

County's Housing Needs

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Housing Needs Assessment includes needs identified from the analysis of data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS), public meetings/hearings, agencies providing housing/support services, and by County Housing Summits. Needs identified by the York Housing Authority are included, as are housing needs by categories of persons affected (renters/owners, extremely low, low, moderate and above 80% AMI).

Needs of Low and Moderate Income Individuals/Families: Overwhelmingly, the data revealed that as household income decreases, housing problems significantly increase. For example, data shows that the highest percentage of households with housing problems are those with extremely-low income. In 2011, there was a combined total of over 15,000 extremely low income renter and owner households that were experiencing a housing problem. This is further substantiated by data from the United Way of York County, the Community Progress Council and the York Housing Authority, all of which reported that the majority of persons/families seeking information, referral, and/or assistance, with respect to housing problems, were of low/moderate income (households with incomes of less than 80% of the median area income).

Data also revealed that 62% of renters and 44% homeowners with low income (31-50% AMI) are experiencing a housing problem. While the percentage is lower for homeowners, almost half the low income homeowners were experiencing housing problems. Considering information from local agencies, both the Community Progress Council of York and the Housing Authority stated that the majority of persons/families requesting assistance were renters.

Cost burden is also an issue for many households in York County. Based on data, 31% of the total renters in York County are cost burdened by 30-50% and 14.2% more than 50% cost burdened. The issue becomes more pronounced for those with lower incomes. Almost 71% of extremely low income renters are cost burdened 30-50%. The extremely low income households also have the highest prevalence for cost burden of more than 50% (3,434 renter households/3608 owner households).

Based on information obtained from the Housing Authority, approximately 77% of the waiting lists for public housing and Section 8 assistance was comprised of extremely low income households. The Community Progress Council reports that 73% of the Rental Assistance consumers served in 2013-2014 were extremely low income.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	340,889	388,240	14%
Households	132,190	151,545	15%
Median Income	\$45,268.00	\$58,586.00	29%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	10,982	13,653	25,198	17,104	84,625
Small Family Households *	2,737	3,139	9,008	7,928	52,679
Large Family Households *	196	646	1,414	1,272	6,293
Household contains at least one person 62-74 years of age	2,064	3,077	5,799	3,683	13,931
Household contains at least one person age 75 or older	2,969	4,363	4,915	1,684	4,162
Households with one or more children 6 years old or younger *	1,275	1,581	3,877	2,975	9,713
* the highest income category for these family types is >80% HAMFI					

Table 2 - Total Households Table

Data 2007-2011 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	239	120	65	524	133	77	44	75	329
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	0	29	19	78	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	39	88	95	104	326	45	55	58	67	225
Housing cost burden greater than 50% of income (and none of the above problems)	3,434	1,498	292	40	5,264	3,608	2,461	2,583	863	9,515

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	425	2,727	2,350	363	5,865	932	2,214	4,778	4,347	12,271
Zero/negative income (and none of the above problems)	223	0	0	0	223	511	0	0	0	511

Table 3 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,609	1,822	537	228	6,196	3,794	2,604	2,693	1,018	10,109
Having none of four housing problems	1,219	3,850	7,435	3,411	15,915	1,621	5,342	14,543	12,412	33,918
Household has negative income, but none of the other housing problems	223	0	0	0	223	511	0	0	0	511

Table 4 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,433	1,195	1,138	3,766	1,128	1,018	3,059	5,205
Large Related	73	232	101	406	122	283	698	1,103
Elderly	1,138	1,724	537	3,399	2,454	2,662	2,141	7,257
Other	1,365	1,325	942	3,632	942	795	1,456	3,193
Total need by income	4,009	4,476	2,718	11,203	4,646	4,758	7,354	16,758

Table 5 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,337	318	84	1,739	1,029	754	967	2,750
Large Related	55	42	30	127	122	117	252	491
Elderly	962	913	50	1,925	1,678	1,026	849	3,553
Other	1,197	388	128	1,713	848	585	496	1,929
Total need by income	3,551	1,661	292	5,504	3,677	2,482	2,564	8,723

Table 6 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	39	68	105	118	330	49	35	29	92	205

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	20	4	15	39	0	20	29	0	49
Other, non-family households	30	50	15	0	95	0	0	0	0	0
Total need by income	69	138	124	133	464	49	55	58	92	254

Table 7 – Crowding Information – 1/2