

## **TOWNSHIP OF LOWER MERION**

### **FINANCE COMMITTEE**

**Wednesday, June 4, 2025  
6:45 PM ( Approximately)**

Chairperson: V. Scott Zelov  
Vice Chairperson: Ray Courtney, Sean Whalen

### **AGENDA**

#### **1. AWARD OF CONTRACT – HOUSING NEEDS ASSESSMENT AND ACTION PLAN**



## AGENDA ITEM INFORMATION

### ITEM: AWARD OF CONTRACT – HOUSING NEEDS ASSESSMENT AND ACTION PLAN

Consider for recommendation to the Board of Commissioners approval to award a contract for a Housing Needs Assessment and Action Plan to HR&A Advisors in accordance with proposals received on Thursday, April 10, 2025 at 5:00 P.M. prevailing time and the recommendation of the Chief Financial Officer with the approval of the Director of Building and Planning:

HR&A Advisors	
Total Not-to-Exceed Fee:	<u>\$65,000.00</u>

## PUBLIC COMMENT

### ADDITIONAL INFORMATION:

Funds are available through the Affordable Housing Fund. The budget for this project was \$65,000. The award is for a not-to-exceed fee of \$65,000 which matches the budget estimate for this activity.

### ATTACHMENTS:

Description	Type
▣ AWARD OF CONTRACT – HOUSING NEEDS ASSESSMENT AND ACTION PLAN	Issue Briefing
▣ AWARD OF CONTRACT – HOUSING NEEDS ASSESSMENT AND ACTION PLAN	Backup Material

**TOWNSHIP OF LOWER MERION**  
***Finance Committee***  
**Issue Briefing**

**Topic:** Lower Merion Township Housing Assessment & Action Plan

**Prepared By:** Charlie Doyle, Assistant Director, Department of Building & Planning  
Adam Szumski, Chief Financial Officer

**Date:** May 30, 2025

**I. Action To Be Considered By The Board:**

Award of a professional services contract to HR&A Advisors for a Housing Assessment & Action Plan in the amount of \$65,000.

**II. Why This Issue Requires Board Consideration:**

It is Township policy to seek Board approval for professional services contracts.

**III. Current Policy Or Practice (If Applicable):**

Members of the Board of Commissioner Ad-Hoc Affordable Housing Committee regularly meet to discuss affordable housing initiatives and guide staff on maintaining and enhancing the existing, established affordable housing stock as well as strategies that would increase attainable and affordable housing. In effort to examine policies that will lead to greater attainable housing, the Ad-Hoc Committee recommended retention of a consultant to examine the current housing conditions within the Township, identify gaps and challenges to increasing attainable housing, establishing goals for policy and develop strategies or actions that achieve identified goals.

The Township currently draws upon the Housing Element of the Lower Merion Township Comprehensive Plan for policy guidance regarding affordable housing. Specifically, the Housing Element outlines several recommendations to protect affordable neighborhoods within the Township, while seeking to create additional affordable units where appropriate. These recommendations include, but are not limited to:

1. Stabilize low- and moderate-income neighborhoods to prevent deterioration of housing and facilities.
2. Encourage sites for elderly and low- and moderate-income housing through redevelopment or adaptive reuse, preferably near shopping and public transportation.
3. Increase the supply of affordable rental housing units for the elderly and other low-income households.
4. Encourage support of county and federal housing programs to aid the elderly and low- and moderate-income families.

5. Explore ways to offset the likely decrease in outside funding by implementing new tools, such as an Affordable Housing Fund, or establishing inclusionary housing provisions with a fee-in-lieu option.

#### **IV. Other Relevant Background Information:**

In April 2025, the Township advertised a Request for Proposal seeking a qualified consultant to develop a comprehensive Housing Needs Assessment and Action Plan that identifies a range of implementation tools and strategies to further the overall goal of providing a variety of workforce and affordable housing opportunities for households of all types, ages, and income levels in Lower Merion Township.

The Township received a total of eleven (11) proposals from various planning consulting and professional housing policy firms. After reviewing the proposals, Township staff recommended the firm HR&A Advisors as its selected candidate. While a number of proposals were of very high quality, the proposal from HR&A included detailed data analysis, demonstrating their examination of housing would rely more on customized consulting services and strategies and less on the background analysis because it has already been compiled by their team.

#### **V. Impact On Township Finances:**

The estimated cost for consulting services totals \$65,000 is budgeted in 2025 and will be allocated from the Township Affordable Housing Fund.

#### **VI. Staff Recommendation:**

Staff recommends award of a professional services contract to HR&A Advisors for a Housing Assessment & Action Plan, as described in their submitted Scope of Work.

# Lower Merion Township Housing Needs Assessment & Action Plan

Proposal | April 10, 2025

Phillip Kash, Partner-in-Charge

[pkash@hraadvisors.com](mailto:pkash@hraadvisors.com), (202) 903-0725



HR&A

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**April 10, 2025**

Charles Doyle  
Assistant Director for Planning  
Lower Merion Township  
75 E. Lancaster Avenue  
Ardmore, PA 19003

Dear Mr. Doyle:

HR&A Advisors is pleased to submit our proposal for the Lower Merion Township Housing Needs Assessment and Action Plan. As a firm with over forty years of experience creating more equitable, resilient, and dynamic communities, we are uniquely positioned to deliver a comprehensive housing needs analysis and action plan that will inform actionable strategies for the Township's future housing landscape.

Our team brings both deep local knowledge and national expertise. We have worked extensively across Pennsylvania, including with the Philadelphia City Planning Commission on a Comprehensive Plan Framework, the City of Philadelphia on an Economic Development Incentives Toolkit, and the Philadelphia City Council on a Poverty Reduction Strategy with a strong affordable housing and workforce development focus. We've also supported the Pittsburgh Urban Redevelopment Authority with an Organizational Strategy to increase implementation capacity and helped design key programs for the Pittsburgh Housing Opportunity Fund, including rental assistance, housing stabilization, and downpayment and rehabilitation assistance.

Beyond Pennsylvania, we bring extensive experience conducting housing needs assessments and developing strategic action plans in communities of all sizes—from Wake County, NC and Norfolk, VA to Montgomery County, MD and Stamford, CT. Our work with the Maine Governor's Office, the Fargo-Moorhead region, and cities like Charlottesville, VA and Hayward, CA has given us valuable insight into the diverse housing challenges and opportunities facing local governments today.

A unique advantage we offer is [HousingWeaver](#), a proprietary data tool we have developed that streamlines and accelerates the data analysis required for a Housing Needs Assessment and Market Analysis. This means that we will use less time and budget on putting together ACS, BLS, PUMS, CoStar and HUD data, and more time focused on tailored analysis and strategy development focused on the Township's needs—including priority concerns on NOAH preservation, new workforce and affordable housing development, and coordination and capacity building across the housing ecosystem.

The enclosed proposal outlines our approach to delivering a holistic view of housing needs across the income spectrum, analyzing current and future housing needs across household types, preservation and development barriers for affordable housing stock, and evaluating funding mechanisms. Our team brings extensive experience in housing needs assessments nationwide and is committed to providing Lower Merion Township with insights that drive meaningful action.

We look forward to the opportunity to support Lower Merion Township in creating a housing landscape that meets the needs of all community members. Please feel free to contact me directly with any questions.

Sincerely,



Phillip Kash  
Partner, HR&A Advisors Inc.  
202-903-0725 | [pkash@hraadvisors.com](mailto:pkash@hraadvisors.com)  
925 15<sup>th</sup> Street NW, Third Floor, Washington, DC 20005

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# Firm Overview

HR&A Advisors, Inc. (HR&A) helps create more equitable, resilient, and dynamic communities.

Our work turns vision into action through rigorous analysis, strategy development, and implementation planning. We have provided strategic advisory services for some of the most complex mixed-use, neighborhood, downtown, campus, and regional development projects across North America and abroad for over forty years.

We have offices in New York, Los Angeles, Atlanta, Dallas, Raleigh, and Washington DC, a presence that allows us to serve clients all over the world.

From Southern California to Brooklyn, and London to Medellín, we have guided hundreds of clients in transforming real estate and economic development concepts, and public infrastructure, first into actionable plans then into job-producing, community-strengthening assets. We have served a range of clients – real estate owners and investors, hospitals and universities, cultural institutions, community development organizations.



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## About HR&A

HR&A Advisors, Inc. (HR&A) is an employee-owned company advising public, private, non-profit, and philanthropic clients on how to increase opportunity and advance quality of life in cities. We believe in creating vital places, building more equitable and resilient communities, and improving people's lives.

## Mission Statement

HR&A's mission is to ensure implementation of our clients' aspirations: to create vital places, build more equitable and resilient communities, and improve people's lives.

## Our Culture

We are former public servants, urban planners, designers, city officials, activists, real estate developers, and economists. We create value for our clients by integrating multiple disciplines and leading teams with architects, engineers, lawyers, community organizers, and other specialists.

Nearly everything we do is a team effort, internally, with other professional services firms, and clients. Collaboration, trust, and integrity are important components of our culture. This sense of team extends to our ownership structure: we are 100% employee-owned. Our staff is data-driven, creative, and dedicated.

We believe in and support our employees' growth and advancement. Many of the firm's senior leaders started off as analysts. Within our collaborative work environment employees learn new skills and earn additional responsibilities. In addition to a supportive work environment, HR&A offers an annual stipend to assist in professional development.

## HR&A's Housing Practice

We work with city, county and state governments to help them shape housing markets that meet the needs of all members of the community. We work with our clients to help them understand their housing needs, create community plans and strategies, design housing policies and programs, and structure housing transactions. Creating a housing market that meets the needs of all members of the community requires a comprehensive approach that combines land use regulations, public subsidy and tenants' rights. We work across each of these areas to create land use regulations that allow a diverse supply of housing that expands with the local economy, to efficiently target public subsidy to close the gap between what households can afford to pay for a home and what it costs to build and maintain that home, and to establish a balance between the interests of property owners and renter occupants.

The Housing Practice works on housing affordability across scales – from the adoption of regional and city housing plans, through the creation of housing policies and programs to advance those plans, to the execution of specific housing development and preservation projects that are the product of those policies. Our ability to operate from the strategic to the project level better positions us to help our clients achieve their housing goals. Finally, housing affordability is a broad term that encompasses many different priorities – preventing displacement, increasing homeownership, creating workforce housing, improving housing, addressing racial inequity, etc. We work closely with clients and the community to establish clear priorities and solutions to address them.

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## Project Team

HR&A’s project team includes consultants with expertise in affordable housing policy, market analysis, program design and evaluation, community engagement, and related fields nationally.

<b>Phillip Kash</b> Partner	Phillip will be the <b>Partner in Charge</b> for this project. He will be responsible for overall project direction and the completion of all work and deliverables. Phillip is the head of HR&A’s affordable housing practice and has advised on the development of housing strategies, programs, loan funds, and complex transactions across the country.
<b>Arjun Gupta Sarma</b> Principal	Arjun Gupta Sarma will serve as the <b>project manager</b> . Arjun leads policy analyses and manages complex regional plans for HR&A’s housing practice.
<b>Eva Phillips</b> Senior Analyst	Eva Phillips, Senior Analyst, will serve as a <b>lead analyst</b> for the project, focused on data analysis. Eva provides expertise on housing policy, program evaluation, and data analytics.
<b>Kirthi Balakrishnan</b> Research Analyst	Kirthi Balakrishnan, Research Analyst, will serve as the <b>supporting analyst</b> for this project. Kirthi provides research and analytical support for housing and real estate projects.

Finally, the team will also be supported by **analytical staff** from HR&A’s pool of over 70 active analysts nationwide to assist with project analysis and execution. Resumes for each core team member can be found on the following pages.



## Phillip Kash | Partner

Phillip Kash leads engagements on affordable housing, strategic planning and resilient disaster recovery. He has over a decade of experience designing and implementing programs and real estate development project that draw together public, private and philanthropic stakeholders to address pressing community needs.

**Pronouns:** He/Him/His

### Education

University of North Carolina At Chapel Hill, Master of City and Regional Planning, 2008

University of North Carolina At Chapel Hill, Bachelor of Arts, Economics, 2005

### Work Experience

HR&A Advisors, Inc., 2015 – Present

Enterprise Community Partners, Director, 2014 – 2015

Enterprise Community Partners, Senior Program Director, 2013 – 2014

Enterprise Community Partners, Program Director, 2010 – 2013

Enterprise Community Partners, Program Officer, 2009 – 2010

Enterprise Community Partners, Freddie Mac Fellow, 2008 – 2009

Center for Community Capital, Research Assistant, 2007 – 2008

Client Relationship Specialist, Vanguard Financial, 2006

### Affiliations

District of Columbia Accessory Dwelling Unit Advancement Committee, 2017- Present

All Souls Housing, Board of Directors, 2013 – 2016

Dallas Enterprise Homeownership Partnership, Board of Trustees, 2010 – 2013

UNC Chapel Hill, University of North Carolina At Chapel Hill Admissions Committee, 2006 – 2008

### Stamford Affordable Housing Strategy

On behalf of the Stamford Land Use Bureau, created a Stamford Housing Affordability Plan to actively address the economic, environmental, and social equity impacts of Stamford's affordable housing needs. The city has experienced substantial growth, which is slated to continue for the foreseeable future, but growth in housing inventory has been unevenly distributed throughout the city, placing disproportionate pressure on some neighborhoods. The Plan provides a housing needs assessment and comprehensive market analysis, which serve as the foundation for the targeted regulatory and funding recommendations in the Plan. Finally, analyzed the efficacy of the City's existing inclusionary zoning program and made recommendations to adjust the administration and fee-in-lieu payment option based on current market conditions and the capacity of City staff. Also advised the City on their new Housing Trust Fund, which adds important standards, governance, and oversight to the City's funding of affordable housing projects. In 2022, Stamford's Plan received the top score overall, and in all categories, among 17 local housing plans compared and assessed by Fairfield County's Center for Housing Opportunity (FCCHO).

### Greensboro Affordable Housing Plan

Supported development of Housing GSO, a 10-Year Comprehensive Affordable Housing Plan for the City of Greensboro, NC. The Plan focuses on: 1) the current need for affordable housing in the city, 2) how this need will shift into the future, 3) viable solutions going forward, and 4) the capacity to implement over the 5- and 10-year horizons. Conducted a market analysis of Greensboro's existing conditions, formed recommendations and strategies to guide the City's affordable housing efforts, and made recommendations for the re-structuring of the city's Neighborhood Development Department to efficiently carry out new and existing programs. Formation of the Plan has been accompanied by a robust engagement process with City Council members, municipal leaders and departments, neighborhood organizations, philanthropic organizations, non-profit service providers, and Greensboro residents. Greensboro City Council approved Housing GSO in October 2020.

### Program Design for Pittsburgh's Housing Opportunity Fund

Facilitated the launch of Pittsburgh's Housing Opportunity Fund on behalf of the Urban Redevelopment Authority of Pittsburgh, a \$10 million annual

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public funding initiative for new and existing housing programs. Collaborated with a board of local housing experts and advocates to develop an annual allocation plan maximizing impact and addressing critical housing needs. Drafted program guidelines and supporting documentation, including scoring criteria and narrative applications, across a diverse set of housing programs. Successfully established five key programs in 2018: housing stabilization and short-term rental assistance, rental gap financing for affordable multifamily developments, homeowner rehabilitation loan program, acquisition-rehabilitation-resale program, and down payment/closing cost assistance.

### **Amazon Housing Equity Fund**

Supported program design and implementation for Amazon's Housing Equity Fund, a \$2 billion commitment to preserve and create 20,000 affordable homes through below-market loans and grants to housing partners, public agencies, and minority-led organizations. Created an affordable housing finance summary of potential investment strategies, conducted a landscape analysis of peer investments in housing, worked with Amazon to refine investment goals and priorities, and developed a clear and concise financial framework to evaluate potential investment options. Conducted an initial market scan in target geographies, assessed the housing need in those geographies to evaluate programmatic components, and conducted high-level financial analysis to test investment portfolio scenarios. Worked closely with Amazon to launch the Housing Equity Fund in January 2021 and continuing to support Amazon in implementation of the program, including underwriting and transaction closing support.

### **Charlottesville Affordable Housing Strategy & Comprehensive Plan Update**

Worked with the City of Charlottesville, Virginia to develop an affordable housing plan with a focus on racial equity, as part of a larger planning effort led by RHI, which includes updates to the City's comprehensive plan, called "Cville Plans Together". Engaged extensively with multiple stakeholder groups including local residents, developers, nonprofit service providers, City staff, and elected officials to understand key challenges and areas of opportunity to support a comprehensive approach to housing affordability in Charlottesville. Developed recommendations to amend the City's governance of housing funds, set target funding for housing programs, adjust land use policies and affordable housing programs, and pursue additional policy changes to enhance racial equity and affordability in housing. Recommendations will be incorporated in the comprehensive plan update as well as a zoning rewrite facilitated by partner firm Code Studio.



**Pronouns:** He/Him/His

## Arjun Gupta Sarma | Principal

Arjun leads digital product development at HR&A, leveraging quantitative methods, data science, web development, and policy to create interactive tools for clients nationwide. He develops dashboards, spatial analyses, and policy calculators to monitor housing markets, analyze development impacts, and promote equitable outcomes, as seen in the Texas Digital Opportunity Hub, Florida Apartment Scarcity Dashboard, and Indiana Housing data repository. Previously, Arjun developed GIS tools for the City of Austin and provided market analysis support for main street organizations in Boston as a Harvard Joint Center for Housing Summer Fellow.

### Education

Harvard University, Master in Urban Planning, Real Estate and Urban Development, 2017

University of California – Berkeley, BA – Political Economy, 2014

### Work Experience

HR&A Advisors, Inc., 2017 – Present

Harvard Joint Center for Housing Studies, Summer Fellow, Greater Ashmont Main Street, 2016

City of Austin Code Department, Research Analyst, 2014 - 2015

Austin Energy Green Building, Research Analyst Intern, 2014

UC Berkeley Institute of Urban & Regional Development, Golden Gate Initiative, Research Assistant, 2012 – 2014

### Michigan State Housing Dashboard

On behalf of the Michigan Municipal League (MML), and in collaboration with the Michigan State Housing Development Authority (MSHDA), led the development of a statewide housing dashboard to reach a broad group of housing stakeholders across the state with accessible data organized around the State's housing goals. Worked with focus groups made up of local housing officials, state housing professionals, housing developers, advocates and others to define the product requirements and prioritize metrics and indicators to be included in the dashboard. Upon completion of the draft dashboard, held user testing with the focus groups to gather feedback and refine the dashboard.

### Child Action Poverty Lab Rental Housing Needs Assessment Report and Bond Calculator

Produced a comprehensive Rental Housing Needs Assessment report that provided detailed insights into demographic and economic conditions, current housing needs, and a future housing gap analysis for Dallas residents. Developed an interactive housing bond sizing tool based on detailed analyses of current and future housing gaps. This tool is designed to inform discussions surrounding a potential housing bond in Dallas by allowing users to simulate different bond commitments.

### Montgomery County Preservation Study

Led a study to assess Montgomery County's current and future housing needs in support of the County's Thrive Montgomery 2050 general plan update. Analyzed demographic, economic, and housing market conditions, both benchmarking the county to its regional context and examining intra-county submarket trends. The study then identified and quantified the county's housing needs, understood as not only the overall supply of housing required to accommodate county growth, but also the tenure, affordability, and types of housing required.



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### **Philadelphia Community Resource Centers**

With the City of Philadelphia, led a feasibility analysis and implementation strategy for the deployment of community resource centers (“CRCs”), neighborhood-based one-stop centers that would offer holistic education, workforce, and other social services for justice-involved populations. Drew on quantitative and geographic data, as well as extensive stakeholder interviews and research, to recommend the target population, location, mix of services, community engagement tactics, management strategies, funding outlook, and cost-benefit structure well-suited to the City. Guiding long-term implementation and governance with a roadmap that lays out concrete steps to stand up CRCs, with the goal of reducing the rates of incarceration and recidivism, transforming the relationship between criminal justice and local neighborhoods, and building a model for cities across the United States.

### **New Haven Inclusionary Zoning**

Developed and recommended an Inclusionary Zoning (IZ) ordinance for New Haven, incorporating input from diverse stakeholders to promote long-term affordability and inclusive growth. Analyzed real estate market conditions, assessed incentive tools, and engaged public/private sectors to understand market dynamics across neighborhoods. Conducted financial pro forma analyses across building types and submarkets to evaluate IZ policy impact on development feasibility and the effectiveness of local incentives. Proposed a balanced IZ policy tailored to local market strength. The City adopted an IZ policy in January 2022 based on HR&A's framework and affordability requirements, and HR&A further assisted with implementation guidelines.

### **Housing Policy and Affordability Calculator**

Created an interactive and user-friendly webtool that supports policy conversations by illustrating the tradeoffs between housing affordability and other public goals. Interviewed numerous local developers, policymakers, and academic economists to develop sound assumptions and methodologies. Designed the underlying financial and economic models for the calculator that quantifies the impact of local policies on housing affordability and availability. Assisted with rollout and oversaw iterations of feedback, test runs, and edits. Drafted a public-facing white paper detailing the existing literature, project methodology, and key findings.

### **Florida Housing Dashboard**

For the Florida Apartment Association (FAA), HR&A developed an interactive web-based dashboard tool for residents and policymakers to track Florida's rapidly growing housing needs at the county and metro-area level. The tool builds on previous phases of housing work for FAA that identified and quantified housing development cost drivers and demonstrated the positive supply impacts provided by select incentive tools.



## Eva Phillips | Senior Analyst

Eva Phillips is a Senior Analyst in HR&A's New York office, where she advances housing and economic development strategies nationwide. Her expertise lies at the intersection of housing policy, program evaluation, and data analytics. Before joining HR&A, Eva served as a Senior Data Analyst at Enterprise Community Partners, where she developed and evaluated the impact of housing initiatives in cities across the country. During her graduate studies, she worked at the NYU Furman Center, designing policy and program interventions aimed at promoting renter stability and preventing eviction.

**Pronouns:** She/Her/Hers

### Education

New York University - Master of Urban Planning, 2024

University of California, Berkeley – BA Urban Data Analytics, Minor in Geographic Information Science, 2018

### Work Experience

HR&A Advisors, Inc., 2023 - Present

NYU Furman Center for Real Estate and Urban Policy, Graduate Researcher, 2022-2024

Enterprise Community Partners, Senior Analyst, 2020-2022

City of Oakland Department of Transportation, Transportation Analyst, 2018-2019

UC Berkeley Urban Displacement Project, Research Coordinator, 2017-2018

### Dallas Housing Needs Assessment

On behalf of the Dallas Child Poverty Action Lab (CPAL), HR&A conducted a comprehensive Rental Housing Needs Assessment for Dallas, TX. The assessment provided an in-depth analysis of the city's demographic and economic conditions, current housing needs, and housing supply gaps by income level. It also included projections of future housing needs based on anticipated job and population growth. The study featured a detailed examination of Dallas's deed-restricted and naturally occurring affordable housing (NOAH) stock, highlighting shifts in the rental housing market over time, the affordability gap, and how this gap is expected to evolve in the future.

### State of Maine Housing Production Strategy

On behalf of the Maine Governor's Office of Policy Innovation and the Future (GOPIF), developed comprehensive policy recommendations to increase housing production across the state by addressing financial, regulatory, workforce, and public-sector capacity barriers. Interviewed developers, municipal officials, state agencies, and housing professionals, and analyzed best practices from across the country. The resulting study identifies key factors constraining housing production and escalating construction costs in Maine and proposes strategies tailored to the state's unique challenges, emphasizing the roles of the state, municipalities and the private sector.

### Wake County Housing Data Portal

On behalf of the Wake County Department of Housing Affordability & Community Revitalization, HR&A is developing an online housing data dashboard to provide a broad group of community and housing stakeholders with accessible data organized around the County's housing needs and goals. The online data portal will provide comprehensive data to illustrate a range of housing and economic issues including rental affordability, access to homeownership, affordable housing preservation, job growth and population change, and future housing needs.

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## Previous Experience

### **Empowering Black Futures Neighborhood Program**

Supported the design of a \$180 million reinvestment and wealth-building initiative across nine majority-Black communities affected by disinvestment. Engaged with selected neighborhoods to create economic mobility plans and neighborhood investment strategies, focusing on homeownership access, affordable rental housing and revitalizing small businesses and retail corridors.

### **COVID-19 Emergency Rental Assistance**

Contributed to the design and implementation of a program providing rental assistance to New Yorkers who would not otherwise qualify for existing aid, including undocumented immigrants and shadow economy workers. Designed a data-driven allocation strategy for over \$10 million in funds, prioritizing distribution based on COVID-19 impact, housing vulnerability, and demographic need.

### **Innovations in Eviction Prevention**

Piloted and evaluated approaches to improving renter stability and preventing eviction, focusing on alternative rent payment and security deposit structures, emergency financial assistance and financial counseling. Facilitated building partnerships between property owners, financial tech companies, and financial service providers to help low-income renters build credit, reduce reliance on payday lenders, and manage short-term financial stress.

### **Residential Displacement**

Developed data-driven models to identify neighborhoods at risk of gentrification and displacement to inform local policy and advocacy efforts in the Bay Area, CA. Conducted peer-reviewed research on the drivers of neighborhood change and its impacts of racial segregation and housing affordability.

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# Previous Project Experience

## Relevant Experience

Below are a few recent relevant examples of housing needs assessment work and other relevant work samples. References will be provided on request.



**Client:** Wake County  
**Location:** Wake County, NC  
**Completed:** 2025

### Wake County Housing Needs Assessment & Digital Portal

The Wake County Department of Housing Affordability & Community Revitalization is committed to advancing housing stability, reducing homelessness, and revitalizing communities through innovative, data-driven, and collaborative approaches. To meet this goal, HR&A developed an online housing data platform to provide a broad group of community and housing stakeholders with accessible data organized around the County's housing goals. The online data portal provides comprehensive data to illustrate a range of housing and economic issues including rental affordability, access to homeownership, affordable housing preservation, job growth and population change, and future housing needs.



**Client:** Child Poverty Action Lab (CPAL)  
**Location:** Dallas, TX  
**Completed:** 2022

### CPAL Rental Housing Needs Assessment Report and Bond Calculator

HR&A worked with the Dallas Child Poverty Action Lab to conduct a detailed current and future rental [housing needs assessment](#) for the City of Dallas. HR&A was able to quantify the gap in available homes for rent in Dallas based on an extensive study of demographic data, existing housing inventory, and projected near term supply. To allow stakeholders to explore options to address this rental housing gap, HR&A also developed an interactive bond sizing tool, customizable by housing typology and affordability level.



**Client:** Maine Governor's Office of Policy Innovation and the Future  
**Location:** Augusta, ME  
**Completed:** 2023

### State of Maine Housing Production Needs & Data Portal

HR&A supported the Maine Governor's Office of Policy Innovation and the Future to quantify housing production needs across different regions in the state, focused on identifying the relationship between housing affordability and job growth, both for growing and shrinking regions. HR&A then create the [State of Maine Housing Data Portal](#), a public dashboard highlighting demographic, economic and housing trends across the state and by county, including each county's specific housing production needs as identified during [the study](#).



### Sandy Springs Housing Needs Assessment

HR&A Advisors assessed Sandy Springs' housing needs to support an anticipated housing plan. Rapid population and job growth, rising housing costs, and recent building code changes were increasing displacement pressure and limiting homeownership for young families. HR&A analyzed demographic, economic, and housing market conditions to quantify the housing gap and identify needed housing types. The study highlighted the

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**Client:** City of Sandy Springs  
**Location:** Sandy Springs, GA  
**Completed:** 2020



**Client:** Norfolk Department of Housing and Community Development  
**Location:** Norfolk, VA  
**Completed:** 2024



**Client:** Fargo-Moorhead Metropolitan Council of Governments  
**Location:** Fargo, ND  
**Completed:** 2023



**Client:** Town of Apex  
**Location:** Apex, NC  
**Completed:** 2023

existing multifamily stock as essential for economic development and recommended increasing multifamily and small-lot single-family production to mitigate displacement. The findings of this study were presented to the City Council in November 2020 to guide the City's housing strategy.

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### City of Norfolk Housing Needs Assessment and Plan

On behalf of the Norfolk Department of Housing and Community Development (NDHCD), HR&A completed a comprehensive housing needs assessment, developed a strategic plan and provided technical assistance on a range of local housing programs and priorities. For the needs assessment, HR&A analyzed local housing market trends and housing needs based on demographic and economic trends in Norfolk and the broader region and identified key issues that the City should focus on to drive more equitable housing outcomes. As a result of this analysis, HR&A worked with NDHCD to draft a [strategic housing plan](#), including building regional capacity, dedicating local funding to housing initiatives, investing in programs to strengthen neighborhoods, and doubling down on resources to help residents in high poverty areas move to areas of opportunity. HR&A also worked with the City to study the feasibility of an inclusionary zoning policy to help create affordable housing in high opportunity areas and designing a local affordable housing trust fund to sustainably deploy flexible funding for local housing.

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### Fargo-Moorhead Housing Needs Analysis and Strategies Report, Fargo, ND and Moorhead, MN

On behalf of the Fargo-Moorhead Metropolitan Council of Governments, HR&A led a [housing needs analysis](#) for the Fargo-Moorhead region, which includes Cass County, ND and Clay County, MN. HR&A analyzed regional and city-specific housing demand and needs driven by the rapid job and population growth seen in the region relative to housing production and preservation. The goal of the study was to understand the overall housing need as well as housing need by tenure, income, and specific populations within the region. HR&A then developed near- and long-term housing policies and strategies that the Fargo-Moorhead region and its cities can implement to support the development of housing and preservation of existing housing.

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### Town of Apex Housing Needs Assessment & Dashboard

The Town of Apex partnered with HR&A to create the [Apex Housing Data Dashboard](#), providing on-demand data on housing trends to the community and local policymakers. The interactive dashboard offers a housing needs assessment, comparisons with regional peers, and data trends over time through dynamic charts and maps. The dashboard presents information in an accessible, downloadable format, providing up-to-date insights for policymakers, the community, and Department staff, and includes links to additional local resources.

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**Client:** Town of Auburn  
**Location:** Auburn, ME  
**Completed:** 2025

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## Auburn Regional Housing Production Needs Assessment

On behalf of the City of Auburn, Maine, HR&A provided local housing production targets and developed an interactive, digital report to illustrate the City's housing production needs. Building off of the regional housing production targets released in the State of Maine's Housing Production Study, HR&A estimated the local housing need by income and tenure. To estimate the local housing need, HR&A developed an allocation methodology specific to Auburn. The project team reviewed several regional housing need allocation (RHNA) methodologies from across the country in development of the Auburn methodology. HR&A utilized city-level data and stakeholder engagement to understand and analyze recent trends that likely impact current housing demand and projected future demand. After gathering feedback from City staff and Auburn's Housing Needs Assessment Committee, HR&A incorporated suggestions into a final, web-based report that presents the local allocation of housing production needs in an interactive format that can be updated annually. The final report provides the City of Auburn an in-depth understanding of production needs at the local level and will inform housing production policy going forward.



**Client:** City of Charlottesville  
**Location:** Charlottesville, VA  
**Completed:** 2022  
**Reference:**

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## Charlottesville Upzoning Study

HR&A developed an Affordable Housing Plan for the City of Charlottesville centered around racial equity and regional collaboration to guide the City's investments in affordable housing programs and policies. HR&A engaged with multiple stakeholder groups including a steering committee to understand key challenges and areas of opportunity to support a comprehensive approach to housing affordability in Charlottesville, review potential housing tools, and refine proposed strategies. In March 2021, the City approved the Affordable Housing Plan with recommendations to amend the City's land use policies, dedicate funding for affordable housing programs, and pursue additional governance and policy changes to enhance racial equity and affordability in housing. Since the plan was adopted, HR&A has continued to work with the City and the comprehensive planning team to incorporate recommendations into the comprehensive plan and zoning rewrite and supported the development of an inclusionary zoning policy.



**Client:** City of Hayward  
**Location:** Hayward, CA  
**Completed:** 2021

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## City of Hayward Displacement Study

The City of Hayward engaged HR&A to assess the risk of displacement for residents under current housing market conditions in both the city and Alameda County, which saw the third-highest rent increases in the nation from 2014 to 2019. HR&A's analysis helped the city understand how displacement affected different neighborhoods, identify trends in rent and property value growth, and evaluate the demand for affordable and moderate-income housing. Using Census PUMS data, HR&A analyzed displacement impacts across various populations, including by race, immigration status, and age. The study informed the city's request for

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Measure A1 funding from Alameda County and supported the development of its affordable housing funding strategy.

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**Client:** Maryland-National Capital Park and Planning Commission  
**Location:** Montgomery County, MD  
**Completed:** 2020

### Montgomery County Housing Needs Assessment

The Montgomery County Planning Department contracted with HR&A Advisors and LSA Associates to assess Montgomery County, Maryland's current and future housing needs in support of the County's Thrive Montgomery 2050 general plan update. HR&A completed a housing needs assessment, analyzing demographic, economic, and housing market conditions, both benchmarking the county to its regional context and examining intra-county submarket trends. The study then identified and quantified the county's housing needs, understood as not only the overall supply of housing required to accommodate county growth, but also the tenure, affordability, and types of housing required. A key output of the study was to draw a clear narrative around the nature, extent, and underlying drivers of the county's housing supply gap for different income levels. The findings of this study were presented to the Planning Board in early April 2020, and will be used to guide the County's comprehensive planning decisions.



**Client:** City of Stamford  
**Location:** Stamford, CT  
**Completed:** 2022

### Stamford Affordable Housing Study

On behalf of the Stamford Land Use Bureau, HR&A created a Stamford Housing Affordability Plan to actively address the economic, environmental, and social equity impacts of Stamford's affordable housing needs. The city has experienced substantial growth, but growth in housing inventory has been unevenly distributed, placing disproportionate pressure on some neighborhoods. The plan includes a housing needs assessment, market analysis, and targeted regulatory and funding recommendations. HR&A facilitated community meetings and engaged a Community Advisory Committee and technical Steering Committee throughout the process. The study also assessed the inclusionary zoning program and recommended adjustments to fees and administration. HR&A advised on the new Housing Trust Fund, adding standards and oversight. In 2022, Stamford's plan received the highest score among 17 local housing plans assessed by FCCO.

## Select Pennsylvania Experience



**Client:** The Pittsburgh Foundation  
**Location:** Pittsburgh, PA  
**Completed:** 2020

### Organizational Strategy for Pittsburgh's Urban Redevelopment Authority

HR&A prepared an organizational strategy to enable the Urban Redevelopment Authority of Pittsburgh (URA) to more effectively plan and implement economic development initiatives for the City of Pittsburgh. Working with URA, City, and external stakeholders, HR&A assessed and diagnosed the URA's alignment with the City's economic development priorities through an online survey, a review of peer city precedents, an analysis of budget and funding, and an evaluation of the capacity of

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partners in the metropolitan area. Based on this assessment, HR&A recommended changes for how both the URA and the City collaboratively plan, organize, and implement economic development initiatives for a more prosperous and inclusive City. This included recommendations and an implementation framework for the URA's organization and staffing, authorities and governance, partnerships, and budget to better achieve the city's economic development goals.



**Client:** Urban Redevelopment Authority of Pittsburgh (URA)  
**Location:** Pittsburgh, PA  
**Completed:** 2019

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### Program Design for Pittsburgh's Housing Opportunity Fund

On behalf of the Urban Redevelopment Authority of Pittsburgh, HR&A facilitated the launch of Pittsburgh's Housing Opportunity Fund, through which \$10 million in new public funding will be deployed each year to new and existing housing programs. HR&A first engaged the fund's advisory board, composed of local housing experts and advocates, to create an annual allocation plan that distributes the funding across programs with a purpose of achieving maximum impact and addressing the deepest housing needs. HR&A then drafted program guidelines and supporting documents—such as scoring criteria and narrative applications—across a variety of housing programs. The five programs funded and established in 2018 include a housing stabilization and short-term rental assistance program, a rental gap financing program for affordable multifamily developments, a loan program for homeowner rehabilitation projects, an acquisition-rehabilitation-resale program, and a down payment and closing cost assistance program.



**Client:** City of Philadelphia  
**Location:** Philadelphia, PA  
**Completed:** 2019

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### Philadelphia Poverty Reduction Study

On behalf of the City Council of Philadelphia, HR&A analyzed strategies to reduce the city's poverty rate. Though Philadelphia's real estate market has recovered since the recession and average household incomes have grown substantially, over 26% of residents are currently in poverty, the highest rate among the ten largest cities in the U.S. Furthermore, 37% of the city's children below the age of 18 live below the federal poverty line. HR&A helped the Council take a fresh look at the City's antipoverty strategy by generating a shortlist of the most effective policy interventions informed by conversations with national experts and tailored to local needs and economic conditions. Specifically, HR&A helped the Council assess ideas related to housing, workforce development, and increasing utilization of State- and City-provided benefits programs. HR&A also helped to prioritize these programs and establish a common framework for assessments of their effectiveness, and by so doing provided the Council with a framework to become a more effective advocate as the City and Mayor explore new antipoverty programs.

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**Client:** Urban Redevelopment Authority of Pittsburgh (URA)  
**Location:** Pittsburgh, PA  
**Completed:** 2022

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## URA Implementation Roadmap and Housing Production Plan

On behalf of Pittsburgh's Urban Redevelopment Authority (URA), HR&A developed a multiyear Implementation Roadmap, to create a sustainable, mission-aligned plan for achieving URA's Organizational Strategy. First, HR&A crafted mission and vision collateral through conversations with the Executive Team, which will serve as a communication tool between URA stakeholders and partners. Based on the Organizational Strategy and mission & vision collateral, HR&A provided a framework to help the URA refine current processes to measure metrics of success at key stages in the life cycle of URA projects. The Plan included specific guidance for high priority operational reforms needed for proactive and strategic executive decision-making. HR&A outlined findings and implementation recommendations for each of the URA's departments in a detailed business plan.

As part of the Implementation Roadmap, HR&A also created a 10-year Housing Production Plan. HR&A prepared production scenario plans describing how the URA could focus the Housing Opportunity Fund and other funding sources to produce housing over the next ten years. To develop these scenarios, HR&A defined housing priorities and needs for the URA based on conversations with the URA's Executive Team and citywide housing needs. HR&A also reviewed and evaluated current housing programs at the URA and within the City of Pittsburgh. Based on this review, HR&A identified four potential program modifications to increase funding sources for URA housing programs, expand the supply of new and rehabilitated housing, and revise processes that increase program efficiency. These recommendations culminated in a final Housing Production Plan, which included target outputs and potential impact for housing programs, action steps to reach the potential impact, and case studies.



**Client:** Hazelwood Initiative  
**Location:** Pittsburgh, PA  
**Completed:** 2021

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## Hazelwood Initiative Strategic Plan

HR&A Advisors supported the Hazelwood Initiative, a community development corporation for the Greater Hazelwood neighborhood of Pittsburgh, to develop a five-year strategic plan to advance the Initiative's goals of preventing displacement, supporting the local community, and increasing residents' input in neighborhood planning. Greater Hazelwood has had a declining population and worsening economic and environmental conditions since the closure of steel mills in the area. Hazelwood Green, a 180-acre planned innovation district in the neighborhood, presents an opportunity for the area while also increasing the economic pressure that longtime residents in this low-income, high-renter neighborhood are already facing. In this context, the Hazelwood Initiative required assistance to formulate a vision to pursue its goal of "development without displacement." HR&A crafted a comprehensive five-year strategic plan that recommends establishing partnerships to develop permanently affordable housing and connect residents to services like emergency rental assistance; developing a leasing strategy to ensure that the Initiative's commercial spaces have tenants that meet community

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needs; and creating open space to increase residents' quality of life. The strategic planning process was informed by stakeholder interviews that provided insight on the organization's current perceptions and role in the neighborhood as well as multiple workshops with the Initiative's board and staff to learn about their priorities and how they envision meeting the neighborhood's needs. Based on this engagement as well as case studies of similar mission-driven organizations, HR&A identified programmatic and capacity gaps that the Initiative must address to achieve its vision and recommended tactics for partnership, engagement, governance, operating structure, and real estate management to fill these gaps. HR&A's strategy also provides recommendations on tactic prioritization, staffing and budgeting, and target metrics to guide the Initiative's next years of work.

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**Client:** City of Philadelphia  
**Location:** Philadelphia, PA  
**Completed:** 2019

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### Philadelphia Incentives Study

On behalf of the City of Philadelphia, HR&A is assessing the City's economic development toolkit and making recommendations for its approach to deploy incentives for business attraction and retention. As Philadelphia sees a resurgence of investment in the city's core, the administration seeks to understand the effectiveness of its incentive programs, align future deployment with broader public policy goals, and ensure that economic growth is felt citywide. To assess the efficacy of the City's current toolkit in meeting policy objectives, HR&A is conducting a detailed analysis of seven priority incentive programs, assessing relative costs and benefits to the City. HR&A is also benchmarking Philadelphia's incentive programs against peer cities to identify best practices. HR&A's work will culminate in a final report offering recommendations for the City's business incentive programs, to be issued this coming summer.

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**Client:** City of Philadelphia  
**Location:** Philadelphia, PA  
**Completed:** 2022

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### Re-imagine Philadelphia: Comprehensive Planning for Racial Equity

On behalf of the Philadelphia City Planning Commission (PCPC), HR&A is developing a framework for the city's next comprehensive plan process using a lens of equity, particularly racial equity. HR&A designed, launched, and is currently facilitating a year-long Steering Committee process with representatives from across City government as well as community leaders, including those who work to represent disenfranchised communities. We are teaching members of the Steering Committee about the power of the Comprehensive Plan to improve quality of life and discussing issues of racial justice; looking with a critical eye at how planning and our cities have been shaped by systemic racism. Through this process, we will identify priorities that should be integrated into the next comprehensive plan, and work as a group to develop a public engagement strategy that listens to and understands the needs of a diverse range of residents. The resulting framework will be a blueprint for PCPC's future comprehensive plan update.

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# Project Understanding & Approach

Lower Merion Township seeks a forward-looking Housing Needs Assessment and Housing Action Plan that provides actionable insights and supports the Township's commitment to fostering a housing market that serves residents across all income levels and life stages. In response, HR&A Advisors proposes a comprehensive approach that fulfills the Township's goals while aligning with best practices, which will include:

- **A full demographic and housing market analysis**, with projections to understand current and future housing needs by tenure, income, and household type
- **An evaluation of the rental housing market**, including affordability, quality, and availability across key demographics such as seniors, veterans, young professionals, and households with disabilities
- **Assessment of Naturally Occurring Affordable Housing (NOAH)**, with a particular focus on preservation strategies and barriers, including case studies relevant to suburban communities
- **Review of aging housing stock**, identifying areas with the greatest potential for targeted reinvestment or redevelopment
- **Examination of zoning, infrastructure, and land use policies** that may impact housing development, and alignment opportunities with schools, transit, and services
- **Market analysis of development feasibility**, including for low-to-moderate income and workforce housing typologies
- **Recommendations for strategic partnerships and policy tools** to preserve, expand, and diversify the Township's housing supply over time

HR&A brings a distinct advantage to this project: we have already completed substantial housing market analysis for **Lower Merion Township through our proprietary [HousingWeaver](https://www.housingweaver.com) platform**. This allows us to dedicate more of the project budget to doing the tasks that impact Lower Merion Township and its residents the most—developing targeted recommendations and conducting deeper, thoughtful analysis on priority concerns like the preservation of naturally occurring affordable housing, construction of new affordable new affordable and workforce housing, and building the capacity of the Township's housing ecosystem.

Additionally, if the Township chooses, **this data and assessment of need can update annually**, making sure that this data is as up to date and relevant three years from now, as it is today.

We have provided sample housing needs assessments for Lower Merion Township and Montgomery County, PA. Should HR&A Advisors be chosen for this project, we will work with you to ensure that it meets all the needs of this scope of work.

**Link to HousingWeaver's sample reports for Lower Merion Township**

**<https://www.housingweaver.com/merion>**

*We ask that you do not distribute these materials externally.*

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# Scope of Services

## Task 1: Housing Initiatives

HR&A will ensure that the Market Analysis and Housing Needs Assessment (HNA) are grounded in the broader planning framework of Lower Merion Township by building upon existing plans, policies, and analyses. Our approach will ensure that this analysis is additive, aligning with ongoing efforts while creating a solid foundation to inform the development of the Housing Action Plan.

### 1.1 – Kickoff Call

HR&A will lead a virtual kickoff meeting with the client to align goals, priorities, and project management processes for the Housing Needs Assessment. The meeting will cover:

- Project goals, scope and objectives
- Timeline, decisionmakers and decision-making processes
- Project management and communication protocols
- Roles and responsibilities of HR&A and the client team
- Local context: Key actors in the Lower Merion housing ecosystem
- Stakeholder engagement aspirations
- Available local data

HR&A will hold virtual check-ins with Lower Merion at an agreed upon cadence to track progress, provide updates, and address emerging issues.

### 1.2 – Existing Plans & Local Data Request

Current plans for housing and economic development, along with any recent studies and analyses conducted by Lower Merion Township staff, will serve as key starting points for the market and housing needs analysis (Task 2 & 3) and inform the development of the Housing Action Plan (Task 4). In consultation with the Township, HR&A will identify (up to 10 anticipated) relevant plans, studies and analyses for review to inform further analysis and strategy development. The selected plans could include active housing and economic development plans, such as the Five-Year Strategic Plan for Housing and Community Development (2020-2024) and the Comprehensive Plan Housing and Land Use Elements (2016), as well as regional or county-level documents such as the 2021-2040 Montgomery County Comprehensive Plan and the Delaware Valley Regional Planning Commission's Development Matters multifamily housing study. Additionally, HR&A will review recent studies, internal analyses or data that assess existing needs, identify gaps, or opportunities for alignment

Additionally, HR&A will prepare an initial data request detailing the local data needed to inform the Housing Action Plan, such as data on housing programs, recent investments, and affordable housing production and preservation.

### 2.1 – Review Past Housing Plans and Studies

HR&A's review of relevant plans, studies and analyses sourced in Task 1.2 will be guided by the following questions:

- How have housing needs, goals and strategies been communicated, and to whom?
- How much progress has been made toward current goals?
- What programming, policy, financing, land use, and zoning strategies have been utilized to address housing needs? Are there gaps or redundancies? How could strategies be better aligned?

- How do housing goals align with broader community investments in transportation, education, economic development and neighborhood revitalization? Where can these goals be better coordinated to maximize impact?
- Where are there gaps in the understanding of housing needs? What areas require deeper analysis?

## 2.2 – Inventory Existing Housing Tools

Building from knowledge gleaned from Task 2.1, HR&A will review Lower Merion Township's housing ecosystem and toolkit to develop an initial inventory of housing tools and establish a foundational understanding of the current policy environment and resource landscape. These tools and resources will include policies, programs, and key actors/agencies and their authorities available to address housing needs in the Township via local, state, federal and private channels – not only those administered by Lower Merion Township. This could also include tools, such as existing policies, that are negatively affecting housing in the Township. For example:

- **Existing policies** (county, municipal, state, federal) related to housing and homelessness (e.g., tenant protections, eviction policies, zoning and land use regulations, public land disposition, tax abatements).
- **Existing funding sources** available to Lower Merion Township (e.g., local, county, state and federal sources).
- **Existing housing programs** available to Lower Merion Township (e.g., downpayment assistance, housing vouchers, subsidy programs).
- **Key government and quasi-government actors** involved in housing and homelessness initiatives and their respective roles and authorities (e.g. authority to issue bonds, make loans).

HR&A will use publicly available resources and documents compiled by Lower Merion Township to develop this initial inventory.

To assess the alignment between existing efforts and housing needs, HR&A will classify programs and policies based on the primary housing challenges they address. The classification, developed in collaboration with Lower Merion Township, will likely include categories such as transitional housing, supportive housing, affordable homeownership, very low- and low-income rental housing, and workforce housing. This framework will help identify potential gaps in needs being served and support the development of consistent definitions for different types of affordable housing. For tools currently being utilized to address priority housing issues, HR&A will gather baseline program metrics via publicly available information and the client team to understand existing capacity and output. The assessment will be limited to data that is readily available.

**Deliverables:** *Data request, Draft list of documents for review, Baseline Housing Initiatives Report containing the information gathered in Task 1*

## Task 2: Market Analysis

HR&A will conduct a comprehensive market analysis of Lower Merion Township's residential real estate landscape to evaluate current conditions and trends in both rental and ownership markets, development patterns, and the structural factors affecting housing supply and affordability. This analysis will provide critical context to inform the Housing Action Plan's recommendations.

### 2.1 – For-Sale Housing Market Analysis

HR&A will analyze residential real estate trends across all housing types in Lower Merion Township using five years of historical data, including:

- Sales prices by housing type, size, and location
- Average days on market
- Sales volume and inventory levels
- Price appreciation rates
- Market absorption rates by housing type

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HR&A will conduct interviews with 3-5 realtors and mortgage lenders active in the Lower Merion market to supplement data analysis with qualitative insights on buyer preferences, market trends, challenges facing first-time homebuyers, and neighborhood-specific dynamics.

## 2.2 – Rental Housing Market Analysis

HR&A will analyze the rental housing landscape in Lower Merion Township, distinguishing units by type, number of bedrooms, size, and location. This analysis will include:

- Rent levels and trends by unit type and location
- Vacancy rates and rental absorption
- Rental housing stock by age and condition
- Comparison of Lower Merion rental rates to surrounding areas

## 2.3 – Housing Development Analysis

HR&A will analyze recent and planned residential development activity to understand:

- Volume, type, and location of new residential construction over the past five years
- Pipeline of approved and proposed housing developments
- Price points and target markets for new housing
- Comparison of development patterns within Lower Merion to countywide trends

## 2.4 – Development Constraints Analysis

HR&A will identify factors limiting housing production by analyzing regulatory, physical, and economic barriers to development. HR&A will interview 4-6 developers to understand:

- Regulatory barriers that limit housing development, including zoning and permitting processes
- Cost factors that impact project feasibility, including land costs and infrastructure requirements
- Market factors that influence development decisions
- Potential incentives or regulatory changes that would encourage housing development

## 2.5 – Market Forces Analysis

HR&A will analyze how broader market forces impact housing development and affordability in Lower Merion Township, including:

- Land availability and developable parcel analysis
- Construction and labor costs
- Utility and infrastructure capacity and costs
- Regional market dynamics affecting local development

## 2.6 – Housing Market Projections

Based on historical trends and current conditions, HR&A will develop ten-year projections for Lower Merion's housing market, including anticipated production by housing type, projected price changes, and identification of potential supply gaps.

**Deliverables:** *Market Analysis Report containing the information gathered in Task 2, including historical data, current market conditions, development constraints, and ten-year projections*

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## Task 3: Housing Needs Assessment

HR&A will conduct a comprehensive housing needs assessment for Lower Merion Township to evaluate the demographic, economic, and housing market trends shaping current and future housing needs. This analysis will leverage [HousingWeaver](#), HR&A's proprietary suite of interactive digital tools designed for advanced housing market and affordability analysis. HousingWeaver combines **dynamic charts, mapping, and narrative content** to present findings in an intuitive, interactive digital format. The digital report can also be exported as a PDF for easy sharing with internal and external partners.

### 3.1 – Housing Needs Assessment Analysis

HR&A will synthesize publicly available data, proprietary data (e.g., CoStar, Lightcast), and existing Township analysis **along with the information gathered through the market analysis** to assess housing needs and identify gaps in the supply of housing units across different income levels, household types, sizes, and tenures. The final product will not only outline current conditions but quantify the number and types of units needed to meet the Township's existing and future housing demand.

Our analysis will include:

- **Population Trends:** We will assess changes in population size, household composition, and age distribution, identifying demographic and racial disparities in housing outcomes. This will help project future household growth by type, size, and income level.
- **Economic Trends:** Evaluating employment shifts, industry changes, and job locations to determine where new housing is needed and what households can afford to pay for housing based on wages. Analysis will include employment by sector and wage levels to assess how housing affordability aligns with the economic makeup of the Township—particularly for knowledge workers, service workers, and other essential segments of the workforce.
- **Housing Supply & Affordability:** HR&A will evaluate the existing housing stock—both rental and owner-occupied—analyzing trends in cost, unit size, tenure, vacancy, housing age and condition, and neighborhood location.
- **Affordable Housing Supply:** We will inventory publicly subsidized and naturally occurring affordable housing (NOAH) and assess risks to affordability such as expiring affordability periods or redevelopment pressure. This analysis will be bolstered by local data provided by the Township.
- **Renter Housing Needs:** We will analyze renter affordability based on income distribution, cost-burden rates by income, race, and household type, and educational attainment. Our analysis will also assess trends in rents, vacancy rates, and the extent of the rental supply gap for different income and household size segments.
- **Homeowner Housing Needs:** We will examine homeownership rates and owner cost burdens disaggregated by income, race, and household type. The analysis will evaluate changes in home values over time, for-sale housing inventory, and affordability challenges for first-time homebuyers and moderate-income households.
- **Current & Future Gap Analysis -** Synthesizing the findings above to estimate the current and future shortfall or surplus of housing units in the Township, focusing on the gap between housing demand and supply across various income levels and housing types. The analysis will assess how current housing demand by Area Median Income (AMI) level aligns with available housing supply and project how this gap will change based on population and job growth forecasts. HR&A has a sophisticated methodology for breaking out State demographer population and job growth projections to understand the future housing needs by AMI and households type. This will include a breakdown by:
  - **Tenure** (rental and homeownership),
  - **Household income level** (using HUD-defined AMI bands),
  - **Household type and size** (e.g., seniors, families, single-person households),
  - **Number of bedrooms and unit type**, and



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- **Price point and geographic location** in relation to access to jobs and services.

To ensure a robust and data-driven assessment, HR&A will utilize a combination of publicly available and proprietary data sources, including U.S. Census Bureau datasets such as the Population Estimates Program, American Community Survey, and Public-Use Microdata Sample, as well as data from the Internal Revenue Service and U.S. Bureau of Labor Statistics. Additionally, we will incorporate proprietary data from CoStar and Lightcast to provide deeper insights into market trends and employment patterns.

### 3.2 - Digital Report Annual Update (Optional)

The HousingWeaver Housing Needs Assessment digital report has the option of being connected to publicly available data APIs and kept perpetually up to date under a maintenance contract with HR&A. The benefit of this digital format is that a wide range of users can access, interact with, visualize and export the data to understand key housing and affordability trends on an ongoing basis, with publicly-available data and analysis updated as frequently as the underlying data sources. If Lower Merion Township does not select this optional task, the digital report provided by HR&A will be for data through 2025 only.

The analysis can be kept up to date with a maintenance fee of \$5,000 per year under a three-year contract. This does not include analysis of local data sources.

### 3.2 - Digital Report Add-Ons (Optional)

In addition to the Housing Needs Assessment, Lower Merion Township has the option of adding additional indicators and analysis to the HousingWeaver digital automated report. Additional analysis could include, but is not limited to:

- **Impact Tracker:** HR&A can integrate local data to measure Lower Merion Township's impact on housing production and affordability. Potential metrics include the number of homes funded through City programs (by AMI, tenure, geography, and funding source), total City investment in housing, leveraged

**Deliverables:** *Needs Assessment Report containing the information gathered in Task 3*

## Task 4: Develop Recommendations and Implementation Strategies

### 4.1 – Define Housing Principles and Goals

Based on the findings from Tasks 1-3, HR&A will engage the Township to define up to 5 core goals that will serve as the north star for the Housing Action Plan. Housing Action Plans can encompass a wide range of policy priorities—including expanding homeownership access, preventing displacement, ending homelessness, improving housing quality, and increasing affordable rental supply. Narrowing in on a set of clear goals will help guide Lower Merion Township's prioritization of housing tools and development of an actionable housing strategy. The selected goals could include specific, measurable targets to enable the Township to monitor progress over time, and HR&A would estimate the impact of reaching the goals.

- Example goal: Help 2,000 Lower Merion Township renters earning under 80% of area median income become homeowners by 2030.
- Estimated impact: Achieving this goal would increase the Township's homeownership rate for this income band by x% percentage points, taking into account anticipated population changes.

These driving principles reflect the values and core beliefs that underly a strategy, serving as an important foundation for the housing action plan. HR&A will propose goals and any updates to principles and discuss with the Township in a **work session**, and will work with the client team to ensure all necessary stakeholders are involved in this goal setting conversation.

- The Township's feedback on goals and principles, which will inform final revisions, will be memorialized in writing in a single document within one week following the work session. This feedback will constitute a **decision point** and reflect all client perspectives that need to be included.

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## 4.2 – Priority Housing Tools

Based on the housing needs and priorities identified in earlier tasks and HR&A's understanding of Lower Merion Township's existing housing ecosystem, HR&A will develop a preliminary list of recommended housing tools to address affordability challenges and expand housing choice. These tools will directly support the Township in increasing housing affordability, expanding housing opportunities for low- and moderate-income households, meeting workforce housing needs, and overcoming the structural impediments to development (identified in Task 2). Tools will primarily address the following areas:

- **Land Use and Development Regulations** – Strategies to reduce regulatory barriers and to facilitate diverse housing production such as, but not limited to:
  - By-right multifamily zoning in appropriate areas
  - “Soft density” strategies such as accessory dwelling units, duplexes, and small multifamily infill
  - Streamlining permitting and review processes to reduce cost and delay
- **Public Subsidy and Financing** – Evaluation of mechanisms to fund development and preservation of affordable and workforce housing, including:
  - Gap financing, tax incentives, and homeownership assistance programs
  - Public land disposition strategies
  - Relevant federal, state, local, and private funding sources—including programs and incentives available through the Pennsylvania Housing Finance Agency and other sources available to Pennsylvania municipalities to best leverage the township's \$700K housing fund.
- **Tenants' Rights and Anti-Displacement Strategies** – Approaches such as right-to-counsel programs, foreclosure prevention counseling, and preservation initiatives for naturally occurring affordable housing.

Each proposed strategy will be evaluated based on its feasibility within the Township's legal and fiscal context, its potential impact on affordability and access, and the partnerships required for effective implementation. These strategies will form the foundation for the implementation framework, which will clearly outline action steps, timelines, responsible entities, and performance metrics to help the Township track progress in meeting the community's housing needs.

## 4.3 - Recommendations

HR&A will work closely and iteratively with the client team to develop strategic recommendations to meet the housing goals, using the priority tools identified. This may include developing new tools or making changes to existing housing programs, policies, and investments to better align outputs with housing needs. For each recommendation, we will provide context illustrating the recommended policy change or investment, implementation needs and timing, key partners, anticipated impacts, and metrics to track success.

**Deliverables:** *Implementation framework identifying actions, indicators, timelines, and responsible organizations from information gathered in previous Tasks*

## Task 5: Final Document and Presentation

Upon completion of the Housing Needs Assessment and Action Plan, HR&A will prepare a full package of final deliverables for Lower Merion Township. This will include a preliminary draft of the report for Township review and comment. After receiving consolidated feedback, HR&A will produce a visually compelling Final Report that incorporates any requested changes, along with a standalone Executive Summary that communicates key findings, goals, and recommended actions in a concise and accessible format.

The Final Report package will include one (1) original, six (6) paper copies, and one (1) electronic copy of the Housing Needs Assessment and Action Plan, as well as one (1) paper copy and one (1) electronic copy of a PowerPoint presentation summarizing the report's findings and recommendations. In addition, HR&A will provide one (1) electronic copy of all GIS shapefiles, maps, and other supplementary data developed throughout the project.

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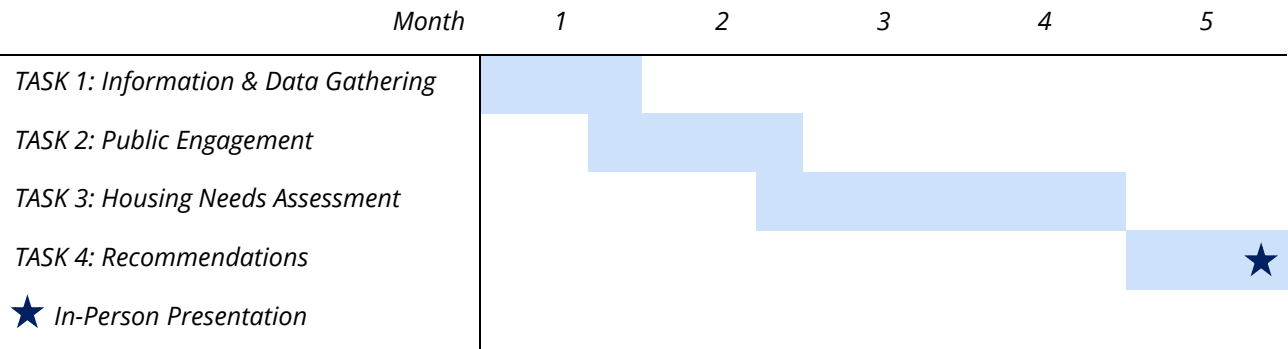
HR&A will deliver one (1) final in-person presentation to the Township. The presentation will be designed for reuse by Township staff at future briefings with staff, elected officials, and community stakeholders to ensure the findings and recommendations are clearly communicated and widely understood.

**Deliverables:** *Draft deliverable for review and comment, final deliverable report and presentation, electronic copy of all GIS files, maps and other supplementary data*

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# Proposed Project Schedule

We anticipate that the project will take approximately 5 months to complete. HR&A is prepared to commence work with the kickoff meeting described in Task 1.1 within one week of receiving a signed contract.



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# Fee Proposal

HR&A proposes completing all required tasks for this project for a total not-to-exceed (NTE) fee of \$65,000, inclusive of all fees and expenses. This amount accounts for all the anticipated costs associated with delivering the full scope of work outlined in this proposal, including two site visits, stakeholder engagement, materials, and any other reimbursable expenses. All travel will be billed at cost and is included in the NTE fee.

If the Township is interested in the optional tasks outlined in Tasks 3.9 (Digital Report Annual update) and/or Task 3.11 (Digital Report Add-On), HR&A can provide an updated total not-to-exceed (NTE) fee inclusive of those tasks.

We will invoice monthly based on the percentage of work completed to ensure transparency and alignment with project progress.

HR&A is prepared to begin work within one week of proposal approval, starting with the kickoff meeting outlined in Task 1.1.

INCLUDED TASKS	FEE
<b>TASK 1:</b> Housing Initiatives	\$5,000
<b>TASK 2:</b> Market Analysis	\$12,500
<b>TASK 3:</b> Housing Needs Assessment	\$12,500
<b>TASK 4:</b> Recommendations & Implementation <i>* Inclusive of travel for one (1) in-person presentation</i>	\$30,000
<b>TOTAL</b>	<b>\$65,000</b>
<b>Optional Add-On Task</b>	
<b>Task 3.9:</b> Digital Report Annual Update (3-Year Maintenance Contract)	\$5,000/year
<b>Task 3.11:</b> Digital Report Add-Ons	Varies