



Chester County Needs More Attainable and Sustainable Housing

What is the situation?
Why is this happening?
What can we do
- as a community?
- as individuals?

Housing in Chester County



What is the problem?

- Many are unable to work and live in this area.

Why is this a problem?

- Hard to continue working where you can't also live
- Economic and job growth cannot be maintained if this doesn't change

Why is it this way?

- New housing hasn't kept pace with population growth
- What is being built is out of reach for much of our workforce; not enough affordable housing
- Restrictive zoning ordinances, building codes, and approval processes make it hard to build the housing that's needed

Who Are We Talking About?

Housing is **attainable and sustainable** if the household spends **30% of gross income** (or less) on housing-related costs.

Who are these people? They keep all of us going!

- Single mom, Registered Nurse (RN starting salary in PA \$68K; average \$76K)
- Recently homeless family with a housing choice voucher
- Your recent college grad son or daughter found a job in Chester County; can't find a reasonably-priced apartment
- Full time EMT with a family; a partner working part time (EMT starting salary in PA \$36K)
- Plumber finished with apprenticeship
- Friendly Walmart clerk making the company's recently-increased salary of \$19/hour
- Elementary school teacher your grandson really likes (Elem school teacher average pay in PA = \$62K)
- Seniors who want to move here to be closer to their family
- **THINK ABOUT THIS: 40% of our county's workforce are in retail, health care, accommodation, education, and food service jobs where median income is \$61K or less.**





Housing – What’s The Take-Away?

- **A diversified workforce helps build and maintain a healthy Chester County economy into the future**
 - According to *Chester County Economic Development Council*, lack of housing is now a significant deterrent for businesses relocating or expanding their businesses here
 - When workers live close to work, they can maintain healthier family lives and engage with the community through volunteering in schools, sports, and other organizations
- **We can develop solutions and community designs we can all be satisfied living with**
 - Other regions have accomplished this. So can we.



SOLVING THE HOUSING DILEMMA: It's complicated, but it can be done

FUNDING FOR ATTAINABLE HOUSING PROJECTS:

- Mortgages, bank loans for developers, tax credits, grants, rents
- Different application processes and time-lines
- Often involve long wait-times

Note: Funding projects for the housing we need is often very complicated and time-consuming. It's frequently easier to build the mansions and luxury apartments

Zoning and Other Critical Processes

What else can help solve the housing dilemma?

Here's the lingo on what could help:

- Density bonuses
- Expedited permitting
- Inclusionary zoning
- Reduced parking
- Accessory dwelling units
- Missing middle housing – duplexes, quads, courtyard clusters
- Repurpose unused public land for affordable housing



What Keeps Us From Having Enough Attainable Housing?



- **It's not a lack of understanding of the need by elected and appointed officials**
- **It's not a lack of funding, although more can always be used**
- **It is a matter of numbers - more projects are needed**
- **It is resistance by a vocal minority who oppose change for a variety of reasons - this frequently stops changes needed to build more attainable housing.**

In faith communities and many other organizations in Chester County, members promote fairness and provide support for those in need in our community. Let's mobilize these people as advocates for fair, attainable housing for all households in Chester County.

What's Holding Us Back?



Remember our values and share them, because:

- **Housing should be accessible to all workers**
 - Prices have gone up *much* faster than wages - for years
 - Our housing system just isn't fair. In parts of the County, home rentals and purchase prices are out of reach.
- **Our region prospers when we all prosper**, with good homes that people can afford
- **Living far away from work is hard**. It has an impact on employees and on their families.

Advocating For This Housing... What Is The Community Impact?

TRAFFIC - Yes and No

- **Traffic decreases overall when workers live closer to work**
- **Public transit more likely near denser housing**
- **Traffic may increase in immediate area of denser housing**

DO COMMUNITY RESIDENTS CHANGE – Yes and No

- ***Some* residents in attainable housing have low-income households with Housing Choice vouchers**
- **Other residents are the community members that keep us going – our essential workers**

Illustration: Pinckney Hill Commons, adjacent to Melton Center in West Chester, fitting in well with surrounding neighborhood



Advocating For This Housing... What Is The Community Impact?

DO COMMUNITY RESIDENTS CHANGE? Yes and No

- ***Some* residents in attainable housing are seniors who qualify for income-restricted housing**
- **Buildings and other development like this one could allow seniors and others to stay in the community where they have lived for years and possibly also close to family members**

Illustration: Red Clay Manor in Kennett Square is a brand new 59-unit affordable housing community designed for seniors aged 62 and older. This stunning three-story building offers one and two-bedroom apartments.



Advocating For This Housing: What Is The Community Impact?

COSTS and TAXES UP? NO
PROPERTY VALUES DOWN? NO

Costs and taxes don't increase with higher density housing. More units in less space mean less municipal spending per unit for road maintenance and other services.

Property values do not drop when attractive higher density, missing middle housing is built nearby.

Illustration: Multifamily building in Montgomery County that fits in well with single family homes in the neighborhood.



Advocating For This Housing: What Is The Community Impact?

OPEN SPACE? PARKS? *YES*
UNATTRACTIVE? *NO*

More development doesn't mean less open space. Smaller, easily accessible parks and other spaces are easily planned into denser communities.

Subsidized housing does not look like barracks or slums – it can be consistent with the neighborhood.

Illustrations: The upper photo is a single-family home in Swarthmore. The lower photo is a similar looking house on the same block - containing 5 living units.



So How Do We Change?



- ✓ **Act now** – with energy and creativity
- ✓ **Learn and work together** - to accomplish more
- ✓ **Spread the word** - so more neighbors are aware
- ✓ **Make a difference** - before it is too difficult

Are regional solutions possible? They could be more effective than each municipality working alone because stakeholders collectively:

- Develop potential solutions,
- Engage with local officials,
- Educate and listen to the public, and
- Support innovative actions to raise funds and housing inventory

So How Do We Change?



Attainable Housing Councils. There are Councils covering the Phoenixville, Greater West Chester, and Southern Chester County areas. They are learning and working together.

What do Councils do? They are puzzle solvers identifying issues, comparing notes, developing solutions, educating municipal officials and residents.

- ✓ Help communities gather and put together the puzzle pieces – with answers
- ✓ Bring together developers, regulators, funders, and community leaders
- ✓ Know how to solve community development problems – in a way that will involve everyone

What Can Individuals Do?



UNDERSTAND...

- Why we need more attainable housing to thrive as a community
- How your elected municipal officials feel about the issue
- What is in your municipality's long-range plan on housing?
 - Does the plan say it supports attainable housing?
 - What have they done so far?
- Does your zoning code support increased density in some areas?
- Have new housing projects been approved in the last several years? If so, are any of them attainable housing projects?

What Can Individuals Do?



ACT...

- Watch your municipality's Planning Commission agendas for attainable housing project proposals
- Support attainable housing projects by
 - Attending and speaking out at meetings
 - Writing to your planning commission and supervisors in support
 - Talking to your neighbors, co-workers, and friends
 - Using the "advocacy points"
- Support candidates for municipal offices that favor attainable housing

In Summary We Need To:



- ✓ **Fix this now** (Solve the puzzle)
- ✓ **Be bold** (It's a hard puzzle)
- ✓ **Put our best people on it** (The best puzzle-solvers)
- ✓ **Engage everyone** (Even those who don't want this puzzle solved)