

## **AWARENESS INITIATIVE – TALKING POINTS**

### **SLIDE 1: HOUSING IN CHESTER COUNTY**

It comes as no surprise to any of us that we have a housing crisis in Chester County. There are parts of our county where reasonably-priced dwellings to rent or purchase just aren't available. There are large segments of our households that are either forced to live outside our county or are paying an unsustainable portion of their income on housing. So let's define the problem and see what the solution could look like.

In the next 20 minutes or so you will hear specifics about issues surrounding housing in Chester County. You will see what we can all do collectively about this problem. Development of moderately priced housing in the area needs to increase dramatically, and you – both as individuals and collectively as members of faith communities and community groups – can help influence the changes that need to be made to make this happen.

### **SLIDE 2: HOUSING IN CHESTER COUNTY**

Many who work here can't live here -

- The 2022 median home sale price in Chester County – whether single family homes, townhomes, and condos – is over \$460,000. And there just isn't enough attainable housing being built. In 2022 only 12% of the owner-occupied housing that was built was under \$250,000.
- Look at the real estate section of the newspaper and you'll see that we're building large single family homes and luxury apartments and townhomes.
- Rents are up too. The average Chester County apartment rent is up 44% in eight years in Chester County and is much higher than our three surrounding counties – \$243 a month more than Cecil County MD, \$331 higher than Lancaster County, and \$279 more than Delaware County. The median Chester County rent in 2022 was \$1,625 a month.

Why is this a problem and why is it this way?

- For every \$1.00 wages have increased since 2000, housing and transportation costs have increased \$1.75.
- Out of date development approval processes, zoning ordinances, and building codes, drive up housing costs and new housing just hasn't kept pace with population growth.
- The result: Many workers, the workers we need for our economy to prosper, can't afford to live where they work

### **SLIDE 3: WHO ARE WE TALKING ABOUT?**

- Define "attainable and sustainable and then read the bullets on the slide
- On the "recently-homeless" bullet add this: But only 20% of County landlords accept tenants with vouchers.
- On the "graduated from college" bullet, add this: Some starting salaries for professionals: Computer programmer - \$58,000; Civil engineer - \$63,000; Registered nurse - \$66,000; Social worker - \$36,000.
- On the "EMT" bullet add this: Do you want your EMT living in Lancaster?
- On the "Walmart" bullet, add this: That's still only \$40,000 a year. That would qualify a household for a housing choice voucher.
- On the "senior" bullet add this: the senior population in Chester County is expected to almost double, reaching 129,000 by 2045, almost 20% of the population.

#### SLIDE 4: HOUSING - WHAT'S THE TAKE-AWAY?

We need a diversified workforce but our housing system just isn't fair. There are parts of our County where homes can't be rented or bought at reasonable prices. Forcing people to live far away from where they work has a dramatic impact on their lives and the lives of their families. When workers spend a large part of their day commuting they don't have time for community engagement like volunteering. It also impacts their family life, leading to social issues that impact us.

The Chester County Economic Development Council, the group that promotes business and industry in the County, says that the lack of housing has become a significant deterrent for new businesses wanting to relocate here or existing business who want to expand.

Yes, it's a tough problem. But other areas have tackled it successfully. Atlanta, Durham NC, Seattle, Burlington VT, Minneapolis to name a few.

#### SLIDE 5: SOLVING THE HOUSING DILEMMA: It's complicated, but it can be done

- We won't spend time on this, but just know that processes for funding affordable housing projects are complicated. There are firms that specialize in doing the applications for funding.
- Projects typically need funding from two or three sources to be viable. But each source has its own requirements and timelines.
- Except for mortgages, most of the other sources only fund projects targeting low income households. "Low income" means less than \$67,000 a year for a family of four.
- The take-away: Often it's just easier for a developer to build the mega-mansions and luxury apartments we read about.

#### SLIDE 6: ZONING AND OTHER CRITICAL PROCESSES:

It's important to go through all of these since this is the jargon you'll come across when attainable housing projects come before municipal officials for approval. Remember too that for a developer, time is money, so any way that the approval time can be shortened will help. Also, the number and type of units that can be built on a property are key factors in a project's feasibility.

- **Density bonuses** allow more units on a property if a specified number are set aside as below market rate units
- **Expedited permitting** and reduced fees are unlikely to be a large incentive, but coupled with other changes they signal to developers that the municipality is eager to see affordable housing proposals.
- **Inclusionary zoning** can be mandatory or voluntary but in both cases the developer includes some below market rate units. There may be incentives to do so, like increased density. There also may be a fee in lieu component where the developer contributes to a fund which is used to subsidize affordable housing projects.
- **Reduced parking:** Occupants of affordable housing often don't need two parking spaces, as is frequently required by zoning regulations. West Chester Borough generally requires two spaces per unit, but actual usage is less than one space per unit. Fewer parking spaces means more unit density which lowers the cost per unit.
- **Accessory dwelling units** are an easy, inexpensive way to provide more affordable housing but the number of units is generally limited. Frequently called "mother-in-law units" some zoning codes require a family-related occupant.

- **Missing middle housing** are house-scale buildings with multiple units compatible in scale and form with single family units. In Chester County we tend to build the units on both ends – single family homes and luxury apartments. Missing middle housing also features walkable communities. Missing middle housing is duplexes, quads, courtyards, apartments over retail. Some municipalities, like Jacksonville, have gone so far as to ban the further construction of single family homes.
- **Repurposed unused public land:** Public-owned land that's not needed can be offered to developers at no or low cost for affordable housing. Phoenixville recently did this with one site.

## **SLIDE 7: WHAT KEEPS US FROM HAVING ENOUGH ATTAINABLE HOUSING?**

Elected and appointed officials do understand the need for action: the Chester County Planning Commission, the Economic Development Council, the Chester County Commissioners have all asked for and supported an all-out attack on the problem.

Municipalities have made more affordable housing a major goal in their plans and this goal is supported by the state and the county.

Local policymakers see housing as critical for economic growth, stabilizing neighborhoods, and improving individual health and well-being.

It's not a lack of funding. The American Rescue Plan included significant funding for affordable housing. But private sector funding, a major source of funding in other areas, has largely been untapped in our area, so that's an opportunity for us.

A significant issue in this area - is resistance by a vocal minority who oppose change. Their opposition frequently stops the changes needed to build more attainable housing. We recognize that everyone has a right to an opinion and to express it and all concerns, real or not, need to be addressed. We need to hear from all voices, not just the objectors. Supporters need to be heard too, but often, supporters of attainable housing aren't present or don't know what to say at public meetings

SO WHAT DO WE DO? Let's build the number of supporters and give them the information to promote attainable housing. **And that's where you come in:** There are about 450 faith communities in Chester County and many service organizations like Rotary Clubs and the American Association of University Women. All promote fairness and provide support for those in need. Let's mobilize these folks as advocates for fair, attainable housing for all households in Chester County.

## **SLIDE 8: WHAT'S HOLDING US BACK?**

Remember our values of fairness – and share them.

Read the three boldface bullets. Then: Now let's talk about the specific objections to affordable, attainable, sustainable housing that we hear when these projects are proposed.

## SLIDES 9: ADVOCATING FOR THIS HOUSING... IS THE COMMUNITY IMPACTED?

### (Pinckney Hill Commons photo)

Go through the points in these 4 slides (9- 12) in detail. VERY IMPORTANT that the audience understand the responses to all these typical NIMBY objections. Read the bullet and then say what's below for each one.

**Traffic bullet? Yes and No.** Traffic will decrease when workers live closer to where they work, but may be heavier in immediate areas of denser housing, unless public transit available. When workers spend less time commuting they'll have more time for community engagement like volunteering and more time for their family.

**Community residents change? Yes and No.** Chester County households who are homeless, elderly, veterans, or have medical handicaps are prioritized for vouchers. For others the wait is about two years. Others will be the essential workers we've just talked about.

Here's a picture of **Pinckney Hill Commons** in downtown West Chester next to the Melton Center. Young professionals who just graduated from college could live here and live in a vibrant downtown. It includes 41 two-, three-, and four-bedroom apartments and 10 townhomes. It's subsidized so that a family of three making between \$47,000 and \$57,000 would pay about \$1,000 per month. They'd pay \$1,500 if their income is between \$57,000 and \$76,000. Senior citizens could also live here.

## SLIDES 10: ADVOCATING FOR THIS HOUSING... IS THE COMMUNITY IMPACTED?

### (Red Clay Manor photo)

Some residents may be seniors. Here's a picture of **Red Clay Manor** in Kennett Square. It is a brand new building with 59 one- and two- bedroom units. It is an affordable housing development, designed for seniors aged 62 and older who can qualify due to income level. It is a stunning three-story building situated close to doctors and shopping, and is close to downtown.

## SLIDES 11: ADVOCATING FOR THIS HOUSING... WHAT IS THE COMMUNITY IMPACT?

### (Photo of missing middle construction fitting in with existing neighborhood in Montgomery County)

**Taxes and costs up? NO:** Taxes from single family home developments only produce a fraction of the revenue needed to cover the costs of roads and other infrastructure and services. Missing middle housing and mixed-use projects are more cost-effective and their property taxes cover more of the associated costs. When more middle income residents move into an area, renting or purchasing homes, municipalities can collect more tax revenues from a broader cross section of households. Multifamily units with two or fewer bedrooms add fewer school-aged children than single family dwellings.

**Property values down? NO:** Attractive, well-maintained housing has a neutral or positive effect on neighboring property values. Attractive higher density properties that blend in with existing properties, like the one pictured here in Montgomery County, don't lessen adjacent property values. It's a multifamily building that blends in nicely with the old, elegant two and three story homes in the area.

## SLIDES 12: ADVOCATING FOR THIS HOUSING... WHAT IS THE COMMUNITY IMPACT?

(Photo: Two homes in Swarthmore – one single family, the other 5 living units.)

**Open space and parks? Yes, they can coexist with denser development.**

Open space isn't all in increments of hundreds of acres. Smaller, easily accessible parks and other community spaces are easily planned into denser communities where walking to the park or shopping becomes a way of life.

**Unattractive? Absolutely not.**

Denser housing can also look consistent with an existing neighborhood, satisfying new and old residents. The upper photo is a single family home in Swarthmore. The lower photo is a similar looking house on the same block which contains 5 living units.

## SLIDE 13: SO HOW DO WE CHANGE THINGS?

- **We need to act now and together.** One municipality acting alone won't get the attention needed from developers or from elected officials. We need to work together. We'll have the support of the Chester County Planning Commission, the Economic Development Council, Chambers of Commerce, and other influencers. We need to act now – with energy and creativity. Ideas? Let's steal them shamelessly from other jurisdictions that have successfully tackled this issue – Seattle, Atlanta, Durham, Allentown, Burlington, Jacksonville, Minneapolis. Individuals and groups spreading ideas and expanding awareness can make a real difference.
- **Working together and regionally,** involving all stakeholders is the path to success. Educating the public – that's you – is critical. An informed, supportive public, the electorate, gives our elected officials the incentive to take the innovative actions needed to provide an easier path for developers to do attractive, attainable housing projects.

## SLIDE 14: So How Do We Change Things?

- We have a start on the collaboration needed with three attainable housing councils involving the Phoenixville, greater West Chester, and Southern Chester County regions. All the stakeholders are represented – developers, municipal planners and elected supervisors, bankers, land use attorneys, housing advocates, employers. They are the puzzle solvers and the influencers.
- **Nothing will work without public support and that's where you come in.**

## SLIDES 15: WHAT CAN INDIVIDUALS DO?

- Yes, the Councils are good. Support them if you have one in your area. But individuals can help too. If your municipal officials only hear the NIMBYs who don't want anything to change, it's unlikely that there will be change. They need to hear that there's support for attainable housing from the voters who elected them. Understand the problem and the consequences.

Here are five specific actions you can take:

1. Know your municipality's plan for attainable housing and what they've accomplished. Does your zoning support higher density housing? What housing projects have been approved?

#### **SLIDES 16: WHAT CAN INDIVIDUALS DO?**

2. Know what's happening where you live. What projects are coming before your Planning Commission?
3. Most importantly – make your view known. Use the “advocacy points” we discussed earlier. We'll supply a brief guide with talking points about the need for attainable housing, what that housing looks like, and why the frequently-mentioned arguments aren't valid.
4. If you can't attend meetings, write to your representatives. Vote in local elections – for those in favor of this development.
5. Spread the word. Talk to your neighbors and coworkers.

#### **SLIDE 17: IN SUMMARY, WE NEED TO:**

I want you to take away four thoughts.

First, we need to solve this puzzle, not just for all those who want to live in a comfortable, affordable home in our County, but for all of us. We are not a complete community without everyone who works here being also able to live here.

Second, we need to be bold. This is a hard, thousand piece puzzle. Just putting together the edge pieces won't get it done. Third, we need all our best puzzle-solvers on the job.

And finally we need everyone engaged, including those who don't want to see the puzzle solved and those who think the puzzle is way too hard.

Won't you join us and other like-minded folks in making this happen by getting the word out? We're not in this alone. Big things are happening on attainable housing here and around the country.