

**CHESTER
CITY
VISION
2000**

Section Three

Housing



Comprehensive Plan & Economic Development Strategy 1994

SECTION THREE

HOUSING

INTRODUCTION

Housing is one of the most important elements of our lives. In the city of Chester housing occupies the majority of land and generates a considerable amount of tax revenue. But, housing is also the key to neighborhood quality. In fact, the fundamentals of a basically decent quality of life are food, shelter and clothing. If one or all of these fundamentals are lacking, then the result is usually poverty, homelessness and a poor quality of life.

The location of housing as well as its physical condition has a major impact on the community. Location determines whether housing is functional and if it is in reasonable proximity to shopping, recreation and employment. The physical condition determines whether it provides adequate shelter, and is safe and sanitary.

This portion of the Comprehensive Plan will inventory the housing stock by type and analyze its condition and accessibility to the residents of Chester.

INVENTORY

According to the 1990 Census, there were approximately 16,512 housing units in the city of Chester, a decline of 7.39 percent since 1980 and more than 11 percent since 1970. The city's loss in housing units was

in sharp contrast with the Delaware County wide trend of a steady increase in the number of housing units. The housing stock in Delaware County increased by 4.74 % or 9,552 units from 1980 to 1990. The other riverfront communities, although they are old and established communities similar to Chester, showed a slight increase (1.83%) in housing units from 1980 to 1990 (Table H-1).

The decrease in housing units in Chester was more acute on the east side in Planning District Two, south of I-95 and on the west side in Planning Districts Three and Four, south of the Conrail railroad tracks. Many of the city's housing units were lost through fires, demolition, structural damage and conversions to uses other than residential.

The dominant housing type in the city is the rowhome or one family attached dwelling unit. There are 10,521 one-family attached units consisting of approximately 63.7% of all housing types in the city. The remaining 36.3% of the housing stock consist of 5,020 (30.4%) multi-family units including duplexes and 971 (5.9%) single family detached units.

These units are almost evenly divided between owner-occupied and renter-occupied households. Most of the city's single family detached and two-family detached

TABLE H-1
CITY OF CHESTER

TOTAL HOUSING UNITS (1980-1990)

	CHESTER CITY	*Riverfront Corridor	Delaware County
Housing Units 1980	17,829	17,997	201,472
Housing Units 1990	16,512	18,326	211,024
Percent Change 1980-1990	-7.39	1.83	4.74

*Riverfront Corridor includes the following municipalities: Eddystone Borough, Lower Chichester Township, Marcus Hook Borough, Ridley Township, Tincum Township and Trainer Borough.

SOURCE: 1990 Census of Population and Housing

Prepared by: RDC Institute, Inc.

units, with densities ranging from one to thirteen units per acre, are located in Planning District One in the northeastern section of the city. Also located in this district are small clusters of garden type apartment units at densities of up to eighteen units per acre. This district, better known as the 1st Ward, is stable, it shows very little sign of decay and is generally void of industrial type buildings. The majority of the row houses and apartments are located south of I-95 in Planning Districts Two through Five. The densities for the row houses range from a low of thirteen units per acre to a high of eighteen units per acre. The garden type and high-rise apartment buildings range from a low of eighteen units per acre to a high of seventy units per acre.

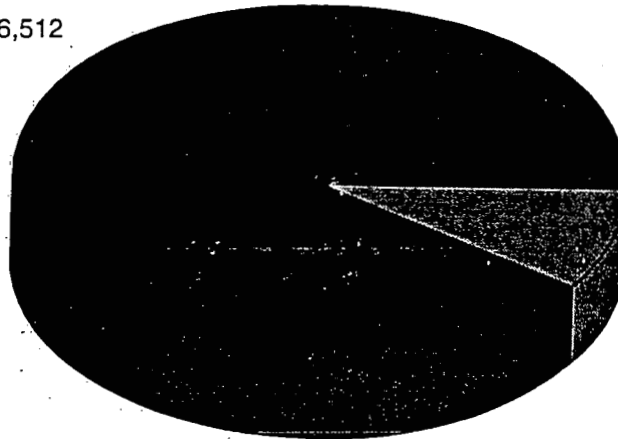
An important component of Chester's housing inventory, is the subsidized housing owned and maintained by the Chester Housing Authority (CHA). CHA manages 1,707 public housing units and provides assistance to an additional 700 households through Section 8 certificates or vouchers.

The 1,707 public housing units represent 10% of all housing units in the city (Figure H-1). This is relatively high in comparison to Delaware County in that there are only 766 public housing units located in the rest of the County. They are located in six different municipalities and represent less than 1/2% of all housing units in the county.

CHA provides 1,363 one to five bedroom units provided for low income families in the city. They are divided among four separate projects and are located in various areas south of I-95. CHA also provides 300 efficiency units and one bedroom units for the elderly. They are located in two high rise buildings. Twenty-seven family type units are located in row dwellings and are scattered throughout the city. Table H-2 summarizes public housing units by location. Currently there are 919 persons on the CHA waiting list for housing units. These persons are often living with relatives and friends in crowded or unfit conditions.

FIGURE H-1
CITY OF CHESTER
PUBLIC HOUSING 1990

TOTAL HOUSING 16,512



PUBLIC HOUSING 1,707

SOURCE: Census of Population and Housing
 Prepared By: RDC Institute, Inc.

TABLE H-2
CITY OF CHESTER
PUBLIC HOUSING UNITS

Project Name	Location	Eff	1 br	Type Units				Total
				2 br	3 br	4 br	5 br	
Lamokin Village	7th & Tilghman	-	120	140	58	22	-	350
William Penn	5th & Penn	-	63	96	83	39	9	290
McCaffrey	9th & Booth	-	84	131	99	36	-	350
Bennett Homes	9th & Norris	-	48	222	98	24	-	390
Chester Towers	12th & Edgmont	125	175	-	-	-	-	300
Scattered Sites		-	-	3	23	1	-	27
	Total	125	490	592	361	122	9	1707

SOURCE: Delaware County Comprehensive Housing Affordability Strategy
 For Fiscal Years 1992-1996

Prepared by: RDC Institute, Inc.

HOUSING CONDITIONS

Housing conditions were identified through field surveys, census data and the use of the city's Sanborn maps. Based mostly on windshield surveys, the condition of the city's housing stock ranges from stable and well-maintained to boarded-up and dilapidated. However, a true picture of the city's housing condition cannot be realized without a comprehensive house to house inspection throughout the city.

The windshield surveys indicated that the units that are in the worst condition and a threat to public safety tend to be located adjacent to the industrial area along the Rt. 291 corridor. These units, some with buckling walls, sunken roofs, large cracks in the foundation and rotten window frames are all in dilapidated condition. However, the exterior appearance does not reflect the severity of the housing condition problems in the city. There are many units without heat, hot water, adequate plumbing, safe wiring and necessary appliances such as, stoves for cooking and refrigerators to maintain a safe and healthy living environment. According to the 1990 census there were 268 housing units lacking either complete plumbing or kitchen facilities. Although many of the dwelling units located in these areas are in disrepair, some are well-maintained and the neighborhood conditions can vary dramatically from block to block.

The public housing units are generally in poor condition. Most of these units need major repair. These repairs range from the replacing of doors and rewiring in most of the units in all the complexes, to redesigning the layout of some units in some of the complexes. The CHA recently completed a study titled

"Comprehensive Plan for Comprehensive Grant Program" which identifies the major defects in all the complexes.

AGE OF HOUSING

As of 1990, 6,613 units, or 40% of Chester's housing stock, was built in 1939 or earlier making these units over 50 years old. The period between 1940 and 1959 was a major housing growth era for the city of Chester. During this period 6,167 units were constructed, an average of 324 units per year. Today, these units built in 1959 or earlier are 34 years old and older and together with the pre 1939 units represent almost 80% of the city's housing supply. There were 3,059 houses built between 1960 and 1979 representing just over 18% of today's housing. Housing construction in the city has significantly decreased during the last decade. During the period between 1980 and 1990, 673 housing units were built in the city, four percent of the city's 1990 total, an average of 67 structures per year. Table H-3 summarizes the age of all housing in the city.

VACANT AND ABANDONED STRUCTURES

Another factor which impacts the City's housing situation is the large quantity of vacant and abandoned structures. In 1990, 1,974 or 12% of the City's housing units were unoccupied (Table H- 4). This percentage is extremely high in comparison to Delaware County as a whole and the municipalities within the riverfront corridor with 4.6% and 3.5% respectively.

The largest concentration of vacant structures in terms of absolute numbers is located in the area between Chester Creek and Flower Street, (Planning District 3) espe-

TABLE H-3
CITY OF CHESTER
AGE OF HOUSING 1990

YEAR BUILT	NUMBER OF HOUSES	PERCENT OF TOTAL
1939 or Earlier	6,613	40.1%
1940 - 1959	6,167	37.3%
1960 - 1979	3,059	18.5%
1980 - March 1990	673	4.1%
TOTAL	16,512	100%

SOURCE: 1990 Census of Population and Housing

Prepared by: RDC Institute, Inc.

TABLE H-4
CITY OF CHESTER
VACANT HOUSING UNITS (1990)

Planning District	Vacant For Rent	Vacant For Sale	Not Occupied	Total Vacant Units	Per Cent Vacant
One	138	38	116	292	14.8
Two	119	42	274	435	22.0
Three	311	18	279	606	30.7
Four	132	8	95	235	11.9
Five	210	69	127	406	20.6
TOTALS	910	175	891	1974	100 %

SOURCE: 1990 Census of Population and Housing

Prepared by: RDC Institute, Inc.

cially along Rt. 291 and in the public housing projects. The 606 vacant units in Planning District Three represents 30.7% of all vacant units in the city. Planning Districts Two and Five also have a large quantity of vacant units, 435 and 406 respectively. The area north of I-95 in Planning District One has the least amount of vacant structures.

OWNER-RENTER OCCUPANCY

According to the 1990 Census 6,817 of the city's housing units were renter occupied which represented 41.3 percent of all the city's housing units. (See Table H-5) Owner occupied units totaled 7,720 and represented 46.7 percent of all housing units. In comparison with Chester, the other riverfront municipalities had only 25 percent of housing units in the rental category and Delaware County as a whole had 26 percent of all housing units in the rental category.

Consistent with the city's loss in total housing units from 1980 to 1990 was the decline in owner-occupied units. Owner-occupied units decreased by 9.65 percent and renter-occupied units decreased by 7.28 percent.

In Chester City the owner-occupancy levels vary dramatically among neighborhoods in the five planning districts across the city. The west side has a large proportion of renters, particularly where there are concentrations of the city's public housing units.

HOUSING COST

According to the 1990 census, the median contract rent in Chester was \$291 monthly. This monthly rent payment is relatively low compared to Delaware County (\$445) and the riverfront corridor group (\$342).

Although rental payments in Chester are relatively low, many units still remain

TABLE H-5
CHESTER CITY & VICINITY
HOUSING OCCUPANCY 1990

	CHESTER CITY	RIVERFRONT CORRIDOR	DELAWARE COUNTY
TOTAL HOUSING UNITS 1990	16,512	18,326	211,024
Renter Occupied 1980	7,352	4,510	53,609
Renter Occupied 1990	6,817	4,640	55,093
Percent Renter Occupied 1990	46.7%	25.3%	26.1%
Owner Occupied 1980	8,545	12,724	138,723
Owner Occupied 1990	7,720	13,036	146,281
Percent Owner Occupied 1990	48.3%	71.1%	69.3%

**Riverfront Corridor includes the following municipalities: Eddystone Borough, Lower Chichester Township, Marcus Hook Borough, Ridley Township, Tinicum Township and Trainer Borough.*

SOURCE: 1990 Census of Population and Housing

Prepared By: RDC Institute, Inc.

unoccupied. There appear to be two reasons for this condition. First, many of these units are in dilapidated condition and will require major rehabilitation to bring them up to minimum code standards. The second and most important reason is that many of the residents who would rent these units usually cannot pay two months rent in advance as most rental agencies require (one month as a security deposit). In addition their income is very low and they often have poor credit ratings. In most cases the potential renters do not qualify under the criteria to determine if they can make the monthly payments based on their income. The rule of thumb used by most rental agencies is that your monthly rent payment should not be more than 28% of your gross income. If they pay more, there may not be enough money to cover other necessities such as food, clothing, or medical care. According to the 1990 Census approximately 30% of Chester's residents make less than \$10,000 annually, therefore the amount they would have available for rent, according to the formula above, would be approximately \$230 a month.

HOUSING VALUE

The median value of owner-occupied units in Chester was \$38,400, this was much lower than Delaware County and the Riverfront Corridor communities which were, \$113,200 and \$70,300 respectively. According to data from the Delaware County Board of Realtors there were 167 housing units for sale in Chester for the month of December 1991. 106 or 63% of these units were for sale under \$50,000. The other major value category was between \$51,000 and \$80,000, which represented 26 percent (43 units) of all housing units for sale in Chester. Although a major portion of Chester's housing stock is in poor condition, the housing units for

sale, especially the units which are listed above \$50,000, are in good condition. Chester's housing market falls within the affordability range for most Delaware County residents, but not for many of the existing residents of Chester.

ANALYSIS & RECOMMENDATIONS

Lack of affordable decent housing is a critical issue in the city of Chester. Yet other housing needs are also evident, including major improvements to the city's public housing, improvements to rental properties to bring them into compliance with local housing codes, regular maintenance to units over 30 years old, cleaning of vacant land, demolition of dangerous buildings, and cleaning and sealing of recently vacated properties.

In generalized terms, the shelter or housing conditions in the city of Chester are inadequate to provide a decent quality of life for many Chester residents. The poor housing conditions are a major factor in the loss of population for the city of Chester and a major obstacle to improving the quality of life.

However, Chester is no different than most other urban areas in the country. During the last four decades, Chester, as well as many other northeastern cities, has seen a significant change in technology and mobility. The result of such changes has caused the population (mostly white and middle income) to flee the cities and relocate in the suburbs where they find better and newer housing and better paying jobs. This action has left an obsolete infrastructure and aging residential structures to an increasingly minority population without the resources to address the problems that multiply on a daily basis.

Therefore the development of a new comprehensive plan should present the city officials and city residents with guidelines to begin the revitalization process. However, this plan can only partially address the housing problems in the city. There should be a comprehensive housing plan prepared utilizing all resources available. For example, the Redevelopment Authority, Chester Housing Authority, and non-profit agencies including the Community Action Agency, Better Housing for Chester and the Chester Community Improvement Project, should create a task force to coordinate their efforts in addressing the housing problems. This effort may require some compromising and setting aside of "turf boundaries" so a concerted effort can be made by all.

Through no fault of Chester, the economy has slumped, and the housing cycle has gotten out of sync. The city does not have decent, affordable housing for all who would like to live in the city. There are many social and physical problems that negatively impact the housing inventory in Chester and the scope of this plan cannot address them all. However, the major concerns identified through our assessment of the existing conditions and the major concerns expressed by residents, the business community and government officials are:

- 1) Vacant and deteriorated housing units
- 2) Age of housing
- 3) A high percentage of public housing as compared to the rest of the County
- 4) An unbalanced ratio of owner-renter occupied units as compared to the rest of the County
- 5) High density for row houses

- 6) Lack of new housing construction
- 7) An increase in the homeless population

Therefore, this section of the Comprehensive Plan is an appraisal of the information on housing conditions, including the identification of the problems as perceived by the community, with recommendations for addressing the problems.

I. VACANT AND DETERIORATED HOUSING

Vacant and deteriorated housing is a major housing problem in the city of Chester. It is also one of the signs that indicate a city is in decline. According to the 1990 Census, 12% or 1,974 structures in the city were vacant. This number is especially significant when compared to only a 4.6% vacancy rate for the rest of Delaware County.

Many of the vacant housing units are located south of I-95 and concentrated mostly in Planning Districts Two, Three and Five. Their conditions range from fair to dilapidated.

There are several factors which have contributed to the high vacancy rate and the deterioration of the city's housing stock. They are:

- Location of a large portion of the housing stock in undesirable areas;
- High percentage of low income population; and,
- Lack of enforcement of local building codes

First, many of the city's housing units that are vacant and in blighted conditions are located in areas that are not conducive to

residential living. For example, many houses were built to accommodate the employees of the many industries that were located in the city. They were therefore built very close to, and in many cases adjacent to, the industrial buildings without any form of buffer.

Industries were typically located to take advantage of access. Thus, many industries were located adjacent to water, major roads and railroad sidings. The residential dwellings that were built in these areas are now experiencing offensive conditions, such as, noise, fumes, traffic and vibration which has contributed to the decline of their neighborhoods. Because of these undesirable conditions many residents abandoned their properties for better living conditions. Those properties that were abandoned were either occupied by lower income residents or left vacant and not properly sealed.

As years passed, these houses began to show their age and required normal maintenance on the major functional systems, such as heating, plumbing, roofing, electrical wiring and exterior painting to protect the structures from inclement weather. These factors, combined with increasing inflation and the residents inability to find employment or acquire home improvement loans, resulted in a rising number of vacant and abandoned structures. These houses remained vacant for long periods of time. Many began to deteriorate and subsequently caused other residents to abandon their houses as neighborhoods began to decline.

Approximately 25% of the city's population lives below the poverty level. Therefore more than 10,000 of the city's residents require some type of public assistance. Many of these residents do not have the needed finances to make repairs to

their houses. In addition, because of their financial status they are not able to qualify for home improvement loans. When repairs are not made on a routine basis, the houses deteriorate and become blighted structures that are usually abandoned by their occupants.

In addition to the location of units and the large percentage of residents living below the poverty level, many dwelling units deteriorate because they are not maintained according to local building codes. There are many houses that have broken steps, sidewalks or other deficiencies that are not repaired and contribute to the deterioration of the community.

During the analysis process several key issues and opportunities were identified regarding the vacant and deteriorated housing. To address these issues, potential strategies have been developed to help combat these concerns. The issues and strategies are listed below.

ISSUES

- Vacant houses in the city of Chester are owned by both private land owners and public agencies.
- Many of the vacant housing units are located in areas where the unemployment rate is high and the income levels are at the poverty level. This presents a major problem for current homeowners. The owners that are living in the units are usually elderly and are on fixed incomes. In other cases the owners are not making sufficient income to pay for insurance, taxes, etc., and still make the needed repairs. In the rented units, the owners cannot get sufficient rent to make needed repairs and pay taxes. So minimal repairs are done and, in some cases, they are entirely neglected. Thus,

the properties begin to deteriorate and are soon abandoned when the major systems begin to fail. In many cases the vacant properties are left unsealed for long periods of time. The result is a dilapidated housing unit that discourages other property owners from making improvements.

- Several city related agencies including the Chester Redevelopment Authority, Chester Resource Recovery Authority, Chester Housing Authority and the city of Chester itself are current owners of vacant properties that are scattered throughout the city. If these properties are surplus then they may be suitable for the construction of new in-fill housing units.

- The city's housing inventory decreased by 1,300 plus units during the last decade, 500 of these units were identified as being demolished by the Redevelopment Authority because they were classified as unfit and hazardous. The other units were lost through fires and/or demolished by private contractors or other agencies.

- Due to budget and staff constraints, many houses are not inspected and issued a new occupancy permit when the house is sold or rented to a new tenant. Therefore, minor deficiencies are overlooked and eventually grow into major deficiencies.

OPPORTUNITIES

- Vacant units present an opportunity for rehabilitation and reinvestment in areas that are now defined as blighted. The units selected for rehabilitation should be targeted in areas that are currently undergoing redevelopment with new commercial activity or areas where rehabilitation of units are being done by the non-profit community based organizations.

- There is an opportunity to put government owned (tax exempt) properties back on the tax roles when certain properties have been identified as surplus.

- There are many areas in the city that include scattered vacant lots and dilapidated houses intermingled with sound houses. These areas present an opportunity for new construction as well as rehabilitation. Three of these housing opportunity areas are identified (Figure H-2) as follows:

1. Area bounded by 12th Street, Walnut Street, John Street (a small alley north of 9th Street) and Madison Street.

2. On both sides of 8th Street between Madison and Potter Streets.

3. Area bounded by 5th Street, Pusey Street, Mary Street and Shedwick Street.

POTENTIAL STRATEGIES

- Develop a detailed city wide housing strategy that targets specific program activities to specific neighborhoods.

- Identify and inspect all vacant houses in the city. Each structure should be put in one of the following four categories:

- 1) Dilapidated: A dilapidated structure is one which contains one or more serious structural defects such as a crumbling foundation, a bowed or badly cracked exterior wall, and or a sagging roof.

- 2) Deteriorated: A deteriorated structure is one which contains one or more minor deficiencies in the maintenance and upkeep of the structure, such as cracked or peeling paint, broken glass in windows and doors, porches requiring repair.

3) Poor: A structurally sound unit but lacking adequate heating, plumbing or electrical systems.

4) Sound: A structurally sound unit that is free of deficiencies in structure or maintenance.

- Houses identified as dilapidated should be scheduled for demolition, while houses in the other categories should be scheduled for rehabilitation.

- The building inspector should establish a vacant house "hot line", to identify houses as soon as possible when they become vacant. These houses should be sealed immediately to protect them from vandalism and inclement weather.

- Utilize neighborhood organizations to help develop specific plans for declining blocks and in developing a variety of treatment programs for vacant structures. These programs could include but need not be limited to: cleaning and sealing, rehabilitation and demolition.

- All city agencies should develop an up-to-date inventory of all publicly owned property and determine the property's condition and which of these properties are surplus. All surplus properties should be returned to the tax rolls as quickly as possible.

- The city should establish an "early warning system" to identify properties and neighborhoods which are accumulating deteriorated structures and structures that are sound but are lacking operating systems. Properties that have not been painted or where sidewalks and other exterior portions show neglect, should be identified as properties with a high potential to deteriorate. For example, two areas experiencing

some of these problems are identified below:

- 1) Area bounded by Morton Avenue, E. 8th Street, Hinkson Street and E. 6th Street.

- 2) Area bounded by Booth Street, W. 4th Street, Reaney Street and Mary Street.

- Various programs such as the CDBG, HOME, and Weatherization Assistance Program should be targeted for these areas. In addition, a "donated building materials program" could be established. This program would be a vehicle where a non-profit agency could receive donated materials, including paint, nails, roofing material, etc., and use or distribute them in selected areas where renovation is targeted or underway.

- Through the "early warning system" the city should encourage the various non-profits to focus their efforts in areas where reinvestment is currently taking place and to take advantage of the donated building materials program.

II. AGE OF HOUSING

Chester City originally developed during the period when walking was the predominant mode of travel. Thus, houses were constructed at a very high density, usually row houses on small lots, clustered around areas of employment and commerce. Chester's industry developed along the Delaware River because of the river potential for movement of goods and as a source of power.

Over 40% of Chester's housing stock was built prior to 1940 making the largest segment of the city's existing houses over 50 years old. Planning Districts Two, Three and Four contain the highest percentage of

structures built before 1940 (Table H-6). At the same time, these districts contain the highest incidence of conflicting uses, where the houses are located adjacent to industrial or heavy commercial uses without adequate buffer.

The newer and better maintained residential units are located in Planning District One. Approximately 24% of the housing units in this district were built between 1960 and 1980. In the other districts less than 15% of the units were built during the same period between 1960 and 1980.

On the whole, the largest portion of houses in Chester are over 50 years old and approximately 25% of the city's residents have incomes below the poverty level. These factors help explain the comparatively high percentage of deteriorating units in the city. Older houses need major maintenance on more frequent intervals to remain functional.

ISSUES

- As indicated above, much of Chester's housing stock is old and in need of major repair. This includes both the public and private housing inventory.
- Much of the aging housing stock is located in industrial areas and does not function well as residential units because of noise, traffic and unpleasant views.
- Also, many of Chester's older housing units are occupied either by elderly residents on fixed income or low income residents. Residents in these categories tend not to have the available cash to make frequent repairs or are unable to acquire bank loans.

OPPORTUNITIES

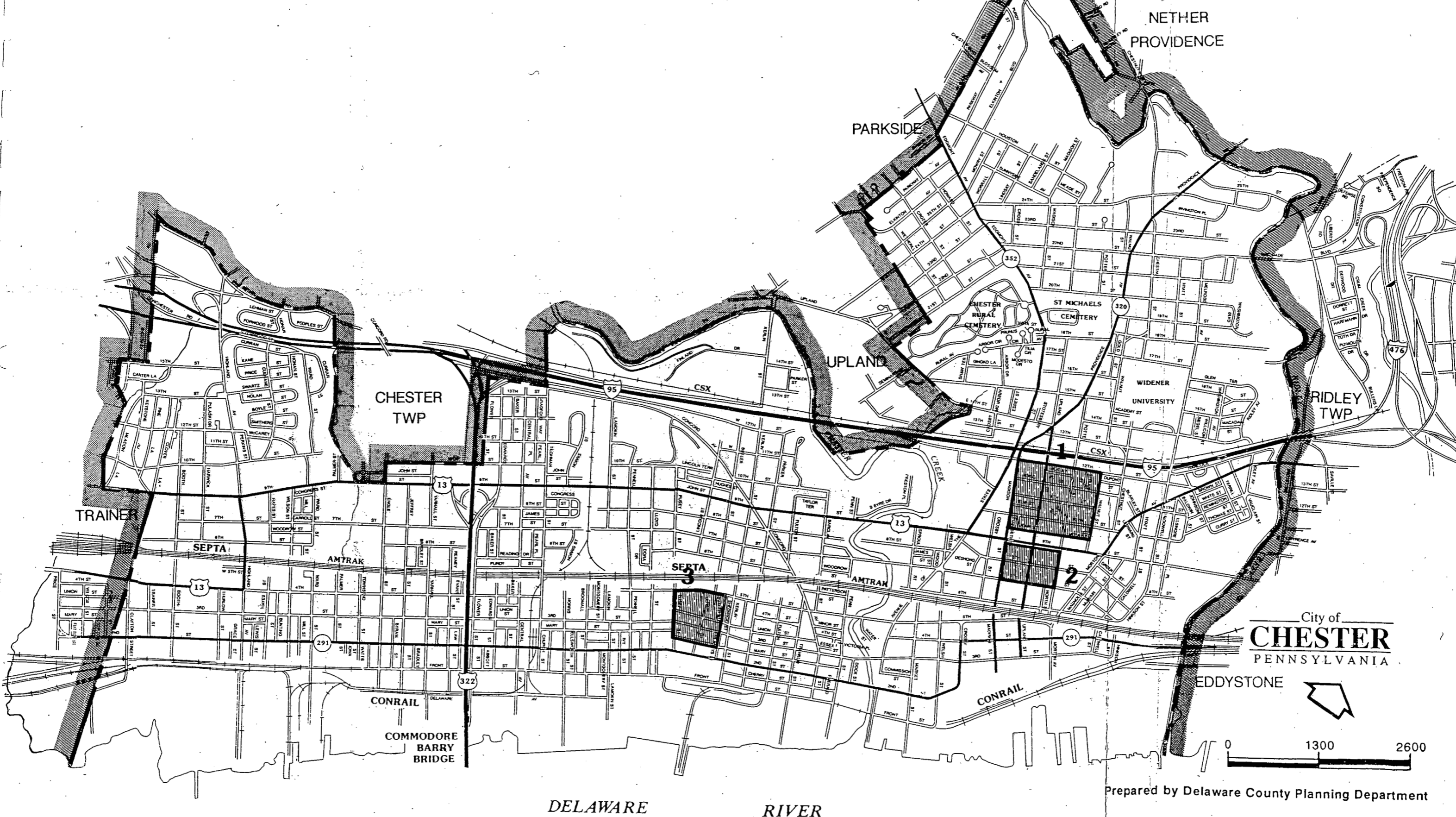
- Although much of Chester's housing stock is old, it is structurally sound in many areas. These houses can continue to remain sound and functional if proper maintenance is performed on a regular schedule.
- There are many programs available to Chester residents for the upkeep and maintenance of housing units. In most cases the residents are not aware of these programs and thus they are not used by the property owners to keep their houses functional and sound.

POTENTIAL STRATEGIES

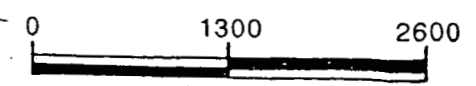
- Develop a handbook identifying the various programs available to residents who need assistance for various repairs to their property. These handbooks should be distributed throughout the community using the services of churches and neighborhood organizations.
- Encourage non-profits such as Better Housing for Chester (BHC) and Chester Community Improvement Project (CCIP) and others to expand their efforts to include occupied housing in need of major repair.
- Develop a system and hire additional housing inspectors to inspect older occupied houses for faulty systems including energy efficient problems and recommend the best course of action for individual property owners to take.
- Organize an effort for churches and neighborhood organizations to target houses owned and occupied by the elderly utilizing the early warning system to identify problems before housing units reach the dilapidated stage.

HOUSING OPPORTUNITY TARGET AREAS - I

Figure H - 2



City of
CHESTER
PENNSYLVANIA



Prepared by Delaware County Planning Department

TABLE H-6
CITY OF CHESTER
AGE OF HOUSING UNITS BY PLANNING DISTRICT

PLANNING DISTRICT	YEAR	NUMBER	PERCENT OF TOTAL
1	1939 or Earlier	1759	37.4
	1940 -1959	1750	37.1
	1960 -1979	1029	21.8
	1980 - March 1990	173	3.7
	TOTAL	4711	100
2	1939 or Earlier	1255	48.8
	1940 -1959	753	29.3
	1960 - 1979	509	19.8
	1980 - March 1990	54	2.1
	TOTAL	2571	100
3	1939 or Earlier	1714	50.8
	1940 - 1959	1108	32.6
	1960 - 1979	405	12.3
	1980 - March 1990	145	4.3
	TOTAL	3372	100
4	1939 or Earlier	828	57.4
	1940 - 1959	408	28.4
	1960 - 1979	173	12.0
	1980 - March 1990	36	2.2
	TOTAL	1445	100
5	1939 or Earlier	1057	24
	1940 - 1959	2148	48.7
	1960 - 1979	943	21.3
	1980 - March 1990	265	6.0
	TOTAL	4413	100

SOURCE : 1990 Census of Population and Housing

Prepared by: RDC Institute, Inc.

III. PUBLIC HOUSING

The Chester Housing Authority (CHA) currently owns and operates 1707 public housing units in the city. In addition they provide assistance to 700 households through Section 8 certificates. One thousand of the public housing units in the city are located in Planning District Five. This represents approximately 22.7% of all housing units in this district. Figure H-3 shows the location of all public housing in the city excluding scattered sites which are located in various neighborhoods throughout the city.

Many of the CHA's units built in the early 40's are in poor condition. The physical defects range from faulty appliances and leaking roofs to inefficient or substandard major systems. The CHA recently completed a Comprehensive Plan for Comprehensive Grant Program 1992-1996. This plan represents the CHA's Five Year Strategy for physical improvements to the public housing inventory and for management improvements to its overall operations. In summary the CHA's goals for the various projects are as follows:

- Ruth Bennett Homes (300 units) - To comprehensively modernize the property through total redesign to include reconfiguration of unit sizes, increased security by control of property access and increase in fencing and landscaping, removal of lead-based paint in accordance with current regulations, achievement of 504 accessibility requirements and major rework of community space. HUD has allocated \$22,556,265 for this project.
- William Penn Homes (290 units) - To request additional Major Reconstruction of Obsolete Public Housing (MROP) funds within the year and institute a major redesign effort for the property to include unit reductions, reconfiguration of units to

meet 504 requirements, energy efficiency, site control and security, upgrade of community space, removal of environmental hazards as identified, including removal of lead-based paint in accordance with regulation where identified. HUD has allocated \$13,337,548 for this project.

- Lamokin Village (350 units) - To change the heating system to a zone system with controls to regulate comfort within units, remove asbestos materials in boiler rooms, comply with 504 requirements using 20 first floor units and combining some adjoining units, complete major site work to foster security and site control, complete in unit renovation and improve community room space.
- McCaffrey Village (350 units) - To repair all leaks, make major site changes to control storm water and gain site control through fencing and landscaping, comply with 504 requirements, continue removal of lead-based paint as identified through testing and complete in-unit upgrades, and upgrade community space.
- Chester Towers (300 units) - To install new windows, improve the heating system by installing controls and making repairs to existing equipment, a fencing system to improve site definition and security, meet 504 handicapped accessibility requirements, increase fire protection services, refurbish public spaces to include laundry rooms and community room space, and replace kitchen and bathrooms over a phased period.
- Scattered Sites (27 units) - To include replacement roofs as needed, upgrade of kitchen and bathrooms and incorporation of other unit upgrades as the kitchen and bath work is accomplished including removal of lead-based paint where identified.

The public housing in Chester represents a major source of shelter for city residents. The conditions and availability of the housing is essential to improving the quality of life for the residents. The CHA's goals for improving the public housing are comprehensive and if implemented will contribute to the improvement of life for city residents that need assistance from subsidized housing.

The U.S. Department of Housing and Urban Development recently announced that they will spend approximately \$36 million to improve 591 housing units in the Ruth Bennett Homes and the William Penn Homes. However, repairs on other units ranging from minor to major are also needed in the Lamokin and McCaffery Village homes. The estimated cost for Lamokin is \$8,250,678 and \$9,889,000 for McCaffery. Another \$345,756 is estimated for the 27 scattered sites. CHA should follow through with HUD so money for these units is also committed and repairs commenced.

In addition to resolving the physical faults in the existing buildings, CHA must also address a waiting list of approximately 1000 households. Out of 1,707 public housing units, 239 are currently vacant. These units, once rehabilitated could help reduce the number on the waiting list.

Along with its focus on the physical quality of its housing units, CHA will be focusing its efforts on the overall quality of the city's public housing program, including the following areas:

- **Leadership and Mission:** Develop a workable concept of what housing services CHA can provide, given the housing market and housing needs of Chester and then translate this mission into management plans and actions.

- **Management Systems:** Create levels of supervision and management and standard operating procedures that can effectively control CHA operations. Develop reporting procedures that identify when operations need adjustment and change to meet CHA goals.

- **Staff Skills and Productivity:** Develop each CHA staff person's ability to perform his/her job. Establish and achieve individual and organizational productivity goals. Take appropriate personnel action to address skill and productivity problems.

- **Resident Services:** Provide services to CHA residents which enhance their ability to be good residents, and which assist them to overcome barriers to achieving personal or economic goals.

- **Security and Anti-Crime Measures:** Provide a secure living environment for CHA residents and protect CHA property.

- **Financial Strength:** Manage CHA operations in a fiscally sound fashion. Operate within budget restrictions and maintain adequate reserves.

- **Home ownership Opportunities:** Advocate and support efforts for resident home ownership in support of the Delaware County Comprehensive Housing Affordability Strategy (CHAS).

The CHA is clearly focused on a major effort to resolve the problems associated with the public housing in the city. However, the large percentage of existing public housing as compared to the rest of the county represents a major challenge. While public housing in Chester meets a serious need, a major problem with this type housing is that it has become a permanent type of housing for most of the tenants. In fact, in many cases, gener-

ations of families have spent their entire life in public housing developments without any desire or incentive to leave and improve their quality of life. Programs (social and economic) must be developed to encourage current tenants to seek training and employment and advance to other housing options.

ISSUES

- Many of the CHA's housing units are in poor condition.
- Approximately 10% of all housing units in the City of Chester are publicly owned or subsidized. In the rest of the county less than 1/2% of all housing units are public.
- This high percentage of non-taxable land for housing has a negative impact on Chester's tax base. In most municipalities residential is the dominant land use and generates the most taxes to pay for the services the municipality provides.

POTENTIAL STRATEGIES

- Carry out CHA's planned rehabilitation of existing units.
- Encourage home ownership through lease purchasing, homesteading and other State and Federal programs designed to promote home ownership.
- Support programs to sell scattered sites to individual property owners who qualify and participate in social and economic development programs designed to increase home ownership opportunities.
- Develop a town watch program in each housing project with the guidance and coordination of the police department.
- Develop co-op ownership food and variety stores to be owned and operated by current tenants. This concept should be com-

bined with other job training and self-esteem building programs.

- Develop a program to reduce the waiting list by offering the same social and economic development training programs to persons and households who are currently on CHA waiting list.

IV. OWNER-RENTER OCCUPIED UNITS



Forty-one percent (41%) of all the city's occupied housing units are renter occupied. This number is significant when compared to surrounding communities and the County as a whole. As mentioned earlier, renter occupied units occupy only 25 percent and 26 percent of all occupied units for adjacent municipalities and Delaware County as a whole respectively.

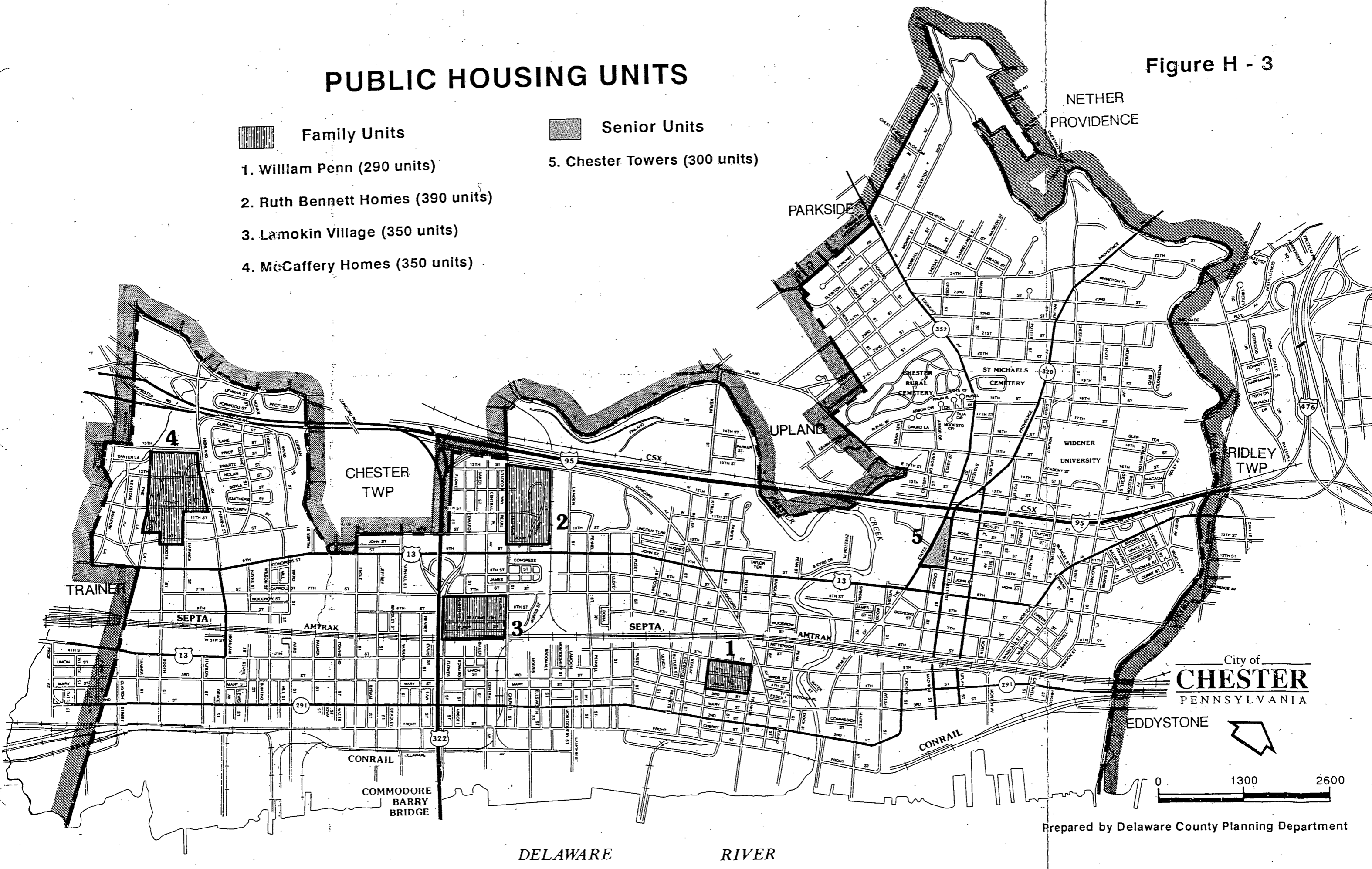
There appear to be several factors which have generated Chester's high level of renter occupied units. First, many people in Chester cannot afford to buy a house and secondly many people prefer to live in rental units because of low monthly payments (median contract rent for Chester is \$291). In addition, many other people do not want the responsibility or cannot afford to perform maintenance and modernization on relatively old houses.

Based on the data compiled by the Delaware County Board of Realtors between June and September 1992 the average single family house in Chester sold for approximately \$45,000. In addition, according to the 1990 Census, 29% of Chester's household incomes are below the poverty level (see Table H-7). The poverty threshold for a family of three is \$9,985. This combination of price versus income means that many Chester residents cannot

PUBLIC HOUSING UNITS

Figure H - 3

- | | | | |
|---|--------------|---|--------------|
|  | Family Units |  | Senior Units |
| 1. William Penn (290 units) | | 5. Chester Towers (300 units) | |
| 2. Ruth Bennett Homes (390 units) | | | |
| 3. Lamokin Village (350 units) | | | |
| 4. McCaffery Homes (350 units) | | | |



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afford to purchase the average single family house in the city.

For example, a family wanting to purchase a \$45,000 house (considering the family's debts, income and percentage of down payment) must earn approximately \$18,000 annually. By accepted underwriting standards, potential home buyers are qualified for mortgages by a 28/36 % income/debt ratio. This means that the mortgage payments should not exceed 28% of a household's gross income and monthly payments for long-term debts (mastercard, car loans, etc.) should not exceed 36% of income. This excludes approximately 50% of the city's households from purchasing the average-priced house. Houses sold below \$45,000 are usually handy-man specials which require immediate maintenance to bring the house into compliance with city codes.

Rental is an acceptable and legitimate form of using real property. However, many rental properties with rent schedules at the low end of the scale can tend to attract a transient population. Because there is less neighborhood cohesion in transient neighborhoods, activities such as clean-block campaigns, town watch and other group efforts intended to maintain the stability of the neighborhood are more difficult to establish and maintain.

When large quantities of rental properties are concentrated in neighborhoods without a strong concern for maintenance, the area is usually not maintained and tends to decline.

The major issues and opportunities related to the owner-renter occupied units ratio are highlighted below.

ISSUES

- Rental units, both private and subsidized are an important component of an area's housing inventory. They provide a choice

and an alternative for individuals and families seeking lower cost and/or temporary housing needs. However, when the rental unit stock equals or exceeds the ownership housing stock, there may be negative impacts generated if the properties are not properly maintained.

- Currently, a large percentage of the rental housing inventory accommodates the low income residents in the city. In many cases the demand for rental properties has increased because no new housing is being built.

- Several factors including low market prices, limited financing for construction, restrictive housing regulations and lack of developable land has limited new housing construction in the city.

- Higher levels of home ownership tend to increase the "stakeholder" mentality that is more consistent with property maintenance.

OPPORTUNITIES

- Although many residents cannot afford to purchase a house because of inadequate financing, there are several programs available to assist residents who qualify and want to purchase a house.

POTENTIAL STRATEGIES

- Utilize Federal and State programs and other resources to develop a revolving housing loan fund program. This fund would be used to facilitate construction of new housing or rehabilitation of existing housing units. These units would be offered to low and moderate income potential home buyers.

- The fund could be used to write down mortgage interest, for a down payment pool

TABLE H-7
CITY OF CHESTER
HOUSEHOLD INCOME (1990)

Income	Households	Percent
0 - \$9,999	4124	29.0
\$10,000 - 17,499	2174	19.9
\$17,500 - 24,999	1330	9.0
\$25,000 - 47,499	4281	29.6
\$47,500 - and up	1815	12.5
TOTAL HOUSEHOLDS	14,424	100.0

SOURCE: 1990 Census of Population & Housing

Prepared by: RDC Institute, Inc.

for first-time buyers, or in other creative ways. The moneys received from the sale of housing units would revert back to the fund and be reinvested in the construction or rehabilitation of additional units.

- Develop a program to counsel potential home buyers on the responsibility of owning a home. Areas to be covered could include, payment of taxes, insurance, etc., and maintenance on an annual basis. Non-profit housing associations as well as churches could participate in this program.

V. HIGH DENSITY FOR ROW HOUSES

There is a strong correlation between the statistics on high density residential areas and those of substandard housing. For example, most of the houses between Front Street and the SEPTA-AMTRAK commuter lines are row or multi-family houses at a density in some cases exceeding thirty (30) units per acre. The houses are on lots

that are relatively small with little or no front and rear yards. These areas also show the highest concentration of substandard housing units.

The minimum lot area for attached dwelling units in the R-3 and R-4 Residential Districts is 750 square feet and 450 square feet respectively. Although these minimum lot sizes are unrealistic, some row houses have been built on lots less than a thousand (1000) square feet. This translates to a density of approximately 40 units per acre for single family houses. This density is extremely high for these type of units and does not allow for the area to function as residential in our modern society which includes automobiles and area for out-door recreation. The houses within these highly dense residential areas are among the oldest and the lowest valued in the city. It is notable that there is hardly any open space within these neighborhoods as compared to the amount of open space in other areas of the city.

ISSUES

- Many of the older row houses located south of the SEPTA-AMTRAK line are too small to function as a modern family living unit. They were not built to accommodate the living style of today's family with the all the modern appliances.
- The high density and lack of open space for children to play contributes to the deterioration of the houses on very small lots.
- Many of the units are now vacant and open. They were not properly sealed so most of them were used for dumping of trash and are fire hazards.

OPPORTUNITIES

- The redevelopment of these areas, especially the removing of the dilapidated units would provide area for new construction.
- Some of the units could be rehabilitated as part of a process of transitioning city residents from homelessness to home ownership.

POTENTIAL STRATEGIES

- Identify all row houses on lots less than 1000 square feet which are in non-residential areas. Houses on these lots should be classified according to their condition. Houses that are vacant and in dilapidated condition should be scheduled for demolition.
- Revise the Zoning Ordinance to delete residential use in Industrial districts and to increase minimum lot sizes for all new attached dwelling units.

VI. NEW HOUSING

Approximately 55% of the city's land use is devoted to residential. However, portions of this land are occupied by vacant, dilapidated and non-functioning structures. In addition, 50% of the existing housing stock was built prior to 1940 and most of those units do not accommodate the living style of the modern population. For example, they do not provide off-street parking and the yards are too small to accommodate the building of decks and areas for out-door leisure time.

During the last decade the city lost over 1,000 housing units through fires, demolition and severe structural damage. In addition, many other units were lost through conversions. In some areas, houses were converted to retail stores and in some cases churches were located in small row houses.

From 1980 to 1990 the city issued less than ten (10) building permits for new single-family residential units. The most frequently cited explanation for the lack of new residential structures are: lack of adequate return on investment, marketing problems at desired prices; high interest rates for construction loans; high cost for building materials; and lack of sizable land for new construction. All of these factors combined with a decline in population have discouraged new construction in the city.

Although the city's population has declined overall, the 25-54 years old age group has increased by approximately 5%. This age group provides the city's primary workforce and generates a demand for new housing. The city must provide for the construction of new housing if it is to retain a higher portion of this internal population and attract new residential growth.

ISSUES

- The city is continually losing houses and the replacement process has been severely limited. As the city begins to attract new industry and create jobs, the demand for new houses will increase significantly.
- Most of the city's 2.7% of vacant land is located in areas not conducive to residential land use.
- Many of the vacant parcels suitable for residential development are not of significant size and are owned by multiple owners.

OPPORTUNITIES

- The primary opportunity for new housing development is on vacant lots that are scattered throughout the city. Some of these vacant parcels are contiguous and have created reasonable size areas for small scale residential construction.
- Because many vacant parcels are intermingled with existing structures, the greatest opportunity for new development will be in-fill development.
- In many parts of the city, new housing construction will have to take place through land assemblage and demolition in areas that contain vacant and boarded units, vacant lots and structures that have been classified as dilapidated. Several such housing opportunity areas (Figure H-4) that have potential for this type of redevelopment are as follows:
 1. Area in the vicinity of Chestnut Street and E. 24th Street
 2. Area bounded by Morton Avenue, Green Street, Eighth Street, Ridley Creek, Penn Central Railroad tracks and E. Eighth Street.

3. Area bounded by Essex Place, Penn Street, Mary Street and Concord Avenue
4. Area bounded by W. 4th Street, Tilghman Street, Mary Street and Abbott Street
5. Area bounded by Booth Street, Penn Central Railroad tracks, Wilson Street and W. 4th Street.

POTENTIAL STRATEGIES

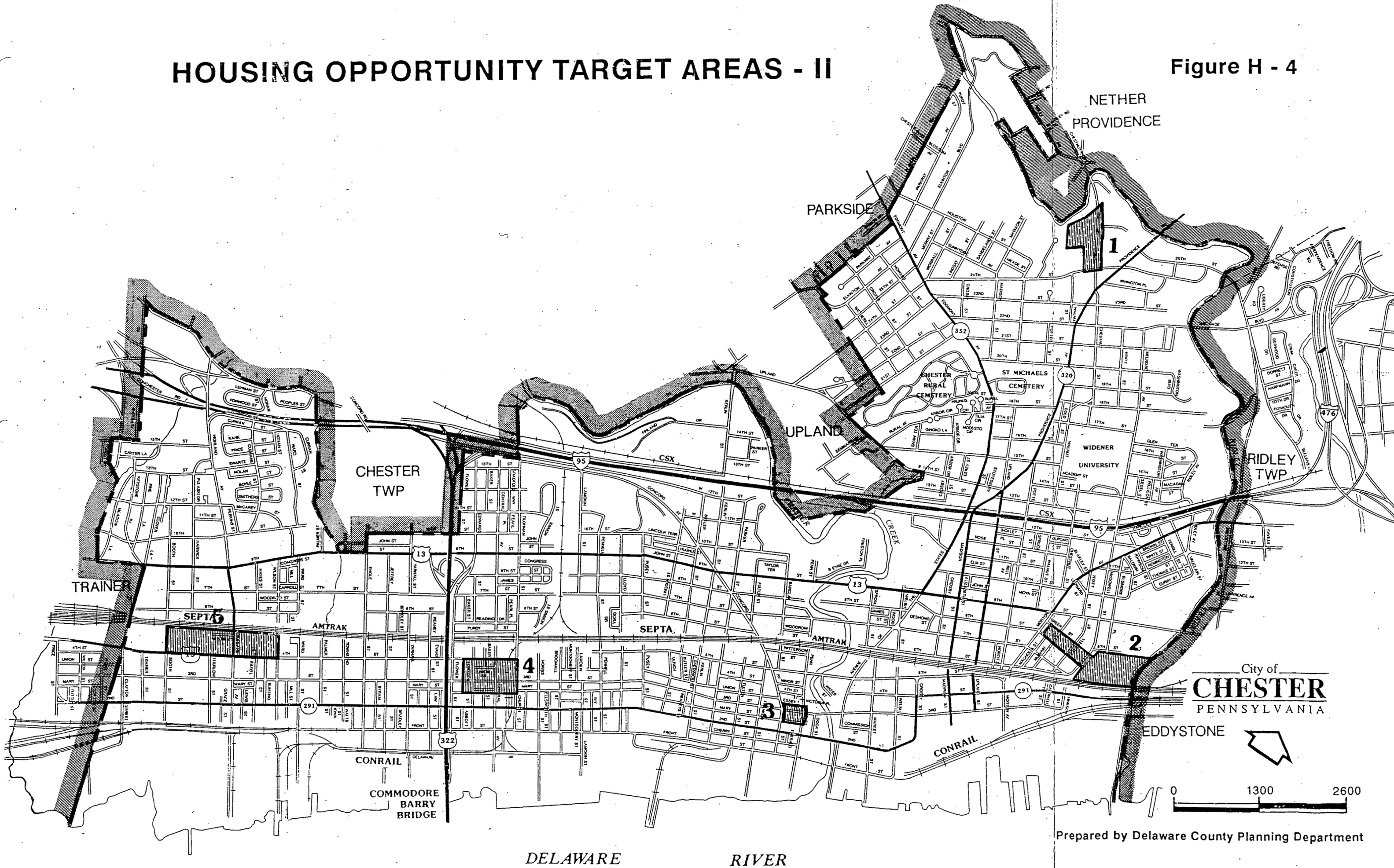
- Develop a program to assemble parcels of land for targeted redevelopment. The city should utilize such programs as the CDBG, HOME, and other programs for acquisition of property. The Redevelopment Authority should also use its condemnation powers when assembling key parcels for residential development.
- Establish programs to attract private housing developers. (e.g. low interest loans, loan guarantees, interest write downs, etc.)
- Encourage and support private developers to build new housing developments in targeted areas which will complement and support existing and future residential and commercial development.
- Develop a database on the properties in areas identified as having potential for new residential construction.

VII. HOMELESSNESS

The city of Chester, as well as other parts of Delaware County, have been experiencing an increase in the homeless population. However, there is no reliable estimate of the number of people currently living in shelters and on the streets. In addition, there are many people living with friends

HOUSING OPPORTUNITY TARGET AREAS - II

Figure H - 4



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DELAWARE RIVER

and relatives in overcrowded conditions that are defined as the "hidden homeless". Depending on the source (government agencies or housing advocacy groups) the number of homeless in the city of Chester ranges from approximately 100 to 500 people. These include the people living in shelters and transitional housing facilities located throughout the city.

The Community Action Agency of Delaware County (CAADC) is the major provider for the homeless population not only in the city but the county as well. They recently purchased the Wesley House at Seventh and Madison Streets and are currently rehabilitating the structure. When completed, the facility will provide separate areas for men, women and families. It will have the capacity to accommodate 70 people. The CityTeam Ministries, a holistic Christian service agency, has also developed a facility and provides services to the homeless at Seventh and Sproul Streets. However, since there is no accurate count for the number of homeless in the city, it will be difficult to determine what impact these facilities will have on the total homeless population.

The CAADC is also involved in transitional programs that can assist the individuals that are homeless in obtaining permanent housing. For example, once a family or individual is admitted to a shelter, they are assigned a case manager who will develop a needs assessment plan for the individual. This plan will eventually assist the individual in the appropriate training, (i.e. job, education, etc.) for transferring from a short-term shelter to a transitional housing facility and then into permanent housing. This process can take up to 2 or more years before the permanent housing status is implemented.

There are government agencies and private non-profit agencies working to assist the current homeless population, however, there should be a continued effort to combat the problems that cause homelessness. Many people become homeless for many different reasons. Some become homeless because of their lack of mental capability or because of substance abuse. Others because of unemployment for various reasons and the lack of affordable houses. But, what ever the reason the result is the same - homelessness.

ISSUES

- No accurate count of the number of homeless people in the city currently exists. This would appear to be one major issue that needs to be addressed.
- The city has a high percentage of its population living below the poverty level. With the current housing situation in the city, there is a great potential for some of these people to join the homeless.
- There is a need for more knowledge about who the homeless are and why they are homeless.

OPPORTUNITIES

- There are available programs that provide assistance to individuals and households for their housing needs. State programs are available to assist individuals who have recently become unemployed and do not have adequate resources to make mortgage payments. Some of the old deteriorated houses, if modernized, could prevent some families from seeking shelter because their current unit had inadequate heating or plumbing.

POTENTIAL STRATEGIES

- Though a comprehensive survey identify all homeless and potential homeless individuals and families. They should be put in a category of why they are homeless. (i.e. mental health problems, unemployed, etc.)
- Encourage and support CAADC and CityTeam Ministries efforts regarding their homeless shelters and programs.
- Identify the various programs that are available to assist families living in sub-standard and over-crowded housing and make that information more accessible.
- Establish a policy statement regarding how the city will assist in combating the homeless problem.
- Develop a program to acquire old houses that could be rehabilitated for temporary houses for the homeless. Program should include the training of healthy individuals and the use of sweat equity in the rehabilitation of these houses.

VI GOALS AND OBJECTIVES

Housing:

GOAL: Provide a range of affordable housing options throughout the city.

Objective 1: Encourage and promote private sector involvement in all aspects of housing and community development in the city.

Objective 2: Improve public housing so that it is safe and well-integrated into the neighborhood through better tenant and management coordination.

Objective 3: Promote and encourage new construction of all types of residential units through existing subsidy programs and private sector investments.

Objective 4: Encourage the use of innovative approaches to development, including modular housing.

Objective 5: Encourage the assemblage of smaller parcels of land to create areas of significant size for new housing development.

GOAL: Improve the administrative and regulatory environment in the city of Chester to better facilitate housing rehabilitation and construction.

Objective 1: Coordinate the efforts of the Chester Redevelopment Authority with those of non-profit housing rehabilitation and development groups.

Objective 2: Develop mechanisms that encourage both the private and public rehabilitation of housing units.

Objective 3: Improve development controls through revised ordinances that reflect modern construction techniques through more consistent enforcement.

GOAL: Promote and encourage an increase in home ownership for all residents who select the choice to own their housing unit.

Objective 1: Disseminate information about the various programs that provide for home mortgages and financing.

Objective 2: Encourage continuance of counseling by non-profit housing advocacy groups on the responsibility of home buying.

Objective 3: Encourage the CHA to sell scattered sites to qualified tenants.

SUMMARY

Chester City like most urban areas is currently experiencing a housing problem. Many of the existing housing units have aged and are now vacant and in deteriorated condition. The public housing inventory is in poor condition. Many residents are unemployed or on fixed-incomes and cannot make the minimum repairs to preserve their houses from further deterioration. The city, which has a high percentage of residents living below the poverty level, may now be experiencing an increase in its homeless population which has compounded the problem. But, despite the problems, Chester has many strengths and opportunities.

Although the housing conditions are poor, there is a foundation to build upon. Chester's aging housing stock in many areas is sound, and with a proper maintenance schedule, can be rehabilitated into decent and safe housing. In addition, the majority of the land is designated for residential use. This presents an opportunity for new construction, especially on significant parcels once they are assembled, and in-fill development on the scattered vacant sites.

Chester City's overall housing inventory has a high potential to provide decent, safe and affordable housing options for all who would like to live in the city. In fact, Chester has very attractive prices for single family houses in comparison to other municipalities in Delaware County for the same type structures. Because of the relatively low cost for its housing, a great opportunity for first time buyers exists in Chester.

Housing is clearly a critical issue for the city of Chester. By reinvesting in the existing housing stock and by creating conditions conducive to new housing construction, however, the city can maintain and add to its ability to provide affordable housing, for its current and future residents. The key to this strategy is to target the city's limited resources effectively and to coordinate the city's efforts with those of non-profit and for-profit institutions seeking to renovate or build housing in the city of Chester.

Chester's strengths are derived from its geographic location, which has the attributes to attract reinvestment, especially along the waterfront and other portions of the city. Many programs are available for new housing and rehabilitation of older units. The major programs that can be utilized in Chester are identified in Appendix A.