

YORK COUNTY

ECONOMIC ACTION PLAN

York County Housing Needs and Conditions Assessment



York County
Economic
Alliance

JULY 2023



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EXECUTIVE SUMMARY / KEY FINDINGS

York County is growing and diversifying, and job projections show an anticipated 3 percent growth rate, which is equivalent to the addition of roughly five thousand jobs, from 2021 to 2026. An adequate supply of housing will be needed to support this growth. However, construction of new homes historically has only maintained pace with population growth, therefor leading to a housing market with little elasticity for residents of all income levels.

Homeownership rates in York County are high but uneven across racial groups. Eighty percent of white residents own their own homes, while most other racial and ethnic groups (with the exception of Asian, non-Hispanic residents) are majority renters. Hispanic residential homeownership in York County in particular is below the state homeownership rate (39 percent versus 44 percent).

Household income has risen in York County over the last ten years, but it has not kept pace with inflation, **putting more pressure on housing affordability.** What's more, considering median home value, only white, non-Hispanic residents and Asian, non-Hispanic residents have the median household income (\$74,000) that accommodates the median home in York County (\$245,000). Addressing income inequality could help increase homeownership rates for Black, Hispanic, and Latino residents.

Homeowners in York County are trending older. In 2010, people under age fifty-five made up the majority (57 percent) of homeowners, but in 2020, they made up less than half (47 percent). Of York County's residents aged twenty to thirty-four, 30 percent are not owners or renters, meaning they could be living at home. This could mean homeownership and renting are unaffordable for a large share of York County's young adults, which presents a problem for talent retention and attraction efforts.

York County's rural nature is important to its history, culture, and quality of life. Preserving agricultural land is important to many county residents, and a goal of the county is to protect rural areas while promoting new development in designated growth areas. However, York County has largely built out the most desirable areas for housing, such as those near job centers, and few parcels of vacant residential land of substantial size are available for new construction in or near the county's designated growth areas. **Infill and denser development are required to add more housing in these in-demand parts of York County.**

rental vacancy (3.4 percent) than the state (5.1 percent), York County has a tighter rental market. That York County also lacks variety in housing types, particularly one-unit attached and multiunit housing, coupled with the county's low rental vacancy and large amount of cost-burdened renters, suggests **there may be a need for more rental development**, particularly multiunit housing. York County needs to have housing stock at a range of price points to match the range of incomes earned by jobs in the county.

Employers have cited that many employees and new recruits cannot find housing that is affordable to them, a challenge that will be exacerbated if the jobs continue to grow and the amount of housing does not. What's more, 27 percent of York County's workers are age fifty-five or older, meaning more than one in four are expected to retire in the next decade. **Attracting and retaining younger workers will require the county to have an adequate amount of housing**, including market-rate homes and rentals, so that workers can obtain desirable housing and have the opportunity to move into homeownership. As noted in the York County Housing and Community Development Plan, millennials and baby boomers both prefer walkable communities, which "has resulted in an undersupply of quality smaller units in these areas." If workers cannot obtain housing at the price point they desire or can afford in York County, they will need to find housing outside the county, which could mean a loss of property taxes as some people may decide not to move to the county at all.

Although low availability of housing supply is a challenge for all price points, it is **especially challenging for low- and middle-income residents**. A substantial number of owners and renters at the highest area median income levels are living below their means. This creates a competition between residents at each subsequent cost level, pushing the lowest-income residents to occupy units that are unaffordable to them. **A lack of assisted living has also been identified as a need not just for seniors but also for other residents with certain disabilities**. Overall, a lack of affordable housing is a challenge for the county, but it is especially a problem for seniors. As noted by local stable-housing partners, one of the fastest-growing populations of the unhoused is people over age sixty.

Developing the range of housing needed in York County will require grappling with rising costs and a general lack of land available for new residential construction at any significant scale.

Higher density and infill development can help address these barriers, but they may lead to pushback from residents opposed to changing the character of their neighborhood. Centering this type of development in already dense communities, such as downtown York City and other historic population centers, including the county's historic boroughs; ensuring a mix of market-rate, rental, and workforce housing that working families can afford; and gearing mixed-use and higher-density housing toward seniors can help alleviate some of these pressures.

Finally, programs and policies to enable renovation and maintenance of older homes, which represent the majority of the county's current housing stock, including adequate inspection and code enforcement resources, as well as a zoning review and modernization in municipalities throughout the county to help enable creative infill, multigenerational housing, and more cost-effective new residential construction, are needed in York County. Stakeholders throughout the county are committed to coming together and partnering to work on these issues in a collaborative and coordinated way.



INTRODUCTION

In 2023, the York County Economic Alliance (YCEA) initiated a countywide housing study to assess the current housing conditions and needs throughout York County. The study was born in part from the York County Economic Action Plan's Infrastructure and Built Environment strategy, which envisions countywide coordination to ensure access to high-quality housing across the market.

YCEA partnered with Fourth Economy Consulting on this study and consulted with a diverse steering committee of housing stakeholders to guide its development. The intention is that the analysis of needs and conditions contained herein will provide county stakeholders with the basis to begin developing solutions and an action plan as part of a future planning effort.

METHODOLOGY

Report Review

To discern the region's current understanding of housing issues and opportunities, the study began with a document review of housing and related reports published in recent years, including the following:

- Comprehensive Plan 2022–2025, Central York School District (2022)
- COVID Impact Update, YCEA (2022)
- GOYORK 2045, the 2021–2045 Metropolitan Transportation Plan for York County, YCPC (2021)
- Local Economic Area Report–York County, PA, REALTORS Association of York & Adams Counties, Inc. (2023)
- Pennsylvania Comprehensive Housing Study, Pennsylvania Housing Finance Agency (2020)
- Revealing Opportunities and Challenges: An Analysis of Eviction Filings in Pennsylvania, The Housing Alliance of Pennsylvania (2022)
- York County Community Health Needs Assessment (2022)
- York County Economic Action Plan, YCEA (2020)
- York County Growth Management Plan: Envision 2040, YCPC (2017)
- York County Housing and Community Development Plan, YCPC (2020)
- York County Real Estate Market Report, REALTORS Association of York & Adams Counties, Inc. (2022)

This review led to a number of key findings, including the following:

- **York County has an older housing stock** – Half of the homes in York County predate 1970, while one-fifth were built prior to 1940. Older homes often contain hazards like lead paint, asbestos, and mold, or require maintenance homeowners cannot afford.
- **York County has high homeownership rates** – In 2017, 74 percent of occupied housing units were owner occupied (higher than the national average of 64 percent).
- **Housing mostly consists of single-family detached homes** – In 2017, single-family detached homes composed 65 percent of occupied housing units, with single-family attached units making up 16 percent of units and apartments composing 14 percent.
- **Vulnerable populations** in York County continue to be sensitive to the decrease in housing affordability, including seniors, residents with physical or mental disabilities, those with a substance use disorder or other mental illness, people with a criminal record, and residents who have a history of homelessness or evictions.
- **Walkable communities** are preferable to both millennials and baby boomers and have resulted in an undersupply of quality units in these areas.
- **The county's established growth areas** must be the target of development and redevelopment to respond to housing needs while conserving open space and protecting natural areas.
- **Residential zoning** in parts of York County should be updated and modernized to allow for mixed-use development, increased density, and other mechanisms that would reduce the cost of building.

Data Analysis

To better understand **current supply** across the spectrum of housing within the county, Fourth Economy undertook an analysis of the county's existing housing stock, including condition, age, type of dwelling, unit size, and ownership.

To highlight existing demographic and economic factors that are influencing **demand for housing**, analysis centered around data including historic population growth and migration; employer concentration and job growth; household data; ownership and rental rates; and income, poverty, and employment data.

To document residential **real estate trends** that reflect both housing supply and demand in the county, an analysis of past residential sales prices, length of time on the market, building permits issued, and future population projection forecasts was undertaken.

Finally, to estimate the demand for **affordable, workforce, and market-rate housing** based on median home price and median income levels in the county, Fourth Economy used a proprietary housing model to calculate demand and gaps in supply.

Focus Groups and Steering Committee Meetings

Throughout the study period, a steering committee composed of local, county, and regional experts, including housing practitioners, developers, planners, and municipal staff, helped to guide the development of the housing study. The committee supported the process by providing additional data and local housing-related studies and recent planning documents, as well as providing local knowledge and feedback on drafts of the housing study.

In addition, several in-person focus groups were held and facilitated by Fourth Economy, including with local real estate and residential rental property owners; local and county government entities; and stable-housing advocates. These conversations helped to give an on-the-ground perspective of some of the housing opportunities and challenges experienced by those working in the housing field in York County.

The input of these groups helped inform and validate the study data that follows.



HOUSING NEEDS AND CONDITIONS ASSESSMENT

In order to understand current housing conditions within York County, a number of data points were analyzed to highlight existing demographic and economic factors that are influencing demand for housing.

DEMOGRAPHICS

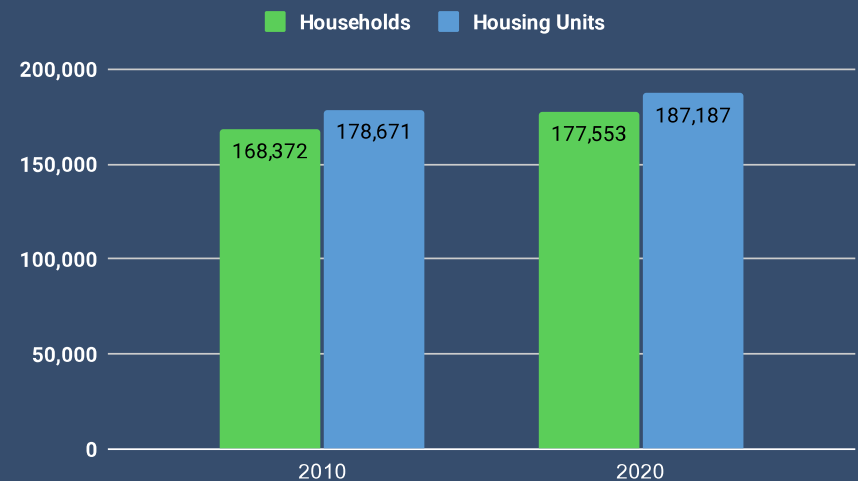
Population Growth

York County's population grew nearly 5 percent from 2010 to 2020, an increase of more than twenty-one thousand people. This growth was faster than that of the state, which grew by about 2 percent, an increase of more than three hundred thousand people.

Faster Household than Housing Growth

Although the number of housing units remains higher than the number of households, the rate of household growth is increasing faster (5.5 percent) than the rate of growth in housing units (4.8 percent). Between 2010 and 2020, York County's number of households grew by 9,181, while the housing units grew by 8,516. If population growth continues to outpace housing growth, it will increase price pressure and reduce availability in York County.

Change in Households vs. Housing Units - York County



Changing Trends in Households

The number of people living in multigenerational homes in the United States has consistently increased over the last few decades, according to the Pew Research Center's analysis of Census Bureau data. From 1971 to 2021, the share of people living in multigenerational households in the United States has more than doubled, reaching 18 percent in 2021.¹ "Multigenerational households are defined as including two or more adult generations (with adults mainly ages 25 or older) or a 'skipped generation,' which consists of grandparents and their grandchildren younger than 25."

Of the country's multigenerational households, about 5 percent consist of grandchildren under twenty-five and grandparents; however, this is the only data on multigenerational households that is readily available at the local level. For this analysis, the data included households with grandparents living with children under eighteen and the children's parent(s). York County has a slightly higher share of those multigenerational households than Pennsylvania, 3.2 percent (5,617) versus 2.8 percent (141,989). Even with this more specific multigenerational household type, York County has a higher share of its population living in these households. It is important to consider this growing national trend when thinking about housing needs for different households, specifically for seniors.

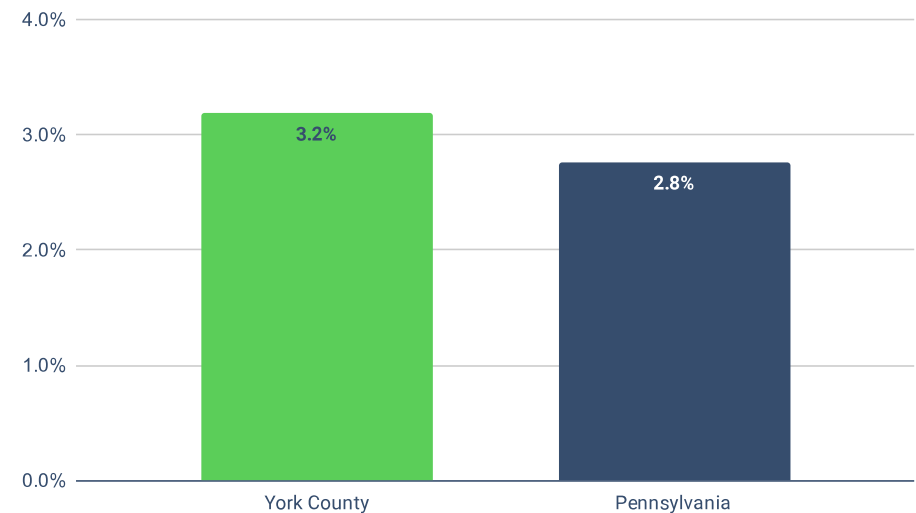
Diversity and Homeownership

York County's population is becoming more diverse. Nearly all races and ethnicities, except white residents, grew in population from 2010 to 2020. The share of Hispanic or Latino residents grew by 3 percent, the greatest increase for any group. White residents' share of the population decreased by more than 6 percent during this time period.

Homeownership is strong overall in York County, but not for its growing diverse population. Seventy-five percent of occupied units in York County are owner occupied, compared to 69 percent statewide. However, the opposite is true for many racial and ethnic groups. Eighty percent of white residents own their own homes, while most other racial and ethnic groups (with the exception of Asian, non-Hispanic residents) are majority renters.

1. [The Demographics of Multigenerational Households](#)—Pew Research Center, 2022.

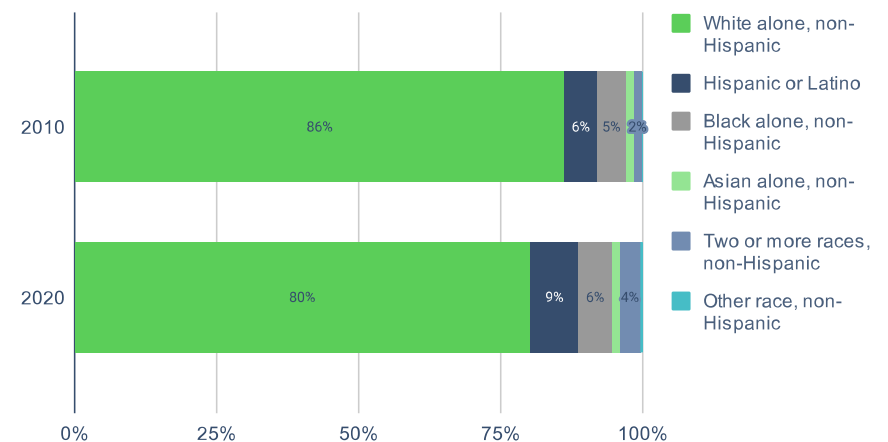
Percent of Households with Grandparents Living with Children and Children's Parent(s) (Minus No Parent of Grandchildren Present)



Source: 2021 American Community Survey 5-Year Estimates

Population Change by Race/Ethnicity

York County



Source: 2010 and 2020 Decennial Census

More white residents own their homes in York County than statewide (80 percent versus 75 percent), but fewer Hispanic or Latino residents (39 percent versus 44 percent). Black residents in York own homes at the same rate as Black residents in Pennsylvania (43 percent), but this is still well below the homeownership rate for white residents.

As the population continues to grow more racially and ethnically diverse, if this disparity continues, it will risk reversing York County's strong homeownership. Homeownership benefits the community and individuals. Although the median net worth for all families in the United States is \$121,700, there is a large delta between the median for homeowners versus renters.² Homeowner families have a median net worth of \$255,000 compared to \$6,300 for renter families. The wealth gap is potentially negatively impacting York County's growing population.

Educational Attainment

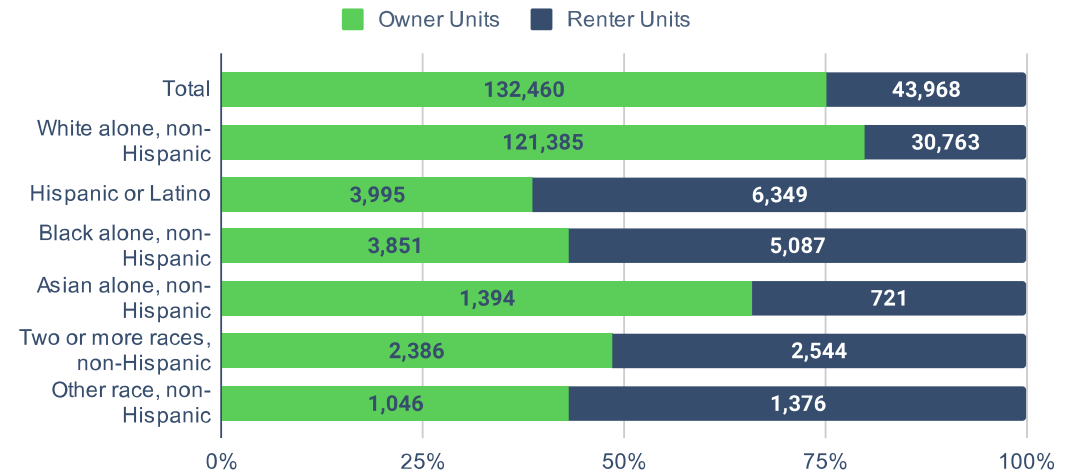
The vast majority of York County residents have a high school diploma or higher, though only slightly more than a quarter of residents have a bachelor's degree or higher. This is lower than the state's attainment rate of a bachelor's degree or higher, which is about one in three people age twenty-five and over. However, 26 percent of jobs in York County require a bachelor's degree or higher, which matches the percentage of the population who have attained the degrees.³ This means there is likely a match between the job opportunities and workers' educational attainment. But this also points to an opportunity to attract more jobs that require education credentials, which are typically associated with higher wages. Additionally, the workforce development system could help increase the educational attainment of area residents so they could attain those jobs. Wages are a challenge in York County and will be addressed in the following section.

2. [Changes in U.S. Family Finances from 2016 to 2019: Evidence from the Survey of Consumer Finances](#)— Federal Reserve, 2020 (Data from 2019).

3. Lightcast.

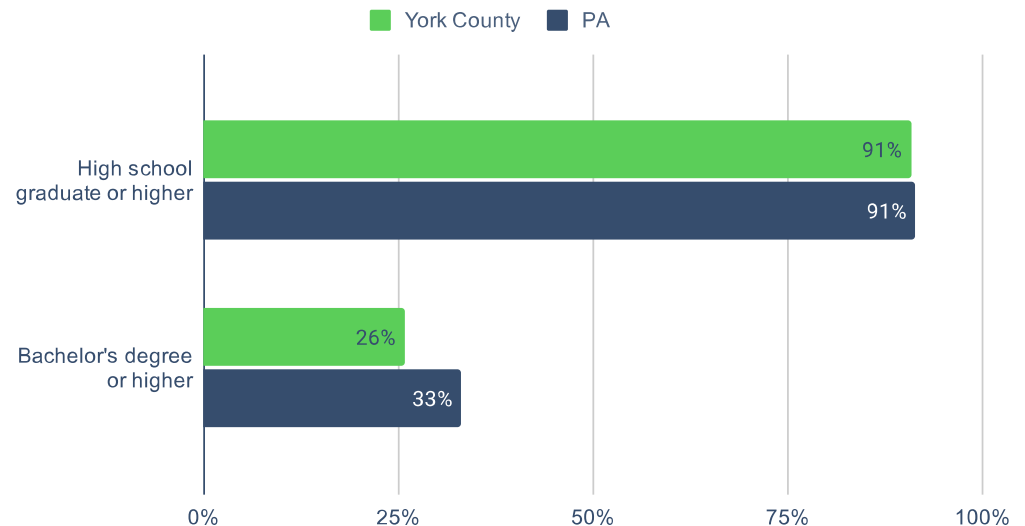
Home Ownership by Race and Ethnicity

York County



Source: 2021 American Community Survey 5-Year Estimates

Educational Attainment



Source: 2021 American Community Survey 5-Year Estimates

JOBS AND INCOME

Jobs Declines and Growth

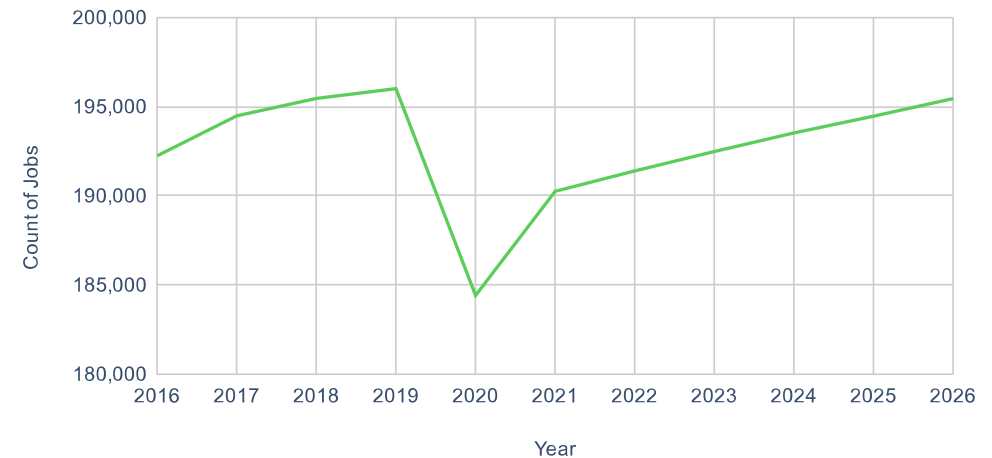
York County has 190,256 jobs, after declining 1 percent (-1,986) from 2016 to 2021. Projections show an anticipated 3 percent growth rate, which would be the addition of more than five thousand jobs, from 2021 to 2026. The historical decline and projected growth is similar to that of the state (-1 percent and +4 percent). An adequate supply of housing will be needed to support the growth.

Of York County's industries, transportation and warehousing (5,071 jobs); professional, scientific, and technical services (1,896 jobs); and agriculture, forestry, fishing, and hunting (348 jobs) grew the fastest from 2010 to 2023. However, only transportation and warehousing (\$59,039) and professional, scientific, and technical services (\$85,855) provided a living wage for employees, or greater than \$49,067 for each adult earner in a four-person household (\$98,000 for the household or \$49,000 for each adult).

Several industries in York County have average wages that are not living wages.

Projected Jobs Trend

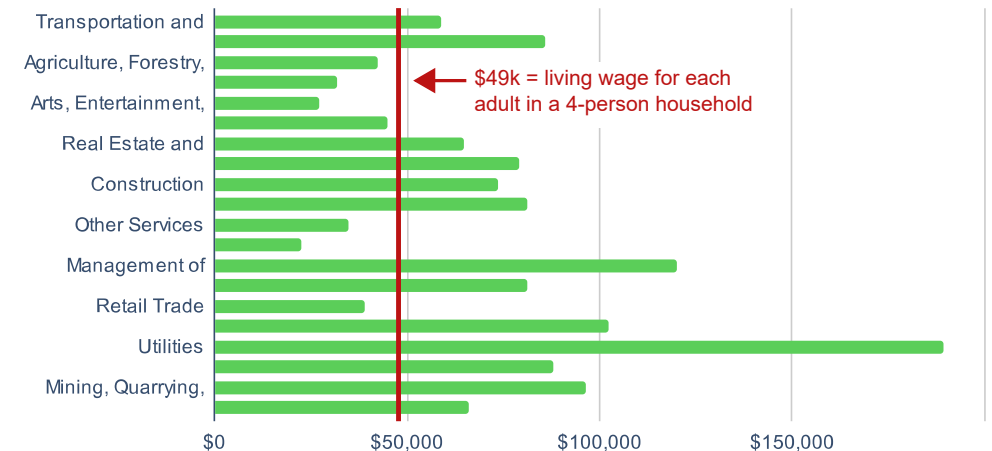
York County



Source: Lightcast

Cost of Living Adjusted Wages

York County



Source: Lightcast

York City Household Income Lower than County's

Median household income for the City of York is significantly lower than for York County, across all household compositions.

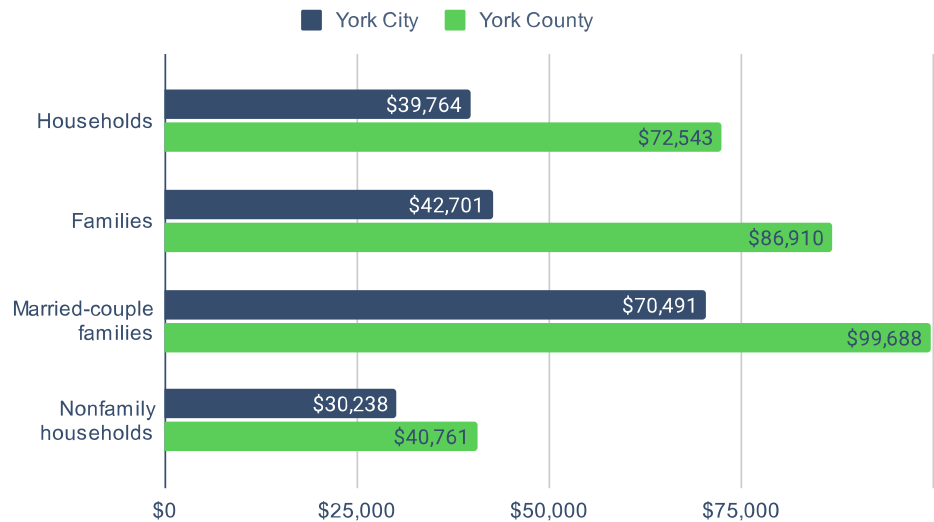
The difference is largest for families, as their median household income in the city is \$44,209 lower than it is in the county.

According to the US Census Bureau,

- a **household** consists of all the people who occupy a housing unit;
- a **family** refers to a group of two or more related by birth, marriage, or adoption and residing together;
- a **married-couple family** indicates two people enumerated as members of the same household and is a subset of the family household; and
- a **nonfamily household** consists of a householder living alone or where the householder shares the home exclusively with people to whom he/she is unrelated.

The income differences for York County and the City of York are further highlighted when looking at household income brackets. The largest share of York County households (58,045, or 33 percent of households) have a household income greater than \$100,000. By comparison, the largest share of York City households (31 percent) make under \$25,000.

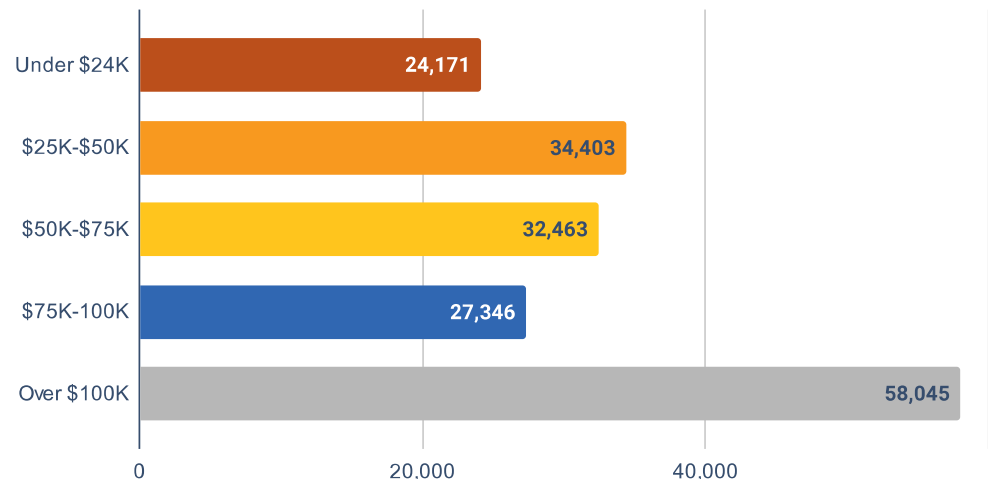
Median Household Income



Source: 2021 American Community Survey 5-Year Estimates

Household Income Brackets

York County



Source: 2021 American Community Survey 5-Year Estimates

Changes in Household Income

While the median household income for York City has remained consistently lower than that for York County over the past decade, it grew at a faster rate for the city compared to the county (33 percent versus 24 percent). Although the median household income for York County has increased 24 percent since 2011, given inflation, the 2021 income is equivalent to only \$61,073 in 2011 dollars, decreasing the relative gain in buying power over that period.⁴

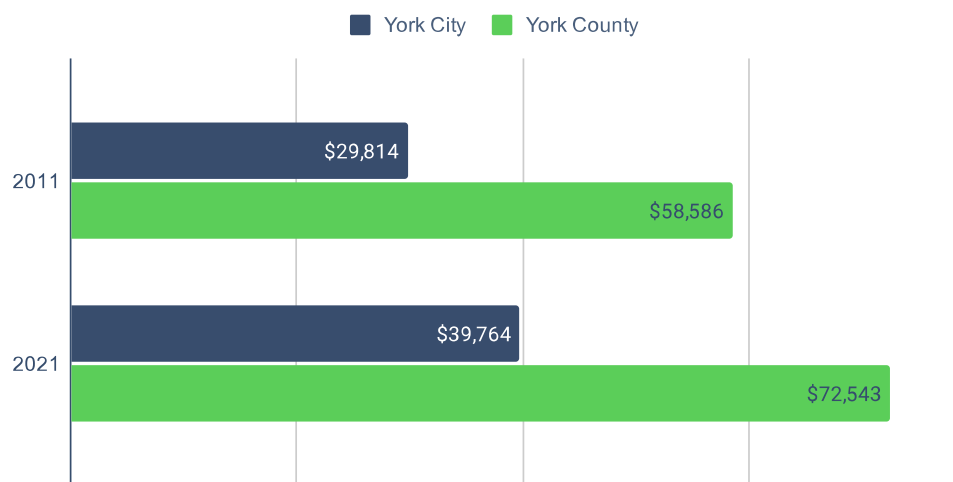
Income by Race/Ethnicity and Housing Affordability

The median household income for white, non-Hispanic residents; Black, non-Hispanic residents; and those identifying as some other race is higher in York County than for the state. However, York County has a lower median household income than the state among Hispanic or Latino residents, Asian residents, and those identifying as two or more races.

Only white, non-Hispanic residents and Asian, non-Hispanic residents have median household incomes that accommodate the median home in York County.

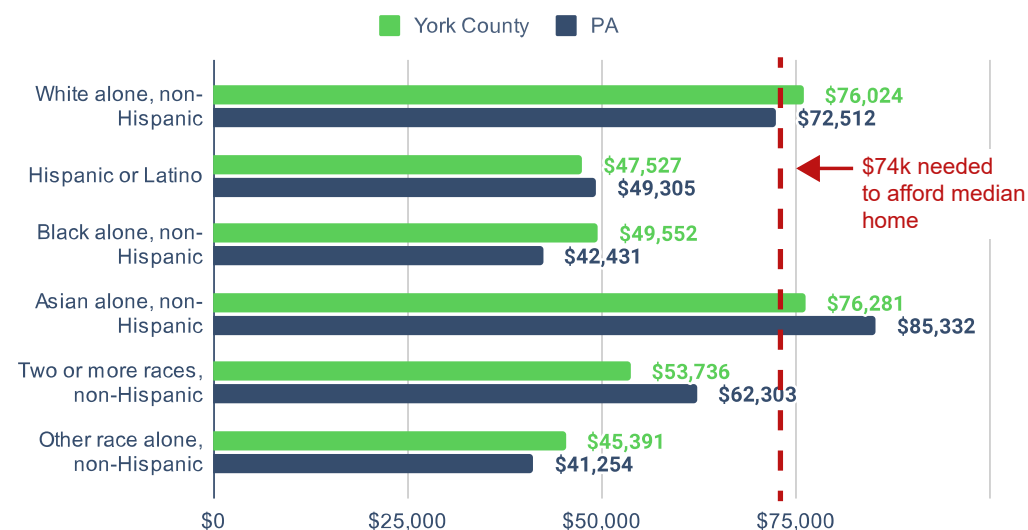
This helps explain the aforementioned high rates of homeownership for white and Asian, non-Hispanic residents and the low rates for other racial and ethnic groups. Addressing income inequality could help increase homeownership for those residents.

Change in Median Household Income, 2011-2021



Source: 2011 and 2021 American Community Survey 5-Year Estimates

Median Household Income by Race/Ethnicity



Source: 2021 American Community Survey 5-Year Estimates

4. 2011 and 2021 American Community Survey 5-Year Estimates, BLS.

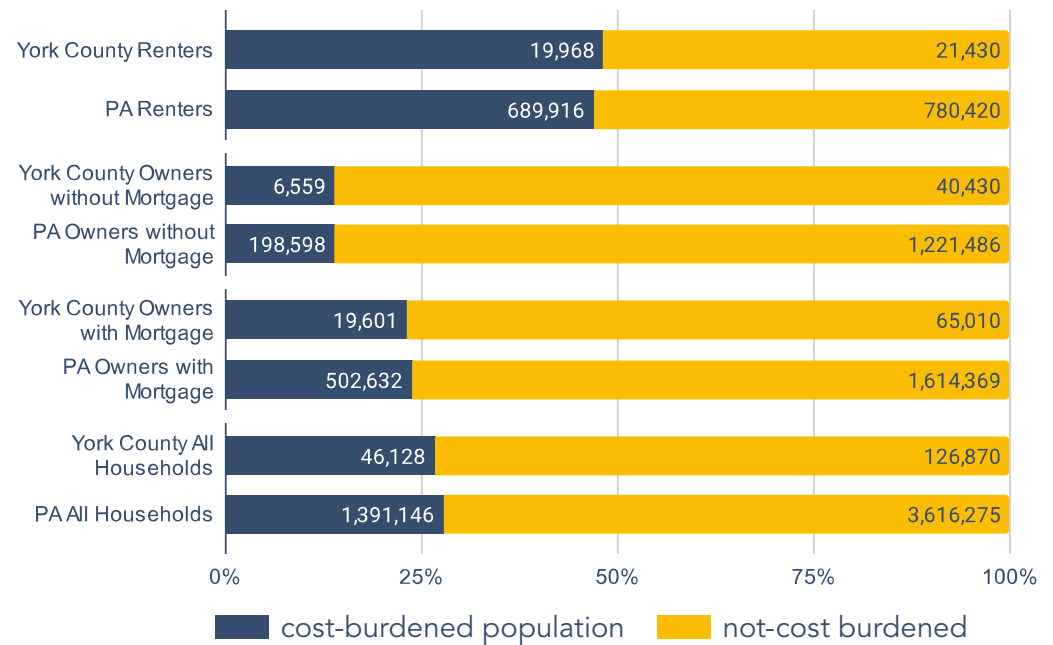
Cost-Burdened Households

Nearly half of all renters (19,968) and more than a quarter of all households (46,128) in York County are considered cost burdened, meaning they are spending 30 percent or more of their income on housing costs.

By contrast, 23 percent of owners with a mortgage and 14 percent of owners without a mortgage are cost burdened in York County, which is on par with the state. Approximately 20 percent of York County residents are considered severely cost burdened (9,624 owner households and 8,800 renter households). With a lower rental vacancy (3.4 percent) than the state (5.1 percent), York County has a tighter rental market.

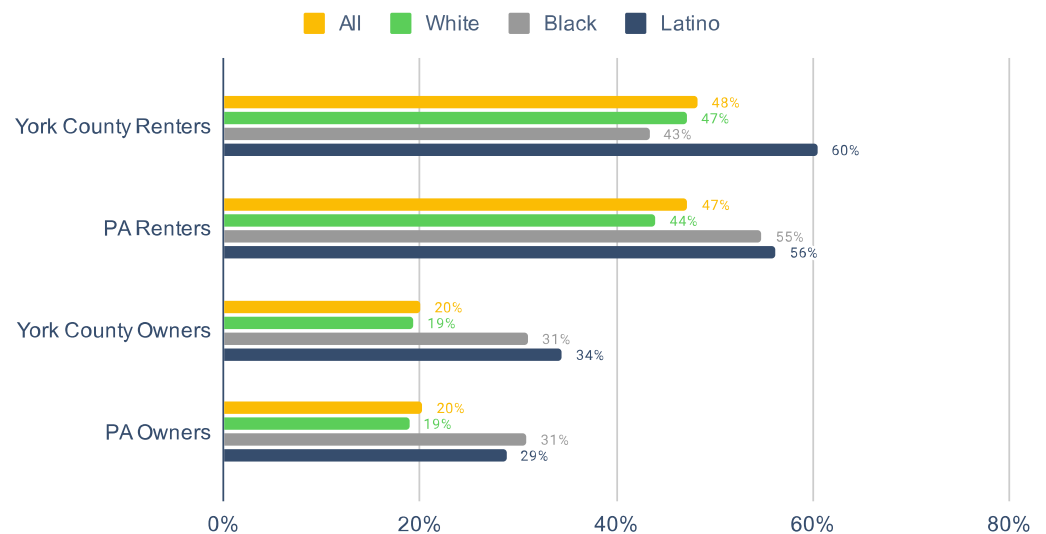
Cost-burdened households are largely more likely to be nonwhite or Latino, which mirrors many of the previous trending challenges. Sixty percent of Latino renters in York County are cost burdened, which is the highest percentage for any race/ethnicity in the county. This is slightly more than the 56 percent of Latino renters who are cost burdened at the state level. A greater share of white renters in York County are cost burdened than Black renters. The opposite is true at the state level. Latino homeowners also make up the greatest share of cost-burdened households by race/ethnicity, among which 34 percent are cost burdened. By comparison, 31 percent of Black homeowners are cost burdened, the greatest share at the state level.

Cost-Burdened Households in PA and York County



Source: 2021 American Community Survey 5-Year Estimates

Cost-Burdened Households in York County and PA



Source: IPUMS USA, National Equity Atlas

HOUSING

Housing Types

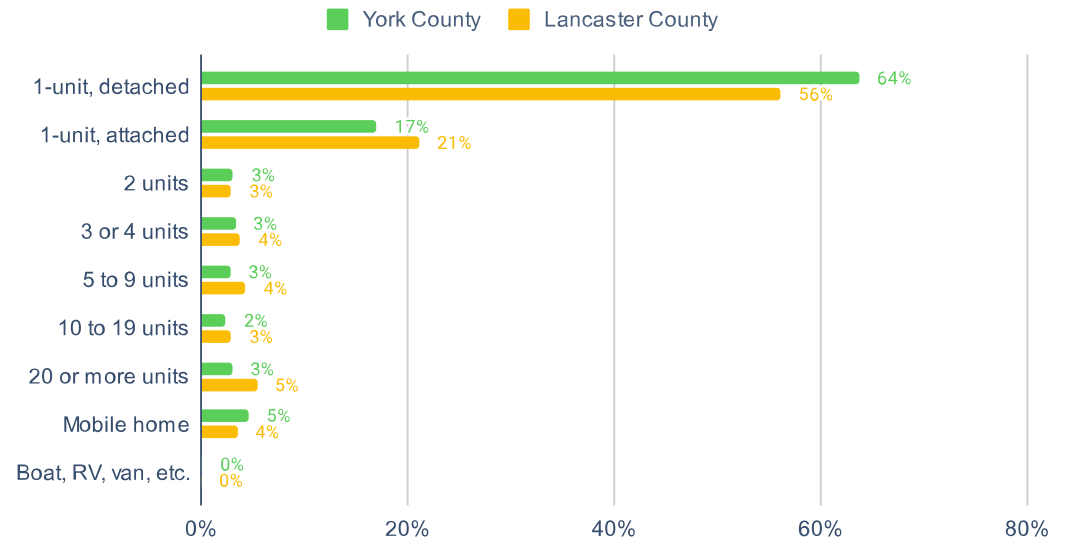
Slightly under two-thirds of housing in York County are one-unit, detached dwellings, which is more than Lancaster County's proportion. This is in line with York County's strong homeownership. One-unit, attached homes made up a smaller, but still significant portion of housing in York County at 17 percent. Lancaster County, on the other hand, has more one-unit, attached homes at 21 percent. York County also has a smaller proportion of three- or four-unit to twenty-or-more-unit dwellings compared to Lancaster County.

Age of Housing

Nearly a quarter of all homes in York County were built in 1949 or earlier, which is less than Pennsylvania's nearly one-third. Conversely, less than 5 percent of homes in York County were built in 2010 or later, which is on par with the state as a whole.

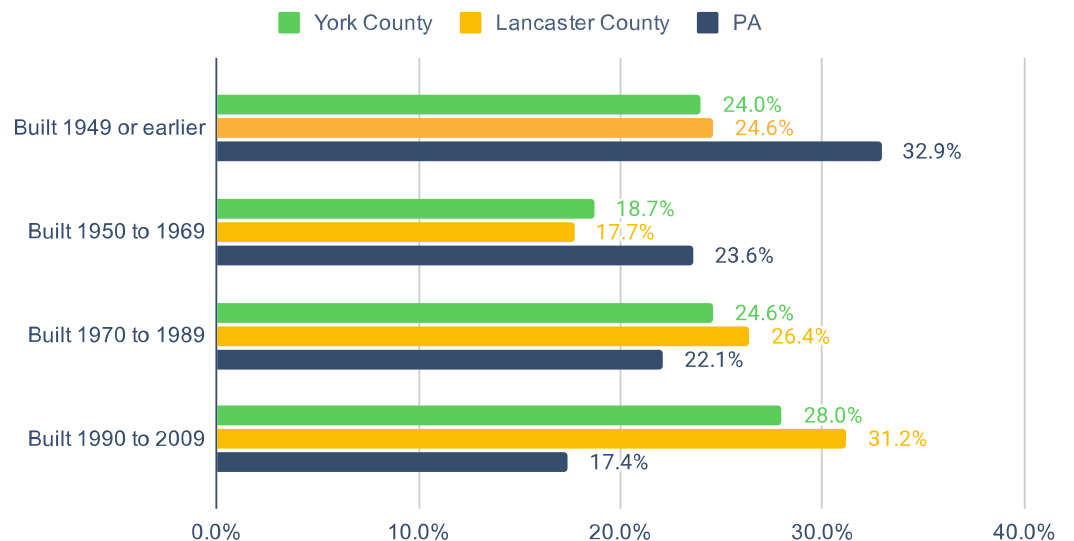
With more than 42 percent of York County homes built before 1969, it is important to note that these buildings tend to require more frequent maintenance than newer homes.

Units in Structure



Source: 2021 American Community Survey 5-Year Estimates

Year Structure Built



Source: 2021 American Community Survey 5-Year Estimates

NEW MOVERS AND MIGRATION

New Movers and Homeowners Are Trending Older

Between March 2022 and March 2023, 85 percent of the new movers to York County were between fifty and sixty-four years old.⁵ Although this is just a one-year trend, it aligns with longer-term trends in homeownership. In 2010, people under age fifty-five made up the majority (57 percent) of homeowners, but in 2020, they made up less than half (47 percent). The state also saw a decline among homeowners under fifty-five years, which slightly outpaced York at 16 percent, compared to York County's 15 percent. Nationally, the number of homeowners under fifty-five years declined by 14 percent from 2010 to 2020. Of particular interest are people under thirty-five, as they are more likely to start families.

Of York County's residents aged twenty to thirty-four, 30 percent (24,382) are not owners or renters, meaning they could be living at home.

This could mean homeownership and renting are unaffordable for a large share of York County's young adults, which indicates a potential problem for talent retention and attraction efforts.

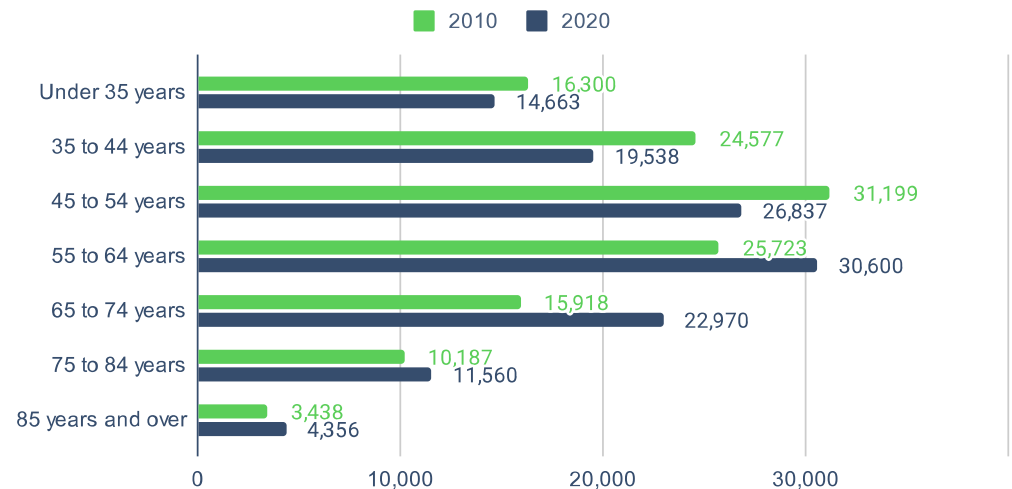
New Movers by Income

About 42 percent of new movers have an estimated household income below the ALICE threshold for two adults and two children, but nearly one in six (16 percent) have an income over \$100,000. ALICE—or asset limited, income constrained, employed—refers to households that are unable to afford the basics of housing, childcare, food, transportation, health care, and technology despite employment.

5. Data Axle, New Movers from 3/17/22 to 3/24/23. Based on change-of-address forms with the postal service.

Change in Homeownership by Age

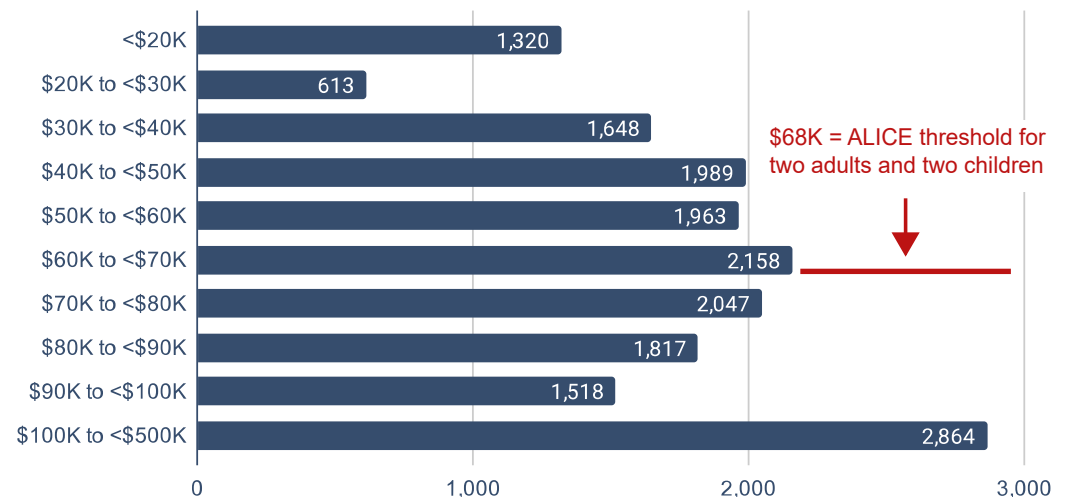
York County



Source: 2010 and 2020 American Community Survey 5-Year Estimates

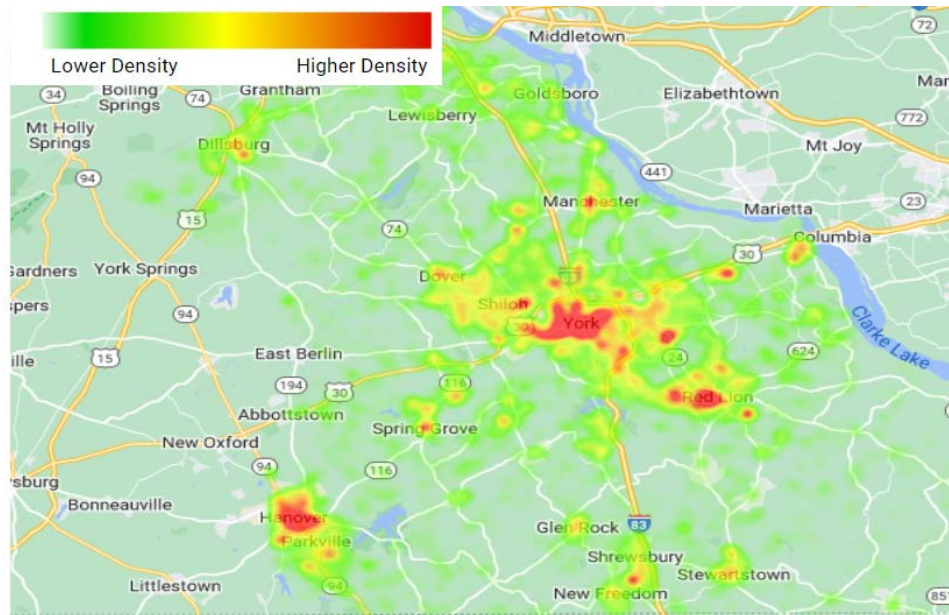
Movers by Estimated Household Income

York County



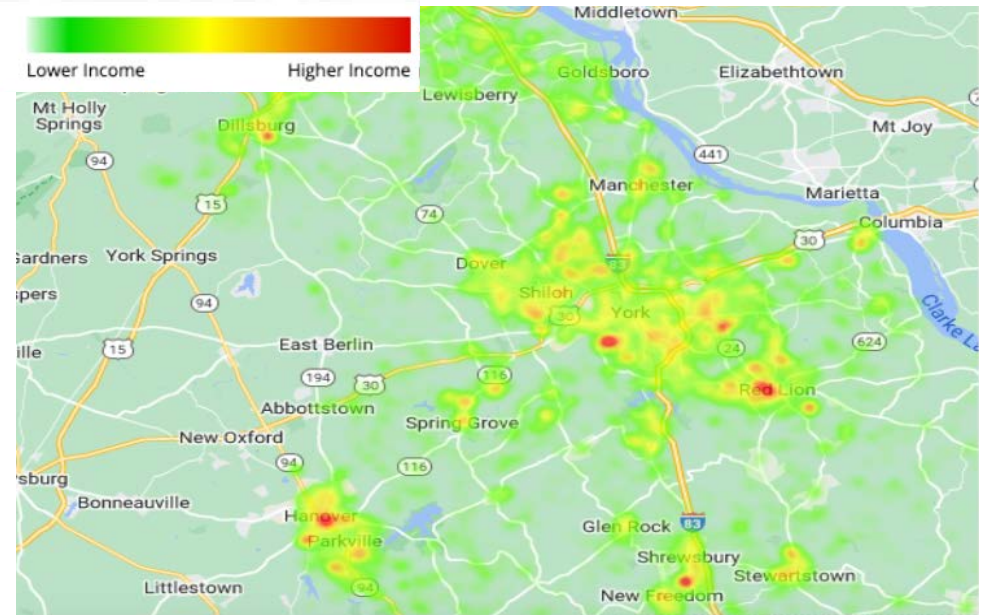
Source: Data Axle, New Movers from 3/17/22 to 3/24/23; United Way

New movers to York County within the last twelve months tended to move to places within York County like the City of York, Hanover, Manchester, New Freedom, and Red Lion.



Source: Data Axle, New Movers from 3/17/22 to 3/24/23

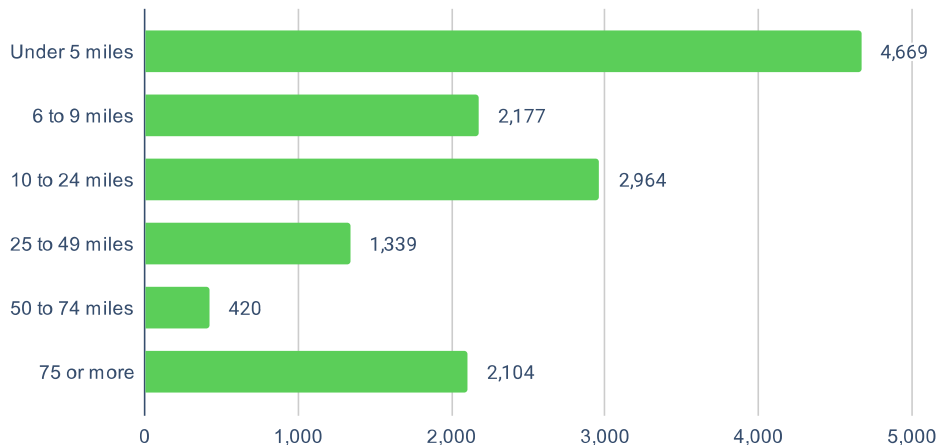
New movers with the **highest incomes** tended to locate in places like Dillsburg, Hanover, New Freedom, and Red Lion. Many lower-income movers are going to York City.



Source: Data Axle, New Movers from 3/17/22 to 3/24/23

Movers by Distance

York County



Source: Data Axle, New Movers from 3/17/22 to 3/24/23

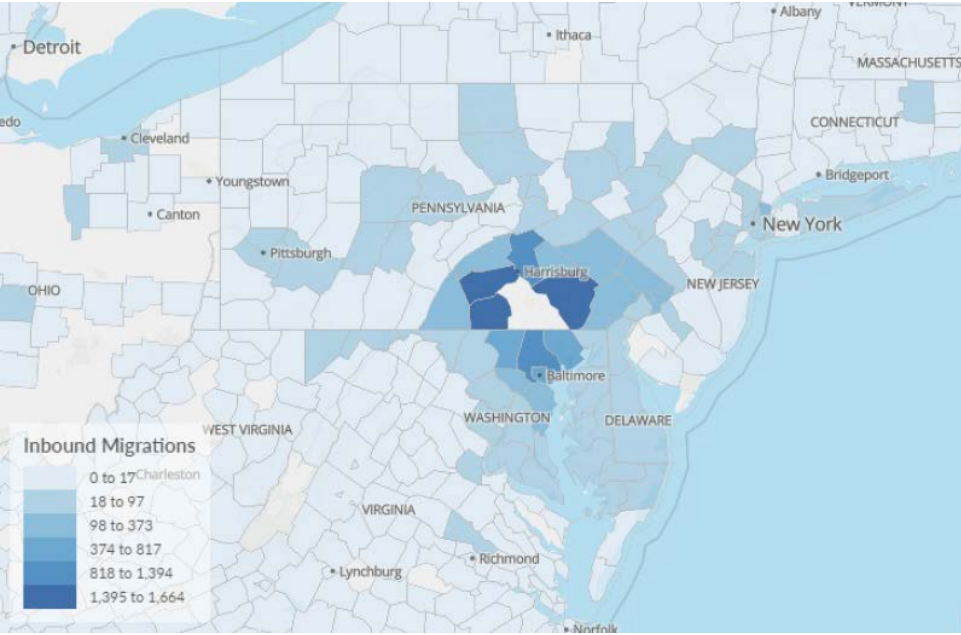
Thirty-four percent of movers to York County are moving under five miles, while 15 percent are moving from a distance of seventy-five miles or more.

Inbound and Outbound Migration

Inbound migrations to York County are highest for Lancaster County, Cumberland County, and Adams County, Pennsylvania. Five Maryland counties are also in the top ten for inbound migrations. The data is from the IRS, so it shows the movement of workers in the labor force for one year (2020).

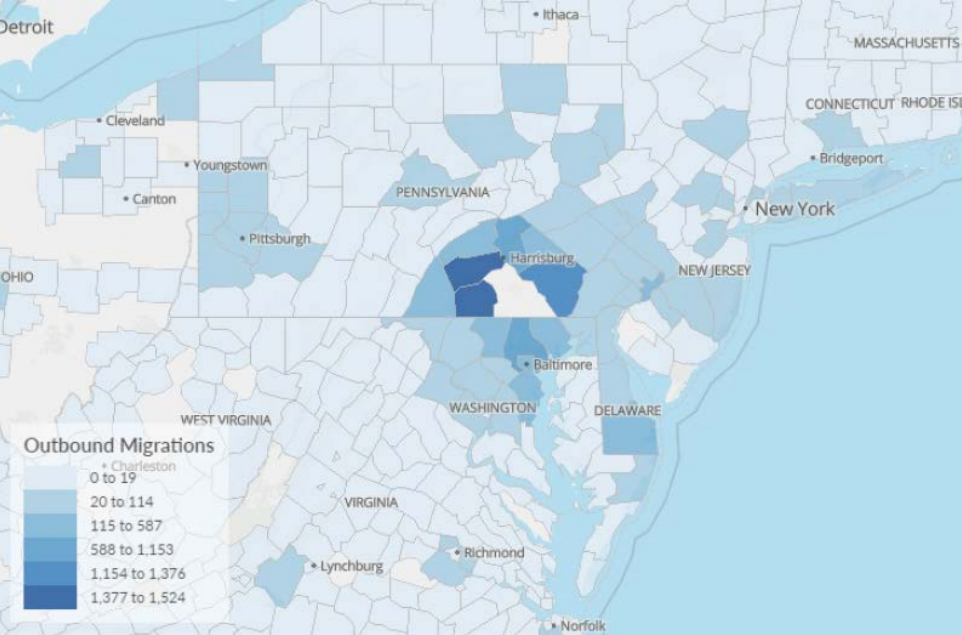
Mirroring the inbound migrations, outbound migrations from York County are highest for Cumberland County, Adams County, and Lancaster County, Pennsylvania (2020). Four Maryland counties and one Delaware county are also in the top ten for outbound migrations.

Inbound Migration



Source: Lightcast

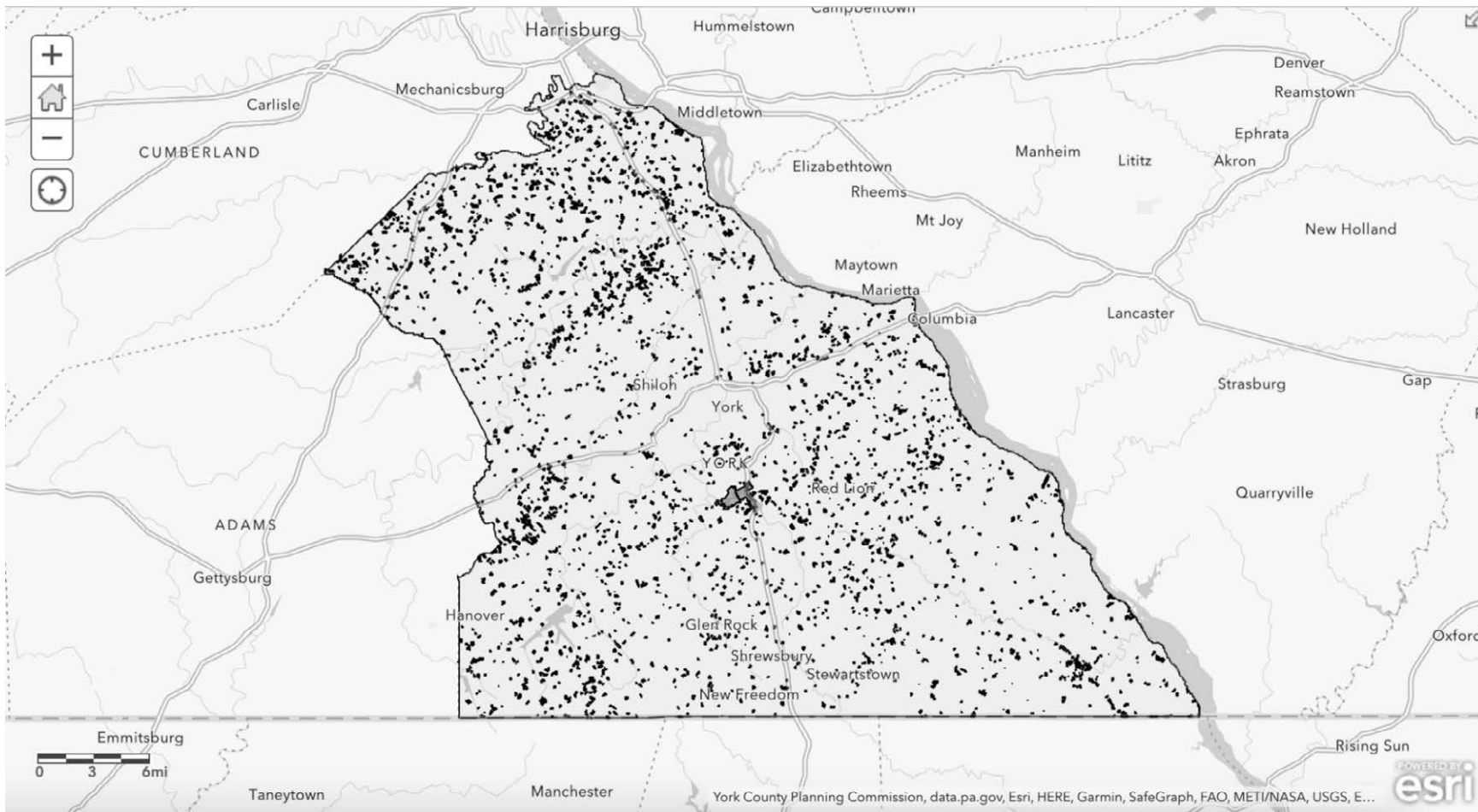
Outbound Migration



NEW HOUSING DEVELOPMENT

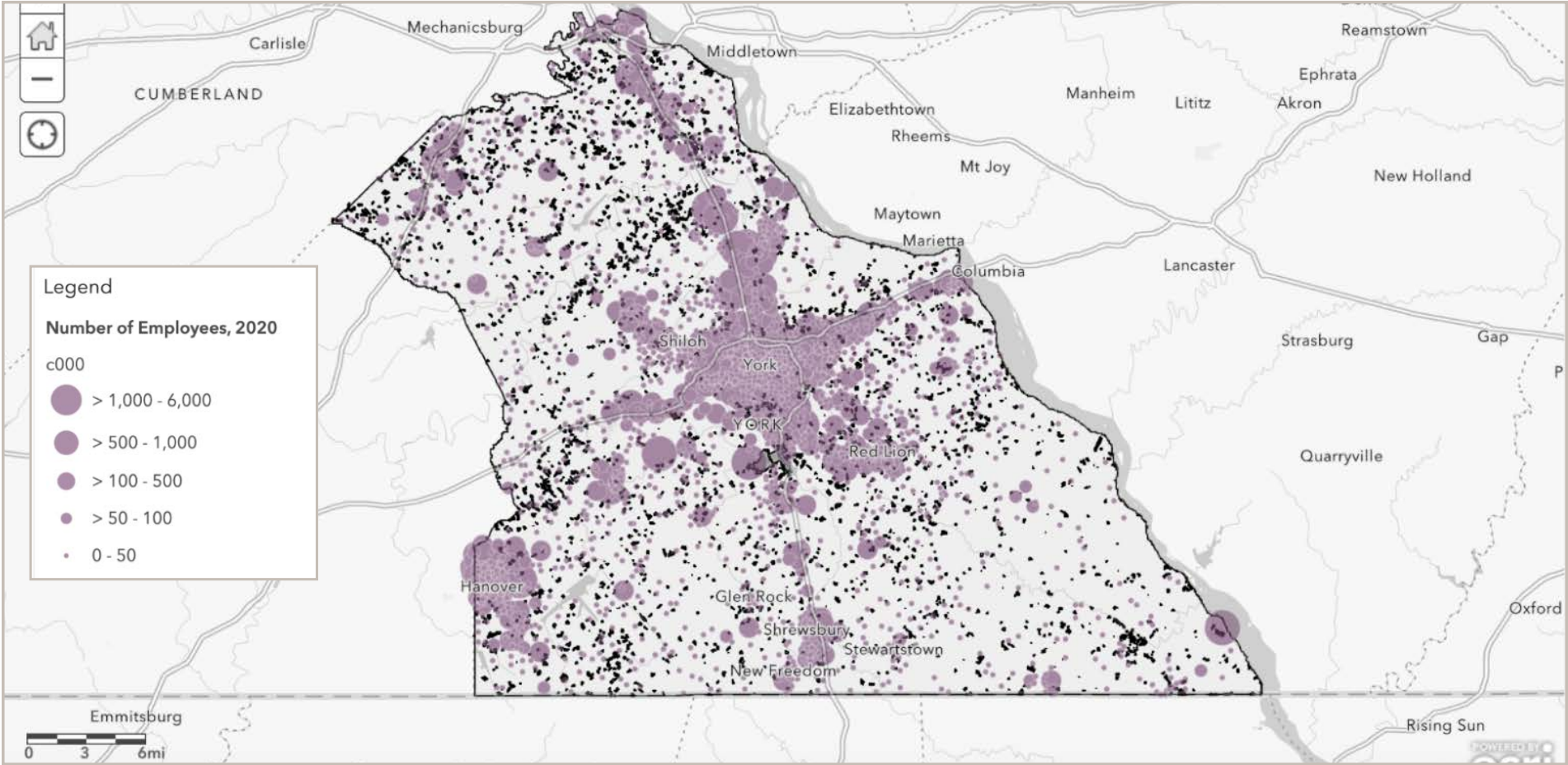
Vacant Residential Land

As people continue to move to the area and the population continues to grow, it is important to identify opportunities for new residential development. In York County, there are 3,643 parcels of vacant residential land of at least one acre, which total to 11,355 acres. Eleven of the vacant parcels are at least ten acres in size, totaling 149 acres. The following map includes data from two York County land use codes and shows only parcels that are at least one acre in size.



Source: York County Planning Commission

York County has largely built out the areas near job centers, which are typically more desirable areas for housing. Many of the vacant parcels are not in or near them. Infill and denser development are required to add more housing in these in-demand parts of York County.

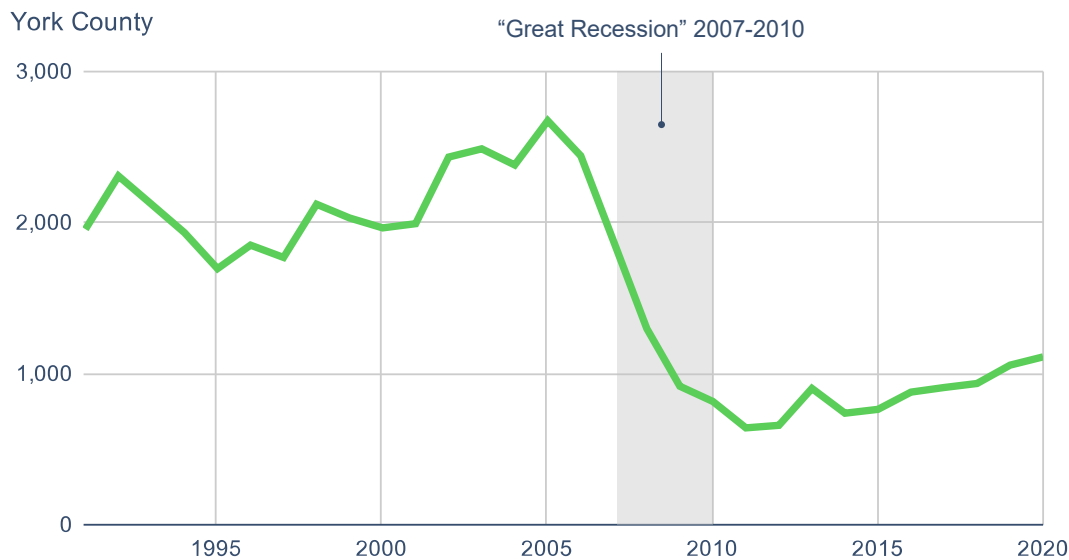


Source: York County Planning Commission

Building Permits

As discussed earlier, housing unit growth appears to be only just keeping pace with population growth. The rate of new residential building permits matches the trend. Residential building permits had been lagging county household growth until recently. From 2010 to 2020, York County had 9,181 more households, which is an average of 918 a year. The residential building permits were below that from 2010 to 2017. The county has had a slow recovery from the Great Recession and has not come close to its peak in 2005, recovering only 36 percent above 2010 numbers. Ten percent of the new residential building permits issued since 1991 were issued between 2016 and 2020.

Number of Residential Building Permits by Year, 1991-2020

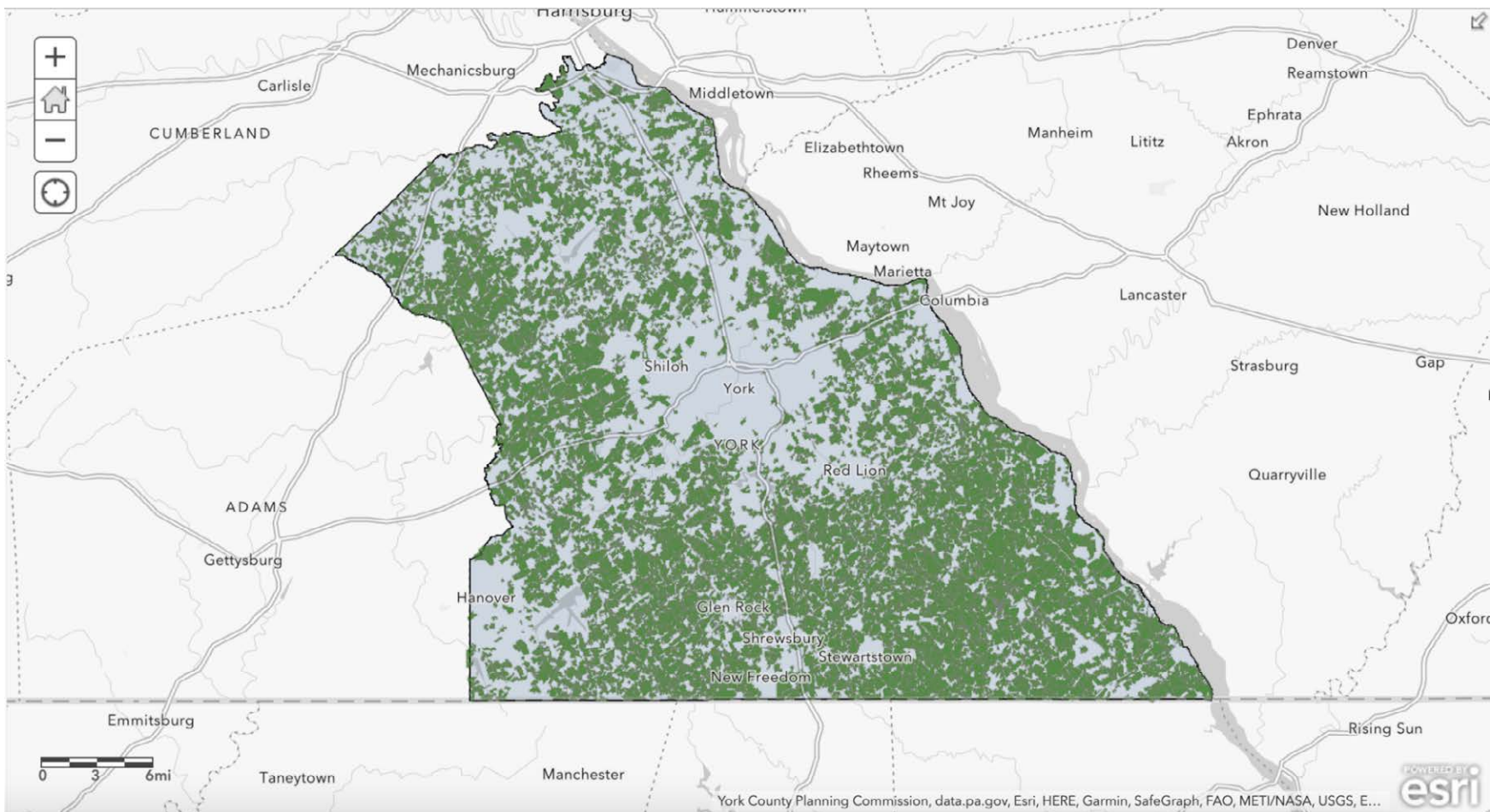


Source: York County Planning Commission, Building Permit Reports

Agricultural Lands

York County's rural nature is important to its history, culture, and quality of life. Preserving agricultural land is an important part of this and a goal of the York County Growth Management Plan. The plan protects rural areas while promoting new housing development in growth areas. Despite having plans that address this, some steering committee and focus group members expressed concerns about losing agricultural lands.

There are 8,557 parcels zoned for agricultural use in York County, totaling 307,084 acres. Most parcels are large. There are 6,848 parcels of at least ten acres, totaling 299,834 acres. The map that follows includes data from sixteen land use codes and shows only those parcels that are at least one acre in size. Many of the gaps are jobs centers, which were shown in a previous map.



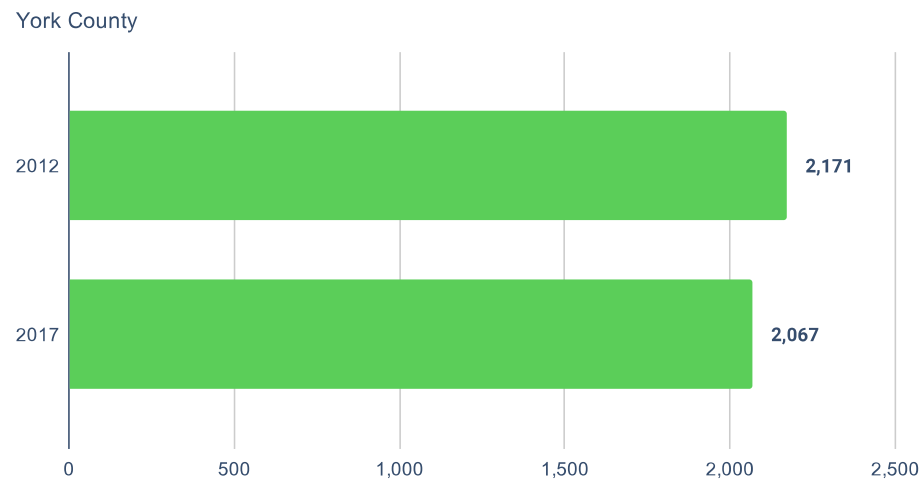
Source: York County Planning Commission. Parcels with land use codes 900 F–902 F, 909 F–921F, and 930 F

To understand the changes in farming, the USDA Census of Agriculture is a great resource, but it is limited to farm operations, so it does not include all agricultural land. The number of acres devoted to farm operations in York County decreased by 9,349 acres from 2012 to 2017, or about 4 percent. This decline was slower than the state's decline, which saw the acres of land operated for farm use decline by 425,776, or approximately 6 percent.

The number of farm operations in York County also decreased from 2012 to 2017, declining by approximately 5 percent (104). This was also slower than the rate of decline for the state, which lost 6,152 farm operations during the same time, declining about 10 percent.

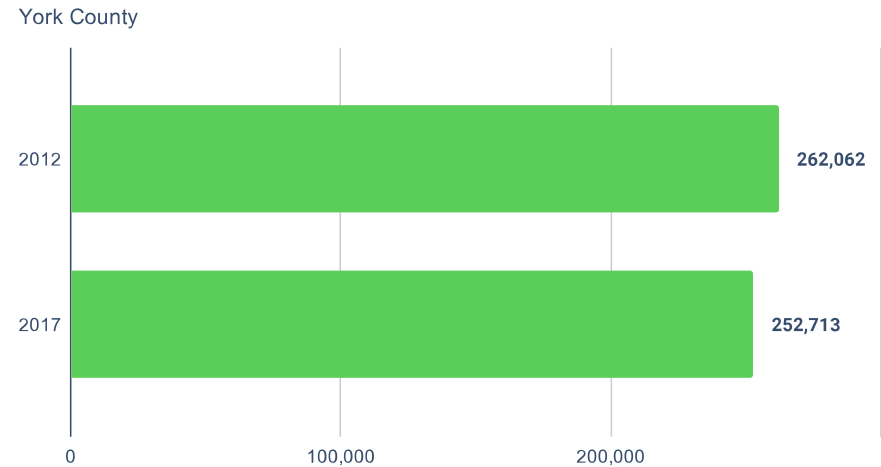
There were also changes in size of acres operated for farm operations. The number of farm operations on ten or more acres declined from 2012 to 2017, but increased among smaller farms (under ten acres) for the same time period. Some steering committee and focus group members said this could be due to families splitting up larger farms as they pass land on, particularly Amish and English families.

Number of Operations, 2012-2017



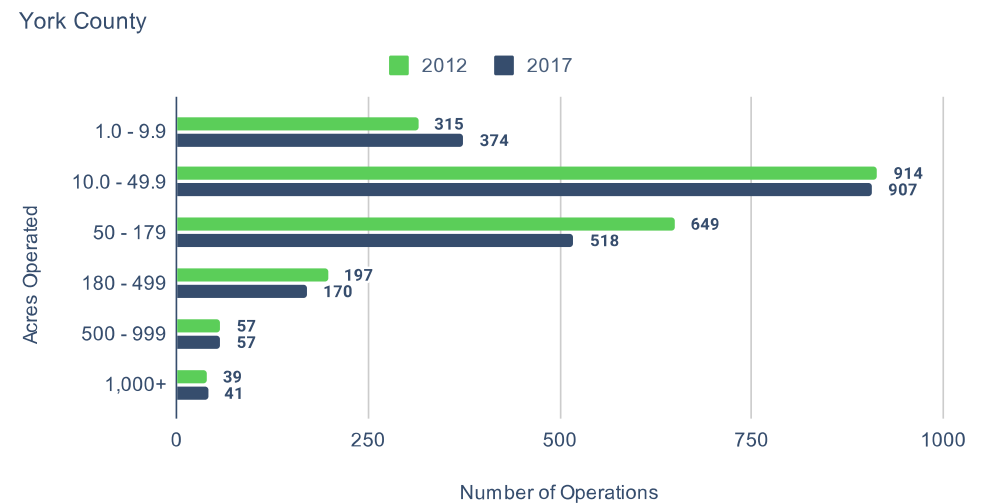
Source: 2012 and 2017 USDA Census of Agriculture

Farm Operations: Acres Operated, 2012-2017



Source: 2012 and 2017 USDA Census of Agriculture

Size of Acres Operated for Farm Operations



Source: 2012 and 2017 USDA Census of Agriculture

REAL ESTATE MARKET TRENDS

Increased Sale Prices

The median sale price for homes in York County has risen precipitously over the last two decades, increasing 131 percent from 2000 (\$106,000) to 2022 (\$245,000).

This suggests homes are, at least perceived as, increasing in value. It could also indicate that the lack of available housing is creating a market that favors sellers, which would drive up the prices.

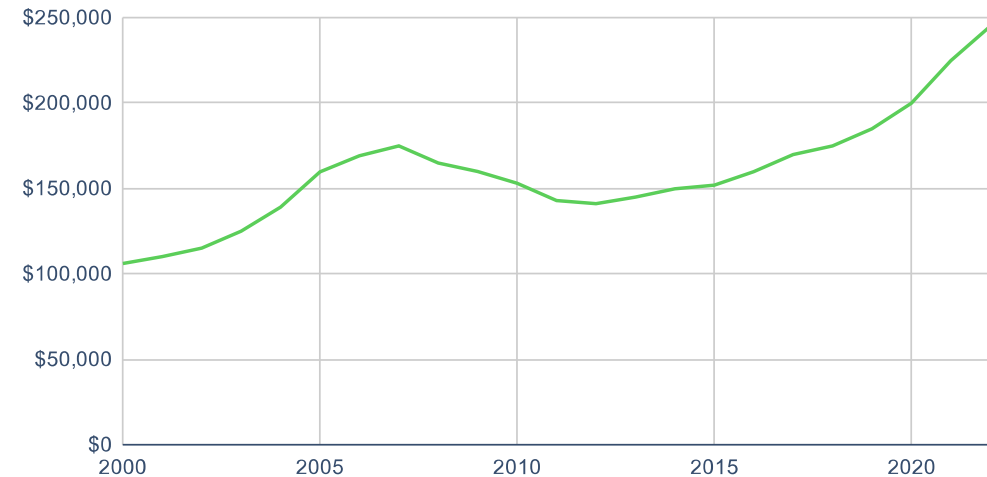
Declining Number of Listings

The number of active listings and new listings in York County has declined, with the number of active listings falling by 66 percent and new listings by 33 percent since March 2018. Active listings decreased from 1,392 to 468, and new listings decreased from 676 to 450. York County homeowners are opting not to list their homes, and this could be for a number of reasons, including not getting the price they want despite the sales prices increasing, or a lack of available homes in the region for them to move to after selling.

The declining new and active listings suggests the available housing stock is constrained.

Median Home Sale Price

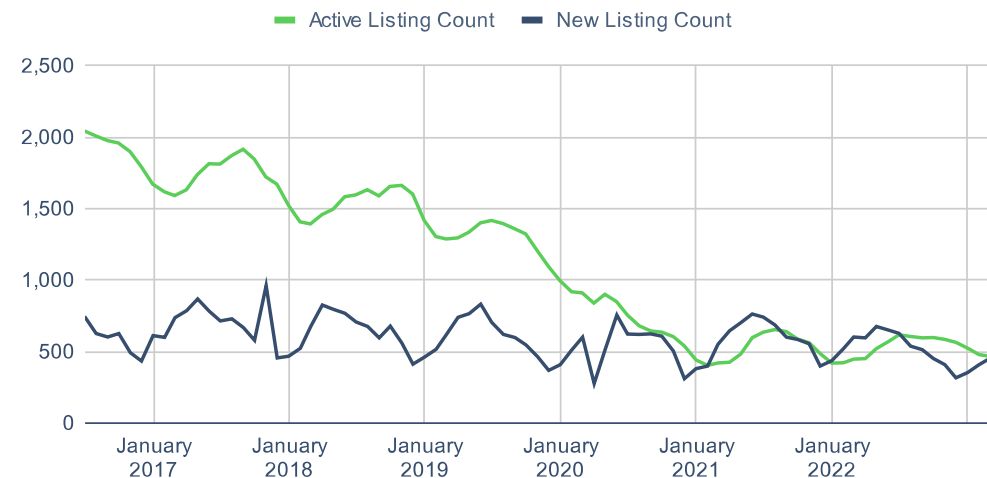
York County



Source: RAYAC MLS, Bright MLS

Active and New Listings

York County



Source: Realtor.com Research and Data (07/2016–03/2023)

Declining Days on Market

The number of days a home listing spends on the market in York County has declined in the last fifteen years, remaining steady since 2020 at six or seven days.

This means homes typically last a week on the market, a considerable decrease from the median of nearly three months in 2011.

Just five years ago, the median was a month. Days on the market typically fall when prices come into alignment with demand. Given the increasing prices, this could mean demand is growing. However, when also considering the decline in listings, it could also suggest that because of low supply, when a desirable home is available, it is quickly purchased. The three trends together further indicate that York County has housing inventory constraints.

Home Loans

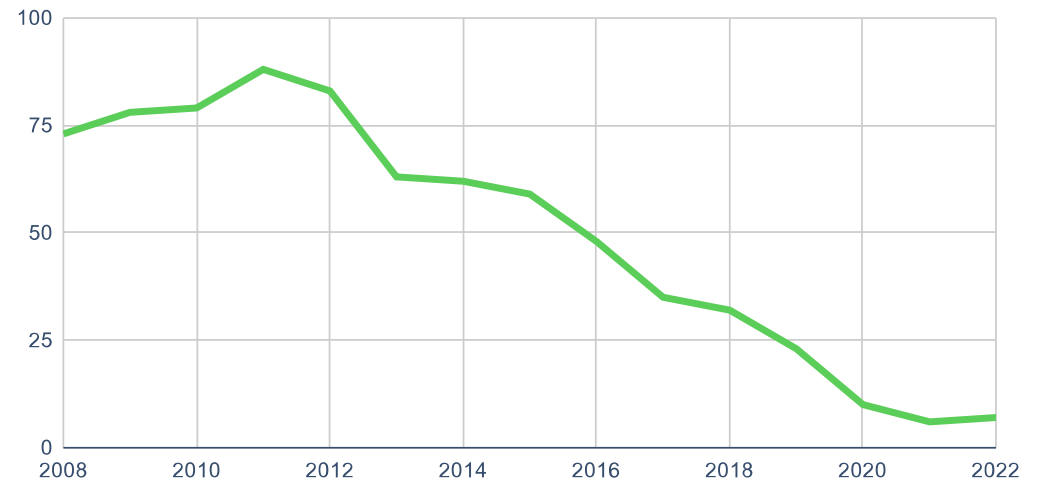
The numbers of home purchase loans and refinanced loans have both declined since peaks in 2008 and 2004 of 8,559 home purchase loans and 10,788 refinanced loans, respectively. The number of home purchase loans has increased by 8 percent, or 504, from 2019 to 2020. During that period, refinance loans increased by 131 percent, or 5,457, as homeowners took advantage of low interest rates. Sixty-four percent of owner-occupied housing units in York County have a mortgage, which is slightly higher than the state's percentage (60 percent).

The total number of home purchase loans rose by 17 percent from 2018 to 2021 (10,781 to 12,601). Among the origination types, conventional loans saw the greatest percent increase (40 percent) while USDA loans saw the greatest percent decrease (36 percent).⁶

6. 2021 American Community Survey 5-Year Estimates.

Median Days on Market

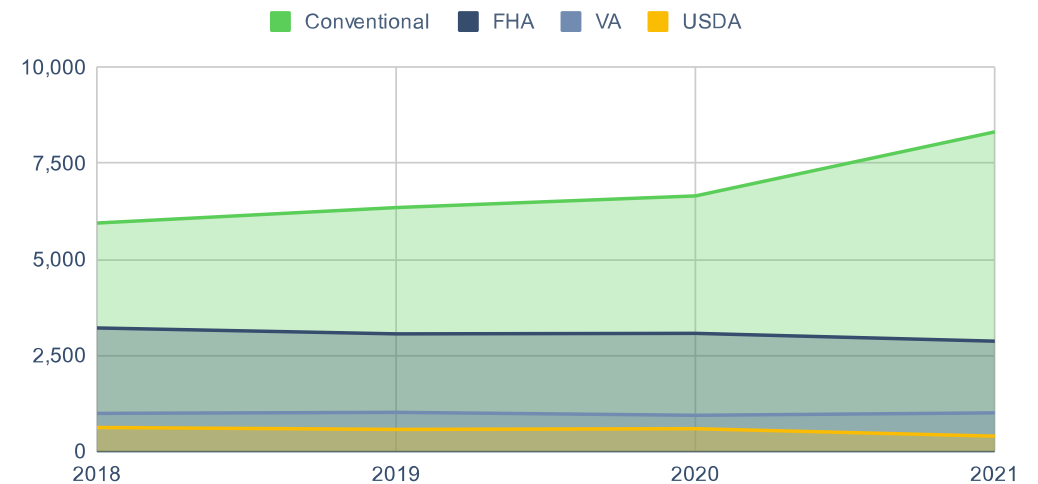
York County



Source: RAYAC MLS, Bright MLS

Home Purchase Loans by Origination

York County



Source: PolicyMap and FFIEC

Taxes

Taxes vary in York County by municipality. New Freedom Borough has the highest taxes per household at \$10,168. The City of York has the highest taxes by percentage at 13.5 percent.

Highest Tax per Household		
	Taxes per HHD	Taxes/MMHI
Carroll Township	\$9,088	9.00%
East Hopewell Township	\$9,317	9.70%
Heidelberg Township	\$9,046	9.20%
Springfield Township	\$9,063	8.10%
Manheim Township	\$9,358	9.50%
New Freedom Borough	\$10,168	9.90%

Highest Tax by Percentage		
	Taxes per HHD	Taxes/MMHI
Delta Borough	\$5,991	11.80%
Fawn Grove Borough	\$7,369	12.80%
Hanover Borough	\$6,385	11.30%
Railroad Borough	\$7,237	11.90%
Winterstown Borough	\$6,304	11.60%
York City	\$5,379	13.50%

York County's real estate tax rates are the third highest in the region, but thirty-ninth highest out of all sixty-seven counties in Pennsylvania.

County	Real Estate Total (mills)	Median Home Values	Tax on Median Home Values
Berks	7.657	\$195,900	\$1,500
Dauphin	7.226	\$181,400	\$1,311
York	6.9	\$191,000	\$1,318
Lackawanna	6.392	\$160,600	\$1,027
Adams	4.4393	\$217,600	\$966
Lancaster	2.911	\$229,300	\$667
Cumberland	2.361	\$217,300	\$513

GAP ANALYSIS

While the analysis from the previous sections suggests York County has a tight housing market, a gap analysis indicates there are many opportunities. The gap analysis utilized HUD income limits, which are estimates of affordable owner values and monthly rent values for each area median income (AMI) level and different household sizes. The following chart shows income limits in York County for a one-person and four-person household, and the value of an owned home or monthly rent that is considered affordable to each income limit without crossing the housing cost burden threshold.

Owner Households Mismatch

More than half of owner households earning 51 percent AMI and above are living below their means in York County (i.e., are occupying homes that cost less than what they can afford at their income level). Meanwhile, 44 percent of 0 to 50 percent AMI owner households are occupying units that are unaffordable to them.

		1 Person	4 People	Own Value	Monthly Rent
	30% AMI	\$19,250	\$27,750	\$138,750	\$694
	50% AMI	\$32,050	\$45,750	\$228,750	\$1,144
	80% AMI	\$51,250	\$73,200	\$366,000	\$1,830
	100% AMI	\$65,300	\$93,300	\$466,500	\$2,333

Source: HUD 2022 Income Limits

	Unaffordable <i>Households occupying units that are unaffordable to them</i>	No Mismatch <i>Households with income that matches unit cost</i>	Lives Below Means <i>Households with income above the unit cost they occupy</i>
0-50% AMI Households	8,435 44%	10,700 56%	0 0%
51-80% AMI Households	2,745 13%	8,175 38%	10,700 49%
81-100% AMI Households	1,225 8%	1,235 8%	13,440 85%
101%+ AMI Households	0 0%	12,160 17%	59,815 83%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2017–19

Owner Households and Unit Gap Projection

There is a 55,790-unit shortage among homeowners making 101 percent and above AMI. This indicates that a large share of York County homeowners are living below their means in terms of housing.

	Households	Occupied Units	Vacant Units	Unit Shortage <i>Too few owner units</i>	Unit Surplus <i>Too many owner units</i>
0-50% AMI	19,135 15%	43,435 33%	775 0.6%		25,075
51-80% AMI	21,620 17%	52,935 41%	435 0.3%		31,750
81-100% AMI	15,900 12%	16,165 12%	70 0.1%		335
101%+ AMI	71,975 56%	16,095 12%	90 0.1%	55,790	

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2017–19

Renter Households and Units Gap Projection

The unit gap projection for rentals indicates a unit shortage among renter households making 0–30 percent of AMI and 81 percent or higher AMI. Conversely, renter households making 31–80 percent of AMI are experiencing a unit surplus. A surplus in the middle is common for rentals.

	Households	Occupied Units	Vacant Units	Unit Shortage <i>Too few renter units</i>	Unit Surplus <i>Too many renter units</i>
0-30% AMI	10,445 25%	5,865 13%	350 0.8%	4,580	
31-50% AMI	8,710 21%	17,120 39%	950 2.2%		8,410
51-80% AMI	9,815 23%	17,685 40%	445 1.0%		7,870
81%+ AMI	13,305 31%	1,605 4%	35 0.1%	11,700	

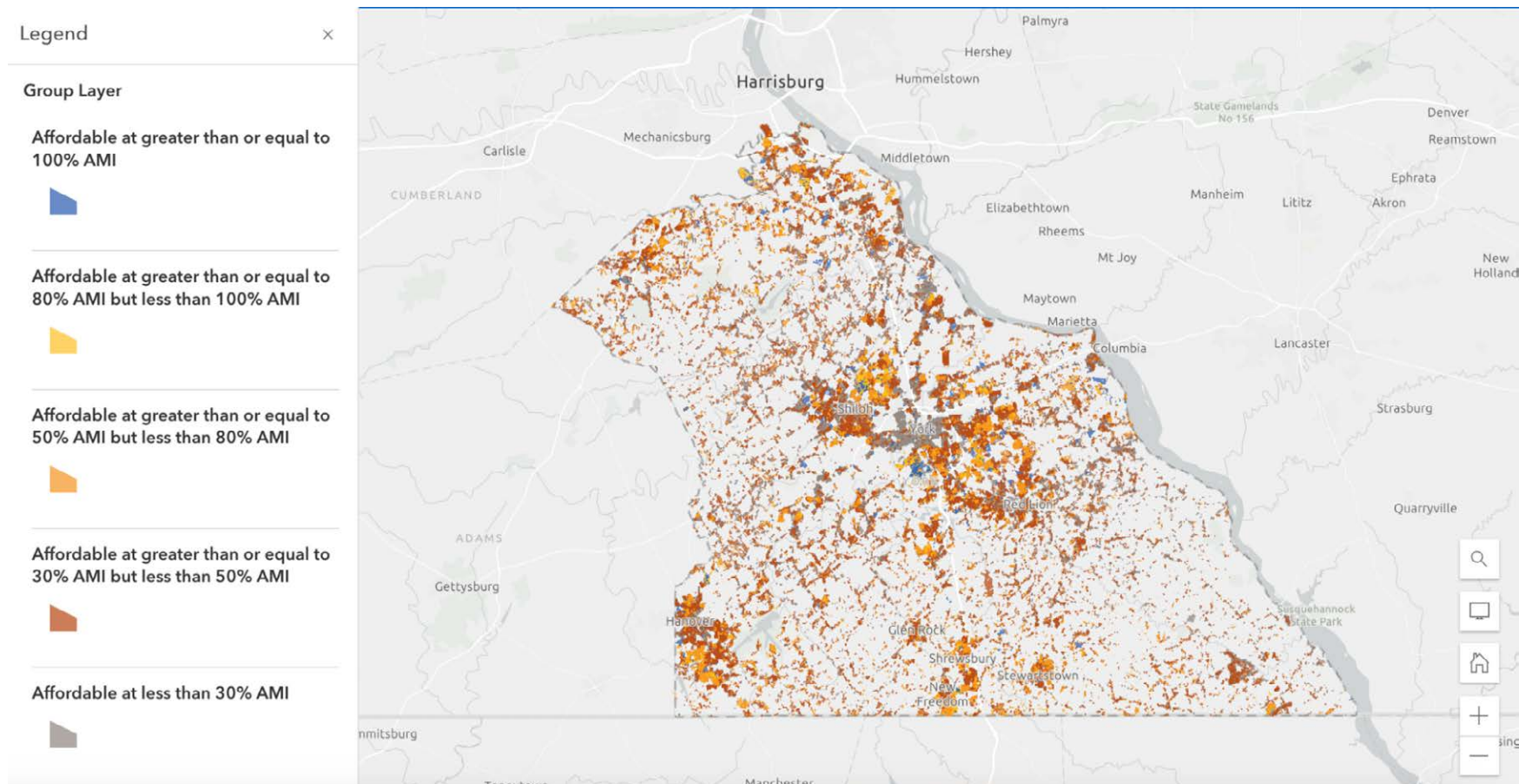
Source: HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2017–19

Opportunity for More Market-Rate Housing

The housing gap analysis shows that a majority of homeowners and renters are living below their means, i.e. are occupying homes that cost less than what they can afford at their income level. This contributes to housing cost burden for lower earners, particularly for renters. There is an opportunity to develop more market-rate housing to address the number of people currently living below their means, which would also free up more affordable housing for those at lower AMI levels.

Location of Housing by AMI Level

The following map shows land parcels in York County by their relative affordability for a four-person household. There are denser concentrations of land parcels that are affordable at the highest and lowest AMI levels near the City of York. Land parcels that are affordable at the inner levels of AMI are more spread out throughout the county. There are 46,737 residential units affordable to residents at or above 30 percent AMI but less than 50 percent AMI.

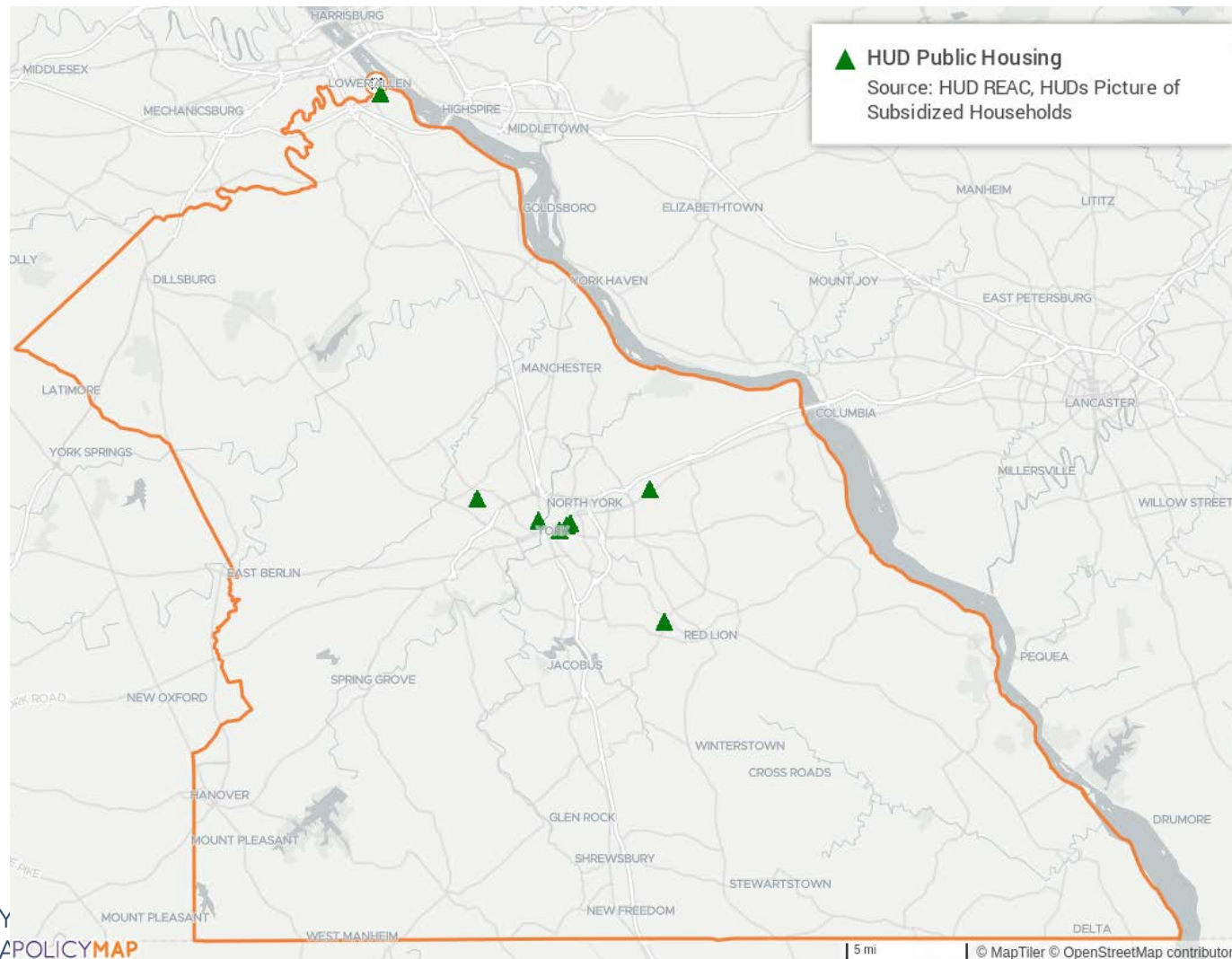


Source: York County Planning Commission

SUBSIDIZED HOUSING

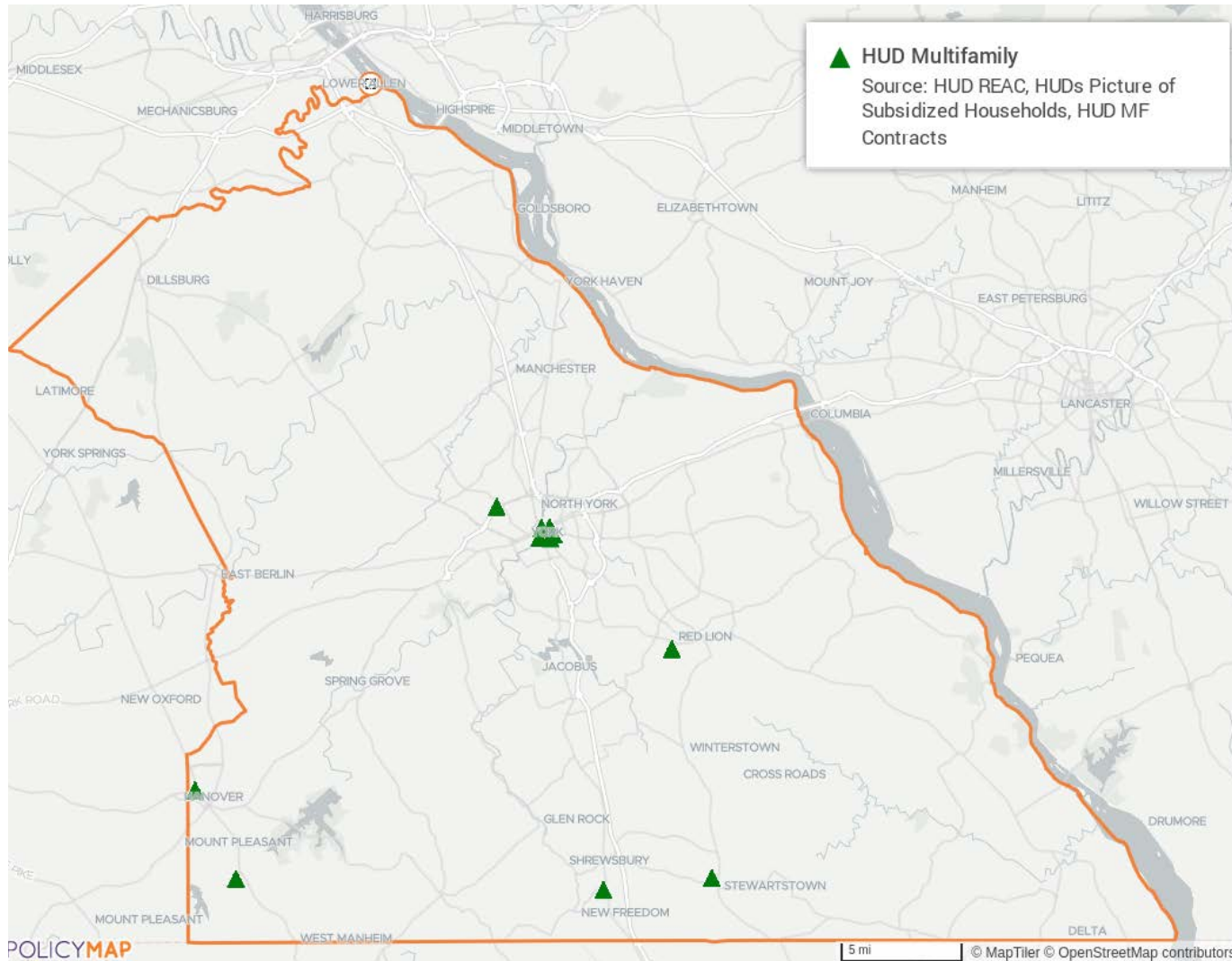
Some of the available housing that is affordable for the lowest AMI levels is subsidized housing. York County's subsidized housing programs include HUD public housing, HUD multifamily housing, low-income housing tax credit (LIHTC), and USDA Rural Development multifamily.

HUD-subsidized public housing units made up 0.06 percent of York County's total housing units. The region had 1,030 HUD-subsidized public housing units with 1,904 residents. The units are located in eight areas around the region.



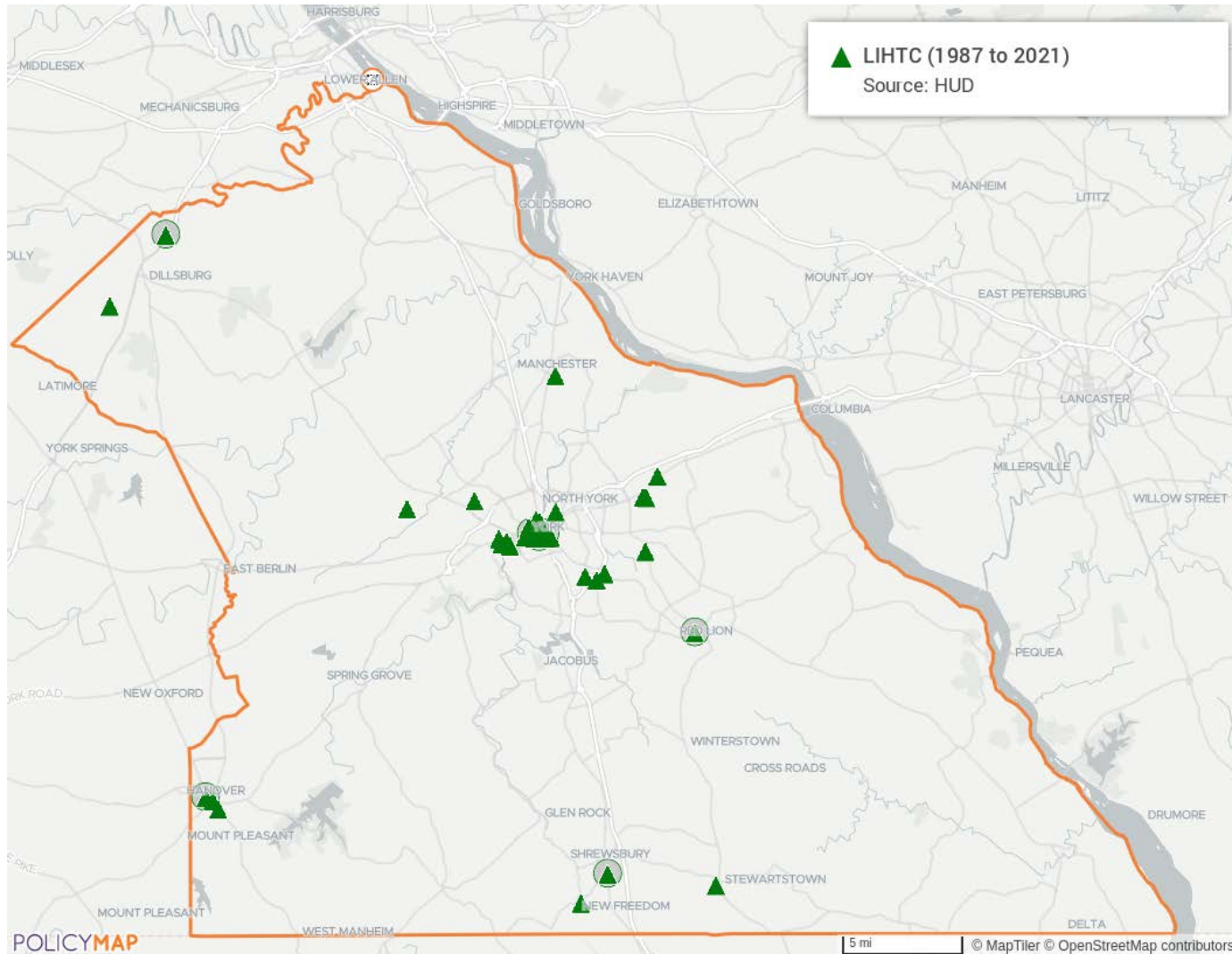
Source: PolicyMap—HUDs
Picture of Subsidized
Households, 2020

HUD-subsidized multifamily housing units made up 0.4 percent of the county's total housing units. The region had 841 HUD-subsidized multifamily housing units with 1,146 residents. The properties are located in thirteen areas around the region.



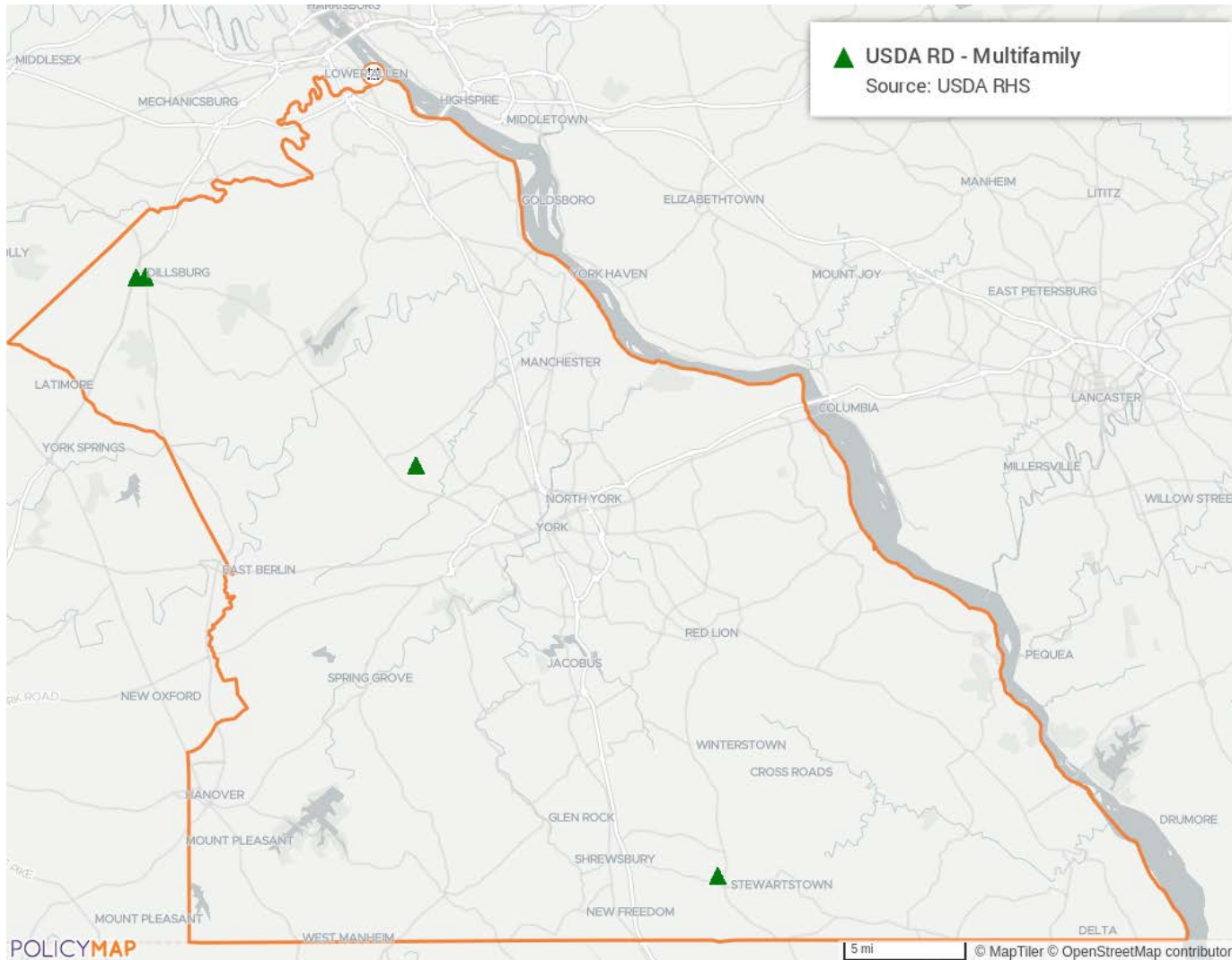
Source: PolicyMap—HUD's Multifamily Assistance and Section 8 Contracts, 2020

LIHTC-funded housing units made up 1.1 percent of the region's total housing units. The region had 2,050 LIHTC housing units. The properties are located in forty-four areas around the region.



Source: PolicyMap—HUD Low-Income Housing Tax Credit (LIHTC) Database, 2020

USDA-funded housing units made up 0.1 percent of the county's total housing units. The region had 161 USDA Rural Development multifamily units with 256 residents across four different sites.



Source: PolicyMap—USDA Rural Development, Rural Housing Service, 2019

Key Housing Considerations

Despite York County's population and household growth, new housing development has been just keeping pace. From 2010 to 2020, the county's population, households, and housing units all increased simultaneously by about 5 percent. Producing just enough homes to match the population growth in an already tight housing market only increases the price pressures. A low amount of housing stock at all price points was noted as a challenge in the York County Housing and Community Development Plan, which was created in 2010 and amended in 2020.

Rising Costs and Lack of Land

The rising cost of new housing construction, particularly site development, has been identified as a challenge in York County, following national trends. The York County Housing and Community Development Plan notes that developers of both market-rate and affordable housing have found it difficult to secure sites at a reasonable price, a sentiment echoed by steering committee and focus group members as a part of this planning process.

Across the county, land values have been increasing, even prior to the massive price increases during the pandemic. "From 2000 to 2016, land pricing in the United States climbed by 76 percent—almost twice the rate of inflation." Further adding to this challenge locally is the lack of larger vacant, residentially zoned parcels in York County. Most that do exist are not near job centers or in other desirable locations. This points to a need to infill with higher-density housing in order to fill the housing needs gap on the limited amount of land available. Infill development in areas that have already been developed was encouraged in the York County Growth Management Plan.

Adding to the cost of land is the cost of infrastructure development. Sites outside York County's cities and more densely populated suburbs often require new water and sewer hookups, which are expensive and constitute a cost many developers are not willing or able to bear. Some municipalities, according to steering committee and focus group members, are not encouraging housing because of the infrastructure requirements and the increased cost for services that are not covered by residential land alone.

Growth Management

The interest in developing land for new housing also causes concerns about losing what draws people to the area. Part of the appeal for the growing number of people who reside in York County is its rural nature with plenty of open space. However, the influx of new people and the need to develop land for more housing generates concern over potential loss of farmland. There are more than three hundred thousand acres of land, of parcels at least one acre, in York County zoned for agricultural use. Although the number of farm operations and the number of acres devoted to farm operations in York County both declined (-5 percent, -4 percent) from 2012 to 2017, the declines were lower than the state's declines (-10 percent, -6 percent). This includes only farming operations, so it does not include all agricultural land.

The dual priorities of providing housing and preserving the county's rural areas are both important, so the key is balancing them. The York County Growth Management Plan contains goals to "sustain the viability of growth areas," with an objective to "encourage a variety of housing types, at higher densities, for persons of all income levels," and "protect and conserve the rural areas," which includes the county's agricultural lands.⁷

7. [*The Cost of Building Housing Series*](#)—Terner Center for Housing Innovation at UC Berkeley, 2020.



AFFORDABLE HOUSING

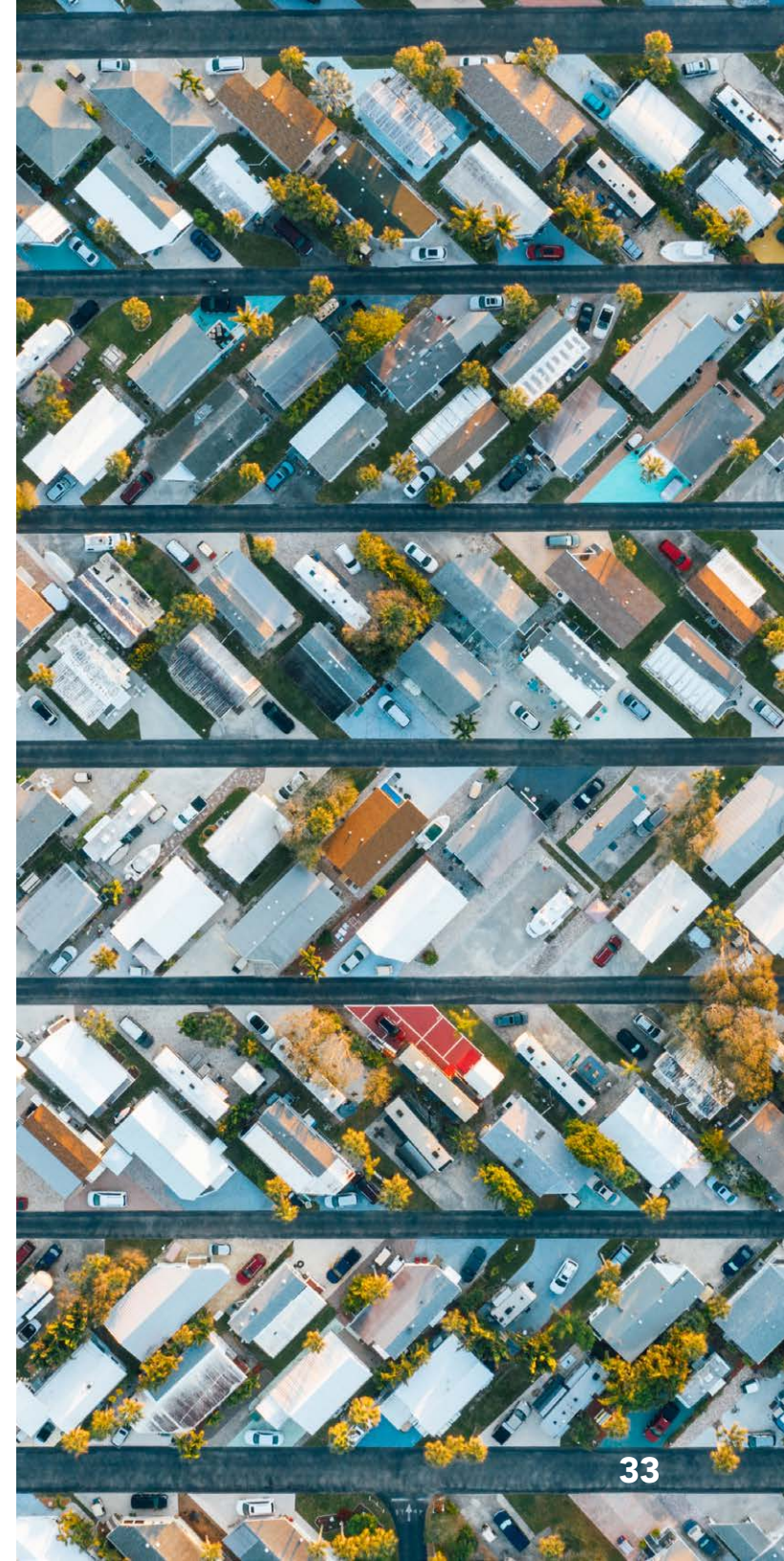
Although the availability of housing stock is a challenge for all price points, it is especially challenging for affordable housing. The gap analysis, as described earlier in this report, found that a substantial number of owners and renters at the highest area median income levels are living below their means, occupying homes that cost well below what they can afford. This creates a competition between residents for housing at each cost level that ultimately squeezes those with the lowest incomes, pushing thousands of them to occupy units that are unaffordable to them.

Rental Affordability

The housing cost burden is especially a problem for renters who are not locked into a mortgage and must rely on the decisions of landlords on how much they will pay. Nearly half of renters are cost burdened. In some parts of York County, the cost of rent far exceeds mortgage costs. Rental property owners in the county have said they must charge higher rents so that building is financially feasible with the rising costs of construction. Furthermore, the lack of rentals reduces competition, making it easier to charge higher rents. With a lower rental vacancy (3.4 percent) than the state (5.1 percent), York County has a tighter rental market. In some parts of the county, zoning was noted as an obstacle to developing rentals.

Affordable Housing Perceptions

Unfortunately, as noted in the York County Housing and Community Development Plan, many affordable housing units are in poor condition. Some areas in the country have found more success when developing affordable housing by including a variety of housing types. For example, in Cumberland, they created a mix of starter homes, townhomes, and garden homes, which went over better. The challenge with doing something similar in York County is zoning. Other strategies that could increase the amount of affordable housing while avoiding the creation of units that have largely, historically not been maintained include persuading landlords to accept housing choice vouchers (Section 8) and working with developers of new apartments to set aside some units for vouchers.



WORKFORCE HOUSING

The lack of housing stock is a particular concern for meeting the needs of current and prospective workers in the county. Although there was a decline of nearly two thousand jobs from 2016 to 2021, over the next five years, jobs are projected to increase by more than five thousand. Some employers have said their employees currently cannot find adequate housing, so this challenge may be exacerbated if job growth continues but housing growth does not.

Range of Prices for Range of Incomes

In addition to a need for more housing, York County needs to have housing stock at a range of price points to match the range of incomes provided by jobs in the county. For example, of the top five fastest-growing industries in York County, only two have cost-of-living adjusted wages that are considered a living wage. For a four-person household, \$49,000 is considered a living wage (\$98,000 for the household or \$49,000 for each adult). The professional, scientific, and technical services industry has the highest average wage of the five, at nearly \$86,000, while the arts, entertainment, and recreation industry has the lowest average wage, at around \$27,000. If workers cannot obtain housing at the price point they desire or can afford in York County, they will need to find housing outside the county, which could mean a loss of property taxes. For workers with low incomes, this challenge could cause them to spend more than they can afford, which could lead to their becoming unhoused. This also points to an opportunity to attract more living-wage jobs to the county.

Retaining and Attracting Young Professionals

The lack of housing stock also creates perverse incentives for landlords to raise rents at the expense of renters. This hurts renters who are saving to purchase a home, especially young professionals. As described earlier, homeownership is strong in York County but trending older. Even when first-time home buyers are ready to purchase a home in the county, they are being priced out. A noted challenge in the region is retaining young residents and young families. This is critical because 27 percent of York County's workers are age fifty-five or older, meaning more than one in four are expected to retire in the next decade. Attracting and retaining younger workers will require the county to have an adequate amount of housing, including owner-occupied homes and rentals, so that workers can obtain desirable housing and have the opportunity to become homeowners.

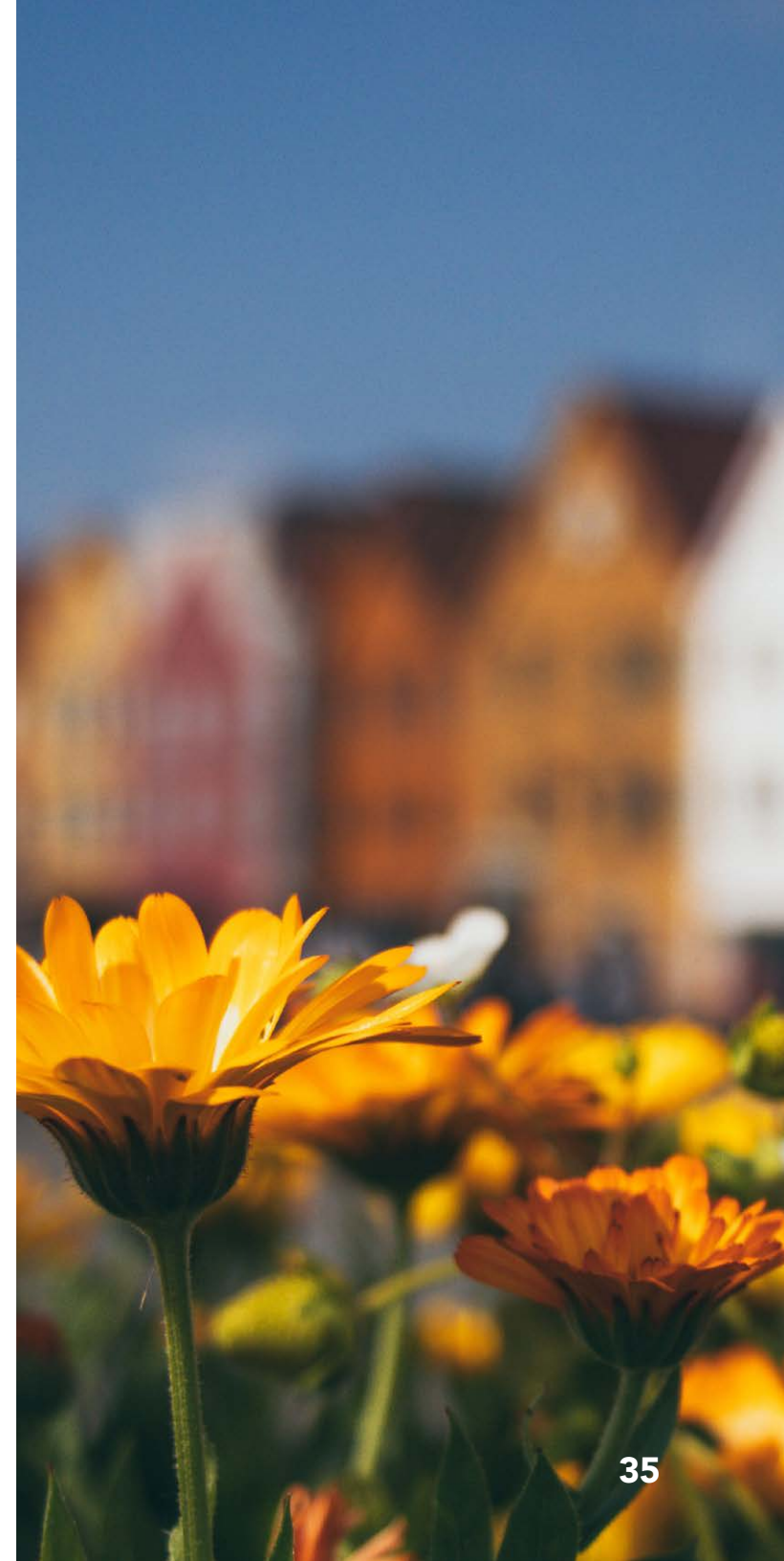


SENIOR AND PRE-SENIOR HOUSING

As noted previously, more than a quarter of York County's workers are expected to retire in the next decade as they will become senior citizens, meaning York County will need to address their specific housing needs. Furthermore, between 2010 and 2020, the five-year age cohorts that had the largest increases by count and percentage in York County were 65–69 and 70–74. The specific housing challenges for seniors were previously identified in the York County Housing and Community Development Plan, which included the inability to afford necessary repairs, the need to relocate to find affordable senior housing, and long waiting lists for suitable housing units.

Affording necessary repairs is especially a challenge for larger homes, and there are few options for downsizing. As noted in the York County Housing and Community Development Plan, millennials and baby boomers both prefer walkable communities, which "has resulted in an undersupply of quality smaller units in these areas."

A lack of assisted living has also been identified as a need not just for seniors but also for other residents with certain disabilities. Overall, a lack of affordable housing is a challenge for the county, but it is especially a problem for seniors. As noted by area stable-housing partners, one of the fastest-growing populations of the unhoused is people over age sixty.



BLIGHT AND DISINVESTMENT, INSPECTIONS, AND CODE ENFORCEMENT

In addition to needing new housing development, York County needs to maintain its current housing inventory. Blight and disinvestment have been identified as challenges in the county. More specifically, the poor condition of much of the affordable housing was previously described. Two goals in the York County Housing and Community Development Plan were to conserve the existing housing stock and to rehabilitate the deteriorated housing stock.

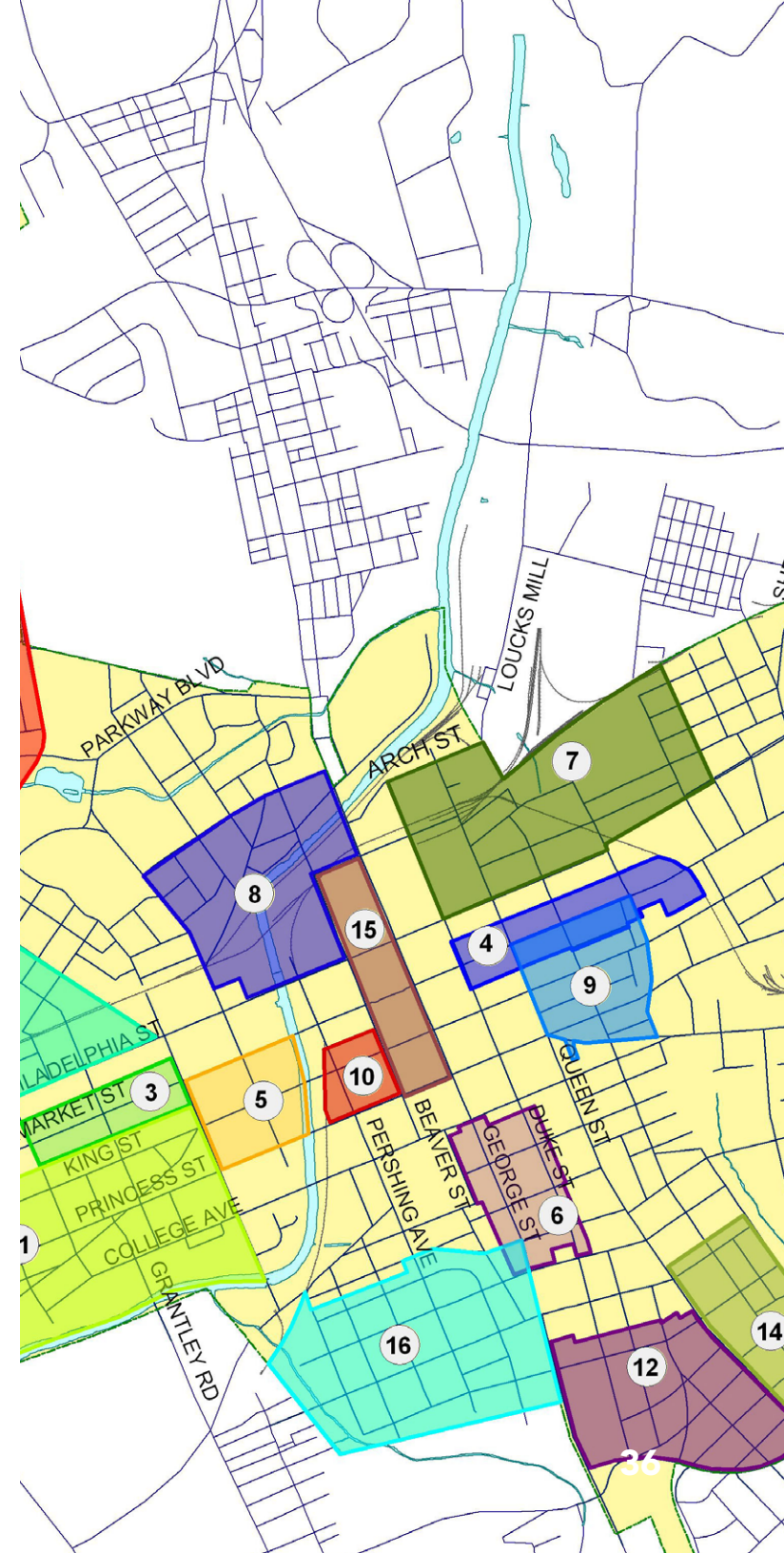
A variety of challenges have been identified as to why the county's deteriorating housing has not been addressed. One challenge for many homeowners is that renovation costs can exceed housing values. Another challenge throughout the county is absentee landlords. For both of these challenges, enforcement to hold homeowners and landlords accountable is somewhat uneven across the county. In some parts of the county, code enforcement has been outsourced, and in other areas, there is a lack of governmental processes and staff.

ZONING

Like code enforcement, zoning is an area York County and its municipalities can directly control and utilize as a tool to help address area housing needs. As noted earlier, high-density infill is a key opportunity for new housing development, considering the lack of larger parcels, particularly in in-demand areas. However, zoning was noted as an obstacle in most municipalities by steering committee and focus group members for high-density development, in addition to other density-related developments, such as accessory dwelling units (ADUs), second kitchens, and second entrances.

The York County Housing and Community Development Plan recommends that municipalities review and modify zoning ordinances "to promote a diverse range of housing types that expand choices for older adults and others." Some of the highlighted choices are ADUs, like "granny flats," and high-density rentals. In addition to increasing housing choices, the creation of denser housing helps reduce sprawl, which preserves the natural environment and undeveloped areas, which includes the agricultural lands community members are concerned about losing.⁸ The ability to create denser housing could benefit all community members.

8. [Pro-Environment, Pro-Density](#)—Housing Development Consortium, 2020.



CONCLUSION

Developing the range of housing needed in York County will require grappling with rising costs and a general lack of land available for new residential construction at any significant scale. Higher density and infill development can help address these barriers but may lead to pushback from residents and a sense of NIMBYism. Centering this type of development in already dense communities, such as downtown York City; ensuring a mix of market-rate, rental, and workforce housing that working families can afford; and gearing mixed-use and higher-density housing toward seniors can help alleviate some of these pressures.

Finally, programs and policies to enable renovation and maintenance of older homes, which represent the majority of the county's current housing stock, including adequate inspection and code enforcement resources, as well as a zoning review and modernization in municipalities throughout the county to help enable creative infill, multigenerational housing, and more cost-effective new residential construction, are needed in York County. Stakeholders throughout the county are committed to coming together and partnering to work on these issues in a collaborative and coordinated way.





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