

U.S. Department of Housing and Urban Development
Community Planning and Development
Pathways to Removing Obstacles to Housing (PRO Housing)

FR-6800-N-98

Proposal for the County of Delaware, Pennsylvania

PUBLIC REVIEW DRAFT

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Exhibit A: Executive Summary
County of Delaware, Pennsylvania

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The County of Delaware, Pennsylvania is respectfully requesting funding through the U.S. Department of Housing and Urban Development (HUD) Pathways to Removing Obstacles to Housing (PRO Housing) Program (FR-6700-N-98), in response to the Notice of Funding Opportunity (NOFO). This project will be a collaborative effort between the Delaware County Planning Department (DCPD) and the Delaware County Office of Housing and Community Development (OHCD).

The vision for the proposed project is to conduct targeted planning and development activities that will yield a long-term increase in the production and preservation of affordable housing throughout Delaware County. In alignment with this vision, the County proposes to conduct three separate project components, for a total grant request of \$1,200,000:

Planning and policy activity: \$200,000.00 to conduct a housing needs study and market analysis, and \$300,000.00 to conduct barrier removal activities, including the review of the market analysis and related outreach. This study and analysis will provide the data needed to inform policy changes, such as zoning and land use controls and ordinances, while helping the County understand the need to make clear, data-driven decisions related to housing long term. Data from this activity will support the DCPD in preparing resources to assist communities in removing or reducing barriers to affordable housing. This analysis aligns with CDBG objectives to advance housing justice, invest in the success of communities, and advance sustainable homeownership.

Preservation activity: \$200,000.00 to develop and implement an educational campaign regarding housing and affordability. Delaware County will conduct a broad public education campaign to improve public perceptions surrounding affordable housing, with a particular focus on less densely developed parts of the County. This campaign will aim to educate the public on the benefits of incorporating diverse housing types into their communities to allow accessibility to a greater range of populations. We will also explore educating landlords on Housing Choice vouchers and other options for offering affordable housing. The data to be obtained through the housing needs study will also be used to inform this campaign and educate residents. This campaign will support CDBG objectives of investing in the success of communities and advancing sustainable homeownership.

Development activity: \$500,000.00 to convert vacant property throughout Delaware County to affordable rental housing. Rental housing will be created to provide affordable housing, advancing the national objective of benefiting low and moderate-income persons. Housing will be preserved for this benefit through an affordable housing restriction agreement. The initiative will be completed in collaboration with the newly established Delaware County Land Bank. This development project coincides with CDBG goals of reducing homelessness, increasing the supply of housing, and strengthening environmental justice.

This proposal is a collaborative endeavor between the County departments and targeted municipalities. Delaware County will pilot the above-listed projects to convert vacant properties into multi-family dwellings, while local jurisdictions will be provided guidance to remedy restrictive zoning ordinances to lower identified barriers and encourage more affordable housing. Collectively, these efforts will result in increased housing, lower costs, and more equitable access across all communities.

Exhibit B: Threshold Requirements and Other Submission Requirements
County of Delaware, Pennsylvania

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This proposal, submitted by Delaware County, Pennsylvania, meets all threshold requirements for the HUD PRO Housing grant as outlined in Section III.D of the NOFO:

- **Resolution of Civil Rights Matters:** Delaware County does not have any outstanding civil rights matters that need to be resolved.
- **Timely Submission of Applications:** Delaware County will ensure that this grant application is submitted in accordance with all deadlines outlined in the PRO Housing grant NOFO.
- **Eligible Applicant:** Delaware County is a County government, and as such, is eligible to apply as per Section III.A of the NOFO.
- **Number of Applications:** This is the only application being submitted by Delaware County, Pennsylvania in compliance with the NOFO guidelines.

In addition, Delaware County meets all other submission requirements for the HUD PRO Housing grant as outlined in Section IV.G of the NOFO:

- **Limited English Proficiency (LEP):** Delaware County will ensure that information regarding the planning process and this application is accessible to LEP populations.
- **Physical Accessibility:** Delaware County will ensure that all meetings held in person are in facilities that are physically accessible to persons with disabilities. The County will provide alternative methods of product or information delivery where physical accessibility is not achievable. All notices of and communications during all training sessions and public meetings will be provided in a manner that is effective for persons with hearing, visual, and other communication-related disabilities.
- **Environmental Review:** Delaware County will comply with applicable environmental requirements related to any awarded funds, including environmental justice requirements set forth in HUD's regulations at 24 CFR part 58.

Exhibit C: Need
County of Delaware, Pennsylvania

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Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved laws and regulations. (15 points total)

Improved laws, regulations, or land use local policies (10 points)

Per the Pennsylvania Municipalities Planning Code (MPC), Delaware County is required to review and advise municipal actions in planning, subdivision, and zoning ordinances and activities and is responsible for the development of the County Comprehensive Plan; however, since land use controls remain at the municipal level, the County has minimal control or influence on the decisions of the individual municipalities.

Nonetheless, Delaware County has a longstanding commitment to overcome barriers to affordable housing production and preservation through a comprehensive approach that integrates improved laws, regulations, and targeted programs. A major demonstration of progress is the “Delaware County 2035 Housing Plan,” a long-term strategy developed by the Delaware County Planning Department (DCPD) in collaboration with the Office of Housing and Community Development (OHCD) in consultation with local municipalities, housing advocates, and real estate professionals. Enacted in 2020, this plan offers a unified vision to ensure a diverse, equitable housing supply for residents of all incomes, ages, and abilities.

Progress in Planning and Regulation

The “Delaware County 2035 Housing Plan” aligns with the broader goals of Delaware County’s comprehensive plan, addressing critical housing needs by identifying existing barriers and opportunities for improvement. Its primary goals are to enrich the supply and variety of quality housing stock while providing positive models to promote diverse communities of character; to provide for and anticipate the housing needs of existing and future County residents of all ages, abilities, and incomes; and to collaborate across organizations and municipalities to share information and resources while working toward common goals.

- Prior to the development of the Housing Plan, the OHCD led Delaware County’s participation in several federally funded programs, including the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG). These programs focus on benefitting low- to moderate-income populations, guided by the County’s Consolidated Plan, which is updated every five years in accordance with the 1990 National Affordable Housing Act. The Consolidated Plan serves as a vital management tool, outlining long-term actions through its Strategy Plan and short-term strategies through its Annual Plan. These planning efforts, in combination with the County’s regular assessment of its progress through the Consolidated Annual Performance Report, have allowed Delaware County to systematically address housing needs while improving regulatory frameworks to support affordable housing. Notwithstanding the COVID-19 pandemic the County was able to accomplish the following during its recently completed 2018 – 2022 Consolidated Plan 49 homebuyers received pre-purchase counseling and down payment and/or closing cost assistance

- 66 existing homeowners received deferred loans to rehabilitate their homes and address lead-based hazards
- 231 safe, decent, and affordable rental units were constructed and 100% occupied
- 4 homeowner units were constructed and sold to low- and moderate-income homebuyers

Other recent actions taken to overcome barriers to facilitate the increase of affordable housing production and preservation (5 points)

Fair Housing and Assistance Programs

In 2018, the OHCD, with the Delaware County Housing Authority (DCHA), completed the Assessment of Fair Housing (AFH) for 2018-2023, which was another key step in identifying and addressing local barriers to fair housing. This assessment examined segregation patterns, disparities in access to housing, and other critical issues, leading to the establishment of strategic goals to address these inequities. These goals were designed to complement the housing and community development goals outlined in the broader Consolidated Plan to ensure more equitable housing opportunities for all residents.

As part of its regulatory efforts, Delaware County also collaborates on housing assistance programs through Public Housing Agencies (PHAs) such as the DCHA and the Chester City Housing Authority (CHA). These agencies develop and implement PHA Plans, including Five-Year and Annual Plans, to guide their policies and operations in serving low-income residents. Additionally, housing choice vouchers, offered through the DCHA and CHA, allow low-income residents, seniors, and persons with disabilities to pay 30% of their income toward rent, with the remaining balance covered by the housing authority. These voucher programs also include homeownership options, providing current Section 8 voucher holders with an opportunity to purchase homes in Delaware County.

Programs for Housing Preservation and Homeownership

To further promote homeownership, Delaware County has introduced the Homeownership First Program, offering up to \$10,000 in down payment and closing costs assistance to qualifying first-time homebuyers in the form of a 0% interest loan. Assistance was increased from \$5,000 to \$10,000 starting with HUD PY 2022. For homes in designated revitalization areas, the assistance is forgiven if the homebuyer remains in the residence for 5 years. Homeownership assistance programs aid Delaware County residents in eventually moving “up the ladder” of housing as their needs change and generate neighborhood stability.

The County also collaborates with DCHA and CHA in implementing the Mainstream Housing Choice Voucher Program, targeting low-income families whose head of the household has a disability. This program provides rental vouchers to ensure that no more than 30% of a household’s income goes toward rent, helping more vulnerable populations maintain affordable housing.

Utilizing CARES CDBG-CV, the County established the Delco CARES Program providing up to \$6,000 for eligible homeowners affected by the pandemic for mortgage and utility assistance. From 2020 to 2023 the County provided over \$600,000 in mortgage assistance and over \$90,000 in utility assistance, serving 147 households.

Combating Blight and Homelessness

In 2022, Delaware County further enhanced its housing efforts by approving the Delaware Redevelopment Authority to become the Delaware County Land Bank. The primary goal of the Land Bank is to reduce blight and generate economic development by converting vacant, abandoned, and tax-delinquent properties back to productive use. Property acquisitions are sourced through transfers, foreclosure sales, donations, and other means, with a focus on properties that support community goals, such as reinvigorating disinvested neighborhoods, serving underserved populations, developing opportunities for low- to moderate-income residents, and increasing public safety and welfare.

Delaware County's efforts also extend to addressing homelessness through its Continuum of Care (CoC). In collaboration with the Homeless Services Coalition, the CoC has developed a community-wide response to end homelessness. The *Collaborative Plan to End Homelessness* discusses five strategic initiatives aimed at preventing homelessness, rapidly rehousing those experiencing homelessness, and providing supportive services that promote housing stability and self-sufficiency. These actions reflect the County's comprehensive approach to addressing the housing needs of its most vulnerable residents.

Do you have acute need for affordable housing? What are your remaining affordable housing needs and how do you know? (10 points)

Delaware County faces an acute and growing need for affordable housing, driven by both recent survey data and broader economic challenges. According to a recent Affirmatively Furthering Fair Housing (AFFH) survey conducted by the County, 46% of respondents reported struggling with housing costs, while 51% found it difficult to find homes within their price range in their desired neighborhoods. Among those, nearly half (49%) pointed to housing costs as the primary obstacle. These results highlight the significant financial strain on many residents, particularly lower- and middle-income households, underscoring the County's ongoing efforts to expand and diversify its housing stock to meet the diverse needs of its community.

Data from HUD's Comprehensive Housing Affordability Strategy (CHAS) further emphasizes the severity of the issue, revealing that 78% of the 50,225 households in Delaware County earning less than 50% of the Area Median Income (AMI) are cost-burdened, and 52% of these households are severely cost-burdened. Public Housing and Section 8 Housing Choice Vouchers play a vital role in reducing housing costs, but with more than 30,000 residents on waitlists, affordable housing supply remains inadequate. Additionally, the limited availability of landlords who accept housing vouchers restricts options for those who do secure assistance and is indicative of further barriers to finding suitable housing.

Economic data also paints a challenging picture for residents. According to the 2024 National Low Income Housing Coalition's "Out of Reach" report, a household in Delaware County would need to earn at least \$33.40 per hour, or \$69,480 annually, to afford a two-bedroom apartment; however, as of the 2023 American Community Survey (ACS) estimates, about 40% of households in

Delaware County earn less than this. Of all household incomes, in 2022 it was estimated that 32% of households in Delaware County are cost-burdened.

Delaware County's affordable housing needs are particularly pressing in several priority geographies, such as Chester Heights Borough, Collingdale Borough, Eddystone Borough, Media Borough, Rose Valley Borough, Millbourne Borough, Lima CDP, and Broomall CDP. These areas are characterized by higher housing instability and are targeted for interventions to increase the supply of affordable housing. Media Borough, for instance, has seen a population shift due to its walkability, transit access, and mixed-use environment, classifying it as a key region where affordable housing demand continues to grow.

Furthermore, Delaware County faces the fourth-highest eviction filing rate in Pennsylvania, adding to the urgency of addressing housing insecurity. These economic pressures and the shortage of affordable options create a need for strategic investments to stabilize housing for low- and moderate-income residents.

The County's aging housing stock adds another level of necessity for increased affordable housing. Delaware County saw only an 11% increase in housing units between 1970 and 2017, and 74% of the current housing units were built before 1970. These older homes require significant maintenance, repairs, and upkeep, which are often financially challenging for vulnerable populations, and many homeowners lack the resources to maintain older homes. This issue extends to the County's rental stock, where the median rental unit was constructed in 1958. Aging rental properties are often in poor condition, and many lack enough bedrooms to accommodate larger families, leading to a higher risk of overcrowding and homelessness.

Recent real estate trends exacerbate the County's inadequate supply of affordable housing, as much of the new housing being built today consists of large, luxury single-family homes or dense high-rise apartment buildings, leaving a shortage of small- to mid-sized homes. These types of homes, such as duplexes, townhouses, and mid-rise apartments, traditionally serve as starter homes for moderate-income households. The scarcity of these "missing middle" housing options has fueled competition for smaller homes, driving up prices and reducing the availability of affordable units.

The County is committed to addressing these documented needs by expanding its housing stock, focusing on priority geographies, and leveraging programs like Public Housing and vouchers, though demand still far exceeds supply. As housing costs rise and waitlists grow, the County's efforts to increase affordable housing options remain critical to ensuring long-term housing stability for its residents.

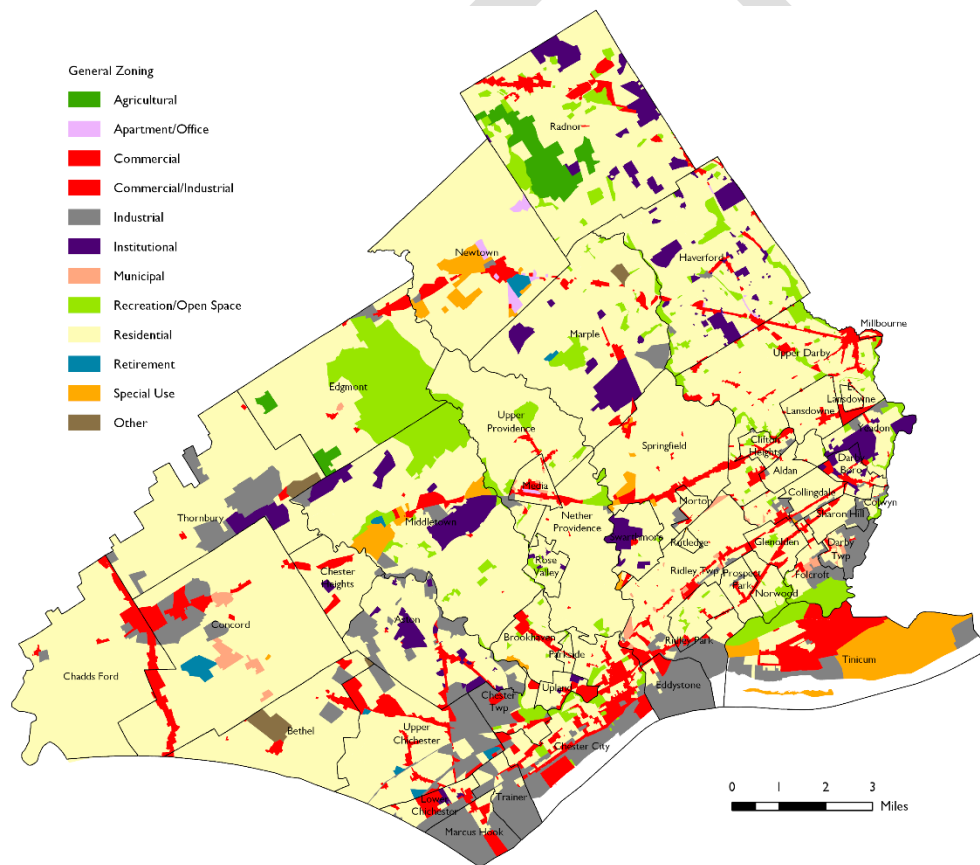
What key barriers still exist and need to be addressed to produce and preserve more affordable housing? (10 points)

There are several significant barriers that need to be addressed in order to increase the production and preservation of affordable housing in Delaware County:

1. Municipal Ordinances and Zoning Restrictions:

Delaware County’s 49 municipal governments, ranging from small boroughs to large townships, have widely varied zoning regulations, often favoring single-family residential zoning. As previously mentioned, per the MPC, Delaware County is required to review and advise municipal actions in planning, subdivision, and zoning ordinances and activities and is responsible for the development of the County Comprehensive Plan. As land use controls remain at the municipal level, the County has minimal control or influence on the decisions of the individual municipalities.

Also, many municipalities zone land as single-family residential, requiring developers of any other form of housing development to make the case for a zoning change. Requesting zoning changes is costly and time-consuming, often preventing affordable housing development proposals with thin margins from competing for land acquisition. Of 520 municipal zoning districts identified by Delaware County Planning Department, 46.4% of them can be classified as primarily residential districts, illustrated in the map below.



The County’s priority geographies are zoned predominantly for single-family detached homes, limiting affordable housing options like duplexes, townhouses, or apartments.

- In Chester Heights Borough, most areas are zoned R-1 or R1-1/2 Residential, allowing only single-family detached homes on lots no smaller than one or one and a half acres.
- In Collingdale Borough, the majority is Zone A Residential, which permits only single-family detached homes with a minimum lot size of 5,000 square feet.

- Eddystone Borough’s land is primarily zoned for industrial use, with nearly half of the remaining area designated as Planned Commercial/Office (PCO), which allows light industrial activities but restricts residential development. The R-1 district permits medium-density housing with single-family attached or semi-attached units.
- Media Borough recently implemented a Hybrid Form-Based Code. The R1 district permits single-family detached homes by-right, while two-unit or semi-detached homes are allowed by special exception. Accessory Dwelling Units (ADUs) are permitted by-right.
- Rose Valley Borough is predominantly Zone A Residential, which only permits single-family detached homes on one-acre lots. Zones B and C also allow single-family detached homes but require smaller lot sizes of half an acre and 30,000 square feet, respectively. Small Planned Residential Development (PRD) areas allow for single-family semi-detached or attached homes (in groups of three).
- Millbourne Borough has a small land area, most of which is zoned for commercial or business use. The Planned Commercial District (PDC) is limited by creek and SEPTA tracks, excluding mixed-use residential development. The R-1 district permits single-family attached or semi-detached homes, while the R-2 district also allows for single-family attached homes.
- In Lima CDP (part of Middletown Township), most of the area is zoned as low-density residential, with R-1 and R-1A districts designed to include agricultural uses. Small sections are zoned R-2 for higher-density single-family detached housing, while PRD zoning allows a greater variety of housing types through special approval, and PRC zoning accommodates a planned retirement community.
- Broomall CDP (part of Marple Township) includes a range of zoning districts: R-1, R-2, R-3, R-4, and RMD. Only the R-4 and RMD districts permit two- to four-family dwellings by-right, while the R-1 district allows them by special exception.

Although the majority of the County’s residential land use in terms of area is dominated by single-family detached housing, there are areas of concentrated multifamily land use. Most municipalities contain at least some multifamily land use, but newer multifamily structures in the western portion of the County tend to be larger apartment complexes of 50 units or more. Unlike row homes or small apartment buildings more common in the older areas, these large multifamily complexes are often set apart from, rather than integrated into, the surrounding neighborhood fabric.

Housing Units	Total	Owner-Occupied	Renter-Occupied
	222,249 units	142,566	62,304
Single-Family Detached	45.5%	63.6%	9.9%

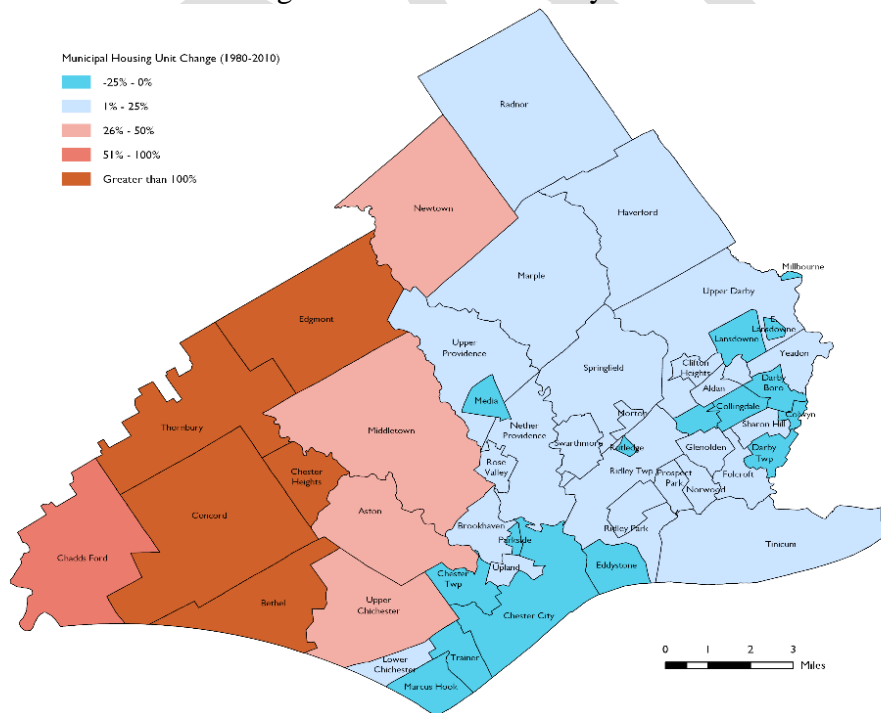
Single-Family Attached	30.5%	32.0%	25.5%
Multifamily	23.6%	4.4%	64.2%
Other	0.4%	0.3%	0.4%

Source: American Community Survey 5-Year Estimates, 2013-2017

2. Constraints on Available Land

Delaware County is the second smallest county in the Philadelphia region (after Philadelphia itself), and its limited land availability severely constrains housing development. Between 1970 and 2017, Delaware County added housing units at a much slower rate than neighboring counties—only 11% compared to Chester County’s 80% and Bucks County’s 50%. With much of the county already built out or preserved as open space, there is little room left for new developments.

Furthermore, some municipalities have lost significant housing stock in recent decades, while others have seen uneven growth. This geographical imbalance, coupled with limited developable land, makes it challenging to meet the growing demand for affordable housing. Areas like Millbourne and Lima have little available space for new housing construction due to industrial zoning or preservation of open areas for agriculture, further constraining development. The map below demonstrates the uneven growth across the County.

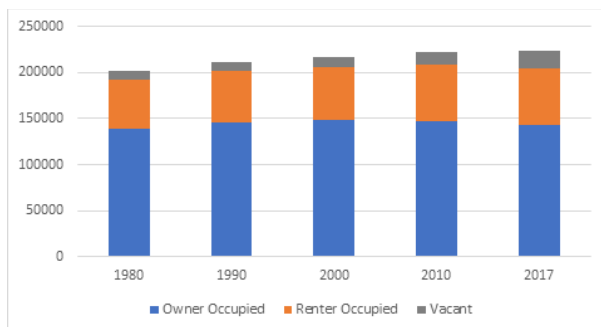


3. Substandard Housing in Affordable Areas

While some of the county’s more affordable areas have housing stock available, much of it is in poor condition. Out of 223,769 housing units, about 8.4% are vacant, an increase from 1980, as

shown in the chart below. Many of these units are uninhabitable or not for sale or rent due to their substandard conditions. In areas like Chester City, where over 55% of public housing is concentrated, disinvestment has left a legacy of deteriorating homes and properties.

Although public housing could be a resource for low-income residents, the supply is extremely limited. The county has over 30,000 households on waitlists for public housing or housing vouchers. Many vacant units are not suitable for immediate occupancy, and the high cost of rehabilitating or redeveloping these properties poses a further barrier to increasing affordable housing options.



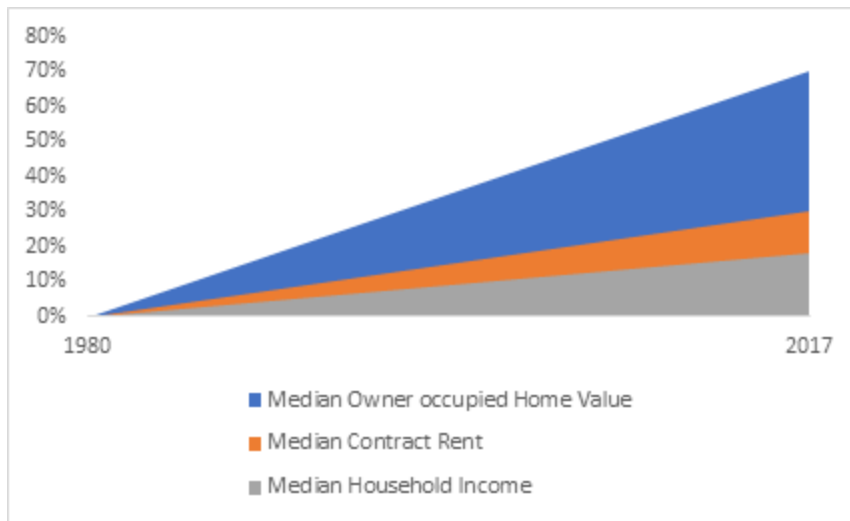
Source: 1980 – 2010 Census, 2013-2017 ACS 5-Year estimates

4. Rising Housing Costs and Market Pressures

The housing affordability crisis in Delaware County is worsened by rapidly rising home prices and rents that outpace income growth. Between 1980 and 2017, median home values rose by 70.3%, and rents increased by 30.4%, while median household incomes only grew by 17.9% in the same period. This growing disparity has left many residents, particularly those earning less than 80% of Area Median Income (AMI), struggling with severe housing cost burdens.

According to the 2017-2023 American Community Survey (ACS), 29,800 renters and 24,720 homeowners earning less than 80% of AMI are cost-burdened or spend more than 30% of their income on housing. Severe housing cost burden, where more than 50% of income is spent on housing, affects 16,495 renters and 12,765 homeowners in this income bracket. Renters in the 0-30% AMI range are particularly impacted by cost burdens, while cost-burdened homeowners are most concentrated in the 30-50% AMI range.

The past two decades have seen an increase in the percentage of households in the County that are cost-burdened. According to 2000 U.S. Census Data (the only year for which comparable data is available), 25.8% of all households in the County spent 30% or more of their household income on housing costs. For owner-occupied households, the 2000 figure was 23.9%, and for renter-occupied households, the figure was 39.4%. This data indicates that, even historically, a greater percentage of renter-occupied households were cost-burdened than owner-occupied households. However, the percentage of renter-occupied households that are cost-burdened has increased by 31.2% since 2000, while the percentage of owner-occupied households that are cost-burdened has only increased by 12.8%.



Source: 1980 – 2010 Census, 2013-2017 ACS 5-Year estimates

Within Delaware County, significant geographic differences exacerbate the lack of affordable housing. Some census tracts within the County exhibit more than 70% renter-occupied housing units, while a relatively low percentage are owner-occupied. Some of these areas are near large institutions such as colleges or universities that tend to attract populations of temporary residents. However, this phenomenon is of concern where low homeownership rates lead to disinvestment in the surrounding community and a lack of upkeep of residential properties. Other issues in predominantly renter-occupied areas could include negligent, absentee landlords, high rates of transience that hinder community building, or a lack of economic mobility obstructing the path to homeownership for many residents.

On the other hand, housing units in many census tracts are well over 75% owner-occupied. In fact, the municipalities of Bethel, Rose Valley, Thornbury, Springfield, and Chadds Ford have close to or more than 90% owner-occupied housing. In these communities, options for renters are extremely limited, which inhibits the diversity of the population. Groups that might seek out rental housing such as young professionals, singles and young couples, or temporary workers may need to look for housing well outside of these areas, even if they desire to be close to family, friends, or local employment opportunities.

5. Public Perception and Education

Public perceptions and resistance also pose substantial barriers to affordable housing development. Misconceptions about new housing projects, often influenced by a “Not in My Backyard” (NIMBY) mindset, impede progress. Many residents fear that affordable housing will lower their property values or change the character of their neighborhoods. This opposition is especially strong in communities that prioritize preserving open space over increasing housing density.

The County’s built-out nature means that any new development often sparks resistance, and the lack of public education campaigns to counter misconceptions about affordable housing fuels this problem. Efforts to promote “Yes in My Backyard” (YIMBY) initiatives and increase acceptance

of affordable housing have been slow to gain traction. A broader public understanding of the economic and social benefits of affordable housing is crucial to overcoming this resistance.

Addressing these barriers will require concerted efforts from the County, local governments, developers, and residents. Strategies should include updating zoning regulations to support diverse housing types, using available land more efficiently, rehabilitating existing vacant and substandard housing, and educating the public on the benefits of affordable housing. Reducing these barriers will help Delaware County increase its stock of affordable homes and ensure that residents of all income levels can find suitable housing.

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Exhibit D: Soundness of Approach
County of Delaware, Pennsylvania

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What is your vision? (15 points)

Describe your proposed activities and why they are appropriate, given identified Need and applicant Capacity.

Delaware County's vision for the 2024 HUD PRO Housing Grant is to implement a comprehensive, data-driven, and community-centered approach to address the County's acute housing barriers, focusing on creating sustainable, inclusive, and resilient housing solutions that benefit low- and moderate-income (LMI) residents. The strategy builds on the goals outlined by HUD and aligns with federal initiatives to advance equity, promote sustainable development, and reduce housing disparities. Delaware County's vision addresses the key barriers identified within the County, focusing on overcoming municipal, regulatory, and social obstacles to affordable housing production while enhancing community engagement and fostering long-term systemic change.

With this funding, Delaware County is proposing to conduct four activities: 1) Conduct a housing needs study and market analysis; 2) Create a plan to remove affordable housing barriers; 3) Develop and implement a public educational campaign; and 3) Convert vacant property throughout Delaware County to affordable rental housing. Each activity will meet a national objective in alignment with HUD requirements and will be completed within the designated project period.

1. Housing Needs Study and Market Analysis: Delaware County will conduct a comprehensive housing needs study and market analysis to gather critical data on the housing landscape, identify key gaps, and inform policy reforms. This study will serve as the foundation for strategic decisions over the next decade, identify where reforms are needed to facilitate higher-density, mixed-use housing that supports affordable development, and address the constraints on available land by identifying areas where land use can be optimized or underutilized properties can be repurposed for housing.

This component of the project will be a planning activity that aligns with the following goals: 1A – advance housing justice; 1C – invest in success of communities; and 3A – advance sustainable homeownership. Data from this activity will support the Delaware County Planning Department (DCPD) in preparing resources to assist communities in removing and reducing barriers to affordable housing. The study will produce actionable recommendations for municipal governments, focusing on eliminating overly restrictive zoning ordinances, streamlining approval processes, and enhancing incentives for affordable housing developers. Further, the study will help local jurisdictions adopt model ordinances to encourage the development of affordable housing and ensure alignment with HUD's goals to promote equitable, inclusive communities.

2. Removal of Barriers: The County will review the housing needs study and market analysis to prepare and implement a comprehensive plan that will help remove barriers to affordable housing. Key barriers include municipal ordinances and zoning restrictions, constraints on available land, substandard housing in affordable areas, rising housing costs and market pressures, and public perception of affordable housing. The County aims to combat these barriers by utilizing information obtained in the housing needs study and market analysis to further clarify the County's housing needs and create a plan to overcome these obstacles. This component of the project will be a planning activity that aligns with the following goals: 1A – advance housing justice; 1C – invest in success of communities; and 3A – advance sustainable homeownership.

3. Educational/Outreach Campaign: The third activity the County is proposing to implement is a comprehensive educational campaign. The goal of this initiative is to foster a constructive shift in community attitudes toward development projects by encouraging residents to support rather than oppose new housing initiatives in their neighborhoods. By focusing on the benefits of local development—such as increased economic opportunities, improved infrastructure, and enhanced community services—the program will help to address concerns through a combination of public meetings, social media, and educational outreach. This shift not only promotes a more inclusive approach to urban planning but also accelerates the realization of projects that contribute to the overall well-being and growth of the community. In turn, it can lead to more vibrant, sustainable, and equitable neighborhoods where residents actively contribute to shaping their environment positively.

The campaign will specifically support national objectives set by HUD: 1C – invest in the success of communities, and 3A – advance sustainable homeownership. By transforming local resistance into support for new housing projects, the campaign can help address HUD's goals of reducing housing disparities and enhancing economic opportunities for underserved populations. This proactive approach encourages equitable development practices and supports the creation of vibrant, mixed-income communities, which are central to HUD's mission of fostering diverse and sustainable neighborhoods across the nation. Ultimately, this campaign will help Delaware County contribute to broader efforts to mitigate housing inequities and improve living conditions for all residents.

3. Conversion of Vacant Property to Affordable Rental Housing: Delaware County will also focus on converting vacant and underutilized properties into affordable rental housing units, directly addressing constraints on available land and the substandard condition of housing in certain areas. This initiative will prioritize properties in high-opportunity areas, such as Chester Heights, Collingdale, Eddystone, Media, Rose Valley, Millbourne, Lima CDP, and Broomall CDP which have been identified for their potential to foster economic revitalization while meeting the needs of LMI residents.

The conversion of vacant properties serves two critical functions: 1) reducing blight and 2) expanding affordable housing options. The county will work with developers and public agencies to ensure that these new units meet modern standards for safety, energy efficiency, and accessibility. By transforming these properties into high-quality, affordable rental housing, Delaware County will create a long-term solution to rising housing costs, ensuring that LMI residents have access to safe, affordable homes in well-resourced neighborhoods.

This initiative aligns with HUD's objectives by focusing on the production and preservation of affordable housing and advancing equity in housing distribution. Each property conversion will include affordability restrictions, ensuring long-term housing stability for LMI residents and contributing to the broader goal of equitable, sustainable communities.

Explain how your proposal addresses your key barriers to affordable housing production and preservation.

Barrier 1 – Municipal Ordinances: One of the most significant barriers to affordable housing production in Delaware County is the restrictive municipal ordinances that control land use across

its 49 municipalities. Many of these ordinances favor single-family housing and impose high minimum lot sizes, making it difficult for developers to pursue affordable multi-family projects. Delaware County's proposed Housing Needs Study will help identify these restrictive ordinances and guide recommendations for reforms. By providing concrete data on housing needs and development potential, the study will empower municipalities to adopt zoning reforms that enable higher-density, affordable housing in areas where it is most needed.

Barrier 2 – Constraints on Available Land: Delaware County is largely built out, and the scarcity of developable land is a major barrier to new housing production. To address this, the County's proposal includes the conversion of vacant and underutilized properties into affordable rental housing. This approach not only maximizes the use of available land but also revitalizes underdeveloped areas, reducing blight and improving overall neighborhood conditions. This strategy directly aligns with HUD's goals of increasing housing production in areas that provide access to essential services, jobs, and transportation.

Barrier 3 – Substandard Housing Conditions: Many of Delaware County's affordable housing units, particularly in low-income areas, are in disrepair, which undermines housing stability and community health. The conversion of vacant properties into modern, energy-efficient rental units will address this barrier by providing high-quality affordable housing that meets contemporary building standards. This initiative not only improves the living conditions for low- and moderate-income (LMI) residents but also contributes to the long-term sustainability of the housing stock.

Barrier 4 – Housing Market Pressures: Rising home prices and rents have outpaced income growth in Delaware County, placing immense pressure on both renters and potential homeowners. The County's efforts to create new affordable rental housing through the conversion of vacant properties will directly alleviate some of this market pressure by increasing the supply of affordable units. In addition, the data-driven approach of the proposed Housing Needs Study will help identify areas where naturally occurring affordable housing can be preserved, further stabilizing the housing market. These efforts will not only meet the immediate housing needs of LMI residents but also contribute to the long-term affordability of the housing market by increasing the overall supply of affordable housing units in targeted, high-need areas.

Barrier 5 – Need for Education and Outreach: Community resistance to affordable housing, driven by misconceptions about its impact on property values and neighborhood quality, is a significant barrier to development. To address this, Delaware County will implement a public education campaign that aims to shift public perception by educating residents about the benefits of affordable housing. This campaign will engage communities in open dialogues and meaningful discussions, highlight successful affordable housing projects, and dispel myths about density and its impact on local economies.

Explain how your proposal compares to similar efforts and how lessons learned from those efforts have shaped your proposal. Discuss how your proposal advances or complements existing planning initiatives, updates to local land use policies, services, other community assets.

The proposed activities within this grant application directly support the objectives outlined in Delaware County's 2035 Housing Plan and the 2023-2027 Consolidated Plan. Both plans emphasize the need for increased housing production, particularly affordable housing, and prioritize equitable access to housing for all residents, including LMI populations, seniors, and

persons with disabilities. The Housing Needs Study and Market Analysis, which is a cornerstone of this proposal, will update the County's understanding of housing conditions, demographic shifts, and market trends, encouraging local policies to reflect current realities and address emerging challenges, while considering the following:

- **Land Use Policies:** Delaware County's municipalities currently face a variety of zoning regulations, many of which impede affordable housing development through restrictive land use requirements. This proposal will provide the data and analysis needed to guide zoning reforms that promote higher-density, mixed-use housing development.
- **Transportation Planning:** The County's focus on converting vacant properties into affordable rental units in high-opportunity areas, such as Media Borough and Eddystone, ensures that new housing developments are located near public transportation networks, job centers, and essential services such as healthcare and education.
- **Anti-Displacement Strategies:** Delaware County's approach to housing development is carefully designed to avoid the displacement of vulnerable populations, focusing instead on the rehabilitation of vacant properties rather than displacing existing residents. By repurposing vacant properties, the County avoids the negative effects of gentrification and ensures that current residents benefit from neighborhood improvements.
- **Long-term Resident Benefits:** The County's commitment to long-term affordability through the use of Affordable Housing Restriction Agreements will ensure that the new housing investments benefit LMI residents over the long term. These agreements will preserve affordability for at least 40 years, preventing the conversion of affordable units into market-rate housing and ensuring that residents have continued access to safe, affordable homes.
- **Alignment with Job Creation Efforts:** The development of affordable housing itself will generate job opportunities, particularly in construction and related industries. The County's focus on utilizing minority-, women-, and veteran-owned businesses in the housing development process will further contribute to local job creation and economic inclusion. These efforts align with both local and national priorities of supporting small businesses and ensuring that economic development benefits all members of the community.
- **Climate Resilience and Sustainable Development:** The new affordable housing units developed through this proposal will be designed to meet modern energy efficiency standards, reducing both environmental impact and long-term costs for residents. The County's focus on repurposing vacant properties also contributes to sustainability by minimizing the need for new land development. These efforts align with the County's broader climate mitigation and resilience strategies, ensuring that housing development contributes to the overall sustainability of Delaware County.

Describe the community's most significant environmental risks and how the proposal is aligned with them to efficiently promote community resilience.

Delaware County faces several significant environmental risks that threaten the long-term sustainability and resilience of its communities. These include the increasing frequency of severe storms, localized flooding, and heat island effects due to the County's urban density. Additionally, as a densely built-out region with limited green space, many municipalities in the County face challenges related to stormwater management and the degradation of natural ecosystems. The

County's proposal is aligned with these risks by integrating resilience and energy-efficient features into its affordable housing initiatives to promote sustainability and protect vulnerable communities from future environmental hazards.

Describe what roadblocks might impede the implementation of your proposal.

A primary challenge lies in the Pennsylvania Municipalities Planning Code (MPC), which limits the County's jurisdiction over zoning laws in its 49 municipalities. Each municipality has its own zoning regulations, and Delaware County can only act as an advisory and regulatory body, not a decision-maker. This decentralized governance makes it difficult to implement sweeping zoning reforms, especially those aimed at enabling affordable housing development. The County's Housing Needs Study and targeted campaigns are designed to address this limitation by equipping municipalities with the data and community backing they need to make informed zoning decisions.

Another potential obstacle is a lack of political will from municipal leaders who may resist adopting reforms due to local opposition or fear of increasing density in areas with limited infrastructure or high-performing schools. Communities with high-quality school districts may be particularly resistant to affordable housing developments, fearing an influx of residents that could strain educational resources and impact property values. To counteract this resistance, the proposal incorporates an education and outreach component designed to foster community understanding of the benefits of affordable housing.

Delaware County's built-out urban environment also poses a significant challenge, as there is limited available land for new housing developments. The cost of land acquisition in such a developed county is prohibitively high, further complicating efforts to expand the affordable housing stock. Additionally, the process of acquiring tax-delinquent properties for rehabilitation can be slow and cumbersome, and these properties often require significant investment to bring them up to habitable standards. To address this, the County will prioritize the conversion of vacant properties into affordable rental housing, which provides a cost-effective way to increase the housing supply without the need for extensive new land acquisition. The Delaware County Land Bank will play a key role in this process by streamlining the acquisition and redevelopment of underutilized properties.

What is your geographic scope? (5 points)

Delaware County's geographic scope for the 2024 HUD PRO Housing Grant targets a diverse range of municipalities where affordable housing initiatives will have the most significant impact. By focusing on both high-opportunity areas, the proposal ensures that new housing developments are well-integrated into the broader fabric of the County, providing LMI residents with access to essential services, economic opportunities, and public amenities. This approach aligns with HUD's goals of promoting equitable housing development and ensuring that all residents have access to the resources they need to build stable, fulfilling lives. The County is not acting as a pass-through entity or operating a subgrant program; instead, it is directly overseeing all activities within its targeted municipalities to ensure that the benefits of this proposal are realized across a broad geographic scope.

The geographic scope of the project involves strategic focus on high-opportunity areas and underserved communities, ensuring that new housing developments not only address immediate housing needs but also promote long-term equity and access to resources. The proposal identifies

several priority municipalities within Delaware County where the most significant housing needs exist, and where targeted development can have the most substantial impact. These areas include Chester Heights Borough, Collingdale Borough, Eddystone Borough, Media Borough, Rose Valley Borough, Millbourne Borough, Lima CDP, and Broomall CDP. These municipalities represent a diverse cross-section of the County, each with unique challenges and opportunities for affordable housing development.

The selected municipalities for this proposal are characterized by their access to high-quality public services, including transportation, education, and healthcare, making them high-opportunity areas that are ideal for the development of affordable housing. For example, Media Borough, the County seat, benefits from robust public transportation connections through the Southeastern Pennsylvania Transportation Authority (SEPTA), providing easy access to employment centers, educational institutions, and healthcare services across the region. By developing affordable housing in Media and other underserved areas, Delaware County will ensure that LMI residents have direct access to these essential resources, thereby promoting greater economic mobility and stability.

Similarly, Chester Heights and Rose Valley Borough, while more suburban, offer access to local parks, schools, and employment opportunities, making them attractive locations for affordable housing. These areas are well-resourced yet have limited affordable housing options due to restrictive zoning laws, which will be addressed through the proposal's focus on land-use reform and community engagement.

Delaware County's proposal also places significant emphasis on underserved communities, particularly those where housing affordability is a critical issue and where economic revitalization is needed. Collingdale Borough and Eddystone Borough are prime examples of communities that face significant housing pressures, with rising rental costs and an aging housing stock. Both boroughs have historically suffered from disinvestment, leading to a lack of affordable housing options, and the proposed activities will directly address these issues by converting vacant properties into affordable rental housing. The conversion of vacant properties into modern, energy-efficient rental units will not only increase the affordable housing stock but will also stimulate local economies by reducing blight and attracting new residents and businesses to these communities. By focusing on underserved areas such as Eddystone and Collingdale, Delaware County's proposal ensures that the benefits of housing development are equitably distributed and that LMI residents in these areas have access to safe, stable, and affordable homes.

Who are your key stakeholders? How are you engaging them? (5 points)

Describe your key stakeholders and how you conducted outreach in developing this proposal, including how you built support and engaged community members most likely to benefit from your proposed activity. Please also describe your strategy for continued outreach during the grant's period of performance.

Delaware County's key stakeholders range from community members directly impacted by housing affordability issues to public agencies, housing developers, advocacy organizations, and other regional entities whose input and collaboration are vital for the success of this project. The County has ensured that the proposed activities are informed by the needs and perspectives of those most impacted by housing challenges. This inclusive approach strengthens the County's

approach to implement its housing strategy successfully, with the ongoing support and collaboration of all stakeholders, including the following:

- **Residents with Unmet Housing Needs:** Persons with unmet housing needs, particularly low- and moderate-income (LMI) individuals, are at the center of this proposal. Throughout the planning process, the County has conducted surveys, public meetings, and roundtable discussions to gather feedback from residents in areas where affordable housing is most urgently needed. Community input has been instrumental in identifying the primary barriers to housing affordability, such as high rental costs, lack of access to public transit, and aging housing stock.
- **Affordable Housing Developers and Builders:** The County has engaged extensively with developers and builders who specialize in affordable housing to understand the regulatory and financial challenges they face. By working closely with developers, the County has identified opportunities to streamline the permitting process and reform zoning ordinances that currently inhibit affordable housing production. These partnerships will be critical during the implementation phase of the grant, as the County will continue to collaborate with developers to ensure that the proposed conversion of vacant properties into affordable rental units meets both community needs and regulatory requirements.
- **Public Agencies and Regional Organizations:** The County's proposal is supported by multiple public agencies, including the Delaware County OHCD and DCPD. These departments have been instrumental in guiding the County's housing policy and ensuring that the proposed activities align with broader regional goals. Additionally, the Delaware County Housing Authority (DCHA) and the Housing Equality Center of Pennsylvania are key partners in this effort. The Housing Equality Center, which receives CDBG funding for fair housing education and outreach, is a member of the HWG and provides ongoing consultation on compliance testing and outreach to protected classes.
- **Land Bank:** During the Land Bank Task Force meetings, the County considered strategies for using the Delaware County Land Bank to support affordable housing development. The Land Bank, established to repurpose vacant and tax-delinquent properties, will be a critical tool in converting underutilized land into affordable housing units. This initiative is not only aligned with the County's broader land-use goals but also addresses one of the key barriers to affordable housing: the limited availability of developable land in a largely built-out county.

Describe the specific actions you have taken to solicit input from and collaborate with stakeholders in developing this application, including how input from stakeholders and community members has shaped your proposal. Describe how you incorporated input from stakeholders into your proposal.

The County's outreach efforts during the development of this proposal have been extensive and inclusive. Public meetings and surveys were conducted to solicit direct feedback from residents on the specific challenges they face in accessing affordable housing. The County also held discussions with advocacy organizations and civic groups to better understand the needs of protected class groups under the Fair Housing Act. These engagements have shaped the focus of the proposal, particularly in targeting areas where residents are most cost-burdened and where new affordable housing can have the greatest impact.

The County has worked closely with affordable housing developers and unions to ensure that the proposed activities are feasible and meet the needs of both LMI residents and the local housing industry. The input from builders and general contractors has been crucial in designing a strategy that addresses the regulatory and financial barriers to affordable housing production, ensuring that the County's vision can be realized without significant delays.

Continued Engagement During the Grant Period: Delaware County is committed to maintaining an open dialogue with stakeholders throughout the grant's period of performance. The County plans to hold regular meetings with the HWG, developers, and public agencies to monitor progress and address any challenges that arise during implementation. Additionally, the County will continue to engage residents and community organizations through surveys and public meetings, ensuring that their voices remain central to the decision-making process as the County's housing initiatives move forward.

The public education campaign will involve ongoing outreach to residents in high-opportunity and underserved communities. This campaign will be a critical tool for building community support for affordable housing projects and ensuring that residents understand the long-term benefits of these developments. By fostering a culture of inclusion and collaboration, the County will mitigate opposition to new housing projects and ensure that all stakeholders are invested in the success of the proposed activities.

How does your proposal align with requirements to affirmatively further fair housing? (5 points)

Delaware County's proposal for the 2024 HUD PRO Housing Grant is aligned with the federal mandate to affirmatively further fair housing (AFFH) by actively working to dismantle barriers to affordable housing in well-resourced areas of opportunity and increasing access for underserved groups. The County's strategic approach is designed to ensure that all residents, regardless of race, ethnicity, or income, have equitable access to affordable housing opportunities in areas that offer robust public services, quality education, healthcare, and economic mobility.

Delaware County will advance the goals of affirmatively furthering fair housing by:

- Removing barriers that have historically prevented the development of affordable housing in well-resourced areas of opportunity, particularly in communities where restrictive zoning laws and high land acquisition costs have limited housing affordability.
- Increasing access for underserved groups, particularly communities of color and other protected classes under the Fair Housing Act. The County's affordable housing efforts are informed by the racial composition of its public housing and Section 8 populations, which reflect the disproportionate impact of housing instability on minority households. According to the 2023 Consolidated Plan, the Delaware County Housing Authority serves a population that is predominantly Black/African American. Delaware County's proposal is designed to promote racial and economic equity by expanding housing choices for historically marginalized groups. By developing affordable housing in high-opportunity areas and addressing the underlying systemic barriers to housing access, the County will directly combat the legacies of segregation and housing discrimination that have disproportionately affected communities of color.
- Promoting desegregation by directly addressing exclusionary zoning practices, restrictive land-use policies, and community opposition to affordable housing developments in well-

resourced areas. Historically, these policies have contributed to a concentration of affordable housing in low-opportunity areas, reinforcing economic and racial segregation. By promoting zoning reforms that allow for higher-density, affordable housing in areas that have traditionally resisted such developments, this proposal seeks to dismantle the structural barriers that maintain segregated housing patterns.

- Preventing the further concentration of affordable housing in low-opportunity areas by prioritizing the development of new affordable rental units in areas with limited existing affordable housing. These areas include Media Borough, Chester Heights, and Rose Valley Borough, where the current housing stock is largely unaffordable to LMI residents due to high home prices and restrictive zoning laws.
- Addressing the unique housing needs of protected class groups, particularly individuals with disabilities, families with children, and underserved communities of color. One of the key strategies for ensuring equitable access to housing is public education, which will focus on increasing outreach to minority and ethnic groups through partnerships with community-based organizations, social media, and faith-based groups. County will also ensure that all new affordable rental units are constructed in full compliance with the ADA and the Fair Housing Act. The County will incorporate universal design principles in the construction of new housing units, making them accessible to individuals with a range of physical abilities. This will support independent living and ensure that people with disabilities have access to safe, affordable, and accessible homes.

The risk of displacement is minimal in Delaware County's proposal, as the primary focus is on converting vacant and underutilized properties into affordable rental units. By repurposing vacant buildings, the County will create new affordable housing opportunities without negatively impacting current residents or businesses. This approach is particularly important in communities of color, where the risk of displacement due to gentrification or market pressures could otherwise threaten housing stability.

To track progress and evaluate the effectiveness of advancing racial equity, Delaware County will implement a comprehensive performance evaluation system, leveraging both internal and external data sources. The County will use baseline data from the 2023-2027 Consolidated Plan and AFH to establish key performance indicators, including the number of affordable units built, the racial and ethnic composition of new residents in high-opportunity areas, and changes in housing cost burdens among minority groups.

The development of Delaware County's housing proposal has been informed by a range of equity-related educational resources, including public input gathered through surveys, focus groups, and community roundtable discussions. The Delaware County 2035 Housing Plan and the 2023-2027 Consolidated Plan both emphasize the importance of equity in housing development, and these documents have been integral in shaping the County's strategy. Public input from LMI residents, protected class groups, and housing advocates has also helped inform the proposal's focus on removing barriers to affordable housing in high-opportunity areas. Data from the Assessment of Fair Housing (AFH) has provided further insight into racial and economic disparities in the County, guiding the proposal's focus on equitable housing solutions.

What are your budget and timeline proposals? (5 points)

Provide a budget for the proposed activities that documents all projected sources of funds and estimates all applicable costs.

Delaware County’s budget proposal for the 2024 HUD PRO Housing Grant is designed to ensure cost-effective, scalable activities that align with the project’s goals. The total requested funding of \$1,200,000 will be allocated across four core activities:

1. **Housing Needs Study with Market Analysis:** The County will allocate a portion of the budget for an in-depth housing needs study and market analysis to identify barriers, opportunities, and areas for targeted housing development. The estimated cost for this activity is \$200,000, which includes consultant fees, data collection, and community outreach efforts. This study will form the basis for future housing developments, ensuring that all efforts are informed by the most current data.
2. **Barrier Removal Activities:** The County will review the housing needs study and market analysis to prepare and implement a comprehensive plan that will help remove barriers to affordable housing. The estimated cost for this activity is \$300,000, which includes consultant fees, community outreach efforts, and plan preparation.
3. **Public Education Campaign:** To address community opposition and promote inclusive housing policies, \$200,000 will be allocated to a robust NIMBY to YIMBY public education campaign. This includes digital marketing, public meetings, and outreach efforts to change the narrative around affordable housing.
4. **Conversion of Vacant Property to Affordable Rental Housing:** The remaining \$500,000 will be used to convert vacant properties into affordable rental units. These funds will cover acquisition costs, construction, and compliance with HUD regulations, ensuring that the properties are developed in line with accessibility, environmental, and affordability standards.

Please describe how you would budget for and manage a successful project if HUD awards a different dollar amount than you are requesting.

In the event of any delays or funding adjustments, the County has built flexibility into its timeline. If necessary, activities such as the public education campaign could be extended or scaled down without affecting the overall project goals. Similarly, if fewer properties are acquired than anticipated, the County will focus on ensuring that the available units are developed and leased promptly while maintaining alignment with the overall goals of affordable housing production and preservation.

Provide a schedule for completing all of the proposed activities in advance of the period of performance end date at the end of FY 2030.

Housing Needs Study with Market Analysis:

- Preparation of RFP: 3 months
- Proposal review and Contract Execution: 3 months
- Data Review: 12 months

Barrier Removal Activities:

- Review of Market Analysis: 1 month
- Preparation of RFP: 3 months
- Proposal review and Contract Execution: 3 months
- Community engagement: 6 months
- Barrier removal toolkit and plan preparation: 12 months
- Municipal outreach for plan implementation: 12 months

Public Education Campaign:

- Preparation of RFP: 3 months
- Proposal review and Contract Execution: 3 months
- Analysis and material preparation including website: 14 months

Conversion of Vacant Property to Affordable Rental Housing:

- Identification of property (includes creation of Developer RFP): 6-12 months
- Developer proposals review and Contract Execution: 3 months
- Secure additional funding (if needed) to obtain land development approval: 12 months
- Construction: 12-16 months
- Occupancy: 3 months

By the end of 2029, all activities, including construction, outreach, and reporting, will be completed. Delaware County will submit a final report to HUD by early 2030, detailing the outcomes of each activity, including the number of affordable housing units produced, the success of public outreach campaigns, and the overall impact on the housing landscape of the County.

This detailed and phased approach ensures that Delaware County remains on track to meet all deadlines, with clear milestones to measure progress and make necessary adjustments along the way. By the end of FY 2030, the County will have made significant strides toward alleviating its affordable housing crisis, with new housing options available to LMI residents and greater community support for future housing initiatives.

Exhibit E: Capacity
County of Delaware, Pennsylvania

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What capacity do you and your Partner(s) have? What is your staffing plan? (10 points)

The County of Delaware is eager to implement and manage the federal U.S. Department of Housing and Urban Development Pathways to Removing Obstacles to Housing (PRO Housing) grant award. The County has significant experience successfully executing large federal grant projects of this size and scope, such as the U.S. Department of Housing and Urban Development Lead-Based Paint Hazard Reduction (LHR) program, the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME), the Emergency Solutions Grants (ESG) Programs, and CARES Act funding through the CDBG-CV and ESG-CV Neighborhood Stabilization Program.

As such, the County of Delaware has an established reputation and impressive track record of improving the areas of housing development, planning, and social services, as these are critical components to ensure the health, safety, and well-being of County residents. In recent years, the County has managed over five millions of dollars each year in federal funding to support and enhance its communities and support residents. To ensure that these large federal programs are properly managed, various County departments are involved in supporting grant administrative operations, including the Planning Department and OCHD, which both have extensive experience managing grant funding, reimbursements, match components, financial federal regulations, timely reporting, Davis Bacon and related Acts, performance tracking, and more.

The team to be involved with this grant program is well equipped to address the existing housing gaps in the community by conducting targeted planning activities and providing accessible and affordable housing opportunities for the vulnerable populations in the County. The team has successfully delivered grant-funded projects that support and enhance affordable housing, as well as homelessness reduction and prevention.

The Pro Housing project team from the County will include the following seven full-time staff:

Name	Title	Key Responsibilities for Proposed Pro Housing Activities
Philip Welsh	Director, Delaware County Office of Housing and Community Development	Philip Welsh is the Director of the Delaware County Office of Housing and Community Development and will serve as Program Director for this project. As the Program Director, Mr. Welsh will provide overall direction including tracking/reporting goals and outcomes, compliance of documentation, achievement of project milestones, and completion of professional service contracts associated with the grant including procurement. He will also serve as the liaison with partners in coordinating and presenting public outreach and education. Philip Welsh has successfully led federal grant programs in the past and is aware of the time, effort, and expertise necessary for this initiative.

Gina Burritt	Director of Planning, Delaware County	Gina Burritt is the Director of Planning for the County and will serve as a primary point of contact for this project. As Director of Planning, Ms. Burritt will direct and oversee the planning initiatives for this project, organizing the necessary needs studies and market analysis searches with the selected consultant(s), and supervising other planning staff involved in the project.
Rebecca Ross, AICP	Manager, Planning Services, Planning Department, Delaware County	Rebecca Ross, AICP, serves as Manager, Planning Services within the County's Planning Department. Ms. Ross will work alongside Gina Burritt and other planning professionals to conduct necessary studies for the completion and implementation of this project.
Rose Cohen	Planner II, Planning Department, Delaware County	Rose Cohen serves as Planner II within the County's Planning Department. Ms. Cohen will work alongside Gina Burritt and other planning professionals to conduct necessary studies for the completion and implementation of this project.
Maureen DeLong	Grant Accountant, Office of Housing and Community Development, Delaware County	Maureen DeLong will serve as the Grant Accountant who will oversee finances including preparing drawdown requests, organizing monthly reports detailing grant expenditures, and collection of any repayments.
Michelle Signora	Office Manager, Planning Department, Delaware County	Michelle Signora will work closely alongside Maureen DeLong to coordinate grant-related recordkeeping and invoicing activities.
Laura Goodrich Cairns	Agency Open Records Officer, Delaware County Commerce Center	Through her work with the Delaware County Commerce Center, Ms. Goodrich Cairns will play an integral role in providing guidance and support relative to the Delaware County Land Bank.

In addition to the above-mentioned County team members, other key partners for this project will include the selected contractor(s) to conduct the proposed needs studies, as well as selected contractors to coordinate and complete all necessary housing construction activities conducted with this funding. All leadership will meet monthly to collaborate, coordinate, and plan necessary activities, and address any issues that arise.

Which specific agency or entity will lead implementation of the proposed activities? What is its role and management capacity?

The County of Delaware's HUD PRO Housing Grant project will be a joint effort between the Planning Department and the Office of Housing and Community Development (OHCD). These departments will work collaboratively to ensure that all activities are properly completed, and all goals, objectives, and HUD requirements are met. Each department will bring their own knowledge and experience to this project, complementing each other and working cooperatively for a successful project. The Planning Department will work with the selected contractors to organize all planning studies and analyses regarding accessible and affordable housing in the County, as well as facilitate any zoning variances or permits required for the development of the newly proposed affordable housing structures with guidance from DCPD. As always, the Planning Department and OHCD will also ensure that all environmental reviews are conducted as necessary, in accordance with HUD regulations, to ensure that all proposed development is sustainable and safe.

The OHCD will oversee the implementation of any housing related activities, including the day-to-day operations of this project, construction of housing, coordination with social services to support residents, and communication with local residents about the proposed plans. The activities of the Planning Department and OHCD will support the long-term goals of the County, including an enhanced ability to provide accessible and affordable housing, reduce homelessness, and provide adequate housing support to vulnerable communities.

Describe how the agency or entity has (or plans to obtain) the relevant project management, quality assurance, financial and procurement, and internal control capacity to quickly launch and implement a major project.

Upon award notification, the Planning Director for this project will work with the County administration to issue a Request for Proposals to hire a qualified contractor to conduct the necessary needs studies, market analysis, and risk assessments. Identifying the existing gaps in the community is the first step to achieving our broader goals, and therefore, this work will begin as soon as possible. From there, the Planning Director will collaborate with leadership from the participating entities to begin coordinating and meeting regularly to discuss next steps. The County is prepared to quickly and efficiently launch this component of the project upon receipt of a grant award from HUD.

As mentioned above, this project will be collaboratively managed by leadership from the Office of Housing and Community Development and the Department of Planning. Both departments provide relevant project management that will ensure a structured and successful project management framework. Additionally, the County has an existing financial and procurement

system in place to properly manage the use of the federal funds through grant programs and secure competitive bids for all contractors and service providers through this project. The County OHCD will provide general financial oversight, guidance, and management for the entirety of this project to provide a transparent list of all project-related expenses and costs. Additionally, the OHCD and Planning Department will implement an internal control capacity system for this program, creating a system of checks and balances, as different financial tasks to be delineated to different individuals, reducing the risk of fraudulent behavior or mismanagement within the County. Lastly, a quality assurance plan will be implemented to conduct internal monitoring, guarantee partner accountability, and provide regular and comprehensive programming.

Describe your jurisdiction’s leadership capacity and legal authority to effectively implement your proposed reforms. If other government entities are necessary for implementation, describe how their support is secured.

Prior to submission of any grant application, the Delaware County Council must approve its submission. Delaware County is governed by a five-member County Council, which replaced the three-member Board of County Commissioners as the governing body of the County. The Council is responsible for all legislative and administrative functions of the County government, and for that reason, this process of receiving Council approval before all grant submissions ensures that the Council is not only aware of grant applications and diverse activities in the County, but also is invested in them. Further, all submissions are subject to County Solicitor approval. The County will also collaborate with the Pennsylvania Department of Community & Economic Development to ensure that all activities align with the state’s goals, objectives, and policies. The County will coordinate with Upper Darby Township, Chester City and Haverford Township, additional County HUD Entitlements, to ensure the activities align with their HUD Annual Action Plan goals.

If your proposed approach includes partners, describe each partner’s capacities and credentials related to its role in implementing the project. Is your capacity to design, plan, or remove a barrier dependent on partner capacity? If yes, describe the dependency.

With this funding, Delaware County will be solely responsible for leading, planning, and implementing the HUD PRO Housing Grant project. Although the County will not be implementing this project with external partners in an official capacity, the County has significant experience partnering and collaborating with project partners and will engage these entities where appropriate. These organizations include the following, among others:

- Children First
- Community Action Agency of Delaware County
- Family Services of Delaware County
- Delaware County Department of Human Services
- The Foundation for Delaware County
- Delaware County Housing Authority
- PA 502 Delaware County Continuum of Care
- Housing Alliance of Pennsylvania

Additionally, the County works closely with HUD to distribute Community Development Block Grant (CDBG) funded projects to municipalities and non-profits, as well as the Delaware County Whole Home Repair Program (WHRP) with Habitat for Humanity MontDelco. As such, the County has significant experience working closely with organizations and partners to implement various programs. Although these partners will play a key role in supporting the County's proposed activities, the project's design is not inherently dependent on specific partner involvement.

Describe the agencies or entity's experience working with and coordinating partners (including contractors, funders, subrecipients, community stakeholders, and other government agencies) in previous projects similar in scope of scale to the proposed activities. If you do not have such experience, how will you obtain it?

Delaware County has extensive experience working with and coordinating partners, including the Housing Working Groups, contractors, funders, subrecipients, community stakeholders, and other government agencies in previous projects with similar scope of scale to the proposed activities in this program. The County continually works with contractors and developers to provide affordable housing projects to the community, through programs such as Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). The County has partnered with a variety of developers, general contractors, and specialized subcontractors to construct, renovate, and maintain affordable housing units for low- and moderate-income residents. During Program Year 2022 OHCD managed completion of three affordable housing developments providing 190 new units of senior rental housing in Delaware County.

Delaware County also works with federal, state, local, and philanthropic funding agencies to secure and manage resources for housing and community development projects. The County regularly coordinates with HUD and manages HUD funding, specifically through the Lead-Based Paint Hazard Reduction (LHR) program and the CDBG program. The County also works closely with the Pennsylvania Housing Finance Agency (PHFA) and other state funders, providing funding streams to provide impactful affordable housing projects.

Who wrote this application: applicant staff, or a professional technical or grant writer in a consulting or contract capacity? Please provide name(s), title(s), and organization(s). If the application was drafted by someone external to the applicant's organization, describe how the applicant staff and decision makers were actively engaged in the development of this proposal and how this coordination may continue over time.

This application was prepared as a collaborative effort amongst the County staff on the project team with support from professional grants consultants to ensure adherence to grant application guidelines.

Do you or any partner(s) have experience working with civil rights and fair housing issues including, for example, working with data to analyze racial or economic disparities? Do you or your partner(s) have experience designing or operating programs that have provided tangible reductions in racial disparities?

If awarded the requested grant funding, this project will directly address issues that disproportionately affects households whose residents identify as a minority group, including those who identify as Black/African American and Hispanic/Latino. Data reflects that issues pertaining to affordable housing disproportionately impact people of color, as racial inequity and an affordable housing crisis are deeply intertwined. Delaware County, in collaboration with Delaware County Housing Authority, is one of the few recipients of HUD funds nationwide to have an approved Assessment of Fair Housing. Through Planning Department activities, the County has direct experience incorporating these demographics into its research and studies to better analyze and understand racial and economic disparities within our jurisdiction. Further, through the OHCD, the County has experience administering funding for the benefit of low- and moderate-income residents in alignment with specific national objectives. This includes projects that address racial disparities throughout the County.

Recent trends in local, state, and federal housing markets, both for rent and for sale, further demonstrate the established racial and economic inequities present around the United States and in Delaware County. 2020 Census data reflects that 22% of Delaware County residents are Black or African American and 5% are Hispanic or Latino. Funding from this program will directly support the County's mission of advancing racial equity in affordable housing, bringing down barriers to accessing affordable housing, reducing homelessness, and creating upward mobility that supports the social, emotional, physical, and financial health of all residents.

If proposing to act as a pass-through entity by operating a subgrant program, you must address your capacity as well as confirming that you will evaluate a sub applicant's capacity when they apply to your subgrant program.

This criterion is not applicable, as Delaware County is not proposing to act as a pass-through entity or operate a subgrant program with this funding.

Exhibit F: Leverage
County of Delaware, Pennsylvania

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The County of Delaware has firmly committed staff resources to support the proposed project. As mentioned, this project will be a collaborative effort between the Delaware County Planning Department and Department of Housing and Community Development. The staff across these two departments are firmly committed to dedicating a minimum estimated total of \$120,000 in staff time, to support project-specific activities including: fiscal management, grant reporting, procurement activities, coordination with other County agencies and community partners, community outreach and engagement, and other administrative activities to ensure the seamless implementation of all project components. Please see the attached letter signed on letterhead by the appropriate representatives as confirmation of the County's commitment to leveraging these staff resources for PRO Housing grant activities.

DRAFT

[To Be Signed on Official Letterhead]

[Date]

RE: Delaware County, Pennsylvania – HUD PRO Housing Grant Application – Leverage Documentation
To Whom It May Concern,

On behalf of the County of Delaware, Pennsylvania, please accept this letter as confirmation of the County's intent to leverage staff time in support of the proposed grant-funded project through the US Department of Housing and Urban Development Pathways to Removing Obstacles (PRO) Housing grant program.

The proposed project will be a collaborative effort between the Delaware County Planning Department and the Delaware County Department of Housing and Community Development. The staff across these two departments are firmly committed to dedicating at a minimum an estimated total of \$120,000 in staff time, to support project-specific activities including: fiscal management, grant reporting, procurement activities, coordination with other County agencies and community organizations, community outreach and engagement, and other administrative activities to ensure the seamless implementation of all project components. The funding to support this staff will be made available during the designated period of performance (ending September 30, 2030) to complete the specific activities as outlined in the County's PRO Housing grant application.

Thank you for your consideration of the County's application. We look forward to working alongside HUD to improve affordable housing initiatives for Delaware County residents.

Sincerely,

Philip Welsh
Director, Delaware County Department of Housing and Community Development

Gina Burritt
Director, Delaware County Planning Department

Exhibit G: Long-Term Effect
County of Delaware, Pennsylvania

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What permanent, long-term effects will your proposal have? What outcomes do you expect? (10 points)

Permanent, Long-term Effects and Expected Outcomes

Delaware County's project aims to create permanent, long-term effects on affordable housing production and preservation by implementing strategic activities that address key barriers. The County's approach will transform the local housing landscape through policy reform, public engagement, and direct housing production. These efforts are designed to have sustained impact well beyond the grant period, fundamentally altering the environment for affordable housing development in Delaware County.

Removing Key Barriers for Sustained Affordable Housing Production

Delaware County recognizes that removing barriers to affordable housing requires a multifaceted approach, particularly in a built-out urban area where land is scarce and costly. The County's proposed project will directly address the following key barriers to ensure long-term change:

Barrier 1: Municipal ordinances that can be a hindrance to affordable housing development. The proposed planning efforts to create a housing needs study and market analysis are crucial to assist the County in strategizing and implementing long-term, data-driven change in our community. Recommended changes to ordinances outlined in this plan will also have lasting changes to the construction of new housing at a more local, granular level.

Barrier 2: Constraints on remaining available land, as the County is largely built out. The County's proposal to transform vacant, abandoned and tax delinquent structures into affordable housing units acknowledges this constraint and provides a reasonable solution to create new affordable housing in targeted areas. This model of new housing construction will lay the groundwork for similar efforts that may take place County-wide in the future.

Barrier 3: The sub-standard condition of many areas of existing housing, particularly in more affordable areas. The proposed housing needs study will directly inform long-term solutions that can be implemented to address such conditions.

Barrier 4: The current housing market, rising home sale prices, and increases in rent and overall housing demand. The high cost of land acquisition and rising construction material costs are significant barriers to developing new affordable housing. By identifying and converting vacant properties into affordable rental units, Delaware County will make use of existing resources to increase the housing stock without the need for new land acquisition. This strategy will lead to the creation of resilient housing solutions that meet the needs of low- and moderate-income residents.

Barrier 5: The need for education and outreach on attitudes toward and perceptions of affordable housing and increased density. One major barrier to creating and sustaining affordable housing is the prevalent Not In My Backyard (NIMBY) mentality, which hinders the acceptance and development of affordable housing projects. The County's proposed educational campaign aims to shift public perception, educating residents on the benefits of affordable housing and debunking myths related to property values and community quality. This cultural shift is crucial for reducing

community opposition, streamlining the approval processes, and creating a more conducive environment for sustained affordable housing production. With this funding, the County OHCD will work alongside key community stakeholders, including low- and moderate-income residents and community advocacy groups, to strategize how to reduce the incorrect assumption and public perception that affordable housing will reduce home values of surrounding neighbors. This campaign aims to promote long-term, lasting change in public perceptions to promote affordable housing.

Describe what you will have achieved upon completion of grant-funded activities, including the specific work product(s), deliverable(s), or completed projects you will produce and any implementation actions that follow.

Deliverables and Long-term Achievements:

Upon completion of the grant-funded activities, Delaware County will have produced several key deliverables:

1. Housing Needs Study and Market Analysis: This comprehensive study will provide data-driven insights into the current housing market, identifying areas with the highest need for intervention. It will serve as a foundational resource for future policy and planning decisions, ensuring that the County's strategies are tailored to address specific challenges and promote equitable housing development.
2. Educational/Outreach Campaign: The campaign will create a lasting cultural shift within the community, fostering a more supportive attitude toward affordable housing projects. This change in public perception will have a ripple effect, reducing opposition, expediting permitting processes, and encouraging developers to invest in affordable housing. The campaign's success will serve as a model for other jurisdictions facing similar challenges, demonstrating the power of public education and engagement in overcoming barriers.
3. Development of Affordable Rental Housing Units: The conversion of vacant properties into affordable rental units will result in a direct and measurable increase in the county's affordable housing stock. These units will be preserved through long-term affordability agreements, ensuring they remain accessible to low- and moderate-income individuals for years to come. The construction of these units will set a precedent for utilizing underutilized properties effectively, promoting a sustainable model of housing production.

Long-term Benefits of Funded Activities:

The activities funded through the PRO Housing program will have enduring benefits for Delaware County and its residents:

1. Policy Reform and Increased Housing Production: The housing needs study will provide the County with a blueprint for policy reforms that promote affordable housing production. By identifying areas where zoning and land use regulations can be adjusted,

the County will create an environment that encourages the development of diverse housing options. These policy changes will lead to a sustained increase in housing production, as developers will be able to navigate a more streamlined and supportive regulatory framework.

2. Enhanced Community Engagement and Support: The proposed educational campaign will establish a legacy of community engagement and support for affordable housing. By educating residents and building partnerships with local organizations, the campaign will create a network of advocates who will continue to promote the benefits of affordable housing long after the grant period. This shift in public perception will result in a more welcoming environment for future developments, reducing the time and cost associated with gaining community approval.
3. Expansion of Affordable Housing Options: The development of new affordable rental units on vacant properties will provide long-term housing solutions for low- and moderate-income residents. By preserving these units through affordability agreements, the County ensures that they will remain accessible and affordable for future generations. This approach not only addresses the current housing shortage but also creates a sustainable model for expanding affordable housing options in the County.

Describe how your proposal represents a model for other communities, including the manner(s) in which your jurisdiction(s) or others may scale or replicate the proposal.

Model for Other Communities and Scalability

Delaware County's approach offers a replicable model for other communities facing similar barriers to affordable housing. The educational campaign focusing on the NIMBY to YIMBY approach demonstrates the power of public education and engagement in transforming community attitudes toward affordable housing. By providing a framework for how to effectively change public perception, the campaign can be scaled and adapted to other jurisdictions. Additionally, the County's strategy of converting vacant properties into affordable rental units showcases a practical solution to the challenges of land scarcity and high development costs. Other communities can look to Delaware County as an example of how to utilize existing resources to increase their affordable housing supply, creating a net positive impact on the community without risking displacement.

Success at the End of the Period of Performance and Beyond

Success for Delaware County's proposal will be measured through a series of quantifiable metrics and outcomes:

1. **Reduction in Community Opposition:** A key metric of success will be the decrease in the number of objections to affordable housing projects during public hearings and meetings. This reduction will indicate a shift in public perception and a more supportive environment for future developments.

2. **Increase in Affordable Housing Units:** The construction and preservation of new affordable rental units will provide a direct measure of the proposal's impact on housing production. These units will contribute to the long-term affordability of housing in the County, providing sustained options for vulnerable populations.
3. **Decrease in Permitting Time:** By addressing the NIMBY mentality and streamlining approval processes, the County expects to see a decrease in the average time needed to issue permits for affordable housing developments. This reduction will reflect the success of the campaign and the effectiveness of policy changes in facilitating housing production.
4. **Implementation of Model Ordinances:** Following the grant period of performance and once the proposed housing needs study and marketing analysis have been completed, the adoption of new ordinances and policies that support affordable housing development will be a key indicator of success. These changes will lead to an increase in housing production and preservation, as developers will be able to navigate a more supportive regulatory environment.

Describe the long-term effect of your proposal on removing barriers to affordable housing production that have perpetuated segregation, inhibited access to well-resourced neighborhoods of opportunity for protected class groups and vulnerable populations and expanded access to housing opportunities for these populations.

The County's proposal aims to dismantle barriers that have historically perpetuated segregation and limited access to well-resourced neighborhoods for protected class groups and vulnerable populations. By engaging diverse communities and prioritizing the development of affordable housing in areas with significant minority populations, Delaware County will advance equitable access to housing opportunities. The educational campaign, along with policy changes and direct housing production, will create a more inclusive and resilient housing market that supports sustained affordable housing production and preservation. The development of affordable rental units on vacant properties will expand access to housing in neighborhoods where opportunities have been limited, providing residents with greater choice and mobility.

Delaware County's proposal is designed to have a lasting impact on the production and preservation of affordable housing. By removing key barriers, engaging the community, and implementing innovative strategies, the County will create a sustainable and inclusive housing market that serves the needs of all residents. The success of this proposal will not only benefit Delaware County but also provide a model for other jurisdictions seeking to address similar challenges, contributing to a broader movement toward housing equity and inclusion.

In the long term, these efforts will contribute to a reduction in racial and economic disparities in housing, promoting integration and fostering inclusive communities. The County's commitment to developing and preserving affordable housing will ensure that vulnerable populations have access to safe, quality housing in well-resourced areas. This will not only improve living conditions for current residents but also support future generations in building stable, healthy communities.