Lehigh Valley

Housing Supply + Attainability Strategy

LVPC
Lehigh Valley Planning Commission

ULI Urban Land Institute

Special Acknowledgement to former Lehigh County Executive **Jon Irons** and **Richard Molchany**, former General Service Director, who believe that addressing the housing information shortage and affordability challenges is critical to a sustainable and resilient region.

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Special thanks to our colleagues Scott Greenly, David Cohen, Samantha Pearson, David Cohen, Joseph Dotta, Minsoo Park and Mary Grace Collins for your contributions to the Lehigh Valley Housing Supply and Attainability Strategy.

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Photo (Google Earth): 725 N 10th Street, Allentown, PA 18102

Lehigh Valley

Housing Supply + Attainability Strategy

Table of Contents

Photo (Google Earth): Frick Family Farms, Center Valley, PA 18034

Lehigh Valley

Housing Supply + Attainability Strategy

Introduction

Photo (Google Earth): 1208 Butler Street, Easton, PA 18042

The Lehigh Valley Housing Supply and Attainability Strategy represents a coordinated, regionwide effort to address one of the most pressing challenges facing Lehigh and Northampton counties: ensuring that people at all income levels can find a home in the communities they value.

As the Lehigh Valley continues to grow and attract new residents and investment, the rising cost of housing has made it increasingly difficult for households to enter or remain in the market.

The typical homebuyer who once spent roughly twice their annual income to purchase a home is now often spending four times their salary, with projections suggesting that ratio could climb even higher if no action is taken.

Without deliberate, sustained intervention, future generations will find it increasingly difficult to live and work in the region they call home.

Lehigh County

Recognizing this challenge, Lehigh County made housing a priority and committed the funding necessary to launch this Strategy. The County contributed financial support for the project and has demonstrated its commitment through tangible actions, including restarting the long-dormant Lehigh County Redevelopment Authority, dedicating American Rescue Plan funding to leverage private investment in attainable housing, and annually allocating Community Development Block Grant resources to rehabilitate affordable homes for senior residents.

These actions underscore a broader understanding that housing affordability is not solely a market issue, but a community responsibility tied to economic vitality, workforce stability, and long-term regional competitiveness.

Northampton County

Northampton County has likewise demonstrated a strong commitment to strengthening housing conditions and supporting community stability through proactive policy and partnership. As the County has experienced steady growth in population, employment, and new construction, local leaders have also recognized the parallel need to address blight and deteriorating properties that undermine neighborhood quality, property values, and municipal resources.

In partnership with the Lehigh Valley Planning Commission, Northampton County's Department of Community and Economic Development launched the Northampton County Blight Reversal & Remediation Plan, a data-driven initiative informed by municipal surveys, stakeholder interviews, and a Blight Task Force representing all 38 municipalities in the County.

By confronting blight strategically and collaboratively, Northampton County reinforces the foundation for healthy housing markets, directly complementing the broader goals of the regional Housing Supply and Attainability Strategy.

The Strategy is the product of a partnership among the Lehigh Valley Planning Commission (LVPC), the Urban Land Institute (ULI), Lehigh County, and Northampton County, along with the active engagement of municipal officials, housing professionals, employers, nonprofit organizations, and community stakeholders across the region.

Hundreds of leaders and practitioners contributed their time and expertise throughout the process, reflecting a shared commitment to confronting a complex issue through collaboration rather than fragmentation.

The LVPC, created in 1961 by Lehigh and Northampton Counties, serves as the region's comprehensive planning and coordination agency for 62 municipalities and a population of more than 700,000 residents.

The LVPC works at the intersection of land use, infrastructure, economic development, and public policy to ensure that regional growth is deliberate, data-driven and aligned with long-term community goals.

Through plan review, municipal technical assistance, regional policy development, and implementation of *FutureLV: The Regional Plan*, the Commission helps local governments make informed decisions that balance growth with livability and fiscal sustainability. The LVPC also staffs the Lehigh Valley Transportation Study, integrating transportation investment with land use planning to support a coordinated, multimodal network.

The Housing Supply and Attainability Strategy extends this regional planning framework by connecting housing production and affordability to infrastructure capacity, market conditions, and municipal policy tools, ensuring that housing solutions are grounded in both local context and regional coordination.

ULI, established in 1936 as a global nonprofit research and education organization, brought an independent, nationally informed perspective to the effort.

Through its Advisory Services and Technical Assistance Panel programs, ULI assembles multidisciplinary teams of volunteer experts to provide objective, practical recommendations on complex land use challenges. The ULI Terwilliger Center for Housing, dedicated to advancing best practices in residential development and public policy, contributed research, technical expertise, and thought leadership focused on expanding housing opportunity across income levels. ULI's involvement ensured that the Strategy was informed not only by local conditions, but also by proven practices from communities across the country.

Together, these partners have produced an evidence-driven, action-oriented framework designed to increase housing supply, expand attainability, and align public and private efforts over the long term. The housing shortage facing the Lehigh Valley has developed over nearly two decades and will require sustained commitment to resolve.

This Strategy establishes a shared foundation for that work, identifying practical steps that counties, municipalities, the development community, and regional partners can take to ensure that the Lehigh Valley remains a place where current and future residents can live, work, and thrive.

Increasing Supply. Expanding Attainability.

A coordinated regional strategy to ensure current and future generations can live, work, and thrive in the communities they call home.

Lehigh Valley

Housing Supply + Attainability Strategy

History + Background

Photo (Google Earth): 620 Main Street, Hellertown, PA 18055

Situated in Eastern Pennsylvania, the Lehigh Valley encompasses Lehigh and Northampton Counties and 62 municipalities, including the cities of Allentown, Bethlehem, and Easton. The Lehigh River shaped the region geologically and economically, forming the valley, rich with natural resources, farmland critical to industrial, educational, finance, government, life sciences and healthcare sectors.

Over time, robust transportation, utility, parks and open space networks were developed to support the population and natural resources that supply the economy.

Today, the Lehigh Valley is home to more than 500 companies, and 16 colleges, universities, and technical schools drawing tens of thousands of workers and students to the area. Situated within a day's drive of nearly 100 million consumers, the Lehigh Valley is primed for continued growth and prosperity as a place where businesses want to be.

As one of the fastest-growing economies in the state, Lehigh Valley has seen a significant uptick in population growth. A projected 18.6% population increase by the year 2050 will add another 100,000 people, and employment will grow even faster, adding more than 80,000 jobs for a 24.9% increase by 2050.

Like many areas in the U.S., the Lehigh Valley is facing a significant housing shortage. An estimated 54,000 housing units are needed regionwide by 2050. Challenges to housing construction include suppressed housing construction and development capital shortages, inflation, materials and labor shortages, school district financial concerns, overburdened or lack of infrastructure in key locations, limited land availability, land use challenges, and misconceptions about growth and density.

Housing prices have outpaced income growth here as elsewhere across the U.S., and if the rise in housing costs continues, the average home will cost seven times the median salary by 2050 — an unsustainable outcome. To support continued growth of a $56 billion local economy, the Lehigh Valley, through this Housing Supply and Attainability Strategy is charting a new path to increase residential supply and affordability through actions that maintain the existing housing stock and increase unit production over the next 25 years.

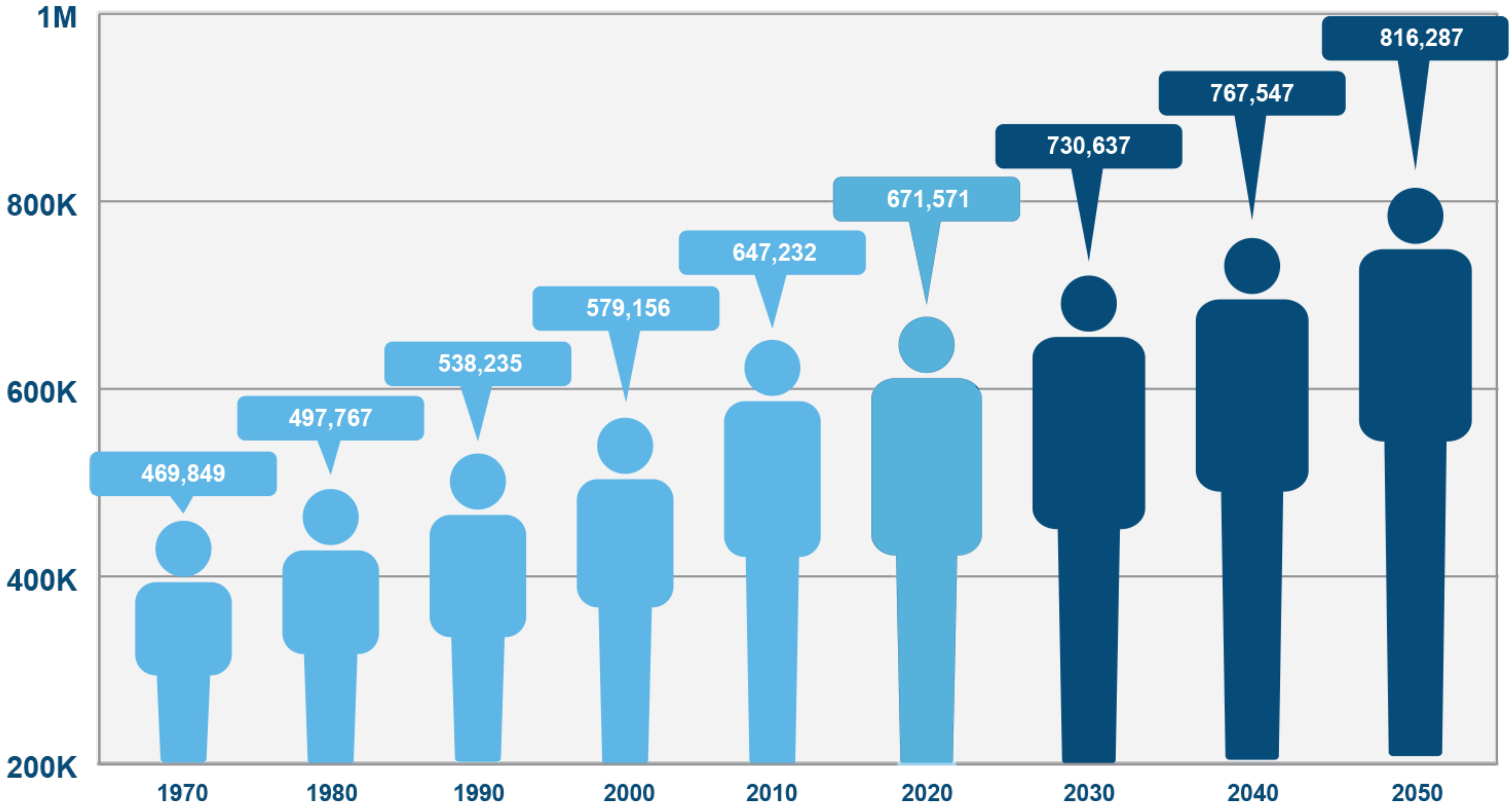
The Lehigh Valley Planning Commission (LVPC), working regionally, with Lehigh County, sought a partner with national expertise to research, facilitate and co-develop a housing plan for everyone. The Urban Land Institute (ULI), the oldest and largest global network of cross-disciplinary real estate and land use experts, from the public, private, and service sectors joined with LVPC and Lehigh County to make this plan.

Ultimately, this Housing Supply and Attainability Strategy aims to advocate for a realistic, fact-driven approach to housing for a more equitable, sustainable, healthy, and resilient region.

Projections show that between 2022 and 2050, the region's population will grow by 18.56%, from 688,409 to 816,287 residents. This represents an increase of roughly 128,000 people.

Population Trends and Projections

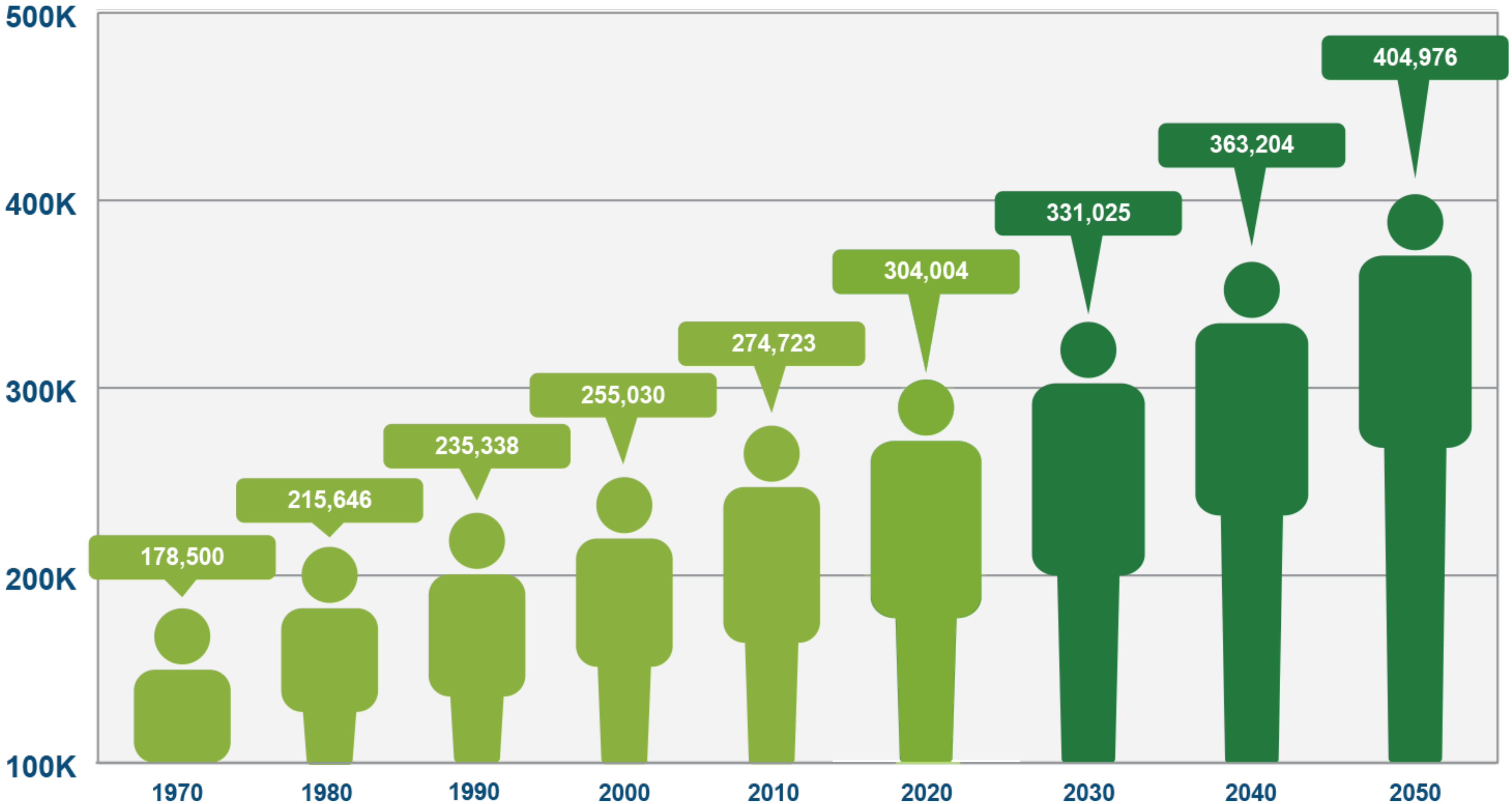
(1970-2050)



Projections show that jobs will grow even faster, at 24.9% by 2050, adding nearly 80,000 new jobs and pushing the regional total to more than 404,000.

Job Trends and Projections

(1970-2050)



Lehigh Valley

Housing Supply + Attainability Strategy

Understanding the Housing Challenge

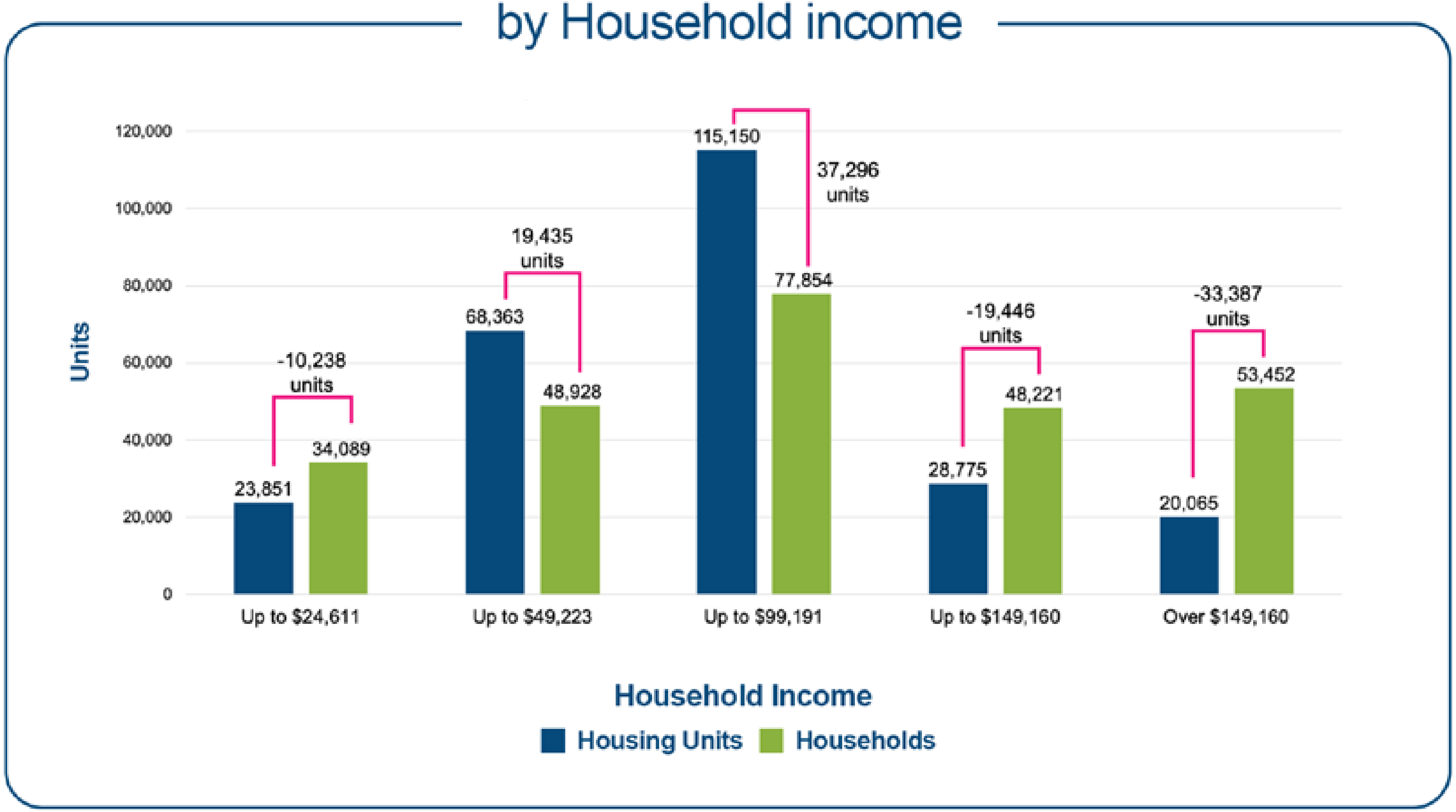
Photo (Google Earth): Willow brook farms, Northampton, PA 18067

The Housing Supply and Attainability Strategy is grounded in a clear and urgent reality: the Lehigh Valley's housing market is out of balance, with a mismatch between the number of households in the region and the number of homes available at affordable price points.

Using the industry standard that housing is considered attainable when it costs no more than 30% of household income, LVPC's analysis reveals deficits at both ends of the income spectrum.

There is a shortage of more than 10,000 units affordable to households earning under approximately $25,000 per year, and a deficit of more than 50,000 units priced for higher-income households. As a result, households "buy down" or "rent down" into units that would otherwise be attainable to middle-income households, compressing the market and intensifying competition across price tiers.

Lehigh Valley Attainably Priced Housing Units by Household income

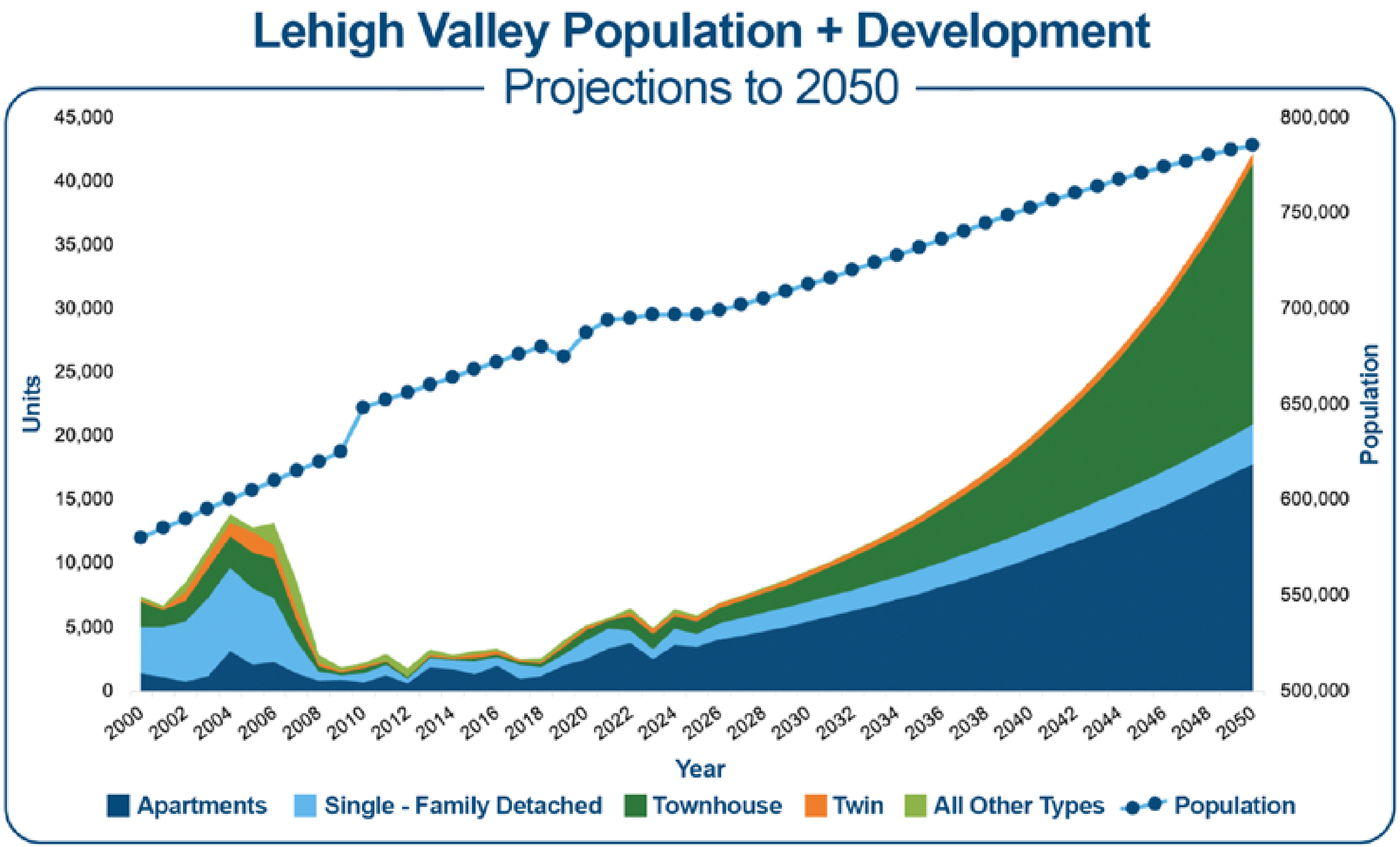


Source: Lehigh Valley Planning Commission and U.S. Census Bureau American Community Survey 2023 5 - Year Estimates.

When the Housing Strategy planning process began, the Lehigh Valley was short approximately 9,000 housing units based on healthy vacancy targets for rental and ownership housing. Since then, measurable progress has been made. Over the last year, local governments approved the second-highest number of housing units since 2008, demonstrating that housing production is beginning to respond to regional needs.

Continued population growth, however, means the region must sustain that momentum. The Lehigh Valley will need approximately 51,000 additional housing units by 2050, about 2,000 units per year, to accommodate new households and maintain a healthy housing market. Recent approvals are approaching that pace, but approved units are not always built immediately, and projects may take several years to move from approval to construction.

The challenge ahead is therefore not only to approve enough housing, but to sustain production and convert those approvals into homes.



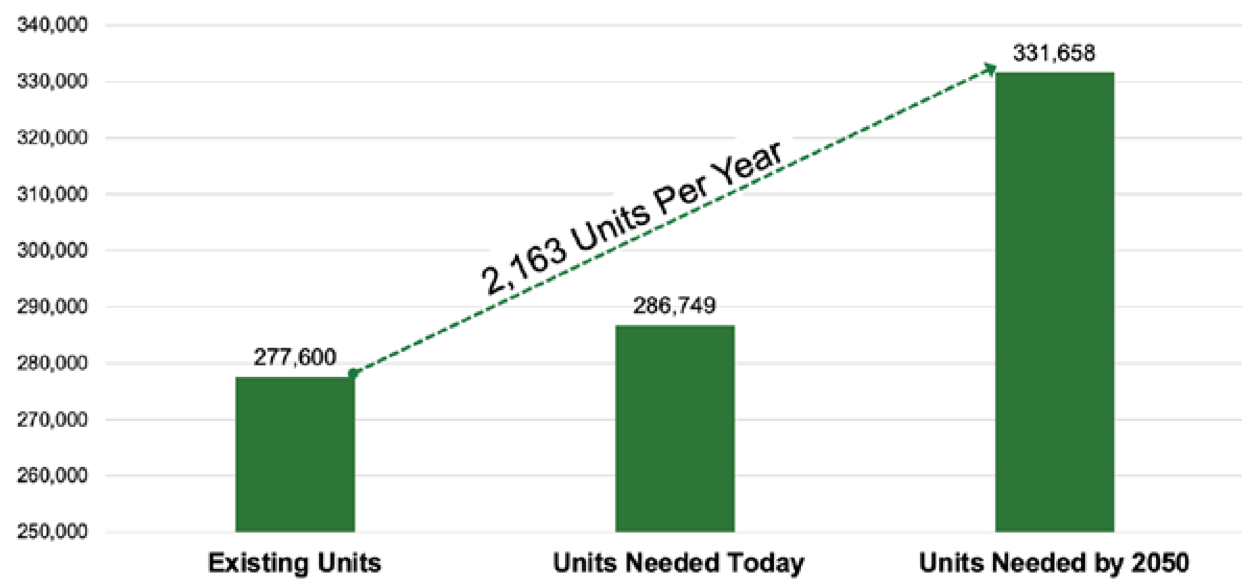
Source: Lehigh Valley Planning Commission 2025

Lehigh Valley Housing by the Numbers

Immediate unit shortfall	Units needed by 2050	Average Annual units approved
9,000	**54,000**	**2,100**

Quantity of Available Housing

Lehigh Valley Shortage



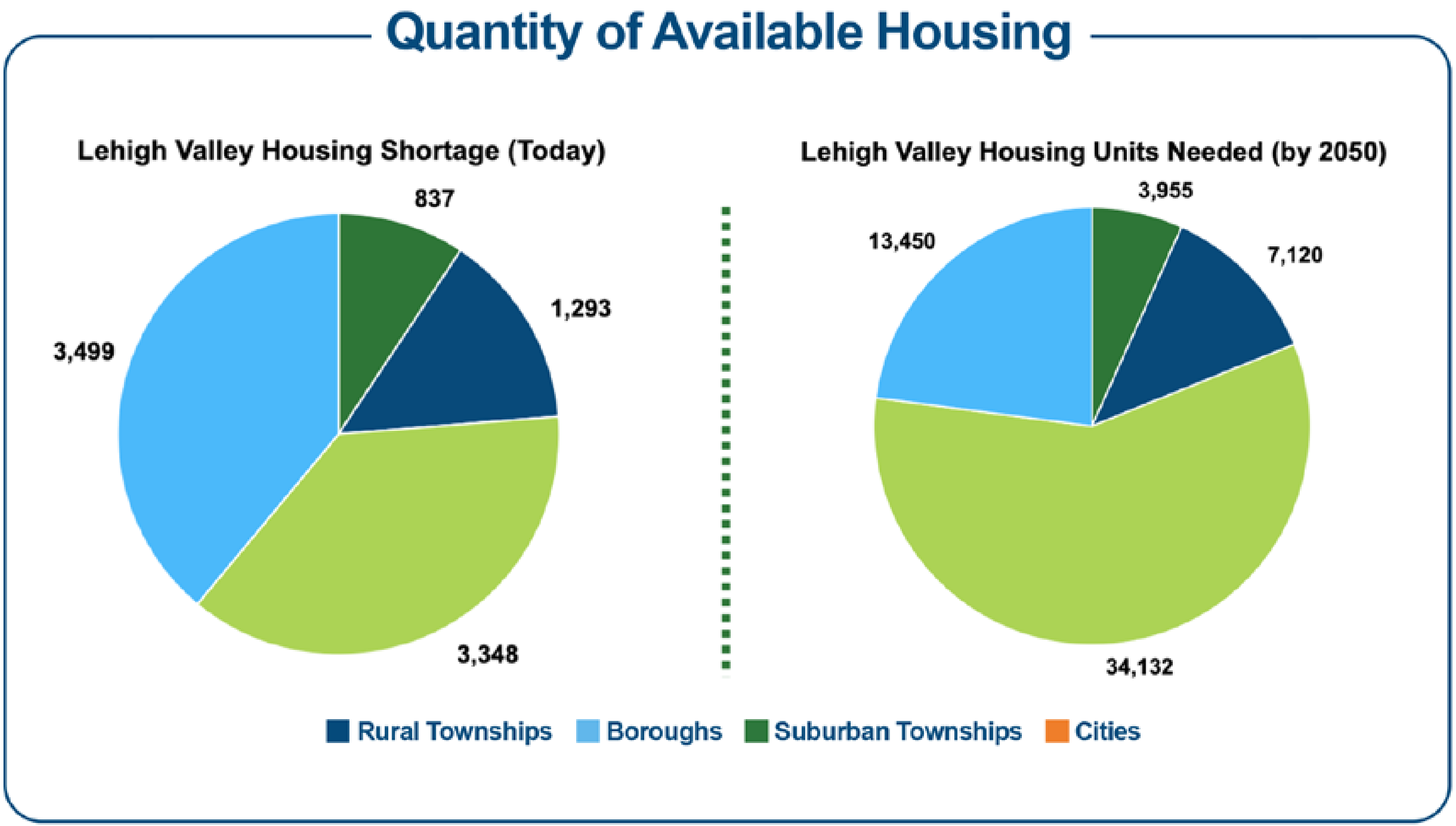
Source: Lehigh Valley Planning Commission and U.S. Census Bureau American Community Survey 2023 5 - Year Estimates

Geography-Specific Housing Needs

Housing challenges also vary significantly by community type. Suburban townships currently face some of the most significant shortages and are projected to experience the greatest increase in demand by 2050. These areas often have large amounts of single-family detached housing and limited housing diversity, which constrains options for smaller households, young professionals, and seniors seeking to downsize.

At the same time, accommodating growth in a low-density, sprawling pattern risks the loss of farmland and open space, increased traffic congestion, and higher infrastructure costs.

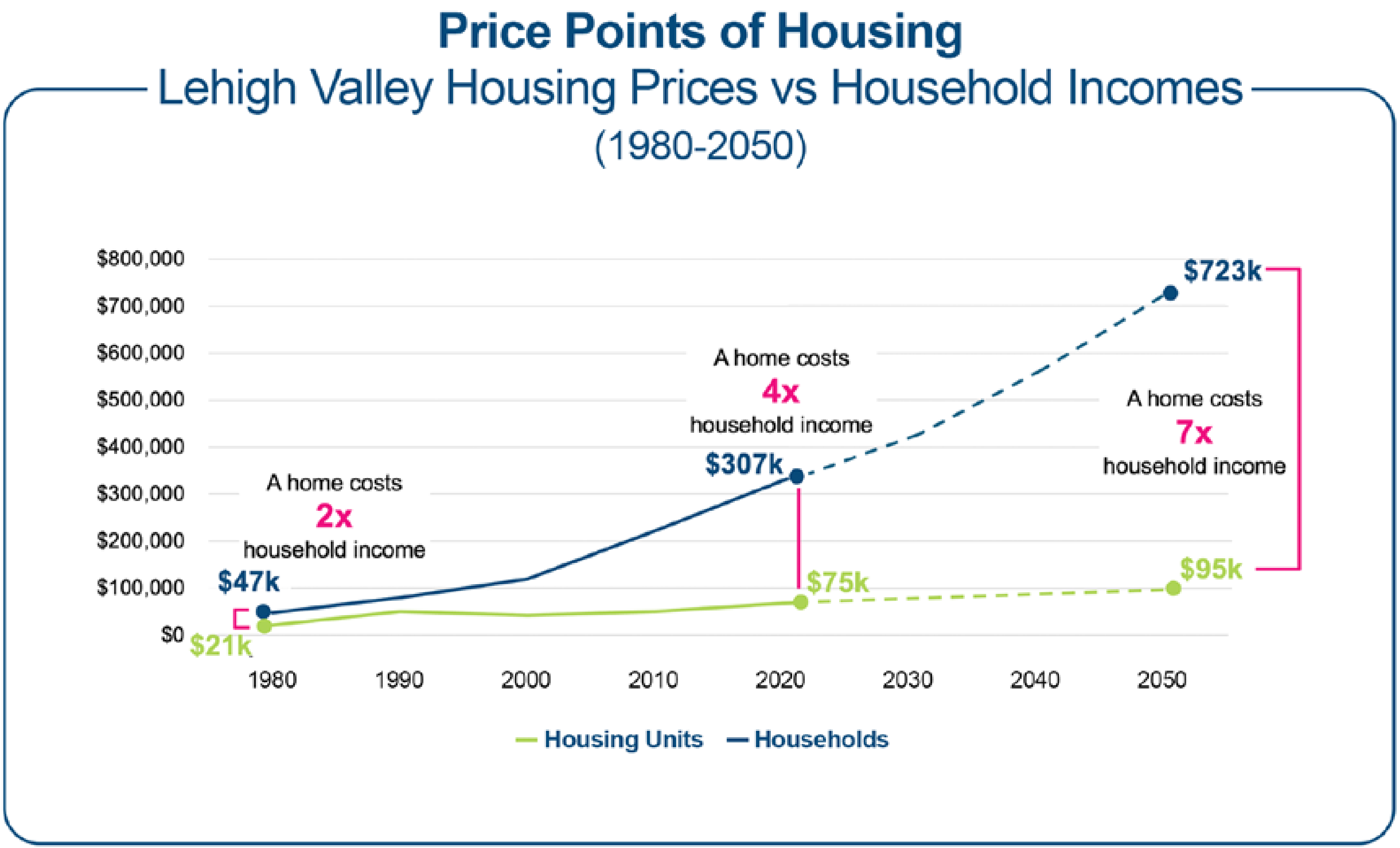
The region's three cities of Allentown, Bethlehem, and Easton also experience high housing shortages, compounded by limited land availability, aging housing stock, and higher construction costs.



Source: Lehigh Valley Planning Commission and U.S. Census Bureau American Community Survey 2023 5 - Year Estimates

Boroughs face similar constraints, with infill and infrastructure upgrades critical to absorbing growth. Rural townships currently have smaller shortages but are projected to see their housing needs increase substantially by 2050, creating tension between growth pressures and longstanding priorities of land preservation and agricultural protection.

Economic pressures compound these supply challenges. In 1980, a median-priced home cost approximately twice the median household income. By 2023, the median home price in the Lehigh Valley had risen to approximately $307,000, while median household income was approximately $75,000, meaning a home now costs more than four times annual income:



Source: Lehigh Valley Planning Commission and U.S. Census Bureau American Community Survey 2023 5 - Year Estimates, Federal Reserve Bank of St. Louis

If current trends continue, projections indicate that by 2050, housing could cost more than seven times the median salary. This widening gap affects every generation differently: younger households struggle to enter the market; mid-career households find limited opportunities to move up; and older residents face barriers to downsizing due to insufficient smaller, attainable options.

These data points framed the public participation process and underscored why housing attainability is not simply a housing issue, but a regional sustainability issue. Housing availability influences workforce recruitment and retention, commuting patterns, transportation system performance, municipal tax bases, and long-term economic competitiveness.

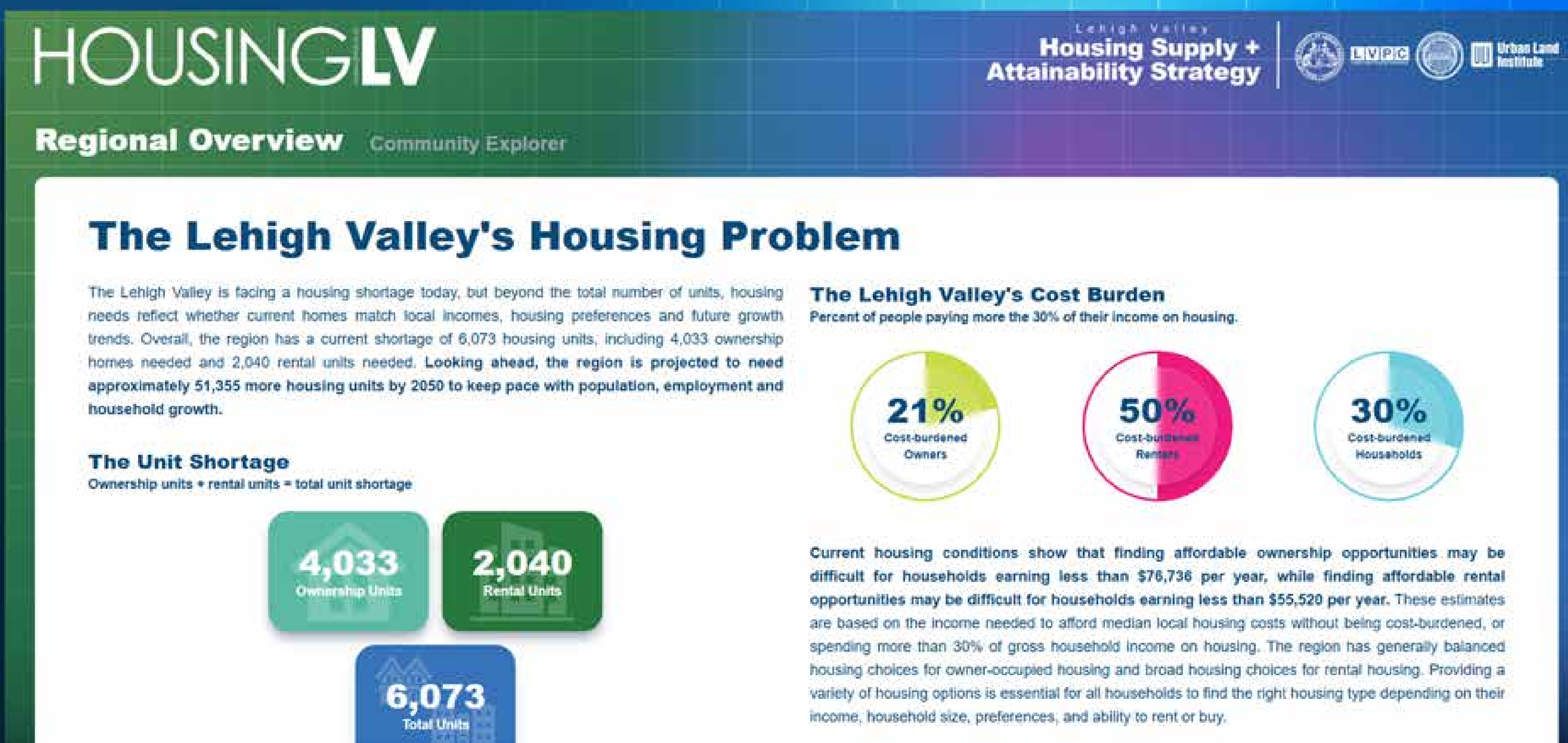
The Housing Storymap and Dashboard available at *www.lvpc.org* were developed to make this data transparent and accessible, allowing municipalities, school districts, developers, employers, and residents to understand local conditions within the broader regional context.

This housing dashboard is the first in the nation to quantify and statistically validate residential shortages and availability, at the regional, county and local scale. The dashboard received the National Association Regional Councils' Award for Regional Achievement in 2025 and the Commonwealth of Pennsylvania utilized the methodology to support the statewide Housing Action Plan (2026).

Housing LV 2.0: Insights into the future

The Lehigh Valley Planning Commission's online housing dashboard 2.0 serves as a critical interactive tool designed to help the region evaluate local housing inventory, pricing pressures, and attainability gaps. Functioning as the backbone of the Lehigh Valley Housing Supply and Attainability Strategy, the platform provides granular data tracking current housing deficits alongside long-term projections leading toward 2050.

Real time mapping of community-specific supply shortages and regional growth trends will equip our local leaders, developers, and the public with the empirical foundation necessary to drive informed planning and policy discussions. Interact with the dashboard today by visiting LVPC.org/housing



Lehigh Valley

Housing Supply + Attainability Strategy

Developing the Housing Strategy

Photo (Google Earth): 1500 Hamilton St, Allentown, PA 18101

The Lehigh Valley Housing Supply and Attainability Strategy provides achievable ways of increasing housing at appropriate income levels and in locations that support the needs of everyone.

The Strategy process acknowledges that solving the region's housing supply shortage requires a multi-faceted approach and combines national expertise with local perspectives to identify a path forward.

This effort drew on the Housing Supply Accelerator Playbook, developed in collaboration between the American Planning Association and the National League of Cities, as a guidance model that seeks to address the nationwide housing shortage by recommending an approach and array of solutions that can be applied at the local level.

Public engagement was central to the development of the Housing Supply and Attainability Strategy. Over the course of the process, the Lehigh Valley Planning Commission and its partners convened a wide range of voices -- including municipal officials, developers, lenders, employers, community organizations, school districts, and residents -- to better understand the region's housing challenges and identify opportunities to address housing needs.

Through large regional events, targeted focus groups and technical assistance panels, workshops with local municipalities, individual conversations, and presentations at stakeholder meetings, participants shared their experiences on the barriers to housing production, their perspectives on concerns around housing development, and their ideas for opportunities and solutions. Participant input confirmed the depth of the housing challenge, and provided practical insights that ultimately became the strategies identified in this plan.

Public Engagement Process

Part			
Part 1	Kickoff Event	Feb. 5, 2025	Define the challenge + set the context
Part 2	Focus Groups	March 27-28, 2025	Explore challenges + develop actions
Part 3	Strategy Discussion	June 23, 2025	Share solutions + present action steps
Part 4	Community Outreach	June 23, 2025	Local challenges and context
Part 5	Stakeholder Outreach	June 25, 2025	Industry Challenges + Context
Part 6	Draft Plan Development	July-Dec. 2026	Write Draft Attainability Strategies
Part 7	Coordinate + Finalize Plan	Jan.-July 2026	Share + Revise Draft with Partners + Public
Part 8	Implementation Event	August 2026	Share Strategies + Next Steps for Action

Taking a Collaborative Approach Across Industries and Sectors

The best community engagement happens when stakeholders have a seat at the table and share their knowledge to inform the process, which supports the outcome. The appendices of this report outline the many people who had a hand in shaping the strategies outlined here, and the LVPC is deeply grateful for each person's and organization's contribution to these efforts.

A full list of participants in the engagement process is included at the end of this plan.

Governments and Agencies

• **Local Governments** – Provide for development and land use through zoning and permitting.

• **Planners** – Design policies, plans, and community engagement processes that ensure housing growth is balanced, inclusive, and sustainable.

• **County** – Provide funding and housing programs, establish county housing priorities

• **LVPC** – Supplies regional data, analysis tools to guide fact-based housing strategies, provides guidance to communities on best planning practices.

• **State** – Establishes housing policies, programs, and funding.

• **School Districts** – Help align housing with school capacity and future growth.

Developers and Design

• **Developers** – Build housing and bring projects to market that address local shortages.

• **Engineers** – Create plans for buildings and infrastructure (roads, utilities, stormwater, etc.) for construction.

• **Architects** – Design housing that is functional and aligned with community character.

Housing Market Professionals

• **Banks and Financial Lenders** – Provide financing for housing projects; innovate with loan pools, flexible lending products, and partnerships to reduce barriers for housing development.

• **Realtors** – Act as a bridge between available housing and residents; market attainable housing options, educate buyers and renters on programs, and provide feedback on what the market needs.

Businesses and Institutions

• **Employers** – Support housing close to jobs through employer-assisted housing programs and partnerships with developers. Stable housing strengthens the workforce.

• **Colleges and Universities** – Provide housing for students and staff, while collaborating on neighborhood revitalization and research that supports housing policy.

• **Community Organizations** – Engage directly with residents, elevating local needs and concerns. They can advocate for housing equity, connect people to resources, and partner on small-scale or nonprofit housing initiatives.

Lehigh Valley

Housing Supply + Attainability Strategy

Community Engagement

Photo (Google Earth): 410 West Pennsylvania Ave, Pen Argyl, PA 18072

Community Engagement

On February 5, 2025, the Lehigh Valley Planning Commission and the Urban Land Institute (ULI) co-hosted the Kickoff Event for the Housing Supply and Attainability Strategy at DeSales University. The event brought together 180 housing stakeholders representing municipalities, developers, nonprofit organizations, and community leaders to examine the region's housing shortage and begin shaping solutions.

The LVPC presented data showing the growing mismatch between population growth and housing production, highlighting that the region is falling short of the number of housing units needed to support current and future residents. The presentation also unveiled the Lehigh Valley Housing Attainability Dashboard, a new data tool that allows communities to assess housing supply and affordability at the municipal level. The dashboard features detailed information on unit shortages by municipality today and projected needs to 2050, as well as data on housing costs, unit diversity, and affordability by occupation.

Later in 2025, this tool would be nationally recognized with the National Association of Regional Councils' Medium Metro Award for Regional Achievement.

National expertise was provided by Deborah Myerson, AICP, with the ULI Terwilliger Center for Housing, who shared lessons from across the country on how regions are addressing similar shortages. Her presentation emphasized strategies to encourage market-rate housing development, adapt regulatory frameworks, and expand housing diversity.

Initial audience feedback reflected both concern and commitment. Attendees acknowledged the urgency of the problem and noted that the dashboard provided valuable, clear data to ground discussions.

Municipal officials expressed interest in how the tool could inform local decision-making, while developers emphasized the importance of balancing regulatory reform with financial feasibility. Nonprofit and community representatives stressed the need for solutions that address both market-rate and attainable housing to meet the diverse needs of residents.

Across the board, participants recognized the value of data transparency and regional collaboration as a foundation for next steps to address housing supply and attainability.

Left to Right: Lehigh County Executive Phillips Armstrong, Thomas Comitta of Thomas Comitta Associates, Jason Duckworth of Arcadia Land Company, Stephen Murphy of Penn Community Bank, Justin Porembo of Greater Lehigh Valley Realtors, Deborah L. Myerson of Urban Land Institute and Jill Seitz of LVPC.

Lehigh Valley
Housing Supply + Attainability Strategy

Community Engagement

June 27-28 | ULI Technical Assistance Panel

ULI conducted a Technical Assistance Panel (TAP) at the LVPC's office in Allentown, PA on March 27-28, 2025, bringing together practitioners from a diverse array of development and real estate-related backgrounds.

On Thursday, March 27, the TAP members gathered at the LVPC's offices, where they were introduced to LVPC staff who presented their work to date, including key data points to help inform the TAP's work and a newly unveiled website with a dashboard for tracking housing needs and availability. The bulk of the day was spent with the panelists gathering in smaller groups for interviews with an array of stakeholders.

These included representatives from the Valley's 62 municipalities, ranging from rural and suburban to small towns and cities. School district and county, state, and federal officials; leaders from local nonprofits and universities; realtors, developers, and lenders; and representation from housing authorities and a workforce board rounded out the stakeholder participants.

Scope TAP participants were asked to explore the following questions:

1. What are the biggest barriers preventing the development of new housing in the Lehigh Valley?

a. Are zoning regulations, infrastructure limitations, financing challenges, or community misconceptions the most significant hurdles?

b. How do these barriers vary across different types of housing (single-family, multi-family, workforce housing, senior housing, etc.)?

2. What strategies or policy changes could help increase housing supply at price points that match local income levels?

a. What incentives or regulatory adjustments could encourage more diverse and attainable housing production?

b. Are there successful examples from other regions that could be adapted for the Lehigh Valley?

3. How can municipalities, developers, financial institutions, and employers work together to support housing growth?

a. What role should local governments play in facilitating housing production?

b. How can employers, colleges, and other sectors contribute to expanding housing options for workers, students, and residents?

4. What specific actions should be included in the Housing Strategy – a business plan for housing – to ensure housing availability meets future demand?

a. What data, partnerships, or resources are needed to make informed decisions on where and how to build more housing?

b. How do we balance housing growth with infrastructure capacity, school district needs, and community preferences?

The group assembled the following day, Friday, March 28, and shared their findings from stakeholder conversations. Once they collectively identified some overarching themes and broader assessments, they broke out into smaller subject matter groups to develop their recommendations.

Drawing from these findings, the group developed recommendations to address housing availability and attainability in the Lehigh Valley which laid foundation to develop the strategies outlined in this report.

ULI TAP Recommendations

The panel determined that LVPC and its stakeholder partners such as municipalities, planning professionals, developers, banks and lenders, community organizations, schools, employers, government agencies and representatives, and realtors each have a vital role to play in improving public perception around housing, simplifying and streamlining regulatory practices, and improving infrastructure to support growth.

The tactics identified through this process have been incorporated into the strategies outlined in this document. It is the panel's hope that this collective effort and cross-disciplinary collaboration will create the conditions needed for future development and the creation of a housing economy that serves the region and its residents.

Lehigh Valley

Housing Supply + Attainability Strategy

Community Engagement

June 23 | Strategy Development Event

On June 23, 2025, the LVPC and ULI co-hosted a Housing Strategy Event as the third major milestone in the region's Housing Supply and Attainability Strategy process. Building on months of data analysis, public engagement, and ULI focus group discussions, the event marked a shift from defining the region's housing challenges to charting a course toward implementation as attendees provided initial feedback on strategies that had been identified so far in the process. More than 100 stakeholders attended, representing municipal governments, developers, financial institutions, engineers, architects, housing authorities, nonprofit organizations, and community leaders.

The program included an LVPC presentation emphasizing that addressing housing supply is not one-size-fits-all. It requires place-based solutions

An expert panel discussion was moderated by LVPC staff and featured Michael Kimmey (LRK, ULI TAP Co-Chair), Shannon Norman (City of Indianapolis Department of Metropolitan Development), and J.B. Reilly (City Center Group CEO). The panel conversation was organized around four core themes that had emerged as participants developed draft strategies through the Housing Strategy process:

1. **Construction & Development**: Expanding housing types, accelerating review processes, directing housing to strategic sites, and aligning infrastructure investment.

2. **Finance**: Leveraging federal, state, and local funding tools, exploring innovative financial products, and connecting housing to centers and corridors.

3. **Land Use & Regulation**: Aligning zoning with *FutureLV's* balanced growth framework, facilitating adaptive reuse, and clarifying fair share housing guidance.

4. **Collaboration & Partnership**: Supporting small-scale developers, building a unified regional housing message, and providing training and education across sectors.

The event included a robust attendee question and answer session. Audience polling allowed participants to rank strategies in each category by perceived impact, while open discussion highlighted recurring themes. At the close of the program, participants were asked to identify one concrete action they or their organization could take within the next few months to support attainable housing.

Over 80 responses were collected, illustrating strong cross-sector commitment.

Municipal and Community Outreach

As part of the Housing Supply and Attainability Strategy engagement process, the LVPC worked to connect with a broadrange of community and institutional partners in addition to municipalities. The LVPC presented the Strategy and obtained feedback from the Workforce Board Lehigh Valley ENGAGE! Roundtable, the Greater Lehigh Valley Chamber of Commerce Board of Governors, and the Lehigh Valley General Assembly.

These discussions provided valuable perspectives on how housing availability affects workforce stability, economic development, and regional competitiveness. Building on this outreach, LVPC also conducted subregional workshops with Lehigh County municipalities to explore locally focused housing challenges and opportunities.

Subregion Workshops: Discussing Local Housing Concerns and Needs

As part of community outreach and engagement, the LVPC conducted subregional workshops with Lehigh County municipalities. These workshops were held as part of the Lehigh County–funded Housing Supply and Attainability Strategy, which covers the entire Lehigh Valley but focused engagement activities within Lehigh County due to funding parameters.

LVPC remains committed to engaging partners across both counties to plan for and support housing development regionwide and aims to continue targeted outreach beyond this study.

The Housing Workshops revealed a consistent set of concerns: infrastructure gaps, public opposition, affordability challenges, and limited municipal capacity. Importantly, these conversations also dispelled the myth that municipalities oppose housing outright. Instead, local governments are seeking support, tools, and investment to make housing feasible, tailored to the realities of their community type.

Lehigh Valley

Housing Supply + Attainability Strategy

What We Heard: Stakeholders Insights + Findings

Photo (Google Earth): 3674 Bleiler Road, Emmaus, PA 18049

Throughout the Housing Supply and Attainability Strategy process, including LVPC-led engagement and the Urban Land Institute (ULI) Technical Assistance Panel (TAP) stakeholder interviews, and municipal consultations, participants consistently affirmed that the Lehigh Valley faces a measurable and growing housing shortage.

Regional Assets and Momentum

ULI's assessment through the TAP process identified several core strengths that position the Lehigh Valley to successfully address housing supply and attainability if barriers are addressed:

- **Strategic Location and Connectivity**
  The region's extensive interstate highway network, proximity to major population centers in Philadelphia and New York City, and access to airports and ports have made the Lehigh Valley a logistics and distribution hub. This connectivity strengthens the region's economic competitiveness and reinforces demand for housing.

- **Institutional and Economic Assets**
  The Lehigh Valley benefits from strong educational institutions, healthcare systems, corporate employers, and continued gross domestic product growth. These institutional assets attract businesses and talent, contributing to steady population growth — including among younger households — and increasing housing demand.

- **Leadership and Regional Convening Power**
  Stakeholders commended the leadership of LVPC, Lehigh and Northampton Counties in convening partners and confronting housing challenges directly. There was broad agreement that the region has the institutional capacity and collaborative foundation necessary to advance solutions.

Through the engagement process, several clear and recurring themes emerged. The findings below integrate stakeholder input and ULI's independent assessment, observations, and recommendations.

Taking a Contextual Approach to Housing Development

Across both LVPC engagement sessions and ULI interviews, participants emphasized that where housing is built is as important as how much housing is built. Municipal representatives were not resistant to additional housing in principle; rather, they were concerned about ensuring development aligns with local character, infrastructure capacity, and long-term goals. Municipal partners reinforced the need to work with LVPC, as a neutral, trusted planning partner to advance housing goals. Developers and banking partners expressed the same, further elevating the LVPC's role as a trusted entity, without financial or political motivation.

Cross-sector collaborations, with LVPC as a convening and coordinating entity, is seen as critical to implementation as well as monitoring and measuring housing outcomes.

Stakeholders expressed strong interest in aligning housing growth with:

- Open space and farmland preservation.
- Infill development in cities, boroughs, and suburban centers.
- Redevelopment of blighted and brownfield sites.
- Adaptive reuse of underutilized commercial and office buildings.
- Targeted development near downtowns, employment centers, and transit corridors.

Housing Diversity and Developer Capacity Constraints

Stakeholders repeatedly identified a constrained supply of diverse housing types as a core challenge. Key concerns included:

- Limited availability of housing suitable for different life stages:
  - Smaller homes for young professionals, such as townhouses and duplexes.
  - Single-story homes for seniors, such as bungalows and ranch-style houses.
  - Family-sized units, including attainably priced three - bedroom homes and availability of three-bedroom rental units.
- Minimal use of modular construction, adaptive reuse, or other innovative building approaches.
- Investor-driven purchases contributing to rising prices in some communities.

ULI further observed that active residential developers in the region are at or near capacity and that financing options for small- and medium-sized builders are limited. Several participants noted that the pool of residential developers, particularly those capable of delivering small- and mid-scale projects, is too small to meet current demand. In addition, national homebuilders focus on large “greenfield’ tract development, over smaller or more complicated sites, furthering the need to rebuild a local homebuilding community. The current development ecosystem lacks sufficient capacity to close the housing supply gap at the pace required.

Market and Financing Constraints

During the ULI TAP, stakeholders noted that national market conditions compound local challenges. High land costs, rising material and labor expenses, limited financing options for smaller developers, and wage stagnation relative to housing costs all affect project feasibility.

In addition, the post-early 2000’s housing downturn led to a national lending framework favoring commercial real estate development over owner-occupied dwellings. Commercial real estate includes rental housing construction.

Market rate rental housing is quickly becoming imbalanced in relation to available owner-occupied units. While these macroeconomic conditions are beyond local control, they must be acknowledged in planning and policy decisions.

Local financial institutions and public-sector partners identified the need for:

- Innovative lending products.
- Gap financing mechanisms.
- Workforce housing funds supported by county governments.
- Strategic use of tax incentives, including Local Economic Revitalization Tax Assistance Act (LERTA)-style programs.
- Expanded public-private partnerships.

Infrastructure Capacity: A Critical Constraint

Infrastructure emerged throughout the engagement process as one of the most significant barriers to housing production.

ULI TAP participants observed that water, sewer, and utility capacity limitations hinder development. Stakeholders also cited narrow roadways, aging systems, constrained school capacity in certain areas, and local service limitations as barriers to growth.

Within LVPC's municipal engagement sessions, sewer capacity and public resistance were identified as the top two constraints.

Communities reported:

- Aging systems and limited available capacity.
- High upgrade costs.
- Challenges associated with updating Act 537 Sewage Facilities Plans.
- Concerns about long-term maintenance costs.
- Limited or no available grants or other funding sources for public improvements outside of local taxes.
- Widespread public aversion to tax and fee increases needed to maintain, improve and expand water, wastewater, stormwater, parks, recreation, community facilities and schools.
- Municipal need for on-going analysis, measuring, monitoring, location identification and planning support.

Transportation infrastructure, including road and bridge condition and congestion, was also cited frequently. Developers are often responsible only for frontage improvements, leaving municipalities concerned about broader network impacts. Without coordinated regional infrastructure solutions, zoning and land use reforms alone will not be sufficient to meet housing needs.

Regulatory Complexity and Process Inefficiency

Across the engagement process, participants identified regulatory hurdles as a significant concern, including complex and unclear processes at municipal and state levels, limited professional capacity among many municipalities, and limited coordination across agencies. Lengthy or unpredictable review timelines increase carrying costs and disproportionately affect smaller-scale housing projects. While the development process can be protracted in the Lehigh Valley, overall developers cited that it is far more coordinated, reliable, and faster than in New Jersey, Philadelphia and suburban Philadelphia.

Municipal representatives emphasized the importance of complete applications and regulatory compliance, highlighting the need for balance and accountability across sectors. Appreciation for the LVPC's Land Uses of Regional Significance all-review agency coordination meetings was highlighted by local and state governments as improving communication and efficiency during the review process.

Government agencies reported:

- Systemic submission of incomplete and/or inaccurate zoning applications and development plans by developers and their engineers.
- Misalignment of regulatory timelines between local and state agencies.
- Public opposition towards development in open spaces.
- Limited internal capacity, resulting in heavy reliance on third-party legal, engineering, zoning review support.
- Limited internal capacity to engage in planning, including preparing comprehensive, sewer and water plans, official maps, review or amend current ordinances, resulting in reactive versus proactive approach to development.
- Need for a larger land development-focused talent pool of planners, engineers, zoning and code enforcement officials and attorneys to increase the efficiency and predictability of review and permitting processes.
- Desire to increase proactive and collaborative planning efforts, through multi-municipal comprehensive planning and coordinated zoning, Lehigh Valley General Assembly, sub-regional partnerships and the Lehigh Valley Government Academy.

Developers and their agents reported:

- Complexity of the land development process and need for clear expectations, especially when local and state approvals are required.
- Desire for more multi-municipal planning and coordinated zoning to reduce the complexities and inefficiencies associated with working with so many local governments.
- Need for training of volunteer, municipal zoning hearing board members, planning commissioners, township supervisors and borough council on the land development process.
- Need for a larger land development-focused talent pool of planners, engineers, zoning and code enforcement officials and attorneys to increase the efficiency and predictability of review and permitting processes.

Communities are actively reviewing zoning and subdivision and land development provisions to allow a broader mix of housing types, increasing knowledge through training, organizing in multi-municipal planning sub-regions and exploring tax abatement tools to incentivize residential investment.

The challenge for local governments is to balance responsible oversight with efficient, predictable processes that do not unnecessarily hinder housing development or increase costs.

Meanwhile, the challenge for the development community is to ensure that engineering work is complete, accurate, and following adopted municipal ordinances, which ensures the most efficient review and approvals process.

The challenge for both municipal governments and the development community will be to increase clear and respectful communication, building and maintaining trust in support of common housing goals.

The Need for Regional Cooperation

ULI observed that among the region's 62 municipalities, silos of self-interest and variations in local culture can inhibit comprehensive housing solutions. While developed areas may have established growth frameworks, some communities with less existing development remain cautious about policies perceived as increasing housing pressure.

At the same time, LVPC engagement revealed strong consensus that the housing shortage is regional in scale and requires coordinated action. 36 of the region's 62 local governments are already in one of six formal multi-municipal comprehensive planning arrangements.

Though these local government-to-local government partnerships vary in their coordination, multi-municipal planning in the Lehigh Valley is exponentially higher than anywhere else in the state.

Participants acknowledged:

- Housing challenges affect every community type.
- Infrastructure limitations must be addressed regionally.
- Solutions must reflect local context.
- No single municipality or sector can solve the issue alone.

Fragmentation can slow progress toward shared housing goals.

A coordinated regional framework supported by the counties, LVPC, and municipal authorities can align local decision-making with regional housing objectives.

Public Perception and Community Opposition

Municipal leaders consistently cited public resistance to housing development, particularly denser or alternative housing types, as a major barrier. Common concerns include:

- Impacts on schools and taxes.
- Traffic congestion.
- Community character.
- Development taking place in open space or farmland preservation areas.
- Misinformation about affordability.
- Growing public anti-development sentiment.
- Public-led political pressure to down-zone or rezone to limit growth, even where the factors supporting development are in place.
- Misconception that housing density will result in over-crowding.
- Public misconception of Pennsylvania land use laws and the requirements for county and local governments.

ULI TAP participant findings similarly noted that local culture and attitudes influence housing outcomes. Even projects that meet zoning requirements can face significant public opposition, creating political and procedural obstacles.

Public education, unified messaging, and transparent data tools reduce stigma and support informed decisions.

Data, Evidence and Education as a Foundation for Action

Throughout the engagement process, participants emphasized the importance of data-driven decision-making. Stakeholders expressed strong support for:

- Detailed mapping of development, infill and redevelopment opportunities.
- School enrollment forecasting.
- Infrastructure capacity analysis.
- Policy impact modeling that illustrates “if-then” results to support better decision-making.
- Clear municipal-level measures of housing supply and affordability gaps.

Both ULI TAP and LVPC findings concluded that a single-regionwide cross-sector implementation group is key to supporting and tracking implementation and to developing resources to rapidly close the housing supply and attainability gaps. Wide acknowledgement that separate and disconnected efforts would slow housing production where noted.

The LVPC was identified as the lead coordination and facilitation entity because of its expertise in data and analytics, facilitation, understanding of the planning and land development process, legal role as the bi-county planning commission and federally designated Metropolitan Planning Organization and as a neutral, reliable and trusted cross-sector partner.

The concerns and insights expressed throughout public engagement evolved into a series of tangible, actionable steps aimed at providing adequate housing at all price points.

- Simon Silk Mill, Easton: 1262 Simon Blvd b104, Easton, PA 18042

Lehigh Valley

Housing Supply + Attainability Strategy

Strategies to Accelerate Housing

Photo (Google Earth): 6 E Belvidere Street, Nazareth, PA 18064

Meeting the Lehigh Valley's housing needs requires sustained action across the entire housing system. Continued population and household growth means the region will need approximately 51,000 additional homes by 2050, about 2,000 per year, to accommodate growth and maintain a healthy housing market.

Reaching that pace will depend on whether projects can be financed and built, whether local regulations allow a range of housing types, whether infrastructure can support growth, and whether public, private and nonprofit partners are working toward shared regional goals.

Where housing is built is also critical. The most impactful growth should be directed toward places that are best equipped to support it, particularly communities with existing or efficiently extendable water, sewer and transportation infrastructure and strong access to employment, education and daily needs.

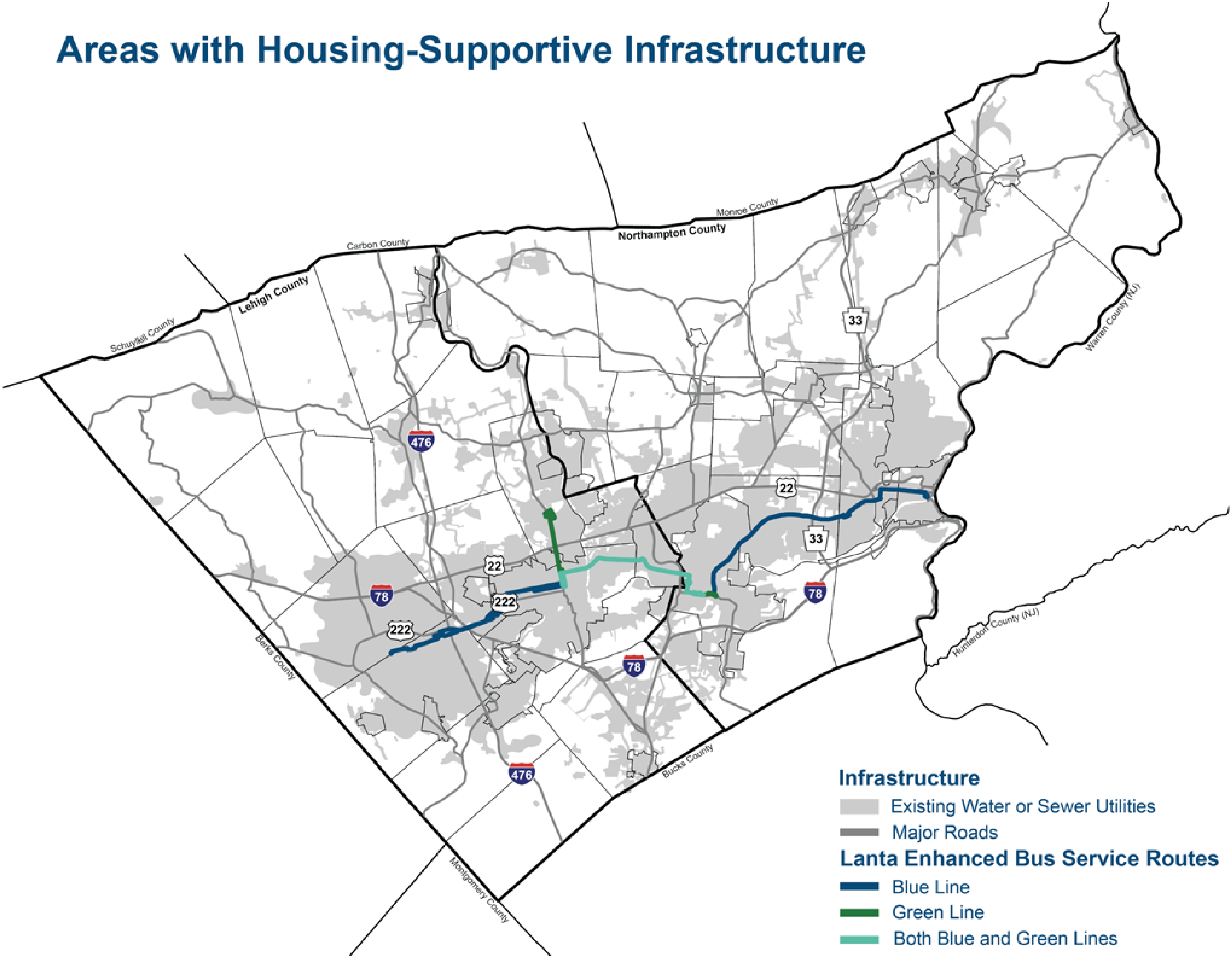
At the same time, strategies must reflect the different conditions of the region's cities, boroughs, suburbs and rural communities and maintain the balance of growth and preservation established by FutureLV: The Regional Plan. Addressing both the amount and location of housing will be essential to keeping the Lehigh Valley accessible, economically competitive and prepared for future growth.

The Lehigh Valley's communities, including rural townships, boroughs, suburban centers, and cities, face very different housing challenges. Because of this diversity, strategies to expand housing supply must be tailored to local context while following the framework established in *FutureLV: The Regional Plan*. Strategies in this document note where they apply especially to communities with Housing Growth Areas.

These areas generally follow the urban core along Route 22 and include Allentown, Bethlehem, Easton, surrounding suburban municipalities, and the region's boroughs. They are best equipped to support housing growth because they already have, or can efficiently extend, public water and sewer service, roadway access, and proximity to jobs, education and services.

Outside of these growth areas, preservation remains a priority. Rural landscapes, farmland, and natural resources define the region's character and are not suited for large-scale development. Limited, context-sensitive housing may occur in rural villages or through small-scale approaches such as accessory dwellings, but the most impactful strategies should be directed to Housing Growth Areas.This ensures the region meets its housing needs while maintaining the balance of growth and preservation.

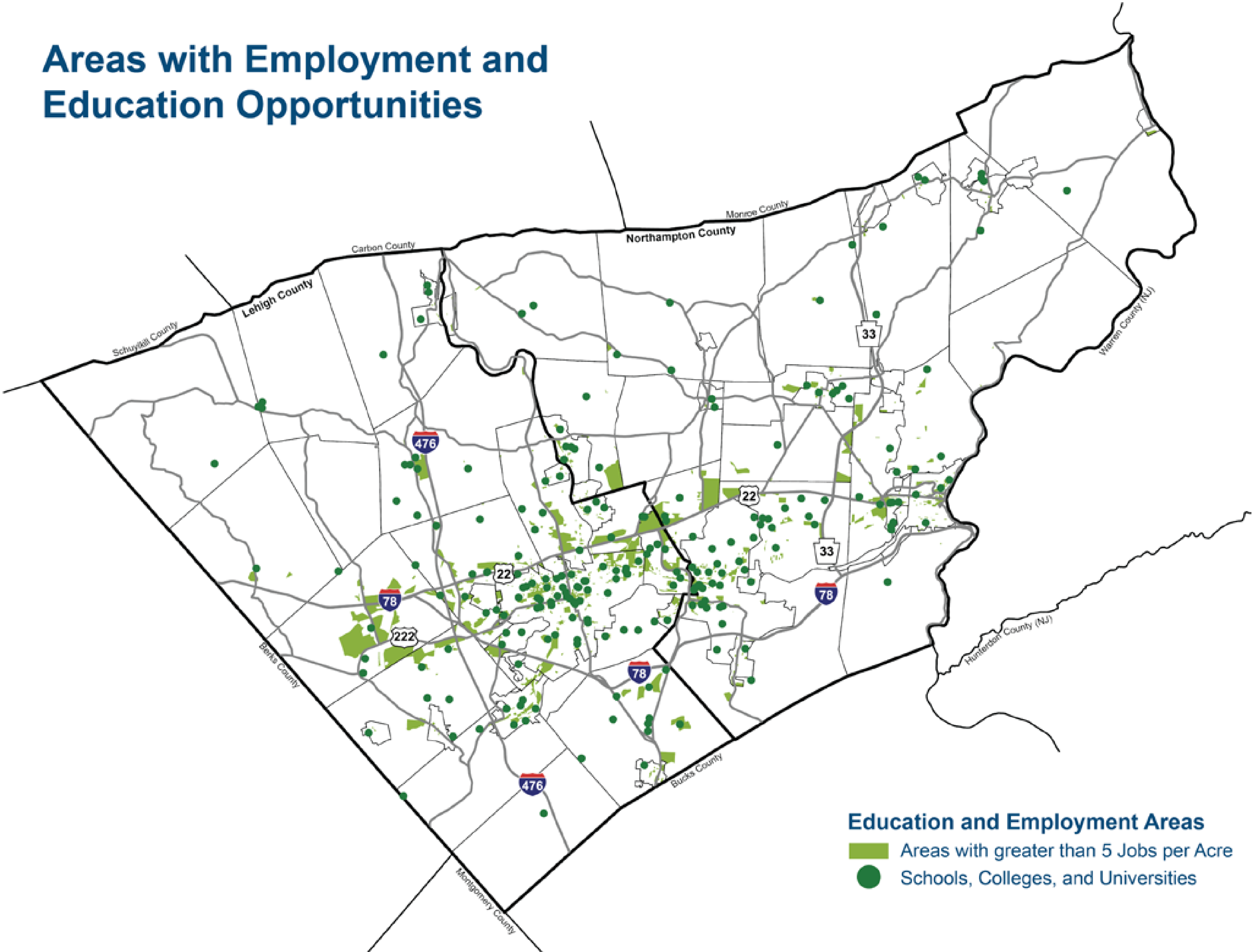
Areas with Housing-Supportive Infrastructure



Locating housing in the right places is a major piece of the housing puzzle. Providing opportunities to live near employment and education clusters helps ensure that people have better access to daily needs as they travel between home and essential destinations.

The Lehigh Valley's major employment centers, schools, colleges and universities are concentrated largely within and around the region's cities, boroughs and suburban centers. These places connect residents to jobs, education, training and other opportunities that support economic mobility. Providing a range of housing options nearby can shorten the distance between people and opportunity, while directing growth toward places already supported by infrastructure, services and transportation. Together with the Housing-Supportive Infrastructure map, these areas help identify where additional housing can provide the greatest regional benefit.

Areas with Employment and Education Opportunities



The strategies developed through participant input are organized into four categories:

Construction and Development

- Addressing the physical, market, and workforce factors that influence whether and how housing gets built in the Lehigh Valley.

Finance

- Aligning financial tools, incentives, and capital flows to support housing affordability and production at all income levels.

Land Use and Regulation

- Using zoning and regulatory tools to create conditions that guide contextual development and allow for diverse housing types at a variety of price points.

Collaboration and Partnership

- Increasing coordination across industries and sectors to facilitate additional housing supply.

The strategies that follow reflect both national best practices and the lived realities of the people and institutions working every day to meet housing needs in Lehigh Valley communities.

The strategies are organized by implementation timeframe to expected pace of action and reflect the level of coordination, policy change, capital investment, and partnership required for implementation:

Short-Term (Within 1 Year) strategies are immediate actions that can be launched and substantially advanced within the first year. These include education efforts, administrative improvements, pilot programs, and alignment of existing tools and funding sources, and lay the groundwork for broader change.

Medium-Term (Within 5 Years) strategies involve more structural changes, such as ordinance revisions, program development, infrastructure planning, financing mechanisms, and expanded partnerships. These actions typically require formal processes, coordination across multiple entities, or sustained investment.

Long-Term (Within 10 Years) strategies represent larger transformational efforts, including major infrastructure investments, market shifts, institutional land use changes, or state-level reforms. These initiatives often build on earlier milestones and require continued collaboration over time.

- Lehigh Hills Luxury Apartments, Upper Macungie: 551 Lena Cir, Fogelsville, PA 18051

1 Construction and Development

Introduction

We can't build more housing without developers, engineers, architects, and construction workers. Many material, market, and workforce factors influence whether and how housing gets built in the Lehigh Valley. Despite supply chain disruptions, labor shortages, and increased cost of materials, the Lehigh Valley market is projected to grow, and the region currently gains nearly 4,000 new residents per year.

Developers can leverage this growth to build attractive, profitable projects while helping meet the housing demand in the region.

The Commonwealth's Housing Action Plan 2026-2035 calls for Pennsylvania to become a top leader in new housing production while lowering regulatory barriers and accelerating development timelines. The following strategies align with that statewide call to increase housing supply and modernize development processes.

Summary of Strategies

	Strategy	Implementers
1.1	Expand housing construction to include innovative residential construction technologies and a wider range of housing types.	Redevelopment and Housing Authorities, Developers, Homebuilders, Engineers, Architects, Planners and Realtors
1.2	Accelerate residential development review and approval processes.	County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Developers, Homebuilders, Engineers, Architects, Planners and Lawyers
1.3	Direct housing to areas that communities identify as prime residential development or redevelopment sites.	County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Workforce Board, Developers, Homebuilders and Planners
1.4	Strengthen local infrastructure and services to support sustainable housing growth.	Federal, State, County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Educational Institutions, Workforce Board, Community Organizations, Developers, Homebuilders, Engineers, Architects, Planners, Lawyers, Realtors and Financial Institutions
1.5	Advocate for improvements to state-level regulations to accelerate housing development.	Federal, State, County and Local Leadership, LVPC, Redevelopment Authorities, Educational Institutions, Workforce Board, Community Organizations, Developers, Homebuilders, Engineers, Architects, Planners, Lawyers, Realtors and Financial Institutions

1.1 Expand housing construction technologies, forms and types.

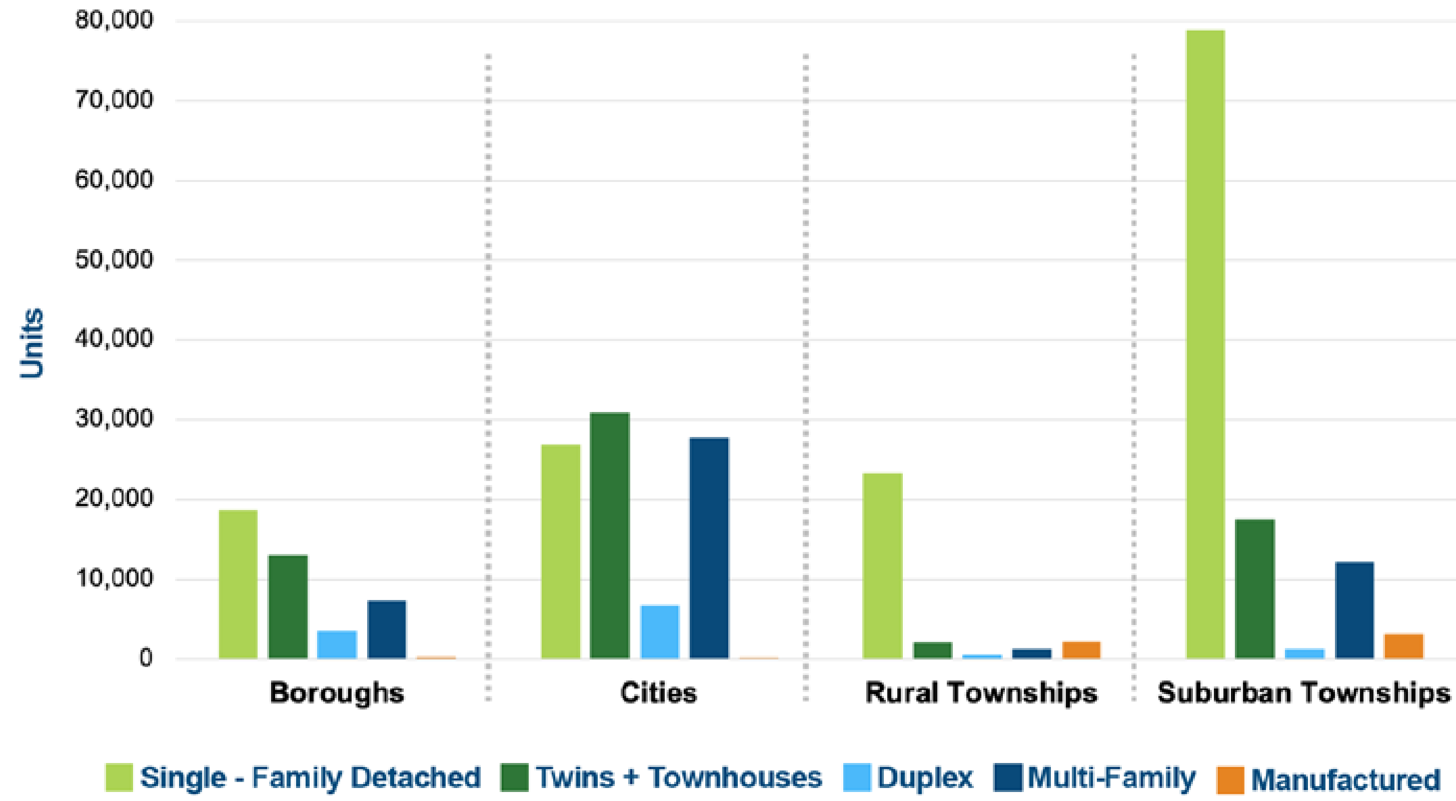
Implementation Timeframe: ***Long Term (10 years)***

A lack of housing diversity constrains attainability. Rural and suburban townships are dominated by single-family detached homes, with limited representation of twins, townhouses, or multi-family units. Boroughs offer a somewhat broader mix, while cities provide the most diverse housing stock. However, evolving household structures demand greater flexibility across all community types.

Since 2010, multi-generational households in the Lehigh Valley have increased by 19.1%, reflecting national trends driven by caregiving needs, cultural preferences, and rising housing costs. Communities with limited housing variety are less equipped to meet these changing demographic realities. To meet the growing demand for affordable and diverse housing, developers should pursue projects that include a range of housing types using innovative technologies and efficient design practices. These emerging technologies can deliver more affordable units at a quicker pace than traditional construction.

As communities continue to modernize regulations, developers can leverage emerging construction technologies to pioneer innovative residential types to better serve the diverse needs of Lehigh Valley residents.

Lehigh Valley Housing Types by Community Type



Source: Lehigh Valley Planning Commission and U.S. Census Bureau American Community Survey 2023 5 - Year Estimates.

1.1a

Developers should integrate alternative building methods such as manufactured, modular, panelized, 3D printed, and recycled material homes to shorten timelines and reduce costs.

Implementation Timeframe: ***Medium Term (5 years)***

Alternative construction methods can help expand housing production by reducing some of the time, labor and material constraints associated with traditional on-site construction. Manufactured, modular and panelized homes allow portions of a building to be produced in controlled environments while site preparation occurs simultaneously, while emerging approaches such as 3D printing and recycled-material construction can create additional opportunities for efficient design and material use. These methods are not limited to a single housing form or community type.

As the examples shown here demonstrate, alternative construction can support everything from detached homes to higher-density development. Wider adoption can give developers additional tools to deliver diverse, high-quality housing more efficiently and at a range of price points.

Pre-manufactured house examples

Higher Density Manufactured Housing
Black Street, Pittsburgh, PA (Courtesy Module)

Lower Density Manufactured Housing
Colonial Heritage Doylestown, PA (Courtesy ABC Home Sales)

3-D Printed Housing

X-Hab 3D

X-Hab 3D, a Pennsylvania company, partnered with Habitat for Humanity to construct Pennsylvania's first 3-D printed house near State College (also pictured below). The project creates an example of housing construction that reduces labor demands, utilizes alternative building materials, and fits into a suburban residential context.

Recycled Material Housing

CW Dwellings

CW Dwellings, a Pennsylvania company, builds homes out of recycled shipping containers. The homes are assembled inside a factory and then moved and installed on a site. Their sizes can be as small as "micro" studio apartments (around 200 square feet) up to two-story buildings at 1,700 square feet (pictured below as a conceptual urban infill opportunity).

1.1b Engineers and architects should create small-footprint and flexible housing layouts suited for multi-generational, aging and starter households.

Implementation Timeframe: ***Medium Term (5 years)***

Smaller homes can increase affordability and land efficiency while accommodating diverse household types like seniors, college students, and couples. These homes serve as ideal starter homes, aging-in-place options, or downsized residences, and can also provide homeowners with revenue opportunities by renting new units and create new property tax revenue for the municipality. Different forms of small-footprint housing include:

- **Accessory Dwelling Units (ADUs):** A residence subordinate to the principal permitted residential building and located on the same lot. Also known as "granny-flats" or "cottage houses", these units are typically no more than 1,200 square feet and can be built as an addition to an existing dwelling house or separately in the backyard.

Image generated by Gemini (Google), Aug 22, 2026.

- **Alley Houses:** A type of ADU in an urban setting, typically built behind a main building and primarily accessed via an alley rather than the property frontage.

Image generated by Gemini (Google), Aug 22, 2026.

- **Tiny Homes:** A dwelling unit placed on a property as either a principal or accessory dwelling unit with a habitable floor area between 150 square feet and 400 square feet, constructed with a foundation or on wheels. However, municipalities would have to adopt Appendix Q of the International Residential Code which regulates construction of Tiny Homes.

Image generated by Gemini (Google), Aug 22, 2026.

Addressing
Senior Housing Needs

Communities should discourage age-restricted housing developments as an exclusionary and increasingly expensive housing type and instead promote universal design and smaller-scale housing types suitable for seniors and others.

Ranch-style homes, bungalows, condominiums and accessibly designed multi-family units can all be viable options for residents to age in place. Increasing housing mobility for seniors can have a domino effect across the market as larger housing units become available to growing families.

Photo: Willings Lane, Hellertown, PA

1.1c **Developers should explore constructing homes with sustainable technology such as Passive House, Net-Zero, or ENERGY STAR models.**

Implementation Timeframe: ***Long Term (10 years)***

Increasing housing options that offer net zero or significantly lower energy use may fill a need in the market and lower the utility costs associated with owning a home.

1.2 Accelerate Development Review and Approval Processes.

Implementation Timeframe: ***Medium Term (5 years)***

Accelerating housing development involves making local review processes predictable, transparent and timely for everyone involved. Incomplete applications, repeated resubmissions and administrative delays can add time, cost and uncertainty to otherwise viable projects.

Improved communication and clear procedures can help municipalities and project applicants resolve issues earlier, reduce unnecessary delays and move well-designed housing from proposal to construction more efficiently.

1.2a Enhance communication and transparency between project applicants and municipalities.

Implementation Timeframe: ***Short Term (1 year)***

- Project applicants (developers, engineers and other involved parties) should increase and expand understanding of local review requirements and timeframes to better navigate regulatory processes.
- Municipalities should offer clear materials to inform project applicants navigating local review processes, reducing confusion and back-and-forth delays.
  - Creating procedural guides, checklists, FAQs, and direct support services can improve transparency and engagement throughout the process.
- Municipalities with Housing Growth Areas should increase understanding of developer and market needs when evolving regulatory processes and guidance materials.

1.2b Municipalities should streamline local review and permitting processes.

Implementation Timeframe: ***Medium Term (5 years)***

- Municipalities should regularly review internal operations, organizational structure and management to reduce administrative burdens and ensure project reviews and permitting procedures are efficient and timely. Making processes more efficient and straightforward can attract higher-quality development and reduce costs passed on to residents.
    - Tools such as a flow chart of the steps needed for review and approval make navigating the process more user-friendly.

1.2c Municipalities with Housing Growth Areas should expedite development review.

Implementation Timeframe: ***Medium Term (5 years)***

- Creating and deploying pre-approved housing plans encourages applicants to submit projects that align with the community's vision and reduce administrative burdens and approval timelines for local governments.

Example: The City of South Bend, Indiana offers pre-approved building plan sets at no cost to support local infill and economic opportunities.

- Expanding staff capacity, improving interdepartmental coordination and designating staff specifically focused on development review can increase review efficiency and avoid delays.
    - Smaller communities can consider jointly hiring designated staff to facilitate development processes throughout a subregional area.
- The LVPC can expand training programs and provide technical assistance to evaluate local processes for opportunities to increase efficiency.

1.2d Project Applicants (Developers, Engineers, Architects and Planners) should evaluate current practices to help expedite approval timeframes.

Implementation Timeframe: ***Short Term (1 year)***

Certain project delivery and billing approaches by project consultants can unintentionally extend approval timelines and increase costs. Project consultants should prioritize clear, complete and cost-conscious applications to minimize the number of resubmissions needed to review agencies, supporting faster review timeframes, increasing project schedule predictability and ultimately improve the feasibility of producing a wider range of housing options.

1.3 Direct residential development to Housing Growth Areas.

Implementation Timeframe: ***Long Term (10 years)***

To increase housing supply while minimizing sprawl and infrastructure costs, communities should prioritize growth along Centers and Corridors identified in *FutureLV: The Regional Plan*, and infill development on vacant parcels within existing neighborhoods. Housing Growth Areas are located in and around Centers and Corridors.

These areas are best suited to support growth because they already have, or can efficiently extend, utilities, transit access, and proximity to jobs, education and services while avoiding open space.

1.3a The LVPC can continue to expand a suite of tools that direct development to key locations and avoid unsuitable or hazard-prone areas.

Implementation Timeframe: ***Medium Term (5 years)***

The LVPC, in partnership with municipalities, the Counties, the Lehigh County Redevelopment Authority and other regional stakeholders, can develop and maintain a Geographic Information Systems (GIS)-based database of development-ready sites and key housing development areas.

Properties in the database can include vacant, underutilized, and tax-delinquent parcels suitable for housing, infill opportunities and include key attributes to inform project siting such as zoning, land size, ownership status, proximity to transit or amenities, and utility infrastructure availability as well as hazard-prone areas environmental constraints.

The online database should be publicly available and promote intentional, strategic growth by directing investment and helping developers evaluate project feasibility. Making land use regulations more transparent spurs development, informs decision-making, and empowers communities with more understanding about housing issues.

1.3b Developers should seek development infill opportunities.

Implementation Timeframe: ***Medium Term (5 years)***

Municipalities should align land use policy and incentives to prioritize infill development over greenfield expansion. Tools such as targeted zoning overlays, tax incentives, reduced parking requirements, and expedited permitting can make infill projects more attractive to developers.

1.3c Developers should seek development infill opportunities.

Implementation Timeframe: ***Long Term (10 years)***

The region's Centers and Corridors provide a skeleton of where utility infrastructure either already exists or can be extended to accommodate growth. This can lessen the upfront costs and increase the inventory of "shovel-ready" sites in the Valley. By directing development to these areas, residents will be closer to job centers and more of their daily needs.

1.3d Developers should direct housing along transit routes, especially Enhanced Bus Service routes.

Implementation Timeframe: ***Long Term (10 years)***

Developers should undertake transit-oriented development (TOD) projects, including mixed-income developments and walkable neighborhoods, within a half mile of key transit stops to capitalize on the conjoined benefits of multimodal infrastructure and higher density development. TOD's not only help reduce household transportation costs and carbon emissions but also supports population growth in a way that leverages and strengthens existing infrastructure. Better public transit enables population growth, and vice versa.

This strategy works in tandem with Strategy 3.1h directing municipalities to ensure local zoning facilitates TOD projects. Municipalities, developers and employers should continue to work with LVPC and the Lehigh and Northampton Transportation Authority (LANTA) to ensure that service keeps pace with growth areas and resident needs.

Example: Pittsburgh's Martin Luther King Jr. East Busway Bus Rapid Transit (BRT)

- The Institute for Transportation and Development Policy found that even moderate municipal support for TOD around BRT systems yields community and private investment that exceeds initial public costs.
- Pittsburgh, an early U.S. adopter of BRT after converting its streetcar system, built three routes. While the South and West Busways lacked TOD support, the East Busway, particularly East Liberty Station, saw significant returns. For every $1 million invested in TOD, $3.59 million followed. Redevelopment replaced three 20-story towers with guaranteed housing for residents, spurred non-profit led revitalization, and outperformed the West Busway by 10% in housing growth.

Throughout the engagement process, participants identified single-story ranch style homes as a housing type that has been seldom seen in new construction projects but is highly desirable as a form of single family residential that is suitable through all stages of life. Single story ranch style homes are more expensive to build generally, because they utilize more roof trusses, larger foundations and require more land versus two-story homes.

1.4 Strengthen local infrastructure and services to support sustainable housing growth.

Implementation Timeframe: ***Long Term (10 years)***

Accommodating housing growth requires strong public services, resilient infrastructure, and vibrant public spaces. Municipalities must coordinate across jurisdictions to deliver essential services like fire, emergency management services (EMS), water, and sewer. At the same time, investments in public spaces and infrastructure can revitalize neighborhoods, attract housing development, and improve quality of life.

1.4a Municipal service providers and engineers should assess capacity gaps and align capital improvement planning with expected housing growth areas.

Implementation Timeframe: ***Medium Term (5 years)***

Water, wastewater, and stormwater infrastructure are foundational to new development and existing neighborhood viability. Municipalities should work with the Counties to proactively identify opportunities for infrastructure upgrades, and with the Pennsylvania Infrastructure Investment Authority (PennVest) for capital funding support where housing needs are greatest.

1.4b Municipalities should explore opportunities to coordinate fire and emergency management services across jurisdictions.

Implementation Timeframe: ***Medium Term (5 years)***

Municipalities should assess emergency response service (EMS) coverage by conducting a shared audit of existing fire and EMS capabilities, staffing, equipment, and response times. This assessment should evaluate both current and future housing needs to identify service gaps, duplication, and opportunities for mutual aid agreements or shared-service models to improve efficiency and outcomes.

See Appendix 4 for a resource from the Pennsylvania Department of Community and Economic Development on municipal and fire organization partnership.

1.4c Support public space investments to catalyze neighborhood revitalization.

Implementation Timeframe: ***Medium Term (5 years)***

Strategic investment in parks, streetscapes, and green infrastructure can serve as a catalyst for neighborhood improvement that attracts residential development. Targeted upgrades around community parks, lighting, sidewalks, and public gathering areas can enhance safety, increase community pride, and create conditions that appeal to residents.

1.4d Local governments should leverage state programs and resources to strengthen local infrastructure.

Implementation Timeframe: ***Long Term (10 years)***

The Commonwealth Housing Action Plan 2026-2035 calls for increased investment in infrastructure to support housing growth. The Plan proposes a Critical Infrastructure Investment Fund that aligns state and local capital planning to accelerate production. Local governments should identify infrastructure gaps in designated growth areas and position projects to compete for emerging state funding and technical assistance opportunities.

1.5 Advocate for improvements to state-level regulations to accelerate housing development.

Implementation Timeframe: ***Long Term (10 years)***

Stakeholders throughout the process advocated for reform to State-level procedures to unlock and accelerate the development review process. State agencies can streamline permitting processes to reduce delays and increase predictability. Through collective advocacy and partnership, municipalities, Counties and LVPC can help lead changes to state regulatory frameworks to reflect current housing challenges and provide additional tools and options for addressing housing needs in all community types.

1.5a State departments should continue to improve internal efficiency and work with local governments to better align with local regulatory timelines.

Implementation Timeframe: ***Medium Term (5 years)***

The State has undertaken steps to expedite permitting processes and timelines. Additional steps specifically to address housing in Pennsylvania have been identified in the Commonwealth of Pennsylvania Housing Action Plan 2026-2036, released on February 12, 2026.

Municipalities across the Lehigh Valley can use their collective influence to continue to advocate for regulatory best practices at the state level, ensuring that state review and permitting timelines adequately align with local review timelines, and to provide clearer guidance and reduce back-and-forth delays.

Developers, especially smaller and infill-focused builders, have previously reported significant barriers related to the National Pollutant Discharge Elimination System (NPDES) permitting process, with multi-month delays making many projects financially infeasible. The State should continue to monitor and evaluate improved NPDES review procedures with the goal of simplifying, expediting, or scaling requirements based on project size and impact.

Example: PA State Planning Board Permitting Reform Revisited 2023

The 2023 Pennsylvania State Planning Board report, Permitting Reform Revisited, outlines ongoing efforts to improve the efficiency, predictability, and transparency of the permitting process. Key strategies include clearer review timelines, improved interagency coordination, expanded digital tools, and stronger communication with applicants and municipalities. Together, these efforts reflect a continued commitment to streamlining regulation in support of timely housing development.

1.5b Advocacy groups and housing coalitions should advocate for the State to enable fast-track permitting for housing affordable to the local workforce.

Implementation Timeframe: ***Long Term (10 years)***

The State and municipalities should create fast-track permitting pathways specifically for workforce and affordable housing projects. Legislation or policy support could facilitate the adoption of local fast-track review programs by offering technical assistance, funding for staffing, or regulatory tools.

Example: Massachusetts Chapter 40B

Massachusetts Chapter 40B is one of the only statewide permitting-acceleration programs in the U.S. It consolidates local approvals into a single comprehensive permit when 20-25% of units are affordable to households earning 50-80% of Area Medium Income. A 2024 Harvard University study found that 40B developments are in neighborhoods with greater economic mobility, stronger schools, higher social capital, less pollution, better health outcomes, and lower incarceration rates than the typical Massachusetts neighborhood.

1.5c Modernize the Uniform Construction Code to Support Sustainable, Affordable, and Context-Responsive Housing Development.

Implementation Timeframe: ***Long Term (10 years)***

Municipalities play a critical role in shaping the standards that govern how housing is built across Pennsylvania. By proactively identifying and submitting recommended updates to the State's Uniform Construction Code (UCC), local governments can help ensure that the code reflects evolving best practices in sustainability, affordability, safety, and innovation.

Engaging with the Pennsylvania Department of Labor and Industry, responsible for UCC administration, can advance regional housing goals by removing regulatory barriers to building the kinds of homes communities need most. Municipalities, LVPC and developers can work together to develop a package of recommended code changes to submit to the Department of Labor and Industry as part of the state's periodic UCC update process.

Conclusion

Constructing the 54,000 units the Lehigh Valley needs by 2050 is a monumental challenge, but by applying innovative construction methods and flexible housing types, streamlining the review process, and directing development to appropriate spaces, Lehigh Valley housing partners can lessen the barriers that housing development proposals encounter. Investment in public infrastructure is also essential to facilitate residential growth in new areas. With these strategies in mind, developers can contribute positively to the communities they work in and deliver quality housing to all Lehigh Valley residents.

Miller’s Mobile Homes, East Allen: 6149 Snyders Church Rd, Bath, PA 18014

2 Finance

Introduction

A thriving housing market depends not just on vision and land availability, but on strategic and available financing. As the Lehigh Valley works to expand housing opportunities across income levels, it is essential to align public, private, and nonprofit collaborations and funding tools. This section outlines actionable financial strategies that can help close development gaps, accelerate housing production, and create lasting pathways to affordability and ownership.

Data reference: Penn Contractors

Summary of Strategies

	Strategy	Implementers
2.1	Create regionwide public collaborations and incentive programs that fund needed housing development.	Federal, State, County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Educational Institutions, Workforce Board, Community Organizations, Developers, Homebuilders, Planners, Lawyers and Financial Institutions
2.2	Continue using state, county and municipal programs to support housing development	State, County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Workforce Board, Community Organizations, Developers, Homebuilders, Planners, Lawyers and Financial Institutions
2.3	Implement financing products that support constructing a variety of housing types.	Redevelopment and Housing Authorities, Developers, Homebuilders, Planners, Lawyers and Financial Institutions
2.4	Continue using federal funding sources to support housing development.	State, County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Community Organizations, Developers, Homebuilders, Planners, Lawyers and Financial Institutions
2.5	Utilize financial tools to reduce barriers and develop pathways to homeownership.	State, County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Community Organizations, Developers, Homebuilders, Planners, Lawyers, Realtors and Financial Institutions
2.6	Continue analysis and implementation of these strategies to develop after-action items.	LVPC

2.1 Create regionwide public collaborations and incentive programs that fund needed housing development.

Implementation Timeframe: **Medium Term (5 years)**

Develop a suite of publicly-supported incentive programs that augment existing housing investment tools, such as the Local Economic Revitalization Tax Assistance (LERTA) and the Allentown Neighborhood Improvement Zone (NIZ). Existing tools prove to be effective at spurring growth by revisioning and reutilizing underperforming and vacant properties and deployment of federal community development block grant (CDBG) funds, has preserved and improved housing over decades.

Recent changes in the nation's capitol have made federal funding less reliable. Pursuing new publicly-supported financing tools is critical to increasing attainability, preserving housing stock and increasing new residential development. Program models that are 100% publicly-funded are possible but, matched with public-private partnerships, will lead to a larger pool of financial resources for housing improvement and development.

By grounding incentives in local and regional data and aligning them with long-term growth goals, counties and the state can create tools that support the development of needed housing types. A coordinated, strategic approach ensures that incentives are targeted where they will have the greatest impact.

2.1a Lehigh and Northampton Counties can establish a Joint Housing Trust Fund for the region as a flexible financing tool that would fill gaps that the private market and traditional funding sources don't cover.

Implementation Timeframe: **Medium Term (5 years)**

A Joint Housing Trust Fund (JHTF) is a dedicated pool of money used to support housing production and preservation. Drawing from a mix of public and private funding sources, the HTF could provide gap financing for new construction, provide rehabilitation or acquisition funds for older housing stock, support community pilot programs for innovative housing solutions, partner with employers to support employer-assisted housing, and catalyze projects that support the region's infrastructure such as mixed-use and transit-oriented development projects.

Professional support to establish the JHTF should come through the Lehigh County Community and Economic Development and Northampton County Community and Economic Development offices, with professional staff support from the LVPC and the Redevelopment Authority of Lehigh County.

Orchards Mobile Homes, East Allen: 8220 Airport Rd, Bath, PA 18014

2.1b Lehigh and Northampton Counties can establish a Joint Revolving Loan Fund for housing projects, infrastructure, and rehabilitation.

Implementation Timeframe: ***Medium Term (5 years)***

A bi-county, regional revolving loan fund (JRLF) would allow for direct and continued investment to increase housing supply and supportive infrastructure. As loans are repaid, the fund replenishes itself and can be a sustainable source of funding for future projects. Initial start-up capital can be drawn from a variety of public and private funding sources. Available federal housing programs can be supplemented with the county funding to further demonstrate a commitment to increasing housing supply.

The money can also be raised by private contributions that generate tax revenue through financing new development. Additionally, partnerships with community organizations can raise philanthropic capital and financial institutions can contribute to satisfy Community Reinvestment Act obligations.

An JRLF can facilitate housing growth by focusing funding toward infrastructure improvements. A regional infrastructure bank can provide necessary gap financing to make a site development-ready and prioritize projects that closely align with regional goals.

Professional support to establish the JRLF should come through the Lehigh County Community and Economic Development and Northampton County Community and Economic Development offices, with professional staff support from the LVPC and the Redevelopment Authority of Lehigh County. Additional organizational support could come through the region's Housing Authorities. See 4.1 for more information.

Example: Montgomery County, Maryland Housing Opportunities Commission Housing Production Fund

In Montgomery County, the Housing Opportunities Commission (HOC), who function as both a public housing authority and housing finance agency, operates a $100 million revolving loan fund. HOC offers 5% loans covering up to 20% of construction costs, repaid at conversion to permanent financing (about every five years).

By recycling capital, the fund can support roughly $1 billion in development over 10 years, a 10:1 leverage ratio. HOC retains partial ownership in supported projects and trades profit participation to guarantee affordability: at least 30% of units are income-restricted, with 20% at or below 50% Area Median Income (AMI) and 10% at 65–70% AMI.

Typical projects, such as The Laureate and Lumina and Radia at Hillendale Gateway, deliver about 300 rental units, including 100 affordable units:

Lumina and Radia at Hillandale Gateway, nearing completion, will be the county's first zero-net-energy mixed-income project, providing 463 units, 54% affordable (30–80% AMI), alongside a regional transit center.

The Laureate delivered 268 mixed-income units, 80 affordable, with retail, amenities, and direct access to the Washington D.C. Metro Red Line.

2.1c The State, Counties and Municipalities should create redevelopment incentives for underutilized areas and provide guidance to access the tools.

Implementation Timeframe: ***Medium Term (5 years)***

To stimulate reinvestment in vacant or underused properties, governments at all levels should expand and adapt incentive programs that reduce upfront redevelopment costs. The Redevelopment Authority of Lehigh County (RALC) is well-positioned to issue bonds in support of redevelopment efforts in targeted areas for growth or revitalization.

County governments should develop and distribute user-friendly guidance packages that outline eligibility and the application process to access funds. The RALC, in partnership with LVPC, Lehigh and Northampton Counties' Departments of Community and Economic Development should convene all 62 local governments to develop a collaborative approach to developing incentives.

2.1d Municipalities, in partnership with counties and school districts, should create customized Tax Increment Financing districts to incentivize targeted development in prime areas with infrastructure challenges.

Implementation Timeframe: ***Medium Term (5 years)***

In areas with strong development potential, but prohibitive upfront costs, customized Tax Increment Financing (TIF) districts can attract private investment. These site limitations can include, but are not limited to, lack of adequate infrastructure and high demolition and brownfield remediation costs. The projected future increase in property tax revenue from the new development can be used to prioritize utility upgrades, roadway improvements, site remediation or stormwater preparation.

Depending on the risk tolerance of the administrating body, TIFs can be structured through developer reimbursement, early-stage bonding or phased implementation. Identification of potential TIF districts suitable for housing and mixed-use development, utility and transportation infrastructure upgrades and extension will be identified through the revision of *FutureLV: The Regional Plan* (FutureLV) and its specific development plan, the Lehigh Valley Community and Economic Development Strategy (LVCEDS).

Both FutureLV and the LVCEDS are being researched and written between 2025-2027. Ultimately, these sister plans will provide specific guidance supporting additional housing and associated infrastructure investment locations.

2.1e The State should create opportunity zone incentives for increased housing production in designated areas.

Implementation Timeframe: ***Long Term (10 years)***

Part of the Tax Cuts and Jobs Act (2017) was the creation of Opportunity Zones that allowed capital gains on investments in designated distressed areas to be potentially deferred. This program is set to expire at the end of 2026.

The Commonwealth can introduce a housing-specific opportunity zone incentive to spur development of attainable units in designated lower- and middle-income neighborhoods.

2.1f The State, Counties, Municipalities and Community Organizations should explore the creation of regional shared-equity housing models to expand investment in housing supply.

Implementation Timeframe: ***Long Term (10 years)***

A Real Estate Investment Trust (REIT) is an investment vehicle that owns or assists in financing qualifying real estate projects. The REIT could pool funding from public agencies, philanthropic foundations, nonprofit institutions and private investors to acquire, develop, or preserve housing stock. This structure can be mission-aligned to construct more workforce housing and support the various goals and initiatives of the Lehigh Valley.

Local government participation is critical to launch a REIT by providing seed funding, land contributions, tax incentives or administering the program. Professional support to establish a REIT should come through the Lehigh County Community and Economic Development and Northampton County Community and Economic Development offices, with professional staff support from the LVPC and the RALC.

Example: The Community Development Trust

The Community Development Trust (CDT) is a national real estate investment trust created over 25 years ago as an affiliate with the Local Initiatives Support Corporation, which helps connect capital with local organizations seeking investment.

CDT focuses primarily on long-term investments in public housing by providing fixed-rate loans on LIHTC projects and renovations of existing housing. CDT has invested $3.2 billion in over 35,000 units across the U.S.

2.1g The Counties and Municipalities should expand the use of land banks and apply financing tools to acquire, hold and prepare sites for residential development.

Implementation Timeframe: ***Medium Term (5 years)***

Land banks are public or quasi-public entities that can acquire and manage vacant, tax-delinquent or underutilized properties. A regional land bank could pool resources, streamline the land development process and can leverage a litany of financing tools. The Allentown Redevelopment Authority (ARA) is an existing land bank that can be used as a model.

Professional support to establish the land bank should come through the Lehigh County Community and Economic Development and Northampton County Community and Economic Development offices, with professional staff support from the LVPC and the Redevelopment Authority of Lehigh County.

2.1h Municipalities and developers should create deed-restricted housing by offering targeted financial and regulatory benefits.

Implementation Timeframe: ***Medium Term (5 years)***

Deed-restricted housing is a legal agreement that limits the resale value or rental price of a residential unit. Municipalities can play an integral role in offering financial incentives that make deed-restricted units financially feasible.

Municipalities can negotiate with developers for density bonuses, tax abatements, access to public land, reduced parking requirements and relaxed design standards to make deed-restrictions more attractive and viable.

2.1i Counties and Municipalities should pursue voluntary Payments in Lieu of Taxes (PILOT) agreements with qualifying tax-exempt public and nonprofit property owners to support local housing initiatives.

Implementation Timeframe: ***Medium Term (5 years)***

Counties and municipalities can use PILOT agreements to leverage qualifying tax-exempt land and institutional partnerships in support of housing goals. Unlike a conventional private development, where property taxes generally cannot be individually negotiated, property owned and used by a qualifying public or nonprofit entity may already be exempt from some or all property taxes.

The county or municipality can work with the property owner, development partners and other affected taxing bodies to negotiate a PILOT that provides an ongoing contribution toward public services while preserving some of the financial benefit of the tax exemption to support affordable housing.

Local governments can also explore, where legally permissible, directing PILOT or related ground-lease revenues to housing funds, revolving loan programs, land acquisition or other housing initiatives. Potential partners could include housing and redevelopment authorities, healthcare and educational institutions, religious organizations and nonprofit housing providers.

Example: Pay for Success Programs

A pay-for-success program is a municipal contract to purchase social services from nonprofits, financed upfront by third-party investors and repaid with interest only if an independent evaluator deems the program successful.

One completed example is the Mark Twain Residences in Chicago. The site, a former hotel, would likely have been demolished under private development. Instead, the Chicago Housing Authority acquired it to preserve single-room occupancy units and used a pay-for-success contract requiring renovation jobs go to Chicago residents and support neighborhood property values.

Using investor capital upfront allowed the City to save $842,000 in donation credits, freeing those funds for other uses while still meeting program goals.

2.1j The State, Counties and Municipalities should create performance-based subsidy programs to award affordability outcomes.

Implementation Timeframe: ***Long Term (10 years)***

Establish outcome-driven grants or subsidies awarded upon completion of projects that meet affordability housing goals. These performance-based incentives minimize risk and could include future favorable financing or access to future project funding. This approach would encourage developers to align projects with community goals and deliver projects promptly.

2.2 Utilize State, County and municipal programs to support housing development.

Implementation Timeframe: ***Short Term (1 year)***

A wide array of State, County and municipal programs exist to support housing development, yet many remain underutilized due to limited awareness, complex application processes, or a lack of coordination.

These programs have demonstrated their effectiveness and can use our help in promotion and advocacy. By actively aligning and promoting these programs, governments at all levels can play a direct role in enabling more housing production.

2.2a

Developers should continue to leverage existing tax abatement/incentive districts like the Neighborhood Improvement Zone and Local Economic Revitalization Tax Assistance.

Implementation Timeframe: ***Short Term (1 year)***

Existing tools in the Lehigh Valley, such as the Neighborhood Improvement Zone (NIZ) and Local Economic Revitalization Tax Assistance (LERTA) programs, have demonstrated the value of targeted tax-based incentives in catalyzing development in designated areas. Developers should continue to utilize the benefits of each and continue to develop more housing supply where appropriate.

Example: The Marquis and Confluence projects in Easton utilized LERTA abatement. Together, these developments delivered 538 market-rate residential units.

2.2b The Counties and Redevelopment Authorities should pursue Pennsylvania Housing Affordability and Rehabilitation Enhancement funding to support affordable housing development and preservation.

Implementation Timeframe: ***Short Term (1 year)***

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) fund is annually available for Counties to apply for funding for a wide array of housing needs - like new construction and rehabilitation.

Counties should partner with regional entities like the LVPC, community-based housing organizations and municipalities to maintain an updated housing needs assessment to develop a strong application for PHARE funding.The region's Redevelopment Authorities could be useful in helping non-profits with limited capacity secure these funds.

2.2c Municipalities should strategically apply and utilize the Main Street Matters Program to revitalize aging housing stock and enhance neighborhoods.

Implementation Timeframe: ***Short Term (1 year)***

The Main Street Matters Program, formerly the Keystone Communities Program, is administered by the Pennsylvania Department of Community and Economic Development (DCED). It assists municipalities, redevelopment authorities and nonprofits in making on-the-ground improvements in housing. Eligible projects may include facade improvements home repairs and streetscape improvements.

2.2d Municipalities and community organizations should leverage HOME funds for housing development and rehab.

Implementation Timeframe: ***Short Term (1 year)***

The Pennsylvania HOME Investment Partnership Program funds are administered by Pennsylvania Department of Community and Economic Development (DCED) from the U.S. Department of Housing and Urban Development (HUD) to address pertinent housing challenges and needs.

Municipalities and community housing organizations should work with developers to utilize the funding for projects like rehabilitating older homes, constructing new affordable units and other qualifying initiatives.

2.2e Counties and municipalities should collaborate with the Commonwealth to identify and promote development-ready sites through the Pennsylvania Strategic Investment to Enhance Sites (PA SITES) program to support new housing production.

Implementation Timeframe: ***Medium Term (5 years)***

The Pennsylvania Department of Community and Economic Development (DCED) administers the PA SITES Program to accelerate the development of properties with high infrastructure potential. Counties and municipalities should identify these underutilized parcels and work to pre-certify these sites by conducting due diligence (zoning confirmation, environmental review and utility availability).

Adding housing-ready properties to the PA SITES database increases visibility for developers, shortens project timelines and signals a commitment to increasing housing supply.

2.2f

The State, Counties and municipalities should explore obtaining general obligation government-issued bonds as a gap financing tool for workforce housing development.

Implementation Timeframe: ***Medium Term (5 years)***

General Obligation (GO) bonds are a powerful public financing tool backed by the full faith and credit of a government entity, allowing states, counties and municipalities to raise upfront capital for critical investments at low interest rates. By issuing GO bonds, local governments can contribute to site preparation, infrastructure, or vertical construction - particularly for mixed-income workforce housing development.

To ensure fiscal responsibility, bond-funded projects should be aligned with comprehensive housing plans, include clear return-on-investment metrics (such as long-term tax base growth or rent stabilization), and be subject to public engagement and oversight.

2.2g

The State, Counties and municipalities should consider using Green, Social and Sustainability bonds to assist in the development of sustainable workforce housing and community infrastructure to support long-term community resilience.

Implementation Timeframe: ***Medium Term (5 years)***

Green, Social and Sustainability (GSS) bonds are loans our local governments can take out by selling bonds to investors and obligated towards initiatives that make communities more climate resilient. Local governments can use GSS bonds to fund the development of energy-efficient workforce housing, weatherization of aging properties, or installation of green infrastructure.

2.3 Implement financing products that support constructing a variety of housing types.

Implementation Timeframe: ***Medium Term (5 years)***

Expanding housing supply requires innovative financing tools that reflect the variety and scale of new developments. By creating and promoting more flexible financing products tailored to different housing types and developments scales, banks, Counties and State agencies can unlock new ways to address the region's housing crunch.

2.3a Banks should financially support alternative construction methods.

Implementation Timeframe: ***Medium Term (5 years)***

Modular and prefabricated building methods offer cost and time efficiencies, but they can fall outside of traditional lending models. Modular home types face underwriting hurdles, especially for multi-family, and can benefit from more flexible lending tactics to reflect their quicker timeline.

Updating lending guidelines and risk assessments could help these nontraditional construction methods successfully secure financing.

2.3b

Banks should tailor financial solutions to support alternative housing types.

*Implementation Timeframe: **Medium Term (5 years)***

Flexible and specialized financing mechanisms for neighborhood-compatible developments like infill and small-scale properties can add gentle density while retaining community character. By tailoring lending strategies to smaller-scale residential developments and adapting underwriting criteria, lenders can reduce risk while expanding access to capital for small-scale developers.

Through flexible capital and technical support, local banks can help micro developers get projects off the ground and can have a domino effect in transforming a community. Banks can create niche loan products to fund suburban infill opportunities like ADUs, granny flats, in-law suites, or carriage homes. These special financing options can be customized to minimize lending risk while increasing opportunities for a variety of alternative housing types.

This type of incremental and community-rooted growth supports the pipeline of local small-scale developers and fosters future partnerships with financial institutions.

Example: The Financing Constraints of ADUs

In 2021, UC Berkeley surveyed more than 800 California homeowners who built ADUs. Overall, 62% used liquid assets, while only 43% financed with mortgages. Among borrowers, 56% relied on Home Equity Lines of Credit (HELOC) and 34% used cash-out refinancing, which requires substantial equity and strong credit.

These financing paths are prohibitive for many households. A survey by the Oregon Department of Environmental Quality in 2013 also found construction costs to be the second-largest barrier to ADU development statewide.

2.3c Banks should utilize Community Reinvestment Act funds for affordable housing and community development projects.

Implementation Timeframe: ***Short Term (1 year)***

The Community Reinvestment Act of 1977 (CRA) requires financial institutions to meet the credit needs of the communities they serve, including low- and moderate-income neighborhoods. Instead of a bank-by-bank, scattered approach, financial institutions should align lending strategies with local housing plans, further partner with community organizations and mission-driven developers to maximize both impact and compliance with regulatory requirements.

Leveraging CRA credit, bank community and foundation giving into special purpose credit products, loan pools and other financing vehicles will not only increase housing development but diversify and expand lending across reasonably expected market areas (REMAs).

2.3d Banks should partner to create regional housing loan pools to share risk.

Implementation Timeframe: ***Medium Term (5 years)***

Banks may face concentration risk when lending to housing projects. In the Lehigh Valley, a single loan can represent a significant portion of a bank's portfolio, and a small pool of developers concentrates lending. While financial institutions partner regularly to fund development, concentration risk remains for many banks. Intentional, coordinated pooled loan models would allow for financing more diverse housing developments across geographies and spread risk among the involved institutions.

Regular collaborative discussions among lenders on housing starts and permanent financing would be facilitated through better bank-to-bank partnerships.In addition, loan pools can support new and emerging developers, often associated with higher credit risk, by spreading lending risk across a larger group of financial institutions.

Coordinated cross-financial institution efforts enable banks of all sizes to partner. Banks regardless of scale make loans as a critical piece of their book of business.All banks can benefit from a loan pool, because everyone, regardless of size can have a seat at the table, where small banks often struggle, especially with complicated mixed-use housing developments and redevelopments, to have the capacity to lend at the scale necessary for a project to work.

Loans pools, in addition, to reducing concentration risk, can be a vital tool to bridging funding developers' gaps, building the newest generation of builders and diversifying lending portfolios.

2.3e Developers and banks should develop construction-specific funding solutions to offset the high cost of labor and materials in housing projects.

Implementation Timeframe: ***Medium Term (5 years)***

To help close financing gaps, developers and banks should explore new tools that incentivize efficient development. There are creative financial tools that can be implemented that protect against raw materials price spikes and ensure a project is seen to completion. Eligible entities can procure cost-gap grant funding, contingency reserve funds and guidance from the Pennsylvania Housing Finance Agency (PHFA).

2.4 Utilize Federal funding sources to support housing development.

Implementation Timeframe: ***Short Term (1 year)***

Federal programs offer critical funding streams that assist in expanding housing supply, improve infrastructure and support the vital work of affordable housing community organizations. Free-market constraints can limit the feasibility of delivering natural affordable housing units so leaning on the expertise of our region's nonprofit organizations is crucial. Due to limited staff capacity, complex application requirements, or lack of coordination, many of the federal programs are underutilized.

2.4a Developers and municipalities should coordinate to utilize tax benefits to complete adaptive reuse projects for historic properties.

Implementation Timeframe: ***edium Term (5 years)***

The Lehigh Valley contains a rich inventory of historic industrial, commercial and institutional buildings, many of which are underutilized or vacant but structurally sound. There are strong candidates across the region for these types of projects, especially where zoning and infrastructure already support residential uses. Local governments can collaborate with developers to identify eligible sites and various tax credit programs to reduce upfront costs. The Federal Historic Tax Credit (HTC) offers incentives for redevelopment of specific historic sites of a tax credit worth 20% of the rehabilitation costs.

Example: Simon Silk Mill, Easton

The Simon Silk Mill in Easton is one of the first projects in Pennsylvania to take advantage of the state's historic tax credits, combining those with the federal tax credits to build over 150 apartments and 150,000 square feet of retail space, and improving the surrounding public infrastructure totaling $100 million in redevelopment.

Federal Housing Policy Momentum:
H.R. 6644 – Housing for the 21st Century Act

In 2026, Congress passed bipartisan Housing for the 21st Century Act, one of the most significant federal housing reform packages in years. The legislation modernizes core federal housing programs, increases flexibility in the use of federal funds, streamlines regulatory reviews for infill and rehabilitation projects, expands support for rural and manufactured housing, and directs federal agencies to publish best practices for zoning and housing supply frameworks. These reforms can provide meaningful new resources and incentives for county and municipal governments, developers, lenders, and other partners working to increase housing production and affordability in the Lehigh Valley.

2.4b Counties, municipalities and Community Organizations should leverage Community Development Block Grants to support residential development in low- to moderate-income communities.

Implementation Timeframe: ***Short Term (1 year)***

Community Development Block Grants (CDBG) funds are flexible funding administered by U.S. Department of Housing and Urban Development (HUD) to assist local governments housing needs. To access and use CDBG funding, municipalities must develop a Consolidated Plan and submit annual action plans to HUD outlining their priorities and intended uses. Eligible activities include housing rehabilitation, public infrastructure improvements, blight clearance, code enforcement and support for nonprofits providing housing or neighborhood services.

CDBG recipients can access low-cost, flexible financing through the Section 108 Loan Guarantee Program to spur new housing construction. Housing rehabilitation, public infrastructure improvements and construction of affordable housing in some circumstances are all eligible activities.

2.4c The State, Counties and municipalities should collaborate to provide technical assistance throughout the federal funding process and assist in securing Low-Income Housing Tax Credit with developers.

Implementation Timeframe: ***Medium Term (5 years)***

Low-Income Housing Tax Credit (LIHTC) is a federal tax credit program that incentivizes residential developers to set aside a portion of units for low- and moderate-income households in exchange for a tax credit over several years. A recurring barrier of securing LIHTC funding was the burdensome application and reporting process for stakeholders. The State and Counties could assist municipalities, who have a vested interest in administering LIHTC projects but lack capacity, by standardizing the reporting process. By reducing the administrative duties, the Counties and municipalities can ease the application process and make it easier for smaller-scale developers to access the credits.

Example: Local Progress

LIHTC has been instrumental in helping develop housing in the Lehigh Valley. From 1991 to 2025, Lehigh County projects have received over $12.3 million in tax abatement, helping create 1,344 units, and Northampton County has received $8.8 million helping create 1,238 units. LIHTC has delivered outsized funding and unit production per project, but the program's complexity has reduced the total number of projects, with only 46 awards regionally over 34 years.

2.4d Counties and rural municipalities should pursue funding from the U.S. Department of Agriculture (USDA) Rural Housing Service to develop housing supply in eligible rural areas of the Lehigh Valley.

Implementation Timeframe: ***Short Term (1 year)***

The Rural Housing Service (RHS) offers financing for multiple types of land use, including housing. Qualifying communities can tap into these resources to subsidize single-family and multi-family residential development through direct loans, loan guarantees and grants. Counties should partner with rural communities to align the development of housing with local regulations and regional goals.

2.5 Utilize financial tools to reduce barriers and develop pathways to homeownership.

Implementation Timeframe: ***Medium Term (5 years)***

For first-time buyers and moderate-income families, challenges like steep down payments, limited access to credit, and a shrinking supply of starter homes have created significant barriers. But local and state agencies, along with nonprofit organizations and financial institutions, are beginning to look at new ways to turn that tide.

From down payment assistance to rent-to-own models and community-based support programs, a growing coalition is working to create clearer, more affordable pathways to owning a home.

2.5a Utilize financial tools to reduce barriers and develop pathways to homeownership.

Implementation Timeframe: ***Medium Term (5 years)***

Rent-to-own and other homebuyer transition initiatives can offer a more flexible pathway from renting to eventual homeownership. State agencies can play the lead role in establishing programs such as traditional lease-to-purchase agreements, shared equity models or customized buyer-prep initiatives where residents can either live in or prepare to move into the home they intend to buy.

Banks with more creative underwriting flexibility allow them to meet community lending goals, support innovative housing models and consider individuals with alternative forms of creditworthiness. Community organizations and mission-aligned developers can collaborate with banks to co-design shared-risk lending models and develop homebuyer readiness programs.

2.6 Continue analysis and implementation of finance strategies to develop after-action items.

Implementation Timeframe: ***Short Term (1 year)***

Community Development Block Grants (CDBG) funds are flexible funding administered by U.S. Department of Housing and Urban Development (HUD) to assist local governments housing needs. To access and use CDBG funding, municipalities must develop a Consolidated Plan and submit annual action plans to HUD outlining their priorities and intended uses. Eligible activities include housing rehabilitation, public infrastructure improvements, blight clearance, code enforcement and support for nonprofits providing housing or neighborhood services.

CDBG recipients can access low-cost, flexible financing through the Section 108 Loan Guarantee Program to spur new housing construction. Housing rehabilitation, public infrastructure improvements and construction of affordable housing in some circumstances are all eligible activities.

2.6a The LVPC should continue to guide housing growth by developing an infrastructure investment strategy.

Implementation Timeframe: ***Medium Term (5 years)***

The cost and availability of infrastructure, such as water, sewer, roads and stormwater management, was noted throughout our community engagement as a major obstacle to new housing development. To avoid lagging infrastructure upgrades, the Lehigh Valley should adopt a housing infrastructure investment strategy that aligns new housing development with coordinated infrastructure improvements.

By coordinating infrastructure planning with housing goals, the region can ensure that the necessary foundations are in place to support more housing. In addition, to *FutureLV: The Regional Plan*, a comprehensive strategy for the Lehigh Valley's growth, development and redevelopment, the LVPC is coordinating the first Comprehensive Economic Development Strategy (CEDS) efforts in nearly two decades.

A new CEDS is a hyper-targeted plan that identifies specific properties for reuse and redevelopment, matches core public and private infrastructure to support development and formally establishes measuring, monitoring and reporting structures necessary for local and county governments, utilities, redevelopment authorities, planning and economic development professionals invest in the advancing global regional goals embedded in FutureLV. The new Lehigh Valley CEDS is underway and expected to be completed in 2027.

2.6b The LVPC should continue to develop economic analyses providing financial insights.

Implementation Timeframe: ***Medium Term (5 years)***

The LVPC can investigate the costs of services and benefits that residents receive related to their housing costs. This includes an analysis of profitable land uses through the lens of property taxes and how new development can facilitate future community improvements. LVPC is uniquely qualified as the region's data and information hub, supporting governments at all levels, tracking land development and planning for and investing in infrastructure across the region.

As a trusted, neutral entity, the LVPC houses professional economists, data scientists, engineers and planners that implement nearly a dozen bi-county delegated state and federal statutes, including development of a plan for housing and community facilities. LVPC's commitment to consistent, quality, statistically-valid data and analytics products is beginning to expand into financial modeling, which will support housing information and better decision-making broadly.

Conclusion

The region's governments, banks, businesses, and nonprofits each have a role to play in unlocking funding opportunities that are flexible, inclusive, and grounded in the realities of today's housing challenges. Implementing these strategies will require collaboration and creativity, but the potential return is a housing system that works for more people, in more places, for years to come.

- **Springhouse Townhomes**, Allentown: 3701-3725 Allen St, Allentown, PA 18104

3 Land Use and Regulations

Introduction

Zoning and the regulatory environment shape what kind of housing can be built and where it can go. While striving to accommodate additional housing, communities must also balance residential zoning with other regional goals such as preserving open space and farmland, minimizing environmental impacts, and balancing pressure on utility systems.

All community types, whether rural, suburban, urban or somewhere in between, can leverage zoning regulations to encourage a development pattern that works for them.

Summary of Strategies

	Strategy	Implementers
3.1	Housing approaches should align with objectives of balancing growth and preservation in *FutureLV: The Regional Plan*.	County and Local Leadership, LVPC, Planners, Lawyers and Realtors
3.2	Take a performance-based planning approach by using LVPC's data tools to inform updates to local zoning ordinances and maps.	County and Local Leadership, LVPC, Planners, Lawyers and Realtors
3.3	Update regulations to facilitate the reuse of vacant structures.	County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Developers, Homebuilders, Planners and Lawyers
3.4	Provide guidance on determining municipal 'Fair Share' for all land uses.	State, County and Local Leadership, LVPC, Planners and Lawyers

3.1 Approaches to address the region's housing supply and attainability must align with objectives of balancing growth and preservation in *FutureLV: The Regional Plan*.

Implementation Timeframe: ***Long Term (10 years)***

To meet housing needs, while protecting the Lehigh Valley's natural and agricultural resources, housing strategies must align with FutureLV: The Regional Plan's vision of balanced growth and preservation. Strategic development can make the most of available land while reducing sprawl and infrastructure costs. Achieving this balance requires close collaboration between planners, developers, designers, and community leaders.

3.1a Municipalities should identify Housing Growth Areas based on the following criteria.

Implementation Timeframe: ***Short Term (1 year)***

To meet housing needs, while protecting the Lehigh Valley's natural and agricultural resources, housing strategies must align with *FutureLV: The Regional Plan's* vision of balanced growth and preservation. Strategic development can make the most of available land while reducing sprawl and infrastructure costs. Achieving this balance requires close collaboration between planners, developers, designers, and community leaders.

- **Infrastructure Capacity**
  - Access to existing public sewer and water systems (or planned capacity expansions).
  - Adequate transportation infrastructure, including roadway connectivity and Lehigh and Northampton Transportation Authority (LANTA) transit routes.
  - Utility availability (electricity, broadband, stormwater systems).

- **Location and Accessibility**
  - Proximity to employment centers, schools, healthcare, and shopping.
  - Walkability and multimodal access, including sidewalks, trails, and transit.
  - Connectivity to major corridors and regional centers of activity.

- **Land Use Compatibility**
  - Areas designated for growth or redevelopment in local comprehensive plans and *FutureLV: The Regional Plan*.
  - Sites with underutilized, vacant, or obsolete properties where redevelopment can enhance neighborhood vitality.
  - Compatibility with surrounding land uses to ensure appropriate transitions (e.g., medium-density infill adjacent to downtowns, not scattered in rural conservation zones).

- **Market Feasibility**
  - Sites where zoning changes or redevelopment incentives can realistically yield attainable housing types (missing middle, multifamily, ADUs).
  - Alignment with projected population and household growth needs through 2050.
  - Market conditions that support redevelopment (demand, financing, partnerships).
    appropriate transitions (e.g., medium-density infill adjacent to downtowns, not scattered in rural conservation zones).

3.1b When identifying housing growth areas, municipalities should be conscientious of community and environmental factors.

Implementation Timeframe: ***Short Term (1 year)***

- Avoidance of hazard-prone areas (floodplains, steep slopes).
- Minimization of environmental impacts, particularly to prime agricultural soils and preserved farmland.
- Opportunities to enhance community amenities (parks, green space, cultural anchors).

3.1c When identifying housing growth areas, municipalities should be conscientious of community and environmental factors.

Implementation Timeframe: ***Medium Term (5 years)***

Municipalities should ensure detailed and proactive housing elements are included within their comprehensive plans to identify where and how housing should be prioritized, as required by the Pennsylvania Municipalities Planning Code (Section 301.2.1).

In rural areas, crossroads villages may have factors able to accommodate contextually-appropriate housing growth, as illustrated in the Crossroads Village Concept of *FutureLV: The Regional Plan*.

3.2 Municipalities should take a performance-based planning approach by using LVPC's Data tools to inform updates to local zoning ordinances and maps.

Implementation Timeframe: ***Medium Term (5 years)***

As part of the Housing Supply and Attainability Strategy, the LVPC provides data quantifying each municipality's unique housing needs. These tools can help municipalities assess their current ordinances and make changes that are supportive of housing production.

3.2a Municipalities should update zoning ordinances to increase residential development within Housing Growth Areas.

Implementation Timeframe: ***Medium Term (5 years)***

Suburban and urban municipalities experiencing development pressure should ensure zoning reflects actual development patterns and the capacity of the current infrastructure.

3.2b Municipalities with Housing Growth Areas should update zoning ordinances to reduce single-family minimum lot size requirements and enable smaller lots.

Implementation Timeframe: ***Medium Term (5 years)***

Many municipalities have outdated zoning codes that require large lots, which drive up housing costs, limit density and reduce walkability. By allowing smaller lots, especially in suburban areas and rural contexts where appropriate, municipalities can enable more attainable housing options while using infrastructure more efficiently. Municipalities should adjust zoning codes to allow smaller lot sizes, reduce minimum square footage requirements, and enable flexible setbacks.

3.2c Municipalities should update zoning ordinances to provide for appropriately scaled densities in residential zoning districts.

Implementation Timeframe: ***Medium Term (5 years)***

- In urban and suburban municipalities, allowing a mix of housing types supports infill development and density near jobs, services and transit.
- In some areas of suburban municipalities and rural areas with adequate infrastructure, consider cluster development and conservation subdivisions, rather than piecemeal one-acre single-family zoning that utilizes land less efficiently. Update zoning to allow village-style mixed housing types in rural centers that align with local infrastructure capacity.

3.2d Municipalities should update zoning ordinances to provide for a range of housing types.

Implementation Timeframe: ***Medium Term (5 years)***

- To provide for a variety of living situations, family structures and a diversity of incomes, a mix of housing types is needed to accommodate all residents. These can be forms like twins or duplexes, townhouses, manufactured homes, ADUs, and tiny homes.

- Stakeholders identified opportunities to increase the availability of manufactured homes in the Lehigh Valley, which currently make up only 2% (5,607 units) of the region's housing supply. Prioritizing manufactured homes and prefabricated housing construction could expedite addressing housing challenges in both a timely and budget-efficient manner. Municipalities should ensure that zoning codes allow for manufactured housing in appropriate locations and support integration into mixed-income or workforce housing developments.

- Municipalities should update zoning and permitting processes to legalize and simplify the development of ADUs, including removing owner-occupancy requirements, easing parking mandates, and providing design templates. Flexibility in zoning standards such as setbacks, width of lots, availability of alley ways, and lot coverage requirements can allow more ADUs to increase supply. Smaller homes can suit a range of needs, including serving as starter homes or support aging-in-place.

- Municipalities should evaluate land use policies to enable tiny home developments at appropriate scales and in appropriate areas and explore partnerships with non-profits and housing agencies to implement tiny home villages. Supportive infrastructure and service coordination (water, sewer, transportation) should be streamlined to support deployment.

3.2e Municipalities should update zoning ordinances to facilitate residential and mixed-use development along transit routes, especially Enhanced Bus Service routes, encouraging higher density housing along major corridors.

Implementation Timeframe: ***Long Term (10 years)***

- Municipalities should ensure that zoning facilitates transit-oriented development by allowing higher intensity residential development and a mix of uses within a half-mile buffer of transit stops within Housing Growth Areas.
- Municipalities, developers and employers should continue to work with LVPC and the Lehigh and Northampton Transportation Authority (LANTA) to ensure that service keeps pace with growth areas and resident needs.

3.2f Municipalities should update zoning ordinances to reform areas zoned predominantly as commercial or office to accommodate a mix of contextually appropriate residential types.

Implementation Timeframe: ***Medium Term (5 years)***

Eliminating outdated zoning standards that only accommodate one use type provides workers the opportunity to live close to where they work, maximizes the limited available land in communities and alleviates traffic on roadways.

3.2g Municipalities should update zoning ordinances to right-size parking minimums to increase development flexibility.

Implementation Timeframe: ***Medium Term (5 years)***

Lessening requirements for parking minimums ensures that land is reserved for its highest and best use and reduces project costs passed on to residents. A contextual parking standard should be implemented in urban settings so that neighborhoods have enough parking while fully utilizing all available space. Parking reductions can be tied to regional multimodal corridors to encourage development and increased public transit ridership.

Example: The high cost of structured parking

LIHTC has been instrumental in helping develop housing in the Lehigh Valley. From 1991 to 2025, Lehigh County projects have received over $12.3 million in tax abatement, helping create 1,344 units, and Northampton County has received $8.8 million helping create 1,238 units.

LIHTC has delivered outsized funding and unit production per project, but the program's complexity has reduced the total number of projects, with only 46 awards regionally over 34 years.

3.2h Municipalities should update zoning ordinances to consolidate zoning districts to make the development process more straightforward and alleviate the administrative burden.

Implementation Timeframe: ***Medium Term (5 years)***

Stakeholders revealed a consistent barrier to the land development process is arduous and complicated procedures that can cause project delays of months or years. By simplifying zoning and other regulatory documents, it is easier for a municipality to administer and for an applicant to understand.

Simplifying overly complex zoning codes that often include numerous, redundant or overly-specific residential districts reduce confusion for developers, residents, municipal staff and can speed up the review process significantly. Using visual aids and tables can create a cohesive and readable document that lends to an expedient development process.

3.3 Municipalities should update regulations to facilitate the adaptive reuse of vacant structures as a method of increasing housing supply.

Implementation Timeframe: ***Medium Term (5 years)***

Numerous properties throughout the Lehigh Valley have the potential for redevelopment and residential conversions. Updating zoning codes can facilitate the redevelopment and conversion of vacant strip malls, office buildings, or outdated commercial properties into residential or mixed-use projects. These conversions may require communities to revisit their zoning to accommodate residential uses and develop tools to incentivize development.

3.3a Brownfield Redevelopment

Implementation Timeframe: ***Long Term (10 years)***

- Identify and inventory underutilized or abandoned industrial or commercial properties suitable for housing.
- Pursue state and federal funding (e.g., Department of Environmental Protection (PA DEP), U.S. Environmental Protection Agency (EPA Brownfields Program) for site assessment and remediation.
- Update zoning to allow residential or mixed-use redevelopment once remediation is complete.
- Offer incentives for cleanup and reuse, such as tax credits or liability protections.
- Partner with redevelopment authorities to assemble parcels and coordinate cleanup with new housing projects.

Example: The Waterfront, Allentown, PA

The Waterfront project along the Lehigh River in Allentown remediates and redevelops a former steel manufacturing site with a variety of housing types alongside commercial, office, and recreational uses, demonstrating how brownfield redevelopment can expand housing supply, diversify housing options, and reconnect communities to environmental and economic assets.

In January 2025, the Lehigh Valley section of ULI Philadelphia toured the progress of River House, the first residential building of The Waterfront project, which includes 201 apartment units.

3.3b Office Conversions

Implementation Timeframe: ***Medium Term (5 years)***

- Allow residential uses by right in commercial/office zoning districts where vacancy is high.
- Encourage live/work or mixed-use models that keep ground floors active with commercial space.
- Modify dimensional standards (floor area, setbacks, parking ratios) to fit housing units into office footprints.
- Explore incentives like density bonuses, tax abatements, or waived impact fees for conversion projects.
- Target suburban office parks with obsolete buildings for potential housing.

Example: PPL Tower Office to Apartment Conversion

The PPL Tower, a 24-story building iconic to the Allentown skyline, was granted a special exception request by the Allentown Zoning Hearing Board to convert the former office building into mixed-use residential.

3.3c Legacy Commercial / Strip Mall Redevelopment

Implementation Timeframe: ***Long Term (10 years)***

- Permit partial or full conversion of vacant retail into housing, often in tandem with neighborhood-serving retail.
- Rezone aging commercial corridors for mixed-use redevelopment with residential above ground-floor shops.
- Reduce parking minimums to unlock excess lot area for infill housing.
- Incentivize redevelopment with flexible design standards that allow townhomes, apartments, or senior housing.
- Work with property owners to phase redevelopment while maintaining viable retail anchors.

Example: *FutureLV: The Regional Plan* Whitehall Mall Redevelopment Concept

FutureLV: The Regional Plan conceptualizes redevelopment of the Whitehall Mall in Whitehall Township, PA, at MacArthur Road and Grape Street. Many similar shopping malls are changing as the retail economy evolves, creating opportunities for reuse and redevelopment such as residential, which would provide housing opportunities in proximity to jobs and commercial uses while supporting further investments in bicycle, pedestrian and transit infrastructure, stabilizing the tax base and meeting new market demands.

Pictured: Rendering by PennPraxis conceptualizing redevelopment of Whitehall Mall

3.3d

Rehabilitation and Weatherization

Implementation Timeframe: ***Short Term (1 year)***

- Support programs that repair and upgrade older housing stock to extend usability and affordability.
- Establish local housing rehabilitation grant or loan programs to bring vacant homes back online.
- Support code updates that make small-scale rehab and accessory dwelling units (ADUs) easier.
- Partner with state and federal weatherization programs to improve energy efficiency, especially for low-and moderate-income households.

Preserving Affordable, Sustainable Housing

A key priority of the Lehigh Valley Regional Housing Strategy is ensuring existing homes remain safe, energy-efficient, and affordable. By collaborating with community partners such as Community Action Lehigh Valley, we are connecting households with vital weatherization programs—reducing energy burdens and extending the lifespan of our region's housing stock.

For more information visit
https://www.communityactionlv.org/weatherization

3.4 Advocate for state-level guidance on determining 'Fair Share' for all land uses.

Implementation Timeframe: ***Long Term (10 years)***

Rooted in the Pennsylvania Municipalities Planning Code (MPC), municipalities are legally required to allow a diverse range of housing types through their zoning ordinances. The Fair Share Doctrine, which requires that a municipality's zoning ordinance must allocate a reasonable amount of land to accommodate all legitimate land uses, aims to prevent exclusionary zoning practices that restrict housing options and access. Without state-level direction, municipalities may avoid planning for certain housing types, resulting in fragmented development patterns across the region and opening them up to legal challenges.

Fair share guidance would help municipalities align zoning, land use, and housing goals with regional demand. This would also reduce legal risk, improve regional coordination, and promote compliance with constitutional housing obligations and fair housing laws. Municipalities can use the Housing Dashboard tool to evaluate the quantity of each housing type within their jurisdiction.

Conclusion

The region's regulatory framework can act as a catalyst for housing production as the Lehigh Valley grows. Managing and maintaining zoning ordinance and subdivision and land development ordinance documents are key responsibilities for municipalities to continue to adapt to market conditions and housing needs. Through intentional regulation, communities can balance additional housing with preservation goals to support a growing tax base and healthier workforce.

243 Spring Garden St, Easton, PA 18042

4 Collaboration and Partnership

Introduction

No one sector or industry can solve the housing crisis alone. Effective collaboration is essential to achieve the region's housing goals. This section outlines strategies that open and maintain lines of communication across industries, facilitate the goals outlined in previous sections, and establish long-term partnerships with housing as a common goal.

Summary of Strategies

	Strategy	Implementers
4.1	Coordinate regional housing and redevelopment efforts through an intergovernmental housing action framework.	County and Local Leadership, LVPC, Redevelopment Authorities, Planners, Lawyers and Realtors
4.2	Continue to provide the region with quality data and analysis that informs policy decision-making.	LVPC, Educational Institutions and Realtors
4.3	Support existing developers and attract residential developers to the region.	Redevelopment and Housing Authorities, Developers, Homebuilders, Realtors and Financial Institutions
4.4	Collaborate to provide education and training for small-scale developers in the community.	County and Local Leadership, LVPC, Educational Institutions, Workforce Board, Planners, Lawyers, Realtors and Financial Institutions
4.5	Leverage available land for development and redevelopment opportunities.	County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Educational Institutions, Workforce Board, Community Organizations, Developers, Homebuilders, Planners, Lawyers and Financial Institutions
4.6	Foster support for housing by promoting public education with a unified regional voice and messaging.	County and Local Leadership, LVPC, Redevelopment and Housing Authorities, Educational Institutions, Workforce Board, Community Organizations, Developers, Homebuilders, Engineers, Architects, Planners, Lawyers, Realtors and Financial Institutions

4.1 Advocate for state-level guidance on determining 'Fair Share' for all land uses.

Implementation Timeframe: ***Short Term (1 year)***

Housing issues do not begin or end at municipal or county boundaries. The Lehigh Valley functions as a single housing and labor market, and as employment and population continue to increase, the need for coordinated, region-wide housing solutions becomes more urgent.

Stakeholder engagement consistently identified a shared need across local governments, developers, financial institutions and community organizations for a more coordinated and less fragmented approach to identifying and advancing the redevelopment of vacant, blighted and underutilized properties. While the desire and capacity to act exists across sectors, efforts are often fragmented across jurisdictions, limiting the region's ability to fully leverage available tools, funding and expertise.

The Lehigh Valley Intergovernmental Housing Action Organizational Structure provides a framework to align efforts, share resources and collectively advance redevelopment and housing production goals. This approach strengthens regional coordination among existing redevelopment authorities, counties, municipalities and partners through a formalized intergovernmental structure:

4.1a Establish a formal regional redevelopment coordination partnership.

Implementation Timeframe: ***Short Term (1 year)***

Lehigh and Northampton Counties, in partnership with the LVPC, existing redevelopment authorities, and municipal partners, should formalize a regional redevelopment coordination partnership as part of the Housing Action Organizational Structure.

This partnership can:

- Convene regularly to align redevelopment priorities across the region.
- Create and maintain a shared inventory of vacant, blighted and underutilized properties.
- Coordinate technical assistance to municipalities, including code enforcement and redevelopment planning;
- Align funding strategies, including public financing tools, grants and private capital.
- Support capacity-building for existing redevelopment authorities, including staffing, technical expertise and program delivery.
- Track and report on redevelopment progress and housing outcomes.

Lehigh County has taken steps to reestablish and strengthen its redevelopment authority, and Northampton County has explored similar efforts through its blight planning initiatives. These efforts demonstrate the need and opportunity to enhance redevelopment capacity. Through a coordinated regional framework, these existing entities can be strengthened and aligned, allowing each to operate more effectively while contributing to shared regional housing goals.

4.2 The LVPC should continue to provide the region with quality data and analysis that informs regional understanding of housing issues and decision-making.

Implementation Timeframe: ***Short Term (1 year)***

The LVPC plays a central role in providing high-quality, objective data that supports informed housing policy and planning across the region. As a recognized expert in U.S. Census data and regional demographic trends, LVPC equips decision-makers with the tools they need to understand current conditions, anticipate future needs, and craft effective solutions.

Continuing to maintain and expand these data offerings is essential to ensure that housing strategies remain grounded in fact and are responsive to the evolving needs of the Lehigh Valley. The data and analysis produced by the Lehigh Valley Housing Supply and Attainability Strategy can be found at lvpc.org/housing.

4.2a School Districts should enhance budget and enrollment planning with current housing and population data.

Implementation Timeframe: ***Short Term (1 year)***

Data analysis can address resistance to housing by quantifying the estimated amount of student growth generated by different housing types. School districts can also leverage the LVPC's data analysis on population and housing needs to project school enrollment numbers and inform better decision making.

School districts can work with realtors to better understand the impact of market rate housing, the number of enrolled students, and the demographics of home renters and buyers in each jurisdiction to determine where more investment in school expansion should occur.

In June 2025, the LVPC received an award from the National Association of Regional Councils for the Lehigh Valley Housing Dashboard and Data Access developed through the Lehigh Valley Housing Supply and Attainability Strategy process.

4.3 Banks and financial institutions should attract residential developers to the region by facilitating introductions and matchmaking between developers and lending opportunities within the Lehigh Valley market.

Implementation Timeframe: ***Short Term (1 year)***

Financial lending institutions can diversify the number of developers they loan money to by attracting individuals that are interested in investing in the Lehigh Valley. A public roster of bank-approved developers and builders would also help municipalities, nonprofits, and partners identify viable development teams for joint projects.

4.4 Local governments, LVPC, Workforce Board Lehigh Valley, planners, and the Counties should collaborate with banks and existing developers to provide education and training for small-scale developers in the community.

Implementation Timeframe: ***Medium Term (5 years)***

4.4a To support local developers, the LVPC, professional associations, municipalities, realtors and financial lenders should provide technical assistance to enhance residential building capacity.

Implementation Timeframe: ***Medium Term (5 years)***

A revolving equivalent of the TAP held in March 2025 could regularly convene a multidisciplinary panel of housing practitioners to address key issues. The LVPC can continue expanding the Lehigh Valley Government Academy to educate and empower community members to get involved in planning, development and construction industries and become more informed about local decision making around housing.

Example: Financial institutions and community organizations can implement training programs like Jumpstart Lehigh Valley. Jumpstart is a Pennsylvania 501(c)3 nonprofit that offers training, mentoring, networking, and access to loans for local and community-focused real estate developers with the goal of empowering local developers and keeping investment local.

4.4b

The Workforce Board Lehigh Valley and technical schools, colleges, and universities should leverage existing educational and workforce development programs to promote careers in residential building and trades.

Implementation Timeframe: ***Medium Term (5 years)***

These entities should leverage workforce development programs that promote careers in residential building and trades. To maximize impact, they can create partnerships with local developers for students to secure work experiences that lead to jobs.

Example: Financial institutions and community organizations can implement training programs like Jumpstart Lehigh Valley. Jumpstart is a Pennsylvania 501(c)3 nonprofit that offers training, mentoring, networking, and access to loans for local and community-focused real estate developers with the goal of empowering local developers and keeping investment local.

Example: Training Partnerships

The Waterloo City Council partnered with Hawkeye Community College (IA) to facilitate hands-on learning for students enrolled in its Sustainable Construction and Design program as part of the city's 2030 Vision Plan. By selling vacant lots for $1 and allocating funds for labor and materials, the City Council enables students to gain practical experience while addressing the shortage of affordable housing and rebuilding the community. The sale of these vacant lots also works to eliminate blight, invest in older neighborhoods and train the future workforce for housing infill projects. Local contractors donated labor and materials.

The Lehigh Valley is home to several prestigious educational institutions that provide young people direct exposure to the current housing crisis. Through urban planning courses at colleges and universities and career readiness pathways, there are multiple ways for those entering the workforce to understand and help solve the challenges they've inherited. These programs

Example: Lehigh University Small Cities Lab

Lehigh University's Small Cities Lab combines urban planning and architecture to construct accessory dwelling units in the City of Bethlehem, supporting and developing more guidance can help get ahead of future issues and invites innovative solutions.

4.5 Leverage available land for development and redevelopment opportunities.

Implementation Timeframe: ***Long Term (10 years)***

Institutions such as churches, universities, hospitals, public schools, and large employers have land holdings that can be leveraged for public/private partnerships. Community organizations, schools, and employers can jumpstart this process and work with banks and lenders to find creative financing and match with reputable developers and work with municipalities to navigate zoning for requirements.

4.5a

Religious, healthcare, and educational institutions should dedicate land, facilities, funding and other resources to housing development and redevelopment.

Implementation Timeframe: ***Long Term (10 years)***

Pursue opportunities to support regional housing needs in alignment with institutional missions.

Example: FaithFULL Housing (Allentown).

First Presbyterian Church of Allentown has embarked on a major housing initiative called FaithFULL Housing, devoted to addressing housing needs in the community, in partnership with the Lehigh County Conference of Churches. The program receives guidance from Alan Jennings, with over 40 years of experience in the nonprofit anti-poverty sector.

Use institution-owned land and land donations to make housing projects more financially feasible.

Example: Western Gateway Revitalization Project (Bethlehem).

A partnership between the City of Bethlehem, Community Action Development Bethlehem, Cathedral Church of the Nativity, Community Action Lehigh Valley and New Bethany Ministries rehabilitated houses acquired by the church, and the church has committed to keeping rents affordable for an extended period of time.

- Reuse or redevelop underutilized institutional buildings, campuses, parking lots and surplus properties for housing where compatible with surrounding neighborhoods and infrastructure capacity.
- Leverage community partnerships that are aligned around common housing, workforce, health, education and community stability goals.

Example: Gateway on 4th Project (Bethlehem).

Gateway on Fourth is a 120-unit mixed-income development in progress through a partnership between the City of Bethlehem, nonprofit economic development corporation Lehigh Valley Industrial Park (LVIP) and affordable housing developer Pennrose.

4.5b Employers should work with developers and municipalities to explore ways to create workforce-supportive housing in and around job centers.

Implementation Timeframe: ***Medium Term (5 years)***

Municipalities and large employers such as warehousing and manufacturing, health systems, and universities can collaborate to develop housing options for workers near employment sites. Employers' large landholdings can be used to build housing for their workers.

The lack of attainable housing near our region's largest job centers exacerbates local costs by encouraging sprawl and increased commuting burdens. Employers and anchor institutions play a meaningful role in addressing housing shortages and can offer land, low-interest loans to housing developers or create employer-assisted housing programs to increase the overall supply of workforce housing.

4.5c Colleges and Universities should work to provide student housing and minimize the number of housing units occupied by students.

Implementation Timeframe: **Long Term (10 years)**

Provide student housing in high-density buildings like residence halls and/or university-owned apartment buildings within existing campus boundaries.

Discourage off-campus student housing in surrounding local neighborhoods that may otherwise be occupied by renters or homeowners in the community.

4.6 Everyone should foster support for housing by promoting public education with a unified voice and messaging.

Implementation Timeframe: **Medium Term (5 years)**

All stakeholders should provide a clear message through public education to combat pervasive anti-development sentiment and combat misinformation, specifying what role each industry can play in the market and why and how housing matters to everyone. However, together a dynamic cross-sector public-education campaign can and will lead to better outcomes on one of the most pressing issues of our time.

4.6a The LVPC can facilitate a “Zoning for the Future” Educational Campaign.

Implementation Timeframe: ***Short Term (1 year)***

Offering zoning training for local officials supports housing directly by improving decision-making, reducing delays in the approval processes, and increasing understanding of how zoning shapes housing outcomes. When decision makers understand how zoning regulations affect housing supply, affordability and fair housing compliance, they’re better equipped to handle ordinance updates, review development proposals fairly, and avoid unintended barriers to housing.

Campaign messaging can include:

- Promoting the need for housing based on each generation’s housing needs as they move through life stages.
- Demystifying density and education on the benefits of new development using visuals, local stories, and real examples.
- Emphasize that good zoning is pursuant to other regional goals like open-space preservation.

4.6b Employers and institutions should take a stronger and louder stance as marketers for tackling the housing shortage.

Implementation Timeframe: ***Short Term (1 year)***

Large employers (warehouses, colleges/universities, school districts) can leverage community trust. Pro-housing messaging can be more powerful coming from a non-government agency.

4.6c Local governments should elevate the role of intentional housing development in achieving other regional goals.

Implementation Timeframe: ***Medium Term (5 years)***

Many stakeholders cited the need to preserve open space and farmland as a challenge for developers. Coalition partners and municipalities can educate communities about smart growth, responsible land use, and the importance of housing density as a method of maintaining open space, particularly in suburban areas with limited remaining open space and in rural areas experiencing growth pressures.

4.6d The LVPC, Counties and Community Organizations should host community visioning workshops to build consensus and get people excited about the benefits of density.

Implementation Timeframe: ***Short Term (1 year)***

Develop citizen planning programs to educate and empower community members to get involved in local decision-making around housing. The LVPC can help assemble and develop materials.


LVPC
Lehigh Valley Planning Commission

4.6e The LVPC should continue to convene the region around attainable housing issues and promote the Housing Strategy.

Implementation Timeframe: ***Short Term (1 year)***

The LVPC, municipalities, and State and County governments should continue momentum from the Lehigh Valley Housing Supply and Attainability Strategy to build professional capacity and continue collaboration across local governments and community partners. This ongoing dialogue would establish a sense of accountability and stewardship among partners to make measurable progress towards meeting closing the region's housing gaps.

The Lehigh Valley General Assembly, a regional body with representatives from Lehigh Valley's municipalities, school districts and legislative offices, meets biannually and could be an appropriate venue to regularly track and update progress on addressing housing in local jurisdictions. Hundreds of stakeholders participated in the Lehigh Valley Housing Supply and Attainability Strategy engagement process.

Conclusion

These strategies provide a framework for advancing shared housing objectives through coordinated action across sectors. By aligning community policies, private investment, and regional resources, the Lehigh Valley can begin addressing its estimated 9,000-unit housing shortfall in a structured and measurable way. Establishing durable partnerships now will help position the region to respond effectively to future housing demand as population and employment trends evolve. A collaborative approach ensures that a range of perspectives informs decision-making and supports balanced, sustainable growth across communities.

2925 Westminster Rd, Bethlehem, PA 18017

Lehigh Valley

Housing Supply + Attainability Strategy

Call to Action

Photo (Google Earth): 358 Main St, Emmaus, PA 18049

Conclusion

The Lehigh Valley Housing Supply and Attainability Strategy represents a shared commitment to ensuring that every resident has access to a safe, attainable home. The data is clear: the region faces both an immediate housing shortage and long-term pressures that will intensify as the population grows. Yet throughout this process, stakeholders from every sector, including municipal leaders, developers, lenders, employers, community organizations, and residents, have demonstrated that there is unity behind a common goal, and working together led to the development of practical, forward-looking solutions.

This plan is not the end of the conversation, but the beginning of a sustained regional effort. The strategies outlined here are designed to be adaptable and achievable, offering pathways for communities of all sizes and capacities to take action. Whether it is streamlining development processes, aligning zoning with community goals, investing in infrastructure, supporting small-scale builders, or exploring new financing tools, each step forward contributes to a stronger housing future.

Now is the time to act. Municipalities can begin by reviewing their zoning ordinances and development review processes. Counties can continue to champion funding and partnerships that unlock housing opportunities. Employers and institutions can explore ways to support housing close to jobs and campuses. Banks and lenders can innovate with new financial products, and community organizations can continue to elevate the voices of residents.

Addressing the region's housing gap will require coordinated effort across public, private, and nonprofit partners. No single organization has the tools to resolve the challenge independently, but shared responsibility and aligned action can produce measurable progress. By advancing these strategies collaboratively and deliberately, the Lehigh Valley can strengthen housing availability and support long-term economic and community stability.

1 Strategies to Accelerate Housing Supply in the Lehigh Valley

Construction and Development

Commitment

1.1 Expand housing construction technologies, forms and types.

Now Next Sustained

- a Developers should integrate alternative building methods such as manufactured, modular, panelized, 3D printed, and recycled material homes to shorten timelines and reduce costs.
- b Engineers and architects should create small-footprint and flexible housing layouts suited for multi-generational, aging and starter households.
- c Developers should explore constructing homes with sustainable technology such as Passive House, Net-Zero, or ENERGY STAR models.

1.2 Accelerate Development Review and Approval Processes.

Now Next Sustained

- a Enhance communication and transparency between project applicants and municipalities.
- b Municipalities should streamline local review and permitting processes.
- c Municipalities with Housing Growth Areas should expedite development review. The LVPC can expand training programs and provide technical assistance to evaluate local processes for opportunities to increase efficiency.
- d Project Applicants (Developers, Engineers, Architects and Planners) should evaluate current practices to help expedite approval timeframes. Project consultants should prioritize clear, complete and cost-conscious applications to minimize the number of resubmissions needed to review agencies, supporting faster review timeframes, increasing project schedule predictability and ultimately improve the feasibility of producing a wider range of housing options.

1.3 Direct residential development to Housing Growth Areas.

Now Next Sustained

- a The LVPC can continue to expand a suite of tools that direct development to key locations and avoid unsuitable or hazard-prone areas.
- b Developers should seek development infill opportunities. Municipalities should align land use policy and incentives to prioritize infill development over greenfield expansion.
- c Developers should direct housing along centers and corridors.
- d Developers should direct housing along transit routes. Municipalities, developers and employers should continue to work with LVPC and the Lehigh and Northampton Transportation Authority (LANTA) to ensure that service keeps pace with growth areas and resident needs.

Public Sector Leadership							Non-Profit Leadership			Private Sector Leadership							
Federal	State	County	Local	LVPC	Redevelopment Authorities	Housing Authorities	Educational Institutions	Workforce Board	Community Organizations	Developers	Homebuilders	Engineers	Architects	Planners	Lawyers	Realtors	Financal Institutions
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Federal	State	County	Local	LVPC	Redevelopment Authorities	Housing Authorities	Educational Institutions	Workforce Board	Community Organizations	Developers	Homebuilders	Engineers	Architects	Planners	Lawyers	Realtors	Financal Institutions
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Strategies to Accelerate Housing Supply in the Lehigh Valley

1 Construction and Development

1.4 Strengthen local infrastructure and services to support sustainable housing growth.

a. Municipal service providers and engineers should assess capacity gaps and align capital improvement planning with expected housing growth areas. Municipalities should work with the Counties to proactively identify opportunities for infrastructure upgrades, and with the Pennsylvania Infrastructure Investment Authority (PennVest) for capital funding support where housing needs are greatest.

b. Municipalities should explore opportunities to coordinate fire and emergency management services across jurisdictions.

c. Everyone should support public space investments to catalyze neighborhood revitalization. Targeted upgrades around community parks, lighting, sidewalks, and public gathering areas can enhance safety, increase community pride, and create conditions that appeal to residents.

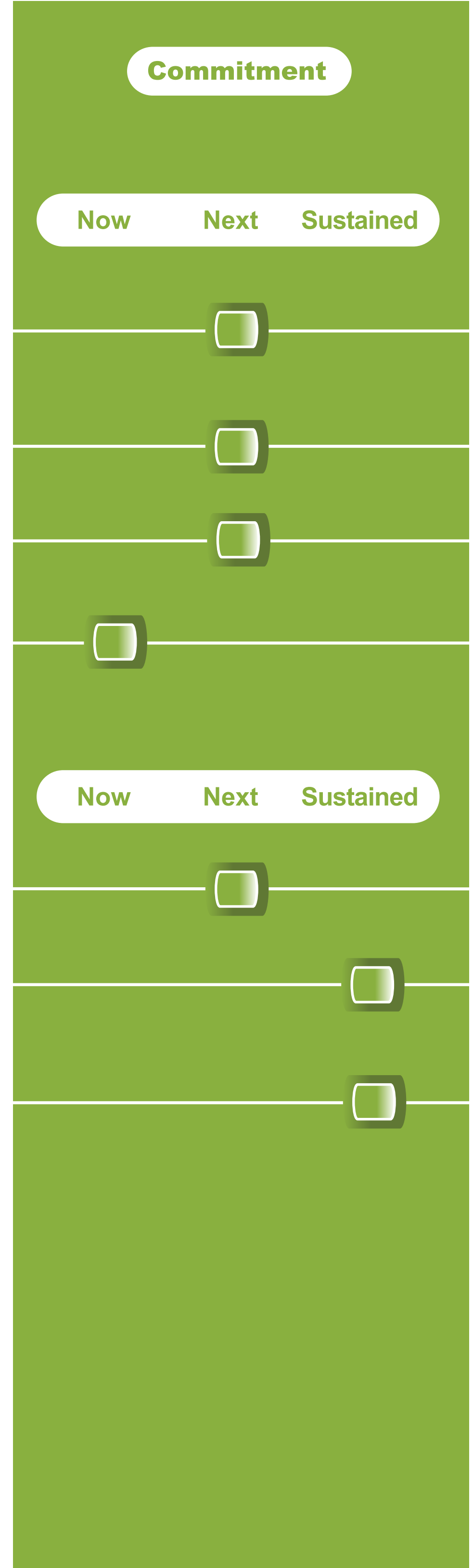
d. Local governments should leverage state programs and resources to strengthen local infrastructure, and identify infrastructure gaps in designated growth areas.

1.5 Advocate for improvements to State-level regulations to accelerate housing development.

a. State departments should continue to improve internal efficiency and work with local governments to better align with local regulatory timelines. Municipalities should continue to advocate for regulatory best practices at the state level.

b. Everyone should advocate for the state to enable fast-track permitting for housing affordable to the local workforce. The State and municipalities should create fast-track permitting pathways specifically for workforce and affordable housing projects.

c. The State should modernize the Uniform Construction Code to Support Sustainable, Affordable, and Context-Responsive Housing Development. Municipalities, LVPC and developers can work together to recommend UCC changes.



Public Sector Leadership | **Non-Profit Leadership** | **Private Sector Leadership**

Federal	State	County	Local	LVPC	Redevelopment Authorities	Housing Authorities
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Educational Institutions	Workforce Board	Community Organizations
✓	✓	✓

Developers	Homebuilders	Engineers	Architects	Planners	Lawyers	Realtors	Financal Institutions
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Educational Institutions	Workforce Board	Community Organizations
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2 Strategies to Accelerate Housing Supply in the Lehigh Valley
Finance

2.1 Create regionwide public collaborations and incentive programs that fund needed housing development.

Commitment

Now Next Sustained

a. The counties can establish a Joint Housing Trust Fund as a flexible financing tool, with support from the LVPC and the Redevelopment Authority of Lehigh County.

b. The counties can establish a Joint Revolving Loan Fund for housing projects, infrastructure, and rehabilitation, with support from the LVPC and the Redevelopment Authority of Lehigh County and Housing Authorities.

c. The State, Counties, Municipalities, and redevelopment authorities should create redevelopment incentives and support programs for underutilized areas and provide guidance to access the tools.

d. Municipalities, in partnership with counties and school districts, should create customized Tax Increment Financing districts to incentivize targeted development in prime areas with infrastructure challenges.

e. The State should create opportunity zone incentives for increased housing production in designated areas.

f. The State, Counties, LVPC, Municipalities and Community Organizations should explore the creation of a Real Estate Investment Trust (REIT) and regional shared-equity housing models to expand investment in housing supply.

g. The Counties and Municipalities should expand the use of land banks and apply financing tools to acquire, hold and prepare sites for residential development, with support from the LVPC and the Redevelopment Authority of Lehigh County.

h. Municipalities and Developers should create deed-restricted housing by offering targeted financial and regulatory benefits. Municipalities can play a role in offering financial incentives that make deed-restricted units financially feasible, and can negotiate with developers for density bonuses, tax abatements, access to public land, reduced parking requirements and relaxed design standards to make deed-restrictions more attractive and viable.

i. Counties and Municipalities should pursue voluntary Payments in Lieu of Taxes (PILOT) agreements with qualifying tax-exempt public and nonprofit property owners to support local housing initiatives.

j. The State, Counties and Municipalities should create performance-based subsidy programs to award affordability outcomes, including outcome-driven grants or subsidies awarded upon completion of projects that meet affordability housing goals.

Public Sector Leadership							Non-Profit Leadership			Private Sector Leadership							
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Finance

2.2 Utilize State, County and Municipal programs to support housing development.

a. Developers should continue to leverage existing tax abatement/incentive districts like the Neighborhood Improvement Zone and Local Economic Revitalization Tax Assistance.

b. The Counties and Redevelopment Authorities should pursue Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) funding to support affordable housing, and partner with LVPC, community-based housing organizations and municipalities to maintain an updated housing needs assessment to develop a strong application for PHARE funding.

c. Municipalities should strategically apply and utilize the Main Street Matters Program to revitalize aging housing stock and enhance neighborhoods.

d. Municipalities and community organizations should leverage HOME funds for housing development and rehab, and work with developers to utilize the funding for projects like rehabilitating older homes, constructing new affordable units and other qualifying initiatives.

e. Counties and Municipalities should collaborate with the Commonwealth to identify and promote development-ready sites through the Pennsylvania Strategic Investment to Enhance Sites (PA SITES) program to support new housing production.

f. The State, Counties and Municipalities should explore obtaining general obligation government-issued bonds as a gap financing tool for workforce housing development.

g. The State, Counties and Municipalities should consider using Green, Social and Sustainability (GSS) bonds to assist in the development of sustainable workforce housing and community infrastructure to support long-term community resilience, including weatherization of aging properties and green infrastructure installation.

Commitment

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Public Sector Leadership							Non-Profit Leadership			Private Sector Leadership							
Federal	State	County	Local	LVPC	Redevelopment Authorities	Housing Authorities	Educational Institutions	Workforce Board	Community Organizations	Developers	Homebuilders	Engineers	Architects	Planners	Lawyers	Realtors	Financal Institutions
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Finance

Commitment

Now Next Sustained

2.3 Implement financing products that support constructing a variety of housing types.

a Banks should financially support alternative construction methods.

b Banks should tailor financial solutions to support alternative housing types like ADUs, granny flats, in-law suites, or carriage homes.

c Banks should utilize Community Reinvestment Act funds for affordable housing and community development projects.

d Banks should partner to create regional housing loan pools to share risk.

e Developers and banks should develop construction-specific funding solutions to offset the high cost of labor and materials in housing projects such as cost-gap grant funding, contingency reserve funds and guidance from the Pennsylvania Housing Finance Agency (PHFA).

Public Sector Leadership

Federal	State	County	Local	LVPC	Redevelopment Authorities	Housing Authorities
					✓	✓

Non-Profit Leadership

Educational Institutions	Workforce Board	Community Organizations

Private Sector Leadership

Developers	Homebuilders	Engineers	Architects	Planners	Lawyers	Realtors	Financal Institutions
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Strategies to Accelerate Housing Supply in the Lehigh Valley

2 Finance

Commitment

2.4 Utilize Federal funding sources to support housing development.

Now | Next | Sustained

a. Developers and Municipalities should coordinate to utilize tax benefits to complete adaptive reuse projects for historic properties.

b. Counties, Municipalities and Community Organizations should leverage Community Development Block Grants (CDBG) to support residential development in low- to moderate-income communities, including rehabilitation, public infrastructure improvements and construction of affordable housing.

c. The State, Counties, Municipalities, and developers should collaborate to provide technical assistance throughout the federal funding process and assist in securing and administering Low-Income Housing Tax Credit (LIHTC).

d. Counties and Rural Municipalities should pursue funding from the U.S. Department of Agriculture (USDA) Rural Housing Service to develop housing supply in eligible rural areas of the Lehigh Valley.

2.5 Utilize financial tools to reduce barriers and develop pathways to homeownership.

Now | Next | Sustained

a. The State, in partnership with Developers, Counties, Municipalities, Banks, and Community Organizations should expand rent-to-own programs to create flexible pathways for homeownership.

2.6 Continue analysis and implementation of finance strategies to develop after-action items.

Now | Next | Sustained

a. The LVPC should continue to guide housing growth by developing an infrastructure investment strategy.

b. The LVPC should continue to develop economic analyses providing financial insights, including costs of services related to housing costs and an analysis of land use property taxes and how new development can facilitate community improvements.

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Land Use and Regulations

3.1 Approaches to address the region's housing supply and attainability must align with objectives of balancing growth and preservation in *FutureLV: The Regional Plan*.

a. Municipalities should identify Housing Growth Areas based on infrastructure, land use compatibility, location and accessibility, and market feasibility criteria.

b. Municipalities should be conscientious of community and environmental factors when directing housing growth.

c. Municipalities should enhance the housing planning elements within their plans documents, as required by the PA Municipalities Planning Code.

3.2 Municipalities should take a performance-based planning approach by using LVPC's data tools to inform updates to local zoning ordinances and maps.

a. Municipalities should update zoning ordinances to increase residential development within Housing Growth Areas and ensure zoning reflects actual development patterns and the capacity of the current infrastructure.

b. Municipalities with Housing Growth Areas should update zoning ordinances to reduce single-family minimum lot size requirements and enable smaller lots.

c. Municipalities should update zoning ordinances to provide for appropriately scaled densities in residential zoning districts.

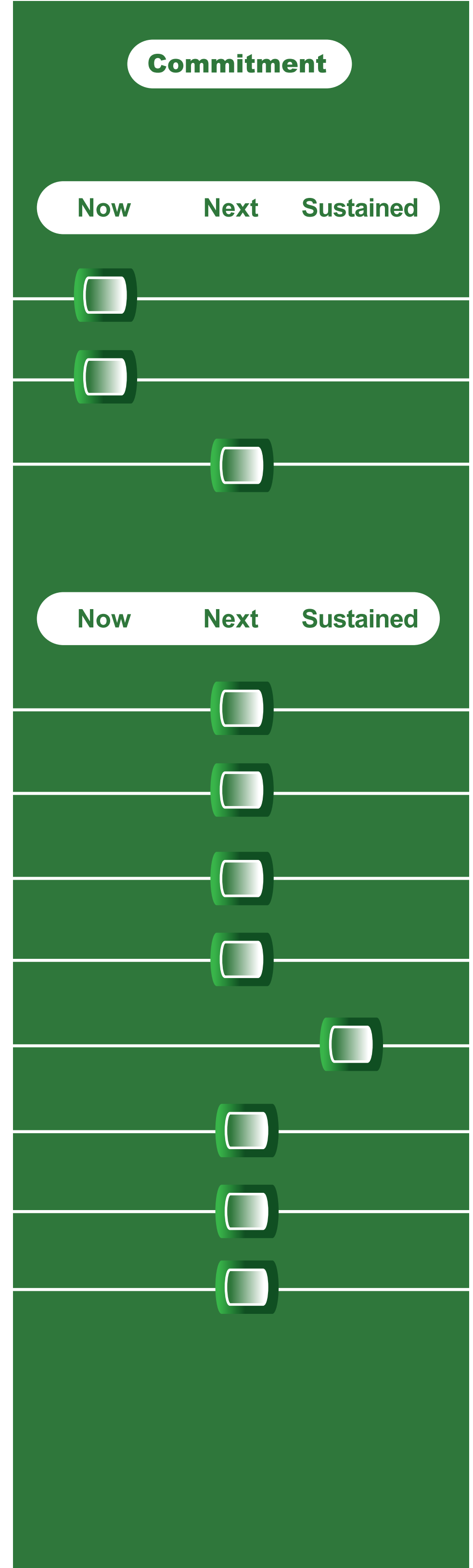
d. Municipalities should update zoning ordinances to provide for a range of housing types, including twins, townhouses, manufactured, accessory dwellings, and tiny homes.

e. Municipalities should update zoning ordinances to facilitate residential and mixed-use development along transit routes, especially Enhanced Bus Service routes, encouraging higher density housing along major corridors.

f. Municipalities should update zoning ordinances to reform areas zoned predominantly as commercial or office to accommodate a mix of contextually appropriate residential types.

g. Municipalities should update zoning ordinances to right-size parking minimums to increase development flexibility.

h. Municipalities should update zoning ordinances to consolidate zoning districts to make the development process more straightforward and alleviate the administrative burden.



Public Sector Leadership							Non-Profit Leadership			Private Sector Leadership							
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Public Sector Leadership							Non-Profit Leadership			Private Sector Leadership							
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3 Strategies to Accelerate Housing Supply in the Lehigh Valley
Land Use and Regulations

Commitment

3.3 Municipalities should update regulations to facilitate the adaptive reuse of vacant structures as a method of increasing housing supply.

Now Next Sustained

- a Municipalities should facilitate Brownfield Redevelopment for housing, and partner with redevelopment authorities and developers to pursue funding and complete projects.
- b Municipalities should facilitate Office Conversions for housing, and partner with redevelopment authorities and developers to pursue funding for site assessment and redevelopment.
- c Municipalities should facilitate Legacy Commercial / Strip Mall Redevelopment for housing, and partner with redevelopment authorities and developers to pursue funding for site assessment and redevelopment.
- d Municipalities should undertake code updates and support programs that repair and upgrade older housing stock to extend usability and affordability, in partnership with state and federal programs and local organizations that provide weatherization services.

3.4 Advocate for state-level guidance on determining 'Fair Share' for all land uses.

Now Next Sustained

- a The Commonwealth should provide guidance on the Fair Share Doctrine to municipalities that helps align zoning, land use, and housing goals with regional demand and reduces legal vulnerability.

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4 Collaboration and Partnership

Commitment

4.1 Coordinate Regional Housing and Redevelopment Efforts Through an Intergovernmental Housing Action Framework.

Now Next Sustained

a. The Counties, in partnership with the LVPC, redevelopment authorities, and municipal partners, should establish a formal regional redevelopment coordination partnership to align redevelopment and funding priorities across the region, maintain an inventory of redevelopment-ready sites, coordinate technical assistance and support capacity building.

4.2 The LVPC should continue to provide the region with quality data and analysis that informs regional understanding of housing issues and decision-making.

Now Next Sustained

a. School Districts should enhance budget and enrollment planning with up-to-date housing and population data quantifying the estimated amount of student growth from generated by different housing types.

4.3 Banks and Financial Institutions should attract residential developers to the region by facilitating introductions and matchmaking between developers and lending opportunities within the Lehigh Valley market.

Now Next Sustained

a. Financial lending institutions can diversify the number of developers they loan money to by attracting individuals that are interested in investing in the Lehigh Valley. A public roster of bank-approved developers and builders would also help municipalities, nonprofits, and partners identify viable development teams for joint projects.

4.4 Local governments, LVPC, Workforce Board Lehigh Valley, planners, and the Counties should collaborate with banks and existing developers to provide education and training for small-scale developers in the community.

Now Next Sustained

a. The LVPC, professional associations, municipalities, realtors and financial lenders should provide technical assistance to support local developers and enhance residential building capacity.

b. The Workforce Board Lehigh Valley and technical schools, colleges and universities, and STEAM education programs should leverage existing educational and workforce development programs to promote careers in residential building and trades.

Public Sector Leadership							Non-Profit Leadership			Private Sector Leadership							
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4 Strategies to Accelerate Housing Supply in the Lehigh Valley
Collaboration and Partnership

Commitment

4.5 Leverage available land for development and redevelopment opportunities.

Now Next Sustained

- a. Religious, healthcare, and educational institutions should dedicate land, facilities, funding and other resources to housing development and redevelopment.
- b. Employers should work with developers and municipalities to explore ways to create workforce-supportive housing in and around job centers.
- c. Colleges and Universities should work to provide student housing and minimize the number of housing units occupied by students.

4.6 Everyone should foster support for housing by promoting public education with a unified voice and messaging.

Now Next Sustained

- a. The LVPC can facilitate a “Zoning for the Future” Educational Campaign that promotes the need for housing, demystifies density, and emphasizes that good zoning is pursuant to other regional goals like open-space preservation.
- b. Employers and institutions should take a stronger and louder stance as marketers for tackling the housing shortage.
- c. Local governments should elevate the role of intentional housing development in achieving other regional goals.
- d. The LVPC, Counties and Community Organizations should host community visioning workshops to build consensus and get people excited about the benefits of density.
- e. The LVPC should continue to convene the region around attainable housing issues, promote the Housing Strategy, and track progress.

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Lehigh Valley

Housing Supply + Attainability Strategy

Appendices

Photo (Google Earth): 2450 Butler St, Easton, PA 18042

Thank You

To the many citizens, community leaders, municipal partners, educators, financiers, builders, developers, housing industry professionals and stakeholders who helped develop this plan. The Lehigh Valley Housing supply and attainability strategy would not have been possible without their time, commitment, input and passion for making a great region even better.

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Lori Campbell
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Brian Carl
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Erin Connelly
Abby Cooley
Ben Cooperman
James Calista
John Callahan
Lori Campbell
Kevin Campbell
Brian Carl
Charles Chropuvka
Thomas Comitta
Erin Connelly
Abby Cooley
Ben Cooperman
Connor Corpora
Angela Cremer
Alexis Cruel
Ayushka Dhakal
Robert Di Lorenzo
Dawn Didra
Nancy Dischinat
Trevor Dombach
April Donahue
Melinda Donio
Michael Drabenstott
Analise Draghi
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Lehigh Valley

Housing Supply + Attainability Strategy

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