## CHAPTER 6 HOUSING

#### INTRODUCTION

Section 301 of the Pennsylvania Municipalities Planning Code mandates that a comprehensive plan includes "A plan to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods and the accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income levels."

This section of the comprehensive plan identifies and evaluates existing housing conditions and issues in Plum and presents a plan to meet the residential needs of the borough's current and future population.

#### **CURRENT HOUSING CONDITIONS AND ISSUES**

In order to compare Plum's housing characteristics with those of surrounding municipalities, census data for numerous housing factors were examined and are shown in the following tables.

## **Number of Housing Units – Some Big Gains**

Between 1990 and 2010, Plum Borough gained 2,205 housing units, a 23.7% gain. All but one of the borough's neighboring municipalities gained housing units during this time. Among these neighboring municipalities, the borough ranked first in the number of housing units gained and second (to Murrysville) in the percentage of housing units gained.

Table 6.1 outlines the change in housing units between 1990 and 2010 at the state, county and local levels.

Table 6.1 Number of Housing Units, 1990 - 2010

	1990	2000	2010	1990-2010	1990-2010%
				No. Change	Change
Pennsylvania	4,938,140	5,249,750	5,567,315	629,175	12.7
Allegheny County	580,738	583,646	589,201	8,463	1.5
Plum Borough	9,289	10,624	11,494	2,205	23.7
Lower Burrell	4,916	5,326	5,381	465	9.5
Monroeville	12,644	13,159	13,496	852	6.7
Murrysville	6,217	7,376	8,360	2143	34.5
Oakmont	3,177	3,269	3,233	56	1.8
Penn Hills	20,467	20,355	20,342	-125	-0.6
Upper Burrell	853	914	990	137	16.1

Source: US Bureau of the Census

# New Households vs. New Housing Units

Between 1990 and 2010, Plum Borough experienced gains both in the number of households and housing units, and the growth in housing units (23.7%) outpaced household growth (20.1%). Table 6.2 outlines housing unit and household growth at the state, county and local levels.

Table 6.2 Household and Housing Unit Growth, 1990 to 2010

		Househ	olds			Housing	Units		% Change
				1000			2010	1000	Housing
				1990- 2010 %				1990- 2010 %	Units- % Change
	1990	2000	2010	Change	1990	2000		Change	Households
Pennsylvania	4,495,966	4,777,003	5,018,904	11.6%	4,938,140	5,249,750	5,567,315	12.7%	1.1
Allegheny									
County	541,261	537,150	533,960	-1.4%	580,738	583,646	589,201	1.5%	2.9
Plum									
Borough	9,067	10,270	10,886	20.1%	9,289	10,624	11,494	23.7%	3.6
Lower									
Burrell	4,775	5,133	5,080	6.4%	4,916	5,326	5,381	9.5%	3.1
Monroeville	11,828	12,376	12,612	6.7%	12,644	13,159	13,496	6.7%	0.0
Murrysville	6,031	7,083	7,917	31.3%	6,217	7,376	8,360	34.5%	3.2
Oakmont	3,005	3,118	2,978	-0.9%	3,177	3,269	3,233	1.8%	2.7
Penn Hills	19,798	19,490	18,786	-5.1%	20,467	20,355	20,342	-0.6%	4.5
Upper									
Burrell	802	856	926	15.5%	853	914	990	16.1%	0.6

Source: US Bureau of the Census



New housing units in the Cherry Springs Plan. Source: Remington, Vernick & Beach Engineers

## Type and Size of Housing – Overwhelmingly Single Family

In 2000, Plum Borough's housing stock was composed of 85.2% single family units, 13.5% multifamily units, and 1.3% other unit types. As illustrated in Table 6.3 below, the borough's housing type breakdown differs from the statewide and county rates, which had lower single family rates and higher multifamily rates.

Between 1990 and 2000, the ratio of borough housing units by type changed slightly, with a 2.0% loss in single family units, a 1.6% gain in percent of multifamily units, and a 0.4% gain in mobile homes and other unit types.

Table 6.3 Units in Structure, 2000

		1990 (Pct. of Units)	)	2000 (Pct. of Units)			
	Single Family Multi-Family		Mobile Home	Single Family	Multi-Family	Mobile Home	
			and Other			and Other	
Pennsylvania	71.8	21.7	6.5	73.8	21.2	5.0	
Allegheny	69.6	28.9	1.5	70.9	28.3	0.8	
County							
Plum Borough	87.2	11.9	0.9	85.2	13.5	1.3	

Source: US Bureau of the Census, 1990 and 2000



Single family homes on Wimbledon Dr. Source: Remington, Vernick & Beach Engineers

Table 6.4 indicates the changes in unit types between 1990 and 2000 at the state, county and local levels.

Table 6.4 Units in Structure, 1990 and 2000

		1990			2000		1990	-2000 % Ch	ange
	Single Family	Multi- Family	Mobile Home and Other	Single Family	Multi- Family	Mobile Home and Other	Single Family	Multi- Family	Mobile Home and Other
Pennsylvania	3,546,307	1,071,620	320,213	3,875,644	1,110,857	263,249	9.3	3.7	-17.8
Allegheny	404,105	168,085	8,548	413,880	165,281	4,485	2.4	-1.7	-47.5
County									
Plum Borough	8,103	1,106	80	9,050	1,437	137	11.7	29.9	71.3
Lower Burrell	4,143	596	177	4,393	704	229	6.0	18.1	29.4
Monroeville	9,060	3,478	106	9,390	3,721	48	3.6	7.0	-54.7
Murrysville	5,630	313	274	6,730	312	334	19.5	-0.3	21.9
Oakmont	1,950	1,202	25	2,110	1,151	8	8.2	-4.2	-68.0
Penn Hills	17,974	2,384	151	17,826	2,523	6	-0.8	5.8	-96.0
Upper Burrell	674	71	108	731	61	122	8.5	-14.1	13.0

Source: US Bureau of the Census, 1990 and 2000





Multifamily dwellings near Coxcomb Hill Road. Source: Remington, Vernick & Beach Engineers

# **Occupancy and Vacancy**

Plum Borough's housing unit vacancy rates increased from 2.4% in 1990 to 5.3% in 2010. However, its 2010 vacancy rate (5.3%) was the lowest among area municipalities and much lower than the county and state rates of 9.4% and 9.9%, respectively. Table 6.5 indicates the 1990 - 2010 vacancy rates at the state, county and local levels in more detail.

Table 6.5 Housing Unit Vacancy, 1990 - 2010

		1990			2000			2010	
	Total	Vacant	Vacancy	Total	Vacant	Vacancy	Total	Vacant	Vacancy
	Units	Units	Rates	Units	Units	Rates	Units	Units	Rates
			(%)			(%)			(%)
Pennsylvania	4,495,966	442,174	9.8	5,249,750	472,747	9.0	5,567,315	548,411	9.9
Allegheny County	580,738	39,477	6.8	583,646	46,496	8.0	589,201	55,241	9.4
Plum Borough	9,289	222	2.4	10,624	354	3.3	11,494	608	5.3
Lower Burrell	4,916	141	2.9	5,326	191	3.6	5,381	301	5.6
Monroeville	12,644	816	6.5	13,159	783	6.0	13,496	884	6.6
Murrysville	6,217	186	3.0	7,376	297	4.0	8,360	443	3.3
Oakmont	3,177	172	5.4	3,269	151	4.6	3,233	255	7.9
Penn Hills	20,509	669	3.3	20,355	865	4.2	20,342	1556	7.6
Upper Burrell	853	51	6.0	914	58	6.3	990	64	6.5

Source: US Bureau of the Census

#### **Tenure**

Plum Borough's owner-occupied housing rate dipped from 79.4% in 1990 to 79.0% in 2010. Although Plum's 2010 owner-occupied rate of 79.0% is higher than the county (64.7%) and state (69.6%) rates, the borough ranks fourth when compared with its six neighboring municipalities and is well behind top-ranked Murrysville's 89.0% rate. Plum's 0.4% decrease in owner-occupied units between 1990 and 2010 was the smallest among local municipalities, all of which experienced a drop in owner-occupancy rates in that period.

Table 6.6 indicates the tenure of occupied housing units in 1990 - 2010 at the state, county and local levels.

Table 6.6 Tenure of Occupied Units, 1990-2010

	19	990	20	000	20	010
	Owner-	Renter-	Owner-	Renter-	Owner-	Renter-
	occupied units					
	(%)	(%)	(%)	(%)	(%)	(%)
Pennsylvania	70.7	29.3	71.3	28.7	69.6	30.4
Allegheny	66.1	33.9	67.0	33.0	64.7	35.3
County						
Plum Borough	79.4	20.6	76.5	23.5	79.0	21.0
Lower Burrell	81.2	18.8	81.1	18.9	79.3	20.7
Monroeville	69.5	30.5	69.7	30.3	67.4	32.6
Murrysville	90.1	9.9	90.9	9.1	89.0	11.0
Oakmont	56.2	43.8	58.8	41.2	58.1	41.9
Penn Hills	80.5	19.5	79.7	20.3	76.7	23.3
Upper Burrell	85.4	14.6	85.4	14.6	84.8	15.2

Source: US Bureau of the Census, 1990 and 2000

#### Age of Housing

Plum Borough's housing stock is much newer than that of the state, county and most neighboring municipalities. In 2000, just 12.7% of its housing units was 50 years old or older, compared with the state's 40.3% and the county's 45.5%. Among its neighbors, Plum ranked third in this category, behind Murrysville (11.9%) and Monroeville (12.3%).





Residences in the villages of Renton and Barking are some of the borough's oldest housing units.

Source: Remington, Vernick & Beach Engineers

Another indicator of the borough's newer housing stock is the percentage of its housing units that was built between 1990 and 2000, i.e., 13.5%. This percentage exceeds the state percentage (10.5%) and far exceeds the county percentage (5.4%). Among neighboring municipalities, only Murrysville (19.2%) had more new housing built in the decade.

Tables 6.7 and 6.8 provide detailed information on the age of housing at the state, county and local levels.

Table 6.7 Age of Housing Units (as a percentage of total units) 2000

	1990-	1980	1970	1960	1950	1940	1939
	2000	to 1989	to 1979	to 1969	to 1959	to 1949	or earlier
D	10.5	10.1	13.5	11.4	14.3	10.0	30.3
Pennsylvania							
Allegheny	5.4	6.4	11.0	12.9	19.0	13.3	32.2
County							
Plum	13.5	12.0	22.6	27.1	12.0	3.8	8.9
Borough							
Lower	7.6	9.0	13.6	17.9	31.8	11.5	8.8
Burrell							
Monroeville	8.0	10.2	23.9	18.5	27.0	5.7	6.6
Murrysville	19.2	14.2	23.1	16.7	14.9	6.1	5.8
Oakmont	5.7	13.3	8.5	10.1	13.1	11.4	37.9
Penn Hills	1.9	3.8	12.4	21.5	34.1	13.6	12.7
Upper	9.7	13.1	20.8	13.1	22.6	10.0	10.6
Burrell							

Source: US Bureau of the Census, 2000

Table 6.8 Median Year Structure Built 2000

	Median Year Structure Built
Pennsylvania	1957
Allegheny County	1952
Plum Borough	1969
Lower Burrell	1959
Monroeville	1966
Murrysville	1973
Oakmont	1951
Penn Hills	1957
Upper Burrell	1965

Source: US Bureau of the Census, 2000

# **Housing Quality**

In addition to housing age, overcrowded units and units that lack complete plumbing or kitchen facilities are general indicators of housing quality. Housing units that are overcrowded or lack plumbing or kitchen facilities are substandard. Overcrowded and older housing stock is susceptible to increased wear and tear, and additional maintenance needs, and often result in deteriorating housing both in terms of condition and value.

In 2000, 1.2% of the housing units in the borough were overcrowded, 0.3% lacked complete plumbing facilities, and 0.5% lacked complete kitchen facilities. These percentages represent slight increases between 1990 and 2000 in the percentage of units in each category, but the actual number of units in each of these categories is small. In 2000, 32 of the borough's housing units lacked complete plumbing, 50 units lacked complete kitchen facilities and 123 units were overcrowded. Table 6.9 lists 1990 and 2000 housing quality indicators at the state, county and local levels.

Table 6.9 Housing Quality Indicator (by percent of housing units) 1990 and 2000

	Lacking Com	plete Kitchen	Lacking Comp	olete Plumbing	Overci	rowded
	1990	2000	1990	2000	1990	2000
Pennsylvania	0.9%	0.5%	1.0%	0.5%	1.8%	1.9%
Allegheny County	0.6%	0.4%	0.4%	0.4%	1.1%	1.1%
Plum Borough	0.3%	0.5%	0.2%	0.3%	0.7%	1.2%
Lower Burrell	0.2%	0.3%	0.2%	0.2%	0.4%	0.6%
Monroeville	0.3%	0.8%	0.3%	0.1%	0.5%	0.7%
Murrysville	0.6%	0.1%	0.2%	0.1%	0.4%	0.3%
Oakmont	0.5%	0.4%	0.2%	0.0%	0.7%	0.6%
Penn Hills	0.1%	1.0%	0.2%	0.4%	0.7%	0.9%
Upper Burrell	0.6%	0.5%	1.2%	0.0%	2.1%	0.7%

Source: US Bureau of the Census, 2000



Well-maintained housing units.

Source: Remington, Vernick & Beach Engineers

# **Housing Value**

A municipality's economic vitality is often reflected in its housing stock. Vibrant communities usually feature attractive, well-maintained homes. Between 1990 and 2000, the median value of Plum Borough's housing stock increased 10.9%, i.e., far greater than the state's 4.1 % increase, but below Allegheny County's 12.6% rate. The borough ranked fourth among neighboring communities in this regard. Table 6.10 below indicates the changes in median housing values at the state, county and local levels.

Table 6.10 Median Housing Value, 1990-2000

	1990	2000	Percent Change 1990-2000
Pennsylvania	69,100	71,953	4.1%
Allegheny County	56,300	63,377	12.6%
Plum Borough	63,600	70,511	10.9%
Lower Burrell	62,700	70,511	12.5%
Monroeville	66,600	70,208	5.4%
Murrysville	104,600	115,444	10.4%
Oakmont	70,900	85,312	20.3%
Penn Hills	52,100	52,599	1.0%
Upper Burrell	65,600	73,547	12.1%

Source: U.S. Census 1990 and 2000

Note: All dollar amounts are inflation adjusted.

#### **Housing – Becoming Less Affordable**

Comparing housing cost and household income data from the 1990 and 2000 Census reveals changes in the affordability of housing for both renters and homeowners. While median household income in Plum Borough dipped 0.2% between 1990 and 2000, median gross rent edged up 0.4% and median housing value rose 11.2% (all figures adjusted for inflation). Thus, between 1990 and 2000, the growth in household income did not keep pace with the growth in rent and housing value. Therefore, renting a unit in the borough became slightly less affordable and buying a home became significantly less affordable.

Table 6.11 lists changes in median household income, median gross rent and median housing value between 1990 and 2000 at the state, county and municipal levels. The data indicates that while renting became more affordable for state, county and some local residents, buying a home became less affordable for everyone except residents of Lower Burrell.

Table 6.11
Changes in Median Household Income, Median Gross Rent, and Median Housing Value
1990 to 2000

	1990 – 2000 % change income	1990 – 2000 % change rents	1990 – 2000 % change value
	(inflation adjusted)	(inflation adjusted)	(inflation adjusted)
Pennsylvania	4.7	0.0	4.1
Allegheny County	3.4	1.0	12.6
Plum Borough	-0.2	0.4	10.9
Lower Burrell	20.4	1.1	12.5
Monroeville	-6.9	-2.8	5.4
Murrysville	-4.1	4.2	10.4
Oakmont	1.0	-1.2	20.3
Penn Hills	-5.9	-1.1	1.0
Upper Burrell	-3.0	-5.3	12.1

Source: US Bureau of the Census, 1990 and 2000

#### New Construction 2000-2009

U.S. Bureau of the Census building permit statistics on new privately-owned residential construction in Plum Borough indicates that between 2000 and 2008, the borough issued building permits for 651 housing units – an average of 72 units per year. (This compares to an average of 133 units per year between 1990 and 2000.) Five-hundred ninety-five (91%) of these units were single family units.

Table 6.12 shows that, with the exception of Lower Burrell, at least 90% of the local municipal building permits issued between 2000 and 2008 were for single family residential units. On average, Plum Borough issued permits for just six multi-family units per year.

Table 6.12 Number of Units for Residential Building Permits Reported 2000-2008

	Single 1	Family	Two l	Family		ee and Family	Five and Fam		Total		Avg. No. of Units/Year
	No.	%	No.	%	No.	%	No.	%	No.	%	
Pennsylvania	-	N/A	-	N/A	-	N/A	-	N/A	-	N/A	-
Allegheny County	14,773	77.1	304	1.6	590	3.1	3,485	18.2	19,152	100	2,128
Plum Borough	595	91.4	6	0.9	28	4.3	22	3.4	651	100	72
Lower Burrell	124	66.7	34	18.3	11	5.9	17	9.1	186	100	21
Monroeville	308	96.0	0*	0.0	8*	2.5	5*	1.6	321*	100	46*
Murrysville	859	96.2	4	0.4	20	2.2	10	1.1	893	100	99
Oakmont	49	92.5	4	7.5	0	0.0	0	0.0	53	100	6
Penn Hills	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Upper Burrell	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: US Bureau of the Census

Table 6.13 contains residential construction data provided by Plum Borough. Although this data differs slightly from census data (due to data collection and reporting methods), it mirrors the census data in showing the continuing trend of single family homes as the predominant type of new housing in the borough over the past decade. Between 2000 and 2009, 92% of Plum's new housing units were single family dwellings.

Table 6.13 Plum Borough Residential Construction 2000-2009

Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
Single family dwellings	86	103	72	72	77	71	46	66	37	44	746 (92%)
Multifamily dwellings	0	4	4	26	4	16	0	10	0	4	68 (8%)
Total new housing starts	86	107	76	98	81	87	46	76	37	48	814 (100%)

Source: Plum Borough Planning Department

#### **Summary of Existing Housing Conditions**

The number of households and housing units in Plum Borough continues to grow, but the average annual growth rate of housing units since 2000 has slowed to one-half of what the borough experienced between 1990 and 2000. The borough's housing stock consists of generally newer, well-maintained houses that are predominantly owner-occupied, single family detached units. There are some deteriorated residential units scattered throughout the borough, but there are no concentrations of dilapidated housing. Vacancy rates are low. Housing is becoming less affordable for borough residents due to increases in household income not keeping pace with increases in rents and housing values.

<sup>\*</sup> Data for year and 2000 and 2001 not available. Data shown is for years 2002 – 2008.

#### **Other Housing Issues**

As part of the comprehensive planning process, Plum Borough solicited input from a number of sources regarding housing. Stakeholders in residential development---real estate agents, builders, borough officials, et.al.---were interviewed to gather information about the borough's housing issues. These stakeholders cited the following as Plum's key housing issues:

- 1. There is demand for single family houses priced under \$200,000, rental units, multifamily housing, and senior housing.
- 2. High property taxes (especially school district taxes) hamper residential development.
- 3. There is a need for financial incentives, including tax abatements, to stimulate residential development.
- 4. Plum needs housing that does not burden the school district and municipal services.
- 5. The borough's unified development ordinance needs to be more flexible to permit a broader mix of housing types within residential developments.

#### **HOUSING PLAN**

Plum Borough hopes to retain its current residents and attract new ones. An essential element in achieving this goal is to provide affordable, structurally sound housing for all types of households. This will require both preservation and rehabilitation of the borough's existing housing stock and construction of new residential units. However, homebuyers and renters often base their housing choices on quality of life factors, e.g., proximity to employment centers and medical facilities, quality of schools, quantity and quality of community facilities and services, etc. Therefore, in order to retain current residents and attract new ones, the borough must not only maintain, improve, rejuvenate and diversify its housing stock, but also enhance other community assets, e.g., recreational facilities. This housing plan addresses issues relating to the quality and diversity of the borough's housing stock. Other sections of the comprehensive plan address improvements to quality of life factors that affect consumers' housing decisions.

#### **Housing Diversity and New Housing**

As Plum's population grows, ages, and becomes more diverse, the lifestyles and housing needs of its residents will change. Alternative housing types (i.e., something other than single family detached houses) will be needed to address these lifestyle changes. For example, senior citizens and empty nesters who no longer need a large, maintenance-intensive single family home but wish to remain Plum residents currently have few housing options. Senior housing developments (e.g., retirement communities with a mix of housing types in a campus setting like Longwood at Oakmont) may accommodate their needs.

Plum Borough regulates housing types, densities, and locations through its unified development ordinance and zoning map. The borough's unified development ordinance accommodates a variety of housing types (e.g., single and two- family homes, townhouses, apartments, etc.) through four residential zoning districts. Planned residential developments, which permit a mix of housing types, are conditional uses in each of the four residential zoning districts. However, only the R-3 Apartment Residential District allows for a full variety of housing types outside of a planned residential development.

Plum Borough's comprehensive plan steering committee cited the Berkeley Square plan in Monroeville as a type of mixed-housing neighborhood that Plum needs. Berkeley Square contains a mix of single family homes, two-unit villas, one- and two-story patio homes, and condominiums. Amending the unified development ordinance to permit a greater variety of housing types within at least some residential zoning districts (or creating a new residential zoning classification that will permit a variety of housing types within it) will make it possible for Plum to have neighborhoods similar to the Berkeley Square residential development.

Other potential changes to the unified development ordinance that will facilitate the development of unconventional or alternative forms of housing in the borough include the following:

- 1. Increase the number of zoning classifications that permit a mix of residential and commercial uses.
- 2. Reduce minimum lot sizes and setbacks to permit more compact development.
- 3. Where feasible, require sidewalks in residential and commercial developments to produce pedestrian-oriented development and reduce dependency on the automobile for daily activities.
- 4. Promote cluster development and conservation subdivisions to preserve open space and protect environmentally sensitive areas.
- 5. Promote the development of green building techniques and energy efficient dwelling units.
- 6. Encourage the development of handicap-accessible and visitable housing.
- 7. Consider the use of buffers to create a sense of neighborhood.

## Housing Goals, Objectives and Strategies

The following goals, objectives and strategies will help Plum Borough meet the housing needs of current and anticipated residents.

# Goal 1: Provide a variety of housing types for existing and future residents at all income levels.

## Objective A: Facilitate the development of housing.

#### Strategy

- Maintain an adequate supply of land zoned for various housing types and densities in appropriate locations, including housing in mixed-use developments, and various types of housing within individual developments.
- Adopt or amend land use control regulations to permit both conventional and alternative forms of housing development, including mixed-income housing, conservation subdivisions, etc.
- Encourage homeowners and housing developers to take advantage
  of public sector and private sector programs that facilitate housing
  development, e.g., homebuyer programs, tax credits, HUD's
  Section 202 (Elderly) Program, and HUD's Section 811 (Persons
  w/ Disabilities) Program, etc.
- Adopt ordinances that provide incentives for using green building techniques and energy efficient design.
- Maintain liaisons with housing developers to monitor the types of housing that the residential market demands and determine what municipal actions are needed to facilitate meeting this demand.
- Consider developing part of the proposed town center to meet the borough's underserved housing needs, e.g., senior housing or multifamily units.

#### **Objective B: Promote the development of special needs housing.**

## **Strategy**

- Establish/maintain liaisons with housing providers, real estate agents, and advocacy groups to identify the need for accessible housing, assisted living facilities, etc. to accommodate the special needs population.
- Solicit developers to construct the types of special needs housing required to meet the needs of elderly residents, persons with handicaps, etc.

- Consider converting former public buildings (schools, libraries, municipal buildings, etc.) to meet underserved housing needs, e.g., senior housing and special needs housing.
- Promote the inclusion of special needs housing as part of mixedhousing type neighborhoods.

# Objective C: Provide affordable housing opportunities.

#### **Strategy**

- Zone land for affordable housing, preferably near employment centers and along public transit lines.
- Adopt ordinances that provide incentives for the development of affordable housing.
- Solicit developers to construct affordable housing.
- Support fair housing practices.

# Goal 2: Improve the borough's housing stock.

#### Objective A: Preserve the existing housing stock.

#### **Strategy**

- Continue to enforce building and property maintenance codes to ensure safe and physically attractive housing stock.
- Use spot demolition to eliminate blighted or dilapidated housing.
- Encourage homeowners to take advantage of public sector and private sector housing rehabilitation programs.

#### **Objective B: Construct new housing.**

#### **Strategy**

- Establish/maintain liaison with housing developers and solicit their interest in developing the types of housing that the borough needs, including mixed-income housing.
- Accommodate residential growth (including infill housing) in areas near existing infrastructure.

- Zone for low density housing in areas that lack public water and sewer systems.
- Promote tax incentives (e.g., a tax abatement program) to encourage residential development.
- Consider the feasibility of developing riverfront housing (either as stand-alone development or as part of mixed use redevelopment) outside of the areas identified as steep slopes, i.e., areas with slopes greater than 40%.
- Provide incentives for the development of visitable housing units.