

Thank you for the opportunity to share with you on a subject I care deeply about.

My name is Cliff Weaver, and I am the owner of Landmark Homes, a regional builder serving communities across south-central Pennsylvania. My brother and I founded Landmark Homes in 1998 with the goal of giving every homebuyer a custom home experience, regardless of the size or price of their home. Over the years, we have experienced both the highs and lows of this industry. Today, one of the greatest challenges we face as a homebuilder in Pennsylvania is limited land availability and zoning-related constraints.

Housing affordability is one of the most pressing challenges facing Pennsylvanians today. It is estimated that more than one million households are cost-burdened, meaning they spend over 30% of their income on housing. At its core, this issue boils down to a lack of supply to meet demand.

We believe one of the most effective ways to address affordability is by bringing new homes to market, particularly for what we call “move-up buyers.” A move-up buyer is someone who has owned a home for several years, built equity, and is ready to purchase a larger home as their family grows. When they do so, they sell their existing home—typically an entry-level property—thereby “turning” inventory and making that home available to a first-time buyer. As supply increases, it can help ease cost pressures, improve affordability, and make homeownership attainable for the next generation.

However, delivering new homes for move-up buyers presents several key challenges.

The maps in front of you show zoning across a few select municipalities in Lancaster County. As you can see, land zoned for development is highly restricted. In some areas, only a small number of parcels are eligible for development. Even then, zoning does not guarantee availability as many landowners are simply not interested in selling their land.

Utility access presents another major hurdle. Developers must determine whether sewer, water, and electric services are available. In many cases, we must invest hundreds of thousands or even over a million dollars to extend or expand these services. These costs directly impact housing affordability and can sometimes make projects financially unfeasible even when, on paper, zoning allows for growth. Additionally, site conditions such as topography, geology, and environmental factors can further limit development potential.

These challenges have a compounding effect on affordability. Not only is there a limited supply of developable land, but that scarcity drives up land prices.

Even if suitable land can be found, the approval process is frequently lengthy and complex. For example, as we work through municipal approvals, we often encounter strict

subdivision and land development ordinance requirements—such as widening existing roads or adding curbs and sidewalks to existing roads. While the state law allows applicants to request waivers to these requirements with proper justification, those waivers are not always granted. In many cases, municipalities deny them due to concerns about public opposition and to avoid the perception of giving a developer a “win.”

As a result, the land development approval process can take anywhere from two to four years or longer. Additional approvals from outside agencies, such as the Department of Environmental Protection and PennDOT, can further increase costs and delays.

While this process unfolds, developers are often carrying the cost of the land, including interest expenses, which can increase acquisition costs by 10% or more.

Although future land use planning occurs at both the county and local levels through comprehensive plans, these plans are not always implemented—often due to public opposition. This leads to zoning maps that are not consistent with anticipated growth or, in many cases, the actual growth and real needs of a municipality.

There are several policy proposals and changes that I believe could meaningfully expand access to homeownership in Pennsylvania and address some of these challenges:

First, we should encourage greater alignment between county or regional comprehensive plans and current zoning maps. If areas are identified for growth, municipal zoning maps should reflect that intent in a predictable and actionable way. This will also take development pressure off of agricultural land outside of growth areas – ensuring that farming and ag activities remain a key part of our state and local economies and culture.

Second, we should strive for more consistency and predictability in the land development approval process. Establishing and enforcing clearer timelines and objective standards for approvals and waiver requests would reduce uncertainty, lower carry and professional costs, and accelerate the delivery of new housing.

Third, we should look for opportunities to expand infrastructure investment, particularly for water and sewer capacity and conveyance. Strategic public-private partnerships or targeted funding programs could help offset the upfront costs that currently make many projects unfeasible, and also help to modernize aging infrastructure in many of our municipalities

Fourth, we should explore creative incentives for municipalities that proactively plan for and approve housing development. Communities that are willing to accommodate growth should be supported and highlighted as models for keeping Pennsylvania competitive as a place to grow families and businesses.

Fifth, we should encourage the review and modernization of certain subdivision and land development ordinance requirements that may no longer reflect current needs, planning considerations, or market realities in terms of housing styles and property layouts, while still maintaining safety and quality standards.

Finally, we should support policies that promote thoughtful mixed-use land planning and a variety of housing types—including single-family homes, townhomes, and other attainable options—so that all home buyers have opportunities to enter and move within the market.

There is no simple fix that will automatically expand access to homeownership. This requires a coordinated effort to address land availability, fix regulatory processes, expand and modernize infrastructure, and focus on long-term planning. As builders, we stand ready to be part of that solution, but we need a framework that allows us to respond to this need in a timely and cost-effective way.

In closing, I would emphasize that housing is more than just a commodity. It is the foundation for strong families, stable communities, and economic growth. When we make it easier to build homes, we make it easier for Pennsylvanians to achieve the dream of homeownership.

Thank you again for your time and consideration. I would be happy to answer any questions.