

O'HARA TOWNSHIP

Comprehensive Development Plan

Chapter 4 - Housing and Households

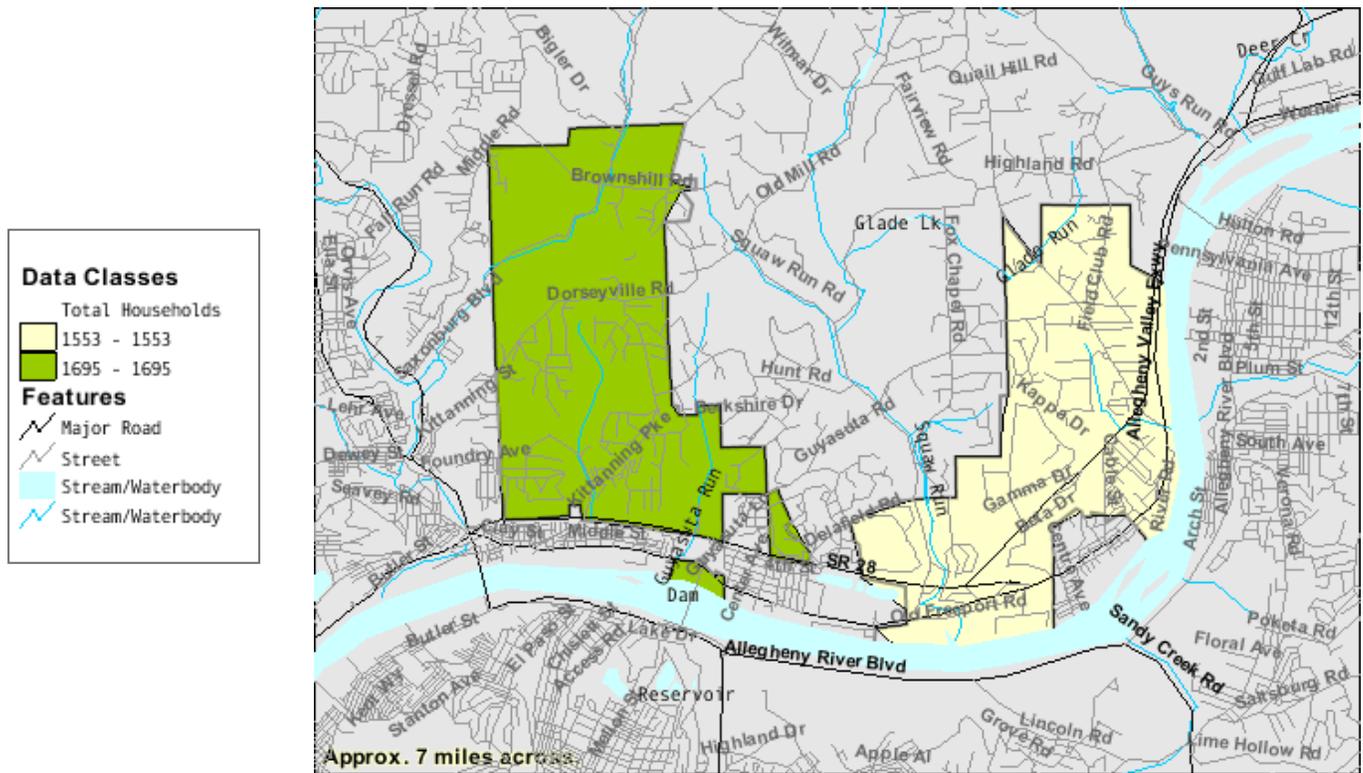


Table 4-1
TOTAL HOUSEHOLDS, 1980-2010

	1980	1990	2000	2010
<i>West O'Hara</i>	n/a	1,712	1,695	1,733
<i>East O'Hara</i>	n/a	1,542	1,553	1,695
Total	2,883	3,254	3,248	3,428

Source: U. S. Census Bureau, 1990 & 2000, 2010 DP-1; SPC, 1980 Census figures; GCT-P4

INTRODUCTION

MUNICIPALITIES PLANNING CODE REQUIREMENTS

The MPC, Section 301, requires that a municipality undertaking a comprehensive plan must 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.

The MPC requirements imposed on municipalities adopting zoning are quite similar. The above statement also provides a practical guide to the evaluation and planning of housing needs within the Township. This inventory will therefore endeavor to:

- Find areas of opportunity for the preservation or rehabilitation of existing housing, including housing in comparatively older or transitional areas.
- Define new types of housing expected based on current trends and demographic characteristics.
- Assess the impacts of zoning standards on the variety and density of housing now, and in the future.

The inventory and accompanying data are intended to also serve as:

- The basis for capital improvements planning and funding, including County Community Block Grant funds and other State and private sources.
- A marketing tool that may be used by neighborhood associations, businesses, and realtors.

Initially, the inventory examines statistical data from sources such as the three (3) previous U.S. Census reports and West Penn Multi-List data to identify trends and issues from an objective perspective. Therefore, the data are then employed as a basis for further investigation and

**O'HARA
TOWNSHIP**

TOTAL HOUSEHOLDS

1980 - 2,883
 1990 - 3,267
 2000 - 3,248
 2010 - 3,428
 2020 - 3,638*
 2025 - 3,907*
 2030 - 3,961*

AVERAGE HOUSEHOLD SIZE

1980 - NA
 1990 - 2.67
 2000 - 2.64
 2010 - 2.45
 2020 - 2.43*
 2025 - 2.38*
 2030 - 2.32*

HOUSEHOLD POPULATION

1980 - 8,785
 1990 - 8,711
 2000 - 8,584
 2010 - 8,402
 2020 - 8,832*
 2025 - 9,283*
 2030 - 9,209*

**Projected, SPC Cycle 8 Baseline Forecast; Actual U.S. Census, Table DP-1*

discussions with the steering committee, planning commission, key stakeholders, and residents at large to gain further insight and “insider’s” perspective of the acquired information.

The inventory is comprised of the following sections:

1. General Characteristics of Housing and Householders: This Section examines the modes of ownership and demographics of the Township’s residents in comparison to the region in which the Township is located with the intent of defining the general character and niche of housing within the Township.
2. Local Housing Market: This Section reviews current sales data and housing values in comparison with the region. Rental units are also examined. This section also examines specific neighborhoods to identify both opportunities and potential threats. Also, building activity, changes in homeownership, and emerging types of housing development within the Township are examined.
3. Summary and Trends: This section will summarize the preceding and identify key trends and observations.

GENERAL CHARACTERISTICS OF HOUSING AND HOUSEHOLDERS

One third of all households in O’Hara Township at the close of the first decade of the new century are comprised of families, predominantly married couples, with children under the age of eighteen, with roughly another third as married couples with no children, and a remaining third consisting mainly of individuals living alone, although this third category has increased between 2000 and 2010. Families with children and “middle aged” (those ranging from 35 to 54 years) married couples form the backbone of family types within the Township. The remainder of households is “non-family.” That is they include either a single person in most cases or more than one person unrelated by blood or marriage.

	1990		2000		2010	
	#	%	#	%	#	%
1 unit, detached	3,003	88.9	3,030	89.6	3,007	80.9
1 unit, attached	59	1.7	53	1.6	215	5.8
2 units	66	2.0	20	0.6	35	0.9
3 or 4 units			25	0.7	40	1.1
5 to 9 units	19	0.6	12	0.4	14	0.4
10 to 19 units	218	6.5	34	1.0	61	1.6
20 to 49			207	6.1	33	0.9
50 or more					312	8.4
Mobile home	--	--	--	--	--	--

Source: U. S. Census Bureau, Table DP-4, 1990-2000;
U. S. Census Bureau, 2006-2010 American Community Survey

According to the 2000 U.S. Census data, 78.1% of O’Hara Township’s households were considered family households, while 21.9% of all households were considered nonfamily, which includes, as indicated, predominantly

a single person or several unrelated persons comprising a household. In 2010, the number of nonfamily households increased significantly to 30.3% with a corresponding decrease in family households to 69.7% (Table 4-8). Related trends in household characteristics have also occurred between the years 2000 and 2010 in that the percentage of married couple families with school-aged children (children under the age of 18), decreased by more than ten percent (10%) from 34.7% of total family households in 2000 to 24.6% of the total in 2010, a further indication that more married couple families living in O'Hara Township between the years 2000 and 2010 have decided not to start families or are starting families later in age, which may be confirmed in subsequent census reports. Another trend suggested in the most recent census data is an indication that single female householders (no husband) and single female householders with school-aged children have decreased slightly between 2000 and 2010.

Signs that non-family households in which the householder is living alone, which could represent surviving spouses, predominantly female, are on the increase and also indicated in the statistical data reported between 2000 and 2010. In the year 2000, 19.9% of all nonfamily households were reported as a person living alone, while in 2010 that percentage grew to 25.1%. Further, only ten percent (10%) of those year 2000 total households reported a householder aged 65 or over, while in 2010, that percentage grew to 14.0%, while the overall population declined by over five percent (5.1%), a trend which should be monitored. It should be noted that data-sets produced by the U.S. Census Bureau (2010 Decennial Census) and American Community Survey (ACS, 2006-2010), also produced by the U.S. Census Bureau, do not provide matching numbers in some cases. Our analysis will attempt to clarify differences where supporting data from alternate sources can be acquired.

TURNOVER IN HOUSING STOCK.

During the 1990's, the Township averaged new construction of approximately 24 units per year. Since this represents a small portion of the total housing stock, Census numbers reflecting the householder's residence since 1995 help to illustrate the turnover in existing housing stock. Several factors may influence the level of housing occupancy change (where vacancy rates remain relatively low) including the market, age of existing householders, employment changes or relocation, and proportion of rental properties. O'Hara's low rate of occupancy change or turnover in the year 2000 is telling when compared to the surrounding Boroughs and the County as a whole, however, the out-migration trends exhibited through 2000 narrowed considerably by the year 2010, including the surrounding Boroughs. While the data format was revised for the 2010 Census, "Non-movers" represented a much larger percentage of occupied housing units (Table 4-3-B), possibly indicating that the municipal populations in the region are aging in place and that employment opportunities are not driving migrations as they did ten (10) or fifteen (15) years earlier.

Table 4-3 A
RATE OF OCCUPANCY, 2000

Location	Total:	Same house in 1995	Different house in 1995	% in Different House in 1995
O'Hara	8,364	6,187	2,177	26
Aspinwall	2,797	1,726	1,071	38
Blawnox	1,477	860	617	42
Fox Chapel	5,143	3,632	1,511	29
Sharpsburg	3,428	2,054	1,374	40
Allegheny County	1,210,720	781,552	429,168	35

Source: Table P24, 2000 US Census, (Population age 5 and older)

Table 4-3 B
RATE OF OCCUPANCY, 2010

Location	Total Living in Area 1 Year Ago	Non-Movers	Moved to Different House in U.S.	Same County	Different County
O'Hara	8,784	8,470	314	226	88
Aspinwall	2,571	2,142	429	291	138
Blawnox	1,433	1,228	205	157	48
Fox Chapel	5,004	4,787	217	116	101
Sharpsburg	3,082	2,910	172	111	61
Allegheny County	1,206,732	1,046,758	159,974	111,880	48,904

U. S. Census Bureau, 2006-2010 American Community Survey

While the reporting format was revised for the 2010 Census Bureau data which utilized the American Community Survey estimates, static tenure patterns were reported. Of the 8,764 households reported in 2010, non-movers (8,470) represented 96% of all occupants, a significant increase from the 74% reported in 2000.

O'Hara bore the lowest percentage of residents who lived in another home in 1995. Fox Chapel bore a similar number while the remaining Boroughs exceeded the County's percentage in 2000. This relative stability

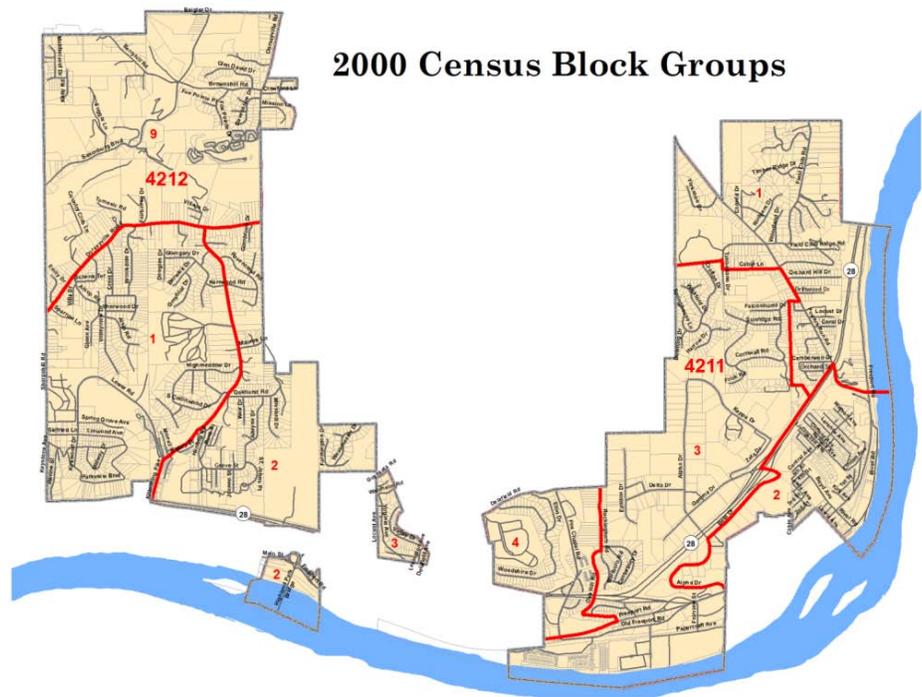
may be due in part to the significant proportion of households with children under eighteen and high proportion of homeownership within the Township and was reinforced in 2010's data.

Census data and American Community Survey estimates help to establish both a current picture of housing in O'Hara and offer a general indicator of local and regional housing trends discussed later in this Chapter, which can affect future tax revenue streams, recreation initiatives and residential development proposals.

EXISTING FORMS OF HOUSING

Nearly nine out of ten homes in O'Hara were single family detached dwellings according to the 2000 Census, but that percentage declined to 80.9% in 2010. Table 4-2 shows a fairly equal distribution of all multi-dwelling types. A total of 207 units were in structures housing twenty or greater units. One hundred and seventy-four (174) of these identified units lie within Block Group 4 of Census Tract 4211 (Eastern O'Hara), which presumably comprise The Mews at 300 Fox Chapel Road, a mid-rise condominium near Route 28. The remainder of "attached" single family units encompassing townhomes and patio homes as well as traditional apartments is noticeably marginal. As discussed later, however, construction of maintenance free living, mostly townhome and patio home arrangements, similar to the 246 dwelling units in the Docks development, begun in 2002, emerged as a growing trend in O'Hara in the mid-2000's. The 2010 DP-4 (Demographic Profile) data reinforces that trend with 5.8% of units reported as attached, and 8.4% of all units in structure with 50 or more units.

A review of USGS topography, roadway centerline and aerial maps shows that the majority of O'Hara's neighborhoods are formed by conventional single family homes sites that lie within distinct limited access housing plans, rather than extensions of collector roadways with multiple lot frontages each with private driveways. Between 2000 and 2010, single attached units increased by



4.2% and units in structures with ten (10) or more units increased by 3.8%, demonstrating a continued preference for single family residential development.

AGE OF O'HARA'S HOUSING STOCK

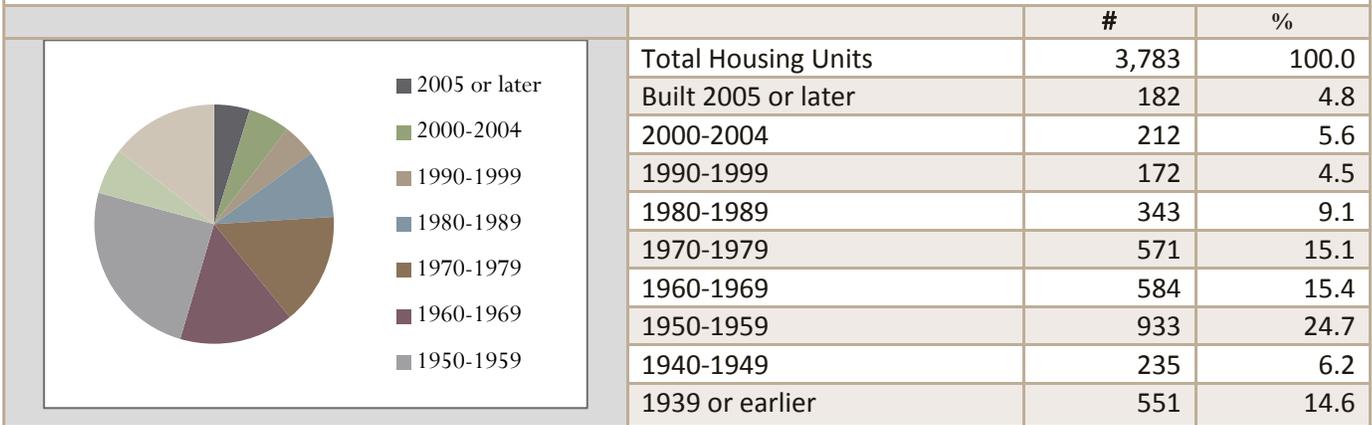
While O'Hara's traditional suburban subdivisions on cul-de-sacs form much of the Township's character and encompass much of its visible landscape, more than half of the housing stock in O'Hara was built prior to 1959 (54.1%). The median year of construction for housing units in Block Groups 1 and 2 within Western O'Hara (Tract 4212) is 1959 with Block Group 3 of this tract containing the oldest median age of residential structures in O'Hara, 1940. This particular tract immediately borders Aspinwall and shares a circa 1930's single family residential neighborhood with Fox Chapel. This analysis was developed utilizing Table DP-4 of the 2000 Census, however, the most recent census data which utilized the American Community Survey information provides a slightly different perspective.

In Eastern O'Hara, Block Group 4 bore the newest housing by median year in the Township at 1976 in the 2000 Census. This is likely due to The Mews and number of units within the mid-rise condominium. Housing in Block Groups 1 and 2 bore median years of 1959 and 1962 respectively. Block Group 1 encompasses the rural northerly area of Eastern O'Hara while Block Group 2 is formed by a neighborhood extending from development in Blawnox. The median year of construction does not always predict trends in new construction as certain areas with newer housing are basically built out while others with comparatively older housing bear much developable land.

**Table 4-4 A
YEAR STRUCTURE BUILT
BY CENSUS TRACT, 2000**



TABLE 4-4 B
YEAR STRUCTURE BUILT
O'HARA TOWNSHIP, 2010



Source: U. S. Census Bureau, 2006-2010 American Community Survey.

Data from the ACS puts the number of housing units constructed between 1990 and 1999 at 172 housing units for all of O'Hara Township. The 2010 ACS data presents an alternate analysis of O'Hara Township's housing stock and segregates time periods differently. Township permit records indicate that 181 building permits for housing units were issued between 1990 and 1999, all for single family houses.

According to the most recent statistical Census data produced and supported by the Federal government and used by the Southwestern Pennsylvania Commission (SPC), the ACS data sets, which are actually selected estimates, indicate that between the year 2000 and 2010 there were 394 housing units constructed which accounted for about 10.4% of the total housing stock. While the late 2000's residential construction pace was affected by the housing and credit bust that led to the recent recession, the construction of new dwelling units during the most recent decade means the real estate market in O'Hara Township remains stable, even though the Township lost population. It should be noted that many of the 2010 data sets do not segregate data by Census Tract but by municipality. Further, according to Township permit records a total of 653 permits for housing units were issued between 2000 and 2011, 427 permits for units in multi-family structures and 226 single family detached units. The local permit tracking data is assumed to be the most accurate.

AGE AND DEMOGRAPHICS OF HOUSEHOLDERS

As is noted later in this section, the predominant amount, 92%, of housing was owner occupied in 2000, declining to 87% in 2010. Therefore, greater analysis of the demographics of those living in rented units will be evaluated in that section.

Overall, household size and population have decreased steadily since 1980 while the amount of housing units have increased and remained stable. The loss in household size remains consistent with regional and national trends. O'Hara's average household size is similar to other municipalities within the region. A cursory review of municipalities throughout Allegheny County reveals that O'Hara's household size is consistent with similar traditional and emerging suburban communities with above average household incomes. Trends will reveal that steady new housing construction has occurred throughout this decade which indicates a new series of threats and opportunities. In summary, overall population loss does not equal similar loss in housing units given regional and national demographic trends.

AGE OF HOUSEHOLDER

The distribution of ages, likely a function of housing costs within O'Hara, is worth examining. Overall, the youngest and oldest ranges of householders living within O'Hara comprise comparatively smaller portions as opposed to the neighboring Boroughs where the median values of housing are comparatively less, namely within Blawnox and Sharpsburg, although as expected the shift toward older owners is demonstrated in Table 4-5 (U.S. Census Table H-17). The largest percentage of homeowners was within the age range of 35 to 54 years in 2000, but between 45 and 64 in 2010. Specifically, this group comprises nearly half of all households in O'Hara and approximately one third in the neighboring Boroughs. Given the previously small size of the rental market in O'Hara, the age distribution of renters is difficult to evaluate. Notably, the distribution of renter's ages in the neighboring Boroughs evaluated is very similar to the age distribution of homeowners within each.

In 2000 the combined percentage of owners in the 35-54 age group range in West O'Hara Township was 48.4% and in East O'Hara Township 43.4%, however in 2010 those percentages fell to 36.8% in West O'Hara and 41.5% in East O'Hara. In 2010, the natural age progression put the percentage in West O'Hara of owners in the 45-64 age range at 45.1 and in East O'Hara at 53.5. Percentages of homeowners in both West O'Hara (Census Tract 4212) and East O'Hara (Census Tract 4211) in the 35-44 age range declined in 2010 from 24.5 to 14.3 and 18.7 to 12.2 respectively, an indication that O'Hara residents are aging in place.

Demographics for renters presented in the 2000 and 2010 Census Bureau data is similar to demographics for homeowners in several parameters, renters occupied 252 housing units in the West O'Hara and East O'Hara census tracts compared to a total of 2,996 owner occupied units at a combined percentage of 49.5 in the 35 to 44 age range in the year 2000, followed by a combined percentage of 39.5 in the 45 to 54 age range, the two ranges predominantly occupied by homeowners. By comparison the 2010 Census Bureau reports that in 2010 those

combined census tracts were characterized by a total of 435 rental units, an increase of about 72% Township-wide with rental units in Western O'Hara increasing from 104 in 2000 to 293 in 2010. Persons aged 85 and older occupied rental units in the West O'Hara census tract (4212) at a 29.7% ratio in 2010 compared to only 3.8% in the year 2000. The takeaway from this analysis is that older residents in the 75 to 84 range and older, leased many of the recently developed rental units in that area of O'Hara Township.

		<i>OWNER-OCCUPIED</i>				<i>RENTER-OCCUPIED</i>			
	Year	W. O'Hara		E. O'Hara		W. O'Hara		E. O'Hara	
		#	%	#	%	#	%	#	%
15 to 24 years	2000	2	0.1	2	0.1	3	2.9	--	--
	2010	1	0.1	1	0.1	8	2.7	9	6.3
25 to 34 years	2000	100	6.3	57	4.1	17	16.3	20	13.5
	2010	72	5.0	78	5.0	25	8.5	26	18.3
35 to 44 years	2000	389	24.5	263	18.7	29	27.9	32	21.6
	2010	206	14.3	190	12.2	30	10.2	25	17.6
45 to 54 years	2000	380	23.9	347	24.7	20	19.2	30	20.3
	2010	324	22.5	455	29.3	28	9.6	39	27.5
55 to 64 years	2000	301	18.9	211	15.0	10	9.6	18	12.2
	2010	326	22.6	372	24.0	32	10.9	27	19.0
65 to 74 years	2000	227	14.3	270	19.2	10	9.6	16	10.8
	2010	201	14.0	245	15.8	23	7.8	6	4.2
75 to 84 years	2000	161	10.1	226	16.1	11	10.6	24	16.2
	2010	216	15.0	154	9.9	60	20.5	7	4.9
85 years & over	2000	31	1.9	29	2.1	4	3.8	8	5.4
	2010	94	6.5	58	3.7	87	29.7	3	2.1
Total	2000	1,591	100.0	1,405	100.0	104	100.0	148	100.0
	2010	1,440	100.0	1,553	100.0	293	100.0	142	100.0

Source: U. S. Census Bureau, Table QT-H2,2000.¹; Table H17, 2010

¹ The geographic areas (Census Tracts 4211 and 4212) of Table QT-H2 do not add correctly to the total of O'Hara Township's Table QT-H2 of the 2000 Census.

Table 4-6

OWNER/RENTER OCCUPIED BY AGE, 2000-2010

	Year	O'Hara Township		Aspinwall Borough		Blawnox Borough		Fox Chapel Borough		Harmar Township		Indiana Township		Pittsburgh City		Shaler Township		Sharpsburg Borough	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total:	2000	3,248	--	1,499	--	848	--	1,875	--	1,522	--	2,347	--	143,739	--	11,932	--	1,748	--
	2010	3,428	--	1,376	--	830	--	2,063	--	1,391	--	2,666	--	136,217	--	12,045	--	1,641	--
Owner occupied:	2000	2,997	87.4	774	51.6	407	48.0	1,793	95.6	1,116	73.3	2,064	87.9	74,927	52.1	10,247	85.9	747	42.7
	2010	2,993	87.3	703	20.5	355	42.8	1,752	84.9	1,002	72.0	2,245	84.2	64,807	47.6	10,410	86.4	671	40.9
15 to 24 years	2000	10	0.3	--	--	4	0.5	2	0.1	10	0.7	8	0.3	873	0.6	37	0.3	5	0.3
	2010	2	0.1	5	0.4	2	0.2	4	0.2	4	0.3	9	0.3	856	0.6	67	0.6	6	0.4
25 to 34 years	2000	117	3.6	84	5.6	19	2.2	53	2.8	97	6.4	149	6.3	7,460	5.2	943	7.9	69	3.9
	2010	150	4.4	74	5.4	28	3.4	26	1.3	62	4.5	145	5.4	7,313	5.4	1,063	8.8	62	3.8
35 to 44 years	2000	762	23.5	142	9.5	74	8.7	307	16.4	187	12.3	540	23.0	13,952	9.7	2,087	17.5	127	7.3
	2010	396	11.6	126	9.2	47	5.7	226	11.0	103	7.4	375	14.1	9,073	6.7	1,559	12.9	95	5.8
45 to 54 years	2000	678	20.9	132	8.8	72	8.5	591	31.5	202	13.3	531	22.6	15,818	11.0	2,150	18.0	106	6.1
	2010	779	22.7	169	12.3	73	8.8	458	22.2	175	12.6	651	24.4	13,238	9.7	2,235	18.6	142	8.7
55 to 64 years	2000	512	15.8	102	6.8	71	8.4	361	19.3	213	14.0	310	13.2	11,269	7.8	1,176	9.9	110	6.3
	2010	698	20.4	149	10.8	88	10.6	547	26.5	219	15.7	503	18.9	14,659	10.8	2,189	18.2	153	9.3
65 to 74 years	2000	525	16.2	129	8.6	93	11.0	304	16.2	237	15.6	278	11.8	12,605	8.8	1,802	15.1	134	7.7
	2010	446	13.0	80	5.8	59	7.1	256	12.4	209	15.0	302	11.3	9,001	6.6	1,624	13.5	100	6.1
75 to 84 years	2000	345	10.6	141	9.4	37	4.4	143	7.6	147	9.7	203	8.6	10,313	7.2	1,193	10.0	123	7.0
	2010	370	10.8	73	5.3	43	5.2	184	8.9	178	12.8	193	7.2	7,516	5.5	1,263	10.5	77	4.7
85 years and over	2000	60	1.8	47	3.1	12	1.4	32	1.7	23	1.5	45	1.9	2,637	1.8	259	2.2	41	2.3
	2010	152	4.4	27	2.0	15	1.8	51	2.5	52	3.7	67	2.5	3,151	2.3	410	3.4	36	2.2

Table 4-6 Continued

OWNER/RENTER OCCUPIED BY AGE, 2000-2010

	Year	O'Hara Township		Aspinwall Borough		Blawnox Borough		Fox Chapel Borough		Harmar Township		Indiana Township		City of Pittsburgh		Shaler Township		Sharpsburg Borough	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Renter occupied:	2000	251	7.7	729	48.6	441	52.0	82	4.4	406	26.7	283	12.1	68,812	47.9	1,685	14.1	1,001	57.3
	2010	435	12.7	673	48.9	475	57.2	311	15.1	389	28.0	421	15.8	71,410	52.4	1,635	13.6	970	59.1
15 to 24 years	2000	--	--	23	1.5	37	4.4	1	0.1	28	1.8	14	0.6	12,153	8.5	111	0.9	70	4.0
	2010	17	0.5	48	3.5	30	3.6	2	0.1	24	1.7	28	1.1	14,300	10.5	92	0.8	63	3.8
25 to 34 years	2000	26	0.8	229	15.3	82	9.7	14	0.7	97	6.4	65	2.8	18,340	12.8	438	3.7	282	16.1
	2010	51	1.5	170	12.4	91	11.0	27	1.3	84	6.0	83	3.1	20,647	15.2	364	3.0	185	11.3
35 to 44 years	2000	52	1.6	210	14.0	67	7.9	22	1.2	103	6.8	86	3.7	12,229	8.5	410	3.4	146	8.4
	2010	55	1.6	118	8.6	60	7.2	18	0.9	68	4.9	81	3.0	9,254	6.8	263	2.2	140	8.5
45 to 54 years	2000	27	0.8	75	5.0	96	11.3	28	1.5	73	4.8	56	2.4	8,731	6.1	221	1.9	117	6.7
	2010	67	2.0	115	8.4	76	9.2	85	4.1	95	6.8	68	2.6	9,411	6.9	337	2.8	208	12.7
55 to 64 years	2000	28	0.9	50	3.3	41	4.8	8	0.4	38	2.5	26	1.1	5,385	3.7	151	1.3	106	6.1
	2010	59	1.7	99	7.2	83	10.0	38	1.8	54	3.9	60	2.3	7,660	5.6	240	2.0	136	8.3
65 to 74 years	2000	27	0.8	26	1.7	40	4.7	3	0.2	36	2.4	18	0.8	5,265	3.7	134	1.1	159	9.1
	2010	29	0.8	42	3.1	57	6.9	34	1.6	35	2.5	30	1.1	4,598	3.4	146	1.2	103	6.3
75 to 84 years	2000	44	1.4	98	6.5	56	6.6	6	0.3	24	1.6	13	0.6	4,858	3.4	163	1.4	70	4.0
	2010	67	2.0	57	4.1	49	5.9	75	3.6	26	1.9	33	1.2	3,480	2.6	136	1.1	94	5.7
85 years and over	2000	35	1.1	39	2.6	32	3.8	--	--	7	0.5	5	0.2	1,851	1.3	57	0.5	68	3.9
	2010	90	2.6	24	1.7	29	3.5	32	1.6	3	0.2	38	1.4	2,060	1.5	57	0.5	41	2.5

Source: U. S. Census Bureau, 2000, Table H16; 2010 Table H17.

Table 4-6 provides a comparison between the percentages of owner versus renter occupied housing units reported by the U.S. Census Bureau in 2000 and 2010 (Table H-16 and H-17) in nine (9) neighboring communities within the region, including O'Hara Township. As discussed previously, the highest percentages of owner occupied housing occurs in O'Hara Township and Fox Chapel Borough, although the decrease from 95.6% to 84.9% between 2000 and 2010 in Fox Chapel Borough could indicate both the acquisition of property for rental income as well as an influx of new rental housing.

Table 4-7 A				
HOUSEHOLDERS 65 YEARS AND OVER, 2000				
Block Group		Total	Age 65 and Over	% Aged 65 and Older
Block Group 1, Census Tract 4211	2000	972	193	19.9
	2010	1,067	408	38.2
Block Group 2, Census Tract 4211	2000	792	221	27.9
	2010	845	388	45.9
Block Group 3, Census Tract 4211	2000	1,423	218	15.3
	2010	1,546	641	41.5
Block Group 4, Census Tract 4211	2000	1,010	459	45.4
	2010	645	296	45.9
Block Group 1, Census Tract 4212	2000	2,105	324	15.4
	2010	1,967	758	38.5
Block Group 2, Census Tract 4212	2000	1,313	141	10.7
	2010	1,087	421	38.7
Block Group 3, Census Tract 4212	2000	183	27	14.8
	2010	247	115	46.6
Block Group 9, Census Tract 4212	2000	1,058	204	19.3
	2010	1,003	401	40.0
<i>U.S. Census Bureau Census 2000 & 2010, Table H17</i>				
TABLE 4-7 B				
HOUSEHOLDERS 65 YEARS AND OVER				
O'HARA TOWNSHIP, 2010				
O'Hara Township	2010	8,407	3,428	40.8
<i>U.S. Census Bureau 1990 & 2010, Table H17. Includes both family and nonfamily households.</i>				

The above table notes concentrations of those 65 and older in O'Hara. Nearly half of those living in BG 4 of Eastern O'Hara where The Mews is located were 65 or older in 2000 and that ratio remained the same in 2010. Of note, however, is the concentration of those 65 or older within Block Group 2 of Eastern O'Hara in 2010 which also bears the lowest per capita income and longest term of residency for homeowners in O'Hara Township (median year owner moved in was 1975 for in 2000). Further, householders aged 65 and over accounted for 20% of the total population in 2000, however in 2010, that percentage doubled to 40.8%, a trend which should be monitored.

The previous analysis bears some implications in relation to affordable housing, defined by the Department of Housing and Urban Development as housing affordable to a family or household earning eighty percent of the median income of a community. The median income as per the 2000 Census was \$67,725, eighty percent of which is \$54,180. Assuming twenty eight percent of gross monthly income provides a reasonable maximum, an interest rate of 6.1 percent on a thirty year mortgage, and a five percent down payment, affordable housing within O'Hara would sell for approximately \$157,000 or less in year 2000 figures (Table 5-10). However, following the housing bust in 2008/2009, those metrics for homeownership changed significantly and based on 2010 household income data, the cost of an affordable residential unit in O'Hara Township would increase to \$242,180, and require a larger down payment. Further discussion of housing prices occurs in the next section.

Nearly eight out of ten households in the Township were "family" households in the year 2000 meaning they consist of two or more individuals related by blood, marriage, or adoption. While households have increased since 1990, the number of family households has slightly decreased. Over one third of households bear two persons with another third bearing three to four persons. Slightly over half of householders have lived in their respective homes for over twenty years in 2000. On the whole, the population consists of two to four person family households. One third of all households are comprised of families with children under the age of 18. While, in line with regional and national trends, family households and size are declining, O'Hara's household size is expectedly higher than older Boroughs and rural townships in Allegheny County.

Table 4-8 HOUSEHOLD BY TYPE 2000-2010							
	Year	West O'Hara		East O'Hara		Total	
		#	%	#	%	#	%
Family Households	2000	1,367	80.6	1,170	75.3	2,537	78.1
	2010	1,181	68.1	1,274	75.2	2,455	71.6
<i>Married</i>	2000	1,173	69.2	1,018	65.6	2,191	67.5
	2010	1,017	58.7	1,079	63.7	2,096	61.1
<i>w/children under 18</i>	2000	554	32.7	427	27.6	1,128	34.7
	2010	401	23.1	452	26.7	853	24.9
<i>One (1) Head of Household</i>	2000	150	8.8	122	7.9	272	8.4
	2010	121	7.0	145	8.6	266	7.8
<i>w/children under 18</i>	2000	68	4	50	3.2	118	3.6
	2010	61	3.5	67	4.0	128	3.7

Table 4-8 Continued							
HOUSEHOLD BY TYPE							
2000 - 2010							
	Year	West O'Hara		East O'Hara		Total	
		#	%	#	%	#	%
Nonfamily Households	2000	328	19.4	383	24.7	711	21.9
	2010	552	31.9	421	24.8	973	28.4
Householder living alone	2000	290	17.1	357	23	647	19.9
	2010	493	28.4	366	21.6	859	25.1
Householder 65 years and over	2000	132	7.8	194	12.5	326	10
	2010	*	*	*	*	481	14.0

These statistics will not add up to the total households or one hundred percent as some statistics are covered in more than one category.
 Source: U. S. Census Bureau, Table DP-1, 2000; Table P21, 2010.
 * Not Available at Census Tract level

These statistics will not add up to the total households or one hundred percent as some statistics are covered in more than one category.
 Source: U.S. Census Bureau, Table DP-1, 2000; Table P21, 2010.
 *Not Available on Census Tract level

As expected, the median year owners moved into units demonstrates a certain stability of residency within the Township or at least a lack of transient residents. Also, the newer median year for renters moving into units is also to be expected. The only exception is within Block Group 4, Eastern O'Hara which may indicate a stable base of renters in The Mews. However, discussion with the property manager indicates that few units were rented as late as 2009. Therefore, currently rented units are comprised of detached single family homes. Although occupancy has increased in recent years, many homes in the Fox Chapel Road corridor and near the interchange are rental properties. The greatest contrast

Table 4-9 A			
MEDIAN YEAR HOUSEHOLDER MOVED INTO UNIT BY TENURE, 2000			
Block Group	Year	Owner occupied	Renter occupied
Block Group 1, Census Tract 4211	1986	1985	1992
Block Group 2, Census Tract 4211	1981	1975	1993
Block Group 3, Census Tract 4211	1987	1987	1997
Block Group 4, Census Tract 4211	1989	1990	1986
Block Group 1, Census Tract 4212	1984	1982	1998
Block Group 2, Census Tract 4212	1988	1988	1996
Block Group 3, Census Tract 4212	1995	1993	1997
Block Group 9, Census Tract 4212	1989	1988	1997

U.S. Census Bureau Census 2000; Not available by Block Groups for 2010

Table 4-9 B			
MEDIAN YEAR HOUSEHOLDER MOVED INTO UNIT BY TENURE, 2010			
	Year	Owner occupied	Renter occupied
O'Hara Township	1996	1993	2005
Census Tract 4211	1995	1991	2005
Census Tract 4212	1996	1995	2004

Source: U.S. Census Bureau, 2006-2010 U. S. Census Bureau, 2006-2010 American Community Survey data not available by block group

occurs in Block Group 2 of Eastern O'Hara (Tract 4211) near Blawnox. This area bears the lowest per capita income in the Township and may be indicative of high incidence of renters versus older householders who own their own homes. Overall, the length of owner occupied residency in Eastern O'Hara is greater than that of Western O'Hara. Based on 2010 ACS data estimates, an increase in renter occupied units has pushed median year tenure into the 2004-2005 range from the year 2000 range of about 1994-1995, implying that newly developed rental units have accounted for a greater share of residential unit occupancy than in previous periods in O'Hara Township's evolution.

TYPICAL HOUSEHOLDS

Amount and Percentage of Owner-Occupied Units with a Mortgage or Home Equity	Year	Allegheny County	Percent	O'Hara	Percent
Housing units with a mortgage, contract to purchase, or similar debt:	2000	201,917	61	1,799	64
	2010	210,202	61	1,798	60
With either a second mortgage or home equity loan, but not both:	2000	55,844	17	551	20
	2010	49,104	14	521	17
Second mortgage only	2000	20,565	6	175	6
	2010	10,035	3	56	2
Home equity loan only	2000	35,279	11	376	13
	2010	39,069	11	465	15
Both second mortgage and home equity loan	2000	1,124	--	--	--
	2010	1,872	1	20	1
No second mortgage and no home equity loan	2000	144,949	44	1,248	45
	2010	159,226	46	1,257	42
Housing units without a mortgage	2000	129,519	39	993	36
	2010	135,761	39	1,217	40
Total	2000	331,436	100	2,792	100
	2010	345,963	100	3,015	100

2000 Census, Table H80; U. S. Census Bureau, 2006-2010 American Community Survey

While the percentage of owner-occupied units with mortgages or contracts to purchase declined from 64% to 60% between 2000 and 2010, the percentage of housing units without a mortgage increased by a commensurate percentage from 36% to 40%. Units with second mortgages only also fell below the County percentage (Table 4-10).

Table 4-11
OWNER-OCCUPIED W/MORTGAGE BY PERCENTAGE

Municipality	Percentage of Owner-Occupied Units with a Mortgage or Home Equity	
	2000	2010
O'Hara	64	59.6
Aspinwall	55	67.0
Blawnox	59	61.2
Fox Chapel	65	59.6
Hampton	72	70.3
Harmar	46	44.7
Indiana	64	63.6
Pittsburgh	58	61.0
Sharpsburg	56	61.4
Allegheny County	61	62.5

2000 Census, Table H80

Given that the majority of householders own their own homes, an assessment of the percentage of units with mortgages, in conjunction with income, educational, and employment data, helps to gauge the overall economic situation of households in the Township. The number of units mortgaged, whether as second or primary mortgages or combinations of both, is consistent with the County statistics. Overall, the

percentage with a mortgage was slightly lower in 2010, but still consistent with most surrounding municipalities. The percentage in 2010 is most similar to the City of Pittsburgh and Fox Chapel, Blawnox and Sharpsburg Boroughs and is likely linked to property values with equity and a higher percentage of either newer construction homes or new owners likely to bear a mortgage for existing housing units.

Given the data reviewed in this Chapter, the typical single family residential household in O'Hara Township consists of either middle-aged married couples or families with children under the age of 18. One or more members of the household work in a "white collar" or managerial position and commute alone to work approximately 25 to 30 minutes away. The typical family has lived in the Township for more than five years in a single family home valued at between \$200,000 and \$300,000. The family owns their home and paid \$1,600² or 25% of their gross monthly income to the mortgage in the late 2000's. Annual income of the household is \$78,000³ in 2006, slightly higher in 2010. The largest increase in value occurred in the \$300,000 to \$500,000 range between 2000 and 2010 at 9.6%, an indication that housing values continue to increase in the Township.

² Calculated based on a fifteen year mortgage with ten percent down at seven percent interest, mortgaged in 1997 and using the value of the \$240,000 house in 1997 dollars (based on CPI-U-RS).

³ 2000 median household income collected in 1999 converted to 2006 dollars using CPI-U-RS.

While a focus on typical or common demographics does aid in planning for the overall needs of the community relating to housing, education, and economic development, the needs of minority populations within the community require examination and action as well, especially if trends demonstrate a downturn in standards of living. African American households, while comprising less than one percent of the Township's population reported a median income of only \$23,750 in the 2000 Census. This amounted to 35% of the median income of the Township as a whole. However, the 2010 ACS estimate puts minority incomes in the same range as all household incomes. Also, while households headed by a single female with children under eighteen only comprised 2.7% of Township households as reported by the 2000 Census, 5.4% of individuals in families with a female household head were reported as below poverty. This number was double that for the Township as a whole, but has improved in the most recent ten (10) year period. The preceding populations currently comprise a very small segment of the Township's population. Therefore, it is difficult to draw express conclusions other than when or if such populations increase in the Township, future studies should examine these trends.

In comparison with the County, where 11.2 % of individuals lived below poverty, in 2000 3.6% lived below poverty in O'Hara and 2.7% of families lived below poverty level. Those living below poverty in the Township typically live within owner occupied homes thirty years old or older. In addition to an expected higher percentage of female-headed families and African American households bearing comparatively low incomes, ten percent of residents 75 years or older surveyed lived below poverty in 2000. However, the 2010 ACS data indicates that between 2000 and 2010 the 5.4% of female-headed household reported below poverty fell to zero, while individual householders declined slightly from 3.6% to 3.5% Township-wide. (Table 5-19).

CONCLUSIONS

The following conclusions are drawn from a review of related data and character of Township households and families.

1. Residents typically work within managerial and professional jobs and commute by automobile alone. The degree of education is commensurate with the sectors in which residents are employed and, along with income, is comparatively higher than that of most municipalities throughout the region. A portion of O'Hara Township residents, approximately 7.2% in 2010, earn incomes from self-employment, from a peak of 9.2% in 1990. Those resources and employment sectors that might help to foster or enhance the professions and support to those wage earners of the Township, including those self-employed, should be encouraged. Such may include businesses within the administrative support sectors, modes of transportation, and white-collar employers.

2. Families with children and “middle-aged” couples whose children no longer live at home, form the majority of households within the Township and continue to do so. This demographic should be considered within surveys regarding housing, recreation, continuing education, transportation, and social services.
3. The stability of residency length and homeownership should be touted as a positive sustainable element when soliciting input from homeowners and neighborhood associations to cooperatively enhance existing neighborhood infrastructure.
4. Increased reliance on fixed incomes for a larger segment of the population should be examined and should include perceptions, particular areas of the Township, and policies and programs available to support housing demands at the neighborhood level.
- 5.

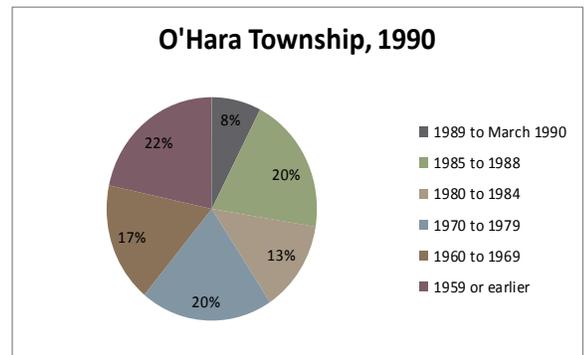
Table 4-12

YEAR HOUSEHOLDER MOVED INTO UNIT - 1990

1990 Census	West O'Hara		East O'Hara		Total	
	#	%	#	%	#	%
1989 to March 1990	128	7.5	120	7.8	248	7.6
1985 to 1988	299	17.5	353	22.9	652	20.0
1980 to 1984	217	12.7	212	13.7	429	13.1
1970 to 1979	300	17.6	356	23.1	666	20.4
1960 to 1969	303	17.7	263	17.1	566	17.3
1959 or earlier	461	27.0	238	15.4	706	21.6

Source: U. S. Census Bureau, 1990, DP-5

O'Hara Township, 1990



O'Hara Township, 2000

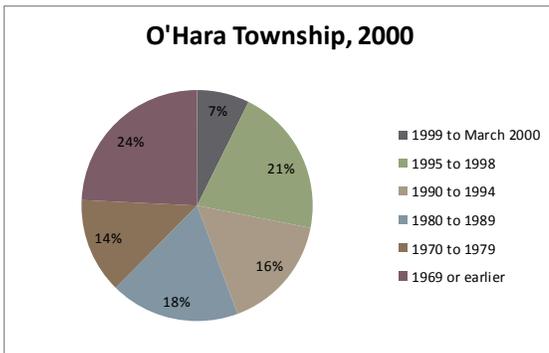


Table 4-13

YEAR HOUSEHOLDER MOVED INTO UNIT - 2000

2000 Census	West O'Hara		East O'Hara		Total	
	#	%	#	%	#	%
1999 to March 2000	96	5.7	142	9.1	238	7.3
1995 to 1998	400	23.6	275	17.7	675	20.8
1990 to 1994	294	17.3	232	14.9	526	16.2
1980 to 1989	250	14.7	338	21.8	588	18.1
1970 to 1979	226	13.3	208	13.4	434	13.4
1969 or earlier	429	25.3	358	23.1	787	24.2

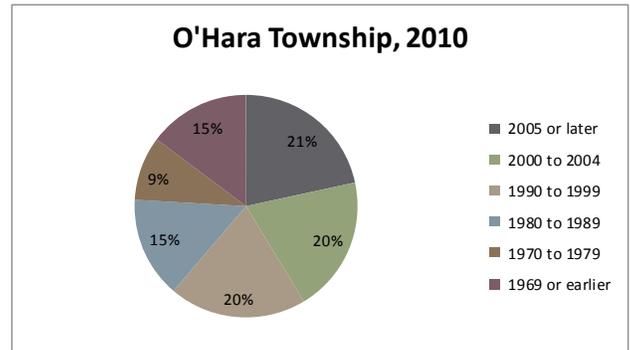
Source: U. S. Census Bureau, 2000, DP-4

Table 4-14

YEAR HOUSEHOLDER MOVED INTO UNIT - 2010

2010	West O'Hara		East O'Hara		Total	
	#	%	#	%	#	%
2005 or later	459	26.7	283	16.5	742	21.6
2000 to 2004	234	13.6	444	25.9	678	19.7
1990 to 1999	320	18.6	365	21.3	685	19.9
1980 to 1989	303	17.6	201	11.7	504	14.7
1970 to 1979	168	9.8	153	8.9	321	9.3
1969 or earlier	236	13.7	271	15.8	507	14.8

Source: U. S. Census Bureau, 2006-2010 American Community Survey



TENURE

The term “tenure” refers to the mode of ownership of the householder to the dwelling in which he or she resides, owner occupied versus renter occupied to a householder. Tenure may help to assess several issues including the provision of affordable housing, overall housing needs, and assumptions about housing conditions. This report does not intend to propose that all rental units and rented homes are overt threats to the community. On the contrary, such housing may provide a much needed niche to potential long term residents as “starter homes” or to older residents of the

community who cannot afford or desire the upkeep of a single family owner occupied housing unit. It is reasonable to assume, however, that concentrations of rental units present the likelihood of absentee ownership where properties are not maintained at higher standards. In

	Year	W. O'Hara		E. O'Hara		Total	
		#	%	#	%	#	%
Owner-occupied units	2000	1,591	53.1	1,405	46.9	2,996	92.2
	2010	1,429	47.4	1,586	5.3	3,015	87.7
Renter-occupied units	2000	104	6.1	148*	9.5	252	7.8
	2010	291	69.0	131	31.0	422	12.3
Total	2000	1,695	100.0	1,553	100.0	3,248	100.0
	2010	1,720	100.0	1,717	100.0	3,437	100.0

Source: U. S. Census Bureau, Table DP-1, 2000; U. S. Census Bureau, 2006-2010 American Community Survey
*Prior to development of the Docks.

O'Hara Township, this is not necessarily the trend for multi-family developments such as the more recently constructed “Docks,” which are managed by a single company. Comparatively higher vacancy rates for rental units also present challenges to the stability, safety, and economic values of neighborhoods although those periods of non-occupancy are cyclical.

According to the U.S. Census Bureau and ACS data for the years 2000 and 2010, renter occupied units increased in West O'Hara from 104 in 2000 to 291 in 2010. Or about 180%, while occupied rental units actually declined in East O'Hara from 148 in 2000 to 131 in 2010. These figures include units in the Mews on the east and the Docks on the west and reflect a trend of increased renter occupied units as in 2000 these units represented 7.8% of the total, and in 2010, 12.3% of the total. The largest increased occurred in West O'Hara, but both census tracts reported an influx of renter occupied units.

New housing opportunities were developed and occupied at a greater percentage of the total housing stock throughout the 1980's and 1990's and the residential market was still strong into the mid-2000's prior to the bursting of the housing bubble.

**Table 4-16
Housing Tenure - 2000-2010
Region**

	Year	O'Hara Township		Aspinwall Borough		Blawnox Borough		Fox Chapel Borough		Harmar Township		Indiana Township	
		#	%	#	%	#	%	#	%	#	%	#	%
Owner-occupied units	2000	2,996	92.2	770	51.4	399	46.5	1,793	95.6	1,116	73.3	2,064	87.9
	2010	2,993	87.3	703	51.1	355	42.8	1,752	84.9	1,002	72.0	2,245	84.2
Renter-occupied units	2000	252	7.8	729	48.6	459	53.5	82	4.4	406	26.7	283	12.1
	2010	435	12.7	673	48.9	475	57.2	311	15.1	389	28.0	421	15.8
2000													
		City of Pittsburgh		Shaler Township		Sharpsburg Borough		<i>Source: U. S. Census Bureau, 2000, GCT-H6 and Table DP-1; U. S. Census Bureau, Table DP-1, 2010 (Table DP-1 not available by census tracts)</i>					
		#	%	#	%	#	%						
Owner-occupied units	2000	74,927	52.1	10,247	85.9	1,748	91.5						
	2010	64,807	47.6	10,410	86.4	671	40.9						
Renter-occupied units	2000	68,812	47.9	1,685	14.1	163	8.5						
	2010	71,410	52.4	1,635	13.6	1,901	59.1						

Table 4-17
Tenure by Household Size
Total Households - 2000-2010

	Year	W. O'Hara		E. O'Hara		Total	
		#	%	#	%	#	%
1 person household	2000	290	17.1	357	23.0	647	19.9
	2010	493	28.4	366	21.6	859	25.1
2 person household	2000	591	34.9	596	38.4	1,187	36.5
	2010	652	37.6	627	37.0	1279	37.3
3 person household	2000	319	18.8	223	14.4	542	16.7
	2010	221	12.8	317	18.7	538	15.7
4 person household	2000	318	18.8	230	14.8	548	16.9
	2010	235	13.6	254	15.0	489	14.3
5 person household	2000	121	7.1	111	7.1	232	7.1
	2010	101	5.8	86	5.1	187	5.5
6 person household	2000	44	2.6	29	1.9	73	2.2
	2010	28	1.6	32	1.9	60	1.8
7 or more persons	2000	12	0.7	7	0.5	19	0.6
	2010	3	0.2	13	0.8	16	0.5
	2000	1,695	100.0	1,553	100.0	3,248	100.0
	2010	1,733	100.0	1,695	100.0	3,428	100.0

Source: U. S. Census Bureau, Table QT-P-10, 2000⁴; U. S. Census Bureau, 2006-2010 American Community Survey

In the year 2000, one and two person households constituted 56.4% of the total number of households, while in 2010 that percentage increased to 62.4%, while three-person through seven or more person households all declined. (Table 4-17)

Table 4-18
Tenure by Rooms - 2000 - 2010

	Year	Owner-Occupied						Renter-Occupied					
		W. O'Hara		E. O'Hara		Total		W. O'Hara		E. O'Hara		Total	
		#	%	#	%	#	%	#	%	#	%	#	%
1 room	2000	--	--	--	--	--	--	--	--	7	4.7	7	2.8
	2010	--	--	--	--	--	--	36	12.4	--	--	36	8.5
2 rooms	2000	--	--	--	--	--	--	--	--	7	4.7	7	2.8
	2010	--	--	--	--	--	--	41	14.1	--	--	41	9.7
3 rooms	2000	14	0.9	23	1.6	37	1.2	12	11.9	20	13.3	32	12.7
	2010	--	--	12	0.8	12	0.4	68	23.4	--	--	68	16.1
4 rooms	2000	50	3.1	27	1.9	77	2.6	--	--	25	16.7	25	10.0
	2010	69	4.8	86	5.4	155	5.1	62	21.3	35	26.7	97	23.0
5 rooms	2000	195	12.2	169	12.0	364	12.1	29	28.7	47	31.3	76	30.3
	2010	255	17.8	175	11.0	430	14.3	21	7.2	35	26.7	56	13.3

⁴ The geographic areas (Census Tracts 4211 and 4212) of Table QT-P10 do not add correctly to the total of O'Hara Township's Table QT-P10 of the 2000 Census.

Table 4-18 Continued
Tenure by Rooms - 2000 - 2010

		Owner-Occupied						Renter-Occupied					
		W. O'Hara		E. O'Hara		Total		W. O'Hara		E. O'Hara		Total	
		#	%	#	%	#	%	#	%	#	%	#	%
6 rooms	2000	395	24.8	325	23.2	720	24.0	14	13.9	20	13.3	34	13.5
	2010	185	12.9	316	19.9	501	16.6	14	4.8	49	37.4	63	14.9
7 or more rooms	2000	940	59.0	859	61.2	1,799	60.0	46	45.5	24	16.0	70	27.9
	2010	920	64.4	997	64.4	1917	63.6	49	16.8	12	9.2	61	14.5
Total	2000	1,594	100.0	1,403	100.0	2,997	100.0	101	100.0	150	100.0	251	100.0
	2010	1,429	100.0	1,586	100.0	3,015	100.0	291	100.0	131	100.0	422	100.0
Median	2000	7.0	--	7.2	--	7.1	--	6.2	--	4.8	--	5.2	--
	2010	7.3	--	7.3	--	7.3	--	3.5	--	5.4	--	4.2	--

Source: U. S. Census Bureau, 2000, QT-H8; U. S. Census Bureau, 2006-2010 American Community Survey

As discussed, comparatively, O'Hara, much like neighboring Fox Chapel possesses a very high percentage of owner-occupied housing at 92.2% in 2000 and 87.3% in 2010. In several neighboring Boroughs, rental units comprise nearly or more than half of the total dwelling units. While age is not an outstanding factor, predictably greater percentages of younger and older householders occupy rentals in contrast with owner occupied units. Median income, which could be a factor, due in part to smaller households is considerably lower. However, given that per capita income in 2000 was \$33,356 and many rental households consisted of one person, this number does not appear to illustrate any significant gap of income between owners and renters in O'Hara. Further, per capita income increased in 2010 to \$49,579 while median family income increased from \$77,594 to \$106,278 which indicates that one person household income increased by 48% while family household income increased by 37%.

Table 4-19
Median Value, Owner-Occupied
2000-2010

	2000	2010*
O'Hara Township	\$150,200	\$222,500
Aspinwall Borough	119,600	192,400
Blawnox Borough	69,300	98,800
Fox Chapel Borough	411,500	515,000
Harmar Township	80,100	97,400
Indiana Township	128,900	193,300
Pittsburgh City	59,700	85,200
Shaler Township	100,400	135,700
Sharpsburg Borough	56,000	67,700

Source: U.S. Census Bureau, 2000, Table DP-4; U.S. Census Bureau; 2006- 2010 American Community Survey
*Data not available by tenure. 2010 data is median value of all housing units, not just owner-occupied

Median Value
O'Hara Township
1990- \$96,500
2000 - \$150,200
2010 - \$222,500
<small>Source: U. S. Census Bureau, 1990 & 2000, Table DP4; U.S. Census Bureau 2006- 2010 American Community Survey</small>

The largest percentage increases in housing values were reported in the \$200,000 to \$299,999 range and \$300,000 to \$499,999 range between 2000 and 2010. (Table 4-20). During which time the median value of owner occupied housing increased from \$150,200 in 2000 to \$222,500.

	Year	West O'Hara		East O'Hara		Total	
		#	%	#	%	#	%
Less than \$50,000	2000	87	5.6	37	3.0	124	4.4
	2010	23	1.6	32	2.0	55	1.8
\$50,000 to \$99,999	2000	331	21.2	203	16.5	534	19.1
	2010	103	7.2	194	12.2	297	9.9
\$100,000 to \$149,999	2000	403	25.8	333	27.0	736	26.4
	2010	216	15.1	241	15.2	457	15.2
\$150,000 to \$199,999	2000	284	18.2	194	15.7	478	17.1
	2010	185	12.9	331	20.9	516	17.1
\$200,000 to 299,999	2000	255	16.4	278	22.5	533	19.1
	2010	433	30.3	408	25.7	841	27.9
\$300,000 to \$499,999	2000	193	12.4	146	11.8	339	12.1
	2010	390	27.3	264	16.6	654	21.7
\$500,000 to \$999,999	2000	6	0.4	42	3.4	48	1.7
	2010	79	5.5	116	7.3	195	6.5
\$1,000,000 & over	2000	--	--	--	--	--	--
	2010	--	--	--	--	--	--
Median (\$)	2000	143,900	--	162,000	--	150,200	--
	2010	244,200		199,000		222,500	

Source: U. S. Census Bureau, 2000, Table DP-4; U.S. Census Bureau, 2006-2010 American Community Survey

This section examines rental units at the block group level to characterize neighborhood specific housing trends.

Block Group	Year	Owner occupied	Renter occupied	Percent Renter Occupied	Median Rent Asked (\$)	Vacant, For Rent
Census Tract 4211, Block Group 1	2000	358	18	5.0	325	4
	2010	386	22	5.1	1,302 ⁵	n/a
Census Tract 4211, Block Group 2	2000	281	92	33.0	375	5
	2010	286	102	20.8	1,302	n/a
Census Tract 4211, Block Group 3*	2000	457	7	2.0	325	5
	2010	485	156	19.6	1,302	n/a

⁵ Data not available by block group. Figure represents Median Rent by Census Tract.

Table 4-21 Continued
Rental Units by Block Group
2000-2010

Block Group	Year	Owner occupied	Renter occupied	Percent Renter Occupied	Median Rent Asked (\$)	Vacant, For Rent
Census Tract 4211, Block Group 4	2000	307	33	11.0	675	6
	2010	283	13	4.2	1,302	n/a
Census Tract 4212, Block Group 1	2000	727	41	6.0	n/a	--
	2010	699	59	7.2	697 ⁶	n/a
Census Tract 4212, Block Group 2	2000	413	33	8.0	275	14
	2010	380	41	8.9	697	n/a
Census Tract 4212, Block Group 3	2000	80	14	18.0	n/a	--
	2010	101	14	10.9	697	n/a
Census Tract 4212, Block Group 4	2000	374	13	3.0	n/a	--
	2010	373	28	6.5	697	n/a

U. S. Census Bureau, Table H7, 2000 Census; U.S. Census Bureau, 2010, Table H12.

* Prior to development of the Docks

Rents are highest in BG 4, Tract 4211 area. Block Group 2 in 4212 or Western O'Hara bore the largest vacancies for rent in 2000 and, the lowest of Median Rent Asked. Twenty One units within this area are within buildings bearing two to four units. The greatest amount and percentage of rental units occurs within Block Group 2 of 4211 in Eastern O'Hara. This group includes the highest number and concentration of "multi-family" units (meaning three or more units in a structure for purposes of this section) in the Township and the highest median rent asked next to BG 4. Vacancies were relatively low, indicating a high demand in this area.

Median contract rent in the Township was \$548 in 2000 and \$757 in 2010. The demand and amount of rents appear higher in Eastern O'Hara. For the most part, median contract rent is comparatively similar to that of other municipalities within the region, including the neighboring Boroughs.

Table 4-22
Median Contract Rent
2000-2010

Municipality	2000	2010
O'Hara Twp	\$548	\$757
Aspinwall Borough	548	693
Blawnox Borough	429	518
Fox Chapel Borough	806	1,434
Harmar Township	408	441
Indiana Township	429	622
City of Pittsburgh	414	572
Shaler Township	492	571
Sharpsburg Borough	345	445

U.S. Census Bureau, Census 2000; U.S. Census Bureau, 2006-2010 American Community Survey

⁶ Data not available by block group. Figure represents Median Rent by Census Tract.

In summary, rental properties comprise a small portion of the housing stock with concentrations of rental units in multi-unit structures. Single family detached rentals appear evenly spread throughout the Township. However, a concentration does exist in Block Group 1 of Western O'Hara. Vacancy rates in 2000 were not comparable to 2010 data at the block group level, but were similar to those of the region. Rentals, whether in multi-unit buildings or single family detached structures, did vary considerably from the characteristics of owner occupied units in terms of number of rooms. Such units, as expected, consisted of smaller households with comparable incomes in relationship to owner occupied structures and provided housing opportunities for the youngest and oldest householders within the Township. (Tables 4-23 and 4-24)

Table 4-23

Tenure by Rooms – 2000-2010
Owner-Occupied

	YEAR	TOTAL UNITS	1 ROOM	2 ROOMS	3 ROOMS	4 ROOMS	5 ROOMS	6 ROOMS	7 OR MORE ROOMS	MEDIAN
O'Hara Township	2000	2,997	--	--	37 (1.2%)	77 (2.6%)	364 (12.1%)	720 (24.0%)	1,799 (60.0%)	7.1
	2010	3,015	--	--	12	155	430	501	1,917	7.3
Aspinwall Borough	2000	774	--	--	--	54 (7.0%)	86 (11.1%)	247 (31.9%)	387 (50.0%)	6.5
	2010	659	--	--	--	32	52	101	474	7.6
Blawnox Borough	2000	407	--	--	4 (1.0%)	61 (15.0%)	124 (30.5%)	145 (35.6%)	73 (17.9%)	5.6
	2010	345	--	--	4	40	104	97	100	5.8
Fox Chapel Borough	2000	1,794	--	--	--	13 (0.7%)	47 (2.6%)	137 (7.6%)	1,597 (89.0%)	9.0
	2010	1,678	--	--	--	--	27	1200	1,551	9.0
Harmar Township	2000	1,114	--	--	11 (1.0%)	245 (22.0%)	251 (22.5%)	252 (22.6%)	355 (31.9)	5.7
	2010	1,150	--	13	22	182	335	237	361	5.6
City of Pittsburgh	2000	74,930	112 (0.1%)	370 (0.5%)	1,521 (2.0%)	5,767 (7.7%)	14,800 (19.8%)	23,743 (31.7%)	28,617 (38.2%)	6.1
	2010	69,292	115	149	1,121	5,253	12,151	20,730	29,773	6.3
Shaler Township	2000	10,243	--	7 (0.1%)	38 (0.4%)	535 (5.2%)	1,636 (16.0%)	3,216 (31.4%)	4,811 (47.0%)	6.4
	2010	10,360	13	--	19	525	1,503	3,098	5,202	6.5
Sharpsburg Borough	2000	747	--	--	24 (3.2%)	49 (6.6%)	127 (17.0%)	272 (36.4%)	275 (36.8%)	6.1
	2010	832	--	--	24	59	122	307	320	6.2

Source: U. S. Census Bureau, 2000, Table QT-H8; U.S. Census Bureau, 2006-2010 American Community Survey

Table 4-24
Tenure by Rooms – 2000-2010
Renter-Occupied

	YEAR	TOTAL UNITS	1 ROOM	2 ROOMS	3 ROOMS	4 ROOMS	5 ROOMS	6 ROOMS	7 OR MORE ROOMS	MEDIAN
O'Hara Township	2000	251	7 (2.8%)	7 (2.8%)	32 (12.7%)	25 (10.0%)	76 (30.3%)	34 (13.5%)	70 (27.9%)	5.2
	2010	422	36	41	68	97	56	63	61	4.2
Aspinwall Borough	2000	725	--	23 (3.2%)	148 (20.4%)	239 (33.0%)	186 (25.7%)	82 (11.3%)	47 (6.5%)	4.3
	2010	691	37	9	172	235	105	73	60	4.0
Blawnox Borough	2000	441	16 (3.6%)	53 (12.0%)	167 (37.9%)	119 (27.0%)	62 (14.1%)	16 (3.6%)	8 (1.8%)	3.4
	2010	480	--	22	215	127	47	40	29	3.5
Fox Chapel Borough	2000	81	--	4 (4.9%)	4 (4.9%)	--	--	9 (11.1%)	64 (79.0%)	8.0
	2010	104	--	--	--	--	--	--	104	7.3
Harmar Township	2000	408	--	20 (4.9%)	53 (13.0%)	171 (41.9%)	96 (23.5%)	47 (11.5%)	21 (5.1%)	4.3
	2010	437	--	9	35	191	150	24	28	4.4
City of Pittsburgh	2000	68,809	3,471 (5.0%)	6,684 (9.7%)	17,482 (25.4%)	16,184 (23.5%)	12,098 (17.6%)	7,330 (10.7%)	5,560 (8.1%)	3.9
	2010	65,661	2,699	5,325	16,092	15,561	11,241	8,074	6,669	4.1
Shaler Township	2000	1,689	7 (0.4%)	50 (3.0%)	197 (11.7%)	755 (44.7%)	314 (18.6%)	201 (11.9%)	165 (9.8%)	4.3
	2010	1,456	15	60	304	481	300	236	60	4.2
Sharpsburg Borough	2000	1,001	6 (0.6%)	108 (10.8%)	355 (35.5%)	224 (22.4%)	139 (13.9%)	100 (10.0%)	69 (6.9%)	3.6
	2010	779	42	--	283	196	113	70	75	3.8

Source: U. S. Census Bureau, 2000, Table QT-H8; U.S. Census Bureau, 2006-2010 American Community Survey

VACANCY

This section examines long term vacancy, particularly, that which the Census does not identify as actively for sale, rent, or seasonally occupied. While the remaining types of vacancy are useful in making assumptions concerning market forces, as occurs in other sections of this Chapter, such units represent the greatest risk to neighborhood blight.

Homes vacant other than for sale, rental, or seasonal use only amounted to a handful of units within Block Group 2 of Western O'Hara. This same area included a relatively high number (14) of vacant units for rent in 2000 at a relatively low median rent asked. Data for 2010 is not available at the block group level. While these numbers

are minimal, they may point to a risk of blight within this particular area of the Township, but the number of rental units is not significant.

Otherwise, as per the 2000 Census and 2010 ACS data, vacancy has increased in O'Hara Township from 133 units in 2000 to 235 in 2010, an increase of 77% in ten (10) years. (Table 4-25) With the soft real estate market in the latter part of the previous decade, an increase in vacant units could represent longer periods on the market and could be cyclical, returning to pre-recession numbers within several years.



As discussed, occupancy of residential units most likely relates to recent recessionary pressures and “time on market” increases. While vacant residential units represented 6.4% of all units in 2010, the number of units recorded as vacant in East O'Hara (60 to 135) should be monitored.

Table 4-25
Occupied/Vacant Housing Units
2000-2010

Regional Comparison	Year	Occupied	Vacant
O'Hara Township	2000	3,248	133
	2010	3,428	235
Aspinwall Borough	2000	1,499	85
	2010	1,376	121
Blawnox Borough	2000	858	73
	2010	830	69
Fox Chapel Borough	2000	1,875	67
	2010	2,063	123
Harmar Township	2000	1,522	115
	2010	1,391	159
Indiana Township	2000	2,347	110
	2010	2,666	177
City of Pittsburgh	2000	143,739	19,627
	2010	136,217	6,512
Shaler Township	2000	11,932	402
	2010	12,045	482
Sharpsburg Borough	2000	1,748	749
	2010	1,641	228

Source: U. S. Census Bureau, 2000, GCT-H5; U.S. Census Bureau, 2010 Table DP-1

Table 4-26
Housing Occupancy
2000-2010

	Year	West O'Hara		East O'Hara		Total	
		#	%	#	%	#	%
Occupied housing units	2000	1,695	95.9	1,563	96.3	3,248	96.1
	2010	1,795	94.4	1,868	92.8	3,428	93.6
Vacant housing units	2000	73	4.1	60	3.7	133	3.9
	2010	100	5.6	135	7.2	235	6.4
Seasonal use	2000	2	0.1	6	0.4	8	0.2
	2010	24	1.3	15	0.3	39	1.1

Source: U. S. Census Bureau, Table DP-1; U.S. Census Bureau, 2010, Table DP-1

1990 Family Households 2,623
1980 Family Households 2,531

Of the communities in the region selected for comparison of metrics used to evaluate the socio-economic well-being of municipalities, only Aspinwall Borough and Shaler Township reported increases in rental vacancy rates between 2000 and 2010. However six (6) of the nine (9) communities reported slight increases in homeowner vacancy rates during the study period. (Table 4-27)

In the twenty-two (22) year, 1990-2011, a total of 407 permits for the construction of single family dwellings were issued in O'Hara Township, an annual average of about eighteen (18.5) permits. In the period 2001 through 2005, all of the existing multi-family units in O'Hara Township were constructed. (Table 4-28)

	Year	Homeowner (%)	Rental (%)
O'Hara Township	2000	1.9	8.7
	2010	2.3	8.6
Aspinwall Borough	2000	2.3	5.4
	2010	1.2	7.1
Blawnox Borough	2000	1.7	8.0
	2010	2.2	5.2
Fox Chapel Borough	2000	1.7	--
	2010	2.4	0.3
Harmar Township	2000	2.5	8.4
	2010	3.8	7.3
Indiana Township	2000	1.1	10.4
	2010	1.6	9.0
City of Pittsburgh	2000	2.8	8.8
	2010	2.8	8.3
Shaler Township	2000	1.1	6.8
	2010	1.1	7.8
Sharpsburg Borough	2000	4.2	8.0
	2010	4.3	7.7
Source: U. S. Census Bureau, 2000, GCT-H5; U.S. Census Bureau, 2010, Table DP-1			

Table 4-28 Building Permits by Year 1990-2011																							
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	Total
Total Units	18	22	20	23	23	27	21	14	10	3	9	254	52	14	159	41	44	40	20	8	8	4	834
Units in Single-Family Structures	18	22	20	23	23	27	21	14	10	3	9	8	16	14	17	38	44	40	20	8	8	4	407
Units in All Multi-Family Structures	--	--	--	--	--	--	--	--	--	--	--	246	36	--	142	3	--	--	--	--	--	--	427
Units in 2-unit Multi-Family Structures	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Units in 3- and 4-unit Multi-Family Structures	--	--	--	--	--	--	--	--	--	--	--	--	--	--	3	3	--	--	--	--	--	--	6
Units in 5+ Unit Multi-Family Structures	--	--	--	--	--	--	--	--	--	--	--	246	36	--	139	--	--	--	--	--	--	--	421

Table 4-29
Types of Group Quarters – 2000-2010

	Year	West O'Hara		East O'Hara		Total	
		#	%	#	%	#	%
Institutionalized Population	2000	--	--	272	100.0	272	100.0
	2010	--	--	--	--	--	--
Correctional Institutions	2000	--	--	--	--	--	--
	2010	--	--	--	--	--	--
Nursing Homes	2000	--	--	--	--	--	--
	2010	--	--	--	--	--	--
Hospital wards/hospices	2000	--	--	266	97.8	266	97.8
	2010	--	--	--	--	--	--
Mental hospitals	2000	--	--	--	--	--	--
	2010	--	--	--	--	--	--
Juvenile institutions	2000	--	--	--	--	--	--
	2010	--	--	--	--	--	--
Other institutions	2000	--	--	--	2.2	--	2.2
	2010	--	--	--	--	--	--
Non-institutionalized Population	2000	--	--	--	--	--	--
	2010	--	--	--	--	--	5
College dormitories	2000	--	--	--	--	--	--
	2010	--	--	--	--	--	--
Military quarters	2000	--	--	--	--	--	--
	2010	--	--	-	--	--	--
Other non-institutionalized group quarters	2000	-	--	--	--	--	--
	2010	5	--	--	--	--	5

Source: U. S. Census Bureau, 2000, QT-P12.; U.S. Census Bureau, 2010, Table P42

Between 1980 and 2000, the number of persons residing in group quarters decreased from 448 to 272. In the year 2000, 262 of the 272 persons reported living in group quarters were in hospitals or hospices as defined by the U.S. Census Bureau. In 2010, only five (5) persons were reported and the type of group quarters was listed as non-institutional. (Table 4-29)

Group Quarters -1990

Persons Living in Group Quarters – 385
 Institutionalized Persons – 333
 Other Persons in Group Quarters – 52
 Group Quarters – 1990
 Persons Living in Group Quarters – 448
 Institutionalized Persons – 380
 Other Persons in Group Quarters – 682

Source: Penn State Data Center

LOCAL HOUSING MARKET

An article entitled, “High End Housing Market Remain Strong Despite Turbulent Economy,” was published in the July 14, 2002 edition of the Pittsburgh Business Times and offers insight into the beginnings of the current housing recession. A local real estate executive, Helen Hanna Casey is quoted as stating "We have seen an appreciation rate of about 4 percent per year since the mid-90's. The rate has been even high in the upper-end housing markets. The West Penn Multi-List is showing a 2.5 average appreciation rate for 2001. Traditionally, the Western Pennsylvania market has not experienced the major price changes upward or downward as seen on the East and West coasts, but rather we have experienced steady market conditions.” The preceding synopsis provides a bookend to more recent predications of housing and economic recovery for the US economy. It also provides a synopsis of the overall positive trend of stability within the Pittsburgh housing market and highlights the continued trend of “high end housing” appreciating and selling at greater rates when compared to the local economy and the economy as a whole.

The following analysis was initially conducted in 2007, showing trends going back to 2004. An update of conditions through 2011 is included at the conclusion of this analysis and indicates that the positive trends identified in the earlier analysis have, in fact, continued until present, providing further credence to the stability and continued viability of housing sales and market in O'Hara Township.

This section aims to assess the recent housing market within O'Hara Township. It primarily relies upon data collected from the West Penn Multi-List, which comprises nearly all residential units in the Township sold through licensed real estate brokers and agents. Such sales are compared with sales in similar “suburban” communities within the region.

**Table 4-30
Sales of Single Family Detached Homes Closed Calendar Year of 2006.**

Community	Average Sales Price	Average Age of Homes with Age Noted.	Average Days on Market	Number of Sales	Average Ratio of Sold Price to Asking Price
O'Hara Township	\$242,180.56	50	106	84	0.93
Fox Chapel Borough	588,912.78	82	131	83	0.92
Hampton Township	252,811.01	49	88	146	0.96
Harmar Township	108,021.90	102	103	21	0.94
Indiana Township	223,444.64	91	71	56	0.95
Shaler Township	132,969.33	115	74	322	0.96

Source: West Penn Multi List

Single family homes have been and will continue to be the dominant form of housing in O'Hara. Therefore, this section begins by evaluating recent sales of single family homes.

Table 4-31
Sales of Single Family Detached Homes Closed Calendar Year of 2004.

Community	Average Sales Price	Average Sales Adjusted to 2006 Dollars*	Average Days on Market	Number of Sales
O'Hara Township	\$211,114.01	\$221,039.13	82	91
Fox Chapel Borough	601,622.52	629,906.65	122	75
Hampton Township	235,567.74	246,642.50	66	176
Harmar Township	91,184.62	95,471.49	72	13
Indiana Township	235,089.04	246,141.30	80	47
Shaler Township	133,159.13	139,419.35	63	337

Source: West Penn Multi List *Using CPI-U-RS, US City Average

Of the above municipalities examined, O'Hara's housing sales consisted of relatively newer housing with a comparatively healthy average sales price, similar to Hampton Township. Recent average days on market approximated 120 days or four months. The average days on market for O'Hara and surrounding region were typically less, with the exception of Fox Chapel, most likely due in part to much higher asking and sales prices combined with a large amount of sales.

2004 through 2006 sales data were examined in Tables 4-30 through 4-33. Average sale prices in O'Hara increased by approximately \$20,000 in 2006. During this same period (2004 to 2006), the National Association of Realtors (NAR) reported an approximately two percent (2%) increase in the average sales price of existing single family homes. In contrast O'Hara experienced a ten percent increase in the average sales price of existing homes. The region immediately surrounding O'Hara experienced increases in average sales prices. NAR reported the same average sales price in 2006 as in 2005. Also, sales data from 2007 show a decline in sales prices of the Northwestern

United States. New construction and recent home sales are evaluated later in this Chapter.

Table 4-32
Sales of Townhomes and Condominiums in O'Hara Township
2004-2006

Year	Average Sales Price	Average Years Old	Average Days on Market	Number of Sales
2004	\$293,588	18	59	17
2005	333,813	20	113	8
2006	367,332	20	88	14

Source: West Penn Multi List

Both traditional side by side multi story townhomes and other forms of maintenance free living such as patio homes are a relatively new and emerging market within O'Hara. Prior condominium arrangements mainly consisted of the high rise units within The Mews. Emerging forms of housing within the past ten to fifteen years are priced comparatively above the existing single and multi-unit building owner occupied housing stock with average prices nearing one half million dollars.

Table 4-33
Sales of Townhomes and Condominiums in O'Hara Township, Excluding The Mews, 2004-2006

Year	Average Sales Price	Average Years Old	Average Days on Market	Number of Sales
2004	\$335,500	10	97	8
2005	380,125	15	141	4
2006	480,429	11	91	7

Source: West Penn Multi List

EMERGING HOUSING MARKET

As of December of 2007, all “new construction” units for sale were located within Chapel Harbor consisting of low-rise condominiums priced from approximately \$450,000 upward of \$700,000 in Eastern O’Hara near the riverfront. According to the Pittsburgh Business Times article published October 7, 2003, “*The first phase of the Chapel Harbor project calls for construction of a 140-unit independent living facility (Lighthouse Pointe) that will be operated by UPMC Senior Living Communities, as well as a 44,000-square-foot medical office buildings, up to 56 townhouses and 18 single family homes. Initial phases of construction are expected to conclude toward the end of 2004. Later phases will include 57 more townhouses and 34 single family homes, as well as a 52-unit condominium.*” Multi-Family housing for seniors and condominium style housing have begun to increase. Lighthouse Pointe, a 134-unit senior apartment building owned by the University of Pittsburgh Medical Center, was approved for construction in 2004 within the Chapel Harbor development. Finally in 2009, the Lighthouse at River's Edge, a group of 41 townhouses proposed along River Road in O'Hara, was approved. Each townhome includes a boat slip.

Park Square, along the riverfront in Eastern O’Hara consists of a mixture of multi-story townhomes with party walls priced in the range of \$300,000 and a traditional neighborhood development of single family homes on relatively small lots priced at approximately \$450,000. In the northerly and more rural land of Western O’Hara, Farndale Village consists of large townhouse units. Georgian Place, located in the same general area includes large single family lots of two acres priced at approximately \$100,000. Additionally, forty-eight (48) townhouses are proposed on a site off of River Road near the water treatment facility.

Generally, emerging housing consists of a variety of multifamily owner occupied units and single family homes, both on large lots and traditional small lots. Nodes of new development activity are concentrated along or

within view of the Allegheny River and in northwest O'Hara. The average asking price for these homes is nearly twice that of the average sales price of existing single family detached homes within O'Hara Township. It appears that demand for land within the area, lack of land in neighboring Fox Chapel, and demand for emerging forms of housing coupled with the riverfront location of some of these developments has driven up the asking price for homes within the Township. Little data is available on the success of such home sales as they are a relatively new and emerging trend. Such data should be evaluated in the future.

The Docks, consists of two hundred and forty-six (246) apartment rental units constructed in 2001. The development provides comparatively upscale rental property for a variable demographic that ranges from single people to families, moving into the area and transitioning to local homeownership, or those working in the region for an expected short term. As stated, one hundred and thirty-four (134) units were constructed as senior living associated with the University of Pittsburgh Medical Center and located within the Chapel Harbor Development. Both are indicated in Table 4-28. Further discussion regarding construction and population and housing trends since 2000 occurs in Chapter 3, Demographics.

At present, approximately forty (40) vacant or underdeveloped residentially zoned properties have been identified by the Township Engineer. These properties comprise two hundred and eight-two (282) acres of land in nine nodes (areas with adjacent parcels, many under common ownership) with all but one lying in Western O'Hara. A housing build-out analysis was conducted and is included at the end of this chapter. The analysis projects an additional two hundred and thirteen (213) units (beyond units already approved) in consideration of presumed infrastructure, steep slopes, and zoning classification. One hundred and forty-five (145) of the two hundred and eighty-two (282) acres evaluated consist of land in slopes of twenty five percent or more. Therefore, developers of this land face environmental and practical challenges in the development of remaining land in the Township. In terms of zoning, the vast majority of vacant land permits only single family detached homes as of right, authorizing townhouses and attached dwellings only through Planned Residential Development. Therefore, the determined needs of housing options as well as the character of single family residential land development are integrally linked to the consideration of steep slopes and application of the Planned Residential Development standards of O'Hara's zoning ordinance. As of May of 2010, when the final draft of this plan was completed, plan submissions and approvals for in-fill development of single family homes continues to occur, even in the face of economic downturn. A three lot plan owned by Keybrooke-McCoy Property Development LLC was recently approved on Lower Road, southwest of Greenwood Cemetery and accessed through a shared private driveway. A ten to twelve lot plan

utilizing the lot averaging option is proposed on Kittanning Pike, on property directly across from the Kerr Elementary School. Both plans lie within areas of Western O'Hara with public water and sewer.

Lastly, Chapter 3 reviews the demographic trend of comparatively younger households with children moving into existing housing stock that emerged in the 1990's and early 2000's. In light of this identified trend, West Penn Multi-list (MLS) sales data of existing housing stock were researched for twenty four months prior to September, 2008, the date on which the report was compiled (Table 4-34). Data were summarized by number of sales per street or road. One hundred and fifty-five (155) sales occurred on ninety-one (91) streets. All but thirty-two (32) streets bore more than one sale with nineteen (19) streets having two sales, seven bearing three sales, and the remaining six bearing more than three sales in the preceding two year period. On one hand, streets such as Dorseyville Road or Kittanning Pike bear the large numbers of sales due to the comparative length of these roads. On the other, two particular concentrations of sales are notable. Seven and four sales respectively occurred on Cornwall and Sunridge Drives in the Falconhurst section of the Township, bordering the northeast section of RIDC Park. Homes within this area averaged \$350,000 in sales prices. Also, six (6) sales occurred on Woodshire Road, averaging \$320,000 in price in an area nearest the VA Medical Center. This concentration of sales exceeds the overall average sale price of \$240,000 in the Township as a whole during the two year period studied.

Table 4-34
Average Sales Price 2007

Street Name	Number of Sales	Zip Code	Average Sales Price
Kittanning Pike	9	15215	\$ 65,011
Cornwall	7	15238	354,786
Dorseyville	7	15215	198,821
Woodshire	6	15215	319,479
Sunridge	4	15238	347,750
Valley	4	15215	246,750
Canterbury	3	15238	199,000
Collinwood	3	15215	261,617
Marberry	3	15215	462,258
Oakhurst	3	15215	173,300
Powers Run	3	15238	225,000
Ravencrest	3	15215	321,267
Rockingham	3	15238	212,583
<i>Source: West Penn Multilist</i>			

RECENT TRENDS

Recent trend analysis and data demonstrate the continuance of strengths noted in the initial analysis of home sales in O'Hara Township and surrounding communities. An article published in the Pittsburgh Business Times, entitled, Region's Housing Market Picking Up (Friday, April 13, 2012) notes a 6% increase in value of homes sold during first quarter of 2012 versus first quarter of 2011. The article quotes Daniel Murrer, Vice President of REALStats as stating, "The last time the region saw three consecutive positive quarters in home sales was from October 2009 through June 2010, a period in which sales activity was aided by the federal homebuyer tax credit program. Before that, the last time the region saw three straight positive quarters was from January to September of 2004." In an earlier article entitled Pittsburgh Area Housing Market Flat in July, published on August 17, 2011, Mr. Murrer states that "The increases in average and median home prices throughout the region are linked to a strength in the higher-end housing market in the Pittsburgh region." The preceding articles provide a positive bookend to the 2002 article previously cited in this analysis. The stability of the region's housing, namely "high-end" housing, are recurring themes that bear strongly on O'Hara's relatively high end housing market.

Community	Average Sales Price	Average Days on Market	Number of Sales	Average Ratio of Sold Price to Asking Price	Percent Change from 2006 Sales
O'Hara Township	\$292,000	110	86	94	8
Fox Chapel Borough	607,832	125	71	91	(7)
Hampton Township	297,786	73	127	96	6
Harmar Township	118,891	93	17	92	(1)
Indiana Township	284,808	106	60	95	14
Shaler Township	145,158	74	258	96	(2)

Table 4-36
Sales of Single Family Detached Homes Closed Calendar Year
of 2006

Community	Average Sales Price	Adjusted to 2011 dollars	Average Days on Market	Number of Sales	Average Ratio of Sold Price to Asking Price
O'Hara Township	\$242,181	\$270,218	106	84	93
Fox Chapel Borough	588,913	657,091	131	83	92
Hampton Township	252,811	282,079	88	146	96
Harmar Township	108,022	120,527	103	21	94
Indiana Township	223,445	249,313	71	56	95
Shaler Township	132,969	148,363	74	322	96

Table 4-37
Sales of Single Family Detached Homes Closed Calendar Years
of 2009-2011

Community	Average Sales Price	Average Days on Market	Number of Sales	Average Ratio of Sold Price to Asking Price
O'Hara Township	\$253,477	100	255	94
Fox Chapel Borough	606,897	124	177	91
Hampton Township	280,771	81	432	96
Harmar Township	95,790	103	43	91
Indiana Township	255,666	96	174	95
Shaler Township	145,668	70	852	97

Sales of single family detached homes have remained steady in the Township, with average sales prices increasing by 8% from 2006 to 2011 while average sales prices within Fox Chapel have declined since 2006. While Fox Chapel bears high end housing, this may be explained by greater variability in sales prices. The greatest increase in sales price lies within neighboring Indiana Township at 14%. This increase may be explained by greater concentration of sales in new housing. Sales of homes over 35 years old comprised only 42% of sales in Indiana

Township versus 65% of sales in O'Hara Township. The positive trend for O'Hara Township is therefore that the existing housing stock appears to continue to appreciate in value at a rate greater than the surrounding communities perhaps due to relative affordability for families with school aged children desiring to send their children to the Fox Chapel School District.

Table 4-38
Sales of Single Family Detached Homes > 35 Years Old Closed
Calendar Years of 2009-2011

Community	Average Sales Price	Average Days on Market	Number of Sales	Average Ratio of Sold Price to Asking Price	Percentage of Total Sales
O'Hara Township	\$209,637	108	165	94	65
Fox Chapel Borough	503,098	115	111	91	63
Hampton Township	185,107	72	186	96	43
Harmar Township	84,371	95	32	91	74
Indiana Township	141,542	97	73	94	42
Shaler Township	136,512	68	652	96	77

Table 4-39
Sales of Condo and Townhouse Units Closed
Calendar Years of 2009 to 2011

Community	Average Sales Price	Average Days on Market	Number of Sales	Average Ratio of Sold Price to Asking Price
O'Hara Township	\$278,911	151	52	91
Fox Chapel Borough	499,397	172	9	92
Hampton Township	170,525	74	108	97
Harmar Township	372,876	156	29	91
Indiana Township	139,505	98	8	97
Shaler Township	122,684	95	65	97

Lastly, sales of condominiums and townhouses have remained steady, albeit with relatively higher days on market when compared to sales of single family housing and slightly less of a proportion of asking price received. However, when selecting those listing expressly indicated as less than twenty years old, the average price of those 26 listings rises to \$356,782, exceeding the average sales price of single family detached housing, with a lesser 126 average days on market and 93% received from asking price. This exercise once again illustrates the continuing strength of an emerging market in comparison with sales of units at the Mews, which while healthy, lags behind newer condominium units in demand.

TRANSITIONAL NEIGHBORHOODS

Residential neighborhoods adjoining commercial centers and highways may provide a challenge to homeowners in selling or maintaining their homes as residential properties. Such areas are often zoned as “transitional” zones or “mixed use” to allow for options or the transition of residential properties to predominantly commercial properties. Planning for the future land use of specific tracts and areas is discussed elsewhere within this plan. However, existing neighborhoods fitting the preceding criteria are worth evaluating. Margery Drive provides a typical example, lying directly between a shopping center and Route 28 off of Fox Chapel Road. Approximately one dozen homes are located there. Multi-list data from 1997 through present time show seven sales on the street with an average asking price of \$118,000, average sales price of \$107,000 and average days on market of one hundred and nine (109) days. The homes averaged as fifty-two (52) years old at time of sale and consisted of two to three bedroom homes on relatively small lots, typically less than a quarter of an acre. While a small set of data in comparison to total sales, the relatively low sales prices, reductions from asking prices, and high days on market to help to confirm a difficulty in marketing homes in such areas absent the ability to use the homes for low impact commercial purposes.

DEVELOPMENT PATTERNS AND TRENDS

The following conclusions are derived from an assessment of maps, census data, SPC forecasts, and residential sales data. As an objective assessment, each will include preliminary recommendations and will also recommend further monitoring or input from residents, officials, and key stakeholders. Results from the resident survey illustrate certain themes of perceptions and opinions regarding housing and housing needs in the Township. In particular, responses indicating the need for housing for young adults and seniors ranked significantly higher than other issues identified by residents.

1. Existing housing and neighborhoods remain stable and highly marketable in terms of value within the majority of the Township despite the emerging aging of those subdivisions built out in the 1950's and 1960's. In terms of conventional post WWII single family plans, Western O'Hara's housing plans are comparatively older and may require greater attention.
 - a. Therefore, further evaluation of aging infrastructure within existing residential neighborhoods should occur. The Township may wish to form relationships and policies for cooperation with neighborhood and homeowners' associations throughout the community, or to reconnect with residents on local issues of concern in specific residential areas through the newsletter.

2. Block Group 2 in Eastern O'Hara near Blawnox represents an area of concern for senior low income homeowners and low income renters.
 - a. This area may provide an opportunity for federal funding available to those of low to moderate income. Housing choices for long term elderly residents are especially important in this area.
 - b. This area also provides a needed opportunity for affordable housing and may encourage infill development or redevelopment given a healthy rental market.
 - c. A neighborhood survey designed to assess housing needs, socio-economic characteristics and property maintenance issues should be considered.
3. Emerging housing markets indicate a demand for comparatively higher priced homes and maintenance free living such as townhomes and patio homes or quads and are occurring primarily along the riverfront and in northwestern O'Hara.
 - a. The Township may consider to committing a portion of the tax dollars realized by such developments to balance the residential tax base through the encouragement of privately maintained, privately owned and maintained streets built to Township specifications and amenities within the plans.
 - b. The Township may wish to encourage preservation of open space and greenways in conjunction with both riverfront development and development of its remaining rural areas through development bonuses beyond existing standards.
 - c. Given that homeownership among the youngest and oldest householders is comparatively lower than that of the surrounding Boroughs and the rental market within the Township appears healthy, particularly in Eastern O'Hara, forms of affordable housing for these segments of the population may be provided in targeted areas within the Township as "infill" development in conjunction with existing residential neighborhoods or in conjunction with mixed-use neighborhood commercial areas.
4. Families with school-aged children remain a significant, albeit less dominant, part of those occupying housing units and provide the sustainability of single family detached homes, although householders aged 65 and older have begun to represent a higher percentage of rental as well as owner occupied units.
 - a. These demographic characteristics are important when considering public recreational amenities, performance standards within new residential plans, revenue streams, economic development, and zoning standards.
5. Sales data within certain neighborhoods near commercial centers and main corridors suggest the need for flexible zoning to improve or maintain property values and protect the integrity of residences while permitting low impact mixed-use commercial options.
6. The current limited access configuration of residential plans provides a safety feature and encourages neighborhood identification.

- a. Infill housing and newer plan configurations should consider greater connectivity and interior circulation to eliminate the concentration of traffic on key intersections and the lowering of levels of service. Standards for links to higher volume collector roadways should be considered.
7. Further information from stakeholders includes:
- a. An evaluation of the types and conditions of rental properties and housing in the area of Block Group 2 of Eastern O'Hara, as suggested through a neighborhood survey.
 - b. Gauging the interest and concerns of neighborhood groups in working with the Township to address key issues.
 - c. Specific areas of deterioration housing conditions, at the parcel level, and condition of infrastructure within residential areas, including street widths, curbing, horizontal and vertical curvature and stormwater damage.
 - d. Perception of housing affordability and need for the current housing stock to meet a broad range of ages and incomes.

HOUSING BUILDOUT ANALYSIS

More than forty (40) vacant or underdeveloped residentially zoned parcels remaining in the Township that bear potential for further subdivision and associated residential development have been identified. The vast majority of these parcels, all but five (5), are located in the western part of O'Hara Township. While forty-four (44) such individual parcels were identified, the tracts of land may be classified into nine groups of contiguous land, with multiple tracts often under common ownership. Therefore, the following table estimates the development potential of each of these groups. The zoning only permits single family residential uses as of right. However, Planned Residential Development is an option that could allow up to twenty-five percent (25%) additional housing units of varying types, depending upon the environmental limitations of the site.

Table 4-40 lists the gross acreage of each group of parcels. Secondly, it lists the acreage on each parcel that exceeds twenty-five percent (25%) in slope as interpolated from PA Map aerial photography. This is assumed to act as a significant constraint to development. The "net acreage" is therefore that remaining after steep slopes are deducted. The column labeled "20% Reduction" calculates the residual eighty percent (80%) of the net area. This accounts for stormwater management systems, rights-of-way easements, street paving, and associated infrastructure typically provided as required improvements. Minimum lot size is the minimum size in a fraction of an acre. For example, .459 is the equivalent of the twenty thousand (20,000) square foot minimum lot area imposed in the R-2 District. This number is divided into the preceding column to project a number of detached residential units, presumably single family housing on separate lots that could be reasonably built. Based on the residual acreage following lot layout, the preceding recognizes that lots will indeed encompass areas of steep slope, but presumes that the overall relationship of steep slope and associated constraints is predictable through this equation based on similar site engineering scenarios in comparable suburban communities. Other factors such as the location of slopes and their impact on access and home sites may result in greater or lesser numbers. Generally, over two hundred (200) additional units beyond current approvals could occur if all of these groupings or nodes of potential

development build out. The PRD option could increase this number of home sites slightly, but not appreciably given the cap standard of twenty-five percent (25%) additional lots and the reduction factors associated with steep slopes and open space. The numbers in the table below are, with the exception of minimum lot size, rounded to two decimal places. Calculations were based on the initial recorded lot area.

Group Number	Zoning	Gross Acres	Acres of Slope over 25%	Net Acreage	20% Reduction	Minimum Lot Size	Total Units
1	R-2	43.60	23.32	20.27	16.22	0.459	35
2	R-2	79.14	50.84	28.30	22.64	0.459	49
3	R-2	76.07	37.00	39.07	31.25	0.459	68
4	R-2	24.62	10.09	14.53	11.63	0.459	25
5	R-2	6.92	5.00	1.92	1.54	0.459	3
6	R-2	6.74	1.36	5.38	4.31	0.459	9
7	R-1	15.02	4.56	10.46	8.37	0.918	9
8	CD-1	14.64	10.93	3.72	2.97	1.837	2
9	R-1	15.05	1.46	13.58	10.87	0.918	12
TOTALS		282.00	145.00	137.00	109.79	6.000	213

Source: Olsen & Associates, LLC

This analysis equates to approximately .75 units per existing gross acres classified as developable. The largest such parcels consisted of twenty-five and thirty-one (25 and 31) acres each (Table 4-41) with seven other parcels between ten and twenty acres. The remaining parcels were mostly five acres or less in area. Again however, the majority of the parcels identified adjoined other such parcels or larger undeveloped parcels within the nine (9) development nodes.

Prior to 2000, at the average of twenty-five (25) new single family units per year, an additional decade of residential development could occur through construction of housing units on these lands. This presumes a limited utilization of the PRD option which could result in a greater number of units. If selected, however, given the recent recessionary pressures, it is likely that growth rates will remain subdued until housing markets fully recover regionally.

**Table 4-41
Parcel Inventory**

Group	Zoning	Tax Map No.	Owner	Acres
1	R-2	436-G-50	FRANCIONI JOSEPH	11.12
1	R-2	436-K-25	NABLE GEORGE T & DARLEEN J (W)	6.46
1	R-2	436-L-20	FRAUENHOLZ JOSEPH A REVOCABLE LIVING TRUST	13.77
1	R-2	436-R-150	TOSHOK MICHAEL P & REVATHI R TOSHOK (W)	8.43
1	R-2	436-R-175	TOSHOK MICHAEL P & REVATHI R TOSHOK (W)	3.82
2	R-2	356-M-130	SCHEID JOHN J & REBEKAH S (W)	25.19
2	R-2	356-M-90	CORDELL JANE (HRS)	2.48
2	R-2	357-A-25	LUTZ ROBERT R RYAN J LUTZ	4.62
2	R-2	357-A-75	VIALE CONSTANCE	31.21
2	R-2	357-J-15	SCHAFFNER MAINTENANCE INC DAVID R SCHAFFNER JR & THERESA SUE (W)	1.12
2	R-2	357-J-30	TALUKDAR SAROSH N & RAINARD BARBARA J	14.51
3	R-2	286-A-200	NO INFORMATION	4.93
3	R-2	286-B-100	MEINERT HENRY F JR & ALBERTA O (W)	9.95
3	R-2	286-B-95	MEINERT JOHN A & ALICE M (W)	11.97
3	R-2	286-B-98	MEINERT ALAN M	21.48
3	R-2	357-N-50	HERSHEY DALE & SUZANNE W (W)	17.70
3	R-2	357-R-75	MEINERT JOHN A & ALICE M	10.04
4	R-2	222-D-75	MCCHESNEY PAUL R & GLORIA	11.11
4	R-2	222-H-100	RFDB LP	3.31
4	R-2	222-H-110	RFDB LP	2.64
4	R-2	285-S-160	MCCHESNEY PAUL R & GLORIA	6.31
4	R-2	285-S-60	BRAUN VERA E	1.26
5	R-2	223-F-125	KEYBROOKE-MCCOY PROPERTY DEVELOPMENT LLC	6.92
6	R-2	286-S-45	RUISZKIEWICZ RICHARD E & MARILYN M (W)	6.74
7	R-1	168-D-246	NICHOLS RONALD A & SUSAN (W)	4.10
7	R-1	168-D-268	KOS BRIAN	1.98
7	R-1	223-S-146	SCOTT ROBERT W	0.09
7	R-1	223-S-148	SCOTT GEORGE	0.05
7	R-1	223-S-150	CRICKS LYDIA ANN	0.12
7	R-1	223-S-152	SMITH DOUGLAS E	0.05
7	R-1	223-S-154	SIEGART SYLVESTER & AGNES	0.06
7	R-1	223-S-156	RYAN BERTHA H	0.11
7	R-1	223-S-158	SIEGART AGNES	0.11
7	R-1	223-S-164	NICKLAS EDWARD R & CAROL (W)	0.29
7	R-1	223-S-165	LIOIO DONALD & DOMENICO LIOIO	0.06
7	R-1	223-S-166	LEO RONALD A	0.06
7	R-1	223-S-167	CASPERINE PETER	0.06
7	R-1	223-S-168	KIELTY ANDREW & ELIZABETH ELLEN	0.06
7	R-1	223-S-175	NICHOLS DONALD A & DOLORES M NICHOLS	6.94
7	R-1	223-S-34	NICHOLS DONALD A & DOLORES M (W)	0.89
8	CD-1	169-C-175	GRANDCHILDRENS PARTNERSHIP	14.64
9	R-1	361-K-14	LESOON EDWARD J JR & HELEN J (W)	4.59
9	R-1	361-L-26	LESOON EDWARD J JR	4.15
9	R-1	361-P-176	MOON DORIS FURLONG	6.31

Source: Allegheny County GIS Department

SUMMARY

Chapter 4, Housing and Households, examines:

- General Characteristics of Housing and Householders ,
- Local Housing Market, and
- Summary and Trends.

An examination of existing housing and future housing needs is a key component to future land use planning and socio-economic trends, which in turn relate to zoning within the Township to ensure that the community provides for the needs of current and future residents. Factors to be examined include housing condition, affordability, the local housing market, and potential threats to the stability of the housing stock.

An analysis of housing in the Township was conducted using 2000 and 2010 Census Data, 2006-2010 American Community Survey estimates, Southwestern Pennsylvania Commission data, and sales data from the Western Pennsylvania Multi-List Service. Housing trends were examined Township-wide and at the census block group where applicable and, in some cases, street level.

General Characteristics of Housing and Householders

1. Seventy-eight percent (78%) of all households were comprised of families in 2000, decreasing to 71.6% in 2010, (meaning they consist of two or more individuals related by blood, marriage, or adoption) with children under the age of eighteen with more than sixty percent (67.5% in 2000, 61.1% in 2010) of those families are married couples with no children. The remaining households consist mainly of individuals living alone or non-related couples. (Table 4-8)
2. O'Hara has many traditional suburban subdivisions with limited access on cul-de-sac streets that form much of the Township's character and encompass much of its visible landscape.
3. Nearly half of the homes in O'Hara were built prior to 1959 (45.5%). A comparatively older neighborhood is located near, and as an extension of Blawnox. This neighborhood has the lowest per capita income in the Township and greatest number of seniors over age 65 (next to the block group containing The Mews). The oldest median year of housing construction is found within a traditional neighborhood originally located in Aspinwall and extending from Aspinwall. (Block Group 3 in Western O'Hara)
4. O'Hara, much like neighboring Fox Chapel, possesses a very high percentage of owner-occupied housing units at 92.2% in 2000, down to 87.7% in 2010. While age is not an outstanding factor, predictably greater percentages of younger and older householders occupy rentals in contrast with owner occupied units. Median incomes are discussed in Chapter 5 and seniors on fixed incomes have emerged as an underserved demographic in the local housing market.
5. In the year 2000, 121 of the 251 rental units were single family detached homes scattered throughout the Township with a slight concentration in the southwestern area of the Township. However in 2010 with

435 rental units, several multi-family developments accounted for a greater percentage. Median contract rent in the Township was \$548, increasing to \$757 in 2010. (Table 4-22)

6. Vacancy within the Township was comparatively minimal with no significant concentration of vacant housing. Although 153 vacancies reported in 2000 represented only 3.9% of total housing units, 255 units report vacant in 2010 represented 6.4%% of the total.

Local Housing Market

Current housing demands were examined through U.S. Census data, SPC forecasts, Department of Community and Economic Development permit data, Township permit tracking data, ACS estimates and Western Pennsylvania Multi-list Service data (MLS). The MLS is used by Realtors to search and sell real estate in the Western Pennsylvania region and provides a current and historical perspective of housing sales in the region.

1. O'Hara experienced a ten percent increase in the average sales price of existing homes as opposed to two percent reported nationwide by the National Association of Realtors during the mid-2000's. Average sales prices in O'Hara increased by approximately \$20,000, after adjusting for inflation from 2004 to 2006 where the average sales price was \$242,180. The time on market was on par with that of surrounding communities and suggests a healthy market for existing single family housing stock.
2. Slight concentrations of housing sales (examined in 2006 to 2008) occurred on Cornwall and Sunridge Drives, and on Woodshire Drive near Delafield.
3. The average sales price of condominium units in the community in 2006 was \$367,332 for 14 units, half of which were within The Mews. Excluding The Mews, the average sales prices of the seven other units sold that year was \$480,429. These units were an average of eight (8) years old.
4. Construction of single family homes averaged 22 units per year from 2000 to 2007 and averaged 24 such units per year throughout the 1990's.
5. As of December of 2007, all "new construction" multi-family units for sale were located within Chapel Harbor consisting of midrise condominiums priced from approximately \$450,000 and upward to \$700,000 in Western O'Hara near the riverfront. Units in other new developments, whether condominium of single family detached, have ranged from \$300,000 to over \$500,000. Recent sales of new construction have been minimal.
6. As discussed in Chapter 3, Demographic Analysis, young adults in their 20's or early 30's continue to leave the Township which may indicate a need for affordable housing. Using Housing and Urban Development standards based on median income, the price of an affordable home in O'Hara was calculated to be \$157,000 and up which may be met within rental units as a bridge to homeownership. Units like The Docks are emerging, but are comparatively upscale and expensive.
7. Lastly, transitional neighborhoods such as Margery Drive and the homes fronting Fox Chapel Road were evaluated as currently zoned residential. Upon closer examination and it was found that sales prices were

comparatively lower and time on market comparatively longer, illustrating decreased demand for residential use. A mixed-use zoning designation may satisfy residents who wish to maintain occupancy and for property owners choosing to sell to service oriented users.

Future Construction/Build-Out

An analysis of available land conducted as part of the comprehensive planning process found over 200 additional units could be approved and constructed on vacant tracts throughout the Township, primarily located in the northwestern part of the Township. The majority were assumed to be single detached family units. An estimated 217 units were approved in Chapel Harbor and may be revised upward based on market trends. An estimated 400 to 500 units could be constructed prior to full build-out of the Township, given certain development density trade-offs, infill development and the housing demands of a population aging in place.

Summary

- Families with children remain a significant part of those occupying housing units combined with the predominant stability of the single family detached home. Assure continuing sustainable property values, however, the percentage of over 65 residents occupying rental units will also continue to trend upward.
- Existing housing and neighborhoods remain stable and highly marketable in terms of value despite the aging of those subdivisions built out in the 1950's and 1960's this, however, may require monitoring if more older residential properties are acquired for rental purposes.
- Current trends for housing in the Township indicate a demand for comparatively higher priced houses and maintenance free living such as townhouses and patio houses. This trend is occurring along the riverfront and in northwestern O'Hara and relates to the demographic characteristics discussed.
- The lack of young adults and some outmigration of seniors suggests unmet demand for affordable and/or maintenance free housing within the Township for these age groups.
- Sales data within certain neighborhoods near commercial centers and main corridors suggest the need for flexible mixed-use zoning to improve or maintain property values and protect the integrity of residences while permitting low impact commercial options.
- Given construction permit trends, prior to and during the recent recession, existing approvals, and future build-out projected, the Township may expect moderate housing construction growth through the next decade and beyond.
- The typical household in O'Hara is summarized as follows as per the analysis of statistical data in Chapter 4:

“The typical household in O'Hara consists of either middle-aged married couples whose children have left, or families with children under the age of 18, however single person households are increasing. One or more members of the household work in a 'white collar' or managerial position and commute alone to work

approximately 25 to 30 minutes away. The typical family has lived in the Township for more than seven (7) years in a single family home valued at about \$265,000. The family owns its home and pays \$1,900 or 28% of their gross monthly income to the mortgage. Yearly income of the household is approximately \$81,000.”