

ATTAINABLE HOUSING FACTOIDS

WHAT'S THE PROBLEM? WHY DO WE NEED MORE ATTAINABLE HOUSING?

- Housing is "attainable" and "sustainable" if the households doesn't have to spend more than 30% of their income on housing-related expenses. BUT 27% of Chester County households have to spend more than 30% of their income to live here⁴.
- Housing costs have outpaced incomes:
 - Of the roughly 1,600 new housing units built in Chester County in 2024 only 25% were multi-family. The median home sale price in Chester County in 2024 was \$525,000¹.
 - Chester County's median rent, \$1,719 per month in 2023, is about \$400 a month higher than Delaware and Lancaster Counties².
 - For every \$1.00 wages have increased since 2000, housing and transportation costs have increased \$1.75. As housing prices outstrip wages the essential workers we all depend on are priced out.
- Only 20% of the landlords in Chester County will accept tenants with a housing choice voucher (also known as Section 8 vouchers).
- 40% of the Chester County workforce is in the retail, health, accommodation, education, and food service industries³. The median income for workers in these essential industries is \$61,000 or less. Chester County's long term economic success depends on availability of safe and attainable housing for our workforce.
- Employers need workers close by, especially for jobs like health care and emergency services.
- Recent college graduates and others working in school districts, hospitals, universities, and for other employers of young professionals have trouble finding housing they can afford. The starting salary for a registered nurse is about \$66,000.
 - Other jurisdictions have found ways to pool funding and simplify the processes
 - A key to improvement by others is stakeholders coming together. In Chester County the County Planning Commission has made this a priority in Landscapes3, their long range plan for the County: "Identify new funding, regulatory, and organizational ways to facilitate construction of affordable housing."

SO HOW DO WE FIX IT?

- We need to make it easier for developers to build more housing that's attainable. How do we do that?
 - 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.
- ❑ Occupants of affordable housing often don't need two parking spaces, as is frequently required by zoning regulations. West Chester Borough generally requires two space 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 that 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. Some municipalities, like Jacksonville, have gone so far as to ban the further construction of single family homes.

- ❑ 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.

WHAT'S HOLDING US BACK?

- In many cases it's resistance by a vocal minority who oppose change for a variety of reasons that frequently stops the changes needed to build more attainable housing.
 - ❑ Everyone has a right to an opinion and to express it
 - ❑ Their concerns need to be addressed
 - ❑ All voices need to be included
 - ❑ Supporters of attainable housing often don't know what to say at public meetings

SO WHAT DO WE DO? Supporters need to express their views and help promote attainable housing. Here's what to say....

- Stress values
 - There are places in Chester County where there are no places to live that can be purchased or rented at a reasonable price.
 - Our region prospers only when we all prosper, like good homes that people can afford.
- Yes, traffic will increase in the area where housing density is high.
 - Overall traffic will decrease when workers live closer to where they work.
 - 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 all.
- No, costs and taxes won't increase.
 - Taxes from single family home developments only produce a fraction of the revenue needed to cover their costs. Multifamily units add fewer school-aged children than single family dwellings.
 - Missing middle housing and mixed-use projects are more cost-effective and their property taxes cover more of the costs.
 - When more middle-income residents move into an area, renting or purchasing homes, cities can collect more property tax revenues from a broader cross-section of households.
- No, property values don't drop when higher density, missing middle housing is built.
 - Attractive, well-maintained affordable



housing has a neutral or positive effect on neighboring property values. Attractive higher density properties that blend in with the existing properties don't lessen adjacent property values.

- On the right is a multifamily property in Montgomery County that fits in nicely with the old, elegant two and three story homes in the area.



- The upper picture on the left is a single family home in Swarthmore. The one below is a similar dwelling on the same street, but it has five dwelling units. See much difference?

- No, more development doesn't mean less open space.

- Denser, missing middle housing uses less land, leaving more for open space.
- Yes, some of the residents in attainable housing are low income households with Housing Choice vouchers or other subsidies.
 - A family of four with the bread-winner earning \$20.50/hour (Amazon's average wage) would qualify for a voucher in Chester County.
 - So would a recently-graduated computer programmer with an IT degree and a licensed social worker.
 - Seniors with lower incomes also qualify for subsidized senior housing.
 - 2/3rds of the non-elderly, non-disabled voucher-holders are working.
- No, subsidized housing doesn't look like barracks or slums.
 - Here's Pinckney Hill Commons in downtown West Chester next to the Melton Center. It's 41 one-, two-, three-, and four-bedroom apartments and 10 townhomes. It's subsidized so that a family of three making between \$53,750 and \$64,500 would pay \$1,151 per month. They'd pay \$1,726 if their income is between \$64,501 and \$86,000. The young professionals who just graduated from college could live there and be in downtown West Chester.



- Here's Red Clay Manor in Kennett Square, a new senior housing project with 59 one- and two-bedroom units within walking distance of all that downtown Kennett Square has to offer. It's for seniors 62 and up who qualify due to income level.

BUT WHAT CAN AN INDIVIDUAL DO?

- Understand the problem, the consequences of a lack of attainable housing
- Find out how your municipal officials feel about the issue
 - What's in your municipality's long range plan on housing?
 - If the plan supports attainable housing, what have they done?
 - Does your zoning code support increased density?
 - What types of housing projects have been approved in the last several years? Are any attainable housing projects?

- Watch your municipality's Planning Commission agendas for attainable housing project proposals
 - Support attainable housing projects by speaking out at meetings, writing your planning commission and supervisors in support, and talking to your neighbors, co-workers, and friends. Use the "ammunition" we discussed earlier.
- Support candidates for municipal offices that favor attainable housing

SOURCES

1. Chester County Planning Commission 2024 Housing Report
2. United States Census Bureau American Community Survey 2023 1 Year Data Tables DP04 and B25077
3. Pennsylvania Department of Labor and Industry Center for Workforce Development and Analysis
4. St. Louis Federal Reserve FRED Economic Data