Assessment of Fair Housing
2018-2022
Chester County, Pennsylvania
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Chester County Assessment of Fair Housing, 2018-2022

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I. **Cover Sheet**

1. Submission date: April 4, 2017
2. Submitter name: Chester County Department of Community Development and the Housing Authority of the County of Chester
3. Type of submission (e.g., single program participant, joint submission): Joint submission
4. Type of program participant(s) (e.g., consolidated plan participant, PHA): Consolidated Plan & PHA
5. For PHAs, Jurisdiction in which the program participant is located: Chester County, PA
6. Submitter members (if applicable): N/A
7. Sole or lead submittor contact information:
   a. Name: Patrick E. Bokovitz
   b. Title: Director
   c. Department: Chester County Department of Community Development
   d. Street address: 601 Westtown Rd, Suite 365
   e. City: West Chester
   f. State: PA
   g. Zip code: 19380
8. Period covered by this assessment: January 1, 2018 – December 31, 2022
9. Initial, amended, or renewal AFH: Initial
10. To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;
11. The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(i), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.
All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AFH may only apply to an individual program participant as expressly stated in the AFH.

Michelle H. Kichline, Chair
Chester County Board of Commissioners

Kathi Cozzone
Chester County Board of Commissioners

Terence Farrell
Chester County Board of Commissioners

Patrick E. Bokovitz, Chair
Housing Authority of the County of Chester Board of Commissioners

Dale P. Gravett, Executive Director
Housing Authority of the County of Chester

Departmental acceptance or non-acceptance:

(Signature) (date)
RESOLUTION OF THE COUNTY OF CHESTER ADOPTING THE CHESTER COUNTY ASSESSMENT OF FAIR HOUSING, 2018-2022 TO BE SUBMITTED TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT TO MEET THE REQUIREMENTS OF THE AFFIRMATIVELY FURTHERING FAIR HOUSING RULE.

WHEREAS, in July of 2015, The U.S. Department of Housing and Urban Development (HUD) released the Affirmatively Furthering Fair Housing (AFFH) rule, clarifying existing fair housing obligations for jurisdictions receiving federal grants from HUD. The rule mandates that these jurisdictions analyze their fair housing landscape and set locally determined fair housing priorities and goals through an Assessment of Fair Housing (AFH); and

WHEREAS, the COUNTY OF CHESTER and the Housing Authority of the County of Chester (HACC) undertook extensive efforts to engage public feedback to develop this plan, holding 13 separate meetings to collaborate with the public, service providers, and other stakeholders throughout the county; and

WHEREAS, the COUNTY OF CHESTER and HACC identified 8 goals with 33 action items in their final AFH report. The goals and strategies will guide future housing and community development efforts, including the Five Year Consolidated Plan, 2018-2022.

BE IT FURTHER RESOLVED, that the COMMISSIONERS FOR THE COUNTY OF CHESTER adopt and will implement the Chester County Assessment of Fair Housing, 2018-2022 to be submitted to the U.S. Department of Housing and Urban Development.

Date: March 22, 2017

Michelle Kichline, Chair
Chester County Board of Commissioners

Kathi Cozzzone
Chester County Commissioner

Terence Farrell
Chester County Commissioner

(SEAL)
Attest:

By: Janelle Swab, Chief Clerk
RESOLUTION 2017– 01

WHEREAS the Department of Housing and Urban Development (HUD) has formally adopted a rule to Affirmatively Further Fair Housing (AFFH); and

WHEREAS, as a recipient of federal funds, the Housing Authority of Chester County (HACC) as well as the County of Chester are required to perform an Assessment of Fair Housing; and

WHEREAS, in a Memorandum of Understanding approved by HUD, the County of Chester and the HACC have entered into a partnership to jointly perform the required assessment; and

WHEREAS, this assessment has resulted in the identification of goals and associated action items to further fair housing in Chester County.

NOW THEREFORE BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the County of Chester having reviewed the Chester County Assessment of Fair Housing, hereby approve it including the specified goals and action items; and

BE IT FURTHER RESOLVED, that the Chairman and Executive Director are authorized to sign any documents required to affirm the approval of the Chester County Assessment of Fair Housing.

Motion made by Commissioner Clay poole that the Board of Commissioners adopt this resolution. Commissioner Simmons seconded the motion. Upon roll call the vote was:

3 Ayes 0 Nays

Chairperson Bokovitz declared the motion carried.

Attest:

Secretary

March 29, 2017
Date
Review Submission
Review the content of your AFH before completing the certification and submission to HUD.

Presubmission Review
Please note that this software does not determine if the answers provided are substantially incomplete or inconsistent with fair housing or civil rights requirements.

The assessment may be submitted for HUD review.

Cover

| Assessment Id | 30 |
| Assessment Title | Chester County Assessment of Fair Housing |

Sole or Lead Submitter

| Name | Patrick Bokovitz |
| Title | Director |
| Department | Chester County Department of Community Development |
| Street Address | 601 Westtown Rd, Suite 365 |
| City | West Chester |
| State | Pennsylvania |
| Zip Code | 19380 |

Program Participants

| Participant Id | Name | Lead? | Submission Due Date |
| PA046 | Housing Authority of the County of Chester, Pennsylvania | No | 04/06/2019 |
| 236003040 | Chester County, Pennsylvania | Yes | 04/06/2017 |

Executive Summary

II.1. Summarize the fair housing issues, significant contributing factors, and goals. Also include an overview of the process and analysis used to reach the goals.

On December 31, 2015, the U.S. Department of Housing and Urban Development (HUD) formally adopted the rule to Affirmatively Further Fair Housing (AFFH). Mandated by the Fair Housing Act, AFFH “provides an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.” As a recipient of federal entitlement funds from HUD, the County of Chester and the Housing Authority of Chester County (HACC) must conduct an Assessment of Fair Housing to overcome patterns of segregation and identify barriers to opportunity that is related to the Fair Housing Act's protected characteristics of race, color, religion, national origin, sex, familial status and disability status.
An integral piece of the AFFH rule is preparation of an Assessment of Fair Housing (AFH). This AFH was prepared jointly by Chester County and the HACC. Its goals and action items will guide program planning efforts for the next five years from 2018-2022. Chester County is a large geographical area measuring 759 square miles and containing 73 municipalities. It is also the wealthiest county in Pennsylvania with a median-income of $85,967 according to the 2015 American Community Survey (ACS). Yet nearly half of renters in Chester County (49.5%) experience housing cost burden, paying more than 30% of income toward housing costs. Chester County also has an estimated 36,496 persons living below the poverty level in Chester County (U.S. Census, 2014 Small Area Income and Poverty Estimates (SAIPE)).

The challenge of obtaining safe, decent and affordable permanent housing was the most commonly reported housing issue in Chester County. Through a series of 13 public hearings, resident advisory committee meetings and other meetings with providers and housing stakeholders, the growing challenge of affordability was discussed at locations throughout the county. Combined with HUD's provision of data and maps for the AFH, these meetings provided useful input about housing issues in Chester County, barriers to opportunity, and other data sources and feedback used to complete this plan.

HUD guidelines for the AFH require an analysis of the following areas:

- Segregation and Integration
- Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs)
- Disparities in Access to Opportunities, including education, employment, transportation, poverty and environmental health
- Disproportionate Housing Needs
- Publicly Supported Housing
- Disability and Access
- Fair Housing Enforcement

After hearing from citizens and other stakeholders, Chester County and HACC staff identified eight housing goals with corresponding action items to submit with their respective five year plans in 2018. These goals include:

1. Increase opportunities for and access to safe, decent and affordable permanent housing.
2. Work in coordination with providers and consumers from the disabled, special needs and homeless communities to remove physical and institutional barriers to obtain and maintain housing.
3. Expand transportation opportunities for residents with limited options.
4. Provide more diverse housing opportunities and encourage mobility among low-income residents living in areas of poverty, particularly among those in Coatesville’s racially and ethnically concentrated area of poverty (R/ECAP).
5. Enhance and expand opportunities in other underserved communities throughout Chester County.
6. Create awareness about the availability of housing, workforce development and community service resources in the county and how to obtain them.
7. Expand efforts to increase understanding of fair housing rights, responsibilities, and affordable housing resources.
8. Integrate housing efforts among County of Chester departments and the Housing Authority of Chester County.

Chester County and the HACC will meet quarterly to monitor progress of their action items in relation to the corresponding goals, and identify which actions shall be included in the upcoming year's annual plan. Where applicable, quantifiable actions have been included to more easily evaluate progress toward achieving the AFH's goals. Despite the challenge of having decreased housing and community development funds, the partners remain committed to ensuring that all individuals in Chester County have access to safe, decent and affordable permanent housing while limiting barriers to access opportunities.

Reader notes: This document uses racial and ethnic terms based on the terminology provided by HUD. Additionally, the appendices include a glossary of the terms used in the AFH, public participation materials, HUD-issued maps and data tables, links to all referenced plans and publications, and the AFH Action Plan.

Community Participation Process

Instructions

III.1. Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AFH process, including the types of outreach activities and dates of public hearings or meetings. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient (LEP), and persons with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHAs, identify your meetings with the Resident Advisory Board.
The Chester County Department of Community Development (DCD) and Housing Authority of Chester County (HACC) engaged in a public participation strategy that was designed to maximize meaningful input from all areas of the community. This included an analysis of potential participation gaps and identification of individuals and groups that might help address those gaps. Areas of emphasis for soliciting input included:

**Development of Stakeholders List**

DCD and HACC developed a list of stakeholders that were notified via direct email about the Assessment of Fair Housing (AFH) and opportunities for participation throughout Chester County. These individuals were selected based on their backgrounds including, but not limited to, work in the following sectors:

- Employment
- Education
- Disabilities
- Legal
- Civil rights
- Public health
- Human services
- Veteran services
- Community and regional planning
- Finance
- Affordable housing
- Homelessness
- Community services

**Public and Stakeholder Meetings**

DCD and HACC hosted several forums to engage providers and members of the public in an effort to identify housing issues throughout Chester County. DCD hosted three public hearings at accessible locations chosen in an effort to increase the likelihood of participation by underserved and hard to reach populations; particularly those with Limited English Proficiency, disabled individuals, and others who may be overlooked in community planning efforts. In addition to engaging its resident advisory board, HACC held three meetings that were open to the public in conjunction with resident advisory committee meetings at three of its developments. AFH discussions with opportunity for feedback were also held at regularly occurring meetings held with providers and other community stakeholders. Meeting dates and locations included:

- HACC Resident Advisory Board (HACC Offices, West Chester) - September 21, 2016
- Phoenixville Community Table (Orion Communities, Phoenixville) - September 21, 2016
- Public Hearing (Episcopal Church of the Trinity, Coatesville) - September 21, 2016
- HACC Resident Advisory Committee (Church Street Towers, West Chester) - September 26, 2016
- Public Hearing (Kennett Area Community Services, Kennett Square) - September 27, 2016
- HACC Resident Advisory Committee (King Terrace, Phoenixville) - October 5, 2016
- Public Hearing (Melton Center, West Chester) - October 5, 2016
- HACC Resident Advisory Committee (Oxford Terrace, Oxford) - October 6, 2016
- Chester County Decade to Doorways Permanent Housing Action Team (Government Services Center, West Chester) - October 18, 2016
- Coatesville Area Resource Network (Brandywine Center, Coatesville) - October 19, 2016
- The Arc of Chester County (West Chester) - November 2, 2016
- Mental Health Adult Subcommittee (Peer Center, West Chester) - November 14, 2016
- Behavioral Health Case Management Provider Meeting (Government Services Center, West Chester) - December 9, 2016

At the end of each meeting, facilitators conducted an activity in which participants were asked to write down one housing goal that they would like to have implemented in the next five years with the intent of improving housing throughout their communities.

**Outreach Efforts**

DCD and HACC engaged in a multi-faceted strategy to increase awareness about AFH events. These efforts included:

- Publishing public notices in the Chester County Daily Local News on September 11, 2016 and October 2, 2016
- Posting content about the AFH, including HUD-issued data and maps, and meeting locations on the DCD and HACC websites at www.chesco.org/CCDCD and www.haccnet.org
- Direct email invitations to individuals on the AFH Meeting Invitation List
- Distribution of AFH meeting flyers by DCD and HACC, and meeting hosts
- Distribution of AFH meeting flyers (in English and Spanish) by the Chester County Library System
- Delivery of DCD e-newsletter, "Community Developments," with AFH flyer, dates and locations, and link to the DCD web site for accessing AFH materials

**Outreach Activities for R/ECAPS, LEP, and Persons with Disabilities**

DCD and HACC undertook careful efforts to encourage participation from underserved and underrepresented communities. DCD staff translated its AFH flyer into Spanish, which was then distributed via e-newsletter, the County Library System, and posted on the DCD web site. Due to concerns that Spanish speaking individuals might be reluctant to speak publicly about housing issues, particularly in agricultural southern Chester County, DCD reached out to the Kennett Square Latino Advisory Board. This group maintains a highly
visible role in Southern Chester County, an area in which many of the county's Hispanic residents live and work (particularly in the
county's mushroom farming industry). DCD intends to maintain an ongoing relationship with the Latino Advisory Board. A certified Spanish
interpreter was present at each DCD public hearing.

Chester County has one racially and ethnically concentrated area of poverty (R/ECAP) located in the City of Coatesville. The first AFH
public hearing was scheduled with the intent of holding a meeting within the R/ECAP at a location without any governmental affiliation.
Members of the faith-based community were asked to help spread word of this event. To obtain more information about the issues
affecting Coatesville, DCD staff attended a Coatesville Area Resource Network (CARN) meeting. This group convenes on a monthly
basis and consists of representatives from local service providers to increase communication and share information.

A variety of disability organizations were asked to participate in the AFH events and additional efforts were made to ensure that all
meetings were accessible to those with disabilities. Official meeting notices included directions for those who needed assistance or
accommodations to participate in the AFH planning process. An individual meeting was held with the Arc of Chester County, an
organization that provides programs and services for individuals with developmental and intellectual disabilities, and their families. To
better understand housing needs of those facing behavioral health problems, DCD staff attended Chester County Mental Health Adult
Subcommittee and Behavioral Health Case Management meetings.

Draft Assessment of Fair Housing Public Hearing and Comment Period

DCD and HACC published a legal notice in the Chester County Daily Local News on Sunday, February 5, 2017 announcing the
availability of the draft Chester County Assessment of Fair Housing (AFH) for public comment from February 6 through March 8, 2017.
The notice included locations where the draft AFH was accessible, including: online at www.chesco.org/ccdcd and www.haccnet.org,
along with hard copies at the Chester County Government Services Center (601 Weststown Road, Room 365, West Chester, PA 19380);
the HACC (30 West Barnard Street, Suite 2, West Chester, PA 19382); Coatesville City Hall (One City Hall Place, Coatesville, PA
19320); and the Chester County Library (450 Exton Square Parkway, Exton, PA 19341). The Public Hearing to solicit comments on the
AFH was held on Monday, February 13, 2017 at 6:00 p.m. at the Chester County Government Services Center in Room 171.

Both DCD and HACC posted the draft AFH on the home pages of their websites. Additional publicity efforts included DCD sending two
e-newsletters on February 6, 2017 and February 10, 2017 to advertise the draft AFH and the public hearing. The Chester County Library
forwarded the e-newsletter to all other Chester County library branches. Individual emails were sent by DCD and HACC staff to
individuals that requested follow-up about the AFH during the public participation efforts in Fall 2016, as well as to the Decade to
Doorways Permanent Housing Action Team. DCD sent a final e-newsletter requesting public comment on March 1, 2017.

III.2. Provide a list of organizations consulted during the community participation process.

Instructions

Refer to Appendix B - Public Participation to view the AFH Meeting Invitation List, as well as meeting minutes and a complete summary
of comments made by the public during the meetings.

III.3. How successful were the efforts at eliciting meaningful community participation? If there was low participation, provide the reasons.

Instructions

Efforts focused on engaging members of the public were reasonably successful. Although greater public participation was anticipated, all
contributions were beneficial. The input and comments offered by providers, many of whom have direct contact with underserved and
vulnerable populations, was instrumental in identifying housing issues in Chester County. By hosting meetings at various properties
owned by the Housing Authority of Chester County (HACC), residents of these developments had the opportunity to discuss their
feelings about housing.

Two meetings, including a public hearing, were held in Coatesville to obtain input from community members and area providers. The
project partners reached out to the Kennett Square Latino Advisory Board in an attempt to engage Spanish speaking individuals, which
represent Chester County's largest non-English speaking population. Certified Spanish interpreters were also present at each public
hearing. However, participation of individuals speaking Spanish was less than desired. One possible reason cited by a meeting
participant for the lack of involvement was general distrust about the sensitivity of housing issues for Spanish speaking residents.

The public hearing to discuss the draft Assessment of Fair Housing (AFH) occurred on Monday, February 13, 2017 at the Chester
County Government Services Center. Efforts to advertise the public hearing included:

- Publishing a public notice in the Chester County Daily Local News on February 5, 2017;
- Sending a Department of Community Development (DCD) e-newsletter;
- Publishing information about the AFH on the DCD and HACC websites;
- Posting the e-newsletter at all Chester County library branches.

No definitive answer could explain why turnout was low, especially given the robust community outreach and previous interest during the
AFH public participation activities.
III.4. Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.

**Instructio**ns

**Housing**

- Determine housing allotment to serve persons in recovery
- Build more affordable units for people with mental health and drug and alcohol disorders
- Need to have more mental health and drug housing
- Make available affordable supervised apartments that offer community interaction
- Make housing available to those with criminal justice barriers
- Have group homes with transportation that will support independent living in a safe, affordable community
- Municipalities need to have refurbished homes that convert into group living clusters that are accessible to supervisors, facilitate social interaction, employment, health care, food, shopping and pharmacies, transportation, etc.
- Affordable housing needs to be free of drugs
- Recovery transitional housing stock needs to grow
- Address needs of those with dual diagnoses
- Have more affordable housing for formerly homeless individuals
- Solve homeless issues by creating more housing
- Create single family home ownership program
- Make first time homeownership programs more available
- Increase funding and programming for first time home buyers
- Add affordable housing units for families
- Add more affordable housing and establish more accessible transportation
- Find ways to support and provide low income housing
- Provide more affordable housing opportunities
- Increase inventory of affordable housing throughout Chester County
- Offer more affordable housing and subsided housing for those who are homeless/living below poverty and low-mid-income levels
- Increasing affordable housing for everyone
- Need to find a way to provide all types of affordable housing that meet the needs of all
- Provide more reasonable housing options for everyone
- Increase and create real affordable housing
- Make it [housing] more affordable in West Chester and not have such a long wait list [for affordable housing]
- Use sheriff sales/bank owned homes to create low-income scattered sites
- Increase affordable housing by 25%
- Improve the conditions of current housing options
- Partner with landlords to maintain properties
- Stabilize neighborhoods and empower neighbors
- Clean up properties to promote safe living
- Like to see more improvement to the conditions of housing
- Clean and repair housing stock in need of rehabilitation in Chester County
- Provide supportive services funded by Medicaid
- Provide incentives for case management that supports the person and landlords, and results in more affordable housing options
- Coordinate better with hospitals, jails etc. to help discharged people find homes
- Improve access to programs that offer assistance
- Increase number of housing choice (Section 8) vouchers
- Provide more vouchers for veterans who are not on drugs or alcohol

**Policy**

- Crack down on slumlords and hold them accountable/responsible for the living conditions of the home
- Conduct regular checkups for rental units so both landlords and tenants are held accountable
- Address safety concerns involving homes and drug and alcohol addiction
- Encourage Congress and state representatives to work with local officials
- Succeed in pressuring local officials to create policies for affordable housing
- Provide more funding for services offered in the county
- Have Congress implement additional financial incentives for developers to spur the increase on much needed permanent housing
- Continue asking for changes to the system and making a difference
- Advocate for more incentives to developers to build affordable homes
- Create a law to ensure that source of income is a protected class
- Eliminate source of income as a reason to reject an applicant for affordable rental housing
- Require alternative housing for low income tenants when primary rental unit is being remediated
- Early connections made to other supports such as employment services, independent living supports, budgeting, etc.
- Reduce earned income tax

**Education**
• Continue to raise awareness about the desperate need for affordable housing
• Conduct community outreach and education about mental health & reintegration for individuals
• Improve communication about available resources for those with drug and alcohol addiction
• Remove the stigma of affordable housing
• Have conversations to educate the public to overcome the current opposition to building affordable housing in their communities
• Educate our community as to resources, rights and obligations of renters/homebuyers
• Increase knowledge of available resources and provide access to services
• Provide a flow chart to explain housing options for people with disabilities
• Identify resources, ways and opportunities to distribute information and accessibility
• Educate residents about fair housing rights and discriminatory actions
• Provide education for tenants, landlords, hospitals and shelters so they know what is expected of them
• Instill a home economics class on family and consumer services
• Provide educational support for single parenthood

Transportation

• Expand accessible travel options
• Bring train station to Coatesville to attract more educated young people
• Improve alignment between bus routes and jobs
• Improve transportation by providing more bus/van/shuttle
• Provide transportation for all people, especially for elderly and disabled consumers
• Increase public transportation options and increase affordable housing

Other

• See growth to community
• Install more video cameras
• Remove parking meters
• Maintain cleaner public parks
• Consolidate services/money
• Increase number of local health providers

Draft Assessment of Fair Housing

A summary of public comments from the draft Assessment of Fair Housing’s Public Hearing on Monday, February 13th are included in Appendix B.

Assessment of Past Goals, Actions and Strategies

IV.1. Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents:

IV.1.a. Discuss what progress has been made toward their achievement.

Instructions

Goals identified by the County of Chester's most recent Analysis of Impediments to Fair Housing Choice (2012) include:

1. Increase homeownership opportunities among minority and lower income households
2. Increase the supply of decent, affordable housing and accessible housing throughout Chester County
3. Improve processes for allocating and reporting investments of entitlement funds to ensure compliance with applicable laws and regulations
4. Improve access to programs and services for persons with Limited English Proficiency
5. Amend Housing Authority of Chester County (HACC) policies and policy documents to be in compliance with all applicable federal laws and authorities
6. Support fair housing education and outreach programs and conduct real estate testing to reduce housing discrimination
7. Ensure that members of the protected classes are represented on appointed boards and commissions dealing with housing issues
8. Ensure that local municipal zoning ordinances are in compliance with the Fair Housing Act
9. Support fair housing education, outreach, testing, and training programs throughout Chester County
10. Increase access to public transit options for minority and LMI households
11. Increase and enhance fair housing outreach and education efforts throughout the County

IV.1.b. Discuss how you have been successful in achieving past goals, and/or how you have fallen short of achieving those goals (including potentially harmful unintended consequences); and
1. Increase homeownership opportunities among minority and lower income households

Since 2012, Chester County has provided down-payment and closing cost assistance to 34 households. All participants must undergo financial counseling and homeownership training prior to receiving financial assistance. In 2016, three (3) of 11 first time homebuyers purchased homes in the City of Coatesville.

Affordable homeownership opportunities have been created at two ongoing developments. The Cambria site, which spans Coatesville and South Coatesville Borough, has created 20 new affordable homeownership units to date, with a target of 84 new units upon completion. An additional 14 first-time homebuyer units were constructed in Oxford Borough.

2. Increase the supply of decent, affordable housing and accessible housing throughout Chester County

Two affordable rental developments have been completed and occupied since 2012. This includes 50 senior units at the Bernard Hankin Building in Uwchlan Township and 36 general occupancy units at Fairview Village in Phoenixville Borough. In 2016, the county also committed funding for 48 affordable general occupancy rental units at Steel Town Village in Phoenixville Borough and 60 affordable senior rental units at Red Clay Manor in Kennett Square Borough.

3. Improve processes for allocating and reporting investments of entitlement funds to ensure compliance with applicable laws and regulations

Department of Community Development staff track all fair housing activities conducted throughout the year for inclusion in Chester County's Comprehensive Annual Performance Report (CAPER). The county's Affirmative Marketing Plan was updated in 2013, which was an action item in the previous Analysis of Impediments.

4. Improve access to programs and services for persons with Limited English Proficiency

There is recognition that Chester County's growth also includes many individuals with Limited English Proficiency (LEP), particularly among those who speak Spanish. The Chester County Department of Community Development employs two certified Spanish interpreters and has also made concerted efforts to attend events which may attract LEP residents. Many informational materials have been translated into Spanish. The county also has an access line to provide translation services for LEP consumers.

5. Amend Housing Authority of Chester County (HACC) policies and policy documents to be in compliance with all applicable federal laws and authorities

The Housing Authority of Chester County (HACC) is fully compliant with Section 504 requirements and has taken additional actions in the past four years to significantly increase accessibility and provide maximum opportunities to ensure the health and well-being of persons with disabilities. HACC's Admissions and Continued Occupancy Plan and Administrative Plan address efforts to provide oral and written translation services to all applicants, tenants and voucher holders. All procurement documents including construction specifications and proposal requests for professional services contain language defining mandatory requirements for Section 3.

HACC participated with the Philadelphia Housing Authority and HUD (through a Memorandum of Agreement) in a demonstration program that provided mobility counseling and assistance with housing search and the lease up process. Existing HACC staff were trained in the techniques and implementation of mobility counseling. This counseling will continue as a vital part of HACC's implementation of the Small Area Fair Market Rent Program.

6. Support fair housing education and outreach programs and conduct real estate testing to reduce housing discrimination

Chester County's fair housing education efforts are ongoing and determined annually when developing the scope of work with its fair housing services provider. All fair housing activities are documented in the submission of the annual Comprehensive Annual Performance Report.

7. Ensure that members of the protected classes are represented on appointed boards and commissions dealing with housing issues

The County of Chester values diversity among its leadership and attempts to include diversity in its board members. Among its three elected commissioners, one is an African-American male and two are women. There is diversity in many board compositions, including the Housing Authority of Chester County, which has three females, two African-Americans and a Hispanic representative among its five members.

8. Ensure that local municipal zoning ordinances are in compliance with the Fair Housing Act

Any municipal applicant applying for Community Development Block Grant (CDBG) funding must submit its zoning ordinance for review by DCD's legal counsel to ensure compliance with the Fair Housing Act. No federal funding is awarded to municipalities that have prohibitive language.

*Pennsylvania's Municipalities Planning Code grants land use authority to municipalities. In this structure, counties review municipal zoning and land use ordinances, and make recommendations that the municipalities may or may not accept.

9. Support fair housing education, outreach, testing, and training programs throughout Chester County

The county's fair housing efforts are ongoing, with additional activities occurring during April for Fair Housing Month as well as involvement in the Housing Authority's landlord forum to increase fair housing awareness among current and prospective landlords. Additional fair housing education and outreach activities are scheduled throughout the year, including education for municipalities and training on reasonable accommodations and modifications, domestic violence, gender and familial status. Other outreach activities are designed to provide informational materials for individuals with Limited English Proficiency (LEP), human services providers, and lending institutions.

10. Increase access to public transit options for minority and LMI households

Any municipal applicant applying for Community Development Block Grant (CDBG) funding must submit its zoning ordinance for review by DCD's legal counsel to ensure compliance with the Fair Housing Act. No federal funding is awarded to municipalities that have prohibitive language.

*Pennsylvania's Municipalities Planning Code grants land use authority to municipalities. In this structure, counties review municipal zoning and land use ordinances, and make recommendations that the municipalities may or may not accept.
Krapf's route A provides bus service between Coatesville and West Chester that fills a much needed gap for those in need of transit, particularly those who are low income. Similarly, the Southern Chester County Organization on Transportation (SCCOOT) connects Oxford to West Chester. The County's Planning Commission is active in identifying ways to promote multi-modal transportation and improve streets to accommodate all types of transportation, while also linking underserved areas.

11. Increase and enhance fair housing outreach and education efforts throughout the County

All participants in the county's first time homebuyer program must enroll in and complete counseling and education classes before receiving financial assistance. The county also funds Legal Aid of Southeastern Pennsylvania (LASP) to assist consumers with legal concerns. LASP provides legal services as appropriate, as well as information and referral services. In the past, the Prepared Rental Education Program (PREP) training has been offered. The Housing Authority of Chester County's Housing Locator program works with clients and landlords to raise fair housing awareness throughout Chester County. The County also contracts with a fair housing provider to provide education and outreach activities for housing consumers, providers, social service agencies, municipalities, landlords and realtors.

IV.1.c. Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.

The Chester County Department of Community Development (DCD) evaluates its progress toward achieving its housing goals on an annual basis. DCD and the Housing Authority of Chester County (HACC) have benefited from a strong working relationship over the years, which has proven effective in achieving shared goals. Future opportunities to align the Assessment of Fair Housing with Chester County's Decade to Doorways Plan to Prevent and End Homelessness and the Chester County Planning Commission's Landscapes3 comprehensive plan update will enhance future efforts to address housing.

Chester County is among the fastest growing and most expensive places to live in the Philadelphia metropolitan area. One of the greatest challenges that lies ahead is for the public to understand the need for affordable housing in Chester County. Public participation efforts showed that the demand for affordable units throughout Chester County was mentioned more frequently than any other housing issue.

IV.1.d. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

Past fair housing planning experience has shown the importance of having specific, quantifiable goals and actions with a corresponding timeline. Staff made additional efforts to enhance public participation to more effectively evaluate the diverse housing needs of Chester County residents. These efforts reiterated the importance of continuing fair housing education for consumers, providers, housing industry professionals, and governmental officials, along with having resources for people to report fair housing and legal issues. The continuing rise in housing costs throughout Chester County underscores the value of having measurable actions.
Demographics Trends, 1990 to 2010

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>1990</th>
<th>%</th>
<th>2010</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>339,575</td>
<td>90.21%</td>
<td>409,561</td>
<td>82.10%</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>23,416</td>
<td>6.22%</td>
<td>29,388</td>
<td>5.89%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>8,503</td>
<td>2.26%</td>
<td>32,603</td>
<td>6.52%</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>5,952</td>
<td>1.05%</td>
<td>19,333</td>
<td>3.88%</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>389</td>
<td>0.10%</td>
<td>535</td>
<td>0.11%</td>
</tr>
</tbody>
</table>

As seen in Maps 1 and 2 provided by the Affirmatively Furthering Fair Housing Tool (available for viewing in Appendix C), much of Chester County's Black population is located in the City of Coatesville and its neighbors of Modena and South Coatesville Boroughs, and Cain and Valley Townships. According to 2015 American Community Survey (ACS) data, 10,738 (35.6%) of the county's 30,146 Black residents live within these municipalities. This percentage has increased since 1990. Coatesville has struggled to replace the jobs lost due to the steel industry's decline. Lukens Steel Company once employed 5,000 workers in Coatesville, whereas it now has 800 employees. Many displaced workers that were able to obtain employment outside of Coatesville have since left, leading to a community with limited private sector investment and high unemployment.

Southern Chester County is an area that has a comparatively rural feel. It is home to agricultural land uses and the nation's largest commercial mushroom farming industry. Hispanic residents are heavily involved in farming throughout this area. Map 1 shows the significant rise in the Hispanic population along southern Chester County's Route 1 corridor, particularly around the Kennett and Oxford areas. Similarly, Coatesville has an increasing Hispanic population, as do Phoenixville and West Chester Boroughs.

According to 2015 ACS data, 9.0% of county residents were born outside of the United States. The number of foreign born residents grew 41.0% from 13,423 in 1990 to 45,157 in 2010. Throughout the Philadelphia MSA 9.8% of residents were born in another country. HUD data in Table 1 shows that the highest number of foreign born individuals in Chester County are from Mexico (2.5%), India (1.3%), and China (0.5%). While those born in Mexico more commonly live throughout southern Chester County, Asian residents live closer to the Route 30 corridor in the center of the county.

There was also a 16.5% increase in the number of individuals with Limited English Proficiency (LEP), which rose from 7,332 in 1990 to 23,205 in 2010. As a whole, LEP individuals represent 4.7% of Chester County's population, compared to 5.6% throughout the Philadelphia region. Spanish (3.0%) is the most commonly spoken language among LEP individuals.

In general, Pennsylvania is among the oldest states in the union with 15.4% of its residents age 65 and older. The age of Chester County residents did not change substantially, however, data shows that the percentage of residents 65 and older was 12.8% in 2010, up from 10.8% in 1990. About one-quarter of County residents (24.9%) are under the age of 18. This makes Chester County slightly younger than regional Philadelphia, of which 23.3% are under 18, while 13.3% are 65 and older.

The percentage of families with children increased nominally from 46.4% in 1990 to 46.8% in 2010. The greater Philadelphia region sits only marginally below with 44.6% of households being families with children.

V.A.2. Describe the location of homeowners and renters in the jurisdiction and region, and describe trends over time.

According to the 2014 American Community Survey (ACS), there are 194,095 housing units in Chester County; 75.3% are owner-occupied and 24.7% are renter occupied. The median home value is $323,600 while the median rent is $1,192. Coatesville has the lowest rate of homeownership with 36.3% of residents residing in owner occupied units. The Borough of West Chester has a low rate of homeownership (37.6%), however this municipality is also home to many of West Chester University's 16,611 students. Other municipalities with low homeownership rates include Oxford (37.3%) and Modena (40.6%) Boroughs. Some municipalities around Coatesville have lower rates of owner occupancy due to the economic challenges in this portion of Chester County.

Some of the municipalities with higher rental rates, including Kennett Square, Phoenixville and West Chester Boroughs, are experiencing changes to their rental markets. New properties are being constructed to cater to young professionals or "empty nest" couples who want to experience the benefits of living within an urban center. Many of these properties command rents far beyond market levels and have put downward pressure on the remaining affordable housing stock.
V. Fair Housing Analysis > B. General Issues > Segregation/Integration > Analysis

V.B.i.1. Analysis

V.B.i.1.a. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.

<table>
<thead>
<tr>
<th>Racial/Ethnic Dissimilarity Index</th>
<th>1990</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-White/White</td>
<td>40.8</td>
<td>40.1</td>
</tr>
<tr>
<td>Black/White</td>
<td>49.3</td>
<td>50.2</td>
</tr>
<tr>
<td>Hispanic/White</td>
<td>47.7</td>
<td>50.0</td>
</tr>
<tr>
<td>Asian or Pacific Islander/White</td>
<td>27.0</td>
<td>42.5</td>
</tr>
</tbody>
</table>

Chester County's highest levels of segregation exist equally at a moderate level between Black and White residents (50.2), along with Hispanic and White residents (50.0).

These levels are not as severe as disparities seen throughout the Philadelphia region, as seen below. In particular, the region shows an overall dissimilarity score of 60.0 between Non-White and White residents, with an even higher figure of 70.9 between Black and White residents.

<table>
<thead>
<tr>
<th>Racial/Ethnic Dissimilarity Index</th>
<th>1990</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-White/White</td>
<td>67.2</td>
<td>60.0</td>
</tr>
<tr>
<td>Black/White</td>
<td>74.5</td>
<td>70.9</td>
</tr>
<tr>
<td>Hispanic/White</td>
<td>60.8</td>
<td>56.9</td>
</tr>
<tr>
<td>Asian or Pacific Islander/White</td>
<td>42.2</td>
<td>45.7</td>
</tr>
</tbody>
</table>

V.B.i.1.b. Explain how these segregation levels have changed over time (since 1990).

As shown in the table above, Chester County's dissimilarity index is not dramatically different than it was in 1990. The index increased from 47.7 to 50.0 for Hispanic and White residents. The biggest outlier is the increase between Asian or Pacific Islander and White individuals between 1990 and 2010, which went from 27.0 to 42.5.

There doesn't seem to be direct connection between patterns seen at the regional level, which actually saw a decrease in segregation levels and Black and Hispanic residents compared to White residents.

V.B.i.1.c. Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.
V.B.i.1.c. Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

Instructions

Relevant Data

Maps 1 and 2 show patterns of segregation since 1990 in Chester County. Much of the County's Black population is located in the City of Coatesville, and its neighbors of Modena and South Coatesville Boroughs, and Caln and Valley Townships. This concentration has increased since 1990, along with a rise in the area's Hispanic population.

There has been steady growth among the Hispanic population along the county's Route 1 corridor, particularly around the Kennett and Oxford areas. Many of these individuals are from Mexico, although public input suggested that many people working and living in this area are also from Guatemala, Honduras and other Latin American countries. At the County level, 2.5% of residents were born in Mexico.

Map 4, which illustrates Limited English Proficiency, shows that Spanish speaking individuals are common in both southern Chester County and Coatesville, as well as in East Whiteland Township, Phoenixville and West Chester Boroughs.

Asian residents live closer to the center of Chester County, primarily in the eastern half of the county. The two most common groups of Asian people born outside of the United States are from India (1.3%), and China (0.5%).

The more integrated communities include urban areas such as Downingtown, Phoenixville and West Chester Boroughs, which have diverse populations that include White, Black, Hispanic and Asian residents.

V.B.i.1.d. Consider and describe the location of owner and renter occupied housing in determining whether such housing is located in segregated or integrated areas.

The table below lists the municipalities in Chester County with the lowest homeownership rates. According to 2011-2015 American Community Survey data, the City of Coatesville has the lowest rate of homeownership in Chester County, with 36.4% of residents residing in owner occupied units. It also has the highest non-white population. Recent initiatives, including investment in the city's gateway, streetscaping and other infrastructure improvements, as well as the construction of a new Amtrak station, are focused on revitalizing the city. There are also planned housing initiatives to increase the city's homeownership rate and encourage mobility among the city's housing choice voucher holders.

Near Coatesville, Modena Borough has a similarly low homeownership rate of 50.8%. and in southern Chester County, Oxford Borough's homeownership rate is 39.0%. Oxford and Modena are located in less accessible areas of Chester County that offer housing options but fewer nearby employment and transportation opportunities.

In general, the county's townships tend to have higher homeownership rates than the urban boroughs. These boroughs are not only more racially and ethnically diverse, but dynamic boroughs such as Kennett Square, Phoenixville, and West Chester (which also includes a university) tend to have younger residents. These residents are drawn to living in such locations but may not have the desire or resources to pursue homeownership.

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V.B.i.1.e. Discuss how patterns of segregation have changed over time (since 1990).

Chester County has become more racially and ethnically diverse since 1990. The Black population in and around Coatesville has increased over that time, along with a recent rise in the number of Hispanic residents.

A similar pattern exists in southern Chester County, which had the county's largest Hispanic population in 1990. Since then, the number of Hispanic residents has grown steadily. Though there are pockets of Hispanic residents in other areas of the county, the area in which they face the greatest integration challenges lies within this southern corridor.

V.B.i.1.f. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

Recently, a wave of redevelopment has occurred in Chester County's urban areas such as the boroughs of Kennett Square, Phoenixville and West Chester. Many of the new rental units being constructed in these areas have rents that far exceed Chester County's median rent of $1,192 (as reported by the 2014 American Community Survey). Public participation into the Assessment of Fair Housing indicated
a concern that low income households could no longer afford to live in these areas, leading to displacement. This concern has been noted as the City of Coatesville seeks to duplicate the revitalization efforts seen in other areas of Chester County, while remaining mindful of the needs for its low income and long-time residents.

Among the most significant barriers to developing affordable housing is the high market price for developable land, which further increases development costs. In Pennsylvania, zoning authority is granted to each individual municipality, with counties allowed to offer recommendations but not having authority to govern land use at the local level. For many of Chester County's largest municipalities, there is a concern that zoning and development fees inhibit the ability to develop affordable housing. Zoning that requires minimum lot sizes and yard setbacks limit density, which affects potential profits that developers can make when pursuing new housing construction. These external factors present formidable challenges for creating lower cost and affordable housing options.

V. Fair Housing Analysis > B. General Issues > Segregation/Integration > Additional Information

V.B.i.2. Additional Information

V.B.i.2.a. Beyond the HUD-provided data, provide additional relevant information, if any, about segregation in the jurisdiction and region affecting groups with other protected characteristics.

Instructions

The issue of segregation and housing options was discussed during the Coatesville public hearing. Coatesville currently has an unemployment rate of 15% with a median income of $35,601 (2014 American Community Survey). By comparison Chester County’s unemployment rate is 4.1% with a median household income of $86,093 (2014 ACS). This means that 35% of individuals and 45% of children in Coatesville are living below the poverty level. The rate of homeownership is low, with rental properties making up two-thirds (66%) of the city’s housing units. In regard to Black households, it was noted that many people in the area only "know" the City of Coatesville. This is where many residents grew up and is home to their families, friends and support systems. The City's Hispanic population is comparably new to the area. Data does not yet reflect some of the housing and poverty struggles of this community, though it must be monitored as the number of Hispanic residents in Coatesville grows.

Segregation among Hispanic community members was also described in southern Chester County, particularly in the Kennett area. One meeting attendee described a reluctance among Hispanic residents, including both citizens and non-citizens, to speak out against housing, labor or other problems due to issues of distrust or fear of retaliation. This has led to what the attendee referred to as Hispanic residents living in an "invisible community."

V.B.i.2.b. The program participant may also describe other information relevant to its assessment of segregation, including activities such as place-based investments and mobility options for protected class groups.

Instructions

The Chester County Department of Community Development (DCD) is actively engaged in efforts to revitalize Coatesville, while also creating affordable housing opportunities in integrated opportunity areas. Among DCD's recent investments in Coatesville are efforts to revitalize the downtown, including street improvements and construction of a new parking structure. The Cambria development in Coatesville and South Coatesville Borough has created 20 new affordable homeownership units to date, with a goal of 84 new owner-occupied units upon completion.

The Housing Authority of Chester County (HACC) Housing Locator service has a proactive goal of helping referred clients find housing wherever they desire in Chester County. This effort concentrates on locating opportunities outside the impacted area of Coatesville. A key tool in this proactive effort is the development of a current, client friendly landlord database. Inclusion in this database emphasizes landlords/property owners who are willing to work with all referred clients regardless of background, ethnicity or income source. This includes clients with housing subsidies who desire to live in a non-impacted area.

In recent developments, HACC and its building partners have made commitments and social investment in housing for individuals with disabilities. This has been done through set aside units. The two most recent examples are Fairview Village in Phoenixville with units reserved for mental health referrals and those individuals with mobility issues. In Spring City, HACC is supporting Mission First Housing Group’s construction of a 50 unit apartment facility with 35 units reserved for homeless veterans, all of whom have some form of disability.
V. Fair Housing Analysis > B. General Issues > Segregation/Integration > Contributing Factors of Segregation

V.B.i.3. Contributing Factors of Segregation

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.

Instructions

Displacement of residents due to economic pressures
Lack of private investments in specific neighborhoods
Land use and zoning laws
Location and type of affordable housing

V.B.i.3. Contributing Factors of Segregation - Other

V. Fair Housing Analysis > B. General Issues > R/ECAPs

V. Fair Housing Analysis > B. General Issues > R/ECAPs > Analysis

V.B.ii.1. Analysis

V.B.ii.1.a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.

Chester County has one racially or ethnically concentrated area of poverty (R/ECAP), located in the City of Coatesville. More specifically, this area is located north of Lincoln Highway from 1st Avenue to 13th Avenue.

Note: HUD updated Assessment of Fair Housing maps in January 2017. The maps no longer show this area as a designated R/ECAP.

V.B.ii.1.b. Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region?

The U.S. Department of Housing and Urban Development's (HUD) Table 4 indicates that 3,899 residents live in the Coatesville R/ECAP. There are 769 families, 54.0% of which have children.

<table>
<thead>
<tr>
<th></th>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>R/ECAP Race/ethnicity</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Total Population in R/ECAPs</td>
<td>3,899</td>
<td>-</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>698</td>
<td>17.90</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>1,953</td>
<td>50.09</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1,064</td>
<td>27.29</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>33</td>
<td>0.85</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>15</td>
<td>0.38</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>5</td>
<td>0.23</td>
</tr>
<tr>
<td>R/ECAP Family Type</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Families in R/ECAPs</td>
<td>769</td>
<td>-</td>
</tr>
<tr>
<td>Families with children</td>
<td>415</td>
<td>53.97</td>
</tr>
</tbody>
</table>
One percent of those living in R/ECAPs in the Philadelphia-Camden-Wilmington region live in the Coatesville R/ECAP. While the levels of Black and Hispanic residents are relatively comparable to the regional R/ECAP residents, the Coatesville R/ECAP has a significantly larger percentage of White residents. This is reflective of the fact that Chester County has a significantly larger White population than the region as a whole. Regionally, there is a larger percentage of Asian or Pacific Islander residents in R/ECAPs, which is reflective of the smaller percentage of Asian or Pacific Islander residents in Chester County as compared to the region.

Overall, Chester County has a slightly higher percentage of Hispanic residents (6.5%) than Black residents (5.9%). This is not reflected in the population of the R/ECAP, which has a larger percentage of Black residents (50.1%). One possible explanation for this disparity may be due to a larger population of Hispanic residents in the more rural areas of southern Chester County.

There is a slightly higher rate of families with children located in the Coatesville R/ECAP (54.0%) as compared to the region (51.6%). This is similar to the slightly higher rate of families with children in Chester County (46.78%) as compared to the region (44.58%).

V.B.ii.1.c. Describe how R/ECAPs have changed over time (since 1990).

The Affirmatively Furthering Fair Housing Tool Maps 1, 2, 3 and 4 show the shift in Coatesville's demographics between 1990 and 2010. The changes can be linked to the decline of the local steel industry and loss of jobs at the Lukens Steel Company in Coatesville. As White residents moved out of Coatesville, home values decreased and led to a rise in rental units in the city. Those with few economic options and a lack of mobility stayed in Coatesville or moved there because of low cost housing in otherwise expensive Chester County. These conditions disproportionately affected Black residents, particularly those living in poverty. The most recent 2010 map shows the growth of the Hispanic population and those with Limited English Proficiency in the Coatesville area.

V. Fair Housing Analysis > B. General Issues > R/ECAPs > Additional Information

V.B.ii.2. Additional Information

V.B.ii.2.a. Beyond the HUD-provided data, provide additional relevant information, if any, about R/ECAPs in the jurisdiction and region affecting groups with other protected characteristics.

Instructions

For a variety of reasons, including high development costs in Chester County, providing safe, decent and affordable housing outside of Coatesville can be a challenge. Due to Coatesville's weakened economy and real estate market, it has become one of the county's more affordable locations. However, because of concerns about public safety, transportation access, jobs and the city's schools, it is not currently perceived to be as desirable as other places in Chester County.

In regard to the Hispanic population residing in Coatesville's R/ECAP, one meeting attendee discussed the housing conditions in which some residents live. This individual also mentioned a lack of awareness of consumer and housing rights, as well as a general reluctance to speak out against landlords.

V.B.ii.2.b. The program participant may also describe other information relevant to its assessment of R/ECAPs, including activities such as place-based investments and mobility options for protected class groups.

Instructions

Since 2003, the County of Chester has awarded nearly $6.4 million in Community Development Block Grant and local Community Revitalization Program funding to the City of Coatesville. These awards have supported street improvements, housing infrastructure and community center renovations. Many of these of place based investments occurred within the R/ECAP.

The Chester County Commissioners awarded $700,000 to assist with acquisition and clearance costs for a new Amtrak station in Coatesville. The new station is expected to be complete in 2019. It will help anchor efforts that also include a new parking structure at 1st Avenue and East Diamond Street in the heart of the Coatesville's primary business district at the gateway intersection to the City's downtown core. The structure includes a $1 million grant from Chester County and will support the Coatesville Gateway Redevelopment project, which includes 20,000 square feet of new neighborhood retail, secure residential parking, and apartments to be built in a mixed use structure in the heart of downtown Coatesville. Reconfiguration of the intersection of 1st Avenue and Lincoln Highway will support
improved traffic flow and enhance public safety at the currently hazardous crossroads. To further facilitate the revitalization of Coatesville, the County employs the Coatesville Economic Development Program Administrator, in partnership with the Coatesville Second Century Alliance.

The Delaware Valley Regional Planning Commission long range forecasts project that the city's population will increase 20.5% by 2045 (accessed at http://www.dvrpc.org/webmaps/PopForecast/), with anticipated job growth of 40.3% (accessed at http://www.dvrpc.org/webmaps/empforecasts/). This is an encouraging sign for future growth in Coatesville, especially with efforts to increase employment opportunities and housing options for its residents.

V. Fair Housing Analysis > B. General Issues > R/ECAPs > Contributing Factors of R/ECAPs

V.B.ii.3. Contributing Factors of R/ECAPs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs.

Instructions

Deteriorated and abandoned properties
Displacement of residents due to economic pressures
Lack of private investments in specific neighborhoods
Location and type of affordable housing

V.B.ii.3. Contributing Factors of R/ECAPs - Other

V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity

V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity > Analysis

V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity > Analysis > Educational Opportunities

V.B.iii.1. Analysis

V.B.iii.1.a. Educational Opportunities

V.B.iii.1.a.i. Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.

Instructions

Relevant Data

Chester County's schools outperform those at the regional level for each category of racial and ethnic group. According to 2014 American Community Survey data, 92.8% of all Chester County residents have a high school diploma and 48.8% have a bachelors degree or higher. In the City of Coatesville, these levels fall to 50.6% and 4.8%, respectively. Within Chester County, Asian or Pacific Islander and White students tend to have more access to proficient schools, with Black and Hispanic students having about the same level (albeit lower) opportunity to schools.

School Proficiency Index

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>74.5</td>
<td>58.8</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>60.0</td>
<td>22.1</td>
</tr>
</tbody>
</table>

https://hudapps.hud.gov/Afh/Assessment/L1/Review/30
Hispanic 59.2 50.3
Asian or Pacific Islander, Non-Hispanic 82.4 51.0
Native American, Non-Hispanic 68.8 37.0

The HUD data provided in the Affirmatively Furthering Fair Housing Tool showed that White students living in poverty still had nearly the same access to proficient schools, whereas access for racial and ethnic minorities decreased among students below the federal poverty line.

### School Proficiency Index - Students in Poverty

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>73.9</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>51.5</td>
</tr>
<tr>
<td>Hispanic</td>
<td>53.3</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>77.0</td>
</tr>
<tr>
<td>Native-American, Non-Hispanic</td>
<td>59.1</td>
</tr>
</tbody>
</table>

V.B.iii.1.a.ii. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

1. Instructions
2. Relevant Data

Map 9 shows patterns of race/ethnicity, national origin and family status in relation to the performance of local schools. It should be noted that the data used in the map uses school level data of fourth grade students' performance on state reading and math exams.

The largest concentration of Black students is within the Coatesville area, which includes some of Chester County's lower performing schools. There also appears to be a relationship between the number of residents born in Mexico and lower performing schools in the southern portion of Chester County. It is important to note that Kennett High School, which is located in this area, is highly rated by the PA Department of Education. Moving west, the districts include Avon Grove and Oxford Area, which are both improving districts.

No clear relationship can be determined between school proficiency and family status.

V.B.iii.1.a.iii. Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school. Which protected class groups are least successful in accessing proficient schools?

1. Instructions

In Pennsylvania, school districts are tied to municipal residency and the designated boundaries within the respective districts. Students cannot attend schools outside the areas of their residence. Education funding comes from state and local sources; local funding helps balance any shortfalls from the state. This problem disproportionately affects districts with higher poverty rates, which also tend to have lower tax bases from which to generate revenue. The School Funding Disparity study published by the U.S. Department of Education showed that in 2011-2012, Pennsylvania had the largest disparity in expenditures per student between low poverty ($12,529) and high poverty ($9,387) school districts. This 33.5% difference was the largest expenditure gap in the United States.

Chester County's public schools are highly respected throughout Pennsylvania. Each year, the Pennsylvania Department of Education posts annual scores at www.paschoolperformance.org to rate schools on a scale of 1 to 100. Chester County's high schools have a highly respectable average score of 86.3 for the 2015-2016 school year.

During the public participation process it was suggested that Hispanic families, particularly those facing language barriers, are unaware of resources that may be available to their school aged children. This may be creating a problem of school districts being unable to meet the educational and developmental needs of their students.
V.B.iii.1.b.i. Describe any disparities in access to jobs and labor markets by protected class groups.

Instructions

Relevant Data

The Affirmatively Furthering Fair Housing data measures employment opportunities with the Jobs Proximity Index and Labor Market Index in Table 12, and to Maps 10 and 11. The Labor Market Index provides a measure of unemployment rate, labor-force participation rate and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity.

As of September 2016, Chester County had the lowest unemployment rate in Pennsylvania at 4.1%. The combination of Chester County's low unemployment and possession of a bachelors degree or higher by 49% of adults 25 and older gives it a high labor market index for all racial and ethnic groups. Black residents in Chester County have the lowest labor market index, however it remains twice as high as the regional level.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>81.7</td>
<td>67.6</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>62.8</td>
<td>31.3</td>
</tr>
<tr>
<td>Hispanic</td>
<td>69.3</td>
<td>36.1</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>89.0</td>
<td>82.2</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>71.6</td>
<td>45.1</td>
</tr>
</tbody>
</table>

The jobs proximity index for workers in Chester County is relatively comparable to the levels throughout the Philadelphia region, as workers commute to and from the counties, and into Philadelphia and Wilmington. Black workers have the lowest access to jobs; one factor that may contribute to this low score is the lack of employment opportunities in the Coatesville area.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>53.4</td>
<td>52.7</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>48.3</td>
<td>42.3</td>
</tr>
<tr>
<td>Hispanic</td>
<td>56.2</td>
<td>48.2</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>60.9</td>
<td>54.4</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>53.3</td>
<td>47.7</td>
</tr>
</tbody>
</table>

V.B.iii.1.b.ii. How does a person's place of residence affect their ability to obtain a job?

Instructions

Relevant Data

The largest concentrations of jobs in Chester County are located along Route 30, which runs east to west through the middle of the county, and Route 202, which arcs north to south in the eastern part of the county. The Delaware Valley Regional Planning Commission's Regional Employment Centers and Sites, 2010 (accessed at http://www.dvrpc.org/reports/ADR021.pdf) shows a variety of employment maps for Chester County and the greater Philadelphia region. The Employment by Municipality map shows the largest numbers of jobs in Tredyffrin, East Whiteland, West Whiteland and West Goshen townships.

Relatively few people in Chester County have a reasonable opportunity to walk or bike to work. Many Chester County residents work throughout the region's job hubs in Exton, Great Valley, King of Prussia, Fort Washington, Wilmington and Philadelphia, among many others. According to the Chester County Planning Commission's 2016 Trend report for the Landscapes comprehensive plan, 54.4% of residents work outside of the county. Having reliable transportation is essential for steady employment, whether this comes in the form of a personal vehicle or public transportation. This holds particularly true for residents in western Chester County, where there are fewer jobs. People living within the RECAP of Coatesville have challenges finding employment due to a lack of high paying local jobs, as well as the challenges in obtaining transportation to the employment centers.

V.B.iii.1.b.iii. Which racial/ethnic, national origin, or family status groups are least successful in accessing employment?
Chester County is fortunate to have a strong economy with ample job opportunities and low unemployment. Racial and ethnic minority residents of Chester County have much greater employment access when compared to regional levels. According to the labor market index in Table 12, Black residents appear to be the least successful in accessing employment in Chester County. Map 11 shows the impact that the local Hispanic population has on southern Chester County's job market, particularly among those of Mexican origin. However, Hispanic residents in New Garden Township appear to have greater employment challenges. No conclusive data was available to evaluate family status and access to employment.

V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity > Analysis > Transportation Opportunities

V.B.iii.1.c. Transportation Opportunities

According to the Chester County Transportation Plan, an element to Landscapes2 - Chester County Comprehensive Policy Plan (accessed at http://www.chesco.org/DocumentCenter/View/17264), of approximately 315,000 daily commuters that either live or work in Chester County, less than 8,000 utilize public transportation for a rate of about 2.5%. The flow between Chester County and the City of Philadelphia includes 16,280 daily commuters with 4,645 of those using public transit, or 29%. This figure can mostly be attributed to the regional rail ridership along SEPTA's Paoli/Thorndale line and constitutes the vast majority of public transportation use in and out of Chester County. Within Chester County, less than 1% use transit. Between Chester and Montgomery Counties (the largest commuter connection) less than 2% use transit. This is a byproduct of both land use and transportation system design. Changing these trends will require a coordinated effort on both fronts.

The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. As seen in Table 12, residents in Chester County have less access to transit than others throughout the Philadelphia region. Low-income white residents have the lowest access to transit. Part of this may be due to demographics in the county's more rural areas that do not have transit. Access for Black residents in Chester County have a transit index score of 71.0; this number increases 78.7 for Black residents living in poverty. Map 12 indicates that individuals living along the Route 30 corridor, which includes bus, regional rail and Amtrak options, are most likely to use transit. Regional rail does not extend all the way to Coatesville, but Krapf's bus route A runs from Coatesville to the West Chester Transportation Center. In southern Chester County, SCCOOT bus service connects Oxford to West Chester with stops in West Grove, Lincoln University, Kennett Square and Longwood Gardens. Those living at the far northern and western edges of the county have limited transit options.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>62.7</td>
<td>72.4</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>71.0</td>
<td>86.6</td>
</tr>
<tr>
<td>Hispanic</td>
<td>68.8</td>
<td>83.4</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>68.5</td>
<td>81.0</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>65.1</td>
<td>79.9</td>
</tr>
</tbody>
</table>

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Chester County residents live further from transit and spend more to use transit in comparison to their counterparts in the region. Map 13 shows a familiar pattern of having the closest and most affordable transit access along Route 30. The southern Chester County area along Route 1 that is served by SCCOOT provides transit access, albeit on a lesser scale. This route serves as a valuable resource for the region, including its Hispanic population.

Low Transportation Cost Index
V.B.iii.1.c.ii. Which racial/ethnic, national origin or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and opportunities?

1. Instructions
2. Relevant Data

The Transit Low Cost Transportation Indexes do not show any disparities among individuals among racial and ethnic groups. White residents have the lowest opportunity to low cost transportation and transit, however all groups show lower access to the respective categories than those in the greater Philadelphia region.

V.B.iii.1.c.iii. Describe how the jurisdiction's and region's policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation.

1. Instructions

Chester County was developed as a suburban area. Whereas the older, first generation suburbs of Philadelphia have better transit infrastructure, including a variety of bus, trolley, and rail services, Chester County's transit opportunities are much more limited. Bus transportation is provided by four separate service providers in Chester County, including the Southeastern Pennsylvania Transportation Authority (SEPTA), Transportation Management Association of Chester County (TMACC), Krapf, and Pottstown Area Rapid Transit (PART). Krapf's services include bus route A, which links Coatesville to West Chester, and Rover, a reservation based service. Rover is available to all residents throughout Chester County and serves up to 15 miles beyond county boundaries for medical appointments. Discounts are offered for seniors, medical assistance and paratransit services.

Rail service includes the SEPTA Paoli/Thorndale regional rail with service to Philadelphia and Amtrak's Keystone Service has five stops in Chester County. According to the Chester County Comprehensive Plan, these services generate approximately 7,000 transit vehicle miles (actual service route length multiplied by the number of daily trips in operation), and carry 18,300 riders each weekday.

Due to the size of Chester County, access to transit generally decreases the further one gets from Philadelphia. Access is also affected by infrequent service of some existing routes, particularly in the evenings and weekends. This includes low income households from all racial and ethnic backgrounds, as they cannot always obtain timely transportation especially for reaching employment centers and ability to shop or conduct appointments.

In an effort to enhance transit options for residents living in southern Chester County, the Chester County Planning Commission adopted "Housing and Transportation Options for Southern Chester County" (accessed at http://www.chesco.org/DocumentCenter/View/16623) to assess the state of affordable housing and transportation for disadvantaged populations in the southern part of Chester County. The study also explored the employment situation for low-income people along the Baltimore Pike / SCCOOT bus transportation corridor. Particular emphasis was placed on access for Hispanic residents that work in the area's mushrooms farms and agricultural industry.

An outcome of that planning effort was "Baltimore Pike for Everyone: Complete Street Strategies for Baltimore Pike" (accessed at http://www.chesco.org/DocumentCenter/View/26887) to promote transportation alternatives and recommend infrastructure improvements that are intended to improve safety and comfort for all users.

V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity > Analysis > Low Poverty Exposure Opportunities

V.B.iii.1.d. Low Poverty Exposure Opportunities
V.B.iii.1.d.i. Describe any disparities in exposure to poverty by protected class groups.

**Instructions**

**Relevant Data**

The Low Poverty Index uses rates of family poverty by household to measure exposure to poverty by neighborhood. Chester County is the wealthiest county in Pennsylvania, which contributes to the high scores in the poverty index as compared to the region. As seen in Map 14, poverty is still a problem especially in Coatesville, as well as the far western and southern edges of the county. Black residents have the county's highest poverty vulnerability, followed by Hispanic residents.

### Low Poverty Index

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>80.3</td>
<td>73.3</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>58.2</td>
<td>35.0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>62.9</td>
<td>39.7</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>84.1</td>
<td>63.7</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>70.0</td>
<td>50.1</td>
</tr>
</tbody>
</table>

V.B.iii.1.d.ii. What role does a person's place of residence play in their exposure to poverty?

**Instructions**

**Relevant Data**

According to Map 14, the areas at the far western and southern boundaries show the greatest exposure to poverty. This includes the City of Coatesville and the townships of East Nottingham, Honey Brook, New Garden, and West Fallowfield. The boroughs of Modena, Oxford and South Coatesville also have higher exposure to poverty.

The following table uses 2014 American Community Survey data to show the municipalities with the highest family poverty rates, as well as their non-White population.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Poverty Rate</th>
<th>Non-White Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coatesville</td>
<td>29.9%</td>
<td>58.4%</td>
</tr>
<tr>
<td>Modena</td>
<td>27.4%</td>
<td>40.5%</td>
</tr>
<tr>
<td>South Coatesville</td>
<td>22.2%</td>
<td>53.2%</td>
</tr>
<tr>
<td>Oxford</td>
<td>22.2%</td>
<td>12.8%</td>
</tr>
<tr>
<td>Avondale</td>
<td>13.2%</td>
<td>15.6%</td>
</tr>
<tr>
<td>West Chester</td>
<td>9.7%</td>
<td>15.5%</td>
</tr>
</tbody>
</table>

V.B.iii.1.d.iii. Which racial/ethnic, national origin or family status groups are most affected by these poverty indicators?

**Instructions**

**Relevant Data**

Map 14 also shows that Black and Hispanic residents, particularly those of Mexican origin, in Chester County are most prone to poverty. No clear relationship appears to exist between the percentage of households that are families with children and exposure to poverty.

V.B.iii.1.d.iv. Describe how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas

**Instructions**
In Pennsylvania, zoning and land use occur at the municipal level. The County Planning Commission reviews ordinances and development plans for comment, but municipalities are not bound to comply with the county’s recommendations. The Pennsylvania Municipalities Planning Code (MPC) includes a Fair Share mandate for all municipalities. The Fair Share requirement intends to provide “…for residential housing of various dwelling types encompassing all basic forms of housing, including single family and two family dwellings, and a reasonable range of multiple family dwellings in various arrangements…” (PA MPC 604.4).

Chester County grew from 375,835 residents in 1990 to 491,320 in 2010; the Delaware Valley Regional Planning Commission projects the county’s population will grow to 662,283 by 2045. With Chester County being such a rapidly growing area, demand for housing has correlated to rising rents and home values. In recent years, many areas throughout Chester County have been successful promoting density via the construction of townhouses/attached housing units to accommodate to satisfy market demand for more housing units. Another trend is the increased demand for units in the county’s urban areas or boroughs, notably Downingtown, Kennett Square, Malvern, Phoenixville and West Chester. These communities feature walkability, proximity to shopping and transportation access (to varying degrees). Popular among young professionals and older adults seeking to downsize, many of the new urban developments are not accessible to low income households.

The Housing Authority of Chester County (HACC) is preparing to implement Small Area Fair Market Rents in 2018. HACC hopes to identify greater opportunities for housing mobility outside of Coatesville (which is the location of a disproportionate percentage of housing choice vouchers). HACC employs a Housing Locator staff person to work with vulnerable clients to obtain permanent housing and build relationships with landlords in all parts of Chester County.

Another documented problem among individuals living in poverty is the "cliff effect." This phenomenon occurs when a recipient of public benefits, which may include food, housing, child care or other assistance, earns more income than a respective program allows. Most public assistance programs do not have a sliding scale to ease the burden of the cliff effect. In some cases, this creates financial strain on a household and serves as a disincentive for attaining long-term employment.

V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity > Analysis > Environmentally Healthy Neighborhood Opportunities and Patterns in Disparities in Access to Opportunity

V.B.iii.1.e. Environmentally Healthy Neighborhood Opportunities

Instructions

Relevant Data

V.B.iii.1.e.i. Describe any disparities in access to environmentally healthy neighborhoods by protected class groups.

Relevant Data

The U.S. Department of Housing and Urban Development's Affirmatively Furthering Fair Housing Tool data provided in Table 12 shows the exposure that Chester County residents have based on Environmental Protection Agency (EPA) estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood (high index scores correspond to low environmental hazards, while low scores are related to greater environmental hazards). The data indicates that Chester County racial and ethnic groups have a higher environmental health index when compared to the region as a whole. Among Chester County’s racial and ethnic groups, Black residents have the highest exposure to environmental health problems.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>62.0</td>
<td>46.9</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>51.2</td>
<td>29.1</td>
</tr>
<tr>
<td>Hispanic</td>
<td>56.6</td>
<td>32.1</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>59.2</td>
<td>37.8</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>60.2</td>
<td>37.2</td>
</tr>
</tbody>
</table>

The Pennsylvania 2014 Lead Surveillance Annual Report (accessed at http://www.health.pa.gov/My%20Health/Infant%20and%20Children%20Health/Lead%20Poisoning%20Prevention%20and%20Control/Documents/2014%20Lead%20Surveillance%20Annual%20Report%20v2.pdf) showed that 6.2% of children tested in Chester County had elevated blood lead levels greater than 5 µg/dL. In Pennsylvania, 9.4% tested above the 5 µg/dL threshold. Lead exposure can likely be attributed to children in homes constructed before 1978 that have not been treated for lead hazards.
Chester County has 11 contaminated areas that have been designated as Superfund sites and placed on the National Priorities List for clean-up. A map of these sites can be accessed at http://www.chesco.org/DocumentCenter/View/3643. These locations include:

- A.I.W. Frank, Mid-County Mustang; West Whiteland Township
- Blozenski Landfill; West Caln Township
- Kimberton Site; East Pikeland Township
- Foote Mineral Company; East Whiteland Township
- Malvern TCE; East Whiteland Township
- Old Wilmington Road; Sadsbury Township
- Paoi Railroad; Willistown Township
- Recticon/Allied Steel Corporation; East Coventry Township
- Strasburg Landfill; Newlin Township
- Walsh Landfill; Honeybrook Township
- William Dick Lagoons; West Caln Township

V.B.iii.1.e.ii. Which racial/ethnic, national origin or family status groups have the least access to environmentally healthy neighborhoods?

 Relevant Data

Map 15 displays environmental health index, including potential exposure to harmful toxins at a neighborhood level using EPA estimates of air quality carcinogenic, respiratory, and neurological hazards. The map shows that residents of Modena and South Coatesville Boroughs, and the City of Coatesville have higher exposure to environmental health risks. This may be attributed to their geographic position in the Brandywine River valley, as well as proximity to the former Lukens Steel plant and an older housing stock that could contain lead-based paint hazards. Residents may potentially be exposed to asthma triggers, air pollution and poor ambient air quality, illegal dumping, and contaminated fish consumption. Beyond this observation, the map does not show any patterns between environmental health and race/ethnicity, national origin or family status.

The areas with the highest environmental health index levels include the townships of East Marlborough, East Vincent, London Grove, Pennsbury, Pocopson, West Nantmeal, West Marlborough and West Sadsbury. There is a cluster of Hispanic residents from Mexico in the London Grove area.

V.B.iii.1.f. Patterns in Disparities in Access to Opportunity

V.B.iii.1.f.i. Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or familial status. Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.

 Instructions

In comparison to the Philadelphia region, Chester County provides greater access to opportunity in regard to poverty exposure, school performance, the labor market, and environmental health. Chester County is comparable to the region in job proximity, while showing lower levels of transit access and higher transportation costs.

The data presented in Table 12 shows that Chester County's Black population has the highest exposure to poverty and the second lowest underperforming schools outcome. Black residents are least likely to live near areas of intense labor market engagement and human capital, while also traveling farthest to their jobs. This pattern corresponds to ongoing challenges in the City of Coatesville's R/ECAP, which has 51.0% Black and 27.3% Hispanic residents.

The county's Hispanic population also ranks low among the opportunity measures. Hispanic residents are more prone to poverty than all but Black individuals and are the most likely to be in low achieving schools. Many Hispanic residents live and work in southern Chester County due to the number of agricultural jobs in the area. While these jobs provide ample opportunity for stable employment, many of these jobs do not pay high wages.

It should be noted that Coatesville and southern Chester County are outside of SEPTA's service area, which may limit the opportunities for job and opportunity mobility.
V.B.iii.2. Additional Information

V.B.iii.2.a. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.

Instructions

Chester County residents are among the most likely to have insurance in Pennsylvania. Healthcare data (accessed at https://s3.amazonaws.com/assets.enrollamerica.org/wp-content/uploads/2015/11/PA-State-Snapshot-County-table.pdf) shows that among adults between 18 to 64, 4% of consumers were uninsured in 2015. Black residents were least likely to have health insurance, followed by Hispanic residents.

Uninsured Rates

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>Pennsylvania</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black</td>
<td>9.0</td>
<td>11.0</td>
</tr>
<tr>
<td>White</td>
<td>4.0</td>
<td>7.0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>8.0</td>
<td>14.0</td>
</tr>
<tr>
<td>Asian</td>
<td>4.0</td>
<td>9.0</td>
</tr>
</tbody>
</table>

The Pennsylvania Department of Health publishes annual health profiles for all counties in the state, which includes natality and pregnancy data (accessed at http://www.statistics.health.pa.gov/HealthStatistics/VitalStatistics/CountyHealthProfiles/Documents/County_Health_Profiles_2015.pdf). As seen below, there are also differences among race/ethnicity in access to prenatal care during the first trimester of pregnancy and the rate of births to mothers under 18. (Note: no regional data was available.)

Percentage without Prenatal Care in 1st Trimester

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>City of Philadelphia</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>21.0</td>
<td>31.3</td>
</tr>
<tr>
<td>Black</td>
<td>55.8</td>
<td>49.3</td>
</tr>
<tr>
<td>Hispanic</td>
<td>44.6</td>
<td>49.1</td>
</tr>
<tr>
<td>All Races</td>
<td>25.1</td>
<td>43.5</td>
</tr>
</tbody>
</table>

Percentage of Births to Mothers Under 18

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chester County</th>
<th>City of Philadelphia</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Black</td>
<td>3.4</td>
<td>3.9</td>
</tr>
<tr>
<td>Hispanic</td>
<td>3.2</td>
<td>4.4</td>
</tr>
<tr>
<td>All Races</td>
<td>0.9</td>
<td>2.9</td>
</tr>
</tbody>
</table>

This Consumer Finance Protection Bureau collects Home Mortgage Disclosure Act data, which includes loan amounts by race for Chester County homeowners (accessed at http://www.consumerfinance.gov/data-research/hmda/explore). Although residents with Hispanic ethnicity are not included in this data, the 2015 records show that Black residents of Chester County, on average, received the lowest home mortgages, with Asian homeowners having the highest loan amounts.

Average Loan Amount in Chester County

<table>
<thead>
<tr>
<th>Race</th>
<th>Chester County</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>$258,731</td>
</tr>
<tr>
<td>Black</td>
<td>$196,899</td>
</tr>
<tr>
<td>Hispanic</td>
<td>Not Reported</td>
</tr>
<tr>
<td>Asian (does not include Pacific Islander)</td>
<td>$311,071</td>
</tr>
<tr>
<td>Native Hawaiian or Pacific Islander</td>
<td>$294,578</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>$198,145</td>
</tr>
</tbody>
</table>

V.B.iii.2.b. The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunity (e.g., proficient schools, employment opportunities, and transportation).
There are several initiatives overseen or sponsored by Chester County that are designed to promote access to opportunity, including:

- The Chester County Workforce Development Board operates to help workers become better prepared to compete in the global economy, and the County continues to serve as a destination of choice and desirable place to invest, live, work and raise a family. This is accomplished by operating as the local entity, responsible for the strategic planning and promotion of an effective workforce development system in Chester County that responds to the regional labor market needs by offering insight into education and training, industry partnership, youth services and employer and job-seeker resources.

- The PA CareerLink®-Chester County and United Way Financial Stability Center in Exton serves as the one-stop location for workforce development needs. It is located included along Krapf's bus route A, which links Coatesville to the West Chester Transportation Center. The PA CareerLink®-Chester County and United Way Financial Stability Center administers Workforce Innovation and Opportunity Act (WIOA) programs to provide job seekers and employers to share access to a wide array of job training, education and employment services through personalized assistance for recruitment and placement of employees. This may include learning how to write a resume, building interview skills and screening applicants, and posting positions and hosting jobs fairs. Wrap around services such as financial literacy and counseling are also available on site.

- Career Corps is a Chester County partnership for youth (age 16-24) employment. This program provides opportunities for educational enrichment (including GED prep), career development, internships (paid and unpaid), and job placement services.

- The Employment, Advancement and Retention Network (EARN) Center, also located at the PA CareerLink®-Chester County, offers activities and services related to job training and job retention for public assistance recipients. Customers are referred to the EARN Center by the Chester County Assistance Office. Services are overseen by the Chester County Department of Community Development.

- The Workforce Development Board funds the Industry Partnership programs to support a variety of regional activities and incumbent worker training programs. These initiatives include: Smart Energy, which focuses on energy efficiency and green building, photovoltaic solar, and wind, solar thermal and geothermal training areas; AgConnect, which works to build the capacity of farmers and other employers in the agriculture supply chain to meet the demand for fresh and local foods in the area by providing business training; Innovative Technology Action Group to encourage technology companies to grow their businesses in a sophisticated global marketplace; Health Care Connect to advocate for the advancement of health care through training and outreach; and the Manufacturing Alliance of Chester and Delaware Counties to grow and develop the region's advanced manufacturing sector by strengthening the current workforce, increasing outreach, and partnering to change the perception of modern manufacturing careers.

- The Mobile Workforce Navigator, funded by the Workforce Development Board, connects job seekers with valuable resources including resume building, reviewing transferable skills and identifying employment opportunities. The navigator also provides technical assistance with the JobGateway online job seeker services system. It maintains a presence throughout Chester County, with regularly scheduled times at different community partners in Coatesville, Kennett Square and Phoenixville, as well as occasional stops in the Oxford area.

- The Workforce Development Board also attained and will oversee a Strategic Innovation grant to help expand existing Job Locator and On-the-Job Training programs to include a re-entry program for individuals working with the County’s Department of Adult Probation, Prison, and Domestic Relations.

- The Hire One Initiative assists individuals experiencing long-term unemployment. This Chester County Economic Development Council effort partners with the Chester County Workforce Development Board, PA CareerLink® - Chester County, and over 60 committed private/public organizations to develop new and innovative strategies for connecting job seekers to hiring employers by leveraging available resources.

- Rover Community Transportation is funded through Penn DOT to provide the Persons with Disabilities Program (PwD) which offers specialized, curb-to-curb transportation service for people who are not able to ride fixed-route public transportation and are not eligible for other subsidized transportation services. Limited to those with disabilities that are unable to board or disembark transportation services independently, for a small fee Rover and its dozen shuttles will move daily to provide trips to the doctor, grocery store, church, meetings or even visiting family and friends.

- The Medical Assistance Transportation Program (MATP) is a service available to individuals with Medical Assistance provided through the Pennsylvania Department of Public Welfare. MATP can be used to get to and from any health care or treatment provider that is covered by Medical Assistance. MATP may also be used to go to the pharmacy pick up prescriptions or to get medical equipment if they are covered by Medical Assistance. Those with medical assistance may be eligible for reimbursement of public transit fares through MATP.

- The Aging Shared Ride Program is for eligible senior citizens age 65 and older that provides rides at a reduced fare. It is sponsored in part by the Chester County Commissioners.

- The Transportation Management Association of Chester County (TMACC) operates a paratransit program for disabled individuals. This complementary service operates along with the Southern Chester County Organization on Transportation (SCCOOT) and Coatesville Link public bus routes.

V.B.iii.3. Contributing Factors of Disparities in Access to Opportunity

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity.

Instructions

The availability, type, frequency, and reliability of public transportation
Lack of private investments in specific neighborhoods
Land use and zoning laws
Location of employers
Location of proficient schools and school assignment policies
Location and type of affordable housing
Occupancy codes and restrictions

Table 9 outlines the incidence of disproportionate housing needs among Chester County households. Disproportionate housing needs includes the following problems: housing cost burden (defined as paying more than 30% of income for monthly housing costs including utilities), overcrowding, lacking a complete kitchen, or lacking plumbing. Half of all Hispanic residents experience at least one of these housing problems, while 44.4% of Black residents are faced with housing problems. HUD data does not isolate the occurrence of the specific housing problems, however the high cost of housing in Chester County is the most common housing problem. The American Community Survey (2014 ACS) stated that 32.6% of homeowners and 48.3% of renters in Chester County paid more than 30% of their monthly income toward housing costs.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th># with Problems</th>
<th># Households</th>
<th>% with Problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>49,765</td>
<td>158,250</td>
<td>31.5</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>4,420</td>
<td>9,955</td>
<td>44.4</td>
</tr>
<tr>
<td>Hispanic</td>
<td>3,795</td>
<td>7,560</td>
<td>50.2</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>1,615</td>
<td>6,135</td>
<td>26.3</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>63</td>
<td>211</td>
<td>29.9</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>595</td>
<td>1,694</td>
<td>35.1</td>
</tr>
</tbody>
</table>
Severe housing cost burden is defined as paying more than half of one's income for monthly housing costs including utilities. In Chester County 13% of all households pay more than 50% of their monthly earnings toward housing costs. According to Table 10, Black, Non-Hispanic households in Chester County experience the highest rate of severe housing cost burden at 23.6%. Nearly 18% of Hispanic residents experience severe housing cost burden.

Table 9 also provides data for different household types with disproportionate housing needs. Non-family households are the most likely to be affected by one or more household problems with an incidence rate of nearly 44%. Table 10 shows that non-family households have the highest rate (21.9%) of severe housing costs burden in Chester County.

### Disproportionate Housing Needs by Household Size

<table>
<thead>
<tr>
<th>Household Type and Size</th>
<th># Problems</th>
<th>with</th>
<th># of</th>
<th>Problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Households, &lt;5 people</td>
<td>30,425</td>
<td>111,805</td>
<td>27.2</td>
<td></td>
</tr>
<tr>
<td>Family Households, 5+ people</td>
<td>6,475</td>
<td>18,624</td>
<td>34.8</td>
<td></td>
</tr>
<tr>
<td>Non-family households</td>
<td>23,345</td>
<td>53,365</td>
<td>43.8</td>
<td></td>
</tr>
</tbody>
</table>

V.B.iv.1.b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

In the 2011 report, "The Mismatch between Housing and Jobs," (accessed at http://www.dvrpc.org/reports/11058.pdf; refer to Figure 1) the Delaware Valley Regional Planning Commission identified affordable municipalities as those in which a household earning the regional median income spends less than 45% of its income on housing and transportation costs. Areas where households have lower housing and transportation costs may reduce financial hardships for residents, particularly those with lower incomes. The Chester County municipalities meeting DVRPC's affordability criteria include the City of Coatesville and the boroughs of Atglen, Modena, Oxford, Parkesburg, Phoenixville, Spring City and West Chester.

V.B.iv.1.c. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing.

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>1 BR</th>
<th>2 BR</th>
<th>3+ BR</th>
</tr>
</thead>
</table>
V.B.iv.1.d. Describe the differences in rates of renter and owner occupied housing by race/ethnicity in the jurisdiction and region.

**Instructions**

In Chester County, 75.7% of units are owner-occupied with a rental occupancy rate of 24.3%. By comparison the owner occupancy rate in the City of Philadelphia is 52.6%. The Chester County Planning Commission published a map of housing tenure (accessed at http://www.landscapes2.org/mapping/CountyProfiles/housOcc.cfm). The lowest rates of ownership occur in the City of Coatesville (36.3%) and the boroughs of Oxford (37.3%), West Chester (37.6%) and Modena (40.6%). All other municipalities in Chester County have ownership rates of 50% or higher.

Coatesville's population includes 48.4% Black and 21.5% Hispanic residents, with Modena having 24.0% and 19.2%, respectively. West Chester's population includes 12.5% Black and 13.1% Hispanic residents, while 26.4% of Oxford's population is Hispanic.

Further analysis was limited by the lack of homeownership and rental rates by race and ethnicity for individual Chester County municipalities.

V. Fair Housing Analysis > B. General Issues > Disproportionate Housing Needs > Additional Information

V.B.iv.2. Additional Information

V.B.iv.2.a. Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics.

**Instructions**

Housing costs affect all racial and ethnic groups and household compositions. The lack of affordable housing units in Chester County was brought up more than any other issue during public participation efforts. According to 2014 American Community Survey data, there are 44,071 households in Chester County living in rental units. Of these renters, 46.9% pay more than 30% of their monthly income toward rent. Homeownership opportunities are limited by the county’s median home price of $323,600.

According to American Community Survey data (2014), 12.1% of Chester County residents age five and above speak a language other than English at home. Of these individuals, 4.9% speak English "less than very well." Three percent (3.0%) of Spanish speaking residents over the age of five speak English "less than very well." This presents a variety of challenges, including the ability to stay informed about and obtain institutional, educational and community resources, among others. Although there is no data to support this at the local level, it is not uncommon for children to serve as untrained interpreters for their parents.

V.B.iv.2.b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs.

For PHAs, such information may include a PHA's overriding housing needs analysis.

**Instructions**

There is a considerable need for affordable housing in Chester County. According to the National Low Income Housing Coalition, there are fewer than 30 affordable and available rental units for every 100 households below 30% of the median family income threshold. The Housing Authority of Chester County (HACC) noted in its Annual Plan Needs Assessment that supply of affordable housing is also a major issue, as developers continue to build for the more affluent single family home market in the range of $500,000 and higher. In 2010, single family housing units comprised 79% of housing stock, while multi-family units comprised only 18%.

This need is also illustrated in the HACC's waiting list, which is currently closed.

HACC Waitlist by Income Level
<table>
<thead>
<tr>
<th>Income %</th>
<th>Public Housing</th>
<th>Housing Choice Voucher Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30% MFI</td>
<td>86%</td>
<td>78.8%</td>
</tr>
<tr>
<td>31-50% MFI</td>
<td>11%</td>
<td>16.6%</td>
</tr>
<tr>
<td>51-80% MFI</td>
<td>3%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Total # of Persons</td>
<td>1,475</td>
<td>2,162</td>
</tr>
</tbody>
</table>

**HACC Waitlist by Race**

<table>
<thead>
<tr>
<th>Race</th>
<th>Public Housing</th>
<th>Housing Choice Voucher Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>African-American</td>
<td>56%</td>
<td>61.2%</td>
</tr>
<tr>
<td>White</td>
<td>37%</td>
<td>32.2%</td>
</tr>
<tr>
<td>Other</td>
<td>7%</td>
<td>6.6%</td>
</tr>
</tbody>
</table>

To assist in addressing housing needs, the HACC has been very active with Chester County’s “Decade to Doorways” initiative to end homelessness in Chester County. As part of that effort, the Executive Director heads one of four major teams – the “Permanent Housing Action Team”. Through this activity, research and follow-up with Chester County landlords, the barriers and possible mechanisms to address such barriers have been identified. HACC plays a major role in the County’s “Landlord Forum” an event with the goal of educating landlords about landlord-tenant law, available supportive services and resources, and subsidized housing. The Landlord Forum also helps to dispel myths and explain benefits of the housing choice voucher program.

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**V. Fair Housing Analysis > B. General Issues > Disproportionate Housing Needs > Contributing Factors of Disproportionate Housing Needs**

**V.B.iv.3. Contributing Factors of Disproportionate Housing Needs**

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity.

1. The availability of affordable units in a range of sizes
2. Displacement of residents due to economic pressures
3. Lack of private investments in specific neighborhoods
4. Land use and zoning laws

**V.B.iv.3. Contributing Factors of Disproportionate Housing Needs - Other**

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**Fair Housing Analysis > Publicly Supported Housing Analysis**

**Fair Housing Analysis > Publicly Supported Housing Analysis > Analysis**

**Fair Housing Analysis > Publicly Supported Housing Analysis > Analysis > Publicly Supported Housing Demographics**

**V.C.1. Analysis**

**V.C.1.a. Publicly Supported Housing Demographics**

1. **V.C.1.a.i. Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and Housing Choice Voucher (HCV))?**

Instructions
The data provided through HUD's Affirmatively Furthering Fair Housing Tool Table 6 shows racial and ethnic backgrounds in different types of publicly supported housing. This information shows that White households are most likely to reside in project based section 8 (49.7%) and "other multi-family" housing (92.4%). Among the types of housing supported through "other multi-family" are Supportive Housing program units (Section 202) and Project Rental Assistance units (Section 811).

Black residents have higher occupancy rates in public housing (52.0%) and units supported through housing choice vouchers (59.4%). Hispanic residents also have moderate populations in public housing (16.5%), project based units (13.1%) and the housing choice voucher program (9.5%). Asian residents do not have a sizeable population in any publicly supported housing. It should be noted that this is not a comprehensive listing, notably missing low income housing tax credit (LIHTC) units.

The "other multi-family" units are located in Section 202 Supportive Housing for the Elderly properties, which were funded by HUD.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Public Housing</th>
<th>Project Based Section 8</th>
<th>Other Multi Family Housing</th>
<th>HCV Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>30.7</td>
<td>49.7</td>
<td>92.4</td>
<td>30.4</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>52.0</td>
<td>35.9</td>
<td>6.4</td>
<td>59.4</td>
</tr>
<tr>
<td>Hispanic</td>
<td>16.5</td>
<td>13.1</td>
<td>0.9</td>
<td>9.5</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>0.9</td>
<td>0.6</td>
<td>0.0</td>
<td>0.6</td>
</tr>
</tbody>
</table>

V.C.1.a.i. Compare the demographics, in terms of protected class, of residents of each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant category of publicly supported housing. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

No local comprehensive data source is currently available to confirm the demographics of residents in "Other multifamily" housing. The Department of Community Development (DCD) and Housing Authority of Chester County (HACC) will work to improve communication among "Other multifamily" housing owners to understand their demographics and promote greater diversity in these properties.

According to the data compiled from HUD Tables 1 and 6, within publicly supported housing, White individuals make up 44.4% of residents, whereas Black individuals make up 45.6% of residents. This is disproportionate to the county’s population of 82.1% White residents compared to 5.9% Black/African-American residents.

- White residents make up 82.1% of the total population, 69.4% of the income-eligible population (0% to 80% of area median income), and comprise approximately 44.4% of the residents who occupy publicly-subsidized housing.
- African-American residents make up 5.9% of the total population, 10.3% of the income-eligible population, and comprise 45.6% of the residents who occupy publicly-subsidized housing.
- Hispanic residents make up 6.5% of the total population, 8.0% of the income-eligible population, and comprise 10.2% of the residents who occupy publicly-subsidized housing.

Disability Status

HUD Table 14 indicates that there are 37,294 Chester County residents above the age of five with disabilities. HUD data from Table 15 indicated that there are relatively few people with disabilities residing in "Other multifamily" housing.

In partnership with the Pennsylvania Housing Finance Agency (PHFA), HACC is providing a minimum of 21 vouchers to residents with disabilities under the 811 program, which will increase the percentage of disabled households in "Other multifamily" housing.
V.C.1.b. Publicly Supported Housing Location and Occupancy

V.C.1.b.i. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs.

HUD Map 5 displays publicly supported housing in Chester County including public housing, project based section 8, low income housing tax credits (LIHTC) and other multi-family units. The City of Coatesville is home to several LIHTC, public housing and project based Section 8 developments. The map shows that these properties exist in a largely Black community that is also designated as a R/ECAP. The boroughs of Phoenixville, Spring City and West Chester have multiple developments, however these communities are not segregated.

Map 6 shows the highest concentration of publicly supported housing in the City of Coatesville, which includes Chester County's R/ECAP. This corresponds to the city having the highest percentage of housing choice vouchers (HCVs) of Chester County municipalities. Among the 1,525 households using HCVs, they were most likely to reside in the following municipalities (according to 2015 data from the Housing Authority of Chester County):

- City of Coatesville - 43.9%
- West Chester Borough - 9.8%
- Downingtown Borough - 5.7%
- Phoenixville Borough - 5.3%
- Oxford Borough - 3.9%

Among publicly supported housing in the Coatesville area, there is a higher concentration of Black residents. In Oxford, there are a greater number of Hispanic residents, while Map 6 indicates that Phoenixville has more White residents.

V.C.1.b.ii. Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs?

HUD Table 7 provides demographics for publicly supported housing in Chester County as well as the R/ECAP in Coatesville. There are no public housing or "other multi-family" units in the R/ECAP; however, it does contain 89 project based section 8 units and 234 housing choice voucher (HCV) units. There are high percentages of elderly (73.3%) and disabled (34.4%) project based section 8 residents in the R/ECAP. This may be attributed to the location of the senior development, Coatesville Towers.

Among HCV residents in the R/ECAP, nearly four in ten residents are elderly (38.0%). Among HCV recipients, there is a lower percentage of families with children living in the R/ECAP (31.9%) as compared to non-R/ECAP tracts (42.5%).

Elderly and Disabled in R/ECAP (%)
V.C.1.b.iii. How does the demographic composition of occupants of publicly supported housing in R/ECAPS compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs?

Instructions

Relevant Data

Table 7 provides demographics among those living within Chester County’s R/ECAP in the City of Coatesville. There are no public housing or "other multi-family" housing units in the R/ECAP. Data from Table 7 (see below) shows that within the R/ECAP, Black residents make up a greater percentage of project based section 8 units (49.4%) and an even larger percentage of housing choice voucher (HCV) units (74.3%). These percentages are higher than areas outside of the R/ECAP. Hispanic residents have lower representation within the R/ECAP, including 9.0% of project based section 8 units (versus 13.6% outside of the R/ECAP) and 4.7% of housing choice voucher units (compared to 10.5% outside of the R/ECAP).

Race/Ethnicity in Publicly Supported Housing (%)

<table>
<thead>
<tr>
<th>Coatesville R/ECAP</th>
<th>Project Based Section 8</th>
<th>HCV Program</th>
<th>Public Housing</th>
<th>Other HUD Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>41.6</td>
<td>20.1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Black</td>
<td>49.4</td>
<td>74.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Hispanic</td>
<td>9.0</td>
<td>4.7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>0.0</td>
<td>0.9</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Race/Ethnicity in Publicly Supported Housing (%)

<table>
<thead>
<tr>
<th>Chester County Non-R/ECAP</th>
<th>Project Based Section 8</th>
<th>HCV Program</th>
<th>Public Housing</th>
<th>Other HUD Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>50.6</td>
<td>32.5</td>
<td>30.7</td>
<td>91.9</td>
</tr>
<tr>
<td>Black</td>
<td>34.4</td>
<td>56.5</td>
<td>52.0</td>
<td>6.7</td>
</tr>
<tr>
<td>Hispanic</td>
<td>13.6</td>
<td>10.5</td>
<td>18.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>0.6</td>
<td>0.6</td>
<td>0.9</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Families with Children

There are no Public Housing, "other multi-family," or project based section 8 units within the R/ECAP. Among HCV recipients, 31.9% within the R/ECAP include families with children whereas 42.5% of HCV holders in non-R/ECAP areas are families with children.

Elderly

Among HCV recipients, 38.0% of those in the R/ECAP are elderly compared to 25.9% in non-R/ECAP areas. The rate of project based units supporting elderly individuals is 73.3% in the R/ECAP; the rate of elderly in project based units in non-R/ECAP areas is 41.4%

Disabled

Among HCV recipients, 34.7% of those in the R/ECAP are disabled compared to 29.8% in non-R/ECAP areas. The rate of project based units supporting disabled residents is 34.4% in the R/ECAP; the rate of disabled residents in project based units in non-R/ECAP areas is 17.4%

V.C.1.b.iv.(A). Do any developments of public housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category? Describe how these developments differ.

Instructions
HUD Table 8 was updated to include more complete and updated demographics for the public housing and project based section 8 categories (see Appendix D).

Public Housing

Among public housing units, White residents occupy 62% of the units at Oxford House (located in Oxford). In other developments, they make up anywhere from 7% to 33% of the population. Black residents have the greatest representation at Ash Park (70%; Coatesville), Hannum Gardens (73%; West Chester), Downtown Revival (75%; Coatesville), Fairview Village (77%; Phoenixville) and Garnett Terrace (86%; Coatesville). Hispanic residents make up 20% of the public housing units at Hannum Gardens and 222 North Church, Locust, Maple and Spruce Courts (West Chester), as well as 21% of the units at Oxford Terrace. Only two developments have Asian residents, 222 North Church, Locust, Maple and Spruce Courts (2%) and Ash Park Terrace (3%).

Households with children make up 50% of the units at Garnett Terrace, 72% at Fairview Village and 86% at Hannum Gardens.

Project Based Section 8

There are 12 developments with project based section 8 units, most of which have diverse populations. White residents make up the largest percentage of the project based section 8 units at Liberty House (95%; located in Phoenixville), Parkesburg School (80%; Parkesburg) and Denny Reyburn (69%; West Chester). Black residents have the highest representation at Downtown Revival (87%; Coatesville), North 2nd Avenue (63%; Coatesville) and Ash Park Terrace (48%; Coatesville). Hispanic residents comprise 26% of the residents at Ash Park Terrace (Coatesville) and Oxford Hotel (Oxford). Asian residents live in 16% of the Mary Taylor House units (West Chester).

Only two of the project based section 8 developments include households with children, Downtown Revival and Roymar Apartments (Coatesville).

Other HUD Multifamily Assisted Housing

Many of the 17 developments designated as "Other HUD Multifamily Assisted Housing" have lower populations among racial and ethnic minorities. It important to note that this is not current "point in time" data. Additionally, these units are not owned or managed by the Housing Authority. The County of Chester provided funding to Episcopal House, Spring City Elderly Housing and Luther House in the past.

Black residents primarily occupy Regency Park (75%; located in Coatesville), Park Spring Apartments (67%; Spring City) and Glenbrook Apartments (65%; Atglen). Hispanic residents have the highest population at Apartments for Modern Living (55%; West Chester) and Whitehall Acres (40%; Oxford). Asian residents occupy very few "other HUD multifamily assisted housing" properties. Conversely, White residents make up the 82% or more of the units at Luther House (West Grove), Trinity House (88%; Berwyn), Vincent Heights (90%; Spring City), Spring City Elderly Housing (93%; Spring City), Episcopal House (94%), Parkesedge Elderly Apartments (95%; Parkesburg), Saint Peter's Place (96%; Phoenixville) and Saint James Place Apartments (97%; Downingtown).

V.C.1.b.iv.(B) Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing.

Instructions

V.C.1.b.v. Compare the demographics of occupants of developments, for each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. Describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.

There are additional types of publicly supported housing in Chester County. The county’s 2016 Continuum of Care grant inventory worksheet (GIW) includes 103 permanent housing units. The Housing Authority of Chester County (HACC) administers 1,660 Veterans Affairs supportive housing (VASH) vouchers, with an increase of 1,700 expected by spring 2017. Family Service of Chester County oversees the Housing Opportunities for Persons with HIV/AIDS (HOPWA) program, which includes 20 housing units.
The HUD data provided in Table 8 was insufficient for making a complete comparison of all publicly supported housing. The Housing Authority of Chester County updated the table to more accurately reflect demographics throughout the developments (refer to the Table 8 provided in Appendix D).

**Public Housing**

The Coatesville census tract in which Washington House and Ash Park Terrace are located has a high percentage of Black (56.0%) and Hispanic (24.6%) residents, with a poverty rate of 27.7%. Among households at this senior property, 70% are Black. Garnett Terrace, also in Coatesville, is located in an area with 38.7% Black and 14.3% Hispanic and an 18.4% poverty rate. Here 86% of households are Black and 50% of households have children.

**Project Based Section 8**

Among households at Coatesville Towers, 49% are Black, 42% are White and 9% are Hispanic. This senior development is located in a census tract where 51.0% of residents are Black and 27.4% are Hispanic, with a poverty rate of 30.2%. HUD has designated this census tract as a racially and ethnically concentrated area of poverty (R/ECAP).

Apartments for Modern Living in West Chester is located in the census tract (42029302600) with the highest poverty rate (45.4%); the census tract is made up of 64.0% White residents. The property itself has 54% households with children and is predominately Hispanic (55%), followed by Black (35%) and White (9%) households.

**Other HUD Multifamily Assisted Housing**

HUD's Table 5 indicates that none of these properties is located in an area with a poverty rate above 6.0%. Additionally, ten (10) of these developments are predominately occupied by White residents that making up 82% or more of the respective property's population.

**LIHTC**

According to HUD's Table 5, there are 1,035 low income housing tax credit (LIHTC) units located throughout Chester County. As seen in Map 5, the locations of these developments span most parts of the county. North Second Avenue, Elmwood Garden Apartments, W.C. Atkinson Project, and the Third Avenue Apartments, which HUD categorized as LIHTC, are all located in the Coatesville R/ECAP.

Elmwood Gardens provided information about its current residents. Of the currently occupied units, 50% housed families with children. Black residents lived in 77.5% of the units, followed by White (17.2%) and Hispanic (5.1%) residents. There are three units in which an occupant has a disability. The W.C. Atkinson Project includes 18 affordable units. Thirteen of the units include Black residents (72.2%) and five have White residents (28.8%). Two units are occupied by individuals with a disability.

**V.C.1.c. Disparities in Access to Opportunity**

V.C.1.c.i. Describe any disparities in access to opportunity for residents of publicly supported housing, including within different program categories (public housing, project-based Section 8, Other HUD Multifamily Assisted Developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.

HUD Map 5 shows that there are publicly supported housing developments throughout Chester County. While Coatesville has the highest number of such developments, there are also multiple locations in Kennett Square, Oxford, Parkesburg, Phoenixville, Spring City and West Chester. Chester County generally has higher levels of opportunity than the Philadelphia region, however it does have less access to transit and higher transportation costs than urban and the inner ring suburbs of Philadelphia. This affects communities in Chester County that do have a limited variety of regular transit options, such as Spring City and Kennett Square, as well as more rural municipalities like Oxford and Parkesburg.

Map 6 illustrates the locations of housing choice vouchers (HCVs) in the county. The City of Coatesville and the surrounding communities have highest concentration of HCVs. Black households live in 74.3% of HCV units in the R/ECAP and 56.5% county-wide.
Table 12 displays different metrics measuring access to opportunity. While these opportunity indexes are comparably higher than the levels documented in the Philadelphia region, Chester County's Black residents have the highest exposure to poverty, while also living in areas with the lowest performing schools and labor market engagement. Hispanic residents also rank lower in access to opportunity than White or Asian residents.

Schools
The ability for a child to attend a good school often plays a major role in shaping that child's access to opportunity later in life. HUD data did not provide an opportunity table for those living in publicly supported housing. However Table 12 does provide data for those living below the federal poverty line. The school proficiency index is slightly lower for those in poverty, with Black and Hispanic students in poverty having index levels of 61.5 and 53.3 (on a scale of 100), respectively. For families in publicly supported housing

Employment
No available data shows the number of Chester County publicly supported housing residents that are engaged in the workforce. Chester County's considerably strong labor market grants individuals living in poverty higher labor market index levels than seen at the regional level (refer to Table 12). In Chester County, Black individuals below the poverty line have labor market index of 55.7 compared to 62.8 for all Black residents. Hispanic residents living in poverty have a labor market index of 63.0 versus 69.3 for all Hispanic individuals in Chester County.

Environmental Health
HUD Table 12 shows that adverse environmental conditions affect all Chester County residents relatively equally.

Transportation
Due to Chester County's large geographical area, access to transportation varies significantly by location. Residents of publicly supported housing in West Chester and Downingtown can much more easily access public transportation than those in Oxford or Spring City. Interestingly, those living in poverty have equal or higher transit access when compared against the respective racial and ethnic groups' total populations. For example, Table 12 shows Black residents as a whole have a transit index of 71.0 versus 78.7 for Black individuals living in poverty.

Fair Housing Analysis > Publicly Supported Housing Analysis > Additional Information

V.C.2. Additional Information

V.C.2.a. Beyond the HUD-provided data, provide additional relevant information, if any, about publicly supported housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data.

Instructions
The Housing Authority of Chester County (HACC) has been a champion of supporting Veterans Affairs supportive housing (VASH) vouchers. It anticipates that 1,700 VASH vouchers will be used in Chester County by spring 2017. As of December 2016, HACC administers 1,670 housing choice vouchers (HCVs). That figure will increase to 1,705 when The Whitehall in Spring City is ready for lease-up in March 2017.

The HACC has approval to administer up to 1,936 HCVs, however that limit is unlikely to be reached due to insufficient allocations.

V.C.2.b. The program participant may also describe other information relevant to its assessment of publicly supported housing. Information may include relevant programs, actions, or activities, such as tenant self-sufficiency, place-based investments, or mobility programs.

Instructions
The Housing Authority of Chester County (HACC) operates a very successful Family Self Sufficiency (FSS) Program which provides services, counseling and an escrow account savings incentive to help families transform their lives. This enables families to both set and achieve the goals necessary to, literally, make themselves self-sufficient. The program has resulted in many successes including college graduations, vocational training, job placement and home ownership.

As previously cited, the HACC participated in a regional housing mobility program. This involved a partnership of HUD, local advocacy groups, landlords, educational counselors and other housing authorities.
In regard to recent housing developments, HACC has invested (primarily through project based housing vouchers) in areas of the county that are not impacted by poverty and provide additional opportunities for low income individuals and families. This includes Steel Town Village in Phoenixville, Red Clay Manor in Kennett Square and The Whitehall in Spring City.

Fair Housing Analysis > Publicly Supported Housing Analysis > Contributing Factors of Publicly Supported Housing Location and Occupancy

V.C.3. Contributing Factors of Publicly Supported Housing Location and Occupancy

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

Instructions

- Land use and zoning laws
- Impediments to mobility
- Lack of private investment in specific neighborhoods
- Quality of affordable housing information programs
- Source of income discrimination

V.C.3. Contributing Factors of Publicly Supported Housing Location and Occupancy - Other

Fair Housing Analysis > Disability and Access Analysis

Fair Housing Analysis > Disability and Access Analysis > Analysis

Fair Housing Analysis > Disability and Access Analysis > Analysis > Population Profile

V.D.1. Population Profile

V.D.1.a. How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?

Instructions

Relevant Data

Table 13 provides an overview of the percent of Chester County residents with a disability. The percent of individuals with disabilities is lower than seen in the Philadelphia region; however the data shows that ambulatory difficulties are the most common, followed by cognitive and independent living difficulties.

Map 16 displays disability types throughout Chester County. The largest concentration of disabled residents in the county is in the City of Coatesville: it appears that cognitive disabilities are most likely to be found in the Coatesville area along Route 30 and in southwestern Chester County along Route 1. This is the location of the county's racially and ethnically concentrated area of poverty (R/ECAP). It is also home to a Veterans Affairs Medical Hospital.

It is interesting to note that most disabled residents appear to live south of Route 30. The areas with the highest numbers of disabled residents include Coatesville and West Chester, and the Baltimore Pike corridor from Kennett Square to Oxford.

Disability by Type (%)
<table>
<thead>
<tr>
<th>Disability Type</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hearing difficulty</td>
<td>2.4</td>
<td>3.3</td>
</tr>
<tr>
<td>Vision difficulty</td>
<td>1.1</td>
<td>2.2</td>
</tr>
<tr>
<td>Cognitive difficulty</td>
<td>3.0</td>
<td>5.0</td>
</tr>
<tr>
<td>Ambulatory difficulty</td>
<td>3.6</td>
<td>6.7</td>
</tr>
<tr>
<td>Self-care difficulty</td>
<td>1.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Independent living difficulty</td>
<td>2.8</td>
<td>5.0</td>
</tr>
</tbody>
</table>

V.D.1.b. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges.

**HUD Table 14** shows the rate of disabilities affecting different age groups. The disability rate for all Chester County residents ages 18 to 64 is only slightly higher than the rate of those 65 and older.

Map 16 provides a visualization for locations of different disability types. The data shows very few disabilities north of Route 30. Hearing disability is evenly spread out in the county without any apparent pattern. Vision is less common in comparison to hearing and cognitive disabilities. Cognitive disability is mostly centered in central Chester County and the only disability listed in the Coatesville R/ECAP. (This does not mean, however, that other disabilities in this area do not exist.)

Among the other disability types, self-care is distributed evenly throughout Chester County. There seems to be more ambulatory disabilities around West Chester and in the southern part of the county along Baltimore Pike, while independent living disabilities are more commonly found in central Chester County between Malvern, Downingtown and Coatesville.

Map 17 shows that disabled age groups are evenly spread throughout Chester County with a small cluster of disabled residents ages 18 to 64 mostly centered in the Malvern and Paoli area.

### Disability by Age Group (%)

<table>
<thead>
<tr>
<th>Age of People with Disabilities</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 to 17</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>18 to 64</td>
<td>3.7</td>
<td>6.7</td>
</tr>
<tr>
<td>65+</td>
<td>3.6</td>
<td>4.9</td>
</tr>
</tbody>
</table>

According to Table 15, residents in Chester County's publicly supported housing have higher disability rates when compared against the Philadelphia region. Among public housing residents, 55.0% of Chester County residents have a disability, which is significantly higher than the regional average.

### Disability by Publicly Supported Housing Program Category (%)

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td>55.0</td>
<td>16.2</td>
</tr>
<tr>
<td>Project Based Section 8</td>
<td>19.1</td>
<td>17.6</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>3.7</td>
<td>23.0</td>
</tr>
<tr>
<td>HCV Program</td>
<td>30.5</td>
<td>26.5</td>
</tr>
</tbody>
</table>

---

Fair Housing Analysis > Disability and Access Analysis > Analysis > Housing Accessibility

V.D.2. Housing Accessibility

V.D.2.a. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.
Public participation efforts confirmed the need for accessible housing in a range of unit sizes. As shown in Table 14, there are 37,834 individuals in Chester County age five (5) and older with disabilities. These people have diverse housing needs that often require accommodations in rental and homeownership units. Efforts to identify all accessible housing can be complicated as modifications to the housing stock, particularly in the private market, are prone to change and difficult to track. Additionally, Chester County has a high median rent of $1,192 per month. According to 2015 American Community Survey data, among the 44,071 renting households in Chester County, 20,659 rental households (46.9%) pay more than 30% of their monthly income toward housing cost. This high rate of cost burden places even more stress for disabled residents looking for an affordable place to live.

Among housing authority residents, Tables 11 and 15 can be compared to show bedrooms by housing types and disability rates. Most commonly, disabled residents are located in public housing. These housing types tend to have the small number of bedrooms, which can be challenging for larger households in which one or more residents have a disability. Housing choice voucher (HCV) recipients have a disability rate of 30.5%; these residents have greater access to larger units, however it should be noted that not all HCVs are located in areas with the best access to transit, jobs and schools.

### Publicly Supported Housing - Bedrooms and Disability Rates (%)

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>0-1 BR</th>
<th>2 BR</th>
<th>3+ BR</th>
<th>Disability Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td>74.2</td>
<td>10.4</td>
<td>13.8</td>
<td>55.0</td>
</tr>
<tr>
<td>Project Based Section 8</td>
<td>51.3</td>
<td>31.5</td>
<td>16.4</td>
<td>19.1</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>100.0</td>
<td>0.0</td>
<td>0.0</td>
<td>3.7</td>
</tr>
<tr>
<td>Housing Choice Voucher Program</td>
<td>33.4</td>
<td>24.1</td>
<td>40.1</td>
<td>30.5</td>
</tr>
</tbody>
</table>

Through public participation efforts, members of the disabled communities discussed challenges of obtaining accessible housing that was close to transit and other services, such as medical offices, jobs and shopping. Having this type of housing in a safe, affordable area was a common concern.

V.D.2.b. Describe the areas where affordable accessible housing units are located. Do they align with R/ECAPs or other areas that are segregated?

**Instructions**

**Relevant Data**

HUD guidance states: "Single-family housing is generally not accessible to persons with disabilities unless state or local law requires it to be accessible or the housing is part of a HUD-funded program or other program providing for accessibility features. The Fair Housing Act requires that most multifamily properties built after 1991 meet federal accessibility standards." Despite its rapid growth over the last twenty years, Chester County has many older units. Many of these units are located in urban areas such as Coatesville, Phoenixville and West Chester. The housing stock in urban centers is more likely to feature row homes and other housing types that lack zero step entrances while also including stairs, narrow hallways and higher counters.

The older the housing stock is, the less likelihood of it being accessible to those with disabilities. According to 2014 American Community Survey data, about one-third of all Chester County's housing units were constructed since 1990, the period in which federal accessibility standards are most likely to apply. This figure does not distinguish between rental and homeownership housing, nor does it include the number of designated affordable units.

### Year Structure Built - Chester County

<table>
<thead>
<tr>
<th>Housing Units</th>
<th>Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990 to Present</td>
<td>62,428</td>
<td>32.2</td>
</tr>
<tr>
<td>1960 to 1989</td>
<td>78,477</td>
<td>40.4</td>
</tr>
<tr>
<td>1959 or earlier</td>
<td>33,190</td>
<td>27.4</td>
</tr>
</tbody>
</table>

HUD Map 5 shows that the largest number of publicly supported housing developments is in the City of Coatesville, which includes Chester County's R/ECAP, and the surrounding area. As seen in Map 16, this area is home to a cluster of disabled residents, primarily with cognitive disabilities. The location of publicly supported housing is distributed throughout Chester County in an effort to serve disabled residents in all areas.

V.D.2.c. To what extent are persons with different disabilities able to access and live in the different categories of publicly supported housing?
HUD Table 15 shows that Chester County is comparable to the Philadelphia region in how it serves disabled project based Section 8 and Housing Choice Voucher program residents. However, there are disparities in the higher rate of disabled Chester County residents that live in public housing, with a lower disability rate in those living in "Other multifamily" housing.

Local comprehensive data detailing the demographics and disability status of residents in “Other multifamily” properties is not currently accessible. The Department of Community Development (DCD) and Housing Authority of Chester County (HACC) will work to improve communication among “Other multifamily” housing owners to understand their demographics and promote greater diversity in these properties.

HACC is also providing a minimum of 21 vouchers to residents with disabilities under the 811 program, further increasing the percentage of disabled households in “Other multifamily” housing.

### Disability by Publicly Supported Housing Program (by %)

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Chester County</th>
<th>Philadelphia Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td>55.0</td>
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<td>23.0</td>
</tr>
<tr>
<td>Housing Choice Voucher Program</td>
<td>30.5</td>
<td>26.5</td>
</tr>
</tbody>
</table>

Fair Housing Analysis > Disability and Access Analysis > Analysis > Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

V.D.3. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

V.D.3.a. To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

HUD Table 3 shows the level of integration among different racial and ethnic groups. These values fell in the "moderate" range with the highest dissimilarity index identified between Black and White individuals. This index did not provide additional information about integration those living with disabilities.

Based on HUD Map 16, most of Chester County's disabled residents live along Route 30 corridor or to the south of that line. There are higher numbers of disabled residents in and around Coatesville. However, there are people living with disabilities in sizeable numbers in other areas of the county, many of which are integrated areas.

V.D.3.b. Describe the range of options for persons with disabilities to access affordable housing and supportive services.

Persons with disabilities have access to all affordable housing opportunities and supportive services provided by the Housing Authority of Chester County (HACC). Its Housing Locator and staff from the Supportive Services Division provide specific assistance to disabled individuals to help them find and sustain themselves in affordable housing. For cases that access requires accommodations, requests are considered and made by HACC whenever possible.

Since 2010, a partnership with the Chester County Department of Human Services has provided HealthChoices funding to develop 30 affordable rental units for individuals with mental health needs. The Chester County Department of Mental Health also contracts with local agencies to provide mental health services and supports.

Chester County funds Handi-Crafters, Inc. to offer those with disabilities a continuum of services that include valuable employment options and supporting, educating and advocating for Independent Living Solutions. The County has also funded the Housing Partnership of Chester County to operate the ACCESS Program, which provides assistance to low and moderate-income residents of Chester County with permanent disabilities, in making their current residences more accessible. Renters and homeowners are both eligible for this program.

V.D.4. Disparities in Access to Opportunity

Fair Housing Analysis > Disability and Access Analysis > Analysis > Disparities in Access to Opportunity
V.D.4.a. To what extent are persons with disabilities able to access the following?

<table>
<thead>
<tr>
<th>Identify major barriers faced concerning:</th>
</tr>
</thead>
<tbody>
<tr>
<td>i. Government services and facilities</td>
</tr>
<tr>
<td>ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)</td>
</tr>
<tr>
<td>iii. Transportation</td>
</tr>
<tr>
<td>iv. Proficient schools and educational programs</td>
</tr>
<tr>
<td>v. Jobs</td>
</tr>
</tbody>
</table>

### Government Services and Facilities

All County of Chester facilities and parks are accessible to those in need and compliant with the American with Disabilities Act (ADA). There are 73 municipalities within Chester County, all of which are responsible for making accommodations to persons with disabilities.

### Public Infrastructure

Challenges accessing public infrastructure were discussed during public meetings, particularly in southern Chester County where there are less developed areas, and a lack of sidewalks and safe pedestrian crossings. Often these challenges must be addressed at the municipal level or with the Pennsylvania Department of Transportation (PennDOT) along highways.

### Transportation

Challenges in accessing affordable, timely and reliable transportation was often cited by members of the public. Even residents in areas with greater access to transit expressed difficulties in getting to their appointments and going shopping.

The Southeastern Pennsylvania Transportation Authority's (SEPTA) bus fleet is 100% accessible. Of the 10 regional rail stations in Chester County, four (4) of them are fully accessible to persons with disabilities: Thorndale, Exton, Berwyn, and Straford. Downingtown, Whitford, Malvern, Paoli, Daylesford and Devon are not fully accessible. SEPTA is in the process of modernizing its rail stations to increase access for all riders.

### Proficient Schools and Educational Programs

Chester County has 18 school districts. Within these districts, some schools offer better educational programs for those disabilities than others due to varied resources and capacity to teach children with disabilities. This can be due to a lack of funding as well as a lack of teachers qualified in these areas.

Parents of children who have disabilities talked about the challenge of enrolling children in school districts that have quality special education programs. Often times these districts correspond to areas in which the cost of living may exceed what a family can afford.

There are also instances in which parents with Limited English Proficiency may not have the necessary resources to advocate for their children. For example, a student may require an Individualized Education Program (IEP) to be eligible for special education services and/or accommodations. Without being aware of available programs or how to obtain additional services, a student's learning needs may be unmet.

### Jobs

Within the job market, many employers will hire people as long as they are able to perform the duties assigned to them. However, persons with disabilities may have limited job opportunities if they are unable to work near their places of residence. The Chester County Planning Commission estimates that 54.4% of residents work outside of the county. Accessing reliable, timely and affordable transportation can create an additional barrier to employment.

V.D.4.b. Describe the processes that exist in the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.

### Government Services and Facilities

If a resident requires additional assistance to gain access to County of Chester facilities, the person may contact the Chester County Commissioners.

The Housing Authority of Chester County (HACC) maintains a reasonable accommodation policy as part of its administrative plan. This policy addresses the process for submission, verification and approving a reasonable accommodation.

Throughout Chester County, many municipalities have their own procedures and processes for reasonable accommodations and modifications in their ordinances. There are also many municipalities that provide access into buildings with widened doors, ramps and elevators. Some buildings have braille on signage and/or plaques detailing the business name, floor, and the office name and address.

### Public Infrastructure

Chester County administers federal Community Development Block Grant (CDBG) and local Community Revitalization Program (CRP) funds for the county’s low- to moderate-income and urban areas for improvements to sidewalks and streetscapes.
Efforts by the Chester County Planning Commission such as the "Multi-Modal Circulation Handbook" (accessed at http://www.chesco.org/documentcenter/view/26940) and Baltimore Pike for Everyone - Complete Street Strategies (accessed at http://www.chesco.org/DocumentCenter/View/26887) are intended to provide best practices for future improvements.

Some municipalities provide accessible crossings for those who are blind by installing a chirping sound to let them know that it is safe to walk.

Transportation

Through the Paratransit program, persons with disabilities may obtain transportation through the Medical Assistance Transportation Program (MATP) and the Aging Shared Ride Program.

Proficient Schools and Educational Programs

Each school district in Chester County has its own policies and procedures for accommodating students with disabilities and special needs.

The Chester County Intermediate Unit (CCIU) administers approximately 25% of the special education services offered in Chester County and serves nearly 3,500 students from three (3) through 21 years of age. Seventy-five percent of these students receive services in school district classrooms; the remainder attend the Child and Career Development Center, the Technical College High School (TCHS) Brandywine, Pennock's Bridge and Pickering Campuses, a variety of alternative-education programs, and treatment specific special education programs.

In accordance with the Individuals with Disabilities Education Act (IDEA) and Chapters 14 and 15 of the State Board Regulations, the Pennsylvania Department of Education (PDE) provides general supervision over all public schools, school districts, and other public education agencies within the state to ensure that each student with a disability receives a Free Appropriate Public Education (FAPE) and that each family has the benefits of a system of procedural safeguards. PDE also handles complaints based on established policies and procedures. Complaint forms in English and Spanish are listed on its web site.

Jobs

The Chester County Intermediate Unit (CCIU) administers the County Cup program for those with cognitive disabilities to learn a trade and enter the workforce. The County Cup operates at five location where students learn catering skills, operate a register, take inventory, and manage a small café. They start as students and then work as interns until they can be hired as employees of the County Cup or move on to other employment opportunities. The Office of Vocational Rehab provides vocational rehabilitation services to help persons with disabilities prepare for, obtain or maintain employment.

Veterans, including those with disabilities, can connect with the Work Restoration Program, which includes the compensated work therapy program, homeless veteran supported employment program, transitional work experience and supported employment program.

V.D.4.c. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities.

Chester County has a median home value of $323,600. There is a likelihood that financial barriers are a significant impediment for persons with disabilities in achieving homeownership. The county has experienced challenges in identifying potential disabled homebuyers that can afford the costs associated with homeownership with recent affordable housing developments.

V.D.5. Disproportionate Housing Needs

V.D.5.a. Describe any disproportionate housing needs experienced by persons with disabilities and by persons with certain types of disabilities.

Instructions

Relevant Data
As a general reference to identify disproportionate housing needs for persons with disabilities using maps 16 and 17 (disability type) as well as 8 (housing burden) and 14 (poverty), they generally live in areas with a cost burden between 28% and 44%. Additionally 30.5% of housing choice voucher (HCV) recipients are disabled. Within Coatesville's R/ECAP, 34.7% of HCV households are disabled. Among all public housing units, 55.0% of households are disabled and generally live in areas with 50.1 to 60 low poverty index (according to Map 14).

There are instances in which those with disabilities are unable to live independently because Chester County’s cost of living exceeds wages and public support. Physical disabilities vary greatly in degree and type of severity and impairment. Among adults ages 18 and older in Chester County, 34,122 have disabilities. The most common disabilities are ambulatory (affecting 3.6% of all residents), cognitive (3.0%) and independent living difficulties (2.8%).

Fair Housing Analysis > Disability and Access Analysis > Additional Information

V.D.6. Additional Information

V.D.6.a. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region affecting groups with other protected characteristics.

Instructions

Throughout public participation efforts for the Assessment of Fair Housing, the most common comment was that there are not enough affordable housing options for people, specifically in regard to those with disabilities, in Chester County. This includes people with physical, mental health and intellectual disabilities, as well as those requiring recovery from drug and alcohol addiction. It was pointed out that those with hearing disabilities often need to have an interrupter present when talking to a property owner, however not all property owners provide this service. For those with physical disabilities, there is not enough affordable housing stock to meet their needs.

V.D.6.b. The program participant may also describe other information relevant to its assessment of disability and access issues.

Instructions

Safe, decent and affordable housing is one the three fundamental necessities of life. In Chester County, there are opportunities for individuals with disabilities to receive reasonable accommodations and stay in their homes when modest adaptive renovation permits. Through its Access Program, eligible home modification activities may include rehabilitating bathrooms and installing accessible shower stalls, sinks, toilets and grab bars; modifying kitchens to provide accessible counters, cabinets and appliances; enhancing mobility by installing stair glides, lifts and ramps; and widening doors, hallways and entrances.

Fair Housing Analysis > Disability and Access Analysis > Disability and Access Issues Contributing Factors

V.D.7. Disability and Access Issues Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disability and access issues and the fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor, note which fair housing issue(s) the selected contributing factor relates to.

Instructions

Access to proficient schools for persons with disabilities
Access to publicly supported housing for persons with disabilities
Access to transportation for persons with disabilities
Lack of affordable in-home or community-based supportive services
Lack of affordable, accessible housing in range of unit sizes
Lack of affordable, integrated housing for individuals who need supportive services
Lack of assistance for transitioning from institutional settings to integrated housing
Land use and zoning laws
Location of accessible housing
State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings

V.D.7. Disability and Access Issues Contributing Factors - Other

Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

V.E.1. List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law, a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law, a letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

Instructions

Neither the County of Chester nor the Housing Authority of Chester County (HACC) are party to unresolved legal issues or claims related to fair housing or civil rights.

V.E.2. Describe any state or local fair housing laws. What characteristics are protected under each law?

Instructions

The Pennsylvania Human Relations Act (PHRA) prohibits discrimination because of race, color, religious creed, ancestry, age or national origin in housing, employment and public accommodations. Enforcement is delegated to the Pennsylvania Human Relations Commission. The PHRA also prohibits housing discrimination based on age and for the use of guide or support animals because of blindness or deafness of the user or because the user is a handler or trainer of guide or support animals.

Municipalities may adopt their own protections. For example, the borough of West Chester adopted an anti-discrimination ordinance.

V.E.3. Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

Instructions

There are two fair housing agencies serving the metropolitan Philadelphia area, the Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) and the Housing Equality Center of Pennsylvania. Both agencies have full time staff dedicated to education, enforcement, and outreach, and receive funding from HUD's Fair Housing Initiatives Program (FHIP) and various HUD grantees. The Chester County Department of Community Development currently funds FHRC to conduct fair housing education, outreach and training.

V.E.4. Additional Information
V.E.4.a. Provide additional relevant information, if any, about fair housing enforcement, outreach capacity, and resources in the jurisdiction and region.

Prior to making entitlement project awards, the Chester County Department of Community Development’s legal counsel reviews all municipal ordinances to ensure that any grantees receiving federal funds comply with fair housing rules and regulations. This practice has resulted in several municipalities revising their ordinances to remove potentially discriminatory language. Additionally, all applicants for entitlement funding must submit an affidavit stating that it is not a party to any current fair housing violation or complaint.

Fair housing testing data from the Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) showed that 56 tests were conducted in Chester County from 2014 to 2016. These tests included the categories of: design and construction, complaint based, rental audits and sales audit. Nine tests were conducted as a result of complaints; of these six were sent to FHRC’s enforcement officer for further review. Four design and construction, and six sales tests were also sent to FHRC’s enforcement officer for additional review.

HUD reported 34 fair housing complaints in Chester County from 2012 through 2016. Of these complaints, 13 were related directly to disability, seven (7) were related directly to race, three (3) were related directly to national origin, and one (1) was related directly to sex. Eight (8) complaints were related to more than one protected class.

V.E.4.b. The program participant may also include information relevant to programs, actions, or activities to promote fair housing outcomes and capacity.

The County of Chester celebrates Fair Housing Month by adopting a resolution at its Commissioners’ meeting and sends related fair housing e-newsletters to its list of subscribers, who includes governmental, nonprofit, and private sector staff, local citizens, and a variety of other stakeholders. Coordinating with the Fair Housing Rights Center in Southeastern Pennsylvania, the county hosts fair housing trainings, webinars, and distributes brochures and mailings to targeted and hard to reach audiences throughout the year. Fair housing resources are also maintained on the Department of Community Development’s web site at http://www.chesco.org/3725/Fair-Housing.

The Housing Authority of Chester County (HACC) hosts a landlord brunch every year to inform and educate landlords about their fair housing responsibilities. HACC conducts monthly trainings for those landlords wishing to participate in the housing choice voucher program, which includes a fair housing component. All HACC Housing Managers and Housing Choice Voucher Specialists have certifications which include a fair housing piece in the preparatory training necessary for the professional credentialing.

Both agencies regularly train staff members to remind them of their responsibility to affirmatively further fair housing.

V.E.5. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing enforcement, outreach capacity, and resources and the fair housing issues, which are Segregation, RECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each significant contributing factor, note which fair housing issue(s) the selected contributing factor impacts.

Instructions

V.E.5. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors - Other

Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports.

Fair Housing Goals and Priorities > Prioritization of Contributing Factors

VI.1. For each fair housing issue, prioritize the identified contributing factors. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.
Segregation/Integration

- Displacement of residents due to economic pressures (Medium)
  - Chester County is growing rapidly. According to projections from the Delaware Valley Regional Planning Commission, the county’s population is projected to increase 28.4% between 2015 and 2045, the highest of any Pennsylvania suburbs of Philadelphia. There is also a rising housing problem with a lack of affordable units. According to 2014 American Community Survey (ACS) data, the median home value is $323,600 while the median rent is $1,192 per month. Of the 42,983 rental households, 48.3% pay more than 30% of their monthly income toward housing costs. As boroughs such as Kennett Square, Phoenixville and West Chester experience growing popularity and increased market rate development, there are fewer options for residents to obtain safe, decent and affordable rental housing. Many of these residents are at risk of displacement.

- Lack of private investments in specific neighborhoods (Low)
  - Chester County is fortunate to have Pennsylvania’s lowest unemployment rate (4.1% as of September 2016). Private investment has occurred in many areas of the county, particularly in the Great Valley Corporate Center, Exton, Downingtown and West Chester. The City of Coatesville has struggled to replace the loss of manufacturing jobs at the Lukens Steel Company, an employer that once provided over 5,000 positions. According to the 2014 ACS, Coatesville has a poverty rate of 33.4%. Residents have few nearby job options, while also having limited to nearby retail opportunities, including a full service grocery store.

- Land use and zoning laws (Low)
  - The Pennsylvania Municipalities Planning Code grants land use authority to municipalities. While the Chester County Planning Commission reviews all zoning ordinances and land development proposals for consistency with the county comprehensive plan and has the opportunity to make recommendations, the municipalities are not bound to these comments. This can create situations in which municipalities have institutional barriers to affordable housing, such as minimum lot sizes and setbacks, that limit density.

- Location and type of affordable housing (Low)
  - HUD Map 5 shows the locations of publicly supported housing throughout Chester County, which are distributed relatively evenly throughout the county.

R/ECAPs

- Deteriorated and abandoned properties (Medium)
  - The City of Coatesville has 5,087 housing units with a vacancy rate of 13.4% compared to 4.5% for all of Chester County (according to 2014 ACS data). While few of the city’s homes appear to be in need of demolition, the housing stock could benefit from rehabilitation, particularly in regard for low and fixed income homeowners. Coatesville also has the county’s highest rental rate, with 66.3% of its residents living in renter occupied units. The high number of rentals does create housing quality problems among some of the landlords that do not maintain their properties.

- Displacement of residents due to economic pressures (Low)
  - During the course of public participation efforts, Coatesville was identified as one of the few remaining affordable locations in Chester County. There was concern that displacement of residents elsewhere would lead to more low income households moving into the R/ECAP neighborhood. With ongoing efforts to revitalize the city, the importance of providing housing options for all populations was discussed.

- Lack of private investments in specific neighborhoods (High)
  - The City of Coatesville has struggled to replace the loss of manufacturing jobs at the Lukens Steel Company, an employer that once provided over 5,000 positions. According to the 2014 ACS, Coatesville has a poverty rate of 33.4%. Residents have few nearby job options, while also having limited to nearby retail opportunities, including a full service grocery store. The limited opportunities have had a disproportionate effect on the R/ECAP neighborhood. The Gateway redevelopment effort and new Amtrak train station are intended to facilitate future private investments.

- Location and type of affordable housing (Medium)
  - There are no Public Housing or “other multifamily” housing units in the R/ECAP. Data from HUD Table 7 shows that within the R/ECAP, Black residents make up a greater percentage of project based section 8 units (49.4%) and an even larger percentage of housing choice voucher units (74.3%). These percentages are higher than areas outside of the R/ECAP. There is also a high number of housing choice vouchers (HCVs) in the R/ECAP and the surrounding neighborhoods.

Disparities in Access to Opportunity

- The availability, type, frequency, and reliability of public transportation (Medium)
  - Chester County scores lower on the HUD Transportation Index (refer to HUD Table 12) that other Philadelphia area counties. With much of the county developed in a more traditional suburban format and less transit access from the Southeastern Pennsylvania Transportation Authority (SEPTA), most residents do not have access to timely, affordable public transportation. This issue is felt even more by residents in Coatesville and southern municipalities such as Kennett Square and Oxford Boroughs.

- Lack of private investments in specific neighborhoods (Low)
  - As a whole, Chester County’s economy is healthy and growing as evidenced by having the lowest unemployment rate in Pennsylvania. There are locations throughout the county that could benefit from additional private investment, particularly in the areas away from its primary job hubs.

- Land use and zoning laws (Low)
- The Pennsylvania Municipalities Planning Code includes Fair Share requirements to ensure housing of various dwelling types and a "reasonable range of multiple family dwellings in various arrangements." This does not specify accommodating affordable housing developments or including possible tools for all income levels.

- **Location of employers (Low)**
  - Chester County's low unemployment rate does not indicate a lack of job opportunities. However, the Chester County Planning Commission estimates that 54.4% of residents work outside of the county. Many of the job centers within Chester County are concentrated in areas such as Exton and Great Valley, with fewer job hubs in the far north, south and western areas. Without a car or access to public transportation, opportunities are much more limited.

- **Location of proficient schools and school assignment policies (Low)**
  - HUD Table 12 shows that Chester County's schools outperform the aggregate levels for the Philadelphia region. As cited from the 2014 American Community Survey, 92.8% of all Chester County residents have a high school diploma and 48.8% have a bachelor's degree or higher. Black and Hispanic residents living in poverty appear to be at the greatest risk for attending lower quality schools, particularly those in the City of Coatesville. High school performance data from the Pennsylvania Department of Education shows that the Coatesville Area Senior High School also struggles to provide an education for students of all racial and ethnic backgrounds. (Note: The County of Chester does not maintain any authority over school district administration.)

- **Location and type of affordable housing (High)**
  - Affordable housing developments funded by Chester County since 1992 are distributed throughout the county among 45 developments. This includes 1,042 senior units, 387 general occupancy, 75 special needs and 16 supportive housing. Coatesville has the highest number of developments and concentration of housing choice vouchers (HCVs), but there are properties located in Kennett Square, Oxford, Parkesburg, Phoenixville, Spring City and West Chester, among other places. The opportunity barriers vary by location, but generally are related to accessing public transit, nearby jobs and proximity to medical and other social service providers.

- **Occupancy codes and restrictions (Low)**
  - This issue came up in regard to cultures in which multi-generational living is more common. For example, in some Hispanic and Asian cultures, it is not uncommon for extended family members to reside in the same household. Municipalities that restrict households to a maximum size limit such households.

**Disproportionate Housing Needs**

- **The availability of affordable units in a range of sizes (High)**
  - Chester County has a shortage of affordable units in all sizes, particularly for three and four bedroom units. The demand for housing is high enough that Chester County's rental vacancy rate is only 5.2%. With nearly half of all rental households (48.3%) experiencing rental housing cost burden, this problem affects many of the county's residents (according to American Community Survey (ACS) data). The high median home value of $323,600 limits homeownership opportunities for all household types, including families, disabled persons and young professionals.

- **Displacement of residents due to economic pressures (Medium)**
  - There is also a rising housing problem with a lack of affordable units. According to 2014 ACS data, the median home value in Chester County is $323,600 while the median rent is $1,192 per month. Of the 42,983 rental households, 48.3% pay more than 30% of their monthly income toward housing costs. As boroughs such as Kennett Square, Phoenixville and West Chester experience growing popularity and increased market rate development, there are fewer options for residents to obtain safe, decent and affordable rental housing. Many of these residents are at risk of displacement.

- **Lack of private investments in specific neighborhoods (Low)**
  - The relative lack of private investments in Coatesville limits the number of jobs for its residents. This also affects the poverty level, municipal tax base and public schools, among other considerations.

- **Land use and zoning laws (Low)**
  - The Pennsylvania Municipalities Planning Code (MPC) includes Fair Share requirements to ensure housing of various dwelling types and a "reasonable range of multiple family dwellings in various arrangements." The MPC does not have guidelines for accommodating affordable housing developments or include possible tools to provide housing for all income levels.

**Publicly Supported Housing Analysis**

- **Land use and zoning laws (Low)**
  - The Pennsylvania Municipalities Planning Code (MPC) includes Fair Share requirements to ensure housing of various dwelling types and a "reasonable range of multiple family dwellings in various arrangements." The MPC does not have guidelines for accommodating affordable housing developments or include possible tools to provide housing for all income levels.

- **Impediments to mobility (High)**
  - Public participation efforts identified a lack of private landlords throughout the county that are willing to accept housing choice vouchers (HCVs). This limits the ability for voucher holders to move into areas that provide better educational, employment or housing options.

- **Lack of private investment in specific neighborhoods (Low)**
  - Coatesville's publicly supported housing, including housing choice vouchers (HCVs), would benefit from private investment by strengthening the local economy, providing job opportunities, strengthening the tax base and enhancing the overall community.

- **Quality of affordable housing information programs (Low)**
  - There are a variety of high quality resources for consumers and providers to access housing information, as well as other available programs. The greater issue appears to be coordination of efforts so that information is readily available.

- **Source of income discrimination (Medium)**
There is a shortage of property owners that are willing to accept housing choice vouchers (HCVs) as a form of payment. Without the means to enforce source of income discrimination, the Housing Authority of Chester County must rely on landlord recruitment efforts to identify housing opportunities for its voucher holders.

**Disability and Access Analysis**

- **Access to proficient schools for persons with disabilities (Low)**
  - Overall Chester County's school districts tend to perform at a high level, which is reinforced through HUD Table 12 and Pennsylvania Department of Education data. There are no rankings to assess the needs of disabled and special education students. During public participation efforts for the Assessment of Fair Housing, there was discussion about the perception that some districts in areas with higher housing costs having better special education programs.

- **Access to publicly supported housing for persons with disabilities (Medium)**
  - According to HUD Table 7, 758 (or 26.5%) of 2,864 publicly supported housing units are occupied by disabled individuals.
  - Although the percentage of disabled residents in Chester County is lower than that of the Philadelphia region, over one-fourth of publicly supported units are occupied by a resident with a disability.

- **Access to transportation for persons with disabilities (Medium)**
  - Public transportation access is challenging for many Chester County residents. However, disabled residents are eligible for a variety of other transportation options at reduced rates, such as Rover Community Transportation, the Medical Assistance Transportation Program, Aging Shared Ride Program and paratransit.

- **Lack of affordable in-home or community-based supportive services (Medium)**
  - The costs of supportive services can be burdensome for many individuals with disabilities, particularly those living on fixed incomes. This can include an array of services for those with mental health, intellectual, developmental or physical disabilities, including medical, case management, behavioral health, personal care, transportation and many other services. Though public and private providers are available to accommodate many of those needs, public aid and insurance may leave coverage gaps for those in need.

- **Lack of affordable, accessible housing in range of unit sizes (High)**
  - Despite Chester County having lower rates of persons with disabilities, there is a high demand for affordable units that are accessible to those with disabilities. All newly constructed affordable developments include accessible units to accommodate those with disabilities. According to HUD Table 14, there are 37,834 persons with disabilities age 5 and older; by comparison Table 15 shows that only 733 persons with disabilities are served by publicly supported housing.

- **Lack of affordable, integrated housing for individuals who need supportive services (Medium)**
  - Title II of the Americans with Disabilities Act defines an integrated setting as one that "enables individuals with disabilities to interact with non-disabled persons to the fullest extent possible." Those requiring supportive services, particularly those with limited incomes, often reside in institutional living.

- **Lack of assistance for transitioning from institutional settings to integrated housing (Medium)**
  - Though no data was available to quantify this factor, anecdotal feedback shows that there is a demand for housing to assist persons transitioning from hospitals, nursing facilities, rehabilitation and treatment centers, and incarceration. There are documented cases in which discharges place individuals on to the street without any housing.

- **Land use and zoning laws (Low)**
  - Land use regulations may limit the location of group homes. Zoning that does not allow density or restricts multi-family housing may create additional barriers for those with disabilities.

- **Location of accessible housing (Low)**
  - No comprehensive listing of accessible housing exists. Among those properties known due to receipt of public funds or through resources such as www.pahousingsearch.com, accessible housing is located throughout the county. Location is still an issue of concern among those with disabilities due to challenges in accessing transportation, obtaining nearby employment and having proximity to medical and other service providers.

- **State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings (Medium)**
  - Similar to prohibitive land use and zoning practices, there are other rules such as limits on maximum occupancy or the number of unrelated persons in a dwelling that limit housing opportunities for persons with disabilities.

**Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

- **Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports (Low)**
  - Despite ongoing efforts to improve communication and fair housing information among all of Chester County's residents and other stakeholders, there is room for improvement and growth to direct the appropriate resources to those in need.

V. Fair Housing Analysis > B. General Issues > Segregation/Integration > Contributing Factors of Segregation

Displacement of residents due to economic pressures
Lack of private investments in specific neighborhoods
Land use and zoning laws
Location and type of affordable housing

V. Fair Housing Analysis > B. General Issues > R/ECAPs > Contributing Factors of R/ECAPs
### V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity > Contributing Factors of Disparities in Access to Opportunity

- Deteriorated and abandoned properties
- Displacement of residents due to economic pressures
- Lack of private investments in specific neighborhoods
- Location and type of affordable housing

### V. Fair Housing Analysis > B. General Issues > Disproportionate Housing Needs > Contributing Factors of Disproportionate Housing Needs

- The availability, type, frequency, and reliability of public transportation
- Lack of private investments in specific neighborhoods
- Land use and zoning laws
- Location of employers
- Location of proficient schools and school assignment policies
- Location and type of affordable housing
- Occupancy codes and restrictions

### Land use and zoning laws

#### Fair Housing Analysis > Publicly Supported Housing Analysis > Contributing Factors of Publicly Supported Housing Location and Occupancy

- Land use and zoning laws
- Impediments to mobility
- Lack of private investment in specific neighborhoods
- Quality of affordable housing information programs
- Source of income discrimination

### Fair Housing Analysis > Disability and Access Analysis > Disability and Access Issues Contributing Factors

- Access to proficient schools for persons with disabilities
- Access to publicly supported housing for persons with disabilities
- Access to transportation for persons with disabilities
- Lack of affordable in-home or community-based supportive services
- Lack of affordable, accessible housing in range of unit sizes
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for transitioning from institutional settings to integrated housing
- Land use and zoning laws
- Location of accessible housing
- State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings

### Fair Housing Goals and Priorities > Fair Housing Goals

VI.2. For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Explain how each goal is designed to overcome the identified contributing factor and related fair housing issue(s). For goals designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributing factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the timeframe for achievement.

1. Instructions
<table>
<thead>
<tr>
<th>ACTION</th>
<th>FACTORS</th>
<th>ISSUES</th>
<th>OUTCOME</th>
<th>TIME</th>
<th>RESPONSIBLE PARTICIPANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Develop new affordable rental units in opportunity areas</td>
<td>Displacement of residents due to economic pressures; Location/type of affordable housing</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Need</td>
<td>Create 200 new affordable units in areas of opportunity</td>
<td>5 years</td>
<td>Chester County</td>
</tr>
<tr>
<td>Develop new affordable homebuyer units</td>
<td>Location and type of affordable housing</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Need</td>
<td>Construction of 20 new affordable homebuyer units</td>
<td>5 years</td>
<td>Chester County</td>
</tr>
<tr>
<td>Support homebuyer programs, including the use of housing choice vouchers to promote homeownership</td>
<td>Location and type of affordable housing; Availability of affordable units in range and sizes</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Need</td>
<td>#1: Provide financial support for 50 first-time homebuyers in Chester County #2: Provide financial support for 20 (of the 50) first-time homebuyers in the City of Coatesville</td>
<td>5 years</td>
<td>Chester County</td>
</tr>
<tr>
<td>Participate in Decade to Doorways’ Permanent Housing Action Team activities</td>
<td>Location and type of affordable housing; Displacement of residents due to economic pressures; Availability of affordable units in a range of sizes; Impediments to mobility; Access to publicly supported housing for persons with disabilities</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Needs; Public Housing; Disability and Access</td>
<td>#1: Compile affordable housing landlord database #2: Research Healing Place best management practices and provide recommendations</td>
<td>1 year</td>
<td>Chester County</td>
</tr>
<tr>
<td>Design, seek funding and implement a flexible subsidy system to create maximum housing options for placement of eligible low-income families</td>
<td>Location and type of affordable housing; Availability of affordable units in a range of sizes</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Need</td>
<td>Create a shallow subsidy system utilizing non-housing choice voucher funding</td>
<td>2 years</td>
<td>HACC</td>
</tr>
</tbody>
</table>
### Goal #2: Work in coordination with providers and consumers from the disabled, special needs and homeless community to remove physical and institutional barriers to obtain and maintain housing

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<th>RESPONSIBLE PARTICIPANT</th>
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<tbody>
<tr>
<td>Provide funding to make housing units accessible for persons with disabilities</td>
<td>Lack of affordable, accessible housing in range of unit sizes</td>
<td>Disability and Access</td>
<td>Provide funding to make modifications for 50 special needs and disabled households (contingent on state funding)</td>
<td>5 years</td>
<td>Chester County</td>
</tr>
<tr>
<td>Develop new affordable rental units in opportunity areas through strategic leveraging of housing resources, which may include Community Development Block Grant, HOME Investment Partnerships, HealthChoices Reinvestment, County Housing Trust Program, or other available funds. Number of units per year may vary based on funding availability and proposals received</td>
<td>Location and type of affordable housing; lack of affordable, accessible housing in range of unit sizes; lack of affordable, integrated housing for individuals who need supportive services; lack of assistance for transitioning from institutional settings to integrated housing</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disability and Access</td>
<td>Develop 25 new affordable units for individuals with mental health needs through DCD’s annual RFP process to create an average of 5 new rental units per year</td>
<td>5 years</td>
<td>Chester County, HACC</td>
</tr>
<tr>
<td>Continue operation of the Housing Locator Program to identify housing opportunities for homeless persons</td>
<td>Access to publicly supported housing for persons with disabilities; Lack of affordable, accessible housing in range of unit sizes; Location of accessible housing; Impediments to mobility</td>
<td>Public Housing; Disability and Access</td>
<td>#1: Placement of 50 households annually #2: Add 20 active participant landlords to the housing locator on an annual basis to reach a total of 150</td>
<td>Ongoing through years 1-5</td>
<td>Chester County, HACC</td>
</tr>
<tr>
<td>Create and implement a marketing plan to landlords to encourage leasing to voucher holders with disabilities and/or special needs</td>
<td>Lack of affordable, accessible housing in range of unit sizes, Access to publicly supported housing for persons with disabilities</td>
<td>Disproportionate Housing Need, Public Housing, Disability and access</td>
<td>#1: Partner with agencies that have funds for rental unit accommodations #2: Implement marketing plan to landlords at designated events including bi-annual Landlord Forums.</td>
<td>2 years</td>
<td>HACC</td>
</tr>
</tbody>
</table>
## Goal #3: Expand transportation opportunities for residents with limited options

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<tr>
<th>ACTION</th>
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<th>RESPONSIBLE PARTICIPANT</th>
</tr>
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<tbody>
<tr>
<td>Coordinate paratransit services to residents with limited mobility options that reside in Chester County affordable housing developments so that they have greater access to required services, including medical appointments</td>
<td>Availability, type, frequency and reliability of public transportation; Access to transportation for persons with disabilities</td>
<td>Disparities in Access to Opportunities, Disability and Access</td>
<td>Expand ridership and access to transportation by establishing a program that will accommodate 1,000 annual trips for residents of affordable housing properties</td>
<td>3-4 years</td>
<td>Chester County HACC</td>
</tr>
<tr>
<td>Explore possibilities for providing transit options for low income residents to connect with job opportunities throughout Chester County and other employment hubs through involvement in the development and implementation of the Chester County Planning Commission’s comprehensive plan, Landscapes3</td>
<td>Availability, type, frequency and reliability of public transportation; Access to transportation for persons with disabilities</td>
<td>Disparities in Access to Opportunities; Disability and Access</td>
<td>Coordinate efforts with Chester County Planning Commission to provide transportation access to low-income persons and those with disabilities</td>
<td>Ongoing through years 1-5</td>
<td>Chester County HACC</td>
</tr>
</tbody>
</table>
### Goal #4: Provide more diverse housing opportunities and encourage mobility among low-income residents living in areas of poverty, particularly among those in Coatesville's racially and ethnically concentrated area of poverty (R/ECAP)

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<tr>
<th>ACTION</th>
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<th>TIME</th>
<th>RESPONSIBLE PARTICIPANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implement Small Area Fair Market Rent (SAFMR) Program to encourage mobility</td>
<td>Availability of affordable units in a range of sizes; Impediments to mobility</td>
<td>R/ECAP, Disparities in Access to Opportunities; Public Housing</td>
<td>Implementation and compliance with SAFMR Program</td>
<td>1 year</td>
<td>HACC</td>
</tr>
<tr>
<td>Educate new voucher holders during application intake and orientation, current voucher holders during annual re-certifications, and rapid re-housing recipients about homeownership programs and housing options in higher opportunity areas</td>
<td>Location and type of affordable housing; Impediments to mobility; Availability of affordable units in a range of sizes</td>
<td>Segregation, R/ECAP, Disparities in Access to Opportunities; Public Housing</td>
<td>#1: Develop educational protocol to be used by Housing Specialists when processing new voucher holders&lt;br&gt;#2: Create an educational brochure (to be distributed with recertification packages) on homeownership and mobility opportunity programs</td>
<td>1 year</td>
<td>HACC</td>
</tr>
<tr>
<td>Conduct annual evaluation of housing choice voucher locations to monitor mobility efforts</td>
<td>Location and type of affordable housing; Impediments to mobility; Availability of affordable units in a range of sizes</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Public Housing</td>
<td>Decrease vouchers in City of Coatesville from 43.9% to 39% of total under issuance and lease in Chester County (rate is averaged at 1% per year)</td>
<td>5 years</td>
<td>HACC</td>
</tr>
<tr>
<td>Target two future allocations of project based housing vouchers to developments either existing in or proposed for geographical areas of higher opportunity to increase mobility</td>
<td>Source of income discrimination; Impediments to mobility; Location and type of affordable housing</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Public Housing</td>
<td>Provide minimum of two allocations of project based vouchers for a total commitment of 35 units of affordable housing (dependent upon availability of federal funding)</td>
<td>3 years</td>
<td>HACC</td>
</tr>
<tr>
<td><strong>Submit an application to become a Moving to Work (MTW) housing authority in order to have maximum flexibility and creativity in creating housing strategies to further fair housing opportunities in Chester County</strong></td>
<td><strong>Location and type of affordable housing; Availability of affordable units in a range of sizes</strong></td>
<td><strong>Segregation; R/ECAP, Disparities in Access to Opportunities; Public Housing</strong></td>
<td><strong>Develop Moving to Work Action Plan submission to HUD</strong></td>
<td>3 years</td>
<td>HACC</td>
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<tr>
<td><strong>Research the geographic location preferences for participants in the housing choice voucher (Section 8) Program including new applicants who are searching for housing and those currently living in subsidized units who wish to move</strong></td>
<td><strong>Location and type of affordable housing; Impediments to mobility; Availability of affordable units in a range of sizes</strong></td>
<td><strong>Segregation; R/ECAP; Disparities in Access to Opportunities; Public Housing</strong></td>
<td>#1: Create a comprehensive survey to assess housing needs and preferences among housing choice voucher holders #2: Implement survey, and collect and analyze the results of the responses to inform future housing policies and programming</td>
<td>1 year</td>
<td>HACC</td>
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<td>2-3 years</td>
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FINAL - Approved by HUD June 1, 2017
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<th>TIME</th>
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<tbody>
<tr>
<td>Continue efforts to attract private investments, such as the Gateway project and new train station in Coatesville, and in other urban areas in need of revitalization to create healthier communities with more opportunities</td>
<td>Lack of private investments in specific neighborhoods; Deteriorated and abandoned properties</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Needs; Public Housing</td>
<td>Achieve 5% growth in tax assessments for the City of Coatesville</td>
<td>5 years</td>
<td>Chester County</td>
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</table>
| Continue offering career training, GED and financial stability programs to increase employment capacity | Lack of private investments in specific neighborhoods; Location of employers | Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Needs; Public Housing | #1: Increase number of visitors to PA CareerLink - Chester County 3% annually  
#2: Increase number of visitors from the Coatesville zip code (19320) to PA CareerLink - Chester County 5% annually | Ongoing through years 1-5 | Chester County |
## Goal #6: Create awareness about the availability of housing, workforce development and community service resources in the county and how to obtain them

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<th>OUTCOME</th>
<th>TIME</th>
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<tbody>
<tr>
<td>Provide information about community events via web site and e-newsletter communications to citizens so that they can access housing, workforce development, and community services within the county</td>
<td>Quality of affordable housing information programs; Opportunity access</td>
<td>Public Housing; Disparities in Access to Opportunities</td>
<td>#1: Publish 50 housing and community services e-newsletters annually</td>
<td>Ongoing through years 1-5</td>
<td>Chester County</td>
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<td>#2: Participate in 25 housing and community services workshops annually</td>
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<td>Ensure that individuals with Limited English Proficiency can access resources</td>
<td>Quality of affordable housing information programs</td>
<td>Public Housing; Disparities in Access to Opportunities</td>
<td>Evaluate outreach efforts to LEP individuals and provide recommendations to improve access</td>
<td>3 years</td>
<td>Chester County</td>
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<tr>
<td>Provide rental preparation educational program materials to HACC waiting list prospects before searching for housing</td>
<td>Quality of affordable housing information programs</td>
<td>Public Housing; Disparities in Access to Opportunities</td>
<td>#1: Prepare materials to be distributed at voucher briefings</td>
<td>2 years</td>
<td>HACC</td>
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<td>#2: Prepare a video training for rental preparation and make it accessible from HACC website</td>
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<tr>
<td>Review fair housing programming on a quarterly basis and target fair housing educational efforts to remove barriers to fair housing</td>
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<td>Provide access to FHIP and legal services for fair housing or other legal matters related to housing</td>
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<td>Include fair housing education for homebuyer program participants</td>
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<td>Provide fair housing materials for all residents living in publicly supported housing</td>
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<tr>
<td>Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports</td>
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<td>Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports</td>
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<td>Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports</td>
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<td>Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports</td>
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<th>OUTCOME</th>
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<tbody>
<tr>
<td>#1: Conduct 2 fair housing events annually</td>
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<td>#2: Publish 4 quarterly fair housing e-newsletters annually</td>
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<td>#3: Distribute fair housing information at 15 public events annually</td>
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<td>Receive 150 referrals annually</td>
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<td>Provide education to 35 individuals annually</td>
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<tr>
<td>#1: Include fair housing education supplement as part of HACC informational materials</td>
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<td>#2: Ensure recipients of affordable housing funding provide fair housing materials to residents</td>
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<td>HACC</td>
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<td>Chester County</td>
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**Goal #7: Expand efforts to increase understanding of fair housing rights, responsibilities and affordable housing resources**

**ACTION FACTORS**

- Ongoing through years 1-5

**ISSUES**

- Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports

**OUTCOME**

- #1: Include fair housing education supplement as part of HACC informational materials
- #2: Ensure recipients of affordable housing funding provide fair housing materials to residents

**TIME**

- Ongoing through years 1-5

**RESPONSIBLE PARTICIPANT**

- Chester County
- HACC
| Chester County | Pursue the design of a model density bonus system by the Chester County Planning Commission to help municipalities meet Fair Share requirements and provide incentives for developers that agree to set aside affordable housing units in newly constructed rental projects | Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports | Fair Housing | Creation of model ordinance by the Chester County Planning Commission | 5 years |
| Chester County | Review municipal ordinances for applicants seeking federal Community Development Block Grant funding to ensure compliance with fair housing laws, increasing fair housing compliance among the 30 eligible municipalities with designated low- to moderate-income areas (LMAs) so that 15 (or 50%) are in compliance | State or local laws policies or practices that discourage individuals with disabilities from being placed in or living in integrated settings; Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports | Fair Housing; Disability and Access | Review municipal ordinances after entitlement funding applications are received and increase compliance to 15 CDBG eligible municipalities | 5 years |
| Chester County | Promote compliance with fair housing laws for municipalities participating in the Chester County Vision Partnership Program to provide technical assistance for comprehensive plans, ordinances, official maps, and special planning projects | Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports | Fair Housing | Municipal compliance with fair housing laws for Vision Partnership partners | 5 years |
| Chester County | Host Landlord Forum and include fair housing and source of income components for current and prospective housing choice voucher landlords | Need for awareness among consumers, providers, municipalities and housing professionals for how and when to use fair housing supports | Fair Housing | Host 2 Landlord Forms annually | Ongoing through years 1-5 |

**Chester County**
### Goal #8: Integrate housing efforts among County of Chester departments and the Housing Authority of the County of Chester

<table>
<thead>
<tr>
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<th>TIME</th>
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<tbody>
<tr>
<td>Participate in the Decade to Doorways Plan to Prevent and End Homelessness and issue housing choice vouchers to the most vulnerable homeless citizens of Chester County</td>
<td>Location and type of affordable housing; Access to publicly supported housing for persons with disabilities; Lack of affordable, integrated housing for individuals who need supportive services; Lack of assistance for transitioning from institutional settings to integrated housing</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Needs; Public Housing; Disability and Access</td>
<td>Ongoing coordination of Vulnerability Index System Prioritization Decision Assistance Tool (VI-SPDAT) and placement of homeless individuals</td>
<td>Ongoing through years 1-5</td>
<td>Chester County HACC</td>
</tr>
<tr>
<td>Participate in the Chester County Planning Commission’s Landscapes3 Comprehensive Plan Update, including membership in stakeholder teams, provision of housing data and review of draft materials</td>
<td>Location and type of affordable housing; Access to publicly supported housing for persons with disabilities; Quality of affordable housing information programs</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Needs; Public Housing; Disability and Access</td>
<td>Provide assistance about housing conditions in Chester County throughout Landscapes3 planning effort</td>
<td>3 years</td>
<td>Chester County HACC</td>
</tr>
<tr>
<td>Participate in the Chester County Planning Commission’s Housing Options Task Force to increase housing opportunities for Chester County residents through partnership efforts between private, public and non-profit sectors</td>
<td>Location and type of affordable housing; Access to publicly supported housing for persons with disabilities; Quality of affordable housing information programs</td>
<td>Segregation; R/ECAP; Disparities in Access to Opportunities; Disproportionate Housing Needs; Public Housing; Disability and Access</td>
<td>Engage in Housing Options Task Force meetings and provide support for housing initiatives in Landscapes3</td>
<td>Ongoing through years 1-5</td>
<td>Chester County HACC</td>
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Maps

**Map 1 - Race/Ethnicity** (Race/Ethnicity)
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/100/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/100/429029/R)

**Map 2 - Race/Ethnicity Trends** (Race/Ethnicity Trends, 1990 and Race/Ethnicity Trends, 2000)
*Race/Ethnicity Trends, 1990*
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/200/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/200/429029/R)

*Race/Ethnicity Trends, 2000*
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/201/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/201/429029/R)

**Map 3 - National Origin** (National Origin)
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/300/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/300/429029/R)

**Map 4 - LEP** (Limited English Proficiency)
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/400/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/400/429029/R)

**Map 5 - Publicly Supported Housing and Race/Ethnicity** (Publicly Supported Housing and Race/Ethnicity)
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/500/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/500/429029/R)

**Map 6 - Housing Choice Vouchers and Race/Ethnicity** (Housing Choice Vouchers and Race/Ethnicity)
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/600/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/600/429029/R)

**Map 7 - Housing Burden and Race/Ethnicity** (Housing Burden and Race/Ethnicity)
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/700/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/700/429029/R)

**Map 8 - Housing Burden and National Origin** (Housing Burden and National Origin)
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/800/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
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**Map 9 - Demographics and School Proficiency** (School Proficiency and Race/Ethnicity, National Origin and Family Status)
School Proficiency and Race/Ethnicity
Chester County, Pennsylvania
(../../../ArcGisV03/Map/V03/900/429029/J)
Jurisdiction Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region
(../../../ArcGisV03/Map/V03/900/429029/R)
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<td>Demographics and Job Proximity (Job Proximity and Race/Ethnicity, National Origin and Family Status)</td>
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<td>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region</td>
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<td>Demographics and Transit Trips (Transit Trips and Race/Ethnicity, National Origin and Family Status)</td>
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<td>Demographics and Low Transportation Cost (Low Transportation Cost and Race/Ethnicity, National Origin and Family Status)</td>
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<td>Demographics and Poverty (Poverty and Race/Ethnicity, National Origin and Family Status)</td>
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Tables

Table 1 - Demographics - Tabular demographic data for Jurisdiction and Region (including total population, the number and percentage of persons by race/ethnicity, national origin (10 most populous), LEP (10 most populous), disability (by disability type), sex, age range (under 18, 18-64, 65+), and households with children)
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/1/429029)

Table 2 - Demographic Trends - Tabular demographic trend data for Jurisdiction and Region (including the number and percentage of persons by race/ethnicity, total national origin (foreign born), total LEP, sex, age range (under 18, 18-64, 65+), and households with children)
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/2/429029)

Table 3 - Racial/Ethnic Dissimilarity Trends - Tabular race/ethnicity dissimilarity index for Jurisdiction and Region
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/3/429029)

Table 4 - R/ECAP Demographics - Tabular data for the percentage of racial/ethnic groups, families with children, and national origin groups (10 most populous) for the Jurisdiction and Region who reside in R/ECAPs
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/4/429029)

Table 5 - Publicly Supported Housing Units by Program Category - Tabular data for total units by 4 categories of publicly supported housing in the Jurisdiction (Public Housing, Project-Based Section 8, Other Multifamily, Housing Choice Voucher (HCV) Program)
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/5/429029)

Table 6 - Publicly Supported Housing Residents by Race/Ethnicity - Tabular race/ethnicity data for 4 categories of publicly supported housing (Public Housing, Project-Based Section 8, Other Multifamily, HCV) in the Jurisdiction compared to the population as a whole, and to persons earning 30% AMI, in the Jurisdiction

Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/6/429029)
**Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category** - Tabular data on publicly supported housing units and R/ECAPs for the Jurisdiction
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/6/429029)

**Table 8 - Demographics of Publicly Supported Housing Developments by Program Category** - Development level demographics by Public Housing, Project-Based Section 8, and Other Multifamily, for the Jurisdiction
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/7/429029)

**Table 9 - Demographics of Households with Disproportionate Housing Needs** - Tabular data of total households in the Jurisdiction and Region and the total number and percentage of households experiencing one or more housing burdens by race/ethnicity and family size in the Jurisdiction and Region
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/8/429029)

**Table 10 - Demographics of Households with Severe Housing Cost Burden** - Tabular data of the total number of households in the Jurisdiction and Region and the number and percentage of households experiencing severe housing burdens by race/ethnicity for the Jurisdiction and Region
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/9/429029)

**Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children** - Tabular data on the number of bedrooms for units of 4 categories of publicly supported housing (Public Housing, Project-Based Section 8, Other Multifamily, HCV) for the Jurisdiction
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/10/429029)

**Table 12 - Opportunity Indicators, by Race/Ethnicity** - Tabular data of opportunity indices for school proficiency, jobs proximity, labor-market engagement, transit trips, low transportation costs, low poverty, and environmental health for the Jurisdiction and Region by race/ethnicity and among households below the Federal poverty line.
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/11/429029)

**Table 13 - Disability by Type** - Tabular data of persons with vision, hearing, cognitive, ambulatory, self-care, and independent living disabilities for the Jurisdiction and Region
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/12/429029)

**Table 14 - Disability by Age Group** - Tabular data of persons with disabilities by age range (5-17, 18-64, and 65+) for the Jurisdiction and Region
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/13/429029)

**Table 15 - Disability by Publicly Supported Housing Program Category** - Tabular data on disability and publicly supported housing for the Jurisdiction and Region
Chester County, Pennsylvania (429029)
(../../../ArcGisV03/Table/V03/14/429029)
Appendix A
AFH Terms and Definitions
Assessment of Fair Housing Terms and Definitions

**Dissimilarity index**: measures community-level segregation, representing the extent to which the distribution of any two groups (frequently racial or ethnic groups) differs across census tracts or block groups. Range is 0-100; low segregation < 40; moderate = 40-54; high > 54.

- *Table 3*

**Environmental health index**: summarizes potential exposure to harmful toxins at a neighborhood level using EPA estimates of air quality carcinogenic, respiratory, and neurological hazards; the higher the index, the better environmental quality of a neighborhood.

- *Table 12; Map 15*

**Housing problems**: household has one or more of the following: 1) incomplete kitchen facilities; 2) incomplete plumbing facilities; 3) more than one person per room; 4) cost burden (monthly housing costs exceed 30% of income)

- *Table 9; Housing cost burden: Maps 7,8*

**Jobs proximity index**: quantifies the accessibility of a residential neighborhood as a function of its distance to all job locations within the metropolitan statistical area; larger employment centers are weighted more heavily.

- *Table 12; Map 10*

**Labor market engagement index**: factors unemployment rate, labor force participation rate, and percent with a bachelor’s degree or higher in a neighborhood. Higher scores indicate higher labor force participation and human capital in a neighborhood.

- *Table 12; Map 11*

**Low poverty index**: captures poverty rate at the census tract level; the higher the score, the less exposure to poverty.

- *Table 12, Map 14*

**Low transportation cost index**: estimated transportation costs for a 3-person single-parent family at 50% median family income for renters in the MSA; the higher the index, the lower the cost of transportation in a neighborhood.

- *Table 12; Map 13*

**Racially or ethnically concentrated area of poverty (R/ECAP)**: area that has a non-white population of 50% or more, and has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan area (whichever is lower).

- *Tables 4, 7; Maps 1-16*
**School proficiency index:** uses school level data of 4th grade students’ performance on state reading and math exams.
- *Table 12, Map 9*

**Severe housing problems:** household has one or more of the following: 1) incomplete kitchen facilities; 2) incomplete plumbing facilities; 3) more than one person per room; 4) severe cost burden (monthly housing costs exceed 50% of income)
- *Tables 9, 10*

**Transit trips index:** estimated number of transit trips for a 3-person single-parent family at 50% median family income for renters in the MSA; the higher the index, the more likely residents in a neighborhood will utilize public transit.
- *Table 12; Map 12*
Appendix B
Public Participation Materials
Assessment of Fair Housing Meeting Invitation List

<table>
<thead>
<tr>
<th>Organization</th>
<th>Sector</th>
<th>Location</th>
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<tbody>
<tr>
<td>Arc of Chester County</td>
<td>Disabilities</td>
<td>West Chester</td>
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<td>Chester County Health Dept</td>
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<td>Chester County Human Services</td>
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<td>- Aging</td>
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<td>- Children, Youth and Families</td>
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<tr>
<td>- Drug &amp; Alcohol - &quot;Communities that Care&quot; meetings</td>
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<tr>
<td>- Managed Behavioral Healthcare</td>
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<td>Education</td>
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<td>Chester County Opportunities Industrialization Center</td>
<td>Employment</td>
<td>West Chester</td>
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<tr>
<td>Chester County Planning Commission</td>
<td>Planning</td>
<td>West Chester</td>
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<tr>
<td>Chester County Veterans Affairs</td>
<td>Veterans</td>
<td>West Chester</td>
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<tr>
<td>Chester County Workforce Development Board</td>
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<td>Financial</td>
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<td>Transportation Management Association of Chester County</td>
<td>Planning</td>
<td>West Chester / Malvern</td>
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<td>Veterans Administration</td>
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<td>Voice and Vision Inc.</td>
<td>Community Services</td>
<td>Warminster, Bucks County</td>
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<td>W C Atkinson Memorial Community Service Center Inc</td>
<td>Homeless / Community Services</td>
<td>Coatesville</td>
</tr>
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</table>
NOTICE IS HEREBY GIVEN that the City Council of the City of Coatesville, Dauphin County, Pennsylvania, on November 6, 2016 at 7:00 pm in the Coatesville City Hall, 158 Election Road, Oxford, PA 19363. If you are a person with a disability and wish to attend the special meeting scheduled on this date and require an auxiliary aide, service or other accommodation to participate in the proceedings, please contact Secretary, Lisa Valaitis at 610-344-6100 to discuss how those needs may be accommodated. DL-Oct2-la.

LEGAL NOTICES

NOTICE OF MEETINGS OF SEWER AUTHORITY STUDY COMMITTEE

Severn Area Sewer Authority Study Committee, on behalf of the East Fallowfield Township and West Whiteland Township, hereby gives notice that the Study Committee will meet on the following dates:

October 6, 2016 at 7:00 p.m.

The meetings will be held in the Township office for your review. All meetings are open to the public.

PUBLIC NOTICE

The Borough of West Grove Borough Manager/Secretary/Treasurer: The Borough of West Grove, Pennsylvania, hereby gives notice that the Borough Manager/Secretary/Treasurer, The Borough of West Grove, 100 Main Street, West Grove, Pennsylvania, 19395, has been elected to office for a term of three years. All persons who are interested in the office are hereby notified to file a petition with the Secretary of the Borough of West Grove, 100 Main Street, West Grove, Pennsylvania, 19395, within 30 days after the date of this notice to be included in the ballot for the election of the Borough Manager/Secretary/Treasurer. It is hereby notified to file a petition with the Secretary of the Borough of West Grove, 100 Main Street, West Grove, Pennsylvania, 19395, within 30 days after the date of this notice to be included in the ballot for the election of the Borough Manager/Secretary/Treasurer. It is hereby notified to file a petition with the Secretary of the Borough of West Grove, 100 Main Street, West Grove, Pennsylvania, 19395, within 30 days after the date of this notice to be included in the ballot for the election of the Borough Manager/Secretary/Treasurer. It is hereby notified to file a petition with the Secretary of the Borough of West Grove, 100 Main Street, West Grove, Pennsylvania, 19395, within 30 days after the date of this notice to be included in the ballot for the election of the Borough Manager/Secretary/Treasurer. It is hereby notified to file a petition with the Secretary of the Borough of West Grove, 100 Main Street, West Grove, Pennsylvania, 19395, within 30 days after the date of this notice to be included in the ballot for the election of the Borough Manager/Secretary/Treasurer.

NOTICE OF MEETINGS

A complete and attested copy of the agenda of forthcoming meetings is available for public inspection at the of­fices of the City of Coatesville, 250 N. Bradford Avenue, West Chester, Pennsylvania 19380. The City of Coatesville and the Chester County Law Library, Chester County Justice Center, 201 W. Market Street, Suite 2400, West Chester, Pennsylvania 19380, will also make the agenda available for public inspect­ion. The regular meeting of the City Council will be held on the second Thursday of each month, immediately following the second Tuesday at 7:00 p.m. The City Council of the City of Coatesville hereby notifies all persons who are interested in the above-mentioned meeting dates to call the City offices in ad­vance at 610-384-0300.

LEGAL NOTICES

NOTICE IS HEREBY GIVEN that the City of the City of Coatesville, Dauphin County, Pennsylvania, on November 6, 2016 at 7:00 pm in the Coatesville City Hall, 158 Election Road, Oxford, PA 19363. If you are a person with a disability and wish to attend the special meeting scheduled on this date and require an auxiliary aide, service or other accommodation to participate in the proceedings, please contact Secretary, Lisa Valaitis at 610-344-6100 to discuss how those needs may be accommodated.

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LEGAL NOTICES

NOTICE OF ZONING HEARING BOARD MEETING

Notice is hereby given that the Zoning Hearing Board of the Borough of East Fallowfield, West Whiteland Township, and Newton Township shall hold a public hearing on Monday, October 10, 2016 at 7:00 p.m. in the Township Building, 158 Election Road, Oxford, PA 19363. It is hereby notified that all persons who are interested in the above-mentioned meeting dates to call the City offices in ad­vance at 610-384-0300.

LEGAL NOTICES

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Community Developments
September 2016

Public Hearing For Chester County

The Chester County Department of Community Development is partnering with the Housing Authority of Chester County to develop an Assessment of Fair Housing for the Affirmatively Furthering Fair Housing (AFFH) program.

AFFH is a legal requirement that federal agencies and federal grantees, such as the Chester County Department of Community Development (DCD), further the purpose of the Fair Housing Act. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development.

DCD is holding public hearings to offer community members the opportunity to participate in this process and be a voice for ensuring a home for everyone in Chester County. These hearings will take place on the following dates:

- Wednesday, September 21, 2016 at Episcopal Church of the Trinity, 323 E. Lincoln Highway, Coatesville, Pa from 6:00 p.m - 7:30 p.m
- Tuesday, September 27, 2016 at Kennett Area Community Service, 136 W Cedar St, Kennett Square, PA from 6:30 p.m -8:00 p.m
- Wednesday, October 5, 2016 at the Melton Center, 501 E Miner St, West Chester PA from 6:00 p.m - 7:30 p.m

Please click here if you have any questions.
Town Hall Meeting on
Assessment of Fair
Housing

Be a voice to ensure a home for all

- **Wednesday September 21, 2016:**
  Episcopal Church of the Trinity
  323 East Lincoln Highway
  Coatesville, Pa
  6:00 pm to 7:30pm

- **Tuesday September 27, 2016:**
  Kennett Area Community Service
  136 W Cedar St, Kennett Square, Pa
  6:30 pm to 8:00pm

- **Wednesday October 5, 2016:**
  The Melton Center
  501 East Miner St, West Chester, Pa
  6:00pm to 7:30pm

If you have any questions about the event please contact us!

Shaun Bollig
Planner II
610-344-6776
sbollig@chesco.org

Nicolle-Marie Romero
Planner I
610-344-5975
nromero@chesco.org
Reunión del Ayuntamiento
Sobre la Evaluación de equidad de Vivienda

Seamos una voz unida en asegurar un hogar para todos

- **Miércoles, 21 de Septiembre, 2016:**
  Iglesia Episcopal de la Trinidad
  323 East Lincoln Highway Coatesville, Pa
  6:00 pm - 7:30pm

- **Martes, 27 de Septiembre, 2016:**
  Centro Comunitario de Kennett
  136 W Cedar St, Kennett Square, Pa
  6:30 pm - 8:00pm

- **Miércoles, 5 de Octubre, 2016:**
  Centro Melton
  501 East Miner St, West Chester, Pa
  6:00pm - 7:30pm

¡Si tiene alguna pregunta sobre el evento, por favor póngase en contacto con nosotros!

Shaun Bollig
Planner II
610-344-6776
sbollig@chesco.org

Nicolle-Marie Romero
Planner I
610-344-5975
nromero@chesco.org

601 Westtown Rd.
West Chester PA, 19380
Town Hall Meeting on Assessment of Fair Housing

Be a voice to ensure a home for all

- **Monday September 26, 2016:**
  Church Street Towers
  222 N Church Street, West Chester Pa
  3:00 pm to 4:30pm

- **Wednesday October 5, 2016:**
  King Terrace
  300 High Street, Phoenixville, Pa
  3:00 pm to 4:30pm

- **Thursday October 6, 2016:**
  Oxford Terrace
  326 Market Street, Oxford Pa
  3:00pm to 4:30pm

If you have any questions about the event please contact us!
Shaun Bollig
Planner II
610-344-6776
sbollig@chesco.org

Nicolle-Marie Romero
Planner I
610-344-5975
nromero@chesco.org

601 Westtown Rd.
West Chester PA, 19380
Fair Housing

Assessment of Fair Housing

Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and federal grantees, such as the Chester County Department of Community Development (DCD), further the purposes of the Fair Housing Act. In addition to combating discrimination, AFFH requires entities to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics, including: race, color, religion, national origin, gender, familial status, and disability.

DCD is currently in the process of developing its first Assessment of Fair Housing (AFH), with its partner, the Housing Authority of Chester County (HACC). DCD will hold public meetings to offer community members the opportunity to participate in this process and help establish housing goals for the next five years. These meetings will take place on the following dates:

- Wednesday, September 21, 2016 at Episcopal Church of the Trinity, 323 E. Lincoln Highway, Coatesville, PA 19320 from 6:00 – 7:30pm
- Tuesday, September 27, 2016 at Kennett Area Community Service, 135 W Cedar St, Kennett Square, PA 19348 from 6:30 – 8:00pm
- Wednesday, October 5, 2016 at the Melton Center, 501 E Miner St, West Chester, PA 19382 from 6:00 – 7:30pm
- Additional opportunities for citizen participation in the AFH planning process will be hosted by HACC on the following dates:
- Monday, September 26, 2016 at Church Street Towers, 222 N Church St, West Chester, PA 19382 from 3:00 – 4:30pm
- Wednesday, October 5, 2016 at Keg Terrace, 300 High St, Phoenixville, PA 19460 from 3:00 – 4:30pm
- Thursday, October 6, 2016 at Oxford Terrace, 326 Market St, Oxford, PA 19363 from 2:00 – 4:30pm

Along with public participation, a core component of the AFH process includes reviewing data and maps provided by the United States Department of Housing and Urban Development (HUD). These materials may be accessed below:

- HUD AFH Data Tables
- HUD AFH Maps
- HUD AFH Definitions and Terms

File a Fair Housing Complaint
<table>
<thead>
<tr>
<th>AFH Activity Responses</th>
<th># Responses</th>
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<td>Affordable Housing</td>
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<td>Support Services</td>
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<td>Other Policy</td>
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<td>Raise Awareness</td>
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<td>Consumer Education</td>
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### AFH Activity Goals

- Behavioral Health
- Homelessness
- Homeownership
- Affordable Housing
- Quality
- Support Services
- Vouchers
- Code Enforcement
- Advocacy
- Source of Income Protection
- Other Policy
- Raise Awareness
- Consumer Education
- Transportation
- Other
## Assessment of Fair Housing Goal Activity Responses

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<th>Sub-Category Total</th>
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</thead>
<tbody>
<tr>
<td>Determine housing allotment to serve persons in recovery</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Build more affordable units for people with MH &amp; D/A disorders</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Mental health and drug house</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>More rental assistance for families with disabled parents/children</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Make available affordable supervised apartments with community interaction</td>
<td>Behavioral Health</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Make housing available to those with criminal justice barriers</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Group homes with transportation that will support independent living in a safe, affordable community</td>
<td>Behavioral Health</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Special needs community, similar to assisted senior living, located in the center of the county (i.e. West Chester or Downingtown)</td>
<td>Behavioral Health</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Group homes with well trained staff that can provide reliable transportation</td>
<td>Behavioral Health</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Town/Boro Living-refurbished homes to convert into group living clusters that are accessible to supervisors, facilitate social interaction, employment, health care, food, shopping and pharmacies, transportation, etc.</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Affordable housing free of drugs</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Recovery Transitional Housing</td>
<td>Behavioral Health</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Address needs of those with dual diagnoses</td>
<td>Behavioral Health</td>
<td>1</td>
<td></td>
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<tr>
<td>Night watch/ drug free housing</td>
<td>Behavioral Health</td>
<td>1</td>
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</tr>
<tr>
<td>Have more affordable housing for formerly homeless individuals</td>
<td>Homelessness</td>
<td>2</td>
<td>3</td>
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<tr>
<td>Solve homeless issues by creating more housing</td>
<td>Homelessness</td>
<td>1</td>
<td></td>
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<tr>
<td>Create single family home ownership program</td>
<td>Homeownership</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Make first time homeownership programs more available</td>
<td>Homeownership</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Increase funding and programming for first time home buyers</td>
<td>Homeownership</td>
<td>1</td>
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</tr>
<tr>
<td>Add affordable housing units for families</td>
<td>Inventory</td>
<td>1</td>
<td>34</td>
</tr>
<tr>
<td>Add more affordable housing options</td>
<td>Inventory</td>
<td>2</td>
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</tr>
<tr>
<td>Provide affordable and safe housing for all members regardless of MH, D/A forensic issues ect.</td>
<td>Inventory</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>more affordable/accessible housing for families</td>
<td>Inventory</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Build more affordable housing and establish more accessible transportation</td>
<td>Inventory</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Suggestion</td>
<td>Source</td>
<td>Count</td>
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</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>-----------------</td>
<td>-------</td>
<td></td>
</tr>
<tr>
<td>Find ways to support and provide low income housing</td>
<td>Inventory</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Provide more affordable housing opportunities</td>
<td>Inventory</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Increase affording and safe housing for families with in communities including shelters</td>
<td>Inventory</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Add more sliding scale housing options located on bus routes</td>
<td>Inventory</td>
<td>1</td>
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</tr>
<tr>
<td>Affordable housing throughout Chester county</td>
<td>Inventory</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Offer more affordable housing and subsided housing for those who are homeless/living below poverty and low-mid income levels</td>
<td>Inventory</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Increasing affordable housing</td>
<td>Inventory</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Need to find a way to provide all types of affordable housing that meet the needs of all sorts</td>
<td>Inventory</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Provide more reasonable housing</td>
<td>Inventory</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Increase and create real affordable housing</td>
<td>Inventory</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Make it [housing] more affordable in West Chester and not to have such a long wait list</td>
<td>Inventory</td>
<td>1</td>
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</tr>
<tr>
<td>Sheriff Sales/Bank owned homes to create low-income scattered sites</td>
<td>Inventory</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Increase affordable housing by 25%</td>
<td>Inventory</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Improve the conditions of current housing</td>
<td>Quality</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Partner with landlords to maintain properties</td>
<td>Quality</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Stabilize neighborhoods and empower neighbors</td>
<td>Quality</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Clean up properties</td>
<td>Quality</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Like to see more improvement</td>
<td>Quality</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Clean Housing</td>
<td>Quality</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Provide supportive services funded by Medicaid</td>
<td>Supportive services</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Support building around housing to assist socializing, networking, transportation and employment</td>
<td>Supportive services</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Intensive for case management that supports the person and landlords and results in more affordable housing options</td>
<td>Supportive services</td>
<td>1</td>
<td></td>
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<tr>
<td>Coordinate better with hospitals, jails etc. need to be included</td>
<td>Supportive services</td>
<td>1</td>
<td></td>
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<tr>
<td>Improve access to programs that offer assistance</td>
<td>Supportive services</td>
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<tr>
<td>Increase Section 8 vouchers</td>
<td>Vouchers</td>
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<tr>
<td>Increase number of units that take section 8</td>
<td>Vouchers</td>
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<tr>
<td>More vouchers for vets who are not on drugs or alcohol</td>
<td>Vouchers</td>
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<td><strong>Total Housing Responses</strong></td>
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<tr>
<td>----------------------------------------------------------------------</td>
<td>-------------------</td>
<td>-------</td>
<td>------------</td>
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<tr>
<td>Crack down on slumlords and hold them accountable/responsible for the living conditions of the home</td>
<td>Code enforcement</td>
<td>2</td>
<td>4</td>
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<tr>
<td>Safety concerns involving homes and D/HH</td>
<td>Code enforcement</td>
<td>1</td>
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<tr>
<td>Regular checkups for rental apartment so both landlords and tenants are held accountable</td>
<td>Code enforcement</td>
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</tr>
<tr>
<td>Encourage Congress and state representatives to work with local officials</td>
<td>Advocacy</td>
<td>1</td>
<td>7</td>
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<tr>
<td>Succeed in pressuring local officials</td>
<td>Advocacy</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Reintegrating individuals laws to have better job placement and housing options</td>
<td>Advocacy</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>More Funding for services</td>
<td>Advocacy</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Have congress implement additional financial incentives for developers to spur the increase on much need permanent housing</td>
<td>Advocacy</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Continue asking and making a difference</td>
<td>Advocacy</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Advocate for more incentives to developers</td>
<td>Advocacy</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Create a law to ensure that source of income is a protected class</td>
<td>Source of income</td>
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<tr>
<td>Eliminate source of income as a reason to reject an applicant for affordable rental housing</td>
<td>Source of income</td>
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<tr>
<td>Require alternative housing for low income tenants when primary rental unit is being remediated</td>
<td>Other Policy</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Early connections made to other supports such as employments services, independent living supports, budgeting, etc.</td>
<td>Other Policy</td>
<td>1</td>
<td></td>
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<tr>
<td>Reduce earned income tax</td>
<td>Other Policy</td>
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<tr>
<td><strong>Total Policy Responses</strong></td>
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<td>Category</td>
<td>Responses</td>
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<tr>
<td>--------------------------------------------------------------------------</td>
<td>-------------------</td>
<td>-----------</td>
<td></td>
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<tr>
<td>Continue to raise awareness about the desperate need for affordable housing</td>
<td>Awareness</td>
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<tr>
<td>Community outreach and education about mental health &amp; reintegration for individuals</td>
<td>Awareness</td>
<td>1</td>
<td></td>
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<tr>
<td>Improve communication about available resources for those with drug and alcohol addiction</td>
<td>Awareness</td>
<td>1</td>
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<tr>
<td>Remove the stigma of affordable housing</td>
<td>Awareness</td>
<td>2</td>
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</tr>
<tr>
<td>Have conversations to educate the public to overcome the current opposition to building affordable housing in their communities</td>
<td>Awareness</td>
<td>1</td>
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<tr>
<td>Educate our community as to resources, rights and obligations of renters/homebuyers</td>
<td>Consumer education</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Educate about housing rights and responsibilities to those in mental health recovery</td>
<td>Consumer education</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Increase knowledge of what is available and provide access to services</td>
<td>Consumer education</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Provide a flow chart to explain housing options for people with disabilities</td>
<td>Consumer education</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Identify resources, ways, opportunities to information and accessibility</td>
<td>Consumer education</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Educate residents about fair housing rights and discriminations actions</td>
<td>Consumer education</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Education for tenants, landlords, hospitals and shelters</td>
<td>Consumer education</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Home economics on family and consumer services</td>
<td>Consumer education</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Educational support for single parenthood</td>
<td>Consumer education</td>
<td>1</td>
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<tr>
<td><strong>Total Education Responses</strong></td>
<td></td>
<td><strong>18</strong></td>
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<tr>
<td><strong>Transportation</strong></td>
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<td>Total Transportation Responses</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
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<td>---</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Expand accessible travel options</td>
<td>2</td>
<td>20</td>
<td>14.3%</td>
</tr>
<tr>
<td>Bring train station to Coatesville to attract more educated young people</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase reasonable priced transportation</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>More and better transportation especially in rural areas this will improve housing and socialization</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bus and jobs</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improve transportation--bus/van/shuttle</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provide transportation for all people especially for elderly and disabled consumers</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase public transportation options and increase affordable housing</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Transportation Responses</strong></td>
<td>20</td>
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</table>

<table>
<thead>
<tr>
<th><strong>Other</strong></th>
<th></th>
<th></th>
<th>Total Other Responses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>See growth to community</td>
<td>1</td>
<td>6</td>
<td>4.3%</td>
<td></td>
</tr>
<tr>
<td>Install more video cameras</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remove parking meters</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cleaner public parks</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consolidate services/money</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>More health providers that are local</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Other Responses</strong></td>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Participants: 140
Housing Authority of the County of Chester (HACC) Offices

Resident Advisory Board

Wednesday September 21, 2016, 2:00 pm

23 Participants

Each participant was given a flyer for the Assessment of Fair Housing public meetings and a list of questions that will be addressed.

HACC Executive Director Dale Gravett explained the problem of fair housing and how it relates to the entire county.

“Our life should not be determined by your zip code.”

When asked how many people would move to another area of Chester County, eight (8) people said they are happy where they live now. One person said they would move to Malvern “but there is no housing there,” and another person said they live in Downingtown but would rather live in West Chester to be closer to everything (including the University).

Transportation and schools

- “Rover is terrible.” They don’t come on time to bring you back home, or even at all sometimes.
- Schools “need funding like crazy.” No one goes to the school meetings. When the West Chester Area School District was redistricting no one came to vote (parents), so they made the decisions themselves.
- Without the steel mill in Coatesville, it’s nothing.
- No transportation for HeadStart participants.
- Not all of the school districts in the County have full day kindergarten, so you have to pay for before and after school care.

Availability of housing for those with a disability

- Some can’t even get on the Southern Chester County Organization on Transportation (SCCOOT) bus because of their wheelchair.
- One man drives his wheelchair up to Walmart in Exton from West Chester.

General comments

- It is not fair to have the new two (2) per room rule regardless of the children’s age and sex. “CYF would require my kids have their own bedroom.” Dale explained that most Housing Authorities have the same rule and he further explained the lack of funding.

The meeting concluded by thanking everyone for their input and going over the other Fair Housing public meeting dates and locations.
Orion Communities – Phoenixville

Community Table Discussion

Wednesday September 21, 2016

12 Participants

Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD hopes it will accomplish with the Assessment of Fair Housing.

Notes:

- There is a shrinking inventory of low cost affordable housing (rental and homeownership, primarily rental) in Phoenixville
- Rental developers of market rate housing do not receive community opposition, even with a development of 500 units
- Community pushback regarding developments that include affordable housing/low income households
  - Coding it as “parking issue”
  - Opposition went to municipal Planning Commission meeting to disapprove of affordable development
  - Perception that some people want to put all low income and racial minorities into one area of the borough
- Phoenixville is not a racially and ethnically concentrated area of poverty (R/ECAP) but integration is an issue
- Lack of affordable housing, even midrange in the area, includes rentals and homeownership units
- Even older rental units are increasingly unaffordable - one person cited a 50% increase with a particular property (due to rental demand in the area)
  - Some landlords take advantage of market demand but do not improve the quality of homes
- There is a concern about the community impact that new development and displacement of long-time residents will have
- There are some owner occupied homes in disrepair, primarily by low income owners that can’t afford improvements
- There are landlords that don’t formally register their rental units
  - Renter live in unsafe homes
- Some municipalities charge inspection fees but don’t actually perform the inspections
  - Is there an enforcement mechanism to have someone come check the quality of homes?
- How to influence municipalities to allow affordable units when community is rapidly gentrifying?
- Due to location at the edge of Chester County, Phoenixville residents don’t all have access to services that people in places like West Chester do
- Housing Authority of Chester County (HACC) is trying to establish relationships with landlords in Phoenixville (and places outside of Coatesville)
- Human Services Inc. can provide security deposits and first month’s rent
- Perform outreach to identify housing choice voucher (HCV) landlords in new areas
- People want to stay in Phoenixville (all ages)
  - Good schools
  - Like living in the community
  - Hard to find jobs that pay decent wages
- Medical issues impact financial status, causing people to fall behind on bills, rent, mortgage payments, etc.
- People without cars are concerned about how to get to jobs
- There is a need to create awareness about community services, such as rapid rehousing resources, and how to navigate the process for obtaining them
- Identified a need to educate long-term motel renters about their legal rights
- Discussed problems associated with long commutes via transit for people who work in Chester County but can’t afford to live here.

**Summary:**

In Phoenixville there is a shrinking inventory of affordable rental housing and homeownership opportunities, though the more impacts are felt more in the rental sector. Even traditionally affordable older homes are becoming increasingly unaffordable. Landlords take advantage of this high demand by increasing the rents of their units but (in some cases) doing nothing to improve the condition of the home. There is a shrinking inventory of mid-range housing in the area, too.

There is pushback from some members of the community regarding affordable housing construction and bringing low-income households into the community. These voices are coding the problem as a “parking issue” due to scarcity of parking in parts of the borough. Some residents of Phoenixville don’t want low income residents living in the town proper but rather have them pushed to the outskirts.

There is a lack of awareness of all available services that are being offered to help consumers. It was stated that residents in Phoenixville have less access to the services that are offered throughout Chester County and lack affordable transportation to reach the areas where those services are located. There were additional statements that Phoenixville needs help with its housing problems now, but providers were unsure about how to get the help needed.
Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD hopes it will accomplish with its Assessment of Fair Housing.

**Notes:**

- There is a significant issue in finding affordable one bedroom units with access to transportation
- Background checks need to be done on tenants and landlords
  - “Help clean up Coatesville by assisting landlords in doing background checks”
  - Is there a way to tie landlords into rental permits with mandatory background checks?
  - Criminal and eviction history needs to be looked at when screening applicants
- There is no difference between housing choice voucher/section 8 tenants and conventional tenants; problems exist with all types of renters
- There are full time and part time landlords
  - It’s believed that the part time landlords cause the most problems
  - Although bad landlords may receive fines, they may not pay penalties
- Need to get landlords together to work towards the same housing goals
  - Get the landlords organized
  - Use the same information to screen residents (possibility of a database?)
  - Get people who want to be here
  - HCV abuses
    - Subleasing units
    - Lack of follow-up on investigation
- 63% of housing units in Coatesville are rental units
  - Residents need to improve financial literacy
  - Rents are unaffordable
  - Landlords in opportunity areas don’t take HCVs
- Change the economics by bringing more jobs into Coatesville
  - Create more work in the community, particularly for young people
- Coatesville Area School District is a big issue
  - Families don’t want to move to Coatesville because of the school district
  - Need to change the perception and message of the schools
  - If the schools were neutral or positive then more families would move in and invest in Coatesville
- Need to market community to millennials and prospective homebuyers
- Many people stay here because of family
They have ties to the community, know the area and don’t know where else to go

- There are limited transportation options
  - Many people don’t drive cars
  - Rely on others to provide transportation

- Educate renters on how to be a good tenant
  - Everyone needs to follow the rules

- Coatesville is described as “dirty”
  - People litter/throw out trash on other properties
  - Illegal dumping occurs on some properties
  - Try to clean it up and it just gets worse
  - Create a YouTube video to get people involved in cleaning up and understand how to be good residents
  - Determine viability of City issued trash cans
    - Many residents in row homes/attached dwellings can’t take cans around the back of their homes

- There is a large number of non-profits owing property that are not paying taxes
  - They still expect access to community services
  - Possibility of a “fee-in-lieu-of” tax?

- Educate people on how to pay bills and how to manage a household (financial literacy)

- There’s a lot of rental turnover
  - Get rid of the bad landlords
  - Break the cycle of problem properties and tenants

- Identify areas for revitalization and historic preservation, and possible redevelopment with transit accessible, mixed use development
  - Plan for all income ranges

- Damaged consumer credit affects ability to obtain housing
- High tax rates (property and earned income) discourage potential residents
  - Creates renters without jobs

- Feelings that some people are spoiled by welfare/public assistance
- Perception that benefits are better than wages earned by working
  - If recipients of assistance make too much money they will lose benefits

Summary:

There is an overall feeling that the community must be cleaned up by removing trash and debris from the properties, and to stop illegal dumping from taking place. This will help improve the Coatesville image of being known as a “dirty” place to live. There has been talk about trying to create a YouTube video to promote a sense of pride in taking care of one’s home, and the community at large. The subject of having city issued trash cans came up, but it was also pointed out that many residents will not be able to move trash cans to the back of their home.

Education efforts should focus on how to be a good landlord, as well as a good tenant. There was a suggestion that all the landlords, both full time and part time, come together in order to establish a set of guidelines/rules for tenants to follow. It was
mentioned that perhaps a handbook should be given out to all tenants that list what is expected of them and what they can expect from their landlord.

There was discussion was about encouraging homeownership, especially in regard to young professionals. One possibility was financial education that would provide assistance on how to pay bills, manage a household and plan and execute a budget, along with possible incentives for first time homebuyers.

Another area of focus was the need for the school district to be improved. Many families don’t want to live in Coatesville because of its perception and poor school ratings. It was noted that not all of the schools within the school district have performance issues. No long-term solutions were offered but there are social media efforts underway to assist in changing opinions about the school district.
Church Street Towers, West Chester

Resident Advisory Committee

Monday September 26, 2016, 3:00-4:30pm

7 Participants

Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD and the Housing Authority hope they will accomplish in their Assessment of Fair Housing.

Notes:

- Housing for disabled populations and required services are needed
  - Obtaining required services nearby can be challenging
- There is not enough affordable housing, including multi-family and senior housing
- Source of income discrimination limits mobility efforts for housing choice voucher (HCV) holders (aka Section 8 vouchers)
  - Advocacy will ensure a home for all
  - A mandate needs to be issued for housing choice vouchers so that landlords treat vouchers as income
- Transportation options are limited
  - Rover doesn’t run at night or on weekends
    - If appointments run long or are scheduled after hours, there is no transit access
  - Services aren’t on transportation route
    - Store
    - Medical
    - Church
    - Classes
    - Bank
  - Transportation gets expensive if beyond what is covered
  - Infrequent bus times
    - It requires a lot of time to take transit
  - Independent living housing doesn’t offer transportation services
    - Housing Authority does not have group bus/shuttle for residents
    - It would be helpful if a service ran between 10am to 2pm when most people have appointments and do errands
    - Other desirable destinations include Social Security office, senior center, Chester County Library
Accessibility to transit is a limiting factor when looking for housing
Money spent on transportation adds up; some residents spend a lot of money on taxis, too
Conversation about Church Street Towers’ location in regard to other services
- Distances to most services are too far
- Not a lot of doctors or services are located within walking distance
- Online services such as grocery delivery are expensive
  - Debit/credit only
  - No access to internet
  - There was a suggestion to provide a common area for resident computer use
Most working residents at Church Street Towers have cars
Residents have a lot of parking issues with limited number of spots
HUD fair market rents restrict housing options in Chester County
- Market rents are set at a regional level
- A HCV in Philadelphia won’t go far in the expensive Chester County market
- This also limits mobility for people looking to live throughout Chester County
Chester County is a great place to live and raise a family
Even with a job, many can’t find affordable housing near place of employment
Citizen perceptions about safety, quality of housing, community affect housing market (particularly less desirable locations)
HUD restriction on maximum tenant contribution impedes mobility
- Being able to contribute more (i.e. 40% of income) may increase mobility for people looking to live in areas with more opportunity
Attendees haven’t seen or heard of any discrimination (except for source of income, which isn’t a protected class in Pennsylvania)
There is an aging population (baby boomers)
- Many have not saved for retirement
- The housing stock needs modifications for people wishing to age in place
- There are also building issues for senior properties with elevators; during power outages this creates challenges for residents
Community feedback: West Chester is a great place to live
- Safe
- Better service quality
- Good atmosphere and community
  - “I take my dog for a walk and everyone says ‘hi’. It’s nice and clean.”
People don’t want to move from this community
Summary:

Transportation was the biggest area of emphasis during the conversation. Many felt that there were limited options for getting to destinations using their available transportation options. One individual spoke about an experience using Rover; her appointment ran later than Rover operations were scheduled and she was not picked up when the appointment ended. Another resident stated that using Rover took too long; going to the doctor could take up a whole day, especially if the pick-up window was missed.

Public transportation is available, yet can be unreliable, often runs late, and does not travel to areas where many services are located. Residents suggested having a shuttle/bus/van to take them out to do their shopping, banking, visit the senior center or library, etc.

There is not a lot of affordable housing found in West Chester and many property owners will not accept housing choice vouchers. This makes it difficult for residents that want to live in the West Chester area. Instead they need to look at other areas in the county. This is a problem as many people would like to remain in West Chester because the community is safe and clean, the schools are good and there is a good quality of life.
Kennett Area Community Services

Public Hearing

Tuesday September 27, 2016, 6:30-8:00pm

7 Participants

Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD hopes to accomplish in its Assessment of Fair Housing.

Notes:

- With the ongoing revitalization of Kennett Square, there is also a need to plan for displacement and needs of its low income residents
  - There is an increase in market rate development, with increasing demand for low income housing
- Need for affordable housing in an area with rapidly growing demand
  - Limited accessible housing
  - Senior housing is in demand
  - The desire to age in place limits housing inventory
  - There are fewer affordable homeownership options
    - Instead homebuyers look to northern Delaware where housing costs are lower (but schools may not be as good)
- Need for recovery housing

- Challenges in rehousing
  - Increased housing costs limits options for rapid rehousing
- Overcrowding is common
  - Especially in agricultural areas
  - Two or three families may reside in a single family home
    - It’s not uncommon in some cultures to have multi-generational housing
    - Most homes are not designed with this in mind
- There are problems with subleasing and renting out illegal units
  - Garages with a space heater and no plumbing
  - Leasing a walk-in closet for $400-$500 per month
- Lack of response when reporting housing problems
  - “Many people won’t come because they are afraid of retribution”
- Unwritten agreements between landlords and tenants
  - “You don’t say, you don’t pay” meaning that silence assures no punishment for speaking out
- Working to get complaints against landlords/property owners on the record
First generation families, even citizens, may have residual fears about speaking out against housing issues

If enforcement comes down too heavy and eliminates housing options, it would impact a local economy where farm workers are in high demand

Educate code enforcement staff
- Step up enforcement efforts for substandard housing especially for disabled consumers
- Municipal inspections should have repercussions for problem landlords

Housing issues impact integration
- Hispanic community referred to as “invisible population”
- Many in the Hispanic community seek out similar individuals
- Choose to insulate themselves because of a lack of trust among others

Barriers to access services within schools
- Not all materials are published in Spanish, which limits ability to obtain necessary support for students
- Translation services inadequate

Limited food options and transit options to get to shopping areas

Employment issues exist in Southern Chester County
- Challenging to find professional jobs, so young college graduates from the area gravitate toward job centers
- There are more jobs than workers in the farming industry

Need for safer transportation options
- Sidewalks are needed in many areas; instead people are forced to walk dangerously along the shoulders of roads

People want to be in Kennett
- Schools
- Community
- Jobs

Financial education issues and cultural differences
- There are people who may qualify for USDA homeownership loans but they don’t have the necessary savings
  - This can be a cultural issue; preference to not maintain a savings account and to do business in cash
  - Limits access to other forms of credit

There is a need for information materials to be translated into Spanish
- Spanish speaking residents have a general unawareness of resources and services that may be available
- Improve knowledge of housing rights
- Lease, eviction procedures, application process are often printed only in English
✓ Service program information and resources are not always available in Spanish
✓ The Prepared Renter Education Program (PREP) training is not printed in Spanish
✓ Need for other information to be translated:
  • What is expected from good tenants
  • What is expected for landlords / legal obligations
  • Life skills necessary to run a household

➢ Many of the housing issues discussed have a disproportionate impact on migrant workers
➢ Rental issues
  ✓ Tenants putting own money into home improvements (i.e. heating repairs) that should be responsibility of property owner
  ✓ Problems with mold
  ✓ Plumbing is out of date/not in service
  ✓ Illegal electric hook ups
  ✓ Lack of heat
  ✓ County Health Department has intervened in some infestation cases regarding:
    • bed bugs
    • roaches

➢ Condemnation/demolition impacts multi-family dwellings through displacement and long-term removal of affordable, multi-family housing.

Summary:

The conversation centered on the living conditions and education of the area’s Hispanic/Hispanic population, many of whom work in local agriculture. It was also mentioned that while providers attempted to get clients to come to the meeting, there was hesitancy to speak out about housing in the area for fear of retribution.

During the meeting the “invisible community,” comprised mostly of the area’s Hispanic population, was referenced. This issue relates to the Hispanic/Hispanic community’s hesitancy to integrate into the mainstream community and preference to look for individuals/families that are in similar circumstances. It was revealed that there is a deficiency in the amount of education this community receives. Many people do not understand what types of rights they have being a tenant. Further opportunities are limited by a preference to do business in cash only and lack of financial literacy.
Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD and the Housing Authority hope they will accomplish with their Assessment of Fair Housing.

**Notes:**

- Economic challenges of living in Chester County
  - Amount needed to be self-sufficient is high
  - Making “too much” for benefit eligibility, but it’s still not enough to make ends meet
    - “Can’t push off the bottom, can’t pull at the top”
    - Making money but still don’t have a place to live
    - Fear of overlapping job schedules which could lead to being fired; many part-time schedules change with little notice
  - Prospect of losing benefits dis-incentivizes making more money
- Access issues
  - Consumers in Phoenixville need to take two buses to West Chester to access services
  - Jobs
  - Shopping
  - Hard to serve scattered pockets of poverty when services are centralized
- Need for community support from local officials
- Research option of conducting affordable housing impact statements
  - Performed before any new development can be built
  - Allows for analysis of a new development’s impact on affordable housing
- How to incentivize/create solutions for affordable housing?
- Identify oppressed areas for smart growth opportunities
- Housing problems in the area:
  - Few affordable options
  - Some low income households are told there is a place available only to be told later that it is not
- Need affordable housing in Phoenixville
  - Conversion of existing low income rentals into more expensive housing
    - Disproportionately affects low-income families
Gentrification and rapid growth in Phoenixville
- Rent increases are forcing low-income households out of homes
- Community opposition to affordable housing may lead to economic segregation

There are instances in which property owners may pay a municipal inspection fee but no inspection occurs

Examples of displaced residents who didn’t receive notice of lease termination

Homelessness and shelter occupancy
- Average stay at The House is seven to nine months
- Cycle of shelter to couch, to couch to shelter
- Inadequate supply of permanent housing available to the homeless

Largest job hubs for residents include:
- King of Prussia
- Exton
- Collegeville
- Philadelphia

Housing issues
- Overcrowding is a bigger problem than data shows
- Outdated plumbing and heating
- Fixed and low-income homeowners who can’t afford maintenance on their homes
- Complaints get renters displaced

Growing Hispanic community in the area
- Similar issues as Kennett in which residents are “living in the shadows”

Criminal history/background check issues
- Prospective tenants are charged $40-$50 at time of application

Philadelphia residents and others moving into the area are attracted to:
- Public safety
- Good schools
- Perception of more jobs
  - These jobs may paying high wages with enough hours to gain stability

Bus/transit affordability and scheduling
- Re-routing could better serve residents
- More routes on nights and weekends would help people working at those times

Reluctance to move to Coatesville, residents may be displaced to other areas:
- Spring City, Royersford, Mont Clare, Pottstown
Summary:

This meeting focused heavily on providing affordable housing in the Phoenixville area. With gentrification was on the rise, many residents are losing their homes. Developers are building new luxury apartments, which has led to landlords raising the rents of their properties. Current residents are struggling to pay the new, higher rents. Many residents are being displaced to more affordable communities.

With the rise in rents, many people are having trouble staying afloat and do not have access to many of the services that the County has to offer. There are many people in Phoenixville with more than one part-time job earning the minimum wage. They are struggling to pay their bills and yet make too much money to receive services. In this scenario a person cannot “push off the bottom,” nor can the person “pull from the top.” This leads to a holding pattern that is difficult to break. It is at this time that some people will choose to work/make less in order to receive the benefits that they need.
Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD hopes it will accomplish with its Assessment of Fair Housing.

**Notes:**

- Many landlords in West Chester won’t accept housing choice vouchers (HCVs)
  - Vouchers have a negative perception
  - Provide education to landlords
  - Instances of voucher holders being directed to other areas
  - “Vouchers are as good as cash”
  - No HCV source of income protection in Chester County
  - Need to engage in “reverse re-engineering” of HCVs
- Inability to obtain resources/services limits access to:
  - High paying jobs
  - Shopping
  - Appointments
  - People end up walking everywhere or relying on others for rides
- Explore options for creating more affordable housing
  - Use public relations to address fair/affordable housing
- Need for halfway houses in Chester County
  - When people leave treatment they go to recovery houses located in other areas of the Philadelphia area
  - Provide education for recovery house residents
  - Provide housing options so people can get out of incarceration, particularly those eligible for early release
- Education about housing needs for different ethnicities
- Shelter policies split up families
- Occupancy restrictions vary by municipality
- There is an opportunity to create a Human Relations Committee in Chester County
- Lead-based paint problems may exist in housing from before 1971
  - Provide doctor education so all lead results are reported
- Impact of aging in place
  - Creation of co-generations
  - Lack of options/need for facilities
- Lack of money
- Lack of support/family nearby
- Gentrification in Chester County has occurred in parts of West Chester, Downingtown, Phoenixville, Kennett Square
  - Displaces longtime residents
- Resources that Chester County may consider researching:
  - Municipalities can cap taxes for older residents to prevent displacement
  - Review federal guidance on housing for people with criminal backgrounds.
  - Blanket policies may have disparate impact on protected classes.

Summary:

This meeting began with discussion about the challenge of finding landlords in the West Chester area that will accept HCVs. There must be a “reverse re-engineering” to eliminate the stigma associated with using housing vouchers. There are instances in which a voucher holder is looking for an affordable rental in West Chester and the property owner instead steers the person to a property in the Coatesville area.

Landlords need more information about the vouchers since they “are just as good as cash” if not better. Philadelphia has source of income protection for HCV holders to provide protection against similar practices. Additionally, the limited number of vouchers in Chester County and the currently closed, lengthy waiting list is a barrier to obtaining affordable housing.
Oxford Terrace, Oxford

Public Hearing

Thursday October 6, 2016, 3:00-4:30pm

5 Participants

Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD and the Housing Authority hope they will accomplish with their Assessment of Fair Housing.

Notes:

- No mental health providers in Oxford area
  - Have to go to Maryland, Delaware, or Kennett
  - Need to have own transportation
- SCCOOT (Southern Chester County transportation) only runs at certain times
  - Requires a lot of extra time for appointments
  - Would be helpful to have SCCOOT run more
  - HACC should get a shuttle
    - This would require identification of a funding source
- Many people walk to get places
  - Hard to meet needs if you can’t drive or don’t have a car
  - There aren’t sidewalks along all walking routes
- Willingness to move depends on:
  - Age
  - Health
  - Needs at that time
- Nearby employers include:
  - Herr’s
  - TastyKake
  - Wal-Mart
- Other jobs are located in:
  - Delaware
  - Kennett
  - Lancaster County
- Hard to get groceries
  - There is one grocery store in Oxford (Redners)
  - Wal-Mart
  - Nothing else within five miles
- No prescription deliveries for Oxford residents
- Lots of homes for sale; market is affected by:
  - Maintenance needs
  - High taxes
  - Aging population
- Aging community - 50 plus
  - Moving to properties that can meet their needs
Oxford has a diverse population, including Latino community.
There could be an opportunity to engage municipalities to work with HACC to create scattered site affordable housing.
- Sheriff sales
- Foreclosures
- Partner with local non-profits/contractors
Raise awareness about need for affordable housing.
Change stigma of “Public Housing”
Need for multi-bedroom accessible units
Need for housing modifications for disabled residents
Overcrowding is an issue
Challenges with new residents not knowing community rules/expectations
Opportunity for creation of self-sufficiency plan/program for HACC residents
- Identify goals and milestones
- Create incentives
- Help open opportunities for others in need
Revitalize areas with blighted housing
Opportunity to revitalize foreclosed/bank owned homes
- Still a problem in certain areas
- People won’t buy in city of Coatesville
Oxford schools not impediment for families in the area
- Same with Avon Grove
- Improved in the last ten years
Draws to living in the area:
- Family nearby
- Community is close-knit
  - Multi-generational
- Schools
- Living in beautiful area
Barriers to moving:
- Family
- Friends
- May not have access to services/resources in new area
- Transportation

Oxford’s relative isolation from other areas presents challenges for filling HACC units

Summary:

This meeting did not have the same turnout as some of the previous meetings but that did not inhibit a meaningful conversation. The attendees agreed that Oxford is a beautiful place to live with a tightknit community and good schools that are improving every year. The Oxford/Avon Grove area is a great place to raise a family.

There are challenges for people moving into the area, beginning with transportation. Many Oxford residents do not have direct access to services. Relying on the SCCOOT
schedule is an obstacle; it also may not travel to where there is the greatest need. Finding healthcare providers that work with Medicare and/or Medicaid in Oxford is an additional problem. Often these providers are located outside of the Oxford area. There are available affordable units at Oxford Terrace, but HACC has difficulty filling them due to the lack of transportation options.

There was discussion about how to improve the inventory of available affordable housing in Chester County, especially in the Oxford area. A suggestion was made for banks and municipalities to work with the Housing Authority, or some other entity, to obtain foreclosed/vacant homes. Those properties could be rehabilitated and rented to low-income households. This would solve a few problems: 1) it would help to remove the stigma of public housing because no one would know that a property is occupied by a housing choice voucher recipient; 2) the county and municipalities would resume collecting taxes on the properties; and 3) families could move into the homes.
Introductions were performed, followed by an overview of Affirmatively Furthering Fair Housing and what DCD and the Housing Authority hope they will accomplish with their Assessment of Fair Housing.

Notes:

- Issues regarding access to shelters and wait times
  - Complaints that homeless individuals don’t get a response when calling shelters (note: they should be calling ConnectPoints)
  - Need communication between shelters and social service agencies
- Homeless individuals may not have mail or phone access
  - Affects ability to hear about available shelter beds or get jobs
- Working persons with late shifts can’t get back into the shelters at night
- Problems with overcrowding/substandard housing, especially for those at risk of homelessness
- There is a lack of shelter space
- Banning policies in shelters
  - Need clear expectations/policies of what behaviors are acceptable
  - Need to improve communication across the board
  - Support/service animals not allowed in shelters
- Disabled individuals are at high risk of homelessness
  - Limited accessible options for low-income consumers
- Denial of one-bedroom to parent and child households
  - Review Keating memo regarding occupancy limits
  - Consider medical/disability needs; this may affect how a unit is used
- Source of income discrimination occurs with housing choice vouchers (HCV) holders
  - There is a shortage of landlords willing to accept vouchers, especially outside of Coatesville
- There are not enough affordable units throughout the County of Chester
- Need more landlords that combine case management with housing
- Many landlords need a better understanding of fair housing laws
- Financial needs for retirement/aging in place population
  - Many people nearing retirement do not have adequate savings
- Need for life skills
  - Budgeting, household management, cleaning
Not everyone knows about available services that are offered throughout the County.

People without leases not having legal protection against landlords
- Landlord said there were too many people in the apartment, evicted tenant who is now homeless.

Need community support for affordable housing
- Protection of rights against municipalities
- Engage community in support for affordable housing

Agencies need to work together to help clients

Create mechanism for Medicaid expansion

There is a problem with prison and hospital discharges going directly to shelters/agencies
- Consumers need to know discharge rights
- Prevent discharges without medications

Challenges to creating more affordable housing:
- Funding
- Land values
- Municipal zoning, for example minimum lot sizes that limit density
- Communication
- Opposition

Need for services for those with:
- Drug/alcohol needs
- Mental health problems
- Consumers in need of housing and case management
- Medical respite for homeless

Summary:

There was discussion about needing to improve communication between governmental agencies, social service providers, the clients served (and those who are not served), landlords, and tenants. While there are many services offered by the County and providers, not everyone is aware of them. Consumers would benefit by having greater understanding of their housing rights, awareness of available resources, and expectations for engaging in services. Municipal officials must have better knowledge of fair housing rules and the need for affordable housing.

Those with disabilities and with dual issues such as drug/alcohol and mental illnesses need access to housing services. Frequently when someone is discharged from a hospital, prison, or rehabilitation facility, that person is taken directly to a shelter or agency. This is not a safe discharge; there must be a protocol for discharges that include a place for such individuals to receive assistance. It was mentioned that a respite house should be considered.
The Coatesville Area Resource Network (CARN) meets monthly to address issues within the Coatesville community.

- **Food bank issues**
  - Need consolidated efforts with central location in Coatesville
  - People need skills about how to prepare food and manage a household
- **There is an initiative underway looking at barriers to services in African American community**
- **Need to raise awareness about available resources and programs**
  - Get providers, agencies, and consumers on the same page
  - Improve communication among agencies
- **Focus on improving how people receiving services are treated**
  - Staff need to treat people humanely
  - Impacts on how people participate in services and may lead to dropping out of programs
- **Overcome language barriers**
  - Often children translate for their parents
  - Opportunity to send information home with school students/head start programs
  - Need more information to be in Spanish
  - Improve access to language translation
- **Coatesville has a communication void**
- **Raise awareness about government contracts, what the programs are, who the beneficiaries are**
- **Transportation Ride for Health Initiative was shut down**
  - Not enough people knew about the services
  - Many agencies were included without their knowledge
- **Develop system for transportation**
  - Utilize church vans
  - People near borders (county and state lines) have problems with transportation
- **People in rehabilitation can’t find housing**
  - Discharged to the streets without anywhere to go
- **Fair housing violations include:**
  - Reports of landlords breaking leases illegally
  - Punishing residents on made-up charges
  - Family status discrimination/household size
- **There is a disconnect between federal programs rules and what case workers can do**
- Hispanic community in Coatesville faces housing discrimination
  - Some residents reside in unlivable conditions—need for enforcement
  - Need of modification for accessible housing

Summary:

Some attendees felt that a lack of communication exists between agencies that are working toward the same goal. Residents and consumers need to be aware of available programs. For example, there are food banks throughout Coatesville yet not everyone can get to them. Some food banks also give out food that people do not know how to cook. This led to conversation about a need for life skills, nutrition and wellness programs.

Community transportation options need to improve so residents have better access to services and opportunities. Consumers, particularly from vulnerable populations, must have a better understanding of their rights. Property owners, agencies, and local officials must know their responsibilities and obligations, as well. An increasing Spanish speaking population in Coatesville does not have adequate access to translators, leading to families relying on their children to communicate.
The Arc of Chester County facilitates “Chat and Chew” meetings for parents of children with intellectual or developmental disabilities.

- Need supportive living
  - Suggested a two-person apartment with support and possible caretaker
  - Supervision to help oversee residents
  - Consider needs of female residents
  - Affordability—coordinate with individuals’ benefits

- Like 55+ communities
  - Don’t want too big
  - Must be close to job, transportation, medical, food
  - Be part of the community, offer some independence
  - Link safe transportation opportunities

- Multi-person house all living and working together
  - Offers purpose—volunteer opportunities, jobs
  - Is there a possibility to donate homes to create this type of housing?
  - Provide access to areas where they can walk to services
  - Be part of the community
  - Another option: apartment building devoted to people with disabilities
  - Group homes close together to provide a community

- Transportation needs
  - Coordinate better with Rover
  - Create an Uber for special needs population
  - Reconcile affordability vs. transit

- Need help to get affordable housing for families/individuals with special needs
  - Special needs expenses—medical expenses, need to be in certain school districts, most of which are expensive to live in, many are single parents
  - More funding for providers
  - Kids still living in the home but there needs to be a place where they can live independently like a “normal” person
  - Link SSI to affordable housing
  - Landlords don’t get to fix up homes but they charge more money
Need for more information and advocacy

- Best outcomes are very parent/family driven
- Best information is given by other parents
- Schools might not have the best information
- Create a housing person to assist with finding special needs homes
- Develop a County roadmap for accessing housing services
- Oversight from the community, family members need to step in

The focus of the discussion was how to improve the quality of living for those with intellectual disabilities. There are not enough housing options or resources available to this population. One woman spoke about how her family moved to a certain township in order for their child to receive the education needed. The cost of living here was unaffordable: “I’m paying $3000 a month in rent only and it’s not something that I can afford. I can move to an area that has a lower rate, but my child needs to go to school here because it offers services that other schools don’t.”

There is not enough information on where to obtain necessary resources; most of it comes from other parents/family members. Parents need to fight to get the small amount of help they are receiving. The school systems are good but they are not the best resources and even they do not always have the correct information to provide help.

Another area of discussion centered on what happens when their children reach the age of 21. There needs to be an option for intellectually disabled individuals to live on their own with only minimal support, similar an affordable 55 and older community. Residents could all live together and yet at the same time have some independence with minimal supervision. These communities could be in an apartment type setting, group homes or single family style homes scattered throughout the county.
The meeting began with introductions and a quick rundown of Affirmatively Furthering Fair Housing and what DCD hopes it will accomplish with the Assessment of Fair Housing.

- Personal care boarding homes: for many consumers, all of social security income goes toward housing
- Consumers don’t know of any other options
- Some people have only $80 a month to live on after social security
- Have to be designated as “homeless” under program definition to obtain housing resources for the homeless
- Varying levels of services/supervision are required for consumers
- Need doctors to understand approximate level of care
- Concerns about evictions, criminal history background checks and ability to obtain housing
- There is not always an appreciation for what led to criminal activity (i.e. mental health issues in the past may have led to problems which have since been resolved)
- There should be an opportunity for consumers to engage references to create options for housing
- Drug addiction also creates barriers to obtaining permanent housing
- If people don’t have a permanent address, some nursing homes and other facilities won’t accept individuals
- Challenges of working with property managers at HACC – providers need to know when residents are in need of support. Managers often wait too long to give notice and update a resident’s personal care plan.
- Affordable housing must be located throughout Chester County to promote integrated communities; move away from model of cluster homes
- Be mindful of recovery house best practices
- Landlord forums are useful to help educate about how to keep tenants in their units
- Transportation is an issue because it’s so daunting
  - Access to transportation is challenging for people with appointments
  - Discourages medical treatment
The meeting began with introductions and a quick rundown of Affirmatively Furthering Fair Housing and what DCD hopes it will accomplish with the Assessment of Fair Housing. This was an abbreviated presentation within a regularly recurring meeting. The general discussion centered on the lack of affordable housing throughout Chester County.

- Living in Chester County is expensive
  - Need more access to affordable housing throughout Chester County
- There are challenges in saving enough money for first/last month rent and security deposit
- Efforts should be made to provide more holistic comprehensive approach to housing and transportation
  - Identify how to expand transit service
  - Need to have partnerships to increase public transportation
  - There are not enough affordable housing options located on bus routes
  - Need to offer transportation passes or tokens to low income and disabled residents
- Legal history
  - Those with a criminal background may have addressed issue that led to criminal activity, but still have challenges in obtaining housing
- Housing costs continue to rise, limiting affordable rental options
- Some affordable options are too isolated
  - “I don’t want to go there because there is nowhere to go and I can’t do anything “
  - Social isolation
  - Everyone is entitled to be part of a community
Community Developments
February 2017

Assessment of Fair Housing Public Hearing

On Monday, February 13, 2017, the Chester County Department of Community Development (DCD) and the Housing Authority of Chester County (HACC) will hold a public hearing to obtain public comment on the draft Chester County Assessment of Fair Housing (AFH) in compliance with the legal requirement to Affirmatively Further Fair Housing.

The Assessment of Fair Housing public hearing will be held at 6:00 pm at the Chester County Government Services Center 601 Westtown Road, Room 171, West Chester, PA 19380.

The location of the public hearing is accessible to people with disabilities. If you are a person with a disability and wish to participate in the public hearing or to comment, but are unable to do so because of your disability, please contact DCD at 610-344-6900 to advise us as to how you may be accommodated.

Please contact DCD in advance of the hearing if you plan to attend and are in need of an interpreter.

Please click here to read the draft Assessment of Fair Housing or visit www.chesco.org/3725/Fair-Housing to view all materials related to this effort. Hard copies are available for review at the:

- Chester County Government Services Center, 601 Westtown Road, Room 365, West Chester, PA
- The Housing Authority of Chester County, 30 West Barnard Street, Suite 2, West Chester, PA 19382
- Coatesville City Hall, One City Hall Place, Coatesville, PA 19320
- Chester County Library, 450 Exton Square Parkway, Exton, PA 19341

DCD and HACC will accept public comments on this report from Monday, February 6, 2017 through 5:00 pm Wednesday, March 8, 2017.

Chester County Board of Commissioners:
Comment: Will everything that is being discussed here tonight will be on the website?
Response: Yes, we will have the presentation on the DCD website tomorrow morning by 9:00 am. The website also features the AFH draft, along with the HUD data and maps. We have a copy of the draft at the back of the room. We also have copies of the draft at the Chester County Library in Exton, Coatesville City Hall, and the Housing Authority of Chester County and the draft is up on the website.

Comment: In reference to Goal #4’s outcome [of decreasing the concentration of vouchers in the City of Coatesville] are you worried that people will repeat the statement that “they like where they live but it needs to be more affordable?” Many people are not aware of other housing options available to them, and how to educate and motivate these individuals may be challenging. Often these individuals have strong community connections (cultural, religious, services). The County will need to consider making sure services and community contacts are in place in the new locations. Otherwise, people will move back to their prior area. The County should speak with merchants to carry products that are familiar, etc., to make the new community more welcoming.
Response: One of the ongoing problems is having people move to places of higher opportunity where vouchers can be utilized, knowing there is a possibility that they would move back to the areas that they came from because of community ties. There has to be an equally big push to improve the areas where residents [with housing choice vouchers] live as well as proactivity in some of the high-income areas. When the small area fair market rent program goes into effect in 2018, voucher holders will be able to get a higher voucher amount if they want to move into a more expensive zip code.
Response: I think it is a matter of time before revitalization will happen in Coatesville. Therefore, we will want to promote homeownership for the residents that live there to make sure they will benefit from revitalization efforts. We want to connect the dots and create more efficiency, to build economies of scale with people that will benefit everyone.

Comment: I just have a recommendation for the Goal #4 Outcomes. Can you collaborate with the current housing counseling agency or encourage housing counseling? Counselors and consumers will work on credit, access to credit, and increasing access to economic opportunities because it is not just lack of affordable housing, but it is probably someone who is deficient in other areas and who could benefit from that knowledge and information to improve their quality of life.
Response: The CareerLink Financial Stability is a great resource and they are working on doing just what you are describing. The Housing Authority’s Housing Locator program will provide these connections with voucher holders. This is something that we are looking into expanding with our housing specialists.

Comment: In reference to Goal #6, when you survey residents, do you intend to ask the most effective ways to get community information to them? Many people still get their information from radio. Neilson reports would show what station is listened to the most in our area.
Response: During our outreach, it was alluded to that people become aware of information in a variety of ways. Awareness is something that we will be looking into, but it is a challenge.
**Comment:** Are you aware of any “tangled title” issues? This is where family members are living in a home and someone is left off the deed. When someone who is on the deed dies, the remaining family members not listed are not legally entitled to the home. If someone is living in the home but not on the deed, they can lose title to the home.

**Response:** This is not something we are familiar with but we could make it a public service where families need to be aware of this. The Chester County Bar Association may have information about this.

**Comment:** In goal #8 there should be consideration for the word choices of “low income person” and “low income housing”, because NIMBY-ism is a reality.

**Response:** I do think that affordable housing will be seen as an action item. We are seeking to harness some of that momentum coming out of Phoenixville Borough meeting where community providers and advocates came together to make a strong stand to support affordable housing for the community. We will keep trying to educate people about affordable housing and those who have low incomes. We are always open to suggestions on how to address this.

**Comment:** When the plan is submitted to HUD, are they under a review period deadline and how does that process work?

**Response:** HUD has 60 days to review the AFH, and it is my understanding that they will only tell us if our plan needs to be revised during that period. No news is good news.
Appendix C
AFH Maps
Map 1 - Race/Ethnicity (Race/Ethnicity)
Map 2 - Race/Ethnicity Trends (Race/Ethnicity Trends, 2000)
Map 2 - Race/Ethnicity Trends (Race/Ethnicity Trends, 1990)
Map 3 - National Origin (National Origin)
Map 4 - LEP (limited English proficiency)
Map 5 - Publicly Supported Housing and Race/Ethnicity (Publicly Supported Housing and Race/Ethnicity)
Map 6 - Housing Choice Vouchers and Race/Ethnicity
(Housing Choice Vouchers and Race/Ethnicity)
Map 7 - Housing Burden and Race/Ethnicity (Housing Burden and Race/Ethnicity)
Map 8 - Housing Burden and National Origin (Housing Burden and National Origin)
Map 9 - Demographics and School Proficiency (School Proficiency and National Origin)
Map 9 - Demographics and School Proficiency (School Proficiency and Race/Ethnicity)
Map 10 - Demographics and Job Proximity (Job Proximity and Family Status)
Map 10 - Demographics and Job Proximity (Job Proximity and National Origin)
Map 10 - Demographics and Job Proximity (Job Proximity and Race/Ethnicity)
Map 11 - Demographics and Labor Market (Labor Market and Family Status)
Map 11 - Demographics and Labor Market (Labor Market and National Origin)
Map 11 - Demographics and Labor Market (Labor Market and Race/Ethnicity)
Map 12 - Demographics and Transit Trips (Transit Trips and Family Status)
Map 12 - Demographics and Transit Trips (Transit Trips and National Origin)
Map 12 - Demographics and Transit Trips (Transit Trips and Race/Ethnicity)
Map 13 - Demographics and Low Transportation Cost (Low Transportation Cost and Family Status)
Map 13 - Demographics and Low Transportation Cost (Low Transportation Cost and National Origin)
Map 13 - Demographics and Low Transportation Cost (Low Transportation Cost and Race/Ethnicity)
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Map 15 - Demographics and Environmental Health (Environmental Health and Family Status)
Map 15 - Demographics and Environmental Health
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Map 16 - Disability by Type (Ambulatory, Self-Care and Independent Living Disability)
Map 16 - Disability by Type (Hearing, Vision and Cognitive Disability)
Appendix D
AFH Data Tables
### Table 1 - Demographics

#### Race/Ethnicity

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>Region (Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>409,561</td>
<td>82.10%</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>29,388</td>
<td>5.89%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>32,503</td>
<td>6.52%</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>19,333</td>
<td>3.88%</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>535</td>
<td>0.11%</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>600</td>
<td>0.12%</td>
</tr>
</tbody>
</table>

#### National Origin

<table>
<thead>
<tr>
<th>National Origin</th>
<th>Country</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 country of origin</td>
<td>Mexico</td>
<td>12,384</td>
<td>2.48%</td>
</tr>
<tr>
<td>#2 country of origin</td>
<td>India</td>
<td>6,689</td>
<td>1.34%</td>
</tr>
<tr>
<td>#3 country of origin</td>
<td>China excl. Hong Kong &amp; Taiwan</td>
<td>2,505</td>
<td>0.50%</td>
</tr>
<tr>
<td>#4 country of origin</td>
<td>Germany</td>
<td>1,387</td>
<td>0.28%</td>
</tr>
<tr>
<td>#5 country of origin</td>
<td>Other UK</td>
<td>1,351</td>
<td>0.27%</td>
</tr>
<tr>
<td>#6 country of origin</td>
<td>Korea</td>
<td>1,185</td>
<td>0.24%</td>
</tr>
<tr>
<td>#7 country of origin</td>
<td>Canada</td>
<td>1,121</td>
<td>0.23%</td>
</tr>
<tr>
<td>#8 country of origin</td>
<td>Philippines</td>
<td>1,013</td>
<td>0.20%</td>
</tr>
<tr>
<td>#9 country of origin</td>
<td>England</td>
<td>987</td>
<td>0.20%</td>
</tr>
<tr>
<td>#10 country of origin</td>
<td>Vietnam</td>
<td>968</td>
<td>0.19%</td>
</tr>
</tbody>
</table>

#### Limited English Proficiency (LEP) Language

<table>
<thead>
<tr>
<th>Limited English Proficiency (LEP) Language</th>
<th>Language</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 LEP Language</td>
<td>Spanish</td>
<td>14,296</td>
<td>3.02%</td>
</tr>
<tr>
<td>#2 LEP Language</td>
<td>Chinese</td>
<td>1,681</td>
<td>0.36%</td>
</tr>
<tr>
<td>#3 LEP Language</td>
<td>Other West Germanic Language</td>
<td>1,102</td>
<td>0.23%</td>
</tr>
<tr>
<td>#4 LEP Language</td>
<td>Other Asian Language</td>
<td>900</td>
<td>0.19%</td>
</tr>
<tr>
<td>#5 LEP Language</td>
<td>Italian</td>
<td>429</td>
<td>0.09%</td>
</tr>
<tr>
<td>#6 LEP Language</td>
<td>French</td>
<td>427</td>
<td>0.09%</td>
</tr>
<tr>
<td>#7 LEP Language</td>
<td>Korean</td>
<td>399</td>
<td>0.08%</td>
</tr>
<tr>
<td>#8 LEP Language</td>
<td>Vietnamese</td>
<td>350</td>
<td>0.07%</td>
</tr>
<tr>
<td>#9 LEP Language</td>
<td>German</td>
<td>346</td>
<td>0.07%</td>
</tr>
<tr>
<td>#10 LEP Language</td>
<td>Other Indo-European Language</td>
<td>342</td>
<td>0.07%</td>
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</table>

#### Disability Type

<table>
<thead>
<tr>
<th>Disability Type</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hearing difficulty</td>
<td>11,223</td>
<td>2.40%</td>
</tr>
<tr>
<td>Vision difficulty</td>
<td>5,115</td>
<td>1.09%</td>
</tr>
<tr>
<td>Cognitive difficulty</td>
<td>13,890</td>
<td>2.97%</td>
</tr>
<tr>
<td>Ambulatory difficulty</td>
<td>16,860</td>
<td>3.60%</td>
</tr>
<tr>
<td>Self-care difficulty</td>
<td>6,744</td>
<td>1.44%</td>
</tr>
<tr>
<td>Independent living difficulty</td>
<td>13,215</td>
<td>2.82%</td>
</tr>
</tbody>
</table>

#### Sex

<table>
<thead>
<tr>
<th>Sex</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>245,161</td>
<td>49.14%</td>
</tr>
<tr>
<td>Female</td>
<td>253,725</td>
<td>50.86%</td>
</tr>
</tbody>
</table>

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>124,055</td>
<td>24.87%</td>
</tr>
<tr>
<td>18-64</td>
<td>310,956</td>
<td>62.33%</td>
</tr>
<tr>
<td>65+</td>
<td>63,875</td>
<td>12.80%</td>
</tr>
</tbody>
</table>

#### Family Type

<table>
<thead>
<tr>
<th>Family Type</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families with children</td>
<td>60,408</td>
<td>46.78%</td>
</tr>
</tbody>
</table>

---

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 3: Data Sources: Decennial Census; ACS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info).
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>339,575</td>
<td>377,872</td>
<td>409,561</td>
<td>4,124,764</td>
<td>4,015,992</td>
<td>3,875,844</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>23,416</td>
<td>28,184</td>
<td>29,388</td>
<td>996,823</td>
<td>1,146,210</td>
<td>1,204,303</td>
</tr>
<tr>
<td>Hispanic</td>
<td>8,503</td>
<td>16,079</td>
<td>32,503</td>
<td>186,894</td>
<td>285,806</td>
<td>468,168</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>3,952</td>
<td>9,284</td>
<td>19,333</td>
<td>108,751</td>
<td>202,156</td>
<td>295,219</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>389</td>
<td>1,033</td>
<td>535</td>
<td>7,901</td>
<td>16,865</td>
<td>9,541</td>
</tr>
<tr>
<td>National Origin</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign-born</td>
<td>13,243</td>
<td>23,769</td>
<td>45,157</td>
<td>270,788</td>
<td>391,829</td>
<td>586,013</td>
</tr>
<tr>
<td>Limited English Proficiency</td>
<td>7,332</td>
<td>13,410</td>
<td>23,205</td>
<td>185,208</td>
<td>257,284</td>
<td>331,843</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>184,577</td>
<td>212,485</td>
<td>245,161</td>
<td>2,603,620</td>
<td>2,729,723</td>
<td>2,878,862</td>
</tr>
<tr>
<td>Female</td>
<td>191,816</td>
<td>221,010</td>
<td>253,725</td>
<td>2,830,426</td>
<td>2,957,418</td>
<td>3,086,481</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 18</td>
<td>94,222</td>
<td>116,333</td>
<td>124,055</td>
<td>1,326,066</td>
<td>1,480,097</td>
<td>1,390,882</td>
</tr>
<tr>
<td>18-64</td>
<td>241,402</td>
<td>266,107</td>
<td>310,956</td>
<td>3,385,463</td>
<td>3,447,266</td>
<td>3,781,977</td>
</tr>
<tr>
<td>65+</td>
<td>40,769</td>
<td>51,056</td>
<td>63,875</td>
<td>722,517</td>
<td>759,779</td>
<td>792,484</td>
</tr>
<tr>
<td>Family Type</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Families with children</td>
<td>46,570</td>
<td>34,481</td>
<td>60,408</td>
<td>615,691</td>
<td>498,666</td>
<td>663,818</td>
</tr>
</tbody>
</table>

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
Table 3 - Racial/Ethnic Dissimilarity Trends

<table>
<thead>
<tr>
<th>Racial/Ethnic Dissimilarity Index</th>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-White/White</td>
<td>40.81</td>
<td>38.15</td>
</tr>
<tr>
<td>Black/White</td>
<td>49.27</td>
<td>48.80</td>
</tr>
<tr>
<td>Hispanic/White</td>
<td>47.74</td>
<td>50.36</td>
</tr>
<tr>
<td>Asian or Pacific Islander/White</td>
<td>27.01</td>
<td>31.27</td>
</tr>
</tbody>
</table>

Note 1: Data Sources: Decennial Census

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).
## Table 4 - R/ECAP Demographics

<table>
<thead>
<tr>
<th>R/ECAP Race/Ethnicity</th>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Total Population in R/ECAPs</td>
<td>3,899</td>
<td>-</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>698</td>
<td>17.90%</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>1,953</td>
<td>50.09%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1,064</td>
<td>27.29%</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>33</td>
<td>0.85%</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>15</td>
<td>0.38%</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>9</td>
<td>0.23%</td>
</tr>
<tr>
<td>R/ECAP Family Type</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Families in R/ECAPs</td>
<td>769</td>
<td>-</td>
</tr>
<tr>
<td>Families with children</td>
<td>415</td>
<td>53.97%</td>
</tr>
<tr>
<td>R/ECAP National Origin</td>
<td>Country</td>
<td>Country</td>
</tr>
<tr>
<td>#1 country of origin</td>
<td>Mexico</td>
<td>Dominican Republic</td>
</tr>
<tr>
<td>#2 country of origin</td>
<td>Liberia</td>
<td>Mexico</td>
</tr>
<tr>
<td>#3 country of origin</td>
<td>Null</td>
<td>Vietnam</td>
</tr>
<tr>
<td>#4 country of origin</td>
<td>Null</td>
<td>China excl. Hong Kong &amp; Taiwan</td>
</tr>
<tr>
<td>#5 country of origin</td>
<td>Null</td>
<td>Jamaica</td>
</tr>
<tr>
<td>#6 country of origin</td>
<td>Null</td>
<td>Liberia</td>
</tr>
<tr>
<td>#7 country of origin</td>
<td>Null</td>
<td>Guatemala</td>
</tr>
<tr>
<td>#8 country of origin</td>
<td>Null</td>
<td>Trinidad &amp; Tobago</td>
</tr>
<tr>
<td>#9 country of origin</td>
<td>Null</td>
<td>Colombia</td>
</tr>
<tr>
<td>#10 country of origin</td>
<td>Null</td>
<td>Cambodia</td>
</tr>
</tbody>
</table>

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
Table 5 - Publicly Supported Housing Units by Program Category

(Chester County, PA CDBG, HOME, ESG) Jurisdiction

<table>
<thead>
<tr>
<th>Housing Units</th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>192,462</td>
<td>-</td>
</tr>
<tr>
<td>Public Housing</td>
<td>281</td>
<td>0.15%</td>
</tr>
<tr>
<td>Project-based Section 8</td>
<td>918</td>
<td>0.48%</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>354</td>
<td>0.18%</td>
</tr>
<tr>
<td>HCV Program</td>
<td>1,774</td>
<td>0.92%</td>
</tr>
</tbody>
</table>

Note 1: Data Sources: Decennial Census; APSH

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).
Table 6 - Publicly Supported Housing Residents by Race/Ethnicity

<table>
<thead>
<tr>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>Race/Ethnicity</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian or Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Type</td>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Public Housing</td>
<td></td>
<td>71</td>
<td>30.74%</td>
<td>120</td>
<td>51.95%</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td></td>
<td>443</td>
<td>49.72%</td>
<td>320</td>
<td>35.91%</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td></td>
<td>318</td>
<td>92.44%</td>
<td>22</td>
<td>6.40%</td>
</tr>
<tr>
<td>HCV Program</td>
<td></td>
<td>400</td>
<td>30.44%</td>
<td>780</td>
<td>59.36%</td>
</tr>
<tr>
<td>0-30% of AMI</td>
<td></td>
<td>10,295</td>
<td>75.06%</td>
<td>1,850</td>
<td>13.49%</td>
</tr>
<tr>
<td>0-50% of AMI</td>
<td></td>
<td>16,545</td>
<td>58.43%</td>
<td>3,355</td>
<td>11.85%</td>
</tr>
<tr>
<td>0-80% of AMI</td>
<td></td>
<td>36,575</td>
<td>69.35%</td>
<td>5,410</td>
<td>10.26%</td>
</tr>
<tr>
<td>(Chester County, PA CDBG, HOME, ESG)</td>
<td></td>
<td>409,561</td>
<td>82.10%</td>
<td>29,388</td>
<td>5.89%</td>
</tr>
</tbody>
</table>

Note 1: Data Sources: Decennial Census; APSH; CHAS
Note 2: #s presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

<table>
<thead>
<tr>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>Total # units (occupied)</th>
<th>% Elderly</th>
<th>% with a disability*</th>
<th>% White</th>
<th>% Black</th>
<th>% Hispanic</th>
<th>% Asian or Pacific Islander</th>
<th>% Families with children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public Housing</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>249</td>
<td>34.58%</td>
<td>55.00%</td>
<td>30.74%</td>
<td>51.95%</td>
<td>16.45%</td>
<td>0.87%</td>
<td>19.58%</td>
</tr>
<tr>
<td><strong>Project-based Section 8</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>89</td>
<td>73.33%</td>
<td>34.44%</td>
<td>41.57%</td>
<td>49.44%</td>
<td>8.99%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>804</td>
<td>41.44%</td>
<td>17.36%</td>
<td>50.62%</td>
<td>34.41%</td>
<td>13.59%</td>
<td>0.62%</td>
<td>42.05%</td>
</tr>
<tr>
<td><strong>Other HUD Multifamily</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>288</td>
<td>98.63%</td>
<td>4.44%</td>
<td>91.90%</td>
<td>6.69%</td>
<td>1.06%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HCV Program</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R/ECAP tracts</td>
<td>234</td>
<td>37.96%</td>
<td>34.72%</td>
<td>20.09%</td>
<td>74.30%</td>
<td>4.67%</td>
<td>0.93%</td>
<td>31.94%</td>
</tr>
<tr>
<td>Non R/ECAP tracts</td>
<td>1,200</td>
<td>25.90%</td>
<td>29.75%</td>
<td>32.45%</td>
<td>56.45%</td>
<td>10.45%</td>
<td>0.55%</td>
<td>42.52%</td>
</tr>
</tbody>
</table>

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
<table>
<thead>
<tr>
<th>Development name</th>
<th>Program category</th>
<th># Units in Project</th>
<th>% Project head of household race/ethnicity</th>
<th>% Households with children in development</th>
<th>Census Tract number</th>
<th>% Census Tract race/ethnicity</th>
<th>Census Tract poverty rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oxford Terrace</td>
<td>Public Housing</td>
<td>48</td>
<td>White: 62, Black: 17, Hispanic: 21, Asian: 0</td>
<td>0</td>
<td>420200308000</td>
<td>White: 59.00, Black: 7.78, Hispanic: 26.84, Asian: 0.81</td>
<td>15.72</td>
</tr>
<tr>
<td>Washington House Ash Park Terrace</td>
<td>Public Housing</td>
<td>33</td>
<td>White: 12, Black: 70, Hispanic: 12, Asian: 3</td>
<td>0</td>
<td>420200305600</td>
<td>White: 14.48, Black: 50.02, Hispanic: 24.64, Asian: 0.24</td>
<td>27.67</td>
</tr>
<tr>
<td>Downtown Revival</td>
<td>Public Housing</td>
<td>12</td>
<td>White: 25, Black: 75, Hispanic: 0, Asian: 0</td>
<td>42</td>
<td>420200311600</td>
<td>White: 89.31, Black: 4.79, Hispanic: 2.05, Asian: 2.16</td>
<td>6.90</td>
</tr>
<tr>
<td>St James Place Apartments</td>
<td>Project-Based Section 8</td>
<td>40</td>
<td>White: 97, Black: 3, Hispanic: 0, Asian: 0</td>
<td>0</td>
<td>42020030401</td>
<td>White: 70.02, Black: 11.10, Hispanic: 6.94, Asian: 3.37</td>
<td>7.32</td>
</tr>
<tr>
<td>St Peter's Place</td>
<td>Project-Based Section 8</td>
<td>50</td>
<td>White: 96, Black: 2, Hispanic: 0, Asian: 2</td>
<td>0</td>
<td>420200300070</td>
<td>White: 72.56, Black: 7.72, Hispanic: 14.36, Asian: 1.63</td>
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<tr>
<td>Park Spring Apartments</td>
<td>Project-Based Section 8</td>
<td>140</td>
<td>White: 24, Black: 67, Hispanic: 5, Asian: 1</td>
<td>76</td>
<td>420200311600</td>
<td>White: 89.31, Black: 4.79, Hispanic: 2.05, Asian: 2.16</td>
<td>6.90</td>
</tr>
<tr>
<td>Coalville Towers</td>
<td>Project-Based Section 8</td>
<td>90</td>
<td>White: 42, Black: 49, Hispanic: 9, Asian: 0</td>
<td>0</td>
<td>420200305600</td>
<td>White: 17.00, Black: 50.09, Hispanic: 27.20, Asian: 0.72</td>
<td>30.17</td>
</tr>
<tr>
<td>Parkesedge Elderly Apartments</td>
<td>Project-Based Section 8</td>
<td>45</td>
<td>White: 95, Black: 2, Hispanic: 2, Asian: 0</td>
<td>0</td>
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<td>White: 81.10, Black: 8.52, Hispanic: 7.54, Asian: 0.33</td>
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<tr>
<td>Glenbrook Apartments</td>
<td>Project-Based Section 8</td>
<td>34</td>
<td>White: 24, Black: 65, Hispanic: 6, Asian: 0</td>
<td>82</td>
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<td>White: 88.96, Black: 5.69, Hispanic: 3.66, Asian: 0.34</td>
<td>5.71</td>
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<tr>
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<td>81</td>
<td>420200308000</td>
<td>White: 59.00, Black: 7.78, Hispanic: 26.84, Asian: 0.81</td>
<td>15.72</td>
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<tr>
<td>Regency Park</td>
<td>Project-Based Section 8</td>
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<td>83</td>
<td>420200305300</td>
<td>White: 64.33, Black: 20.10, Hispanic: 7.65, Asian: 1.65</td>
<td>9.71</td>
</tr>
<tr>
<td>Vincent Heights</td>
<td>Project-Based Section 8</td>
<td>89</td>
<td>White: 90, Black: 6, Hispanic: 3, Asian: 1</td>
<td>0</td>
<td>420200311600</td>
<td>White: 89.31, Black: 4.79, Hispanic: 2.05, Asian: 2.16</td>
<td>6.90</td>
</tr>
<tr>
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<td>Project-Based Section 8</td>
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<td>0</td>
<td>420200300021</td>
<td>White: 88.36, Black: 3.58, Hispanic: 2.25, Asian: 4.16</td>
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<td>Other HUD Multi-Family Assisted Housing</td>
<td>68</td>
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<td>0</td>
<td>420200304310</td>
<td>White: 88.80, Black: 1.26, Hispanic: 3.70, Asian: 4.74</td>
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<td>Episcopal House</td>
<td>Other HUD Multi-Family Assisted Housing</td>
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<td>White: 94, Black: 2, Hispanic: 0, Asian: 2</td>
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<td>420200300800</td>
<td>White: 82.60, Black: 6.98, Hispanic: 4.30, Asian: 3.84</td>
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<tr>
<td>Luther House I</td>
<td>Other HUD Multi-Family Assisted Housing</td>
<td>68</td>
<td>White: 82, Black: 13, Hispanic: 4, Asian: 0</td>
<td>0</td>
<td>420200307000</td>
<td>White: 86.28, Black: 8.65, Hispanic: 11.11, Asian: 1.52</td>
<td>3.69</td>
</tr>
<tr>
<td>Spring City Elderly Housing</td>
<td>Other HUD Multi-Family Assisted Housing</td>
<td>57</td>
<td>White: 93, Black: 2, Hispanic: 2, Asian: 0</td>
<td>0</td>
<td>420200301100</td>
<td>White: 86.56, Black: 3.31, Hispanic: 3.37, Asian: 1.38</td>
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<td>3.69</td>
</tr>
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<td>Brian's House Price Lane</td>
<td>Other HUD Multi-Family Assisted Housing</td>
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<td>420200303802</td>
<td>White: 90.67, Black: 2.43, Hispanic: 1.88, Asian: 3.40</td>
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</tr>
<tr>
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<td>Other HUD Multi-Family Assisted Housing</td>
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<td>White: 86.28, Black: 8.65, Hispanic: 11.11, Asian: 1.52</td>
<td>3.69</td>
</tr>
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<td>BRIDGE &amp; WALNUT APARTMENTS</td>
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<td>27.20</td>
<td>0.72</td>
<td>30.17</td>
</tr>
<tr>
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<td>7.54</td>
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<td>6.37</td>
<td>3.42</td>
<td>5.76</td>
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<tr>
<td>W C ATKINSON</td>
<td>LIHTC</td>
<td>18</td>
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</tr>
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<td>LIHTC</td>
<td>12</td>
<td>17.90</td>
<td>50.09</td>
<td>27.20</td>
<td>0.72</td>
<td>30.17</td>
</tr>
<tr>
<td>CEDAR WOODS APARTMENTS</td>
<td>LIHTC</td>
<td>75</td>
<td>46.70</td>
<td>4.37</td>
<td>46.80</td>
<td>1.01</td>
<td>15.85</td>
</tr>
<tr>
<td>HORIZON HOUSE II</td>
<td>LIHTC</td>
<td>5</td>
<td>75.26</td>
<td>11.73</td>
<td>5.27</td>
<td>4.82</td>
<td>9.03</td>
</tr>
<tr>
<td>BRANDYWINE HEALTH &amp; HOUSING</td>
<td>LIHTC</td>
<td>50</td>
<td>94.07</td>
<td>1.20</td>
<td>1.27</td>
<td>2.77</td>
<td>1.01</td>
</tr>
<tr>
<td>HOPEWELL VILLAGE</td>
<td>LIHTC</td>
<td>24</td>
<td>40.42</td>
<td>34.14</td>
<td>21.30</td>
<td>0.79</td>
<td>11.92</td>
</tr>
<tr>
<td></td>
<td></td>
<td>71</td>
<td>96.23</td>
<td>0.91</td>
<td>2.06</td>
<td>0.99</td>
<td>3.16</td>
</tr>
</tbody>
</table>
### Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

#### Public Housing

<table>
<thead>
<tr>
<th>Development Name</th>
<th># Units</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
<th>Households with Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hannum Gardens</td>
<td>16</td>
<td>7%</td>
<td>73%</td>
<td>20%</td>
<td>0%</td>
<td>86%</td>
</tr>
<tr>
<td>Oxford Terrace</td>
<td>48</td>
<td>62%</td>
<td>17%</td>
<td>21%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>222 N Church &amp; Locust, Maple, Sp</td>
<td>109</td>
<td>33%</td>
<td>45%</td>
<td>20%</td>
<td>2%</td>
<td>16%</td>
</tr>
<tr>
<td>Downtown Revival</td>
<td>12</td>
<td>25%</td>
<td>75%</td>
<td>0%</td>
<td>0%</td>
<td>42%</td>
</tr>
<tr>
<td>Garnett Terrace</td>
<td>37</td>
<td>6%</td>
<td>86%</td>
<td>8%</td>
<td>0%</td>
<td>50%</td>
</tr>
<tr>
<td>Ash Park Terrace</td>
<td>25</td>
<td>12%</td>
<td>70%</td>
<td>12%</td>
<td>3%</td>
<td>0%</td>
</tr>
<tr>
<td>Fairview Village</td>
<td>25</td>
<td>22%</td>
<td>77%</td>
<td>0%</td>
<td>0%</td>
<td>72%</td>
</tr>
<tr>
<td>Washington House</td>
<td>9</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

#### Project-Based Section 8

<table>
<thead>
<tr>
<th>Development Name</th>
<th># Units</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
<th>Households with Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ash Park Terrace</td>
<td>31</td>
<td>26%</td>
<td>48%</td>
<td>26%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>City Clock Holdings</td>
<td>32</td>
<td>56%</td>
<td>41%</td>
<td>0%</td>
<td>3%</td>
<td>0%</td>
</tr>
<tr>
<td>Denny Reyburn</td>
<td>63</td>
<td>64%</td>
<td>27%</td>
<td>6%</td>
<td>3%</td>
<td>0%</td>
</tr>
<tr>
<td>Liberty House</td>
<td>20</td>
<td>95%</td>
<td>5%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Downtown Revival</td>
<td>8</td>
<td>13%</td>
<td>87%</td>
<td>0%</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Mary Taylor House</td>
<td>6</td>
<td>51%</td>
<td>33%</td>
<td>0%</td>
<td>16%</td>
<td>0%</td>
</tr>
<tr>
<td>North 2nd Ave</td>
<td>46</td>
<td>35%</td>
<td>63%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Washington House</td>
<td>1</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Oxford Hotel</td>
<td>22</td>
<td>64%</td>
<td>10%</td>
<td>26%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Parkesburg School</td>
<td>35</td>
<td>80%</td>
<td>20%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Roymar Apartments</td>
<td>8</td>
<td>63%</td>
<td>25%</td>
<td>12%</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Concord Place</td>
<td>16</td>
<td>55%</td>
<td>44%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

#### Other HUD Multifamily Assisted Housing

<table>
<thead>
<tr>
<th>Development Name</th>
<th># Units</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
<th>Households with Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Episcopal House</td>
<td>45</td>
<td>94%</td>
<td>2%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Spring City Elderly Housing</td>
<td>57</td>
<td>93%</td>
<td>2%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Luther House Iv</td>
<td>44</td>
<td>84%</td>
<td>16%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Luther House ii</td>
<td>76</td>
<td>95%</td>
<td>4%</td>
<td>1%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Brian's House-Price Lane</td>
<td>3</td>
<td>Data unavailable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Luther House I</td>
<td>68</td>
<td>82%</td>
<td>13%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Apartments For Modern Living</td>
<td>95</td>
<td>9%</td>
<td>35%</td>
<td>55%</td>
<td>2%</td>
<td>54%</td>
</tr>
<tr>
<td>Parkesedge Elderly Apartments</td>
<td>45</td>
<td>95%</td>
<td>2%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>St James Place Apartments</td>
<td>40</td>
<td>97%</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>St Peter's Place</td>
<td>51</td>
<td>96%</td>
<td>2%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Regency Park</td>
<td>125</td>
<td>7%</td>
<td>75%</td>
<td>17%</td>
<td>0%</td>
<td>83%</td>
</tr>
<tr>
<td>Trinity House - Berwyn, Pa</td>
<td>133</td>
<td>88%</td>
<td>8%</td>
<td>1%</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Park Spring Apartments</td>
<td>150</td>
<td>24%</td>
<td>67%</td>
<td>5%</td>
<td>1%</td>
<td>76%</td>
</tr>
<tr>
<td>Glenbrook Apartments</td>
<td>35</td>
<td>24%</td>
<td>65%</td>
<td>6%</td>
<td>0%</td>
<td>82%</td>
</tr>
<tr>
<td>Vincent Heights</td>
<td>90</td>
<td>90%</td>
<td>6%</td>
<td>3%</td>
<td>1%</td>
<td>0%</td>
</tr>
<tr>
<td>Whitehall Acres</td>
<td>64</td>
<td>40%</td>
<td>21%</td>
<td>40%</td>
<td>0%</td>
<td>81%</td>
</tr>
<tr>
<td>Coatesville Towers</td>
<td>90</td>
<td>42%</td>
<td>49%</td>
<td>9%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Disproportionate Housing Needs</td>
<td>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</td>
<td>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-----------------------------------------------</td>
<td>------------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Households experiencing any of 4 housing problems*</td>
<td># with problems</td>
<td># households</td>
<td>% with problems</td>
<td># with problems</td>
<td># households</td>
<td>% with problems</td>
</tr>
<tr>
<td><strong>Race/Ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>49,765</td>
<td>158,250</td>
<td>31.45%</td>
<td>515,885</td>
<td>1,539,085</td>
<td>33.52%</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>4,420</td>
<td>9,955</td>
<td>44.40%</td>
<td>204,545</td>
<td>440,298</td>
<td>46.46%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>3,795</td>
<td>7,560</td>
<td>50.20%</td>
<td>66,988</td>
<td>128,246</td>
<td>52.23%</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>1,615</td>
<td>6,135</td>
<td>26.32%</td>
<td>34,954</td>
<td>91,619</td>
<td>38.15%</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>63</td>
<td>211</td>
<td>29.86%</td>
<td>1,566</td>
<td>3,038</td>
<td>51.55%</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>595</td>
<td>1,694</td>
<td>35.12%</td>
<td>11,713</td>
<td>26,134</td>
<td>44.82%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>60,250</td>
<td>183,790</td>
<td>32.78%</td>
<td>835,655</td>
<td>2,228,420</td>
<td>37.50%</td>
</tr>
<tr>
<td>Household Type and Size</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family households, &lt;5 people</td>
<td>30,425</td>
<td>111,805</td>
<td>27.21%</td>
<td>383,135</td>
<td>1,243,399</td>
<td>30.81%</td>
</tr>
<tr>
<td>Family households, 5+ people</td>
<td>6,475</td>
<td>18,624</td>
<td>34.77%</td>
<td>84,970</td>
<td>208,147</td>
<td>40.82%</td>
</tr>
<tr>
<td>Non-family households</td>
<td>23,345</td>
<td>53,365</td>
<td>43.75%</td>
<td>367,555</td>
<td>776,890</td>
<td>47.31%</td>
</tr>
<tr>
<td>Households experiencing any of 4 severe housing problems**</td>
<td># with severe problems</td>
<td># households</td>
<td>% with severe problems</td>
<td># with severe problems</td>
<td># households</td>
<td>% with severe problems</td>
</tr>
<tr>
<td><strong>Race/Ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>20,740</td>
<td>158,250</td>
<td>13.11%</td>
<td>229,305</td>
<td>1,539,085</td>
<td>14.90%</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>2,585</td>
<td>9,955</td>
<td>25.97%</td>
<td>113,004</td>
<td>440,298</td>
<td>25.67%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>2,570</td>
<td>7,560</td>
<td>33.99%</td>
<td>41,880</td>
<td>128,246</td>
<td>32.66%</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>620</td>
<td>6,135</td>
<td>10.11%</td>
<td>18,993</td>
<td>91,619</td>
<td>20.73%</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>8</td>
<td>211</td>
<td>3.79%</td>
<td>858</td>
<td>3,038</td>
<td>28.24%</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>325</td>
<td>1,694</td>
<td>19.19%</td>
<td>6,560</td>
<td>26,134</td>
<td>25.10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>26,860</td>
<td>183,790</td>
<td>14.61%</td>
<td>410,610</td>
<td>2,228,420</td>
<td>18.43%</td>
</tr>
</tbody>
</table>

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info).
Table 10 - Demographics of Households with Severe Housing Cost Burden

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th># with severe cost burden</th>
<th># households</th>
<th>% with severe cost burden</th>
<th># with severe cost burden</th>
<th># households</th>
<th>% with severe cost burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>19,540</td>
<td>158,250</td>
<td>12.35%</td>
<td>213,920</td>
<td>1,539,085</td>
<td>13.90%</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>2,345</td>
<td>9,955</td>
<td>23.56%</td>
<td>101,230</td>
<td>440,298</td>
<td>22.99%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1,345</td>
<td>7,560</td>
<td>17.79%</td>
<td>33,960</td>
<td>128,246</td>
<td>26.48%</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>445</td>
<td>6,135</td>
<td>7.25%</td>
<td>14,709</td>
<td>91,619</td>
<td>16.05%</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>8</td>
<td>211</td>
<td>3.79%</td>
<td>751</td>
<td>3,038</td>
<td>24.72%</td>
</tr>
<tr>
<td>Other, Non-Hispanic</td>
<td>210</td>
<td>1,694</td>
<td>12.40%</td>
<td>5,589</td>
<td>26,134</td>
<td>21.39%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>23,893</strong></td>
<td><strong>183,790</strong></td>
<td><strong>13.00%</strong></td>
<td><strong>370,159</strong></td>
<td><strong>2,228,420</strong></td>
<td><strong>16.61%</strong></td>
</tr>
</tbody>
</table>

**Household Type and Size**

<table>
<thead>
<tr>
<th>Household Type and Size</th>
<th># with severe cost burden</th>
<th># households</th>
<th>% with severe cost burden</th>
<th># with severe cost burden</th>
<th># households</th>
<th>% with severe cost burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family households, &lt;5 people</td>
<td>10,660</td>
<td>111,805</td>
<td>9.53%</td>
<td>155,516</td>
<td>1,243,399</td>
<td>12.51%</td>
</tr>
<tr>
<td>Family households, 5+ people</td>
<td>1,555</td>
<td>18,624</td>
<td>8.35%</td>
<td>25,718</td>
<td>208,147</td>
<td>12.36%</td>
</tr>
<tr>
<td>Non-family households</td>
<td>11,675</td>
<td>53,365</td>
<td>21.88%</td>
<td>188,908</td>
<td>776,890</td>
<td>24.32%</td>
</tr>
</tbody>
</table>

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Note 4: Data Sources: CHAS

Note 5: Refer to the Data Documentation for details (www.hudexchange.info).
<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Households in 0-1 Bedroom Units</th>
<th>Households in 2 Bedroom Units</th>
<th>Households in 3+ Bedroom Units</th>
<th>Households with Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Public Housing</td>
<td>178</td>
<td>74.17%</td>
<td>25</td>
<td>10.42%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>33</td>
<td>13.75%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>47</td>
<td>19.58%</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>466</td>
<td>51.32%</td>
<td>286</td>
<td>31.50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>149</td>
<td>16.41%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>344</td>
<td>37.89%</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>354</td>
<td>100.00%</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>HCV Program</td>
<td>454</td>
<td>33.41%</td>
<td>328</td>
<td>24.14%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>545</td>
<td>40.10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>555</td>
<td>40.84%</td>
</tr>
</tbody>
</table>

Note 1: Data Sources: APSH

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).
<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>School Proficiency Index</th>
<th>Labor Market Index</th>
<th>Transit Index</th>
<th>Low Transportation Cost Index</th>
<th>Jobs Proximity Index</th>
<th>Environmental Health Index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>80.29</td>
<td>74.97</td>
<td>81.69</td>
<td>62.73</td>
<td>58.73</td>
<td>53.44</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>58.23</td>
<td>59.61</td>
<td>62.81</td>
<td>70.98</td>
<td>66.36</td>
<td>48.34</td>
</tr>
<tr>
<td>Hispanic</td>
<td>62.94</td>
<td>59.22</td>
<td>69.33</td>
<td>68.79</td>
<td>64.67</td>
<td>56.22</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>84.08</td>
<td>82.36</td>
<td>88.96</td>
<td>68.46</td>
<td>62.68</td>
<td>60.88</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>70.01</td>
<td>68.76</td>
<td>71.64</td>
<td>65.05</td>
<td>62.07</td>
<td>53.32</td>
</tr>
<tr>
<td><strong>Population below federal poverty line</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>69.43</td>
<td>73.91</td>
<td>74.54</td>
<td>66.83</td>
<td>64.02</td>
<td>55.51</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>45.22</td>
<td>51.50</td>
<td>55.69</td>
<td>78.70</td>
<td>72.08</td>
<td>45.51</td>
</tr>
<tr>
<td>Hispanic</td>
<td>51.91</td>
<td>53.31</td>
<td>62.95</td>
<td>68.43</td>
<td>65.60</td>
<td>56.31</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>73.98</td>
<td>77.02</td>
<td>83.66</td>
<td>72.85</td>
<td>69.10</td>
<td>52.71</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>71.41</td>
<td>59.07</td>
<td>83.13</td>
<td>79.84</td>
<td>69.20</td>
<td>31.46</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region</th>
<th>School Proficiency Index</th>
<th>Labor Market Index</th>
<th>Transit Index</th>
<th>Low Transportation Cost Index</th>
<th>Jobs Proximity Index</th>
<th>Environmental Health Index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Population</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>73.29</td>
<td>58.83</td>
<td>67.56</td>
<td>72.42</td>
<td>68.69</td>
<td>52.70</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>34.99</td>
<td>22.08</td>
<td>31.33</td>
<td>86.56</td>
<td>82.27</td>
<td>42.29</td>
</tr>
<tr>
<td>Hispanic</td>
<td>39.71</td>
<td>30.35</td>
<td>36.06</td>
<td>83.36</td>
<td>79.59</td>
<td>48.18</td>
</tr>
<tr>
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<td>63.74</td>
<td>50.95</td>
<td>62.17</td>
<td>80.06</td>
<td>76.18</td>
<td>54.35</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>50.11</td>
<td>37.00</td>
<td>45.06</td>
<td>79.90</td>
<td>76.43</td>
<td>47.73</td>
</tr>
<tr>
<td><strong>Population below federal poverty line</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>57.50</td>
<td>45.84</td>
<td>54.12</td>
<td>78.97</td>
<td>76.23</td>
<td>53.56</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>20.77</td>
<td>13.52</td>
<td>19.73</td>
<td>90.67</td>
<td>86.78</td>
<td>42.06</td>
</tr>
<tr>
<td>Hispanic</td>
<td>21.13</td>
<td>19.04</td>
<td>20.65</td>
<td>88.05</td>
<td>84.50</td>
<td>47.32</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>41.06</td>
<td>31.24</td>
<td>41.90</td>
<td>88.40</td>
<td>85.39</td>
<td>48.54</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>30.89</td>
<td>22.83</td>
<td>29.70</td>
<td>88.57</td>
<td>84.56</td>
<td>44.50</td>
</tr>
</tbody>
</table>

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).
Table 13 - Disability by Type

<table>
<thead>
<tr>
<th>Disability Type</th>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Hearing difficulty</td>
<td>11,223</td>
<td>2.40%</td>
</tr>
<tr>
<td>Vision difficulty</td>
<td>5,115</td>
<td>1.09%</td>
</tr>
<tr>
<td>Cognitive difficulty</td>
<td>13,890</td>
<td>2.97%</td>
</tr>
<tr>
<td>Ambulatory difficulty</td>
<td>16,860</td>
<td>3.60%</td>
</tr>
<tr>
<td>Self-care difficulty</td>
<td>6,744</td>
<td>1.44%</td>
</tr>
<tr>
<td>Independent living difficulty</td>
<td>13,215</td>
<td>2.82%</td>
</tr>
</tbody>
</table>

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).
### Table 14 - Disability by Age Group

<table>
<thead>
<tr>
<th>Age of People with Disabilities</th>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>age 5-17 with Disabilities</td>
<td>3,712</td>
<td>0.79%</td>
</tr>
<tr>
<td>age 18-64 with Disabilities</td>
<td>17,218</td>
<td>3.68%</td>
</tr>
<tr>
<td>age 65+ with Disabilities</td>
<td>16,904</td>
<td>3.61%</td>
</tr>
</tbody>
</table>

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).
Table 15 - Disability by Publicly Supported Housing Program Category

<table>
<thead>
<tr>
<th>(Chester County, PA CDBG, HOME, ESG) Jurisdiction</th>
<th>People with a Disability*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
</tr>
<tr>
<td>Public Housing</td>
<td>132</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>173</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>13</td>
</tr>
<tr>
<td>HCV Program</td>
<td>415</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CBSA) Region</th>
<th>People with a Disability*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
</tr>
<tr>
<td>Public Housing</td>
<td>2,620</td>
</tr>
<tr>
<td>Project-Based Section 8</td>
<td>3,533</td>
</tr>
<tr>
<td>Other Multifamily</td>
<td>935</td>
</tr>
<tr>
<td>HCV Program</td>
<td>8,509</td>
</tr>
</tbody>
</table>

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).
Appendix E
Referenced Plans and Publications
Plans and Publications for Reference

Housing and Transportation Options for Southern Chester County
http://www.chesco.org/DocumentCenter/View/16623

Baltimore Pike for Everyone: Complete Street Strategies for Baltimore Pike
http://www.chesco.org/DocumentCenter/View/26887

Chester County Public Transportation Plan
http://www.chesco.org/DocumentCenter/View/17264

Chester County Analysis of Impediments to Fair Housing Choice
http://www.chesco.org/documentcenter/view/7998

Regional Employment Centers and Sites, 2010
http://www.dvrpc.org/reports/ADR021.pdf

The Mismatch between Housing and Jobs
http://www.dvrpc.org/reports/11058.pdf

Pennsylvania 2014 Lead Surveillance Annual Report

Pennsylvania County Health Profiles

Multi-Modal Circulation Handbook
http://www.chesco.org/documentcenter/view/26940

Maps

Chester County National Priorities List (aka Superfund) Sites
http://www.chesco.org/DocumentCenter/View/3643

Chester County Occupancy and Tenure – Percent of Owner-occupied Units
http://www.landscapes2.org/mapping/CountyProfiles/housOcc.cfm
Tables

PA State Snapshot – All Counties in Pennsylvania (Uninsured Rates)