

ASSESSMENT OF FAIR HOUSING 2018-2022

The County of Delaware
Delaware County Housing Authority



Submitted to: U.S. Department of Housing and Urban Development
August 16, 2017

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SECTION II
EXECUTIVE SUMMARY

Executive Summary
Assessment of Fair Housing
Delaware County and Delaware County Housing Authority
2018-2023

The Fair Housing Act (the Act) declares that it is “the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States.” It does so by prohibiting discrimination in the sale, rental, and financing of dwellings, and in other real estate-related transactions because of race, color, religion, sex, familial status³, national origin, or disability.

Pursuant to its authority under the Fair Housing Act, the U.S. Department of Housing and Urban Development (HUD) has directed local governments, Public Housing Authorities, States, and Insular Areas receiving federal housing and community development assistance to prepare an Assessment of Fair Housing (AFH). The AFH is designed to assist communities to identify fair housing issues affecting their geographic area, develop planned solutions, and be accountable for resolving the problems using the solutions that they adopt.

HUD has established specific requirements for developing and submitting this AFH and for incorporating and implementing the document into subsequent Consolidated Plans and Public Housing Agency (PHA) Plans. This process is intended to connect housing and community development policy and investment planning with meaningful actions that affirmatively further fair housing. This new approach is designed to improve fair housing planning by providing data and greater clarity to the steps that program participants must take to assess fair housing issues and contributing factors, set fair housing priorities and goals to overcome them, and, ultimately, take meaningful actions to affirmatively further fair housing.

This AFH is a collaboration between Delaware County and the Delaware County Housing Authority (DCHA) for the period 2018-2023. It **does not** include the municipalities of Chester City, Upper Darby Township and Haverford Township. These communities have been designated by HUD as direct Entitlement Communities. Under program guidelines, each Entitlement Community is responsible for developing their own AFH. *Therefore, it is important to note that for the purposes of this document, the term Delaware County refers to the Urban County - that is Delaware County - minus the communities of Upper Darby, Chester and Haverford.*

As the lead entity in this initiative, Delaware County, through the Office of Housing and Community Development (OHCD), employed a thoughtful public participation process in developing the goals of the AFH. An Outreach Strategy was established at the onset of the planning process and the County’s Housing and Community Development Programs Public Participation Plan was amended to include development of the AFH. The strategy was “front loaded” to solicit meaningful input at the start of the process, as opposed to the end. OHCD and DCHA solicited views and recommendations from the public at large, organizations that represent protected classes, residents of public and assisted housing and persons most likely to have difficulty securing housing of their choice. The outreach was conducted through smaller roundtable discussions with representatives of the disability community, three public meetings for housing authority residents, Housing Choice Voucher recipients and residents at large, distribution of surveys for the community and service providers as well as numerous consultations with County Agencies.

Meeting notices were provided in both Spanish and English. More than 20 organizations and 280 individuals participated in the development of the Delaware County AFH.

Public input was considered alongside an analysis of data to identify and prioritize significant contributing factors for each fair housing issue identified. HUD has defined a Fair Housing Issue as *“a condition in a program participant’s geographic area of analysis that restricts fair housing choice or access to opportunity, and includes such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing.”*

Using a HUD provided Assessment Tool, data, along with local data, and local knowledge, including the views and recommendations of members of the community and other interested parties, the following fair housing issues and significant contributing factors were identified:

GENERAL

Fair Housing Issue: Segregation/Integration

Factors:

- 1) Lack of private investments in specific neighborhoods
- 2) Land use and zoning laws
- 3) Location and type of affordable housing
- 4) Source of income discrimination

Fair Housing Issue: Racially or Ethnically Concentrated Areas of Poverty (R/CAPs)

According to HUD-provided data, the urban Delaware County does not contain any R/ECAPs. For the purposes of this assessment, we have reviewed local data trends, solicited input from the public and organizations that serve disadvantaged households and have determined the Darby, Colwyn, Yeadon area to be neighborhoods consisting of higher levels of minority populations and higher levels of poverty, that may, in the future, become a R/ECAP.

Fair Housing Issue: Disparities in Access to Opportunity

Factors:

- 1) Impediments to mobility
- 2) Lack of access to opportunity due to high housing costs
- 3) Location and type of affordable housing
- 4) Location of proficient schools and school assignment policies

Fair Housing Issue: Disproportionate Housing Needs

Factors:

- 1) Availability of affordable units in a range of sizes
- 2) Lack of Access to opportunity due to high housing costs
- 3) Loss of affordable housing

PUBLICLY SUPPORTED HOUSING

Fair Housing Issue: Location and Occupancy

Factors:

- 1) Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- 2) Impediments to mobility
- 3) Lack of access to opportunity due to high housing costs
- 4) Source of income discrimination
- 5) Quality of affordable housing information programs

DISABILITY AND ACCESS

Fair Housing Issue: Disability and Access

Factors:

- 1) Access to publicly supported housing for persons with disabilities
- 2) Lack of access to opportunity due to high housing costs
- 3) Lack of affordable in-home or community-based supportive services
- 4) Lack of affordable, accessible housing in a range of unit sizes
- 5) Lack of assistance for housing accessibility modifications
- 6) Regulatory barriers to providing housing and supportive services for persons with disabilities
- 7) Location of accessible housing

FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, AND RESOURCES

Fair Housing Issue: Enforcement, Outreach, Capacity and Resources

Factors:

- 1) Lack of resources for fair housing agencies and organizations

The identification of the above factors led to the establishment of ten goals, as set forth below:

- 1) Preserve existing affordable rental housing
- 2) Preserve existing affordable homeownership housing
- 3) Expand affordable homeownership housing
- 4) Expand fair housing outreach and education efforts
- 5) Develop new affordable rental housing
- 6) Expand accessible and affordable housing for persons with disabilities
- 7) Maintain and expand permanent supportive housing (PSH) for homeless persons with disabilities
- 8) Explore municipal land use, zoning regulations and practices that limit access to housing
- 9) Promote mobility/Improve housing mobility options
- 10) Improve access to affordable housing

For each goal listed above, the County has identified one or more contributing factors that the goal is designed to address. The AFH further describes how the goal relates to overcoming the identified contributing factor(s) and associated fair housing issue, and identifies specific milestones.

Delaware County OHCD and DCHA will continue its partnership and work to strengthen relationships with the community and those groups and organizations that represent protected classes in Delaware County.

SECTION III
Community Participation Process

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 (LEP), and persons with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHA’s identify your meeting with the Resident Advisory Board.

The County prepared a Public Participation/Outreach Strategy to establish a plan to identify and engage interested citizens, non-profit organizations and governmental entities in the development of the AFH. It built upon the existing network of community-based organizations that serve affected communities and sought to leverage these networks and seek out relationships with underrepresented groups. The Plan details a method for carrying out the following activities:

- Conducting meetings, roundtable discussions and public hearings
- Developing outreach materials and media strategy for publicizing the community participation process
- Distributing surveys
- Targeting outreach to PHA residents and Housing Choice Voucher Program participants
- Targeting outreach to the LEP and Disabled community

The following outreach activities were implemented:

OUTREACH ACTIVITIES			
Event	Type/Purpose	Date	Targeted Population
Web Posting	Informational	1/17/2017	Community
CoC Governing Board Meeting	Presentation Gather Input	3/07/2017	Housing Service Providers
Public Survey Distributed	Gather Input	3/13/2017	Community
Provider Survey Distributed	Gather Input	3/13/2017	Housing Service Providers
Fair Housing Task Force Meeting	Presentation/Discussion Gather Input	3/10/2017	Housing and Community Development Professionals
Homeless Services Coalition Meeting		3/13/2017	CANCELLED DUE TO SNOW
Delaware County Systems of Care Staff/Provider Training Session	Brief Presentation Gather Input	4/3/2017	Families with Children System Professionals
Equal Access Gender Identity Training – Morton Borough	Brief Presentation Request Input	4/5/2017	Housing Service Providers
Public Meeting- Chester Twp.	Presentation/Discussion Gather Input	4/5/2017	Local Residents; PHA Resident Advisory Board;

			Housing Choice Voucher Participants; residents of LIHTC properties: HOME program participants
Public Meeting- Ridley Twp.	Presentation/Discussion Gather Input	4/5/2017	Local Residents; PHA Resident Advisory Board; Housing Choice Voucher Participants; residents of LIHTC properties: HOME program participants
Public Meeting – Darby Twp.	Presentation/Discussion Gather Input	4/10/2017	Local Residents
Roundtable Meeting	Discussion Gather Input	5/11/2017	Physical Disability Advocates
Housing Symposium	Brief Presentation Gather Input	4/26/2017	Social Service Providers
Fair Housing Task Force Meeting	Present Draft Plan	6/9/2017	Housing and Community Development Professionals
Public Meeting – County Council	Present Draft Plan	6/15/2017	All
Public Comment Period	Gather Input on the Draft Plan	5/26/2017-6/26/2017	All

As the first step in involving the public in the development of the document, OHCD and DCHA updated their website to include a link to HUD EXCHANGE which provided access to all of the Assessment Tool data. Also provided, was information regarding the partnership between the County and DCHA and the AFH process in general.

Public Housing Authority Resident Advisory Boards and residents of assisted housing, were invited to two public meetings that were conveniently held in the newly constructed community rooms at the Fairgrounds and Kinder Park Housing Developments. One meeting was held in the morning and another in the afternoon to capture the widest audience.

A third meeting was held in the evening at a church in Darby Township. This meeting was organized in conjunction with the Neighbor To Neighbor Community Development Corporation (CDC). The CDC broadcasted a notification of the meeting through its email distribution list.

All meetings were publicly advertised in the Philadelphia Inquirer in accordance with the County’s Citizen Participation Plan. In addition, flyers advertising the meetings were posted on the OHCD and DCHA website, at public spaces at the public housing developments and at area libraries, offices of service providers, and in select public places. The Delaware County Daily Times featured the meeting in its Community Briefings section and partners posted meeting notices on Facebook.

Although the County has a relatively small overall population with Limited English Proficiency (LEP) (2.8%), flyers advertising public meetings and surveys were provided in English and Spanish. Spanish is the language most predominately spoken at home (0.5%), among those with LEP,

Finally, to solicit input to the draft document, a public notice was published in the Philadelphia Inquirer on May 26, 2017. All participants in the development of the document received an email with a link to the draft and were requested to review and comment. All comments received were considered.

Surrounding communities and Small City entitlements also received a letter requesting their review and comment.

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

Organizations and local governments that were invited to assist in the development of the Assessment of Fair Housing include the following:

The Delaware County Fair Housing Task Force
Community Action Agency of Delaware County, Inc.
Chester Community Improvement Project
Media Fellowship House
Darby Community Development Corporation
Neighbor to Neighbor Community Development Corporation
The Mental Health Association of PA
Values into Action
Senior Community Services
The Arc of Delaware County
Freedom Valley Disability Center
Center for the Blind and Visually Impaired
Housing Equality Center of Pennsylvania (FHIP)
Office of PA State Representative Margo Davidson
Delaware County Planning Department
Delaware County Department of Human Services
The Delaware County Community College
Crozer-Keystone Community Foundation
The Delaware County Continuum of Care Governing Board
Upper Darby Township
Chester City
Haverford Township

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

The County recognizes that higher meeting attendance helps ensure a broad range of input that enables the identification of all relevant issues and new perspectives. Further, the more inclusive a process, the greater its credibility—and the more likely it is to elicit valuable feedback. To this end, Delaware County designed an inclusive Public Participation Plan with online and in person options.

Three public meetings were held in locations that were geographically varied, convenient and accessible to minority and public and assisted housing residents: Fairgrounds, Chester Township; Kinder Park, Ridley Township and The First African Baptist Church, Darby Township.

Participants were asked to come prepared to “tell their housing experience “, and asked the following open ended questions:

What obstacles have you experienced in finding housing of your choice?

Have you experienced housing discrimination because of your race, ethnicity, gender, gender identity, sexual orientation, disability, family status, religion, or national origin in Delaware County?

What would YOU like to see done in Delaware County to improve housing choice for ALL residents?

Despite this effort, attendance by the general public was limited. And despite low attendance, valuable information was shared by those who did attend. It is not apparent why in-person meetings were sparsely attended. The National Research Center (2014) compiled data to shed light on the types of residents who are most active in local government meetings. Their findings show that, nationwide, “citizen participation in local government remains abysmally low”, with more than 76% of residents reporting that they had never attended a local public meeting. Moreover, the data shows, 73% of Black or African Americans, did not attend a local public meeting, slightly lower than White attendance at 75%. This same survey also shows that the lower a person’s income, the less likely they were to attend a local public meeting.

Fortunately, broader input was garnered online and by paper copy via the Resident Survey. More than 280 surveys were received. Questionnaires were available at social service agency waiting rooms, and a link to the survey was provided in the Public Meeting Notices.

Respondents lived in 41 of the 59 zip codes in Delaware County. The views and needs of persons of protected classes were fully represented. Of those who participated in the survey, 64% identified as a racial or ethnic minority and 16% reported a disability.

Of those who believe they were discriminated against, 50% believed the basis for discrimination was race, 30% cited color and 24% cited disability and 11% claimed discrimination based on familial status. Most indicated multiple reasons. While only 25% of respondents experienced or know someone who has experienced housing discrimination, 50% of all respondents believe housing discrimination is an issue in Delaware County. Of those who felt they experienced housing discrimination, 67% believed the offender was a landlord.

Meaningful participation was also garnered through a separate Questionnaire aimed to capture the views and experiences of staff who work every day with clients who are members of a protected class. Surveys were submitted by over 100 professionals. Their input into identifying fair housing issues and contributing factors provided an invaluable resource that was used to inform the AHF, from the “on the ground” perspective.

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.

Please see Appendix A for the original letter detailing complete comments from the Housing Equality Center as well as summaries of survey results from the Resident Survey and Service Provider Questionnaire.

The Housing Equality Center of Pennsylvania submitted the following comments:

- They noted that the exclusion of HUD direct entitlement communities, notably Chester City, from analysis does not give an accurate picture of the extent of housing segregation in the County. *We agree with this comment and have revised text to reflect this fact.*
- Suggested the following actions to assist in overcoming patterns of segregation
 - a. Undertake activities to increase landlord participation in the Housing Choice Voucher Program in high opportunity areas of the County. *We agree with this comment and have included an activity to address it in our goals.*
 - b. Develop criteria, for funding the development of affordable housing, that gives preference to new opportunities in high opportunity areas of the County. *We agree with this comment and have included activities within our goals to work towards this.*
- Strengthen efforts to address housing discrimination by local governments through:
 - a. Requiring local government representatives to undergo mandatory fair housing training. *It is beyond the County’s authority to mandate training however we have included activities within our goals to provide opportunities for training as well as technical assistance.*
 - b. Requiring local governments participating in funding programs to affirmatively further fair housing, including the correction of fair housing violations in their local ordinances; and address fair housing complaint allegations to be eligible for funding. *We agree with this suggestion and will revise our policies to require local governments to correct and address any fair housing violations before they can receive federal funds.*

SECTION IV

Assessment of Past Goals, Actions, and Strategies

IV.1. Fair Housing Goals Identified in the AI

The Analysis of Impediments to Fair Housing Choice prepared for the Urban County of Delaware, in conjunction with the Delaware County Housing Authority and Chester Economic Development Authority (2015-2017) identified 5 Impediments to fair housing and 24 goals. They are:

IMPEDIMENT: Need for education of fair housing rights and responsibilities under the Fair Housing Act.

GOALS:

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

Educate homebuyers and owners on types of lending products (including FHA loans) and practices, foreclosures, and how to detect discrimination during a housing search and when applying for insurance.

Educate members of protected classes, underserved communities, and those with Limited English Proficiency on fair housing issues, identifying housing discrimination, and available fair housing resources.

Direct victims of possible housing discrimination to the appropriate resources to help them file complaints with HUD.

Create educational opportunities for developers, property managers, realtors, banking professionals, and others in the housing industry so that they have a functional knowledge of the Fair Housing Act, including accessibility rules and regulations.

Ensure that developers understand accessibility rules and regulations.

Inform housing providers about their responsibilities to provide reasonable accommodations to renters with disabilities.

Provide educational opportunities to increase understanding of the Fair Housing Act and responsibilities for administering HUD programs.

Develop education programs to increase awareness among the general public so that they better understand the Fair Housing Act issues and regulations.

IMPEDIMENT: Restrictive municipal land use and zoning regulations and practices limit access to housing

GOALS:

Provide education efforts for municipalities, including code officers, planners, solicitors, and zoning and planning boards, so that they understand their responsibilities to uphold the Fair Housing Act, particularly in regard to zoning and code enforcement.

Provide information to residents, including those with Limited English Proficiency, to assist them in complying with local residential and property maintenance codes and standards.

IMPEDIMENT: The availability and quality of affordable housing make it difficult to obtain housing in all areas of Delaware County

GOALS:

Provide homeownership opportunities for low- to moderate-income households.

Offer rehabilitation resources to help maintain homes for low- to moderate-income households.

Assist in the development and preservation of affordable housing units throughout Delaware County.

Assist homeowners in need of accessibility modifications.

Offer assistance to housing choice voucher (HCV) recipients to use their vouchers for purchasing a home.

Provide support to County homeowners that have questions about foreclosures.

IMPEDIMENT: High demand and access to affordable housing throughout Delaware County and the Philadelphia region limit housing mobility

GOALS:

Provide assistance to renters at risk of losing their units.

Assist housing choice voucher (HCV) holders to locate housing in areas of opportunity.

Increase awareness of available affordable rental units.

Ensure that grant and loan recipients adhere to fair housing requirements.

Increase public awareness about existing transit options to employment centers, shopping, healthcare, and other amenities in underserved areas.

IMPEDIMENT: Limited resources are available to support housing initiatives

GOALS:

Leverage available resources through strategic collaboration.

Partner with local employers to provide homeownership opportunities.

IV.1.a. Progress Toward Achievement

The following actions have been undertaken and progressed the specified goals of the Urban County and the Delaware County Housing Authority:

Supported and promoted Legal Aid of Southeastern Pennsylvania Help Line to advise lower income renters.

Included fair housing education sessions in all Homeownership 1st Program Counseling.

Distributed fair housing materials for those with Limited English Proficiency.

Required developers receiving HOME and CDBG program funds to market housing to persons with disabilities and those with Limited English Proficiency.

Directed potential complaints to the Housing Equality Center of Pennsylvania, including linking to HECP's web site and online reporting form.

Updated County web sites to include fair housing information.

Educated county staff on procedure for handling a housing issue that could be an actual fair housing complaint.

Partnered with the Housing Equality Center of Pennsylvania to produce publications and newsletters.

Expanded membership of the Delaware County Fair Housing Task Force to inform the County on current fair housing issues.

Distributed fair housing materials to assisted property managers, annually.

Partnered with local officials to raise awareness during Fair Housing Month.

Partnered with the Housing Equality Center of Pennsylvania to conduct topic-specific webinars and trainings.

Coordinated with the Delaware County Planning in their subdivision and land development reviews and provided comments on municipal zoning ordinances to ensure compliance with fair housing laws.

Offered financial assistance to low and moderate income residents through the Delaware County Homeownership 1st Program to aid in securing housing of their choice.

Provided the Delaware County Housing Rehabilitation Program to provide major systems repairs for eligible homeowners to allow them to remain in their homes.

Leveraged available housing funds with other sources to increase the number of affordable housing units.

Developed and distributed the Delaware County Public Transportation Map and Guide to expand public awareness of mobility options throughout the County.

Administered an Accessible Housing Program to remove architectural barriers and install modifications and/or adaptations for County residents with physical disabilities.

Established partnerships with Clarifi and the Legal Aid of Southeast Pennsylvania to assist residents navigating through the foreclosure process.

IV.1. b. Discuss success in achieving past goals and/or how you have fallen short

Analysis of Impediments completed in 2016 and earlier were prepared using direction from HUD's Fair Housing Planning Guide. As such, the document did not establish any metrics or milestones in which to measure performance in addressing impediments to fair housing choice. Therefore, it is difficult to determine the extent of effectiveness of the actions undertaken over the years.

Accomplishments

It is apparent from the list of activities listed above, Delaware County has successfully implemented most of the action items it sought to accomplish. A particularly fruitful endeavor has been the continual operation of the Fair Housing Task Force. The Task force was established in [TO BE ADDED] and continues to meet on a quarterly basis. Meetings are coordinated by the Housing Equality Center, via contract with OHCD. The purpose of this group is to educate and empower municipal officials, housing professionals and related groups who strive for housing equality. Membership of this group includes [# TO BE ADDED] and continues to grow and serves as an excellent vehicle to keep fair housing issues at the forefront in Delaware County. Task force meetings have proved to be invaluable to members in keeping up with best practices in the housing industry.

Deficiencies

Areas in which the County hopes to improve upon include the limited interaction with the disability community. Based on information gathered through the public participation process used to develop this document, it became apparent that coordination of resources with those with physical, and intellectual disabilities needed improvement.

In 2001, 17 County agencies and non-profits formed *The Delaware County Local Housing Option Team* (LHOT) to combine their resources to more effectively serve people with disabilities. LHOT members, including DCHA and OHCD, worked to coordinate a comprehensive array of services and resources essential to helping clients reach housing goals.

The LHOT's first project addressed the need for persons with disabilities to obtain housing of their choice in the community with supports. The Delaware County Housing Authority "set-aside" of 25 Housing Choice Vouchers to the LHOT for persons who had essential supports and funding already secured. Its second initiative was to address needs of homeless persons with disabilities to obtain housing of their choice in the community with supports. Through funding from the Shelter Plus Care Program, 15 Housing Choice Vouchers were specifically designated for this program, with Delaware County providing matching dollars.

Unfortunately, once available vouchers were distributed, interest in attending meetings dropped off significantly. Attendance became sporadic and eventually the group became inactive, leaving a gap in the network

Another area in which the County hopes to improve performance is identifying and assessing the needs of persons with Limited English Proficiency to ensure their participation in developing and participating in housing and community development programs. Delaware County has a relatively small overall LEP population (2.8%). Spanish was the language most predominately spoken at home (0.5%), followed by Chinese (0.4%), and Korean (0.2%). Because of these low numbers, this population may have been overlooked in the past.

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

Explore options for re-establishing the LHOT

To mitigate this problem, the mission and purpose of the LHOT should be reviewed, revised and reconvened to more closely serve the needs of the disability community.

Improve/increase interactions with the LEP community

Data provided by the HUD Fair Housing Assessment Tool will allow the County to better identify the locations of persons with LEP. In addition, it is now possible to target specific geographic areas, based on LEP via the Assessment Tool Maps. An immediate need that was identified through the analysis of Assessment Tool Data is the necessity to have information regarding housing programs and related documents translated.

IV.1. d Discuss how the experience of program participants w/past goals has influenced the selection of current goals.

In developing current fair housing goals, the experience of implementing actions identified in the Analysis of Impediments were carefully considered. In moving forward, it was recognized that there was a foundation of success that could be built upon, especially through the strength of the Fair Housing Task Force. The robust attendance at these quarterly meetings provided a platform to further the AFH goals, connect the fair housing community and provide accountability as we move forward.

SECTION V
Fair Housing Analysis

V.A.1. Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

Background Information (from Delaware County, 2035, Land Use Policy Framework, DCPD, 2015)

Delaware County is part of the PA-NJ Metropolitan Statistical Area (MSA). It is bordered by Montgomery County in the north, the City of Philadelphia to the east, the Delaware River and the state of Delaware to the South, and Chester County to the west.

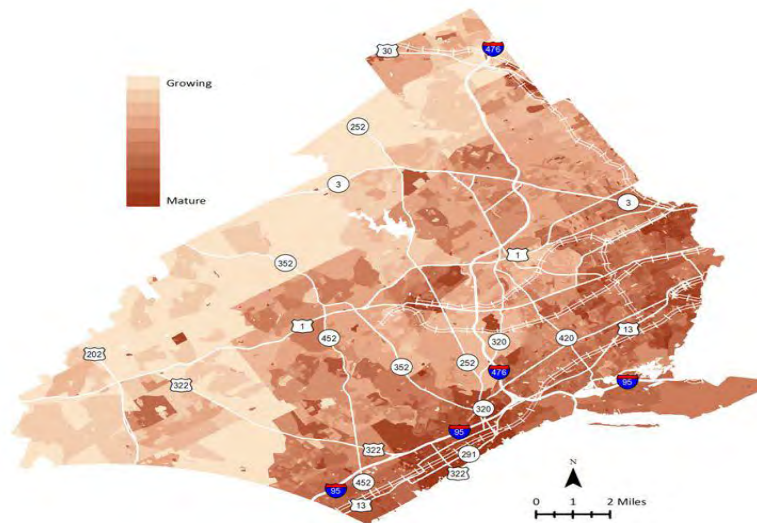
Delaware County encompasses roughly 191 square miles (122,256 acres) with 186 square miles of land and 5 square miles of water. It is the second smallest county in the Philadelphia region after Philadelphia County. With more than 66% of its land area developed, however, it is the second most densely developed county in the region, and is the 5th most populous county in the state.

The County's home rule charter, adopted in May 1975, authorizes it to determine its own governmental structure and what services to provide, as well as to amend its own charter and to exercise any power or perform any function not denied by the state constitution or the General Assembly. Delaware County is comprised of 49 local municipalities that govern themselves, with the Borough of Media serving as the county seat since 1851.

Land use activity in Delaware County is largely comprised of residential uses (44%), most of which is single-family residential development. Nearly a quarter (23%) of land is in open space. Employment centers and infrastructure each use about 15 percent of the land in the County. About 3,294 acres of the County's total area are waterways and preserved marsh.

Delaware County includes the full spectrum of development from mature neighborhoods to growing suburbs. No one municipality is fully developed or completely growing, so a variety of economic, development, population, and housing criteria were used to show these common development patterns. See Map 1 developed by the Delaware County Planning Department indicating development levels across the county.

MAP 1 – Development in Delaware County



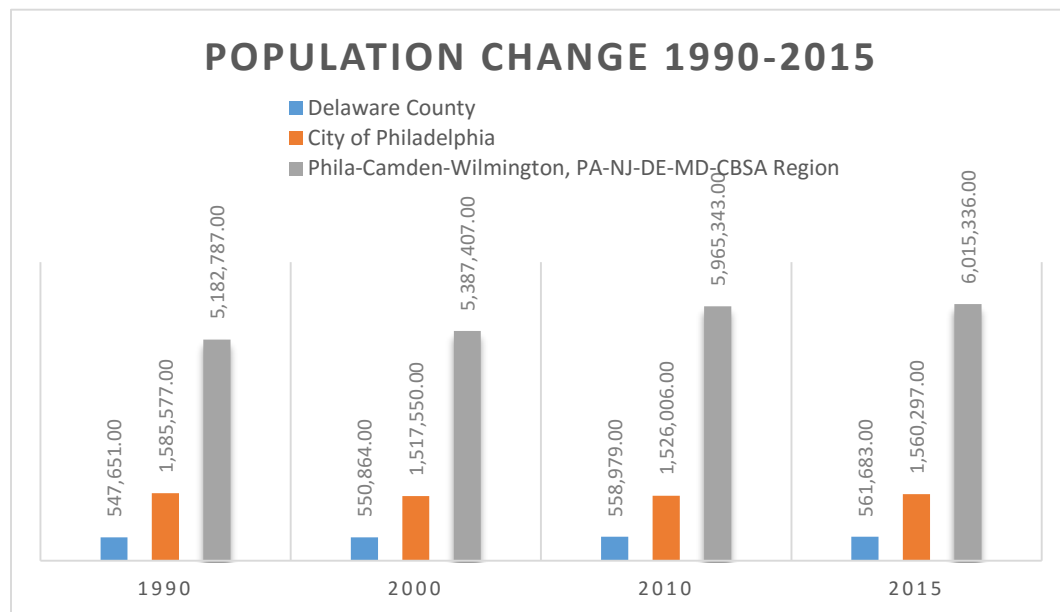
The mature suburbs of eastern Delaware County have a high population density with a growing amount of racial and ethnic diversity. These communities have an older housing stock featuring row homes, town centers, and access to a variety of transit options. In contrast, the western part of the County, the growing suburbs, has grown rapidly over the past 20 years. Many of these municipalities have high median incomes, and less racial and ethnic diversity. In a trend seen throughout regional Philadelphia, people are moving away from the inner suburbs to build new homes toward the edges of the metropolitan area. These municipalities tend to have more traditional suburban characteristics with low density zoning, large lot sizes, and lower walkability. Growing suburbs have more limited access to public transportation than the mature suburbs

Access to transportation is one of Delaware County’s most important assets. The Philadelphia International Airport (PHL), located in Tinicum and Philadelphia; Interstates 95 and 476 (also known as the Blue Route); Southeastern Pennsylvania Transportation Authority (SEPTA) surface routes, light rail, and regional rail; Amtrak routes; numerous active ports along the Delaware River; and an extensive network of trails are all integral to bringing people together and products and resources to the region and the world.

Delaware County has seen a slight increase in population and a steady increase in diversity (Census and American Community Survey (ACS) data). In 1990 Delaware County had a total of 547,651 residents. According to ACS data, the county had 561,683 residents, an increase of 2.6% over the last 25 years. However, growth was not seen evenly across the County. Population increase is evident in the growing suburbs of the mid to western parts of the county.

This slight but steady increase in population is reflective of the rest of the Philadelphia- Camden-Wilmington, PA-NJ-DE-MD CBSA Region. As shown in the chart below.

CHART 1 - Population Trends



Population

The Chart below shows the percentage of population change by municipality for municipalities that experienced the greatest decrease in total population and the five municipalities that experienced the greatest increase in total population. All five municipalities that experienced tremendous population losses are Mature Neighborhoods in the southern and eastern parts of the County. Those municipalities that experienced tremendous population growth are Growing Suburbs in the western and northern parts of the County.

CHART 2 - Delaware County Population Change 1980 to 2010

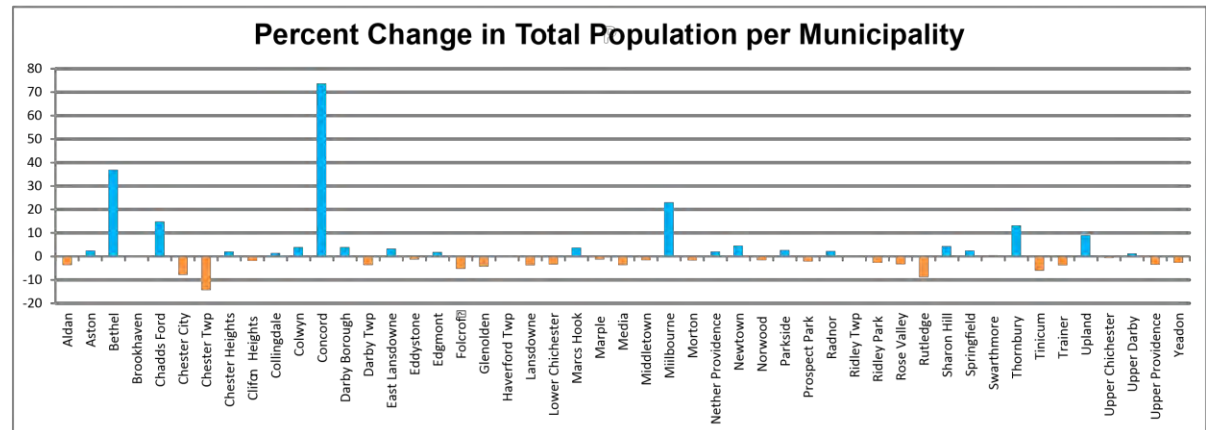
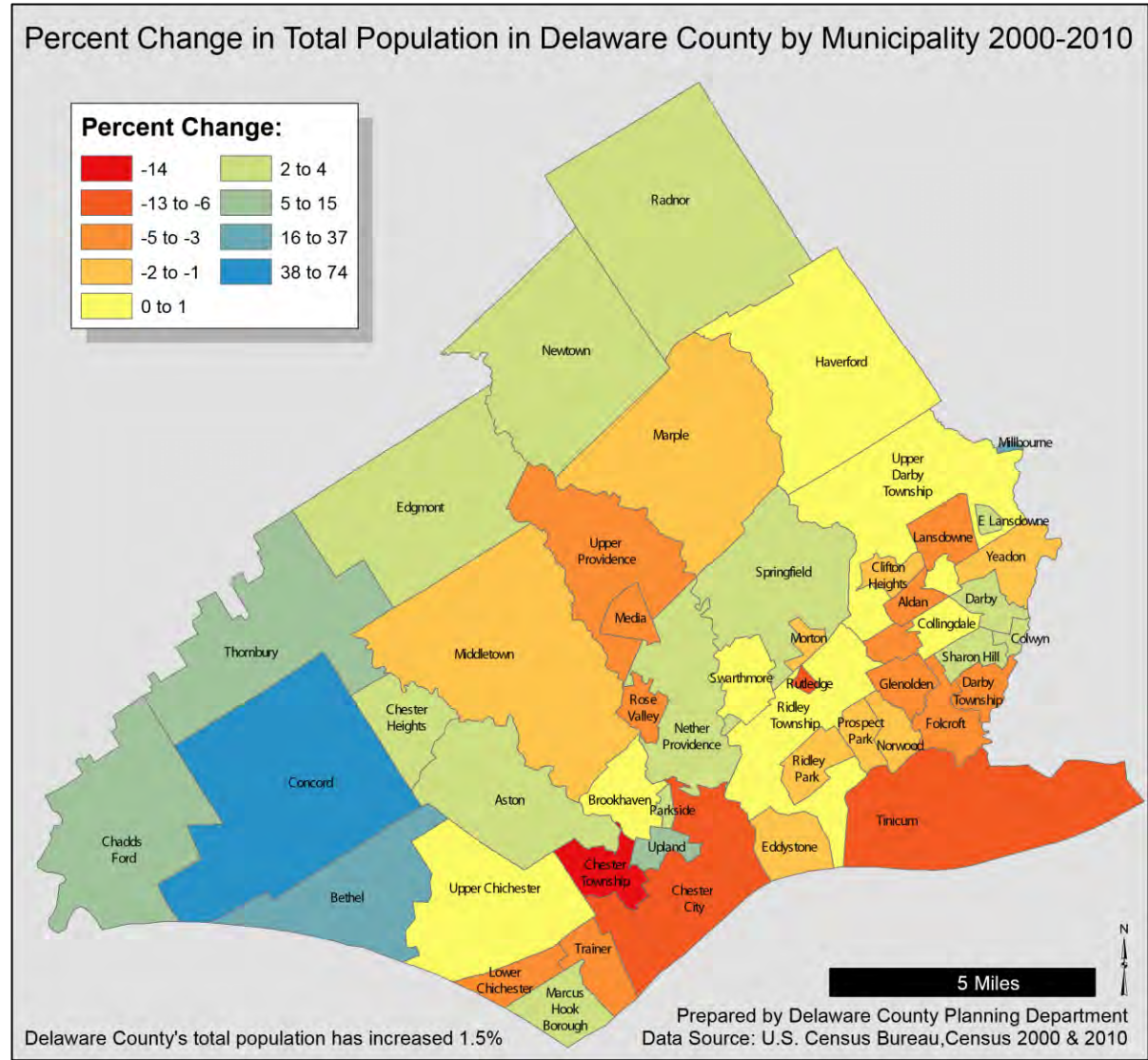
Population Losses				Population Gains			
Municipality	1980	2010	%Change	Municipality	1980	2010	%Change
Chester Township	5,687	3,940	-30.72%	Bethel Township	2,438	8,791	260.58%
Chester City	45,794	33,972	-25.82%	Edgmont Township	1,410	3,987	182.77%
Darby Township	12,264	9,264	-24.46%	Concord Township	6,437	17,231	167.69%
Folcroft Borough	8,231	6,606	-19.74%	Thornbury Township	3,653	8,028	119.76%
Rutledge Borough	934	784	-16.06%	Chester Heights Borough	1,302	2,531	94.39%

Source: US Census, 1980 and 2010

Between 1980 and 2010, most municipalities in the Mature Neighborhoods of the County had population declines in the single-digit percentage points. Swarthmore, Morton, and Millbourne Boroughs were the exceptions, as they had modest gains over 30 years. Chester Township (-31%), Chester City (-26%), Darby Township (-24%), Folcroft Borough (-20%), and Rutledge Borough (-16%) had the most significant percentage of population loss in Delaware County during that time period. The most extreme declines (double-digit), occurred between 1980 and 2000 in places such as Colwyn, Upland, Marcus Hook, Sharon Hill, and Darby Boroughs. Most, but not all, of these municipalities slowed or reversed these trends in the following decade.

The Growing Suburb municipalities of Bethel Township (261%), Edgmont Township (183%), Concord Township (168%), Thornbury Township (120%), and Chester Heights Borough (94%) had the most significant percentages of population growth in Delaware County during the period from 1980 to 2010. Concord Township is unusual in that it grew steadily over this entire 30-year period. Others like Edgmont and Chester Heights grew rapidly from 1980 to 2000 (178% and 91%, respectively), but slowed over the last 10 years (1.8%, 2.0%). Bethel, Thornbury, Chadds Ford, Middletown, Aston, and Upper Chichester Townships also had significant 1980s and 90s growth followed by a post-2000 slowdown, but to a lesser extreme.

MAP 2 - Population Trends



Source: Delaware County Planning Department, 2017

Racial and Ethnic Demographics

As evidenced by the following HUD-provided demographic tables, the Urban County's minority population falls slightly below the region's percentage. This is particularly true of the Black, Non-Hispanic and Hispanic populations. However, trends indicate that minority populations are steadily increasing, particularly in regard to the Black, Non-Hispanic population.

HUD TABLE 1 - Race/Ethnicity

	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction		(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region	
	#	%	#	%
White, Non-Hispanic	303,443	77.07%	3,875,844	64.97%
Black, Non-Hispanic	59,817	15.19%	1,204,303	20.19%
Hispanic	8,776	2.23%	468,168	7.85%
Asian or Pacific Islander, Non-Hispanic	14,752	3.75%	295,219	4.95%
Native American, Non-Hispanic	447	0.11%	9,541	0.16%
Two or More Races, Non-Hispanic	6,029	1.53%	101,296	1.70%
Other, Non-Hispanic	456	0.12%	10,971	0.18%

HUD TABLE 2 - Racial and Ethnic Demographic Trends

	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction				(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region			
	1990	2000	2010	Current	1990	2000	2010	Current
	%	%	%	%	%	%	%	%
White, Non-Hispanic	89.4	84.5	77.1	77.1	75.9	70.6	65.0	65.0
Black, Non-Hispanic	8.1	11.2	16.1	15.2	18.4	20.2	21.2	20.2
Hispanic	0.9	1.2	2.2	2.2	0.2	0.3	7.9	7.9
Asian or Pacific Islander, Non-Hispanic	1.4	2.7	4.2	3.8	2.0	3.6	5.4	5.0
Native American, Non-Hispanic	0.1	0.2	0.3	0.1	3.4	5.0	0.4	0.2

Foreign Born Residents and National Origin

Foreign-born residents in Delaware County grew to 7.9 % of the population, a steady increase from 4% in 1990. Over the same period, the County's share of the region's foreign-born population dropped. As the demand for services to immigrants will continue to increase, the County will need to address issues of equity as it sets policy goals for providing opportunities for all its residents.

The composition of the County's foreign born residents significantly differs from the region, only in that there is a Liberian population that resides in the County that is not seen elsewhere in the region. Similarly, Delaware County does not have the Mexican population evident within the region. Mexico does not even rank in the top 10 nations of origin listed for Delaware County in HUD-provided Table 1 regarding

Demographics. This may explain the lower percentage of Spanish speaking residents seen in the Limited English Proficiency Table, that sets it apart from the region.

HUD TABLE 1 - National Origin

(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region		
Country	#	%	Country	#	%
India	3,643	0.98%	India	65,128	1.1%
Liberia	2,524	0.68%	Mexico	53,736	0.9%
China excl. Hong Kong & Taiwan	1,784	0.48%	China excl. Hong Kong & Taiwan	37,755	0.6%
Korea	1,267	0.3%	Vietnam	28,206	0.5%
Italy	1,060	0.28%	Korea	25,980	0.4%
Vietnam	1,058	0.28%	Dominican Republic	48,042	0.32%
Jamaica	1,055	0.28%	Philippines	17,882	0.32%

Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English can be identified as Limited English proficient, or "LEP." These individuals may need language assistance with accessing services, benefits, or encounters. Delaware County's LEP population is, in all cases, lower than those found in the region and only accounts for 2.8% of the County's total population. Looking at HUD-provided Table 2 however, there is a steady increase in persons considered LEP. The County's LEP population in 1990 was 1.9% and has increased around 47% over the last 15 years. Persons speaking Spanish and Chinese comprise the largest LEP population in Delaware County, but only represent a total of 3,115 persons.

HUD TABLE 1 - Limited English Proficiency

(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region		
Language	#	%	Language	#	%
Spanish	1,796	0.48%	Spanish	141,836	2.52%
Chinese	1,319	0.35%	Chinese	33,585	0.60%
Korean	717	0.19%	Vietnamese	19,385	0.34%
Other Asian Language	692	0.19%	Korean	14,394	0.26%
Italian	682	0.18%	Russian	13,495	0.24%

HUD TABLE 2 - Limited English Proficiency Trends

(Delaware County, PA CDBG, HOME, ESG) Jurisdiction				
1990	2000	2010	Current	% Change from 1990 to Current
1.89%	2.43%	2.52%	2.78%	47%

Sex, Age and Family Type Demographics

The County’s population by sex, age and family type are representative of the region as a whole. In terms of age, the largest cohort is 18-64 year olds that make up 62% of the total population. This number has stayed fairly regular since 1990 with not much variation. This is true of all age groups within Delaware County. The female population slightly outweighs the male population 52% to 48%, and has remained within that pattern since 1990.

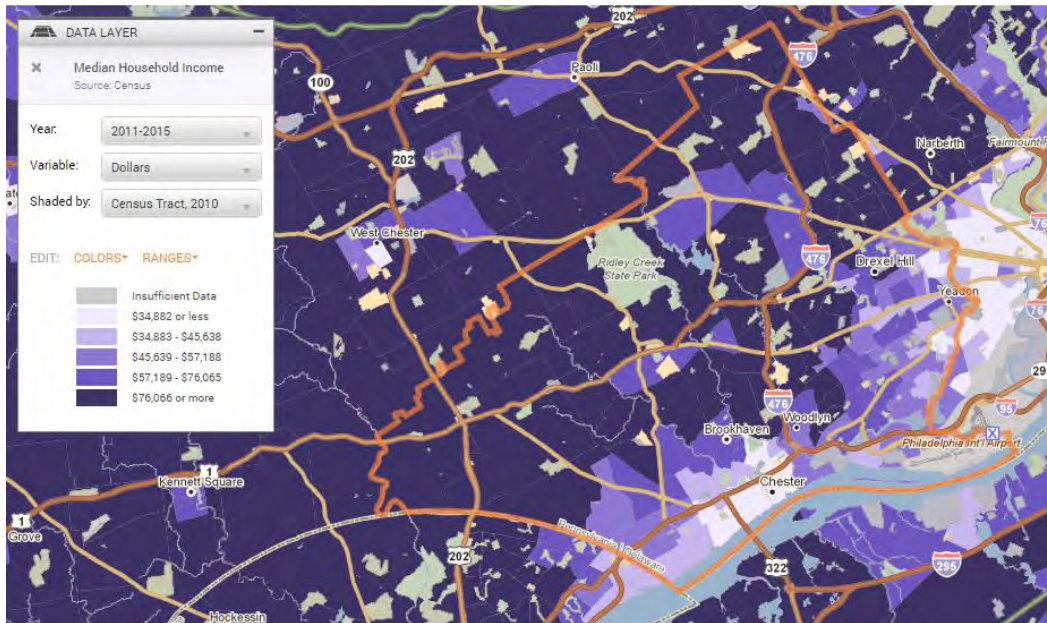
HUD TABLE 1 – Sex, Age, and Family Type

	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction		(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region	
Sex				
Male	188,826	47.96%	2,878,862	48.26%
Female	204,895	52.04%	3,086,481	51.74%
Age				
Under 18	89,411	22.71%	1,390,882	23.32%
18-64	244,270	62.04%	3,781,977	63.40%
65+	60,041	15.25%	792,484	13.28%
Family Type				
Families with children	43,330	43.65%	663,818	44.58%

Income

The median household income estimate for Delaware County is \$65,123, though income varies greatly by municipality. The municipality with the highest median income is Rose Valley Borough with \$176,406 followed by Thornbury Township with \$134,148. The municipality with the lowest median income is Darby Borough with \$32,224. The following Map shows income throughout the county. Highest incomes are located in the west and Central portions, where the County’s growing suburbs are. Lowest median household incomes are found in the areas surrounding Chester City and the City of Philadelphia border in the northeast.

MAP 3 – Median Household Income by Census Tract



The median household income for the County has almost doubled since 1990 as seen in Chart 3 on median household income trends. As the County’s suburbs seem to grow providing more expensive housing options, the County’s median income grows too.

CHART 3 - Median Household Income Trends

Delaware County, PA CDBG, HOME, ESG) Jurisdiction			
1990	2000	2010	Current
\$	\$	\$	\$
37,337	50,092	61,876	65,123
Note 1: Source U.S. Census Bureau Note 2: U.S. Census Bureau, 2015 American Community Survey 1 Year Estimates			

As previously discussed Delaware County is composed of very mature, urban neighborhoods in the east and is also enjoying substantial growth of its suburbs in the west. This amounts to a variety of household types and incomes. Due to these circumstances, Delaware County is more affordable in terms of the Philadelphia metropolitan area’s suburbs and has a lower median household income than neighboring surrounding counties. Chart 4 provides median household income for the Philadelphia MSA. Delaware County is ranked 4th for highest income.

CHART 4 - Median Household Income Philadelphia MSA

County	\$
Delaware County	65,123
Bucks County	77,568
Chester County	85,976
Montgomery County	80,675
Philadelphia County	38,253
Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates	

Chart 5 shows median household income by race and ethnicity for the County. Like median household income by municipality, Chart 5 shows a disparity and large income difference between different racial groups. White residents have the highest median income at \$80,928. This is almost double of Black residents at \$41,218. This has consistently been a trend since 2000 when data was made available. Hispanic residents have a slightly higher household income of \$48,341 and Asian residents are in the middle at \$73,000.

CHART 5 – Median Household Income by Race

Delaware County			
Race/Ethnicity	2000 \$	2010 \$	Current \$
White, Non-Hispanic	52,947	65,923	80,928
Black, Non-Hispanic	33,027	39,819	41,218
Hispanic		42,819	48,341
Asian, Non-Hispanic		77,140	73,085
Native Hawaiian or Pacific Islander, Non-Hispanic			
American Indian and Alaska Native, Non-Hispanic	28,208		
Source: U.S. Census Bureau, 2015 American Community Survey 1 year Estimates Note: A shaded area indicates that either information was not collected, too few or no sample observations were available			

In 2015, 13.5% of Americans reportedly were living in poverty. At 10.4%, Delaware County was below that rate, but had the highest rate of poverty of the four suburban Philadelphia Counties (U.S. Census

Bureau, 2015 American Community Survey 1 year Estimates). Chester County had the regional low of 6%, while the City of Philadelphia's rate was a staggering 25.4%.

Education

There are 17 public school districts and 73 private schools in the County. Educational attainment in Delaware County has been increasing with the number of high school graduates rising from 91% of County residents 25 years and older in 2011 to 92.2% in 2015. This trend is in line with surrounding suburban communities.

The number of individuals in the County earning graduate or professional degrees, as well as Associates degrees both increased from 2011 to 2015. This was, however a slightly lower rate than surrounding suburban communities. Attainment of a Bachelor's degree has increased from 34.5% of the County population 25 year and older in 2011 to 36% in 2015.

The fact that educational attainment has been steadily increasing indicates the County is educating and training its workforce well to be prepared for the jobs of the modern economy.

Delaware County's institutions of higher learning graduate thousands of young professionals who choose to remain in the County after they earn their degrees, and include:

- The American College
- Cabrini College
- Cheyney University
- Delaware County Community College
- Eastern College
- Haverford College
- Neumann University
- Penn State-Brandywine Campus
- Pennsylvania Institute of Technology
- Rosemont College
- Swarthmore College
- Villanova University
- Widener University
- Williamson Free School of Mechanical Trades
- Valley Forge Military Institute & College

Employment

Delaware County features a strong and diverse economy. Employment centers are spread throughout the County, but are particularly concentrated along the Delaware River, Interstate 476, and the Route 1 and 3 corridors. As with much of the Delaware Valley region, the County has shifted from a historically

manufacturing-based economy to one increasingly centered on the health care and service sectors. Resources and efforts from various regional actors will be required to address job readiness and job transitions as manufacturing jobs decrease and other sectors replace them. There are a variety of organizations working in and around Delaware County on economic development issues and initiatives.

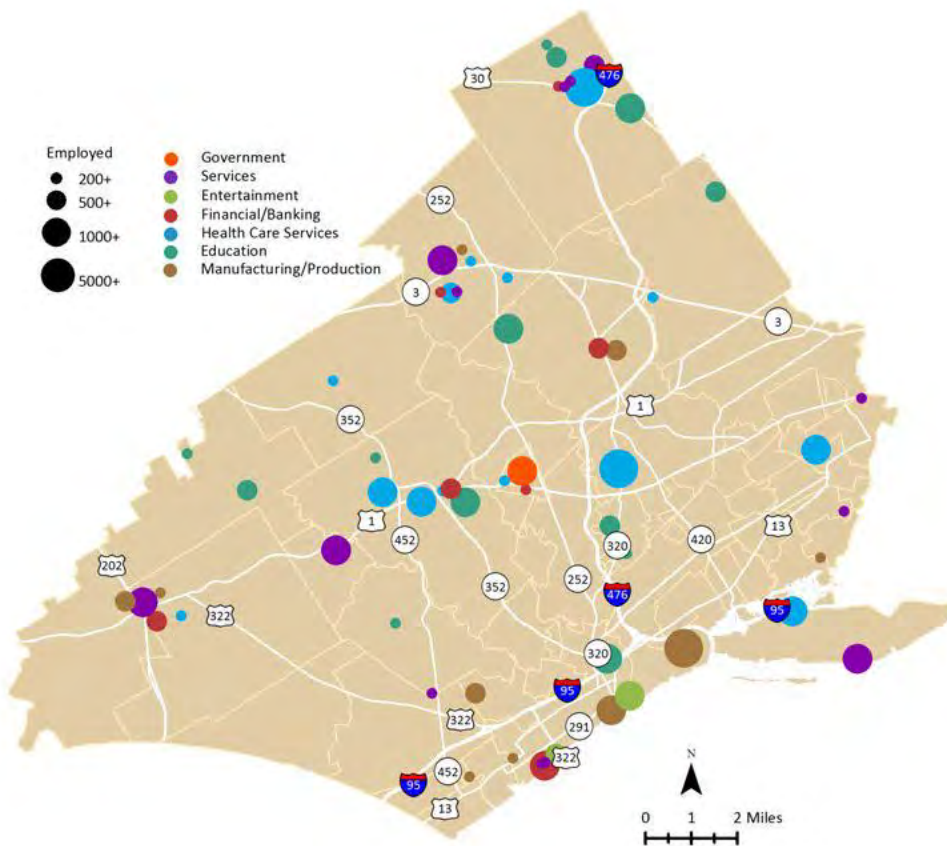
TOP 5 EMPLOYMENT SECTORS IN DELAWARE COUNTY

Health Care and Social Assistance	17.08%
Government	11.17%
Retail Trade	10.18%
Manufacturing	7.07%
Accommodation and Food Services	6.55%

Pennsylvania Department of Labor and Industry, Center for Workforce Information and Analysis.
 * Based on number of jobs in 2012.

The following map depicts the major Employment Centers in Delaware County.

MAP 4 – Delaware County Employment Centers



Source: Delaware County 2035

Homeownership/Rentership

Delaware County’s housing inventory is truly diverse. The County boasts a more even distribution of single-family detached, single-family attached, and multifamily (2 or more units) structures compared to the other three southeastern Pennsylvania suburban counties.

Housing in Delaware County consists mostly of single-family detached homes. A large percentage of the housing stock is also single-family attached, in the form of twin and row homes. Approximately 23% of the County’s housing was built during the post-World War II housing boom and just over ten percent of the County’s housing was built since 1990.

Over the past decade, more multi-family units were built than any other housing type in Delaware County. Nationally, trends show an increasing demand for multifamily housing and current building activity suggests the County will follow this trend. Nearly 25 percent of the County’s housing stock was built prior to 1940. The median year homes were built is 1955. Throughout the Delaware Valley Regional Planning Commissions (DVRPC) nine county region, 68.9% of the units were occupied by owners and 31.1% by renters. Delaware County has a slightly higher rate of homeownership. In 2010, 70.5% of the County’s housing units were owner occupied, with the remaining 29.5% occupied by renters. The homeownership rate varied greatly among municipalities. Municipalities with homeownership rates above 90% include Aston Township, Bethel Township, Rose Valley Borough, Springfield Township, and Thornbury Township. Municipalities with homeownership rates below 50% include Marcus Hook Borough, Upland Borough, Media Borough and Millbourne Borough.

The County has a larger percentage of homeowners than the rest of the region. However, racial and ethnic minorities in the region enjoy a higher homeownership rate than those in Delaware County. This is evident among Black, Non-Hispanic and Hispanic households.

HUD TABLE 16 - Homeownership and Rental Rates by Race/Ethnicity

Race/Ethnicity	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction				(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region			
	Homeowners		Renters		Homeowners		Renters	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	90,764	85%	26,150	68.2%	1,169,935	76.8%	360,970	51.4%
Black, Non-Hispanic	10,568	10%	9,243	24.1%	219,050	14.4%	220,785	31.4%
Hispanic	1,467	1%	1,110	2.9%	60,580	4.0%	71,975	10.2%
Asian or Pacific Islander, Non-Hispanic	3,207	3%	1,386	3.6%	57,850	3.8%	35,244	5.0%
Native American, Non-Hispanic	84	0%	44	0.1%	1,755	0.1%	1,374	0.2%
Other, Non-Hispanic	610	1%	389	1.0%	14,610	1.0%	12,505	1.8%
Total Household Units	106,674	-	38,355	-	1,523,775	-	702,860	-

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

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.

The following HUD Data tables describe Racial and Ethnic Dissimilarity Trends for Delaware County. The dissimilarity index should be used as follows: 0-39 indicates low levels of segregation, 40-54 indicates moderate levels of segregation, and 55 + indicates high levels of segregation.

HUD TABLE 3 – Racial/Ethnic Dissimilarity Trends (County Level)

	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	55.86	51.93	49.72	53.69
Black/White	68.30	65.60	64.27	69.95
Hispanic/White	27.30	26.31	27.42	30.10
Asian or Pacific Islander/White	40.19	37.29	30.45	32.87

Delaware County statistics point to a moderate level of segregation as demonstrated by the index of 53.69 for Non-White/White. High levels of segregation are indicated only among its Black/White demographics with a dissimilarity index of 69.95 and low levels of segregation between Hispanic/White and Asian or Pacific Islander/White populations at 30.10 and 32.87. This trend is on par and slightly lower in comparison to the rest of the region which shows a dissimilarity index of 59.56 for Non-White/White segregation and 70.93 for Black/White segregation. However, Delaware County shows significantly lower levels of segregation than the region between Hispanic/White populations and Asian or Pacific Islander/White populations.

HUD TABLE 3 – Racial/Ethnic Dissimilarity Trends (Regional Level)

	(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	67.19	61.00	55.62	59.56
Black/White	74.78	70.12	67.04	70.93
Hispanic/White	60.83	58.39	55.06	56.93
Asian or Pacific Islander/White	42.22	42.38	40.28	45.74

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

The following table using the HUD-provided data from Table 3 shows the percentage change from 1990 to current between each demographic group. Overall, the county has seen a decrease in segregation levels (Non-White/White) of 3.88%. Though between 1990 to 2010 every segregation index dropped and has seemingly began a slight increase since 2010. Again this is on par for the region which shows similar

fluctuation in that the segregation indexes drop from 1990-2010 and then increase between 2010- and current.

The most significant changes in dissimilarity indexes for Delaware County are seen between Hispanic/White populations and Asian or Pacific Islander/ White populations. The Hispanic/White index shows an increase since 1990 of 10.26% however Asian or Pacific Islander/White shows a decrease in index of 18.21%.

HUD TABLE 3 – Racial/Ethnic Dissimilarity Trends Over Time

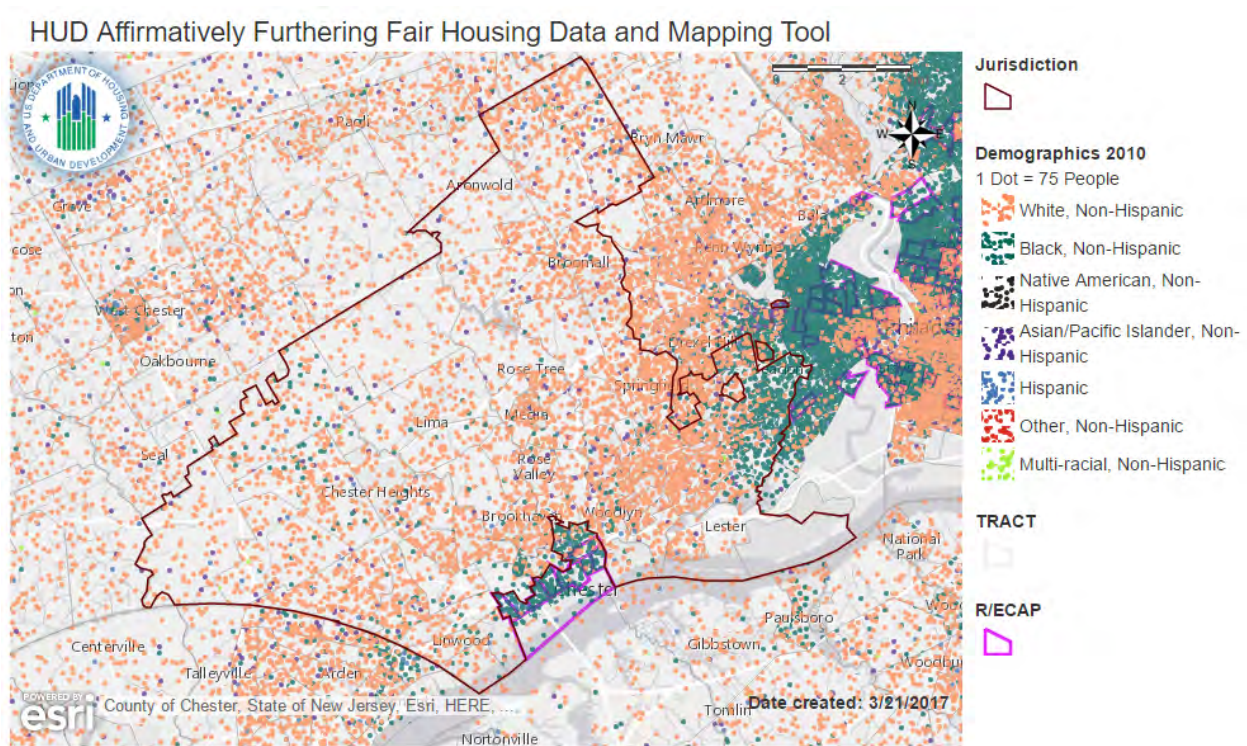
	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction				
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current	% Change Since 1990
Non-White/White	55.86	51.93	49.72	53.69	-3.88%
Black/White	68.30	65.60	64.27	69.95	2.42%
Hispanic/White	27.30	26.31	27.42	30.10	10.26%
Asian or Pacific Islander/White	40.19	37.29	30.45	32.87	-18.21%

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.

Race/Ethnicity

The HUD provided Map 1 indicating Race/Ethnicity across the county indicates high levels of segregation across the region and a sporadic level of segregation within Delaware County. This appears to be consistent with resident perception. According to resident survey replies, the majority of respondents indicated they did believe their area was segregated – most all respondents remarked that race was the factor. Where segregation in the county is most apparent is along the I-95 corridor on the eastern part of the county close to the Philadelphia border in the mature neighborhoods.

HUD MAP 1 – Race and Ethnicity



Name: Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Map 1 shows dramatic segregation among the region's cities. For example, the southern portion of Philadelphia appears predominately Black and this trend continues into the adjacent communities of Yeadon, Darby Borough, and Colwyn. This area also has a significant Asian population, most notably in Millbourne. The municipalities of Springfield, Ridley, Media, and Upper Providence show a primarily White population. Chester Township, on the border of Chester City, shows another small pocket that is mostly Black, Non-Hispanic. Moving west towards the growing suburbs where population is much less dense, segregation levels decrease and there are less areas of concentrated races.

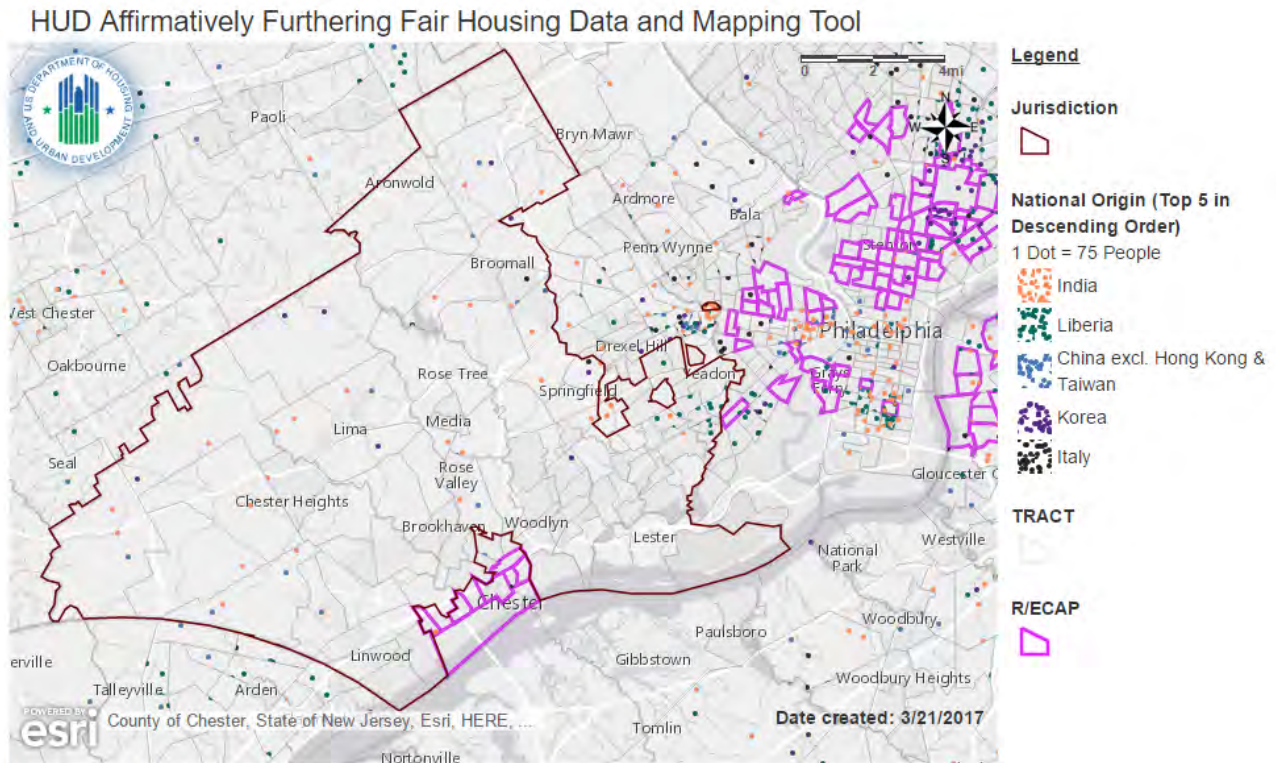
National Origin

Foreign born residents currently make up 7.87% of the county's total population. This is just below the region's foreign born population of 9.82%. This is a significant increase, 92.89%, since 1990 when the total population of foreign born residents in Delaware County was just 4.82%. The increase is in line with the rest of the region that has also seen similar growth in foreign born populations.

Constituting the top three countries of National Origin for Delaware County are India (0.98%), Liberia (0.68%), and China (0.48%). This varies from the region only in that the region has larger populations from Mexico where Mexico is not even on the County's top ten countries of National Origin. In reviewing Map

3 regarding National origin, it does not appear that foreign born populations are very concentrated within the County. There is a larger concentration of Liberian residents in the Yeadon/Colwyn area closer to the Philadelphia border. Indian populations are spread throughout the county as are Chinese populations.

HUD MAP 3 – National Origin



Name: Map 3 - National Origin

Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Limited English Proficiency

Delaware County has a small Limited English Proficiency (LEP) population, in fact, it is half that of the percentage of the current LEP population for the region at 5.56%. However, due to the growing diversity across the County, the percentage of LEP populations has grown by 47.09% since 1990.

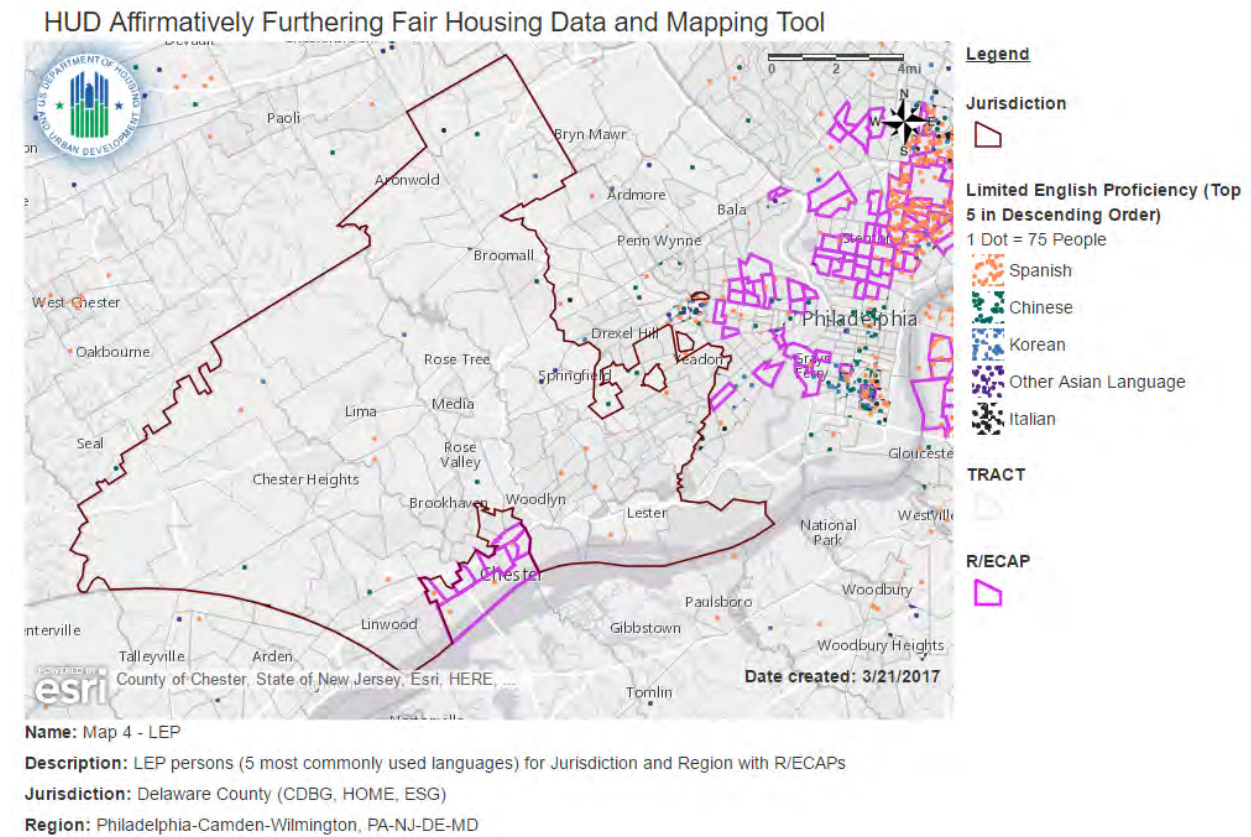
According to HUD-provided data Table 2, the current LEP population within the jurisdiction is 2.78% with the top three languages being Spanish (0.48%), Chinese (0.38%), and Korean (0.19%).

HUD TABLE 2 – Limited English Proficiency

(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			
1990	2000	2010	Current
1.89%	2.43%	2.52%	2.78%

Looking at Map 4, LEP populations are not concentrated in any area of the county. There are some pockets of Spanish speaking residents in the Darby and Yeadon area, Middletown, and adjacent to Chester City. Additional common languages are Chinese and other Asian languages in the small borough of Millbourne where there is known to be a large Sikh population. Millbourne is home to a gurudwara, where the Philadelphia Sikh Society holds religious services.

HUD MAP 4 – Limited English Proficiency



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.

ACS 2015 data shows that Delaware County has an estimated 222,545 housing units. The County has a higher owner occupancy rate, of the total housing units, 71.8% are owner occupied while only 28.2% are renter occupied. Among the county’s municipalities, Rose Valley, Bethel, and Thornbury show the highest owner occupied rates- over 90%. The small borough of Rose Valley is 99% owner-occupied. In contrast, Millbourne, Marcus Hook, and Upland have the highest renter-occupied units, well above the County rate. Millbourne is overwhelmingly renter-occupied at 76%. The next highest being Marcus Hook at 58% and Upland at 57% for comparison. Rates for the entire County can be found on the following chart provided by the Delaware County Planning Department (DCPD).

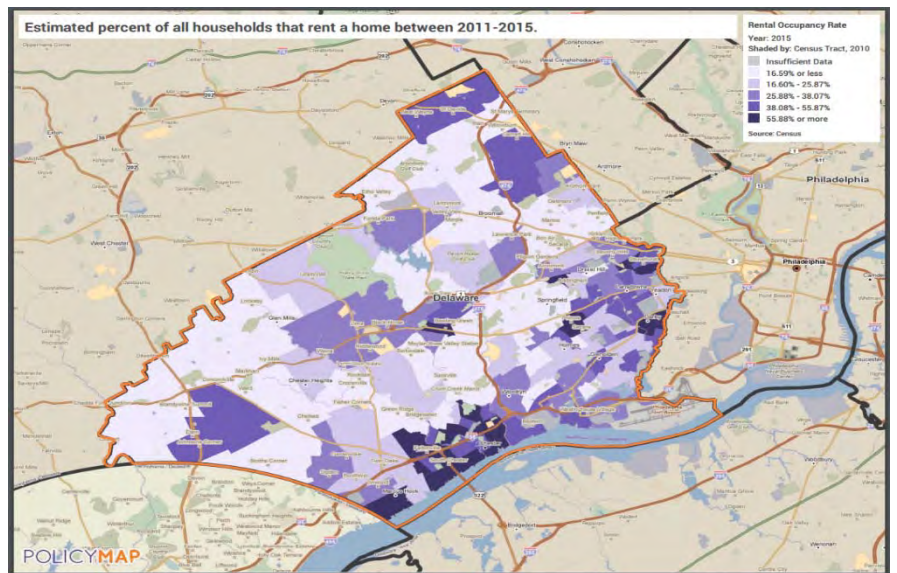
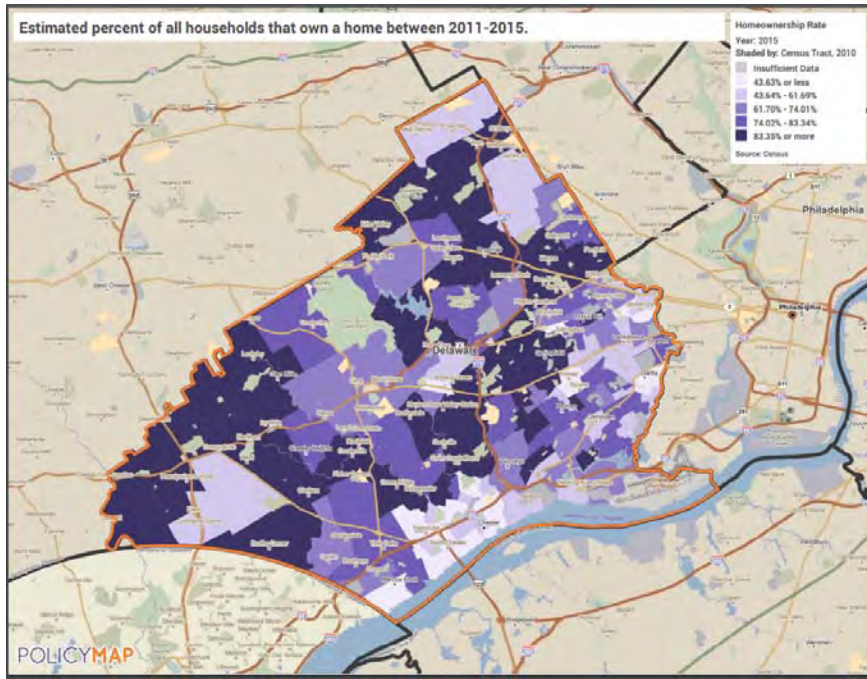
CHART 6 – Housing Occupancy for Delaware County

	HOUSING OCCUPANCY			HOUSING TENURE			Median Value of Owner-occupied units (dollars)	Median Rent of occupied housing units paying rent (dollars)
	Total housing units	Occupied housing units	Vacant housing units	Occupied housing units	Owner-occupied	Renter-occupied		
Aldan Borough	1,807	1,632	175	1,632	1,271	361	170,000	951
Aston Township	6,195	5,980	215	5,980	5,193	787	246,900	929
Bethel Township	3,084	3,064	20	3,064	2,989	75	395,300	1,724
Brookhaven Borough	3,743	3,481	262	3,481	2,983	498	199,000	1,058
Chadds Ford Township	1,537	1,526	11	1,526	1,386	140	463,300	1,830
Chester City	15,129	12,068	3,061	12,068	4,796	7,272	67,200	810
Chester Township	1,542	1,361	181	1,361	708	653	95,400	985
Chester Heights Borough	1,150	1,095	55	1,095	786	309	243,900	1,598
Clifton Heights Borough	2,630	2,502	128	2,502	1,470	1,032	136,400	919
Collingdale Borough	3,559	3,148	411	3,148	2,080	1,068	122,400	934
Colwyn Borough	990	818	172	818	500	318	97,900	960
Concord Township	6,669	6,282	387	6,282	4,458	1,824	414,400	1,760
Darby Borough	3,831	3,080	751	3,080	1,392	1,688	80,200	1,027
Darby Township	3,813	3,653	160	3,653	2,665	988	130,100	991
East Lansdowne Borough	1,024	948	76	948	594	354	138,500	909
Eddystone Borough	975	874	101	874	485	389	109,100	869
Edmont Township	1,782	1,691	91	1,691	1,314	377	492,100	2,000+
Folcroft Borough	2,690	2,380	310	2,380	1,854	526	118,800	1,231
Glenolden Borough	3,250	2,943	307	2,943	1,917	1,026	162,100	982
Haverford Township	18,259	17,577	682	17,577	14,952	2,625	301,500	1,156
Lansdowne Borough	4,872	4,369	503	4,369	2,718	1,651	166,300	868
Lower Chichester Township	1,271	1,158	113	1,158	660	498	100,500	850
Marcus Hook Borough	959	810	149	810	340	470	84,600	931
Marple Township	8,715	8,403	312	8,403	7,053	1,350	341,100	1,099
Media Borough	2,841	2,601	240	2,601	1,141	1,460	284,500	1,026
Middletown Township	6,242	5,867	375	5,867	4,483	1,384	334,500	2,000+
Millbourne Borough	449	388	61	388	94	294	122,000	848
Morton Borough	1,255	1,144	111	1,144	725	419	199,300	905
Nether Providence Township	5,386	5,083	303	5,083	4,514	569	324,900	1,086
Newtown Township	5,000	4,697	303	4,697	3,675	1,022	392,700	1,471
Norwood Borough	2,334	2,192	142	2,192	1,706	486	171,000	818
Parkside Borough	863	795	68	795	623	172	143,100	944
Prospect Park Borough	2,747	2,416	331	2,416	1,425	991	176,000	915
Radnor Township	10,429	9,710	719	9,710	6,301	3,409	613,300	1,393
Ridley Township	12,683	11,903	780	11,903	8,305	3,598	195,200	935
Ridley Park Borough	2,997	2,806	191	2,806	1,994	812	211,600	933
Rose Valley Borough	384	343	41	343	340	3	554,000	-
Rutledge Borough	284	279	5	279	212	67	276,300	959
Sharon Hill Borough	2,188	2,010	178	2,010	1,393	617	118,900	1,030
Springfield Township	8,794	8,566	228	8,566	7,759	807	289,200	1,148
Swarthmore Borough	2,025	1,888	137	1,888	1,411	477	410,900	972
Thornbury Township	2,295	2,258	37	2,258	2,085	173	449,200	2,000+
Tinicum Township	1,773	1,586	187	1,586	1,010	576	154,700	897
Trainer Borough	637	588	49	588	427	161	108,500	1,022
Upland Borough	1,207	1,125	82	1,125	480	645	95,900	695
Upper Chichester Township	7,066	6,719	347	6,719	4,806	1,913	220,100	946
Upper Darby Township	34,071	30,455	3,616	30,455	17,993	12,462	158,200	934
Upper Providence Township	4,147	3,898	249	3,898	2,785	1,113	406,100	971
Yeadon Borough	4,857	4,411	446	4,411	2,839	1,572	137,500	850

Source: Delaware County Planning Department, ACS

Comparatively, the growing suburbs of western Delaware County show a higher level of homeownership rate than the mature neighborhoods of the east. This is indicated on the following maps showing estimated percentages of households that own a home or rent a home. The areas surrounding the city borders of Philadelphia and Chester City are where rental percentages are the highest. These areas are also the most diverse culturally and have higher levels of segregation. The exception would be the south eastern tip of the County where Marcus Hook and Concord show higher rental rates however did not indicate segregation.

MAPS 5 & 6 – Homeowner Occupied Vs. Renter Occupied



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

Delaware County has steadily become more diverse since 1990, as demonstrated in the demographic section of this analysis. The county has seen a steady influx of more racially diverse residents, more LEP, and more foreign born populations over the last few decades. There has been a pattern of White populations moving to the central and western parts of the county away from the eastern I-95 corridor and into the growing suburbs. This is especially true of Yeadon where a sizable shift in demographics started in 1980 which saw a major population shift of white residents from 67% in 1990 to just 10% by 2010.

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.

Data obtained from the County's First Time Homebuyer's Program shows that, since its inception to date, the large majority of program participants (23%) are moving from the city of Philadelphia into the mature neighborhoods of Delaware County. Data also indicates that the majority of these Philadelphia residents, 59.2% are Black, Non-Hispanic. It is expected that current population from the mature communities will continue to move to newer, larger housing available in the western part of the County as incomes and families grow. This may serve to further segregate minority populations in mature neighborhoods, but this pattern also has the potential to disperse minority populations as older more established minority households follow this pattern and move to the developing suburbs which are less racially diverse.

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.

Other rental issues are related to location of rental units. The developing communities in the County have fewer units available for rent than the mature neighborhoods. The mature neighborhoods were developed primarily with smaller, attached and semi attached housing with limited parking and includes traditional apartment complexes. Many of these units are considered obsolete and less desirable in today's housing market.

There is a concern about concentrations of poverty among minorities in communities such as Darby Borough. Participants in the Fair Housing Task Force cited high percentages of minority residents in declining neighborhoods as a concern.

County residents have indicated, via survey, that living in the neighborhood where they grow up and are familiar with their neighbors is important. Most residents like their neighborhoods because they know everyone there and are comfortable in the environment.

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.

Recent revisions to the National Flood Insurance Program will begin to phase out federal subsidies for flood insurance, making homeowners in the 100 year (or 1% risk) floodplain areas pay rates that more accurately reflect flood risks. The majority of lending institutions require homeowners in the 100-year floodplain with a mortgage to purchase flood insurance. This change will require homeowners to purchase private flood insurance at higher rates.

In the previous Delaware County Analysis of Impediments to Fair Housing Choice (2007), HECP identified nine municipalities in the County that have age restricted zoning districts or different terms, such as density bonuses, for age restricted housing. Such developments are popular in some areas due to their contributions to the local tax base, while keeping school enrollment low. However, allowing senior development comes at the expense of excluding multi-family or affordable housing

V.B.i.3.a. Contributing factors of segregation – Consider the listed factor and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.

- 1) Lack of private investments in specific neighborhoods
- 2) Land use and zoning laws
- 3) Location and type of affordable housing
- 4) Source of income discrimination

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

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

According to HUD-provided data, the Urban County does not contain any R/ECAPs. For the purposes of this assessment, we have reviewed local data trends, solicited input from the public and organizations that serve disadvantaged households and have determined the Darby, Colwyn, Yeadon area to be neighborhoods consisting of higher levels of minority populations and higher levels of poverty, that may, in the future, become a R/ECAP.

It should be noted that, outside the Urban County, HUD has identified areas within the City of Chester as R/ECAPS. An analysis of those areas should appear in the City of Chester's AFH.

V.B.ii.1.b. Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region? According to HUD-provided data, the urban Delaware County does not contain any R/ECAPs.

V.B.ii.1.c. Describe how R/ECAPs have changed over time (since 1990). According to HUD-provided data, the urban Delaware County does not contain any R/ECAPs.

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.

According to HUD-provided data, the urban Delaware County does not contain any R/ECAPs.

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.

According to HUD-provided data, the urban Delaware County does not contain any R/ECAPs.

V.B.ii.3. Consider the listed factors and any other factors affecting the jurisdiction and region. Identify the factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs.

According to HUD-provided data, the urban Delaware County does not contain any R/ECAPs.

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. 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.

American Community Survey Data for 2010-2014 shows that Delaware County out performs the region for every racial and ethnic demographic with regards to school proficiency index levels. In addition, 68% of the county's public schools scored a 70 or above on the state school performance metrics, 6 of which made it on to the list of top 50 schools in the state according to the State Performance Profile including Radnor High School in the north, Garnet Valley in the south, Rose Tree Media in the central portion, and Haverford in the north east.

Map 7 shows the state performance profile information for school proficiency for all schools in the county. Highest performing schools are scattered throughout the northern, central, and southern parts of the county, while lowest performing schools are primarily found in the north east along the Philadelphia border. These schools primarily reside within the William Penn school district which according to the same report on school metrics saw performance increases from last year to this year in 7 out of 10 of its schools, 4 of them making it on to the Delaware County's list of 7 most improved schools.

The County's two lowest performing school districts are mostly made up of minority students, William Penn SD being 93% Black, Non-Hispanic, 88% coming from economically disadvantaged homes. Chester-Upland SD is 90% Black, Non-Hispanic and 6 % Hispanic with 83% of its students coming from economically disadvantaged homes (PA School Performance Profile). HUD Table 12 reflects school proficiency levels for racial groups within the County, the proficiency uses school level performance data for 4th grade students on reading and math testing. The higher the index level on a scale of 1-100 the higher the proficiency. Black, Non-Hispanic residents in the County have the lowest school proficiency index, followed by Native Americans, and Hispanics. Asian residents have the highest index level while the disparity between Asian and Black, Non-Hispanic residents is a difference of 64 vs. 24. Native American residents under the poverty line have the lowest proficiency level at 8 vs. White residents and Asian residents at 47.

HUD TABLE 12 – School Proficiency Index

School Proficiency Index		
Total Population	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden- Wilmington, PA, NJ, DE, MD) Region
White, Non-Hispanic	60.88	59.56
Black, Non-Hispanic	23.64	24.31
Hispanic	48.74	32.94
Asian or Pacific Islander, Non-Hispanic	63.92	52.37
Native American, Non-Hispanic	43.02	39.45
Population below federal poverty line		
White, Non-Hispanic	47.51	45.83
Black, Non-Hispanic	17.70	13.52
Hispanic	39.74	19.04
Asian or Pacific Islander, Non-Hispanic	47.32	31.24
Native American, Non-Hispanic	8.00	22.83

MAP 7– School Performance



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.

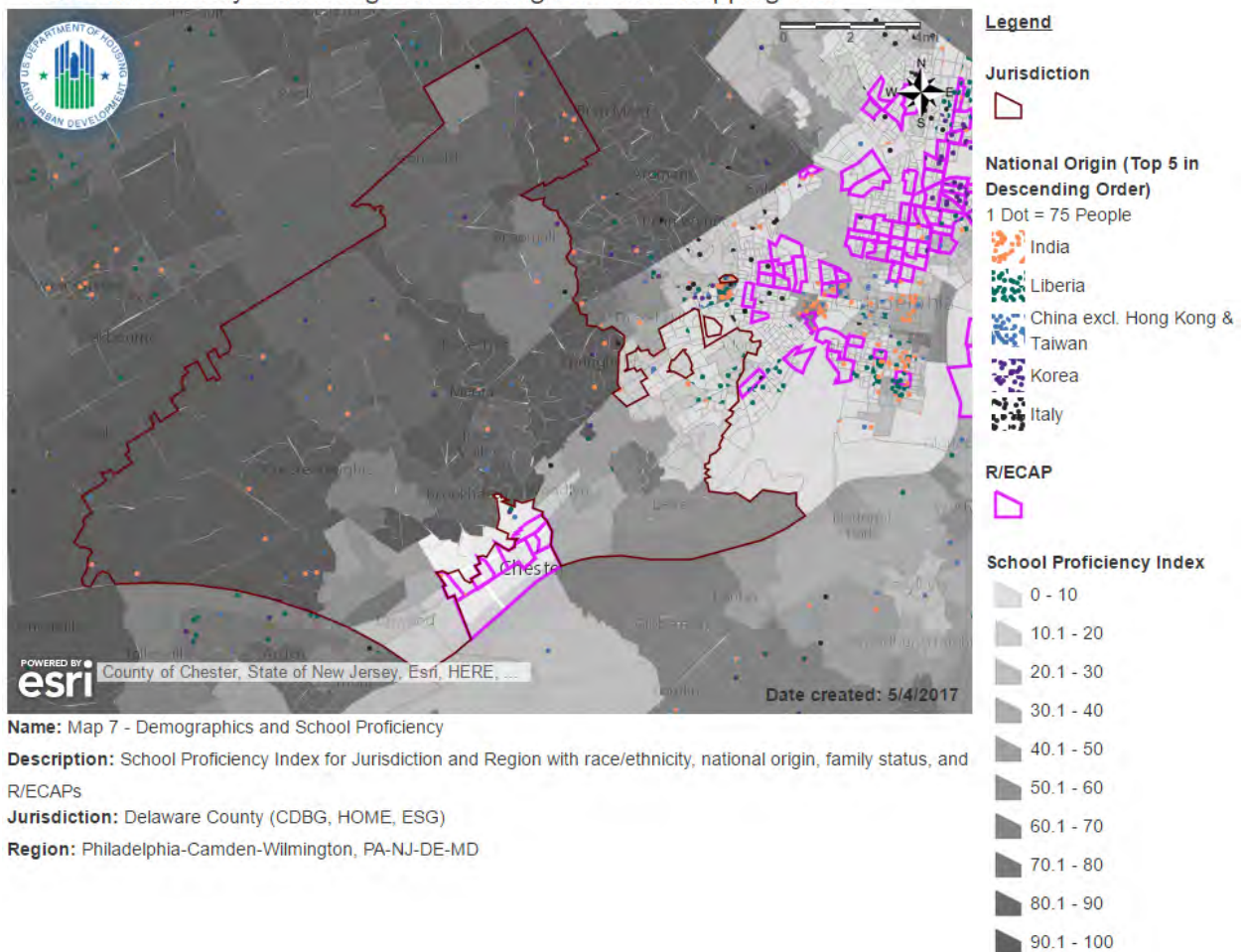
The majority of County schoolchildren have access to proficient and highly proficient schools, especially in the central, northern and western portion of the county. Lower proficiency schools are located in the areas surrounding Chester City and in the mature neighborhoods of Darby, Yeadon and Colwyn. These areas also contain larger populations of Black, Non-Hispanic/non-Hispanic residents, families with children, and foreign born residents from Liberia.

According to American Community Survey data, municipalities containing the lowest percentage of high school graduates are Millbourne (78.4%) and Colwyn Borough (84.4%). Millbourne has a very high percentage of Indian residents who are foreign born and Colwyn Borough has a significant population of Black, Non-Hispanic residents.

HUD Map 7 illustrates school proficiency index data with demographic, national origin, and family status overlays. Lowest indexes are pictured as the lightest shade on the map, and located in the areas surrounding Chester City and the Philadelphia border. From the three demographic overlays, Residents from Liberia and India, Black, Non-Hispanic residents, and families with children are the heaviest impacted by low school proficiency.

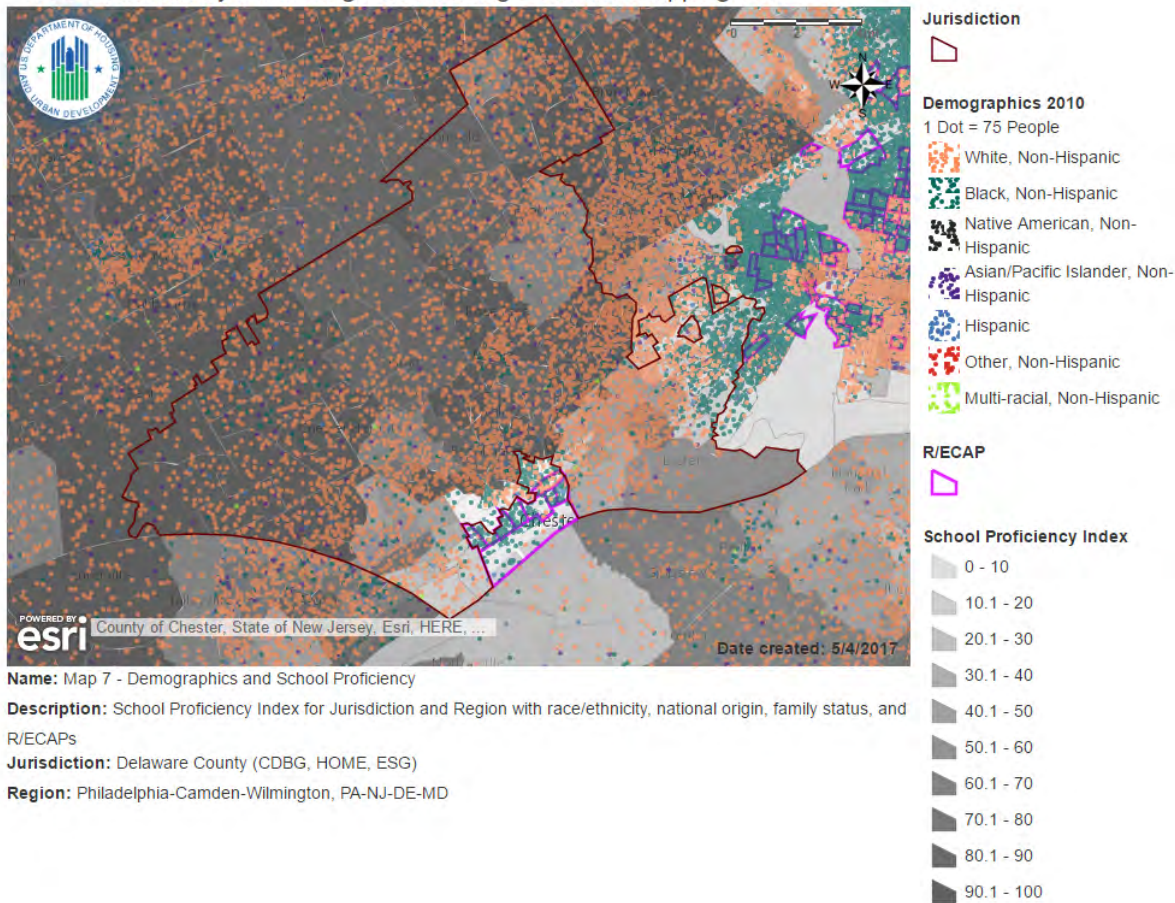
HUD MAP 7 – National Origin and School Proficiency

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD MAP 7 – Race and School Proficiency

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD MAP 7 – Family Status and School Proficiency

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



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?

PA law requires families to provide proof of age, residency and immunizations for all new students before they can enroll in local public schools. For some families, especially those without acceptable identification, those with limited English proficiency, children in foster care or low income families that move frequently or become homeless these requirements can be a barrier to school enrollment.

Based on the data provided, foreign born residents from Liberia and Black, non-Hispanic residents appear to have less access to proficient schools. However, it is important to note that private schools are available to those with means to forgo a free public education. In addition, there is a growing number of school choice advocates in Delaware County and nationwide, which has led to the establishment of Charter Schools which may be an option in some areas.

Many respondents to the Resident Survey indicated that they would not continue to live in their neighborhood if they had an affordable option elsewhere, due to the quality of their schools.

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

V.B.iii.1. b. Employment Opportunities

V.B.iii.1.b.i. Describe any disparities in access to jobs and labor markets by protected class groups.

To evaluate employment opportunities, the labor market index compiles information regarding the unemployment rate, labor-force engagement rate, and the percent of population aged 25 and over with at least a bachelor’s degree. Access to employment opportunities is measured by the Job Proximity Index which indicates the physical distance from place of employment to neighborhood by race and ethnicity.

ACS 2015 data estimates that Delaware County has an unemployment rate of 5.8% while 35.5% of the county has a bachelor’s degree or higher. Residents also have access to several major employment hubs including the City of Philadelphia, King of Prussia and Wilmington, Delaware. For these reasons Delaware County has higher labor market indices for each racial and ethnic category compared to the region.

As indicated by HUD Table 12, Asian residents have the highest labor market index in the County followed by White residents and Hispanics. Black, Non-Hispanic residents have the lowest index, though it is still higher than the region. For the population below the poverty line, Native Americans have the highest index level while Black, Non-Hispanics still have the lowest. Both indices are above the region.

HUD TABLE 12 – Labor Market Index

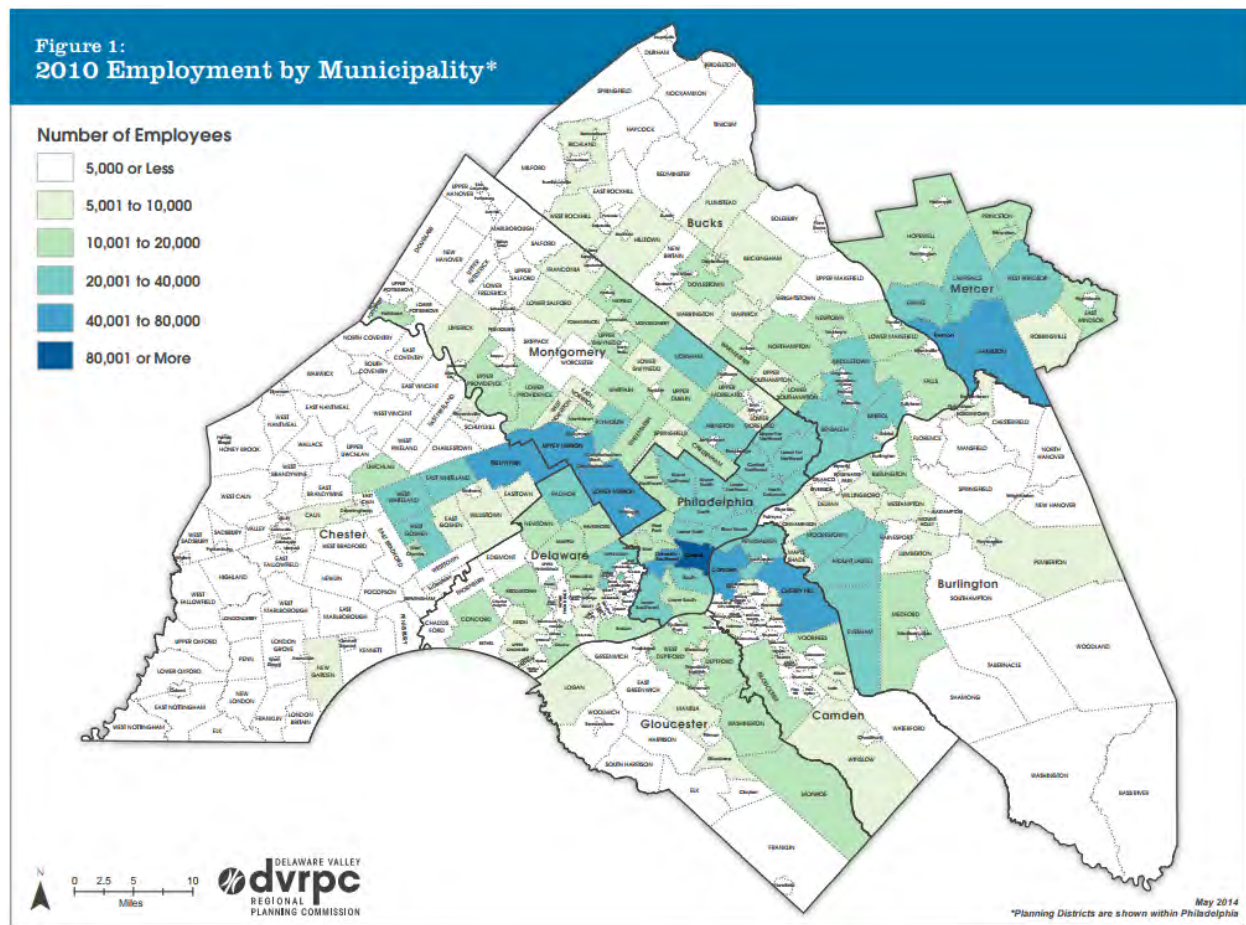
Labor Market Index		
Total Population	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region
White, Non-Hispanic	69.39	67.56
Black, Non-Hispanic	47.41	31.33
Hispanic	62.58	36.06
Asian or Pacific Islander, Non-Hispanic	74.24	62.17
Native American, Non-Hispanic	59.82	45.06
Population below federal poverty line		
White, Non-Hispanic	59.03	54.12
Black, Non-Hispanic	36.80	19.73
Hispanic	52.14	20.65

Asian or Pacific Islander, Non-Hispanic	66.59	41.90
Native American, Non-Hispanic	87.56	29.70

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

The Delaware Valley Regional Planning Commission, DVRPC, published a report on employment and employment centers in 2010, Regional Employment Centers and Sites. The report illustrates employment by municipality as well as major employment hubs throughout the region. According to their map of the region, largest employment areas are within the city of Philadelphia, and bordering areas in Montgomery County, Chester County, as well as Mercer County in New Jersey. Not pictured in the DVRPC’s region is Delaware, in which Wilmington and Newark are also large employment hubs.

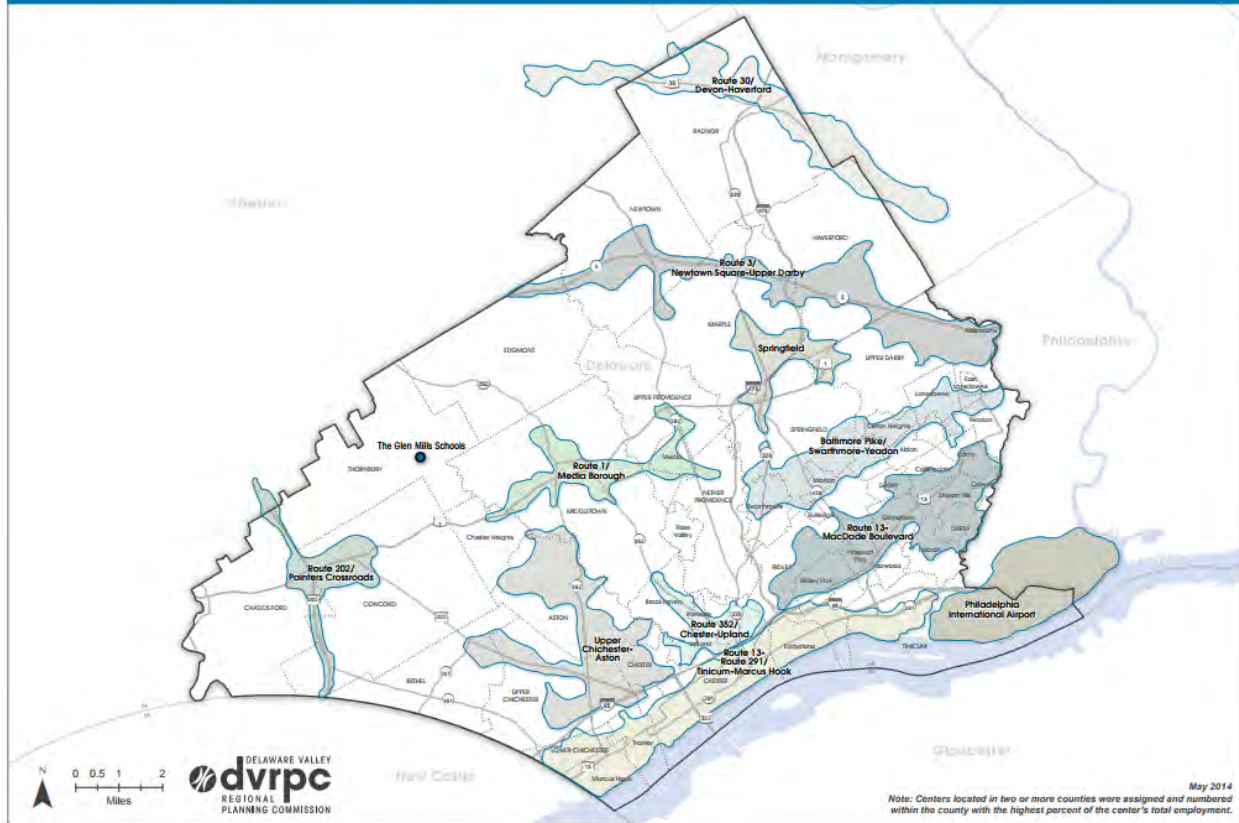
**MAP 8 – DVRPC Regional Employment Centers and Sites
2010 Employment by Municipality**



Map 9 looks at Delaware County specific employment hubs identified by the same report as colored regions. Employment centers within the County are along Route 30 in Devon-Haverford, Route 3 in Newtown Square-Upper Darby, Springfield, Route 1 in Media Borough, Baltimore Pike through Swarthmore-Yeadon, Route 13/MacDade Boulevard, Route 352 from Chester to Upland, Upper Chichester- Aston, Route 12-Toute 291 Tinicum-Marcus Hook, Route 202 and Painters Crossroads, and at the Philadelphia International Airport.

MAP 9 – DVRPC Regional Employment Centers and Sites Delaware County, PA Employment Centers

Figure B3:
Delaware County, Pennsylvania



Many of these employment centers are easy accessible by the many transportation options within the county. However, most of the higher paying jobs are located within the City of Philadelphia and adjoining counties where it is harder and/or more expensive to travel to by way of public transportation. So low income residents living within the eastern mature neighborhoods of the County have less access to these higher paying jobs that are in the western growing suburbs or neighboring counties.

However lower paying jobs are still easily accessible as they are located in areas with frequent and varied public transit options and in many cases are walkable to an extent. HUD-provided Map 8 shows job proximity index levels. The job proximity index using HUD-provided data to quantify the accessibility of a neighborhood in terms of physical distances between a place of residence to jobs. Lowest levels of proximity to jobs are found near areas in the mature suburbs around the border of Philadelphia and surrounding Chester City. Though there are many exceptions like Tinicum and surrounding neighborhoods due to the airport, and Marcus Hook/ Trainer where job proximity is reasonably high.

HUD MAP 8 – Job Proximity

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

V.B.iii.1.b.iii. Which racial/ethnic, national origin or family status groups are least successful in accessing employment?

Looking again at HUD provided Map 8, the job proximity index using HUD-provided data to quantify the accessibility of neighborhood shows fairly even levels across all racial and ethnic groups in the county ranging from 44-59. Table 12 quantifies this data showing Asian residents have the highest index followed by White residents while Black, Non-Hispanic residents and Native Americans have the lowest. However, each racial and ethnic category surpasses the region. The same is true for residents living below the poverty line. All categories surpass the region with the exception of Black, Non-Hispanic residents showing just slightly under the index of the region.

HUD TABLE 12 – Jobs Proximity Index

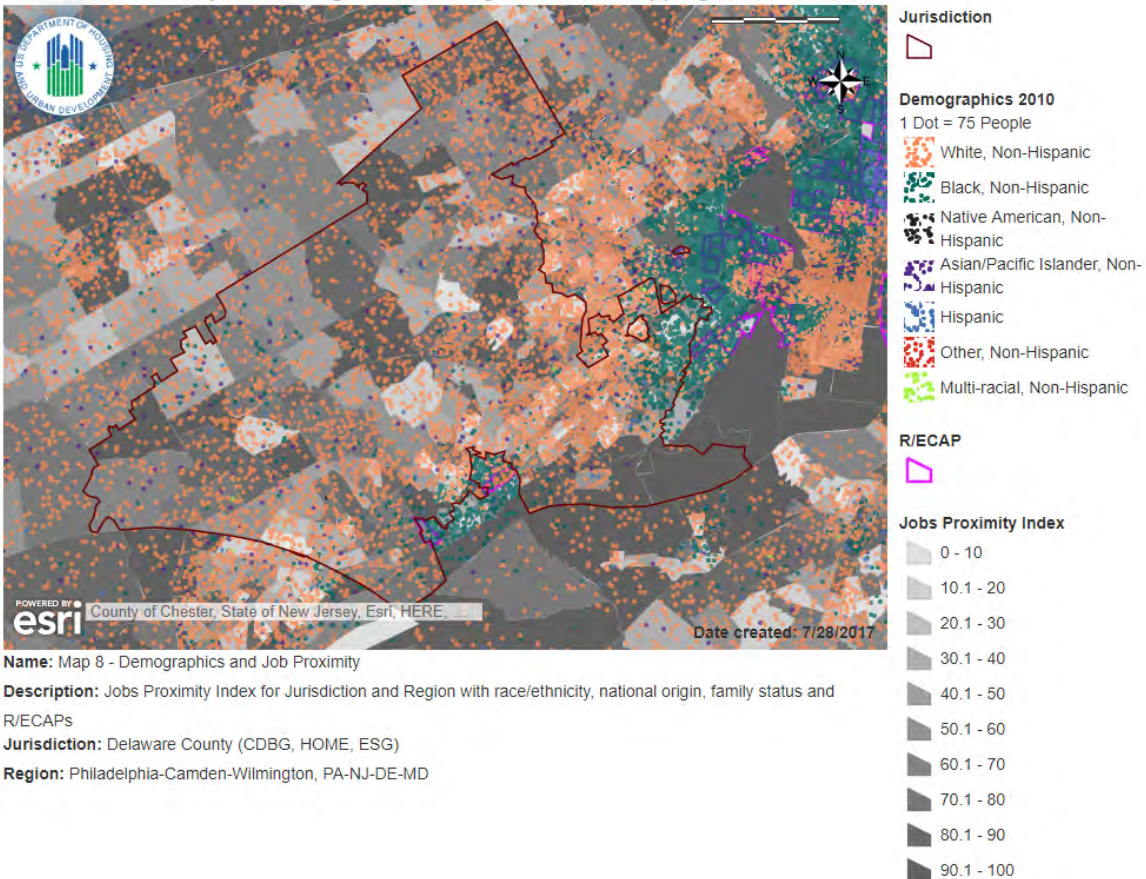
Jobs Proximity Index		
Total Population	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden- Wilmington, PA, NJ, DE, MD) Region
White, Non-Hispanic	55.47	52.43
Black, Non-Hispanic	44.26	43.34
Hispanic	55.40	48.96
Asian or Pacific Islander, Non-Hispanic	59.48	54.60
Native American, Non-Hispanic	49.62	48.55

Population below federal poverty line		
White, Non-Hispanic	55.57	53.56
Black, Non-Hispanic	42.34	42.95
Hispanic	56.38	48.14
Asian or Pacific Islander, Non-Hispanic	52.59	48.31
Native American, Non-Hispanic	66.18	45.53

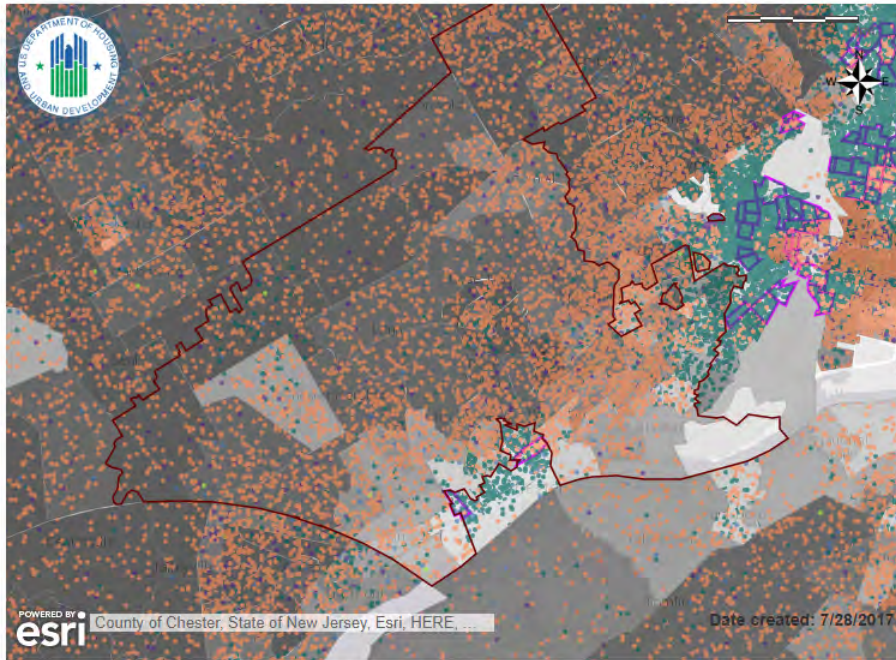
The following iterations of HUD Map 8 using the jobs proximity index and HUD Map 9 using the labor market index, with racial, family status and national origin data overlaid shows again that index levels are spread fairly consistently throughout the county. Delaware County has great access to various employment centers and enjoys a fair amount of employment centers within the county so that proximity and access remain fair for every protected group residing in the county. Areas with lowest index values are areas in which a higher number of minority populations, mostly Black, Non-Hispanic, Families with Children, and foreign born residents from Liberia, however indexes for these groups also consistently remain above the region.

HUD MAP 8 & 9 – Demographics and Job Proximity, Demographics and Labor Market (Racial/Ethnicity, Familial Status, and National Origin)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Jurisdiction



Demographics 2010

1 Dot = 75 People

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

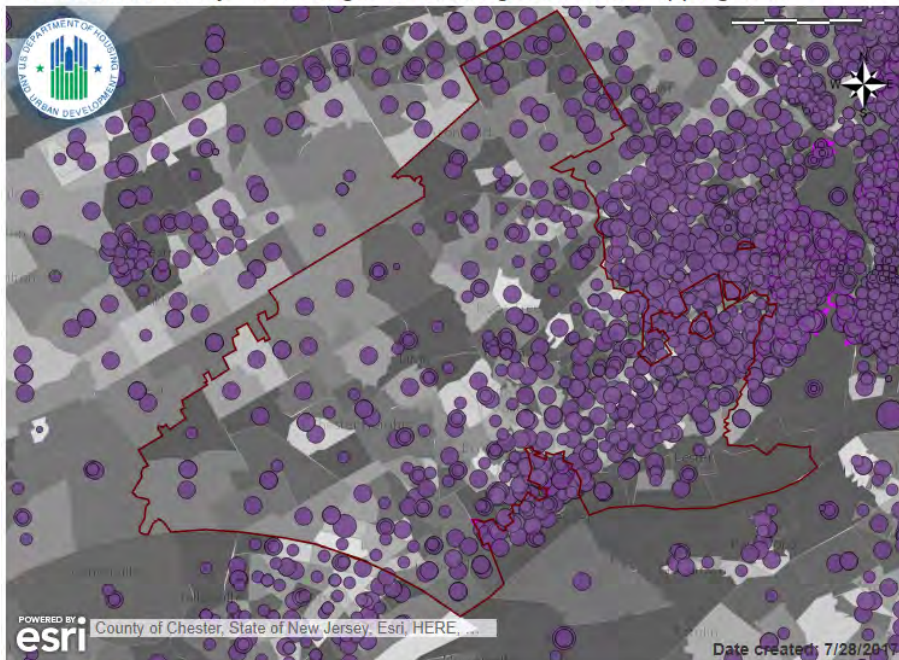
R/ECAP



Labor Market Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Jurisdiction



% of Households that are Families with Children

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%

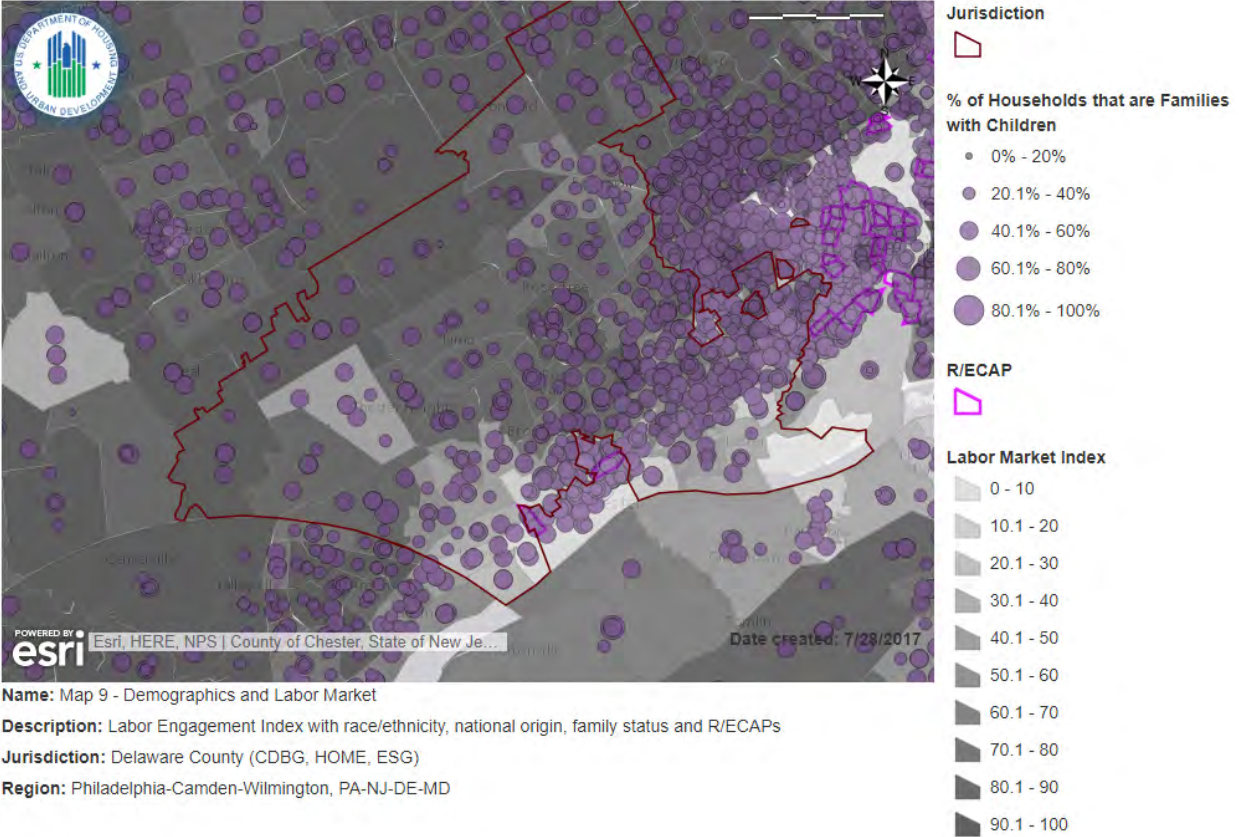
R/ECAP



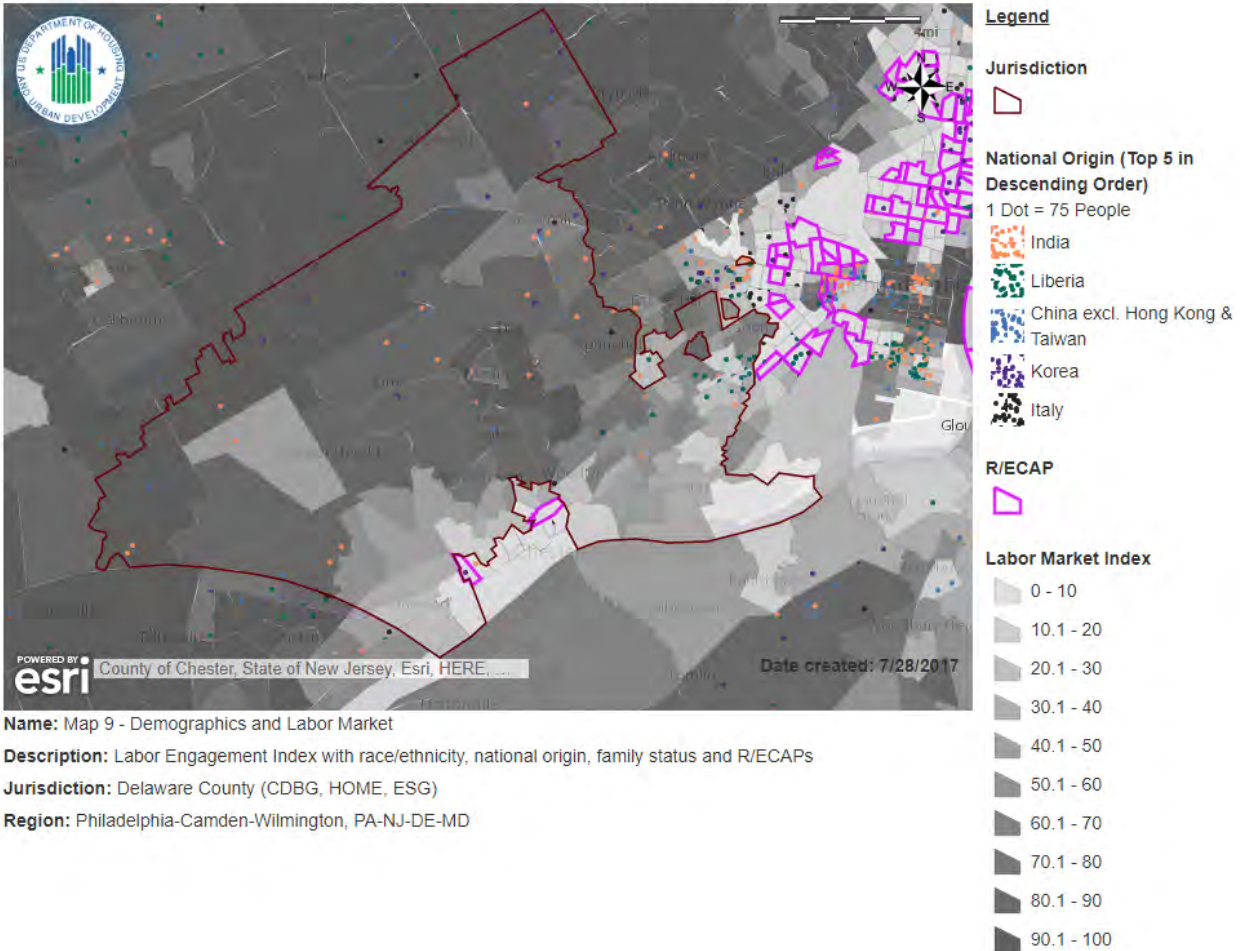
Jobs Proximity Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

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

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

V.B.iii.1.c.i. Describe any disparities in access to transportation based on place of residence, cost, or other transportation related factors.

The County's public transit network includes four regional rail lines, four trolley lines and two high speed/elevated rail lines. Residents also have access to 26 bus routes. In total, these 36 Southeastern Pennsylvania Transportation Authority (SEPTA) routes are the most of any suburban county and carry an average of 367,115 passengers per day (SEPTA Route Statistics 2016). Major employment centers for county residents are in the City of Philadelphia, King of Prussia and Wilmington, Delaware. The County benefits from two highly utilized, high-speed rail lines, the Norristown High-Speed Line (NHSL) and the Market-Frankford Line (MFL), within County boundaries. Both routes operate out of the 69th Street terminal station which serves as a connector and hub for other public transit options including bus and light rail and averages 14,801 daily riders through the station. Collectively the High-Speed Rail system in Delaware County provides a highly popular transit option that successfully connects significant numbers of residents with employment opportunities and contributes to environmental initiatives by reducing emissions and the use of personal vehicles (Growing From Within 2013).

With close to 3,000 more daily riders than any other public transit route, the NHSL is the most utilized option by a considerable degree. The NHSL covers 13 miles between the 69th street terminal and the Norristown Transportation Center and has maintained an approximate 8,000 average daily riders between 2001 and 2010. (Growing From Within 2013). Currently, NHSL riders are able to connect in Norristown to continue their trip to the King of Prussia Mall. With a planned extension, Delaware County workers will have a one-seat ride from the 69th Street Terminal to the King of Prussia Mall Complex.

SEPTA charges a \$1 transfer fee on its suburban transit rides that does not apply to Philadelphia residents. Delaware County has lobbied for this fee to be abolished, as it may cause a burden to lower income residents commuting into the City for work each day.

HUD data uses the Transit Index and Low Transportation Cost Index to evaluate transportation opportunities within the county. The Transit Trips index measures frequency of which low income residents use public transportation and the Low Cost Transportation index refers to the cost of transportation and proximity to public transportation by neighborhood. Table 12 lists these indices by race and ethnicity. Index levels are high for all races and ethnicities where numbers are all over 70. The table does indicate that Black, Non-Hispanic residents are more likely to use public transportation more frequently with an index of 86.2, this is only 10 points higher than the lowest frequency, Asian or Pacific Islander residents at 76.8. Black, Non-Hispanic residents also have the highest Low Cost Transportation index level at 79.67, only 8 points higher than the lowest value, White, Non-Hispanic at 71.9. As discussed above, Delaware County enjoys many transit opportunities across the county, this is especially true in the east in the mature neighborhoods. Transit options get increasingly limited as you move west however future plans hope to expand the transit options in the east, to allow better access to the growing neighborhoods in the west.

HUD TABLE 12 – Transit Index and Low Transportation Cost Index

	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction		(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region	
	Transit Index	Low Cost Transportation Index	Transit Index	Low Cost Transportation Index
White, Non- Hispanic	77.49	71.89	72.42	68.69
Black, Non-Hispanic	86.23	79.67	86.56	82.27
Hispanic	80.32	74.22	83.36	79.59
Asian or Pacific Islander	76.80	72.00	80.06	76.18
Native American, Non-Hispanic	81.45	74.91	79.90	76.43
Population Below the Poverty Line				
White, Non- Hispanic	81.19	75.52	78.97	76.23
Black, Non-Hispanic	87.52	80.88	90.67	86.78
Hispanic	84.09	78.58	88.05	84.50
Asian or Pacific Islander	83.02	79.01	88.40	85.39
Native American, Non-Hispanic	64.22	70.53	88.57	84.56

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?

Delaware County features a robust and mature transportation system that has grown significantly over the past century. In addition to its population and economic diversity, mobility is one of Delaware County’s most important assets. The Philadelphia International Airport (PHL), located in Tinicum and Philadelphia; Interstates 95 and 476 (also known as the Blue Route); Southeastern Pennsylvania Transportation Authority surface routes, light rail, and regional rail; Amtrak routes; numerous active ports along the Delaware River; and an extensive network of trails are all integral to bringing people together and products and resources to the region. However, the extensive network of transit options are less frequent in the growing suburbs in the west.

HUD-provided Maps 10 and 11 show Transit Trip Index and Low Cost Transportation Index along with demographic data such as National Origin and Familial Status. As discussed earlier, Black, Non-Hispanic residents within the County had the highest index levels indicating highest frequency of trips and closest proximity to public transportation, however all index levels were even, within 10 points, for all races and ethnicities.

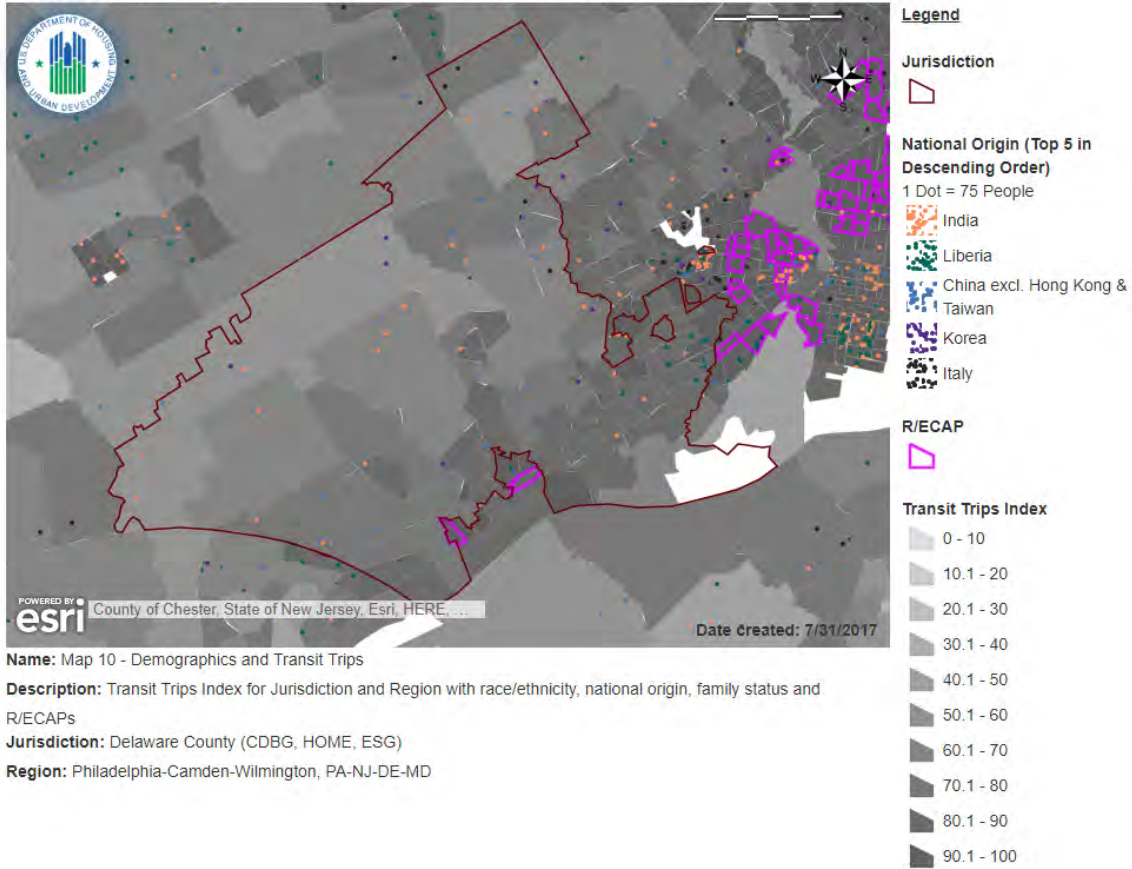
National Origin and Familial Status

According to HUD Maps 10 & 11 with National Origin data, it shows that there are not many disparities or differences among foreign born residents. Index levels are higher in areas where there are concentrations of residents from Liberia, however the differences in index levels across the county are minute.

The same applies to maps 10 & 11 with Family Status. Index levels are again even across the county, though slightly higher index levels exist in the east where more families with children reside.

HUD MAP 10 & 11 – National Origin and Transit Trips, National Origin and Low Transportation Cost

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



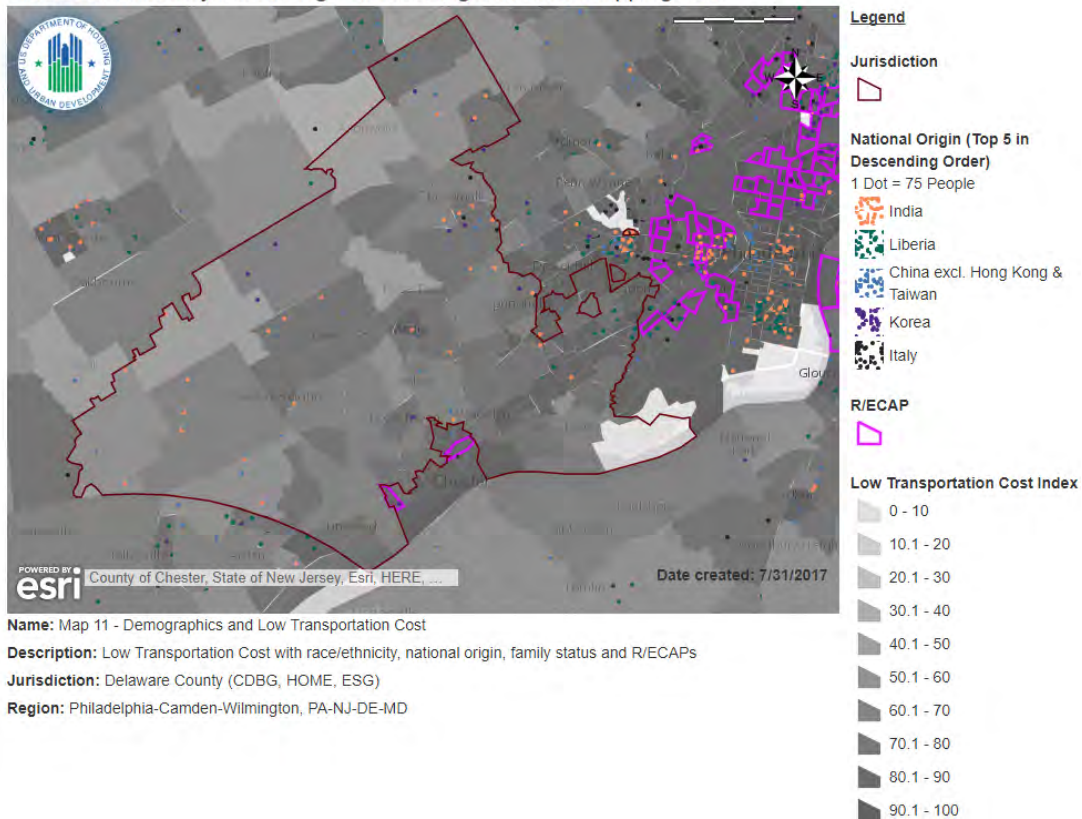
Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 11 - Demographics and Low Transportation Cost

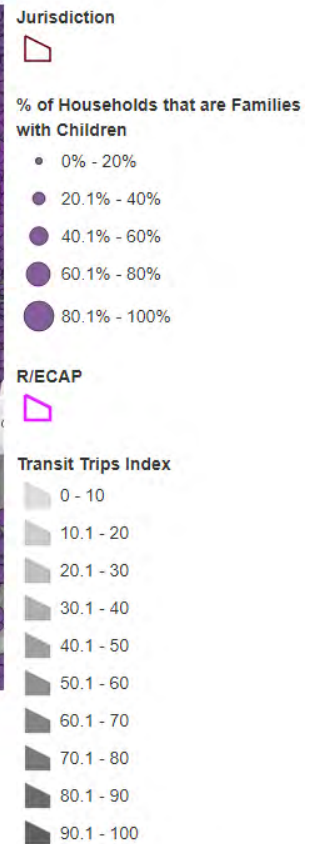
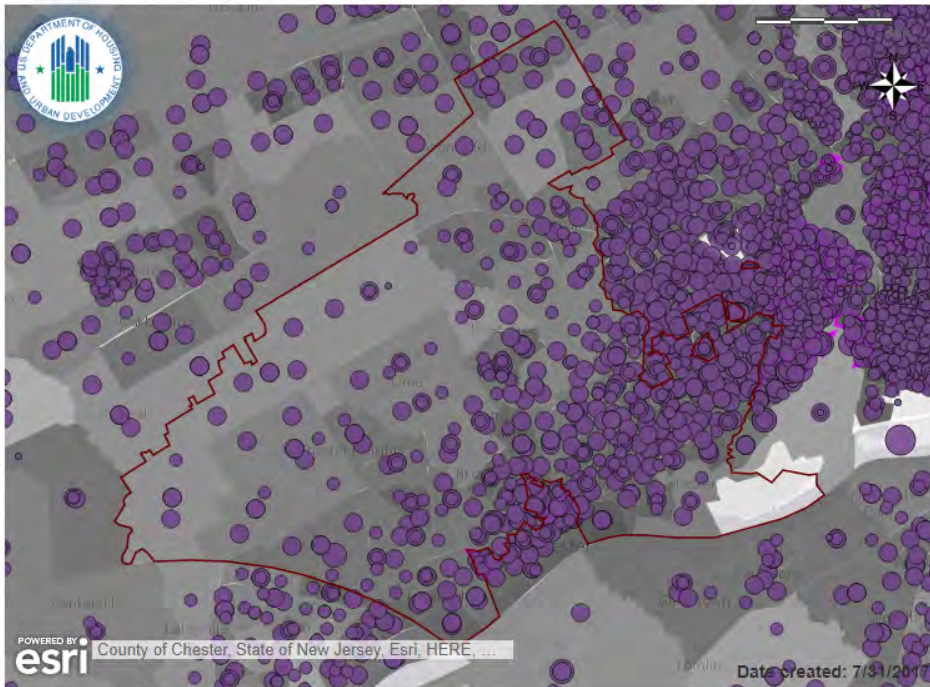
Description: Low Transportation Cost with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 10 & 11 – Family Status and Transit Trips, Family Status and Low Transportation Cost

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



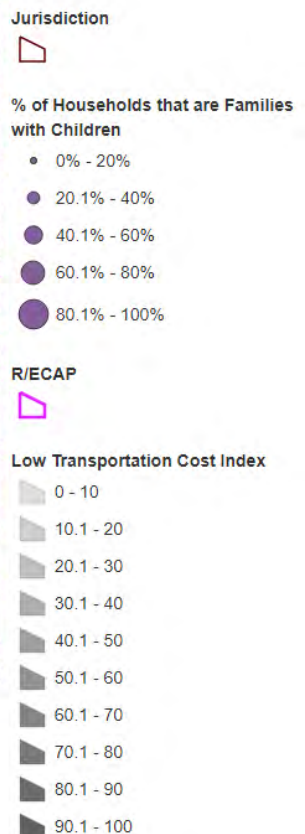
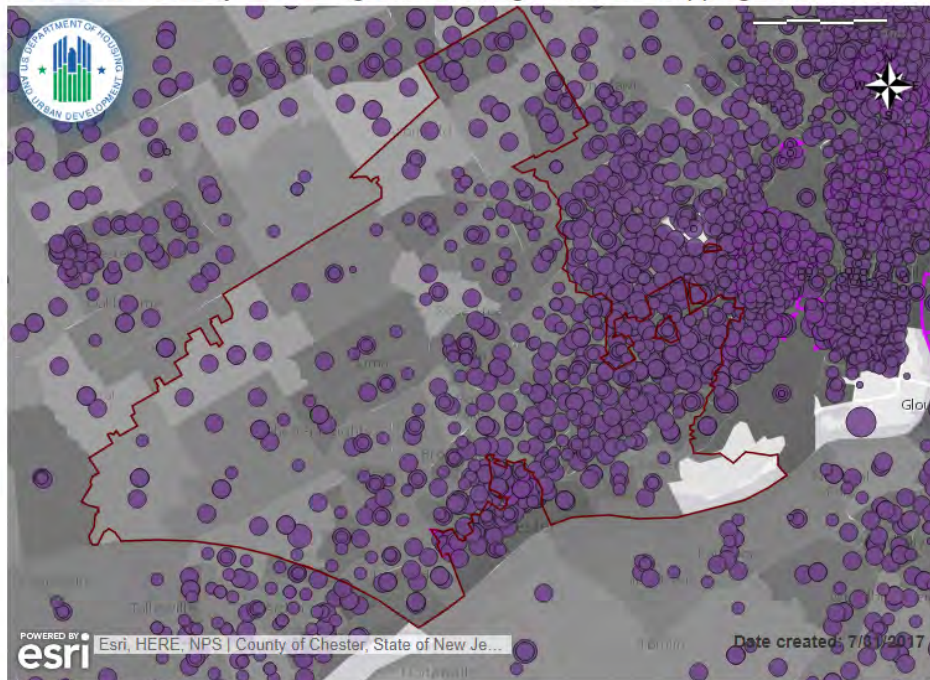
Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 11 - Demographics and Low Transportation Cost

Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

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.

While the County's population has remained relatively stable since 2000, the County has experienced a shift from the Mature Communities to Growing Suburbs. This demographic shift has not been reflected in the County's transportation network that supports these populations. The transit network did not expand as quickly as these Growing Suburbs developed. As a result, the western and northern parts of the County are not as well served by public transit, reflecting a stark comparison with the more complete transit network in the eastern and southern parts of the County. Transportation network expansion in Growing Suburbs has focused on private automobile usage, and thus, roadways have expanded with few-to-no accommodations for pedestrians, bicyclists, or transit riders.

SEPTA is the sole provider of fixed-route public transit. With the exception of the City of Philadelphia, SEPTA has more public rail transit routes serving or partially serving Delaware County than any of the five counties it serves. In recent years, SEPTA has completed key projects such as the Crum Creek Viaduct, substations, and the West Terminal at 69th Street Transportation Center, the County has been pleased to see progress made in SEPTA's "Rebuilding the System" capital program. The advancement of the Secane and Villanova regional rail station rehabilitations are welcome improvements to the County's public transportation infrastructure. We anxiously anticipate progression of the King of Prussia Rail Extension project and support SEPTA's feasibility study to restore regional rail service to West Chester, Chester County. (DCPD, 2017).

Of the County's served by SEPTA, Delaware County has the greatest number of public routes, including 2,600 transit stops, and is home to the Paoli/Thorndale Line, which has the greatest total ridership of any SEPTA regional rail service with 20,800 average weekday riders. This high-level of ridership is likely due to a combination of factors including: amount and frequencies of stops, extent of service area, service to area colleges and universities, presence of low income/high-density neighborhoods, and key efficient connections between residential areas and urban employment hubs.

Like all large public transit agencies SEPTA experiences many challenges which have the potential to disrupt service. These include crew shortages, vehicle shortages on regional rail lines and the Market-Frankford Line, and work stoppages (Growing from Within).

Delaware County has the lowest number of daily vehicular miles traveled (VMT) in the Pennsylvania five county Delaware Valley Regional Planning Commission (DVRPC) planning region. There are a total of 448 state highway miles, 1,352 miles of local and municipal roads (Source: Liquid Fuels) in Delaware County with a total of 10,357,500 daily vehicular miles traveled (DVRPC - 2008). Of the Pennsylvania DVRPC counties, Montgomery County has the most daily vehicular miles travelled with 18,849,000 in 2009, followed by Philadelphia County (16,308,600 VMT), Bucks County (13,744,200 VMT), Chester County (12,075,700 VMT), and finally Delaware County (10,357,500 VMT).

MAP 10 – Transportation Routes



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

V.B.iii.1. d. Low Poverty Exposure

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

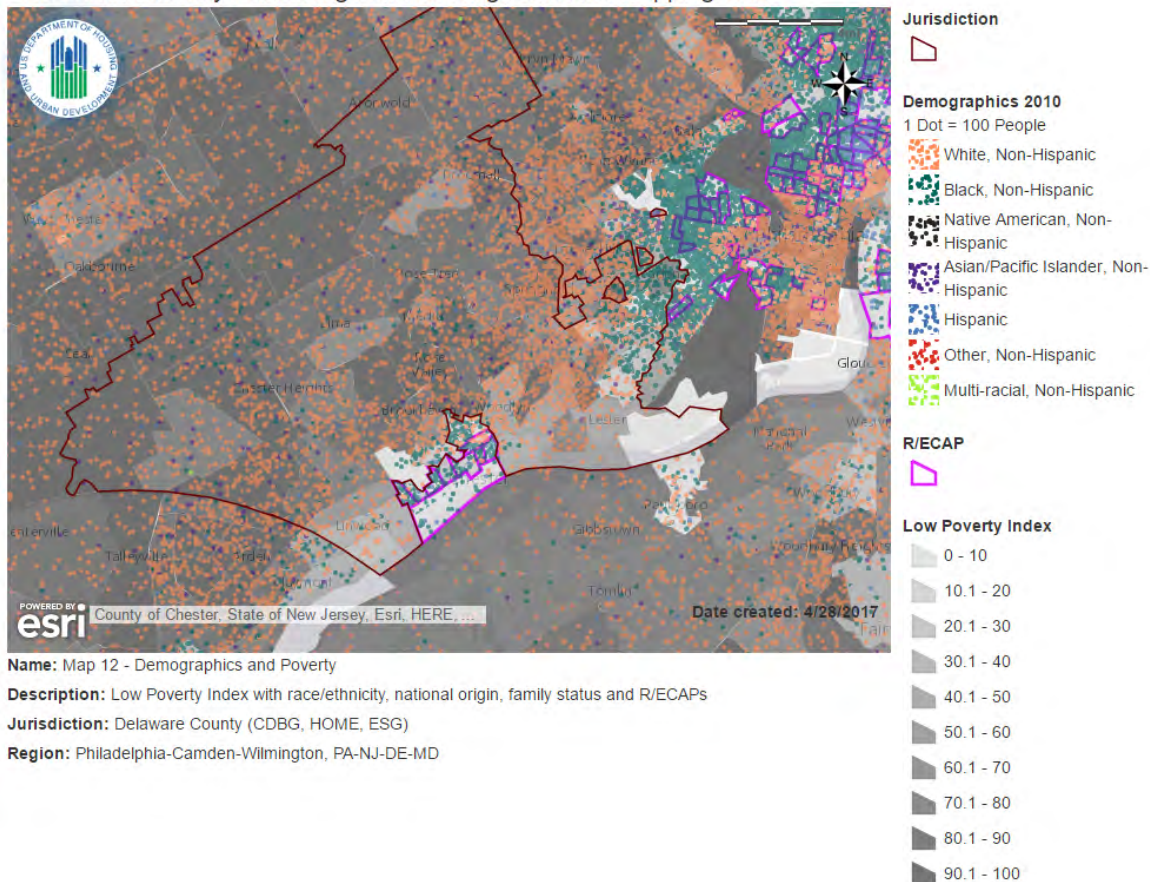
Delaware County has a lower exposure to poverty as a whole than the region, especially in looking at the neighboring City of Philadelphia, as indicated by the Low Poverty Exposure Index. The Low Poverty Index uses rates of family poverty (with regard to the federal poverty line) to measure exposure by neighborhood. A higher value on this index indicates a higher likelihood that a family may live in a low poverty neighborhood. A lower value is an indication that there is a lower likelihood a family may live in a high poverty area.

Race/Ethnicity

In the county the areas of highest exposure to poverty are in the east along I-95 in the County’s mature neighborhoods. It is especially so in the areas immediately surrounding the city of Philadelphia and the City of Chester. These areas, primarily Yeadon, Darby, Colwyn and Chester Township have high percentages of Black, Non-Hispanic residents and higher percentages of other minority residents. In looking at HUD-Provided Map 12 there is a significant concentration of Black, Non-Hispanic residents surrounding these areas that indicate higher exposure to poverty. The index confirms that Black, Non-Hispanic residents within in the county have a much higher exposure to poverty than any other demographic group.

HUD MAP 12 – Demographics and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

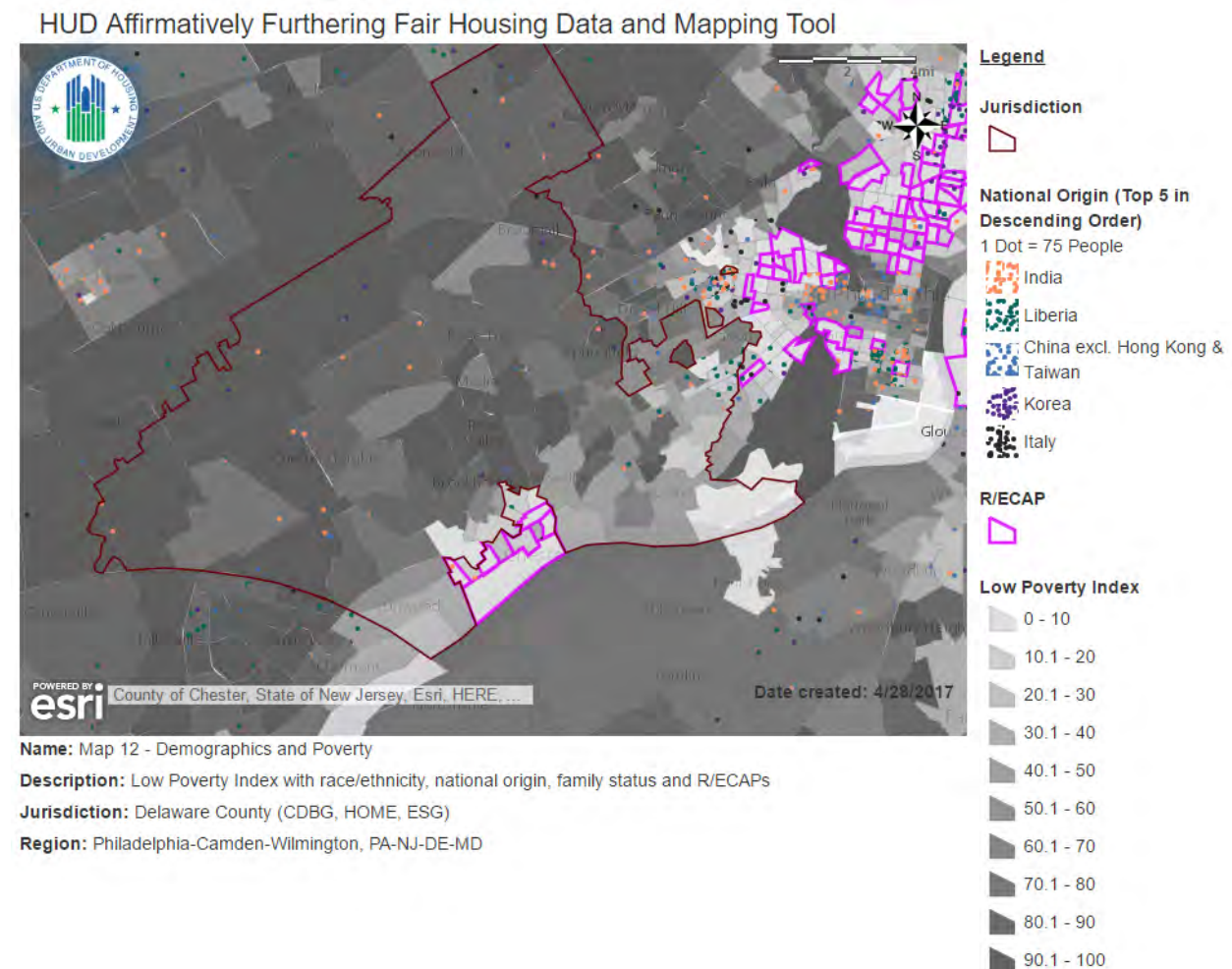


National Origin

The following iteration of HUD-Provided Map 12 shows the poverty index along with National Origin data. The County's top three foreign-born populations emigrate from India, Liberia and China. Based on the map, the most effected population are foreign-born residents from Liberia centered near Yeadon, Darby, and Colwyn. This section also has the highest number of Black, Non-Hispanic residents and borders on the City of Philadelphia.

Additional populations of foreign-born residents are scattered throughout the county and thereby are not as affected by poverty exposure as those residents from Liberia.

HUD MAP 12 – National Origin and Poverty

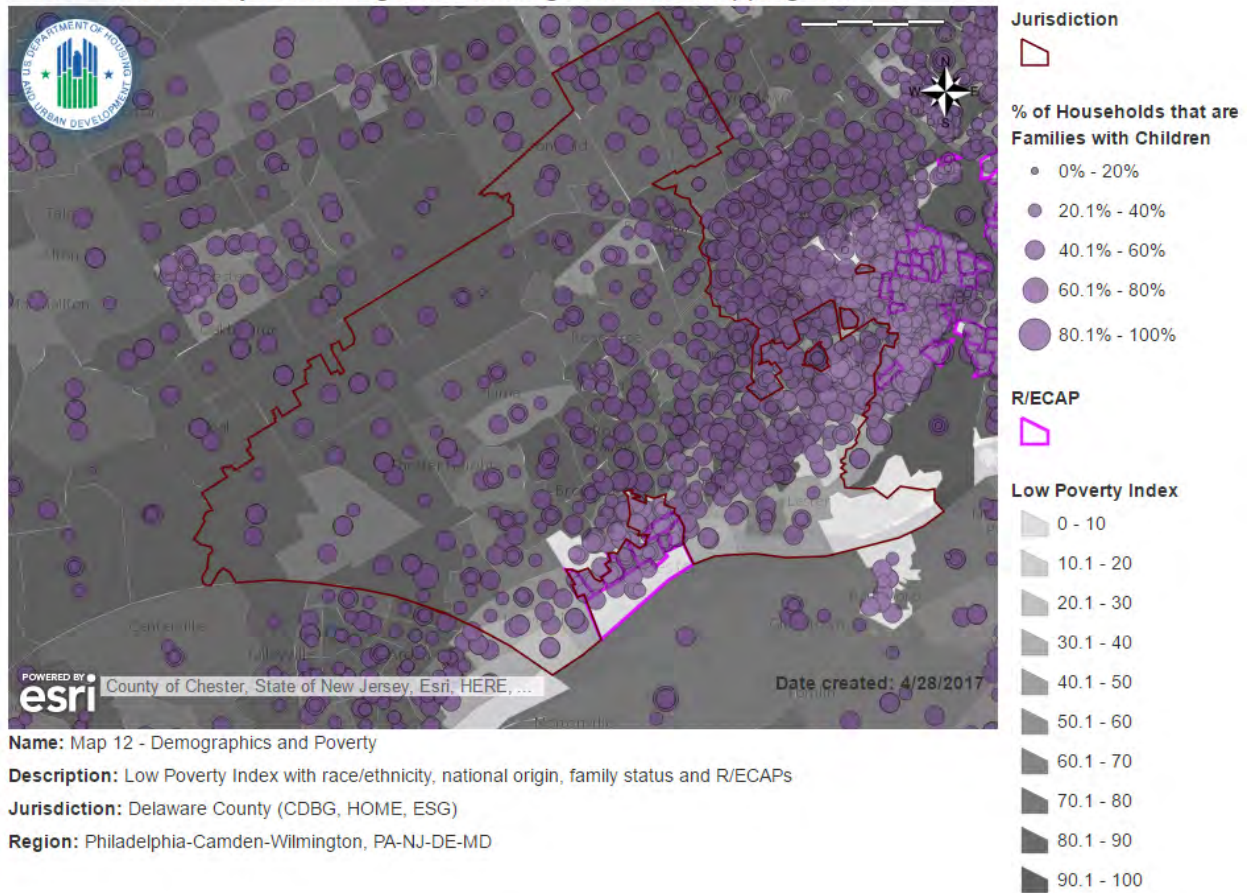


Familial Status

Families with children both within the county and in the region experience higher exposures to poverty than families without children. This is depicted in the below map again showing highest exposure to poverty in the County's mature neighborhoods of the east, surrounding Philadelphia and Chester City. These areas are also where the highest numbers of families with children are located.

HUD MAP 12 – Familial Status and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 12 - Demographics and Poverty

Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

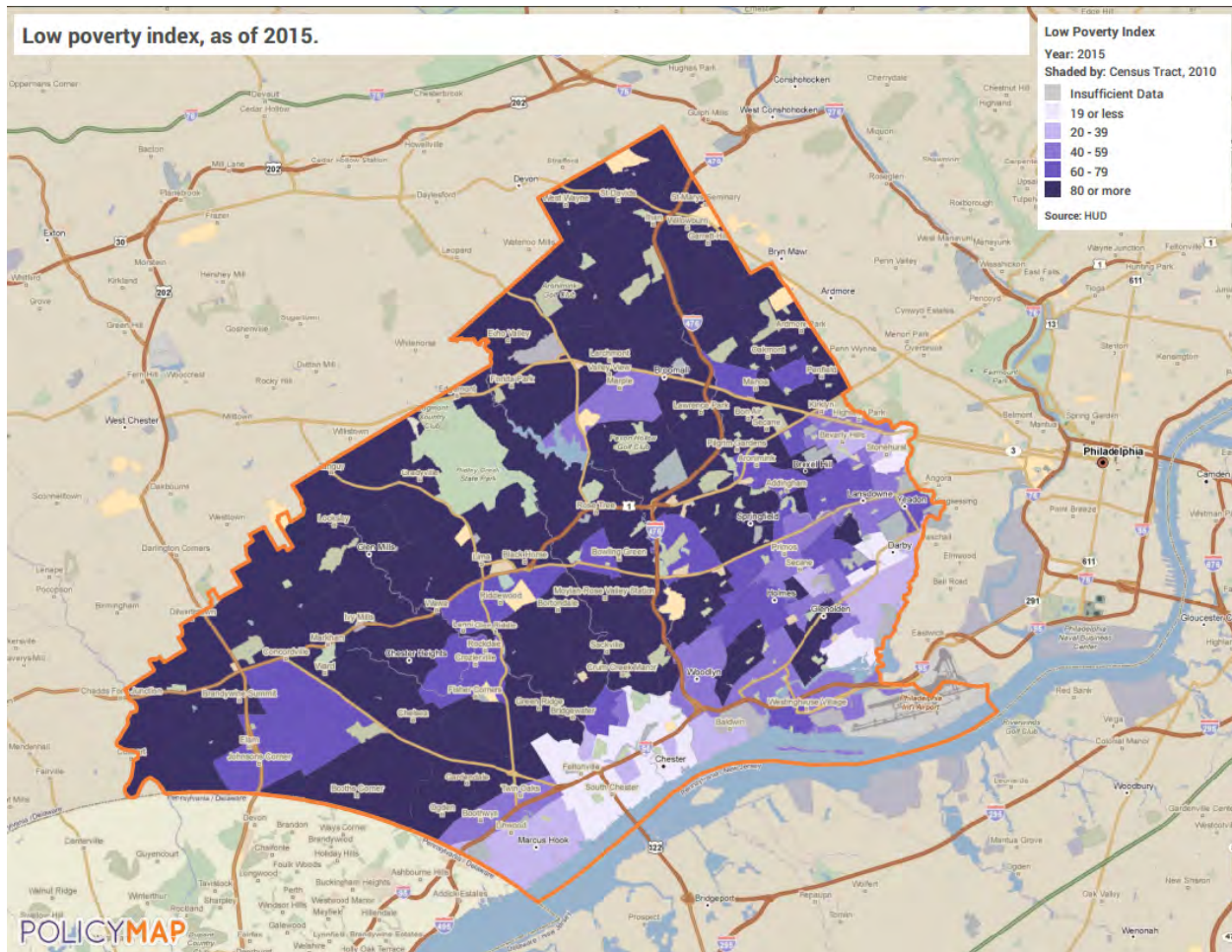
Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

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

While the Urban County does not include any areas identified as R/ECAPS, the county does border two identified R/ECAPS. Chester City in the southeast bordered by Chester Township, Upland, Parkside, and Eddystone and an additional R/ECAP in Philadelphia on the border of Yeadon, Darby, and Colwyn. In the following map illustrating low poverty exposure in the county, it is apparent that the highest exposure to poverty surrounds these areas close to identified R/ECAPS. Poverty exposure decreases as you move west into the developing suburbs.

MAP 11 - Poverty Exposure



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

As indicated below in HUD Table 12, Black, Non-Hispanic residents experience the most exposure to poverty with an index of 45.91. There is a drastic difference from the next demographic group that sees the highest exposure to poverty, where Native American's have a greater low poverty exposure at 63.

HUD TABLE 12 – Low Poverty Exposure Index

Low Poverty Exposure Index		
Total Population	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region
White, Non-Hispanic	75.79	73.29
Black, Non-Hispanic	45.91	34.99
Hispanic	66.57	39.71
Asian or Pacific Islander, Non-Hispanic	76.89	63.74
Native American, Non-Hispanic	63.07	50.11
Population below federal poverty line		
White, Non-Hispanic	64.08	57.50
Black, Non-Hispanic	35.78	20.77
Hispanic	50.74	21.13

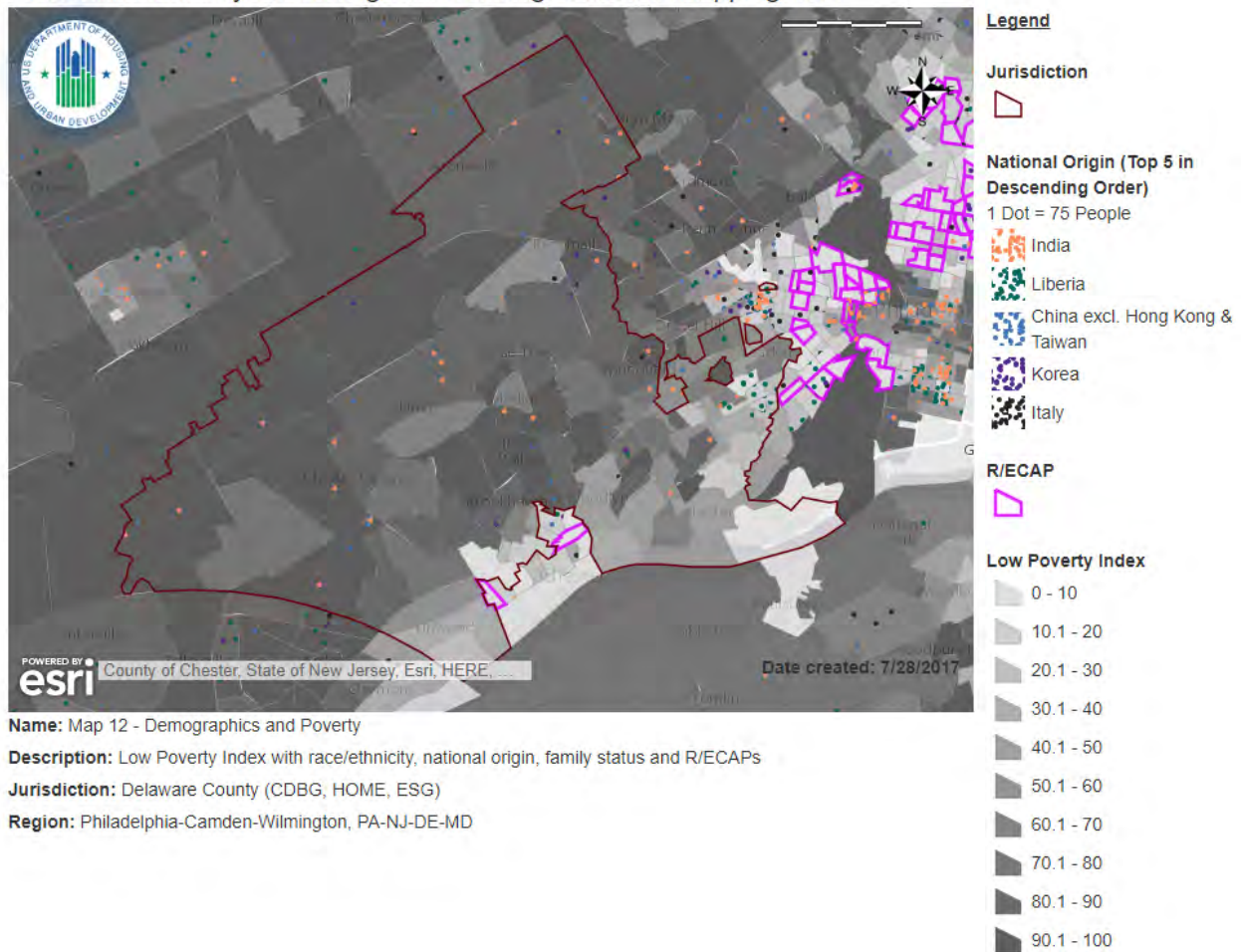
Asian or Pacific Islander, Non-Hispanic	68.57	41.06
Native American, Non-Hispanic	89.16	30.89

This is also true of Delaware County residents living below the federal poverty line. Black residents again see the highest exposure to poverty with a low poverty exposure index of 35.8, followed by Hispanic residents at 50.7.

In addition, these areas with highest poverty exposure, the mature neighborhoods of Darby, Yeadon, and Colwyn, and surrounding Chester City, Chester Township, Upland, and Parkside, have higher numbers of families with children as well as residents from Liberia in the north east. This is illustrated in HUD Map 12 with National Origin and Familial Status data overlaid.

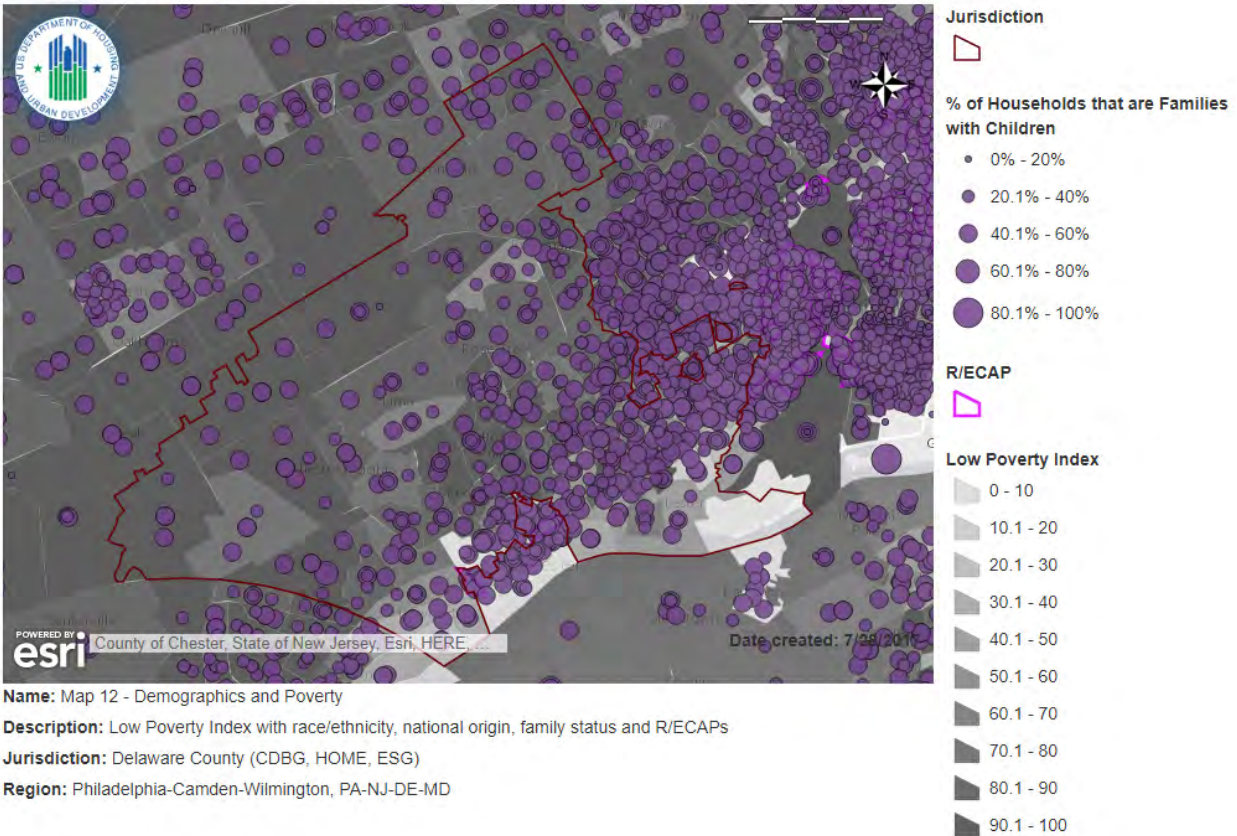
HUD MAP 12 – National Origin and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD MAP 12 – Family Status and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



When comparing the County's poverty indicators to the region, the County has significantly higher, over 10 points, low poverty indexes for all minority categories meaning the County overall has a pointedly lower exposure to poverty than the region. It is only slightly higher for White residents. However, this suggests that exposure to poverty is not as concentrated to one racial group than it is for the rest of the region.

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.

It is important to note that, in Pennsylvania, the final decisions relative to planning and zoning remain the responsibility of municipal officials. The County's powers are limited to suggesting refinements to local actions that reflect the common issues, goals and strategies shared by municipalities countywide.

When compared to the region, it is true that Delaware County has more affordable housing prices than the other suburban Philadelphia counties. However, the range of housing prices and rents vary significantly within the County's municipalities and school districts and place additional stress on low and moderate income households seeking quality, affordable housing.

The concentration of higher poverty areas in the mature neighborhoods in eastern, southeastern Delaware County is a product of the historical development of land. Low-density suburban living grew in popularity over the last 30 years, and where residences were built, commercial development to serve

them followed. During this time period, land became very valuable and a great deal of former agricultural land was sold for development. Because the lack of public infrastructure such as public water, sanitary sewers and storm water management, residences in the western and northern portions of the County were zoned for large lots and thus more expensive to develop. Across time, the cost of these sprawling single family homes increased exponentially. This significantly limited the mobility of lower income, minority residents within the County.

Fortunately, as large tracts of land become more limited, the type of development is expected to change from the sprawling single family homes popular in the 1990s and 2000s, to denser housing patterns such as townhomes. Over the last decade, there has been a renewed interest in smaller lot sizes, more public open space, and trail and transit connections. In many areas, zoning ordinances have been amended to not only allow, but also encourage, denser housing and more land conservation. (Delaware County, 2035).

Combined with the County's historic building pattern, funding for housing programs, including HCVs, has decreased over the past several years. This prohibits housing authorities from issuing additional housing vouchers. The fair market rents set by United States Department of Housing and Urban Development (HUD) for the Philadelphia metropolitan area are higher than actual rents in many of the communities where vouchers are most frequently used. Conversely, the fair market rents do not always permit voucher holders enough funds to seek housing in high opportunity areas with higher rent levels and more proficient schools.

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

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

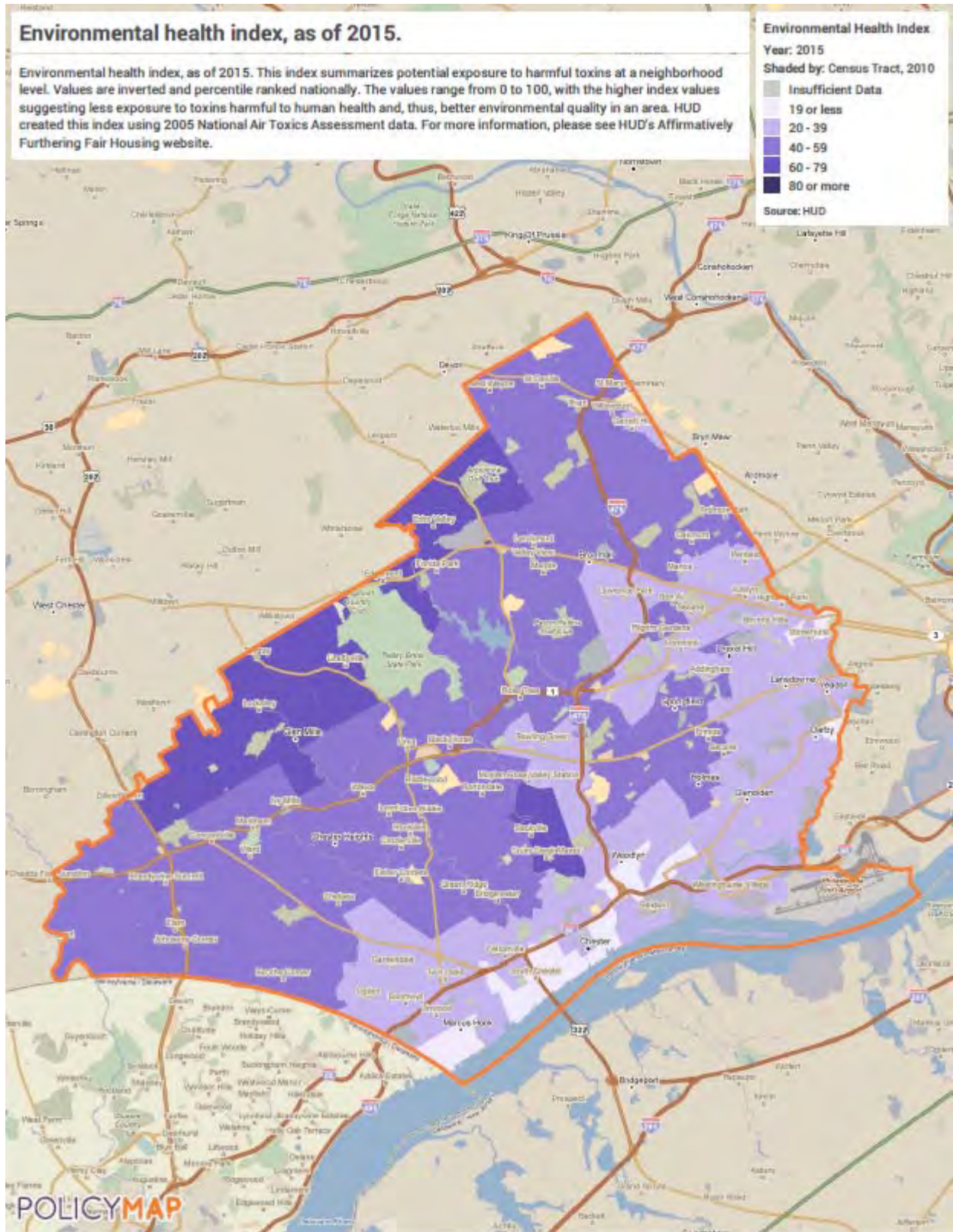
The Environmental Health index uses standardized EPA estimates of air quality to summarize potential exposure to harmful toxins at the neighborhood level. Higher indexes indicate higher levels of environmental health at the neighborhood level with regard to less exposure to carcinogenic, respiratory, and neurological hazards. Map 12 on the following page shows levels of environmental health using the environmental health index for the entire county. Lowest levels and thus, higher exposure to hazards are found in the eastern portion of the county along I-95 and at the southern tip of the county in Marcus Hook, known for its historical heavy industrial sites. Environmental health index levels progressively increase as you move away from I-95 into the central portion of the county with the lowest index levels in western Delaware County. Most of the County’s minority populations and households with families are located in the eastern region of the County where there is the most exposure and the lowest housing values.

HUD Table 12 indicates that Asian and White residents have the highest environmental health indexes within in the county at 37-38 while Black, Non-Hispanic residents have the lowest index at 32. All of the demographic categories outperform the region with the exception of White, which is slightly below, and all of the county’s indexes fall within 29-30. With regards to families under the poverty line, Native Americans have higher environmental health indexes at 48, followed by White residents with 24. Black, Non-Hispanic and Hispanic residents under the poverty each have indexes of 23. Environmental hazard exposure for almost every group is higher than that of the region.

HUD TABLE 12 – Environmental Health Index

Environmental Health Index		
Total Population	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden- Wilmington, PA, NJ, DE, MD) Region
White, Non-Hispanic	29.83	38.86
Black, Non-Hispanic	16.51	25.88
Hispanic	26.58	26.23
Asian or Pacific Islander, Non-Hispanic	30.92	31.64
Native American, Non-Hispanic	25.07	31.85
Population below federal poverty line		
White, Non-Hispanic	23.86	32.38
Black, Non-Hispanic	13.07	21.74
Hispanic	17.36	21.04
Asian or Pacific Islander, Non-Hispanic	23.30	23.17
Native American, Non-Hispanic	47.97	16.24

MAP 12 – Environmental Health Index



Air Quality

According to the EPA's website, Delaware County has achieved "attainment" status for exceeding air quality standards in many categories, a designation from the EPA for counties that consistently exceed air quality standards for "criteria pollutants" established by the Clean Air Act. This designation on high air quality standards benefits all residents.

Access to Healthy Food

According to the USDA Food Atlas for 2015, 80% of Delaware County residents have access to healthy food. The following map shows grocery retail locations throughout the County. The only area of note with no supermarket locations is outside the urban county - Chester City. Overall the county has a large amount of grocery stores with access to healthy food for residents.

MAP 13 – Grocery Retail Locations



Healthy Homes

The County has an undoubtedly older housing stock that are more expensive to maintain and as the majority of homes were built before 1960 and thereby have high probabilities of containing lead paint. The County's Housing Rehabilitation Loan Program as well other programs run by the Delaware County Community Action Agency, Inc. (CAA) address lead paint remediation in low-moderate income households throughout the county to improve the affordable housing stock as well as reduce risk to lead paint contamination.

Housing vacancies can also pose a threat to the health of a community. Vacant and dilapidated buildings pose risk to the stability of neighborhoods and have higher risk of crime, infestations, and lower property values. In the first quarter of 2017, the average national vacancy rate was 7%. ACS 2011-2015 data estimate that of the County's housing units, 8.3% are vacant. Highest vacancy rates are seen in Darby Borough (20%) and Colwyn (17%). Located in the north east of the county, these are all areas of high minority populations and higher poverty.

Open space, park, greenway and recreation facilities help to promote healthy communities by providing residents a place to recreate and exercise within the community. The open space network in Delaware County consists of resources protected at the federal, state, county, and municipal levels, as well as protected privately owned land. These open spaces contribute to the character of the community, conserve significant environmental features, and offer diverse recreational opportunities for Delaware County communities. Open space, recreation and greenway opportunities are located in every community throughout the County.

The following charts and maps using data and information from the Delaware County Planning Department illustrate the scope of the vast network of protected open space throughout the county.

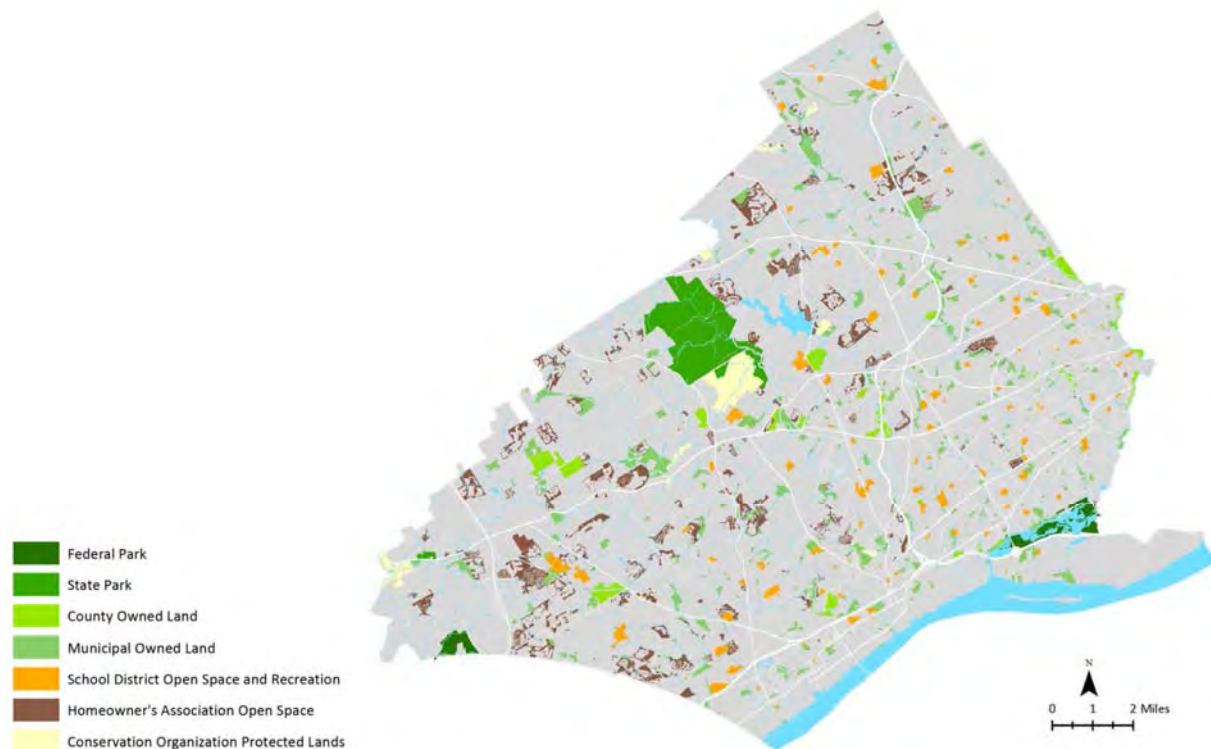
CHART 7 – Categories of Protected Open Space in Delaware County

Protected Open Space in Delaware County

<u>System</u>	<u>Acres</u>
County Parks System	1,116
Municipal Parks	4,652
State and Federal Open Space	3,359
School District Open Space and Recreation	1,791
Homeowner's Association Open Space (HOA)	4,661
Conservation Organization Protected Lands*	2,902
Total Protected Open Space	18,481

* Including privately owned land with conservation easements

MAP 14 – Protected Open Space by Category



Finally, the County has 3 sites that are proposed or listed on the Superfund National Priorities List for remediation. The site locations include East Tenth Street in Marcus Hook Borough, Lower Darby Creek Area in Darby Township and Folcroft Borough, and the Metro Property in Trainer Borough. These areas do not disproportionately impact any racial/ethnic, national origin or familial status groups.

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

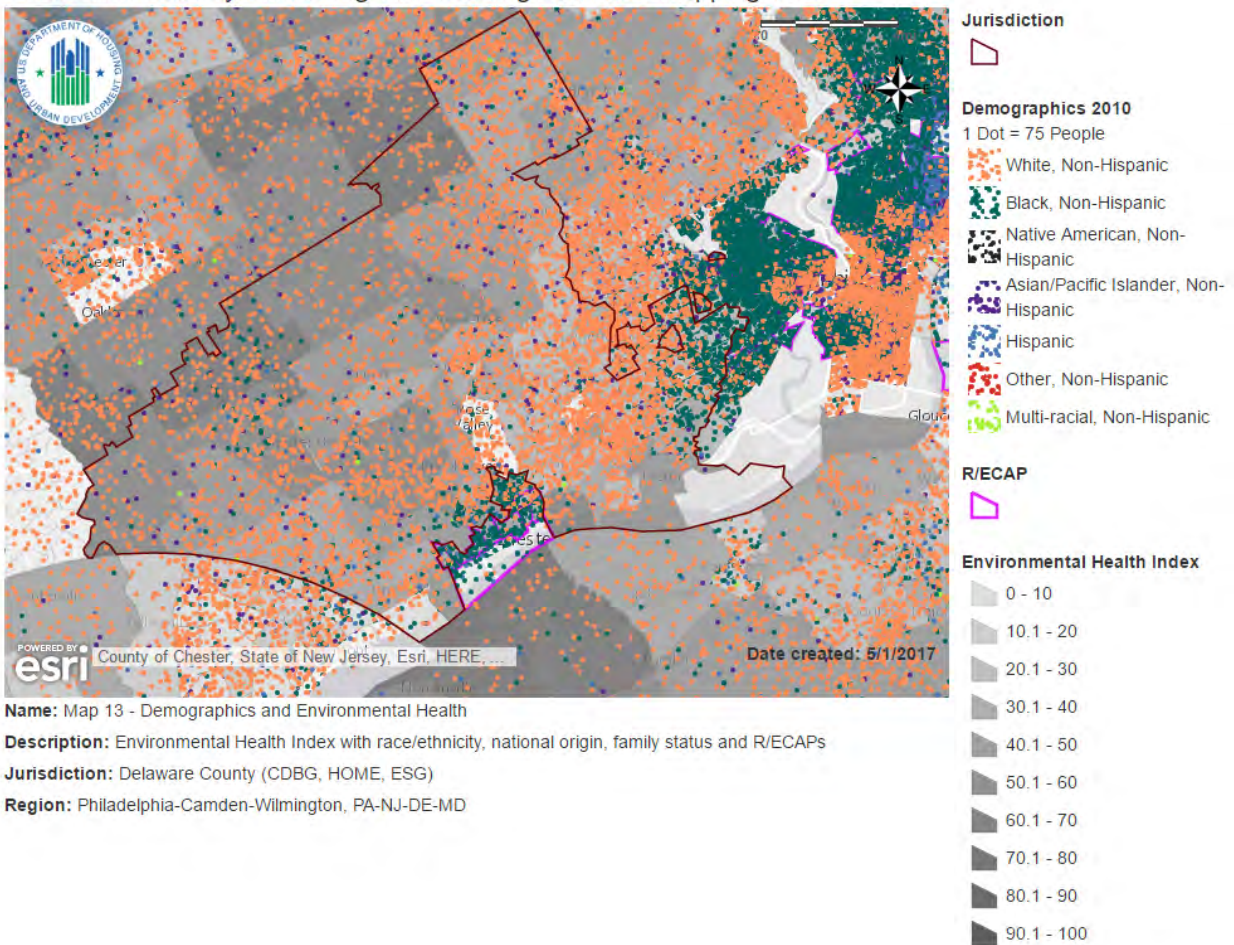
Race/Ethnicity

As indicated in HUD Table 12, Black Non-Hispanic residents in Delaware County have a lower environmental health index than other races or ethnicities. In the following HUD maps, the highest exposure to environmental hazards are in the southeast and northeast of the County, specifically areas of Marcus Hook, and Tinicum. Chester City also sees a lower environmental health index, though it is not considered part of this assessment as a part of the urban county. While these areas are not primarily Black, Non-Hispanic populations do reside in Marcus Hook and Tinicum.

As a general picture, environmental health levels are fairly even throughout the county, with the exceptions previously mentioned, and does not dramatically effect one racial group or another. However, lower indexes are found in the mature neighborhoods of the county in the east where higher populations of minority residents reside.

HUD MAP 13 – Race/Ethnicity and Environmental Health

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 13 - Demographics and Environmental Health

Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

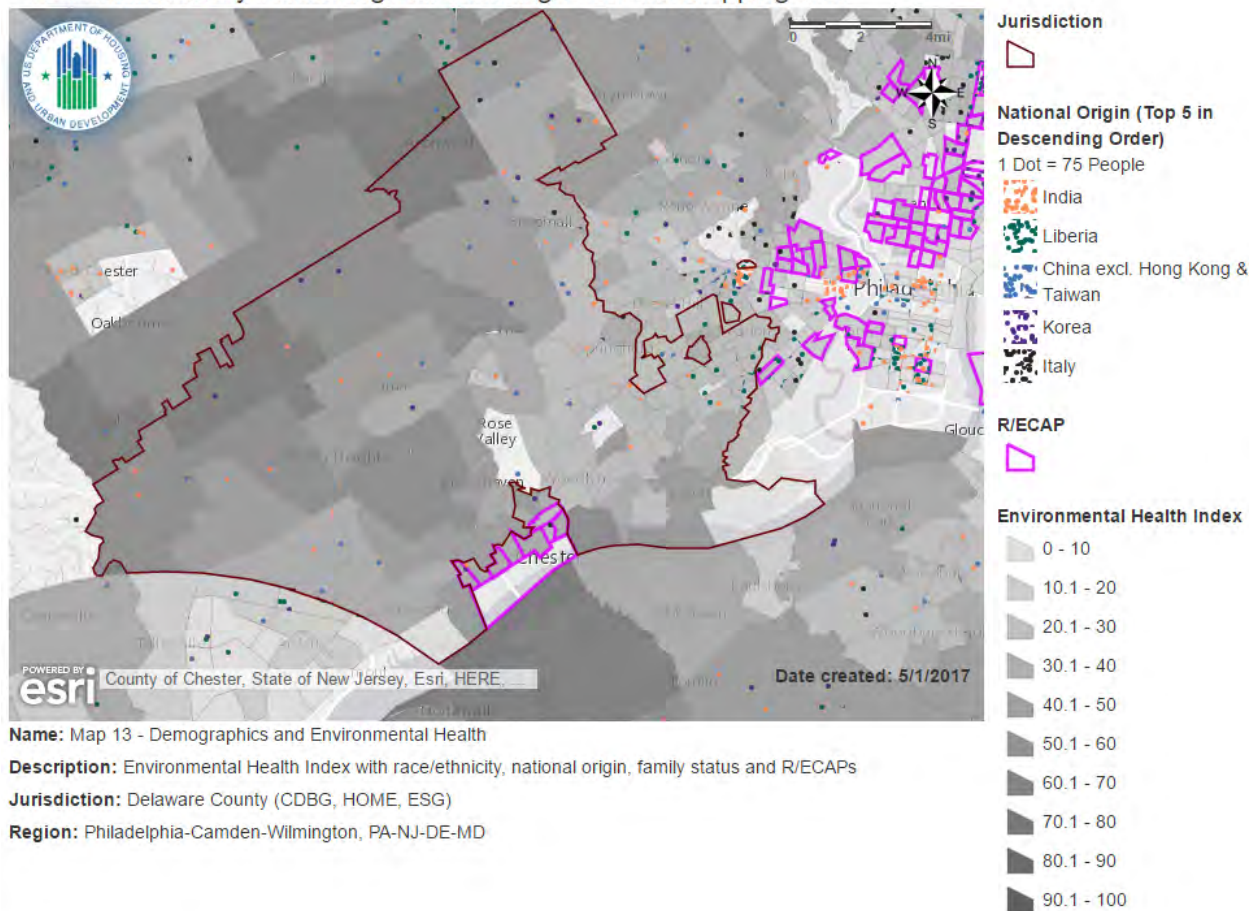
Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

National Origin

The areas in the county with the lowest environmental health index do not overlap with any particular concentration of foreign born residents. In the northeast towards the border of Philadelphia there is a number of Liberian residents where environmental indexes are lower, meaning there is higher exposure. Other foreign born residents that face moderate exposure are Korean and Chinese residents near Chester and Liberian and Korean residents in Ridley Township.

HUD MAP 13 – National Origin and Environmental Health

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 13 - Demographics and Environmental Health

Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Familial Status

Most households with children reside in the eastern portion of the county where environmental health indexes are lowest and thus exposure to hazards greater. The Community Action Agency of Delaware County has also just launched a Safe and Healthy Homes program aimed to assess environmentally and physical risks to the health and safety of homes with young children. The program offers risk assessments, remediation, and cleaning supplies to households with children under 22 or for households with expecting mothers.

HUD MAP 13 – Familial Status and Environmental Health

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



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

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.

As a general overview, Delaware County shows a higher access to opportunity as an average for less exposure to poverty, school proficiency, and jobs proximity. While slightly lower in regards to transit and low transportation cost, the County still shows very strong index levels right on par with the rest of the region.

HUD TABLE 12 – Opportunity Indicators, by Average

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	65.65	48.04	62.69	80.46	74.54	52.85	25.78

(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region	52.37	42.16	48.44	80.46	76.63	49.58	30.89
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The data from Table 12 shows that the County’s Black population has the lowest index levels for all categories with the exception of Transit and Low Transportation Cost. In these categories, Black residents use public transit the most and are in closest proximity to public transportation. This is also illustrated in HUD-provided Maps 7-13 where lowest index values coincide with the mature neighborhoods in the east, most often in the areas of Darby, Colwyn, and Yeadon as well as surrounding Chester City. These areas also have large minority populations, and are majority Black. The mature suburbs do have expansive access to public transportation but employment in the areas are mostly low paying.

The largest disparity exists in School Proficiency, where Black index level is 23.64, lower than the region, and the next lowest index is 43.02. This is almost a 55% difference. School districts in these two areas of Darby, Colwyn, and Yeadon, and surrounding Chester city are also ranked low among the County’s schools. In this way, with the exception of transit, the growing suburbs offer more in way of access to opportunities than the mature neighborhoods.

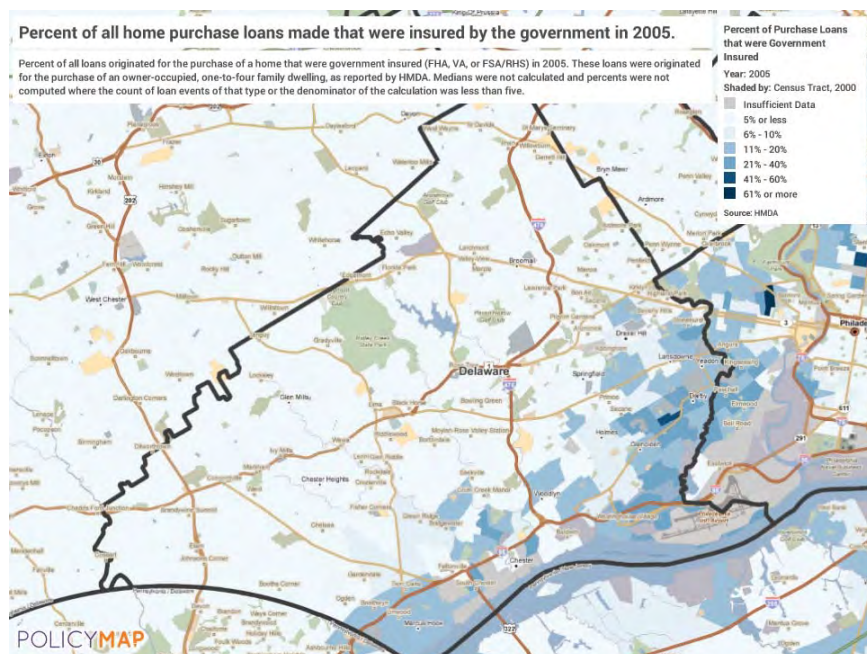
V. Fair Housing Analysis > B. General Issues > Disparities in Access to Opportunity > Additional Information

V.B.iii.2. Additional Information

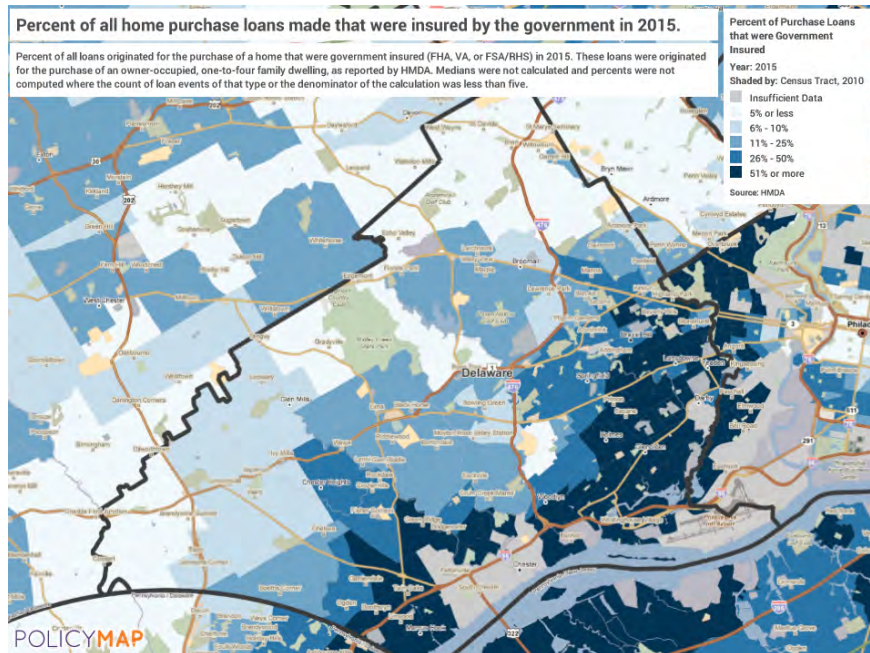
V.B.iii.2. a. Beyond the HUD-Provided data, provide additional relevant information, if any about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.

According to Home Mortgage Disclosure Act data, Federal Housing Administration (FHA) loans have dramatically increased since 2005 in Delaware County. As illustrated in the maps below, over 51% of the home purchases in the majority of the mature suburbs, which include large minority populations, were government insured in 2015. In 2005 less than 20% of the loans were government insured in the majority of mature suburbs.

MAP 15 – Home Purchases Using FHA Loans 2005



MAP 16 – Home Purchases Using FHA Loans 2015



FHA loans allow low-income residents the opportunity to become homeowners but they do have drawbacks. FHA loans only require a 3.5% down payment. This allows more people to become homeowners but also limits the equity they have in the home. The lack of equity makes it difficult to move to the growing neighborhoods in the north and west that offer more proficient schools, higher paying jobs and healthier neighborhoods.

FHA loans also require mortgage insurance premiums. Unlike a conventional mortgage where the mortgage insurance automatically terminates once the buyers pay down the loan to 78% of the value, FHA loans require the mortgage insurance premium for the life of the loan. The additional premiums required by FHA loans greatly increase the cost of the loan over its lifetime. This also makes FHA loans more profitable to banks and mortgage brokers who service them. Lenders are paid roughly double the servicing fee they would receive for a conventional mortgage. This allows lenders to offer mortgage brokers higher premiums for FHA loans.

The additional profit for lenders and brokers may be leading them to advise buyers that would qualify for a conventional mortgage to pursue a FHA loan increasing the cost of the loan over its lifetime and potentially limiting movement for the loan holder in the future.

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).

In June 2016, Delaware County announced the acquisition of 33.5 acres of open space adjacent to Little Flower Manor in Darby Borough and Upper Darby Township. The County acted on this unique opportunity to purchase a large tract of land in the mature suburbs of the county. Plans are currently underway to develop this parcel as the latest County Park facilities designed to serve this dense population in an area with a majority minority population.

Additionally, Delaware County is currently in various phases of several large trail projects. Construction was completed in December 2016 on almost three miles of trail along the former Chester Creek Branch Railroad in Middletown Township. Engineering is underway for Phase 2 of this trail, which will extend it an additional 1.5 miles into Aston Township. In addition, construction is underway on one mile of the Darby Creek Greenway Trail from the Swedish Cabin to Delaware County's Kent Park, along Darby Creek in Upper Darby Township and ultimately will connect with trails in Tinicum Township.

There are also plans to expand transit opportunities within the County. Proposed train route expansion to the WAWA campus in the west as well as potential expansion of the Norristown High Speed Line out to King of Prussia will not only expand transportation opportunities for all residents within the County but also open up employment opportunities for residents in the east to large employment centers like King of Prussia and growing west.

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

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

1. Impediments to mobility
2. Lack of access to opportunity due to high housing costs
3. Location and type of affordable housing
4. location of proficient schools and school assignment policies

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

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

V.B.iv.1.a. Which groups (by race/ethnicity and family status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups? Which groups also experience higher rates of severe housing burdens when compared to other groups?

The following tables displaying HUD-provided data from tables 9 and 10 express the disproportionate housing needs across race and ethnicity within the county and the region. Disproportionate housing needs, as defined by HUD, is a household facing any one of four problems: paying more than 30% of monthly income on housing costs including utilities, overcrowding, lacking a complete kitchen, or lack of plumbing. The primary concern out of the four housing issues for residents in Delaware County is the cost of housing. The County’s Resident survey results and ACS data both indicate an extremely minimal number of homes that have an incomplete kitchen or lack of plumbing however, according to ACS 2011-2015 data, 34% of Delaware County residents are paying 30% or more of their monthly income for housing costs.

Over the various outreach sessions held with several county service providers and residents, the most common concerns regarding housing choice within Delaware County revolved around housing cost burden and housing costs being too high for low income residents to afford, especially those residents on fixed incomes such as SSI payments.

As a whole, just about 36% of households in the county are faced with housing problems. This is slightly lower than the region at 37.2%. Looking at the below tables, the demographic group with the highest disproportionate housing needs including housing cost burden as a primary factor, are Native Americans. 61% of Native American households are faced with one of these four problems, followed by Hispanics at 48.4% and Blacks at 47.6%. This differs from the surrounding region where Hispanics have the highest percentage of burden at 52.4%

HUD TABLE 9 – Demographics of Households with Disproportionate Housing Needs

Households experiencing any of 4 housing problems	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
White, Non-Hispanic	39,000	116,905	33.36%	508,665	1,530,895	33.23%
Black, Non-Hispanic	9,405	19,744	47.63%	203,120	439,883	46.18%
Hispanic	1,243	2,567	48.42%	69,474	132,557	52.41%
Asian or Pacific Island, Non-Hispanic	1,491	4,589	32.49%	33,916	93,070	36.44%
Native American, Non-Hispanic	77	126	61.11%	1,610	3,131	51.42%
Other, Non-Hispanic	432	990	43.64%	11,599	27,088	42.82%
Total	51,640	145,029	35.61%	828,370	2,226,635	37.20%

Fewer households are faced with severe housing cost burden, defined as paying more than half of one’s monthly income towards living expenses including utilities. In Delaware County 17% of households pay more than 50% of their monthly earnings towards housing costs, which is just under the region at 18.5%. The following table shows severe housing cost burden across race and ethnicity for the county and the region. Again Native American households have the highest burden at 46.8%, followed by Hispanic at 24.6% and Other, Non-Hispanic at 26%. This differs from the region where the demographics with the highest percentage facing severe housing cost burden are Hispanic, Native American, and Black.

HUD TABLE 9 – Demographics of Households with Disproportionate Housing Needs

Households experiencing any of 4 severe housing problems	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region		
	Race/Ethnicity	# with problems	# households	% with problems	# with problems	# households
White, Non-Hispanic	18,458	116,905	15.79%	230,085	1,530,895	15.03%
Black, Non-Hispanic	4,598	19,744	23.29%	111,949	439,883	25.45%
Hispanic	632	2,567	24.62%	44,089	132,557	33.26%
Asian or Pacific Island, Non-Hispanic	838	4,589	18.26%	19,281	93,070	20.72%
Native American, Non-Hispanic	59	126	46.83%	936	3,131	29.89%
Other, Non-Hispanic	258	990	26.06%	6,356	27,088	23.46%
Total	24,884	145,029	17.16%	412,755	2,226,635	18.54%

Concerning additional groups that experience severe housing problems at disproportionate rates, non-family households make up the largest group with regards to familial status experiencing housing problems at 47% in both the jurisdiction and the region. Larger families, 5 people or more, and smaller families, less than 5 people, experience severe housing problems at rates of 36.4% and 28.8% respectively. This is lower than rates experienced by smaller and larger families in the region.

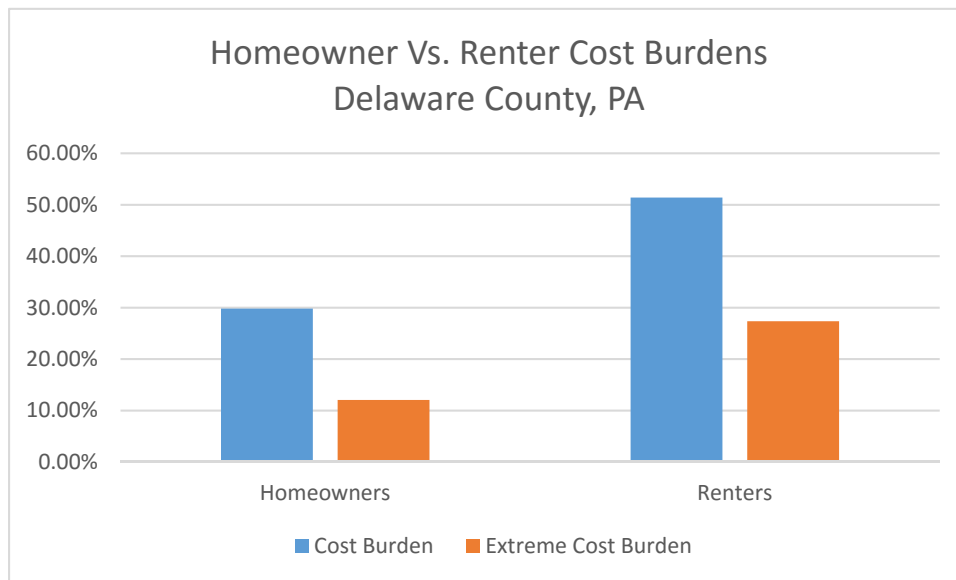
HUD TABLE 9 - FAMILIAL STATUS AND SEVERE HOUSING PROBLEMS

Households experiencing any of 4 housing problems	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region		
	Household Type and Size	# with problems	# households	% with problems	# with problems	# households
Family households, <5 people	24,018	83,390	28.80%	378,725	1,240,335	30.53%
Family households, 5+ people	5,193	14,263	36.41%	82,965	206,098	40.26%
Non-family households	22,429	47,366	47.35%	366,690	780,190	47.00%

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

As previously stated, approximately 36% of Delaware County households experience housing problems, primarily housing cost burden. While this includes both homeowners and renters, renters within the county make up the largest population experiencing housing cost burden by far. The below chart illustrates the percentage of households experiencing housing cost burden and extreme housing cost burden with homeowner and renter data side by side. Over half of the county’s renter population experiences housing cost burden, and 27.4% experience extreme housing cost burden. The number of homeowners experiencing housing cost burden and extreme housing cost burden is almost less than half, 29.8% and 12%.

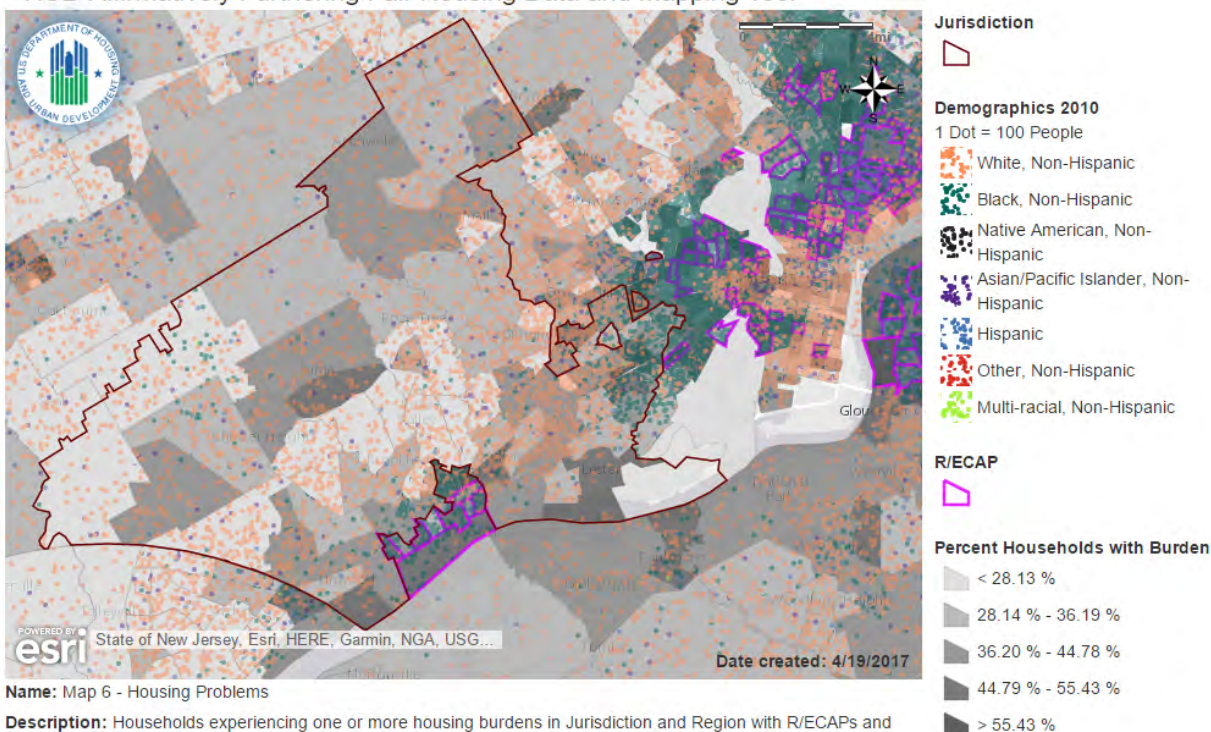
CHART 8 – Homeowner Vs. Renters in Delaware County



The following maps illustrate greatest housing burden across the county with racial and ethnic data and National Origin data overlaid. Greater housing burden is found along the southern portion of the county surrounding the areas of Chester City and moving east towards the border of Philadelphia in the County’s mature suburbs. These areas have a greater population of Black, Non-Hispanic residents as represented by the green dots in the maps, as well as other minority populations.

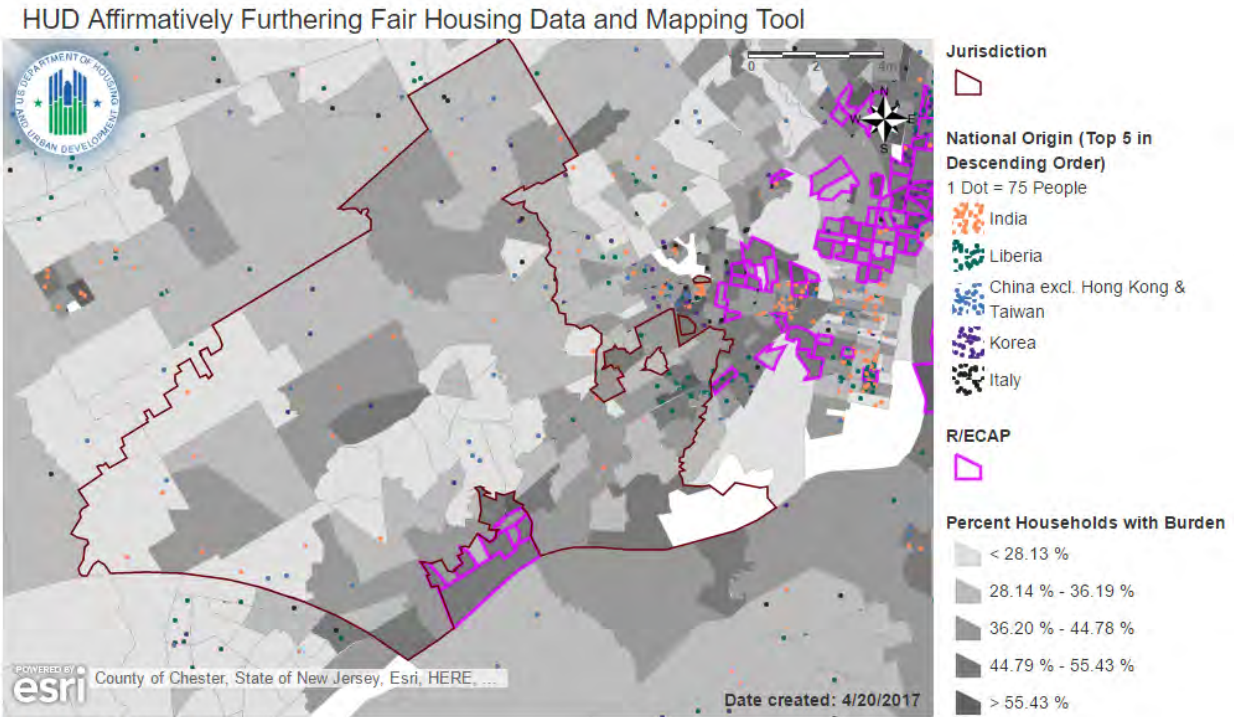
HUD MAP 6 - Housing Problems with Demographics Overlay

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



In looking at the housing burden map with national origin data, housing burden appears to be largely affecting the Liberian population in the Yeadon, Darby and Colwyn areas. Other populations moderately affected would be Indian populations near Upper Darby and Sharon Hill.

HUD MAP 6 – Housing Problems with National Origin Overlay



Name: Map 6 - Housing Problems

Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

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.

Of the total 51,640 households in Delaware County (HUD Table 9) experiencing housing burden, 57% of those households are households with families. As a whole, the county is need of more affordable housing, especially with regards to families. The long waiting lists for housing subsidy programs are well known within the county thus the number of families in need of housing support, especially larger families requiring units with two or more bedrooms, far exceeds the total number of units available.

The following table indicates the number of households by bedroom size across various types of publicly supported housing. The largest percentage of households with children participate in the Housing Choice Voucher Program (HCV), 56.8%. The HCV Program also holds the largest percentage of three bedroom units out of the four housing type categories, 44.4%. This is followed by Public Housing where 18.4% of households are families with children. 36% of these households reside in 2 bedroom units and 33.6% in 3 bedroom units.

HUD TABLE 11 – Number of Bedrooms in Publicly Supported Housing Programs

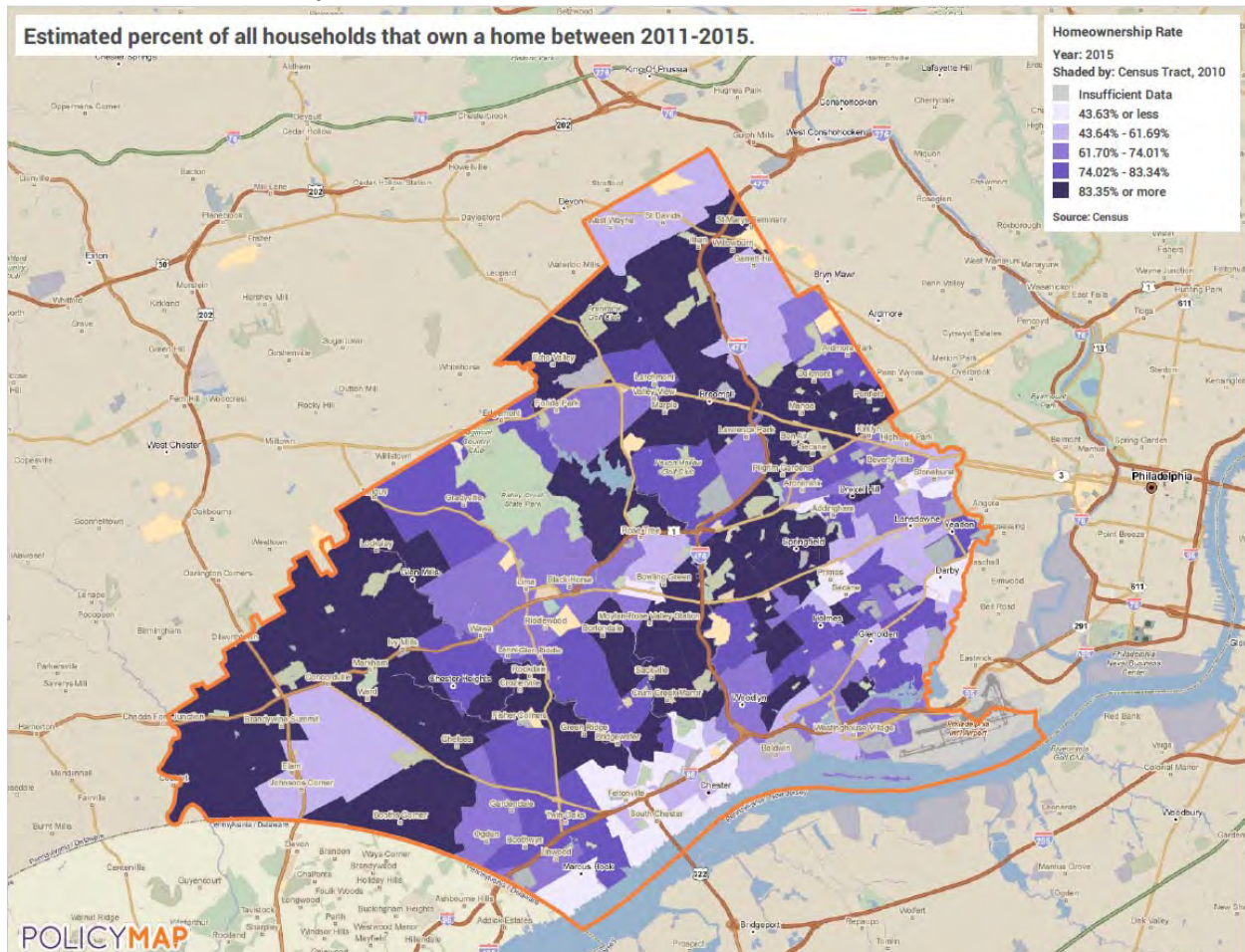
Housing Type	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction			
	Households in 1 Bedroom	Households in 2 Bedroom	Households in 3 Bedroom	Households with Children
Public Housing	28.85%	36.01%	33.57%	48.25%
Project-Based Section 8	68.33%	0.96%	30.71%	18.43%
Other Multifamily	92.54%	0.00%	0.00%	0.00%
HCV Program	27.87%	24.71%	44.44%	56.83%

V.B.iv.1.d. Describe the difference in rates of renter and owner occupied housing by race/ethnicity in the jurisdiction and region.

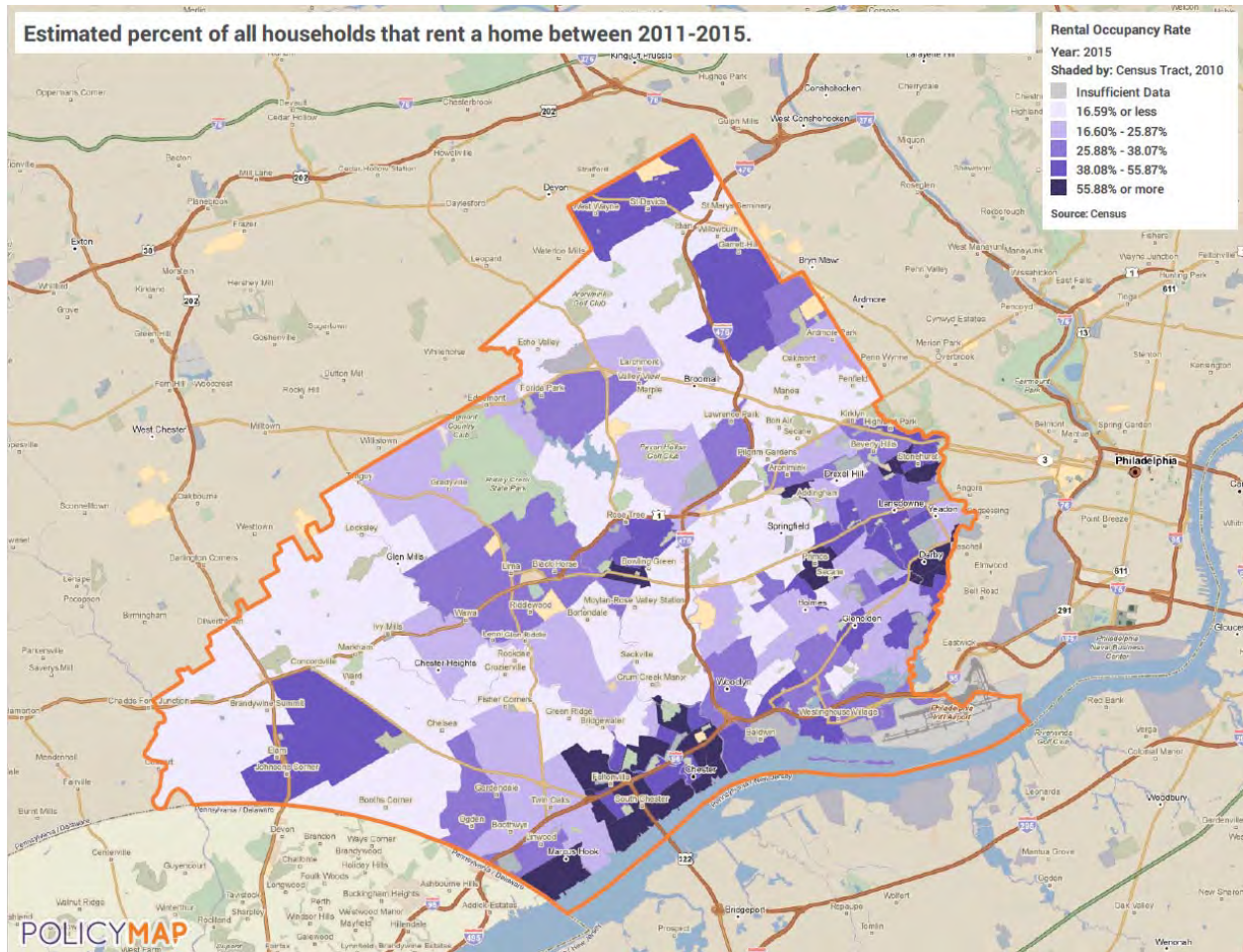
Delaware County as a whole has a higher homeownership rate than renter rate, especially as compared to the region. According to ACS 2011-2015 data, 70% of occupied housing units are owner occupied as opposed to 30% being renter occupied. The below maps created from Policy Map with current ACS data illustrate the owner occupied and renter occupied rates throughout the county’s 49 municipalities.

The highest numbers of households that own a home are in the western and central portion of the county in the growing suburbs while the highest number of renters reside around Chester City and the eastern part of the county in the mature neighborhoods, particularly as you get closer to the Philadelphia border in the areas of Yeadon, Darby and Colwyn. These areas are also more diverse in population demographics and have larger numbers living with housing burden as seen in previous maps.

MAP 15 – Homeownership Rates



MAP 16 – Renter Rates



The below table breaks down homeownership and renter rates by race and ethnicity within the county. In looking at homeownership rates by race, white residents have an overwhelmingly higher percentage of homeowners at 85%. As compared to the region, this is much higher, the region is at 77%. Black, Hispanic, Asian, Native American, and Other, non-Hispanic races all have lower homeownership rates and renter rates than the region. Native Americans have the lowest homeownership percentage at 0.08%, compared to the region at 0.20%.

HUD TABLE 16 – Homeownership and Rental Rates by Race/Ethnicity

Race/Ethnicity	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction		Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Region	
	Homeowners	Renters	Homeowners	Renters
White, Non-Hispanic	85.09%	68.18%	76.78%	51.36%
Black, Non-Hispanic	9.91%	24.10%	14.38%	31.41%
Hispanic	1.38%	2.89%	3.98%	10.24%
Asian or Pacific Island, Non-Hispanic	3.01%	3.61%	3.80%	5.01%
Native American, Non-Hispanic	0.08%	0.11%	0.12%	0.20%
Other, Non-Hispanic	0.57%	1.01%	0.96%	1.78%

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

Housing affordability and living expenses for residents on fixed or low incomes continued to be a reoccurring topic during outreach sessions with service providers and residents, and was repeated in the residents' surveys and service provider questionnaires administered by OHCD. The major complaint among residents according to the Assessment of Fair Housing Survey, was the cost of housing and the quality of affordable housing. Respondents commented that quality and affordability were not compatible in the county, that the more affordable the cost, the lower the quality of the home.

Delaware County has an older housing stock, where the majority of homes were built prior to 1960. This is especially true in the county's mature neighborhoods along the I-95 corridors that make up much of the more affordable housing stock. Due to the older nature of the homes maintenance costs are high and much of the housing stock falls in to disrepair when the homeowners are unable to afford repair costs. For this reason, the county operates a Housing Rehabilitation Loan Program utilizing annual CDBG funds. The program helps homeowners make major systems repairs (roofing, plumbing, electrical, structural) to primary residences for qualifying low to moderate income residents. The primary initiative of the program is to preserve the affordable housing stock in Delaware County.

In addition, another primary concern was the cost of school and property taxes in the county. The high tax costs can price low income residents out of areas where the housing is affordable or can intimidate first time homebuyers. The overall costs including taxes pose a burden to anyone living on a fixed income or low income.

V.B.iv.2.b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHA's, such information may include PHA's overriding housing needs analysis.

The median home value according to ACS 2015 data for Delaware County is estimated at \$232,700 which limits homeownership for low income residents. While the County is seeing a surge of new housing developments, the majority of the construction is taking place in the western region in the growing suburbs where housing costs are high and there is limited access to public transportation. Low income residents are looking more towards Lansdowne and Ridley neighborhoods according to survey results where home values are slightly lower, homes are older, and taxes are still relatively high.

The County does support a Homeownership First Program using HOME funds to help low income families reach their goal of homeownership. Homeownership First provides qualifying families with up to \$5,000 for down payment and closing costs as well as education on homeownership and related finances.

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

V.B.iv.3. 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) Availability of affordable units in a range of sizes
- 2) Lack of Opportunity due to high housing costs
- 3) Loss of affordable housing

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

V.C.1. Analysis

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

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))?

Table 6 from HUD’s AFH tool provides demographic data for all residents participating in *any* of DCHA’s publicly supported housing programs. The data indicates that White residents have highest populations in Project-Based Section 8 (55.5%) and Other Multifamily properties (56.5%). Black, Non- Hispanic residents have highest occupancy rates in public housing (79%) and the Housing Choice Voucher (HCV) program (66.2%).

The below table shows that Hispanic residents are also more likely to reside in public housing and the participate in the HCV program than any other program, while Asian residents have higher populations in project-based section 8 housing. These results are in line with the region.

HUD TABLE 6 – Publicly Supported Housing Residents by Race/Ethnicity

(Delaware County, PA CDBG, HOME, ESG) Jurisdiction Race /Ethnicity by Housing Type				
Housing Type	White	Black/Non-Hispanic	Hispanic	Asian or Pacific Islander
Public Housing	17.56%	79.03%	2.87%	0.54%
Project-Based Section 8	55.53%	41.75%	1.55%	1.17%
Other Multifamily	56.45%	42.74%	0.81%	0.00%
HCV Program	30.57%	66.21%	2.92%	0.15%
(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region				
Public Housing	14.05%	77.49%	7.79%	0.63%
Project-Based Section 8	41.05%	41.55%	11.30%	5.92%
Other Multifamily	47.81%	39.24%	8.04%	4.67%
HCV Program	N/A	N/A	N/A	N/A

The Black, Non-Hispanic population of the Public Housing Program is 11% higher than the HCV Program, closely reflecting the demographic make-up of DCHA’s waiting list. Comprehensive demographics from the Delaware County Housing Authority’s programs are as follows.

CHART 9 – DCHA Public Housing Population Demographics

DCHA Public Housing Population By Race/Ethnicity/Age and Disability	
	%
White	21
Black, Non-Hispanic	76
Asian	1
Hispanic/Latino	3
Elderly/disabled	32

CHART 10 – DCHA HCV Assisted Population Demographics

DCHA HCV Assisted Population By Race/Ethnicity/Age and Disability	
	%
White	35
Black, Non-Hispanic	65
Asian	N/A
Hispanic/Latino	3
Elderly/disabled	35

The population of Delaware County is approximately 77% white, 15.2% black Non-Hispanic, while DCHA’s Waiting List, with a total of 25,215 applicants, is approximately 18% white and 70% African American. While the Asian population comprises 5.6% of Delaware County’s population, Asian applicants make up less than 1% of DCHA’s waiting list.

CHART 11 – DCHA Waiting Population Demographics

DCHA Waiting List Population By Race/Ethnicity/Age and Disability*	
	CURRENT %
White	18
Black	70
Asian	<1
Hispanic/Latino	4
Elderly/disabled	25
*Race is not a required field at the application stage, approximately 10% of applicants choose not to indicate their race.	

These numbers seem to indicate that there is a greater need for publicly supported housing among the Black population. DCHA’s assisted housing programs are generally reflective of the waiting list population.

V.C.1.a.ii. Compare the demographics, in terms of protected classes, 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.

Race/Ethnicity

The racial and ethnic demographic make-up of both Public Housing residents and HCV tenants are not reflective of the Urban County. According to HUD Table 1, 15.2% of the County’s overall population is Black, non-Hispanic. However according to Delaware County Housing Authority data, 76% of the public housing population is Black, Non-Hispanic. This suggests that the Black, Non-Hispanic population is overrepresented in DCHA’s assisted housing.

HUD Table 6 below depicts the percentage of populations at 0-30% AMI, 0-50% AMI, and 0-80% AMI. While the majority of households in the county are White, 80.6%, and over half of the households meet 0-30%, 0-50%, or 0-80% AMI, the largest population in publicly supported housing is Black.

HUD TABLE 6 - Publicly Supported Housing Residents by Race/Ethnicity

DCHA Assisted Households By Race/Ethnicity and Income					
	Total households	0-30% AMI	0-50% AMI	0-80% AMI	Total Publicly Supported Housing
White	80.61%	69.58%	54.00%	63.59%	33.92%
Black	13.61%	23.13%	21.30%	20.36%	64.07%
Hispanic	1.77%	3.17%	2.81%	2.47%	2.66%
Asian or Pacific Islander	3.16%	3.07%	2.97%	2.73%	0.34%

Fair Housing Analysis > Publicly Supported Housing Analysis > Analysis > Publicly Supported Housing Location and Occupancy and Disparities in Access to Opportunity

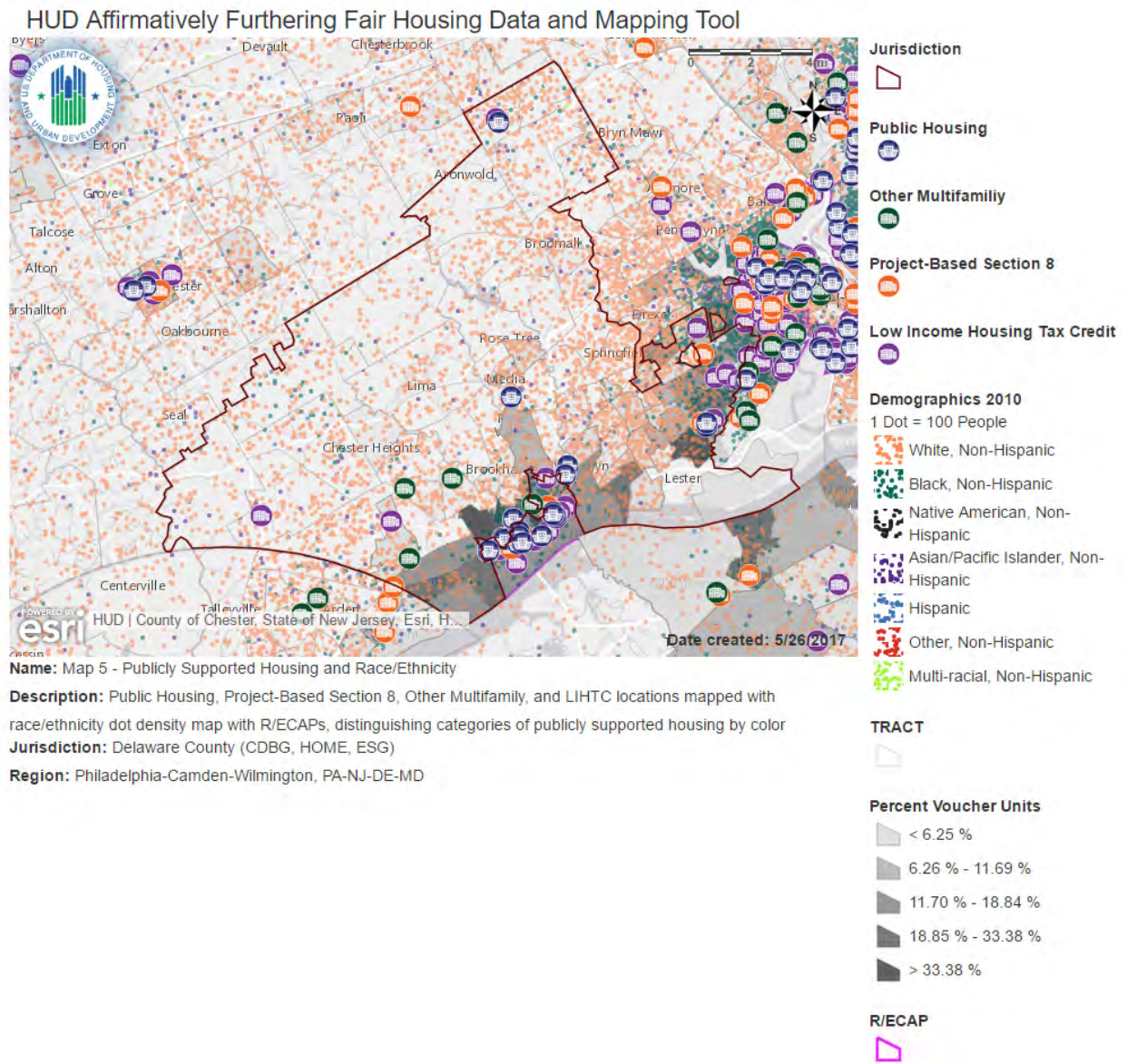
V.C. 1. b Publicly Supported Housing Location and Occupancy

V.C.1.b.i. Describe Patterns in the geographic location of publicly supported housing by program category

County and Municipal support of DCHA’s redevelopment efforts has been exceptionally supportive. Over a period of 15 years DCHA has redeveloped communities in Darby Township, Radnor Township, Upland Borough, Chester Township, Ridley Township and Nether Providence Township. Each municipality provided the necessary zoning, subdivision and land use approvals necessary to redevelop the communities. During the same period the County of Delaware has invested more than \$12 million to the redevelopment of DCHA assisted housing communities

HUD Map 5 illustrates the location of publicly supported housing projects within the county (including LIHTC, project based section 8, and other multi-family units) along with racial and ethnicity data. The map shows, with the exception of a few properties in Radnor and in Concord, that most publicly supported housing are located in the east, specifically the mature neighborhoods of Darby, Colwyn, and Yeadon to the northeast along the Philadelphia border, and surrounding Chester City. These are also areas of high minority populations.

HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity



The map above does not include the location of HCV program tenants. DCHA HCV assisted clients are dispersed among 32 of 46 zip codes in Delaware County. While HCV assisted, clients reside in 70% of all zip codes in Delaware County, 60% of HCV clients have located in twenty-seven zip codes in the mature neighborhoods of the County.

CHART 12 – Location of Units with HCV Assisted Clients by Municipality

LOCATION OF UNITS WITH HCV ASSISTED CLIENTS BY MUNICIPALITY		
ZIP	TOWN	2017
19014	ASTON	17
19015	BROOKHAVEN/UPLAND/PARKSIDE	227
19008	BROOMALL	15
19010	BRYN MAWR	6
19013	CHESTER TWP	154
19018	CLIFTON HEIGHTS/ALDAN/SECANE	179
19022	EDDYSTONE/CRUMLYNNE	98
19023	DARBY/COLLINGDALE/COLWYN	523
19026	DREXEL HILL	110
19029	ESSINGTON/LESTER	15
19032	FOLCROFT	132
19033	FOLSOM/MILMONT PARK	10
19342	GLENMILLS	6
19037	GLEN RIDDLE	1
19036	GLENOLDEN	104
19083	HAVERTOWN	24
19043	HOLMES	9
19050	LANDSOWNE/YEADON	255
19061	MARCUS HOOK/BOOTHWYN/LINWOOD/TRAINER	244
19063	MEDIA	41
19070	MORTON/RUTLEDGE	21
19073	NEWTOWN SQUARE	4
19074	NORWOOD	40
19076	PROSPECT PARK	28
19078	RIDLEY PARK	90

19079	SHARON HILL	167
19064	SPRINGFIELD	4
19082	UPPER DARBY	756
19086	WALLINGFORD	20
19094	WOODLYN	84
19003	ARDMORE	2
	TOTAL	3384

Zip codes in mature neighborhoods contain an estimated 62% of the existing rental units in Delaware County. This is a typical development pattern of older inner ring suburban development. Renters locate where the rental units are traditionally most affordable and available. See the following chart, Rental Units By Municipality.

CHART 13 – Rental Units By Municipality

Rental Units by Municipality					
	Occupied Housing Units	Owner Occupied	Renter Occupied	Median Rent	Percent of Renter Units
Aldan Borough	1,807	1,271	364	\$951	22
Aston Township	5,980	5,193	787	\$929	13
Bethel Township	3,064	2,989	75	\$1,724	2
Brookhaven Borough	3,481	2,983	498	\$1,058	14
Chadds Ford Township	1,526	1,386	140	\$1,830	9
Chester Township	1,361	708	653	\$985	48
Chester Heights Borough	1,095	786	309	\$1,598	28
Clifton Heights Borough	2,502	1,470	1,032	\$919	41
Collingdale Borough	3,148	2,080	1,068	\$934	34
Colwyn Borough	818	500	318	\$960	39
Concord Township	6,282	4,458	1,824	\$1,760	29
Darby Borough	3,080	1,392	1,688	\$1,027	55

Darby Township	3,653	2,665	988	\$991	27
East Lansdowne Borough	948	594	354	\$909	37
Eddystone Borough	874	485	389	\$869	45
Edgmont Township	1,691	1,314	377	\$2,000	22
Folcroft Borough	2,380	1,854	526	\$1,231	22
Glenolden Borough	2,943	1,917	1,026	\$982	35
Lansdowne Borough	4,369	2,718	1,654	\$868	38
Lower Chichester Township	1,158	660	498	\$850	43
Marcus Hook Borough	810	340	470	\$931	58
Marple Township	8,403	7,053	1,350	\$1,099	16
Media Borough	2,601	1,141	1,460	\$1,026	56
Middletown Township	5,867	4,483	1,384	\$2,000	24
Milbourne Borough	1,144	725	417	\$905	37
Neither Providence Township	5,083	4,514	569	\$1,086	11
Newtown Township	4,697	3,675	1,022	\$1,471	22
Norwood Borough	2,192	1,706	486	\$818	22
Parkside Borough	795	623	172	\$944	22
Prospect Park Borough	2,416	1,425	991	\$915	41
Radnor Township	9,710	6,301	3,409	\$1,393	35
Ridley Township	11,903	8,305	3,598	\$935	30
Ridley Park Borough	2,806	1,994	812	\$933	29
Rose Valley Borough	343	340	3	N/A	
Rutledge Borough	279	212	667	\$959	24
Sharon Hill Borough	2,010	1,393	617	\$1,030	31
Springfield Township	8,566	7,759	807	\$1,148	19
Swarthmore Borough	1,888	1,411	477	\$972	25
Thornbury Township	2,258	2,085	172	\$2,000	8

Tinicum Township	1,586	1,010	576	\$897	36
Trainer Borough	588	427	161	\$1,022	27
Upland Borough	1,125	480	645	\$695	57
Upper Chichester Township	6,719	4,806	1,913	\$946	25
Upper Providence Township	3,898	2,785	1,113	\$971	29
Yeadon Borough	4,411	2,839	1,572	\$850	36

With the exception of 20 scattered site units in Nether Providence and Darby Borough, all DCHA public housing communities are located in municipalities where they have existed since the 1960s and earlier. Public housing communities are located in Chester Township, Upland Borough, Ridley Township, Darby Township, Darby Borough, Nether Providence Township and Radnor Township.

CHART 14 – Statistics and Location of Public Housing Communities

STATISTICS AND LOCATION OF PUBLIC HOUSING COMMUNITIES				
Property Name	Location	Unit Type	# of Units	Bedroom Size Breakdown
Calcon Gardens	Darby Township	Family	50	All 3 bedroom units
Highland Homes	Radnor Township	Family	50	16 one bedroom 17 two bedroom 17 three bedroom
The Mills at Parkview	Upland Borough	Family	51	11 two bedroom 29 three bedroom 11 four bedroom
Parkview Homes	Upland Borough	Family and Elderly	77	26 one bedroom 26 two bedroom 12 three bedroom 5 four bedroom 8 five bedroom
Delaware County Fairgrounds	Chester Township	Family	73	34 two bedroom 39 three bedroom
Delaware County Fairgrounds II	Chester Township	Family	71	8 one bedroom 35 two bedroom 24 three bedroom 4 four bedroom

Delaware County Fairgrounds III	Chester Township	Elderly	48	43 one bedroom 5 two bedroom
Delaware County Fairgrounds IV	Chester Township	Family	71	8 one bedroom 36 two bedroom 23 three bedroom 4 four bedroom
Calcon Hook Annex	Darby Township	Family	50	All 3 bedroom units
Greenhill Court Apartments	Darby Township	Family	46	24 one bedroom 22 two bedroom
Lincoln Park	Darby Township	Family	35	All 2 bedroom units
Darby Homes	Darby Borough	Family	12	All 3 bedroom units
Kinder Park Apartments	Ridley Township	Elderly and Disabled	160	155 one bedroom 5 two bedroom
Kinder Park Homes, I	Ridley Township	Family	48	36 two bedroom 12 three bedroom
Kinder Park Homes, II	Ridley Township	Family	50	37 two bedroom 13 three bedroom
Nether Providence (scattered sites)	Nether Providence/Media	Family	8	2 two bedroom 5 three bedroom 1 four bedroom

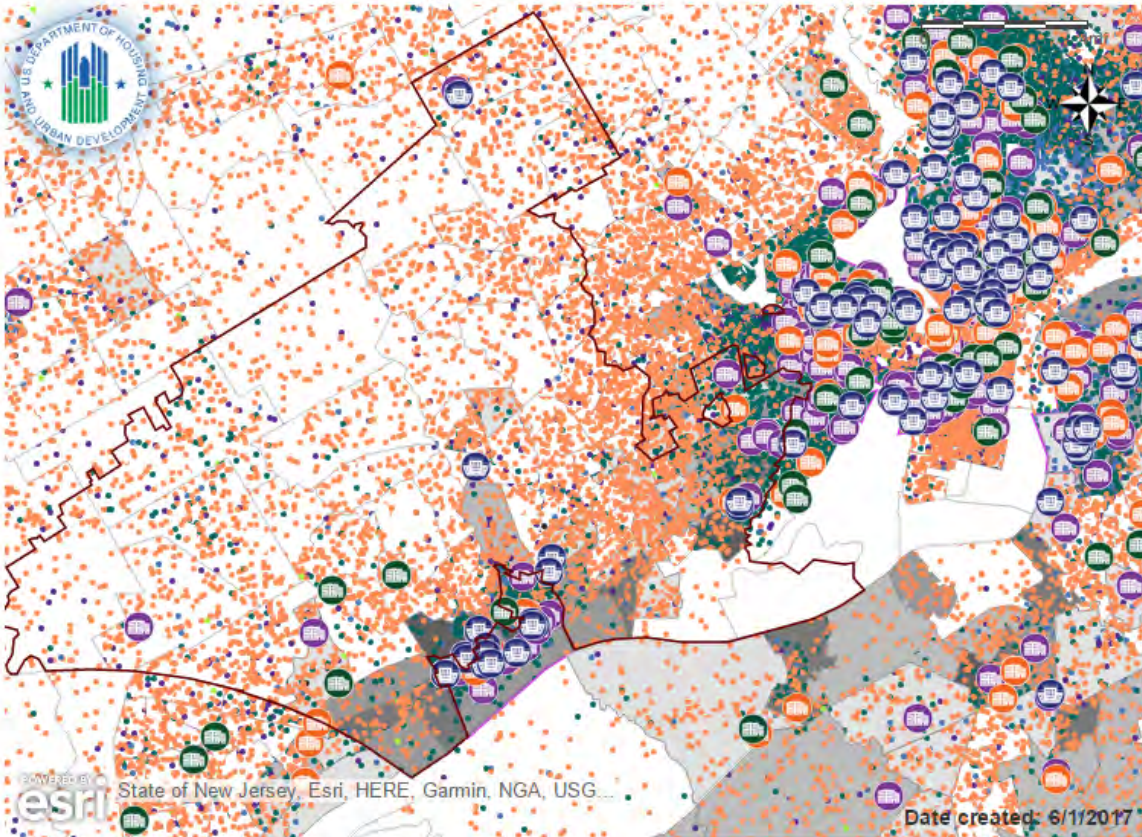
1. Chester Township-Fairground Homes. Served by Chester Upland School District and Chester Charter School.
2. Upland Borough-Parkview Homes. Served by Chester Upland School District and Chester Charter School.
3. Ridley Township- Kinder Park Homes. Served by Ridley School District.
4. Darby Township- Calcon Gardens, Greenhill Court Apartments, Calcon Hook Annex and Lincoln Park Homes. Served by William Penn School District.
5. Darby Borough- scattered sites. Served by William Penn School District.
6. Nether Providence- scattered sites. Served by Wallingford Swarthmore School District.
7. Radnor Township- Highland Homes. Served by Radnor School District.

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?

According to HUD-provided data, Delaware County does not contain any R/ECAPs. It is apparent from Map 5 that the majority of public housing programs are located in the eastern mature neighborhoods of the county where segregation levels vary. Map 5 shows that public housing, project-based section 8, other multifamily, and LIHTC projects are abundant to the areas surrounding Chester City and the more segregated, Yeadon-Darby-Colwyn area.

HUD MAP 5 - Publicly Supported Housing

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



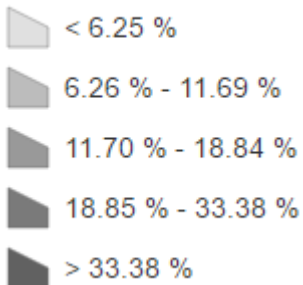
Name: Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Percent Voucher Units



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 R/ECAPs?

HUD Table 7 indicates the demographics of residents in publicly supported housing programs comparing R/ECAP to Non R/ECAP tracts. According to the HUD-Provided data there are no designated R/ECAPs in the urban County.

HUD TABLE 7 – R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

	Total # Occupied Units	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with Children	% Elderly	% With a Disability
Public Housing								
R/ECAP Tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP Tracts	518	18.50%	78.54%	2.36%	0.59%	45.98%	32.95%	17.62%
Project-based Section 8								
R/ECAP Tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP Tracts	513	55.53%	41.75%	1.55%	1.17%	18.43%	71.79%	19.39%
Other HUD Multi Family								
R/ECAP Tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP Tracts	121	56.45%	42.74%	0.81%	0.00%	0.00%	92.54%	0.75%
HCV Program								
R/ECAP Tracts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP Tracts	2178	30.67%	66.13%	2.90%	0.15%	56.76%	12.21%	21.83%

V.C.1.b. iv. (A). Do Any development of public housing properties converted under the RAD and the Low Income Housing Tax Credit developments have significantly different demographic composition, in terms of protected class, then other developments of the same category? Describe how these developments differ.

Public Housing

With regard to Public Housing in the County, all of the developments are occupied by majority Black residents and children with families as seen by the data presented in HUD Table 8. The largest population of White residents in Public Housing exists in Kinder Park, 45%. The developments of Greenhill Court Apartments, Kinder Park Redevelopment, Calcon Gardens, and Fairgrounds show Black occupancy all 80% or higher. The highest being Greenhill Court Apartments and Calcon Gardens at 94% and 96% which are both in Sharon Hill, Darby area.

Of these same developments almost all are 50% children with families or more. The lowest percentage of families being in Kinder Park in Ridley area at 29% and the highest in Kinder Park Redevelopment and Calcon Gardens at 85% and 82%.

HUD TABLE 8 – Demographics of Publicly Support Housing Developments, Public Housing

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
Kinder Park	120	45%	50%	3%	2%	29%
Wallingford	2	N/a	N/a	N/a	N/a	N/a
Greenhill Court Apartments	129	6%	94%	0%	N/a	51%
Kinder Park Redevelopment	33	15%	82%	3%	N/a	85%
Parkview Homes	77	22%	75%	3%	N/a	49%
Highland Homes	50	28%	66%	4%	2%	45%
Calcon Gardens	50	2%	96%	2%	N/a	82%
Fairgrounds li	41	0%	88%	13%	N/a	51%
Fairgrounds lii	38	8%	84%	3%	5%	N/a

Project Based Section 8

Developments featuring Project Based Section 8 units in Delaware County present data very different than Public Housing. The majority of developments in the County with section 8 units are occupied by White residents. The exception is the Darby Townhouses in Darby area, a predominately Black area, where Black residents occupy 90%. And Mercy Elderly Housing in Yeadon, also a predominately Black area, where Black residents occupy 52%. Kinder Park, Lutheran Knolls, and Lutheran Knolls north all have overwhelmingly larger numbers of white Residents, 86%, 95%, and 90%.

Only one of the developments with section 8 units have families with children, the Darby Townhomes, and they represent 60% of the development’s occupants.

HUD TABLE 8 – Demographics of Publicly Support Housing Developments, Project Based Section 8

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
Darby Townhouses	168	4%	90%	4%	1%	60%
Kinder Park	100	86%	13%	1%	N/A	N/A
Lutheran Knolls	100	95%	4%	0%	1%	N/A
Lutheran Knolls North	60	90%	5%	0%	5%	N/A
Mercy Elderly Housing	100	45%	52%	1%	2%	N/A

Other HUD Multi Family Assisted Housing

Delaware County only has 3 developments identified as Other HUD Multi Family Assisted Housing, one of which has only 10 units and no data. The two remaining, Episcopal Place at Park Row and Bethesda House, both located in Chester City, represent different population. Episcopal Place is 80% Hispanic where both White and Black residents make up 20% of the population each. Bethesda House is overwhelmingly 97% white. None of the developments house families with children.

HUD TABLE 8 – Demographics of Publicly Support Housing Developments, Other HUD Multifamily Assisted Housing

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
Mantua Supported Independent Living	10	N/A	N/A	N/A	N/A	N/A
Episcopal Place at Park Row	63	20%	20%	80%	0%	N/A
Bethesda House Management	60	97%	2%	2%	N/A	N/A

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

The Delaware County Housing Authority participates in the Shelter Plus Care Program helping to promote permanent housing for persons with disabilities that are coming from shelter or homeless situations. Of those participating in this program and other supportive housing programs, 56% are Black, 43% are White, and 1% are Native American or Alaskan Native. In addition, residents participating are 10% Hispanic, and 4% Elderly. The following chart with data from the Housing Authority’s population describe the disabled population residing within the County, HCV assisted, or in public housing.

CHART 15 – Housing Authority Disabled Population Demographics

RACIAL/ETHNIC/AGE DISABILITY %			
	DELAWARE COUNTY	HCV ASSISTED	PUBLIC HOUSING
White	70.6%	35%	21%
African American	21.4%	65%	76%
Asian	5.6%	N/A	1%
Hispanic/Latino	3.7%	3%	3%
Over 65	15.24%	35%	32%
Under 65 with a disability	8.1%	78%	70%

DCHA also operates the Meson Program using old Section 202 units owned by Child Guidance as transitional housing for adults 18-25 that teaches residents skills for independent living. It strives to provide a secure and stable environment for young adults to make it possible for them to thrive independently. Of the persons active in the program, 94% are White and 6% are African American.

V.C.1.b.v. Compare the demographics of occupants of developments, for each category of publicly supported housing 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.

As a whole, publicly supported housing within Delaware County is located in the mature suburbs in the east. This is illustrated in HUD MAP 5 showing the location of Public Housing, Section 8, HCV, and other Multi Family HUD assisted housing. With some exceptions, these mature neighborhoods, especially Darby-Colwyn-Yeadon and surrounding Chester City contain a higher percentage of minority, mainly Black, residents, and families with children. HUD Table 8 further expresses that showing demographic makeup of the publicly supported housing developments in the County.

Public Housing and Housing Choice Vouchers

While HCV assisted clients reside in 70% of all zip codes in Delaware County, 60% of HCV clients have located in twenty-seven zip codes in the eastern part of the County. These zip codes contain 62% of the existing rental units in Delaware County. This is not uncharacteristic of mature neighborhoods in inner ring suburban developments. Renters locate where the rental units are available closest to their family, friends, church, physicians and transportation. See Rental Units By Municipality Chart and Map in IV G.

Project Based Section 8

During the early years of the Section 8 Program DCHA received a targeted allocation of then Section 8 certificates for initial use specifically by Upper Darby Township residents. Many of those initial clients rented in Upper Darby and as a result contributed to the high number of voucher holders residing in Upper Darby. Once the initial certificate turned over the certificate was not necessarily utilized by another Upper Darby resident.

HUD table 7 shows demographic statistics for the County for Project Based Section 8. Racially the program shows an almost even divide between White and Black residents at 56% and 42%. Developments as listed in HUD Table 8 compare Darby Townhouses in Darby, Kinder Park in Ridley, Lutheran Knolls and Lutheran Knolls North in Upper Chichester, and Mercy Elderly Housing in Yeadon. Darby and Yeadon are both areas with a high number of Black residents. Darby Townhouses mimics this as 90% of its population is Black. Mercy Elderly Housing is less so where racial composition is split between White and Black.

Other HUD Multifamily Assisted developments

There are very few Other HUD Multifamily Assisted housing developments in Delaware County, 3 are listed on HUD Table 8 and only two have data for racial composition. Each are in close proximity to Chester, another predominately minority area. The two developments present very different makeups according to the data, Episcopal Place is 80% Black while Bethesda House is 97% White.

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

V.C.1. c.1. Describe any disparities in access to opportunity for residents of publicly supported housing, including within different program categories and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.

Delaware County enjoys a higher access to opportunities such as less poverty exposure, better education, and employment than the Philadelphia region. 78% of the Delaware County Housing Authority’s population has what is considered an Extremely Low Income, or 0-30% MFI. 18% have very low income, 31-50%, and only 4% are considered Low Income at 51-80%. Looking at HUD table 12 for the total population living below the federal poverty line, such as the population living in publicly assisted housing, each indicator scores higher than the region with the exception of Transit, and in some cases, such as Low Poverty Exposure and Labor Market, the average population score is double than the region. Even with regard to the transit index, the County average is just slightly under the region, less than 10 points.

HUD TABLE 12 – Opportunity Indicators, Population Below the Federal Poverty Line

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Population Below Federal Poverty Line							
(Delaware County, PA CDBG, HOME, ESG) Jurisdiction							
Average	61.67	32.05	60.42	80.01	76.90	54.61	25.11
(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region							
Average	34.27	31.06	33.22	86.93	83.49	47.70	22.91

Education

Since there are no R/ECAPS in Delaware County and with the exception of the Chester Upland School District, public schools in Delaware County are relatively good, access to educational opportunities for residents of publicly supported housing is not limited. The Chester Community Charter School (CCCS) serves more than 3000 students in grades Kindergarten through 8th grade. Two thirds of the students in the Chester Upland School District call CCCS their school. The CCCS West Campus is located close to DCHA’s Fairgrounds community while CCCS Upland Campus is located close to DCHA’s Parkview communities.

Employment

There is no current data to show how the percentage of publicly assisted housing residents that are engaged in the work force compare to the County or the region. According to Table 12, population below the federal poverty line opportunity indicators for the Labor Market are practically double that of the region. And the Jobs proximity index is also higher. Delaware County has access to several varying employment hubs including transportation to surrounding counties and the city of Philadelphia.

Transportation

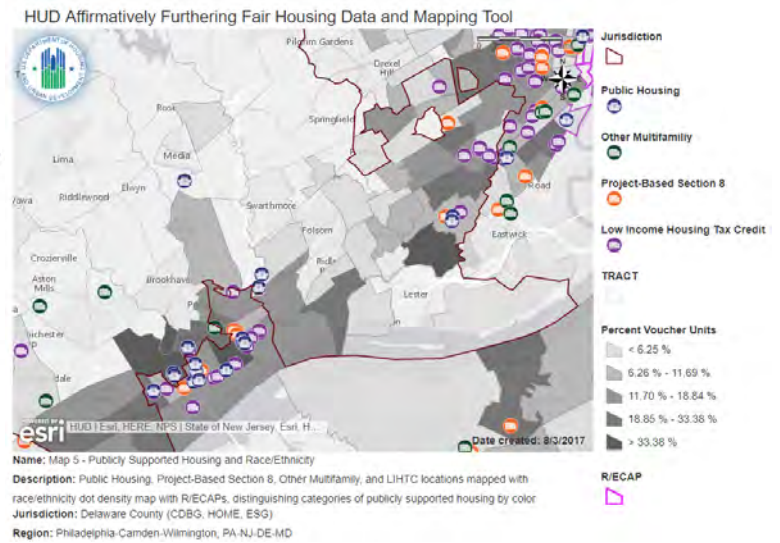
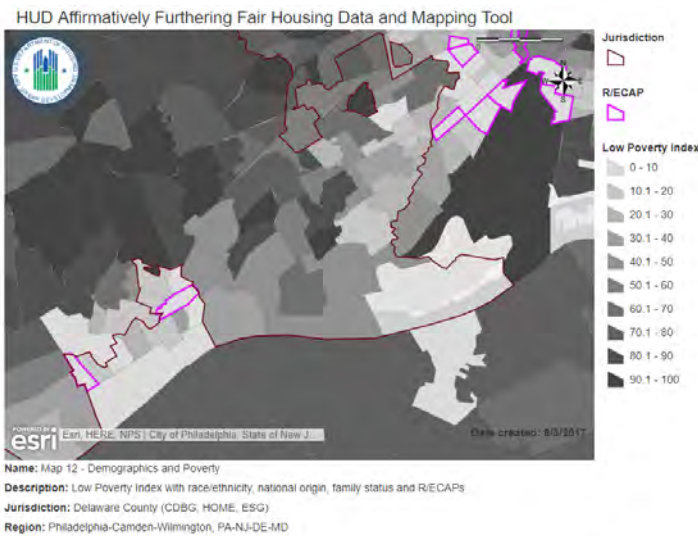
Table 12 shows high values for transit indexes. This is especially true for the eastern mature neighborhoods in the County where there are several public transit options and most publicly assisted housing is located. Public transportation via SEPTA and Regional rail lines is readily accessible to residents of publicly supported housing in the eastern part of the county. Community Transit is also available for disabled and elderly residents as a means of transportation for health visits.

Poverty Exposure

Highest levels of exposure to poverty are found in the areas surrounding Chester City of Chester Township, Upland, and Parkside, and areas surrounding Philadelphia border of Darby, Colwyn, and Yeadon as seen in Map 12. Map 5 shows a concentration of various publicly assisted housing in those areas where all families living in these developments are living at a min of 60% MFI. These are inevitably areas with higher exposure to poverty.

HUD MAP 12 – Poverty Exposure Index

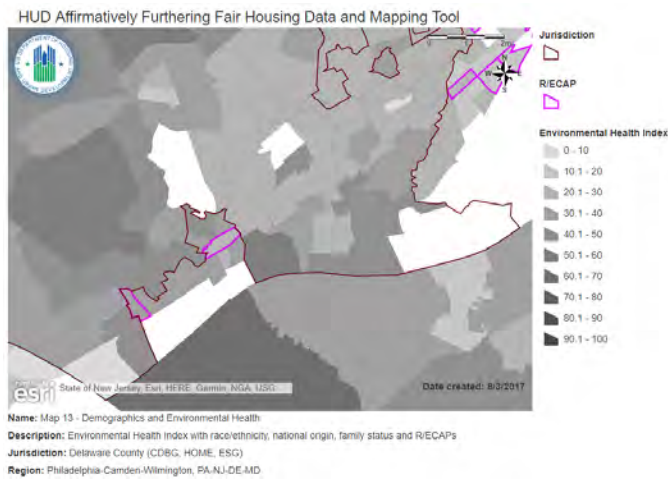
HUD MAP 5 – Publicly Assisted Housing Locations



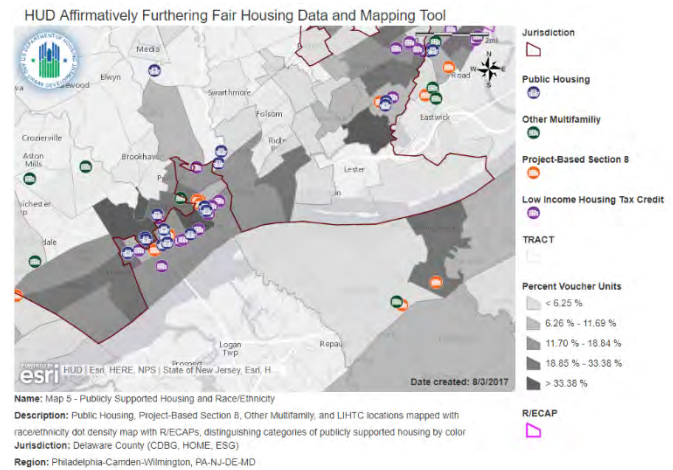
Environmental Health

Map 13 reveals relatively equal environmental conditions for the majority of Delaware County. The most notable exceptions would be Tinicum, where the Philadelphia International Airport is located, Marcus Hook, home to several industrial sites, Chester City along the Delaware River, and Nether Providence. Comparing this to Map 5 showing the location of publicly assisted housing and voucher units, these three areas most affected by environmental conditions lack a large number of publicly assisted units.

HUD MAP 12 – Environmental Health Index



HUD MAP 5 – Publicly Assisted Housing Locations



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.

DCHA has noted an active Ukrainian population at the Ridley Township, Kinder Park community. This is due primarily to an active Ukrainian Evangelical Baptist Church located in Ridley Township. The Ukrainian population of Delaware County is negligible constituting less than 1%.

In addition, DCHA maintains an open waiting list. DCHA's waiting list is the only waiting list that is open in the five-county area surrounding Philadelphia in Pennsylvania. DCHA has always maintained an open waiting list because it is the best indicator of the need for affordable housing. National or Regional statistics do not really reflect the true need for affordable housing. Anecdotally, based on monitoring addresses of new applicants, a significant number of new applicants live in Philadelphia and other areas outside of Delaware County.

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.

The Housing Authority has operated a few self-sufficiency or mobility programs in the past however with limited funding and very minimal participation, many of them have had to cease. DCHA's homeownership program for example only has 16 families that are currently participating. Statistics for participants are as follows, 81% Black, 19% White, 6% Hispanic, and 7% Elderly.

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, perpetuate, or increase the severity of fair housing issues related to a publicly supported housing including segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, not which fair housing issue(s) the contributing factor relates to.

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

1. Admissions and occupancy policies and procedures, including preferences in publicly supported housing
2. Impediments to mobility
3. Lack of access to opportunity due to high housing costs
4. Source of income discrimination
5. Quality of affordable housing information programs

V. Fair Housing Analysis > Disability and Access Analysis > Analysis > 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 area identified in previous sections?

Overall, Delaware County has a small population of residents that identify as having a disability. The 2015 ACS identifies 11.8% of the county’s population as having a disability, whether that be hearing, vision, cognitive, ambulatory, self-care, or independent living difficulties. According to ACS 2010-2014 data received from the Delaware County Planning Department, municipalities with the highest percentages of persons with a disability are Chester Township 22.2%, Upland 18.4%, East Lansdowne 17.6%, Lower Chichester 16.4%, and Morton 15.6%. While all of these municipalities are located in the mature suburbs in the eastern part of the county, they are not concentrated to just one region, but are spread out along the I-95 corridor.

The following Table offers an overview of Delaware County’s residents that identify as having a disability. The most dominant disability in the county is Ambulatory difficulty at 6.21%, followed by Cognitive (4.76%) and Independent Living difficulty (4.44%). In general, the county has a smaller population of disabled residents than the region with the exception of residents with a Hearing difficulty where the county has a population of 3.24% and the region has a population of 2.99%.

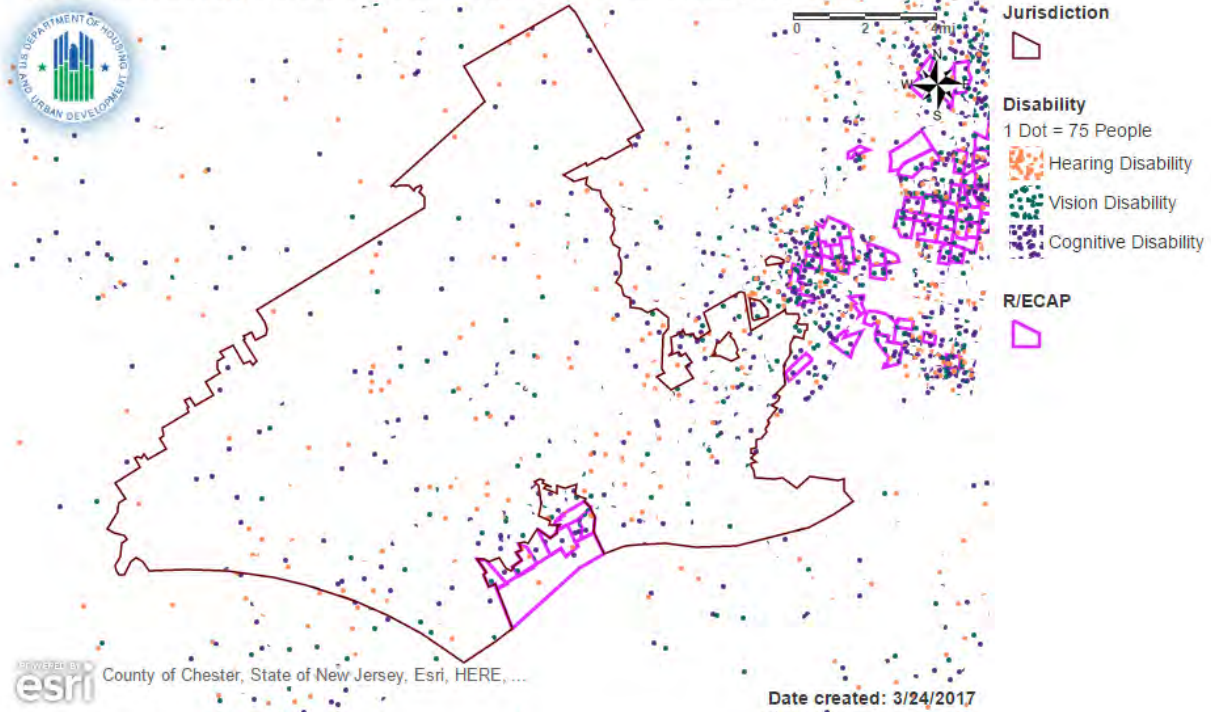
HUD TABLE 13 - Disability by Type

Disability Type	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region
Hearing Difficulty	3.24%	2.99%
Vision Difficulty	1.96%	2.18%
Cognitive Difficulty	4.76%	5.03%
Ambulatory Difficulty	6.21%	6.71%
Self-Care Difficulty	2.35%	2.64%
Independent Living Difficult	4.44%	4.98%

With regard to how persons with disabilities by type are geographically located across the county, HUD-provided maps 14 & 15 do not indicate any concentrations of any one disability type. All disability types are disbursed throughout the county and not limited to specific neighborhoods. Generally, persons with disabilities are perhaps more common in the central and eastern parts of the county, but not overwhelmingly so.

HUD MAP 14 – Disability by Type

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 14 - Disability by Type

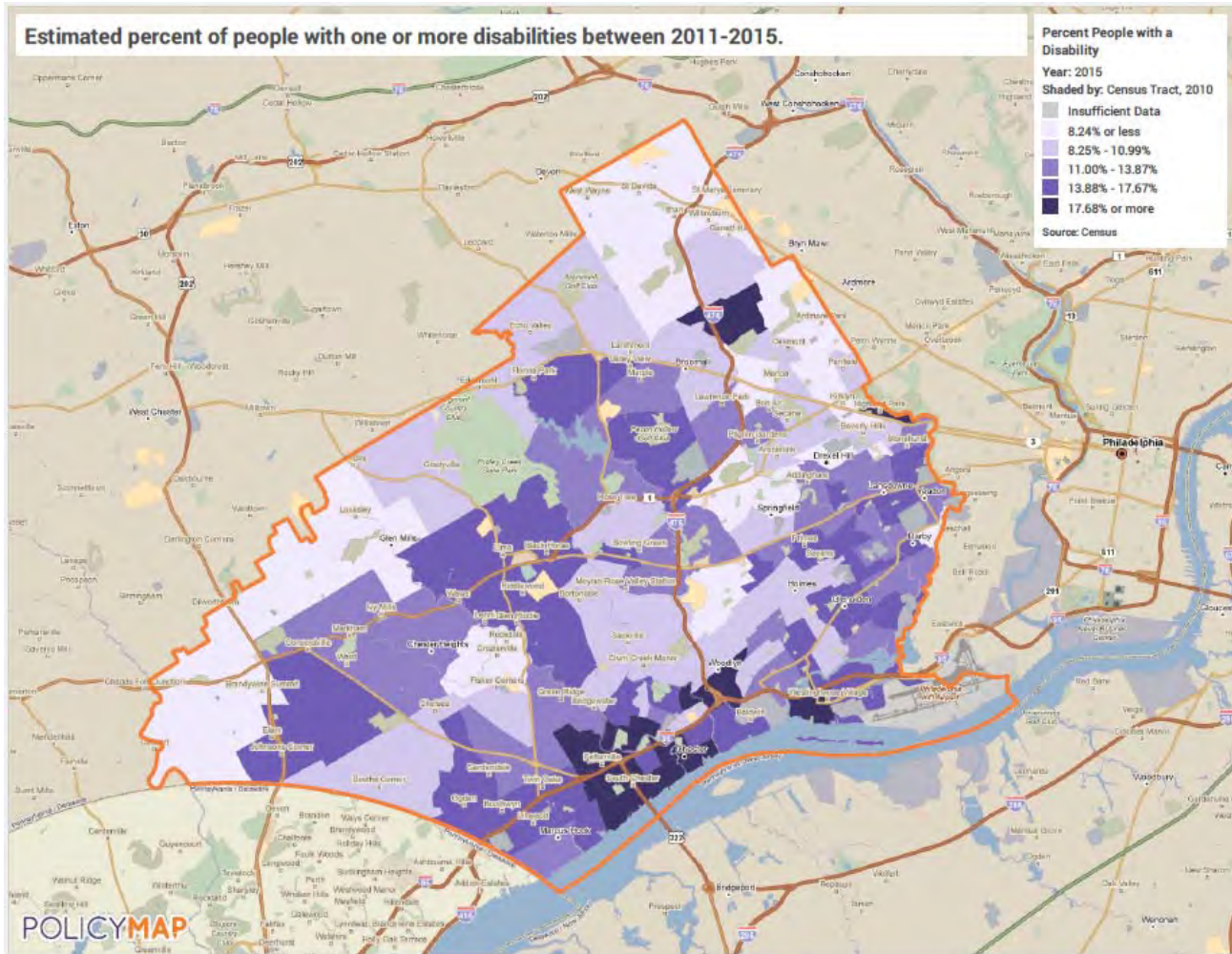
Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Map 19 below depicts where residents that identify as having one or more disability, of any type, are located throughout Delaware County. Highest disability populations of any type reside in Haverford and Marple Townships around Interstate Route 476, and surrounding Chester City in Chester Township, Upland, and Parkside as well as in Tinicum. With the exception of Chester Township, the identified areas of having higher concentrations of residents who identify as having a disability do not necessarily correspond with high concentrations of minorities or poverty levels in the county. A more moderate number of residents that identify as having one or more disabilities is found in the more eastern part of the county, however percentages of numbers of residents are fairly even across the central and eastern sections.

MAP 19 – Estimated Percent of People with One or More Disabilities Between 2011-2015



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.

As previously indicated, there appears to be no apparent geographic pattern between disability type or location. Persons with one or more disability are dispersed throughout the county, though more common in the central to eastern parts of the county. There are no concentrations of any one disability type that would indicate any geographic patterns.

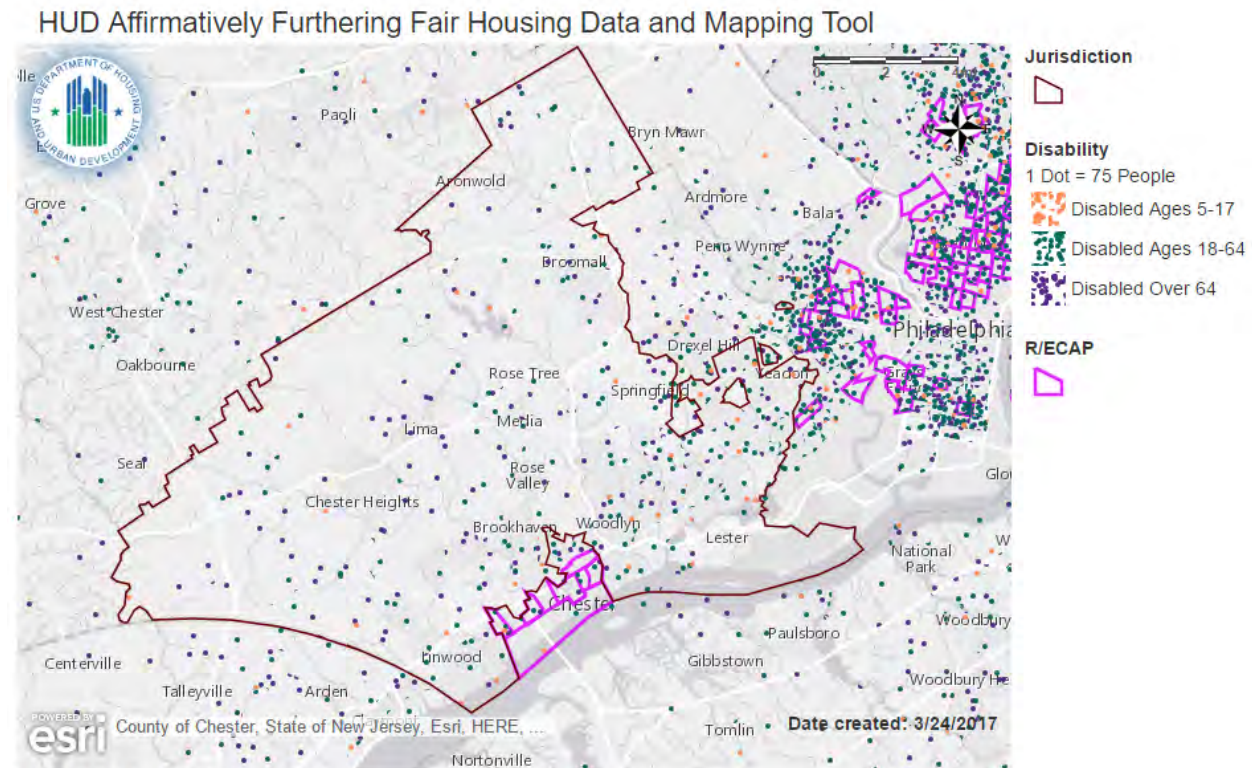
In considering the age of residents who identified themselves as having a disability, there were more residents in the 18-64 age range at 5.81%, followed closely by residents in the 65+ age group at 5.30%. Within the region, the disability rate for most age groups is lower as seen in HUD Table 12, with the exception of the Age 65+ range. The county has 7% more residents in this category than the region.

HUD TABLE 14 – Disability by Age Group

Age of People with Disabilities	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region
Age 5-17	1.00%	1.04%
Age 18-64	5.81%	6.67%
Age 65+	5.30%	4.92%

Geographically, again all age groups are evenly spread throughout the county with no obvious patterns. However, younger persons with disabilities, Ages 5-17, are more commonly in the eastern portion of the county along the I-95 corridor, while older populations, Ages 18-64 and Ages 65+ are spread throughout the central and eastern portions. The younger the age range, the closer to the I-95 corridor they appear to be, though not concentrated to just one neighborhood or area.

HUD MAP 15 – Disability by Age Group



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

V.D.2.a. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.

There is no comprehensive study available indicating the exact number and location of affordable, accessible housing units in Delaware County. However, it can be reasonably assumed that this may be an issue. The ACS 2015 indicates that 63% of the county’s housing stock was built prior to 1960. With an older housing stock, it is reasonable to assume that many lack accessible accommodations.

There are also conflicting views in the county regarding the availability of accessible housing for persons with disabilities. During an outreach session held with Delaware County’s Fair Housing Task Force in March, the issue of availability of accessible housing was addressed. Service providers from the area voiced concerns regarding the lack of accessible units for their clients. However, DCHA reported that they have a difficult time filling accessible units and the units are sometimes left vacant. The discussion clarified that there is greater need for accessible 1-bedroom units within the county.

In looking at public housing in the county, the HUD-provided data from tables 11 and 15 provide the number of accessible units by bedroom size. In public housing, the greatest percentage of accessible units are two bedroom units, followed by 3+ bedroom units. The largest disability rate is found in the housing choice voucher program which shows the largest percentage of accessible units to be 3+ bedroom. These larger units cannot be filled by a single individual which could cause vacancies in the accessible units while the single bedrooms are already filled.

HUD TABLE 11 and 15 – Publicly Supported Housing Programs: Units by Number of Bedrooms and Disability by Publicly Supported Housing Program Category

Housing Type	Households in 0-1 Bedroom Units	Households in 2 Bedroom Units	Households in 3+ Bedroom Units	Household with Children	Disability Rate
Public Housing	28.85%	36.01%	33.57%	48.25%	16.78%
Project-Based Section 8	68.33%	0.96%	30.71%	18.43%	19.39%
Other Multifamily	92.54%	0.00%	0.00%	0.00%	0.75%
Housing Choice Voucher	27.87%	24.71%	44.44%	56.83%	21.73%

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?

According to HUD-provided data, Delaware County does not contain any R/ECAPs. For the purposes of this assessment, we have reviewed local data trends, solicited input from the public and organizations that serve disadvantaged households and have determined Darby Borough, Colwyn Borough and Yeadon Borough to be neighborhoods consisting of higher levels of minority populations and higher levels of poverty, that may, in the future, become a R/ECAP.

There is limited data indicating the exact locations of all accessible units throughout the county, especially with regards to private rental units. However, all of the county’s public housing developments are required to have accessible units and several programs exist within the county to help landlords make accessible accommodations to their rental units for prospective disabled clients. The majority of the county’s public housing developments are found in the eastern corridor along I-95 in the mature neighborhoods.

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.

Delaware County Housing Authority data indicates that almost half, 42%, of their families from September 2015- January 2016 had a disabled member as part of their household. This percentage is made up of non-elderly and elderly households, as well as households with children and without.

In addition, as seen in Table 15 from the HUD-provided data, Delaware County has a lower disability rate in its publicly supported housing programs with the exception of project-based section 8 housing and the housing choice voucher program for which data was unavailable. The largest disparity seen between the county and the region is with the other multifamily program category in which Delaware County has less than 1% and the rest of the region shows at almost 15%.

HUD TABLE 15 - Disability by Publicly Supported Housing Program Category

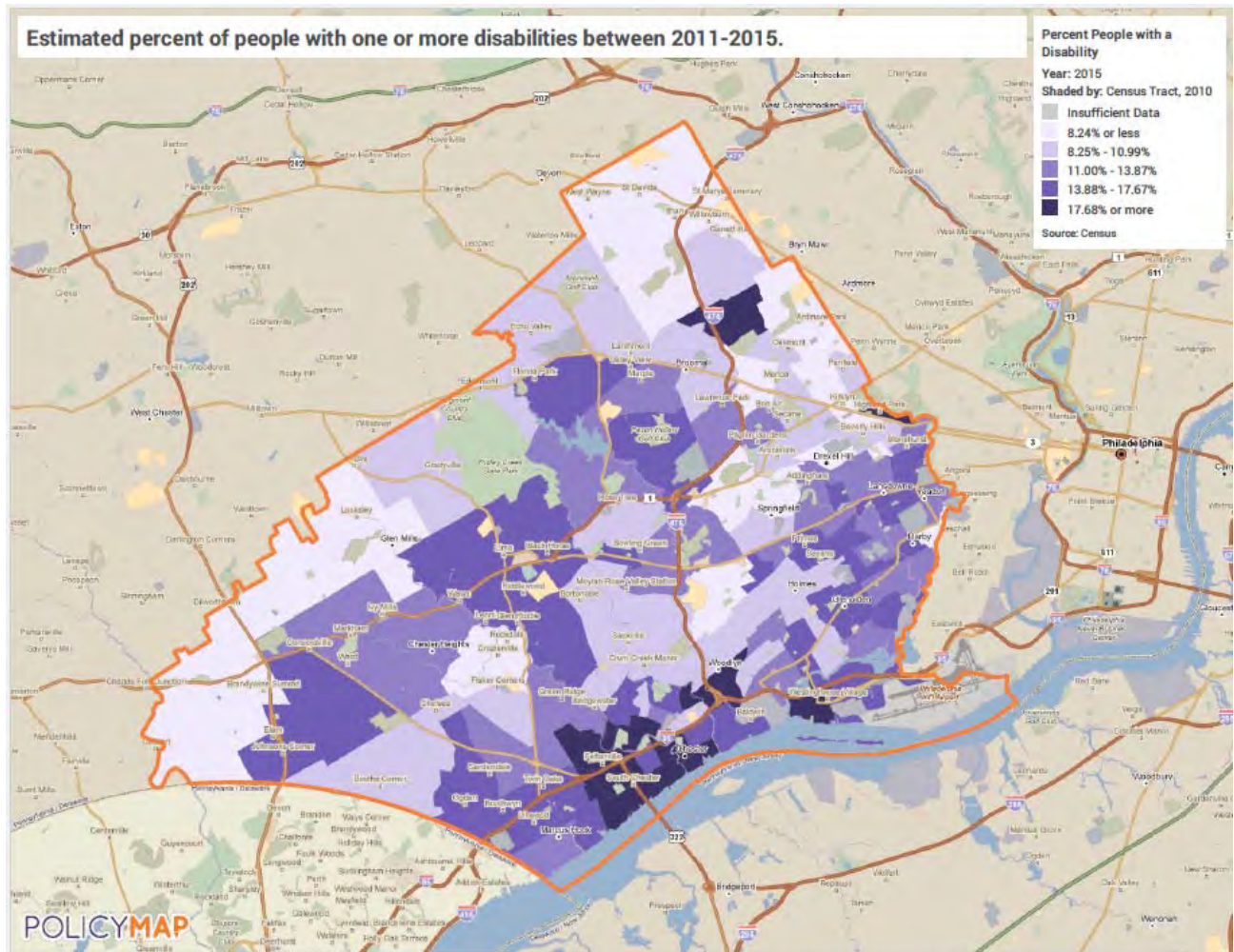
Publicly Supported Housing Program Category	(Delaware County, PA CDBG, HOME, ESG) Jurisdiction	(Philadelphia-Camden-Wilmington, PA, NJ, DE, MD) Region
Public Housing	16.78%	25.66%
Project-Based Section 8	19.39%	17.53%
Other Multifamily	0.75%	14.84%
HCV Program	21.73%	N/A

V. Fair Housing Analysis > Disability and Access Analysis > Analysis > 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?

No specific information exists indicating the segregation levels of persons with disabilities within the county. Previous maps show the percentage of people with one or more disabilities across the county’s municipalities. Map 18, shown again below, suggests that persons living with one or more disabilities are not concentrated to a specific area within the county but are integrated throughout. Higher percentages are found in three areas; the north east, central, and south east portions. Highest levels do surround Chester City, not part of the urban county, in Chester Township, Upland, and Parkside. However, there are persons with disabilities in substantial numbers living across the county.

MAP 20 – Estimated Percent of People with One or More Disabilities Between 2011-2015



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

All of the publicly supported housing within the county is equipped with accessible units.

The Delaware County Housing Authority (DCHA) has a total of 79 accessible housing units in its portfolio. DCHA also provides reasonable accommodations by modifying units and facilities where accessibility is lacking. Unfortunately, there is a significant waiting list to access DCHA housing resources.

A long standing partnership between DCHA and the County's CoC system has resulted in the development of 144 permanent supportive housing (PSH) units for persons with disabilities. DCHA is the HUD grant recipient for one Shelter + Care and three PSH projects. In addition, DCHA recently amended its Annual Plan to add a "moving up" strategy which will allow 10-15 PSH clients annually to "graduate" into regular

Housing Choice Vouchers, thus freeing up PSH resources for other newly homeless and disabled households to access.

An additional 115 PSH beds for disabled homeless households is provided by the County's Office of Behavioral Health (OBH), Division of Adult and Family Services and CoC nonprofit service providers.

The County's OBH, Division of Mental Health collaborates with their nonprofit provider network to provide a number of housing options and supportive services for persons with severe mental illness while the County's Office of Intellectual Disabilities partners with nonprofit providers to provide residential living options and services to those with intellectual disabilities.

The County has an inventory of privately owned affordable housing which includes projects financed by Federal or State resources such as the Low Income Housing Tax Credit, Section 202 Program etc. There are a total of 251 accessible housing units in these other publicly supported housing developments. Unfortunately, the majority (61%) of these accessible units, while in Delaware County, are located outside of the Urban County in Chester City.

OHCD's Housing Development Fund (HDF) which provides Federal, State or local monies for the development of affordable housing has specific threshold requirements that all applicants must meet in order to receive an allocation of funds. The HDF policies and procedures require that all projects provide evidence of compliance with the Americans with Disabilities Act (ADA), the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973 as regulated in 24 CFR Part 8. OHCD also requires all projects, to the extent feasible, include visibility design features. Rental units at a minimum must: be adaptable to accommodate individuals with disabilities; provide 32" of clear passage space in all interior doors; include one bathroom on the main floor that is wheelchair-accessible; have at least one zero-step entrance. In the case of homeownership projects, the County encourages project developers to have one zero-step entrance in as many units as possible.

The County's Office of Services for the Aging (COSA) works in conjunction with the nonprofit Self Determination Housing Project to implement the Nursing Home Transition Program, which facilitates the transition of disabled persons from nursing homes to community based settings.

Freedom Valley Disability Enablement Inc. is a private nonprofit community based organization which also serves as the local Center for Independent Living in Delaware County. Their goal is to assist persons with disabilities in the development and achievement of realistic independent living goals, while helping to educate the community through outreach, advocacy and technical assistance about the need to offer options for persons with disabilities. Staff at Freedom Valley have expressed concern about the lack of accessible housing options in the County.

V. 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? Identify major barriers faced concerning:

I. Government Services and Facilities

All of Delaware County's facilities and services are accessible to those in need and compliant with the Americans with Disabilities Act (ADA). There are 46 municipalities within the Urban County of Delaware, all of which are responsible for ensuring their own compliance with the ADA and making accommodations for persons with disabilities.

II. Public Infrastructure (e.g.) sidewalks, pedestrian crossings, pedestrian signals)

In Pennsylvania, municipalities depend on Liquid Fuels funding from the State Department of Transportation (Penn Dot) to construct and repair roads and bridges and to pay for related expenses. Many municipalities use these funds for the maintenance, repair or construction of curb ramps or curb cuts to provide access to individuals with disabilities.

The county's CDBG funding is also a primary source for making necessary improvements including ADA improvements to local infrastructure such as streetscapes and sidewalks.

III. Transportation

Persons with disabilities are especially reliant on public transportation for mobility and independence. Delaware County is well served by the Southeastern Pennsylvania Transportation Authority (SEPTA). The County's public transit network includes four regional rail lines, four trolley lines and two high speed/elevated rail lines. Residents also have access to 26 bus routes. These 36 SEPTA routes are the most of any suburban county and carry an average of 367,115 passengers per day (SEPTA Route Statistics 2016).

While all SEPTA busses are handicapped accessible, many bus stops are not. Trolleys are not currently ADA accessible. This will not be remedied until 2029 when SEPTA completes its Trolley Modernization Project. Both of Delaware County's stops on the Market Frankford Line are ADA compliant and the 69th Street terminal provides exceptional access to all modes of transportation available at this location.

The regional rail line stops have limited accessibility for persons with disabilities. To date, only 9 of 27 stops are accessible. Improvement is expected as SEPTA improves stations as part of its "State of Good Repair" program.

In addition to its regular service, SEPTA makes available CCT Connect, a paratransit service. CCT provides door-to-door service for registered customers by advance registration. This service is available to people who are functionally unable to use the regular accessible transit system for all or some of their transportation needs, in accordance with the Americans with Disabilities Act (ADA) and related regulations.

Many county residents take advantage of SEPTA ADA accessible transportation options. Of all SEPTA's suburban paratransit usage 44% is generated in Delaware County (SEPTA 2017 Operating Budget).

IV. Proficient Schools and Educational Programs

The Delaware County Intermediate Unit (DCIU) serves 15 Delaware County school districts with 105 schools, 84 Archdiocesan schools and 44 private schools. They serve more than 70,000 school aged students and more than 6000 educators. Direct instruction is provided to more than 15,000 students enrolled in DCIU's Special Programs, Career and Technical Education and specialized programs. The Special Programs division is responsible for the operation, coordination and program development of Special Education services. The division coordinates efforts with Delaware County School Districts, private schools, charter schools, advocacy groups, the Right to Education Task Force and the PA Department of Education. The Early Intervention Program is designed to help children with special needs before they enter kindergarten and includes free screenings and developmental assessments. An Individualized Education Plan (IEP) is developed for children found to be eligible for special education services. Early intervention services are provided to over 1700 children ages 3-5 with developmental delays and disabilities. The DCIU Special Education Programs for school aged children provide a variety of programs and services in both DCIU sites and Delaware County school district buildings.

All of the County's school districts also have services for persons with disabilities as they must comply with the Individuals with Disabilities Education Act (IDEA) by providing a "free appropriate public education" (FAPE) to children who need special education or related services because of a disability.

V. Jobs

More than 10% of Delaware County residents take public transit to work, a number much higher than surrounding suburban counties (DCPD 2017). Additionally, a large majority of residents commute to the surrounding counties for work, such as Philadelphia or Montgomery County. Accessible, reliable, and timely transportation for persons with disabilities could present a potential barrier to being able to obtain jobs in these locations.

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

There are 46 municipalities located within the Urban County and each of them have their own process for addressing reasonable accommodation requests.

If residents require specific accommodations to access County facilities and services persons may contact the Section 504 Coordinator in the County's Personnel Office. The Delaware County Court of Common

Pleas has a specific ADA Grievance Procedure in place that outlines the appropriate contact persons within the court system.

Public Infrastructure

State – The PA Department of Transportation (Penn Dot) Transition Plan for Compliance with the Requirements of Title II of the Americans with Disabilities Act of 1990 outlines the specific responsible officials and ADA coordinators as well as the grievance procedure to be followed for State owned public infrastructure.

County – Persons seeking a reasonable accommodation related to any County owned public infrastructure should contact the Section 504 Coordinator in the County’s Personnel Office.

Local - There are 46 municipalities located within the Urban County and each of them have their own process for addressing reasonable accommodation requests that may be related to local public infrastructure. This is in addition to municipalities applying individually for CDBG funding to improve update out dated and inaccessible infrastructure such as sidewalks or streetscapes.

Transportation

Community Transit, a private, nonprofit transportation company, provides several programs to help disabled residents transportation needs. Programs include – 1) Transportation for Persons with Disabilities (PwD) Program 2) Shared Ride Program 3) SEPTA Customized Community Transportation Program 4) Medical Assistance Transportation Program

SEPTA service will make reasonable modifications to policies and practices to ensure program accessibility subject to several government exceptions. To submit a request for a reasonable modification regarding accessibility, persons contact the SEPTA Customer Service Department or submit a request online via SEPTA’s website. SEPTA may deny any requested modification if:

- (1) The modification will fundamentally alter the nature of service, program, or activity;
- (2) The modification will result in a direct threat to the health and safety of others;
- (3) The individual is able to use the service, program or activity for its intended purpose without the requested modification.
- (4) The modification will result in undue financial or administrative burden on SEPTA.

Proficient Schools and Educational Programs

The Delaware County Right to Education Local Task Force was established to assist in improving education for all school age children with disabilities. The Task Force makes recommendations to improve, strengthen, expand and monitor programs and services; speaks on behalf of special education students; and communicates their needs, problems and concerns to schools and other agencies providing special education programs. The Task force provides assistance to families who are experiencing an issue in their efforts to ensure their children receive a free, appropriate public education.

In addition to the IDEA, school districts must comply with Americans with Disabilities Act and Section 504 of the Rehabilitation Act of 1973 which requires school districts to provide a level playing field through

reasonable accommodations. There are 15 school districts in Delaware County and each school district has its own policies and procedures for accommodating students with disabilities and special needs.

Jobs

The DCIU administers Options Transition Services to prepare secondary students with disabilities for their adult lives. Options addresses areas relating to employability skill training, travel instruction, job development/job coaching, assessments, the development of daily living skills and community access. Included are a variety of employment services through their Options Employability Skills Training and Options Enhanced Employment Opportunities Program. Services include job placement and job coaching.

Other organizations providing job training and employment opportunities for persons with disabilities in Delaware County are the PA Office of Vocational Rehabilitation, ARC of Delaware County, Goodwill of Delaware County and Elwyn.

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

Delaware County's median housing value is just over \$232,000. Whether a resident has a physical or intellectual disability, this likely puts homeownership qualification out of reach for persons relying solely on social security income or disability income. This was reiterated during several service provider meetings conducted by OHCD. The most common complaint was that SSI payments do not cover monthly living expenses. It can also be assumed that persons on limited incomes may not have the funds available to cover upfront costs associated with buying a home.

In addition, ACS 2015 data show that 63% percent of the county's housing stock was built prior to 1960. Therefore, it can be assumed that many of these homes lack any type of accessibility modifications leading to added expenses in having to buy and then modify older homes. Households with disabled members face obstacles for finding suitable homes in part because of the County's older housing stock. Residents face architectural and design barriers in many homes. They may be unable to find adequate homeownership opportunities due to features including non-accessible walkways, stairs, bathrooms and narrow doorways. Making the necessary modifications to make a home accessible is often an expensive, time-consuming process. The county has run accessibility modifications programs in the past, however these programs are limited in funding.

V. Fair Housing Analysis > Disability and Access Analysis > Analysis > 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.

Affordability of housing is the most significant obstacle for persons with a disability in finding housing of their choice. Many individuals with disabilities rely solely on SSI payments. According to Social Security Benefit data, the average SSI payment for Delaware County in 2013 was \$567.00 a month. An estimated 12,612 recipients received SSI in the county, with 11,484 recipients, or 91%, being disabled. HUD Exchange data shows that fair market rent for a one-bedroom apartment in the area was \$929. This far exceeds the monthly SSI payment placing severe cost burden on those receiving only SSI.

V. Fair Housing Analysis > Disability and Access Analysis > Analysis > 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.

During outreach sessions held with Delaware County service providers and case managers from various county programs and services, the most common obstacles for persons with disabilities in finding housing was a lack of affordable options in neighborhoods the clients want to live. Their limited incomes lead to severe housing cost burden as the publicly supported payment does not cover housing costs and taxes in the county. It also puts added burden when having to supply fees like security deposits or first and last months' rents for renter situations.

Another common complaint from these outreach sessions was the stress of having to find housing. Providers claimed resources such as the PA Housing Search and available lists of landlords that have accessible units and accept Housing Choice vouchers are quickly outdated. Persons with a disability are often unable to travel around the county looking for available housing. This is also the case for many properties and programs that require online applications. In many cases the providers said that the prospective renter is unable to access the internet at home, and do not have the capabilities to fill out the application on their own putting them at a severe disadvantage.

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

Several services do exist within the county to serve individuals with disabilities. The county previously administered the Access program which helped with home modifications to include installing accessible shower stalls, grab bars, modifying kitchen counters, cabinets, appliances, and by installing mobility helpers like stair lifts. Some recipients have demonstrated the inability to maintain and/or repair improvements made through this program.

Additional programs help landlords to make accommodations to their rentals for use by disabled clients. Participants from the Self-Determination Housing Project reported this program worked very well and landlords were very helpful in making these accommodations for their clients.

The Housing Equality Center of PA also serves Delaware County and is available to help individuals with disabilities file complaints regarding landlords unwilling to make accommodations or discriminating against them.

V. Fair Housing Analysis > Disability and Access Analysis > Analysis > Contributing Factors

V.D.7. Disability and Access Issues contributing factors

- 1) Access to publicly supported housing for persons with disabilities
- 2) Lack of affordable in-home or community-based supportive services
- 3) Lack of affordable, accessible housing in range of unit sizes
- 4) Lack of assistance for housing accessibility modifications
- 5) Regulatory barriers to providing housing and supportive services for persons with disabilities
- 6) Location of accessible housing

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 fair housing.

There is no 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 fair housing for Delaware County or the Delaware County Housing Authority.

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

Pennsylvania Human Relations Act (1955 P.L. 744, as amended) Prohibits discrimination in housing accommodations and commercial property based on race, color, religion, creed, age (40+), ancestry, sex, national origin, handicap, disability, or the use of guide or support animals because of blindness, deafness, or physical handicap or because the user is a handler or trainer of guide or support animals.

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

U. S. Department of Housing and Urban Development

Philadelphia Regional Office of FHEO
U.S. Department of Housing and Urban Development
The Wanamaker Building
100 Penn Square East, 12th Floor
Philadelphia, Pennsylvania 19107-3380
(215) 861-7646; (888) 799-2085; TTY (215) 656-3450

HUD investigates complaints of housing discrimination based on race, color, religion, national origin, sex, disability, or familial status. HUD will investigate the complaint and try to conciliate the matter with both parties.

PA Human Relations Commission

110 North 8th Street, Suite 501
Philadelphia, PA 19107
(215) 560-2496; (215) 560-3599; TTY 855-866-5718

HRC provides assistance filing a housing discrimination complaint, and maintains a toll-free helpline.

Fair Housing Rights Center

444 N. 3rd Street, Suite 110
Philadelphia, PA 19123
215-625-0700 1-866-576-1968

The Center provides counseling, referrals, advocacy, and complaint resolution for those who feel they have been illegally denied housing or treated in a discriminatory manner. They also conduct testing program investigates claims of discrimination and monitors discriminatory housing practices and trends in the region.

The Housing Equality Center of Pennsylvania

P.O. Box 558
Fort Washington, PA 19034
267-419-8918; 866-540-FAIR
info@equalhousing.org

The Housing Equality Center (HECP) offers programs and services to County residents, staff and organizations to ensure that consumers have access to housing and understand their rights under fair housing laws. They provide counseling and testing investigations for housing discrimination victims; education and training programs for housing professionals, nonprofits, housing authorities and others; and publications, fact sheets and other information to educate the public and housing professionals about matters related to fair housing

The HECP is under contract with Delaware County, with funding provided through the Community Development Block Grant Program to provide the above services and coordinate the quarterly Delaware County Fair Housing Task Force meetings.

V.E.4. Additional Information

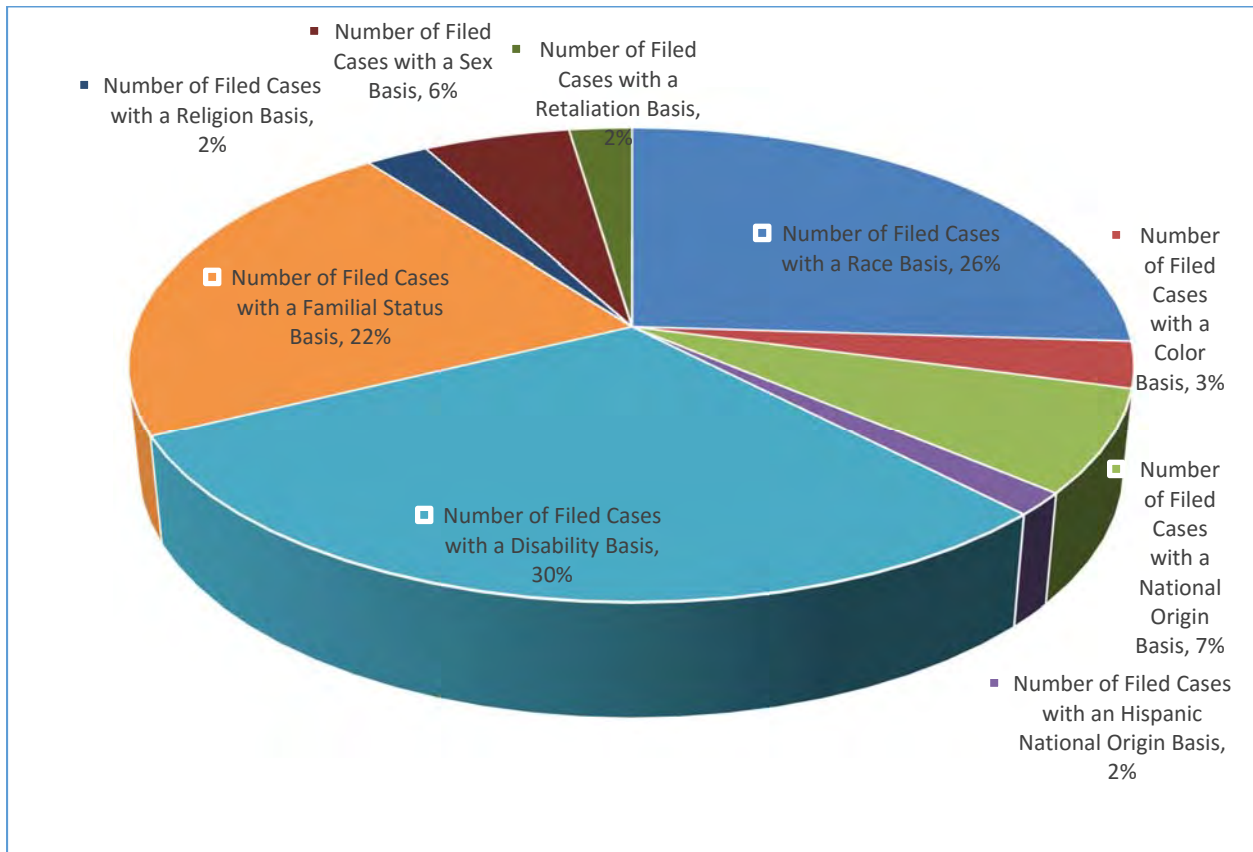
V.E.4.a. Provide additional relevant information, if any about fair housing enforcement, outreach capacity and resources in the jurisdiction and region.

The four organizations above provide housing enforcement services to persons who believe their rights under the Fair Housing Act have been violated. However, as discrimination behaviors continue to move from overt to covert, it is necessary to explore the effects of policies and actions that have the outcome of limiting the housing mobility of a household.

Prior to the Civil Rights legislation of 1964, Delaware County was at the forefront of the issue of fair housing for all. The HECP was originally established in 1956 in Lansdowne Borough. Since that time, the organization has changed its name, moved out of Delaware County and extended its area of service to the counties of Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia. Thus, there is no longer any one organization with an exclusive Delaware County presence.

Community Development Block Grant funding has either decreased or stayed flat over the last ten years. This has limited the ability of private and public organizations to address fair housing education for housing providers and the general public.

CHART 16 - FHEO Filed Complaints by Protected Class: 2/14/06-9/11/2015



The U.S. Department of Housing and Urban Development reported the number of FHEO filed cases based on protected class for the period 2/14/2006 – 9/11/2015. Their data show that of the 100 cases filed during that time, the majority were filed with a disability basis. This was followed by Race and familial status basis.

In 2002, the Housing Equality Center of Pennsylvania (HECP) conducted 20 voice-based phone tests focused specifically on discrimination against refugees in Bucks, Delaware, Montgomery, and Philadelphia Counties. They note that the typical refugee is entering the housing market for the first time and therefore has no rental references; a very limited work history and lack credit history - significant barriers to an individual's ability to find suitable housing. Five of twenty tests found a range of difference in treatment from outright refusal to rent, different terms and discouragement.

Additionally, in 2017, the HECP performed 20 rental tests for disability discrimination in senior housing. This effort was to focus specifically on discrimination against older individuals with disabilities seeking senior housing in the private market. Of particular interest was to determine whether there was bias against seniors with progressive disabilities that were expected to worsen over time. In this case, it was determined that 5 seniors found different terms, due to range of disability and steering to another "more appropriate" facility.

HECP also conducted 10 voice based phone tests focused specifically on discrimination against very low income individuals with housing choice vouchers in 2015. The further focus of the testing was on the potential for bias during the initial phone call to the housing provider when the home seeker has a racially identifiable voice. Of the 10 total tests both testers were told that vouchers were not accepted every time. In 8 tests housing providers gave different or less information to the Black prospective tenant or returned a call to the white prospective tenant but not the Black prospective tenant. Two tests showed similar treatment.

Finally, HECP performed testing for discrimination in the willingness of landlords to rent to prospective tenants who receive SSDI income in 2015. In this examination, three out of the five tests suggested differences in treatment to the protected class tester.

Fair Housing Analysis Fair Housing Enforcement, Outreach Capacity, and Resources Analysis Fair Housing Enforcement, Outreach Capacity and Resources Contributing Factors

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, perpetuate, or increase the severity of fair housing enforcement, outreach capacity, and resources and the fair housing issues, which are Segregation, R/ECAPs, 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.

1. Lack of resources for fair housing agencies and organizations
2. Lack of local private fair housing outreach and enforcement

SECTION VI
Fair Housing Goals and Priorities

Prioritization of Contributing Factors

SEGREGATION/INTEGRATION

Location and type of affordable housing (High)

Results from the service provider questionnaire indicate that the location and type of affordable housing was identified as the number one contributing factor affecting segregation. Service providers identified 'location of affordable housing' as the number two obstacle which most prominently affects finding affordable housing.

HUD Map #5 shows the location of publically supported housing throughout the Urban County is primarily located in the southern and eastern portions of the County. 70 % of the publically supported housing in the Urban County is located within the mature neighborhoods where the housing stock is older and where the highest concentrations of minorities are located. A significant percentage, 48%, of affordable housing is located outside of the Urban County in the City of Chester.

According to OHCD's Affordable Housing Inventory, there are 30 privately owned affordable housing developments in the County that are not affiliated with a housing authority. Of those developments, 16 or 53.3% are located in Chester City and 16 or 53.3% are designated for the elderly. Of those designated for the elderly, 10 developments or 62.5 % are located outside of the City of Chester. There are 14 developments available to persons under the age of 55 and 10 or 71.4% of them are located within Chester City.

Safety of a neighborhood was identified by 74% of the residents surveyed to the question of what is most important to you when looking for new housing. Service providers specifically mentioned locating affordable housing in low crime areas was an issue.

Source of Income Discrimination (High)

The term "source of income discrimination" refers to the refusal by a housing provider to accept tenants based on type of income. This type of discrimination often occurs against individuals receiving assistance payments such as Supplemental Social Security (SSI) or other disability income, social security or other retirement income, or tenant-based rental assistance, including Housing Choice Vouchers.

The service provider questionnaire and resident survey both identified source of income discrimination as a top priority. It was noted that landlords were unwilling to accept tenants with Section 8 Housing Choice Vouchers and/or SSI payments.

Under the general category of housing practices, service provider's ranked "landlords that do not accept Section 8 Vouchers or other forms of financial assistance" as the number one obstacle which most prominently affects fair housing choice.

Service providers indicated that one of the biggest impediments to fair housing choice was the location of housing that accept rental subsidies – "many clients cannot find apartments in communities of their choice due to not being able to find units that accept Section 8".

Lack of private investments in specific neighborhoods (Low)

The mature neighborhoods are mostly built-out and development is mostly in-fill in nature. The growing suburbs of the County have seen an increase in both residential and commercial development.

Land use and zoning laws (Low)

The Delaware County Planning Department reviews all comprehensive plans, zoning and subdivision and land development ordinances and provides recommendations; however, the Pennsylvania Municipalities Code states that land use authority is at the municipal level. Municipalities have restricted multifamily properties serving individuals with disabilities.

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

The County does not have any HUD identified R/ECAPS.

DISPARITIES IN ACCESS TO OPPORTUNITY

Lack of access to opportunity due to high housing costs (High)

Housing that affords access to opportunities such as proficient schools, public transportation, employment centers, low poverty, and environmentally healthy neighborhoods may be cost prohibitive for low income persons, including those receiving assistance through the Housing Choice Voucher program. High costs can have a greater effect on families with children who need multiple bedrooms and individuals with disabilities who need accessible housing or housing located close to accessible transportation.

The resident survey identified cost of housing as the #1 obstacle to finding housing where you want to live. According to ACS data over half of the county's renter population experiences housing cost burden, and 27.4% experience extreme housing cost burden. The number of homeowners experiencing housing cost burden is 29.8% and 12% experience extreme housing cost burden.

Results from the service provider questionnaire indicate that the lack of access to opportunity due to high housing costs was identified as the number two contributing factor regarding disparities in access to opportunities.

Location and type of affordable housing (High)

The resident survey identified quality of housing as the #2 obstacle to finding housing where you want to live. HUD map #5 shows 70 % of publically supported housing is located within the mature neighborhoods. HUD map #13 shows all but one of the mature neighborhoods have an environmental health index less than 40%.

Results from the service provider questionnaire indicate that the location and type of affordable housing was identified as the number one contributing factor regarding disparities in access to opportunities.

Service providers identified 'location of affordable housing' as the number two obstacle which most prominently affects finding affordable housing.

When service providers were asked to rank obstacles that most prominently affect access to opportunities, their number one obstacle was that affordable housing is not located near quality schools. Service providers also indicated that the quality of education varies by zip code and that rents tend to be unaffordable in areas with better education services.

Impediments to mobility (Medium)

The term "impediments to mobility" refers to barriers faced by individuals and families when attempting to move to a neighborhood or area of their choice, especially integrated areas and areas of opportunity.

One of the largest factors impacting mobility is source of income discrimination.

The service provider questionnaire and resident survey both identified discrimination based on source of income for renters as a concern. It was noted that landlords in the growing suburbs are less likely to accept Section 8 Housing Choice Vouchers.

Under the general category of housing practices, service provider's ranked "landlords that do not accept Section 8 Vouchers or other forms of financial assistance" as the number one obstacle which most prominently affects fair housing choice.

Service providers indicated that one of the biggest impediments to fair housing choice was the location of housing that accept rental subsidies – "many clients cannot find apartments in communities of their choice due to not being able to find units that accept Section 8".

Location of proficient schools and school assignment policies (Low)

HUD table 12 shows the school proficiency index is above the regions index for all races. ACS data shows 92% of the County have a high school diploma and 36% of County residents have graduated college. The County does not have authority over school admission or inter-district transfer programs.

DISPROPORTIONATE HOUSING NEEDS

Lack of access to opportunity due to high housing costs (High)

Housing that affords access to opportunities such as proficient schools, public transportation, employment centers, low poverty, and environmentally healthy neighborhoods may be cost prohibitive for low income persons, including those receiving assistance through the Housing Choice Voucher program. High costs can have a greater effect on families with children who need multiple bedrooms and individuals with disabilities who need accessible housing or housing located close to accessible transportation.

The resident survey identified cost of housing as the #1 obstacle to finding housing where you want to live and results from the service provider questionnaire indicate that the lack of access to opportunity due to high housing costs was identified as the number one contributing factor regarding disproportionate housing needs.

Availability of affordable units in a range of sizes (Medium)

Results from the service provider questionnaire indicate that the availability of affordable units in a range of sizes was identified as the number two contributing factor regarding disproportionate housing needs.

HUD table 11 shows that while public housing in the County is evenly split between 1, 2 and 3 bedroom units the majority of project-based section 8, other multi-family and HCV program housing is 1 bedroom.

Loss of affordable housing (Low)

Delaware County has an older housing stock mostly built prior to 1960, especially true in the mature neighborhoods. Due to the older nature of the homes maintenance costs are higher increasing the costs burden of residents.

PUBLICLY SUPPORTED HOUSING

Admissions and occupancy policies and procedures, including preferences in publicly supported housing (High)

The term “admissions and occupancy policies and procedures” refers to the policies and procedures used by the publicly supported housing providers that affect who lives in the housing, including policies and procedures related to marketing, advertising vacancies, applications, tenant selection, assignment, and maintained or terminated occupancy. Procedures that may relate to fair housing include, but are not limited to, admission preferences, application, admissions and waitlist policies, income thresholds, occupancy limits, housing providers’ policies for processing reasonable accommodation and modification requests, credit or criminal record policies, and eviction policies and procedures.

The service provider questionnaire and forums identified credit and criminal back ground checks as client barriers to accessing publicly supported housing.

Source of income discrimination (High)

The term “source of income discrimination” refers to the refusal by a housing provider to accept tenants based on type of income. This type of discrimination often occurs against individuals receiving assistance payments such as Supplemental Social Security (SSI) or other disability income, social security or other retirement income, or tenant-based rental assistance, including Housing Choice Vouchers.

The service provider questionnaire and resident survey both identified source of income discrimination as a top priority. It was noted that landlords were unwilling to accept tenants with Section 8 Housing Choice Vouchers and/or SSI payments.

Under the general category of housing practices, service provider’s ranked “landlords that do not accept Section 8 Vouchers or other forms of financial assistance” as the number one obstacle which most prominently affects fair housing choice.

Service providers indicated that one of the biggest impediments to fair housing choice was the location of housing that accept rental subsidies – “many clients cannot find apartments in communities of their choice due to not being able to find units that accept Section 8”.

Quality of affordable housing information programs (High)

The term “affordable housing information programs” refers to the provision of information related to affordable housing to potential tenants and organizations that serve potential tenants, including the maintenance, updating, and distribution of the information. The information includes, but is not limited to, listings of affordable housing opportunities or landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to potential beneficiaries. The quality of such information relates to, but is not limited to, how comprehensive the information is, how up-to-date the information is, and if there has been pro-active outreach to widen the pool of participating rental housing providers.

The service provider questionnaire and forums identified the lack of an extensive up-to-date listing of affordable housing opportunities and local landlords who accept vouchers as a top concern.

Impediments to mobility (Medium)

The term “impediments to mobility” refers to barriers faced by individuals and families when attempting to move to a neighborhood or area of their choice, especially integrated areas and areas of opportunity.

One of the largest factors impacting mobility is source of income discrimination.

The service provider questionnaire and resident survey both identified discrimination based on source of income for renters as a concern. It was noted that landlords in the growing suburbs are less likely to accept Section 8 Housing Choice Vouchers.

Under the general category of housing practices, service provider’s ranked “landlords that do not accept Section 8 Vouchers or other forms of financial assistance” as the number one obstacle which most prominently affects fair housing choice.

Service providers indicated that one of the biggest impediments to fair housing choice was the location of housing that accept rental subsidies – “many clients cannot find apartments in communities of their choice due to not being able to find units that accept Section 8”.

Lack of access to opportunity due to high housing costs (medium)

Housing that affords access to opportunities such as proficient schools, public transportation, employment centers, low poverty, and environmentally healthy neighborhoods may be cost prohibitive for low income persons, including those receiving assistance through the Housing Choice Voucher program. High costs can have a greater effect on families with children who need multiple bedrooms and individuals with disabilities who need accessible housing or housing located close to accessible transportation.

Results from the service provider questionnaire indicate that the lack of access to opportunity due to high housing costs was identified as the number one contributing factor regarding publicly supported housing.

The resident survey identified cost of housing as the #1 obstacle to finding housing where you want to live. HUD Map #5 shows 70 % of publically supported housing is located within the mature neighborhoods. It was noted that landlords in the growing suburbs are less likely to accept Section 8 Housing Choice Vouchers.

DISABILITY AND ACCESS

Lack of affordable, accessible housing units in a range of sizes (High)

What is “affordable” varies by circumstance, but an often used rule of thumb is that a low or moderate income family can afford to rent or buy a decent quality dwelling without spending more than 30% of its income. For purposes of this assessment, “accessible housing” refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing.

Residents/public service providers who attended the public forums identified the lack of affordable/accessible units in a range of sizes to be a top concern for the County. Accessible one bedroom units are scarce and were only identified as available in Chester City.

Location of accessible housing (Medium)

HUD maps #14 and #15 do not indicate any concentrations of any one disability type. All disability types are scattered throughout the county and not limited to specific neighborhoods.

There are a total of 417 accessible housing units identified on OHCD's Affordable Housing Inventory. These units are located in both public housing authority owned and privately owned rental developments. 61.4 % of these accessible units are located outside of the Urban County in the City of Chester. Within the Urban County, 64 of the 161 accessible units are owned and operated by the DCHA. The remaining 97 accessible units located in the Urban County are located in privately owned and operated rental developments. Given that the majority of accessible units are located in the City of Chester can limit fair housing choice for persons with disabilities.

Lack of assistance for housing accessibility modifications (Medium)

The service provider and disability forums identified the need for additional funding to provide housing accessibility modifications.

Access to publicly supported housing for persons with disabilities (Medium)

Results from the service provider questionnaire indicate that the lack of access to publicly supported housing for persons with disabilities was identified as the number one contributing factor regarding disability and access.

HUD table 7 shows that 20% of publicly supported housing units are occupied by persons with a disability. The greatest percentage of accessible units are two bedroom units, followed by 3+ bedroom units. The largest disability rate is found in the housing choice voucher program which shows the largest percentage of accessible units to be 3+ bedroom. These larger units cannot be filled by a single individual which could cause vacancies in the accessible units while the single bedrooms are already filled.

Currently the wait list maintained by DCHA contains over 25,000 applicants. 25% of the applicants are identified as elderly/disabled.

Lack of access to opportunity due to high housing costs (Medium)

Housing that affords access to opportunities such as proficient schools, public transportation, employment centers, low poverty, and environmentally healthy neighborhoods may be cost prohibitive for low income persons, including those receiving assistance through the Housing Choice Voucher program. High costs can have a greater effect on families with children who need multiple bedrooms and individuals with disabilities who need accessible housing or housing located close to accessible transportation.

Results from the service provider questionnaire indicate that lack of access to opportunity due to high housing costs was identified as the number two contributing factor regarding disability and access.

The disability forum and service provider questionnaire indicated that the average SSI payment was approximately \$700.00 while the average rent in Delaware County is \$900.00. The disabled community is often forced to live with family since they can not afford rent by themselves.

Lack of affordable in-home community-based supported services (Medium)

Results from the service provider questionnaire indicate that lack of affordable in-home or community based services was identified as the number three contributing factor regarding disability and access.

The disability forum and service provider questionnaire identified re-establishment of the LHOT as a top priority. The LHOT would provide service members an opportunity to work together and improve in-home based supportive services.

Regulatory barriers to providing housing and supportive services for persons with disabilities (Low)

Permits and other restrictions for housing and supportive services are adopted at the Municipal level. The service provider and disability forums raised concerns about disproportions regulations being enforced for group homes and supportive services

FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY AND RESOURCES

Lack of resources for fair housing agencies and organizations (Medium)

The County currently partners with the Housing Equality Center of Pennsylvania to provide quarterly Fair Housing Task Force meetings and informational materials. Even with this collaboration 48% of the residents survey responses did not know where to report housing discrimination.

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
<p>Preserve existing publically supported and private affordable rental housing</p>	<p>Lack of private investments in specific neighborhoods</p> <p>Location and type of affordable housing</p> <p>Lack of access to opportunity due to high housing costs</p> <p>Loss of affordable housing</p> <p>Access to publicly supported housing for persons with disabilities</p> <p>Lack of assistance for housing accessibility modifications</p> <p>Location of accessible housing</p>	<p>Publicly Supported Housing</p> <p>Disproportionate Housing Needs</p> <p>Segregation/Integration</p> <p>Disparities in Access to Opportunity</p> <p>Disability and Access</p>	<p>1) Annually review audits and provide assistance to housing developments in distress to ensure affordability for 20 publically assisted housing developments (i.e refinancing, renewal and extension of affordable use agreements)</p> <p>2) Annually utilize 20% of DCHA capital funds for maintenance and repairs at DCHA owned units</p> <p>3) Enable 50 precariously housed renters to maintain their housing annually</p> <p>4) Conduct regular inspections of 80 Housing Development Fund units annually to ensure units are being properly maintained</p> <p>5) Educate 30 renters annually on the rental application process including protected rights, identifying discrimination and avoiding overpayments</p>	<p>Delaware County</p> <p>DCHA</p> <p>Delaware County</p> <p>Delaware County</p> <p>Delaware County and DCHA</p>

Discussion: Low-income renters are most susceptible to losing their housing. Implementation of milestones 1, 3 and 5 will help ensure renters are able to locate and remain in affordable rental units. Milestones 2 and 4 will be implemented to ensure renters have access to affordable units that are also safe and well-maintained.

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
Preserve existing affordable homeownership housing	Loss of affordable housing Lack of assistance for housing accessibility modifications Lack of access to opportunity due to high housing costs Location and type of affordable housing	Disproportionate Housing Needs Disability and Access Segregation/Integration Disparities in Access to Opportunity	1) Provide major systems repairs to 10 owner-occupied homeowners annually 2) Provide foreclosure prevention counseling and outreach to 40 % of households receiving foreclosure notices annually 3) Partner with local non-profit agencies to provide 4 community development work-shops focusing on preserving homeownership annually	Delaware County Delaware County Delaware County
<p>Discussion: In order to maintain existing affordable homeownership housing the County will continue to provide the Housing Rehabilitation Program for low-income households. This program provides a no interest deferred loan for major system repairs allowing the homeowner to safely remain in their residence.</p> <p>The County plans to continue its partnership with Clarifi and Legal Aid of Southeastern PA which provides foreclosure prevention and counseling to low-income residents.</p> <p>The County will continue its partnership with the Darby Borough CDC and other non-profits which provide educational workshops on community issues and local resident involvement. Past workshops included general home maintenance, household budgets/savings and avoiding foreclosure.</p>				

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
Expand affordable homeownership housing	<p>Location and type of affordable housing</p> <p>Impediments to mobility</p> <p>Lack of access to opportunity due to high housing costs</p> <p>Loss of affordable housing</p> <p>Quality of affordable housing information programs</p> <p>Lack of resources for fair housing agencies and organizations</p>	<p>Segregation/Integration</p> <p>Disparities in Access to Opportunity's</p> <p>Disproportionate Housing Needs</p> <p>Publicly Supported Housing</p> <p>Fair Housing Enforcement, Outreach Capacity and Resources</p>	<p>1) Provide pre and post purchase counseling as well as down payment and closing cost assistance to 20 households each year</p> <p>2) Acquire, rehabilitate and resell 3 vacant affordable housing units over 5 years</p> <p>3) Educate realtors, homebuyers and owners on types of lending products and practices and how to identify discrimination 4 sessions annually</p>	<p>Delaware County</p> <p>Delaware County</p> <p>Delaware County and DCHA</p>
<p>Discussion: Homeownership provides many benefits to local communities. Homeowners are more likely to provide general upkeep and become active participants in the community. The County will continue to provide funding for the Homeownership 1st and CHDO which will expand affordable homeownership housing.</p>				

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
Expand fair housing outreach and education efforts	<p>Quality of affordable housing information programs</p> <p>Source of income discrimination</p>	<p>Fair Housing Enforcement, Outreach Capacity and Resources</p> <p>Publicly Supported Housing</p> <p>Segregation/Integration</p>	<p>1) Provide fair housing education presentations at DCHA voucher holder meetings and first time homebuyers counseling sessions for 150 households annually</p> <p>2) Partner with fair housing agency to provide fair housing education and training to local governments and housing professionals to provide 1 educational workshop annually</p>	<p>DCHA and Delaware County</p> <p>Delaware County</p>
<p>Discussion: Delaware County and DCHA will engage local fair housing agencies to provide trainings and education sessions throughout the year. Providing outreach and education will help prevent discrimination by making County residents more knowledgeable of their rights.</p>				

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
Develop new affordable rental housing	<p>Lack of access to opportunity due to high housing costs</p> <p>Location and type of affordable housing</p> <p>Lack of private investments in specific neighborhoods</p> <p>Availability of affordable units in a range of sizes</p>	<p>Segregation/Integration</p> <p>Disparities in Access to Opportunity's</p> <p>Publicly Supported Housing</p> <p>Disproportionate Housing Needs</p>	<p>1) Provide funding for development of 10 new rental housing units in high opportunity areas annually</p> <p>2) Provide 60% of DCHA capital funds for new rental housing annually</p> <p>3) Develop 2 new partnerships with local affordable housing developers for construction of new rental housing (Year 3)</p> <p>4) Develop incentives for the development of new affordable rental housing in high opportunity areas that target families with children (Years 2 and 3)</p>	<p>Delaware County</p> <p>DCHA</p> <p>Delaware County</p> <p>Delaware County</p>
<p>Discussion: The high cost of land in Delaware County makes it difficult for developers to profit from affordable housing. Delaware County and DCHA will continue to utilize public funds, especially in partnership with local affordable housing developers, to increase the number of affordable rental units in the County.</p>				

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
<p>Expand accessible and affordable housing for persons with disabilities</p>	<p>Access to publicly supported housing for persons with disabilities</p> <p>Lack of access to opportunity due to high housing costs</p> <p>Lack of affordable in-home or community-based supportive services</p> <p>Lack of affordable, accessible housing in range of unit sizes</p> <p>Lack of assistance for housing accessibility modifications</p> <p>Regulatory barriers to providing housing and supportive services for persons with disabilities</p> <p>Lack of resources for fair housing agencies and organizations</p>	<p>Disability and Access</p> <p>Publicly Supported Housing</p> <p>Fair Housing Enforcement, Outreach Capacity and Resources</p> <p>Disparities in Access to Opportunity</p> <p>Segregation/Integration</p>	<p>1) Apply for funding to support an accessibility modification program for 25 households (year 2 and 3)</p> <p>2) Establish stakeholders group for persons with disabilities to meet at a minimum twice per year (year 2)</p> <p>3) Assist 10 persons with disabilities obtain reasonable accommodations/modifications and refer discrimination complaints to local, State and Federal agencies annually</p>	<p>Delaware County</p> <p>DCHA and Delaware County</p> <p>Delaware County</p>

	Source of income discrimination Location and type of affordable housing			
Discussion: During the disability service providers round table outreach session it was expressed by all participants that establishing a stakeholders meeting as a means to make information regarding housing more accessible to all organizations and as a good networking tool for supportive services was a top priority. The establishment of a stakeholders meeting will help coordinate County resources and assist with fulfilling all of the above milestones.				

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
<p>Maintain and expand permanent supportive housing (PSH) for homeless persons with disabilities</p>	<p>Lack of access to opportunity due to high housing costs</p> <p>Lack of affordable accessible housing in a range of unit sizes</p> <p>Location of accessible housing</p> <p>Source of income discrimination</p> <p>Access to publicly supported housing for persons with disabilities</p>	<p>Disability and Access</p> <p>Disparities in Access to Opportunity</p> <p>Disproportionate Housing Needs</p> <p>Publicly Supported Housing</p>	<p>1) Operate 2 PSH and one Shelter + Care Program annually</p> <p>2) Annually review expenditure of COC funds versus needs of the County for possible reallocation</p> <p>3) Issue 20 new Veterans Administration Supportive Housing vouchers annually</p>	<p>Delaware County and DCHA</p> <p>Delaware County</p> <p>DCHA</p>

Discussion: The County COC has been proactive in reallocating funds to support new PSH Initiatives as well as applying for new PSH projects annually to increase availability of & access to affordable housing.

DCHA, who has 100 grant funded PSH slots, added a “moving-up” strategy to their Administrative Plan which will “graduate” 10-12 households each year into regular Section 8 Housing Choice Vouchers, thus freeing up PSH resources for other new households to access.

The County and DCHA will continue the existing effective programs and annually look for additional resources to support them.

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
Explore municipal land use, zoning regulations and practices that limit access to housing	<p>Quality of affordable housing information programs</p> <p>Land use and zoning laws</p> <p>Source of income discrimination</p> <p>Regulatory barriers to providing housing and supportive services for persons with disabilities</p>	<p>Fair Housing Enforcement, Outreach Capacity and Resources</p> <p>Publicly Supported Housing</p> <p>Segregation/Integration</p> <p>Disability and Access</p>	<p>1) Provide one training session annually to Delaware County Planning Department staff on FHA requirements when reviewing municipal zoning ordinances</p> <p>2) Develop a monitoring process to ensure County subrecipients of HUD funds are affirmatively furthering fair housing (Year one)</p>	<p>Delaware County</p> <p>Delaware County</p>
<p>Discussion: The County plans to continue its partnership with the Housing Equality Center of Pennsylvania to provide education and outreach on fair housing issues and compliance with fair housing in municipal zoning ordinance review. Improving fair housing knowledge will reduce the chance that zoning regulations and practices that limit access to housing are enacted.</p>				

GOAL	CONTRIBUTING FACTORS	FAIR HOUSING ISSUES	METRICS, MILESTONES, AND TIMEFRAME FOR ACHIEVEMENT	RESPONSIBLE PARTICIPANT
Improving access to affordable housing	<p>Admissions and occupancy policies and procedures including preferences in publicly supported housing</p> <p>Regulatory barriers to providing housing and supportive services for persons with disabilities</p> <p>Land use and zoning laws</p> <p>Lack of affordable in-home community-based supportive services</p>	<p>Publicly Supported Housing</p> <p>Disability and Access</p> <p>Segregation/Integration</p>	<p>1) Review DCHA criminal background lookback period to determine if policy revisions are appropriate (year 1 and 2)</p> <p>2) Ensure municipalities are aware of the Fair Housing Act violations with rental or occupancy licenses through the provision of educational program (years 4 and 5)</p>	<p>DCHA</p> <p>DCHA and Delaware County</p>
<p>Discussion: The service provider questionnaire and public forums identified institutional barriers as a top obstacle to clients accessing publicly supported housing. They also raised concerns about municipal regulations in place that restrict affordable housing and supportive services.</p> <p>The County and DCHA will work with local fair housing agencies and advocates to decrease institutional barriers and ensure municipalities are in compliance with the Fair Housing Act.</p>				

SECTION VII
Appendix

Appendix Contents

- A. Public Participation
 - I. Public Outreach Meeting Sign-In Sheets and Meeting Minutes
 - II. Public Outreach Flyers and Postings
 - III. Summary of Resident Survey Results
 - IV. Summary of Service Provider Questionnaire Results

- B. Comments
 - I. Housing Equality Center Comments Letter

- C. References
 - I. Additional Maps and Charts

- D. HUD-Provided Maps Used
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- E. Approvals
 - I. Delaware County Council Approval Meeting Minutes
 - II. Delaware County Housing Authority Approval Meeting Minutes

Appendix A

Public Participation

- I. Public Outreach Meeting Sign-In Sheets and Meeting Minutes
- II. Public Outreach Flyers and Postings
- III. Summary of Resident Survey Results
- IV. Summary of Service Provider Questionnaire Results



March 7, 2017

- I. Welcome
Ruby
- II. Approval of Minutes
Beth Downs
- III. HUD updates and report from the CoC County Advisory Team–
CoC CAT
 - A. 2016 CoC Application Update & Score
Chris
 - B. 2017 Process – PIT & HIC, Reallocation Plans & Timeline
Chris
 - C. Monitoring Forms from HUD
Chris
 - D. Coordinated Entry & HMIS roll out update & what is next? PHC
Chris
 - E. Transition Age Youth – PHARE Application
Chris
 - F. Point-in-Time Count
Farea
 - G. New APR Reporting System
Chris
 - H. Equal Access Rule – Training
Carol/Bernice
- IV. Standing Committee Reports
 - A. Executive Committee
No Report
 - B. Membership
Jessica
 - 2017 Board Approval
 - 2017 Officers
 - C. Regulatory – Policy Approvals
 - Chronic Homelessness Process
Linda
 - Equal Access Rule
Carol
 - D. Planning & Coordination
Chris
 - CoCAT “to do list”
 - E. HMIS/Performance – Developing DQ standards/reporting
Chris & Carol
 - New contract requirements for FY 17-18
 - Client Served report vs. Data Quality reports vs. Performance
- V. HSC Committee Reports
 - A. Economic Stability
Jessica
 - B. Services – Individuals and Families
Bernice and Faith
 - C. Outreach
Farea
 - D. Housing Access
Carol

- VI. NEW Business
 - A. ESG Allocation Carol
 - B. Fair Housing Assessment Carol
 - C. DCHA Meeting Chris
 - D. SAMSHA Application – SOAR Farea
 - E. Chronic Homeless Benchmarks Farea

- VII. Old Business
 - A. HQS Training T. Murphy
 - B. HSC Fundraising Jessica

- VIII. HSC Meeting Preparation – 3/15/17 Jessica

- IX. Announcements-News

- X. 2017 Meetings

Governing Board	HSC Meetings
3/7/17	3/15/17
6/6/17	6/21/17
9/12/17	9/20/17
12/5/17	12/13/17

2017 Goals

- ❖ Coordinated Entry implemented
- ❖ HMIS – Data Quality Plan & Reporting Requirements for all CoC programs
- ❖ Permanent Housing Clearinghouse implemented
- ❖ Rapid Re-housing program redesign
- ❖ Explore options for Donations Warehouse & RMH
- ❖ Prevention Assistance programs evaluated
- ❖ Landlord Recruitment and Housing Locators funded
- ❖ Transition Age Youth housing and strategic plan
- ❖ End Chronic Homelessness – CH Benchmarks
- ❖ SOAR
- ❖ Reduce number of homeless persons
- ❖ Reduce length homeless
- ❖ Increase number of persons who exit ES, TH and PH to permanent housing situations.

Delaware County Assessment of Fair Housing 2018-2023

Continuum of Care Governing Board

March 7th, 2017

The Delaware County Office of Housing and Community Development (OHCD) presented to the Continuum of Care (CoC) governing Board providing an overview and background of the requirements of the AFH and an introduction to the fair housing issues OHCD and the Delaware County Housing Authority (DCHA) will be analyzing. The introduction was followed by discussion of the goals of the AFH and what OHCD is hoping to learn from service provider groups in helping to establish contributing factors to fair housing issues within the county as well as help to establish future goals to be implemented over the next five years. A more detailed presentation will be given at the Homeless Services Coalition meeting taking place next week. Comments from the discussion are as follows:

- ❖ Members asked if the AFH includes questions relating to shelters
- ❖ Confirmed that the Delaware County AFH will exclude Chester City, Upper Darby, and Haverford as these communities are direct entitlement communities of HUD and will be conducting their own assessments
- ❖ Any data relating to Chester City, Upper Darby or Harverford, will be passed to the respective community and excluded from the county's analysis

OHCD concluded by stressing the emphasis on obtaining public participation. Service provider questionnaires were passed out to the COC members as well as some paper copies of the resident survey for their consumers. OHCD is also hoping the COC board will forward OHCD's resident questionnaire to their email lists for their consumers to complete.



SIGN IN

Delco Task Force
March 10, 2017

Name	Title	Organization	Email
1. Jeff Gentile	Director of L+J	Upper Merion Twp	jgentile@uppermerion.org
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3. Cecilia Jenkins	manages agency programs	SDHP	Celia@SDHP.ORG
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19.			
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21.			
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Delaware County Assessment of Fair Housing 2018-2023

Fair Housing Task Force

March 10th, 2017

The PA Housing Equality hosted a Delaware County Housing Task force meeting for the Office of Housing and Community Development (OHCD) to hold a discussion regarding the Assessment of Fair Housing. OHCD presented the Fair Housing Act, mandate, and Assessment of Fair Housing to various representatives from different agencies that participate such as disability agencies, other municipalities, the Delaware County Planning Department, and representatives from the Delaware County Housing Authority. During the presentation service provider questionnaires were handed out to aide in discussion on obstacles to Fair Housing Choice and the contributing factors. Comments from the discussion are as follows:

- I. No Identified HUD R/ECAPS
 - ❖ Questions regarding the term R/ECAP
 - OHCD clarified that the area would have to have an extremely high concentration to meet the definition. The data used was Census data provided by HUD.
 - OHCD clarified that Chester City was not included in this assessment, Chester City is a direct entitlement community and would be conducting their own assessment.

- II. Disproportionate Housing Needs
 - ❖ Discussion on contributing factors to disproportionate housing needs: county has an aging population unable to maintain older homes. Financially they cannot afford the maintenance and end up selling or underselling just to get out of the home.
 - ❖ Consumers often call with emergency housing repairs that they don't have the money to complete. There are limited government programs to help with repairs and often the repairs are significant (most common are roof leaks or roof replacements, water in basements).
 - ❖ PHFA Renovate/Repair Program and Upper Darby Home Rehabilitation Program mentioned in response to maintenance problems, however complaint was the consumers were too poor to qualify for repair programs because they could not afford to pay their taxes or to pay for homeowner's insurance, requirements to qualify for the programs. And there is a lack of funds to help with this.
 - There is also a long wait list for homeowners to get into the program.
 - ❖ Lack of access to affordable and decent housing- low income individuals cannot afford the cost of a two-bedroom rental in the better school districts.
 - ❖ There is a lack of private investment where affordable housing located. However, taxes are still high and the schools are not good. Investors move out to better school districts and invest creating gaps.
 - ❖ The waiting list for the Housing Authority is 5-7 years.
 - ❖ 10% of all HA developments are accessible units and they have a hard time trying to fill these units.

- There was a disconnect between DCHA and service providers who claimed they have consumers who are need of accessible units. Conversation was more one-bedroom accessible units were needed.
- ❖ DCHA was asked about application, one of the issues is homeowner's do not always want to live where the HA has availability. DCHA responded that their application asks for three desired locations and they try to accommodate requests.

III. Access to Opportunities

- ❖ Public investment is an issue as not all schools, transportation, environmental are receiving adequate funding.
- ❖ Transportation systems as a whole are proficient but jobs are only accessible depending on where you live on the transit line. If you do not have a car you do not have access to jobs in the western part of the county.
- ❖ Property taxes are a burden in a lot of the areas that are primarily residential as there is no commercial to offset taxes. School taxes are big issue that the state should step in on.
- Senior populations are hit hard with tax burden.
- ❖ There is also a lack of understanding from homebuyers moving in to Delaware County regarding high tax cost and that taxes go up each year. Taxes are much higher in Delaware County than in City of Philadelphia.

IV. Disability and Access

- ❖ There are discrepancies between municipalities' ordinances and personalities and how housing applications must be done.
 - Housing Equality Center offered that some ordinances require landlords to ask questions on housing applications that require discrimination or are inappropriate with regards to disability and source of income.
 - Landlord would be fined daily by municipality so the landlord chooses discrimination over the fine.
- ❖ Self Determination Housing Project has seen some great success with their home modification program in working with private landlords who are willing to make their units accessible. This has not been an impediment to finding housing for persons with disabilities.
- ❖ They have seen issues with evictions due to race.
- ❖ Representative from the Housing Equality Center commented that they work with landlords to make reasonable accommodations such as accepting service animals or accepting rent checks on the 7th of the month because disability checks come on the 3rd. The Housing Equality Center helps to resolve these issues; they are not usually able to be resolved by the individual.
- ❖ Landlords not accepting section 8 vouchers is a huge problem. HEC found disparities in the treatment of different races by landlords.
- ❖ There are issues with group homes for people with disabilities bumping up against local ordinances and zoning laws, community opposition, or burdensome procedures. Group homes are a good way to increase integration for people with disabilities.

V. Fair Housing Enforcement and Education

- ❖ Representatives from the Housing Equality Center said there is a lack of awareness regarding fair housing and what is protected. Especially with regards to families with children. There are also no good ways to resolve the issue without complaint process and burdensome legal process. Many are not going to try to fix the problem because of the time it takes to fix.
 - Housing discriminators can get away discrimination because of the process involved with appealing.
- ❖ There is a lot of prejudiced and biased opinions about voucher holders, the majority based on disability or familial status.

VI. Publicly Supported Housing

- ❖ Largest problem is willingness of landlords to accept section 8 vouchers.
 - The HA commented that they have 1400 landlords participating in the voucher program.
- ❖ Another issue is criminal background check required by the HA. Minor criminal offenses from decades ago limiting clients from receiving public housing.
 - The HA is looking at reducing the background check from 10 years to 7 years and looking for violent offenses, sexual offenders, and drug offenders.
- ❖ Also looks at credit score, HA does not look at FICO score.

After the discussion the service provider questionnaires were collected and participants were asked to have their clients complete the resident survey.

Delaware County Assessment of Fair Housing 2018-2023

Homeless Services Coalition

March 14th, 2017

A presentation of the Fair Housing Act, Affirmatively Furthering Fair Housing Mandate, and the Assessment of Fair Housing was scheduled and prepared for the Homeless Services Coalition Meeting on March 7th, 2017. The meeting was cancelled due to inclement weather. The coalition will not be meeting again for some time so it could not be rescheduled.

April 5, 2017 9:00 AM

SIGN IN

Delaware Co Homeless Service Providers Training: Fair Housing, Equal Access, a

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April 5, 2017 9:00 AM

SIGN IN

Delaware Co Homeless Service Providers Training: Fair Housing, Equal Access, a

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April 5, 2017 9:00 AM

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Delaware Co Homeless Service Providers Training: Fair Housing, Equal Access, at

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Housing Equality Center of PA

Delaware County Office of Housing and Communit

April 5, 2017 9:00 AM

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Delaware Co Homeless Service Providers Training: Fair Housing, Equal Access, ar

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Delaware County Assessment of Fair Housing 2018-2023
County Gender Identity Training- Morning Session
April 5th, 2017

The Office of Housing and Community Development (OHCD) presented a brief overview of the Fair Housing Law, Fair Housing Mandate, and the components of the Assessment of Fair Housing to a large group of county service providers at a mandatory countywide Gender Identity Training held at the Delaware County Intermediate Unit. The training had a morning session and an afternoon session. During the overview the service provider questionnaire, flyer for upcoming open public forums, and discussion questions were handed out to each participant. Comments from the morning session group are as follows:

I. Obstacles

- ❖ The most agreed upon obstacles to finding housing was income.
- ❖ The location of affordable housing is not where people want to live. They want homes close to transit, to good paying jobs, and in good school districts like Ridley, Radnor, and Springfield.
- ❖ Landlords are unwilling to accept section 8 vouchers. Some used to accept them in the past 8 and will honor renters who are currently living there, but they will not accept new voucher holders. This is especially common in large apartment complexes with policies that say they will not accept section 8.
- ❖ Criminal history is a large obstacle to obtaining housing.
- ❖ Bad credit is also as obstacles. It is common for landlords to run credit checks, even small or private rentals.
- ❖ The ability to look for housing. There is a need for housing locators, many do not have the ability to look online for housing.

II. Goals


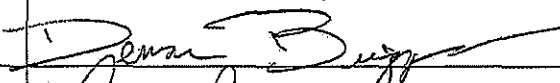
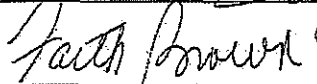



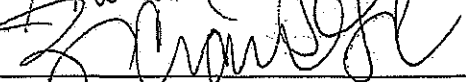
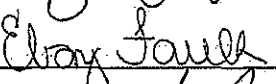
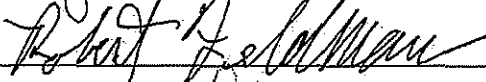

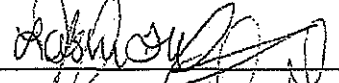
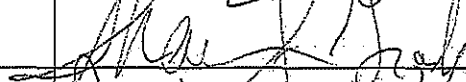
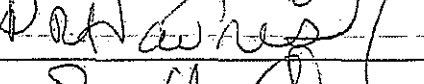
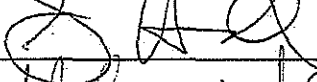

- ❖ More affordable housing and subsidized housing.
- ❖ Housing locator- someone to work with private landlords. PA Housing search was called a “scam” as it costs money.
- ❖ Policies regarding landlords being unable to deny housing based on credit or criminal history.
 - Representatives from the PA Housing Equality Center discussed potential of new training regarding criminal history and possible HUD changes on this subject.
- ❖ Tenants and low income potential renters need to be more prepared to become renters. For example, financial counseling, budget counseling, and credit counseling. Can be used as potential landlord reference for previous rental history.
- ❖ Training and skill development for clients in shelters to become renters.
- ❖ Income is still the largest obstacle.

Service provider questionnaires were collected at the end of the discussion as well as their notes on the discussion questions. The participants were urged to take the resident survey if they lived in the county and to ask their clients to take the survey. It was confirmed that resident surveys will be collected until the end of April and suggested they keep in touch with OHCD if their clients are interested in participating in survey.

April 5, 2017 1:00pm

SIGN IN

Delaware Co Homeless Service Providers Training: Fair Housing, Equal Acces

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April 5, 2017 1:00pm

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Delaware Co Homeless Service Providers Training: Fair Housing, Equal Acces

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April 5, 2017 1:00pm

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Delaware Co Homeless Service Providers Training: Fair Housing, Equal Access

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Delaware County Assessment of Fair Housing 2018-2023

County Gender Identity Training- Afternoon Session

April 5th, 2017

The Office of Housing and Community Development (OHCD) presented a brief overview of the Fair Housing Law, Fair Housing Mandate, and the components of the Assessment of Fair Housing to a large group of county service providers at a mandatory countywide Gender Identity Training held at the Delaware County Intermediate Unit (DCIU). The training had a morning session and an afternoon session. During the overview the service provider questionnaire, flyer for upcoming open public forums, and discussion questions were handed out to each participant. Comments from the afternoon session group are as follows:

I. Obstacles

- ❖ Most agreed upon obstacle to clients finding housing was income.
- ❖ A lot of their clients rely upon SSI payments which are not enough to cover rent within the county.
- ❖ Previous evictions and bad credit are additional common obstacles to finding affordable rental housing within the county.
- ❖ Housing applications that are internet only provide additional stress for clients. A lot do not have access to the internet and various libraries charge for usage and printing. In addition, many do not have the capability to complete applications on their own to do them online.
- ❖ Case managers from a domestic abuse shelter suggested they have run into issues with landlords refusing to rent to victims of domestic violence.
 - Representatives from the Housing Equality Center directed them to call the Housing Equality Center for assistance as this is a violation of Fair Housing laws.
- ❖ The areas in which the affordable housing is located is another issue, many clients do not want to live in these areas. Chester was called out for reasons regarding high crime rates, school districts, and a lack of grocery stores.
- ❖ Delaware County needs more affordable housing in safe neighborhoods.
- ❖ For clients that can only afford to rent a room as opposed to a unit, the only rooms available seem to be in Chester.

II. Goals

- ❖ With regards to Housing Choice Vouchers, if a voucher holder's lease ends they typically have only two months to find new housing and materials they are given with units that accept vouchers are outdated. This causes additional stress, especially if the individual already has mental health issues. These clients need more support.
- ❖ An updated list needs to be maintained by one agency within the county. Clients do not have transportation to go out and look for available units. And case managers do not have the budgets to help them do so.

- ❖ It was suggested that a county wide policy be put in place requiring landlords to accept section 8 vouchers.
 - PA does not have any income source protection legislation.
- ❖ There should be an agency to keep updated housing lists and housing locators. This would cut down on other agencies' burdens and stress to clients.
- ❖ There should be programs to assist in section 8 clients moving off of section 8 and into homeownership.
 - The Delaware County Housing Authority (DCHA) homeownership program had a lack of participation.
- ❖ When clients are on a fixed income it makes homeownership impossible in Delaware County, especially with the high taxes in the county. They would not be able to buy a house and still receive assistance.
- ❖ There should be educational programs to inform landlords about the benefits of accepting section 8 renters. There is a lot of stigma with section 8 clients ruining units and not paying rent.
- ❖ PA Housing Search does not include private landlords (more need for housing locator and updated housing lists).

Service provider questionnaires were collected at the end of the discussion as well as their notes on the discussion questions. The participants were urged to take the resident survey if they lived in the county and to ask their clients to take the survey.

Delaware County Office of Housing and Community Development

600 No. Jackson Street, Suite 101 Media, Pennsylvania

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Chester Township

April 5, 2017

Assessment of Fair Housing Plan Public Meeting

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Pam Dawnes	DCHA			
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Delaware County Assessment of Fair Housing 2018-2023

Fairgrounds Public Housing Forum

April 5th, 2017

A public housing forum was hosted by the Office of Housing and Community Development (OHCD) and the Delaware County Housing Authority (DCHA) at the Fairgrounds Community Center, an affordable housing complex. The meeting was primarily attended by DCHA staff and one outside agency despite outreach efforts putting up flyers and posting online. The meeting started by presenting a brief presentation on the Fair Housing Law, Mandate, the Assessment of Fair Housing, and the AFH components. Comments are as follows:

- ❖ DCHA discussed the disconnect between DCHA and the service providers from the Fair Housing Task Force presentation regarding lack of accessible units versus the DCHA not being able to fill accessible units. They have set a meeting to discuss disconnect with Freedom Valley for 4/6.
- ❖ In discussing neighborhood characteristics, mentioned the most likely reason for living in the neighborhood you live in is that's where you grew up.
 - Commented that she lives in the same city but not the same neighborhood. When she was growing she would not have been able to live in the neighborhood she lives in because it was predominantly white. Now it is mixed/
- ❖ A representative from DCHA commented that they have a hard time finding clients to live in Upland/Chester because of the school district. They try to make these clients aware of charter schools in the areas.
- ❖ Majority of the HA's developments have been built since 2000 while the county's housing stock as a whole is primarily built prior to 1959.
- ❖ Transportation systems are strong in the eastern portion of the county and weak in the western, the same as the affordable housing in the county.

DCHA confirmed they will be putting up the resident survey on their website for their clients. A representative from the Chester Community Improvement Project (CCIP) will also take surveys for her clients to fill out.

Delaware County Office of Housing and Community Development

600 No. Jackson Street, Suite 101 Media, Pennsylvania

610.891.5425

Ridley Township

April 6, 2017

Assessment of Fair Housing Plan Public Meeting

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Delaware County Assessment of Fair Housing 2018-2023

Kinder Park Public Housing Forum

April 6th, 2017

A public housing forum was hosted by the Office of Housing and Community Development (OHCD) and the Delaware County Housing Authority (DCHA) at the Kinder Park Community Center, an affordable housing complex. The meeting started by presenting a brief presentation on the Fair Housing Law, Mandate, the Assessment of Fair Housing, and the AFH components. Comments are as follows:

I. Tell Us About Your Neighborhood

- ❖ Received one comment from a Kinder Park resident regarding the neighborhood. Since the re-development, the neighborhood is more integrated, all races and all ages. It has changed for the better. Development is in a good school district (Ridley) and she grew up around the area (her parents moved there in 1986) and now she is raising her son there.

II. Housing Characteristics

- ❖ An employee from Delaware County Community College commented on what she sees regarding her low income students. For students with low income, the only option is to rent a room (not a unit). Only rooms for rent available are in Chester and Darby, not where the students want to live.
- ❖ She lives in Collingdale and did not have any issues finding housing.
- ❖ Representative from DCHA mentioned the section 8 homeownership program and the biggest obstacle to participants finding housing was bad credit.
 - Another comment was made regarding education, that for low income persons, homeownership seems out of grasp, more education could be done to show that homeownership is attainable.
 - DCHA mentioned that the section 8 homeownership program did run education programs.

III. Access to Opportunities

- ❖ DCCC in Folcroft Industrial Park on Rt 115 is hard for students to access, there is only one bus that runs there once every hour. They have a lot of walkers as result.

IV. Disability

- ❖ DCHA discussed their meeting with Freedom Valley (FVDC) held the day before. They feel it is a supply and demand issue, when DCHA has accessible units available there is no one who needs them, and vice versa.
- ❖ In addition, most do not have the security deposit and first month's rent in order to receive the unit. DCHA will work with FVDC on this.

V. Discussion Questions

- ❖ Landlords are willing to make accommodations for persons with disabilities but the tenant must have the funds and they typically do not if they are on fixed income. Freedom Valley is trying to solicit funds to create a pool for these types of repairs.
 - Referred to PA Housing Equality Center for to check on obligations of landlord to make reasonable accommodations and what is protected under Fair Housing Act.

Resident surveys were distributed at the end of the meeting.

Delaware County Assessment of Fair Housing 2018-2023

Neighbor to Neighbor CDC

April 10, 2017

A public housing forum was hosted by the Office of Housing and Community Development (OHCD) and the Delaware County Housing Authority (DCHA) with the Neighbor to Neighbor CDC at the First African Baptist Church in Sharon Hill. Despite a substantial outreach with flyers posted in English and in Spanish at various local stores, posted on the OHCD website, and notices being sent out via email to the Neighbor to Neighbor CDC's distribution list, attendance was low. The meeting started by presenting a brief presentation on the Fair Housing Law, Mandate, the Assessment of Fair Housing, and the AFH components. Comments are as follows:

I. Housing

- ❖ One Darby Borough residents commented that there needs to be a lot of neighborhood improvement to improve quality of live. His neighborhood needs redevelopment in business district, help for seniors, help for youth.
- ❖ There are a lot of vacancies and homes that are not being maintained. Landlords are not maintaining their properties. There needs to be more investment to buy and maintain these properties.
- ❖ Community is not willing accept outside help.
- ❖ Darby is a great hub for transportation but lack of investment.
- ❖ One participant who is renting commented she would like to move out to a different area in Glen Mills, she's lived in the Darby area all of her life, but cannot afford to move out there economically. She would like a less urban area and more open space but cannot afford it.
- ❖ Darby resident talked about people living in condemned properties where not enough it being done by the township to correct code issues. Taxes are too high and people are losing their homes. Needs to be more investment and initiative for homeowners and landlords to maintain their homes.
- ❖ Philadelphia has a variety of resources, organizations and places to go for help and the county seems to lack non-profits and resources. The county is starting to develop "big city issues" with all of the people being pushed out of the city and the county is not equipped to deal with them.
- ❖ Biggest obstacle to buying a home is the down payment and closing costs, helping with these costs is the best way to help people buy homes. There also needs to be an education component help keep people in their homes (understanding utility payments, how to pay bills, taxes and that they increase each year, and home maintenance).

II. Access to Opportunities

- ❖ Local public schools are a growing problem.
- ❖ Transportation access is good.
- ❖ Needed jobs are mostly in Philadelphia and King of Prussia (a long bus ride) and a lot in the western part of the county. You cannot access the western part of the county by public transit so you have to go to the city or KOP.

III. Disability and Access

- ❖ Waiting lists for accessible units are very one, one participant has a constituent who has been looking for alternate housing for a year people she cannot live in a walk up. There are not enough units in places where people want to live.
- ❖ Agencies are creating additional burdens for people as they do not make house visits and are not located where the housing is.

IV. Discussion Questions

I. Obstacles to finding housing of your choice

II. Have you experienced discrimination?

III. What would you like to see done in Delaware County to improve housing choice for all residents?

- ❖ Participants asked about outreach to landlords and targeting marketing education for them. OHCD responded that the Housing Equality Center provides them with fair housing education.
- ❖ There is a general concern regarding safety in Darby Borough.
- ❖ Landlords and homeowners alike are unable to or not maintaining their homes.
- ❖ There were questions regarding holding the landlords responsible for not making necessary repairs and where can renters turn to for help. Suggestions were made regarding contacting Legal Aide.
- ❖ Comment that there is not enough help for single female homeowners with needed home maintenance programs.

Resident surveys were distributed and collected at the end of the meeting.

Flyer Distribution List:

1. Darby Court Apartments- Darby
2. Life Center/Cobbs Creek- Upper Darby
3. Family Center (DCIU)- Darby Location
4. Mercy Health (Fitzgerald Hospital)- Darby
5. Friendship Circle Senior Center- Sharon Hill
6. First African Baptist Church
7. Mt. Zion CME Church- Sharon Hill
8. First AME Church- Sharon Hill
9. Darby Library
10. Darby Borough Hall and Recreation Center
11. Sharon Hill Library
12. Darby District Court
13. Sun Seafood- Yeadon
14. Darby CDC
15. Fresh Start Program for Teens- Darby
16. 7-11 Bridgewater & Powell Streets- Toby Farms
17. Toby Farms Nursery School
18. Grocery Outlet- Woodlyn Shopping Center
19. WAWA- MacDade & Bullens Lane
20. Ridley Township Community Center
21. Senior Community Services Senior Center- Swarthmore Avenue

**Delaware County Office of Housing & Community Development
 Assessment of Fair Housing – Disability Roundtable Discussion
 Meeting Date: May 11, 2017**

Name	Organization	Title	Phone #	Email Address
Kendal Parliament	Center for the Blind and Visually Impaired	Communications Coordinator	610-874-1476 ext. 161	kparliament@cbvi.net
Monita JONES	↓ CBVI	CASTWORKER	" "	mjones@cbvi.net
DONNA KUENY	MHASP	DELCO-CHESTER SVCS DIVISION DIRECTOR	267-507-3858	DKUENY@MHASP.ORG
MEGAN SWIDER	OHCD	HOUSING SPECIALIST		SWIDERM@CO.DELAWARE.PA.US
CAROL CATANIA	DEL CO OHCD	HOUSING COORDINATOR	610- 891-5220	cataniac.dco. delaware.pa.us
Marian Frattawla-Saulino	Values Into Action	Executive Director	610-565 5177	marianse@viapa.org
Trudy / Trudy	Senior Comm. Services	Director LTC	484-534- 2050	Tgrudy@scs-delco.org

Delaware County Assessment of Fair Housing

Roundtable Discussion

5/11/17

- I. Introductions

- II. Assessment of Fair Housing Overview

- III. Housing Accessibility and Integration

- IV. Disparities in Access to Opportunity
 - A. Government Services & Facilities
 - B. Public Infrastructure (e.g. sidewalks, pedestrian crossings, pedestrian signals)
 - C. Transportation
 - D. Proficient Schools & Educational Programs
 - E. Jobs

- V. Disability and Access Issues – Contributing Factors

- VI. Fair Housing Strategies

- VII. Additional Information

Delaware County Assessment of Fair Housing 2018-2023

Disability Service Providers Round Table

May 11, 2017

The Office of Housing and Community Development (OHCD) hosted a round table discussion with service providers for disabled Delaware County residents. The discussion was meant to garner input regarding access to opportunities and obstacles to housing for disabled populations within the county. Members from various organizations for seniors, visually impaired, hearing impaired, and intellectually challenged were invited to participate. Organizations that attended were Senior Community Services, Values into Action, the Center for the Blind and Visually Impaired, and the Mental Health Association. A written response was received from the Self Determination Housing Project on the discussion questions.

The round table started with a brief introduction on the Fair Housing Act and protected classes and the requirements and goals of the Assessment of Fair Housing. The agenda covered the fair housing issue of Housing Accessibility and Integration, Disparities in Opportunity for the disabled, Disability and Access issues and contributing factors, and Fair Housing Strategy. Responses to the discussion questions (included with the agenda) are below:

I. Housing Accessibility and Integration

- ❖ Values into Action (VIA) has established a relationship with the Delaware County Housing Authority (DCHA) to ensure information regarding housing unit vacancy is more accessible. They suggested that there is a need for better accessibility to housing information.
- ❖ VIA also commented group homes and housing will be in higher demand moving forward due to new Medicare mandates. Privately owned properties converted to group homes allow for more integrated settings.
- ❖ Center for the Blind (CB) discussed the difficulty their clients have had waiting on long waiting lists for housing and housing vouchers, clients can wait up to 8 years. They also seconded that there needs to be a list of facilities and landlords that accept and work with voucher holders.
- ❖ Advocates from the Mental Health Association commented that the number one obstacle to their clients finding housing is that more and more landlords are not accepting vouchers.
- ❖ Senior Community Services (SCS) is struggling to find facilities with elevators and no stairs and first floor apartment vacancies. Greatest obstacles for seniors is affordable housing. They cannot afford to maintain their homes or their taxes in the area on fixed incomes. They are either being taxed out of their home or struggling to find in-home supportive services to allow them to remain living in their homes.
- ❖ It was suggested and seconded by all organizations that participated to restart the Local Housing Options Team (LHOT) as a means to make information regarding housing more accessible to all organizations and as a good networking tool for supportive services
- ❖ All participants agreed majority of affordable housing in eastern part of the county.

- ❖ VIA discussed that there is waiver funding available for home modifications (bump dots, brail signs on kitchen cabinets, etc.) through Medicaid. However, the waiting list is incredibly long, 14,000 people with intellectual disabilities are waiting for service in PA.

II. Disparities in Access to Opportunity

- ❖ SCS talked about SEPTA and Community Transit having great transportation access in Delaware County, especially the eastern part, however service is inefficient. When elderly clients have to get to the doctor they can sometimes get “para-stranded” waiting on transportation. Or have long rides on buses. It can deter them from going to their doctors.
- ❖ VIA brought up disparities in special education across school districts. Quality varies immensely by district and not necessarily by income. Registration requirements make it hard for parents to transfer disabled students to different schools with better programs.
- ❖ VIA PA is an Employment First state. The emphasis is on real job placement as opposed to specific trade training. Entry level jobs are also in King of Prussia but there is not public transit to make them accessible. There are plans to expand the Norristown highspeed line that will allow access to KOP from 69th Street station.

III. General Discussion Questions

- ❖ It was brought up that the Housing Authority applications are all online making it difficult for some disabled populations to apply. CB has assistive technology to help their clients fill out applications or other organizations help their clients. Fee associated with applying for housing are also a burden as clients on SSI, SSDI, or other low or fixed incomes cannot pay for application fees or security deposits.
- ❖ Requested more funding for PA Housing locators for more accessible housing information.
- ❖ Entry level jobs are not located in low income neighborhoods and are not accessible through public transit as some cannot afford the transit trips to King of Prussia on SSI or minimum wage.

Attendees were also notified of our resident survey still online for their clients to take.

June 9, 2017

SIGN IN

Delaware County Fair Housing Task Force

NAME	EMAIL	TITLE	ORGANIZATION
Carolyn Capistrano	Capistrano@equalhousing.org	Outreach	Housing Equality Center of PA
Renee Bennett	RBennett@nhsonline.org	Housing Specialist	FACT Team NHTS Delaware Co.
JESSICA FINK	finkj@delcohsa.org	Homeless Svc Coord	OBH DARTS
HARRY HARTLEY	leh@dcha1.org	Exec. Dir.	DCHA
CAROLYN WALKER	Carolyn@louisvilleinvestors.com	VP	Delco Property Investors
MEGAN SWIDER	swiderm@co.delaware.pa.us	HOUSING SPECIALIST	OHCD
Pr. Welsh	welshp@co.delaware.pa.us	Assistant Director	OHCD
Forest Graybill	graybillf@dclcohsa.org	Housing Prog Manager	OBH
Theresa Grassi	dunleavyassociates@jcho.com	Consultant	AJ Dunleavy Assoc.
KATHY DULAHAN	Koolahan@jcho.com	Coordinator	A.J. Dunleavy
CAROL CATTANIA	cattania@co.delaware.pa.us	Housing Coordinator	OHCD

Delaware County Assessment of Fair Housing 2018-2023

Fair Housing Task Force

June 9, 2017

The Delaware County Office of Housing and Community Development (OHCD), with a representative from the Delaware County Housing Authority (DCHA), presented for a second time to the Fair Housing Task Force to facilitate a discussion regarding the goals of the Assessment of Fair Housing 2017-2022 (AFH). A brief presentation acknowledged that the AFH 2017-2022 draft is available for public comment and included a short summary of the plan basics, fair housing issues discussed, and a presentation of the goals iterated in the plan. Responses to the goals are outlined below:

- ❖ Participants were happy to see that housing locators were part of the goal metrics as finding housing that accepts housing vouchers has been a very frustrating process for voucher holders. Clients can make 25 phone calls and have no success.
- ❖ The representative from DCHA responded that DCHA keeps a list of landlords that accept housing vouchers however keeping up to date with private landlords is a time consuming task. DCHA currently has an online portal for their tenants, they are hoping to create one for landlords.
- ❖ DCHA agreed with the resurrection of the Local Housing Options Team (LHOT). The original LHOT focused on individuals of the mental health community, they would like to expand to individuals of all disability populations.
- ❖ Some concern was expressed that the original LHOT's primary focus was vouchers, as vouchers are based on funding and not as available, the understanding would be that it would deal with more than just vouchers such as sharing resources for support services. In addition to the issues of case managers leaving, a new case manager would need to step in for the clients.
- ❖ One participant was from the Delaware County Property Investors, she suggested that someone come to one of their meetings, usually attended by a minimum of 50 local landlords, to present regarding housing vouchers and the section 8 program. Also advised to send her any literature on programs or fair housing and she would distribute during their meetings.
- ❖ Participant from NHS asked about expanding vouchers to include shared living- two unrelated persons sharing an apartment under one voucher. She advised that many of her mental health clients are very lonely without family and unmarried, and would appreciate having a roommate as long as the screening process for matching was well maintained. It would also help house more clients, especially those living in shelters and on SSI or SSDI payments that cannot afford an apartment on their own. And would lose their voucher if they shared.
- ❖ An additional issue is that landlords who are willing or looking to buy property to convert into affordable housing are having a hard time getting the zoning they need, much like the issues group homes in the area are facing.
- ❖ Landlords in Chester City are having a hard time finding tenants to fill their rooms due to violence in their neighborhoods.
- ❖ SSI not enough to afford rent and life expenses. Clients would be willing to lease month to month to prove responsibility.

- ❖ DCHA discussed the Small Area Fair Market Rent program that it would result in a decrease in rent for landlords in many of the County's zip codes. It would potentially have a negative effect.

About Us

The mission of the Office of Housing and Community Development (OHCD) is to promote sound housing and community development in Delaware County with the use of federal, state and local resources. OHCD, under the direction of Linda F. Hill, is responsible for the planning, administration, and oversight of three federal programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) and Emergency Solutions Grants (ESG) Programs. The office is also charged with oversight of state initiatives funded through the Department of Community and Economic Development, as funds become available.



Assessment of Fair Housing

All residents should have access to affordable quality housing, whether they own or rent, regardless of race or ethnicity, family status or disability. Delaware County, in cooperation with the Delaware County Housing Authority, is embarking on a new study to determine what actions can help residents – particularly those living in poverty – meet their housing needs.

During the coming months, we will collect data about our current housing environment. Next we will examine issues surrounding racial and ethnic segregation, areas with concentrated poverty levels, as well as the extent and needs of those with limited English proficiency and disabilities. And finally, develop a plan to further fair housing for all residents.

You can help us. Participation from residents is critical to developing a strong Assessment of Fair Housing. We will provide opportunities for input and reach out to residents, organizations and realtors to hear ideas and let us know what fair housing issues are of concern in the County.

Watch this site for additional information on this process. In the meantime, please visit <https://www.hudexchange.info/resource/4867/affh-data-and-mapping-tool/> for HUD provided data tables and maps that serve as the basis to examine fair housing issues in Delaware County and also visit <http://www.co.delaware.pa.us/hcd/fairhousing.html>



OHCD provides services without regard to race, religion, color, sex, physical condition, or age. Equal Housing Opportunities.

NOTICE OF PUBLIC MEETINGS

The Delaware County of Housing and Community Development (OHCD) and the Delaware County Housing Authority (DCHA) are drafting an Assessment of Fair Housing (AFH). The AFH is an analysis of fair housing data, issues and contributing factors. The AFH will identify fair housing priorities and goals to affirmatively further fair housing in the Urban County as required under the Federal Fair Housing Act.

Data and maps related to the AFH can be found at <http://www.co.delaware.pa.us/hcd/index.html>

Notice is hereby given that the OHCD and DCHA will hold a series of public hearings to gain resident input on the following dates:

UPCOMING PUBLIC MEETINGS

Date/Time	Location
Wednesday, April 5, 2017 at 11:00 am	Fairgrounds Community Center, 2000 Tolston Street, Chester PA 19013
Thursday, April 6, 2017 at 3:30 pm	Kinder Park Community Center, 1825 Constitution Ave, Woodlyn, PA, 19094
Monday April 10, 2017 at 6:00 pm	Neighbor to Neighbor CDC 814 Clifton Avenue, Sharon Hill, PA 19079

Delaware County residents are encouraged to attend and provide input. If you cannot attend one of the above meetings, please complete the online survey at: <https://dcpd.typeform.com/to/ZDd1Gc>

The locations of the meetings are accessible to persons with disabilities. Reasonable accommodations will be made for persons with disabilities or persons with Limited English Proficiency requiring aides or services. Persons requiring a special accommodation to participate should contact OHCD at 610-891-5425 or TDD 1-800-654-5984.



DELAWARE COUNTY OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
And
DELAWARE COUNTY HOUSING AUTHORITY
ASSESSMENT OF FAIR HOUSING 2017-2022

FORUM ON HOUSING

Delaware County Office of Housing and Community Development, in collaboration with the Delaware County Housing Authority, are drafting an Assessment of Fair Housing. Be a voice for better housing in the county and join us for any of the events listed.

Come Share your housing story with us!

- ❖ What obstacles have you experienced in finding housing of your choice?
- ❖ Have you experienced housing discrimination because of your race, ethnicity, gender, gender identity, sexual orientation, disability, family status, religion, or national origin in Delaware County?
- ❖ What would YOU like to see done in Delaware County to improve housing choice for ALL residents?



If you cannot attend any of the events, please make sure your voice is heard and **complete our survey at** <http://www.co.delaware.pa.us/hcd/>

**Come out and tell
us your story**

WEDNESDAY, APRIL 5TH, 2017
**FAIRGROUNDS COMMUNITY
CENTER**

2000 Tolston Street
Chester, PA 19013
11:00 am

THURSDAY, APRIL 6TH, 2017
**KINDER PARK COMMUNITY
CENTER**

1825 Constitution Avenue
Woodlyn, PA 19094
3:30 pm

MONDAY, APRIL 10TH, 2017
NEIGHBOR TO NEIGHBOR CDC
**FIRST AFRICAN BAPTIST
CHURCH**

901 Clifton Avenue
Sharon Hill, PA 19079
6:00 PM

**IF YOU HAVE ANY QUESTIONS ABOUT THE
EVENTS, THE ASSESSMENT OF FAIR HOUSING OR
NEED SPECIAL ACCOMMODATIONS TO ATTEND
PLEASE CONTACT US!**

610-891-5425
OHCD@CO.DELAWARE.PA.US
TDD 1-800-654-5984

FORO SOBRE LA VIVIENDA

La Oficina de Vivienda y Desarrollo de la Comunidad del Condado de Delaware, en colaboración con la Autoridad de Vivienda del Condado de Delaware, están elaborando una Evaluación de equidad de vivienda. Sea una voz para una mejor vivienda en el condado y únase a nosotros en cualquiera de los eventos mencionados.

¡Venga y compártanos su historia de vivienda!

- ❖ ¿Qué obstáculos ha experimentado durante su búsqueda de la vivienda de su elección?
- ❖ ¿Ha sido sufrido discriminación en cuanto a la vivienda debido a su raza, etnia, género, identidad de género, orientación sexual, discapacidad, situación familiar, religión, u origen nacional en el Condado de Delaware?
- ❖ ¿Qué le GUSTARÍA ver en el Condado de Delaware para mejorar las opciones de vivienda para TODOS los residentes?



Si no puede asistir a cualquiera de los eventos, por favor, asegúrese de que se escuche su voz y **complete nuestra encuesta en <http://www.co.delaware.pa.us/hcd/>**

Venga y cuéntenos su historia

MIÉRCOLES, 5 DE ABRIL DE 2017

CENTRO COMUNITARIO
FAIRGROUNDS

2000 Tolston Street

Chester, PA 19013

11:00 am

JUEVES, 6 DE ABRIL DE 2017

CENTRO COMUNITARIO KINDER
PARK

1825 Constitution Avenue

Woodlyn, PA 19094

3:30 pm

LUNES, 10 DE ABRIL DE 2017

NEIGHBOR TO NEIGHBOR CDC
FIRST AFRICAN BAPTIST CHURCH

901 Clifton Avenue

Sharon Hill, PA 19079

6:00 pm

Proof of Publication in The Philadelphia Inquirer
Under Act. No 160, P.L. 877, July 9, 1976

STATE OF PENNSYLVANIA
COUNTY OF PHILADELPHIA

Helene Sweeney being duly sworn, deposes and says that **The Philadelphia Inquirer** is a daily newspaper published at 8th and Market Streets, Philadelphia County, Pennsylvania, which was established in the year 1829, since which date said daily newspaper has been regularly published and distributed in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the Delaware County editions and issues of said daily newspaper on the following dates:

March 30, 2017

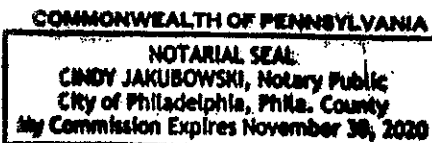
Affiant further deposes and says that she is an employee of the publisher of said newspaper and has been authorized to verify the foregoing statement and that she is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.



Sworn to and subscribed before me this 30th day of
March, 2017.


Notary Public

My Commission Expires



Copy of Notice of Publication

NOTICE OF PUBLIC MEETINGS

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STATE OF PENNSYLVANIA
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May 25, 2017

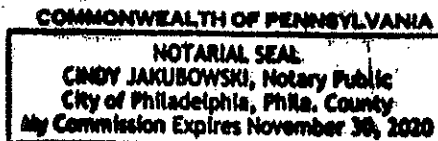
Affiant further deposes and says that she is an employee of the publisher of said newspaper and has been authorized to verify the foregoing statement and that she is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.



Sworn to and subscribed before me this 25th day of
May, 2017.


Notary Public

My Commission Expires:



Copy of Notice of Publication

Delaware County and
Delaware County Housing Authority
Draft Assessment of Fair Housing
Public Comment Period and Hearing

In accordance with the Federal regulations at 24 CFR, Part 91, the County of Delaware in collaboration with the Delaware County Housing Authority has issued a draft Assessment of Fair Housing 2017 - 2022 (AFH).

The County's draft AFH is available for public inspection and review at OHCD and the OHCD website, <http://www.co.delaware.pa.us/hcd>, from May 30, 2017 to June 30, 2017.

The County of Delaware will hold a public hearing on Thursday, June 15, 2017 beginning at 6:00 p.m. The location of the public meeting is accessible to persons with disabilities. The purpose of the hearing is to solicit citizen comment on the proposed AFH. The meeting will convene at Government Center Building in Media, 1st floor Council Meeting Room, Media, PA 19063.

PUBLIC COMMENT

Delaware County, in accordance with Federal regulations, is publishing this notice in order to afford interested citizens and organizations the opportunity to comment upon the proposed AFH. Citizens may submit their comments through the mail, telephone, email or in person, Monday through Friday, 8:30am to 4:30pm. Comments will be accepted through June 30, 2017. All comments should be directed to:

Delaware County Council
c/o Office of Housing and
Community Development
600 North Jackson Street, Suite 101
Media, PA 19063
(610) 891-5425 TDD 1-800-654-5984
ohcd@co.delaware.pa.us



RECEIVED JUN - 2 2017

COMMUNITY NEWS

County holds fair housing forum in Darby Township Monday

DARBY TOWNSHIP » Delaware County Office of Housing and Community Development, in collaboration with the Delaware County Housing Authority, is drafting an Assessment of Fair Housing and invites the public to share their housing story at 6 p.m. Monday at First African Baptist Church, 901 Clifton Ave., Sharon Hill.

The public is asked to come and share with county officials: "What obstacles have you experienced in finding housing of your choice?" "Have you experienced housing discrimination because of your race, ethnicity, gender, gender identity, sexual orientation, disability, family status, religion, or na-

- Broomall: 2-7 p.m. April 20, St. Pius X Roman Catholic Church, 220 Lawrence Road; 2-7 p.m. April 25, Marple Christian Church, 475 Lawrence Road
- Cheyney: 10 a.m.-3 p.m. April 27, Thornbury Township Building, 6 Township Drive
- Clifton Heights: 9 a.m.-2 p.m. April 29, Stephen's Episcopal Church, 199 W. Baltimore Pike
- Drexel Hill: 1-6 p.m. April 17, St. Dorothy's Roman Catholic Church, 4910 Township Line Road
- Havertown: 1-6 p.m. April 26, Union Methodist Church, 200 Brookline Blvd.; 10 a.m.-3 p.m. April 29, Trinity Lutheran Church, 1141 West Chester

Red Cross announces blood drives

The American Red Cross holds blood drives at the following Delaware County site for the second half of April:

- Aston: 2-7 p.m. April 21, Aston Community Center, 3270 Concord Road

Pike

- Philadelphia: 3-8 p.m. April 20, Renaissance Philadelphia Airport Hotel, 500 Stevens Drive
- Prospect Park: 2-7 p.m. April 25, Olivet Presbyterian Church, 1001 Washington Ave.
- Radnor: 10 a.m.-3 p.m. April 25, Lincoln Financial Group, 150 N. Radnorchester Road, Suite D
- Springfield: 3-8 p.m. April 24, ET Richardson Middle School, 20 W. Woodland Ave.
- Wayne: 2-7 p.m. April 25, St. David's Episcopal Church, 763 S. Valley Forge Road
- Yeaton: 1-6 p.m. April 26, Yeaton Borough Hall, 600 Church Lane

For information and to schedule an appointment, download the American

Red Cross Blood Donor Club holds its next meeting at 1 p.m. Thursday, April 20. Meetings are open to all Upper Chichester residents age 60 or older. Bingo is played before each meeting at 11:30 a.m. Refreshments are served after the meeting.

Support for widow(ers) April 20

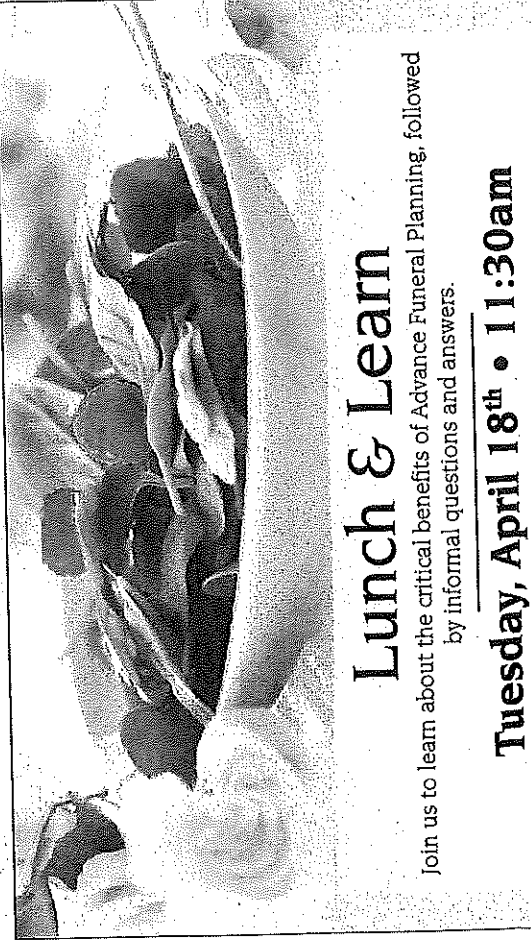
SPRINGFIELD » To Live Again, The Widow and Widowers Support Group, meets at 7:30 p.m. Thursday, April 20, at The Church of The Redeemer, Hillcrest and Springfield roads. After the meeting, there is music by Vincent James. For information, the newly bereaved may call Marie Stewart at 610-789-8741.

Upper Chi seniors meet April 20

UPPER CHICHESTER » Upper Chichester Senior Citizens

Whatever You Are Looking For You Are Sure To Find It In The Daily Times Classifieds!

You Can Also Find Us At
www.delcotimes.com



Lunch & Learn

Join us to learn about the critical benefits of Advance Funeral Planning, followed by informal questions and answers.

Tuesday, April 18th • 11:30am



Antonia's

FAMILY RESTAURANT
Specializing in Italian & American Cuisine

Breakfast with The Easter Bunny!

Saturday, April 15, 2017
8am - 12pm

30 BEST RESTAURANTS IN PHILADELPHIA

Delaware County AFH 2018-2023 Resident Survey Results Summary

Surveys Received: 187

RESPONSE COLLECTION

ONLINE: 22%
 PAPER COPY: 78%

RESPONSES COLLECTED FROM

ONLINE - 22%
 CAA BOOTHWYN – 11%
 LEGAL AID – 9%
 CCIP HOMEOWNERSHIP 1ST – 3%
 MEDIA FELLOWSHIP HOUSE HOMEOWNERSHIP 1ST - 10%
 DARBY CDC – 21%
 DARBY COURT APARTMENTS – 5%
 HOUSING SYMPOSIUM – 6%
 OHCD AFH PUBLIC OUTREACH – 1%
 SHARON HILL HOUSING – 10%

ZIP CODES: 42

TOP 5 ZIP CODES:

19013 – 9% (Chester/Upland)
 19023 – 16%(Darby/Yeadon/Colwyn)
 19050 – 12% (Lansdowne)
 19063 – 5% (Media/Middletown/Upper Providence)
 19079 – 15% (Darby/Sharon Hill/Folcroft)

DEMOGRAPHIC ANALYSIS OF RESPONDENTS

Race/Ethnicity	%
White	30%
Black or African American	58%
American Indian or Alaska Native	2%
Asian	3%
Native Hawaiian or Pacific Islander	1%
Other	4%
No Response	2%

Hispanic or Spanish Origin	%
Yes	3%
No	91%
No Response	5%

Education Level	%
Some or no high school	6%
High school graduate or GED	27%
Vocational/Technical School after high school	9%
Some college	21%
College graduate	22%
Graduate degree or higher	13%
No Response	1%

Employment Status	%
Employed, working full-time	47%
Employed, working part-time	12%
Not employed, looking for work	10%
Not employed, NOT looking for work	3%
Retired	9%
Disabled	17%
Student	2%
Other	2%
No Response	0%

Household Income	%
\$0-24,999	39%
\$25,000-49,999	35%
\$50,000-74,999	8%
\$75,000-99,999	5%
\$100,000-124,999	1%
\$125,000-149,999	2%
\$150,000-174,999	2%
\$175,000-199,999	1%
\$200,000 and up	1%
No Response	7%

Language Spoken at Home	%
English	89%
English and Other Language	2%
Other	3%
No Response	6%

Type of Housing	%
Detached House	19%
Apartment	31%
Duplex or Attached House	36%
Group Home	0%
Mobile Home	0%
Public Housing	6%
Other	7%
Section 8 or Subsidy	2%
Homeless	1%

Rent or Own	%
Rent	59%
Own	30%
Live with Parents/Family	5%
Other	8%
No Response	3%

HOUSING PROFILE ANALYSIS

WHICH OF THE FOLLOWING WERE THE MOST IMPORTANT REASONS YOU DECIDED TO LIVE IN YOUR NEIGHBORHOOD?:

- TO LIVE NEAR FAMILY AND FRIENDS – 30%
- TO BE CLOSE TO WORK – 20%
- ACCESSIBILITY TO GOODS AND SERVICES – 29%
- TO BE NEAR PUBLIC TRANSPORTATION – 26%
- SCHOOLS FOR MY CHILDREN/GRANDCHILDREN – 23%
- ACCESS TO JOB OPPORTUNITIES – 5%
- AFFORDABILITY OF HOUSING – 37%
- I GREW UP HERE – 20%
- SAFETY OF THE NEIGHBORHOOD – 32%
- NO CHOICE/NOWHERE ELSE TO GO – 11%
- OTHER – 6%

WOULD YOU CONTINUE TO LIVE IN YOUR NEIGHBORHOOD IF YOU HAD A CHOICE?:

- YES – 67%
- NO – 32%
- NO RESPONSE – 2%

PLEASE SELECT ALL THAT YOUR HOME HAS:

- INDOOR RUNNING WATER – 100%
- HOT WATER – 99%
- WORKING BATHROOM – 98%
- ELECTRICITY – 99%
- INSURANCE – 66%
- AIR CONDITIONING – 73%
- HEAT – 96%

SINCE YOU HAVE MOVED INTO YOUR HOME HOW HAVE YOUR OVERALL HOUSING COSTS CHANGED?

- INCREASED A LOT – 25%
- INCREASED SOME – 37%
- STAYED ABOUT THE SAME – 17%
- DECREASED SOME – 6%
- DECREASED A LOT – 2%

N/A/NO RESPONSE – 5%

I DON'T KNOW – 8%

PLEASE RATE THE FOLLOWING CHARACTERISTICS OF YOUR NEIGHBORHOOD:

	1	2	3	4	5	N/A or No Response
CONDITION OF THE BUILDINGS	5%	3%	32%	43%	14%	3%
CONDITION OF THE STREETS AND SIDEWALKS	9%	3%	32%	47%	7%	3%
CONDITION OF PUBLIC SPACES	8%	2%	24%	42%	19%	5%
SCHOOLS	12%	3%	25%	34%	18%	9%
ACCESS TO PUBLIC TRANSPORTATION	4%	0%	13%	19%	46%	2%
AFFORDABILITY OF HOUSING	12%	6%	33%	31%	10%	7%
AVAILABILITY OF QUALITY HOUSING	13%	4%	28%	33%	12%	10%
AVAILABILITY OF JOB OPPORTUNITIES	16%	4%	29%	28%	7%	16%

HOUSING DISCRIMINATION ANALYSIS

ARE YOU AWARE OF THE FAIR HOUSING ACT AND WHAT RIGHTS IT PROTECTS?

YES – 50%

NO – 48%

NO RESPONSE – 2%

DO YOU BELIEVE HOUSING DISCRIMINATION IS AN ISSUE IN DELAWARE COUNTY?

YES – 49%

NO – 45%

NO RESPONSE – 5%

HAVE YOU OR SOMEONE YOU KNOW EXPERIENCED HOUSING DISCRIMINATION?

YES – 26%

NO – 68%

NO RESPONSE – 6%

IF YOU EXPERIENCED HOUSING DISCRIMINATION WOULD YOU KNOW WHERE TO REPORT IT?

YES – 39%

NO – 48%

NO RESPONSE – 14%

DO YOU FEEL DELAWARE COUNTY HAS AN ISSUE WITH SEGREGATION?

YES – 36%

NO – 44%

I DON'T KNOW – 15%

NO RESPONSE – 5%

ARE THERE ANY AREAS OR NEIGHBORHOODS IN THE COUNTY WHERE YOU FEEL THAT IT IS HOSTILE OR UNWELCOMING BECAUSE RACE, COLOR, FAMILIAL STATUS, OR SEXUAL ORIENTATION? PLEASE DESCRIBE WHERE:

YES – 25%

NO – 24%

I DON'T KNOW/UNSURE – 11%

NO RESPONSE – 40%

IN RESPONSE TO THE QUESTION "HAVE YOU OR SOMEONE YOU KNOW EXPERIENCED HOUSING DISCRIMINATION?":

TOTAL RESPONSES = 46, 25%

ON WHAT BASIS DO YOU BELIEBE YOU WERE DISCRIMINATED AGAINST?:

Race	54%
Sex	13%
National Origin	4%
Familial Status, Family with children	17%
Color	30%
Religion	13%
Disability/Handicap	24%
Other	28%
One or More	39%

OTHER RESPONSES: Credit score, Sexual orientation and age, Credit history, Social gossip, Social status

WHEN YOU FEEL YOU OR THE PERSON YOU KNOW WERE DISCRIMINATED AGAINST WERE YOU/THEY:

Looking to rent	74%
Looking to rent a unit to someone	0%
Looking to buy	17%
Looking to sell	0%
Looking to get a loan	11%
Discriminated against through advertising	7%

Prefer not to answer	15%
Other	13%
One or More	24%

OTHER RESPONSES: While renting, Looking for quality housing for disabled mental health clients, Landlord would not make apartment handicap accessible, Services for recovery from domestic violence,

WHICH OF THE FOLLOWING BEST DESCRIBES THE PERSON WHO DISCRIMINATED AGAINST YOU/THEM:

Landlord/Property Manager	74%
Real Estate Agent/Broker	20%
Banker or Mortgage Loan Officer	13%
Homeowner's Insurance Agent	0%
Local Government Staff	9%
Prefer not to answer	13%
Other	7%
One or More	22%

OTHER RESPONSES: the neighbors petitioned for no disabled residents/group homes, Residential supervisor

DID YOU OR DID THEY DO ANY OF THE FOLLOWING AFTER BEING DISCRIMINATED AGAINST?

Contact a lawyer	20%
Contact a housing or non-profit organization	9%
Contact my local government	7%
Contacted the Fair Housing Council	4%
Contacted the Department of Housing and Community Development (HUD)	9%
Prefer not to answer	24%
Other	33%
One or More	7%

OTHER RESPONSES: I was contacted by my mortgage company, I did nothing and found somewhere else to go, Nothing- I don't want to live somewhere someone doesn't want me, Applied to another complex, Contacted a supervisor, Nothing – at the time I was unaware of Fair Housing laws

OBSTACLES TO FAIR HOUSING ANALYSIS

PLEASE IDENTIFY WHAT IS IMPORTANT TO YOU WHEN LOOKING FOR NEW HOUSING:

TO LIVE NEAR FAMILY AND FRIENDS – 39%

TO BE CLOSE TO WORK – 44%

AFFORDABILITY OF HOUSING – 76%

TO BE NEAR PUBLIC TRANSPORTATION – 53%

SCHOOLS FOR MY CHILDREN/GRANDCHILDREN – 47%

ACCESS TO JOB OPPORTUNITIES – 41%

ACCESS TO GOOD AND SERVICES (STORES, GOVERNMENT CENTERS, PROGRAMS, ETC.) -57%

SAFETY OF THE NEIGHBORHOOD – 74%

TO LIVE WHERE I GREW UP – 9%

OTHER – 4%

HOW EASY WAS IT TO FIND HOUSING THAT MET YOUR PRIORITIES?:

	1	2	3	4	5	N/A or No Response
AFFORDABILITY OF HOUSING	13%	14%	34%	18%	7%	14%
ACCESS TO JOB OPPORTUNITIES/WORK	6%	9%	40%	17%	7%	22%
ACCESS TO PUBLIC TRANSPORTATION	3%	3%	28%	27%	22%	17%
ACCESS TO GOODS AND SERVICES	2%	4%	30%	29%	16%	19%
SAFETY OF THE NEIGHBORHOOD	6%	5%	30%	29%	12%	17%

WAS IT EASY TO FIND HOUSING IN YOUR PRICE RANGE?

YES – 38%

NO – 44%

NO RESPONSE – 18%

IF YOU HAVE OR ARE LIVING WITH SOMEONE WITH A DISABILITY WAS IT EASY TO FIND ACCESSIBLE HOUSING WITHIN YOUR PRICE RANGE?

YES – 16%

NO – 22%

NO RESPONSE – 63%

** Should be noted that many of the respondents using paper copies may have misunderstood the question as they did not mark that their household contained person(s) with disabilities and still responded to the question.

WHAT WERE YOUR BIGGEST OBSTACLES IN FINDING HOUSING WHERE YOU WANT TO LIVE?

COST OF HOUSING – 64%

LOCATION OF SCHOOLS – 12%

QUALITY OF HOUSING – 33%

LOCATION OF JOBS – 11%

NEED ACCESSIBLE HOUSING – 8%

COULD NOT SECURE FINANCING – 8%

DID NOT FEEL WELCOME – 7%

OTHER – 6%

OTHER RESPONSES: Annual income was not high enough, not many quality houses available when we were looking, bad schools, looking for housing close to safe bike routes but none were available, proof of consistent pay history

Delaware County AFH 2018-2023 Service Provider Questionnaire Results

Summary

Questionnaires received – 100

PART I

OBSTACLES TO AFFORDABLE HOUSING

- 1) Low household incomes/unemployment
- 2) Location of affordable Housing
- 3) Lack of Section 8 vouchers

Other Comments: Low minimum wage and high cost of housing. Lack of transportation, Landlords ability to accept section 8, Lack of true housing first programs - what do we do to assist those w/ active and untreated MH/ D&A 2, Fair market rent housing units aren't affordable for low income families. More than 30% for moderate income.

HOUSING PRACTICES AND GENERAL ISSUES

- 1) Landlords that do not accept section 8 vouchers or other forms of financial assistance
- 2) Fair market rent increases that are higher than cost of living increases
- 3) Lack of housing programs to help low income families secure housing

Other Comments: Landlords are very concerned about talking about Section 8 housing even though sect 8 has greatly increased the requirements - Have required tenants be better tenants and whatnot, Senior Citizens - Relocating not following the lease

ACCESS TO OPPORTUNITIES

- 1) Housing is not located near quality schools
- 2) Concentrations of minorities in declining or hazardous neighborhoods
- 3) Housing is not located near or with access to employment centers

Other Comments: Price of Units.

ACCESS FOR THOSE WITH DISABILITIES

- 1) Lack of accessible housing units
- 2) Location of accessible housing units
- 3) Landlords not willing to make reasonable accommodations

Other Comments: Disconnect between available housing, and advocacy groups, Credit Checks, Reasonable accommodations or provisions for persons with MH/MR

EDUCATION

- 1) Lack of homebuyer and renter understanding of fair housing laws
- 2) Lack of homebuyer and renter awareness of fair housing advocates
- 3) Lack of housing provider, landlord and real estate professionals' understanding of fair housing laws

Other Comments: Budgets not able to handle money properly, Life skills

What do you believe are the biggest impediments to fair housing choice in Delaware County?

- Landlords not accepting section 8 vouchers. Landlords unwilling to rent to people with a criminal record
- Income /Funding
- Cost creating a lack of choice
- Location of affordable units and lack of community choice and mobility of low-income residents
- Lack of Housing
- People needing a computer plus an email/password to apply or update is not realistic. Realistic expectations at times
- Discrimination
- Lack of quality housing
- Cost of Housing Units in safe areas
- Income and locations of safe and stable housing
- The choices are limited to certain areas
- lack of affordable housing
- Seems they are limited to certain areas, if you have a criminal background it is very hard
- Insufficient Income
- Section 8 Vouchers
- Income- Subsidy's - Credit issues and criminal history
- Location
- FMR are up in desired areas, substandard units
- Location not having enough places to choose from
- Ability of landlords to accept section 8
- Location of affordable housing. Income
- Affordable housing for low income families
- Level of income vs where they want to live
- More housing locations
- Income, lack of landlords willing to accept section 8 and/ or subsidy
- Low income Families
- Housing for people with no income
- Availability, affordability, lack of income
- Waiting List
- Affordability for low / moderate income families. Employment barriers and affordability force people to rent in undesirable neighborhoods
- Long waiting list
- The concentration of minorities in Delaware County
- Quality of housing
- Housing Cost
- Income and Location

- Housing discrimination against minorities & LGBT
- Applicants with low income status
- Cost of housing- low income - lack of training opportunities for employment opportunities
- Lack of available vouchers
- Process, landlord taking section 8 vouchers or any other vouchers
- Politics
- The quality of education varies by zip code. The rent is unaffordable in areas with better education services
- Low - income and lack of quality housing
- Income fair housing rent
- Location of housing that accept vouchers, section 8 many of my clients can not find apartments in communities of their choice due to not being able to find units that accept section 8.
- Locating affordable housing in low crime areas
- There are limited landlords who accept subsidys and some who will no longer take a subsidy dye to previous clients.

What would you like to see done over the next 5 years to improve fair housing choice in Delaware County?

- Add 'Source of income' as a protected class
- 1) More discussion of what services are available. 2) A plan that details a way for Delco to remedy housing issues. 3) An examination of municipal/neighborhood actions that impact housing choice.
- Require or incentivize the construction of more affordable housing in more parts of the county where it hasn't been previously to reduce the burden on communities where it is currently concentrated
- Create more perm support housing
- People should be able to complete updates minus need for computer/password/email address that they will not be able to recall. Appears landlords are not using section 8 due to previous rentals.
- Education for persons and agencies renting/ selling housing
- Increase relationships between provider and landlords.
- Support for landlords to provide quality, affordable housing
- Reduction of HUD waitlists
- County establishes a housing department that maintains and tracks housing in the county
- Landlord's willingness to work w/ low income families/ individuals
- More section 8 Vouchers More housing programs for Homeless (not Chronic) with disabilities
- More options in more areas
- affordable housing
- I would like to see more units, and landlords have a better knowledge of section 8 and Community Action help
- Mandate every area except a set number of section 8 vouchers
- More locations for affordable housing expand low income housing areas, so they are not limited to certain areas

- Lack of restrictions to obtaining housing (criminal background checks, credit checks)
- More rental assistance programs
- Have the state govern unfair housing practices.
- Housing for people that do not have income
- A housing locator for the county would change results
- Stop Homelessness
- Outreach to landlords willing to work w/ agencies who subsidize housing for affordability. Supportive services and education to renters in programs on skills to sustain housing
- Quicker Process
- That every Borough and Township has Section 8 Property listings
- More open forums like this in the community
- More housing affordable
- More support for individuals in low-income housing and for individuals with vouchers so they may move toward self-sufficiency
- Anything positive to reverse this crime
- DCHA should expedite the applicants in emergency situations like domestic violence or homelessness
- Build more opportunities like Kinder Park transition programs from public housing to home ownership
- Shorten the waiting list
- To improve on rent (affordable)
- Reduce high taxes, programs to educate tenants and landlords
- Discontinue landlords right to refuse third party assistance
- Upkeep of property needs to improve
- More room rentals outside of Chester, PA (high crime areas)
- More units available in communities all across the county
- Provide better housing choices for low income families
- More vouchers to be given to give others housing with no services attached.

Are there any other issues or concerns that should be addressed to further fair housing choice in Delaware County?

- Encourage building of efficiencies and affordable apartments
- Tax issues causing affordability issues
- Landlord buying
- For those who can work, they need to work and maintain employment. Housing for everyone is available based on income. Update realistic housing lists of private renters as well
- Give incentives for landlords who rent to our population we support.
- Tenant and Landlord education
- Accessible housing for people with disabilities and senior
- Have low income/ moderate income housing available in ALL areas.
- Employment programs, training programs so person can increase income.
- Criminal backgrounds are a big issue!
- More funding

- A re-introduction to subsidies with landlords and property owners would be helpful
- Updates
- That the County "limit" the number of Section 8- limits in any given community to prevent the concentration of the poor in specific areas
- More things like this for Real Estate Professionals about fair housing
- Employment is a big issue
- The extremely long waitlist
- Shorter wait list, develop more public housing opportunities promote home buyership to those who have been on section 8 5yrs. Assist the clients at the beginning to becoming homeowners
- Job corps options to raise income to afford better housing
- Landlords rejecting persons due to past criminal backgrounds
- Outreach and education

PART II

CONTRIBUTING FACTORS OF SEGREGATION

- 1) Location and type of affordable housing
- 2) Loss of affordable housing
- 3) Displacement of residents due to economic pressures

Other Comments: Criminal Background Discrimination

CONTRIBUTING FACTORS OF DISPROPORTIONATE HOUSING NEEDS

- 1) Lack of access to opportunity due to high housing costs
- 2) Availability of affordable units in a range of sizes
- 3) Displacement of residents due to economic pressure

Other Comments: Mental illness symptoms effecting landlords/tenants relations

CONTRIBUTING FACTORS OF DIFFERENCES ACROSS COMMUNITIES

- 1) Location and type of affordable housing
- 2) Lack of access to opportunity due to high housing costs
- 3) Loss of affordable housing

Other Comments: None

FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY AND RESOURCES

- 1) Lack of local public fair housing enforcement
- 2) Lack of resources for fair housing agencies and organizations
- 3) Lack of private fair housing outreach and enforcement

Other Comments: None

CONTRIBUTING FACTORS OF PUBLICLY SUPPORTED HOUSING LOCATION AND OCCUPANCY

- 1) Lack of access to opportunity due to high housing costs
- 2) Loss of affordable housing
- 3) Displacement of residents due to economic pressures

Other Comments: Availability of Public Housing

CONTRIBUTING FACTORS OF ACCESS FOR THOSE WITH DISABILITIES

- 1) Access to publicly supported housing for persons with disabilities
- 2) Lack of access to opportunity due to high housing costs
- 3) Lack of affordable in-home or community-based supportive services

Other Comments: Income is the most important

Appendix B

Comments

- I. Housing Equality Center Comments Letter



P.O. Box 558
Fort Washington, PA 19034
267-419-8918
equalhousing.org

June 30, 2017

Delaware County Council
c/o Office of Housing and Community Development
600 North Jackson Street, Suite 101
Media, PA 19063

Re: Comments on Delaware County and Delaware County Housing Authority's draft
Assessment of Fair Housing 2017-2022

Dear Sirs and Madam:

The Housing Equality Center of Pennsylvania (HECP) is a nonprofit fair housing organization that works to eliminate housing discrimination in the Greater Philadelphia area through education and outreach to both consumers and housing providers as well as counseling and complaint investigation services to residents who have experienced housing discrimination. HECP has provided fair housing services to Delaware County residents since our founding in 1956. For a number of years, HECP has provided assistance with Fair Housing and Affirmatively Furthering Fair Housing compliance to the County's Office of Housing and Community Development.

HECP has provided input during the County's community participation process and reviewed the County and Housing Authority's draft Assessment of Fair Housing 2017-2022 (AFH). In our continuing role in helping the County to fulfill its Affirmatively Further Fair Housing responsibilities, HECP offers the following written comments for your consideration.

Segregation, particularly of residents of publically supported housing

In section V.B.i.1. and AFH Map 1 of the fair housing analysis, the AFH describes patterns of racial segregation within the County. This issue is further discussed in section V.C.1.b. and AFH Map 5 and following charts, which describe segregation of residents of publically supported housing. As noted in the AFH, the discussion of population data includes the Delaware County CDBG jurisdiction, excluding the City of Chester, Upper Darby, and Haverford. Although the County is not required by HUD to consider direct entitlement communities in the AFH, the exclusion of these communities from the analysis, particularly the majority Black City of Chester, deemphasizes the level of segregation as a fair housing issue within the County.

HECP would like to suggest that, despite the identification of persistent segregated living patterns within the County, the goals identified in the AFH focus more generally on housing affordability rather than a targeted approach to decreasing segregation. HECP recommends several strategies be included in the AFH to assist in overcoming the patterns of housing segregation identified:



P.O. Box 558
Fort Washington, PA 19034
267-419-8918
equalhousing.org

1. Undertake activities to increase landlord participation in the Housing Choice Voucher program, especially in higher opportunity portions of the County, to provide greater housing choice for voucher holders
2. Develop criteria for reviewing and approving proposals for new affordable housing units that would offer some type of preference or bonus for new affordable units that would be located in high opportunity areas

Land use, code enforcement, and other fair housing violations by municipalities

In section IV.1. discussing fair housing goals identified in the previous AI, the AFH identifies the issue that many municipalities have zoning ordinance provisions that restrict access to members of protected classes as well as allegations of discriminatory code enforcement. This section further describes the past education efforts around this issue that the County Planning Department and HECF have undertaken to address fair housing violations by municipalities. HECF has continued to receive complaint allegations regarding discrimination against protected classes with regards to zoning and land use decisions, discriminatory code enforcement, and discrimination against members of protected classes in other municipal policies and practices.

Fair housing violations by municipalities continue to limit housing choice for County residents, and previous education efforts seem to have been insufficient in correcting this problem. HECF recommends that a stronger approach be included in the AFH to address housing discrimination by municipalities:

1. Require that municipalities and other subrecipients funded by the County receive training on their obligations under the Fair Housing Act
2. Require a commitment among municipalities and other subrecipients funded by the County to affirmatively further fair housing and implement the AFH, including requiring municipalities to correct fair housing violations in local ordinances and to address fair housing complaint allegations in order to be eligible to receive CDBG funding

HECF looks forward to ongoing discussion with OHCD regarding how the County can meet its obligations to Affirmatively Further Fair Housing, and to continuing to work with the County to expand housing choice for all residents.

Sincerely,

A handwritten signature in blue ink that reads "Rachel Wentworth".

Rachel Wentworth
Executive Director

Appendix C

References

- I. Additional Maps and Charts

SECTION V – A. Demographic Summary

MAP 1 – Development in Delaware County (Source: Delaware County 2035)

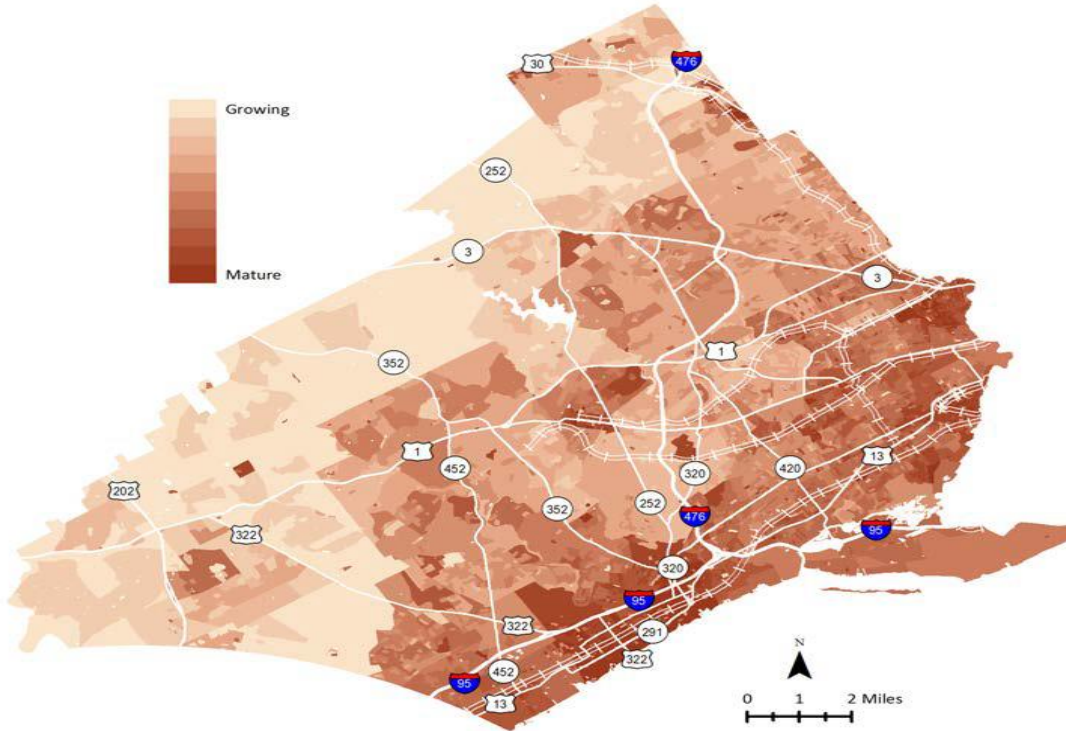
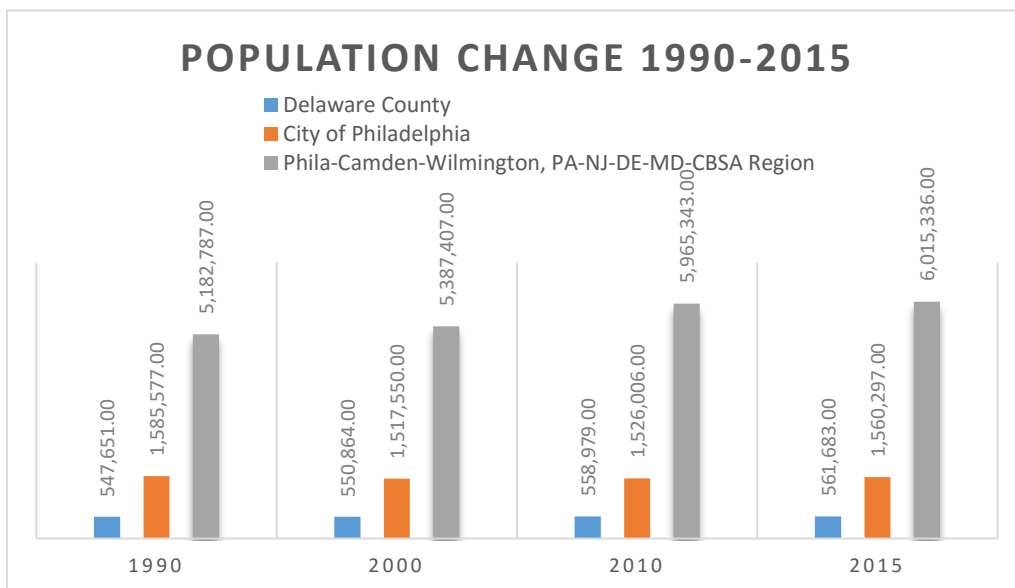
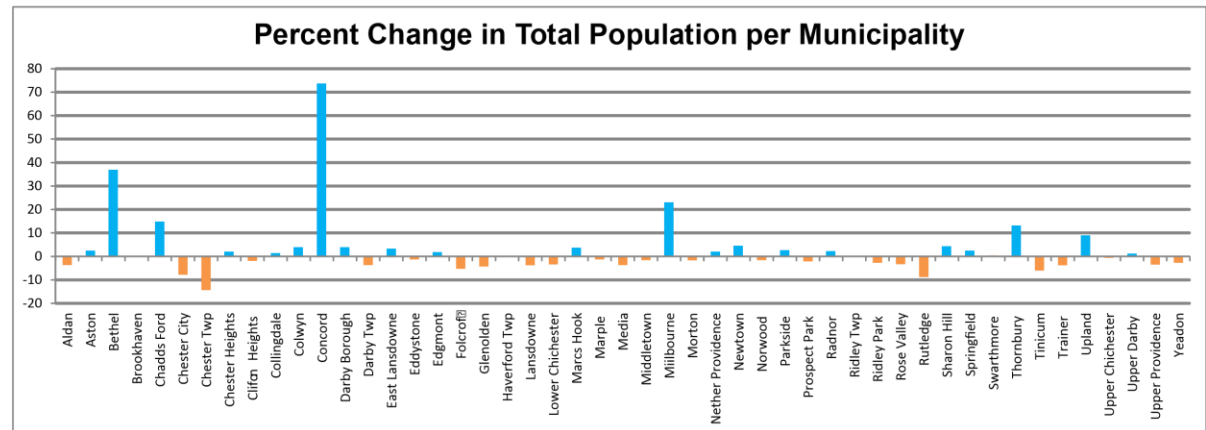
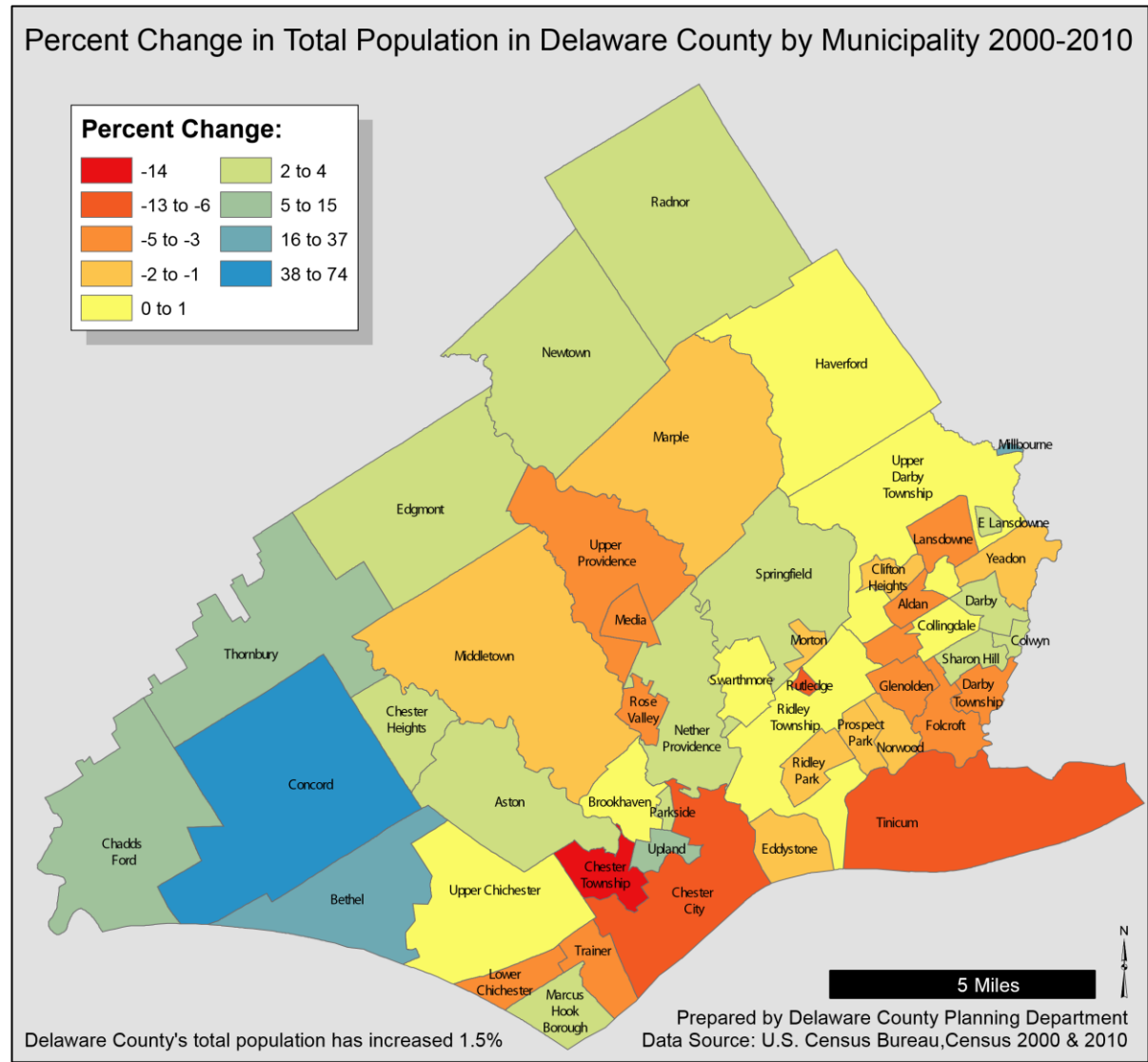


CHART 1 - Population Trends (Source: American Community Survey)



MAP 2 - Population Trends (Source: Delaware County Planning Department)



SECTION V – B. General Issues

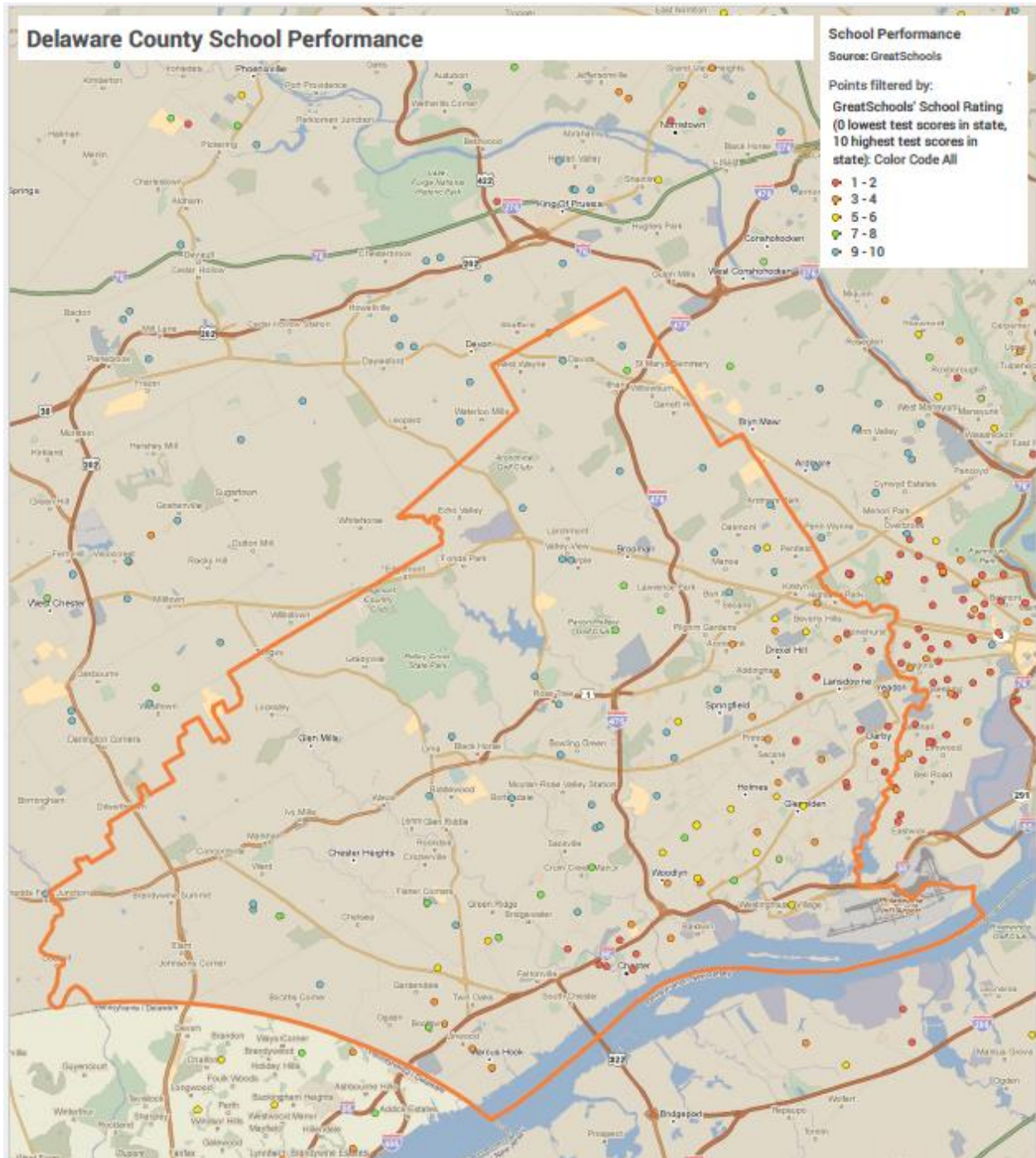
V. Fair Housing Analysis > B. General Issues > Segregation/Integration

CHART 6 – Housing Occupancy for Delaware County (Source: Delaware County Planning Department)

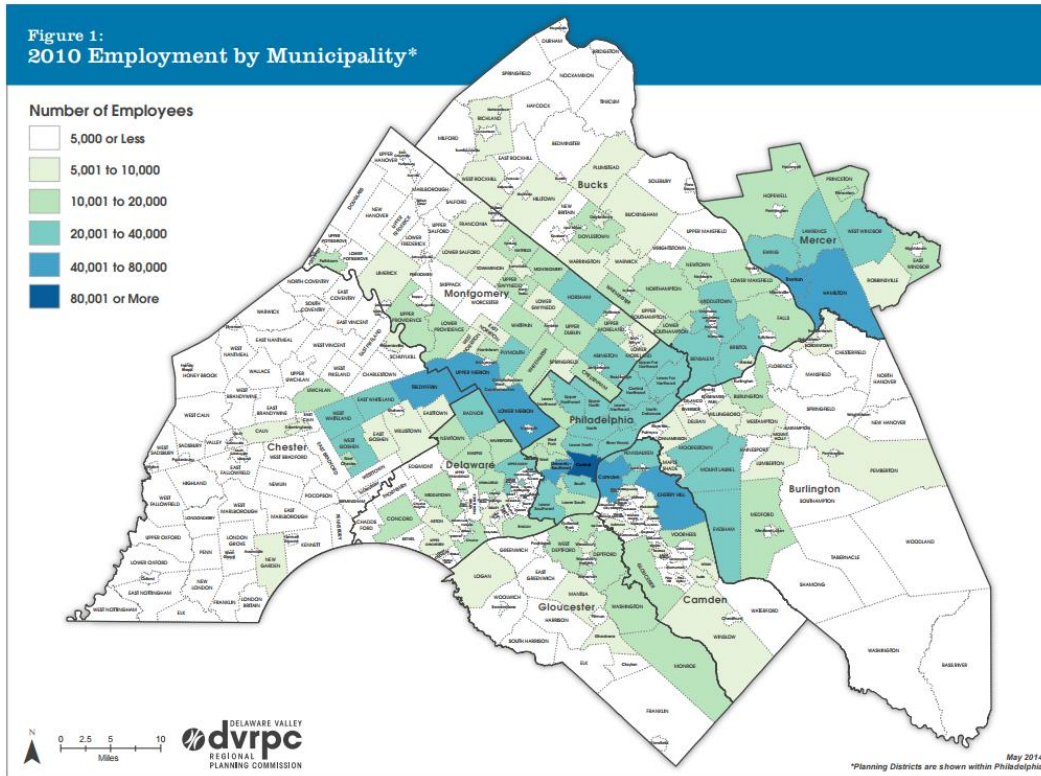
	HOUSING OCCUPANCY			HOUSING TENURE			Median Value of Owner-occupied units (dollars)	Median Rent of occupied housing units paying rent (dollars)
	Total housing units	Occupied housing units	Vacant housing units	Occupied housing units	Owner-occupied	Renter-occupied		
Aldan Borough	1,807	1,632	175	1,632	1,271	361	170,000	951
Aston Township	6,195	5,980	215	5,980	5,193	787	246,900	929
Bethel Township	3,084	3,064	20	3,064	2,989	75	395,300	1,724
Brookhaven Borough	3,743	3,481	262	3,481	2,983	498	199,000	1,058
Chadds Ford Township	1,537	1,526	11	1,526	1,386	140	463,300	1,830
Chester City	15,129	12,068	3,061	12,068	4,796	7,272	67,200	810
Chester Township	1,542	1,361	181	1,361	708	653	95,400	985
Chester Heights Borough	1,150	1,095	55	1,095	786	309	243,900	1,598
Clifton Heights Borough	2,630	2,502	128	2,502	1,470	1,032	136,400	919
Collingdale Borough	3,559	3,148	411	3,148	2,080	1,068	122,400	934
Colwyn Borough	990	818	172	818	500	318	97,900	960
Concord Township	6,669	6,282	387	6,282	4,458	1,824	414,400	1,760
Darby Borough	3,831	3,080	751	3,080	1,392	1,688	80,200	1,027
Darby Township	3,813	3,653	160	3,653	2,665	988	130,100	991
East Lansdowne Borough	1,024	948	76	948	594	354	138,500	909
Eddystone Borough	975	874	101	874	485	389	109,100	869
Edgmont Township	1,782	1,691	91	1,691	1,314	377	492,100	2,000+
Folcroft Borough	2,690	2,380	310	2,380	1,854	526	118,800	1,231
Glenolden Borough	3,250	2,943	307	2,943	1,917	1,026	162,100	982
Haverford Township	18,259	17,577	682	17,577	14,952	2,625	301,500	1,156
Lansdowne Borough	4,872	4,369	503	4,369	2,718	1,651	166,300	868
Lower Chichester Township	1,271	1,158	113	1,158	660	498	100,500	850
Marcus Hook Borough	959	810	149	810	340	470	84,600	931
Marple Township	8,715	8,403	312	8,403	7,053	1,350	341,100	1,099
Media Borough	2,841	2,601	240	2,601	1,141	1,460	284,500	1,026
Middletown Township	6,242	5,867	375	5,867	4,483	1,384	334,500	2,000+
Millbourne Borough	449	388	61	388	94	294	122,000	848
Morton Borough	1,255	1,144	111	1,144	725	419	199,300	905
Nether Providence Township	5,386	5,083	303	5,083	4,514	569	324,900	1,086
Newtown Township	5,000	4,697	303	4,697	3,675	1,022	392,700	1,471
Norwood Borough	2,334	2,192	142	2,192	1,706	486	171,000	818
Parkside Borough	863	795	68	795	623	172	143,100	944
Prospect Park Borough	2,747	2,416	331	2,416	1,425	991	176,000	915
Radnor Township	10,429	9,710	719	9,710	6,301	3,409	613,300	1,393
Ridley Township	12,683	11,903	780	11,903	8,305	3,598	195,200	935
Ridley Park Borough	2,997	2,806	191	2,806	1,994	812	211,600	933
Rose Valley Borough	384	343	41	343	340	3	554,000	-
Rutledge Borough	284	279	5	279	212	67	276,300	959
Sharon Hill Borough	2,188	2,010	178	2,010	1,393	617	118,900	1,030
Springfield Township	8,794	8,566	228	8,566	7,759	807	289,200	1,148
Swarthmore Borough	2,025	1,888	137	1,888	1,411	477	410,900	972
Thornbury Township	2,295	2,258	37	2,258	2,085	173	449,200	2,000+
Tinicum Township	1,773	1,586	187	1,586	1,010	576	154,700	897
Trainer Borough	637	588	49	588	427	161	108,500	1,022
Upland Borough	1,207	1,125	82	1,125	480	645	95,900	695
Upper Chichester Township	7,066	6,719	347	6,719	4,806	1,913	220,100	946
Upper Darby Township	34,071	30,455	3,616	30,455	17,993	12,462	158,200	934
Upper Providence Township	4,147	3,898	249	3,898	2,785	1,113	406,100	971
Yeadon Borough	4,857	4,411	446	4,411	2,839	1,572	137,500	850

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

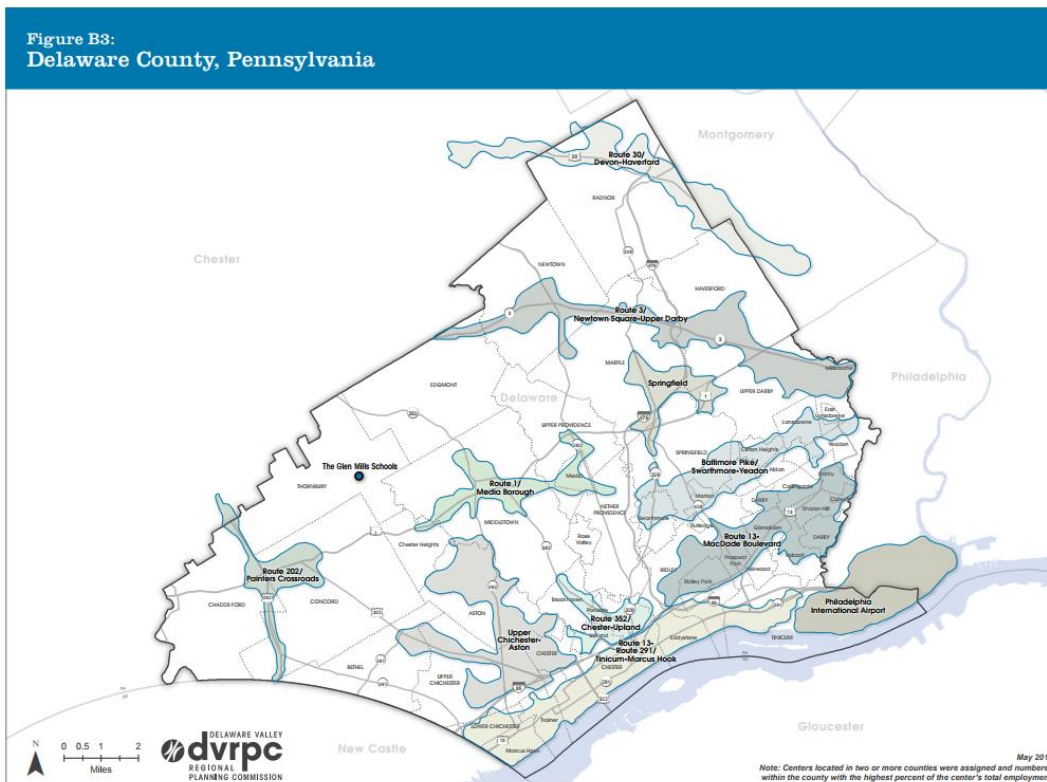
MAP 7– School Performance (Source: Policy Map)



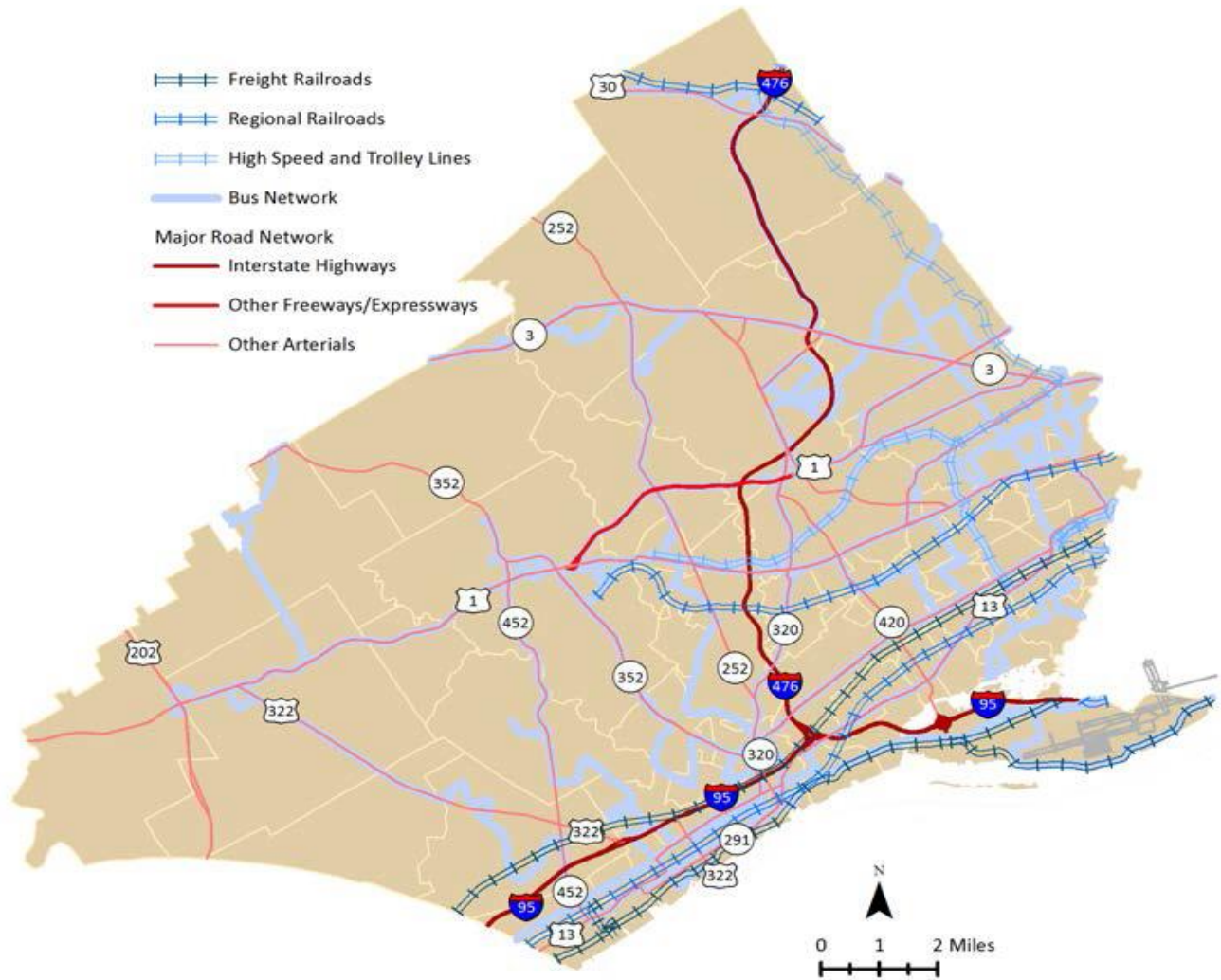
MAP 8 – DVRPC Regional Employment Centers and Sites, 2010 Employment by Municipality (Source: DVRPC Regional Employment Centers and Sites)



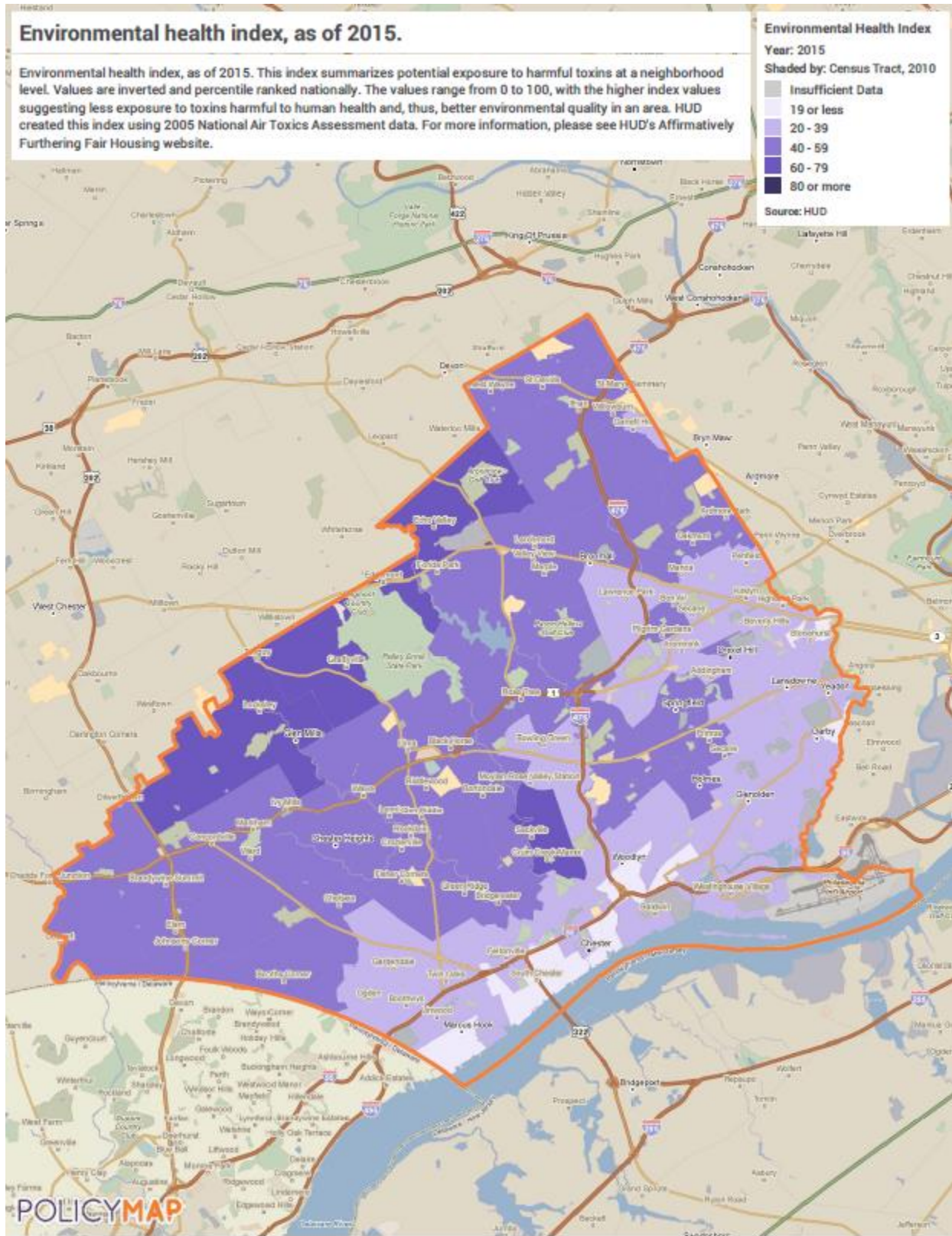
MAP 9 – DVRPC Regional Employment Centers and Sites, Delaware County, PA Employment Centers



MAP 10 – Transportation Routes (Source: Delaware County 2035)



MAP 12 – Environmental Health Index (Source: Policy Map)



MAP 13 – Grocery Retail Locations (Source: Policy Map)



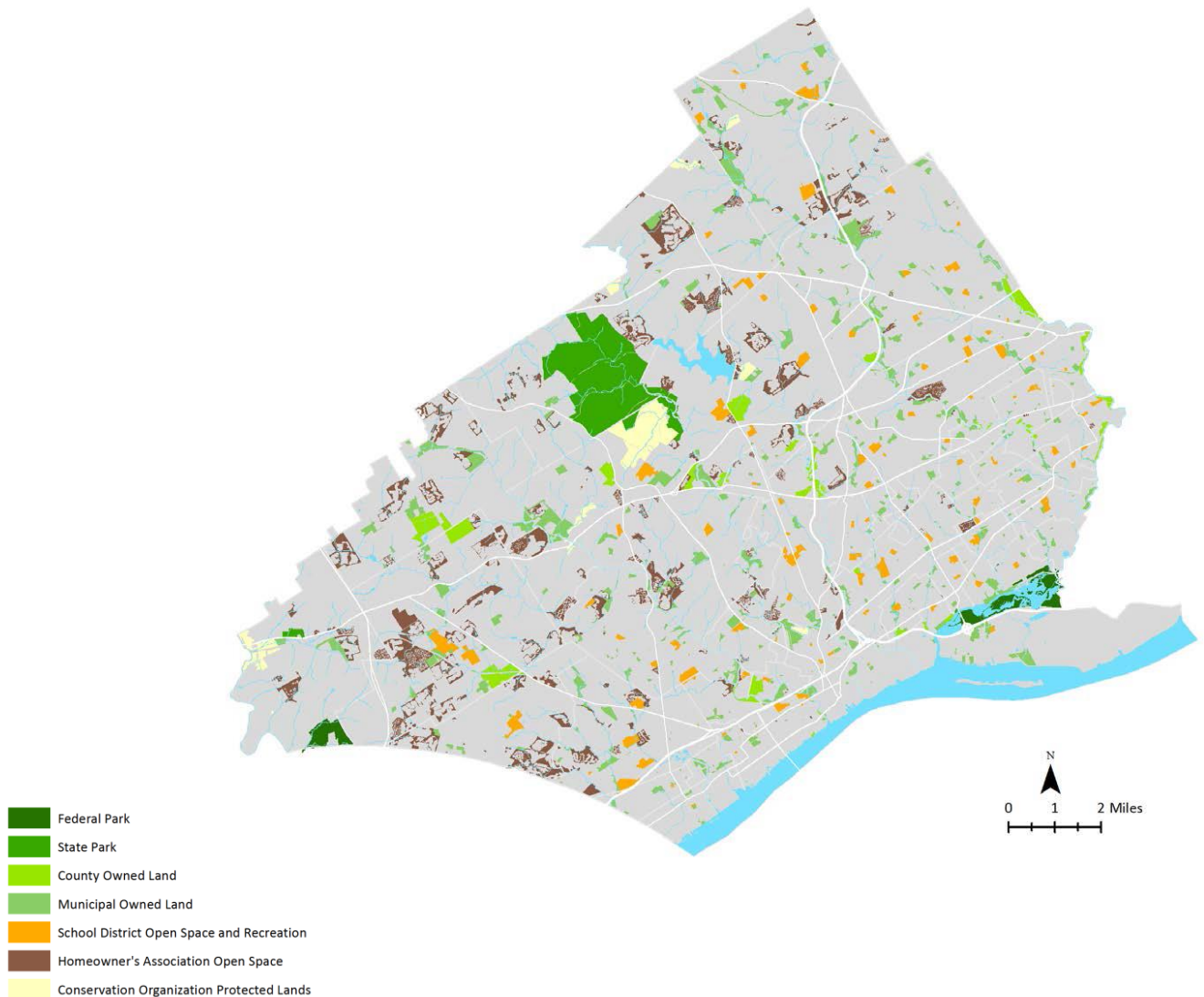
CHART 7 – Categories of Protected Open Space in Delaware County

Protected Open Space in Delaware County

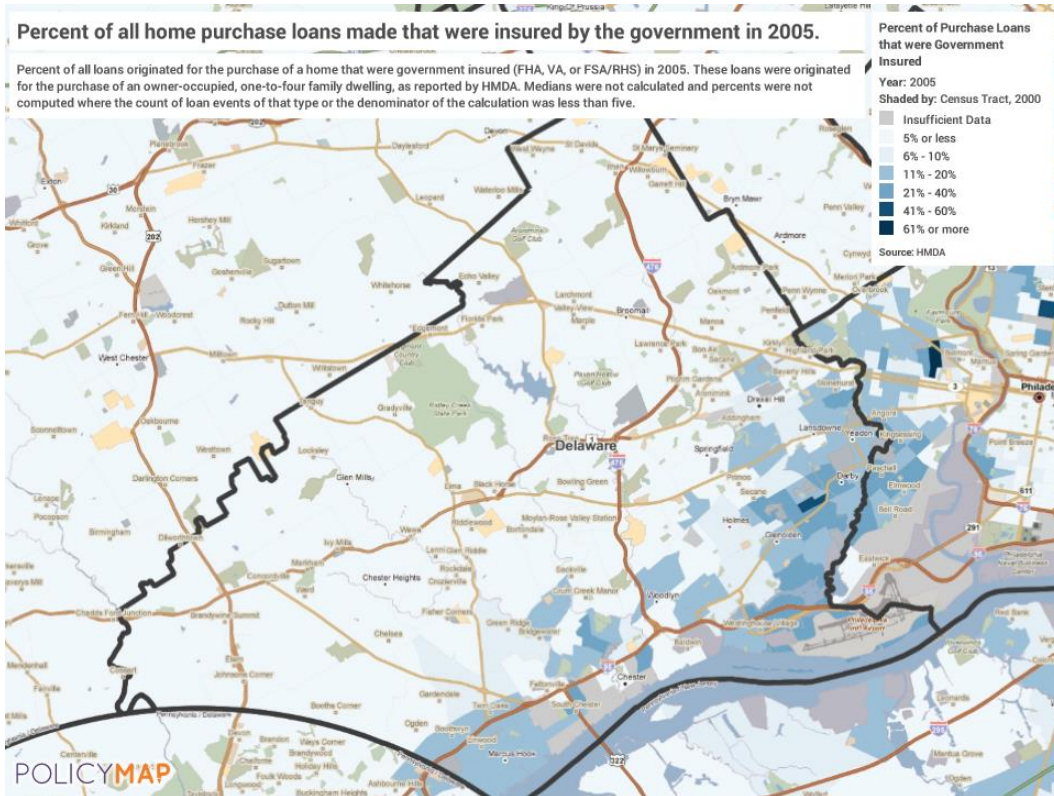
<u>System</u>	<u>Acres</u>
County Parks System	1,116
Municipal Parks	4,652
State and Federal Open Space	3,359
School District Open Space and Recreation	1,791
Homeowner’s Association Open Space (HOA)	4,661
Conservation Organization Protected Lands*	2,902
Total Protected Open Space	18,481

* Including privately owned land with conservation easements

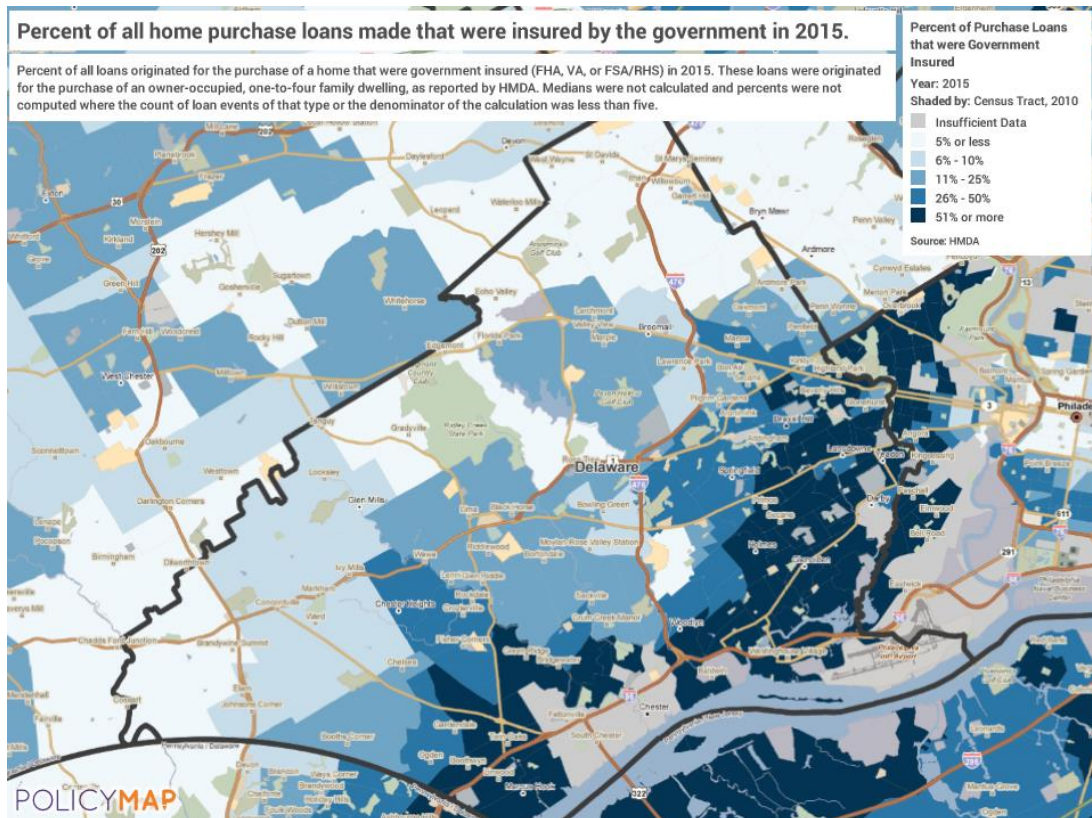
MAP 14 – Protected Open Space by Category (Source: Delaware County 2035)



MAP 15 – Home Purchases Using FHA Loans 2005 (Source: Policy Map)

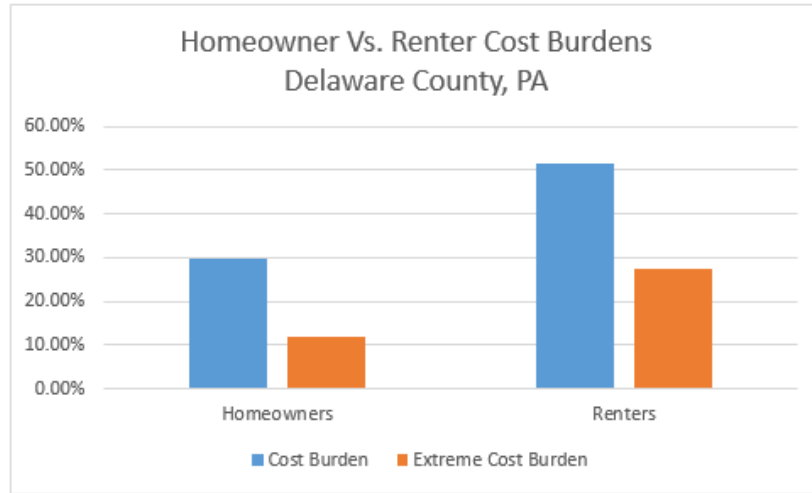


MAP 16 – Home Purchases Using FHA Loans 2015 (Source: Policy Map)

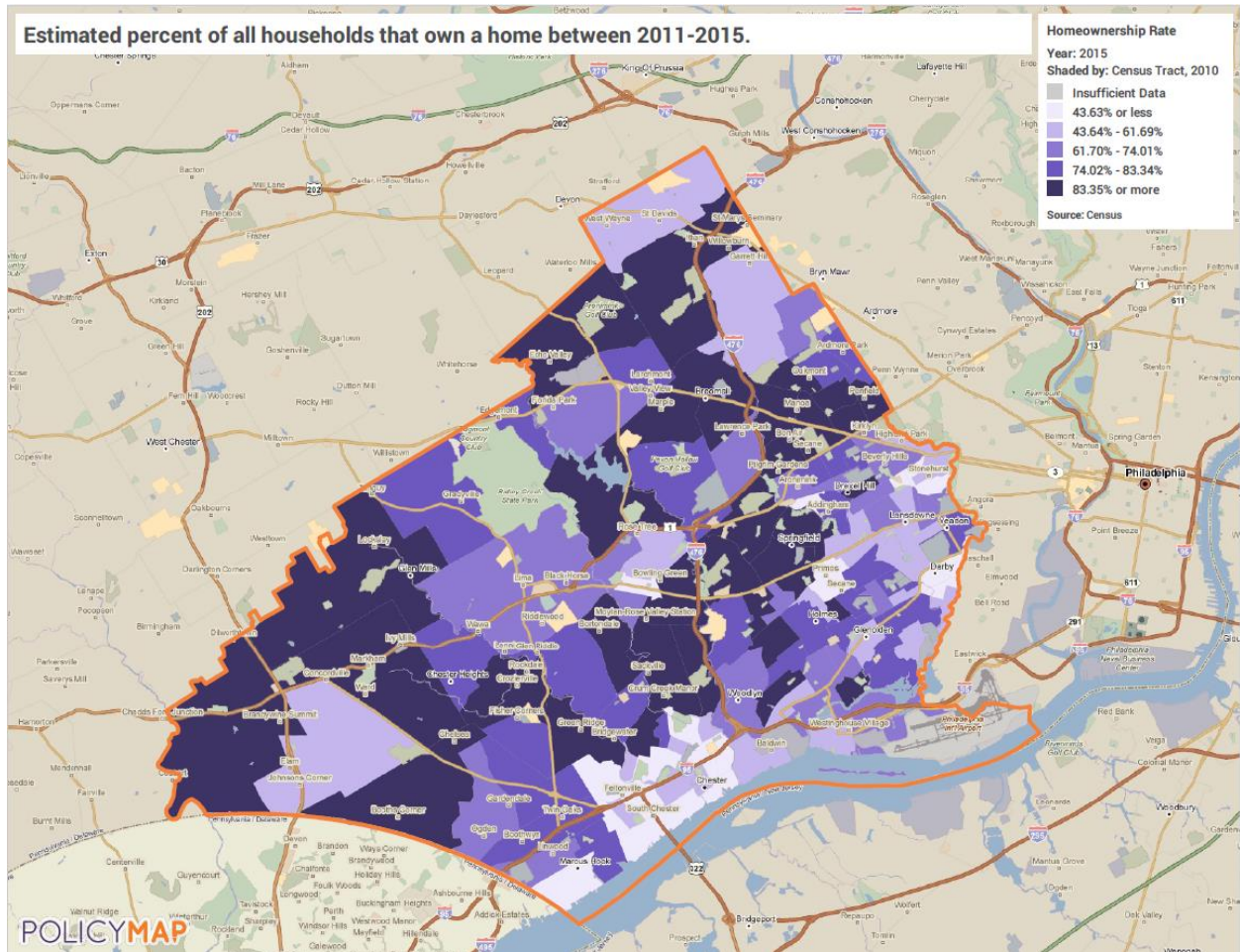


V. Fair Housing Analysis > B. General Issues > Disproportionate Housing Needs

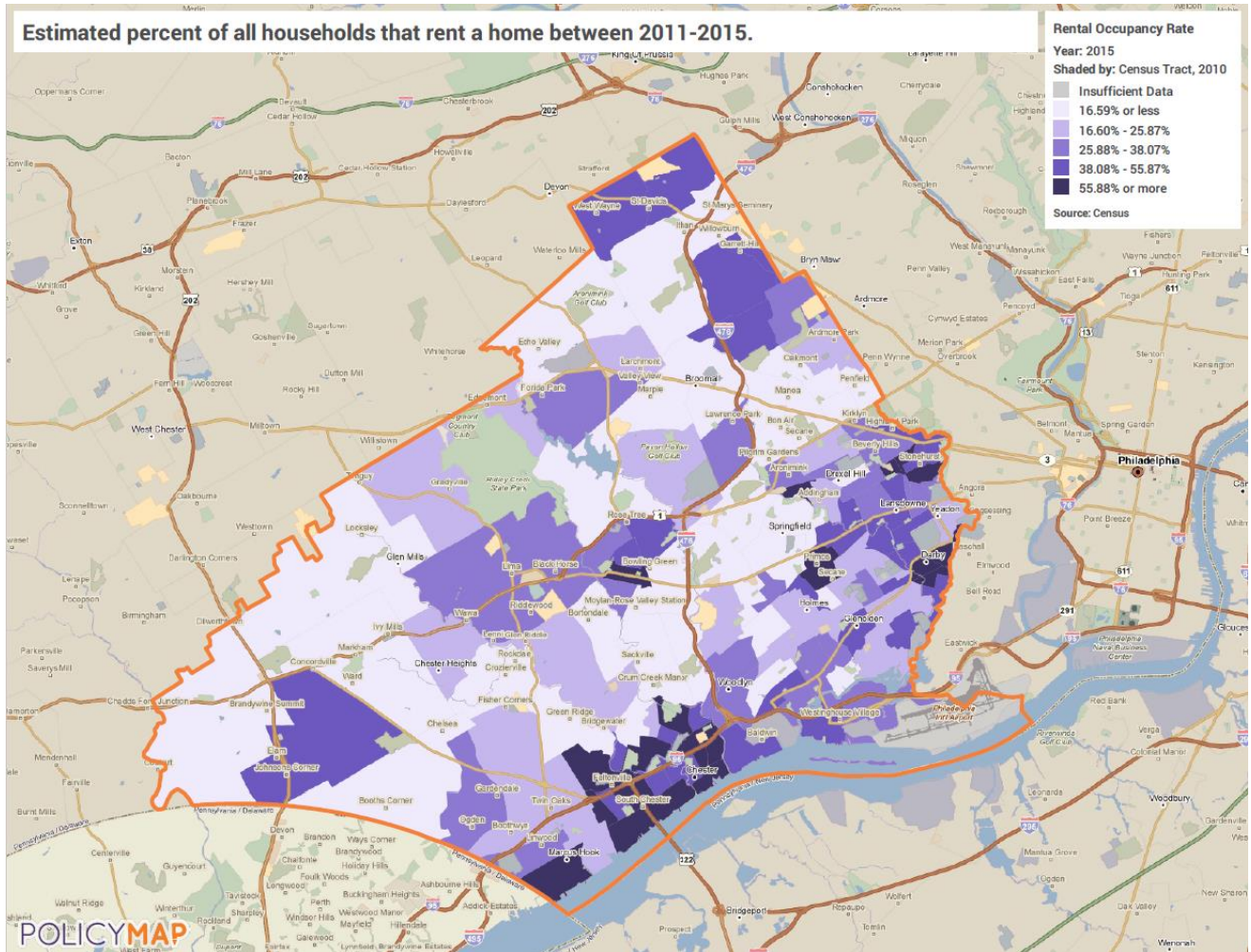
CHART 8 – Homeowner Vs. Renters in Delaware County



MAP 15 – Homeownership Rates (Source: Policy Map)

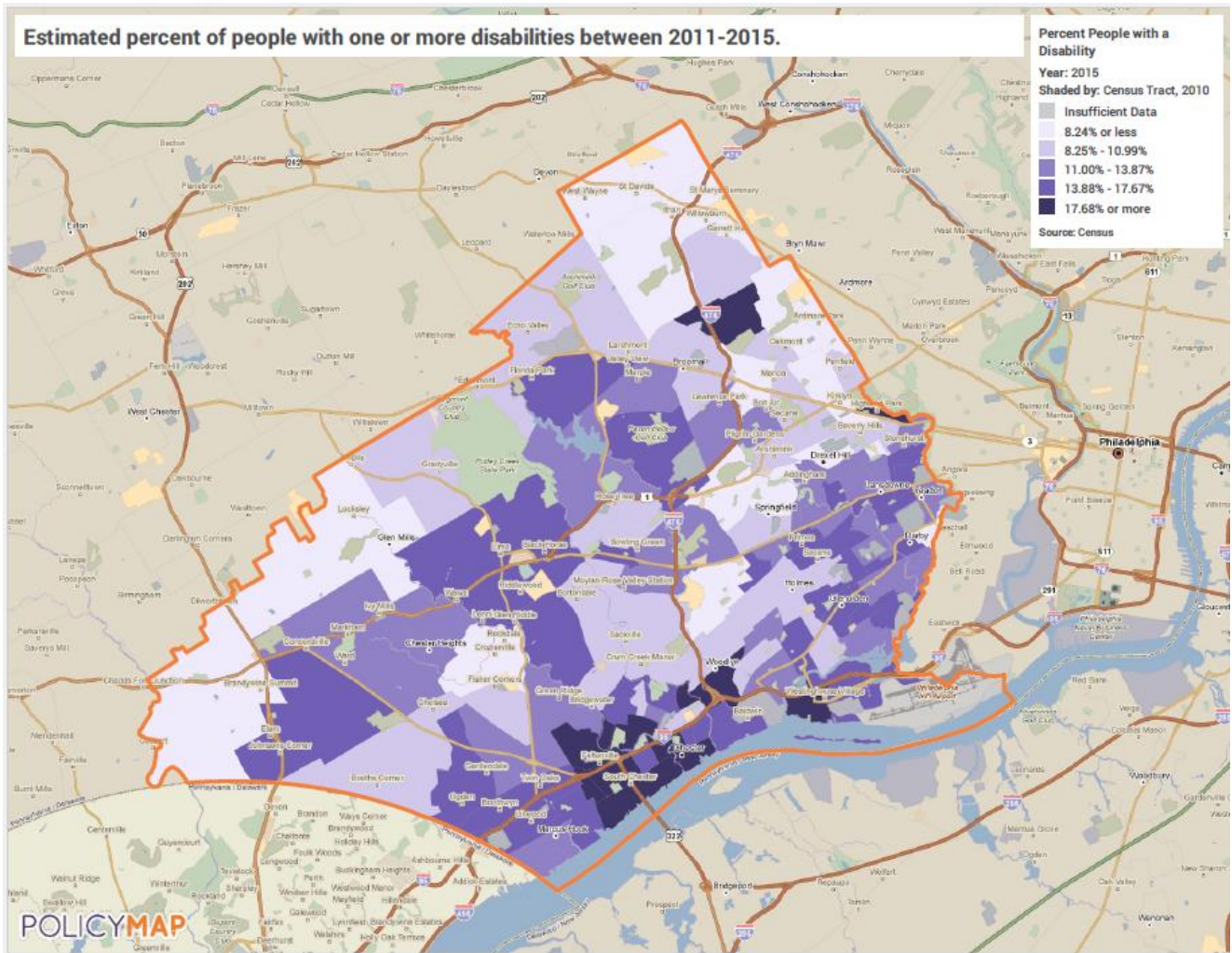


MAP 16 – Renter Rates (Source: Policy Map)



SECTION V – D. Disability and Access Analysis

MAP 19 – Estimated Percent of People with One or More Disabilities Between 2011-2015



MAP 20 – Estimated Percent of People with One or More Disabilities Between 2011-2015

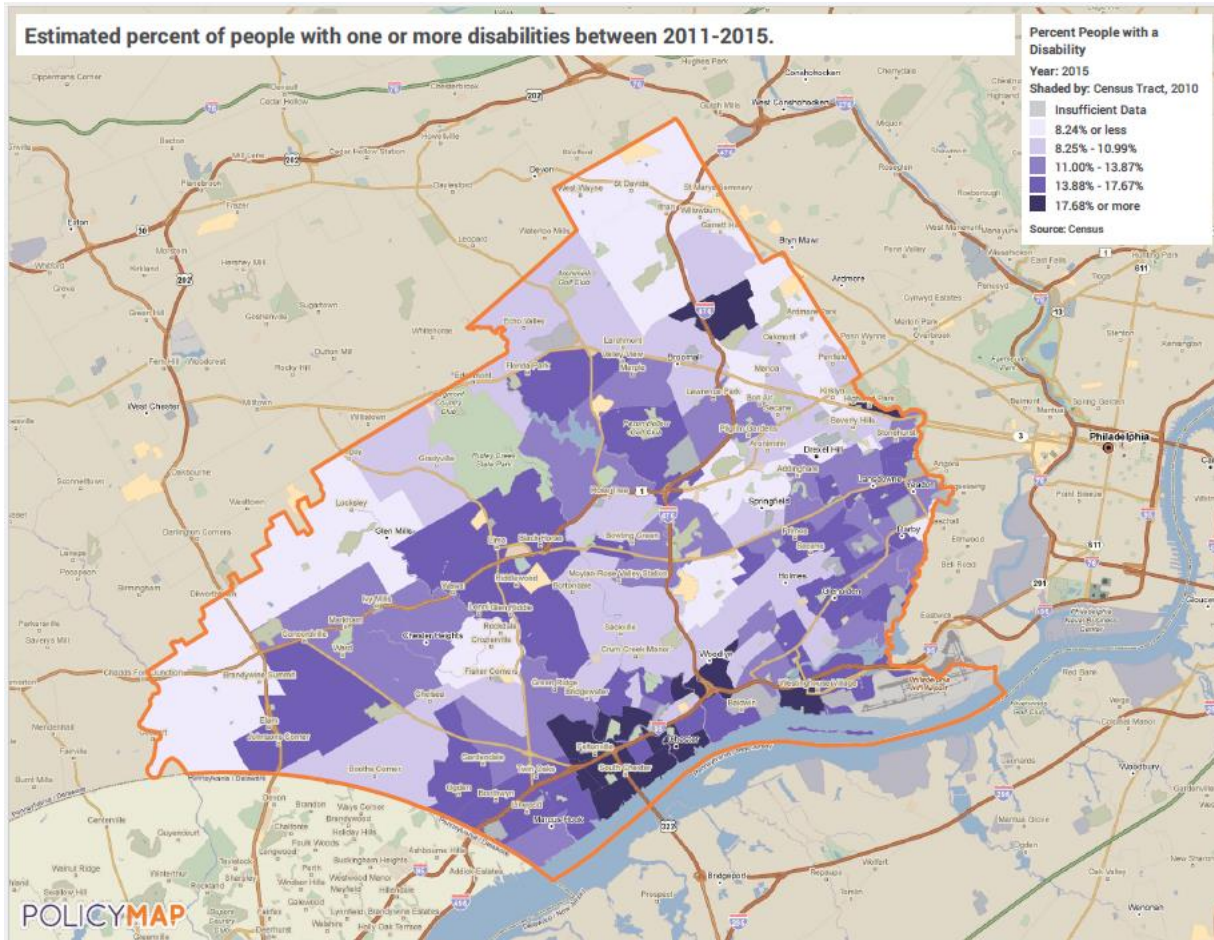
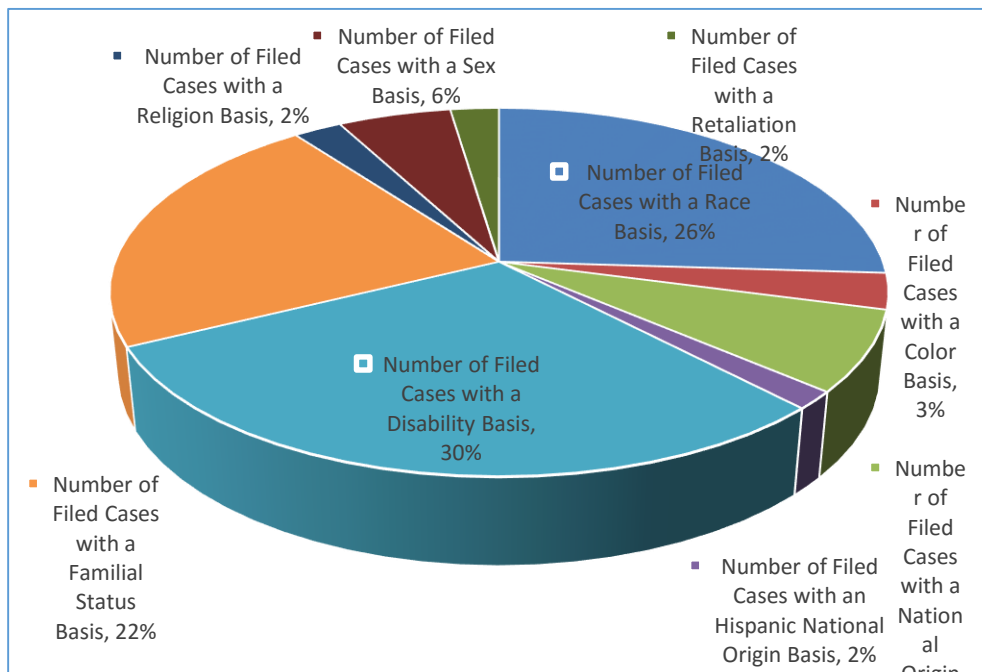


CHART 16 - FHEO Filed Complaints by Protected Class: 2/14/06-9/11/2015



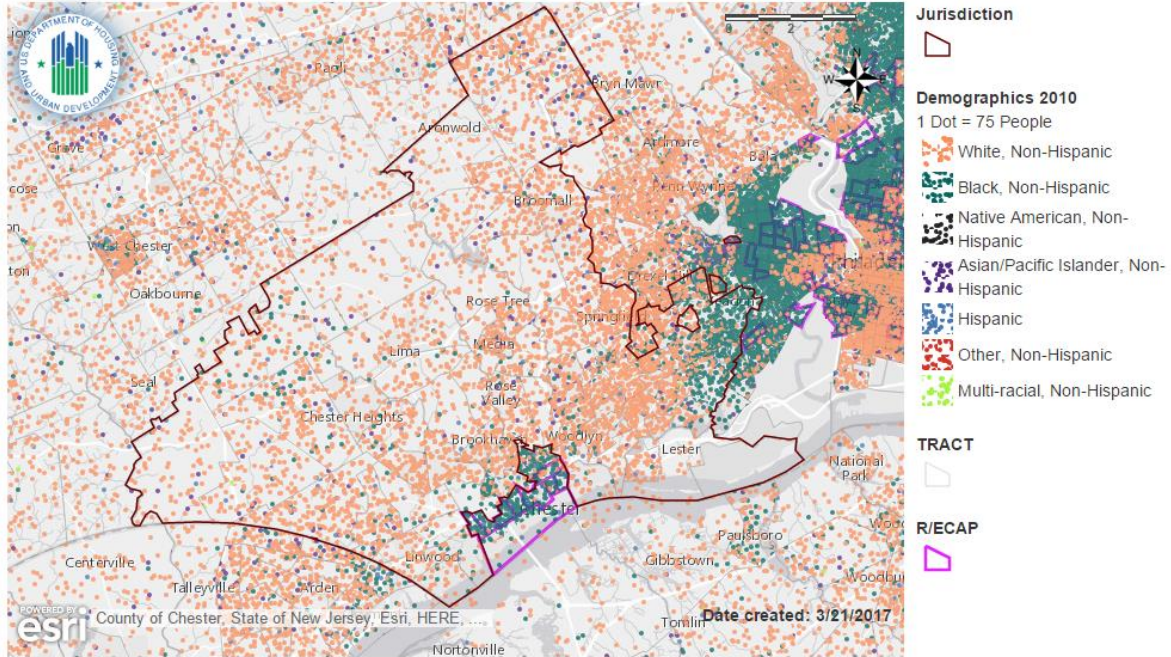
Appendix D

HUD Provided Maps

- I. HUD-Provided Maps Used for Analysis

HUD MAP 1 – Race and Ethnicity

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 1 - Race/Ethnicity

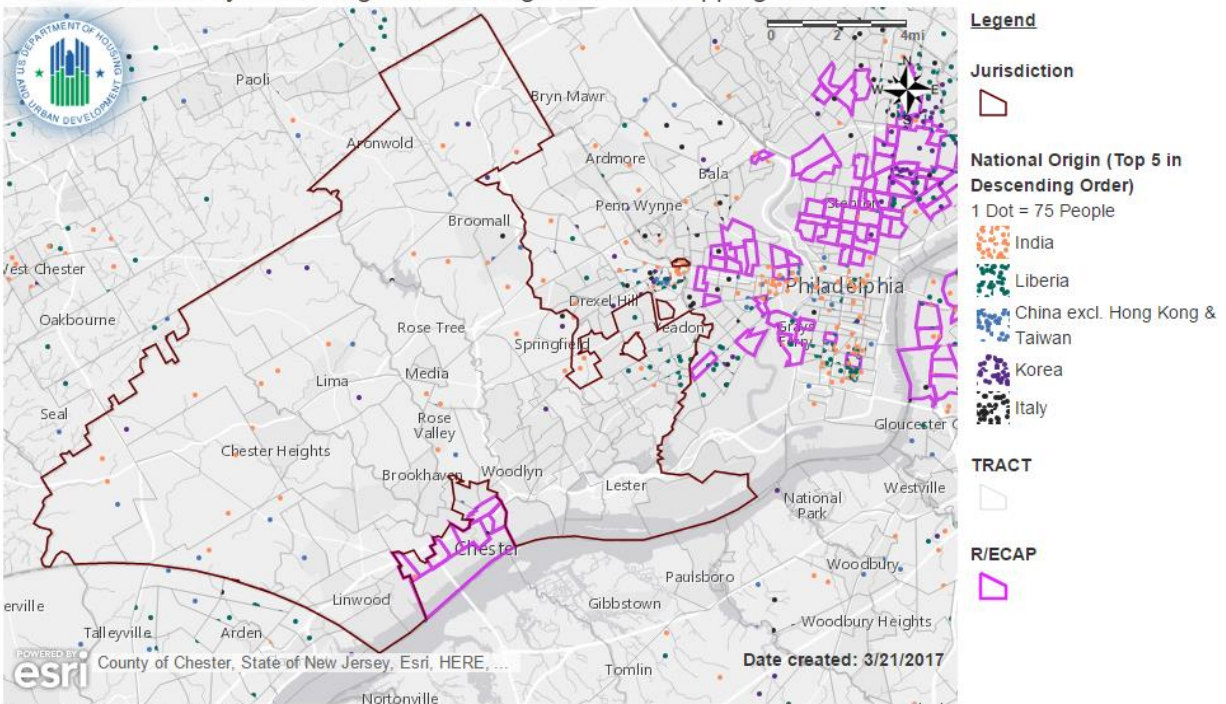
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 3 – National Origin

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 3 - National Origin

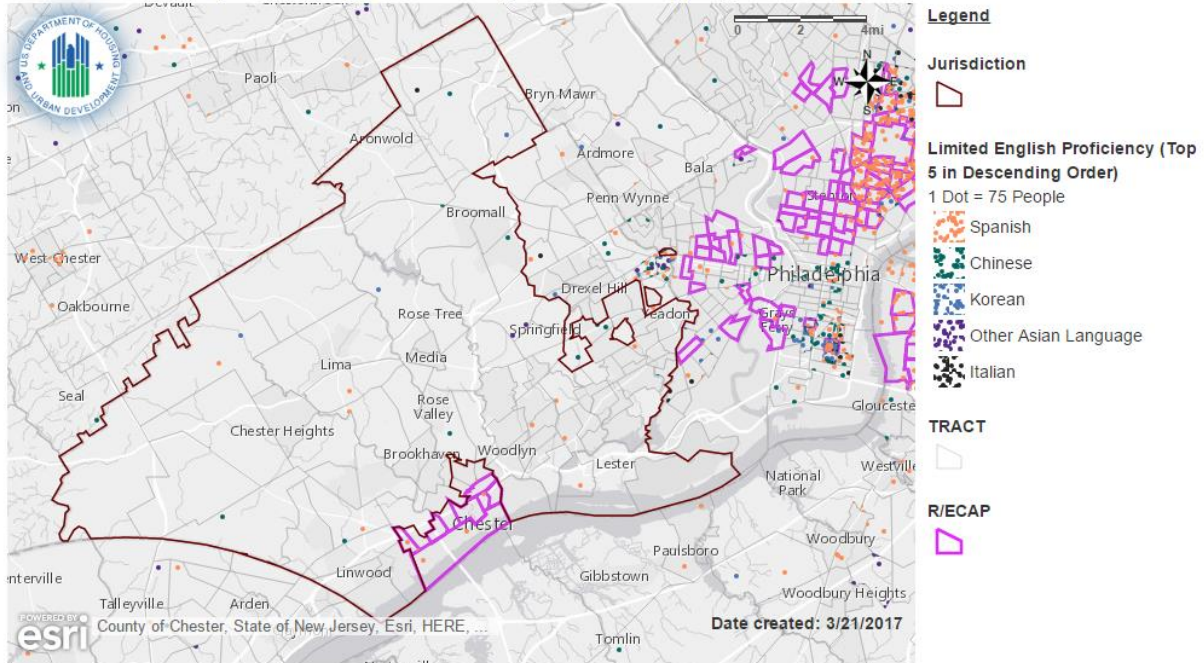
Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 4 – LEP

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 4 - LEP

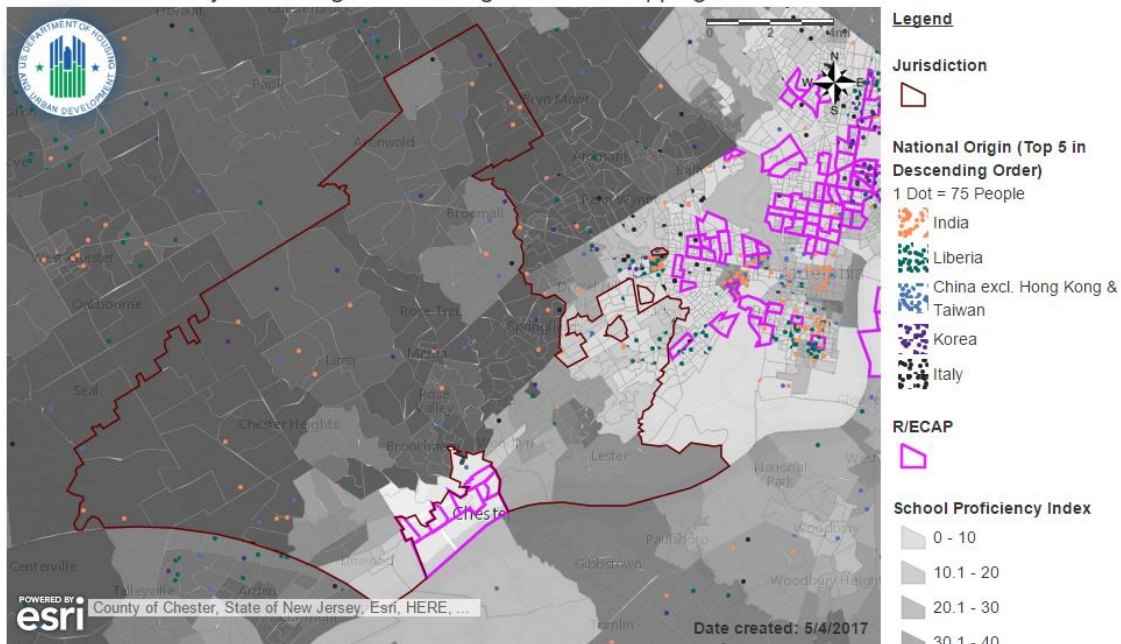
Description: LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 7 – National Origin and School Proficiency

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 7 - Demographics and School Proficiency

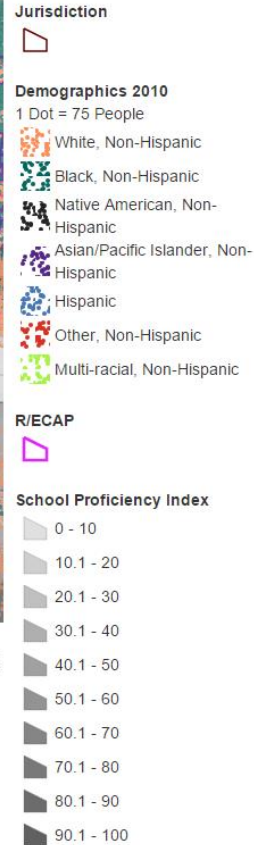
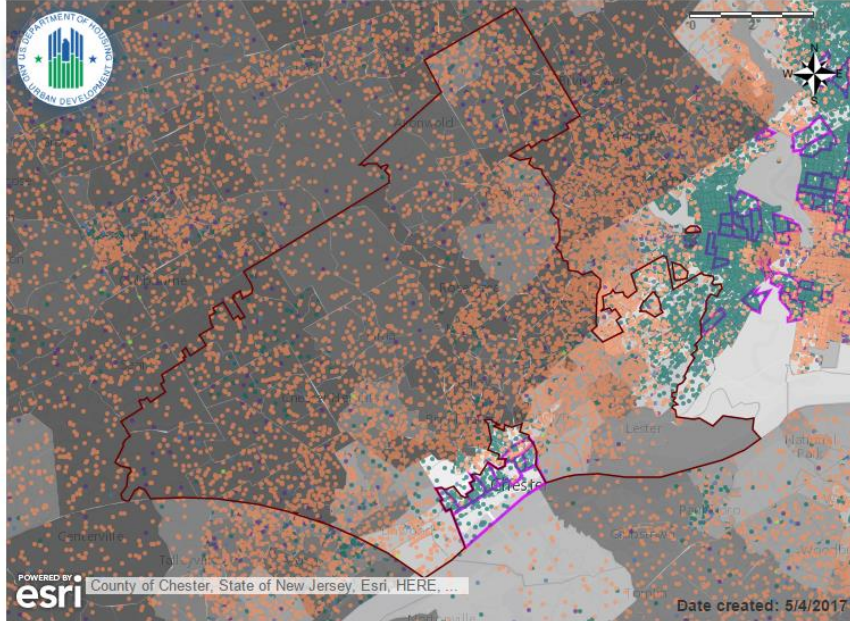
Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 7 – Race and School Proficiency

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 7 - Demographics and School Proficiency

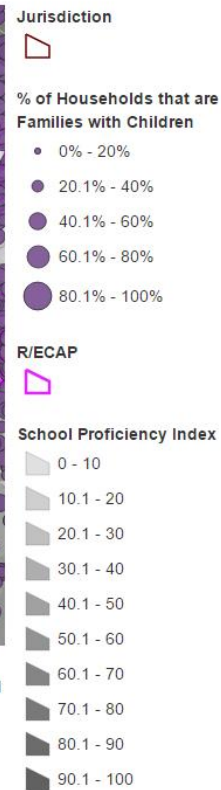
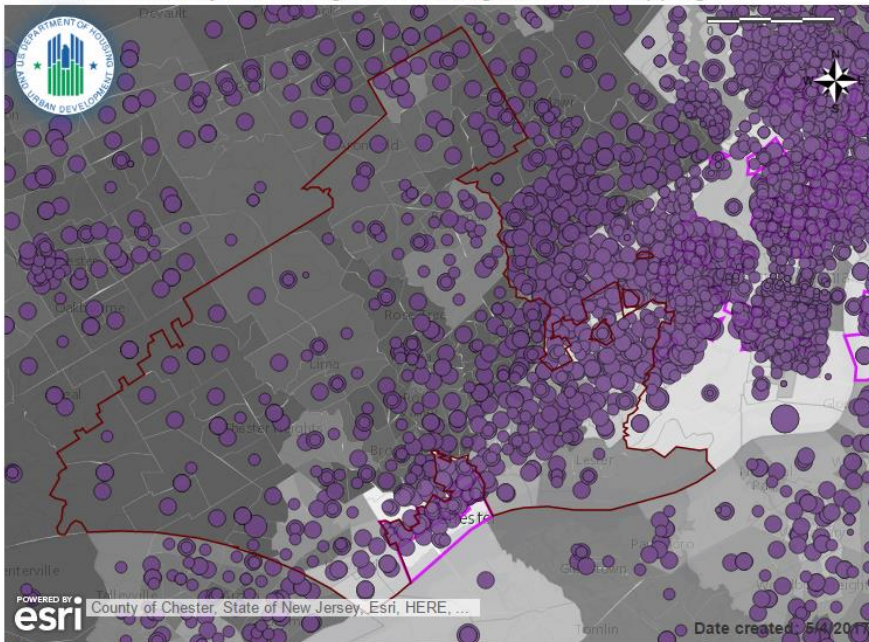
Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 7 – Family Status and School Proficiency

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 7 - Demographics and School Proficiency

Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 8 – Job Proximity

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 8 - Demographics and Job Proximity

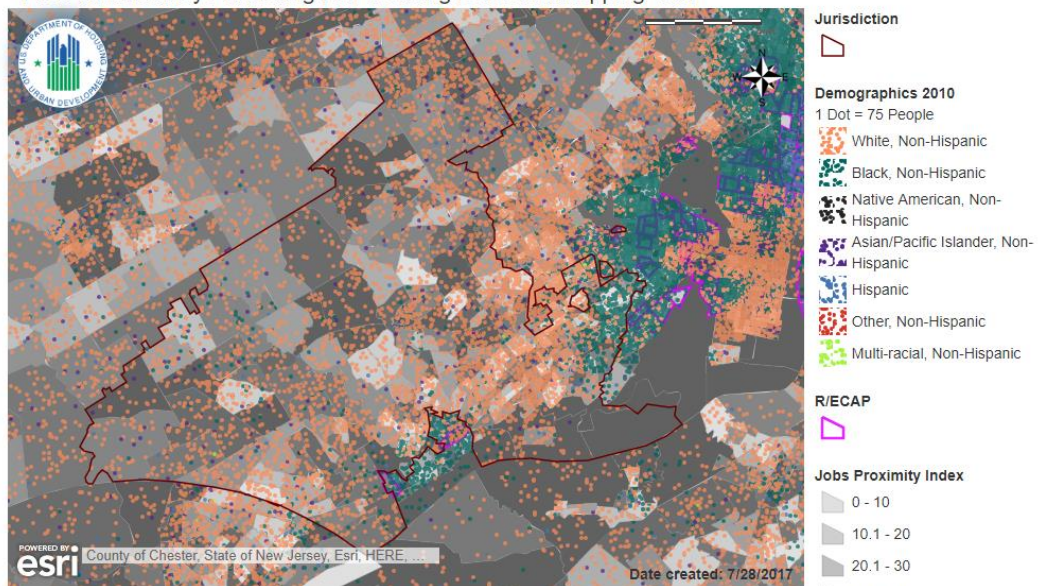
Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 8 & 9 – Demographics and Job Proximity, Demographics and Labor Market (Racial/Ethnicity, Familial Status, and National Origin)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



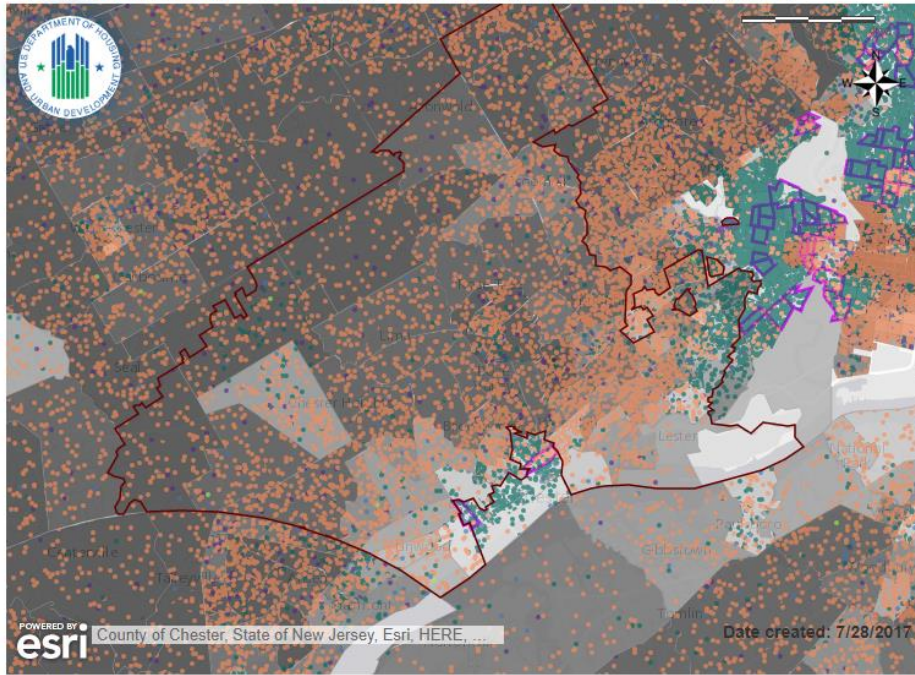
Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Jurisdiction



Demographics 2010

1 Dot = 75 People

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

R/ECAP



Labor Market Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Jurisdiction



% of Households that are Families with Children

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%

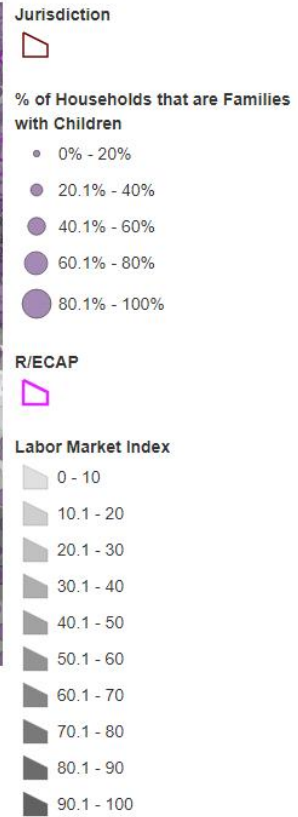
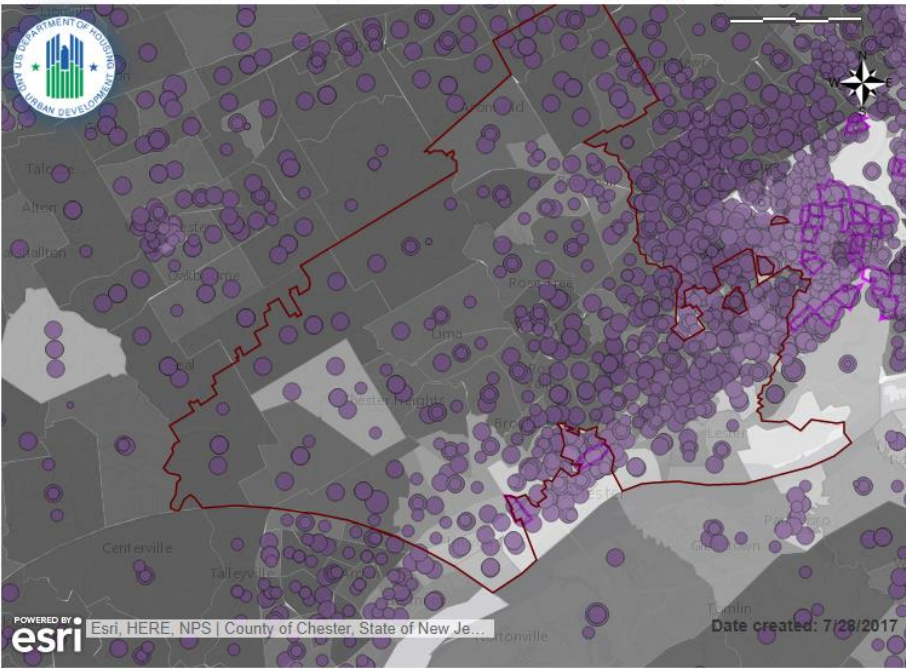
R/ECAP



Jobs Proximity Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



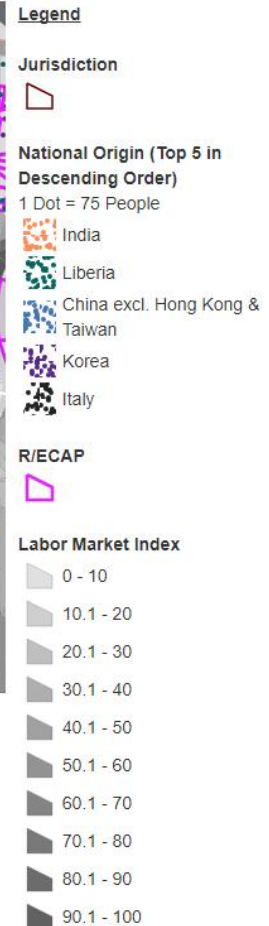
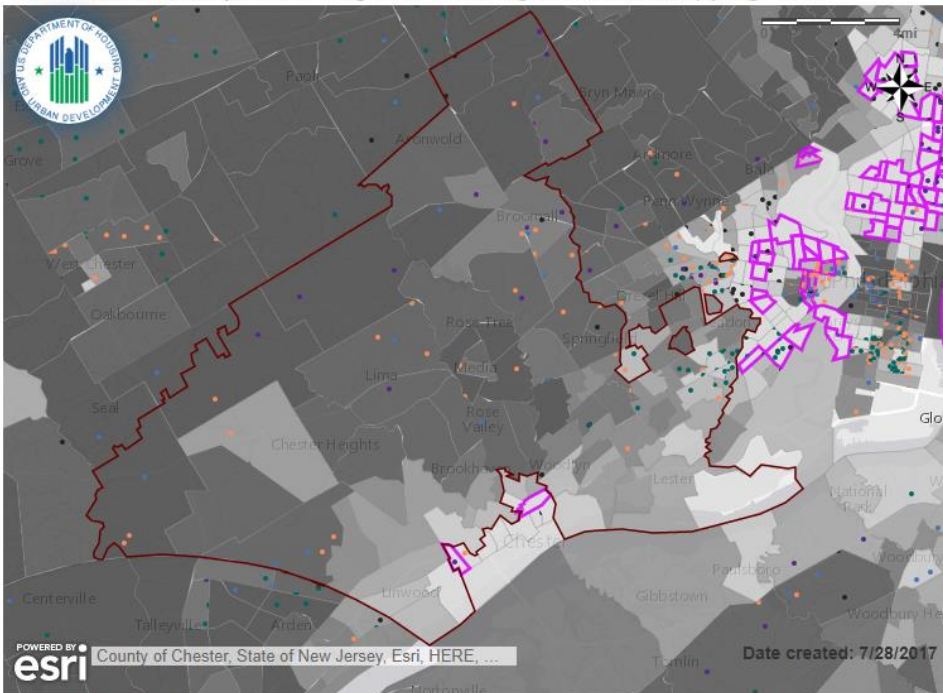
Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 8 - Demographics and Job Proximity

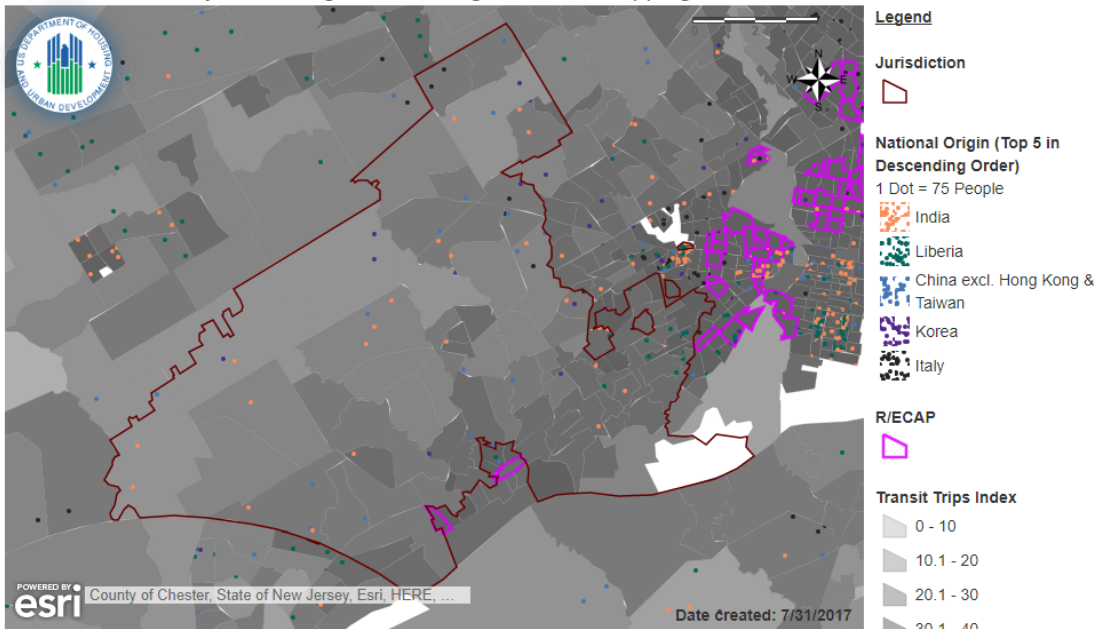
Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 10 & 11 – National Origin and Transit Trips, National Origin and Low Transportation Cost

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



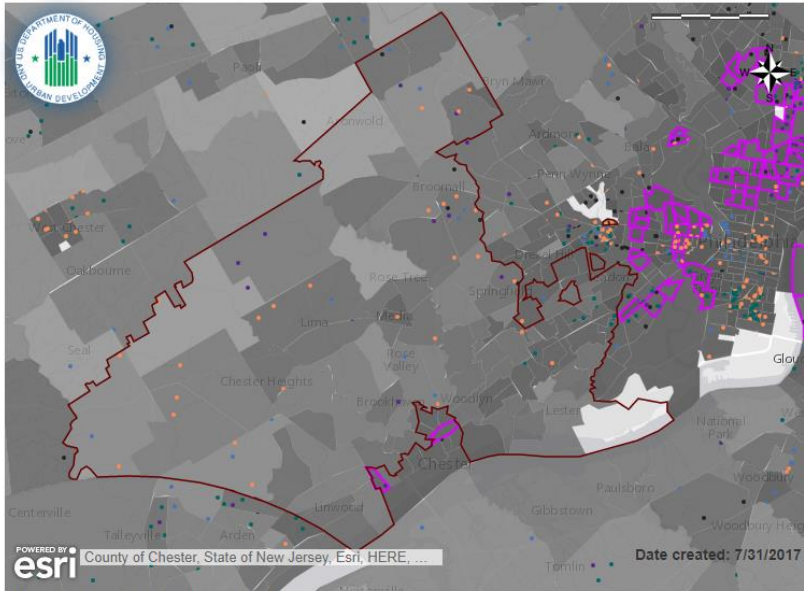
Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Legend

Jurisdiction
 Jurisdiction boundary

National Origin (Top 5 in Descending Order)
 1 Dot = 75 People
 India
 Liberia
 China excl. Hong Kong & Taiwan
 Korea
 Italy

R/ECAP
 R/ECAP boundary

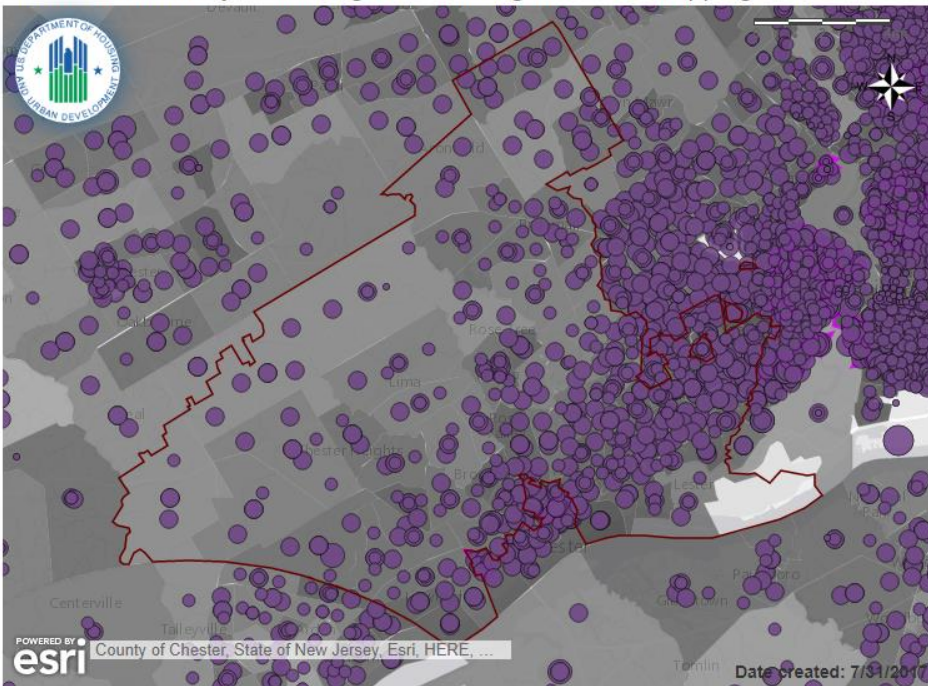
Low Transportation Cost Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Name: Map 11 - Demographics and Low Transportation Cost
Description: Low Transportation Cost with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Delaware County (CDBG, HOME, ESG)
Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 10 & 11 – Family Status and Transit Trips, Family Status and Low Transportation Cost

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Jurisdiction
 Jurisdiction boundary

% of Households that are Families with Children

- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- 80.1% - 100%

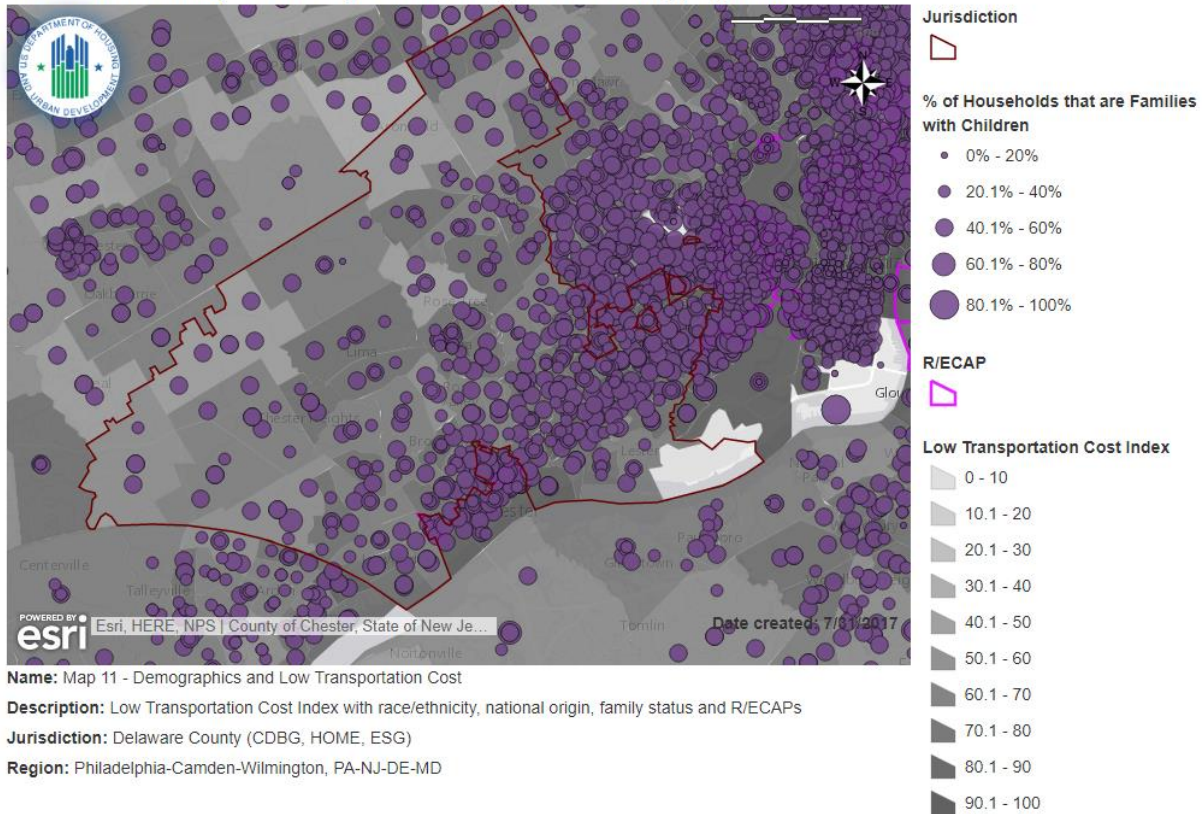
R/ECAP
 R/ECAP boundary

Transit Trips Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

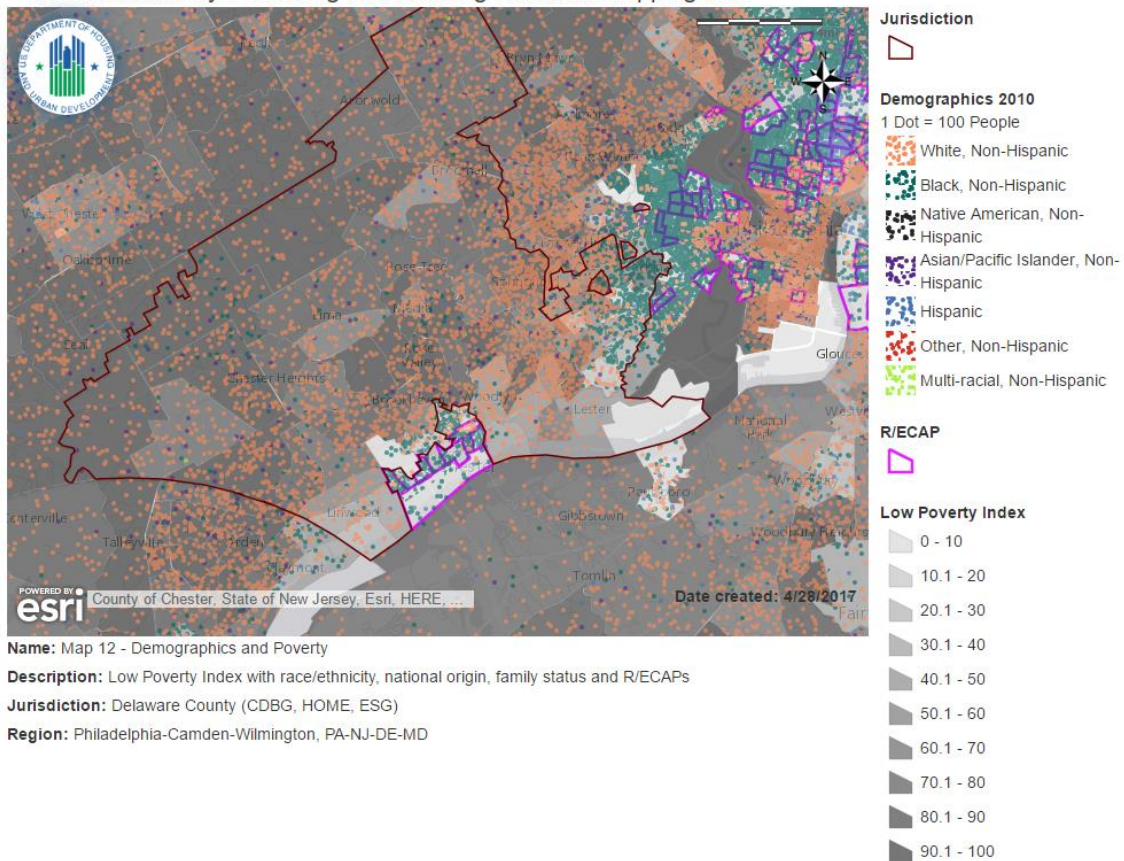
Name: Map 10 - Demographics and Transit Trips
Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Delaware County (CDBG, HOME, ESG)
Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



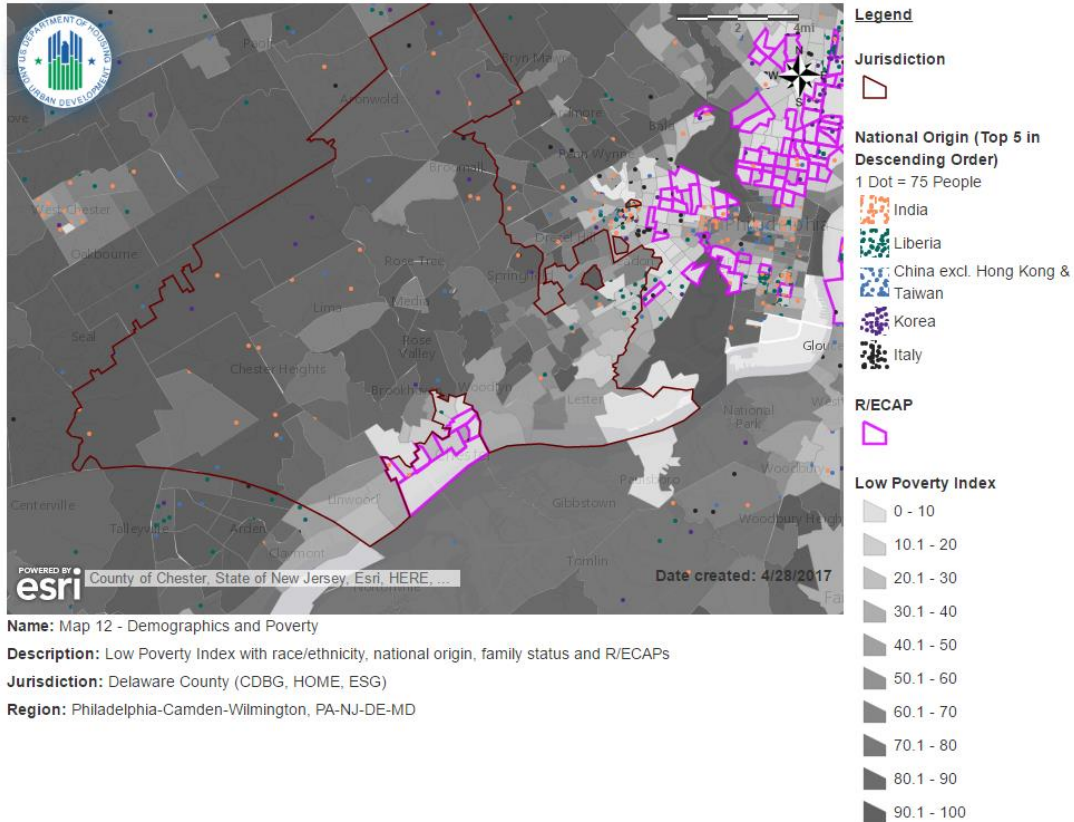
HUD MAP 12 – Demographics and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



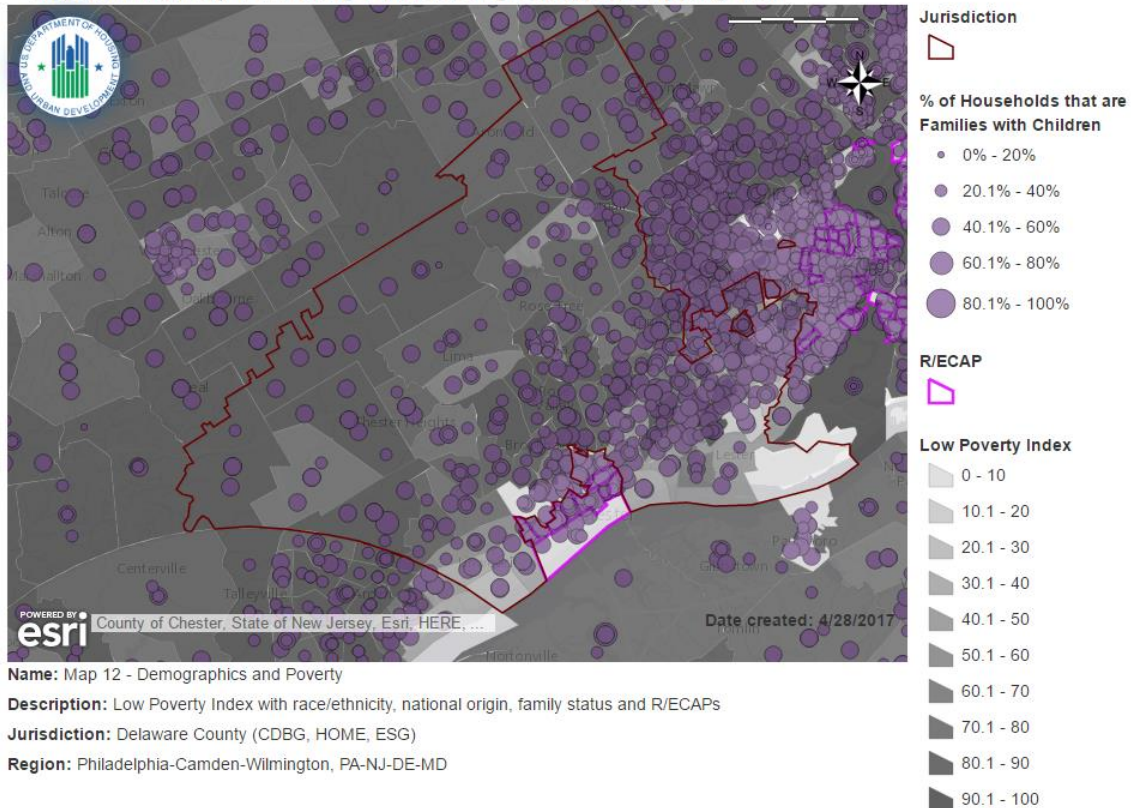
HUD MAP 12 – National Origin and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



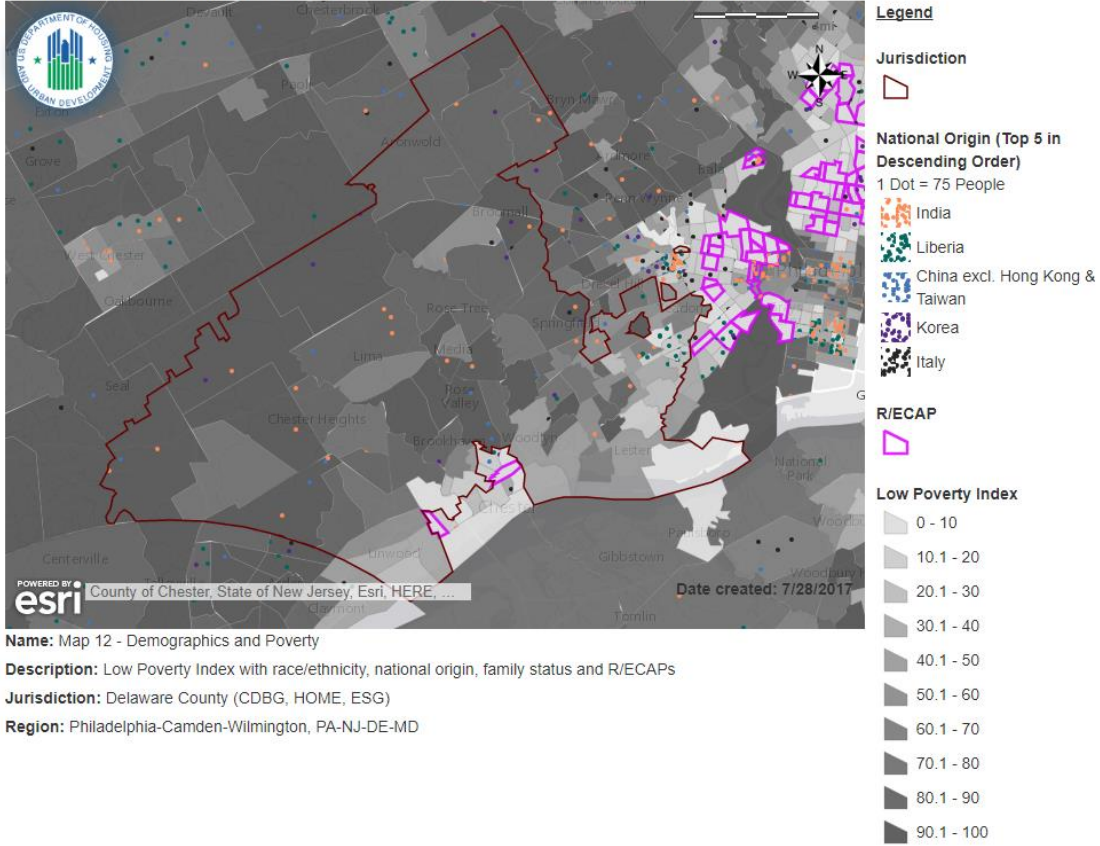
HUD MAP 12 – Familial Status and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



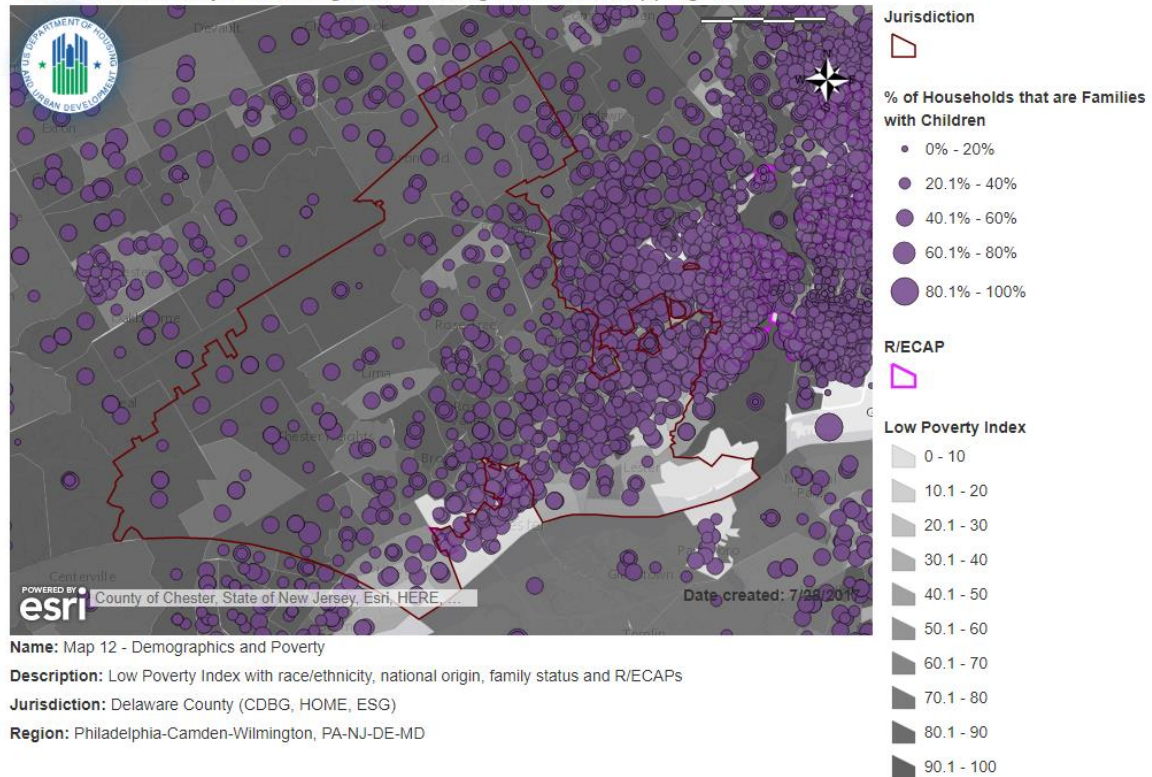
HUD MAP 12 – National Origin and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



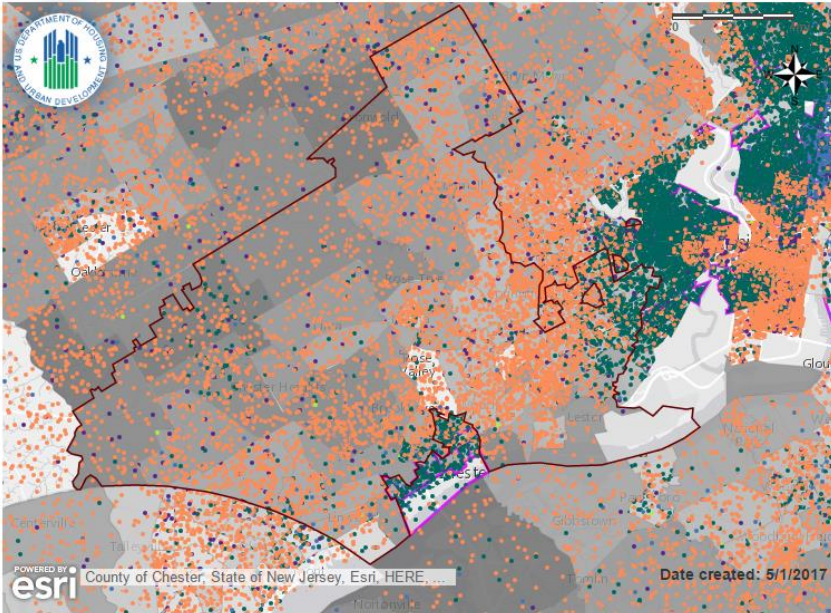
HUD MAP 12 – Family Status and Poverty

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD MAP 13 – Race/Ethnicity and Environmental Health

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Jurisdiction



Demographics 2010

1 Dot = 75 People

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

R/ECAP



Environmental Health Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Name: Map 13 - Demographics and Environmental Health

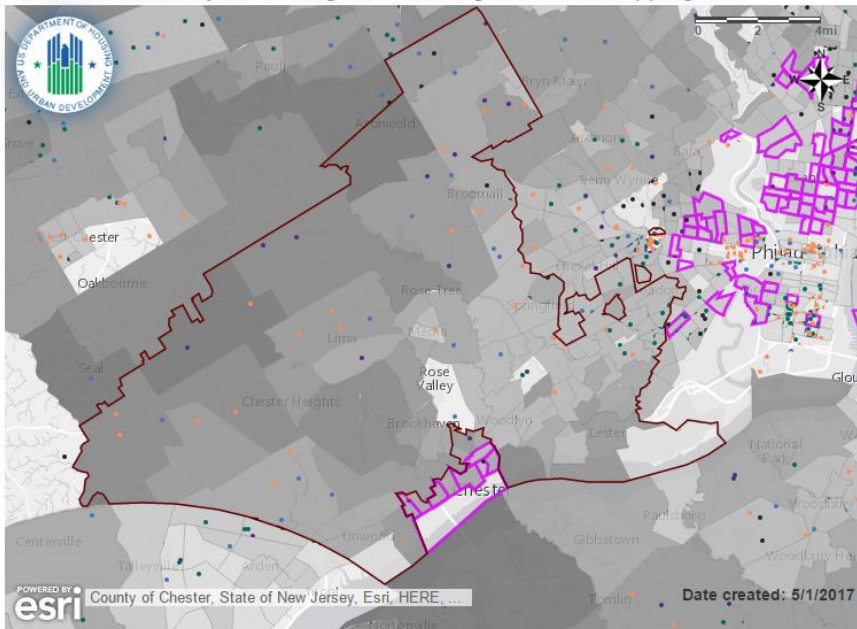
Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 13 – National Origin and Environmental Health

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Jurisdiction



National Origin (Top 5 in Descending Order)

1 Dot = 75 People

- India
- Liberia
- China excl. Hong Kong & Taiwan
- Korea
- Italy

R/ECAP



Environmental Health Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Name: Map 13 - Demographics and Environmental Health

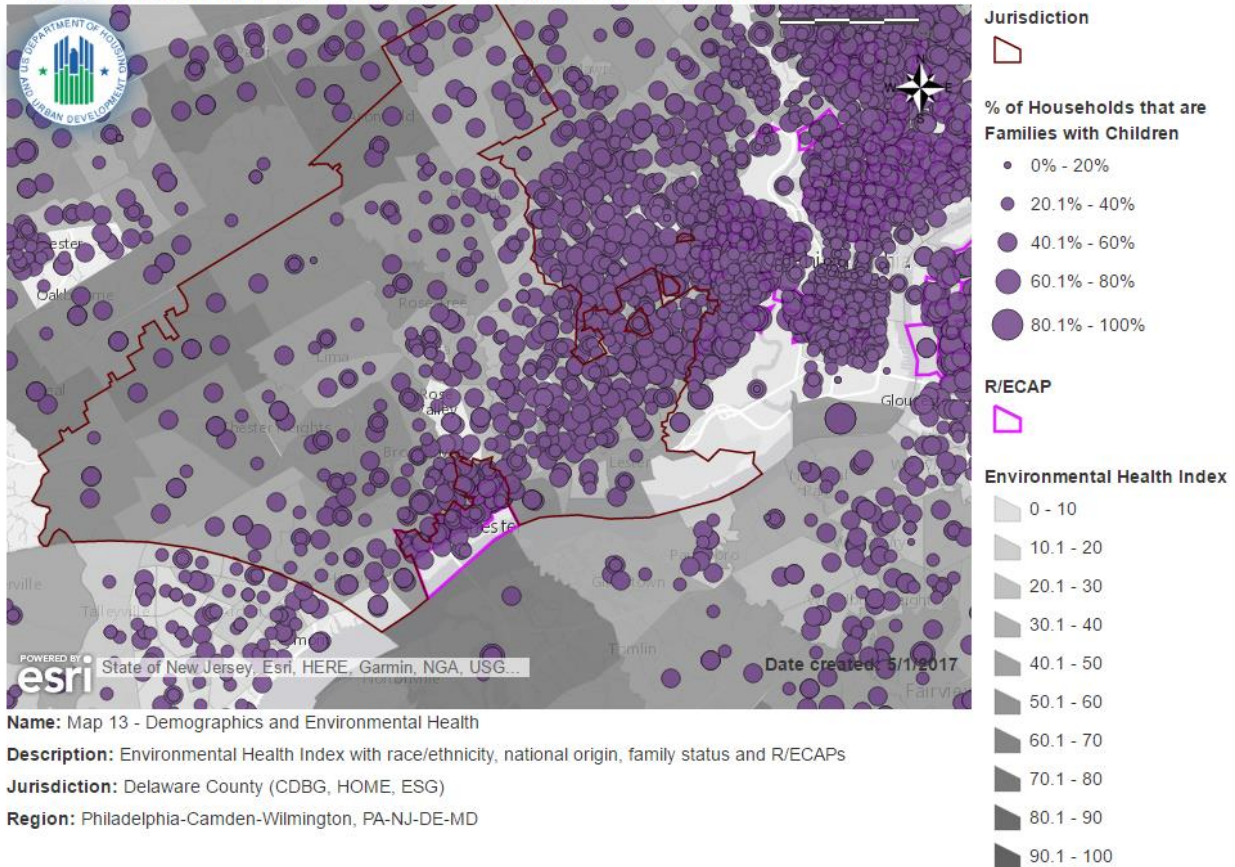
Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

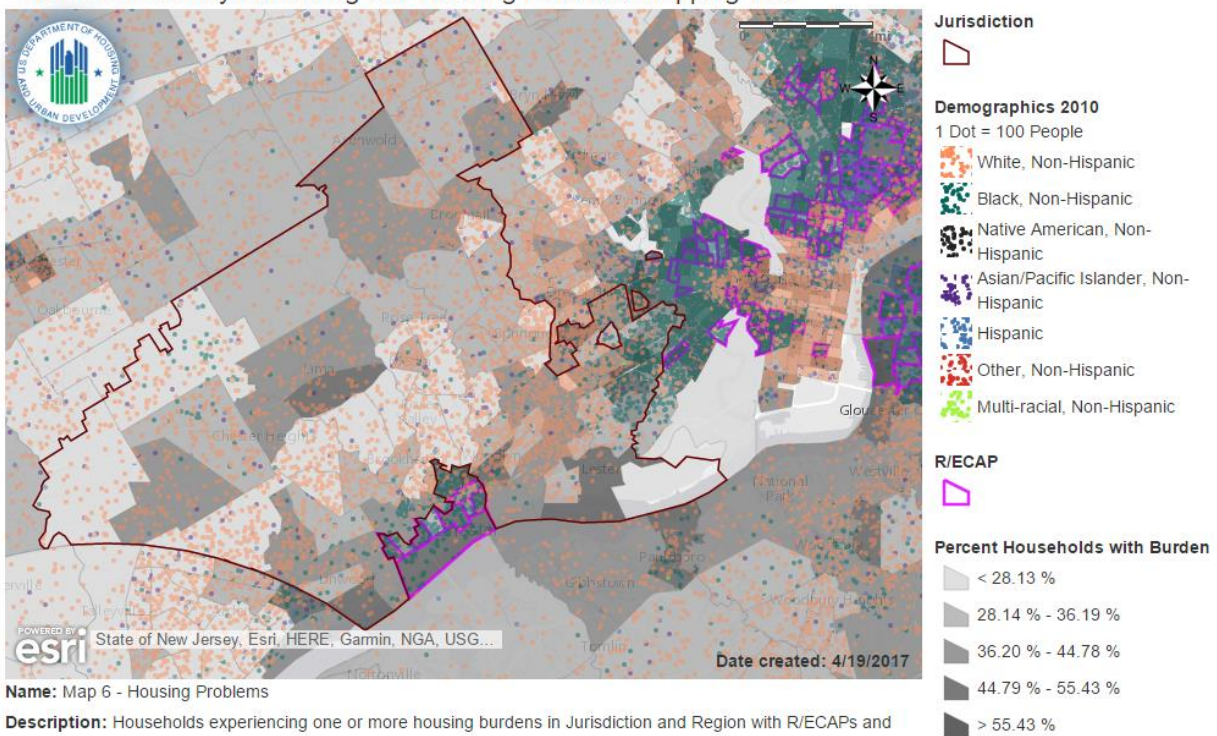
HUD MAP 13 – Familial Status and Environmental Health

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



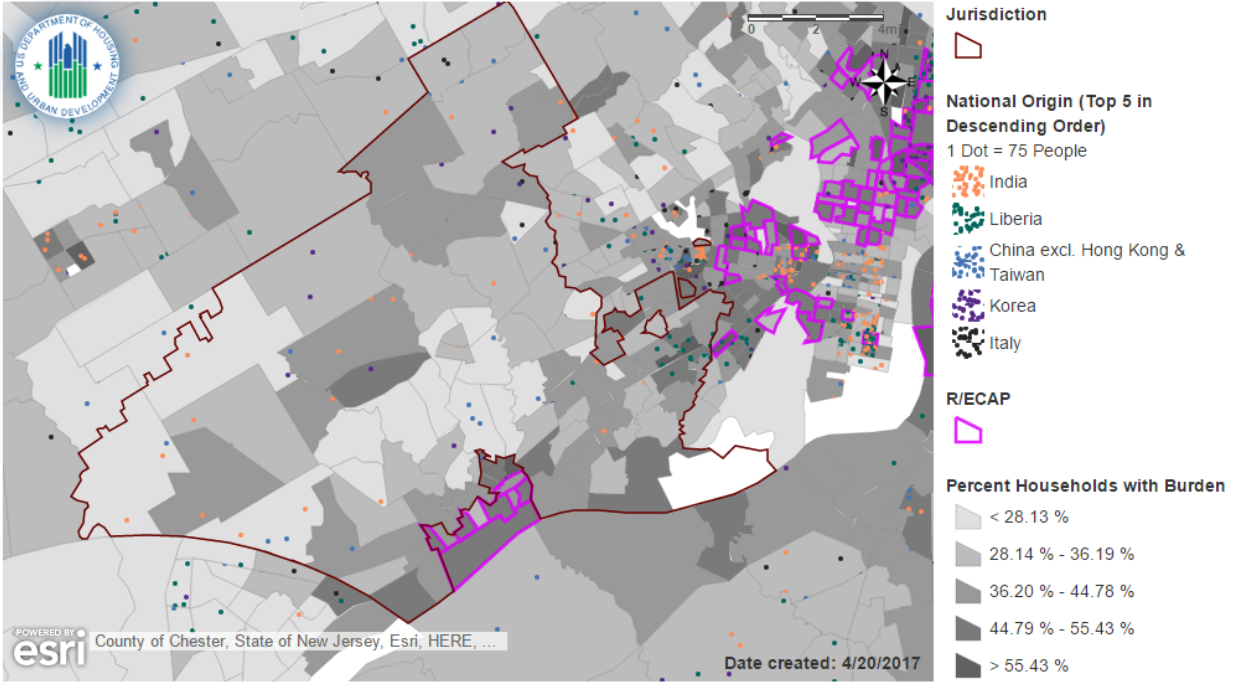
HUD MAP 6 - Housing Problems with Demographics Overlay

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



HUD MAP 6 – Housing Problems with National Origin Overlay

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 6 - Housing Problems

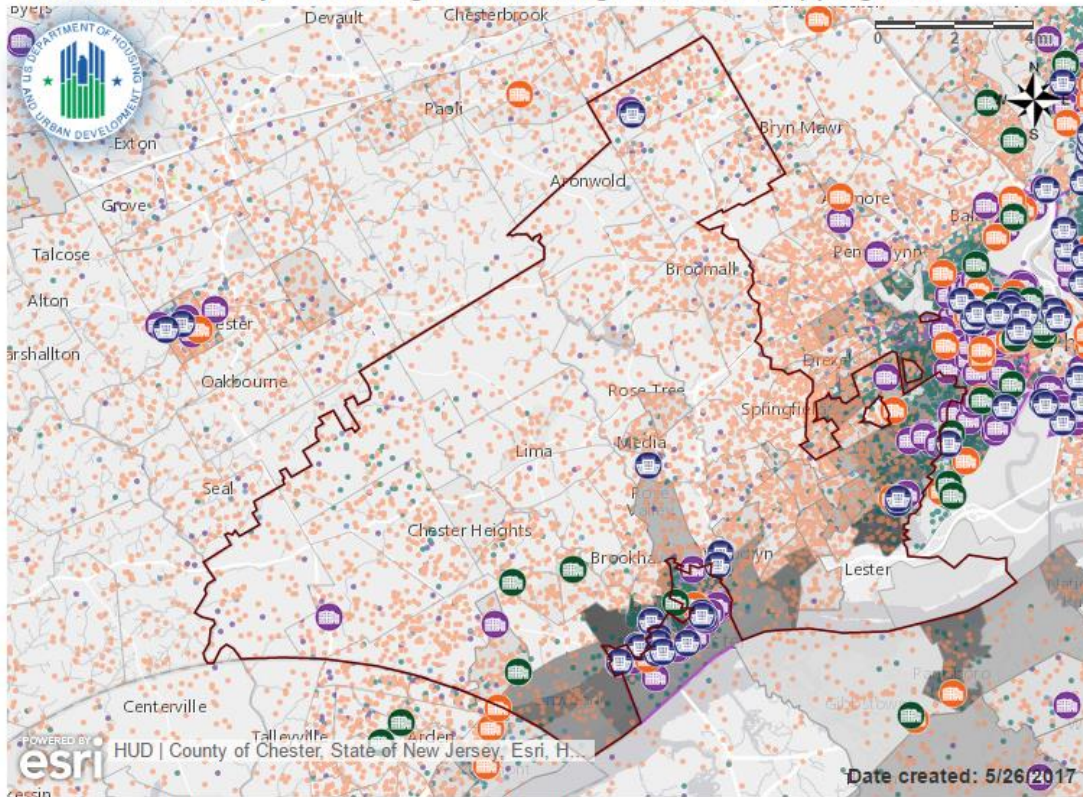
Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity HUD MAP 5 - Publicly Supported Housing

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

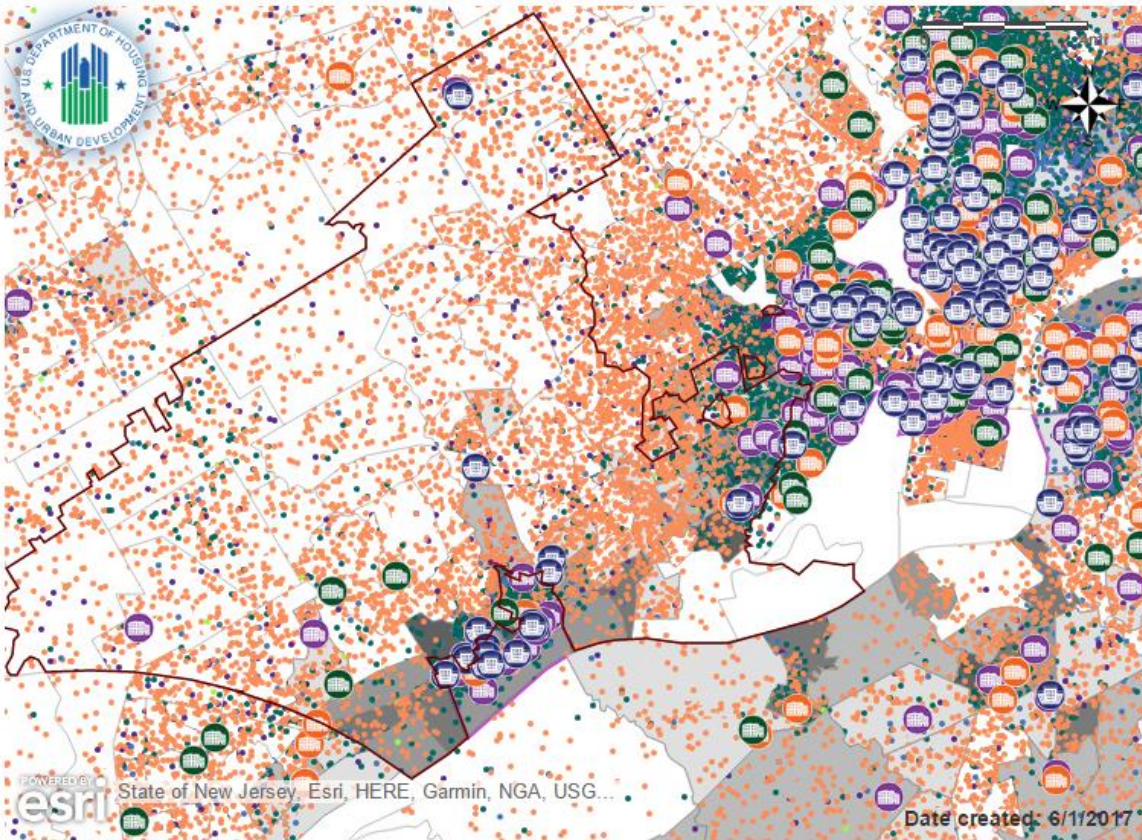
Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

- Jurisdiction**
- Public Housing**
- Other Multifamily**
- Project-Based Section 8**
- Low Income Housing Tax Credit**
- Demographics 2010**
1 Dot = 100 People
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic
- TRACT**
- Percent Voucher Units**
- < 6.25 %
- 6.26 % - 11.69 %
- 11.70 % - 18.84 %
- 18.85 % - 33.38 %
- > 33.38 %
- R/ECAP**

HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity HUD MAP 5 - Publicly Supported Housing

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



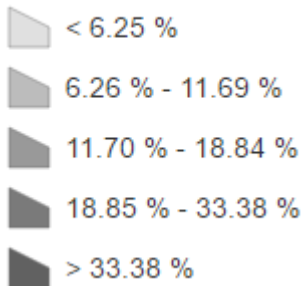
Name: Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

Jurisdiction: Delaware County (CDBG, HOME, ESG)

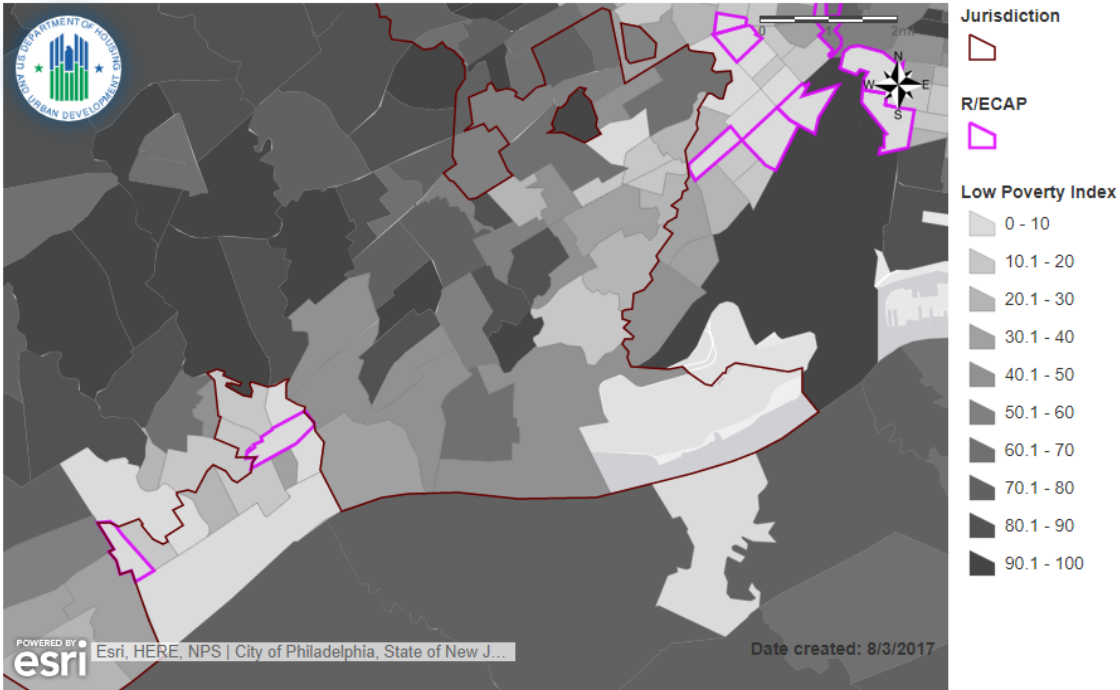
Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Percent Voucher Units



HUD MAP 12 – Poverty Exposure Index

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 12 - Demographics and Poverty

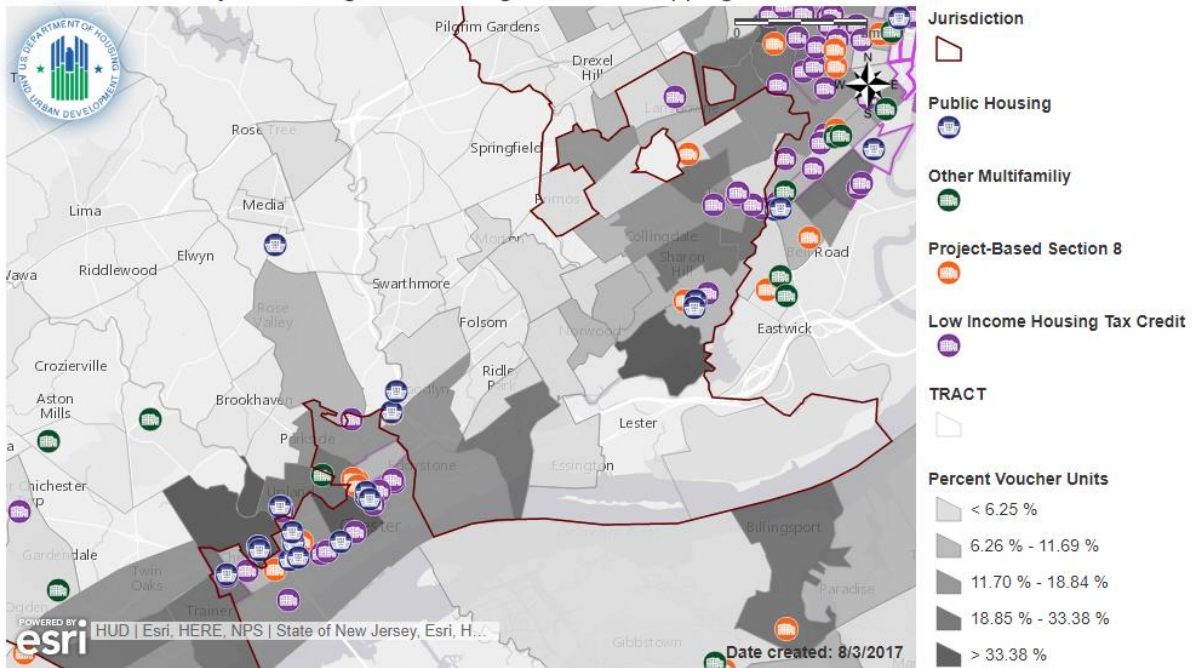
Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 5 – Publicly Assisted Housing Locations

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

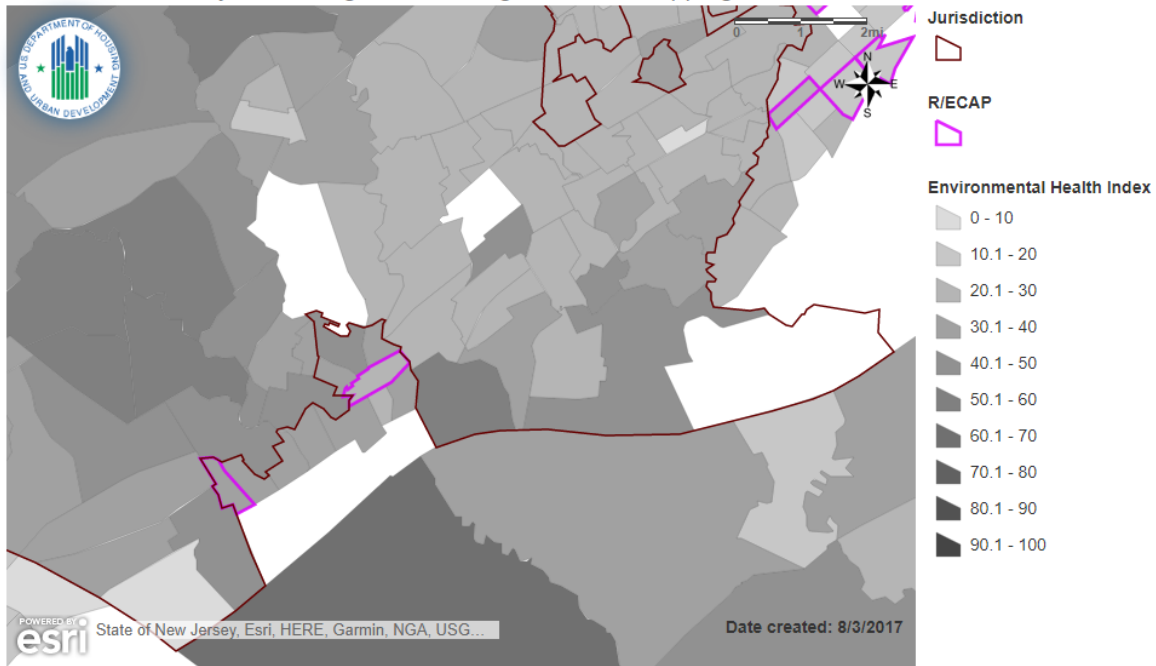
Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

R/ECAP

HUD MAP 12 – Environmental Health Index

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 13 - Demographics and Environmental Health

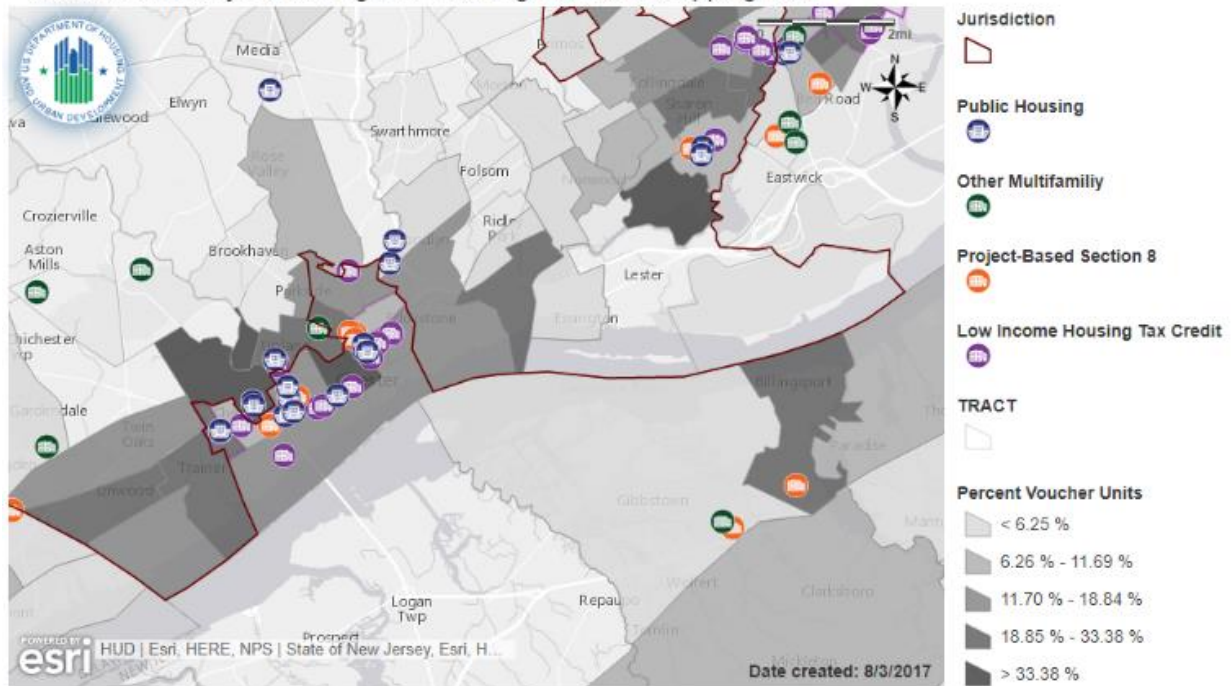
Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 5 – Publicly Assisted Housing Locations

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

Jurisdiction: Delaware County (CDBG, HOME, ESG)

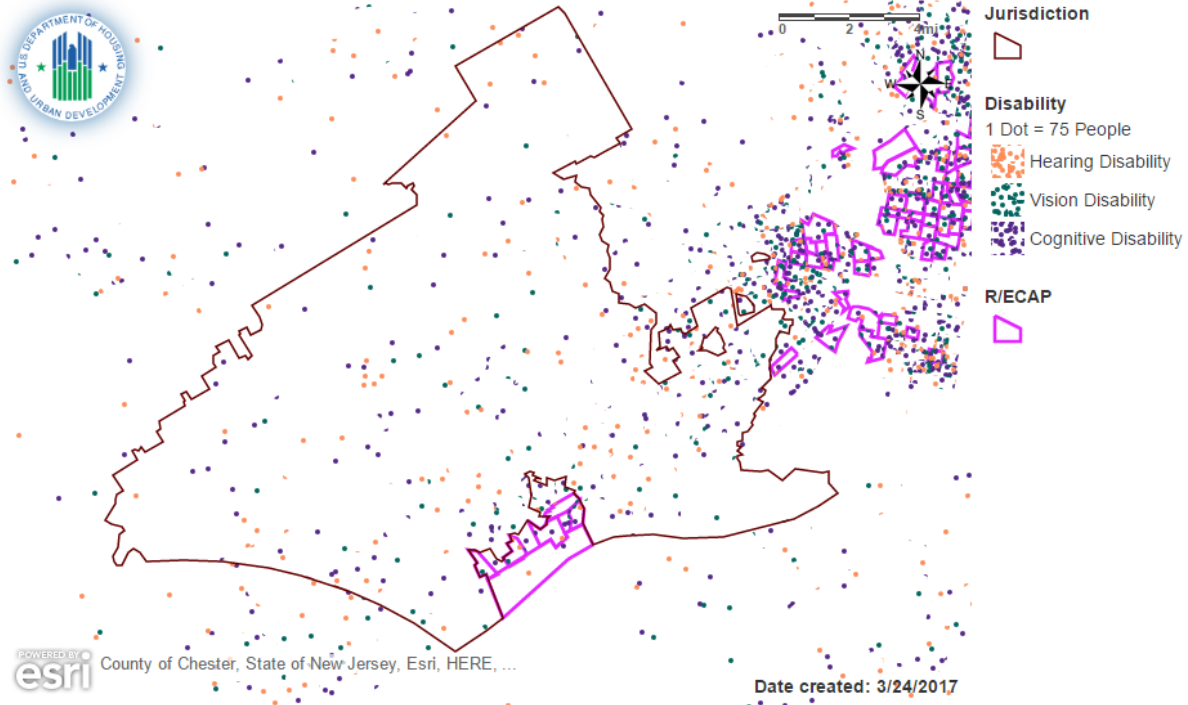
Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

R/ECAP



HUD MAP 14 – Disability by Type

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 14 - Disability by Type

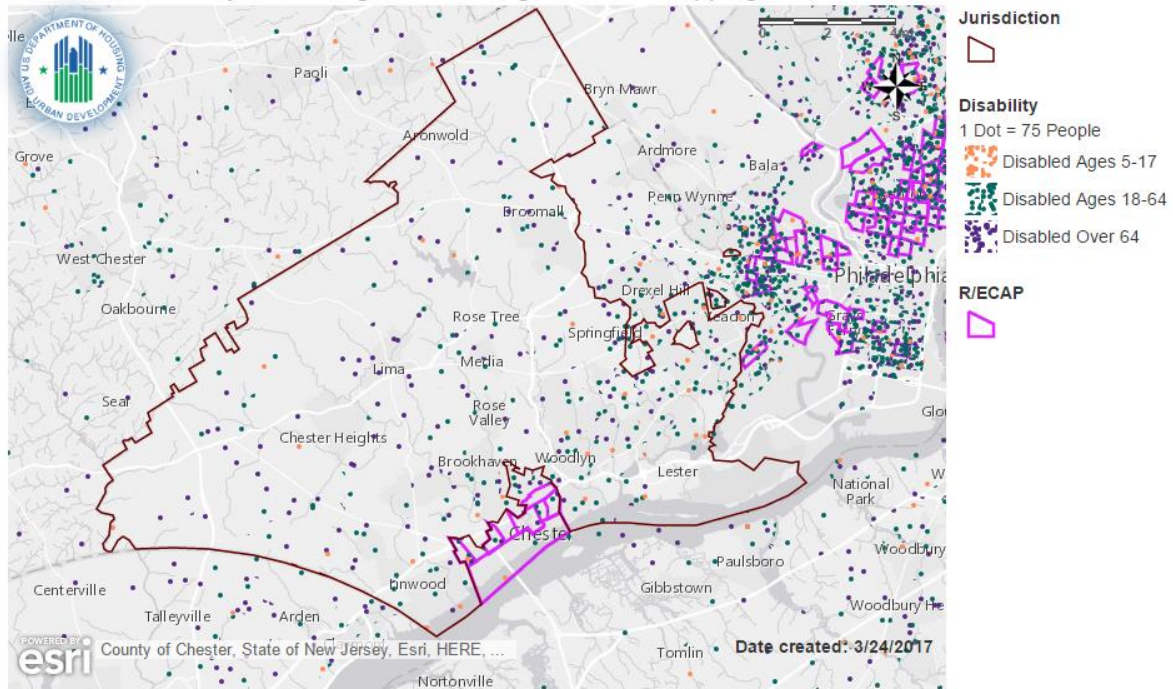
Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

HUD MAP 15 – Disability by Age Group

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 15 - Disability by Age Group

Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Delaware County (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Appendix E

Approvals

- I. Delaware County Council Approval Meeting Minutes

PRESENT: Mario J. Civera, Jr., Chairman; Colleen P. Morrone, Vice Chairman; John P. McBlain, Council Member; David J. White, Council Member; Michael F. Culp, Council Member; Edward O'Lone, Controller; Marianne Grace, Executive Director; Michael L. Maddren, Solicitor; Anne M. Coogan, County Clerk; and other department heads.

Chairman Civera called the regular meeting of September 20, 2017 to order followed by the Pledge of Allegiance to the flag led by Tavia Isaac, of Chester and Food Network's "Chopped Junior" champion. Allison McCord, of the Office of Intercommunity Health Coordination, gave the invocation.

Chairman Civera called on Mrs. Morrone to start today's Agenda Items.

Motion made by Mrs. Morrone approving Agenda Item 4, the Minutes of the Regular Meeting of September 13, 2017, seconded by Mr. McBlain and carried unanimously.

Motion made by Mrs. Morrone approving Central Tax Collection Department's request for a refund for the year 2017 County Real Estate Taxes for 1 property owner due to the overpayment of the amount of taxes due, seconded by Mr. White and carried unanimously.

Chairman Civera called on Linda Hill, Director of Planning/OHCD, to speak on Agenda Items 6 and 7.

Ms. Hill said Item 6 is a request for approval to submit a Grant Agreement to the state under the Municipal Assistance Program. The grant is for the development of a corridor study to address land-use impacts of the Conchester Highway Improvement Project in Chichester Township. They are requesting \$15,000.00 with a match provided by the County Planning Department In-Kind Services.

Motion made by Mrs. Morrone approving Agenda Item 6 to submit a Grant Application to the PA Department of Community and Economic Development for the Municipal Assistance Program Grant in the amount of \$15,000.00. The motion is subject to the Solicitor's approval, seconded by Mr. McBlain and carried unanimously.

Ms. Hill said Item 7 is a request to approve the County's Analysis of Fair Housing Plan for submission to the U.S. Department of Housing and Urban Development. The document is mandated by H.U.D. and it identifies ten goals to be implemented over the next five-years to promote housing choice.

Motion made by Mrs. Morrone approving Agenda Item 7, the 2018-2023 Assessment of Fair Housing, subject to the Solicitor's approval, seconded by Mr. White and carried unanimously.

Motion made by Mrs. Morrone approving the application for initial certifications of a Hazardous Materials Response Team. The motion is subject to the Solicitor's approval, seconded by Mr. Culp and carried unanimously.

Motion made by Mrs. Morrone approving to adopt the Delaware County, Pennsylvania All Hazards Emergency Operations Plan to be administered through the Delaware County Department of Emergency Services. The motion is subject to the Solicitor's approval, seconded by Mr. McBlain and carried unanimously.

Chairman Civera called on Joe Dougherty, Director of Human Services, to speak on Agenda Item 10.

Mr. Dougherty asked for Council's approval of three contracts and three Subsidized Day Care Providers of Service.

Motion made by Mrs. Morrone approving Agreements, Contracts and Amendments with the Human Services Provider of Services as per the attached list. The motion is subject to the Solicitor's approval, seconded by Mr. McBlain and carried unanimously.

Chairman Civera called on Mrs. Morrone to speak on Agenda Item 11, a Resolution declaring October as Health Literacy Month.

Mrs. Morrone said you often hear people say, "As long as I have my health, everything else is okay." A person's health is of the utmost importance and one of the key aspects of good health is good communication with your doctor.

In Delaware County, a group of healthcare professionals, educators and business leaders have formed the Delaware County Health Literacy Coalition. Their goal is to ensure the residents of Delaware County have the ability to obtain, process and understand basic health information so they can make informed decisions about their health.

So many times, people go to their doctor and leave the office without asking the right questions, or they don't understand their medication or follow-up instructions. The coalition's mission is to enhance communication and understanding between medical personnel and patients thereby improving the patient's outcome.

Communication is a two-way street. "Health literacy" also means that doctors, nurses and other professionals communicate clearly with their patients, particularly senior citizens or people who may have limited language and reading skills.

The Health Literacy Coalition is providing a valuable service throughout Delaware County and we are pleased that our Department of Intercommunity Health is helping to spearhead this

effort. So, we are pleased to be a participant in the work of the Health Literacy Coalition and in recognizing October as National Health Literacy Month.

Mrs. Morrone read (in part) the following Resolution:

Whereas, good health is essential to the welfare of residents in Delaware County, and also the quality of life, strength of families and effectiveness of the workforce in the county; and

Whereas, the ability to obtain and understand information about a person's health and medical care is essential and greatly impacts a person's ability to participate in making good health decisions, and people with low health literacy are likely to experience poor health outcomes; and

Whereas, the Delaware County Health Literacy Coalition includes various partners in the health community to raise awareness of health literacy and to reach residents who have low health literacy, recognizing that one in three Americans do not have the reading, writing or life skills to handle the complex health environment of today; and

Whereas, Delaware County and the Department of Intercommunity Health, working with the Health Literacy Coalition, strive to educate residents about the importance of public health prevention as an investment in our residents.

Now, Therefore, Be It Resolved, that We, the County Council of Delaware County, hereby declare October 2017 to be Health Literacy Month in Delaware County to call attention to the need for health literacy and to assist those with low health literacy in achieving positive health outcomes.

Attending today's meeting were the following individuals: David McKeighan, Executive Director of the Delaware County Medical Center; Lori Devlin, Director of the Department of Intercommunity Health Coordination; and Senior Medical Advisor Dr. George Avetian.

Mr. McKeighan introduced the following people who accompanied him: Marie Feindt, Esq., Delaware County Women's Commission; Chelsey Price, Executive Director of the District Attorney's Senior Victim Services; Kristin Ball Motley, Pharmacist and President of Health Care Solutions of Delaware; Christina Gordon, Delaware County Office of Behavioral Health; Herb

Hazan, retired past president of the Radnor Township Board of Health; and Janet Lis, Esq, a member of the Coalition.

Chairman Civera called on Mr. White to speak on Agenda Item 12, a Resolution recognizing Chef Tavia Isaac, the Food Network's "Chopped Junior" champion.

Mr. White said Delaware County Council is proud to have many young citizens who, through their outstanding achievements, bring great pride and distinction to themselves, their communities and the County of Delaware. One of those individuals is 13-year old Chester resident, Tavia Isaac.

Last September, Delaware County residents and the rest of the nation fell in love with the charming, creative, young chef with a big personality when she appeared on the Food Network's "Chopped Junior."

While on the show, Chef Tavia cooked up a first place title by cooking an elaborate dish consisting of some very interesting ingredients. For the main course, she prepared a brown butter Cornish hen, sautéed asparagus and Brussel sprouts with blueberry ketchup. As an appetizer, she prepared a grilled minute steak with dragon tongue beans and a cherry tart with banana meringue for dessert.

Apparently, the producers of Chopped Junior were equally impressed with the young chef because they invited her back to the show to compete again against 15 other Chopped Junior champions. The show aired on the Food Network earlier in May of this year. Chef Tavia made it to the second round.

Chef Tavia comes from a family that loves to cook, including her mother Crystal, and her grandmother Annette Burton. When she was just 8-years old, she and her mother watched "Chopped" together. When Tavia found out she was going to be on the show, she practiced every week with her grandmother who would give her baskets of unusual foods and time her on how long it took to prepare a dish. The practice paid off big time with a first-place prize.

With the money she won, Chef Tavia took her family on a vacation, bought her brother a laptop, gave presents to other family member and donated some of her winnings to a local charity for the homeless. Needless to say, she is one impressive young lady, who is not only talented but also generous and mature beyond her years.

Since the show, she has been cooking for friends and family while making appearances as a celebrity, including being a special guest chef at "The Women in Philly Are Cooking" Expo. In between enjoying her well-earned stardom, Tavia is focusing on school as an 8th grade student at Agora Cyber Charter School. Mr. White said he is told that one day she would like to host her own cooking show.

Chairman Civera called on Mr. McBlain to speak on Agenda Item 13, a Resolution recognizing the life-saving efforts of First Responders at a Clifton Heights fire.

As individuals, Mr. McBlain said we are sometimes faced with alarming and unusual emergency situations that require the assistance of our police, paramedics and trained first responders. Delaware County Council is grateful to have many heroes in our midst, citizens who don't hesitate to use their training and skills to help others in times of emergency.

This morning, County Council is proud to recognize five first responders whose quick action, training and heroic efforts resulted in lives being saved. We are honored to have them with us today.

Mr. McBlain gave the following brief narrative of their heroic, life-saving actions that took place on September 4 (Labor Day).

There was a significant fire that occurred in Clifton Heights at the Cliff Park Apartments, located in the 300 block of North Sycamore Avenue. The first responding officer to the scene was Sergeant Marie Morgan of the Clifton Heights Police Department. She quickly located and reported the fire to be in the third floor of the building.

Sergeant Morgan was then joined by Officer Christian Caputo, of Clifton Heights, and Sergeant Steve Ziviello, of Aldan Borough Police Department. Together they entered the building and successfully evacuated all but the third floor due to heavy smoke and flames.

In response to a report of an entrapment on the third floor, EMT Kevin Cosentino and paramedic Sam Mason joined the three police officers and located a mother, teenage daughter and two toddlers in perilous and heavy smoke conditions.

As directed, the toddlers were dropped safely to Sergeant Ziviello and EMT Cosentino and tended by Sergeant Morgan and Sergeant Ziviello while Officer Caputo medically cared for the mother and teenage daughter who were forced to jump from the window to escape smoke and fire conditions.

Faced with an alarming and unusual emergency, these first responders disregarded their own personal safety to save the lives of others. On that day, they acted decisively and responded during a time when seconds meant the difference between life and death and by the grace of God no one was seriously injured.

We are very fortunate to have them serving here in our community. Their actions exemplify how members of our law enforcement and first responder community are always willing to answer the call of duty for our residents and to enter perilous situations, even at the risk of their own lives.

Mr. McBlain said it was appropriate to recognize the efforts of the volunteer firemen who answered the call on that day. In addition to these individuals who are being honored today, there were over 100 volunteer firemen who responded to that fire who we also want to recognize. They were successful in limiting the fire to just one building, as there are several buildings within this apartment complex. Four of these volunteer firemen went to the hospital and thankfully with only minor injuries.

He recognized the following individuals: Sergeant Marie Morgan, Clifton Heights Police Department; Sergeant Steve Ziviello, Aldan Police Department; Kevin Cosentino, EMT, Crozer Keystone Health System EMS – North Division; Sam Mason, Paramedic, Crozer Keystone Health System EMS – North Division; Chief Timothy Rockenbach, Clifton Heights Police Department; Chief Kenneth J. Coppola, Aldan Borough Police Department; Conlen M. Booth, Chief of EMS – North Division, Crozer Keystone Health System; and Clifton Heights Mayor Joe Kelly. Officer Christian Caputo, of the Clifton Heights Police Department, was unable to attend.

Chairman Civera called on Mrs. Morrone to continue with today's Agenda Items.

Motion made by Mrs. Morrone approving Agenda Item 14, the request by the Controller's Office for payment of current bills, seconded by Mr. McBlain and carried with an abstention vote registered by Mrs. Morrone.

SOLICITOR: Mr. Maddren asked for Council's authorization to file two (2) Consents for Adoption with the Orphans Court.

Motion made by Mrs. Morrone approving to file two (2) Consents for Adoption with the Orphans Court, seconded by Mr. White and carried unanimously.

PUBLIC COMMENT: No public comment(s).

COUNCIL: Mr. Culp thanked Lori Devlin, Dr. Avetian and everyone involved in the Health Literacy Coalition for the excellent job they do all year long. Chef Tavia has put Delaware County on the map as far as cooking is concerned and he can hardly wait to be invited to dinner. Lastly, thanks to all the police, firefighters, EMS and dispatchers who did a tremendous job the day of the fire in Clifton Heights. They do a tremendous job 24/7, 365 days a year to help protect and to serve the residents of Delaware County. God bless you all and keep you safe.

Mr. White thanked the Literacy Coalition for the great job they do. Tavia, you are a very impressive young lady and have done an outstanding job. He knows her mom and aunt are very proud of her, as we all are here in Delaware County. Tavia will be a tremendous star one day and have her own cooking show. To our first responders – we should reach out every day and offer our gratitude for what you have done and always do. He (and fellow Council members) are very proud of the work they do each and every day.

Mr. McBlain echoed the comments that were made today for all the honorees. He has three teenage girls and Chopped is one of their favorite shows. This is probably the only TV show that he and his girls can watch together since he doesn't like their shows and they don't like his shows, but they all love Chopped.

Mrs. Morrone congratulated Tavia. This is a great opportunity for her to kick-off a great career in something that she seems to be very interested in. Council will follow her and will be looking for an invite to her restaurant when that happens. Congratulations to our lifesaving heroes who were with us today. Thank you for your efforts. We talk a lot at our Council meetings about partnerships and collaborations and it is no truer than with our firemen, EMS and police who save lives every day.

To expand on our health awareness and literacy, Mrs. Morrone said we have a Wellness Fair going on today in the Government Center Building. We invite all our residents, visitors and staff to stop at the fair from 11:00 A.M. through 2:00 P.M. to gather information on health, awareness and fitness. It's a great event and there are some great partnerships that are provided by our Women's Commission, The Friends of the Women's Commission, our Department of Intercommunity Health along with Crozer, Mercy and Riddle Health Systems.

Chairman Civera said it is always a pleasure to greet our residents and acknowledge what they have achieved throughout the year. We take great pride in what they do on a daily basis to help protect all the citizens of Delaware County. Whatever comes up, we are there to help protect everybody.

Chairman Civera said, being in the food business and of Italian descent, he understands how Tavia is learning to cook from her grandmother and other family members. Recipes and cooking ideas are passed down from one generation to another. When you make your family proud, that is the best. When you make your County proud, that is still the best.

Our first responders are the defense mechanism of the United States government and to Delaware County. It was Labor Day weekend (nine year ago) that his food business suffered a fire. If it wasn't for the first responders on that day, there would have been a lot more damage. Delaware County can't thank the first responders enough for their work and dedication.

There being no further County business, nor public discussion, motion made by Mr. Culp to adjourn the meeting, seconded by Mr. White and carried unanimously.

ANNE M. COOGAN, County Clerk

RECORDED BY: N. J. Scallan

**HUMAN SERVICES AGREEMENTS, CONTRACTS
& AMENDMENTS TO CONTRACTS**

<u>Name of Provider</u>	<u>Type of Service</u>	<u>Term of Contract/ Agreement</u>	<u>Current Contract/ Agreement Amount</u>	<u>Proposed Contract/ Agreement Amount</u>
Race to Recovery Now	Outpatient Services	9/1/17-6/30/18 (amendment)	\$50,000	\$100,000
Avanco International, Inc.	Case Management System Software	7/1/16-12/30/17 (amendment)	\$225,000	\$225,000
West Philadelphia Mental Health Consortium dba The Consortium	Supports Coordination	7/1/17-6/30/18	N/A	N/A*
Chyrstal Wilson	Subsidized Day Care	8/1/17-**	N/A	N/A
Discovering Minds Early Learning Center	Subsidized Day Care	7/1/17-**	N/A	N/A
JJTS Group Inc	Subsidized Day Care	8/1/17-**	N/A	N/A

*Contract contains no maximum dollar amounts-only approved per unit cost rates.

**Either party may terminate this Agreement in accordance with Article IV of this Agreement.

CERTIFICATE OF RECORDING OFFICER

I, Lawrence E. Hartley, P.H.M., the duly appointed, qualified and acting Secretary of Delaware County Housing Authority, do hereby certify that the attached extract from the minutes of the Regular Meeting of August 22, 2017 of the Delaware County Housing Authority is a true and correct copy of the original minutes of such meeting on file and of record insofar as they relate to the matters set forth in the attached extract.

IN TESTIMONY WHEREOF, I have hereunto set my hand and the seal of said Delaware County Housing Authority on this 15th day of September 2017.


LAWRENCE E. HARTLEY, P.H.M.
EXECUTIVE DIRECTOR/SECRETARY

**EXTRACT FROM THE MINUTES OF A REGULAR MEETING
OF THE DELAWARE COUNTY HOUSING AUTHORITY
OF THE COUNTY OF DELAWARE, PENNSYLVANIA
HELD ON THE 22nd DAY OF AUGUST 2017**

The Members of the Delaware County Housing Authority met in Regular Meeting at the Executive Offices, 1855 Constitution Avenue in Woodlyn, Pennsylvania, at the place, hour and date established for the holding of such meeting

The Chairman called the meeting to order and on roll call the following answered present:

Paul G. Mattus
Francis J. Bernhardt, Jr.
Robert Boland
Deborah Italiano

Mr. Bernhardt made a motion to approve the Assessment of Fair Housing created by DCHA and the Office of Housing and Community Development. Ms. Italiano seconded the motion which was carried by a unanimous vote.