

SECTION 3 HOUSING

A. Introduction and Statement of Goals

Housing is a series of actions, a process that extends far beyond the brick and mortar end product that is the traditional definition of a housing unit. Housing is where you live, how you live, and what you live in. Because of these far reaching implications, this section of the Draft Comprehensive Plan often encroaches into other substantive planning areas and issues, into demographics, into economics, and other areas. At the end of this section, a special discussion on Radnor Neighborhoods has been included because although neighborhoods often include more than residential uses, more than housing strictly speaking, neighborhoods are where Radnor citizens live and in a sense are housed. Of course, in the case of Radnor, its neighborhoods vastly transcend physical housing stock to include so much more.

1. Goals and Objectives

Housing goals were established early on in the planning process; four basic housing goals have been defined which relate in many different ways to the people, which make up Radnor and its many different neighborhoods:

Goals

Conserve and maintain Radnor's existing housing stock and residential neighborhoods.

Provide housing opportunities for a diverse population, including low- and moderate-income residents and senior citizens.

Maintain a supply of affordable and market rate housing that meets Radnor's share of regional housing needs.

Promote conservation development strategies for new development on large parcels.

Objectives

- 1. Promote the rehabilitation of deteriorating or substandard residential properties.*
- 2. Ensure that redevelopment within established neighborhoods is compatible in scale and character.*
- 3. Discourage demolition and promote the preservation of residential structures of historic significance.*
- 4. Support housing that incorporates facilities and services to meet the health care, transit, or social service needs of seniors.*

5. *Encourage and foster diverse housing opportunities for low- and moderate-income families.*
6. *Undertake a variety of strategies to preserve and/or increase housing density and diversity in appropriate locations.*
7. *Encourage mixed-use districts as a means of increasing the housing supply while promoting diversity and neighborhood vitality.*
8. *Discourage the conversion of lands designated as residential to nonresidential uses.*
9. *Investigate use of additional tools such as maximum lot size overlays with related restrictions and community land trusts.*
10. *Consider a variety of strategies that will promote cluster or conservation design in new land development.*

These goals are revisited at the end of this section discussion, with further Recommended Actions developed to implement various housing policies and goals. Additionally, a set of **General Goals** has also been defined at the outset of the planning process, which has relevance to housing as well:

General Goals

- *Accommodate reasonable growth, using **innovative growth management techniques** such as transit oriented development, traditional neighborhood design, and other flexible design techniques, which harmonize with and enhance the existing community.*
- *Maintain and protect the many small residential neighborhoods, which make the Township such a unique community, with attention toward **special re-use and re development** strategies.*
- *Provide for housing diversity in the face of changing local and regional demographics.*

This discussion begins with presentation of various demographic and socioeconomic data, which sets the stage for understanding the people of Radnor and their housing situation. Population forecasts are presented as well as other information describing the characteristics of Radnor residents, all-important in understanding housing issues and housing needs in the future.

B. Demographics and Socioeconomics

1. Population Trends

Radnor and surrounding municipalities experienced relatively low or no growth between 1990 and 2000. Radnor's 1990 total population (28,703) did increase by 2,175 persons during the

1990's decade, according to the US Census, which on the face of it isn't exactly compatible with the Census increase of only 151 housing units. Some of this increase could be attributable to an increase in the institutional (educational and other) population (e.g., new dorms at Villanova and the other colleges and universities). In fact, during the 1990's, Township records of subdivision and land development activity also suggest a larger increase in housing units than the Census is reporting, which would support the larger population increase which the Census itself has put forward. Alternatively, another explanation might be that average household size must have increased in Radnor during the period, which is unlikely and appears to be inconsistent with the documented trends.

The recent population increases for neighboring Newtown (11,366 to 11,700) and Marple (23,123 to 23,737) and Haverford (49,848 to 48,498) Townships are surprisingly small as well, 1990 to 2000. In fact, Haverford Township declined by 1,350 persons, making the sum of the three neighbors negative in total population, even in the last decade. In short, this general area is not experiencing significant growth, reflecting the much larger population declines being experienced elsewhere in Delaware County and other already developed portions of the region. The primary reason for this relative lack of growth is the fact that these municipalities are already highly developed. Overall, there is a lack of developable land, with remaining undeveloped parcels being tracts that are constrained and less desirable from a developer's perspective. Additionally, population is static, if not declining, because average household size continues to decline as the younger families of yesterday age, children grow up and move to other locations, and more and more empty nesters occupy the housing stock.

The population numbers are even more compelling when the adopted population projections or forecasts, 2000 to 2025, are reviewed (Table 3-1) for Radnor and its neighbors. These numbers have been prepared by the official regional planning commission, the Delaware Valley Regional Planning Commission (DVRPC), the federally and state designated Metropolitan Planning Organization charged with developing population projections and forecasts for use in highway and other planning in the region. Population forecasts are developed for the region and its member counties; these "control totals" are then disaggregated down to the municipal level. Radnor's population is forecasted to increase by only 2.0 percent during the 25-year period, with Newtown forecasted to increase by only 4.0 percent. The other Delaware County municipalities actually decline during the period, with Delaware County itself actually losing people. The two Chester County municipalities grow a bit more, with Tredyffrin increasing by 8 percent. Even so, this is a very low rate of growth over 25 years, especially when compared with the Chester County total 27.0 percent growth rate. Although Montgomery County is forecasted to grow moderately, Lower Merion is forecasted to decline moderately during this period. Again, all of these forecasts reflect the fact that all of these municipalities are relatively mature communities, already highly developed. These population dynamics are critical when addressing the issue of accommodating regional growth share, as has been historically put forward by Pennsylvania courts. Clearly, the question of how much growth Radnor Township should accommodate takes on special meaning when Delaware County is forecasted to decline, Radnor area municipalities are forecasted to remain stable or decline, and Radnor itself is forecasted to remain stable in population.

Table 3-1. Population Forecasts for Radnor Township and Neighboring Municipalities (DVRPC, 2002)

	US Census 2000	DVRPC 2025	Difference	Percentage Growth
Haverford	48,498	46,770	(1,728)	-3.7%
Marple	23,737	23,330	(407)	-1.7%
Newtown	11,700	12,140	440	3.6%
Radnor	30,878	31,480	602	1.9%
Delaware Co.	550,864	547,284	(3,580)	-0.7%
Easttown	10,270	10,700	430	4.0%
Tredyffrin	29,062	31,510	2,448	7.8%
Chester Co.	433,501	550,160	116,659	21.2%
Lower Merion	59,850	58,530	(1,320)	-2.3%
Montgomery Co.	750,097	857,030	106,933	12.5%

C. Population Characteristics

1. Age

Age and other population characteristics also need to be taken into account in terms of understanding Radnor and planning for its future. Age data presented in Table 3-2 indicate that Radnor has an inordinately large percentage of its total population in the teenage/early 20's age cohorts, to use the demographers' term. Radnor's percentages here are virtually three times its Delaware and Chester County neighbors, twice those for Lower Merion. The explanation likely can be related to the large number of educational institutions which are residential in nature and which inflate these statistics enormously, rather than to any other demographic aberration. The enormous "bulge" in these cohorts then serves to make Radnor's counts in the other age categories appear to be smaller than otherwise would be the case.

Table 3-2. Age Characteristics of Radnor Township and Neighboring Municipalities (US Census, 2000)

	Median Age	> 5		5-9		10-14		15-19		20-24		25-34	
		#	%	#	%	#	%	#	%	#	%	#	%
Haverford	39.2	3,202	6.6	3,351	6.9	3,542	7.3	2,978	6.1	2,099	4.3	5,843	12.0
Marple	43.3	1,135	4.8	1,434	6.0	1,617	6.8	1,474	6.2	1,023	4.3	2,226	9.4
Newtown	43.3	653	5.6	728	6.2	812	6.9	685	5.9	405	3.5	1,093	9.3
Radnor	31.7	1,528	4.9	1,678	5.4	1,733	5.6	4,645	15.0	3,841	12.4	2,998	9.7
Delaware Co.	37.4	34,394	6.2	38,774	7.0	40,062	7.0	40,349	7.3	32,347	5.9	69,089	12.5
Easttown	42.7	636	6.2	778	7.6	801	7.8	597	5.8	263	2.6	830	8.1
Tredyffrin	40.4	1,811	6.2	1,983	6.8	1,909	6.6	1,396	4.8	1,050	3.6	3,699	12.7
Chester Co.	36.9	29,330	6.8	32,556	7.5	33,105	7.6	29,600	6.8	23,410	5.4	54,720	12.6
Lower Merion	41.2	2,976	5.0	3,586	6.0	4,176	7.0	4,464	7.5	4,179	7.0	5,869	9.8
Montgomery Co.	38.2	47,290	6.3	51,341	6.8	52,874	7.0	45,759	6.1	36,970	4.9	100,931	13.5

(Table 3-2. Age Characteristics of Radnor Twp and Neighboring Municipalities cont.)

	35-44		45-54		55-60		60-64		65-74		75-84		85+	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Haverford	8,024	16.5	6,903	14.2	2,274	4.7	1,811	3.7	3,941	8.1	3,267	6.7	1,263	2.6
Marple	3,665	15.4	3,470	14.6	1,324	5.6	1,135	4.8	2,537	10.7	1,851	7.8	846	3.6
Newtown	1,764	15.1	1,760	15.0	683	5.8	553	4.7	1,181	10.1	966	8.3	417	3.6
Radnor	3,954	12.8	3,816	12.4	1,424	4.6	1,118	3.6	1,924	6.2	1,538	5.0	681	2.2
Delaware Co.	89,511	16.2	74,079	13.4	25,971	4.7	20,619	3.7	42,053	7.6	32,748	5.9	10,868	2.0
Easttown	1,635	15.9	1,719	16.7	673	6.6	577	5.0	1,010	9.8	609	5.9	202	2.0
Tredyffrin	5,047	17.4	4,710	16.2	1,844	6.3	1,338	4.6	2,445	8.4	1,444	5.0	386	1.3
Chester Co.	76,903	17.7	64,406	14.9	22,583	5.2	16,211	3.7	27,128	6.3	17,782	4.1	5,767	1.3
Lower Merion	7,892	13.2	9,319	15.6	3,553	5.9	2,793	4.7	5,034	8.4	4,163	7.0	1,846	3.1
Montgomery Co.	127,953	17.1	106,735	14.2	38,429	5.1	30,018	4.0	55,562	7.4	41,518	5.5	14,717	2.0

The above explanation notwithstanding, Radnor has an especially small percentage of its 2000 population in the older age (over 65 years) categories. Only 2.2 percent of Radnor’s 2000 population was in the over 85 and over group, only 5.0 percent in the 75 to 84 group, only 6.2 percent in the 65 to 74 year old group, in contrast with the much larger percentages for Haverford, Marple, and Newtown. Again, part of the explanation relates to the preponderance of residents in the 15 to 19 and 20 to 24 year cohorts, but the percentages are still surprisingly low. These numbers are especially surprising given the existence of several large rental complexes in the Township, at least some of which are age restricted, which one would expect to attract an elderly clientele. Clearly many of these rental units are likely to be occupied by those who are younger.

2. Race and Ethnicity

Table 3-3 presents data on race and ethnicity. Radnor and adjacent municipalities have substantially larger proportions of its total population which are white, considerably more so than all of Delaware County and, to a lesser extent, Montgomery County. On the other hand, of the four Delaware County municipalities used in this comparison, Radnor is significantly less “white.” Both Tredyffrin and Lower Merion have similar percentages of “non-white” racial and ethnic groups. Radnor’s non-white share is clearly related to a much larger proportion of Black and Hispanic populations than its other Delaware County neighbors. Radnor also has a much larger Asian component (5.7 percent). Both Lower Merion and Tredyffrin have larger percentages in the Black and Asian groups as well. In the cases of Blacks and Asians, the total county level shares are much larger for all three counties, although the percentages of Hispanics even on the county level are quite small. In sum, from a race and ethnicity perspective, Radnor is not highly diversified. The counties themselves, not known for their diversity, are considerably more diversified than Radnor. At the same time, some of Radnor’s neighbors are even significantly less diversified.

Table 3-3. Race and Ethnicity for Radnor Township and Neighboring Municipalities (US Census, 2000)

	White		Black		Hispanic/Latino		Native Amer.*		Asian		Other	
	#	%	#	%	#	%	#	%	#	%	#	%
Haverford	45,585	94.0	1,028	2.1	431	0.9	1,034	2.1	1,338	2.8	204	0.4
Marple	21,980	92.6	261	1.1	156	0.7	21	0.1	1,307	5.5	62	0.3
Newtown	11,251	96.2	77	0.7	81	0.7	8	0.1	269	2.3	36	0.3
Radnor	27,652	89.6	953	3.1	628	2.0	29	0.1	1,750	5.7	241	0.8
Delaware Co.	442,449	80.3	79,981	14.5	8,368	1.5	944	0.2	18,103	3.3	5,157	0.9
Easttown	9,630	93.8	258	2.5	111	1.1	0.12	0.1	286	2.8	40	0.4
Tredyffrin	26,412	90.9	825	2.8	350	1.2	37	0.1	1,487	5.1	144	0.5
Chester Co.	386,745	89.2	27,040	6.2	16,126	3.7	785	0.2	8,468	2.0	7,221	1.7
Lower Merion	54,047	90.3	2,694	4.5	956	1.6	86	0.1	2,048	3.4	495	0.8
Montgomery Co.	648,510	86.5	55,969	7.5	15,300	2.0	1,103	0.1	30,191	4.0	7,975	1.1

*American Indian, Alaskan Native, Hawaiian, Other Pacific

3. Educational Attainment

In terms of education attainment levels, Table 3-4 demonstrates the very high educational proficiency of most Radnor residents. Radnor has a very low “less than 9th grade” attainment score (1.8 percent), with only Tredyffrin (1.1 percent) being lower in terms of the six neighbors (the statistics for the respective counties, though quite low, are still much higher than the Radnor statistic). Conversely, Radnor has an extremely high level of both Bachelor Degree and Graduate/Professional Degree residents (32.8 and 33.6 percent respectively). Nearly two-thirds of the eligible populations have college degrees or more advanced degrees (Graduate and/or Professional), a very high level. Only Tredyffrin and Lower Merion have higher totals (68.8 and 66.7 percent respectively) and their totals are quite close to the totals for Radnor. These numbers are dramatically higher than those for the three counties, with Chester County’s 42.5 percent being the closest competitor.

Table 3-4. Educational Attainment for Radnor Township and Neighboring Municipalities (US Census, 2000)

	Less than 9th Grade		Bachelor's Degree		Graduate/Profess.	
	#	%	#	%	#	%
Haverford	798	2.4	8,671	26.0	6,580	19.7
Marple	802	4.7	3,555	20.8	2,220	13.0
Newtown	198	2.4	2,244	26.7	1,473	17.5
Radnor	311	1.8	5,703	32.8	5,842	33.6
Delaware Co.	13,519	3.7	66,484	18.2	43,186	11.8
Easttown	173	2.4	2,876	40.0	1,867	26.0
Tredyffrin	222	1.1	8,240	39.2	6,227	29.6
Chester Co.	10,085	3.5	76,003	26.6	45,349	15.9
Lower Merion	586	1.4	11,820	29.1	15,245	37.6
Montgomery Co.	15,649	3.0	118,910	23.1	80,877	15.7

4. Employment and Income Characteristics

Educational statistics bear close relatedness to Employment Characteristics (i.e., increased educational attainment tends to be correlated with employment characteristics which require greater and greater educational levels), defined in terms of occupations (statistics in Table 3-5

indicate occupations of Radnor Township residents). By a wide margin, most Radnor residents (58.0 percent) are in the Management, Professional, Related Occupations category, comparing favorably to Lower Merion (65.6 percent), Tredyffrin (63.9 percent) and Easttown (63.2 percent). These percentages are much higher than those of the counties (Chester County at 45.2 percent, Montgomery County at 44.5 percent, and Delaware County at 39.3 percent). There is strong correlation here with both educational attainment statistics as well as income statistics as discussed in the next section. In terms of the remaining statistics, statistics do not indicate any notable trends. Radnor has no Farming, Fishing, and Forestry workers. Radnor has very few workers classified as Construction, Extraction, Maintenance or Production, Transportation, Material Moving.

In terms of Unemployment, Radnor is rated at a surprising 5.0 percent, in contrast to the much lower ratings of five of its six neighbors (Lower Merion has a surprisingly high 6.9 percent Unemployed). Even the percentages for the three counties are much lower than the Radnor 5.0 percent Unemployed. Possibly the presence of a large number of private schools, colleges and universities may have served to skew this number and add to Radnor's Unemployed. In terms of the other socioeconomic indicators, Radnor is the epitome of economic strength and robustness. This Unemployed number is not compatible with all of the other socioeconomic indicators, which are being presented here.

Table 3-5. Employment and Occupation Characteristics of Radnor Township Residents and Neighboring Municipalities (US Census, 2000)

	Employed (1)		Unemployed (1)		Management (2)		Service (3)		Sales/Office (4)	
			#	%	#	%	#	%	#	%
Haverford	24,296		617	1.6	12,216	50.3	2,311	9.5	6,898	28.4
Marple	11,187		290	1.5	4,643	41.5	1,317	11.8	3,689	33.0
Newtown	5,205		151	1.6	2,553	49.0	562	10.8	1,446	27.8
Radnor	13,502		1,275	5.0	7,837	58.0	1,172	8.7	3,773	27.9
Delaware Co.	258,782		13,310	3.1	101,646	39.3	34,370	13.3	75,885	29.3
Easttown	4,625		210	2.7	2,922	63.2	209	4.5	1,210	26.2
Tredyffrin	15,019		371	1.6	9,596	63.9	731	4.9	3,818	25.4
Chester Co.	221,255		8,214	2.5	99,985	45.2	24,066	10.9	58,170	26.3
Lower Merion	28,586		3,311	6.9	18,740	65.6	2,186	7.6	6,207	21.7
Montgomery Co.	384,688		17,965	3.1	171,063	44.5	40,413	10.5	108,422	28.2

	Farming (5)		Construction (6)		Production (7)	
	#	%	#	%	#	%
Haverford	-	-	1,601	6.6	1,270	5.2
Marple	5	0.0	754	6.7	779	7.0
Newtown	14	0.3	380	7.3	250	4.8
Radnor	-	-	311	2.3	409	3.0
Delaware Co.	241	0.1	21,648	8.4	24,992	9.7
Easttown	-	-	114	2.5	170	3.7
Tredyffrin	22	0.1	426	2.8	426	2.8
Chester Co.	2,267	1.0	15,208	6.9	21,559	9.7
Lower Merion	-	-	750	2.6	703	2.5
Montgomery Co.	405	0.1	26,380	6.9	38,005	9.9

(1) 16 and over

(2) Management, professional, and related occupations

- (3) Service occupations
- (4) Sales and office occupations
- (5) Farming, fishing, forestry occupations
- (6) Construction, extraction, maintenance occupations
- (7) Production, transportation, material moving occupations

Household income is presented in Table 3-6. The data demonstrate that Radnor is clearly a very affluent community. Median household income (1999) for Radnor was \$74,272 with Easttown at \$95,548, Lower Merion at \$86,373, and Tredyffrin at \$82,258. The counties were all considerably lower (Chester at \$65,295, Montgomery at \$60,829, and Delaware at \$50,092). Radnor had the highest median household income of all neighboring Delaware County municipalities by a substantial margin. Reviewing income brackets is also worthwhile in order to understand extent of wealth in the Township. Focusing on the upper two categories including all yearly household incomes of \$150,000 or more, 24.0 percent or nearly a quarter of all Radnor households had incomes which were \$150,000 or more (in contrast to Lower Merion's 29.2 percent and Easttown's 27.3 percent). The county statistics for this \$150,000 and higher income category (11.6 percent for Chester, 10.0 percent for Montgomery, and 6.4 percent for Delaware) were much lower.

Table 3-6. Household Income Characteristics for Radnor Township and Neighboring Municipalities (US Census, 2000)

	Median	< \$10,000		\$10-\$14,999		\$15-\$24,999		\$25-\$34,999		\$35-\$49,999	
		#	%	#	%	#	%	#	%	#	%
Haverford	65,714	635	3.5	664	3.7	1,259	7.0	1,626	9.0	2,230	12.3
Marple	59,577	305	3.5	344	4.0	732	8.5	962	11.2	1,204	14.0
Newtown	65,924	148	3.3	139	3.1	389	8.6	369	8.1	669	14.7
Radnor	74,272	700	6.7	416	4.0	729	7.0	823	7.9	1,104	10.6
Delaware Co.	50,092	14,415	7.0	10,883	5.3	21,760	10.5	24,011	11.6	31,879	15.4
Easttown	95,548	119	3.2	108	2.9	134	3.6	229	6.1	240	6.4
Tredyffrin	82,258	386	3.2	270	2.2	791	6.5	849	6.9	1,246	10.2
Chester Co.	65,295	6,634	4.2	5,277	3.3	11,213	7.1	14,069	8.9	21,084	13.3
Lower Merion	86,373	1,103	4.8	646	2.8	1,262	5.5	1,480	6.5	2,156	9.4
Montgomery Co.	60,829	12,344	4.3	10,412	3.6	23,193	8.1	27,251	9.5	41,432	14.5

	\$50-\$74,999		\$75-\$99,999		\$100-\$149,999		\$150-\$199,999		> \$200,000	
	#	%	#	%	#	%	#	%	#	%
Haverford	3,964	21.9	2,954	16.3	2,986	16.5	1,026	5.7	402	4.0
Marple	1,845	21.4	1,189	13.8	1,255	14.6	417	4.8	370	4.3
Newtown	855	18.8	594	13.1	599	13.2	286	6.3	500	11.0
Radnor	1,453	14.0	1,209	11.6	1,459	14.1	930	9.0	1,560	15.0
Delaware Co.	42,841	20.8	26,014	12.6	21,284	10.3	6,496	3.1	6,789	3.3
Easttown	551	14.7	593	15.8	755	20.1	456	12.1	571	15.2
Tredyffrin	1,984	16.2	1,689	13.8	2,285	18.7	1,251	10.2	1,489	12.2
Chester Co.	32,407	20.5	24,098	15.2	24,851	15.7	8,853	5.6	9,539	6.0
Lower Merion	3,471	15.2	2,641	11.6	3,375	14.8	1,928	8.4	4,783	20.9
Montgomery Co.	61,745	21.6	42,693	14.9	38,727	13.5	13,091	4.6	15,367	5.4

Looking at the other end of the spectrum, Radnor has a surprisingly large count in the Less Than \$10,000 per year household income category (6.7 percent or 700 households) with another 4.0 percent (416 households) in the \$10,000 to 14,999 category (a total of 10.7 percent or 1,116 households under \$15,000). These Radnor proportions are much higher than those listed for most of its neighbors. A possible explanation again could be a skewing effect of at least some households comprised of college and university students, whose household incomes could be appearing to be inordinately low. Another 7.0 percent or 729 households in Radnor fall within the \$15,000 to 24,999 income category; another 7.9 percent or 823 households in the next category. A total of 25.6 percent or 2,668 households in Radnor have household incomes less than \$35,000, which is a surprisingly large number.

Table 3-7 presents data for those households classified as in poverty, as defined by the federal government (the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level"). Statistics are disaggregated between households defined as Families and those defined as Individuals. Of all families in Radnor, 2.4 percent (153 families; total individuals not reported) are classified as at or below the federal poverty income limit; a considerably larger 6.7 percent (1,663) Individuals were counted by the Census. Again, a large percentage of this “poverty count” may well consist of the various student populations in the Township, given the large number of educational institutions which exist in or near Radnor and the number of students who are known to reside off-campus. Haverford and Lower Merion Townships had comparably sized numbers counted below the poverty threshold (again, these municipalities also could be characterized by relatively large numbers of off-campus student housing). Newtown and Easttown have far less poor, in both an absolute and relative sense.

Table 3-7. Households Below Poverty Level in Radnor Township and Neighboring Municipalities (US Census, 2000)

	Families		Individuals	
	#	%	#	%
Haverford	265	2.0	1,759	3.7
Marple	137	2.1	1,050	4.6
Newtown	59	1.8	401	3.5
Radnor	153	2.4	1,663	6.7
Delaware Co.	8,092	5.8	42,411	8.0
Easttown	19	0.7	274	2.7
Tredyffrin	171	2.2	1,068	3.7
Chester Co.	3,259	3.1	22,032	5.2
Lower Merion	283	1.9	2,512	4.5
Montgomery Co.	5,470	2.8	32,215	4.4

D. Housing: Existing Conditions Affecting Radnor’s Housing System

1. Recent Residential and Other Land Development Activity in Radnor

A variety of factors are important in determining future growth and development activity in Radnor Township. Of course, availability of vacant developable land, as discussed below, is very important, although with increasing frequency there appears to be a trend toward re-development of already developed sites, making the vacant land factor less and less interesting and compelling.

A second important indicator of future development is recent development trends. Tables 3-8 and 9 provide a listing of recent land development activity, based on data provided by the Township (Department of Community Development). Table 3-8 shows recent development statistics in the Township. Table 3-9 provides information on subdevelopments in the last five years. In general, building activity, however its measured, appears to be either static and possibly even on the decline. In any case, the absolute amount of activity is not great. More specifically, Total Building Permits data includes a wide range of both residential and non-residential building-related activity, including signs, demolitions, and other categories and therefore should not be interpreted simply as additional housing construction. New Construction indicates total units of all types for which building permits were issued; statistics include both residential and non-residential. The bulk of these units can be expected to be residential; for example, of the 18 permits issued in 2001, 17 were residential (all single family) and 1 was institutional. In 2000, 29 of the 33 total were residential (all single-family) with 3 institutional and 1 a public land use. The trend appears to be one of decline. States the Township: “The decline in new construction may also be a result of strong efforts by community leaders and the public to manage and conserve remaining open space, as well as the decline of available land for new construction.” (2001 Construction Activity Report, Department of Community Development, Radnor Township).

Table 3-8. Radnor Township Recent Development Statistics

Year	Building Permits	New Construction	Accessories Additions	Subdivisions	Lots
2001	886	18	148	NA	NA
2000	962	33	152	NA	NA
1999	1,125	29	75	19	34
1998	1,515	35	143	13	27
1997	1,348	54	131	18	34
1996	1,425	34	116	21	38
1995	1,334	30	106	16	21
1994	1,365	45	111	21	55
1993	1,344	55	105	10	28
1992	1,343	69	108	16	52
1991	1,166	41	100	12	15
1990	1,317	49	120	11	56
<i>Total</i>	15,130	492	1,415	157	360
<i>Average</i>	1,261	41	118	15.7	36

Source: Radnor Township, Department of Community Development; NA not available from Radnor

Also of interest is both the total number of subdivisions being processed; looking over the last 12 years, a trend is hard to decipher, with an average of about 16 subdivisions of all types (the vast bulk of these are undoubtedly residential, although they could be commercial as well) being processed. The total number of lots in these subdivisions is similarly difficult to trend. There would appear to be somewhere between 30 and 40 new lots, probably mostly single-family residential lots, being created each year. Some of these lots could be further subdivisions of existing larger estates or parcels where there are existing homes; some simply could be subdivision of vacant parcels. It is clear that with the notable exception of the large Greythorne Woods townhouse development, there is a glaring absence of new non-single-family unit construction and development in Radnor since 1990. Almost everything that has happened has been upscale single-family homes.

The Township has summarized recent land development activity:

“Since 1990, 441 new structures have been completed in 173 new subdivisions, including St. David’s Square shopping center, Zany Brainy children’s store, the award-winning Anthropologie, new buildings on Villanova University’s Campus, Greythorne Woods (townhouses), Portledge Manor, Abraham’s Lane, Edenton, Brooke Farm, Ardrossan Farm, and several other new high-end residential developments. (Written Communication from Michael Fleig, Radnor Township Director of Community Development, 2002).

**Table 3-9. Recent Developments in Radnor Township
 (provided by Radnor Township for recent 5-year period)**

Development Name	# Homes or Buildings	Average Sale or Construction Price
Cornerstone	91	\$475,000
Inverary	64	\$465,000
Greythorne Woods	49	\$225,000
Woodlands	48	\$500,000
Laurier	32	\$850,000
Ardrossan Farm	24	\$2,500,000
Stradley Run	23	\$750,000
Portledge Manor	22	\$700,000
Longworth	21	\$700,000
Edenton	18	\$750,000
Maplewood Road	15	\$350,000
Birches	11	\$600,000
Van Lear's Run	10	\$750,000
Harford Estates	10	\$700,000
Abraham's Lane	9	\$1,250,000
Ithan Woods	8	\$750,000
Biddulph Road	8	\$700,000
Fortenbaugh Woods	3	\$750,000

Major recent developments include the 67-acre Brooke Farm with its 30 large homes (\$1.0 to \$1.4 million sales prices) where more than half of the land has been set aside for open space. Laurier, a subdivision of the DeMoss estate approved by the Township in 1996, uses density modification for its 31 \$850,000 homes on 31 acres, with 15 of these acres permanently set aside as open space and the existing mansion on a 7.5-acre parcel preserved and sold separately. Of note is Ardrossan Farms, the last actively farmed land in the Township, where two subdivisions totaling 308 acres and 24 “mini-estate” lots have been approved and constructed. Also of note are the four large dormitories are to be constructed beginning in 2000 at Villanova University and provide living quarters for 1,000 students; resulted in building permit fees in excess of \$400,000.

Table 3-10 presents US Census Bureau’s housing data for Radnor and its neighboring municipalities. During the 1990’s, the US Census is showing a slight increase in total Radnor housing units, up by only 151 units (1.4 percent) to 10,731 by 2000. This very small increase was reflected in Radnor’s neighboring Delaware County municipalities, especially Haverford Township (0.9 percent) with both Newtown (6.0 percent) and Marple (4.3 percent) increases not much larger. Increases in Easttown (11 percent) and Tredyffrin (5 percent) in Chester County were somewhat larger, though still not large in the absolute. And Lower Merion actually had a decrease in total housing units (1 percent loss). All of these municipalities have “matured” and are substantially built out with a relative scarcity of undeveloped land. In all of these communities, a considerable amount of the housing stock is aged; there is a small number of demolitions occurring as well as loss by fire which is balanced by infill development and other typically small subdivisions on the rare vacant site. It is interesting to note that housing growth for all of Chester County and all of Montgomery County was considerably higher; for example, compare the averaged Chester County increase of 17 percent to Radnor’s 1.4 percent.

Table 3-10. Housing Units and Housing Characteristics for Radnor Township and Neighboring Municipalities (US Census, 2000)

	1990 Housing Units	2000 Housing Units	2000 Owner-Occupied		Vacancy Rate	2000 Rental-Occupied		Vacancy Rate
			#	%		#	%	
Haverford	18,210	18,378	15,399	85.3	0.6	2,662	14.7	2.6
Marple	8,433	8,797	7,221	83.7	0.3	1,402	16.3	3.9
Newtown	4,433	4,690	3,675	80.8	1.0	874	19.2	3.5
Radnor	10,580	10,731	6,545	63.3	0.5	3,802	36.7	3.9
Delaware Co.	211,024	216,978	148,384	71.9	1.4	57,936	28.1	6.0
Easttown	3,479	3,862	3,211	85.4	0.7	547	14.6	3.0
Tredyffrin	11,953	12,551	9,613	78.6	0.7	2,610	21.4	3.2
Chester Co.	139,977	163,773	120,428	76.3	1.0	37,477	23.7	4.8
Lower Merion	23,938	23,699	17,255	75.5	0.8	5,613	24.5	4.0
Montgomery Co.	265,566	297,434	210,233	73.5	1.0	75,865	26.5	5.6

2. Housing Occupancy

Table 3-10 also indicates owner occupancy of housing units (i.e., rental versus owner occupied). Traditionally, owner occupancy has been viewed as a positive factor by many municipalities, reflective of community stability and a wide variety of other values. As communities grow more cosmopolitan and more urban however (Manhattan being an excellent case in point), increased availability of rental units becomes essential for a fluid housing market and to support the more variable needs of community households. Based on Table 3-10, Radnor Township continues to have a remarkably low 63.3 percent rate of owner occupancy; conversely, Radnor has an equally remarkable 36.7 percent non-owner occupancy or rental rate proportion. First, this high rate can be attributed to a large extent to a series of large, medium to high density low- to mid-rise apartment complexes located generally along Lancaster Avenue in the eastern end of the Township (there are other rental complexes in scattered locations around the Township, plus rentals of other units not located in larger complexes). These complexes have existed for many years and in most cases they have aged “gracefully” and continue to provide excellent housing services to a broad and diverse group of people, to all types of households. **General support for “conservation” of these rental complexes will be increasingly important in the future, as the remainder of Radnor’s single family housing grows increasingly more costly (see below).** The Township should investigate mechanisms at its disposal, direct and indirect, which will protect the rental status of these residential complexes. Obviously rental units are not immune to increased prices and rents; nevertheless, even as rents increase, rentals still allow more households to gain access to the Radnor housing market, avoiding the large downpayments and lump sum payments required for purchase of ever more costly Radnor housing. It is likely that real estate dynamics will be such that some of these rental complex owners may be pressured to redevelop and convert to other uses, subject to Township regulation, or at least to renovate and convert to a condominium or non-rental form of ownership as has been done elsewhere. In these cases, densities may remain relatively constant (in some cases, they are actually reduced as the units are converted to condominium ownership); however, unit prices typically are increased, sometimes significantly. To the extent that these rental unit complexes are reduced in number or more limited, Radnor’s housing market can be expected to become even more restrictive and difficult to enter.

Radnor’s owner occupancy is interesting to compare to other more suburban municipalities. Newtown, Haverford, and Marple Townships, for example, all have a dramatically larger proportion of their total housing units as owner occupied units. Radnor’s large “share” of rental housing clearly stands out and is even considerably higher than that for all of Delaware County, and certainly higher than either Montgomery County or Chester County. Easttown and Tredyffrin in Chester County as well as Lower Merion in Montgomery County all have considerably higher owner-occupancy rates. In fact, there may well be no other municipality in the southeastern Pennsylvania region with both such highly valued real estate and with such a large proportion of rental units.

Owner occupancy also has been equated, and to some extent can be equated in Radnor, with type of housing stock: single family detached versus single family attached (rowhouse or townhouse) versus twins versus small (quadruplex) to large apartment complex. There is undoubtedly some single-family detached structures which are not owner-occupied and are rented. But not many. And there are some non-single-family structures, which are owner-occupied. But not many. In

fact, this ownership data can almost be used as a proxy for type of structure (i.e., single-family versus multi-family).

3. Housing Vacancy

Housing analysts typically recommend that a modest amount of housing should be vacant at any one point in time, simply to maintain a reasonably fluid housing market and not create excessively high demand which artificially drives up prices. This vacancy rate, sometimes called the frictional vacancy rate, is sometimes estimated to be about 5 percent. According to the US Census (Table 3-10), of the 10,731 total housing units in Radnor in 2000, 384 units or 3.6 percent were not occupied and could be considered vacant (although some of these units may not necessarily have been on the market in the conventional sense; they simply were not occupied for some reason). The US Census further indicates that the vacancy rate for Owner Occupied units is 0.5 percent and 3.9 percent for rental units, as of the 2000 Census. Not surprisingly, all of these numbers are very low. In fact, the 0.5 percent for owner occupied units is so low that it would be considered “frictionally unhealthy,” by many housing analysts, likely to stimulate accelerated rises in prices as housing supplies have a difficult time meeting housing demands in the future. The further downside of this “more demand than supply” market condition above and beyond rapid increases in price (which of course is a highly desirable upside for anyone trying to sell already owned housing in Radnor or owners of rental units) is that households wanting to move into Radnor in the future for one reason or another simply will not be able to move in and will be forced to seek alternative locations. This factor may be more significant for certain types of households, certain age groups or ethnic and racial groups which are more income-constrained, all of which can have implications for future Radnor community building. Even the rental vacancy rate of 3.9 percent is quite low. Obviously finding any type of housing at just about any price level in Radnor Township is extremely difficult.

Vacancy rates for the neighboring municipalities aren’t terribly different, though Radnor has clearly just about the lowest vacancies (Marple’s owner-occupied vacancy rate is slightly lower than Radnor’s; several neighbors have lower rental vacancy rates). One is left to conclude that the housing market in Radnor as well as neighboring municipalities is generally extremely tight. The vacancy rates for the three counties, though low themselves, are considerably higher than vacancies for Radnor.

4. Household Size

Table 3-11 provides a comparison of persons per household data for Radnor and its neighboring municipalities. Radnor’s statistic is remarkably lower than that for area municipalities and even for all of Delaware County (2.56 versus 2.63 in 1990), which is quite surprising. Radnor’s very low 2.39 persons per household number (2.44 in 1990) reflects the very large number of rental units (nearly 40 percent) in Radnor which tend to be smaller in size and therefore matched with smaller households. Decline in household size locally and regionally reflects a national trend, affected by an overall decline in number of children per family, increase in all types of households with single individuals (unmarried individuals, divorced individuals, widows/widowers, etc.), an increase in single head-of-household families, and so forth; this trend has continued for the last several decades, though the rate of decline now appears to be slowing. Given that Radnor’s rate at 2.39 persons per household is already so low, it is unlikely that future decline, 2000 to 2025, will be significant, at least when contrasted with neighboring

municipalities where household sizes are still (Year 2000) well above 3.0 persons per household. Radnor’s marginal reduction from 2.44 in 1990 to 2.39 in 2000 indicates that the rate of decline is already “leveling out.”

Table 3-11. Persons Per Household for Radnor Township and Neighboring Municipalities (US Census, 2000)

	Persons/Household *
Haverford	3.17
Marple	3.12
Newtown	3.06
Radnor	2.39
Delaware Co.	2.56
Easttown	2.64
Tredyffrin	2.36
Chester Co.	2.65
Lower Merion	2.42
Montgomery Co.	2.54

* Based on Total Household Count

5. Characteristics of Recent Land Development Activity

Values: Although less and less development activity may be occurring in Radnor due to an ever-decreasing supply of development sites, especially vacant sites, what does happen is increasingly valuable, increasingly high end. Data in Table 3-8 on Accessories and Additions, is further indication of the lot-by-lot re-development efforts occurring throughout the Township, even in the least upscale neighborhoods, where more modest housing is being purchased and then renovated and expanded (in some cases, the house is purchased for the lot itself and then demolished, only to be replaced by a much larger and much more valuable structure; this issue is discussed in more detail below). Table 3-9 presents a simple listing of land development projects in the last five years, with actual prices/costs listed (no present valuing was undertaken; some of the values from the early 1990’s would actually be considerably higher in today’s dollars). This table does not include the recent purchase of the Wyeth-Ayerst Campus by the Rubenstein Group and the related re-development and reconstruction associated with this project. The bottomline is that Radnor development projects are attracting more and more dollars; as Radnor real estate grows ever more valuable.

Census data on housing values have recently been released for the 2000 Census. Tables 3-12, 3-13, and 3-14 summarize this data, both for owner-occupied housing and for rental housing. Median housing unit value in Radnor at \$326,500 (up from \$266,700 in 1990) emerges as the highest in Delaware County (\$128,800 up from \$113,200 in 1990) and certainly one of the highest in the region; the comparison with Delaware County is remarkable (253.5 percent of the County value). Even in comparison with well-to-do neighbors Newtown at \$209,700 (up from \$185,700 in 1990), Marple at \$183,600 (up from \$164,200 in 1990), and Haverford at \$162,600 (up from \$148,700 in 1990), Radnor’s median value far out distances these other reasonably upscale communities and rose more rapidly than its neighbors, 1990 to 2000. In terms of Chester County, both Easttown (\$316,100) and Tredyffrin (\$269,800) have high values, though not as high as Radnor, with the Chester County median at \$182,500 in 2000. Only the Lower Merion

value \$341,100 is higher than the Radnor median value. In sum, Radnor housing is extremely costly both in an absolute and relative sense. And, again, values appear to be inflating rapidly.

In terms of rent for rental occupied units, Table 3-14 indicates the same differential, although in this case Radnor rents are also higher than Lower Merion rents. The comparison of the numbers, both with neighboring municipalities as well as with the counties, is not as large percentage-wise, given the reality of monthly rental rates in contrast to total unit values for owner-occupied housing.

Table 3-12. Values of Owner-occupied Housing in Radnor Townships (US Census, 2000)

Value Range	Count	Percentage
< \$50,000	43	1%
\$50,000-\$99,999	111	2%
\$100,000-\$149,999	597	10%
\$150,000-\$199,999	702	12%
\$200,000-\$299,999	1196	20%
\$300,000-\$499,999	1807	31%
\$500,000-\$999,999	1275	22%
> \$1,000,000	173	3%

Tables 3-12 and 3-13 present more detailed breakouts of values for owner-occupied housing units and for rental housing units in Radnor Township. In terms of owner-occupied housing, only 64 units or 2.6 percent of the total number of owner-occupied units were valued under \$100,000; only 12.7 percent were valued under \$200,000. Conversely, over 55 percent of all owner-occupied units were valued in the \$300,000 and over categories. In terms of rental units, only 4.5 percent of the total had rents less than \$500, only 16.3 percent had rents under \$750 per month, with 38.3 percent having rents at \$1,000 or more. In sum, Radnor Township housing by all counts appears to be very expensive.

Table 3-13. Count of Monthly Rental Occupied Housing in Radnor Township (US Census, 2000)

	Count	Percent of total rental units
< \$200	42	1.1%
\$200 - \$299	55	1.5%
\$300 - \$499	75	2.0%
\$500 - \$749	448	12.2%
\$750 - \$999	1605	43.6%
\$1,000 - \$1,499	1269	34.5%
\$1,500 +	187	5.1%

Finally, Table 3-14 presents data for both owner-occupied and rental housing units, which combines ability to pay for housing versus what is being paid. Housing planners have used one standard, 35 percent or more of total household income, as an upper limit for the share of income

which should be spent on housing. In other words, households spending more than 35 percent of their respective incomes on housing are likely to be experiencing potential problems because they spend an excessively high fraction of their incomes on housing (it should be noted that this standard has less and less meaning as incomes grow larger; the 35 percent standard has much more relevance where the household income is \$20,000 per year than where the household income is \$200,000 per year). The data for owner-occupied housing units in Radnor and its neighboring municipalities and the counties themselves indicate a remarkable clustering around the 16 percent level. As cited above, housing costs are widely divergent in these different jurisdictions, and income levels are equally widely divergent. Given this divergence, it is somewhat surprising that these percentages are so tightly and similarly clustered. Given the extremely high costs of Radnor housing, this 16.6 percent for owner-occupied units obviously is also related to the fact that although housing is extremely expensive in Radnor, household incomes are also extremely high, again as cited above.

On the other hand, Table 3-14 data for rental units only is significantly different. Over 40 percent of total households which rent are paying more than 35 percent of their household incomes on housing (1,537 households). Given the large proportion of Radnor's total households which rent, this data is more remarkable. Radnor's 40.5 percent is second only to Newtown's 42.3 percent. In fact all of the rental percentages are significantly higher than percentages given for owner-occupied housing (it should be noted that although the percentages for some neighboring municipalities such as Newtown are high, the absolute numbers are dramatically lower, the Newtown number being 365 households paying in excess of 35 percent of household income on rent; obviously Newtown's 365 households hardly compares with Radnor's 1,537 households).

Is the Radnor actual count of 1,537 households in this "danger" over-35 percent category an indication of serious housing imbalance, serious housing problems? Clearly, the problem of mismatch between income levels and housing costs levels is being felt much more strongly within the rental sector of the housing market. Although on the one hand, Radnor is fortunate to have as much rental housing as it does (and it clearly has much more rental housing than most other neighboring communities), at the same time this housing is costly and requires more than 35 percent of household income for 1,537 households. At the same time, the nature and extent of this potential housing problem needs to be understood in the context of Radnor's somewhat atypical demographic reality, as described above, linked very much to the many institutions of higher learning within and adjacent to the Township. Although we have no specific data to support this explanation, it is commonly accepted that large numbers of rental units are occupied by college-age students, not only from Villanova, Cabrini, Eastern and other Radnor-based schools, but also from institutions in nearby municipalities. Quite possibly, half and even more of the 1,537 households listed in Table 3-14 may consist of off-campus college students, where incomes appear to be inordinately low statistically (household income may consist only of summer work, possibly an occasional part-time job). At the same time, because these households receive substantial support from outside sources, it would be incorrect to view them in the same manner as conventional households. In sum, there is no doubt that there do exist lower income households in Radnor and that these households are being forced to pay ever larger and "unhealthy" percentages of their total household incomes on housing costs. Furthermore,

trends in housing values and rental levels would suggest that these problems are growing worse as the housing market in Radnor grows ever stronger and more robust.

Table 3-14. Median Housing Values and Rents for Radnor Township and Neighboring Municipalities (US Census, 2000)

	2000 Median Housing Value (1)	Owned Housing costs at 35% or more of 1999 Household Income (2)		2000 Median Gross Rents (3)	Gross Rent costs at 35% or more of 1999 Household Income (4)	
	\$	#	%	\$	#	%
Haverford	162,600	2,253	15.4	814	850	31.9
Marple	183,600	1,184	17.1	798	530	37.8
Newtown	209,700	551	17.0	816	365	42.3
Radnor	326,500	982	16.6	935	1,537	40.5
Delaware Co.	128,800	24,254	17.5	662	18,562	32.1
Easttown	316,100	527	16.9	688	124	13.5
Tredyffrin	269,800	1,276	15.7	928	658	25.3
Chester Co.	182,500	16,501	15.5	754	9,571	26.3
Lower Merion	341,100	2,318	16.4	904	1,609	28.9
Montgomery Co.	160,700	31,099	16.3	757	19,506	25.8

(1) Owner-Occupied Units

(2) Excessively high percentage of income required for housing expenditures

(3) Rental-Occupied Units

(4) same as (2) above

E. Critical Housing Market Dynamics for Radnor's Future

1. Changing Radnor Demographics and Changing Households: Issues of Demand

Based on data in this section, Radnor and surrounding municipalities were relatively low or no growth between 1990 and 2000. Radnor's total population did increase by 2,175 persons in the decade, according to the US Census. The population increases for neighboring Newtown and Marple and Haverford are surprisingly small as well, 1990 to 2000. In fact, Haverford Township declined by 1,350 persons, making the sum of the three neighbors a decrease in total population, even in the last decade. Change in population has also been quite modest in neighboring Easttown, Tredyffrin, and Lower Merion Townships. In short, this general area has not been experiencing significant growth.

The numbers are more compelling when the adopted DVRPC population forecasts, 2000 to 2025, are reviewed. Only Newtown Township has a slight increase in population (up 180 persons or a miniscule 1.5 percent increase over 25 years). Radnor is forecasted to decline by 238 persons, admittedly a very small 0.8 percent but a decrease nonetheless. Somewhat larger declines are forecasted for both Haverford and Marple Townships. Delaware County similarly is forecasted to lose over 10,000 persons during the 25-year period. These population dynamics are critical when addressing the issue of accommodating regional growth share. Clearly, the question of how much growth Radnor Township must accommodate takes on special meaning

when Delaware County is forecasted to decline, Radnor area municipalities (i.e., its neighbors) are forecasted to decline, and Radnor itself is forecasted to decline in population.

Of course, housing demand is not only driven by population, but also by the count of total households. Even if population declines, reduction in household size can still generate an increase in total households. Data indicate here that Radnor's decline in household size appears to be "bottoming out." And although a modest decline may continue in the future, its very low Year 2000 level at 2.38 persons per household is likely not to go much lower.

Based on these basic simple demographics and the fact that population is decreasing, the counterintuitive case can be made that housing demand in Radnor should actually be decreasing in the future as well. Because the Radnor housing market is so regionally desirable, however, forecasting a decline in housing market demand defies common sense. The truth is, as has been pointed out by major regional developers in the Housing Focus Group conducted as part of this planning process and as is understood by anyone involved in the Radnor housing market, Radnor housing demand is tremendous. "Everyone wants to live in Radnor," stated a major regional real estate developer.

Age and other qualitative factors also need to be taken into account in terms of evaluating future housing demand. Age data presented here indicate that Radnor has an inordinately small percentage of its 2000 population in the older (over 65 years) category. Only 13.4 percent of Radnor's 2000 population was in the over 65 group, in contrast with the much larger 17.5 percent for Haverford, 22.0 percent for Marple, and 21.9 percent for Newtown. A large percentage of Radnor's population lies with the middle-aged 18 to 65 category, which is not surprising to those most familiar with Radnor. We conclude that, lacking any sort of major movement into and/or out of the Township, a large middle aged cohort "bulge" will move through middle-age and into the over 65 cohort in the coming years. Many (though not all) of these persons are currently housed in Radnor's wonderful supply of single-family housing stock. As they age, they may choose to remain in these larger and more maintenance intensive housing situations. However, experiences elsewhere indicate that at least a certain percentage will want to seek out housing stock that "fits" their needs (and capabilities). Although this analysis has not been quantified, there clearly will be increased demand for increased age-specific (i.e., elderly) housing. If this housing is not available, existing Radnor residents will be forced to move to other communities or to remain in their existing homes.

2. Undeveloped Land and Underdeveloped Land and Re-Development of Developed Land: Issues of Changes in Housing Supply in the Future

Undeveloped Land and Changes in Housing Stock: There is very little reason to believe that the number of housing units in Radnor Township is going to change significantly, either up or down, in the next 25 years. Let's take the issue of increases in housing stock first. The Existing Land Use Map indicates that there is 61 acres of Vacant Land remaining in the Township (see Section 10), with the bulk of this land being in small parcels, some of which have poor or nonexistent access and most of which have a variety of environmental and other development constraints limiting their future residential development potential. Most of this Vacant land is zoned residentially, most in the R-1 category. Detailed analyses of development potential parcel

by parcel has not been undertaken for this planning. Some new residential development will occur to be sure, but it can be expected to be on the order of magnitude as has occurred in the last decade, which is to say very modest, possibly even less. It is not likely that more than 50 additional residential units could be developed on these Vacant parcels.

We would also note here that there is the potential for development of some unknown amount of land which is currently in institutional use. There is the possibility that private institutions may sell off land, either whole or in part; some institutions may choose to relocate. Although some or all of this land would have to be rezoned by the Township if these relocations were to take place, some of this land could be residentially developed, increasing available housing stock. It is extremely difficult to quantify how many, if any, additional residential units could result from re-development of existing institutional uses.

Underdeveloped Land and Changes in Housing Stock: There are also some parcels that exist which are Underdeveloped, and where additional subdivision potential of some limited extent is possible, although a home(s) or structure(s) already exists on the parcel (this issue has been explored in more detail for R-1 zoned parcels in Section 10 Existing Land Use and Land Use Plan; see Figure 4; there may exist other parcels in other residential zoning categories which also could be developed/re-developed at higher densities, although a summary review indicates that such parcels are few in number). In some municipalities, these parcels would go unnoticed and would remain undeveloped. However, in Radnor where some houses have already been bought for their lots, demolished, and rebuilt, where potential for creation of just one new lot may be worth hundreds of thousands of dollars, some of these “open space” lot opportunities can be expected to be developed. The potential for additional units is not large here but could add marginally to the total supply of housing stock, possibly adding another 50 to 100 residential units.

It should be pointed out that in many cases, existing and future owners of these “open space” lots may very much appreciate the additional open space and environmental values provided by these added undeveloped open spaces without exploiting the additional development potential; the open space values may be personally more valuable to them than the marketable real estate values. They may be very amenable to donation of conservation easements and other forms of land stewardship which could provide tax benefits even as their lands are conserved. Although major external land trusts and conservancies such as Brandywine Conservancy and Natural Lands Trust may not get too excited about these “small” conservation opportunities, more local land stewardship efforts should be focused on these more modest though somewhat more numerous cases, which are important to the Township nonetheless.

Re-Development of Developed Land and Changes in Housing Stock: This issue of re-development of already developed parcels is far ranging. The category technically includes what clearly is a major and significant trend in Radnor to purchase, renovate and improve, and sometimes expand older and smaller homes throughout the Township. In many cases, these efforts are viewed as extremely positive and worthy of merit, as wonderful older homes in need of rehabilitation are becoming attractive again in the market, new families are buying them, and considerable value and vibrancy is being added to formerly unnoticed neighborhoods. A few years ago, there were some “undiscovered” blocks, even neighborhoods in the Township;

however, at this point, these are few and far between. Substantial renovations are ongoing in what were formerly the most questionable areas of the Township. If this trend continues, the trend augurs well at least on one level for the preservation of Radnor's housing stock.

Unfortunately, a corollary here is that housing values are increasing rapidly, including rents. For those homeowners with serious income limitations, increased values and gentrification are obviously a positive phenomenon. As discussed elsewhere, the robust local economy and other positive factors has allowed real estate taxes to remain relatively low in Radnor. Either through especially low assessed value/market value ratios or through modest millage rates themselves, effective real estate tax bills for \$100,000 worth of marketable real estate in Radnor is relatively low at least when compared with other Delaware County municipalities. Therefore those who are less well off but who are lucky enough to own a modest home which is inflating in value are fortunate and can choose to remain and enjoy their situation or cash in and sell out with a significant capital gain. Unfortunately for the many who do not own homes, rents will increase and will force out those unable to pay. Over time, this process of gentrification has in other communities and will in Radnor serve to remove the lower and more moderate-income segments of the Township.

Unfortunately the extreme of this positive trend for upgrading and reinvestment ends up being outright demolition of existing homes and replacement with monster homes, as they have come to be called. This happens when the neighborhood has come to be so desirable that land values have escalated to the point where the land itself – the lot – is more valuable than the existing house. Due to a shortage of vacant available lots, as is the case in Radnor, buyers start buying up existing lots, demolishing existing homes, and then redeveloping these lots with larger and more elaborate structures, complying with existing codes and ordinances, of course. Although this trend which is documented in other select communities across the country is just in its infancy in Radnor, Radnor has all of the prerequisites for heightened and accelerated “monsterization” as demand and values continue to mount.

In all of this, the prognosis for the housing stock itself is relatively positive, unless monsterization trends grow more pronounced and replacement of older stock increases. For example, in many formerly deteriorated neighborhoods, increased values has meant that reinvestment has increased, building improvements are on the rise, and neighborhoods at least in terms of the physical housing stock are on the upswing. Unfortunately, the “gentrification” that accompanies this process can force income-limited households out of the Township and lead to reduced age and racial and other forms of community diversity.

F. “Fair Share” Issues

Critical “fair share” issues relate to whether the municipality is in the path of growth, whether the municipality had developable land which can accommodate growth in the future, and whether the municipality is devoting a reasonable amount of that land to housing and a mix of housing types? As demonstrated above, the population forecasts for Radnor and its neighbors indicate either no-growth or actual decrease in population from current levels. This lack of growth is very much related to the fact that Radnor is virtually built out, a reality borne out by our analysis of vacant developable land remaining in the Township. Given all of the above, Radnor has passed its “fair share” tests, at least when viewed from a legal perspective. The lack

of “fair share” issue is reinforced by the reality of the extremely large number of rental units extant in the Township, many of which are contained within apartment complexes.

At the same time, there is clearly an income/housing costs issue in Radnor, which can be expected to worsen over time. As values and prices race ahead and the few remaining less expensive housing units are rehabilitated and improved, increasingly only upper income households will be able to remain in Radnor. In many ways, the community will grow less diverse. Only one subsidized housing complex exists in the Township at present. If present trends continue, these very small numbers of units will be the only places where low and moderate-income households will be able to live in the future.

G. Recommended Actions

The Pennsylvania Municipalities Planning Code states in Article III that all municipal comprehensive plans:

“...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.” Section 301 (a) (2.1)

The information and evaluations contained within this Section of the Draft Comprehensive Plan together with the Goals-Objectives-Recommended Actions set forth in this final sub-section constitute the “housing plan” for Radnor Township.

Goals

Conserve and maintain Radnor’s existing housing stock and residential neighborhoods.

Provide housing opportunities for a diverse population, including low- and moderate-income residents and senior citizens.

Maintain a supply of affordable and market rate housing that meets Radnor’s share of regional housing needs.

Promote conservation development strategies for new development on large parcels.

Objectives

1. *Promote the rehabilitation of deteriorating or substandard residential properties.*

- **Continue the Township’s property maintenance, inspection, and enforcement program.**

2. *Ensure that redevelopment within established neighborhoods is compatible in scale and character.*
 - **Enact regulations to manage and control monsterization.**
3. *Discourage demolition and promote the preservation of residential structures of historic significance.*
 - **Enact historic preservation overlay(s) and other development regulations that encourage rehabilitation of historic residential buildings.**
4. *Support housing that incorporates facilities and services to meet the health care, transit, or social service needs of seniors.*
 - **Protect and preserve the ample supply of rental units/complexes in the Township.**
 - **Develop and implement strategies for the careful senior housing re-use of those institutional parcels which become available in the future, provided that the other goals of the Comprehensive Plan are being respected.**
 - **Develop and implement strategies for the careful senior housing re-use of those “underdeveloped” parcels, provided that the other goals of the Comprehensive Plan are being respected.**
5. *Encourage and foster diverse housing opportunities for low- and moderate-income families.*
 - **Protect and preserve the ample supply of rental units/complexes in the Township.**
6. *Undertake a variety of strategies to preserve and/or increase housing density and diversity in appropriate locations.*
 - **Allow for increased housing density immediately surrounding commercial areas and particularly near transit centers.**
 - **Consider enacting minimum density requirements in the higher density residential districts.**
 - **Amend zoning regulations to permit smaller residential lots where smaller lots would be compatible with the surrounding neighborhood.**
7. *Encourage mixed-use districts as a means of increasing the housing supply while promoting diversity and neighborhood vitality.*

- **Use area plans and/or other tools to develop regulations that support the development of housing above and among commercial uses in the Wayne area and other appropriate locations.**
8. *Discourage the conversion of lands designated as residential to nonresidential uses.*
 9. *Investigate use of additional tools such as maximum lot size overlays with related restrictions and community land trusts.*
 10. *Consider a variety of strategies that will promote cluster or conservation design in new land development.*
 - **Investigate use of transfer of development rights.**
 - **Amend zoning to include a conservation design option.**