



August 19, 2023

Lancaster County Housing

Deliberative Forum

Hosted by:



CENTER FOR POLITICS
AND PUBLIC AFFAIRS

*This forum is generously sponsored by the Lancaster
County Community Foundation, High Foundation
and the Steinman Foundation.*



What is a deliberative forum?

You've agreed to help our community consider solutions to its housing challenges. To do so, you'll be part of a process known as a deliberative forum. These forums are an innovative way to practice democracy and make decisions and are increasingly popular in cities and countries around the world. Forum participants are randomly selected and brought together to learn about and discuss a specific issue to foster greater understanding and develop practical recommendations.

Deliberative forums are useful tools in the public engagement process. Views expressed in town hall meetings and other channels of communication are often not an accurate representation of the general public. Opinion polls and surveys, while representative of the entire public, capture views that are often uninformed, particularly on issues that are complex and that require some level of technical understanding. Policy recommendations developed through deliberative forums are both representative of the public and well-informed.

We're asking participants to review the material in this packet prior to arriving at the forum, so you may be better informed about the topics you'll be discussing. Experts will be available at the forum to answer your questions. Small-group discussions, led by facilitators, will occur on various aspects of the topics outlined in this document.

The goal of the forum is not consensus, but informed and well-considered collective thinking. Your input will help inform future policy recommendations on housing.

Thank you for participating!

Don't worry, this is not a test!

You don't need to know everything. This packet is only intended to provide you with relevant background information. Opportunities for questions and discussion on each topic will be provided.



🔗 The rest of this packet contains background information on housing in our community that will be helpful as you discuss your ideas in the deliberative forum.

Lancaster County Overview



Population: **552,984**



of municipalities: **60**



of school districts: **17**



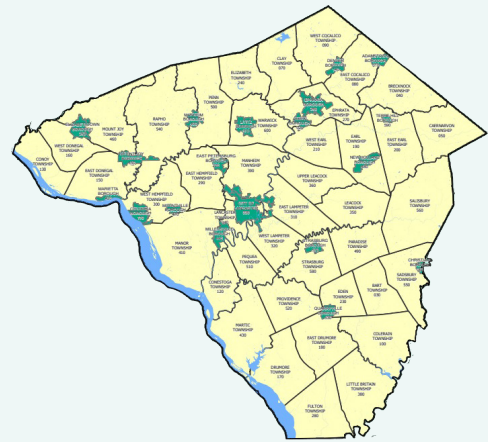
County Seat: City of Lancaster,
Population: **57,655**

Lancaster County at a Glance

Lancaster County is home to 60 different municipalities (cities, townships, or boroughs with their own local governments) that each have unique rules or processes when it comes to housing.

Municipal Map

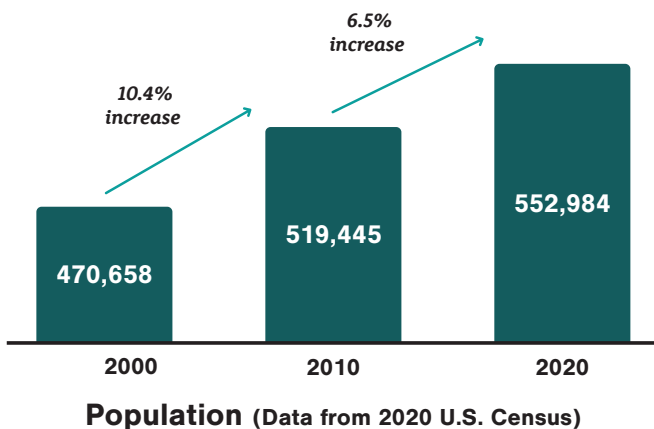
Lancaster County, PA



Growth:

While Pennsylvania overall is losing population, Lancaster County's population has continued steady, if modest growth, over the last decade. 52% of growth is organic (or from families growing within Lancaster County) rather than people moving in from outside of the area.

Lancaster County Growth Chart:



🔗 Lancaster County Planning expects a **population increase of 82,639 between 2020 and 2040.**

Incomes:



In 2021 the median household income in Lancaster County was **\$73,688**.



8.8% of people in Lancaster County live in poverty.

Renting vs. Home Ownership:

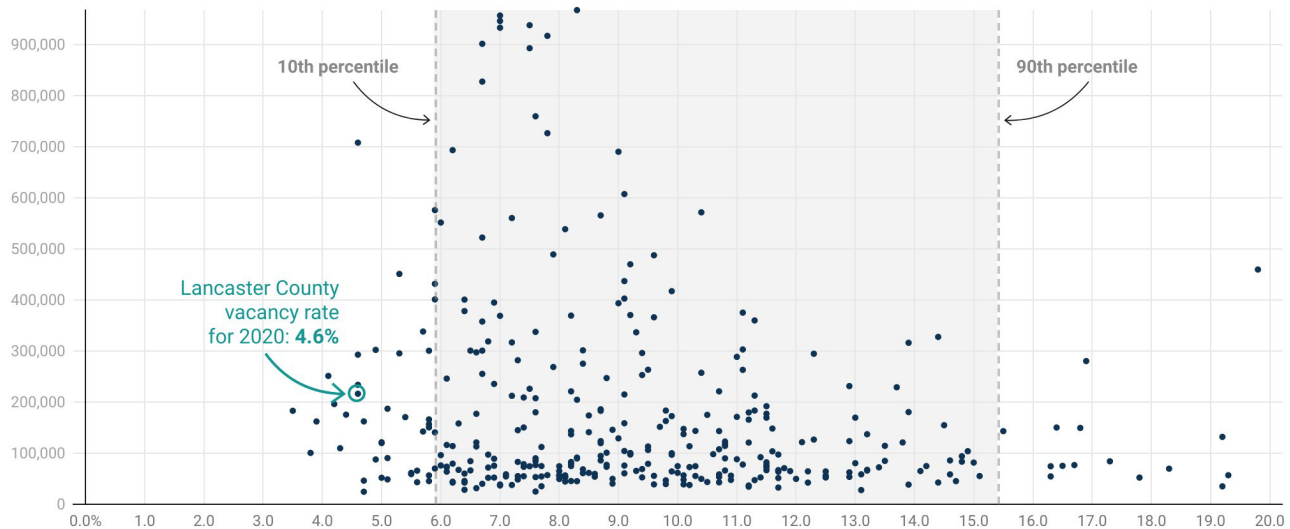
- Lancaster County has 67,465 renter households. From June 2021 to June 2022 the average rent increased 9% to \$1,346/month.
- Lancaster County has 139,002 homeowner households. From June 2021 to June 2022 the average sale price of a single-family home in Lancaster County rose 14% to \$294,300.

Lancaster County Housing Stock

According to a 2022 housing analysis conducted by the Economic Development Company of Lancaster County, Lancaster County's housing stock is not sufficient to meet the needs of the population.

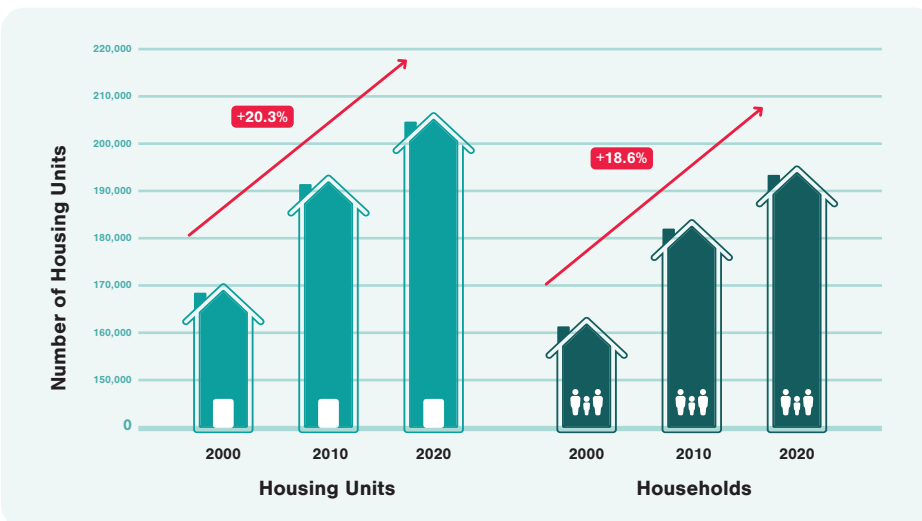
In 2020 Lancaster County had 206,470 households and 216,500 housing units, or a 4.6% vacancy rate. 95% of the metropolitan areas in the US have a higher vacancy rate. In order to get closer to the average vacancy rate in the rest of the country, *Lancaster County would need to add 7,000-12,500 housing units.*

2020 Housing Vacancy Rate for 365 US Metro Areas



While Lancaster County is building new housing, it is just slightly outpacing the growth of households, and some existing housing stock is aging out of the market.

New Housing Continues to be Built



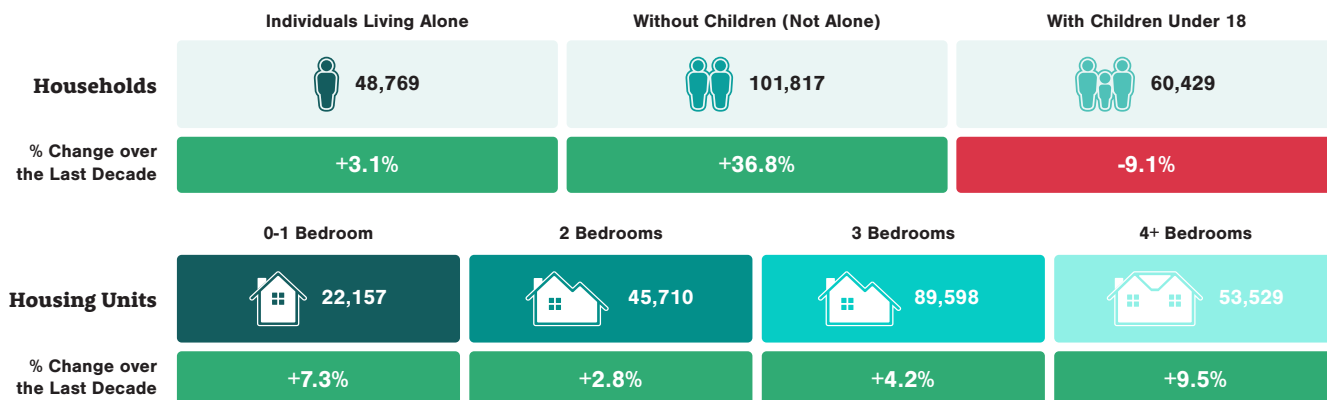
What is a Vacancy Rate?

The vacancy rate is the percentage of all available housing units that are vacant or unoccupied at a particular time.

Misalignment with Population Needs

The housing analysis also found that existing and new housing is not keeping up with how household composition in the county is changing.

Current Households versus Housing Units (Data from 2019)



Changing Population Needs



24% of households in Lancaster County are individuals living alone, however, only 10.5% of housing units are efficiencies or one-bedroom. The market is responding to the demand for this type of housing. It was the second fastest-growing category over the past decade, growing at 7.3%. However, a significant shortfall exists, pushing these households into “middle market” housing units.



Households without children have seen a 36.8% growth in the past decade, however, 2-3 bedroom housing has seen the weakest market response. This suggests that these households are left with older housing or are incentivized to stretch budgets into newer housing.



58% of new housing over the last decade in Lancaster County were single-family homes, while the number of households with children declined by 9%. This category has seen the strongest market response, adding 4,700 four-bedroom homes while the number of households with children fell by nearly 6,000.

- With Lancaster’s low vacancy rate, and the mismatch between household size and available housing units, many people in the market are being squeezed into housing that does not meet their needs.

Affordable Housing

What is Affordable Housing?

Affordable housing is generally defined as housing that consumes no more than 30 percent of a household's income. "Housing Cost Burdened" is defined as spending more than 30% of one's income on housing costs.

What % of Lancaster County is Housing-Cost Burdened?

- 26,390 renter households, or 41% of all renter households, are cost-burdened
- Nearly a quarter of mortgage-paying homeowners are housing-cost burdened

Who Qualifies for Affordable Housing?

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for housing assistance, usually for households earning less than 80% of the Area Median Income (although some projects may be restricted to very low-income households). For a family of four in Lancaster County, an annual income of \$72,150 qualifies as "low income."

Number of Persons in Family	Extremely Low Income Ceiling for Lancaster County (30% of Median Family Income)	Very Low Income Ceiling for Lancaster County (50% of Median Family Income)	Low Income Ceiling for Lancaster County (80% of Median Family Income)
1	\$18,950	\$31,650	\$50,550
2	\$21,650	\$36,100	\$57,750
3	\$24,350	\$40,600	\$64,950
4	\$27,750	\$45,100	\$72,150
5	\$32,470	\$48,750	\$77,950
6	\$32,470	\$52,350	\$83,700
7	\$41,910	\$55,950	\$89,500
8	\$46,630	\$59,550	\$95,250

- ☛ The Lancaster County Housing & Redevelopment Authority has calculated that Lancaster County would need 18,500 additional affordable housing units just to ensure that all very low-income households (or those making 50% Area Median Income or less) were no longer cost-burdened. Currently, Lancaster County has about 4,350 affordable rental units for this group.



Some rental assistance programs administered by the federal government include:

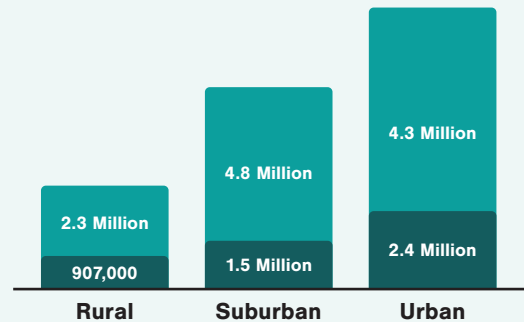
1) Section 8 Voucher program: The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled. A family that is issued a housing voucher is responsible for finding a suitable housing unit where the owner agrees to rent under the program. A housing subsidy is paid to the landlord directly on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Since the demand for housing assistance often exceeds the limited resources available to the U.S. Department of Housing and Urban Development and the local housing agencies, long waiting periods are common. There are also other variations of the Section 8 program, including project-based vouchers, where the rental subsidy is tied to specific housing units, and the Rental Assistance Demonstration (RAD) program, which converts public housing units into project-based Section 8 units.

2) Rural Rental Assistance Program: This program provides rental assistance to low-income individuals and families in rural areas. It helps bridge the gap between rental costs and a tenant's ability to pay. The program is administered by the U.S. Department of Agriculture (USDA) and complements other rural housing assistance programs.

Funding Limits Keep Rental Assistance From Reaching Many Who Need It Most

Renter Households (National Data)


-  **Unassisted with Severe Rent Burdens**
-  **Receiving Federal Rental Assistance**



Note: Severely rent-burdened households pay half or more of their income for housing. "Rural" includes rural areas and small towns. "Suburban" includes suburban and exurban areas. Includes households reporting zero or negative income.

Source: CBPP analysis of 2011-2015 American Community Survey data, 2016 Housing and Urban Development administrative data, April 2017 United States Department of Agriculture Multi-Family Section 514 and 515 Active Projects, and the Housing Assistance Council's Census tract designations.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

 **Lancaster County Housing & Redevelopment Authority has 868 total Section 8 vouchers for Lancaster County. Because the demand is so high, the wait list for a voucher has not been open for more than a decade.**

There are different models of providing affordable housing. Here are two examples of recent nonprofit affordable housing projects:



Saxony Ridge Apartments, Lititz

Nonprofit affordable housing developer Community Basics recently built a four-story complex with 44 one-bedroom units and 18 two-bedroom units for seniors aged 62 and older with incomes of 20% to 60% of area median income.



Conestoga North, Lancaster City

The Spanish American Civic Association built 9 townhomes in the first phase of this project, which were sold below cost (at around \$165,000/home) to families that make no more than 80% of the area median income.

Housing Density

In 2018 Lancaster County adopted a comprehensive plan called **places2040**. Led by Lancaster County Planning, the plan created a roadmap for our future growth and development. In the process, Lancaster County Planning engaged more than 8,000 residents. One of the themes that emerged was “Growing Responsibly.” Lancaster County residents said that it’s important to take care of what we have, such as our rich farmland and natural lands, by directing growth to appropriate places.

One way the plan outlined that we do this, is by growing where we’re already growing. The plan directs Lancaster to concentrate growth within our Urban Growth Areas (UGA), or cities, towns, and

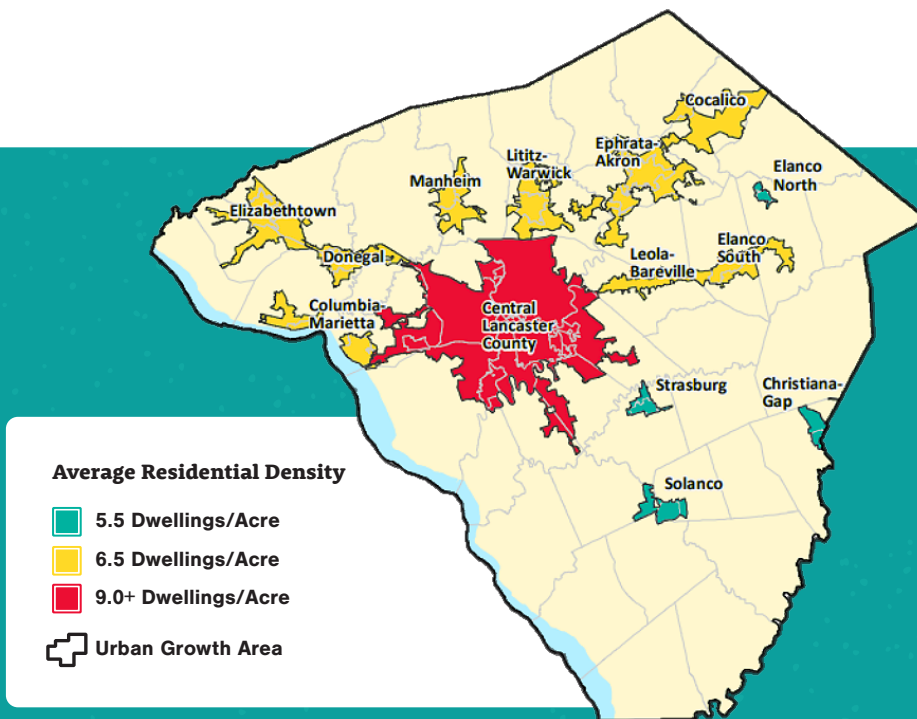
boroughs that already have the infrastructure for homes, commercial, industrial, and institutional uses.

The plan says that in order for us to grow responsibly, at least 85% of new housing units must be within the urban growth boundaries, and we need to build more compactly and efficiently.

The plan sets a goal of a countywide average residential density of 7.5 dwelling units / acre inside the UGAs, with each UGA falling within one of three tiers (5.5, 6.5, and 9.0+ units / acre). Building at lower densities contributes to sprawl, consuming more land than necessary and threatening our farmland and natural lands.

🔴 *Today, we’ve been successful at where we’re growing (in 2020, 85% of new housing units were in UGAs) but not in how we’re growing. The countywide density of new developments in the UGAs from 2015-2019 was only 4.6 units per acre, rather than the 7.5 outlined in the plan.*

Target Densities for Lancaster County Urban Growth Boundaries, places2040



What is residential density?

Residential density is the # of dwelling units/acre. The density of development is partially determined by local zoning codes, which dictate density minimums or maximums.

Density Examples

5.5 dwellings/acre



*E. College Ave., Elizabethtown
(5.6 dwellings/acre)*



Broad Street, Akron (5.6 dwellings/acre)



*Grandview Heights, Manheim Township
(5.9 dwellings/acre)*

6.5 dwellings/acre



*Castleton, East Donegal Township
(7.1 dwellings/acre)*



*Middle Creek, W. Lampeter Township
(7.1 dwellings/acre)*



E. Second Street, Lititz (8.3 dwellings/acre)

9+ dwellings/acre



The Crest at Elm Tree, Rapho Township (10.5 dwellings/acre)



W. Chestnut Street, Lancaster City (14 dwellings/acre)



Manor Heights, Manor Township (14.5 dwellings/acre)

Smart Growth

Some principles to consider with new housing that make the most effective use of our land include:

- **Mixed Land Uses:** Balancing residential, commercial, and recreational properties in close proximity limits sprawling development, preserves open space, and reduces reliance on cars as a primary form of transportation.
- **Compact Building Design:** Multi-story structures have smaller building footprints, lower municipal infrastructure costs, and maximize land use.
- **Housing Choice:** Providing a mix of housing densities, single- to multi-family homes, supports households of all sizes, ages, abilities, and incomes.
- **Walkable Neighborhoods:** Supporting pedestrian access and connectivity between neighborhoods and local goods and services fosters greater social interaction, environmental health, and desirable places to live, work, learn, and play.
- **Transportation Choice:** Multi-modal transportation networks reduce reliance on cars by improving pedestrian, bicyclist, transit, and trail connections.

Housing Types

There are several ways to add density and housing choice to a neighborhood. *Here are some examples of housing types:*



Single-Family Detached

Single unit, not attached to any other unit.



Duplex/Side-by-Side

(Single-Family Semi-Detached)

Single unit, attached on one side to another unit.



Duplex/Over-Under

(Single-Family Semi-Detached)

Single unit above another unit (technically a two-unit).



Mobile/Manufactured Home

Homes built in a factory under a federal building code administered by the U.S. Department of Housing and Urban Development (HUD).



Accessory Dwelling Unit (ADU) Stand-Alone Unit

A secondary unit on a lot with a primary residential dwelling (could be any structure type). ADUs could also be attached to the primary unit, interior upper level, interior lower level, garage conversion, or above a garage.



Townhouse

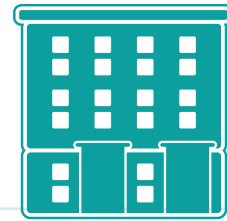
(Single-Family Attached)

Single unit, attached on two sides to two other units (or one unit, in the case of end units).



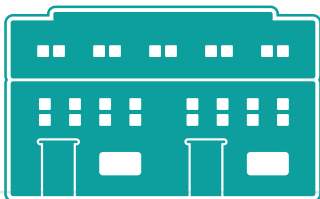
Multi-Family

Includes both rental multi-family and owner-occupied units in a multi-family structure (condos).



Multi-Use

A new development containing both residential and commercial or other uses.



Building Conversion/Redevelopment

Existing building(s) converted to multi-use, including residential and commercial or other use.



Senior Living

Retirement community or CCRC (Continuing Care Retirement Community) - a place where residence and care are offered for the elderly, not just an over-55 community.



Age Restricted

Over-55/active adult/age-restricted developments that are not CCRCs and do not offer any type of assisted living or nursing care.

Land Use Efficiency *(Based on a 5-Acre Development)*



20 Units

Single-Family Detached



4.0 Units/Acre



40 Units

Single-Family Attached



8.0 Units/Acre



60 Units

Multi-Family Low-Rise

(5-19 Units/Building)



12.0 Units/Acre



100 Units

Multi-Family Mid-Rise

(20+ Units/Building)



20.0 Units/Acre

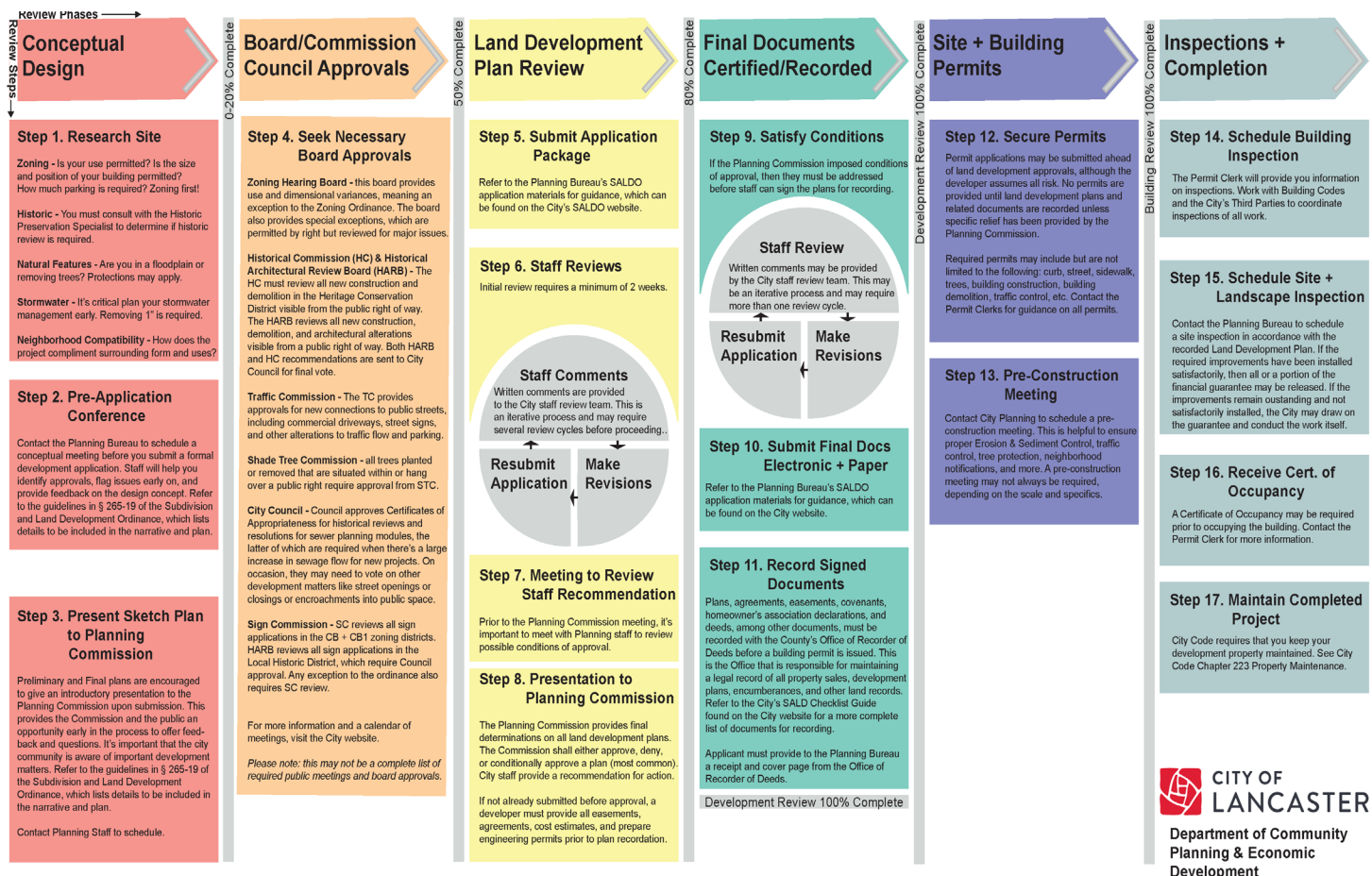


New Development

When a developer wants to build new housing units there are a number of rules, regulations and standards they must follow. Because developers and builders must receive approvals from several boards and commissions, as well as secure permits, it is not uncommon for a project to take more than a year before construction even begins!

While each municipality is different, here is an example of the process a developer must follow in the City of Lancaster

Subdivision & Land Development Flow Chart



For applications, guidance, and more information on land development, please visit www.cityoflancasterpa.com/saldo



Photo Credit: 90.5 WESA

Preserving/Rehabilitating Existing Housing

While new construction is part of the puzzle, the complex and costly process of development means these efforts have not kept up with demand. Preserving existing housing, especially affordable housing, is an important supplement to new developments, and it prevents displacement, is generally cheaper than building new housing, and conforms to existing land-use patterns. Renovating or retrofitting existing housing can take less time and can reduce the environmental impact too.

Whole Home Repairs

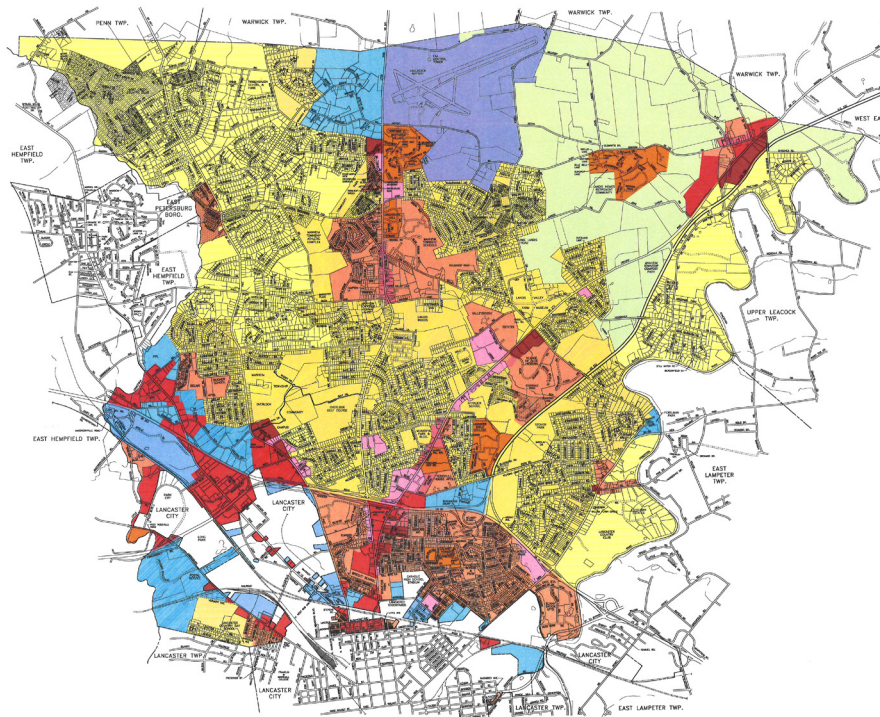
Pennsylvania recently introduced the Whole Home Repair program, which assists homeowners and small landlords in addressing livability concerns and code violations, providing modifications for residents with disabilities, and taking steps to improve water and energy efficiency in the home. Homeowners whose household income does not exceed 80% of the area median income are eligible for grants of up to \$50,000 for repairs. Small landlords who own no more than 5 properties and no more than 15 rental units of affordable housing are eligible for loans of up to \$50,000 per unit.

Zoning & Regulations

One of the important regulations related to housing is zoning. Zoning is enacted at the municipal level, meaning that Lancaster County has 60 different zoning ordinances and 500 zoning districts! Zoning restricts how a property can and cannot be used. For example, a municipality may have a zone designated for a particular residential style, such as single-family homes. In another zoning district, there may be a commercial designation for businesses. There can also be some zoning districts determined to be mixed-use – both commercial and residential. Zoning ordinances are designed to prevent the incompatibility of different land uses—for example, so that homes aren’t built right next to facilities that risk the health and safety of the neighborhood, or that create loud noises.

In addition to determining where a use is permitted, zoning ordinances also establish the required amount of parking for each use, minimum lot sizes, maximum building heights, the required distances structures must be set back from the property boundary and more.

It’s possible for property owners to request an exception or variance to the zoning regulations. This process typically includes a public hearing where those impacted by the proposed amendments can voice their concerns or approval. Having the support of the community can be important when trying to build anything that isn’t guaranteed “by right” in the zoning code.



Manheim Township Zoning Map. Each color represents a different type of residential, business, industrial, institutional or agricultural district.

- ➡ **Restrictive zoning rules, like single-family zoning, reduce the supply of land available for new housing, which in turn inflates the cost of new housing projects. It can also prevent areas from reaching higher housing densities.**

Other key regulations for housing include:



1) Fair Housing Act (FHA): Enforced by the U.S. Department of Housing and Urban Development (HUD), the FHA prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, sex, national origin, familial status, and disability. It ensures equal housing opportunities for all individuals.



2) Building Codes and Standards: Building codes are regulations established by local governments to ensure the safety, structural integrity, and habitability of buildings. They cover aspects such as electrical systems, plumbing, fire safety, structural design, and energy efficiency. Building codes are typically enforced by local building departments.



3) Lead-Based Paint Regulations: The Environmental Protection Agency (EPA) and HUD have regulations aimed at protecting against lead-based paint hazards in housing, particularly in properties built before 1978. These regulations include disclosure requirements, lead testing, and safe practices during renovation or remodeling.



4) Accessibility Standards: The Americans with Disabilities Act (ADA) sets standards for accessibility in public accommodations and applies to certain multifamily housing developments. It requires accessibility features such as ramps, accessible entrances, door widths, and accessible routes within units for individuals with disabilities.



5) Energy Efficiency Standards: Various federal and state regulations promote energy efficiency in housing. For example, the Energy Policy Act establishes minimum energy performance standards for appliances and equipment, while some states have additional requirements for energy-efficient building design and construction.

Regulations at all levels of government, including local land use and zoning, account for an estimated 24% of the total construction costs for single-family homes and 40% for multifamily homes. Regulations can also create significant bottlenecks in the housing construction pipeline.

Data from the Bipartisan Policy Center and the National Association of Home Builders.

Additional complications for affordable housing projects

We've established that building new housing can be complicated and costly. At times, building affordable housing can be even more complicated and expensive. A few reasons include:



1) Financing and Subsidies: Affordable housing projects often rely on various financing mechanisms and subsidies to make them financially viable. Securing these funds can be a complex process that involves navigating through multiple layers of government programs and regulations. The administrative costs associated with accessing and managing these funding sources can contribute to the overall expense of affordable housing development. As the saying goes, time is money, so the more time it takes to pull together the financing, the more expensive the project can be.



2) Construction and Materials: Construction costs can be high, regardless of whether it is affordable or market-rate housing. However, affordable housing often requires additional considerations that can add to the expenses. Affordable housing projects may have specific design requirements, such as meeting accessibility standards or energy efficiency criteria, which can increase construction costs. Furthermore, affordable housing may need to adhere to specific regulations and guidelines, such as prevailing wage laws or prevailing standards for building materials, which can add to the expenses.



3) Limited Economies of Scale: Affordable housing projects are often smaller in scale compared to market-rate developments. Building smaller projects can result in limited economies of scale, making it difficult to achieve cost efficiencies in terms of design, construction, and purchasing materials. The reduced purchasing power can lead to higher per-unit costs for affordable housing.



4) Regulatory Challenges: Affordable housing projects may face additional regulatory hurdles and requirements that can increase costs. These regulations can include environmental assessments, zoning restrictions, building code compliance, and additional community engagement processes. Complying with these regulations can lead to higher expenses and longer project timelines.



5) Lack of Community Support: Opposition to affordable housing can result in legal challenges or other efforts to block or delay the projects. These challenges can add cost and time to a project.

A few financing options affordable housing projects may use include:



1) The Low Income Housing Tax Credit (LIHTC) program: This program subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The federal government issues tax credits which state housing agencies then award to private developers of affordable rental housing projects through a competitive process. Many types of rental properties are LIHTC eligible, including apartment buildings, single-family dwellings, townhouses, and duplexes. Owners or developers of projects receiving the LIHTC agree that at least 20% of the project's units will be occupied by tenants with an income of 50% or less of the area median income (AMI) or at least 40% of the units will be occupied by tenants with an income of 60% AMI. The compliance period is typically 30 years. In 2020, Pennsylvania created a state housing tax credit that supplements the federal LIHTC.



2) The Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE): The PHARE program provides funding to support the creation, preservation, and rehabilitation of affordable housing in Pennsylvania. It focuses on assisting low-income individuals, families, seniors, and individuals with special needs. PHARE funds are distributed to local governments, housing authorities, nonprofits, and other organizations for affordable housing projects.

Homeowner Subsidies

It's important to note that not only affordable housing projects benefit from government subsidies. Homeowners, regardless of income, benefit from programs such as:



Mortgage Interest Deduction (MID): The MID allows homeowners to deduct the interest paid on their mortgage from their federal income taxes. This deduction can help reduce the overall cost of homeownership by lowering the amount of taxable income. The total cost of this program to the federal government in 2022 was \$36.8 billion.



Federal Housing Administration (FHA) Loans: The FHA provides mortgage insurance on loans made by FHA-approved lenders. These loans are popular among first-time homebuyers and individuals with lower credit scores or smaller down payments. The FHA insurance reduces the risk for lenders, making it easier for borrowers to qualify for home loans.



Historic Rehabilitation Tax Credit: The federal government offers tax credits for the rehabilitation of historic properties. Homeowners who undertake qualified renovations to historically significant homes can claim tax credits for a portion of the expenses incurred.

Housing Impacts

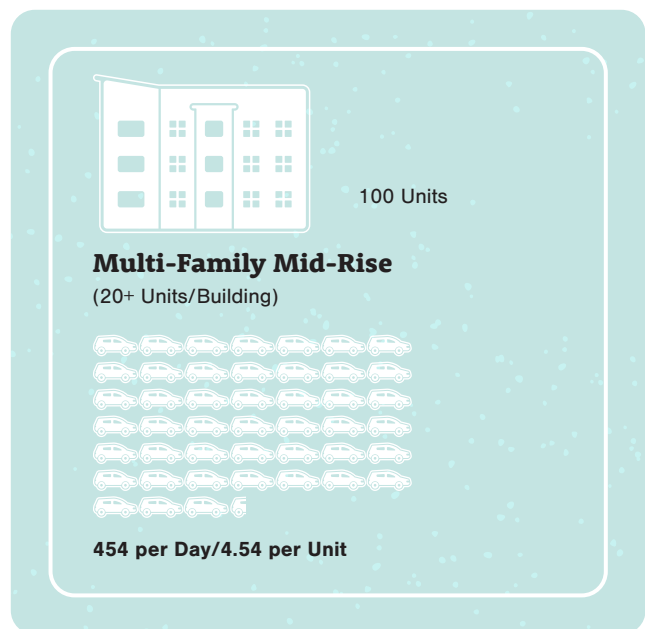
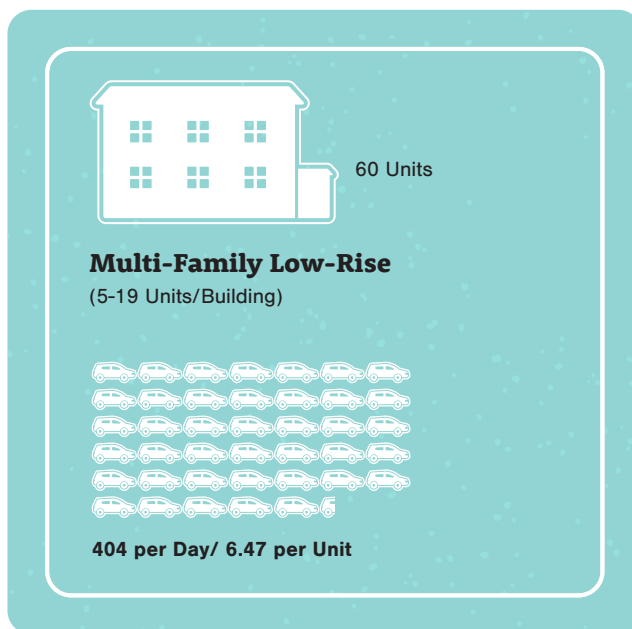
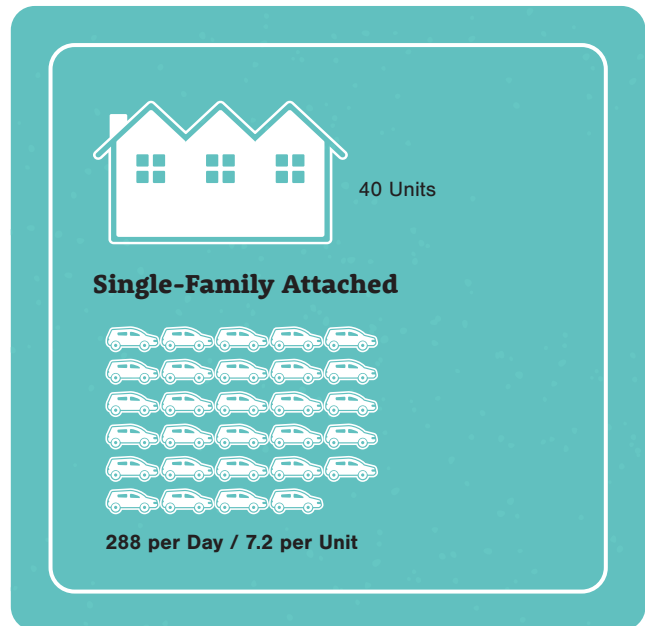
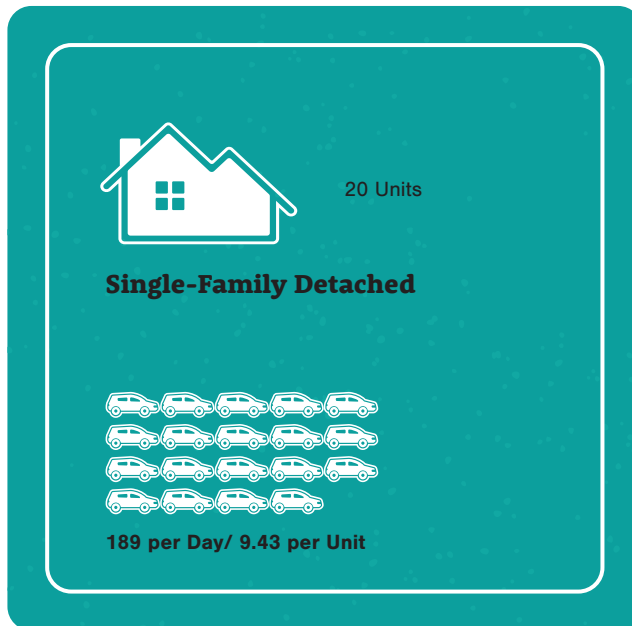
People are often concerned about how additional housing will impact the quality of life in their community— things like traffic, school & infrastructure capacity, home values, noise and more. The impact of new housing depends largely on the location, density, and design of that housing. However, these are some trends about housing developments based on national data.

Number of Public School Students by Housing Type *Based on a 5-Acre Development*



According 2020 National Association of Home Builders data

Number of Vehicle Trips (🚗 = 10 Trips)



According to data from the Transportation Engineers Trip Generation Manual

Additionally, while there is no data for Lancaster County, a number of studies from across the country, including communities such as Wisconsin, Boston, MA, Richmond, VA, King County, WA, Salt Lake County, UT, Orange County, CA, and Little Rock, AR, as well as studies done by Virginia Tech, Harvard, and the U.S. Census Bureau, indicate that with the addition of multi-family housing to a neighborhood:



Property values remain neutral or increase



Crime rates remain neutral or decrease

Other Goals & Priorities

Housing impacts (and is impacted by) other community priorities such as:

Farmland Preservation:

As of 2021, Lancaster County had preserved the most farmland of any county in the United States, with more than 115,000 acres preserved, or roughly 19% of the county's land area. In addition, almost 374,000 acres are protected through "effective agricultural zoning." This type of zoning, although impermanent in nature, limits residential development, often restricts non-agricultural uses, and sometimes sets a minimum farm size. However, Lancaster County is still losing 1,200 acres of farmland annually to development. To preserve farmland and natural lands, we need to think carefully about where and how we build.

Historic Preservation:

Lancaster County has a rich historical and cultural heritage. The county is renowned for its exceptional architecture, and historic buildings, landmarks, and sites. Working to preserve this built environment has tourism and economic benefits, creates visually appealing environments, enhances walkability, and provides valuable educational resources. When developing housing, the community may prioritize adaptive reuse (repurposing existing structures), or that new construction is compatible with the existing historic context and preserves the character of the area.

Workforce Development:

Lancaster County's workforce has grown to 289,100 people, and Lancaster County has a very low unemployment rate (2.9% as of December 2022, the lowest since 1990). Having affordable, quality housing near jobs can provide access to employment opportunities, reduce commuting time and transportation costs, and help attract and retain a talented workforce. There are currently 1.5 job openings in Lancaster County for every 1 job seeker. To fill these jobs, housing needs to be available for the whole spectrum of the workforce.

Lancaster County Land Uses

Total Land	610,401 acres
Developed Land	122,535 acres (20%)
Preserved Land (Ag and Natural)	135,626 acres (22%)
Land Not Preserved Nor Developed	357,314 acres (58%)

Transportation:

In Lancaster County, Daily Vehicle Miles Traveled (DVMT) continues to increase, causing traffic congestion. More people are driving alone to work, and average commute times continue to grow longer. Additionally, though the number of motor vehicle crashes is trending down, we still average 15 crashes a day in Lancaster County. Between 50 and 80 crashes in Lancaster County each year involve bicycles, and between 120 and 150 involve pedestrians. Integrating housing near jobs, schools, and transportation and making it easier for residents and visitors to get around without a car can improve quality of life.

Equity:

In the 20th century racially biased practices such as redlining systematically excluded minorities, particularly African Americans, from accessing mortgage loans and housing in certain areas. This contributed to segregated neighborhoods, limiting economic opportunities and perpetuating cycles of poverty. Additionally, restrictive covenants and zoning laws were used to enforce racial segregation, preventing minorities from living in predominantly white neighborhoods. These discriminatory policies and practices continued through the mid-20th century, fostering disparities in housing quality, education, and economic prospects. Despite progress, historical discriminatory housing policies have left a lasting impact on housing.

Case Study: Stadium Row Apartments



In 2021 a new housing development, **Stadium Row Apartments**, opened to the public in Lancaster City. The apartments, located at 816 N. Prince St., are next to Clipper Magazine Stadium. The project has 104 upscale, market-rate units, and the building features amenities like a rooftop terrace.

Fast Facts



Total Cost of the Project: \$17.6M

Breakdown of major costs:

- Land Costs: **\$1.7M**
- Soft Costs*: **\$2.3M**
- Site Work Construction: **\$1.2M**
- Vertical Construction: **\$12.4M**

** Soft costs: Design, Engineering, Financing, Legal, Studies and Assessments, Municipal Fees, Utility Connection Fees, Closing Costs, Developer Fee*



How long it took to build: 14 months

Number of residents: 132

Number of units and monthly rents:

- 10 Studios - **\$1,214**
- 46 Jr. 1-bedrooms - **\$1,449**
- 16 1-bedrooms - **\$1,561**
- 32 2-bedrooms - **\$2,013**



Impact on Municipality:

- Number of cars: **102**

Traffic Generated: 566 daily trips (including 37 during morning weekday peak hour and 46 during evening weekday peak hour)

- Number of School Students: **3**

Annual Tax Revenue

County	\$24,152
City	\$104,872
School District	\$199,278
Total	\$328,301