

WELCOME

Housing Choices in Chester County

Urban Centers Forum - October 11, 2018



Multi-Family (Apartments), Oxford



Single Family Attached (Row/Townhouse), Coatesville



Two Family (Twin), Kennett Square



Single Family Detached, West Grove



Housing Choices for Chester County

Urban Centers Forum - October 11, 2018

Agenda

4:00pm to 4:10pm | Registration and Refreshments

4:10pm to 4:20pm | Welcome and Introductions

- Introductions
 - Pat Bokovitz, Director of Chester County Department of Community Development
 - Kevin Myers, Urban Planner, CCPC
- Chester County Commissioners
 - Michelle Kichline
 - Kathi Cozzone
 - Terence Farrell

4:20pm to 5:20pm | Main Speakers Panel

- The State of Housing in Chester County
 - Kevin Myers, Urban Planner, CCPC
- Housing Alliance of Pennsylvania
 - Levana Layendecker, Deputy Director
- Council on Affordable Housing in Phoenixville
 - Janice Biros, Co-Chair
 - Kathryn Evans, Co-Chair
- Habitat for Humanity, Chester County
 - Chip Huston, Director
- Progressive New Homes
 - Sarah Peck, Principal

5:30pm to 6:00pm | Discussion and Networking

6:00pm | Closing Remarks

This Urban Centers Forum
Presented by:



- **Kevin Myers**
Urban Planner, Chester County Planning Commission
chescoplanning.org kmyers@chesco.org
- Landscapes3
- **Certified Local Government (CLG) -
Planners Forum,**
Wednesday, Oct. 24th 8-10am at Longwood Gardens
<http://news.chescoplanning.org/events/>
- UCII coming this fall
- Urban Centers Technical Assistance, VPP

Funding, Vision Partnership Program

- Two rounds. 1st Round Spring 2019.
- Competitive program for comp plans, ZO and SLDO, official maps, special studies, economic development studies, historic resource surveys, etc.
- In-kind work or grant funding (reimbursement).
- \$125,000 per round.
- Contact: selks@chesco.org

Susan Still Elks, AICP

Planning Services Director

Chester County Planning Commission

601 Westtown Road, Suite 270, West Chester, PA 19380

610-344-6285 | www.chescoplanning.org

Housing Choices



Key Issues

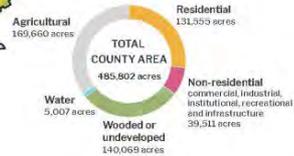
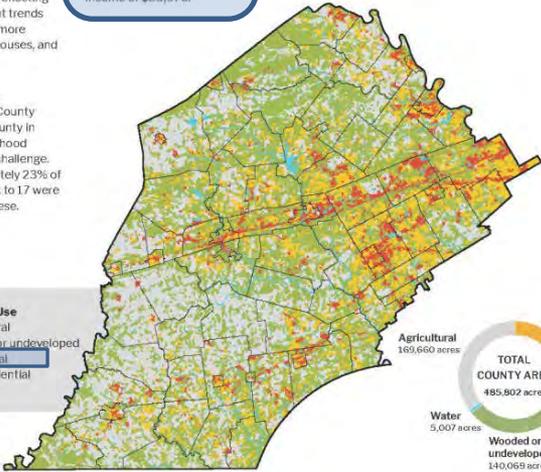
Residential land consumption decreases
From 1990 to 2000, each person added to the county correlated to 15,000 square feet of new residential land area. By 2015, that ratio was less than 6,000 square feet per additional person, reflecting new redevelopment trends and a shift toward more apartments, townhouses, and small lots.

\$ At a median cost of \$310,000 in 2015, homes are expensive in the county. To afford a median priced home, a family would need to earn \$91,450, which is 6% greater than the county's median household annual income of \$85,976.

The county's population is aging, with those 65 and older anticipated to nearly double between 2015 and 2045 (65,000 to 129,000 residents). School aged children will increase, although slightly.

↑ 30% population growth
146,000 new residents are anticipated in Chester County by 2045.

Childhood obesity
Although Chester County is the healthiest county in Pennsylvania, childhood obesity remains a challenge. In 2015, approximately 23% of all children ages six to 17 were overweight and obese.



PUBLIC SURVEY

Rated most important

- Fresh healthy food
- Emergency services
- Multi-use trails

KEY ISSUES from stakeholders

- Providing affordable housing for low-income, homeless, and middle income residents
- Meeting housing needs of senior residents
- Expanding the availability of group homes and providing universally accessible dwellings
- Improving transportation access to job centers

- 146,000 more people
- 55,000 more homes
- 88,000 more jobs
- 64,000 more seniors

Chester County Housing Data

2016 ACS Census Data (Chester County)

Median Household Income = \$88,995

Housing Units = 195,720

Median Housing Price = \$331,000

Urban Centers = 18.5% (36,285)

Median Gross Rent = \$1,222

Housing Tenure

Housing Tenure	% Own	% Renters
Urban Centers	50%	50%
Townships	81%	19%
County	75%	25%

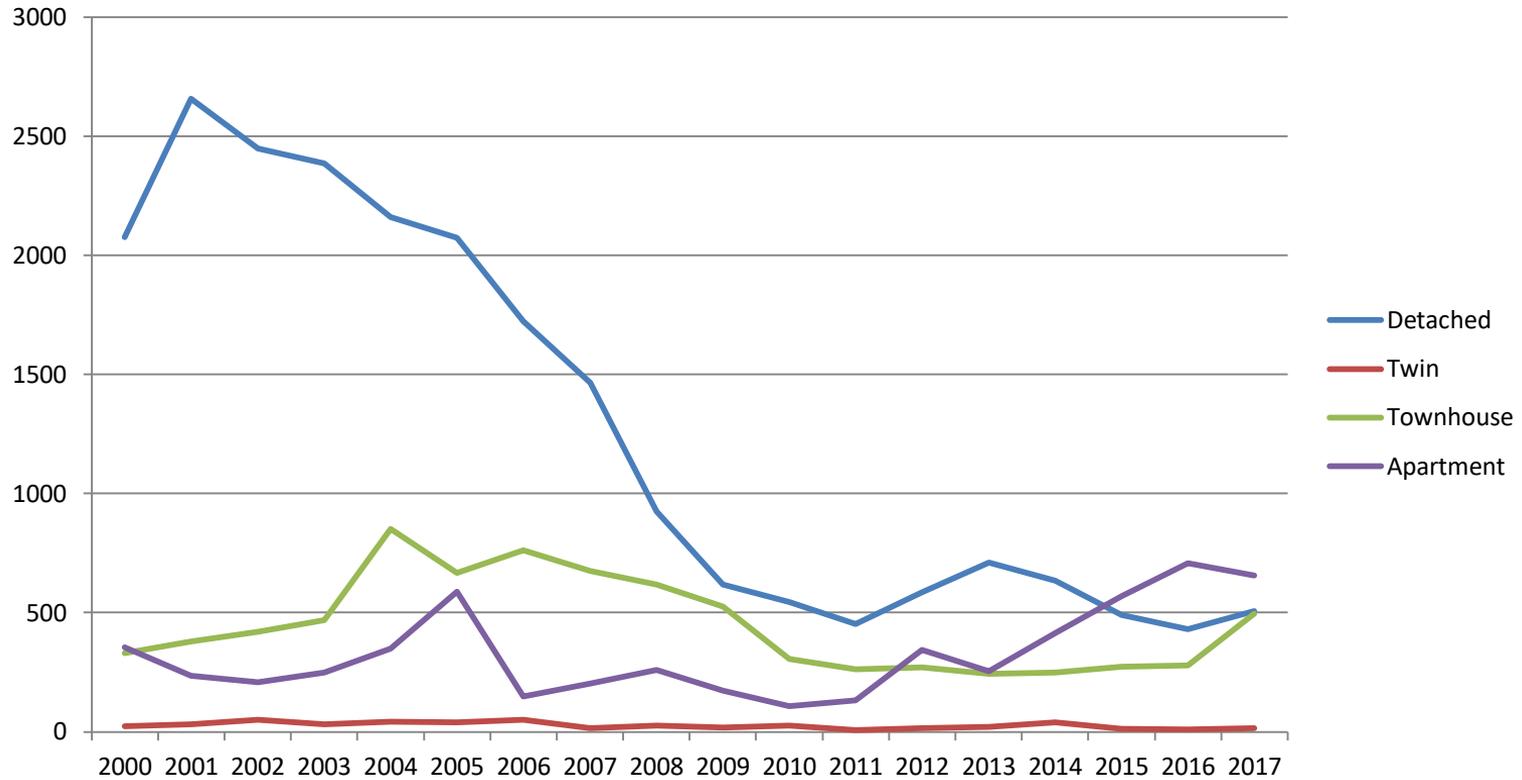
Chester County Housing Data

2016 ACS Census Data (Chester County)

Housing Type

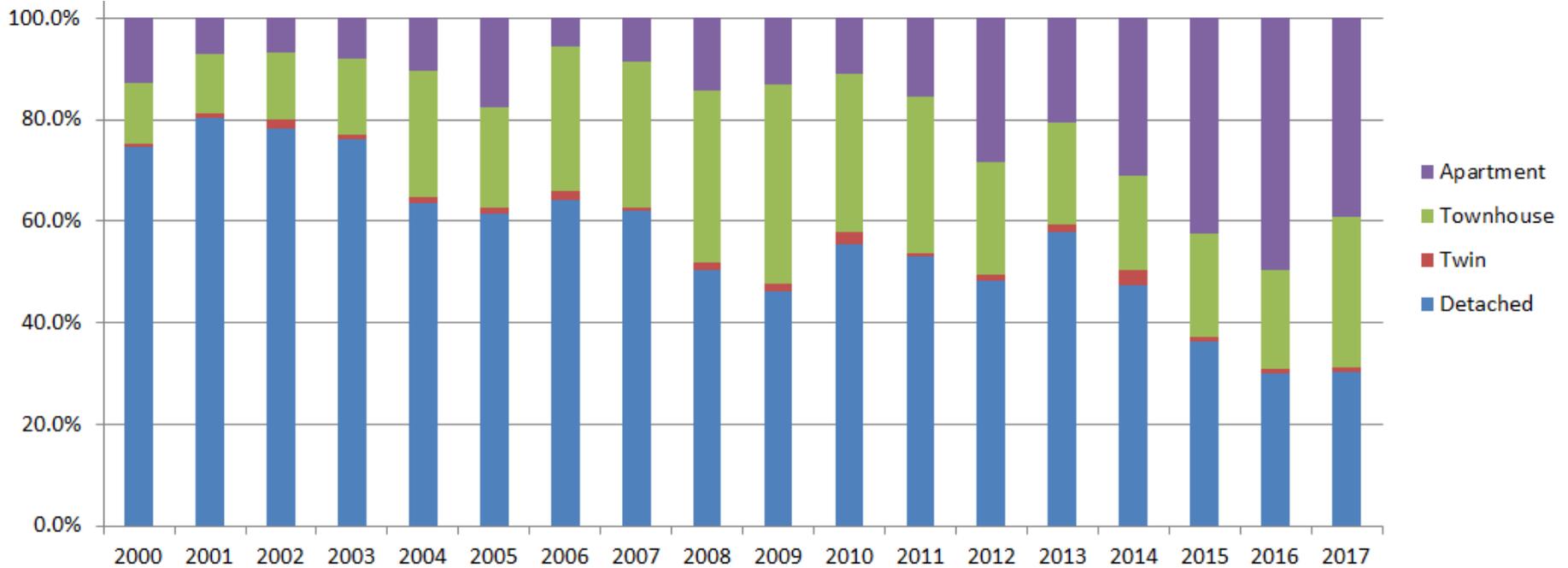
Geography	Total	Detached	Attached	Apartment	M Home	RV ect.
Urban Centers	36,285	11,441	11,309	13,322	213	0
% Urban Centers	18.5%	31.5%	31.2%	36.7%	0.6%	0.0%
Townships	159,435	109,444	23,384	21,759	4,823	25
% Townships	81.5%	68.6%	14.7%	13.6%	3.0%	0.0%
County	195,720	120,885	34,693	35,081	5,036	25

Chester County Housing Trends



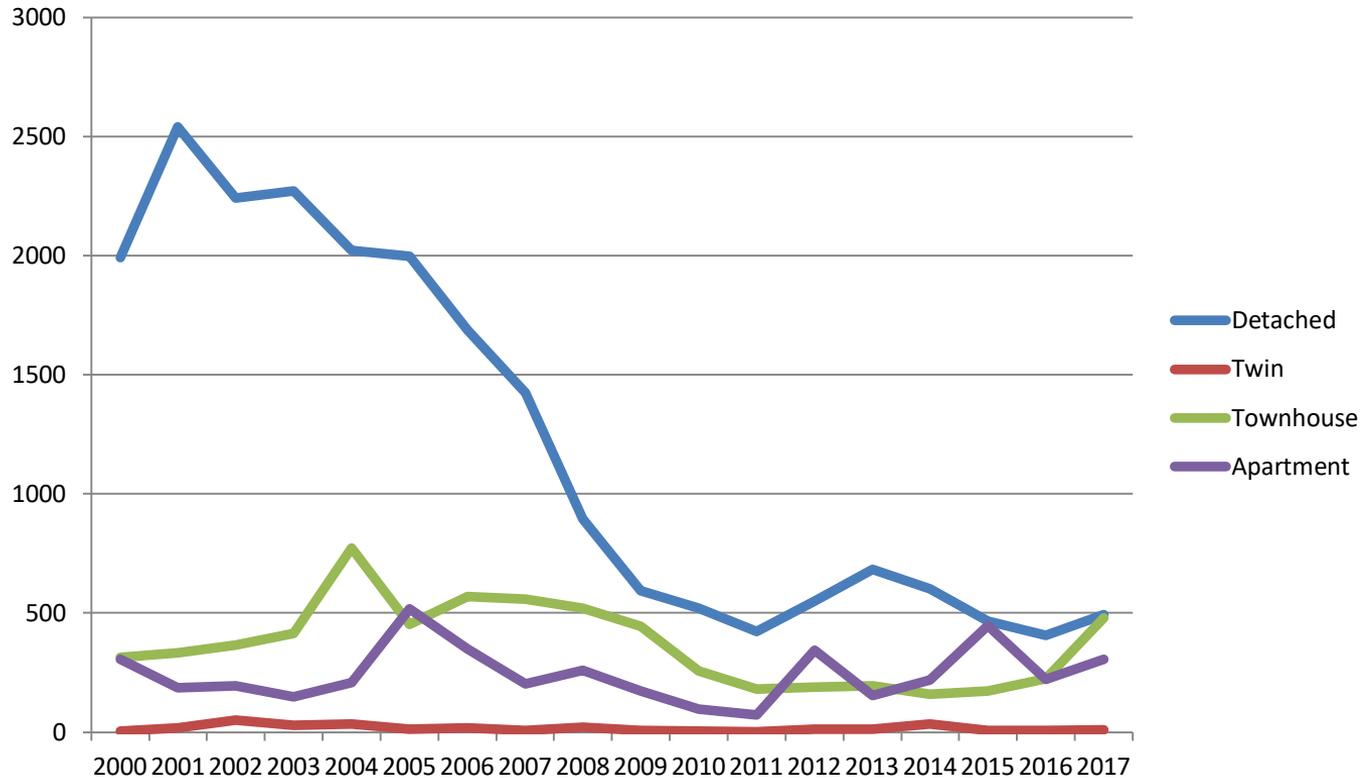
Source: Chester County Assessment Department data

Chester County Housing Trends



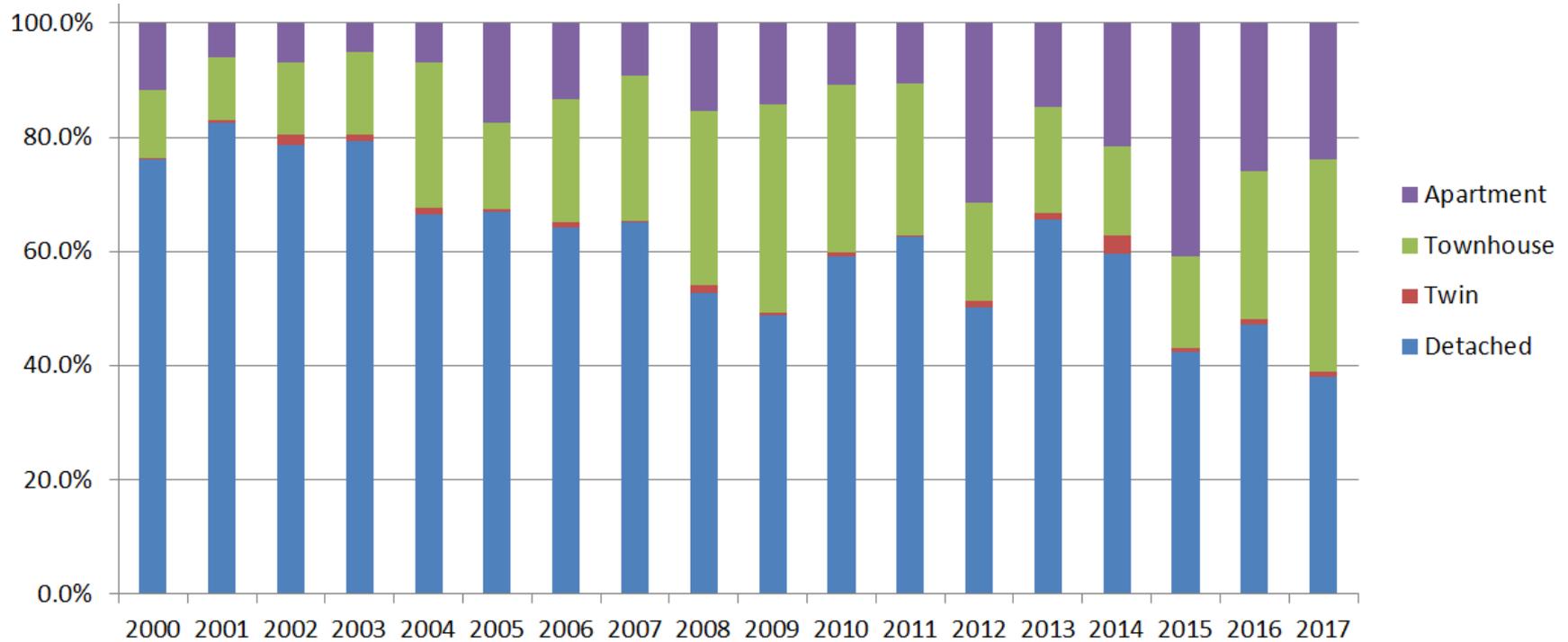
Source: Chester County Assessment Department data

Township Housing Trends



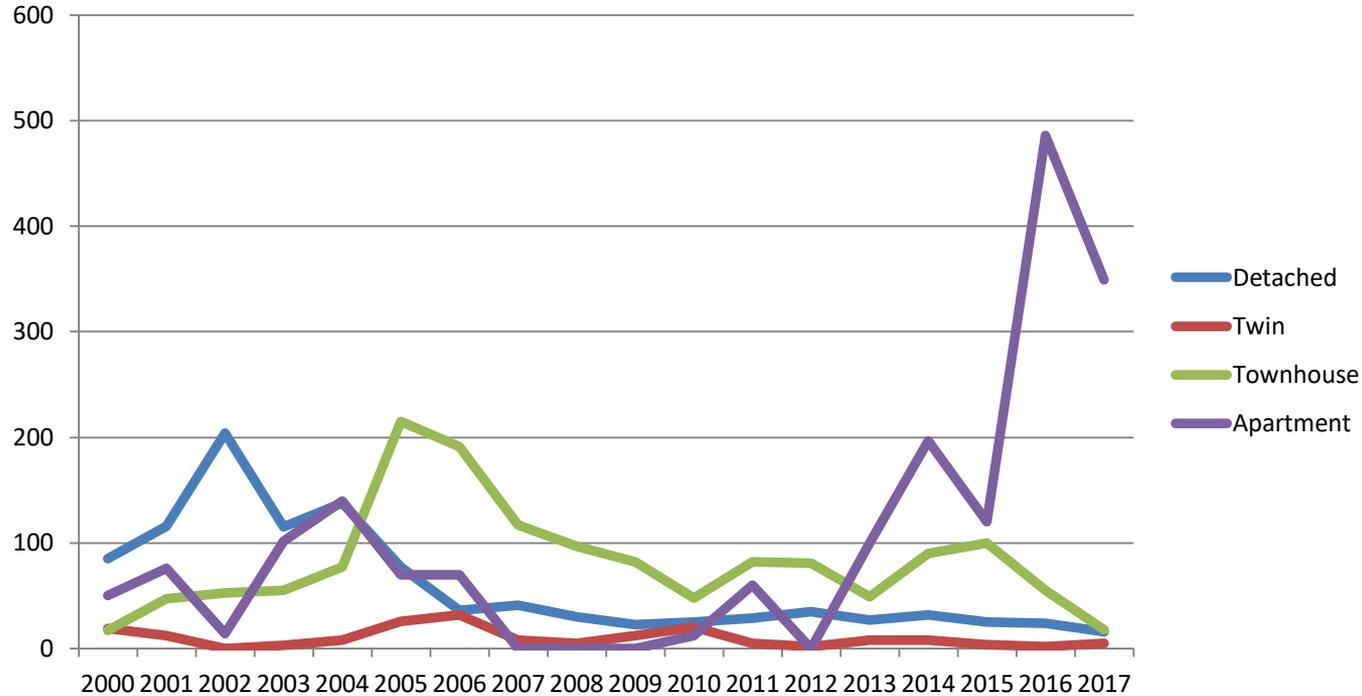
Source: Chester County Assessment Department data

Township Housing Trends

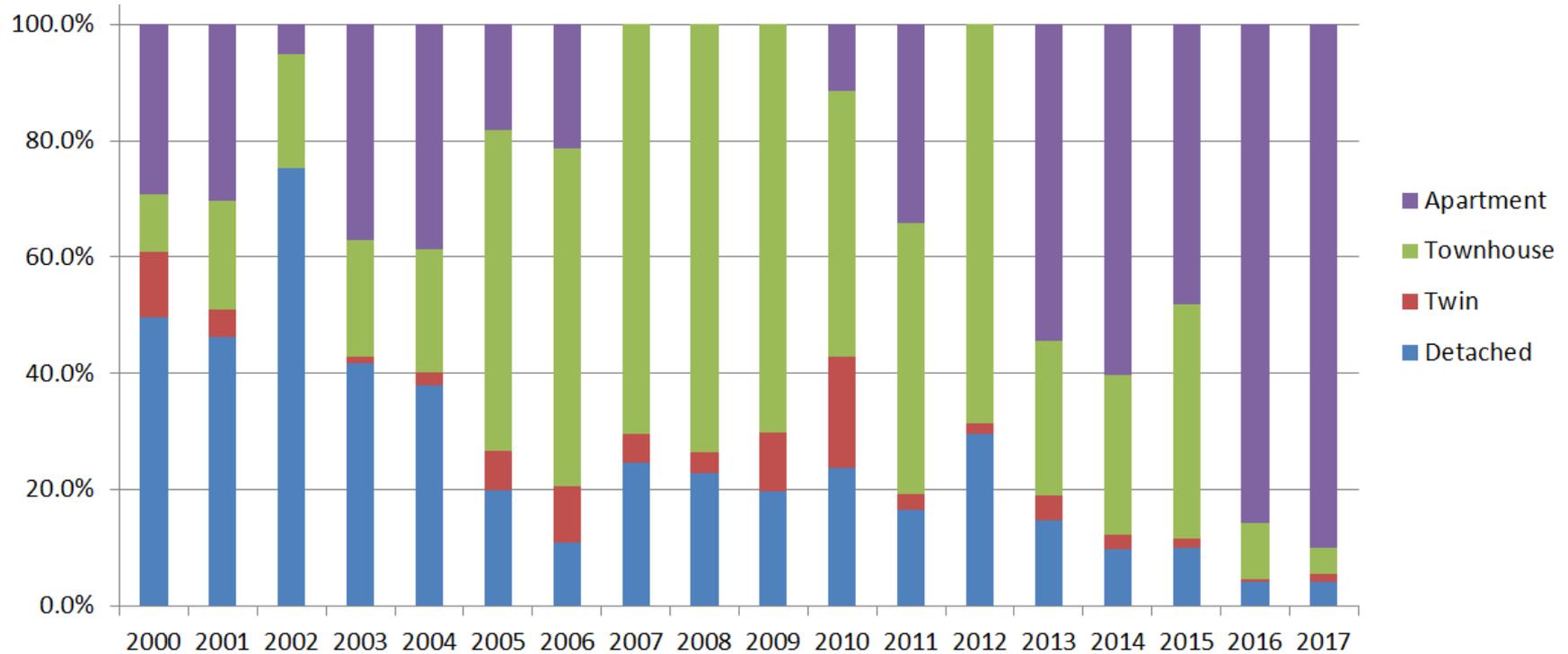


Source: Chester County Assessment Department data

Urban Centers Housing Trends



Urban Centers Housing Trends



Source: Chester County Assessment Department data

Urban Centers Affordability

Median Household Income, Median Home Sale & Affordability - 2016

2016 Median HHI	2016 Median home sale	Minimum HHI required for 2016 median	% Difference between median and affordable HHI	Maximum affordable home price for 2016 median HHI
\$57,757	\$215,906	\$69,221	20.8%	\$171,025

- **2016 Median household income = \$57,757**
- **Maximum affordable home price for 2016 HHI = \$171,025**
- **2016 Median home sale = \$215,906**
- **Median household income required to purchase a house at median sale price = \$69,221**
- **Difference between median and affordable HHI = 20% (\$57K vs \$69K)**

Recent Development Examples

West Chester: Chestnut Square

Source: www.chestnut-square.com



AMENITIES

Whether relaxing with friends, conducting business, enjoying a vigorous workout or some quiet down time, Chestnut Square's distinctive lifestyle amenities let you do it in style.



QUIET COURTYARD



MEDIA & GAME ROOM



STATE OF THE ART FITNESS CENTER



FITNESS CENTER & YOGA ROOM



SWIMMING POOL & SUN-DECK



SWIMMING POOL

Recent Development Examples

Kennett Square: Magnolia Place “Victory”

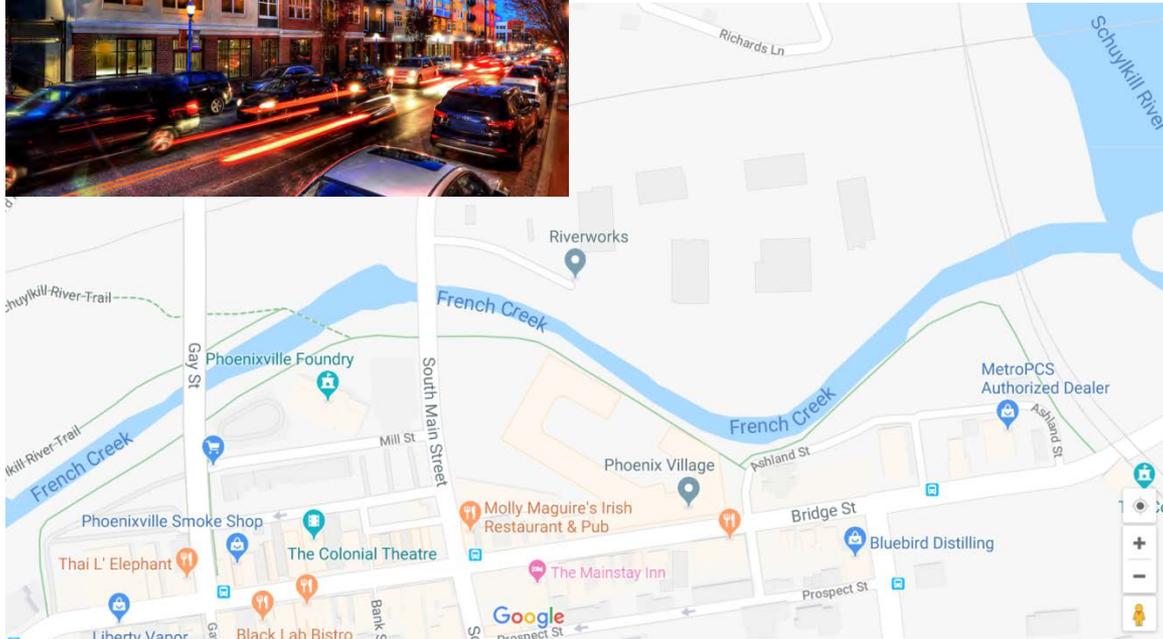


Source: www.rentmagnoliaplace.com

Recent Development Examples



Phoenixville:
Riverworks and
Phoenix Village



Source: liveriverworks.com/ / phxvillage.com

Development Case Study

Downingtown: Green Street Mews

“ Green Street Mews offers affordable living within walking distance to downtown. It sold out in just 13 months and has been very popular with young families and young professionals. All in all, it's been a great development for the Borough. ”

- Steve Sullins,
Downingtown Borough Manager

Source: <http://www.chescoplanning.org/housing/pdf/GreenStreetMews.pdf>

**Location:**

200 Green Street,
Downingtown, PA 19335

Developer:

Progressive Housing Ventures

Architect:

Barton Partners Architects &
Planners

Builder:

Progressive Housing Ventures

Total Number of Units:

30

Unit Type:

Townhomes/Attached Single
Family with garage

Consumer Affordability:

\$219,370 – \$262,570

(74-89% county median)

Units were sold at market rate.

The developer used favorable mortgage financing for buyers with no PMI and only 3% down due to the property being within a Community Reinvestment Act area.

Landscape Type:

Urban

Start/Completion Date:

2008

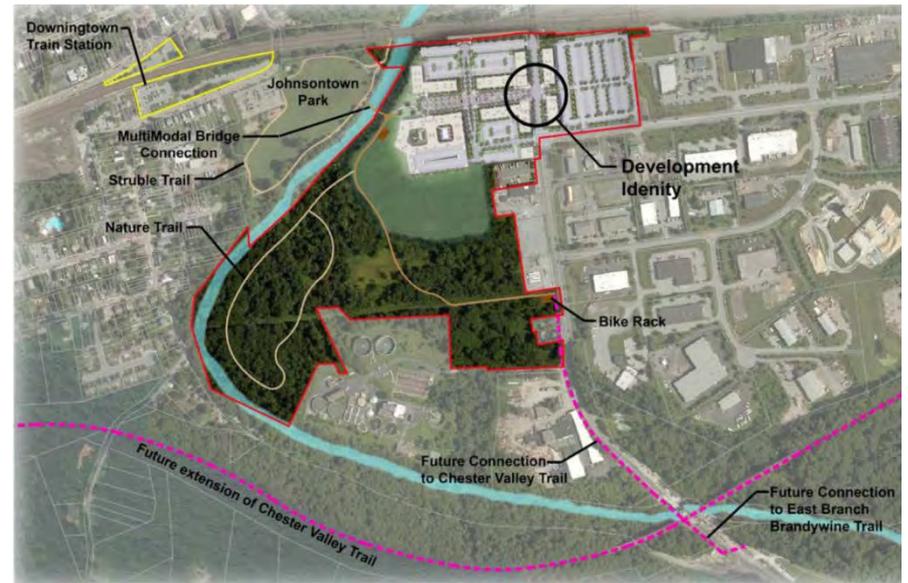
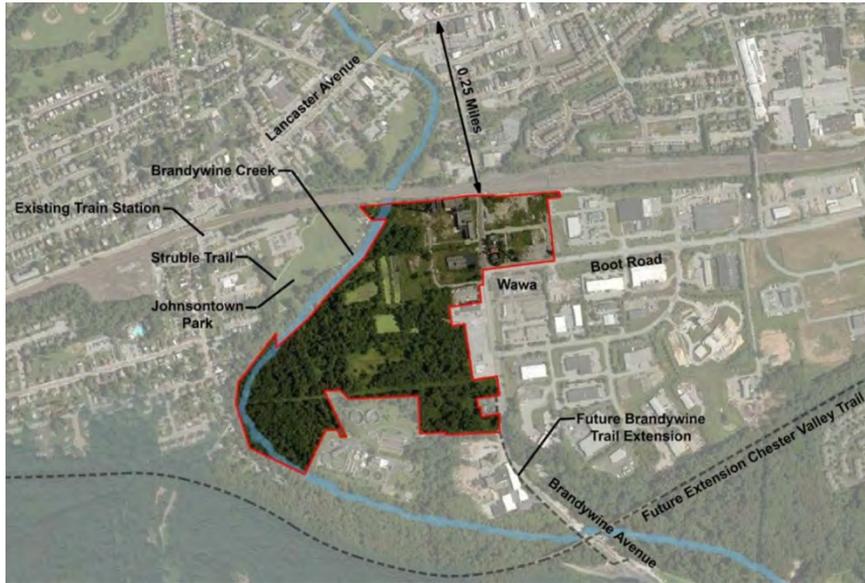
Sustainability:

Energy Star rated appliances, high insulating value construction



Proposed Development Example

Downington: Proposed River Station (Hankin)



Source: TMACC/Hankin Group presentation

Documents/Resources

<http://www.chescoplanning.org/housing/housing.cfm>

The screenshot shows a web browser window displaying the Chester County Planning Commission's Data Index page. The browser's address bar shows the URL <http://www.chescoplanning.org/Resources/Data.cfm>. The page features the Chester County Planning Commission logo on the left and a 'COMMENT HERE Landscapes' button on the right. A dark blue navigation bar contains links for Home, About Us, Comprehensive Plan, Planning Topics, Data & Publications, and Municipal Corner. Below this, a large blue banner displays 'Data and Publications' and 'Data Index'. A vertical menu on the left lists various topics, with 'Housing' highlighted. The main content area includes a welcome message, a search box, and a 'Data and Publications' section with buttons for 'Publications' and 'Map Index'. A photograph of a busy street scene is visible on the right side of the page.

Home About Us Comprehensive Plan **Planning Topics** Data & Publications Municipal Corner

Data and Publications
Data Index

Agriculture
Community Health
Economic Development
Historic Preservation
Housing
Land Use
Natural Resources
Open Space
Pipeline Information
Population and Demographics
Transportation
Utilities and Infrastructure

Welcome to the Planning Commission's Data Index population, economic, and other data regarding Chester County. This page provides downloadable data spreadsheets, and links to other resources on a wide range of topics.

The data on this website has been gathered from a variety of agencies which publish data throughout the year. As data is gathered and posted as it becomes available. US Census data is updated annually, while most county data is updated in mid-summer. For more information, try entering a key word in this search box.

Data and Publications
Publications
Map Index

Search the Data Index

Documents/Resources

<http://www.chescoplanning.org/housing/housing.cfm>



2017

Housing Report

Annual Survey of Housing in Chester County

■ Programs and Projects

Housing Report, 2017

The annual Housing Report provides an annual summary of residential real estate trends in Chester County. The report displays median sales prices of residential properties on three aggregate levels: county, school region, and municipal. Further, it summarizes new construction by type of housing, including single family, twins, townhouses, and apartments. [View Report ▶](#)



Affordable Housing Case Studies

To illustrate how affordable housing can be successfully developed and integrated into communities, Affordable Housing Case Studies were developed to show successful examples of new affordable housing in Chester County. The projects highlighted encompass a variety of types for a diversity of populations and needs. [Learn More ▶](#)

Housing Options Task Force

The Housing Options Task Force consists of the Planning Commission, municipal partners, and housing related organizations in a partnership formed to implement the housing element of Landscapes2. The Task Force Executive Committee continues to provide input on CCPC activities relating to housing. [Learn More ▶](#)

Planning Toolbox — Housing Diversity

Housing Diversity refers to the range of housing options available to residents of Chester County and other areas. Each municipality is required to provide opportunities for all types of housing through their zoning ordinances. Offering a diverse mix of housing in cost, unit type, and neighborhood setting is important to meet the needs and preferences of all residents. [View Tools ▶](#)

Documents/Resources

<http://www.chescoplanning.org/Resources/Data.cfm>

Data and Publications

Publications

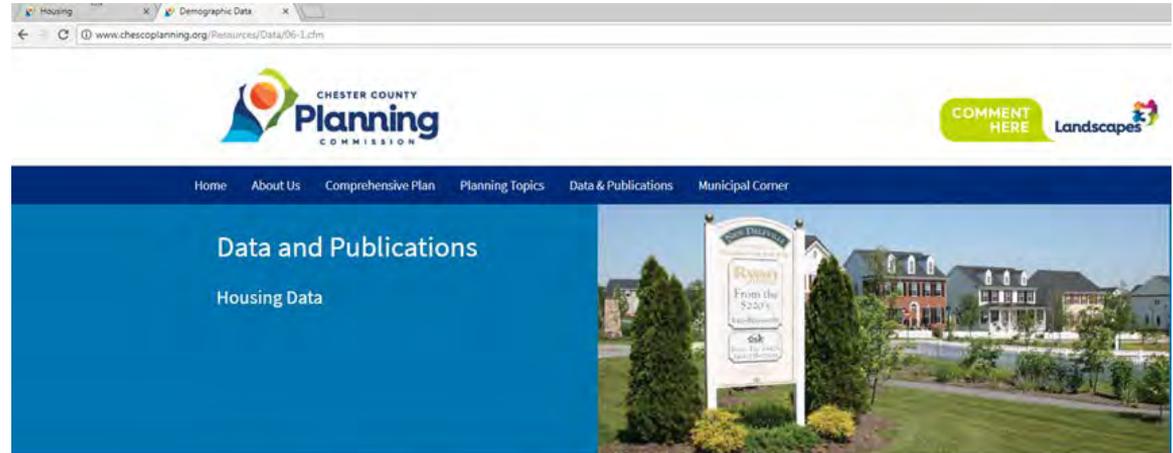
Map Index

Aerial Photography

Data Index

Census Information

Videos



The screenshot shows a web browser window with the URL www.chescoplanning.org/Resources/Data/06-Lchm. The page features the Chester County Planning Commission logo, a 'COMMENT HERE' button, and a 'Landscapes' logo. The navigation menu includes 'Home', 'About Us', 'Comprehensive Plan', 'Planning Topics', 'Data & Publications', and 'Municipal Corner'. The main content area is titled 'Data and Publications' and 'Housing Data'. A large photograph of a house with a sign that says 'From the 20's' is visible on the right side of the page.

Housing — Home Sales and Median Price

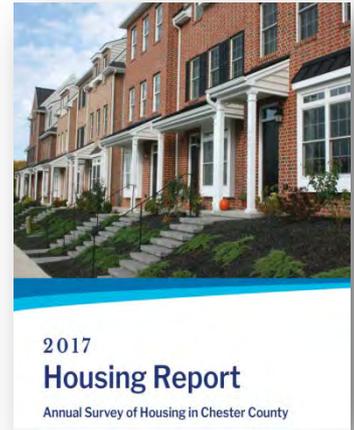
Source: Chester County Planning Commission, 2016 Housing Report: Annual Survey of Housing in Chester County (based on Tax Assessor's Data) ▶

[Download this table and the entire Chester County Data Catalogue in an Excel format.](#) ▶

To sort the data on the table below, click on the up or down arrows to the right of the column headings.

Geography	Total Sales	New Sales	Total Median Price	New Sales Median Price For Sales Numbering > 5
Chester County	6,871	451	\$316,500	\$411,000
Atglen Boro.	18	0	\$184,000	N/A
Avondale Boro.	5	1	\$219,100	N/A
Birmingham Twp.	64	1	\$510,000	N/A
Caln Twp.	248	33	\$221,850	\$351,223

Housing Wrap-Up



- **2017 median sales price of all units highest since 1990.**
- **2017 median sales price of new units highest since 2004.**
- **2017 number of units sales exceeded 7,000 for the first time since 2007.**
- **2017 new housing unit sales exceeded 700 for the first time since 2013.**
- **2017 median sale price \$337,000; 6.5% greater than 2016.**
- **2017 median sale price of new construction \$432,305; 5.1% greater than 2016.**
- **In 2017 multi-family comprised 40% of all new units. Since 2015 this has ranged from 45-50%, a significant change from 2010-2013 when it ranged from 12-27%.**

Speakers Panel

Housing Alliance of Pennsylvania

- **Levana Layendecker, Deputy Director**

Council on Affordable Housing in Phoenixville

- **Janice Biros, Co-Chair**
- **Kathryn Evans, Co-Chair**

Habitat for Humanity, Chester County

- **Chip Huston, Director**

Progressive New Homes

- **Sarah Peck, Principal**

Moderated Discussion

Potential Discussion Questions

- Changes to regulations that may assist with housing choices? **TDR?**
- Incentives to create a range of housing price points? **Density bonus?**
- Programs? **County, multi-municipal, municipal...**
- Public/private partnerships?
- Housing types? **Accessory units, tiny houses, carriage houses...**
- Funding/Financing? **Banks, programs, TIF, LERTA, etc...**
- Housing for certain populations? **Seniors, students, etc...**

Thank you!

Questions or Comments?

www.chescoplanning.org

- Housing Alliance of Pennsylvania**
- **Levana Layendecker, Deputy Director**

<https://housingalliancepa.org>

Council on Affordable Housing in Phoenixville

- **Janice Biros, Co-Chair**
- **Kathryn Evans, Co-Chair**

<https://youtu.be/Q4iNuBMPxxc>

Habitat for Humanity, Chester County

- Chip Huston, Director

<https://hfhcc.org/>



Building Communities, Changing Lives

Habitat for Humanity of Chester County



Mission Statement



Providing basic, well-built, affordable, owner-occupied housing with God's people in need — in a way that builds hope, dignity, and independence, develops partnerships, encourages community, involves Christians and others of goodwill and cooperates with other organizations so that God's love is shared and celebrated.



Executive Summary



- For the first time in its history, Habitat for Humanity of Chester County will be building homes in Southern Chester County as a 40-home development will be built in West Grove.

- Habitat is building 46 homes in the City of Coatesville.

- The total cost of these two projects is \$10,000,000.

- The opportunity to acquire two large properties that will yield more than 80 homes for deserving families in need of decent, affordable housing.

- To date, the Coatesville homes are down to 12 to build.

- West Grove has broken ground with anticipated home construction set for May/June 2019.



History & Vision



Since its incorporation in 1989, Habitat has consistently increased its production of affordable homes. To date, HfHCC has built or rehabilitated 151 homes in Coatesville, Downingtown, Phoenixville and West Chester. **Over 400 people are now living in their own homes thanks to our many volunteers and donors.**

Houses form only one part of our vision. While it would be possible to simply build houses and give them to families in need, we have a homeownership process designed to empower families. As our saying goes, **“It’s a hand up . . . not a handout!”** In addition, we create opportunities for people to give a hand up to our partner families through volunteer experiences. As people come together to contribute what they can we find that we are building stronger communities along the way.

While the annual median household income in Chester County is \$84,000, **our partner families generally earn between \$25,000 and \$50,000 annually.** Habitat offers an alternative to renting through affordable homeownership. The average HfHCC mortgage payment is between \$650 and \$750, and by paying their 25-30 year, zero-interest mortgages, not only do families acquire an immediate upgrade in their standard of living, but also opportunities to break the cycle of poverty.

Investing for Impact



Increasing Capacity to Build for the Future

Affordable financing is the engine that drives the Habitat model. When construction is completed, the owner purchases the home via a no-interest mortgage from Habitat. Homeowner housing loan repayments are then “recycled” through the “Fund for Humanity” providing capital back to HfHCC for building additional homes.

As more homes are built and occupied, more money flows back to us, increasing our capacity to serve more families. In essence, **a dollar donated today will be working for affordable housing for many years** to come.

HfHCC's Economic Footprint

Habitat for Humanity of Chester County creates value in our community and provides a clear return on investment for our homeowners, volunteers, and donors alike.

- HfHCC homes represent approximately \$414,000 in annual tax revenue for our county and school districts. In fact, every new Habitat home adds approximately \$3,600 to the tax base annually.
- HfHCC homes have provided \$9,108,000 in revenue to the combined taxing agencies over the last 22 years.
- Habitat volunteers provide free labor worth more than \$500,000 annually.
- Home construction activity generates approximately \$1,000,000 in revenue for local businesses and suppliers each year.
- Goods and services related to home construction have provided nearly \$111,000,000 to the local economy over the course of 22 years.

Investing for Impact



Our Method for Families

Need

- Overcrowded
- Homelessness
- Poor housing situation/condition

Ability to Pay

- We work with families who make between 30% and 60% of AMI
- Income can be from work, SSI, SSD, child support etc.

Willingness to Partner

- Sweat Equity (200 hours per applicant on mortgage)
- Financial Literacy
- Home Maintenance

Financial

- 25 to 30 year, Zero interest mortgage
- Family does pay real estate taxes

Chester County's Affordable Housing Crisis



Families with children in Chester County that earn less than \$25,000 per year	23,000
Fair market rent for a 3-bedroom apartment	\$1,200 to \$1,800
Median home price in Chester County	\$313,900
Yearly minimum income needed to afford that home	\$105,000
Typical Mushroom Laborer Wage Rate	\$9.00/hr.
Percent of housing in Coatesville devoted to home ownership	38% (CC = 74%)

Chester County is a place of extreme wealth and unimagined, and often unseen, poverty. **Even as one of the wealthiest counties in the nation, there exists a real shortage of affordable housing.**

For many hard-working families, the fruit of their labor is substandard housing. Trailers infested with cockroaches, apartments that lack adequate plumbing, and heating systems that no longer work are just some of the deplorable conditions they are forced to live with. Moreover, **rental costs, even for unsafe or inadequate housing can easily consume more than half a family's income** - leaving low-income families little money for other basic necessities like food, clothing or health care. These families must also live a great distance from the workplace, increasing their commuting time and decreasing their productivity.

Substandard housing can endanger the health and safety of its occupants, erode their hope and self-worth, and impair their children's ability to succeed in school.

HfHCC understands that affordable housing is an urgent problem requiring extraordinary steps. **We can help these families to build a home that is more than decent shelter – it is hope for the future.**

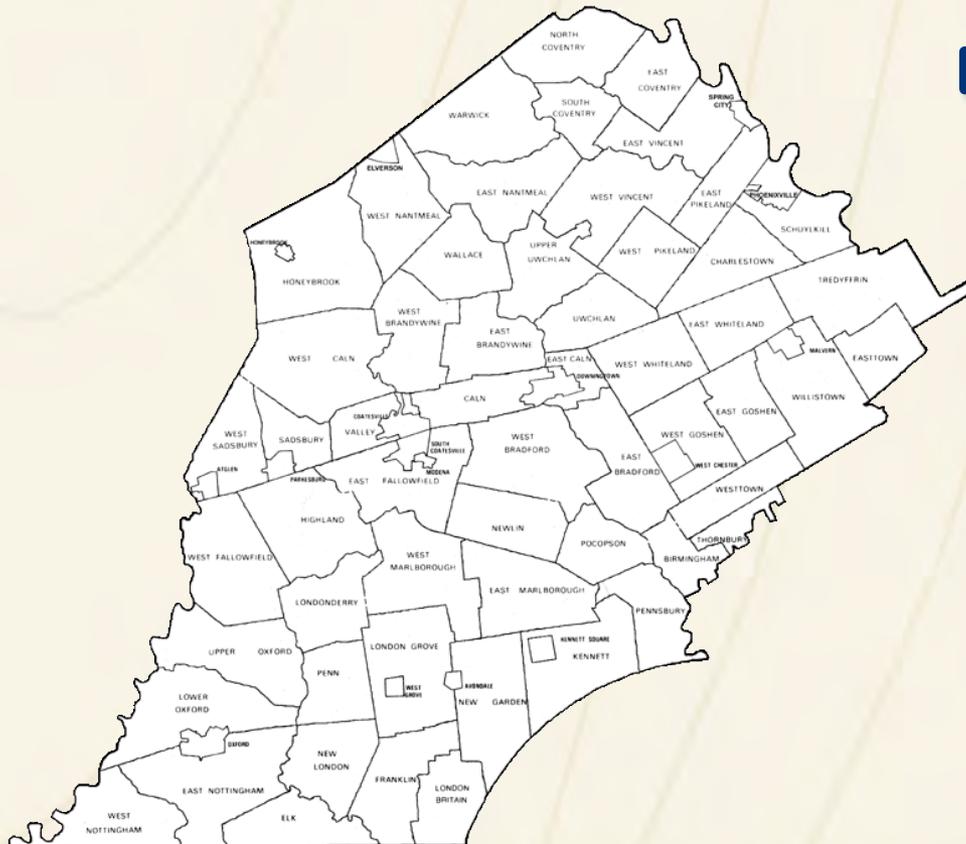
Building Communities, Changing Lives seeks to:

- Increase affordable housing stock in Southern Chester County by building 40 homes on a 6.8 acre plot in the Borough of West Grove;
- Complete the remaining 12 homes in Coatesville's Cambria Development;
- Offer appropriate mortgage products to hard-working families;
- Provide critical housing support services, such as credit counseling and budget workshops, to partner families;
- Strengthen existing strategic partnerships and generate new ones to holistically address community challenges; and
- Engage a broad collection of key neighborhood stakeholders, including local government, businesses and, most importantly, residents in creating and implementing solutions.
- Find more available land opportunities

Habitat for Humanity of Chester County



Building Communities – Where we have been....



Families Served to date

Coatesville - 117

West Chester – 17

Phoenixville - 16

Downingtown – 1

A Neighborhood Revitalization Effort



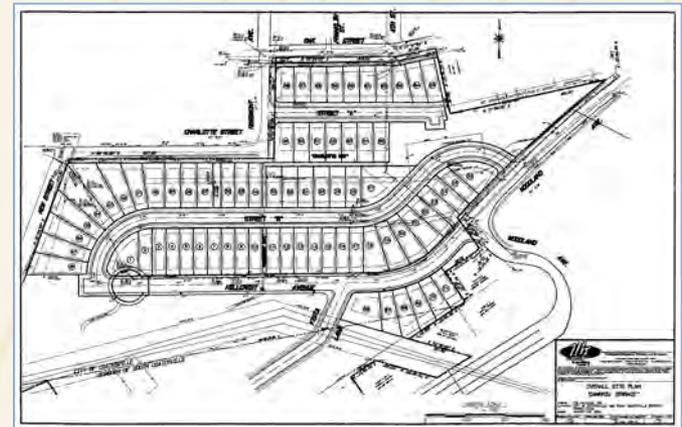
An Affordable Housing Community in Coatesville

In addition to building homes, HfHCC is addressing the need of revitalization in **one of the county's most economically distressed areas – Coatesville.**

In Fall 2009, Community Builders, Inc., a non-profit development corporation, approached Habitat to complete an 86-home development on the site of the former Oak Street public housing project. **A comprehensive neighborhood revitalization effort,** the project was designed to address the negative impact of the poorly developed public housing complex that dominated the area for more than 30 years.

HfHCC purchased the land with plans to complete the remaining 45 homes over the next six years.

An area once dominated by dilapidated housing in the form of massive concrete apartment buildings, this property is now a neighborhood with tree-lined streets and a large park. No longer crime-ridden, this area is filled with love and laughter of hard-working families who now have a decent, affordable place to live.



A Neighborhood Revitalization Effort



Oak Street Housing: Then and Now



A Neighborhood Revitalization Effort



Oak Street Housing: Then and Now



A Neighborhood Revitalization Effort



Oak Street Housing: Then and Now

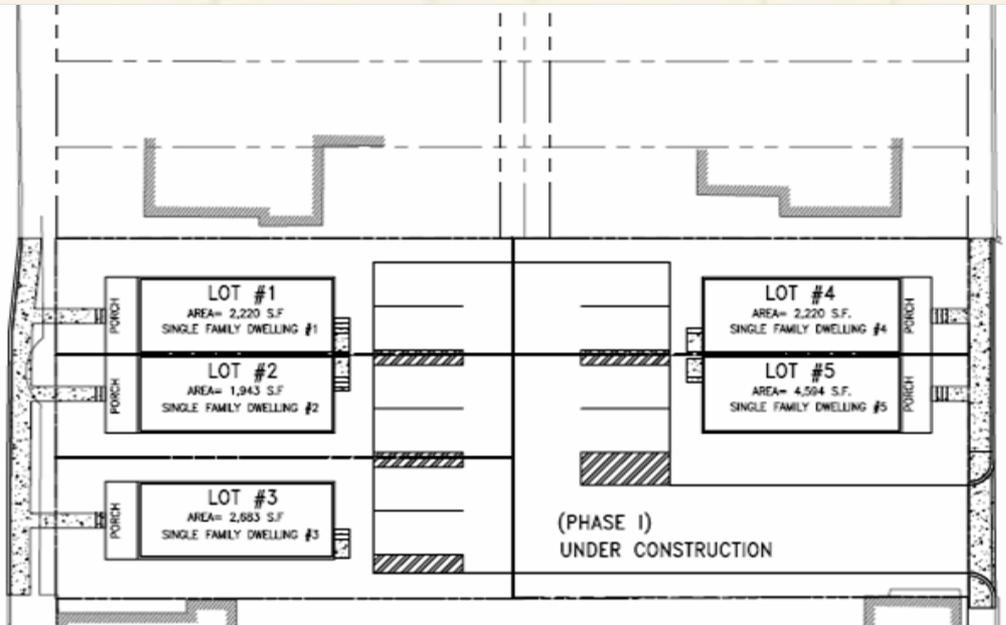


A Neighborhood Revitalization Effort



An Affordable Housing in West Chester

HfHCC had the opportunity to buy land in the Borough of West Chester in 2005. 16 lots in all were developed once subdivision was complete. We worked with the Borough to develop a high density plan for the East End neighborhood using existing lot lines in the area. Even adding off street parking.



A Neighborhood Revitalization Effort



West Chester Barnard and Bolmar: Then and Now



A Neighborhood Revitalization Effort



West Chester Barnard and Bolmar: Then and Now



West Grove Borough



West Grove Borough

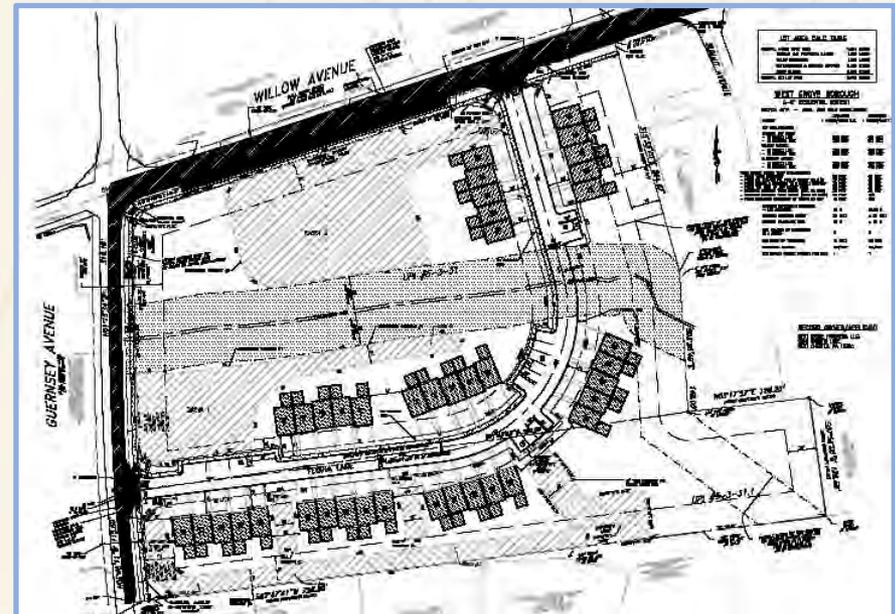


An Affordable Housing Community

In Fall 2010, Habitat purchased a plot of land in the Borough of West Grove. Despite the growing need for affordable housing, this opportunity is the first in 20 years that HfHCC has been able to build in Southern Chester County. Over the next six years, 40 homes will be constructed on the 6.8 acre lot located just off of the town's square – forever changing the lives of 40 families.

In choosing this area, Habitat considered community assets such as proximity to schools, parks, public transit and services.

This community will feature an open space with two retention ponds, a native plant meadow, a riparian creek buffer zone to prevent damage to the creek bed, and a passive walking area.



Final Thoughts



Thank you for taking the time to learn about Habitat for Humanity of Chester County and our plans to make an even greater difference in Chester County. As we enter the most exciting and ambitious period of our history, we look to business and community leaders like you to support our efforts and to help us expand our network of friends.

The importance of a decent place to live cannot be overstated, for with it comes stability and promise; family unity and hope; and a foundation from which individuals and neighborhoods reach their full potential.

Stronger, more stable families build stronger communities – both socially and economically.

Contact Information:

Chip Huston
610-384-7993, x12
Chip@hfhcc.org



Progressive New Homes

- Sarah Peck, Principal

<http://www.progressivehsg.com/>

Infill Housing Development

A Win For:

- **Municipalities**
- **Developers**
- **The Market**
- **The Environment**

Where, What, Why and How?

Where?

- Towns with a retail core
 - walking distance to train, shops, services, parks
- Developed industrially around rivers and train lines
- Existing infrastructure, water and sewer
- Close to employment & commuter arteries
- Historically bypassed for new development;
- Burdened with non taxable real estate
- Communities with historic architecture and sense of place

What?

- Properties with problems – solvable with new development.
- Formerly industrial uses, built on or near rivers - often contaminated
- Flooding, lack of storm water management
- Blighted properties, disinvestment
- Obsolete uses no longer highest and best
- Deteriorated infrastructure

Why?

- Strong market demand
 - Empty nesters, singles, couples with and without kids, seniors, single parent families
- Few other new housing choices
- Environmentally sustainable
- Economic Driver for businesses in CBD
- Tax rates

How?

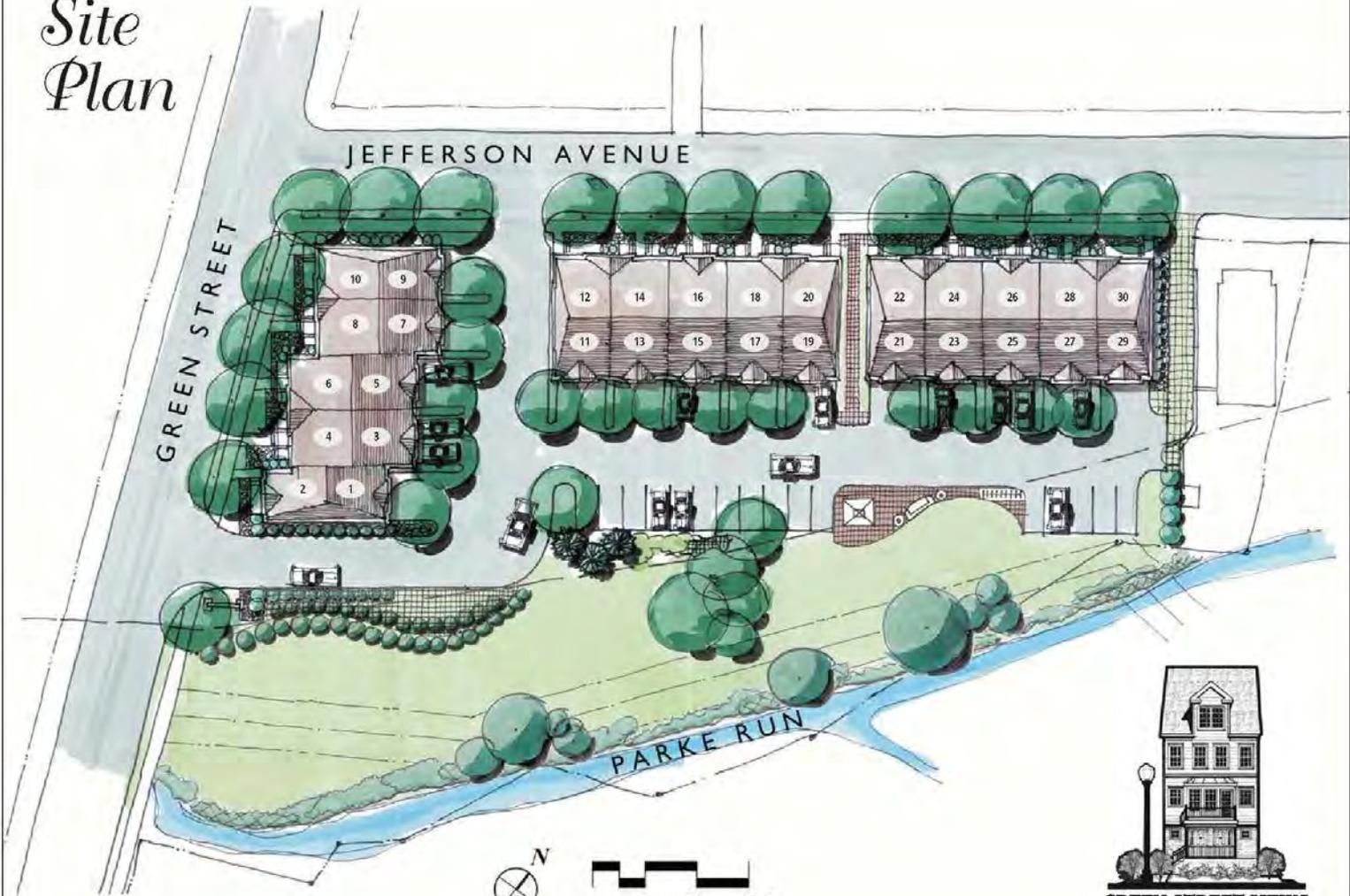
- Economics through Increased Density
 - lowers land cost per unit
 - Lowers Infrastructure cost per unit
- Flexibility in sales pricing
- Wider market accelerates sales pace
- Reduces interest carry
- Lowers indirect costs – both sales and constr.
- Partnership with municipalities
 - Zoning relief, tap fees flexibility

Case study– Downingtown Borough



- 1.64 acre site
- Vacant quonset hut, former light industrial
- Flood Plain, contaminated
- Zoned for 8 townhouses

Site Plan



Performance Zoning Ordinance

Density Bonuses for:

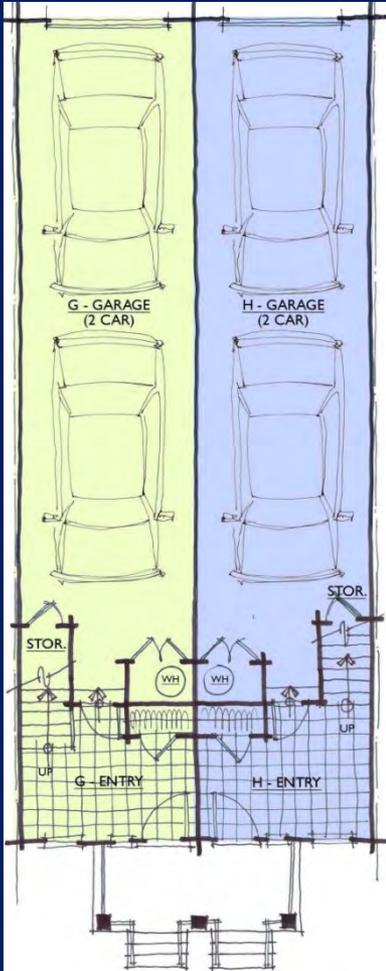
- Flood control improvements
- Greater off street parking
- Greater open space



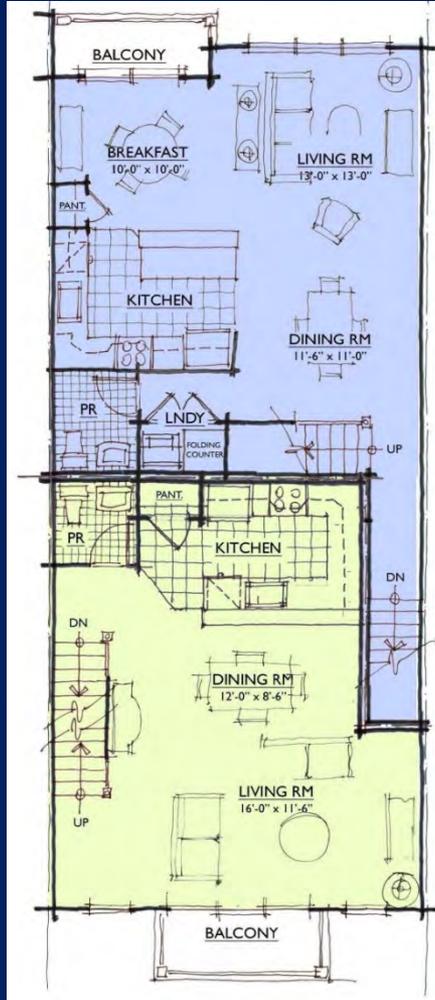
- 3.5 parking spaces per unit
- 50% Open space
- 18 D.U.'s per unit



Back to Back Townhomes with Garages



Garage Level

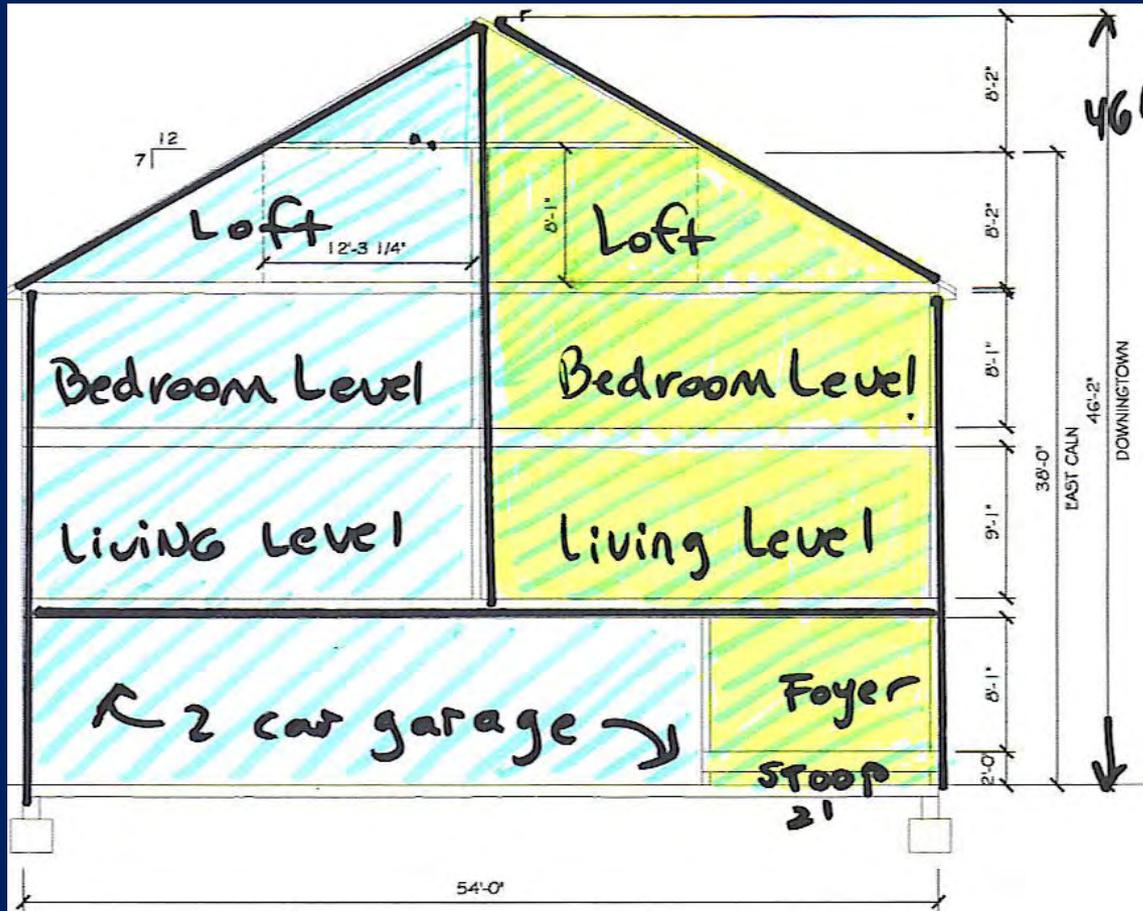


Living Level



Bedroom Level

Loft Level



(2) 24 FEET
BACK TO BACK

Back-to-Back Townhomes, 2-car Garages

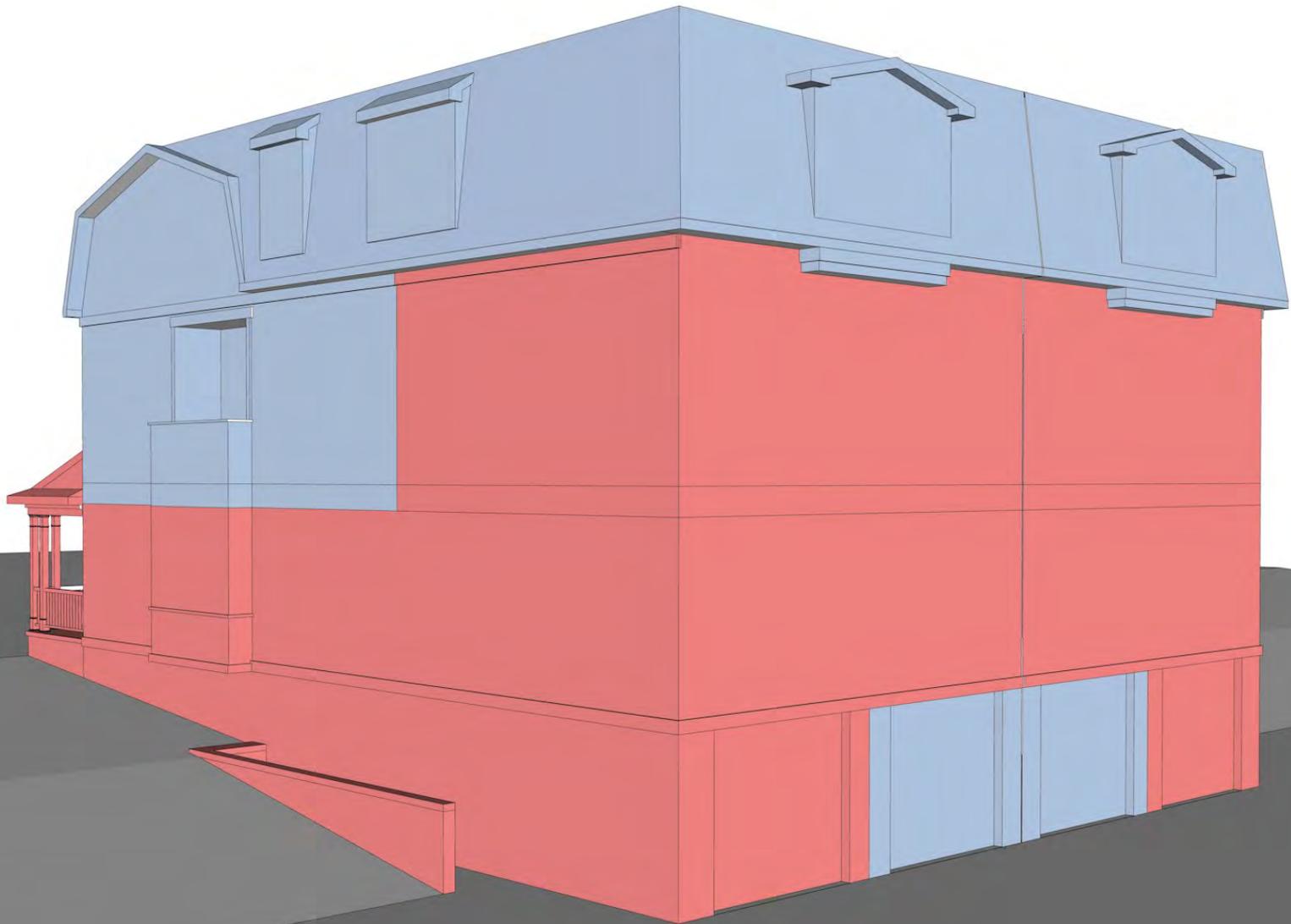




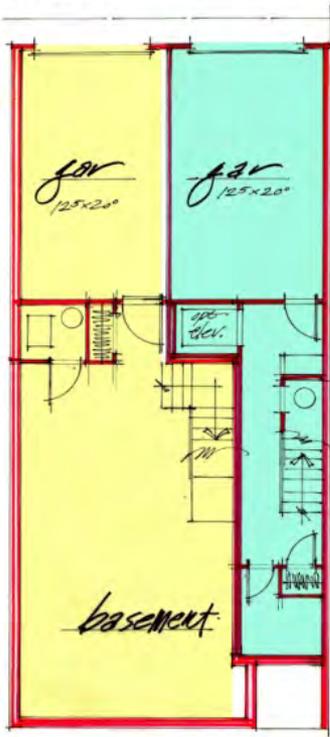
OTHER EXAMPLES

PIGGY BACKED TWINS



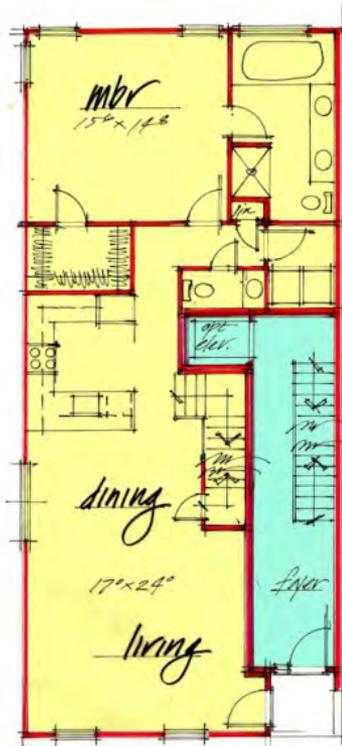


25' o.a. dim.

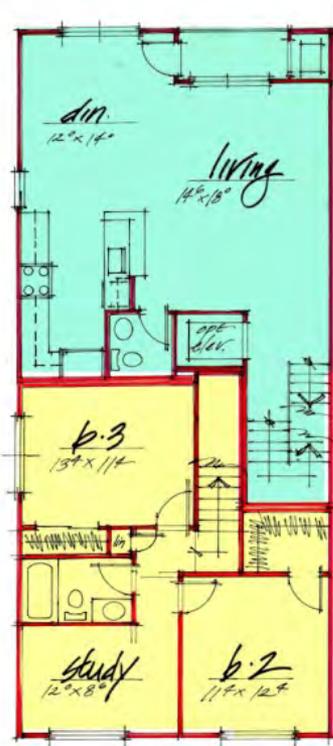


lower level

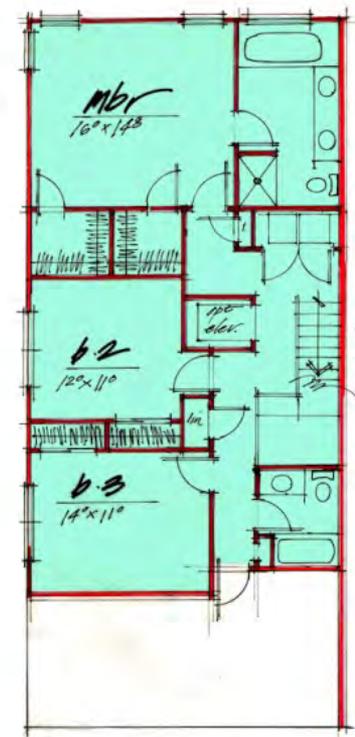
54' o.a. dim



first level



second level



third level

Plan A

12-11-13

g. wissman designs

gregory wissman aia
1637 willow street
norristown pa. 19401



16 d.u.'S PER Acre, 50% open space

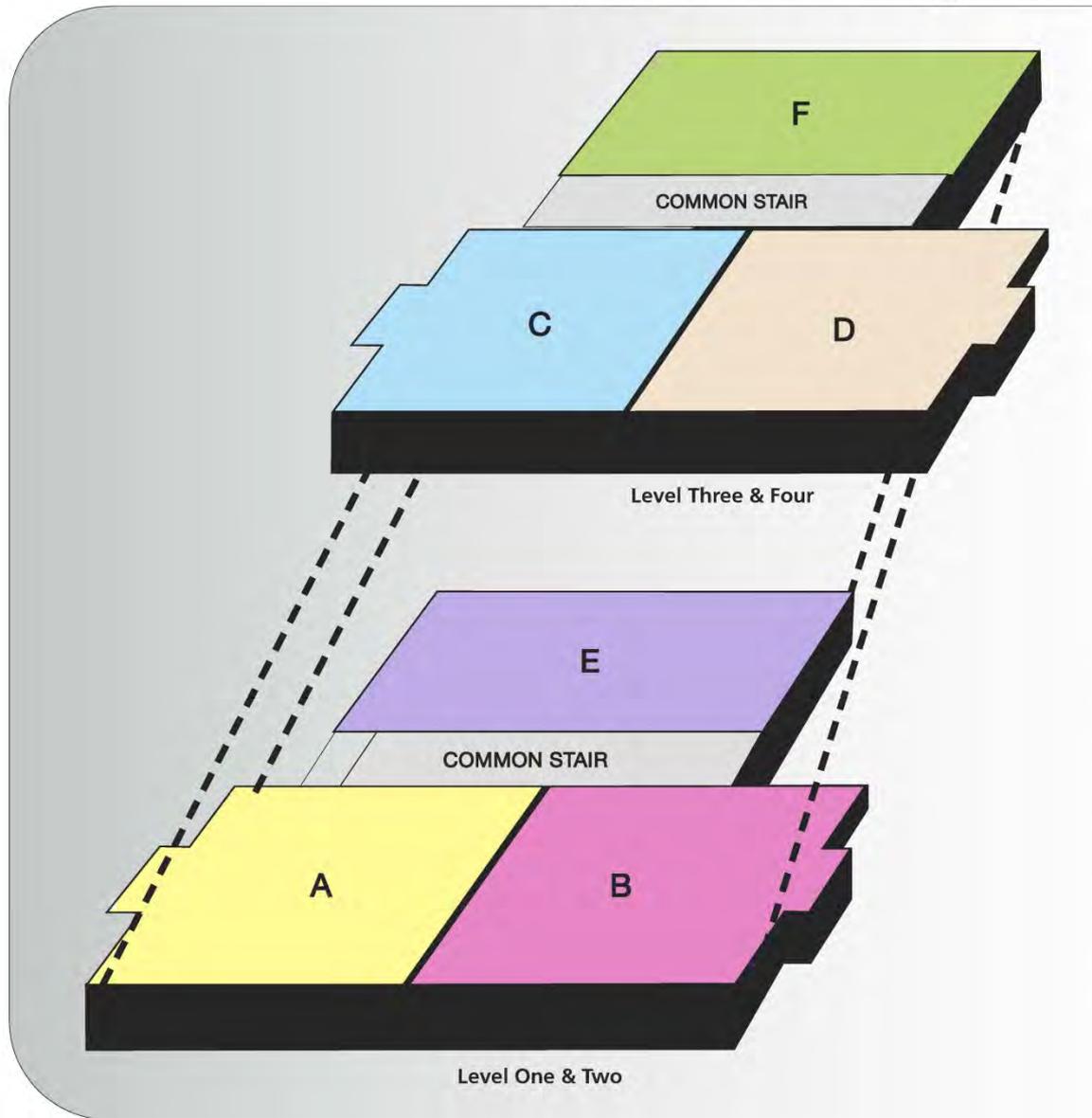


Stacked Townhomes Disguised as Mansions





...Stacked Building Plan



Level Three



Level One



TYPICAL INTERIOR

Multi-plex Townhomes Rear Garages at Grade Level



Back to Back and Piggy Back Design

