

Development Matters



Understanding the Opportunities and Implications of Multifamily Development

September 2020



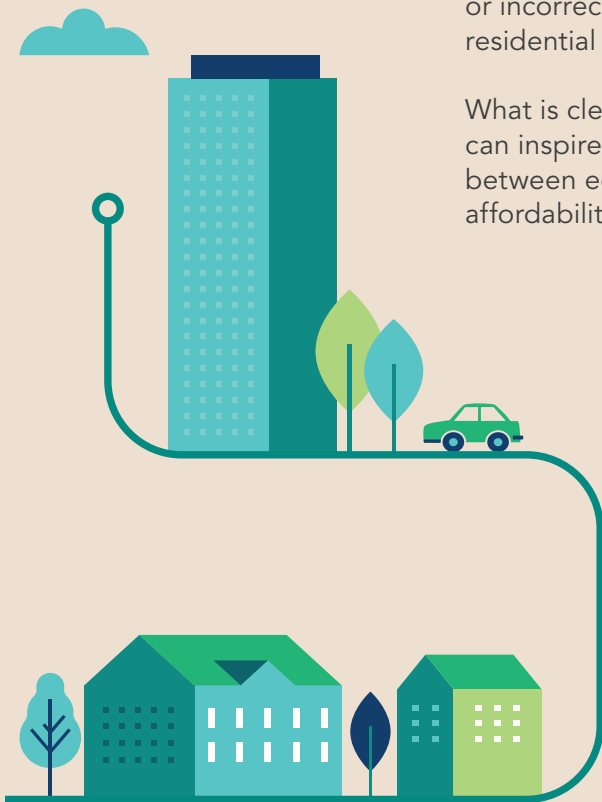
Development matters.

There are few questions that affect people more deeply than how their community develops. Attracting new development is one of the main strategies that municipalities can use to stay vibrant, add new amenities, and remain economically competitive. However, it can often be difficult to evaluate and compare the potential benefits created by new development against any potential negative impacts. How will new development affect the quality of life for existing residents? How can the community accommodate new growth in a fiscally and environmentally sound way?

Addressing these trade-offs can be especially complicated when dealing with multifamily housing. Many planners and community leaders recognize that multifamily is a key component of smart growth. They advocate for development policies that promote compact, mixed-use development and communities that offer a range of housing and transportation choices in order to manage growth in a way that can achieve a variety of economic, environmental, and transportation goals.

Existing residents, however, may view proposals to build new multifamily housing as a threat that will change the character of their community, burden their schools, slow traffic, and even decrease the value of their homes. In some cases, attitudes toward multifamily housing may be influenced by perceptions about rental housing, renters themselves, or notions about density that may be outdated or incorrect. In other cases, the local impacts of higher density residential development are simply not well defined or understood.

What is clear is that the prospect of new multifamily housing can inspire important conversations about the connections between economic development, transportation, density, housing affordability, and social equity.



Introduction

Community Impacts of Multifamily Development is a planning study conducted by the Delaware Valley Regional Planning Commission (DVRPC) to investigate issues related to multifamily development in Greater Philadelphia. This study was coordinated by DVRPC's Office of Smart Growth to help our county and municipal planning partners better understand the state of multifamily housing in our region, as well as some of the potential economic, transportation, and community impacts of multifamily development.

This multifaceted research investigation included documenting housing and real estate trends, generating localized demographic multipliers for multifamily housing, and observing trip generation patterns for apartment buildings in our region. DVRPC's research focused on market-rate apartments. Rental apartments are the most common form of multifamily housing, a category of housing that also includes condominiums, duplexes, and townhomes. The vast majority of apartments are built as part of structures with five or more units. A description of DVRPC's approach to this study and the full list of resources developed during the course of this study can be found on the project website: www.dvrpc.org/SmartGrowth/Multifamily.

What do our planning partners want to know?

This document, *Development Matters: Understanding the Opportunities and Implications of Multifamily Development*, presents the key findings from DVRPC's investigation. It summarizes information gathered from data analysis, original research, and literature review to facilitate more informed responses to questions like:

- Who lives in rental housing?
- Will new apartments be a drain on our town's municipal budget?
- What impact will new development have on local traffic?
- Will higher-density development adversely impact the character of the area?

The information presented in this document covers a variety of topics, and the findings are divided into six categories: multifamily construction activity, demographics, multifamily properties, economic considerations, transportation considerations, and community considerations.

It is our hope that this document and the additional resources produced during this study can be used by local decision makers to support well-designed development and broader land use regulations that create economically successful and socially equitable communities.

The impact of COVID-19 on multifamily housing

The research conducted for this study was gathered prior to the COVID-19 pandemic. Although the relative density of many apartment buildings is central to the benefits they can provide, this density may be viewed, in the short term at least, as a potential liability. Some may suggest that multifamily buildings, which typically include shared spaces and elevators, are more susceptible to contagion than other types of buildings. However, many observers suggest that crowding within individual housing units may have played a more critical factor in how the virus spread through metropolitan areas than the overall density of housing units themselves.

There is still much to learn about the spread of COVID-19, and developers and municipalities will need to take heed of the potential long-term implications of the pandemic. Despite this uncertainty, the demand for apartments is already well established and will not go away, even with a pandemic. Planners, architects, and municipal officials will need to ensure that future development projects can maximize the smart growth benefits of multifamily housing while ensuring the health, safety, and wellbeing of residents.

Apartment basics

Multifamily housing represents approximately 32 percent of the housing stock in Greater Philadelphia. However, the distribution, age, and character of this housing differs significantly from place to place around the region. For statistical purposes, multifamily housing is often divided into two categories: smaller structures (those with two to four units) and larger structures (those with five or more units). In terms of construction, multifamily units in structures with five or more units have outnumbered their smaller-structure counterparts six to one between 2013 and 2018. Accordingly, much of our research has focused on these larger apartment developments. These larger apartment projects come in many shapes and sizes; however, they can be classified into four broad categories: garden, low-rise, mid-rise, and high-rise. These types are defined in Figure 1 and will be used later in this document.

Figure 1: Common Multifamily Development Styles



Source: CoStar Realty Information, Inc.

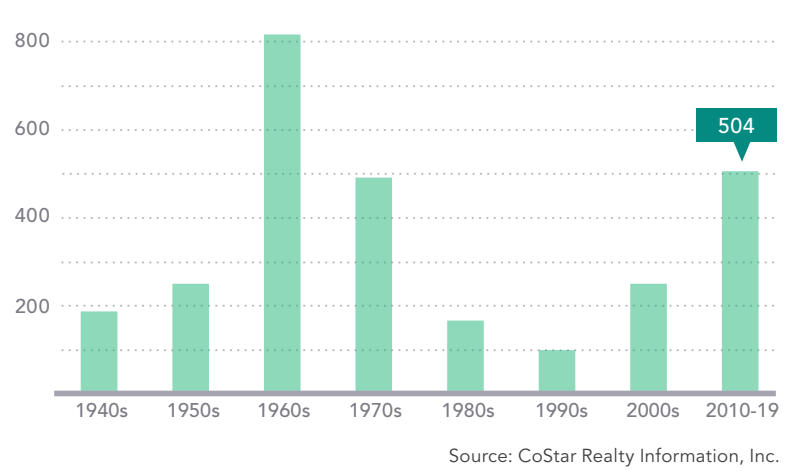
Key Finding 1

The construction of multifamily housing in Greater Philadelphia has surged in recent years

More apartment units were built in Greater Philadelphia during the 2010s than any decade since the 1970s.

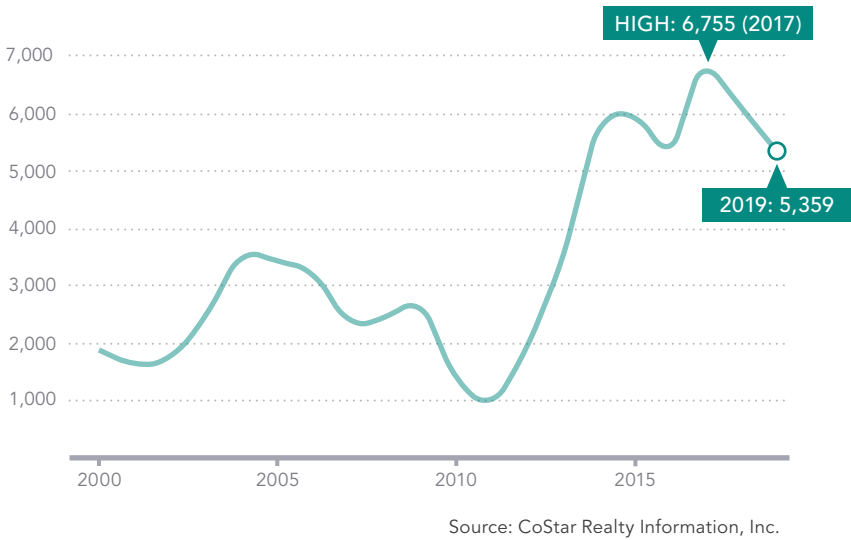
The last decade also saw a historic shift in residential construction activity. After more than a half-century of building activity that heavily favored single-family homes, the number of building permits issued for multifamily units in the region surpassed those for single-family homes for the first time in 2014. Since then, the number of permits issued for single-family and multifamily dwellings has been roughly equal. Today, roughly 30 percent of the residents of Greater Philadelphia rent their homes.

Figure 2: Multifamily Rental Developments Constructed by Decade in Greater Philadelphia



The 1960s and 1970s were the two most prolific decades for multifamily construction in our region. However, there has been a significant increase in multifamily development activity over the last two decades. The roughly 500 apartment developments constructed between 2010 and 2018 represent a level of construction activity not seen since the 1970s.

Figure 3: Multifamily Rental Units Constructed in Greater Philadelphia (2000 to 2019)



The impact of the Great Recession (2007–2009) is clearly visible in this chart of multifamily housing construction over the last 20 years. After a sharp spike in apartment construction in 2004/2005, production sank to fewer than 1,000 new units in 2011. However, a steadily improving economy led to a 25-year peak in apartment construction by 2017.

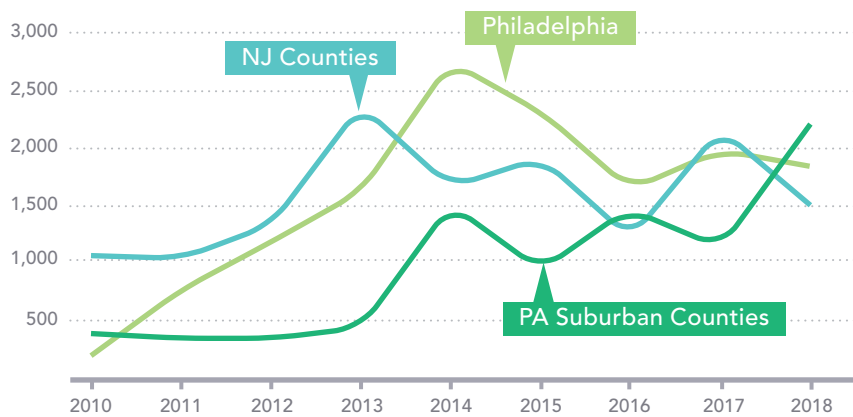
Key Finding 2

The multifamily construction boom has reached the suburbs

Apartments are playing an increasingly important role in meeting the housing needs of the region’s suburban residents.

Unsurprisingly, Philadelphia has led the region in residential construction in recent years. In fact, Philadelphia authorized nearly two times the number of residential permits than the second-busiest county (Montgomery) between 2008 and 2017. However, the surge in apartment construction has not been limited to the city. Figure 4 shows the increase in new apartment units authorized for structures with five or more units between 2010 and 2018 in both the New Jersey and Pennsylvania suburban portions of our region. Figure 5 shows the percentage of new units authorized for structures with five or more units between 2010 and 2018 for each county in our region.

Figure 4: Building Permits Issued for Structures with Five or More Units (2010–2018)

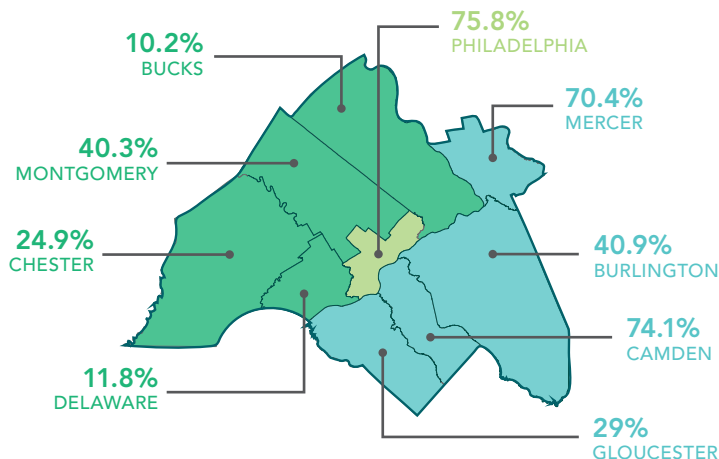


Source: U.S. Census Bureau, Residential Construction Statistics Division

Multifamily building permits issued in the New Jersey portion of our region peaked in 2013 and 2017 and rose by 41 percent between 2010 and 2018.

In the suburban Pennsylvania portion of the region, multifamily building permits increased by over 460 percent between 2010 and 2018.

Figure 5: Percent of New Units Authorized for Structures with Five or More Units (2010–2018)



Source: U.S. Census Bureau, Residential Construction Statistics Division

Multifamily housing accounts for at least 20 percent of the existing housing stock in each of the region’s nine counties. The building permit information displayed in Figure 5 shows that apartments are accounting for an increasingly significant share of new residential construction in many suburban counties.

Key Finding 3

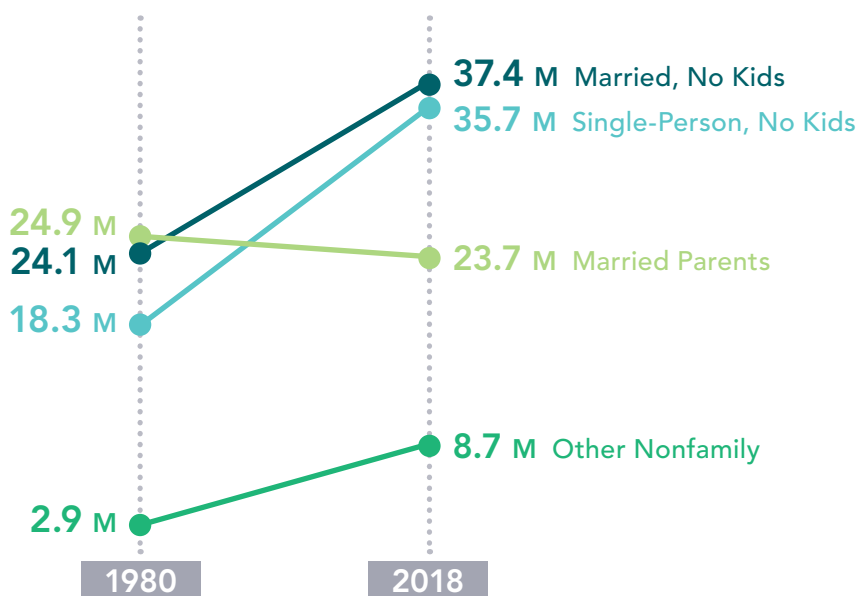
America's changing population is creating demand for new types of homes

The surge in demand for and production of apartments is being driven by the convergence of inter-related demographic and socioeconomic trends.

The growing importance of multifamily housing can be partially explained by the changing nature of American households (see Figure 6). Put simply, more people are living alone and there are fewer married couples with children. The average household size has fallen from 2.76 people per household in 1980 to 2.52 per household in 2019. Over the same period, the share of households that are single people living alone rose from 23 percent to 28. According to demographic research conducted by Econsult Solutions, Inc. (ESI), for this study, 53 percent of apartment households in our region consist of a single individual.

Households with children have historically driven demand for single-family homes. Despite an overall population increase of 44 percent since 1980, there are fewer married families with children today in the United States than in 1980. Nineteen percent of all households in 2018 are composed of married couples with children, compared to 31 percent of all households in 1980.

Figure 6: U.S. Households by Type, 1980 to 2018 (in Millions)



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, Historical Families Tables

Other factors driving the demand for multifamily housing include:

- Eighteen to 34-year-olds, the age group most likely to rent, represent an outsized portion of the population.** Economic challenges, such as student loan debt, are frequently cited as a barrier to homeownership for this group. Many young adults are also delaying household formation and marriage, two of the milestones that often correlate with home purchases.
- Renting increasingly appeals to older Americans.** People aged 55 and older represented the largest increase in renters in the decade following the Great Recession. Between 2007 and 2017, rentals increased 38 percent for people over 55 and 43 percent for people over 65. As the Baby Boomers continue to reach retirement age, many of them will likely consider higher-density forms of development as a way to downsize and live more comfortably.
- Immigration is accounting for a larger share of population growth in many places.** Data from the National Multifamily Housing Council suggests that immigrants are more likely to rent, and more likely to rent for longer periods of time.

Key Finding 4

The apartments being constructed today differ from their predecessors in some important ways

Understanding how multifamily real estate products have evolved in our region can help us better anticipate future development activity.

So much of our region’s multifamily housing stock was constructed in the 1960s and 1970s that people may be unfamiliar with the characteristics of modern apartments. The average size of new apartment developments (measured in number of units) has ranged from as few as 40 units to as many as 194 units over the last 25 years in our region. Between 2010 and 2019, the average number of new units has stabilized at 84, a significant decrease over the prior decade when the average number of units topped 100 in seven of those years.

The average size of the typical apartment, measured in square feet, has also decreased in recent years. After decades of steady growth, average unit size peaked during the 2000s at roughly 1,000 square feet. Over the last decade, the average unit size has decreased to 949 square feet.

Newly constructed market-rate apartments are almost always marketed as luxury residences. As such, these properties frequently advertise higher-end finishes and rich amenity packages that offer residents access to pools; fitness centers; larger gathering spaces; concierge services; and other technology, convenience, and security features. The rents being asked for newer units have grown with the number of amenities being offered. For example, as of June 2020, the regional average asking price for a one-bedroom unit constructed between 2010 and 2019 is approaching \$1,800. The average asking price for a similarly new two-bedroom unit is \$2,131.

KEY REGIONAL STATS

84

Average number of units per new apartment development (2010–2019)

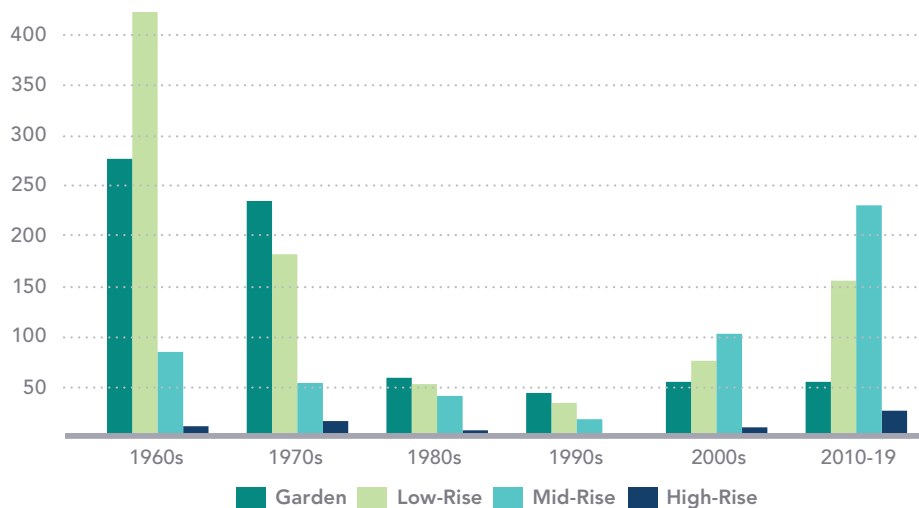
949 square feet

Average unit size of apartment developments constructed between 2010 and 2019

\$2,131

Average asking price for two-bedroom units constructed between 2010 and 2019 (June 2020)

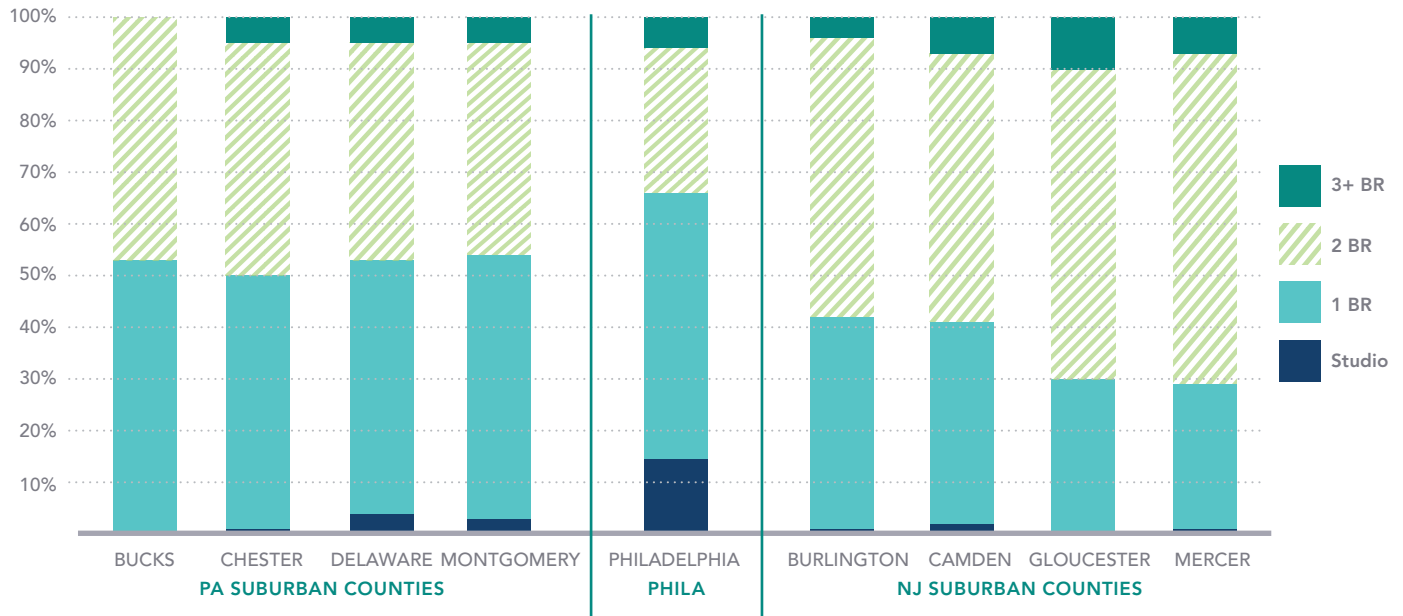
Figure 7: Number of Apartment Developments Completed by Style and Decade



Source: CoStar Realty Information, Inc.

One of the biggest shifts in multifamily housing pertains to development style. Garden and low-rise apartments (see page 2) were the most common development forms during the prolific decades of the 1960s and 1970s. Low-rise properties still figure prominently; however, mid-rise construction has become the preferred form. Over the last decade, mid-rise apartments have accounted for nearly 50 percent of multifamily construction.

Figure 8: Share of New Apartment Units by County and Number of Bedrooms (2010-2019)

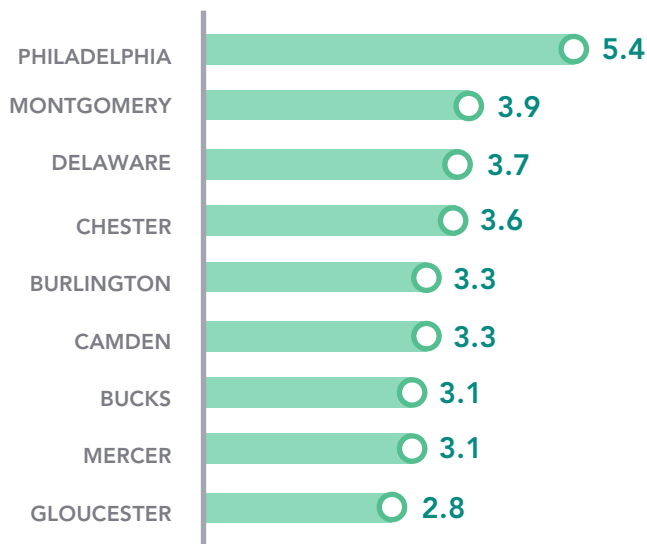


Source: CoStar Realty Information, Inc.

Historically, one- and two-bedroom units have dominated the unit mix of apartments in our region. That continues to be the case today. Over the last decade, 87 percent of all apartment units built in the region were one- or two-bedroom units. One-bedroom units alone account for nearly 47 percent of recently constructed apartments. As shown in Figure 8, however, the distribution of units does vary geographically throughout the region.

For example, two-bedroom units were more common than one-bedroom units in each New Jersey county. Three-bedroom units were most popular in Gloucester County (approximately 10 percent of new units). Regionally, studio units accounted for seven percent of new units, the highest percentage since the 1950s. Approximately 85 percent of the region’s recently constructed studio units were built in Philadelphia.

Figure 9: Average Height of New Apartment Developments by County (2000–2019)



Source: CoStar Realty Information, Inc.

Not surprisingly, the tallest apartment buildings can be found in Philadelphia, the only county in which high-rise multifamily construction (15 stories or greater) has occurred over the last 25 years.

Outside of Philadelphia, the average height of new apartment buildings ranged from 3.9 stories to 2.8. The slightly higher averages found in Montgomery, Delaware, and Chester counties can be attributed to the presence of more mid-rise development projects. The generally lower heights found in Bucks, Mercer, and Gloucester counties reflect a greater emphasis on garden and low-rise buildings in those counties.

Key Finding 5

Multifamily households are smaller and generate fewer school-age children than those of other housing types

Opposition to multifamily housing is often based on the belief that the children that will reside in new apartments will overburden local schools, resulting in property tax increases.

In an era of tight school budgets, this is an understandable concern; however, recent data suggests this may often be a misperception. The nature of who generally lives in multifamily housing—young adults, empty nesters, singles, and fewer families with children—ensures that apartments put less demand on schools and other public services than lower-density housing.

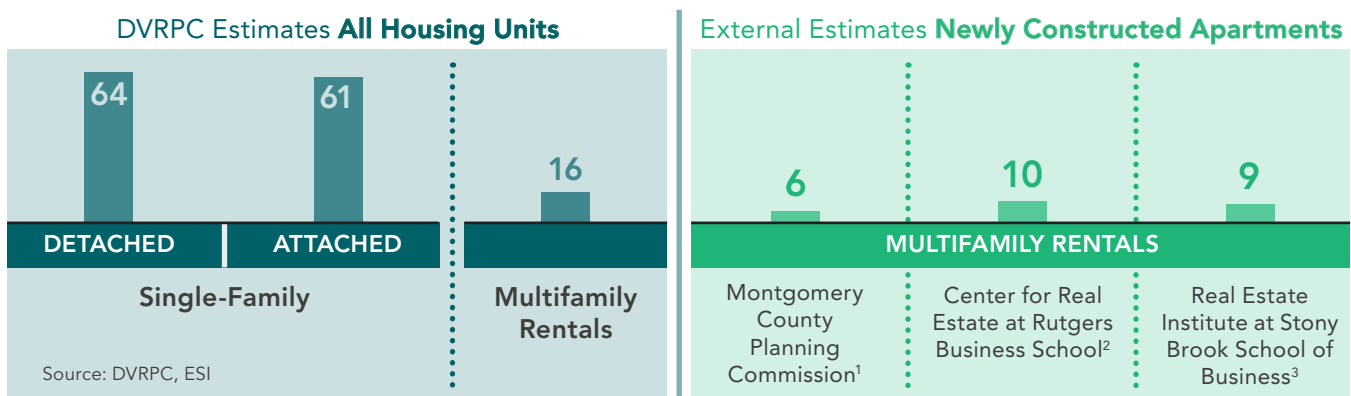
As part of this study, DVRPC worked with ESI to develop a series of demographic multipliers for multifamily housing in Greater Philadelphia based on Public Use Microdata Sample (PUMS) data from the American Community Survey. This analysis was based on a sample of “recent movers” and therefore includes a mix of new and older properties. ESI found that the average single-family detached home generated 0.64 school children, while the average apartment generated 0.16. These results are summarized in Figure 10, which compares the hypothetical impacts of 100 different types of housing units.

When looking exclusively at new apartments, several studies have found sharply lower school impacts. After analyzing 14 school districts, the Montgomery County Planning Commission determined that the 4,784 apartment units built since 2000 have generated 290 public school students, an average of 0.06 students per unit. Furthermore, they found that a newly constructed single-family detached home is over 15 times more likely to contain a school age child than is an apartment. Other studies conducted by academic centers have come to similar conclusions when analyzing recently built apartments throughout New Jersey and in portions of Long Island, New York.

Researchers working in this field emphasize the following relationships and policy considerations:

- The number of school-age children increases with the number of bedrooms.
- The number of school-age children decreases as renters’ household income (and rental prices) rise.
- Denser properties, such as mid- and high-rise buildings have less school-age children than developments with fewer units per building.
- Many development proposals consist primarily of one- and two-bedroom units for the express purpose of meeting fiscal impact challenges. This tension may pit fiscal policy against housing policy in some municipalities in ways that are not productive.

Figure 10: Estimates of the Number of School-Age-Children Generated by 100 Units of Housing



Key Finding 6

As part of smart growth development, multifamily housing can have important fiscal and community benefits

In an effort to avoid the perceived negative impacts of new multifamily development, some municipalities may be missing out on a variety of smart growth savings.

There is a common belief that the construction of new apartments will lower the value of nearby single-family homes. However, most research has concluded that the presence of multifamily housing has no negative effect on neighboring property values. In reality, attractively designed apartments are often viewed as an indicator that an area's economy is vibrant and growing. Instead of hurting the local economy, properly sited apartments can be an important part of a land use strategy that supports smart growth objectives, responds to demographic trends, and helps to preserve the fiscal integrity of a community.

Local Service and Infrastructure Provision

When apartments can be integrated into already urbanized areas that are equipped with basic infrastructure like utility lines, police and fire protection, shops, and schools, municipalities can frequently avoid the financial and environmental costs of stretching those services further out. The potential service and infrastructure savings associated with smart growth also spring from its compact design. By concentrating development in appropriate locations, smart growth development reduces the length of roads and utility lines and travel distances needed to provide public services, such as garbage collection, policing, and emergency response.

Community Benefits

From land preservation to energy use, smart growth development can help municipalities achieve a variety of important community goals. For example, compact communities with a variety of uses near each other generally increases the efficiency and equity of the local transportation system. When new apartments are well served by pedestrian, bicycle, and transit infrastructure, residents will have more travel options and rely less on personal automobiles that may contribute to local congestion. More information on the transportation impacts of multifamily housing is presented on page 10.

Tax Revenue and Economic Development

In addition to being associated with lower upfront infrastructure and ongoing service delivery costs, apartments are typically taxed at a higher commercial real estate rate than other types of housing. Municipalities may be able to capitalize on these benefits by incorporating apartments into mixed-use compact development in appropriate locations in their community.

Research conducted by Smart Growth America concluded that, on an average per-acre basis, smart growth development can often increase public revenue.⁴ Based on the analysis of 17 different studies that compared smart growth development to conventional suburban development, Smart Growth America concluded that mixed-use, compact development can generate up to 10 times more tax revenue per acre than conventional single-use suburban development.

More broadly, multifamily housing that is integrated into smart growth development can be an important component of local economic development initiatives by helping to attract talented and productive workers, adding amenities, and attracting businesses that will strengthen economic stability.

Key Finding 7

Multifamily residents travel less and own fewer cars than their single-family peers

We can better understand the travel impacts of new apartments by comparing them to an equal number of new single-family units.

Trip Generation

The guidance most often used for estimating the travel impacts of new development is the Institute of Transportation Engineers (ITE) *Trip Generation Manual*. Daily trip generation rates from the 10th edition of this manual for single-family detached homes and three different types of multifamily housing are listed in Figure 11 below. These daily trip rates acknowledge that the average single-family household generates over 40 percent more vehicle trips than the average renter household in a mid-rise building. However, even these trip rates may overstate the travel impacts of multifamily housing in denser areas with transit service because they are drawn from a national sample.

To supplement this resource, DVPRC collected traffic data at 17 recently constructed apartment buildings throughout the region to determine how development context and transit accessibility influence trip generation. One of the key revelations of this research was that mid-rise apartments built in the suburbs within one-half mile of transit generated roughly 25 percent fewer vehicle trips than predicted by the ITE *Trip Generation Manual*.

Parking

Based on changing realities, local leaders may wonder what is the right amount of parking to provide at multifamily properties. A recent study conducted by the Metropolitan Area Planning Council examined nearly 200 multifamily developments across Greater Boston and found that 30 percent of off-street parking spaces sit empty during peak demand. For communities that wish to avoid providing too much parking for mid-rise apartments, DVPRC recommends not exceeding a ratio of 1.40 spaces per unit.⁵

COMPARING CAR OWNERSHIP BY HOUSEHOLD AND GEOGRAPHY IN GREATER PHILADELPHIA

	SF	MF
CORE CITIES	1.08	0.68
DEVELOPED COMMUNITIES	1.84	1.10
GROWING SUBURBS	1.96	1.13

Source: DVPRC, ESI

Figure 11: Daily Vehicle Trip Generation Rates per Dwelling Unit

ITE TRIP GENERATION DATA				DVRPC DATA
SINGLE-FAMILY DETACHED	LOW-RISE 1-2 stories	MULTIFAMILY* MID-RISE 3-10 stories	HIGH-RISE 11+ stories	MULTIFAMILY Recently built suburban mid-rise apartments near transit
9.54	7.32	5.44	4.45	4.01
TRIPS PER DAY				

DVRPC's research suggests that even in suburban locations, the potential travel impacts of new multifamily development can be mitigated by siting apartments in denser, more walkable neighborhoods near transit.

Sources: Institute of Transportation Engineers, *Trip Generation Manual*, 10th Edition; DVPRC

* The building heights used by ITE for trip generation purposes differ from those used by CoStar and cited on page 2.

Key Finding 8

The people who live in multifamily housing are remarkably like their single-family neighbors

Apartment residents have the same goals as everyone when it comes to housing: residing in a safe, desirable, and affordable community.

Concerns about the potential impacts of new development on community character commonly take two forms. In some cases, residents may be concerned about the visual impacts of new development. For example, they may argue that new higher-density development will disrupt the architectural and aesthetic character of a neighborhood by being too tall or simply unsightly. These concerns may be best addressed by developing local design guidelines that can help ensure that the physical design of new development meets community standards.

In other cases, opposition may be based on the perceived impacts that renters themselves will have on the social fabric of a place. Although these types of concerns may be expressed less overtly, some may believe that apartment dwellers are less desirable neighbors and that multifamily development will bring people with conflicting backgrounds, values, and priorities to their community.

Perceptions and attitudes toward race and ethnicity almost certainly factor into some of these discussions. As a whole, multifamily residents in Greater Philadelphia are more racially and ethnically diverse than the region's individual counties: 25 percent of renters in Greater Philadelphia identify as African American alone and 11 percent identify as Hispanic according to ESI. Although the race and Hispanic origin of apartment residents may differ from individual suburban counties, their self-identification largely mirrors the diversity of the larger region.

Demographic and market research related to educational attainment and income (discussed below) can help to address some of the more concrete conversations around community character and counter some existing misperceptions.

Educational Attainment

Throughout the region, multifamily residents have similar or higher levels of educational attainment than do residents of other types of housing. For example, approximately 45 percent of apartment residents across Greater Philadelphia have a bachelor's degree or higher. This rate is higher than the overall benchmark rate for all but two counties in our region, Chester (50 percent) and Montgomery (48 percent). These statistics can help dispel concerns that multifamily residents are any less educated, hardworking, or socially engaged than other types of residents.

Median Household Income

Based on ESI's analysis, the median household income of renter households was \$33,793 in Philadelphia, \$35,817 in the New Jersey portion of our region, and \$44,612 in the suburban Pennsylvania portion of the region. Each of these estimates is lower than the median household income for each of the region's suburban counties. These differences may largely be due to the higher proportion of younger residents and single-person households found in apartments. A more thorough analysis would require calculating a per capita income.

However, concerns about income may be inconsequential for new apartment construction. When using industry standards for rent-to-income ratios, we can estimate that the renters of newly constructed units have household incomes that rival or surpass income benchmarks for each county. For example, the average recently constructed two-bedroom apartment rents for over \$2,100 (see page 6), which suggests a household income requirement of approximately \$85,000.

Conclusion

Planning for growth and prosperity requires honest conversations about the types of communities we should be building.

When it comes to new housing, the research conducted for this study suggests that the perception that many people have of apartments may not mesh with reality.

- New apartments typically do not impose greater costs on local governments.
- New apartments generate less traffic congestion and parking demand than a comparable number of single-family units. Furthermore, the traffic impacts of new apartment residents can be significantly mitigated by locating new development in walkable neighborhoods near transit.
- Although the income, education, and racial characteristics of apartment residents will vary by context, new apartments do not inherently attract residents who are less neighborly or socially engaged than their single-family peers.

The findings highlighted in this document and on the project website, www.dvrpc.org/SmartGrowth/Multifamily, have several implications. They can be used to both illustrate the potential benefits of higher density-development and illuminate the potentially detrimental effects of low-density development. However, although the research may alleviate concerns that some residents have about new housing, it also raises other important considerations. For example, although information about the rental rates and income requirements for new apartments may dispel the socioeconomic worries of residents, it also highlights the fact that new multifamily construction may be exacerbating housing affordability and equity issues in some communities. Many multifamily housing trends necessitate that local officials and planners focus more attention on providing affordable and workforce housing for residents.

Nonetheless, each year, more and more households will be interested in living in multifamily housing, particularly in our region's suburbs. The long-term continued success of the region requires greater housing choice, more compact development, and mixed-income residences. The communities that can meet the growing demand for this type of housing can boost their economic competitiveness while providing greater housing choices for their residents.

NOTES

¹ Data on public school enrollment related to recently constructed apartments in Montgomery County, PA was provided by the Montgomery County Planning Commission. For more information about their school district enrollment projection services, please visit: www.montcopa.org/2028/planning-services.

² For more information on the Rutgers Business School Center for Real Estate's *School-Age Children in Rental Units in New Jersey: Results from a Survey of Developers and Property Managers*, please visit www.rutgersrealestate.com/researching.

³ To learn more about the *School District Enrollment Study* conducted by the Real Estate Institute at Stony Brook University College of Business, please visit www.reisb.org/white-papers.

⁴ The Smart Growth America study referenced in this study is entitled *Building Better Budgets: A National Examination of the Fiscal Benefits of Smart Growth Development*. For more information, please visit: www.smartgrowthamerica.org/resources.

⁵ The trip and parking generation data cited in this document were gathered from DVRPC Publication TR20006, *Local Trip Generation Adjustments for Transit Oriented Development (TOD)*. For more information, please visit www.dvrpc.org/products/TR20006.

About DVRPC

The Delaware Valley Regional Planning Commission is the federally designated Metropolitan Planning Organization for a diverse nine county region in two states: Bucks, Chester, Delaware, Montgomery, and Philadelphia in Pennsylvania; and Burlington, Camden, Gloucester, and Mercer in New Jersey.

DVRPC's vision for the Greater Philadelphia Region is a prosperous, innovative, equitable, resilient, and sustainable region that increases mobility choices by investing in a safe and modern transportation system; that protects and preserves our natural resources while creating healthy communities; and that fosters greater opportunities for all.

DVRPC's mission is to achieve this vision by convening the widest array of partners to inform and facilitate data-driven decision-making. We are engaged across the region, and strive to be leaders and innovators, exploring new ideas and creating best practices.

The Delaware Valley Regional Planning Commission (DVRPC) fully complies with Title VI of the Civil Rights Act of 1964 and related nondiscrimination mandates in all activities. For more information about DVRPC's Title VI Program or to obtain a Title VI Complaint Form, visit www.dvrpc.org/GetInvolved/TitleVI, call (215) 592-1800, or email public_affairs@dvrpc.org.

The authors are solely responsible for the findings and conclusions herein, which may not represent the official views or policies of the funding agencies.

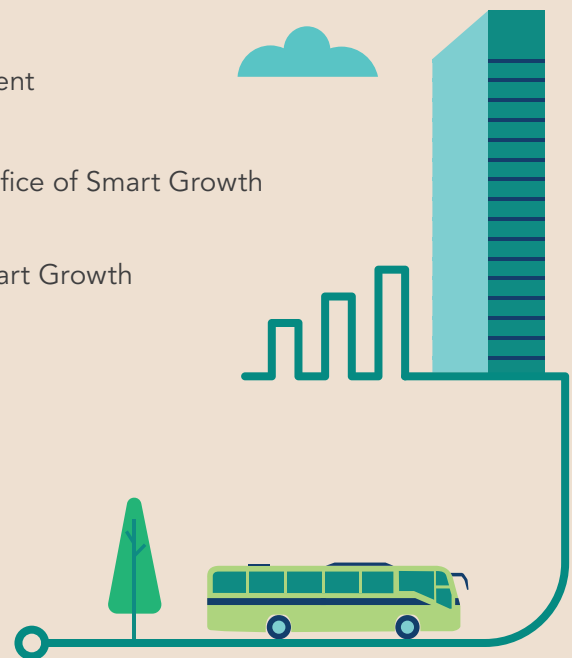
For More Information

Please visit the Community Impacts of Multifamily Development webpage: www.dvrpc.org/SmartGrowth/Multifamily.

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