



Center for Land Use and Sustainability

SHIPPENSBURG UNIVERSITY

Housing Assessment for Franklin County, Pennsylvania

June 2022

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Acknowledgments

Preparation of this Housing Assessment for Franklin County required the collaboration and support of many people. The following individuals provided valuable input, insights, and assistance.

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Michael Ross, President, Franklin County Area Development Corporation (FCADC)

Jessica Runshaw, Section 8 Manager, Franklin County Housing Authority (FCHA)

Megan Shreve, CEO, South Central Community Action Program (SCCAP)

Fernando Torija, Realtor, Coldwell Banker

Philip Wolgemuth, Deputy Borough Manager/Land Use & Dev., Borough of Chambersburg

Linda Thomas Worthy, Ph.D., Executive Director, Franklin County Housing Authority (FCHA)

Bonita Zehler, Executive Director, Luminest Foundation

Center for Land Use and Sustainability (CLUS) at Shippensburg University

Antonia Price, Interim Director, Institute for Public Service and Sponsored Programs

Mary Ann Leidigh, Project Manager

Ayrton Marriott, Research Associate

Funding Acknowledgement

This project was funded by the Franklin County Planning Department.

Executive Summary

Housing is central to American life. For families, not only does it provide shelter, but it also serves as a principal source of wealth and the locus of their daily lives, social relations, and aspirations. For local governments, the maintenance of property values is critical, as property taxes are an important source of revenue. At the same time, the cost-effective provision of local government services to residential areas remains important. Leading housing issues include housing affordability, fair housing, the age and quality of housing stock, accessible housing, housing for distinctive populations, and homelessness. In recent years, affordability has become a pressing issue, with median house prices and median rents increasing faster than incomes.

Housing is a Legal Imperative. There is a mandate for Pennsylvania counties and municipalities to address housing issues. The Municipal Planning Code (Act 247) (MPC 2022) states that comprehensive plans "shall include a plan to meet the housing needs of present residents and those anticipated" (Sect. 301.2.1). In preparing such plans, they shall include studies and analysis of housing (Sect. 301.2).

Franklin County is undergoing a transformation with implications for housing. For much of its history, Franklin County was characterized by traditional Pennsylvania small towns amidst the bucolic agricultural landscape of the Cumberland Valley, framed by South Mountain and Blue Mountain. Even as the attractive, rural character remains, cities and towns in central Pennsylvania have grown. The economy and workforce have diversified, first into manufacturing and, in recent decades, toward transportation, warehousing, health care, and education. Located astride the Interstate 81 corridor and at the western edge of Megalopolis, the county has varying levels of accessibility to the large metropolitan areas on the Eastern Seaboard. All of this has brought sustained growth and has transformed Franklin County into a diverse, vibrant, and officially designated metropolitan area. This expansion and transformation necessitate a thorough inventory and assessment of housing characteristics, needs, market dynamics, and other factors in order to preserve the county's economic opportunity, environmental value, and high quality of life.

Community Profile, Housing Inventory, and Market Conditions

Some leading demographic and housing-related findings appear below. A more comprehensive and detailed presentation of population and housing findings is found in the full report.

2020 Population and Housing: Franklin County is home to over 156,000 people and over 66,000 housing units. In the last several decades, the county has experienced modest to rapid population growth compared to most Pennsylvania counties and the state at large. In the 2010 to 2020 census period, Franklin County grew by 4.2%, ranking 13th in the state. Similarly, the number of housing units increased by 5.0% within the county. Source: 2010 and 2020 Decennial Censuses.

Projected Population Growth for 2030 and 2040: In future decades, Franklin County will have a larger and older population. Franklin County is projected to have 163,000 people in 2030, with 22.4% aged 65 and above. In 2040, there are projected to be 171,000 people, with 22.8% aged 65 and above. Decadal growth from 2020 to 2030 is projected to be 4.74%. It is expected to be 4.72 percent between 2030 and 2040. These projections represent slight adjustments from the 2014 Penn State Data Center Projections.

Projected Housing Units for 2030 and 2040: There will be approximately 70,300 (an additional 4,800 above today) housing units in 2030 and nearly 74,000 (an additional 3,600 over the decade) in 2040. This assumes the current population to housing unit ratio of 2.356 holds steady.

Housing Unit Characteristics: Of the 65,503 housing units, two-thirds (66.4%) are single-family detached. This is followed by one-unit attached units (11.6%), mobile homes (8.0%), duplex units (3.2%), tri- and quadplex units (4.3%). The remaining 6.3% are in structures of 5 or more units.

Housing Tenure: 92% of housing units are occupied. Of all the occupied units, 71.2% are owner-occupied, and 28.8% are renter occupied. The county has a higher rate of owner occupancy than the state at large (68.9%). Source: 2019 ACS 5-Year Estimates.

Owner-Occupied Housing: The median value of owner-occupied housing, as per the 2019 Five-Year ACS, is \$180,400. 60.6% of these owner-occupied units have a mortgage, with a median payment of \$1,402. Source: 2019 ACS 5-Year Estimates.

Rental Housing: For rental housing (16,374 occupied units), the median rent is \$883. Significantly, 31.6% of households in rental units pay over 35% of their income toward rent. 54.8% of units have a rent between \$500 and \$999, with another 29.2% of units having a rent between \$1,000 and \$1,499. Source: 2019 ACS 5-Year Estimates.

Fair Market Rents: Consistent information on rents and rental trends is difficult to obtain. According to ApartmentList.com, rents in nearby metro areas have increased dramatically – over 40% since 2017. Unfortunately, ApartmentList.com does not provide data for Franklin County. A *Washington Post* analysis (Bhattarai, Alcantara, and Van Dam, 2022) reveals Franklin County rents only moderately higher (5.1%) since 2019. The Department of Housing and Urban Development estimated fair market rents are \$709 for efficiency units, \$714 for one-bedroom units, \$939 for two-bedroom units, \$1,269 for three-bedroom units, and \$1,317 for four-bedroom units. HUD estimates fair market rents based on consumer price index adjustments to the ACS 5-year data. HUD estimates, from the HUD User FY 2022 Fair Market Rent Documentation System, are about 10% lower than ApartmentList.com estimated market rates in other nearby counties (HUDUser 2022).

Median Income by Housing Tenure: Overall, the median household income in Franklin County is \$63,379. For owner-occupied households, this was \$73,723, and for renter-occupied homes, it was \$40,918. Source: 2019 ACS 5-Year Estimates.

Poverty Status: For the population of Franklin County for which poverty status in the last 12 months could be determined, 13,653 persons (8.9%) were in poverty (2020). For children under 18, it was 14.8% (2019). Concerning households that own their housing, 2.4% were in poverty (2019). For those households renting, it was 12.2% (2019). Sources: 2019 ACS 5-Year Estimates, 2020 ACS 5-Year Estimates.

Burdened Housing: Housing is "cost burdened" if householders pay more than 30% of their income for housing, and severely cost burdened if the amount is more than 50%. For Franklin County in 2019, 22.8% of all households were cost-burdened (15.3% of owner-occupied households and 44.9% of renter households). 10.8% of all households were severely cost-burdened (6.8% of owner-occupied households and 22.5% of all renter households). For extremely low-income households, 87% of renter-occupied households were burdened. Trends for each of these categories were generally flat from 2009 to 2019. Sources: 2019 ACS 5-Year Estimates; Harvard University's Joint Center for Housing Studies.

Comparable Affordability: Compared to other metropolitan areas nationwide, Chambersburg – Waynesboro (Franklin County) and other nearby metro areas (Carlisle-Harrisburg & Hagerstown-Martinsburg), are more affordable than most metropolitan areas. This area ranks 71st out of 187 by one index and would be comparably ranked in the National Association of Realtors index.

Real Estate: The median price for all houses sold (66.4% of all housing units) increased dramatically from \$149,900 in 2015 to \$193,450 in 2020. In terms of days on the market, there was a precipitous decline from 135 days (2015) to just 57 days (2020). For detached homes, the average (mean) price sold increased from \$169,152 in 2015 to \$215,913 in 2020. These trends have continued into 2022. Source: Bright MLS via PenMar Regional Association of Realtors.

Evictions: The data on evictions for Franklin County is very dated. In the period 2000–2016, eviction rates for Franklin County were always lower than state rates, which were lower than national rates. Apart from spikes in 2006 and 2014, eviction rates in the county, the state, and across the nation declined, hitting a low of 1.34% in Franklin County (229 evictions) in 2016. Source: The Eviction Lab.

Homelessness: Homelessness is very difficult to capture accurately. One of the best sources of information for Franklin County is the annual "Point in Time Count." The four-year average (2019–2021) for total homeless persons in Franklin County was 54 households, 75 people, and 15 children. The 2019 coronavirus pandemic (COVID-19) likely inhibited the ability to count in 2021. Source: Franklin County Human Services Information and Referral.

Distinctive Populations: There are several other identifiable populations that have distinctive issues related to housing, including the elderly, people with physical disabilities, those with mental health challenges, those with intellectual and developmental disabilities, and the formerly incarcerated.

The Franklin County Housing Ecosystem

The housing ecosystem encompasses institutions, programs, funding, and people. Among the institutions, Franklin County possesses many public, private, and non-profit housing stakeholder groups that form a strong, collaborative network in addressing housing issues. The leading stakeholders, programs, and facilities are briefly outlined below and presented more fully later in the report.

Findings from Key Person Interviews

To explore housing issues in Franklin County, eleven key-person interviews with selected housing stakeholders were conducted. There is an impressively high level of trust, cooperation, and collaboration between many of these important people. Furthermore, they collectively urged housing issues be addressed in an inclusive manner and in the spirit of trying to view matters from a variety of perspectives.

Four closely related items were noted as the leading issues: **Affordability** (noted by 6 persons), **Workforce Housing** (noted by 3), **rising rents**, and the **need for mortgage assistance**. Also mentioned was **homelessness** (noted by 2). A broad assortment of other issues was also noted, some directly related to housing (for example, the need for **better upkeep on some rental housing**) and some less directly related (**mental health issues as they impact housing**).

A range of potential programs, initiatives, and policies were also suggested and are noted fully in the body of the report, as well as obstacles and roadblocks to addressing housing issues. Additionally, a series of notable statements stood out as especially insightful. These notable quotes are also provided later in the report.

Identification of Leading Institutions

Franklin County Human Services, including Information and Referral (specifically the Community Connections and Housing Navigation Coordinator): Informational and referral service for a wide variety of human services, including housing.

South Central Community Action Program (SCCAP): Provides a variety of human services, especially housing-related programming that includes Rapid Rehousing and temporary emergency shelter to homeless individuals and families, rent payment and security deposit assistance, and utility assistance.

Franklin County Housing Authority (FCHA): FCHA provides affordable public housing, manages Section 8 housing, and a range of complementary social services. FCHA owns facilities (two each in Waynesboro and Chambersburg) that provide 274 dwelling units for the elderly, disabled, or income-qualified persons.

Luminest: Formerly Valley Community Housing Authority, Luminest is a non-profit that develops affordable housing in Franklin County. They manage nine income and/or age-qualified rental housing facilities across Chambersburg and Waynesboro.

Identification of Leading / Larger Programs (each of these programs and others are more fully described in Part III)

Emergency Rental Assistance Program (ERAP): ERAP helps tenant households with paying rent, past-due rent balances (also known as arrears), utility and home energy costs, utility and home energy cost arrears, and other expenses related to housing. Source: [Pennsylvania Department of Human Services](#).

Housing Choice Voucher Program: Commonly referred to as "Section 8", the housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Sources: [HUD](#), 2022c.

Home Investment Partnership Program (HOME): The purpose of the HOME program is to expand the supply of decent, safe, sanitary, and affordable housing and was established by Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990. The HOME Program is a federally funded program that provides municipalities with grant and loan assistance to expand and preserve the supply of decent and affordable housing for low-and very low-income Pennsylvanians. HOME funds can be used in a variety of ways to address critical housing needs in the Commonwealth, including market-oriented approaches that offer opportunities such as homeownership or rental activities to revitalize communities with new investment (DCED 2021).

Housing Facilities

There are 36 housing-related facilities, including shelters, income-based housing, income-based senior housing, and transitional housing in Franklin County. These range significantly in size, location, clientele, management/ownership, and other characteristics. There are well over 700 units in this category.

Analysis, Assessment, and Issues, with Policy Considerations

Housing Trends in Franklin County are Reflective of Wider National Trends:

“It is not a bubble, it is really about the fundamentals . . .not enough houses, and huge numbers of people wanting homes.” – Jenny Schuetz, Brookings Institution (Source Badger, 2022).

Housing prices have spiked over the last two years, with prices across the country increasing by 17% in 2020 alone. Nationwide, estimates of the housing shortage generally range between 1.5 and 3.8

million housing units, with some estimates identifying a shortfall of 6.8 million units. Prices will continue to climb until this shortage is addressed. Short-term considerations have compounded matters, including low interest rates and a labor shortage in the housing industry. Pandemic-related supply chain issues and the prevalence of stimulus monies, along with increased savings during the pandemic, have further complicated matters. The impacts are not just being felt in major metropolitan areas, but in medium-sized and smaller metropolitan areas as well (Badger 2019, 2022; Badger and Buit 2018, 2019; Boqkat-Lindell 2021; and Dougherty 2022). Franklin County is experiencing many of these national trends in a microcosm, though fortunately without the price extremes of many other metropolitan areas.

While regional home prices continue to climb (Lewis 2022), there are indications that the prices may have peaked and, in some areas, may even decline (NPR 2022, Thomson 2022, Zillow 2022). Average prices have escalated in the Hagerstown area with year over year sales 2022 up 15% through April (Lewis, 2022). At the same time, some analyses, including those by Moody's Analytics, indicate that in many areas housing is overpriced. For Chambersburg-Waynesboro, however, an equilibrium may have been achieved. In an analysis of most metropolitan areas in the U.S., Moody's Analytics calculations indicate that the Chambersburg-Waynesboro area is 2% overvalued as of the fourth quarter of 2021 (NPR 2022). Mark Zandi of Moody's Analytics expects prices to stay high as "homebuilders will eventually increase supply," particularly in areas with plenty of land and fewer zoning restrictions, but that "it's going to take a long time for them to catch up ... to the underlying demand that exists." (NPR 2022). Three signs indicate a stabilization of the housing market: rising interest rates, increasing inventory, and some indications that demand may be dampening after early summer 2022 (Thompson 2022).

Policy Considerations:

Housing Affordability. Housing affordability can be partially addressed with federal, state, and local programs and policies. A range of specific local government strategies, techniques, regulations, and policies are conducive to the construction of affordable housing, including multifamily housing units. These are more fully outlined in Part IV of the report, but are broadly related to:

- **Zoning** and the **land development review process**, both municipal functions where the County may provide outreach and assistance to municipalities, particularly with respect to reducing the amount of land zoned for exclusively single-family detached dwelling units.
- The **county comprehensive plan** and municipal comprehensive plans should have goals, objectives, and policies that address a wide range of housing types which meet the needs of various income levels and absorb a fair share of regional growth. Plans should have policies that encourage mixed uses, advocate for denser development, and identify areas for redevelopment, greater density, infill development or adaptive reuse.

Policy Considerations for Other Populations. Franklin County has a strong web of agencies and local non-profit organizations that work with state and federal entities and programs to address housing issues across several distinctive populations. The county should continue its support of these agencies and their collaborative efforts with stakeholder organizations.

Considerations of Fair Housing: “Franklin County is committed to furthering fair housing choice for all persons” and has information and resources on fair housing ([Franklin County 2022](#)). The Federal Fair Housing Act and the American with Disabilities Act provide much of the context for fair housing.

Other Considerations: The county should continue to monitor program and funding changes at the state and federal levels. The current administration released a *Housing Supply Action Plan* in May 2022 that seeks to ease the shortage of affordable housing through expand programming and funding (Ackerman and Friedman 2022).

Introduction

Overview

This housing assessment of Franklin County encompasses the following elements:

- Pertinent data related to demographics, employment and the economy, and housing that comes from both publicly available data sets and housing research organizations, including the Pen-Mar Association of Realtors.
- Public and non-profit housing-related community service organizations and programming.
- Input from leading housing stakeholders.
- Current conditions relating to emergency shelter grants and related programming, affordable housing, and housing for young professionals.

These charges were issued by the Franklin County Planning Department to the Center for Land Use and Sustainability (CLUS) at Shippensburg University.

How This Report is Organized and Leading Sources of Information

This report is presented in four parts.

Part I presents a general overview of the residents of Franklin County. It presents general demographic information such as population totals, age structure, race and ethnicity, disability status, income distributions (including poverty), household characteristics, and workforce characteristics. The data sources for nearly all this information are from the 2020 Decennial Census, the 2010 Decennial Census, and the 2019 ACS 5-Year Estimates.

Part II outlines the housing supply and the characteristics of housing. This includes general characteristics of the housing (value, age, type of structure, etc.), real estate market-related characteristics (sales price by year and type, average days on market, etc.), and interpolated information and other data (for example, the share of households that are burdened, evictions, and the homeless population). The information was extracted from the 2019 ACS 5-Year Estimates and housing research websites.

Part III examines the "housing ecosystem" in Franklin County. Leading stakeholders across the public, private, and non-profit sectors are identified and described, along with the leading housing-related programs and services. The leading issues as identified by key person interviews are introduced. Over a dozen individuals were interviewed.

Part IV provides an analysis and assessment of key issues related to homelessness, special populations, and affordable housing.

The Importance of Planning for Housing

“A decent home and a suitable living environment for every American family” – Housing Act of 1949 (quoted in Cullingworth and Caves 2009).

As noted in the Executive Summary, housing is central to American life as a shelter, a source of economic value, and a setting for living our daily lives. Quality of life depends on affordable and accessible housing, as well as the surrounding social, economic, and environmental setting. It is also important to local governments for both service demand and generating property tax revenue. Indeed, housing is the “biggest sector of the U.S. economy and the dominant land use in almost every American village, town, and city” (Landis and LeGates 2000:227).

Housing is also distinct from the market for many other goods. For example, with cars, if people cannot afford a new car, they can buy a used one that has “filtered down” to their level of affordability. Housing doesn’t filter down as well as other goods because some houses remain occupied by higher-income households, houses often must significantly decrease in price to be affordable by lower income groups and may be inadequate or need expensive repairs (Cullingworth and Caves 2009). Thus, the lack of filtering has implications for affordability.

In Pennsylvania, municipalities and counties that engage in planning “shall include a plan to meet the housing needs of present residents and those anticipated” (MPC 2022, Sect. 301.2.1) and “In preparing such plans, they shall include studies and analysis of housing” (MPC 2022, Sect. 301.2). This report is such a study and will be used to develop a future Strategic Housing Plan for Franklin County. In addition to the comprehensive plan, communities can use zoning codes, subdivision regulations, and building codes, along with other programming and funding, to influence housing generally.

Part I: Demographic Overview

Understanding the demographic characteristics and trends in a community enables an understanding of a community's changing needs for infrastructure, capital facilities, public services, schools, and, for this report, housing.

Growing Population

From 2010 to 2020, Franklin County was the thirteenth-fastest growing county in the Commonwealth, increasing from 149,618 to 155,932 people, a 4.2% increase. Much of this growth occurred along the I-81 corridor. In absolute terms, the greatest growth occurred in Greene Township (1,736), Chambersburg Borough (1,671), Washington Township (888), Antrim Township (885), Hamilton Township (586), and Southampton Township (579). In relative terms, the top seven communities with the greatest growth were Greene Township (10.4%), Chambersburg Borough (8.3%), Shippensburg Borough (Franklin County portion only) (8.1%), Washington Township (6.3%), Letterkenny Township (6.2%), and Antrim Township (5.9%). Some municipalities lost population during this time period. The three locations with the greatest percentage of population loss include Orrstown Borough, Quincy Township, and Mercersburg Borough. Table 1-1 shows the different townships and boroughs within Franklin County and their population change between 2010 and 2020.

Table 1-1. Population and Population Change, for County and Municipalities, 2010 - 2020

County / Municipality	2010 Census	2020 Census	Percent Change, 2010 to 2020
Franklin County	149,618	155,932	4.2%
Antrim Township	14,893	15,778	5.9%
Chambersburg Borough	20,232	21,903	8.3%
Fannett Township	2,548	2,483	-2.6%
Greencastle Borough	3,996	4,251	6.4%
Greene Township	16,700	18,436	10.4%
Guilford Township	14,531	14,627	0.7%
Hamilton Township	10,788	11,374	5.4%
Letterkenny Township	2,318	2,462	6.2%
Lurgan Township	2,151	2,207	2.6%
Mercersburg Borough	1,561	1,507	-3.5%
Metal Township	1,866	1,768	-5.3%
Mont Alto Borough	1,705	1,708	0.2%
Montgomery Township	6,116	5,740	-6.1%
Orrstown Borough	262	214	-18.3%
Peters Township	4,430	4,462	0.7%
Quincy Township	5,541	5,318	-4.0%
St. Thomas Township	5,935	5,917	-0.3%

Table 1-1. (cont.)

County / Municipality	2010 Census	2020 Census	Percent Change, 2010 to 2020
Shippensburg Borough (Franklin Co. only)	1,076	1,163	8.1%
Southampton Township	7,987	8,566	7.2%
Warren Township	369	328	-11.1%
Washington Township	14,009	14,897	6.3%
Waynesboro Borough	10,568	10,951	3.6%
Source: 2010 and 2020 Decennial Censuses.			

Age Structure

The population of Franklin County continues to age. The median age of Franklin County residents in 2019 was 41.6 years. Between 2010 and 2019, the percentage of the population aged 0–19 decreased by 2.1%, those aged 20–39 decreased by 0.4%, and those aged 40–64 decreased by 1.1%. In 2009, the population of those 65 and older was 24,679, which accounted for 16.5% of the population. In 2019, that number jumped to 31,211, accounting for nearly 20.1% of the population. This means that, as of 2019, 1 in 5 households within the county were 65 or older, as seen in Table 1-2.

Table 1-2. Population by Age Category, 2010 and 2019

Age Cohort	2010 Population	2010 Percentages	2019 Percentages (Est.)	2019 Percentages
0-19	39,644	26.5%	37,860	24.4%
20-39	34,922	23.3%	35,465	22.9%
40-64	50,373	33.7%	50,491	32.6%
65+	24,679	16.5%	31,211	20.1%
Total:	149,618	100.0%	155,027	100.0%
Median Age	40.2 years		41.6 years	
Sources: 2010 Decennial Census, 2019 ACS 5-Year Estimates				

Another method of visualizing the age and sex structure of a population is with a population profile. Figure 1-1 shows the age and sex structure of the county population in five-year cohorts by male (left) and female (right). The visualization allows one to easily see that the age 60 to 64 cohort, one of the "baby boom" cohorts, is the largest. It is also obvious that at age 65 and above, women outnumber men in each cohort. Cohort sizes over the last 20 years have been shrinking in size, reflecting fewer children being born.

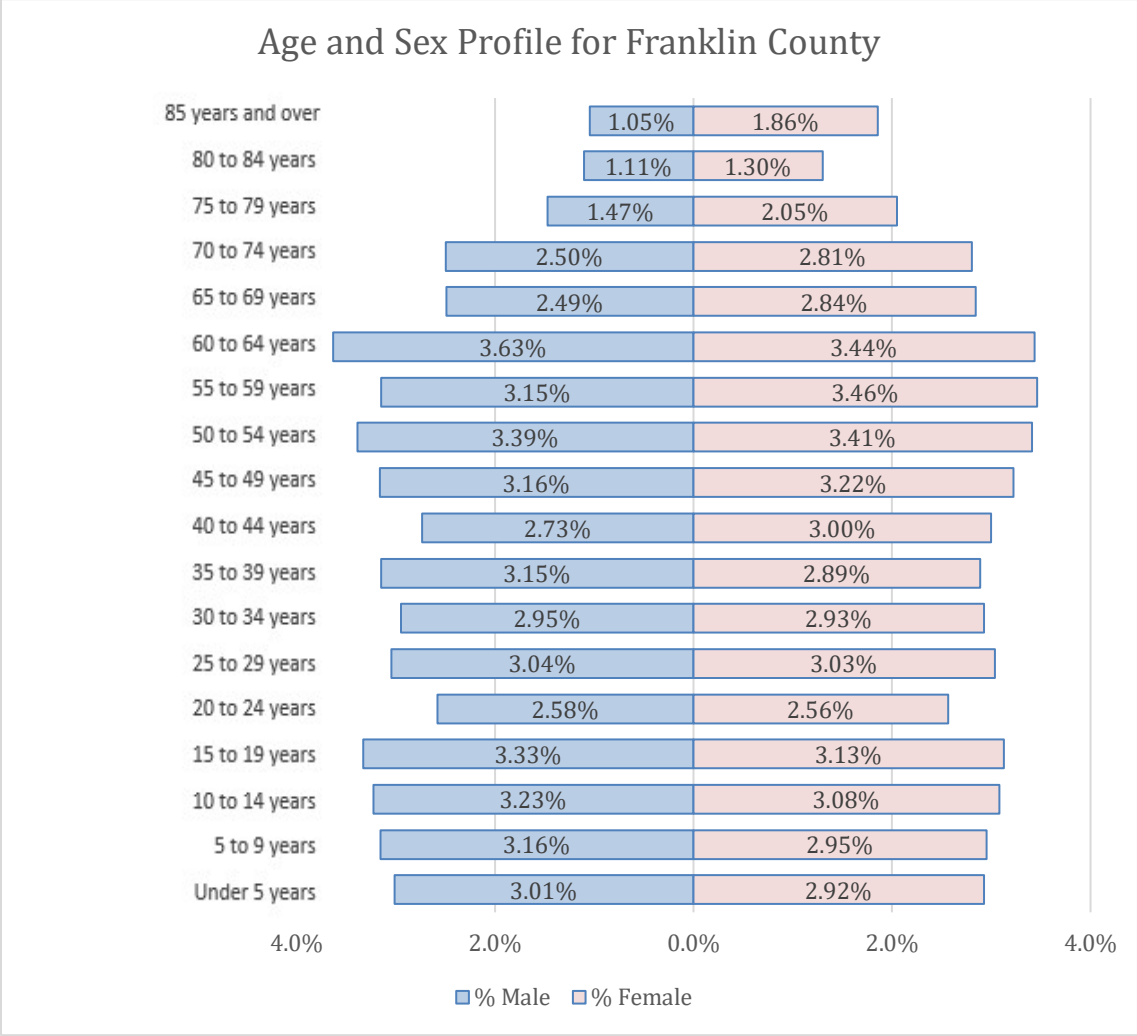


Figure 1-1. Age and Sex Profile for Franklin County, 2020. Source: 2020 ACS 5-Year.

Racial and Ethnic Diversity

Franklin County has become slightly more racially and ethnically diverse between the years 2010 and 2020. Table 1-3 captures some of these changes. In 2010, the non-Hispanic white population accounted for 92% of the population before dropping 5.7% to a total of 86.3% by 2020. The biggest absolute population increase was in the Hispanic community, which grew by 4,326, rising from 4.3% to 6.9%, an increase of 2.6%. As of 2020, in absolute terms, Chambersburg has the largest Hispanic population in the county, with 5,254 people of Hispanic or Latino ancestry or origin. This is almost one-half (48.8%) of the entire population of Hispanic and Latino ancestry or origin in the country. Altogether, 24% of Chambersburg’s population is of Hispanic or Latino ancestry or origin. The largest proportional change was in the number of people identified as two or more races, which jumped from 1.7% to 5.5%.

Table 1-3. Population by Race and Ethnicity, 2010 and 2020

Category	2010	2010 Percentage	2020	2020 Percentage
One Race	146,864	98.2%	146,999	94.3%
White alone	137,674	92.0%	134,524	86.3%
Black alone	4,700	3.1%	5,338	3.4%
AIAN alone	302	0.2%	488	0.3%
Asian alone	1,310	0.9%	1,442	0.9%
NHOPI alone	29	0.0%	52	0.0%
Some Other alone	2,849	1.9%	5,155	3.3%
Two or More Races	2,567	1.7%	8,543	5.5%
Total	149,618	100%	155,932	100%
Not Hispanic / Latino	143,180	95.7%	145,168	93.1%
Hispanic / Latino	6,438	4.3%	10,764	6.9%
Total	149,618	100.0%	155,932	100.0%

Source: 2010 Decennial Census, 2020 Decennial Census

*AIAN stands for American Indian or Alaska Native; NHOPI stands for Native Hawaiian or Pacific Islander

Population with Disabilities

As of 2019, Franklin County had a significant disabled population. The total number of disabilities was 40,492. Table 1-4 shows a breakdown of disabilities by type in the county. The numbers in the table may represent people with multiple disabilities. The significant disabled population reflects the need for accessible housing in the county. Notably over 1 in 4 disabilities is ambulatory and 1 in 5 is cognitive.

Table 1-4. Disability by Type

Type of Disability	Est. Count	Percentage of Disabilities
Hearing	6,435	15.9%
Vision	3,984	9.8%
Cognitive	8,133	20.1%
Ambulatory	10,490	25.9%
Self-Care	3,725	9.2%
Independent Living	7,725	19.1%
Some Other alone	40,492	100.0%

Source: 2019 ACS 5-Year Estimates

Households by Type

There is tremendous diversity in household composition and structure in the county. Table 1-5 gives a sense of this household diversity. Over half (55.5%) of the population are married couple householders, but a notable statistic is the number of single female householders. Single female householders comprise 24% of the population, and of that 24%, 13% are living alone. Male householders with no spouse or partner present made up 15.7% of the population, and cohabiting couples accounted for 6.5% of the population.

It is important at this point to distinguish between household, family, and family household. For the Census Bureau, there are slight but important definitional differences between a household and a family (U.S. Census Bureau 2022b). As per the Census Bureau these are defined as follows:

- A household “consists of all the people who occupy a housing unit.” Household include related family members and all the unrelated people. Households may be “family” and “non family.”
- A family household is a “household maintained by a householder who is in a family” (as defined below), and “includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there.”
 - A family “is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.”

Table 1-5. Households by Type, 2019

Category	Households	Margin of Error (+/-)	Each as Percentage of All Households
Total:	60,438	594	100.0%
Married-couple household:	33,550	801	55.5%
With own children under 18 years	11,468	583	19.0%
With no own children under 18 years	22,082	619	36.5%
Cohabiting couple household:	3,940	461	6.5%
With own children of the householder under 18 years	1,579	277	2.6%
With no own children of the householder under 18 years	2,361	382	3.9%
Female householder, no spouse or partner present:	13,483	691	22.3%
Living alone	8,282	512	13.7%
With own children under 18 years	2,689	435	4.4%
With relatives, no own children under 18 years	2,178	290	3.6%
With only non-relatives present	334	131	0.6%
Male householder, no spouse or partner present:	9,465	554	15.7%
Living alone	7,290	525	12.1%
With own children under 18 years	593	147	1.0%
With relatives, no own children under 18 years	1,223	222	2.0%
With only non-relatives present	359	126	0.6%
Source: 2019 ACS 5-Year Estimates.			

Median Household Income

The median household income for Franklin County as a whole is \$63,420, which is very close to the national average of \$64,994. Table 1-6 and Figure 1-3 compare the median household incomes of townships, boroughs, and the entire county. Of the boroughs, the lowest median household income was in Waynesboro at \$46,278, while the highest was in Greencastle at \$63,986. The average median household income for the boroughs as a whole was \$48,699 (Figure 1-2). For townships, the lowest median household income was in Fannett Township at \$53,019, while the highest was in Montgomery at \$80,515. The overall average median household income for townships in Franklin County was \$68,191, which is substantially higher than the average median for boroughs (\$55,421).

Table 1-6. Income in the Past 12 Months

County / Municipality	Household Median Income	Margin of Error (+/-)
Franklin County	63,420	1,761
Townships:		
Antrim	75,313	6,260
Fannett	53,019	5,586
Greene	74,260	4,923
Guilford	72,520	8,141
Hamilton	76,130	12,300
Letterkenny	72,188	8,299
Lurgan	61,719	8,480
Metal	62,604	14,610
Montgomery	80,515	7,034
Peters	75,581	24,940
Quincy	56,586	8,463
Southampton	65,082	14,025
St. Thomas	55,150	±462
Warren	76,250	33,017
Washington	65,946	5,504
Boroughs:		
Chambersburg	46,924	3,317
Greencastle	63,986	9,276
Mercersburg	51,333	13,118
Mont Alto	62,429	10,669
Orrstown	55,577	7,157
Shippensburg	61,420	1,991
Waynesboro	46,278	3,813
Source: 2020 ACS 5-Year Survey		

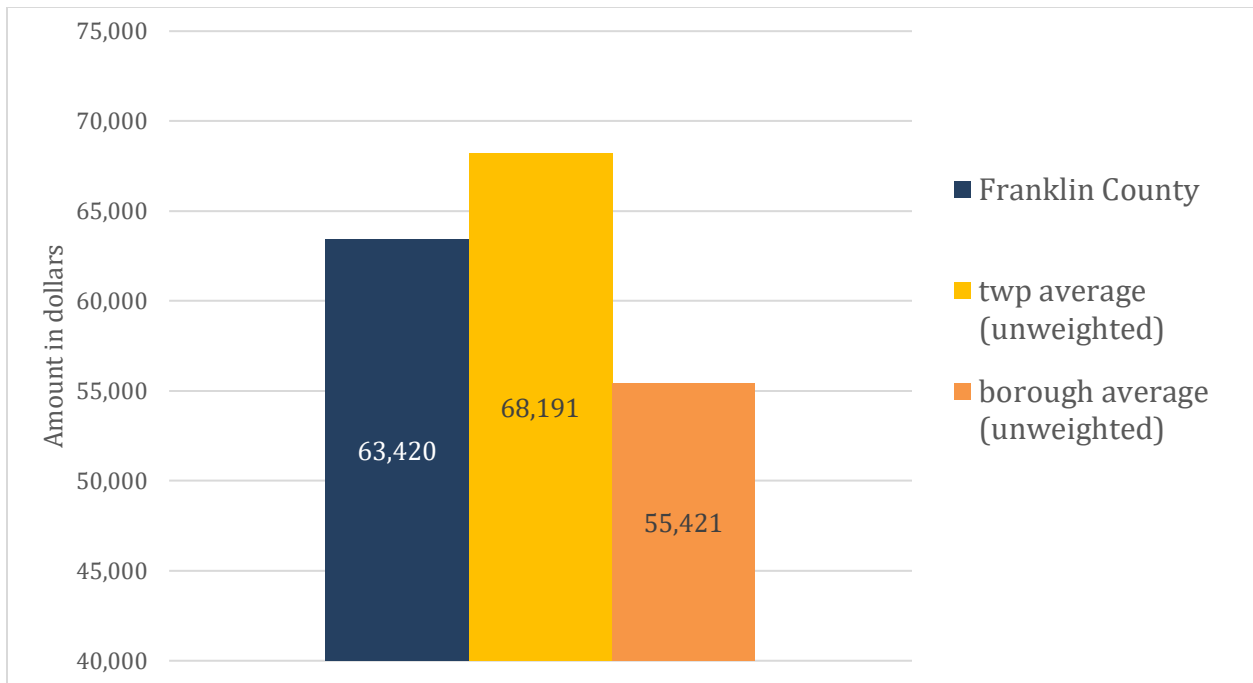


Figure 1-2. Comparison of Median Household Income by Municipality Type. Source: 2020 ACS 5 year.

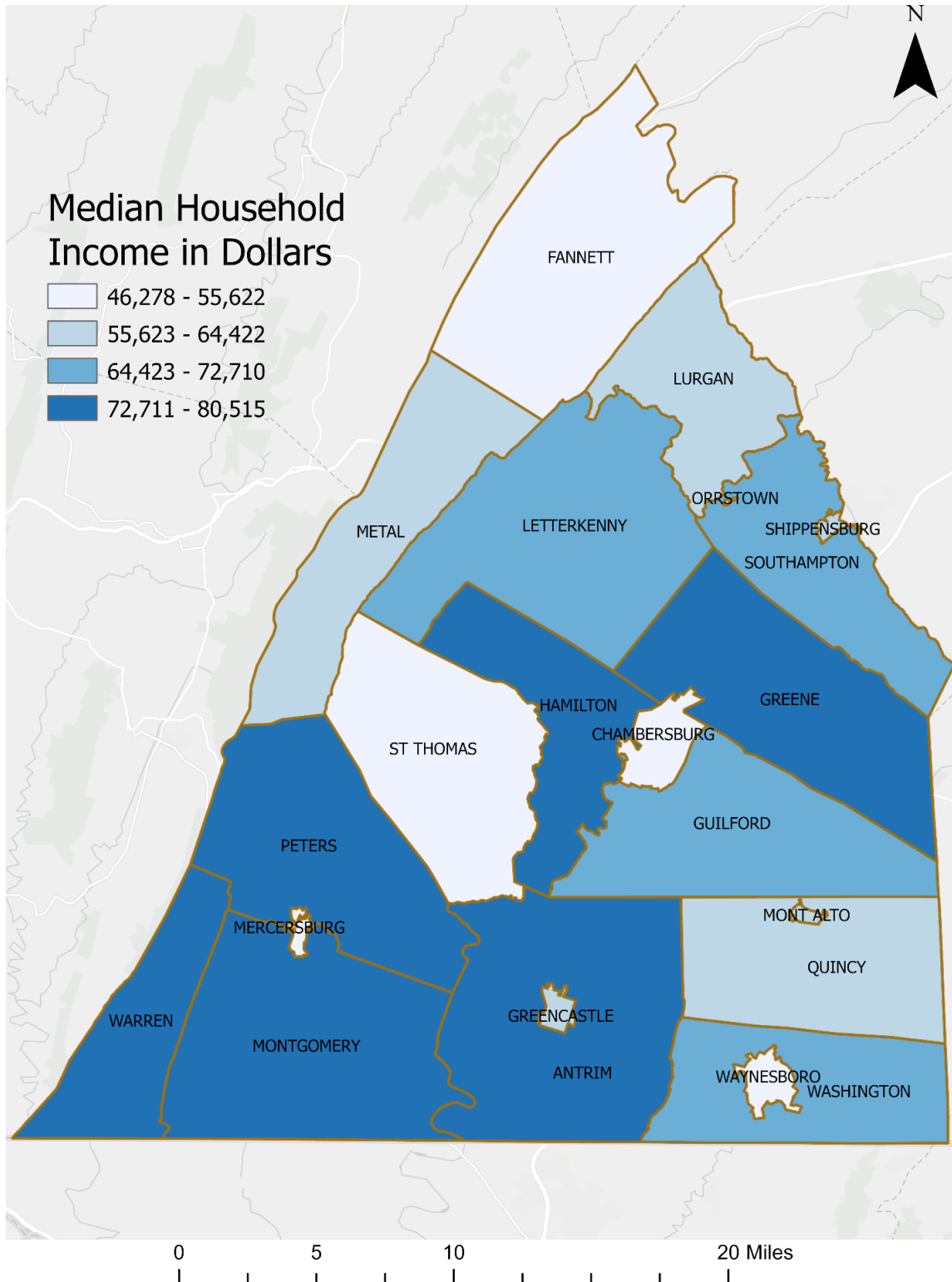


Figure 1-3. Median Household Income by Municipality, 2020. Source: 2020 Five Year ACS.

Household Income Distribution

Figure 1-4 shows the distribution of household incomes of Franklin County residents. The majority of households (62%) earned up to \$75,000, while 38% earned over that amount.

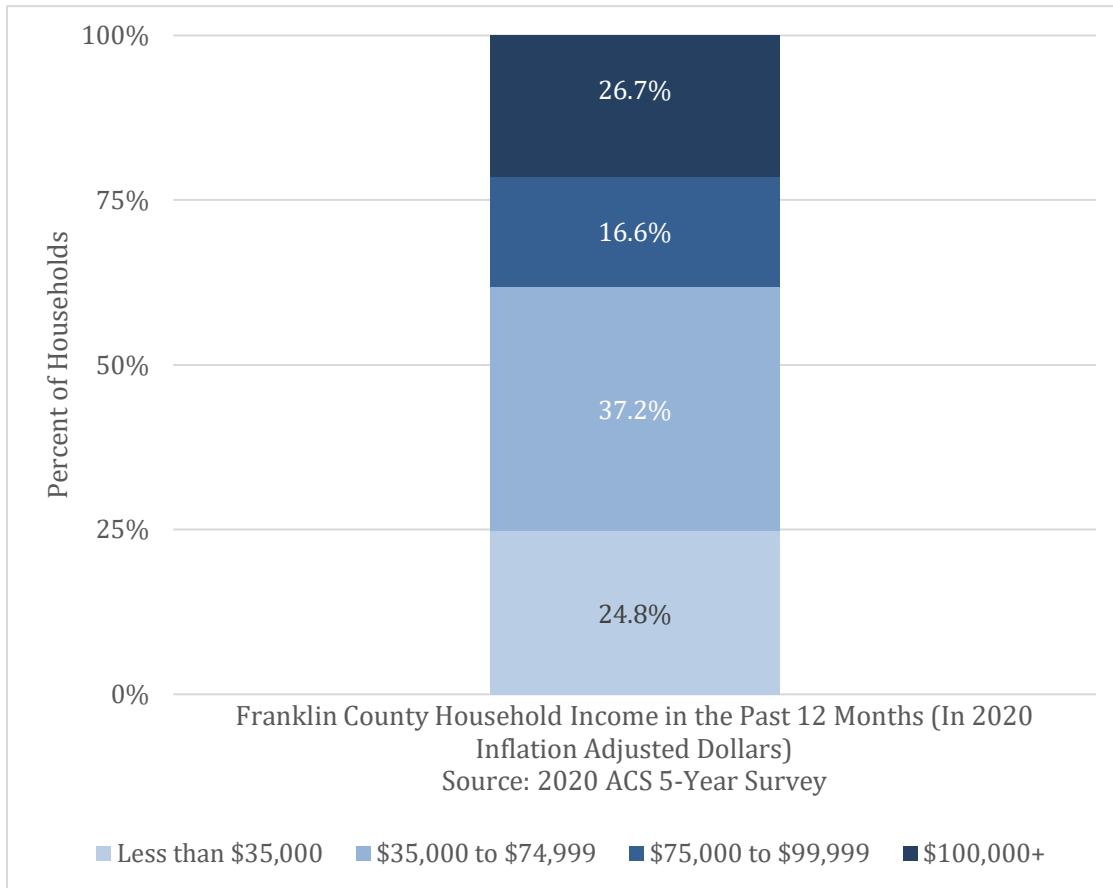


Figure 1-4. Household Income Distribution in the Past 12 Months.

Poverty Status

The population of Franklin County for which poverty status in the last 12 months could be determined, 8.9% were in poverty (2020). For households that own their housing, the percentage was only 2.4%, while for renters it was 12.2% (2019). Poverty rates vary widely across both townships and boroughs, ranging from a low of 3.5% in Montgomery Township to a high of 16.2% in Fannett Township. Older, larger boroughs (Waynesboro and Chambersburg) and remote townships (Metal and Fannett) have higher poverty rates (Table 1-7, Figure 1-5).

Table 1-7 Percentage of Population Below Poverty in the Last 12 Months

County / Municipality	Percent	Margin of Error (+/-)
Franklin County	8.9%	1.0%
Townships:		
Antrim	3.8%	1.9%
Fannett	16.2%	6.6%
Greene	7.2%	2.5%
Guilford	12.4%	6.1%
Hamilton	10.0%	4.8%
Letterkenny	8.2%	3.8%
Lurgan	9.8%	5.5%
Metal	13.4%	6.2%
Montgomery	3.5%	4.0%
Peters	5.9%	4.0%
Quincy	7.4%	4.1%
Southampton	7.8%	3.7%
St. Thomas	4.2%	2.1%
Warren	5.7%	5.6%
Washington	8.7%	4.6%
Boroughs:		
Chambersburg	12.5%	2.7%
Greencastle	4.0%	2.1%
Mercersburg	7.7%	3.7%
Mont Alto	13.2%	7.3%
Orrstown	4.8%	4.7%
Shippensburg	4.5%	4.2%
Waynesboro	15.4%	3.3%
Source: 2020 ACS 5-Year Survey		

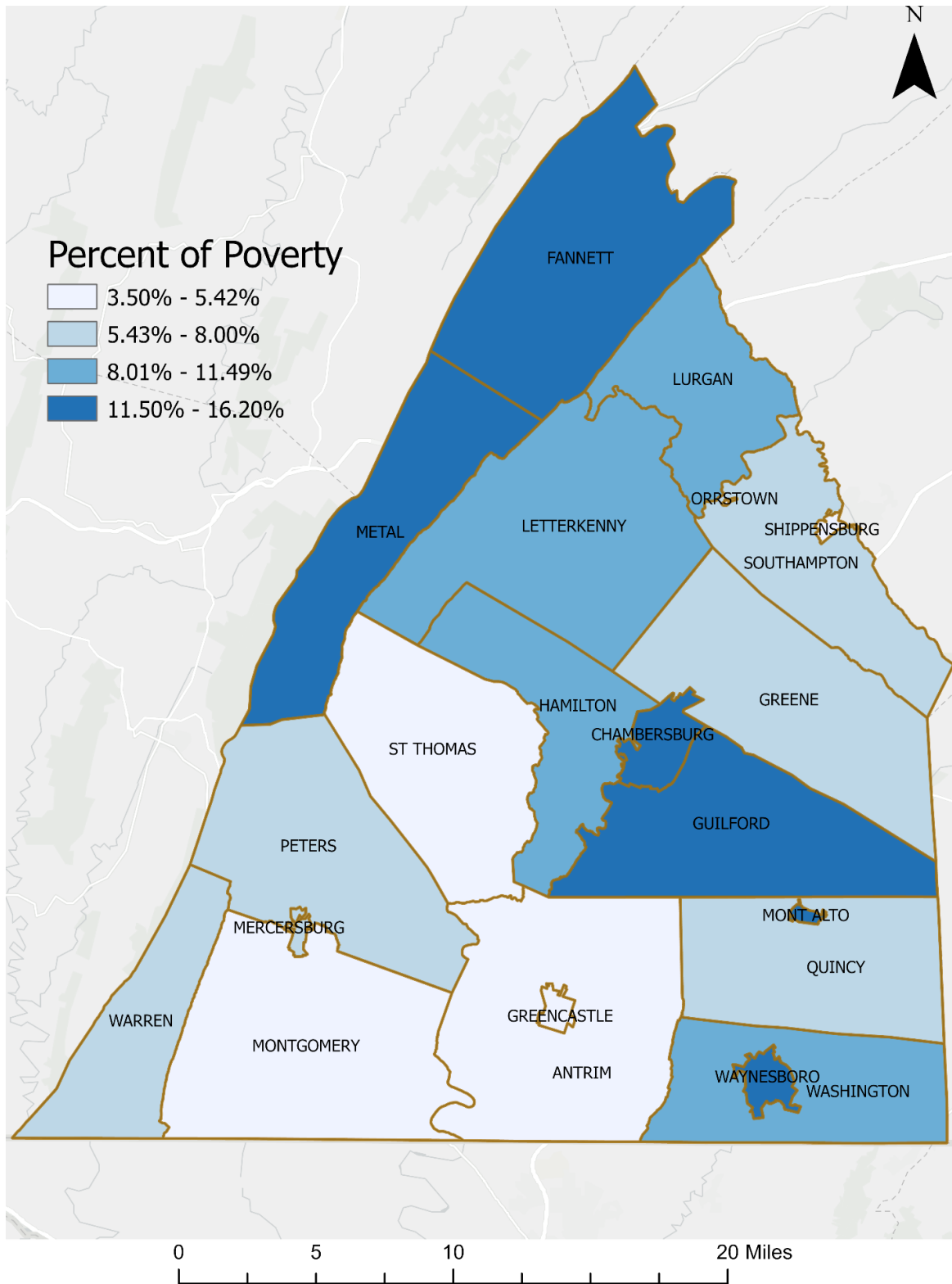


Figure 1-5. Percent of Population Below Poverty in Last 12 Months by Municipality, 2020. Source: 2020 Five-Year ACS.

Historical Population, Population Projections, and Projected Housing Demand

Population analyses and projections are a critical element in planning and decision-making for all communities, regardless of size. However, public officials and the public at large need to be aware of the limitations and implicit assumptions underlying all projections and forecasts, including those dealing with population.

Apart from the historical census numbers (Table 1-8) and the estimate of persons per dwelling unit (Table 1-9), the information below is based upon population projections. Projections are distinct from population estimates and forecasts. Projections are "conditional" or "if-then" statements that base measurements for future conditions on past trends. That is, past trends are extrapolated, or projected, into the future. Hence, projections are sometimes termed extrapolation techniques, and the underlying assumptions are proposed hypothetically. In the real world, conditions change (for example, birth and death rates vary, migration changes). Projections assume that the best predictor of the future is the immediate past.

In Table 1-8, there are four separate columns of projections each for 2030 and 2040. The reason there are four is to provide a range of possible projected outcomes based on widely accepted projection techniques. Each, of course, comes with its own set of assumptions.

Constant Proportion Approach: As applied here, adjusted Pennsylvania State Data Center (PaSDC 2012) projections for the 2030 and 2040 Franklin County populations are used as a foundation to derive municipal projections. These PaSDC projections for the county were determined using the cohort-component model that examines births, deaths, and migration. In cohort-component models, birth rates and death rates, which are relatively stable, are projected into the future. Net migration is also a component of such models, but net migration is more volatile. For the municipalities, each is assumed to represent the same share of the population in 2030 and 2040, respectively, that it did in 2020. For example, if Antrim Township comprises 10.12% of the county population in 2020, it is assumed to represent the same percentage in 2030 and 2040. The flaw in this method is that this process understates the growth of faster-growing municipalities (the more populous townships) while it tends to overestimate the growth of slower-growing municipalities (the majority of the boroughs).

Share of Growth Approach: The share of growth approach as applied here also uses the adjusted PaSDC county projection as a base for 2030 and 2040. For individual municipalities, growth is assumed to continue as it did as a share of the county's total growth. For example, from 2010 to 2020, Chambersburg grew by 1,580 people, which is 25.0% of the county's total growth (6,314 persons). Therefore, if the county grows as projected from 2020 to 2030 (7,397), it is assumed that Chambersburg will grow at the same rate. One limitation with this approach is that boroughs like Chambersburg are almost fully built out, so the population will not have as large a share as in earlier years.

Linear Extrapolation: Projections based on the linear curve technique are simple extrapolations. A constant absolute amount of population growth is assumed. That is, the number of people assumed to be moving into an area will be constant from year to year, i.e., 1000 people additionally each year. This number is arrived at by regressing past population data against time. The base period for calculating these projections is 1990 to 2020. The county population projected here is also a linear extrapolation from that time period. This projection does not use PaSDC projections as a constraint.

Geometric Extrapolation: Projections based on this curve technique, which is considered a complex extrapolation, assume a constant percentage growth rate each year. For example, the population is assumed to increase by 2.4% each year, with such growth compounded throughout the year. The base period for calculating these projections is 1990 to 2020. The county population projected here is also a geometric extrapolation from that time period. This projection does not use PaSDC projections as a constraint.

Housing Needs Projections, for 2030 and 2040: To project housing units, the projected population is divided by the gross number of people per structure in each municipality. Several assumptions are made. First, it is assumed that the number of people per structure, which is based on 2020 ACS Five-Year estimates, will remain the same for each municipality over time. Second, no adjustments are made for vacancy rates. Third, it doesn't consider housing units torn down, rebuilt, or simply replaced.

Analysis of Population Projections and Projected Housing Demand: Several observations and comments may be offered concerning the population (Table 1-8) and housing needs projections (Table 1-9).

For the county as a whole:

- For the county as a whole, using the most conservative overall approaches (the “constant proportion” and “share of growth” approaches), the overall projected population will be 163,329 in 2030 and 171,044 in 2040. This projection is based on adjustments to the PaSDC derived projections. This projection shows the greatest consistency between the recent growth trends (4.2% from 2010 to 2020) with projected growth (4.7% in each of the next two decades). This is the preferred projection for the county population.

At the municipal scale:

- Under all scenarios, growth in Franklin County, continuing a trend of the last several decades, will be greatest in absolute and percentage terms along the Interstate 81 corridor.
- At the municipal level, the range between four projection types is greater for some municipalities and much less for others, to illustrate:
 - For Waynesboro, for 2030, the range between the four projections is only 101.
 - For Antrim Township, for 2030, the range is 2,620. In the last several decades growth in Antrim Township has been volatile, with over 20% growth in the 1990 and under 6% in the 2010s.

- Boroughs, being largely built out, will grow more slowly than townships. Chambersburg, to a degree, is an exception as it does have some developable land remaining.
- Projections are least useful and ultimately least accurate for very small areas, so for the smallest municipalities, there is greater probability that actual growth will substantially deviate from projections. For example, the lowest value extrapolations for Orrstown and Mercersburg boroughs, and Warren Township are not realistic and inconsistent with the other projections.

For housing, as noted earlier, the future housing unit needs are simply based on projected population. That means availability of buildable land and factors such as zoning are not considered. These factors may place constraints on what is constructed (and how many people will live in the respective municipality). Maps of projected population and projected housing units are contained in Appendix IV.

Table 1-8. Recent Historical and Projected Populations for County and Municipalities. Lowest projections for each period noted in red, highest in blue.

County / Municipality	Historical Populations				2030 Projections				2040 Projections			
	1990 Census	2000 Census	2010 Census	2020 Census	Constant Proportion Approach	Share of Growth Approach	Linear Extrapolation	Geometric Extrapolation	Constant Proportion Approach	Share of Growth Approach	Linear Extrapolation	Geometric Extrapolation
Franklin County	121,082	129,313	149,618	155,932	*163,329	*163,329	170,200	173,335	*171,044	*171,044	182,686	189,749
Antrim Township	10,114	12,504	14,893	15,778	16,526	16,815	18,167	19,146	17,307	17,896	20,106	22,264
Chambersburg Borough	16,647	17,862	20,232	21,903	22,942	23,861	23,696	24,147	24,026	25,902	25,509	26,547
Fannett Township	2,327	2,370	2,548	2,483	2,601	2,407	2,594	2,598	2,724	2,327	2,658	2,669
Greencastle Borough	3,610	3,722	3,996	4,251	4,453	4,550	4,444	4,473	4,663	4,861	4,664	4,730
Greene Township	12,341	12,284	16,700	18,436	19,311	20,470	20,629	21,446	20,223	22,591	22,907	24,944
Guilford Township	11,922	13,100	14,531	14,627	15,321	14,739	15,931	16,148	16,045	14,857	16,886	17,349
Hamilton Township	7,462	8,949	10,788	11,374	11,914	12,061	13,037	13,676	12,476	12,777	14,394	15,812
Letterkenny Township	2,251	2,074	2,318	2,462	2,579	2,631	2,496	2,498	2,701	2,807	2,583	2,595
Lurgan Township	2004	2014	2,151	2,207	2,312	2,273	2,281	2,287	2,421	2,341	2,355	2,369
Mercersburg Borough	1,657	1,540	1,561	1,507	1,578	1,444	1,459	1,462	1,653	1,378	1,416	1,424
Metal Township	1,612	1,721	1,866	1,768	1,852	1,653	1,895	1,902	1,939	1,533	1,956	1,972
Mont Alto Borough	1,365	1,357	1,705	1,708	1,789	1,712	1,750	1,888	1,874	1,715	1,849	2,053
Montgomery Township	4,520	4,949	6,116	5,740	6,012	5,300	6,538	6,677	6,296	4,840	7,021	7,327
Orrstown Borough	208	231	262	214	224	158	241	240	235	99	246	245
Peters Township	4,088	4,251	4,430	4,462	4,674	4,499	4,633	4,645	4,894	4,539	4,763	4,788
Quincy Township	5,750	5,846	5,541	5,318	5,570	5,057	5,214	5,221	5,833	4,784	4,893	5,072
St. Thomas Township	5,816	5,775	5,935	5,917	6,198	5,896	5,977	5,977	6,490	5,874	6,022	6,025
Shippensburg Borough (Franklin Co. only)	1,071	1,119	1,076	1,163	1,218	1,265	1,165	1,166	1,276	1,371	1,189	1,190
Southampton Township	5376	6138	7,987	8,566	8,972	9,244	9,871	10,441	9,396	9,952	11,013	12,327
Warren Township	310	334	369	328	344	280	358	358	360	230	366	368
Washington Township	11,082	11,559	14,009	14,897	15,604	15,937	16,361	16,749	16,341	17,022	17,750	18,659
Waynesboro Borough	9,581	9,614	10,568	10,951	11,470	11,400	11,445	11,501	12,012	11,868	11,950	12,086

Table 1-9. Housing Needs Projections for 2030 and 2040, as Derived.

County / Municipality	2020		2030 Projections			2040 Projections			
	Estimated Existing Housing Units, 2020 (5 Year ACS)	Gross Average Persons per Unit, 2020	Projected Population (Constant Proportion Approach)	Proj. # of Housing Units (Projected Population Divided by Gross Avg. Persons per Unit)	Projected Net No. of Units Needed in 2030, Less Existing Units	Projected Population (Constant Proportion Approach)	Proj. # of Housing Units (Projected Population Divided by Gross Avg. Persons per Unit)	Projected Net No. of Units Needed in 2020, Less Existing Units	Projected Net No. of Units Needed in 2040, Less Projected No. for 2030
Franklin County	65,808	2.37	163,329	68,930	3,122	171,044	72,186	6,378	3,256
Antrim Township	5,914	2.67	16,526	6,195	281	17,307	6,487	573	293
Chambersburg Boro.	9,705	2.26	22,942	10,165	460	24,026	10,646	941	480
Fannett Township	1,251	1.98	2,601	1,310	59	2,724	1,372	121	62
Greencastle Borough	1,705	2.49	4,453	1,786	81	4,663	1,870	165	84
Greene Township	7,948	2.32	19,311	8,325	377	20,223	8,718	770	393
Guilford Township	6,507	2.25	15,321	6,816	309	16,045	7,138	631	322
Hamilton Township	4,197	2.71	11,914	4,396	199	12,476	4,604	407	208
Letterkenny Township	995	2.47	2,579	1,042	47	2,701	1,091	96	49
Lurgan Township	804	2.75	2,312	842	38	2,421	882	78	40
Mercersburg Borough	832	1.81	1,578	871	39	1,653	913	81	41
Metal Township	968	1.83	1,852	1,014	46	1,939	1,062	94	48
Mont Alto Borough	717	2.38	1,789	751	34	1,874	786	69	35
Montgomery Twp.	2,477	2.32	6,012	2,595	118	6,296	2,717	240	123
Orrstown Borough	145	1.48	224	152	7	235	159	14	7
Peters Township	1,923	2.32	4,674	2,014	91	4,894	2,109	186	95
Quincy Township	1,927	2.76	5,570	2,018	91	5,833	2,114	187	95
St. Thomas Township	2,229	2.65	6,198	2,335	106	6,490	2,445	216	110
Shippensburg Boro	640	1.82	1,218	670	30	1,276	702	62	32
Southampton Twp.	3440	2.49	8,972	3,603	163	9,396	3,773	333	170
Warren Township	163	2.01	344	171	8	360	179	16	8
Washington Township	6,482	2.30	15,604	6,789	307	16,341	7,110	628	321
Waynesboro Borough	4,839	2.26	11,470	5,069	230	12,012	5,308	469	239

Occupation, Employment, and Income

Housing affordability in an area is obviously contingent upon household and family incomes as well as the occupations from which those incomes are derived. Tables 1-10a and 1-10b provide information about income distribution, mean income, social security income, retirement income, and other social assistance income for households and families respectively.

Table 1-10a. Household Income and Benefits (in 2010 inflation adjusted dollars)

<i>Income and Benefits (in 2010 inflation adjusted dollars)</i>	<i>Estimate</i>	<i>Margin of Error (+/-)</i>	<i>Percent</i>
HOUSEHOLDS, TOTAL	58,290	583	100.0%
Less than \$10,000	2,683	341	4.6%
\$10,000 to \$14,999	2,938	384	5.0%
\$15,000 to \$24,999	6,375	439	10.9%
\$25,000 to \$34,999	6,806	504	11.7%
\$35,000 to \$49,999	9,686	621	16.6%
\$50,000 to \$74,999	12,708	639	21.8%
\$75,000 to \$99,999	7,998	493	13.7%
\$100,000 to \$149,999	6,427	500	11.0%
\$150,000 to \$199,999	1,477	237	2.5%
\$200,000 or more	1,192	189	2.0%
Median household income (dollars)	\$51,035	1,098	
Mean household income (dollars)	\$63,104	1,560	
With earnings	45,274	714	77.7%
Mean earnings (dollars)	\$61,904	1,269	
With Social Security	18,338	467	31.5%
Mean Social Security income (dollars)	\$15,273	387	
With retirement income	14,136	572	24.3%
Mean retirement income (dollars)	\$21,796	1,192	
With Supplemental Security Income	1,831	251	3.1%
Mean Supplemental Security Income (dollars)	7,564	616	
With cash public assistance income	1,189	234	2.0%
Mean cash public assistance income (dollars)	2,798	675	
With Food Stamp/SNAP benefits in the past 12 months	2,924	325	5.0%
Source: 2020 5-Year ACS Estimates.			

Table 1-10b. Family Income and Benefits (in 2010 inflation adjusted dollars)

Income and Benefits (in 2010 inflation adjusted dollars)	Estimate	Margin of Error (+/-)	Percent
FAMILIES, TOTAL	39,902	787	100.0%
Less than \$10,000	1,023	229	2.6%
\$10,000 to \$14,999	634	177	1.6%
\$15,000 to \$24,999	2,685	340	6.7%
\$25,000 to \$34,999	4,034	392	10.1%
\$35,000 to \$49,999	6,599	507	16.5%
\$50,000 to \$74,999	9,897	631	24.8%
\$75,000 to \$99,999	6,662	413	16.7%
\$100,000 to \$149,999	5,946	483	14.9%
\$150,000 to \$199,999	1,330	229	3.3%
\$200,000 or more	1,092	174	2.7%
Median family income (dollars)	\$61,410	1,620	
Mean family income (dollars)	\$74,078	2,253	
Per capita income (dollars)	\$25,307	635	
Nonfamily households	18,388	784	46.1%
Median nonfamily income (dollars)	28,679	1,847	
Mean nonfamily income (dollars)	\$36,643	1,367	
Median earnings for workers (dollars)	\$28,837	786	
Median earnings for male full-time, year-round workers (dollars)	\$43,223	994	
Median earnings for female full-time, year-round workers (dollars)	\$32,008	649	
Source: 2020 5-Year ACS Estimates.			

Occupational and employment data from the American Community Survey (Table 1-11) provide information sampled from persons living in Franklin County, including those who work outside the county. It is also important to note that industry is the type of activity at a person's place of work; occupation is the kind of work a person does to earn a living; and class of worker categorizes people according to the type of ownership of the employing organization.

Table 1-11. American Community Survey Estimates of Employment of Franklin County Residents by Occupation and Industry

Label	Estimated No.	Margin of Error (+/-)	Percentage	Percent MOE
Civilian employed population 16 years and over	74,494	955		
OCCUPATION				
Management, business, science, and arts occupations	21,476	877	30.5%	1.3
Service occupations	10,833	555	15.4%	0.8
Sales and office occupations	16,489	811	23.4%	1.0
Natural resources, construction, and maintenance occupations	8,345	635	11.8%	0.9
Production, transportation, and material moving occupations	13,351	688	18.9%	0.9
INDUSTRY				
Agriculture, forestry, fishing and hunting, and mining	1,983	347	2.8%	0.5
Construction	5,889	531	8.4%	0.7
Manufacturing	11,155	714	15.8%	1.0
Wholesale trade	1,818	298	2.6%	0.4
Retail trade	8,632	587	12.2%	0.8
Transportation and warehousing, and utilities	3,275	411	4.6%	0.1
Information	1,284	262	1.8%	0.0
Finance and insurance, and real estate and rental and leasing	3,590	339	5.1%	0.1
Professional, scientific, and management, and administrative and waste management services	4,663	422	6.6%	0.6
Educational services, and health care and social assistance	15,527	68	22.0%	1.0
Arts, entertainment, and recreation, and accommodation and food services	4,339	439	6.2%	0.6
Other services, except public administration	3,934	366	5.6%	0.5
Public administration	4,405	493	6.2%	0.7
Source: 2020 5-Year ACS Estimates				

Table 1-12a provide information about employment by industry (type of activity as a person’s place of work) for Franklin County and for Pennsylvania. The data is provided by the Center for Workforce Information and Analysis (2022) originating from the U.S. Bureau of Labor Statistics. This data references jobs in Franklin County, regardless of where the worker resides. Also provided are average salaries by industry. The data reveals the prominence of transportation and warehousing in the county, as well as agriculture, when compared to the state employment profile. Table 1-12b shows employment by employer type (public sector level of government and private sector). Proportionally, Franklin County has double the federal employment of the state at large. Much of this federal employment is due to the prominence of Letterkenny Army Depot.

Entry level and average wages by occupational category for the county and state are provided in Table 1-13. An examination of salaries for some occupational categories reveals income levels that are problematic in terms of housing affordability. For example, for “Food Preparation & Serving Related” average annual wages are \$26,260 and for “Personal Care & Service” it is only \$29,500.

The Center for Workforce Information and Analysis provides sample data drawn from several surveys that estimate occupational wages for jobs in Franklin County, including hourly wage and salary range information for entry-level, experienced, and mid-range employees. The Center provides this for a comprehensive list of over 300 occupational titles. Table 1-14 provides information for a selected group of common occupations. Housing affordability would very likely be an issue for people employed in these occupations, especially if they live in single-person households.

Table 1-12a. Industrial Employment and Wages based on 2021 Annual Averages for Franklin County and Pennsylvania

NAICS Code	Industry	Employment - Franklin Co.	Employment - Penna.	Location Quotient	Employment % - Franklin Co.	Employment % - Penna.	Establishments - Franklin Co.	County Avg. Wage	State Avg. Wage
	Total, All Industries	57,768	5,650,131	1.00	100.0%	100.0%	3,373	\$49,287	\$64,698
11	Agriculture, Forestry, Fishing and Hunting	1,231	26,286	4.58	2.1%	0.5%	107	\$37,912	\$40,385
21	Mining, Quarrying, and Oil & Gas	ND	21,095	ND	ND	0.4%	8	ND	\$93,190
22	Utilities	ND	33,677	ND	ND	0.6%	21	ND	\$104,954
23	Construction	2,376	262,659	0.88	4.1%	4.6%	312	\$53,553	\$72,863
31-33	Manufacturing	8,883	544,309	1.60	15.4%	9.6%	208	\$62,116	\$69,399
42	Wholesale Trade	1,253	204,747	0.60	2.2%	3.6%	130	\$51,066	\$91,617
44-45	Retail Trade	7,295	596,656	1.20	12.6%	10.6%	434	\$32,206	\$35,155
48-49	Transportation and Warehousing	7,274	325,678	2.18	12.6%	5.8%	167	\$51,823	\$54,663
51	Information	215	89,337	0.24	0.4%	1.6%	37	\$56,128	\$112,642
52	Finance and Insurance	1,059	266,547	0.39	1.8%	4.7%	144	\$75,011	\$110,319
53	Real Estate and Rental and Leasing	351	64,086	0.54	0.6%	1.1%	93	\$43,638	\$69,673
54	Professional and Technical Services	1,721	375,149	0.45	3.0%	6.6%	240	\$69,163	\$108,778
55	Management of Companies and Enterprises	328	137,811	0.23	0.6%	2.4%	17	\$73,416	\$146,979
56	Administrative and Waste Services	3,284	298,293	1.08	5.7%	5.3%	166	\$36,905	\$45,867
61	Educational Services	3,592	462,280	0.76	6.2%	8.2%	75	\$52,706	\$63,829
62	Health Care and Social Assistance	8,852	1,044,949	0.83	15.3%	18.5%	473	\$57,959	\$58,612
71	Arts, Entertainment, and Recreation	631	82,825	0.75	1.1%	1.5%	43	\$17,198	\$39,464
72	Accommodation and Food Services	4,083	397,869	1.00	7.1%	7.0%	289	\$18,588	\$22,075
81	Other Services (Except Public Administration)	1,818	184,954	0.96	3.1%	3.3%	350	\$30,102	\$40,489
92	Public Administration	3,139	230,925	1.33	5.4%	4.1%	60	\$65,833	\$67,428
	Total, Suppressed Local Industries	383			0.7%		29		

Source: Center for Workforce Information and Analysis, Penna. Dept. of Labor and Industries.
<https://www.workstats.dli.pa.gov/Documents/County%20Profiles/Franklin%20County.pdf>

Table 1-12b. Employment and Wages, by Employer Type (Public Sector vs. Private Sector) for Franklin County and Pennsylvania

Category	Employment - Franklin Co.	Employment - Penna.	Location Quotient	Employment % - Franklin Co.	Employment % - Penna.	Establishments - Franklin Co.	County Avg. Wage	State Avg. Wage
Total, All Ownership	57,768	5,650,131	1.00	100.0%	100.0%	3,373	\$49,287	\$64,698
Private Ownership	50,347	4,998,581	0.99	87.2%	88.5%	3,195	\$47,709	\$64,743
Federal Ownership	2,269	98,915	2.24	3.9%	1.8%	44	\$77,484	\$82,423
State Ownership	824	126,265	0.64	1.4%	2.2%	18	\$57,961	\$67,722
Local Ownership	4,328	426,370	0.99	7.5%	7.5%	117	\$51,208	\$59,170

Source: Center for Workforce Information and Analysis, Penna. Dept. of Labor and Industries.

Table 1-13. Occupational Wages, 2021 Annual Averages for Franklin County and Pennsylvania

SOC Code	Major Occupational Group	Entry-Level Wage - Franklin Co.	Entry-Level Wage - Penna.	Avg. Wage - Franklin Co.	Average Wage - Penna.
00-0000	Total, All Occupations	\$25,220	\$25,950	\$49,190	\$55,490
11-0000	Management	\$50,300	\$57,920	\$104,690	\$120,590
13-0000	Business & Financial Operations	\$45,090	\$45,760	\$75,600	\$78,910
15-0000	Computer & Mathematical	\$48,230	\$48,230	\$86,370	\$87,530
17-0000	Architecture & Engineering	\$52,160	\$51,520	\$78,220	\$84,720
19-0000	Life, Physical & Social Science	\$42,300	\$41,600	\$63,750	\$74,920
21-0000	Community & Social Services	\$30,700	\$32,330	\$48,320	\$49,900
23-0000	Legal	\$36,870	\$46,450	\$77,910	\$101,960
25-0000	Education, Training & Library	\$29,960	\$31,870	\$60,030	\$66,170
27-0000	Arts, Design, Entertainment, Sports & Media	\$27,460	\$28,750	\$48,550	\$55,050
29-0000	Healthcare Practitioners & Technical	\$41,360	\$42,370	\$87,860	\$84,800
31-0000	Healthcare Support	\$24,730	\$24,070	\$33,730	\$31,720
33-0000	Protective Service	\$29,820	\$26,920	\$49,930	\$52,360

Table 1-13. (cont.)

SOC Code	Major Occupational Group	Entry-Level Wage - Franklin Co.	Entry-Level Wage - Penna.	Avg. Wage - Franklin Co.	Average Wage - Penna.
35-0000	Food Preparation & Serving Related	\$18,620	\$18,930	\$26,260	\$27,190
37-0000	Building & Grounds Cleaning & Maintenance	\$21,820	\$22,980	\$31,360	\$32,680
39-0000	Personal Care & Service	\$19,340	\$19,650	\$29,500	\$31,280
41-0000	Sales & Related	\$20,780	\$21,060	\$38,570	\$43,410
43-0000	Office & Administrative Support	\$26,880	\$27,930	\$40,530	\$42,970
45-0000	Farming, Fishing & Forestry	\$26,330	\$23,240	\$36,130	\$36,900
47-0000	Construction & Extraction	\$33,920	\$35,470	\$49,340	\$56,870
49-0000	Installation, Maintenance & Repair	\$35,050	\$32,850	\$52,250	\$52,840
51-0000	Production	\$29,450	\$28,510	\$43,290	\$43,470
53-0000	Transportation & Material Moving	\$27,000	\$25,330	\$39,310	\$39,450

Source: Center for Workforce Information and Analysis, Penna. Dept. of Labor and Industries.

Table 1-14. Estimated Wage Rates for Selected Occupations in Franklin County

Occupational Title	Average Hourly Wage (\$)	Average Annual Wage (\$)	Median Annual Wage (\$)	Entry Level Annual Wage (\$)	Experienced Level Annual Wage (\$)	Mid Range Annual Wage (\$)		
							to	
Bartenders	12.40	25,790	22,420	17,420	29,950	17,630	to	28,980
Fast Food & Counter Workers	11.16	23,220	22,610	17,980	25,900	18,290	to	25,100
Cashiers	11.15	23,190	22,730	18,730	25,390	18,890	to	26,530
Childcare Workers	11.74	24,410	22,980	19,850	26,740	22,300	to	28,600
Waiters & Waitresses	12.76	26,550	23,270	17,580	30,980	17,930	to	29,950
Hairdressers, Hairstylists & Cosmetologists	16.11	33,510	27,230	18,620	42,220	18,120	to	45,980
Retail Salespersons	14.69	30,550	27,540	20,820	35,360	22,990	to	31,430
Janitors & Cleaners	14.04	29,210	28,520	21,390	33,080	22,480	to	34,740
Bus Drivers, School	15.08	31,360	29,010	20,950	37,350	22,280	to	38,080
File Clerks	16.05	33,390	29,880	28,740	38,570	29,090	to	36,210
Data Entry Keyers	16.54	34,400	33,930	26,810	38,610	28,820	to	37,720
Secretaries	18.31	38,080	37,250	27,020	43,540	29,880	to	46,960
Construction Laborers	20.19	41,990	37,700	31,180	47,330	35,950	to	47,290
Welding, Soldering & Brazing Machine Operators	20.69	43,040	38,370	29,840	49,640	30,010	to	56,570
Security Guards	17.85	37,120	39,400	27,160	43,370	30,490	to	44,220
Heavy & Tractor-Trailer Truck Drivers	23.93	49,770	48,450	37,440	56,090	39,010	to	62,410
Elementary School Teachers	*	67,680	63,340	52,950	75,420	60,670	to	76,900

Source: Center for Workforce Information and Analysis, Penna. Dept. of Labor and Industries.

Part II: Housing Supply / Inventory

This section presents the leading characteristics and dimensions of the county’s housing stock. The information in this section is derived from several sources, most notably the American Community Survey, the Pen Mar Association of Realtors, and non-profit research centers.

Within the subsection of census-related statistics, information is further organized as follows:

- Occupancy, tenure, and general structural information
- Owner-occupied housing information
- Renter-occupied housing information
- Other structural characteristics

The housing characteristics in this subsection are as per estimates from the U.S. Census Bureau’s American Community Survey, including the 2019 ACS Five-Year Estimates, the 2020 ACS Five-Year Survey, and both the 2010 and 2020 decennial censuses. As noted with the population data in Part I, survey data is sample data that consists of estimates. These estimates are usually presented with a margin of error and a percent margin of error. In some cases, the margin of error (+ / -) is presented in these tables.

Occupancy, Tenure, and Structural Information

Occupancy

Of the more than 65,000 housing units in Franklin County, 92.3% of housing units are occupied (Table 2-1). The county has a higher rate of owner occupancy than the state at large (88.8%). Of all the occupied units, 71.2% are owner-occupied and 28.8% are renter-occupied (Table 2-2). The share of units owner-occupied is also slightly higher than the state average of 68.9%. Owner-occupied households are a miniscule 0.14 people, larger than renter-occupied units and similar to statewide household sizes.

Table 2-1. Housing Occupancy

<i>HOUSING OCCUPANCY</i>	<i>Estimate</i>	<i>Percent</i>	<i>Margin of Error (+/-)</i>	<i>State-Wide Percent</i>
Total housing units	65,503	100.0%	119	n/a
Occupied housing units	60,438	92.3%	594	88.8%
Vacant housing units	5,065	7.7%	611	11.2%
Homeowner vacancy rate	1.7	(X)	0.5	(X)
Rental vacancy rate	3.7	(X)	1.2	(X)
Source: 2019 ACS Five-Year Estimates				

Table 2-2. Housing Tenure and Average Household Size

HOUSING TENURE	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Occupied housing units	60,438	100%	594	n/a
Owner-occupied	43,021	71.2%	711	68.9%
Renter-occupied	17,417	28.8%	771	31.1%
Average household size of owner-occupied unit	2.58	(X)	0.04	2.56
Average household size of renter-occupied unit	2.34	(X)	0.08	2.20

Source: 2019 ACS 5-Year Estimates.

Total housing, vacancy status, and owner-occupied and renter-occupied housing units are all presented both in absolute and in proportional terms in Table 2-3. The municipalities with the largest numbers of owner-occupied units are Greene (5,251), Antrim (4,783), and Guilford (4,736) townships. The municipalities with the largest numbers of renter-occupied units are Chambersburg (5,179), Waynesboro (2,315) and Greene Township (2,047).

Table 2-3. Housing Units by Occupancy and Tenure for Franklin County and All Municipalities

County / Municipality	Total Units	Occupied Units	Vacant Units	Vacancy Rate	No. of Owner Occupied Units	Owner-Occupied Units as a % of All Occupied	No. of Renter Occupied Units	Renter Occupied Units as a % of All Occupied Units	% of County Occupied Units
Franklin County	65,808	61,617	4,191	6.4%	43,688	70.9%	17,929	29.1%	100.0%
Townships:									
Antrim	5,914	5,686	228	3.9%	4,783	84.1%	903	15.9%	9.2%
Fannett	1,251	1,072	179	14.3%	802	74.8%	270	25.2%	1.7%
Greene	7,948	7,298	650	8.2%	5,251	72.0%	2,047	28.0%	11.8%
Guilford	6,507	6,171	336	5.2%	4,736	76.7%	1,435	23.3%	10.0%
Hamilton	4,197	4,102	95	2.3%	3,380	82.4%	722	17.6%	6.7%
Letterkenny	995	940	55	5.5%	803	85.4%	137	14.6%	1.5%
Lurgan	804	722	82	10.2%	625	86.6%	97	13.4%	1.2%
Metal	968	761	207	21.4%	601	79.0%	160	21.0%	1.2%
Montgomery	2,477	2,108	369	14.9%	1,836	87.1%	272	12.9%	3.4%
Peters	1,923	1,721	202	10.5%	1,400	81.3%	321	18.7%	2.8%
Quincy	1,927	1,927	0	0.0%	1,287	66.8%	640	33.2%	3.1%
Southampton	3,440	3,319	121	3.5%	2,761	83.2%	558	16.8%	5.4%
St. Thomas	2,229	2,181	48	2.2%	1,760	80.7%	421	19.3%	3.5%
Warren	163	132	31	19.0%	115	87.1%	17	12.9%	0.2%
Washington	6,482	5,887	595	9.2%	4,685	79.6%	1,202	20.4%	9.6%
Boroughs:									
Chambersburg	9,705	9,235	470	4.8%	4,056	43.9%	5,179	56.1%	15.0%

Table 2-3. (cont.)

County / Municipality	Total Units	Occupied Units	Vacant Units	Vacancy Rate	No. of Owner Occupied Units	Owner-Occupied Units as a % of All Occupied	No. of Renter Occupied Units	Renter Occupied Units as a % of All Occupied Units	% of County Occupied Units
Greencastle	1,705	1,598	107	6.3%	1,066	66.7%	532	33.3%	2.6%
Mercersburg	832	776	56	6.7%	416	53.6%	360	46.4%	1.3%
Mont Alto	717	684	33	4.6%	465	68.0%	219	32.0%	1.1%
Orrstown	145	128	17	11.7%	90	70.3%	38	29.7%	0.2%
Shippensburg	640	598	42	6.6%	514	86.0%	84	14.0%	1.0%
Waynesboro	4,839	4,571	268	5.5%	2,256	49.4%	2,315	50.6%	7.4%

Source: 2020 ACS 5-Year Survey

General Structural Information for Housing Units

Single-family detached dwellings are the dominant occupied housing unit type in Franklin County (67.1%) (Table 2-4). Single-family dwellings are the overwhelming majority in many municipalities. This is especially true in townships, ranging from 68.2% to 95.5%. Even within the boroughs, a majority of units are detached, with only Chambersburg (40.9%) and Waynesboro (44.9%) falling below the 50% mark.

One-unit attached dwellings (which include townhomes and rowhouses) make up 12.3% of units and are more prevalent in the boroughs and densely settled townships. Only 9% of housing units in the county consist of apartments with two or more units. Mobile homes are clearly the leading alternative to single-family houses in all but four townships.

Table 2-4. Estimated Units in Structure for Occupied Housing Units, % and Selected Numbers for Franklin County and All Municipalities

County / Municipality	Est. No. of Occupied Units	single family-detached	single family-attached	two apts.	three- or four-apts.	five- to nine-apts.	ten or more apts.	mobile home or other
Franklin County (no.)	61,617	41,333	7,569	2,226	2,416	1,556	1,918	4,599
Franklin County (%)	100%	67.1%	12.3%	3.6%	3.9%	2.5%	3.1%	7.5%
Townships:								
Antrim	5,686	81.1%	7.7%	3.3%	0.2%	0.9%	0.6%	6.2%
Fannett	1,072	79.3%	2.3%	1.4%	0.0%	0.0%	0.0%	17.0%
Greene	7,298	68.2%	11.3%	3.4%	3.4%	1.2%	2.9%	9.5%
Guilford	9,171	74.2%	14.0%	0.9%	1.6%	1.0%	4.0%	3.7%
Hamilton	4,102	76.0%	6.8%	3.7%	1.6%	1.3%	1.1%	9.6%
Letterkenny	940	83.9%	4.3%	0.5%	0.4%	0.0%	0.0%	10.9%
Lurgan	722	89.1%	3.3%	0.0%	0.0%	0.0%	0.0%	7.6%

Table 2-4. (cont.)

County / Municipality	Est. No. of Occupied Units	single family-detached	single family-attached	two apts.	three- or four-apts.	five- to nine-apts.	ten or more apts.	mobile home or other
Metal	761	80.2%	0.4%	0.4%	0.4%	0.0%	0.0%	18.7%
Montgomery	2,108	88.6%	0.0%	0.0%	0.0%	0.0%	0.0%	11.4%
Peters	1,721	85.1%	0.9%	0.0%	0.0%	0.8%	1.2%	12.0%
Quincy	1,927	75.1%	7.8%	0.0%	4.4%	2.1%	2.4%	8.2%
Southampton	3,319	69.1%	5.4%	0.8%	2.1%	1.9%	2.3%	18.4%
St. Thomas	2,181	71.5%	0.7%	0.0%	0.6%	0.0%	2.1%	25.1%
Warren	132	95.5%	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%
Washington	5,887	72.2%	10.2%	2.4%	1.9%	3.0%	1.9%	8.4%
Boroughs:								
Chambersburg	9,235	40.9%	27.0%	7.4%	10.3%	6.5%	7.8%	0.1%
Greencastle	1,598	60.5%	14.1%	3.9%	14.4%	2.5%	0.3%	4.2%
Mercersburg	776	54.8%	13.5%	9.8%	9.7%	4.0%	6.8%	1.4%
Mont Alto	684	62.6%	21.2%	3.1%	1.8%	4.5%	2.0%	4.8%
Orrstown	128	62.5%	10.2%	0.0%	5.5%	0.0%	21.1%	0.8%
Shippensburg	598	70.4%	17.7%	1.7%	0.0%	2.3%	7.9%	0.0%
Waynesboro	4,571	44.9%	22.3%	11.9%	9.4%	6.4%	3.8%	1.3%

Source: 2020 ACS 5-Year Survey

Considering all housing in the county (65,503), two-thirds (66.4%) are single-family detached (Table 2-5). One-unit attached units (11.6%), mobile homes (8.0%), duplex units (3.2%), and tri- and quadplex units (4.3%) follow. The remaining 6.3% are in structures of 5 or more units.

Table 2-5. Dwelling Units in Structure

UNITS IN STRUCTURE	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Total housing units	65,503	100.0%	119	(X)
1-unit, detached	43,511	66.4%	20	57.0%
1-unit, attached	7,578	11.6%	99	18.6%
2 units	2,093	3.2%	275	4.4%
3 or 4 units	2,848	4.3%	394	4.1%
5 to 9 units	2,052	3.1%	334	3.3%
10 to 19 units	1,047	1.6%	237	2.6%
20 or more units	1,040	1.6%	95	6.3%
Mobile home	5,270	8.0%	448	3.9%
Boat, RV, van, etc.	64	0.1%	58	0.0%

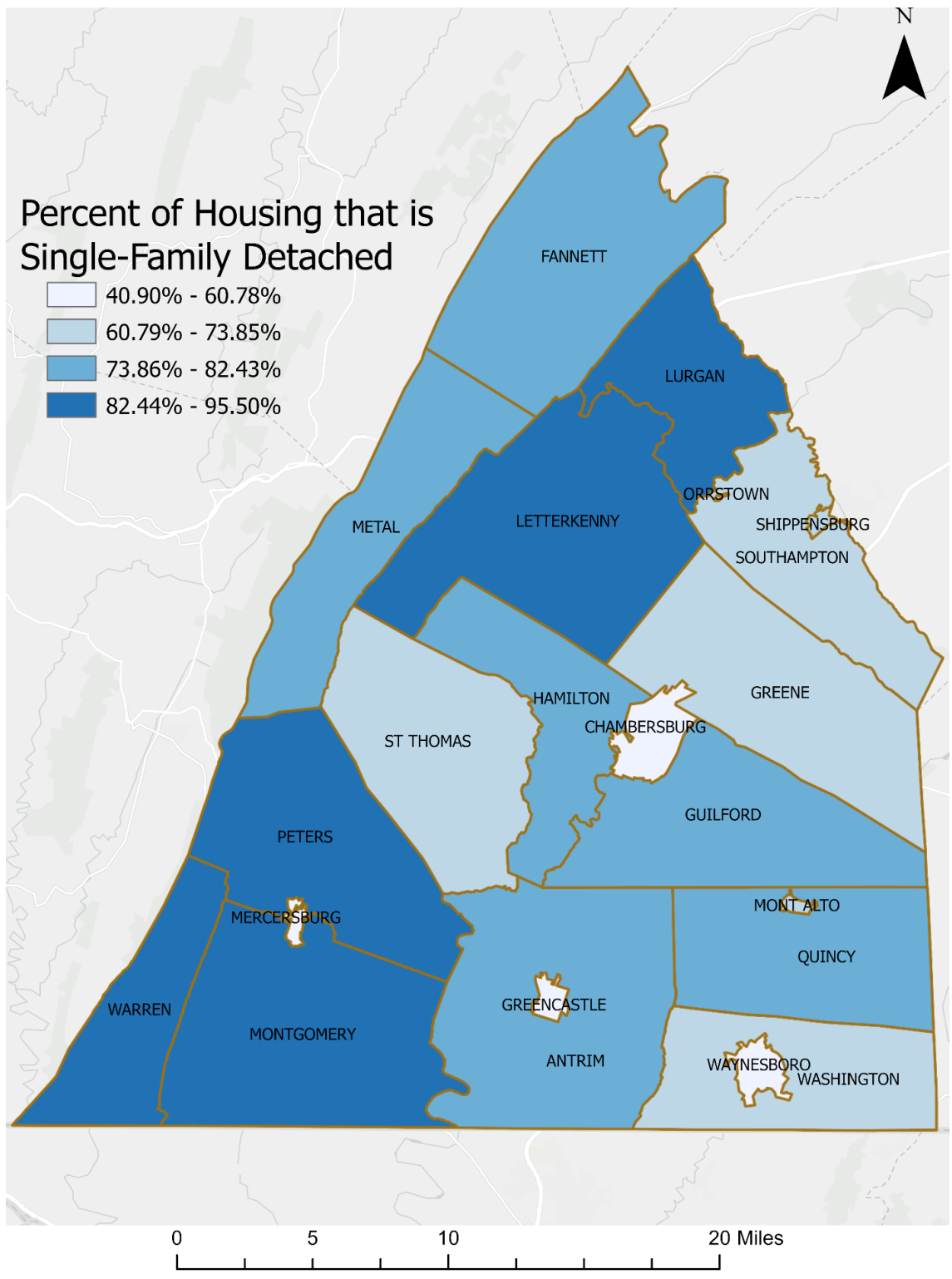


Figure 2-1. Percentage of Housing that is Single Family Detached, by Municipality, 2020.

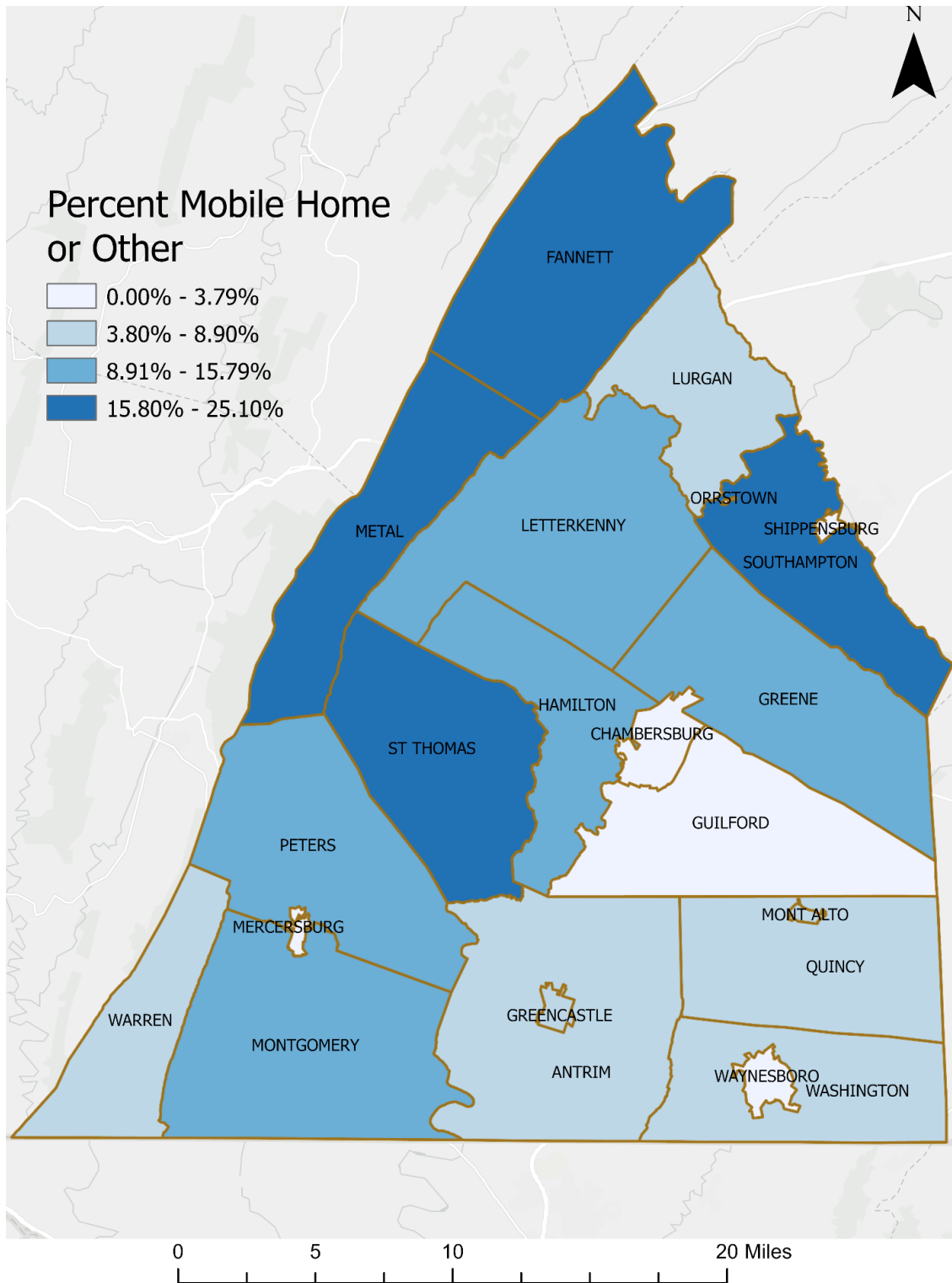


Figure 2-2. Percentage of Housing Consisting of Mobile Homes and Other, by Municipality, 2020.

General Characteristics of Owner-Occupied Housing

As noted previously, Franklin County is dominated by owner-occupied housing (70.9%) and at rates slightly greater than those for both the country and the state at large. Rates of homeownership are lower in the boroughs, with only Chambersburg (43.9%) and Waynesboro (49.4%) being below 50%. Shippensburg is an anomaly because it is split between Cumberland and Franklin counties, and what is reflected in this report is only the Franklin County portion. Home ownership rates are higher in the townships. Rates are lowest in Quincy Township (66.8%, likely influenced by the presence of Quincy Village Retirement Community) and Greene Township (72.0%, home to much of the Menno Haven senior living complex). Otherwise, the rates range from 74.8% to 87.1% in the townships.

Table 2-6. Owner Occupied Housing Estimates by Municipality

County / Municipality	Estimated Percentage of Occupied Dwelling Units that are Owner Occupied
Franklin County	70.9%
Townships:	
Antrim	84.1%
Fannett	74.8%
Greene	72.0%
Guilford	76.7%
Hamilton	82.4%
Letterkenny	85.4%
Lurgan	86.6%
Metal	79.0%
Montgomery	87.1%
Peters	81.3%
Quincy	66.8%
Southampton	83.2%
St. Thomas	80.7%
Warren	87.1%
Washington	79.6%
Boroughs:	
Chambersburg	43.9%
Greencastle	66.7%
Mercersburg	53.6%
Mont Alto	68.0%
Orrstown	70.3%
Shippensburg	86.0%
Waynesboro	49.4%
Source: 2020 ACS 5-Year Survey	

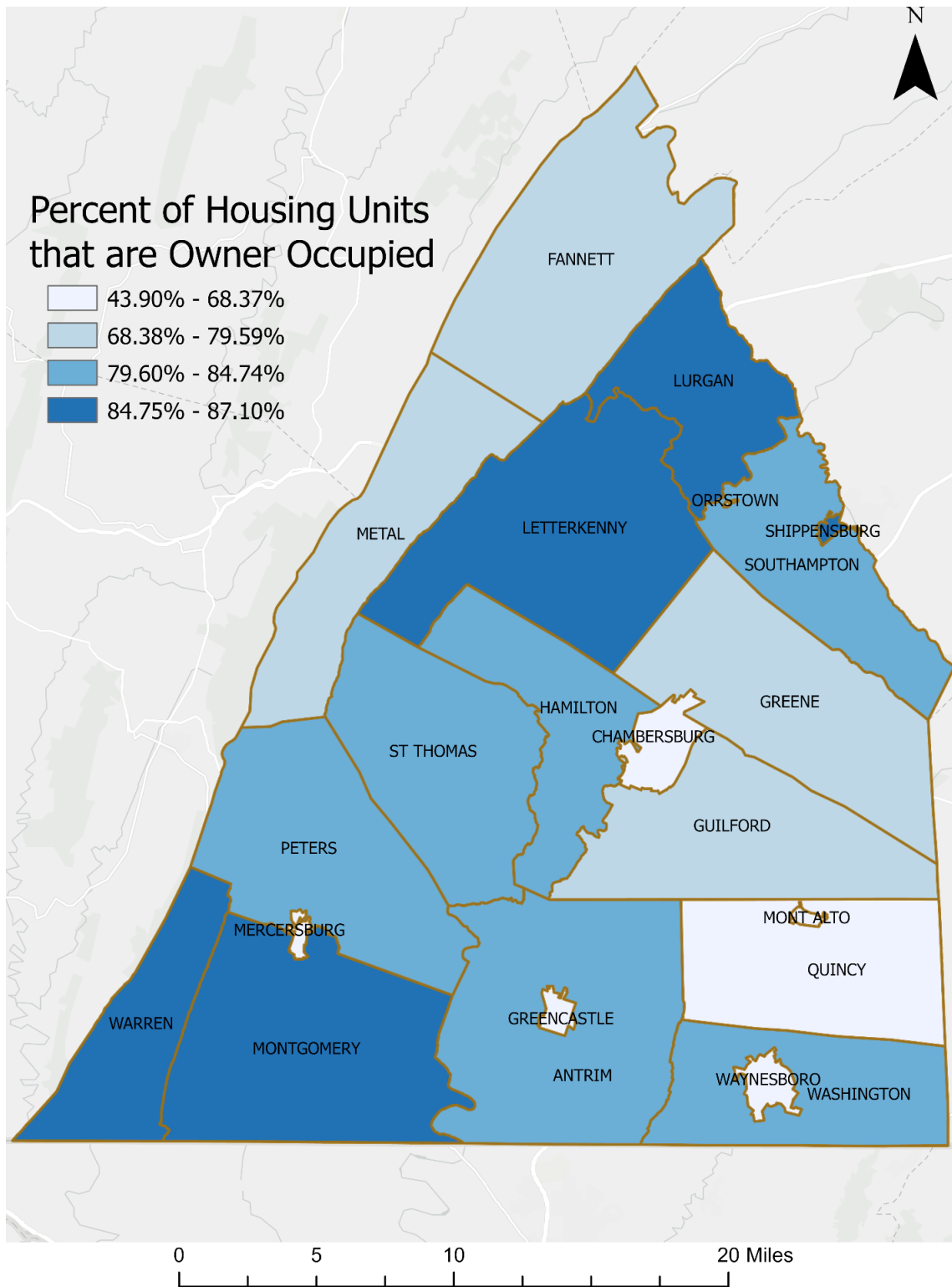


Figure 2-3. Percentage of Housing Units that are Owner Occupied, by Municipality, 2020.

The median value of owner-occupied housing in the county is \$186,300 (Table 2-7). The median values in all the boroughs and three of the townships are lower than this. For the other 12 townships, median values are highest in tiny Warren Township (\$270,800, but with only 328 people) and Antrim Township (\$216,000).

Table 2-7. Median Value of Owner-Occupied Units

County / Municipality	Median Value, Owner Occupied Units	Margin of Error (+/-)
Franklin County	186,300	3,309
Townships:		
Antrim	216,000	14,188
Fannett	192,500	26,025
Greene	191,400	8,204
Guilford	194,800	11,591
Hamilton	209,900	13,854
Letterkenny	190,400	18,749
Lurgan	206,300	17,600
Metal	155,100	12,241
Montgomery	198,300	27,604
Peters	193,000	62,174
Quincy	169,700	29,860
Southampton	175,500	10,899
St. Thomas	189,800	26,916
Warren	270,800	46,490
Washington	204,500	12,541
Boroughs:		
Chambersburg	156,900	6,066
Greencastle	176,400	23,150
Mercersburg	182,100	14,587
Mont Alto	154,800	8,894
Orrstown	136,300	5,897
Shippensburg	130,200	1,966
Waynesboro	146,600	9,804
Source: 2020 ACS 5-Year Survey		

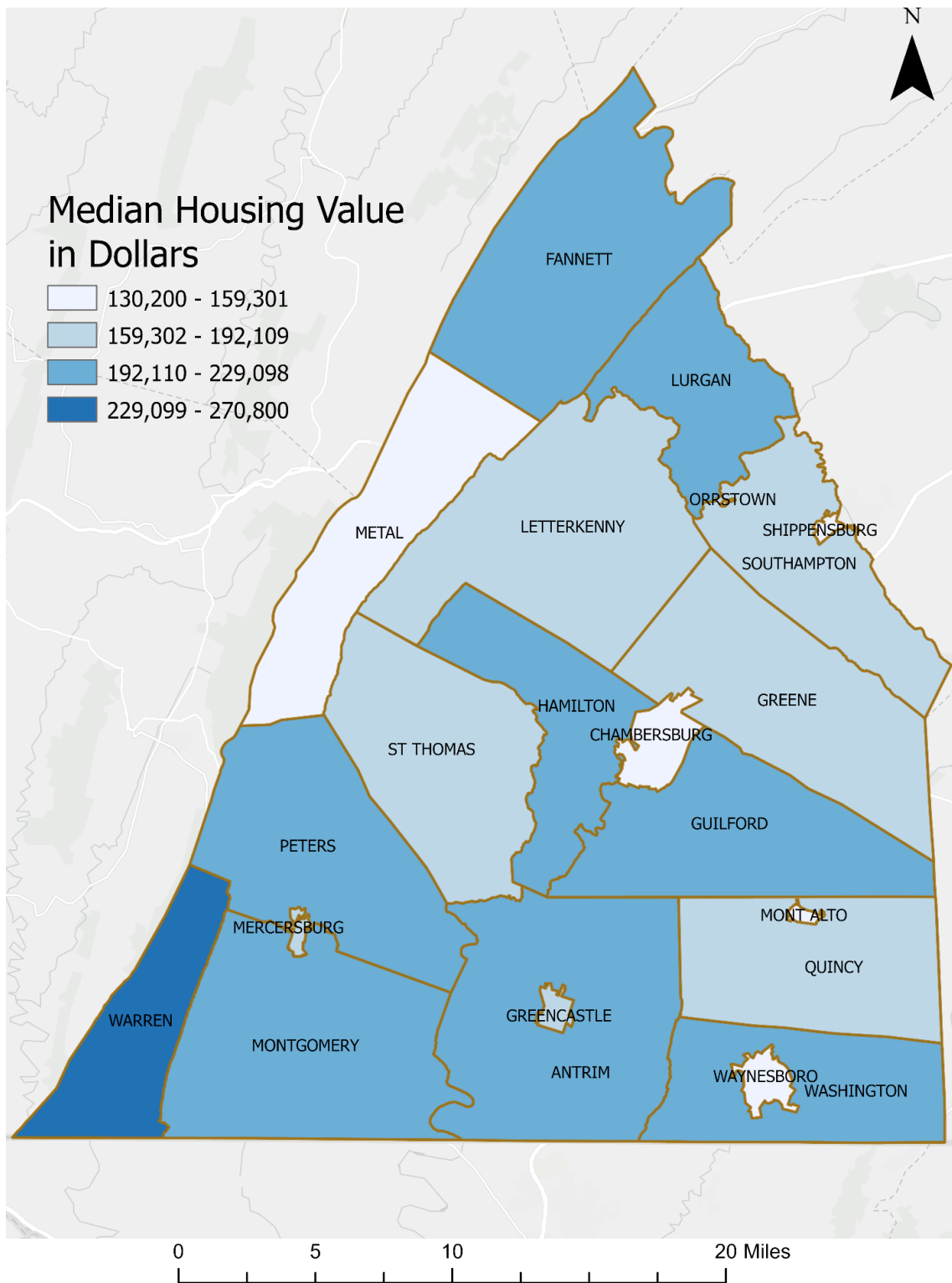


Figure 2-4. Median Value of Owner-Occupied Units, by Municipality, 2020.

Table 2-8 simply shows the value distribution of owner-occupied housing in Franklin County. This information needs to be taken into consideration with the large margins of error for housing at the extremely high and low value categories.

Table 2-8. Owner Occupied Housing Units by Value

Value of Owner Occupied Housing	Estimate	Margin of Error (+/-)
Less than \$10,000	682	166
\$10,000 to \$14,999	516	187
\$15,000 to \$19,999	437	134
\$20,000 to \$24,999	359	144
\$25,000 to \$29,999	321	127
\$30,000 to \$34,999	74	48
\$35,000 to \$39,999	115	62
\$40,000 to \$49,999	210	117
\$50,000 to \$59,999	254	97
\$60,000 to \$69,999	431	127
\$70,000 to \$79,999	578	150
\$80,000 to \$89,999	880	206
\$90,000 to \$99,999	1,055	233
\$100,000 to \$124,999	3,320	370
\$125,000 to \$149,999	5,278	435
\$150,000 to \$174,999	5,900	462
\$175,000 to \$199,999	5,088	519
\$200,000 to \$249,999	6,844	478
\$250,000 to \$299,999	4,404	345
\$300,000 to \$399,999	3,690	321
\$400,000 to \$499,999	1,130	230
\$500,000 to \$749,999	756	171
\$750,000 to \$999,999	267	115
\$1,000,000 to \$1,499,999	227	110
\$1,500,000 to \$1,999,999	130	65
\$2,000,000 or more	75	49
Total:	43,021	711
Source: 2019 ACS 5-Year Estimates.		

Approximately three out of every five owner-occupied homes in Franklin County have a mortgage, with the other two not listed with a mortgage (it is generally assumed there was a mortgage that became fully paid) (Table 2-9).

Table 2-9. Mortgage Status for Owner Occupied Housing Units

MORTGAGE STATUS	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Owner-occupied units	43,021	100%	±711	n/a
Housing units with a Mortgage	26,069	60.6%	±813	60.1%
Housing units without a Mortgage	16,952	39.4%	±667	39.9%

Source: 2019 ACS 5-Year Estimates.

Tables 2-10 and 2-11 both display monthly owner costs for housing units with and without mortgages. Table 2-10 addresses absolute costs, noting that houses with mortgages have a median cost to owners of \$1,402, compared to the \$484 median cost for those without mortgages. In Table 2-11, costs are shown as a percentage of household income. This table reveals two findings. First, nearly 7,700 owner-occupied housing units are "burdened" with monthly owner costs exceeding 30% of household income. Surprisingly, this includes over 1,700 units where there is no mortgage. Second, the share of burdened owner-occupied homes is smaller than the state average.

Table 2-10. Selected Monthly Owner Costs for Units with and without a Mortgage

SELECTED MONTHLY OWNER COSTS (SMOC)	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
<i>Housing units with a mortgage</i>				
	26,069		813	
Less than \$500	315	1.2%	96	1.2%
\$500 to \$999	4,814	18.5%	403	19.0%
\$1,000 to \$1,499	9,949	38.2%	617	30.1%
\$1,500 to \$1,999	6,712	25.7%	43	21.9%
\$2,000 to \$2,499	2,546	9.8%	337	12.7%
\$2,500 to \$2,999	885	3.4%	11	6.9%
\$3,000 or more	848	3.3%	166	8.2%
Median (dollars)	1,402	(X)	21	(X)
<i>Housing units without a mortgage</i>				
	16,952		667	
Less than \$250	1,201	7.1%	224	6.2%
\$250 to \$399	4,389	25.9%	371	20.2%
\$400 to \$599	6,646	39.2%	516	33.3%
\$600 to \$799	2,991	17.6%	364	20.8%
\$800 to \$999	1,131	6.7%	37	9.9%
\$1,000 or more	594	3.5%	53	9.6%
Median (dollars)	484	(X)	13	(X)

Source: 2019 ACS 5-Year Estimates.

Table 2-11. Owner Occupied Housing Costs as a Share of Income

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	25,971	100%	809	n/a
Less than 20.0 percent	12,311	47.4%	697	49.0%
20.0 to 24.9 percent	4,063	15.6%	369	15.8%
25.0 to 29.9 percent	3,643	14.0%	405	10.2%
30.0 to 34.9 percent	1,873	7.2%	37	6.4%
35.0 percent or more	4,081	15.7%	406	18.6%
Not computed	98	(X)	60	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	16,857		671	
Less than 10.0 percent	7,716	45.8%	501	40.1%
10.0 to 14.9 percent	3,375	20.0%	408	20.1%
15.0 to 19.9 percent	1,897	11.3%	289	12.1%
20.0 to 24.9 percent	1,241	7.4%	225	7.7%
25.0 to 29.9 percent	878	5.2%	193	5.1%
30.0 to 34.9 percent	334	2.0%	139	3.5%
35.0 percent or more	1,416	8.4%	245	11.4%
Not computed	95	(X)	50	(X)

Source: 2019 ACS 5-Year Estimates.

General Characteristics of Renter-Occupied Housing

Franklin County is not immune to steep increases in rent costs, as is frequently noted in national headlines. Even the 2020 American Community Survey shows rent rates at higher levels than in earlier surveys. Overall, the median gross rent was \$905. Rent costs are a key concern in the more populous municipalities, which also happen to have greater proportions of renter-occupied housing. In these areas, particularly Chambersburg (\$845), Waynesboro (\$862), and the close-in areas of the adjacent townships, rising rent costs impact the largest number of households.

Table 2-12. Median Gross Rent

County / Municipality	Rent	Margin of Error (+/-)
Franklin County	905	24
Townships:		
Antrim	1,089	93
Fannett	664	115
Greene	1,039	67
Guilford	1,089	83
Hamilton	799	122
Letterkenny	945	78
Lurgan	1,109	99
Metal	573	365
Montgomery	970	81
Peters	960	149
Quincy	1,024	213
Southampton	675	84
St. Thomas	908	160
Warren	no data	n/a
Washington	903	67
Boroughs:		
Chambersburg	845	35
Greencastle	894	91
Mercersburg	787	82
Mont Alto	1,105	52
Orrstown	no data	n/a
Shippensburg borough	1,036	342
Waynesboro borough	862	65
Source: 2020 ACS 5-Year Survey		

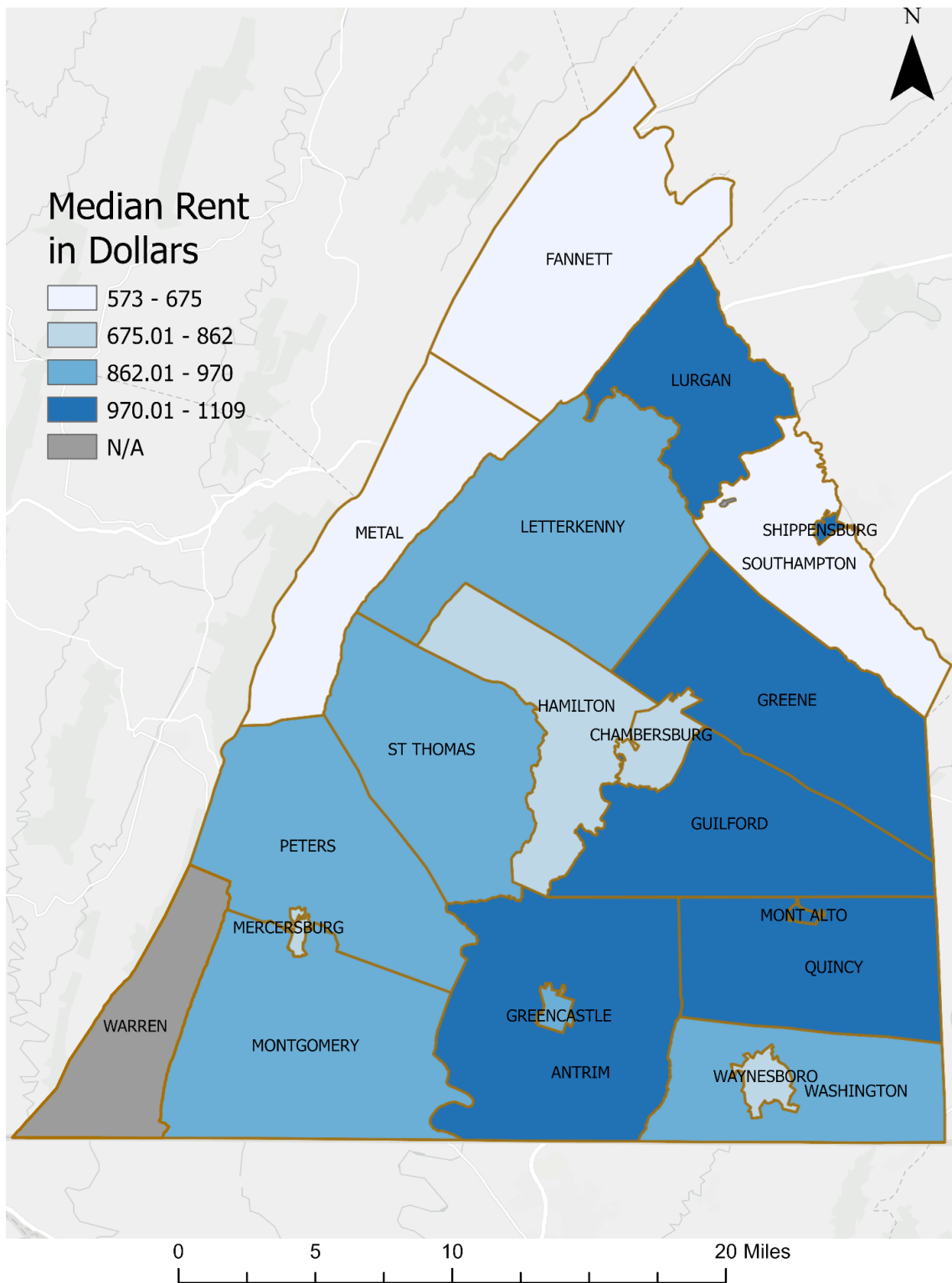


Figure 2-5. Median Rent, by Municipality, 2020.

The overall distribution of rent costs (Table 2-13) shows that just over half (54.8%) of rental units charge monthly rent ranging from \$500 to \$999. This compares favorably to the state, which has proportionally more people paying higher rates. Only 5.7% of monthly rent dollars in Franklin County exceed \$1,500 per month, whereas at the state level, 14% do. Considering gross rent as a percentage of income (lower in Table 2-13), about 6,500 rental occupied units have tenants paying 30% or more of their income in rent. This represents 40.4% of rental units for which proportions can be calculated. Still, this compares favorably to the 47.8% of rental units statewide. These findings are complemented by those in Table 2-14 (below).

Table 2-13. Gross Rent and Gross Rent as a Percentage of Household Income

GROSS RENT	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Occupied units paying rent	16,374		770	
Less than \$500	1,683	10.3%	302	12.2%
\$500 to \$999	8,980	54.8%	621	44.0%
\$1,000 to \$1,499	4,783	29.2%	450	29.6%
\$1,500 to \$1,999	704	4.3%	196	9.3%
\$2,000 to \$2,499	124	0.8%	86	2.9%
\$2,500 to \$2,999	35	0.2%	34	1.0%
\$3,000 or more	65	0.4%	79	0.9%
Median (dollars)	883	(X)	24	(X)
No rent paid	1,043	(X)	158	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Occupied units paying rent (excluding units where GRAPI cannot be computed)	16,195		758	
Less than 15.0 percent	3,189	19.7%	394	14.8%
15.0 to 19.9 percent	2,691	16.6%	355	13.5%
20.0 to 24.9 percent	2,103	13.0%	292	12.6%
25.0 to 29.9 percent	1,684	10.4%	289	11.3%
30.0 to 34.9 percent	1,418	8.8%	292	8.7%
35.0 percent or more	5,110	31.6%	511	39.0%
Not computed	1,222	(X)	212	(X)

Using a different threshold (35%), Table 2-14 shows 30.1% of rental households falling into this burdened category.

Table 2-14. Percentage of Rental Households Paying Gross Rent Greater than 35% of Household Income (where it can be calculated)

County / Municipality	Percentage Paying Rent Greater than 35% of Household Income	Margin of Error (+/-)
Franklin County	30.1%	3.3%
Townships:		
Antrim	40.1%	14.7%
Fannett	21.3%	10.5%
Greene	18.1%	7.5%
Guilford	33.2%	12.2%
Hamilton	22.4%	13.8%
Letterkenny	40.7%	19.0%
Lurgan	36.4%	24.3%
Metal	18.7%	19.7%
Montgomery	4.4%	7.5%
Peters	46.2%	25.7%
Quincy	51.8%	17.0%
Southampton	23.0%	18.1%
St. Thomas	48.2%	22.2%
Warren	15.4%	27.3%
Washington	34.0%	12.4%
Boroughs:		
Chambersburg	26.0%	4.8%
Greencastle	19.7%	11.2%
Mercersburg	35.3%	14.2%
Mont Alto	24.5%	14.5%
Orrstown	58.1%	20.0%
Shippensburg borough	0.0%	27.3%
Waynesboro borough	40.9%	6.6%
Source: 2020 ACS 5-Year Survey		

Other Structural Information

A broad set of pertinent descriptive county-level information is presented in tables 2-15, 2-16, 2-17, and 18. This information relates to the age of the housing stock, number of rooms, vehicle availability for households, home heating mode, plumbing and utilities, and occupants per room. A key statistic is that housing built in the period after 2014 (five years) reflects a relative scarcity of construction compared to previous time frames.

Table 2-15. Age of Structure

YEAR STRUCTURE BUILT	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Total housing units	65,503	100.0%	119	
Built 2014 or later	801	1.2%	26	1.3%
Built 2010 to 2013	1,671	2.6%	368	1.6%
Built 2000 to 2009	10,655	16.3%	582	8.3%
Built 1990 to 1999	8,953	13.7%	15	9.6%
Built 1980 to 1989	7,371	11.3%	574	9.6%
Built 1970 to 1979	8,677	13.2%	590	12.4%
Built 1960 to 1969	6,584	10.1%	515	10.1%
Built 1950 to 1959	6,560	10.0%	558	13.6%
Built 1940 to 1949	3,047	4.7%	373	7.3%
Built 1939 or earlier	11,184	17.1%	536	26.2%

Source: 2019 ACS 5-Year Estimates.

Table 2-16. Rooms and Bedrooms per Housing Unit

ROOMS	Estimate	Percent	Margin of Error	State-Wide Percent
Total housing units	65,503	100.0%	119	
1 room	827	1.3%	248	2.0%
2 rooms	585	0.9%	182	2.1%
3 rooms	3,092	4.7%	406	7.2%
4 rooms	7,649	11.7%	609	12.3%
5 rooms	11,829	18.1%	681	15.9%
6 rooms	13,826	21.1%	639	21.1%
7 rooms	9,826	15.0%	669	16.6%
8 rooms	7,750	11.8%	590	10.9%
9 rooms or more	10,119	15.4%	605	14.0%
Median rooms	6.1	(X)	0.1	(X)
BEDROOMS				
Total housing units	65,503	100.0%	119	
No bedroom	878	1.3%	249	2.2%
1 bedroom	3,956	6.0%	445	1.0%
2 bedrooms	15,793	24.1%	789	22.7%
3 bedrooms	30,408	46.4%	861	43.1%
4 bedrooms	11,216	17.1%	644	17.4%
5 or more bedrooms	3,252	5.0%	418	4.3%

Source: 2019 ACS 5-Year Estimates.

Table 2-17. Other Assorted Housing Information

VEHICLES AVAILABLE	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Occupied housing units	60,438		594	
No vehicles available	3,405	5.6%	390	10.9%
1 vehicle available	16,564	27.4%	843	33.9%
2 vehicles available	24,077	39.8%	896	36.6%
3 or more vehicles available	16,392	27.1%	730	18.8%
HOUSE HEATING FUEL	Estimate	Percent	Margin of Error (+/-)	Percent Margin of Error
Occupied housing units	60,438		594	
Utility gas	11,139	18.4%	522	51.4%
Bottled, tank, or LP gas	2,406	4.0%	320	4.4%
Electricity	29,481	48.8%	790	23.1%
Fuel oil, kerosene, etc.	12,431	20.6%	676	16.1%
Coal or coke	451	0.7%	148	1.1%
Wood	3,762	6.2%	338	2.6%
Solar energy	39	0.1%	37	0.0%
Other fuel	367	0.6%	132	0.7%
No fuel used	362	0.6%	117	0.4%
SELECTED CHARACTERISTICS	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Occupied housing units	60,438		594	
Lacking complete plumbing facilities	253	0.4%	91	0.4%
Lacking complete kitchen facilities	362	0.6%	136	1.0%
No telephone service available	1,153	1.9%	238	1.6%

Source: 2019 ACS 5-Year Estimates.

Table 2-18. Occupants per Room

OCCUPANTS PER ROOM	Estimate	Percent	Margin of Error (+/-)	State-Wide Percent
Occupied housing units	60,438		594	
1.00 or less	59,593	98.6%	610	98.6%
1.01 to 1.50	563	0.9%	178	1.0%
1.51 or more	282	0.5%	119	0.4%

Source: 2019 ACS 5-Year Estimates.

Housing Related Information and Analysis from Other Sources

Information about housing can be drawn from multiple sources beyond the Census Bureau. Real estate sales information, affordability indices, evictions data, and other types of information originate from a wide variety of sources.

Real Estate Sales Information

Median prices for all houses sold (66.4% of all housing units) increased dramatically from \$149,900 in 2015 to \$193,450 in 2020 (Table 2-19 and Figure 2-6).

Table 2-19. Residential Real Estate Sales Information, 2015-2022

Category	2015	2016	2017	2018	2019	2020
Sold Dollar Volume	\$258,963,076	\$301,084,173	\$330,694,031	\$343,740,951	\$358,239,778	\$410,338,820
Average Sold Price	\$163,487	\$171,363	\$180,905	\$190,755	\$191,592	\$206,626
Median Sold Price	\$149,900	\$159,900	\$165,950	\$173,950	\$179,900	\$193,450
Units Sold	1584	1757	1828	1802	1834	1960
Average Days on Market	135	117	107	99	66	57
Average List Price for Sold	\$170,741	\$177,271	\$186,577	\$195,592	\$196,511	\$209,833
Avg SP to OLP Ratio	0.917	0.932	0.942	0.942	0.944	0.967
Ratio of Avg. SP to Avg. SLP	0.933	0.955	0.962	0.956	0.947	0.966
Attached Avg. Sold Price	\$133,681	\$136,959	\$151,301	\$147,081	\$157,204	\$161,166
Detached Avg. Sold Price	\$169,152	\$178,136	\$186,441	\$199,220	\$198,529	\$215,913
Attached Units Sold	253	289	288	276	307	328
Detached Units Sold	1331	1468	1540	1512	1527	1630
Ratio of Detached to Attached	5.26	5.08	5.35	5.48	4.97	4.97

Note: SP = sold price; OLP = original list price, and LP = list price at time of sale

Source: Bright MLS (via Pen-Mar Regional Association of Realtors)

For detached homes, the average (mean) price sold increased from \$169,152 in 2015 to \$215,913 in 2020. In terms of days on the market, there was a precipitous decline from 135 days (2015) to just 57 days (2020). Also reflecting a tighter market, "sold prices" as a percentage of "original listing prices" increased across the time period. These trends have continued into 2022. Source: Bright MLS via PenMar Regional Association of Realtors.

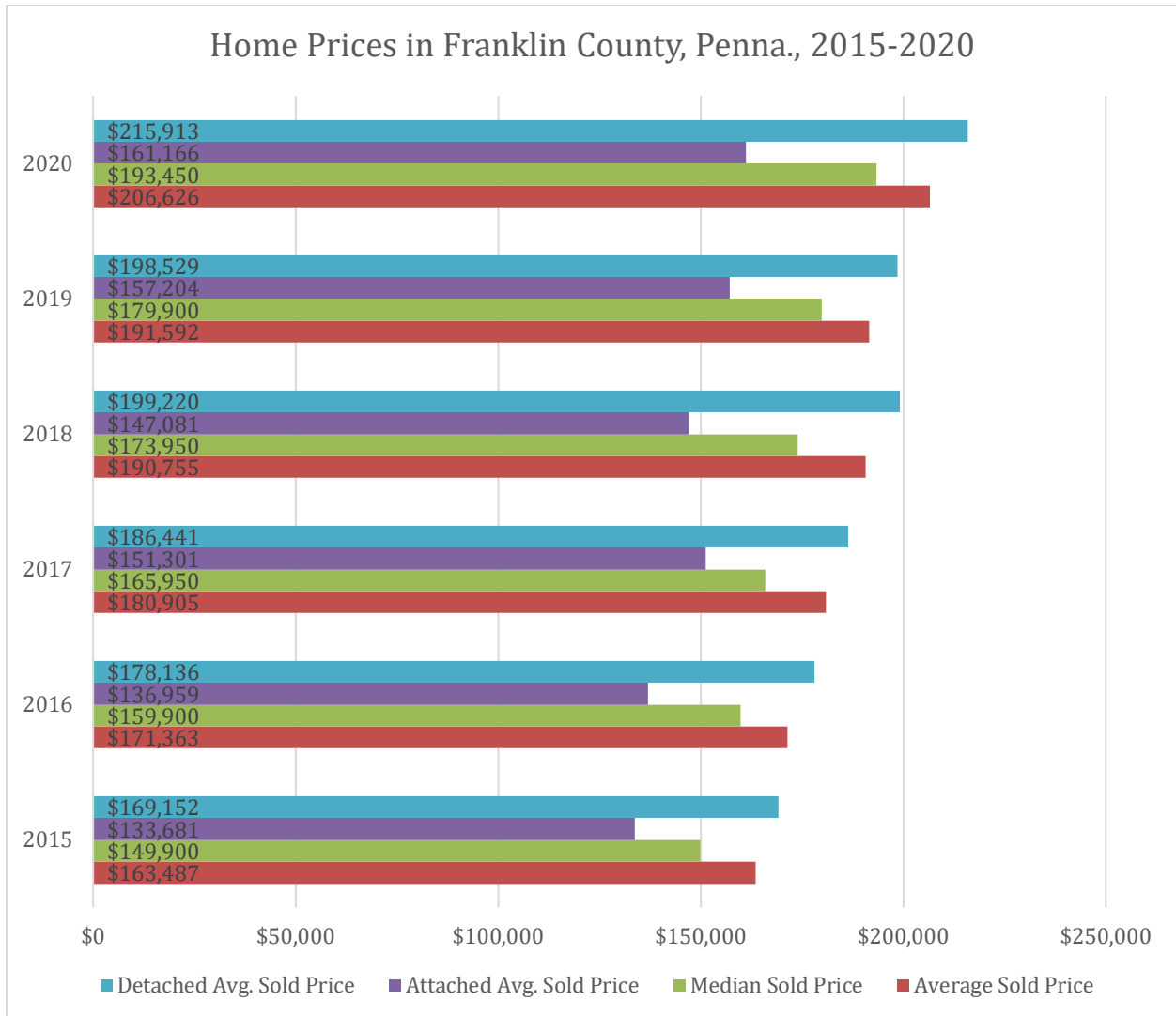


Figure 2-6. Home Prices in Franklin County, 2015-20. Source: Bright MLS via Pen-Mar Regional Association of Realtors.

The leading mechanisms for financing home purchases in 2020 remain, in order of importance, conventional mortgages, FHA-related programs, cash, VA financing, other, owner-financing, and mortgage assumption (Figure 2-7). Mortgage assumption is when someone assumes an existing mortgage.

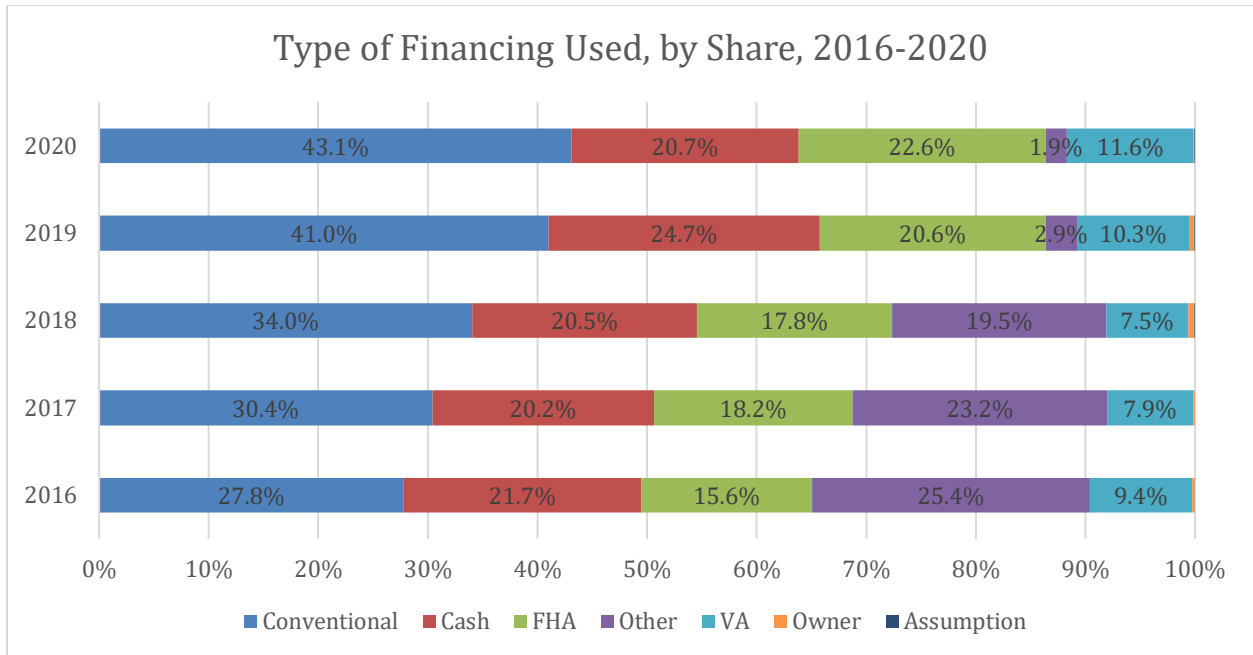


Figure 2-7. Type of Financing Used, by Share, 2016-20. Source: Pen-Mar Regional Association of Realtors.

Burdened Housing

Housing is "cost burdened" if householders pay more than 30% of their income for housing, and severely cost burdened if that is more than 50%. For Franklin County in 2019, 22.8% of all households are cost-burdened (15.3% of owner-occupied households and 44.9% of renter households). 10.8% of all households are severely cost-burdened (6.8% of owner-occupied households and 22.5% of all renter households). For extremely low-income households, 87% of renter-occupied households are burdened. Trends for each of these items were generally flat from 2009 to 2019. Sources: 2019 ACS 5-Year Estimates (for Table 2-20 a, b, and c) and Harvard University's Joint Center for Housing Studies (for Figure 2-8).

Table 2-20a. Tenure by Housing Costs as a Percentage of Household Income

Household Income	Category	Abbrev.
Less than \$20,000	Extremely Low Income	ELI
\$20,000 to \$34,999	Very Low Income	VLI
\$35,000 to \$49,999	Low Income	LI
\$50,000 to \$74,999	Middle Income	MI
\$75,000 and above	High Income	HI

Table 2-20b. Renters: Type of Burden by Household Income

Category	ELI	VLI	LI	MI	HI
Severely Burdened	87%	72%	32%	7%	1%
Moderately Burdened	10%	21%	49%	39%	6%
Not Burdened	3%	7%	19%	55%	93%

Table 2-20c. Homeowners: Type Burden by Household Income

Category	ELI	VLI	LI	MI	HI
Severely Burdened	76%	37%	27%	18%	4%
Moderately Burdened	17%	28%	26%	31%	19%
Not Burdened	7%	35%	47%	52%	78%

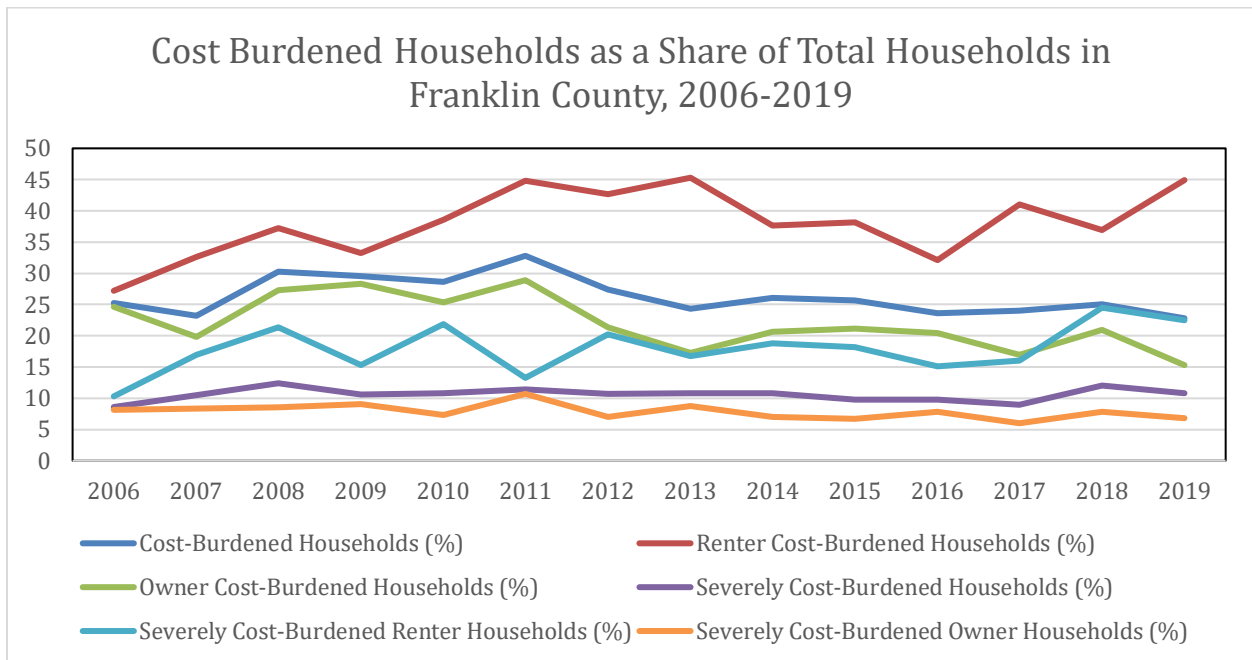


Figure 2-8. Cost-burdened Households as a Share of Total Households in Franklin County. Cost-Burdened Housing: Cost-burdened (severely cost-burdened) households pay more than 30% (more than 50%) of their income for housing. (Source: Joint Center for Housing Studies, 2021. <https://www.jchs.harvard.edu/son-2020-cost-burdens-map>).

Housing Affordability

Two leading indices of affordability are noted here (Table 2-21). The first is calculated by the Urban Reform Institute (2021). Affordability index scores are calculated by taking “median house price divided by median household income.” The Institute’s report provides values for 188 metropolitan

areas, but Franklin County is not among them. However, by using the formula, Franklin County has a score of 3.6 (\$229,250 median sale price year over year April 2022 [as per Redfin, 2022] divided by median household income [\$63,420 as of July 1, 2021 as per ACS]). If Franklin County were ranked against 2020 scores in the report, it would compare favorably with the other metro areas, and be tied at 71st most affordable (out of the 187). Indeed, Franklin County’s 2020 score was likely even lower. For other 2020 comparisons, nearby Harrisburg – Carlisle ranks tied for 25th most affordable (2.9 median multiple), along with York, PA, with Hagerstown – Martinsburg ranking 89th (3.9 median multiple). According to the report all three are “moderately unaffordable” (the second most affordable of four tiers of affordability).

A second index of affordability is the well-known National Association of Realtors (NAR) Housing Affordability Index (HAI) (NAR 2022). The index measures median family income relative to the median priced home in an area. A ratio of 100 indicates that median family income is just sufficient to purchase the median-priced home and higher ratios indicate greater affordability. The calculation assumes a down payment of 20 percent of the home price and it assumes a qualifying ratio of 25 percent. That means the monthly principal and interest payment cannot exceed 25 percent of the median family monthly income. For example, a composite HAI of 120.0 means a family earning the median family income has 120% of the income necessary to qualify for a conventional loan covering 80% of a median-priced existing single-family home (NAR 2022). As a smaller and newer metropolitan area, values for the Chambersburg – Waynesboro metropolitan area (Franklin County) are not provided, but nearby metropolitan areas have comparatively favorable scores. For 2020, Hagerstown – Martinsburg (202.1), Harrisburg – Carlisle (273.3), and York-Hanover (263.5) (NAR 2021). Out of the 178 metropolitan areas ranked, these three areas rank 93rd, 29th, and 38th most affordable, respectively. It is assumed that Chambersburg – Waynesboro is broadly comparable of these three.

Table 2-21. Comparable Affordability Rankings (Franklin County ranking is estimated for URI)

Metro Area	NAR Ranking, 2020 (out of 178)	Urban Reform Inst. Ranking (URI), 2020 (out of 188)
Chambersburg – Waynesboro (Franklin Co.)	Not provided	71 st (tied)
Carlisle-Harrisburg	29 th	25 th (tied)
York-Hanover	38 th	25 th (tied)
Hagerstown-Martinsburg	93rd	89 th (tied)

Sources: NAR 2022, Urban Reform Institute 2021).

Fair Market Rents

Estimates of fair market rents vary considerably depending on the source of information. According to ApartmentList.com, rents in nearby metro areas have increased dramatically – over 40% since 2017. Unfortunately, ApartmentList.com does not provide data for Franklin County. A *Washington Post* analysis (Bhattarai, Alcantara, and Van Dam, 2022) indicates Franklin County rents are only moderately higher (5.1%) since 2019. The Department of Housing and Urban Development estimated fair market rents are \$709 for efficiency units, \$714 for one-bedroom units, \$939 for two-bedroom units, \$1,269 for three-bedroom units, and \$1,317 for four-bedroom units. HUD estimates fair market rents based on consumer price index adjustments to the ACS 5-year data. HUD estimates are about 10% lower than ApartmentList.com estimated market rates in other nearby counties. Source: HUD User FY 2022 Fair Market Rent Documentation System.

Evictions in Franklin County

Evictions over time can be tracked with data from the Eviction Lab (Figures 2-9 and 2-10), which accumulated more than 80 million court records nationwide related to eviction. Because many states do not centralize their eviction data or did not release this information, the Eviction Lab also incorporates public eviction records from two companies, LexisNexis Risk Solutions and American Information Research Services Inc. A key finding is that Franklin County has a lower eviction rate than the state average. There is a trend of decreasing rates and numbers of evictions in Franklin County.

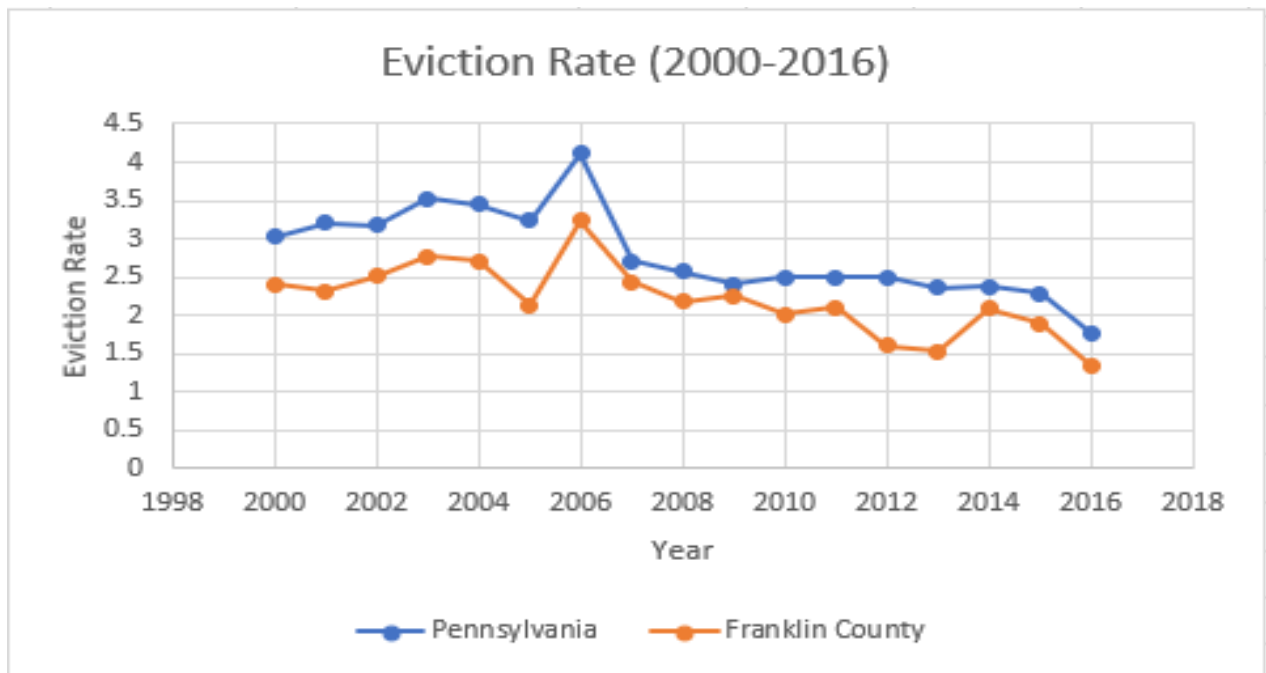


Figure 2-9. Eviction Rate, 2000-2016. Source: The Eviction Lab at Princeton University.

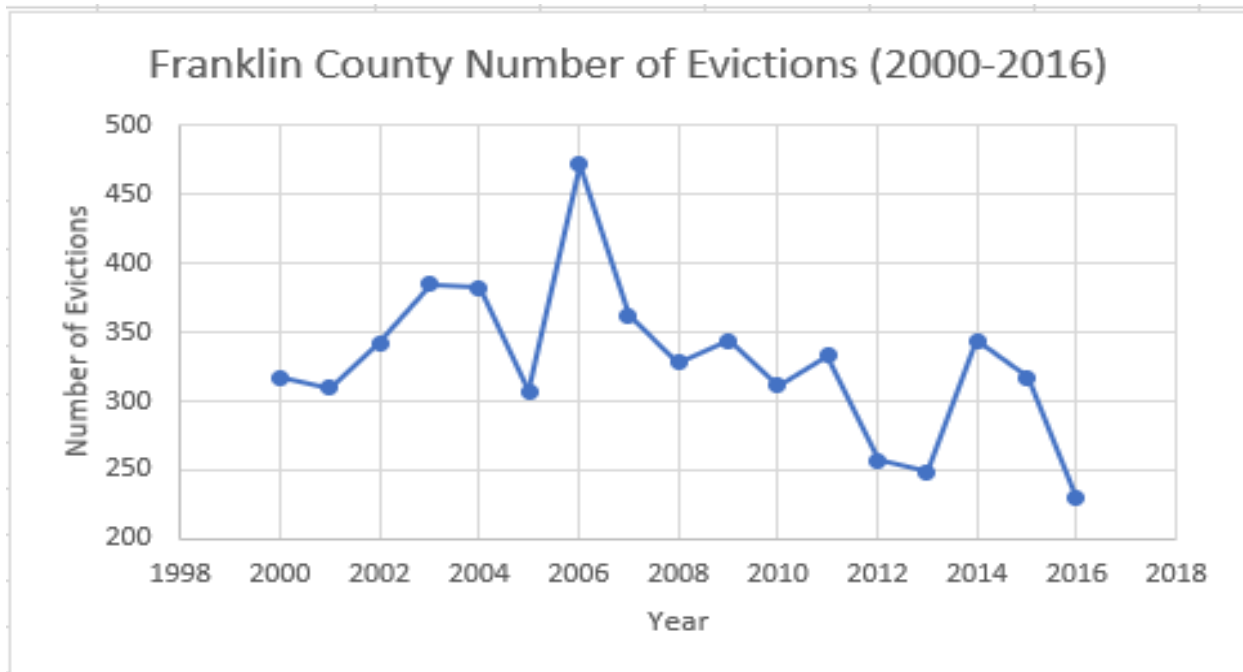


Figure 2-10 Evictions, 2000-2016. Source: The Eviction Lab at Princeton University.

Subdivision Activity

Increased subdivision activity is a harbinger of future development. New subdivision activity grew dramatically in the period from 2001 to 2007 before crashing as a result of the recession and housing crisis in 2008. Since then, there is an increasing trend of new lot availability in Franklin County each year, which is especially apparent in 2021. While subdivision activity is listed by municipality, county level summary statistics for new residential lots are presented here (Table 2-22).

Table 2-22. Subdivision Activity

Year	New Lots Created
2016	347
2017	360
2018	350
2019	579
2020	485
2021 (through fall)	1055

Note: for 2021, 325 in three developments (142+120+63)

Source: Franklin County Planning Dept.

Homelessness in Franklin County

Homelessness is very difficult to capture accurately. It eludes clear definition and remains difficult to catalog. One of the best sources of information for Franklin County is the annual "Point in Time Count" (Table 2-22). The four-year average (2019–2022) for total homeless persons in Franklin County was 54 households, 75 people, and 15 children (Franklin County Human Services Information and Referral). The COVID-19 pandemic likely inhibited the ability to count in 2021. The "Point in Time" count is part of a larger effort by the U.S. Department of Housing and Urban Development (HUD) to estimate U.S. homelessness levels on a single day in late January (US GAO, 2021). Information on homelessness in Pennsylvania is collected by the Center for Community Services within the Department of Community and Economic Development (DCED, 2022b).

Despite these concerted efforts to obtain a count of the homeless population, the unhoused population is undoubtedly much larger than the numbers portrayed here. Key person interviewees spoke of other distinctive homeless populations likely not included in the Point-in-Time counts. For example, in both Chambersburg and Waynesboro, there are people housed in hotels that are not tabulated in the homeless counts. 84 students in the Chambersburg Area School District could reasonably be considered unhoused as they either live in motel accommodations or otherwise have no regular address.

The homeless population is not a uniform group. While many homeless are single adults who are visible, surveys in some communities find that over 1/3 are families with children. Planners can typically divide the homeless into two broad groups (Box 2-1) (American Planning Association 2022). Homelessness "results from a complex set of circumstances" (American Planning Association 2022) related to poverty, unemployment and underemployment, lack of affordable housing, domestic violence, lack of affordable health care, and mental illness and substance abuse.

Box 2-1: Two Broad Categorizations of the Unhoused Population (Source: American Planning Association 2022).

Transitionally homeless persons are those who generally move quickly through the homeless assistance system, once they are able to access it. Their principal need is for housing, plain and simple. Income supports, including employment that pays a living wage is critical to keeping these families housed. The "transitionally homeless" include people that work in entry-level jobs as well as those living on fixed incomes (the elderly, for example, or persons with disabilities that are living on SSI), who earn barely enough to pay for their housing costs and other necessities (such as food, health care, and day care). These individuals and families often live paycheck-to-paycheck or month-to-month and may be one paycheck away from not making their mortgage or rent payment. Thus, a single short-term emergency, such as an increase in their rent or the loss of a job because of layoff, illness, or injury may result in homelessness.

Chronically homeless persons often experience long-term homelessness, frequently rotating through and among a community's various shelter facilities and the streets. They typically have health or substance abuse problems in addition to extreme poverty. This population is best served by permanent supportive housing, which combines housing with intensive rehabilitation, treatment, and other social services.

Table 2-23. Selected Statistics from Annual Point in Time Count of Homeless Households and Persons, 2019-21

All Households & Persons	Total Persons / Households				Sheltered								Unsheltered			
	2019	2020	2021	2022	Emergency				Transitional				2019	2020	2021	2022
					2019	2020	2021	2022	2019	2020	2021	2022				
Total No. of Households	70	65	34	45	44	45	28	35	17	7	6	0	9	13	*	10
Total No. of Persons	97	90	46	67	67	69	40	56	17	7	6	0	13	14	*	11
No. of Children < 18 Years Old	18	20	7	14	18	20	7	14	0	0	0	0	0	0	*	0
No. Aged 18 to 24 Years	15	3	7	4	11	3	6	4	1	0	1	0	3	0	*	0
No. Aged 25 and Above	64	67	32	49	38	46	27	38	16	7	5	0	10	14	*	11
Chronically Homeless Individuals	11	13	1	3	6	7	1	2	n/a	n/a	n/a	n/a	5	6	*	1
Other Homeless Subpopulations																
Severely Mentally Ill	24	18	8	6	12	12	5	5	8	2	3	0	4	4	*	1
Chronic Substance Abuse	11	12	4	0	8	8	3	0	0	0	1	0	3	4	*	0
Veterans	4	6	2	6	2	4	2	6	0	1	0	0	2	1	*	0
Victims of Domestic Violence	8	6	1	6	7	6	1	6	0	0	0	0	1	0	*	0

Source: Franklin County Community Connections. * An unsheltered count was not conducted in 2021 due to COVID-19.

Distinctive Populations

There are several other identifiable populations that have distinctive issues related to housing, including the elderly, people with physical disabilities, those with mental health challenges, those with intellectual & developmental disabilities, and the formerly incarcerated. The distinctive issues they encounter are compounded by general challenges such as housing affordability and access to employment and services.

Elderly and Aging: The elderly population faces a number of challenges related to housing, as “incomes fall from preretirement levels, children leave home, health problems and activity limitations emerge, a spouse requires institutionalization or dies” (National Library of Medicine 2022). Over 20% of Franklin County residents are aged 65 and above (Table 1-2 and Figure 1-1). This group will continue to increase as the American population ages.

Physical Disabilities: As per Table-1-4 (above), 40,492 disabilities were reported by Franklin County residents via the American Community Survey. Most people with Pennsylvania disabilities are homeowners, as “63.6% of households headed by a person with a disability are owner occupied” (TRF, n.d.). In terms of housing some Americans with physical disabilities face “a frustrating array of barriers – financial and bureaucratic ones as well as barriers of concrete, brick and wood.” (NPR 2022).

Mental Health: Having mental health conditions may have an impact on housing. While most people with mental health issues live independently, others may need more affordable housing, temporary housing, or other types of permanent housing include licensed care homes, assisted living facilities, group homes, and other supportive housing options (MHA 2022).

People with Intellectual Disabilities: “People with intellectual and developmental disabilities (IDD), like all Americans, have a right to live in their own homes, in the community.” (AAIDD 2022). In the last half-century, there has been a movement to better speak to these rights. Mirroring that movement is a transition from larger scale institutional housing and care to “community residential options include group homes, single apartments with a roommate, or a family living setting.” With people being “provided supports in their family homes or their own home.” (Department of Human Services 2022). As per table 1-4. Disability by Type, 8,133 individuals in Franklin have a cognitive disability.

Formerly Incarcerated: This population encounters many challenges reintegrating into communities. These challenges certainly include housing, but also employment, behavioral and mental health, as well as substance abuse on occasion. Oftentimes these issues are interrelated.

Part III: The Housing Ecosystem of Franklin County

The housing ecosystem is made of a complex network of private, public, and non-profit sector entities, programs and policies (Landis and LeGates, 2000:228). The housing ecosystem encompasses institutions, programs, funding, and people.

Key Person Interviews

To explore housing issues in Franklin County, key-person interviews were conducted. These key person interviews were especially insightful and expertly informed. Also uncovered in the interviews is a high degree of social capital among housing stakeholders. Clearly, there is an impressively high level of trust, cooperation, and collaboration between many of these key people. Furthermore, they collectively urged housing issues be addressed in an inclusive manner and in the spirit of trying to view matters from other perspectives. Individuals interviewed had a high level of genuine appreciation and offered praise to other housing stakeholders. The most central figure is Stacy Yurko, Community Connections and Housing Navigation Coordinator.

Eleven qualitative in-depth interviews were conducted from September 2021 through January 2022. Most interviews typically lasted an hour or even longer and were conducted face-to-face or via Zoom. Each interviewee was asked open-ended questions addressing:

- Issues, concerns, and priorities related to housing
- Recent trends related to housing
- Thoughts on current programs, initiatives, policies, and resources (noted above), as well as recommended future programs and resources
- Leading obstacles in addressing housing issues
- Place (borough / township) specific concerns
- To identify other recommended key persons

Key Persons Interviewed (in alphabetical order):

- Denise Esser, Waynesboro Community and Human Resources
- Gabriella Juarez, Social Worker, Chambersburg School District
- Dr. Todd Kline, Superintendent, Waynesboro School District
- Michael Ross, President, Franklin County Area Development Corp. (FCADC)
- Emily Schuitt, Director, i-360 Rentals
- Megan Shreve, CEO, South Central Community Action Plan (SCCAP)
- Fernando Torija, Realtor, Coldwell Banker
- Phil Wolgemuth, Deputy Borough Manager/Land Use and Development Director, Borough of Chambersburg
- Stacy Yurko, Community Connections and Housing Navigation Coordinator
- Bonnie Zehler, Executive Director, Luminest

Leading Issues, Trends, and Localized Concerns

Affordability (noted by 6 persons), workforce housing (noted by 3), rising rents, and the need for **mortgage assistance**, all closely related items, were mentioned almost universally by the interviewees. Clearly, all stakeholders see this as the central issue with housing in Franklin County. Most interviewees noted this as a general issue, largely determined by national and regional forces.

Homelessness (noted by 2) is also noted as a leading issue, but as one bound with a complex combination of other issues, including mental health, domestic abuse, drug abuse, and other special needs / disadvantaged populations (such as the formerly incarcerated) that need complementary social programs.

Individual key persons identified other issues as important, too. These include the **lack of stable housing for those on social security income** and a **need for better upkeep on rental housing**. When asked to identify any particular trends of note, **increasing rents, the emergence of special needs populations, a rise in domestic abuse cases that intersect with housing, the conversion of rental properties to more upscale units, a growing prevalence of single-parent and grandparent-headed households with children,** and the **increasing presence of non-local / absentee landlords**. Also becoming more obvious and interconnected with housing issues are **drug abuse & opioid addiction**, as well as **mental health**. Prompted about focused or ultra-local concerns, several specific items were noted:

- A lack of “Section 8” complexes in Chambersburg and Waynesboro
- A need for smaller multi-family housing complexes of 8 to 10 units in communities such as Mercersburg. Financing is challenging to secure for these smaller complexes.
- A lack of affordable transportation options for low-income persons to commute from their current housing to where jobs may be.
- Concerns about varied turnaround times for Emergency Rental Assistance. This was an issue specific to Shippensburg, with Cumberland County taking six weeks to process applications compared to a two-week turnaround time in Franklin County.

Potential Housing Related Programs, Initiatives, and Policies. Asked to identify potential housing related programs, initiatives and policies, a range of items were mentioned. Some of these are not purely housing related, but rather indirectly connected to housing. These responses included:

More Directly Related to Housing

- Mixed housing (mix of housing times at multiple price points)
- Increased shelter options for the unhoused
- Assistance for mortgages (akin to the Emergency Rental Assistance Program (ERAP))
- Pennsylvania Housing Finance Agency (PHFA) programming to assist low wage earners (apparently such a program is under development)
- Rental rehabilitation programs

Less Directly Related to Housing

- Improved assessment of and help for the unhoused

- Improved public transportation
- Programs for single mothers
- Challenges in adhering to prevailing wage requirements for projects (to make federally funded projects more affordable)
- Improved public transportation, which is seen as a challenge in Franklin County
- Access to health care

Obstacles: Key persons were asked, “Are there particular obstacles or roadblocks to addressing housing issues in Franklin County? How could these issues be best addressed?” This question generated the following responses:

- Education of local residents to counter the stigma against affordable housing and reduce “nimbyism” (Not In My Back Yard)
- Standard barriers of “red tape”, time, and understaffing
- Substandard living conditions in many rental units
- COVID-19 (Learning how to adapt and fully recover)
- Issues with legal documentation
- Need to make housing more inclusive (having developments with dwelling units at a variety of price points to have a diversity of income)
- Lack of income
- Lack of housing vouchers
- Being able to find housing if evicted or formerly incarcerated
- Lack of understanding about how to get affordable housing, especially after an eviction

Notable Quotes

During the interview process, several statements stood out as especially pointed and pertinent, as the light they shed on housing concerns in the county.

*“Many homeless, including families with children, in the county living in hotels”
“84 homeless students in Chambersburg School District”*

There are many school-age children that are arguably homeless, as their families often reside for short periods of time in local budget hotels, including large numbers in the Chambersburg and Waynesboro area school districts.

*“Many homeless camping out with nowhere to stay”
“ ‘camping’ in Michaux State Forest”*

Not only is the homeless population difficult to identify, but it is challenging to assist many individuals due to mental illness and other issues.

“A board game used to fix a wall in one apartment”

Some rental units in the county are substandard. Fortunately, the larger boroughs have a rental inspection program in place to address this problem.

“Difficult to get housing depending on circumstances (Post Prison)”

Several groups are especially disadvantaged in securing housing, including people who were formerly incarcerated.

Program gaps for special cases: Man with covid not "fitting in the correct assistance box"

While there is an assortment of programs to address housing issues, some individuals simply “fall between cracks” and do not qualify for any programs, despite their need.

Leading Institutions and Programs

Among the institutions, Franklin County possesses many public, private, and non-profit housing stakeholder groups that form a strong, collaborative network in addressing housing issues. The leading stakeholders, programs, and facilities are only briefly presented below. Further information on these and other stakeholders, including school districts, faith-based non-profits, and private sector entities, is presented in Appendices I and II. A significant amount of the information in this section is drawn from the *Where to Turn for Help with Housing Services* guide issued by Franklin County Human Services Information and Referral (2018). Additionally, a series of very insightful key person interviews helped immensely in grasping the contours of the ecosystem.

Leading Institutions and Stakeholders

Franklin County Human Services Information and Referral (specifically the [Community Connections and Housing Navigation Coordinator](#)): The leading informational and referral service for a wide variety of human services, including housing.

The following offices and programs also fall under the umbrella of Franklin County Human Services and address issues that intersect with housing:

- **The Franklin/Fulton Intellectual & Developmental Disabilities program** which “what is important to people with disabilities and their families, who are striving for an everyday life,” including access to housing.

Franklin County Redevelopment Authority: The Franklin County Redevelopment Authority has been charged with the initiative of redeveloping property within Franklin County. The redevelopment authority may purchase property and work with developers to redevelop industrial, commercial, and residential properties. The redevelopment authority may act upon certified blighted property through purchasing property, use of eminent domain, or partnering with developers or the current property owner to resolve the blight issue. One of the goals with the blighted properties is to redevelop them.

South Central Community Action Program (SCCAP): [SCCAP](#) provides a variety of human services, including housing-related programming that includes Rapid Rehousing and temporary emergency shelter to homeless individuals and families, rent payment and security deposit assistance, and utility assistance. During COVID-19, it administers the Emergency Rent and Utility Program (ERAP) in the county.

Franklin County Housing Authority (FCHA): [FCHA](#) provides affordable public housing, manages Section 8 housing, and a range of complementary social services. FCHA owns facilities (two each in Waynesboro and Chambersburg) that provide 274 dwelling units for the elderly, disabled, or income-qualified people. Section 8 is the umbrella name for several rental subsidy programs provided by the U.S. Department of Housing and Urban Development (HUD).

Luminest: Formerly Valley Community Housing Authority, [Luminest](#) is a non-profit that develops affordable housing in Franklin County. They manage nine income and/or age-qualified rental housing facilities across Chambersburg and Waynesboro.

Other Major Stakeholders:

Habitat for Humanity: “Habitat empowers local low-income families to become self-reliant through home ownership. We all have the power to build our own futures – the process begins with having a place to call home, right here in Franklin County” (Habitat for Humanity, 2022). As per their [website](#), Habitat for Humanity (Franklin County), “was formed in 1993 and to date has built more than 45 homes for low to moderate income individuals and families in Franklin County” and “partners with low income families to help them become homeowners. Our partner families work alongside of us to help build affordable housing. This is expressed through the investment of ‘Sweat Equity.’ Families must commit a minimum of 350 hours of work on their home, other’s homes, and other approved activities.”

Pennsylvania Housing Finance Agency (PHFA): The PHFA “works to provide affordable homeownership and rental apartment options for older adults, low- and moderate-income families, and people with special housing needs” through “mortgage programs and investments in multi-family housing developments” (Source: [PHFA, 2022](#)).

Franklin County Reentry Coalition: The coalition is a “collaborative group of professionals, individuals and community organizations dedicated to fostering the successful reintegration of formerly incarcerated individuals into our community, as contributing members of our community, to prevent recidivism and improve public safety” (Franklin County, 2016). It was formed in 2016 and at that time 200 individuals per month were being released from the Franklin County Jail back into the community (Franklin County, 2016).

Leading / Larger Programs

There are many programs related to housing and issues intersecting with housing in Franklin County. Some leading programs are described below. A more comprehensive listing of programs is found at the end of this heading as well as in Appendix I organized by governmental or non-profit entity.

Emergency Rental Assistance Program (ERAP): ERAP helps tenant households with paying rent, past-due rent balances (also known as arrears), utility and home energy costs, utility and home energy cost arrears, and other expenses related to housing. Emanating from congressional action in the devastating impact of the pandemic, two federal congressional acts established two similar emergency rental assistance programs (ERA1 and ERA2). Some of the funding was used to supplement Section 8 housing voucher programs. Source: [Pennsylvania Department of Human Services](#).

Housing Choice Voucher Program: Commonly referred to as "Section 8": The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses, and apartments. Eligibility for a housing voucher is determined by the public housing agencies (PHA) based on the total annual gross income and family size and is limited to US citizens and specified non-citizen categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, PHA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area's median income (HUD 2022c).

Home Investment Partnership Program (HOME) (Pennsylvania state program): The Pennsylvania HOME Program is a federally funded program that provides municipalities with grant and loan assistance to expand and preserve the supply of decent and affordable housing for low-and very low-income Pennsylvanians. HOME funds can be used in a variety of ways to address critical housing needs in the Commonwealth, including market-oriented approaches that offer opportunities such as homeownership or rental activities to revitalize communities with new investment. HOME Program funds are provided to the Pennsylvania Department of Community and Economic Development by the U.S. Department of Housing and Urban Development (HUD) through the annual entitlement appropriation process (DCED 2022a).

HOME Investment Partnerships Program (federal government program): This program provides grants to states and local governments. (HUD 2020, 2022b). As per the HUD website:

“All housing developed with HOME funds must serve low- and very low-income families. For rental housing, at least 90 percent of the families benefited must have incomes at or below 60 percent of the area median income; the remaining 10 percent of the families benefited must have incomes at or below 80 percent of area median income. Homeownership assistance must be to families with incomes at or below 80 percent of the area median income. Each year, HUD publishes the applicable HOME income limits by area, adjusted for family size . . . Participating jurisdictions must provide a 25 percent match of their HOME funds. Participating jurisdictions must also set aside at least 15 percent of their allocations for housing to be owned, developed, or sponsored by community housing development organizations.”

Housing Trust Fund: In 2001, following from the Franklin County Comprehensive Plan and as an effort to encourage affordable, owner-occupied housing for low-income residents, the Board of Commissioners passed Ordinance 2001-01 (effective Jan. 1, 2002), “An Ordinance Increasing the Recording Fee of Deeds and Mortgages to Support Affordable Housing Efforts in Franklin County.” (Franklin County 2001). The additional fees are used to “fund affordable housing efforts in the county” with at least 85% of funds set aside for direct use and up to 15% to be used for administrative costs. Act 137 of 1992, later repealed and replaced by Act 49 of 2005, enabled counties to raise these additional revenues for such purposes (Reinvestment Fund & Real Estate Strategies, Inc., 2020).

A statewide study by Reinvestment Fund & Real Estate Strategies, Inc. (2020) of 29 counties participating in the program identified 16 different uses of these funds, with the most commonly identified uses being new affordable housing production (17 counties), first time homebuyer closing cost and down payment assistance (16), and home rehabilitation and repair (16). Nearly half of those counties use Act 137 funds to match, leverage or demonstrate investment for Pennsylvania and federal programs including PHARE, HOME, USDA Rural Development (RD), and Continuum of Care.

Community Development Block Grant (CDBG): The CDBG Program allocates federal funds to cities and counties to “provide decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons” (HUD, 2022) in a manner that allows for maximum flexibility. Franklin County, along with the boroughs of Chambersburg and Waynesboro, all administer local CDBG Programs that provide grants to sub-recipients, oftentimes for housing related activities. For the county, administration and applications are processed through the Franklin County Planning Department. In the most recent cycle (FY2022), “Franklin County is expected to receive an allocation of approximately \$350,000.00 of FY2022 CDBG funds from the Commonwealth of Pennsylvania. At least 70% of the available funding must be used for activities which benefit low- and moderate-income persons.” ([Franklin County Planning 2022](#)).

Projects for Assistance in Transition from Homelessness (PATH): According to Franklin County Human Services (2022), PATH can provide “payment of security deposits for new a new residence, payments for one month of back rent to prevent eviction” for those who have a documented and serious mental illness, “sufficient income to maintain rent on a residence,” and are “homeless or at imminent risk of homelessness.” PATH is a federal level formula grant program authorized by several pieces of legislation to support local organizations that “offer an array of essential services and supports that may not be supported by mainstream mental health programs.” (SAMSHA 2022).

Supportive Housing Program: The full program offers competitive grants for “new construction, acquisition, rehabilitation, or leasing of buildings to provide transitional or permanent housing, as well as supportive services to homeless individuals and families; grants to fund a portion of annual operating costs; and grants for technical assistance.” (HUD 2022). In Franklin County these funds are used to supplement rental costs for single persons.

American Rescue Plan Home Children and Youth Program: “The American Rescue Plan (ARP) Act set aside Elementary and Secondary School Emergency Relief (ESSER) funds to provide support and resources for homeless children and youth.” Funds are available for use through Sept. 2024 ([Pennsylvania Department of Education 2022](#)).

Pennsylvania Homeowner Assistance Fund: Per the Pennsylvania Homeowner Assistance Fund Program (PAHAF 2022), this program “funded by the U.S. Department of the Treasury to assist Pennsylvania homeowners facing financial hardship due to the COVID-19 pandemic . . . The program will provide financial assistance to homeowners for qualified mortgage and housing-related expenses to address delinquency and avoid default, foreclosure, or displacement.” The program provides assistance for mortgage reinstatement, forward mortgage payment assistance, help with a variety of property charges (including past due property taxes, HOA fees, and other common charges of ownership), and delinquent utilities. There are caps on assistance based on each category.

USDA Rural Development Programs: Several programs are provided via the federal USDA Rural Development Agency, including single-family direct home loans, single-family housing repair loans and grants, and a housing guaranteed loan program. More information about the Pennsylvania programs is available via the agency’s state office web portal (<https://www.rd.usda.gov/pa>) (USDA Rural Development 2022).

Program Items Provided in Franklin County

Detailed information related to these programs may be found in the [Where to Turn for Help with Housing Services guide](#) issued by Franklin County Human Services Information and Referral (2018).

Affordable Home Loan	Income Based / Public Senior Housing Senior Housing
Case Management - Homeless Supportive Services	Information and Referral Services
Cash Assistance	Listening Services
Clothing Bank	Medical Bill Payment Assistance
Cold Weather Shelter	Medication Payment Assistance
Domestic Violence Program	Migrant Worker Services
Down Payment and Closing Cost Assistance	Military Emergency Assistance
Emergency Shelter	Mortgage Payment Assistance
Emergency Shelter Funds	Personal Care Housing
Employment Services - Veterans	Rapid Rehousing Services
Energy Assistance - Low-Income Energy Assistance Program (LIHEAP)	Recovery Housing - Substance Use
Energy Payment Assistance - Oil	Reentry Services - Ex-Offenders Employment Program
Energy Payment Assistance - Electric Bill	Reentry Services - Housing
Energy Payment Assistance - Gas Bill	Reentry Services - Housing (Women's Program)
Energy Payment Assistance - Gas Money	Rent Payment Assistance
Energy Payment Assistance - Heating Fuel	Repair Loan Program (Veterans)
Energy Payment Assistance - also see Utility Bill Payment Assistance	Residential Children Services
Family Self Sufficiency & Housing - Home Ownership Counseling	Section 8 Program (SEE Housing Choice Voucher Program)
Financial Assistance	Security Deposit
Food Pantry	Security Deposit Assistance
Foreclosure Assistance	Senior Citizens - Heating Bill Payment Assistance
Foster Care	Senior Citizens - Independent Living Housing
Furniture	Sewer System Cost Program
Helpline	Sexual Assault - Shelter
Home Modification Loan	Substance Use - Recovery Housing
Home Modifications	Sweat Equity Program
Home Ownership Program	Thrift Store
Homeless Shelter	Transitional Housing
Homeowners Energy Efficiency Loan	Utility Bill Payment Assistance
Housing Choice Voucher Program (Section 8)	Veterans Services - Benefits
Housing - Repair Loan Program	Veterans Services - Case Management
Housing Search Assistance	Veterans Services - Emergency Financial Assistance
Income Based Housing / Public Family Housing	Veterans Services - Housing Assistance

Housing Facilities

There are 36 housing-related facilities, including shelters, income-based housing, income-based senior housing, and transitional housing. These range tremendously in size, location, clientele, management/ownership, and other characteristics. There are more than 700 units available. A detailed listing of these facilities is found in Appendix III: Listing of Public, Shelter, and Program Affiliated Housing. Much of the information related to these facilities was drawn the *Where to Turn for Help with Housing Services* guide issued by Franklin County Human Services Information and Referral (2018) and then expanded upon.

Part IV: Analysis / Assessment / Issues

Housing Trends

“It is not a bubble, it is really about the fundamentals . . . not enough houses, and huge numbers of people wanting homes.” – Jenny Schuetz, Brookings Institution (Source Badger, 2022).

Housing prices have spiked over the last two years, with prices across the country increasing by 17% in 2020 alone. Nationwide, there is a shortage of between 3.8 million and 6.8 million housing units, and prices will continue to climb until the shortage is addressed. One leading factor behind the shortage is the slow recovery of the home-building sector after the Great Recession with new home construction still having not recovered to mid-2000s levels (Dougherty 2022).

Short-term considerations have compounded matters, including low interest rates and a labor shortage in the housing industry. Pandemic-related supply chain issues and the prevalence of stimulus monies, along with increased savings during the pandemic, have further complicated matters. The impacts are not just being felt in major metropolitan areas, but in medium-sized and smaller metropolitan areas as well (Badger 2019, 2022; Badger and Buit 2018, 2019; and Boqkat-Lindell 2021). Franklin County is experiencing many of these national trends in microcosm, though fortunately without the price extremes of many other metropolitan areas.

While regional home prices continue to climb (Lewis 2022), there are indications that the prices may have peaked and, in some areas, may even decline (NPR 2022, Thomson 2022, Zillow 2022). Average prices have climbed in the Hagerstown area with year over year sales to April 2022 up 15% (Lewis, 2022). At the same time, some analyses, including those by Moody’s Analytics indicate in many areas that housing is overpriced. For Chambersburg-Waynesboro, however, an equilibrium may have been achieved. In an analysis of most metropolitan areas in the U.S., Moody’s Analytics calculations indicate that the Chambersburg-Waynesboro indicate area is 2% overvalued as of the fourth quarter of 2021 (NPR, 2022). Mark Zandi of Moody’s Analytics expects prices to stay high as “homebuilders will eventually increase supply,” particularly in areas with plenty of land and fewer zoning restrictions. Yet, “it’s going to take a long time for them to catch up ... to the underlying demand that exists.” (NPR 2022). Three signs indicate a stabilization of the housing market: rising interest rates, increasing inventory, and some indications that demand may be dampening after early summer 2022 (Thompson, 2022).

Further compounding the shortage in many communities is zoning that prioritizes detached single-family housing and lower density. 75% of the residential land in many large American cities is zoned for single-family homes. Meanwhile one-third of households are one-person occupancy. By 2025 up to 85% of US households will not include children, and by 2030, one in five Americans will be 65 or above (Parolek 2020, Woock 2022). In other words, there is a disconnect between the needs of

American households and what zoning is creating. One factor emphasizing zoning for lower densities of single-family housing is NIMBYism (Dougherty 2022).

Policy Considerations for Housing Affordability

Housing affordability can be partially addressed with federal, state, and local programs and policies. A range of specific local government strategies, techniques, regulations, and policies are conducive to the construction of affordable housing, including multifamily housing units. There are also many non-regulatory strategies that may be adopted. Some of these regulatory and non-regulatory strategies are outlined below (Governor’s Center for Local Government Services 2015; Meck et al. 2003; Pennsylvania Chapter, American Planning Association 2022; Weitz and Waldner 2002).

Zoning-Related changes that may facilitate construction of affordable housing:

- Reduce the amount of land that is zoned exclusively for single-family detached dwelling units. As noted earlier in the report many cities and other municipalities have large shares (75% or more) of land zoned exclusively for single-family detached dwelling units.
 - In other words, more areas should allow for multi-family structures including apartments and townhouses to be mixed in with single-family dwellings. Make such uses a “use by right.”
- In areas with single-family detached dwelling units, reduce minimum lot sizes. This could include allowing for smaller / urban-sized lots (5,000 to 6,000 square feet) which will allow higher residential densities (perhaps between 8 and 15 dwelling units per acre). According to the Governor’s Center (2015), “an insufficient amount of land in the commonwealth is zoned for medium (4 to 8 units per acre) and high density (nine or more units per acre.”
- Allow for more mixed-use zoning that allows a mix of residential and commercial uses. This may have the added benefit of greater walkability between residences, shopping, and services.
- Reduce barriers to cluster zoning so that it is as procedurally easy to accomplish as conventional site design. Eliminating conditional use and special exception requirements for cluster developments would accomplish this.
- Allow smaller setback requirements and innovative lot configurations. Consider “zero-lot lines” or “build to” setbacks.
- Provide a planned residential development (PRD) zone in zoning ordinances to allow for creative / innovative projects to be proposed. Also, PRD type zones often only allow for larger scale developments (100 acres, for example), so the minimum area requirement should be reduced.
- Modify zoning codes to provide for traditional neighborhood development (TND)
- Loosen home occupation regulations related to zoning, for home-based businesses and to facilitate telecommuting.
- Allow accessory dwelling units (ADUs).
- Reduce parking requirements. Parking requirements for multi-family dwellings are often excessive. Parking spaces may also be reduced in size.

- Make multi-family development a use by right instead of a conditional use or special exception.
- Provide density bonuses for developments that provide specific numbers of affordable housing units at several market rates. Also award density bonuses for redevelopment of existing substandard housing.
- Reduce restrictions / limitations where manufactured housing is allowed, including allowing it as a permitted in more zones.
- Allow for flexibility in house sizes.
- Zone more land to allow for manufactured housing.
- In some cases, there is too much land zoned for industrial purposes.

Land Development Review Process changes that may prove helpful:

- Reduce street width requirements so that service provision and maintenance costs are reduced.
 - Typical street widths range from 26 to 36 feet; 20 feet may be sufficient.
- Where possible, shorten the review process / timeline.
- Calibrate zoning provisions and the development review process to make them consistent between neighboring municipalities.

The county and municipal **comprehensive plans** should have goals, objectives, and policies that speak to having a wide range of housing types that meet the needs of various income levels and absorb a fair share of regional growth. Plans should have policies that encourage mixed uses, advocate for denser development, and identify areas for redevelopment, greater density, infill development or adaptive reuse.

Other land use factors beyond zoning and subdivision regulation play a role, too, in limiting the potential for multi-family housing stock (Knapp et al. 2007), including “market conditions, land availability and parcelization, the provision of public services, other planning goals (e.g., protecting open space or rural areas), and existing land use patterns” (p. 67).

Policy Considerations for Homelessness

Franklin County has a strong web of non-profit and county-based organizations as well as other agencies to address homelessness. These entities manage a number of programs and work with state and federal agencies. Nevertheless, the efforts can continue across the following points as per the American Planning Association (2022).

- Adopt housing elements in comprehensive plans that speak to the need for emergency, transitional, and permanent housing.
- Continue to integrate “with the various plans and strategies that cities must develop in connection with federal housing and homeless funding, such as the Consolidated Housing & Community Development Plan, Continuum of Care for the Homeless, and Public Housing Agency Plan.”

- “Planning for both immediate homeless services and prevention of homelessness requires that communities take a comprehensive view of how the social safety net does and does not work for both transitionally and chronically homeless persons.” Ideally, communities address the root causes of homelessness.” These are noted earlier in the report.
- Provide community education to reduce “opposition to supportive housing in particular tends to be protracted, resulting in increased development costs for projects that already have extremely low margins of economic viability.”
- Reform zoning codes to allow more flexibility for the development of group homes.

Policy Considerations for Other Populations

Franklin County has a strong web of agencies and local non-profit organizations that work with state and federal entities and programs to address housing issues across several distinctive populations. The county should continue its support of these agencies and their ongoing collaborative efforts with stakeholder organizations.

Considerations of Fair Housing

“Franklin County is committed to furthering fair housing choice for all persons” and has information and resources on fair housing ([Franklin County 2022](#)). The Federal Fair Housing Act and the Americans with Disabilities Act provide much of the context for fair housing. Other federal and state laws also intersect with issues of fair housing, including Pennsylvania’s Human Relations Act.

Other Considerations

The county should continue to monitor program and funding changes at the state and federal levels. The current administration released a *Housing Supply Action Plan* in May 2022 that seeks to ease the shortage of affordable housing through expanded programming and funding (Ackerman and Friedman 2022). The plan has yet to provide specific details, but some of it will “encourage ‘greater land-use improvements at the local level by favoring jurisdictions that promote density and rural main street revitalization’ for funding from last year’s infrastructure law.”

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Appendices

Appendix I: Comprehensive Alphabetical Listing of Governmental and Non-Profit Housing Related Entities in Franklin County with Associated Programs and Services

Appendix II: Other Leading Housing Stakeholders

Appendix III: Listing of Public, Shelter, and Program Affiliated Housing

Appendix IV: Additional Maps of Municipal Level Population and Housing Needs Projections

Appendix I: Comprehensive Alphabetical Listing of Governmental and Non-Profit Housing Related Entities in Franklin County with Associated Programs and Services

Bethesda Mission Men's Shelter

Bethesda Mission Men's Shelter

Bethesda Mission Women & Children's Shelter

Bethesda Mission Women & Children's Shelter

CandleHeart Ministries

CandleHeart Ministries Reentry Program

Center for Independent Living of Central Pennsylvania

Home Modification Program

Children's Aid Society of Franklin County

Emergency Shelter

Christ Among Neighbors

Christ Among Neighbors (CAN)

CONTACT Helpline

CONTACT Helpline - Helpline Information and Referral

CONTACT Helpline - Helpline Listening

Franklin & Fulton County Mental Health, Intellectual & Developmental Disabilities, & Early Intervention

PATH Housing Program

Franklin County Assistance Office

Temporary Assistance for Needy Family (TANF) Cash Assistance

Low Income Energy Assistance Program (LIHEAP)

Emergency Shelter Allowance (ESA)

Franklin County Housing Authority (FCHA)

Family Self-Sufficiency and Home Ownership Program

also operates housing properties

Franklin County Human Services

Franklin County Human Services Information and Referral

Franklin County Veteran Affairs
Pennsylvania State Benefits - Veterans Temporary Assistance

Habitat for Humanity of Franklin County

Entity and program are same

Help Hotline

Entity and program are same

Maranatha Ministry Program

Marantha Rapid Re-Housing
Chambersburg Cold Weather Drop-In Shelter

Newburg First Church of God

(rental or utility assistance; no specific program)

Noah's House Recovery Homes

Recovery Housing

PathStone Corporation - Chambersburg

Emergency Food and Shelter (Migrant and Farm Workers)
Homeownership Program
USDA Single Family Housing Direct Loans - 502 Direct Loan

Pennsylvania Housing Finance Agency (PHFA)

Affordable Home Purchase Program
Access Down Payment & Closing Cost Assistance
Homeowner's Emergency Mortgage Assistance Program (HEMAP)
Renovate & Repair Loan Program
Access Home Modification Program
Homebuyer Counseling
Affordable Home Purchase Loans
Homeowners Energy Efficiency Loan Program (HEELP)
PENNVEST Homeowner Septic Program
Renovate & Repair Loan Program
PA Housing Search Website

Pennsylvania Wounded Warriors

Entity and program same name

South Central Community Action Program (SCCAP)

Franklin County Homeless Services

Franklin County Homeless Assistance Program (HAP)
Project Helping Hands

Shippensburg Community Resource Coalition

The Hope Center at Hagerstown Rescue Mission

Emergency Shelter Services (Hope Center at Hagerstown Mission)

The Salvation Army, Chambersburg

Rental and Electric Assistance
Office of Aging Senior Heating Assistance

USDA Rural Development - Harrisburg Office

USDA Rural Development (many programs)

Veterans Multi-Service Center - SSVF-Central PA

Veterans Multi-Service Center - SSVF-Central PA (comprehensive support services)

Waynesboro Community & Human Services

Emergency Financial Assistance

Waynesboro New Hope Shelter

New Hope Shelter
Esther House

Women in Need

Shelter - Women in Need

YWCA Greater Harrisburg

Veteran's Employment & Housing Program

Appendix II: Other Leading Housing Stakeholders

Public Sector including Educational Institutions

Franklin County Area Development Corporation (FCADC)

While each municipality is a stakeholder, several are more prominent, including:

Chambersburg, Borough of

Waynesboro, Borough of

Shippensburg, Borough of

Each of the school districts, but most prominently:

Chambersburg Area School District (CASD)

Shippensburg Area School District (SASD)

Waynesboro Area School District (WASD)

Private Sector

Franklin County Builders Association

Franklin County Rental Property Owners Association

i-360 (property management firm)

Pen-Mar Association of Realtors

Appendix III: Listing of Public, Shelter, and Program Affiliated Housing

No.	Name	General Description as per Management / Ownership	Address	Phone	Category / Description	No./Type of Units	Mgmt. / Ownership
1	Bethesda Mission Men's Shelter	A Christian development program which provides food, shelter, clothing, social services, substance abuse program, and limited health care. All persons must submit to alcohol and drug test (admission with a positive test is contingent upon entrance into a rehabilitation program). Maximum stay is 10 days unless enrolled in one of Bethesda Mission's recovery programs. Staff reserves the right to extend maximum stay when circumstances warrant it.	<i>not generally provided</i>	(717) 257-4440	shelter		Bethesda Mission
2	Bethesda Mission Women & Children Shelter	A Christian development program which provides food, shelter, clothing, social services, substance abuse program, and limited health care. All persons must submit to alcohol and drug test (admission with a positive test is contingent upon entrance into a rehabilitation program).	<i>not generally provided</i>	(717) 238-2851	shelter		Bethesda Mission
3	Children's Aid Society of Franklin County	Program for those between the ages of 10-21 to get stability and security during time of crisis.	255 Miller St, Chambersburg, PA 17201	(717) 263-4159	shelter		Children's Aid Society
4	Maranatha Ministry, Inc.	Cold weather shelter that is open only between the months of December to April. A warm space and meals are provided by churches in the Chambersburg area. Some limited counseling and assistance is provided to aid guests in acquiring permanent shelter and temporary or permanent job placement. Incoming guests sign-in and agree to printed shelter rules. Guests are permitted to stay for 14-nights but may permitted to stay longer if they perform public services within the community.	43 Philadelphia Ave, Waynesboro, Pennsylvania 17268	717-261-1708	seasonal shelter		Maranatha Ministry
5	South Central Community Action Programs, Franklin County	Provide temporary emergency shelter to small homeless families and individuals. Also provide short-term case management and referral services in order to aid participants in stabilizing their lives. Typical stay is 14 – 30 days.	533 South Main Street Chambersburg PA 17201	717 267-3669	shelter		SCCAP
6	The Hope Center at Hagerstown Rescue Mission	The Hope Center at Hagerstown Rescue Mission provides up to 30 consecutive nights of overnight shelter to transient men who are homeless and would otherwise be living on the streets or in the woods. Some of the requirements for men staying in the Transient Program are: They must be sober, they must shower each evening before given a bed, and they must attend the evening chapel service. Each guest is given a personal care package containing enough personal hygiene products to last thirty days. A change of clothing is also made available if needed. A hot meal is provided following the evening chapel service	125 N Prospect St, Hagerstown, MD 21741	(301) 739-1165	shelter		The Hope Center

7	Waynesboro New Hope Shelter	A 30-day stay is offered to homeless men, women, and children. Without cost, we provide two meals a day, lodging, and laundry facilities. Each resident receives personal case management and attends training classes that are designed to secure housing and employment. At the end of the initial 30 days, qualifying residents who need additional time to find housing may be invited to enter an extended stay program. We follow a three-step strategy to transition residents into permanent housing: a) find employment or income; b) begin saving and living on a budget; & c) secure affordable housing	25 S Potomac St, Waynesboro, PA 17268	(717) 762-5840	shelter		New Hope
8	Women in Need	When in shelter, women are provided with available options, counseling and referrals to agencies that may provide additional help, and with the help of a trained counselor advocate, create a safety plan upon discharge from the shelter. Families may remain in the shelter for as long as 30 days.	<i>not generally provided</i>	(717) 264-4444	shelter		
9	Pathstone Corporation - Chambersburg	Serve the one-time emergency needs of migrant and seasonal farmworkers and other rural disadvantaged people who may not be eligible for other emergency services. Services include: Nutritional assistance, emergency shelter, first month rental assistance, rent in arrears assistance, mortgage assistance and utilities in arrears assistance (one-time only assistance)	450 Cleveland Ave, Chambersburg, PA 17201	(717) 264-2839	shelter		Pathstone Corporation
10	Greene Meadow Apartments	Greene Meadow Apartments is a thriving community of one and two bedroom apartments which includes the following amenities: Private individual entry deadbolts on every apt. door; Office on site; Maintenance-free lawn care and snow removal provided Water, trash & sewer provided laundry facility on site; Off-street parking	100 Green Meadow Ln, Chambersburg, PA 17201	(717) 267-2040	Income Based Housing	80 units, 1-2 Bedroom	
11	Hamilton Park Apartments	Hamilton Park Apartments is a community which offers 1 and 2 bedroom apartments, as well as 3 bedroom town homes.	100 Park Cir, Chambersburg, PA 17202	(717) 263-1783	Income Based Housing	1-2 Bedroom Apartments or 3 bedroom townhouses	Property Management, Inc.

12	Interfaith Housing Alliance, Inc.	Interfaith Housing Alliance, Inc. The Washington Square Town Homes are 54 units of newly constructed affordable single family town homes and apartments in the Borough of Chambersburg of Franklin County, Pennsylvania. These units include 2 and 3 bedroom apartments, plus the three bedroom town homes. The town homes are 1448 square feet in size with 3 bedrooms and 1 and 1/2 baths. These homes are passive energy efficient. Each town home is comprised of a living room, dining room and separate kitchen. The homes are equipped with a washer/dryer, dishwasher, range, refrigerator, garbage disposal and a microwave. Rent is \$852 per month. 2 BR Apartments 845 - 968 sq. ft., 2-bedrooms, 1 baths Passive house energy efficient building. Includes living room, dining room, separate kitchen, washer, dryer, dishwasher, range, refrigerator, garbage disposal, and microwave. Rents from \$618 to 679 per month 3 BR Apartments 1,096 - 1,239 sq. ft., 3-bedrooms, 1.5 baths Passive house energy efficient building. Includes living room, dining room, separate kitchen, washer, dryer, dishwasher, range, refrigerator, garbage disposal, and microwave. Rents for \$697 per month Units are available for all members of the public. A number of handicap accessible units are available.	78 W Washington St, Chambersburg, PA 17201	(717) 414-5030	Income Based Housing	54 units, 2-3 bedrooms	Interfaith housing alliance inc.
13	Orchard Run Apartments	Orchard Run Apartments has affordable two and three bedroom apartments in Chambersburg, Pennsylvania. It is operated under the Low Income Housing Tax Credit Program and is located close to Routes 30 and I-81.	101 MacIntosh Way, Chambersburg, PA 17201	(717) 261-9193	Income Based Housing	2-3 Bedroom Apartments	Orchard Run Apartments
14	Raystown Crossing	Raystown Crossing offers 2, 3, and 4 bedroom apartment homes located in Shippensburg, Pennsylvania at prices you are not likely to find elsewhere. The focus of Raystown Crossing is to offer family affordable housing while enhancing the lifestyle that you deserve. This property consists of 50 apartment homes and accepts pets.	1000 Raystown Cir, Shippensburg, PA 17257	(717) 530-1341	Income Based Housing	50 units, 2-4 bedrooms	The Woda Group, Inc.
15	Roxbury Ridge Apartments	Roxbury Ridge Apartments is located in a beautiful country setting near the heart of Shippensburg, PA. Apartments are freshly painted with wall to wall carpeting and all major appliances and mini-blinds included. Amenities included: 24 hour emergency maintenance service, two on site laundry facilities, multiple play areas, baseball field, basketball court and off street parking. One and two bedroom apartments and three bedroom townhouses are available. Water, sewer, and trash included.	100 Meadow Dr, Shippensburg, PA 17257	(717) 532-9425	Income Based Housing	1-2 Bedroom Apartments or 3 bedroom townhouses	Property Management, Inc.
16	Strathmeade Square Apartments	Strathmeade Square Parkside Dev. Assoc is an affordable apartment community located in Greencastle, containing 16 rental units. The property contains 32 bedrooms and based on typical apartment occupancy limits, Strathmeade Square Parkside Dev. Assoc is home to not more than 64 persons when fully occupied.	79 Eastern Ave STE 1, Greencastle, PA 17225	(717) 597-9095	Income Based Housing	1-2 Bedroom s	JLD Management Property Group

17	Redwood Park Townhomes	Redwood Park offers 40 townhomes in 10 building clusters of 3-5 townhomes each. There are 7 two bedroom, 22 three bedroom and 11 four bedroom townhomes in the development. Six of the townhomes are handicapped accessible units and two have supportive features for individuals with visual and hearing impairments. Amenities include wall to wall carpeting, 1.5-2 baths, kitchen appliances to include stove, refrigerator, dishwasher, and garbage disposal, basements with washer and dryer hookups, central air conditioning and a garage. Redwood is a smoke free housing community focused on families, providing supportive services and a community center. The development is located on Buchanan and Redwood Streets in Chambersburg, PA.	63 Redwood St, Chambersburg, PA 17201	(717) 977-3900	Income Based Housing	40 Units, 2-4 Bedrooms	Luminest
18	Mount Vernon Terrace	The NEW Mount Vernon Terrace! First constructed in 1952 for families of Veterans returning from the Korean War, the entire property has been fully rehabilitated and modernized while still maintaining affordable rents. In addition to meeting Green Building criteria and exceeding Energy Star 3.0 efficiency standards, your new community will include amenities for everyone – a Community Room, a YMCA-run Youth program and on-site Youth Center, an outdoor playground, a walking path and more! Each newly remodeled home will include hardwood floors, carpeted bedrooms, air conditioning, and even its own washer and dryer! Enjoy maintenance free living with 24-hour emergency on-call staff. Mount Vernon Terrace has one and two bedroom apartments and three bedroom townhomes ready to lease!	716 Fairview Ave Waynesboro, PA 17268	(717) 977-3900	Income Based Housing	1-3 Bedroom Apartments	Luminest
19	Valley Terrace Townhomes	Valley Terrace offers 22 townhomes to include 14 two-bedroom units and 7 three-bedroom units. Two of the 22 units are single story and have handicapped accessible features. Amenities include wall-to-wall carpeting, 1½ baths, washers and dryers, off street parking, 24-hour emergency maintenance, supportive services and a community center with a computer lab. The development is located on Tenth Street in Waynesboro, PA.	525 W. Tenth St Waynesboro, PA 17268	(717) 977-3900	Income Based Housing	22 units, 2-3 Bedrooms	Luminest
20	Sunset Court Apartments and Townhouses	Sunset Court offers 24 garden style apartments and 16 townhomes. Two buildings house 12 apartments each with 10 two-bedroom units and 2 three-bedroom units. There is one handicapped accessible unit in each building. Three additional buildings house the 16 townhome units. There are 10 two-bedroom townhouses and 6 three-bedroom units. Two of the units are constructed and equipped for families requiring handicap accessible features. Amenities include wall-to-wall carpeting, 1½ baths, garbage disposal, dishwasher, washer and dryer (only in townhomes), laundry room for apartments, off street parking, 24-hour emergency maintenance, supportive services and a community center with a computer lab.	100 Valley Pine Ct Chambersburg, PA 17202	(717) 977-3900	Income Based Housing	40 units, 2-3 Bedrooms	Luminest

21	Wallace Court Apartments	Wallace Court is a thriving community that over 75 families call home. Surrounded by beautifully landscaped grounds, this community is close to schools, shopping, and minutes from downtown Waynesboro, PA. In addition to the gorgeous landscaping, we provide community and private garden areas for residents to enjoy. Our community room with kitchen area and television is the perfect place to socialize with family and friends. We also have a computer room, so you can stay in touch with the latest events or update your status on Facebook. Children will enjoy the playground area. We offer you one or two bedroom, barrier-free apartments, all on the first floor. Fully-equipped kitchens and separate dining areas provide great space for entertaining. Wall-to-wall carpeting and individually controlled heating and air conditioning will keep you cozy and comfortable throughout the year. Sliding glass doors lead to your private patio area creating a relaxing spot for you to unwind. For your convenience, laundry facilities are on site at the community building.	125 Brown St, Waynesboro, PA 17268	(717) 762-7115	Income Based Housing	75+ units, 1-2 Bedroom Apartments	Humphrey Management
22	Washington Meadow Apartments	Washington Meadow Apartments offers one and two bedroom townhomes in a serene setting and a nice place to settle down when the day is done. You'll enjoy your eat-in kitchen with its electric range, frost-free refrigerator and all wood cabinets. Each unit is carpeted in the living room, bed room(s) and steps, with attractive vinyl tile in the kitchen and bath. Stay warm and cozy with individually controlled heating. Students living at Washington Meadow will attend Waynesboro Area schools. Penn State-Mont Alto is just a short 15 minute drive. A four to six minute drive will provide each resident with all the shopping and services one could need.	4627 Washington Meadows Ln, Waynesboro, PA 17268	(717) 765-4111	Income Based Housing	1-2 bedroom Apartments	CoStar Group, Inc. Equal Housing Opportunity
23	Waynesboro Apartments	Waynesboro Apartments is a well-kept community located in the town of Waynesboro, PA. It is a thirty-six unit apartment complex offering 1 and 2 bedrooms. Each unit is equipped with central air, ample closet and storage space. There is front door parking, on-site laundry facility, maintenance-free living, an on-site playground, and a few other amenities. The complex is close to shopping, schools, and a hospital.	401 N Church St, Waynesboro, PA 17268	(717) 765-8939	Income Based Housing	36 units, 1-2 Bedroom Apartments	CoStar Group, Inc. Equal Housing Opportunity
24	Brindle Estates	Affordable "RD" Elderly Community " 20 units located in Mercersburg, PA	210 Brindle Dr, Mercersburg, PA 17236	(717) 328-5687	Income Based Senior Housing	20 Units, 1 Bedroom Apartments	Property Management, Inc.
25	Brindle Terrace	Affordable "RD" Elderly Community " 20 units located in Mercersburg, PA	200 Faust Street Mercersburg, PA 17236	(717) 328-5687	Income Based Senior Housing	20 units, 1 Bedroom Apartments	Property Management, Inc.

26	Cottage Green Senior Apartments	Cottage Green offers affordable one and two bedroom apartments, operated under the Low Income Housing Tax Credit Program, to individuals who are at least 62 years of age. It is located in a growing area of Chambersburg, Pennsylvania, near I-81 and US Route 30. One and two bedroom cottage-style apartments Wall-to-wall carpet VCT tile kitchen & bath Fully equipped kitchen with dishwasher and disposal TV cable hook-ups Central air conditioning Forced hot air furnace Off-street parking Community room Computer center Washer and dryer in every apartment	740 Norland Ave, Chambersburg, PA 17201	(717) 263-9040	Income Based Senior Housing	1-2 Bedroom Apartments	Arbor Management Group
27	Cottages of Shippensburg	Cottages Of Shippensburg is an affordable apartment community located in Shippensburg, Pennsylvania which is located in Cumberland County. Cottages Of Shippensburg is an apartment community containing 120 rental units. This property serves seniors. The property contains 240 bedrooms and based on typical apartment occupancy limits, Cottages Of Shippensburg is home to not more than 480 persons when fully occupied.	300 Dwelling Ct, Shippensburg, PA 17257	(717) 530-1573	Income Based Senior Housing	120 Units	Humphrey Management
28	Episcopal Square Apartments	Episcopal Square offers low income housing to Seniors 62 years and over or qualified persons with disabilities 18 years of age or older. Monthly rent based on 30% of adjusted income (income limits apply). The complex features 95 units consisting of 24 efficiencies and 71 one-bedroom apartments.	101 N Prince St, Shippensburg, PA 17257	(717) 530-1277	Income Based Senior Housing	95 Units, 1 Bedroom Apartments	
29	Washington Square Apartments	Washington Square offers 32 two-bedroom apartments that are Energy Star rated and designed to enable active living for seniors with limited mobility. All apartments rent below the Fair Market Rate and four units are earmarked for individuals with disabilities. Amenities include a large community room with fireplace, two laundry rooms, an exercise room with state-of-the-art equipment and a library/computer room.	78 West Washington Street, Chambersburg, PA	(717) 414-5030	Income Based Senior Housing	32 Units, 2 Bedroom Apartments	Interfaith housing alliance inc.
30	Quincy Village	Wesley House at Quincy offers spacious one- and two-bedroom apartments for those age 55 and over. Well-equipped kitchens, wall-to-wall carpeting, and on-site laundry facilities are just a few of the amenities we include to help you create your own definition of an enriched life. We invite you to view our impressive list of features and amenities below as well as our sample floor plans. Wesley House at Quincy is located on the Quincy Village campus and convenient to a wide range of area attractions.	6596 Orphanage Rd, Waynesboro, PA 17268	(717) 749-2300	Income Based Senior Housing	1-2 Bedroom Apartments	Presbyterian Senior Living
31	Shippen House	Shippen House is a thriving community that over 24 seniors, age 62 years and over, call home. Our homes are beautifully built with your needs in mind. Located in historic Shippensburg, Pennsylvania, this community combines quality, convenience, and affordability.	19 Hollar Avenue Shippensburg, PA 17257	(717) 532-7885	Income Based Senior Housing	1 Bedroom Apartments	Humphrey Management

32	Luther Ridge Manor	Subsidized Senior Apartments (HUD) This option is available for age and income qualified older adults. Luther Ridge Manor apartments offer spacious apartments, cheerful community areas, beautifully landscaped grounds, security system, access to a variety of social services and dining services. Also, Manor residents are welcome to enjoy lunch Monday through Friday at the Fleck Center. A wide and ever-changing array of social and recreational programs keep our residents active and involved. Some of our most popular activities include: Bible study, activities with church youth groups, holiday gatherings and Kindly Kanine visits.	3001 Luther Dr Chambersburg, PA - 17202	(717) 264- 7453	Income Based Senior Housing	1 Bedroom Apartme nts	
33	Tower At Falling Spring	The Tower at Falling Spring, located in Chambersburg, Pennsylvania, offers affordable senior living for ages 62 and better. Whether you choose our one or two bedroom floor plan, your new home will come complete with a fully-equipped kitchen, wall-to-wall carpeting and individually controlled heat and air conditioning. Handicapped accessible apartments are also available.	200 North Main Street Chambersburg, Pennsylvania 17201	(717) 263- 0199	Income Based Senior Housing	1-2 Bedroom Apartme nts	Habitat America
34	Trinity House Apartments	Trinity House Apartments. Trinity House offers 1 bedroom apartments in a secured high rise setting. Each unit is approximately 650 sq. ft. with large windows offering a great view of our town. All units have air conditioning and your heat, water, sewer and refuse will be provided by Schuster Management. All kitchens are fully equipped and the bathrooms have ceramic tile and have handrails for an extra safety. The dining room/living room combination allows for any style of arrangement and decorating of your apartment. All bedrooms have walk-in closets. Small pets under 25 lbs. are welcome.	25 N Potomac St, Waynesboro, PA 17268	(717) 762- 9033	Income Based Senior Housing	1 Bedroom Apartme nts	
35	Wayne Gardens Senior Living Community	Wayne Gardens will provide opportunities to house seniors in apartments that are accessible and geared towards the needs of aging adults. Wayne Gardens is an Equal Opportunity Housing provider located in Waynesboro. We do not discriminate against any applicant on the basis of race, color, national origin, age, disability, religion, sex and familial status, and sexual orientation. If you believe that you need an accommodation or modification based on a handicap or disability, contact us in order to discuss what we can do to accommodate your needs. We will make whatever reasonable accommodation possible to permit reasonable full use and enjoyment of the unit and its associated facilities. Features Include: a) new construction; b) two buildings of three Floors; c) 40 - 1 and 2 Bedroom units for seniors aged 62+ in each building; d) 4 - 100% Handicapped Accessible Unit; e) an elevator; f) community room with kitchenette; g) maintenance-free; h) lawn care and snow removal provided. Office on-site.	901 Wayne Gardens Ct Waynesboro, PA 17268	(717) 977- 3900	Income Based Senior Housing	1-2 Bedroom Apartme nts	Luminest

36	Orchard Run Apartments	The Villas at Orchard Run is available to persons at least 55 years of age with one and two bedroom garden-style apartments in Chambersburg, Pennsylvania. It operates under the Low Income Housing Tax Credit Program and is located close to Routes 30 and I-81, providing access to neighborhood shopping and other conveniences. Features include dishwashers, disposals, refrigerators, and gas ranges, wall-to-wall carpet, washers and gas dryers in each apartment, central air conditioning, private entrances with porch area, storage areas, on-site parking, and a community building	101 MacIntosh Way, Chambersburg, PA 17201	(717) 261- 9193	Income Based Senior Housing	1-2 Bedroom Apartme nts	Arbor Management Group
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Appendix IV: Additional Maps of Municipal Level Population and Housing Needs Projections

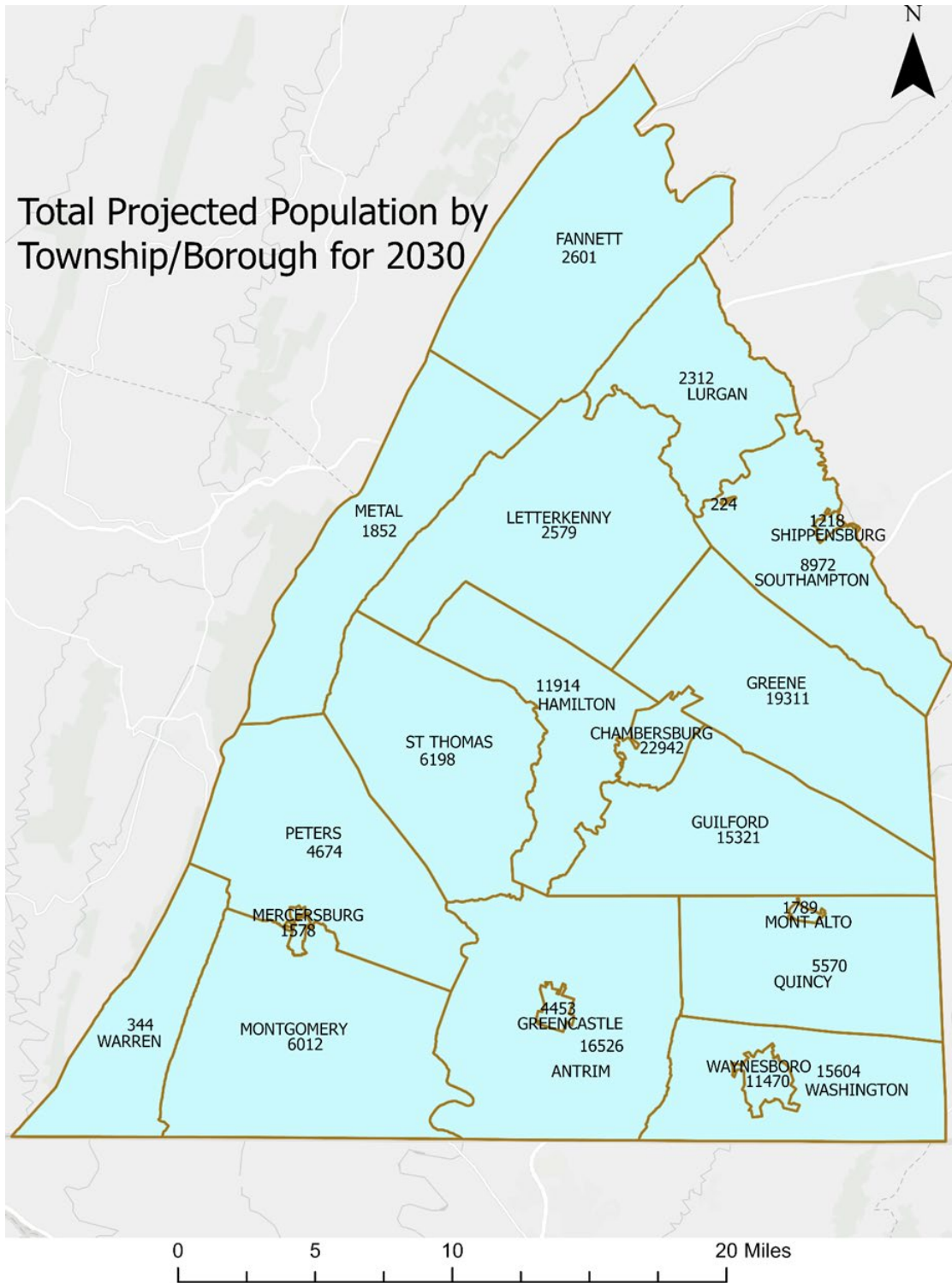


Figure IV-1. Population Projected by Municipality, 2030. Source: Calculated by authors.

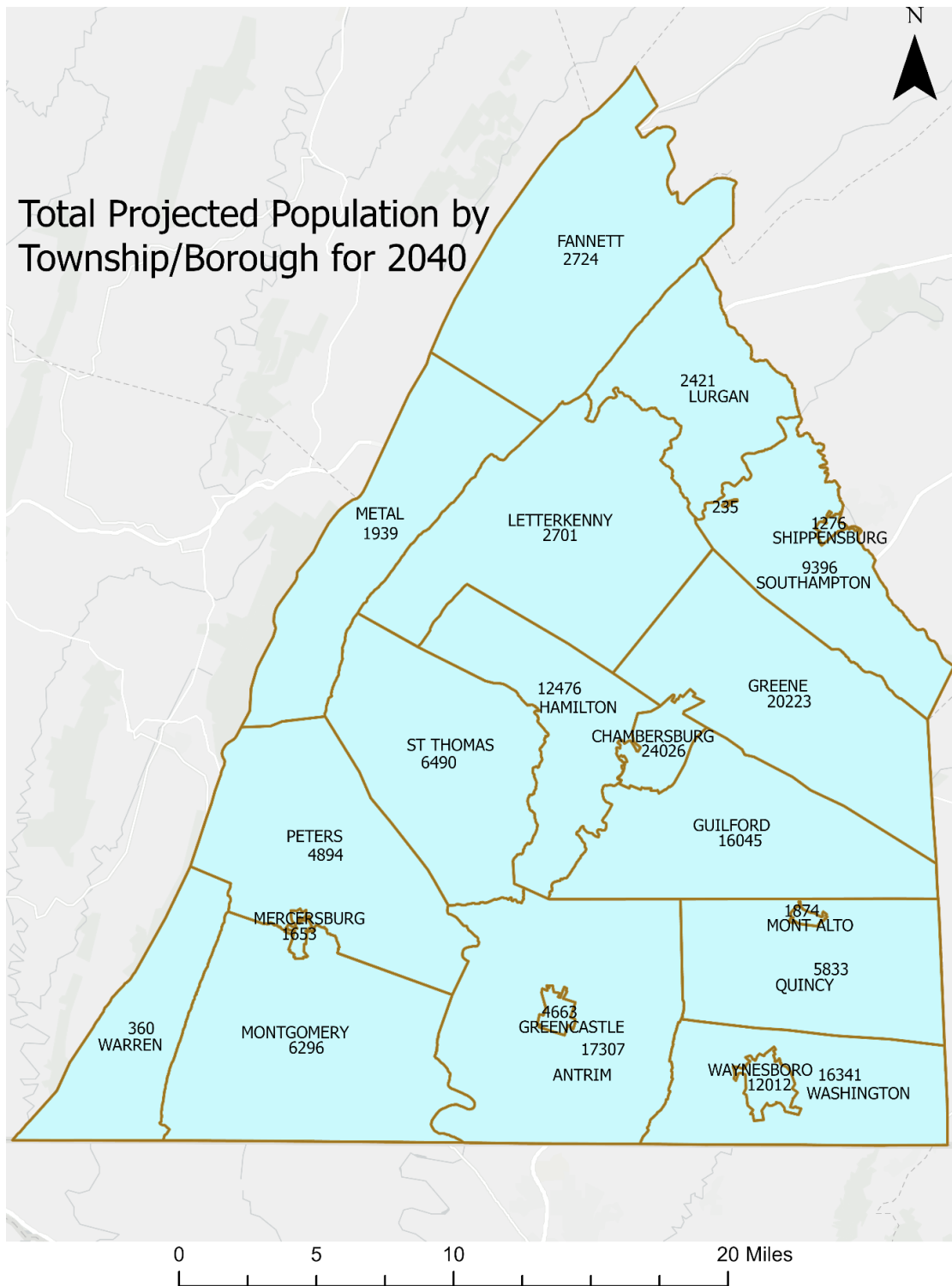


Figure IV-2. Population Projected by Municipality, 2030. Source: Calculated by authors.

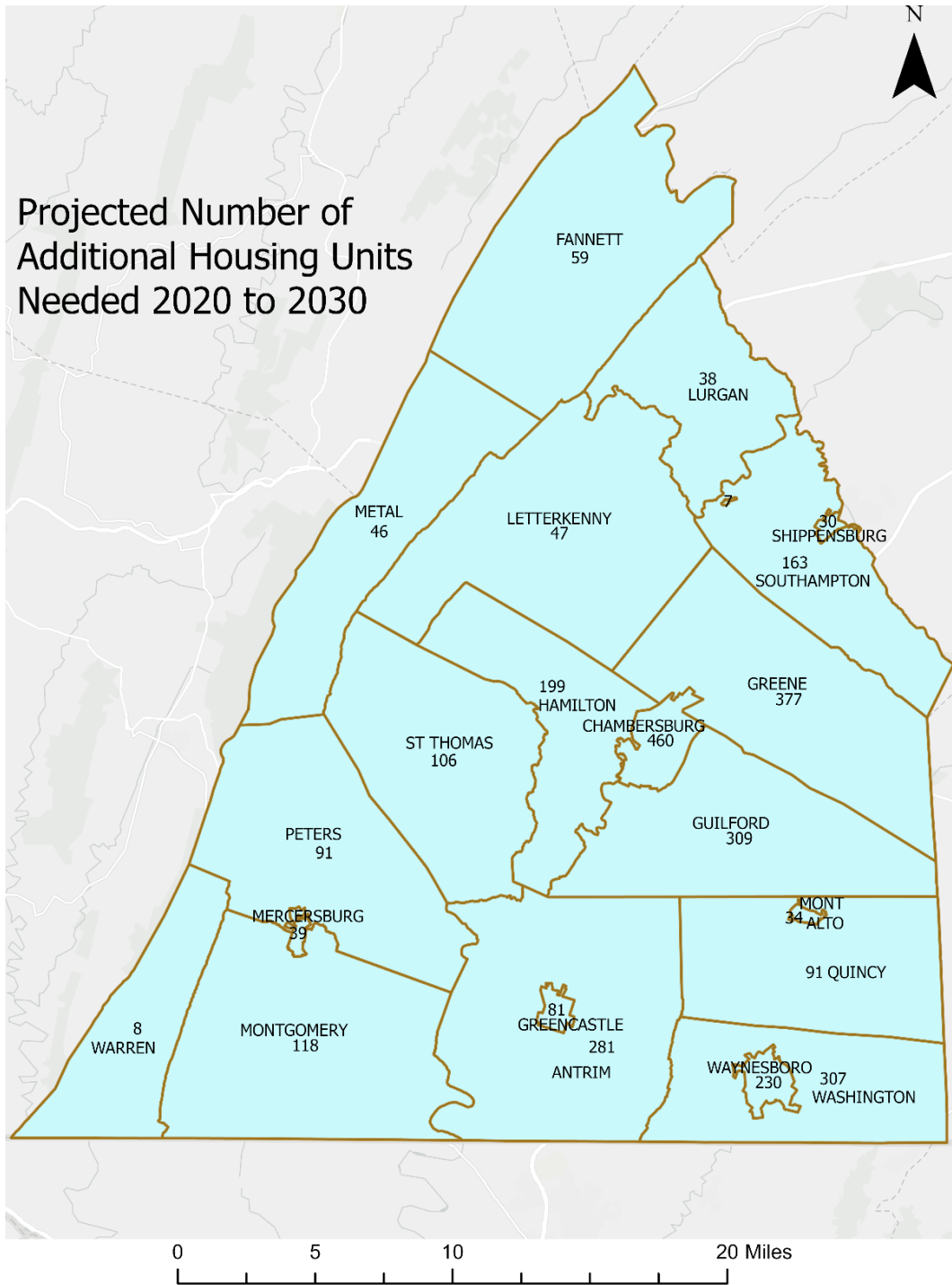


Figure IV-3. Projected number of additional dwelling units needed by municipality, 2020 to 2030. Source: Calculated by authors.

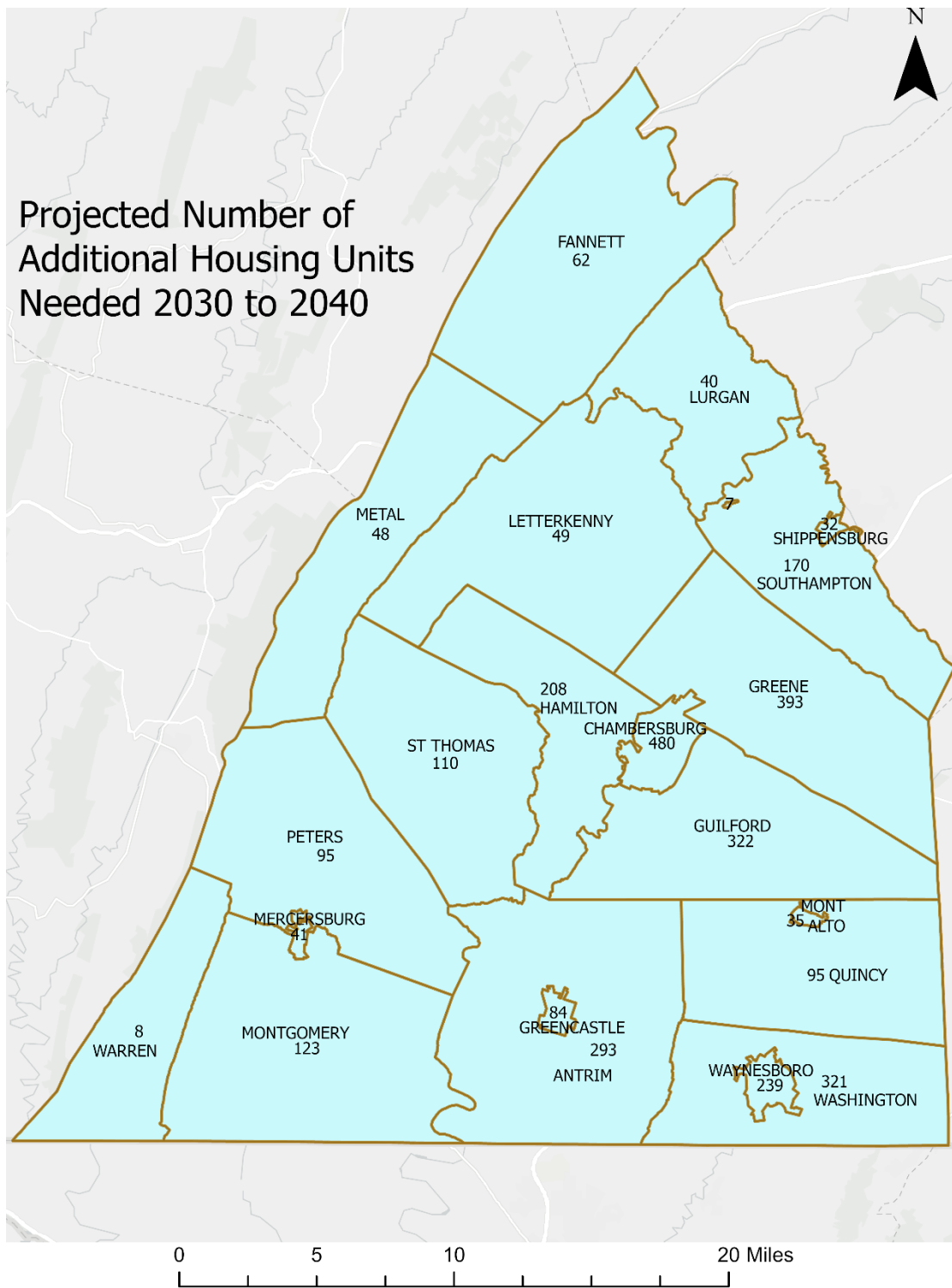


Figure IV-4: Projected number of additional dwelling units needed by municipality, 2030 to 2040. Source: Calculated by authors.