

Remarks by Sarah Peck,
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It's hard to believe that it's been nearly 25 years since Dr. Henry Jordan created Chester County 2020. Henry was a force of nature. Those of us who knew him can relate to the quote by Will Rogers that so aptly describes Henry. Will Rogers said:

Even if you're on the right track, you'll get run over if you just sit there.

Well, Henry certain did not sit still. He's left an amazing legacy here in Chester County. But it's a credit to you and this organization that so much of his vision has been realized -- namely to preserve Chester County's spectacular beauty while still managing its intense growth. Of course, that didn't happen by accident – we have the indefatigable Nancy Mohr and now William Stevens to thank, along with your committed and talented Board who have provided such enlightened stewardship. Thank you for all you have done for Chester County's wonderful quality of life.

I'm glad to have contributed in some small way to the goals of Chester County 2020 -- in promoting growth in the denser urban cores and finding creative ways to develop affordably priced homeownership. It's a dynamic

and ever challenging process as economic cycles wax and wane and market preferences constantly evolve. But there are many intersections between this work and the goals of Chester County 2020. Here are some of those intersections and things I've learned along the way.

Building True Neighborhoods

First, I've learned that people yearn for the same thing: a sense of community. Whether in my prior life heading Rouse/Chamberlin Homes building suburban communities or in my present work with Progressive New Homes – I've discovered a common universal human impulse: people want to be part of a true neighborhood. It's palpable. People want to live in a community where social bonds are formed easily, without being forced. A community where one can lean on a neighbor to borrow something, watch a child, take in the newspapers when you're away, or just be there for support.

We as builders have the power to help meet that human need. To help create social interactions that don't just happen spontaneously. To help cultivate these bonds at the outset until they take on a life of their own.

We can use our power to shape communities in a way that brings people together. A simple example: I always design the gang mailboxes to be at a central pocket park in a new development where neighbors can't help but bump into each other. Adding front porches and sidewalks promotes

spontaneous social interaction. These are the little extras that lead eventually to social bonds and even friendships.

So in the formative stages of a community, we as builders can build communities in a social sense as much as a physical one. And that in turn improves the quality of life that Chester County 2020 is working to promote.

Meeting Market Preferences While Building Inner Core Neighborhoods

The market itself -- with all its diversity today -- is providing the impetus for new organic neighborhoods to take shape in infill locations. There is now such a broad spectrum of people seeking a more walkable, lower maintenance lifestyle that by definition these new neighborhoods become a rich cross section of every walk of life – every age, ethnicity, household size, stage in life, race – you name it. We've got singles, mingles, empty nesters and everything in between. Not everybody wants the expense and time burden of maintaining a yard or commuting long distances to work.

These folks may have diverse backgrounds and lifestyles but what they have in common is a desire to live in a close-in, walkable environment with lower energy and maintenance costs. What I've found is that by simply providing new housing choices that didn't previously exist, true neighborhoods are springing to life organically.... in the urban centers.

So the idea that we can meet market preferences *and* promote diversity *and* grow the close-in historic cores is an exciting win-win-win while bringing about the goals of Chester County 2020.

Enhancing Existing Communities

Obviously being able to meet these market preferences takes hard work and persistence by the developer to get the rezonings needed and to win over skeptical locals. But what I've found is that existing residents, too, have emotional needs. They too, have a yearning -- to improve their neighborhoods. Many have lived there for generations with close-knit family still living nearby. They are proud of the architectural charm of their homes and streets, their good schools, the history, the friendships, the politics. They are fiercely devoted to their quality of life. Integrating new development into these existing communities -- both aesthetically and politically (with a small "p") -- is crucial to promoting the goals we're all aiming for.

Naturally, they're often wary of newcomers at first and threatened by the unknown that change may bring. But they love their communities and often struggle with chronic problems they want to see solved. Building new infill communities – if done tastefully and respectfully – can help address existing shortcomings – whether it be storm water flooding, environmental contamination, traffic congestion, removing blight, or just enhancing the tax base. The key is to listen. To be respectful. To create a win-win. In short, to build trust.

The private sector resources often follow on the heels of new construction investment. New construction signals to private homeowners that investing in their homes will pay off. Private investors become encouraged to fix up properties. One strategically placed development can catalyze the revitalization of a whole block or even a whole neighborhood by leveraging private sector resources.

Of course, a key requirement to making this happen is ensuring that whatever is built is done tastefully and in concert with the architectural character of the existing neighborhood. This takes effort and thought – and obviously a great consultant team – but also a little more cost. At the end of the day the goal is to have these new homes fit seamlessly within the existing streetscape. And to then to step back and see these existing communities thrive in the close-in Boroughs and towns.

Creating Affordably Price Homeownership in Inner-Core Locations

Finally, there's the goal of creating affordably priced homeownership in close-in locations. I've learned that the American Dream of homeownership is alive and well. I'm reminded of the famous Mark Twain line: "Reports of my death are greatly exaggerated!" Remember that? Well reports that the dream of home-ownership is gone are greatly exaggerated. In my experience, that's just not true.

Yes, many millennials and empty nesters prefer renting over owning for various reasons. Yes, millennials have a lot of student debt. But my experience is that the hunger for home ownership is as strong as ever – and where there's a will there's a way. I find selling to first time homebuyers one of the most rewarding aspects of my business. Through creative higher density designs and attractive mortgage financing, we make homeownership affordable to first time homebuyers every day. And where do we find these higher density designs and below-market mortgage financing to be possible? In the older historic centers of our County.

There is nothing quite as wonderful as seeing a young twenty or thirty something person or couple proudly holding the keys to their new home at the settlement table, sometimes with tears streaming down their face. They have worked hard to save for a down payment, they have good credit, good stable jobs. Their lives are ahead of them. it is so very exciting and gratifying to see.

What does homeownership mean exactly? If you take a step back and think about it, here's what it means:

- A home isn't just a place to live, it's the best way to build financial security.
- Owning a home provides credibility to a lender that someone is a good credit risk -- maybe to start a business

- Owning a home can provide a way to help the kids get through college – by borrowing against the equity
- A home can be a safety net if someone gets really sick.
- A home can be a retirement plan. Pay off the house and live on retirement income.
- And if all goes well, a home can give the next generation a leg up. Selling a home after a grandparent passes on can provide the next family with money needed to move up the ladder.

And homeownership helps stabilize neighborhoods. Homeowners look out for their neighbors; they care what's happening on their street. When a family has its own home, the kids can go to the neighborhood school. The parents will usually take time to meet other neighbors, get involved in the school. Maybe work together to improve something. Maybe get involved in their township local government.

In short, homeownership has the power to change lives for generations. And to improve the older historic cores of our County in the process.

So these are just some of the intersections between the work I'm engaged in and the goals of your organization. As I read over the charter of Chester County 2020 I realize how aligned I feel with these goals:

- Working to educate and dispel misguided rumors.
- Engaging stakeholders in efforts to solve common problems.

- Creating livable communities.
- Turning talk into action.
- Being community sensitive.
- Becoming trusted.

The process does not have to be adversarial. Developers have a significant power to be an asset for good in achieving these common goals. But with that power comes responsibility. The responsibility to use the built environment in a way that shapes peoples' lives for the better.

Thank you.