

Franklin County housing assessed

Study looks into options for growing population

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Housing is an essential part of life. The quality, quantity and affordability of it can make or break a community.

Shippensburg University's Center for Land Use and Sustainability recently published a housing assessment for Franklin County. The study's authors analyzed how the housing options available in the county hold up against the growing and changing population, analyzed the housing available in the county, the growing and changing population and how that growth will affect housing needs in the next decades. Here are a few highlights of the report.

What are the populations of Franklin County's municipalities, and what's that mean for housing?

The population of Franklin County has been steadily growing for generations, and that will continue into the foreseeable future, according to the report.

The county grew 4.2% from 2010 to 2020, to a population of 155,932. Most of the growth was in the Interstate 81 corridor, including Antrim Township (885 more people), Chambersburg (1,671 more people), and Southampton Township (579 more people). Greene Township grew the most, by 1,736 people — or 10.4% — to 18,436 people.

Some municipalities lost

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population, including Mercersburg (-3.5% to 1,507), Metal Township (-5.3% to 1,768) and Quincy Township (-4% to 5,318). The Borough of Orrstown lost the biggest portion of its population, dropping 18.3% to 214 people.

In the same period, new housing outpaced population growth a bit, by 5%. There were more than 66,000 housing units in Franklin County in 2020.

By 2040, the county will need 8,400 more housing units to support an expected population of 171,000. Nearly 23% of residents will be 65 and older, which affects the types of housing needed, according to the report.

Where do people rent vs. own in Franklin County?

Of the 61,617 occupied housing units in Franklin County, the owners live in 70.9% and renters live in 29.1%.

There are two municipalities where renter-occupied units outnumber owner-occupied units. In Chambersburg, 56.1% of the 9,235 occupied housing units are home to renters. In Waynesboro, renters live in 50.6% of the 4,839 occupied units.

While the other boroughs have more owners than renters, they generally have bigger proportions of renters than the townships. An outlier is the Franklin County half of Shippensburg, where homeowners live in 86% of occupied houses. It is worth noting that the Cumberland County line stands south of the areas popular with renters from Shippensburg University.

Quincy Township is the township with the lowest owner-occupied rate, at 66.8%. The study notes that this is likely due to Quincy Village Retirement Community, where residents count as renters. Similarly, Greene Township has the second-lowest owner-occupancy rate — 72% — likely in relation to the Menno Haven senior living community.

The municipalities with the highest percentage of owner-occupied housing units are: Montgomery Township (87.1%), Warren Township (87.1%), Lurgan Township (86.6%), Shippensburg (86%), and Letterkenny Township (85.4%).

Is rent affordable in Franklin County?

The county has 16,374 occupied rental units and a median monthly rent of \$883. Just under 55% of units come with rent between \$500 and \$999, and 29.2% require between \$1,000 and \$1,499 a month.

Rent prices in the county have increased about 5.1% since 2019, according to a Washington Post analysis cited in the study. That is far less than in nearby metro areas, where rents have grown 40% since 2017, according to data found at apartmentlist.com. The housing study, however, states that apartmentlist.com does not include data on Franklin County.

According to the study, there is little data available on rent prices in Franklin County.



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Just over 40% of rental units have tenants paying 30% or more of their income in rent. That's less than statewide, where 47.8% pay 30% or more of their income in rent.

Is housing affordable for owners in Franklin County?

To determine how affordable housing is in the county, the study compared Franklin County to other metro areas that were included in two housing-affordability indexes. The Chambersburg-Waynesboro metro area — which covers Franklin County — was not included in either of the lists the study looked at, but the authors used county data to determine the region's score according to the two indexes.

Looking at the Urban Reform Institute's 2021 report on housing affordability in the United States, the study determined Franklin County is among the more affordable parts of the country.

The Urban Reform Institute determines affordability by dividing a metro area's median house price by its median household income. Price-to-income ratios of 3.0 or less are considered affordable, 3.1 to 4.0 are moderately unaffordable, 4.1 to 5.0 are seriously unaffordable and 5.1 and up are severely unaffordable. Of the 188 metro areas measured, more than half scored in the latter two categories.

Using Franklin County's April 2022 median sale price of \$229,250 and the July 2021 median household income of \$63,420, the study determined the county's price-to-income ratio would be 3.6.

To compare, Harrisburg-Carlisle and York-Hanover both received a 2.9 (multi-way tie for 25th most affordable) while Hagerstown, Md.-Martinsburg, W.Va., received a 3.9 (multi-way tie for 89th most affordable). Chambersburg-Waynesboro would have tied for 71st most affordable, according to the study.

Another index of affordability, by the National Association of Realtors, measures median family income relative to the median-priced home in the 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 Chambersburg-Waynesboro metro area was again not included but the study assumed Franklin County is comparable to other local metro areas; Hagerstown-Martinsburg received 202.1, Harrisburg-Carlisle received 273.3 and York-Hanover received 263.5.

What do local households look like?

Households can be different things: A family where everyone is related, a group of unrelated people living together, and a combination of the two.

In Franklin County, 55.5% of households (33,550) are led by a married couple. About 19% of households consist of a married couple with minor children, and 36.5% consist of a married couple with no minor children.

Cohabiting couples make up 6.5% of households. In addition, 2.6% of households are cohabitating couples with their own minor children, and 3.9% are cohabitating couples with no children.

More than 22% of households in the county are led by a single female who does not live with a spouse or partner. Just under 14% of households consist of a single female living alone, while 4.4% are led by a single female living with her own minor children.

Looking at males, 15.7% of households consist of a single man who does not live a spouse or partner. About 12% of households are men living alone and 1% are single men living with their own minor children.

About 1.2% of households are single men or women living with non-relatives.