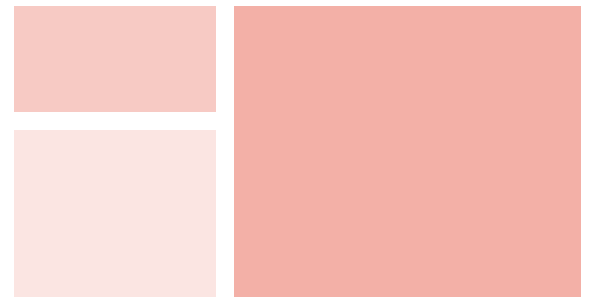
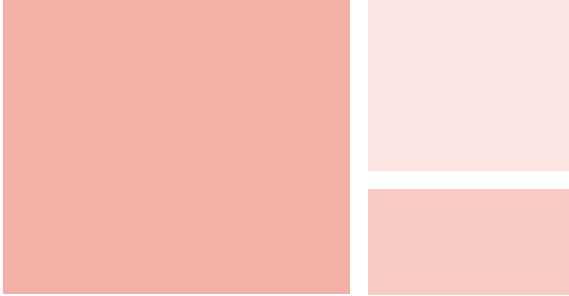


Delaware County 2035  
The Land | The People | The Places

# Housing Plan





# Housing Plan

October 2020

**Prepared By:**

Delaware County Planning Department  
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Media, PA 19063







## **RESOLUTION of the DELAWARE COUNTY COUNCIL Housing Plan**

WHEREAS, the Pennsylvania Municipalities Planning Code (Act 247 of 1968, as amended and hereinafter the "MPC") requires that every county in the commonwealth adopt a comprehensive plan, which plan shall consist of, among other basic elements, a plan for land use; and

WHEREAS, the County of Delaware has previously prepared Delaware County 2035 as the framework and land use component of said comprehensive plan; and

WHEREAS, the County of Delaware has prepared the *Housing Plan* as the housing component of Delaware County 2035; and

WHEREAS, the plan was prepared through a collaboration between the Delaware County Planning Department and the County Office of Housing and Community Development, in consultation with local municipalities, housing advocates, and real estate professionals; and


WHEREAS, the purpose of said plan is to guide Delaware County and its municipalities in planning for a diverse and equitable housing supply throughout the County and to serve as a resource for countywide, multi-municipal, and municipal housing planning efforts; and

WHEREAS, the County held a public hearing on October 21, 2020 after complying with the notice and 45-day public review and comment requirements of the MPC; and

WHEREAS, pursuant to the requirements of the MPC, the Delaware County Planning Commission has reviewed the *Housing Plan* and is recommending that County Council adopt the plan as a component of the Delaware County 2035.

NOW, THEREFORE, BE IT RESOLVED by Delaware County Council that the *Housing Plan* is hereby adopted as part of Delaware County 2035.

Approved October 21, 2020.

  
\_\_\_\_\_  
Anne M. Coogan  
County Clerk



## Acknowledgements

### Delaware County Council

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Elaine Paul Schaefer  
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**Introduction & Background**

**1**





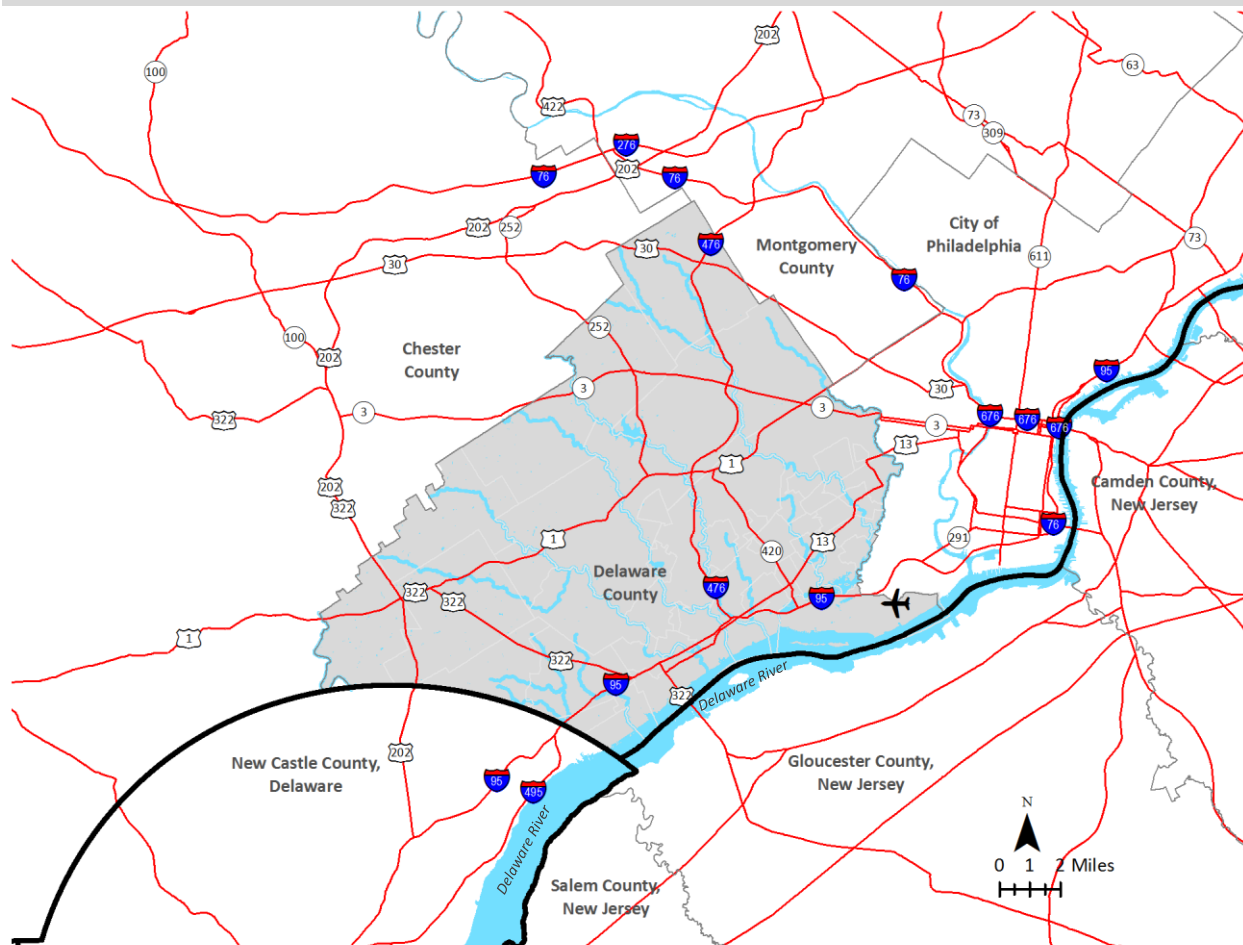
# Chapter 1: Introduction & Background

## INTRODUCTION

The *Housing Plan* is a long-range strategy to provide adequate housing solutions for all community members in Delaware County. The plan takes stock of existing housing in Delaware County and the factors that have influenced its location, type, and condition. It also examines the County's current housing needs as well as trends likely to influence housing needs in the future. The *Housing Plan* outlines actions the County and its municipalities can take in the near and long term that are in line with the broader goals of Delaware County 2035, the County's comprehensive plan.

Delaware County is located in the southeast corner of Pennsylvania, immediately west of the City of Philadelphia. It is bordered by Chester, Montgomery, and Philadelphia Counties in Pennsylvania; Gloucester County, New Jersey; and New Castle County, Delaware (See Map 1-1). The five-county region of southeastern Pennsylvania, which includes Delaware, Bucks, Montgomery, Chester, and Philadelphia Counties, has a combined population of more than 4 million people. According to the 2010 Census, Delaware County is home to 558,979 people. It has a land area of 183.8 square miles, making it the second smallest county in the region, after Philadelphia County, but the fourth most populous.

**Map 1-1: Delaware County**



Sources for all maps throughout this document can be found in Appendix C: Map Data Sources

**Chapter 1: Introduction & Background**

Delaware County features a wide variety of housing stock that offers its residents a range of housing options. However, housing needs and conditions vary widely from community to community. In the more developed portions of the County, housing stock is generally older and smaller, creating maintenance and space challenges. Other areas of the County may struggle to balance the demand for housing with the protection of open space, and a lack of diverse housing types in these areas may limit the population that is able to settle there. High demand for housing in some areas can drive up prices and cause affordability issues, while other areas suffer from disinvestment and a loss of tax base.

Over the course of its history, the County has grown from an agrarian economy and culture of scattered settlements to a densely developed landscape of urban and suburban communities. A number of factors have influenced the location and patterns of residential development in Delaware County. Communities formed along major transportation routes, from the Delaware River in the earliest days of the County’s settlement, to railroads and trolley lines in the nineteenth and early twentieth centuries, to the current network of roads and highways. The presence of large employers – from mills to major industries – created a demand for worker housing wherever they occurred. Additionally, across the County, throughout its growth and development, communities have sought to attract residents by offering amenities ranging from vibrant downtown districts to quiet areas of open space.

**DELAWARE COUNTY 2035**

Delaware County 2035 consists of a central *Land Use Policy Framework Plan* and a number of related and interconnected, but more detailed, component plans. The *Land Use Policy Framework Plan* establishes an overall vision for the future of the County through the year 2035. It also sets policies for development, redevelopment, conservation, and economic initiatives. The plan provides the County’s 49 municipalities with a framework for the strategic use of public resources to improve the quality of life for all its residents. In accordance with the Pennsylvania Municipalities Planning Code (MPC), the plan “establishes objectives of the municipality concerning its future development, including, but not limited to, the location, character, and timing of future developments.”

Component plans – addressing additional planning-related elements within the County – have already been developed, including the *Transportation Plan* and the *Historic Preservation Plan*. Each component plan uses the same framework and builds off of the land use policies laid out in the *Framework Plan*. Individual municipal plans serve as a basis for these policies. This *Housing Plan* is the housing component plan of Delaware County 2035. The organizational structure of the comprehensive plan and its components is shown below.

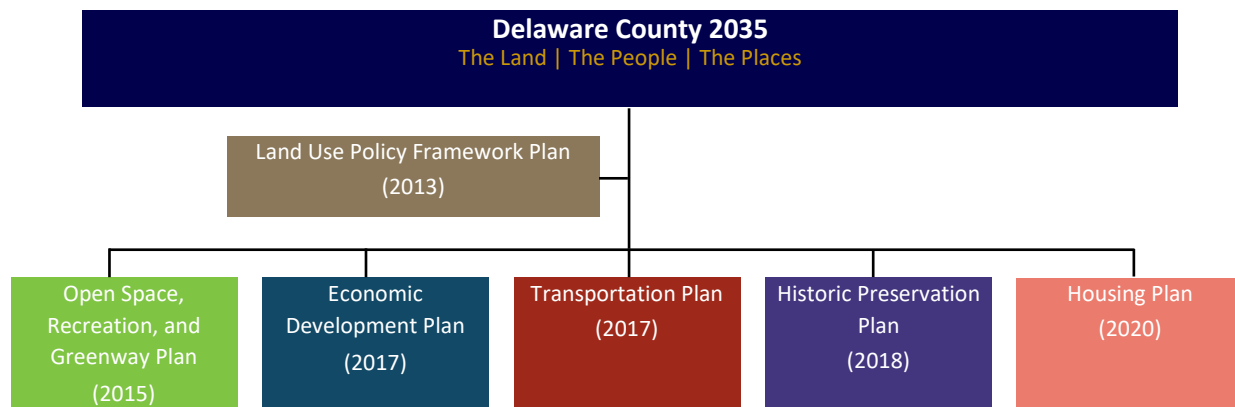


Figure 1-1: Organizational Structure of Delaware County 2035.

The County Profile section of the *Framework Plan* is organized by the key themes of Delaware County:

**The Land:**

- A Range of Housing Options
- Natural Resources Protection
- Quality Community Services and Facilities
  - Health Care
  - Higher Education
- Utilities

**The People**

- Demographics
  - Aging in Place
  - Race, Ethnicity, and Diversity
- Energy
- Employment

**The Places**

Delaware County 2035 recognizes the importance of supporting growth in the County through the celebration of community character - that is, the sum of qualities that makes each neighborhood and municipality a distinct place. The Delaware County 2035 community framework organized the diverse place types of the County into four Character Area types, which are broad areas with similar development patterns and characteristics, and four types of Central Places, which are community focal points that reinforce or establish a sense of place and character (see the Delaware County Profile section of the *Land Use Policy Framework Plan* for a more detailed description of each type). The planning area types identified in the *Framework Plan* are:

**Character Areas**

- Mature Neighborhoods
- Growing Suburbs
- Open Space
- Greenways

**Central Places**

- Urbanized Center
- Town Center
- Neighborhood Center
- Activity Corridor

The Land Use Framework chapter of the *Framework Plan* details prioritized objectives, policies, and actions that County and municipal decision-makers can take to address common issues and challenges. Recommendations are presented for each of the eight place types listed above. The plan also identifies placemaking themes that were derived from the themes represented in the County's municipal comprehensive plans. They address general goals for improvement across the County. Themes related to housing include:

- **Sustainable Development Patterns** – development that meets the needs of the present without compromising the ability of future generations to meet their own needs. This also includes development which can be adapted for future uses and focuses on development around existing centers.



## Chapter 1: Introduction & Background

- **Range of Housing Options** – providing quality housing for people of all income levels, physical abilities, and family size. This includes housing of varying sizes available at various price points and with different types of ownership.
- **Community Investment and Revitalization** – focusing investments on existing communities and infrastructure within each municipality; recognizing that our existing communities have provided valuable places to live, work, and shop for generations and should be valued for their importance within the region.
- **Multi-municipal Partnerships** – municipal partnerships on a variety of projects at a variety of levels from information sharing to formalized joint contracting. Working with neighboring communities allows for efficiencies of scale and coordinated development across municipal lines.
- **Quality Community Facilities** – municipalities strive to maintain strong community facilities, which include both publicly and privately maintained facilities, and to make use of existing facilities and services in developed areas where possible before expanding into areas that do not currently have those facilities provided. Adopting a “fix-it-first” policy conserves resources and ensures that the pace of development does not exceed the community’s ability to support it.
- **Healthy Lifestyles** – promoting a built environment and programs that encourage active transportation and recreation and make provisions for access to healthy food options for all residents.
- **Community Character** – planning for new construction within the context of existing landscapes and development while recognizing that with the growth of our region new development will in fact change the landscape of the County. New development and redevelopment should fit in with the existing or desired character of the community.

### **HOUSING PLAN**

The intent of the *Housing Plan* is to serve as a guide and resource for countywide, multi-municipal, and municipal housing planning efforts. It examines the policies and trends identified in the *Land Use Policy Framework Plan* with specific regard to housing in the County and, as mentioned previously, follows the structure of the land use policies established in the *Framework Plan*. It is important to note that much of the plan implementation, particularly as related to planning and zoning, remains the responsibility of municipal officials. The County’s powers are limited to suggesting refinements to local actions that reflect the common issues, goals, and strategies shared by the municipalities.

As the County’s comprehensive plan, Delaware County 2035 addresses a range of issues facing the County, including those related to housing. This plan primarily focuses on developing long-range policies for providing for the housing needs of residents of Delaware County. The research and analysis conducted for and presented in this plan, in conjunction with the framework established in the *Framework Plan*, inform the goals, objectives, and action items established in this plan.

### **Connection with Delaware County 2035**

As a component of Delaware County 2035, it is important to consider how the *Housing Plan* correlates with and reinforces the County land use strategy established by the *Framework Plan*. The placemaking themes from the *Framework Plan* are an important factor in much of the *Housing Plan*. The place types identified in the *Land Use Framework Plan* are utilized explicitly throughout the *Housing Plan* to frame the discussion of housing within the context of Character Areas and Central Places. Using these place types as the foundation for the discussion on housing allows for an informed conversation regarding

what is preferred and appropriate for the desired community characters identified in the *Framework Plan*.

The following are the Countywide objectives from the *Framework Plan*. The intent of this plan is to build upon the objectives established in that document with specific regard to housing. As such, the *Framework Plan* objectives guide the specific goals, objectives, and actions of this *Housing Plan*.

### **Delaware County 2035: Land Use Policy Framework Plan**

#### **Objectives**

##### **LU 1:**

Create desirable places to live by ensuring that land resources are allocated for uses that will achieve the following:

- Accommodate and enhance established community character and planned growth;
- Support viable transportation and infrastructure systems;
- Include a range of housing options;
- Protect natural and historic resources; and
- Provide for adequate community facilities.

##### **LU 2:**

Encourage compatible land use, redevelopment, and revitalization that will protect the stability and enhance the character of Mature Neighborhoods.

##### **LU 3:**

Encourage context-sensitive design and sustainable development and redevelopment.

##### **LU 4:**

Preserve, connect, and expand greenways and open space to protect natural and historic resources, and promote healthy lifestyles.

##### **LU 5:**

Improve land use compatibility and accommodate population growth, institutions, services, and culture to strengthen economic competitiveness. One series of policies and actions is presented for Urbanized Center, Town Center, and Neighborhood Center since they share a common objective.

##### **LU 6:**

Promote economic redevelopment and development, while preserving community character and improving accessibility.

(Delaware County Planning Department 2013)

## GOALS

Three overarching goals were identified to guide housing planning efforts in the County. They are the result of coordination with stakeholders, a public survey, and research and analysis of existing housing conditions, needs, and opportunities. The goals of the *Housing Plan* are:

**Goal 1: Enrich**

Enrich the supply and variety of quality housing stock while providing positive models to promote diverse communities of character.

**Goal 2: Provide**

Provide for and anticipate the housing needs of existing and future County residents of all ages, abilities, and incomes.

**Goal 3: Collaborate**

Collaborate across organizations and municipalities to share information and resources while working toward common goals.

## DELAWARE COUNTY PROFILE

Current conditions in Delaware County provide the background and necessary context to understand the local economy and opportunities that may be available to advance housing opportunities. The Delaware County Profile identifies the key assets that have contributed to the current social, economic, physical, and environmental characteristics of the County. The profile utilizes the land use framework of Central Places and Character Areas of Delaware County 2035 to advance the goals, objectives, and recommendations for housing. An analysis of demographic, social, and economic indicators provides insight into current and future trends that will impact County housing supply and demand. A review of County housing initiatives and programs preceding this plan provides an understanding of what has been accomplished and what may be beneficial for planning for future growth.

As discussed, the *Framework Plan* organizes the County into general planning areas with common characteristics. The community framework planning areas (Character Areas and Central Places) are used to discuss the history of growth and development patterns in the County as well as to analyze existing housing issues. Due to common features of the various Character Areas, they may exhibit similar housing characteristics and face similar housing challenges. It is important to note that the Character Areas were designed to be self-identified by municipalities, and those listed in the plan are not necessarily all-inclusive. The following are the Character Areas and Central Places, as defined in the *Framework Plan*:

### Character Areas

#### Mature Neighborhoods

- Underlying areas that are established and have realized most of their population, employment growth, and infrastructure build-out.
- Some are stable and thriving with affordable housing, access to transit, and strong community identities.
- Some are experiencing population losses and deteriorating infrastructure systems.

- Over time, the prevalence of areas with characteristics of Mature Neighborhoods is moving toward the western boundary of the County.
- Revitalization opportunities exist in a variety of scales and locations.

### Growing Suburbs

- Underlying areas that have undeveloped or agricultural land remaining and are experiencing or are forecast to experience population growth.
- Mostly residential with primarily single-family detached housing.
- Typically located in western Delaware County.

### Open Space

- Underlying area that either remains in a natural state or is used for agriculture; free from intensive development for residential, commercial, industrial, or institutional uses.
- Open space can be publicly or privately owned and may include: forest land, water bodies, wetlands, steep slopes, undeveloped coastal lands, cemeteries, parks, preserves, golf courses, abandoned railroad beds, and utility property.

### Greenway

- A linear system of connected natural and man-made elements that function together for public benefit.
- As vegetated buffers, greenways can protect natural habitats, improve water quality, and reduce the impacts of flooding in floodplains.
- Proximity and access to Greenways has an impact on quality of life in adjacent areas.

## Central Places

### Urbanized Center

- A medium- to large-scale community consisting of a multiple street central business district surrounded by mature residential neighborhoods.
- Land uses are mixed and consist of a range of scales and density.
- Well-connected street grid network, sidewalks, and mass transit.
- Transit-oriented developments may exist around regional rail lines and busways.  
*Examples: 69th Street (Upper Darby/Millbourne), Chester City, Darby, Lansdowne, Media, Wayne*

### Town Center

- A small-scale community consisting of one main street or town square surrounded by neighborhoods.
- Land uses are mixed and mostly consist of small-scale, low-intensity businesses, services, and cultural resources that serve the community.
- Residential fabric typically consists of medium-size blocks with a range of building types, including apartments and single-family residences, promoting a walkable environment.
- Transit-oriented developments may exist around regional rail lines and busways.  
*Examples: Boothwyn, Concordville, Havertown, Marcus Hook, Morton, Newtown Square, Parkside, Ridley Park, Swarthmore*

### Neighborhood Center

- An area at an intersection of roads and/or commuter rail/bus lines surrounded by neighborhoods.
- Typically has a definable focal point and/or a mix of commercial, retail, or civic uses.

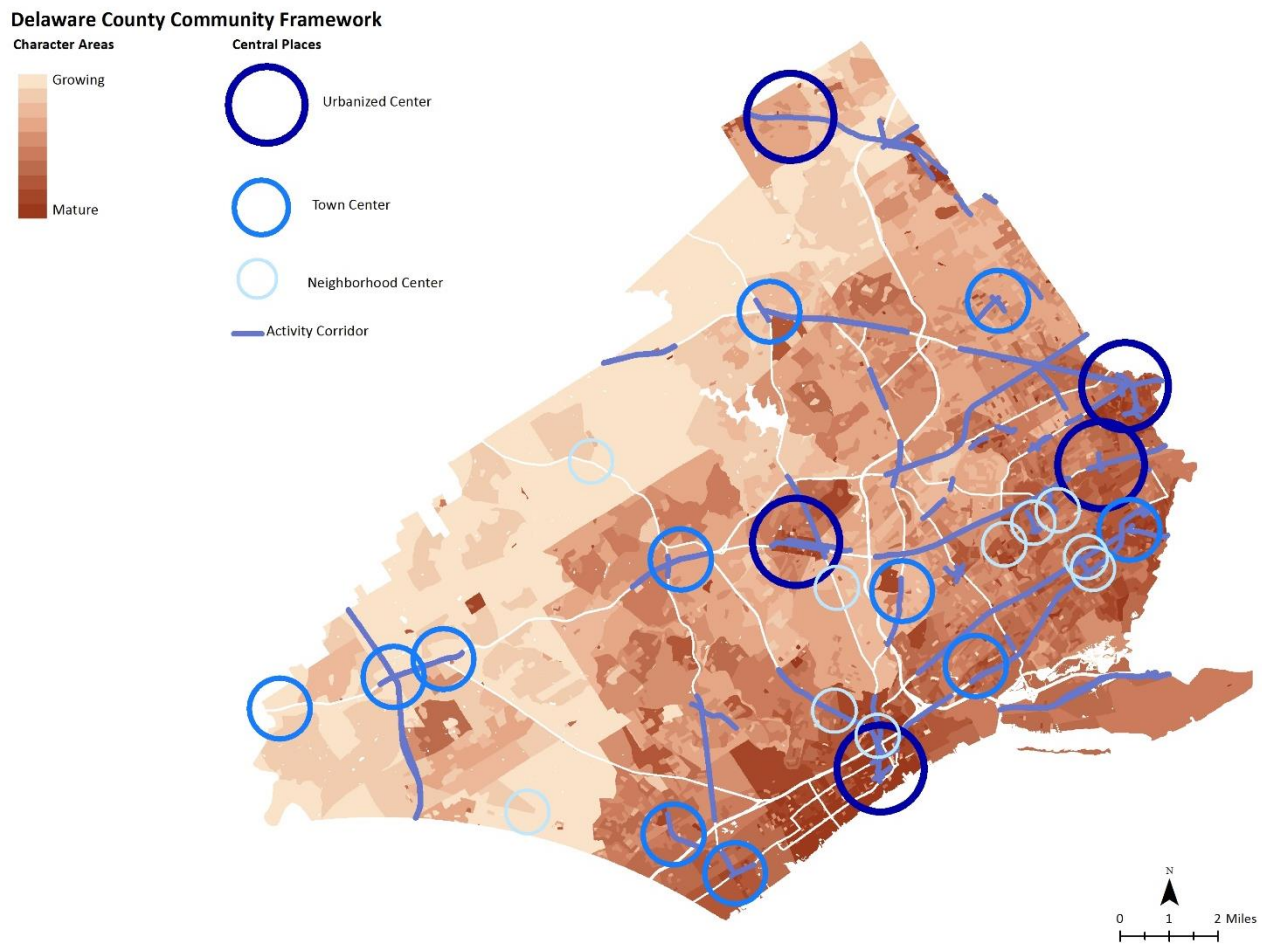
**Chapter 1: Introduction & Background**

- Often a walkable destination.
- Has a unique history or sense of a community within the larger neighborhood setting.  
*Examples: Aldan, Aronmink, Aston Mills, Booths Corner, Chadds Ford, Collingdale, Gradyville, Secane, Sharon Hill, University Crossing (Chester), Wallingford*

**Activity Corridor**

- A linear-shaped place flanking major transportation corridors or highway interchanges with intense development and where public transport facilities, mixed land uses, and people are centrally focused.
- Varied width, density, and design depending on the local context and underlying character.
- A variety of retail, social, and employment opportunities integrated with high density residential functions.
- Although some are auto-centric, Activity Corridors can become more walkable, connect to neighborhoods, and include attractive streetscapes.  
*Examples: Highway Routes 1, 3, 13, 202, 252, 291, 320, 352, 452, and 491; Trolley Lines 101, 102, 11, and 13; Norristown High Speed Line*

**Map 1-2: Character Areas and Central Places**



The two underlying Character Areas – Mature Neighborhoods and Growing Suburbs – have distinct differences that significantly affect the approach to housing planning. Mature Neighborhoods (concentrated in the eastern and southern portions of the County) generally contain older housing

stock, which often increases maintenance issues. Mature Neighborhoods also frequently contain a wide variety of housing types, from apartment buildings and row homes to large single-family homes, though often on relatively small lots. Although housing in these areas tends to be more affordable, higher taxes due to increased infrastructure costs can raise housing costs overall.

Growing Suburbs (typically the western and northern portions of the County) tend to have larger, newer houses and more single-family detached homes than other dwelling types. Lots are larger and homes are usually not well connected by a sidewalk network. Some of these areas may be more affordable, although, as a tradeoff, a lack of transportation options and walkability can increase a household's transportation costs. Other Growing Suburbs may have high housing costs due to a lack of variety of housing sizes, types, and rental options. The Central Places and Activity Corridors of the County do not typically have much housing, although there may be mixed-use buildings with apartments above stores or large apartment buildings along major roads. Map 1-2 shows the Character Areas and Central Places as established in Delaware County 2035.

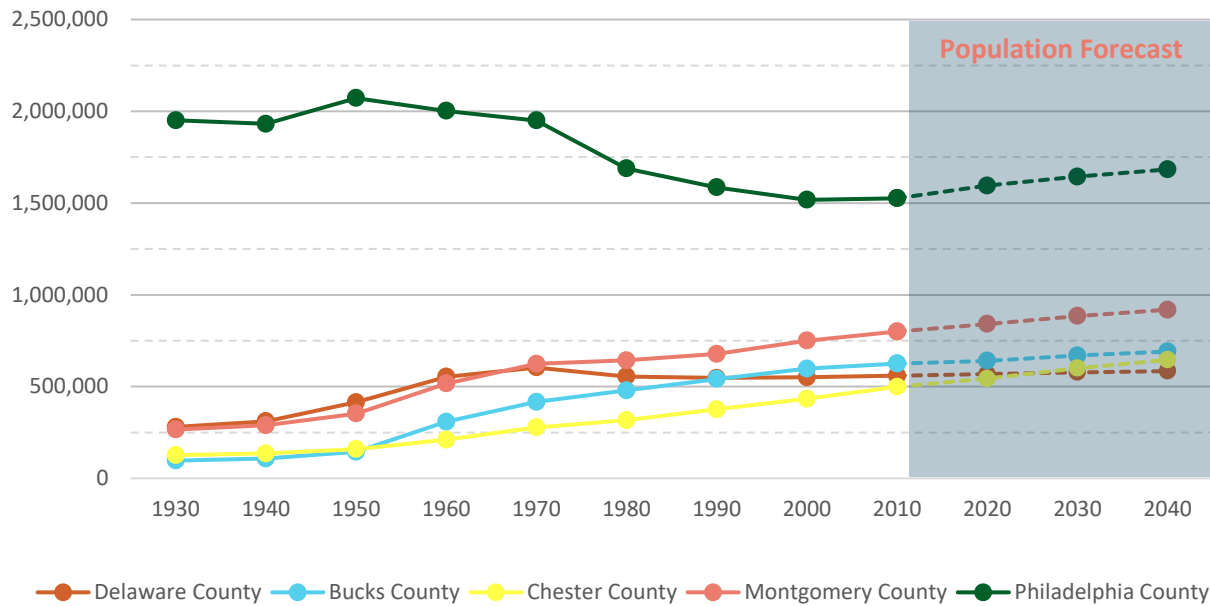
## Population

Population trends are important to consider in planning for housing as population largely influences the demand for housing. Delaware County's population peaked in 1970, reaching 603,465 residents; by 2000, the population had decreased to 550,864 residents. According to the United States Census Bureau, Delaware County's overall population remained relatively stable between 1980 and 2010. Despite a few minor fluctuations, the population changed from 555,007 (1980) to 558,979 (2010), representing only a 0.2% increase. The 2017 American Community Survey population estimate for Delaware County is 564,696. The population is expected to continue to grow to approximately 585,000 residents in the coming decades.

By comparison, the City of Philadelphia experienced its first population growth since 1950 in 2010, likely as part of a nationwide trend of population movement to denser urban areas. Compared to Delaware County and Philadelphia, Bucks, Chester, and Montgomery Counties – all of which have relatively large land areas – have grown consistently since 1950. As shown in Chart 1-1, it is anticipated that Bucks, Chester, and Montgomery Counties' populations will continue to increase through 2040. Delaware County's population is expected to grow by a steadier 5% in the same time period. Montgomery County surpassed Delaware County in population in 1970, Bucks in the 1990s, and Chester County's population is expected to exceed Delaware County's within the next 10-15 years. The increasing populations of surrounding counties will undoubtedly impact housing stock and the availability of and need for a variety of housing types.



**Chart 1-1: Population by County  
1930-2040**



Source: U.S. Census, compiled by DCPD 2016; DVRPC Population Forecasts 2016

**Shift in Delaware County’s Population between 1980 and 2010**

Overall countywide population figures do not reflect the significant demographic shift that occurred in Delaware County between 1980 and 2010. The population seems to have shifted from the County’s Mature Neighborhoods (eastern and southern municipalities) to its Growing Suburbs (northern, central, and western municipalities) (see the discussion of Character Areas, p. 1-6). Table 1-1 shows the five municipalities that experienced the greatest percentage decrease in population and the five municipalities that experienced the greatest percentage increase in population. The five municipalities that experienced the greatest population losses during this time period are Mature Neighborhoods in the southern and eastern parts of the County. Those municipalities that experienced the greatest population growth are Growing Suburbs in the western and northern parts of the County. Map 1-3 demonstrates the general shift of population from the east to the west.

**Table 1-1: Municipalities with the Greatest Population Change (1980-2010)**

Population Losses	Population			Population Gains	Population		
	Municipality	1980	2010		% Change	Municipality	1980
Chester Township	5,687	3,940	-30.72%	Bethel Township	2,438	8,791	260.58%
Chester City	45,794	33,972	-25.82%	Edgmont Township	1,410	3,987	182.77%
Darby Township	12,264	9,264	-24.46%	Concord Township	6,437	17,231	167.69%
Folcroft Borough	8,231	6,606	-19.74%	Thornbury Township	3,653	7,782	113.03%
Rutledge Borough	934	784	-16.06%	Chester Heights Borough	1,302	2,531	94.39%



recovered somewhat between 2013 and 2015, and remain strong in recent years despite a slight drop off.

**Table 1-2: Proposed Development in Delaware County  
(2002-2017)**

Year	Proposed	
	Residential Units	Non-Residential Square Footage
2002	959	2,401,162
2003	1,413	1,286,956
2004	1,217	1,471,915
2005	2,132	2,635,509
2006	1,183	3,064,621
2007	629	3,876,008
2008	615	3,254,918
2009	343	900,810
2010	1,334	1,187,539
2011	221	1,069,066
2012	1,230	1,354,435
2013	837	717,084
2014	500	1,797,991
2015	712	2,671,058
2016	611	1,800,994
2017	203	1,742,950
<b>Total 2002-2009</b>	<b>8,491</b>	<b>18,891,899</b>
<b>Total 2002-2017</b>	<b>14,141</b>	<b>31,233,016</b>

Proposed (not necessarily constructed) development.  
Source: DCPD, 2017

Between 2002 and 2015, Concord Township – one of the municipalities in the County with the highest population growth rates – had the greatest number of both proposed residential units and proposed non-residential square footage in the County. Other Growing Suburbs also led the way in terms of residential growth and development during this time period.

## Demographics

Delaware County is a developed county projected to experience steady, modest population growth in the coming decades. The County has become more diverse since reaching its population peak in the 1970s, with African American, Asian, Hispanic, and other racial and ethnic groups comprising a larger percentage of the population. The population is also “aging in place,” with long-time residents in older age groups remaining in the County rather than retiring elsewhere.

### Racial and Ethnic Diversity

Delaware County is becoming a more racially and ethnically diverse county. Though there can be issues in comparing changes in race and ethnicity over time due to changes in census recording, it is clear that

Delaware County is becoming more diverse. Starting in the 1990s, the number of White individuals has decreased in real numbers and as a percentage of the overall population from a high of 86.5% to 70.0% as of the 2017 ACS. Concurrently, the number of Black or African American residents has significantly increased from 11.2% of the County population in 1990 to 21.0% in 2017. Residents of Asian descent as well as individuals identifying as two races have also been increasing during this timeframe. Hispanic and Latino ethnicity, while a relatively low overall percentage of the County population, has steadily risen from 5,998 individuals in 1990 to an estimated 20,099 residents in 2017, an increase of more than 200%.

**Table 1-3: Delaware County - Race and Hispanic Origin  
1990 to 2014**

Year	1990	%	2000	%	2010	%	2017	%
White Alone	473,741	86.5	442,449	80.3	405,233	72.0	382,859	70.0
Black or African American alone	61,394	11.2	79,981	14.5	110,260	20.0	116,489	21.0
American Indian and Alaska Native alone	609	0.0	609	1.0	874	2.0	488	0.1
Asian alone	N/A	N/A	18,103	3.3	26,277	5.0	30,666	6.0
Native Hawaiian and Other Pacific Islander	N/A	N/A	100	0.0	145	0.0	77	0.01
Two or More Races	N/A	N/A	6,556	1.2	10,979	2.0	11,544	2.0
Other	12,516	2.3	3,066	6.0	5,211	9.0	1,162	0.2
Hispanic or Latino	5,998	1.1	8,368	1.5	16,537	3.0	20,099	4.0
Not Hispanic or Latino	541,653	99.0	542,496	98.5	542,442	97.0	543,285	96.0

Source: U.S. Census -1990, 2000 and 2010, and 2013-2017 American Community Survey 5-year estimate

As the County becomes more diverse, it is important to ensure that housing remains accessible to all races and ethnicities. Diversity in all its forms, including racial and ethnic, contributes to vibrant, healthy communities and increases the appeal of Delaware County to potential businesses and residents.

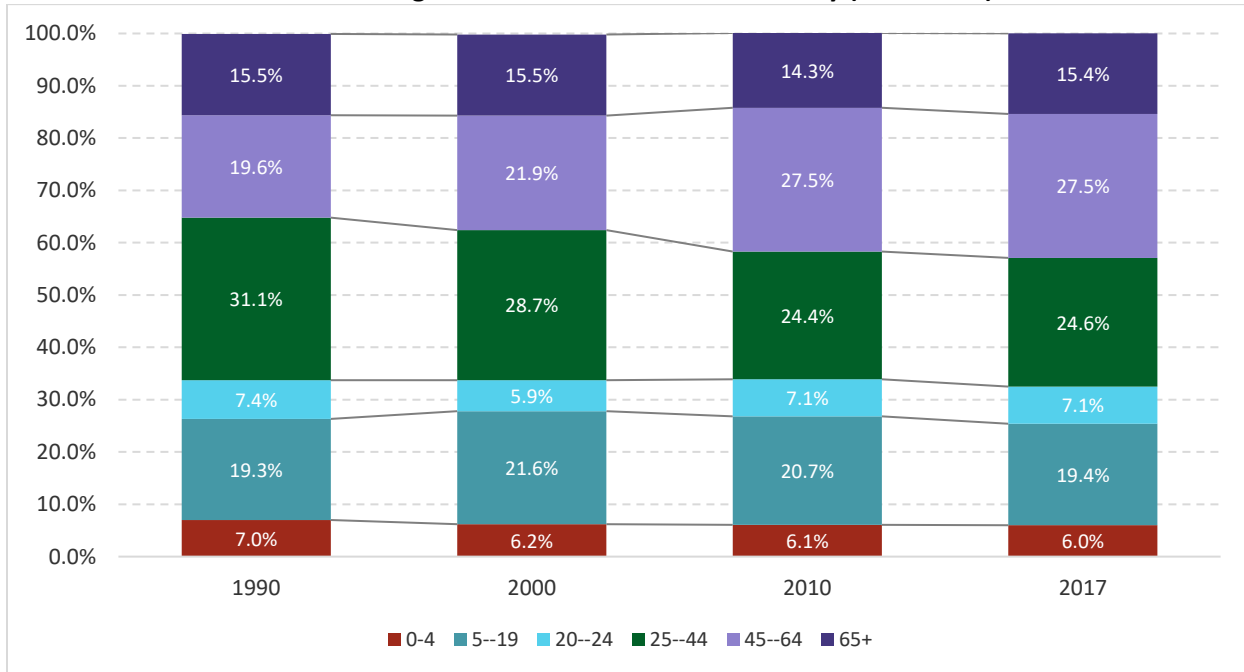
### Aging Population

Delaware County is trending towards an aging population. Chart 1-2 shows that through the 1990s, the largest age group as a percentage of the total population was the 25 to 44-year-old cohort. As of the 2010 Census and through the 2017 ACS, this cohort was surpassed by the 45 to 64-year-old cohort, and the 25 to 44-year-old demographic has continued to become proportionally smaller.

The 20 to 24-year-old age group decreased significantly in 2000, going from 7.4 percent of the County population to 5.9 percent, yet rebounded close to 1990 levels in 2010 and through 2014 although still slightly below 1990 levels. A slow but continuous decline in the 0- to 4-year-old age group suggests that the County's aging trends will continue with decreasing numbers of newborns aging into the general population. The decline in the 0- to 4-year-old age group in the County may reflect, in part, the current trend of a decrease in the average household size nationally.

The declines in the 20- to 24-year-old and 25- to 44-year-old age groups suggests the County is not retaining recent college graduates, and more adults in their prime working years are not residing in the County. Although the percentages are lower compared to the state, the County's population is older than that of the United States as a whole.

Chart 1-2: Age Distribution of Delaware County (1990-2017)



Source: U.S. Census -1990 and 2000, and 2013-2017 American Community Survey 5-year estimates

### Transportation Network

The transportation network has a significant impact on the location of housing in the County, as access to major transportation routes is often an important factor in residents deciding where to live or developers deciding where to build. Several major interstates and federal highways traverse Delaware County, including I-476, I-95, US 1, US 13, US 30, US 202, and US 322. The County is also served by a complete network of arterial, collector, and local roads. The network also includes a robust public transit network, consisting of SEPTA Regional Rail (Paoli-Thorndale Line, Media-Elwyn Line, and Wilmington Line); 11, 13, 101, and 102 trolleys; Norristown High Speed Line; and multiple bus routes. Map 1-3 shows the public transit and roadway network of the County.

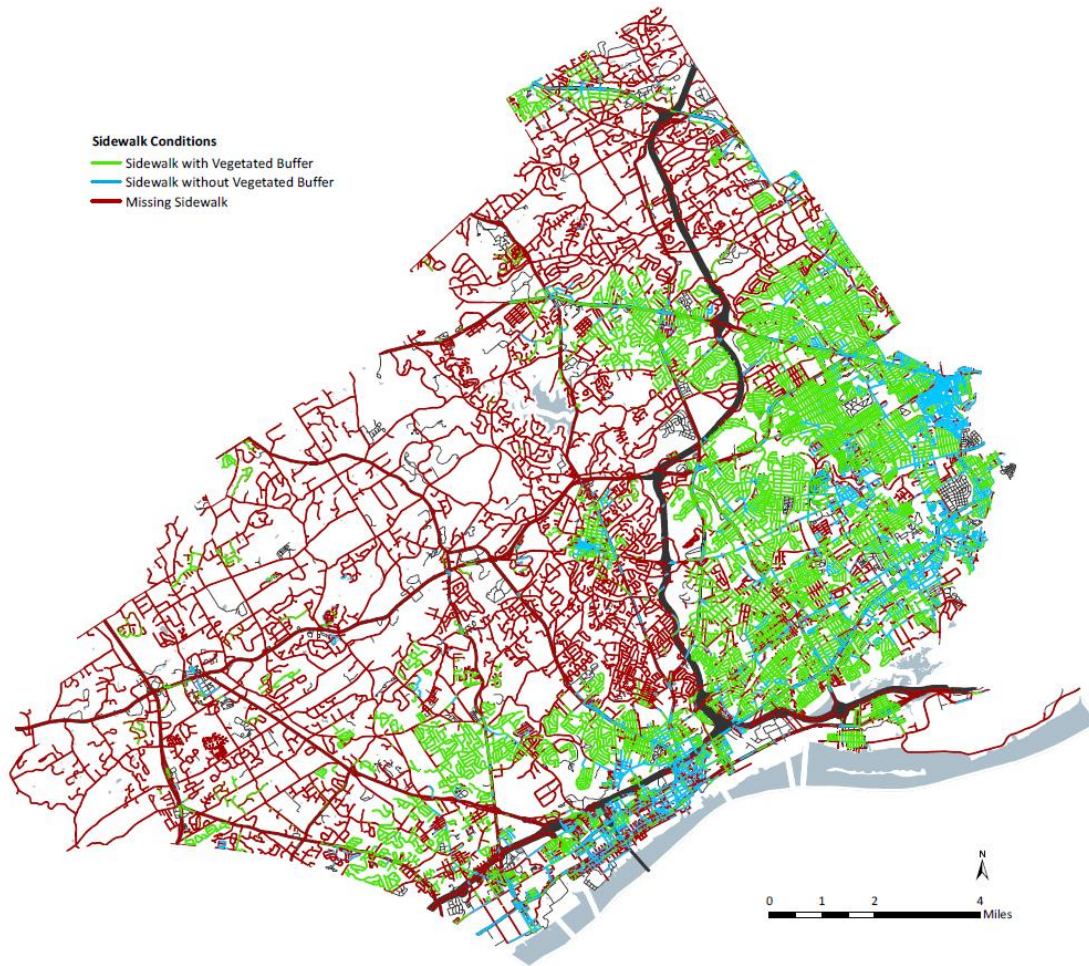
**Map 1-4: Public Transit and Road Network**



Increasingly, walkable urban environments are seen as a selling point to many people looking for housing, both homeowners and renters. As shown in Map 1-5, Delaware County has an extensive sidewalk network along many of its roadways, but this network tends to be concentrated in certain parts of the south and east. Large swaths of the County are not connected by sidewalks, meaning residents in those areas must drive to even the closest destinations.



Map 1-5: Sidewalk Network



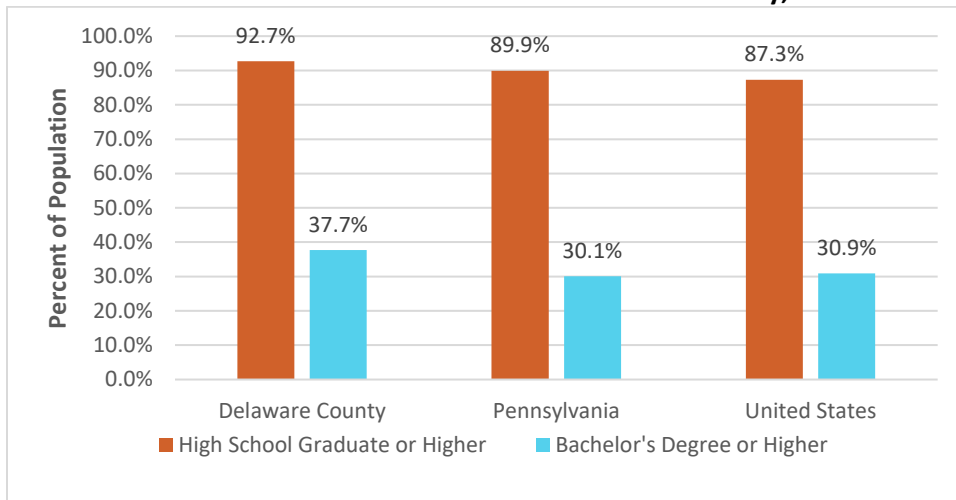
**Economics**

The County’s levels of educational attainment and median incomes are strong relative to Pennsylvania and the country as a whole, reflecting an upwardly mobile population. The County’s strong median household income is indicative of its proximity and access to well-paying jobs in the employment centers of Philadelphia and Montgomery Counties, as well as the strong County economic base that provides a variety of skilled, well-paying jobs within the region.

**Educational Attainment**

Delaware County compares well with Pennsylvania and the country as a whole in terms of educational attainment. The County exceeds the state percentage for a High School diploma by almost three percentage points and the U.S. by over five percentage points. The margins for Bachelor’s degree or higher attainment are even greater, with the County exceeding the state by over seven percentage points and the country as a whole by over six percentage points. The relatively high levels of educational attainment in the County are strongly correlated to employability and higher levels of income.

**Chart 1-3: Educational Attainment in Delaware County, 2017**

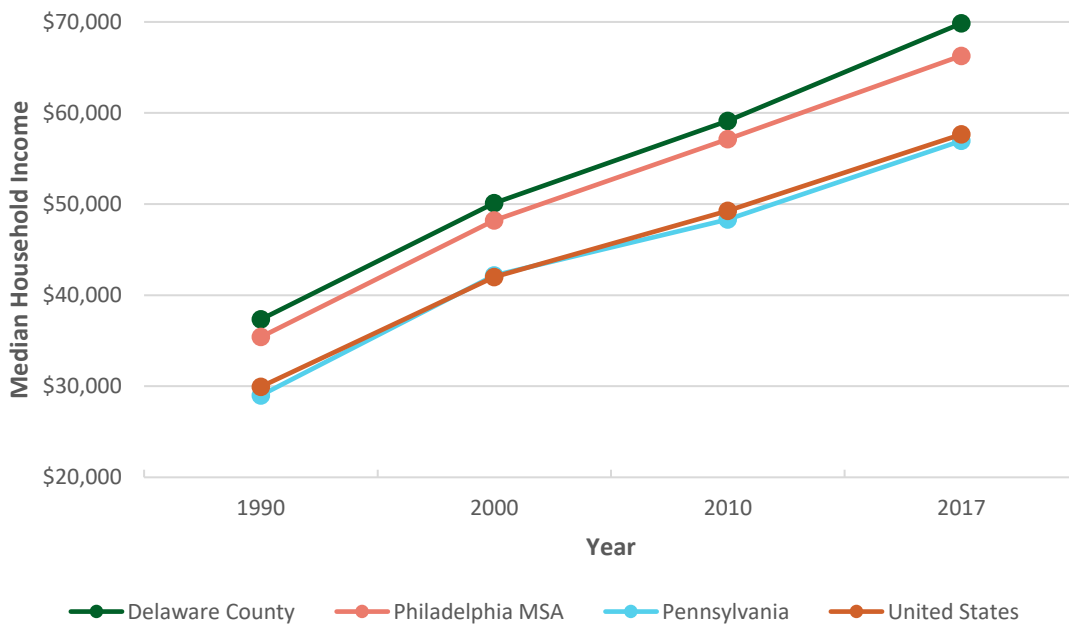


Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-year estimates

**Increasing Incomes**

The median household income for Delaware County, as shown in Chart 1-4, has experienced steady and continuous increases from 1990 through 2017.

**Chart 1-4: Median Household Income in Delaware County (1990-2017)**

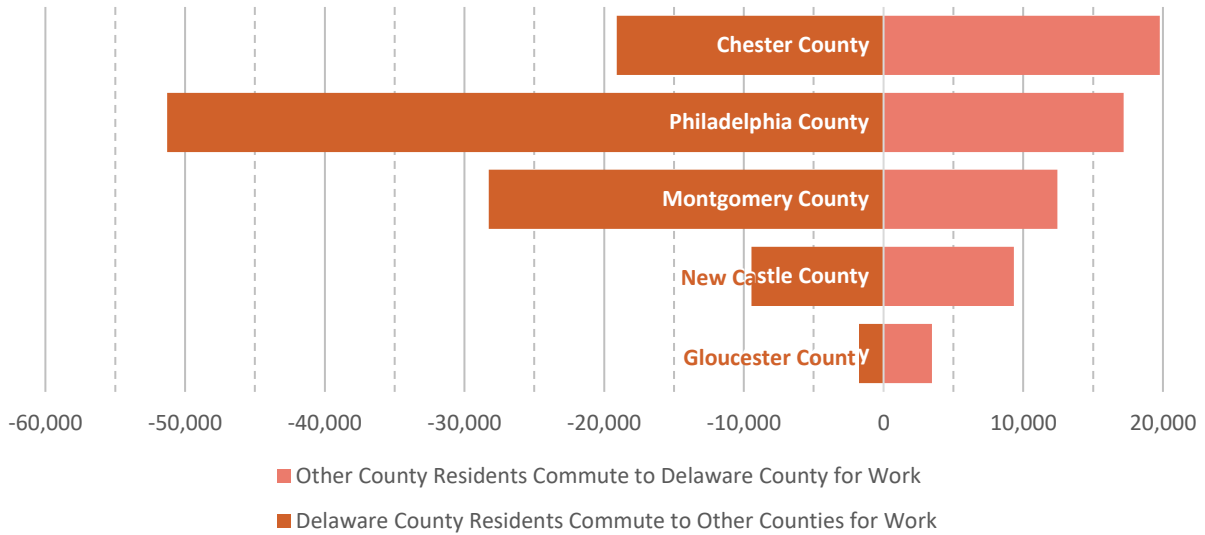


Source: DCPD 2017; U.S. Census, 1990 and 2000; American Community Survey – 2010 and 2017 5-year estimates

The County median household income has remained strong relative to the five-county region of the Philadelphia metropolitan statistical area (MSA), the state of Pennsylvania, and the country as a whole. County median incomes exceed those of the three progressively larger geographies, with the County most closely aligning with the Philadelphia MSA and exceeding those of Pennsylvania and the United States by larger margins.



**Chart 1-5: Inflow/Outflow of Workers in the Philadelphia Region**



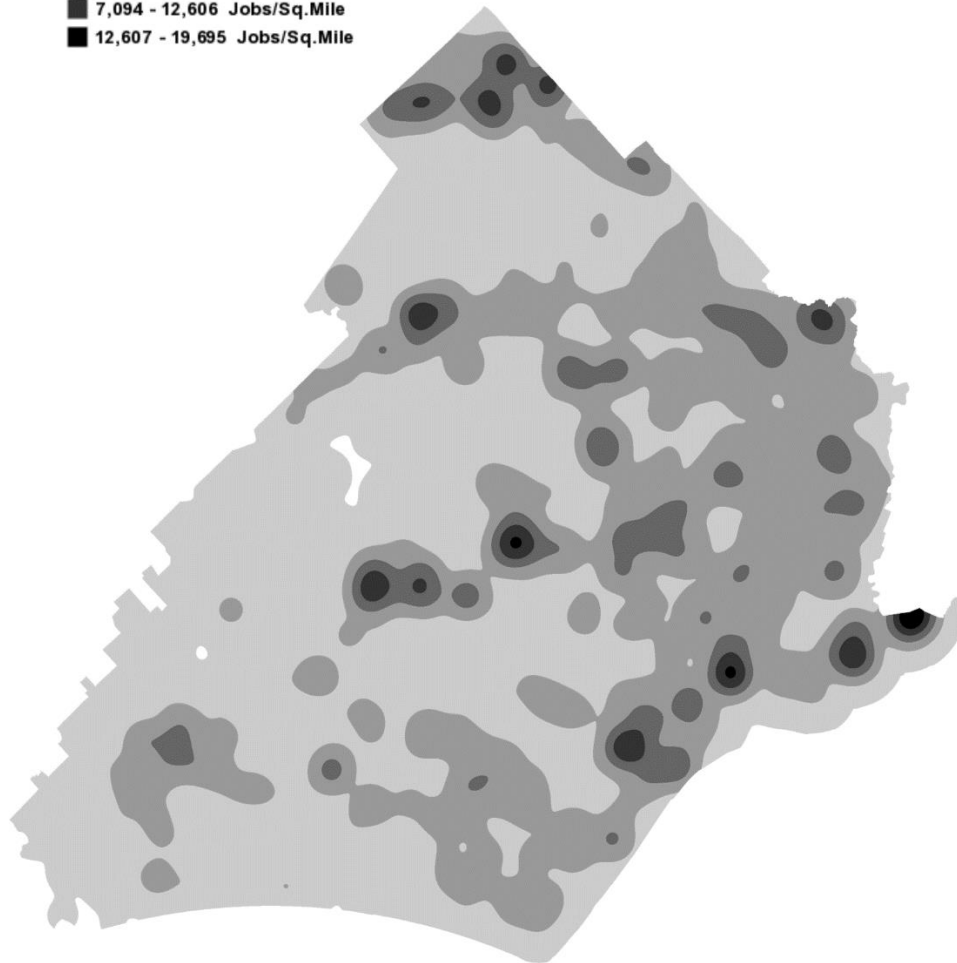
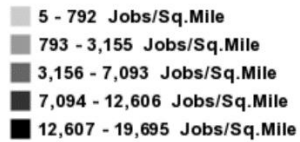
Source: U.S. Census Bureau American Community Survey, 2009-2013 Five Year Estimates

**Major Employers and Employment Density**

The top employers in Delaware County represent a mix of manufacturing, medical, governmental, educational, and service employers. While the aerospace manufacturer Boeing is the largest single employer in Delaware County, it is followed by Crozer-Chester Medical Center, Delaware County government, Villanova University, and United Parcel Service. Major employers’ headquarters or primary facilities are largely centered along the transportation and road network, taking advantage of these County assets.

When looking at the density of all jobs, the employment is centered on areas with higher population density. This is intuitive because overall employment density includes service jobs and neighborhood retail which are required to be close to their customers. While some major employers such as manufacturers or educational institutions create a large central point of employment, others, such as health care or government have their employees spread through multiple locations.

Map 1-7: Employment Density



## HISTORICAL HOUSING TRENDS

Planning practices, demographic shifts, and lifestyle changes have informed housing planning in Delaware County as well as the entire United States. Though planning is largely place-dependent, regardless of national trends, national and local trends do provide meaningful context to better understand Delaware County's housing stock. These trends provide background into the current state of the County, though are not always universally experienced by every community.

The early history of Delaware County from the time of European settlement saw development mostly in the form of scattered farmsteads and small crossroad villages. The County's population at this time was largely concentrated along the Delaware River, which served as a major transportation and commerce route. Chester City was the County seat of what was originally Chester County from 1682 to 1788, and then from 1879, when Delaware County split off from Chester County, to 1851, when the County seat moved to Media. In the eighteenth and nineteenth centuries, millworker housing, often consisting of twins or rows, was constructed in close proximity to mills or factories which were situated along the creeks and streams throughout the County.



In the nineteenth century, as numerous passenger railroad lines began to extend across the County, communities sprang up around railroad stations in formerly rural areas. The rail infrastructure made it possible for more people to move to these previously inaccessible areas and commute to work in the city of Philadelphia. These “first generation” suburbs, some of the first in the country, were really large subdivision plans developed by private developers. Following the railroads in the early twentieth century, the extension of the trolley system from Philadelphia into Delaware County facilitated the production of a great deal of housing in a relatively short period of time. To accommodate a large influx of people, Delaware County saw the construction of thousands of rowhomes, as well as hundreds of apartment houses, both big and small. Municipalities such as Upper Darby Township experienced the highest rate of population increase in the United States between 1920 and 1950.

In addition to the influence of market forces, federal housing policy in the early twentieth century began to have a real impact on the landscape of development in Delaware County and beyond. The National Housing Act of 1934 was passed in the aftermath of the Great Depression to make housing and home mortgages more affordable. It established the Federal Housing Administration (FHA) which backed self-amortizing mortgages and federal mortgage insurance. This allowed for more funding to be put into loans for mortgages, and more affordable payment terms for buyers. It also increased the market for single-family homes and the rate of homeownership. Under this act, surveys regarding desirable neighborhood locations were created, dubbed “Redlining”, which led to the disinvestment of minority inner-city neighborhoods. The result was major housing segregation, the effects of which are still seen today.

During both World Wars, as well as during the subsequent industrial boom, the workforce demanded for wartime production was tremendous and the need for housing was overwhelming. Row homes and twin dwellings as well as modest single-family units and large apartment buildings appeared in proximity to industrial areas. Following World War II, however, the development patterns shifted from the first generation commuter suburbs characterized by transit access, density, and walkability, to second generation suburbs oriented more to automobiles and larger lot sizes.

The authorization of the Servicemen's Readjustment Act of 1944 created the Veteran's Administration (VA) home loan guarantee program, which offered affordable home loans to veterans. This spawned a boom of single-family housing and a retreat from cities. Many attribute this legislation as a primary cause for the growth of America's suburbs. The latter half of the twentieth century saw a major shift in the population centers of the County. In Delaware County, there was an out-migration from the eastern, inner-ring suburbs, and a new wave of auto-oriented suburbs in the western portion of the County. As America's suburbs boomed, urban areas declined. The Housing Act of 1949 created new housing programs to address declining urban areas by authorizing funds for slum clearance and new construction. This and the subsequent Housing Act of 1954 led the controversial practice of “Urban Renewal,” which utilized eminent domain to remove populations from large tracts of land in order to build public projects. Many of these Urban Renewal projects damaged or erased the underlying urban character and worsened the problems they intended to remedy, hastening the decline of urban areas.

The early 60s was a time for civil rights and housing reform, launched by the publication of works such as *The Death and Life of Great American Cities* by Jane Jacobs, which touted the inherent benefits of urban life and the potential for equitable neighborhoods. The Civil Rights Act of 1964, among other things, prohibited discrimination in federally assisted programs, including housing. The Fair Housing Act in 1968 prohibited discrimination in the sale, rental, and financing of housing. The Housing and Community Development Act of 1974 replaced the categorical grant that had been in place as part of Urban Renewal with the Community Development Block Grant (CDBG) program, which allowed



## Chapter 1: Introduction & Background

federally-funded redevelopment efforts to be initiated at the local level, rather than top-down from the federal government.

As in much of the United States, suburban communities in Delaware County flourished and matured in the 1970s, 1980s, 1990s, and early 2000s in the Philadelphia Metropolitan Area. Employers began to move offices from center city Philadelphia into suburban office parks. This created a shift from one major employment center (Center City Philadelphia) to a multitude of satellite employment centers. Commuting patterns reversed. An increasing number of workers began to travel from center city in the morning peak hours and toward center city in the evening peak hours. In addition, more suburban residents began to work in their own, or other, suburban communities. The 1980s and 1990s saw additional federal housing policy passed, such as the 1986 Low Income Housing Tax Credit (LIHTC), which helps to create affordable housing by providing tax credits to property owners for the inclusion of lower than market rents. In 1990, the Cranston Gonzalez National Affordable Housing Act created the HOME program, which gives block funding to local governments for housing.

Pennsylvania, like the rest of the nation, experienced a run up, or bubble, in housing prices around 2000. As early as 2007 a foreclosure crisis had gripped the country, peaking in 2010. In Delaware County, and Pennsylvania generally, housing prices did not rise as early, or as sharply as other regions and the foreclosure crisis did not hit as acutely as in many other areas in the Commonwealth. However, the foreclosures disproportionately impacted the County's low- and moderate-income neighborhoods. Many of these foreclosed units were not maintained, some remained vacant for long periods of time, and the overall result was a decline of previously stable neighborhoods. While foreclosures in the nation and the County are back to pre-bubble rates, the effects on the housing stock remain.

The design of residential developments in the late twentieth century generally included wider streets without sidewalks; they also reflected a shift from a traditional urban grid pattern to organic urban form (marked by numerous cul-de-sacs). The disconnected nature of street networks in modern suburban communities limits pedestrian mobility and hinders transit accessibility. This limited mobility is exacerbated by wide arterial roadways between developments and driving time has increased due to automobile dependency and increased congestion. As the population grows and shifts westward in the largely built-out County, conflicts emerge with more and more frequency over the demand for additional housing development and the desire to protect remaining open spaces.

### EMERGING HOUSING TRENDS

As a long-range planning document, this plan must consider the potential changes that may affect Delaware County in the twenty-first century. Thus far, this plan has discussed historical trends and the current housing conditions of the County; however, there are also shifts which may or may not occur, but that should be considered as potential trends.

#### Shift to Central Places

Across the country, the population has shifted back to city centers over the past 15 years. In Delaware County, this has generally materialized in a shift towards Central Places, such as Media Borough, which are serving as the cultural and economic centers of the County. These neighborhoods are desirable for their walkability, transit access, and mix of uses. It is anticipated that this trend will continue, changing commuting patterns and the housing needs of the County.

#### Missing Middle Housing

Recent real estate trends have demonstrated that much of the housing being built today is either large, luxury single family homes at the upper end of the market, or dense, high-rise apartment buildings. There has been a lack of development of small- to mid-sized housing such as duplexes, townhouses, and

mid-rise apartments that can serve as starter homes for people of moderate incomes. This has created an affordability issue, as there is a lot of competition for smaller housing, and families are not moving “up the ladder” of housing, creating scarcity. By building more of this “missing middle” housing, especially in desirable walkable urban areas, communities can provide more opportunities for residents and grow in a healthy, sustainable way.

### Millennials and Boomers Driving Housing Demand

With significant changes in the age of population comes a need for different housing types. As the number of people 65 years and older continues to grow rapidly, there is more demand for smaller housing units with less maintenance. At the same time, millennials entering the workforce are looking for high-quality units in locations that provide good access to jobs and flexibility in case they need to move for another job. Millennials emphasize proximity to transit to get to and from work. Most boomers and millennials prefer housing located within walking distance of shopping, dining, and other cultural attractions.

### Increase in Rental Market

The economic recession that hit the country in 2008-09 has created a vastly different housing market than earlier years. Homeownership, which hit an all-time high in the early- to mid-2000s, has dropped off significantly and is at the lowest rate across the country in decades. This was the result of both the economy and shifting cultural preferences. As mentioned above, rental units are attractive to many boomers who are looking to downsize and desire no-maintenance living. At the same time, many millennials came of age during the economic recession and are hesitant to commit to long-term mortgages. Many live at home with parents longer than previous generations while others prefer rental units that are more affordable than buying a home and provide greater flexibility. Due to these shifts, an increase in rental properties is a national trend and decreasing homeownership numbers should not necessarily be seen as a negative indicator for a community.

### Age-targeted Development

Ten to fifteen years ago, age-specific housing demand may have been met through the construction of age-restricted housing and single-family homes. In the post-recession market, however, there has been more focus on “age-targeted” luxury apartments. Age-targeted apartments are designed to accommodate older residents looking to downsize, but are often built with high-end fixtures and common space amenities that include gyms, pools, and club rooms. Most residential units only have one or two bedrooms.

## HOUSING PLANNING EFFORTS IN DELAWARE COUNTY

Prior to the development of the *Housing Plan*, Delaware County engaged in a number of activities that promote sound housing development and support efforts to provide affordable housing in the County. Not all of these efforts were undertaken by the Planning Department; in fact, most of them have been led by other County agencies, but they support the goals and activities of the *Housing Plan*.

### Delaware County Office of Housing and Community Development

The Office of Housing and Community Development (OHCD) works to promote sound housing and community development in Delaware County with the use of federal, state, and local resources. OHCD is responsible for the planning, administration, and oversight of three federally funded programs: The Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG). The 1990 National Affordable Housing Act requires that OHCD

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complete a Consolidated Plan as a prerequisite for this funding. These programs are targeted to benefit low- to moderate-income populations.

OHCD's Consolidated Planning efforts seek to identify the County's community development and affordable and supportive housing needs and outline strategies to address them. The Consolidated Plan is comprised of three main components: The Needs Assessment describes the County's housing and community development needs; the Strategy Plan (updated every five years) details the long-range plan; and the Annual Plan (published every year) outlines short-term actions. The year-end Consolidated Annual Performance Report summarizes accomplishments to date. These plans serve as useful management tools to guide the County's housing and community development investment decisions.

OHCD also recently completed Delaware County's *Assessment of Fair Housing 2018-2023* in conjunction with the Delaware County Housing Authority (DCHA). The *Assessment of Fair Housing* (AFH) is a tool to examine fair housing issues and contributing factors in a funding recipient's jurisdiction. The County analyzed patterns of segregation, disparities in housing opportunities, and additional issues to develop a series of goals alongside the housing and community development goals already established in the Consolidated Plan.

### Delaware County and Chester City Housing Authorities

As Public Housing Agencies (PHAs), both the Delaware County Housing Authority (DCHA) and Chester City Housing Authority (CHA) are responsible for the production of a PHA Plan. The PHA Plan is a prescriptive guide for a PHA's policies, programs, operations, and strategies for addressing local housing needs and goals for people with very low incomes. The PHA Plan is comprised of a Five-Year Plan and an Annual Plan.

In addition to the PHA Plan, DCHA and CHA develop strategic plans for each of the housing assistance programs they receive funding for. For example, both DCHA and CHA developed Housing Choice Voucher Administrative Plans which set forth policies that ensure compliance with the United States Department of Housing and Urban Development (HUD) regulations. The plan includes policies for a number of activities including selection and admission of Housing Choice Voucher (HCV) applicants, use of special-purpose funds, and encouraging the participation of local property owners.

### Delaware County Continuum of Care and Homeless Services Coalition

The Delaware County Continuum of Care (CoC), in collaboration with the Homeless Services Coalition, developed a community-wide response to ending homelessness. The *Collaborative Plan to End Homelessness* discusses five strategic initiatives to be achieved over the next ten years to prevent homelessness in the County, rapidly re-house people where homelessness cannot be prevented, and provide comprehensive services that promote housing stability and self-sufficiency.

### Delaware County Office of Services for the Aging

The County Office of Services for the Aging (COSA) is the Department of County Government responsible for planning, coordinating and administering programs and services for the County's population 60 and older. COSA was created in 1975 as both a department of county government and as the state designated Area Agency on Aging (AAA). COSA continues dual accountability to both the County of Delaware and the Commonwealth of Pennsylvania through the Pennsylvania Department of Aging (PDA).

COSA's goal is to enable senior citizens to maintain their independence and dignity, remain in their own homes and communities with appropriate support services, and to deter or prevent unnecessary

institutionalization. Special emphasis is placed on serving those who are frail, living alone and are functionally disabled or otherwise in social or economic need.

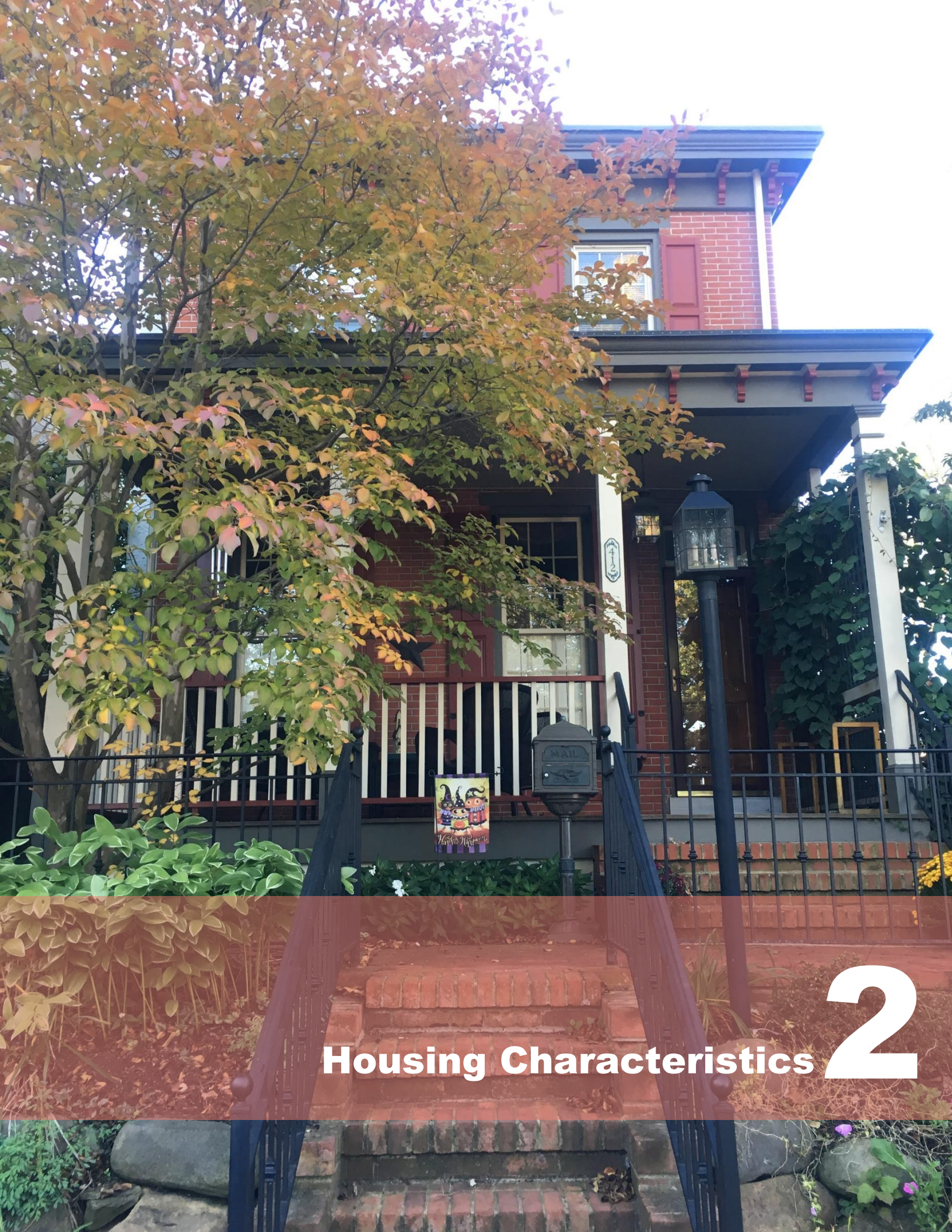
As a part of a mandate from the PDA and the federal Older Americans Act, COSA is required to develop a comprehensive four-year plan. The plan outlines how COSA will fulfill its mission to the seniors of Delaware County from 2016 – 2020. Based on the input of seniors, stakeholders, and staff, and being consistent with the PDA, COSA adopted the following four goals in its most recent plan:

- Promote Existing AAA Services
- Improve Access to AAA Services
- Enhance the Quality of Services Offered by the AAA
- Empower the Workforce

## LOOKING AHEAD

The County profile, along with the survey of current conditions and review of local, national, and twenty-first-century housing trends were all used in shaping the goals, objectives, and actions of this *Housing Plan*. It is important to consider that housing planning is an ongoing effort. As circumstances change, so should the objectives and efforts of individual municipalities. For that reason, Countywide goals and strategies, which address common issues and needs, are outlined in this plan. The objectives and actions established in this plan reflect the goals and strategies concerning different housing characteristics and needs, which are presented in the following two chapters. As population and demographic patterns evolve and increasing emphasis is placed on more diverse, income-based and age-based housing types, different objectives and actions may become more relevant.





## Housing Characteristics

2







# Chapter 2: Housing Characteristics

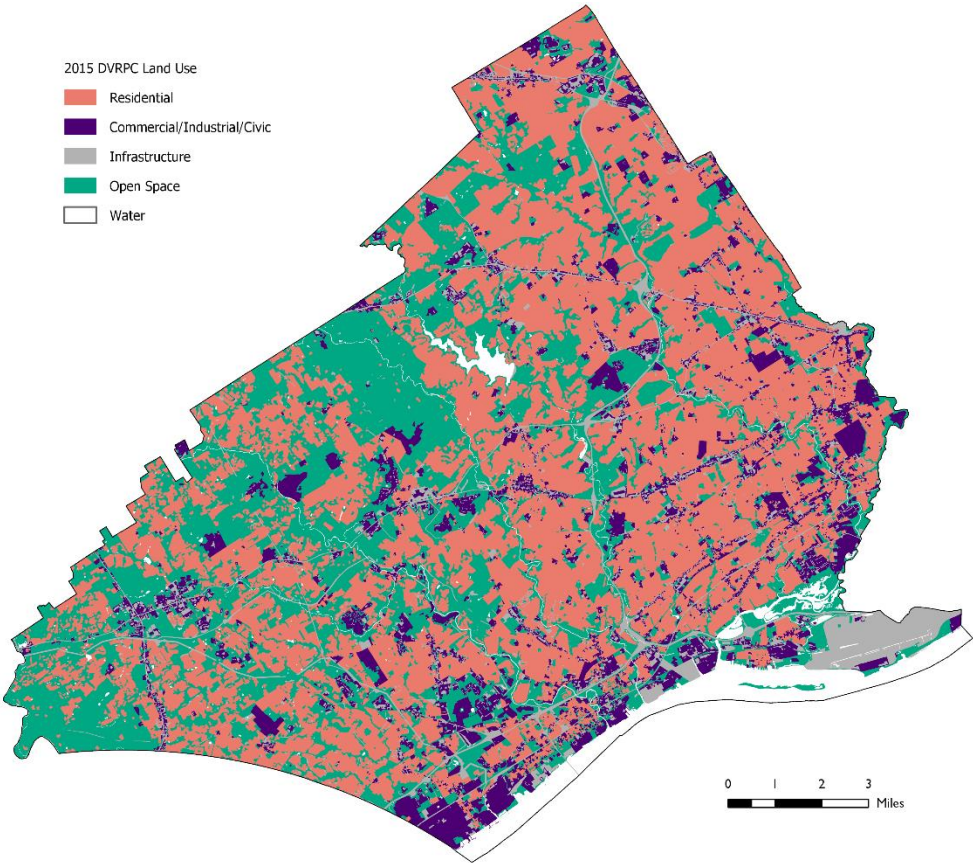
## OVERVIEW

In developing policies for the future of housing in Delaware County, it is important to first understand the state of housing in the County today. The background demographic and economic data and trends discussed in Chapter 1 have affected the patterns of housing development throughout the County. Where housing is built and where people decide to live depends on a number of external factors, from transportation routes and proximity to employment, to neighborhood character, the quality of schools, and local tax rates.

This chapter contains a snapshot of Delaware County’s current housing characteristics, including housing tenure, housing stock, the composition of households, and financial and market data. Also examined is the extent to which these characteristics have changed over time and varied geographically, as well as how Delaware County compares to the region. If the characteristics are different for homeowners and renters, those differences are highlighted. A variety of data sources were used to track and analyze these characteristics, and the quality and accuracy of the data varies. In instances where characteristics are difficult to quantify, the analysis may be more general and anecdotal.

## RESIDENTIAL LAND USE

**Map 2-1: Delaware County Land Use**



## Chapter 2: Housing Characteristics

Residential land is distributed evenly throughout the County, excluding the airport land and large swaths of preserved open space. Based on 2015 land use data from the Delaware Valley Regional Planning Commission (DVRPC), 46% of the County's land area is comprised of residential uses. DVRPC's land use data for 2010 showed that 44% of County land area was comprised of residential uses.

### HOUSING IN CHARACTER AREAS

Despite its small land area, Delaware County demonstrates a diversity of land uses, from dense urban to rural suburban and everything in between. Thus, the character of residential development in the County can vary widely depending on where it is located. Below are general descriptions of the features of housing in the planning area classifications defined in Chapter 1 to keep in mind when considering the data presented in this chapter. Open Space and Greenways are omitted from these descriptions because those areas don't typically feature residential development.

#### Growing Suburbs

- Housing tends to be lower density, with larger lots and more space between houses.
- Single-family detached housing is the dominant housing type.
- These communities have been the location of most of the housing growth and development the County has seen in the last 20 years.
- Where there is multifamily housing, it tends to be larger, isolated developments of 50 units or more.
- These areas are auto-oriented and tend to lack amenities such as sidewalks and connections to other neighborhoods, schools, and commercial areas.

#### Mature Neighborhoods

- Housing is of higher density, smaller, and on smaller lots.
- A mix of housing types, including many twins or rowhouses, can be found in these areas. Some developments of only single family housing exist in early commuter suburbs or areas that experienced a post-World War II housing boom.
- Housing tends to be older, often dating to the late nineteenth century through the 1950s.
- Multifamily housing in these areas is usually smaller and may include large single family houses that have been subdivided into rental units.
- Many of these neighborhoods are walkable and built on a loose grid system.
- These areas are often closer to mixed-use centers.

#### Central Places

- Housing in Central Places may be present over shops in older-mixed use districts; some mixed-use districts in newer areas may resemble standard shopping centers surrounded by townhouse or apartment developments.

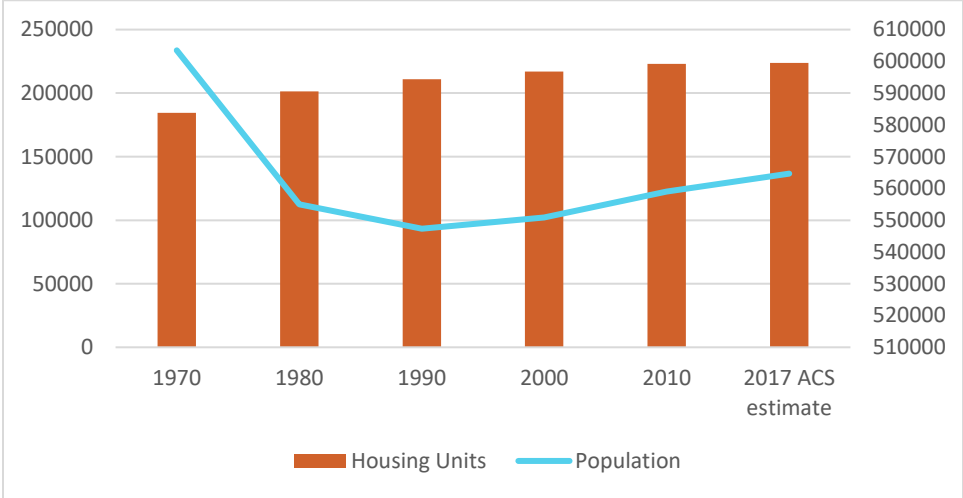
#### Activity Corridors

- It is less common to have housing in these areas unless it appears in the form of scattered older housing that survived to have commercial built up around it, or apartment complexes.

**HOUSING UNITS**

According to 2013-2017 5-Year American Community Survey estimates, there are 223,769 housing units in Delaware County. As seen in Chart 2-1, the number of housing units in the County has seen slow but steady growth since 1970, despite fluctuations in population over the same time period, including a major population decline between 1970 and 1980.

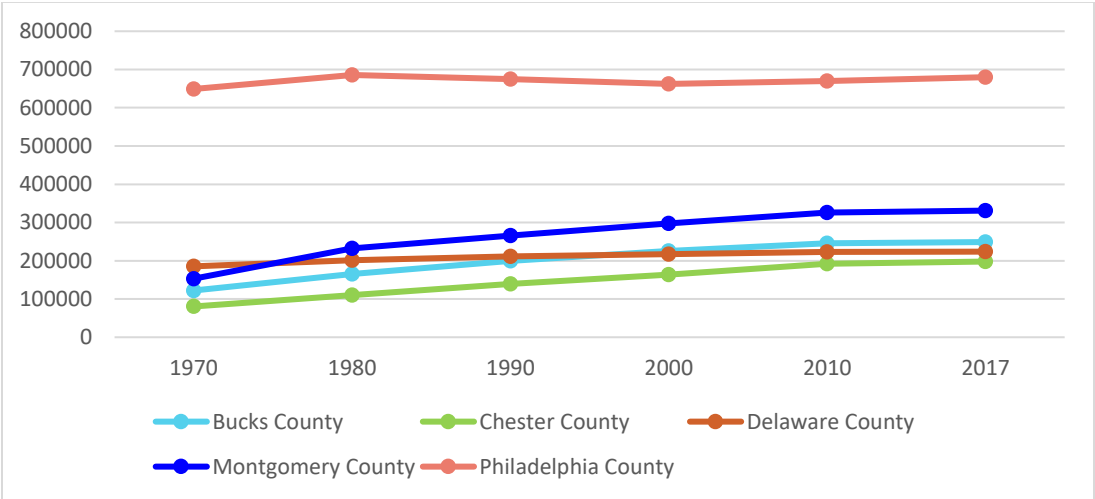
**Chart 2-1: Delaware County Change in Housing Units and Population, 1970-2017**



Source: U.S. Decennial Census 1970, 1980, 1990, 2000, 2010; 2013-2017 ACS 5-year Estimate

In terms of number of housing units within the Philadelphia region, Delaware County currently exceeds Chester County, which has 197,919 housing units, and is just below Bucks County, which has 248,873 units. Montgomery County has considerably more housing units with 331,100 units, while the City of Philadelphia well exceeds any of the suburban counties with 679,976 housing units. Montgomery County surpassed Delaware County in number of housing units between 1970 and 1980. Bucks County approached Delaware County housing unit numbers in 1990 and 2000, just surpassing it in 2010. While housing units in Chester County have not surpassed Delaware County numbers, they have been growing at rates similar to Bucks and Montgomery Counties.

**Chart 2-2: Regional Change in Housing Units**



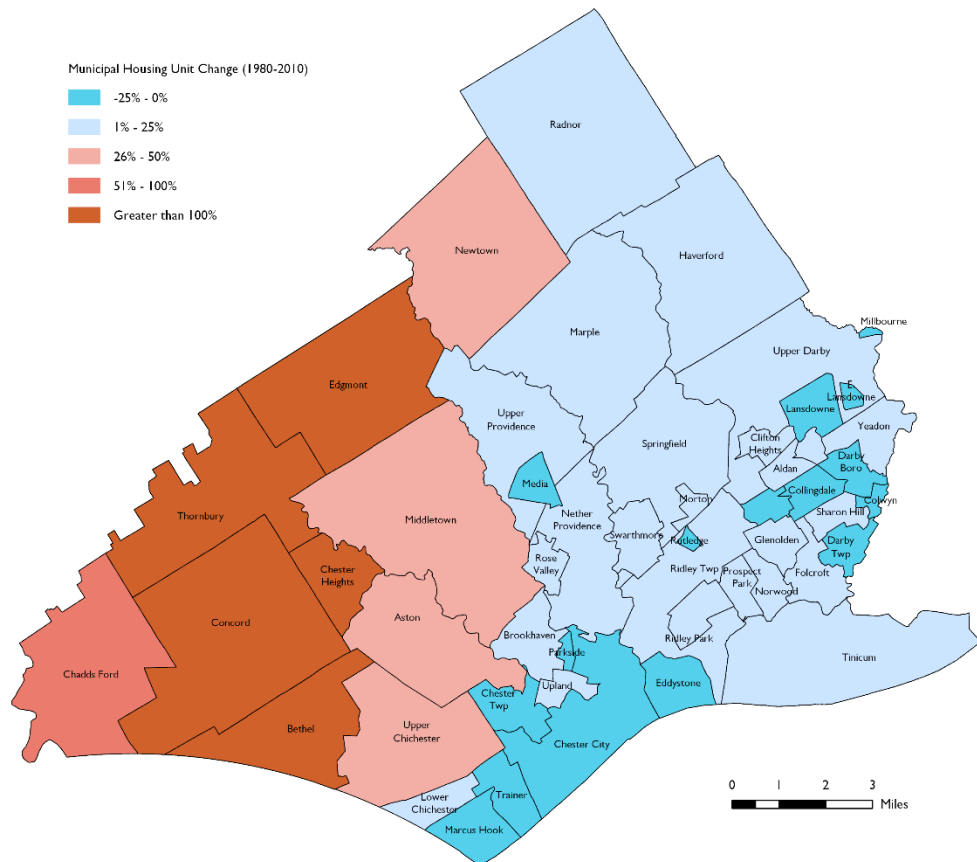
Source: U.S. Decennial Census 1970, 1980, 1990, 2000, 2010; 2013-2017 ACS 5-year Estimate

**Chapter 2: Housing Characteristics**

Compared with other suburban counties in the Philadelphia Region, Delaware County has added housing units at a notably slower rate, as shown in Chart 2-2. Between 1970 and 2017, Delaware County housing units increased by 11%, while housing units in Chester County increased by 80%, in Bucks County increased by 50%, and in Montgomery County increased by 42%. Over this same period, the City of Philadelphia experienced a net loss of 1% of total housing units, despite slight gains in recent decades. The other suburban counties have significantly more land area available for development than Delaware County, which, at 191 square miles, is the second smallest county in the region after Philadelphia. Philadelphia, on the other hand, has been developing in dense urban patterns for centuries and so has much higher numbers of housing units. For comparison, between 1970 and 2017, the number of housing units in Pennsylvania increased by 23%, and in the entire United States increased by 53%.

As with the population change discussed in Chapter 1, the overall increase in housing units in Delaware County has not occurred evenly across all municipalities. Map 2-2 shows that some municipalities lost up to a quarter of their housing units during this time period, while other municipalities more than doubled the number of their housing units. Comparing this map to Map 1-2 in Chapter 1 showing population change over the same time period exhibits a similar pattern of gains and losses. In general, the municipalities with the largest losses in housing units tend to be Mature Neighborhoods in the south and east of the County, while those with the most significant gains in housing units tend to be Growing Suburbs in the central and western areas.

**Map 2-2: Municipal Housing Unit Change (1980-2010)**

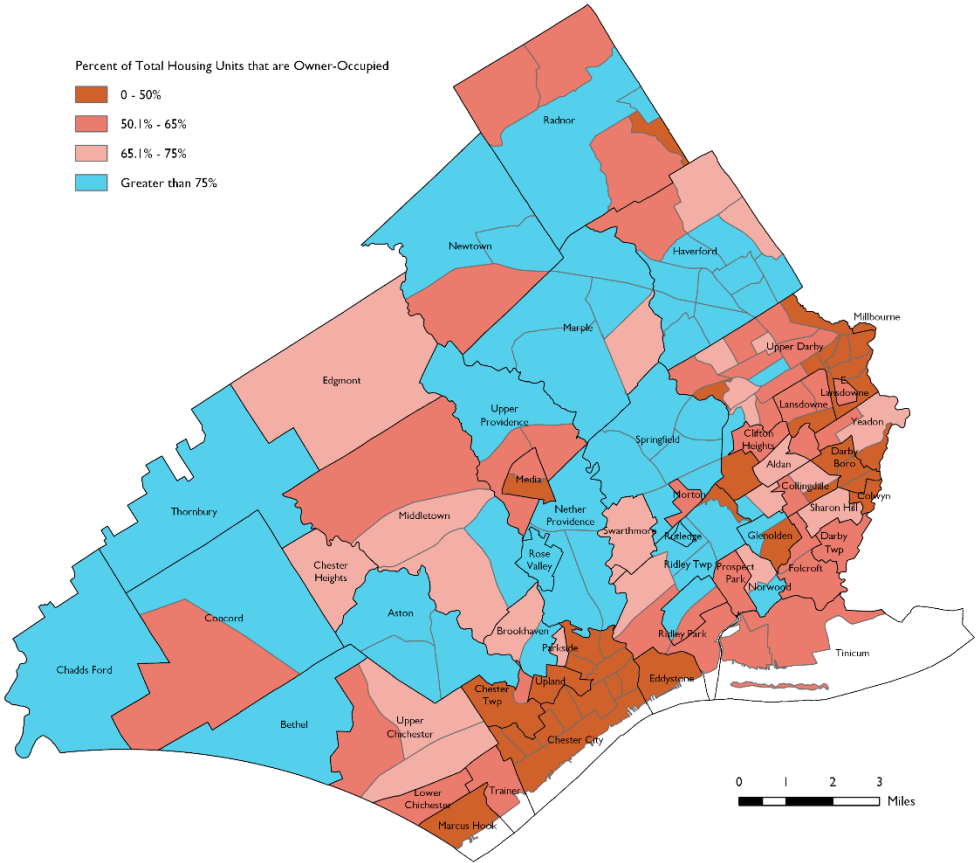


## HOUSING TENURE

### HOMEOWNERS AND RENTERS

One of the most fundamental choices people make about their living situation is whether to rent or buy a home, and there are a number of factors that contribute to that choice. Homeownership is valued as a long-term investment strategy, while renting affords more flexibility and can appeal to those who do not want to be tied to a specific location. Sometimes, the desire to own a home is constrained by personal finances or life situations, and so renting may be the only choice at that time. As mentioned in Chapter 1, national trends have demonstrated changes in home buying patterns, as young adults wait longer to purchase their first homes. Additionally, there is a trend towards increased mobility and a desire for flexibility in housing options which favors renting among certain populations. This section looks at Delaware County’s share of owner- and renter-occupied housing stock. Many other housing characteristics are different for owner-occupied housing than for renter-occupied housing, so those differences will be explored further in subsequent sections.

Map 2-3: Owner-Occupied Housing



Since 1980, the ratio of owner-occupied to renter-occupied housing in Delaware County has remained around 70%-30%, although previously it skewed a few percentage points towards owner-occupied. Compared to other suburban Philadelphia Counties, Delaware County has a somewhat lower homeownership rate. According to 2013-2017 5-year ACS estimates, housing is currently 77% owner-occupied in Bucks County, 75% owner-occupied in Chester County, and 72% owner-occupied in

## Chapter 2: Housing Characteristics

Montgomery County. Pennsylvania as a whole has a 69% owner-occupancy rate, similar to but slightly lower than Delaware County, while the City of Philadelphia has a 52% owner-occupancy rate. In the whole of the United States, housing is 64% owner-occupied.

Within Delaware County, there are significant geographic differences in homeownership and rental rates as shown in Map 2-3. A few 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.

### GROUP QUARTERS

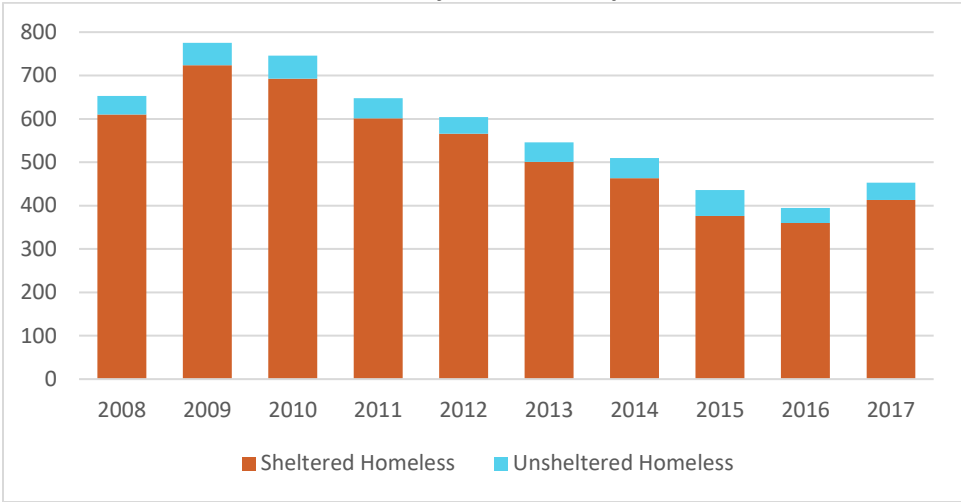
In addition to those who rent or own housing, about 4% of the County's population lives in "Group Quarters," which the Census Bureau defines as "a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents." Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. Group Quarters are further classified as either institutional or non-institutional. Institutional facilities are group quarters that provide formally supervised custody or care to inmates or patients, such as correctional facilities and nursing homes. Non-institutional group quarters include student housing and military quarters, as well as emergency or transitional shelters for people experiencing homelessness, and group homes. According to the 2010 Census, the last Census for which this statistic was reported, about 34% of the population in Group Quarters (about 1% of the total population) resided in institutional group quarters. The remaining 66% of the population in Group Quarters (about 3% of the total population) was in non-institutional group quarters.

### HOMELESSNESS

In a discussion of housing situations, it is important to consider those populations that are unable to find housing at any point in time. Given the sometimes transitory nature of homelessness and the mobility of the homeless population, total numbers are difficult to pin down and statistics are tracked through a variety of sources. As one source, Delaware County requires all agencies that provide services to homeless individuals and households to track and share data about the population they serve to the County's Homeless Management Information System (HMIS). To identify unsheltered homeless persons, an expansive outreach is conducted once a year for a 24-hour period to create a Point in Time (PIT) count that identifies a snapshot of the homeless population on a single day.



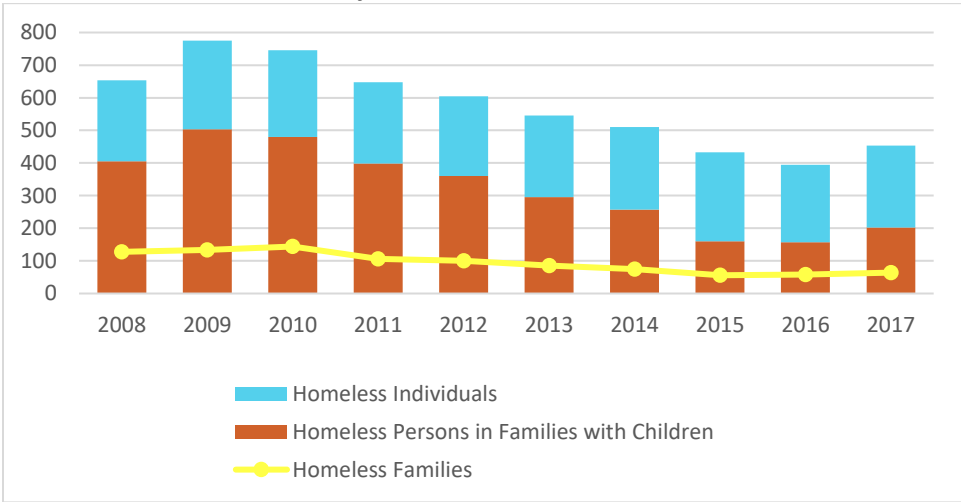
**Chart 2-3: Delaware County Homeless Population, 2010-2017**



Source: PIT Data, HMIS Data

On January 24, 2017, the date of the 2017 PIT Count, a total of 453 individuals were homeless with 413 (91.2%) being sheltered and 40 (8.8%) unsheltered. The number of homeless individuals identified in 2017 is less than one-tenth of one percent of the total County population. Chart 2-3 demonstrates that the total number of homeless individuals identified in the PIT counts jumped in 2009, likely as a result of the 2008 recession. Since then, the number has trended downward, although with a slight uptick in the 2017 count. The number of sheltered individuals has decreased fairly steadily while the number of unsheltered individuals has fluctuated.

**Chart 2-4: Delaware County Homeless Individuals and Families, 2010-2017**



Source: PIT Data, HMIS Data

Also since 2008, the number of individual adults who are homeless, either sheltered or unsheltered, has remained relatively consistent, while the number of homeless persons in families with children saw a spike in 2009 and a significant decline since then, as shown in Chart 2-4. The total number of homeless families has also declined in recent years. None of the PIT counts identified any unsheltered homeless families with children.

Because of its ongoing nature, HMIS data can also provide information on homelessness characteristics over longer time periods. During the one-year period from October 1, 2016, to September 30, 2017, a total of 1,220 persons are estimated to have experienced homelessness in Delaware County based on a count of persons that were sheltered by homeless service providers. There were 970 persons who entered the homeless system during this period. Of those, 553 were persons in households with children and 417 were single adults. A total of 575 homeless persons exited the system. The average length of stay for persons experiencing homelessness in the same time period was 127 days.

## **TEMPORARY HOUSING FOR HOMELESS POPULATIONS**

Delaware County has an extensive Continuum of Care (CoC) system that seeks to provide shelter, supportive services, and housing assistance to those who are homeless, or at risk of homelessness. The CoC system encompasses prevention services, outreach, coordinated entry, day centers, emergency shelters, transitional housing, rapid rehousing, and permanent supportive housing, as well as appropriate supportive services.

An emergency shelter is any facility, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.

Transitional housing refers to a supportive yet temporary type of accommodation that is meant to bridge the gap from homelessness to permanent housing. It is more long-term, service-intensive and private than emergency shelters, yet remains time-limited to stays of 3 months to 24 months. It is meant to provide a safe, supportive environment where residents can overcome trauma, begin to address the issues that led to homelessness or kept them homeless, and transition to self-sufficiency.

Rapid rehousing is a form of permanent housing that includes short-term (up to 3 months) and/or medium-term (for 3 to 24 months) tenant-based rental assistance and supportive services, to help a homeless individual or family, with or without disabilities, move as quickly as possible into permanent housing and achieve stability in that housing. The goal is to help people obtain housing quickly, increase self-sufficiency and stay housed.

Permanent supportive housing is permanent housing with indefinite leasing or rental assistance paired with supportive services to assist homeless persons with a disability or families with an adult or child member with a disability achieve housing stability.

In 2018 the County completed a Housing Inventory Count (HIC) Report on the facilities available to persons experiencing homelessness. According to the report, there are 315 year-round Emergency Shelter beds and 89 Transitional Housing beds. There are also 207 Rapid Re-housing beds as well as 410 Permanent Supportive Housing beds.

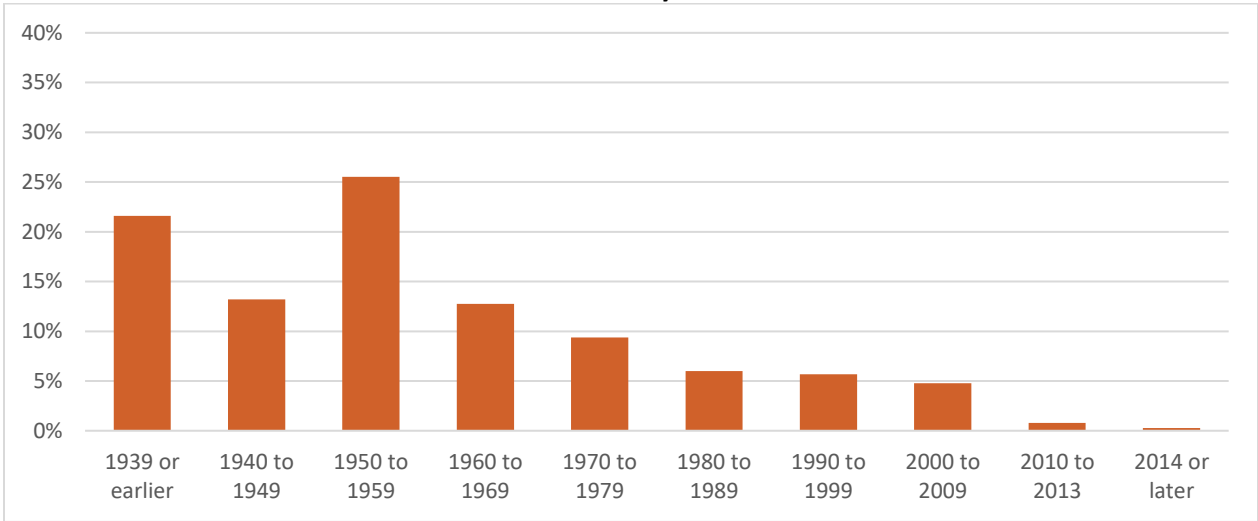
## HOUSING STOCK

The existing housing stock in Delaware County is available in a variety of ages, sizes, and building types. This creates a unique and diverse housing landscape for the residents of the County and provides opportunities for a range of households, as well as some challenges in certain communities.

### AGE OF HOUSING

The County’s housing stock is, for the most part, older than that of the other counties in the region. According to the 2016 American Community Survey, the median year-built of housing in Delaware County 1956, which is several years older than the median year-built in the surrounding suburban counties of the Philadelphia region. About 60% of Delaware County’s current housing stock was built before 1960, and nearly 22% was built prior to 1940. As shown in Chart 2-5, the largest percentage of the County’s existing housing stock – more than a quarter – is from the 1950s, representing a post-World War II construction boom, the intensity of which was not seen before or since.

Chart 2-5: Delaware County Year Structure Built

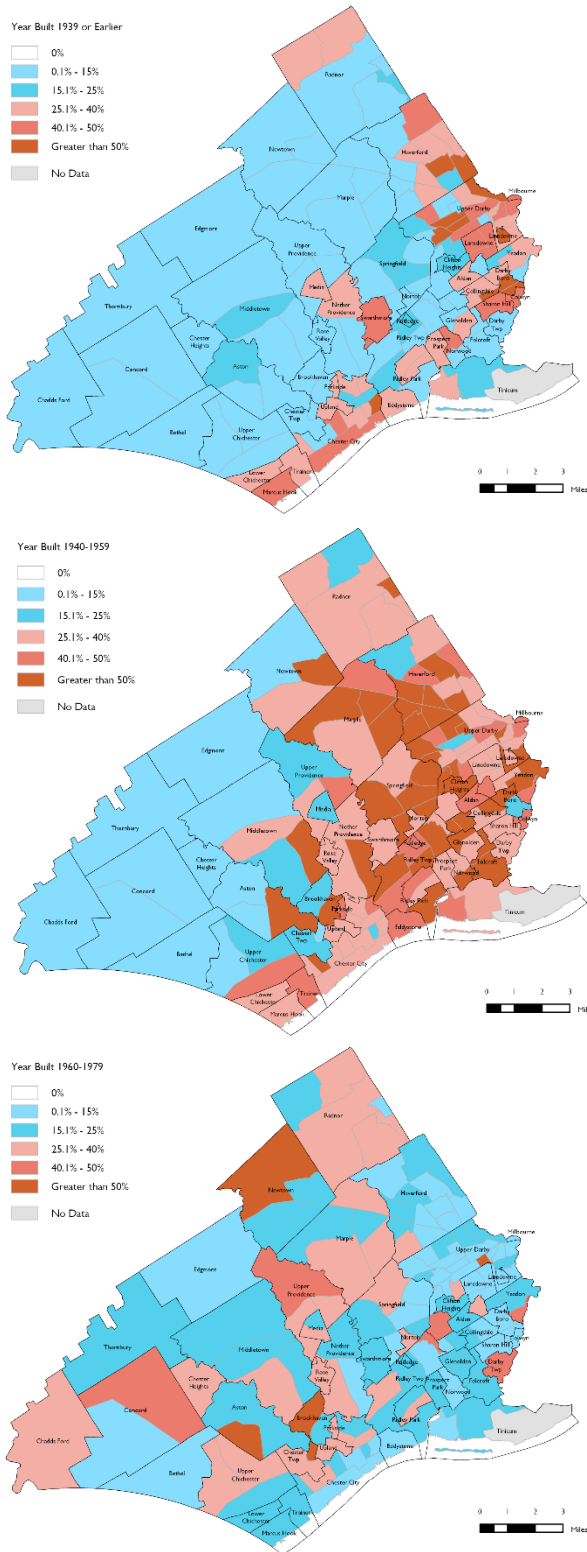


Source: 2013-2017 American Community Survey 5-year estimates

By exploring the percentages of buildings of different ages remaining throughout the County, a clear pattern of housing development and settlement patterns emerges. By the middle of the twentieth century, housing in the eastern half of the County had been developed at densities that precluded large amounts of subsequent development. The latter half of the century saw development sprawl through to the central and western portions of Delaware County.

Map 2-4 uses data representing the year built of occupied housing units only. They are estimates from the ACS, and the margins of error may be fairly large due to recent changes in census tracts. It must also be noted that the year a structure was built is self-reported and estimated by the occupant replying to the Census Bureau form, and not verified by official records.

Map 2-4: Residential Development by Year Built



**Housing Built 1939 or Earlier**

Housing constructed before 1939 is scattered throughout Delaware County in varying concentrations, from former colonial farmsteads and millworker housing to Victorian summer homes and modest turn-of-the-twentieth-century rowhouses. Communities dominated by housing from this early period of development are concentrated along the riverfront as well as the border with Philadelphia where the earliest population booms occurred. A few central communities developed as early commuter suburbs along the railroad lines that extended into the County’s interior.

**Housing Built 1940-1959**

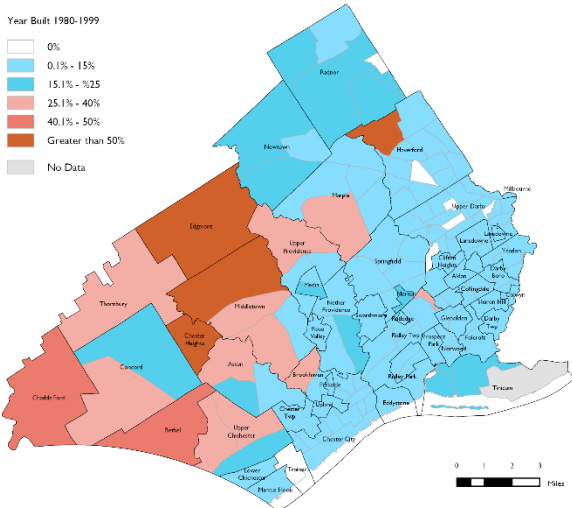
In the two decades that include World War II and its subsequent population boom, Delaware County saw its most significant period of residential construction. Many of the County’s eastern municipalities were nearly or completely built out during this time period, as evidenced by the proportion of their residential housing stock that still remains from this era.

**Housing Built 1960-1979**

As the County’s population peaked and began to level off, residential building continued in scattered areas throughout the County. A number of communities in the center of the County have significant proportions of their housing stock from this era, as do a few areas of western municipalities.

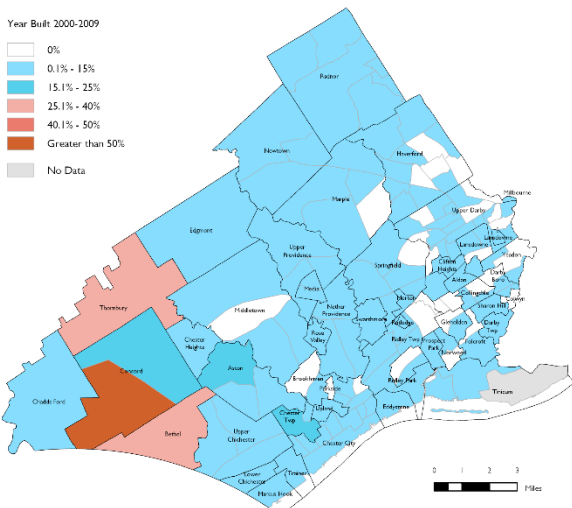
**Housing Built 1980-1999**

Representing the continued westward creep of development at the end of the twentieth century, some formerly rural communities have more than 50% of their housing built during this period. Western municipalities that were friendly to suburban growth and development saw the most growth in their housing stock at this time.



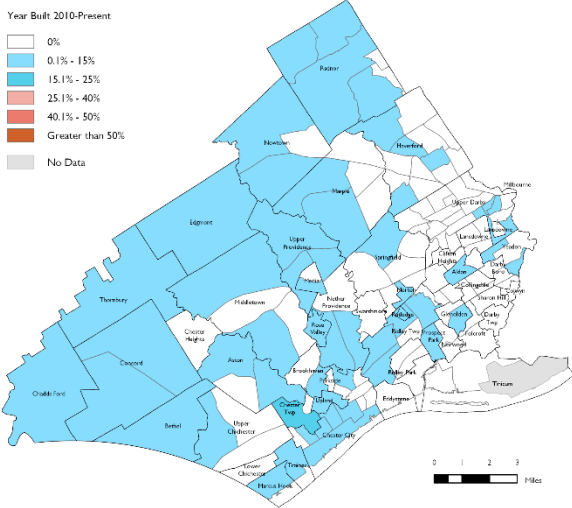
**Housing Built 2000-2009**

Most of the County does not have significant numbers of buildings built in the first decade of the twenty-first century. A few municipalities saw large developments on remaining tracts of open space at this time, resulting in a significant increase in their number of dwelling units. Other municipalities began to plan for preservation of open space and restricted development.



**Housing Built 2010-2017**

Many areas throughout the County contain little-to-no housing built after 2010, and no area has more than 25% of its housing built in the last decade. The land area of Delaware County is largely built out, even taking into account several large parcels of open space that could be developed for housing. Redevelopment of former industrial or institutional sites could also add substantial amounts of new housing.



## HOUSING TYPES

Delaware County’s housing inventory is truly diverse. As shown in Table 2-1, single-family detached units comprise the largest percentage of housing units in the County (45.5%), followed by single-family attached units (30.5%), which include twins and rowhouses. A little less than a quarter of all housing units in Delaware County are multifamily with anywhere from two units to more than 50 units in a building. Other types of housing such as mobile homes, boats, RVs, and vans make up less than 0.5% of all housing types in the County.

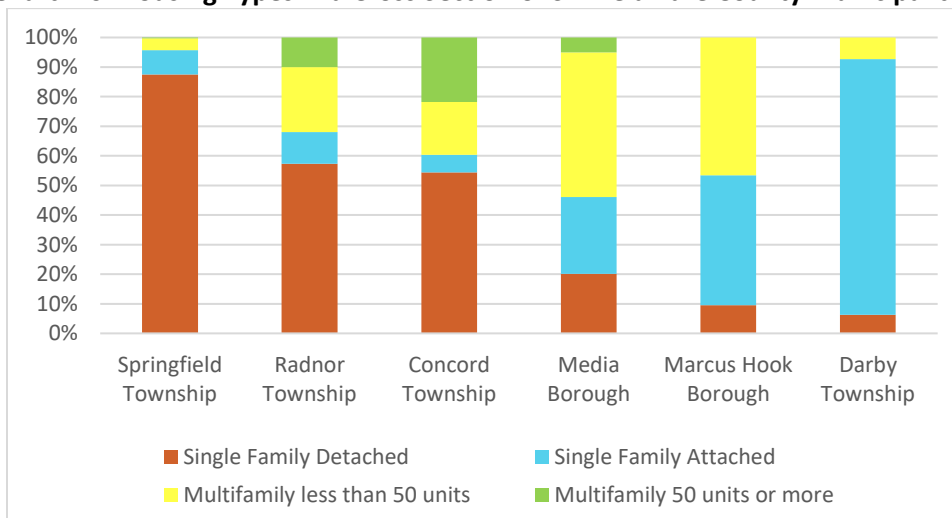
**Table 2-1: Delaware County Housing Type**

Housing Units	Total	Owner-Occupied	Renter-Occupied
	222,249 units	142,566	62,304
<b>Single-Family Detached</b>	<b>45.5%</b>	<b>63.6%</b>	<b>9.9%</b>
<b>Single-Family Attached</b>	<b>30.5%</b>	<b>32.0%</b>	<b>25.5%</b>
<b>Multifamily</b>	<b>23.6%</b>	<b>4.4%</b>	<b>64.2%</b>
<b>Other</b>	<b>0.4%</b>	<b>0.3%</b>	<b>0.4%</b>

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

Of course, the distribution of these categories differs greatly among municipalities. Chart 2-6 examines housing types in a cross section of Delaware County municipalities to demonstrate this difference. For example, in Springfield Township, 87.4% of the housing units consist of single-family detached homes, 8.2% are single-family attached units, and 4.3% are units in multifamily structures. Conversely, in Darby Township, only 6.3% of housing units are single-family detached, while 86.4% are single-family attached, and 7.3% are multifamily. Radnor and Concord Townships have similar distributions of housing types even though the latter developed much more recently than the former. Concord is notable for having the largest percentage (21.7%) of large multifamily housing – that is, multifamily with 50 units or more in the structure – of any Delaware County municipality. Marcus Hook, on the other hand, is 43.5% single-family attached and 46.3% multifamily, but most of the multifamily units in Marcus Hook are in structures with fewer than 10 units. Media Borough is one of the few municipalities consisting of more than 50% multifamily housing. Although mobile homes are a rarity in Delaware County, Aston Township has the largest percentage of mobile homes with 3.8%.

**Chart 2-6: Housing Types in a Cross Section of Six Delaware County Municipalities**



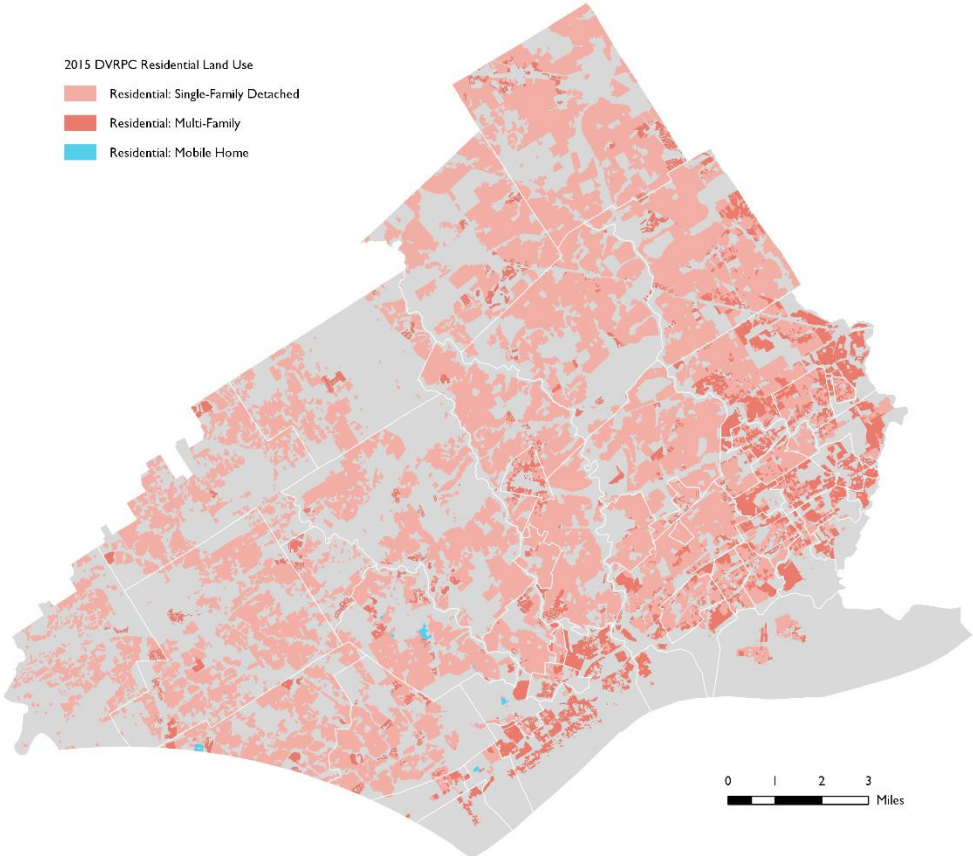
Source: American Community Survey 5-Year Estimates, 2013-2017



Table 2-1 shows that, while the majority of owner-occupied housing is single-family detached and the majority of renter-occupied housing is multifamily, single family attached housing units make up a significant portion of both owner- and renter-occupied units. This statistic suggests that single-family attached units are a versatile housing type that can suit the needs of a variety of different housing requirements.

Map 2-5 shows how residential land use is distributed throughout the County. 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, although the census data noted above reveals that the multifamily structures in the areas that would be considered Growing Suburbs tend to be larger apartment complexes of 50 units or more. Unlike row homes or small apartment buildings more common in the Mature Neighborhoods, these large multifamily complexes are often set apart from, rather than integrated into, the surrounding neighborhood fabric.

**Map 2-5: Residential Land Uses**



Delaware County has the lowest percentage of single-family detached structures (46%) among the suburban counties in the Philadelphia Region, and, along with Montgomery County, the highest percentage of multifamily structures (25%). The majority of housing units in the other suburban counties are single-family detached – 63% in Bucks County, 62% in Chester County, and 54% in Montgomery County. Philadelphia, by contrast, has the majority of its housing units (59%) in single-family attached structures and 33% in multifamily structures. Delaware County is unique in the region in that it is not

dominated by any individual housing type, thus affording a greater diversity of housing choice than its neighbors.

**HOUSING SIZE**

As shown in Table 2-2, the largest portion of housing units in Delaware County, 43.8%, is units that are three bedrooms in size. Close to 20% of the housing consists of four-bedroom units, and a little less than that is made up of two-bedroom units. In comparing current housing size numbers to those from the 2000 census – the oldest year for which comparable data is readily available – the distribution of housing size has shown a very slight shift towards larger units, with increases in the share of four- and five-bedroom units and decreases in the share of one-, two-, and three-bedroom units.

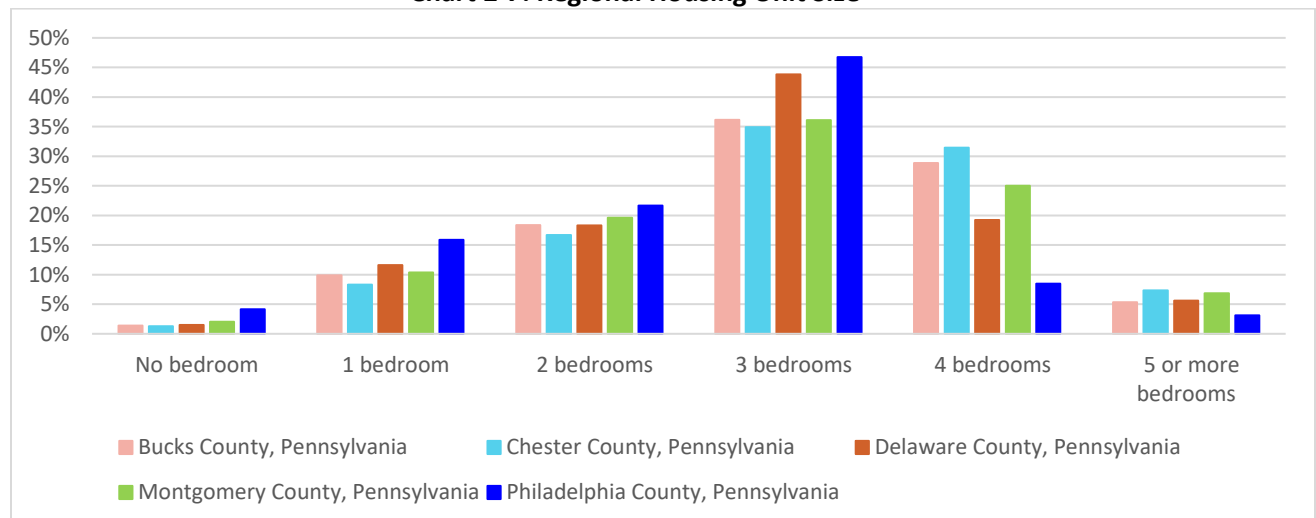
**Table 2-2: Housing Size in Delaware County, 2000 & 2017**

	2000	2017
No bedroom	1.4%	1.5%
1 bedroom	12.6%	11.6%
2 bedrooms	19.2%	18.3%
3 bedrooms	44.8%	43.8%
4 bedrooms	17.5%	19.2%
5 or more bedrooms	4.5%	5.6%

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

In the region, three-bedroom units also make up the largest portion of units in Bucks, Chester, and Montgomery Counties and the city of Philadelphia. However, in Bucks, Chester, and, to a lesser extent, Montgomery Counties, four-bedroom units are a far larger proportion than two-bedroom units, whereas in Delaware County the percentages of two-bedroom and four-bedroom units are close. In Chester County, in fact, the percentage of four-bedroom units is approaching the percentage of three-bedroom units. In the city of Philadelphia, by contrast, there is a far greater percentage of two-bedroom units than of four-bedroom units.

**Chart 2-7: Regional Housing Unit Size**



Source: 2013-2017 American Community Survey 5-year estimates

According to 2013-2017 ACS Estimates, more than half of owner-occupied housing units in Delaware County are three bedrooms, with about another quarter having four bedrooms. In comparison, most

renter-occupied units are one or two bedrooms, about 30% of each. A little less than a quarter of rental units are three bedrooms. This indicates that most rental units are smaller than for-sale housing units.

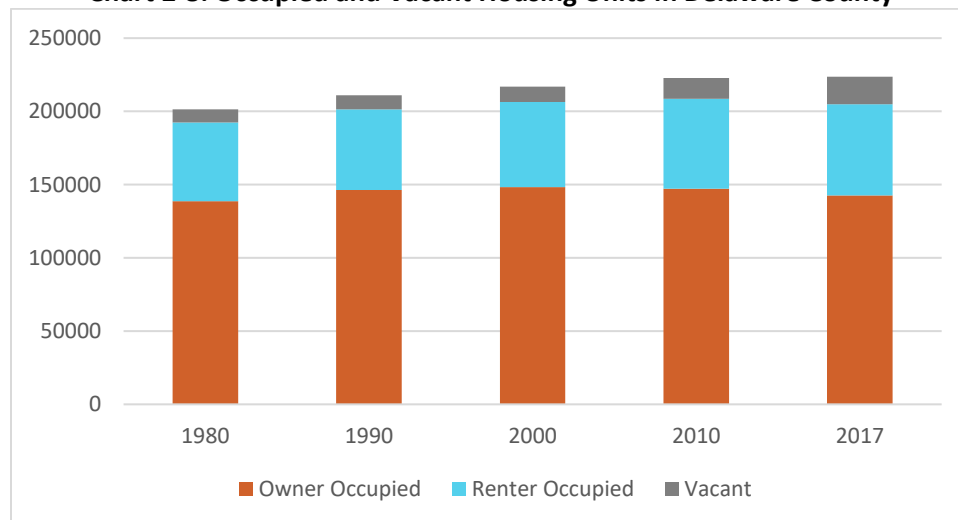
## VACANT HOUSING

Currently, out of an estimated 223,769 housing units in Delaware County, about 18,899, or 8.4%, of them are vacant. Of those vacant housing units, the majority are either for rent or for sale; however, around 40% of vacant units are vacant for other, unknown reasons which could include:

- Foreclosure;
- Personal or family reasons such as an owner who moved to assisted living but does not want to sell, or an owner keeping the home for family use;
- Legal proceedings;
- Preparing to rent or sell but not yet listed;
- Held for storage;
- Needing repairs;
- Currently being repaired/renovated;
- Specific use housing including military and dorms;
- Extended absence; or
- Abandoned, including properties that are condemned or to be demolished.

The County’s owner-occupied property vacancy rate is currently 2.4%, and the rental vacancy rate is 7.4%, both within the range of what is considered healthy for their respective markets. Still, as the number of housing units in Delaware County has increased over time, so have the number and percentage of vacant units, and at a much faster rate than occupied units. As shown in Chart 2-8, in 1980, only 4.5% of all housing units were vacant. The number of occupied units in Delaware County increased 6.5% between 1980 and 2017, and there are estimated to be fewer occupied units in 2017 than there were in 2000 or 2010. Meanwhile, the number of vacant units in the County more than doubled between 1980 and 2017.

**Chart 2-8: Occupied and Vacant Housing Units in Delaware County**



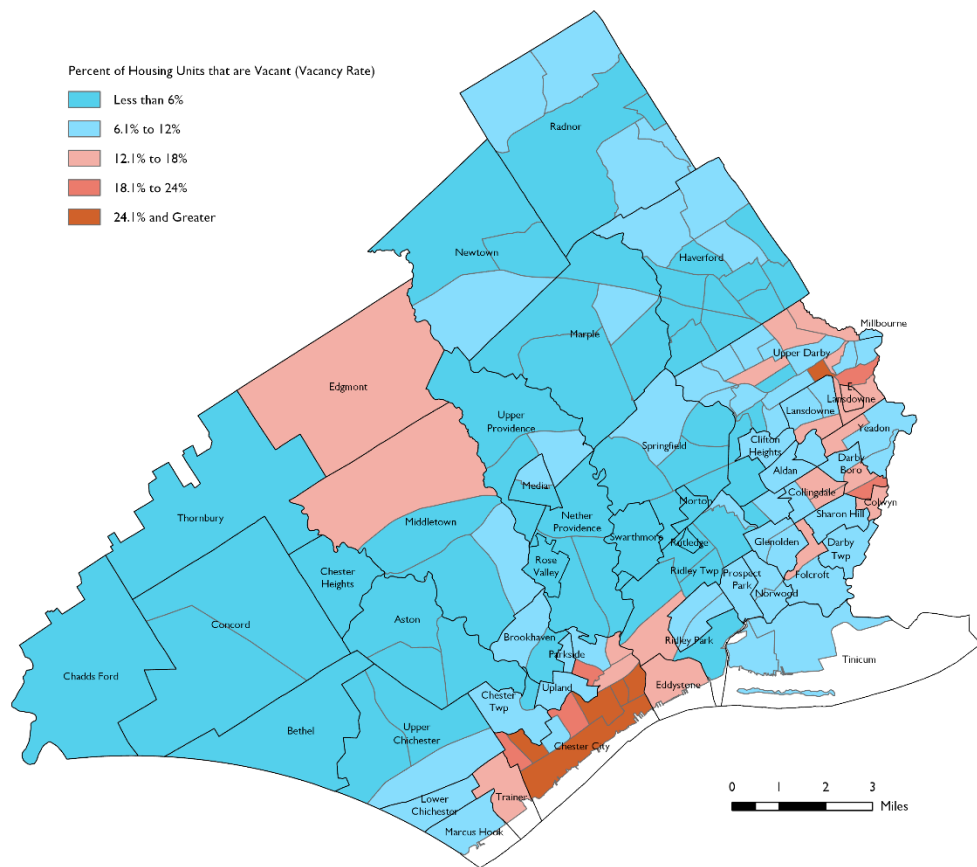
Source: 1980 – 2010 Census, 2013-2017 ACS 5-Year estimates

As with many housing factors, vacancy does not affect all municipalities in the County evenly, and although the majority of the County has healthy vacancy rates, certain areas are disproportionately

**Chapter 2: Housing Characteristics**

affected by vacancy rates as high as 24% or more. According to housing researcher Richard Florida, “A vacancy rate of above 12 percent is considered high, and above 20 percent is considered hyper-vacancy.”<sup>1</sup> The areas of the County with the highest vacancy rates tend to be areas that have experienced significant population loss over the past several decades. However, this is not true in every case. For example, Media Borough experienced population and housing unit loss between 1980 and 2010 but currently has very low vacancy rates, indicating a stabilization of the market there. On the other hand, Edgmont Township more than doubled its population and its housing units between 1980 and 2010, but is currently experiencing relatively high vacancy rates, indicating that it may have over-built housing supply during a population boom that has since slowed down.

**Map 2-6: Vacancy Rate by Municipality**



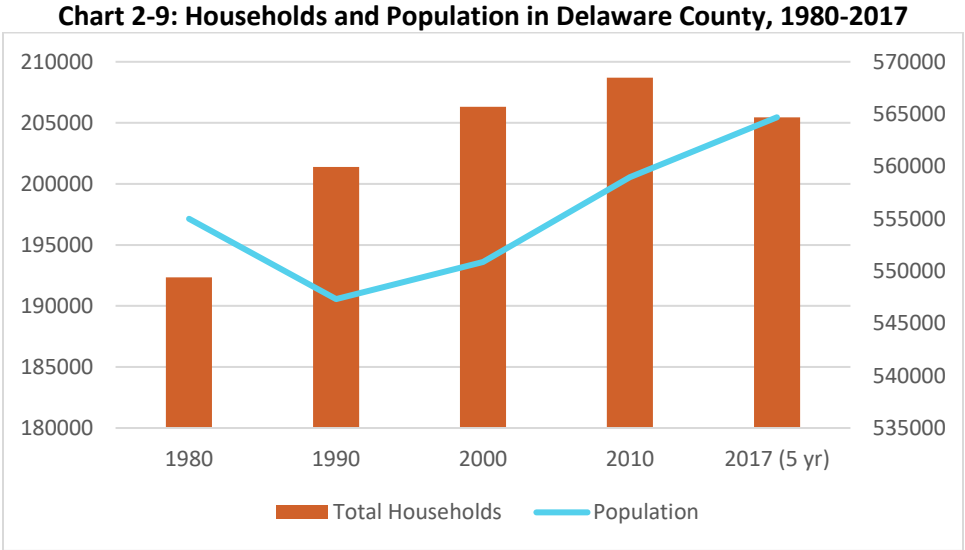
Compared to the region, Delaware County has a higher percentage of vacant housing units than the surrounding suburban counties, but not by much. Chester County has the lowest percentage of vacant housing units, with 4.7%, followed by Bucks County with 5.2% and Montgomery County with 5.5%. The city of Philadelphia has a much higher vacancy rate with 13.0% of its housing units being vacant. The state of Pennsylvania as a whole has a vacancy rate of 11.4%.

<sup>1</sup> <https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/>

## HOUSEHOLD CHARACTERISTICS

Delaware County is a vibrant community, with a wide range of residents and resident lifestyles. Its proximity to Philadelphia and access to major transportation routes creates interesting dynamics with the populations of renters and commuters. This section looks at how that population forms households and utilizes the County’s housing stock.

As shown in Chart 2-9, Delaware County has seen a modest 6.8% net increase in the number of households between 1980 and 2017, compared to only a 1.7% net increase in population over the same time period.



Source: U.S. Census Bureau and American Community Survey

## HOUSEHOLD SIZE

The current average household size in Delaware County is 2.64 persons per household. Household size has fluctuated over the years in relation to population trends. In 1980, the average household size was 2.80 persons per household, but between 1980 and 2000, the average household size decreased around 9% to 2.56, in a period where the population in the County declined even though the number of households increased. Since 2000, the average household size has increased slightly.

Table 2-3 demonstrates that there are notable differences in household size between owner- and renter-occupied units. The average owner-occupied household size tends to be slightly larger than even the total average household size for the County. According to 2013-2017 ACS estimates, the current average household size for owner-occupied households is 2.79 persons per household, while the average renter-occupied household size is 2.31 persons per household. Given the data previously noted regarding the difference in number of bedrooms in owner- and renter-occupied housing, it stands to reason that owner-occupied households would contain more people. However, the average renter-occupied household size has increased around 11% since 2000, while the average owner-occupied household size has barely changed and the total average household size only increased by about 3%. This could reflect an increase in non-related persons opting to live together in rental situations in order to save money and have more flexibility, or that couples and families are renting for longer rather than purchasing a home.

**Table 2-3: Average Household Size in Delaware County, 2000 to 2017**

	2000	2010	2017
Total	2.56	2.57	2.64
Owner occupied	2.75	2.73	2.79
Renter occupied	2.08	2.19	2.31

Source: U.S. Census Bureau, Decennial Census, American Community Survey

In the region, Delaware County has the second largest average household size, close behind Chester County, which has an average household size of 2.65. Bucks County has the next largest average household size with 2.61, followed by Philadelphia with 2.57 and Montgomery County with 2.55. The average household size for Pennsylvania is 2.47 persons per household, quite a bit smaller than most of the Philadelphia region. In terms of regional trends for average household size, Delaware County and Philadelphia both saw small increases in the average number of persons per household since 2000. Chester County and Montgomery County saw little to no change in average household size over that period, while the average household size in Bucks County decreased about 3%.

The trend of an increase in average household size for renter-occupied housing holds true across the region, state, and nation. All other suburban counties in the Philadelphia region except Delaware County saw owner-occupied household size decrease while renter-occupied household size increased. In Delaware County and Philadelphia, average owner-occupied household size increased slightly, while average renter-occupied household size increased more. Delaware County had the greatest percent increase in the size of renter-occupied households at 11%.

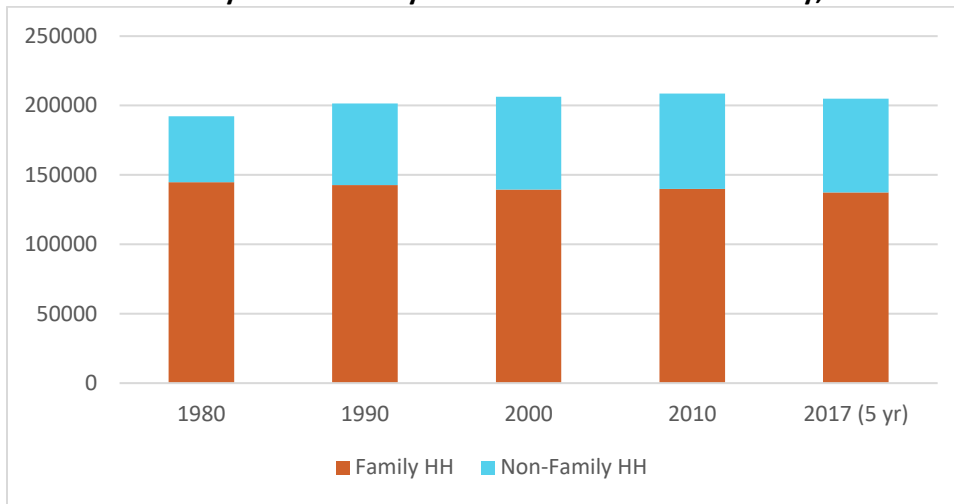
## HOUSEHOLD TYPE

Within the County's households, there are two main household types: family and non-family households. According to the US Census Bureau, "A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family." A non-family household, by contrast, is either a person living alone or a householder unrelated to any of the other persons in the home. According to 2013-2017 ACS 5-year estimates for Delaware County, the majority of households (67.1%) are considered family households. The average family size is 3.28 persons per family, which is noticeably larger than the average household size. Owner-occupied housing is more strongly associated with family households, with 74.4% of owner-occupied housing being made up of family households. Meanwhile, 50.3% of renter-occupied housing units are made up of family households.

Since 1990 (the earliest year for which persons per family data could be found), the average family size increased slightly, while during that same time period, the average household size did not change much at all. However, even as the size of family households has increased, both the number and share of family households has decreased while non-family households increased, as shown in Chart 2-10.



**Chart 2-10: Family vs. Non-family Households in Delaware County, 1980-2017**



Source: U.S. Census Bureau and American Community Survey

Regionally, Bucks County has the highest percentage of family households with 71.0%, followed by Chester County with 70.5% and Montgomery County with 68.6%. Delaware County is behind the other suburban counties with 67.1% family households, but well higher than Philadelphia which is made up of 52.7% family households.

### Householder Living Alone

In Delaware County, 86.7% of non-family households are householders living alone, which is 28.5% of all households. Since 1990 (the earliest year for which persons living alone data was available), the number of householders living alone in Delaware County has increased 15.5%, and this demographic has also increased in terms of percentage of all households in the County. Of all single-person households, a slight majority of them (55.4%) are owner-occupied, while 44.6% of them are renter-occupied. Indeed there are more householders living alone who own their homes than there are householders living alone who rent, but there are also significantly more owner-occupied units than there are renter-occupied units.

Among suburban counties in the region, Delaware County has the highest percentage of households that are householders living alone, followed by Montgomery County at 26.2%, Bucks County at 24.3%, and Chester County at 23.3%. In Philadelphia, on the other hand, 39.4% of all households are a householder living alone.

## ECONOMIC FACTORS

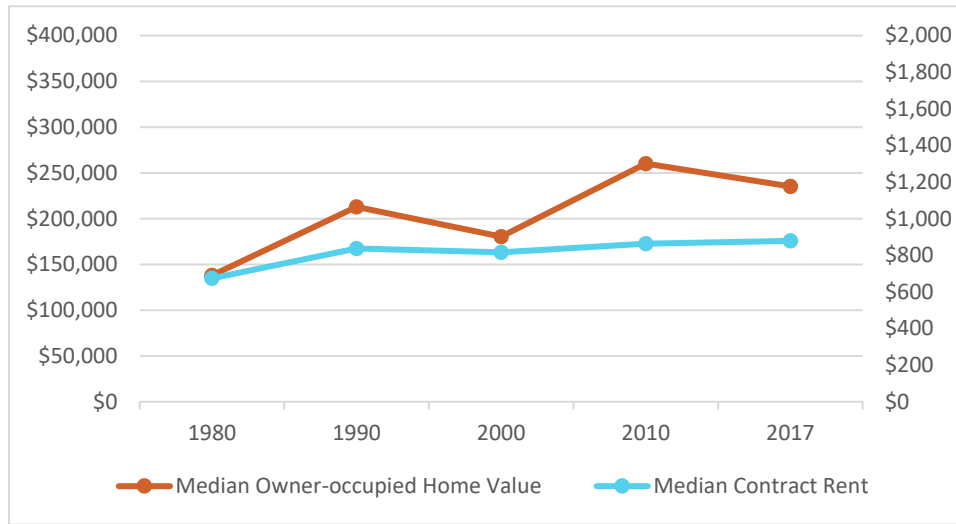
Housing costs often take up a significant portion of a household budget and can affect the lives of residents in a variety of ways. Homeowners who want to build equity would like to see the value of their investment increase to maximize their financial outcomes. Renters, on the other hand, may see their expenses increase over time as rents go up. Whether homeowner or renter, households that struggle to afford housing costs find themselves in unstable positions that can affect their quality of life.

Municipalities also have a stake in the cost and value of housing within their borders as it can affect the community’s overall economic health.

## HOUSING VALUE

The current estimated median value of homes in Delaware County, according to 2013-2017 5-year ACS data, is \$235,200. The current estimated median contract rent is \$879. Since 1980, adjusting for inflation, the median home value saw a net increase of 70.3% while median contract rent had a net increase of 30.4%. Even with an overall trend towards growth, both home value and contract rent have fluctuated over the decades. As shown in Chart 2-11, both saw the largest increase between 1980 and 1990, but housing value has increased and decreased in successive decades.

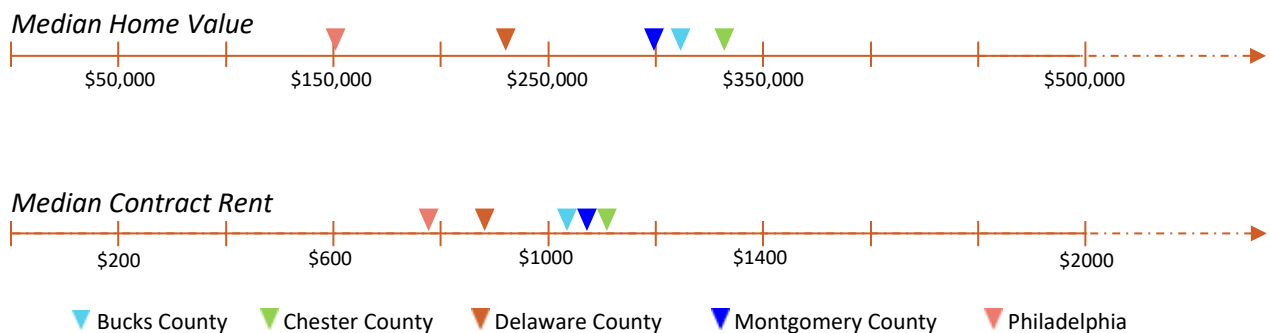
**Chart 2-11: Median Home Value and Median Contract Rent in Delaware County, 1980-2017**



Source: US Census 1980, 1990, 2000; ACS 5-year estimates 2010 & 2017, inflation adjusted dollars

The 2013-2017 estimated median home value for all of Pennsylvania is \$170,500, and the median contract rent is \$719, both well lower than Delaware County’s numbers. Within the Philadelphia region, Chester County has the highest median home value (\$338,200) as well as median contract rent (\$1,100). Bucks County has the next highest median home value at \$315,700, followed by Montgomery County at \$299,300. Bucks and Montgomery have similar median contract rents, at \$1,033 and \$1,076 respectively. Philadelphia’s median home value is \$151,500, lower than even the state median; however, Philadelphia’s median contract rent is \$788, which is higher than the state median.

**Chart 2-12: Regional Median Home Values and Median Contract Rents**



Source: 2013-2017 American Community Survey 5- Year estimates

## HOUSING COST

In order to most effectively compare the relative costs of owning and renting in Delaware County, it is necessary to put the two into comparable terms. Fortunately, the American Community Survey of the U.S. Census tracks monthly costs for both owners and renters. For homeowners, the ACS calculates selected monthly owner costs from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. For renters, this figure is the median gross rent, which is defined as the contract rent plus the estimated average monthly cost of utilities and fuels. The 2013-2017 ACS 5-year estimate for median monthly owner cost in Delaware County is \$1,448, and the median gross rent is \$1,032. Thus the median cost for homeowners in Delaware County is 40% higher than the median cost for renters.

Although the overall costs per county vary, median monthly homeowner costs exceed median gross rent costs by about 40% in all the suburban counties in the Philadelphia region. The exception is in the city of Philadelphia, where the median gross rent is about 8% higher than the median monthly homeowner costs.

## HOUSING AFFORDABILITY

Housing is generally considered affordable if a household spends less than 30% of monthly household income on monthly housing costs. Households that spend 30% or more of their monthly income on housing costs are considered to be “cost-burdened”. The National Low Income Housing Coalition (NLHC) issues their “Out of Reach” report each year estimating the necessary hourly wages to afford two-bedroom apartments at Fair Market Rents (FMR). According to the 2018 report, to afford a two-bedroom apartment in Delaware County, a household would need to make at least \$24.35 an hour, or \$50,648 a year, using the 30% affordability standard. As of the 2017 ACS estimates, about 35% of households in Delaware County earn less than this.

The American Community Survey uses the selected monthly owner costs and gross rent statistics discussed above to calculate what percent of their household income individual households are paying towards housing costs known as the SMOCAP – Selected Monthly Owner Costs as a Percentage of (household) Income – and GRAP – Gross Rent as a Percentage of (household) Income. In 2017, it is estimated that 30.5% of households in Delaware County are cost-burdened. For owner-occupied housing, the percentage is slightly lower, with 27% of owner-occupied households paying 30% or more of household income on housing costs. On the other hand, more than half – about 51.7% - of renter-occupied households are cost-burdened.

**Table 2-4: Percent of Cost-Burdened Households in Delaware County**

	2000	2017
All households	25.8%	30.5%
Owner-occupied households	23.9%	27.0%
Renter-occupied households	39.4%	51.7%

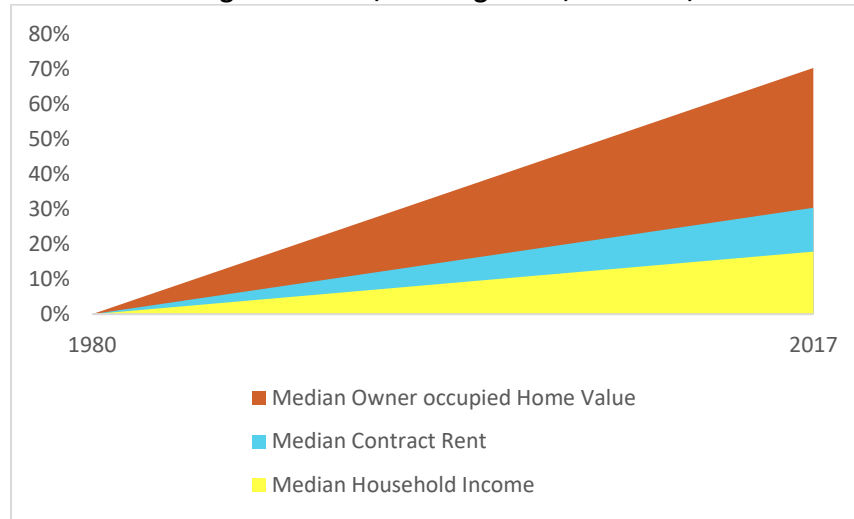
Source: 2013-2017 American Community Survey 5-year estimates

As shown in Table 2-4, 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 was available), 25.8% of all households in the County spent 30% or more of household income on housing costs. For owner-occupied households, the 2000 figure was 23.9%, and for renter-

**Chapter 2: Housing Characteristics**

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 12.8%.

**Chart 2-13: Change in Income, Housing Value, and Rent, 1980 to 2017**



Source: Census and ACS, inflation adjusted dollars

Delaware County, like much of the nation, is experiencing a trend where housing value and rent costs are rising faster than income. As shown in Chart 2-13, between 1980 and 2017 (adjusting for inflation), median home value increased by 70.3% and median contract rent increased by 30.4%, while median household income only increased 17.9%. Considering the above discussion of affordability for homeowners and renters, this trend appears to be disproportionately affecting renters. In many cases, the sharp rise in home values may mean that more households must rent even if they have a desire to own a home; the longer the trend continues, the further homeownership is out of reach for these households.

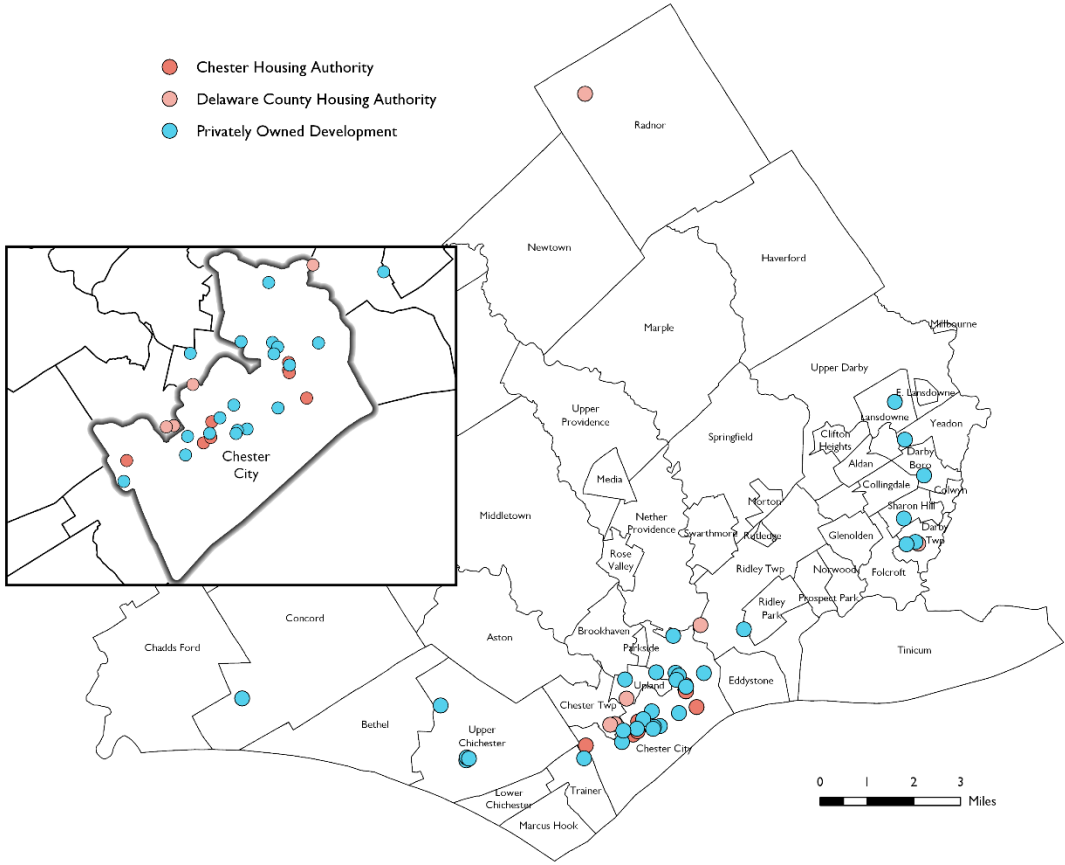
**Assisted Housing for Low-Income Households**

Many households that face a housing crisis in Delaware County are very low income (earning less than 50% of Area Median Income) or extremely low income (earning less than 30% of Area Median Income). According to Comprehensive Housing Affordability Strategy (CHAS) data provided by the U.S. Department of Housing and Urban Development, there are a total of 50,225 households in the County whose income is less than 50% of Area Median Income, which is 24.5% of all County households. Public housing units owned and operated by Public Housing Authorities provide affordable rental housing by only charging tenants 30% of their income towards rent. Similarly, the Section 8 Housing Choice Voucher Rental Assistance Program provides affordable housing by charging tenants 30% of their income towards rent with the remainder of the rent owed to private landlords being paid by the housing authorities. These are critical resources for low- and very-low-income Delaware County residents who could not otherwise afford market-rate housing.

Delaware County is home to two Public Housing Authorities (PHAs) - the Chester City Housing Authority (CHA), which operates exclusively within the City of Chester, and the Delaware County Housing

Authority (DCHA), which operates in the remaining 48 municipalities in Delaware County. The CHA operates five public housing developments for families consisting of 699 rental units and five public housing developments for seniors consisting of 311 rental units for a total of 1,010 public housing units in the City of Chester. Additionally, the CHA manages 1,600 Section 8 Housing Choice Vouchers in Chester City. The CHA public housing waiting list was last opened in 2014 and included 600 households. The CHA Section 8 Housing Choice Voucher waiting list was last opened in October of 2012 and included 500 households. Recently, the CHA briefly opened the waitlist for both public housing and the Section 8 Housing Choice Voucher Program to allow Chester residents to apply for assistance during a brief window of time.

**Map 2-7: Affordable and Subsidized Housing Developments**



The DCHA operates four public housing communities with nine developments for families consisting of 686 rental units and three developments for seniors consisting of 236 rental units for a total of 922 public housing units. As seen in Map 2-7, these public housing developments are located in Chester Township, Darby Township, Nether Providence, Ridley, Sharon Hill and Wayne in Radnor Township. Additionally, the DCHA manages approximately 3,000 Section 8 Housing Choice Vouchers in the County. Currently the DCHA has a waitlist of over 30,000 households that have applied for vouchers and/or public housing.

In addition to the PHAs' inventories, there are an additional 2,136 affordable rental units available from private affordable housing management organizations. Many of these private developments keep waitlists of their own and have very few open units available at any given time. Over half of the private

## Chapter 2: Housing Characteristics

units are designated for seniors only. In addition to the fact that there is a limited number of private units, more than half – 55.9% – are located in Chester City, further limiting geographic choice in housing for low-income residents.

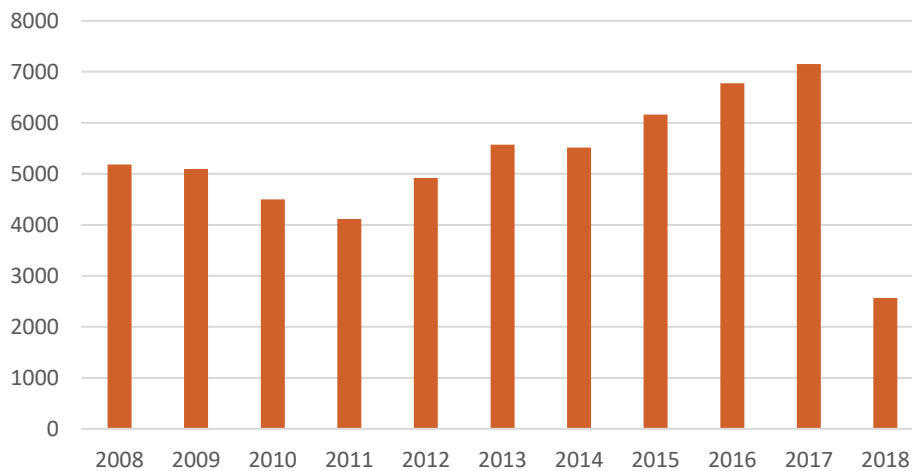
### FOR-SALE HOUSING MARKET ANALYSIS

Although census data is a readily available source of data that can help demonstrate broad demographic trends over longer time periods, data collected and used by real estate appraisers is most useful for examining short term trends in the housing market. These statistics all apply to homes for sale and do not examine the rental market.

#### Home Sales

In 2017, Delaware County saw the highest number of home sales in a single year since pre-2008. The 2018 statistic shown here only includes the first quarter. A high number of home sales is a positive for the county as it indicates growing mobility of residents and increased homeownership.

**Chart 2-14: Total Home Sales, Delaware County**



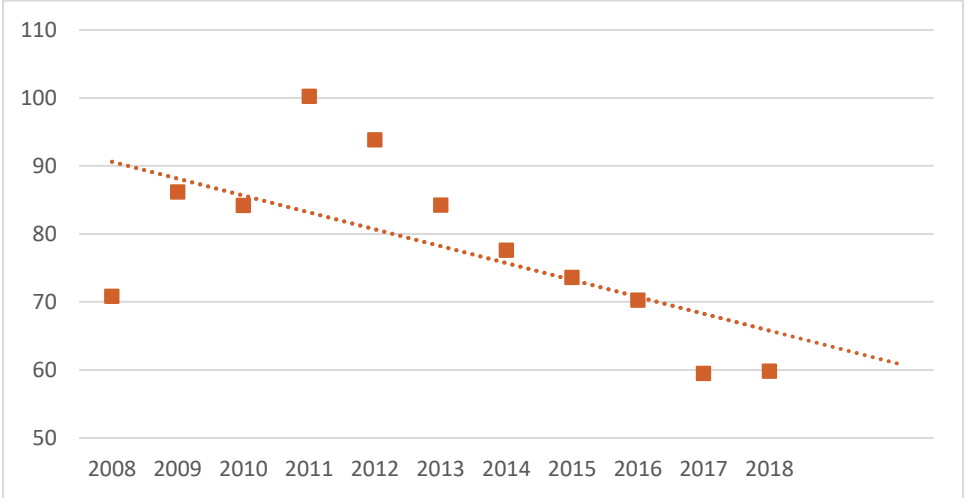
Source: Market Listing Sales, 2018

#### Days on Market

The amount of time a new property sits on the market without a buyer is an excellent indicator of the intensity and desirability of the housing market. Since 2011, the average number of days a property is on the market in Delaware County has decreased, the longest on-market average time being during the housing bubble in 2008. In the “hottest” markets in the country, it is not uncommon for a property to be on the market for less than a week before an offer is accepted. In Delaware County at the time of this report, the average time on the market is around two months.



**Chart 2-15: Average Days on Market, Delaware County**

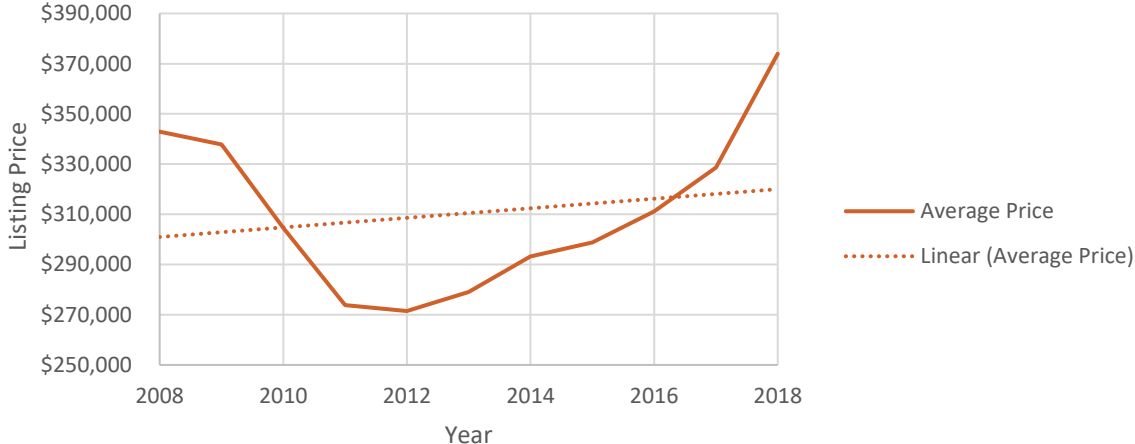


Source: Market Listing Sales, 2018

**Listing Price**

The average listing price for homes in Delaware County has been increasing since 2012 and is even higher now than it was in 2008 preceding the market crash. High purchase prices can indicate a variety of factors: willingness to buy in a desirable location, lack of housing stock and therefore competition, an increase of upper-market and luxury properties, or a change in the rental market.

**Chart 2-16: Average Listing Price, Delaware County**



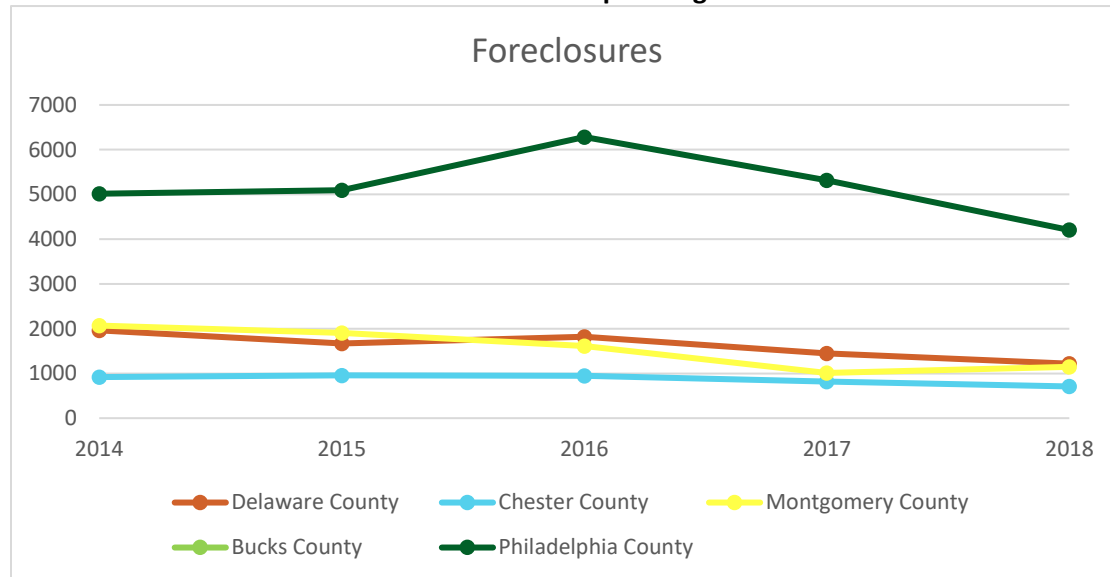
Source: Market Listing Sales, 2018

**FORECLOSURES**

Delaware County foreclosures have decreased substantially in the past five years from nearly 2,000 in 2014 to closer to 1,000 in 2018. The Philadelphia region overall saw decreases in the number of foreclosures during this time period, as seen in Chart 2-17. Foreclosures are officially listed once a homeowner’s mortgage has lapsed to the point that the bank or mortgage company has repossessed

the home. Properties reach the Sheriff’s Sales list once the bank is ready to auction their remaining debt on the property.

**Chart 2-17: Philadelphia Region Foreclosures**



Source: Delaware County Sheriff’s Data, Chester County Sheriff’s Data, Montgomery County Sheriff’s Data, Philadelphia County Sheriff’s Data, [Bucks County Data unable to be located at this time]

**OTHER HOUSING MARKET INFLUENCES**

Outside of larger market forces such as the overall economy, federal interest rates, and employment and migration trends, there are a number of issues that affect housing markets in Delaware County on a local level. These issues are outside of the purview of the County to address, but many may be affected by decisions made by local municipalities. This section considers issues that can affect factors such as housing cost or neighborhood desirability, thereby having an impact on the housing market in Delaware County.

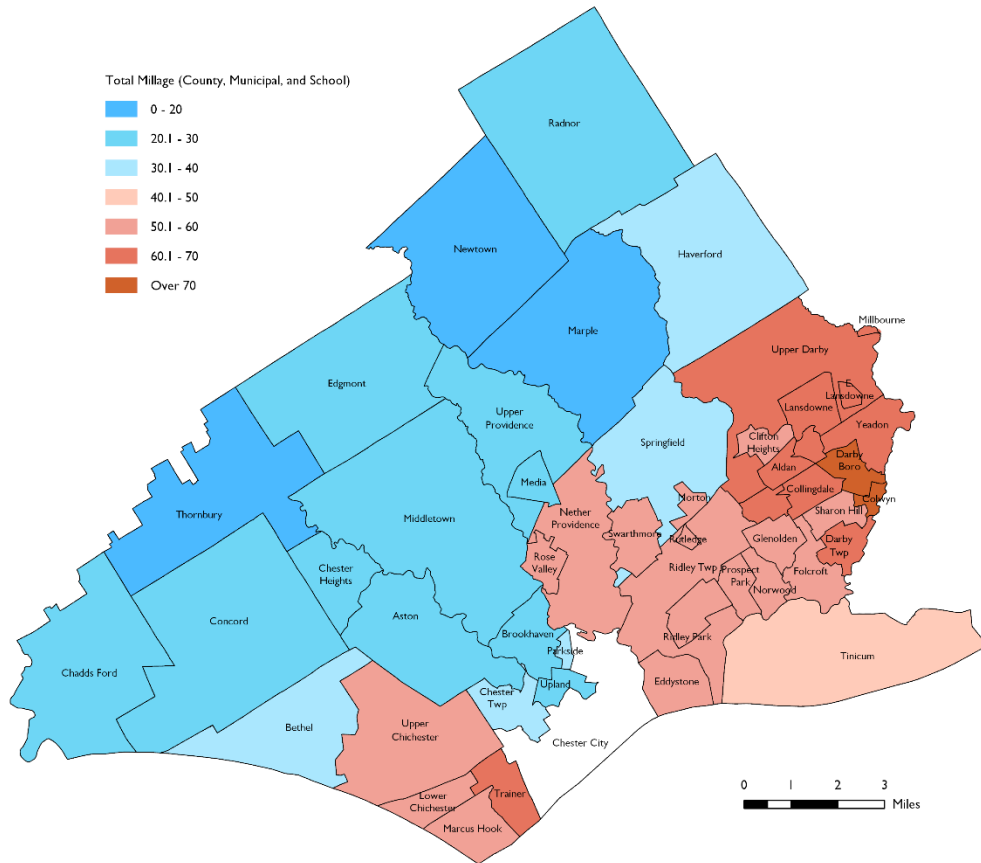
**SCHOOLS**

In the 1960s, Pennsylvania passed a series of acts that consolidated more than 2,000 school districts in the Commonwealth down to 500, but school districts in Pennsylvania are still considered heavily fragmented compared to other states. Delaware County currently contains 15 school districts plus 2 school districts in Chester County that incorporate Delaware County municipalities. More than 100 schools in these districts educate over 70,000 students in the County from Kindergarten through grade 12. The average enrollment in these districts is around 4,500 students, but Upper Darby, the largest school district in the County, has more than 12,000 students.

A handful of school districts in Delaware County are ranked highly within the state and compare favorably with districts throughout the country; however, a few Delaware County districts rank very poorly in terms of educational quality and student success rates. School quality is often an external factor for prospective residents looking for housing in an area, both for those with and without school-aged children. Therefore the more desirable a school district, the more likely the municipalities within that district will be to attract new residents. Although municipalities may not be able to directly



**Map 2-9: Millage Rates by Municipality**



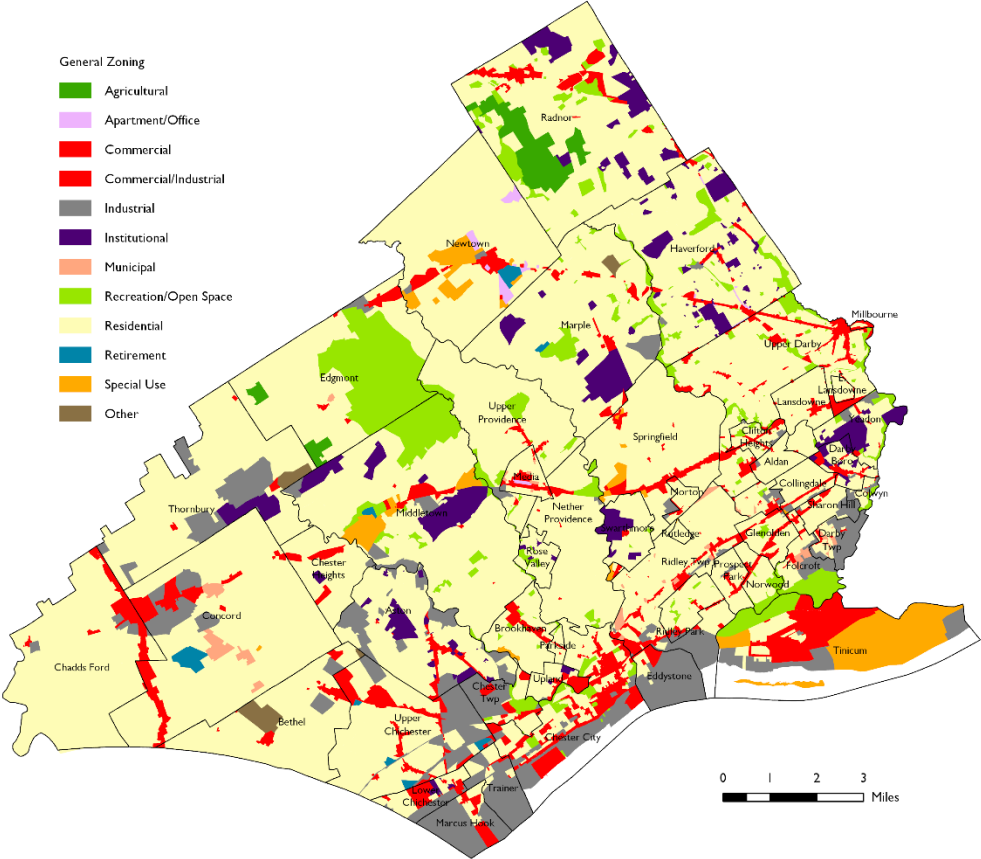
Millage is the rate of tax that is paid per thousand dollars of a home’s assessed value, so a home assessed at \$100,000 in an area with a millage rate of 44.3936 would owe \$4,439.36 in taxes. In Delaware County, total millage in a given municipality is made up of three component taxes: Delaware County Taxes, School District Taxes, and Municipal Taxes. As of the writing of this document, Delaware County taxes are a flat 5.6040 rate across all municipalities. School District taxes generally make up the largest portion of a total millage rate and affect all the municipalities within the district evenly. Finally, the municipal tax rate in Delaware County can be anywhere from 0.0000 at the low end to 25.2000 at the high end, depending on how much the municipality relies on property taxes to fund its budget and cover services. Map 2-9 shows the range of total millage rates in Delaware County municipalities. As with school taxes, municipalities with revenue-generating businesses can offer lower millage rates and still cover all necessary expenses. Additionally, areas of newer development tend to have lower millage rates because their infrastructure is newer and less costly to maintain.

**ZONING & LAND USE CONTROL**

Each of Delaware County’s 49 municipalities has local control over its zoning and approval of developments within its borders. Of 520 municipal zoning districts identified by Delaware County Planning Department, 46.4% of them can be classified as primarily residential districts. Comparing Map 2-10 to existing land use in Map 2-1 at the beginning of this chapter shows that there are several areas of open space that are shown in Map 2-10 as being zoned for residential uses. Map 2-10 does not differentiate between high and low density residential zoning or highlight mixed use districts that may

allow a mix of uses including residential. Indeed, each municipality defines zoning districts in slightly different ways such that it is difficult to map zoning throughout the County except by the broadest categories. The Municipalities Planning Code (MPC) specifies that zoning should provide for “...housing of various dwelling types encompassing all basic forms of housing, including single-family and two-family dwellings, and a reasonable range of multifamily dwellings in various arrangements...”<sup>2</sup> as well as mobile homes. Some municipalities have implemented innovative zoning tools to encourage quality housing development, such as planned residential unit development, traditional neighborhood zones, and mixed-use overlays. However, all too often, traditional zoning encourages a separation of uses and inhibits density, thus having a negative impact on the sense of community and limiting development options.

**Map 2-10: Countywide Zoning**



While every municipality has a comprehensive plan, nearly half of them have not been updated since 2005. Some have not been updated in the twenty-first century. As with zoning, these comprehensive plans vary greatly with their level of detail and the extent to which they address housing. A handful of municipalities have undertaken multi-municipal comprehensive plans with their neighbors, which is an effective way to consider broader patterns of development – both residential and non-residential – beyond municipal boundaries.

<sup>2</sup> Municipal Planning Code.

## CONCLUSION

Delaware County is close to being built out in terms of land available for development. If the market requires the County to add significantly more housing units in the future, the new development will need to occur in higher densities than recent development, and older areas will need to look to infill development and adaptive reuse of formerly non-residential buildings. However, based on modest population growth projections (shown in Chapter 1) and slow but steady recent growth in housing units in the County, there is not likely to be a need for significant additional housing units in the near future.

Regionally, Delaware County competes with suburban counties with much larger land areas and potential for future development, and the city of Philadelphia which has a much larger supply of existing housing stock. Delaware County's competitive advantage comes in its diverse communities of character, offering the density and connectedness of the city but with a more suburban feel. The County's existing communities can attract new residents, including those looking to move out of the city, as well as those looking for convenient access to the city.

As mentioned in the national trends discussion in Chapter 1, renter-occupied housing can be seen as an asset, but renter-occupied housing is currently not evenly distributed throughout municipalities in Delaware County. Additionally, smaller and denser housing stock can provide housing opportunities for small households, first-time homebuyers, or low- to moderate-income housing, but could be made available in more parts of the County.

Vacancies have risen in recent years, although the County as a whole is still within a healthy range of renter and owner vacancy rates. But vacancies disproportionately affect some communities with older housing stock that have experienced population loss. Improved maintenance and redevelopment of older housing stock could help these areas, as well as other areas at risk of increased vacancies.

Delaware County maintains a stable housing market, although it is affected by the national trend of home prices and rental costs increasing at a faster rate than incomes. Housing affordability is good overall, but unaffordability disproportionately affects renters. Once again, investing in aging housing stock could be a means of providing affordable housing for first-time homebuyers while maintaining neighborhood stability.

The next chapter considers the County's housing characteristics as described here and adds in the results of public outreach and recent planning efforts to establish a picture of the County's primary housing needs in the coming years. Chapter 4 then provides objectives and actions to address those needs and outlines the role the County and its partners in implementing those actions.





**Housing Needs 3**





# Chapter 3: Housing Needs

## OVERVIEW

Delaware County has a highly unique and varied housing landscape. Analysis of data presented in Chapter 2 reveals diverse housing choices from mature, urban communities and traditional historic neighborhoods to newer suburban development and everything in between. Delaware County offers competitive housing prices compared to surrounding counties, providing the opportunity for choice to prospective homebuyers and renters. However, despite these beneficial attributes, there are areas where the County’s housing market could be strengthened further and provide greater equity.

Using data from the analysis in Chapter 2 of this plan as well as expertise garnered from the housing plan task force and public opinion received from a survey, the County has identified four broad needs for housing in Delaware County:

- I. Maintain and Encourage Desirable Communities
- II. Offer Housing Diversity and Choice
- III. Encourage Housing Maintenance and Sustainable New Development
- IV. Assist Low Income and Vulnerable Populations

The following chapter will discuss each of these needs in further detail as they relate to Delaware County and provide tools to help address each of the areas of need.

## HOUSING PLAN PUBLIC OPINION SURVEY

As part of the process of developing the Housing Plan, the Planning Department prepared and released a public opinion survey on housing preferences and desires. A total of 422 people completed the online survey, which was open for ten weeks in the summer of 2018. The survey was publicized via targeted emails, postings on websites and social media, and fliers distributed throughout the County. The vast majority of survey respondents currently reside in Delaware County, although a few people who completed the survey do not live in Delaware County or the nearby area. The survey questions and general analysis of the results can be found in Appendix H.

Although the total number of survey respondents represents only 0.07% of the total County population, the survey is able to provide some insight into community preferences and needs throughout the County. In some ways, the survey respondents are reflective of the County population as a whole, but in other ways, they are not and so the responses may reflect some bias.

The majority of people responding to the survey were female, a significant difference from the County’s overall population, which is only slightly more female than male. However, since over 86% of survey respondents indicated they live in households of two or more persons, it can be assumed that many of the respondents were women taking the survey on behalf of their entire households.

**Table 3-1: Comparison of Gender of Housing Survey Respondents to Delaware County Census Data**

	Survey Respondents*	Census Data
Male	25%	48%
Female	72%	52%

Source: U.S. Census Bureau, 2017 American Community Survey 5- Year estimates \*3% of respondents preferred not to answer

The survey respondents were generally older than the County as a whole, with the median age of survey respondents being 50 while the County’s median age is 39. In terms of racial makeup, the survey respondents were relatively reflective of the County’s population, as seen in Table 3-2 below. Similarly, 3% of survey respondents indicated that they are of Hispanic/Latino origin, which is close to the 4% estimate for this population according to recent census estimates.

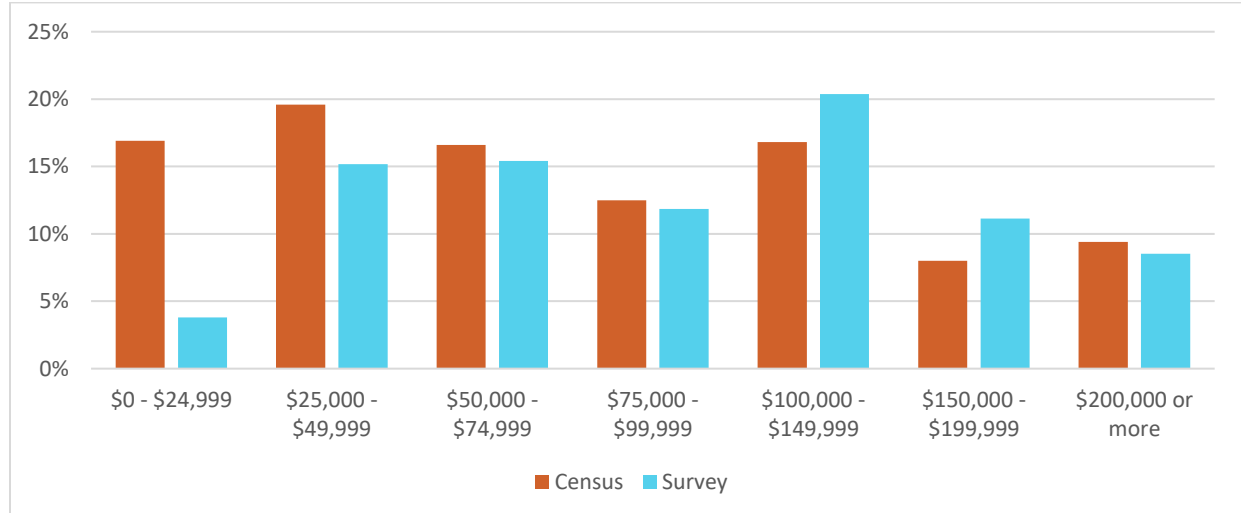
**Table 3-2: Comparison of Race of Housing Survey Respondents to Delaware County Census Data**

	Survey Respondents*	Census Data
White Alone	70%	70%
Black or African American Alone	15%	21%
Asian Alone	2%	6%
American Indian Alone	0%	0%
Hawaiian or Pacific Alone	0%	0%
Other (one race)	2%	1%
Two or more races	3%	2%

Source: U.S. Census Bureau, 2017 American Community Survey 5- Year estimates \*8.5% of respondents preferred not to answer

The people who responded to the survey represent a variety of household income brackets, although a slightly greater share of them fall in the upper income brackets than in the County population as a whole. Households earning less than \$25,000 only represent 4% of survey respondents, while 17% of households in the County as a whole earn below that mark. The greatest percentage of survey respondents have household incomes between \$100,000 and \$150,000.

**Chart 3-1: Comparison of Income of Housing Survey Respondents to Delaware County Census Data**

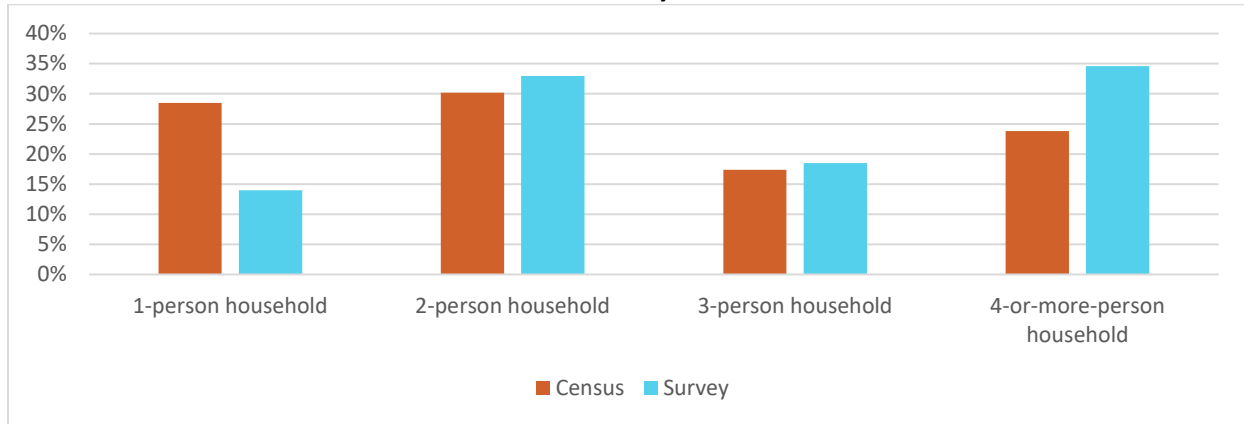


Source: U.S. Census Bureau, 2017; American Community Survey 5- Year estimates \*14% of survey respondents preferred not to answer

One way in which the survey can be considered to be highly skewed is the distribution of homeowners and renters. Although the County’s occupied housing units are 70% owner-occupied and 30% renter-occupied, the survey respondents were 80% homeowners and 17% renters. Another 4% of survey respondents live with family or friends or have other arrangements. Additionally, survey households tend to be larger than households throughout the County. The average household size among survey respondents is 2.96 while the census estimates the average size of households in the County to be 2.64.

In particular, one-person households are underrepresented in the survey, which make up 29% of households Countywide, but only 14% of the households responding to the survey.

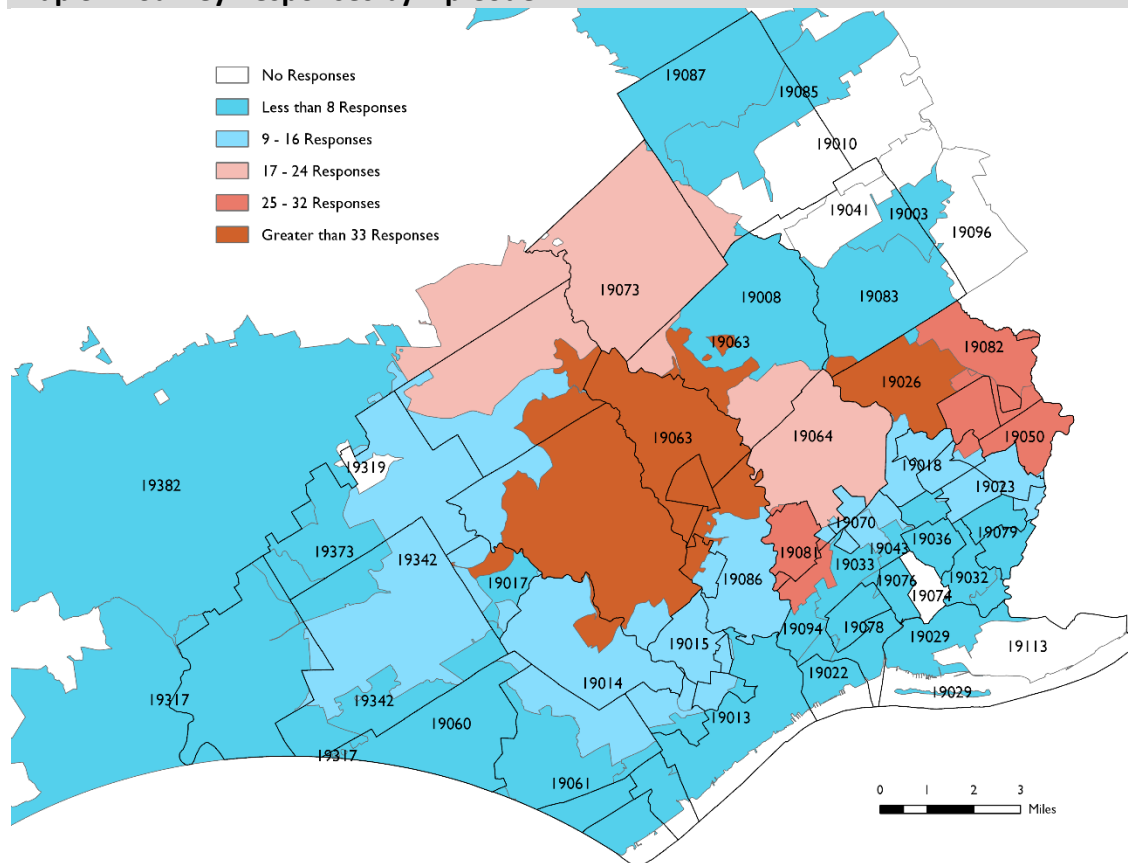
**Chart 3-2: Comparison of Household Size of Housing Survey Respondents to Delaware County Census Data**



Source: U.S. Census Bureau, 2017; American Community Survey 5- Year estimates

Survey respondents tend to represent a few concentrated areas within the County, and thus the overall survey results may not reflect the opinions of residents from all parts of the County. The survey asked respondents to identify their location by zip code, and more than half of the respondents represent just five zip codes.

**Map 3-1: Survey Responses by Zip Code**



## MAINTAIN AND ENCOURAGE DESIRABLE COMMUNITIES

Homebuyers and renters are not just looking for a single property to invest in but are interested in the community as a whole. It is important for municipalities to invest in their communities to develop the healthy and attractive neighborhoods that those seeking homes are looking for and that help retain current residents. The quality of streets and sidewalks, investment in commercial and downtown districts, and the accessibility of community and recreational facilities add to or detract from the value and desirability of neighborhoods. These are important, complementary elements to housing and help create a competitive housing market. Each Delaware County municipality has a unique identity and a range of assets that contribute to making the County as a whole a desirable place to live.

### COMMUNITIES OF CHARACTER

Delaware County is a densely-built county, with close to half of its land area taken up by residential development. It has a unique character within the Philadelphia region, being neither as dense and urban as the city of Philadelphia nor retaining as much open space, farmland, and rural character as its other suburban neighbors, Chester, Montgomery, and Bucks Counties. In many ways, Delaware County can be seen as a gateway between the city and the suburbs, where aspects of both blend together. In competing with its regional neighbors for residents, Delaware County offers specific benefits that come with this unique character.

In the Housing Plan Public Opinion Survey, respondents were asked whether they would continue to live in their neighborhood if they had a choice, and a solid 72% said yes. This points to a high level of satisfaction among Delaware County residents in their existing communities. When asked why they chose to live in their current neighborhoods, 53% of survey respondents cited the safety of the neighborhood as one of the primary factors. Schools were an important factor for 42% of respondents, but many of the other top reasons were related to desirable community characteristics such as accessibility to goods and services including stores, parks, and public spaces (41%), the walkability of the neighborhood (40%), and proximity to public transportation (27%). Social factors such as living near family and friends (36%) and the presence of community engagement opportunities like community events and programs (27%) also had a strong influence on many residents.

Within Delaware County, there is competition for residents among the County's 49 diverse municipalities. As discussed in Chapters 1 and 2, recent trends have revealed a population and housing shift from eastern municipalities to western municipalities. Many Mature Neighborhoods in the east developed in such close proximity that it is nearly impossible to distinguish municipal boundaries on the ground. Growing Suburbs developed rapidly in the last few decades, consuming a lot of land, often not connected by sidewalks or even neighborhood to neighborhood. In both of these areas, community identity may not be readily apparent. Delaware County hosts a variety of neighborhood types that cater to a mix of individual preferences. Desirability is often dictated by where an individual is moving from. Many survey respondents answered that they preferred living somewhere between mature, more urban neighborhoods, and private, more rural suburbs. However, new residents coming from Philadelphia may see border communities with tree-lined streets, like Lansdowne and Upper Darby, as more private and desirable as compared to the city. Municipalities should embrace their unique characteristics, invest in them, and promote what makes their communities desirable.

The largest percentage of survey respondents, 46%, said they would prefer to live in Mature Neighborhoods that are highly walkable and close to transportation and other amenities, while 13% of



respondents expressed a desire to live in Growing Suburbs with larger lot sizes and more open space. The remaining 41% of respondents were looking for something in between these two character areas. However, a large proportion of respondents also preferred detached single-family houses and wanted to live on lots with yards, which are less common in Mature Neighborhoods. The geographic distribution of where survey respondents currently reside also shows that they are mostly from communities that can be considered Mature Neighborhoods or transitional areas, so they are likely expressing a preference for the types of communities they already live in.

The survey also asked people to identify their top preferences for neighborhood amenities that they would want when looking for a home, and the responses reflect the diversity of tastes among Delaware County residents. Some respondents expressed a preference for characteristics that are more likely to be found in Mature Neighborhoods: 55% of respondents said the ability to walk to shops and restaurants was a top priority, 40% desired the ability to walk to public transportation, and 39% wanted common park or playground areas in walking distance. Other respondents had preferences for amenities that are more likely to be found in Growing Suburbs: 43% wanted privacy or separation from neighbors, 42% wanted access to walking trails or bike trails, 31% wanted to be near protected open space, and 22% desired a rural or wooded feel to their neighborhood.

Focusing on community character can be a major selling point in attracting and retaining residents, especially in areas struggling with school quality or high taxes. Given the national trend of a shift towards Central Places noted in Chapter 1, communities that actively promote attractive features like walkability, transit access, and mixed uses can be poised to take advantage of this emerging market. On the other hand, as the Public Opinion Survey revealed, there are many residents who do not desire an urban environment. In places with a more rural or suburban community identity, proactively planning for the protection of valuable open space and creation of sensitive new development can welcome new residents without negatively impacting the desirable traits that attracted them in the first place.

## SMART GROWTH PRINCIPLES

One way to comprehensively address the issues of neighborhood building and quality community development, especially in Growing Suburbs, is to utilize the principals of “Smart Growth.” This concept emerged in the late twentieth century as a response to decades of land-consumptive and disconnected development patterns often referred to as urban sprawl. The United States Environmental Protection Agency came together with a network of state and local government, planning and environmental organizations, nonprofits, and businesses to draft a set of principles that would encourage growth that protects open space and environmental resources while creating healthy, connected, and vibrant communities. The 10 Smart Growth Principles are:

- Mix Land Uses
- Take Advantage of Compact Building Design
- Create a Range of Housing Opportunities and Choices
- Create Walkable Neighborhoods
- Foster Distinctive, Attractive Communities with a Strong Sense of Place
- Preserve Open Space, Farmland, Natural Beauty and Critical Environmental Areas
- Strengthen and Direct Development Towards Existing Communities
- Provide a Variety of Transportation Choices
- Make Development Decisions Predictable, Fair and Cost Effective
- Encourage Community and Stakeholder Collaboration in Development Decisions

By considering these principles in their development decisions and planning proactively for the long-term health of their communities, Delaware County municipalities can establish themselves as attractive places for people to live.

## Tools for Creating Communities of Character

### Vision Plans

Neighborhood Vision Plans reflect a collection of values, feelings, and goals about local communities as they exist and as they are envisioned in the future. Vision plans establish definitive actions to guide community decisions that will achieve the unique goals of the plan and help communities become more desirable. Plans can also be used as tools to receive additional funding to help implement those goals. Upper Darby's 69th Street District and Prospect Park Borough created vision plans for their downtowns as part of Delaware County's Downtown Awakening program. A unique vision for each area was developed through extensive community outreach processes, and the project provided an action plan of short and medium term initiatives to help the Township and Borough each achieve their long-term vision.

### Placemaking

Placemaking is the act of creating vibrant spaces for communities by planning for communal areas and programming engaging activities. Placemaking is all about strengthening the connection between people and the places they share. When people are connected to the places where they live, they invest in that space: financially, socially, and emotionally. Similar to vision plans and sometimes an outgrowth of them, Placemaking emphasizes the importance of community collaboration, creativity, and vision. Examples of Placemaking include public spaces such as pop-up parks or gathering spaces as well as community events such as street festivals and block parties.

### Marketing Efforts

Marketing tools and strategies can increase desirability by promoting a community's unique assets and raising its visibility. Just like a business, a municipality can create a brand and market itself to residents by highlighting its advantages. Collective marketing efforts could help a group of smaller municipalities to promote themselves while making limited resources go farther. One example of a collective marketing program was DVRPC's Classic Towns Program, which supported reinvestment in the region's older suburbs and urban neighborhoods through strategic messaging and branding about the benefits of life in these places – including walkability, transit access, and sense of place. The Department of Community and Economic Development (DCED)'s Keystone Communities Program – more commonly known as the Main Street and Elm Street programs – fund planning, marketing, organizing, and physical improvements for downtown commercial and mixed-use districts and older, mature residential neighborhoods.

### Case Study: *All Roads Lead to Marcus Hook*

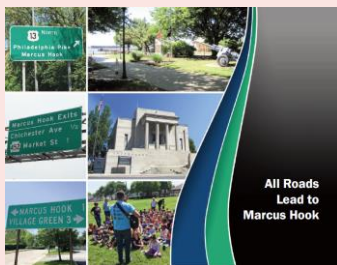


Figure 3-1: "All Roads Lead to Marcus Hook"

*All Roads Lead to Marcus Hook* is a publication developed by the borough with assistance from the Marcus Hook Community Development Corporation to highlight the various neighborhood amenities that the community has to offer. The brochure highlights the advantages of living, working, and doing business in Marcus Hook including green spaces, community festivals, multi-modal transportation, and ongoing community development projects. The brochure can be used as an example for other communities on how to highlight their assets and increase the marketability of their neighborhoods.

## NEIGHBORHOOD AMENITIES AND PREVENTION OF BLIGHT

The Public Opinion Survey conducted as part of the *Housing Plan* asked people to identify their top preferences for neighborhood amenities. The number one preference for people looking for a home was an attractive and safe neighborhood, based on the 82% of survey respondents who selected it as a top priority. Along with efforts to develop and promote community identity, municipalities should ensure that neighborhoods are clean, safe, and well maintained. Planning for capital improvements such as the upkeep of streets and sidewalks, street lighting, underground utilities, and amenities like parks or playgrounds is as vital to maintaining a desirable community as providing for traditional essential services such as police and fire. While neighborhood and community improvement projects can be costly, there are funding sources available through state and federal programs that can help cover or defray costs to municipalities. Smaller communities with limited resources should consider working collaboratively with surrounding municipalities to achieve economies of scale for needed service or improvement projects that may impact multiple communities.

Over the past five years, the County has received application requests from municipalities for funding through the Community Development Block Grant Program (CDBG) for projects totaling \$38,665,476. About 11% of those requests were for park, open space or recreational improvements. Another 7% of those requests were for neighborhood facilities including handicapped centers, libraries, and community centers. Over 64% of those requests were for Municipal public improvements. This demonstrates a strong demand from communities for funding to make necessary upgrades to improve quality of life for their residents.

One area of concern affecting neighborhood quality is the growing number of vacancies in the County as demonstrated by the data in Chapter 2. Although the County as a whole maintains a reasonable vacancy rate, this trend is particularly problematic because it does not affect all areas evenly. Some places experiencing increased vacancy rates might be able to halt the trend by attracting new residents through community building and marketing efforts as described above. However, in areas with concentrated and long-term vacancies, the issue may need to be addressed with more coordinated efforts. Blighted properties are officially defined by the State of Pennsylvania as demonstrating conditions that are a “menace to health, safety, morals or welfare.” Slum and blight conditions, where they occur, threaten the safety, health, and property values of communities. Dilapidated and vacant structures can severely impact the overall value and perception of a neighborhood.

## Tools for Investing in Neighborhood Amenities and Preventing Blight

### Capital Improvement Projects

Communities can increase property values and attract investment by upgrading neighborhoods and districts to make them more desirable. Replacing curbs and sidewalks, adding pedestrian lighting, planting street trees, and installing roadway landscaping and signage all help to increase the attractiveness of a community. The following programs can help municipalities make those crucial updates to their neighborhoods:

- **Community Development Block Grant Program** – The goal of the Community Development Block Grant Program (CDBG) program, operated by the U.S. Department of Housing and Urban Development (HUD), is to enable local governments to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities – principally for low- and moderate-income persons. Delaware County is entitled to receive an annual CDBG grant from HUD to distribute to its communities as well as to use for Countywide efforts. Under this program, communities are free to determine how the money is to be spent

based on individual community development needs, which allows the flexibility to undertake projects which best address their specific objectives.

- **Neighborhood Assistance Program** – The Neighborhood Assistance Program (NAP) is a tax credit program provided through the Pennsylvania Department of Community and Economic Development (DCED) that encourages businesses to collaborate with nonprofit and neighborhood organizations to support projects that address neighborhood and community problems. Projects must serve low-income persons or residents of economically distressed neighborhoods and fall under one of the following categories: affordable housing programs, community services, crime prevention, education, job training, or neighborhood assistance.
- **Delaware Valley Regional Planning Commission Programs** – The Delaware Valley Regional Planning Commission (DVRPC), the regional Metropolitan Planning Organization (MPO) for Philadelphia, provides a number of programs that provide support or technical assistance to municipalities looking to make infrastructure improvements. One such program, the Transportation and Community Development Initiative (TCDI), supports local development and redevelopment efforts in the individual municipalities of the region that implement municipal, county, state, and regional planning objectives. Another program is the Competitive Congestion Mitigation and Air Quality Improvement Program (CMAQ), which funds transportation-related projects that can help the region reduce emissions from mobile sources and meet National Clean Air Act standards.
- **Transportation Alternatives Set-Aside Program** – The Transportation Alternatives (TA) Set-Aside are federal highway and transit funds under the Surface Transportation Program (STP) for community-based “non-traditional” projects designed to strengthen the cultural, aesthetic, and environmental aspects of the nation’s intermodal transportation system. The TA Set-Aside Program continues to provide funds to build pedestrian and bicycle facilities, improve access to public transportation, create safe routes to school, preserve historic transportation structures, provide environmental mitigation, and create trail projects that serve a transportation purpose while promoting safety and mobility.

### Infill Development

Infill refers to the use of vacant property within existing built-out areas for new development. By utilizing parcels that are underused or abandoned, a community can prevent neglect and blight returning these lots to useful fixtures in the community. These areas are also already served by existing infrastructure and utilities, so the new development is less likely to place an additional burden on a municipality’s resources.

### Adaptive Reuse of Vacant Non-Residential Properties

Adaptive reuse is the process of converting underutilized buildings and infrastructure into a more viable, and often more modern, functionality. This is commonly done with historic buildings and abandoned warehouses that can be subject to decades of neglect, but may also work for churches and other institutional buildings like schools or meeting halls. Converting these spaces into innovative and more functional residential space can help communities restore buildings that may have otherwise become blighting influences in their neighborhoods.

### Demolition Programs

Demolition programs are designed to assist local governments and organizations in the demolition of vacant properties and dilapidated buildings. Act 152 in Pennsylvania allows the governing body of any county to adopt ordinances that authorize the recorder of deeds to charge an additional fee for recordings, which is then deposited in a demolition fund used exclusively for clearing blighted

properties. A property must meet criteria defining it as a Blighted Property; for example, if it is a public nuisance, if it is unfit for public habitation, or if the condition of the property increases the risk of fire to the building or adjacent properties. Demolition of blighted properties improves the property values of surrounding homes and removes threats to safety.

One example of this type of program is the Delaware County Blighted Property Demolition Fund. Funding is available to the County's municipal governments for the demolition of blighted properties which meet at least three of the nine Pennsylvania State blight criteria. Eligible costs may include demolition and related clearance activities such as a determination of environmental hazards on the property and proper removal, testing and disposal of hazardous materials, utility disconnections, and demolition permits as well as any associated site restoration. Since 2017, 27 blighted structures have been removed through the County's Blighted Property Demolition Fund.

### Conservatorship

Under Act 135, the Blighted and Abandoned Property Conservatorship Act, a neighbor, nonprofit organization, municipality, school district, or redevelopment authority can petition a judge to appoint a responsible party to bring a neglected property into compliance with code standards. The property owner can step in at any time to terminate the conservatorship, but the owner must reimburse the conservator for all costs incurred before regaining control of the property. Once the property has been rehabilitated, if the owner has not approached the court to regain possession after paying all costs, the conservator may seek the court's permission to sell the property.

### Land Trusts/Community Land Banks

Pennsylvania Act 153 expands local governments' tool kits in fighting blight by authorizing the creation of land banks or land trusts. Land Banks or Land Trusts are governmental entities, like Redevelopment Authorities, or nonprofit organizations that focus on the acquisition of blighted and tax-delinquent properties for the purpose of returning them to productive use. These organizations are often granted legal authority to help them to acquire properties at lower costs, hold the properties tax-free, clear the properties' titles and back taxes, and negotiate sales to assure parcels are awarded to the most responsible bidders with the highest likelihood of returning the properties to productive use and meeting community needs. See the case study below that examines an active land bank in Pennsylvania.



### Case Study: Schuylkill County Land Bank

The Pennsylvania Land Bank Bill authorizes counties and municipalities with populations of 10,000 or more to establish land banks as a tool to fight cycles of vacancy, abandonment, neglect, and tax foreclosure in order to return properties back to productive uses. Under the Bill, land banks have the authority to engage in bulk quiet-title proceedings enabling them to secure the title and clear debts to make the properties more marketable.



Four Schuylkill County communities formed the Schuylkill County Land Bank in 2015 to address the County's growing vacancy rate and presence of blight in their neighborhoods. The group started by investing in a strong database that could help to identify properties that would meet conservatorship requirements as well as properties that could act as catalysts for revitalizing blighted neighborhoods. Completed to date are several acquisition-rehabilitation-resale projects and the establishment of a demolition program. Early activities were meant to generate revenue for land bank operations and included the partnership of several community organizations such as the local Community Action Agency and Wells Fargo Bank.

*Figure 3-2: Property in Mahanoy City that was demolished through the Schuylkill County Land Bank, Housing Alliance of PA*

## OFFER HOUSING DIVERSITY AND CHOICE

Delaware County offers a diverse housing landscape with variety in both housing type and housing cost. Despite the varied housing stock, many residents of the County still struggle with housing costs and a lack of affordable options in their location of choice. It is important for municipalities to ensure housing diversity in their communities for residents of all socio-economic levels.

### A VARIETY OF HOUSING TYPES

As noted in Chapter 2, Delaware County as a whole contains a diversity of housing types including detached single-family homes, semi-detached and two-family homes, townhomes and rowhouses, and multifamily homes from small garden apartments to large condominium complexes. However, as Chapter 2 also showed, these housing types are not evenly distributed geographically. Some municipalities are dominated by one housing type almost to the exclusion of all others, and contiguous municipalities with similar housing types can form broad swaths of homogenous housing development. Some of this regional discrepancy in housing type is accounted for by historical development patterns, but it is frequently perpetuated by modern zoning codes. As shown in Map 2-10 in Chapter 2, a significant portion of the County is zoned for residential uses. Depending on how that zoning is written, it may encourage the separation of different housing types and also discourage the mix of uses and creation of centers that can build community appeal as discussed in the previous section of this chapter.



Of those who responded to the Public Opinion Survey, 54% currently live in detached single-family housing, 33% currently live in single-family attached housing, and 13% live in apartments, condominiums, or other forms of housing. When asked what type of housing they would most like to live in, 76% of survey respondents expressed a desire to live in detached single-family housing, 14% desired attached single-family housing, and 11% said they would like to live in a condominium, apartment, or something else. However, this question is one that could be influenced by the number of homeowners who completed the survey, leading to an underrepresentation of the desire for multifamily units. Also, similarly to the census statistics noted in Table 2-1 in Chapter 2, close to a third of both homeowners and renters who responded to the survey currently live in attached single family housing, demonstrating what a versatile housing type it is.

Chapter 2 also revealed that nearly 30% of households in the County are single-person households, a number that has been increasing over the past few decades. Single and childless couple households are a robust market nationwide, and development catering to this market can be appealing to a community that is concerned about a crowded school system. Offering a diversity of housing stock so everyone from young singles to first-time homebuyers to established families to empty nesters can live in the same area (if not the same house) for much of their lives appeals to a variety of markets from young to old. In the question about what they want in their next home, 57% of survey respondents want a home they could retire in, and 21% of survey respondents want to downsize to a more manageable-sized home. A community that has a diverse enough housing stock to allow for aging in place helps to build its character and identity.

The National Association of Realtors reported that nationally, the average price of a home purchased by first-time homebuyers was \$219,300 at the end of 2018. Many Delaware County homes available for purchase under this price point are only available in the Mature Neighborhoods of the County. As discussed in Chapter 1, regarding national housing trends, the Missing Middle concept posits that new construction is often not profitable for developers unless built at luxury price points, so most new construction is priced out of reach for new buyers and households on limited incomes. Thus it is vital to preserve the starter homes and mid-range housing that the County already has by prioritizing maintenance and repair. Communities that offer a range of housing types at varied price points provide more opportunities for families and individuals to live where they choose. This allows workers to live near their jobs, older family members to continue to live in the communities where they raised their families, and younger adults to establish new households.

### Opportunities for Renters

It is important for communities to encourage diversity of both housing type and occupancy to appeal to as many markets as possible. Diverse communities are healthier economically and culturally and households of all sizes have varying residential preferences. The County offers a healthy variety of renter and homeowner opportunities; however, as with housing type, there are geographic disparities within the County of some areas with disproportionately high percentages of renter-occupied housing and other parts with few, if any, rental opportunities.

The vast majority of survey respondents – 93% – said they preferred homeownership to renting, but it should be noted again that 80% of survey respondents were homeowners. The prevailing reasons cited for preferring homeownership were financial, such as the ability of a home to build equity and viewing a home as an asset and an investment. Several respondents mentioned the stability of mortgage payments compared to rental rates over the long term, and some wanted their homes to be a legacy or inheritance for their children. Many prefer the control, autonomy, and ability to make changes afforded by homeownership. Some specifically cited the permanence of owning a home as part of a desire to put

down roots in their community. In general, there was a common thread among respondents that homeownership confers a sense of personal pride.

Although only 7% of survey respondents indicated that they prefer renting over homeownership, they cited some valid reasons that reflect the needs and desires of the rental market in general. Like those who preferred homeownership, most respondents who preferred renting pointed to financial considerations. For them, the appeal of renting lies in the fact that the landlord assumes the financial burden for ongoing maintenance and major repairs. Some respondents worried that they would not have sufficient funds to cover these costs if they owned their homes, while others who were older or living alone simply preferred not taking on the responsibility of managing maintenance and repairs. A few respondents brought up the issue of property taxes, which can significantly raise the monthly costs of homeownership in some areas. One respondent feared that owning a home might not be a good investment if changes in the market caused it to lose value. Counter to the sentiments of those who preferred homeownership, several respondents indicated that they liked being mobile at this point in their lives and preferred the flexibility afforded by renting.

As noted in Chapter 2, there is a trend towards an increase in average household size for renter-occupied housing across the region, state, and nation. This may be part of a broader trend of an increase in renting for convenience and mobility, but it could also indicate that rising home prices are making it harder for first-time homebuyers to enter the market. Whether households rent by choice or by necessity, renting serves a valuable purpose in the housing landscape. Some people fear that rentals can destabilize the local housing market or that renters don't feel invested in their communities. However, in places with a diverse housing stock and strong, defined community identity, rental options can be incorporated as a healthy and integral part of the community.

### Tools for Encouraging a Variety of Housing Types

Updating and implementing innovative policy and subdivision, land development, and zoning ordinances can help communities to encourage development that increases housing choice and diversity in the private market. While local governments do not have control over when and where private developers build or what the housing market dictates, they can utilize these tools to help influence better, more inclusive development.

#### Reduce Barriers to Multifamily Housing in Zoning

Zoning that restricts by-right residential land use to single-family housing or places density limits or minimum lot size requirements can have the effect of preventing the construction of multifamily housing or make it prohibitively expensive to build. This is sometimes known as “exclusionary zoning.” Some communities are changing their zoning to eliminate single-family only zones, meaning a single-family dwelling can still be built by-right in many zones, but so can multifamily and other types of housing. As advocated under the Missing Middle housing movement, mixing small, two- to four-unit multifamily in with traditional single-family housing development can preserve neighborhood scale and connectivity while offering more housing size and cost options. For example, the City of Minneapolis recently passed a policy allowing residential structures with up to three dwelling units — such as duplexes and triplexes — in every neighborhood of the city. Similarly, the state of Oregon passed legislation requiring cities over a certain size to allow two- to four-unit dwellings in all zones.

#### Accessory Dwelling Units

Accessory Dwelling Units (ADUs) allow for multi-generational living and provide the opportunity for additional affordable housing options, especially in neighborhoods that are seemingly not accessible to some residents. ADUs have many different names and styles including accessory apartments, secondary

suites, and granny flats. They can be stand-alone accessory structures or converted portions of existing structures. As a housing choice tool, they can be very successful in increasing affordability and enabling seniors to stay near family and friends. As with other types of multifamily housing, ADUs typically require zoning updates in order to facilitate their construction. The state of California recently passed legislation making it easier to build freestanding ADUs or convert part of a dwelling into an additional living space throughout the state. Also, see the case study below on the City of Seattle.

### Form-Based Code

A Form-Based Code is an alternative to a regular zoning ordinance that allows municipalities to manage the look and feel of their community. As opposed to traditional zoning, form-based code focuses on design and aesthetics, to which land uses must adhere to maintain or encourage visually appealing areas. A form-based code is a product of an articulated vision for a community and a structured, participatory framework for developing the new code. When communities value visually pleasing buildings they can go through the process to create the right zoning framework. Zones are planned based on their relationships to transportation and the public spaces between buildings, as well as character, rather than the separation of uses. Through the application of form-based code, a multifamily building can look the same from the outside as a single-family home, or an apartment building and an office building can both look like an upscale storefront as a result of establishing architectural standards that fit the character of the community.

### Case Study: Accessory Dwelling Units, Seattle

In Seattle, Washington, as housing prices continue to surge, the city is looking to remove regulatory barriers in order to make it easier for owners of single-family properties to build accessory dwelling units as a tool for increasing housing choice. Seattle started allowing backyard cottages in all single-family zones starting in 2010. By encouraging backyard cottages, the city is hoping to increase the number of quality housing options in neighborhoods where land costs can prohibit families from being able to afford traditional housing. The backyard cottages are beneficial to property owners who can collect additional income, families looking to live in neighborhoods with well-performing schools, and intergenerational families.

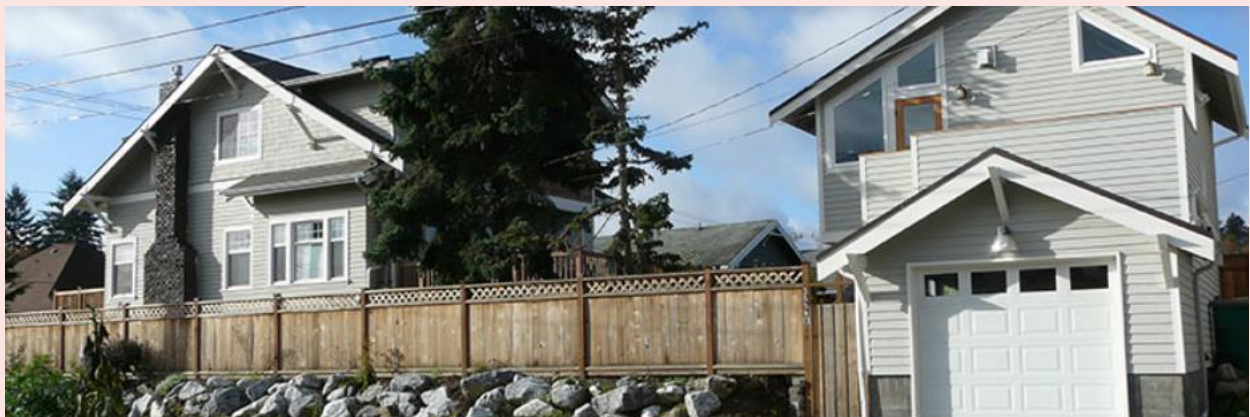


Figure 3-3: Accessory dwelling units, Seattle, Washington. Source: <http://www.seattle.gov/opcd/ongoing-initiatives/encouraging-backyard-cottages>

## HOUSING COST AND BARRIERS TO HOMEOWNERSHIP

Housing in Delaware County remains relatively affordable in comparison to surrounding suburban counties. However, the cost of housing remains an issue for many Delaware County residents. As discussed in Chapter 2, Delaware County is experiencing a trend of housing costs rising faster than income. This trend has led to an increase in the percentage of people who spend 30% or more of their household income on overall housing costs, which is considered “unaffordable.” The increase was especially notable among renter-occupied households; currently, more than half of renter-occupied households in Delaware County are in unaffordable situations.

In the Public Opinion Survey, respondents were asked whether or not they feel like they struggle to afford their monthly housing costs, including expenses such as mortgage or rent, taxes, insurance, and utilities. For the sake of simplicity, the question did not ask specifically what percentage of household income respondents spend on housing costs, but simply whether residents feel like they struggle. While a majority of respondents said no, they do not struggle with housing costs, 46% of respondents said they do. In conjunction with the Census data, the survey reinforces the idea that a sizable portion of the County’s population has an issue or at least a perceived issue with housing costs.

A challenge for many households when searching for a home is finding a house or apartment that is of an appropriate size for their needs in an area of their choosing, and at an affordable price. Survey respondents were asked whether, when looking for their current home, it was easy to find housing in their price range in their desired neighborhood, and 51% of respondents said no. As a follow-up, when asked what the biggest obstacles were to finding housing in Delaware County in their desired neighborhood, 49% of respondents said the cost of housing was a major obstacle, while another 47% cited high taxes as an issue. Mature Neighborhoods may offer more affordable housing options, but are more likely to struggle with high taxes, as is visible in Map 2-8 of millage rates in Chapter 2. Growing Suburbs are often able to offer lower taxes, but are less likely to have housing affordable to residents of all incomes. According to input from the Housing Task Force members, the cost of land, the extension of utilities, and high labor wage rates for the region make it difficult to build anything but luxury homes and still make a profit in some outlying areas. Essentially, while Delaware County offers a variety of homes at varying price points, home seekers may not always find homes that are affordable for them in a preferred location.

Even for residents who could afford the monthly costs of a mortgage or rent, many do not have enough savings or the ability to save sufficient funds for the upfront costs associated with finding a home. The initial cost of housing, such as a down payment on a house or the security deposit on an apartment, was noted as a major obstacle to 28% of survey respondents when looking for housing. Another 8% had had issues with their credit scores that stood in the way of their access to housing. Although these are not significant numbers of respondents, they suggest an issue with certain residents experiencing barriers to homeownership in Delaware County. The right type of financial assistance to these residents, or sometimes even simple credit counseling, could decrease the number of people who face this problem and provide more people with access to housing in the County.

### Tools for Addressing Housing Cost

Many of the tools mentioned in the previous section on increasing housing variety – such as allowing for increased multifamily housing or accessory dwelling units – can also have an impact on the availability of housing at an accessible cost. The “Missing Middle” housing concept introduced in Chapter 1 suggests that building more small and mid-sized housing can allow for more prospective homeowners to enter the housing market and build equity, eventually moving “up the ladder” of housing as their needs change. Allowing people to add ADUs to their properties and offer them for rent also provides a

potential income source for homeowners, which could help alleviate costs. In addition to simply increasing the supply of housing, the tools below can provide additional ways to address housing cost issues.

### Reduce Barriers to Homeownership

Homeownership is typically, but not always, a sign of neighborhood stability. Increased homeownership contributes to a larger sense of resident responsibility, but homeownership can often be out of reach for residents because of closing costs and/or down payment costs. First-Time Homebuyer programs help potential homebuyers cover those costs, and may also provide counseling on the home buying process and the costs associated with owning a home. These programs can help to increase homeownership in a community. The County, as well as Chester City and Upper Darby Township, offer first-time homebuyer programs with varying benefits and requirements. See the following case study regarding Delaware County's Program.

#### Case Study: Delaware County Homeownership First Program

The Homeownership First Program provides counseling and up to \$5,000 in down payment and closing costs to qualifying first time homebuyers purchasing a property in Delaware County. The assistance takes the form of a 0% interest loan that is only repayable upon sale or transfer of the property and is forgiven after five years if the property is located in a designated Revitalization Area. The program helps to increase homeownership in the County and also provides low-income residents with more housing options by allowing them to overcome the financial hurdle of paying money upfront. The program is currently operated by two nonprofit organizations: Media Fellowship Housing and the Chester Community Improvement Project.

In addition to financial assistance, the nonprofits provide pre- and post-purchase counseling which includes a detailed education on the home buying process, budgeting, qualifying for a mortgage, and other related topics.

### Cooperative Housing

Cooperative Housing is a form of homeownership in which residents of a building or development collectively own and control the land, structures, and any common areas of the property. Residents buy membership into the cooperative with exclusive rights to occupy one specific unit. Cooperatives can take the form of market-rate housing, limited equity housing, or senior housing to meet the needs of the community. This type of living values self-help, self-responsibility, democracy, equality, and equity for all of its members. Through this arrangement, a community can increase housing and homeownership opportunities through the collective ownership of housing.

### Employer-Assisted Housing

Some employers – especially those that employ large numbers of low-wage or specialized workers that might need to relocate – offer employer-assisted housing that provides housing cost assistance or relocation expenses to employees that purchase homes in the community where the employer is located. Being located in proximity to work reduces commute times for employees, and the community benefits from the stability of increased homeownership. In Pennsylvania, the PA Housing Finance Agency (PHFA) helps companies that offer employer-assisted housing make their benefits go farther by also offering Keystone Advantage Assistance Loans to qualifying employees. See the case study below.



**Case Study: Riverfront Alliance of Delaware County Employer-Assisted Housing Program**

Since 2008, the Riverfront Alliance of Delaware County, a consortium of private sector corporations and non-profit institutions that have come together to develop and implement programs that benefit the Delaware County waterfront, has coordinated a program in which several large Chester-based employers offer financial incentives for their employees to purchase homes in the city. So far, the program has provided housing for 23 households, and there is continuing demand to expand the number of people assisted. Participating employers include Chester Housing Authority, Chester Water Authority, Crozer-Keystone Health System, Delaware County Regional Water Authority (DELCORA), Delaware County Community College, Harrah’s Chester Casino, Health Mats Company, and Widener University.

**ENCOURAGE HOUSING MAINTENANCE AND SUSTAINABLE DEVELOPMENT**

The wide range of ages of the housing stock in Delaware County, as well as geographic concentrations of the housing from specific eras and time periods, means that residential maintenance and upkeep of homes is an ongoing need, particularly in older Mature Neighborhoods and Central Places. The ultimate responsibility for home maintenance, repair, and upkeep is that of the property owner; however, not all property owners may have the income or resources to undertake necessary repairs. The stabilization of housing, repair or replacement of structural components, refinishing of exteriors or interiors, and property maintenance and upkeep are often significant expenses that are not affordable for all County residents.

Ensuring that new housing construction is durable and comprised of high-quality materials and finishes can help maintain property values and contribute to neighborhood stability. The upkeep and maintenance of housing and the associated property both physically and aesthetically, impacts the appearance and character of neighborhoods and can be an important factor in the desirability of a residential area.

**HOUSING MAINTENANCE**

As identified in Chapter 2, the County’s housing stock is relatively old, with the majority of dwelling units – close to 60% – built prior to 1960. In many ways, older housing stock can be seen as an asset, adding character and a sense of historic identity. In the Public Opinion Survey, 28% of respondents listed historic character as a top priority when looking for a home, while only 14% of respondents said new construction was their preference. However, 64% of respondents stated that it is a top priority for a prospective home to be move-in ready, with minimal work needed for occupancy. Thus, an important component of a home or a neighborhood’s appeal is the overall condition and degree of maintenance and upkeep.

A potential benefit of older homes in established neighborhoods is that they may be more affordable because land acquisition and construction costs, including that of new infrastructure, has already been expended and factored into the original sale price of the home. Many older homes may be a smaller, more manageable size for single-person households or couples. Indeed, most homes built in the post-WWII era were designed specifically to be starter homes for young families. However, older homes can be more expensive to maintain, and older homes that have experienced significant neglect can be quite costly to repair.

Maintaining older homes and preserving their integrity can pose financial challenges, especially for more vulnerable populations, particularly residents on fixed incomes where meeting housing costs is already



an obstacle or where physical disabilities prevent them from making necessary repairs. Renters dealing with unresponsive or absentee landlords can feel helpless if maintenance issues go unaddressed. Failure to make timely repairs or provide consistent upkeep often leads to a property deteriorating, eventually falling into a state beyond repair, and becoming a blight to the neighborhood and a problem for the municipality. Innovative repair programs can help to maintain older homes before they become liabilities.

As with other aspects of housing, older homes tend to be concentrated in certain parts of the County, with some areas having a majority of their housing built prior to 1960, as demonstrated in Map 2-4 in Chapter 2. But the age of housing alone is not indicative of a problem. It is when an area of predominantly older housing stock also experiences a lack of basic repair and upkeep, in combination with higher vacancy rates as well as lower rates of homeownership that a community may be struggling with disinvestment. In these areas, the cost and effort of maintaining older building stock can compound other challenges faced by revitalizing neighborhoods.

## Tools for Housing Maintenance

### Homeowner Rehabilitation Assistance Programs

Homeowner Rehabilitation Assistance Programs help counties and municipalities preserve their existing housing stock and ensure affordable home options in attractive, healthy neighborhoods. Helping homeowners to stay in their homes by providing funding for necessary, critical home repair also helps to prevent homelessness and blight. Several programs currently exist to aide Delaware County homeowners:

- Delaware County Housing Rehabilitation Loan Program
- Delaware County Community Action Agency Weatherization, Low Income Home Energy Assistance Program (LIHEAP)/CRISIS Assistance, Healthy Homes, Lead Abatement Programs
- Pennsylvania Housing Finance Authority (PHFA) Home Repair Loans
- Pennsylvania Infrastructure Investment Authority (PENNVEST), Low-Cost Financial Assistance for Sewer, Stormwater, and Drinking Water Projects
- Habitat for Humanity Critical Home Repair Program
- Upper Darby Housing Improvement Code Compliance Program

### Case Study: Delaware County Housing Rehabilitation Loan Program

The Housing Rehabilitation Loan Program provides eligible low- and moderate-income homeowners with 0% deferred loans up to \$15,000 for major system repairs. While cosmetic improvements are not permitted, the program can assist with out of date electrical work, plumbing repairs, roof work, and other critical systems important to preserving the affordable housing stock within Delaware County.

### Home Maintenance Workshops

In many cases, expensive home repairs can be prevented through on-going, routine home maintenance. However, as first-time homebuyers, many residents may not be aware of the necessary upkeep required, have the skillset to make repairs themselves, nor have the funds to hire a contractor. Local governments and community corporations can help by providing guidance on the type and frequency of maintenance homes need. For example, a schedule of when to clean gutters before buildups can help avoid expensive repairs to leaking roofs, or information on how often to re-coat flat roofs can prevent roof deterioration and expensive repairs. Several community-based organizations, like the Community Development Corporation of Long Island, provide week-long maintenance workshops and training for homeowners using donated funding or federal/city funding. See the case study below for an example of a locally-funded homeowner maintenance workshop program.

#### Case Study: City of Wilmington, NC, Rehab Homeowner Maintenance Workshop

The City of Wilmington, North Carolina hosts regular homeowner maintenance workshops that use hands-on training to teach current and prospective homeowners simple maintenance habits and skills. Classes also provide education on beginner Do-It-Yourself repairs and electrical safety. Workshops are often free for residents and hosted at the local municipal center.

### Resident Newsletters or Welcome Packets

Resident newsletters or welcome packets can also advise on how to be a good neighbor and provide information on trash pickup, code requirements, or resources for residents on home repair.

## QUALITY AND SUSTAINABLE NEW CONSTRUCTION

The need for major repairs and maintenance is not an issue exclusive to older and historic homes. During outreach to municipalities as part of this plan, one municipality shared that a relatively new, larger residential development in the community was completed with houses that were not constructed to code and were deteriorating at a faster rate than expected given their age. The Philadelphia region was recently rocked by news stories of a major developer selling new, luxury homes built with inferior materials and craftsmanship, leading to water intrusion issues that saddled some homeowners with tens of thousands of dollars in repair costs.<sup>1</sup>

Given that some parts of Delaware County have had over half of their housing stock built in the last 30 years – as shown in Map 2-3 in Chapter 2 – the discovery of a major issue with construction practices in a particular development could have a serious negative impact on the neighborhood. Communities should ensure that new development is constructed sustainably with longevity in mind to build lasting, resilient neighborhoods that will not deteriorate prematurely, further straining resources and the housing supply.

Sustainability in residential construction comprises a number of different elements. The quality and durability of the engineering and construction of new homes so that they are built for extended, long term life-cycles is the most common metric. This is discussed further in the Code Enforcement and Housing Inspections section below. Another element of sustainability that can contribute to the long-term viability of new residential development is high-efficiency and alternative energy systems and

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<sup>1</sup> McCabe, C., & Arvedlund, E. (2019, January 24). Water damage from bad construction destroys homes and dreams. Retrieved from <https://www.inquirer.com/real-estate/housing/water-damage-home-construction-defects-rotting-toll-cutler-stucco-20181115.html>

other residential infrastructure and technologies that can reduce the costs of owning and maintaining a home. A third component to residential sustainability is the prescription or encouragement of compact patterns of residential land use and development that may reduce housing costs through less land consumption, and less need for construction or extension of new water and sewer lines, treatment facilities, and other associated residential infrastructure.

Land costs and public infrastructure can be deterrents for developing sustainable communities. Particularly in the County's Growing Suburbs, new housing developments are often designed in a spread-out and sprawling manner with large homes built on expansive residential lots, requiring more overall land and site development costs for new construction. Public infrastructure such as water and sewer lines, roads, and other basic utilities do not always extend to these sites. These costs are often borne by developers, as reflected in the higher median sales prices for new homes in newer suburban areas, as well as by municipalities, who may need to build and service new utilities and infrastructure, and their residents as reflected in higher utility rates. In particular, higher median sales prices can limit residential geographic choice of affordable housing for some County residents, as noted in Chapter 2.

Ideally, new development should be built sustainably, on compact to mid-sized lots and in locations that can connect to existing utilities and infrastructure. This will have the effect of contributing to more affordability in housing and preserving more remaining open space in the County. Neighborhoods that are built in a dispersed, spread-out pattern can increase the cost to build, operate, and maintain infrastructure systems, leading to greater costs for municipalities.

## Tools for Sustainable Residential Development

### Zoning and Subdivision and Land Development Ordinances

Municipal zoning and subdivision ordinances may contain provisions that prescribe, incentivize, or encourage residential patterns of development that may be classified as sustainable. These provisions are enabled by the Pennsylvania Municipalities Planning Code (MPC) and are designed to encourage flexibility, economy, and less consumptive land-use patterns in new development. Some of these tools include cluster development provisions, traditional neighborhood development (TND), planned residential development (PRD), and mixed-use provisions.

## CODE ENFORCEMENT AND HOUSING INSPECTIONS

Building inspections and code enforcement are two crucial front-line defenses to ensure property maintenance and safety. Studies show that the presence of poorly-maintained and vacant houses in neighborhoods can have negative financial impacts on the value of surrounding properties, as well as lead to losses in property tax revenues for local municipalities. While building maintenance and property code enforcement are an essential tool for maintaining the condition and appearance of homes and neighborhoods, the operation of an effective code enforcement program can be a costly and onerous function for municipalities struggling with tight budgets and limited resources.

One way that houses are brought up to code is during "point-of-sale" inspections that occur when a property is sold to a new owner. However, the point-of-sale method does not make a meaningful impact in municipalities where only a small percentage of homes are sold each year, which is the case with many Mature Neighborhoods. In these communities, point-of-sale inspections would produce an arbitrary approach to code enforcement, allowing most properties in the community to go uninspected for many decades.

New construction in Pennsylvania is governed by the state Uniform Construction Code (UCC), which municipalities may “opt-in” to or “opt-out” of. Municipalities that “opt-in” enforce the code at the local level. Those that “opt-out” rely on the Department of Labor and Industry to enforce the code for commercial and other non-residential construction, or a certified, private, third-party enforcement agency for residential construction.

All municipalities in Delaware County have elected to “opt-in” to enforcing the UCC; however, some townships and boroughs still contract out this service to a third-party enforcement agency or an engineering firm. Municipalities may choose to contract out this work because hiring and retaining the required number of certified code officials and inspectors is not financially feasible. Third-party contractors, while providing a valuable service, are not employed exclusively for code enforcement within a single municipality. Therefore, the quality and timeliness of inspections may not be as high as what could be provided by dedicated municipal staff.

Code enforcement is also a critical tool for ensuring the quality of new construction. Growing municipalities experiencing high levels of new construction may not always have the capacity to ensure that required standards for engineering and construction of new homes are being met on new building sites. Adherence to building code requirements may be left up to private developers who often operate on tight schedules and budgets. Without an adequately funded and fully operational code enforcement program, achieving quality, sustainable construction may become a struggle for high-growth communities.

During outreach sessions with the Housing Task Force, it became clear that code enforcement, while identified as a priority, often lacks the necessary funding at the municipal level to enable substantial improvements to Delaware County communities. Municipalities noted that they simply do not have the funding to hire the staff or follow through on lengthy legal proceedings to see code violations remedied. Additional concerns involved the legal system and the sometimes lengthy process required to enforce building and property code violations and hold owners accountable. Task force members noted that lengthy timelines and disparities in judicial decisions are additional challenges to enforcement of local codes. Rulings that focus on issuing a punitive fine rather than remedying the violation often do not fully support the goals of municipal code enforcement offices.

### Tools for Innovative Code Enforcement

Code enforcement is one of the best strategies for ensuring that a community is being properly maintained and that any new construction is built responsibly and sustainably. Unfortunately, local governments with strict budgets do not always have the capacity to enforce property and construction standards even when they recognize the importance of doing so. Innovative approaches and strategies that can help local governments more efficiently and effectively employ code enforcement include:

#### Joint Municipal Code Enforcement

One way to address the cost burden of operating the municipal building codes and inspection process is for adjacent or nearby municipalities to form joint code enforcement departments that would conduct inspections and enforcement actions in two or more participating municipalities. Through joint code enforcement, local governments can achieve economies of scale, thereby reducing costs and improving the effectiveness and efficiency of their programs.

#### Targeted Initiatives

Specific code enforcement programs such as block and neighborhood ‘sweeps’ or requiring the replacement of boarded windows and doors with operable ones can improve the appearance of a neighborhood. Targeted efforts can allow code enforcement officials to make better use of limited

personnel and resources by focusing on the issues determined to be most critical to the community. See the case study below on Philadelphia’s “Doors and Windows” ordinance, which is a type of targeted enforcement.

### Quality-of-Life-Code Enforcement

Quality-of-Life Code Enforcement is a program of code enforcement that provides legal authority for local code officials to issue monetary penalties or “tickets” for property maintenance code violations. Unlike the more traditional citation, which requires an appearance in court to enforce compliance, the issuance of a ticket requires immediate payment without having to go through the legal process of a court hearing. The goal of quality-of-life code enforcement is to eliminate unsightly exterior conditions in a quicker manner than the traditional approach of issuing citations. The deadline for corrective action built into a ticket can often achieve compliance with codes more quickly than the issuance of citations. Municipalities can adopt Quality-of-Life Code Enforcement by ordinance if they have an adopted property maintenance code.

### Property Inventories

Where feasible, a database of properties that can support systematic monitoring of complaints and violations can enhance the effectiveness and efficiency of a code enforcement program. Databases can track the type of violation, location of violations, length of time in the system, compliance status, number of inspector contacts, owner and agent information, and other variables. A database or other type of inventory can streamline the code enforcement process. Having an inventory can also help the municipality to detect larger systemic issues in a neighborhood and address them before they become critical. For example, noting neighborhoods where sewer laterals are beginning to fail could help the municipality to direct comprehensive inspection efforts accordingly.

### Case Study: Philadelphia City “Doors and Windows” Ordinance

Philadelphia’s Department of Licenses and Inspections (L&I) introduced their Doors and Windows ordinance in 2011 as a means to reducing creeping neighborhood blight and as an intentional tool for stopping disinvestment in communities where there has been an increase in boarded windows and doors. The approach targets blocks with less than 20% vacancy rates and requires owners of vacant structures to install operable windows and doors instead of boarding them up. L&I inspectors use improved data systems to more easily track vacancies and compliance rates to help determine which owners to take to court. The process begins with L&I inspectors tagging non-compliant structures with a scarlet sticker. If the prominent sticker does not spark change, the owner is taken to “Blight Court” (part of the Common Pleas Court) where fines are negotiated at up to \$300 per day for every window and door that remains boarded. The effort has seen a compliance rate of 75% and a noticeable change in target blocks as well as support from the public.

## ASSIST LOW INCOME & VULNERABLE POPULATIONS

Secure housing is not a given for all populations in Delaware County. Sometimes special interventions are needed for particularly vulnerable groups such as very low-income households, people with disabilities, and those who are homeless or who have struggled with housing instability. Home stability is interrelated to many other sectors such as education, health, hunger, and employment. So, it is important to address housing issues through innovative strategies that work towards feasible solutions and create stable housing.

## LOW-INCOME POPULATIONS

As discussed in Chapter 2, housing affordability means that no more than 30% of a household's income should go towards housing expenses. Households whose housing costs exceed 30% of their monthly income are considered to be "cost-burdened." Households in which housing costs exceed 50% of their monthly income are considered "severely cost-burdened." When households are cost-burdened or severely cost-burdened, their ability to afford necessities such as food, clothing, transportation and medical care is compromised. Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD indicates that of the 50,225 households in Delaware County with incomes less than 50% of Area Median Income (AMI), 78% are cost-burdened and 52% are severely cost-burdened. As noted in Chapter 2, Census data shows that a higher percentage of renters in the County have a housing-burden-to-income ratio than homeowners.

Public Housing and the Section 8 Housing Choice Voucher rental assistance program play a vital role in decreasing residential cost burdens by subsidizing some or all of the cost of home-ownership or rental, thereby increasing the supply of affordable housing. However, the fact that more than 30,000 people are on waitlists for units in Public Housing developments indicates a significant need for additional affordable rental housing for Delaware County residents. In addition, due to the location of the public housing developments and the lack of landlords willing to accept Section 8 Housing Choice Vouchers, residents lucky enough to come to the top of the waitlist are limited in the choice of location for this type of affordable housing.

## Tools to Assist Low-Income Populations

### Affordable Housing Development Programs

Federally-, state-, or locally-funded affordable housing programs are often a required element for the development of affordable housing. Without the subsidies (or tax credits) offered through affordable housing programs, developers are usually not able to build and maintain units at below-market values for low- and very low-income families due to high land and development costs. The affordable housing programs below can be used to subsidize some of those costs to encourage the development of housing to meet every income level.

- **Low-Income Housing Tax Credit** – The Low-Income Housing Tax Credit Program (LIHTC) is the largest funding source for affordable housing. LIHTC is an indirect federal subsidy offered to developers of low-income affordable housing. As opposed to a direct subsidy, the program offers tax incentives providing a dollar-for-dollar reduction in the investor's taxes. Without this incentive, affordable rental housing projects do not generate enough profit to make their development feasible. More often than not, LIHTCs do not cover the cost of providing below market-rate rental housing on their own and must be combined with other affordable housing financing to see projects to fruition.
- **Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund** – The Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE) was established by Act 105 of 2010 to provide a mechanism by which certain funds would be used to assist with the creation, rehabilitation and support of affordable housing throughout the Commonwealth. PHARE makes awards through a variety of state and federal funding sources such as the Marcellus Shale Fund, Realty Transfer Tax Fund, and National Housing Trust Fund.
- **Public-Private Partnerships** – The cost of affordable housing and low-income housing programs can oftentimes be out of reach for one developer or one organization, and an affordable



housing development’s successful execution relies on the partnership of multiple public and private agencies. See the case study below.

### Case Study: The HOME Investment Partnership Program

Since 1991, the County has received an annual HOME Investment Partnership Program allocation. The HOME Program was created in 1990 to expand the supply of decent and affordable housing for low- and very low-income Americans. HOME seeks to create and strengthen partnerships between the government and the private sector, including for-profit and nonprofit organizations, to accomplish this goal. Funds also provide for down payment and closing cost assistance for first-time homebuyers. Like the CDBG Program, HOME provides the flexibility necessary for local governments to determine the most appropriate methods to address local housing needs. A recent example of how this program can be used successfully is the Kinder Park development in Woodlyn, an affordable townhome community of over 150 units built through a partnership between the Delaware County Housing Authority and Pennrose developers between 2016 and 2018.



Figure 3-4: Kinder Park, Woodlyn, PA, a Delaware County HOME Program Investment providing over 150 units of affordable housing.

### Inclusionary Zoning

Inclusionary Zoning, also referred to as Inclusionary Housing, is a popular tool for governments to encourage the private market to subsidize affordable housing by mandating or incentivizing that affordable units be included in every new housing development. Inclusionary zoning and housing policies help communities to expand the number of affordable ownership and renter opportunities with little to no direct cost to taxpayers through mandatory or voluntary programs. They can be incorporated through the use of zoning ordinances, development incentives, or contributions to local affordable housing funds as vehicles to encourage market-rate developers to include units that are affordable at below market price. These methods are particularly valuable in strong market communities where

affordable housing development can be tied to market-rate housing. Unfortunately, these policies are often opposed by private developers, as below-market rents are often less than the cost of producing the unit and the cost offset may even raise the price of traditional units.

### Housing Cost Assistance Programs

Outside of units in public or subsidized housing developments, support is available to low-income residents on fixed incomes like Supplemental Security Income (SSI) through housing cost assistance programs. The Section 8 Housing Choice Voucher program is probably the best known of these programs and allows individuals to pay 30% of their income towards housing costs while the program covers the remainder of the rent cost. Although some landlords may be hesitant to accept Housing Choice Vouchers, outreach to landlords and establishing a Landlord Mitigation Risk Fund may help increase the rental options for low-income renters (see case study below). For low-income homeowners that have encountered financial issues that put them at risk of foreclosure, Pennsylvania Act 91, the Homeowner's Emergency Mortgage Assistance Program (HEMAP), can provide loans to prevent foreclosure. As a safety net, the Community Action Agency of Delaware County (CAADC) has programs to provide one-time cash grants to help prevent eviction or even to provide a down payment. Another CAADC program provides Utility Payment Assistance so that low-income residents don't have to struggle with both monthly housing payments and monthly utility payments.

#### Case Study: Landlord Risk Mitigation Fund, King County, WA

Risk mitigation funds are an innovative tool to expand housing options for individuals facing the greatest housing barriers, such as households with a poor rental history or criminal records. These funds, sometimes called risk mitigation pools or landlord guarantee funds, provide financial assurances for landlords concerned about additional risks related to damaged property, non-payment of rent, court-related eviction costs, and problematic behavior that may jeopardize the safety of other residents.

King County, Washington is an example of a community that has established a risk mitigation fund. The items covered by the fund include property damage after the security deposit is applied, unpaid rent, legal fees, and eviction prevention. A landlord can submit a claim for damages over and above the original deposit and up to a set amount. Landlords work with a housing support specialist and sign a partnership agreement that is reviewed annually. This project is staffed 24/7 to address issues that arise, and staff are responsible for approving any charges to the fund.

### Home Sharing Programs

Home sharing programs allow people to find financial security, maximize their housing vouchers, or find companionship by electing to live with another person. There are two types of home sharing scenarios, homeowner and home seeker, or individual. Under the homeowner and home seeker model, a homeowner (housing provider) shares their home with a person looking for a place to live. Meanwhile, two individuals may also elect to live together to save on rent, combine housing vouchers, or simply for companionship. Home Sharing programs increase the number of housing options for low-income individuals as well as elderly or special needs residents on fixed incomes.

#### **Case Study: Home of the Sparrow Shared Housing Program, Chester County**

Home of the Sparrow in Chester County connects residents who are looking for housing with others who are willing to share their home with compatible roommates. They began the program as an innovative solution to preventing homelessness and addressing the affordable housing crisis in Chester County. They found that a household would need \$48,400 per year to afford a two-bedroom apartment in the County when the majority of their clients worked in the food service, healthcare service, or personal care industries making an average of \$27,640 per year. By matching clients with complementary housing needs, they could find more housing options within the County.

### **SPECIAL NEEDS POPULATIONS**

While many households struggle with housing cost burden as well as home maintenance and repair, the County's special needs population is particularly vulnerable, with an array of challenges requiring different levels and types of services to remain self-sufficient in the community. The special needs population is comprised of the elderly, frail elderly, persons with mental/physical/intellectual disabilities, persons with drug and/or alcohol addiction and persons with HIV/AIDS. Disability can influence housing access, both in terms of cost and livability.

During the County's recently completed Assessment of Fair Housing (AFH) (see description in Chapter 1), outreach sessions were held with service providers and case managers from various County programs and agencies that serve the disability community. The most common obstacle for persons with disabilities discussed at these sessions was the need to find affordable housing in neighborhoods in which the clients want to live. As emphasized in the previous section, there is a general need for the construction of affordable housing in additional parts of the County; it is also important to ensure that this housing is built to accommodate the needs of elderly and disabled residents.

The Delaware County Department of Human Services (DHS) is responsible for the administration of coordinated human services for behavioral health, drug and alcohol, intellectual disabilities and HIV/AIDS populations. The 2018-2019 Human Services Plan states that the County has a dire shortage of housing for individuals with disabilities. As a department that includes offices covering a gamut of public issues including intellectual disability, physical disability, and children and youth services, DHS has always approached the housing shortage non-categorically in that they share the existing housing resources, ensure the most appropriate resource is accessed, and combine funding to ensure cost is not a barrier. Their goal is to have a fluid system that promotes movement to the least restrictive level of care and independent living when appropriate. This is achieved through numerous collaborative efforts and coalitions established in the County that regularly meet to address housing needs for persons who are not homeless but have other special needs.

In addition to the County-owned-and-operated skilled nursing facility, Fair Acres, the County Office of Services for the Aging (COSA) provides a continuum of services to seniors to help enable them to remain in their homes. Unfortunately, cost burden and severe burden are significant issues for the elderly, as many are on fixed incomes so affordability of housing for this population is a major concern.

### **Tools to Assist Special Needs Populations**

As the population ages, housing that can accommodate special needs is in increasing demand; however, mobility challenges and chronic health issues can potentially affect anyone at any time of life. It is important for municipalities to be aware of potential housing requirements of special needs populations because individuals with disabilities are a protected class under the Fair Housing Act (FHA) of 1988. Municipal zoning ordinances should be flexible to allow for exemptions to zoning requirements if and

when accommodations are needed for special needs residents. For example, accessible ramps into a dwelling should be allowed as an exception to mandatory setbacks without a complicated zoning relief process.

### Universal Design Standards

In building both low-income and market-rate housing, one way to be accommodating to the needs of elderly and disabled residents is to utilize Universal Design Standards. More than just handicap accessibility, Universal Design is a method of home building that meets the needs of all residents, with or without disabilities. Simple design choices can ensure that the home is suitable to any resident without additional modifications, including such elements as:

- No-step entry, one-story living, and thresholds that are flush with the floor.
- Doorways and hallways that are wide enough to accommodate wheelchairs as well as sufficient floor space to allow for free movement.
- Non-slip floors throughout the house including bathrooms and bathtubs with non-slip surfaces.
- Easy-to-use lever door handles and rocker light switches.
- Sufficient lighting throughout the home.<sup>2</sup>

#### Case Study: ACCESS Home Modification Program

The Pennsylvania Housing Finance Agency (PHFA) operates the ACCESS Home Modification Program that provides mortgage loans to assist individuals with physical disabilities, or households containing an individual with a disability, to make modifications to their homes that will make the house more accessible. Eligible modifications under the program include bathroom modifications, installation of grab bars or handrails, kitchen modifications, wheelchair or chair lifts, adding a main level bathroom or bedroom, installation of a ramp, widening doorways or hallways, or sidewalk addition or repair. Modification programs allow residents with disabilities to remain in and enjoy their homes more fully.

### Permanent Supportive Housing

Permanent Supportive Housing (PSH) is permanent housing with indefinite leasing or rental assistance paired with supportive services to assist homeless persons with a disability or families with an adult or child member with a disability achieve housing stability. Delaware County's Continuum of Care (CoC) has created a significant number of new PSH with beds targeted to the chronically homeless as well as veterans; however, the demand for supportive housing is greater than the resources available. The majority of new PSH projects created in recent years are designated for chronically homeless individuals so there is a gap in the number of PSH beds available for families and single adults with a disability who are not chronically homeless.

### Health-related Housing

While some residents face a housing crisis due to a pre-existing health condition that restricts their mobility or their ability to maintain a steady source of income, there are unfortunate cases where low-quality housing has a negative impact on the health of residents, leaving them with lifelong issues. For example, lead exposure from paint in old houses or contaminated soil in former industrial areas can have a detrimental effect on the physical and mental development of children who grow up in those environments. Other issues such as asthma or chronic allergies could be triggered by mold, vermin, or poor air quality in sub-standard housing. Addressing subtle and pervasive issues like these takes a creative and coordinated approach but can have tremendous positive effects on community health.

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<sup>2</sup><https://www.nahb.org/other/consumer-resources/what-is-universal-design>



### Case Study: CAPP+ Home Repairs Program, Children’s Hospital of PA and Philadelphia Housing Development Corporation

The Children’s Hospital of Pennsylvania (CHOP) has launched a new pilot program under their “Healthier Together” Initiative with their Community Asthma Prevention Program (CAPP). CHOP has partnered with the Philadelphia Housing Development Corporation (PHDC) to pilot the CAPP+ Home Repairs program. The program is targeting underserved communities in West Philadelphia where 1 in 4 children have asthma. Asthma is often triggered by household issues like mold, dust mites, roaches, and mouse droppings. These problems are often not easy to solve and require expensive repairs to leaky roofs, cracked pipes, or poor ventilation systems that may be out of reach for CAPP’s low-income families.

CAPP program directors cite the correlation between the prevalence of asthma and poor housing conditions. Thus, the CAPP+ Program seeks to take CAPP beyond just asthma education, and, through a grant to the PHDC, combat household asthma triggers. PHDC will administer the Home Repair Program and contractors will remediate asthma triggers through repairs to leaky pipes, removal of old carpet, and rodent and insect extermination, while CHOP’s CAPP program will provide education on reducing asthma risks and environmental interventions. While the pilot program is targeting ten CAPP low-income homeowners, CHOP and PHDC hope to increase the program to 100 households. The partnership between CHOP and PHDC will provide significant benefits to West Philadelphia communities going beyond health and increasing neighborhood stability.

## HOMELESSNESS

Homelessness is a complex issue influenced by various factors. Given its multifaceted nature, it requires solutions that address it from multiple angles and involve a number of players and support systems. As shown in Chapter 2, homelessness can affect individuals as well as families with children. Mental illness and chronic substance abuse problems are frequent underlying issues, but age, lack of income, and disability can also present barriers to achieving stable, safe, and appropriate housing. Although homelessness affects a relatively small portion of Delaware County’s population, it is an urgent need that could be eliminated through proper support and intervention.

At the federal, state, and county level the goals for addressing homelessness are to:

1. Ensure Homelessness is a Rare Experience – decrease first-time homelessness
2. Ensure Homelessness is a Brief Experience – decrease the average length of time homeless
3. Ensure Homelessness is a One-Time Experience – decrease homeless recidivism

Many of those at risk of homelessness have fixed incomes, or unstable or seasonal employment history often due to a lack of skills or education; others face family breakups, medical conditions, or domestic violence that impact their ability to maintain housing. Many of these households only need a one-time payment of rental arrears to prevent an eviction and homelessness or a one-time payment of a security deposit, first month’s rent and last month’s rent to move to a different rental unit. Other households are in need of more than just financial assistance. They could benefit from financial literacy and budgeting skills training as well as employment and training opportunities so they can access employment that will provide a living wage. Another barrier facing some of these households is reliable affordable child care.

With emergency shelters and temporary housing generally operating at capacity with waiting lists, it is more critical than ever to prevent households from entering the homeless system as well as to rapidly rehouse those experiencing homelessness. Both prevention activities and rapid rehousing are essential

components of the homeless service system. The County uses PA State Human Services Block Grants, Federal Emergency Management Agency and Emergency Solutions Grant (ESG) funds for homelessness prevention activities but these funds are typically not sufficient to meet the demand. Both CoC Program resources and County ESG funds are utilized for rapid rehousing but funds are limited and many households need more than the 24 months of rental assistance that is permissible under RRH program guidelines.

### Tools for Addressing Homelessness

A Homeless Needs Assessment Survey conducted by the Delaware County Office of Housing and Community Development (OHCD) and completed by members of the Homeless Services Coalition (HSC) identified the top four needs as permanent supportive housing, emergency shelter, housing subsidies, and homeless prevention. More affordable housing for those with low incomes in general is desperately needed to prevent homelessness.

Other services that would enhance the CoC are the addition of housing navigators, job training and employment services for the homeless, and funding for the continued operation of the Donations Warehouse which is utilized by homeless households to acquire furniture and household items when they transition to permanent housing.

## CONCLUSION

Delaware County's unique housing history has created a development pattern that offers housing diversity ranging from urban row homes and modest tree-lined neighborhoods to private suburban developments with large luxury homes. The County offers a wide array of housing types in a variety of traditional to modern styles. However, it is important for communities throughout the County to encourage variety in housing development, permit several different housing types, and offer opportunities for both homeownership and renting.

A home is so much more than a place of shelter. Research shows that the location and quality of housing influence the outcomes and success of many other quality of life factors including, but not limited to, education, health, hunger, and economics of those who live there. When there is adequate affordable housing, households are not forced to make compromises on basic necessities like food or health care. A diverse community increases economic health. Families are afforded more economic mobility and have increased chances of improving their financial situations and career paths.

Housing influences many facets of public health and well-being. Adequate, quality housing and neighborhoods improve the quality of life for all residents; thus, it is important for Delaware County to invest in its housing. The County can do so by creating desirable neighborhoods where people want to live; maintaining its current housing stock and ensuring quality, sustainable new development; providing diversity and choice in housing type and cost; and by addressing housing and housing services for homeless and special needs populations. Chapter 4 discusses actions that the County hopes to take to address these needs and recommended strategies for municipalities to support the efforts of the County.





**Objectives and Action Plan 4**



# Chapter 4: Objectives and Action Plan

## OVERVIEW

The purpose of this plan is to guide Delaware County and its municipalities in planning for a diverse and equitable housing supply throughout the County. In order to do so, the County and municipalities must work together to implement the recommendations and action items identified in this plan. It will require a long-term, coordinated effort, involving consistent communication with the public and coordination with public- and private-sector partners.

## HOW THE COUNTY SHOULD USE THIS PLAN

As an implementing element of the County’s comprehensive plan, Delaware County 2035, this *Housing Plan* should be used to direct housing priorities. The objectives and actions identified in the plan provide a path for the County to meet the overarching goals to *enrich* the County’s housing stock, *provide* for the housing needs of a diverse population, and *collaborate* across organizations and municipalities to provide the best resources and information.

## HOW MUNICIPALITIES SHOULD USE THIS PLAN

The *Housing Plan* is intended to serve as a resource for municipalities. Municipalities should reference this plan when developing their own housing plans and policies and incorporate the countywide objectives as applicable. The actions listed below offer ways for municipalities to work toward the goals of this plan.

## ACTION PLAN

The actions detailed in this section are intended to provide direction for Delaware County and municipalities in implementing the County housing goals. A full list of the objectives and corresponding actions, along with timing, can be found in Table 4-1.

**Table 4-1: Action Plan**

OBJECTIVE		
<b>HO 1</b>	<b>Encourage diverse, attractive neighborhoods with proximity and access to community amenities that create desirable places to live within Delaware County.</b>	
<b>ACTION</b>	<b><i>Delaware County will...</i></b>	
HO 1.1	Promote the principles of sustainability and smart growth as tools for creating desirable neighborhoods. (See Chapter 3 for list of Smart Growth principles)	●
HO 1.2	Provide guidance to communities on identifying and promoting their unique community assets.	●
HO 1.3	Connect municipalities to resources for improving neighborhood appearance including sidewalks, landscaping, lighting, and streets.	●
HO 1.4	Develop design guidelines and model zoning language for creating strong commercial districts that support attractive and appealing residential neighborhoods.	▲
HO 1.5	Provide funding for the demolition of vacant, deteriorated properties.	●



**Chapter 4: Objectives and Action Plan**

HO 1.6	Work to eliminate all forms of housing discrimination by promoting the principles of the Fair Housing Act through education and advocacy.	●
<i>Municipalities are encouraged to...</i>		
HO 1.5	Create neighborhood vision plans that promote unique community assets and amenities that serve to attract and retain residents.	◆
HO 1.6	Inventory vacant and underutilized sites and consider incentives for their redevelopment or reuse in a manner consistent with Delaware County 2035.	▲
HO 1.7	Use smart growth principles in municipal ordinances and comprehensive plan updates to promote the development of asset-rich residential environments.	●
HO 1.8	Update zoning and land use plans to amend policies that may be allowing or enabling properties to remain vacant or underutilized.	▲
H.O. 1.9	Review ordinances, plans, and policies for adherence to the Fair Housing Act	●

▲ : Short Range (1-5 Years)   ◆ : Medium Range (5-10 Years)   ■ : Long Range (10+ Years)   ● : Ongoing

**OBJECTIVE**  
**HO 2**   **Provide a diversity of housing types for current and future residents in all areas of the County.**

<b>ACTION</b>	<i>Delaware County will...</i>	
HO 2.1	Support and provide funding for the development of affordable housing throughout the County.	●
HO 2.2	Promote inclusionary zoning through the development of model ordinances.	◆
HO 2.3	Encourage employer assisted housing programs for large Delaware County employers.	●
HO 2.4	Support educational efforts to inform and educate and landlords on the benefits of rental assistance programs.	●
HO 2.5	Promote, where applicable, zoning that will encourage and allow mixed-use, higher-density housing, such as form-based zoning or accessory dwelling units.	●
HO 2.6	Seek out partners that can maximize the impact of the County’s housing assistance programs.	●
<i>Municipalities are encouraged to...</i>		
HO 2.7	Explore the adoption of inclusionary zoning to mandate or incentivize either the inclusion of affordable housing in new developments or contribution to the County’s Affordable Housing Fund.	◆
HO 2.8	Identify opportunities to encourage the adaptive reuse of underutilized non-residential buildings for innovative housing projects.	▲
HO 2.9	Review and update ordinances and policies to remove regulatory barriers to the development and occupancy of rental housing.	▲
HO 2.10	Promote and encourage the use of all available homeowner rehabilitation and first-time homebuyer programs.	●
HO 2.11	Adopt ordinances that encourage the development of a variety of housing types such as mixed use or accessory dwelling units.	●

▲ : Short Range (1-5 Years)   ◆ : Medium Range (5-10 Years)   ■ : Long Range (10+ Years)   ● : Ongoing

**OBJECTIVE**  
**HO 3** Ensure the provision of quality housing stock in all neighborhoods.

<b>ACTION</b> <i>Delaware County will...</i>		
HO 3.1	Develop guidance on innovative techniques and practices to improve the County's aging housing stock and promote healthy homes.	▲
HO 3.2	Encourage and seek out new public and private partners to deliver coordinated home rehabilitation and maintenance programs.	●
HO 3.3	Fund programs that improve and maintain existing housing and neighborhood quality by eliminating substandard housing.	●
HO 3.4	Continue to participate in the Community Development Block Grant program to improve critical infrastructure of Delaware County neighborhoods.	●
<i>Municipalities are encouraged to...</i>		
HO 3.5	Adopt guidelines and standards to ensure quality construction for new residential development.	▲
HO 3.6	Educate new residents in their communities by informing them of quality of life ordinances and regulations regarding noise, trash, and property standards.	●
HO 3.7	Examine code enforcement efforts for their effectiveness in preventing housing deterioration and vacancy and ensuring healthy homes	▲
HO 3.8	Prioritize code enforcement and fines for owners and landlords with deteriorating and poorly-maintained properties to mitigate the effects on surrounding residences and the neighborhood.	▲

▲ : Short Range (1-5 Years)   ◆ : Medium Range (5-10 Years)   + : Long Range (10+ Years)   ● : Ongoing

**OBJECTIVE**  
**HO 4** Create a full range of housing opportunities for populations of all ages, abilities, and income levels.

<b>ACTION</b> <i>Delaware County will...</i>		
HO 4.1	Encourage and facilitate Universal Design Standards that emphasize ease of use, accessibility, and attractiveness for people of all ages and abilities (See Chapter 3 for more information on Universal Design Standards).	●
HO 4.2	Encourage inter-agency coordination in providing housing options for persons with disabilities.	●
HO 4.3	Explore options to assist renters and homeowners in making adaptations that allow seniors and persons with disabilities to remain in their homes.	●
HO 4.4	Provide incentives for public-private partnerships between developers and public agencies to invest in a variety of housing options.	●
HO 4.5	Provide leadership in the Continuum of Care (CoC) that works to address homelessness in the County.	●
HO 4.6	Encourage the creation of age-friendly communities.	+
HO 4.7	Explore and promote alternative approaches to addressing the housing needs of aging populations such as permitting accessory dwelling units and cooperative living arrangements.	▲
HO 4.8	Work to develop the capacity of nonprofit affordable housing developers to build more permanent affordable housing with support services.	●

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*Municipalities are encouraged to...*

HO 4.8	Provide incentives for utilizing Universal Design Standards for new construction.	●
HO 4.9	Promote and develop incentives for the provision of accessible housing options for vulnerable populations.	●
HO 4.10	Utilize age-friendly community planning principles in municipal ordinances and comprehensive plan updates.	●
HO 4.11	Revise zoning ordinances to allow alternative approaches to addressing aging populations such as accessory dwelling units and communal living.	◆
HO 4.12	Partner and participate in Countywide groups like the DHOT, CoC and Fair Housing Task Force.	●

▲ : Short Range (1-5 Years)   ◆ : Medium Range (5-10 Years)   + : Long Range (10+ Years)   ● : Ongoing

**OBJECTIVE**  
**HO 5**   **Establish a data-driven housing policy to inform funding decisions and encourage program development.**

**ACTION**   *Delaware County will...*

HO 5.1	Track housing market information including foreclosures, vacancy, demolitions, affordability, and lifestyle trends with partners.	●
HO 5.2	Establish a baseline report of housing data and update, as appropriate.	▲
HO 5.3	Provide technical assistance on changing housing trends as they relate to Delaware County.	●
HO 5.4	Incorporate data-based policy into program funding decisions.	●
<i>Municipalities are encouraged to...</i>		
HO 5.5	Identify, monitor, and maintain an inventory of vacant property	●
HO 5.6	Educate elected officials, staff, committees, and residents on current housing trends as they apply to Delaware County and individual municipalities.	●
HO 5.7	Maintain inventories of foreclosures, vacancies, and other negative trends so that they can be addressed in a timely and proactive fashion.	●

▲ : Short Range (1-5 Years)   ◆ : Medium Range (5-10 Years)   + : Long Range (10+ Years)   ● : Ongoing

**ROLES AND RESPONSIBILITIES**

The two primary implementers of this plan are Delaware County and its municipalities. Other agencies and organizations can contribute as partners, informational resources, and as sources of technical assistance. It will take the combined efforts of many government agencies, organizations, officials, stakeholders, and motivated community members to implement all the ideas and actions presented in this plan. This section will lay out roles and sources of assistance for the implementation of the *Housing Plan*.

**MUNICIPALITIES**

Municipalities play a significant role in planning for and implementing policies that have a major impact on housing. They establish long-range, community-centered visions for their future character through their comprehensive plans and implement those plans through zoning and subdivision and land development ordinances (SALDOs). The goals and objectives of comprehensive plans and the



parameters for development established through zoning and municipal SALDOs have an impact on housing supply and quality by establishing the type, location, timing, and intensity of new growth or redevelopment.

Municipalities also have an impact on the demand for housing through the development and maintenance of community infrastructure networks. Local governments can nurture community character through the preservation of unique local assets and the development of amenities such as parks and community facilities. Involvement at the municipal level requires participation by governing bodies, local planning commissions, and resident committees and advisory boards focused on housing advocacy.

### Upper Darby, Haverford, and Chester City

While Delaware County oversees the administration of federal funds for most of its municipalities, the communities of Upper Darby, Haverford, and Chester City receive their own grant funding as HUD entitlement communities. Each community receives its own grants and is responsible for program oversight and administration within its municipal boundaries.

## DELAWARE COUNTY

Under the direction of Delaware County Council, the Planning Department and the Office of Housing and Community Development will be responsible for the implementation of many of the action items in this plan, in collaboration with other County Agencies

### Planning Department

The Planning Department coordinates the development of the County's comprehensive plan, including Delaware County 2035 and associated component plans. The *Land Use Policy Framework Plan* establishes and classifies the County into place-based Character Areas and Central Places which provide the framework for this *Housing Plan*. The Department also provides municipal outreach and community assistance services to help local governments develop municipal comprehensive plans, update zoning ordinances, and conduct special studies.

### Office of Housing and Community Development

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

### County Office of Services for the Aging

The stated mission of the County Office of Services for the Aging (COSA) is to plan, develop, coordinate, and administer a comprehensive and coordinated service system for County residents age 60 and older. COSA's goal is to enable senior citizens to maintain their independence and dignity, remain in their own homes and communities with appropriate support services, and to deter or prevent unnecessary institutionalization. COSA offers a wide range of services to the County's older population from senior centers to nursing home eligibility determination, legal services, volunteer opportunities and more.

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However, their primary focus is helping older persons remain in their home as long as possible, even when eligible for nursing home care, through the provision of home and community-based services such as home health, adult day care, and personal care services.

### **Department of Human Services**

The Department of Human Services (DHS) was established in 1978 as an umbrella organization responsible for the delivery of coordinated human services and for establishing an administrative structure encompassing services to children, youth, adults, and families with special needs. DHS contracts with community providers to offer housing and support services for the special needs populations they serve. The Division of Adult and Family Services (AFS) has six main service areas: Homeless Continuum of Care (CoC), HIV/AIDS housing and services; Emergency Food Assistance (food pantries), Medical Assistance Transportation (MATP), Family Centers, and other Human Service Supports. AFS is the Lead Agency for the County's CoC for the homeless.

## **FEDERAL AND COMMONWEALTH OF PENNSYLVANIA**

### **U.S. Department of Housing and Urban Development**

The United States Department of Housing and Urban Development (HUD) is a Cabinet department under the Executive branch of the federal government. HUD was created to develop and execute policies regarding housing and the development of American metropolitan areas. Since its inception, the department has overseen a variety of major programs to include Community Planning and Development, Housing, Policy Development and Research, Healthy Homes Initiatives, Affordable Housing, and Fair Housing and Equal Opportunity programs. HUD also provides funding to Delaware County in the form of Community Development Block Grants (CDBG), HOME Investment Partnerships Program (HOME) funds, and Emergency Solutions Grants (ESG) which allow the County to invest in public improvements and community development, affordable housing, and services for the homeless.

### **Pennsylvania Department of Community and Economic Development**

The Pennsylvania Department of Community and Economic Development (DCED) works to foster opportunities for Pennsylvania business to grow sustainably and for communities to succeed in a global economy. DCED can assist communities with identifying and applying for potential funding sources. They can also provide technical assistance, helping communities identify opportunities to implement the efforts identified in this plan and subsequent planning efforts. DCED funds several housing programs through federal grants like CDBG and HOME, the Keystone Communities Program, and emergency funding after disaster designations. These funds can be awarded to local governments, housing development agencies, and redevelopment authorities.

### **Pennsylvania Housing Finance Agency**

The Pennsylvania Housing Finance Agency (PHFA) provides capital for decent, safe, and affordable homes and apartments for older adults, persons of modest means, and those with special housing needs. As a state-affiliated agency, they use program fees, income generated through investments, and financing programs to administer housing products to Pennsylvania residents. Their programs include homeownership and multifamily rental programs, home mortgage loans, housing construction, home repair loans, housing research studies, and education and finance counseling.

## ORGANIZATIONS, NON-PROFITS, AND OTHER HOUSING AGENCIES

### Delaware County Continuum of Care and Homeless Services Coalition

The Delaware County Homeless Services Coalition (HSC) has been working since 1991 to address the problem of homelessness in the County. The Coalition includes members representing nonprofit organizations, local government, funding entities, homeless or formerly homeless individuals, and providers of homeless services. As part of the Coalition's efforts to develop a coordinated Continuum of Care (CoC) system that addresses the needs of persons who are homeless or at risk of homelessness, the HSC established a governing structure. The CoC Governing Board, the CoC Advisory Team (CoCAT) and the Governing Board committees oversee the planning and coordination of homeless services in the County. The HSC and its committees work to ensure that the County has a comprehensive, coordinated approach to providing shelter, supportive services & housing assistance to those in need through an extensive Countywide CoC system that fosters self-sufficiency. The continuum encompasses homeless prevention services, outreach, intake and assessment, day centers, emergency shelters, transitional housing, rapid rehousing and permanent housing, and appropriate supportive services.

### Chester Economic Development Authority

The Chester Economic Development Authority (CEDA) was developed by the City of Chester in 1995 to serve as the administrative entity for the City's economic, housing, and community development programs. CEDA acts as manager for the City's HUD entitlement grants and other special funding grants that sustain community development projects. Through doing so they are charged with ongoing efforts to promote business growth, attract new investment, and develop Chester as a safe, livable, sustainable community.

### Chester Community Improvement Project

The Chester Community Improvement Project works to revitalize distressed neighborhoods in Chester City by building a stronger base of homeownership. They are one of two nonprofit agencies responsible for administering the Homeownership First Program funded by Delaware County to help first-time, low-income homebuyers to secure housing by providing housing and budget counseling as well as closing cost assistance. They also partner with the Chester Economic Development Authority and the County to acquire, renovate, and construct affordable for-sale housing opportunities.

### Media Fellowship House

Media Fellowship House is a non-sectarian and non-political group located in Media Borough formed with the intention of promoting understanding and accepting communities of all people without regard to race, culture, gender, age, or disability. In addition to CCIP, the nonprofit administers the County's First Time Homebuyer Program helping families with housing and budget counseling, securing a mortgage, and providing closing cost assistance. They also administer a Homeowner's Emergency Mortgage Assistance Program (HEMAP) helping homeowners struggling with their mortgage to stay in their homes.

### Community Action Agency of Delaware County

The Community Action Agency of Delaware County (CAADC) was established by Delaware County Council in 1979 as a nonprofit agency focused on serving economically disadvantaged residents. Over the last thirty years CAADC has committed to filling gaps in service needs and providing numerous services to low-income residents. Current services include the operations of homeless shelters; housing

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rehabilitation programs like weatherization, lead based paint abatement and healthy homes; rent and utility assistance; and rapid-rehousing.

### **Housing Equality Center**

The Housing Equality Center (HEC) of Pennsylvania is America's oldest fair housing council. They provide education and technical assistance programs on housing discrimination and other fair housing issues to the counties of Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, and Philadelphia. Delaware County provides funding for fair housing education programs for housing professionals, nonprofits, and housing authorities as well as funding for publications and resources to help spread information on housing discrimination issues. The HEC also convenes the Delaware County Fair Housing Task Force that meets quarterly.

### **Delaware County and Chester City Housing Authorities**

These two public housing authorities (PHAs) are the primary providers of affordable housing in the County. The Delaware County Housing Authority owns and operates 900 units of public housing and administers more than 3,000 Section 8 Housing Choice Vouchers through funds provided by the U.S. Department of Housing and Urban Development (HUD).

The Chester Housing Authority (CHA) is the City of Chester's largest affordable housing provider administering and managing approximately 2,500 units. CHA owns and manages 954 public housing units and administers 1,599 Section 8 Housing Choice Vouchers. Their mission is to deliver quality, safe, and affordable housing in a discrimination-free environment. They strive to integrate CHA residents and developments into neighboring communities and to serve as a catalyst for revitalization.

### **Private For-Profit and Nonprofit Housing Developers**

Private developers, both for-profit and nonprofit, have been essential to the construction of affordable housing in Delaware County. There are several private developers that have worked with the County and County agencies to develop affordable housing for Delaware County residents.





# Appendices







## Appendix A: GLOSSARY OF ACRONYMS

**ACS** – American Community Survey  
**ADU** – Accessory Dwelling Unit  
**AFH** – Assessment of Fair Housing  
**AMI** – Area Median Income  
**CAADC** – Community Action of Delaware County  
**CAPP** – Community Asthma Program  
**CDBG** – Community Development Block Grant  
**CHA** – Chester Housing Authority  
**CHAS** – Comprehensive Housing Affordability Strategy  
**CHOP** – Children's Hospital of Pennsylvania  
**CMAQ** – Competitive Congestion Mitigation and Air Quality Improvement Act  
**CoC** – Delaware County's Continuum of Care  
**DCED** – Department of Community and Economic Development  
**DCHA** – Delaware County Housing Authority  
**DCPD** – Delaware County Planning Department  
**DELCORA** – Delaware County Regional Water Authority  
**DHS** – Delaware County Department of Human Service  
**ESG** – Emergency Solutions Grant  
**FHA** – Federal Housing Administration  
**FMR** – Fair Market Rate  
**GRAPI** – Gross Rent as a Percentage Income  
**HCV** – Housing Choice Voucher  
**HEMAP** – Homeowner's Emergency Mortgage Assistance Program  
**HIC** – Housing Inventory Count  
**HMIS** – Homeless Management Information System  
**HOME** – Home Investment Partnerships  
**HSC** – Homeless Services Coalition  
**HUD** – United States Department of Housing and Urban Development  
**LIHEAP** – Low Income Home Energy Assistance Program  
**LIHTC** – Low Income Housing Tax Credit  
**MPC** – Municipal Planning Code  
**MPO** – Metropolitan Planning Organization  
**MSA** – METROP STAT AREA  
**NAP** – Neighborhood Assistance Program  
**NLHC** – National Low Income Coalition  
**OCHD** – Office of Housing and Community Development  
**PENNVEST** – Pennsylvania Infrastructure Investment Authority  
**PHA** – Public Housing Agencies  
**PHARE** – Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund  
**PHDC** – Philadelphia Housing Development Corporation  
**PHFA** – Pennsylvania Housing Finance Agency  
**PIT** – Point in Time (Count)  
**PRD** – Planned Residential Development  
**PSH** – Permanent Supportive Housing  
**SEPTA** – South Eastern Transportation Authority  
**SMOCAPI** – Selected Monthly Owner Costs as a Percentage Income

**Appendix A: Glossary of Acronyms**

**SSI** – Supplemental Security Income

**TA** – Transportation Alternatives

**TCDI** – Transportation and Community Development Program

**TND** – Traditional Neighborhood Development

**UCC** – Uniform Construction Code

**VA** – Veteran's Administration

## Appendix B: GLOSSARY OF TERMS

**ACCESSIBILITY:** The ease with which a location, vehicle, or structure can be accessed, entered, and utilized by persons of different physical and mental capabilities.

**ACCESSORY DWELLING UNIT (ADU):** A dwelling unit either attached to or located on the same lot as a single-family principal dwelling but having an independent means of access.

**ADAPTIVE REUSE:** The process of reusing an old site or building for a purpose other than that which it was originally built or designed for.

**AGING-IN-PLACE:** The ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level.

**AGRICULTURAL:** Land developed with crops, pastures, orchards, tree farms, or other agricultural uses. The farmstead and associated buildings are also agricultural. Single or double lot split-offs with house are included in the agricultural classification.

**COMPREHENSIVE PLAN:** A land use and growth management plan which establishes broad goals and criteria for municipalities to use in preparation of their comprehensive plans and land use regulations.

**COMMUNITY CHARACTER:** Those attributes of a community that make it unique, both in terms of the built environment and its population.

**COMMUNITY FACILITIES AND SERVICES:** Facilities and services for the benefit and use of the public; can be provided by public or private entities. Facilities refer to physical infrastructure, while services refer to the actions provided. Examples include utilities, libraries, education, and health care.

**CORRIDOR:** A roadway or rail right of way that is identified as a principal link within or through a community. A transportation corridor typically provides access to public transit options. Linear agglomerations of mixed use areas that include retail are common along transportation corridors because of the number of people that travel on them.

**COST-BURDENED:** Households whose housing costs exceed 30% of their monthly income.

**DEVELOPMENT:** Any man-made change to improved or unimproved real estate, including but not limited to construction, alteration, or repair of buildings or other structures; the placement of manufactured homes, streets, paving, and utilities; mining, dredging, filling, grading, excavation or drilling operations; the storage of materials and equipment on the land; the subdivision of land; and development as otherwise defined by the Pennsylvania Municipalities Planning Code.

**DENSITY:** Number of dwelling units (du) divided by the gross acreage (ac) of a site being developed in residential use; or, the number of dwelling units per acre (du/ac).

**FORM-BASED CODE:** A land development regulation that fosters predictable built results and a high-quality public realm by using physical form (rather than separation of uses) as the organizing principle for the code. A form-based code is a regulation, not a mere guideline, adopted into city, town, or county law.

**Appendix B: Glossary of Terms**

**FORECLOSURE:** A legal proceeding to extinguish all rights, title, and interest of the owner(s) of a property in order to sell the property to satisfy a lien against it.

**INFILL:** The use of land within a built-up area, typically for the reuse and repositioning of obsolete or underutilized buildings and sites. May involve a change of type or density of land use.

**LAND USE:** Land use is characterized by the arrangements, activities, and inputs people undertake in a certain land cover type to produce, change, or maintain it.

**MIXED-USE:** A designation that permits a combination of uses within a single development or district. The development may contain a mix of office buildings, retail establishments, hotels, housing, and related uses.

**NATURAL RESOURCES:** Assets such as soils, woodlands, wetlands, and agricultural lands, along with hydrologic features such as rivers, lakes, and streams, that occur naturally within the County's landscape. Though sensitive to human disturbance, these resources have notable environmental, recreational, visual, and economic benefits, creating a needed balance between growth and their conservation.

**OCCUPIED HOUSING UNITS:** A housing unit is occupied if a person or group of persons is living in it at the time of the census survey or if the occupants are only temporarily absent, as for example, on vacation. The persons living in the unit must consider it their usual place of residence or have no usual place of residence elsewhere.

**OPEN SPACE:** Land and water features of the landscape that have not been developed for intensive human uses such as residential neighborhoods, business districts, or industrial sites. The term protected open space includes publicly owned open space, land owned by a land trust or conservation organization, land under a permanent easement or deed restriction, and homeowner's association open space. Unprotected open space describes all other privately owned undeveloped land.

**PLACEMAKING:** An approach to community planning and redevelopment that emphasizes local community strengths and characteristics. This includes both physical characteristics, such as parks, housing styles, and transportation, as well as less concrete elements such as special event programming.

**REHABILITATION:** The act or process of making possible a compatible use for a property through repair, alterations, and additions while preserving those portions or features which convey its historical, cultural, or architectural values.

**REVITALIZATION:** The renewal and improvement of older commercial and residential areas through any of a series of actions or programs that support and facilitate private and public investment. This community investment can include (but is not limited to) activities and programs designed to improve neighborhoods; strengthen existing businesses; attract new businesses; encourage quality renovation and new construction; enhance public spaces and pedestrian amenities; ensure safe, efficient, and convenient traffic flow; and contribute to the social and economic vitality of the area.

**SEVERELY COST-BURDENED:** Households in which housing costs exceed 50% of their monthly income.

**SMART GROWTH:** A planning approach that encourages the protection open space and environmental resources while creating healthy, connected, and vibrant communities rather than land-consumptive and disconnected development patterns.

**SPECIAL-NEEDS POPULATION:** Population comprised of the elderly, frail elderly, persons with mental/physical/intellectual disabilities, persons with drug and/or alcohol addiction and persons with HIV/AIDS.

**STREETScape:** Refers to urban roadway design and conditions as they impact street users and nearby residents. Streetscaping recognizes that streets are places where people engage in various activities, including but not limited to motor vehicle travel. Streetscapes are an important component of the public realm (public spaces where people interact), which help define a community's aesthetic quality, identity, economic activity, health, social cohesion, and opportunity, not just its mobility.

**SUBDIVISION:** The division by plat or deed of a piece of property into two or more lots, plots, tracts, parcels or other land divisions.

**SUSTAINABLE DEVELOPMENT:** Development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

**TRANSIT:** A service that moves people from one place to another. It can be public or private, individual or collective.

**UNDEVELOPED/UNIMPROVED LAND:** Vacant land areas are areas that are undeveloped and not clearly wooded, nor agricultural, nor developed.

**VACANT HOUSING UNIT:** A housing unit is vacant if no one is living in it at the time of the census survey, unless its occupants are only temporarily absent. Vacant units include properties intended for year-round use but whose primary occupants live elsewhere most of the year (seasonal vacancies) as well as units that are unoccupied but available for rent or for sale.

**WALKABILITY:** The level of pedestrian-friendliness of an area.

**ZONING ORDINANCE:** A document adopted by municipal governments that classifies all land into residential, commercial, industrial, planned development, and/or overlay districts. It describes in detail the permitted density and uses allowed in each zoning district and that lists the specific regulations that govern each land use.



### COMPONENT PLAN TERMS

**GOAL:** A statement of a desired end-state or target. They are broad and relate to a specific element of the plan. A goal provides particular guidance for where the County should be in the future and sets the tone for individual objectives for each element.

**OBJECTIVE:** A more refined, detailed version of the goal. Objectives relate directly to specific land areas and subjects but are still fairly broad in their scope.

**ACTION ITEM:** A concise, implementable program or course of action for carrying out the objectives. Action items may be undertaken by the County, municipalities, or a collaborative approach.

**CENTRAL PLACES:** Central Places are community focal points, they are the “Downtown” and “Main Street” areas of the County, where streets are lined with storefronts and restaurants. They are often walkable destinations integrated into the surrounding neighborhoods, including both Mature Neighborhoods and Growing Suburbs. They range in scale from small Neighborhood Centers to Town Centers and large, dense, Urban Centers.

**CHARACTER AREAS:** The County has four Character Area types, which are broad areas with similar development patterns and characteristics. The four types of Character Areas are: Mature Neighborhoods, Growing Suburbs, Greenways, and Open Space. Most communities have a spectrum including all four Character Areas and any individual location includes characteristics of multiple Character Areas.

**MATURE NEIGHBORHOODS:** Neighborhoods that are essentially developed suburbs with various styles from neighborhood to neighborhood, typically single-family homes (attached or detached) on small lots.

**GROWING SUBURBS:** Communities that still have undeveloped or agricultural land remaining and are experiencing or are forecasted to experience population growth.

## Appendix C: DATA SOURCES FOR MAPPING

### **Map 1-1: Delaware County**

Delaware County Planning Department

### **Map 1-2: Character Areas and Central Places**

Delaware County Planning Department

### **Map 1-3: Total Population Change (1980-2010)**

Delaware County Planning Department

### **Map 1-4: Public Transit and Road Network**

Delaware County Planning Department

### **Map 1-5: Sidewalk Network**

Delaware County Planning Department

### **Map 1-6: Median Household Income by Municipality**

Delaware County Planning Department

### **Map 1-7: Employment Density**

U.S. Census Bureau, Center for Economic Studies

### **Map 2 1: Delaware County Land Use**

Delaware Valley Regional Planning Commission 2015 Land Use

### **Map 2 2: Municipal Housing Unit Change (1980-2010)**

U.S. Census Bureau, 1980 and 2010

### **Map 2 3: Owner-Occupied Housing**

U.S. Census Bureau, 2013-2017 American Community Survey 5- Year estimates

### **Map 2 4: Residential Development by Year Built**

U.S. Census Bureau, 2013-2017 American Community Survey 5- Year estimates

### **Map 2 5: Residential Land Uses**

Delaware Valley Regional Planning Commission, 2015 Land Use

### **Map 2 6: Vacancy Rate by Municipality**

U.S. Census Bureau, 2013-2017 American Community Survey 5- Year estimates

### **Map 2 7: Affordable and Subsidized Housing Developments**

Delaware County Office of Housing and Community Development

### **Map 2 8: Delaware County School Districts**

Delaware County Planning Department

### **Map 2 9: Millage Rates by Municipality**

Housing Plan

**Appendix C: Data Sources for Mapping**

Delaware County Tax Assessment Data, 2018

**Map 2 10: Countywide Zoning**

Delaware County Planning Department

**Map 3 1: Survey Responses by Zip Code**

Delaware County Planning Department

**Appendix D: DATA SOURCES FOR CHARTS****Chart 1-1: Population by County 1930-2040**

U.S. Census, 2016; DVRPC Population Forecasts 2016; compiled by Delaware County Planning Department

**Chart 1-2: Age Distribution of Delaware County (1990-2017)**

U.S. Census, 1990 and 2000; 2013-2017 American Community Survey 5- Year estimates

**Chart 1-3: Educational Attainment 2017**

U.S. Census Bureau, 2013-2017 American Community Survey 5- Year estimates

**Chart 1-4: Median Household Income (1990-2017)**

Delaware County Planning Department, 2017; U.S. Census, 1990 and 2000; 2010 and 2017 American Community Survey 5- Year estimates

**Chart 1-5: Inflow/Outflow of Workers**

U.S. Census Bureau, 2009-2013 American Community Survey 5- Year estimates

**Chart 2-1: Delaware County Change in Housing Units and Population, 1970-2017**

U.S. Census Bureau, Decennial Census 1970, 1980, 1990, 2000, 2010; 2013-2017 American Community Survey 5- Year estimates

**Chart 2-2: Regional Change in Housing Units**

U.S. Decennial Census 1970, 1980, 1990, 2000, 2010; 2013-2017 American Community Survey 5- Year estimates

**Chart 2-3: Delaware County Homeless Population, 2010-2017**

PIT Data, HMIS Data

**Chart 2-4: Delaware County Homeless Individuals and Families, 2010-2017**

PIT Data, HMIS Data

**Chart 2-5: Delaware County Year Structure Built**

2013-2017 American Community Survey 5- Year estimates

**Chart 2-6: A Cross Section of Housing Types in Six Delaware County Municipalities**

2013-2017 American Community Survey 5- Year estimates

**Chart 2-7: Regional Housing Unit Size**

2013-2017 American Community Survey 5- Year estimates

**Chart 2-8: Occupied and Vacant Housing Units in Delaware County**

U.S. Census Bureau 1980-2010; 2013-2017 American Community Survey 5- Year estimates

**Chart 2-9: Households and Population in Delaware County, 1980-2017**

U.S. Census Bureau and American Community Survey

**Appendix D: Data sources for Charts**

**Chart 2-10: Family vs. Non-family Households, 1980-2017**

U.S. Census Bureau and American Community Survey

**Chart 2-11: Median Home Value and Median Contract Rent, 1980-2017**

U.S. Census Bureau 1980, 1990, 2000; 2010 and 2017 American Community Survey 5- Year estimates, inflation adjusted dollars

**Chart 2-12: Regional Median Home Values and Median Contract Rents**

2013-2017 American Community Survey 5- Year estimates

**Chart 2-13: Change in Income, Housing Value, and Rent, 1980 to 2017**

U.S. Census Bureau 1980 to 2017; American Community Survey, inflation adjusted dollars

**Chart 2-14: Total Home Sales, Delaware County**

Market Listing Sales, 2018

**Chart 2-15: Average Days on Market, Delaware County**

Market Listing Sales, 2018

**Chart 2-16: Average Listing Price, Delaware County**

Market Listing Sales, 2018

**Chart 2-17: Delaware County Foreclosures**

Delaware County Sheriff's Data, 2014-2018

Philadelphia County Sheriff's Data 2014-2018

Chester County Sheriff's Data, 2014-2018

Montgomery County Sheriff's Data, 2014-2018

**Chart 3-1: Comparison of Income of Housing Survey Respondents to Delaware County Census Data**

U.S. Census Bureau, 2017; American Community Survey 5- Year estimates \*14% of survey respondents preferred not to answer

**Chart 3-2: Comparison of Household Size of Housing Survey Respondents to Delaware County Census Data**

U.S. Census Bureau, 2017; American Community Survey 5- Year estimates



**Appendix E: DATA SOURCES FOR TABLES****Table 1-1: Municipalities with the Greatest Population Change**

U.S. Census Bureau, 1980 and 2010

**Table 1-2: Proposed Development in Delaware County**

Delaware County Planning Department, 2016

**Table 1-3: Delaware County - Race and Hispanic Origin**

U.S. Census Bureau, 1990, 2000, 2010; 2013-2017 American Community Survey 5- Year estimates

**Table 2-1: Delaware County Housing Type**

U.S. Census Bureau, 2013-2017 American Community Survey 5- Year estimates

**Table 2-2: Housing Size in Delaware County, 2000 & 2017**

U.S. Census Bureau, 2013-2017 American Community Survey 5- Year estimates

**Table 2-3: Average Household Size in Delaware County, 2000 to 2017**

U.S. Census Bureau, Decennial Census, American Community Survey

**Table 2-4: Percent of Households in Delaware County**

U.S. Census Bureau, 2013-2017 American Community Survey 5- Year estimates

**Table 3-1: Comparison of Gender of Housing Survey Respondents to Delaware County Census Data**

U.S. Census Bureau, 2017 American Community Survey 5- Year estimates \*3% of respondents preferred not to answer

**Table 3-2: Comparison of Race of Housing Survey Respondents to Delaware County Census Data**

U.S. Census Bureau, 2017 American Community Survey 5- Year estimates \*8.5% of respondents preferred not to answer



## Appendix F: DATA SOURCES FOR FIGURES

**Figure 1 1: Organizational Structure of Delaware County 2035.**

Delaware County Planning Department

**Figure 3 1: “All Roads Lead to Marcus Hook”**

<https://marcushookboro.org/index.asp?SEC=D79EA6CE-46A2-4DAC-8D5D-2E7D00C3F741&DE=2F47535A-039E-468E-AB03-256683B837BF>

**Figure 3 2: Property in Mahanoy City that was demolished through the Schuylkill County Land Bank, Housing Alliance of PA**

**Figure 3 3: Accessory dwelling units, Seattle, Washington.**

<http://www.seattle.gov/opcd/ongoing-initiatives/encouraging-backyard-cottages>

**Figure 3 4: Kinder Park, Woodlyn, PA, a Delaware County HOME Program Investment providing over 150 units of affordable housing.**

Delaware County Planning Department



## Appendix G: TASK FORCE MEETING SUMMARY

### HOUSING PLAN TASK FORCE

The Delaware County Planning Department created a Housing Plan Task Force of housing partners to share their expertise in the creation of the County Housing Plan as a component of the Delaware County 2035 Comprehensive Plan. The members of the Housing Plan Task force met 3 times in 2018 to collect their opinions and knowledge about the development trends, social factors, and people in Delaware County that contribute to its unique housing environment; the housing types and priorities that best address the County's needs; and the goals and policies can further enhance housing in the County.

The following individuals were invited to participate as part of the Housing Plan Task Force, or to send a designated representative from their organization:

Name	Title	Organization	Representing
Lisa Gaffney	Director of Housing	Chester City Economic Development Authority	Chester City/ Urbanized Center
Debbie Brodeur	Executive Director Senior Manager	Lansdowne Economic Development Corporation Community Action Agency, Inc.	Non-Profit Community Development Corps. Non-Profit Housing Provider
Rachel Wentworth	Executive Director	Housing Equality Center	Fair Housing
Lauren Adams	Executive Vice President	Home Builders Association of Chester and Delaware Counties	Traditional Housing Developer
Anne Marie Matteo	CEO of the Suburban West Realtors Association	Suburban West Realtors Association	Realtors
Steve Gamble	Deputy Director	Delaware County Office of Aging	Senior Population
Jeff Fields	Regional Housing Coordinator	Self-Determination Housing Project	Disabled Population
Lorraine Bradshaw	Architect, Member	Delaware County Planning Commission	Planning Commission
Rich Zeigler	Chairman of Homeless Services Coalition Governing Board	Horizon House	Homeless Services Coalition/ Continuum of Care
Mark Dambly	President	Pennrose Properties	Affordable Housing Developer
Larry Hartley	Executive Director Director HCV Program	Delaware County Housing Authority	Subsidized Housing
Samantha Reiner	Elected Official Municipal Manager	Chadds Ford Twp. Edgmont Twp.	Growing Suburbs

**Appendix G: Task Force Meeting Summary**

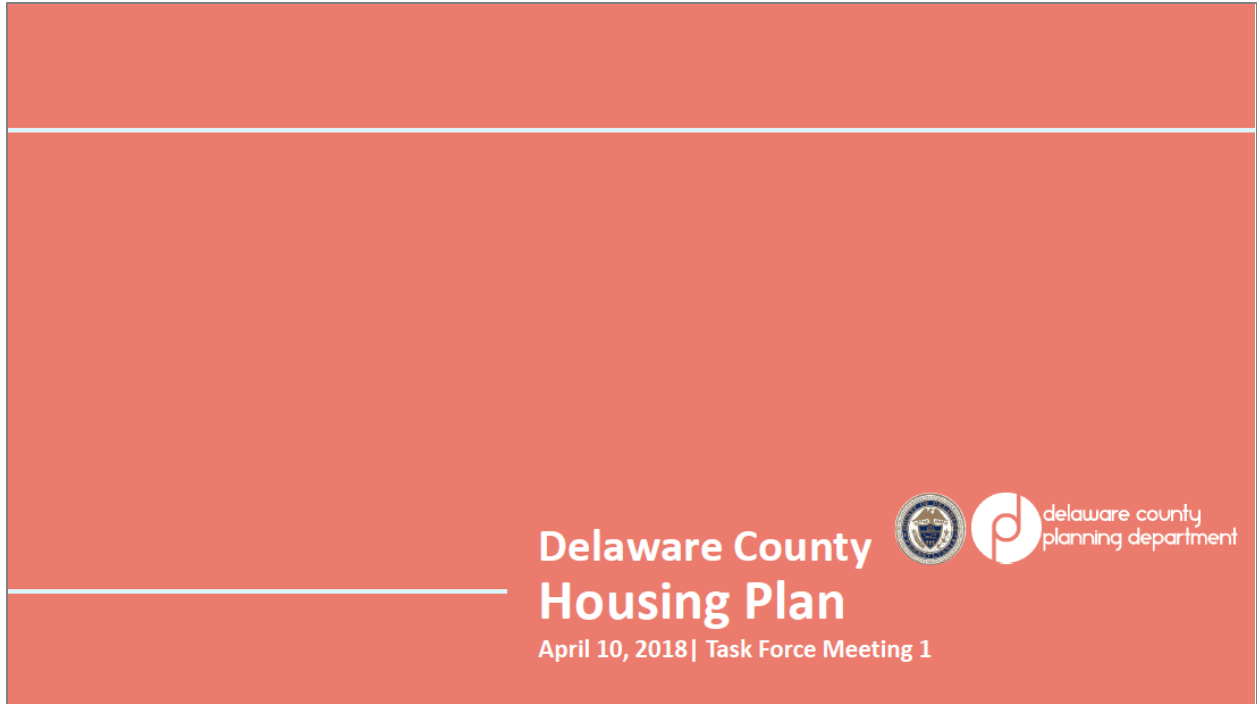
Jeff Gentile	Director of Licenses and Inspections	Upper Darby Twp.	Mature Neighborhoods
Jason Duckworth	President of DVSGA & President of Arcadia Land Company	Smart Growth Alliance	Sustainable Development
Lisa Catania	Vice President	Catania Engineering	Engineer Developers/ Municipalities
Jane Billings	Borough Manager	Swarthmore Borough	Municipality/Aging in Place Task Force

**Meeting 1 – April 10, 2018**

The Task Force was introduced to the Delaware County 2035 concept and where the Housing Plan fits into the framework. They also gave initial feedback on the proposed direction of the Plan.



Date – Time:	April 10, 2018 – 3:00 pm
Location:	Room 110, Delaware County Government Center
Attendees:	Jane Billings, Swarthmore Borough
	Lisa Catania, Catania Engineering Associates
	Lorraine Bradshaw, Architect
	Mark Dambly, Pennrose Properties
	Lisa Gaffney, Chester Economic Development Authority
	Stephen Gamble, COSA
	Jeff Gentile, Upper Darby Township
	Larry Hartley, Delaware County Housing Authority
	Rachel Wentworth, Housing Equality Center
	Richard D. Ziegler, Horizon House, Inc
	Linda Hill, Delaware County Planning Department
	Justin Dula, Delaware County Planning Department
	Rebecca Ross, Delaware County Planning Department
	Megan Swider, Office of Housing and Community Development
	Carol Catania, Office of Housing and Community Development





Delaware County  
Housing Plan

April 10, 2018 | Task Force Meeting 1



delaware county  
planning department

Delaware County 2035 Housing Plan Task Force

## Meeting Agenda



- Introductions
- What is a Comprehensive Plan?
- Delaware County 2035 Comprehensive Plan
- Task Force Role
- Housing Plan Overview
- Data Snapshot
- Discussion Questions
- Next Steps

## What is a Comprehensive Plan?

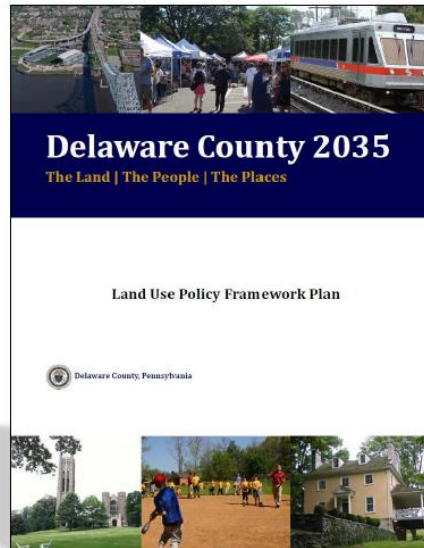


- Policy document
- Establishes a long-range vision
- Sets goals for County and recommendations for municipalities
- Implemented through zoning and other tools
- Required by Municipalities Planning Code (MPC) - PA Act 247

## Delaware County 2035



- Adopted November 2013
- Required by PA Act 247
- Framework Plan
  - Established broad policies
  - Foundation for more detailed component plans
  - Resource for municipalities



## Character Areas and Central Places



### Mature Neighborhoods

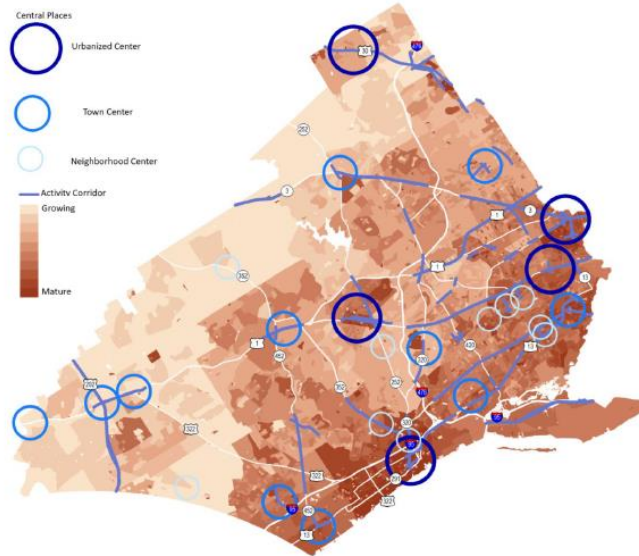
- Established areas, mostly “built-out”
- Older housing and infrastructure, access to transit
- Some stable and thriving, some need revitalization
- Some are experiencing population losses and deteriorating infrastructure systems.

### Growing Suburbs

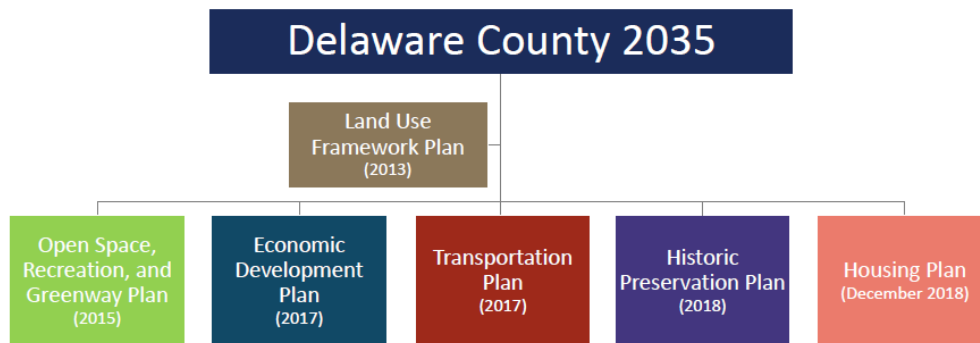
- Have undeveloped or agricultural land remaining
- Are experiencing or are forecast to experience population growth
- Mostly residential with primarily single-family detached housing

### Central Places & Activity Corridors

- Commercial or Mixed-use community focal points
- Take on character of underlying area



## Delaware County 2035 Structure



Delaware County 2035 Housing Plan Task Force

## Delaware County 2035 Component Plan Goals



**Delaware County 2035**  
The Land | The People | The Places

**Open Space, Recreation, and Greenway Plan**  
Conserve | Enhance | Connect


**Economic Development Plan**  
Innovate | Diversify | Adapt

**Transportation Plan**  
Improve | Expand | Integrate

**Historic Preservation Plan**  
Identify | Protect | Promote

Delaware County 2035 Housing Plan Task Force

## Pennsylvania Municipalities Planning Code




A comprehensive plan for a County or municipality shall include...

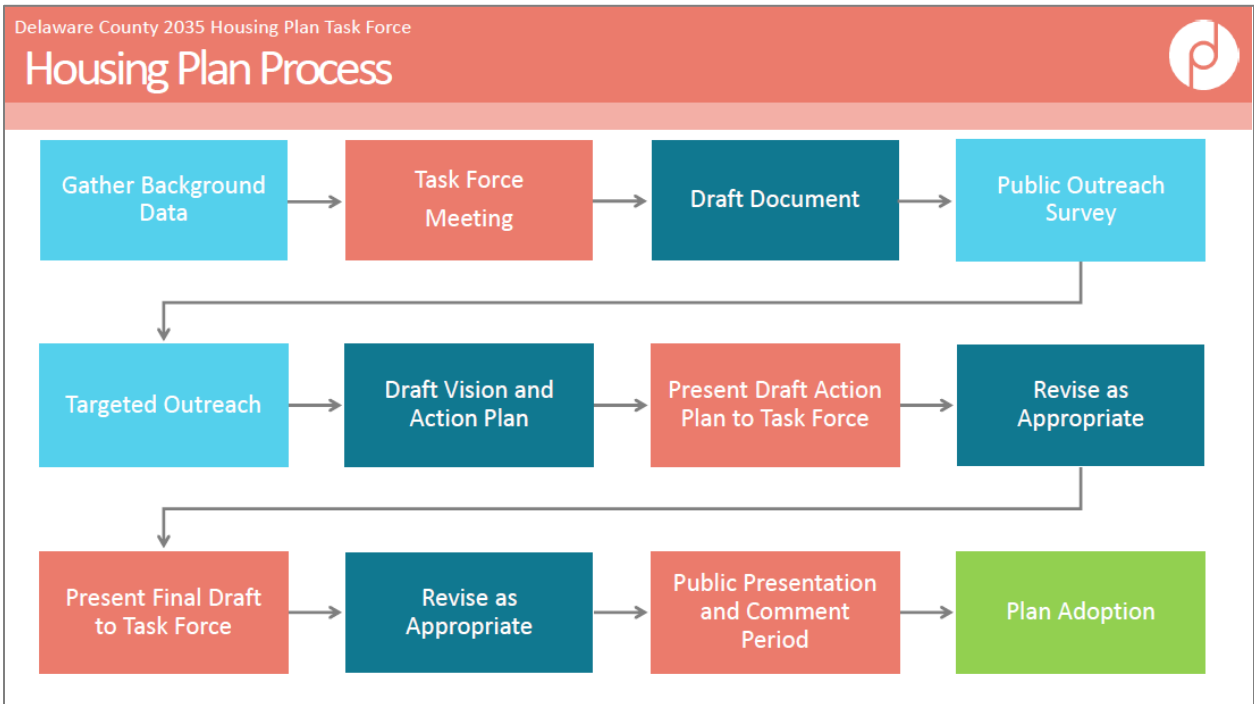
“A plan to **meet the housing needs of present residents** and of those **individuals and families anticipated** to reside in the municipality, which may include **conservation** of presently sound housing, **rehabilitation** of housing in declining neighborhoods and the accommodation of expected **new housing** in **different dwelling types** and at **appropriate densities** for households of **all income levels.**”

Delaware County 2035 Housing Plan Task Force

## Project Roles



- **Delaware County Planning Department (DCPD)** – Develops Housing Plan and oversees projects related to its implementation
  - Advises **Delaware County Planning Commission**, the appointed board that reviews development projects in the County
- **Office of Housing and Community Development (OHCD)** – Partners in the development of Housing Plan and implements many projects related to affordable housing
- **Housing Task Force** – Provides input and advises DCPD & OHCD on issues related to housing



Delaware County 2035 Housing Plan Task Force

## Housing Plan Overview

- Background
  - Comprehensive Plan Overview
  - Demographic, Economic, and General Housing Data
  - Previous Planning Efforts
- Housing Characteristics
  - Housing Types & Density
  - Age of Housing
  - Housing Value/Cost
  - Housing Tenure
  - Jobs/Housing Balance
- Housing Needs Assessment
  - Housing Quality
  - Housing Conditions
  - Affordable & Subsidized Housing
  - Fair Housing
- Goals, Objectives, & Action Plan

**Example of Action Plan from Historic Preservation Plan**

**OBJECTIVE:** *Widen the scope of historic significance to include more recent resources, more types of resources, and the narratives of underrepresented groups.*

**HP 1**

**ACTION:** *Delaware County will...*

**HP 1.1** Conduct studies on underrepresented groups and narratives including Native American history, industrial development, the historic African American experience, the histories of women, and recent immigration patterns in Delaware County. ◆

**HP 1.2** Complete, promote, and implement the *Twentieth Century Context Study* in order to highlight historic landscapes and resources from the recent past. ▲

**HP 1.3** Explore ways to document and interpret non-traditional resources such as rituals, events, icons, and images. ◆

*Municipalities are encouraged to...*

**HP 1.4** Acknowledge and appreciate the significance of industrial, educational, institutional, religious, and commercial historic resources to their community fabric. ●

**HP 1.5** Engage citizens to contribute and celebrate their diverse stories to the municipality's collective identity. ●

**HP 1.6** Encourage preservation of clusters of historically significant twentieth century structures through the use of conservation districts and design guidelines. ◆

**OBJECTIVE:** *Utilize Delaware County's Historic Resources Inventory as a tool for the County, municipalities, and preservation community.*

**HP 2**

**ACTION:** *Delaware County will...*

**HP 2.1** Complete the County Historic Resources Inventory utilizing existing municipal historic sites surveys and maintain it through coordinated survey updates with municipalities. ▲

**HP 2.2** Make the inventory available for use as a tool by municipalities and the preservation community. ▲

**HP 2.3** Identify themes and patterns based on quantitative analysis of the inventory and use this analysis to identify opportunities for as well as threats to historically significant resources. ◆

*Municipalities are encouraged to...*

**HP 2.4** Utilize the County inventory as a starting point for municipal preservation and planning efforts. ●

**HP 2.5** Document and advocate for resources that are significant on the local level. ●

**HP 2.6** Share information with the County when conducting or updating their own historic resource surveys. ●

▲ Short Range (1-5 Years) ◆ Medium Range (5-10 Years) ● Long Range (10+ Years) ● Ongoing

Delaware County 2035 Housing Plan Task Force

## Delaware County Snapshot

- 2016 County Population: 562,316
- Total Households: 203,610

- Median Household Income: \$66,576
- Housing Units: 221,969

Family vs. Non-family Households

Household Type	Percentage
Family Households	67%
Non-family Households	33%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2010-2016

Occupied and Vacant Housing Units

Unit Status	Percentage
Occupied	92%
Vacant	8%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2010-2016



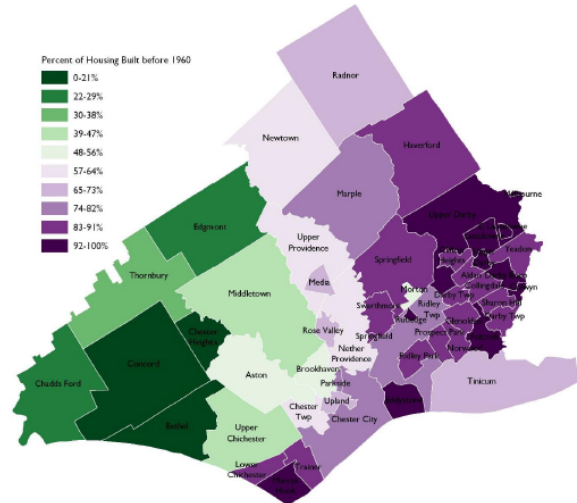
# Delaware County Housing Snapshot



Total Housing Units	221,969	
1 unit, detached	101,005	45.5%
1 unit, attached	67,238	30.3%
2 units	11,032	5.0%
3 or 4 units	9,405	4.2%
5 to 9 units	6,103	2.7%
10 to 19 units	7,226	3.3%
20 to 49 units	8,935	4.0%
50 or more units	10,225	4.6%
Mobile home	743	0.3%
Boat, RV, van, etc.	57	0.0%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2010-2016

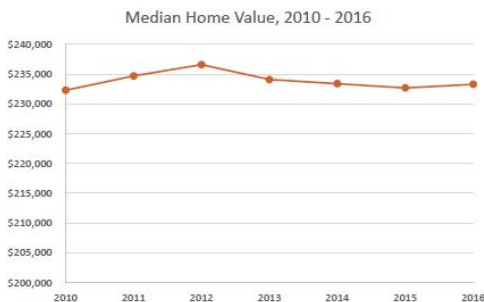
Percent of Housing Built Before 1960, by Municipality



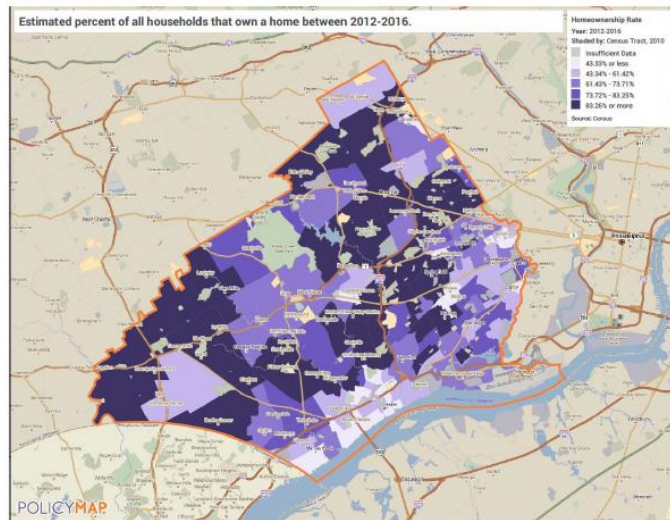
# Delaware County Homeownership Data



- 2016 Median Home Value: \$233,300
- 69% Owner-occupied



Source: U.S. Census Bureau, American Community Survey

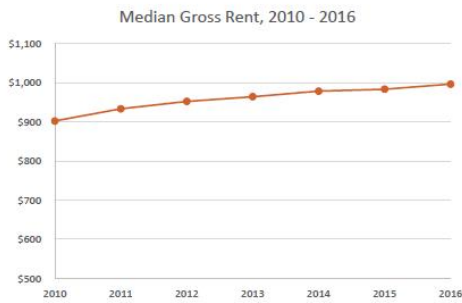


Delaware County 2035 Housing Plan Task Force

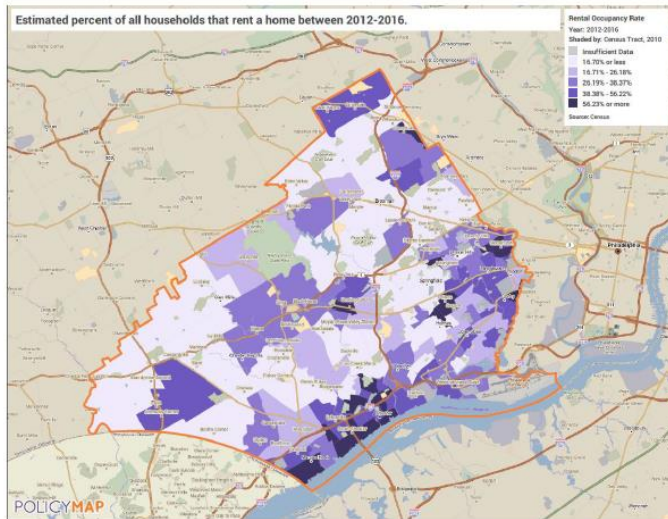
## Delaware County Renter Data



- 2016 Median Gross Rent: \$996
- 31% Renter Occupied

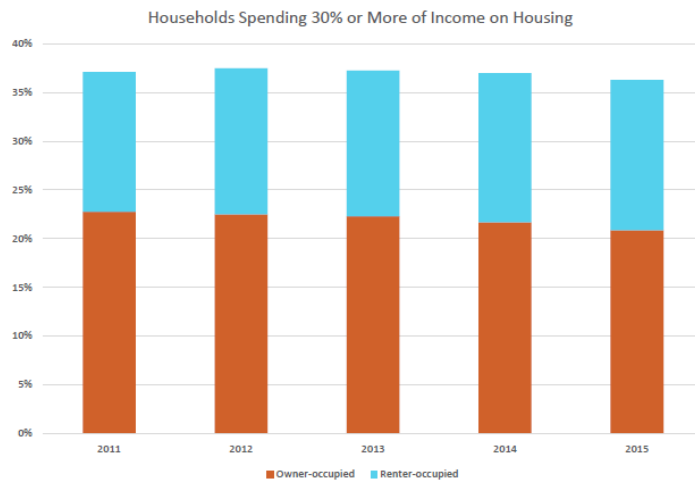


Source: U.S. Census Bureau, American Community Survey



Delaware County 2035 Housing Plan Task Force

## Delaware County Housing Affordability



Source: U.S. Census Bureau, American Community Survey

## Discussion Questions



- What is the biggest housing-related issue facing the County?
- What changes have you seen to housing in recent years?
- What opportunities do you see to improve the housing market in the County?
- What housing trend do you see having the most impact on the County?
- How will this plan be beneficial to your organization?
- Who else (groups or individuals) should we talk to to gather information for this plan?

## Next Steps



- Targeted Outreach
- Public Survey
- Next Task Force Meeting
  - June 2018
  - Review Draft Action Plan

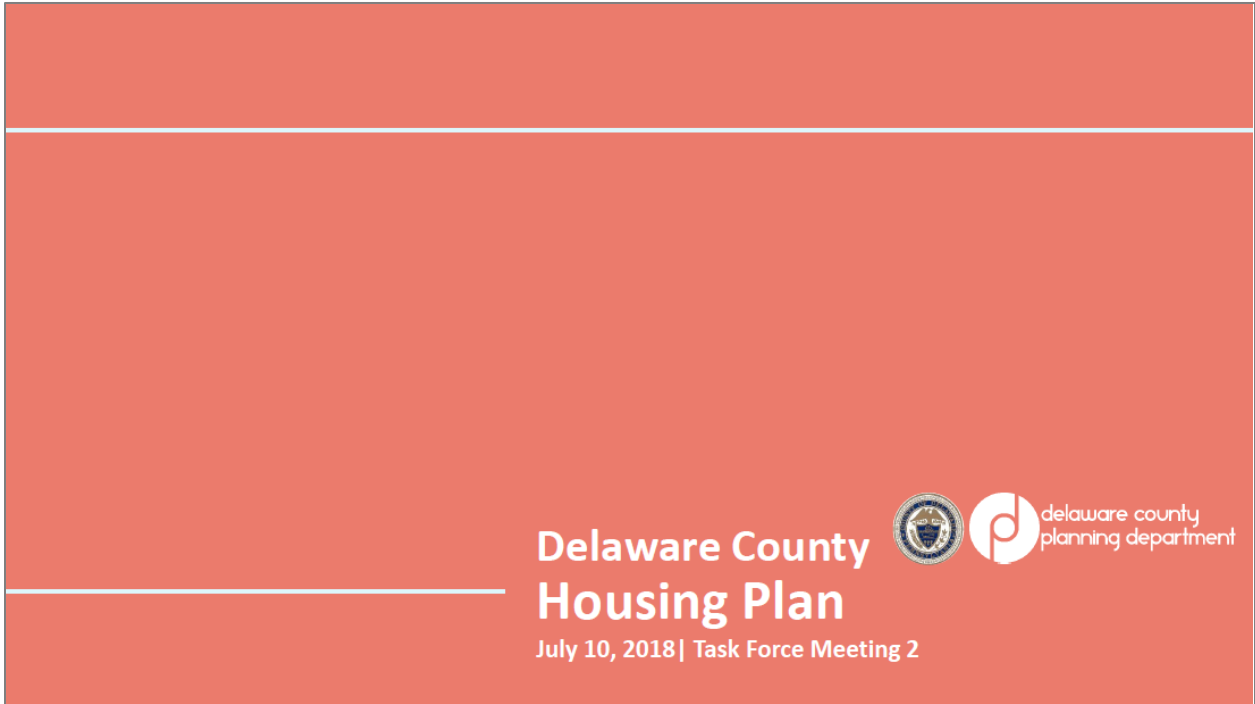
**Appendix G: Task Force Meeting Summary**





**Meeting 2 – July 10, 2018**

The Planning Department presented a PowerPoint reviewing the progress of the housing component of the comprehensive plan so far, sharing preliminary results of the public opinion survey, and presenting the draft objectives for the plan.

Date – Time:	July 10, 2018 – 2:30 pm
Location:	Room 110, Delaware County Government Center
Attendees:	Jane Billings, Swarthmore Borough
	Steve D’Antonio, BHHS Fox & Roach/Suburban West Realtors Association
	Jason Duckworth, Arcadia Land Company/Smart Growth Alliance
	Lisa Gaffney, Chester Economic Development Authority
	Stephen Gamble, COSA
	Jeff Gentile, Upper Darby Township
	Larry Hartley, Delaware County Housing Authority
	Erin Smist, Suburban Realtors Alliance
	Rachel Wentworth, Housing Equality Center
	Richard D. Ziegler, Horizon House, Inc
	Linda Hill, Delaware County Planning Department
	Justin Dula, Delaware County Planning Department
	Rebecca Ross, Delaware County Planning Department
	Megan Swider, Office of Housing and Community Development



Delaware County  
**Housing Plan**  
July 10, 2018 | Task Force Meeting 2



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planning department

Delaware County 2035 Housing Plan Task Force

## Meeting Agenda




- Introductions
- Background Review
- Survey Results
- Objectives & Action Plan
- Questions
- Next Steps

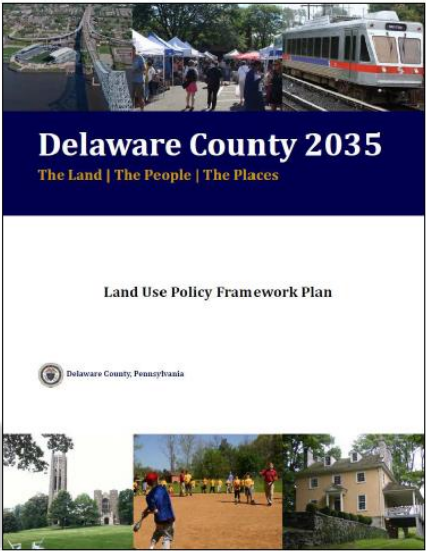
Appendix G: Task Force Meeting Summary

Delaware County 2035 Housing Plan Task Force

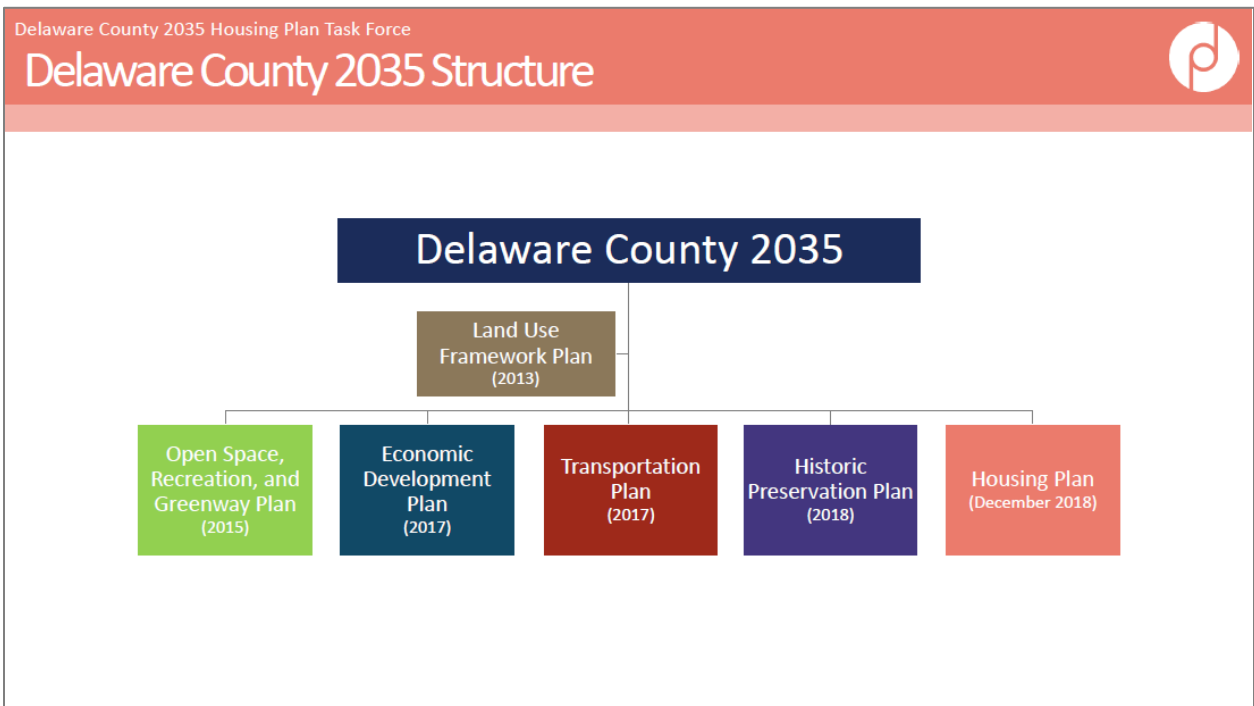
# Delaware County 2035



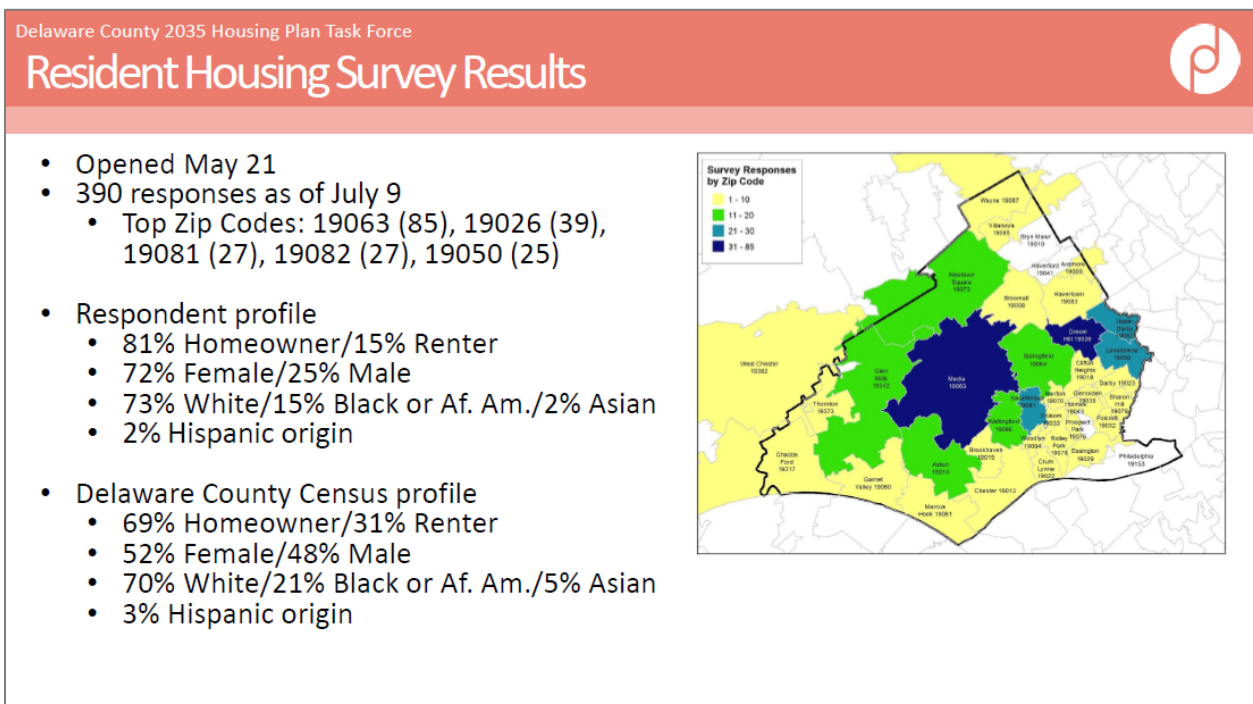
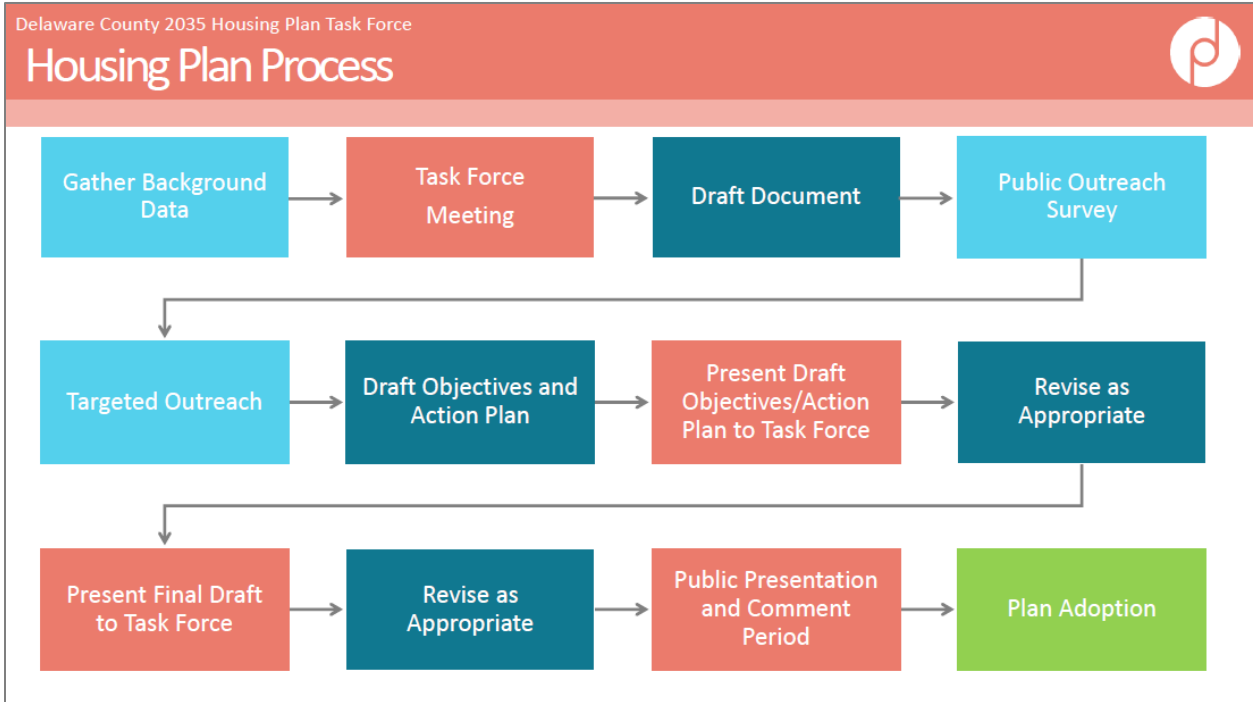
- Delaware County's Comprehensive Plan
  - Policy document
  - Establishes a long-range vision
  - Sets goals for County and recommendations for municipalities
  - Implemented through zoning and other tools
- Adopted November 2013
- Required by PA Act 247
- Framework Plan
  - Established broad policies
  - Foundation for more detailed component plans
  - Resource for municipalities



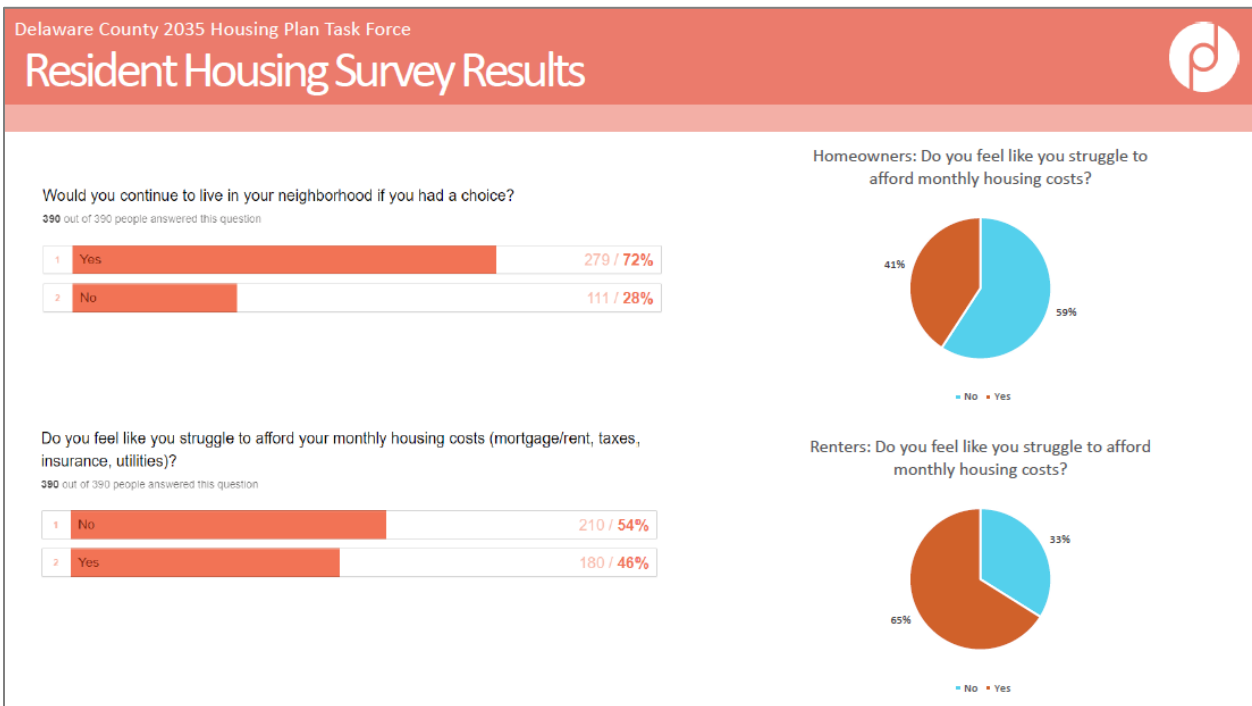
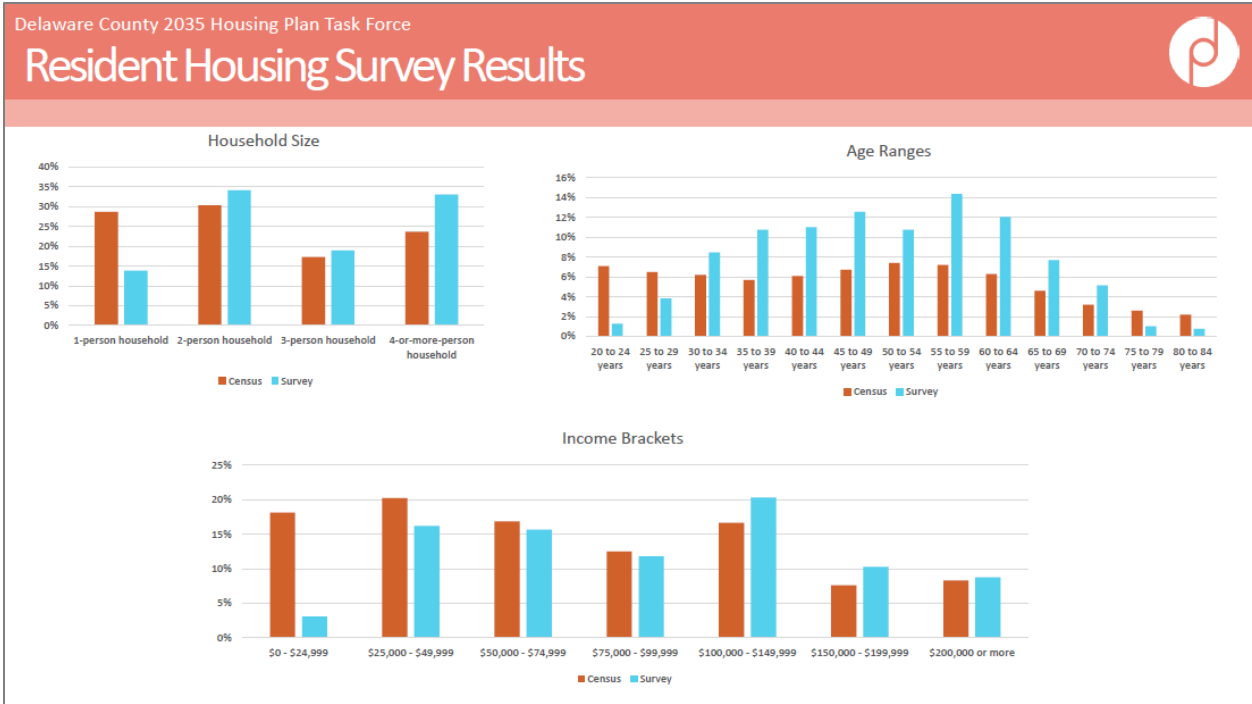
The image shows the cover of the 'Delaware County 2035 Land Use Policy Framework Plan'. The top section features a photograph of a boat on a river and a train. Below the photo is the title 'Delaware County 2035' in white on a dark blue background, with the tagline 'The Land | The People | The Places' underneath. The main title 'Land Use Policy Framework Plan' is centered in black. At the bottom, there is a small logo for Delaware County, Pennsylvania, and a collage of three images: a church steeple, a person on a horse, and a house.

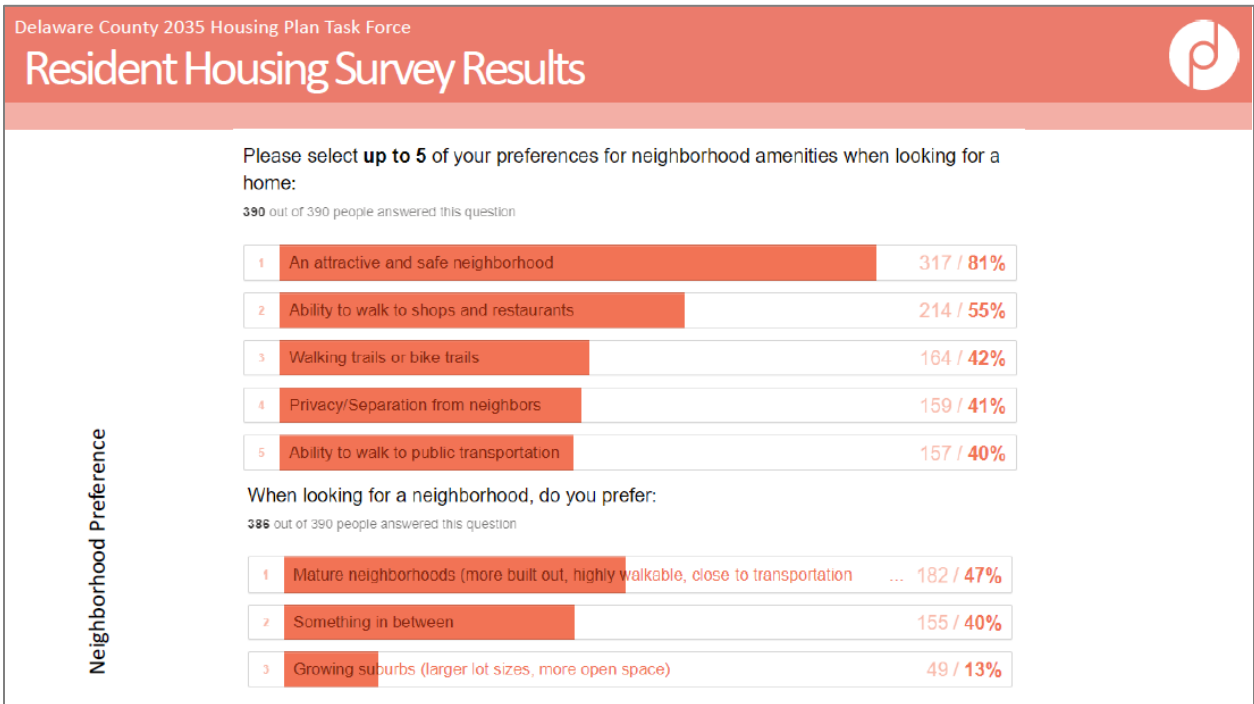
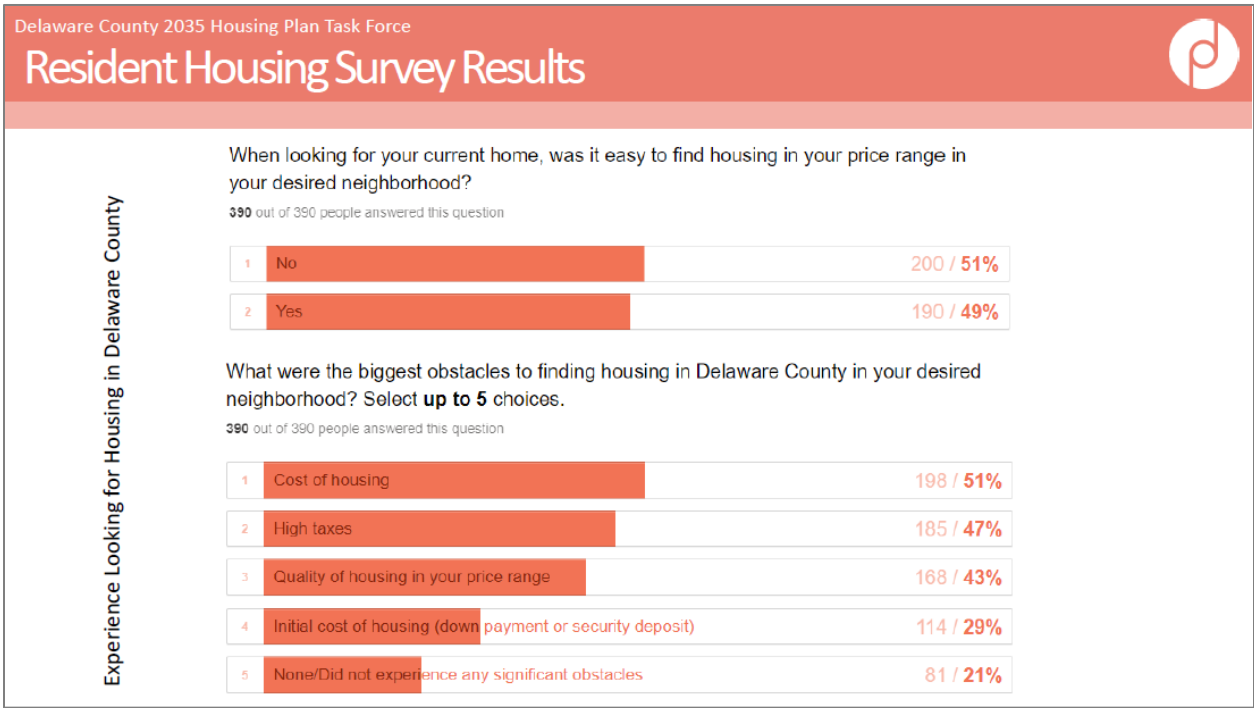


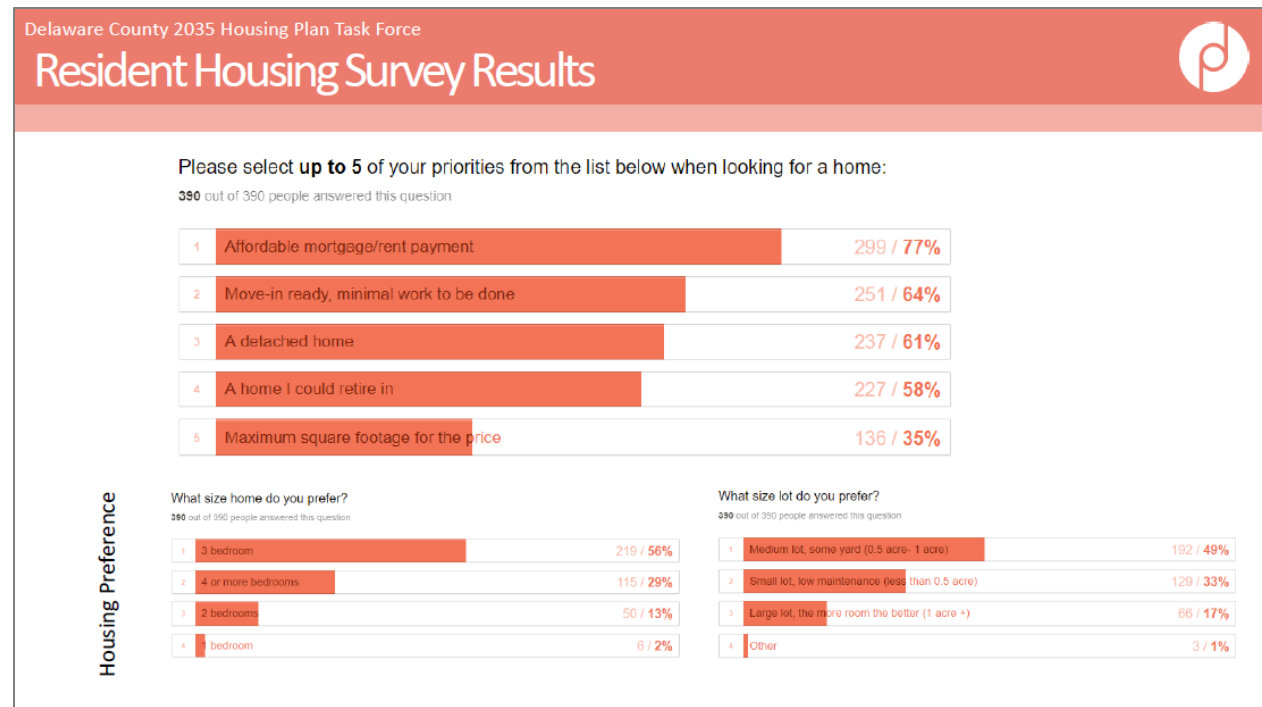




Housing Plan  
**Appendix G: Task Force Meeting Summary**







## Draft Housing Objectives & Action Items



1

Encourage **healthy, attractive neighborhoods** with proximity and access to jobs, cultural and recreational amenities, services, and transportation choices that enhance community character and create desirable places to live within Delaware County.

*The County will...*

- Promote the principles of smart growth and sustainability as tools for building stable and desirable neighborhoods.

*Municipalities are encouraged to...*

- Create neighborhood vision plans that promote unique community assets and amenities that serve to draw residents.

## Draft Housing Objectives & Action Items



2

Provide an adequate supply, and diversity, of housing opportunities to give current and future residents greater **choice in housing type and tenure** (rental and ownership), location, and price as the basis for building sustainable communities.

*The County will...*

- Encourage inter-local governmental agreements that promote a regional approach to affordable housing countywide.

*Municipalities are encouraged to...*

- Ensure quality options for renters as well as homeowners through zoning or targeted programs.

## Draft Housing Objectives & Action Items



3

Promote and maintain suitable living environments by enhancing and improving the existing **housing stock** to ensure housing quality in all neighborhoods.

*The County will...*

- Explore and develop suggestions on decreasing slum and blight. (Land banks/land trusts, demolition programs).

*Municipalities are encouraged to...*

- Distribute resident newsletters or new neighbor welcome packets that include information on how to be a good neighbor (maintenance standards, trash and recycling days, community participation/investment opportunities).

## Draft Housing Objectives & Action Items



4

Create a full range of housing opportunities and housing programs for **vulnerable populations** that provide options for all ages, abilities, and income levels to maximize social and economic opportunities for everyone.

*The County will...*

- Develop model zoning ordinances that encourage accessory dwelling units to address affordable and elderly housing needs.

*Municipalities are encouraged to...*

- Adopt Universal Design Standards.



## Draft Housing Objectives & Action Items



5

Establish a **data-based housing policy** to inform funding decisions and encourage program development that meets the needs of the County's unique housing landscape.

*The County will...*

- Make available the most relevant market information including foreclosures, demolitions and lifestyle trends to planning partners.

*Municipalities are encouraged to...*

- Identify, monitor and maintain an inventory of vacant property.

## Next Steps



- Final Survey Push
- Targeted Outreach
- Chapter Development
- Next Task Force Meeting
  - Fall 2018
  - Review Draft Plan Chapters

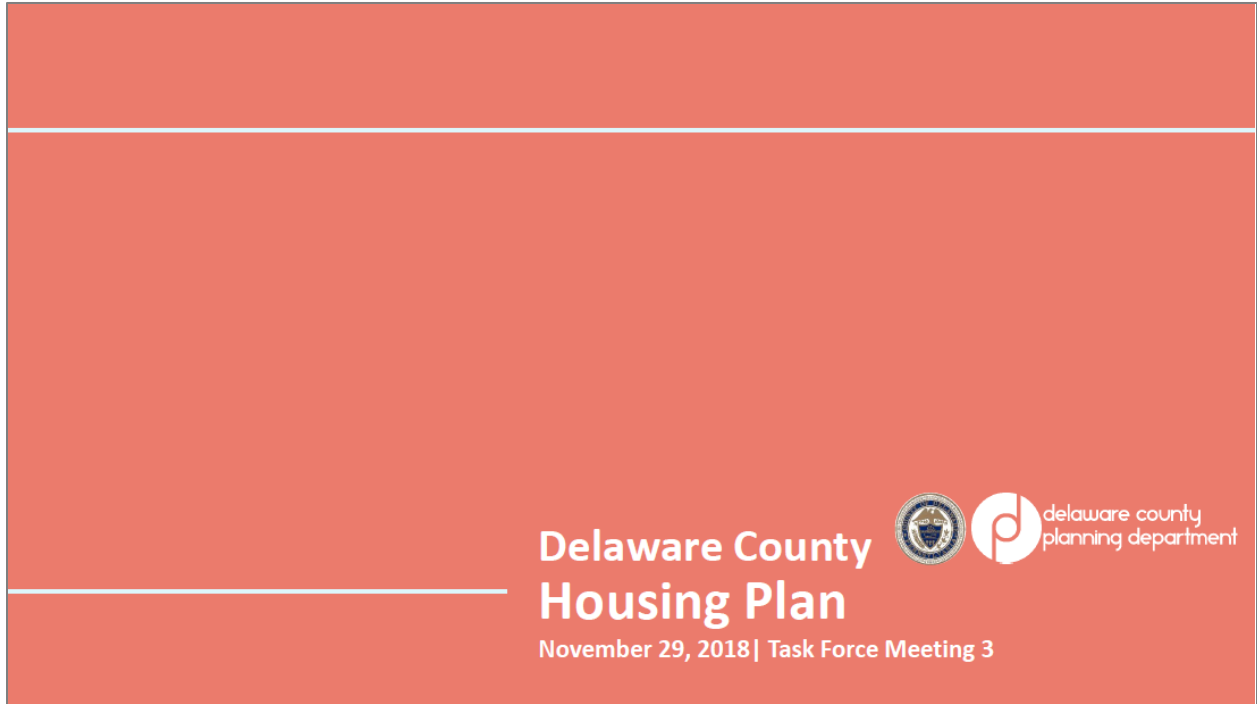
**Appendix G: Task Force Meeting Summary**



**Meeting 3 – November 29, 2018**

The Planning Department presented a PowerPoint describing the content of the draft housing plan including background, housing characteristics, housing needs and tools, and the goals, objectives, and action plan. The task force was asked to review and comment on the goals, objectives, and action plan, which were developed based on feedback from previous task force meetings.



Date – Time:	November 29, 2018 – 9:30am
Location:	Delaware County Planning Department, 1055 E. Baltimore Pike, Media, PA
Attendees:	Jane Billings, Swarthmore Borough
	Lorraine Bradshaw, Architect
	Lisa Catania, Catania Engineering Associates
	Steve D’Antonio, BHHS Fox & Roach/Suburban West Realtors Association
	Jeff Gentile, Upper Darby Township
	Larry Hartley, Delaware County Housing Authority
	Erin Smist, Suburban Realtors Alliance
	Richard D. Ziegler, Horizon House, Inc
	Linda Hill, Delaware County Planning Department
	Justin Dula, Delaware County Planning Department
	Rebecca Ross, Delaware County Planning Department
	Megan Swider, Office of Housing and Community Development
	Carol Catania, Office of Housing and Community Development
	Kiersten Mailler, Delaware County Planning Department



A large red rectangular graphic with white text and logos. The text reads "Delaware County Housing Plan" in a large, bold font, with "November 29, 2018 | Task Force Meeting 3" below it. To the right of the text are two logos: the official seal of Delaware County and the logo for the Delaware County Planning Department, which consists of a stylized 'p' inside a circle.

Delaware County  
Housing Plan

November 29, 2018 | Task Force Meeting 3



delaware county  
planning department

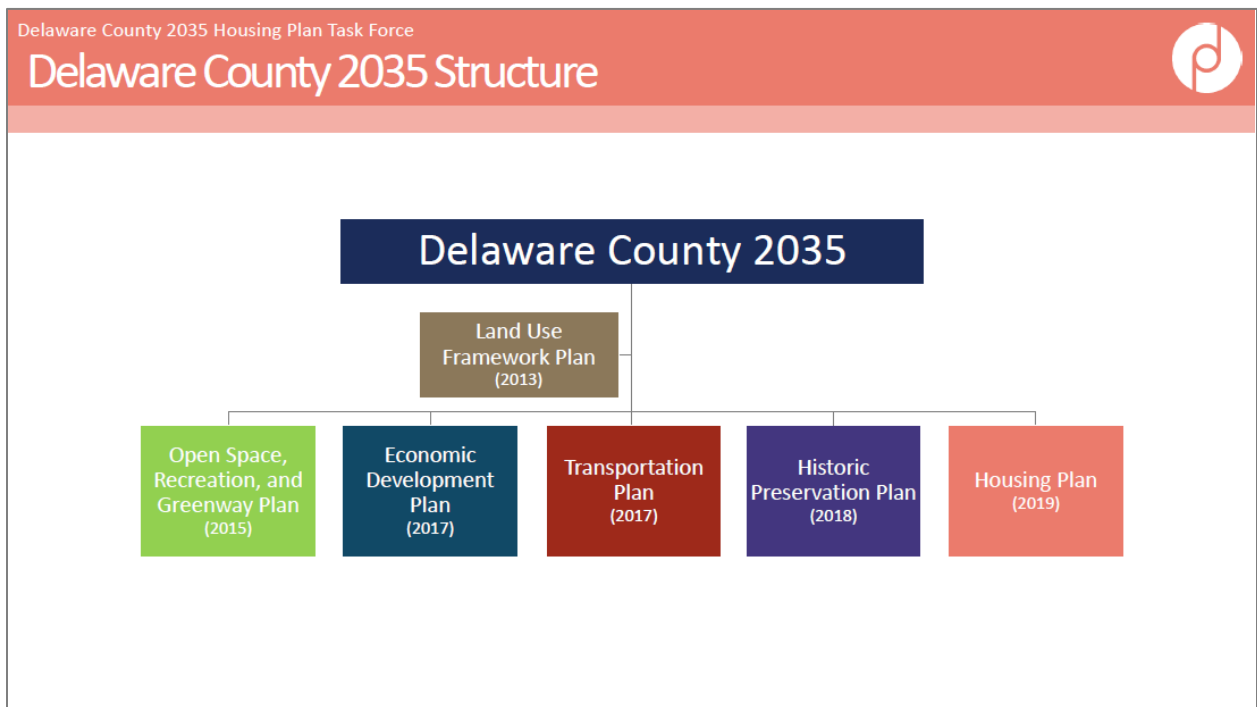
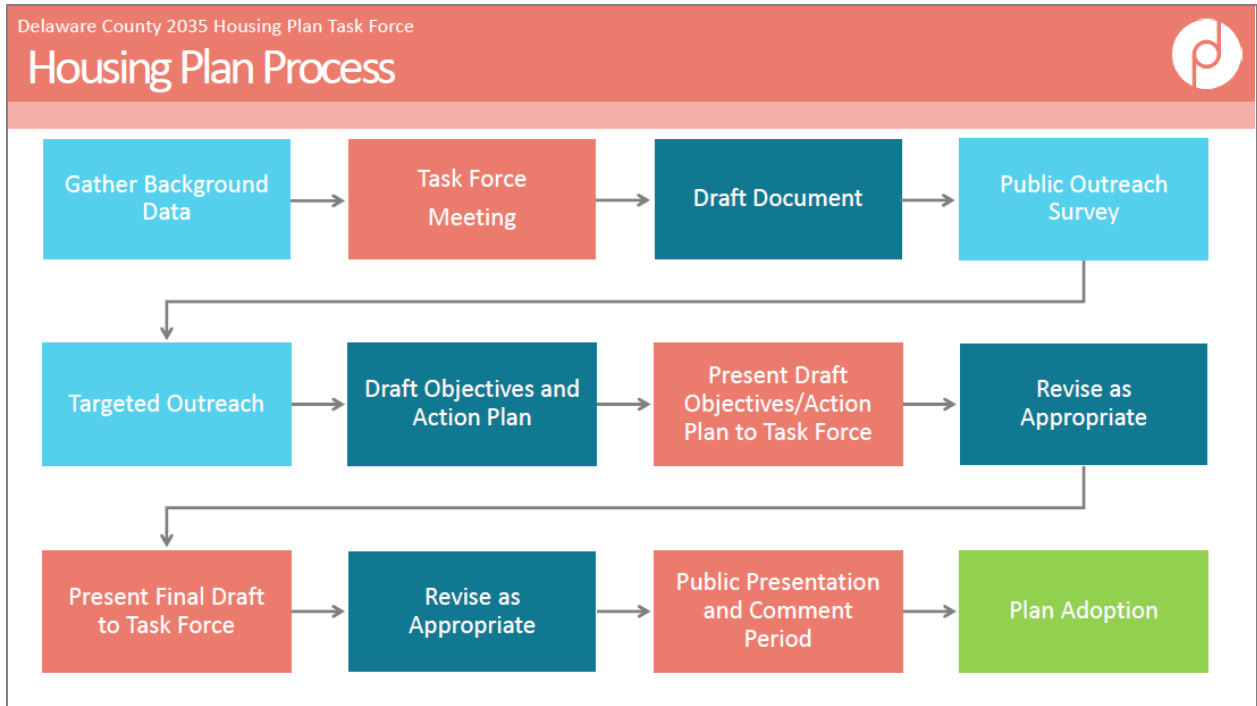
Delaware County 2035 Housing Plan Task Force

## Meeting Agenda



- Introductions
- Project Overview
- Plan Contents
  - Background
  - Housing Conditions
  - Housing Needs
  - Objectives & Action Plan
- Questions
- Next Steps

Appendix G: Task Force Meeting Summary



## Housing Plan Contents



### Chapter 1: Background

- Comprehensive Plan Overview
- Statement of Goals
- Demographic and Economic Data
- Previous Planning Efforts
- Historic and Emerging Trends

### Chapter 2: Housing Characteristics

- Physical Housing Characteristics
  - Age of Housing
  - Housing Types
  - Vacant Housing
- Householder Characteristics
  - Homeowners and Renters
  - Households
- Financial Characteristics
  - Housing Value/Cost
  - Housing Market Analysis
  - Foreclosures
- Factors Affecting Housing Market

### Chapter 3: Housing Needs

- Housing Maintenance & Code Enforcement
- Desirable Neighborhoods
- Housing Diversity & Housing Choice
- Quality & Sustainable New Construction
- Services for Low Income & Homeless Populations

### Chapter 4: Objectives & Action Plan

- Implementation Partners

## Chapter 1 - Character Areas and Central Places



### Mature Neighborhoods

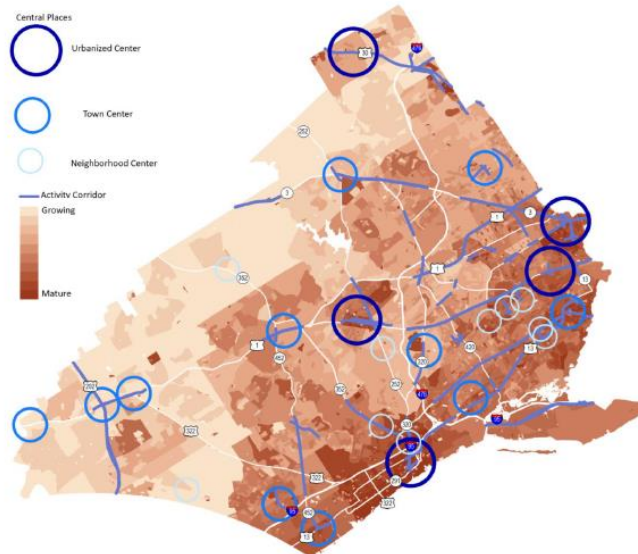
- Established areas, mostly “built-out”
- Older housing and infrastructure, access to transit
- Some stable and thriving, some need revitalization
- Some are experiencing population losses and deteriorating infrastructure systems.

### Growing Suburbs

- Have undeveloped or agricultural land remaining
- Are experiencing or are forecast to experience population growth
- Mostly residential with primarily single-family detached housing

### Central Places & Activity Corridors

- Commercial or Mixed-use community focal points
- Take on character of underlying area



## Chapter 1 - Housing Plan Goals



### Goal 1: Enrich

Enrich the supply and variety of quality housing stock while providing positive models to promote diverse communities of character

### Goal 2: Provide

Provide for and anticipate the housing needs of existing and future county residents of all ages, abilities, and incomes

### Goal 3: Collaborate

Collaborate across organizations and municipalities to share information and resources while working toward common goals

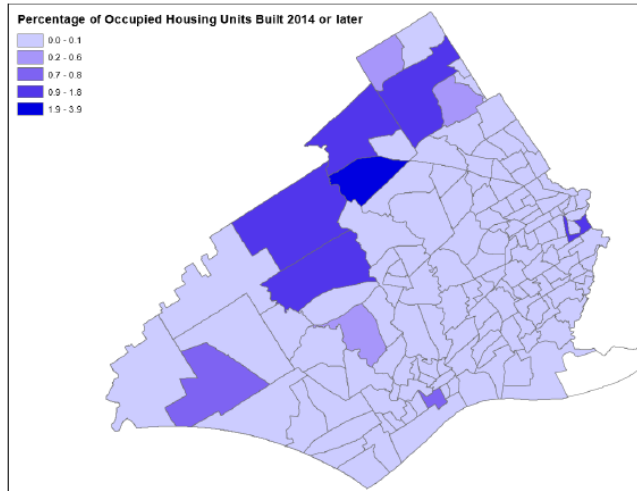
## Chapter 1 - Emerging Trends



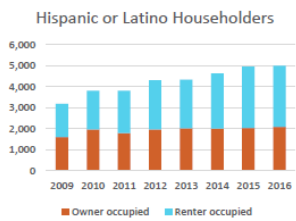
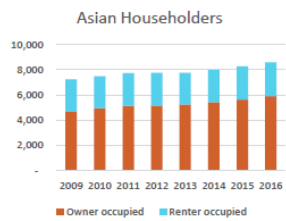
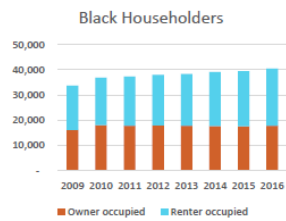
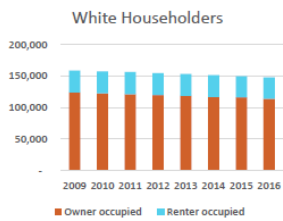
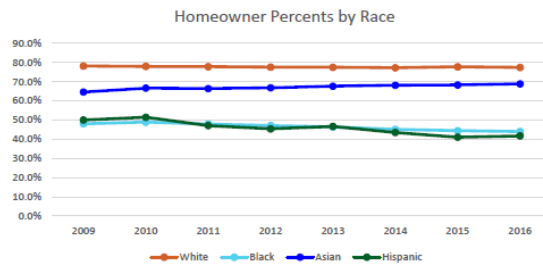
- Shift to Central Places
- Missing Middle Housing
- Millennials and Boomers Driving Housing Demand
- Increase in Rental Market
- Age-targeted Development

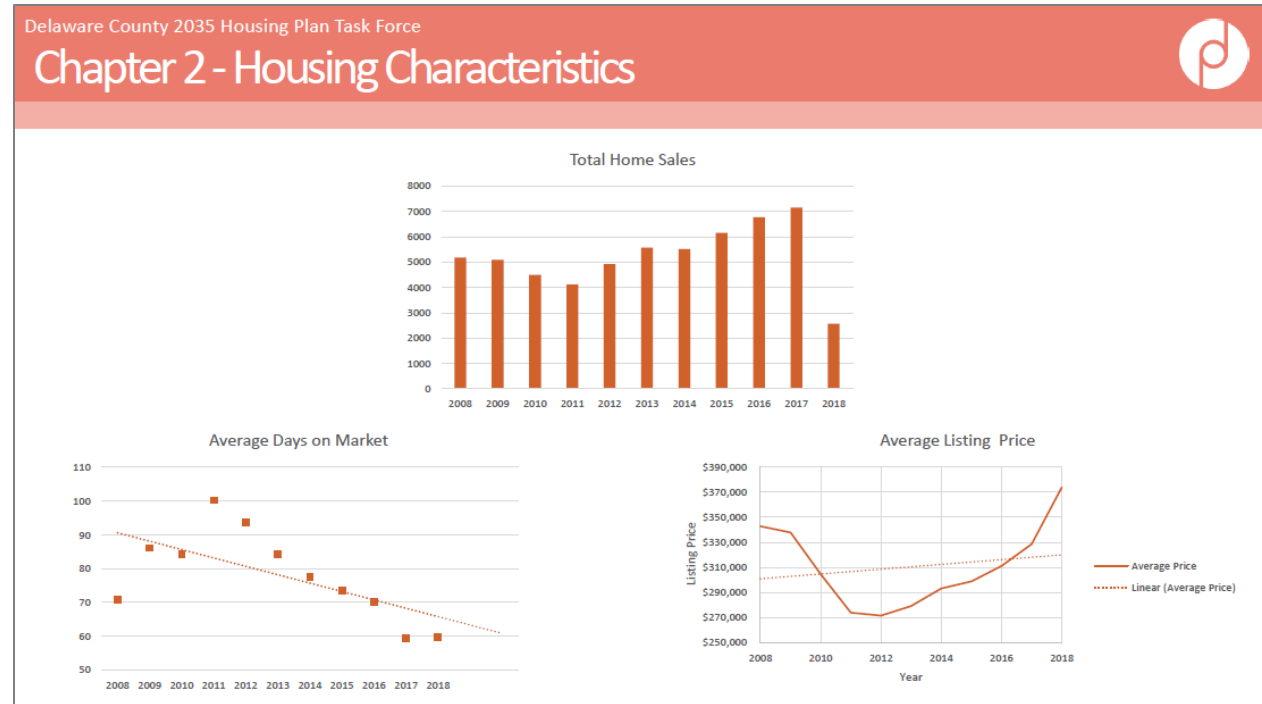


## Chapter 2 - Housing Characteristics



## Chapter 2 - Housing Characteristics





- Delaware County 2035 Housing Plan Task Force
- ## Chapter 3 - Housing Needs
- Housing Maintenance & Code Enforcement**
    - Homeowner Rehabilitation Programs
    - Resident Initiatives
    - Innovative Code Enforcement
  - Desirable Neighborhoods**
    - Slum & Blight Prevention
    - Improving Neighborhood Amenities
    - Neighborhood Vision Plans/Marketing Strategies
  - Housing Diversity & Housing Choice**
    - Adaptive Re-use
    - Accessory Dwelling Units
    - Form Based Zoning
    - Inclusionary Zoning
    - First-time Homebuyer Programs
  - Quality & Sustainable New Construction**
    - UCC
    - Smart Growth Principles
    - Public-Private Partnerships
  - Services for Low Income & Homeless Populations**
    - Housing Cost Assistance Programs
    - Homelessness Prevention
    - HOME Program
    - Public-Private Partnerships

## Chapter 4 - Housing Plan Objectives



- |   |  |
|---|--|
| 1 | Encourage economically diverse, attractive <b>neighborhoods</b> with proximity to amenities that create desirable places to live within Delaware County. |
| 2 | Provide a diversity of <b>housing types</b> in all areas of the County.  |
| 3 | Ensure the provision of <b>quality housing stock</b> in all neighborhoods.   |
| 4 | Create a full range of <b>housing opportunities</b> for populations all ages, abilities, and income levels.  |
| 5 | Establish a <b>data-based housing policy</b> to inform funding decisions and encourage program development.  |

## Chapter 4 - Housing Objectives & Action Items



- |   |   |
|---|---|
| 1 | <p>Encourage economically diverse, attractive <b>neighborhoods</b> with proximity to amenities that create desirable places to live within Delaware County.</p> <p><i>Delaware County will...</i></p> <ul style="list-style-type: none"> <li>• Promote the principles of sustainability and smart growth as tools for creating desirable neighborhoods. (See Appendix X for list of Smart Growth principles)</li> <li>• Provide guidance to communities on marketing their unique community assets.</li> <li>• Connect municipalities to resources for improving neighborhood appearance including sidewalks, landscaping, lighting, and streets.</li> <li>• Develop design guidelines and model zoning language for creating strong commercial districts that support attractive and appealing residential neighborhoods.</li> </ul> <p><i>Municipalities are encouraged to...</i></p> <ul style="list-style-type: none"> <li>• Create neighborhood vision plans that promote unique community assets and amenities that serve to attract and retain residents.</li> <li>• Develop incentives for the redevelopment of vacant sites, structures, and underutilized properties in a manner consistent with Delaware County 2035.</li> <li>• Use smart growth principles in municipal ordinances and comprehensive plan updates to promote the development of asset-rich residential environments.</li> <li>• Update zoning and land use policies to amend policies that may be allowing or enabling properties to remain vacant or underutilized.</li> <li>• Promote the value of existing neighborhoods by utilizing funding opportunities for blight removal and neighborhood improvement.</li> </ul> |
|---|---|

## Chapter 4 - Housing Objectives & Action Items



2

Provide a diversity of housing types in all areas of the County.

### *Delaware County will...*

- Support and promote the development of affordable housing throughout the County via the County's Housing Development Fund.
- Promote inclusionary zoning through the development of model ordinances.
- Promote employer assisted housing programs for large Delaware County employers.
- Educate the public and landlords on the benefits of rental assistance programs.
- Support and strengthen Housing Navigator/Locator programs which include outreach to landlords.
- Research types of zoning to encourage and allow mixed-use, higher-density housing, such as form-based zoning or allowing accessory dwelling units.
- Promote and actively market the County's housing assistance programs.

## Chapter 4 - Housing Objectives & Action Items



2

Provide a diversity of housing types in all areas of the County.

### *Municipalities are encouraged to...*

- Explore the adoption of inclusionary zoning to mandate either inclusion of affordable housing in new developments or contribution to the County's Affordable Housing Fund.
- Identify opportunities to encourage the adaptive reuse of underutilized non-residential buildings for innovative housing.
- Make residents aware of the availability of various housing programs such as the County's Housing Rehabilitation Program and the Homeownership First Program.
- Update ordinances and policies to remove regulatory barriers to the development and occupancy of rental housing.
- Utilize HUD entitlement funds for homeowner rehabilitation and first time homebuyer programs in municipalities who qualify as HUD entitlement communities
- Adopt ordinances that encourage the development of a variety of housing types such as mixed use or accessory dwelling units.

## Chapter 4 - Housing Objectives & Action Items



3

Ensure the provision of quality housing stock in all neighborhoods.

*Delaware County will...*

- Develop information and guidance on innovative code enforcement techniques and practices.
- Identify other partners, public or private, that can assist in home rehabilitation programs.
- Connect municipalities and homeowners to resources for improving and maintaining existing housing and neighborhood quality by upgrading substandard housing.
- Utilize a targeted approach to homeowner rehabilitation programs in order to maximize the impact of funds.

*Municipalities are encouraged to...*

- Adopt guidelines and construction standards to ensure quality construction for new development.
- Distribute resident newsletters or new neighbor welcome packets that include information on how to be a good neighbor (maintenance standards, trash and recycling days, community participation/investment opportunities).
- Examine and streamline their code enforcement process.
- Prioritize fines/enforcement for landlords with decaying properties in order to mitigate effects on surrounding properties and neighborhood.

## Chapter 4 - Housing Objectives & Action Items



4

Create a full range of housing opportunities for populations all ages, abilities, and income levels.

*Delaware County will...*

- Encourage and facilitate Universal Design Standards that emphasize ease of use, accessibility, and attractiveness for people of all ages and abilities (See Appendix X for Universal Design Standards).
- Develop a Disability Housing Options Team (DHOT) to encourage inter-agency coordination in providing housing options for persons with disabilities.
- Explore additional funding options for home modification/accessibility programs to assist renters and homeowners in making adaptations to their homes that allow persons with disabilities and who are aging to remain in their homes.
- Provide incentives for public-private partnerships between developers and public agencies to invest in a variety of housing options.
- Actively participate in and support the Continuum of Care (CoC) that works to address homelessness in the County.
- Produce information and guidelines on creating age-friendly communities. (See Appendix X for AARP Age Friendly Community Design Designation)
- Explore and promote alternative approaches to addressing aging populations such as accessory dwelling units and communal living.

## Chapter 4 - Housing Objectives & Action Items



4

Create a full range of housing opportunities for populations all ages, abilities, and income levels.

*Municipalities are encouraged to...*

- Promote and develop incentives for utilizing Universal Design Standards for new construction.
- Promote and develop incentives for the provision of accessible housing options for vulnerable populations.
- Utilize age-friendly community planning principles in municipal ordinances and comprehensive plan updates.
- Revise zoning ordinances to allow alternative approaches to addressing aging populations such as accessory dwelling units and communal living.
- Encourage partnerships and participation in Countywide groups like the DHOT or CoC.

## Chapter 4 - Housing Objectives & Action Items



5

Establish a **data-based housing policy** to inform funding decisions and encourage program development.

*The County will...*

- Make available the most relevant market information including foreclosures, demolitions, and lifestyle trends to planning partners.
- Establish a baseline report of housing data and update annually.
- Provide technical assistance on changing housing trends as they relate to Delaware County.
- Incorporate data-based policy into funding decisions.

*Municipalities are encouraged to...*

- Identify, monitor, and maintain an inventory of vacant property in order to plan for future reuse.
- Educate elected officials, staff, committees, and residents on the realities of housing trends as they apply to Delaware County and individual municipalities.
- Maintain their own inventories of foreclosures, vacancies, and other negative trends so that they can be addressed in a timely and proactive fashion.



## Chapter 4 - Implementation Partners



- Delaware County
  - Planning Department
  - Office of Housing and Community Development (OHCD)
  - County Office of Services for the Aging (COSA)
  - Department of Human Services (DHS)
- Municipalities
  - HUD Entitlement Communities: Upper Darby, Haverford, and Chester City
- Federal and Commonwealth of Pennsylvania
  - U.S. Department of Housing and Urban Development (HUD)
  - Pennsylvania Department of Community and Economic Development (DCED)
  - Pennsylvania Housing Finance Agency (PHFA)
- Organizations, Non-Profits, and Other Housing Agencies
  - Chester Economic Development Authority (CEDA)
  - Chester Community Improvement Project (CCIP)
  - Delaware County Continuum of Care and Homeless Services Coalition
  - Media Fellowship House
  - Community Action Agency of Delaware County (CAADC)
  - Housing Equality Center (HEC)
  - Delaware County and Chester City Housing Authorities
  - Private For-Profit and Non-Profit Housing Developers

## Next Steps

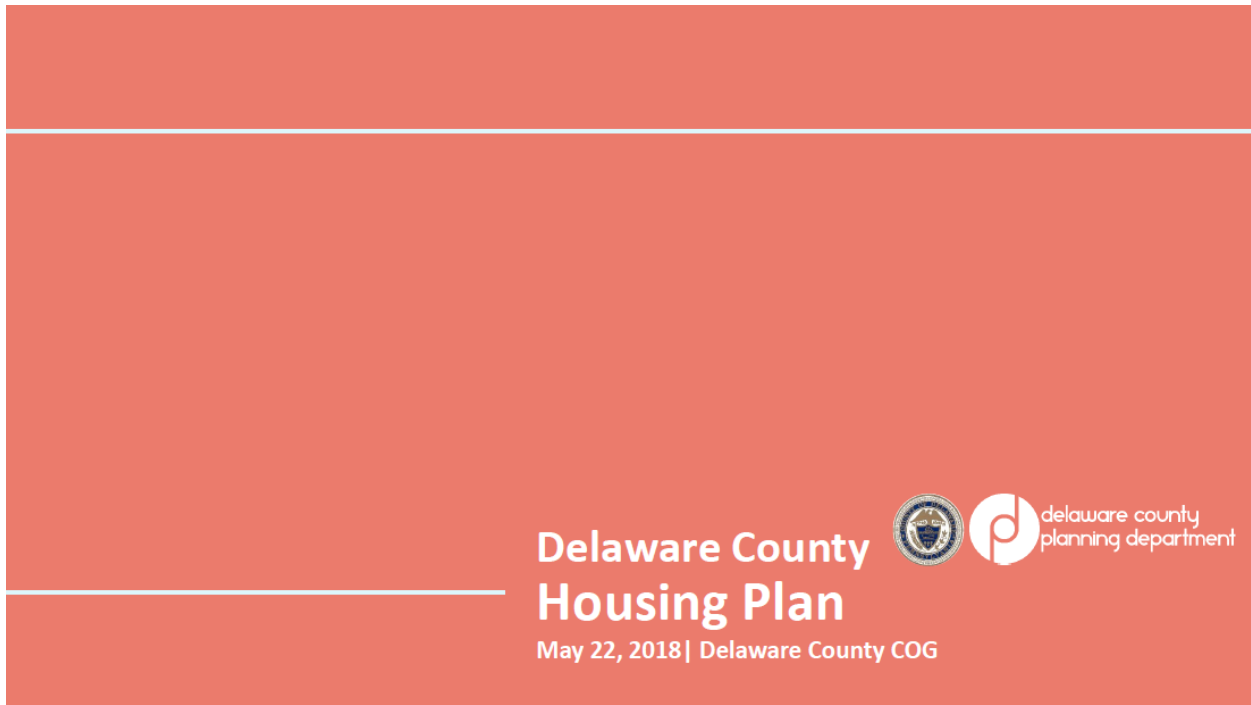


- Internal Review
- Present to Council
- Present to Planning Commission
- Public Comment Period
- Adoption – July 2020





May 22, 2019 – COG Meeting

Rich Tutak, Ridley Park Borough  
William Addison, Bethel Township  
Amanda Serock, Concord Township  
Nancy Baulis, Millbourne Borough  
George L. Needles, III, Upper Chichester Township  
Bruce Clark, Middletown Township  
Gary Cummings, Nether Providence Township  
Dave Grady, Nether Providence Township  
Jane Billings, Swarthmore Borough  
Stephen Nease, Newtown Township  
Bruce Dorbian, Marcus Hook Borough



Delaware County  
**Housing Plan**  
May 22, 2018 | Delaware County COG



delaware county  
planning department

Delaware County 2035 Housing Plan


## Presentation Agenda



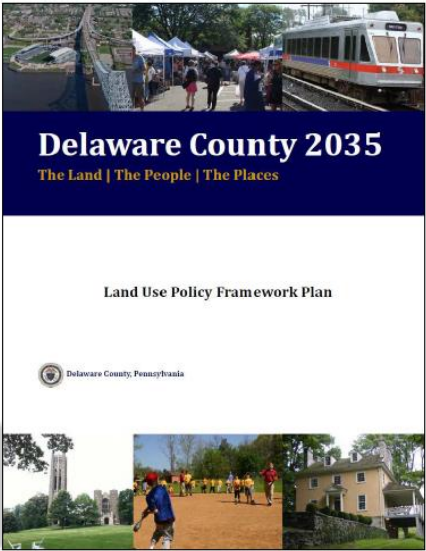
- Introductions
- **Delaware County 2035** Comprehensive Plan
- Housing Plan Overview
- Data Snapshot
- Discussion Questions
- Public Survey

Delaware County 2035 Housing Plan

# Delaware County 2035




- Adopted November 2013
- Required by PA Act 247
- Framework Plan
  - Established broad policies
  - Foundation for more detailed component plans
  - Resource for municipalities



Delaware County 2035 Housing Plan

# Character Areas and Central Places



### Mature Neighborhoods

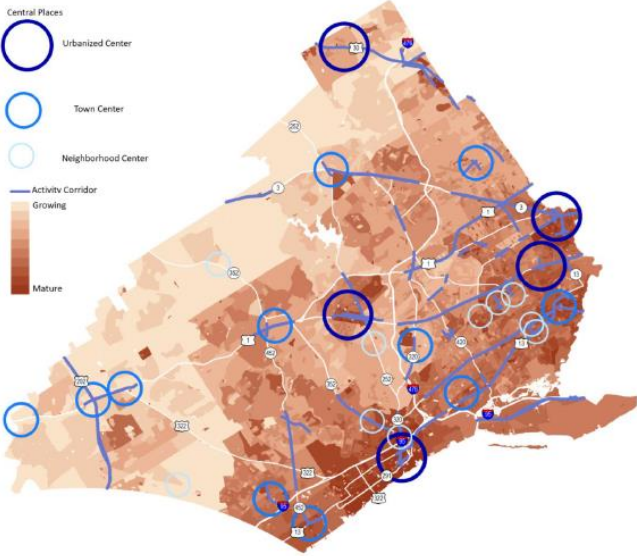
- Established areas, mostly “built-out”
- Older housing and infrastructure, access to transit
- Some stable and thriving, some need revitalization
- Some are experiencing population losses and deteriorating infrastructure systems.

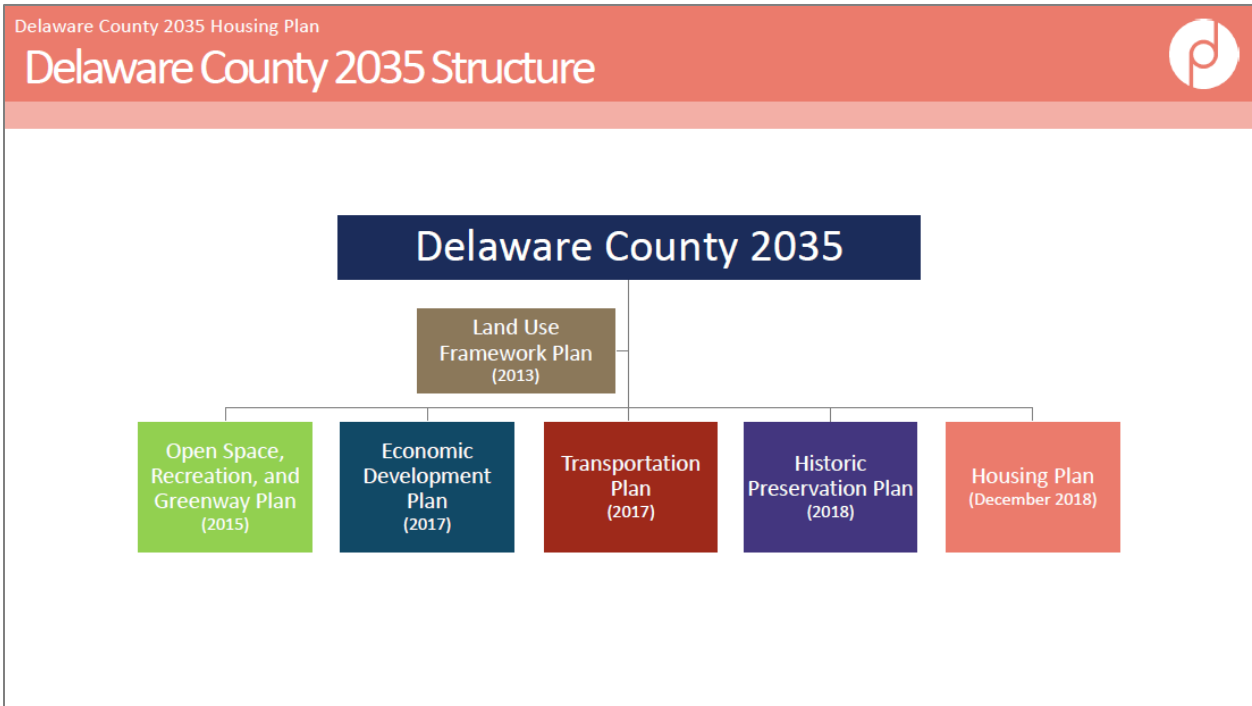
### Growing Suburbs

- Have undeveloped or agricultural land remaining
- Are experiencing or are forecast to experience population growth
- Mostly residential with primarily single-family detached housing

### Central Places & Activity Corridors

- Commercial or Mixed-use community focal points
- Take on character of underlying area





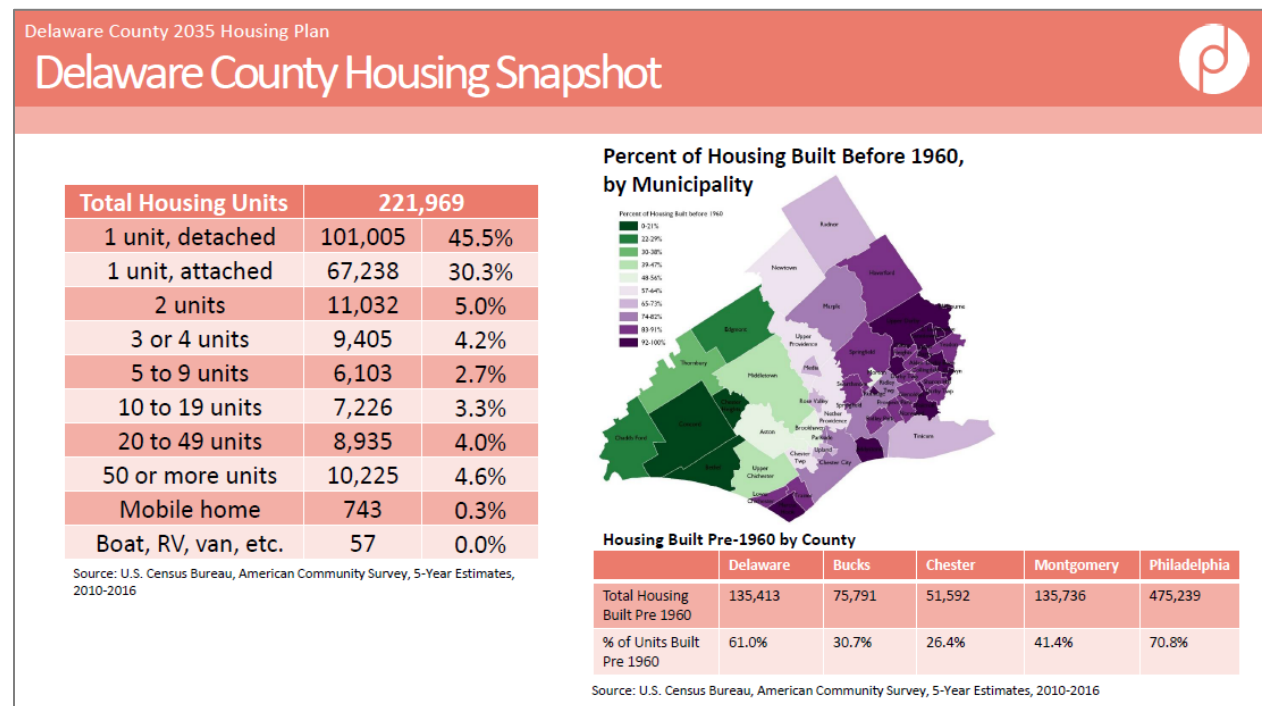
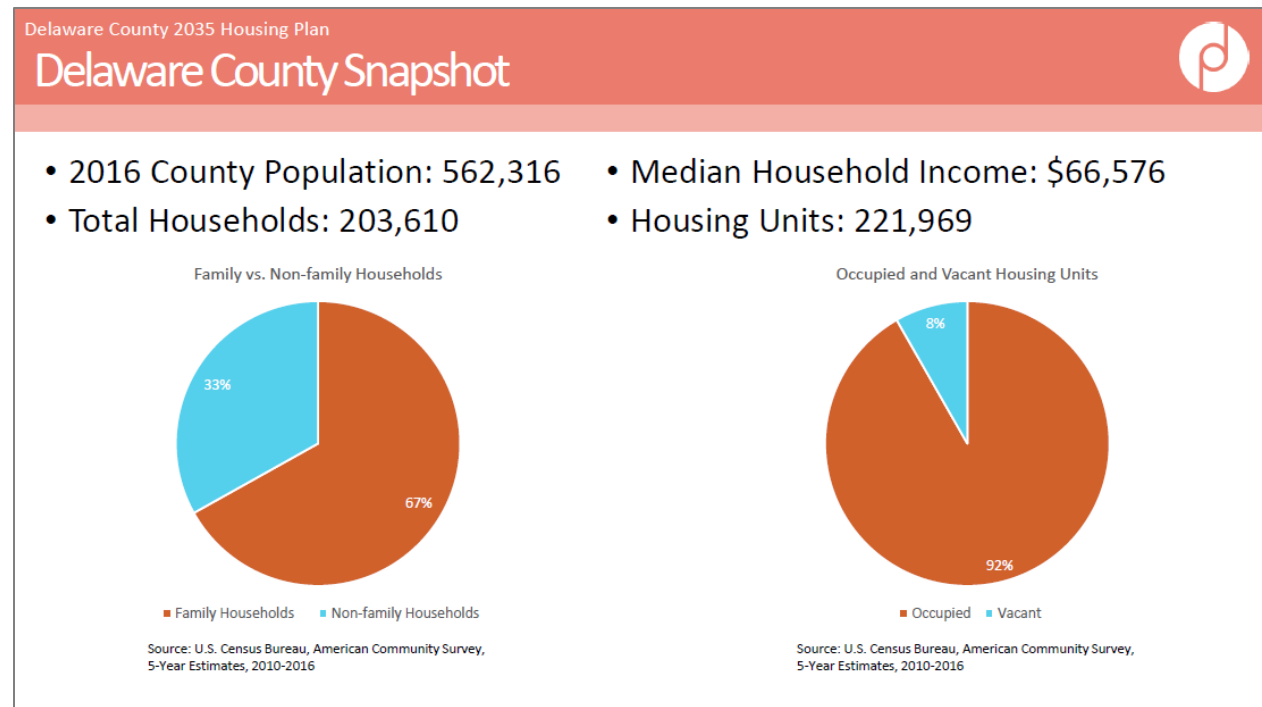
Delaware County 2035 Housing Plan

# Housing Plan Overview

- **Background**
  - Comprehensive Plan Overview
  - Demographic, Economic, and General Housing Data
  - Previous Planning Efforts
- **Housing Characteristics**
  - Housing Types & Density
  - Age of Housing
  - Housing Value/Cost
  - Housing Tenure
  - Jobs/Housing Balance
- **Housing Needs Assessment**
  - Housing Quality
  - Housing Conditions
  - Affordable & Subsidized Housing
  - Fair Housing
- **Goals, Objectives, & Action Plan**

OBJECTIVE	Description
<b>HP 1</b>	Widen the scope of historic significance to include more recent resources, more types of resources, and the narratives of underrepresented groups.
<b>ACTION</b>	<i>Delaware County will...</i>
HP 1.1	Conduct studies on underrepresented groups and narratives including Native American history, industrial development, the historic African American experience, the histories of women, and recent immigration patterns in Delaware County. <span style="float: right;">◆</span>
HP 1.2	Complete, promote, and implement the <i>Twentieth Century Context Study</i> in order to highlight historic landscapes and resources from the recent past. <span style="float: right;">▲</span>
HP 1.3	Explore ways to document and interpret non-traditional resources such as rituals, events, icons, and images. <span style="float: right;">◆</span>
	<i>Municipalities are encouraged to...</i>
HP 1.4	Acknowledge and appreciate the significance of industrial, educational, institutional, religious, and commercial historic resources to their community fabric. <span style="float: right;">●</span>
HP 1.5	Engage citizens to contribute and celebrate their diverse stories to the municipality's collective identity. <span style="float: right;">●</span>
HP 1.6	Encourage preservation of clusters of historically significant twentieth century structures through the use of conservation districts and design guidelines. <span style="float: right;">◆</span>
<b>OBJECTIVE</b>	<b>HP 2</b> Utilize Delaware County's Historic Resources Inventory as a tool for the County, municipalities, and preservation community.
<b>ACTION</b>	<i>Delaware County will...</i>
HP 2.1	Complete the County Historic Resources Inventory utilizing existing municipal historic sites surveys and maintain it through coordinated survey updates with municipalities. <span style="float: right;">▲</span>
HP 2.2	Make the Inventory available for use as a tool by municipalities and the preservation community. <span style="float: right;">▲</span>
HP 2.3	Identify themes and patterns based on quantitative analysis of the Inventory and use this analysis to identify opportunities for as well as threats to historically significant resources. <span style="float: right;">◆</span>
	<i>Municipalities are encouraged to...</i>
HP 2.4	Utilize the County Inventory as a starting point for municipal preservation and planning efforts. <span style="float: right;">●</span>
HP 2.5	Document and advocate for resources that are significant on the local level. <span style="float: right;">●</span>
HP 2.6	Share information with the County when conducting or updating their own historic resource surveys. <span style="float: right;">●</span>

▲ : Short Range (1-5 Years)   ◆ : Medium Range (5-10 Years)   ● : Long Range (10+ Years)   ● : Ongoing

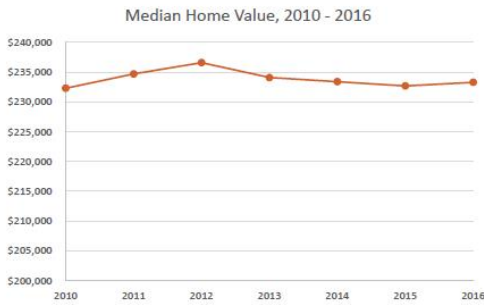




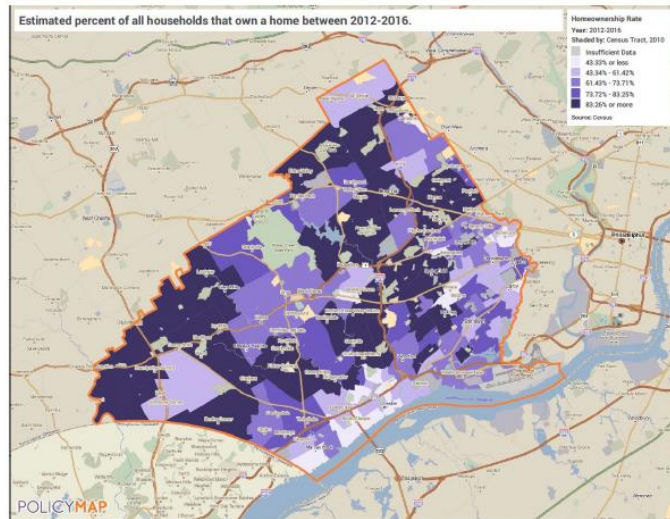
## Delaware County Homeownership Data



- 2016 Median Home Value: \$233,300
- 69% Owner-occupied



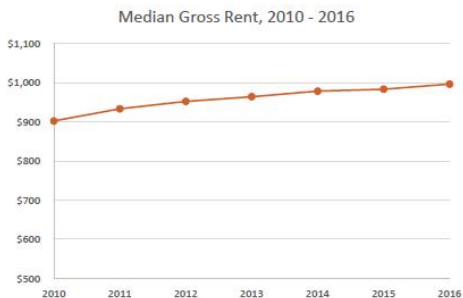
Source: U.S. Census Bureau, American Community Survey



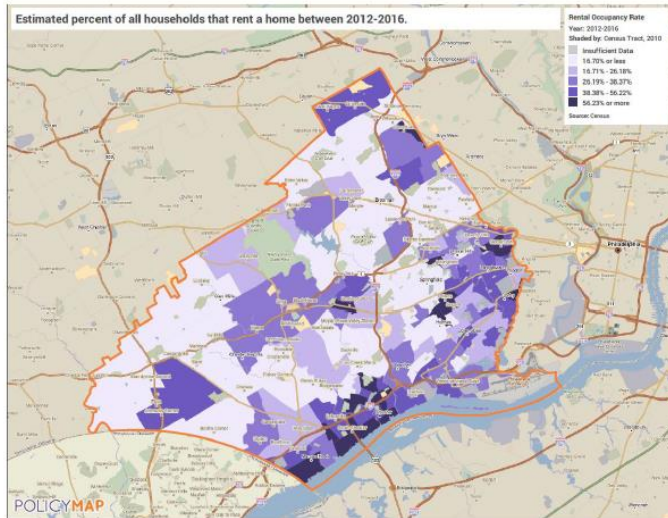
## Delaware County Renter Data

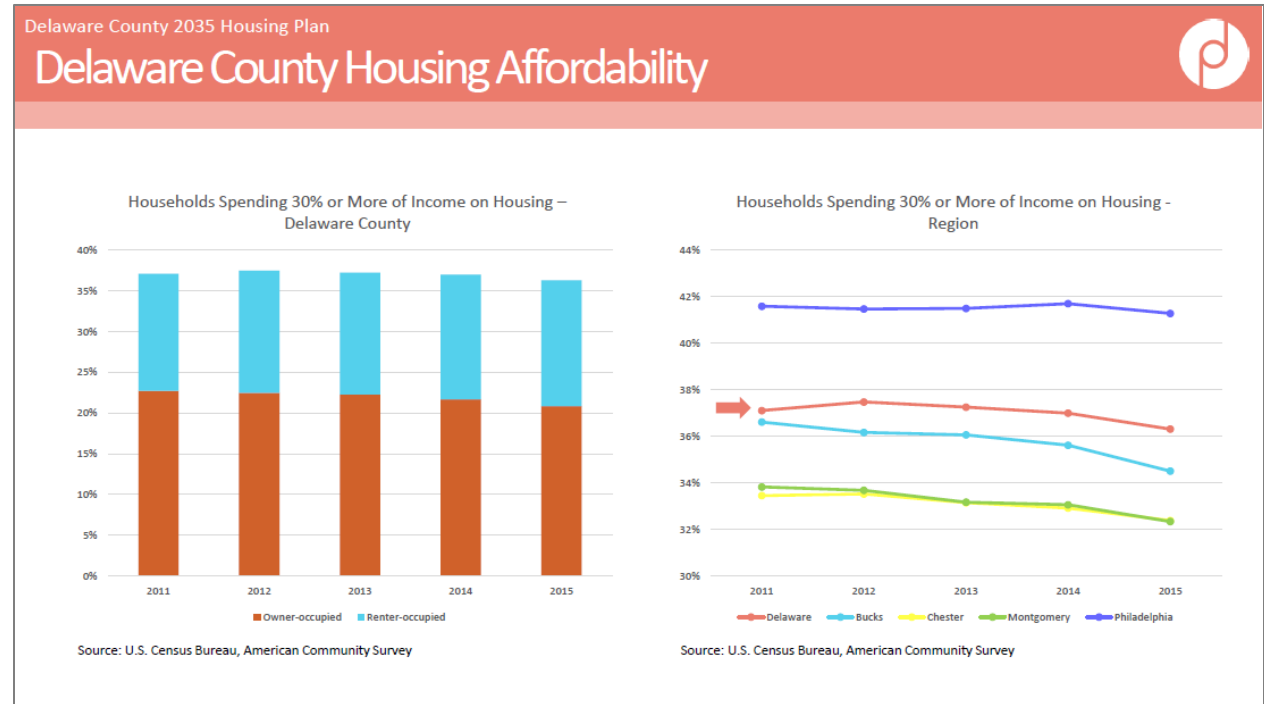



- 2016 Median Gross Rent: \$996
- 31% Renter Occupied



Source: U.S. Census Bureau, American Community Survey








 **Let YOUR Voice Be Heard!**  
**Planning for Housing in Delaware County**

The Delaware County Planning Department wants to know how you feel about housing in Delaware County.  
Complete the survey here: [tiny.cc/DelCoHousingPlan](https://tiny.cc/DelCoHousingPlan)



**Delaware County 2035 Housing Plan**



**Thank You!**



## Appendix H: PUBLIC OPINION SURVEY

As part of the process of developing the Housing Plan, the Planning Department prepared and released a public opinion survey on housing preferences and desires. A total of 422 people completed the online survey, which was open May 21 through August 3, 2018. The survey was publicized via targeted emails, postings on websites and social media, and fliers distributed throughout the County.

### SURVEY TEXT

**Hello! Welcome to the Delaware County Housing Plan Survey. We are hoping to better understand the housing market and housing needs in Delaware County. If you are ready to participate in this crucial step of the planning process, click "Start"!**

*Please note that questions marked with an asterisk (\*) are required. Make sure to click "Submit" at the bottom of the page when you are finished or your answers will not be recorded.*

1. What zip code do you live in?\*
2. Tell us about your household:
  - a. How many people live in your home?\*
  - b. How many people in your home are age 6 or younger?\*
  - c. How many people in your home are age 62 or older?\*
3. What type of housing do you currently live in? \*
  - Apartment
  - Detached single family house
  - Attached single family house (duplex, twin, row house, town house)
  - Condominium
  - Public housing
  - Group home
  - Other
4. What type of housing would you **like** to live in? \*
  - Apartment
  - Detached single family house
  - Attached single family house (duplex, twin, row house, town house)
  - Condominium
  - Other
5. Do you currently rent or own your home? \*
  - Rent
  - Own
  - Live with family or friends
  - Other
6. Do you feel like you struggle to afford your monthly housing costs (mortgage/rent, taxes, insurance, utilities)?\* Yes/No

**Appendix H: Public Opinion Survey**

7. Which of the following were the most important reasons you decided to live in your current neighborhood? Please select up to 5 choices.\*

- Safety of neighborhood
- Accessibility to goods and services (stores, parks, public spaces, etc.)
- Affordability of housing
- To be near public transportation
- No choice/no where else to go
- Schools for my children/grandchildren
- To live near family and friends
- To be close to work
- Walkability of the neighborhood
- Community engagement (community events, programs, etc.)
- I grew up here
- Other

8. Would you continue to live in your neighborhood if you had a choice?\* Yes/No

9. Please tell us why, or why not.

10. Where in the County would you choose to live if not in your current neighborhood?

11. Please rate the following characteristics of your current neighborhood (1 star being the worst and 5 stars being the best):

- Condition of the buildings including shops and homes\*
- Condition of streets and sidewalks\*
- Condition of public spaces (parks, libraries, recreation areas, and community centers)\*
- Quality of neighborhood schools\*
- Access to public transportation\*
- Affordability of housing\*
- Availability of quality housing\*

12. How long have you lived in your current neighborhood?

- less than 1 year
- 1 to 4 years
- 5 to 9 years
- 10 or more years

**Now please tell us a little bit about your experience looking for housing in Delaware County.**

13. When looking for your current home, was it easy to find housing in your price range in your desired neighborhood?\* Yes/No



14. If you were looking to **rent**, what was the maximum range for monthly rent costs you were looking for?

- Under \$800 / month
- \$800 - \$1000 / month
- \$1,000 - \$1,500 / month
- \$1,500 - \$2,000 / month
- \$2,000 - \$2,500 / month
- \$2,500 - \$3,000 / month
- \$3,000 - \$3,500 / month
- \$3,500 - \$4,000 / month
- \$4,000 or more / month

15. If you were looking to **buy**, what was the maximum price range you were looking for?

- \$0-\$99,999
- \$100,000-\$149,999
- \$150,000-\$199,999
- \$200,000-\$249,999
- \$250,000-\$299,999
- \$300,000-\$399,999
- \$400,000-\$499,999
- \$500,000-\$599,999
- \$600,000-\$799,999
- \$800,000 or more

16. What were the biggest obstacles to finding housing in Delaware County in your desired neighborhood? Select up to 5 choices.\*

- Cost of housing
- Initial cost of housing (down payment or security deposit)
- Quality of housing in your price range
- Not enough bedrooms
- Could not find housing near my job
- Could not find housing close enough to public transportation
- Location and quality of schools
- Could not find housing that was accessible enough for my or my household member's disability
- Landlord would not accept me
- Credit Score
- Did not feel welcome
- None/Did not experience any significant obstacles
- High taxes
- Other

17. Is housing a reason you would move out of Delaware County?\* Yes/No

**Appendix H: Public Opinion Survey**

18. If yes, please explain. (Examples are cost of housing, lack of employment, lack of amenities I am looking for, need larger housing, etc.)
19. Are you aware of programs to assist people in purchasing homes, home repair, rental or utility assistance or other housing services offered by Delaware County? Yes/No
20. Do you have comments, stories, or concerns you would like to share about your experience searching for housing in Delaware County?

**We want to get a better picture of the housing needs in Delaware County. Please answer the following questions with your housing preferences.**

21. As a general choice, do you prefer homeownership or renting?\*

  - Homeownership
  - Renting

22. Please tell us why you prefer homeownership or renting.
23. What size home do you prefer?\*

  - 1 bedroom
  - 2 bedrooms
  - 3 bedroom
  - 4 or more bedrooms

24. What size lot do you prefer?\*

  - Small lot, low maintenance (less than 0.5 acre)
  - Medium lot, some yard (0.5 acre- 1 acre)
  - Large lot, the more room the better (1 acre +)
  - Other

25. Please select up to 5 of your priorities from the list below when looking for a home:\*

  - Affordable mortgage/rent payment
  - New construction
  - Historic character
  - A detached home
  - A home I could retire in
  - Handicap accessibility
  - Homeowner's associations or condo associations providing maintenance
  - Move-in ready, minimal work to be done
  - Maximum square footage for the price
  - Downsizing to a more manageable-sized home
  - Other

26. Please select up to 5 of your preferences for neighborhood amenities when looking for a home:\*
- Common park or playground areas in walking distance
  - Walking trails or bike trails
  - Ability to walk to shops and restaurants
  - Ability to walk to public transportation
  - Close to work
  - In your preferred school district
  - An attractive and safe neighborhood
  - Near medical and supportive services
  - Near protected open space
  - Rural/wooded feel
  - Privacy/Separation from neighbors
  - Age-restricted (55+)
  - Other
27. When looking for a neighborhood, do you prefer:
- Mature neighborhoods (more built out, highly walkable, close to transportation and other amenities)
  - Growing suburbs (larger lot sizes, more open space)
  - Something in between
28. Please share any other comments or thoughts on what you would like to see in terms of housing in Delaware County for the future.

**Finally, please provide a little background information about yourself so we can understand whom we've reached. Remember, all answers are anonymous and will only be used for the purposes of data analysis in this plan.**

29. What is your age?\*
30. What gender do you identify as?\*
- Male
  - Female
  - Other
  - Prefer not to answer
31. What race do you identify as? Choose all that apply.\*
- White
  - Black or African American
  - Asian
  - American Indian or Alaska Native
  - Native Hawaiian or Pacific Islander
  - Other
  - Prefer not to answer

**Appendix H: Public Opinion Survey**

32. Are you of Spanish/Hispanic/Latino origin?\*

- Yes
- No
- Prefer not to answer

33. Please estimate your household yearly income.\*

- \$0 - \$24,999
- \$25,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 - \$199,999
- \$200,000 or more
- Prefer not to answer

**SURVEY RESULTS**

What type of housing do you currently live in?

422 out of 422 people answered this question

1	Detached single family house	229 / 54%
2	Attached single family house (duplex, twin, row house, town house)	139 / 33%
3	Apartment	41 / 10%
4	Condominium	8 / 2%
5	Other	4 / 1%
6	Public housing	1 / 0%
7	Group home	0 / 0%

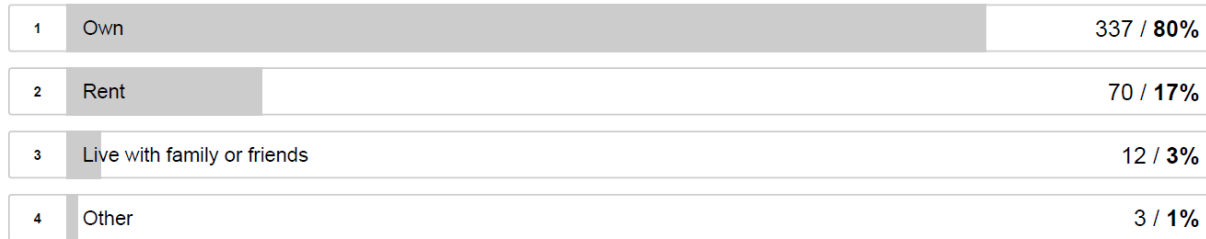
What type of housing would you **like** to live in?

422 out of 422 people answered this question

1	Detached single family house	319 / 76%
2	Attached single family house (duplex, twin, row house, town home)	58 / 14%
3	Condominium	19 / 5%
4	Apartment	14 / 3%
5	Other	12 / 3%

Do you currently rent or own your home?

422 out of 422 people answered this question



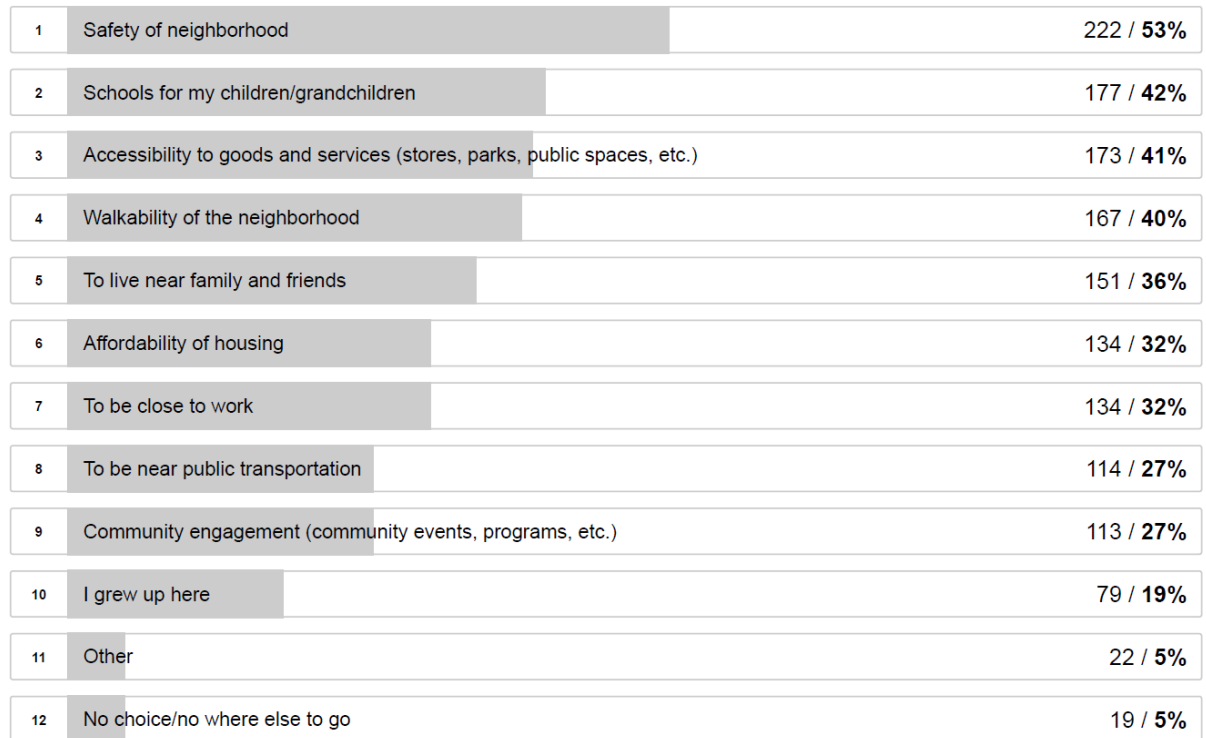
Do you feel like you struggle to afford your monthly housing costs (mortgage/rent, taxes, insurance, utilities)?

422 out of 422 people answered this question



Which of the following were the most important reasons you decided to live in your current neighborhood? Please select **up to 5** choices.

422 out of 422 people answered this question



Would you continue to live in your neighborhood if you had a choice?

422 out of 422 people answered this question



## Housing Plan

### Appendix H: Public Opinion Survey

Condition of the buildings including shops and homes

422 out of 422 people answered this question



**3.81** Average rating



Condition of streets and sidewalks

422 out of 422 people answered this question



**3.52** Average rating

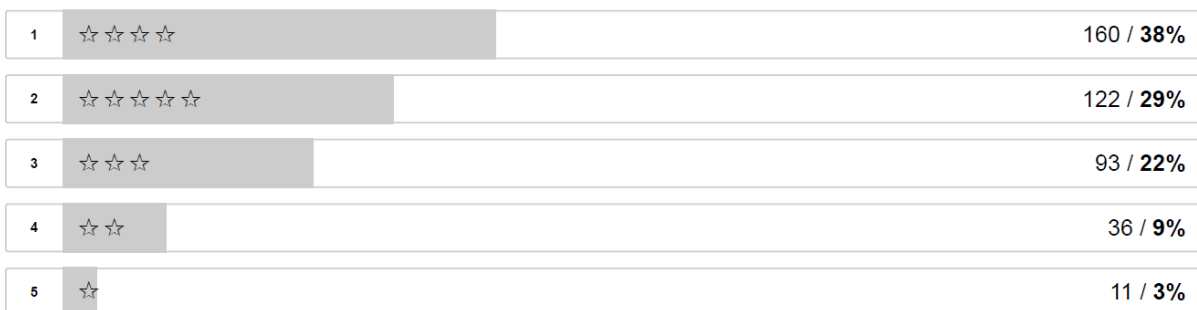


Condition of public spaces (parks, libraries, recreation areas, and community centers)

422 out of 422 people answered this question



**3.82** Average rating





Quality of neighborhood schools

422 out of 422 people answered this question



**3.77** Average rating

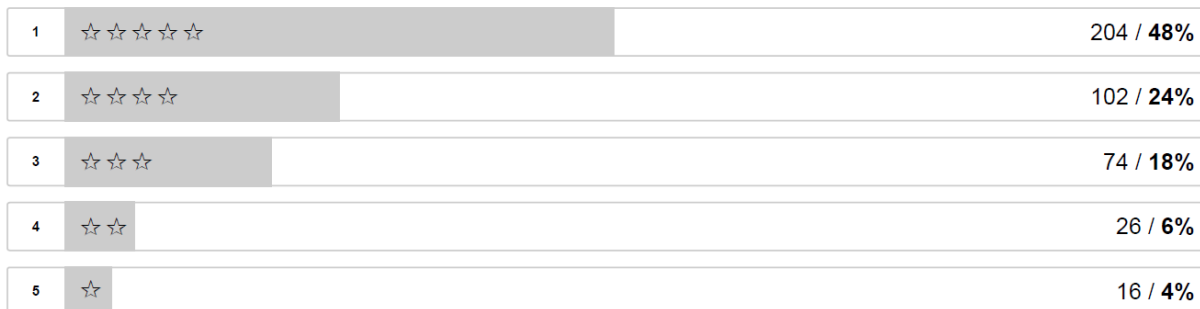


Access to public transportation

422 out of 422 people answered this question



**4.07** Average rating

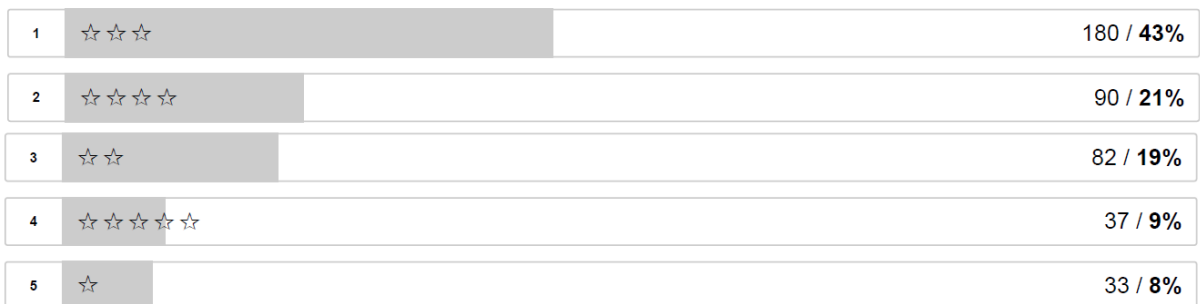


Affordability of housing

422 out of 422 people answered this question



**3.04** Average rating



**Appendix H: Public Opinion Survey**

Availability of quality housing

422 out of 422 people answered this question

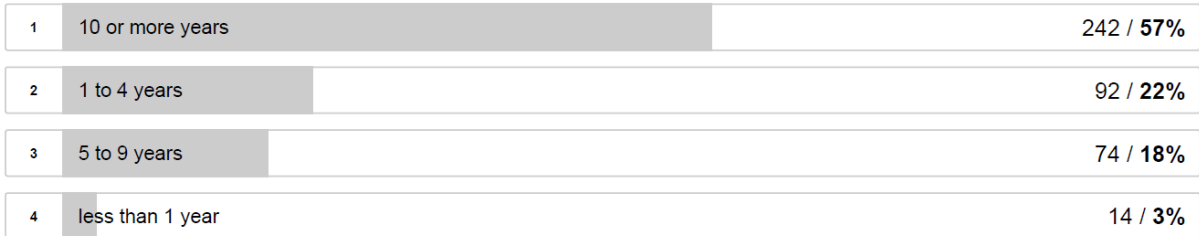


**3.35** Average rating



How long have you lived in your current neighborhood?

422 out of 422 people answered this question



When looking for your current home, was it easy to find housing in your price range in your desired neighborhood?

422 out of 422 people answered this question



If you were looking to **rent**, what was the maximum range for monthly rent costs you were looking for?

312 out of 422 people answered this question

1	\$800 - \$1000 / month	94 / 30%
2	\$1,000 - \$1,500 / month	89 / 29%
3	\$1,500 - \$2,000 / month	53 / 17%
4	Under \$800 / month	47 / 15%
5	\$2,000 - \$2,500 / month	25 / 8%
6	\$2,500 - \$3,000 / month	4 / 1%
7	\$3,000 - \$3,500 / month	0 / 0%
8	\$3,500 - \$4,000 / month	0 / 0%
9	\$4,000 or more / month	0 / 0%

If you were looking to **buy**, what was the maximum price range you were looking for?

406 out of 422 people answered this question

1	\$100,000-\$149,999	71 / 17%
2	\$150,000-\$199,999	68 / 17%
3	\$300,000-\$399,999	61 / 15%
4	\$250,000-\$299,999	57 / 14%
5	\$200,000-\$249,999	53 / 13%
6	\$0-\$99,999	44 / 11%
7	\$400,000-\$499,999	28 / 7%
8	\$500,000-\$599,999	12 / 3%
9	\$600,000-\$799,999	7 / 2%
10	\$800,000 or more	5 / 1%

**Appendix H: Public Opinion Survey**

What were the biggest obstacles to finding housing in Delaware County in your desired neighborhood? Select **up to 5** choices.

422 out of 422 people answered this question

1	Cost of housing	207 / 49%
2	High taxes	198 / 47%
3	Quality of housing in your price range	179 / 42%
4	Initial cost of housing (down payment or security deposit)	120 / 28%
5	None/Did not experience any significant obstacles	89 / 21%
6	Location and quality of schools	61 / 14%
7	Not enough bedrooms	36 / 9%
8	Credit Score	33 / 8%
9	Other	22 / 5%
10	Did not feel welcome	15 / 4%
11	Could not find housing close enough to public transportation	12 / 3%
12	Could not find housing near my job	10 / 2%
13	Landlord would not accept me	8 / 2%
14	Could not find housing that was accessible enough for my or my household member's disability	6 / 1%

Is housing a reason you would move out of Delaware County?

422 out of 422 people answered this question

1	No	234 / 55%
2	Yes	188 / 45%

Are you aware of programs to assist people in purchasing homes, home repair, rental or utility assistance or other housing services offered by Delaware County?

419 out of 422 people answered this question

1	No	220 / 53%
2	Yes	199 / 47%

As a general choice, do you prefer homeownership or renting?

422 out of 422 people answered this question

1	Homeownership	392 / <b>93%</b>
2	Renting	30 / <b>7%</b>

What size home do you prefer?

422 out of 422 people answered this question

1	3 bedroom	236 / <b>56%</b>
2	4 or more bedrooms	130 / <b>31%</b>
3	2 bedrooms	50 / <b>12%</b>
4	1 bedroom	6 / <b>1%</b>

What size lot do you prefer?

422 out of 422 people answered this question

1	Medium lot, some yard (0.5 acre- 1 acre)	207 / <b>49%</b>
2	Small lot, low maintenance (less than 0.5 acre)	138 / <b>33%</b>
3	Large lot, the more room the better (1 acre +)	73 / <b>17%</b>
4	Other	4 / <b>1%</b>

Please select **up to 5** of your priorities from the list below when looking for a home:

422 out of 422 people answered this question

1	Affordable mortgage/rent payment	326 / <b>77%</b>
2	Move-in ready, minimal work to be done	268 / <b>64%</b>
3	A detached home	262 / <b>62%</b>
4	A home I could retire in	241 / <b>57%</b>
5	Maximum square footage for the price	147 / <b>35%</b>
6	Historic character	117 / <b>28%</b>
7	Downsizing to a more manageable-sized home	90 / <b>21%</b>
8	New construction	61 / <b>14%</b>
9	Homeowner's associations or condo associations providing maintenance	45 / <b>11%</b>
10	Handicap accessibility	35 / <b>8%</b>
11	Other	18 / <b>4%</b>

## Housing Plan

### Appendix H: Public Opinion Survey

Please select **up to 5** of your preferences for neighborhood amenities when looking for a home:

422 out of 422 people answered this question

1	An attractive and safe neighborhood	346 / 82%
2	Ability to walk to shops and restaurants	231 / 55%
3	Privacy/Separation from neighbors	181 / 43%
4	Walking trails or bike trails	177 / 42%
5	Ability to walk to public transportation	168 / 40%
6	In your preferred school district	168 / 40%
7	Common park or playground areas in walking distance	164 / 39%
8	Close to work	135 / 32%
9	Near protected open space	132 / 31%
10	Rural/wooded feel	94 / 22%
11	Near medical and supportive services	90 / 21%
12	Age-restricted (55+)	25 / 6%
13	Other	6 / 1%

When looking for a neighborhood, do you prefer:

418 out of 422 people answered this question

1	Mature neighborhoods (more built out, highly walkable, close to transportation and other amenities)	193 / 46%
2	Something in between	172 / 41%
3	Growing suburbs (larger lot sizes, more open space)	53 / 13%

What gender do you identify as?

422 out of 422 people answered this question

1	Female	304 / 72%
2	Male	104 / 25%
3	Prefer not to answer	14 / 3%
4	Other	0 / 0%

What race do you identify as? Choose all that apply.

422 out of 422 people answered this question

1	White	305 / 72%
2	Black or African American	67 / 16%
3	Prefer not to answer	38 / 9%
4	Other	15 / 4%
5	Asian	7 / 2%
6	American Indian or Alaska Native	5 / 1%
7	Native Hawaiian or Pacific Islander	2 / 0%

Are you of Spanish/Hispanic/Latino origin?

422 out of 422 people answered this question

1	No	370 / 88%
2	Prefer not to answer	40 / 9%
3	Yes	12 / 3%

Please estimate your household yearly income.

422 out of 422 people answered this question

1	\$100,000 - \$149,999	86 / 20%
2	\$50,000 - \$74,999	65 / 15%
3	\$25,000 - \$49,999	64 / 15%
4	Prefer not to answer	58 / 14%
5	\$75,000 - \$99,999	50 / 12%
6	\$150,000 - \$199,999	47 / 11%
7	\$200,000 or more	36 / 9%
8	\$0 - \$24,999	16 / 4%



## Appendix I: FUNDING SOURCES

- **Community Development Block Grant Program (CDBG)** – Administered by the U.S. Department of Housing and Urban Development (HUD), the goal of the Community Development Block Grant Program (CDBG) program, is to enable local governments to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities for principally for low and moderate-income persons.  
[https://www.hud.gov/program\\_offices/comm\\_planning/communitydevelopment/](https://www.hud.gov/program_offices/comm_planning/communitydevelopment/)  
<https://www.delcopa.gov/hcd/cdbg.html>
- **Neighborhood Assistance Program (NAP)** – The Neighborhood Assistance Program (NAP) is a tax credit program provided through the Pennsylvania Department of Community and Economic Development (DCEd) that encourages businesses to collaborate with nonprofit and neighborhood organizations to support projects that address neighborhood and community problems.  
<https://dced.pa.gov/programs/neighborhood-assistance-program-nap/>
- **Delaware Valley Regional Planning Commission Programs (DVRPC)** – DVRPC offers an array of programs and technical assistance designed to increase mobility choices, protect and preserve natural resources, and create healthy communities that foster greater opportunities for all. Programs provide funding for projects that address transportation, land use, environmental protection, economic development, and equity.  
<https://www.dvrpc.org/Funding/>
- **Transportation and Community Development Initiative (TCDI)** - A grant program that provides support for improving and strengthening the local and regional transportation infrastructure, promotes the use of transit, bike and pedestrian transportation modes and supports local planning, analysis and design initiatives that link community development and transportation development and redevelopment efforts in the individual municipalities of the region that implement municipal, county, state, and regional planning objectives.  
<https://www.dvrpc.org/TIP/>
- **Congestion Mitigation and Air Quality Improvement Program (CMAQ)** - Funds transportation-related projects that can help the region reduce emissions from mobile sources and meet National Clean Air Act standards.  
<https://www.dvrpc.org/CMAQ/>
- **Transportation Alternatives Set-Aside Program (TAP)**– The Transportation Alternatives (TA) Set-Aside are federal highway and transit funds under the Surface Transportation Program (STP) for community-based “non-traditional” projects designed to strengthen the cultural, aesthetic, and environmental aspects of the nation’s intermodal transportation system.  
<https://www.penndot.gov/ProjectAndPrograms/Planning/Pages/Transportation%20Alternatives%20Set-Aside%20-%20Surface%20Trans.%20Block%20Grant%20Program.aspx>

- **Delaware County Blighted Property Demolition Fund** – Funding is available to the County’s municipal governments for the demolition of blighted properties which meet at least three of the nine Pennsylvania State blight criteria.  
<https://www.delcopa.gov/planning/funding/BlightedPropertyDemolitionFund.html>
- **Land Banks or Land Trusts** – Governmental entities, like Redevelopment Authorities or nonprofit organizations that focus on the acquisition of blighted and tax-delinquent properties for the purpose of returning them to productive use. These organizations are often granted legal authority to help them acquire properties at lower costs, hold the properties tax-free, clear the properties’ titles and back taxes, and negotiate sales to assure parcels are awarded to the most responsible bidders with the highest likelihood of returning the properties to productive use and meeting community needs.  
<https://why.org/articles/what-is-a-land-bank/>
- **First-Time Homebuyer Program** – Helps potential homebuyers cover initial down payments on new homes and provides counseling on the home buying process and the costs associated with owning a home. These programs can help to increase homeownership in a community.  
<http://www.cciphousing.org/programs/homebuyers-assistance-programs/delaware-county-homeownership-first-and-revitalization-program/>
- **Employer-Assisted Housing** – Employer-assisted housing that provides housing cost assistance or relocation expenses to employees that purchase homes in the community where the employer is located.
- **Delaware County Housing Rehabilitation Loan Program** – Provides eligible low- and moderate-income homeowners with 0% deferred loans up to \$15,000 for major home system repairs.
- **Delaware County Weatherization Program** – Administered by the Community Action Agency the program provides home energy audits, primary heating system inspection and system service, attic insulation, home air leakage testing, weather stripping & caulking, and primary windows repair and replacement.  
<https://www.delcopa.gov/departments/weatherization.html>
- **Healthy Homes**  
<https://caadc.org/services/healthy-homes-and-economic-development-initiatives/>
- **Lead Abatement Programs**  
<https://www.delcopa.gov/ich/resources/leadremediation.html>
- **Low Income Home Energy Assistance Program (LIHEAP)** – The Low Income Home Energy Assistance Program (LIHEAP) helps families living on low incomes pay their heating bills in the form of a cash grant. Households in immediate danger of being without heat can also qualify for crisis grants.  
<https://www.dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx>

**Appendix I: Funding Sources**

- **Pennsylvania Housing Finance Authority (PHFA) Home Repair Loans**  
<https://www.phfa.org/programs/repairs.aspx>
  
- **Pennsylvania Infrastructure Investment Authority (PENNVEST)** - PENNVEST has been empowered by the Pennsylvania Infrastructure Investment Authority Act (Act 16 of 1988) to administer and finance the *Clean Water State Revolving Fund (CWSRF)* and the *Drinking Water State Revolving Fund (DWSRF)* pursuant to the federal Water Quality Act of 1987, as well as to administer *American Recovery and Reinvestment Act of 2009 (ARRA)* funds. PENNVEST also finances, through the issuance of special obligation revenue bonds, water management, solid waste disposal, sewage treatment and pollution control projects undertaken by or on behalf of private entities.  
<https://www.pennvest.pa.gov/Information/Funding-Programs/Pages/default.aspx>
  
- **Habitat for Humanity Critical Home Repair Program**  
<https://www.habitat.org/housing-help>
  
- **Upper Darby Housing Improvement Code Compliance Program (HICCP)**  
<https://www.upperdarby.org/residents/hiccp>
  
- **Low-Income Housing Tax Credit (LIHTC)** - An indirect federal subsidy offered to developers of low-income affordable housing. The program offers tax incentives providing a dollar-for-dollar reduction in the investor's taxes.  
<https://www.phfa.org/mhp/developers/lihtc.aspx>
  
- **Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE)** – Established by Act 105 of 2010 to provide a mechanism by which certain funds would be used to assist with the creation, rehabilitation and support of affordable housing throughout the Commonwealth. PHARE makes awards through a variety of state and federal funding sources such as the *Marcellus Shale Fund*, *Realty Transfer Tax Fund*, and *National Housing Trust Fund*.  
<https://www.phfa.org/legislation/act105.aspx>
  
- **Section 8 Housing Choice Voucher program** – Allows individuals to pay 30% of their income towards housing costs while the program covers the remainder of the rent cost.  
[https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](https://www.hud.gov/topics/housing_choice_voucher_program_section_8)
  
- **Homeowner's Emergency Mortgage Assistance Program (HEMAP)** – Provides loans to prevent foreclosure for low-income homeowners that have encountered financial issues that put them at risk of foreclosure.  
<https://www.phfa.org/counseling/hemap.aspx>
  
- **Community Action Agency of Delaware County (CAADC)** has programs to provide one-time cash grants to help prevent eviction or even to provide a down payment.
  - **Utility Payment Assistance** – CAADC program that provides assistance to low-income residents with both monthly housing payments and monthly utility payments  
<https://caadc.org/services/energy/>

- **Permanent Supportive Housing (PSH)** – Permanent housing with indefinite leasing or rental assistance paired with supportive services to assist homeless persons with a disability or families with an adult or child member with a disability achieve housing stability.  
<http://delcohsa.org/adultfamily.html>
- **HOME Investment Partnership Program (HOME)** – Grant and loan assistance to expand and preserve the supply of decent and affordable housing for low- and very low-income Pennsylvanians.  
<https://dced.pa.gov/programs/home/>

## Appendix J: CITATIONS

### Chapter 2 Footnotes

<sup>[1]</sup> <https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/>

<sup>[2]</sup> Pennsylvania Municipalities Planning Code (Act 247 of 1968)

### Chapter 3 Footnotes

<sup>[1]</sup> McCabe, C., & Arvedlund, E. (2019, January 24). Water damage from bad construction destroys homes and dreams. Retrieved from <https://www.inquirer.com/real-estate/housing/water-damage-home-construction-defects-rotting-toll-cutler-stucco-20181115.html>

<sup>[2]</sup> <https://www.nahb.org/other/consumer-resources/what-is-universal-design>