

A+ Homes — Changing Minds & Addressing Housing Need in a Growing Community

October 12, 2025

PA Chapter of the American Planning Association 2025 Annual Conference Hilton Harrisburg – Harrisburg, PA

Presenters

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Chester County Context

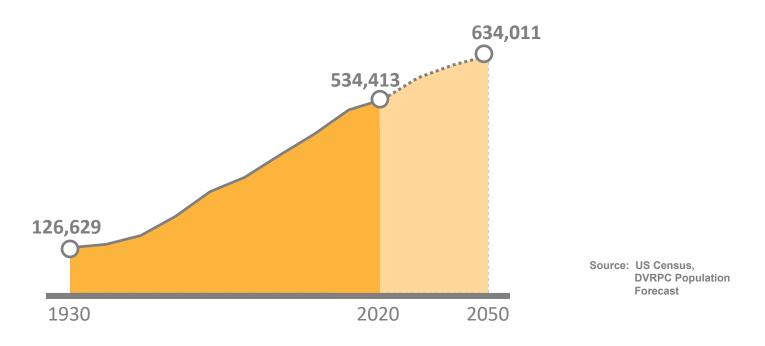
Housing in Chester County Today and Tomorrow

Regional Context



- One of four counties surrounding Philadelphia in Southeast Pennsylvania
- Also a bedroom community for Wilmington, Delaware
- Urban, suburban, and rural influences
- Fastest growing county in SE PA
- Top two most expensive SE PA counties for housing

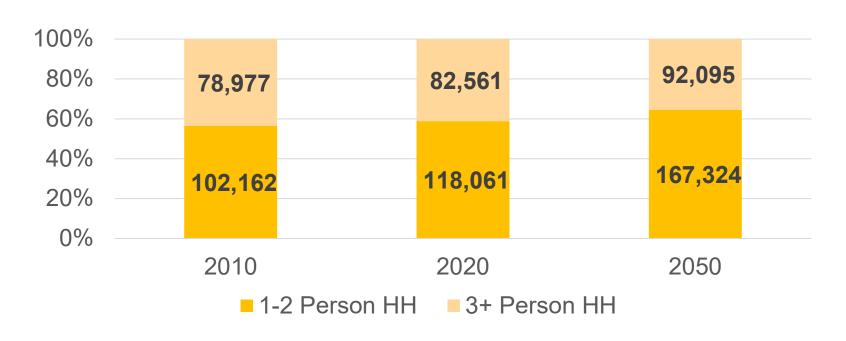
Population change, 1930-2050



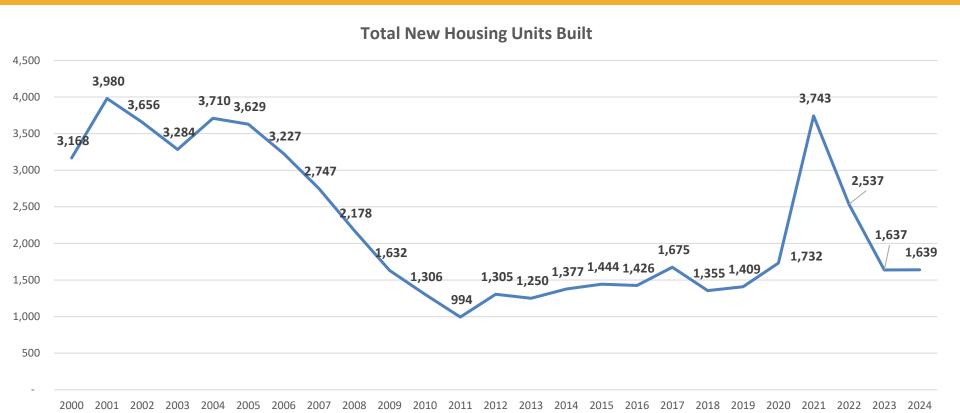
The county is projected to add over 99,000 people through 2050, an 18.6% increase from the county's 2020 population of 534,413 people.

Decreasing Residents Per Unit

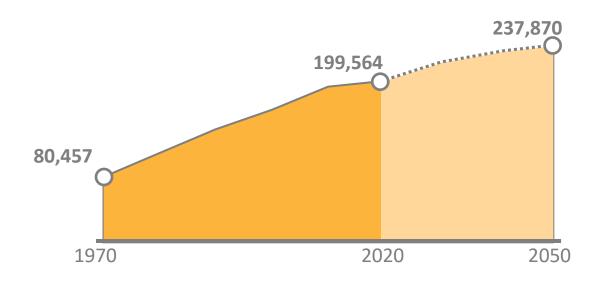
Increasing one and two person households



New Housing Units, 2000-2024



Housing unit change, 1970-2050



To accommodate new population growth, the county will need around 38,300 new homes.

Housing policies and zoning in the county have not fully adapted to meeting these changing needs



Zoning

Zoning barriers for housing types, many of which are traditional in the county

Missing middle housing allowed by-right

For residential land within Landscapes3 urban and suburban centers, not all county land.

| Missing middle housing Type | Total land permitted | Percent of all residential land | Total undeveloped land | Percent of undeveloped land | Total developed land | Percent of developed land |
|--------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Land (in acres) where missing middle housing type is permitted | Percent of all residentially zoned land in suburban and urban growth areas allowing missing middle housing type | Undeveloped land (in acres) where missing middle housing type is permitted | Percent of undeveloped residentially zoned land in suburban and urban growth areas allowing missing middle housing type | Developed land (in acres) where missing middle housing type is permitted | Percent of developed residentially zoned land in suburban and urban growth areas allowing missing middle housing type |
| Rehab | 2,599 | 13% | 142 | 10% | 2,457 | 13% |
| Accessory dwelling unit | 4,231 | 22% | 218 | 15% | 4,013 | 22% |
| Twin | 8,691 | 44% | 468 | 32% | 8,224 | 45% |
| Townhome | 4,952 | 25% | 307 | 21% | 4,646 | 26% |
| Duplex | 7,414 | 38% | 353 | 24% | 7,061 | 39% |
| Triplex | 4,373 | 22% | 233 | 16% | 4,139 | 23% |
| Quadplex | 4,052 | 21% | 215 | 15% | 3,837 | 21% |
| Multiplex | 4,105 | 21% | 233 | 16% | 3,872 | 21% |
| Live-work | 819 | 4% | 33 | 2% | 786 | 4% |
| | | | | | | |

Artificially Manipulating the Market



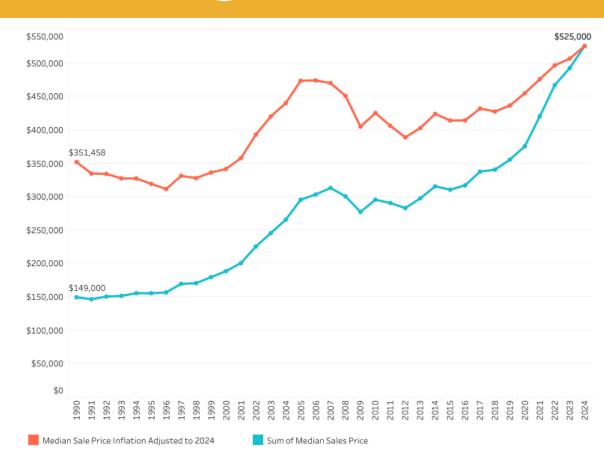
Attached homes and apartments significantly less expensive than detached

Community Challenges

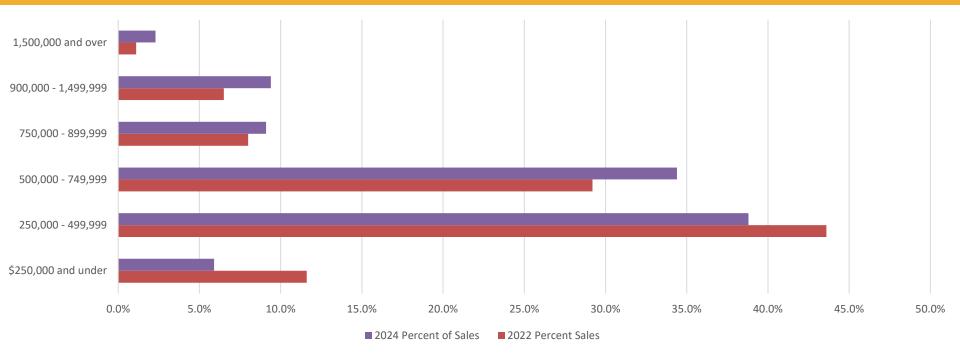
Housing in Chester County Today and Tomorrow

Rising Housing Prices

The median housing sales price for Chester County in 2024 was \$525,000, which is one of the highest in the Commonwealth.



Declining Affordability



Housing sales in the lower sales price bracket steadily decreasing

Community Challenges



- Community members cannot find housing
- Seniors unable to age in their communities
- Lack of housing turnover means fewer options for first-time buyers
- Declining levels of service due to lack of workers

Community Challenges

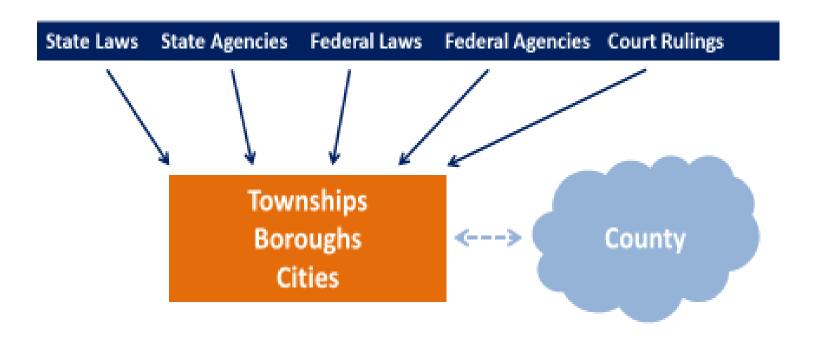


- Increased traffic and pollution due to increased distances traveled
- Employers unable to attract workers
- Informal market fixes like illegal ADUs

Housing Planning From a County Perspective

Housing in Chester County Today and Tomorrow

Role of the County in Planning



"Depository of good ideas"

What county planning brings to the table.....

Time

Funding (if

Expertise

you're lucky)

Capacity

Graphics

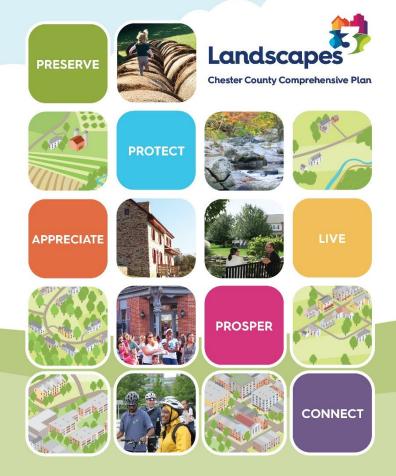
Data

Zoning

Mapping

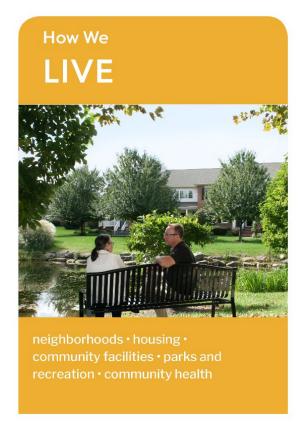
Regional focus

Chester County Comprehensive Plan



County housing goal

Housing is addressed within the LIVE goal area of *Landscapes3*.





External Guidance

Housing Choices Committee

Chester County Planning Commission Board and Director

Chester County Commissioners

Partner Organizations

Municipalities



How do we do it?

Housing in Chester County Today and Tomorrow

A+ Homes



A+ Homes



Attractive

Designed, constructed, and maintained to be compatible with local community character.



Affordably-priced

Available at attainable sale and rental prices; no more than 30 percent of household income should be spent on housing related costs.





Aging-friendly

Able to meet the diverse needs of seniors.



Able to evolve with market forces, changing demographics, buyer and renter preferences, and environmental conditions.



Accessible

Connected to jobs, services, transit, amenities, and important community facilities.

Chester County Planning Commission

Expand the housing supply by encouraging housing diversity through removing barriers

Housing Roles

- Educate on best practices with a focus on zoning, and regulatory reforms
- Compile and analyze data and maps
- Coordinate partners
- Develop, implement, and fund planning efforts and programs





WHAT: Housing Types

Missing Middle Housing / Gentle Density: Accessory dwelling units (ADUs), single family conversions, twins, duplexes, townhomes, triplexes, quads, live-work, multiplex, cottage courts, courtyards, adaptive reuse.

Manufactured Housing/Mobile Homes/Tiny Homes

Farmworker Housing

Shared Housing / Rooming Houses / Housing Cooperatives

Age Restricted Housing

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

WHAT: Zoning & Regulatory Reforms

Allow diverse housing types by-right.

Implement inclusionary density bonuses.

Use Transferable Development Rights (TDR).

Define triplexes and quads and allow in medium density districts.

Regulate based on building size, not unit count.

Uniformly regulate short term rentals.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

WHAT: Zoning & Regulatory Reforms

Use Form-based codes.

Create pre-approved design guides.

Reduce minimum lot size, dwelling size, FAR, multifamily density limits, and parking requirements.

Encourage clustered site development.

Streamline review processes.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

WHAT: Tools for Maintaining Affordability

Deed Restrictions: covenants written into deeds restricting how a piece of land can be used.

Traditional Community Land Trusts (CLTs): CLT owns the land, and the residents own the building. The homebuyer agrees to limit the sale price.

Private Model Community Land Trust: Private owner owns the land, and the residents own the building. The homebuyer agrees to limit the sale price.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

WHAT: Help address NIMBYism

Build messaging around the values of Fairness

Across Places and Regional Interdependence.

Avoid consumerist language.

Move from the individual to the collective.

Explain how policies create disparities—without condemning the public or private sectors.

Take the time needed to introduce race in the most productive way.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

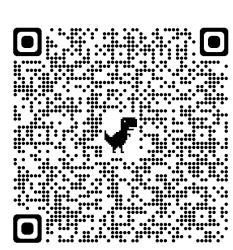
WHAT: Help address NIMBYism

Position community development organizations as solving the puzzle of varying concerns, expertise, and resources.

Highlight possibilities for wide-scale improvement— not wide-scale disaster.

Provide facts and data.

Demonstrate housing benefits.



Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: eTools

Provide context, considerations, and local examples to serve as a starting point for municipal ordinance amendments and/or policy.

Accessory Dwelling Units
Adaptive Reuse
Affordably-priced Homes
Aging in Place
Cluster Development
Farmworker Housing
Green Development Codes &
Ordinances

Farmworker Housing
Green Development Cod
Ordinances
Housing Diversity
Housing Rehabilitation
Infill Development
Mini Homes
Mixed-use Development
Mobile Home Parks

Performance Zoning Residential Conversions Short-term Rentals Site Analysis Plan **Smart Growth** Traditional Neighborhood Development Transferable Development Rights (TDR) Transit Oriented Development (TOD) Universal Design for Residential Uses

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Community and Municipal Presentations

Directly meet with elected and/or appointed municipal officials.

Presentation tailored to each community with demographic and housing data and local housing policy and zoning review.

Provide recommendations for ordinance amendments to advance creation of affordably-priced homes.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Case Studies

Highlight housing developments in the County.

Housing Case Studies

 $Housing\ case\ studies\ highlight\ successful\ approaches\ for\ and\ examples\ of\ affordably-priced\ housing\ in\ Chester\ County.$



Hankin Manor

Located in the Borough of Phoenixville, Hankin Manor is an affordably-priced senior apartment created in partnership with the Borough, View Case Study



Pincknev Hill Commons

Located in the Borough of West Chester, Pinckney Hill Commons is an affordably priced apartment and townhome community. <u>View Case Study</u>



A Community Approach to Affordable Housing

The Phoenixville community is taking a proactive approach to address significan increases in home prices, rents, and displacement. View Case Study



CASESTUDY

Hankin Manor

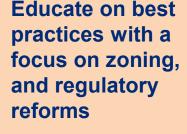
BOROUGH OF PHOENIXVILLE, PA

Hankin Manor is an affordable senior apartment community located in the Borough of Phoenixville. The development is highlighted for its partnership with the Borough who provided the land where the facility is located to facilitate its construction as a fully affordable community.

Worried how long I could afford an apartment with rent up another \$100 and water added to my utilities. Today I am grateful to be part of a caring community living my best life in a brand new, affordable, beautiful and safe apartment.

Living here has been a godsend: I have new friends, a beautiful apartment, a good and safe location, nearby shopping, restaurants, and houses of worship. My quality of life has definitely improved and I now look forward to a productive retirement!

- Nicholas J. Tortorello



Compile and analyze data and maps

Coordinate partners



HOW: Housing Forum

Annual forum held from 2019-2023

Focused on housing advocacy / "making the case" for housing

Transitioned to implementation events based on feedback of "tired of talking, let's act!" and greater municipal buy-in.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Planning Guides

Affordably Priced: Cost of Construction (2021)

Aging-Friendly: Aging-Friendly Guide (2021)

Attractive: Missing Middle Guide (2023)

Adaptable: Housing Needs Assessment (2025)

Accessible: Housing Location Tool (2026)

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Planning Guides

Target audience is municipalities.

Give context and demonstrate why municipalities should act.

Provide strategies for municipalities to act.

Longer form and more specific than eTools.

Online documents with single sheet print outs that fit within an A+ Homes brochure.

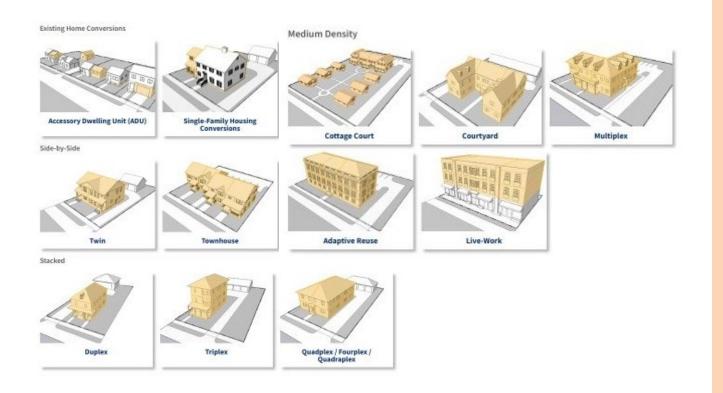
Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Provide Visual Examples

Missing Middle Guide: Example housing layouts.



Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Provide Visual Examples

Missing Middle Guide: Provided existing traditional <u>LOCAL</u> examples predominately in Chester County, but also elsewhere in Southeast PA.

Duplexes







Cottage Court







Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

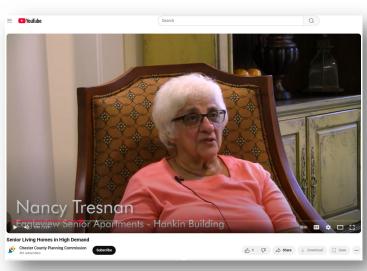
HOW: Videos

Aging- Friendly Guide supporting video:

Features commentary from residents at a Chester County retirement community

Tells of the importance of this type of housing in

their own words.



Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data

Coordinate partners

HOW: Starter Home Pilot Project

Initially planned to partner with municipalities to develop housing on publicly owned land.

Modified based on municipality feedback of lack of land but desire for zoning assistance

Created flyer and advertised on website, newsletter, and at a township officials' event

12 responses with six participants over one year

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data

Coordinate partners

How: Starter Home Pilot Project

Participants in the initiative received:

- Full zoning review focused on Missing Middle Housing
- Design/layouts to illustrate housing variety on their land
- Follow-up targeted zoning work at no charge upon request



Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data

Coordinate partners

HOW: Housing Workshops

Based Starter Home Pilot and Local Housing Solutions workshops, CCPC led two pilot housing workshops in 2025, with one additional pilot and full roll-out planned for 2026.

Workshops targeted municipalities in growth areas with advocacy organizations.

Opening of conversations with municipalities.

Educate on best practices with a focus on zoning, and regulatory reforms

Advocate for housing

Compile and analyze data

Coordinate partners



Municipal Housing Workshop

September 17th, 2025



| Opening & Welcome Remarks |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Session 1: Presentations |
| Break1:30-1:45 p.m. |
| Session 2: Three Simultaneous Activities 1:45-3:30 p.m. Activity 1 - Meetings with CCPC planners and DCD staff to discuss zoning reviews, and strategy smorgasbord Activity 2 - Tabeling with housing organizations Activity 3 - Goal Setting |

Optional Session 3: Talking About Housing 3:45-4:15 p.m.

3:30-3:45 p.m.

- Presentation 4 Research-backed suggestions for housing advocacy
- Activity 4 Housing scenarios

Break

HOW: Housing Workshops – Activity 1 Zoning

Zoning analyses prior to workshops





Zoning Analysis: Missing Middle Housing Types

The Chester County Planning Commission reviewed Charlestown Township's zoning ordinance to see how it accommodates A+ Homes. The analysis was based on where missing middle housing types are allowed in the Township (see below). Missing middle housing types, when appropriately placed and designed, can blend-in with single-family housing forms or higher density non-residential areas to create a diversity of attractive and attainable housing choices. Often, missing middle housing is not built because it is not permitted by current zoning regulations. However, zoning is an effective tool for encouraging these housing types. See the recommendations on the following pages for zoning updates that encourage missing middle housing.



Accessory Dwelling Units (ADUs)





ed by-right in PRD TND-1 TND-5



Courtyard Buildings

Allowed by-right in PRD, TND-1, TND-5

EXISTING HOME CONVERSION

Townhouse

PRD, TND-1, TND-5

Single-Family Housing Conversions

What is Missing Middle Housing?

Missing middle housing is a range of multifamily or clustered housing types-compatible in scale with detached single-family homes. The missing middle housing types offer smaller units with lower land costs that provide solutions for affordability and address the mismatch between the available housing stock and shifting



Adaptive Reuse Allowed by conditional-use in R-1, I, Historic



Live-Work Units Permitted by-right in TND-2



wed by-right in PRD, TND-1, TND-5

Zoning Options for Consideration: Enabling Missing Middle Housing Types

FR-Farm

· Consider allowing ADUs by special exception or by-right.

Residential Cluster District

- · Allow duplexes and guads by-right, similar to the current allowance of twins and townhomes.
- · Consider allowing ADUs by special exception or by-right.

R-1 Residential District

· Consider allowing ADUs by special exception or by-right.

PRD Planned Residential District

- · Clarify uses, currently includes "dwelling," which is defined as a catch-all term in the definitions.
- · If ADUs are not currently allowed, consider allowing ADUs by special exception or by-right.
- · Utilize inclusionary bonus to allow for greater density for affordable housing types other than mobile homes. · Regulate area and bulk regulations by building size instead of unit.

NC-1 Neighborhood Commercial

· Consider allowing ADUs by special exception or by-right. · List each use in each district instead referencing back for clarity purposes as to what is BR, CU, or SE.

NC-2 Neighborhood Commercial

· List each use in each district instead referencing back for clarity purposes as to what is BR, CU, or SE.

TND Traditional Neighborhood District

- · Consider allowing utilizing an inclusionary density bonus to increase density for affordable and attainable housing options in TND-1 and TND-5.
- · Allow duplexes at same lot size as single-family detached in TND-1, TND-5.
- · Consider streamlined review process for affordable and accessible housing projects.
- Consider allowing ADUs by special exception or by-right.

General Recommendations

- · Currently there are two duplex definitions, one listing duplex as a twin, while the other lists as stacked. These should either be merged or clarified.
- · Consider expedited review process for affordable/ attainable housing projects.
- · Clarify where single-family conversions are allowed, and allow by-right.

Inclusionary Bonuses are Optional Incentives. Inclusionary bonus standards can promote construction of a variety of housing types throughout the Borough. Any inclusionary bonus should have the specific intent of establishing starter homes and provisions to incentivize the development of affordably-priced units. For example, a maximum allowable square footage per dwelling unit can incentivize the creation of smaller dwelling units which in turn may be more affordably-priced by nature of their smaller size.

To be clear, an optional inclusionary bonus incentive is not the same as mandatory inclusionary zoning which, at the time of writing, is undergoing legal challenges elsewhere in the Commonwealth.

Inclusionary bonus options that would work best in tandem for the Township include:

Density Bonus. Within the various residential districts ranging from 1 du/acre for the R-1 to 12 du/acre in the RRD. Providing for a measured density bonus to allow for construction of more affordably priced units could be considered. A modest density bonus could also be considered for the Cluster Overlay, in addition to the reduced lot sizes, to also encourage establishment of smaller, more affordably priced units. Typically, a municipality will provide for a density bonus of between 10 and 20 percent over the base density allowance.

Use Bonus, A use bonus could be utilized to provide for greater housing options across the Township. This type of bonus could be tailored to existing neighborhoods to encourage appropriately scaled development. For example, twins or duplexes could be permitted as additional uses in the R-1 district subject to reasonable standards. A well designed twin can be incorporated seamlessly into existing areas of single-family residences. In higher-density and mixed-use zoned areas, provisions could be created to foster development of smaller multi-family units such as triplexes, quadplexes, cottage courts, etc. Consideration should be given to pairing these types of use bonuses with density bonuses.

For additional guidance see Pennsylvania's Local Government Housing Affordability and Inclusionary Zoning Toolkit > and Chester County's eTool for Affordable Housing Bonuses

The A+ Homes initiative is an implementation effort under Landscapes 3. Chester County's 2018 Comprehensive Plan. A joint effort of the Chester. County Planning Commission, Department of Community Development, and Housing Choices Committee, A+ Homes focuses on creating homes that are attractive, affordably-priced, adaptable, aging-friendly, and accessible. Every person needs and deserves a place to come home to a place that provides them shelter and comfort, a place where they feel part of the community

Educate on best practices with a focus on zoning, and regulatory reforms

Advocate for housing

Compile and analyze data

Coordinate partners

HOW: Housing Workshops – Activity 1 Strategy Smorgasbord

Included strategies and contact organization





| Housing Types ("Partner organization) | Check | k below | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|--|--|
| Accessory Dwelling Units: ADUs enable municipallies to expand their housing stock and adapt housing cotions to meet the changing needs of homeowers and renters. ADUs can be attached or destached but must be able to function independently from the primary unit. Municipallies can encourage the development of ADUs through inclusion in their planning policies, roming ordinances, subdivision and land development ordinances, and design guidelines as well as through education of the public regarding their benefits. "Chester County Planning Commission. AMPT Lvable Communities | Learn more | Implement | | |
| Adaptive Reuser Conversion of existing non-residential building into residential units. Allow for multi-family adaptive reuse in zoning, or complete adaptive reuse projects of municipal-ownech listoric properties into affordably-priced housing units. Adaptive reuse and also advance municipal historic preservation efforts. "Orders Country Planning Commission | | | | |
| Single Family Residential Conversions: Converting single family buildings into multi-family units can provide affordable housing options while utilizing existing housing stock. Municipalities can encourage conversions by allowing them in zoning, including them in plans, and providing financial assistance. Residential conversions can also advance municipal historic preservation efforts. "Chester County Planning Commission | | | | |
| Age-restricted Howaing: Housing restricted to residents aged 55 and older. Age-restricted housing ideally provides seniors with a low maintenance, independent lifestyle that is located close to amerities. Age-restricted housing is legally permitted under federal Fair Housing laws all affections are 62 years of age or older, or at least 80 percent of tools unts are occupied by a minimum of one personage 55 or older (HUDS Housing for Older Persons Act). Age-restricted housing must also adhere to HUD verification and policies, and housing must be built on connected parents. "Chester County Pfarming Commission" | | | | |
| Shared Housing/Rooming Houses/Housing Cooperatives: Shared housing includes models which provide communal facilities such as kitchers with private bedrooms. They are often managed by developers who rent individual rooms but can also be managed through a cooperative model with existing residents vetting and selecting new tenants. "Chester County Planning Commission." (Chester County Planning Commission.") | | | | |
| Gentle Density/Missing Middle Housing: Missing Middle Housing exists at scales between large scale single-family and multi-family units. These include units such as accessory dwelling units, twins, duplexes, triplexes, guads, small multifamily, and townhomes. Gentle Density / Missing Middle Housing usually involves zoning for more diverse housing types. "Chester Courby Planning Commission" | | | | |
| Mini-Homes/Tiny Homes: Mini-homes are small single-family detached units. Mini-homes have lower construction, main- tenance, and utility costs than typical single-family homes and the smaller lot size needed to accommodate the homes can further increase affordability. "Chester County Planning Commission | | | | |
| Formworker Housing: Housing for farmworkers can be provided through government subsidized housing, grower-provided or grower-supported housing, or from the private market. Due to the moderate wages earned by farmworkers, different forms of housing can better provide affordable options than the larger single-family or townhomes typical to Chester County, Farmwork-er housing is often either small unit square flootage for farmworkers and their families or dorm style housing to single farmwork-ers, with tooth housing styles generally built at higher densities. Farmwork ers housing supported in any way by growers is subject to the Marental and Seasonal Agricultural Worker Protection And IMSPAI requisitions. Tokested County Planning Commission. | | | | |
| Panelized Housing: Panelized housing is constructed in panels (roof, walls, and floors) then constructed on site. The prefabrication can lower housing costs, however transport costs can become prohibitive. 'Chester County Planning Commission | Learn more | O Implement | | |

| Credit Counseling Program: The Credit Counseling Program provides free homeownership and credit counseling, Programstaff work with applicants to remedy and prevent future credit problems, develop a household budget, and set a time frame in which the results would be achieved. "Housing Partnership of Chester County | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------|--|
| Rent Regulations: Rent regulations set limits on how much landlords can increase rent annually. *Local Housing Solutions | | | |
| Just Cause Eviction Policies: These policies require landlords to have grounds for eviction. This ensures tenants are not evicted for prices to be raised. "Local Housing Solutions | | | |
| Rental Registries: Rental registries are databases maintained by municipalities. This can assist municipalities in protecting renters when landlords need to be contacted. *Local Housing Solutions* | | | |
| Financing | | | |
| Employer Assisted Housing: With employer supported housing, employers assist their employees with housing – either rental or ownership. Support can be provided in a variety of ways including financial loans or grants (down payment, rental vouchers, or other), homeowner education, or by participation in the creation and provision of affordable housing, Municipalities can provide matching funding, outreach, or technical assistance. 'Chester County Economic Development Council | Q Learn more | O Implement | |
| Tax Increment Finance Districts: Municipalities can create TIF districts for affordably-priced housing, TIF districts create a base value in the year the district is created. When a new project is developed the additional taxes generated by the increased assessment are put into a fund. The fund is then used to complete infrastructure projects and provide funding for other projects. TIF districts require other taxing entities (schools, county, etc.) to agree to receive only the base value taxes off the properties for the duration of the TIF. TIF districts are not common in Southeast Pennsylvania. **Chester County Planning Commission** | Q Learn more | O Implement | |
| Tax Abdrements: The high cost of development can prohibit new, affordably-priced, housing units. Municipalities could provide tax abatements to assist with the high cost of development. *Chester County Office of Tax Assessment | C Learn more | O Implement | |
| Revolving Loan Fund: Create and distribute funds through a revolving loan fund for affordable housing development. Re- volving loan funds provide small gap financing for projects, the fund is then replenished through payments and interest, which is used to make additional loans. Revolving loan funds could be used for development or home maintenance projects. "Chester County Department of Community Development" | | | |
| Homeowner Subsidies for Accessory Dwelling Units: Accessory dwelling units are secondary units with individual living spaces created on the same property as another existing unit. ADUs can provide lower cost housing options, while providing homeowners with additional revenue sources. Despite their benefits, ADUs have high initial costs that create barriers to their development. Municipalities could provide funding grants to homeowners to create ADUs for use for affordably-priced housing units. "Chester County Planning Commission | | | |
| Developer Subsidies: High costs of development can be preventative to the creation of new affordably-priced housing units. Costs can include land prices, labor, materials, infrastructure, or site remediation. Municipalities could provide funding grants or loans to lower the cost of affordably-price housing development. "Affordable Housing Developer Group | Learn more | Implement | |
| Property Tax Relieft: Property taxes can cause hinderances for affordability of homes for low- and middle-income residents. This can be true both for homeowners, and renters who may pay higher rent to landlords due to taxes. Municipalities can provide direct tax relief by capping the amount of property tax homeowners have to pay to a share of their income. 'Chester County Planning Commission. | | | |
| | | | |

Educate on best practices with a focus on zoning, and regulatory reforms

Advocate for housing

Compile and analyze data

Coordinate partners

HOW: Housing Workshops – Activity 3 Goal Setting

Data profiles, worksheet on goals, target numbers, and metrics





Activity 1: Developing Target Numbers and Goals

This activity will help you develop target numbers for affordable and attainable housing, create tracking metrics, and develop additional housing goals for your community. The Chester County Planning Commission (CCPC) will include final numbers, metrics, and goals in a document you'll receive after completing the worklshop.

Developing target numbers can help your municipality 1. guide housing policies 2. stay motivated to address change 3. help align community organizations 4. measure progress and 5. assist in addressing resident concerns.

Developing Targets and Understanding Community Need

Housing data can help municipalities understand their areas of greatest need and the potential figure of total affordable/ attainable housing needed in their communities. The Chester County Planning Commission has prepared a data profile for your municipality available on your table. We have pulled some information from the profile to assist you with this section:

Positive numbers indicate a gap in supply, negative numbers an over supply.

| Toshive nombers indicate a gap in supply, negative nombers an over supply. | | | | |
|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------|--|--|
| All Units | Municipality's projected population growth | 1467 | | |
| | Municipality's projected household growth | 548 | | |
| Affordable | Current affordable gap (up to 80% AMI) | 2,280 | | |
| Units (Up to 80% AMI) | $Projected\ affordable\ need\ (projected\ households\ x\ \%\ of\ current\ Chester\ County\ 80\%\ and\ under\ AMI\ households)$ | 219 | | |
| | Total affordable need | 2499 | | |
| Attainable | Current attainable gap (80%-120% AMI) | (195) | | |
| Units (80%- 120% AMI) | Projected attainable need (projected households x % of current Chester County 80%-120% AMI households) | 549 | | |
| , | Total attainable need | 354 | | |

If this data is insufficient to determine your need what additional data would assist you?

Educate on best practices with a focus on zoning, and regulatory reforms

Advocate for housing

Compile and analyze data

Coordinate partners

HOW: Housing Workshops – Resource Sharing









The Chester County Planning Commission (CCPC) has a wealth of resources to assist you in planning for housing. Find them at chescoplanning.org/housing

A+ Homes

A+ Homes focuses on creating homes that are attractive, affordably-priced, adaptable, aging-friendly, and accessible. Every person needs a place to come home to that provides shelter, comfort, and helps them be part of a community. This implementation initiative is a joint effort of the CCPC under Landscapes3, the Department of Community Development and the Housing Choices Committee. Resources include:

- Housing Needs Assessment: Data and projections to help plan for housing in the county.
- Missing Middle Guide: This guide explores missing middle housing, a concept of creating multi-unit housing forms at appropriate scales in walkable neighborhoods; providing local examples and planning implementation strategies.
- Aging Friendly Housing Planning Guide: Provides data on existing senior housing and the impact of aging populations on housing, and approaches and strategies to assist communities in planning for the future senior housing needs.
- Cost of Housing Guide: Provides approaches and strategies for municipalities to minimize and mitigate some of the factors that drive up overall housing construction costs without jeopardizing the protections intended through reasonable municipal regulations.

Vision Partnership Program

The Vision Partnership Program (VPP) is available to Chester County municipalities and multi-municipal groups aiming to enhance their planning programs while ensuring consistency with—and implementation of—the goals, objectives, recommendations, outlined in the map of Landscapes3.

Eligible projects typically include comprehensive plans, zoning and subdivision ordinances, ordinance amendments, official maps, and planning studies that support the advancement of Landscapes3 at the municipal or multi-municipal level. This may encompass housing plans, related studies, and zoning initiatives.

· Vision Partnership Program County Consulting: CCPC staff

consistency with and implementation of the goals, objectives, recommendations, and map of Landscapes3. There are two VPP cash grant application rounds per year, funding permitting

• Vision Partnership Program Rolling Mini-Grant Program: The Vision Partnership Program (VPP) Rolling Mini-Grant is a grant available to single Chester County municipalities seeking to quickly implement specific municipal outreach initiatives of the CCPC that implement the goals, objectives, recommendations, and map of Landscapes. The VPP rolling mini-grant has a maximum cash award value of \$10,000 and must be completed within a year. Addressing the housing affordability crisis is a funding priority of the Rolling Mini-Grants.

Planning Resources

Explanations, strategies, and examples of housing strategies are available:

- Housing Case Studies: Housing case studies highlight successful approaches for and examples of affordablypriced housing in Chester County.
- eTools: These eTools have been developed by CCPC staff to serve as a starting point for municipalities seeking to address housing related issues.

Direct Assistance

The county is happy to assist municipalities address the housing affordability crisis upon request:

- Zoning Work: As a benefit to municipalities for completing the housing workshops, the Chester County Planning Commission is offering minor zoning assistance at no cost. Contact for us for more information.
- Presentations: Chester County Planning Commission staff are available to present to municipal staff, boards, elected officials, or at public meetings on housing issues. Each presentation is tailored to your needs.
- Other Requests: The Chester County Planning Commission will do our best to connect you to available resources and to answer your housing related questions.

County Resources

Chester County Planning Commission Chescoplanning.org

Assistance with housing planning and zoning best practices. Provision of housing and demographic data, with specific analysis available upon request. Available for presentations and minor zoning work. Vision Partnership Program grant funding available for implementation of housing planning.

Libby Horwitz, Senior Housing and Economic Planner (610) 344-6285 | ehorwitz@chesco.org

Chester County Department of Community Development chesco.org/204/Community-Development

The mission of the Chester County Department of Community Development (DCD) is to equitably advance housing affordability solutions, provide homeless outreach services, and invest in neighborhood revitalization as stewards of public fundings on that individuals and families have the opportunity to thrive in vibrant, supportive, and inclusive communities. Data and grant funding available.

Dolores S. Colligan, Director | (610) 344-6900 dcolligan@chesco.org

The Partnership to End Homelessness endhomelessnesschesco.org/

The Partnership is the only community-based collaborative—bringing together community-based agencies, local government, private and public organizations, nonprofits, philanthropic foundations, people with lived homelessness experience, faith communities, and the greater community—committed to ending and preventing homelessness in Chester County. Their mission is to ensure that homelessness is a rare, brief, and one-time only experience for all residents of Chester County, Pennsylvanous,

Robert Henry | (610) 344-4723 | rhenry@chesco.org

The Affordable Housing Development Collaborative brings together property developers and organizations to find ways to create more affordable housing options.

Robert Henry | (610) 344-4723 | rhenry@chesco.org

Housing Choices Committee

chescoplanning.org/housing/ChoicesCommittee.cfm
The Housing Choices Committee works to promote
affordably-priced housing and A+ homes in the county
by providing guidance on the development of tools and

Affordable Housing Organizations

The Chester County Community Foundation/ New Beginnings Attainable Housing Fund chescocf.org

The Chester County Community Foundation connects people who care with the causes that matter, so their philanthropy makes a difference now & forever. The Community Foundation brings together donors and beneficiaries of charitable funds to create lasting legacies that truly make a difference.

(610) 696-8211 | info@chescocf.org

Good Neighbors Home Repair goodneighborshomerepair.org

Good Neighbors provides critical home repairs for those in need; we make homes accessible for people with disabilities; and we make home modifications to help seniors remain safe and independent in their homes. Good Neighbors delivers these services at no cost to the homeowner, through a combination of volunteers, professional staff, and contractors. 610-444-1866.

office@goodneighborshr.org

Good Works goodworksinc.org

A Christian nonprofit organization who transforms lives by repairing homes for low-income families. Their services are currently offered to homeowners in central & northern Chester County, PA. Repairs are provided at no cost to the homeowners and volunteers do most of the work.

(610) 383-6311

The Housing Authority of Chester County haccnet.org/

The mission of the Housing Authority of Chester County is to provide, manage and develop quality affordable housing for individuals and families while promoting self-sufficiency and neighborhood revultalization. The Housing Authority also serves as the Administrator for the Section 8 Housing Choice Voucher program. This program provides in excess of 1,500 wouchers that permit recipients to find housing throughout the county with private landlords. A portion of the tenants rent is paid on their behalf in the form of a feedrally funded Housing Assistance Payment. The resident is required to pay no more than 30% of their adjusted gross income as their

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data

Coordinate partners

HOW: Data & Maps

Annual sales and construction report.

Housing assessment (including gap analyses).

Future housing need projections.

Missing Middle by-right analysis.

Housing maps (appropriate zoning, construction, amenity proximity)

Land and sewer capacity study (2026).

Ratables study (2026).

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

WHAT: Potential Partners

Chester County Department of Community Development

Local housing groups (Phoenixville, West Chester, Kennett)

Chester County Chamber of Commerce

Chester County Economic Development Council

Faith based organizing

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners



Convene three advocacy organizations (convening only).

Bi-annual coordination of housing organizations and developers (one online, one in-person)

Develop resource sharing hub.

Identify target numbers.

Develop unified language.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Gap Plan

Initiative I: Increase convening and coordination between organizations.

| TASK | LEAD ORGANIZATION | PRIORITY | STATUS |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------|-------------------------------------------------------------------------------------------------|
| Host annual convening of housing organizations. | CCPC | High | |
| Host biannual meetings for the three advocacy organizations. | CCPC | High | |
| Track progress of new and on-going initiatives and add new ones as necessary. | CCPC | High | |
| Create database of current housing organizations and available programs. | Human Needs Network | High | Currently has an existing database, could be utilized to add missing organizations/initiatives. |
| Create communication such as a newsletter to share updates on housing initiatives, funding opportunities, and other information with partner organizations. | ССРС | Med | |
| Create and maintain a resource database for municipalities and | ССРС | Med | |

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: Vision Partnership Program

Vision Partnership Program (VPP) – Grant program that is leveraged for both planning and zoning/code updates, including housing.

Provides a significant match for planning and zoning studies and ordinances.

Can utilize cash grant option or utilize CCPC staff as the project consultant.



Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

HOW: County Land Bank

In conjunction with the Department of Community Development, CCPC did extensive research for a county land bank.

If implemented, lands obtained via the land bank would be designated for affordable and attainable housing development.

Strategy to mitigate high land costs in the County.

Also working with EDC to identify priority properties through tax delinquency.

Educate on best practices with a focus on zoning, and regulatory reforms

Compile and analyze data and maps

Coordinate partners

Municipal Success Stories

Housing in Chester County Today and Tomorrow

Success Stories – West Chester

Between 2010 and 2024:

- The median sales price for a home in the Borough increased from \$260,000 to \$529,950
- Average rent in the Borough increased from \$1,020 to \$1,661
- Both workforce and long-term renters have increasingly had to move due to these rising costs.
- Walkable to a variety of amenities, facilities, and a major bus route.

West Chester

Phoenixville

New Garden

Success Stories – West Chester

- Borough worked with an affordable housing developer to craft zoning language for a unified mixed-use development.
- Created a by-right use for residential development inclusive of affordable housing units.
- Provides for reduced parking minimums and no residential density cap.

West Chester

Phoenixville

New Garden

Success Stories – West Chester

- Opened as part of the Melton Center, Pickney Hill Commons provides 41 multi-family, and 10 townhouse units.
- All are affordable units.
- Townhomes blend in with the residential streetscape, with the larger building off the main thoroughfare.

Pincknev Hill

West Chester

Phoenixville

New Garden

Success Stories – Phoenixville

Between 2010 and 2024:

- The median sales price for a home in the Borough increased from \$200,000 to \$405,000
- Average rent in the Borough increased from \$940 to \$1,563
- Both workforce and long-term renters have increasingly had to move due to these rising costs.
- Walkable to a variety of amenities, facilities, and a major bus route.

West Chester

Phoenixville

New Garden

Success Stories – Phoenixville

- Borough Council appointed as Task Force to make recommendations on how to address housing costs.
- One recommendation included leveraging Borough land for affordable housing development.
- Identified the former streets department building as a possible location for this.

West Chester

Phoenixville

New Garden

Parkesburg

Success Stories – Phoenixville

- The Borough entered into PHFA deed restricted, 35-year lease on the property of the property for development of 50 units of affordable rental housing for seniors.
- Completed in April 2024, Hankin Manor's location at the center of the Borough, and within a few blocks a SEPTA bus route, affords its residents easy access to jobs, social amenities, and health services.

West Chester

Phoenixville

New Garden

Parkesburg

Success Stories – New Garden

- Between 2010 and 2024 the median sales price for a home in the Township increased from \$383,000 to \$503,500.
- Township serves as a bedroom community as well as a large agricultural workforce.
- Historically has been at the center of one of the more affordable areas of the County.
- Housing prices rising as more people are being pushed out of increasingly unfordable areas elsewhere in the County.

West Chester

Phoenixville

New Garden

Success Stories - New Garden

- In 2023, CCPC commenced the Starter Home Pilot Project.
- Project developed to establish zoning to advance construction of affordably-priced units.
- CCPC staff provided an initial zoning analysis, potential development visuals, and potential free zoning work.

West Chester

Phoenixville

New Garden

Success Stories – New Garden

- New Garden was a participant in the Pilot.
- Undertook an initial zoning review and recommendations as well as example designs of what amended zoning may look like.
- The Township follow-up with a successful VPP application to complete a full update to their zoning ordinance.
- Provisions to provide for diverse housing options are being considered as part of this update.

West Chester

Phoenixville

New Garden

Success Stories – Parkesburg

- Between 2010 and 2024:
 - The median sales price for a home in the Borough increased from \$165,000 to \$280,000
 - Average rent in the Borough is\$1,610
- Increasing housing costs have placed a financial strain on some long-time residents.
- Borough is seeing greater revitalization and reinvestment with increasing growth pressures experienced in Western Chester County.

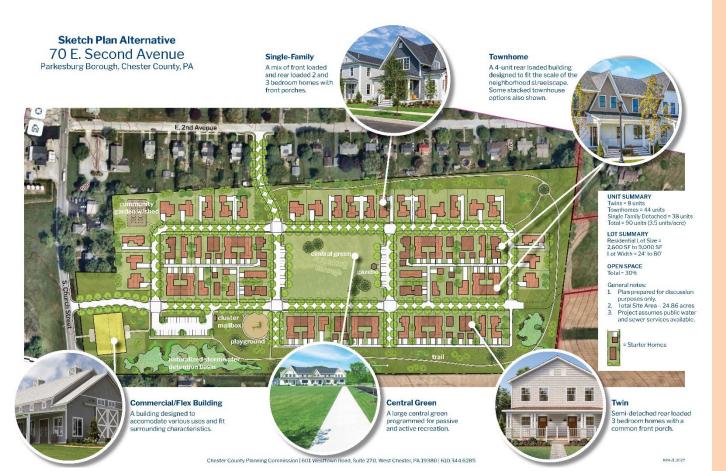
West Chester
Phoenixville
New Garden

Success Stories – Parkesburg

- Developer proposed a zoning amendment to allow for higher-density housing on a former holiday tree farm.
- The Borough approached the County for assistance with creation of zoning language to advance housing diversity.
- County staff created zoning language and design guidelines that was adopted by Council.

West Chester
Phoenixville
New Garden
Parkesburg

Success Stories – Parkesburg



West Chester
Phoenixville
New Garden



Questions?

