

**Strategic Housing Plan  
for  
Pike County, PA**

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**prepared by**

**Diana T. Myers and Associates, Inc.**

## EXECUTIVE SUMMARY

Pike County, a rural county in northeastern PA, experienced unprecedented growth between 1980 and 2010, instigated by the influx of working families and retirees primarily from New York and New Jersey. This resulted in more than tripling the population during that period from 18,271 to 57,369. Most of the new households have been accommodated in 3 and 4 bedroom single-family sales homes in 200 residential communities. In fact, since 2000, while Pike County issued 744 permits for single family housing development, they only issued 1 permit for a multi-unit housing development during that time. This has resulted in a lop-sided housing market in which rental housing is not only severely limited, but also extremely unaffordable to many households.

In response to this situation, Diana T. Myers and Associates, Inc. (DMA) was hired by the Pike County Commissioners to conduct a Strategic Housing Plan with *the goal of ensuring that all Pike County residents have access to affordable housing.*

DMA collected and analyzed data from multiple sources, met with the Commissioners and County housing and human service professionals, and conducted a community survey to identify Pike's greatest unmet housing needs and priorities for addressing those needs. Following is a summary of the key findings:

- Only 17% of occupied units in Pike are renter-occupied, compared to the PA average of 36%
- Pike County has the highest fair market rents (FMRs) in the Commonwealth for efficiency, 2-bedroom, 3-bedroom and 4-bedroom units and the 6th highest FMR in PA for 1-bedroom units.
- 48% of renters in Pike are paying more than 35% of their incomes for housing, far exceeding the PA rate of 37%.
- Homeowners are also housing cost burdened, with 24% paying more than 35% of their incomes for housing compared to the PA rate of 16%.
- 21% of Pike County's population is over the age of 65, higher than PA, which is already 8th highest in the nation
- 26% of households in Pike County are considered "ALICE" households, meaning they are Asset Limited, Income Constrained, and Employed
- Below ALICE, there are a significant percentage of households living in poverty: Pike County has 15% of families, 9% of single/cohabitating, and 5% of older adults 65+ living beneath the poverty income limits.
- Populations with special housing needs -- including individuals experiencing or at risk of homelessness, individuals with physical, cognitive or developmental

disabilities, veterans, youth in transition, older adults and individuals moving back to the community from nursing homes, incarceration, or other institutions -- face extreme hardship in finding accessible affordable housing in the community. In addition to needing subsidies, many of these individuals need access to services in order to live in the community.

The above conditions make it nearly impossible for many of these households, regardless of age or disability status, to afford housing in Pike County without some sort of subsidy. Pike County already has a number of housing subsidies and programs addressing the above needs; 337 Housing Choice Vouchers (HCVs) are currently allocated to Pike County, and there are 217 additional below market rate units in the County. However these resources are insufficient to meet the demand; 393 Pike households, mostly families, are currently on the waiting list for the HCV program with an average wait time of 18-24 months.

Aggressive action must be taken to better meet the affordable housing needs of Pike residents. Pike County has a number of major opportunities and challenges that influence its ability to meet these housing needs. The most salient opportunities are the interest and support of the County Commissioners and the local housing resources generated through the County Housing Trust Fund. On the other hand, the lack of public utilities to support new development and the lack of local capacity to aggressively attack housing problems present major challenges.

The Plan offers five specific strategies for expanding affordable housing resources, each of which is supported by short and long term actions as well as potential funding sources and partners. Given the above challenges and opportunities, short term actions emphasize in-fill housing and smaller housing projects. The five strategies are:

**Strategy 1: Facilitate Access to Existing Affordable Housing** Eliminating barriers and assuring that households can readily access the resources that are available are critical to meeting the need for affordable housing in Pike County. Actions are recommended that will not only facilitate access by individuals seeking housing, but also make it easier for landlords and property owners to market the housing that is available.

**Strategy 2: Expand The Stock of Affordable Rental Housing** Due to the extreme shortage of rental housing in Pike County, especially units affordable to households with low and moderate incomes, action must be taken to produce additional rental units. This should include development taking advantage of the Low Income Housing Tax Credit Program, as well as other multi-family rental

programs. Special attention should be paid to units that will accommodate smaller households.

**Strategy 3: Provide Options For Older Adults to Age In Place** AARP surveys consistently find that a large majority of older adults prefer to age in their homes and communities. This preference was affirmed by the 2014 Pike housing survey and symposium that identified the following goal: “To enable seniors and people with disabilities to remain in their homes with high quality of life for as long as possible...” Given this clear preference, a number of actions are recommended that will enable Pike’s older adults to age in their homes and communities.

**Strategy 4: Increase Non-traditional Housing Options For Individuals With Special Housing Needs** The data and community survey revealed a pressing need for additional affordable housing options for households with a range of special housing needs in Pike County. Actions are recommended that will expand housing for specific subpopulations, including the support for and creation of non-traditional housing options such as shared housing.

**Strategy 5 : Foster Homeownership for ALICE and Other Households** While not identified as a high priority need among the lowest income households in the County, stimulating homeownership is important not only to the overall housing strategy but especially for ALICE households who have few other affordable housing options. Actions are recommended that will stimulate the development and sales of affordable housing in Pike County, including the purchase of existing homes by first-time buyers.

These five strategies represent an aggressive approach to addressing the unmet housing needs of Pike County. They span the full range of housing activities, and their implementation will require the commitment of a meaningful level of “personpower” and expertise. These can be gained through a combination of in-house staff, committees, consultants and partnerships with other entities, as well as the formation of a new non-profit housing development corporation dedicated only to expanding affordable housing in Pike County.

In summary, Pike County has undertaken the bold first step of creating a Strategic Housing Plan to identify its unmet housing needs and strategies for addressing them. With the support of the County’s housing and human service professionals as well as the public, this Plan will serve as a blueprint to direct actions for meeting and even exceeding those needs.