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# HOUSING AFFORDABILITY AND DEMAND



DOWNTOWN MARKETING & DEVELOPMENT By Barry Cassidy

I have been closely examining the issues surrounding housing affordability. It seems that conflicting interests and a lack of understanding dominate many of these issues. As with everything today, people become passionate about issues that intersect with others, creating a whirlwind of conflict.

I have managed large homeownership development projects in Baltimore City and Philadelphia. I believe that housing is my stronger skill compared to downtown revitalization. Maybe it's because people's interactions tend to be more genuine when they are down on their luck or lack the necessary skills to buy a house. It's quite different from working with business people.

Much of the issue stems from the pandemic; when you don't build housing for a year, a shortage will eventually result. Housing starts dropped, and construction loans had to be renegotiated, with terms that might not be the same as before the pandemic. I believe this is the biggest impact.

Another factor is interaction with municipal entities that regulate construction, planning, and zoning. It is hard to navigate some of the regulations, and it is even harder to re-order in the post-pandemic age. There would be issues concerning timing and extending permits to compensate for the 18-month work stoppage.

There has been reluctance to relocate to a smaller or more age-friendly house.

People have been advocating for the elderly to remain in their homes rather than move into institutional living. Many look at the mortgage rates, which have increased considerably, and think about how they would be buying less for more.

You would think that with Baby Boomers aging out, homes would be plentiful, but due to the two factors mentioned above, many are staying in their current homes until it becomes urgent for them to move. There are insurance programs that allow family members to stay with the elderly, making it more affordable to continue living at home.

Recent legislation notes that HUD will be reviewing housing agencies, particularly certified HUD homeownership counselors, to assess their level of success. This is due to cost allocations that classify housing as a skill that can be delivered as part of general outreach. To date, there has been no target completion number, but the language below indicates that, if you are a housing counselor, you have to do the job. I would think entire agencies will be affected.

This section allows the Department of Housing and Urban Development (HUD) to review the performance of housing counseling agencies and counselors. If a counselor's performance falls short, HUD may require additional training and provide opportunities to demonstrate improvement. Counselors found to be consistently out of compliance may be subject to enhanced oversight or lose their certification.

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## DOWNTOWN MARKETING & DEVELOPMENT

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The rapid inflation over the past six years, since the pandemic, has affected costs not directly associated with the mortgage, such as maintenance and utilities. Regulations have changed regarding the types of chemicals required to operate residential air conditioning and similar systems.

As supply is limited, prices are rising. My house has increased in value by about \$100,000 over the past 12 months because the housing market in Downingtown is very tight. They are building a train station within 100 feet of the development, and I expect the house to continue to appreciate by about 30 percent over the next few years.

Some of the housing shortage relates to how long it takes to get plans approved and to obtain all the clearances. Much of this is addressed in the Governor's Housing Plan. Getting things in an express line is going to be complex. It actually may take longer than a normal approval because of the depth and breadth of the approval process. These kinds of projects are consultant-heavy, and underlying technical reasons will be discussed to move things forward more quickly.

SEPTA has come out in support of transit-oriented development (TOD) around

stations to promote ridership and to remain a vital element of growth in the surrounding counties. Cooperation and a willingness to work through some of the issues align with the Governor's proposed housing plan.

There is a natural instinct to oppose anything new. They call it "not in my back yard" (NIMBY). In many cases, locals need to stand up and object, but at other times, it gets a little hazy. I am not sure you will be able to curb items that directly affect neighborhoods, which will upset people.

Then there is the fact that you have ten million new people who have crossed the border and used housing throughout the country, meaning the market surplus diminished quickly.

The combination of factors is interrelated and complex. I think that the Governor's Plan for Housing attempts to offer an integrated solution, but external factors beyond the control of any one individual have too many random variables to make an immediate impact.

All we can hope for is "build baby build."

*Barry Cassidy is a freelance grant and economic development consultant. He can be reached at [barrycassidy@comcast.net](mailto:barrycassidy@comcast.net).*

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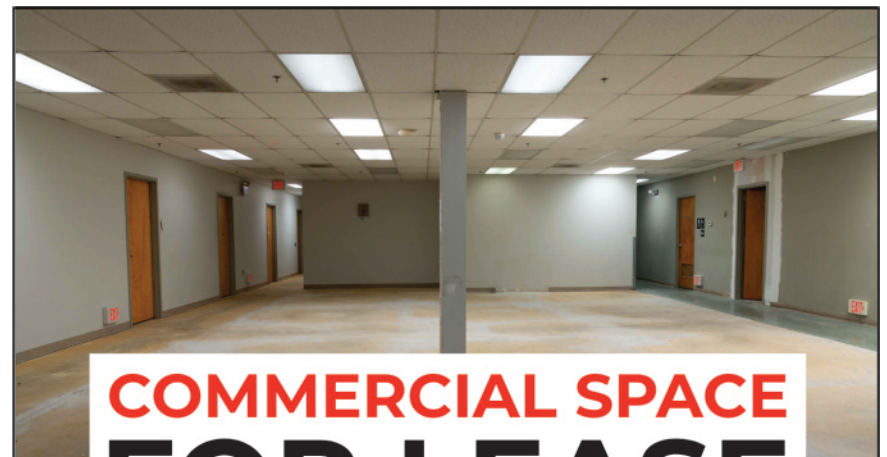
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