Housing in Chester County
Multifamily Housing and Housing Affordability
What is housing like in Chester County?

Many think that most of the housing in the county consists of a single-family home on a half acre lot with a married couple and two children.
Housing types

Source: US Census, 2010

- Single-family detached: 61%
- Multi-family: 18%
- Single-family attached: 18%
- Other: 3%
Like the nation as a whole, our family structures have changed.

- Singles
- Single parents with children
- Couples with no children
Projection of Household Composition in 2045

Source: US Census, CCPC analysis, and State of the Nation’s Housing Harvard University, 2017
How much is Chester County expected to grow?

Population and housing growth is expected to continue.
The county is projected to add over 146,000 people from 2015 to 2045, a 28.5% increase from the county’s 2015 population of 516,000 people.
The county’s 65 and older population is expected to double, increasing from 65,000 residents to 129,000.
To accommodate new population growth, the county will need **55,000 new homes**.
What kind of housing will Chester County need?

Single-Family

or

Multi-family
Housing type trends

US Census 2010

- 61% Single-family detached
- 18% Single-family attached
- 18% Multi-family
- 3% Other

Source: US Census
Housing type trends

Recent Construction (past five years)

- Single-family detached: 39%
- Single-family attached: 24%
- Multi-family: 37%
- Other: 0%

Source: US Census, CCPC and Assessment
Recent Construction (past five years)

- Single-Family Detached – 2,681 units
- Single-Family Attached – 2,058 units
- Multifamily – 2,538 units

Source: US Census, CCPC and Assessment
Housing type trends

NAHB Housing Type Preferences

- Single-family detached: 65%
- Single-family attached: 11%
- Multi-family: 8%
- Other: 15%

Source: NAHB - 2016 Housing Preferences of the Boomer Generation
Housing type trends

Estimated Future Construction

- Single-family detached: 46%
- Single-family attached: 21%
- Multi-family: 32%
- Other: 1%

Source: CCPC estimate
Housing type trends

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### Housing type expectations

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Estimated Future Construction</th>
<th>% Breakdown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family detached</td>
<td>25,300</td>
<td>46%</td>
</tr>
<tr>
<td>Single-family attached</td>
<td>11,550</td>
<td>21%</td>
</tr>
<tr>
<td>Multi-family</td>
<td>17,600</td>
<td>32%</td>
</tr>
<tr>
<td>Other</td>
<td>550</td>
<td>1%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>55,000</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Source: CCPC analysis*

What might make these housing expectations change?
There will be more single-person households

Source: US Census and CCPC analysis
There will most likely be more renters

Source: US Census and CCPC analysis
The county’s 65+ renters will increase by over 18,000 (2015-2045)

Source: CCPC analysis
Is more affordably priced housing needed?
The median housing value in 2017 was **$337,000**, which is the highest in the state.

Source: Chester County Housing Report
Household income has not kept pace with increases in housing costs.

Source: US Census
Fewer homes are for sale, which impacts housing costs.

Home sales as percentage of total housing stock

- 1990: 3.8%
- 2000: 5.9%
- 2010: 2.8%
- 2017: 3.5%

Source: US Census, Chester County Housing Report
County residents who rent are particularly vulnerable to escalating housing costs.

Source: US Census
Many county household budgets are stretched by high housing costs, paying more than 30% of their income towards housing.

Source: US Census
What occupations can afford

2017 Chester County Median Sale Price: $337,000

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Median Annual Income</th>
<th>% of Home Sales Affordable</th>
</tr>
</thead>
<tbody>
<tr>
<td>accountant</td>
<td>$83,760</td>
<td>38%</td>
</tr>
<tr>
<td>police officer</td>
<td>$70,270</td>
<td>23%</td>
</tr>
<tr>
<td>truck driver</td>
<td>$49,060</td>
<td>8%</td>
</tr>
<tr>
<td>farmworker</td>
<td>$34,200</td>
<td>2%</td>
</tr>
</tbody>
</table>

Source: PA Workforce Development and CCPC analysis
In 2000, a family with a full-time working middle-school teacher with a part-time accountant spouse could afford 30.5% of the homes in Chester County.

Source: CCPC analysis
What families can afford

By 2017, this family could only afford 12.9% of the homes in Chester County

Source: CCPC analysis
Housing affordability is a key issue in Landscapes3, which found that:

• The county will need 55,000 new homes by 2045 to accommodate population growth

• The demand for more diverse housing is increasing

• Housing is unaffordable for much of our current and future population
Urban Center Landscapes

Historic downtowns and established neighborhoods that serve as civic, economic, and population centers.
Suburban Center Landscapes

Regional economic, population, and transportation centers with varying land uses.
Goal

Nurture diverse and well-rounded communities with a balance of residential opportunities and convenient access to community facilities, services, and amenities.
OBJECTIVE

Provide Diverse Housing
Accommodate Affordably-Priced Housing
Implementing Landscapes3
Initiative of the Chester County Housing Choices Committee
Municipal Toolbox

- Accessory Dwelling Units
- Adaptive Reuse
- Affordable Housing
- Affordable Housing Bonuses
- Age-Restricted Housing
Municipal Toolbox

- Aging in Place
- Farmworker Housing
- Housing Diversity
- Housing Rehabilitation
- Mini-Houses
Municipal Toolbox

- Mobile Home Parks
- Residential Conversions
- Traditional Neighborhood Dev.
- Transit Oriented Development
- Universal Design
Case Studies

- Cedar Woods
- Granite Ridge
- Green Street Mews
- Hopewell Manor
- Liberty House
- Phoenixville Borough
- Westminster Place
Opportunities Map

Multifamily Zoning Districts

Search criteria
- Housing Type:
- Approval Needed:
- Municipality: [optional]

Apply
Creating A+ Homes Event

2:00 pm | Registration and Refreshments
2:30 pm | Welcome and Introductions
   Chester County Commissioners
   Brian N. O’Leary, AICP
   Executive Director, Chester County Planning Commission
Pat Bokivitz
   Director, Chester County Department of Community Development
2:45 pm | Keynotes
   - Implementing A+ Homes
     Ray D’Agostino
     Chief Executive Officer, Lancaster Housing Opportunity Partnership
   - Designing A+ Homes
     Brian Philips, AIA, LEED AP
     Principal, Interface Studio Architects (ISA)
3:45 pm | Online Resources (eTools)
   Brian N. O’Leary, AICP
4:00 pm | Panel Discussion
   Sean Krock, Progressville Borough
   Sarah Peck, Progressive New Homes
   Yvonna Lora, AARP Pennsylvania
   Ray D’Agostino, Lancaster Housing Opportunity Partnership
   Brian Philips, Interface Studio Architects (ISA)
4:20 pm | Closing Remarks
4:30 pm | Adjournment/Networking

A FREE event brought to you by:

Chester County
Board of Commissioners
Michele Kühne
Kathi Cuzzone
Terence Forrell
Housing Choices Committee
of Chester County

Creating A+ Homes
New residential designs, policies for affordably-priced homes, and housing tools for municipalities
More Information

Brian O’Leary – boleary@chesco.org

Website – chescoplanning.org