

INTRODUCTION

According to the National Association of Home Builders (NAHB), “Safe, decent, affordable housing provides fundamental benefits that are essential to the well-being of families, communities and the nation.”

It should come as no surprise, then, that analyzing housing needs is a staple of any well-crafted municipal or county comprehensive plan.

However, planners should be aware that what is “affordable” to one person may not be to another, and that *true* affordable housing should apply to every income level.

Finding suitable and affordable housing isn’t always easy.

In Pennsylvania, many households are “cost burdened,” meaning at least 30 percent of the household income goes to housing related costs. “Extremely cost burdened” households are ones where at least 50 percent of the household income goes toward housing costs.

Renters and homeowners alike can be cost burdened, although a Pennsylvania Housing Finance Agency (PHFA) study showed that renters are more likely to be cost burdened, and that households with lower incomes are most often affected.

Providing adequate housing for a diverse population is a complicated, multi-faceted issue for which there is no one solution. The cost of labor, materials and regulatory requirements all contribute, as does supply-and-demand and the state of the market.

An NAHB analysis showed that about 25 percent of the cost to build a single-family home can be attributed to regulatory requirements alone. While some of these regulations are valid and necessary, municipalities may have room for flexibility depending on their individual situations.

Moving forward, if municipalities hope to provide adequately for their communities, they will have to blend different strategies to tackle both the tangible aspects of affordable housing -- such as costs -- as well as the intangible -- such as community perceptions and biases.

BENEFITS

- **Community-wide economic benefits:** Affordable housing allows residents to purchase other goods and services in a community, increasing its economic health. Also, affordable housing construction contributes to job creation.
- **Reduced number of evictions:** Increasing affordable housing units results in more stability for residents.



- **Improved community health:** Housing is a major factor influencing physical and mental well-being. High living costs, along with other factors like income and education, can lead to poverty. The effect of poverty and its link to acute and chronic health problems is well documented.

DRAWBACKS

- **Controversy / public opposition:** Projects are often met with local opposition due to beliefs that an area's overall property value will be lowered by the construction of affordable units.
- **Lack of available area:** Most areas are predominantly zoned for single-family zoning.
- **Lack of quality construction:** Reasonable construction standards should not be sacrificed to help ensure that quality housing is provided at the lower cost point. Higher densities, other regulatory allowances, different amenities, etc. should allow for more affordable housing without sacrificing quality.
- **Location:** Many affordable housing projects are located on outskirts of communities, not adjacent to work or services, and not in walkable communities.

RESOURCES

- [Attainable Housing: Challenges, Perceptions & Solutions](#)
- [Affordable/Attainable Housing: A Dialogue \(U.S. Dept. of Housing & Urban Development\)](#)
- [National Assn. of Homebuilders Housing Affordability Resources](#)
- [National Assn. of Homebuilders Housing Affordability Toolkit](#)
- [Reducing Land Use Barriers to Affordable Housing - PADCED Planning Series #10](#)
- [Affordable Housing Findings & Recommendations to Pittsburgh City Council](#)
- [Montgomery County, PA Workforce Housing](#)

Information

- [7 Affordable Housing Projects That Show How Good Design is For Everyone](#)
- [State College Borough Community Development Housing Program](#)
- [Centre County Affordable Housing Coalition – Homes Within Reach Toolkit](#)
- [Strategies for Increasing Housing Affordability in Lancaster County](#)

RELATED FACT SHEETS ON PLANNINGTOOLKIT.ORG

- Cluster Subdivisions
- Short Term Rentals
- Tiny Houses

TIPS TO CONSIDER

- CONDUCT COMMUNITY ENGAGEMENT ABOUT AFFORDABLE HOUSING AND THE OVERALL COMMUNITY BENEFITS.
- CONSIDER STREAMLINING / MODIFYING THE PERMITTING PROCESS TO ALLOW FOR CONSTRUCTION OF AFFORDABLE UNITS.
- REVIEW ZONING TO ENSURE IT DOES NOT RESTRICT THE DEVELOPMENT OF AFFORDABLE HOUSING.
- UNDERSTAND THE MUNICIPALITY'S HOUSING DEMOGRAPHICS AND LEVEL OF COST BURDENED HOUSING.



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