



MONTGOMERY
COUNTY
PENNSYLVANIA

2026
MONTGOMERY
COUNTY

Housing Blueprint

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Norristown Borough

March 2026
Produced by the Montgomery County, PA:

- » Department of Health and Human Services' Office of Housing and Community Development
- » Planning Commission
- » Commerce Department
- » Sustainability Office
- » Commissioners' Office
- » Communications Office
- » Redevelopment Authority

Cover photo:
Madison West Elm,
Conshohocken Borough

Photo above:
Conshohocken Borough

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Introduction

Montgomery County's 2026 Housing Blueprint is Here:

Our inaugural plan to ensure that everyone who lives, works, learns, and invests in Montgomery County has an opportunity to live in an affordable home and a thriving community.

Like many across the country, we are concerned about how the shortage of affordable homes—both existing and new—is affecting our residents' quality of life. In response to this housing shortage, the County is focused on strategies that provide housing developers and municipalities the tools and resources they need to increase housing opportunities in Montgomery County that are attainable to residents of all income levels.

But, to make *true* change, we cannot work alone. We need our partners—municipalities, developers, homeowners, and nonprofits—to move these goals forward with us. And to help us dream bigger.

This Blueprint lays out our goals for the year and includes only changes that we can reasonably achieve within calendar year 2026. We know that these steps do not represent the full range of solutions needed to address a housing crisis of this scale. But we have to start somewhere, and we invite our partners in this work to join us in starting here. Through this document and engagement, we hope to develop deeper conversation and stronger partnerships with our local, state, and federal partners to advance housing solutions for all Montgomery County residents.

Montgomery County's vision was developed in alignment with the Commonwealth of Pennsylvania's comprehensive housing plan, and we hope to support and amplify the strong work being done by various Commonwealth agencies, including the Department of Community and Economic Development, under Governor Josh Shapiro.



Lower Merion Township

Working Together to Strengthen our Communities

Our 2026 Housing Blueprint builds on the cross-disciplinary approach that has driven many of Montgomery County's housing successes in recent years. We recognize that municipalities are central to this work and that strong County-municipal partnerships are essential to developing and implementing effective housing programs. Montgomery County is firmly committed to strengthening and sustaining these partnerships to achieve these goals.

To advance the County's housing initiatives, our 2026 Housing Blueprint brings together the Department of Health and Human Services' Office of Housing and Community Development, the Planning Commission, the Commerce Department, the Sustainability Office, the Redevelopment Authority, and the Commissioners' Office to deliver coordinated services and innovative projects that help secure access to housing for all Montgomery County residents. We also look forward to strengthening our ties with our nonprofit partners committed to doing the same in our County.

Finally, our 2026 Housing Blueprint supports and builds on the valuable housing work our municipalities are already doing. Collaboration at the local level will be crucial to expanding housing opportunities, advancing regulatory changes, and strengthening our communities in the years ahead.

Our Long-Term Goals are Achievable

Our housing strategy is focused on partnering with the County's municipalities and developers to achieve the following long-term goals:

- » Rehabilitate and preserve existing housing stock sustainably
- » Create new rental housing at a variety of price points
- » Create new homeownership opportunities for people who might otherwise struggle to afford a home purchase
- » Improve public facilities and infrastructure to make the County's communities more accessible and desirable places to live
- » Reduce homelessness through data-driven strategies led by Your Way Home and its partners

New Housing in Montgomery County *by the Numbers*

	2019	2020	2021	2022	2023	2024	% Change (2019-2024)
Single-Family Detached	664	727	664	663	537	589	-11%
Single-Family Attached	830	606	501	629	610	815	-2%
Multifamily	1480	2028	973	1465	1243	360	-76%
Mobile Homes	32	24	18	13	29	18	-44%
Total Units	3006	3385	2156	2770	2419	1728	-41%

A Housing Affordability Crisis in Montgomery County

Montgomery County's housing market reflects a statewide challenge of increased pricing that is echoed across much of the nation. The median home sale price jumped 47% between 2019 and 2024, from \$310,000 to \$457,000. The County is an expensive place to live, and the cost is only getting higher.

Municipalities with the Highest Median Housing Sale Price

	2024	% Change Since 2014
Narberth Borough	\$751,000	69.63%
Lower Merion Township	\$745,250	31.46%
Lower Gwynedd Township	\$665,000	47.82%
Horsham Township	\$660,180	95.75%
Worcester Township	\$620,000	35.80%
Whitpain Township	\$604,275	50.64%
Upper Dublin Township	\$588,500	59.87%
Whitemarsh Township	\$580,500	74.06%
Hatfield Township	\$580,000	114.81%
Lower Moreland Township	\$575,000	51.68%

To make matters worse, wage growth has not kept pace with the rising cost of housing, forcing residents to spend a growing share of their income on housing and leaving them with less money for other essentials like groceries, childcare, healthcare, and transportation. As of 2024, 46% of renters and 19% of homeowners in Montgomery County were spending more than 30% of their income on housing. In fact, the average renter's wage is roughly 24% below the Fair Market Rent on a two-bedroom apartment.

In 2025 in Pennsylvania, the annual income needed to afford a two-bedroom apartment at fair market rent is \$72,800. The annual salary at Pennsylvania's minimum wage is only \$15,080! Additionally, an increasing number of households paying over 30% of their income toward housing costs are those we'd consider "moderate income," indicating that this is no longer a problem facing only the County's lowest-income households.

These price increases, due in large part to the County's desirability and the rising costs of construction, as well as a smaller supply of homes on the market, mean that housing is increasingly out of reach for the County's workforce, including teachers, healthcare workers, first responders, government and service workers, and other essential workers. These valuable community members often earn too much to qualify for traditional public housing assistance and too little to afford market-rate housing.

Interest rates have climbed to their highest levels since the Great Recession, creating challenges for both home purchasers and housing developers. In addition, developers are contending with the increased cost of land, labor, and materials as a result of national economic policies, which limits the construction of affordable units and pushes developers to focus on luxury and market-rate housing construction. This imbalance exacerbates the shortage of affordable options, particularly for seniors, people with disabilities, and working-class families.

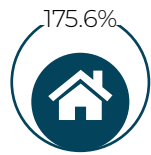
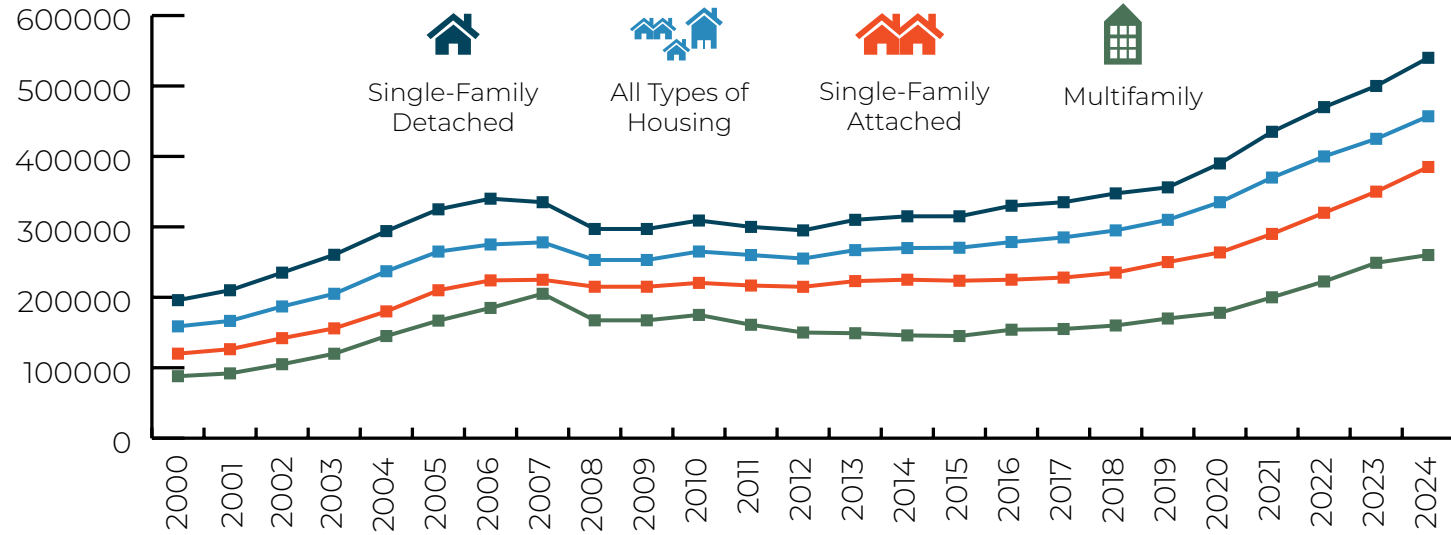


Pottstown Borough

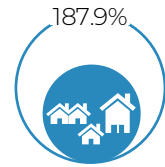
Are There Even Affordable Houses Anymore?

Median Housing Costs

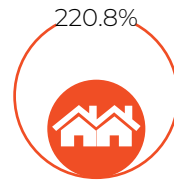
In the last 24 years, housing prices dipped during the (2008) Great Recession but continued to climb since then.



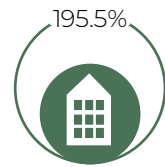
Increase \$344,050
Single-Family Detached



Increase \$298,250
All Types Of Housing



Increase \$265,000
Single-Family Attached



Increase \$172,000
Multifamily

While the County’s existing housing inventory is generally more affordable compared to the rest of the region—largely because many homes are older, with a median year built of 1971 and fewer modern conveniences—these properties are aging and increasingly in need of repair, mirroring another statewide trend. Developers looking to construct units that are affordable to those making less than the median County household income (\$111,855) struggle to secure financing and are forced to navigate complex and potentially restrictive zoning and permitting processes.

Even developments built to be slightly more attainable or aimed at the local “workforce” frequently receive significant community pushback because they’re perceived as adding too much congestion, being too unlike other nearby homes, and placing excessive burden on local infrastructure and services. Without significant public and private investment, the gap between housing costs and household incomes will continue to widen, deepening this crisis.

Montgomery County is taking a proactive approach—leveraging public-private partnerships and working closely with many municipalities—to ensure that all residents have access to attainable housing.

A Solid Foundation:

Current Projects, Programs, and Initiatives

We are proud of the work we are currently doing to build out housing options in Montgomery County. Our 2026 plan will maintain this vital work and expand it as need is recognized.

Transit-Oriented Development (TOD) is the Future

Smart planning focuses density where transit access and other amenities exist. Some of the best resources Montgomery County has to support market-driven housing supply growth and density are our extensive public transit and denser downtown centers. The Montgomery County Planning Commission (MCPC)’s [transit-oriented development \(TOD\) program](#) provides guidance and model ordinances for municipalities that have passenger rail stations and/or bus networks within their borders. These areas are best suited for infill development growth and often provide a dual economic and livability benefit to municipal governments and residents.

However, this program is not a one-size-fits-all approach. Differing strategies and density recommendations are made based on the area’s unique conditions and what will work best via a range of station area typologies. Examples of these types of strategies are available on our [website](#) through a series of self-guided walking tours, which allow visitors to explore the various types of TOD already thriving throughout the County.



Helping Communities Plan Better

MCPC offers planning services to municipalities under a 50/50 cost sharing contract through its Community Planning Assistance program. While the scope of services provided through this program varies by municipality, all participating municipalities are provided with zoning and planning recommendations that can lead to greater diversity in housing types and appropriate densities in areas where infrastructure supports infill or redevelopment while strengthening existing communities. Recommendations may include adherence to passive housing and green building principles in renovations or redevelopment. Currently, 36 municipalities and four regional groups are under contract with the County for these services.

Zoning Audits to Improve Housing Development

MCPC will continue to offer a free zoning audit service to our County's 62 municipalities. Through this program, MCPC conducts a thorough review of a township or borough's existing code and zoning map and outlines recommendations for zoning strategies and district amendments that, over time, can lead to more attainable dwelling types and address Montgomery County's affordable housing shortage. To date, four municipalities in Montgomery County have taken advantage of this service, and MCPC has the capacity to assist several more per year.

Increasing Affordable Housing Development

Montgomery County is actively collaborating with municipalities, planners, and developers to advance 12 new housing developments across the County. These projects represent a strategic investment in long-term housing solutions for residents at various income levels, including seniors, middle-class families, and individuals experiencing homelessness. Historically, the County has provided millions in gap financing through programs such as the HOME Investment Partnerships Program, Affordable Housing Trust Fund, and HealthChoices Reinvestment, resulting in the construction, acquisition, and/or rehabilitation of 1,931 housing units across 65 sites in 37 municipalities.

Most recently, the Montgomery County Redevelopment Authority facilitated the largest redevelopment project in Norristown's history to repurpose nearly 70 acres of the Norristown State Hospital into a mixed-use light industrial, office, and residential development called The Preserve at Stony Creek. The plan includes more than 700 residential units. An agreement of sale was signed in February 2025. Additionally, the redevelopment of the former Kennedy Kenrick HS is well underway with construction of 90 reasonably priced townhomes. These are just a few of the exciting projects underway in the County.

Additional County-funded financing programs include the MontcoForward Loan Program, a low-interest loan program provided through a partnership between the Montgomery County Commerce Department and the Montgomery County Redevelopment Authority that provides gap financing of up to \$1 million to eligible projects including construction and rehabilitation of attainable housing. The program funded the land acquisition for the 1500 Pennbrook Parkway project, which is set to create 60 affordable units in Upper Gwynedd.



The Success and Expansion of the Eviction Prevention and Intervention Coalition (EPIC)

Montgomery County's Eviction Prevention and Intervention Coalition (EPIC) is a collaborative effort between Montgomery County, Legal Aid of Southeastern Pennsylvania, the Montgomery Bar Association, and YWCA Tri-County Area. Administered by Your Way Home, EPIC is a powerful tool in the fight against housing insecurity.

Since the expiration of COVID-era protections, eviction rates in Montgomery County remain elevated and surpass pre-pandemic levels. The need to address this issue head-on is timely and necessary. Out of this need, EPIC was created.

In the 2024–2025 program year alone, EPIC served 190 households—representing 448 individuals, including 185 children—by providing free legal support, financial assistance, and ongoing case management to residents facing eviction. With an 85% housing retention rate and zero reported instances of homelessness among participants, EPIC is a proven lifeline for families in crisis. By embedding services directly in eight of the County's busiest Magisterial District Courts, EPIC ensures timely intervention where it is needed most.

As the program prepares to expand to additional courtrooms and increase its staffing levels in the coming year, it continues to demonstrate the power of cross-sector collaboration in keeping families housed and communities stable.



Expanding Pathways to Homeownership

Montgomery County is expanding pathways to homeownership through a combination of innovative programs and strategic partnerships. The County's First Time Homebuyers Program offers financial assistance and housing counseling to help low- and moderate-income residents purchase their first home. Supported by the Affordable Housing Trust Fund and recently expanded through American Rescue Plan Act (ARPA) dollars, the program provides forgivable, zero-interest loans to eligible buyers to offset the cost of home purchases.

Recent improvements aim to make the program more accessible by increasing income limits, streamlining the application process, and enhancing outreach—especially to households who have historically faced barriers to homeownership and access to credit. These changes are designed to help more residents build wealth, stabilize their housing, and invest in their futures.

Increased Funding for Home Repairs

In addition to down payment assistance, Montgomery County supports home repair programs that help residents maintain homes free of toxins like lead, asbestos, and mold, and promote accessibility, especially for those aging in place. Through grants and low interest loans, eligible homeowners can address critical repairs like roofing, plumbing, heating, and accessibility modifications. These improvements promote housing stability by enabling residents to remain in their homes when they might otherwise have been unable to do so.

The County also funds acquisition, rehabilitation, and resale projects in partnership with organizations like Habitat for Humanity of Montgomery and Delaware Counties and Genesis Housing Corporation. These projects transform vacant or underused properties into affordable homes for income-qualified buyers, offering a turnkey path to ownership with built-in support.

Strengthening the Your Way Home Partnership to End Homelessness

Montgomery County is the backbone support for Your Way Home, a cross-sector coalition of County agencies, nonprofit service providers, philanthropic foundations, property owners, faith organizations, homeless advocates, people with lived experience, and other community partners committed to ending homelessness in Montgomery County. This coordinated homeless crisis response system plays an active role in the County's housing planning and policy. As one of the connective tissues to Montgomery County's housing strategy, [Your Way Home](#) is the mainstay for many of our most vulnerable residents. In 2024, Your Way Home provided essential aid to 4,715 individuals experiencing homelessness.

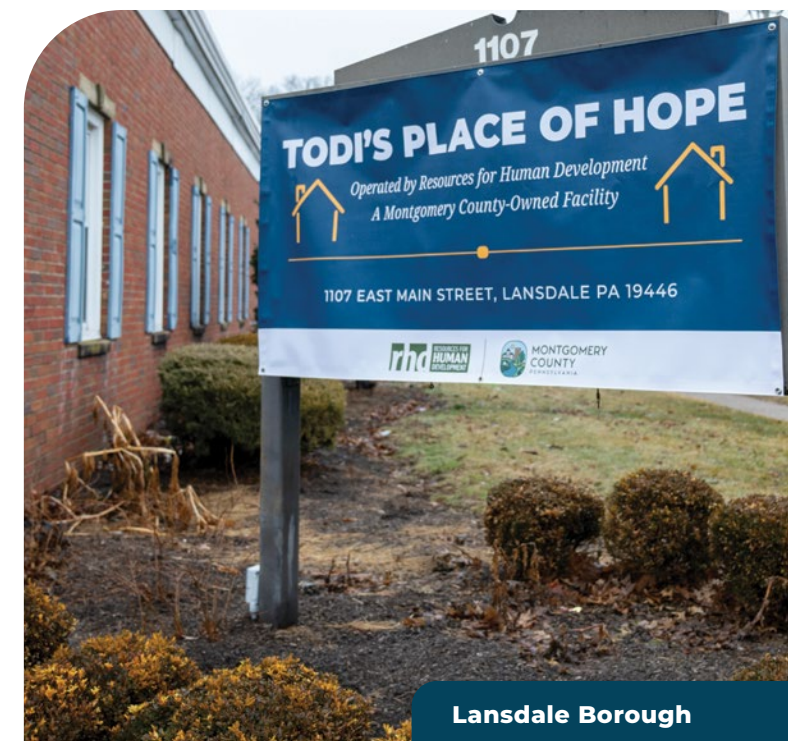
Continued Investment in Short-Term Supportive Housing

In the past year, Montgomery County has advanced efforts to address critical housing needs among County residents by launching new short- and long-term supportive housing projects in Norristown, Pottstown, and Lansdale. These initiatives are designed to provide safe, stable environments for individuals experiencing homelessness while connecting them to essential services and pathways to permanent housing.

Lansdale: Montgomery County launched a year-round short-term supportive housing facility in Lansdale in February 2026, which will provide housing and wraparound services for approximately 20 individuals experiencing homelessness, aiming to reduce the number of unsheltered individuals in Lansdale by 50 to 75%.

Norristown: After advocacy from Montgomery County and its partners, the Norristown Zoning Hearing Board provided approval to the County to establish a 50-bed short-term supportive housing facility at Dekalb Center Norristown. This shelter will offer year-round, 24/7 wraparound services to pre-screened single adults, including financial literacy, job training, addiction treatment, and mental health support. This location is expected to open in 2026.

Pottstown: In January 2025, the Montgomery County Commissioners authorized the lease of 86 rooms in the Days Inn Motel in Pottstown to provide safe, temporary housing to individuals experiencing homelessness in the County. This program currently supports 120 individuals who were previously unhoused, offering them shelter, meals, case management, and supportive services. The County is working with partners on longer-term solutions and resources for our entire unhoused population.



Lansdale Borough

Building on Success:

Our Next Steps

Building on our existing work, Montgomery County is committed to taking the next steps needed to make housing more attainable across the County, making sure that every resident has a safe, stable place to call home and the opportunity to thrive.

Getting Answers: A Countywide Housing Needs and Zoning Assessment

The County will engage a top-tier consultant to prepare a Countywide needs assessment, which will assess the ability of our County's current housing market and housing-related zoning language to meet the needs of current and future residents. Both the County at large and its individual municipalities will benefit from this study, which will evaluate the County's overall housing market and zoning landscape and produce specific data and projections at the municipal level.

Understanding where our housing market stands and where it can most effectively grow will put municipal officials in a stronger position to help make the best decisions, particularly with zoning ordinances, to meet the housing needs of their constituents and the County overall. This study will explore opportunities to influence and support housing projects and initiatives that respect local market conditions while also helping the County meet its housing goals.

Promoting Housing Attainability Through Guidance and Model Ordinances

This 2026 Housing Blueprint also focuses on providing more regulatory tools for our municipalities. In the past, MCPC has provided model ordinances and other guidance related to accessory dwelling units (ADU), density bonuses, and employer assisted housing, which have been adopted or used as a basis for other regulations in several municipalities across the County.

We will be augmenting these resources with updated material, including a guidebook for encouraging additional housing types. Future model ordinances could include faith-based development initiatives and adaptive reuse of office buildings to residential uses.

We will also be expanding our focus on the concept of "Missing Middle" housing. This is where mild increases in density can occur through more creative housing regulations that support greater use of ADUs; smaller less traditional multifamily structures, including triplexes and quads and variations of small lot singles, bungalows, and/or tiny homes.

Montgomery County will not only encourage this type of innovation by creating the ordinances; we also welcome the opportunity to work with the private and nonprofit sectors to plan and carry out these development projects.

Together, we can determine how to best utilize these types of alternative dwellings to increase housing opportunities while still maintaining the County's residential character.

Incorporating Housing Focus into Montco 2040 Implementation Grant Program

The Montco 2040 Implementation Grant Program provides funding for municipal projects that meet the goals of the County's comprehensive plan and includes priority focus categories that are scored higher during the competitive application process.

The 2026 cycle for our popular Montco 2040 Implementation Grant Program will give scoring priority to projects that help mitigate the impacts of new housing supply or enhance existing neighborhoods.

Projects that fit into those categories and municipalities that are taking steps to create opportunities for new housing construction, will be given a higher priority in the review committee's scoring process. When municipalities facilitate housing supply increases with developers and nonprofits in a manner consistent with existing infrastructure and planned growth areas, County funding will prioritize supporting municipal grant projects to complement that growth with improved community amenities.



Inclusionary Housing Administration Support from the County

Montgomery County will also work in conjunction with municipalities to promote inclusionary zoning as a strategy to increase the supply of attainable housing units in the County. Inclusionary zoning is a useful tool to create attainable housing in areas with strong developer interest. Under this approach, developers are offered financial incentives, typically in the form of a density bonus, to reserve a designated number of new housing units for renters or buyers within a certain income threshold.

The best time to set aside these units is when a new development is constructed, but many municipalities and developers lack the capacity to ensure these units continue to house income-qualified residents as units turn over or are resold. In particular, smaller municipalities often lack the necessary resources to take on this task and may not want to become so closely involved in what might be perceived as sensitive resident information.

To overcome these barriers, the County will work with property managers, municipalities, and other partners to streamline income verification and compliance processes for income-restricted housing.

Establishing a New Housing Program for Recovery

Montgomery County is preparing to launch a new housing initiative aimed at supporting residents who are experiencing unsheltered homelessness and are living with or recovering from opioid use disorder. Backed by recent approval from the Pennsylvania Opioid Use Disorder State

Trust, this innovative program will provide housing subsidies and wraparound support services to help individuals stabilize, recover, and rebuild their lives. The County will be procuring a qualified substance use treatment provider to lead the effort, ensuring that participants receive not only safe housing but also access to treatment, case management, and other essential services.

The initiative reflects Montgomery County's commitment to recognizing that stable housing is a critical foundation for recovery and long-term well-being. By integrating housing with substance use treatment and recovery supports, the County aims to reduce homelessness, improve health outcomes, and promote dignity and stability for some of its most vulnerable residents.

Goal: Creation of a Land Bank

The County envisions a Montgomery County Land Bank as part of a broader strategy to expand attainable housing development opportunities and preserve existing community assets. While traditional land banks focus on acquiring tax-delinquent or blighted properties through judicial sales, the County is considering a more innovative approach tailored to its unique real estate landscape.

With relatively few distressed properties available through judicial channels, a future land bank in Montgomery County could instead serve as a proactive public tool—working in partnership with private entities to acquire strategic sites, such as commercial parcels or underused land, for redevelopment into attainable housing or other community-beneficial uses.



Goal: Use of Legislative Tools like Act 58 and Act 135

The County will focus on exploring existing underutilized legislative tools to create and maintain housing units. These include locally led blight abatement programs like the Affordable Housing Unit Tax Exemption Act (Act 58) and the Pennsylvania Abandoned and Blighted Property Conservatorship Act (Act 135).

The County also plans to explore ways to streamline approval processes for attainable housing projects, so these units can reach the market more quickly. Working with developers, municipalities, the state and other stakeholders, the County will work to reach consensus on ways to cut through existing bureaucratic red tape.

Goal: Use of Social Impact Bonds to Fund Affordable Housing

Montgomery County is exploring issuing social impact bonds (SIBs) to help tackle our housing challenges. These bonds will allow the County to launch innovative programs by leveraging private and philanthropic capital and only paying when successful outcomes are achieved. This model ensures that taxpayer money is used effectively to solve the challenges we face. SIBs can support programs that create homeownership opportunities, reduce homelessness, and provide support services for the most vulnerable residents in the County.

Goal: Collaborate with Labor Organizations, School Districts, and Montgomery County Community College to Train Montco's Next Generation of Builders

Each new home built takes a team of skilled workers. In fact, one single-family home requires an average of 24 subcontractors to build it. However, regional employers across the building trades continue to experience challenges filling skilled positions, reflecting a tightening labor supply in key occupations. This challenge is particularly pressing for smaller projects such as infill development or basic repairs on a single-family homes, which currently face the greatest need for local contractors.

Increasing our housing production has the potential to create hundreds or thousands of high-paying jobs, but only if we invest in the workers needed to fill them. This means collaborating with labor unions, technical schools, and growing trades training programs, including apprenticeship, pre-apprenticeship, and short-term credentialing programs, to strengthen our region's construction workforce.

Conclusion

The Montgomery County 2026 Housing Blueprint provides guidance for our partners across the housing sector on how to align with the County’s housing priorities and goals. This is a statement of our values and the work we hope to accomplish together. Through this Blueprint, we will work to create deeper partnerships with our local, state, and federal partners to move housing development forward sustainably. We welcome the involvement of private partners as well, including philanthropic organizations or individuals looking to make a significant and financial difference in the County through our Fund for Montco.

We look forward to collaborating with our municipal partners, nonprofit organizations, and housing developers to achieve a Montgomery County where everyone has access to attainable housing, regardless of income level.

Learn More and Get in Touch:

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