HOMES FOR ALL
A Plan for Montgomery County
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Welcome Letter

The concept of “affordable housing” is all too often treated as an untouchable, insurmountable issue that comes with perceptions that are detrimental to action and innovation. Housing that is affordable should not be an unreachable aspiration. It should be understood as foundational to ensuring the health, wellness, and vitality of every community along with being an absolute to provide the opportunity for the educational, civic, and economic empowerment of every individual. Simply put, where we live impacts how we live.

Beginning in 2018, colleagues from three Montgomery County government departments came together with a goal in mind—a housing affordability plan for Montgomery County. Over the course of two years, we gathered data, read and researched, and listened to experts. Through our learning and as the world around us changed one thing became very clear: one document was not going to be enough to make the type of impactful change that our communities, our residents, and our economy need for the future. This document, once envisioned as a static report full of goals to build so many affordable housing units and provide so much in funding, has been reimagined as the launch pad from which our county can institutionalize a sustained set of activities to make housing affordability the centerpiece of life for all current and future Montgomery County residents.

The moment for this is now. Over the past several years, our research has found that across America states, counties, cities, and communities are looking at all means of innovation to address housing affordability. The impacts of the COVID-19 global pandemic and the recognition of the need for greater social justice in our nation have amplified the urgency to address housing affordability head on as we build a better future. Housing is a cornerstone of the social determinants of health, and housing costs can impact job mobility, post-secondary educational attainment, and so many of the daily facets of life that can be onerous when the costs, stability, or quality of housing is not the very best for everyone in every community.

We can be bold, we can be dynamic, and we can use this as the starting point toward the journey of being recognized as a national leader in housing affordability leadership, innovation, and achievement.

Respectfully,

David Zellers, Jr.
Chair, Homes for All
Director, Montgomery County Commerce Department
Acknowledgements

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Homes for All Mission and Objectives

At the start of Homes for All in 2018, the then co-chairs (Emma Hertz, Jody Holton, and Dave Zellers), along with a team of Montgomery County staff and an Advisory Committee, codified the mission and objectives for the project that have been instrumental in guiding every step of the journey toward this report and the recommendations herein:

Objectives –

▸ To analyze the current state of housing affordability in Montgomery County.

▸ To predict future housing needs and patterns based on economic, health, and social trends.

▸ To identify policy and funding barriers to the creation of affordable housing.

▸ To advance housing equity for underserved and marginalized populations.

▸ To utilize advocacy, partnership, and funding best practices to increase housing affordability for all residents, regardless of income, geography, or background.

Mission

To ensure that everyone who lives, works, learns, and invests in Montgomery County, Pennsylvania has equal opportunity to live in an affordable home and a thriving community.
Homes for All Overview and Process

Homes for All has been a collaborative effort from the beginning. Starting more than two years ago, Montgomery County’s Office of Housing and Community Development partnered with the Montgomery County Planning Commission and the Montgomery County Commerce Department and brought on Capacity for Change, LLC as a consultant to lead us through this multi-purpose project.

The project leaders convened an advisory committee, to gauge the housing issues that affect the county’s municipalities, local industries, social service providers, and housing advocates. The advisory committee met five times over these two years to determine what the data on housing and growth was pointing towards and to assess what the county could be doing to help promote the construction of homes for all. Montgomery County’s 62 municipalities have communities that range from rural to urban. These municipalities have varying housing needs and for the most part, all make land use and zoning decisions individually. This hinders the county’s ability to plan for higher level housing needs.

County staff working on this project, along with Capacity for Change, LLC, reached out to a variety of stakeholders to gather input on this planning process. Municipal officials, local industry leaders, Chamber of Commerce representatives, philanthropic leaders, and social service providers were all surveyed and interviewed to gauge what is needed on a local level.

The research for this report was started in 2018, well before any concerns about COVID-19 and its effect on housing came to the forefront. It’s unclear what long-term effects this pandemic will have on the county. Lost jobs and lost income will not aid those looking for a home or those who need to pay their rent. Landlords who are unable to collect rent may have a hard time staying afloat, and housing construction may take a long time to get back to pre-pandemic levels. At the same time, with the nation heading into a recession, lower interest rates may make borrowing for housing construction and purchases a less expensive (and more appealing) undertaking. Providing a range of new housing for the county’s residents could aid in the region’s recovery.

What COVID-19 has done is laid bare the inequities that people face daily in our current housing market. Most people understand that COVID-19 is highly contagious and affects vulnerable populations—the elderly and those with underlying health conditions—in a disproportionate way. But it also impacts racial and socioeconomic inequalities. It has an outsized impact on the low-wage, essential workers in the hospitality and food service industries that so many of us rely upon in order to stay home and quarantine. And while the entire national economy has been impacted, the lost jobs and wages are most acutely felt by workers with less education and/or fewer means, who are struggling in larger numbers to afford food, housing, and other costs.

There is a clear connection between geography and COVID-19 outbreaks.
That there is a connection between place and health is not new. Where one lives has long been a determinant of health outcomes, but COVID-19 is a stark reminder that housing affordability and accessibility truly matters in this life or death situation.

Even before COVID-19, it was clear that housing was an issue which needed to be addressed on a broad level. The increasing price of housing, especially for new units, outpaces both wages and the rate of inflation. Between 2012 and 2017, the inflation rate was 4.3 percent. In comparison, the county’s median housing sales price increased by 11.8 percent, and the median gross rent climbed 10.6 percent in the same period. In 2019, Montgomery County had a median sales price of $310,000. In fact, sale prices had been steadily increasing since 2012 and had reached the point where the prices adjusted for inflation exceeded the unadjusted median sale prices since the housing market burst in 2008. Further complicating the process of purchasing a home, the number of days that houses for sale stayed on the market continued to decline—so if a potential homebuyer wasn’t in the position to act immediately it made the competition much stiffer.

The geography of the county’s affordability is also changing. Once considered more affordable because of their older housing stock, some of the county’s boroughs are increasingly out of reach for homebuyers and renters. New infill development, a walkable environment, transit access, and quality school districts have, in part, fueled a more than $100,000 increase in the median sale price in Narberth, Conshohocken, West Conshohocken, Trappe, and Ambler from 2003–2017. Places with similar qualities, such as Abington, Hatboro, Lansdale, and Jenkintown, seem likely to follow.

Generational changes could lead to market uncertainty. It wasn’t long ago that people “settled down” by buying homes in suburban locations as their families grew and needs changed. Now older, these homeowners are downsizing or moving into other living situations by choice or necessity. Younger homebuyers are challenged to afford larger homes and prefer to live closer to jobs and in walkable neighborhoods. This mismatch leads to older sellers with a lack of interested buyers and younger residents facing a small supply of homes they like. This may result in decreased equity for the aging sellers looking to cash out and higher home prices that are out of reach for young homebuyers.
The county’s demographics—and household composition—are shifting. A married couple with two children and a handful of pets is just as likely to be looking for a home as a single parent, a multigenerational household, or a small group of friends who are embarking on their adult lives. This is part of the reason why household sizes are growing but the number of households with children under the age of 18 are declining as a percent of all households. People live together for a variety of valid reasons, but nontraditional households may not be best served by a traditional single-family home.

More people pay a larger share of their income for housing, a trend that is growing and is not necessarily sustainable. Generally, housing is considered “affordable” if the occupants pay no more than 30 percent of their income for the dwelling. The number of county residents who pay more than 30 percent of their income for housing is growing. For those with limited incomes, this leaves little money for life’s other necessities. The problem is more severe in rental units, where low- to moderate-income renters pay an even larger share of their income for housing. As of the 2000 Census, 33 percent of renter households paid 30 percent or greater of their income for housing costs. But according to the 2012–2016 American Community Survey, the percentage of renters paying more than 30 percent had gone up to 48.4 percent.

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Owner-Occupied Households</th>
<th>Renter-Occupied Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>93.1%</td>
<td>90.6%</td>
</tr>
<tr>
<td>$20,000 - $34,999</td>
<td>69.4%</td>
<td>86.3%</td>
</tr>
<tr>
<td>$35,000 - $49,999</td>
<td>49.5%</td>
<td>58.0%</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>39.9%</td>
<td>27.6%</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>9.7%</td>
<td>4.4%</td>
</tr>
</tbody>
</table>

Source: U.S. Census

Montgomery County has much affluence, though pockets of poverty exist throughout. There are certainly parts of Montgomery County where large concentrations of poverty create many challenges for municipal leadership. Of equal concern are the pockets of poverty that are found in places one wouldn’t expect them. The economic impacts of COVID-19 will surely exacerbate this. These neighborhoods may be even more impacted by a lack of affordable home choices and related services if municipalities aim to provide equitable opportunities for all residents.

Vulnerable residents, including low-income families with children, recent immigrants, and people with disabilities, are often on the brink of eviction and face the threat of homelessness. For those youngest residents, housing instability negatively impacts the academic performance of K-12 and college students, affecting their future career opportunities.
### Largest Increases in Median Housing Price

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower Merion</td>
<td>$602,500</td>
<td>$240,500</td>
<td>66%</td>
</tr>
<tr>
<td>Whitemarsh</td>
<td>$450,000</td>
<td>$175,000</td>
<td>64%</td>
</tr>
<tr>
<td>Narberth</td>
<td>$485,000</td>
<td>$225,000</td>
<td>87%</td>
</tr>
<tr>
<td>Conshohocken</td>
<td>$323,500</td>
<td>$148,500</td>
<td>85%</td>
</tr>
<tr>
<td>Upper Providence</td>
<td>$403,000</td>
<td>$166,080</td>
<td>70%</td>
</tr>
<tr>
<td>West Conshohocken</td>
<td>$375,000</td>
<td>$149,809</td>
<td>67%</td>
</tr>
<tr>
<td>Marlborough</td>
<td>$298,800</td>
<td>$105,800</td>
<td>55%</td>
</tr>
<tr>
<td>Bridgeport</td>
<td>$244,950</td>
<td>$124,950</td>
<td>104%</td>
</tr>
<tr>
<td>Lower Gwynedd</td>
<td>$483,000</td>
<td>$120,300</td>
<td>33%</td>
</tr>
<tr>
<td>Lower Salford</td>
<td>$362,500</td>
<td>$132,500</td>
<td>58%</td>
</tr>
<tr>
<td>Towamencin</td>
<td>$314,000</td>
<td>$144,050</td>
<td>85%</td>
</tr>
<tr>
<td>Ambler</td>
<td>$300,000</td>
<td>$120,000</td>
<td>67%</td>
</tr>
<tr>
<td>Franconia</td>
<td>$340,000</td>
<td>$127,500</td>
<td>60%</td>
</tr>
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</table>

This affects more than just our lowest income residents. Businesses looking to recruit new workers or keep existing employees want nearby homes that appeal to all types of employees. Business owners have indicated they feel they lost out on employees who couldn’t find the right type of home, or if the prospective employee could find the right home, it was too far from the job. People want to live close to their extended family—and plenty of people have said that their children and grandchildren can’t afford to live nearby. Young adults with limited finances may have no choice but to live too nearby because they can’t afford to move out of their parents’ homes while trying to get a professional foothold in Montgomery County. Some municipal officials have mentioned that emergency services personnel aren’t always able to live near or in higher cost housing markets—a distinct disadvantage for the firehouses or ambulance squads that service the county no matter what the real estate climate might be.

Racial and socioeconomic inequities are a factor too. Restrictive covenants and redlining may be a thing of the past, but segregated neighborhoods still have a similar effect on where people live. These policies of the past affect today’s county residents—the wealth they’ve accrued by investing in their homes and the ability to be productive members of their various communities. A recent article in *The New York Times* points out the tendency for African Americans to get lower appraisal values for their homes, despite having homes in neighborhoods with rising home values. Housing policies have real, long lasting consequences whether intentional or not.
We would like anyone who wants to live in the county to be able to do so—the young person just starting out, the grandparent looking to retire, the emerging professional, the growing family. When communities have homes available at all price points, households have a fair chance at finding homes that are suitable for their needs.

Municipalities Need Homes for All

There is no one-size-fits-all solution to solving this issue at a local level. The county has a legal mandate to affirmatively further fair housing opportunities, as outlined in its recent analysis completed to comply with the federal Fair Housing Act. In the county’s 2020–2024 Analysis of Impediments to Fair Housing Choice, below were the top impediments to fair housing:

1. An inadequate supply of affordable housing throughout the county resulting in a need to increase opportunities for all county residents to have access to safe, decent, and permanent affordable owner-occupied and rental housing.

2. Local units of government that participate in the (county’s) entitlement grant programs may not unequivocally understand their responsibility to affirmatively further fair housing choice.

3. Some of the policy documents used by Montgomery County and the Montgomery County Housing Authority in the administration of housing programs could be improved, from a fair housing perspective.
4. Public transit is limited to the county’s most developed areas. Residents of rural townships in the northwest region are especially isolated from service, due to the financial infeasibility of extending routes to sparsely developed areas.

5. Evidence demonstrates that some discrimination is present in the sale and rental of housing across Montgomery County, especially on the bases of race, disability, and familial status.

6. Due to the wide range of affordability levels across county municipalities, housing choice voucher holders are located primarily in older, less expensive communities that are more likely to be impacted areas.

7. Mortgage lending data from 2017 suggests that racial minorities are more likely to experience mortgage application denial or high-cost lending than white applicants.

While not all municipalities were a part of this countywide analysis, the end result is similar for the county’s 62 municipalities. There is much work to be done, and it will not always be easy. Municipal staff struggle with how to balance the desires of their elected officials (who want to attract more residents, especially families) with what developers and local zoning regulations provide. In speaking with municipal staff during the research for this report, some mentioned that outside investors who come into hot real estate markets make it difficult for locals to find a home to purchase. Some mentioned other related issues—more students qualifying for free or reduced cost lunches at area schools was indicative that local households are having a hard time making ends meet. Municipalities that are largely built out don’t have the flexibility to start over from scratch, and targeted approaches (such as accessory dwelling units) don’t always match the built character of communities that have run out of space to grow. Regardless, there are tools available to municipalities interested in making changes to address future growth. These are organized here as nonregulatory and regulatory barriers to affordable housing construction.

**Nonregulatory Barriers**

It’s easy to place the blame for a lopsided housing market on developers, mortgage bankers, or people’s buying preferences. The truth is that this is a complex issue with complex solutions. Regulatory and procedural barriers are an important place to make changes because any businessperson will tell you that time is money. The more time it takes to have new housing units approved, the more costs will accrue which will be passed along to the purchaser.
Strategies to Reduce Nonregulatory Barriers

1. **Utilize regional-level partnerships.** Montgomery County participates in several regional planning efforts. The planning commission oversees four regional planning partnerships that are mostly in the western part of the county. These regional planning commissions can undertake specific plans for part or all of their regions—as allowed for in the *Pennsylvania Municipalities Planning Code*—ultimately planning for cross boundary initiatives such as housing affordability. Planning together for growth, as they already do, is not enough to create and maintain housing options that are affordable to a broad range of residents.

2. **Expand the county’s housing trust fund.** Montgomery County’s Affordable Housing Trust Fund was established in 1993 to promote the development of affordable housing and is funded by the fees levied by the county’s Recorder of Deeds. The county, by state legislation, was (and is) authorized to increase the recording fees on deeds and mortgages “to support and enhance local affordable housing efforts”. The fund has goals of rehabilitating the county’s current housing stock, expanding rental housing stock, homelessness prevention, and the expansion of rental assistance, homeownership, and rental housing stock. The continual evaluation of the impact of available dollars from the trust, as well as the potential use of these funds by statute relative to the potential for more innovative impactful use of the funds, is a must.

3. **Explore a county-level land trust.** A land trust is an organization that actively works to conserve land. There is no land trust actively working to protect/hold land that is specifically focused on Montgomery County, although there are several nearby land trusts focused on land conservation and environmental stewardship. While many land trusts work to purchase land for strict conservation purposes, land trusts can and do purchase land for the purposes of housing development. Some land trusts are a hybrid of these two interconnected purposes and combine sound land use principles with permanently affordable housing units. These are frequently called community land trusts. The county could explore this as a method for housing development in the future.

4. **Perform an analysis of local housing needs.** The county’s planning commission has a professional community planning assistance program that works with municipalities on local planning needs. Municipal staff or elected officials may not know how to change the types of housing being built in their communities. The county’s planners can analyze local housing and codes to determine what strategies might best suit a specific municipality.
Regulatory Barriers
Homes are expensive to build, and regulations can and do add to the cost. Regulations can add direct costs by requiring materials or techniques that are more expensive than what a builder would otherwise use to achieve the same result. Other regulations can indirectly affect costs by lengthening the development review and approval process or by limiting the types and amounts of housing that can be built.

Strategies to Reduce Regulatory Barriers
What can be done to incentivize the construction of more homes for all?

1. Advocacy at the state level. Some of the municipal officials that were consulted while writing this report felt that their hands were tied even when they wanted to do more. The state’s municipalities planning code lays out what housing types need to be planned for in each municipality, but it says nothing about planning for housing units at different price points. Changes need to be made at the state level to give all municipalities the tools to plan for neighborhoods that appeal to all types of residents, regardless of how much money they can spend on housing.

2. Zoning and Subdivision and Land Development Ordinance Techniques. What municipalities can do right now is work with the available tools: municipal ordinances. With control of zoning and subdivision language in the hands of our municipalities, developers contend with 62 sets of local ordinances. This makes development of any kind daunting and makes it nearly impossible to keep development affordably priced. What can a municipality do?
   a. Be efficient!
      i. Encourage consistent terminology. Each municipality has its own municipal code with its own terms and definitions for anywhere from 10 to 25 distinct zoning districts. This adds time to the process of understanding (and constructing under) local development requirements.
      ii. Keep ordinances and forms updated and easily accessible to the public. Keeping codes current is crucial when it comes to staying on top of development trends (whether they are wanted or not). Additionally, municipal ordinances need to focus on the future and reflect the development that is wanted and needed—not necessarily what has already been built. Municipalities can and should allow for as varied a range of dwelling types as possible and can audit their zoning ordinances to determine if denser housing types are inappropriately or inadvertently excluded from some districts.
      iii. Expedite the review process. This can be done under existing Pennsylvania state law. Municipalities can begin their review process
concurrent with the county’s review, which happens within thirty days after a plan is submitted to the county’s planning commission.

iv. Avoid delays in scheduling or rescheduling zoning hearing board meetings. Delays add significant time to the approval process. To reduce delays, municipalities can appoint alternate zoning hearing board members. They can also use a hearing officer, who can conduct hearings and render decisions on behalf of a zoning hearing board, freeing up other members to use more of their time for reviews.

b. Provide for greater density by regulating for form in areas where growth is expected and encouraged. More density on its own may not be the answer to housing challenges. Controlling for form, the exterior appearance of a building and how it fits in a larger neighborhood may be a way to provide for more opportunities for infill projects and other types of development that allow for density. Density, in its best form, provides for convenience, growth, and opportunities for redevelopment.

c. Encourage more “missing middle” housing construction. Many municipalities have a broad range of housing types, but what’s missing from newer construction is the “missing middle”, which is multi-unit denser construction that fills the gap between sprawling single-family homes and denser multifamily development. Missing middle housing types include triplexes, quads, bungalows, or garden apartments (among others). These housing types create a moderate level of density but also allow for the creative design of moderately sized housing units that can be more affordable than what is currently on the market. A broader range of housing types and sizes could benefit many of those seeking homes
and accommodate a broader range of family types, household sizes, and consumer preferences.

d. **Allow for accessory dwelling units for more than just relatives or household employees.** An accessory dwelling unit is a single dwelling unit housed on the same lot as a primary dwelling unit. Also called a granny flat or a mother-in-law suite, the traditional thinking was that these could be temporary spaces, either attached to the primary dwelling unit or built as a stand-alone space, that housed an aging relative, a family housekeeper, or other household staff. The municipalities in Montgomery County that allow for ADUs regulate them in this manner, if they’re allowed at all. But an additional dwelling unit can provide a lot of flexibility and additional density in areas with existing infrastructure and services. Some municipalities have loosened the restrictions on who can live in the ADU—it could be a way for the occupant of the primary dwelling unit to downsize. It could also be a way of generating needed income for the owner of the primary dwelling unit while providing needed housing units in built-out parts of the county.

e. **Revisit dimensional standards.**

i. **Allow for narrower streets.** Narrow streets are frequently adequate for residential neighborhoods and can be navigated by emergency services or trash trucks. Narrow streets save money because less pavement is used during construction and they require less effort for clearing and grading, stormwater drainage, and regular maintenance. A 24-to-28 foot width is reasonable for most two-way residential streets.

ii. **Allow for shorter streets.** Denser residential construction typically results in less road length per home. The less roadway built, the more money saved. Shorter streets also require shorter utility and water lines.

iii. **Reduce parking requirements.** Not everyone drives. With the rise in popularity of car sharing and ride hailing apps, reducing parking requirements makes sense. Land otherwise used for parking could instead be used for new homes and other amenities. Additionally, the cost of surface parking construction is very high.

iv. **Reduce lot sizes, setbacks, and other lot dimensions.** Large minimum lot sizes often result in large single-family homes. Lots can be creatively sized, such as using narrower and deeper lots, to promote a range of housing types. Shorter side setbacks allow for narrow lots and shorter streets. Reduced front setback requirements allow for shorter driveways, smaller front yards, shorter sewer and water lines, less site clearing, and less landscaping. Lot frontages (or the linear feet of roadway per lot) can be easily reduced, especially for single-family detached homes.

f. **Modify sidewalk requirements.** The county’s [Walk Montco: Montgomery County Walkability Study](#) report recommends sidewalks throughout the county’s growth areas. Some rural areas may be able to support
residential development with sidewalks on one side of the street, a cost-saving mechanism. Communities may allow for the use of alternate materials, such as porous paving.

Other nearby counties face similar challenges. Chester County, in writing its new comprehensive plan, heard over and over that housing affordability was a major issue. The county’s response is a new A+ Homes initiative to promote that it’s possible for homes to not only be affordable but also attractive, adaptable, aging-friendly, and accessible. Philadelphia released its Housing for Equity: An Action Plan for Philadelphia in 2018, which is meant to be a working document to move the city’s housing strategy forward in a place where a lot of work has already been done to address housing needs.

Health and Human Service Providers Need Homes for All

Montgomery County’s health and human services safety net has long met the urgent needs of its most vulnerable residents, including seniors, people with disabilities, and people experiencing homelessness. Even an affluent suburban county still has concentrations of poverty and inequality, often based on race, ethnicity, and gender. In light of the COVID-19 pandemic, this safety net has been stretched thin as businesses and nonprofit sector organizations that are nonessential have closed, in some cases temporarily and others permanently. As a result of skyrocketing unemployment and school closures, families are seeking emergency food, rental assistance, and healthcare more than ever. Working and low-income families and individuals are paying a greater percentage of their household income on already costly rents and mortgage payments. Teachers, first responders, nurses, retail staff, and restaurant industry workers are now joining the ranks of the traditional vulnerable populations facing the threat of eviction or choosing between housing, food, and healthcare.

Homes for All research conducted with health and human service sector funders, providers and consumers before the pandemic, has already revealed the impact of high rent burdens on vulnerable populations. The county’s Your Way Home homeless crisis response system is premised on the nationally recognized and evidence-based philosophy of “housing first,” which demonstrates the need for safe and affordable housing as the foundation for addressing other household challenges related to addiction, mental illness, trauma, chronic health problems, violence, and poverty. The need for “housing first” has not changed because of the pandemic. It has only increased the number of people who may need to rely on it.

Health and human service provider case managers and other frontline workers are not immune to the financial challenges of living in or near the communities they work in. Pay rates in the nonprofit sector are similar to those of the retail industry.
Employers Need Homes for All

In short, businesses and employers need homes that all types of employees can afford. It becomes a challenge to attract and retain strong employees if it's hard to find a place to live. When workers live far from where they work, the tradeoff may be a longer commute. This, in turn, clogs our roadways—especially in areas where public transportation isn’t an option. For those who need to live close to where they work—our fire, police, emergency personnel, and health care workers—not being nearby in the event of an emergency is a detriment to everyone.

Employer-assisted housing may conjure images of factory towns, but it’s a model with proven success. Stable housing promotes a more stable workforce. Employers across the country help employees meet housing needs by providing financial assistance toward a home purchase. Employers can (and do) provide homebuyer workshops, discounts on housing services (such as realtors, home...
inspectors, energy audits). Other possibilities include rental assistance or secondary gap financing.

Locally, the University of Pennsylvania created a well-publicized forgivable loan program and a closing cost reduction program that are tied to home purchases in a specific geographic area around the university. Employees of the University of Pennsylvania Health System are also eligible for both programs; the programs can be used jointly. The forgivable loan monies can be used toward closing costs or home improvements. The Closing Cost Reduction Program offers mortgage financing options in a much larger area in West Philadelphia with discounted closing costs for the purchase and refinancing of a home within the boundary area.

**Employment Centers**

- 30,000 - 50,000 employees
- 20,000 - 30,000 employees
- 10,000 - 20,000 employees
- 5,000 - 10,000 employees

**Conclusion & Recommendations**

Montgomery County is a vibrant, diverse, and prosperous county. To keep it that way and build upon all the things that make it a desirable place to live, work, learn, and invest, we all have a role to play to make housing affordability a reality. Taking into account all of the research available, best practices, and the changing landscape of our communities and economy, the primary recommendation of this report is for the Montgomery County Board of Commissioners to create a permanent “Homes for All Coalition” with the responsibility of supporting and advocating on all matters related to housing affordability in Montgomery County.
In conclusion, the Homes for All Co-Chairs, Advisory Board, and the staff/research team recommend that the Montgomery County Board of Commissioners and county leadership do the following to advance housing affordability for all residents:

1. Continue the work of Homes for All within the successful framework of Your Way Home, whose members include county and municipal government officials, business leaders, housing developers, school district representatives, housing advocates, health and human services leaders, philanthropic foundations, financial institutions, and residents.

2. Provide toolkits, training, and technical assistance to municipal officials to encourage zoning reform, incentives, and other strategies to advance the development of more affordable housing in their communities.

3. Explore opportunities to leverage and attract more federal, state, local, and private funding for affordable housing development and housing assistance.

4. Continue to advance equitable opportunities for all residents to live in safe and accessible housing near their places of work, learning, worship, and health.
Appendix A: Detailed Recommendations for Integration of Homes for All within the Your Way Home Public-Private Partnership

1. Establish a standing Homes for All Advisory Team under the Your Way Home Advisory Council chaired by a Council member and comprised of business, civic, community, education, faith, government, and nonprofit sector leaders and organizations to advocate for equitable housing opportunities for all Montgomery County residents.

2. The Homes for All Advisory Team will meet quarterly to discuss and make recommendations on the following issues:
   a. Affordable Housing Development and Financing
   b. Housing Solutions to Drive Job Creation and Economic Revitalization
   c. Housing Opportunities for Vulnerable Populations
   d. Municipal Government Revenue and Zoning Reform

3. Launch a Homes for All website, email newsletter and social media to educate, engage and inspire policymakers and the public about the value of increasing housing affordability for residents of all economic backgrounds.

3. Develop Homes for All toolkits for municipalities, advocates, employers, and faith-based/education/nonprofit/philanthropic organizations.

4. Establish a cross-department staff team co-led by the Department of Commerce, the Department of Health and Human Services Office of Housing and Community Development, and the Montgomery County Planning Commission. This includes ensuring that County government departments are regularly addressing and reporting on how their work intersects with the priorities of the Homes for All Coalition.

5. Explore long-range opportunities to leverage and secure public and private funding to invest in housing opportunities.
Appendix B: Montgomery County Affordable Housing Strategic Plan Steering Committee Meeting Agenda 05.04.18

Montgomery County Affordable Housing Strategic Plan
Steering Committee Meeting
May 4, 2018 | 10:00 – 11:30 AM

Montgomery County Planning Commission Conference Room, 2nd Floor
One Montgomery Plaza, 425 Swede Street, Norristown, PA 19401

Agenda

I. Welcome and Introductions
   Emma Hertz, Program Office Administrator, Montgomery County Office of Housing & Community Development

II. Strategic Planning Process Overview
   Jason Alexander, Principal and Co-Founder, Capacity for Change, LLC
   - Purpose
   - Methodology
   - Steering Committee Roles and Responsibilities

III. Montgomery County’s Affordable Housing Issues, Challenges & Opportunities
   - Planning Commission, Office of Housing & Community Development and Commerce Department Perspectives
   - Committee Member Perspectives

IV. Next Steps and Action Items

V. Adjourn
Appendix C:
Commerce Presentation - 05-04-2018

Commerce Department

- Who
  - Staff & Leadership
- What
  - Organization & Capacity
- How
  - Outreach, Engagement, & Process
- Why
  - Our County, Our Communities, Our Region

Commerce Department

- Business Outreach and Technical Assistance
  - SE PREP & Engage!
- County Loan Program & Economic Development Financing
  - MCOLP, PIDA, & IDA
- Partnerships
- Core Communities
- Entrepreneurship & Workforce Development
- Website, Branding, Social Media, and Communications

9/28/2020
**Commerce Department**

- Population – 822,522
  - Greater than 4 U.S. States and the District of Columbia
  - Accounted for almost a third of Pennsylvania’s population growth from 2010-2016 (SEPTA, 2018)
  - Projected population of approximately 835,000 by 2022
  - 75.9% of population under age 60, median age is 40
  - 55.5% of population with one or more post-secondary degrees, trainings, and/or certifications

---

**Commerce Department**

- Labor Force – Approximately 455,954
- County Unemployment Rate – 3.9% (02/2018)
  - U.S. – 4.1%
  - PA – 4.6% 
- Average Commute Time – 28.1 Minutes (U.S. Census ACS, 2016)
  - US – 26.1 Minutes
  - PA – 26.5 Minutes
  - Philadelphia – 32.7 Minutes
  - Bucks – 29.3 Minutes
  - Chester – 28.1 Minutes
- Leading Sectors
  - Health Care & Social Services
  - Retail
  - Professional, Scientific, & Technical Services
  - Manufacturing
Commerce Department

- Economic & Workforce Development Opportunities and Challenges Tied to Housing Availability
  - Sophistication of Site Selection (i.e. "The Amazon Effect")
  - Barriers to Employment & Services
  - Development Trends
  - Technology, Business, and Social Impacts
  - Brain Drain
  - Economic Vitality and Viability
Key MCPC Housing Issue

Current market/demographic conditions are leading to increasing affordability challenges to homeownership

- Generational Transfer of Property/Wealth
  - Older residents are staying in their homes longer
  - Millennials have delayed buying homes but are now at an age where they are starting families, settling down, and looking to buy
- Developers build new units that are aimed at the top of the market
- Municipalities are not required to zone for affordability and may not be open to creative housing solutions (shared units, accessory dwelling units, affordability, etc.)
- Fear of (more) schoolchildren in some areas/school districts is shifting the market away from affordable, first-time homebuyer options
- Available housing inventory and days-on-market are low

All of this contributes to a home purchase being very expensive, which is especially challenging for low-to-moderate income households
In 2017, Montgomery County had a median sales price of $285,000.
- A price *increase* of $6,500 in one year.
- Number of days on market decreased by 13 days.

The median sales price for existing homes in 2017 was $274,000, a change of 2.2% from the previous year.
In 2017, the number of market rate sales continued to climb up past 12,000.

The median sales price for new homes in 2017 was $453,000, an increase of 1% from the previous year.
The higher the ratio, the less affordable housing becomes to the average family.

Rising inflation and stagnant incomes at the lower end can lead to less affordability.

Some traditional sources of moderately priced housing are now out of reach for young homebuyers.

Other places like Lansdale, Jenkintown, Hatboro, and Abington with good schools, transit, and walkable neighborhoods could follow this trend.
Montgomery County’s Affordable Housing Issues, Challenges, and Opportunities

Montgomery County Office of Housing and Community Development
Pennsylvania has a shortage of 260,000 affordable homes for low income households.

46% of Montgomery County renters are housing cost burdened

Housing cost burden: paying more than 30% of income on housing
Severely housing cost burdened: paying more than 50% of income on housing
Homelessness in Montgomery County

23 households sleep outside (on average) every night

30% of the people who experience homelessness are children under age 18

Challenges in Accessibility and Access to Affordable Housing

- Concentration of affordable housing in specific areas of the county
- Lack of public transportation limits housing choice
- Habitability and safety of affordable rental housing
- Historic and ongoing discrimination in housing policy and practices
Opportunities for Affordable Housing

- **Progress:**
  - Innovative partners and housing projects in recent years
  - County has built 779 units of affordable housing in last 10 years
  - $13M in local/federal investment has leveraged $200M in tax credit financing

- **Challenges:**
  - Overall cost
  - Funding cuts
  - Public opinion
  - Lack of public transportation

---

**Commerce Department**

- **Who**
  - Staff & Leadership

- **What**
  - Organization & Capacity

- **How**
  - Outreach, Engagement, & Process

- **Why**
  - Our County, Our Communities, Our Region
Commerce Department

- Business Outreach and Technical Assistance
  - SE PREP & Engage!
- County Loan Program & Economic Development Financing
  - MCOLP, PIDA, & IDA
- Partnerships
- Core Communities
- Entrepreneurship & Workforce Development
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  - 55.5% of population with one or more post-secondary degrees, trainings, and/or certifications
Commerce Department

- Labor Force – Approximately 455,954
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  - Bucks – 29.3 Minutes
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  - Manufacturing

Commerce Department

- Economic & Workforce Development Opportunities and Challenges Tied to Housing Availability

  - Sophistication of Site Selection (i.e. “The Amazon Effect”)
  - Barriers to Employment & Services
  - Development Trends
  - Technology, Business, and Social Impacts
  - Brain Drain
  - Economic Vitality and Viability
Montgomery County Affordable Housing Strategic Plan
Advisory Board Meeting

August 15, 2018 | 2:00 – 4:00 PM

Montgomery County Planning Commission Conference Room, 2nd Floor
One Montgomery Plaza, 425 Swede Street, Norristown, PA 19401

Agenda

2:00 PM Welcome and Introductions
Emma Hertz, Program Office Administrator, Montgomery County Office of Housing & Community Development

2:10 PM Presentation and Discussion: Housing Affordability in Montgomery County Today and In The Future
Emma Hertz, Program Office Administrator, Montgomery County Office of Housing & Community Development

Scott France, AICP, Section Chief of County Planning, Montgomery County Planning Commission

2:45 PM Presentation and Discussion: Developing Affordable Housing: A Non-Profit Perspective
Eric Naftulin, Executive Vice President, Federation Housing, Inc.

3:30 PM Planning Session: Exploration of Potential Strategic Priorities and Stakeholder Research Questions
Jason D. Alexander, Principal, Capacity for Change LLC

4:00 PM Adjourn
The Big Picture

• State of the County
• Trends of Housing
• Economic Development

• Demographics
• Homeownership
• Households
• Prices
• Poverty
• Forecasts
Montgomery County, PA – Employment Centers with Population Density

Legend

- 1 Dot = 150 Persons
- 10,000 - 20,000 employees
- 5,000 - 10,000 employees
- 30,000 - 50,000 employees

Homeownership Rates in 2016

Legend

- Less than 60% owner-occupied
- Between 60% and 80% owner-occupied
- More than 80% owner-occupied

Countywide:
- 2010 = 73.0%
- 2016 = 71.2%
In 2017, Montgomery County had a median sales price of $285,000.
- A price increase of $6,500 in one year.
- Number of days on market decreased by 13 days.
Largest Increases in Municipal Median Housing Price since 2003

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower Merion</td>
<td>$577,000</td>
<td>$215,000</td>
<td>59%</td>
</tr>
<tr>
<td>Whitemarsh</td>
<td>$470,000</td>
<td>$195,000</td>
<td>71%</td>
</tr>
<tr>
<td>Narberth</td>
<td>$446,000</td>
<td>$185,000</td>
<td>71%</td>
</tr>
<tr>
<td>Conshohocken</td>
<td>$315,000</td>
<td>$140,000</td>
<td>80%</td>
</tr>
<tr>
<td>Upper Providence</td>
<td>$365,500</td>
<td>$128,580</td>
<td>54%</td>
</tr>
<tr>
<td>West Conshohocken</td>
<td>$349,950</td>
<td>$124,759</td>
<td>55%</td>
</tr>
<tr>
<td>Marlborough</td>
<td>$312,500</td>
<td>$123,500</td>
<td>62%</td>
</tr>
<tr>
<td>Trappe</td>
<td>$315,000</td>
<td>$118,026</td>
<td>60%</td>
</tr>
<tr>
<td>Lower Gwynedd</td>
<td>$475,000</td>
<td>$112,300</td>
<td>31%</td>
</tr>
<tr>
<td>Lower Salford</td>
<td>$338,735</td>
<td>$108,735</td>
<td>47%</td>
</tr>
<tr>
<td>Towamencin</td>
<td>$278,000</td>
<td>$108,050</td>
<td>64%</td>
</tr>
<tr>
<td>Ambler</td>
<td>$282,500</td>
<td>$102,500</td>
<td>57%</td>
</tr>
<tr>
<td>Franconia</td>
<td>$312,500</td>
<td>$100,000</td>
<td>47%</td>
</tr>
<tr>
<td>Montgomery</td>
<td>$335,000</td>
<td>$100,000</td>
<td>43%</td>
</tr>
</tbody>
</table>

Some traditional sources of moderately priced housing are now out of reach for young homebuyers
Other places like Lansdale, Jenkintown, Hatboro, and Abington with good schools, transit, and walkable neighborhoods could follow this trend

Demographics - Age

Millennials: Current age = 22-37
Boomers: Current age = 54-72
- 25-34 year old cohort (millennials in 2016) has grown the last ten years, but it is very similar to the same age cohort back in 2000
- 55-64 and 65-74 year old cohorts (mostly baby boomers in 2016) are dramatically growing
Demographics - Age

- Boomers are staying in their homes longer than previous generations
- Millennials are buying homes and starting families later than previous generations
- This combination has resulted in a “mismatch” of generational cycles causing a housing inventory shortage and higher housing prices
- Other implications await...

Household Composition

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2010</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Absolute</td>
<td>Percent</td>
<td>Absolute</td>
</tr>
<tr>
<td>Total Households</td>
<td>286,098</td>
<td></td>
<td>307,750</td>
</tr>
<tr>
<td>With Child under 18</td>
<td>97,199</td>
<td>34.0%</td>
<td>100,047</td>
</tr>
</tbody>
</table>

- Households with children are declining as a percent of the county
- But Household sizes are increasing for the first time in decades. 41 of 62 municipalities have increased since 2010.
- Renter Household sizes experiencing the most growth
Demographics – Race/Ethnicity

- The county is becoming more racially diverse at a rapid rate
- From 2010 to 2017:
  - Total Population Growth = 3.1%
  - White Alone Growth = -0.2%
  - Black / African-American Alone Growth = 13.2%
  - Asian Alone Growth = 23.7%
  - Hispanic Growth = 24.3%
- The non-white population has grown 18.8% and accounts for 20.1% of the total population in 2017
- Immigration – Since 2010, the county has grown by 26,145 people and 18,223 came from International Migration

Racially/Ethnically Concentrated Census Tracts
Source: U.S. Census Bureau 2010 SF-1 Census
Percent of Families Below Poverty Level, 2016

5 Year Total of Housing Units Built, 2013-2017
Population Forecast Growth, 2015 - 2045

Trends in Housing Development

Positive
- Infill and redevelopment in and around employment centers
- Denser housing types (MF & SFA) dominant
- Construction levels showing recovery

Negative
- Cost of new construction
- Focus on “Luxury” rental development
- Smaller inventory pushing prices up
- Ownership on the decline
County Housing Cost Burden

- Overall, 32% of households are housing cost burdened (paying more than 30% of monthly income towards housing costs) - 48% of Renters.
- The lowest incomes are more likely to be housing cost burdened – both renters and owners.
- Renters with income levels from $20,000 to $50,000 are more likely to carry high burdens than owners.
  - Renters have better options as their income goes up, but experience the most stress at lower incomes

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Owner-Occupied</th>
<th>Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>93.1%</td>
<td>90.6%</td>
</tr>
<tr>
<td>$20,000 to $34,999</td>
<td>69.4%</td>
<td>86.3%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>49.5%</td>
<td>58.0%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>39.9%</td>
<td>27.6%</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>9.7%</td>
<td>4.4%</td>
</tr>
</tbody>
</table>

County Rental Housing Cost Burden Over Time

- A smaller percentage of rental households pay a lower portion (less than 25%) of their income towards their rent compared to 2000.

<table>
<thead>
<tr>
<th>Year of Data</th>
<th>2000</th>
<th>2012-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied units paying rent</td>
<td>75,476</td>
<td>81,542</td>
</tr>
<tr>
<td>Less than 15.0 percent</td>
<td>20.0%</td>
<td>13.1%</td>
</tr>
<tr>
<td>15.0 to 19.9 percent</td>
<td>17.1%</td>
<td>13.6%</td>
</tr>
<tr>
<td>20.0 to 24.9 percent</td>
<td>13.9%</td>
<td>12.8%</td>
</tr>
<tr>
<td>25.0 to 29.9 percent</td>
<td>11.1%</td>
<td>12.2%</td>
</tr>
<tr>
<td>30.0 to 34.9 percent</td>
<td>7.2%</td>
<td>8.4%</td>
</tr>
<tr>
<td>35.0 percent or more</td>
<td>25.8%</td>
<td>39.9%</td>
</tr>
</tbody>
</table>

- The percentage of households paying over 35% of their income towards rent has increased over the last 5 years and is substantially greater than in 2000.
Gross Rent

- Table below shows the increase in units with rent over $1,500 outpacing net added units, and decrease of units with rent under $750
- Median Gross Rent has doubled the pace of inflation since 2010

<table>
<thead>
<tr>
<th>Year of Data</th>
<th>2010</th>
<th>2016</th>
<th>Difference</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied units paying cash rent</td>
<td>80,100</td>
<td>87,422</td>
<td>7,322</td>
<td></td>
</tr>
<tr>
<td>Gross Rent Over $1,500</td>
<td>14,337</td>
<td>25,183</td>
<td>10,846</td>
<td></td>
</tr>
<tr>
<td>Gross Rent Under $750</td>
<td>14,123</td>
<td>9,373</td>
<td>-4,750</td>
<td></td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$1,057</td>
<td>$1,218</td>
<td>$161</td>
<td>15.2%</td>
</tr>
</tbody>
</table>

Inflation, 2010-2016 = 7.7%

Purchasing and Rent Affordability
### Home Purchasing Affordability in 2017 – Moderate Income

#### 4 Person Family

<table>
<thead>
<tr>
<th>Down Payment</th>
<th>Area Median Income</th>
<th>Affordable House Value</th>
<th>Percent of Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>$83,200</td>
<td>$311,300</td>
<td>57% 15%</td>
</tr>
<tr>
<td>20%</td>
<td>$83,200</td>
<td>$357,800</td>
<td>67% 29%</td>
</tr>
</tbody>
</table>

*Monthly Housing Payment = $2,080*

#### 2 Person Family

<table>
<thead>
<tr>
<th>Down Payment</th>
<th>Area Median Income</th>
<th>Affordable House Value</th>
<th>Percent of Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>$66,600</td>
<td>$249,500</td>
<td>39% 6%</td>
</tr>
<tr>
<td>20%</td>
<td>$66,600</td>
<td>$286,700</td>
<td>51% 10%</td>
</tr>
</tbody>
</table>

*Monthly Housing Payment = $1,665*

### Montgomery County Housing Affordability Index

*(Ratio of Median Price to Median Family Income)*

The higher the ratio, the **less** affordable housing becomes to the average family.

Rising inflation and stagnant incomes at the lower end can lead to less affordability.
Takeaways from the Data

- Infill and redevelopment in and around employment centers
- Homeownership declining
- Housing prices going up based on age demographics and market patterns
- Household sizes increasing, especially renters
- Immigration driving growth – what does that mean for housing
- More racial diversity, but still concentrations
- Poverty concentrated, but also in more locations
- Cost burdens are rising
- Rental market – most severe issues with lower incomes, but dominance of new luxury construction also of concern
- Affordability is set to become an even greater issue
Total Subsidized Units by Census Tract

Legend
Total Subsidized Units
-1
0 - 49
50 - 115
116 - 229
230 - 372

Legend
Transportation
Career_Svcs
Violence_Prevention
DrugandAlcohol_Poiint
FamilySvcs
Public_Libraries
SpecialNeedsHousing
EmergencyProviders
Food_Nutrition
Hospitals
Health_Services

Services in Montgomery County
Montgomery County Affordable Housing Strategic Plan
Advisory Board Meeting

December 4, 2018 | 2:00 – 3:30 PM

Montgomery County Planning Commission
Suite 202, Montgomery Room
One Montgomery Plaza, Norristown, PA 19404

Agenda

I. Welcome and Introductions

II. Presentation: Best Practices in Creating Affordable Housing
   - Zoning Tools for Municipalities
   - Development Incentives, Innovations and Public-Private Partnerships

III. Discussion: Affordable Housing Priorities for Montgomery County
   - What kinds of affordable housing do we want to develop and for whom?
   - How can the County and its partners incentivize, subsidize and/or regulate the development of affordable housing?

IV. Next Steps and Action Items

V. Adjourn
Appendix H:
MontCo Affordable Housing Advisory Board Presentation - 12-04-2018

Affordable Housing Strategies: Concepts, Examples, & Case Studies
Montgomery County Affordable Housing Strategic Plan - December 2018

Today's Presentation

• Overview

• Presentation of Concepts, Examples, & Case Studies

• Discussion

• Next Steps
Concepts, Examples, & Case Studies

General Concepts - From Planetizen’s “Evaluating Affordable Housing Development Strategies” – March 2016

<table>
<thead>
<tr>
<th>Description</th>
<th>Advantages and Disadvantages</th>
<th>Most Appropriate Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help homeowners maintain older housing stock</td>
<td>Can be a relatively inexpensive way to provide safe and affordable housing.</td>
<td>Where there is an abundant supply of inexpensive but deteriorating housing stock.</td>
</tr>
<tr>
<td>Government sponsored and subsidized housing</td>
<td>Seems special needs. Tends to be costly, and generally cannot meet the total demand for lower-priced housing.</td>
<td>To serve special housing needs, including workforce housing where development costs are very high, such as in successful and attractive cities.</td>
</tr>
<tr>
<td>Encourage abundant private development on inexpensive, urban-fringe land</td>
<td>Can provide relatively inexpensive housing. Has high infrastructure and future transport costs, and so is not affordable overall.</td>
<td>In cities where population growth justifies urban expansion, with planning to create complete and walkable new neighborhoods along utility and transit corridors.</td>
</tr>
<tr>
<td>Affordable housing mandates</td>
<td>Can create new affordable housing without government subsidy. Potential is generally muted, and unless housing demand is very strong will reduce total housing development, particularly middle-priced units.</td>
<td>Only apply where housing demand is very strong to avoid reducing total development.</td>
</tr>
<tr>
<td>Remove unjustified restrictions and costs for urban infill</td>
<td>Tends to reduce the total costs of housing production, which increases total housing supply and allows markets to respond to demand. Impacts are unpredictable and may be slow. Infill development can impose costs and controversies.</td>
<td>Apply wherever possible, and in conjunction with other strategies.</td>
</tr>
</tbody>
</table>

Concepts, Examples, & Case Studies

- One House, One Family - West Reading, Pennsylvania
  - West Reading Community Revitalization Foundation (WRCF), a 501c3 Elm Street and Main Street organization
  - House Rehabilitation program seeded by local philanthropy
  - Targeted neighborhood renters as prospective first-time home buyers
  - Education and support for buyers
  - Designed to ensure long-term residency by buyer and continual reinvestment in neighborhood
Concepts, Examples, & Case Studies

• Golden State Future - 2018 California Ballot Initiatives
  • Proposition 1: Veterans and Affordable Housing Act (Statewide)
    • $4 billion General Obligation Bond to create homeowner assistance programs
      with specific goals to support stable housing opportunities for veterans,
      struggling families, the homeless, and individuals with disabilities
    • Passed 54%-46%
  • Proposition 2: No Place Like Home (Statewide)
    • Reallocation of $2 billion in previously appropriated funding that is dedicated to
      addressing the housing needs of those experiencing chronic homelessness,
      people with disabilities, and people living with mental illness
    • Passed 61%-39%

Concepts, Examples, & Case Studies

• Golden State Future - 2018 California Ballot Initiatives
  • Measure C (City and County of San Francisco) -
    • Gross receipts tax on businesses with income above $50 million, expected to
      raise $300 million annually that will be dedicated towards affordable housing,
      wrap around services for the chronically homeless, and legal assistance
      programs
    • Passed 60%-40%
  • Measure HH (East Palo Alto) -
    • Parcel tax on commercial office space over 25,000 sq. ft.; estimated to raise
      $1.675 million to be dedicated funding for job training, STEM, and affordable
      housing construction
    • Passed 76%-23%
Concepts, Examples, & Case Studies

- Golden State Future - 2018 California Ballot Initiatives
  - Measure H (Santa Cruz) -
    - $140 million general obligation bond to provide affordable housing for local workers (teachers, healthcare workers, farmworkers, etc.) as well as vulnerable populations
    - Failed 2/3 majority, 52%-47%
  - Measure M (Santa Cruz) -
    - Rent control measure that would require relocation assistance for tenants evicted without just cause and limit rent increases on apartments built before 1995
    - Result TBD, Council looking at alternative remedies

- Competitive Counties - Fairfax County, Virginia & Prince George’s County, Maryland
  - Fairfax County - Emphasis on the “Why”
    - County is “at a crossroads”
    - West of Washington, D.C.; notably locations include Mt. Vernon, Tyson’s Corner, Lorton, Reston, and Langley
    - Population of approximately 1.2 million
    - Median income for a household of 4 is $110,000
Concepts, Examples, & Case Studies

- Competitive Counties - Fairfax County, Virginia & Prince George’s County, Maryland
  - Fairfax County - Emphasis on the “Why”
    - Overall “Why” - When everyone has access to affordable housing
      - Positive outcomes are more likely for families and children, including better educational outcomes for children and better outcomes for people of all ages
      - People have better prospects for upward economic mobility and self-sufficiency
      - Employers can hire workers who able to live close to where they work, and there is less congestion on our roads
      - Persons with disabilities
    - One Fairfax Policy and housing as a component of equity
      - In 2017, Fairfax County Board of Supervisors and the Fairfax County School Board adopted the “One Fairfax” racial and social equity policy to “ensure all individuals in our community have an opportunity to reach their highest level of personal achievement” - affordable and high-quality housing is seen as a component to increasing access to opportunity

Concepts, Examples, & Case Studies

Fairfax County - Emphasis on the “Why”
Concepts, Examples, & Case Studies

• Competitive Counties - Fairfax County, Virginia & Prince George's County, Maryland
  • Fairfax County - Emphasis on the “Why”
    • The “Why” as it relates to Economic Success - to ensure businesses locate in, stay in, and grow in Fairfax County, housing affordability is identified as a “critically important”
      • Further Diversity Economy
      • Create Places Where People Want to Be
      • Improve Speed, Consistency, and Predictability of the Development Process
      • Invest in Natural and Physical Infrastructure
      • Achieve Economic Success through Education and Equity
      • Increase Agility of County Government

Concepts, Examples, & Case Studies

• Competitive Counties - Fairfax County, Virginia & Prince George's County, Maryland
  • Prince George’s County - Operationalizing Strategies
    • Population of approximately 912,000
    • Median Income of approximately $82,000
    • Borders Washington, D.C. to the east; places include College Park, Greenbelt, Joint Base Andrews, Oxon Hill, and Bowie
    • Major hub of federal public sector entities/employment
Concepts, Examples, & Case Studies

• Competitive Counties - Fairfax County, Virginia & Prince George’s County, Maryland
  • Prince George’s County - “Two-Pronged Approach”
    • Cross-Cutting Strategies - to expand housing policies
      • Enhance policies and incentives to promote housing development and preservation throughout the county.
      • Increase collaboration, coordination, and transparency.
      • Expand funding and diversify mechanisms to increase development and other housing opportunities.
    • Targeted Strategies - to respond to market conditions
      • Encourage new, context-sensitive development that expands housing types to serve the county’s diverse population and distinct geographic character.
      • Improve quality of the county’s existing housing supply, including older homes and income restricted properties, and help keep housing costs low to stabilize residents at-risk of displacement.
      • Use new housing development and coordinated public investments to build strong economic opportunity and revitalize neighborhoods.

• Competitive Counties - Fairfax County, Virginia & Prince George’s County, Maryland
  • Prince George’s County
    • Specific operational actions tied to case studies from comparable areas
      • Property Tax Relief for homeowners - Philadelphia, Pennsylvania
      • Inclusionary Zoning - Fairfax County, Virginia
      • Expedited Permitting - Montgomery County, Maryland
      • Preservation Ordinance - Arlington, Virginia
      • Employer-Assisted Housing - Baltimore, Maryland
    • Each case study snippet explains why the operation action is relevant to Prince George’s County, how it is done, and what the results are for the identified example place.
    • Emphasis on tying long-term investment to areas of “strategic development” in the county.
Concepts, Examples, & Case Studies

- Lonestar Livability - Texas Housing Foundation
  - Regional Housing Authority for the six (6) Counties surrounding Travis County and Austin, Texas
  - Counties averaged a growth rate of 18% from 2010 to 2017 and include fifty (50) municipalities
  - In 2013, an average 32% of mortgaged homes and 46% of renters struggled with housing costs
  - Initial challenge for entity was to differentiate from being a part of government, while also being recognized as a part of government
  - Financial sustainability driven by the goal of "not being a burden to taxpayers"; utilizes P3s, management fees, and traditional financial mechanisms (HOME, LIHTC); entrepreneurial mindset
  - Since 2005, THF has financed $300+ to develop and acquire 3,000+ homes across Texas

Concepts, Examples, & Case Studies

- Equity in the City of Brotherly Love - Philadelphia, Pennsylvania
  - Structured plan around five (5) key themes with actions and concepts:
    - Housing Our Most Vulnerable Residents
    - Preserving and Protecting Long-Term Affordability
    - Providing Pathways to Sustainable Home Ownership and Wealth Creation
    - Encouraging Equitable Growth without Displacement
    - Enabling Efficient and Innovative Development and Rehabilitation to Promote Greater Housing Choice
  - Structured and multi-faceted approach to implementation
  - Annual scoring process to measure progress and achievement of metrics & goals
Concepts, Examples, & Case Studies

- Equity in the City of Brotherly Love - Philadelphia, Pennsylvania
  - Emphasis on Existing Housing Stock
    - 88% of homes were built prior to 1988
    - 29,000 residential properties below average exterior condition
    - 31,000 housing units without complete kitchens
    - 27,000 housing units without complete plumbing facilities
    - 11,000 exterior residential property violations
  - From 2008-2016, Philadelphia lost 13,000 lower-cost housing units while adding 6,000 units at the top of the market
  - Philadelphia is expected to add 25,000 households in the next 10 years

Concepts, Examples, & Case Studies

- Equity in the City of Brotherly Love - Philadelphia, Pennsylvania
  - Implementation Process:
    - Annual evaluation of progress and implementation through use of a scorecard
    - Implementation timeline is preceded in plan document by a discussion of current resources and the “gap” of new resources needed to be added
    - Five-Year Implementation Timeline built around key themes and specific activities
    - In regards to current housing stock, goals across type of housing and use of housing (owner-occupied and renter occupied) are included; plan provides targets for number of new and preserved units across Housing Type, AMI Range, and Income with a 10 Year Goal of 100,000 units new or preserved aggregate
Concepts, Examples, & Case Studies

Philadelphia 10-Year Housing Goal

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>AMI Range</th>
<th>Income</th>
<th>Owner Preserved</th>
<th>Owner New</th>
<th>Renter Preserved</th>
<th>Renter New</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
<td>&lt;20%</td>
<td>$20,000</td>
<td>2,000</td>
<td>1,000</td>
<td>1,000</td>
<td>2,000</td>
<td>4,000</td>
</tr>
<tr>
<td>Affordable</td>
<td>20-50%</td>
<td>$50,000</td>
<td>5,000</td>
<td>1,000</td>
<td>1,000</td>
<td>5,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Low-Moderate</td>
<td>51-80%</td>
<td>$60,000</td>
<td>6,000</td>
<td>1,000</td>
<td>1,000</td>
<td>6,000</td>
<td>12,000</td>
</tr>
<tr>
<td>Workforce</td>
<td>80-120%</td>
<td>$60,000</td>
<td>10,000</td>
<td>2,000</td>
<td>2,000</td>
<td>12,000</td>
<td>24,000</td>
</tr>
<tr>
<td>Market Rate</td>
<td>&gt;120%</td>
<td>$100,000</td>
<td>15,000</td>
<td>3,000</td>
<td>3,000</td>
<td>15,000</td>
<td>30,000</td>
</tr>
<tr>
<td>Total</td>
<td>29,000</td>
<td>17,000</td>
<td>34,000</td>
<td>7,000</td>
<td>7,000</td>
<td>34,000</td>
<td>68,000</td>
</tr>
</tbody>
</table>

- Preservation only covers occupied units that are maintained or owned by affordable homeowners.
- New adds are units newly constructed by a non-profit organization. They can be either new construction or former single-family homes.

Discussion

- What did you like that you heard today?
- What should the housing priorities be for Montgomery County?
- How should we/do we bring together the strategies that excite everyone with the priorities that interest everyone?
Next Steps

• Follow-up Readings and Correspondence
• Public Engagement
• Meeting Wrap-Up
Appendix I:
May 24 2019 Agenda

Montgomery County Affordable Housing Strategic Plan
Advisory Council Meeting
May 24, 2019
10:00 am- 12:00pm
Commissioner Board Room, 8th Floor
One Montgomery Plaza, 425 Swede St, Norristown, PA 19401

Agenda

I. Welcome and Introductions

II. Research Findings Report Presentation and Discussion

III. Next Steps

   A. Draft Recommendations Report

   B. Final Advisory Board Meeting September 2019

IX. Adjourn
Homes For All is a two-year, multi-sector planning project whose purpose is to identify, evaluate and recommend public, private and social sector strategies to ensure that everyone who lives, works, learns and invests in Montgomery County, Pennsylvania has the opportunity to live in an affordable home and a thriving community.
The Challenge of Housing Affordability in Montgomery County

Affordable homes are increasingly out of reach for Montgomery County residents of all income levels and backgrounds:

- Nearly 50% of renters are rent burdened, paying over 30% of their monthly income on housing costs, often at the expense of their health.
- An increasing number of seniors cannot afford to age in place.
- People who work (or could work) in Montgomery County cannot afford to live here, making it harder for employers to recruit and retain talent to help grow their businesses and the local economy.
- Vulnerable residents, including low-income families with children, recent immigrants and people with disabilities, are often on the brink of eviction and facing the threat of homelessness.
- Housing instability negatively impacts the academic performance of K-12 and college students, affecting their future career opportunities.
- Aging housing stock, development costs, and zoning codes make it hard for developers to build and renovate affordable homes in new and emerging housing markets countywide.
- People of color and low-income people often experience discriminatory housing practices.
Research Methodology

1. Analysis of Montgomery County Housing Data and Trends
2. Advisory Board Planning Sessions
3. Key Informant Interviews
4. Focus Groups / Listening Sessions
5. Surveys of Municipal and Social Sector Leaders
6. National Scan of Housing Trends and Promising Practices

Analysis of Montgomery County Housing Data and Trends

Key Findings
Affordable Homes Are Out of Reach For Many Pennsylvanians

• PA has the 20th highest housing wage in the United States, the hourly wage a renter needs to earn in order to afford a rental home of a particular size at the Fair Market Rent.

• To be affordable, the cost of rent and utilities must not exceed 30% of household income.

• Housing wage is calculated by dividing the income needed to afford the Fair Market Rent for a particular size home by 52 (weeks per year), and then divide by 40 (hours per work week).

Source: National Low Income Housing Coalition, Out of Reach 2018

Affordable Homes Are Out of Reach For Many Montgomery County Residents

<table>
<thead>
<tr>
<th>Comparison</th>
<th>Pennsylvania</th>
<th>Montgomery County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number of Households</td>
<td>4,961,929</td>
<td>309,884</td>
</tr>
<tr>
<td>Total Number and Percent of Renters</td>
<td>1,536,223 (31%)</td>
<td>86,255 (28%)</td>
</tr>
<tr>
<td>Housing Wage for Two-Bedroom Apartment</td>
<td>$19.53</td>
<td>$24.35</td>
</tr>
<tr>
<td>Fair Market Rent for a Two-Bedroom Apartment</td>
<td>$1,015</td>
<td>$1,266</td>
</tr>
<tr>
<td>Annual Income Needed to Afford a Two-Bedroom Apartment</td>
<td>$40,616</td>
<td>$50,640</td>
</tr>
<tr>
<td>Hours Needed to Work Per Week at Minimum Wage ($7.25/hr) to Afford a Two-Bedroom Apartment</td>
<td>108</td>
<td>134</td>
</tr>
<tr>
<td>Hours Needed to Work Per Week at Mean (Average) Renter Wage to Afford a Two-Bedroom Apartment</td>
<td>52</td>
<td>52</td>
</tr>
</tbody>
</table>

Source: National Low Income Housing Coalition, Out of Reach 2018
Housing Cost Burden in Montgomery County

- 25% of homeowners were housing cost burdened in 2017.
- 46% of renters were housing cost burdened in 2017.
- Median Gross Rent has doubled the pace of inflation since 2010.
- Apartments with a gross rent of over $1500 increased by 12,064 units while apartments under $750 decreased by 5,144 units from 2010 to 2017, resulting in fewer units available to low-income renters.

31% of all households in Montgomery County were housing cost burdened in 2017, spending more than 30% of their income on housing costs.

Home Ownership Affordability in Montgomery County in 2018

- The ratio of Montgomery County’s median housing price to median family income was 3.48. The higher the ratio, the less affordable housing becomes to the average family.
- The median sales price of homes in Montgomery County was $295,000.
- 50% of homes sold in Montgomery County were affordable to a family at the median income level.

Sources: U.S. Census American Community Survey – 2017 Five-Year Estimates, Montgomery County Planning Commission
Home Ownership Rates 2016

Employment Centers in Montgomery County
Median Housing Prices By Municipality 2018

![Map showing median housing prices by municipality in Montgomery County.](image)

**Largest Increases in Median Housing Price**

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower Merion</td>
<td>$577,000</td>
<td>$215,000</td>
<td>59%</td>
</tr>
<tr>
<td>Whitemarsh</td>
<td>$470,000</td>
<td>$195,000</td>
<td>71%</td>
</tr>
<tr>
<td>Narberth</td>
<td>$445,000</td>
<td>$185,000</td>
<td>71%</td>
</tr>
<tr>
<td>Conshohocken</td>
<td>$315,000</td>
<td>$140,000</td>
<td>80%</td>
</tr>
<tr>
<td>Upper Providence</td>
<td>$365,500</td>
<td>$128,580</td>
<td>54%</td>
</tr>
<tr>
<td>West Conshohocken</td>
<td>$349,950</td>
<td>$124,759</td>
<td>55%</td>
</tr>
<tr>
<td>Marlborough</td>
<td>$312,500</td>
<td>$119,500</td>
<td>62%</td>
</tr>
<tr>
<td>Trappe</td>
<td>$315,000</td>
<td>$118,026</td>
<td>60%</td>
</tr>
<tr>
<td>Lower Gwynedd</td>
<td>$475,000</td>
<td>$112,300</td>
<td>31%</td>
</tr>
<tr>
<td>Lower Salford</td>
<td>$338,735</td>
<td>$108,735</td>
<td>47%</td>
</tr>
<tr>
<td>Towamencin</td>
<td>$278,000</td>
<td>$108,050</td>
<td>64%</td>
</tr>
<tr>
<td>Ambler</td>
<td>$282,500</td>
<td>$102,500</td>
<td>57%</td>
</tr>
<tr>
<td>Franconia</td>
<td>$312,500</td>
<td>$100,000</td>
<td>47%</td>
</tr>
</tbody>
</table>

Lansdale, Jenkintown, Hatboro, Abington and other municipalities with good schools, transit, and walkable neighborhoods may follow this trend.

Source: Montgomery County Planning Commission

May 24, 2019

Homes For All Research Findings
Families Living Below the Poverty Rate

Racially and Ethnically Concentrated Census Tracts
Advisory Board Planning Sessions

Key Findings

People Affected By The Lack of Affordable Housing In Montgomery County

• Retail, Manufacturing, Healthcare, Tourism and other Corporate and Small Business Employers and Their Current/Prospective Workforce
• Police, First Responders, Teachers and Other Public Servants Who Cannot Afford to Live Where They Work
• Seniors Who Wish to Age In Place In Their Home Communities and Near Their Families
• Adults with Disabilities
• People Experiencing Housing Discrimination Based on Race or Gender
• Low-Income Families and Children
• Veterans, Active Military and Their Families
Strategic Priorities for Housing Development In Montgomery County

• Keeping housing affordable for all homeowners and renters
• Advancing equitable access to housing for low-income families, communities of color, vulnerable seniors and people with disabilities
• Stimulating economic growth and neighborhood revitalization
• Deconcentrating poverty and promoting affordable housing in high opportunity areas
• Encouraging municipalities to remove zoning barriers
• Streamlining acquisition and approval processes for housing developers
• Mobilizing policymaker, business and public support
• Strengthening multi-sector collaboration
• Leveraging new funding opportunities

Key Informant Interviews

Key Findings
List of Key Informants

1. Lou Beccaria, Phoenixville Community Health Foundation
2. Victoria Bourret, National Low Income Housing Coalition
3. William Brown, Advanced Living Communities
4. Amanda Dennise, North Hills Manor
5. Jacob Fisher, Pennrose
6. Kesha James, Esq. and Susan Strong, Esq., Legal Aid of Southeastern Pennsylvania
7. Marianne Lynch, Habitat for Humanity of Montgomery and Delaware Counties
8. Giridhar Mallya, Robert Wood Johnson Foundation
10. Judy Memberg, Genesis Housing Corporation
11. Eric Naftulin, Federation Housing, Inc.
12. Jerry Nugent, Montgomery County Redevelopment Authority
13. Rachel Wentworth, Housing Equality Center of Pennsylvania
14. Tim Whelan, Cumberland County Housing and Redevelopment Authorities

Key Informant Insights: Housing Challenges

For residents:
• Availability of decent units at an affordable price countywide
• As communities revitalize, developers buy up open space and build retail and luxury housing; that’s how affordable housing disappears
• Discrimination based on race, gender, income, disability, family size and/or criminal background
• Access to legal and social services (not enough; not well advertised)
• Reasonable accommodations for people with disabilities
• ”Income shaming”; “Source of Income” not a protected class
Key Informant Insights: Housing Challenges

For landlords and property managers:
• Bureaucratic “hassles” in renting units to subsidized households
• Evictions are a common and costly occurrence

For developers and employers:
• 62 municipalities with differing zoning regulations, permitting requirements and fee structures
• Getting local approvals for projects that are contemplated in municipalities where there is a concern about having affordable and low-income housing in their community
• Not enough Low-Income Housing Tax Credit (LIHTC) money
• Cost of land ranges from $35,000 to $75,000 per lot
• Employers in the public and private sector – from tech companies to to hospitals to public schools - are hearing from employees its harder to live in some reasonable distance to their work

Key Informant Insights: Housing Solutions

• Develop additional resources for constructing affordable housing
• Identify and address regulatory barriers including: zoning barriers (density, parking, etc.), environmental barriers, and cost barriers (approval process, permitting, site control)
• Work with municipalities on resolving issues that contribute to challenges to protected classes retaining housing including: nuisance ordinances, crime ordinances, rental ordinances, discrimination
• Work with municipalities and housing developers to use the tools they have to assist in developing affordable housing - zoning of select sites near good schools, jobs, and transportation – “zip codes matter”
• Invest in communities that are going to continue to be marginalized
• Local Source of Income Discrimination Laws and Renters’ Tax Credits
Key Informant Insights: Housing Solutions

- Prevention through shallow subsidies and light case management, including financial counseling
- Landlord incentive bonuses (ex. If FMR is $1000, pay $1100)
- Housing matching programs
- Support legislative efforts
- Land banking and Community Land Trusts
- Engage local residents
- Appeal to municipalities looking to revitalize their downtown area
- Property managers would like better knowledge of resources to help prevent evictions or stabilize tenants who are on the brink of eviction

Key Informant Insights: How to Reframe Messages About Affordable Housing

- Many legislators assume people want to leave places like Norristown or Pottstown; most people want to see their current neighborhoods improve as opposed to moving out of them
- We all want to live within 20 minutes of where we work
- “Workforce housing” and “mixed income neighborhoods” build trust with the people you go to church with, you work with, who teach your children or grandchildren - that’s how you build community
- What would you rather have – more mixed family housing or another warehouse? If another warehouse, where will their workers live?
- Affordable housing makes it possible for people to age in place and remain connected to the communities they raised their children in
Key Informant Insights: How to Reframe Messages About Affordable Housing

- Our motto is that “no one should be left behind”
- Demonstrate that new affordable housing will serve residents of the community – not people moving in from outside – like teachers, police and civil servants
- Affordable housing is part of a larger strategy to have walkable and livable communities
- If people can’t afford a decent place to live, they can’t have a healthy lifestyle
- “Yes In My Backyard”
- Housing costs are rising more quickly than inflation, even more than healthcare – when it impacts middle income households, it gains more political saliency

Key Informant Insights: Housing and Social Equity

- There is a growing recognition that many of the inequities we see today in health, social outcomes were created through housing policies that have perpetuated racial and socio-economic segregation and set up a system where disinvestment in those communities has become even easier to do
- Public and private sector policies nationally have led to high opportunity communities being mostly white
- Historically, LITHC properties have been built in the poorest communities, which perpetuates residential segregation
- There is a growing number of local grassroots advocacy groups using organizing and base building strategies to advance equitable housing and land use, often led by low-income people and people of color
Key Informant Insights: Affordable Housing
Public-Private Partnerships

- “That’s the only way it’s going to work for the future”
- Establish a unified vision and coordination of multiple funding streams – AHTF, PHARE, HOME, ESG, CDBG, CoC, LIHTC
- Provide risk capital for “up front” development costs
- Provide gap financing
- Address the stigma of affordable housing
- Promote zoning reform and modern building codes
- Fund grassroots groups to build their voice and power to be able to influence the decisions that matter to their communities

Partners may include realtors, property managers, builders, schools, universities, local governments, social sector organizations, foundations, banks, Office of Housing and Community Development, Housing and Redevelopment Authorities and organizations that have expertise in packaging transactions

Focus Groups/Listening Sessions

Key Findings
Focus Groups/Listening Sessions

1. Chambers of Commerce
2. Children’s Roundtable
3. Community Meal Clients (Manna on Main Street)
4. Department of Health and Human Services Cabinet
5. Emergency Shelter Residents and Staff (CHOC; Salvation Army Pottstown)
6. Faith Leaders, co-hosted by Norristown Ministerium
7. Stepping Up Steering Committee (Commissioner-appointed committee to reduce recidivism among people with mental health diagnoses)
8. Valley Forge Tourism and Convention Board

Chambers of Commerce Insights & Ideas

• Business owners may not be aware of how housing affordability directly impacts their business. Data on how this issue affects their ability to attract, hire, and retain workers would be important in advocating for partnerships.

• Many employers are feeling the impact of hiring challenges—especially those in industries like retail, hospitality, manufacturing, assisted living and home healthcare.

• Highlighting the real wages needed to retain housing in Montgomery County is a compelling data point (e.g. $24/ hour to afford a two-bedroom rental).

• The Chamber Boards are important partners to engage in advocacy and should be a next step in the engagement process.
Children’s Roundtable Insights & Ideas

- Housing standards are incredibly low for many affordable apartments in which families with children are living, but families are afraid to report habitability issues. Landlords and municipalities (code enforcement) need to be held accountable for ensuring that apartments are held to a livability standard.
- Property taxes are incredibly high in some areas and homeowners are challenged to maintain their properties.
- Developers are building luxury housing that is inflating the pricing in affordable communities. This impacts current residents.
- Housing instability and frequent moves cause a significant psychological impact on children. Policies should put children’s safety first and be trauma-informed.
- “If there is no stable housing, how can we address any other issues? It starts with housing.”
- There are too few resources for homelessness prevention. Early detection of homelessness and homeless prevention resources should be prioritized, including eviction prevention and representation.
- The child welfare system can be an advocate for policy change at the local and state level.

Community Meal Client Insights & Ideas

Housing challenges identified by focus group participants:
- Many are homeless and a few living in cars
- Many are not aware of assistance programs, including Your Way Home
- Security deposits are a challenge
- In general, it appeared that there is a disconnect between services and information dissemination related to those services
- Impact of having a criminal history had on finding housing / jobs

When asked what factors were involved in their moving decision, here are some items people looked for:
- Schools
- Safety
- Clean
- Access to jobs
Department of Health and Human Services
Cabinet Insights & Ideas

• Housing affordability is a high concern for vulnerable populations. Maintaining housing stability long-term is challenging and there are few resources (case management, financial assistance, early detection) and no coordinated strategy to address this challenge.

• Some populations have very specific concerns that need a tailored response, e.g. youth aging out of foster care, seniors aging in place, persons in substance use recovery, families involved with the child welfare system.

• Housing supports should be integrated across human services fields and through innovative use of county programs- for example, using medical assistance to support housing supports for persons receiving MH treatment, senior home sharing programs, housing prevention/mediation support across programs.

• The County needs to advocate for policies that set the standard for quality of life.

Emergency Shelter Residents and Staff
Insights & Ideas

Housing challenges identified by focus group participants:
• Housing prices and lack of availability
• Issues with “slumlords”
• High cost of utilities; rent with utilities included was very appealing
• One resident stated people need help with negotiating leases
• If given the opportunity to stay in Norristown or live outside the area, many stated they’d want to live outside (ex. Philadelphia, Lansdale, Pottstown)
• Transit between Norristown and Philadelphia was good, but not between Norristown and other parts of the county, which impacts job prospects; Transit doesn’t run much after 10:00 pm
• Full-time job availability
• Impact of having a criminal history had on finding housing / jobs
Faith Leaders Insights & Ideas

- Faith leaders / communities often experience housing challenges at the point of crisis. There are not enough resources in the County to address the issue of homelessness, and so many congregations are stepping in to help fill the gap.
- There is a concentration of poverty and affordable housing in Norristown, and the impact is felt in neighborhoods and schools. Many families feel like they have few choices in where they can live.
- Long-term residents and members of congregations are moving outside of the County because it is no longer affordable for them.
- The faith community can play an important role in advocating for housing affordability by helping to tell the story to their members, politicians, and residents.

Stepping Up Steering Committee Insights & Ideas

- Persons re-entering from jail have distinct barriers in finding safe, appropriate housing and would benefit from special programming to meet their needs. This could look like a “stepping down” program that provides housing support, case management, and connection to landlords that are willing to rent to returning citizens.
- Restrictions on criminal history in the Housing Authority Section 8 and Voucher programs make finding long-term affordable housing a challenge.
- The criminal justice system should integrate housing planning earlier into its processes, including integration of housing support into its pre-trial services.
- The County should establish a public-private partnership that would advocate for affordable housing outside the concentrated area of Norristown to develop long-term, innovative housing solutions and address transit issues. Key partners would include realtors, developers, funders, banks, and landlords.
Valley Forge Tourism and Convention Board Insights & Ideas

• The retail and hospitality industries definitely feel the impact of the lack of affordable housing through high turnover rates. Turnover costs and maintaining high quality staff are key issues for this industry.

• The retail and hospitality industries may not be connecting housing affordability to turnover directly. Any plan to engage them should clearly outline how commute times impact retention of quality staff.

• Humanize the issue by telling the stories of people who are unable to afford their housing alongside the presentation of data. Do so through strategic use of traditional and social media.

• Housing affordability and living wage issues are interconnected, and employers are sensitive to policies that would increase operating expenses.

Survey of Municipal Leaders

Key Findings from 30 Survey Responses
Municipal Leader Views on Housing Challenges Facing Their Community

- 45% Housing costs are too high
- 38% NIMBYism
- 24% Not enough homes for sale
- 14% Not enough homes for rent
- 14% Housing units are too far from transit and highway access
- 14% Housing maintenance or code enforcement issues

Municipal Leader Views on the Responsibility for Housing Challenges In Their Community

Q5 Whose responsibility is it to address these housing issues? You may choose more than one answer.

- My municipality: 78.57%
- Developers: 78.57%
- Montgomery County: 53.87%
- Federal government: 48.49%
- Landlords: 35.09%
- Employees: 17.86%
## Municipal Leader Housing Affordability Priorities

<table>
<thead>
<tr>
<th>Strategic Issues</th>
<th>Priority Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Municipal actions to increase affordable housing</td>
<td>Duplexes, quads, courtyard units and other housing designs that are &quot;medium density&quot;;</td>
</tr>
<tr>
<td></td>
<td>Smaller lots and setbacks; Expedited review and approval process</td>
</tr>
<tr>
<td>County funding and policy priorities by population</td>
<td>Seniors; People with disabilities; People experiencing homelessness</td>
</tr>
<tr>
<td>County funding and policy priorities by income level</td>
<td>Low-income and very low-income</td>
</tr>
<tr>
<td>Are there appropriate housing choices for seniors and older adults to age in place?</td>
<td>No clear answer</td>
</tr>
<tr>
<td>Are there appropriate housing choices for young families and other residents just starting out?</td>
<td>Slight preference for “yes”</td>
</tr>
</tbody>
</table>

## Survey of Social Sector Leaders

Key Findings from 109 Survey Responses
### People Served by My Organization Are Extremely or Very Likely to Experience...

<table>
<thead>
<tr>
<th>Housing Crisis</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>High rent burden</td>
<td>47%</td>
</tr>
<tr>
<td>Eviction (or threat)</td>
<td>33%</td>
</tr>
<tr>
<td>Unsafe or substandard housing</td>
<td>29%</td>
</tr>
<tr>
<td>Homelessness</td>
<td>24%</td>
</tr>
<tr>
<td>Housing discrimination</td>
<td>21%</td>
</tr>
<tr>
<td>Overcrowding</td>
<td>19%</td>
</tr>
<tr>
<td>Mortgage foreclosure (or threat)</td>
<td>13%</td>
</tr>
</tbody>
</table>

### Social Sector Leaders Extremely or Very Concerned with Access to Affordable Housing...

<table>
<thead>
<tr>
<th>For Specific Populations</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low-income families with children</td>
<td>82%</td>
</tr>
<tr>
<td>People with disabilities</td>
<td>78%</td>
</tr>
<tr>
<td>Seniors</td>
<td>75%</td>
</tr>
<tr>
<td>People of Color</td>
<td>73%</td>
</tr>
<tr>
<td>Low-income single adults</td>
<td>71%</td>
</tr>
<tr>
<td>People with criminal backgrounds</td>
<td>57%</td>
</tr>
</tbody>
</table>
Social Sector Leaders Extremely or Very Concerned with Housing Discrimination...

<table>
<thead>
<tr>
<th>For Specific Populations</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recipients of housing subsidies</td>
<td>38%</td>
</tr>
<tr>
<td>People of color</td>
<td>34%</td>
</tr>
<tr>
<td>People with disabilities</td>
<td>31%</td>
</tr>
<tr>
<td>Recent immigrants</td>
<td>31%</td>
</tr>
<tr>
<td>People who identify as LGBTQ</td>
<td>25%</td>
</tr>
<tr>
<td>Single-parent families with children</td>
<td>24%</td>
</tr>
</tbody>
</table>

Social Sector Leaders Who Believe More Access to Each of the Following Would Be Extremely or Very Valuable to Advance Homes for All

<table>
<thead>
<tr>
<th>Resource</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public transportation</td>
<td>81%</td>
</tr>
<tr>
<td>Employment and job training</td>
<td>79%</td>
</tr>
<tr>
<td>Flexible housing subsidies</td>
<td>74%</td>
</tr>
<tr>
<td>Fair housing advocacy</td>
<td>63%</td>
</tr>
<tr>
<td>Eviction prevention</td>
<td>61%</td>
</tr>
<tr>
<td>Mortgage foreclosure prevention</td>
<td>53%</td>
</tr>
</tbody>
</table>
Social Sector Leaders Who Believe Each of the Following Would Be Extremely or Very Valuable to Increasing the Supply of Affordable Housing

<table>
<thead>
<tr>
<th>Resource</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Encouraging landlords to keep units in a habitable condition at all times</td>
<td>85%</td>
</tr>
<tr>
<td>Developing more affordable housing near public transportation and transportation corridors</td>
<td>83%</td>
</tr>
<tr>
<td>Encouraging municipalities to update their zoning laws and policies</td>
<td>73%</td>
</tr>
<tr>
<td>Establishing a cross-sector partnership focused on advancing equitable access to safe and affordable housing</td>
<td>72%</td>
</tr>
<tr>
<td>Creating matching and shared housing programs for vulnerable people</td>
<td>66%</td>
</tr>
<tr>
<td>Requiring “set asides” in new housing development projects</td>
<td>63%</td>
</tr>
<tr>
<td>Defining housing as healthcare</td>
<td>42%</td>
</tr>
</tbody>
</table>

National Scan of Housing Trends and Promising Practices

Key Findings
Six Key National Housing Trends

1. The affordable housing crisis is getting worse.
2. Changing public attitudes about the phrase “affordable housing” requires a strategic communications campaign.
3. Housing is a social determinant of health.
4. Health system and corporate investments in workforce and affordable housing are growing.
5. Advancing social equity is becoming an essential component of affordable housing strategy and practice.
6. Formal public-private partnerships are a promising way to raise local visibility, funding and public support for affordable housing.
The affordable housing crisis is getting worse.

- Nearly two-thirds of renters nationwide say they can’t afford to buy a home.
- Home prices are rising at twice the rate of wage growth.
- According to research from the advocacy group Home1, 11 million Americans (roughly the population of New York City and Chicago combined) spend more than half their paycheck on rent.
- Harvard researchers found that in 2016, nearly half of renters were cost-burdened (defined as spending 30 percent or more of their income on rent), compared with 20 percent in 1960.

The affordable housing crisis is getting worse.

A variety of market forces, policy decisions, and demographic changes have converged to make building affordable housing a difficult, and politically fraught, proposition:

- Affordable housing policy favors homeowners over renters
- Rising costs of labor and materials mean affordable housing is expensive to build
- Affordable housing suffers from a national “not in my backyard” problem
- As rising rents and home prices push low- and middle-income households farther from major urban centers—where the greatest number of jobs and the most robust public transit systems tend to be—lower housing costs in suburbs and exurbs get offset by increased spending on transportation.

May 24, 2019 Homes For All Research Findings
Changing public attitudes about the phrase “affordable housing” requires a strategic communications campaign.

- Affordable housing campaigns should center on a simple and compelling mission.

- Additional statements of purpose should be developed for each target demographic (e.g., businesses, nonprofits, developers, municipalities, etc.) that speaks to their interests but ultimately aligns with the mission.

- Invest in creating a compelling brand.

Changing public attitudes about the phrase “affordable housing” requires a strategic communications campaign.

- Messaging strategies:
  - Most demographic groups agree that housing affordability is a serious issue.
  - People want solutions to be local and cross-sector; a public-private partnership.
  - Most popular strategies include: increasing incentives to developers, providing rebates to landlords that set aside apartments to be affordable, creating a dedicated housing fund, renovation for homeowners, and rental assistance.
  - Messaging should focus on “creating a wider range of options” rather than on describing housing for a particular income or demographic group, or on a specific type of housing to be built.
  - Avoid use of the term “affordable housing”.

Source: National Housing Conference 2019 Annual Symposium: Solutions for Housing Communications, June 6, 2019
Changing public attitudes about the phrase “affordable housing” requires a strategic communications campaign.

• Dispelling NIMBY-ism strategies include:
  • Collecting stories from community members
  • Highlight housing as healthcare and education
  • Collect data to dispel myths on traffic, poverty, and crime.
  • Recognize that a certain amount of NIMBY-ism is based on racial fears and class tension.

• Campaigns should invest in developing talking points and messaging trainings so that everyone is speaking about the issue with the same core message, framework, and priorities.

Housing is a social determinant of health.

• Most Americans spend about 90 percent of their time indoors, and an estimated two-thirds of that time is spent in the home.
• Good health depends on having homes that are safe and free from physical hazards.
• Social, physical and economic characteristics of neighborhoods have been increasingly shown to affect short- and long-term health quality and longevity.

Health system and corporate investments in workforce and affordable housing are growing.

"The term 'workforce housing' has become somewhat of an industry buzzword. We are seeing an increasing number of funds raising capital to pursue opportunities in this workforce housing space."

- Peter Rogers, Chicago-based senior investment consultant, Willis Towers Watson PLC.

- Experts expect demand for an additional 4.5 million new apartments in the U.S. by 2030.
- Urban Land Institute defines workforce housing as housing for people who earn 60% to 120% of area median income.
- Baby boomers are selling homes and millennials are delaying purchases of their first homes because they are struggling with massive student loan debt.
- Overall, people are living in apartments longer, and workforce housing is designed for individuals who can’t afford higher-priced newly built downtown apartments.
- Most workforce/affordable housing is in the inner ring of suburbs on the outskirts of cities and close to retail and schools.


May 24, 2019 Homes For All Research Findings

Health system and corporate investments in workforce and affordable housing are growing.

- Founder and CEO Tawan Davis’ firm Steinbridge is responding to the need for affordable housing by investing up to $425 million across various markets for the acquisition and refurbishment of single-family and small multifamily residences.
- The firm is investing $50 million to acquire upward of 500 properties in sections of Philadelphia where people are being displaced due to gentrification, such as Lower Strawberry Mansion, Mantua, University West, Newbold, Gray’s Ferry, Olde Kensington and Port Richmond.
- Steinbridge launched the program in Philadelphia with the purchase of about 60 houses. The homes will be renovated and rented out to working-class families for about $1,000 to $1,500 a month.
- “Instead of going into high-end neighborhoods, we are focusing on the neighborhoods that are experiencing dislocation — where there is a real need to build a bridge to transition,” Davis said.


May 24, 2019 Homes For All Research Findings
Health system and corporate investments in workforce and affordable housing are growing.

- "Montgomery Park Senior Housing is leveraging local and county support to attract significant federal investment in the form of Low Income Housing Tax Credits (LIHTC) to raise over $12.3 million of equity towards the total development cost of $14.7 million," says Brett Altman, a Principal of the Altman Group of Companies.
- "This public/private partnership will create housing and job opportunities for local Norristown residents and redevelop an otherwise underutilized site in a neighborhood that is poised for positive growth. We at Elon and the Altman Group are proud to be part of this process," adds Altman.
- "We are delighted that this project to develop affordable senior housing in Norristown is now underway," says Beth Duffy, Chief Operating Officer for Einstein Medical Center Montgomery.
- "Einstein remains committed to offering high-quality, easily accessible healthcare services to this community and will continue to provide primary care, physical medicine and rehabilitation and other services in the Nicholas and Athena Karabots Medical Building which is across the street from the new development," says Beth Duffy, Chief Operating Officer for Einstein Medical Center Montgomery.

Advancing social equity is becoming an essential component of affordable housing strategy and practice.

- Extend affordability term for expiring subsidized housing
- Zone for affordable multifamily housing near transit hubs
- Dedicate public land to housing affordability
- Enact strong tenant protections and move housing off-market (land trusts, nonprofit ownership)
- Condition state/ federal infrastructure investment on increasing housing affordability
- Support National Housing Trust Fund, cap & trade, acquisition funds
Formal public-private partnerships are a promising way to raise local visibility, funding and public support for affordable housing.

- Established through a resolution by the County Board of Supervisors, Home for All is a countywide collaborative effort with a wide range of community partners working to build support and inspire action for a variety of housing options:
  - Toolkits for Municipalities, Developers and Advocates
  - Community Engagement Pilots
  - Professional Learning Network
  - Transportation Impact Analyses & Transit-Oriented Case Studies
  - Web & Social Media Communications

Formal public-private partnerships are a promising way to raise local visibility, funding and public support for affordable housing.

- Housing Endowment and Regional Trust (HEART of San Mateo County) is a joint powers authority (JPA) and public/private partnership among San Mateo County, the cities, and business, nonprofit, education and labor groups to create more opportunities for affordable housing in the County.

- HEART finances the construction, rehabilitation, and purchase of homes for middle- and low-income households, through the following financing types:
  - Short-term predevelopment or construction loans to finance multifamily housing
  - Long-term loans for affordable rental housing
  - Homebuyer assistance loans

- To date, HEART has received over $34 million in funding gifts and pledges, and invested $12.4 million to fund over 950 affordable homes.

Source: https://homeforallsmc.org/
May 24, 2019
Homes For All Research Findings
Formal public-private partnerships are a promising way to raise local visibility, funding and public support for affordable housing.

Four Elements of a Local Housing Strategy

A local housing strategy is a formal strategy, usually documented in a written plan that comprehensively outlines how cities, towns, and counties will advance their housing policy objectives and includes all four of the following elements:

1. A clear set of housing policy objectives
2. A comprehensive approach to meeting these objectives using the full array of resources available to local agencies in the community
3. A timeline for implementation
4. A process for periodically assessing progress and publicly sharing results to ensure transparency and accountability

A local housing strategy is NOT the same as:

• The Consolidated Plan required by HUD, which in most communities focuses primarily on how the jurisdiction will spend federal block grants.
• The Comprehensive Plan required by state law, which generally focuses primarily on a community’s land use policies.
85% of the public believes that a safe, decent, affordable place to live should be a "top national priority".

Source: https://www.opportunityhome.org/resources/2019pollinfographics/
Montgomery County Homes for All Strategic Plan
Advisory Board Meeting

December 4, 2019 | 10:30 AM - 12:00 PM

One Montgomery Plaza
Montgomery Room, 2nd Floor
425 Swede Street, Norristown, PA 19401

Agenda

I. Welcome and Introductions

II. Project Updates
   A. Summary of National Housing Trends and Housing Affordability in Montgomery County
   B. Additional Homes for All Planning Research
   C. Key Recommendation: Homes for All Coalition
   D. 2020 Project Timeline

III. Advisory Board Thoughts and Reflections

IV. Adjourn
Montgomery County Homes For All Project Overview

Homes For All is a two-year, multi-sector planning project whose purpose is to identify, evaluate and recommend public, private and social sector strategies to ensure that everyone who lives, works, learns and invests in Montgomery County, Pennsylvania has the opportunity to live in an affordable home and a thriving community.
National Housing Trends

1. The affordable housing crisis is getting worse.
2. Changing public attitudes about the phrase “affordable housing” requires a strategic communications campaign.
3. Housing is a social determinant of health.
4. Health system and corporate investments in workforce and affordable housing are growing.
5. Advancing social equity is becoming an essential component of affordable housing strategy and practice.
6. Formal public-private partnerships are a promising way to raise local visibility, funding and public support for affordable housing.
Housing Affordability in Montgomery County

Affordable homes are increasingly out of reach for Montgomery County residents of all income levels and backgrounds:

• Nearly 50% of renters are rent burdened, paying over 30% of their monthly income on housing costs, often at the expense of their health.
• An increasing number of seniors cannot afford to age in place.
• People who work (or could work) in Montgomery County cannot afford to live here, making it harder for employers to recruit and retain talent to help grow their businesses and the local economy.
• Vulnerable residents, including low-income families with children, recent immigrants and people with disabilities, are often on the brink of eviction and facing the threat of homelessness.
• Housing instability negatively impacts the academic performance of K-12 and college students, affecting their future career opportunities.
• Aging housing stock, development costs, and zoning codes make it hard for developers to build and renovate affordable homes in new and emerging housing markets countywide.
• People of color and low-income people often experience discriminatory housing practices.

Additional Research: Montgomery County Housing and Municipal Zoning Trends

There is no one size fits all approach to solving this at a local level:

• Municipal staff struggle with how to balance the desires of their elected officials (who want to attract more residents, especially families) with what the market provides
• Some that were interviewed mentioned that outside investors who come into hot real estate markets make it difficult for locals to find a home to purchase
• Some municipalities have mentioned other ramifications – more students qualifying for free or reduced cost lunches at area schools, for example
• Municipalities that are largely built-out don’t have the flexibility to start over with their zoning, and the targeted approaches of things like accessory dwelling units don’t work with the housing stock they already have
Additional Research: How Are Other Counties Addressing Housing Affordability

The Philadelphia Region continues to struggle with how to deal with housing affordability at a higher level:

- Chester County has a new A+ Homes Initiative
- Philadelphia released its short Housing Action Plan about a year ago (because, as the city’s director of planning and development has stated, the city has plenty of plans and this is meant as an outline of action)
- Delaware County is wrapping up the Housing Plan element of its comprehensive plan

Additional Research: Federal, State and Local Public Policy and Funding Trends

Federal and Local Funding Trends

<table>
<thead>
<tr>
<th>Year</th>
<th>CDBG</th>
<th>HOME</th>
<th>AHTF</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$2,943,517</td>
<td>$883,136</td>
<td>$2,784,383</td>
</tr>
<tr>
<td>2016</td>
<td>$2,939,635</td>
<td>$929,959</td>
<td>$3,064,888</td>
</tr>
<tr>
<td>2017</td>
<td>$2,954,489</td>
<td>$938,115</td>
<td>$2,920,009</td>
</tr>
<tr>
<td>2018</td>
<td>$3,287,341</td>
<td>$1,329,959</td>
<td>$1,305,010</td>
</tr>
<tr>
<td>2019</td>
<td>$3,223,314</td>
<td>$1,241,745</td>
<td>$993,606*</td>
</tr>
</tbody>
</table>

- CDBG change 2015-2019: +9.5%
- HOME change 2015-2019: +40.5%
- AHTF change: -53%

Other Potential Sources: National Housing Trust Fund, State Housing Trust Fund
Additional Research: Philanthropy Insights

• There is increasing recognition that cross-sector coalitions are the key to solving complex social problems.
• We all know about the affordable housing problem – how is the coalition going to provide different solutions?
• Clearly and succinctly demonstrate that this partnership has already done the leg work; not asking philanthropy to fund research or planning.
• Describe the purpose of the coalition clearly and define the possible roles that philanthropic foundations can play as a coalition partner – convener, thought leader, connector, funder, etc.
• Define the policy levels that need to be pulled at the local level and demonstrate that municipal leaders who can pull them are at the table.
• Take the angle that people should be able to live near their work and that their employers should be part of the solution – it’s not just philanthropy’s role to subsidize housing, transportation and child care issues due to high rents and low wages.

In Development: A Municipal Affordability Assessment Tool

Example of a GIS Dashboard (for Housing Construction):
https://montcopa.maps.arcgis.com/apps/opsdashboard/index.html#/cb4509a1934c4fa3b4c3c9c1e040193

Deliver facts on housing and affordability assessment based on municipal geographies, so that local governments can see where they stand and how they compare. Then provide direction for different ways to address their situation.

Potential Data Points:
• Housing Prices, by Type, and by County Rank
• Median Rent
• Owner vs. Renter Occupied Percentages
• Housing Age
• Affordability Index – Ten Year History with County Comparison
• Percent of Housing Affordable to Low, Moderate, and Median Income Households
Homes for All Issue Sheet – Why Municipalities Should Be Concerned

A summary sheet that ties together some of the data findings
• More choices are needed for households at all income levels
• Geography of affordability is changing
• Generational changes could lead to market uncertainty
• County’s demographics and household composition are shifting
• More people pay a larger share of their income for housing
• Pockets of poverty exist throughout the county

Key Recommendation: Homes for All Coalition

• Diverse, multi-sector partnership inclusive of community voices and people with lived experience
• Unified messaging and communications strategy about local affordable housing challenges and opportunities
• Public awareness and advocacy campaigns
• Toolkits and learning opportunities for municipal leaders, housing developers and the private sector (business and philanthropy)
• Mechanisms for increasing, leveraging and coordinating public and private funding sources
• Networking events to build momentum, foster deeper relationships and develop mutual trust and understanding
2020 Project Timeline

**Winter 2020:** Research Best Practices for Local Affordable Housing Coalition Structures and Activities

**Spring 2020:** Develop a Final Homes for All Recommendation Report to Present to the Board of Commissioners

Advisory Board Thoughts and Reflections
Appendix M: Additional Resources

Housing Affordability Work from Montgomery County

Workforce Housing Series
https://www.montcopa.org/1035/Workforce-Housing

Housing Affordability Work from other Jurisdictions and Organizations
Building Homes – County Funding for Affordable Housing
Housing Connections – Promoting Affordability Through Community Engagement
NACo Counties Future Lab – http://www.naco.org/AffordableHousingToolkit

Communitywide Housing Strategic Plan
Fairfax County, Virginia

Housing for Equity: An Action Plan for Philadelphia
City of Philadelphia

Housing Opportunity for All: Comprehensive Housing Strategy
Prince George’s County, Maryland

Home For All - Community Engagement Resource Manual
San Mateo County

Successful Public/Private Partnerships: From Principles to Practices
Edited by Stephen B. Friedman, Urban Land Institute

The Potential for Public-Private Partnerships – Philanthropic Leaders Considering Housing as a Platform
By Rebecca R. Riley and M. Katherine Kraft, December 2010

Housing as a Health Care Investment: Affordable Housing Supports Children’s Health (March 2016)
By Megan Sandel, MD, MPH, et al.

Opportunity Starts at Home – Economic Productivity Advocates are Housing Advocates (Summary), Housing Affordability Challenges (Summary)
www.opportunityhome.org
The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development: A Review of the Literature
– January 2011
By Keith Wardrip, Laura Williams, and Suzanne Hague
Center for Housing Policy

A Place to Call Home: The Case for Increased Federal Investments in Affordable Housing
Campaign for Housing and Community Development Funding
http://nlihc.org/partners/chcdf

Local Newspaper Articles

“Want more affordable housing in Philadelphia? Try these five strategies”
– posted November 30, 2017

“Affordable-housing developers struggle to stay one step ahead of gentrification in Philadelphia”
– posted September 20, 2018
Inga Saffron on philly.com

“Officials to examine ways to make housing more affordable in Chester County”
– posted November 23, 2018
Fran Maye on dailylocal.com

Other

“Homelessness Rises Faster Where Rent Exceeds a Third of Income”
– posted December 11, 2018
By Chris Glynn and Alexander Casey on Zillow.com

“School Districts Finding Creative Ways to House Teachers”
– posted January 14, 2019
By Matthew Rothstein on Bisnow.com

“The State of Rental and Owner-Occupied Housing in King of Prussia”
King of Prussia District – June 2020

Employer Assisted Housing Resource Guide: A Primer for Employers and Community Leaders
Greater Minnesota Housing Fund
Spatial Mismatch: When Workers Can’t Get to Jobs in the Suburbs
– posted March 4, 2020
By Earlene K.P. Dowell on Census.gov

New Jersey Earmarks $60 Million for Affordable Housing Initiatives
– posted February 21, 2020
By Linda Moss on CoStar News