garden</b>	<b>59.5</b>	<b>40.5</b>	<b>66.0</b>	<b>34.0</b>	<b>77.3</b>	<b>22.7</b>
Avondale Borough	61.4	38.6	66.1	33.9	58.8	41.2
East Marlborough	77.2	22.8	83.8	16.2	88.0	12.0
Franklin	85.2	14.8	88.1	11.9	91.2	8.8
Kennett Square Borough	56.3	43.7	58.8	41.2	57.2	42.8
Kennett	70.1	29.9	77.6	22.4	78.8	21.2
London Britain	90.1	9.9	93.0	7.0	94.0	6.0
London Grove	76.3	23.7	83.4	16.6	85.3	14.7
West Grove Borough	71.5	28.5	75.0	25.0	76.0	24.0
West Marlborough	44.0	56.0	47.1	52.9	54.2	45.8
Chester County	70.7	29.3	74.5	25.5	76.3	23.7

Source: US Census Bureau, 1980-2000. \*All figures are percentages.

## Age of Housing

The age of housing in a community is important because, for example, a higher percentage of older housing will have implications such as possible adjustments to building code requirements, or greater repair costs which may place additional financial burden on residents. In addition, regular maintenance is critical to maintaining the condition of older housing, since it can more easily fall into disrepair than new construction. Concentrations of homes in disrepair have an effect on property values and overall

neighborhood stability. The urban municipalities, such as Avondale and Kennett Square, tend to have older housing, since much of the development occurred prior to the first half of the twentieth century.

New Garden is a community that has experienced a great deal of its development since 1980. Of that 53.4 percent, 41.2 percent occurred during the 1990s. **Figure 5-8** reflects the "year" housing units were constructed. Of the 2,831 total housing units in New Garden in 2000, 1,320 units were built before 1980 (449 units or 15.9 percent were built before 1939). London Britain and East Marlborough are the "younger" communities with 55.2 and 56.6 percent, respectively, of their housing being built since 1980. Avondale, West Marlborough, and Kennett Square Borough are the "oldest" of the communities with 87.7, 86.0, and 83.6 percent, respectively, of the housing being constructed prior to 1980. In comparison, Chester County had 61.5 percent of its housing constructed prior to 1980, 38.5 percent from 1980-2000.

**Figure 5-8: Age of Housing Units, 2000; New Garden Township and Surrounding Municipalities**

Municipality	Built Prior to 1980		1980-1990		1990-2000		Percent Built 1980-2000
	Number	Percent	Number	Percent	Number	Percent	
New Garden	1,320	46.6%	344	12.2%	1,167	41.2%	53.4%
Avondale Borough	307	87.7%	32	9.1%	11	3.1%	12.3%
East Marlborough	949	43.4%	581	26.6%	658	30.1%	56.6%
Franklin	612	51.8%	247	20.9%	322	27.3%	48.2%
Kennett Square Borough	1,644	83.6%	154	7.8%	169	8.6%	16.4%
Kennett	1,396	55.3%	268	10.6%	862	34.1%	44.7%
London Britain	439	44.8%	377	38.5%	163	16.6%	55.2%
London Grove	966	56.9%	266	15.7%	466	27.4%	43.1%
West Grove Borough	628	70.6%	86	9.7%	175	19.7%	29.4%
West Marlborough	332	86.0%	34	8.8%	20	5.2%	14.0%
Chester County	100,740	61.5%	31,267	19.1%	31,766	19.4%	38.5%

Source: US Census Bureau, 1980-2000

### Median Housing Value and Rent

**Figure 5-9** illustrates the increase in housing prices experienced since the 1980s when the housing market was at its peak. This rapid increase can be attributed to lower interest rates, more people moving into the area, and the construction of larger homes. In the 1990s, there was a recession early in the decade and housing sizes and prices, while still high, did not increase at the same pace as they did in the 1980s. In terms of median housing value in 1980, New Garden was in the middle of the studied communities in median value at \$61,800. This trend carried over to 1990 when the Township's median value rose to \$161,700, and then again in 2000 to \$230,500 at which time the Township reflected the third highest median value and the highest percentage increase in value at 273.0 percent. The boroughs had the lowest median values and the County wide median value was \$182,500, an increase of 187.4 percent from 1980.

With the exception of New Garden, rents increased at a faster rate than housing prices. In 1980, the median rent in New Garden was \$174, one of the lowest median rents of the studied communities. In 1990, this changed dramatically. New Garden still had one of the lowest median rents of the studied communities at \$400, London Grove was the lowest at \$384, while Kennett rose from \$269 dollars in 1980 \$1,655 in 2000, an increase of 515.2 percent. In 2000, New Garden's median rent was the lowest of

the communities at \$606. From 1980-2000, New Garden maintained a median rent that was below that of the County's. Overall, rents more than tripled and quadrupled in all municipalities and the County (218%) from 1980-2000.

**Figure 5-9: Median Housing Value and Rent, 1980-2000; New Garden Township and Surrounding Municipalities**

Municipality	Median Value (Dollars)			Median Rent (Dollars)			1980-2000 Percent Increase	
	1980	1990	2000	1980	1990	2000	Value	Rent
<b>New Garden</b>	<b>61,800</b>	<b>161,700</b>	<b>230,500</b>	<b>174</b>	<b>400</b>	<b>606</b>	<b>273.0%</b>	<b>248.3%</b>
Avondale Borough	38,200	92,800	118,800	184	421	688	211.0%	273.9%
East Marlborough	91,500	223,500	265,800	198	447	739	190.5%	273.2%
Franklin	65,300	165,100	198,700	256	547	836	204.3%	226.6%
Kennett Square Borough	46,300	110,600	122,300	209	443	642	164.1%	207.2%
Kennett	93,200	236,400	248,500	269	1,000	1,655	166.6%	515.2%
London Britain	81,100	214,200	220,800	165	416	714	172.3%	332.7%
London Grove	58,600	145,300	179,100	163	384	636	205.6%	290.2%
West Grove Borough	41,900	100,900	122,800	199	406	679	193.1%	241.2%
West Marlborough	62,500	143,100	171,600	200	422	654	174.6%	227.0%
Chester County	63,500	155,900	182,500	237	496	754	187.4%	218.1%

Source: US Census Bureau, 1980-2000

### Housing Affordability

To assess the affordability of housing in Chester County, the Chester County Planning Commission prepared an affordability index. The index assesses the relationship between income and housing costs using median household income, median sales prices, average mortgage rates, tax millage, insurance costs, and closing costs. The monthly housing cost includes the mortgage payment, taxes, and insurance. The index assumes an industry standard of a 10 percent down payment and 28 percent as the maximum amount of income that should be devoted to housing. In Chester County, the median household income in 2000 was \$65,295. Using this assumption, a home price of about \$180,000 with a monthly housing cost of \$1,500 would be affordable to a household with the median income for Chester County.

**Figure 5-10** displays housing affordability for New Garden and the municipalities within the region with the highest and lowest affordability, East Marlborough and Kennett Square Borough, respectively. The third column in Table 5-10 shows the amount of monthly income in each municipality that should be devoted to housing costs. Housing costs in New Garden is roughly \$300 per month (at \$1,891) above what would be considered affordable to the typical Chester County household (\$1,500). The same data determines that monthly housing costs for East Marlborough are \$674 above the average monthly cost for the County. Kennett Square (\$1,022) is the only municipality in the immediate region that would be considered affordable to households with a median Chester County income. Generally, within each municipality, there is not a wide disparity between monthly housing costs and household income. In new Garden Township, the median monthly income falls short of the monthly housing cost by \$134.

Housing affordability has several planning implications, the most important being that employees with moderate incomes including teachers, public safety personnel, and service employees may not be able to

secure suitable housing, forcing long commutes and traffic congestion, which takes a toll on the quality of life for both residents of New Garden and the larger region. Employers may also have difficulty filling lower paying positions. Limited housing choices can force younger families out of the area that reduces residential continuity and community diversity. There are many barriers to the development of affordable housing and understanding these barriers can lead to solutions.

**Figure 5-10: Housing Affordability – 2000; New Garden Township and Surrounding Municipalities**

Municipality	Median Housing Value	Monthly Housing Cost	28% of Monthly Household Income	Difference between Income and Housing Cost
<b>New Garden</b>	<b>\$230,500</b>	<b>\$1,891</b>	<b>\$1,757</b>	<b>-\$134</b>
East Marlborough	\$265,800	\$2,174	\$2,236	+\$62
Kennett Square Borough	\$122,300	\$1,022	\$1,086	+\$64
Chester County	\$182,500	\$1,500	\$1,524	+\$24

Source: U.S. Census Bureau, CCPC.

The barriers to affordable housing are the circumstances existing in a municipality that limit the construction, financing, or purchase of affordable units. The barriers can vary by municipality or region with some types of barriers more or less evident depending on location and local politics. They tend to fall into one of three categories: social, financial and regulatory. Social barriers include a community's attitude toward affordable housing. Financial barriers include such factors as the cost of land and financing while regulatory barriers refer to local ordinance requirement that might indirectly increase housing costs. Market conditions are another important consideration in affordable housing. These barriers and other issues relating to affordable housing are discussed in detail in Chapter 15, Housing Plan

### Fair Share of Housing Opportunities

The Pennsylvania Municipalities Planning Code (MPC) lists as one of the purposes of zoning the need to provide for various types of dwellings, including single-family, two-family, and a reasonable range of multi-family housing (Section 604.4). Pennsylvania case law also has required that each municipality provide for all basic forms of housing and meet the housing needs of both present and future residents. The analysis of the municipality's responsibility in this regard is termed the "fair share" analysis. It attempts to assess, based on information available, whether the municipality is providing for its fair share of all housing types, particularly multi-family housing, and is indeed endeavoring to meet its obligations to accommodate future growth. The fair share principle is based on the planning premise that local governments are required to plan for and implement land use regulations that meet the housing needs of the range of people who may desire to live in the Township.

The MPC, while indicating the need to provide for a range of housing types, offers little guidance on how to address fair share requirements in local planning and zoning, and the true extent of municipal obligations. Numerous court challenges to municipal zoning ordinances have occurred throughout the last three decades and were decided on individual merits without providing direction needed by municipalities to proactively address the mandate. The concept was clear, but the implementation methodology was not. This changed in 1977 through the decision rendered in the Commonwealth Court case of *Surrick V. Upper Providence Township* 776 Pa. 182, 382 A2d 105. This court case differed from

others in that the decision included a three-tier analysis or “test” that could be used by municipalities in evaluating fair share obligations.

The test consists of three components, each are applied individually at the municipal level. These are as follows:

1. Is the municipality a logical area for growth and development? (i.e., is it in the path of growth?)
2. Is the municipality a developed or developing community?
3. Is the amount of land zoned for multi-family development disproportionately small, in relation to population growth pressure and present level of development?

The fair share analysis is considered to be the process of applying these three tests to a community. It can be complex because the application is not definitive and there are different ways it can be approached, however, it does provide direction and a basic frame of reference. The test is intended to prevent a municipality from directly or indirectly excluding any common form of housing, particularly if it is a developing community. Those that do not provide reasonable opportunities for various forms of housing development are considered exclusionary. Reasonable opportunity has been determined to not only apply to existing regulatory provisions, but to the actual adequacy of land available for such development.

Whether a locale is in the "path of growth and development" is not a quantifiable determination. Given the proximity of New Garden to Wilmington and to communities with steady or rapid development, it is clear that the Township could be considered to be in the "path of growth". Based on the data presented within this inventory section, it is also clear that this Plan, when implemented, would provide a means for an adequate number of housing units to satisfy the projected demand for housing in New Garden. The remaining question is whether this Plan provides for a reasonable mix of housing types. This is evaluated in the **Chapter 16, Land Use Plan**.

### **Farm Worker Housing**

New Garden has a strong agricultural history in the production of mushrooms. This industry began in the County in the early 1900s shortly after the discovery of new production methods that were easily adapted to the area and complimented the existing agricultural uses. As it evolved, mushroom production grew into a concentrated, labor-intensive, agricultural activity that impacted land use, development patterns, and natural systems. Mushroom facilities were built and expanded throughout the area. Support industries and facilities for the production, preparation, and transportation of mushrooms developed at the same time. Compost, the medium in which mushrooms are grown, was easily accessible from the extensive agricultural operations located throughout the area. Support for the mushroom industry is a component in this Plan's goals and objectives.

One of the keys to the mushroom industry's success has been the availability of a large labor force. Mushroom farming is labor-intensive and not as mechanized as many other types of agricultural activities. The work is manual and the conditions are often unpleasant. The labor force for this industry, particularly the “pickers,” have traditionally been solicited from immigrant populations that had few other employment alternatives. Over the past few decades, most mushroom farm workers have been Hispanic, originating first from Puerto Rico and more recently from Mexico. Although many of the farm workers are not permanent residents, spending only a specific number of months in this area, these circumstances are changing. Studies indicate the percentage of farm worker families (including children) living in the region is increasing. The 1990 census reported the Hispanic population in the Kennett Region to be approximately 6 percent, increasing to roughly 13 percent by 2000. Social service agencies that work with this population believe the percentage to be much higher because many farm workers were not enumerated during the census. The Multi-State Strategic Plan (1997) prepared for the Alliance for Better

Housing indicates that the farm worker population is approximately 3,000 to 4,000, for an overall mushroom farm worker related population of 10,000 to 12,000.

These unique circumstances can pose housing problems if housing is not developed to accommodate this segment of the population and its unique requirements. Most mushroom farm workers have limited financial resources, no credit history, no transportation, and a low income, intensified by the fact that a percentage of earned income is often sent back to their homes outside of the US to support other family members. A survey conducted by the Alliance for Better Housing in 1996 indicated that the household income of mushroom farm workers ranged from \$5,000 to \$60,000 per year with the range most frequently cited as between \$25,000 and \$35,000. Consequently, traditional housing options do not always meet the needs of a large percentage of the mushroom farm worker population. Homeownership is not feasible for most, the availability of rental housing is limited, and only a certain percentage of workers can reside in on-farm housing. As a result, the housing that is available becomes overcrowded, generating maintenance problems, and sometimes creating tension between neighboring residents.

Although the housing needs of most mushroom farm workers are not conventional, they can be addressed by providing for varied, affordable housing options designed for both individuals and for families. Since this target population supplies labor specifically for the mushroom industry, the industry itself must participate in addressing the housing shortage. Nearly 80 percent of mushroom growers report that they offer on-farm housing, however, the quantity and quality of the housing is questionable according to the Alliance for Better Housing Strategic Plan. Most is designed for single males and few on-farm opportunities are available for families. Leaders in the mushroom industry, in addition to improving on-farm housing, can supplement and support the housing development for families in several ways. First and foremost, growers should cooperate with municipalities, public agencies, and non-profit entities in identifying and developing housing for this population that is so critical to the economic viability of the Region.

Social service organizations, including the Alliance for Better Housing, and its parent organization La Comunidad Hispana, are committed to improving the lives of the farm workers, including addressing critical housing needs. These organizations, through the public/private partnerships they have formed, have been successful in increasing the housing stock through rehabilitation, conversion, and new construction. The Multi-Stage Strategic Plan (1997) identifies Toughkenamon, to a significant extent, and Kennett Square for housing development because of their proximity to services and utilities, as well as to mushroom farms. Redevelopment is an especially important component of the strategic plan and one that can address neighborhood concerns as well as provide quality housing.

## PLANNING IMPLICATIONS

An analysis of the information presented within this Chapter indicates the following planning implications for housing in New Garden:

- **Housing Demand** - The growth rate in New Garden is due in part to the Township's proximity to Wilmington and the availability of developable land. Growth pressure from New Castle County, Delaware is likely to continue and further increase the demand for residential and non-residential development and services in the Township. Existing land uses, municipal land use regulations, and site constraints will affect future growth. The Township should make certain, through the Plan, that future populations can be accommodated in terms of land area, infrastructure, and community facilities and services, while ensuring that natural and historic features are protected.

- **Housing Projections** - Housing projections indicate approximately 1,400 new homes could be located/needed in New Garden by 2020. Reducing scattered development and focusing it in and around the rural centers of the community are sound land use policies for the Township. Therefore, the Plan needs to address directing projected future growth into the most appropriate areas. Site design that complements the character of the Township should be encouraged.
- **Housing Diversity** -The diversity of housing allowed for within the Township through regulations should be evaluated to ensure the Township meets the “fair share” of housing. A variety of housing types should be provided in the appropriate areas of the Township. Modifications to the cluster ordinance and assessment for infill and new development of housing in village areas should be evaluated. Farm worker housing related to the mushroom industry needs to be addressed with more concerted effort.
- **Household Size** - The number of persons per household continues to decrease requiring more housing units, land, and infrastructure to serve the same population and may also indicate a need for more housing choices in terms of size, cost, and maintenance demands.
- **Building Permits** - Building permit activity is cyclical and based on permits issued, residential development in the Township has been increasing since its peak in 1998 with a drop-off in 1999, and a steady increase through the end of 2001. However, the current economy and low interest rates continue to provide a climate favorable for new development indicating a need to ensure that land use regulations are in place that direct growth in ways consistent with this Plan’s land use policies.
- **Fair Share** - The majority of new homes being built in New Garden are single-family detached on large lots, generally the most expensive form of housing. A “fair share” housing analysis should be conducted to determine if, based on the most current court cases, a reasonable amount of multi-family housing is being provided in the Township in accordance with the Land Use Plan. Land use regulations and policies within New Garden need to be reconsidered, if necessary, based on the findings of this analysis.
- **Housing Ratio** - Although the percentage of owner-occupied units is growing, as compared to the number of rental units, the overall ratio appears to be within the range needed in a rural/suburban municipality to ensure that a variety of housing opportunities are available. However, should this trend continue, the Township will need to look at ways to maintain the ratio of renter-occupied units.
- **Housing Factors** - New Garden’s population can generally be characterized as well educated, affluent, and able to afford the relatively expensive housing costs typical of the area. Those residents that do not meet those characteristics are often located in areas where more affordable housing and easier access to services are available. These are factors to consider when planning for housing and community facilities and services.