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Redefining Workforce Housing

Finding common ground while
providing homes within reach



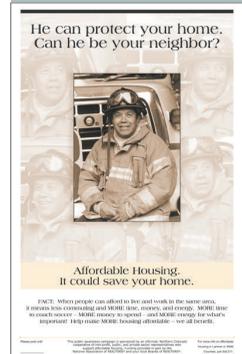
Montgomery County, Pennsylvania

What is workforce housing?

Let's start with what workforce housing is not. It is not low income housing, nor is it subsidized public housing. It's not group homes. It won't bring down property values. And it is not unattractive or rundown homes at the edge of town.

Simply put, workforce housing is homes for working households. It is housing provided by the private sector or public-private partnerships aimed at middle- and moderate-income residents making between 80 and 100 percent of the area's median income (currently \$71,600 for a family of four). Some workforce housing initiatives aid households making as much as 115 percent of the area's median income.

Typically, these are households that make too much money to qualify for traditional housing subsidies but not enough to afford local market-rate homes. These residents, ranging from highly educated young professionals to workers that provide essential daily services, may increasingly find that much of the existing and newly constructed housing in this county is priced beyond their reach. These are our teachers, police officers, health care workers, municipal employees, retail clerks, and fire fighters - for starters. They, and others, are essential to the economic vitality and success of the county. In fact, the county adds residents like these every year, and there will always be a need for more reasonably priced homes to meet this steady demand.



Homes Within Reach

Every year, thousands of homes are built in Montgomery County to shelter its growing population. Many of these homes are too expensive for the county's workforce to afford. For many reasons, it is important for the housing market to provide a variety of home types at different price levels. Workforce housing:

- Encourages diverse communities and provides the chance to continue living among friends and family.
- Gives workers who commute into the county the opportunity to live here.
- Reduces commuting time and traffic congestion by allowing people to live closer to their jobs.
- Permits essential members of our workforce — teachers, nurses, police officers, firefighters, hairdressers, sales clerks, and secretaries — to live near their place of employment.
- Attracts young professionals to jobs and communities in the county.
- Strengthens the economy by helping employers attract and retain critical workers.



Workforce housing means homes within reach of all workers.

Rejecting Myths About Workforce Housing

Myth

Workforce housing is undesirable - it's subsidized housing for the poor.

Fact

Rising home costs mean that people, many with solidly middle-class incomes, may have a hard time easily affording the monthly costs of a home. These "people" range from young families, to essential professionals like teachers or nurses, to seniors looking to downsize and stay among family and friends. Typically, workforce housing is aimed at people making 80-115% of this area's median income, though income limits can fluctuate.

Myth

Workforce housing is cheaply designed and built - and will reduce property values of nearby homes.

Fact

Workforce housing is designed to fit into its surroundings - be it urban or suburban - and shouldn't have any negative effect on property values. Many studies have been done on this topic; for more information and resources, go to http://www.hcd.ca.gov/hpd/prop_value.pdf.

Myth

There's no more room for ANY workforce housing in my community - because we're already built out!

Fact

Well-designed workforce housing is appropriate for many kinds of neighborhoods, some of which probably still have room for new homes that mesh with existing construction (even if your community is built out). For example, many communities have underutilized industrial areas that could benefit from having workers live nearby. Infill construction is another popular way of adding homes to already-developed neighborhoods without drastically changing a community's character. And many of Montgomery County's communities are still growing, with plenty of opportunities for affordably priced home construction.



What Can Be Done

There is no easy fix to the disconnect among what local households earn, what they prefer, what developers build, what regulations control, and what housing costs. However, there are actions that local governments, developers, and others can take to help residents more easily afford a place to live. For example:

- Municipal governments can adopt zoning and subdivision ordinances with the incentives to encourage homes within the county workforce's reach.
- Developers can utilize innovative site and building designs.
- Employers can provide housing assistance through education, outreach, or advocacy programs as well as help with expenses associated with a down payment or closing costs.

For more information on workforce housing, contact the Montgomery County Planning Commission at 610-278-3727