

Montgomery County Homes For All

Research Findings

Homes For All Project Overview



Image: <https://cjjc.org/>

Homes For All was formed 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.

Homes For All Advisory Board

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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).

Affordable Homes Are Out of Reach For Many Montgomery County Residents

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

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

Housing Cost Burden in Montgomery County

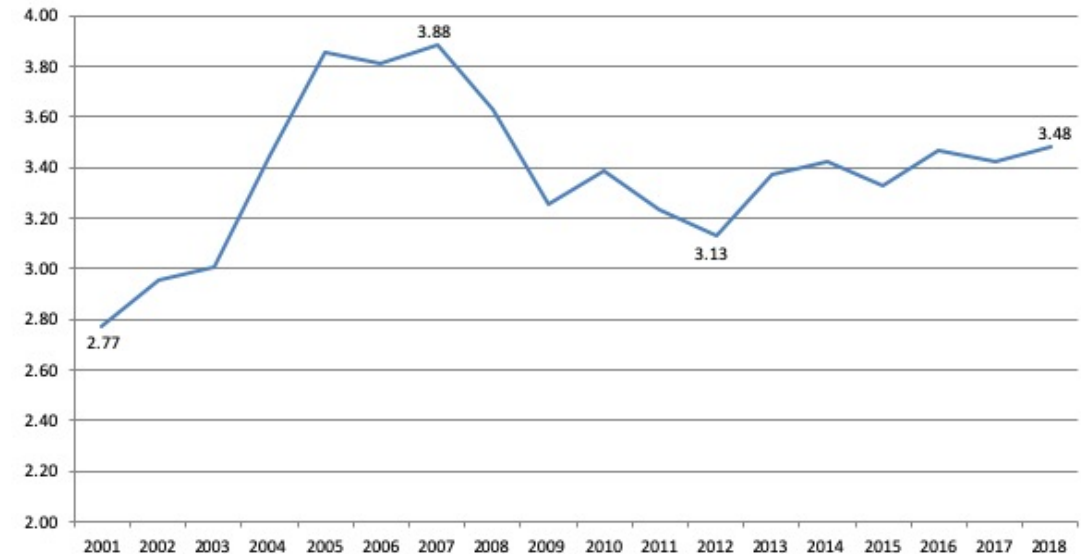
31%

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

- 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.

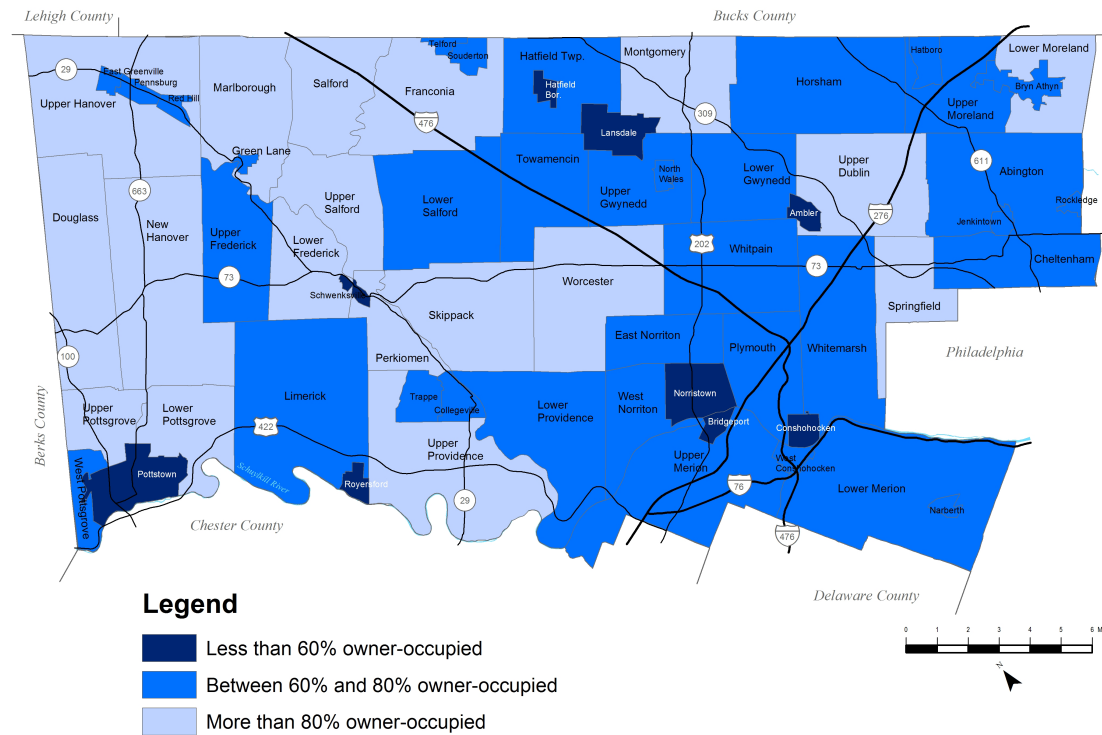
Home Ownership Affordability in Montgomery County in 2018

- 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.



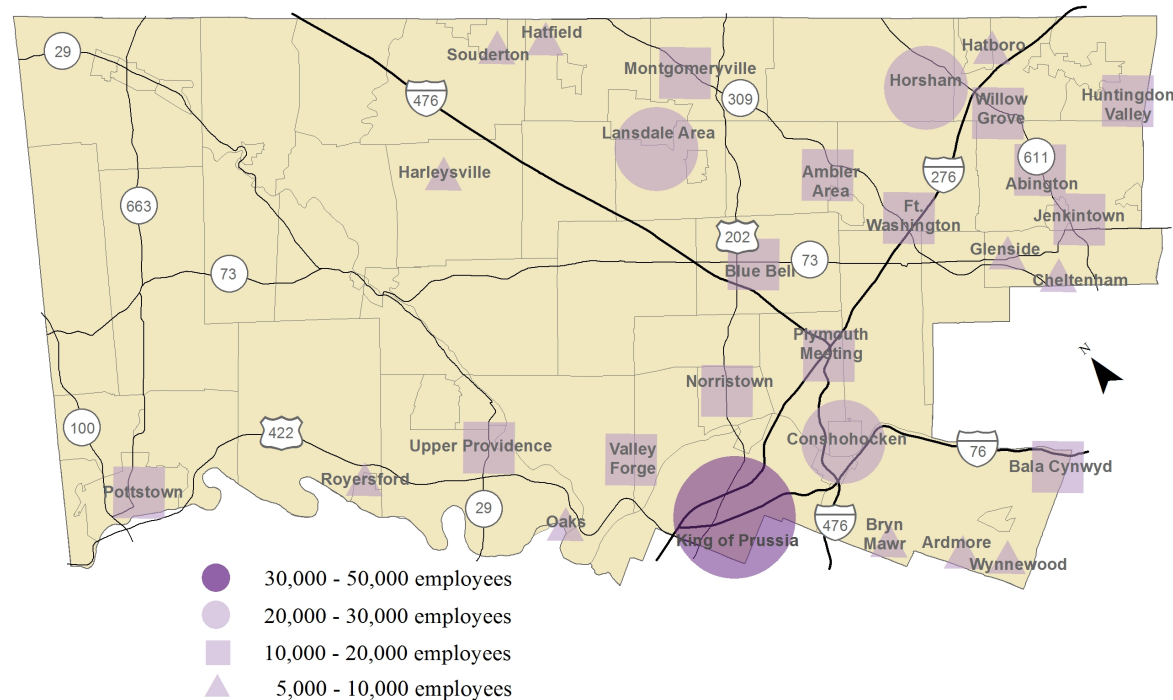
Montgomery County Housing Affordability Index

Home Ownership Rates 2016



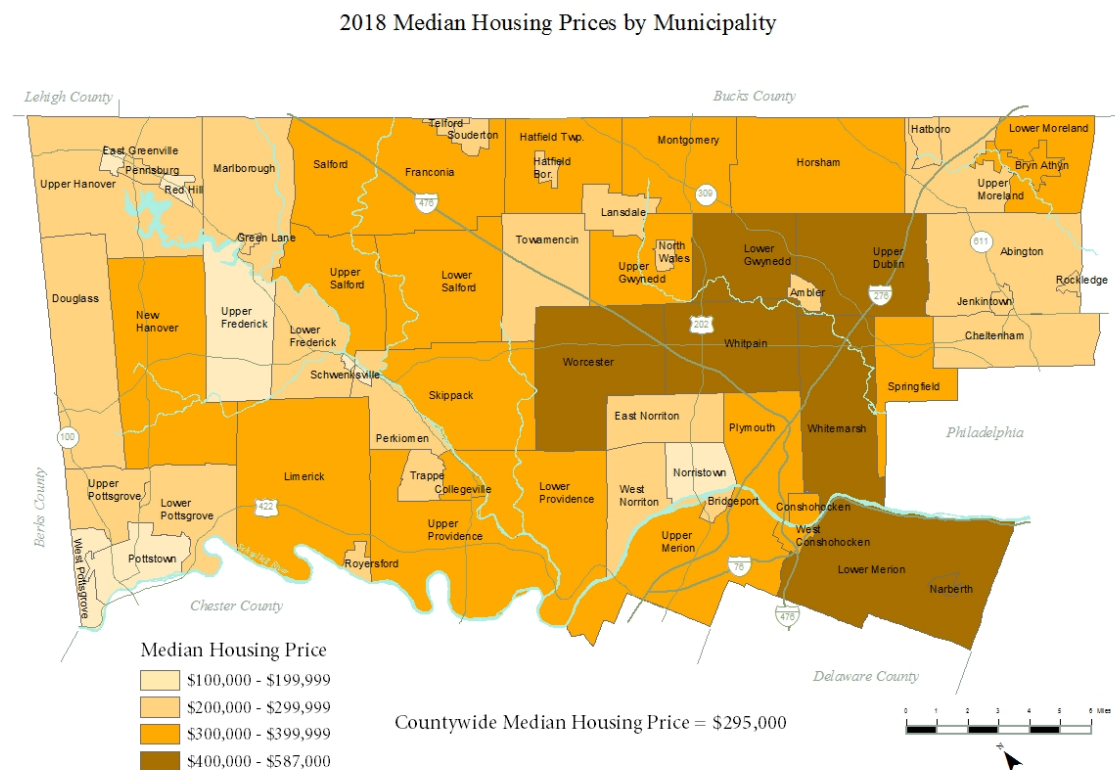
Source: Montgomery County Planning Commission

Employment Centers in Montgomery County



Source: Montgomery County Planning Commission

Median Housing Prices By Municipality 2018



Source: Montgomery County Planning Commission

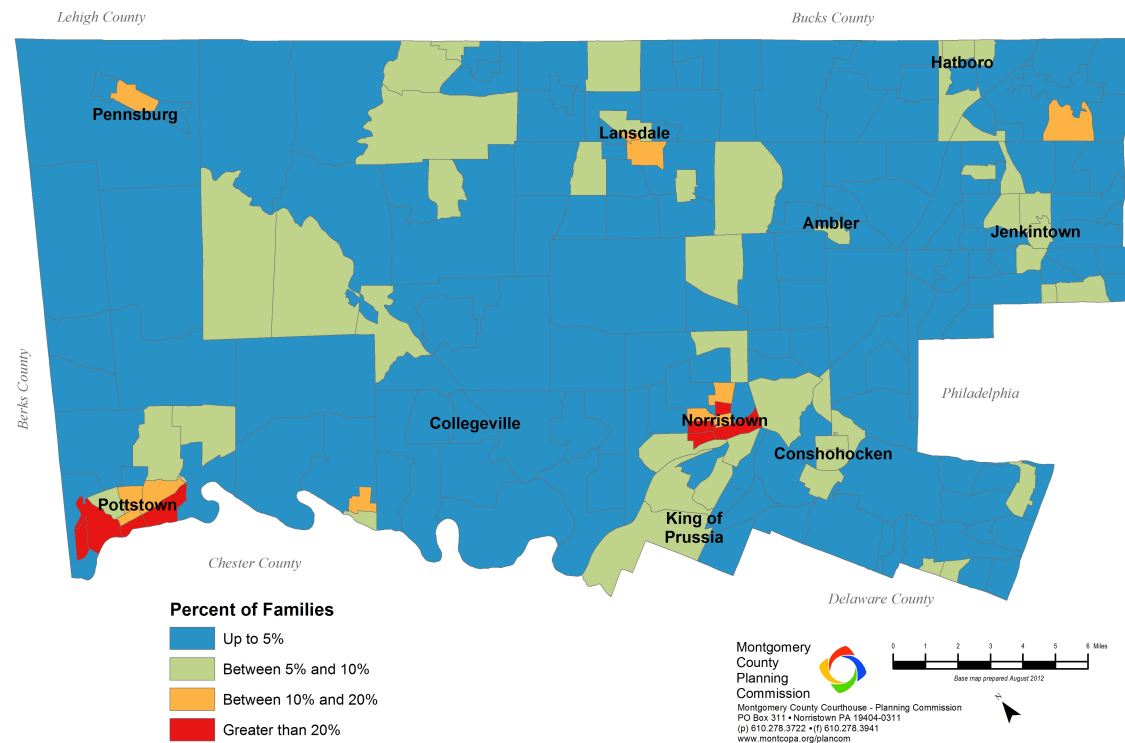
Largest Increases in Median Housing Price

Municipality	Median Price in 2017	Change in Sale Price 2003-2017	Percent Change in Sale Price 2003-2017
Lower Merion	\$577,000	\$215,000	59%
Whitemarsh	\$470,000	\$195,000	71%
Narberth	\$445,000	\$185,000	71%
Conshohocken	\$315,000	\$140,000	80%
Upper Providence	\$365,500	\$128,580	54%
West Conshohocken	\$349,950	\$124,759	55%
Marlborough	\$312,500	\$119,500	62%
Trappe	\$315,000	\$118,026	60%
Lower Gwynedd	\$475,000	\$112,300	31%
Lower Salford	\$338,735	\$108,735	47%
Towamencin	\$278,000	\$108,050	64%
Ambler	\$282,500	\$102,500	57%
Franconia	\$312,500	\$100,000	47%

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

Source: Montgomery County Planning Commission

Families Living Below the Poverty Rate

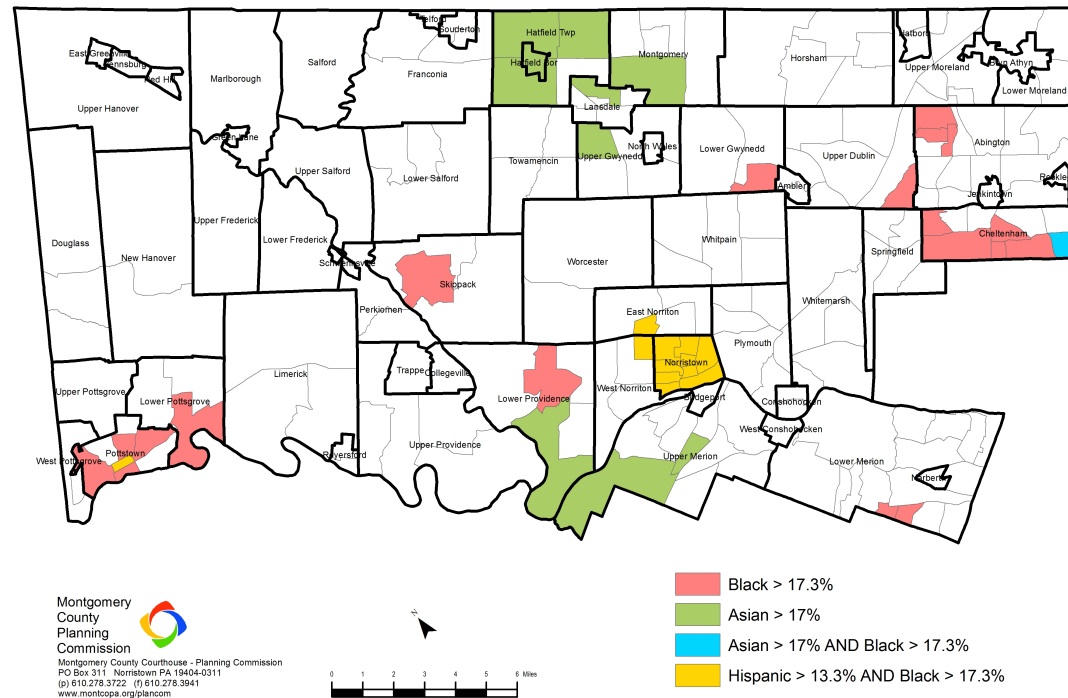


Source: Montgomery County Planning Commission

Racially and Ethnically Concentrated Census Tracts

Racially/Ethnically Concentrated Census Tracts

Source: U.S. Census Bureau 2010 SF-1 Census



Source: Montgomery County Planning Commission

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
9. Bryce Maretzki, Pennsylvania Housing Finance Agency
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 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

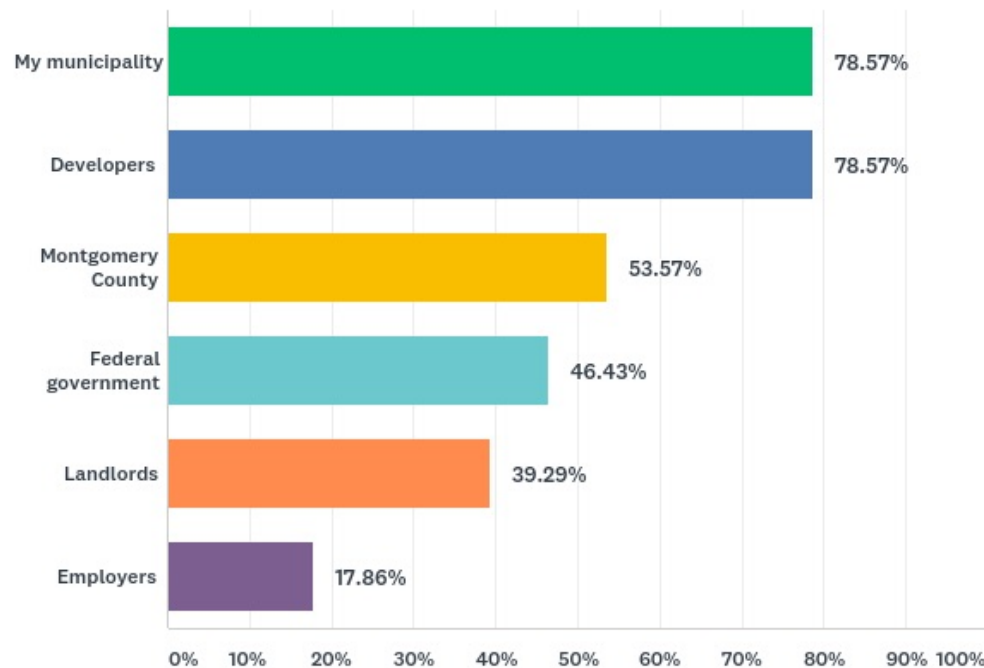
Key Findings from 30 Survey Responses

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.



Municipal Leader Housing Affordability Priorities

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

Survey of Social Sector Leaders

Key Findings from 109 Survey Responses

People Served by My Organization Are Extremely or Very Likely to Experience...

Housing Crisis	Percent
High rent burden	47%
Eviction (or threat)	33%
Unsafe or substandard housing	29%
Homelessness	24%
Housing discrimination	21%
Overcrowding	19%
Mortgage foreclosure (or threat)	13%

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

For Specific Populations	Percent
Low-income families with children	82%
People with disabilities	78%
Seniors	75%
People of Color	73%
Low-income single adults	71%
People with criminal backgrounds	57%

Social Sector Leaders Extremely or Very Concerned with Housing Discrimination...

For Specific Populations	Percent
Recipients of housing subsidies	38%
People of color	34%
People with disabilities	31%
Recent immigrants	31%
People who identify as LGBTQ	25%
Single-parent families with children	24%

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

Resource	Percent
Public transportation	81%
Employment and job training	79%
Flexible housing subsidies	74%
Fair housing advocacy	63%
Eviction prevention	61%
Mortgage foreclosure prevention	53%

Social Sector Leaders Who Believe Each of the Following Would Be Extremely or Very Valuable to Increasing the Supply of Affordable Housing

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

National Scan of Housing Trends and Promising Practices

Key Findings



Source: <https://www.opportunityhome.org/resources/2019pollinfographics/>

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.

Source: <https://www.curbed.com/2019/5/15/18617763/affordable-housing-policy-rent-real-estate-apartment>

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.

Source: <https://www.curbed.com/2019/5/15/18617763/affordable-housing-policy-rent-real-estate-apartment>

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”.

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.



Source: <https://www.rwjf.org/en/library/research/2011/05/housing-and-health.html>

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.

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.

Source: https://www.phillytrib.com/news/real-estate-investor-aims-to-develop-homes-for-working-class/article_01056dcf-9340-5f8c-b84f-5bfc26962e39.html



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.

Source: <https://montco.today/2018/01/applications-now-accepted-montgomery-park-elderly-community/>

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

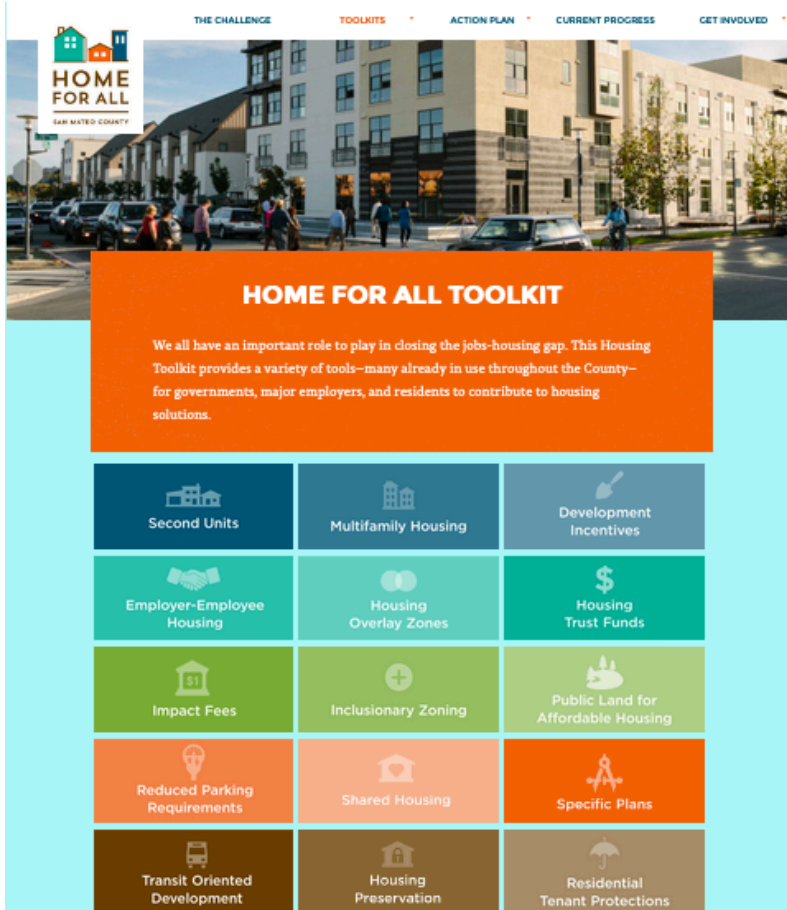
Healthy Communities of Opportunity:
An Equity Blueprint to Address America's Housing Challenges

PolicyLink
THE
KRESGE
FOUNDATION



Source: <https://www.policylink.org/resources-tools/healthy-communities-of-opportunity>

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

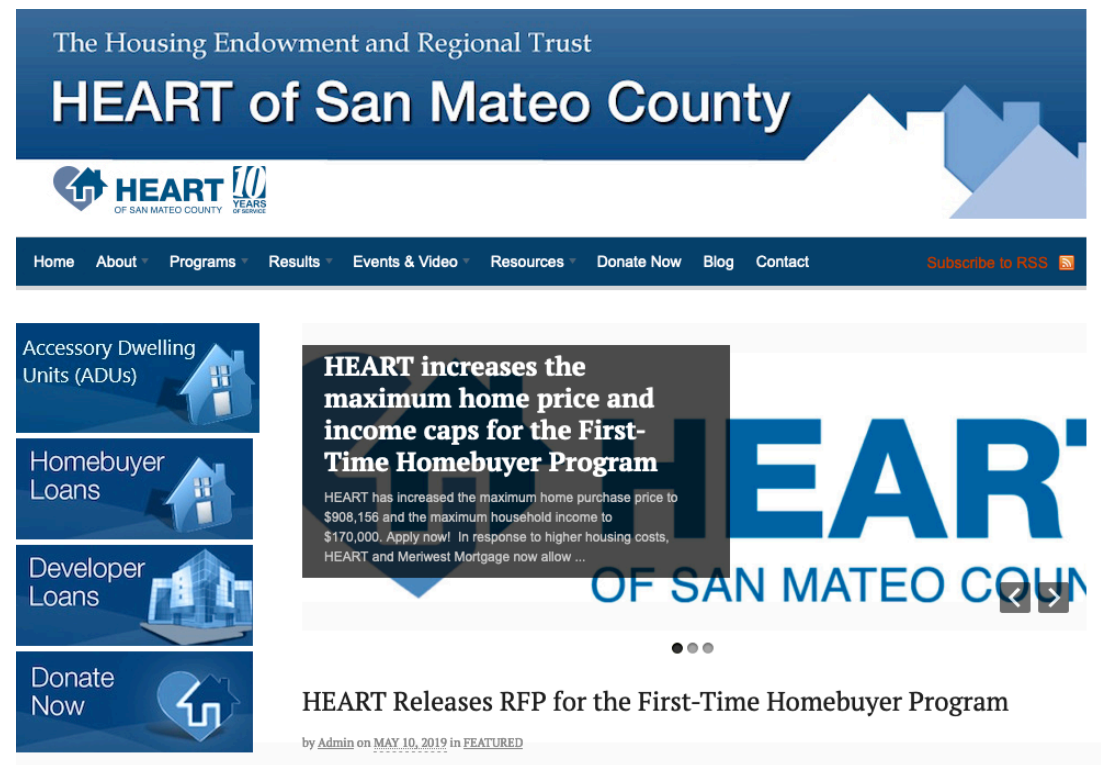


- Established through a resolution by the County Board of Supervisors, Home for All is a countywide collaborative effort with a wide range of community partners working to build support and inspire action for a variety of housing options:
 - Toolkits for Municipalities, Developers and Advocates
 - Community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

Source: <https://homeforallsmc.org>

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 \$14 million in funding gifts and pledges, and invested \$12.4 million to fund over 950 affordable homes.



Source: <https://www.heartofsmc.org/>

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



The screenshot shows the California YIMBY website. At the top left is the logo with a house icon and the text 'CALIFORNIA YIMBY'. To the right is a navigation bar with links: 'MORE HOMES ACT', 'TAKE ACTION', 'NEWS', 'POLICY', 'ABOUT', and 'DONATE'. The main banner has a blue background with a crowd of people. The headline reads 'Support the More HOMES Act to solve the California housing crisis'. Below it, the text says 'Senate Bill 50, the California More HOMES Act of 2019, will help end the housing crisis, protect existing renters from displacement, and reduce climate pollution.' A section below the banner states 'Supported by a diverse coalition of organizations representing Environment, Labor, Business, and Affordable Housing'. At the bottom are four logos: the California Association of Realtors, Habitat for Humanity, SPUR, and the AFL-CIO Construction Trades Council of California. Navigation arrows are on the left and right sides of the logos.

CALIFORNIA YIMBY

MORE HOMES ACT TAKE ACTION NEWS POLICY ABOUT DONATE

Support the More HOMES Act to solve the California housing crisis

Senate Bill 50, the California More HOMES Act of 2019, will help end the housing crisis, protect existing renters from displacement, and reduce climate pollution.

Supported by a diverse coalition of organizations representing Environment, Labor, Business, and Affordable Housing

CALIFORNIA ASSOCIATION OF REALTORS®

Habitat for Humanity®

SPUR

AFL-CIO CONSTRUCTION TRADES COUNCIL OF CALIFORNIA

Source: <https://cayimby.org/morehomes/>

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.

Source: <https://www.localhousingsolutions.org>





Source: <https://www.opportunityhome.org/resources/2019pollinfographics/>

Homes For All – Next Steps



Advocacy & Public Education



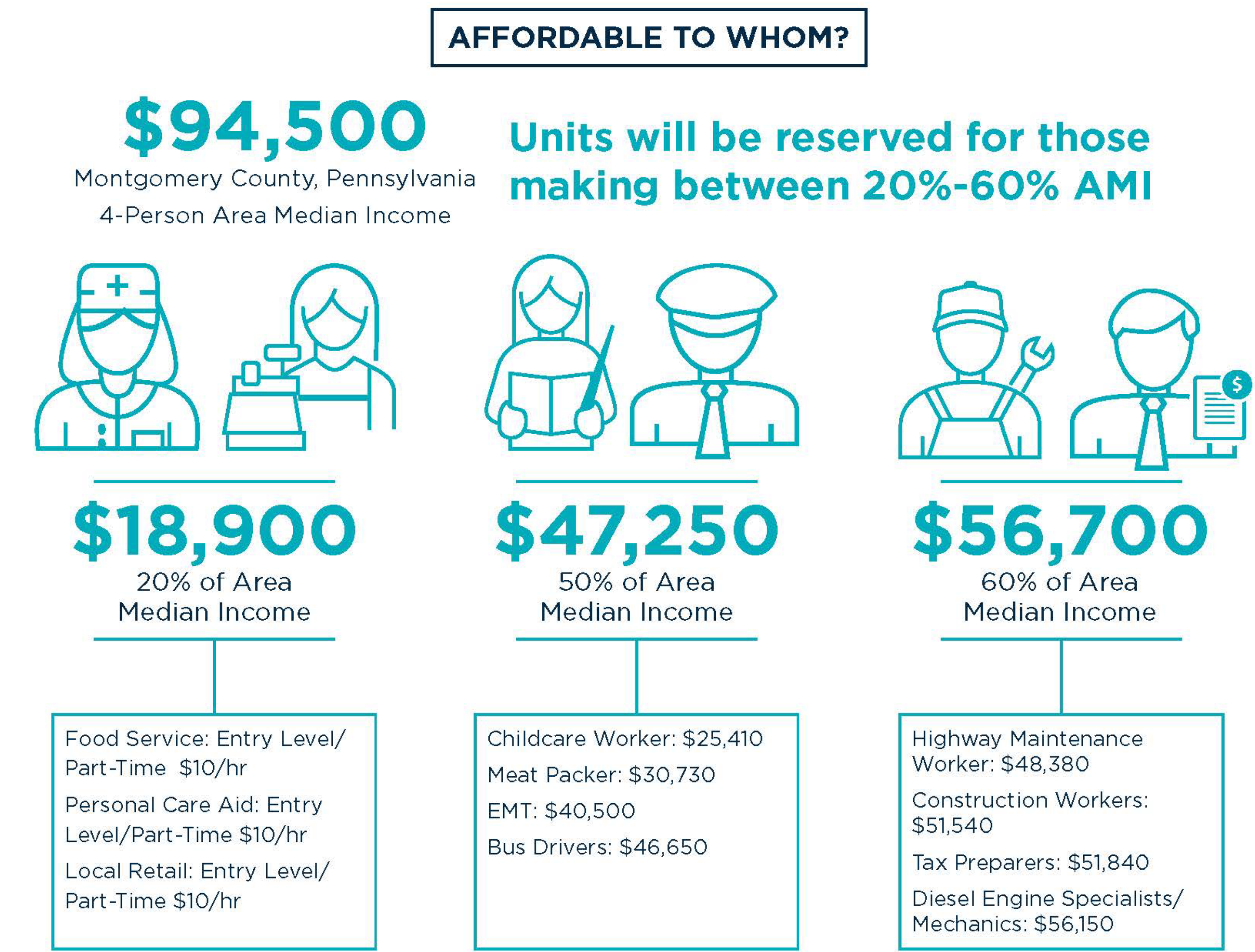
Innovative & Actionable Housing Development



Preservation & Stability

Pillar I: Advocacy & Public Education

From NIMBY to YIMBY – Changing Hearts & Minds on Affordable Housing



SOURCE: U.S. Bureau of Labor Statistics May 2020 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA

Pillar II: Innovative & Actionable Housing Development

Creation of a Housing Opportunities Fund



- \$5.5 million was awarded to the Montgomery County Office of Housing and Community Development for the Homes For All – Housing Opportunities Fund, which will be used to acquire and renovate vacant properties into affordable housing units. This program will not only establish needed affordable housing in the County but also transform vacant and undesired properties thereby transforming existing locations within the community.
- The County of Montgomery is seeking a consultant to prepare a Land Bank Strategic Plan to guide the development of a land bank entity in Montgomery County, including a roadmap of policies and procedures that will support acquisition, maintenance and disposition of publicly owned vacant properties in accordance with the requirements of the enabling legislation.

Pillar III: Preservation & Stability

Preserving existing housing is an important supplement to new developments, and it **prevents displacement, is generally cheaper than building new housing, and conforms to existing land-use patterns.**

- Increase the scope, capacity, and equity of homeowner- and tenant-occupied rehabilitation program run out of the Office of Housing and Community Development
- Launch more mortgage supports within the partnership structure
- Continue to grow and support Homelessness Prevention programs



