

CHESTER CITY
PLANNING DEPARTMENT

COMPREHENSIVE PLAN: HOUSING ELEMENT

SEPTEMBER 2008



Prepared by:



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1. INTRODUCTION

The Chester City Vision 2000 Plan noted that housing is one of the most important elements of our lives. This statement remains as true now as ever. In Chester, housing occupies the majority of land and influences the character and overall health of the City. In fact, the fundamentals of a decent quality of life are food, shelter and clothing. If one or all of these fundamentals are lacking, then the result is a poor quality of life, poverty, and potentially homelessness. As these fundamentals improve so does general quality of life; thus improving the overall state of the City.

The condition of the City's housing is a key indicator of the overall health of the neighborhoods within the City. Chester continues to be challenged by some of the region's most disadvantaged neighborhoods. This continued concentration of poverty has been attributed to, or is the result of, a declining tax base, high unemployment, lack of lower-skilled job opportunities, an aging infrastructure and housing stock, poor public educational quality, and a steady out migration of Chester's residents in the past. But trends are beginning to change. The population has stabilized and reinvestment in the community is occurring. New jobs and developments are coming to Chester, particularly along the waterfront, and they are providing job opportunities to residents. But more importantly, this reinvestment is allowing hope to return to many of the residents who have struggled for years and continue to struggle today.

In an effort to guide the future of housing in Chester, this plan looks to build on past successes and develop even more aggressive strategies to improve the quality of life and housing for all of Chester's citizens. The challenges are significant, but the potential of reestablishing vibrant neighborhoods and desirable housing throughout the City is critical to the overall success of the City.

2. PURPOSE

In order to understand how to move forward with revitalizing housing and neighborhoods, this Housing Plan looks at past trends, existing conditions, and future needs of the community. Based on this analysis, and feedback from community stakeholders, goals and recommendations have been developed to provide guidance as to how to address the challenges facing neighborhoods and the housing within those neighborhoods. The ultimate goal is to ensure that **Chester's** neighborhoods become and remain desirable places to live, work and raise families.

This Plan is intended to update work done in the Chester City Vision 2000 plan prepared in 1994 and to bring together additional studies completed over the past several years to guide the City as it moves forward. This plan serves as an amendment to the housing section of the Chester City Vision 2000 Comprehensive Plan and Economic Development Strategy. The Chester City Vision 2000 provides recommendations on how to address the problems the City faces and how to build upon the opportunities that arise. Prior to Chester City Vision 2000, the most recent City Comprehensive Plan was completed in 1972. Chester City Vision 2000 provides a thorough analysis of the City's conditions based on the data available from 1990 and it has helped to define the City's goals since its adoption in 1994. Utilizing more up-to-date data, this update revisits the goals and policies established in the original Chester City Vision 2000 as they relate to housing.

Many of the recommendations within Chester City Vision 2000 have been implemented. The most visible of these include the rehabilitation of many public housing units, the consolidation of many City agencies into a new City Hall, physical improvements to the Chester Transportation Center, the widening of Route 291, formation of the Chester Economic Development Authority (CEDA), and several key redevelopment projects throughout the City such as the Wharf at Rivertown, University Technology Park, Harrah's Chester Casino and Racetrack, and residential developments such as Crozer Hills and Wellington Ridge.

In recent years the City of Chester has initiated or taken part in several other relevant planning studies in an effort to plan for future development and revitalize the City. These efforts serve as indicators that City officials realize the importance of

planning and understand the value in having guidelines for decision making. Each of these plans is intended to serve as a blueprint for development in its respective area and offer valuable information from which decision-makers can base their decisions. These plans and studies include but are not limited to:

- Chester Waterfront Site Planning Study (area now known as Rivertown)
- Barry Bridge Park Expansion Plan
- Martin Luther King Park Redevelopment Plan
- Highland Avenue Corridor Action Plan
- Morton Avenue Corridor Action Plan
- Chester Central Business District Action Plan
- Central Business District Vehicular Circulation Plan
- Chester Park Improvements Plan
- Comprehensive Park and Recreation Study (2000)
- Delaware County Renaissance Program: Planning Area 2 Action Plan
- Chester Gateways Improvements Program
- Ridley Creek Conservation Plan
- Chester Creek Conservation Plan
- Chester and Ridley Creeks Riparian Corridor Assessment and Management Plan
- Chester Waterfront Redefined
- Chester Triangle Improvement Strategy
- Industrial Heritage Parkway: Route 291/13 Beautification and Greenway Plan (2002)
- Chester City Ramp Access Study (2003)
- DELCORA Riverfront Development Study (2005)
- Chester City Central Business District Historic Resources Survey (2007)

2.1 Comprehensive Planning Process

This plan update builds on the Chester 2000 Vision Plan and on work completed in 2003 by EDAW and CHPlanning. Throughout this planning process, community engagement and outreach have played central roles. To ensure that the Chester Housing Plan addresses the broadest range of community interests, the City assembled a Steering Committee composed of residents, business owners, leaders of faith-based organizations, developers and city agencies. The Steering Committee helped uncover current issues and concerns as well as potential opportunities.

Data Inventory and Analysis

Using the input from the kick-off meetings, city tours, stakeholder interviews, and the existing plans and studies, the consultant team prepared an inventory of existing conditions pertaining to housing and demographic composition of the City of Chester.

Goals and Recommendations Development

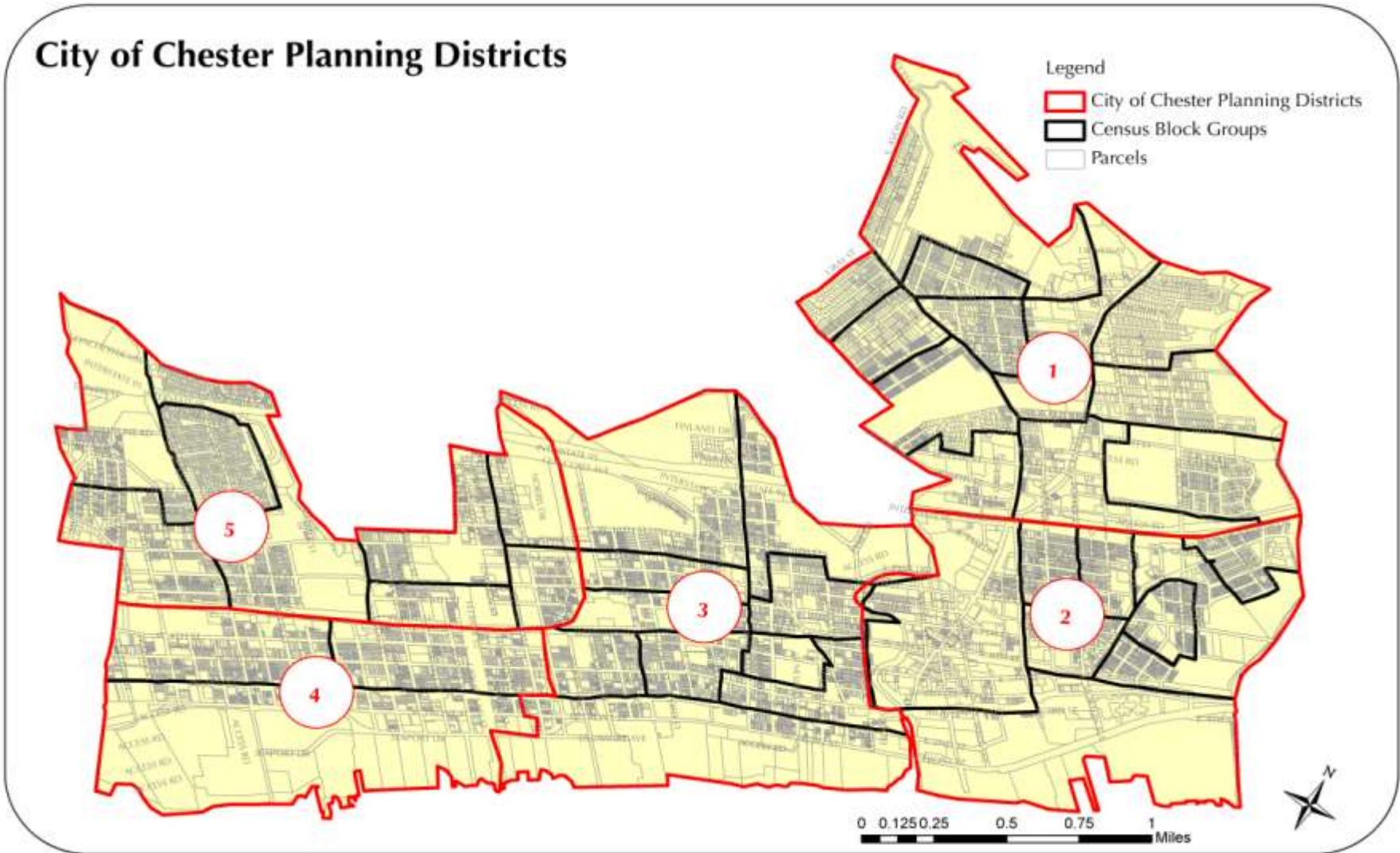
Informed by the data inventory and analysis, draft goals and recommendations were developed for the City as a whole, and where appropriate, for the individual Planning Districts, which are introduced in the next section. These goals and recommendations are presented in Chapter 6, which are further shaped using implementation strategies that were prepared to help decision-makers prioritize and guide their decision-making.

Plan Review and Adoption

The Draft Plan was released to the public during the summer of 2008 and presented during a public meeting on August 27, 2008 to which approximately 20 people attended. Following a 45-day public review period and incorporation of comments, the Plan was completed in September 2008. The Housing Plan was subsequently presented to City Council for adoption.

2.2 Chester's Planning Districts

The City is divided into five Planning Districts following census block group boundaries to allow for planning analyses of conditions unique to the different sections of the City. While the Planning District boundaries do not always follow the exact boundaries of neighborhoods, they do allow for a more detailed analysis and discussion of each area of the City. The boundaries of these districts are shown on the map below and follow the planning district boundaries originally developed in the Chester Vision 2000 Plan.



2.3 Vision and Goals

The vision and goals articulate the community’s ideas and aspirations; provide broad direction for the formulation of specific recommendations and action; and set policies for conservation, redevelopment, and an improved quality of life. Chester’s vision for the future is presented below, followed by the goals identified to achieve that vision.

The Vision

The vision statement identifies broad principles upon which the neighborhood plan is based. It represents values that the community deems as important enough to preserve for future generations. It describes the neighborhood’s desired character, key features and amenities. This vision statement serves as a guide to the development of goals and implementation strategies. It is the framework for specific goals, policies and recommendations. The overarching vision for the City of Chester neighborhoods is the following:

Chester neighborhoods are desirable communities that offer quality housing choices throughout the City.

In order to achieve this vision, the following goals for city government, residents, organizations, and the business community to work toward were developed. These goals are discussed in more detail at the end of this plan with a particular emphasis on implementation strategies.

Neighborhood & Housing Goals

1. Promote the Stabilization and Revitalization of the City’s Existing Neighborhoods
2. Promote the Construction of New Infill Housing
3. Promote Development of New Market Rate Housing
4. Promote, Encourage, and Sustain Homeownership
5. Encourage Downtown Living
6. Provide a Range of Affordable Housing Options Throughout the City

With these goals in mind, the Housing Plan first considers the background and demographics of the City. The Housing Plan then addresses existing housing conditions and moves into housing programs and needs. Chapter 5 addresses issues at a more detailed geographic level by breaking down housing conditions and needs by Planning District. The final chapter presents the final goals, recommendations and an implementation strategy for the City overall to purposefully develop and plan an appropriate supply of housing to meet future demand over the next 10 to 12 years.



3. BACKGROUND

3.1 City Profile

Before looking to the future, it is useful to first understand demographic trends of the past and projections into the future. Understanding these trends can help to identify unique needs of the community and shape the ultimate goals and strategies for the future. The following City Profile provides an understanding of the City’s existing demographic conditions while considering historic trends and future projections related to population characteristics.

Historic data are taken from the US Census Bureau. Claritas, Inc. data¹ is used as a source to look at current and future trends. When actual permit data or field visits provide more accurate information, this data is used and noted. Given that the City of Chester is located in Delaware County and is part of the Philadelphia – Camden – Trenton Metropolitan Area, data related to the region is sometimes used to provide context for the data.

3.2 Population Trends

Population changes over the years in Chester have followed the pattern of many other older urban cities throughout the United States. The pressures of a changing economy– from industrial to more technological, and the suburbanization of many outlying areas resulted in significant population loss to the suburbs during the 50’s, 60’s and 70’s as people followed new shopping, housing and employment to the suburbs. This population loss resulted in a declining tax base and many other community physical and social problems. While these trends were not unique to Chester, the scale at which the losses occurred was substantial, particularly in such a relatively short period of time.

¹ Claritas estimations for 2007 were calculated based on 1990 and 2000 US Census Bureau demographic data. At the block group level, change is estimated based on sources including local estimates, trends in USPS deliverable address counts, and trends in consumer counts from the Equifax Total Source database.

From a peak of 66,000 residents in 1950 to a population of just under 37,000 in 2000, Chester has endured a major decline in its population. From 1950 to 2000, Chester lost 30,000 residents; however, since 2000, the population has stabilized and according to US Census Bureau estimates for 2006, the population remained close to 2000 levels at 36,801 residents. The largest loss of population in Chester occurred between 1970 and 1980 when over 10,000 residents emigrated from the City.

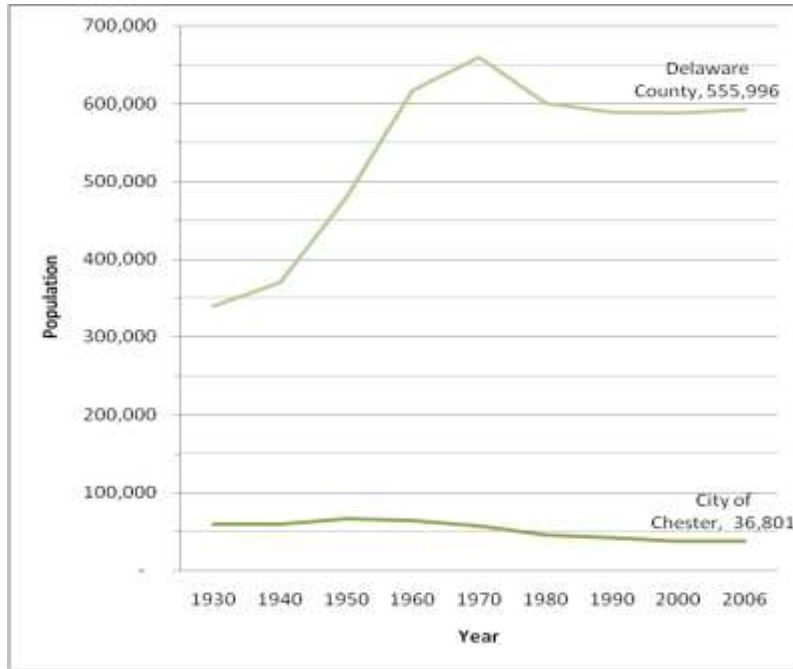
While these factors continued to play a role beyond the 70’s, more recent factors driving population loss includes outdated housing stock, concern about safety, availability of jobs and educational opportunities. To a smaller extent, population loss has also been influenced by family size becoming smaller (Table 3-1), which is a trend that is seen across the country. As mentioned previously, this trend of significant population loss is not unique to Chester. Many older, urbanized cities faced similar population losses. What is unique to the City is the extended and more extreme loss of population. It is important to note that Delaware County also experienced its largest loss of population in the same period. The County population has stabilized and is again growing, although at a more conservative rate. Figure 3-1 illustrates historic population trends for the City of Chester and Delaware County.

Table 3-1. City of Chester Average Household Size by Planning District

Average Household Size	City of Chester	PD 1	PD 2	PD 3	PD 4	PD 5
1990 Census	2.88	2.92	2.90	2.89	2.61	2.89
2000 Census	2.64	2.91	3.11	2.87	2.59	2.78
2007 Estimate	2.66	2.93	3.17	2.82	2.55	2.73

Source: Claritas, Inc. 2007, US Census Bureau 2000

Figure 3-1. Population Trends for Delaware County and Chester City (1930-2006)



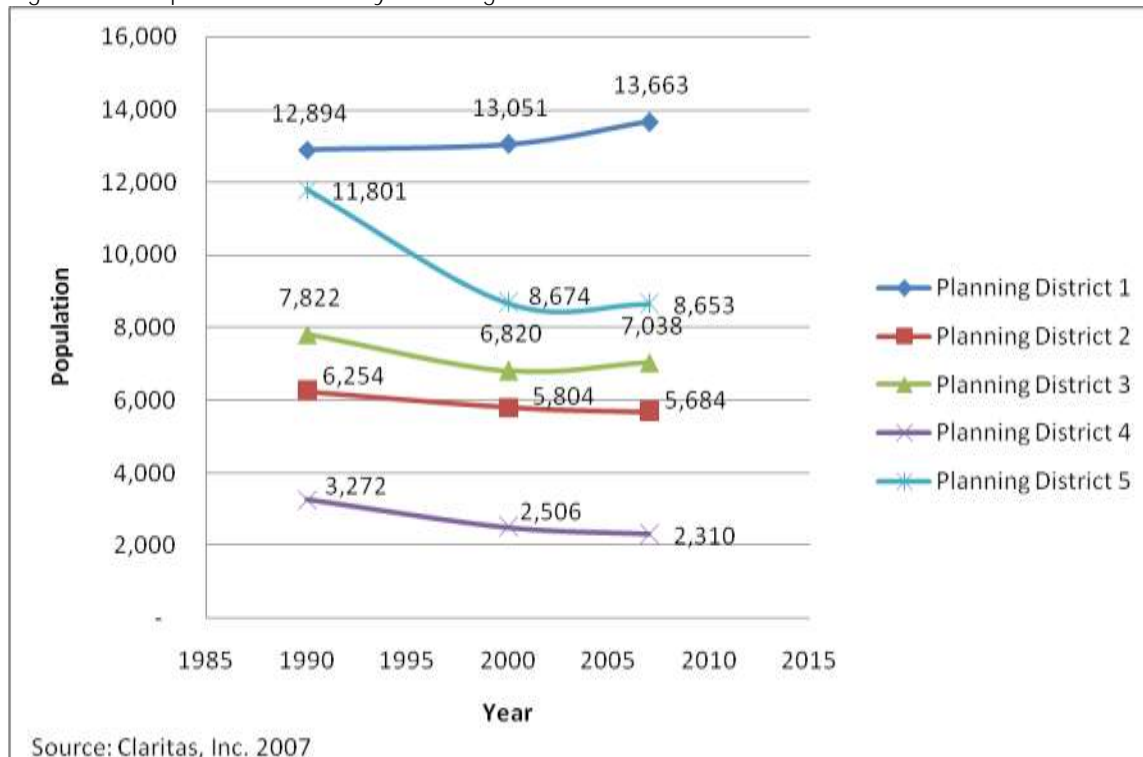
Source: US Census Bureau (Decennial Census and 2006 Estimates)

Population forecasts from the DVRPC estimate that the population in Chester will stop declining and will increase slightly to approximately 37,300 over the next 25 years. This represents a much more positive outlook for the City than previous decades. Similar to Chester, Delaware County is also forecasted to experience a slight increase in population through 2035. While the trends suggest population will increase slightly into the foreseeable future, infill opportunities in Chester abound and with an aggressive approach to redevelopment and infill, these projections can easily be exceeded.

3.3 Population by Districts

Individual planning districts have faced unique housing issues that have contributed to population patterns. Looking more closely at population trends within the City, Figure 3-2 shows that while population in the City overall is stabilizing, some areas of the community continue to struggle with population losses while other planning districts are showing stable populations.

Figure 3-2. Population Trends by Planning District



3.4 Demographic Trends

Understanding the implications of the demographic composition of Chester is the first step in addressing the needs of the population today and into the future. The economic decline of Chester that occurred during the 1970s through 1990s is still being felt today. The out-migration of people and jobs has placed stress on the community’s ability to meet the needs of the residents and the businesses that have remained. To help neighborhoods appropriately focus their energy on revitalization, it is useful to understand the demographics of the community and what the perceived issues are.

The ratio of males to females in Chester is very similar to the County and State percentages. In Chester, 53% of residents are female and 47% are male compared to 52% female and 48% male in Delaware County and the State.

3.5 Race Characteristics

Race is another consideration in characterizing the population of Chester. From 1990 to 2000, the racial composition of Chester changed significantly. During this decade, the non-white population remained steady, increasing slightly over 600 residents; however, the White population decreased 6,421 residents, from 32% to 19%, explaining much of the population loss. As shown in Table 3-2, about 76% of residents are African American, followed by 19% White according to the 2000 US Census.

Table 3-2. City of Chester Population by Race

Race	2000 Census	2007 Estimate
<i>Total Population</i>	36,854	37,348
White	19.0%	12.0%
African American	76%	82.4%
American Indian & Alaska Native	0.2%	0.2%
Asian	0.6%	0.7%
Other	3%	3.2%
Two or more races	1.5%	1.6%
Hispanic*	5.5%	5.8%

Source: US Census Bureau 2000, Claritas, Inc. 2007

*Data for Hispanic population overlaps with other race categories as this is tabulated as an ethnic group instead of race.

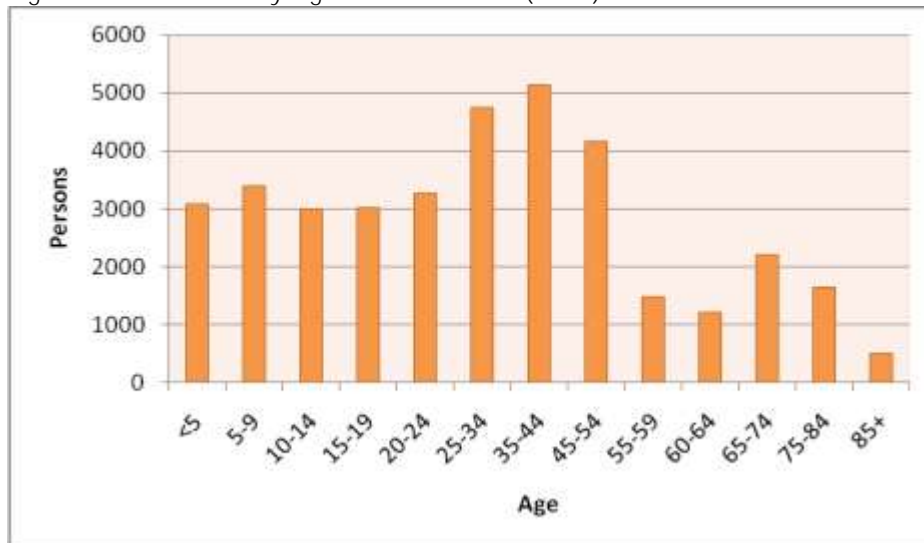
3.6 Age Characteristics

The residents of Chester tend to be young, as shown in Figure 3-3. With a median age of 30.6, Chester City falls well below the lowest median age (34.2 in Philadelphia County) in the DVRPC Region. This is supported by the relatively large number, almost 26%, of Chester’s residents that are children below the age of 15. Furthermore, about

43% of the City’s residents are 25 or younger. The presence of Widener University and the Chester Correctional Facility may also contribute to the number of residents between the ages of 20 and 24.

Compared to Delaware County, Chester has a relatively low percentage of residents over age 65, or about 12%. The largest portion of the population, 14%, is between 35 and 44 years of age. Using the DVRPC assumption that Chester’s population will remain fairly stable over the next twenty-five years, residents between 35 and 44 will move up the age cohort ladder, dramatically increasing the number of elderly residents 2025. Meeting the physical and programmatic needs of an aging population will become a focus of the City.

Figure 3-3. Chester City Age Characteristics (2000)



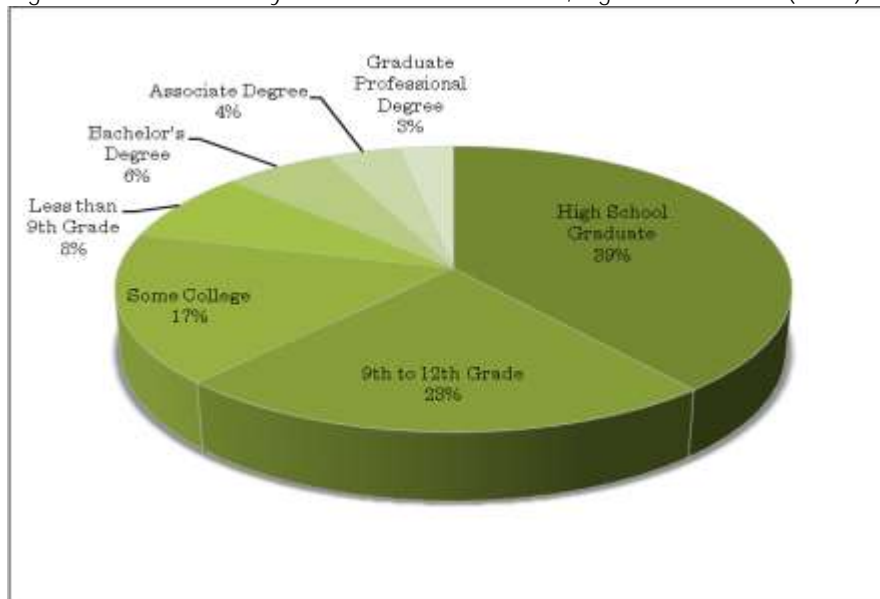
Source: US Census Bureau, 2000

3.7 Education Characteristics

The education level of Chester residents age 25 and over has improved over the last ten years; however the City still lags behind other riverfront communities and the County. Of those 25 and over, about 31% have less than a high school education in Chester (compared to 14% in the County), down from 37% in 1990.

As shown in Figure 3-4, approximately 10% of Chester residents age 25 and above have achieved an Associates or Bachelors Degree, and just 3% have received a Graduate or Professional Degree. These numbers are substantially lower than the County where approximately 24% have a Bachelors or Associates Degree and around 12% have received a Graduate or Professional Degree. Low educational or skill levels not only impact employment and occupation opportunities available to residents, they may also affect business location decisions.

Figure 3-4. Chester City Educational Attainment, Age 25 and Over (2000)



Source: US Census Bureau, 2000.

3.8 Employment Trends

The decline in population also caused a reduction in the available labor force in Chester from 1990 to 2000. This trend continued until 2002, when the unemployment rate reached 8.2%. During this time, the number of persons age 16 and over in the labor force declined by about 2,100 people. However, recent estimates for the years 2003 to 2007 (Table 3-3) show that unemployment rates are improving in both Chester City and Delaware County.

Data from the US Census Summary File DP-3: Profile of Selected Economic Characteristics for Chester reports different labor force statistics and indicates the unemployment rate is even higher than the US Department of Labor reports. For example, in 2000, the US Census unemployment rate in Chester for persons 16 and over in the labor force was 16.7, up from 12.45 in 1990. This discrepancy is related to the variation in unemployment numbers; the US Census reports a much higher number of people unemployed than the US Department of Labor. High unemployment rates may be linked to a variety of factors including lack of skilled workers, low education levels, limited job opportunities at existing businesses, etc. While unemployment and economic development do not directly impact housing, the connection between the two is inseparable. Residents without jobs, or who are unable to earn a living wage, struggle to maintain their housing and own their own home. So, while the focus of this section is on housing and neighborhoods, it is understood that employment trends and economic revitalization are integral to the stabilization and improvement of neighborhoods.

Table 3-3. Population Employed and Unemployment Rates for Chester and Delaware County

Year	City of Chester		Delaware County	
	Employment	Unemployment Rate	Employment	Unemployment Rate
2000	13,616	5.90%	266,591	3.80%
2001	13,746	7.00%	268,672	4.20%
2002	13,736	8.20%	266,989	5.00%
2003	13,462	8.60%	263,292	5.20%
2004	13,477	8.80%	263,559	5.10%
2005	13,601	7.90%	266,680	4.60%
2006	13,670	7.30%	270,097	4.30%
2007	13,681	6.80%	270,307	4.00%

Source: US Department of Labor, Bureau of Labor Statistics

Several studies and plans have been completed within the City of Chester that discuss employment conditions and economic development, including the *City of Chester Five-Year Financial Plan*². It is clear from previous studies that Chester has continued to struggle over the past several years to maintain employment opportunities for residents within the community. However, in recent years, Chester has welcomed several large employers along the waterfront. The Wharf at Rivertown, a 400,000 square foot office building, employs approximately 1,200 workers and is home to Synogy, a software deployment provider, Wells Fargo, and AdminServer.

In addition to Rivertown, Harrah’s Entertainment, Inc. has completed construction of its Chester Downs Casino and Racetrack facility. The harness racing track, completed in September 2006, and the casino with a 100,000 square foot gaming room, completed in January 2007, has generated approximately 1,000 to 1100 new jobs. Looking to the future, Major League Soccer recently announced its intention to locate a major league soccer stadium along the waterfront in Chester. It appears that the new franchise will be locating in Chester thanks in large part to a partnership between private investors and funding and support provided by the State, County and other local agencies.

According to DVRPC, the 2005 employment estimate for the City of Chester was 11,158. The employment base in Chester is forecasted to increase by approximately 7 percent by 2035. However, with the key employers noted above, the City has already exceeded the DVRPC forecasted increase of 825 jobs by 2035.

3.9 Income and Poverty Characteristics

Table 3-4 illustrates that Chester City residents experienced an increase in median household income (MHI) between 1990 and 2000 of 23 percent. In Delaware County the median household income during the same period increased by 34 percent. The result of this differential is that the gap between median household income at the county level compared to the City is growing wider with household incomes in Chester now approximately ½ what they are for Delaware County overall. With such a discrepancy in household income, families in Chester are continually challenged to provide for all their basic

² Fairmount Capital Advisors, Inc., 2006.

needs on less money than the remainder of County residents. See Table 3-5 for a breakdown of household income data within the City of Chester.

Table 3-4. Household Income

	Chester	Delaware County
1990 Median Household Income	\$20,864	\$37,337
2000 Median Household Income	\$25,703	\$50,092
2000 Median Family Income	\$30,336	\$61,590
2000 Per Capita Income	\$13,052	\$25,040

Source: US Census Bureau, 2000

Table 3-5. 2007 Households by Household Income

Income Group	Chester	Chester (%)
Less than \$15,000	3,714	28.5%
\$15,000 - \$24,999	2,181	16.7%
\$25,000-\$34,999	1,891	14.5%
\$35,000-\$49,999	1,969	15.1%
\$50,000-\$99,999	2,553	19.6%
\$100,000-\$149,999	540	4.1%
\$150,000 and over	176	1.4%
TOTAL	13,024	

Source: Claritas, Inc. 2007

The US Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is living below poverty levels. If a family’s total income is less than that family’s threshold, then that family, and every individual in it, is considered poor. US Census Bureau income data for 1999 indicate that about 27% of individuals and 23% of families in Chester were living below the poverty level (Table 3-6). In Delaware County, about 5.8% of the county’s families (8,092 families) and 7.6% of individuals live below poverty (42,411 individuals). Chester is home to approximately one quarter (23%) of the County’s families that live below poverty – a considerable percentage. The effect of such high levels of poverty on housing is significant, **limiting a resident’s** ability to maintain and improve their property because such a large proportion of their income must be spent on basic necessities such as food.

Table 3-6. Families Living Below Poverty Levels

	Chester	
2000 Census	1,860	22.9%
2007 Estimate	1,934	23.5%
2012 Projected	1,931	23.4%

Source: Claritas, Inc. 2007

3.10 Crime

While crime is down substantially over a ten year period, it continues to challenge revitalization efforts. Some planning districts within the City appear to be affected by crime more than other neighborhoods. Many programs are in place to help combat crime within the community. However, there is no single 'quick-fix' to solve all the crime problems of the City. Trends within the planning districts should be studied in more detail, particularly as they relate to housing and neighborhood stabilization. Understanding the trends may help to focus efforts in certain areas to combat crime and help communities reclaim their neighborhoods. The creation of viable neighborhoods with higher levels of home-owner occupancy can contribute to the creation of a sense of community pride which has the potential to play a significant role in the reduction of crime throughout the City.



3.11 Summary

When looking at the demographic information holistically we see that certain indicators show that many conditions within the community are improving, while others still remain a challenge. The availability of quality housing which meets the needs of all residents while maintaining the unique character of individual neighborhoods is essential in order to move Chester forward.

Population is stabilizing throughout the City, which helps neighborhoods to move toward addressing vacancies and rebuilding the community. Residents of the City tend to be younger with less education and higher rates of unemployment than many surrounding communities, but the percentage of residents with a high school diploma has increased since 1990. This shows that there is a labor force available in Chester for potential employers and a young population base also provides more opportunities for training and education. The key is for Chester to create an environment where the young population will want to settle down with a job, children, and home.

4. HOUSING CHARACTERISTICS

Looking more closely at the housing characteristics of the City helps to understand the past and to develop strategies for improving housing and neighborhoods in the future. Several factors are considered when looking at the housing and neighborhood characteristics of the City including housing inventory, age of housing, vacancy, occupancy, and housing value and trends.

In a market analysis conducted for the Union Square development by the Ludwig Corporation, it was reported that not only are there a number of households within Chester that wish to remain in the City but seek a different type of housing, there is also a broader population that is interested in relocating to Chester. It was demonstrated by Ludwig that there is a significant lack of housing units in Chester, at a variety of price-points, to accommodate current and changing demands. Ludwig estimated that while the number of housing units in the Chester/Upland School District decreased by 700 units between 2000 and 2006, the number of households in the school district *increased* by 661.³ It is likely that the change in the number of households during this time period reflects land use changes during construction of new housing units to replace demolished units.

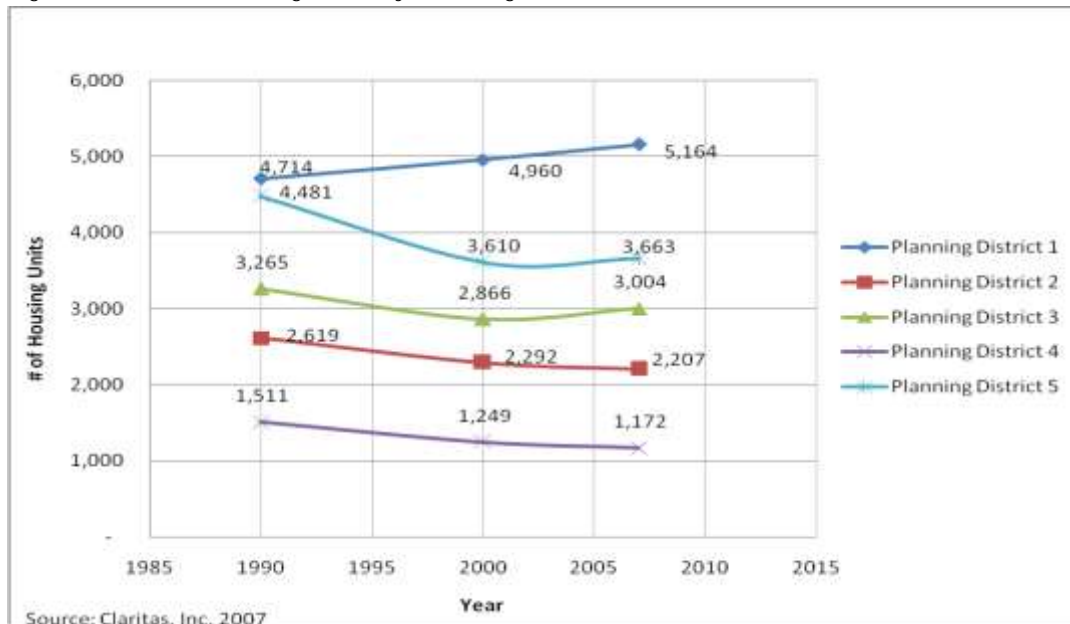
The characteristics identified in the Ludwig study are consistent with findings identified during the planning process in various sections of the City. An accurate assessment of current housing inventory and the identification of target areas will encourage new housing that will fill housing gaps to provide housing opportunities for a diverse demographic.

³ Market Study of Proposed Union Square Homeownership Development, by the Ludwig Corporation, July 20, 2006.

4.1 Housing Inventory

As originally noted in the Chester Vision 2000, the 1990 Census identified 16,512 housing units in Chester which was a 7.4% decline from 1980 and more than an 11% decline from 1970. This trend continued into 2000 as the 2000 Census identified a total of 14,976 housing units in Chester, reflecting an additional decline of 9%. A portion of this can be explained by the City’s demolition program to remove vacant and blighted structures. Between 1990 and 2000, the City demolished 704 housing units, which is in addition to what other organizations also demolished. The result of such aggressive demolition programs is that opportunities have been provided for redevelopment of these areas. As shown in Figure 4-1, by 2007 these redevelopment opportunities were beginning to be realized as the total number of housing units increased to approximately 15,210. It can be seen from Figure 4-1 that rate of housing loss has generally decreased since 2000 and the housing inventory appears to even be on the rise.

Figure 4-1. Total Housing Units by Planning District



While projections into the future anticipate the number of housing units to remain relatively constant these are based upon trends from the 2000 census and new developments since the 2000 census appear to be on the rise and outpacing census based projections. The City has begun to see an increase in new residential units being constructed that may be representative of a changing pattern, resulting in an increase in the overall percentage of new units within the City. Table 4-1 provides a summary of larger, new housing developments within the City since 1995. In addition to the large development noted in Table 4-1, several small infill developments have occurred throughout the City.

Table 4-1. Housing Developed between 1995 and 2007

Name of Development	Year Built	Number of Units	Type of Household
William Penn	1995	160	Low income families
Chestnut Ridge	1997	168	100 Assisted Living Units 68 Independent Units
Jefferis School	1996	36	Low income families
Ralph Moses House		12	Persons with AIDS
Heartley Homes	1997	10	Families
Wellington Ridge	2000	136	110 are public housing (24 of which are elderly) 26 owner occupied
Chatham Estates	1997 and 2005	110 + 40	110 are family units 40 are elderly housing units
Crozer Hills	2004	25	Homeowner- 13 income limited; 12 market rate
Matopos Hills	2005	82	Low Income
Habitat for Humanity	2005 and 2007	7	5 on Madison St (2007) 2 on McDowell (2005)

Name of Development	Year Built	Number of Units	Type of Household
Madison/Rose Street	1995-1997	63	Phase I - 1995 (Madison, Elizabeth, and Potter Streets): 16 new construction and 7 rehabilitated scattered site rental units. Phase II - 1996 (Upland Street) - 11 new construction and 4 rehabilitated scattered site rental units. Phase III - 1997 (Rose, Upland, Madison, and Potter Streets) - 26 new construction and 14 rehabilitated scattered site rental units.
Central Avenue Townhomes	2001	16	Owner-occupied
Total		865	

From 1990 to 2000, households in Chester decreased by approximately 12 percent (see Table 4-2). The following figure shows households by planning district using 1990 and 2000 US Census data, in addition to Claritas 2007 estimates. According to estimates, Planning Districts 1, 3, and 5 are showing a trend of increasing households. However, only Planning District 1 showed an increase in the number of households between 1990 and 2000.

Figure 4-2. Total Households by Planning District (1990 and 2000 Census, 2007 Estimate)

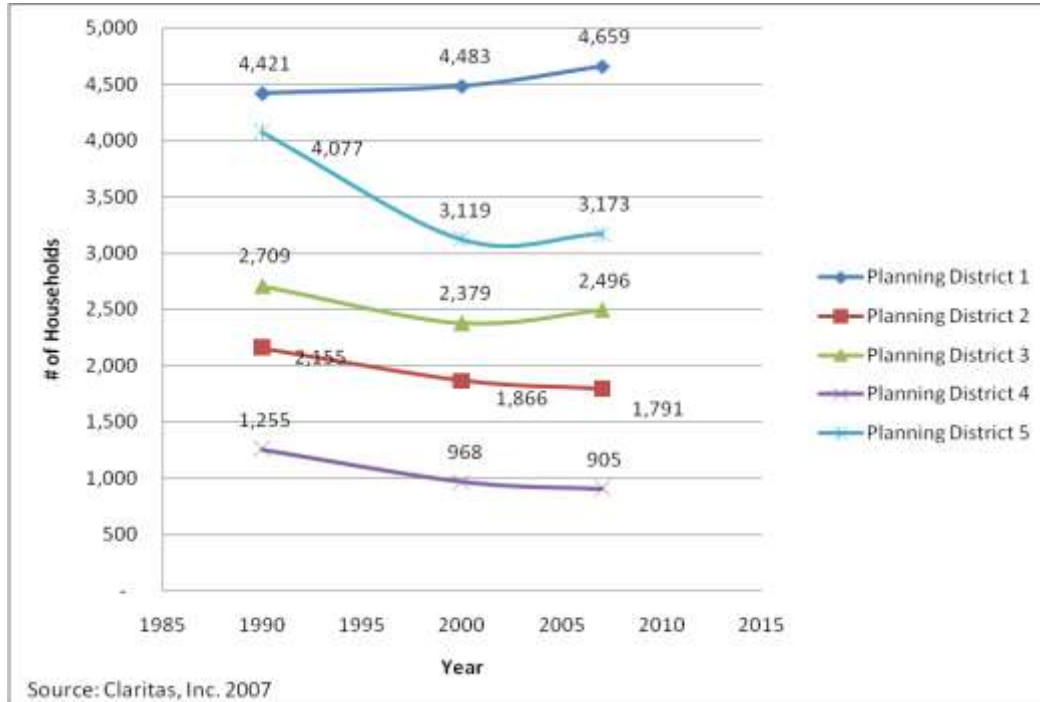


Table 4-2. City of Chester Total Households

Households	City of Chester
1990 Census	14,616
2000 Census	12,814
2007 Estimate	13,024
2012 Projection	13,123
Percent Change 1990 - 2000	-12.33%
Percent Change 2000 - 2007	1.64%
Percent Change 2007 - 2012	0.76%

Source: Claritas, Inc. 2007

4.2 Housing Type and Density

Historically, the housing stock in Chester has been dominated by single-family attached units (rowhouses), with densities ranging from 13 units per acre to 18 units per acre. This remains the situation in Chester, with 92% of the housing stock identified as being attached housing. With the high rate of demolition over the past several years, the high-density housing tends to remain in pockets throughout the City with vacant parcels scattered throughout the City. It is worth noting that while single-family detached units account for the smallest proportion of housing units, they also tend to represent the most stable of the housing stock in the City. Table 4-3 shows the breakdown of housing types within the City and more specifically within planning districts. It can be seen that the proportions of housing types vary by planning district. This is discussed in more detail in Section 6, Planning Districts.

Table 4-3. 2000 Housing Types by Planning District

Planning District	2000 HOUSING TYPES						
	TOTAL	Single Unit Detached	Single Unit Attached (rowhouses)	2 Units (Twin/Duplex)	Multi-family		
					3-19 Units	20-49 Units	50+ Units
1	4,960	533	2,358	404	970	230	459
2	2,396	89	1,485	181	316	77	248
3	2,706	200	1,775	290	354	73	14
4	1,269	127	885	142	115	0	0
5	3,606	260	2,562	341	354	35	54
Citywide	14,937	1,209	9,065	1,358	2,109	415	775

Source: US Census Bureau, 2000.

4.3 Housing Conditions

The condition of many housing units in Chester continues to range from stable and well-maintained to boarded up and dilapidated as noted in the Chester Vision 2000. Although there are still many houses in disrepair, housing conditions overall in Chester appear to be improving since the mid-1990's. This is based on the fact that the public housing units within the City have been upgraded over the past 15 years and hundreds of dilapidated houses have been demolished. In addition, more than 1,000 new residential units have been constructed within the City, with hundreds more in the planning phases. However, a detailed analysis has not yet been completed on a City-wide basis and should be completed to establish a baseline for housing conditions from which to track conditions into the future.

4.4 Age of Housing

The struggle with older, substandard housing in Chester has been ongoing for decades. However, since 1990 the aggressive demolition program has resulted in the removal of more than 2,000 substandard houses built prior to 1939. While there are still more than 4,000 housing units built prior to 1939, the overall proportion of these units to the total housing stock is much more balanced, representing 30% of the housing stock as compared to 40% in 1990 as shown in Table 4-4. In addition, the overall condition of the remaining older housing is most likely much better than the housing that was demolished.

According to US Census 2000 data, the majority of homes in the City (40%) were constructed between 1940 and 1959, followed by homes constructed prior to 1939 (30%). Less than 6% of the City's housing stock was constructed between 1980 and 1998. However, Table 4-4 shows that the total number of units built between 1999 and 2007 is more than 1,000, which exceeds the previous 18 years. Again, this indicates that actual housing construction in the near future may vary from census based projections. Overall, housing in Chester is getting relatively newer and the housing that is most dilapidated has been removed.

Table 4-4. 2007 Total Housing Units by Year Structure Built

Year Built	City of Chester	
Built 1999 to Present	1,041	6.8%
Built 1980 to 1998	874	5.7%
Built 1960 to 1979	2,782	18.3%
Built 1940 to 1959	6,017	39.6%
Built prior to 1939	4,495	29.6%
TOTAL Housing Units	15,209	100.0%

Source: Claritas, Inc. 2007

According to a report published by the Delaware Valley Regional Planning Commission⁴ in July 2008 on building permits for new housing units, the City of Chester had 209 new building permits issued for housing units from 2000 to 2007, which is only 1.4 percent of the total housing stock estimated in 2007. Comparing Chester City to other cities in the Delaware Valley region with similar demographics and economic conditions, Chester is showing similar trends in terms of new housing construction to other municipalities such as Reading City, PA where only 191 new permitted units were constructed between 2000 and 2007 and the population is twice as large as Chester's population. Camden City has had some success in new housing construction with 1,016 new residential building permits. Chester City may learn from similar municipalities such as Coatesville in Chester County that have a similar history of shifting from an industrial economy to a more service-oriented economy. According to the DVRPC report, Coatesville, a City with a population of approximately 11,000, had 421 permitted housing units within the same timeframe.

4.5 Occupancy

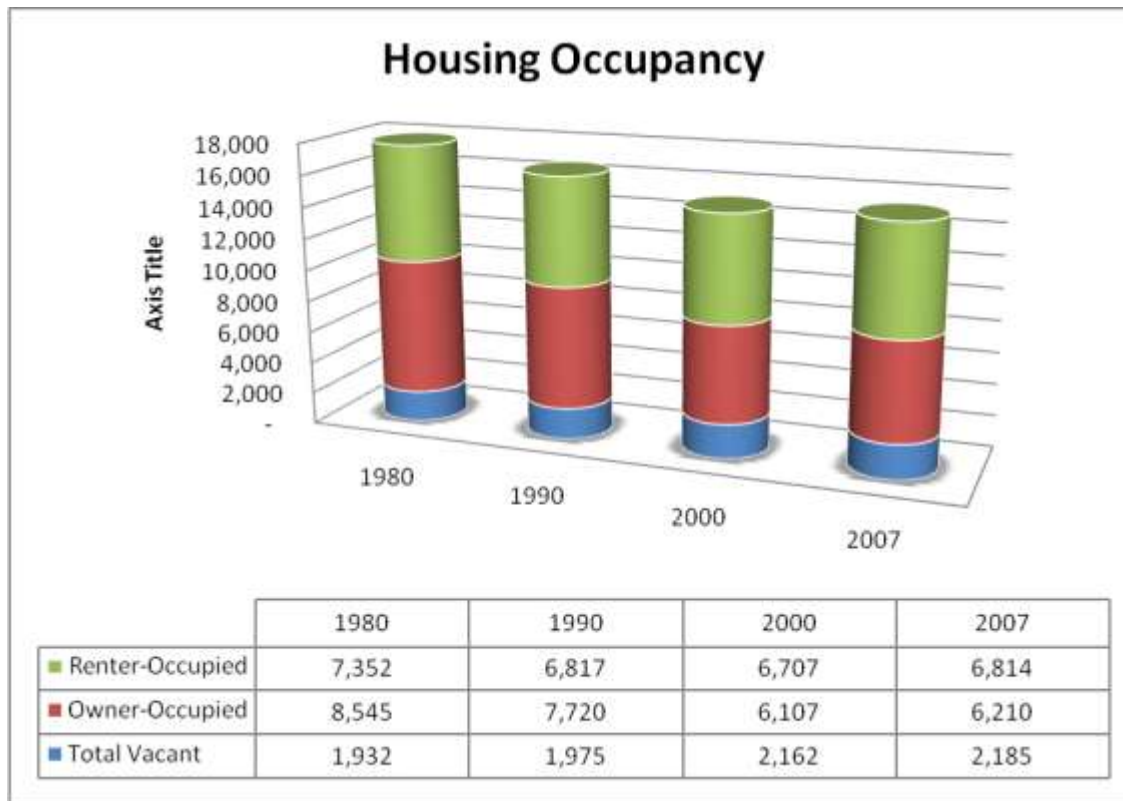
Owner occupancy can often be an excellent indicator of the desirability and stability of a neighborhood. As noted in the Vision 2000 Plan, rental properties with rent schedules at the low end of the scale can tend to attract a transient population. Because there is less neighborhood cohesion in transient neighborhoods, activities such as clean-block campaigns, neighborhood associations and other group efforts intended to maintain the stability of the neighborhood are more difficult to establish and maintain.

Owner occupancy in Chester dropped by approximately 6% between 1990 and 2000. According to the 1990 Census, the proportion of owner-occupied units was slightly more than the proportion of units that were renter-occupied. However, by the 2000 Census, the ratio of owner-occupied to renter-occupied units reversed, resulting in slightly more units throughout the City being renter-occupied than owner-occupied. This percentage represents a continuation of past trends, but at a higher rate of change. Current projections identify this proportion holding steady into the near future.

⁴ DVRPC Regional Data Bulletin: Housing Units Authorized by Residential Building Permits: 2000-2007 (Published July 2008). Data were collected from US Census Bureau and the Construction Statistics Division.

While the trend in owner occupancy tends to be stabilizing in the City overall, it is still lower than would be preferred. Figure 4-3 below shows the distribution of renter versus owner occupied. While the percentage of owner-occupied units is significantly lower than Delaware County (71%), it is comparable to other cities of similar size and economic condition in the region. For example, according to the 2000 Census, Camden, New Jersey had an owner-occupancy rate of 46.1% and Reading, PA had an owner-occupancy rate of 51%.

Figure 4-3. Chester City Housing Occupancy



Source: US Census Bureau, 2000, Claritas, Inc. 2007.

In looking at the housing unit data summarized in Figure 4-3, it appears that the largest decline occurred in the owner occupied category. The number of owner occupied units decreased by almost 2,000 while the number of renter occupied units decreased only 100. This explains why there are now more renter occupied units (52.3%) than owner occupied units (47.7%). Table 4-5 provides a more detailed estimate of changing housing occupancy from 1980 to 2007.

Table 4-5. Housing Occupancy in Chester 1980-2007

	1980		1990		2000		2007 Estimate*	
	#	%	#	%	#	%	#	%
Owner-Occupied	8545	47.9%	7,720	46.8%	6,107	40.8%	6,210	40.8%
Renter-Occupied	7352	41.2%	6,817	41.3%	6,707	44.8%	6,814	44.8%
Total Occupied	15897	89.2%	14,537	88.0%	12,814	85.6%	13,024	85.6%
Total Vacant	1,932	10.8%	1,975	12.0%	2,162	14.4%	2,185	14.4%
Total Housing Units	17,829		16,512		14,976		15,209	

*Claritas, Inc. 2007 estimates

As with national demographic trends in the past decade, household sizes in Chester are getting slightly smaller. Consequently, the domestic needs of households change not only in response to spatial needs, but also in terms of the desire for housing features that suit changing lifestyles. Between 1990 and 2000, the largest decreases in household types in Chester have been both family (-23%) and non-family households (-24%) with a householder over age 65. The largest statistical increases have been in family households with a householder between the ages of 15 and 34 (57%), followed by non-family households in the same age group (32%).⁵ Over 56% of both the renter-occupied and owner-occupied housing units in Chester were inhabited by one or two persons; only 29.2% of the rental-occupied housing units had three or four persons per unit, and 29.8% of the owner-occupied housing units had three or four residents.

⁵ U.S. Census Bureau, 1990 and 2000 Census.

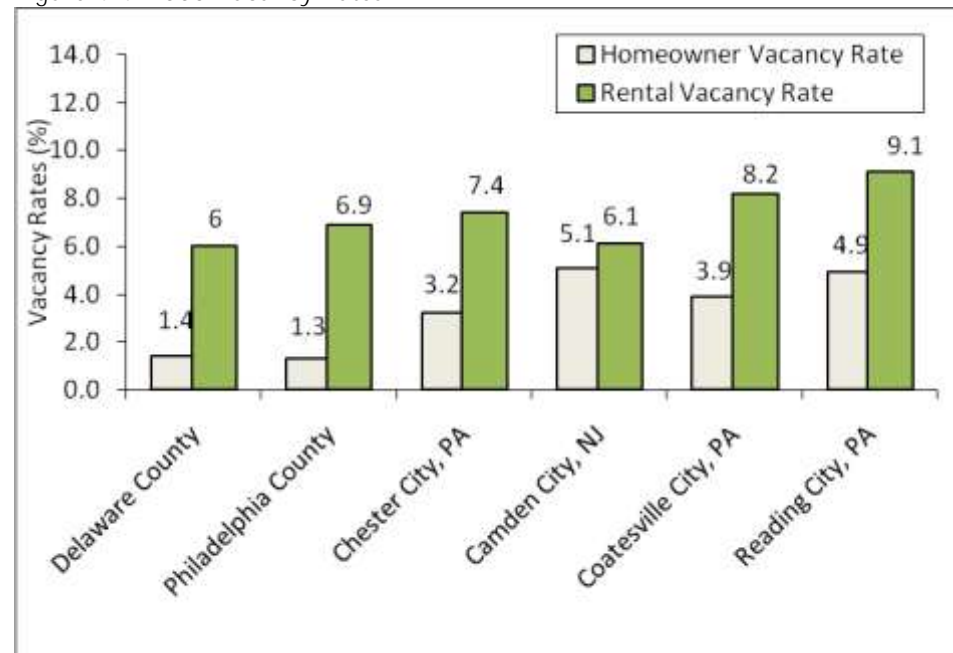
4.6 Vacant Housing and Land Inventory

Vacant land in the City is usually the result of buildings being lost through fires or other disaster or the removal of abandoned buildings. These lots are often small and scattered among structures in good physical condition. Many vacated buildings in various states of decay unfortunately remain standing. These structures include residential as well as commercial and/or industrial properties. Contributing to negative perceptions of blight and decay, vacant buildings are a significant problem in Chester.

While the total number of housing units within the City is important to track over time, it is also important to monitor the amount of housing that is vacant. Vacant housing within neighborhoods detrimentally affects neighborhoods in a variety of ways. According to the 2000 Census, vacant housing within the City totaled 2,162 housing units, which was a slight increase from the 1,974 vacant units identified in 1990. Given that there were fewer housing units overall in 2000, the percentage of vacant housing accounted for approximately 14% of the City’s housing stock. It is believed that many of the vacant units are uninhabitable or may be scheduled for demolition in the future to make way for redevelopment opportunities. Figure 4-4 provides a comparison of vacancy rates in 2000 to Delaware and Philadelphia County.

While some aspects of housing condition appear to be improving, the high percentage of poorly maintained and abandoned homes continues to serve as a major obstacle to revitalizing Chester’s housing market. In 2000, the housing vacancy

Figure 4-4. 2000 Vacancy Rates



Source: US Census Bureau, 2000

rate in Chester was 14.4%, representing a 2.4% increase from its 1990 level of 12.0.

High vacancy rates are compounded by poor housing conditions. For example, from 1990 to 2000, there was no significant improvement in the number of housing units that lack complete plumbing or kitchen facilities.

Poorly maintained, declining, and dilapidated housing units are predominantly located south of I-95. Concentrated pockets of dilapidated housing units exist in several areas. In order to achieve a healthy vacancy rate, generally considered 4-5%, the City will need to continue its program of demolition of uninhabitable properties and rehabilitation of units when feasible; while at the same time encouraging the redevelopment of vacant land and infill development that will meet housing needs and maintain neighborhood integrity.

4.7 Housing Market Trends

It is evident that the economic and demographic emigration and negative perception has detrimentally affected the City's neighborhoods and housing stock. However, it also provides an opportunity for revitalization and the creation of a new image. The median housing values in surrounding counties present a promising opportunity for Chester's housing market. As more and more homeowners outside of Chester are faced with paying housing costs beyond their affordability threshold, many will seek other housing options. The Chester housing market has great potential for meeting the needs of those who cannot afford housing in the surrounding areas. In 2000, the median monthly mortgage in Chester was \$787 dollars, only 62.9% of the Delaware county level. Thus, Chester could potentially become a bedroom community for metropolitan commuters. In 2000, 8.1% of Chester's housing units were single family detached units, and 60.7% were one-family attached units. These housing structures are viable market options for working families.

The success of this revitalization effort must be built on Chester's assets and recent successes. The amenities provided by Widener University, the Crozer-Keystone Medical Center, SEPTA, the historic parks, the library, the riverfront, and the committed City government can be leveraged to encourage additional amenity development to retain existing residents and to attract newcomers.

4.8 Housing Values and Costs

Looking at housing values in 2000, the median house value in Chester was approximately \$43,000 (Table 4-6). With the median house value of Delaware County in 2000 estimated at \$127,019, Chester continues to have median house values at 34% of the County. So, while the discrepancy has not improved, it also has not gotten worse, which is a move in the right direction. Disparities in housing values in the City of Chester and Delaware County are dependent on several factors. Chester maintains a separate tax assessment rate than other communities in the county. Because Chester’s housing values are so low, the millage rate for the City is very high in order to generate the tax revenue needed to support the City. The City millage rate for 2007 was 29.792 and the school millage rate for the Chester-Upland School District was 51.336 mills. At first glance, these rates are much higher than surrounding communities; however, the housing values are much lower in Chester and the difference is made up in the tax rate. Other contributing factors to a low housing value include age and condition of housing.

Table 4-7 on the following page represents all residential single-family sales activity in the City of Chester for the years 2003 through 2006, and was obtained from public record and www.TrendMLS.com, which is a national database. The data indicate that there has been a decrease in the number of sales between \$0 and \$49,999 and an increase in the number of sales between \$50,000 and \$200,000.⁶ In addition, both average and median sale prices have increased. According to a recent market report from Prudential Fox and Roach Realtors, while housing prices in today’s market have continued to fall throughout Delaware County and beyond, the City of Chester actually experienced an increase of 14.6 percent in housing

Table 4-6. Value of Owner-Occupied Units

Value	Owner-Occupied Units	
	2000	%
Less than \$50,000	3,567	62%
\$50,000 to \$99,999	1,935	34%
\$100,000 to \$149,999	179	3%
\$150,000 to \$199,999	50	1%
\$200,000 to \$299,999	26	0%
\$300,000 to \$499,999	0	0%
\$500,000 to \$999,999	0	0%
\$1,000,000 or more	0	0%
Median Value (dollars)	\$43,100.00	

Source: US Census Bureau, 2000.

⁶“Market Study of Proposed Union Square Homeownership Development,” Ludwig Corporation, July 2006.

values in the first half of 2008. Median housing values rose to \$70,450, which is a 60 percent increase over the 2000 median value reported of \$43,000. It is acknowledged that while these findings may not be based on the same parameters as the Census 2000 data, it is an indicator that real estate conditions in Chester are improving and potentially reducing the gap between Chester and Delaware County. As individual property values rise, the overall net value of the City also rises.

Rents in Chester have remained lower than many municipalities in the region. In 2000, the median rental value was \$541.00 as shown in Table 4-8.

Table 4-7. Residential Sales Activity for the City of Chester

Sale Price Range	2003	2004	2005	2006
\$0 - \$49,999	142	131	116	0
\$50,000 - \$99,999	53	94	80	2
\$100,00 - \$149,999	4	3	11	17
\$150,000 - \$199,999	0	1	22	2
\$200,000 - \$249,999	0	0	1	0
\$250,000 – and up	0	0	0	0
Total Number of Sales	199	229	230	21
Average Sales Price	\$40,040	\$47,580	\$61,660	\$79,990
Median Sale Price	\$38,000	\$46,150	\$49,000	\$85,900

Source: Ludwig Corporation, 2006

Table 4-8. Renter-Occupied Units in 2000 by Rental Rate

Value	2000	%
Less than \$200	790	12%
\$200 to \$299	426	6%
\$300 to \$499	1498	22%
\$500 to \$749	2672	40%
\$750 to \$999	880	13%
\$1,000 to \$1,499	180	3%
\$1,500 or more	67	1%
No cash rent	178	3%
Median Rent (dollars)	\$541.00	

Source: US Census Bureau, 2000

4.9 Housing Demand

The change in demographics could be an indication that seniors are moving out of the neighborhood, with households being replaced by younger families with fewer children. Consequently, it could be assumed that empty-nesters are relocating out of Chester because there is a lack of housing types to fit their evolving housing needs—such as units with fewer bedrooms, and/or smaller properties requiring less maintenance, more amenities and conveniences desired by aging households. In addition, the growing demand by younger households seeking family-housing in Chester could be due to a more affordable housing market in Chester when compared to the rest of Delaware County, and because the City has excellent access to employment and services in the tri-state region.

Current family lifestyles also drive demands for housing units with different features and more modern amenities than those found in older dwellings: such as larger bedrooms with bigger closets, parking for multiple vehicles, and living spaces that accommodate modern technological conveniences—such as entertainment centers, computer work-stations, and domestic furnishings. The success of the newer housing developments in the western sections of Chester indicate that there is a demand for new construction of family housing or of a higher quality with modern amenities rather than the housing stock that is currently available.



Given the age of most of the existing housing stock in the City of Chester, with the majority of housing built prior to 1959, and the obvious signs of deferred maintenance that exist in some sections of the City, much of the existing stock is likely to have a relatively low resale or rental marketability compared to the region. Representatives from CEDA have indicated that while housing/property values in Chester have proportionately risen over time, land values in the area are still low in comparison to median values in the Philadelphia region. In addition, the poor physical quality of the housing stock in

some sections of the City could have adverse impacts upon the property values of the more stable residential sections in the City, areas where the property values appear to be safe investments because neighboring properties have been maintained and the integrity of the immediate neighborhood is reinforced.

4.10 Current and Planned Development

Table 4-9 below lists proposed or planned development that are at different stages in the planning and approval processes. It illustrates that redevelopment opportunities are being pursued and many of the new developments have the potential of leading to increased rates of owner-occupied housing throughout the City.

Table 4-9. Proposed Development

Name	Number of Units	Type of Unit	Construction Date	Developer	Planning District	KOZ?
Union Square	26	Single-family	2008	T.J. Properties, Inc.	4	Yes
Logan Terrace	48 24	Family Public Housing Owner Occupied	2008	Roizman		No
Chester Towers	124	Senior apartments	2009	CHA/Roizman	2	Yes
Pentecostal Square Apartments	70	Senior (55+) 1- and 2-BR apartments	2008	The Ingerman Group	2	No
Wellington Heights	42	Twins	2008	Pennrose Properties, Inc.	5	No
6 th and Reany	8	Twins	2008	Pennrose Properties, Inc		Yes
Rivertown	186 townhouses and 225 high- rise apartments	Townhouses, apartments	2010	Buccini/Pollin Group	4	Yes
Faithworks Housing Development	2	Twins- owner occupied			1700 W. 10 th	
Ward Street Estates	47	Townhouses (owner-occupied)	2009	Jim Benneck	12 th & Palmer	
806 Pusey	1	(under construction)	2008	Habitat for Humanity	806 Pusey	
Total	803					

5. HOUSING INITIATIVES, PROGRAMS, AND NEEDS ASSESSMENT

Several housing initiatives are underway throughout the City. While many of the initiatives involve some sort of subsidy, the City is working toward creating a development environment that results in market rate development without the need for subsidies. This will occur more and more as neighborhoods revitalize and living conditions improve throughout the City.

5.1. Affordable Housing

According to the PA Municipalities Planning Code, affordable housing is defined as a “*housing unit to be occupied by low-to moderate-income persons [with] monthly rents or monthly mortgage payments, including property taxes and insurance, that do not exceed 30% of...the adjusted gross annual income for households within the metropolitan statistical area (MSA) or, if not within the MSA, within the county in which the housing unit is located, divided by 12.*” In the Philadelphia MSA, the median household income was \$47,528 in 2000, 30% of which would equate to a monthly rental/mortgage payment of approximately \$1,188. This is well above the average rent/mortgage payment reported on the 2000 Census for the City of Chester (median mortgage per month was \$787 and median gross rent was \$541); therefore, technically it can be said that housing in Chester is affordable when compared to the rest of the metropolitan statistical area. Lower housing costs in Chester have the potential to attract suburban homeowners; however, at the same time, while housing values are lower than surrounding communities, it still remains unaffordable to some City residents.

Below average levels of household income put City residents at a disadvantage to purchase conventional lending products. Most residents either cannot afford down payments and closing costs or have poor credit history and lack long-term employment records. Thus, many Chester residents must depend on nontraditional and less affordable financing options, therefore, making homeownership more difficult. Higher than average homeowner’s insurance also adds additional costs to residents of Chester. Because the housing market values are extremely low, available homeowner’s insurance is not adequate to cover home replacement costs in the event of fire or damage. In many cases, Chester homeowners spend more money for policies that provide less coverage than their counterparts throughout Delaware County. Many programs are in

place to help overcome these hurdles. However, below average household income still serves as a major stumbling block to homeownership.

Affordable housing is an important sector of Chester's housing stock, however the high percentage of new units which fall into this category leave few options for the purchase of new market rate housing. This leaves Chester limited opportunities for existing residents who are looking to upgrade their housing situation, thus forcing them out of the City, it also leaves Chester at a major disadvantage when trying to attract new residents who wish to purchase new market rate housing. In order to achieve a healthy balance of housing stock the City needs to incorporate more market rate and ownership housing.

5.2. Subsidized Housing

Subsidized housing is an important housing sector in Chester. In 2000, it comprised approximately 18 percent of the City's housing stock (Fairmount Ventures, Fiscal Recovery Plan). More recent information from the Chester Housing Authority indicates that approximately 28% of the housing units in the City receive some form of housing subsidy. The majority of subsidies are in the form of Housing Choice (Section 8) vouchers. The Chester Housing Authority (CHA) is providing approximately 982 public housing units; however, numerous other units are being occupied by residents using other subsidies such as Housing Choice (Section 8) Vouchers.

Between 1990 and 2000 the actual number of public housing units decreased with the implementation of programs like HOPE VI, which is funding from the US Department of Housing and Urban Development (HUD) for improving distressed public housing. The decrease in public housing units was offset, however, by an increase in the number of Housing Choice vouchers. However, the Chester Housing Authority has agreed to limit the combined number of public housing units and Housing Choice vouchers to approximately 2,550 within the City of Chester. The Delaware County Housing Authority also issues vouchers that would add to the total number of housing vouchers potentially being used within the City.

The subsidized housing living environment has also significantly improved in the recent past. Through partnerships with HUD and the City, CHA expanded smaller apartments and modernized many units. Under a newly completed improvement

plan and HOPE VI funding, CHA has transformed and redeveloped most of their properties. Supportive services have been improved to better meet the needs of residents and the larger community.

Among the positive trends are acute challenges. First, the number of households on CHA's waiting list decreased overall from approximately 1,000 in 1990 to 637 applicants in 2006 on both the public housing and HCVP waiting lists combined. Even though the number of applicants has decreased, the demand for subsidized housing options may still have the effect of exaggerating neighborhood segregation and further depressing the private market. The presence of additional subsidized housing also increases the tax strain on the City of Chester. As publicly owned land, subsidized housing generates no property taxes to the City. However, housing that is privately owned with tenants using Housing Choice vouchers does generate tax revenue to the City. Therefore, an increase in the number of Housing Choice vouchers, combined with a decrease in housing owned by the Chester Housing Authority, results in more financial resources for its public schools, and public services and amenities which are of vital importance to the success of Chester's socio-economic revitalization.

5.3. Housing, Homeowner, and Redevelopment Incentives

The City currently operates or participates in two programs aimed at facilitating the home-buying process. CEDA provides education to families about the benefits of homeownership and assists families through the home-buying process. The Chester Community Improvement Project in partnership with the City also provides counseling to potential homebuyers on financing, the responsibilities of homeownership, budgeting, and more. In addition, with the Low Income Homebuyer Assistance Program (HAP) the City provides up to 50% of a down payment (up to \$5,000) to purchase a home in Chester and a maximum of \$5,000 in closing costs, as a zero percent interest, five-year loan for first-time homebuyers earning up to 80% of the median income. After living in the home for five years, the loan will be forgiven. A Moderate-Income Homebuyer Assistance Program (MIHAP), funded by Delaware County, also provides a maximum of \$5,000 in closing costs to eligible moderate-income families earning 100 percent of median income for purchasing a home in Chester. After living in the home for five years, the loan will be forgiven.

Keystone Opportunity Zones

Certain parcels throughout Chester have been designated Keystone Opportunity Zones (KOZ), which is a Pennsylvania economic development program that provides certain tax benefits to residents and businesses located within a designated KOZ and makes housing more affordable. Property owners are exempt from paying state and local taxes through 2013 in an effort to encourage developers to come to certain parts of Chester. Examples of KOZ’s include the Wellington Ridge development, Crozer Hills, Union Square, the former PECO site along the riverfront, and several closed schools that were formerly operated by the Chester-Upland School District and are available for redevelopment.

5.4. Senior Housing

In 2000, 14% of the population in Chester was between 35 and 44 years of age. According to DVRPC projections, Chester’s population will remain fairly stable over the next twenty-five years. If this holds true, the 35-44 year old age cohort will move up to a senior-age cohort and will significantly increase the proportion of elderly residents by 2025. Seniors typically live on a fixed financial budget and have different levels of physical limitations requiring housing that is affordable and inclusive of design features that assist special needs. In Chester, the high percentage of seniors below poverty level presents a particular challenge in accommodating housing needs. In 2000, 21.8% of Chester residents 65 years and over were below poverty level. This figure is much higher than surrounding communities throughout the region as shown in Table 5-1.

Currently, Pennrose Properties and Chester Housing Authority are the major low-income senior housing providers in Chester. According to a market analysis and needs assessment done in 2007 for the Pentecostal Square Apartments,⁷ an affordable senior housing development planned on Pusey

Table 5-1. Percent of Individuals Below Poverty Level, 65 Years and Over

Bucks County	5.5%
Chester County	5.5%
Delaware County	7.1%
Montgomery County	4.3%
Philadelphia County	16.9%
Burlington County	4.9%
Camden County	8.1%
Gloucester County	7.0%
Mercer County	8.4%
Chester City	21.8%

Source: U.S. Census Bureau, 2000

⁷ Market Study/Housing Needs Assessment. Real Estate Strategies, Inc. Pennsylvania Housing Finance Agency (2008 Application) for Pentecostal Aquare Apartments, Chester, PA.

Street in Chester, the demand for the proposed senior development is strong. Particularly with the recent demolition of high-rise housing within the City, that resulted in the displacement of several senior residents.

To fully understand the challenges and opportunities relating to affordable senior housing on a City-wide basis, the City should encourage the Delaware County Office of Services for the Aging (COSA) to initiate a Senior Housing Market Study that would assess the existing senior housing conditions in the City and identify unmet demand. The study should also develop a senior housing database that provides reliable information to seniors and families and identify resources that can assist senior housing providers to develop affordable senior units to meet the needs of low income seniors.

5.5. Transitional Housing

Transitional housing is provided through several agencies, including the Community Action Agency of Delaware County (CAADC), which established a continuum for transitional housing services. CAADC operates a social services office in the Colony Building on Welsh Street. CAADC owns 19 units of transitional housing throughout Delaware County. In Chester, transitional housing and emergency shelters are provided to homeless individuals and families at the following locations:

- Colony Shelter: 13-unit family shelter
- Family Management Center: 10-unit family shelter
- Wesley House: 70-bed shelter for families and individuals
- City Team Ministries (serves the Philadelphia region)
- Salvation Army
- Horizon House
- MinSec Community Residential Center: For residents completing prison sentences on work release

5.6. Agencies and Organizations Involved in Housing

Chester Housing Authority

The Chester Housing Authority (CHA) is the largest provider of assisted housing in the City of Chester. In the early 1990s, CHA controlled 1,700 public housing units within the City. Fifty percent of these units remained vacant and had spurred blighted conditions within and adjacent to CHA property. In 1994, CHA was placed into federal receivership, transferring control of the Authority to a court-appointed receiver. The CHA has demolished more than 700 of its units and rehabilitated or rebuilt 90 percent of the remaining units since then.

Since that time, CHA has improved its ranking under the Public Housing Management Assessment Program from a score of 35 in 1994 with a rank of ‘severely distressed’ to a ‘high performer’ with a score of 96 in 2003. Since 2003 the CHA has **maintained scores in the 70’s-80’s, which is considered to be a solid score.** The efforts of the receivership have resulted in the revitalization of at least four communities, leveraging over \$109 million of public and private monies to replace an obsolete crime-ridden housing stock with multi-use, mixed income communities that serve as a catalyst for lasting economic and social development in Chester⁸.

Today, CHA manages a total of approximately 1,566 Housing Choice (Section 8) vouchers from the Housing Choice Voucher Program (HCVP); however, a small percentage of these vouchers are currently being used outside the City of Chester. In addition, CHA manages 981 units of public housing and acts as asset manager for Low Income Housing Tax Credit (LIHTC) units at Wellington Ridge and the Chatham Estates Senior Housing Development. The number and concentration of units makes CHA a major player in determining the future success of Chester’s housing policies and development strategies. As noted by representatives of the CHA, in an effort to work with the City and forward the City’s goal of increased homeownership, CHA has agreed to not expand the total number rental units, even if there is demand for more units. Therefore, the emphasis of CHA is to focus on the quality of the existing housing stock and improving quality of life for residents. In addition, when CHA does redevelop, they have made a point to incorporate commercial and office into new

⁸ Chester City Five-Year Financial Plan, 2006

development to support the provision of services near their tenants. A listing of the Chester Housing Authority properties is provided in Table 5-2. Receivership has increased the accountability of CHA and improved services provided by the Authority.

Table 5-2. Chester Housing Authority Properties

Name	# and Type of Unit	Year Constructed/Reconstructed	Notes	KOZ
William Penn Homes	160 units	1995	Major rehabilitation of Lamokin Village	
Chatham Estates	110 townhouses	1940/2002	Renovated	
Chatham Senior Village	40 apartments	2000	Low-rise senior units	
Wellington Ridge	246units (Owner occupied) 110 units (Public)	2000	Formerly McCaffery Village; 26 homes are owner occupied; 110 are public housing	Yes
Matopos Hills Senior	82 units- 4-story building	2007		
Ruth Bennett Homes	261 units	NA		
Chester Towers	Demolished in 2007-08; 125 senior apartment units to be constructed	2009	Formerly two high-rise apartment building with 300 units	Yes
Chatham Terrace	48 units	2008	Development is a mix of public housing and Housing Choice.	
Logan Terrace	24 units (Owner occupied) 48 units (Public)			
Heartley Homes	10 units	1997	Tenant based Housing Choice, but owned by CHA	

Chester Economic Development Authority (Redevelopment Authority)

While not a housing agency, Chester Economic Development Authority (CEDA) has significant influence on certain aspects of housing within the City. CEDA serves as the City's economic and community development authority and administers and manages recurring funding programs including the community development block grant program (CDBG), the HOME funding program, a small business loan program, home buying assistance programs, and a downtown façade program. CEDA manages the interrelationships between funding agencies such as HUD and funding recipients.

Chester Community Improvement Project (CCIP)

The Chester Community Improvement Project (CCIP)'s mission is to assist with the revitalization of the City of Chester by building the base of home ownership. This mission is accomplished through housing rehabilitation, new construction, and mortgage counseling programs.

Community Action Agency of Delaware County

The Community Action Agency of Delaware County, Inc. (CAADC) assists families and individuals in shifting toward economic self-sufficiency and reducing their dependence on public support through innovative approaches to programs including: provision of professional case management services, life skills training, employment training, social services, and creation of affordable housing, and community and economic development activities. Funding is received from both private and public sources, including the City of Chester and CEDA. CAADC operates a social services office in Chester at 511-13 Welsh St.

Delaware County Housing Coalition

According to www.delcohousingcoalition.org, the Delaware County Housing Coalition (DCHC) was created to promote urban and suburban partnerships to enhance Christian community and understanding. DCHC assists low and moderate income residents to bring about housing and community improvements and, at the same time, provides volunteers with an opportunity to help their Delaware County neighbors.

The Delaware County Housing Coalition works in partnership with the City of Chester, Pennsylvania, Chester and surrounding churches, the Community Action Agency of Delaware County, the Chester Community Improvement Project (CCIP), the Chester Economic Development Authority, and others, on a wide variety of housing and community improvements.

Pennsylvania Housing Finance Agency (PHFA)

The Pennsylvania Housing Finance Agency was created by the General Assembly in 1972 to provide affordable housing for older adults, persons and families of modest means, and persons with disabilities. PHFA's funding comes from a variety of sources, including the sale of its own securities to private investors throughout the United States, and program fees and funds that may be passed through from the state or federal governments. Agency expenses are paid from fee and investment income; parts of the investment earnings are used to subsidize housing programs.

PHFA employs a staff of more than 260 individuals organized into three functional groups: Finance and Administration; Multifamily Housing Development; and, Homeownership Programs. The Agency maintains its headquarters in Harrisburg, with regional offices in Norristown and Pittsburgh.

Housing Programs

A wide range of housing programs exist within the City of Chester and Delaware County. These programs range from grants to help with home improvement to down payment assistance for home buyers. Many of the programs also include education for residents who are interested in moving toward homeownership, but not quite sure where to begin. A summary of existing housing programs is provided in Table 5-3.

Table 5-3. Existing Housing Programs in Chester

Program/Project/Focus	Provider/Partnership	Program Description
<i>Home Improvement Programs</i>		
Minor Repairs Program	Delaware County Office of Services for the Aging (COSA)	Allows eligible homeowners (low-income seniors or physically disabled) to receive up to \$1,000 in minor repairs.
PA Accessible Housing Program for Delaware County	Delaware County Office of Housing and Community Development	Assist eligible homeowners and renters with physical disabilities to receive a grant up to \$15,000 for home modifications and adaptations.
Delaware County Weatherization Program	Community Action Agency of Delaware County	Provides eligible low-income homeowner and renter households with weatherization assistance such as caulking, attic ventilation and insulation, window replacement, oil/gas heater replacement, and weather stripping.
<i>Low-to-Moderate Income Homeownership Programs</i>		
Homebuyer Fair	Chester Partners in Homeownership	Educates families about the benefits of homeownership and to assist them through the process of becoming homeowners.
Homebuyer Pre- and Post-Purchase Counseling	City of Chester, Chester Community Improvement Project	Provides continuous counseling on securing mortgages, mortgage financing, responsibilities of homeownership, budgeting responsibilities, the importance of savings, and repairing past credit problems.
Low-Income Homebuyer Assistance Program (HAP)	HOME-fund, administered by Chester	Matches 50% of the down payment (up to \$5,000) to purchase a home in Chester and a maximum of \$5,000 in closing costs, as a zero percent interest, five-year loan for first-time homebuyers earning up to 80% of the median income. After living in the home for five years, the loan will be forgiven.
Moderate-Income Homebuyer Assistance Program (MIHAP)	Delaware County Affordable Housing Fund	Provides a maximum of \$5,000 in closing costs needed to purchase a home in the City of Chester to eligible moderate-income families earning 80 to 100 percent of median income. After living in the home for five years, the loan will be forgiven.
Targeted Acquisition & Rehabilitation by Non-profits	Community Action Agency of Delaware County, Chester Community Improvement Project, Delaware County Housing Coalition, Habitat for Humanity	Rehabs vacant units to cover a portion of the gap between total development costs and the fair market value of the property. The units are made available for homeowners through direct sale or lease purchase.
Fair Housing Education	Fair Housing Council of Suburban Philadelphia	The Fair Housing Council of Suburban Philadelphia provides education services for County residents, housing providers, municipal governments and social service agencies.
<i>Improving housing opportunities for persons with disabilities/AIDS</i>		
Homeownership Opportunities for Persons with Disabilities	Pennsylvania Housing Finance Agency	Provides below market rate financing, reduced origination fees and, in some instances, down payment and closing cost for those who meet eligibility requirements.
Housing for People with AIDS (HOPWA)	Delaware County Office of Adult Services	The Ralph Moses House is a 12 unit supportive housing facility for person living with HIV/AIDS.
<i>Delinquency and Default Programs</i>		

Program/Project/Focus	Provider/Partnership	Program Description
REAL HERO HEMAP	Pennsylvania Housing Finance Agency CCIP	<p>The Pennsylvania Housing Finance Agency (PHFA) PHFA has programs to assist homeowners in Pennsylvania avoid foreclosure. These include "REAL" and "HERO," that were introduced in the fall of 2007, as well as the Homeowners Emergency Assistance Program (ACT 91 of 1983) known as "HEMAP." PHFA also offers a new Foreclosure Mitigation Counseling Initiative. For more information, call PHFA at 1(800) 822-1174 or read more at the websites listed below.</p> <p>REAL is a refinance program designed by PHFA to provide affordable 30-year fixed interest rates to homeowners who initially obtained an adjustable rate mortgage (or some other "exotic" mortgage product) and who are no longer able to afford the adjusted mortgage payments. HERO is a loan program designed to improve the financial situation of Pennsylvanians who are not able to afford their current mortgage payments. This program is for borrowers not eligible for PHFA's REAL program (Refinance to an Affordable Loan) or another mortgage refinance product available in the general market due to credit issues or owing more than your home's current appraised value. Information about REAL and HERO is available at www.phfa.org/consumers/homeowners/real.aspx.</p> <p>HEMAP is a foreclosure prevention loan program designed to help homeowners who are in default on their mortgage through no fault of their own. By giving assurance of steady mortgage payments, it allows homeowners to seek alternate employment, job training, and/or education when they need it most. Information about HEMAP is available at www.phfa.org/consumers/homeowners/hemap.aspx.</p> <p>PHFA established the Foreclosure Mitigation Counseling Initiative to help interested homeowners to save their homes. The counseling sessions associated with this initiative are free services to the homeowner and will involve a reasonable analysis of the borrower's financial situation, an evaluation of the current value of the property that is subject to the mortgage, and/or counseling regarding the possible purchase of the mortgage in question. Consumers will also be given information regarding the use of REAL, HERO, and HEMAP. Information about the Foreclosure Mitigation Counseling Initiative is available at: www.phfa.org/consumers/homeowners/fm_counseling.aspx. Two products available include Keystone Home Loan and Keystone Home Loan Plus.</p>
FHASecure	HUD/FHA	<p>The Department of Housing and Urban Development/Federal Housing Administration (HUD/FHA) assists borrowers through FHASecure. FHA insured borrowers may also be eligible for loss mitigation actions such as mortgage modifications. A network of housing counselors is available to assist borrowers who are in default and facing foreclosure.</p> <p>Consumers can call 1-800-CALL-FHA (255-5342) for more information. Housing counselors are available by calling 1-800-569-4287. More information about foreclosure avoidance can be found at http://portal.hud.gov/portal/page?_pageid=33,717234&_dad=portal&_schema=PORTAL</p> <p>Information about FHASecure can be found at http://portal.hud.gov/portal/page?_pageid=33,717446&_dad=portal&_schema=PORTAL</p>

Program/Project/Focus	Provider/Partnership	Program Description
Don't Borrow Trouble Helpline –Suburban Philadelphia		<i>Don't Borrow Trouble</i> is the first comprehensive consumer awareness campaign of its kind, combining public education and counseling services to help homeowners avoid predatory lending scams and foreclosures. <i>Don't Borrow Trouble</i> was pioneered in Boston by Mayor Thomas M. Menino and the Massachusetts Community & Banking Council (MCBC). Freddie Mac is expanding the campaign to communities nationwide. http://www.dontborrowtrouble.com/ Helpline: (888) 275-8843
	Community Impact Legal Services Counseling	Organization to help implement the Don't Borrow Trouble program in southeast Pennsylvania.
<i>Other Innovative Programs being Considered</i>		
Employer Assisted Housing Program	CEDA and Various Employers in City of Chester	CEDA is currently working with some of the major employers in Chester to create an employer assisted housing program. Crozer and Widener have also initiated this program in 2008.

Source: Fiscal Recovery Plan, Part 2: Housing Initiatives, City of Chester CEDA

5.7. Fair Share Housing Analysis

Many municipalities throughout the State have struggled with providing adequate area to accommodate affordable, higher-density residential uses. As a result, the “fair share” doctrine has been adopted in Pennsylvania, which states that a zoning ordinance may be held invalid if it is exclusionary in its effect. Fair share uses typically include: single-family attached units, such as twins, duplexes, and townhouses, multifamily units (apartments), and mobile home parks. In Pennsylvania, courts have ruled that the following percentages of total land area zoned for fair share uses were considered not to be exclusionary: 2.7%, 2.9%, and 3.5%. Anything above these numbers would be considered non-exclusionary.

Two distinct methodologies are normally used to determine whether the fair share test has been met by a municipality. Test #1 examines the amount of land zoned for fair share uses and compares it to the total land area of the municipality (gross acres). Test #2 examines the ratio of fair share units to single-family detached units to determine if they are substantially unequal, if so, the Planning Commission will look to see if zoning will permit the ratio to improve at build-out.

In the case of the Chester, the challenges associated with fair share housing are actually opposite of many suburban communities. With 92% of the existing housing stock meeting the defined physical requirements of fair share housing, and substantial areas of vacant land appropriately zoned to accommodate additional affordable housing, Chester substantially

exceeds minimum requirements for fair share housing. Based on existing conditions, a detailed analysis is not deemed necessary.

It should be noted that while the percentage of single-family detached housing only represents 8% of the total housing stock within the City, it is a permitted housing type in all the residential zoning districts. To improve the balance of housing types throughout the City consideration should be given to providing incentives to encourage redevelopment to include more of this housing type.

5.8. Historic Housing/Neighborhoods

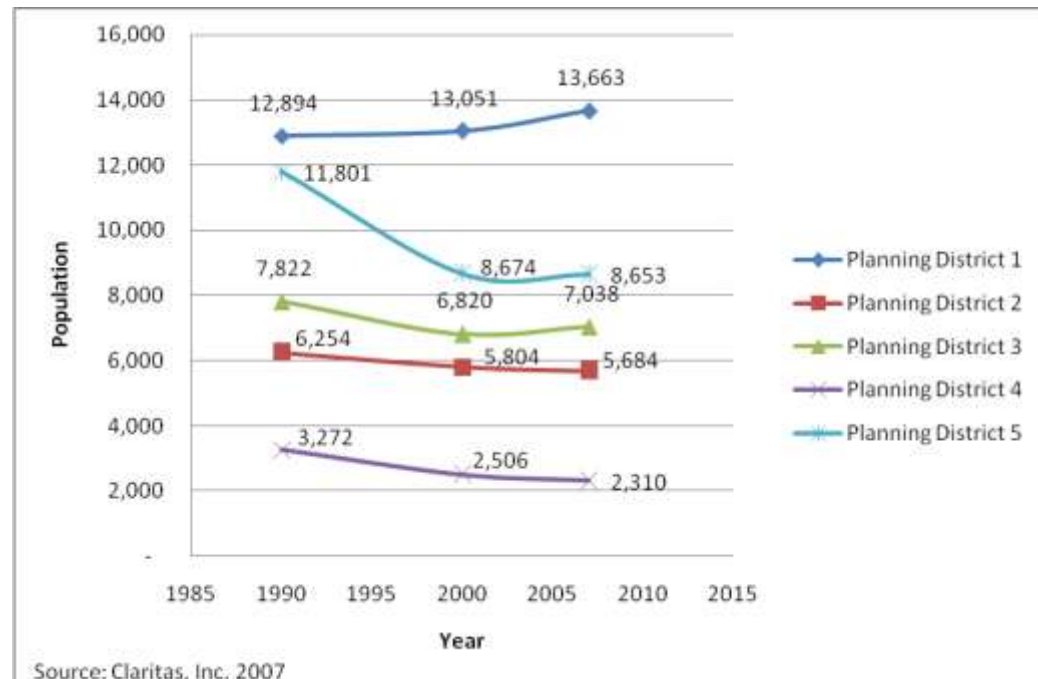
It has been noted throughout this plan that the City continues to struggle with older, vacant and substandard housing. While this is true, many of these old structures offer a significant amount of historic value and contribute substantially to the character of the City. Thousands of structures in Chester meet the minimum age requirement (50 years), which is the first criterion considered when determining whether a structure or neighborhood is historically significant.

It is often difficult for communities to advocate for historic preservation when poverty and substandard housing abound. However, the City should consider completing an assessment of the older structures throughout the City and identify those with potential historic value that are worthy of preservation. As the City rebounds from the economic hardship it has faced over the past several years, the historic resources that are preserved will serve as points of pride within the community.

6. PLANNING DISTRICTS

Planning districts are developed to help identify unique conditions in different quadrants of the City. The boundaries of the planning districts also follow census tract boundaries to allow comparison of demographics on a more localized basis. Planning districts are typically composed of many neighborhoods, which are not broken out within this document. Housing and neighborhood conditions vary significantly among the individual planning districts, and even within each planning district there is significant variation from one neighborhood to the next. However, there are certain challenges that all planning districts face. On a micro-level, vacant and unmaintained housing has a detrimental impact on all neighborhoods. Compounding this problem is the impact of conflicting uses within and adjacent to the neighborhoods, particularly those that are not properly maintained, or where unsightly uses are not properly screened. These conflicting uses are often located at the entrance to neighborhoods and contribute to a negative perception of the adjacent neighborhood. Of particular concern are old industrial buildings, old gas stations, and automotive uses that have often become junk yards over time. In addition to addressing the deficiencies of the existing housing stock, the development of strategies for re-integrating these conflicting uses into the community should be pursued.

Figure 6-1. Population Trends by Planning District



An additional challenge faced by all planning districts is the inadequacy of the existing public infrastructure. In particular, narrow streets, narrow, unmaintained sidewalks and inadequate parking. These deficiencies contribute to tension between neighbors and contribute to the negative perception of a neighborhood. While this plan does not look at these specific issues on a neighborhood level, these issues should be addressed on a neighborhood or planning district level.

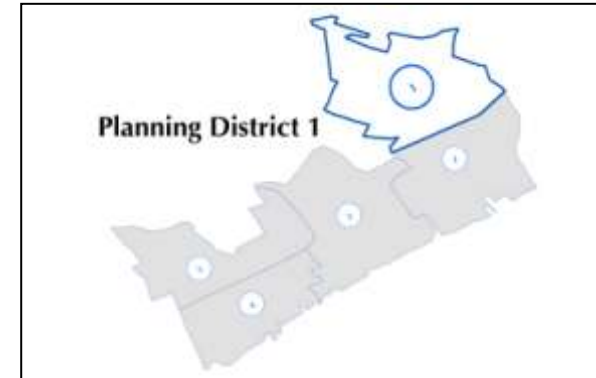
The City is still predominantly characterized by a high percentage of vacant or underutilized land, and many subsections of the City continue to show signs of deferred maintenance. These physical conditions are contributing to feelings that parts of the City are unsafe and undesirable. Such conditions are typically found in locations that were historically a concentration of specific land uses and are no longer prosperous given evolutionary trends in social and market conditions. However, given the recently completed new developments, and the proposals currently being planned, there is a strong indication that many portions of Chester are ripe for experiencing a profound economic and social recovery. The presence of vacant and neglected properties, paired with the resurgence in interest from the private sector, present ample opportunities for new redevelopment or renovation from which the City as a whole would benefit.

Looking more closely at population trends within the City, Figure 6-1 shows that while population in the City overall is stabilizing, some areas of the community continue to struggle with population losses while other planning districts are showing stable populations.

While a more detailed analysis of the individual planning districts could be valuable to the City, certain noteworthy distinctions are provided in the following sections. In addition, past relevant studies within individual planning districts are also incorporated into the discussions of individual planning districts.

6.1 Planning District 1

Planning District 1 is characterized by lower densities when compared to other planning districts within the City. The district's housing stock is also influenced by Widener University. Planning District 1 is the only planning district that gained more housing units than it lost between 1990 and 2000, with total net housing units increasing by 246 units, or 5.22 percent. Housing units are projected to increase slightly into the immediate future.



The housing stock in this area consists of approximately 59% single family attached or semi attached (twin) housing units with 11% single-family detached units and 48% two-family attached units (twins). With 11% of the housing stock being single-family detached units, Planning District 1 has the highest percentage of single-family detached units.

The vacancy level according to the 2000 Census was 477 units, which represents 9.6% of the 4,690 housing units within Planning District 1. This is significantly lower than any of the other planning districts. However, it should be noted that the absolute number of vacant housing units increased by 185 between 1990 and 2000. Locations of the vacant housing should be studied to identify any trends that may be occurring. Given that Planning District 1 tends to be the most stable planning district in terms of lower vacancy rates and high owner-occupied units, emphasis should be placed on preserving these neighborhoods to keep them from declining.

Planning District 1 appears to be weathering the economic challenges of the City better than the other planning districts within the City. However, the vacancy rates are still high when compared to the County as a whole. So, while it is often easy to focus on other areas of the City where conditions are worse, it is important to continue to monitor the housing conditions and take action if housing begins to become substandard.

6.2 Planning District 2

Planning District 2 is generally characterized by pockets of higher density residential development influenced by a significant number of non-residential areas including Chester’s downtown district.

According to the 2000 Census, this district contains 2,292 housing units, which is a 12.5% decrease from 1990. As a result, Planning District 2 contains a significant number of vacant parcels where housing was once located, but has since been demolished due to vacancies and safety concerns. These areas offer opportunities for redevelopment.



According to housing projections, housing units in Planning District 2 are projected to continue to decrease slightly into the near future, but at a much slower pace than the period from 1990-2000. The housing stock in this area is dominated by single-family semi-detached units (twins) which constituted 65% of the housing stock in 2000. Approximately 4% of the housing stock in 2000 was single-family detached units, with the remaining units being row houses or multi-family units. The percentage of single-family detached units is less than one-half that of Planning District 1. However, the percentage of semi-detached housing is much higher.

According to the 2000 Census, Planning District 2 had 418 vacant housing units, which represents an 18% vacancy rate. This is a decrease in total vacant units from 435 units identified in the 1990 Census.

The Vision 2000 Plan identified three Housing Opportunity Target Areas within the City, two of which were located within Planning District 2. The first area was bounded by 12th Street, Walnut Street, John Street (a small alley north of 9th Street) and Madison Street. The second area was both sides of 8th Street between Madison and Potter Streets.

One report that was done for the eastern side of Chester (covers most of Planning District 2) was the *Existing Land Use and Conditions Report for East Side Redevelopment Area*, completed in July 2006⁹. This report analyzed structural conditions within a redevelopment area bounded by Avenue of the States and Sproul Street to the west, 7th and 6th Streets to the south, 12th/Hancock Avenue to the north and the City boundary to the east. The “East Side Redevelopment Area” was determined to display all seven of the blighting factors under the PA Urban Redevelopment Law, listed below.

1. Unsafe, unsanitary, inadequate, and overcrowded conditions of dwellings.
2. Inadequate planning.
3. Excessive land coverage of the buildings.
4. Lack of proper light, air, and open space.
5. Defective design and arrangement of the buildings.
6. Faulty street and lot layout.
7. Economically or socially undesirable land uses.

Building conditions by block were summarized using the following condition categories:

CONDITION CATEGORY	DEFINITION	TOTAL STRUCTURES	PERCENTAGE
Standard	No improvements needed	89	5.8%
Deficient	Minor deficiencies such as paint cracked, peeling or missing, etc.	536	34.7%
Deteriorated	Defects that are slight, intermediate or critical.	699	45.2%
Substandard	More serious structural deficiencies.	221	14.3%
Vacant Structure	Unoccupied structure.	144	9.3%
TOTAL		1,545	100%

⁹ Mullin & Lonergan Associates, Inc. 2006. *Existing Land Use and Conditions Report for East Side Redevelopment Area, City of Chester, Delaware County, PA*

Based on the study summarized above, approximately 25% of the housing structures within Planning District 2 remain vacant or in substandard condition in 2006. A more detailed analysis would allow the development of specific recommendations and priorities for these structures, particularly as they relate to the existing occupied residences.

As identified above, Planning District 2 continues to struggle with high numbers of substandard housing. While the total number of vacant units decreased between 1990 and 2000, and continued to decrease by 2006, there are still significant numbers of homes in need of repair or demolition.

The downtown area of Chester City (Central Business District), potentially a commercial and residential hub for Planning District 2 and the entire City, has remained largely vacant and non-residential for a number of years. While abundant in historic structures as identified in the *Chester Triangle Improvement Strategy (2004)* lack of investment and maintenance have left many buildings in serious disrepair. The downtown area however represents the greatest opportunity for mixed use commercial and residential properties with storefronts on the first level and housing on the upper floors. Residential housing in this area also would be served by Chester Transportation Center, its main transit hub and one of its two SEPTA regional rail stations.

To the east of the Central Business District is a major corridor along Morton Avenue. In 2000, a summary report was completed of Morton Avenue and the surrounding area.¹⁰ The report identified stable residential areas such as the neighborhood south of the rail line between Madison Street and Walnut Street, as well as Jefferis Square. Stable residential areas were recommended for improvements using selective infill and rehabilitation.

To reinforce the housing that was found to be in good condition and with minor deficiencies, it should be mapped with priority given to preserving these neighborhoods; particularly those areas with higher levels of owner occupancy. These areas can serve as the foundation to revitalizing neighborhoods. Identifying target areas for redevelopment and providing incentives for the “right” development will help to preserve existing neighborhoods that are still relatively sound. A reinvestment in target areas in this planning district may inspire those who currently own property in this area to continue the

¹⁰ EDAW, Inc. 2000. *Summary Report of the Morton Avenue Corridor Action Plan, Chester, PA.*

revitalization effort. With only 4% of the housing stock being single-family detached units, consideration should be given to encouraging new single-family detached housing within the planning districts to give existing residents housing opportunities to move 'up' to in the future while still remaining in their neighborhood.

6.3 Planning District 3

Planning District 3 continued to struggle with vacancies and a significant loss of housing units between 1990 and 2000. The decrease in housing during this time represented a decrease of housing units of 12.2% (399 units) resulting in 2,866 housing units in 2000. With regard to housing unit loss looking into the future, housing projections indicate that Planning District 3 is on the road to recovery. Total housing units are projected to increase by 2.65% by 2012. While this is only one factor in housing and neighborhood stabilization, it is an important one.



According to 2000 Census data, approximately 7.2% of the housing units in Planning District 3 are single-family detached units and 63% of the housing stock consists of twins.

In 2000 Planning District 3 had 495 vacant housing units, which represents a 17.3% vacancy rate. This rate is significantly less than the 606 vacant units identified in 1990. When looking at the combined impact of housing vacancy and housing loss between 1990 and 2000, approximately 27% of the housing in the area was demolished between 1990 and 2000 or sitting vacant by 2000. While this level of impact on a community detrimentally affects the opportunities for stability within the community, it is an improvement from the 1990 vacancy rate and a clear sign that opportunities for redevelopment and stabilization are much more available.

While Planning District 3 experienced significant levels of vacancy and demolition between 1990 and 2000, the Vision 2000 Plan identified an area along Pusey Street between 3rd and 5th Streets as a Housing Opportunity Target Area, which is being

realized in 2008. This target area is the location of a 70 unit senior housing facility under construction in 2008. The development is known as the Pentecostal Square Apartments and the structure will be a four-story mid rise building. Planning Area 3 also has a number of residential parcels located along Route 291 along Chester's Waterfront. This is a transitional area where many of the residential properties have long been vacant and are in the process of being demolished. Future plans for land use in this area have many of the properties that front Route 291 as being converted into commercial uses. This particular are is unlikely to see new residential properties replace the vacant parcels.

Overall, Planning District 3 continues to struggle with vacancies and housing loss. However, it does appear that reinvestment is beginning to occur. Target areas for redevelopment should be identified and should build on the construction that is currently underway.

6.4 Planning District 4

Planning District 4 experienced a significant housing loss between 1990 and 2000. The decrease in housing during this time represented a decrease of housing units of 17.3% (262 units). Future housing projections indicate that housing loss will continue into the future, but at a much slower pace, 5.72% in 2012.

According to 2000 Census data, approximately 10.2% of the housing units in Planning District 4 are single-family detached units and an additional 71% of the housing stock consists of twins.



According to the 2000 Census, Planning District 4 had 281 vacant housing units, which represents a 22.5% vacancy rate. The actual number of vacant units increased by 46 units since 1990. With total housing units in 1990 estimated at 1,511, approximately 36% of the housing stock during the period from 1990-2000 was either demolished or vacant. These trends indicate that the housing conditions in Planning District 4, as of 2000, were not improving.

While this pattern of housing loss and vacancy detrimentally affects the ability of a neighborhood to maintain stability. In the case of Chester, the high level of demolition within the District has eliminated a significant number of blighted structures and opened up areas of opportunity for redevelopment. Building on these opportunities, specific reinvestment plans along the Waterfront and Highland Avenue have been developed to best accommodate anticipated development along the waterfront. It should be noted that properties located along Route 291, as similarly stated in Planning District 3, are unlikely to be replaced with new housing. Additionally, priority sites near the Highland Avenue Train Station have been identified to help increase ridership and revitalize the area near the train station.

Union Square is a new housing development located at 3rd and Yarnall Streets in Chester's west end at the site of the old Dewey/Horace Mann lots. The development consists of 26 single family detached units located in an existing residential neighborhood.

Recent studies in Planning District 4 identify several priority areas for redevelopment, which are described below. Implementation of the following recommendations and priorities has the potential of improving neighborhood stability by establishing a pattern of reinvestment in the community and contributing to the desirability of the area for housing. Implementation of the projects identified below, combined with housing goals and implementation strategies outlined in Chapter 6 have the potential of jump-starting revitalization efforts in Planning District 4.

Recommendations from the Transit Oriented Development Study of 2008

The vacant property located at 4th and Booth Street has a significant presence and will likely serve as a catalyst to positively or negatively transform the character of the immediate area. Allowing this property to be developed for higher density residential, with street-level commercial, would provide a balanced transition from the surrounding more-intensive commercial uses, and would provide a population base to increase ridership at the Highland Avenue Station. Such a scenario could include a 3- to 4-story residential building with ground floor retail uses, or a mix of office and residential in multiple buildings with supporting neighborhood-oriented commercial uses on the property. From a long-range sustainable planning perspective, residential development on this site would increase the value of this property and would inevitably result in reinvestment and redevelopment of surrounding properties. The size of the property allows for a flexible development design to reinforce the vibrancy of the streetscape and provide a buffer through parking or “green-space” between the building and the adjacent rail lines. A key component of any development on this property should include connections to Highland Avenue Station, not only from within the site, but access from the site as well, to promote walkability in the area.

Several larger vacant or underused buildings exist along Highland Avenue that are suitable for adaptive reuse and infill. A two-story, brick building along the 300 block of Highland Avenue that was historically used as the Delaware County

National Bank may be a candidate for adaptive reuse as office space or loft apartment or condominium units. This property has historic significance and is listed on the National Register of Historic Places.

In recent years, numerous development initiatives have been implemented and proposed that are likely to substantially change the character of the western section of Chester. Among the most notable new developments are the Wharf at Rivertown office development, a proposal for mixed use residential and commercial development located on the waterfront, and the proposal to construct a new Major League Soccer stadium which could offer year round community venues along the waterfront and in the immediate area. These developments, supplemented by public improvements such as the widening of Route 291, construction of the Riverwalk Pathway and plans for a new interchange with the Commodore Barry Bridge, will serve as anchors to transform the former predominantly industrial waterfront into a destination for commercial and entertainment purposes. In addition, these developments are likely to be catalysts for additional ancillary development activities in the vicinity of Highland Avenue that will require conscientious and proactive planning on behalf of the City and regional agencies in order to ensure that future development activities are implemented in accordance with a coordinated vision and a focus on a sustainable future for the area.

The statistics indicate that Planning District 4 will continue to face substantial struggles with vacancies and demolition into the future. However, the significant investment in public improvements along Route 291 and Highland Avenue combined with development proposals along the waterfront serve as indicators that this district has the potential to take advantage of significant spin-off effects from the waterfront developments. The result could be a substantial deviation from past trends within the neighborhood. The target areas for redevelopment should be appropriately zoned to accommodate the potential redevelopment.

6.5 Planning District 5

Planning District 5 experienced the most significant housing loss between 1990 and 2000 of all planning districts with a loss of 871 housing units. This decrease from 4,481 in 1990 to 3,610 in 2000 constitutes a 19.44% decrease in units. While this amount of housing loss could be devastating to a community, future housing projections indicate that housing units in Planning District 5 are actually projected to increase into the future. This is due in large part to the strategic replacement of large areas of demolished housing with new residential units.



While a significant amount of the vacant and substandard housing was demolished during this time period, Planning District 5 still had 491 vacant housing units in 2000, which represents a 13.6% vacancy rate and an increase of 85 units since 1990. Vacant housing continued to be a problem in 2000.

According to 2000 Census data, approximately 7.2% of the housing units in Planning District 5 are single-family detached units and an additional 71% of the housing stock consists of twins.

Planning District 5 has seen new housing development since 2000 with the new Wellington Ridge that consists of 128 attached twins and townhouses. A similar project, known as Wellington Heights, is in the Highland Gardens neighborhood and will be partially redeveloped in 2008. Approximately 120 residential properties in Highland Gardens were demolished and 42 new twin units are to be constructed in two phases (now known as Wellington Heights). While this development will improve conditions in Highland Gardens, there are still many challenges with vacant units and unmaintained properties throughout the Highland Gardens community. The Wellington Ridge Development in the Buckman Village neighborhood and the Wellington Heights development in Highland Gardens will serve as a residential base for the Western section of Chester.

The new housing developments are providing a surge in quality dwelling units within the western section of Chester which are likely to continue as real estate market speculation draws further interest in the development opportunities in the area. However the City needs to ensure it provides opportunities for existing residents to “move up” in their housing status and be able to attract higher income residents from the region by providing market rate housing.

Former Pulaski School and Athletic Fields

Given that the surrounding blocks are predominantly medium density residential uses, most of which are stable, reuse of the school building should be explored for conversion to residential uses, and to bring a different type of housing to the local market such as loft-style apartments or condominiums, or, as senior housing with associated services on-site. If the former institutional use is no longer feasible at the site, the school and athletic fields may be appropriate for residential infill with some satellite commercial pads to tie into the 9th Street and Booth Street commercial uses.

Development of the recreational fields would promote mixed uses in this immediate area through incorporation of a portion of the site for public spaces or a neighborhood pocket-park, and the remainder for either higher density residential or smaller-scale commercial uses. A commercial development with smaller scale neighborhood-oriented retail with office uses above at this location would provide a good transition from the residential uses to the east and the commercial uses on the west side of Booth Street. To promote connections to the Station, and reinforce the integrity of the primary TOD area, pedestrian connections should be enhanced along 7th Street through improved streetscaping and signage to the station.

As part of creating a “Main Street” environment along Highland Avenue, redevelopment opportunities should promote multiple-story apartment or condominium buildings with street-level retail or office space. In areas where the housing is in need of minor rehabilitation, the focus of planning efforts should give consideration to promoting redevelopment of the residential structures to smaller office-uses, conversion of row-homes to apartment units, or to providing incentives for rehabilitation to single-family attached units for first-time buyers.

In areas off of the main streets, consideration should be given to developing blocks of new development of single-family attached or detached housing, in a density similar to that of Wellington Ridge, to bring an additional needed housing type to the area.

Target Sites for Residential Development

Several vacant parcels of varying sizes are located in the northeastern corner of the Study Area and are surrounded by stable single-family detached residential units. Since there is demand in Chester for higher quality housing units, this area should be targeted for detached residential units in a manner consistent with the existing street grid system. The parcel to the right is approximately 3 acres of vacant land. These lots that border Chester Township are surrounded by single-family residential units and are currently zoned R-3. Tying into the surrounding neighborhoods along Ward Street with more pedestrian and roadway connections should be promoted to integrate this area into the neighborhood fabric and ensure connections to commercial uses as well as to the Highland Avenue Train Station.

The planned Wellington Heights and surrounding Highland Gardens neighborhood is another residential redevelopment area that is undergoing a transformation through work by the Chester Economic Development Authority (CEDA). Both of these initiatives are providing new housing units needed in the City as well as contributing significantly to the ongoing community revitalization efforts. The demolition of larger tracts of land for new housing along with high vacancy rates in the Highland Gardens neighborhood resulted in escalated population decline in this area. Occupancy in the new Wellington developments and repopulation in the Highland Gardens neighborhood will provide a large percentage of the population base needed to support commercial development. The recommendations provided in this section to promote additional commercial development to serve residents in the Study Area, as well as the redevelopment of Highland Avenue Station as a primary public transportation hub surrounded by a vibrant commercial district, would be valuable amenities to support the initiatives of these new neighborhood developments.

Given the recent redevelopment activities in this area, future efforts should continue to blend with the existing neighborhoods to the maximum extent possible. Substandard housing still exists in many neighborhoods and still needs to be addressed to ensure the success of new development. Target areas should leverage recent activities in the area.

6.6 Planning District Summary

As noted throughout the planning district discussion, neighborhoods continue to struggle with a host of challenges to revitalization, but reinvestment is occurring at varying levels in all the planning districts. Each planning district is unique in its needs in terms of future housing development depending on its demographic composition and even within each of the planning districts the needs of neighborhoods vary block by block. The main issues to be addressed at the Planning District level in the future will be reducing the presence of vacant lots and structures as well as identifying specific opportunities for infill housing. Detailed neighborhood plans within the planning districts should be developed and tailored to each area throughout the City in order to address each community's needs.

7. TARGET AREAS

As noted throughout the Housing Plan, the City of Chester is challenged by a range of issues that detrimentally affect the quality of life throughout the neighborhoods and beyond. Within this document there are many goals and recommendations aimed at improving neighborhood and housing conditions, but these improvements cannot be implemented overnight. Therefore, target areas have been identified throughout the City to help focus efforts in the short term to maximize the benefit of efforts for the community. The target areas are chosen based on a range of factors, some of which are identified as follows:

- Revitalization efforts underway
- Funding availability
- Parcels owned by owners willing to invest in and support revitalization efforts
- Engaged residents willing to be involved in community efforts

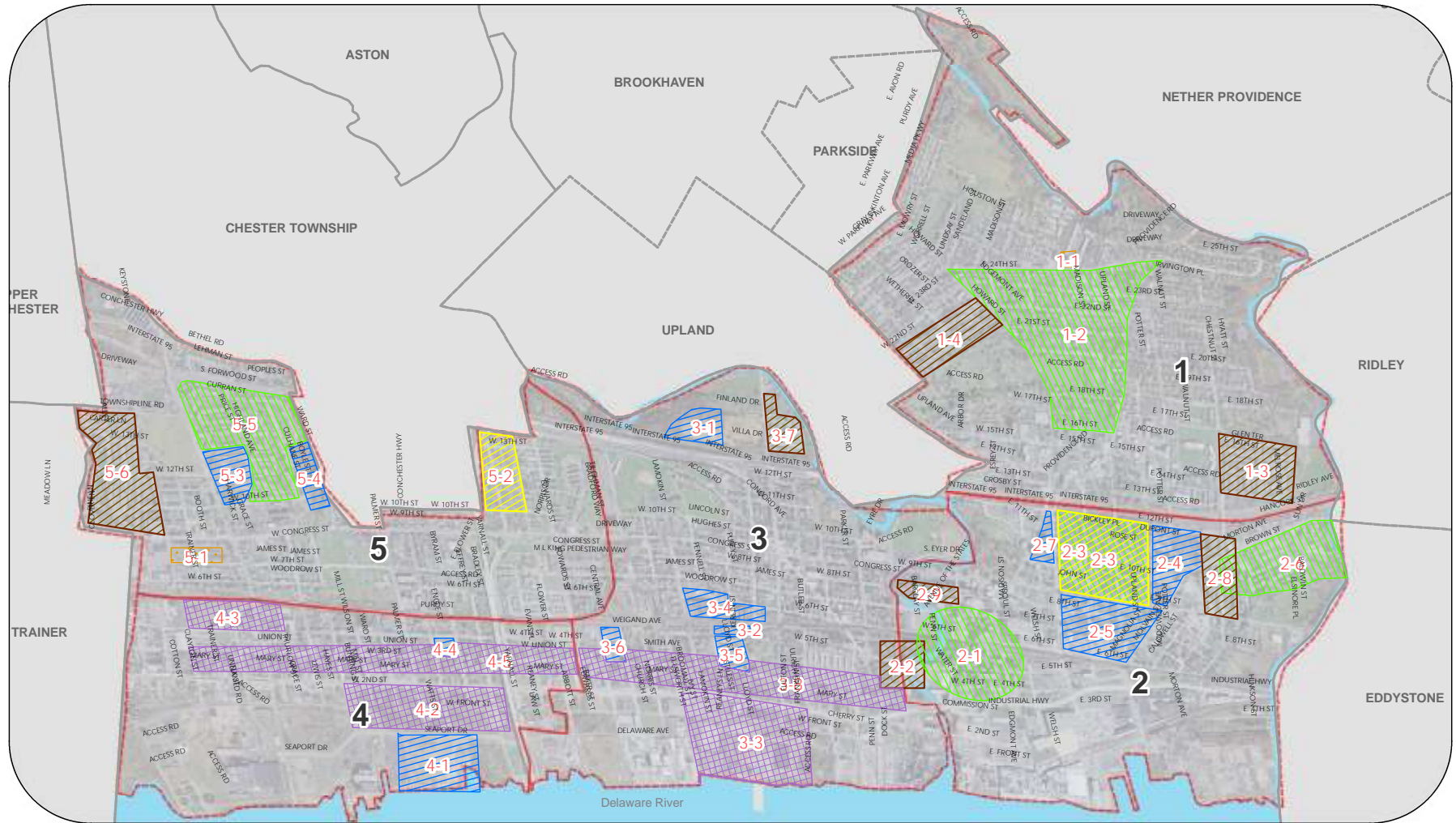
Categories of Target Areas

Target areas are divided into five categories- revitalization, rehabilitation, infill development, new development, and conversion. Each of these categories is discussed in more detail below. While nearly all target areas have overlap in their classification, each target area is identified based on the primary category to be emphasized.









- (1) Revitalization/Stabilization Target areas with sound housing stock and a relatively stable residential population. These areas are beginning to see some deferred maintenance resulting in aesthetic deficiencies such as peeling paint, porch disrepair, minor code violations, occasional vacant or abandoned properties, etc. Area may be in need of streetscape improvements and creative solutions for parking deficiencies.

- | | |
|---------------------------|--|
| (2) Rehabilitation | Target areas with several residential structures in need of more substantial physical improvements, but much of the housing stock remains sound and the population is moderately stable. Minor infill and demolition may be appropriate for some properties. Area in need of streetscape improvements and creative solutions for parking deficiencies. |
| (3) Infill Development | Target areas with several vacant parcels and vacant dwelling units scattered throughout the area. Typically fewer than three (3) adjacent parcels are vacant in any given location. Development of vacant parcels, together with rehabilitation of vacant units that are sound and demolition of vacant units, is needed to help stabilize the area. Additional revitalization and rehabilitation is also needed throughout area. Stabilization of vacant properties is needed in the interim. |
| (4) New Development | Target areas with several vacant parcels and vacant structures, particularly with areas of four or more vacant properties, adjacent to one another. |
| (5) Conversion | Target areas where existing buildings exist that have traditionally been used for non-residential purposes. These buildings have architectural value and their preservation is seen to be a potential asset to the community if they were to be adaptively reused for residential purposes. |
| (6) Mixed-Use Development | Target areas with a large area of vacant parcels and/or structures that tend to be located in a high-traffic area and would be suitable for a mix of residential and supportive non-residential uses. |

Map 8-1 identifies the target areas established throughout the City along with the categorical designation of each target area. Table 8-1 describes in more detail the identified target areas.



City of Chester
 Map 8-1:
 Housing Target Areas

	Mixed Use		Municipal Boundaries
	Revitalization		Planning District Boundaries
	Rehabilitation		
	Infill		
	New Development		
	Conversion		

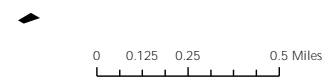


Table 8-1. Housing Target Areas

Map No.	Category	Planning District	Name of Neighborhood	Description
1-1	Conversion	1	Weatherill School	Suitable to be adapted from non-residential use to residential use.
1-2	Rehabilitation	1	East Gateway Triangle	Suitable for rehabilitation and reconversion of apartments back to single-family dwellings. Some properties located within this area may be redeveloped as non-residential uses.
1-3	Revitalization	1	Sun Hill	Widener is involved in a beautification project with neighborhood. Address parking issues.
1-4	Revitalization	1	Edgemont Park	Solid residential neighborhood may be suitable for street beautification projects.
2-1	Rehabilitation	2	Central Business District	Need revised zoning to allow live/work space and 2nd floor residential. Some buildings need major rehabilitation.
2-2	Rehabilitation	2 & 3	5th and Penn	Solid housing stock. Physical improvements needed.
2-3	Rehabilitation / Infill	2	East of CBD	Referenced in <i>Morton Avenue Corridor Action Plan</i> as stable residential neighborhood that is suitable for infill and rehabilitation (EDAW, 2000).
2-4	New Development	2	East of CBD	Older industrial area that could be redeveloped to residential gateway into City (I-95 access corridor)
2-5	New Development	2	East of CBD	Residential area suitable for new development on vacant parcels.

Map No.	Category	Planning District	Name of Neighborhood	Description
2-6	Rehabilitation	2	Sun Village	Similar redevelopment to Highland Gardens neighborhood. Focus on infill, reducing vacant housing, parking, and lower-density.
2-7	New Development	2	Chester Towers	Towers were demolished to develop new housing.
2-8	Revitalization	2	McDowell/Elsinore	Area may be suitable for street beautification projects and other neighborhood improvements.
2-9	Revitalization	2	Holy City	Continue efforts recently completed as part of the Elm Street grant program.
3-1	New Development	3	West of Crozer Hills	Vacant area west of Crozer Hills where new development can occur.
3-2	New Development	3	north of Pentecostal Square development, south of AMTRAK line	Vacant land between proposed senior housing (Pentecostal Square) and AMTRAK right-of-way.
3-3	Mixed Use	3	Riverbridge	Former industrial site suitable for housing and other uses.
3-4	New Development	3	Industrial area north of AMTRAK line	Underused industrial buildings prime for new residential development with adequate buffer provided.
3-5	New Development	3	Pentecostal Square (Pusey Street between 3rd and 5th Streets)	Underused industrial building to be demolished to allow construction of 70 unit senior apartment development.
3-6	New Development	3	Blue Line Trucking Site	Former industrial site suitable for infill housing (possibly needs buffer between development and rail line).
3-7	Revitalization	3	Crozer Park Gardens	Solid residential neighborhood may be suitable for neighborhood beautification projects.
3-8	Mixed Use	3	3 rd Street Corridor	Support revitalization of commercial uses mixed with residential uses.
4-1	New Development	4	Rivertown	Proposed mixed use development along riverfront.

Map No.	Category	Planning District	Name of Neighborhood	Description
4-2	Mixed Use	4	North of Seaport Dr / South of Route 291 / West of Route 322	Vacant parcels within this area are suitable for new residential units.
4-3	Mixed Use	4	Booth and 4th Street	Vacant area near Highland Ave Station recommended for infill/new development.
4-4	New Development	4	Union Square	Proposed new infill housing.
4-5	Mixed Use	4	3 rd Street Corridor	Support revitalization of commercial uses mixed with residential uses.
5-1	Conversion	5	Pulaski School	Formerly part of Chester-Upland School District. Suitable for conversion to residential and new development on underused athletic fields.
5-2	Infill	5	North of 10th/West of Central Ave	Infill development such as low density modular housing would be suitable.
5-3	New Development	5	Wellington Heights	A portion of Highland Gardens has been demolished to construct new residential units.
5-4	New Development	5	North of Palmer, east of Ward St	Vacant area near adjacent single-family residential units.
5-5	Rehabilitation	5	Highland Gardens	Rehabilitation of existing housing stock. Taking into account lower density and parking issues.
5-6	Revitalization	5	Buckman Village	Rehabilitation of existing housing stock. Taking into account lower density and parking issues.

When pursuing grant opportunities for specific communities and neighborhoods, the target areas identified in this plan should be prioritized. In particular, grants should be considered that are aimed at improving the public infrastructure in target areas to support and move toward redevelopment of these areas.

Rezoning the target areas as appropriate is a necessary action to encourage redevelopment in a manner more consistent with desired uses, particularly low-density residential development.

8. RECOMMENDATIONS

While the City of Chester faces a wide range of challenges that detrimentally affect the housing and neighborhoods; substantial improvements have occurred over the past several years throughout all planning districts. Encouragingly, most signs point to ongoing positive results into the foreseeable future. Building on these efforts and continuing to move forward toward revitalizing the City so that residential development and redevelopment can occur without the need for government subsidies will be a sign that the City has regained its position in the region as a destination for people to choose to live and raise their families. To help the City realize this potential the following goals and recommendations are established to help the City move forward on identified priority areas.

GOAL #1: Promote the Stabilization and Revitalization of the City’s Existing Neighborhoods

Recommendations	Implementation Strategy	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
<p>Recommendation 1 ► Identify and take appropriate actions to address vacant, deteriorated, and abandoned structures. Develop neighborhood based strategies to address specific conditions in each area.</p>	<ul style="list-style-type: none"> Establish target areas initially to support the effort and to focus efforts to obtain solid results. Mix and match elements to respond to unique conditions in targeted neighborhoods (rehab, in-fill, new construction, etc.). Develop a strategy for dealing with vacant lots. Categorize lots by proposed use such as side yard, parking, open space, future development. Coordinate code enforcement with neighborhood revitalization efforts. Demolish unstable structures. Strengthen codes (bldg & zoning) and enforcement efforts to deter conversion of single family homes to multi-family units. Encourage conversion of multi-family homes back to single family dwelling units. Look at Property Maintenance Standards for renovation of older homes. Develop a strategy to address residential uses in flood plains (removal, renovations, flood proofing, elevation, insurance, etc.). Review zoning code on residential uses next to railroads. Develop strategies to address parking in dense residential areas (angle parking, one-way streets, etc). 	•	•	•	City of Chester, CEDA

GOAL #1: Promote the Stabilization and Revitalization of the City’s Existing Neighborhoods

Recommendations	Implementation Strategy	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
<p>Recommendation 2 ► Encourage improved landlord and tenant maintenance of properties.</p>	<ul style="list-style-type: none"> Look at existing process and identify areas for improvement. Be more aggressive in enforcement of housing standards and other code issues such as sidewalks and high grass and weeds. Partner with District Justices to address housing and code enforcement Issues. Establish guidelines on the City of Chester website that offer suggestions for façade improvements (similar to Philadelphia Rowhouse Booklet). 		•	•	City of Chester, CEDA, CHA, Residents
<p>Recommendation 3 ► Respond in a timely manner to citizen concerns.</p>	<ul style="list-style-type: none"> Develop a system for tracking concerns/complaints. 			•	City of Chester
<p>Recommendation 4 ► Pursue grant programs and other community improvement resources to continue to support neighborhood improvements.</p>	<ul style="list-style-type: none"> Identify priority neighborhoods for grant funding applications. Seek funding from sources such as Elm Street or the Housing Choice Program. 	•	•	•	PA DCED
<p>Recommendation 5 ► Encourage major institutions to build effective partnerships to maintain a safe and clean environment surrounding these institutions that is conducive to a distinctive and livable urban community.</p>	<ul style="list-style-type: none"> Have representatives from the City and each institution meet with the neighborhood on a regular basis to identify neighborhood issues and priority projects and ways that each organization can contribute to improve and maintain neighborhood conditions. Particular focus should be on implementing recommendations of plans already developed. Have institutions develop guidelines for off-campus student housing in cooperation with adjacent neighborhoods. 			•	City of Chester, CEDA

GOAL #1: Promote the Stabilization and Revitalization of the City’s Existing Neighborhoods

Recommendations	Implementation Strategy	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
Recommendation 6 ► Partner with nonprofit organizations on neighborhood revitalization.	<ul style="list-style-type: none"> Coordinate resources in targeted neighborhoods to promote comprehensive improvement including housing rehabilitation, streetscaping, neighborhood cleanups, and other efforts to enhance curb appeal. 	•	•	•	CCIP, DCHC, CAADC, Habitat for Humanity
Recommendation 7 ► Develop a Section 8 Neighborhood Impact Strategy	<ul style="list-style-type: none"> Coordinate with Chester Housing Authority, landlords, tenants, police, and code enforcement to respond to problems and devise strategies to prevent future problems. 			•	CHA, City of Chester, CEDA
Recommendation 8 ► Encourage property owners in targeted neighborhoods to maintain the historic nature of properties.	<ul style="list-style-type: none"> Conduct historic housing and neighborhood identification study. Research grant opportunities for upgrading historic properties. Make preservation materials available to owners of potentially historic properties. 	•	•	•	Chester Historic Preservation Committee
Recommendation 9 Establish an owner-occupied housing improvement program with a focus on basic code repair.	<ul style="list-style-type: none"> Identify funding and an agency to undertake the program. Explore the role of private sector financing. Target repairs to homes located in areas where other neighborhood revitalization activities are taking place so funding is leveraged. 		•		City of Chester, CEDA
Recommendation 10 ► Encourage the development and expression of neighborhood identity.	<ul style="list-style-type: none"> Improve public infrastructure (streetscape, right-of-way easements, roadways) consistent with neighborhood character. Work with neighborhoods to create gateways or signs announcing entry into a neighborhood district. 		•		City of Chester, Residents

GOAL #1: Promote the Stabilization and Revitalization of the City’s Existing Neighborhoods

Recommendations	Implementation Strategy	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
Recommendation 11 ► Encourage the establishment of neighborhood associations and other community groups that work to improve neighborhood conditions.	<ul style="list-style-type: none"> Start with target area plans / redevelopment programs progress. 			•	City of Chester, Residents
Recommendation 12 ► Address safety and security issues in Chester’s neighborhoods.	<ul style="list-style-type: none"> Develop/support community policing initiatives. Create safe routes/safe passages through-out the City. Support neighborhood initiated safety programs. 		•		City Police, School District, Residents
Recommendation 13 ► Prepare neighborhood plans to identify specific needs of individual neighborhoods.	<ul style="list-style-type: none"> Start in neighborhoods where citizens initiate the development and implementation of neighborhood plans. 	•	•	•	City, Residents
Recommendation 14 ► Reduce incompatible land uses.	<ul style="list-style-type: none"> Rezone non-residential properties to residential in areas where residential uses are the predominant and appropriate use. Adopt more substantial buffer standards between residential and non-residential uses. 	•	•	•	City

GOAL #2: Promote the Construction of New Infill Housing

Recommendations	Implementation Strategy	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
Recommendation 1 ► Identify residential infill opportunities.	<ul style="list-style-type: none"> Map vacant parcels and vacant structures that are beyond repair. Keep a database of these parcels together with ownership and code violation issues. Have information available in Planning Office for review for potential redevelopment opportunities. (Limit to specific target areas since resources and manpower are not available to complete City-wide). Encourage utilization of available incentives for in-fill housing. 	•	•	•	City of Chester
Recommendation 2 ► Develop design guidelines for new infill development.	<ul style="list-style-type: none"> Adopt design guidelines to ensure new housing supports and enhances existing neighborhood character. 			•	City of Chester Planning Department
Recommendation 3 ► Evaluate regulatory and financial barriers to in-fill housing.	<ul style="list-style-type: none"> Form a task force to work with utility companies to look at ways to reduce utility fees. Consider incentives for consolidating lots resulting in new development at lower density. Encourage combining small lots or small buildings to produce larger, more marketable homes offering amenities such as off-street parking. Support infill development by ensuring that the City has clear information outlining the development approval process and estimated fees. 		•	•	City of Chester, CEDA

GOAL #3: Promote Development of New Market Rate Housing

Recommendations	Implementation Strategy	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
Recommendation 1 ► Identify sites and opportunities for new market rate housing.	<ul style="list-style-type: none"> Research sites and assemble parcels that are of sufficient size to ensure project is financially viable, marketable, and sustainable. 	•	•	•	City of Chester, CEDA
Recommendation 2 ► Utilize incentive programs to assist development.	<ul style="list-style-type: none"> Use existing Keystone Opportunity Zones. Encourage new development under the Local Economic Revitalization Tax Assistance (LERTA) Program. 			•	CEDA
Recommendation 3 ► Evaluate potential for age-restricted market rate housing.	<ul style="list-style-type: none"> Identify suitable sites. 		•	•	City of Chester, CEDA, Nonprofits

GOAL #4: Promote, Encourage, and Sustain Homeownership

Recommendations	Implementation Strategy	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
Recommendation 1 ► Disseminate information about the various programs that provide for home mortgages and financing.	<ul style="list-style-type: none"> Disseminate information through Chester Homebuyer Fair, Chester Newsletter, Chester’s web site, and community meetings. Provide information in both English & Spanish. 		•	•	CEDA, CHA, Nonprofits
Recommendation 2 ► Encourage continuance of counseling by non-profit housing advocacy groups on the responsibility of home buying and homeownership.	<ul style="list-style-type: none"> Assist non-profit organizations in finding funding to continue providing counseling services. Expand or enhance post-purchase, default and delinquency counseling. Make available information on programs and resources 			•	City of Chester, CEDA, Nonprofits
Recommendation 3 ► Encourage employers to develop assistance programs to encourage employees to purchase homes within the City of Chester.	<ul style="list-style-type: none"> In collaboration with Chester employers, expand the “Walk to Work” program and provide grants for employees. 		•		Local businesses, City of Chester, CEDA
Recommendation 4 ► Encourage the work of non-profits who currently acquire, rehabilitate, and resell formerly vacant units to homebuyers	<ul style="list-style-type: none"> Continue City funding of nonprofit organizations working to improve housing and neighborhood conditions within the City. 	•	•	•	City of Chester, CEDA

GOAL #5: Encourage Downtown Living					
Recommendations	Implementation Strategies	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
Recommendation 1 ► Encourage residential living in upper floors of downtown buildings.	<ul style="list-style-type: none"> Ensure that zoning and building codes permit residential uses on upper level of buildings in the downtown district. Encourage cooperation and exchange of information between downtown property owners and Code Enforcement officials. Establish a marketing campaign for downtown living. 		•		City of Chester
Recommendation 2 ► Identify developer financing programs to encourage downtown residential development.	<ul style="list-style-type: none"> Explore the use of programs such as MUFFI, TRF and possibly Elm Street. 		•		City of Chester, CEDA
Recommendation 3 ► Evaluate residential Transit-Oriented Development.	<ul style="list-style-type: none"> Consider developing a transit benefit program in partnership with SEPTA to reward downtown residents who utilize SEPTA for daily commuting 		•		SEPTA

GOAL #6: Provide a Range of Affordable Housing Options Throughout the City

Recommendations	Implementation Strategies	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
<p>Recommendation 1 ► As part of the Continuum of Care, enhance the quality of life for homeless individuals and families residing in Shelters and assist them with moving to more permanent housing.</p>	<ul style="list-style-type: none"> Work with existing Shelter providers to maintain or improve the physical quality of shelters. Work with existing Shelter providers to encourage self-sufficiency among Shelter residents. Provide affordable senior housing to replace units for seniors lost through the demolition of the Chester Towers. 	•		•	Nonprofits, CHA, City of Chester, CEDA
<p>Recommendation 2 ► Continue physical improvements to the public housing stock and improve the level of resident services.</p>	<ul style="list-style-type: none"> Complete the construction of the Chester Towers project. Enhance the quality of existing public housing through improved property management. Provide supportive services to public housing residents, including the Family Self Sufficiency Program, housekeeping skills and employment services. 	•		•	CHA
<p>Recommendation 3 ► Deconcentrate poverty.</p>	<ul style="list-style-type: none"> Work with CHA to provide comprehensive mobility counseling to its Section 8 residents. Encourage Fair Housing to allow housing choice so that low-income families are not limited to living in high poverty communities. Assist Section 8 families in using their vouchers for homeownership. 	•	•	•	Chester Housing Authority

GOAL #6: Provide a Range of Affordable Housing Options Throughout the City

Recommendations	Implementation Strategies	TIMETABLE			Key Agency/ Supporting Partners
		Short- Term	Long- Term	Ongoing	
Recommendation 4 ► Prevent homelessness and combat predatory lending.	<ul style="list-style-type: none"> • Provide comprehensive counseling: post purchase, default and delinquency. • Refer homeowners to the Don't Borrow Trouble program. • Assist elderly families to remain in their homes with products such as reverse mortgages. 			•	Nonprofits, City of Chester, CEDA
Recommendation 5 ► Encourage accessibility in both new and existing housing.	<ul style="list-style-type: none"> • Encourage developers of new housing to provide both accessible and visitable units. • Promote Delaware County's Access program and PHFA's mortgage program for accessibility improvements. 	•		•	City of Chester, CEDA, Nonprofits

APPENDIX 1

TARGET AREAS

Map No. 1-1 Weatheril School

Category: Conversion (Opportunity to readapt a vacant sound structure to a functional occupied land use)

Location: The property is located on the north side of E. 24th Street, between Upland and Walnut Streets.

General Conditions: The target area is approximately 3 acres and consists of the former Weatheril School, a two story stone building that has been vacant for several years. The exterior of the building appears to be in good condition, with vacant land in the rear. This area may be suitable for off-street parking and or open space for passive recreation. The adjacent area consists of mixed land uses including single family residential, apartment buildings, and a warehouse which is currently used to store the Delaware County Voting Machines. The residential units in this area range from stable condition to units that are experiencing maintenance issues.

Access: The property has direct access to E. 24th Street which is classified as a minor residential street. This street carries traffic in an east/west direction and connects to Providence Avenue a collector, which provides access to other major streets including an interstate highway.

Public Transit: This area is serviced by SEPTA Bus Route 109 providing service on Providence Avenue and connects to the Transportation Center which is located in the Central Business District (CBD). Mass Transit service via the R-2 commuter train between Wilmington DE and center city Philadelphia and other bus routes all pass through the Center .

Current Zoning: The property, as well as the surrounding area, is zoned R-2 Residential. This is a residential district that permits dwelling units at a maximum density of 17 units per acre. These uses include single family detached, semi detached, two family or duplex detached dwellings units.

Conclusion: This target site presents an opportunity to readapt an existing structure to a functional use that should support and compliment the existing neighborhood.

Map 1-2 East Gateway Triangle Area

Category: Rehabilitation (Opportunities for reinvestment and rehabilitation)

Location: The East Gateway Triangle area is bounded by Edgemont Avenue to the west, Providence Avenue to the east and 24th street to the north.

General Conditions: This area has triangular configuration of approximately 8 acres and has been traditionally stable, but significant deterioration has occurred over the years. The southern portion of the area from 13th to 18th Streets consist of several convenient stores, small sandwich shops, personal service shops, several churches and schools. The Widener University campus is located to the east of this area.

Access: This area is serviced by a series of minor residential streets formed in a typical grid iron street pattern. These streets intersect with Edgemont Avenue and Providence Road, both serving as primary collectors. These two collectors are linked in the north by Twenty Second Street, an extension of Mac Dade Boulevard, which connects to the Blue Route (I-476).

Public Transit: This area is serviced by SEPTA bus route 109 on Providence Avenue, and route 118 on Edgemont Avenue. Both of these routes provide connections with other routes at the Chester Transit Center. The Transit Center serves as the major connector point for bus and commuter train service.

Current Zoning: This area is predominantly zoned R-2 Residential, with pockets of C-1 Commercial uses on Edgemont Avenue between 20th & 23rd Streets and Providence Avenue between 14th & 18th Streets. R-2 Residential District permits single family detached and semi-detached dwellings, two family or duplex detached building. C-1 Commercial permits all uses as defined in the R-2 District but also includes multiple dwellings, hotel, retail store, office or studio, bank, financial institution, theater, club, social or community center building.

Conclusion: This area is in transition and presents opportunities for infill, rehabilitation and reinvestment.

Target Areas

Map No. 1-3 (Sun Hill)

Category: Revitalization (Suitable for reinvestment and revitalization)

Location: This target area is North of I-95 and bounded by Melrose Avenue to the west, Glen Terrace to the north, Ridley Avenue to the east.

General Conditions: This area, bounded by Widener University located to the west, consist of high density residential semi-detached and attached houses at a density of 13 -18 units per acre. The housing stock is relatively sound but the area in general is experiencing a process where a transient population (University Students) is occupying many of the existing housing stock. The area is also facing conditions such as inadequate circulation and parking issues. Widener University is making major improvements to its campus with new buildings, parking areas and street landscaping. Parking is in great demand and new development and revitalization efforts must address this issue.

Access: The residential units are serviced by minor one-way directional residential streets that connect to Melrose Avenue. Melrose Avenue serves as a collector and connects to Mac Dade Boulevard to the north and I-95 to the south.

Public Transit: SEPTA bus route 113 has designated stops on Melrose Avenue and makes connections at the Chester Transit Center. The Transit Center provides mass transit connections to bus service and commuter rail lines throughout the region.

Current Zoning: This area is zoned R-3, Residential that permits single family detached, semi-detached, duplex, single family attached units and multiple dwellings at a maximum density of 58 units per acre.

Conclusion: This area is an established residential neighbor hood that requires reinvestment with an opportunity to provide new design standards that encourage and practices variety and diversity.

Map No. 1-4 (Edgemont Park)

Category: Revitalization (Opportunities for reinvestment and revitalization)

Target Areas

Location: This area known as Edgemont Park is located West of Edgemont Avenue up to the municipal boundary of Upland Borough, between 21st & 22nd Streets. Adjacent to this area to the south is the Chester Rural Cemetery.

General Conditions: The area consists of several blocks of high density attached dwelling units. This area is characterized by housing with general maintenance issues and lack of public open space. Edgemont Avenue serves as a boundary line between the East Gateway Triangle area and Edgemont Park. Crozer Chester Medical Center is located to the south of this area. A gas station, a takeout restaurant and a mini food store occupy the busy intersection at 22nd Street.

Access: The residential units are serviced by minor residential streets which connect to Edgemont Avenue, a collector road. Twenty Second Street running east to west, serves as the northern boundary of the neighborhood.

Public Transit: This area is serviced by SEPTA bus route 118 on Edgemont Avenue. Route 118 travels on this arterial road and connects this area to the downtown transportation center where the R-2 commuter train provides transit to Philadelphia and Wilmington DE. SEPTA Bus Routes 109,114, 117,118, and 119 provide service to other municipalities within Delaware County.

Current Zoning: The majority of the area is zoned R-3 Residential, which permits single family detached, semi-detached, two family or duplex detached and semidetached dwellings and single family attached units on relatively small lots. A portion of the area located along Edgemont Avenue is zoned C-1 Commercial.

Conclusion: This area presents opportunities for rehabilitation and reinvestment into many properties that are experiencing maintenance issues. New investment should address open space and parking issues.

Map 2-1 (CBD Area)

Category: Rehabilitation (Suitable for reinvestment and rehabilitation)

Location: This area designated as the Central Business District, CBD, is generally bounded by Rt 291, 7th Street, Welsh Street and Chester Creek.

General Conditions: The CBD, traditionally known as the downtown area, has been designated as the central shopping and business area for office/ retail commercial uses. A new city hall serves as an anchor along with DELCORA and the Chester Water

Target Areas

Authority, both semi-public utility companies. Other uses in the CBD include a bank and several retail stores that front on Avenue of the States. The former city hall is now privately owned and has been converted to offices and apartment units. A triangle shaped parcel of land that fronts the Transit Center is scheduled to become a public park for recreation and public activities. The Colonial Courthouse, constructed in 1724 is known as the oldest public building in continuous use and is located in the CBD. Other buildings of historical significance are experiencing blight and neglect, while others are vacant and/or underutilized and non-functional. These buildings would require major rehabilitation to bring them up to building code and preserving the architectural integrity.

Access: Avenue of the States, a continuation of Rt. 352, is the primary gateway to the downtown, terminating at City Hall. Welsh Street and Edgemont Avenue bisects the CBD and provides direct access for the buildings on those streets. Rt. 291, a major arterial, borders the southern portion of the CBD.

Public Transit: The Chester Transportation Center was completely rehabilitated with new waiting areas, ticket counter elevator and other amenities and is a major anchor in the CBD. At this center connections are made to various Bus Routes that provide service throughout Delaware County and the SEPTA R-2 commuter line which provides service between Wilmington DE. and center city Philadelphia.

Zoning: This area is zoned Central Business District, which permits multiple dwelling units and apartments, retail stores, commercial and professional offices, banks and financial institutions.

Conclusion: The CBD area presents opportunities for reinvestment in the city's major commercial/retail area with excellent access via mass transit and vehicular options. The upper floors of most of the commercial properties could be adapted for residential use.

Map 2-2 (Mixed Use Area)

Category: Rehabilitation (Suitable for reinvestment and rehabilitation)

Location: This area is one square block bounded by 5th, Penn, Concord and 4th Streets.

General Conditions: The target area is a mix of residential and non-residential uses. A well maintained apartment building is located at the northeast corner of 5th & Penn Streets. The attached residential units need maintenance and some physical

Target Areas

improvements. The institutional sites on Penn Street are a State Health office and the County Children and Youth Services building.

Access: The streets providing access to this area are minor residential streets with connections to Rt. 291.

Public Transit: The Transportation Center is two block east of this area. The SEPTA R-2 commuter rail provides service to Philadelphia and Wilmington DE. SEPTA Bus Routes 109, 114, 117, 118, 119 provide service to other municipalities.

Zoning: This area is zoned R-3 Residential and C-2 Commercial. Both of these districts permits single family detached, semi-detached, multiple dwelling, retail stores, service shops, bank and financial institutions, whole sale and storage business.

Conclusion: This is an area with sound housing that requires cosmetic repairs and maintenance. There are opportunities for reinvestment and rehabilitation.

Map No. 2-3 (Mixed Use Area)

Category: Rehabilitation/ Infill (Suitable for new development and rehabilitation)

Location: This area is bounded by Madison, 9th, Walnut and 12th Streets.

General Condition: This area is characterized by a mixture of housing types, consisting of row and twin homes in various physical conditions. Vacant lots are located along 10th and 11th Streets. In general, the housing stock is deficient and deteriorated and would require major rehabilitation efforts. Along the 900 block of Madison Street, there is a new development of five houses that were recently built. They present a model for infill development in this area. Adjacent to the west of this area, CHA, Chester Housing Authority, is constructing mid rise residential units for senior citizens, a retail/ commercial use, and office space for the administration personnel. A community / arts center is also planned at the intersection of 12th Street and Avenue of the States.

Access: This area has direct access to on and off-ramps for I-95 for both northbound and southbound traffic. The area is also serviced by a several minor residential streets that provide adequate access to the interior portion of the neighborhood. Ninth Street, one of the two streets that carry traffic completely through the city in an east/ west direction borders the southern portion of the neighborhood.

Target Areas

Public Transit: This area is serviced by SEPTA Bus Routes 114, 117, 118 & 119 which provides service to other major shopping and employment areas throughout the County, including the County Seat in Media. These routes also make connection to the Transit Center in the CBD with service to the R-2 Commuter Rail Line to Philadelphia and Wilmington.

Current Zoning: Most of this area is zoned R-3, which permits single family units, semidetached, attached, and multiple dwelling units at a relatively high density. The area along 9th Street is zoned C-1 Commercial. This district permits convenient type commercial activities.

Conclusion: This area in close proximity to Widener University, the CBD, and I-95 presents opportunities for reinvestment, rehabilitation and infill development.

Map No. 2-4 (Mixed Use Area)

Category: New Development

Location: This area is located south of 12th Street, bounded by Chestnut Street on the west, 9th Street on the South, along Morton Avenue from Hyatt Street to 12th Street.

General Condition: This area consist of many conflicting land uses, including non-residential nuisance properties such as an auto repair and used car lot, heavy machinery and a earth moving equipment storage and repair operation. A relatively large vacant commercial building is located on the east side of Morton Avenue. On the west side of Morton Avenue there is a 2.38 vacant parcel that has been recently cleared and remedied for possible contamination. The housing stock in this area consists of many units that are deteriorated and in need of major rehabilitation.

Access: This area is accessible to I-95 via Chestnut Street and to the Waterfront and Rt. 291 via Morton Avenue.

Public Transit: This area is serviced by SEPTA bus routes 109, 114 & 118. These routes provide service to the transportation center and other municipalities throughout Delaware County.

Zoning: This area falls under three zoning districts M-1, R-3 & C-1. The M-1 Industrial District permits retail, service and highway oriented commercial, shopping centers, restaurants, business and professional offices. The R-3 Residential that

Target Areas

permits single family detached, semi-detached, two family or duplex detached and semidetached dwellings and single family attached units. The C-1 Zoning District permits retail stores, hotel, personal service shops, bank or financial institution in addition to all use as permitted in the R-3 Zoning District.

Conclusion: This area presents an opportunity for new development of mixed uses that would capitalize on available land and good access to major arterials.

Map No. 2-5 (Mixed Use Area)

Category: New Development

Location: This area is east of the CBD, bounded by Madison Avenue on the west, Ninth Street on the north, Morton Avenue on the east, and 6th Street on the south.

General Conditions: This area is experiencing distressed conditions. There are several non-residential nuisance uses intermixed with residential properties. There are vacant parcels and substandard structures scattered throughout the neighborhood.

Access: Morton Avenue a principal arterial borders the eastern part of the neighborhood. and provides connection to I-95 to the north and to Rt. 291 and the waterfront to the south. Ninth Street which borders the northern portion of the neighborhood is a through street for east/west traffic and provides easy access to the neighborhoods on the west side of the city.

Transit: This area is two blocks east and accessible to the Transportation Center located in the CBD. The Transportation Center provides connections to the R-2 commuter rail for service between Philadelphia and Wilmington DE and many SEPTA Bus Routes for service to the surrounding municipalities throughout Delaware County

Zoning: This area is a mix of C-1 Commercial along Morton Avenue that permits retail stores, hotels, personal service shops, banks and financial institutions and the R-3 Residential District between 6th & 7th Streets that permits detached, semi-detached, duplex detached or multiple dwellings units. M-1 Industrial District which is located within the block of Madison and Potter Streets between 6th and 7th Streets permits retail, service, highway oriented commercial, shopping centers, restaurants, business and professional offices.

Target Areas

Conclusion: This area presents many opportunities for reinvestment, rehabilitation, and the potential for new residential and /or mixed use development in the south west portion..

Map No. 2-6 (Sun Village)

Category: Rehabilitation (Suitable for reinvestment and rehabilitation)

Location: This area is known as Sun Village is located in the eastern part of the city and is bounded by Morton Avenue, Johnson, Curry, and Vauclain Streets.

General Conditions: This area is characterized by high density multi-family and attached housing units experiencing maintenance issues. Most of these units front on narrow one way streets (Brown and White Streets). There is lack of both public and private open space to service this neighborhood and parking is in great demand. There are several vacant structures and those that are occupied need major repairs. Also there are many conflicting uses such as garages, a car wash, an auto body shop and a plumbing supplies store along Morton Avenue. A convenience store located between Johnson and Terrill Streets.

Access: This area fronts on Morton Avenue, a principal arterial with several minor residential streets providing direct access to the interior units.

Public Transit: The SEPTA Bus routes 109 & 113 provide direct service this area with connections to the Transit Center located in the CBD.

Zoning: Zoning is C-1 Commercial along Morton Avenue that permits retail, personal service shops, banks and financial institutions and hotels; east of Morton Avenue the area is zoned R-3 Residential, which permits detached and semi detached housing duplexes and multi family units. At the extreme east along the municipal boundary the area is zoned M-1 Industrial that permits retail service and highway oriented commercial, shopping centers, restaurants, business and professional offices.

Conclusion: This neighborhood presents opportunities for rehabilitation and reinvestment to units that are experiencing maintenance and structural issues.

Map No. 2-7 (Vacant Land)

Category: New Development

Location: This area is bounded by 10th & 12th Streets, Madison Avenue and Avenue of the States.

General Condition: This is a vacant parcel of land, 2.5 acres with little or no development constraints. It is bounded by the Deshong Museum and Mansion on the west, located to the north is a hotel and the Widener University Campus. Located to the east is a mixture of residential and non-residential uses. Located to the south are new residential units and a mixture of office and retail uses

Access: The property fronts Avenue of the States which provides gateway to the CBD, the city's downtown area for shopping and public service. I-95 an interstate highway borders the north and Madison Street, a minor arterial, and 10th Street, borders the east and south sides respectively.

Public Transit: This site has access to SEPTA bus routes 119, 118, 117, & 114 which has designated stops along Avenue of the States. These routes provide service to other parts of Delaware County including the County Seat in Media. Connection to the R-2 Commuter Rail Line via these buses provides service between Philadelphia and Wilmington DE.

Zoning: The property is zoned R-4 Residential that permits multiple family dwellings of at least 40 units and C-1 Commercial which permits retail, personal service shops, banks and financial institutions.

Conclusion: This property is currently earmarked for two mid-rise buildings for senior housing, Chester Housing Authority, CHA, administration building with support retail and commercial space. A portion of the area is designated for a community arts and cultural center.

Map No. 2-8 (Mixed Use Area)

Category: Revitalization:

Location: This area is bounded by Mc Dowell Street & Elsinore Place, 9th & 12th Streets

Target Areas

General Conditions: This area is primarily residential, of row and twin homes with a mix of commercial properties on the south side of Morton Avenue between Mc Dowell and Elsinore Place. This target area is experiencing the major problems that contribute to distress and blight. Many of the dwelling units are in need of fix-up maintenance such as painting, roof repairs and window replacements. In addition curb and sidewalk improvements must be performed.

Access: The primary access for this area is Morton Avenue, a minor arterial with direct access to Rt. 291 and the waterfront to the south and I-95, an interstate highway to the north. Secondary access is defined by minor residential streets that provide direct access to the residential units.

Public Transit: The SEPTA Bus Routes 109 & 113 has designated stops along Morton Avenue. These routes also connect to the Transportation Center in the CBD with additional service to Wilmington, DE and Philadelphia via the R-2 Commuter Rail Line.

Zoning: Zoning along Morton Avenue is C-1 Commercial that permits residential dwellings, commercial establishments such as hotels, retail stores, personal service shops, banks and financial institutions. The rest of this targeted area is zoned R-3 Residential that permits attached and semidetached housing and multiple dwellings.

Conclusion: This area presents opportunities for reinvestment and revitalization for the units that are now experiencing maintenance issues.

Map No. 2-9 (Holy City Area)

Category: Revitalization

Location: This area is located on both sides of 8th Street between Sproul Street and the Chester Creek.

General Conditions: The neighborhood known as Holy City is primarily residential, relatively well maintained with unique architectural facades. The surrounding area include the Chester Armory a historical building and a large vacant commercial structure on 8th & Sproul Streets. There is a vest pocket city park at the dead end of W.8th Street. The architectural elements of this residential enclave should be preserved. The Chester Armory is proposed for adaptive use as a private educational institution

Target Areas

Access: The residential units front on 8th, a minor residential street that terminates at the Chester Creek. Eighth Street connects to Sproul Street a minor one way street with one way directional southbound traffic. Ninth Street, a minor arterial, is located one block north of this neighborhood.

Public Transit: The SEPTA Bus Routes 114, 117, 118 & 119 has designated stops within walking distance of this neighborhood. The downtown Transportation Center is located several blocks east of this neighborhood.

Zoning: This area is zoned R-3 Residential that permit detached, semi detached, and multiple dwelling units.

Conclusion: This area with historical significance presents opportunities for reinvestment and revitalization efforts.

Map No. 3-1 (Vacant Land)

Category: New Development

Location: This area is located west of Kerlin Street on the southwest side of the existing Crozer Hills Development.

General Condition: This property is a vacant parcel of land that borders Chester Creek. Portion of the site is wooded with topographical grades up to 15 – 20 percent. The adjacent uses include Crozer Park with little league baseball facilities located to the north and Crozer Hills, a new development consisting of single family detached units is located to the east of this site.

Access: This area is easily accessible from Kerlin Street which is classified as a state road carrying traffic in a north- south direction. The I-95 on ramp for southbound traffic and off-bound ramp for northbound traffic is located in close proximity. Upland Street, which is north of this area, provides direct access to Crozer Medical Center and Widener University.

Zoning: This area is located in the R-2 Residential District that permits single family detached, semi- detached and two family or duplex, detached dwelling units.

Conclusion: This site has potential to be developed as single family detached and semi-detached housing enclave as the second phase to the Crozer Hills Development.

Map No. 3-2 (Vacant Land)

Category: New Development

Location: This area is bounded by Butler & Pusey Streets, North of 5th Street and South of Amtrak rail line.

General Conditions: The area consists of a vacant parcel of land adjacent to vacant deteriorated residential structures. Other adjacent properties include residential, twin and row homes to the south, and an industrial site on the north side of the Amtrak Rail Lines.

Access: This area fronts on W. 5th Street, a minor residential street. Kerlin Street, a minor arterial, and runs in the north- south direction is located to the east of this property.

Public Transit: Although this area is not directly serviced by public transit, however, Route 113 is within walking distance.

Zoning: This area is zoned R-3 Residential that permits single family detached, semi detached and multiple dwellings.

Conclusion: The area presents an opportunity for infill and revitalization.

Map No. 3-3 (Underutilized Industrial Land)

Category: New Development

Location: This property is located on the south side of Rt. 291, opposite Lloyd Street, between Parker & Pennell Streets.

General Conditions: This is an underutilized industrial park with direct access to the Delaware River. The property is approximately 55 acres with vacant land and several large industrial type buildings. The area south of Rt. 291 and adjacent to this site is industrial and the area north of Rt. 291 consist of a mixture of residential and commercial uses.

Target Areas

Access: This site is located along Rt. 291, a five lane major arterial highway. The property also has direct access to the Delaware River.

Public Transit: The SEPTA Bus Routes 37 & 109 has designated stops on Rt. 291 and provide service to other transportation modes and to other places of interest in Delaware County as well.

Zoning: This property is zoned M-I Industrial, that permits retail, service and highway oriented commercial, shopping centers, restaurants, business and professional offices, warehouse or wholesale distribution facility

Conclusion: This property presents an opportunity for reinvestment and/or new development with mixed use, including residential, commercial and light industry. This proposal will advance the city's comprehensive plan that promotes creative use of the old industrial sites along the waterfront.

Map No. 3-4 (Vacant Industrial Building & Land)

Category: New Development

Location: This property is located between Lloyd & Lincoln Streets, between 6th Street and the Amtrak rail line.

General Condition: This property is approximately 2.15 acres and consists of an old industrial building, partially abandoned with portions currently being used as salvage yard for scrap metal. The building is in a deteriorated condition and would appear to be not suitable for reuse. The adjacent uses along 6th street, across from this property are row homes and light manufacturing units. Further west on Lloyd Street is a multi-family development that appears to be well maintained. The Amtrak and SEPTA Rail Line borders the southern portion of the property.

Access: The property fronts on W. 6th Street and is surrounded by minor residential streets.

Public Transit: SEPTA Bus Routes 117 & 119 have designated stops with a short walking distance from this area.

Zoning: This property is zoned M-3 Industrial, that permits high intensity manufacturing. Other permitted uses are light manufacturing, commercial, retail, shopping centers, restaurants and professional offices.

Conclusion: This site presents an opportunity for new development.

Map No. 3-5 (Vacant Industrial Building & Land)

Category: New Development

Location: This area is bounded by Pusey, 5th, Ulrich, and 3rd Streets.

General Conditions: The area is approximately 2.3 acres with an old industrial building located on portion of the property fronting on Pusey Street. The adjacent land uses consist of a church, and a mixture of light industrial and residential properties.

Access: The area has direct access to Pusey and Ulrich Streets. Both of these streets are classified as minor. Third Street located to the south is a collector and carries a moderate volume of traffic in a east/west direction.

Public Transit: SEPTA Bus Routes 37 & 109 has designated stops on Third Street. These bus routes provide connections to other sections of the city including the CBD and the Transit Center.

Zoning: This area is zoned C-1 Commercial. The principal uses permitted are residential dwellings, commercial establishments such as hotels, retail stores, personal service shops, banks and financial institutions.

Conclusion: This area presents an opportunity for new residential development.

Map No. 3-6 (Vacant Industrial Building & Land)

Category: New Development

Location: This area is bounded by Amtrak Rail Line to the north, Broomall Street to the east, 3rd Street to the south & Church Street to the west..

General Condition: This area was a former industrial site and has a large vacant industrial building occupying most of the area. Adjacent properties are semi detached and row homes. The SEPTA/ Amtrak Commuter Rail Line border the northern portion of the property.

Target Areas

Access: The property has direct access to Third Street, a minor collector which carries a moderate volume of traffic in a east/west direction.

Public Transit: SEPTA Bus Route 113 has designated stops on 3rd Street.

Zoning: Parts of this area is zoned C- 1 Commercial that permits residential dwellings, commercial establishments such as hotels, retail stores, personal service shops, banks or financial institutions. It also zoned M-1 which permits, highway oriented commercial, shopping centers, restaurants, business and professional offices, and warehouse or storage facility.

Conclusion: This area presents an opportunity for new development and/or readapting a vacant industrial structure to residential and mixed uses.

Map No. 3-7 (Crozer Park Garden Neighborhood)

Category: Revitalization

Location: This area is located east of Kerlin Street between 13th & 14th Streets.

General Condition: This target area is one square block, high density, fairly solid housing stock, with minor maintenance issues. Located on the west side of this area is Crozer Park and the new development of single family homes. Chester Creek borders the eastern side of this neighborhood. This neighborhood is in close proximity to the Crozer Medical Center off Upland Street which is one block north of this area.

Access: The western boundary of this neighborhood fronts on Kerlin Street, which is a minor arterial and minor residential streets provide access to other units within this neighborhood. This area is in close proximity to I-95 Southbound. on ramp.

Public Transit: SEPTA Bus Routes. 114, 117 & 119 are within walking distance to this neighborhood. These routes provide service along 9th street with connections to the Transit Center in the CBD.

Zoning: This area is zoned R-3 Residential that permits detached and semidetached dwellings and multiple dwellings units.

Conclusion: This neighborhood has many sound residential units but also presents opportunities for new investment and revitalization for units experiencing maintenance issues.

Map No. 3-8 (Mixed Use Area)

Category: Mixed use

Location: Third Street corridor between Booth and Penn Streets.

General Condition: Third Street is a minor residential street running in the east- west direction across the city. Along its entire length, there is a mix of commercial and residential properties, with the exception of light industrial structures at the extreme west end. Store front properties are located at intersections with apartment buildings on the second floor. There are also vacant properties scattered throughout the area. Many of the structures along Third Street are experiencing cosmetic maintenance issues and others structural problems.

Access: Third Street provides direct access for the properties along this corridor. It also intersects with all the collectors carrying traffic in a north/south direction. Rt. 291, a principal arterial, is located one block south and is the main traffic route for waterfront traffic.

Public Transit: Third Street is serviced by SEPTA bus routes 113 & 118 with connections to other transportation modes.

Zoning: Properties along 3rd Street are zoned C-1 Commercial that allows residential dwellings, commercial establishments such as hotels, retail stores, personal service shops, banks and financial institutions.

Conclusion: This corridor presents opportunities for infill, reinvestment, rehabilitation and new development for mix uses including, residential, commercial and office use.

Map No. 4-1 (Vacant Land)

Category: New Development:

Location: This area is located between Seaport Drive and the Delaware River, west of the Commodore Barry Bridge

Target Areas

General Conditions: This area fronting along the Delaware River is a relatively flat parcel of ground approximately 17 acres, and provides scenic views to one of the city's natural amenities.. Located to the east is the Barry Bridge Park and boat launching facility, to the west is a class "A" office building, known as the Wharf, housing approximately 1000 plus employees, and to the north are a mixture of vacant and non-residential land. The area may also be part of a major development plan to develop the area with mixed residential, commercial/retail and office use. The area is a second phase to a sports stadium project located east of this site and will be part of a contiguous development from the Wharf at Rivertown to the Commodore Barry Bridge.

Access: A recently built four land road, Seaport Drive, provides direct vehicular access to the property. A one mile pedestrian riverwalk linking Flower Street to Highland Avenue borders the southern part of the property. This area is easily accessible from Rt 291, a five lane principal arterial via Flower St to the east and Highland Avenue to the west.

Public Transit: SEPTA Bus Routes 37 & 109

Zoning: This area is zoned W-1, Waterfront Development District, for adaptive reuse of old industrial sites that permits commercial retail including restaurants, hotels, conference center, theme parks, theaters, marina , gaming facilities, entertainment center, sales and service of marine equipment and residential multi-family dwellings

Conclusion: This area presents an opportunity to capitalize on a natural amenity such as the Delaware River and transform vacant and underutilized land to more productive use that would benefit the community as a whole.

Map No. 4-2 (Mixed Industrial & Vacant Land)

Category: Mixed Use

Location: This area is bounded by RT 291, Flower Street, Conrail Rail Line, and Palmer Street.

General Condition: The area in general is in transition and consists of several industrial sites, deteriorated residential properties and vacant parcels scattered throughout the area.

Access: These are riverfront properties off Rt 291 with easy access to the Commodore Bridge and Rt 322. This area is also easily accessible from other neighborhoods in city from several minor residential streets and Highland Avenue which connects interstate 1-95 to the waterfront.

Target Areas

Public Transit: SEPTA Bus Routes 37 & 109 service Rt 291.

Zoning: This area is zoned W-1 Waterfront Development District that permits office building or group of buildings, commercial retail, including restaurant facilities, hotels, conference center, amusement park, gaming facilities, entertainment center, service and repair of marine equipment and residential multi-family dwelling.

Conclusion: This area is in transition and presents an opportunity for new development and reinvestment.

Map No. 4-3 (Vacant Land)

Category: New Development

Location: This area is bounded by Booth Street, Conrail Tracks, Hayes Street and W. 4th Street.

General Condition: The area is characterized by a mix of high density residential, commercial and light industrial properties. The residential properties range from stable and well maintained to blighted and in need of rehabilitation. The Highland Avenue Train Station is located in this area and east of the train station is a vacant former fire station.

Access: This area is easily accessible from Highland Avenue and several minor residential streets. Highland Avenue, a minor arterial, and carries moderate to large volumes traffic links I-95 to Rt. 291 and the waterfront.

Public Transit: The Highland Avenue SEPTA rail station is located on Highland Avenue and provides commuter rail service between Philadelphia and Wilmington DE.

Zoning: This area is zoned R-3 Residential that permits single family, detached, semi detached and multiple dwellings

Conclusion: There are opportunities for infill development on vacant parcels in this target area especially around the SEPTA rail station. Highland Avenue is rapidly becoming a gateway to the waterfront. One of the recommendations of the TOD study is the renovation and upgrade of the SEPTA train station on Highland Avenue to provide easy transit for residents in this area to the CBD.

Map No. 4-4 (Vacant Land)

Category: New Development

Location: This area is bounded by Yarnall, Jeffrey, 3rd & 4th Streets.

General Condition: The is now under construction for a new housing development of 26 attached units on a 2.08 acre of land in an area that is primarily residential. This is a good example of infill development that promotes home ownership for first time buyers. Adjacent to this area is old housing stock with maintenance issues.

Access: This area is easily accessible from Rt 291 and the waterfront which is one block south of this development. Yarnall and Jeffrey Streets are minor residential streets that run in the north south direction providing easy access to the waterfront and neighborhoods north of this development.

Public Transit: SEPTA Bus Routes 37 & 109 service the area.

Current Zoning: Properties facing 3rd Street are zoned C-1 Commercial, that permits residential dwellings, commercial establishments such as hotels, retail stores, personal service shops, banks and financial institutions. Properties located north of this development are R-3 Residential, which permits single family detached, semi- detached, and multiple dwellings units.

Conclusion: This area presents an opportunity for new development.

Map No. 4-5

Category: Revitalization

Location: This target area is located along the 3rd Street corridor.

General Condition: The 3rd Street corridor is also in transition and generally consists of a mix of vacant store front properties, churches, residential and non-residential nuisance structures that were former ethnic private clubs. This corridor was once a major commercial retail street that provided service to this part of the city but has now fallen into blighted condition. There is

Target Areas

new development along portions of this corridor and signs new investment. This corridor serves as a transitional zone between the heavy travelled Rt. 291 and the uses in between.

Access: Third Street runs in the East-West direction intersecting several collector streets carrying traffic in a north/south direction.

Public Transit: SEPTA Bus Routes 37 & 113 service this corridor

Current Zoning: Zoning in this corridor varies from M-1 Industrial at the extreme west end that permits retail, service and highway oriented commercial, shopping centers, restaurants, business and professional offices warehouse or wholesale distribution and light manufacturing. Properties on both sides of 3rd Street are zoned C-I Commercial that permits residential dwellings, commercial establishments such as hotels, retail stores, personal service shops, banks and financial institutions. Adjacent properties, north of 3rd Street are zoned R-3 Residential permitting single family detached, semi detached, and multiple dwelling units.

Conclusion: This corridor presents opportunities for new development, infill, and rehabilitation. Several properties on street intersections can be revitalized for mixed residential and commercial uses with retail and service shops at street level and apartments on the second floor.

Map No. 5-1 (Pulaski School Building & Field)

Category: Conversion

Location: This property is the old Pulaski School is located on 7th Street, between Grace and Booth Streets.

General Conditions: The structure is a two story brick building that appears structurally sound. The land area is 4.2 acres. The adjacent properties are residential buildings consisting of semi detached and row homes. This property is two blocks from the Community Hospital on Highland Avenue, and a block to the Rite Aid Pharmacy, gas and retail stores at the intersection of 9th Street and Highland Avenue.

Access: The property front on W. 7th Street a minor residential street. Highland Avenue is located one block to the east of this property. Highland Avenue a minor arterial road that connects the waterfront and interstate I-95 in the north-south direction.

Target Areas

This property is also one block south of 9th Street which is a state road that provides access to the Barry Bridge and Rt 322 and neighborhoods east of the city. .

Public Transit: The SEPTA rail station is located two blocks south on Highland Avenue. The R-2 commuter rail provides service between Philadelphia and Wilmington DE. SEPTA Bus Routes 117, 119 and 114 service 9th Street which is one block north of this area.

Current Zoning: This area is zoned R-3 Residential that permits single family detached, semi detached and multiple family dwelling units.

Conclusion: This property presents an opportunity for conversion to a productive use that could capitalize on the proximity of the Highland Avenue Train Station and the potential Transit Oriented Development concept.

Map No. 5-2 (Residential Area)

Category: Infill development, low density modular housing

Location: This area is bounded by Chester Township to the west, 10th Street to the south, Central Avenue to the east and I-95 to the north.

General Condition: This neighborhood consists of scattered non-residential uses, vacant land, and old residential structures. The area is now beginning to experience new investment, there have been several new residential structures constructed recently and several others are in the approval stages.

Access: This area is serviced by minor residential streets, with access to Central Avenue.

Public Transit: SEPTA Bus Routes. 114, 117 & 119 service to the general area.

Current Zoning: This area is zoned R-3 Residential that permits single family, detached, semi-detached and multiple dwelling units.

Conclusion: This is a quiet neighborhood which presents a good opportunity for infill development without over crowding older housing stock.

Map No. 5-3 (Wellington Heights Neighborhood)

Category: New Development

Location: This area is located East of Highland Avenue between 10th & Swartz Streets.

General Condition: This is a relatively flat land, 7.4 acres, the result of demolishing old housing stock, for the construction of 42 semi detached houses. This development is part of an overall plan to revitalize Highland Gardens with low density housing. To the east of this proposed development are high density substandard homes on narrow one way streets, with dearth of open space that would require major rehabilitation efforts.

Access: This area is generally serviced by minor residential streets. Highland Avenue is located one block west of this area.

Public Transit: SEPTA Bus Routes 114, 117 & 119 provide service to the general area.

Current Zoning: This area is zoned R-3 residential. that permits single family detached, semi detached and multiple dwelling units.

Conclusion: This site is under construction of new twin dwelling units. This presents opportunities for new investment and rehabilitation to adjacent areas.

Map No. 5-4 (Vacant Land)

Category: New Development

Location: This is a vacant parcel, East of Ward Street, north of 10th Street.

Target Areas

General Conditions: This is a vacant land adjacent to a residential neighborhood characterized by semi-detached housing in standard condition.

Access: This area is accessible from Chester Township.

Public transit: SEPTA Bus Routes 114, 117, 118 119 provide service to the general area.

Current Zoning: R-3 that permits single family detached, semi detached and multiple dwelling units.

Conclusion: This property presents an opportunity for new development.

Map No. 5-5 (Highland Gardens Neighborhood)

Category: Rehabilitation

Location: This area known as Highland Gardens is located east of Highland Avenue, between 10th Street and interstate I-95.

General Condition: This area is in transition. It is characterized by deteriorated and substandard high density housing with lack of open space and narrow one way streets. Substantial rehabilitation efforts including reconfiguring street locations are required. A new development is proposed of 42 semi-detached units west of this area that could jump start rehabilitation efforts and investment opportunities.

Access: This area is easily accessible from Highland Avenue which is a minor arterial linking Rt 291, and the waterfront to interstate I-95. 9th Street located a block south of this development is a state road in an east –west direction provides access to neighborhoods east and west of the city.

Public Transit: The SEPTA routes 114, 117 & 119 service 9th Street, which is one block south of this development.

Current Zoning: This area is zoned R-3 Residential that permits single family, detached and semi-detached and multiple dwellings.

Conclusion: This area presents opportunities for new development, revitalization and infill.

Map No. 5-6 (Buckman Village Neighborhood)

Category: Revitalization

Location: This area known as the Buckman Village is located north of 9th Street, south of Township Line Road, bounded by Booth Street and Meadow Lane.

General Condition: The area in general consists of mix apartments and single family attached dwelling units. The condition of these units varies from standard, deficient and deteriorated. A small number of homes are boarded that present a blighted appearance. The area is also experiencing such problems as inadequate street planning, lack of open space and recreation. Located to the north west section of this residential neighborhood are garages and storage facilities.

Access: Primary access to this area is from 9th Street and minor residential streets provide secondary access.

Public Transit: The SEPTA Bus Routes. 114, 117 & 119 provide public transit to the area.

Current Zoning: This area is zoned R 3- Residential that permits single family detached, semi-detached and multiple dwellings.

Conclusion: This area presents opportunities revitalization, rehabilitation, and infill development. New initiatives must include provisions, open space, off-street parking and streetscape planning.