
CITY OF CHESTER, PENNSYLVANIA

One 4th Street, Chester, Pennsylvania 19013

FY 2017 ANNUAL ACTION PLAN

*For Submission to HUD for the
Community Development Block Grant and
HOME Investment Partnership Programs*

April 14, 2017

Mayor:

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City Council:

Ms. Elizabeth Williams, Director, Parks & Recreation

Mr. William Morgan, Director, Accounts & Finance

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Chester Economic Development

Authority (CEDA):

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Chester, Pennsylvania is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD's) Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs. In compliance with the HUD regulations, the City of Chester is required to complete an annual application for the use of the CDBG and HOME funds. The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the Goals and Objectives of the City of Chester's Five Year Consolidated Plan. The Five Year Plan describes the housing and non-housing needs of City residents and presents a five-year strategy to address those needs. The City of Chester's FY 2017 Annual Action Plan, the third Annual Action Plan under the City's FY 2015-2019 Five Year Consolidated Plan, outlines which activities the City will undertake during the program year beginning July 1, 2017 and ending June 30, 2018.

The FY 2017 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2017 with the Federal resources to be received by the City of Chester. Additionally, the CDBG Program and activities outlined in this FY 2017 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to areas of the City where there is the highest percentage of low- and moderate-income residents.

This FY 2017 Annual Action Plan is a collaborative effort of the City of Chester, Delaware County, the community at large, social service agencies, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, funding requests, statistical data, and review of the City's Comprehensive Plan and other community plans. The Chester Economic Development Authority (CEDA) is the administering agency of the CDBG and HOME programs for the City of Chester.

Available Funds:

The following financial resources are included in the FY 2017 Annual Action Plan which anticipates funding to be received to address the priority needs and specific objectives identified in the City of Chester’s FY 2015-2019 Five Year Consolidated Plan and Strategy. The City of Chester anticipates it will receive the following Federal funds during the FY 2017 program year:

Entitlement Funds	Amount
FY 2017 CDBG Allocation	\$ 1,100,000.00
CDBG Program Income	\$ 10,000.00
FY 2017 HOME Allocation	\$ 241,000.00
Totals:	\$ 1,351,000.00

Table 1 - Federal Resources

FY 2017 CDBG Program Budget:

The City of Chester proposes to undertake the following activities with the FY 2017 CDBG funds:

1. Public Services -

- Senior Community Services: \$18,000.00
- Wesley House Community Corporation, Inc.: \$25,000.00
- Domestic Abuse Project of Delaware County, Inc.: \$20,000.00
- Chester Community Improvement Project – Pre-Purchase Mortgage Counseling: \$35,000.00
- Boys & Girls Club of Chester: \$10,000.00
- Salvation Army Chester Corps: \$20,000.00

2. Public Facilities Improvements -

- Reconstruction/Repair of Infrastructure: \$200,000.00
- Parks and Recreation Facilities: \$50,000.00
- Improvements to Washington Park Playground: \$50,000.00
- Fire Department Equipment: \$50,000.00
- Roof Replacement – Delaware County Literacy Council: \$5,000.00

3. General -

- Demolition/Clearance (Scattered Site): \$150,000.00
- Section 108 Loan Repayment: \$199,710.00
- Contingencies: \$37,290.00

4. Microenterprise Development -

- Entrepreneur Works: \$20,000.00

5. Administration and Planning -

- CDBG Administration: \$220,000.00

Total: \$1,110,000.00

FY 2017 HOME Program Budget:

The City of Chester proposes to undertake the following activities with the FY 2017 HOME funds:

- Chester Community Improvement Project – CHDO Operating Expenses: \$12,050.00
- Chester Community Improvement Project – CHDO Set-Aside: \$36,150.00
- Single Family Affordable Housing Initiative: \$168,700.00
- HOME Planning and Administration: \$24,100.00

Total: \$241,000.00

Maps:

Included in this Annual Action Plan Exhibits Section are the following maps which illustrate the demographic characteristics of the City of Chester:

- Population Density by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group
- Total Housing Units by Block Points
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income with Minority Percentage by Block Group

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

During the FY 2017 CDBG Program Year, the City of Chester proposes to address the following priority need categories identified in its FY 2015-2019 Five Year Consolidated Plan:

Housing Priority - (High Priority)

There is a need to improve the quality of the housing stock in the community and to increase the supply of affordable, decent, safe, accessible, and sound housing for home-owners, renters, and homebuyers.

Goals/Strategies:

HS-1 Housing Rehabilitation - Continue to rehabilitate the existing vacant residential housing stock for homebuyers and tenants in the City to include energy efficiency, weatherization, and accessibility modifications.

- **FY 2017:** The City of Chester will provide aid to three (3) households through funding Chester Community Improvement Project – CHDO Set-Aside and Single Family Affordable Housing Initiative.

HS-2 Housing Construction - Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction of owner and renter occupied housing.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

HS-3 Home Ownership - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.

- **FY 2017:** The City of Chester will provide aid to 70 households through funding Chester Community Improvement Project – Pre-Purchase Mortgage Counseling.

HS-4 Fair Housing - Promote fair housing choice through education and outreach.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

HS-5 Public Housing - Support the Chester Housing Authority in its efforts to improve and maintain the existing public housing stock, and promote homeownership assistance programs through the use of Section 8 Housing Choice Vouchers for home purchase.

- **FY 2017** The City of Chester is not funding any projects in this program year.

Homeless Priority - (Low Priority)

There is a need for housing and services for homeless persons and persons at-risk of becoming homeless.

Goals/Strategies:

HO-1 Operation /Support - Continue to assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

- **FY 2017:** The City of Chester will provide assistance to 300 persons through funding Wesley House Community Corporation, Inc. and Salvation Army Chester Corps.

HO-2 Prevention and Housing - Continue to support homeless prevention and rapid re-housing programs.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

HO-3 Housing - Support the rehabilitation of emergency shelters, transitional housing, and permanent housing for the homeless by non-profit organizations.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

Other Special Needs Priority - (Low Priority)

There is a need for housing opportunities, services, and facilities for persons with special needs including the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.

Goals/Strategies:

SN-1 Social Services - Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.

- **FY 2017:** The City of Chester will provide support services to 2,090 persons through funding Senior Community Services and Domestic Abuse Project of Delaware County, Inc.

SN-2 Housing - Increase the supply of affordable, decent, safe, accessible, and sound housing for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

Community Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life in the City of Chester.

Goals/Strategy:

CD-1 Community Facilities - Improve the City's public and community facilities. (Parks, recreation centers, library, etc.)

- **FY 2017:** The City of Chester will provide a benefit to 35,100 persons through improvements to Washington Park Playground, Roof Replacement at the Delaware County Literacy Council, and through Park and Recreation Facility Improvements in low- and moderate-income areas throughout the City.

CD-2 Infrastructure - Improve the City's infrastructure through rehabilitation, reconstruction, and new construction (streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, green infrastructure, etc.).

- **FY 2017:** The City of Chester will improve infrastructure to benefit 5,000 persons through funding Reconstruction/Repair of Infrastructure.

CD-3 Public Services - Improve and enhance public services, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs throughout the City.

- **FY 2017:** The City of Chester will provide benefit to 100 persons through funding Boys and Girls Club of Chester.

CD-4 Public Safety - Improve public safety facilities, equipment, and public safety services.

- **FY 2017:** The City of Chester will provide public safety services to 31,900 persons through the Fire Department Equipment activity.

CD-5 Code Enforcement - Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.

- **FY 2017:** The City of Chester will demolish 12 structures through funding Demolition/Clearance (Scattered Site).

CD-6 Revitalization - Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

CD-7 Historic Preservation - Promote historic preservation and adaptive reuse of existing buildings in the City.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

Economic Development Priority - (High Priority)

There is a need to increase employment, self-sufficiency, educational training, and economic empowerment for residents of the City of Chester.

Goals/Strategies:

ED-1 Employment - Support and encourage new job creation, job retention, employment and job training services.

- **FY 2017:** The City of Chester will provide assistance to 45 businesses through funding Entrepreneur Works.

ED-2 Financial Assistance - Support business and commercial growth through expansion and new development.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

ED-3 Redevelopment Program - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.

- **FY 2017:** The City of Chester is not funding any projects in this program year.

ED-4 Financial Incentives - Support and encourage new economic development through local, State, and Federal tax incentives and programs. (Tax Increment Financing, Tax Abatements, Enterprise Zone, Keystone Opportunity Zone, Section 108 Loan Guarantee Program, Economic Development Initiative, etc.)

- **FY 2017:** The City of Chester will provide assistance to the citywide population of 31,900 through funding Section 108 Loan Repayment.

Administration, Planning, and Management Priority - (High Priority)

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

Goal/Strategy:

AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

- **FY 2017:** The City of Chester will assist its citywide population of 31,900 through funding CDBG and HOME Planning and Administrative activities.

3. Evaluation of past performance

The City of Chester has a good performance record with HUD. The City regularly meets the performance standards established by HUD. Each year the City prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the Chester Economic Development Authority, located at 1 Fourth Street, Chester, PA 19013.

The FY 2015 CAPER, which was the first CAPER for the FY 2015-2019 Five Year Consolidated Plan, was approved by HUD in a letter dated January 4, 2017. In the FY 2015 CAPER, the City of Chester expended 80.55% of its CDBG funds to benefit low- and moderate-income persons. The City expended 8.05% of its funds during the FY 2015 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 20.31% of its funds during this CAPER period on Planning and Administration, which is slightly above the statutory maximum of 20%. The City is in compliance with the required 1.5 maximum drawdown ratio with a drawdown ratio of 0.80.

The HOME program is being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City was not required to provide a match for FY 2017's HOME funds because the City satisfied the distressed criteria for participating jurisdictions in accordance with HOME Program regulations. The City has met the 15% Community Housing Development Organization (CHDO) requirement.

4. Summary of citizen participation process and consultation process

The Annual Action Plan is made up of multiple components, which include: funding applications from City Departments, social service agencies, community and economic development agencies, and housing organizations; citizen participation; and the development of the Annual Action Plan.

Each item of the plan helps benefit the low- and moderate-income population in the City of Chester. The City of Chester has followed its Citizen Participation Plan in the planning and preparation of the FY 2017 Annual Action Plan. The City held its first public hearing on the needs of the community and its residents on Wednesday, December 14, 2016 in the City Council Chambers in the Municipal Building, 1 Fourth Street, Chester, PA. This hearing provided residents, agencies, and organizations the opportunity to discuss the City's CDBG and HOME Programs and to provide suggestions for future CDBG and HOME Programs priorities and activities.

The Chester Economic Development Authority maintains a mailing list for its CDBG and HOME Programs and sends out copies of its public hearing, meeting notices concerning the CDBG and HOME Programs, and CDBG and HOME Applications. Notices were sent to all agencies and individuals who have participated in previous programs and activities.

Submission of proposals were due to the City by Wednesday, December 28, 2016. Applications were reviewed for eligibility, fundability, and a summary was provided to City Council. The proposed distribution of funds to be included in the Annual Action Plan was decided by City Council at the Wednesday, January 11, 2017 City Council Meeting.

A copy of the "FY 2017 Annual Action Plan" was placed on public display for review by the general public agencies and organizations in the community. A newspaper notice announcing

that these documents were placed on public display was published in the “Delaware County Daily Times,” the newspaper of general circulation in the area. The “Draft FY 2017 Annual Action Plan” was on public display from Wednesday, February 1, 2017 through Friday, March 3, 2017 at the following locations:

- Chester Economic Development Authority, 1 Fourth Street, Chester, PA 19013
- J. Lewis Crozer Library, 620 Engle Street, Chester, PA 19013
- City Clerk’s Office, Chester City Hall, 1 East 4th Street, Chester, PA 19013
- <http://www.ceda.cc/>
- <http://www.chestercity.com/>

5. Summary of public comments

The City of Chester held its First Public Hearing on Wednesday, December 14, 2016 at 9:00 AM at the City Council Chambers in the City of Chester Municipal Building, 1 Fourth Street, Chester, PA. Comments received at that public hearing are included in the attachments at the end of the Annual Action Plan.

The FY 2017 Annual Action Plan was placed on public display from Wednesday, February 1, 2017 through Friday, March 3, 2017. A Second Public Hearing will be held on Wednesday, February 8, 2017 at 9:00 AM in the City Council Chambers in the City of Chester Municipal Building, 1 Fourth Street, Chester, PA.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and suggestions that were received to date, have been accepted and incorporated into the planning document.

7. Summary

The main goals of the FY 2017 Annual Action Plan are to improve the living conditions of all residents in the City of Chester, create a suitable and sustainable living environment, and to address the housing and community development needs of the City’s residents.

The FY 2017 Annual Action Plan for the City of Chester includes the City’s CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2017 and ending June 30, 2018.

During the FY 2017 Program Year, the City of Chester, Pennsylvania anticipates the following Federal financial resources:

- FY 2017 CDBG Funds \$ 1,100,000.00

- CDBG Program Income \$ 10,000.00
- **CDBG Total:** \$ **1,110,000.00**

- FY 2017 HOME Funds \$ 241,000.00
- **HOME Total:** \$ **241,000.00**

A “draft” of the FY 2017 Annual Action Plan was placed on display at the Chester Economic Development Authority and the City Clerk’s Office, both located at 1 Fourth Street, Chester PA, 19013, the J. Lewis Crozer Library located at 620 Engle Street, Chester, PA 19013, and on the City’s website (<http://www.chestercity.com>). A Final Public Hearing will be held on Wednesday, February 8, 2017 to discuss the proposed activities and solicit citizen comments. Upon completion of the 30 day comment period, the City of Chester will submit the FY 2017 Annual Action Plan to the U.S. Department of Housing and Urban Development Philadelphia Office on or before Friday, April 14, 2017.

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Annual Action Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Chester	Economic Development Authority
HOME Administrator	Chester	Economic Development Authority

Table 2 – Responsible Agencies

Narrative

The Chester Economic Development Authority (CEDA) is the administrating agency for the CDBG and HOME programs. CEDA prepares the Five Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERR's), Consolidated Annual Performance Evaluation Reports (CAPER), and is responsible for the monitoring, processing requests for payment, contracting, and oversight of the programs on a day to day basis. In addition, the City of Chester has a private planning consulting firm available to assist the City on an as needed basis.

Consolidated Plan Public Contact Information

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AP-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

While preparing the FY 2017 Annual Action Plan, the City of Chester consulted with City Departments, Chester Housing Authority, social services agencies, housing providers, economic development agencies, and members of the Delaware County Continuum of Care. Input from public hearings and funding requests were used to develop the FY 2017 Annual Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Chester works with the following agencies to enhance coordination:

- **Chester Economic Development Authority (CEDA)** - Oversees the CDBG and HOME Programs.
- **Chester Housing Authority** - Coordination with the Section 8 Housing Choice Vouchers and improvements to public housing communities.
- **Social Services Agencies** - Provides funds to improve services to low and moderate income persons.
- **Housing Providers** - Provides funds to rehabilitate and develop affordable housing and provide housing opportunities for low and moderate income households.
- **Delaware County Continuum of Care** - Oversees the Continuum of Care funds.

Each year, as part of the CDBG and HOME applications planning process, local agencies, and organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Chester is a member of the Upper Darby/Chester/Haverford/Delaware County Continuum of Care - PA 502. Upper Darby/Chester/Haverford/Delaware County Continuum of Care is also known as the Delaware County Homeless Services Coalition and is administered by the Delaware County Division of Adult and Family Services (AFS) which submits the annual CoC Consolidated Application for funding on behalf of the CoC. The City works with the Upper Darby/Chester/Haverford/Delaware County CoC to address homelessness by working together

to develop a framework to deliver housing and services to the homeless. The Delaware County Homeless Services Coalition carries out its activities throughout Delaware County, including the entitlement areas of the City of Chester, Upper Darby Township, Haverford Township, and the remaining forty-six (46) municipalities within the geographical border of Delaware County.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Delaware County Homeless Services Coalition Governing Board serves and acts as the oversight and planning body for preventing and ending homelessness for the CoC general membership body. The Board consists of a diverse set of representative stakeholders throughout the region. The Board is responsible for approval and implementation of all CoC policies and procedures, voting on funding priorities, governing board operation, bylaw updates, and HEARTH ACT funding strategies.

The Board is comprised of numerous and diverse social service and governmental organizations, including: Horizon House, Community Action Agency, Holcomb, Ralph Moses House, Coatesville VA Medical Center, Children and Youth Services, Domestic Abuse Project, Delaware County Office of Behavioral Health, Delaware County Office of Housing and Community Development, AIDS Care Group, Catholic Social Services, Delaware County Housing Authority, Family and Community Service, Mental Health Association SEPA, and the Salvation Army. Coordination of the programs and funds is accomplished by the CoC Board for chronically homeless individuals and families, families with children, veterans and unaccompanied youth, along with the administration of the HMIS System.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 3 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Chester Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services - Fair Housing Other Government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chester Housing Authority was consulted to ascertain the public housing, housing, and market needs of the City of Chester.
2	Agency/Group/Organization	Community Action Agency of Delaware County
	Agency/Group/Organization Type	Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Action Agency of Delaware County was consulted to ascertain the homeless needs of the City of Chester.
3	Agency/Group/Organization	Boys and Girls Club of Chester
	Agency/Group/Organization Type	Services - Children Services - Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Club of Chester was contacted and submitted a request for continued funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
4	Agency/Group/Organization	ChesPenn Health Services
	Agency/Group/Organization Type	Services - Health Health Agency

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The ChesPenn Health Services was consulted to ascertain the social service needs of the City of Chester. The organization did not submit an application for funding under the FY 2017 CDBG program.
5	Agency/Group/Organization	Chester Community Improvement Project
	Agency/Group/Organization Type	Housing Services - Housing Services - Fair Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chester Community Improvement Project was contacted and submitted a request for funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
6	Agency/Group/Organization	Senior Community Services
	Agency/Group/Organization Type	Services - Elderly Persons Services - Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Senior Community Services was consulted to ascertain the social service needs of the City of Chester. Senior Community Services was contacted and submitted a request for funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
7	Agency/Group/Organization	Chester Workforce Development Center
	Agency/Group/Organization Type	Services - Employment Other Government - Local Business Leaders Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Economic Development Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chester Workforce Development Center was interviewed to discuss the economic development needs of the City of Chester.
8	Agency/Group/Organization	Entrepreneur Works Delaware County
	Agency/Group/Organization Type	Services - Employment Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Entrepreneur Works of Delaware County was contacted and submitted a request for funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
9	Agency/Group/Organization	Domestic Abuse Project of Delaware County
	Agency/Group/Organization Type	Services - Children Services - Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Domestic Abuse Project of Delaware County was contacted and submitted a request for continued funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
10	Agency/Group/Organization	J. Lewis Crozer Library
	Agency/Group/Organization Type	Services - Education Other Government - Local
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The J. Lewis Crozer Library was invited to submit an application for sub-recipient funding under the FY 2017 Annual Action Plan. The organization did not submit an application for funding under the FY 2017 CDBG program.</p>								
<p>11</p>	<table border="1"> <tr> <td data-bbox="716 436 1040 485"> <p>Agency/Group/Organization</p> </td> <td data-bbox="1040 436 1438 485"> <p>The Salvation Army Chester Corps</p> </td> </tr> <tr> <td data-bbox="716 485 1040 856"> <p>Agency/Group/Organization Type</p> </td> <td data-bbox="1040 485 1438 856"> <p>Housing Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Victims of Domestic Violence Services - Homeless Services - Employment Services - Victims</p> </td> </tr> <tr> <td data-bbox="716 856 1040 1184"> <p>What section of the Plan was addressed by Consultation?</p> </td> <td data-bbox="1040 856 1438 1184"> <p>Housing Need Assessment Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy</p> </td> </tr> <tr> <td data-bbox="716 1184 1040 1430"> <p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p> </td> <td data-bbox="1040 1184 1438 1430"> <p>The Salvation Army Chester Corps was contacted and submitted a request for continued funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.</p> </td> </tr> </table>	<p>Agency/Group/Organization</p>	<p>The Salvation Army Chester Corps</p>	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Victims of Domestic Violence Services - Homeless Services - Employment Services - Victims</p>	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy</p>	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Salvation Army Chester Corps was contacted and submitted a request for continued funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.</p>
<p>Agency/Group/Organization</p>	<p>The Salvation Army Chester Corps</p>								
<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Victims of Domestic Violence Services - Homeless Services - Employment Services - Victims</p>								
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy</p>								
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Salvation Army Chester Corps was contacted and submitted a request for continued funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.</p>								
<p>12</p>	<table border="1"> <tr> <td data-bbox="716 1430 1040 1478"> <p>Agency/Group/Organization</p> </td> <td data-bbox="1040 1430 1438 1478"> <p>Center for the Blind and Visually Impaired</p> </td> </tr> <tr> <td data-bbox="716 1478 1040 1646"> <p>Agency/Group/Organization Type</p> </td> <td data-bbox="1040 1478 1438 1646"> <p>Services - Persons with Disabilities Services - Health Services - Education Services - Employment</p> </td> </tr> <tr> <td data-bbox="716 1646 1040 1724"> <p>What section of the Plan was addressed by Consultation?</p> </td> <td data-bbox="1040 1646 1438 1724"> <p>Non-Homeless Special Needs</p> </td> </tr> </table>	<p>Agency/Group/Organization</p>	<p>Center for the Blind and Visually Impaired</p>	<p>Agency/Group/Organization Type</p>	<p>Services - Persons with Disabilities Services - Health Services - Education Services - Employment</p>	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs</p>		
<p>Agency/Group/Organization</p>	<p>Center for the Blind and Visually Impaired</p>								
<p>Agency/Group/Organization Type</p>	<p>Services - Persons with Disabilities Services - Health Services - Education Services - Employment</p>								
<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs</p>								

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Center for the Blind and Visually Impaired was invited to submit an application for sub-recipient funding under the FY 2017 Annual Action Plan. The organization did not submit an application for funding.
13	Agency/Group/Organization	Calvary Baptist Church
	Agency/Group/Organization Type	Services - Children Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Calvary Baptist Church was contacted and submitted a request for funding. The City reviewed the application and determined not to fund the activity.
14	Agency/Group/Organization	Delaware County Literacy Council
	Agency/Group/Organization Type	Services - Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Delaware County Literacy Council was contacted and submitted a request for funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
15	Agency/Group/Organization	YES Center
	Agency/Group/Organization Type	Services - Children Services - Persons with Disabilities Services - Education
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YES Center was invited to submit an application for sub-recipient funding under the FY 2017 Annual Action Plan.

16	Agency/Group/Organization	Chester Education Foundation
	Agency/Group/Organization Type	Services - Children Services - Education Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chester Education Foundation was invited to submit an application for sub-recipient funding under the FY 2017 Annual Action Plan. The organization did not submit an application for funding.
17	Agency/Group/Organization	Thresholds in Delaware County
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Thresholds in Delaware County was invited to submit an application for sub-recipient funding under the FY 2017 Annual Action Plan. The organization did not submit an application for funding.
18	Agency/Group/Organization	Musicopia
	Agency/Group/Organization Type	Services - Children Services - Education
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Musicopia was invited to submit an application for sub-recipient funding under the FY 2017 Annual Action Plan. The organization did not submit an application for funding.
19	Agency/Group/Organization	Chester Economic Development Authority
	Agency/Group/Organization Type	Other Government - Local Planning Organization Civic Leaders Grantee Department

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Lead-Based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs Economic Development Market Analysis Anti-Poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Chester Economic Development Authority was consulted, and provided information, for the FY 2017 Annual Action Plan.</p>
<p>20</p>	<p>Agency/Group/Organization</p>	<p>Upper Darby/Chester/Haverford/Delaware County Continuum of Care</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - Homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Non-Homeless Special Needs Market Analysis Anti-Poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Upper Darby/Chester/Haverford/Delaware Continuum of Care was consulted on the homeless needs in the City of Chester for the FY 2017 Annual Action Plan.
21	Agency/Group/Organization	Wesley House Community Corporation, Inc.
	Agency/Group/Organization Type	Services - Homeless Regional Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wesley House Community Corporation, Inc. was contacted and submitted a request for funding. The City reviewed the application and funded the activity because it met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
22	Agency/Group/Organization	St. Daniel's Ray of Hope CDC
	Agency/Group/Organization Type	Regional Organization Planning Organization Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	St. Daniel's Ray of Hope CDC was contacted and submitted a request for funding. The City reviewed the application and determined not to fund the activity.
23	Agency/Group/Organization	United S.O.U.R.C.E. Inc.
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United S.O.U.R.C.E. Inc. was contacted and submitted a request for funding. The City reviewed the application and determined not to fund the activity.
24	Agency/Group/Organization	Pennsylvania Department of Health
	Agency/Group/Organization Type	Other Government - State
	What section of the Plan was addressed by Consultation?	Lead-Based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Pennsylvania Department of Health was consulted to determine the lead-based paint strategy for the City of Chester. The Childhood Lead Surveillance Annual Reports were reviewed, as well.

Identify any Agency Types not consulted and provide rationale for not consulting

All agency types were consulted and contacted during the planning process. Agencies were contacted for additional input.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Services Coalition of Delaware County	They are incorporated in the FY 2017 Annual Action Plan.
PHA Five Year Plan	Chester Housing Authority	They are incorporated in the FY 2017 Annual Action Plan.
Chester Vision 2020	City of Chester Planning Department	They are incorporated in the FY 2017 Annual Action Plan.
Chester City Comprehensive Plan	City of Chester Planning Department	They are incorporated in the FY 2017 Annual Action Plan.
Chester Transportation Center & Econ Dev Plan	City of Chester and Delaware County Planning Departments	They are incorporated in the FY 2017 Annual Action Plan.
Delaware County Regional AI	Delaware County and the City of Chester	They are incorporated in the FY 2017 Annual Action Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Delaware County Consolidated Plan	Delaware County Office of Housing and Community Development	They are incorporated in the FY 2017 Annual Action Plan.
2014 Childhood Lead Surveillance Annual Report	Pennsylvania Department of Health	The data identified in the Report are incorporated in the Annual Action Plan.

Table 4 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Chester Economic Development Authority (CEDA) is the administrating agency for the CDBG and HOME programs. Close coordination is maintained with City departments for CDBG projects such as the Department of City Planning/Zoning, City Engineering, Department of Public Safety, Department of Streets and Public Improvements, Department of Parks and Public property, and Office of Workforce Development.

The City works with the Delaware County Council and County staff to address projects and activities that extend beyond the City limits. The City and the County have a good working relationship.

Narrative (optional):

As part of the preparation of the FY 2017 Annual Action Plan, the City of Chester consulted and collaborated with various agencies and organizations throughout the City, County, and Commonwealth. These efforts resulted in the development of the City's FY 2017 Annual Action Plan.

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Resident and citizen participation was essential in the preparation of the FY 2017 Annual Action Plan and took the form of: requests for proposals (RFP’s) for CDBG and HOME funding from agencies/organizations; a public needs hearing; and a public hearing to gather comments on the draft annual action plan on public display.

The City has followed its adopted Citizens Participation Plan to develop its FY 2017 Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Agencies/ organizations	None.	None.	None.	Not Applicable.

2	First Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Agencies/organizations</p>	<p>A Public Hearing was held on December 14, 2016 to discuss the needs and the FY 2017 Annual Action Plan. There were a total of ten (10) attendees.</p>	<p>Meeting minutes can be found in the appendix section of this Annual Action Plan</p>	<p>All comments were accepted.</p>	<p>Not Applicable.</p>
3	Funding Request Applications	<p>Agencies/organizations</p>	<p>The City sent funding request applications to 16 agencies. In addition, applications were available for pick-up at CEDA's Office and on the City's website.</p>	<p>The City of Chester received twelve (12) funding request applications, of which eleven (11) were for the CDBG Program and one (1) was for the HOME Program.</p>	<p>The City reviewed the funding requests and funded and submitted to Council for final approval.</p>	<p>http://www.chestercity.com</p>
4	Second Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Agencies/organizations</p>	<p>A Public Hearing will be held on February 8, 2017 to discuss the FY 2017 Annual Action Plan.</p>	<p>Meeting minutes can be found the appendix section of this Annual Action Plan.</p>	<p>All comments were accepted.</p>	<p>Not Applicable.</p>

Table 5 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Chester anticipates that it will receive approximately \$1,351,000 from CDBG funds, CDBG Program Income, and HOME funds for the FY 2017 program year. The program year goes from July 1, 2017 through June 30, 2018. These funds will be used to address the following priority needs:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2017 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,100,000.00	\$10,000.00	\$0.00	\$1,110,000.00	\$1,800,461.00	16 projects/activities were funded based on FY 2017 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$241,000.000	\$0.00	\$0.00	\$241,000.00	\$366,381.00	4 projects/activities were funded based on FY 2017 HOME allocations.

Table 6 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to CDBG and HOME funds, the City of Chester will use a variety of other funds including the following:

- The City of Chester's Police Department will continue to utilize funding from the Department of Justice and the Pennsylvania Commission on Crime and Delinquency for public safety programs, equipment, and staff.
- The City will continue to utilize PA Department of Health funds for the Injury/Violence Prevention Program.
- Chester will continue to leverage funds from the Pennsylvania Housing Finance Agency, Pennsylvania Department of Community and Economic Development, and other agencies to address the housing goal.
- The Employer Assisted Housing Program, which is funded by several of the largest Chester employers, provides downpayment and closing cost assistance to eligible employees purchasing homes in the City. To date, eight employers are participating in the Program, and it is expected that this number will increase over time.
- The Community Services Block Grant (CSBG) Program is a Federal grant program administered by the State. Community Action Agency of Delaware County (CAADC) administers these funds in Delaware County, which includes the City of Chester. Funds are used for a wide range of services and activities to support self-sufficiency. Funds are targeted to persons whose income does not exceed 125% of the Federal poverty level. CAADC also administers State and County funds offering utility assistance security deposits, first month's rent, and rental arrearage payments, as well as Department of Energy weatherization funds.
- Chester will continue to apply for and leverage funds from the Department of Conservation and Natural Resources, Coastal Zone Management, National Fish and Wildlife Foundation, and the Department of Environmental Protection for park and recreation improvements.
- Chester will continue to apply for and leverage funds from the PennDOT Transportation Alternatives Program, Liquid Fuels, Program, and other sources for infrastructure improvements.
- Chester has applied for funding from the PA Keystone Grant Program for Public Libraries to leverage CDBG funds allocated for replacement of the roof on the J. Lewis Crozer Library building.
- Funding from DCNR is being used for the development of a Parks, Trails, and Open Space Master Plan that will provide the City with a tool to prioritize the needs related to the improvements of parks, playgrounds, trails, and public open space in Chester.
- Ticket fees from non-Major League Soccer related events have been designated to come to CEDA for community and economic development purposes.
- The City and CEDA will continue to research possible grant opportunities to carry out projects that will serve to improve the livability of the City.

- The City continues to work with private developers and non-profit groups to encourage participation in community revitalization efforts particularly in the development of affordable housing. These groups may access such funding sources as the Federal Home Loan Bank, Low-Income Housing Tax Credit Program or foundation or corporate entities to supplement other resources in developing affordable housing for the low income and special needs populations.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Chester Redevelopment Authority (CRA) will continue to assemble parcels within the boundaries of the East Side Neighborhood Revitalization Target Area. As additional lots become available through the tax sale system, CRA will continue to acquire this land for assemblage into larger developable sites for both housing and commercial development. CRA will work with the Riverfront Alliance of Delaware County and other interested parties to market these parcels for more comprehensive development to markedly impact this neighborhood.

Downtown Development

- CRA-owned land at 4th and Welsh Streets which is under an agreement for the development of an 89-room extended stay hotel. The developer has completed a site plan and initial engineering work with approvals by both the City and County Planning Departments being granted.
- 500-502 Avenue of the States has been sold for a retail/office development.
- 521 Avenue of the States is under an agreement for a mixed-use development consisting of first floor commercial and second and third floor residential.
- Several parcels on the 600 block of Welsh Street are being marketed for commercial use including 613-619 and cleared lots at 621-625 Welsh Street. New streetscape, including curbs, sidewalks, street trees, and stormwater management improvements, have been substantially completed through a PennDot grant on this block. As a result of this new infrastructure as well as development occurring on the adjacent Avenue of the States, CRA is eager to find reuses for these parcels that will revitalize this commercial district providing goods and services to Chester residents and employees within the downtown.

Housing:

- City-owned property at 15th Street and Arbor Drive, has been identified for the construction of four (4) units of affordable, for-sale housing.
- The CCIP rehabilitation/resale affordable housing initiative continues to address the problems of deteriorating housing stock due to loss or abandonment and the shortage of quality affordable housing for low and moderate income families. Having recently rehabilitated and sold a home on E. 24th Street, CCIP has identified a property on E. 23rd Street for rehabilitation and resale. This housing initiative is helping to arrest and reverse the cycle of decay of neighborhoods and provide energy efficient, affordable homes for low and moderate income homebuyers.

Discussion

There are limited resources available to address the needs identified in this FY 2017 Annual Action Plan. The City must work cooperatively with private, public, and non-profit partners to address the needs identified in this FY 2017 Annual Action Plan.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	SN-1 Social Services	2015	2019	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$38,000	Public service activities other than Low/Moderate Income Housing Benefit: 2,090 Persons Assisted
2	CD-1 Community Facilities	2015	2019	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$105,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 35,100 Persons Assisted.
3	CD-2 Infrastructure	2015	2019	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
4	CD-3 Public Services	2015	2019	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$48,000	Public service activities other than Low/Moderate Income Housing Benefit: 2,190 Persons Assisted
5	CD-4 Public Safety	2015	2019	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 31,900 Persons Assisted
6	CD-5 Code Enforcement	2015	2019	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$150,000	Buildings Demolished: 12 Buildings
7	HO-1 Operation/Support	2015	2019	Homeless	Citywide	Homeless Priority	CDBG: \$45,000	Homeless Person Overnight Shelter: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HS-1 Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Housing Priority	HOME: \$216,900	Homeowner Housing Rehabilitated: 3 Housing Units Assisted
9	HS-3 Home Ownership	2015	2019	Affordable Housing	Citywide	Housing Priority	CDBG: \$35,000	Direct Financial Assistance to Homebuyers: 70 Households Assisted
10	ED-1 Employment	2015	2019	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$20,000	Businesses assisted: 45 Businesses Assisted
11	ED-4 Financial Incentives	2015	2019	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: \$199,710	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 31,900 Persons Assisted
12	AM-1 Overall Coordination	2015	2019	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$220,000 HOME: \$24,100	Other: 2 Other

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	SN-1 Social Services
	Goal Description	Support social service programs for the elderly, persons with disabilities, and persons with other special needs.

2	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the City's public and community facilities. (Parks, recreation centers, library, etc.)
3	Goal Name	CD-2 Infrastructure
	Goal Description	Improve the City's infrastructure through rehabilitation, reconstruction, and new construction (streets, walks, curbs, ADA ramps, sewer, water, storm water management, flood control, green infrastructure, etc.)
4	Goal Name	CD-3 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly and the disabled, including recreational programs, city services, and social/welfare programs throughout the City.
5	Goal Name	CD-4 Public Safety
	Goal Description	Improve public safety facilities, equipment, and public safety services.
6	Goal Name	CD-5 Code Enforcement
	Goal Description	Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
7	Goal Name	HO-1 Operation/Support
	Goal Description	Continue to assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
8	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to rehabilitate the existing vacant residential housing stock for homebuyers and tenants in the City to include energy efficiency, weatherization, and accessibility modifications.
9	Goal Name	HS-3 Home Ownership
	Goal Description	Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.

10	Goal Name	ED-1 Employment
	Goal Description	Support and encourage new job creation, job retention, employment and job training services.
11	Goal Name	ED-4 Financial Incentives
	Goal Description	Support and encourage new economic development through local, State, and Federal tax incentives and programs. (Tax Increment Financing, Tax Abatements, Enterprise Zone, Keystone Opportunity Zone, Section 108 Loan Guarantee Program, Economic Development Initiative, etc.)
12	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, State, and local laws and regulations.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The City of Chester will provide affordable housing for the following during the FY 2017 Program Year:

Extremely Low Income:

- 0 households

Low Income:

- 1 household

Moderate Income:

- 2 households

Projects

AP-35 Projects – 91.220(d)

Introduction

Prior to the release of the entitlement allocation amounts, the City of Chester passed a preliminary budget and published a notice in the local newspaper. Once the allocation amounts are released, the City will alter its budget accordingly.

The City of Chester proposes to undertake the following activities with the FY 2017 CDBG and HOME funds:

Projects

#	Project Name
1	Senior Community Services
2	Wesley House Community Corporation, Inc.
3	Domestic Abuse Project of Delaware County, Inc.
4	Chester Community Improvement Project - Pre-Purchase Mortgage Counseling
5	Boys and Girls Club of Chester
6	Salvation Army Chester Corps
7	Reconstruction/Repair of Infrastructure
8	Parks and Recreation Facilities
9	Improvements to Washington Park Playground
10	Fire Department Equipment
11	Roof Replacement – Delaware County Literacy Council
12	Demolition/Clearance (Scattered Site)
13	Section 108 Loan Repayment
14	Entrepreneur Works
15	CDBG Administration and Planning
16	Chester Community Improvement Project - CHDO Operating Expenses
17	Chester Community Improvement Project - CHDO Set-Aside
18	Single Family Affordable Housing Initiative
19	HOME Planning and Administration
20	Contingencies

Table 8 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Chester will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the City's CDBG funds that are budgeted for activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used during the FY 2017 Annual Action Plan:

- The public service activities are for social service organizations whose clientele have a low income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The acquisitions and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- The housing activities have income eligibility criteria, therefore the income requirement directs funds to low- and moderate-income households throughout the City.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

The HOME funds will be used for administration and for housing projects. These funds will be targeted to low-income persons and projects designed to provide affordable housing to low-income persons.

AP-38 Project Summary

Project Summary Information

1	Project Name	Senior Community Services
	Target Area	Citywide
	Goals Supported	SN-1 Social Services CD-3 Public Services
	Needs Addressed	Other Special Needs Priority Community Development Priority
	Funding	CDBG: \$18,000.00
	Description	CDBG funds will be used for the operating expenses for the Chester Senior Center to continue the provision of services to elderly residents of the City of Chester through congregate and home-delivered meals, health screening and promotion programs, recreational, social and educational activities, transportation, counseling, and legal assistance.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2,000 people will benefit from this activity.
	Location Description	The project will take place at the Chester Senior Center, 721 Hayes Street, Chester, PA
	Planned Activities	The National Objective is low/mod limited clientele benefit (LMC) 570.208(a)(2). The Matrix Code is 05A, Senior Services 570.201(e).
2	Project Name	Wesley House Community Corporation, Inc.
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$25,000.00
	Description	CDBG funds will be used for operating expenses for the Wesley House Homeless Shelter, which provides emergency housing, case management, and other supportive services to homeless persons.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 150 homeless clients will benefit from this activity.

	Location Description	The activity will take place at Wesley House Homeless Shelter, 701 Madison Street Chester, PA
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 03T, operating costs of homeless/AIDS patients program
3	Project Name	Domestic Abuse Project of Delaware County, Inc.
	Target Area	Citywide
	Goals Supported	SN-1 Social Services CD-3 Public Services
	Needs Addressed	Other Special Needs Priority Community Development Priority
	Funding	CDBG: \$20,000.00
	Description	CDBG funds will be used for counseling, legal advocacy, protection order assistance, court accompaniment. and other related services to victims of domestic violence in the City of Chester.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 90 clients will benefit from this activity.
	Location Description	The activity is located at the Domestic Abuse Project of Delaware County, Inc. 14 West Second Street, Media, PA.
	Planned Activities	The National Objective is Low/Mod Clientele, 570.208(a)(2). The Matrix Code is 05G, Battered and Abused Spouses, 570.201(e).
4	Project Name	Chester Community Improvement Project - Pre-Purchase Mortgage Counseling
	Target Area	Citywide
	Goals Supported	HS-3 Home Ownership
	Needs Addressed	Housing Priority
	Funding	CDBG: \$35,000.00

	Description	CDBG funds will be used for operating expenses for the Pre-Purchase Counseling Program for low/moderate income families participating in the City of Chester's Homebuyer Assistance Program. Eight hours of group counseling will include topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual sessions will be conducted to review an applicant's credit report, work history, stability of income, maximum sales price the applicant can afford based upon income and existing debt, establishment of a savings goal, estimate of down payment, and closing needs, etc.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 70 people will benefit from this activity.
	Location Description	This activity will take place at the Chester Community Improvement Project, 412 Avenue of the States, Chester, PA.
	Planned Activities	The National Objective is, Low/Mod Clientele (LMC), 270.208(a)(2) The Matrix Code is 05, Public Services (General), 570.201(e).
5	Project Name	Boys and Girls Club of Chester
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$10,000.00
	Description	CDBG funds will be used for operating expenses for the Boys and Girls Club of Chester's recreational, cultural, and educational Afterschool Programs for youth from 6 to 18 years of age.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 100 youth will benefit from this activity.
	Location Description	The activity will take place at the Boys and Girls Club of Chester, 201 E. 7th Street, Chester, PA.
	Planned Activities	The National Objective is Low/Mod Clientele (LMC), 570.208(a)(1). The Matrix Code is 05D, Youth Services 570.201(e).

6	Project Name	Salvation Army Chester Corps
	Target Area	Citywide
	Goals Supported	HO-1 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$20,000.00
	Description	CDBG funds will be used for case management services for the Salvation Army's Stepping Stone Program. The program serves single adults and it interconnected with the Salvation Army Chester Corps Warming Center emergency shelter and daily soup kitchen.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 150 people will benefit from this activity.
	Location Description	The activity will take place at the Salvation Army, 151 W. 15th Street, Chester, PA.
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 03T, Operating Costs of Homeless/AIDS Patients Programs 570.201(e).
7	Project Name	Reconstruction/Repair of Infrastructure
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000.00
	Description	The City of Chester's Engineer will identify deteriorated streets, storm sewers and storm sewer inlets, tree wells/trees, curbs, sidewalks, lighting, and signs in low and moderate-income primarily residential areas of the City. Based on the severity of deterioration, the Engineer will prioritize sites requiring reconstruction, prepare plans and specifications, and oversee construction work. The project includes applicable ADA curb cuts.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5,000 people will benefit from this activity.
Location Description	The activity will take place in low- and moderate-income areas throughout the City.	

	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.208(a)(1). The Matrix Code is 03K, Street Improvements 570.201(e).
8	Project Name	Parks and Recreation Facilities
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$50,000.00
	Description	CDBG funds will be used for the continuation of improvements to City-owned parks, playgrounds, recreation areas, and fields of play. Work may include, but is not limited to, new playground equipment, replacement of existing equipment, paving, parking areas, athletic surfacing, ADA improvements, security cameras, benches, basketball standards, soccer goals, and general site improvements, including demolition, site grading, lighting, fencing, pedestrian maintenance gates, and seeding. The City Engineer will prepare plans and specifications and oversee construction work. Parks and recreation areas are available to residents on a City-wide basis.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 31,900 people will benefit from this activity.
	Location Description	The activity will take place in low- and moderate-income areas throughout the City.
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.208(a)(1). The Matrix Code is 03F, Parks and Recreation Facilities 570.201(c).
9	Project Name	Improvements to Washington Park Playground
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$50,000.00
	Description	CDBG funds will be used for improvements to Washington Park. Work may include, but is not limited to, site clearing, tree removal and planting, earthwork, installation of a playground structure, playground equipment, swings, sidewalks, accessible walkways, curbs, mulch, picnic tables, benches, trash receptacles, topsoil, seeding, and signage. The City Engineer will prepare plans and specifications and oversee construction work. Washington Park is available to residents on a City-wide basis.

	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3,000 people will benefit from this activity. Census Tract 4047, Block Group 1 and 2. Census Tract 4044, Block Group 2.
	Location Description	The activity will take place at Washington Park located at 1759 Melrose Ave, Chester, PA 19013.
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.208(a)(1). The Matrix Code is 03F, Parks and Recreation Facilities 570.201(c).
10	Project Name	Fire Department Equipment
	Target Area	Citywide
	Goals Supported	CD-4 Public Safety
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$50,000.00
	Description	CDBG funds will be used to purchase equipment, including air packs, turn-out gear, suppression equipment, truck tools, apparatus, and station equipment washers/dryers, rescue rope, hose, and other fire-fighting equipment for use by the Chester Fire Department during fire and rescue operations.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 31,900 people will benefit from this activity.
	Location Description	The activity will take place city-wide.
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.208(a)(1). The Matrix Code is 03O, Fire Stations/Equipment 570.201(c).
11	Project Name	Roof Replacement – Delaware County Literacy Council
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$5,000.00

	Description	CDBG funds will be used to replace the roof of the Delaware County Literacy Council building. Work includes, but is not limited to, framing repairs, shingled roof, and flat roof replacement. City CDBG funds will be leveraged with other public and private funding from outside of the City.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 people will benefit from this activity.
	Location Description	The activity will take place at the Delaware County Literacy Council located at 2217 Providence Avenue, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 03, Public Facilities and Improvements 570.201(c).
12	Project Name	Demolition/Clearance (Scattered Site)
	Target Area	Citywide
	Goals Supported	CD-5 Code Enforcement
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$150,000.00
	Description	CDBG funds will be used for the demolition of vacant, open, and abandoned structures in primarily low and moderate income areas of the City, which present a health and safety hazard to neighborhood residents. City of Chester Department of Public Safety Housing Inspectors will identify deteriorated and hazardous properties, prepare Inspection and Structural Deficiency Reports, photograph the properties, and formulate a list of properties requiring priority attention based on severity of deterioration and surrounding neighborhood needs.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 structures demolished in primarily low- and moderate-income areas of the City.
	Location Description	The activity will take place throughout the City of Chester.
Planned Activities	The National Objective is Slum/Blight, Spot Basis 570.208(b)(2). The Matrix Code is 04, Clearance and Demolition 570.201(d).	

13	Project Name	Section 108 Loan Repayment
	Target Area	Citywide
	Goals Supported	ED-4 Financial Incentives
	Needs Addressed	Community Development Priority Economic Development Priority
	Funding	CDBG: \$199,710.00
	Description	CDBG Funds will be used for the Principal Repayment 11 of 17 and interest payment in connection with Section 108 loan made to the City of Chester for the expansion of Barry Bridge Park, a waterfront park located along the Delaware River from just east of Reaney Street to just east of Flower Street. The Park is available to residents on a City-wide basis.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 31,900 people will benefit from this activity.
	Location Description	The activity will take place City-wide.
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.208(a)(1). The Matrix Code is 19F, Planned Repayment of Section 108 Loan Principal.
14	Project Name	Entrepreneur Works
	Target Area	Citywide
	Goals Supported	ED-1 Employment
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$20,000.00
	Description	CDBG funds will be used for the provision of technical assistance, advice and business support services to owners of microenterprises and persons developing microenterprises in the City of Chester.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 45 persons will benefit from this activity.
	Location Description	The activity will take place at Entrepreneur Works Delaware County, 1350 Edgmont Avenue, Chester, PA
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) 570.208(a)(2). The Matrix Code is 18C, Micro-Enterprise Assistance.

15	Project Name	Administration and Planning
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$220,000.00
	Description	CDBG funds will be used for the oversight, management, monitoring, and coordination of CDBG programs and projects. This activity also includes the provision of technical assistance, program development, and the preparation of required documentation.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) organization will benefit from this activity.
	Location Description	The activity will take place at the Chester Economic Development Authority, 1 Fourth Street, Chester, PA
	Planned Activities	The Matrix Code is 21A, General Program Administration 570.206.
16	Project Name	Chester Community Improvement Project - CHDO Operating Expenses
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$12,050.00
	Description	HOME funds will be used for the provision of reasonable and necessary costs for the operation of the CHDO. The Chester Community Improvement Project will receive funds to assist with operating expenses.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) organization will benefit from this activity.
	Location Description	This activity will take place at the Chester Community Improvement Project, 412 Avenue of the States, Chester, PA
	Planned Activities	The Matrix Code is 21I, CHDO Operating Expenses.

17	Project Name	Chester Community Improvement Project - CHDO Set-Aside
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$36,150.00
	Description	HOME funds will be used for the continuation of the Chester Community Improvement Project's Affordable Housing Initiative on the east side of the City in Census Tracts 4044 and 4045. A property will be identified for acquisition and renovation and will be available for sale or rent-to-own to a low/moderate income homebuyer.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) household will benefit from this activity.
	Location Description	To Be Determined.
	Planned Activities	The National Objective is Low/Mod Income Housing Benefit 570.208(a)(3). The Matrix Code is 14A, Rehabilitation Single-Unit Residential 570.202.
18	Project Name	Single Family Affordable Housing Initiative
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$168,700.00
	Description	HOME funds will be used for the acquisition, construction or rehabilitation of properties for affordable single-family homeownership or rental housing. Eligible uses include construction of homes on vacant or cleared lots as well as housing rehabilitation. Properties will be identified as part of a wide neighborhood revitalization effort in furtherance of providing additional affordable housing options. Developers, including certified Community Development Housing Organizations (CHDOs) may submit applications for HOME funding directly to the Single Family Affordable Housing Initiative. Such applications will be evaluated and considered in accordance with HOME regulations.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that two (2) households will benefit from this activity.
	Location Description	The activity will take place throughout the City of Chester.
	Planned Activities	The National Objective is Low/Mod Income Housing Benefit 570.208(a)(3). The Matrix Code is 14G, Acquisition - for Rehabilitation 570.202.
19	Project Name	Planning and Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$24,100.00
	Description	HOME funds will be used for the oversight, management, monitoring, and coordination of HOME programs. This activity also includes the provision of technical assistance, program development, and the preparation of required documentation.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) organization will benefit from this activity.
	Location Description	The activity will take place at the Chester Economic Development Authority, 1 Fourth Street, Chester, PA
	Planned Activities	The Matrix Code is 21A, General Program Administration 570.206.
20	Project Name	Contingencies
	Target Area	N/A
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	CDBG: \$37,290.00
	Description	CDBG funds set aside to cover contingency costs.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The following information provides a profile of the population, age, and racial/ethnic composition of the City of Chester. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2011-2015 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Chester. The 5 year estimates are the most recent data available for the City.

Population:

Key points are:

- Between 1980 and 2015, the population decreased by approximately 25.7%
- The City population was 34,016 in 2015

Age:

Key points are:

- Median age in Chester is 30.7 years old
- Youth under age 18 account for 24.1% of the population
- Seniors age 62 or over are 14.3% of the population

Race/Ethnicity:

Composition from 2011-2015 American Community Survey Data:

- 72.6% are Black or African American
- 19.6% are White
- 0.6% are Asian
- 4.3% Some Other Race
- 2.5% are Two or More Races
- 11.6% are Hispanic or Latino

Income Profile:

The Median Income for a family of four (4) in the Delaware County MSA is \$80,312.50 for 2016. The following is a summary of income statistics for the City of Chester:

- At the time of the 2011-2015 American Community Survey, median household income in the City of Chester was \$27,365 which was significantly lower than Delaware County (\$65,123) and the Commonwealth of Pennsylvania (\$53,599).
- 32.7% of households have earnings received from Social Security income.

- 7.4% of households have earnings received from public assistance.
- 18.5% of households received retirement income.
- 39.6% of female headed households with children were living in poverty.
- 47.4% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for City of Chester is a measurement of the area's needs. The City of Chester has an overall low- and moderate-income percentage of 76.91%.

Economic Profile:

The following illustrates the economic profile for the City of Chester as of the 2011-2015 American Community Survey:

- 19.6% of the employed civilian population had occupations classified as management, business, science, and arts.
- 23.8% of the employed civilian population had occupations classified as sales and office.
- 35.3% were in the service sector.
- The education, health, and social service industry represented 34.6% of those employed.
- 11.9% of workers were considered in the government class.

According to the U.S. Labor Department, the preliminary unemployment rate for the City of Chester in November 2016 was 8.2% compared to 4.5% in Delaware County, 5.7% for the Commonwealth of Pennsylvania, and a national unemployment rate of 4.6%.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Of the City of Chester’s total population, 76.91% are considered low- and moderate-income. As such, any activity under the CDBG and HOME Programs that the City of Chester undertakes to benefit the City as a whole, is considered a benefit to the low- and moderate-income individuals in the City. However, for projects with a localized benefit, the City of Chester will allocate its CDBG and HOME funds to those geographic areas whose populations are over 51% low and moderate income. At least 70% of all the City’s CDBG and HOME funds that are budgeted for activities will principally benefit low and moderate income persons. The following guidelines for allocating CDBG and HOME funds will be used by the City for the FY 2017 Program Year:

- The public services activities are for social service organizations whose clientele have a low income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The public facilities activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The acquisitions and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- The housing activities have income eligibility criteria, therefore the income requirement directs funds to low- and moderate-income households throughout the City.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

The proposed activities under the FY 2017 CDBG Program Year are located in areas with the highest percentages of low and moderate income persons and those block groups with a percentage of minority persons above the average for the City of Chester. All census tracts in the City of Chester have over 51% low and moderate income residents with the exception of the following Census Tracts: C.T. 404400, B.G. 1; and C.T.405800, B.G. 1.

The HOME funds will be used for administration and for housing projects. The HOME funds will be allocated to income eligible households to purchase an affordable house. All of the funds will principally benefit low and moderate income persons (100%).

The total amount of FY 2017 CDBG funds is \$1,110,000, of which 20% (\$220,000) is for administration and 80% (\$890,000) is allocated for project activities.

Discussion

Not Applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Chester will utilize its CDBG and HOME funds to rehabilitate and to support the construction of new affordable housing units. The one year goals for affordable housing in the City of Chester for FY 2017 are the following:

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	3
Special-Needs	0
Total	153

Table 10 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	150
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	153

Table 11 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Chester will fund the following housing projects with FY 2017 CDBG and HOME funds:

- **CDBG-17-02 Wesley House Community Corporation, Inc.** - CDBG funds will be used for operating expenses for the Wesley House Homeless Shelter at 701 Madison Street, which provides emergency housing, case management, and other supportive services to homeless persons. (150 Persons)
- **HOME-17-17 Chester Community Improvement Project CHDO Set-Aside** - HOME funds will be used for the continuation of the Chester Community Improvement Project’s Affordable Housing Initiative on the east side of the City in Census Tracts 4044 and 4045. A property will be identified for acquisition and renovation and will be available for sale or rent-to-own to a low/moderate income homebuyer. (1 Housing Unit).
- **HOME-17-18 Single Family Affordable Housing Initiative** - HOME funds will be used for the acquisition, construction or rehabilitation of properties for affordable single-family

homeownership or rental housing. Eligible uses include construction of homes on vacant or cleared lots as well as housing rehabilitation. Properties will be identified as part of a wide neighborhood revitalization effort in furtherance of providing additional affordable housing options. Developers, including certified Community Development Housing Organizations (CHDOs) may submit applications for HOME funding directly to the Single Family Affordable Housing Initiative. Such applications will be evaluated and considered in accordance with HOME regulations. (2 Housing Units)

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AP-60 Public Housing – 91.220(h)

Introduction

The Chester Housing Authority is the public housing agency that serves the City of Chester. The Chester Housing Authority owns and manages 800 units of public housing, of which, 189 units are for the elderly. In addition, the Housing Authority administers 1,566 Section 8 Housing Choice Vouchers.

The Housing Authority's policy is to open the waiting list for applications for 30 days and by lottery randomly select and place 500 applicants on the list. In October of 2015, the last time the list was opened, CHA received 1,386 applications, showing a need greater than the waiting list suggests.

The occupancy rate for the Section 8 Housing Choice Voucher Program is 97%. The occupancy rate for public housing units is 99.09%.

Until January 2015, the Chester Housing Authority was in receivership of a Federal Judge. This receivership was established in 1990 after residents filed a lawsuit against the Housing Authority for not providing adequate housing. Under the direction of the receivership, the Chester Housing Authority has become a well-respected Housing Authority. With the ending of the receivership, the structure of the Housing Authority is not likely to change dramatically. The City will work with the Housing Authority to structure a relationship that still provides high quality housing and services to the residents of the City of Chester.

Actions planned during the next year to address the needs to public housing

The Housing Authority is using its capital funds to improve the conditions of the public housing units and to provide a more suitable living environment. Accordingly, the Chester Housing Authority's Capital Funds Program Five-Year Action Plan for FY 2016 proposes to spend \$2,140,208.00 worth of improvements throughout the public housing communities. Many of these improvements will take place during the FY 2017 program year.

These funds will be used for:

- **Operations:** \$225,288.00
- **Training:** \$5,000.00
- **Management Fee:** \$112,644.00
- **Architectural and Engineering:** \$75,000.00 (This includes site inspections and department support)
- **Erosion Control:** \$75,000.00
- **Surveillance Cameras:** \$50,000.00
- **Upgrade Boiler System:** \$650,000.00
- **HVAC System Upgrades:** \$141,075.00
- **Unit Repairs:** \$75,000.00

- **Appliances:** \$161,875.00
- **Painting:** \$32,000.00
- **Maintenance Equipment:** \$14,150.00
- **Debt Service:** \$523,176.00

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Chester Housing Authority encourages residents of its public housing communities to organize community groups to become more involved in housing management. Neighborhood crime watch groups are encouraged and assistance is needed to ensure the safety of residents. Additionally, the PHA schedules regular meetings at public housing sites to discuss needs and concerns. Voucher holders are also encouraged to participate in regular PHA meetings. During the next Program Year, the Chester Housing Authority will continue to fund and support these projects.

The City of Chester will continue to work with the Chester Housing Authority on promoting first time homeownership. Both the Chester Housing Authority and the City of Chester promote the use of Section 8 vouchers to purchase homes in combination with downpayment and closing cost assistance from Chester's Homebuyer Assistance Program (HAP). Several HAP applicants intend to use their vouchers for purchase once they have completed homebuyer education and credit counseling through the Chester Community Improvement Project (CCIP).

The Chester Housing Authority has become a member of the Riverfront Alliance of Delaware County (RADC). RADC is a non-profit organization working to improve the Delaware River waterfront. Its members include many of the major employers in Chester. One of RADC's initiatives is the Employer Assisted Housing program. CEDA and CHA are both part of the EAH Committee and work collectively to expand homeownership and improve Chester's neighborhoods.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Chester Housing Authority is not classified as "troubled" by HUD and is performing satisfactorily according to HUD guidelines and standards.

Discussion

The City of Chester has identified that there is a need for housing to address the households affected by housing problems, severe housing problems, and housing cost over burden. The Housing Authority is an important part of the City of Chester's housing strategy. The CHA is the primary assisted housing provider for extremely low income, very low income, and lower income residents of the City of Chester.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Chester is a member of the Upper Darby/Chester/Haverford/Delaware County Continuum of Care - PA 502. Upper Darby/Chester/Haverford/Delaware County Continuum of Care is also known as the Delaware County Homeless Services Coalition. It is administered by the Delaware County Division of Adult and Family Services (AFS), which submits the annual CoC Consolidated Application for funding on behalf of the CoC. The City works with the Upper Darby/Chester/Haverford/Delaware County CoC to address homelessness by developing a framework to deliver housing and services to the homeless. The Delaware County Homeless Services Coalition carries out its activities throughout Delaware County, including in the entitlement areas of Chester City, Upper Darby Township, Haverford Township, and the remaining 46 municipalities within the geographical area of Delaware County.

The Delaware County Homeless Services Coalition Governing Board serves and acts as the oversight and planning body for preventing and ending homelessness for the CoC general membership body. The Board consists of a diverse set of representative stakeholders throughout the region. The Board is responsible for approving and implementing all CoC policies and procedures, voting on funding priorities, governing board operation, bylaw updates, and HEARTH ACT funding strategies.

The Board is comprised of numerous social service and governmental organizations, including: Horizon House, Community Action Agency, Holcomb, Ralph Moses House, Coatesville VA Medical Center, Children and Youth Services, Domestic Abuse Project, Delaware County Office of Behavioral Health, Delaware County Office of Housing and Community Development, AIDS Care Group, Catholic Social Services, Delaware County Housing Authority, Family and Community Service, Mental Health Association (SEPA), and the Salvation Army.

Members of the CoC include representative from the County government, the Delaware County Housing Authority, the Coatesville VA Medical Center, and various social service organizations throughout Delaware County. Services are provided to homeless individuals and families through the HMIS case management system. Case managers work directly with the clients to identify the specific needs and challenges facing the homeless. Case managers refer them to support and housing services.

CEDA staff continue to participate in the Delaware County Homeless Services Coalition (HSC) to insure implementation of action steps identified in the Continuum of Care strategy. HSC meets quarterly to review the status of the homeless service system and to provide an educational forum for its members.

The following goals and objectives for the City of Chester's Homeless Strategy have been identified for the five-year period of FY 2015 through FY 2019.

- **HO-1 Operation /Support** - Continue to assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-2 Prevention and Housing** - Continue to support homeless prevention and rapid re-housing programs.

- **HO-3 Housing** - Support the rehabilitation of emergency shelters, transitional housing, and permanent housing for the homeless by non-profit organizations.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Delaware County Homeless Services Coalition CoC has relied on its member organizations to conduct homeless outreach and assessments. Outreach workers visits known encampments to offer assistance and to provide information on supportive and health care services. Shelters offer meals, services, bathing and shower facilitates to homeless individuals and families. Care management services are provided on an individual basis to assist in referrals for housing, shelter, health care, and other human services.

Within the Delaware County Homeless Services Coalition CoC, three (3) nonprofits manage the coordinated entry system throughout the county. The coordinated entry system is structured so that persons who have a housing crisis or loss and are the most vulnerable, receive assistance in a timely manner. This system prioritizes services for those most at risk of becoming homeless or who are already homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Chester will undertake the following activities during the FY 2017 Program Year to address the needs of the homeless in the City:

- **CDBG-17-02 Wesley House Community Corporation, Inc.** - CDBG funds will be used for operating expenses for the Wesley House Homeless Shelter at 701 Madison Street, which provides emergency housing, case management, and other supportive services to homeless persons. (150 Homeless)
- **CDBG-17-06 Salvation Army Chester Corps** - CDBG funds will be used for case management services for the Salvation Army's Stepping Stone Program through their facility located at 151 W. 15th Street. The program serves single adults and it interconnected with its sister Salvation Army Chester Corps Warming Center emergency shelter and daily soup kitchen. (150 Homeless)

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Chester will support the efforts of local agencies that provide transitional housing for Veterans and their families, families with children and families that are victims of domestic violence, and individuals dealing with mental health or substance abuse problems, to move them into more permanent housing solutions. The City will also assist by matching homeless service providers with other supportive services that can help their clients to become self-sufficient.

The Domestic Abuse Project (DAP) is the sole provider of domestic violence services in the CoC. The Domestic Abuse Project provides client-centered services for victims of domestic abuse, including: counseling; housing; legal services; crisis intervention; case management; safety planning; relocation assistance; educational programs; consulting services; and a 911 cell phone program. Households at an imminent risk of violence are referred to the coordinated entry system for assessment using a confidential referral process.

The CoC recently analyzed data and found that the highest risk factor for becoming homeless is eviction, representing over 40% of first time homeless households. This was followed by fire victims, unit condemnations, and incidences of domestic violence. The Coordinated Entry assessment incorporates expanded diversion and prevention questions and strategies to determine whether homelessness can be prevented. The CoC will continue to implement the following strategies to reduce length of time spent in homelessness:

- Fund three CoC rapid re-housing programs
- Evaluate reasons for lengthy shelter stays with providers
- Remove barriers to housing
- Eliminate rapid re-housing and permanent housing selection committees and application packets to reduce permanent housing program assignment time
- Initiate a CoC call for action for all programs to transition to housing first models
- Develop Housing Stability Plans during the coordinated entry process rather than after shelter admission to allow homeless service providers more time to work on housing placement as opposed to assessment tasks
- Use HMIS reports to monitor housing plans for those in shelter for over six months
- Track rapid re-housing placement rates for CoC and ESG funded programs

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Chester will support the efforts of local agencies that provide assistance to families and individuals in transitional situations and will refer residents of the City that are at risk of becoming homeless to these agencies for help with financial literacy counseling, emergency rent/mortgage or utility payments, and job training so that they can remain self-sufficient and avoid homelessness.

The CoC system performance reports show that within 180 days of leaving the shelter 7% of those individuals return to homelessness, within 365 days of leaving the shelter 5% return to homelessness, and within 730 days of leaving the shelter 4% return to homelessness. The majority of returning households were transient, unaccompanied adults exiting emergency shelters and households with children exiting permanent housing or rapid re-housing. The CoC will implement the following strategies to identify, prevent, and reduce returns to homelessness:

- Prioritize homeless prevention funds to formerly homeless households
- Educate exiting participants with the Prepared Renters Education Program
- Conduct budget education programs to teach low income households how to prioritize their money
- Develop a “Safety Net” plan with households and distribute the “Don’t Wait until it’s Too Late” brochure
- Increase PATH outreach staff to target and engage vulnerable adults who have high exit rates
- Use HMIS data to continually monitor the rate of those who return to homelessness
- Conduct a thorough review of each activity and the accomplishments achieved by each activity

Discussion

Not Applicable.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The largest housing problem in the City of Chester is affordability. According to the 2009-2013 CHAS (Comprehensive Housing Affordability Strategy) data, 54.33% of all renter households are cost overburdened by 30% or more, and 28.27% of all owner households are cost overburdened by 30% or more.

The City of Chester also experiences a lack of accessible affordable housing for the elderly and disabled. The housing stock is older and most single family residential structures are two stories in height and therefore are not accessible.

The City of Chester continues to promote fair housing through its programs. Recent initiatives include outreach to the Spanish speaking population through the Chester Homebuyer Fair and through translated outreach materials for housing programs and services. The City of Chester intends to work with the Housing Equality Center of Pennsylvania (HECP) to offer a fair housing training session to the Planning Commission and Zoning Board. CEDA's Deputy Director continues to serve as President of the Board of Directors for HECP.

The City of Chester has worked with Delaware County in the preparation of an Analysis of Impediments to Fair Housing Choice. This document is the result of a collaborative effort between multiple municipalities and the County government. The impediments identified do not necessarily all apply to the City of Chester. However, the City of Chester is cognizant that these impediments do exist in the region. The impediments identified by the Delaware County Analysis of Impediments to Fair Housing Choice that relate to affordable housing include the following:

Impediment #6: Housing prices, saving for down-payment and closing costs, ability to secure financing, and home repairs make it difficult to purchase and maintain a home in all areas of Delaware County, particularly for low and moderate income households.

- **Goal 1:** Increase homeownership education and financing for low- to moderate-income households.
- **Goal 2:** Offer rehabilitation resources to help maintain homes for low- to moderate-income households.
- **Goal 3:** Assist homeowners in need of accessibility modifications.
- **Goal 4:** Partner with local employers to provide homeownership opportunities.
- **Goal 5:** Offer assistance to Section 8 recipients to use their vouchers for purchasing a home.

Impediment #7: Very strong demand in Delaware County for quality, affordable rental housing and Section 8 housing vouchers.

- **Goal 1:** Assist in the development and preservation of affordable housing units throughout Delaware County.

- **Goal 2:** Provide assistance to renters at risk of losing their units.
- **Goal 3:** Assist Section 8 voucher holders to locate housing in areas of opportunity.
- **Goal 4:** Increase awareness of available affordable rental units.

Impediment #8: Many Delaware County residents do not understand their options for how to obtain financing for a home, including the use of FHA loans.

- **Goal 1:** Include information about mortgage lending products, including FHA loans, and potentially predatory behaviors to prospective homebuyers and in homeownership programs.
- **Goal 2:** Provide support to County homeowners that have questions about foreclosures.

Impediment #10: Funding and resources to support housing initiatives have declined in recent years.

- **Goal 1:** Leverage available resources through strategic collaboration.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Chester is committed to removing or reducing barriers to the development of affordable housing whenever possible throughout the City. A variety of actions include, among others, to reduce the cost of housing to make it affordable. To achieve this goal, the City of Chester plans to:

- Provide developers with incentives for construction of affordable housing
- Provide down payment and closing cost assistance to lower-income homebuyers
- Promote Federal and State financial assistance for affordable housing

The City's Comprehensive Plan was recently updated and it appears to be in compliance with the Federal regulations governing fair housing and identifies strategies to promote affordable housing development.

Discussion:

The City of Chester will undertake the following activities during FY 2017 to address issues of affordable housing in the City:

- **CDBG-17-02 Wesley House Community Corporation, Inc.** - CDBG funds will be used for operating expenses for the Wesley House Homeless Shelter at 701 Madison Street, which provides emergency housing, case management, and other supportive services to homeless persons. (150 Homeless)
- **CDBG-17-04 Chester Community Improvement Project - Pre-Purchase Mortgage Counseling** - CDBG funds will be used for operating expenses for the Pre-Purchase Counseling Program for

low/moderate income families participating in the City of Chester's Homebuyer Assistance Program. Eight hours of group counseling will include topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual session will be conducted to review an applicant's credit report, work history, stability of income, maximum sales price the applicant can afford based upon income and existing debt, establishment of a savings goal, estimate of down payment, and closing needs, etc. (70 Households)

- **HOME-17-16 Chester Community Improvement Project - CHDO Operating Expenses** - HOME funds will be used for the provision of reasonable and necessary costs for the operation of the CHDO. The Chester Community Improvement Project will receive funds to assist with operating expenses.
- **HOME-17-17 Chester Community Improvement Project - CHDO Set-Aside** - HOME funds will be used for the continuation of the Chester Community Improvement Project's Affordable Housing Initiative on the east side of the City in Census Tracts 4044 and 4045. A property will be identified for acquisition and renovation and will be available for sale or rent-to-own to a low/moderate income homebuyer. (1 Housing Unit)
- **HOME-17-18 Single Family Affordable Housing Initiative** - HOME funds will be used for the acquisition, construction or rehabilitation of properties for affordable single-family homeownership or rental housing. Eligible uses include construction of homes on vacant or cleared lots as well as housing rehabilitation. Properties will be identified as part of a wide neighborhood revitalization effort in furtherance of providing additional affordable housing options. Developers, including certified Community Development Housing Organizations (CHDOs) may submit applications for HOME funding directly to the Single Family Affordable Housing Initiative. Such applications will be evaluated and considered in accordance with HOME regulations. (2 Housing Units)

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Chester has developed the following actions which addresses obstacles to meeting underserved needs, fosters affordable housing, reduces lead-based hazards, reduced the number of families living in poverty, develops institutional structure, and enhances coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City, under its FY 2017 CDBG Program Year, will take the following actions to address obstacles to meeting the underserved needs:

- Continue to provide funds for new housing construction and rehabilitation that are decent, sound, affordable, and accessible.
- Continue to work on the vacant housing issues to help strengthen neighborhoods vitality.
- Continue to fund rehabilitation program to help bring the older existing housing stock up to code standards.
- Continue to fund projects that assist business, employment raining, and career counseling.
- The City will continue to leverage its financial resources and apply for additional public and private funds.

The City is funding the following activities:

- **CDBG-17-12 Demolition/Clearance (Scattered Site)** – CDBG funds will be used for the demolition of vacant, open, and abandoned structures in primarily low and moderate income areas of the City, which present a health and safety hazard to neighborhood residents. City of Chester Department of Public Safety Housing Inspectors will identify deteriorated and hazardous properties, prepare Inspection and Structural Deficiency Reports, photograph the properties, and formulate a list of properties requiring priority attention based on severity of deterioration and surrounding neighborhood needs.
- **CDBG-17-14 Entrepreneur Works** – CDBG funds will be used for the provision of technical assistance, advice and business support services to owners of microenterprises and persons developing microenterprises in the City of Chester. Entrepreneur Works expects to provide assistance to approximately 45 Chester residents.
- **HOME-17-16 Chester Community Improvement Project - CHDO Operating Expenses** - HOME funds will be used for the provision of reasonable and necessary costs for the operation of the CHDO. The Chester Community Improvement Project will receive funds to assist with operating expenses.
- **HOME-17-17 Chester Community Improvement Project - CHDO Set-Aside** - HOME funds will be used for the continuation of the Chester Community Improvement Project's Affordable Housing

Initiative on the east side of the City in Census Tracts 4044 and 4045. A property will be identified for acquisition and renovation and will be available for sale or rent-to-own to a low/moderate income homebuyer.

- **HOME-17-18 Single Family Affordable Housing Initiative** - HOME funds will be used for the acquisition, construction or rehabilitation of properties for affordable single-family homeownership or rental housing. Eligible uses include construction of homes on vacant or cleared lots as well as housing rehabilitation. Properties will be identified as part of a wide neighborhood revitalization effort in furtherance of providing additional affordable housing options. Developers, including certified Community Development Housing Organizations (CHDOs) may submit applications for HOME funding directly to the Single Family Affordable Housing Initiative. Such applications will be evaluated and considered in accordance with HOME regulations.

Actions planned to foster and maintain affordable housing

According to the 2009-2013 CHAS (Comprehensive Housing Affordability Strategy) data, 54.33% of all renter households are cost overburdened by 30% or more, and 28.27% of all owner households are cost overburdened by 30% or more. Furthermore, 31.50% of all renter households in the City are cost overburdened by 50% or more, while 14.30% of all owner households are cost overburdened by 50% or more.

The City of Chester will undertake activities to accomplish the following five-year housing goals:

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing vacant residential housing stock for homebuyers and tenants in the City to include energy efficiency, weatherization, and accessibility modifications.
- **HS-3 Home Ownership** - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.

The City is funding the following activities to address issues of affordable housing:

- **CDBG-17-04 Chester Community Improvement Project - Pre-Purchase Mortgage Counseling** - CDBG funds will be used for operating expenses for the Pre-Purchase Counseling Program for low/moderate income families participating in the City of Chester's Homebuyer Assistance Program. Eight hours of group counseling will include topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual session will be conducted to review an applicant's credit report, work history, stability of income, maximum sales price the applicant can afford based upon income and existing debt, establishment of a savings goal, estimate of down payment, and closing needs, etc. Expects to counsel 70 households.
- **HOME-17-16 Chester Community Improvement Project - CHDO Operating Expenses** - HOME funds will be used for the provision of reasonable and necessary costs for the operation of the

CHDO. The Chester Community Improvement Project will receive funds to assist with operating expenses.

- **HOME-17-17 Chester Community Improvement Project - CHDO Set-Aside** - HOME funds will be used for the continuation of the Chester Community Improvement Project's Affordable Housing Initiative on the east side of the City in Census Tracts 4044 and 4045. A property will be identified for acquisition and renovation and will be available for sale or rent-to-own to a low/moderate income homebuyer.
- **HOME-17-18 Single Family Affordable Housing Initiative** - HOME funds will be used for the acquisition, construction or rehabilitation of properties for affordable single-family homeownership or rental housing. Eligible uses include construction of homes on vacant or cleared lots as well as housing rehabilitation. Properties will be identified as part of a wide neighborhood revitalization effort in furtherance of providing additional affordable housing options. Developers, including certified Community Housing Development Organizations (CHDOs) may submit applications for HOME funding directly to the Single Family Affordable Housing Initiative. Such applications will be evaluated and considered in accordance with HOME regulations.

Actions planned to reduce lead-based paint hazards

The Chester Health Bureau administers the Chester Childhood Lead Poisoning Prevention Program (CLPP) providing community-based collaboration with the State Health Department and educational services to prevent children from being exposed to lead. The Health Bureau also conducts tracking and follow-up services with children with elevated blood lead levels to reduce their future exposure to lead. The 2014 Childhood Lead Surveillance Annual Report from the Pennsylvania Department of Health reported that 852 children were tested for elevated blood lead levels in the City of Chester. Of those tested, 117 (13.73%) tested positive for blood lead levels above 5 µg/dL.

Lead based paint hazard reduction has been integrated into the City's housing policies and programs as follows.

- Units rehabilitated comply with the lead based paint hazards at 24 CFR Part 35.
- Either certified testers conduct risk assessment testing for lead contamination or the developer assumes all painted building components contain lead based paint and the components are removed as part of rehabilitation process. If required by the risk assessment, the containment of lead paint in all housing rehabilitation activities is completed. A certified firm tests the property at the completion of rehabilitation to confirm that the property complies with 24 CFR part 35.
- All units purchased with funds from the City of Chester's Homebuyers Assistance Program require an inspection for chipped and peeling paint and for the seller to remediate any lead-based paint problems prior to sale.

Actions planned to reduce the number of poverty-level families

According to the 2011-2015 American Community Survey, approximately 34.6% of the City of Chester's residents live in poverty. Female-headed households with children are particularly affected by poverty at 49.6%. Additionally, 47.4% of all youth under the age of 18 live in poverty. The City's goal of reducing the extent of poverty is 5%, based on actions the City has control over, or actions in which the City will cooperate with outside agencies.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents.

Annually the City of Chester provides CDBG funds to public service agencies to assist households below the poverty level with services. The City will continue work with the County and service providers to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, services to the elderly, job training and employment development.

The City is funding the following activities:

- **CDBG-17-13 Section 108 Loan Repayment** – CDBG Funds will be used for the Principal Repayment 11 of 17 and interest payment in connection with Section 108 loan made to the City of Chester for the expansion of Barry Bridge Park, a waterfront park located along the Delaware River from just east of Reaney Street to just east of Flower Street. The Park is available to residents on a City-wide basis.
- **CDBG-17-14 Entrepreneur Works** – CDBG funds will be used for the provision of technical assistance, advice and business support services to owners of microenterprises and persons developing microenterprises in the City of Chester. Entrepreneur Works expects to provide assistance to approximately 45 Chester residents.

Actions planned to develop institutional structure

The City of Chester continues to interact with the various public and non-profit institutions that provide housing and supportive services to low income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served. The City's primary means of connecting and networking with housing and service providers in Chester and the surrounding region is through the following organizations:

- **Chester Partners in Home Ownership (CPH)** is a coalition of representatives from housing-related organizations and businesses. CPH's mission is to stabilize neighborhoods, provide increased home ownership opportunities to families, and other improve the quality of life in the City. Annually, CPH holds a Homebuyer Fair to inform people interested in learning more about home ownership in the City.

- **Delaware County Homeless Services Coalition (HSC)** is responsible for the implementation of the action steps in the Continuum of Care strategy. HSC meets quarterly, bringing all interested parties to the table to review the homeless service system and to provide an educational form for its members.
- **Chester Youth Collaborative** is a consortium of groups that works with community leaders, organizations, residents, and the youth of Chester to develop specialized programs that meet their needs. The Chester Youth Collaborative's efforts are primarily aimed at improving the quality and duration of out-of-school youth programs within the City by working with existing organizations that serve youth.
- **The Weed and Seed Initiative** is a City initiative funded through the Governor's Office and the Pennsylvania Commission on Crime and Delinquency whose purpose is to assist neighborhoods in Chester "weed out" violent offenders in high crime areas and "seed" the neighborhood with prevention, intervention, treatment, and revitalization services. The effort is led by the Weed and Seed Assistance Impact (AID) Team, a collaborative group of key non-profit, government, residents, and private sector leaders whose charge is to create a revitalization plan and deliver resources to the Weed and Seed neighborhoods of Highland Gardens, Wellington Ridge, Buckman Village, West 9th Street, and Highland Avenue.
- **East Gateway Triangle Neighborhood Initiative** received funds from the Wachovia Regional Foundation to create a resident driven plan for revitalization and then was funded for implementation. Chester Community Improvement Project (CCIP) was the lead agency in development of the plan and play an active part in the implementation. The revitalization effort is spearheaded by a neighborhood group.

The City provides strong leadership and planning to coordinate activities and functions and facilitate communication between City departments and their staffs. Through public meetings and hearings on projects and applications for funding, the City of Chester will continue to provide a forum where private and public entities can discuss community development, housing, and other issues.

The City will consider its activities in relation to Federal, State and County agencies to coordinate activities and make use of available funds. The City will consider opportunities to work with County and local non-profit agencies to coordinate efforts to provide necessary services. These coordinated efforts will provide affordable housing opportunities to low income persons.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Chester is a member of the Delaware County Homeless Services Coalition Continuum of Care. The Continuum of Care is the network for all social service providers in the region. They include the housing authority, health department, and other agencies. The Chester Housing Authority is now more closely linked with the City. In January, 2015, the Chester Housing Authority came out of receivership. With the ending of the receivership, the structure of the Housing Authority is not likely to change dramatically. As current terms expire, the Board of the Housing Authority will be appointed by the

Mayor. The City will work with the Housing Authority to structure a relationship that still provides high quality housing and services to the residents of the City of Chester.

Discussion:

Despite limited local, state and federal resources, the City of Chester will continue to work to meet the needs identified in this plan.

Monitoring:

CEDA, on behalf of the City of Chester, has developed monitoring standards and procedures that it will follow during the implementation of the FY 2015-2019 Five Year Consolidated Plan and the Annual Action Plans. Performance monitoring is an important component in the long-term success of the City's Programs. CEDA is responsible for ensuring that the recipients of Federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

CEDA will monitor activities carried out to further the goals of Five Year Consolidated Plan and to ensure long-term compliance with program requirements. The objectives of this monitoring are to ensure that activities: 1) comply with all regulations governing their administrative, financial, and programmatic operation; 2) achieve their performance objectives within schedule and budget; and 3) comply with the Consolidated Plan.

CEDA prepares agreements for housing and non-housing activities financed with CDBG and HOME funds. Invoices are monitored for compliance with the approved spending plan and Federal Regulations. CEDA administers the Integrated Disbursement and Information System (IDIS). CEDA is also primarily responsible for setting up and administering activities. The monitoring standards and procedures that have been adopted ensure that statutory and regulatory requirements are being met and the information submitted to HUD is correct and complete.

The monitoring procedures and requirements of the Consolidated Plan will be an extension of CEDA's existing monitoring system and experience in administering State and Federal programs. The standards and procedures established by CEDA for monitoring the implementation of the Consolidated Plan ensure that:

- The objectives of the National Affordable Housing Act are met;
- Program activities are progressing in compliance with timely parameters;
- The use of all funds is consistent with HUD guidelines; and,
- All participating agencies are in compliance with applicable laws implementing regulations, and in particular, with requirements to affirmatively further fair housing and minimize displacement of LMI persons.

CEDA monitors the various programs and activities that are funded with the CDBG and HOME grants. A subrecipient monitoring plan has been put in place to ensure compliance by agencies funded with the CDBG public service and public facilities funding and housing development funded with HOME funds. The following key components of the CDBG monitoring process ensure that the City's Consolidated Plan goals are being met in a timely and efficient manner:

- **Recordkeeping Systems** – Recordkeeping requirements outlined in 24 CFR Part 570.503 are adhered to. Each project file is documented as to eligibility and national objective, the beneficiaries of the activity, procurements, agreements, and related compliance issues.
- **Financial Management** – All financial transactions are carefully recorded and reconciled between the in-house system and IDIS.
- **Audit Management** – All audits are conducted in accordance with federal and State regulations, specifically Federal OMB circulars A-128 and A-133.

HOME activities undertaken by CHDO's and other non-profit housing providers are similarly monitored. Each CHDO agreement contains monitoring provisions for recordkeeping, fair housing compliance, financial management and audits.

DRAFT

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Chester receives an annual allocation of CDBG and HOME funds. Since the City receives these Federal allocations, the questions below have been completed as they are applicable.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$10,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income:	\$10,000.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	86.49%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Chester does not anticipate the receipt of any additional program income funds prior to July 1, 2017 that it has not yet programmed. Not applicable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The issue of resale/recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. If, however, the sale occurs before the period of affordability has expired, certain regulatory limitations apply. The regulations at 92.254 (a)(5) give the participating jurisdiction two broad options relative to the treatment of properties that are sold before the period of affordability has expired.

- The owner that received HOME assistance must sell the home to a low income family that will use the property as their principal residence; or
- The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homebuyer.

Recapture:

The City of Chester's Homebuyer Assistance Program (HAP) provides down payment and closing cost assistance to first time homebuyers and it is subject to recapture provisions. As part of this program, the homebuyer obtains a fee simple title to a one-unit dwelling or condominium, which has a purchase price that does not exceed 95% of the median purchase price. The City has generally defined affordability at 30% of the homebuyer's household income but will consider slightly higher affordability based upon compensating factors and the recommendation of the pre-purchase counselor. The buyer must occupy the property as a principal residence and must qualify as low income (80% of median or less as defined by the IRS income determination method) at the time of purchase or, in the case of new construction, at the time the agreement of sale is signed.

The HOME subsidy of up to \$10,000 down payment and closing costs is provided in the form of a deferred payment loan, forgivable after five years. The Mortgage Note defines the repayment of principal and reflects the homebuyer's obligation to repay the HOME debt upon resale if the property is sold or is no longer the principal residence of the borrower during the affordability

period. These terms must be approved by any lenders who have a priority in receiving proceeds in the event of a sale of foreclosure. These affordability provisions are automatically revoked if an ownership interest is prematurely terminated by foreclosure, transfer in lieu of foreclosure, or assignment of an FHA-insured mortgage to HUD. Further if the homeowner is able to reassume a redemptive interest in the property, the original affordability period is resumed and continues until its term expires or the property is sold.

It is the policy of the City of Chester, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low income family that will use the property as its principal residence. The guidelines for resale or recapture for the homebuyer programs that the City has established are as follows:

- The City will require that a mortgage be placed on the property in its favor for the full amount of the HOME investment.
- Upon sale of the home by the HOME assisted household, the City will recapture the full HOME investment from the net proceeds of the sale.
- The City will determine the net proceeds by subtracting loan repayments and closing costs from the gross sale price of the home.
- The City will enable the homeowner to recover the amount of the homeowner's down payment, principal payments, and any capital improvement investment from the net proceeds.
- After calculating the amounts above, if the net proceeds are not sufficient to recapture the full HOME investment, the HOME investment amount may be reduced prorated based on the time the homeowner has owned and occupied the unit measured against the required affordability period (5, 10, or 15 years).
- If the net proceeds are not sufficient to recapture the full HOME investment, the homeowner may not recover more than the amount of the homeowner's down payment, principal payments, and any capital improvement investment.
- The City will use HOME funds that are recaptured to assist other income eligible homebuyers.

Resale:

All homeownership housing and rental housing supported with funding from the City's HOME program in the form of a development subsidy will be subject to a resale restriction. A development subsidy is the difference between the cost to develop housing and the market price. The purpose of the resale restriction is to insure that the HOME-assisted unit remains affordable over the entire affordability period by requiring any purchasers or tenants to be low income. Resale restrictions are secured with a deed restriction placed on the property.

The resale restriction will apply to all HOME assisted homeownership units that receive a development subsidy. These projects will include acquisition-renovation-resale as well as new construction-sales. In the event that a direct subsidy to the buyer, in the form of down payment

and closing cost assistance is provided, it too will be covered by the resale restriction. All Habitat for Humanity projects will be covered by resale as well.

The City will utilize the resale provisions in instances where the City provided HOME funds for the development of the house and the development costs exceed the fair market value, and no direct assistance is needed by the homeowner to purchase the home.

The property will have an affordability period and remain the principal place of residency of the homeowner based on the following schedule:

HOME Funds	Affordability Period
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

If the home is sold during the affordability period, the following will be required as stipulated in the executed deed restriction.

- **Homebuyer** – must have an annual income that does not exceed 80% of the area median income.
- **Selling Price** – fair market value of a comparable house in the neighborhood.
- **Fair Return on Investment** – the percentage change in median sales prices over the period of ownership is based on the Multiple Listing Service (MLS) prices for a comparable house in the same neighborhood. The original homeowner is entitled to recoup the principal paid, as well as the costs incurred for capital improvements.
- **Affordability to New Homebuyer** – the PITI should not exceed 30% of the total income of the household.

Fair Return on Investment:

In the resale provisions of the City’s program guidelines for the HOME program, it provided for the original homebuyer to receive a “fair return” on his/her investment. Fair return on investment is defined as: “The homebuyer’s down payment plus capital improvements made to the home multiplied by the percentage change in the Consumer Price Index (CPI) over the period of ownership.

The fair return on investment is calculated as:

- The HOME-assisted buyer’s original down payment amount;
- Specific capital improvements made by the original homebuyer that adds value to the property based on actual costs by the original homebuyer and documented with receipts, or the average price increase in a home’s value based on the local real estate standards; and

- Plus the amount multiplied by the percentage change in the Consumer Price Index (CPI) as calculated for the period that the original homebuyer owned the house.
- *i.e.* Amount of the down payment plus the amount of the Capital Improvements multiplied by the CPI, then the total amount of the down payment plus the amount of Capital Improvements plus the amount multiplied by the CPI equals the fair return on investment.

The City recognizes that in certain circumstances, such as a declining housing market where the home values are decreasing, the original homebuyer may not receive a “return” on his/her investment because the home sells for less than, or the same price as the original price. However, the original homebuyer would still receive his/her amount of the down payment and the value of capital improvements as long sufficient proceeds are available.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

In the event the mortgaged property is sold or otherwise transferred prior to the expiration of five (5) years from the date of the initial sale, then 100% of the net proceeds from the sale of transfer shall be paid to the City of Chester.

The total amount payable by borrower under the preceding paragraphs shall never exceed the face amount of the note.

To the extent that the net proceeds are less than the outstanding principal balance of the note, the remainder shall be forgiven.

Shared net proceeds. If the net proceeds are not sufficient to recapture the full HOME investment [or a reduced amount as provided for in CFR Sub-Part 92.254 (a)(5)(ii)(A)(2)] and enable the homeowner to recover the amount of his/her down payment and any capital improvement investment made by the owner since the purchase, the City may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{HOME\ Investment}{HOME\ Investment + Homeowner\ Investment} \times Net\ Proceeds = HOME\ Amount\ to\ be\ Recaptured$$

$$\frac{Homeowner\ Investment}{HOME\ Investment + Homeowner\ Investment} \times Net\ Proceeds = Amount\ to\ Homeowner$$

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Chester does not intend to use HOME funds to refinance existing debt secured by multi-family housing that is rehabilitated with HOME funds. Not applicable.

Discussion:

HOME Match Requirements:

- The City of Chester is exempt from the HOME Match Requirement.

CHDO Organizations:

- The City of Chester has one CHDO, the Chester Community Improvement Project (CCIP).

HOME Program Misc.:

- The City of Chester uses the 95% of median area purchase price guidelines.

CDBG Program Income:

- The City of Chester anticipates it will receive \$10,000 in CDBG Program Income from loan repayments.

Funding Application Process:

The City of Chester applications process makes available application packages through the City's website and in hard copy at CEDA's Offices. Eligible applicants are non-profits and for-profit agencies, in addition to other public agencies/organizations. The applications are complete. The applications are reviewed by CEDA's staff and recommendations are submitted to the City Council for approval.

The City of Chester received twelve (12) funding request applications, of which eleven (11) were for the CDBG Program and one (1) was for the HOME Program.

SF 424 FORM

DRAFT



Application for Federal Assistance SF-424

* 1. Type of Submission:

- Preapplication
 Application
 Changed/Corrected Application

* 2. Type of Application:

- New
 Continuation
 Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

B-17-MC-42-0005

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Chester

* b. Employer/Taxpayer Identification Number (EIN/TIN):

232802957

* c. Organizational DUNS:

7811487210000

d. Address:

* Street1:

1 Fourth Street

Street2:

City Hall

* City:

Chester

County/Parish:

Delaware County

* State:

PA: Pennsylvania

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

19016-0407

e. Organizational Unit:

Department Name:

Chester Econ. Dev. Authority

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mr.

* First Name:

Drake

Middle Name:

* Last Name:

Nakaishi

Suffix:

Title:

Executive Director

Organizational Affiliation:

* Telephone Number:

(610) 447-7853

Fax Number:

(610) 447-7856

* Email:

dn@ceda.cc

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grant (CDBG)/ Entitlement Grant

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

FY 2017 Annual Action Plan for the Community Development Block Grant (CDBG) Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,100,000.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="10,000.00"/>
* g. TOTAL	<input type="text" value="1,110,000.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:

* Date Signed:

Application for Federal Assistance SF-424

* 1. Type of Submission:

- Preapplication
 Application
 Changed/Corrected Application

* 2. Type of Application:

- New
 Continuation
 Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

M-17-MC-42-0220

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Chester

* b. Employer/Taxpayer Identification Number (EIN/TIN):

232802957

* c. Organizational DUNS:

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d. Address:

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1 Fourth Street

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* City:

Chester

County/Parish:

Delaware County

* State:

PA: Pennsylvania

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

19016-0407

e. Organizational Unit:

Department Name:

Chester Econ. Dev. Authority

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mr.

* First Name:

Drake

Middle Name:

* Last Name:

Nakaishi

Suffix:

Title:

Executive Director

Organizational Affiliation:

* Telephone Number:

(610) 447-7853

Fax Number:

(610) 447-7856

* Email:

dn@ceda.cc

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

Home Investment Partnerships (HOME) Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

FY 2017 Annual Action Plan for the Home Investment Partnerships (HOME) Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="241,000.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="241,000.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:

* Date Signed:

CERTIFICATION

DRAFT



CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

March 22, 2017
Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2017, 2018, and 2019, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official

March 22, 2017
Date

Mayor
Title

DRAFT

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official March 22, 2017
Date

Mayor

Title

DRAFT

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official

March 22, 2017
Date

Mayor _____
Title

DRAFT

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

DRAFT

RESOLUTION

DRAFT



RESOLUTION

A RESOLUTION OF THE COUNCIL OF THE CITY OF CHESTER APPROVING THE 2017 ANNUAL ACTION PLAN

WHEREAS, under Title I of the Housing and Community Development Act of 1974, as amended, the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities in the prevention or elimination of slums or urban blight, or carry out activities which will benefit low- and moderate-income persons, or other urgent community development needs; and

WHEREAS, the U.S. Department of Housing and Urban Development has advised the City of Chester that under Fiscal Year 2017, the City is eligible to apply for an entitlement grant under the Community Development Block Grant (CDBG) Program in the amount of \$1,100,000; and the HOME Investment Partnership Program (HOME) in the amount of \$241,000; and

WHEREAS, the City of Chester in collaboration with the Chester Economic Development Authority has prepared an Annual Action Plan for Fiscal Year 2017, which proposes how the entitlement grant funds will be expended to address the housing and community development needs identified in the City's Five Year Consolidated Plan; and

WHEREAS, a draft of the FY 2017 Annual Action Plan was on public display from February 1, 2017 through March 3, 2017 and the City held a series of public meetings and hearings on the said Plan and the comments of various agencies, groups, and citizens were taken into consideration in the preparation of the final document.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF CHESTER, DELAWARE COUNTY, PENNSYLVANIA, AS FOLLOWS:

SECTION 1. That the Annual Action Plan for the Fiscal Year 2017 CDBG and HOME Programs is hereby in all respects APPROVED and the City Clerk is hereby directed to file a copy of said Annual Action Plan for Fiscal Year 2017 and the Official Minutes of this Meeting of this Council.

SECTION 2. That the City Council of the City of Chester is COGNIZANT of the conditions that are imposed in the undertaking and carrying out of the Community Development Block Grant Program and HOME Investment Partnership Program with Federal financial assistance under Title I, including those relating to (1) the relocation of site occupants, (2) the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin, and (3) other assurances as set forth under the certifications.

SECTION 3. That the Mayor of the City of Chester, on behalf of the City Council, is AUTHORIZED to file an Application for financial assistance with the U.S. Department of Housing and Urban Development which has indicated its willingness to make available

funds to carry out the CDBG Program in the amount of \$1,100,000 and the HOME Investment Partnership Program in the amount of \$241,000. The City also plans to utilize \$10,000 of CDBG Program Income to carry out the programs identified in the FY 2017 Annual Action Plan.

SECTION 4. That the Mayor, on behalf the City of Chester, Pennsylvania, is AUTHORIZED to provide assurances and/or certifications as required by the Housing and Community Development Act of 1974, as amended; and any other supplemental or revised data which the U.S. Department of Housing and Urban Development may request in review of the City's Application.

ADOPTED INTO A RESOLUTION THIS 22nd DAY OF MARCH 2017 BY THE CITY COUNCIL OF THE CITY OF CHESTER, PENNSYLVANIA.

WE HEREBY CERTIFY, that this Resolution was passed by Council this 22nd day of March, 2017.

CITY OF CHESTER, PA

Thaddeus Kirkland, Mayor

ATTEST:

City Clerk

DRAFT

MAPS

DRAFT



Population Density by Block Group: City of Chester, Pennsylvania



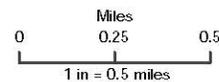
Legend

2013 Population Density (Per Sq Mi)

- 501 - 5,000
- 5,001 - 10,000
- 10,001 - 15,000
- 15,001 - 25,000

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show population 2013.



Percent White Population by Block Group: City of Chester, Pennsylvania



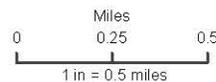
Legend

Percent White Population

- 0% - 25%
- 26% - 50%
- 51% - 75%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show total white population 2013.



Percent Minority Population by Block Group: City of Chester, Pennsylvania



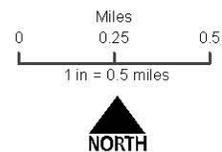
Legend

Percent Minority Population

- 41% - 60%
- 61% - 80%
- 81% - 100%

-  City Boundary
-  Tracts Boundary
- CT 9719 = tract number

Block group labels show total minority population 2013.



Percent Population Age 65 and Over by Block Group: City of Chester, Pennsylvania



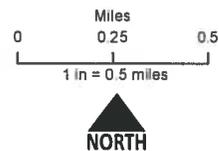
Legend

Percent Population Age 65 and Over

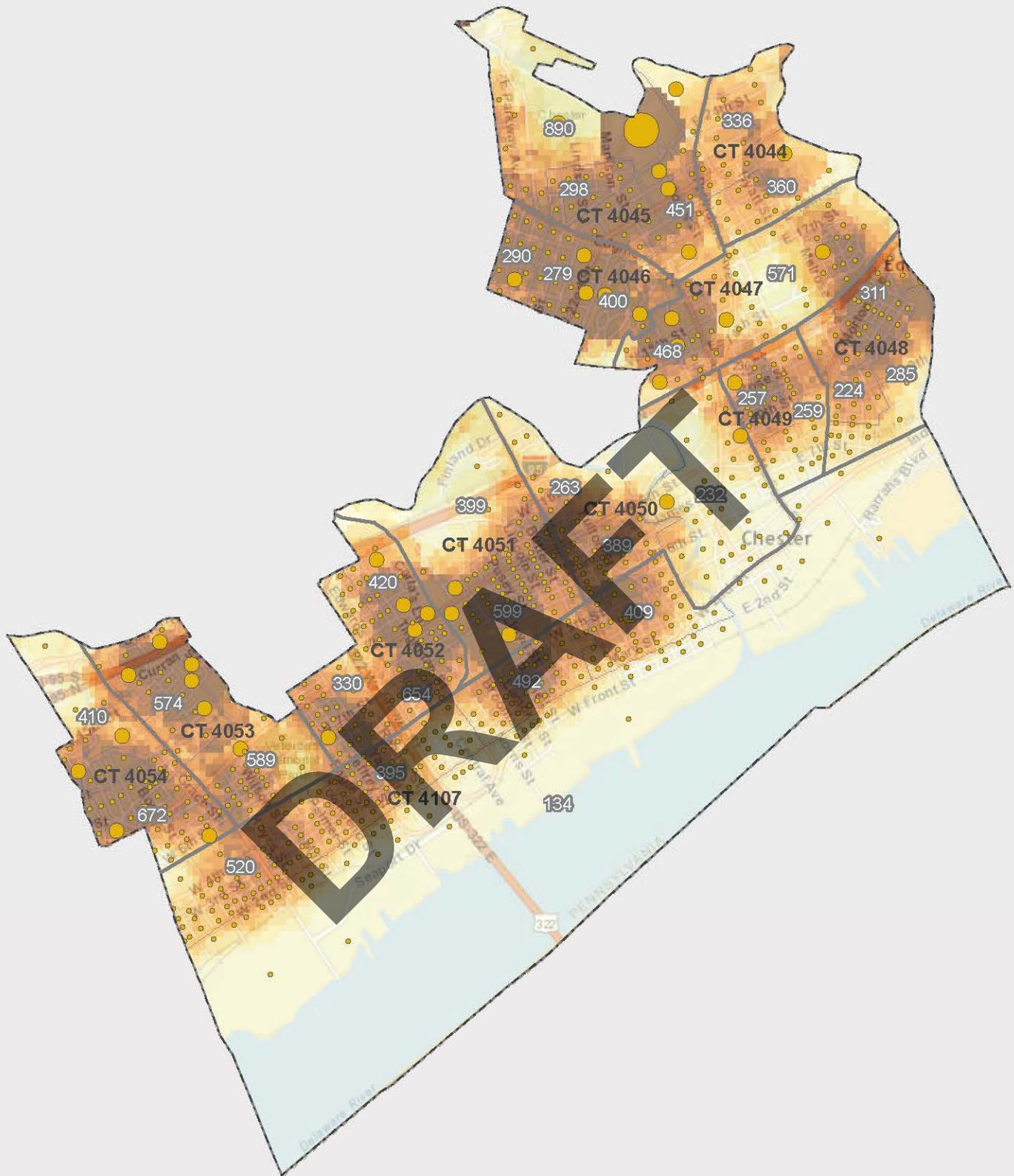
- 0% - 10%
- 10.1% - 18%
- 18.1% - 25%
- 25.1% - 50%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

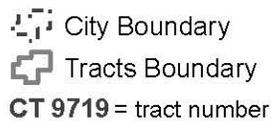
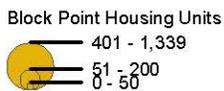
Block group labels show 2013 population Age 65 and over.



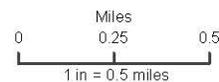
Total Housing Units by Block Points: City of Chester, Pennsylvania



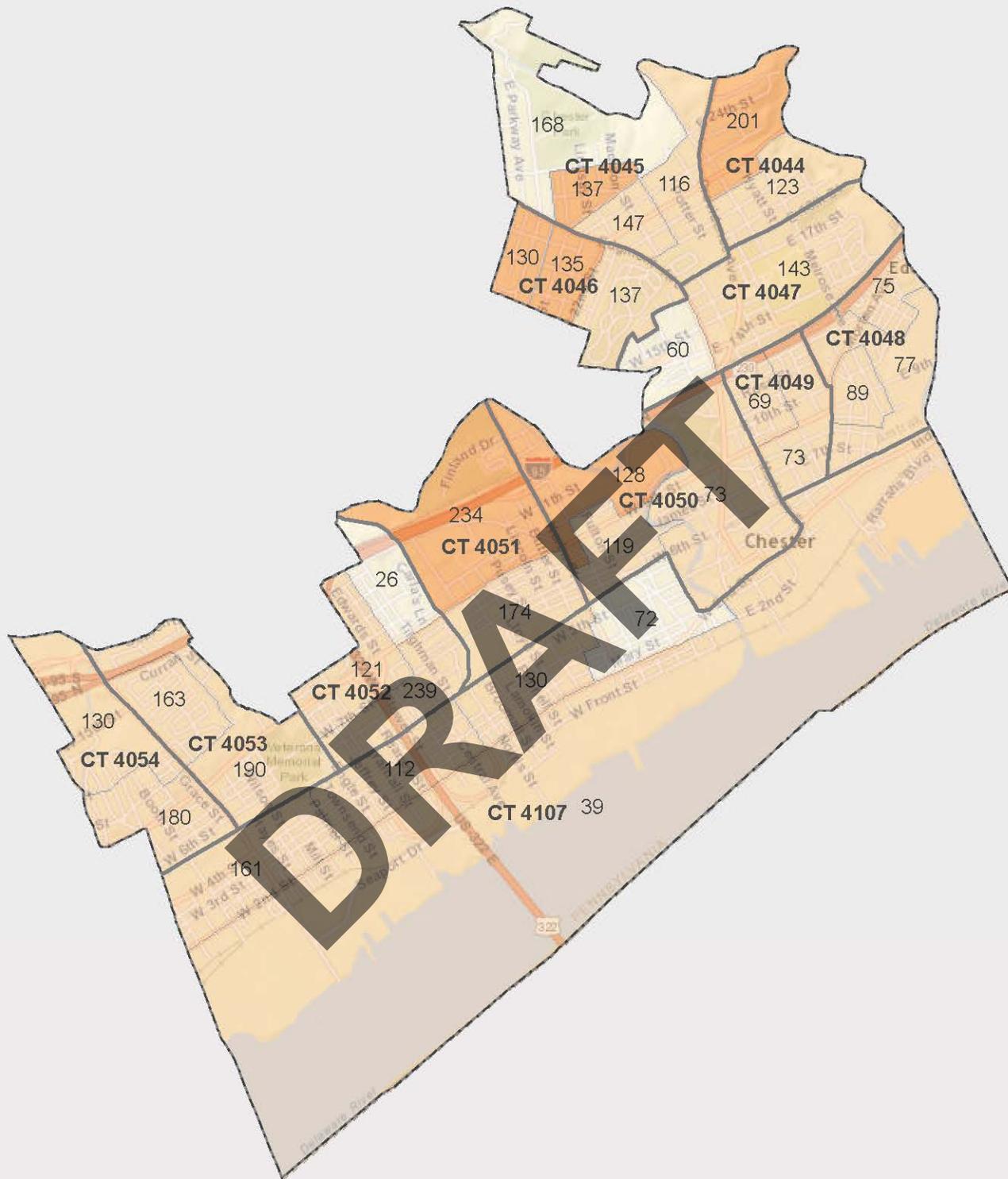
Legend



Block group labels show 2013 total housing units.



Percent Owner Occupied Housing Units by Block Group: City of Chester, Pennsylvania



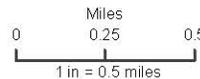
Legend

Percent Owner Occupied Housing Units

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show owner occupied housing units.



Percent Renter Occupied Housing Units by Block Group: City of Chester, Pennsylvania



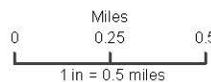
Legend

Percent Renter Occupied Housing Units

- 15.1% - 30%
- 30.1% - 50%
- 50.1% - 70%
- 70.1% - 100%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show renter occupied housing units.



Percent Vacant Housing Units by Block Group: City of Chester, Pennsylvania

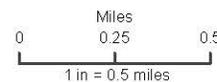


Legend

- Percent Vacant Housing Units**
- 0% - 2%
 - 2.1% - 6%
 - 6.1% - 20%
 - 20.1% - 50%

- City Boundary
- Tracts Boundary
- CT 9719 = tract number

Block group labels show vacant housing units.



Low/Moderate Income Percentage by Block Group: City of Chester, Pennsylvania



Legend

Low/Moderate Income

- Less than 51%
- 51% or More

* Based on Census 2010



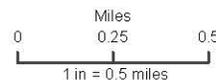
City Boundary



Tracts

CT 9719 = tract number

Block group labels show the low/moderate income percentage.



Low/Moderate Income with Minority Percentage by Block Group: City of Chester, Pennsylvania



Legend

Low/Moderate Income

Less than 51%

51% or More

* Based on Census 2010

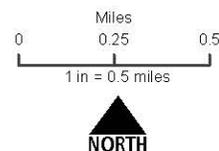
Minority \geq 32.55%

City Boundary

Tracts

CT 9719 = tract number

Block group labels show the low/moderate income percentage.



CITIZEN PARTICIPATION

DRAFT



FIRST PUBLIC HEARING

DRAFT



**NOTICE OF PUBLIC HEARING
FY. 2017 Annual Action Plan
City of Chester
Delaware County, PA**

Notice is hereby given that the City of Chester, in accordance with the City's Plan for Citizen Participation, will hold an initial public hearing in connection with the preparation of the FY. 2017 Annual Action Plan for the Community Development Block Grant Program (Year 43) and the HOME Investment Partnerships Program. The hearing will be held at 9:00 A.M. in the City Council Chambers, Municipal Building, 1 Fourth Street, Chester, PA, on Wednesday, December 14, 2016. The purpose of the hearing is as follows:

- a. To obtain the views of citizens and local organizations regarding overall community, economic development and housing needs in the City of Chester.
- b. To provide a summary of program requirements, answer questions about the Consolidated Plan/Action Plan process, and advise citizens and groups about the process for review of proposals prior to the preparation of a proposed Action Plan.

All interested individuals and organizations are invited to attend this hearing and offer their views and comments on the housing, community, and economic development needs of the City of Chester. If you have any questions prior to the hearing, please contact Mrs. Jo Ann Ruark, Chester Economic Development Authority (CEDA), at (610) 447-7854 or by e-mail at jar@ceda.cc. Hearing impaired individuals may contact CEDA through the AT&T Relay Center at 1-800-654-5984.

The City anticipates that its FY 2017 CDBG Program allocation plus anticipated program income will be \$1,110,000.00 and its HOME Program allocation will be \$241,000.00. A summary of the proposed Annual Action Plan will be published in the Delaware County Daily Times and posted on the City's website at www.chestercity.com prior to the next public hearing on the Annual Action Plan, which is scheduled to be held in City Council Chambers on Wednesday, February 8, 2017, at 9:00 A.M. The City intends to submit its Annual Action Plan for FY. 2017 funds to HUD on or about April 14, 2017.

Thaddeus Kirkland
Mayor, City of Chester



Proof of Publication of Notice in Delaware County Daily Times

Under Newspaper Advertising Act No. 587, Approved May 16, 1929

State of Pennsylvania,
County of Delaware, }

ss.

Heather Lawler

designated agent of CENTRAL STATES PUBLISHING, INC., being duly sworn, deposes and says that the DELAWARE COUNTY DAILY TIMES, a daily newspaper of general circulation as defined in the above-mentioned Act, published at Primos, Delaware County, Pennsylvania, was established September 7, 1876, and issued and published continuously thereafter for a period of 100 years and for a period of more than six months immediately prior hereto, (under the name Chester Times prior to November 2, 1959) in the City of Chester, County of Delaware and further says that the printed notice or publication attached hereto is an exact copy of a notice or publication printed and published in the regular edition and issues of the DELAWARE COUNTY DAILY TIMES on the following dates, viz.....

November 22nd

A.D. 20 16

and that said advertising was inserted in all respects as ordered.

Affiant further deposes that he is the proper person duly authorized by CENTRAL STATES PUBLISHING, INC. publisher of said DELAWARE COUNTY DAILY TIMES, a newspaper of general circulation, to verify the foregoing statement under oath and that affiant is not interested in the subject matter of the aforesaid notice or advertisement, and that all allegations in the foregoing statements as to time, place and character of publication are true.

Sworn to and subscribed before me this

22nd day of November 20 16

Notary Public

CITY OF CHESTER

F.Y. 2017 ACTION PLAN

Community Development Block Grant Program (CDBG) HOME Investment Partnership Program (HOME)

Initial Needs Hearing

December 14, 2016

AGENDA

- 1. Welcome**
- 2. Purpose of Meeting**
- 3. Action Plan Process for F.Y. 2017**
- 4. Status of CDBG/HOME Funds**
- 5. CDBG/HOME Application Schedule**
- 6. Review of Eligible Activities**
- 7. Public Comment**
- 8. Adjournment**

CITY OF CHESTER
 INITIAL PUBLIC HEARING
 F.Y. 2017 ACTION PLAN
 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
 HOME INVESTMENT PARTNERSHIPS PROGRAM
 DECEMBER 14, 2016

<u>Name (Please print)</u>	<u>Organization/Address/Phone #/e-mail</u>
Exec Director Annette Lyatt	CCIP 412 Avenue of The States (610)876-8663 Chester, PA 19013 adlyatt@comcast.net
Exec Director Kate McGeever	Kmcgeeve@delco-literacy.org (610)876-4811 Delaware County Literacy Council 4811 2217 Providence Ave, Chester PA 19013
John Green	Building 907 Mulberry Brookhaven 19015
Deborah Williams	PO BOX 1003 BROOKHAVEN PA 19015
Veronica Woods	Delaware V. Woods Enterprises 2400 Welsh St Chester, PA 19013
S.J. Dennis	Chester, Pa
Arthur Weisfeld	Executive Director Senior Community Services/ Chester Senior Center 610-237-0719 aweisfeld@scs-delco.org
Drake Nakaiishi Executive Director	CEDA 610-447-7853 dn@ceda.ec

CITY OF CHESTER
INITIAL PUBLIC HEARING
F.Y. 2017 ACTION PLAN
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
HOME INVESTMENT PARTNERSHIPS PROGRAM
DECEMBER 14, 2016

<u>Name (Please print)</u>	<u>Organization/Address/Phone #/e-mail</u>
Lisa Gaffney Deputy Exec Director / Housing Dir.	CEDA 610-447-7861 lrg@ceda.cc
Jo Ann Ruark Director of Community Dev.	CEDA 610-447-7854 jar@ceda.cc

DRAFT

INITIAL NEEDS HEARING 2017 ANNUAL ACTION PLAN

December 14, 2016

Mr. Drake Nakaishi, Executive Director of the Chester Economic Development Authority, opened the Public Hearing at 9:03 a.m., in the Chester City Council Room, 1 Fourth Street, Chester PA and welcomed those in attendance. Mr. Nakaishi then provided the following overview of the Action Plan process for F.Y. 2017:

This is the required Initial Public Hearing in connection with the development of the City's Fiscal Year 2017 Action Plan for the use of Community Development Block Grant and HOME funds. The Notice of the Hearing was published in the Delaware County Daily Times on Tuesday, November 22, 2016. Letters regarding the process for applying for CDBG and HOME funds were sent to several individuals, non-profit organizations, and other interested parties who previously requested such notification. Applications are available from CEDA by request at jar@ceda.cc or by calling CEDA at (610) 447-7854. The Application is also available on the City's website at www.chestercity.com and on CEDA's website at www.ceda.cc. There are also a few copies available here today.

Purpose

The purpose of this hearing is to obtain input from citizens, local non-profits, and other interested parties regarding the overall housing, community, and economic development needs in the City.

Action Plan Process

In order to qualify to receive an annual allocation of CDBG and HOME funds from the Department of Housing and Urban Development, the City must prepare and adopt a five-year Consolidated Plan setting the priorities for the use of such funds. A Five-Year Consolidated Plan for F.Y. 2015-2019 is in place. Elements of the Consolidated Plan include a Housing Needs Assessment, from homelessness through permanent housing, a Non-Homeless Special Needs Assessment (i.e. elderly, frail elderly, mental illness, disabilities, addiction, domestic violence victims, and youth aging out of the foster care system), Non-Housing Community Development Needs (i.e. infrastructure, parks, demolition, etc.), Housing Market Analysis, and Barriers to Affordable Housing. Priorities established in the Consolidated Plan are to be taken into consideration when developing each year's Annual Action Plan, which sets forth the projected use of the federal funds received. Those priorities include:

1. Increasing the supply of affordable, decent, safe, accessible and sound housing for homeowners, renters, and homebuyers.

2. Increasing housing opportunities, services, and facilities for persons with special needs, including the elderly, the disabled, and victims of domestic violence.
3. Improving public and community facilities, infrastructure, public services and quality of life in the City.
4. Increasing employment, self-sufficiency, educational training, and economic empowerment for City residents.

CEDA will obtain information from members of City Council regarding departmental needs, will review and summarize all application requests, and determine all required allocations such as Section 108 loan repayments, administration and planning, etc. A draft Action Plan will be prepared for City Council review. City Council will then authorize CEDA to make the draft Action Plan available to the public for a minimum of 30 days, during which time a second public hearing, presently scheduled for February 8, 2016, will be held on the draft Action Plan. All comments received will be given to City Council for consideration prior to the preparation of the final Action Plan. Comments will be recorded at the public hearings or can be sent in writing to CEDA, either by mail or by e-mail.

Status of Funds

HUD has not yet notified the City of its F.Y. 2017 CDBG and HOME allocations. Therefore, we are working with estimated amounts as follows: CDBG - \$1,110,000.00, HOME - \$241,000.00. These numbers will be used for draft budgeting purposes until the actual amounts are known.

CDBG/HOME CP/AP Schedule

The Schedule, as of today, is set forth on the Application Progress Schedule distributed to you this morning. The deadline for submission of proposals is December 28, 2016. Applications will be reviewed for eligibility, fundability, etc., and a summary will be provided to City Council. City Council will then decide on the proposed distribution of funds to be included in the draft Action Plan and is scheduled to approve such draft at the City Council meeting on January 11, 2017. The draft document will be on public display from February 1 through March 3, 2017. A public hearing on the draft Action Plan will be held on February 8, 2017.

Review of Eligible and Fundable Activities

Some of the eligible activities for the use of CDBG funds include:

1. Infrastructure
2. Public Facilities
3. Parks and Recreation

4. Public Service programs
5. Demolition
6. Acquisition of Property
7. Removal of Architectural Barriers
8. Code Enforcement
9. Housing Rehabilitation
10. Economic Development
11. Administration/Planning Expenses

Activities must meet one of the three HUD National Objectives, which are:

1. Directly benefit low/moderate income persons, as defined by HUD, or benefit an area of the City in which at least 51% of the population is low/moderate income.
2. Prevent or eliminate slum and blight.
3. Meet an urgent need to address a situation such as flooding, a building collapse, fire, etc.

Some of the eligible activities for the use of HOME funds are:

1. Homeownership Assistance (downpayment, closing costs)
2. Housing Rehabilitation for rental or sale
3. New Construction of affordable housing

The Application package includes Technical Bulletins that give a more detailed explanation of the allowable use of funds. The package also includes the most current income limits based on household size.

Public Comment

Mr. Arthur Weisfeld, Executive Director of Senior Community Services expressed his continued thanks for the support that the City and CEDA have provided over the approximately thirty (30) years since the Center was constructed. The City's support is a key part of the Center's funding base during a time when State and Federal funding remains flat. The City's funding serves as a springboard for private fund raising. In recent years, the City has provided financial support for the Center's capital improvement projects. The building is in need of some additional renovations, such as ceilings and LED lighting. This year, SCS is undergoing the reaccreditation process and is conducting a self-assessment as part of this process. Lisa Gaffney of CEDA has been a part of the Steering Committee.

Ms. Annette Pyatt, Executive Director of Chester Community Improvement Project, stated that CCIP will be submitting grant applications for both CDBG and HOME funds. The primary goal of CCIP is to continue to partner with the City to carry out the Pre-Purchase Counseling Program and to establish affordable housing projects.

Ms. Kate McGeever, Executive Director of Delaware County Literacy Council, indicated that her organization will be submitting an application for CDBG funding. The Literacy Programs serve approximately 400 clients from Delaware County, 100 of whom are from Chester. The building is approximately 200 years old, and a portion of the building had to be demolished because of mold, roofing and structural issues and termites. Many deferred maintenance items need attention, particularly the roof. The Literacy Council has been working with Delaware County and hopes to leverage City and County funds to raise private funding, etc. The County application is due January 11, 2017. Mr. Nakaishi asked if she has spoken with Dollar General, who recently opened a new store in the downtown, of their interest in supporting literacy programs. Ms. McGeever indicated that this organization has been a past contributor to the Literacy Council.

Mr. Nakaishi stated that any of the non-profit organizations may have information regarding their events placed on CEDA's website. Camera-ready text and photos must be provided.

There being no further comments, the Hearing was adjourned at 9:25 a.m.

JO ANN RUARK
Director of Community Development

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SECOND PUBLIC HEARING

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Tuesday, January 17, 2017

LEGAL NOTICES

NOTICE OF PUBLIC DISPLAY AND PUBLIC HEARING F.Y. 2017 ANNUAL ACTION PLAN CITY OF CHESTER, DELAWARE COUNTY, PA In accordance with the Federal regulations at 24 CFR, Part 91, the City of Chester prepared an Annual Action Plan for F.Y. 2017 in order to qualify for direct assistance under certain funding programs of the Department of Housing and Urban Development (HUD), including the Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships Program (HOME). The F.Y. 2017 Annual Action Plan includes proposed allocations to programs and activities for the period July 1, 2017 through June 30, 2018. The City of Chester's F.Y. 2017 CDBG allocation is estimated to be \$1,100,000.00, and estimated CDBG program income is \$10,000.00. The HOME allocation is estimated to be \$241,000.00. The F.Y. 2017 Annual Action Plan includes the following proposed projects to be funded with CDBG and HOME funds: CDBG PROGRAM Senior Community Services – Chester Senior Center Services \$18,000.00 Wesley House Community Corp. – Wesley House Shelter Operations 25,000.00 Domestic Abuse Project – Counseling and Legal Advocacy 20,000.00 Salvation Army Chester Corps, - Homeless Case Mgmt. Services 20,000.00 Chester Community Improvement Project – Pre-purchase Counseling 35,000.00 Boys & Girls Club of Chester – Afterschool Programs 10,000.00 Infrastructure Improvements – Streets, Inlets, Sidewalks/ADA, etc. 200,000.00 Parks and Recreation Facilities 50,000.00 Improvements to Washington Park Playground 50,000.00 Fire Department – Fire and Rescue Equipment and Vehicles 50,000.00 Roof Replacement – Delaware County Literacy Council 5,000.00 Demolition/Clearance – Scattered Sites 150,000.00 Entrepreneur Works of Del. Co. – Microenterprise Assistance 20,000.00 Section 108 Loan – Principal and Interest Repayment 199,710.00 Administration/Planning 220,000.00 Contingencies 37,290.00 Total CDBG Budget: \$1,110,000.00 Note: If the final allocation is more or less than estimated, the City will adjust the Demolition/Clearance, Contingencies, and Administration/Planning line items accordingly. HOME PROGRAM Single Family Affordable Housing Initiative \$168,700.00 CCIP CHDO Set-Aside for Affordable Housing Development 36,150.00 CCIP CHDO Operating Expenses 12,050.00 Administrative Expenses 24,100.00 Total HOME Budget: \$241,000.00 Note: If the final allocation is more or less than estimated, the City will adjust the Administrative Expenses, CCIP CHDO Operating Expenses, and Single Family Affordable Housing Initiative line items accordingly. The City of Chester will hold a Public Hearing on Wednesday, February 8, 2017, at 9:00 a.m. in City Council Chambers, 1 Fourth Street, Chester, PA, to solicit citizen comments on the 2017 Annual Action Plan. The building is handicap-accessible. If any person requires accommodation to attend the hearing or to access the Annual Action Plan information, please contact Mrs. Jo Ann Ruark of the Chester Economic Development Authority (CEDA) at (610) 447-7854 or by email at jar@ceda.cc. Hearing impaired individuals may contact Mrs. Ruark through the AT&T Relay Center at 1-800-654-5984. Copies of the draft Annual Action Plan will be available for public inspection and review from February 1, 2017 to March 3, 2017, at the following locations, on the City's website at www.chestercity.com, or on CEDA's website at www.ceda.cc: Office of the City Clerk or CEDA, City Hall, 1 Fourth Street, Chester, PA J. Lewis Crozer Library, 620 Engle Street, Chester, PA The City will be undertaking an evaluation of the projects to be funded in an effort to identify historic and archaeological resources that may be affected by the projects. By this Notice, the City invites parties who may have an interest in projects which may impact historic and archaeological resources to make themselves known. Parties should contact the Chester Economic Development Authority. The City will involve such parties in the notification and review process of the National Advisory Council on Historic Preservation as set forth in 36 CFR Part 800. The City intends to approve the Final F.Y. 2017 Annual Action Plan on Wednesday, March 22, 2017, and submit the Plan to the U.S. Department of Housing and Urban Development (HUD) on or about April 14, 2017, contingent upon having received notification of the actual F.Y. 2017 CDBG and HOME allocations. Interested persons are encouraged to express their views on the Annual Action Plan at the public hearing or in writing to CEDA, P. O. Box 407, Chester, PA, 19016 or to jar@ceda.cc. All comments received through March 10, 2017, will be considered. Thaddeus Kirkland Mayor of the City of Chester DCT, January 17, a-1

Appeared in: **Delaware County Daily Times** on Tuesday, 01/17/2017

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