

Chapter IX - Housing Analysis

Housing Growth

Wayne County's housing stock has experienced some significant changes in trends over the decade. Housing growth has stagnated similar to Monroe County while second homes have grown again in these two counties as well as Pike. Table IX-1 and Figure IX-1 supply the detailed data.

Wayne County added a mere 257 housing units between 2010 and 2020, for a growth rate of only 0.8%, which was but a small fraction of the Pennsylvania gain (3.2%) and that of New York as well (4.7%), indicating Wayne County had by, 2020, still not fully recovered from an extended real estate recession, although that began to change later in 2020 in response to New York and New Jersey COVID and state policies in regard to the same.

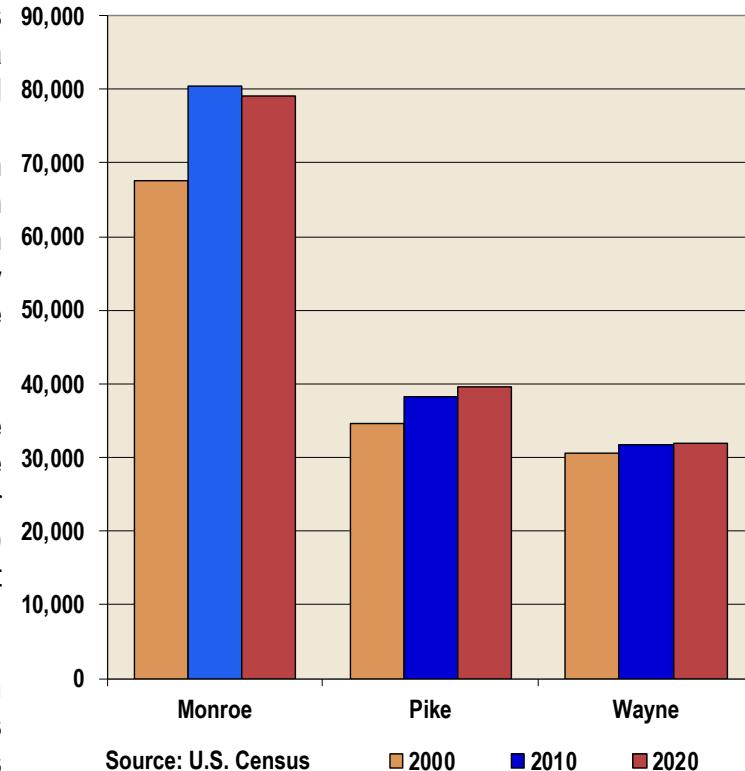
There are, though, strong indications the 2020 Census data is deeply flawed. Lake Township counts by the Census, for example, show a 450 unit (11.2%) housing decline, which is simply not credible.

Buckingham Township also shows an unrealistic 68 unit or 12.9% drop in units and even tiny Prompton Borough is reported as losing 17 units or 13.0% of its stock, which obviously didn't happen. Worst of all, Starrucca Borough is listed as dropping 31 units or 21.8% of its housing as against a population of loss of 14 people or 7.7%. These numbers suggest a great deal was missed in the 2020 Census and Wayne County's housing and population data is way off the mark.

Housing growth within Wayne County is, of course, affected by some anomalies. These include, for example, non-transient recreational vehicle campgrounds in both Dreher and Manchester Townships where such vehicles (often parked more or less permanently) were apparently counted as housing units in the some Census tabulations.

The addition or removal of some such units and/or different accounting of them in the Census has created some distortions in the housing counts in the past so as to suggest large declines in unit counts that are illusory. It may well be that some of the same issues are reflected in the 2020 Census. Notwithstanding this, there remains what appears to be substantial issues with Wayne County counts.

Figure IX-1
Total Housing Units by County, 2000 – 2020



Wayne County Comprehensive Plan Update

Table IX-1: Housing Growth, 2010 – 2020

| Geography | Units 2010 | Units 2020 | 10-20 Gain/ Loss | % Chg. | 2nd Homes 2010 | 2nd Homes 2020 | 10-20 Gain/ Loss | % Chg. |
|----------------------------------|---------------|---------------|---------------------|-------------|----------------|----------------|---------------------|--------------|
| New York State | 8,108,130 | 8,488,066 | 379,936 | 4.7% | 289,301 | 344,593 | 55,292 | 19.1% |
| Pennsylvania | 5,567,315 | 5,742,828 | 175,513 | 3.2% | 161,588 | 169,072 | 7,484 | 4.6% |
| Broome County, New York | 90,563 | 92,569 | 2,006 | 2.2% | 1,843 | 2,141 | 298 | 16.2% |
| Delaware County, New York | 31,222 | 29,953 | -1,269 | -4.1% | 9,276 | 10,220 | 944 | 10.2% |
| Sullivan County, New York | 49,186 | 49,215 | 29 | 0.1% | 14,323 | 17,018 | 2,695 | 18.8% |
| Lackawanna County, Pennsylvania | 96,832 | 99,815 | 2,983 | 3.1% | 2,036 | 2,759 | 723 | 35.5% |
| Monroe County, Pennsylvania | 80,359 | 79,114 | -1,245 | -1.5% | 13,590 | 16,347 | 2,757 | 20.3% |
| Pike County, Pennsylvania | 38,350 | 39,676 | 1,326 | 3.5% | 14,280 | 14,671 | 391 | 2.7% |
| Susquehanna County, Pennsylvania | 22,968 | 21,259 | -1,709 | -7.4% | 3,828 | 4,209 | 381 | 10.0% |
| Wayne County | 31,653 | 31,910 | 257 | 0.8% | 9,381 | 11,733 | 2,352 | 25.1% |
| Berlin Township | 1,234 | 1,231 | -3 | -0.2% | 170 | 184 | 14 | 8.2% |
| Bethany Borough | 126 | 122 | -4 | -3.2% | 4 | 6 | 2 | 50.0% |
| Buckingham Township | 527 | 459 | -68 | -12.9% | 241 | 263 | 22 | 9.1% |
| Canaan Township | 420 | 437 | 17 | 4.0% | 39 | 78 | 39 | 100.0% |
| Cherry Ridge Township | 903 | 991 | 88 | 9.7% | 93 | 176 | 83 | 89.2% |
| Clinton Township | 1,165 | 1,187 | 22 | 1.9% | 230 | 265 | 35 | 15.2% |
| Damascus Township | 2,296 | 2,396 | 100 | 4.4% | 599 | 813 | 214 | 35.7% |
| Dreher Township | 703 | 834 | 131 | 18.6% | 110 | 111 | 1 | 0.9% |
| Dyberry Township | 706 | 695 | -11 | -1.6% | 133 | 128 | -5 | -3.8% |
| Hawley Borough | 625 | 673 | 48 | 7.7% | 29 | 18 | -11 | -37.9% |
| Honesdale Borough | 2,357 | 2,420 | 63 | 2.7% | 60 | 122 | 62 | 103.3% |
| Lake Township | 4,009 | 3,559 | -450 | -11.2% | 1,721 | 2,567 | 846 | 49.2% |
| Lebanon Township | 408 | 441 | 33 | 8.1% | 100 | 170 | 70 | 70.0% |
| Lehigh Township | 1,652 | 1,765 | 113 | 6.8% | 788 | 958 | 170 | 21.6% |
| Manchester Township | 682 | 729 | 47 | 6.9% | 292 | 275 | -17 | -5.8% |
| Mount Pleasant Township | 872 | 819 | -53 | -6.1% | 231 | 254 | 23 | 10.0% |
| Oregon Township | 399 | 401 | 2 | 0.5% | 48 | 41 | -7 | -14.6% |
| Palmyra Township | 689 | 669 | -20 | -2.9% | 114 | 184 | 70 | 61.4% |
| Paupack Township | 4,030 | 4,293 | 263 | 6.5% | 2,247 | 2,530 | 283 | 12.6% |
| Preston Township | 954 | 991 | 37 | 3.9% | 467 | 425 | -42 | -9.0% |
| Prompton Borough | 131 | 114 | -17 | -13.0% | 32 | 12 | -20 | -62.5% |
| Salem Township | 3,019 | 2,932 | -87 | -2.9% | 1,115 | 1,384 | 269 | 24.1% |
| Scott Township | 443 | 412 | -31 | -7.0% | 212 | 242 | 30 | 14.2% |
| South Canaan Township | 762 | 829 | 67 | 8.8% | 76 | 119 | 43 | 56.6% |
| Starrucca Borough | 142 | 111 | -31 | -21.8% | 57 | 26 | -31 | -54.4% |
| Sterling Township | 734 | 800 | 66 | 9.0% | 127 | 213 | 86 | 67.7% |
| Texas Township | 1,099 | 1,042 | -57 | -5.2% | 41 | 135 | 94 | 229.3% |
| Waymart Borough | 566 | 558 | -8 | -1.4% | 5 | 34 | 29 | 580.0% |

Source: U.S. Census Bureau

Wayne County Comprehensive Plan Update

Second Homes

Wayne County has traditionally been a second home resort area, with large concentrations of seasonal housing in the Lake Region as well as parts of the northern and southern regions of the County. The impacts of second homes on both growth and tourism are very important, but have waxed and waned somewhat over the years.

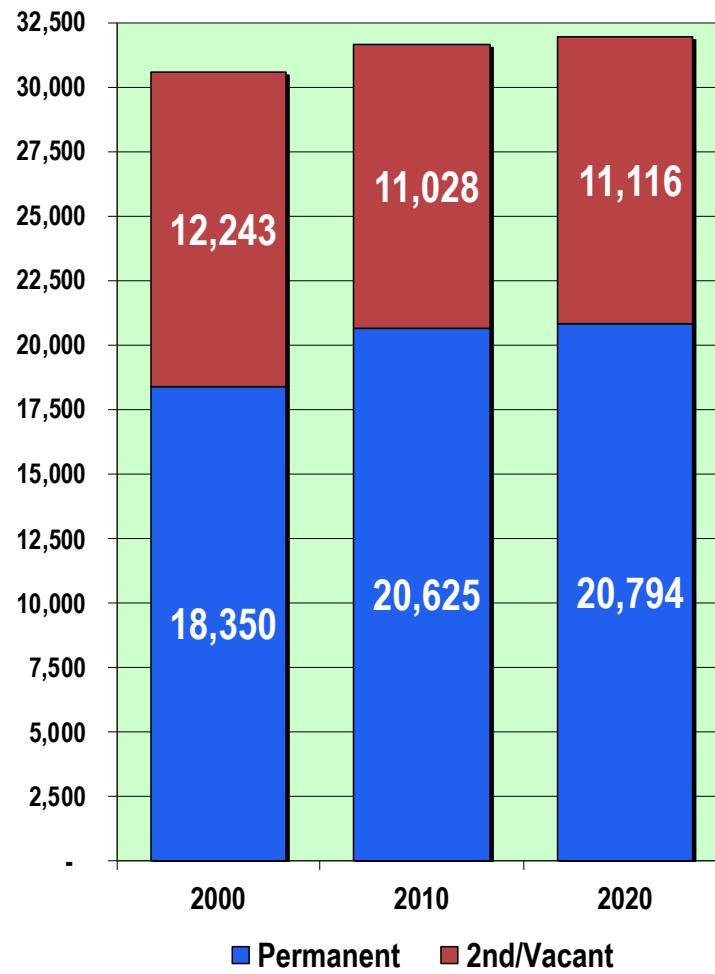
Unfortunately, the 2020 Census is, once again, extremely flawed. Second homes have typically been classified in the Census as vacant housing units for seasonal, recreational or "occasional use." That is to say, they are part of the vacant housing stock along with units sitting empty for reasons of abandonment, being for rent or sale or other reasons.

The "other vacant" category has often been thought to include some second homes but, for 2020, the Census Bureau has relied upon American Community Survey (ACS) sample data to estimate the number of seasonal homes, which is the data used to complete Table IX-1. It shows Wayne County has an estimated 11,733 such units, which figure matches the total of similar ACS estimates by municipality.

Nonetheless, the full Census data shows all vacant units, including those for sale or rent, total only 11,116, which is actually less than the seasonal estimate. This number obviously cannot be reconciled with the estimates and, therefore, the above Figure IX-2 simply utilizes the combined numbers of vacants and seasonal or second home units for comparison purposes and, it is clear there has been no substantial change in the proportion of seasonally vacant units that compose such a significant part of the housing stock.

The ACS data indicates the major second home areas of Wayne County are Lake Township with 2,567 second homes, Paupack Township (2,530), Salem Township (1,384), Lehigh Township (958) and Damascus Township (813).

Figure IX-2
Wayne County Housing Mix, 2010-2020



Source: U.S. Census

Wayne County Comprehensive Plan Update

Housing Tenure

ESRI data indicates Wayne County's permanent housing stock was 81.2% owner-occupied in 2022, well above national and state rates. Renter occupied units are found mostly in Honesdale Borough (1,039 units) or 26.8% of the County total), Salem Township (358), Hawley Borough (270) and Lake Township (233).

Table IX-2: Housing Tenure, 2022

| Geography | Occupied Housing Units | Owner Occupied Units | Renter Occupied Units | % Owner Occupied | % Renter Occupied |
|-------------------------|------------------------|----------------------|-----------------------|------------------|-------------------|
| United States | 128,657,669 | 83,145,410 | 45,512,259 | 64.6% | 35.4% |
| Pennsylvania | 5,232,785 | 3,590,131 | 1,642,654 | 68.6% | 31.4% |
| Wayne County | 20,653 | 16,769 | 3,884 | 81.2% | 18.8% |
| Berlin Township | 997 | 825 | 172 | 82.7% | 17.3% |
| Bethany Borough | 117 | 98 | 19 | 83.8% | 16.2% |
| Buckingham Township | 247 | 228 | 19 | 92.3% | 7.7% |
| Canaan Township | 356 | 256 | 100 | 71.9% | 28.1% |
| Cherry Ridge Township | 806 | 673 | 133 | 83.5% | 16.5% |
| Clinton Township | 846 | 693 | 153 | 81.9% | 18.1% |
| Damascus Township | 1,618 | 1,442 | 176 | 89.1% | 10.9% |
| Dreher Township | 562 | 444 | 118 | 79.0% | 21.0% |
| Dyberry Township | 547 | 475 | 72 | 86.8% | 13.2% |
| Hawley Borough | 566 | 296 | 270 | 52.3% | 47.7% |
| Honesdale Borough | 2,115 | 1,076 | 1,039 | 50.9% | 49.1% |
| Lake Township | 2,029 | 1,796 | 233 | 88.5% | 11.5% |
| Lebanon Township | 290 | 254 | 36 | 87.6% | 12.4% |
| Lehigh Township | 820 | 760 | 60 | 92.7% | 7.3% |
| Manchester Township | 342 | 300 | 42 | 87.7% | 12.3% |
| Mount Pleasant Township | 624 | 563 | 61 | 90.2% | 9.8% |
| Oregon Township | 340 | 286 | 54 | 84.1% | 15.9% |
| Palmyra Township | 542 | 458 | 84 | 84.5% | 15.5% |
| Paupack Township | 1,650 | 1,553 | 97 | 94.1% | 5.9% |
| Preston Township | 448 | 383 | 65 | 85.5% | 14.5% |
| Prompton Borough | 90 | 70 | 20 | 77.8% | 22.2% |
| Salem Township | 1,710 | 1,352 | 358 | 79.1% | 20.9% |
| Scott Township | 195 | 170 | 25 | 87.2% | 12.8% |
| South Canaan Township | 692 | 568 | 124 | 82.1% | 17.9% |
| Starrucca Borough | 76 | 66 | 10 | 86.8% | 13.2% |
| Sterling Township | 627 | 584 | 43 | 93.1% | 6.9% |
| Texas Township | 893 | 753 | 140 | 84.3% | 15.7% |
| Waymart Borough | 506 | 347 | 159 | 68.6% | 31.4% |

Source: ESRI

Wayne County Comprehensive Plan Update

Physical Characteristics

The County's housing stock is mostly composed of single-family detached dwellings. They accounted for 27,718 units or 85.6% of the total in 2020, compared to Pennsylvania and U.S. ratios of 57.1% and 61.7%, respectively. Only 3.1% of Wayne County's housing stock is found in multi-family structures.

Table IX-3: Physical Characteristics, 2016-2020

| Characteristics | United States Percent | Pennsylvania Percent | Wayne County Percent | Wayne County Estimate |
|-----------------------------|--------------------------|-------------------------|-------------------------|--------------------------|
| Units in Structure | | | | |
| Total housing units | 138,432,751 | 5,713,345 | 32.381 | 32,381 |
| 1-unit, detached | 61.7% | 57.1% | 85.6% | 27,718 |
| 1-unit, attached | 5.9% | 18.6% | 1.5% | 486 |
| 2 units | 3.5% | 4.3% | 2.8% | 907 |
| 3 or 4 units | 4.3% | 4.0% | 1.5% | 486 |
| 5 to 9 units | 4.6% | 3.2% | 0.7% | 227 |
| 10 to 19 units | 4.3% | 2.6% | 0.2% | 65 |
| 20 or more units | 9.4% | 6.4% | 0.7% | 227 |
| Mobile home | 6.0% | 3.8% | 7.0% | 2,267 |
| Boat, RV, van, etc. | 0.1% | 0.0% | 0.1% | 32 |
| Year Structure Built | | | | |
| Total housing units | 138,432,751 | 5,713,345 | 32,381 | 32,381 |
| Built 2014 or later | 3.5% | 1.8% | 1.0% | 324 |
| Built 2010 to 2013 | 2.7% | 1.6% | 1.9% | 615 |
| Built 2000 to 2009 | 13.6% | 8.1% | 12.1% | 3,918 |
| Built 1990 to 1999 | 13.9% | 9.6% | 15.0% | 4,857 |
| Built 1980 to 1989 | 13.4% | 9.6% | 20.8% | 6,735 |
| Built 1970 to 1979 | 15.0% | 12.5% | 15.5% | 5,019 |
| Built 1960 to 1969 | 10.5% | 10.1% | 6.3% | 2,040 |
| Built 1950 to 1959 | 10.2% | 13.5% | 6.3% | 2,040 |
| Built 1940 to 1949 | 4.8% | 7.2% | 3.3% | 1,069 |
| Built 1939 or earlier | 12.4% | 25.9% | 17.6% | 5,699 |
| Bedrooms | | | | |
| Total housing units | 138,432,751 | 5,713,345 | 32,381 | 32,381 |
| No bedroom | 2.6% | 2.2% | 1.5% | 486 |
| 1 bedroom | 10.8% | 10.3% | 5.9% | 1,910 |
| 2 bedrooms | 25.7% | 22.6% | 22.6% | 7,318 |
| 3 bedrooms | 39.3% | 42.9% | 48.9% | 15,834 |
| 4 bedrooms | 17.0% | 17.6% | 16.8% | 5,440 |
| 5 or more bedrooms | 4.6% | 4.5% | 4.3% | 1,392 |
| House Heating Fuel | | | | |
| Occupied housing units | 122,354,219 | 5,106,601 | 18,938 | 18,938 |
| Utility gas | 47.6% | 51.3% | 10.1% | 1,913 |
| Bottled, tank, or LP gas | 4.8% | 4.6% | 18.6% | 3,522 |
| Electricity | 39.3% | 23.5% | 22.7% | 4,299 |
| Fuel oil, kerosene, etc. | 4.6% | 15.9% | 32.1% | 6,079 |
| Coal or coke | 0.1% | 1.1% | 3.0% | 568 |
| Wood | 1.7% | 2.5% | 11.7% | 2,216 |
| Solar energy | 0.2% | 0.1% | 0.3% | 57 |
| Other fuel | 0.5% | 0.7% | 1.2% | 227 |
| No fuel used | 1.1% | 0.5% | 0.3% | 57 |

Source: American Community Survey, 2016-2020

Wayne County Comprehensive Plan Update

Housing Affordability

Wayne County housing costs are relatively affordable compared to the U.S. and Pennsylvania, as the following table indicates, but a 2023 County housing study by Urban Partners reveals some specific affordability issues.

Table IX-4: Housing Costs, 2016-2020

| Characteristics | United States Percent | Pennsylvania Percent | Wayne County Percent | Wayne County Estimate |
|-------------------------------------|--------------------------|-------------------------|-------------------------|--------------------------|
| Housing Values | | | | |
| Owner-occupied units | 78,801,376 | 3,522,269 | 15.325 | 15,325 |
| Less than \$50,000 | 6.6% | 6.7% | 3.8% | 582 |
| \$50,000 to \$99,999 | 11.0% | 14.2% | 11.7% | 1,793 |
| \$100,000 to \$149,999 | 12.3% | 15.6% | 16.6% | 2,544 |
| \$150,000 to \$199,999 | 13.6% | 17.1% | 23.6% | 3,617 |
| \$200,000 to \$299,999 | 20.0% | 21.9% | 23.1% | 3,540 |
| \$300,000 to \$499,999 | 20.5% | 17.1% | 16.0% | 2,452 |
| \$500,000 to \$999,999 | 12.3% | 6.3% | 4.0% | 613 |
| \$1,000,000 or more | 3.7% | 1.1% | 1.1% | 169 |
| Median (dollars) | \$229,800 | \$187,500 | \$178,700 | \$178,700 |
| Owner Housing Costs / Income | | | | |
| Housing units with a mortgage | 48,744,731 | 2,102,661 | 7.753 | 7,753 |
| Less than 20.0 percent | 46.7% | 50.4% | 39.8% | 3,086 |
| 20.0 to 24.9 percent | 15.6% | 15.6% | 14.7% | 1,140 |
| 25.0 to 29.9 percent | 10.3% | 9.9% | 11.5% | 892 |
| 30.0 to 34.9 percent | 6.8% | 6.2% | 6.0% | 465 |
| 35.0 percent or more | 20.6% | 18.0% | 28.0% | 2,171 |
| Housing unit without a mortgage | 29,428,138 | 1,395,353 | 7,509 | 7,509 |
| Less than 10.0 percent | 45.7% | 41.4% | 39.1% | 2,936 |
| 10.0 to 14.9 percent | 19.3% | 19.9% | 22.9% | 1,720 |
| 15.0 to 19.9 percent | 10.9% | 12.0% | 12.0% | 901 |
| 20.0 to 24.9 percent | 6.6% | 7.5% | 7.7% | 578 |
| 25.0 to 29.9 percent | 4.2% | 5.0% | 4.8% | 360 |
| 30.0 to 34.9 percent | 2.8% | 3.4% | 2.2% | 165 |
| 35.0 percent or more | 10.4% | 10.8% | 11.3% | 849 |
| Gross Rent | | | | |
| Occupied units paying rent | 41,390,514 | 1,496,375 | 3,001 | 3,001 |
| Less than \$500 | 8.9% | 11.5% | 16.2% | 486 |
| \$500 to \$999 | 34.3% | 42.5% | 58.0% | 1,741 |
| \$1,000 to \$1,499 | 30.2% | 30.6% | 19.4% | 582 |
| \$1,500 to \$1,999 | 14.9% | 10.1% | 2.8% | 84 |
| \$2,000 to \$2,499 | 6.2% | 3.1% | 2.5% | 75 |
| \$2,500 to \$2,999 | 2.6% | 1.1% | 0.3% | 9 |
| \$3,000 or more | 2.8% | 1.0% | 0.8% | 24 |
| Median (dollars) | \$1,096 | \$958 | \$791 | \$791 |
| Gross Rent / Income | | | | |
| Occupied units paying rent | 40,484,226 | 1,463,883 | 2,952 | 2,952 |
| Less than 15.0 percent | 13.4% | 15.2% | 16.9% | 499 |
| 15.0 to 19.9 percent | 13.0% | 13.8% | 13.0% | 384 |
| 20.0 to 24.9 percent | 12.9% | 12.9% | 14.0% | 413 |
| 25.0 to 29.9 percent | 11.6% | 11.5% | 13.6% | 401 |
| 30.0 to 34.9 percent | 9.1% | 8.6% | 5.9% | 174 |
| 35.0 percent or more | 40.0% | 38.1% | 36.7% | 1,083 |

Source: American Community Survey, 2016-2020