



Chapter 5 Housing

This chapter provides an overview of the existing housing stock and the makeup of households in Kennett Square Borough. The Housing Plan consists of a series of recommendations that are intended to support updates to zoning and subdivision regulations. The plan encourages the development of public/private partnerships that support maintenance of existing homes and neighborhoods as well as the development of quality housing that meets anticipated demand and supports continued diversity of the housing market in the Borough. Local governments must monitor housing issues as part of their overall responsibility to protect the health, safety, and welfare of residents. They also have a responsibility to insure that housing opportunities are made available, to all who desire to live in that community, in a non-discriminatory manner.

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INVENTORY

The Borough of Kennett Square consists of a variety of housing types ranging from large, single family homes to compact multi-family complexes. The architecture of the residential areas in Borough reflect a diversity of styles and time periods. This variety of older housing adds historical interest and charm to the Borough as a whole.

Because of its history as a developed urban center, the housing density in Kennett Square is higher than in surrounding municipalities. In many neighborhoods the smaller yard areas create appealing outdoor spaces that contribute to neighborhood character. Due to the proximity of houses, the streets and alleys are generally pedestrian-friendly with streetscapes that encourage pedestrian use. Many neighborhoods have rear yards accessing alleys that help reduce congestion on Borough roadways. Housing within the Borough is more varied in residential form, architectural design, and building materials and texture in

comparison to housing in surrounding municipalities. Although the housing stock overall is older, it tends to be more interesting, exhibiting design detail and variety that is often lacking in a suburban setting.

NUMBER OF HOUSING UNITS

A housing unit analysis looks at historical and current trends in the quantity and types of housing. This information can be useful for determining future housing needs for Borough residents. According to the 2010 Census, the total number of housing units in Kennett Square was 2,084. This represented an increase of 117 units, approximately six percent over the 2000 total of 1,967. Figure 5-1 shows the housing unit growth for Kennett Square and four other similarly sized boroughs in the County. Parkesburg experienced the most significant growth since 2000, in both number and percent of units. Malvern showed very little growth over the decade. As would be expected, the County’s growth rate exceeded all of these boroughs, where the majority of growth occurred within the suburban townships.



Figure 5-1: Number of Housing Units (1990-2010)

Municipality	1990	2000	2010	Change (2000-2010)	
				#	%
Kennett Square	1,984	1,967	2,084	117	6.0%
Malvern	1,319	1,419	1,432	13	0.9%
Oxford	1,613	1,825	1,980	155	8.5%
Parkesburg	1,155	1,321	1,506	185	14.0%
Spring City	1,474	1,531	1,643	112	7.3%
Chester County	139,597	163,773	192,462	28,689	17.5%

Source: U.S. Census Bureau (1990, 2000, 2010).



Kennett Square, as a primarily developed community, added only 117 units between 2000 and 2010. Much of this growth is accounted for in a number of townhouse developments that were constructed during the decade. In the boroughs, however, the numbers do not tell the whole story. Housing growth may occur through rehabilitation and reuse of older, possibly vacant units, and result in general neighborhood improvement. This type of development may not be reflected in the housing unit counts reported by the Census.

HOUSEHOLD TENURE AND OCCUPANCY

The percentage of owner occupied housing units in Kennett Square from 1990 to 2010 has remained relatively level, decreasing only slightly over that period of time as shown in Figure 5-2. These homeownership rates appear to reflect stability in the local housing market and demand for homes to purchase. However the increasing percentage of renter-occupied units may be a reflection of the demand for more moderately-priced housing options both within the Borough and countywide.



Figure 5-2: Tenure of Housing Units (1990-2010)

	1990		2000		2010	
	#	%	#	%	#	%
Owner–Occupied	1,118	59%	1,069	57%	1,069	54%
Renter Occupied	784	41%	799	43%	913	46%
TOTAL*	1,902	100%	1,868	100%	1,982	100%

Source: U.S. Census Bureau (1990-2010). * Represents total occupied units.

This data is also compared to that of other select boroughs as shown in Figure 5-3 below. The Borough has a lower homeownership rate and correspondingly, a higher renter rate than the County as a whole. This is typical of boroughs in Chester County. Kennett Square is generally comparable to the other boroughs in terms of the percentage of owner-occupied and renter units in 2010. These five boroughs, though geographically diverse, are very similar in the consistency of housing unit tenure over the twenty year period.

Figure 5-3: Tenure of Housing Units by Percent (1990-2010)

Borough	1990		2000		2010	
	Owner	Renter	Owner	Renter	Owner	Renter
Kennett Square	59%	41%	57%	43%	54%	46%
Malvern	60%	40%	62%	38%	61%	39%
Oxford	47%	53%	45%	55%	47%	53%
Parkesburg	69%	31%	68%	32%	64%	36%
Spring City	56%	44%	47%	53%	50%	50%
Chester County	75%	25%	76%	24%	75%	25%

Source: U.S. Census Bureau (1990, 2000, 2010).



The optimum vacancy rate for communities in this Region is four percent, as established by the Delaware Regional Planning Commission. Figure 5-4 compares the vacancy rates of other boroughs to those of Kennett Square. The number of vacant housing units in Kennett Square increased in number and percent between 1990 and 2000. The numbers hardly changed, however, between 2000 and 2010, which is a reflection in part of the small overall growth in housing units over that period of time. Every other borough saw an increase in the vacancy rate between 2000 and 2010. This rise may be due in part to the

general economic downturn from 2008 to 2009, where job losses and foreclosures may have had an impact. Kennett Square maintained the lowest vacancy rate at five percent, just above the optimum. This is considered healthy and provides the necessary supply of housing to allow residents to relocate within the Borough as desired.

The vacancy rate can be indicative of the housing market and overall quality of the housing stock. High vacancy rates can indicate lack of demand for housing, and in some cases, it can also be indicative of poor quality housing that is not salable or rentable. The vacancy rates for Parkesburg, Oxford, and Spring City boroughs are slightly higher than optimum and may indicate some problems related to housing demand, condition, or affordability. Kennett Square’s vacancy rate shows a sufficient demand for housing.

Figure 5-4: Housing Vacancy Rates (1990-2010)

	Total Housing Units			1990		2000		2010	
	1990	2000	2010	#	%	#	%	#	%
Kennett Square	1,984	1,967	2,084	82	4.1%	99	5.0%	102	5.0%
Malvern	1,319	1,419	1,432	71	5.5%	58	4.1%	91	6.4%
Oxford	1,613	1,825	1,980	90	5.6%	122	6.7%	149	7.5%
Parkesburg	1,155	1,321	1,506	46	4.0%	78	5.9%	140	9.3%
Spring City	1,474	1,531	1,643	76	5.2%	98	6.4%	141	8.6%
Chester County	139,597	163,773	192,462	6,340	4.5%	5,868	3.6%	9,562	5.0%

Source: U.S. Census Bureau (1990, 2000, 2010).

- **Issues / Analysis** – The Borough has good variability in the types of housing available, the percentage of rental units available, and vacancy rate. The Borough will need to be cognizant of how future redevelopment and infill development maintains this variability and retains the character of existing neighborhoods.

HOUSEHOLD SIZE

Household size indicates the average number of persons per occupied housing unit. This information helps in projecting how many housing units may be needed to serve the Borough's future population. Figure 5-5 shows the household size in Kennett Square, comparable boroughs, and the County.

Figure 5-5: Persons per Household (1990-2010)

	Average Household Size		
	1990	2000	2010
Kennett Square	2.67	2.77	3.05
Malvern	2.35	2.23	2.22
Oxford	2.39	2.45	2.70
Parkesburg	2.69	2.70	2.62
Spring City	2.44	2.33	2.21
Chester County	2.73	2.65	2.65

Source: U.S. Census Bureau (1990, 2000, 2010).

General population trends indicate that over the past several decades the median household size has been decreasing at the national, state, and local level. A number of factors have accounted for this including increases in divorced or separated couples, single parent families, longer life spans resulting in more senior citizens living alone, and younger adults postponing marriage and children. In Chester County, household size decreased from 1990 to 2000 and then remained level at 2.65 persons per household from 2000 to 2010. In some parts of the County, however, the trend toward smaller household size is beginning to reverse. While Malvern, Parkesburg, and Spring City saw decreases in average household size over two decades, Oxford and Kennett Square both saw significant increases. This could in part be attributed to the increases in the Latino population in the southern part of the County. The Census 2010 data show that 40 percent of the countywide Latino population resides in the municipalities along the U.S. Route 1 corridor.

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Figure 5-6 illustrates the comparison between Latino household size and that of the general population for Kennett Square, Oxford, and Chester County. Countywide, the Latino population is 6.5 percent of the total population. In Oxford the percentage is much higher (28.8 percent) and in Kennett Square almost half of the population (48.8 percent) is Latino. Latino households tend to be larger than non-Latino households, in terms of persons per unit. There are typically larger families per household and households shared by extended family members are more common, based upon the cultural norms of this population. The growing Latino population impacts the household size in these two Boroughs.

Figure 5-6: Latino Population and Households 2010

	Average Household Size	Percent Latino Population	Average Latino Household Size
Kennett Square	3.05	48.8%	4.88
Oxford	2.70	28.8%	3.95
Chester County	2.65	6.5%	3.95

Source: U.S. Census Bureau, 2010.

HOUSING PROJECTIONS

Population projections can be used to determine future housing needs. The Delaware Valley Regional Planning Commission, in coordination with the Chester County Planning Commission, prepared population estimates and projections for Chester County and for all individual municipalities. These projections were based upon year 2010 Census data, as shown in Figure 5-7. To project the need for housing units for the five boroughs in this analysis, the projected *percentage* of population growth between 2010, 2020, and 2030 is applied to the actual number of existing housing units reported by the 2010 Census. This is just an estimate but it presents a general idea of the growth expected in different parts of the County.



The projections through 2030 show that Kennett Square is expected to be generally comparable to the other boroughs, but will grow at a slower rate than the County as a whole. Parkesburg Borough is projected to have highest percentage growth through 2030, almost double the projected growth rate of Kennett Square. The other boroughs are generally more built-out and will rely mostly on redevelopment opportunities for further housing growth. That said, the growth projections for Kennett Square may in the end be somewhat skewed considering that a proposal for 79 twins and townhouses and 30 apartments was submitted for review in the spring of 2012. These units would, if constructed, account for the majority of units projected through 2020.

The actual housing growth rate will be greatly influenced by the economic conditions that will shape the jobs and housing markets over time. As of early 2012, an increase in development activity, if only slight, has been noted through the Municipalities Planning Code (Act 247) plan review process.

Figure 5-7: Estimated Housing Unit Projections (2010 – 2030)

	2000 Actual	2010 Actual	2020 Projected	2030 Projected	Projected Change 2010-2030					
					2010 - 2020		2020 - 2030		2010 - 2030	
Kennett Square	1,967	2,084	2,200	2,401	116	5.6%	201	9.1%	317	15.2%
Malvern	1,419	1,432	1,509	1,562	77	5.4%	135	9.0%	212	14.8%
Oxford	1,825	1,980	2,093	2,289	113	5.7%	195	9.3%	308	15.6%
Parkesburg	1,321	1,506	1,666	1,941	160	10.6%	275	16.5%	435	28.9%
Spring City	1,531	1,643	1,520	1,732	123	7.5%	212	12.9%	335	20.4%
Chester County	163,773	192,462	207,527	233,413	15,065	7.8%	25,886	12.5%	40,951	21.3%

Source: Delaware Valley Regional Planning Commission, Population Forecasts, January 2012.

HOUSING TYPES

Overview

There is a wide range of housing types within Kennett Square as shown in Figure 5-8. Nearly half of Kennett Square's housing stock is made up of single-family detached units. Two-family attached make up 6 percent and 47 percent of the units are classified as multi-family (including apartments and townhouses/row homes). These numbers demonstrate a healthy diversity of housing within the Borough. All five of the boroughs have a lower percent of single-family homes than the County as a whole, which is typical of boroughs in Chester County. This diversity of housing types is the only real similarity between these boroughs, as the breakdown of unit types varies greatly. Mobile homes are found only in Malvern and Oxford, with very few units there. Countywide the percentage of mobile homes is also very low (2.7 percent). Kennett Square is more dominated by single-family home neighborhoods than most of the other boroughs. Since 2000, Kennett Square has seen an increase in townhouse development, which is reflected in the 21 percent single-family attached units.



Figure 5-8: Housing Units by Type (2006-2010)

	Single-Family Detached	Two-Family Attached (Twins/Duplexes)	Multi-family		Mobile Home
			Single-Family Attached (Townhouses/Row homes)	Apartments	
			%	%	
Kennett Square	47.1%	6.1%	21.0%	25.8%	-
Malvern	36.4%	2.0%	26.8%	34.2%	0.6%
Oxford	37.9%	4.4%	14.0%	42.4%	1.3%
Parkesburg	51.4%	8.2%	28.0%	12.5%	-
Spring City	24.0%	4.5%	33.3%	38.2%	-
Chester County	61.7%	1.9%	17.1%	16.5%	2.7%

Source: American Community Survey, 2006-2010 Averages

Fair Share

In Pennsylvania, "fair share" refers to the need to allow for a variety of housing types within a municipality. In particular, a reasonable amount of multi-family housing is required to fulfill the Borough's fair share obligations. In 1977, the Pennsylvania Supreme Court decided the landmark case, *Surrick v. Zoning Hearing Board of Upper Providence Township* 776 Pa. 182, 382 A.2d 105, which laid out an analytical "fair share" test or methodology to help determine if a municipality is allowing for an adequate amount of multi-family housing. A fair share analysis attempts to assess whether a municipality is providing for its fair share of all housing types, particularly multi-family housing, and

whether the municipality is attempting to meet its obligation to accommodate future growth. For fair share analysis in Pennsylvania, both apartment and townhouses/row homes are considered as multi-family dwelling types.

The fair share analysis consists of a three-tiered test, as established by the *Surrick* case. The first tier of the test examines whether a community is a logical area for development and population growth, or “in the path of growth.” Kennett Square’s location is within the path of growth in Chester County. The second tier of the *Surrick* test involves looking at the present level of development within the municipality. Based upon the relatively small amount of available developable land, the Borough might be considered a developed community. However, redevelopment within an urban center must also be considered as an option for accommodating future growth.

The third tier of the fair share analysis is to determine the extent, if any, of the exclusion of multi-family housing. Currently 47 percent of the units in Kennett Square are multi-family. Generally, municipalities that have greater than 15 percent of housing in multi-family units are considered to be meeting the fair share requirement. Kennett Square provides for its fair share of multi-family housing.

- **Issues / Analysis** – The Borough is one of the few municipalities in the County with an increasing household size. Kennett Square does have a sufficient amount of multi-family housing, but in light of increasing household sizes, the size of housing units and apartment units may be an issue that requires attention.

AGE OF HOUSING

The age of the housing stock is one of the major factors to be considered when assessing condition. If not regularly maintained, older homes can quickly fall into disrepair and negatively affect values. Concentrations of homes in disrepair can influence neighborhood stability and lead to decline. Overall, the housing stock in Kennett Square appears to be well-maintained and [is](#) in good condition despite the age. According to American Community Survey (ACS) five year estimates 2006-2010, an estimated 57 percent of the structures were constructed prior to 1960, while seven percent of the structures were constructed between 2000 and 2009. See Figure 5-9.

Only Spring City has a higher percentage of older housing stock than Kennett Square. Oxford reports the highest percentage at 17 percent of the overall housing stock constructed since 2000. Kennett Square and Parkesburg share similar statistics in this category, reporting seven and eight percent, respectively, of their housing stock built between 2000 and 2009. As would be expected, the countywide housing stock is significantly newer than the boroughs, with only 27 percent built before 1960 and a total of 47 percent built since 1980.



Figure 5-9: Age of Housing Stock

Borough	Prior to 1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009
Kennett Square	57.6%	10.9%	7.5%	7.5%	9.4%	7.1%
Malvern	45.2%	8.8%	14.0%	19.0%	12.2%	1.0%
Oxford	45.6%	11.0%	13.2%	9.6%	3.9%	16.8%
Parkesburg	51.7%	6.7%	6.3%	14.6%	12.3%	8.5%
Spring City	68.7%	15.1%	4.8%	5.7%	3.2%	2.5%
Chester County	26.8%	10.5%	15.2%	16.9%	16.1%	14.6%

Source: American Community Survey, 2006-2010 Averages

- **Issues / Analysis** - Having an older housing stock and many examples of historically significant structures is an important part of the Borough's character and charm that helps to make Kennett Square a desirable destination for residents, businesses, and visitors. Proper maintenance of older homes is critical to maintaining the high quality of life that is enjoyed by Borough residents in addition to fostering tourism and business as a byproduct of the historic character.

HOUSING COST

Through the Census, housing values are reported by residents as the amount they believe their home would sell for at the time. The median housing value reported for Kennett Square in 2000 was \$122,300, as seen in Figure 5-10. In the ACS estimate for 2006-2010, this number had risen to \$221,900, an 81 percent increase. Rental costs increased as well, rising 25 percent for the same time period. Although this information uses estimates, comparing the median value of housing and rent reported for Kennett Square with select Chester County boroughs indicates that Kennett Square is roughly comparable to Oxford and Parkesburg. Kennett Square can be considered more affordable than Malvern both in terms of housing value and rental costs, but slightly less affordable than the other three boroughs. Kennett Square, in this instance, has experienced housing value and rent increases similar to the County since 2000.

Figure 5-10: Median Housing Value and Rent – (1990-2010)

Borough	Median Value			Median Contract Rent			1990-2000 Percent Change		2000-(06-10) 5 year est. Percent Change	
	1990	2000	06-10 est.	1990	2000	06-10 est.	Value	Rent	Value	Rent
Kennett Square	\$110,600	\$122,300	\$221,900	\$443	\$642	\$799	11%	45%	81%	25%
Malvern	\$127,100	\$187,800	\$343,300	\$628	\$956	\$1,137	48%	52%	83%	19%
Oxford	\$ 88,500	\$118,800	\$216,800	\$369	\$467	\$668	34%	27%	83%	43%
Parkesburg	\$ 90,600	\$110,600	\$194,900	\$371	\$507	\$718	22%	37%	76%	42%
Spring City	\$89,400	\$98,900	\$163,600	n/a	\$519	\$694	11%	n/a	65%	34%
Chester County	\$155,900	\$178,900	\$334,300	\$496	\$754	\$928	17%	52%	87%	23%

Source: U.S. Census Bureau (1990, 2000, ACS 2006-2010 Averages).



Recent data on home sales and median prices are reported in the Housing Cost Profile compiled by the Chester County Planning Commission. The median sales prices reflect some of the same trends illustrated through the comparison of the census data for the boroughs listed in the previous table. Malvern consistently reported the highest median sales price of the five boroughs at those 5-year intervals, and Parkesburg and Spring City the lowest. As is typical, all five of the boroughs had median sales prices lower than the County in those particular years.

The trends from 2005-2010 vary by municipality. The volume of sales was down across the board, reflecting the slowing of the housing market between 2005 and 2010. However, Malvern, Parkesburg, and Spring City all saw an increase in median sales price. Oxford had a decrease in price and both Kennett Square and the County as a whole remained level. The municipal sales price data for 2010 may be somewhat skewed because of the smaller number of sales. Higher sales prices may be a reflection of a single development of new homes and fewer re-sales than in other years.

When comparing home values in 2005 to 1995 in Figure 5-11, the median sales price in Kennett Square increased by 82 percent, similar to the countywide increase of 90 percent over that same 10-year period. It is likely that the median price in the Borough fluctuated between 2005 and 2010 as did the prices countywide. It appears, however, that the housing market is now stabilizing and prices are projected to remain steady, or rise at a significantly lower rate than they did between 1995 and 2005. Although new construction has slowed significantly, as of early 2012, there is at least one proposal for a new housing development under review that, if constructed, may result in a rise in median sales price for the Borough.

Figure 5-11: Home Sales and Median Price (1995-2010)

Borough	1995		2000		2005		2010	
	# Sales	Median						
Kennett Square	57	\$109,500	87	\$118,500	101	\$200,000	47	\$200,000
Malvern	42	\$126,500	55	\$145,000	75	\$220,000	36	\$266,300
Oxford	44	\$110,000	73	\$127,500	70	\$187,500	34	\$177,900
Parkesburg	45	\$97,900	51	\$100,000	60	\$146,500	53	\$165,000
Spring City	26	84,450	37	\$81,000	60	\$152,500	34	\$170,000
Chester County	5,702	\$155,000	9,241	\$188,000	9,333	\$295,000	5,188	\$295,000

Source: Chester County Planning Commission, Housing Cost Profile (1995, 2000, 2005, 2010)

HOUSING COST BURDEN

Households at every income level are in need of quality, affordable housing. Housing is generally considered affordable if the household spends 30 percent or less of its gross monthly income on housing costs. One useful measure of the affordability of a community is the incidence of cost burden. Any household that is paying more than 30 percent of income on housing is considered to be cost burdened and therefore at risk of experiencing a housing crisis. Based on American Community Survey data (2006-2010), it is estimated that 45 percent of Kennett Square households are cost burdened. This compares to 33 percent of households countywide. In general, renters experience a higher cost burden than homeowners. In Kennett Square the respective rates are very similar but the homeownership rate of cost burden (47 percent) is actually higher than the renter rate (43 percent). These rates of cost burden are concerning in light of the recent nationwide foreclosure crisis. Housing affordability is a critical factor in community stability over the long term.

The reason for these high rates of cost burden may be related to the poverty rate in the Borough. According to the American Community Survey, 12 percent of individual residents in Kennett Square are living at or below the federal poverty level, as compared with 6 percent countywide. These numbers may also be a reflection of the increased percentage of Latino households in the Borough. The poverty rate for Latino residents in Kennett Square is 19 percent, almost one in five Latino residents [is](#) living on an extremely low income. Housing options affordable for people living at or even slightly above the poverty level are very limited.

- **Issues / Analysis** – Housing costs and rents in Kennett Square are slightly higher than other similar boroughs but certainly not the highest in the county, or out of the ordinary. However, housing cost burden may be an issue that is more directly related to the Borough’s specific population and housing market. The Borough should remain aware of issues relating to rental prices and availability of a variety of affordable housing options.

Based on American Community Survey data (2006-2010), it is estimated that **45 percent** of Kennett Square households are cost burdened.

HOUSING PLAN

The following recommendations are based upon the preceding analysis as well as discussion of housing related issues and concerns, and related planning topics.

HOUSING SUPPLY

H-1 Ensure that regulations permit appropriate residential densities and diverse housing choices consistent with existing neighborhoods throughout the Borough. The Pennsylvania Municipalities Planning Code (Act 247) states that a Comprehensive Plan shall include:

“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.”

Kennett Square Borough is identified as an urban landscape in the Chester County Comprehensive Policy Plan, *Landscapes2*. In the Plan, urban landscapes are encouraged to accommodate “a diversity of housing types at appropriate urban densities for all income levels.” The Borough should continue to ensure that ordinances support development or redevelopment of housing that is consistent and compatible with existing neighborhoods and ensure the Borough continues to meet its fair share obligations for multi-family housing. The residential neighborhoods in the Borough each have a unique character and that character should be preserved (see Character Zones in Chapter 4, Land Use).

H-2 Ensure that regulations support adaptive re-use of existing buildings and sites, and rehabilitation, where appropriate, for housing to accommodate projected population growth. Kennett Square Borough is projected to need an additional 331 housing units between 2010 and 2030. The Borough could meet anticipated housing demand through various strategies. As there are few undeveloped parcels available in the Borough, infill and redevelopment are likely to be the primary strategies for creating more housing opportunities.

As of early 2012, there was a proposal under review for the development of approximately 79 townhouse units and 33 apartments on the Shur-Fine site at the western end of the Borough. If developed, this project would provide nearly one-third of the units projected through 2030. Beyond that, the Borough should evaluate existing regulations and determine if there is a need to further adjust the zoning or subdivision/land development ordinances regarding redevelopment and infill.



H-3 Support proposals to redevelop existing carriage house structures, where appropriate, for use as accessory dwelling units.

There are many possibilities for accessory structures to be converted to dwellings in Kennett Square. As the cost of housing continues to rise, and more diverse household structures emerge, communities will need to become more innovative in the housing choices they provide to residents. Accessory dwellings might provide housing options for adult children or aging parents. Currently the zoning ordinance allows for accessory apartments only in the R-3/ PAO district. Also, off-street parking regulations require that accessory apartments provide 1 ½ parking spaces per unit. Consideration should be given to the appropriateness of allowing accessory apartments in other residential districts, adjustments to parking requirements, and changes to site development standards that would make accessory apartments within carriage house structures a feasible option for residential properties.



H-4 Monitor the level of housing diversity within the Borough and, through development or redevelopment, maintain a fair share of multi-family housing. Kennett Square Borough has a very diverse housing profile, with 47 percent of existing housing units classified as multi-family (See discussion on page 5-7). As additional housing development occurs, a percentage of new units should be multi-family to ensure that the Borough continues to meet its fair share obligations. The Borough should continue to allow for development and redevelopment of multifamily housing in appropriate zoning districts. (see Chapter 4, Land Use).

H-5 Accommodate new or redeveloped affordable, supportive housing for the elderly. In recent years, Kennett Square has seen its population of senior citizens shrink as a percentage of the total population. A local coalition of concerned citizens has identified the lack of affordable and supportive housing options as a major factor in the loss of seniors from the Borough. Senior citizens are often major contributors to the community, playing a critical role in its well-being and vitality. To remain in the community, seniors require housing with access to community facilities and services. Kennett Square Borough is an ideal location for affordable housing options for seniors. There may be opportunities for new affordable rental units for the elderly in the Walnut Street/Birch Street area or the through the redevelopment of the NVF site at the western end of town. Senior citizen advocacy groups continue to explore viable options for such development in the Borough.



HOUSING QUALITY

H-6 Assess housing maintenance needs throughout the Borough and develop a program to provide assistance or referrals to residents in need. Much of the Borough’s housing was built before 1960 and requires ongoing maintenance to meet requirements of the building code. In times of economic hardship, some residents may not have the resources to keep up with property maintenance needs. The Borough could consider developing a program that provides low-interest loans or grants to be utilized for maintenance and upkeep of residential properties.

H-7 Inform homeowners about community resources available to assist with home repair and maintenance needs. Within the Borough, there are likely low and moderate-income homeowners, particularly senior citizens, who qualify for home repair services provided by the Good Neighbors program which serves homeowners in southern Chester County. There are also services available through the Housing Partnership of Chester County. The Housing Rehabilitation Program provides an interest-free loan for up to \$25,000 for correction of code violations



Photo courtesy of Good Neighbors Home Repair

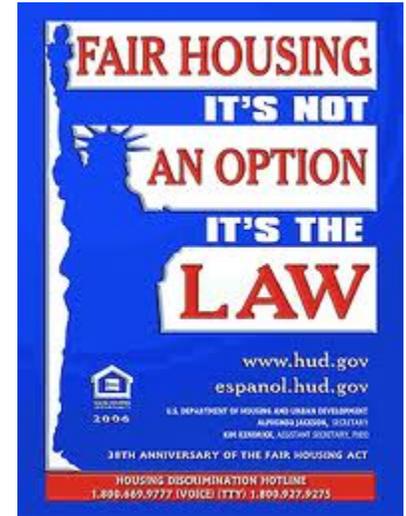
including, but not limited to, structural, plumbing, heating and electrical problems. The Home Maintenance Program provides assistance to eligible homeowners, who are age 65 or older, with moderate home repairs and modifications such as roof, minor plumbing, flooring repairs, and general repairs that may improve the physical functioning of the elderly individuals.

H-8 Maintain coordination with landlords to achieve compliance with building codes in rental housing units. According to the American Community Survey (2006-2010 data), there are approximately 950 renter-occupied housing units in the Borough. They account for 46 percent of the total number of occupied units. Rental properties can at times pose a challenge related to maintenance. Kennett Square Borough should continue a process of communicating with landlords on at least an annual basis with updates to building codes or other property maintenance requirements as part of required annual rental property inspections.

H-9 Encourage volunteerism with local groups that provide housing rehabilitation services to low-income and elderly homeowners. There are likely opportunities for Borough residents to volunteer, with programs like Good Neighbors, to assist low-income homeowners to repair their homes, inspire neighbors, and improve their quality of life. These opportunities should be posted on the Borough website and actively through other public notice options.

HOUSING ACCESSIBILITY

H-10 Review zoning requirements to ensure that regulations do not restrict opportunities for congregate living situations for people with special needs. People with disabilities face some of the greatest challenges compared with other demographic groups in regard to securing safe, affordable, and accessible housing. Physically accessible units are in very short supply. Also, regulatory restrictions on options like group homes and/or negative stereotypes of residents may have the impact of restricting housing choices available to individuals with disabilities. An analysis of existing regulations should be completed to determine compliance with the Fair Housing Act as it relates to housing for individuals with special needs.



H-11 Grant “reasonable accommodations,” that may include zoning variances and subdivision and land development ordinance (SLDO) waivers to permit development or redevelopment of housing for individuals with disabilities. The federal Fair Housing Act requires that a request for relief from zoning, SLDO, or other local code requirements be granted if the request is reasonable and the relief creates an opportunity for the disabled to access housing of their choice within the local community. The request may be denied if it would create an undue burden on the municipality or result in a fundamental change to the character of the neighborhood. In general, a congregate living situation for people with disabilities should be treated like any other residential use with like requirements and restrictions.

H-12 Share information about fair housing and fair lending practices through municipal websites, newsletters, and other outreach materials. The federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) prohibits discrimination, in matters related to housing, based upon race, color, national origin, religion, gender, disability, or familial status (collectively known as the “protected classes”). Housing discrimination may occur in any number of contexts, including the marketing, sale, or rental of real estate; accessing credit or insurance; and the regulation of land uses. Municipal ordinances may unintentionally contain regulations that reduce the opportunities for members of the protected classes to achieve housing of their choice that is integrated into the local community. Municipal officials might benefit from expanded knowledge of fair housing issues and compliance, and the Borough could share resources to educate residents and landlords about rights and responsibilities under the Fair Housing Act.

HOUSING AFFORDABILITY

- H-13 Continue to support zoning regulations that encourage a diversity of housing types and costs throughout the Borough.** The Borough should continue to support regulations that expand options to provide residential and mixed-use development opportunities. The diversity of the residential community in Kennett Square is one of its strengths and should be preserved. (See also recommendations H-2, H-3, H-5, and H-10 and Chapter 4, Land Use).
- H-14 Support development of quality, attractive housing that is well integrated into the community and meets low- to moderate-income affordability standards.** The median sales price trends in Kennett Square show that cost of homes in the Borough increased by 69 percent from 2000 to 2010. At the same time, ACS data (200-2010) indicate that 45 percent of households in Kennett Square (ownership and rental) are cost burdened, or paying more than 30 percent of their gross income toward housing. These numbers suggest a need for more moderately-priced housing options in the Borough. The Borough could work with developers and local nonprofits to plan for mixed-income developments where the more moderately-priced units (affordable to households earning 80 percent of the area median or less) are indistinguishable from market rate units in the same development.
- H-15 Recognize the needs and cultural norms of the Borough Latino community and provide opportunities for quality affordable housing options accessible to these residents.** The 2010 Census indicates that the Borough population is 49 percent Latino, up from 28 percent in 2000. With generally lower than average incomes, and higher rates of poverty, Latino households may have a difficult time accessing safe and well-maintained housing that is affordable based upon household income. Through partnerships with affordable housing developers, the Borough could support development or redevelopment of housing that targets households with very low incomes. Ideally there should be rental housing options located such that they are accessible to public transportation services (SCCOOT bus line) and community services.

HOUSING SUSTAINABILITY

- H-16 Support zoning and subdivision ordinance requirements or incentives for the development or redevelopment of housing that meets “green” building standards.** Sustainable housing is housing that is affordable to the resident over the long term, within healthy, vibrant neighborhoods. For some homeowners and renters, housing becomes unaffordable with the additional cost of heat and other utilities. Incorporating green methods and materials can be more costly upfront, but over time will reduce energy costs, making utility costs more affordable. Features such as water conserving fixtures, energy star appliances, high efficiency lighting, renewable energy sources like photovoltaic (PV) panels, and green roofs all contribute to reducing the cost of energy or water usage and therefore lower the long term costs for the resident. For more information on green building features, see Chapter 12, Energy Conservation.



- H-17 Discourage residential infill development that is inconsistent with the character and nature of the existing neighborhood.** The historic character of Kennett Square is greatly valued by residents, merchants, and visitors. There may be opportunities throughout the Borough for development of vacant or underutilized lots within residential neighborhoods. There is also a trend toward “tear-downs,” and the combination of adjoining residential lots, within urban areas. Existing homes are removed in order to build new, sometimes larger, or more modern residences that are incompatible with the surrounding homes. The Borough should review regulations to ensure that they support context appropriate infill and redevelopment within residential neighborhoods. These could be regulated through setback and building separation requirements, square footage or impervious surface limitations, off-street parking requirements, maximum lot sizes, or other appropriate area and bulk or design standards.
- H-18 Support programs offered through the Kennett Area Senior Center (KASC) or other social service agencies that provide supportive services to senior citizens desiring to “age-in-place” and remain living in their own homes within the Borough.** There are many seniors in the Borough who are home-bound and not receiving supportive services. These seniors are very vulnerable because of their isolation and their tendency to not communicate their needs to friends, families and neighbors. Seniors generally want to stay in their homes as long as possible. The KASC provides services through a number of programs that offer in home support to seniors, including support for tasks of daily living, transportation, home repairs, friendship, and companionship.
- H-19 Facilitate convenient pedestrian connections by providing for extension of sidewalks along residential streets where needed.** Sidewalks provide an important form of pedestrian circulation for Borough residents. Sidewalks create connections within and between neighborhoods and connect neighborhoods to non-residential areas of the town. The sidewalk survey conducted as part of this Plan has identified several locations where extension or addition of sidewalks in residential neighborhoods would be desirable. See Chapter 7, Transportation, and Chapter 4, Land Use, for more information.
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- H-20 Encourage utilization of Historic Preservation Tax Credits to rehabilitate residential or non-residential structures into income-producing rental housing.** Federal income tax credits for historic preservation are available for the rehabilitation of historic structures intended for use as income producing-properties. Although individual residences are not eligible for the credits, an historic structure used for income-producing rental housing could be. The use of this tool should be encouraged only in locations where additional multi-family housing is appropriate and desired within the Borough. For more information about preservation tax credits see Chapter 9, Historic Preservation.

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