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CR-00 - Executive Summary

In accordance with the Federal Regulations found in 24 CFR Part 570, the City of Chester, Pennsylvania has prepared this Consolidated Annual Performance and Evaluation Report (CAPER) for the period of July 1, 2017 through June 30, 2018.

This CAPER covers the third year of the FY 2015-2019 Five Year Consolidated Plan. The Five Year Consolidated Plan allows a community to take a comprehensive approach to use resources granted to the community by HUD. The City of Chester yearly submits its Annual Action Plan containing the proposed activities outlining the use of CDBG and HOME funds for the upcoming program year. The Annual Action Plan relates the activities to goals and objectives outlined in the City's Five Year Consolidated Plan.

The Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during this time period with funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program. The projects/activities and accomplishments described in this CAPER principally benefited low- and moderate-income persons and the funding was targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents in the City of Chester. The City of Chester is part of the Delaware County Homeless Services Coalition CoC, the County-wide organization formed to address the needs of the homeless in Delaware County including those in the City of Chester, Upper Darby Township, Haverford Township, and the remaining 46 municipalities within the geographical area of Delaware County. The following overall program narrative is based on the FY 2015-2019 Five Year Consolidated Plan and Annual Action Plans.

This document provides information on how the funds received by the City through the HUD programs were used, including an explanation on the leveraging and matching of other funds.

The City of Chester's FY 2017 Consolidated Annual Performance and Evaluation Report (CAPER) was made available for public display and comment at the following locations:

- **Chester Economic Development Authority (CEDA) Office**, 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

The CAPER was also available on the City's website (<http://www.chestercity.com>) and the Chester Economic Development Authority's website (www.ceda.cc). The "Draft" CAPER was advertised in the "Delaware County Daily Times," the local newspaper on Friday, September 7, 2018 for the required 15-day public comment period, which began on Monday, September 10, 2018 and ended on Monday, September 24, 2018.

Funds Received –

The City of Chester received the following funding during the time period of July 1, 2017 through June 30, 2018:

	CDBG	HOME	Total
FY 2017 Entitlement Grants	\$ 1,137,671.00	\$ 237,132.00	\$ 1,374,803.00
Program Income	\$ 12,010.00	\$ 96,141.00	\$ 108,151.00
Total Funds Received:	\$ 1,149,681.00	\$ 333,273.00	\$ 1,482,964.20

This chart only includes the FY 2017 funds received between July 1, 2017 through June 30, 2018. Any previous program year funds that were not spent or which might have been spent during this time period are not included.

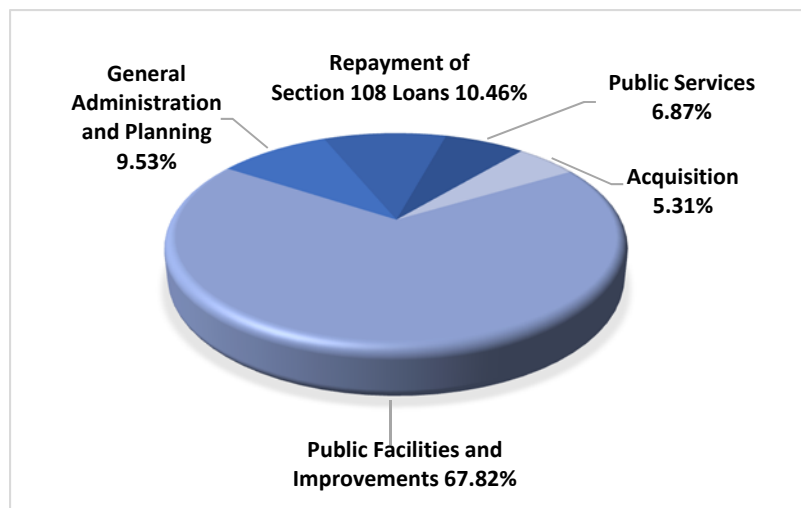
Funds Expended –

The funds shown in the following chart are all HUD funds that were expended during the time period of July 1, 2017 through June 30, 2018. These expenditures consist of previous program year funds that were not drawn down until this time period and also include reprogrammed funds from previous years.

Funding Sources	Total Funds Expended
Community Development Block Grant (CDBG)	\$ 1,901,436.59
HOME Investment Partnership (HOME)	\$ 369,731.00
Total:	\$ 2,271,167.59

The CDBG expenditures by type of activity are shown below.

Expenditure by Type of Activity



Type of Activity	Expenditure	Percentage
Acquisition	\$ 101,028.31	5.31%
Public Facilities and Improvements	\$ 1,289,601.15	67.82%
General Administration and Planning	\$ 181,264.00	9.53%
Repayment of Section 108 Loans	\$ 198,896.25	10.46%
Public Services	\$ 130,646.88	6.87%
Total:	\$ 1,901,436.59	100.00%

**Note: The numbers in this chart were taken from the PR-54 - CDBG Community Development Block Grant Performance Profile downloaded from IDIS and include both Program Income and prior year’s CDBG funds expended during this CAPER period.*

Regulatory Caps –

Program Administration Expense Cap:

The chart below shows the City of Chester’s administrative expenditures compared to the regulatory caps.

	CDBG	HOME
FY 2017 Entitlement Grant	\$ 1,137,671.00	\$ 237,132.00
FY 2017 Program Income	\$ 12,010.00	\$ 96,141.00
Administrative Cap Allowance	20%	10%
Maximum Allowable Expenditures	\$ 229,936.20	\$ 33,327.32
Total Administration Expended	\$ 181,264.00	\$ 28,495.00
Administrative Percentage:	15.75%	8.55%

The City of Chester’s CDBG program total administrative expenditure was \$181,264.00, which was under the 20% cap for CDBG administrative expenditures. The City of Chester’s FY 2017 HOME program administrative expenditure was \$28,495.00, which was less than the 10% cap for HOME administrative expenditures.

CDBG Public Service Activity Cap:

	CDBG
FY 2017 Entitlement Grant	\$ 1,137,671.00
Prior Year Program Income	\$ 28,800.00
Public Service Cap Allowable	15%
Maximum Allowable Expenditures	\$ 174,970.65
Total Public Services Expended	\$ 130,646.88
Public Service Percentage:	11.20%

The City of Chester obligated \$130,646.88 in funds for public services, which was 11.20% of the allowable expenditures and under the 15% cap for public services.

CHDO Set-Aside:

	CHDO Set-Aside
FY 2017 HOME Entitlement Grant	\$ 237,132.00
CHDO Set-Aside Minimum Cap	15%
Minimum Allowable Set-Aside	\$ 35,569.80
Actual CHDO Programmed Set-Aside	\$ 36,150.00

The City of Chester programmed \$36,150.00 for CHDO Set-Aside funds which was over 15% of the FY 2017 HOME allocation. During this CAPER period, the City expended \$318,250.00 of CHDO funds from previous allocations of HOME CHDO funds. The Chester Community Improvement Project received the CHDO funds to acquire, rehabilitate, and resell a property.

FY 2017 CDBG and HOME Budget –

The chart below lists the FY 2017 CDBG activities that were funded:

Project ID Number	Project Title/Description	2017 CDBG Budget	2017 CDBG Expenditures
CDBG 17-01	Senior Community Services	\$ 18,000.00	\$ 18,000.00
CDBG 17-02	Wesley House Community Corporation, Inc.	\$ 25,000.00	\$ 25,000.00
CDBG 17-03	Domestic Abuse Project of Delaware County, Inc.	\$ 20,000.00	\$ 17,001.42
CDBG-17-04	Chester Community Improvement Project - Pre-Purchase Mortgage Counseling	\$ 35,000.00	\$ 20,645.46
CDBG 17-05	Boys and Girls Club of Chester	\$ 10,000.00	\$ 10,000.00
CDBG 17-06	Salvation Army Chester Corps	\$ 20,000.00	\$ 20,000.00
CDBG 17-07	Reconstruction/Repair of Infrastructure	\$ 200,000.00	\$ 160,704.98
CDBG 17-08	Parks and Recreation Facilities	\$ 50,000.00	\$ 0.00
CDBG 17-09	Improvements to Washington Park Playground	\$ 50,000.00	\$ 170,833.36
CDBG 17-10	Fire Department Equipment	\$ 50,000.00	\$ 18,145.00
CDBG 17-11	Roof Replacement – Delaware County Literacy Council	\$ 5,000.00	\$ 5,000.00
CDBG 17-12	Chester Senior Center Lighting and Ceiling Upgrades	\$ 25,000.00	\$31,609.71
CDBG 17-13	Demolition/Clearance (Scattered Site)	\$ 180,137.00	\$ 31,796.00
CDBG 17-14	Section 108 Loan Repayment	\$ 199,710.00	\$ 198,896.25
CDBG 17-15	Entrepreneur Works	\$ 20,000.00	\$ 20,000.00
CDBG 17-16	Administration and Planning	\$227,534.00	\$181,264.00

The City expended \$928,896.18 of its FY 2017 CDBG allocation, program income, and reallocated prior year funds. Additionally, during the FY 2017 CAPER period, the City expended \$972,540.48 from previous fiscal years.

The chart below lists the FY 2017 HOME activities that were funded:

Project ID Number	Project Title/Description	2017 HOME Budget	2017 HOME Expenditures
HOME 17-17	Chester Community Improvement Project - CHDO Operating Expenses	\$ 11,856.00	\$ 11,856.00
HOME 17-18	Chester Community Improvement Project - CHDO Set-Aside	\$ 36,150.00	\$ 0.00
HOME 17-19	Single Family Affordable Housing Initiative	\$ 165,413.00	\$ 0.00
HOME 17-20	HOME Planning and Administration	\$ 23,713.00	\$ 28,974.00

The City expended \$40,830.00 of its FY 2017 HOME allocation, which was 17.2% of the allocation. Additionally, during the 2017 CAPER period, the City expended \$292,443.00 from previous fiscal years' funds.

Summary of Priority Goals and Expenditures:

The City of Chester's FY 2015-2019 Five Year Consolidated Plan established five (5) categories of strategic initiatives to be addressed using CDBG and HOME funds. The following are the goals and objectives contained in the Five Year Consolidated Plan:

Housing 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.
- **HS-2 Housing Construction** - Increase the supply of affordable, decent, safe, accessible, and sound housing through new construction of owner and renter occupied housing.
- **HS-3 Home Ownership** - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling services.
- **HS-4 Fair Housing** - Promote fair housing choice through education and outreach.
- **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.

Homeless 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.
- **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.

Other Special Needs 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.
- **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.

Community Development 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.)
- **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.).
- **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.
- **CD-4 Public Safety** - Improve public safety facilities, equipment, and public safety services.

- **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.
- **CD-6 Revitalization** - Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
- **CD-7 Historic Preservation** - Promote historic preservation and adaptive reuse of existing buildings in the City.

Economic Development 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.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
- **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.)

Administration, Planning, and Management 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.

Housing Performance Measurements:

The following table lists the objectives and outcomes that the City accomplished through the CDBG activities during this CAPER period:

Objectives	Outcomes						Total by Objective	
	Availability/ Accessibility		Affordability		Sustainability			
	Units	\$	Units	\$	Units	\$	Units	\$
Suitable Living	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Decent Housing	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Economic Opportunity	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Total by Outcome:	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00

The chart below lists the objectives and outcomes that the City accomplished through the HOME activities during this CAPER period:

Objectives	Outcomes						Total by Objective	
	Availability/ Accessibility		Affordability		Sustainability			
	Units	\$	Units	\$	Units	\$	Units	\$
Suitable Living	0	\$0.00	0	\$0.00	0	\$0.00	0	0.00
Decent Housing	0	\$0.00	1	\$7,493.76	0	\$0.00	1	\$7,493.76
Economic Opportunity	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Total by Outcome:	0	\$0.00	1	\$7,493.76	0	\$0.00	1	\$7,493.76

Geographic Locations/National Objectives:

The geographic locations and national objectives for the FY 2017 Activities/Projects are:

Activities/Project	Location	National Objective	Qualified Income or Presumed
Senior Community Services	Service Area: Citywide Office Location: Chester Senior Center 721 Hayes Street, Chester, PA	Low/Mod Limited Clientele Benefit (LMC)	Presumed
Wesley House Community Corporation, Inc.	Service Area: Citywide Office Location: Wesley House Homeless Shelter, 701 Madison Street, Chester, PA	Low/Mod Limited Clientele Benefit (LMC)	Presumed
Domestic Abuse Project of Delaware County, Inc.	Service Area: Citywide Office Location: Domestic Abuse Project of	Low/Mod Limited Clientele Benefit	Presumed

	Delaware County, Inc. 14 West Second Street, Media, PA and 140 East 7 th Street, Chester, PA.	(LMC)	
Chester Community Improvement Project - Pre-Purchase Mortgage Counseling	Office Location: Chester Community Improvement Project, 412 Avenue of the States, Chester, PA.	Low/Mod Limited Clientele Benefit (LMC)	Qualified Income
Boys and Girls Club of Chester	Service Area: Citywide Office Location: Boys and Girls Club of Chester, 201 E. 7th Street, Chester, PA.	Low/Mod Limited Clientele Benefit (LMC)	Qualified Income
Salvation Army Chester Corps	Service Area: Citywide Office Location: Salvation Army, 151 W. 15th Street, Chester, PA.	Low/Mod Limited Clientele Benefit (LMC)	Qualified Income
Reconstruction/Repair of Infrastructure	Citywide	Low/Mod Income Area (LMA)	Qualified Income
Fire Department Equipment	Citywide	Low/Mod Income Area (LMA)	Qualified Income
Parks and Recreation Facilities	Service Area: Census Tract 4051, Block Group 2.	Low/Mod Income Area (LMA)	Qualified Income
Demolition/Clearance (Scattered Site)	Service Area: Citywide	Slums or Blight on a Spot Basis (SBS)	N/A
Section 108 Loan Repayment	Service Area: Citywide	Low/Mod Income Area (LMA)	Qualified Income
Entrepreneur Works	Service Area: Citywide Office Location: Entrepreneur Works Delaware County, 1350 Edgmont Avenue, Chester, PA	Low/Mod Limited Clientele Benefit (LMC)	Qualified Income
CDBG Administration and Planning	Service Area: Citywide Office Location: Chester Economic Development Authority, 1 Fourth Street, Chester, PA	N/A	N/A
Chester Community Improvement Project - CHDO Operating Expenses	Service Area: Citywide Office Location: Chester Community Improvement Project, 412 Avenue of the States, Chester, PA	N/A	N/A
Chester Community Improvement Project - CHDO Set-Aside	Service Area: TBD Office Location: Chester Community Improvement Project, 412 Avenue of the States, Chester, PA	Lo/Mod Income Housing (LMH)	Qualified Income
Single Family Affordable Housing Initiative	Service Area: Citywide Office Location: Chester Economic Development Authority, 1 Fourth Street, Chester, PA	Low/Mod Income Housing (LMH)	Qualified Income
HOME Planning and Administration	Service Area: Citywide Office Location: Chester Economic Development Authority, 1 Fourth Street, Chester, PA	N/A	N/A

The City of Chester met its National Objective requirement of principally befitting low- and moderate-income persons. The City expended \$1,901,436.59 in CDBG funds during this CAPER period. Included in this amount was \$181,264.00 for Planning and Administration. This left a balance of \$1,720,172.59 that was expended for project activities. Of the \$1,720,172.59, a total of \$101,028.11 was expended on Removal of Slum and Blight Activities, and \$1,420,248.03 was expended on activities that benefitted low- and moderate-income persons. That produced a Low/Mod Benefit Percentage of 93.36%, which meets the Low/Mod Benefit test that requires at least 70% of funds expended benefit low/mod income persons.

Substantial Amendments:

The City of Chester did not prepare a substantial amendment during this CAPER period.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This CAPER covers the City's third year of the FY 2015-2019 Five-Year Consolidated Plan designed to address the housing and non-housing needs of City residents. This year's CAPER reports on the actions and achievements the City accomplished during Fiscal Year 2017.

The CAPER for the FY 2017 Annual Action Plan for the City of Chester includes the City's CDBG and HOME Programs and outlines which activities the City administered during the program year beginning July 1, 2017 and ending June 30, 2018. The Chester Economic Development Authority (CEDA) is the lead entity and administrator for the CDBG and HOME funds.

The CDBG Program and activities outlined in this FY 2017 CAPER, principally benefited low- and moderate-income persons and funding was targeted to neighborhoods where there is the highest percentage of low and moderate income residents.

During this CAPER period, the City budgeted and expended FY 2017 CDBG and HOME funds on the following goals:

- **Housing** – Budget \$248,419.00, expended \$32,501.46.
- **Homeless** – Budget \$45,000.00, expended \$45,000.
- **Other Special Needs** – Budget \$38,000.00, expended \$35,001.42.
- **Community Development** – Budget \$620,427.00, expended \$463,090.47.
- **Economic Development** – Budget \$219,710.00, expended \$218,896.25.
- **Administration, Planning, and Management** – Budgeted \$251,247.00, expended \$210,238.00.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AM-1 Overall Coordination	Administration, Planning, and Management	CDBG: \$227,534 HOME: \$ 23,713	Other	Other	5	4	80.00%	2	2	100.00%
CD-1 Community Facilities	Non-Housing Community Development	CDBG: \$142,290	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	121,875	130,776	107.30%	35,100	34,030	96.95%
CD-2 Infrastructure	Non-Housing Community Development	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	25,000	8,060	32.24%	5,000	0	0.00%
CD-3 Public Services	Non-Housing Community Development	CDBG: \$ 48,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1,300	2,613	100.00%	2,190	1,788	81.64%

CD-4 Public Safety	Non-Housing Community Development	CDBG: \$ 50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	95,700	-	0	63,800	100%
	Non-Housing Community Development		Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	73,125	127,600	100.00%	31,900	0	0.00%
CD-5 Code Enforcement	Non-Housing Community Development	CDBG: \$180,137	Buildings Demolished	Buildings	50	36	72.00%	12	5	41.67%
CD-6 Revitalization	Non-Housing Community Development	CDBG: \$0	Facade treatment/business building rehabilitation	Business	0	0	-	-	-	-
	Non-Housing Community Development		Brownfield acres remediated	Acre	0	0	-	-	-	-
	Non-Housing Community Development		Buildings Demolished	Buildings	0	17	-	-	-	-
	Non-Housing Community Development		Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	1	0	0.00%	-	-	-
CD-7 Historic Preservation	Non-Housing Community Development	CDBG: \$0	Facade treatment/business building rehabilitation	Business	0	0	-	-	-	-

	Non-Housing Community Development		Rental units rehabilitated	Household Housing Unit	0	0	-	-	-	-
	Non-Housing Community Development		Homeowner Housing Rehabilitated	Household Housing Unit	0	0	-	-	-	-
ED-1 Employment	Non-Housing Community Development	CDBG: \$ 20,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	70	100%	0	15	100%
	Non-Housing Community Development		Businesses assisted	Businesses Assisted	222	77	34.68%	45	0	0.00%
ED-2 Financial Assistance	Non-Housing Community Development	CDBG: \$0	Facade treatment/business building rehabilitation	Business	0	0	-	-	-	-
	Non-Housing Community Development		Businesses assisted	Businesses Assisted	0	0	-	-	-	-
ED-3 Redevelopment Program	Non-Housing Community Development	CDBG: \$0	Brownfield acres remediated	Acre	0	0	-	-	-	-
ED-4 Financial Incentives	Non-Housing Community Development	CDBG: \$199,710	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	121,875	58,271	47.81%	31,900	0	0.00%

HO-1 Operation/Support	Homeless	CDBG: \$ 45,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	870	-	0	336	-
	Homeless		Homeless Person Overnight Shelter	Persons Assisted	1,430	796	55.66%	300	336	>100.00%
	Homeless		Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0	-	0	0	-
HO-2 Prevention and Housing	Homeless	CDBG: \$0	Homelessness Prevention	Persons Assisted	0	0	-	-	-	-
HO-3 Housing	Homeless	CDBG: \$0	Housing for Homeless added	Household Housing Unit	0	0	-	-	-	-
HS-1 Housing Rehabilitation	Affordable Housing	HOME: \$213,419	Rental units rehabilitated	Household Housing Unit	5	6	100.00%	-	-	-
	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit	6	1	16.67%	4	0	0.00%
	Affordable Housing		Direct Financial Assistance to Homebuyers	Households Assisted	4	7	100%	-	-	-
HS-2 Housing Construction	Affordable Housing	HOME: \$0	Homeowner Housing Added	Household Housing Unit	2	1	50.00%	-	-	-

HS-3 Home Ownership	Affordable Housing	CDBG: \$ 35,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	36	-	0	20	-
	Affordable Housing		Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	335	36	10.75%	-	-	-
	Affordable Housing		Direct Financial Assistance to Homebuyers	Households Assisted	0	11	-	70	0	0.00%
HS-4 Fair Housing	Fair Housing	CDBG: \$0	Other	Other	1	0	0.00%	-	-	-
HS-5 Public Housing	Affordable Housing Public Housing	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	-	-	-	-
	Affordable Housing Public Housing		Rental units rehabilitated	Household Housing Unit	0	0	-	-	-	-
	Affordable Housing Public Housing		Direct Financial Assistance to Homebuyers	Households Assisted	0	0	-	-	-	-
SN-1 Social Services	Non-Homeless Special Needs	CDBG: \$ 38,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	9,490	1,744	18.38%	2,090	1,604	76.75%
SN-2 Housing	Non-Homeless Special Needs	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	-	-	-	-

	Non-Homeless Special Needs		Housing for People with HIV/AIDS added	Household Housing Unit	0	0	-	-	-	-
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Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the FY 2017 CDBG and HOME Program Year, the City of Chester proposed to address the following strategies and specific objectives from its Five Year Strategic Initiatives:

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.

FY 2017 Accomplishments:

- **Chester Community Improvement Project – Pre-Purchase Mortgage Counseling:** The City provided assistance to the Chester Community Improvement Project for group counseling to low- to moderate-income families participating in the City of Chester's Homebuyer Assistance Program. The Chester Community Improvement Project's Pre-Purchase Mortgage Counseling Program assisted 20 people with FY 2017 funds.

Homeless Priority - (Low Priority)

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

FY 2017 Accomplishments:

- **Wesley House Community Corporation, Inc.:** The City provided assistance to Wesley Housing Community Corporation, Inc. to provide emergency housing, case management, and other supportive services to homeless persons. Wesley Housing Community Corporation, Inc. assisted a total of 173 persons with 2017 funds.
- **Salvation Army Chester Corps:** The City provided assistance to the Salvation Army Chester Corps for case management services for the Stepping Stone Program, which serves single adults and is interconnected with its sister Salvation Army Chester Corps Warming Center emergency shelter and daily soup kitchen. The Salvation Army Chester Corps assisted 163 people with FY 2017 funds.

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.

FY 2017 Accomplishments:

- **Senior Community Services:** The City provided assistance to Senior Community Services to continue the provision of services to elderly residents of the City of Chester through congregate

and home-delivered meals, health screenings and promotion programs, recreational, social, and educational activities, transportation, and counseling and legal assistance. Senior Community Services assisted a total of 1,315 people with FY 2017 funds.

- **Domestic Abuse Project of Delaware County, Inc.:** The City provided assistance to Domestic Abuse Project of Delaware County, Inc. for counseling, legal advocacy, protection order assistance, court accompaniment, and other related services to victims of domestic violence in the City of Chester. The Domestic Abuse Project of Delaware County, Inc. provided assistance to 289 clients with FY 2017 funds.

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.

FY 2017 Accomplishments:

- **Senior Community Services:** The City provided assistance to Senior Community Services to continue the provision of services to elderly residents of the City of Chester through congregate and home-delivered meals, health screenings and promotion programs, recreational, social, and educational activities, transportation, and counseling and legal assistance. Senior Community Services assisted a total of 1,315 people with FY 2017 funds.
- **Domestic Abuse Project of Delaware County, Inc.:** The City provided assistance to Domestic Abuse Project of Delaware County, Inc. for counseling, legal advocacy, protection order assistance, court accompaniment, and other related services to victims of domestic violence in the City of Chester. The Domestic Abuse Project of Delaware County, Inc. provided assistance to 289 clients with FY 2017 funds.
- **Boys and Girls Club of Chester:** The City provided assistance to the Boys and Girls Club of Chester for operating expenses of the recreational, cultural, and educational afterschool programs for youth between 6 and 18 years of age. The Boys and Girls Club of Chester assisted 184 people with FY 2017 funds.
- **Reconstruction/Repair of Infrastructure:** The City provided assistance for the City's Engineer to 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 and prioritize sites requiring reconstruction. The City provided assistance to 5,170 people with FY 2017 funds.
- **Improvements to Washington Park Playground:** The City provided assistance to make improvements to Washington Park, including site clearing, tree removal and planting, earthwork, installation of a playground structure, accessible walkways, curbs, mulch, picnic tables, benches, trash receptacles, topsoil, seeding, and signage. The City provided assistance to 31,900 people with FY 2017 funds.
- **Fire Department Equipment:** The City provided assistance by funding the Chester Fire Department to purchase turnout gear, suppression equipment, truck tools, apparatus, and

station equipment washers/dryers, rescue rope, hose, and other fire-fighting equipment. The Fire Department assisted 31,900 people with FY 2017 funds.

- **Roof Replacement - Delaware County Literacy Council:** The City provided assistance by funding to replace the roof of the Delaware County Literacy Council building.
- **Demolition/Clearance (Scattered Site):** The City provided assistance in the form of demolition of vacant, open, and abandoned structures in primarily low- and moderate-income areas of the City. The City razed one (1) vacant structures with FY 2017 funds.

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.

FY 2017 Accomplishments:

- **Section 108 Loan Repayment:** The City made its eleventh (of 17) principal payment and interest payment in connection with a Section 108 loan made for the expansion of Barry Bridge Park. The City assisted 33,896 people with FY 2017 funds.
- **Entrepreneur Works:** The City provided assistance to Entrepreneur works 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 assisted 15 persons with FY 2017 funds.

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.

FY 2017 Accomplishments:

- **Administration and Planning:** The City expended \$181,264.00 in administrative activities during this CAPER period.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	256	0
Black or African American	1,763	6
Asian	4	0
American Indian or American Native	4	0
Native Hawaiian or Other Pacific Islander	1	0
Total:	2,208	6
Hispanic	7	1
Not Hispanic	2,201	5

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The chart above reflects the total number of people in the households assisted.

The City of Chester's CDBG program benefitted 256 (11.86%) White families, 1,763 (81.66%) Black or African American families, 4 (0.19%) Asian, 4 (0.19%) American Indian or American Native families, 1 (0.05%) Native Hawaiian or Other Pacific Islander, and 7 (0.00%) Hispanic families.

The City of Chester's HOME program benefitted 0 (0%) White families, 6 (100%) Black or African American families, and 1 (16%) Hispanic family.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	FY 2017	\$ 1,137,671.00	\$ 928,896.18
HOME	FY 2017	\$ 237,132.00	\$ 40,830.00

Table 3 - Resources Made Available

Narrative

The City of Chester received the following funds during the time period of July 1, 2017 through June 30, 2018:

- CDBG Allocation - \$1,137,671.00
- CDBG Program Income - \$12,010.00
- HOME Allocation - \$237,132.00
- HOME Program Income - \$96,141.20
- **Total Funds Received - \$1,482,954.00**

Under the FY 2017 Program Year, the City of Chester received the above amounts of Federal Entitlement Grants. These funds were made available to the City of Chester after October 29, 2017 when the HUD Community Planning and Development Division Director signed the FY 2017 CDBG and HOME Grant Agreement.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100%	100%	The City funded twenty-one (21) projects during this CAPER period in the Target Area.

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Chester allocated its FY 2017 CDBG and HOME funds to provide assistance with activities that met the underserved needs of the residents. The activities that meet HUD criteria for benefit to low- and moderate-income households were located in census tracts or block groups that were defined as low/mod areas in the City.

The City of Chester used the following established criteria and priorities for housing related CDBG projects:

- Those who were considered to have very low-, low-, or moderate-incomes
- Those who were cost over-burdened and pay more than 30% of their median household income for housing
- Those who live in substandard housing
- Those who live in overcrowded housing
- Residents who live under any combination of the above
- First-time homebuyers, including potential homeowners who are minorities
- Homeless individuals and families in need of emergency shelters, transitional shelters, and permanent housing

For non-housing and community development needs, the following established criteria and priorities were used:

- Improve the Public Infrastructure: Street, Sidewalk, and Other Infrastructure Improvements
- Enhance Youth Recreational Programs/Crime Prevention
- Encourage the Acquisition and Rehabilitation of Commercial/Industrial Facilities
- Assist with Commercial/Industrial Improvements
- Create a Loan Fund Mechanism for New and/or Expanding Businesses in the NRSA and throughout the City
- Plan for Future Growth and Improvements

The activities under the FY 2017 CDBG Program Year were 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 had 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.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Leveraging Funds -

- \$187,672 in mortgage loans under First Time Homebuyer in program year 2017.
- \$40,000 in CZM for Parks Master Plan.
- Riverfront Alliance received \$105,000 from Department of Community and Economic Development for 12 cameras in Sun Village section of the City.
- \$150,000 in DCED-GTRP for Washington Park Improvements.
- \$50,000 in Keystone Libraries' Grant for roof replacement project at J. Lewis Crozer Library.

- The Chester Housing Authority received \$1,920,937 under the HUD Capital Fund Grant Program for FY 2017.
- The Chester Housing Authority will receive \$2,794,499 under the HUD Capital Fund Grant Program for FY 2018.

Match Requirements -

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

Program Income -

- The City of Chester received \$12,010.00 in CDBG program income from repayment of loans during this CAPER period.
- The City of Chester received \$96,141.00 in HOME program income from interest earned on funds in the bank.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	N/A
2. Match contributed during current Federal fiscal year	N/A
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	N/A
4. Match liability for current Federal fiscal year	N/A
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	N/A

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
N/A	-	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$0.00	\$96,141.00	\$18,640.00	\$0.00	\$77,501.00

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	\$24,819.35	\$0.00	\$0.00	\$24,819.35	\$0.00	\$0.00
Number	1	0	0	1	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	\$124,528.85	\$124,528.85	\$0.00			
Number	1	1	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	\$0.00	\$0.00	\$0.00			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	
Businesses Displaced	0	
Nonprofit Organizations Displaced	0	
Households Temporarily Relocated, not Displaced	0	

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	150	218
Number of Non-Homeless households to be provided affordable housing units	3	2
Number of Special-Needs households to be provided affordable housing units	0	0
Total	153	220

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	150	218
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	3	0
Number of households supported through Acquisition of Existing Units	0	2
Total	153	220

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City of Chester proposed to assist 150 households through rental assistance; the City assisted 218 during this CAPER period. The City proposed to provide affordable housing to three (3) households; the City assisted two (2) households with down payment assistance and zero (0) renter households through rehabilitation assistance during this CAPER period. The total housing goal was 153 the City exceeded this goal by assisting 220 households.

Discuss how these outcomes will impact future annual action plans.

The City of Chester has worked towards achieving its goals of providing decent, safe, sanitary, and affordable housing for its low- and moderate-income residents. The City funded the following projects with FY 2017 CDBG and HOME funds:

- **CD-17-02 Wesley House Community Corporation, Inc.** - 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 (218 Persons).
- **HOME-17-17 Chester Community Improvement Project CHDO Set-Aside** - Continuation of Chester Community Improvement Project’s Affordable Housing Initiative on the east side of the City in Census Tracts 4044 and 4045. A property has been acquired for 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** - 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.

From previous year HOME funds, the City assisted two (2) households with downpayment assistance.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	0
Moderate-income	0	2
Total	0	2

Table 13 – Number of Persons Served

Narrative Information

The chart above is based on the numbers found in the PR 23 Report for CDBG and HOME.

The City of Chester uses its limited CDBG and HOME funds to address its numerous housing and community development needs. The City has been working to address the City’s affordable housing needs through the use of CDBG and HOME funds.

In FY 2017, the City of Chester provided CDBG, HOME, program income, and other funds that were used to develop or rehabilitate housing in the City. The results of the activities funded during the FY 2017 CAPER period as required in HUD Table 2-A:

- **Housing Units Demolished** – FY 2017 = 5 units; and Five Year Total = 36 units
- **Housing Units Inspected for Code Compliance** – FY 2017 = 0 housing units; and Five Year Total = 0 housing units
- **Rental Housing Units Inspected** – FY 2017 = 0 housing units; and Five Year Total = 0 housing units
- **First Time Homebuyer Closing Cost Assistance** – FY 2017 = 2 households; and Five Year Total = 7 households.
- **Rehabilitation of existing rental units** – FY 2017 = 0 existing unit; and Five Year Total = 0 existing units
- **Owner-Occupied Housing Rehabilitation** – FY 2017 = 0 housing units; and Five Year Total = 0 housing units
- **Handicapped Accessibility Rehabilitations** – FY 2017 = 0 housing units; and Five Year Total = 0 housing units
- **New Affordable Rental Housing** – FY 2017 = 0 housing units; and Five Year Total = 0 housing units
- **New Affordable Owner-Occupied Housing** – FY 2017 = 0 housing units; and Five Year Total = 0 housing units
- **Housing Units Abated for Lead Based Paint** – FY 2017 = 0 housing units; and Five Year Total = 0 housing units

Section 215 Affordable Housing:

During this CAPER period, the City did not rehabilitate any rental units.

How does the City address the "Worst Case" Housing Needs?

The City did not provide any funds for "Worst-Case" Housing. During this CAPER period, the City demolished five (5) vacant deteriorating residential structures.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

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 worked 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 carried out its activities throughout Delaware County, including the entitlement areas of Chester City, Upper Darby Township, Haverford Township, and the remaining 46 municipalities within the geographical border of Delaware County.

The Delaware County Homeless Services Coalition Governing Board served and acted 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 was responsible for approving and implementing 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 were 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.

Members of the CoC included 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 worked directly with the clients to identify the specific needs and challenges facing the homeless. Case managers referred them to support and housing services. Data was not available for the individual jurisdictions within the Continuum of Care.

The Continuum of Care completed a regular "Point in Time Count Survey" in January to determine the number of homeless individuals and families in the Eastern Pennsylvania Region. A Point-In-Time (PIT) count is a one-night count of unsheltered and sheltered homeless persons and must occur on one (1) night during the last ten (10) days of January. The PIT count allowed for the collection and comparison of data with local, regional, and national service providers. Additionally, the PIT provided a better

understanding of who was homeless and how many were homeless in the City; with this data, the City can review services available and fill the unmet needs of its homeless population, as well as create a system for homeless individuals through which persons were assessed and prioritized for housing based on their needs.

The Point-In-Time count for the total area covered by the CoC was conducted the night of January 24, 2018 and counted 414 homeless individuals (adults and children) and 0 households with only children. The following was the additional breakdown of the numbers.

- **Unsheltered** - 53 individuals, 0 households with children, and 0 unaccompanied individual under age 18
- **Transitional Housing** - 28 individuals, 18 households with children (total of 43 persons), and 0 unaccompanied individuals under age 18
- **Emergency Shelter** - 153 individuals, 40 households with children (total of 137 persons), and 0 unaccompanied individuals under age 18

Addressing the emergency shelter and transitional housing needs of homeless persons

All of the shelters provided case management services to assist homeless persons, including chronically homeless individuals and families, to make the transition to permanent housing. During their shelter stays, counseling was provided to the heads of the households to improve their incomes, either through employment or referrals to state and federal agencies to supplement their income and/or to address their disabilities. They were referred to programs such as Medicaid, food stamps, veterans' health benefits, disability, social security, etc. Case management staff refer the disabled, homeless individuals and families to permanent supportive housing programs. Veterans were referred to the VA Center in Coatesville, veterans' housing choices, and the VASH supportive housing vouchers. Shelter care case management staff assists clients in locating suitable housing that they would continue to reside in upon discharge.

The Delaware County Homeless Services Coalition has a Winter Shelter Plan that operates between November 1st and April 15th each winter. The County lists five (5) shelters that offer overflow beds during the winter months, including Connect-by-Night (a Church-based mobile shelter program), Life Center of Eastern Delaware County, Salvation Army, and Community Action Agency – Temporary Emergency Shelter Program. The Delaware County Homeless Services Coalition has an Emergency Shelter Directory online that provided information regarding to entry, length of stay, services, and meals. Additionally, the Homeless Services Coalition provides the following emergency shelters and programs:

- City Team Ministries
- Temporary Emergency Shelter Program
- DAP Safe Housing
- Family Promise
- Family Management Center

- Mother's Home

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

- **CD-17-02 Wesley House Community Corporation, Inc.** - Operating expenses for the Wesley Housing Homeless Shelter at 701 Madison Street, which provided emergency housing, case management, and other supportive services to homeless persons. (173 Homeless)
- **CD-17-06 Salvation Army Chester Corps** – The City provided assistance to the Salvation Army Chester Corps for case management services for the Stepping Stone Program. The program services single adults and is interconnected with its sister Salvation Army Chester Corps Warming Center emergency shelter and daily soup kitchen. (163 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 Delaware County Homeless Services Coalition was working to increase the supply of permanent supportive housing options, as well as independent living opportunities. Due to the lack of funding, it was doubtful that the City and the CoC will be able to develop the needed additional affordable housing units. The CoC agencies continued to provide supportive services to those that find permanent housing. The CoC has found that continual assistance to those that were once homeless is the most effective way to prevent individuals and families from returning to homelessness.

Delaware County Homeless Services Coalition provides the following supportive services to its at-risk and homeless population:

- Housing Resource Coordination Program
- Stepping Stone
- Donations Warehouse
- ChesPenn Health
- Community Action Agency - Life Skills
- Community Action Agency - Job Development
- Money management workshops
- Housing counseling
- Housing Education Program
- Recreational Children's Therapeutic Program

Additionally, the Coalition provides the following services and programs to aid its homeless population transition to permanent housing:

- Specialized transitional housing
- Connect-to-Permanency
- 615 W. 9th Street
- Ralph Moses House
- City Team Discipleship Program
- Horizon House Specialized Residence

During FY 2017, the City of Chester supported the efforts of local agencies which provided transitional housing for Veterans and their families, families with children, 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 also assisted by matching homeless service providers with other supportive services which help their clients to become self-sufficient.

The Domestic Abuse Project (DAP) was the sole provider of domestic violence services in the CoC. The Domestic Abuse Project provided 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 were 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 was 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 incorporated expanded diversion and prevention questions and strategies to determine whether homelessness can be prevented. The CoC continued to implement the following strategies to reduce length of time spent in homelessness:

- Funded three CoC rapid re-housing programs
- Evaluated reasons for lengthy shelter stays with providers
- Removed barriers to housing
- Eliminated rapid re-housing and permanent housing selection committees and application packets to reduce permanent housing program assignment time
- Initiated a CoC call for action for all programs to transition to housing first models
- Developed 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
- Used HMIS reports to monitor housing plans for those in shelter for over six months
- Tracked 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: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Chester supported the efforts of local agencies that provided 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 would remain self-sufficient and avoid homelessness.

The CoC system performance reports showed 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 implemented the following strategies to identify, prevent, and reduce returns to homelessness:

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

The Delaware County Homeless Services Coalition (HSC) was created in 1991 and was 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 create an integrated community-based support system to review the homeless service system and to provide an educational form for its members. HSC has eleven (11) committees that worked to ensure barrier-free access to the services residents of Delaware County need in order to achieve self-sufficiency and secure safe, affordable housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Chester Housing Authority is the public housing agency that serves the City of Chester. The Chester Housing Authority owns and manages 531 units of public housing, manages 150 Mixed Finance Project units, and co-manages 119 units with Roizman for a total of 800 units of public housing. The Housing Authority has an overall occupancy rate of 94.47% for its owned and managed units. Additionally, there are 154 elderly designated units managed by Pennrose and Roizman. In addition, the Housing Authority administer 1,566 Section 8 Housing Choice Vouchers.

The Housing Authority used its Capital Fund Grant 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 Grant Program Five-Year Action Plan spent \$1,920,937.00 worth of improvements throughout the public housing communities during FY 2017.

These funds were used for:

- **Operations:** \$634,358.00
- **ALERT System Software:** \$15,000.00
- **Management Fee:** \$144,532.00
- **Architectural and Engineering:** \$140,000.00
- **Advertising:** \$3,500.00
- **Urban Farm Initiative:** \$37,562.00
- **Erosion Control:** \$10,000.00
- **Basketball Court Resurface:** \$28,546.00
- **Common Area Renovations:** \$20,000.00
- **Security Cameras:** \$95,517.22
- **Termite Eradication:** \$30,000.00
- **Repair Excessively Damaged Units:** \$180,307.98
- **Community Center Repairs:** \$110,000.00
- **Debt Service:** \$475,614.00

The Chester Housing Authority previously developed an urban farm at the Ruth L. Bennett Homes public housing development over a decade ago. The farm was created to provide food and farming education to CHA participants. The Chester Housing Authority and Fare & Square, the City's only full-service grocery store, partnered in early 2017 to make fruits and vegetables grown at the CHA's community farm available to the residents of Chester. In addition, the farm has partnered with the Swarthmore Co-Op community food market to sell farm grown flowers through the Co-Op.

The Chester Housing Authority is currently in the process of updating its 5 Year Action Plan for the Capital Fund Grant Program. The 2018 Capital Fund Grant is \$2,794,499.00

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

The Chester Housing Authority encouraged residents of its public housing communities to organize community groups to become more involved in housing management. The Housing Authority also encouraged residents to become involved in neighborhood crime watch groups to ensure the safety of residents. Additionally, the CHA scheduled regular meetings at public housing sites to discuss needs and concerns. Voucher holders were also encouraged to participate in regular CHA meetings. During the FY 2017 Program Year, the Chester Housing Authority continued to fund and support these projects.

Both the Chester Housing Authority and the City of Chester promoted 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 became 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.

Actions taken to provide assistance to troubled PHAs

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

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City of Chester was committed to remove or reduce barriers to the development of affordable housing whenever possible throughout the City. A variety of actions included reducing the cost of housing to make it affordable. To achieve this goal, the City of Chester did the following:

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

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

The City of Chester has assigned a Spanish speaking employee to the Department of Licenses and Inspections. The employee is available to assist residents and property owners, who speak Spanish, to understand and comply with the City's building and property maintenance codes.

Fair Housing education is a component of the Pre-Purchase Counseling program.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

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

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

During FY 2017, the City funded the following activities:

- **CD-17-13 Demolition/Clearance (Scattered Site)** – Demolition of vacant, open and abandoned structures in primarily low and moderate income areas of the City, which presented a health and safety hazard to neighborhood residents. City of Chester Department of Public Safety Housing Inspectors identified deteriorated and hazardous properties, prepared Inspection and Structural

Deficiency Reports, photographed the properties, and formulated a list of properties requiring priority attention based on severity of deterioration and surrounding neighborhood needs.

- **CD-17-14 Entrepreneur Works** – Provided technical assistance, advice and business support services to owners of microenterprises and persons developing microenterprises in the City of Chester. Services were provided at the Entrepreneur Works Delaware County office located at 1350 Edgemont Avenue. Entrepreneur Works provided assistance to 15 Chester residents.
- **HOME-17-16 Chester Community Improvement Project - CHDO Operating Expenses** – Provision of reasonable and necessary costs for the operation of the CHDO. Chester Community Improvement Project will receive funds to assist with operating expenses.
- **HOME-17-17 Chester Community Improvement Project - CHDO Set-Aside** – Continuation of 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** – 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 taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

According to the 2007-2011 American Community Survey Data and the 2007-2011 CHAS Data, approximately 93% of owner-occupied houses and 82% of renter-occupied houses have a risk of containing lead-based paint. In 2009, of the children tested in Delaware County for lead in their blood, 1.15% had elevated levels. Of the 67 counties in the Commonwealth of Pennsylvania, Delaware County ranked 28th best.

It was the City's policy that either certified testers conducted risk assessments for lead contamination or the developer assumed all painted building components contained lead based paint, and the components are removed as part of the rehabilitation process. If required by the risk assessment, the containment of lead paint in all housing rehabilitation activities was completed. A certified firm tested the property at the completion of the rehabilitation work to confirm that the property complies with 24 CFR Part 35.

The Chester Health Bureau administers the Chester Childhood Lead Poisoning Prevention Program (CLPP) provided community-based collaboration with the State Health Department and educational services to prevent children from being exposed to lead. The Health Bureau also conducted tracking and follow-up services with children with elevated blood lead levels to reduce their future exposure to lead.

Lead based paint hazard reduction has been integrated into the City's housing policies and programs in compliance with 24 CFR Part 35 as follows:

- All contractors performing renovation, repair, and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 were certified and followed the specific work practices to prevent lead contamination in accordance with the Department of Environmental Protection Agency's Renovation, Repair, and Painting Rule and 24 CFR Part 35. A certified firm tested the property at the completion of work to confirm that the property complied with such regulations in 24 CFR part 35.
- All units purchased with funds from the City of Chester's Homebuyer Assistance Program required an inspection for chipped and peeling paint and for the seller to remediate any lead-based paint problems prior to sale.
- In the event that lead-based paint was found in a rental unit, the City required the landlord to undertake the abatement work.
- The Chester Housing Authority's redevelopment of public housing units has eliminated a substantial portion of the housing stock occupied by extremely low-income households with children most likely contain lead-based paint.

All of the housing units had a lead-based paint risk assessment performed to determine the presence of lead-based paint, the severity of the lead-based paint, and to make recommendations as to what corrective actions were needed to make the housing unit "lead safe." However, there were no housing units abated for lead based paint in FY 2017, as all units were deemed "lead safe."

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

According to the 2012-2016 American Community Survey, approximately 36.9% of the City of Chester's residents live in poverty. Female-headed households with children were particularly affected by poverty at 51.4%, and 51.2% of all youth under the age of 18 were living 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 was based on attracting a range of businesses and supported workforce development, including job-training services for low income residents. In addition, the City's strategy was to provide supportive services for target income residents.

Annually the City of Chester provided CDBG funds to public service agencies to assist households below the poverty level with services. The City continued working 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.

During the FY 2017 Program Year, the City funded the following activities:

- **CD-17-13 Section 108 Loan Repayment** – The City made its tenth (of 17) principal payment and interest payment in connection with a Section 108 loan made for the expansion of Barry Bridge Park. The City assisted 33,896 people.
- **CD-17-14 Entrepreneur Works** – Provided technical assistance, advice and business support services to owners of microenterprises and persons developing microenterprises in the City of Chester. Services were provided at the Entrepreneur Works Delaware County office located at 1350 Edgemont Avenue. Entrepreneur Works provided assistance to 15 Chester residents.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

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

- **Riverfront Alliance's Employer Assisted Housing Committee** is a coalition of housing related organizations, major institutions, and businesses. Its mission is to stabilize neighborhoods, provide increased home ownership opportunities to families as well as encourage employers to provide assistance to their employees to purchase and maintain homes in Chester, and improve the quality of life in the City.
- **Delaware County Homeless Services Coalition (HSC)** was responsible for the implementation of the action steps in the Continuum of Care strategy. HSC met quarterly, bringing all interested parties to the table to review the homeless service system and to provide an educational forum for its members.
- **Chester Youth Collaborative** is a consortium of groups that work with community leaders, organizations, residents, and the youth of Chester to develop specialized programs that meet their needs. The Chester Youth Collaborative's efforts were 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.
- **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 was spearheaded by a neighborhood group.

The City provided 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 continued to provide a forum where private and public entities discuss community development, housing, and other issues.

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

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

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 has now been 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 was not likely to change dramatically. The Board of the Housing Authority continued to be appointed by the court. The City worked with the Housing Authority to structure a relationship that provided high quality housing and services to the residents of the City of Chester.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The largest housing problem in the City of Chester was affordability. According to the 2012-2016 ACS data, 60.7% of all renter households were cost overburdened by 30% or more, and 30.0% of all owner households were 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 was older and most single family residential structures were two stories in height and therefore not accessible.

The City of Chester has worked with Delaware County in the preparation of an Analysis of Impediments to Fair Housing Choice. This document was 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 was 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 included the following:

Impediment #1 - Need for education of fair housing rights and responsibilities under the Fair Housing Act.

Goals –

- Educate renters on the rental application process, as well as their protected rights, identifying discrimination, and avoiding overpayment for rental costs.

- Educate homebuyers and owners on types of lending products (including Federal Housing Administration loans) and practices, foreclosures, and how to detect discrimination during a housing search and when applying for insurance.
- Educate members of protected classes, underserved communities, and those with Limited English Proficiency on fair housing issues, identifying housing discrimination, and available fair housing resources.
- Direct victims of housing discrimination to the appropriate resources to help them file complaints with HUD.
- Develop educational opportunities for developers, property managers, realtors, banking professionals, and others in the housing industry so that they have a functional knowledge of the Fair Housing Act.
- Ensure that developers understand accessibility rules and regulations.
- Inform housing providers about their responsibilities to provide reasonable accommodations to renters with disabilities.
- Provide educational opportunities to increase understanding of the Fair Housing Act and responsibilities for administering HUD programs.
- Develop education programs to increase awareness among the general public so that they better understand the Fair Housing Act issues and regulations.

Impediment #2 - Restrictive municipal land use and zoning regulations and practices limit access to housing.

Goals -

- Provide education efforts for municipalities, including code officers, planners, solicitors, and zoning and planning boards, so that they understand their responsibilities to uphold the Fair Housing Act, particularly in regard to zoning and code enforcement.
- Provide information to residents, including those with Limited English Proficiency, to assist them in complying with local residential and property maintenance codes and standards.

Impediment #3 - The availability and quality of affordable housing make it difficult to obtain housing in all areas of Delaware County.

Goals –

- Provide homeownership opportunities for low- to moderate-income households.
- Offer rehabilitation resources to help maintain homes for low- to moderate-income households.
- Assist in the development and preservation of affordable housing units throughout Delaware County.
- Assist homeowners in need of accessibility modifications.
- Offer assistance to housing choice voucher recipients to use their vouchers for purchasing a home.
- Provide support to County homeowners that have questions about foreclosures.

Impediment #4 - High demand and access to affordable housing throughout Delaware County and the Philadelphia region limit housing mobility.

Goals –

- Provide assistance to renters at risk of losing their units.
- Assist housing choice voucher holders to locate housing in areas of opportunity.
- Increase awareness of available affordable rental units.
- Ensure that grant and loan recipients adhere to fair housing requirements.
- Increase public awareness about existing transit options to employment centers, shopping, healthcare, and other amenities in underserved areas.

Impediment #5 - Limited resources are available to support housing initiatives.**Goals –**

- Leverage available resources through strategic collaboration.
- Partner with local employers to provide homeownership opportunities.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Chester Economic Development Authority (CEDA), on behalf of the City of Chester, has developed monitoring standards and procedures that it followed during the implementation of the FY 2017 Annual Action Plan. Performance monitoring was an important component in the long-term success of the City's Programs. CEDA was responsible for ensuring that the recipients of Federal funds met the purposes of the appropriate legislation and regulations, and that funds were disbursed in a timely manner.

CEDA monitored activities carried out to further the goals of the Five-Year Consolidated Plan and to ensure long-term compliance with program requirements. The objectives of this monitoring were 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 Five-Year Consolidated Plan.

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

The monitoring procedures and requirements of the FY 2017 Annual Action Plan were 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 Five-Year Consolidated Plan ensured that:

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

CEDA monitored the various programs and activities that were funded with the CDBG and HOME grants. A subrecipient monitoring plan was 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 ensured that the City's Five-Year Consolidated Plan goals were being met in a timely and efficient manner:

- **Recordkeeping Systems** – Recordkeeping requirements outlined in 24 CFR Part 570.503 were adhered to. Each project file was documented as to eligibility and national objective, the beneficiaries of the activity, procurements, agreements, and related compliance issues.
- **Financial Management** – All financial transactions were carefully recorded and reconciled between the in-house system and IDIS.
- **Audit Management** – All audits were 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 were similarly monitored. Each CHDO agreement contains monitoring provisions for recordkeeping, fair housing compliance, financial management, and audits.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Chester placed the CAPER document on public display for a period of 15 days beginning on Monday, September 10, 2018 through Monday, September 24, 2018. A copy of the Public Notice is attached.

The FY 2017 CAPER was on display on the City of Chester's website (www.chestercity.com), on the Chester Economic Development Authority's website (www.ceda.cc), and 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

The Public Display Notice that was published in "The Delaware County Daily Times," the local newspaper of general circulation in the area, on Friday, September 7, 2018.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of Chester did not make any changes to the FY 2015-2019 Five Year Consolidated Plan and its program objectives during this reporting period.

Describe accomplishments and program outcomes during the last year.

During this CAPER period, the City of Chester expended CDBG funds on the following activities:

- **Acquisition** - \$101,028.31, which was 5.31% of the total expenditures.
- **Public Facilities and Improvements** - \$1,289,601.15, which was 67.82% of the total expenditures.
- **Public Services** - \$130,646.88, which was 6.87% of the total expenditures.
- **General Administration and Planning** - \$181,264.00, which was 9.53% of the total expenditures.
- **Repayment of Section 108 Loans** - \$198,896.25, which was 10.46% of the total expenditures.
- **Total: \$1,901,436.59**

The City of Chester's Timeliness Ratio of unexpended funds as a percentage of the FY 2017 CDBG allocation was 0.59, under the maximum 1.5 drawdown ratio.

During this CAPER period, the CDBG program targeted the following with its funds:

- **Percentage of Expenditures Assisting Low- and Moderate-Income Persons and Households Either Directly or On an Area Basis** – 96.36%
- **Percentage of Expenditures that Benefit Low- and Moderate-Income Areas** – 82.36%
- **Percentage of Expenditures that Aid in the Prevention or Elimination of Slum or Blight** – 6.64%
- **Percentage of Expenditures Addressing Urgent Needs** – 0.00%

During this CAPER period, the income level beneficiaries are the following:

- **Extremely Low Income (<=30%)** – 35.57%
- **Low Income (30-50%)** – 40.53%
- **Moderate Income (50-80%)** – 23.30%
- **Total Low- and Moderate-Income (<=80%)** – 99.40%
- **Non Low- and Moderate-Income (>80%)** – 0.60%

During this CAPER period, the City had the following CDBG accomplishments:

- **Actual Jobs Created or Retained** – 0
- **Households Receiving Housing Assistance** – 5

- **Persons Assisted Directly, Primarily by Public Services and Public Facilities** – 2,159
- **Persons for Whom Services and Facilities were Available** – 97,830
- **Units Rehabilitated - Single Units** – 0
- **Units Rehabilitated - Multi Unit Housing** – 0

During this CAPER period, the City leveraged \$1,673,395.21 for CDBG Activities based off the PR54 CDBG Community Development Block Grant Performance Profile Report.

During this CAPER period, all of the CDBG funds were used to meet a National Objective. The City did not fund any projects that involved displacement and/or relocation with CDBG funds. The City did not make any lump sum agreements during this CAPER period. The City did not do any float-funded activities during this CAPER period. The City did not make any prior year adjustments during this CAPER period.

CR-50 - HOME 91.520(d)**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)**

The City of Chester completed the following items during this period to promote MBE and WBE participation:

- It is the policy of the City of Chester to promote the opportunity for full participation by minority owned businesses, women owned enterprises, and all other socially and economically disadvantaged persons.
- The City of Chester, CEDA, and Entrepreneur Works Delaware County continue to work together to implement the “Advantage Chester” Program, which is designed to assist local micro businesses in their efforts to be included in City contracts and to become WBE/MBE certified. The “Advantage Chester” list of local contractors was included with bidding documents for City construction contracts administered by CEDA.

The City continued to follow its Affirmative Marketing Policies and Procedures.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During this CAPER period, the City received \$96,141.00 in HOME Program Income from sales proceeds of 504 East 23rd Street.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

The City of Chester has helped to foster and maintain the quality of affordable housing through:

- **CD-17-02 Wesley House Community Corporation, Inc.** – CDBG funds were used for operating expenses for the Wesley House Homeless Shelter at 701 Madison Street, which provided emergency housing, case management, and other supportive services to homeless persons.
- **CD-17-04 Chester Community Improvement Project – Pre-Purchase Mortgage Counseling** – CDBG funds were used for operating expenses for the Pre-Purchase Counseling Program for low/moderate income families that participated in the City of Chester’s Homebuyer Assistance Program. Eight hours of group counseling included topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual sessions were conducted to review an applicant’s credit report, work history, stability of income, maximum sales price the applicant could afford based

upon income and existing debt, establishment of a savings goal, estimate of a down payment, and closing needs, etc.

- **HOME-17-17 Chester Community Improvement Project - CHDO Operating Expenses** – Provision of reasonable and necessary costs for the operation of the CHDO. Chester Community Improvement Project received funds to assist with operating expenses.
- **HOME-17-18 Chester Community Improvement Project - CHDO Set-Aside** – Continuation of Chester Community Improvement Project's Affordable Housing Initiative on the east side of the City in Census Tracts 4044 and 4045.
- **HOME-17-19 Single Family Affordable Housing Initiative** – Acquisition, construction or rehabilitation of properties for affordable single-family homeownership or rental housing. Eligible uses included construction of homes on vacant or cleared lots as well as housing rehabilitation. Properties were 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) were able to submit applications for HOME funding directly to the Single Family Affordable Housing Initiative. Applications were evaluated and considered in accordance with HOME regulations.

The City assisted two (2) first time homebuyers during this CAPER period through the Homebuyer Assistance Program with prior year HOME funds.

CR-55 - ESG 91.520(g) (ESG Recipients only)

The City of Chester did not receive an Emergency Solutions Grant (ESG) entitlement allocation. Therefore, agencies have to apply to the Commonwealth of Pennsylvania for ESG funds. Not Applicable.

CR-60 - HOPWA CAPER Report

The City of Chester did not receive a Housing Opportunities for People with AIDS (HOPWA) Grant as an entitlement community in FY 2017. Not Applicable.

CR-65 - Section 3 Report

Attached are the Section 3 Summary Reports HUD – 60002 for the CDBG and HOME Programs for the City of Chester.

CR-70 - IDIS Reports

Attached are the following U.S. Department of Housing and Urban Development (HUD) Reports from IDIS for the period of July 1, 2017 through June 30, 2018.

Attached are the following IDIS reports:

- **PR26** – CDBG Financial Summary
- **PR01** – HUD Grants and Program Income
- **PR06** – Summary of Consolidated Plan Projects for Reporting Year
- **PR23** – CDBG Summary of Accomplishments
- **PR23** – HOME Summary of Accomplishments

CR-75 - Fair Housing

During this CAPER period, the following actions were taken to address the identified barriers to affordable housing:

Impediment #1 - Need for education of fair housing rights and responsibilities under the Fair Housing Act.

Goals –

- Educate renters on the rental application process, as well as their protected rights, identifying discrimination, and avoiding overpayment for rental costs.
- Educate homebuyers and owners on types of lending products (including Federal Housing Administration loans) and practices, foreclosures, and how to detect discrimination during a housing search and when applying for insurance.
- Educate members of protected classes, underserved communities, and those with Limited English Proficiency on fair housing issues, identifying housing discrimination, and available fair housing resources.
- Direct victims of housing discrimination to the appropriate resources to help them file complaints with HUD.
- Develop educational opportunities for developers, property managers, realtors, banking professionals, and others in the housing industry so that they have a functional knowledge of the Fair Housing Act.
- Ensure that developers understand accessibility rules and regulations.
- Inform housing providers about their responsibilities to provide reasonable accommodations to renters with disabilities.
- Provide educational opportunities to increase understanding of the Fair Housing Act and responsibilities for administering HUD programs.
- Develop education programs to increase awareness among the general public so that they better understand the Fair Housing Act issues and regulations.

FY 2017 Progress -

In Fiscal Year 2017-2018, CEDA provided education on fair housing rights and responsibilities through a fair housing component as a part of its Homebuyer Assistance Program (HAP) group counseling sessions.

Impediment #2 - Restrictive municipal land use and zoning regulations and practices limit access to housing.

Goals -

- Provide education efforts for municipalities, including code officers, planners, solicitors, and zoning and planning boards, so that they understand their responsibilities to uphold the Fair Housing Act, particularly in regard to zoning and code enforcement.
- Provide information to residents, including those with Limited English Proficiency, to assist them in complying with local residential and property maintenance codes and standards.

FY 2017 Progress -

The City of Chester assigned a Spanish speaking employee from the Department of Licenses and Inspections to provide translation services for residents interested in housing programs and services. The employee is available to assist residents and property owners who speak Spanish understand and comply with the City's building and property maintenance codes.

Impediment #3 - The availability and quality of affordable housing make it difficult to obtain housing in all areas of Delaware County.**Goals –**

- Provide homeownership opportunities for low- to moderate-income households.
- Offer rehabilitation resources to help maintain homes for low- to moderate-income households.
- Assist in the development and preservation of affordable housing units throughout Delaware County.
- Assist homeowners in need of accessibility modifications.
- Offer assistance to housing choice voucher recipients to use their vouchers for purchasing a home.
- Provide support to County homeowners that have questions about foreclosures.

FY 2017 Progress –

Through Chester's Homebuyer Assistance Program (HAP), CEDA assisted low- and moderate-income households purchase their first home. The majority of beneficiaries were minorities. All participants must purchase a home in Chester.

CEDA continued to partner with CHA on using housing vouchers to purchase a home. In the past fiscal year, one of CHA's voucher holders used her assistance to purchase a home. CEDA also provided downpayment and closing cost assistance, as well as pre-purchase counseling from CCIP. As part of the pre-purchase counseling program, CCIP assessed if applicants with a voucher might be interested in using that voucher to purchase a home. CCIP, with assistance from CEDA, worked with lenders to utilize vouchers as a source of income for mortgage qualification.

CEDA staff assisted Chester residents with resources on foreclosure. Residents were connected with the Chester Community Improvement Project (CCIP) who tracks their case and typically refers them to Clarifi for assistance with avoiding foreclosure. In addition, CEDA staff reviewed foreclosure listings published by the Delaware County Bar Association on a bi-weekly basis. If CEDA found a HAP-assisted client on the list for proposed foreclosure, the information was forwarded to CCIP.

Impediment #4 - High demand and access to affordable housing throughout Delaware County and the Philadelphia region limit housing mobility.**Goals –**

- Provide assistance to renters at risk of losing their units.
- Assist housing choice voucher holders to locate housing in areas of opportunity.
- Increase awareness of available affordable rental units.

- Ensure that grant and loan recipients adhere to fair housing requirements.
- Increase public awareness about existing transit options to employment centers, shopping, healthcare, and other amenities in underserved areas.

FY 2017 Progress -

High demand for affordable housing continues to exist in Chester. In fact, the Chester Housing Authority (CHA) closed its Housing Choice Voucher Program and Public Housing units to new applications. CHA continued to provide listings for available units in areas of opportunity and has met its deconcentration goals for the past 15 years. A member of CHA's staff is responsible for discussing with voucher holders mobility options.

CHA provided fair housing training to its staff. In addition, the presentation viewed by all Housing Choice Voucher Program recipients discussed fair housing issues. CEDA has also worked with Delaware County on developing a comprehensive list of affordable housing developments that can be presented to interested tenants. CEDA provided the list to the City's Department of Licenses and Inspections.

Impediment #5 - Limited resources are available to support housing initiatives.**Goals –**

- Leverage available resources through strategic collaboration.
- Partner with local employers to provide homeownership opportunities.

FY 2017 Progress –

In spite of limited housing resources, CEDA actively pursued financial partnership opportunities with other organizations. CEDA worked closely with the Riverfront Alliance of Delaware County on its Employer Assisted Housing Program.

The Riverfront Alliance of Delaware County (RADC) is a consortium of private sector corporations and non-profit institutions that have come together to develop and implement programs and activities that serve as the catalyst for the physical, economic, and social development of all Delaware County waterfront communities. Priorities include increasing the rate of homeownership, ensuring public safety, and marketing the region as an exciting place to live, work, and play.

In addition to working with existing employers on providing downpayment and closing cost assistance, CEDA and its CHDO, the Chester Community Improvement Project (CCIP), partnered on a project to develop four (4) units of affordable owner-occupied housing on a vacant lot owned by CEDA. CEDA was able to secure a Keystone Communities grant from the PA Department of Community and Economic Development (DCED) in the amount of \$99,800. Funds were used for site preparation, environmental reports, a topographical and boundary survey, utility connections, and curbs and sidewalks. CEDA, in conjunction with CCIP and the Riverfront Alliance sought additional funding sources, including the Federal Home Loan Bank of Pittsburgh's Affordable Housing Program for gap financing. Both CCIP and RADC will continue to search for outside foundations to assist with the Arbor Homes and Employer Assisted Housing initiatives.

CR-80 - Citizen Participation

The following pages include the public display notice.