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HOUSE MAJORITY POLICY COMMITTEE

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HOUSE OF REPRESENTATIVES
COMMONWEALTH of PENNSYLVANIA

House Democratic Policy Committee Roundtable

Attainable Housing
Tuesday, December 9, 2025 | 10:00 a.m.
Representative Paul Friel

OPENING REMARKS

10:00 a.m. Rep. Paul Friel, D-Chester

ROUNDTABLE DISCUSSION

10:05 a.m. Neal Fisher, Vice President of Development
Hankin Group

Laura Manion, President, Chief Executive Officer
Chester County Chamber of Business & Industry

Kathleen McQuilkin, Realtor, Board Member
Suburban Realtors Alliance

Steve Chintaman, Vice President of Government Affairs
Pennsylvania Apartment Association

Lauren Adams, Executive Vice President
Home Builders Association of Chester and Delaware Counties

Kris Keller
Allies for Affordable Housing in Chester County

Chris Wiseman, Chief Executive Officer
Habitat for Humanity of Chester County

Q & A with Legislators

**House Democratic Policy Committee
Roundtable Discussion on Attainable Housing
Tuesday, December 9, 10 a.m.
Hankin Manor 115 Buchanan St., Phoenixville, PA 19460.**

**Testimony of Laura Manion, President & CEO
Chester County Chamber of Business & Industry**

Good morning, Chair Bizzarro, Rep Friel and other members of the Policy Committee. Thank you for the opportunity to speak today on behalf of the Chester County Chamber of Business & Industry, representing employers across the region and the thousands of workers who keep our communities running.

I want to begin by underscoring a fundamental truth: **housing is not only a social issue — it is a workforce and economic issue.** When employees cannot afford to live near where they work, businesses cannot hire, cannot expand, and cannot remain competitive.

In Chester County, the **average home sale price is now approximately \$664,000.** At a 6.1% interest rate and roughly \$6,000 in annual property taxes, that means:

- With a **10% down payment**, the monthly cost is about **\$4,380**, requiring an annual income of **\$171,600** to avoid being cost-burdened.
- With a **20% down payment**, the monthly cost is about **\$3,887**, requiring **\$155,480** in annual income.

If the tax rate was closer to \$12,000 annually, that would mean a monthly payment of \$4,880 for 10% down and \$4,377 for 20%.

Meanwhile, the **median household income in our region is roughly \$120,000.** As you can determine from these numbers, the math doesn't work — and the people caught in that gap are the workers we depend on every day: teachers, nurses, first responders, small-business employees, and even mid-career professionals.

And I've lived this personally.

When my husband and I were looking for our first home, we were both employed full-time, working hard and doing what we believed were all the right things — saving, planning, being financially responsible. Even so, we found ourselves repeatedly priced out of the communities where we were working and contributing. Like so many young families today, we were faced with decisions that felt unfair: commute farther and sacrifice time with our kids, walk away from opportunities, or stretch ourselves financially in ways that weren't sustainable.

My husband and I have looked at over 100 houses in the last four years.

71 of those were just in the past year during our (very determined) quest for our “move-up house,” the one where we could watch our 2 boys (soon to be a 3rd child), and dog run around our backyard. The house where we could raise our family and finally have the space to do it, no longer bursting at the seams in our townhouse.

71 houses likely sounds like we were just being picky, but truthfully, the math just didn’t math for us, and I am certain we are not the only ones in similar situations because no matter how much we saved, the combination of interest rates, down payments, and the cost of living - with two kids in daycare, a student loan, a mortgage, and record-high prices for groceries and utilities - made the climb feel impossible.

And if that is what the process felt like for two working professionals with stable employment, I ask this committee to consider what it means for the early-career teacher, the new nurse, the police officer, or the restaurant manager — who simply cannot compete with the reality of today’s housing prices.

This is not hypothetical. It is happening everywhere across Pennsylvania and amplified in many areas of the Southeast, and it is having **real economic consequences**.

As President of the Chester County Chamber and work with our employer-members, several themes are clear:

1. The demand is real and urgent across all industries.

Businesses routinely tell us that housing is now one of their biggest barriers to recruiting and retaining employees. We hear about job candidates turning down offers because they cannot find attainable housing within a reasonable commute.

2. We will not solve this without public-private partnership and shared investment.

Housing requires alignment among local government, the General Assembly, Administration, developers, employers, financial institutions, and nonprofits. Everyone must have **skin in the game** — whether that is flexible zoning, permitting support, creative financing, employer-assisted housing programs, first time home buyer incentives, or collaborative land use planning.

3. We need to act now — with both immediate steps and long-term tools.

That includes enabling accessory dwelling units and mixed-use zoning, transit-oriented development, land banks, employer partnership pilots, and reducing unnecessary permitting delays that dramatically increase project cost.

Two weeks ago, our Chamber and partners across Bucks, Montgomery, and Chester Counties hosted a Regional Housing Forum attended by more than **220 leaders** from business, government, and community organizations. The message was clear: **Pennsylvania needs coordinated leadership and bold action to expand attainable housing options**, or we risk losing the workforce that fuels our economic future.

So, I ask our legislators for the following:

- Support policies and incentives that enable public-private partnerships for attainable housing.
- Streamline development processes that align housing with job centers and transit.
- Encourage local flexibility and innovation — one size does not fit all.
- And prioritize attainable housing as the economic infrastructure it truly is.

Strong communities build strong businesses — and strong businesses build strong communities. But we cannot have either without attainable housing.

Thank you for your time, your commitment to this issue, and for the opportunity to speak today.

I look forward to your questions.

Sincerely,

Laura Manion

President & CEO

Chester County Chamber of Business & Industry



**Pennsylvania
Association of
Realtors®**

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**Submitted Testimony to the Pennsylvania House Majority Policy Committee
Public Hearing on Housing Attainability
December 9, 2025**

Chairman Bizzarro, Representative Friel and members of the House Majority Policy Committee, thank you for the opportunity to speak with you today.

I'm Kathy McQuilkin, past president of the Pennsylvania Association of Realtors® and a past chairman of the Suburban Realtors Alliance. I am a Realtor® with RE/MAX Professional Realty in Exton, and I'm here today representing the more than 38,000 Realtors® across the commonwealth and the nearly 13,000 Realtors® in suburban Philadelphia.

Of all the emerging economic issues we've been watching over the past few years, the question of housing attainability remains top of mind for real estate professionals—and for good reason. It's not just an economic issue; it's increasingly a quality-of-life issue affecting families, seniors and communities across Chester County and beyond.

I'm going to begin by providing an update on the current real estate market in Chester County, including reflecting on some of the longer-term trends we've been monitoring over the past five to ten years. To be candid, those trends—particularly around inventory and affordability—are deeply concerning.

Let's begin with a topic that dominates headlines and client conversations alike: interest rates.

As of this week, the average 30-year fixed mortgage rate in Pennsylvania is hovering around 6%, with better rates available for those with excellent credit.

While these numbers have come down from the high watermark of more than 8% in late 2023, they remain significantly above the historically low rates available over the past 15 years. Those rates—sometimes below 4%—were largely driven by the Federal Reserve's extraordinary attempts to stimulate economic activity in the years following the 2008 financial crisis.

Today's rates aren't historically high, especially when compared to the double-digit rates of the early 1980s. But context matters. When home prices have surged 30 to 40% in just a few years, even a modest interest rate hike dramatically changes affordability.

These rates are impacting two critical groups:

- Current homeowners, who are understandably reluctant to give up their low fixed-rate mortgages.
- First-time buyers, who are already stretching to afford down payments and now face higher monthly payments, sometimes hundreds of dollars more than just a few years ago.

Most economists anticipate that interest rates will stay in the 6% range through the end of 2025 and into 2026. That means affordability challenges won't ease anytime soon.

While interest rates get a lot of attention, they're only part of the problem. The bigger, more persistent challenge is a deep and ongoing shortage of housing inventory.

In Chester County, the months of inventory—which measures how long it would take to sell all homes currently on the market at the current sales pace—is critically low. In May, we saw:

- 1.65 months of inventory across all home types

By contrast, a balanced market is typically defined as having about six months of inventory. That's the sweet spot where buyers have choices and sellers aren't under pressure to drop prices or accept risky offers. The last time Chester County had balanced inventory was in 2015.

At today's levels, we are firmly in seller's market territory, and the impacts are clear:

- Bidding wars are common.
- Homes sell quickly—an average of just 26 days on market in October.
- And homes are still selling for above the asking price—with the average purchase price at 100.4%.

This fierce competition drives home prices up. Last month, the median list price in Chester County hit \$559,000, a 42% increase compared to the same month in 2020.

That pace of appreciation is not sustainable, especially when wage growth hasn't kept up.

For buyers, especially those just entering the market, the cost hurdle is enormous. Even for those with decent credit and stable income, saving for a down payment—and covering the additional costs of homeownership—has become a major barrier.

These pressures are affecting more than just first-time buyers. They're disrupting the normal progression through the housing cycle.

From a supply perspective, new construction is struggling to keep up. Builders in our area face enormous upfront costs—often \$75,000 to \$100,000 per lot—before they can even put a shovel in the ground. With base prices up to \$100,000 and the costs of materials and labor at a record high, builders are essentially forced to build more expensive properties to recoup their costs. These increased costs are sometimes coupled with restrictive zoning ordinances limiting housing options, which further complicates the new home construction process and strains affordability.

Pennsylvania Realtors® see all of these challenges firsthand and empathize with our clients as they struggle with finding housing that's affordable and attainable for them. Our organization is committed to helping find a solution.

I am certain that many, if not all on this committee, are aware of the benefits of homeownership. It is a tremendous opportunity to create generational wealth. In fact, the National Association of Realtors' research showed that in 2025, the net worth of a homeowner was \$430,000, compared to that of a renter at just \$10,000. In the last decade homeowners saw their overall debt drop by 21% to say nothing of the social benefits that homeownership brings to citizens and communities.

We would encourage the commonwealth to look at opportunities to reduce the regulatory costs for building new homes and identify ways to eliminate restrictive zoning regulations. By making it simpler to bring new inventory on to the market, we can help ease the housing shortage and provide opportunities for more affordable homes. The commonwealth can encourage municipalities to be innovative in their approaches in their communities to help address the housing needs of all Pennsylvanians.

Restrictive zoning ordinances not only drive up costs, but they also may further marginalize communities and they ignore the desires and trends among consumers. It fundamentally illustrates that we cannot continue to think of these issues in a traditional way and solving them will require a unified effort from all groups and parties.

PAR is committed to working with the General Assembly and all entities to find this comprehensive solution and to help improve the housing market for future generations.

Thank you and I am happy to answer any questions at this time.

Five-Minute Oral Statement (Trimmed Version)

Chairman Bizzarro, Representative Friel, and members of the House Majority Policy Committee—thank you for the opportunity to speak with you today.

I'm Kathy McQuilkin, past president of the Pennsylvania Association of Realtors® and the Suburban Realtors Alliance, and a Realtor® with RE/MAX Professional Realty in Exton. I'm here on behalf of more than 38,000 Realtors® statewide and nearly 13,000 in the suburban Philadelphia region.

Of the many economic issues we've been monitoring, housing attainability remains our top concern. It's no longer just an economic trend—it's a quality-of-life issue affecting families, seniors, and entire communities across Chester County and beyond. Let me start with a quick picture of the current real estate market.

Right now, the average 30-year mortgage rate in Pennsylvania is around 6%. That's lower than the 8% peak we saw last year, but still well above the historically low rates of the last decade. When home prices have risen 30-40% in just a few years, even modest rate increases have a major impact on affordability.

These rates hit two groups especially hard: current homeowners who don't want to give up very low fixed-rate mortgages, and first-time buyers who now face monthly payments hundreds of dollars higher than they would have just a few years ago. And with most economists expecting rates to stay in this range into 2026, affordability pressures aren't going away.

But interest rates aren't the core problem. The biggest challenge is inventory. Chester County currently has just **1.65 months of housing supply**. A balanced market is six months. The last time Chester County saw that was 2015. Today, we are firmly in seller's-market territory. Homes sell in about 26 days, often with multiple offers, and the average home sells for slightly above asking price.

This scarcity has pushed the median list price in Chester County to **\$559,000**, which is a 42% increase since 2020. Wage growth simply hasn't kept pace.

At the same time, new home construction is struggling to fill the gap. Builders face enormous upfront costs—often \$75,000 to \$100,000 per lot—before construction even begins. Material and labor costs remain high, and restrictive local zoning ordinances further limit what kinds of homes can be built. The result is predictable: builders are forced to produce higher-priced homes, not the workforce and starter homes our communities desperately need.

Realtors see these challenges firsthand every day. We work with young families trying to buy their first home, seniors looking to downsize, and longtime residents who want to stay in the communities they love—but who can't find anything affordable.

It's important to remember what's at stake. Homeownership remains the most reliable path to long-term financial stability. In 2025, the National Association of Realtors® found that the net worth of the typical homeowner was **\$430,000**, compared to **\$10,000** for renters. That wealth gap is enormous, and it has significant implications for opportunity and mobility.

For that reason, we urge the commonwealth to look seriously at ways to reduce unnecessary regulatory costs in new development and to address restrictive zoning practices that limit housing options. Adding inventory is the most effective way—and really the only way—to relieve affordability pressures. We encourage municipalities to be innovative and flexible in meeting the housing needs of all Pennsylvanians.

Restrictive zoning not only drives up costs—it also risks marginalizing communities and fails to reflect the preferences of today's consumers. Solving these challenges will require all of us—state and local officials, housing advocates, builders, and Realtors—working together.

PAR is committed to being part of that partnership. We look forward to continuing to work with the General Assembly to help create a more attainable housing market for future generations.

Thank you, and I'm happy to answer any questions.



Allies for Housing in Chester County

Testimony for The Pennsylvania House Democratic Policy Committee

December 5, 2025

Honorable Chairman, Rep. Friel, Committee Members, Roundtable participants & Guests:

Thank you for hosting this hearing and inviting Allies for Housing in Chester County to testify on the local reality of the national housing crisis. Your timely attention to this important topic is appreciated by our neighbors who are struggling with housing insecurity as well as all members of our community because the housing inventory deficit affects all of us.

Note: As of November 2025, we have entered an even more fragile time for housing the most vulnerable in our communities. The U.S. Department of Housing and Urban Development (HUD) released a delay notice for the Continuum of Care (CoC) program that includes significant policy changes and stricter requirements. Nearly \$3.7 billion in grants will expire at the end of 2026. This has led to concerns that major funding gaps could cause a surge in homelessness. Additionally, the new guidelines could push an estimated 170,000 people out of housing.

Allies for Housing in Chester County

Mission: Listen to the voices of households with lived experience of homelessness & housing insecurity and research evidence-based projects to define how to address the increasing gap in housing affordability and attainability in Chester County.

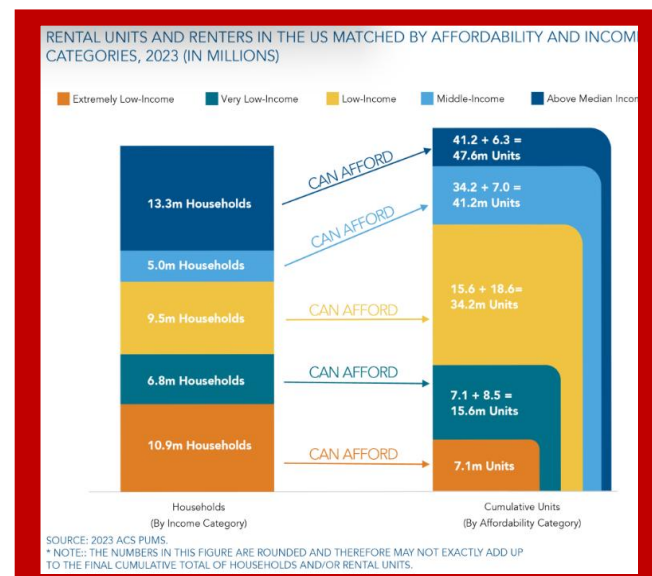
Goal: The primary focus is increasing rental units for households earning 60% of the Area Median Income and below.

in 2022, the Pennsylvania Housing Alliance requested counties to capture the voices of people living with homelessness and housing insecurity through focus groups and videos. Area nonprofits collaborated and organized meetings throughout Chester County to provide first hand testimonials.

With such personal and powerful content, the nonprofits requested the County Commissioners to co-host a Housing Summit, inviting elected officials and partner agencies to hear the stories directly from the people affected by current Chester County housing challenges. The Summit was a success and Allies for Housing continues to elevate the voices of lived experience of homelessness and housing security through annual summits, quarterly newsletters, as well as meetings with elected officials, faith and municipal leaders.

We All Know the Problem but Let's Add Context

1. According to Delaware Valley Regional Planning Commission (DVPRC) Connections 2025 Update, by 2050, Chester County is expected to grow in employment by 13.2% and households by 18.6% (approximately 225,000 households will grow to 267,000 – that's 42,000 households in 25 years which **averages 575 household increase for each of Chester County's 73 municipalities** or 23 homes/year/municipality).
2. October 31, 2025, Chesco Department of Community Development (DCD) reported **3,747 people are currently on the wait list** for affordable housing. The number is probably higher since not everyone knows there is a list.
3. The Housing Authority of Chester County expects to distribute up to **100 housing vouchers** in 2025, not nearly enough to cover the need.
4. According to a recent Montco study, 85% of people experiencing homelessness are looking for housing in the **\$500-600 per month** yet nothing is being built in this range. The causes of being homeless are varied – low income with minimum wage at \$7.25/hour or social security or disability income, debt, child support, medical issues, and/or substance abuse (SA) or mental health (MH) disorders (while SA & MH may be prominent, studies show that they are often the result of homelessness and not the cause). We need to either build the needed housing or come up with a different solution to 'end homelessness'.
5. A fulltime \$20/hour job at 2080 hours/year equals \$41,600 annual income. The Federal government says affordable housing is no more than 30% of income. \$41,600 at 30% divided by 12 months equals housing cost of **\$1,060 per month to be affordable** and that is to include utilities.
6. The number of elders requesting assistance for affordable housing has increased as rents and home maintenance costs or the need to hire instead of doing repairs themselves has increased. The price range requested is typically \$800-1000/month which is not a price point being developed. On August 24, 2025, The Philadelphia Inquirer reported that "1 in 5 people who were homeless in 2024 were 55 or older, with the total **older homeless population up 6%** from the previous year."
7. US News reports that 25.4% of Chesco residents spend at least 30% on housing, the national average is 23.5%. This suggests that one quarter of Chester County residents are exceeding Federal recommendations for personal budgeting on housing and utilities.
8. **Chester County median income families cannot afford median income housing**; they would need 125% increase in income.
9. The National Low Income Housing Coalition's 2025 report tracks that enough rental units are being built for overall need but **not enough units in the low and extremely low-income strata** – see chart at right from 2025, The Gap: A Shortage of Affordable Homes.



- 10 The National Alliance to End Homelessness reports that providing permanent supportive housing to chronically homeless individuals can reduce their use of costly crisis services like emergency rooms, hospitals, and jails. **For every dollar spent on stabilizing housing, the government can save more than four dollars in public services and expenses.**

Allies for Housing in Chester County Recommendations

1. **Educate** ourselves, elected officials, municipal and faith leaders, and community neighbors about the housing crisis, particularly for low-income households, and the need for everyone to be part of the local solution.
2. **Commit that 'housing for all residents' is a priority for human services, safety, and economic development** in all municipalities and County planning documents.
3. **Acknowledge** that Chester County's commitment to build 1000 units of affordable housing in 10 years beginning in 2020 was ahead of the curve, but needs to be revisited to address the rapidly increasing need and changing economics.
4. **Rewrite zoning ordinances.** Several Chester County municipalities are already writing new ordinances (East Whiteland) and using targeted zoning for higher density housing in specific underutilized/abandoned light industrial areas (New Garden). Middletown in Bucks County is offering a density bonus if 20% of homes are affordable.
5. **Learn more about YIGBY – Yes In God's Back Yard** and forming new partnerships in municipalities with faith organizations to create additional affordable housing inventory on faith organization real estate. The following organizations are resources for consultation and/or funding:
 - a. Sympara
 - b. Trinity Wallstreet
 - c. Rooted Good
 - d. Oikos
 - e. Partners of Sacred Projects
6. **Introduce YIGBY legislation** in Pennsylvania (similar to the YIGBY Act introduced at the federal level by Rep. Sherrod Brown, Ohio, in March 2024) that includes:
 - a. Land-use and zoning reform
 - b. By-right development
 - c. Maintaining tax-free status
 - d. Capacity building support
 - e. Funding
7. **Support PA Legislation** to provide additional housing for all bills:
 - a. HB 1250 would cap lot rent increases on manufactured homes at the rate of inflation.

Gross Rent - Occupied Units Paying Rent				
Chester County				
	2019	2024	Delta	% Change
Less than \$1,500	27,425	15,255	-12,170	-44%
\$1,500 or more	19,786	32,474	12,688	64%
Total	47,211	47,729	518	1%
Source: U.S. Census. Selected Housing Characteristics, Table DP04: 2011-2015 American Community Survey 5-Year Estimates and 2016-2020 American Community Survey 5-Year Estimates.				
In the past 5 years, there has only been a 1% increase in rental inventory in Chester County, with 12,170 fewer units below \$1,500/month.				

- b. HB 914, a Rent Stabilization bill - still in committee - caps year-to-year increases for all renters
 - c. HB 570 would enact inclusionary zoning policies for all large residential, multi-family developments across the state
 - d. HB 1293 allows housing authorities to develop "middle income opportunities"
 - e. HB 1650. This legislation would create the PA Home Preservation Program with state dollars - out of the House and awaiting action in the State Senate but not in new budget
 - f. HB 1293, Affordable Housing for Moderate Income Individuals
 - g. HB 529, Increasing Affordable Housing Availability
 - h. HB 303, Sales Tax Exemption for Affordable Housing Building Materials
 - i. Introduce and advocate for additional bi-partisan bills to increase housing inventory at all levels, focusing on where there is the greatest need.
8. **Check out** www.StrongTowns.org/housingready for toolkits in helping communities understand the need and identify actionable steps to increase affordable housing inventory. Or read Escaping the Housing Trap by Charles Mahron, Founder/Pres. of Strong Towns.
 9. **Fund** a Chester County organization to coordinate the research, outreach, and education on efforts that will increase housing inventory to address the current shortfall and prepare for population increase in the coming years.

Now let's look deeper at Chester County's needs, reality check and innovative approaches that are beginning to show up in our communities.

What is the Need?

By 2050, Chester County is projected to grow by 40,000+ households or more than 100,000 individuals. Housing of all sizes and price points are needed.

However, we are currently already short on housing for the lowest income households so, as we plan for future needs for all types, sizes, and prices of rental units and homes to purchase, we also must **prioritize the current deficit of housing for our most vulnerable neighbors.**

At the August 21, 2025 Housing Summit, Commissioner Josh Maxwell said, "For example, **if each of the county's 73 municipalities committed to creating just 4 affordable housing units annually**, we would add nearly 300 units every year." The current goal is to start with an iterative approach and identify 5 municipalities while recognizing that **all communities need to be part of the solution**, whether creating 5 units a year or developing some equivalent to spread the cost and responsibility of schools, roads, sewers, etc. throughout the County. Afterall, every municipality needs childcare, teachers, home maintenance workers, firefighters, grocery store clerks – we all need to be part of the solution.

Who are the individuals, couples and families who want to live in Chester County and are in need of affordable housing?

- Retail and Wait Staff, Child & Elder Care Providers, Social Workers, Government Staff who want to live where they work
- Young and Growing Families who grew up in this area or need a larger home and want to stay local
- Elders who want to 'age in place' but live on a fixed Income who can't afford their current home but aren't ready to move
- Elders who want to 'age in community' and are financially secure but want to downsize (this could free up inventory for others).

Whether you call it **Affordable, Attainable, Accessible, Approachable, Work Force, Missing Middle, etc.**, additional housing stock is needed to meet today's needs as well as the needs of our growing Chester County population, including:

- Entry level or starter homes
- Multifamily units
- Studios and efficiencies
- Apartments
- Shelters
- Transitional housing
- Shared housing
- 55+ active adult housing
- Assisted living and nursing homes
- Backyard cottages or Auxiliary Dwelling Units (ADUs)

Startling But True

- **3,747 Chesco people** need affordable housing – Oct 2025 (approx. 1600 households)
- **279 affordable housing** units added in 2024
- **100 max vouchers** to be issued in 2025
- **\$2,235 average Chesco rent**
- **56% of residents** experiencing homelessness have income averaging \$20,148
- **85% of people experiencing homelessness** want rent of \$500-600/month
- **60% AMI** – Fed gov't says no more than 30% of income goes to housing & utilities:
 - **\$50,000 for a single person** – maximum of \$1250/month
 - **\$71,640 for a family of four or max** of \$1791/month

Government Funding Can't Do It Alone

Nonprofits and government agencies have provided substantial help to stabilize family homes over the years with emergency housing funds, downpayment assistance, home maintenance programs, and budgeting financial workshops. Municipalities are increasingly asking for help in providing affordable housing to stabilize their workforce and community members.

The current approaches cannot scale fast enough to meet the growing need.

1. The number of housing vouchers is known to be inadequate but it also institutionalizes unaffordability which is not beneficial to anyone.
2. Tax credits for low-income housing can be helpful but often result in costs that are nearly double what Fair Market Rent developments pay for the same type of units.
3. Housing stock is tied up by the increasing number of elders and home owners needing home maintenance assistance but moving options are cost prohibitive.

"Cost of living" (62.4%) and "affordable quality housing" (50%) are the most reported community issues among survey respondents in Chester County.

Chesco Dept. of Health,
Community Health Assessment 2025

We need new ideas and creative solutions that are not dependent on public funding to address the existing shortfall of housing inventory combined with the projected population growth of the next 25 years.

YIGBY – Yes In God’s Back Yard!

Nationally, a new model is being developed. While faith organizations are often land and property asset rich, many have shrinking congregations and underutilized assets as they consolidate and/or merge. In looking at community needs and their missions to care for their community, religious institutions are exploring how they can use their resources for the common good. One option is to consider faith-based property development, often referred to as YIGBY – Yes In God’s Back Yard!

Religious organizations are often mission driven to serve the community. Recognizing that in 2023, 22.6 million US residents were cost burdened renters, YIGBY can be adaptive reuse or a new building on under-utilized land or excess property to help stabilize local households.

According to Daniel Pryfogle of Sympara, **“The single greatest resource to solve the housing crisis is already here: hundreds of thousands of acres owned by faith communities.”** Founded in 2003, Sympara has been working to educate congregations and communities to reimagine and repurpose assets to meet community needs. Not only is this an opportunity to reuse property but often can help faith organization’s financial needs.

In June 2025, Sympara’s Daniel Pryfogle presented to the BucksMont Collaborative along with faith communities that are taking up this understanding as they recommit their assets to address the need for affordable housing in their communities. In November 2025, Villanova University Business School’s Church Management department presented a three-part series on how faith organizations are using their excess land or property to meet their local needs for affordable housing. Additionally in November, Health Spark Foundation and Chester County Chamber of Commerce co-hosted The Business of Housing at Villanova Inn for 200 people that also spoke of the opportunities with YIGBY as well as other creative partnerships.

New Proven Approaches & Partnerships

Innovative partnering has already begun in Chester County. One example is Habitat for Humanity has expanded their services from just building new homes to now include preserving existing properties and home maintenance. Additionally, they have a new initiative as a nonprofit developer with a for-profit developer to build a 40-unit complex, the current concept is half Fair Market Rate (FMR) and half affordable units. This is forward thinking for affordable home ownership.

On the other end of the spectrum, in 2016, a Code Blue winter night shelter for people experiencing homelessness opened in what had been the Sacred Heart church in Phoenixville. This

early work has grown into Ann's Heart providing a variety of services to people experiencing homelessness with plans to open transitional housing in the spring of 2026.

It is now more commonly understood that solutions to the housing crisis need to come from multiple sources and the government cannot always be the primary funder for affordable housing. Unique partnerships, private funding, and faith organizations are providing new opportunities that are working around the country but also right here in Chester County. Let's take a look at an innovative approach to increase rental units that is in process in Oxford, Chester County, let's hear the journey in their own voices...

The Originating Mission

"When St. Christopher's Episcopal Church was established 70 years ago, the people were not only looking to create a place where they could pray and worship, but they wanted to build community both for themselves and for their children.

As Oxford and Southern Chester County has evolved, so have the needs of the community. The people of St. Christopher's have also come to see that our property is no longer meeting the needs of the parish or the community. We came to see that much of our property was underutilized, particularly the clergy house."

The Need

"As a single mother, every decision I make centers around my children's well-being. I juggle bills, childcare, food, and daily needs on a limited income, often having to choose which necessities to cover first. There is no cushion—one unexpected expense can push us into crisis. The stress of trying to hold everything together is constant, but I push forward for their sake.

My youngest child is not even seven months old, and she deserves the safety and security of a permanent home during these crucial early months of her life. The instability affects her daily routine and my ability to give her the comfort and structure every baby needs. My heart also aches for my oldest child, who I cannot currently house with us because I do not have the financial means or the space to care for all three of us together. This separation weighs heavily on me as a mother and on my children, who need and deserve to be together.

I am doing everything I can to break this cycle and give my children a safe, consistent place to grow up. Affordable housing is not just about having a roof over our heads—it's about providing stability, security, and the foundation we need to thrive as a family.

I respectfully ask for your understanding and consideration of my application for assistance. Your support would make a life-changing difference for us."

The New Approach

St. Christopher's response "Rather than assume how to best use the house, we invited input from borough officials, civic leaders, nonprofit organizations, and community advocates. The message

we received was clear and urgent: “We need housing – specifically transitional housing for families.”

Partnerships are critical and will be unique to each community

Hear from SILO “SILO began partnering with St. Christopher’s ten years ago. Since then, they have provided financial support for people we work with who needed temporary housing (hotel rooms) or helped pay deposits for unhoused people getting an apartment. They now share their space with SILO - our base for grocery home delivery is in their garage - and allow unhoused friends to shower in their facilities.”

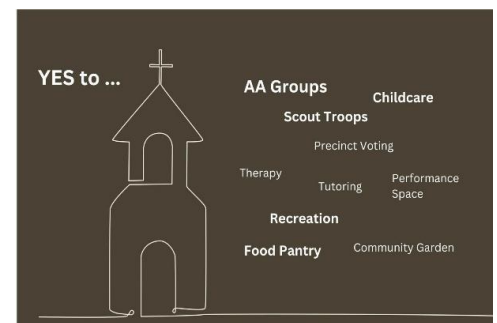
Hear from St. Christopher’s “We had been working with SILO to help the homeless and others who were hungry or underserved, and when they invited me, as the pastor of the parish, to attend a Commissioners and Allies for Housing gathering, I eagerly accepted. I was invited to speak about why we wanted to help create more affordable housing. It was an honor to speak about the need for the church to say “yes” when asked by the community to help, especially with regard to housing.

The people of St. Christopher’s knew that we could give over the house for transitional housing, but we did not have the necessary gifts to manage the property and provide support services to help residents move from homelessness to stability. We found that The Friends Association was the perfect partner for St. Christopher’s. After looking at the house, we both recognized that it could be a wonderful home for two families in transition. Those families would potentially live in the house for about a year. During this time of transition, they would become stable and prepare to move towards permanent home ownership. At this meeting, I also connected with the Housing Partnership of Chester County and as this relationship progressed, we learned that it could form the final stage for our transitional house. The Housing Partnership could work with the families once they were ready to move on to permanent affordable housing.

This was exciting not only for the members of the parish who thought giving the house over in this way to meet such a critical need was following the example of our founders and helping the community of Oxford and Southern Chester County. We were thrilled to have found such compatible partners with whom we share a common vision of how to serve people with dignity as we work to help alleviate the housing crisis and help people have a safe and permanent home.”

What Is Being Done Locally

Faith-based organizations have been addressing community needs on their properties for years with food pantries, AA and scout meetings, childcare, precinct voting, performance spaces and more. As earlier mentioned, when two catholic parishes merged, one became a code blue shelter that is adding transition housing – ten years ago we didn’t know to call it YIGBY. In addition to St. Christopher’s, other faith orgs and municipalities are looking at how they can respond to the local housing needs.



YIGBY partnerships are one of several creative approaches being explored locally. And there are more efforts to stabilize local residents and increase housing inventory, below is a sampling:

1. Chester County has 3 regional affordable housing councils in Phoenixville, West Chester and Kennett made up of nonprofits, government agencies, municipal leaders and community members. Other groups working on this include Chester County's Partnership to End Homelessness and Chester County Economic Development Council.
2. Chester County Commissioners, Chester County Association of Township Officials (CCATO), and Allies for Housing of Chester County have begun meeting to strategize on how to develop new partnerships to increase housing inventory for low-income households.
3. Conversations are revisiting the interconnection of housing, open space & agriculture needs.
4. BucksMont Collaborative is an independent nonprofit that coordinates initiatives addressing homelessness and housing insecurity – a similarly funded initiative could benefit Chester County. Montco is currently ranked healthiest County in PA based on social determinants of health including housing considerations.
5. Montgomery County's HealthSpark Foundation has committed \$2 million into Montgomery County Housing and Economic Development as part of their Housing Justice focus.
6. Villanova University hosted two events in November, 2025 – The Business of Housing organized by HealthSpark and Chesco Chamber of Commerce, and 3 virtual presentations by research fellows on YIGBY initiatives in the US.
7. Conversations with local faith and nonprofit groups to offer support and educate on the many YIGBY options are increasing. There are active initiatives in the County from 2-60 units of affordable housing.

Who Needs Housing? Everyone!

We do need to do housing differently to support our community, neighbors and economy. We need every one and every municipality to own the problem affecting our children, elders, young families, and essential workers to secure housing and have longer term sustainability.

If it was easy, it would already be solved. **If it didn't adversely affect our community, people would not be talking about it at virtually every municipal meeting.** Chester County is uniquely positioned as the wealthiest County in the Commonwealth to take the lead and be the cutting edge of a new and brighter tomorrow for all our neighbors.

Thank you for your attention to this critical topic of Housing for All.

Respectfully Submitted,
Allies for Housing in Chester County



Allies for Housing in Chester County

Mission: Listen to the voices of households with lived experience of homelessness & housing insecurity and to **research evidence-based projects** to define how to address the increasing gap in housing affordability and attainability in Chester County.

Goal: The primary focus is rental units for households earning 60% of the Area Median Income and below.

● In 5 years, 2019-2024, there has been a 1% increase in Chesco rental inventory

Chester County				
	2019	2024	Delta	% Change
Less than \$1,500	27,425	15,255	-12,170	-44%
\$1,500 or more	19,786	32,474	12,688	64%
Total	47,211	47,729	518	1%

Source: U.S. Census. Selected Housing Characteristics, Table DP04: 2024 American Community Survey 1-Year Estimates and 2019 American Community Survey 1-Year Estimates.

● Rentals below \$1,500, we have lost 12,170 units

● Rentals \$1,500 & more, we have gained 12,688 units

Phoenixville				
	2018	2023	Delta	% Change
Less than \$1,500	2,274	1,883	-391	-17%
\$1,500 or more	904	2,196	1,292	143%
Total	3,178	4,079	901	28%

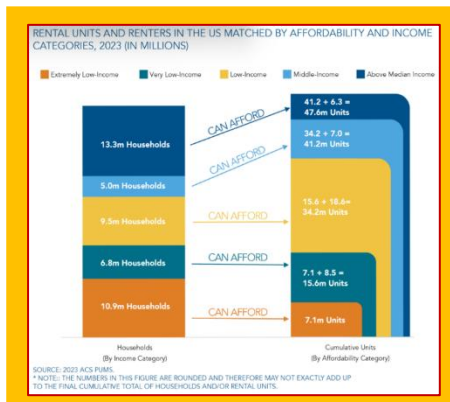
Source: U.S. Census. Selected Housing Characteristics, Table DP04: 2019-2023 American Community Survey 5-Year Estimates and 2013-2018 American Community Survey 5-Year Estimates.

19460				
	2018	2023	Delta	% Change
Less than \$1,500	2,852	2,272	-580	-20%
\$1,500 or more	1,376	3,018	1,642	119%
Total	4,228	5,290	1,062	25%

Source: U.S. Census. Selected Housing Characteristics, Table DP04: 2019-2023 American Community Survey 5-Year Estimates and 2013-2018 American Community Survey 5-Year Estimates.

To learn more about 1 year and 5 year data go to:

<https://iecam.illinois.edu/browse/whats-the-difference-between-1-year-and-5-year-american-community-survey-acs-data>.



The 2025 Gap Report from the National Low Income Housing Coalition (NLIHC) – there is enough rental inventory for households wanting to rent. However, there is not enough inventory for the lowest income households resulting people in renting beyond their means or not having housing.

To learn more about Allies for Housing,
or access resources,



Written Testimony

Chief Executive Officer
Habitat for Humanity of Chester County
Submitted to the PA House Democratic Policy Committee
Roundtable on Attainable Housing
December 9, 2025

Thank you for the opportunity to submit testimony on the urgent need for attainable housing in Chester County and across Pennsylvania.

I serve as the CEO of Habitat for Humanity of Chester County. For more than three decades, our affiliate has built and preserved affordable homes throughout the county, partnering with working families who would otherwise be priced out of the market.

I. The Housing Landscape in Chester County

Chester County consistently ranks as one of the most expensive places to live in Pennsylvania. According to county data:

- Median home price (2024): approximately \$530,000
- Increase in home prices since 2010: nearly 50 percent
- Median household income growth during that same period: approximately 20 percent
- Rental vacancy rate: below 4 percent
- More than 40 percent of renters are cost burdened

These conditions have eliminated the traditional starter home. Working families, including those earning between 60 and 120 percent of area median income, cannot access ownership without targeted interventions.

II. Habitat's Current Work and Pipeline

Habitat for Humanity of Chester County has significantly expanded its development portfolio to meet this need. We currently have more than 150 homes in active planning, design, or predevelopment across the county.

Key projects include:

1. West Grove – 40 Homes

This development is now home to families who work in local schools, healthcare, food service, transportation, and retail.

2. Habitat Tower – Phoenixville (40-unit mixed income condominium community)

This project is built on a mixed income model that pairs market rate and affordable homes, reducing public subsidy needs while integrating affordability into a thriving borough.

3. Colonial Farms – New Garden Township

A village model that blends attainable housing with walkability, community spaces, and design elements that reflect the surrounding township.

4. Critical Home Repair Program

Providing repairs, accessibility modifications, and critical improvements that help seniors and longtime homeowners remain safely in the homes they already own.

III. Barriers Preventing the Production of Attainable Homeownership

A. Infrastructure Costs

Land development costs – roads, utilities, stormwater systems – often exceed the cost of constructing the homes themselves.

B. Financing Gaps

The gap between construction cost and an attainable sales price continues to widen.

C. Municipal Timelines

Lengthy and unpredictable review processes add months or years to projects.

D. Rising Construction Costs

Materials and labor have increased sharply, tightening project budgets even further.

IV. Policy Opportunities

1. Statewide Infrastructure Fund

A predictable, flexible funding stream for infrastructure in affordable and attainable housing developments.

2. Support for Mortgage Purchase and Capital Recycling Tools

Allowing banks and mission aligned lenders to purchase Habitat mortgages frees capital for additional projects.

3. Incentives for Mixed Income Development

Encouraging models like the Habitat Tower reduces subsidy needs and strengthens communities.

4. Sustained Investment in Home Preservation

Home preservation keeps seniors safely housed, prevents displacement, and preserves naturally occurring affordable housing.

V. Conclusion

Habitat for Humanity of Chester County has the projects, the pipeline, the partnerships, and the capacity to build more attainable homes. What we need most are the policies, funding mechanisms, and streamlined processes that allow mission driven developers to move faster.

Thank you for your attention to this urgent issue and for the opportunity to contribute to this discussion.