The home on Valley Road in Coatesville sat empty from November - when a bank foreclosed on it - until May. Wells Fargo then took the rowhouse, more than a century old, and donated it to the Housing Authority of the County of Chester this spring. Dale Gravett, executive director of the housing authority, called it a much-needed gift - one the county will use to house a family.

Families in Chester County fill waiting lists for affordable housing, Gravett said, even though the county is one of Pennsylvania's richest. "That's a constant battle that we're fighting," Gravett said. "The county is just so well to do, there's just not enough affordable housing in Chester County."

Housing agencies nationwide share Chester County's struggle to find homes for residents. "There's such a question mark over the availability of funding and the availability of new housing and housing that already exists," said John Bohm, senior director of public affairs and congressional relations at the National Association of Housing and Redevelopment Officials. Given the depth of the need, the association encourages local officials to look beyond federal programs with unreliable funding to find affordable housing for their residents.

The foreclosed Coatesville house is the first home donation to the authority from a bank, Gravett said. Spurred by the gift, county officials plan to ask more banks to help with the county's affordable housing shortage, he said. Banks such as Wells Fargo, Bank of America, JP Morgan Chase & Co., and PNC fix up foreclosed houses and sell most of them, but they donate some to nonprofits and local governments. In return, the banks save money by getting rid of homes they cannot easily sell and earn goodwill in communities.

Since 2012, the nonprofit National Community Stabilization Trust has acted as a middleman to help transfer more than 6,000 properties from banks to local housing providers in 48 states. The Coatesville house is one of 1,400 foreclosed homes Wells Fargo has donated this year. "The big goal we have is that the home or the lot is put back into productive use to benefit the community that it's in," said Tyler Smith, the bank's vice president of real estate-owned community development.

Chester County plans to rehabilitate the house for a family in either its first-time home buyers program or for its affordable housing program. The house needs an estimated $25,000 worth of improvements, Gravett said.

Improvements in the housing market mean fewer foreclosures, so donation programs that started in the wake of the recession are slowing down. But Gravett said he hopes the turnaround in the economy translates to more construction of affordable housing in Chester County.

In addition to working with banks, county officials plan to award vouchers to entice developers and building owners to create more affordable housing in the county, especially rental housing.