CITY OF CHESTER, PENNSYLVANIA

One 4th Street, Chester, Pennsylvania 19013

FY 2025-2029 FIVE YAER CONSOLIDATED PLAN AND FY 2025 ANNUAL ACTION PLAN

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

DRAFT

Mayor:
Hon. Stefan Roots

City Council:
Councilwoman Portia West, Department of Streets/Highway
Councilman Fred Green, Department of Parks/Recreation
Councilman Shy'Quan Davis, Department of Finance
Councilwoman Tameka Gibson, Department of Public Safety

Chester Economic Development Authority (CEDA):
Ms. Lisa R. Gaffney, Executive Director

BUILT ON EXPERIENCE URBAN DESIGN VENTURES

CHESTER PENNSYLVANIA Settled in 1644

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Executive Summary

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

1. Introduction

The City of Chester is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME).

The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1 et seq. (Source: https://www.hudexchange.info/programs/cdbg-entitlement)

The HOME Investment Partnerships (HOME) Program provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. (Source: https://www.hudexchange.info/programs/home)

In compliance with HUD regulations, the City must prepare a Consolidated Plan every five years to assess its affordable housing, community development, economic development, and strategic planning needs. The needs and priorities identified in the Consolidated Plan are addressed annually through the Annual Action Plans which present what specific activities the City will accomplish with CDBG, HOME, and other funding sources. To complete the CDBG and HOME program year, the City reports annually on the progress it has made toward its Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER). The City of Chester prepared its Five Year Consolidated Plan covering the period of FY 2025, beginning July 1, 2025, through FY 2029, ending June 30, 2030.

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

The concept of the Consolidated Plan is to serve as a strategic planning document for the City of Chester to make data based, market driven, housing and community development plans. The City's FY 2025-2029 Five Year Consolidated Plan proposes the following six (6) strategies to address the priority needs throughout the jurisdiction.

Housing Strategy Priority Need: There is a need for decent, safe, and sanitary housing that is affordable and accessible to homebuyers, homeowners, and renters.

Goals:

- HS-1 Housing Support – Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible through housing counseling, housing navigator services, down payment/closing cost assistance, and Section 8 homeownership opportunities.
- HS-2 Housing Construction – Encourage the construction of new housing that is affordable, accessible, and energy efficient.
- HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, accessibility, home modifications, and energy efficiency.

Homeless Strategy Priority Need: There is a need for housing and supportive services for the homeless and those at-risk of becoming homeless.

Goals:

- HO-1 Housing – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
- HO-2 Operation/Support – Assist partners operating housing or providing supportive services for the homeless and those at-risk of becoming homelessness.

Other Special Needs Strategy Priority Need: There is a need for services and facilities for persons with special needs.

Goals:

- SN-1 Services/Facilities – Support supportive service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Strategy Priority Need: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City.

Goals:

- CD-1 Community Facilities and Infrastructure – Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
- CD-2 Public Safety and Services – Improve and enhance public safety, public services, and recreational programs.
- CD-3 Connectivity – Improve connectivity throughout the City and surrounding municipalities through physical, visual, transportation, and accessibility improvements.

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- CD-4 Clearance/Demolition – Remove and eliminate slum and blighting conditions in the City through code enforcement, clearance, and demolition.

Economic Development Strategy Priority Need: There is a need to encourage employment and economic opportunities in the City.

Goals:

- ED-1 Employment – Support and encourage job creation, job retention, job training opportunities, and technical assistance.
- ED-2 Development – Support business and commercial growth through expansion and new development.
- ED-3 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites and buildings.
- ED-4 Financial Assistance – Support and encourage new economic development through local, state, and federal tax incentives and programs such as: Tax Incremental Financing (TIF); Tax Abatement (LERTA); Payment in Lieu of Taxes (Pilot); Enterprise Zones/Entitlement Communities; Section 108 Loan Guarantees; Economic Development Initiative (EDI) funds; etc.
- ED-5 Underwriting Assistance – Work with private lenders and CDFIs on access to capital with flexible underwriting.

Administration, Planning, and Management Strategy Priority Need: There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

Goals:

- 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 activities, and compliance with all federal, state, and local laws and regulations.

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3. Evaluation of past performance

Annually, the City prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of previous program year's CAPERs are available for review at the City's Economic Development Authority offices.

The FY 2023 CAPER, which was the fourth CAPER for the FY 2020-2024 Five Year Consolidated Plan and was approved by HUD in a letter dated November 18, 2024. In the FY 2023 CAPER, the City expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 10% of its funds during the FY 2023 CAPER period on public service, which complies with the 15% regulatory cap. The City committed 15% of its funds during this CAPER period on Planning and Administration, which complies

with the 20% regulatory cap. The City's expenditure ratio at the end of the FY 2023 CAPER period was 1.50, which complies with the 1.5 expenditure ratio maximum.

The City did not make any changes to its Five Year Priorities and Goals during the program plan year and did not substantially amend any Annual Action Plans.

4. Summary of citizen participation process and consultation process

The City of Chester prepared the Consolidated Plan and Annual Action Plan in compliance with the City's Citizen Participation Plan. The City held a Needs Public Hearing on November 25, 2024 at 10 AM. The public hearing provided residents and stakeholders with the opportunity to discuss the City's CDBG and HOME programs and offer their suggestions concerning program priorities and projects. The Needs Public Hearing advertisement was published in the Delaware County Daily Times on November 7, 2024.

A "draft" of the Consolidated Plan and FY 2025 Annual Action Plan was placed on public display at the following locations for review:

- Chester City Hall, 1 Fourth Street, Chester, PA 19013
- Chester Economic Development Authority, 1 Fourth Street, Chester, PA 19013
- Electronic version available at www.chestercity.com and www.ceda.cc

A newspaper notice announcing that the "draft" plans were available for review was published in Delaware County Daily Times on February 21, 2025. The "draft" plans were on display for a period of 30-days starting on March 3, 2025, and ended on April 4, 2025.

The Second Public Hearing was held on March 11, 2025, to discuss the proposed plans. Upon completion of the 30-day comment period, the City submitted the plans to City Council for approval to submit to HUD. The City passed a resolution on TBD, approving the submission of the Consolidated Plan and Annual Action to HUD. The plans were electronically submitted through HUD's online IDIS system on TBD.

Additionally, the City developed and disseminated three (3) online surveys at the following addresses:

- https://www.surveymonkey.com/r/ChesterResidentsSurvey
- https://www.surveymonkey.com/r/ChesterResidentsSurveyEspanol
- https://www.surveymonkey.com/r/ChesterStakeholderSurvey

5. Summary of public comments

The City held a Needs Public Hearing on November 25, 2024; the following comments were received:

- There is a need for supportive services for seniors.

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- There is a need for more affordable housing units.
- There is a need for eviction prevention services.
- There is a need for technical and financial assistance for microenterprises and small businesses.
- There is a need for food pantries.
- There is a need for after-school programs.

The “Draft Plan” was on display from March 3, 2025 until April 4, 2025. The City held a public hearing on March 11, 2025. The following comments were received:

- There is a need for TBD.

The surveys were live from January 6, 2025 until February 28, 2025. There was a total of TBD responses. The survey results included the greatest needs as affordable housing; homeless housing and services; public facility improvements; and supportive services.

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

All comments and suggestions were incorporated into this plan.

7. Summary

The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in the City of Chester, to create a suitable and sustainable living environment, and to address the housing and community development needs of the City. The Five Year Consolidated Planning process obligates the City to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The City will use the Consolidated Plan's goals and strategies to allocate CDBG and HOME funds over the next five (5) years, as well as provide direction to partners addressing the housing and community development needs of low- and moderate-income persons. HUD will evaluate the City’s performance under the Five Year Consolidated Plan against these goals.

The following maps are attached that highlight the demographic, economic, and housing trends in the City:

1. Population Density by Block Group
2. Percent White Population by Block Group
3. Racial Diversity by Block Group
4. Percent Hispanic Population by Block Group
5. Percent Minority Population by Block Group
6. Percent Population Age 65 and Over by Block Group
7. Total Housing Units by Block Group
8. Percent Owner Occupied Housing Units by Block Group
9. Percent Renter Occupied Housing Units by Block Group
10. Percent Vacant Housing Units by Block Group

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11. Low- and Moderate-Income Percentage by Block Group
12. Low- and Moderate-Income and Minority Percentage by Block Group
13. Commercial Hot Spots
14. Percent Owner Occupied Housing Units with No Vehicles
15. Percent of Households with Income Below Poverty Level by Block Group

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The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Ms. Lisa R. Gaffney, Director, Chester Economic Development Authority
City of Chester
1 Fourth Street
Chester, PA 19013
Phone: (610) 447-7861
Fax: (610) 447-7856
E-mail: lrg@ceda.cc
Website: www.ceda.cc

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

To develop the Five Year Consolidated Plan, the City of Chester consulted with public and private stakeholders that serve the low- and moderate-income residents of the City. The City also consulted with local units of government throughout the surrounding area. Input from the meetings and consultations were used to establish the priority needs and goals to be addressed with CDBG and HOME, and other funds during the FY 2025 to FY 2029 five year period.

In preparation for the Consolidated Plan consultations, the City developed a list of over a hundred stakeholders serving the community. The stakeholder list was contacted four times via email to set up a meeting or to complete the stakeholder survey. The stakeholder list was also notified of the public hearings and drafty display period and invited to participate.

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

The City's Economic Development Authority provides coordination between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The following partners collaborate through funding and planning efforts to address the housing and community development needs of the area:

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

Coordination with these entities will continue throughout the Five Year Consolidated Plan period in order to capitalize on potential future funding opportunities, as well as potential project partnerships, which would result in increased benefits to low- and moderate-income persons.

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Each year as part of the Annual Action Plan development process, local jurisdictions and stakeholders, are invited to submit proposals for CDBG and HOME funded eligible projects. These groups participate in the planning process by attending public hearings, informational meetings, and through CEDA electronic updates. The groups are notified through the CEDA's network of upcoming meetings and funding opportunities. Also, the staff of CEDA actively participate in additional community encounter opportunities and forming partnerships to accomplish larger scale housing and community development activities.

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

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

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

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

The Board is comprised of numerous and diverse social service and governmental organizations, including: Children and Youth, Family and Community Services, United Way of Greater Philadelphia and Southern New Jersey, Office of Housing & Community Development, Horizon House, Salvation Army, Regional Homeless Support, City Team Ministries, Catholic Social Services, Intercommunity Health, OBH/HOPWA, Community Action Agency, Chester Housing Authority, DCHA, Medical Legal Partnership, COSA, Mental Health Partnership, OBJ-D&A, Coatesville VA Medical Center, Domestic Abuse Project, and Upper Darby Police Department. Coordination of the programs and funds is accomplished by the CoC Board for chronically homeless individuals and families, families with children, veterans and unaccompanied youth, along with the administration of the HMIS System.

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Delaware County Division of Adult and Family Services (AFS), as the HMIS Lead, manages the Point in Time count, Housing Inventory Count (HIC), and Homeless Management Information System (HMIS) data. There is a Data Committee composed of CoC members to review and analyze quarterly CoC performance reports for establishing benchmarks and data driven performance standards for outcome evaluation and funding decisions. An ESG Committee, also composed of CoC members, was formed to help in setting ESG policy/performance standards. Data Committee findings inform the ESG Committee and aid them in establishing standards. The CoC and the Data Committee work together to assess data quality throughout the CoC. This includes working on Annual Homeless Assessment Report (AHAR) submission, the PIT count, project review/ranking, and working with individual programs while completing their Annual Performance Reports (APRs).

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

All stakeholders were contacted multiple times to consult on the Consolidated Plan, as well as being notified of public hearings and of the Plan's draft display period. Some stakeholders did not provide direct responses.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Delaware County Continuum of Care	The goals of the City and the CoC are complementary.
Annual and Five Year Capital Plans	Chester Housing Authority	The goals of the City and PHA are complementary.

Table 2 – Other local / regional / federal planning efforts

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

The Chester Economic Development Authority (CEDA) is the lead agency for the CDBG and HOME programs. Close coordination is maintained with City departments for CDBG projects such as the Department of City Planning/Zoning, City Engineering, Department of Public Safety, Department of Streets and Public Improvements, Department of Parks and Public property, and Office of Workforce Development. The City has developed partnerships with the surrounding municipalities to jointly address the regional housing and community development needs shared between jurisdictions. The City works with the Delaware County Council and County department staff to collectively address the needs of the area's low- and moderate-income population. The City works closely with the Chester Housing Authority to address the needs of lower income residents. Through the CoC, the City is in consultation with local stakeholders concerning homeless needs.

Narrative (optional):

The vision of the City's Five Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

Consultations included the following stakeholders:

- Housing Services and Assisted Housing
- Health Services
- Social and Fair Housing Services
- Continuum of Care
- Public and Private Agencies that address housing, health, social service, victim services, employment, and education needs
- Publicly Funded Institutions and Systems of Care that may discharge persons into homelessness
- Corrections Institutions
- Business and Civic Leaders
- Child Welfare Agencies concerned with lead poisoning
- Adjacent Units of general Local Government and Regional Government Agencies
- Broadband Internet Service Providers
- Natural Hazard Risk Assessors

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Consultation with persons, especially low-income persons, living in areas designated by the local jurisdiction as a revitalization area, areas designated by either a local jurisdiction or as a slum and blighted area and areas where CDBG funds are proposed to be used.

The City prioritizes CDBG projects located in Census Tracts and Block Groups that are supported by LMI Census data citywide. The City has not designated any revitalization or blighted areas. Meetings, communications, and announcements are directed at areas of qualifying LMI Censes Tracts and Block Groups in the City to encourage community participation. The City's consultation contact list was comprised primarily of organizations that serve low-income households. During consultations with these organizations the resident survey was shared with these organizations to disseminate to their contact lists and share on their social media accounts.

Consultation with residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations).

Notifications of the Five Year Consolidated Plan planning process were shared with Chester Housing Authority staff to be disseminated to residents of public and assisted housing developments, as well as voucher holders. A resident survey was created and shared with residents to provide input for the plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Chester prepared the Consolidated Plan and Annual Action Plan in compliance with the City's Citizen Participation Plan. The City held a Needs Public Hearing on November 25, 2024 at 10 AM. The public hearing provided residents and stakeholders with the opportunity to discuss the City's CDBG and HOME programs and offer their suggestions concerning program priorities and projects. The Needs Public Hearing advertisement was published in the Delaware County Daily Times on November 7, 2024.

A "draft" of the Consolidated Plan and FY 2025 Annual Action Plan was placed on public display at the following locations for review:

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Additionally, the City developed and disseminated three (3) online surveys at the following addresses:

- https://www.surveymonkey.com/r/ChesterResidentsSurvey
- https://www.surveymonkey.com/r/ChesterResidentsSurveyEspanol
- https://www.surveymonkey.com/r/ChesterStakeholderSurvey

The City held a Needs Public Hearing on November 25, 2024; the following comments were received:

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- There is a need for supportive services for seniors.
- There is a need for more affordable housing units.
- There is a need for eviction prevention services.
- There is a need for technical and financial assistance for microenterprises and small businesses.
- There is a need for food pantries.
- There is a need for after-school programs.

The "Draft Plan" was on display from March 3, 2025 until April 4, 2025. The City held a public hearing on March 11, 2025. The following comments were received:

- There is a need for TBD.

The surveys were live from January 6, 2025 until February 28, 2025. There was a total of TBD responses. The survey results included the greatest needs as affordable housing; homeless housing and services; public facility improvements; and supportive services.

All of these invitations to participate in the planning process were advertised in the local paper of general circulation, shared through various contact lists, and through the City's social media accounts.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The City held a Needs Public Hearing on November 25, 2024. There was a total of 15 attendees.	The following comments were received: There is a need for affordable housing; There is a need for supportive services; and There is a need for economic development assistance.	All comments were accepted.	N/A
2	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The City held a Public Hearing on March 11, 2025. There was a total of TBD attendees.	The following comments were received: There is a need for TBD.	All comments were accepted.	N/A

Table 3 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City identified the following priority needs to be addressed in the Five Year Consolidated Plan:

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

The City determined these needs based on consultations with various community stakeholders, area service agencies, government staff, community residents, as well as an analysis of demographic, economic and housing statistics.

The following section presents the priority needs identified as it pertains to:

- Housing Needs Assessment
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

To determine the City's housing needs the City assessed its supply of and demand for affordable housing. The City analyzed data provided by the U.S. Census Department, HUD, and input provided through consultations.

Based on a comparison of the 2000 U.S. Census and the 2019-2023 American Community Survey, the City of Chester experienced a slight population decline (2.4% decrease), an increase in the number of households (6.9% increase), and an increase in household median income (45.5% increase). The cumulative U.S. inflationary rate from 2000 to 2023 was 76.95%.

Per the 2023 ACS 5-Year Estimates, 58.3% of renter households in the City paid rents that exceeded 30% of their household income and 29.6% of owner households with a mortgage in the City had housing costs that exceed 30% of their household income.

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Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	34,015	33,855	-0%
Households	11,765	12,030	2%
Median Income	$27,365.00	$32,867.00	20%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

Cohort	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,410	2,430	2,350	975	1,870
Small Family Households	1,345	1,195	685	535	950
Large Family Households	325	105	130	115	135
Household contains at least one person 62-74 years of age	1,275	455	935	230	430
Household contains at least one person age 75 or older	460	295	245	115	155
Households with one or more children 6 years old or younger	820	585	349	90	275

Table 5 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	0	20	35	85	10	10	0	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	20	0	10	30	0	0	20	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	20	15	20	105	0	4	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	1,995	315	0	0	2,310	545	45	0	0	590

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	490	850	265	4	1,609	200	195	75	0	470
Zero/negative Income (and none of the above problems)	240	0	0	0	240	80	0	0	0	80

Table 6 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,075	355	35	65	2,530	555	65	20	0	640
Having none of four housing problems	1,280	1,435	1,115	465	4,295	500	575	1,180	440	2,695
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems 2

Data Source: 2016-2020 CHAS

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3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	820	585	25	1,430	210	130	20	360
Large Related	220	45	0	265	15	20	0	35
Elderly	805	220	140	1,165	395	94	49	538
Other	700	330	95	1,125	130	4	4	138
Total need by income	2,545	1,180	260	3,985	750	248	73	1,071

Table 8 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	125	125	190	25	0	215
Large Related	0	0	0	0	0	0	0	0
Elderly	600	50	0	650	250	19	0	269
Other	0	565	140	705	115	0	0	115
Total need by income	600	615	265	1,480	555	44	0	599

Table 9 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	40	15	25	130	0	0	20	0	20

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	20	20	0	4	4	0	8
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	50	40	15	45	150	0	4	24	0	28

Table 10 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	-	-	-	-	-	-	-	-

Table 11 – Crowding Information – 2/2

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Describe the number and type of single person households in need of housing assistance.

Per the 2023 ACS 5-Year Estimates, there were 12,577 total households in the City. Of those housing units, 5,175 (41.1%) were single person households. Of the City's single person households, 2,191 (37.0%) were age 65 or older. Over a third of the City's single person households were seniors and can be presumed to have additional special needs above and beyond the needs of single person households. Special consideration in terms of housing affordability assistance for fixed incomes, aging in place needs, accessibility modifications, and in home supportive services will be given to these households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Mental, Physical, and/or Developmental Disabilities - Per the 2023 ACS 5-Year Estimates, 15.1% of the City's population have a disability. The percentage of disabilities by age group are: Under 18 Population 6.6% have a disability; 18-64 Population 28.1% have a disability; and 65+ Population 74.7% have a disability. The following percentage of disability types are estimated: 1.6% with a hearing difficulty; 11.4% with a vision difficulty, 6.9% with a cognitive difficulty, 9.6% with an ambulatory difficulty, 3.9% with a self-care difficulty, and 7.7% have an independent living difficulty. There is a need for accessible housing, employment opportunities, and supportive services.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Based on crime statistics and social service agency responses, it can be estimated that a total of 250 single person households and family households are victims of domestic violence, dating violence, sexual assault, and stalking and are in need of supportive services and/or housing assistance.

What are the most common housing problems?

The largest housing problem in the City and the surrounding region is housing affordability. The following is a list of housing problems that were identified:

1. **Affordability**: One of the primary challenges for low- and moderate-income households is finding affordable housing. Rising housing costs relative to incomes make it difficult for these households to secure safe and stable housing without experiencing a significant cost burden.
2. **Limited Availability of Affordable Housing Units**: Low- and moderate-income households face limited options when it comes to affordable rental or homeownership opportunities. There is a shortage of subsidized housing units and affordable housing developments in the City, leading to high demand and long waiting lists.
3. **Substandard Housing Conditions**: Low- and moderate-income households live in substandard housing conditions, including properties with issues such as poor maintenance, inadequate heating or plumbing, pest infestations, mold, or structural deficiencies. These conditions negatively impact residents' health, safety, and overall well-being.
4. **Housing Discrimination**: Discriminatory practices in the housing market, such as landlord discrimination based on race, ethnicity, gender, disability, or source of income, limit housing options for low- and moderate-income households. This leads to housing instability and barriers to accessing safe and affordable housing.
5. **Limited Access to Support Services**: Low- and moderate-income households have limited access to supportive services such as rental assistance, housing counseling, financial education, and social services. Without access to these resources, households struggle to address housing-related challenges and maintain housing stability.
6. **Eviction Risk**: Many low- and moderate-income households in the City are at risk of eviction due to factors such as inability to pay rent, lease violations, or other issues. Eviction leads to housing instability, homelessness, and other negative outcomes for affected households and communities.
7. **Displacement**: Rising property values in certain neighborhoods leads to displacement of low- and moderate-income households as housing becomes less affordable or as properties are renovated or redeveloped for higher-income residents.

Are any populations/household types more affected than others by these problems?

Based on the information provided by the U.S. Census data: renters; lower income owner households; elderly persons; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities are more affected by these housing problems.

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Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Many residents in the City are housing cost burdened and at risk of becoming homeless due to a financial hardship. The high cost of market rent plays a significant role in making it difficult for residents to remain in their homes. Low-income individuals and families with children who are currently housed but are at imminent risk of residing in shelters or becoming unsheltered often face a range of challenges that put their housing stability in jeopardy. These challenges can vary depending on factors such as location, available resources, and individual circumstances including:

1. **Income Instability**: Many low-income families experience irregular or insufficient income, making it difficult to cover basic living expenses, including rent and utilities. Fluctuating income levels can lead to difficulty in maintaining stable housing and increase the risk of homelessness.
2. **High Housing Cost Burden**: A significant portion of household income is often dedicated to housing costs, leaving little room for savings or unexpected expenses. This high housing cost burden can make it challenging to afford other necessities such as food, healthcare, and childcare.
3. **Limited Access to Affordable Housing**: Extremely low-income families often struggle to find affordable housing options that meet their needs. Affordable housing units may be scarce or have long waiting lists, leaving families with few options and vulnerable to housing instability.
4. **Inadequate Housing Conditions**: Even when housed, low-income families may live in substandard or overcrowded conditions due to affordability constraints. Issues such as inadequate heating, plumbing problems, pest infestations, mold, or safety hazards can negatively impact the health and well-being of household members.
5. **Lack of Support Services**: Many low-income families require additional support services to address various needs, including childcare, healthcare, mental health services, substance abuse treatment, and employment assistance. However, access to these services may be limited due to financial constraints or lack of availability/accessibility in their community.
6. **Limited Social Support Network**: Low-income families may lack a strong social support network to provide assistance during times of crisis. Without access to friends, family, or community resources, they may struggle to navigate challenges related to housing instability and financial insecurity.
7. **Vulnerability to Eviction**: Low-income families are often at risk of eviction due to inability to pay rent, lease violations, or other factors. Eviction can lead to homelessness or displacement, especially if families do not have alternative housing options or support systems in place.
8. **Health and Educational Needs of Children**: Children in low-income families may face additional challenges related to health, education, and overall well-being. Access to quality healthcare, nutritious food, stable housing, and educational opportunities is essential for their development and future success.

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Addressing the needs of low-income individuals and families at imminent risk of homelessness requires a comprehensive approach that includes affordable housing solutions, access to support services, eviction prevention programs, and efforts to address underlying issues such as poverty and income inequality. By providing resources and assistance tailored to their needs, policymakers and service providers can help prevent homelessness and promote housing stability for vulnerable families. Families and individuals would greatly benefit from emergency housing assistance for rent or mortgage payments, as well as utility payment assistance to avoid homelessness. Additionally, job training, employment skills enhancement, and access to transportation would support LMI households to remain in their housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of homelessness who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth; and 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point in Time Counts and Homeless Management Information System (HMIS) data. Providers participating in the PA HMIS are required to collect and record certain data elements for all new and continuing clients in the HMIS. According to PA HMIS Policy, those at-risk of homelessness can be defined in this manner:

Imminent Risk of Homelessness - Persons who are housed and at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

- Being evicted from a private dwelling unit (including housing provided by family/friends)
- Being discharged from a hospital or other institution
- Living in a hotel or motel and lacking the financial resources to remain housed in the establishment
- Living in housing that has been condemned by housing officials and is no longer considered meant for human habitation

Additionally, a person residing in one of these places must also meet the following two conditions:

- Have no appropriate subsequent housing options identified
- Lack the financial resources and support networks needed to obtain immediate housing or remain in existing housing

Unstably housed and at-risk of losing their housing - persons who are housed and at-risk of losing housing include people who at program entry or program exit:

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- Are in their own housing or doubled up with friends or relatives and at-risk of losing their housing due to high housing costs, conflict, or other conditions negatively impacting their ability to remain housed
- Living in a hotel or motel and lacking the financial resources to remain housed in the establishment
- Lack the resources and support networks needed to maintain or obtain housing

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of decent, safe and sanitary housing that is affordable and accessible in the City creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sanitary and accessible. Additionally, single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment are at an increased risk. Unexpected crises such as loss of income or loss of a second income earner to the household and/or a medical or transportation emergency cost contribute to destabilizing low- and moderate-income households. Many of these residents' experience extreme rent burdens, become unstable, and face homelessness with a first-time crises or loss of income. The lack of available supportive housing and the cost overburden of housing as it relates to income/employment are the major housing issues linked with instability and an increased risk of homelessness.

Discussion

The cost of living in the City of Chester is increasing, especially the cost of housing. Household incomes are not increasing at the same rate as housing costs and other living essentials. Housing costs as a percentage of income are increasing, leading to a shortage of decent, safe, sound, and accessible housing that is affordable to low income households. The City has determined the following Housing Priority Need: There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.

The City will continue to address this housing need by: Assisting low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible through housing counseling, housing navigator services, and down payment and closing cost assistance; Encouraging the construction of new housing that is affordable and accessible; and Conserving and rehabilitating existing affordable housing units occupied by owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, accessibility, and home modifications.

The following definitions are used by the City to identify the condition of housing:

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"Standard Condition" – Housing that is a safe, habitable dwelling, the components located inside the building, outside the building, and within the unit of housing is functionally adequate, operable, and free of health and safety hazards. § 5.703 National standards for the condition of HUD housing.

"Substandard Condition but Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

"Substandard Condition but Not Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

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NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing problems disaggregated by income, racial and ethnic cohorts were analyzed to determine if a cohort disproportionately experienced a housing problem as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,320	1,095	0
White	610	130	0
Black / African American	2,190	860	0
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	465	95	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,460	965	0
White	155	195	0

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Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	1,160	705	0
Asian	4	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	124	60	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	400	1,955	0
White	135	240	0
Black / African American	220	1,385	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	105	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

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80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	70	900	0
White	25	70	0
Black / African American	35	725	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	70	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

There were two (2) disproportionately impacted cohorts for housing problems: the 50%-80% of Area Median Income White cohort experienced 34% of the housing problems but represented 16% of the group and the 80%-100% of Area Median Income White cohort experienced 36% of the housing problems but represented 10% of the group.

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Severe housing problems disaggregated by income, racial and ethnic groups were analyzed to determine if a cohort disproportionately experienced a severe housing problem as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,630	1,780	0
White	540	195	0
Black / African American	1,650	1,395	0
Asian	0	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	390	170	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	420	2,010	0
White	65	290	0
Black / African American	330	1,535	0
Asian	4	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	19	170	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	2,295	0
White	15	365	0
Black / African American	40	1,570	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	145	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	65	905	0
White	25	70	0
Black / African American	30	730	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	70	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

There were two (2) disproportionately impacted cohorts for severe housing problems the 50%-80% of Area Median Income White cohort experienced 27% of the housing problems but represented 16% of the group and the 80%-100% of Area Median Income White cohort experienced 38% of the housing problems but represented 10% of the group.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing cost burdens disaggregated by income, racial and ethnic groups were analyzed to determine if a cohort disproportionately experienced a housing cost burden as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as a household paying over 30% of household AMI on housing costs and a severe housing cost burden is defined as a household paying over 50% of household AMI on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,635	2,129	2,945	320
White	825	280	605	79
Black / African American	5,040	1,600	1,885	185
Asian	50	4	0	0
American Indian, Alaska Native	0	14	0	0
Pacific Islander	0	0	0	0
Hispanic	365	215	415	60

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

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Discussion:

There were no cohorts that were disproportionately affected by housing cost burdens or severe housing cost burdens.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There were two (2) disproportionately impacted cohorts for housing problems: the 50%-80% of Area Median Income White cohort experienced 34% of the housing problems but represented 16% of the group and the 80%-100% of Area Median Income White cohort experienced 36% of the housing problems but represented 10% of the group.

There were two (2) disproportionately impacted cohorts for severe housing problems: the 50%-80% of Area Median Income White cohort experienced 27% of the housing problems but represented 16% of the group and the 80%-100% of Area Median Income White cohort experienced 38% of the housing problems but represented 10% of the group.

If they have needs not identified above, what are those needs?

The City recognizes that limited English proficiency is integrated into housing problems as it relates to racial/ethnic groups. Per the 2023 ACS 5-Year Estimates, there were 279 Limited English Speaking households (or 2.2% of households) in the City. Limited English Speaking households comprised 223 Spanish speakers, 30 Other Indo-European language speakers, 0 Asian and Pacific Island language speakers, and 26 Other languages speakers. Limited English proficiency can make it challenging for households to understand housing-related information, such as lease agreements, housing applications, and tenant rights. To better address these needs the City will continue to utilize its Language Access Plan (LAP).

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the 2023 ACS 5-Year Estimates, the City of Chester has a minority population of 83.6%. The City uses the definition of an Area of Minority Concentration as a Census Tract or Block Group where at least 50% of the population who reside in that area are non-white persons. Based on this definition there is only one Census Tract in the City of Chester that does not qualify as an Area of Minority Concentration, Census Tract 4047. Housing problems are geographically located throughout the City.

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NA-35 Public Housing – 91.205(b)

Introduction

The City of Chester is served by the Chester Housing Authority. The Chester Housing Authority owns and manages 1,036 public housing units and administers approximately 1,600 vouchers. Public housing units turnover on average 4.5 units per month, or less than 60 openings per year. In September 2021, the public housing waiting list was opened and over 2,000 applications were received. Elderly households are the largest percentage of households on the public housing waiting list. The demand for affordable family housing remains high with more than 2,000 applicants seeking rental assistance in the last opening of the Housing Choice Voucher Program waiting list in January 2023; 500 applicants were placed on the waiting list based on preference and lottery ranking. The HCVP has low attrition rates; approximately 60 tenant based and 30 project based vouchers turning over annually.

Totals in Use

Program Type									
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	726	1,468	221	1,245	0	0	0

Table 21 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

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Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,876	13,505	11,738	13,802	0	0
Average length of stay	0	0	9	7	1	8	0	0
Average Household size	0	0	2	2	1	3	0	0
# Homeless at admission	0	0	8	29	12	17	0	0
# of Elderly Program Participants (>62)	0	0	203	221	105	116	0	0
# of Disabled Families	0	0	95	311	56	254	0	0
# of Families requesting accessibility features	0	0	726	1,468	221	1,245	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	29	132	33	99	0	0	0
Black/African American	0	0	695	1,331	188	1,141	0	0	0
Asian	0	0	2	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	23	130	19	111	0	0	0
Not Hispanic	0	0	703	1,338	202	1,134	0	0	0
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of public housing tenants and applicants on the waiting list for accessible units and accommodations are requests for first floor units, entrance ramps, and proximity to elevators. The Chester Housing Authority makes reasonable accommodations for residents to accommodate various disabilities. All new or improved units are designed for visitability and accessibility.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of the residents of Public Housing and Housing Choice Voucher Holders on the waiting list include: decent, safe and sanitary housing that is affordable and accessible; supportive services such as employment training; access to transportation for commuting to work, shopping, and medical services; and living wage job opportunities.

How do these needs compare to the housing needs of the population at large

The Housing Authority's waiting lists are disproportionately representative of the extremely-low income households of the City. While there are some similarities, such as the need for decent, safe and sanitary housing that is affordable and accessible; the needs of the lowest income residents of the City of Chester are specific to the need for highly subsidized housing.

Discussion

The Chester Housing Authority is an important part of the City's housing strategy, especially for extremely low-income households. The City recognizes the need for decent, safe, accessible, and affordable housing to address households affected by housing problems, severe housing problems and housing cost burdens. The City acknowledges that the important investment and redevelopment of subsidized housing continues throughout the area to create attainable housing that is located near transportation, services, and employment while not excessively concentrating housing in one particular area of the City.

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

To determine the City's homeless needs the City assessed the nature and extent of unsheltered and sheltered homelessness in the area. The City analyzed data provided by the PA-502 Delaware County Continuum of Care (CoC) and input provided through consultations. The following table uses data collected by the CoC during the 2025 Point In Time Count conducted during January 2025. The data is specific to the County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	260	68	328	0	0	0
Persons in Households with Only Children	108	0	108	0	0	0
Persons in Households with Only Adults	152	68	220	0	0	0
Chronically Homeless Individuals	24	11	35	0	0	0
Chronically Homeless Families	1	0	1	0	0	0
Veterans	20	0	20	0	0	0
Unaccompanied Child	11	4	15	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 25 - Homeless Needs Assessment

ta Source Comments: LVRHAB

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If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically homeless individuals and families – The chronically homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven, or in an emergency shelter. They have been homeless and living there continually for at least one year or on at least four separate occasions in the last three years. They have an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions.

Families with children – Families with children are defined as at least one adult head of household (or a minor head of household if no adult is present in the household) and one child.

Veterans and their families – Veterans and their families are defined as homeless under the McKinney Homeless Assistance Act.

Unaccompanied youth – Unaccompanied youth are defined as individuals under the age of 24 who are not in the physical custody of a parent or court-appointed guardian.

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	91	6
Black or African American	239	42
Asian	2	0
American Indian or Alaska Native	1	0
Pacific Islander	1	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	29	0
Not Hispanic	323	48

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The CoC uses emergency shelters and rapid rehousing to assist these families.

Discussion:

The CoC uses a coordinated entry system that follows HUD requirements ensuring all CoC and ESG funded programs follow a housing first model. Shelters admit clients with substance abuse and/or mental health issues, and criminal backgrounds. The coordinated entry system has improved shelter access throughout the area and ensures available beds are utilized. The CoC is actively coordinating with privately funded shelters to collect homeless data and to encourage utilization of the coordinated entry system and housing first model. The CoC relies on information from stakeholders to identify and target known locations of unsheltered homeless people to analyze the housing needs of unsheltered persons.

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NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

To determine the City's non-homeless needs, the City assessed the housing needs of residents who are not homeless but require supportive housing. The assessment includes the following groups:

- Elderly Persons (65 years and older)
- Frail Elderly
- Persons with mental, physical, and/or developmental disabilities
- Persons with Alcohol or other Drug Addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The needs of each one of these groups were determined by consultations with stakeholders and data provided by the U.S. Census Department and HUD.

Describe the characteristics of special needs populations in your community:

Elderly Persons (65 years and older) - According to the 2023 ACS 5-Year Estimates, there were 4,953 elderly persons living in the City which represented 14.9% of the total population. There were 1,873 elderly males and 3,080 elderly females.

Frail Elderly - The term "frail elderly" typically refers to older individuals who are in a state of physical or functional decline, often characterized by weakness, vulnerability, and increased susceptibility to adverse health outcomes. According to the 2023 ACS 5-Year Estimates, 28.5% of the City's 65 to 74 years population have a disability and 46.2% of the City's 75 years and over population have a disability. Of the 65 and over population 5.4% have a hearing difficulty, 5.0% have a vision difficulty, 5.8% have a cognitive difficulty, 26.9%, have an ambulatory difficulty, 6.4% have a self-care difficulty, and 13.0% have an independent living difficulty.

Persons with Mental, Physical, and/or Developmental Disabilities - According to the 2023 ACS 5-Year Estimates, 15.1% of the population have a disability. Of the Under 18 Population, 6.6% have a disability. Of the 18-64 Population, 28.1% have a disability. For the 18-64 Age Group, 1.2% have a hearing difficulty, 2.3% have a vision difficulty, 7.5% have a cognitive difficulty, 7.9% have an ambulatory difficulty, 3.7% have a self-care difficulty, and 6.4% have an independent living difficulty.

Persons with Alcohol or other Drug Addiction – Based on data from the Commonwealth of Pennsylvania DDAP Reports 19,000 people were admitted to treatment programs that represented 616 licensed outpatient facilities and 221 licensed inpatient facilities in Pennsylvania during FY 2023-2024. The closest facilities were located near Philadelphia.

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Persons with HIV/AIDS and their families - As of July 2023, there were 42,320 cumulative cases of HIV disease reported in the AIDSNET Region (Bucks, Delaware, Chester, Montgomery, and Philadelphia counties). Of the total cases: 31,708 (75%) cases were male and 10,612 (25%) cases were female; 5,172 (12%) cases were Hispanic, 10,087 (24%) cases were White, and 25,580 (60%) cases were Black/African-American; 13,636 (32%) cases were age 25-34, 12,479 (29%) cases were 35-44, and 6,690 (16%) cases were age 45-54; and 15,852 (37%) cases were men sex with men, 10,779 (25%) cases were injection drug use, and 11,125 (26%) cases were heterosexual contact.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Based on crime statistics and social service agency responses, it can be estimated that a total of 250 victims of domestic violence, dating violence, sexual assault, and stalking and are in need of housing assistance.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly Persons (65 years and older) - The City estimates 200 people require supportive housing units. Their housing and supportive service needs are: accessibility; safety/security; affordability; social support/community; healthcare access; adaptability; transportation; supportive services; and housing choice.

Frail Elderly - The City estimates 100 people require supportive housing units. Their housing and supportive service needs are: assisted living facilities; skilled nursing facilities; memory care facilities; home healthcare services; accessibility modifications; social support; end-of-life care; family support/caregiver resources; and financial assistance.

Persons with Mental, Physical, and/or Developmental Disabilities - The City estimates 100 people require supportive housing units. Their housing and supportive service needs are: accessibility; safety/security; supportive services; affordability; community inclusion; flexibility in design; social support networks; legal protections; transitional and permanent housing; and family support.

Persons with Alcohol or other Drug Addiction - The City estimates 200 people require supportive housing units. Their housing and supportive service needs are: safe and stable housing; supportive housing; access to treatment services; peer support networks; safe withdrawal management; harm reduction approaches; access to mental health services; continuum of care; and culturally competent services.

Persons with HIV/AIDS and their families - The City estimates 20 people require supportive housing units. Their housing and supportive service needs are: safe and stable housing; affordable housing; housing discrimination protections; access to healthcare services; supportive housing services; mental health support; substance abuse treatment; nutritional support; and peer support and community engagement.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - The City estimates 100 people require supportive housing units. Their housing and supportive service needs are: emergency shelter;

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transitional housing; safe and secure housing; confidentiality and privacy; access to supportive services; legal protections; financial assistance; culturally competent services; and child friendly housing.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of July 2023, there were 42,320 cumulative cases of HIV disease reported in the AIDSNET Region (Bucks, Delaware, Chester, Montgomery, and Philadelphia counties). Of the total cases: 31,708 (75%) cases were male and 10,612 (25%) cases were female; 5,172 (12%) cases were Hispanic, 10,087 (24%) cases were White, and 25,580 (60%) cases were Black/African-American; 13,636 (32%) cases were age 25-34, 12,479 (29%) cases were 35-44, and 6,690 (16%) cases were age 45-54; and 15,852 (37%) cases were men sex with men, 10,779 (25%) cases were injection drug use, and 11,125 (26%) cases were heterosexual contact. There is a need for supportive services and housing opportunities.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City will not use HOME funds for TBRA activities. The City uses HOME funds for housing rehabilitation and construction.

Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. The Delaware County Department of Human Services provides care and protection to County residents from infancy to old age, through consumer-focused programs designed to maintain and improve the quality of life for consumers and their families. The Department of Human Services is organized into the following divisions that provide housing and support services:

- Adult and Family Services
- Children and Youth Services
- Drug and Alcohol
- Early Intervention
- Early Learning Resource Center
- Intellectual and Developmental Disabilities
- Mental Health

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NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City's Comprehensive Plan identified the need for the following:

- Promote employment centers, large scale shopping, and hospitality/entertainment opportunities along SR291.
- Identify key waterfront parcels for redevelopment and public realm improvement.
- Establish consistent streetscape and urban design guidelines as part of the market and branding program key areas of the City (Overtown, Waterfront, PA291, etc.) for developers to incorporate in development plans.
- Support and pursue high intensity office and residential Transit Oriented Development around Chester Transportation Center and any future location of Highland Ave Station (i.e., Engle Street).
- Advocate with the Army Corp of Engineers to evaluate Chester Creek levee infrastructure flooding vulnerabilities.
- Partner with Chester-Ridley- Crum Watersheds Association (CRC) for stream restoration and stabilization projects.
- Continue to increase urban tree cover.
- Adopt a "Green Streets" program like the Philadelphia Water Department to incorporate Green Stormwater Infrastructure (GSI) in streetscape improvements, traffic calming devices, and greening efforts.
- Develop a program to utilize some of Chester's 370+ acres of vacant land for stormwater management and beautification projects.
- Add separate stormwater and sanitary lines to improve water quality and promote economic development.
- Coordinate with Comcast to develop a plan and funding strategy to provide city-wide Wi-Fi.
- Preserve historic resources.

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How were these needs determined?

The needs were determined from the City of Chester Comprehensive Plan Chester Vision 2035 approved November 8, 2023 by the City of Chester and through consultations.

Describe the jurisdiction's need for Public Improvements:

There is a need to revitalize Chester's parks and recreation facilities as recommended in the City of Chester's Resilience Through Recreation Plan and connect neighborhoods with open space and recreational activities for all interests. The Plan identified the following three (3) priority recommendations:

Priority 1

- Establish Chester Riverfront Alliance to focus on a realistic and feasible vision for the waterfront. Appoint a seven member advisory committee representing the city government, businesses, and the citizenry.
- Program Barry Bridge Park with a series of small pop-up events to create excitement and establish the waterfront as a vibrant destination.
- Engage surrounding community in order to create community interest and involvement.
- Create a zoning waterfront overlay district with requirements for public access zones.
- Reach out to landowners along Highland (Hays Property Trust) and Norris (Delaware County) to gauge acquisition as well as installation of park amenities at waterfront ends of streets.
- Reach out to the Philadelphia Union to partner on events.
- Reach out to Union Stadium ownership to install park amenities and increase waterfront views and access along ECG between Wharf Building and Stadium.
- Reach out to Harrah's Casino to explore trail access along east edge of property along Ridley Creek and south edge of property along waterfront
- Install clear signage and safe and accessible multi-use paths along Highland and Norris Street to connect with ends of current East Coast Greenway.
- Reach out to local birders/environmental groups to increase environmental focus in natural area to east of Barry Bridge (clean-up days, plantings, installation of bird boxes, etc.).
- Engage in feasibility study to look at programming Barry Bridge Park with permanent business such as a working marina and related infrastructure.

Priority 2

- Implement permanent programming at Barry Bridge Park (restaurant/café, events, restrooms).
- Implement permanent park amenities at waterfront ends of Norris and Highland Streets (seating, plantings, shade, signage).
- Implement native plantings and wildlife restoration in existing inlets by the Philadelphia Union and Barry Bridge Park.
- Begin acquiring land/easements where possible.

Priority 3

- Establish publicly accessible spaces along the entirety of the waterfront through land acquisition or agreements with major landowners such as Kimberly-Clark, BRG, and Harrah's Casino.
- Continue unifying the Chester Waterfront as a series of publicly accessible and programmed spaces connected by safe, clean and beautiful bike and walking trails and boardwalks.

The following needs were identified through consultations:

- There is a need for a skating rink.

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How were these needs determined?

The needs were determined from the Resilience Through Recreation Plan prepared in 2018 by the City of Chester and through consultations.

Describe the jurisdiction's need for Public Services:

The City's Comprehensive Plan identified the need for the following:

- Improve the City of Chester's licensing and inspection, permitting, zoning variance, and other processes. Begin with an audit to determine areas to streamline, enhance, and improve.
- Add small business support links to Chester City and Chester Business Association websites.
- Transportation services to effectively move people and good.
- Career services that offer job training, coaching and mentoring.
- Continue to support the City's Demolition Program to reduce blight and encourage redevelopment.
- Coordinate all public, non-profit, and private health and community service facilities in Chester to maximize outreach and access for residents in need.

In general, stakeholders expressed strong beliefs that supportive services provided by case workers was the most important factor that led to success for the low- and moderate-income population of the City. The following needs were identified through consultations:

- There is a need for mental health services.
- There is a need for eviction prevention support.
- There is a need for public safety improvements.
- There is need to address the access of drugs in the City.

How were these needs determined?

The needs were determined from the City of Chester Comprehensive Plan Chester Vision 205 approved November 8, 2023 by the City of Chester and through consultations.

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Chester determined the funding priorities of its Strategic Plan by assessing the following areas:

- Housing Market
- Facilities, Housing and Services for Homeless Persons
- Special Needs Facilities and Services
- Community and Economic Market

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MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Per the 2023 ACS 5-Year Estimates, there were 14,845 total housing units in the City of Chester. Occupied housing units represent 84.7% (12,577) of units and vacant units represent 15.3% (2,268) of units. Of these units, there were 10,893 single family housing units (73.4%), 1,737 two to four family housing units (11.7%), 2,215 multi-family housing units (14.9%), and 0 mobile homes (0%). There was a total of 5,146 owner-occupied housing units (40.9%) and 7,431 renter-occupied housing units (59.1%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,110	8%
1-unit, attached structure	9,230	65%
2-4 units	1,475	10%
5-19 units	1,160	8%
20 or more units	1,195	8%
Mobile Home, boat, RV, van, etc	20	0%
Total	***14,190***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4	0%	275	4%
1 bedroom	210	5%	1,815	24%
2 bedrooms	355	8%	1,910	25%
3 or more bedrooms	3,885	87%	3,565	47%
Total	***4,454***	***100%***	***7,565***	***100%***

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following affordable housing properties are available:

1. Benjamin Banneker Plaza – Section 8 Subsidy, General Occupancy, 70 units (49 - 2 BR and 21 - 3 BR)
2. Chatham Terrace Apartments – LIHTC, General Occupancy, 48 units (20 - 2 BR and 24 - 3 BR)

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3. Chester Apartments – Section 8 Subsidy, General Occupancy, 104 units (10 - 1 BR, 86 - 2 BR and 8 - 3 BR)
4. Cliff House – LIHTC, Senior 62+, 68 units (68 - 1 BR)
5. Cliff House Assisted Living – LIHTC, Senior 62+, 97 units (10 - 1 BR and 87 - EFF)
6. Crosby Square Apartments – Affordable, General Occupancy, 81 units (39 - 2 BR and 42 - 3 BR)
7. Daniel Scott Commons – PHFA, General Occupancy, 72 units (1 - 1 BR, 59 - 2 BR and 12 - 3 BR)
8. Edgemont Senior Apartments – LIHTC, Senior 55+, 87 units (83 - 1 BR and 4 - 2 BR)
9. Fifth Street Apartments – LIHTC, General Occupancy, 1 unit (1 – BR)
10. Gateway Senior Apartments – LIHTC, Senior 55+, 64 units (60 - 1 BR and 4 - 2 BR)
11. Jefferis Square – LIHTC, PSH, 36 units (2 - 1 BR, 14 - 2 BR and 20 - 3 BR)
12. Madison Senior Apartments – LIHTC, Senior 55+, 38 units (37 - 1 BR and 1 - 2 BR)
13. Madison Street – LIHTC, General Occupancy, 23 units (2 - 2 BR and 21 - 3 BR)
14. Madison Street Target Area – LIHTC, General Occupancy, 40 units (40 - 3 BR)
15. Matapos Hills – LIHTC, Senior 55+, 82 units (80 - 1 BR and 2 - 2 BR)
16. Palmerhouse Apartments – Section 8 Subsidy, Senior 62+, 124 units (123 - 2 BR and 1 - 3 BR)
17. Penn Street Apartments – LIHTC, General Occupancy, 15 units (5 - 1 BR and 10 - 2 BR)
18. Pentecostal Square – LIHTC, Senior 55+, 70 units (53 - 1 BR and 17 - 2 BR)
19. Robert Stinson Tower – LIHTC, Senior 62+, 150 units (57 - 1 BR, 3 - 2 BR, and 90 - EFF)
20. Senior Village at Lamokin – LIHTC, Senior 62+, 40 units (33 - 1 BR and 2 - 2 BR)
21. Upland Street – LIHTC, General Occupancy, 15 units (15 - 3 BR)

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no units expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

Per the 2023 ACS 5-Year Estimates there were 14,845 housing units and 12,577 households. There were 12,577 occupied housing units and 2,268 vacant housing units. Homeowner vacancy rates were 0.6% and renter vacancy rates were 3.2%. While there appears to be a surplus of housing units, the supply of decent, safe, and sanitary housing units does not match the City's housing needs. The pressure on housing supply will increase and require the production of new housing units and the rehabilitation of existing housing units. Over 85% of the housing units were built over fifty years ago and will require significant rehabilitation over the next fifty years, contributing to the lack of affordable housing. The burden of housing maintenance disproportionately affects lower-income households. The lowest supply of housing units also disproportionately affects lower-income households.

Describe the need for specific types of housing:

The greatest need for housing in the City is for decent, safe and sanitary housing that is affordable and accessible. As of the 2023 ACS 5-Year Estimates, there are 5,146 owner-occupied housing units and 7,431

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renter-housing units. There is a need to increase the percentage of owner housing units. The disproportion of rental housing to owner housing results in higher housing costs due to the lack of supply of homes for purchase, the demand for rentals increasing the cost of rents, short-term rentals increase the costs of rents, and speculative property owners creating artificial scarcity. The demand for affordable housing increases as household income decreases but the supply of affordable housing decreases as affordability increases.

Discussion

Over three quarters (78.6%) of the City's housing stock was built prior to 1970, which is now over 50 years old and in need of major rehabilitation. Since 2010, it is estimated that 238 new housing units were built, which is 1.6% of the City's housing stock. Single-unit attached is the most common type of housing unit, representing 65.2% of the housing stock. The City's ratio of owner-occupied housing units to renter-occupied housing units is approximately 2 to 3. The City is prioritizing the development of new housing units and the maintenance of existing owner-occupied housing units.

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MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Per the 2023 ACS 5-Year Estimates, the median value of housing units was $85,400 and the median rent was $1,080. There is a disparity between the median value of homes and the median rent; from an investment standpoint rents exceed the value of homes significantly. There were 62.6% of renters that paid more than 30% of their monthly incomes on rent, 32.9% of homeowners with a mortgage that paid more than 30% of their monthly incomes on housing costs, and 14.1% of homeowners without a mortgage that paid more than 30% of their monthly incomes on housing costs.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	67,900	70,300	4%
Median Contract Rent	660	763	16%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	1,955	25.8%
$500-999	4,720	62.3%
$1,000-1,499	715	9.5%
$1,500-1,999	145	1.9%
$2,000 or more	30	0.4%
Total	***7,565***	***99.9%***

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,405	No Data
50% HAMFI	4,410	1,655
80% HAMFI	6,305	2,859
100% HAMFI	No Data	3,303
Total	***12,120***	***7,817***

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

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Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,081	1,218	1,470	1,789	2,079
High HOME Rent	840	992	1,200	1,503	1,708
Low HOME Rent	788	845	1,013	1,171	1,307

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a need for affordable housing at all income levels below median HAMFI. The demand is proportionately greatest at lower income levels. Based on the 2023 ACS 5-Year Estimates, the following housing affordability (as defined as a household paying less than 30% of their household income) applies to City residents:

- Household Income < $20,000 – 17.1% of households live in affordable housing
- Household Income $20,000 to $34,999 – 23.2% of households live in affordable housing
- Household Income $35,000 to $49,999 – 42.6% of households live in affordable housing
- Household Income $50,000 to $74,999 – 86.1% of households live in affordable housing
- Household Income > $75,000 – 96.1% of households live in affordable housing

How is affordability of housing likely to change considering changes to home values and/or rents?

Changes in home values and rents directly impact the affordability of housing. As home values and rents in the City rise, outpacing the rate in increase in wages, it becomes ever more challenging for residents to find affordable housing. As housing costs increase, it becomes more difficult for residents to afford housing, especially for those with lower incomes. This leads to a higher demand for affordable housing options and an increase in the percentage of income spent on housing costs. Census data suggests that the percentage of households paying 30% or more of their household income continues to increase in the City.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The area median rent per the 2023 ACS 5-Year Estimates is $1,080 which is approximately the cost of a market rate one-bedroom apartment, but exceeds the cost of subsidized housing rents. The rental market in Chester is competitive and the difference between market rate rentals and subsidized HUD limits discourages development of affordable housing in the City.

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Discussion

The cost of housing in the City continues to be a problem for residents. Home values and rents continue to increase at rates that exceed the growth of household incomes. This situation continues to exacerbate the City's affordable housing problem; especially affecting households at the lowest income levels.

According to Realtor.com as of January 2025, homes for sale in Chester had a median listing home price of $161,900, trending up 47.2% year over year. There are 268 active homes for sale in the City, which spent an average of 53 days on the market. Apartments for rent in Chester had a median rental price of $1,250. There were 83 rental properties available.

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MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Per the 2023 ACS 5-Year Estimates, there were 14,845 total housing units in the City, of which 12,577 were occupied and 2,268 were vacant. For vacant housing units, 250 were for rent, 25 were rented not occupied, 31 were for sale, 16 were sold not occupied, 25 were for seasonal recreational or occasional use, 0 for migrant workers, and 1,921 were other vacant.

Over 85% of the housing units were built prior to 1980 and are now over fifty years old. It is estimated that 43% of the occupied housing units have at least one "selected condition." Additionally, 10,737 housing units were built before 1980 and potentially contain lead-based paint hazards.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The following definitions are used in the table below:

"Standard Condition" – Housing that is a safe, habitable dwelling, the components located inside the building, outside the building, and within the unit of housing is functionally adequate, operable, and free of health and safety hazards. § 5.703 National standards for the condition of HUD housing.

"Substandard Condition but Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

"Substandard Condition but Not Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

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Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,090	24%	4,070	54%
With two selected Conditions	20	0%	90	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,350	75%	3,410	45%
Total	***4,460***	***99%***	***7,570***	***100%***

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	175	4%	585	8%
1980-1999	55	1%	1,100	15%
1950-1979	1,440	32%	2,765	37%
Before 1950	2,790	63%	3,125	41%
Total	***4,460***	***100%***	***7,575***	***101%***

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,230	95%	5,890	78%
Housing Units build before 1980 with children present	269	6%	29	0%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	350	1,571	1,921
Abandoned Vacant Units	100	1,341	1,441
REO Properties	10	71	81
Abandoned REO Properties	0	60	60

Table 35 - Vacant Units

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Need for Owner and Rental Rehabilitation

Per the 2023 ACS 5-Year Estimates, 1947 was the median year all housing units were built. On average the majority of the City's housing units are over 50 years old and in need of major housing rehabilitation. Additionally, there is a greater need for rental rehabilitations.

The cost of rehabilitation in most situations exceeds the incomes and assets of many low- and moderate-income persons, as well as the return on investment versus the fair market value of the majority of the housing units. To offset this disparity, there is a need for increased federal and state funding to provide financial rehabilitation assistance to owner-occupied and renter-occupied housing units to sustain and increase the supply of affordable housing.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead based paint is one of the most significant environmental factors that affects residential housing units. Lead-based paint in residential housing can cause severe health risks for children. In 1978, lead was banned from use in residential paint. It is estimated that 20 million housing units in the United States contain lead based paint hazards, which includes flaking or peeling of lead based paint and excessive levels of tiny lead particles in household dust. HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning. Based on HUD estimates, there are up to 10,120 homes (80.5% of all housing units) containing LBP.

Discussion

The City's housing stock is older and in need of repairs, modifications, and rehabilitation to bring units up to code, accessibility, and removal of lead hazards.

For the housing vacancy data, the U.S. Census uses the following definitions to calculate the total vacant housing units.

For Rent: Housing units that are intended for occupancy by renters but are currently being marketed for occupancy.

Rented, Not Occupied: Housing units that are currently rented or leased but are not currently occupied by the renter. This could occur, for example, when a tenant has signed a lease but has not yet moved in or has temporarily vacated the unit.

For Sale Only: Housing units that are currently available for sale but are not occupied by the owner or a renter. These units are exclusively on the market for sale.

Sold, Not Occupied: Housing units that have been sold but are not currently occupied by the new owner or a renter. This could occur, for example, when a property is sold but the new owner has not yet moved in.

For Seasonal, Recreational, or Occasional Use: Housing units that are intended for temporary, seasonal, recreational, or occasional use rather than year-round occupancy. These units may include vacation homes, cabins, or other similar properties.

For Migrant Workers: Housing units that are specifically intended for occupancy by migrant workers, typically for temporary or seasonal agricultural work.

Other Vacant: Housing units that are vacant for reasons other than those mentioned above. This category may include units that are undergoing renovation or construction, units that are awaiting demolition, or units that are vacant for other unspecified reasons.

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MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Chester Housing Authority owns and operates twelve housing developments that house over 2,500 families and seniors. The Housing Authority administers approximately 1,600 Housing Choice Vouchers. The Chester Housing Authority offers three affordable housing opportunities under the Housing Choice Voucher Program: Tenant-Based Rental Assistance; Project-Based Rental Assistance; and Home Ownership Option. Additionally, the Chester Housing Authority has developed 104 units for first-time homeowners. The mission of the Housing Authority is to provide quality, safe, and affordable housing for low and moderate-income households in a discrimination-free environment. In doing so, the Housing Authority strives to integrate residents and developments into the neighboring communities and to serve as a catalyst for revitalization and development in the City of Chester. The Housing Authority's wait lists are currently closed.

Totals Number of Units

Program Type									
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	777	1,566	101	1,465	0	0	0
# of accessible units	-	-	-	-	-	-	-	-	-
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Chester Housing Authority has the following family housing developments:

- Ruth L. Bennett Homes - Built 1940, Major Rehabilitation 1996, 1350 West 9th Street, 261 Units
- William Penn Homes - Built 1942, Major Rehabilitation 1998, 514 Union Street, 160 Units
- Chatham Estates - Built 2002, 611 Central Avenue, 110 Units
- Wellington Ridge - Built 2003, 3000 West 13th Street, 110 Units
- Chatham Terrace - Built 2008, 611 Central Avenue, 48 Units
- Heartley Homes - Built 1997, Acquired 2004, 921 Avenue of the States, 10 Units

The Chester Housing Authority has the following senior housing developments:

- Chatham Senior Village - Built 2000, 600 Edwards Street, 40 Units
- Matopos Apartments - Built 2007, 925 John Street, 82 Units
- Edgemont Apartments - Built 2010, 1001 Avenue of the States, 87 Units
- Madison Apartments - Built 2011, 1000 Madison Street, 38 Units
- Gateway Apartments - Built 2013, 1115 Avenue of the States, 64 Units
- Wellington Ridge Senior - Built 2002, 3014 W. 13th Street, 26 Units

Additionally, the Chester Housing Authority developed and sold the following housing units to eligible LMI households:

- Wellington Ridge - Built 2003, 26 Row Homes
- Logan Townhomes - Built 2010, 24 Row Homes
- Wellington Heights - Built 2012, 50 Twin Homes

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Public Housing Condition

Public Housing Development	Average Inspection Score
Chatham Family	51c
Chatham Estates Senior Village	63c
Ruth L. Bennett Home	29c
Wellington Ridge	44c
Matopos Hills Senior Apartments	67c
Chatham Terrace	83c
William Penn Homes	18c
Edgemont Apartments	93b
Gateway Senior Apartments	97b
Madison Senior Apartments	83c

Table 37 - Public Housing Condition

Discussion:

The City of Chester has identified that there is a need for decent, safe and sanitary housing that is affordable and accessible to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest groups affected by housing problems are the extremely low-income households and senior households. The Housing Authority is an important part of the City's affordable housing strategy and the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of Chester.

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MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Homeless Services Coalition of Delaware County Continuum of Care is the primary provider of housing and supportive services for the City of Chester's homeless and at risk of being homeless population. The Homeless Services Coalition (HSC) exists to assist homeless people in Delaware County to become self-sufficient and to secure safe, affordable housing. The HSC promotes, coordinates and supports the development of homeless programs that provide comprehensive services including Outreach, Shelter, Supportive Services and Housing to homeless populations. Members of the HSC are committed to the development of close collaboration and cooperation among service providers, homeless persons, funding sources, religious groups, businesses, government and interested members of the community.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	191	0	14	58	0
Households with Only Adults	26	0	41	50	0
Chronically Homeless Households	180	0	0	0	0
Veterans	126	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

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Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

The Homeless Services Coalition promotes, coordinates, and supports the development of homeless programs that provide comprehensive services including Outreach, Shelter, Supportive Services and Housing to the homeless populations. More specifically, organizations within the CoC offer: Case Management; Rental Assistance; Emergency Shelter; and other housing supports for specialized transitional housing.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Homeless Services Coalition uses a coordinated entry system to connect people with a housing crisis efficiently and effectively with interventions that will rapidly resolve their crisis and facilitate housing stability. There is one Coordinated Entry assessment location in the City of Chester – The Salvation Army located at 151 West 15th Street, Chester, PA 19013.

The HSC prepared and regularly updates its "Resource Guide to Homeless Services". The following resources are available throughout Delaware County:

Emergency Shelter Programs

- Breaking Bread Community Center
- Cityteam
- Community Action Agency of Delaware County
- Domestic Abuse Project
- Life Center of Eastern Delaware County
- Salvation Army Warming Center
- St. Joseph's Family Hope Center

Housing Support and Programs

- Chester Housing Authority
- Community Action Agency of Delaware County
- Delaware County Housing Authority
- Mother's Home

Drug and Alcohol Services

- American Treatment Network

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- Delaware County Warm Hand Off Program
- Keystone Center
- Merakey
- MVP Recovery

Behavioral Health Services

- Community Care Behavioral Health
- Crozer-Chester Medical Center
- Merakey
- Peer Warm Line

Crisis Intervention Services

- Crozer-Chester Medical Center
- Delaware County Crisis Connections Team
- National Suicide and Crisis Hotline
- Veteran's Crisis Line

Homeless Outreach/Day Programs

- Homeless Outreach
- Catholic Social services
- Home At Last
- Homeless School Students Help
- Horizon House PATH
- Stepping Stone Day Center

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Other Services

- Delaware County Victim Assistance Center
- Domestic Abuse Project
- Delaware County Wellness Line
- Family and Community Service
- Mental Health Partnerships
- Sharon Hill Medical
- Women's and Children's Services of the Foundation for Delaware City

Prepared Meals/Food

- Access, Chester Community Center
- Bernadine Center

- Catholic Social Services
- Chester Eastside, Inc.
- Cityteam
- The Salvation Army

Government and Legal Services

- Careerlink
- Delaware County Government Offices
- Legal Aid of SEPA
- National Call Center for Homeless Veterans
- Public Assistance
- Social Security Administration

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MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Chester has identified the priorities for services and facilities for the City's special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive housing needs for various vulnerable populations, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents, vary based on their specific circumstances and challenges. However, there are some common supportive housing needs that apply to all of these populations.

Accessibility: Supportive housing units should be designed to be accessible for individuals with mobility impairments, including features such as wheelchair ramps, grab bars, and widened doorways. Additionally, units should be adaptable to accommodate the changing needs of residents as they age or their disabilities progress.

On-Site Support Services: Many vulnerable populations require access to on-site support services to help them maintain stable housing and address their specific needs. These services may include case management, healthcare coordination, mental health services, substance abuse treatment, and assistance with activities of daily living.

Affordability: Supportive housing should be affordable for residents, taking into account their often-limited incomes and financial resources. This may involve subsidies or rental assistance programs to ensure that housing costs are manageable and do not exceed a certain percentage of residents' income.

Social Support Networks: Many vulnerable populations benefit from opportunities for socialization and community engagement within their housing environment. Supportive housing developments can include communal spaces, social activities, and programs that foster a sense of community and belonging among residents.

Safety and Security: Supportive housing should prioritize the safety and security of residents, particularly for populations such as persons with disabilities or those recovering from substance abuse. This may involve security measures such as secure entry systems, on-site security personnel, and partnerships with local law enforcement.

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Healthcare Access: Access to healthcare services is crucial for many vulnerable populations, particularly those with chronic health conditions or complex medical needs. Supportive housing developments can provide on-site healthcare facilities or coordinate transportation to off-site healthcare providers.

Case Management and Supportive Services Coordination: Many residents of supportive housing require ongoing assistance in navigating various support systems and accessing the services they need. Case management services can help coordinate these efforts, ensuring that residents receive comprehensive support tailored to their individual needs.

Culturally Competent Services: Supportive housing providers should be sensitive to the cultural and linguistic needs of residents, particularly for populations with diverse backgrounds and experiences. Services should be delivered in a culturally competent manner, taking into account residents' cultural preferences and practices.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

All area mental and physical health institutions have discharge policies to ensure clients receive the appropriate supportive services and are not discharged without housing. The institutions have case managers or case managers are provided through the Department of Human Services to provide referral services for discharge plans. Ensuring that persons discharged from mental and physical health institutions receive appropriate supportive housing is crucial for their successful transition back into the community and for promoting their recovery and well-being. Several programs and initiatives are designed to address the housing needs of individuals leaving institutional settings:

Transitional Housing Programs: Transitional housing programs provide temporary housing and supportive services to individuals who are transitioning from institutional settings, such as psychiatric hospitals or rehabilitation centers, to community living. These programs typically offer a structured and supportive environment where individuals can stabilize, receive necessary services, and prepare for more permanent housing options.

Permanent Supportive Housing (PSH) Programs: Permanent supportive housing programs offer long-term housing solutions combined with supportive services for individuals with disabilities, including mental illness or physical health conditions. PSH programs provide individuals with a stable and permanent place to live, along with access to case management, healthcare services, and other supportive services tailored to their needs.

Housing First Initiatives: Housing First is an evidence-based approach that prioritizes providing immediate access to permanent housing for individuals experiencing homelessness, including those with mental and physical health challenges. Housing First programs focus on securing stable housing as the first step, with supportive services provided as needed to help individuals maintain their housing stability and address other needs.

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Wraparound Services: Wraparound services are comprehensive, individualized services designed to support individuals with complex needs, including those transitioning from mental and physical health institutions. These services may include case management, mental health treatment, substance abuse counseling, medical care, vocational support, and assistance with daily living activities. Wraparound services are often provided in conjunction with housing programs to address the multiple needs of individuals.

Peer Support Programs: Peer support programs involve individuals with lived experience of mental illness or recovery from physical health conditions providing support, guidance, and mentorship to others facing similar challenges. Peer support programs can be integrated into housing programs to offer individuals returning from institutions a sense of community, connection, and encouragement from others who have been through similar experiences.

Housing Vouchers and Rental Assistance Programs: Housing vouchers and rental assistance programs, such as the Housing Choice Voucher Program (Section 8) or Shelter Plus Care, help individuals with limited incomes afford housing in the private rental market. These programs can be instrumental in ensuring that individuals leaving mental and physical health institutions have access to safe and affordable housing options in the community.

Collaborative Partnerships: Collaboration among housing providers, healthcare organizations, government agencies, community-based organizations, and advocacy groups is essential for effectively addressing the housing needs of individuals returning from mental and physical health institutions. By working together, these stakeholders can coordinate services, leverage resources, and develop innovative approaches to support successful transitions to community living.

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will fund the following activities to address the housing and supportive service needs for persons who are not homeless but have other special needs:

- Senior Community Services – Chester Senior Center Services
- Domestic Abuse Project of Delaware County, Inc. – Counseling and Legal Advocacy

These activities address the following City Goal:

- SN-1 Services/Facilities – Support supportive service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, persons with alcohol/drug dependency, and persons with other special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will fund the following activities to address the housing and supportive service needs for persons who are not homeless but have other special needs:

- Senior Community Services – Chester Senior Center Services
- Domestic Abuse Project of Delaware County, Inc. – Counseling and Legal Advocacy

These activities address the following City Goal:

- SN-1 Services/Facilities – Support supportive service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, persons with alcohol/drug dependency, and persons with other special needs.

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MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies can unintentionally have negative effects on affordable housing and residential investment. Some of these effects include.

Reduced Housing Supply: Stringent land use controls, zoning ordinances, and growth limitations can restrict the development of new housing units, leading to a limited supply of housing. This scarcity can drive up housing prices and rents, making it more difficult for low- and moderate-income individuals and families to afford housing.

Increased Housing Costs: Tax policies affecting land, such as property taxes, can contribute to higher housing costs for homeowners and renters. Additionally, building codes and regulations aimed at ensuring safety and quality can increase construction costs, which are often passed on to consumers in the form of higher housing prices and rents.

Barriers to Entry for Developers: High fees and charges associated with permitting, impact fees, and other development costs can act as barriers to entry for developers, particularly small-scale developers and non-profit organizations focused on affordable housing. These barriers can reduce the overall supply of housing and limit the availability of affordable housing options.

Displacement and Gentrification: Public policies that incentivize residential investment in certain neighborhoods can contribute to gentrification and displacement of existing residents, particularly low-income and minority communities. As property values increase and neighborhoods undergo revitalization, long-time residents may be priced out of their homes and communities.

Inequitable Distribution of Housing Benefits: Public policies that prioritize residential investment in affluent neighborhoods or areas with high property values can exacerbate socioeconomic disparities and perpetuate segregation. This can result in an inequitable distribution of housing benefits, with low-income and minority communities bearing the brunt of negative housing market dynamics.

Loss of Affordable Housing Stock: Policies affecting the return on residential investment, such as rent control or strict rent stabilization measures, can disincentivize landlords from maintaining or investing in affordable housing properties. This can lead to a decline in the quality and availability of affordable housing stock over time.

Financial Instability for Homeowners and Renters: Fluctuations in property taxes, mortgage interest rates, and other housing-related costs driven by public policies can contribute to financial instability for homeowners and renters. This instability can lead to housing insecurity and increase the risk of foreclosure, eviction, and homelessness.

The City continues to analyze public policies that may have an unintended negative affect on affordable housing and addresses those public policies accordingly.

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MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The goal of the City of Chester's economic development policy is to foster economic growth in the community, improve the local economy, promote job opportunities, and increase the local tax base. Community-based economic development is aimed at bringing members of the area into the local economy. Efforts take a variety of forms, ranging from the construction of affordable housing, to the establishment of businesses that support local workers, and through job training opportunities that meet local demand. The City analyzed its economic development needs that are eligible for assistance. The following local economic data was evaluated:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	39	2	0	0	0
Arts, Entertainment, Accommodations	1,495	1,791	12	21	9
Construction	404	1,070	3	13	9
Education and Health Care Services	4,014	2,806	33	33	0
Finance, Insurance, and Real Estate	672	100	6	1	-4
Information	179	11	1	0	-1
Manufacturing	677	1,113	6	13	8
Other Services	425	277	4	3	0

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Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	607	234	5	3	-2
Public Administration	0	0	0	0	0
Retail Trade	1,439	343	12	4	-8
Transportation and Warehousing	670	114	6	1	-4
Wholesale Trade	367	172	3	2	-1
Total	10,988	8,033	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	14,835
Civilian Employed Population 16 years and over	12,730
Unemployment Rate	14.32
Unemployment Rate for Ages 16-24	34.63
Unemployment Rate for Ages 25-65	8.25

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,030
Farming, fisheries and forestry occupations	320
Service	2,940
Sales and office	2,335
Construction, extraction, maintenance and repair	570
Production, transportation and material moving	750

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,317	72%
30-59 Minutes	2,552	22%
60 or More Minutes	686	6%
Total	***11,555***	***100%***

Table 42 - Travel Time

Data Source: 2016-2020 ACS

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Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	855	140	1,160
High school graduate (includes equivalency)	4,285	790	2,750
Some college or Associate's degree	2,715	255	1,030

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Bachelor's degree or higher	1,840	150	280

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	50	90	55	325	475
9th to 12th grade, no diploma	360	385	550	750	590
High school graduate, GED, or alternative	1,980	2,625	1,720	3,480	1,790
Some college, no degree	2,385	1,095	540	1,195	740
Associate's degree	24	390	155	615	260
Bachelor's degree	435	490	535	705	290
Graduate or professional degree	0	165	110	265	225

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,698
High school graduate (includes equivalency)	28,001
Some college or Associate's degree	31,529
Bachelor's degree	43,097
Graduate or professional degree	42,364

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sectors in the City are: Service; Sales and Office; and Management, Business and Financial. The following are the Top Ten Employers (not in order) in the City of Chester:

- Power Home Remodeling Group
- Widener University

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- Harrah's Philadelphia
- City of Chester
- Chester Upland School District
- Philadelphia Union
- Covanta
- Chester Water Authority
- DELCORA
- Kimberly-Clark

Describe the workforce and infrastructure needs of the business community:

The following needs were identified through consultations and regional planning documents:

- Disparity between available jobs and qualified workers
- Transportation improvements to connect workers to jobs
- Job training/job readiness for workers

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The following

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the 2023 ACS 5-Year Estimates, the largest industry cohorts in the City were: Educational Services, and Health Care and Social Assistance (36.6%); Arts, Entertainment, and Recreation, and Accommodation and Food Services (9.9%); Transportation and Warehousing, and Utilities (9.8%); Manufacturing (9.2%); and Retail Trade (8.5%).

According to the 2023 ACS 5-Year Estimates, 23.3% of residents worked in their place of residence and 76.7% worked outside their place of residence. Additionally, 70.3% of residents worked in Delaware County, 19.3% worked outside of Delaware County, and 10.4% worked outside of Pennsylvania.

According to the 2023 ACS 5-Year Estimates, 11.0% of the population did not have a high school diploma, 39.0% had a high school diploma or equivalent, 41.5% had some college or an associate's degree, and 8.5% had a bachelor's degree or higher.

According to the 2023 ACS 5-Year Estimates, 59.2% of the population was in the labor force, 48.8% were employed, and 10.4% were unemployed.

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Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The following organizations provide workforce training initiatives and community education to the residents of the City of Chester.

CareerLinks provides the following services for employees: Free use of computers and internet for job search; Various virtual and in-person workshops including Resume and Interviewing Skills; Job leads; Skill assessments, aptitude testing, education, and career counseling; and Training and certifications. CareerLinks provides the following services for employers: Recruitment services; Hiring assistance; Apprenticeship assistance; Job training assistance; and Access to incentives and tax credits.

The Delaware County Workforce Development Board provides the following services to employees: job seeker registration; job search resources; and skill building events. The Delaware County Workforce Development Board provides the following services to employers: hiring events; training; industry partnerships; and financial services.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Chester is a member of the Delaware Valley Regional Planning Commission (DVRPC). DVRPC created the Growing Greater Philadelphia (CEDS) for FY 2024 to 2028. The plan identified the following strategies:

- Prosperity Goal: Residents and businesses have access to the educational, technological, and capital resources needed for financial and economic mobility.
- Livability Goal: Quality of life improvements lead to talent and resident and business retention and greater reliability in workforce productivity.
- Adaptability Goal: The region remains economically competitive while anticipating and mitigating the adverse impacts of climate change and global forces.
- Connectivity Goal: Residents and businesses have enhanced reliable access to regional, national, and global economies.

Discussion

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Identifying the economic development needs of low- and moderate-income individuals in the City of Chester involves understanding the specific challenges they face and tailoring interventions to address those challenges. The following are economic development needs for the low- and moderate-income individuals in the City:

Job Creation and Training Programs: Low- and moderate-income individuals may benefit from job creation programs that focus on expanding employment opportunities in sectors that offer livable wages. Additionally, training and skill development programs can help individuals acquire the skills needed to access higher-paying jobs and advance in their careers.

Affordable Housing: Access to affordable housing is crucial for low- and moderate-income individuals to maintain financial stability and improve their quality of life. Economic development efforts should include initiatives to increase the supply of affordable housing options and address issues related to housing affordability and homelessness.

Small Business Support: Many low- and moderate-income individuals may aspire to start or expand their own businesses as a pathway to economic self-sufficiency. Economic development programs can provide support for entrepreneurship and small business development through access to financing, technical assistance, and mentorship programs.

Financial Education and Asset Building: Financial literacy and asset-building programs can empower low- and moderate-income individuals to make informed financial decisions, build savings, and access affordable financial services. These programs can help individuals build assets, increase their financial stability, and improve their long-term economic prospects.

Access to Affordable Healthcare and Childcare: Access to affordable healthcare and childcare services is essential for low- and moderate-income individuals to maintain their health and well-being while participating in the workforce. Economic development efforts should consider strategies to improve access to healthcare and childcare services, such as supporting community health clinics and expanding childcare subsidy programs.

Transportation Access: Reliable and affordable transportation options are critical for low- and moderate-income individuals to access employment opportunities, healthcare services, education, and other essential resources. Economic development initiatives should address transportation barriers and improve access to public transportation options for underserved communities.

Community Development and Revitalization: Investing in community development and neighborhood revitalization efforts can create opportunities for economic growth and improve the overall quality of life for low- and moderate-income residents. These efforts may include infrastructure improvements, affordable housing development, and the creation of community amenities and recreational facilities.

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MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Households with multiple housing problems are located throughout the City of Chester. The City defines multiple housing problems as any housing unit with one or more severe housing problems: Lacks kitchen or complete plumbing; Severe overcrowding; and Severe cost burden. Concentration is defined as over 50% of the households in a block group have multiple housing problems. There are seven (7) Census Tracts out of a total of twelve (12) Census Tracts that meet that definition: CT 4044; CT 4045; CT 4046; CT 4047; CT 4049; CT 4053; and 4054.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines an Area of Minority Concentration as:

- A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole;
- The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or
- In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.

The City uses the definition of an Area of Minority Concentration as a Census Tract or Block Group where at least 50% of the population who reside in that area are non-white. Based on this definition there is only one Census Tract in the City of Chester that does not qualify as an Area of Minority Concentration with a percentage of minority persons over 50%: Census Tract 4047.

What are the characteristics of the market in these areas/neighborhoods?

These areas are located throughout the City of Chester. The market characteristics of the City as a whole apply to these Census Tracts.

Are there any community assets in these areas/neighborhoods?

These areas are located throughout the City of Chester. The community assets of the City as a whole apply to these Census Tracts.

Are there other strategic opportunities in any of these areas?

Given the age of the housing stock and historical nature of the City, there are opportunities for historic tax credits and revitalization of historic portions of the City.

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The Central Business District is also in these areas, which is an economic development opportunity to continue the revitalization efforts of the Downtown.

The Waterfront District is also in these areas, which is an economic development opportunity to continue the revitalization efforts of the City. Substantial state investment has been focused on the Waterfront District.

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MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The need for broadband wiring and connections for low- and moderate-income households and neighborhoods is essential infrastructure for education, health care, supportive services, and economic development in the City of Chester. In today's digital age, access to reliable broadband internet is crucial for students of all ages to participate in remote learning, access educational resources, and complete homework assignments. Without broadband connectivity, students from low- and moderate-income households may face significant barriers to academic success, exacerbating educational disparities. Telehealth services have become increasingly important, especially in underserved urban areas where access to healthcare facilities may be limited. Broadband internet enables individuals to access remote medical consultations, monitor chronic conditions, and access health information and resources online, improving healthcare access for low- and moderate-income households. Broadband internet access is essential for accessing job opportunities, online job training programs, and remote work opportunities. For low- and moderate-income households, broadband connectivity can open doors to employment options that may not be available locally, helping to bridge the digital divide and improve economic mobility. Many supportive services and resources are now accessible online, from applying for benefits and accessing tax information to registering to vote and accessing government assistance programs. Broadband internet access is essential for low- and moderate-income households to access these services efficiently and effectively, ensuring equal access to essential government resources and support.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to highspeedinternet.com, the City of Chester has five broadband Internet Service Providers (ISPs): T-Mobile Home Internet; Xfinity; Earthlink; Verizon Home Internet; and Starlink.

The Emergency Broadband Benefit Program, through the Federal Communications Commission (FCC), provides a discount of up to $50 per month towards broadband service for eligible households. Eligible households can also receive a one-time discount of up to $100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than $10 and less than $50 toward the purchase price. In June 2023, Governor Josh Shapiro announced that Pennsylvania will receive more than $1.16 billion in federal funding under the Infrastructure Investments and Jobs Act (IIJA). The Pennsylvania Broadband Development Authority completed a 5-Year Action Plan which contains the efforts Pennsylvania will take to bridge the digital divide.

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MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In June of 2014, the City of Chester's Planning Department released a "Climate Adaption Planning Elements" to the City's Comprehensive Plan. The document was prepared by the Chester Hazards and Climate Adaptation Project Team, and the research was funded by a grant awarded to Penn State University.

In the document the following climate stressors were identified as a risk to the City of Chester:

- **Rising Temperatures:** Changes in outdoor average air temperatures could stress ecosystems and native vegetation, increase invasive species and vector-borne disease problems, impair water quality, stress buildings and infrastructure, and impact heating and cooling demands.

- **Extreme Heat Events:** Heat waves cause hundreds of deaths annually. The number of days of extreme heat along the East Coast is projected to increase dramatically. Without adequate infrastructure, more frequent days above 90 degrees Fahrenheit (°F) may be detrimental to community health.

- **Precipitation Patterns and Drought:** Changes in precipitation patterns will affect natural vegetation and surface and groundwater flows. While more precipitation is expected overall, short-term summertime "soil moisture droughts" are expected to become more common. A soil moisture drought occurs when the upper layers of soil become exceedingly dry. Such droughts can occur in the span of a couple of weeks, but do not cause significant drops in the water table assuming rainfall levels return to normal. While soil moisture droughts do not affect long-term water supplies, these types of droughts place significant stress on vegetation.

- **Severe Storms:** Severe storms and extreme weather, including thunderstorms, intense downpours, and heavy rains, can lead to both localized and regional flooding events. These types of events, while highly variable, can occur relatively frequently. While inland flooding is the result of multiple factors, including the level of ground saturation; extreme precipitation is its primary cause.

- **Costal Storms:** The recent experience of hurricanes Irene and Sandy underscore the reality of strong storms and their catastrophic impacts. To become resilient, coastal communities must plan for severe coastal storms.

- **Sea Level Rise:** Sea-level rise will result in inundation, coastal erosion, wetland loss and an increase in salinity in the Delaware River at Chester City. Most significantly, sea-level rise will exacerbate the impact of coastal storms and storm surge- related flooding.

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Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The following are parts of the City of Chester identified by the "Climate Adaptation Planning Elements" as vulnerable to natural hazards:

- **Transportation Vulnerabilities:** severe storms, sea level rise, precipitation patterns and draught, coastal storms, and extreme heat events.

- **Utility Vulnerabilities:** severe storms, sea level rise, precipitation patterns and drought, and coastal storms.

- **Commercial and Industrial Site Vulnerabilities:** severe storms, sea level rise, precipitation patterns and drought, and coastal storms.

- **Emergency Facilities and City Services Vulnerabilities:** severe storms, sea level rise, precipitation patterns and drought, and coastal storms.

LMI households are at a greater risk of loss due to the increased natural hazard risks associated with climate change. City rehabilitation and redevelopment efforts recognize the possible impacts severe weather can have on LMI households. As such, activities are designed to promote sustainability. The City complies with HUD environmental review requirements that obligate the City to assess federally funded projects regarding an undertaking's potential environmental and human health impact, especially as it relates to LMI and minority populations. Additionally, the City requires flood insurance for any activity that occurs in a flood zone.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for the City of Chester to establish its housing, homeless, other special needs, community development, economic development, and planning priorities, objectives, and strategies that it anticipates will be completed during the next five years. The FY 2025-2029 Strategic Plan has been developed based on evaluating the needs and problems experienced by the residents of the City. This strategy is the result of the City's needs assessment and market analysis, which has determined the City's priorities based on this examination.

The goals and projects are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the City with 51% or more households with incomes less than 80% AMI are recognized as low mod area (LMA) benefit Census Tracts and Block Groups. Chester has an overall low- and moderate-income population of 74.47%. The City determined its priority needs and goals for the FY 2025-2029 Consolidated Plan on the following guiding principles, which provided the framework for the development of the Five Year Consolidated Plan:

- Assist - Develop comprehensive strategies to support and assist those in need in the City.
- Involve - Involve the community and provide opportunities for public input and involvement in the Five Year Consolidated Plan process and preparation of the report.
- Collaborate - Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services.
- Leverage - Leverage CDBG/HOME funds and other local resources to maximize the effectiveness of programs and services.
- Promote - Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low- and moderate-income persons.

The City's priority needs were determined based on:

- existing data on the needs of the community
- through consultation with jurisdictional decision makers
- community stakeholders
- public hearings
- resident surveys
- local and regional planning documents

The key factors affecting the determination of the five year priorities include the following:

- The types of target income households with the greatest needs

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- The areas with the greatest concentration of low-income households
- Activities that will best address the needs of City residents
- The limited amount of funding available to meet the needs
- The ability to leverage additional financial resources
- Deconcentration of poverty and promote mixed income communities

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SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	**Area Name:**	**Citywide**
	Area Type:	Local Target Area
	Other Target Area Description:	Low and Moderate Income Qualifying Areas throughout the City of Chester.
	HUD Approval Date:	n/a
	% of Low/ Mod:	74.47%
	Revital Type:	Other
	Other Revital Description:	Low and Moderate Income Qualifying Areas throughout the City of Chester.
	Identify the neighborhood boundaries for this target area.	The entire City limits.
	Include specific housing and commercial characteristics of this target area.	Aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through stakeholder and resident surveys, community meetings, stakeholder meetings, and the City's Comprehensive Plan.
	Identify the needs in this target area.	The needs are housing rehabilitation, new construction, demolition, job creation and retention, public facility improvements, infrastructure improvements, code enforcement, public safety improvements, and community policing.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation, and low land costs for vacant land.
	Are there barriers to improvement in this target area?	The largest barriers are funding, the lack of interest of private investors, small supply of larger development sites, environmental conditions requiring remediation, public safety, and infill lots may no longer meet zoning requirements for new construction.

Table 46 - Geographic Priority Areas

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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The overall low mod percentage for the City of Chester is 74.47%. Out of thirty-one (31) Census Tract Block Groups, twenty-five (25) are qualify as low mod. At least 70% of all the City's CDBG funds that are budgeted for activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used during the FY 2025-2029 Five Year Consolidated Plan:

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

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

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SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	**Priority Need Name**	Housing Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	HS-1 Housing Support HS-2 Housing Construction HS-3 Housing Rehabilitation

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	Description	There is a need for decent, safe, and sanitary housing that is affordable and accessible to homebuyers, homeowners, and renters.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
2	**Priority Need Name**	Homeless Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	HO-1 Housing HO-2 Operation/Support
	Description	There is a need for housing and supportive services for the homeless and those at-risk of becoming homeless.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
3	**Priority Need Name**	Other Special Needs
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	SN-1 Services/Facilities
	Description	There is a need for services and facilities for persons with special needs.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
4	**Priority Need Name**	Community Development Need
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	CD-1 Community Facilities and Infrastructure CD-2 Public Safety and Services CD-3 Connectivity CD-4 Clearance/Demolition
	Description	There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
5	**Priority Need Name**	Economic Development Need

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	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	ED-1 Employment ED-2 Development ED-3 Redevelopment ED-4 Financial Assistance ED-5 Underwriting Assistance
	Description	There is a need to encourage employment and to promote economic opportunities in the City.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.

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6	**Priority Need Name**	Administration, Planning, and Management Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	AM-1 Overall Coordination
	Description	There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.

Table 47 – Priority Needs Summary

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Narrative (Optional)

The priority ranking of needs for the housing, homeless, other special needs, community development, economic development, and administration, planning, and management strategies are as follows:

- High Priority - Activities are assigned a high priority if the City expects to fund them during the Five Year Consolidated Plan period.
- Low Priority - Activities are assigned a low priority if the activity may not be funded by the City during the Five Year Consolidated Plan period. The City may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan.

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	While there is a need for tenant based rental assistance the City will not use CDBG and HOME funds to provide direct rental and utility assistance for low-income households. The limited amount of CDBG and HOME funds available to the City require difficult choices. The City prioritizes the new construction and rehabilitation of affordable housing over tenant based rental assistance.
TBRA for Non-Homeless Special Needs	While there is a need for tenant based rental assistance the City will not use CDBG and HOME funds to provide direct rental and utility assistance for low-income households. The limited amount of CDBG and HOME funds available to the City require difficult choices. The City prioritizes the new construction and rehabilitation of affordable housing over tenant based rental assistance.
New Unit Production	One of the priority housing needs in the City is for decent, safe, and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation of new affordable housing units.
Rehabilitation	One of the priority housing needs in the City is for decent, safe, and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the rehabilitation of existing affordable housing units.
Acquisition, including preservation	One of the priority housing needs in the City is for decent, safe, and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the acquisition and preservation of affordable housing units.

Table 48 – Influence of Market Conditions

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SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Chester estimates it will receive $1,250,000 in CDBG funds and $340,000 in HOME funds for the FY 2025 Program Year. The City does not expect to receive any Program Income during the FY 2025 program year. The following financial resources are identified for the FY 2025 Annual Action Plan. The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,250,000	0	0	1,250,000	5,000,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. Twenty (20) projects will be funded with FY 2025 CDBG funds.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	340,000	0	0	340,000	1,360,000	The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people. Five (5) projects will be funded with FY 2025 HOME funds.

Table 49 - Anticipated Resources

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

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

- The City of Chester received a grant from Pennsylvania Department of Department of Economic Development (DCED) to light the City with LED lightings.
- The City of Chester's Police Department uses a variety of grants to continue to implement a comprehensive program to improve policing in the community. Over the next year, the Police Department will continue to have funding from the Department of Justice for public safety programs, equipment, and staff. Additionally, through the Pennsylvania Commission on Crime and Delinquency, the Police Department will have funds for public safety programs, equipment, and staff.

- The City of Chester has also encouraged private developers and non-profit groups to participate in community revitalization efforts, particularly in the development of affordable housing. These groups may access such funding sources as the Waterfront Tax Credit Program or the Low-Income Housing Tax Credit Program to supplement other resources in developing affordable housing for the low income and special needs populations.
- The City of Chester will leverage funds from the Delaware County Demolition Fund for blight remediation throughout the City.
- The City of Chester is participating in Delaware County's Open Space and Greenways Program and received funding for Barry Bridge Park.
- Chester will continue to leverage funds from the Pennsylvania Department of Transportation and the Delaware Valley Regional Planning Commission for transportation infrastructure improvements.

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

The Chester Redevelopment Authority has been assembling a number of parcels within the boundaries of the East Side Neighborhood Revitalization target area and contiguous neighborhoods on the east side of Chester. A Redevelopment Agreement has been executed with a developer for Phase I of the Morton Avenue Corridor Project, to include affordable housing and mixed use commercial development. CRA and the developer also have a Memorandum of Understanding related to the purchase of other CRA-owned property for future phases of this development.

The Chester Redevelopment Authority recently sold approximately 80 parcels of vacant land to the Philadelphia Union for the development of parking to support a new $55 million Sportsplex that is to be built adjacent to Subaru Park soccer stadium. The Sportsplex will have both outdoor fields for various sports as well as indoor facilities to support year-round operations. This development will provide economic as well as recreational opportunities for low- and moderate-income City residents.

The Chester Community Improvement Project (CCIP) continues with their Acquisition/ Rehabilitation/Resale Initiative on Chester's east side. CCIP will continue to identify additional properties to address the lack of decent, safe, and sanitary housing stock available for sale to low and moderate-income homebuyer families.

Demolition of the former Pulaski School has been completed. The property is owned by the City. CCIP, a certified CHDO, has been identified as the developer of affordable for-sale housing on the site. Pre-development work is currently underway to determine if the site is suitable for

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construction and how the units could be situated.

Discussion

The CDBG and HOME program year runs from July 1, 2025, through June 30, 2026. The CDBG and HOME funds will be used to address the following priority needs:

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

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Chester	Government	Planning	Jurisdiction
Chester Housing Authority	PHA	Ownership	Chester Housing Authority
Chester Economic Development Authority	Government	Economic Development	Chester Economic Development Authority

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Chester Economic Development Authority (CEDA) coordinates and consults with the City Departments, Mayor, City Council, Chester Housing Authority, local stakeholders, Delaware County, the Pennsylvania Department of Community and Economic Development (DCED), and various other committees and boards serving the surrounding area to address the City's priority needs. CEDA staff works with local nonprofit organizations and developers to develop and rehabilitate housing in the City. The CEDA staff coordinates and consults with the Delaware County CoC on issues concerning emergency shelters, rapid rehousing, transitional housing, permanent supportive housing, and services for the homeless and those at risk of homelessness in the City. The City has worked closely with the organizations mentioned above to build partnerships to address its priority needs. Work will continue to maintain those partnerships as well as developing networks to share knowledge and resources. The largest barrier to the City achieving its goals is the lack of funding.

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Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other	-	-	-

Table 51 - Homeless Prevention Services Summary

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SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
1	HS-1 Housing Support	2025	2029	Affordable Housing	Citywide	Housing Strategy Priority Need
2	HS-2 Housing Construction	2025	2029	Affordable Housing	Citywide	Housing Strategy Priority Need
3	HS-3 Housing Rehabilitation	2025	2029	Affordable Housing	Citywide	Housing Strategy Priority Need
4	HO-1 Housing	2025	2029	Homeless	Citywide	Homeless Strategy Priority Need
5	HO-2 Operation/Support	2025	2029	Homeless	Citywide	Homeless Strategy Priority Need
6	SN-1 Services/Facilities	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy Priority Need
7	CD-1 Community Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Citywide	Community Development Strategy Priority Need
8	CD-2 Public Safety and Services	2025	2029	Non-Housing Community Development	Citywide	Community Development Strategy Priority Need

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
9	CD-3 Connectivity	2025	2029	Non-Housing Community Development	Citywide	Community Development Strategy Priority Need
10	CD-4 Clearance/Demolition	2025	2029	Non-Housing Community Development	Citywide	Community Development Strategy Priority Need
11	ED-1 Employment	2025	2029	Economic Development	Citywide	Economic Development Strategy Priority Need
12	ED-2 Development	2025	2029	Economic Development	Citywide	Economic Development Strategy Priority Need
13	ED-3 Redevelopment	2025	2029	Economic Development	Citywide	Economic Development Strategy Priority Need
14	ED-4 Financial Assistance	2025	2029	Economic Development	Citywide	Economic Development Strategy Priority Need
15	ED-5 Underwriting Assistance	2025	2029	Economic Development	Citywide	Economic Development Strategy Priority Need
16	AM-1 Overall Coordination	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Strategy

Table 58 – Goals Summary

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Goal Descriptions

1	Goal Name	HS-1 Housing Support
	Goal Description	Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible through housing counseling, housing navigator services, down payment/closing cost assistance, and Section 8 homeownership opportunities.
2	Goal Name	HS-2 Housing Construction
	Goal Description	Encourage the construction of new housing that is affordable, accessible, and energy efficient.
3	Goal Name	HS-3 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, accessibility, home modifications, and energy efficiency.
4	Goal Name	HO-1 Housing
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
5	Goal Name	HO-2 Operation/Support
	Goal Description	Assist partners operating housing or providing supportive services for the homeless and those at-risk of becoming homelessness.
6	Goal Name	SN-1 Services/Facilities
	Goal Description	Support supportive service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, persons with alcohol/drug dependency, and persons with other special needs.

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7	Goal Name	CD-1 Community Facilities and Infrastructure
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
8	Goal Name	CD-2 Public Safety and Services
	Goal Description	Improve and enhance public safety, public services, and recreational programs.
9	Goal Name	CD-3 Connectivity
	Goal Description	Improve connectivity throughout the City and surrounding municipalities through physical, visual, transportation, and accessibility improvements.
10	Goal Name	CD-4 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions in the City through code enforcement, clearance, and demolition.
11	Goal Name	ED-1 Employment
	Goal Description	Support and encourage job creation, job retention, job training opportunities, and technical assistance.
12	Goal Name	ED-2 Development
	Goal Description	Support business and commercial growth through expansion and new development.
13	Goal Name	ED-3 Redevelopment

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	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites and buildings.
14	**Goal Name**	ED-4 Financial Assistance
	Goal Description	Support and encourage new economic development through local, state, and federal tax incentives and programs such as: Tax Incremental Financing (TIF); Tax Abatement (LERTA); Payment in Lieu of Taxes (Pilot); Enterprise Zones/Entitlement Communities; Section 108 Loan Guarantees; Economic Development Initiative (EDI) funds; etc.
15	**Goal Name**	ED-5 Underwriting Assistance
	Goal Description	Work with private lenders and CDFIs on access to capital with flexible underwriting.
16	**Goal Name**	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The FY 2025 HOME funds are estimated to provide affordable housing to fifty (50) low-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Chester Housing Authority is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible housing units. The Housing Authority makes reasonable accommodations in response to tenant requests based on disabilities. The Housing Authority maintains a Section 504 Plan and all new housing units will be designed to be visitable and meet accommodation standards.

Activities to Increase Resident Involvements

The Chester Housing Authority encourages residents of its public housing communities to organize community groups to become more involved in housing management. Public Housing residents have organized a Resident Advisory Board that actively participates in Authority matters. Neighborhood crime watch groups were created and assisted by the Housing Authority to ensure the safety of residents. Additionally, the PHA schedules regular meetings at public housing sites to discuss needs and concerns. Voucher holders are also encouraged to participate in meetings.

Is the public housing agency designated as troubled under 24 CFR part 902?

The Chester Housing Authority is designated by HUD as “troubled”. The Chester Housing Authority’s designation is due to “poor physical conditions” of the public housing units.

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SP-55 Barriers to affordable housing – 91.215(h)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will consider the use of the following actions to address the negative effects of public policies that serve as barriers to affordable housing in the City:

- Zoning Reform: Zoning ordinance revisions to allow for more diverse types of housing, including higher density developments, accessory dwelling units (ADUs), and mixed-use developments. This can increase the supply of affordable housing by allowing for more units to be built on available land.
- Inclusionary Zoning: Implementing inclusionary zoning policies can require developers to include a certain percentage of affordable units in new residential developments. This ensures that new housing construction contributes to the overall supply of affordable housing in the area.
- Tax Incentives and Abatements: The City can offer tax incentives or abatements to developers who build affordable housing or who renovate existing housing to make it more affordable. These incentives can help offset the costs associated with affordable housing development.
- Impact Fee Reductions: Impact fees are charges imposed on developers to offset the costs of providing public services and infrastructure. The City can reduce or waive impact fees for affordable housing developments to make them more financially feasible.
- Streamlined Permitting Processes: Simplifying and expediting the permitting process for affordable housing developments can reduce development costs and encourage more investment in affordable housing.
- Land Banking and Acquisition: The City can purchase land or properties for the purpose of developing affordable housing or preserving existing affordable housing stock. This can help ensure that affordable housing is available in desirable locations throughout the City.
- Housing Trust Funds: Establishing dedicated housing trust funds can provide a consistent and reliable source of funding for affordable housing initiatives, such as down payment assistance programs, rental assistance programs, and housing development subsidies.
- Community Land Trusts: Supporting the creation and expansion of community land trusts can help preserve affordable housing in perpetuity by taking land out of the speculative market and ensuring long-term affordability for residents.
- Tenant Protections: Implementing or strengthening tenant protections, such as rent control, eviction protections, and tenant relocation assistance, can help prevent displacement and ensure housing stability for low-income renters.
- Public-Private Partnerships: Collaborating with private developers, non-profit organizations, and community groups can leverage resources and expertise to develop affordable housing projects and address specific housing needs in the City.

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SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Homeless Services Coalition of Delaware County (HSC) has relied on its member organizations to conduct homeless outreach and assessments. Outreach workers visit known encampments to offer assistance and to provide information on supportive and health care services. Shelters offer meals, services, bathing and shower facilitates to homeless individuals and families. Care management services are provided on an individual basis to assist in referrals for housing, shelter, health care, and other human services. HSC uses a comprehensive Coordinated Entry process that is fully implemented throughout Delaware County. Coordinated Entry (CE) coordinates access, assessment and referral to housing and services for families and individuals experiencing or at imminent risk of homelessness. Entry includes outreach services through mobile assessments and three walk-in sites. The walk-in sites are: Horizon House, Inc.; The Salvation Army in Chester; and Community Action Agency.

Addressing the emergency and transitional housing needs of homeless persons

The largest problem affecting low- and moderate-income households in the City of Chester is housing affordability. This problem is most profound for the lowest income and those experiencing housing instability. In response these housing needs, the CoC uses a comprehensive Coordinated Entry process that coordinates access, assessment and referral to housing and services for families and individuals experiencing or at imminent risk of homelessness. The goals of the CoC's CE are:

- To respond to a housing crisis by providing low barrier, person centered, county-wide entry process that is fair and allows equal access to housing assistance and homeless prevention resources.
- To utilize the same assessment approach and decision-making processes to help people resolve their housing crisis, to become stably housed as quickly as possible and to implement an easily accessible process that allocates resources as effectively as possible no matter how or where people present.
- To ensure that people with the most severe needs and levels of vulnerability are prioritized for housing and homeless assistance.
- To develop a Housing Stability Plan that identifies housing barriers, is inclusive of individual needs and includes client chosen referrals, linkages to services, housing assistance and financial stability resources.

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

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and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The HSC is working to increase the supply of permanent supportive housing options and independent living opportunities. The CoC recognizes that housing affordability for all City residents, as well as other factors increasing housing instability, creates a backlog of housing for the homeless (from shelters to transitional housing to permanent housing) and those looking to establish stable housing environments. Due to a lack of funding, it is doubtful that the City and the CoC will be able to develop the additional affordable housing units needed to address the problem. CoC agencies continue to provide supportive services to those that find permanent housing. The CoC has found that continual supportive services to those that were once homeless is the most effective way to prevent individuals and families from returning to homelessness.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Each of the following institutions have a discharge policy in place: foster care; health care; mental health providers; and correctional facilities. The discharge policies are designed to ensure clients receive the appropriate supportive services and are not discharged without housing. The CoC uses its Coordinated Entry system to better address the coordination between housing and supportive service programs for those discharged from a publicly funded institution or system of care.

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SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City has prioritized the need for housing rehabilitation. All housing rehabilitation and acquisition activities must analyze and address lead hazards per Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

How are the actions listed above related to the extent of lead poisoning and hazards?

Prior to 1980, lead-based paint was used widely throughout homes and businesses in the United States. According the 2023 ACS 5-Year Estimates, approximately 85.9% of housing units in the City of Chester were built prior to 1980 and potentially contain lead-based paint. In 2022, of the children (0 to 71 months) tested in Delaware County for lead in their blood, 1.2% had elevated levels. Of the 67 counties in the Commonwealth of Pennsylvania, Delaware County had the fourth highest rate of elevated blood lead level cases.

It is the City's policy that either certified testers conduct risk assessments for lead contamination or the developer assumes all painted building components contain 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 must be completed. A certified firm will test the property at the completion of the rehabilitation work to confirm that the property complies with 24 CFR Part 35.

To address the hazards of lead poisoning through exposure to lead-based paint, the City's Public Safety Department performs blood lead screening tests on children age six and younger, focusing on children with the highest risk of being lead poisoned. Screening services are provided by the City along with education on the hazards of lead-based paint. In the event that lead-based paint is found in a rental unit, the City requires the landlord to undertake the abatement work.

How are the actions listed above integrated into housing policies and procedures?

Lead based paint hazard reduction has been integrated into the City's housing policies and program in compliance with 24 CFR Part 35. All units where rehabilitation will be undertaken that were constructed prior to 1978 are tested by a certified inspector or assumed to have lead-based paint. Homebuyer units are given a visual inspection for defective paint which the seller must remediate before the unit is approved for the program.

More specifically, the City will take the following actions regarding housing rehabilitation:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.

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- The level of Federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable Standards established in 24 CFR Part 35, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities.

The City will take the following actions regarding homeownership:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

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SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City is committed to addressing the needs of its residents who live at or below the poverty level. During the five year period, the City, in conjunction with other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and transportation. Partners with the City in these anti-poverty efforts include regional service agencies such as the Chester Housing Authority, Homeless Services Coalition, Chester Senior Center, Domestic Abuse Project of Delaware County, Chester Community Improvement Project, Boys & Girls Club of Chester, Making A Change Group, Salvation Army Chester Corps, Entrepreneur Works Fund, Chester Education Foundation, Foundation for Delaware County, Chester Eastside, Trinity Transitional House, CareerLinks, and Delaware County Workforce Development Board.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Poverty occurs when a household's basic needs for food, clothing, and shelter are not being met. Poverty is a function of income instability which is related to a number of factors such housing costs, health care costs, access to supportive services, education and training, employment opportunities, access to transportation, and unexpected crises. The City recognizes these linkages and in conjunction with other public and private agencies will fund and support activities that address the following strategies over the five year period:

- Providing affordable housing
- Providing emergency and transitional housing
- Providing assistance to homeowners for housing maintenance
- Providing assistance to first time homebuyers
- Providing financial education and coaching to LMI persons
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

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SP-80 Monitoring – 91.230

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

The City of Chester is committed to ensuring that all federally funded projects meet federal requirements. The City's Economic Development Authority (CEDA) is responsible for monitoring the City's CDBG and HOME programs. CEDA maintains records on the progress toward meeting the goals and statutory and regulatory compliance of each activity. CEDA is responsible for the ongoing monitoring of sub-recipients, as well.

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

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

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

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

CEDA monitors the various programs and activities that are funded with the CDBG and HOME grants. A subrecipient monitoring plan has been put in place to ensure compliance by agencies funded with the CDBG public service and public facilities funding and housing development funded with HOME funds.

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Annual Action Plan

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

Introduction

The City of Chester's FY 2025 CDBG allocation is estimated to be $1,250,000. No program income for the CDBG Program is anticipated. The FY 2025 HOME allocation is estimated to be $340,000. No program income for the HOME Program is anticipated. The program year runs from July 1, 2025 through June 30, 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,250,000	0	0	1,250,000	5,000,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. Twenty (20) projects will be funded with FY 2025 CDBG funds.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	340,000	0	0	340,000	1,360,000	The HOME entitlement program allocates annual grants to larger cities and urban counties to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-and moderate-income people. Five (5) projects will be funded with FY 2025 HOME funds.

Table 52 - Expected Resources – Priority Table

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

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

- The City of Chester received a grant from Pennsylvania Department of Department of Economic Development (DCED) to light the City with LED lightings.
- The City of Chester's Police Department uses a variety of grants to continue to implement a comprehensive program to improve policing in the community. Over the next year, the Police Department will continue to have funding from the Department of Justice for public safety programs, equipment, and staff. Additionally, through the Pennsylvania Commission on Crime and Delinquency, the Police Department will have funds for public safety programs, equipment, and staff.
- The City of Chester has also encouraged private developers and non-profit groups to participate in community revitalization efforts, particularly in the development of affordable housing. These groups may access such funding sources as the Waterfront Tax Credit Program or the Low-Income

Housing Tax Credit Program to supplement other resources in developing affordable housing for the low income and special needs populations.

- The City of Chester will leverage funds from the Delaware County Demolition Fund for blight remediation throughout the City.
- The City of Chester is participating in Delaware County's Open Space and Greenways Program and received funding for Barry Bridge Park.
- Chester will continue to leverage funds from the Pennsylvania Department of Transportation and the Delaware Valley Regional Planning Commission for transportation infrastructure improvements.

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

The Chester Redevelopment Authority has been assembling a number of parcels within the boundaries of the East Side Neighborhood Revitalization target area and contiguous neighborhoods on the east side of Chester. A Redevelopment Agreement has been executed with a developer for Phase I of the Morton Avenue Corridor Project, to include affordable housing and mixed use commercial development. CRA and the developer also have a Memorandum of Understanding related to the purchase of other CRA-owned property for future phases of this development.

The Chester Redevelopment Authority recently sold approximately 80 parcels of vacant land to the Philadelphia Union for the development of parking to support a new $55 million Sportsplex that is to be built adjacent to Subaru Park soccer stadium. The Sportsplex will have both outdoor fields for various sports as well as indoor facilities to support year-round operations. This development will provide economic as well as recreational opportunities for low- and moderate-income City residents.

The Chester Community Improvement Project (CCIP) continues with their Acquisition/ Rehabilitation/Resale Initiative on Chester's east side. CCIP will continue to identify additional properties to address the lack of decent, safe, and sanitary housing stock available for sale to low and moderate-income homebuyer families.

Demolition of the former Pulaski School has been completed. The property is owned by the City. CCIP, a certified CHDO, has been identified as the developer of affordable for-sale housing on the site. Pre-development work is currently underway to determine if the site is suitable for construction and how the units could be situated.

Discussion

The City will allocate an estimated $1,250,000 in FY 2025 CDBG funds and $340,000 in FY 2025 HOME

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funds to address the following priority needs:

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

The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Support	2025	2029	Affordable Housing	Citywide	Housing Need	CDBG: $20,000 HOME: $17,000	Public service activities for Low/Moderate Income Housing Benefit: 70 Persons Assisted Homeowner Housing Added: 1 Household Housing Unit
2	HS-2 Housing Construction	2025	2029	Affordable Housing	Citywide	Housing Need	HOME: $289,000	Renter Units Constructed: 49 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit
3	HO-2 Operation/Support	2025	2029	Homeless	Citywide	Homeless Needs	CDBG: $65,000	Public service activities other than Low/Moderate Income Housing Benefit: 160 Persons Assisted Homeless Person Overnight Shelter: 150 Persons Assisted
4	SN-1 Services/Facilities	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs	CDBG: $40,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,100 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	CD-1 Community Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Citywide	Community Development Need	CDBG: $409,873	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 99,244 Persons Assisted
6	CD-2 Public Safety Services	2025	2029	Non-Housing Community Development	Citywide	Community Development Need	CDBG: $305,127	Public service activities other than Low/Moderate Income Housing Benefit: 67,421 Persons Assisted
7	CD-4 Clearance/Demolition	2025	2029	Non-Housing Community Development	Citywide	Community Development Need	CDBG: $150,000	Buildings Demolished: 5 Buildings
8	ED-1 Employment	2025	2029	Economic Development	Citywide	Economic Development Need	CDBG: $10,000	Businesses Assisted: 40 Businesses
9	AM-1 Overall Coordination	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Need	CDBG: $250,000 HOME: $34,000	Other: 2 Other

Table 53 – Goals Summary

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Goal Descriptions

1	**Goal Name**	HS-1 Housing Support
	Goal Description	Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible through housing counseling, housing navigator services, down payment/closing cost assistance, and Section 8 homeownership opportunities
2	**Goal Name**	HS-2 Housing Construction
	Goal Description	Encourage the construction of new housing that is affordable, accessible, and energy efficient.
3	**Goal Name**	HO-2 Operation/Support
	Goal Description	Assist partners operating housing or providing supportive services for the homeless and those at-risk of becoming homelessness.
4	**Goal Name**	SN-1 Services/Facilities
	Goal Description	Support supportive service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, persons with alcohol/drug dependency, and persons with other special needs.
5	**Goal Name**	CD-1 Community Facilities and Infrastructure
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
6	**Goal Name**	CD-2 Public Safety and Services
	Goal Description	Improve and enhance public safety, public services, and recreational programs.
7	**Goal Name**	CD-4 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions in the City through code enforcement, clearance, and demolition.

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8	**Goal Name**	ED-1 Employment
	Goal Description	Support and encourage job creation, job retention, job training opportunities, and technical assistance.
9	**Goal Name**	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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

The FY 2025 HOME funds are estimated to provide affordable housing to fifty (50) low-income households.

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Projects

AP-35 Projects – 91.220(d)

Introduction

In order to address the priority needs of the City of Chester, the FY 2025 Annual Action Plan proposes the following activities. The actual final project budgets are contingent on HUD providing the City with its FY 2025 CDBG and HOME allocations.

Projects

#	Project Name
1	Senior Community Services – Chester Senior Center Services
2	Wesley House Community Corporation, Inc. – Wesley House Homeless Shelter Operations
3	Domestic Abuse Project of Delaware County, Inc. – Counseling and Legal Advocacy
4	Chester Community Improvement Project – Pre-Purchase Mortgage Counseling
5	Boys & Girls Club of Chester – Afterschool Program Management
6	Making A Change Group – Case Management
7	Salvation Army Chester Corps – Stepping Stone Program Case Management
8	Entrepreneur Works Fund – Microenterprises Technical Assistance
9	Chester Education Foundation – Chester Community Resource Hub Operations
10	The Foundation for Delaware County – Homeless Prevention Support Services
11	Chester Eastside, Inc. – After School Program
12	Trinity Transitional House, Inc. - Homeless Services
13	Fire Department – Truck Payment 5 of 7
14	Reconstruction/Repair of Infrastructure – Streets, Inlets, Sidewalks/ADA, etc.
15	Fire Department – Equipment and Supplies
16	Park and Recreation Facility Improvements
17	Boys & Girls Club of Chester – Restroom Renovations
18	Demolition and Site Clearance – Scattered Sites
19	Contingencies
20	Administration and Planning – CDBG Program Management
21	Chester Community Improvement Project – CHDO Operating Expenses
22	Chester Community Improvement Project – CHDO Set-Aside
23	Affordable Housing Development – Sale and/or Rental
24	Silvercare Senior Housing – Senior Affordable Rental Housing Development Phase II
25	Administration and Planning – HOME Program Management

Table 54 – Project Information

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

needs

CDBG funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Some of the activities that are eligible for CDBG funding include: Infrastructure; Public Facilities; Parks and Recreation; Public Service Programs; Demolition; Acquisition of Property; Removal of Architectural Barriers; Code Enforcement; Housing Rehabilitation; Economic Development; and Administrative/Planning Expenses. CDBG funds will be targeted to low- and moderate-income areas of the City, as well as low- and moderate-income households in the City. The following guidelines for allocating CDBG funds were used for determining project eligibility:

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

HOME funds are intended to provide lower and moderate-income households with decent, safe and sanitary housing that is affordable and accessible. Eligible activities include building, buying, and rehabilitating affordable housing for rent or homeownership, as well as providing direct rental assistance. These funds will be targeted to low- and moderate-income households. The HOME funds will be used for administration and for housing projects. These funds will be targeted to low-income persons and projects designed to provide affordable housing to low-income persons and are located in low- and moderate-income areas.

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AP-38 Project Summary

Project Summary Information

1	**Project Name**	Senior Community Services – Chester Senior Center Services
	Target Area	Citywide
	Goals Supported	SN-1 Services/Facilities
	Needs Addressed	Other Special Needs
	Funding	CDBG: $20,000
	Description	Salaries/operating expenses for the Chester Senior Center to continue the provision of services to elderly residents of the City of Chester through congregate and home-delivered meals, health screening and promotion programs, recreational, social and educational activities, transportation, counseling and legal assistance. The Chester Senior Center is located at 721 Hayes Street, and programs are open to residents, age 60 and over, on a City-wide basis. The Center is expected to serve 1,000 people.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,000 LMI Seniors
	Location Description	721 Hayes Street, Chester, PA 19013
	Planned Activities	The National Objective is low/mod limited clientele benefit (LMC) 570.483(b)(2). The Matrix Code is 05A, Senior Services 570.201(e).
2	**Project Name**	Wesley House Community Corporation, Inc. – Wesley House Homeless Shelter Operations
	Target Area	Citywide
	Goals Supported	HO-2 Operation/Support

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	Needs Addressed	Homeless Needs
	Funding	CDBG: $40,000
	Description	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. The Shelter is expected to serve a minimum of 150 homeless clients.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	150 Homeless Individuals
	Location Description	701 Madison Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele (LMC) 570.483(b)(2). The Matrix Code is 03T, Operating Costs Homeless/AIDS Patients Programs 24 CFR 570.201(e).
3	**Project Name**	Domestic Abuse Project of Delaware County, Inc. – Counseling and Legal Advocacy
	Target Area	Citywide
	Goals Supported	SN-1 Services/Facilities
	Needs Addressed	Other Special Needs
	Funding	CDBG: $20,000
	Description	Counseling, legal advocacy, protection order assistance, court accompaniment and other related services to victims of domestic violence in the City of Chester. The DAP office is located in the Chester Police Station, 160 E. 7th Street. The Program is expected to serve 100 Chester clients.
	Target Date	6/30/2026

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	Estimate the number and type of families that will benefit from the proposed activities	100 Victims of Domestic Violence
	Location Description	Chester Police Station, 160 E. 7th Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele, 570.483(b)(2). The Matrix Code is 05G, Services for victims of domestic violence, dating violence, sexual assault or stalking, 570.201(e).
4	**Project Name**	Chester Community Improvement Project – Pre-Purchase Mortgage Counseling
	Target Area	Citywide
	Goals Supported	HS-1 Housing Support
	Needs Addressed	Housing Need
	Funding	CDBG: $20,000
	Description	Salaries/operating expenses for the Pre-purchase Counseling Program for low/moderate income families participating in the City of Chester's Homebuyer Assistance Program. Eight hours of group counseling will include topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual sessions will be conducted to review an applicant's credit report, work history, stability of income, maximum sales price the applicant can afford based upon income and existing debt, establishment of a savings goal, estimate of down payment and closing needs, etc. Services will be provided through CCIP's office at 23 E. 5th Street, 2nd Floor. The Program is expected to counsel 70 people.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	70 LMI Households
	Location Description	23 E. 5th Street, 2nd Floor, Chester, PA 19013

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	Planned Activities	The National Objective is, Low/Mod Clientele (LMC), 570.483(b)(2). The Matrix Code is 05U, Housing Counseling only, under 24 CFR 5.100 24 CFR 570.201(e).
5	**Project Name**	Boys & Girls Club of Chester – Afterschool Program Management
	Target Area	Citywide
	Goals Supported	CD-2 Public Safety and Services
	Needs Addressed	Community Development Need
	Funding	CDBG: $10,000
	Description	Salaries/operating expenses for the Boys & Girls Club of Chester's recreational, cultural, and educational Afterschool Programs for youth from 6 to 18 years of age. The Programs will be held at the George Carter Recreation Center, 201 E. 7th Street. The Programs are expected to serve 100 youth.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 LMI Youth
	Location Description	George Carter Recreation Center, 201 E. 7th Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele (LMC), 570.483(b)(2). The Matrix Code is 05D, Youth Services, 570.201(e).
6	**Project Name**	Making A Change Group – Case Management
	Target Area	Citywide
	Goals Supported	CD-2 Public Safety and Services
	Needs Addressed	Community Development Need
	Funding	CDBG: $10,000

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	Description	Case Management services such as needs assessments, goal planning, and referrals for the Connected Families Program through their facility located at 419 Edgmont Avenue. The Program is designed to support families (adults and children ages 8 and older) as they set financial, educational, vocational, and personal goals. The Program is expected to serve 90 people.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	90 LMI Individuals
	Location Description	419 Edgmont Avenue, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele (LMC), 570.483(b)(2). The Matrix Code is 05Z, Other Public Services Not Listed in 03T and 05A-05Y 570.201(e).
7	**Project Name**	Salvation Army Chester Corps – Stepping Stone Program Case Management
	Target Area	Citywide
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Need
	Funding	CDBG: $15,000
	Description	Case management services for the Salvation Army's Stepping Stone Program at their facility located at 151 W. 15th Street. The Program serves single homeless adults and is interconnected with its sister Salvation Army Chester Corps Warming Center emergency shelter and daily soup kitchen. The Program is expected to serve 150 adults.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	150 LMI Individuals

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	Location Description	151 W. 15th Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele (LMC) 570.483(b)(2). The Matrix Code is 03T, Operating Costs Homeless/AIDS Patients Programs 24 CFR 570.201(e).
8	**Project Name**	Entrepreneur Works Fund – Microenterprises Technical Assistance
	Target Area	Citywide
	Goals Supported	ED-1 Employment
	Needs Addressed	Economic Development Need
	Funding	CDBG: $10,000
	Description	Provision of technical assistance, advice and business support services to owners of microenterprises and persons developing microenterprises in the City of Chester. Services will be provided at the Entrepreneur Works Fund office located at 419 Avenue of the States. The Program is expected to serve approximately 40 people.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	40 LMI Individuals
	Location Description	419 Avenue of the States, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele, 570.483(b)(2). The Matrix Code is 18B, Technical Assistance 24 CFR 570.203(c).
9	**Project Name**	Chester Education Foundation – Chester Community Resource Hub Operations
	Target Area	Citywide
	Goals Supported	CD-2 Public Safety and Services

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	Needs Addressed	Community Development Need
	Funding	CDBG: $10,000
	Description	Operating expenses for the Chester Community Resource Hub. Services to be provided through the Hub include identifying and connecting residents with service providers, including health and human service providers, employment and training programs, literacy skills training, and digital connectivity/devices. The Hub will be located at 419 Avenue of the States and expected to serve 200 people.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 LMI Individuals
	Location Description	419 Avenue of the States, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele (LMC), 570.483(b)(2). The Matrix Code is 05Z, Other Public Services Not Listed in 03T and 05A-05Y 570.201(e).
10	**Project Name**	The Foundation for Delaware County – Homeless Prevention Support Services
	Target Area	Citywide
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Needs
	Funding	CDBG: $10,000
	Description	Case management services for the Housing Opportunities Program for Equity to be provided through their office at 151 Chester Pike, Eddystone, PA. Services include wraparound case management services, civil legal aid, tenant and landlord education, and direct financial assistance to low-income families at risk of eviction and homelessness. The Program is expected to serve 10 families with at least one child under 5 years of age.

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	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 Homeless Families
	Location Description	151 Chester Pike, Eddystone, PA 19022
	Planned Activities	The National Objective is Low/Mod Clientele (LMC) 570.483(b)(2). The Matrix Code is 03T, Operating Costs Homeless/AIDS Patients Programs 24 CFR 570.201(e).
11	**Project Name**	Chester Eastside, Inc. – After School Program
	Target Area	Citywide
	Goals Supported	CD-2 Public Safety and Services
	Needs Addressed	Community Development Need
	Funding	CDBG: $10,000
	Description	Salary expenses for the Kids First@CEI After School Program. This arts-based Program serves children in grades 1-4 through the provision of a meal, training in the arts, and literacy. Services are provided through their facility at 301 E. 9th Street. The Program is expected to serve 25 youth.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 LMI Youth
	Location Description	301 E. 9th Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele (LMC), 570.483(b)(2). The Matrix Code is 05D, Youth Services, 570.201(e).

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12	**Project Name**	Trinity Transitional House
	Target Area	Citywide
	Goals Supported	CD-2 Public Safety and Services
	Needs Addressed	Community Development
	Funding	CDBG: $10,000
	Description	Operating expenses for the Safe Haven Hearts Crisis Program through their office at 902 Pusey Street. Services include short-term crisis management to connect individuals and families who are experiencing or are at risk of experiencing homelessness with support including emergency shelter, emergency transportation, housing referrals, and safety planning. The Program is expected to serve 10 families.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	80 LMI Individuals
	Location Description	Safe Haven Hearts Emergency Crisis Program, 902 Pusey Street, Chester, PA 19016
	Planned Activities	The National Objective is Low/Mod Clientele (LMC) 570.483(b)(2). The Matrix Code is 03T, Operating Costs Homeless/AIDS Patients Programs 24 CFR 570.201(e).
13	**Project Name**	Fire Department – Truck Payment 5 of 7
	Target Area	Citywide
	Goals Supported	CD-2 Public Safety and Services
	Needs Addressed	Community Development Need
	Funding	CDBG: $105,127

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	Description	Truck Payment No. 5 of 7 for the purchase of a Seagrave Marauder HydroForce fire truck for use by the Chester Fire Department during fire and rescue operations. The vehicle provides service on a City-wide basis through Station 82 located at 320 E. 14th Street.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	33,209 Individuals (City of Chester Population 2019-2023 ACS Estimates)
	Location Description	320 E. 14th Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.483(b)(2). The Matrix Code is 03O, Fire Stations/Equipment 570.201(c).
14	**Project Name**	Reconstruction/Repair of Infrastructure – Streets, Inlets, Sidewalks/ADA, etc.
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Need
	Funding	CDBG: $250,000
	Description	The City of Chester will identify deteriorated streets, storm sewers and storm sewer inlets, tree wells/trees, curbs, sidewalks, ADA ramps, streetscapes, security cameras, lighting, and signs in low and moderate-income primarily residential areas of the City. Based on the severity of deterioration sites will be prioritized for reconstruction. An Engineer will prepare plans and specifications and oversee bidding and construction work. Engineering costs will be included in the Project budgets.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5,000 LMI Individuals

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	Location Description	Citywide
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.483(b)(2). The Matrix Code is 03K, Street Improvements 570.201(e).
15	**Project Name**	Fire Department – Equipment and Supplies
	Target Area	Citywide
	Goals Supported	CD-2 Public Safety and Services
	Needs Addressed	Community Development Need
	Funding	CDBG: $150,000
	Description	Purchase of equipment and supplies, including air packs, turn-out gear, suppression equipment, truck tools, vehicles, apparatus, and station equipment, washers/dryers, rescue rope, hose, and other fire-fighting equipment for use by the Chester Fire Department during fire and rescue operations. The City is served by two (2) Fire Stations that cover the City-wide service area. Station 81 is located at 1501 W. 3rd Street. Station 82 is located at 320 E. 14th Street.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	33,209 Individuals (City of Chester Population 2019-2023 ACS Estimates)
	Location Description	Station 81 is located at 1501 W. 3rd Street, Chester, PA 19013 Station 82 is located at 320 E. 14th Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.483(b)(2). The Matrix Code is 03O, Fire Stations/Equipment 570.201(c).
16	**Project Name**	Park and Recreation Facility Improvements
	Target Area	Citywide

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	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Need
	Funding	CDBG: $100,000
	Description	Continuation of improvements to City-owned parks, playgrounds, recreation facilities, and areas of play. Work may include, but is not limited to, new playground equipment, replacement of existing equipment, paving, curbs and sidewalks, parking areas, athletic surfacing, ADA improvements, security cameras, benches, basketball standards, soccer goals, and general site improvements, including demolition, site grading, lighting, fencing, pedestrian maintenance gates, and seeding. If required, the Engineer will prepare plans and specifications and oversee bidding and construction work. Engineering costs will be included in the Project budgets. Parks and recreation areas are available to residents on a City-wise basis.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	33,209 Individuals (City of Chester Population 2019-2023 ACS Estimates)
	Location Description	Citywide
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.483(b)(2). The Matrix Code is 03F, Parks, Recreational Facilities, 24 CFR 570.201(c).
17	**Project Name**	Boys & Girls Club of Chester – Restroom Renovations
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Need
	Funding	CDBG: $58,000

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	Description	Installation of separate restroom for adult staff at the Boys & Girls Club facility located at 201 E. Seventh Street. The Boys & Girls Club rents the building from the City of Chester. The new restroom will be created by removing the shower stall in the existing women's restroom and moving two (2) existing sinks to the wall that separates the women's shower. A wall will be built to close off the women's room, and a doorway to the new restroom will be created to access the restroom from the outside hallway. The restroom will include plumbing, electrical, and carpentry work. Completion of the work will bring the facility into compliance with the Boys & Girls Club of America and the Pennsylvania Child Safety requirements that stipulate a child and an adult cannot share the same restrooms.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 LMI Youth
	Location Description	George Carter Recreation Center, 201 E. 7th Street, Chester, PA 19013
	Planned Activities	The National Objective is Low/Mod Clientele (LMC), 570.483(b)(2). The Matrix Code is 03F, Parks, Recreational Facilities, 570.201(c).
18	**Project Name**	Demolition and Site Clearance – Scattered Sites
	Target Area	Citywide
	Goals Supported	CD-4 Clearance/Demolition
	Needs Addressed	Community Development Need
	Funding	CDBG: $150,000

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	Description	Demolition of vacant, open, and abandoned structures in primarily low- and moderate-income areas of the City which present a health and safety hazard to neighborhood residents. Site clearance of collapsed properties or properties totally demolished by events such as fire. The City Engineer, Public Safety inspectors and/or the Chester Fire Department will identify deteriorated and hazardous properties, prepare Inspection and Structural Deficiency Reports, photograph the properties, and prioritize properties needing attention based on severity of deterioration and surrounding neighborhood needs. It is estimated that five (5) structures will be demolished.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	33,209 Individuals (City of Chester Population 2019-2023 ACS Estimates)
	Location Description	Chester Economic Development Authority, City Hall, 1 Fourth Street, Chester, PA 19016
	Planned Activities	The National Objective is Prevent or eliminate slum and blight on a spot basis 570.483(c).
19	**Project Name**	Contingencies
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities and Infrastructure
	Needs Addressed	Community Development Need
	Funding	CDBG: $1,873
	Description	Unprogrammed funds available for eligible project cost overruns.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	33,209 Individuals (City of Chester Population 2019-2023 ACS Estimates)
	Location Description	Citywide

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	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA) 570.483(b)(2). The Matrix Code is 03K, Street Improvements 570.201(e).
20	**Project Name**	Administration and Planning – CDBG Program Management
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Need
	Funding	CDBG: $250,000
	Description	Oversight, management, monitoring and coordination of CDBG programs and projects. Also includes the provision of technical assistance, program development, and the preparation of required documentation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	33,209 Individuals (City of Chester Population 2019-2023 ACS Estimates)
	Location Description	Chester Economic Development Authority, City Hall, 1 Fourth Street, Chester, PA 19016
	Planned Activities	The Matrix Code is 21A, General Program Administration 570.206.
21	**Project Name**	Chester Community Improvement Project – CHDO Operating Expenses
	Target Area	Citywide
	Goals Supported	HS-1 Home Ownership
	Needs Addressed	Housing Need
	Funding	HOME: $17,000
	Description	Provision of reasonable and necessary costs for the operation of the CHDO. Chester Community Improvement Project will receive funds to assist with operating expenses.

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	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI Household
	Location Description	23 E. 5th St 2nd Floor, Chester, PA 19013
	Planned Activities	The Matrix Code is 21I, CHDO Operating Expenses.
22	**Project Name**	Chester Community Improvement Project – CHDO Set-Aside
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Need
	Funding	HOME: $51,000
	Description	CHDO Set-Aside allocation for the continuation of CCIP's Affordable Housing Initiative. A property will be identified for the development of a singly family home for sale to a low/moderate income first-time homebuyer. Eligible uses include property acquisition, new construction, and rehabilitation of a vacant housing unit.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI Household
	Location Description	2820 W. 7th Street, Chester, PA 19013
	Planned Activities	The Matrix Code is 12, Construction of Housing 24 CFR 570.201(m).
23	**Project Name**	Affordable Housing Development – Sale and/or Rental
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction

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	Needs Addressed	Housing Need
	Funding	HOME: $138,000
	Description	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, qualifications of the developer, and City requirements.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI Household
	Location Description	Citywide
	Planned Activities	The Matrix Code is 12, Construction of Housing 24 CFR 570.201(m).
24	**Project Name**	Silvercare Senior Housing – Senior Affordable Rental Housing Development Phase II
	Target Area	Citywide
	Goals Supported	HS-2 Housing Construction
	Needs Addressed	Housing Need
	Funding	HOME: $100,000

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	Description	Development of affordable rental housing for the elderly aged 62 and older in the North Building of the former Community Hospital, 2600 W. 9th Street. Phase II of the Project includes approximately 49 one and two-bedroom units. On-site management, social services, community space and laundry rooms will be provided.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	49 LMI Seniors
	Location Description	2600 W. 9th Street, Chester, PA 19016
	Planned Activities	The Matrix Code is 12, Construction of Housing 24 CFR 570.201(m).
25	**Project Name**	Administration and Planning – HOME Program Management
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Need
	Funding	HOME: $34,000
	Description	Oversight, management, monitoring and coordination of HOME programs. Also, includes the provision of technical assistance, program development, and the preparation of required documentation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	33,209 Individuals (City of Chester Population 2019-2023 ACS Estimates)
	Location Description	Chester Economic Development Authority, City Hall, 1 Fourth Street, Chester, PA 19016
	Planned Activities	The Matrix Code is 21A, General Program Administration 570.206.

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AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of Chester. This information was obtained from the U.S. Census Bureau website, https://data.census.gov, from the 2023 ACS 5-Year Estimates.

Population:

- Between 1980 and 2020, the population decreased by approximately 28.8%
- The City population was 33,972 in the 2010 Census
- The City population was 32,605 in the 2020 Census
- The City population was 33,209 in 2023

Age:

- Median age in Chester was 33.3 years old
- Youth under age 18 accounted for 24.0% of the population
- Seniors age 62 or over were 18.8% of the population

Race/Ethnicity:

- 70.9% were Black or African American
- 14.3% were White
- 0.0% were American Indian and Alaska Native
- 0.8% were Asian
- 0.04% were Native Hawaiian and Other Pacific Islander
- 1.5% Some Other Race
- 3.1% Some Other Race
- 9.6% are Hispanic

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Income Profile:

The Median Family Income for a family of four (4) in the City of Chester, Pennsylvania HMFA was $114,700 for the FY 2024 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA. The following is a summary of income statistics for the City of Chester:

- Median household income in the City of Chester was $39,809 which was significantly lower than Delaware County ($84,805) and the Commonwealth of Pennsylvania ($73,824).
- 34.5% of households have earnings received from Social Security.
- 10.9% of households have earnings received from Supplemental Social Security Income (SSI) assistance.
- 20.4% of households have earnings received retirement income.

- 37.9% of female headed households were living in poverty.
- 48.5% of all youth under 18 years of age were living in poverty.

The City of Chester has an overall low- and moderate-income percentage of 74.47% based on the American Community Survey 5-Year 2016-2020 Low and Moderate Income Summary Data calculated by HUD for FY 2024.

Economic Profile:

According to the U.S. Labor Department, the seasonally unadjusted unemployment rate for the City of Chester was 4.30% for December 2024 compared to 3.6% for the Commonwealth of Pennsylvania, and a national unemployment rate of 4.1%. The following illustrates the economic profile for the City of Chester

- 25.6% of the employed civilian population had occupations classified as management, business, science, and arts.
- 17.2% of the employed civilian population had occupations classified as sales and office.
- 35.9% were in the service sector.
- 4.6% of the employed civilian population had occupations classified as natural resources, construction, and maintenance.
- 16.7% of the employed civilian population had occupations classified as production, transportation, and material moving.
- 83.5% of workers were in the private wage and salary class.
- 13.9% of workers were in the government class.
- 0.0% of workers were in the unpaid family workers class.
- 2.6% of workers were in the self-employed in own not incorporated business workers class.

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Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Of the City of Chester's total population, 74.47% are considered low- and moderate-income. As such, any activity that the City of Chester undertakes to benefit the City as a whole, is considered a benefit to the low- and moderate-income individuals in the City. However, for projects with a localized benefit, the City of Chester will allocate its CDBG and HOME funds to those geographic areas whose populations are over 51% low and moderate income. At least 70% of all the City's CDBG and HOME funds that are budgeted for activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used by the City for the FY 2025 Program Year:

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

Discussion

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

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Chester will utilize its CDBG and HOME funds to construct new affordable housing units. The one year goals for affordable housing in the City of Chester for FY 2025 are:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	1
Special-Needs	49
Total	**50**

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	50
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	**50**

Table 57 - One Year Goals for Affordable Housing by Support Type

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Discussion

The City of Chester will fund the following projects with FY 2025 CDBG and HOME funds:

- Chester Community Improvement Project – Pre-Purchase Counseling ($20,000 CDBG) Salaries/operating expenses for the Pre-purchase Counseling Program for low/moderate income families participating in the City of Chester's Homebuyer Assistance Program. Eight hours of group counseling will include topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual sessions will be conducted to review an applicant's credit report, work history, stability of income, maximum sales price the applicant can afford based upon income and existing debt, establishment of a savings goal, estimate of down payment and closing needs, etc. Services will be provided through CCIP's office at 23 E. 5th Street, 2nd Floor. The Program is expected to counsel 70 people.
- Chester Community Improvement Project – CHDO Operating Expenses ($17,000 HOME) Provision of reasonable and necessary costs for the operation of the CHDO. Chester Community Improvement Project will receive funds to assist with operating expenses.
- Chester Community Improvement Project – CHDO Set-Aside for Affordable Housing ($51,000

HOME) CHDO-Set-Aside allocation for the continuation of CCIP's Affordable Housing Initiative. A property will be identified for the development of a single family home for sale to a low/moderate income first-time homebuyer. Eligible uses include property acquisition, new construction, and rehabilitation of a vacant housing unit.

- Affordable Housing Development – Sale and/or Rental ($138,000 HOME) 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, qualifications of the developer, and City requirements.
- Silvercare Senior Housing – Development of affordable rental housing for the elderly aged 62 and older in the North Building of the former Community Hospital, 2600 W. 9th Street. Phase II of the Project includes approximately 49 one and two-bedroom units. On-site management, social services, community space and laundry rooms will be provided.

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AP-60 Public Housing – 91.220(h)

Introduction

The Chester Housing Authority manages approximately 2,400 units, including 800 public housing units in ten developments, and 1,600 Housing Choice Vouchers. The mission of the Housing Authority is to provide quality, safe, and affordable housing for low and moderate-income households in a discrimination-free environment. In doing so, the Housing Authority strives to integrate CHA residents and developments into the neighboring communities and to serve as a catalyst for revitalization and development for participant families in the city of Chester, Pennsylvania.

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

The Housing Authority is using its capital funds to improve the conditions of the public housing units to provide a more suitable living environment. The Chester Housing Authority received a Capital Fund Program Grant Award of $2,666,806 for FY 2024 allocated to the following activities: Operation and Management; Capital Investment Ruth Bennett, Wellington Ridge, Chatham Senior Village, Chatham Estates Family, and William Penn Homes; Rehabilitation William Penn, Ruth Bennett, Chatham Estates Family, Chatham Senior, and Wellington Ridge; Modernization Chatham Estates Family, Chatham Estates Senior Village, and Wellington Ridge Phase 1 and 2; and Demolition Ruth Bennett (45 vacant units).

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

The Chester Housing Authority encourages residents of its public housing communities to organize community groups to become more involved in housing management. Public Housing residents have organized a Resident Advisory Board that actively participates in Authority matters. Neighborhood crime watch groups were created and assisted by the Housing Authority to ensure the safety of residents. Additionally, the PHA schedules regular meetings at public housing sites to discuss needs and concerns. Voucher holders are also encouraged to participate in meetings. During the next Program Year, the Chester Housing Authority will continue to fund and support these engagement activities.

The Housing Authority provides the following community programs:

- **ANUME** is a health education initiative to reduce cardiovascular risk among participants through health education and health-promoting activities.
- **Community Farming** through the Ruth Bennett Community Farm, a two-acre community farm, provides residents the opportunity to participate in farm and environmental education.
- **Fathers Are Talking** is a support network for community fathers.
- **Resident Training Academy** provides residents training in healthcare, technology, and personal

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development.

- **Women's Circle** is a support network for community women.
- **Year-End Giving** during the holidays CHA holds a Holiday Village to distribute donations from St. Luke's Greek Orthodox Church in Broomall.

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

The Chester Housing Authority is designated by HUD as "troubled". The designation is due to "poor physical conditions" of the public housing units and high vacancy rates. The Housing Authority received a grant from HUD to address these deficiencies. The City of Chester is unable to provide direct financial support to the Housing Authority. The City is in bankruptcy and under receivership.

Discussion

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

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

Introduction

The City of Chester is a member of the Upper Darby/Chester/Haverford/Delaware County Continuum of Care - PA 502. The Upper Darby/Chester/Haverford/Delaware County Continuum of Care is also known as the Homeless Services Coalition of Delaware County and is administered by the Delaware County Division of Adult and Family Services (AFS) which submits the annual CoC Consolidated Application for funding on behalf of the CoC. The City works with the Upper Darby/Chester/Haverford/Delaware County CoC to address homelessness by working together to develop a framework to deliver housing and services to the homeless and those at risk of homelessness. The Homeless Services Coalition of Delaware County carries 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 City's Economic Development Authority staff attends the local CoC meetings and acts as the City's representative. The City coordinates its activities with the Continuum of Care and supports its applications for funds. The City helps the CoC to address homelessness by working together to develop a framework to deliver housing and supportive services to the homeless and those at risk of homelessness.

The CoC identifies regional and local homeless issues; coordinates regional planning; identifies regional housing gaps and needs, strategies, and priorities; provides input for Supportive Services for Veteran Families (SVF) and Emergency Solutions Grants (ESG) applications; participates in completion of the CoC application; monitors Homeless Management Information Systems (HMIS) participation and implementation; and coordinates and follows-up on the Point in Time (PIT) count and Annual Homeless Assessment Report (AHAR).

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Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC utilizes a comprehensive Coordinated Entry process that is fully implemented throughout Delaware County. Coordinated Entry (CE) coordinates access, assessment and referral to housing and services for families and individuals experiencing or at imminent risk of homelessness. Entry includes outreach services through mobile assessments and three walk-in sites. The walk-in sites are: Horizon House, Inc.; The Salvation Army in Chester; and Community Action Agency. The goals of CE are:

- To respond to a housing crisis by providing low barrier, person centered, county-wide entry process that is fair and allows equal access to housing assistance and homeless prevention resources.
- To utilize the same assessment approach and decision-making processes to help people resolve their housing crisis, to become stably housed as quickly as possible and to implement an easily accessible process that allocates resources as effectively as possible no matter how or where people present.
- To ensure that people with the most severe needs and levels of vulnerability are prioritized for

housing and homeless assistance.

- To develop a Housing Stability Plan that identifies housing barriers, is inclusive of individual needs and includes client chosen referrals, linkages to services, housing assistance and financial stability resources.

Any family or individual experiencing a housing crisis in Delaware County can either call a toll-free hotline or visit a designated coordinated entry provider in Delaware County. Veterans, people fleeing domestic violence, and transitional age or runaway youth will be immediately connected to appropriate services. Families and single adults will be assessed using a national best practice vulnerability and service prioritization tool called the VI-SPDAT. Consumers will then be referred and connected to appropriate housing and services as they become available.

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 Homeless Services Coalition of Delaware County continues working to increase the supply of permanent supportive housing options, as well as independent living opportunities. Due to the lack of funding, it is doubtful that the City and the CoC will be able to develop the additional affordable housing units needed. CoC agencies continue to provide supportive services to those that find transitional and permanent housing. The CoC has found that continued supportive services to those that were once homeless is the most effective way to prevent individuals and families from returning to homelessness.

Homeless Services Coalition of Delaware County 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:

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

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

The City of Chester supports the efforts of local agencies that provided assistance to families and individuals experiencing housing instability. The City refers those that are at risk of becoming homeless to CoC agencies for help with financial literacy counseling, emergency rent/mortgage or utility assistance, and job training so that they remain self-sufficient and avoid homelessness. The CoC has a discharge policy in place for those exiting a publicly funded institution or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution). This population is especially at risk of becoming homeless and requires skilled case managers to place these individuals in affordable housing.

CoC performance reports show that within 180 days of leaving a shelter 7% 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 distributed 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.

Discussion

The City of Chester will fund the following activities with FY 2025 CDBG funds to address the needs of the

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homeless in the City:

- Wesley House Community Corporation, Inc. – Wesley House Homeless Shelter Operations ($40,000 CDBG) 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. The Shelter is expected to serve a minimum of 150 homeless clients.
- Salvation Army Chester Corps – Stepping Stone Program Case Management ($15,000 CDBG) Case management services for the Salvation Army's Stepping Stone Program at their facility located at 151 W. 15th Street. The Program serves single homeless adults and is interconnected with its sister Salvation Army Chester Corps Warming Center emergency shelter and daily soup kitchen. The Program is expected to serve 150 adults.
- The Foundation for Delaware County – Homeless Prevention Support Services ($10,000 CDBG) Case management services for the Housing Opportunities Program for Equity to be provided through their office at 151 Chester Pike, Eddystone, PA. Services include wraparound case management services, civil legal aid, tenant and landlord education, and direct financial assistance to low-income families at risk of eviction and homelessness. The Program is expected to serve 10 families with at least one child under 5 years of age.

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

Introduction:

The largest housing problem in the City of Chester is affordability. According to the 2023 ACS 5-Year Estimates, 58.3% of all renter households are cost burdened by 30% or more and 20.9% of all owner households are cost burdened by 30% or more.

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

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

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

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

The City adopted a new Comprehensive Plan on November 8, 2023 that identified goals to address the City's need for Land Use and Development updates and improvements to the City's Housing and Healthy Neighborhoods through changes to the Zoning Ordinance to provide consistency with planned development activities. Zoning Ordinance changes are noted to be completed within 3 years.

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Discussion:

The City of Chester will fund the following projects with FY 2025 CDBG and HOME funds:

- Chester Community Improvement Project – Pre-Purchase Counseling ($20,000 CDBG) Salaries/operating expenses for the Pre-purchase Counseling Program for low/moderate income families participating in the City of Chester's Homebuyer Assistance Program. Eight hours of group counseling will include topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual sessions will be conducted to review an applicant's credit report, work history, stability of income, maximum sales price the applicant can afford based upon income and existing debt, establishment of a savings goal, estimate of down payment and closing needs, etc. Services will be provided through CCIP's office at 23 E. 5th Street, 2nd Floor. The Program is expected to

counsel 70 people.

- Chester Community Improvement Project – CHDO Operating Expenses ($17,000 HOME) Provision of reasonable and necessary costs for the operation of the CHDO. Chester Community Improvement Project will receive funds to assist with operating expenses.
- Chester Community Improvement Project – CHDO Set-Aside for Affordable Housing ($51,000 HOME) CHDO-Set-Aside allocation for the continuation of CCIP's Affordable Housing Initiative. A property will be identified for the development of a single family home for sale to a low/moderate income first-time homebuyer. Eligible uses include property acquisition, new construction, and rehabilitation of a vacant housing unit.
- Affordable Housing Development – Sale and/or Rental ($138,000 HOME) 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, qualifications of the developer, and City requirements.
- Silvercare Senior Housing – Development of affordable rental housing for the elderly aged 62 and older in the North Building of the former Community Hospital, 2600 W. 9th Street. Phase II of the Project includes approximately 49 one and two-bedroom units. On-site management, social services, community space and laundry rooms will be provided.

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AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

The City, under its FY 2025 CDBG Program Year, will take the following actions to address obstacles to meeting the underserved needs:

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

Actions planned to foster and maintain affordable housing

According to the 2023 ACS 5-Year Estimates, 58.3% of all renter households are cost burdened by 30% or more and 20.9% of all owner households are cost burdened by 30% or more.

The City of Chester will fund the following projects with FY 2025 CDBG and HOME funds:

- Chester Community Improvement Project – Pre-Purchase Counseling ($20,000 CDBG) Salaries/operating expenses for the Pre-purchase Counseling Program for low/moderate income families participating in the City of Chester's Homebuyer Assistance Program. Eight hours of group counseling will include topics such as credit and budgeting, mortgage financing, selecting a real estate agent, mortgage products, settlement, avoiding default, and home inspection. Individual sessions will be conducted to review an applicant's credit report, work history, stability of income, maximum sales price the applicant can afford based upon income and existing debt, establishment of a savings goal, estimate of down payment and closing needs, etc. Services will be provided through CCIP's office at 23 E. 5th Street, 2nd Floor. The Program is expected to counsel 70 people.
- Chester Community Improvement Project – CHDO Operating Expenses ($17,000 HOME) Provision of reasonable and necessary costs for the operation of the CHDO. Chester Community

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Improvement Project will receive funds to assist with operating expenses.

- Chester Community Improvement Project – CHDO Set-Aside for Affordable Housing ($51,000 HOME) CHDO-Set-Aside allocation for the continuation of CCIP's Affordable Housing Initiative. A property will be identified for the development of a singly family home for sale to a low/moderate income first-time homebuyer. Eligible uses include property acquisition, new construction, and rehabilitation of a vacant housing unit.
- Affordable Housing Development – Sale and/or Rental ($138,000 HOME) 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, qualifications of the developer, and City requirements.
- Silvercare Senior Housing – Development of affordable rental housing for the elderly aged 62 and older in the North Building of the former Community Hospital, 2600 W. 9th Street. Phase II of the Project includes approximately 49 one and two-bedroom units. On-site management, social services, community space and laundry rooms will be provided.

Actions planned to reduce lead-based paint hazards

Delaware County's Lead Poisoning Prevention Coalition has partnered with Community Action Agency of Delaware County to identify and remediate lead paint hazards in low to moderate income homes to prevent children from being exposed to lead. Children identified with elevated blood lead levels are tracked and receive follow-up services to reduce their future exposure to lead.

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

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

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problems prior to sale.

Actions planned to reduce the number of poverty-level families

According to the 2023 ACS 5-Year Estimates, approximately 30.8% of the City of Chester's residents live in poverty. Female-headed households with children are particularly affected by poverty at 37.9% and 48.5% of all youth under the age of 18 were living in poverty.

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

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

Actions planned to develop institutional structure

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

- Homeless Services Coalition of Delaware County (HSC) is responsible for the implementation of the action steps in the Continuum of Care strategy. HSC meets quarterly, bringing all interested parties to the table to review the homeless service system and to provide an educational form for its members.
- The City provides strong leadership and planning to coordinate activities and functions and facilitate communication between City departments and their staff. Through public meetings and hearings on projects and applications for funding, the City of Chester will continue to provide a forum where private and public entities can discuss community development, housing, and other issues.
- The City will consider its activities in relation to Federal, State and County agencies to coordinate activities and make use of available funds. The City will consider opportunities to work with County and local non-profit agencies to coordinate efforts to provide necessary services. These coordinated efforts will provide affordable housing opportunities to low-income persons.
- The City of Chester and Delaware County will work closely to address issues in the City that impact the County as a whole. Some of the areas include public safety, economic development, housing, health, and public improvements. Delaware County has provided funding to help support the

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development of new homeownership units in Chester, the demolition of vacant blighted properties, and improvements to the Barry Bridge Park. The City is included in the County's Lead Based Paint Remediation Project.

- The Riverfront Alliance of Delaware County (RADC) is a 501(c) 3 organization made up of private sector corporations and non-profit institutions who are working together to implement physical, economic, and social programs to stimulate the development of the Delaware County waterfront. RADC's Chester initiatives include the purchase and installation of security cameras, an employer assisted housing program to help employees purchase a home in the City and help existing homeowners with exterior repairs, and the development of a Waterfront Master Plan to be used as a tool for economic development. RADC is partnering with the Chester Economic Development Authority and the Chester Community Improvement Project to develop the Grace Manor Affordable Housing Initiative. RADC is pursuing a middle neighborhoods concept as a housing development strategy. Middle neighborhoods are relatively stable communities which have the possibility of either increasing in value or declining due to disinvestment. The Nova Vista, Irvington Hills, Central Avenue Townhomes, and Martin Luther King Homes/West 7th Street neighborhoods fall into this category. These residential neighborhoods are predominately owner-occupied but have started to show signs of deferred maintenance as well as conversions from homeownership to rental properties. Funding from private grants and State tax credits have allowed RADC to invest in exterior improvements and installation of Ring security cameras that have helped to stabilize these neighborhoods. Approximately 45 homeowners have received assistance thus far. These strategic investments have enhanced curb appeal in these low/moderate income neighborhoods and enhanced security for residents. RADC is currently in the process of identifying the next neighborhood to receive assistance through the Neighborhood Beautification Initiative.

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

The City is committed to continuing its participation and coordination with social service agencies, housing agencies, community and economic development agencies, county, federal, and state agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the City. The City solicits funding requests for CDBG funds annually. CEDA staff provides technical assistance as needed to agencies that receive CDBG and HOME funding.

The City is a member of the Homeless Services Coalition of Delaware County Continuum of Care, a network for all social service and housing providers in the region. Members include the Housing Authority, Health Department, and other agencies. The City will continue to develop its relationship with the Housing Authority to provide affordable housing for lower-income Chester residents.

Discussion:

The City continues its relationship with the Chester Economic Development Authority (CEDA) which was created by the City to serve as the administrative agent for the City's economic, housing, and community

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development programs and activities. Through this partnership, the Authority continues to promote business growth, attract new investment, develop Chester as a safe, livable, sustainable community, and to address the needs identified in this plan.

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Program Specific Requirements

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

Introduction:

The City of Chester's FY 2025 CDBG allocation is estimated to be $1,250,000. No program income for the CDBG Program is anticipated. The City will budget $250,000, or 20%, for general program administration and planning. The balance of funds ($1,000,000) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of $950,000 (95%) and $50,000 for the removal of slums and blight (5%).

The FY 2025 HOME allocation is estimated to be $340,000. No program income for the HOME Program is anticipated. The City will budget $34,000, or 10%, for general program administration and planning and the balance of funds ($306,000) will be allocated to housing activities. CHDO Set Aside is $51,000, or 15%, and CHDO Operating Expense is $17,000, or 5%. The City does not have a HOME Match requirement; it is waived by HUD.

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Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

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

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

   The City of Chester does not anticipate the receipt of any additional program income funds prior to July 1, 2024 that is has not yet programmed. Not applicable.

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

   See appendix attachment.

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

   See appendix attachment.

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   The City will not use HOME funds for a TBRA activity.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   The City will not use HOME funds for a TBRA activity.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

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limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

No preference.

Discussion:

HOME Match Requirements:

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

CHDO Organizations:

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

HOME Program Misc.:

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

CDBG Program Income:

- The City of Chester anticipates it will receive $0 in CDBG Program Income from loan repayments.

Funding Application Process:

The City of Chester provides sub-recipient grants or loans to eligible public or private agencies and organizations through a competitive application process. Applications are reviewed by CEDA's staff and the City's CDBG/HOME Compliance Monitor. Recommendations are submitted to the City Council for approval.

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