

### **III. HOUSING MARKET ANALYSIS**

#### **A. General Demographic Characteristics**

The following narrative describes the general demographic characteristics of Delaware County. Much of the information is distinguished by the Urban County versus Delaware County. Section B of this Part describes the particular housing characteristics and conditions. Much of the statistical information in this Part of the CONPLAN was derived from census reports published by the U.S. Bureau of the Census. Because statistics in the Census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible. Therefore it is important to take care when reviewing the Census derived statistics.

In addition to errors occurring during the collection of the Census data, it is noted that much of the Census data presented in this CONPLAN is based on sample data from Census 2000 Summary File 3 rather than 100 percent reporting and is therefore subject to sampling error. One hundred percent data from Census 2000 Summary File 1, where used, are subject to non-sampling error. Non-sampling error is confidentiality edits applied by the Census Bureau to assure the data do not disclose information about specific individuals, households, and housing units. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar type of data, however, the discrepancies will not negate the usefulness of the census data to conduct the analysis.

##### **i. Population**

Delaware County's population experienced its greatest growth between the World Wars. The greatest increase occurred during the 1920s when the County's population increased by 62 percent. After World War II, the population continued to increase, but at a slower rate. Delaware County's population peaked in 1970 at 600,035. By 1990 the population had fallen to 547,323, which was a decrease of about nine percent from 1970. During the 1990s, Delaware County's population increased about 0.8 percent to 551,974 in 2000.

Delaware County is part of the Philadelphia region in eastern Pennsylvania. In Pennsylvania, the region includes of the Counties of Bucks, Chester, Delaware, Montgomery, and the City of Philadelphia.

Philadelphia has the largest population in the region, although its lead has continued to decline. Montgomery County, the next most populous County, has only half the population of Philadelphia.

As of 2000, Bucks County has edged out Delaware County as the third most populous County in the region. The trend is associated with the loss of manufacturing jobs and the aging of first generation suburbs in Delaware County and the proximity of Bucks County to concentrated employment opportunities. Chester County continues to be the fastest growing County in the region, with almost 19 percent growth during the 1980's and over 15 percent during the 1990's.

Delaware County contains about 191 square miles of land area, making it the third smallest County in size in Pennsylvania. The County is densely settled at about 2,900 persons per square mile. Delaware County is divided into 49 municipalities including 27 Boroughs, 21 Townships, and one City. The average size Borough is approximately 0.9 square miles while the average size Township is 7.6 square miles.

During the 1990s, population change among the County's municipalities varied significantly with 27 municipalities losing population while 22 experienced modest to substantial population increases. 22 of the communities that lost population has been designated Revitalization Communities, which are the first generation suburbs located adjacent to Philadelphia or long established communities located on the Delaware River. The County Council established the Revitalization Program in 2002 to coordinate and focus efforts to promote smart growth, economic development, and community revitalization in the "first generation" municipalities in the southern and eastern areas of Delaware County. **Map 3-1** shows the 29 Revitalization Communities.

Table III-1 shows the 49 municipalities in Delaware County, presenting the population trends in the municipalities during the 1990s and their population density as of 2000.

**Draft**

**Table III-1  
Urban County Population by Municipality and Population Density**

| Municipality           | Population |        |          | Square Miles | Population Density |
|------------------------|------------|--------|----------|--------------|--------------------|
|                        | 1990       | 2000   | % Change |              |                    |
| Bethel Twp.            | 3,330      | 6,421  | 92.8     | 5.67         | 1,132              |
| Concord Twp.           | 6,933      | 11,239 | 62.1     | 13.70        | 820                |
| Edgmont Twp.           | 2,735      | 3,918  | 43.3     | 9.77         | 401                |
| Thornbury Twp.         | 4,728      | 5,787  | 22.4     | 9.26         | 625                |
| Middletown Twp.        | 14,130     | 16,064 | 13.7     | 13.47        | 1,193              |
| Millbourne Boro.       | 831        | 943    | 13.5     | 0.07         | 943                |
| Upper Chichester Twp.  | 15,004     | 16,842 | 12.3     | 6.73         | 2,501              |
| Chester Heights Boro.  | 2,273      | 2,481  | 9.2      | 2.09         | 1,207              |
| Upper Providence Twp.  | 9,727      | 10,509 | 8.0      | 5.84         | 1,799              |
| Radnor Twp.            | 28,703     | 30,878 | 7.6      | 13.77        | 2,243              |
| Aston Twp.             | 15,080     | 16,203 | 7.4      | 5.74         | 2,824              |
| Brookhaven Boro.       | 8,567      | 7,985  | 7.3      | 1.70         | 4,690              |
| Folcroft Boro.         | 7,506      | 6,978  | 7.0      | 1.41         | 4,943              |
| Collingdale Boro.      | 9,175      | 8,664  | 5.6      | 0.87         | 9,959              |
| Glenolden Boro.        | 7,260      | 7,476  | 3.0      | 0.97         | 7,707              |
| Newtown Twp.           | 11,366     | 11,700 | 2.9      | 10.10        | 1,158              |
| Marple Twp.            | 23,123     | 23,737 | 2.7      | 10.51        | 2,258              |
| Rutledge Boro.         | 843        | 860    | 2.0      | 0.13         | 6,615              |
| Chadds Ford Twp.       | 3,118      | 3,170  | 1.7      | 8.78         | 361                |
| Nether Providence Twp. | 13,229     | 13,456 | 1.7      | 4.72         | 2,851              |
| Swarthmore Boro.       | 6,157      | 6,170  | 0.2      | 1.38         | 4,460              |
| Eddystone Boro.        | 2,446      | 2,442  | -0.2     | 1.50         | 1,630              |
| Ridley Twp.            | 31,169     | 30,791 | -1.2     | 5.27         | 5,845              |
| Yeadon Boro.           | 11,980     | 11,762 | -1.8     | 1.61         | 7,320              |
| Lower Chichester Twp.  | 3,660      | 3,591  | -1.9     | 1.11         | 3,225              |
| Tinicum Twp.           | 4,440      | 4,353  | -2.0     | 8.71         | 500                |
| Springfield Twp.       | 24,160     | 23,677 | -2.0     | 6.37         | 3,717              |

|                           |                |                |            |               |              |
|---------------------------|----------------|----------------|------------|---------------|--------------|
| Prospect Park Boro.       | 6,764          | 6,594          | -2.5       | 0.75          | 8,792        |
| Norwood Boro.             | 6,162          | 5,985          | -2.9       | 0.83          | 7,211        |
| East Lansdowne Boro.      | 2,691          | 2,586          | -3.9       | 0.21          | 12,214       |
| Rose Valley Boro.         | 982            | 944            | -3.9       | 0.71          | 1,330        |
| Parkside Boro.            | 2,369          | 2,267          | -4.3       | 0.21          | 10,795       |
| Clifton Heights Boro.     | 7,111          | 6,779          | -4.7       | 0.62          | 10,933       |
| Morton Boro.              | 2,851          | 2,715          | -4.8       | 0.36          | 7,502        |
| Aldan Boro.               | 4,549          | 4,313          | -5.2       | 0.60          | 7,188        |
| Ridley Park Boro.         | 7,592          | 7,196          | -5.2       | 1.07          | 6,701        |
| Sharon Hill Boro.         | 5,771          | 5,468          | -5.3       | 0.76          | 7,195        |
| Lansdowne Boro.           | 11,712         | 11,044         | -5.7       | 1.18          | 9,351        |
| Colwyn Boro.              | 2,613          | 2,453          | -6.1       | 0.26          | 9,365        |
| Media Boro.               | 5,957          | 5,533          | -7.1       | 0.75          | 7,377        |
| Darby Boro.               | 11,440         | 10,299         | -10.0      | 0.82          | 12,560       |
| Marcus Hook Boro.         | 2,546          | 2,314          | -9.1       | 1.62          | 1,425        |
| Upland Boro.              | 3,334          | 2,977          | -10.7      | 0.67          | 4,443        |
| Darby Twp.                | 10,955         | 9,622          | -12.2      | 1.43          | 6,711        |
| Chester Twp.              | 5,399          | 4,604          | -14.7      | 1.39          | 3,302        |
| Trainer Twp.              | 2,271          | 1,901          | -16.3      | 1.34          | 1,387        |
| <b>Urban County Total</b> | <b>374,442</b> | <b>383,691</b> | <b>2.5</b> | <b>166.83</b> | <b>2,300</b> |

Source: U.S. Bureau of the Census

**Table III-2  
Non-Urban County Population by Municipality and Population Density**

| Municipality                 | Population |         |          | Square Miles | Population Density |
|------------------------------|------------|---------|----------|--------------|--------------------|
|                              | 1990       | 2000    | % Change |              |                    |
| <i>City of Chester</i>       | 41,856     | 36,854  | -12.0    | 6.01         | 6,129              |
| Haverford Twp.               | 49,848     | 49,608  | -0.5     | 10.01        | 4,956              |
| <i>Upper Darby Twp.</i>      | 81,177     | 81,821  | 0.8      | 7.87         | 10,398             |
| <b>Delaware County Total</b> | 547,323    | 551,974 | 0.8      | 190.72       | 2,894              |

*Source: U.S. Bureau of the Census*

As of 2000, there were 206,320 households in Delaware County, out of which 32% had children under the age of 18 living with them, 51% were married couples living together, 23.5 percent had a female householder with no husband present, and 32.4 percent were non-families. Single individuals account for 28% of all households, and 12% had someone living alone who is 65 years of age or older.

Delaware County has a broad range of age groups. The trends in age distribution in the County during the 1990s were different than those Statewide, where the fastest growing age group was the elderly. The largest increase in the County was among the school age population. The following provides a review of the population by age in Delaware County.

- The work force population, consisting of persons age 20 to 64, is the largest age group with 311,977. During the 1990s, the work force population decreased about two percent from 318,266. Much of the decrease was among persons age 20 to 34, which decreased by 8,374 persons or 7.7 percent. There was a smaller decrease among persons age 45 to 64, which decreased by 3,649 persons or 3.4 percent. Among persons age 35 to 45 there was an increase of 13,590, or 17.6 percent.

As of 2000, the preschool population was 34,477. The preschool population decreased by 3,805 persons during the 1990s or 9.9 percent, from 38,282.

From 1990 to 2000, the school age population, consisting of persons age 5 to 19, increased by 11.5 percent from 106,390 to 118,667.

In 2000, there were 85,743 elderly persons age 65 and over. The elderly population increased by 1,030 persons, or 1.2 percent, from 84,743 in 1990. Elderly persons age 65 to 74 decreased by 8,502 or 16.7 percent from 50,972 to 42,470. The increase, however, among the elderly age 75 and over was significant, increasing by 28.3 percent from 33,741 in 1990 to 43,273 in 2000.

The Census reports that in 2000 the median age in Delaware County was 37.4 years up from 34.6 years in 1990.

The information about the age of the population shows that the significant increase among persons age 75 and over will continue demand for housing for the elderly. The

elderly age 75 and over have a greater need for service enriched assisted housing opportunities.

**ii. Population by Race and Persons of Hispanic Origin**

Over the last 20 years, Delaware County’s minority population has become more dispersed. In 1980, slightly over half of the black population in the County was located in the City of Chester. In 1990, although there was an increase in the black population in the County, the City of Chester showed slightly less than half of the black population.

In 1990, there were 37,172 minority persons in the Urban County, which was almost 10% of the population. During the 1990s, the minority population of the Urban County increased by 54% to 57,402. In 2000, 15 % of the Urban County’s population was minority persons.

As shown in the Table 3-3, from 1990 to 2000, the population by race of the Urban County changed as follows.

Draft

The white population decreased by 11,265 or 3%

The black population increased by 11,051 or 37%

The American Indian population decreased by 4

The Asian, Pacific Islander population increased by 4,141 or 76%

The population of persons of other races increased by 287 or 28%

In 1990, 3,607 persons of Hispanic origin resided in the Urban County, making up 1% of the population. As of 2000, 4,412 persons of Hispanic origin resided in the Urban County representing 1% of the population. During the 1990s the Hispanic population in the Urban County increased by 805 persons or 22%.

**Table III - 3  
Population by Race and Persons of Hispanic Origin**

|                 | White   |                 | Minority |                 |                         |       |                 | Total Population | Hispanic Origin |            |
|-----------------|---------|-----------------|----------|-----------------|-------------------------|-------|-----------------|------------------|-----------------|------------|
|                 | Total   | % Of Population | Black    | Am. Ind. Eskimo | Asian, Pacific Islander | Other | % Of Population |                  | Total           | % of Total |
| <b>1990</b>     |         |                 |          |                 |                         |       |                 |                  |                 |            |
| Urban County    | 337,554 | 90              | 30,303   | 416             | 5,426                   | 1,027 | 10              | 374,726          | 3,607           | 1          |
| Delaware County | 473,639 | 87              | 60,975   | 603             | 10,193                  | 2,241 | 14              | 547,651          | 6,170           | 1          |
| <b>2000</b>     |         |                 |          |                 |                         |       |                 |                  |                 |            |
| Urban County    | 326,289 | 85              | 41,354   | 412             | 9,567                   | 1,314 | 15              | 383,691          | 4,412           | 1          |
| Delaware County | 442,216 | 80              | 79,260   | 671             | 18,387                  | 2,917 | 20              | 550,864          | 7,998           | 2          |

*Source: U.S. Bureau of the Census*

Minority households are younger than white households and traditionally have more persons per household. The increasing minority households indicates the need for

larger (three- and four-bedroom rental units) and also starter homes for owner occupancy.

**iii. Concentrations of Minority and Hispanic Households**

Table III-4 presents households by race in Delaware County based on the race of the householder. As defined by the Census, the householder is the persons, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, for the purposes of the Census any household member 15 years old and over serves as the householder. Appendix 2 reports households by race by census tract and municipality in Delaware County.

**Table III-4  
Households by Race and Hispanic Origin**

|                              | Total Households | White Households |     | Minority Households |    | Hispanic Origin Any Race Households |     |
|------------------------------|------------------|------------------|-----|---------------------|----|-------------------------------------|-----|
|                              |                  | Total            | %   | Total               | %  | Total                               | %   |
| <b>Urban County Total</b>    | 142,894          | 124,608          | 87  | 18,281              | 13 | 1,117                               | 0.8 |
| City of Chester              | 12,814           | 2,580            | 20  | 10,234              | 80 | 616                                 | 5   |
| Haverford Twp.               | 18,061           | 17,125           | 95  | 936                 | 5  | 145                                 | 0.8 |
| Upper Darby Twp.             | 32,551           | 26,164           | 80  | 6,392               | 20 | 436                                 | 1   |
| <b>Delaware County Total</b> | 206,320          | 170,477          | 823 | 35,843              | 17 | 2,314                               | 1   |

Source: U.S. Bureau of the Census

A racial concentration is an area with double the regional average. The region defined by this CONPLAN for the purpose of determining concentrations is the nine County planning region covered by the Delaware Valley Regional Planning Commission. The region includes the Counties of Bucks, Chester, Delaware, Montgomery, and Philadelphia in Pennsylvania, and the Counties of Burlington, Camden, Gloucester, and Mercer in New Jersey. The 2000 Census reported 2,015,758 households in the nine County region. There were 1,504,733 white households (76.6 percent) and 511,025 (25%) with a minority householder.

A racial concentration in Delaware County exists in those census tracts where 50.8 percent or more of the households, which is double the average in the nine County region, are minorities. As shown in Table 3-5 nine of the 96 census tracts in the Urban County contain minority households in excess of double the regional average. All of the census tracts with concentrations of minority households are in Revitalization Communities.

**Table III-5  
Census Tracts with Minority Concentrations**

| Census Tract | Municipality       | Percent Minority Households |
|--------------|--------------------|-----------------------------|
| 4029         | Darby Borough      | 99.4                        |
| 4023         | Yeadon Borough     | 88.5                        |
| 4064.02      | Chester Township   | 81.3                        |
| 4025         | Darby Borough      | 79.1                        |
| 4021         | Yeadon Borough     | 75.8                        |
| 4001         | Millbourne Borough | 69.4                        |
| 4024         | Darby Borough      | 68.2                        |
| 4064.01      | Chester Township   | 67.2                        |

Source: U.S. Bureau of the Census

There were 79,670 Hispanic households, which was 3.9 percent of the households in the nine County region. A concentration of Hispanic persons exists in census tracts in Delaware County where 7.8 percent or more of the households, which is double the region, are of Hispanic origin.

None of the census tracts in the Urban County contain Hispanic households in excess of double the regional average.

**iv. Population Forecasts**

Forecasts prepared by the Delaware Valley Regional Planning Commission indicate that from 2000 to 2010 the population of Delaware County will decrease by 0.2 percent to 550,970. The population is forecast to decrease an additional 0.8 percent by 2020 to 546,570.

**Table III-1  
Population Forecasts – 2000**

|      | Delaware County |          | Bucks County |          | Chester County |          | Montgomery County |          | Philadelphia |          |
|------|-----------------|----------|--------------|----------|----------------|----------|-------------------|----------|--------------|----------|
|      | Total           | % Change | Total        | % Change | Total          | % Change | Total             | % Change | Total        | % Change |
| 2010 | 550,970         | -0.2     | 662,400      | 11       | 483,500        | 12       | 797,990           | 6        | 1,484,990    | -2       |
| 2020 | 546,570         | -0.8     | 719,610      | 9        | 528,000        | 19       | 838,700           | 5        | 1,515,010    | 2        |

Source: Delaware Valley Regional Planning Commission

**v. Income**

The median household income for Delaware County in 2000 was \$50,092, an increase of 34 % from 1990 when median household income was \$37,337. The County's positive change in income was not shared uniformly by all municipalities. At the municipal level, the change in median household income between 1990 and 2000 ranged from a decrease of 0.5 percent in Upland Borough to a 62.3 percent increase in Edgmont Township. Between 1990 and 2000, 31 municipalities experienced

income growth rates below the County's rate of 34 percent and 18 municipalities' experienced larger increases. The municipalities with higher increases in income were in the higher population growth municipalities in western/southern Delaware County. The households with lower median incomes reside in the Renaissance Communities. Among the municipalities, median income was lowest in the City of Chester at \$25,703 and the highest in Rose Valley Borough at \$114,373. Appendix 2 provides a review of median household income in Delaware County, by municipality.

Persons below poverty in the Urban County in 1990 was 19,876, which was 5.5 percent of the persons for whom poverty was determined. During the 1990s, persons below poverty increased by 4,078 (20.5 percent) to 23,954, which was 6.5 percent of the population. Countywide, families experienced the greatest increase in poverty, while poverty for persons age 65 and over decreased slightly. Table 3-7 provides a review of the population below poverty level in the Urban County in comparison to the entire County.

**Draft**

**Table III-6  
Income Below Poverty Level**

|   | 1990            |              | 2000            |              |
|---|-----------------|--------------|-----------------|--------------|
|   | Delaware County | Urban County | Delaware County | Urban County |
| Persons below poverty level                             | 37,171          | 19,876       | 42,411          | 23,954       |
| ▪ Percent below poverty level                           | 7.1             | 5.5          | 8.0             | 6.5          |
| Persons 65 and over below poverty level                 | 6,253           | 3,777        | 5,747           | 3,759        |
| ▪ Percent below poverty level                           | 7.8             | 7.1          | 7.1             | 6.5          |
| Families below poverty level                            | 7,142           | 3,887        | 8,092           | 4,474        |
| ▪ Percent below poverty level                           | 5.0             | 3.9          | 5.8             | 3.2          |
| Families with children under age 18 below poverty level | 5,279           | 2,755        | 6,143           | 3,316        |
| ▪ Percent below poverty level                           | 8.0             | 6.2          | 8.6             | 6.8          |

*Source: U.S. Bureau of the Census*

Forty percent of the poverty population resides in the City of Chester and Upper Darby Township. About two-thirds of the persons below the poverty level were located in just 17 municipalities. All but one of the municipalities is a Revitalization Community.

**Table III-7  
Income Below Poverty Level for Selected Municipalities – 2000**

| Municipality              | Population | Persons Below Poverty |         |
|---------------------------|------------|-----------------------|---------|
|                           |            | Total                 | Percent |
| Chester City              | 36,854     | 9,249                 | 25.10   |
| Upland Borough            | 2,977      | 743                   | 24.96   |
| Marcus Hook Borough       | 2,314      | 499                   | 21.56   |
| Darby Borough             | 10,299     | 2,038                 | 19.79   |
| Chester Township          | 4,604      | 773                   | 16.79   |
| Colwyn Borough            | 2,453      | 406                   | 16.55   |
| Trainer Borough           | 1,901      | 302                   | 15.89   |
| Eddystone Borough         | 2,442      | 296                   | 12.12   |
| Darby Township            | 9,622      | 1,135                 | 11.80   |
| Clifton Heights Borough   | 6,779      | 748                   | 11.03   |
| Millbourne Borough        | 943        | 103                   | 10.92   |
| Sharon Hill Borough       | 5,468      | 596                   | 10.90   |
| Lower Chichester Township | 3,591      | 365                   | 10.16   |
| Thornbury Township        | 7,093      | 692                   | 9.76    |
| Upper Darby Township      | 81,821     | 7,449                 | 9.10    |
| Folcroft Borough          | 6,978      | 587                   | 8.41    |
| Collingdale Borough       | 8,664      | 724                   | 8.36    |

*Source: U.S. Bureau of the Census*

**vi. Low Income**

Low-income persons are those whose income is at or less than 80 percent of the area median income and were calculated by HUD. HUD's formula for calculating low-income persons considers persons residing in households, which consists of persons who live in housing units. The formula for calculating the universe of low-income persons excludes persons residing in-group quarters. The group quarter population includes persons under formally authorized, supervised care or custody such as correctional institutions, nursing homes, and juvenile institutions. The group quarter population also includes non-institutionalized persons living in group quarters such as college dormitories, military quarters, and group homes. The range of income levels is based on the median family income (MFI) for the Philadelphia PA – NJ Primary Metropolitan Statistical Area (PSA) in 2000, which for a family of four was \$57,800. Based on this data, the income levels were as follows.

|   |                      |
|---|----------------------|
| High Income (greater than 120% of MFI)      | \$69,360 and above   |
| Middle Income (96% to 119% of MFI)          | \$55,488 to \$69,359 |
| Moderate Income (81% to 95% of MFI)         | \$46,241 to \$55,487 |
| Low Income (51% to 80% of MFI)              | \$28,901 to \$46,240 |
| Very Low Income (less than 50% of MFI)      | \$-0- to \$28,900    |
| Extremely Low Income (less than 30% of MFI) | \$-0- to \$17,340    |

Table III-8 presents information regarding the low-income population. To estimate low-income households, the average household size for each of the municipalities as reported by the 2000 Census, was applied to the number of low-income persons in the municipality. Appendix 2 shows low-income persons by census tract by municipality.

In 1990, Countywide there were 166,715 low persons. Of the total, 102,502 were in the Urban County

Countywide, 35.2 percent of the population was low income. In the Urban County, 28.7 percent of the population was low income

As of 2000, there were 192,877 low-income persons in Delaware County, which was 39.7 percent of the population

Of the total, 129,564 were in the Urban County, which was 35.4 percent of the Urban County's population

Draft

**Table III-8  
Low Income Persons and Households**

|                              | Low Income Universe | Low Income |               |            |
|------------------------------|---------------------|------------|---------------|------------|
|                              |                     | Persons    | % of Universe | Households |
| <b>Urban County Total</b>    | 365,794             | 129,564    | 35.4          | 48,180     |
| City of Chester              | 33,896              | 24,343     | 71.8          | 9,170      |
| Haverford Twp.               | 4,629               | 1,016      | 21.9          | 383        |
| Upper Darby Twp.             | 81,528              | 37,954     | 46.6          | 15,181     |
| <b>Delaware County Total</b> | 485,847             | 192,877    | 39.7          | 72,914     |

*Source: U.S. Department of Housing and Urban Development*

HUD identifies low-income census tracts as those where 51 percent or more of the population have incomes of 80 percent or less. Table III-9 identifies low-income census tracts in the Urban County. All of the low-income census tracts are in Revitalization Communities.

**Table III-9  
Low Income Census Tracts – 2000**

| Census Tract and Municipality | Percent Low Income |
|-------------------------------|--------------------|
| 4064.02 – Chester Township    | 72.8               |
| 4024 – Darby Borough          | 72.2               |
| 4029 – Darby Township         | 69.5               |
| 4066 – Marcus Hook Borough    | 67.1               |
| 4001 – Millbourne Borough     | 66.8               |
| 4063 – Upland Borough         | 62.9               |
| 4025 – Darby Borough          | 61.3               |

|                                  |      |
|----------------------------------|------|
| 4027 – Colwyn Borough            | 61.1 |
| 4301.03 – Collingdale Borough    | 57.3 |
| 4067 – Lower Chichester Township | 57.2 |
| 4065 – Trainer Borough           | 56.0 |
| 4037.01 – Tinicum Township       | 54.7 |
| 4064.01 – Chester Township       | 54.6 |
| 4026 – Darby Borough             | 53.8 |
| 4030.02 – Darby Township         | 52.7 |
| 4043 – Eddystone Borough         | 52.5 |
| 4301.04 – Collingdale Borough    | 52.4 |
| 4023 – Yeadon Borough            | 51.1 |
| 4035.01 – Glenolden Borough      | 51.0 |

**vii. Concentrations of Low Income, Minority, and Hispanic Households**

Table III-10 identifies census tracts with a concentration of low-income households and minority households. Of the nine census tracts with a concentration of minority households, all but CT 4021 in Yeadon Borough also have a concentration of low-income households.

**Table III-10  
Concentrations of Minority Households and Low Income Households**

| <b>Census Tract and Municipality</b> | <b>Percent Minority Households</b> | <b>Percent Low Income Households</b> |
|--------------------------------------|------------------------------------|--------------------------------------|
| 4029 – Darby Borough                 | 99.4                               | 69.5                                 |
| 4023 – Yeadon Borough                | 88.5                               | 51.1                                 |
| 4064.02 – Chester Township           | 81.3                               | 72.8                                 |
| 4025 – Darby Borough                 | 79.1                               | 61.3                                 |
| 4001 – Millbourne Borough            | 69.4                               | 66.8                                 |
| 4024 – Darby Borough                 | 68.2                               | 72.2                                 |
| 4064.01 – Chester Township           | 67.2                               | 54.6                                 |

**Map 3-3** on the following page shows the census tracts with minority and low-income concentrations.

## B. Characteristics Of The Housing Stock

The information presented in this section describes the population and housing characteristics of Delaware County as a whole, including all forty-nine municipalities. Although the Urban County of Delaware is the entitlement district covered by this document, it was determined to be appropriate to discuss the housing market of the County as a whole and note distinguishing characteristics of individual municipalities. The Urban County does not include Haverford Township, Upper Darby Township and City of Chester.

The housing and demographic characteristics discussed below are based on the most recent information available. That includes data from the U.S. Census bureau 2000-census and American Community Survey estimates 2009 (where available) as well as other reliable data sources, as indicated.

**Draft**

### i. Housing Units

In 2000 Delaware County's 216,978 housing units showed a net increase of 3% over the 1990 census figures and it is estimated that this number increased slightly according to the ACS estimate of 220,721. . As a comparison, the growth of Delaware County between the 1980 and 1990 census was 5%. Overall in Delaware County, between 1990 and 2000, growth was below the state growth figure, which showed a 6% net increase in housing units.

Within the Philadelphia MSA, Delaware County lagged behind the other three suburban counties. Chester County showed the strongest growth with a 17% increase, followed by Bucks and Montgomery Counties with 13% and 12%, respectively. Montgomery County showed the greatest actual net increase of 31,578 new housing units. Philadelphia had a net decrease in housing units, declining by 2% over the last decade.

**Table III-11  
Percentage Change In Housing Units For Philadelphia MSA**

| County          | Total Housing Units in 1990 | Total Housing Units in 2000 | Total Housing Units in 2005 | Percent Change 1990 to 2005 |
|-----------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>Delaware</b> | <b>211,024</b>              | <b>216,978</b>              | <b>220,720</b>              | <b>5%</b>                   |
| Bucks           | 199,934                     | 225,498                     |                             |                             |
| Chester         | 139,597                     | 163,773                     |                             |                             |
| Montgomery      | 265,856                     | 297,434                     |                             |                             |
| Philadelphia    | 674,899                     | 661,958                     |                             |                             |
| Pennsylvania    | 4,938,140                   | 5,249,750                   |                             |                             |

*Source: U.S. Census, 1990 and 2000, American Housing Survey, 2009*

At the municipal level, there were varying degrees of change in the number of housing units ranging from 76% increase in Bethel Township to a -13% net change

in Trainer Borough. Those municipalities showing the largest actual net change in housing units were:

**Table III-12  
Largest Net Increase In Housing Units**

|                           | <b>New Units</b> | <b>% Change</b> |
|---------------------------|------------------|-----------------|
| Concord Township          | 1,254            | 55              |
| Middletown Township       | 1,159            | 26              |
| Upper Chichester Township | 956              | 17              |
| Bethel Township           | 869              | 76              |
| Aston Township            | 716              | 14              |

*Source: U.S. Census, 2000*

A number of municipalities recorded net decreases in housing units. Those with the most significant negative shifts were:

**Table III-13  
Largest Net Decrease In Housing Units**

|                     | <b>Lost Units</b> | <b>% Change</b> |
|---------------------|-------------------|-----------------|
| Chester City        | -1,536            | -9.             |
| Chester Township    | -125              | -7              |
| Lansdowne Borough   | -116              | -2              |
| Trainer Borough     | -115              | -13             |
| Collingdale Borough | -79               | -2              |
| Darby Township      | -73               | -2              |

*Source: U.S. Census, 2000*

All of these communities mentioned above are municipalities who are first generation suburbs located adjacent to Philadelphia or long established communities located along the Delaware River. Delaware County has designated 5 Revitalization Areas within the County consisting of 29 municipalities including Aldan Borough, Chester City, Chester Township, Clifton Heights Borough, Collingdale Borough, Colwyn Borough, Darby Borough, Darby Township, East Lansdowne Borough, Eddystone Borough, Folcroft Borough, Glenolden Borough, Lansdowne Borough, Lower Chichester Township, Marcus Hook Borough, Millbourne Borough, Morton Borough, Norwood Borough, Parkside Borough, Prospect Park Borough, Ridley Township, Ridley Park Borough, Rutledge Borough, Sharon Hill Borough, Tinicum Township, Trainer Borough, Upland Borough, Upper Darby Township, and Yeadon Borough.

**ii. Vacant Housing**

As a percentage of the housing stock, the County's vacancy rate remained virtually unchanged from 4.8% in 1990 to 4.9% in 2000. However, ACS estimates indicate an increase in vacancy rate to 7%.

According to 1990 census, Delaware County had 9,650 vacant housing units. By the 2000 census there were 10,658 reported vacant units, a percentage increase of

11%. Of these units, 35% were available for sale, 19% for rent and 10% were rented or sold, but not yet occupied.

Nearly one-third of all vacant units in the County were boarded up. More than 365 of boarded up units were located in Chester City alone. In comparison, the second highest concentration of vacant boarded up units was in Darby borough, representing 8% of the total boarded up units in the County. As expected, vacant units in 2000 were concentrated in the County's first suburbs that is communities located adjacent to Philadelphia and those along the Delaware River. Over twenty percent of the County's vacant housing units were in Chester City, 17% were located in Upper Darby Township, 6% were in Darby Borough, 4% were in Ridley Township, and 4% in Radnor Township.

# Draft

Table III-14  
Delaware County Vacant Units

|                      | # Units | # Units Vacant | % of Municipality Housing Units | % of County Vacant Units |
|----------------------|---------|----------------|---------------------------------|--------------------------|
| Delaware County      | 216,978 | 10,658         |                                 |                          |
| Chester City         | 14,976  | 2,162          | 14                              | 20                       |
| Upper Darby Township | 34,322  | 1,771          | 5                               | 17                       |
| Darby Borough        | 3,999   | 594            | 15                              | 6                        |
| Ridley Township      | 12,544  | 423            | 3                               | 4                        |
| Radnor Township      | 10,731  | 384            | 4                               | 4                        |
| Haverford Township   | 18,378  | 317            | 2                               | 3                        |
| Lansdowne Borough    | 4,999   | 271            | 6                               | 3                        |
| Yeadon Borough       | 4,958   | 266            | 5                               | 3                        |
| Collingdale Borough  | 3,404   | 216            | 6                               | 2                        |
| Darby Township       | 3,868   | 198            | 5                               | 2                        |

*Source: U.S. Census, 2000*

### iii. Housing Tenure

Delaware County remains a community of homeowners. Over the past decade, the County's number of owner-occupied units grew by 1%, while renter-occupied units grew by just 5%. Despite the difference in renter/owner-growth rates, tenure in 2000 was almost identical to 1990 Census numbers, in that is 72% of the 206,320 occupied units were owner-occupied and 28% were renter-occupied. ACS estimates that this rate remained constant in 2005.

**Table III-15  
Tenure Of Delaware County Residents**

|        | Total Occupied Units 2000 | Total Occupied Units 2005 |
|--------|---------------------------|---------------------------|
| Renter | 57,936                    | 57,000                    |
| Owner  | 148,384                   | 148,000                   |

*Source: U.S. Census, 1990 and 2000, American Housing Survey, 2009*

Of the County's 148,384 owner-occupied units in 2000, 14% were located in Upper Darby Township whereas Chester City accounted for 4% of the total. Relative to the

distribution in 1990, both Upper Darby Township and Chester City experienced an approximate 1% decrease in the share relative to total owner-occupied units.

The distribution of the County's 57,936 renter-occupied units in 2000 saw 12% located in Chester City and 21% located in Upper Darby Township. Chester City's share declined from 12% in 1990, while Upper Darby's share of total renter-occupied units increased from 20%.

**Table III-16  
Housing Occupancy by Municipality**

| Municipality              | Change<br>1990 to<br>2000 | Occupied<br>Housing<br>Units | %<br>Occupied<br>Units | Owner-<br>Occupied<br>Units | % Owner<br>Occupied | Renter<br>Occupied<br>Units | %Renter<br>Occupied |
|---------------------------|---------------------------|------------------------------|------------------------|-----------------------------|---------------------|-----------------------------|---------------------|
| Chester Heights Borough   | (101)                     | 1,056                        | 95                     | 756                         | 72                  | 300                         | 28                  |
| Collingdale Borough       | 79                        | 3,188                        | 94                     | 2,244                       | 70                  | 944                         | 30                  |
| Upper Chichester Township | (956)                     | 6,500                        | 97                     | 4,510                       | 69                  | 1,990                       | 31                  |
| Tinicum Township          | (80)                      | 1,749                        | 93                     | 1,200                       | 69                  | 549                         | 31                  |
| East Lansdowne Borough    | (13)                      | 938                          | 93                     | 637                         | 68                  | 301                         | 32                  |
| Colwyn Borough            | 16                        | 850                          | 89                     | 572                         | 67                  | 278                         | 33                  |
| Ridley Park Borough       | (15)                      | 3,015                        | 95                     | 2,014                       | 67                  | 1,001                       | 33                  |
| Glenolden Borough         | (143)                     | 3,058                        | 96                     | 1,967                       | 64                  | 1,091                       | 36                  |
| Clifton Heights Borough   | (47)                      | 2,714                        | 94                     | 1,744                       | 64                  | 970                         | 36                  |
| Lansdowne Borough         | 116                       | 4,724                        | 95                     | 3,024                       | 64                  | 1,700                       | 36                  |
| Darby Borough             | 43                        | 3,405                        | 85                     | 2,165                       | 64                  | 1,240                       | 36                  |
| Radnor Township           | (151)                     | 10,347                       | 96                     | 6,545                       | 63                  | 3,802                       | 37                  |
| Eddystone Borough         | (15)                      | 964                          | 93                     | 605                         | 63                  | 359                         | 37                  |
| Yeadon Borough            | 61                        | 4,696                        | 95                     | 2,946                       | 63                  | 1,750                       | 37                  |
| Upper Darby Township      | (207)                     | 32,551                       | 95                     | 20,281                      | 62                  | 12,270                      | 38                  |
| Prospect Park Borough     | 29                        | 2,577                        | 96                     | 1,588                       | 62                  | 989                         | 38                  |
| Upland Borough            | 8                         | 1,116                        | 92                     | 681                         | 61                  | 435                         | 39                  |
| Chester Township          | 125                       | 1,641                        | 94                     | 999                         | 61                  | 642                         | 39                  |
| Morton Borough            | 10                        | 1,145                        | 95                     | 630                         | 55                  | 515                         | 45                  |
| Marcus Hook Borough       | (38)                      | 919                          | 90                     | 455                         | 50                  | 464                         | 51                  |
| Chester City              | 1,536                     | 12,814                       | 86                     | 6,107                       | 48                  | 6,707                       | 52                  |
| Media Borough             | 57                        | 2,782                        | 94                     | 1,160                       | 41                  | 1,622                       | 58                  |
| Millbourne Borough        |                           |                              | (2)                    | 366                         | 87                  | 99                          | 27                  |

Source: U.S. Census, 2000

By and large, the communities that have a percentage of homeowners below the County percentage of 71.9% are the County's first suburbs, with the exception of Chester Heights Borough, Upper Chichester Township, Radnor Township, and Media Borough.

#### iv. Age Of Housing Stock

According to the 2000 Census, 88,980 or 41% of Delaware County's housing units were built before 1950, with 52,580 of those units built before 1939. In comparison to 1990, the County's number of pre-1939 housing units fell by 6,585, an 11% reduction.

ACS estimates that between the years of 2000 through 2005 or later, 7,789 additional housing units were built.

Concerning concentrations of newer units (those built between 1990 and March 2000), Delaware County ranked fourth in the five-County region. Of the County's total housing stock, 6% were built during this time, with only Philadelphia having a lower percentage of post-1980 units (2.1%). 19% of Chester County's housing stock was built between 1990 and March 2000, giving it the highest concentration in the area. Bucks County was second with 15% and Montgomery County followed with 13%.

The distribution of housing units by age throughout the municipalities reaffirms the dichotomous nature of Delaware County. Those municipalities with the highest concentrations of pre-1939 housing tended to be located in the eastern and portions of the County bordering the Delaware River. While those units built after 1990 tended to be concentrated in the western portion of the County.

There were four municipalities as of 2000, where over half the local housing stock was built before 1939:

- East Lansdowne Borough (69%);
- Rutledge Borough (66%);
- Marcus Hook Borough (59%);
- Millbourne Borough (53%);

Additionally, in 20 of the County's 49 municipalities, 50% or more of the housing units were constructed before 1950. Conversely, only five municipalities had more than half of the local housing stock built between 1980 and 2000:

- Edgmont Township (68%);
- Chester Heights Borough (66%);
- Bethel Township (64%);
- Concord Township (54%);
- Chadd's Ford Township (52%);

Other municipalities with high concentrations of newer units were (all of these municipalities are located west of Media Borough):

- Thornbury Township (45%);
- Middletown Township (37%);
- Upper Chichester Township (28%);
- Aston Township (26%)

**v. Housing Types**

Regardless of age, the County's housing stock consists of a wide range of choices in the type of units. Of the 216,978 housing units in the County in 2000, 44% were single-family detached units, 31% were single-family attached units (twins and row houses), 24% were multi-family units (2 or more units per structure) with the remaining classified as either mobile homes or other owner-occupied. ACS estimates show little deviation from the 2000 Census count.

**Table III-17  
Housing Types**

| Type of Unit           | Number of Units |
|------------------------|-----------------|
| Single Family Detached | 95,708          |
| Twins/Row              | 68,189          |
| Multi-Family           | 82,373          |
| Other                  | 708             |

Source: U.S. Census, 2000

Concerning single-family attached units, 22% of the County's 68,189 units were located in Upper Darby Township, with an additional 13% in Chester City. These two municipalities also had the most multi-family units: Upper Darby had 21% and Chester City accounted for 9% of the total. Several other jurisdictions listed more than 2,000 multi-family units: Radnor Township (3,746), Ridley Township (2,814), Haverford Township (2,340), and Lansdowne Borough (2,060), not the high growth communities in the County.

**vi. Cost Of Housing**

On June 13, 2004, the Philadelphia Inquirer released its *Guide to Home Prices*, a study of the sales and property values for the entire Delaware Valley Region. According to this report, Delaware County's median price of \$135,875 is the lowest of the four suburban counties. Montgomery County's median price of \$168,371 ranks them third, with Bucks, second at \$179,708 and Chester having the highest median sales price at \$188,576. Through analysis of the basic data from the survey, it showed that:

- Of the forty-nine municipalities in Delaware County, 29 had a median home sales under the median price for the entire County (\$135,875)
- The 2003 affordability index for the County measured 1.16, when using the median income. In other words, those families earning \$50,092 could more than afford the median home price of \$135,875.

The affordability index is the median household income of the County in 2000 divided by the income needed to purchase a median priced home in that municipality in 2003. An index number greater than one shows that the median income household could afford to purchase the median priced home in that particular municipality. This index compilation showed that the majority of the municipalities in the County are affordable. Thirty-five out of the forty-nine municipalities received a rating over the

benchmark of 1.0. The most affordable municipalities (Index >1) and the least affordable municipalities (Index <1) are included in the chart below).

**Table III-18  
AFFORDABILITY OF DELAWARE COUNTY MUNICIPALITIES – 2003**

| Most Affordable (Index >1) |                     |               |              | Least Affordable (Index <1) |                     |               |              |
|----------------------------|---------------------|---------------|--------------|-----------------------------|---------------------|---------------|--------------|
| Municipality               | Affordability Index | Median Income | Median Price | Municipality                | Affordability Index | Median Income | Median Price |
| <b>Chester City</b>        | 3.32                | \$50,092      | \$31,300     | <b>Rose Valley</b>          | 0.32                | \$50,092      | \$491,700    |
| <b>Darby Borough</b>       | 3.26                | \$50,092      | \$44,500     | <b>Edgmont</b>              | 0.44                | \$50,092      | \$392,500    |
| <b>Colwyn Borough</b>      | 2.81                | \$50,092      | \$50,500     | <b>Concord</b>              | 0.45                | \$50,092      | \$370,000    |
| <b>Chester Township</b>    | 2.73                | \$50,092      | \$57,000     | <b>Radnor</b>               | 0.48                | \$50,092      | \$360,000    |
| <b>Marcus Hook</b>         | 2.64                | \$50,092      | \$58,000     | <b>Thornbury</b>            | 0.49                | \$50,092      | \$370,000    |
| <b>Trainer</b>             | 2.39                | \$50,092      | \$63,000     | <b>Bethel</b>               | 0.50                | \$50,092      | \$329,900    |
| <b>Upland</b>              | 2.35                | \$50,092      | \$67,000     | <b>Newtown</b>              | 0.57                | \$50,092      | \$315,000    |

*Source: Philadelphia Inquirer, 2004; U.S. Census, 2000*

As a comparison, the 2000 census, the median housing value for owner-occupied units in Delaware County was \$128,800. As expected, age and density of the County's housing stock are reflected in lower housing values in the Renaissance Communities, the eastern and river communities. In the 2000 census, median-housing values varied greatly across the County from \$43,100 in Chester City to \$326,500 in Radnor Township.

The median contract rent in Delaware County was \$662 monthly in 2000; ACS estimates put the median contract rent higher at \$885.

In its report Out of Reach 2009, The National Low Income Housing Coalition reports that the Fair Market Rent (FMR) for a 2-bedroom apartment in Delaware County is \$1,005. In order to afford this level of rent and utilities, without cost burden, a household must earn \$40,200 annually. When considering the mean wage for a renter in the County, a 54 hour week week, would be required in order to make the unit affordable.

The situation for persons who rely on monthly Supplemental Security Income (SSI) payment is most severe. While the FMR for a one-bedroom unit in the County is \$842, a person whose only income is SSI can afford \$202 monthly.

Based on the 2000 Census numbers, lower monthly rents were found in Revitalization Communities, the river communities and communities adjacent to Philadelphia: \$446 in Upland Borough, \$527 in Millbourne Borough, \$529 in Eddystone Borough, \$541 in Chester City and E. Lansdowne Borough, and \$550 in Norwood Borough. Higher monthly rents were found in southern and western Delaware County: \$2,000+ in Edgmont Township, \$1,134 in Chester Heights

Borough, \$1,125 in Rose Valley Borough, \$1,122 in Middletown Township, and \$1,000 in Chadds Ford Township. These trends were unlikely to change, since the last full Census count.

**vii. Overcrowding**

More than one person per room (1.01) is used as a threshold for defining living conditions as overcrowded. In general, residents in Delaware County do not suffer from severely overcrowded housing conditions. Countywide, only 2%, or 4,175 of occupied housing units contained 1.01 or more persons per room in 2000, compared to 2% in 1990. ACS estimates for 2005 indicate this number increased slightly to 1,552 units with 1.01 persons per room.

The distribution of overcrowded units in 2000 Countywide revealed 58% of those units located in just five municipalities. One-fourth of all overcrowded units were located in Upper Darby Township (25%), followed by Chester City (20%), Darby Borough (5%), Ridley Township (5%), and Yeadon Borough (4%). Although Millbourne Borough had the highest percentage of overcrowded units, relative to total occupied units, the 53 overcrowded units in the Borough accounted for just 1.3% of the County total.

Overcrowded conditions appeared to be more of a problem for renters than for owners. According to 1990 Census data, 62% of the County's overcrowded units were renter-occupied units. Of these 2,567 units, 64% were located in just five municipalities:

- Upper Darby Township (25%)
- Chester City (25%)
- Ridley Township (6%)
- Yeadon Borough (4%)
- Darby Borough (4%)

Within municipal boundaries, Millbourne Borough had the highest ratio of overcrowded renter-occupied units to total renter-occupied units (16%) followed by Chester Township with (13%), Darby Township (10%), Chester City (9%), Colwyn Borough (9%), Darby Borough (9%), Yeadon Borough (7%), and Marcus Hook Borough (7%).

Although overcrowded conditions affect owners to a lesser degree, there were two municipalities that had significant portions of the County's total 1,608 overcrowded units of this tenure: Upper Darby Township (26%) and Chester City (12%).

**Table III-19  
Units with 1.01 + Persons Per Room**

|                 | <b>Owner Occupied</b> | <b>% All Owner Occupied units</b> | <b>Renter Occupied</b> | <b>% All Renter Occupied Units</b> |
|-----------------|-----------------------|-----------------------------------|------------------------|------------------------------------|
| Delaware County | 1,608                 | 1                                 | 2,567                  | 4                                  |
| Upper Darby     | 418                   | 2                                 | 644                    | 5                                  |
| Chester City    | 190                   | 3                                 | 628                    | 9                                  |

Source: U.S. Census, 2000

**viii. Condition Of Housing Stock**

There is no record or inventory at the County level of housing condition. Using the lack of complete plumbing or kitchen facilities as measures of housing condition, the 2000 Census data reveals that the overall housing stock in Delaware County to be in good condition. As of 2000, 1,331 or less than 1%, of the County's 216,978 housing units were identified as lacking complete plumbing facilities, while 1,936 units (less than 1%) lacked complete kitchen facilities. The ACS data demonstrates that the number of housing units lacking complete plumbing or kitchen facilities decreased to 1,047 in 2005.

It is important to note that in 2000, units tended to be concentrated in a few municipalities. Chester City's 470 housing units lacking complete plumbing lead all municipalities, representing 35% of the County total. Other municipalities with significant portions of the County total were Upper Darby Township (9%) and Darby Borough (7%). While these municipalities had a high percentage of the total units lacking plumbing in the County, as noted above less than 1% of the total units in the County lack plumbing. Within municipal boundaries, the highest percentage of units lacking complete plumbing was in Chester City (3%), followed by Upland Borough (3%).

Of those units lacking complete kitchen facilities within the County, 33% were located in Chester City, 13% were in Radnor Township, and 7% were found in Upper Darby Township. Within municipal boundaries, the highest percentage of units lacking complete kitchen facilities was in Chester City (4%), followed by Upland Borough (3%).

While the lack of complete kitchen and bath facilities is an indication of severe housing conditions, a less restrictive indicator of housing condition is the high demand for the County's Owner Occupied Housing Rehabilitation Program assistance. As of February 2010, 10000 households are on the wait list. Considering the advanced age of the majority of the County's housing stock, the need for renter and owner housing rehabilitation remains high.

**ix. Availability Of Units**

The following chart lists the number of vacant rental units that are considered affordable to households with incomes up to 80% of Delaware County's median. In other words, these identified rental-housing units would cost a household no more than 30% of their income for monthly housing expenses.

**Table III-20  
VACANT RENTAL UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 80% OF  
MEDIAN – DELAWARE COUNTY**

| Jurisdiction | 0 and 1 Bedroom |      |      | 2 Bedrooms |      |      | 3 + Bedrooms |      |      | Total Units |
|--------------|-----------------|------|------|------------|------|------|--------------|------|------|-------------|
|              | <30%            | <50% | <80% | <30%       | <50% | <80% | <30%         | <50% | <80% |             |
| Chester      | 60              | 120  | 4    | 25         | 95   | 0    | 110          | 75   | 4    | 493         |

|                       |     |     |     |     |     |     |     |     |    |       |
|-----------------------|-----|-----|-----|-----|-----|-----|-----|-----|----|-------|
| City                  |     |     |     |     |     |     |     |     |    |       |
| Upper Darby Township  | 15  | 205 | 190 | 25  | 210 | 105 | 0   | 50  | 35 | 835   |
| Urban County Delaware | 91  | 466 | 472 | 87  | 482 | 240 | 75  | 174 | 38 | 2,125 |
| Delaware County       | 160 | 825 | 710 | 140 | 790 | 360 | 190 | 305 | 85 | 3,565 |

Source: CHAS Databook Table, 2003

Across the County, there were nearly 3,600 vacant-for-rent units deemed affordable for lower income households. However, 37% of all vacant rental units that were available and affordable to lower income households were located in Chester City and Upper Darby Township, while these municipalities account for 21.5% of the County's population. Chester City had the most rental units available containing three or more bedrooms, 189 or 33% of the total of 580. Upper Darby Township had 835 rental units available and affordable to lower income households. The majority of these units consisted of one or two bedroom units. The availability of affordable vacant units in Upper Darby is consistent with the overall number of available units in the Township and is not indicative of a high vacancy rate. The vacancy rate for rental units in the Township is 6%, the same as the countywide percentage.

The same analysis relative to affordability and availability can be made with vacant-for sale housing units in the Urban County. The following table lists the number of vacant owner units affordable to lower income homebuyers for that area:

**Table III-21  
VACANT OWNER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 80% OF  
MEDIAN – DELAWARE COUNTY – 2000**

| Jurisdiction          | 0 and 1 Bedroom |      |      | 2 Bedrooms |      |      | 3 + Bedrooms |      |      | Total Units |
|-----------------------|-----------------|------|------|------------|------|------|--------------|------|------|-------------|
|                       | <30%            | <50% | <80% | <30%       | <50% | <80% | <30%         | <50% | <80% |             |
| Chester City          |                 | 20   | 4    |            | 15   | 0    |              | 160  | 10   | 209         |
| Upper Darby Twp       |                 | 0    | 4    |            | 70   | 25   |              | 175  | 110  | 384         |
| Urban Co. of Delaware |                 | 61   | 22   |            | 108  | 187  |              | 590  | 300  | 1,268       |
| Delaware County       |                 | 75   | 30   |            | 185  | 215  |              | 935  | 465  | 1,905       |

Source: CHAS Databook Table, 2003

As is evident from that chart, the stock of vacant units available and affordable to prospective lower income homebuyers (1,905) is smaller than the stock of rental units, which represent less than 2% of the owner-occupied housing stock.

All of these market and inventory conditions will greatly influence how the County can most effectively address housing needs. Due to the limited amount of land

available in Delaware County for development, land prices and existing units in the southern and western portions of the County are at a premium.

**x. Housing for the Disabled**

The following is an inventory of facilities and services available to County residents with special needs, including the elderly and frail elderly, persons with severe mental illness, persons with mental retardation, persons with physical disabilities, those with alcohol/other drug addictions, and children and youth

**Elderly/Frail Elderly**

- **Nursing Homes** generally offer a minimum of 2.5 hours of patient care per day and at least one registered nurse, around the clock seven days a week. Medicare and Medicaid are also offered. There are 33 nursing homes in Delaware County for the elderly.
- **Personal Care Boarding Homes** are residential facilities for individuals who cannot live independently, but do not require the extensive care offered by nursing homes. The County has 26 personal care homes with 33 percent of the care located in the City of Chester.
- **Domiciliary Care** is subsidized living arrangements in private homes for persons who are not able to live alone. Eligible clients must be over 18 years old and mentally ill or mentally retarded and/or over 60 years old. There are 10 Domiciliary Care Homes in Delaware County.
- **Retirement Communities** are privately developed complexes of homes or apartments for person 55 and over. A variety of services and recreational activities are offered. There are 10 retirement communities in Delaware County.
- **Delco Blind/Sight Center** offers low cost housing for the elderly who have vision impairments. Cost is determined by income guidelines of the Federal Government.
- **Community Action Agency of Delaware County, Inc. (CAADC)** is a private, non-profit corporation with individual and group housing options for the 60 and older population who are economically disadvantaged. The type of housing requested determines the Federal government sets cost and income guidelines. CAADC also offers Weatherization Program services, fuel and utility assistance to needy senior citizens
- **Delaware County Office of Services to the Aging (COSA)** assists all persons over age 60 residing in Delaware County. The services are coordinated with supportive housing clients by their parent office, which maintains a strong link with area supportive housing providers. In 2004 COSA served 9,898 persons and 4,025 were under case management. Services are divided into categories of Community Services, Informational Services, and Long-Term Care. COSA contracts with various agencies throughout the County for the provision of services.

**COSA Community Services:**

**Senior Centers** are community-based facilities designed to bring older adults together. Activities are provided throughout the day at eight centers in the County. Each center provides a free, nutritious noontime

meal to anyone over the age of 60. Contributions are requested for some activities and meals.

**Transportation** is accessed through Community Transit of Delaware County. Clients over age 65 pay 15 percent of the cost to provide transportation. COSA subsidizes transportation if the client is below poverty level and has extensive transportation needs for medical purposes.

**Employment and Volunteer Opportunities** are available for seniors over the age of 55. Some income earning jobs are only for persons who are at or below the poverty level. Volunteer jobs are available in a variety of settings for persons of all skill levels.

**Foster Grandparents** are low income senior citizens sharing their lives and patience with special needs children and are paid a stipend for their service.

**Ombudsman Services** investigates and resolves complaints made by recipients of long-term care services, boarding homes, domiciliary care, nursing homes, and private homes.

**Home Maintenance and Repair Program** assists seniors with major and minor home repairs and/or modifications. COSA sponsors the Senior Adult Home Modification Program.

### **COSA Informational Services**

**Information and Referral** is provided via a central clearinghouse for obtaining the facts about benefits and services through Public Assistance, Social Security, Home Weatherization Program, and The Pennsylvania Lottery Funds. Information on housing services is also available,

**Financial Counseling** by certified financial planners' to help older consumers clarify available financial resources in order to plan for large or unexpected expenditures is provided

**Legal Assistance** is provided by attorneys, paralegals, and legal advocates provide legal outreach, information, and referral services.

**Crime Victim Services** provides assistance with court appearances and recovery of losses for elderly crime victims.

### **COSA Long-Term Care Services**

**Adult Day Care** provides socialization, therapy, and health monitoring for the frail elderly in a supervised and structured environment. Cost is based on the COSA sliding fee scale. COSA has many programs now offering both rehab services and intellectual impairment services.

**In-Home Services** include respite care, personal care, and home support to clients who are frail. This provision of services allows clients to remain in their homes rather than move to institutional settings. Costs for these services are based on the COSA sliding scale.

**Home Delivered Meals** are provided to homebound clients. Clients may receive lunches, dinners, and weekend meals. Clients are asked for a contribution for the meals.

**Pre-Admission Assessment** provides an assessment of individuals' needs to determine the appropriateness of boarding home, nursing home, or domiciliary care homes.

**Protective Service** benefits older adults who are clearly unable to protect themselves from abuse, neglect, exploitation, and/or abandonment.

**Nursing Home Diversion Program** is designed to serve those seniors who are assessed as needing nursing home care yet can receive home and community based care in their own homes. COSA completes the medical certification and arranges for the provision of services.

- **The Delaware County Office of Housing and Community Development** provides no interest deferred payment loans to owner-occupied housing units through its Owner Occupied Housing Rehabilitation Program. Also available are grants to make homeowner or rental housing handicapped accessible.
- **The Retired Senior Volunteer Program** provides all types of home maintenance services.

#### **Persons with Severe Mental Illness**

- The Office of Behavioral Health (OBH) maintains contracts for services for persons who are Medical Assistance eligible and those who are not. Medical Assistance eligible consumers receive most of their mental health services under the State's HealthChoices Managed Behavioral Health Care Program. In Delaware County, the HealthChoices Program is contracted to Magellan Behavioral Health of PA (Magellan).
- OBH provides authorization and funding for mental health and drug and alcohol services for those individuals who are not Medical Assistance eligible, and for those Medical Assistance eligible individuals receiving services not funded under the HealthChoices Program. Mental health services located in Delaware County that are available through OBH include:

#### **Community Residential Services**

OBH Mental Health Division maintains an inventory of Community Residential Services (CRS) to meet the housing needs of adults with serious mental illnesses. Currently there are 43 facility-based residential sites with a capacity of 333 beds. Coupled with the scattered-site apartment capacity of 35 beds, the overall CRS capacity can serve up to

368 individuals at any point in time. Magellan Behavioral Health coordinates access to child and adolescent residential services.

**Community Residential Rehabilitation (CRR)** - CRR programs are transitional residences designed to assist persons with serious mental illnesses to acquire the skills to live independently. CRR facilities provide housing, assistance with daily living and linkages to case management and treatment services. As transitional residences, CRR placements are generally time-limited. There are a total of 132 CRR beds in 11 apartment facilities in Delaware County.

**Specialized Community Residential Rehabilitation (SCRR)** - Specialized CRR is designated for one group home and three apartment-based programs serving persons who need longer-term and more intensive placement. Staff coverage is provided on 24-hour, maximum supervision level. Linkages to case management and treatment services are arranged. The capacity of the four SCRR programs is 25 beds.

**Specialized Personal Care Homes (SPCH)** - SPCH programs utilize a group home model to provide a non-time-limited housing resource complementary to CRR. Currently there are 11 SPCH programs providing 24-hour staff coverage, congregate prepared meals, laundry and personal care services. Linkages to case management and treatment services are arranged. There are a total of 95 SPCH beds.

**Supported Housing Services (SHS)** - SHS programs provides two facility-based apartment programs with 24-hour staff coverage serving 11 persons. In addition, 25 scattered-site apartments are available and supported by outreach staffing. Linkages to case management and treatment services are provided. There are 36 total beds available in SHS apartment programs.

OBH has also recently implemented a PATH Housing First program that will assist between 13-21 chronically homeless individuals to access subsidized apartments using various sources of tenant-based rental assistance. The goal of this program is to continue developing 13 to 21 new subsidized placements each year in an effort to address the federal mandate to develop a plan to end chronic homelessness by the year 2012.

**Three Person Residences (TPR)**-TPR provide a non-time-limited housing resource utilizing a single-family home model. TPR residences offer staffing on an intensive, 24-hour basis, congregate meals and assistance with daily living. Linkages to case management and treatment services are arranged. Currently, there are eleven TPR programs with a total of 33 beds.

**Long-Term Structured Residence (LTSR)** - The LTSR facility houses persons under voluntary or involuntary commitments in a highly structured, staff intensive residential milieu. The LTSR provides a 24-hour therapeutic environment that uses active psychiatric treatment, nursing and psychosocial rehabilitation skills training. Linkages to case management and treatment services are arranged. The LTSR has 16 beds.

**Specialized Residences for the Homeless Mentally III (SPRES) -** SPRES programs combine housing and housing support services for persons with a mental illness who are also homeless. The county maintains two sites, each with two, two-bedroom apartment units. Staffing is provided on an outreach basis only, with linkages to case management and treatment services. The SPRES can serve eight individuals, or four families with a maximum capacity of eight beds.

**Supportive Housing Programs for the Homeless (SHP) -** SHP programs are funded and regulated by HUD and operated by the County Housing Authority in conjunction with non-profit supportive service agencies. OBH contracts for 13 facility-based beds at four locations in the Darby area, and 10 scattered-site apartments countywide. Staffing is provided regularly at one site and on an outreach basis for all other clients as needed. Linkages to case management and treatment services are arranged as applicable. SHP has capacity for 23 households.

**Mental Health Treatment, Case Management and Rehabilitative Services**

**Centralized Intake -** There are two Base Service Units in Sharon Hill and Chester City. Services include registration, assessment, financial liability determination, psychiatric evaluation, and referral to needed services.

**Case Management -** Three levels of case management services are available in the county: Administrative Management, Resource Coordination and Intensive Case Management. Services are provided in Sharon Hill and Chester City. Resource Coordination and Intensive Case Management services are provided in Darby.

**Crisis Intervention -** 24-hour ambulatory crisis intervention services are provided by Mercy Catholic Medical Center in Darby and Crozer Chester Medical Center in Upland. Crisis services include: 24 hour telephone counseling, psychiatric evaluation, coordination of voluntary and involuntary hospitalization, mobile crisis outreach services and linkages to detox and medical emergency treatment.

**Crisis Residential -** Elwyn is the provider of this eight-bed facility for individuals experiencing a psychiatric crisis, but do not require hospitalization. Length of stay is expected to be 3 to 5 days, with emphasis on stabilization and return to community living.

**Inpatient -** Community psychiatric inpatient hospitalization services are provided by Mercy Catholic Medical Center in Darby, and Crozer Chester Medical Center in Upland. For involuntary inpatient admissions that require long-term care, Norristown State Hospital is the County's designated facility.

**Outpatient -** Medication management, outpatient therapy and intensive outpatient therapy services are offered in Sharon Hill and Chester City.

**Partial Hospitalization-** Acute Partial Hospitalization services are available for children and adults in Broomall. Partial Hospitalization services are licensed and provided under the care of a psychiatrist.

**Program of Assertive Community Treatment (PACT)-** The PACT Program provides all-inclusive, long-term mental health services under the care of a psychiatrist to 75 individuals Countywide.

**Mobile Assessment Stabilization and Treatment (MAST) -** The MAST Team provides short-term, intensive treatment and case management services to 50 individuals countywide. The program is designed to work

intensively with consumers who need more support than Targeted Case Management services can provide.

**Residential Treatment Facility (RTF Adult)**- Elwyn operates Natale in Media. The RTF has 16 beds and provides short-term placement as inpatient diversion or step-down.

### **Persons with Mental Retardation**

**The Delaware County Office of Mental Retardation** contracts with numerous agencies to provide residential and in-home supports for persons with mental retardation. The extent of supports and services is based upon the need of the individual.

- **Group homes (Community Living Arrangements or CLA's)** provide up to 24 hour staffing in homes for two to eight individuals.
- **Supported Living Arrangements (SLA's)** typically occur in apartment settings where individuals require less staffing. In both situations staffing supports assist persons with daily living skills, medical appointments and follow-up, recreation and transportation. Currently 19 provider agencies support over 470 people to live in the community in 185 locations.

Supports can also be provided to persons in their own home. Delaware County is actively working with one agency to assist persons with mental retardation to purchase their own home.

A small community home of eight or fewer can also be an ICF/MR (Intermediate Care Facility for the Mentally Retarded). Persons living in an ICF/MR home frequently require more medical attention than is available in a typical family home, therefore, there is a nursing component to ICF/MR homes. Approximately 46 individuals live in small (five to eight person) ICF/MR homes in Delaware County.

The Delaware County Office of Mental Retardation provides supports to individuals and their family in the person's own home (Home Based). Approximately 450 people receive support.

Delaware County is home to numerous institutions that have historically served persons with mental retardation. These institutions (Elwyn, CK Center, Don Guanella, Divine Providence Village, Rosehill, Melmark and St. Edmond's Home) provide residential and day services to persons not only from Delaware County but also from the region, the State and from out-of-state. They vary in capacity from Rosehill at about 30 people to Elwyn Institute at over 600 people.

### **Physically Disabled**

The supportive housing available for persons with disabilities in Delaware County is limited. The majority of supportive housing exists in facilities (rather than scattered sites), which are generally concentrated in certain areas of the County, restricting the housing choices for a person in need. Most available supportive housing has a waiting list of two or more years however, some vacancies may exist due to the location of the facility.

**Personal Care Homes.** There are several facilities throughout the County, which offer services for both the disabled and the elderly who cannot live independently. Additionally, there are some facilities located in neighboring counties, which serve Delaware County residents. Elderly individuals, due to the age restrictions and affordability issues, occupy the majority of these units.

**Institutional Facilities.** There are no institutional settings in the County that house only the physically disabled. Elwyn, Melmark Home, St. Edmonds Home and Fair Acres all offer housing with support services. Elwyn, Melmark Home and St. Edmonds offer services for residents who have dual diagnoses while Fair Acres is a private nursing home. In addition, some Community Living Arrangements (CLA) for mental health/mental retardation clients with physical disabilities are available. Small portions of residents in these facilities are physically disabled.

**Public and Other Assisted Housing.** There are 2,686 units of assisted rental housing within Delaware County, excluding the units owned by the Chester Housing Authority. 184 units are designed specifically for the physically disabled including those with visual and hearing impairments.

HUD has developed a rental assistance program for the disabled population entitled the Section 8 Mainstream Program. The Delaware County Housing Authority will house at least 75 new households in the next five years.

**Freedom Valley Disability Center and Residential Living Options** provide independent living services to people with all types of disabilities with no age restrictions. These services include: information and referral, peer support, individual and systems advocacy and independent living skills training. Residential Living Options also assists households who wish to pursue homeownership. Attendant Care is also available through Liberty Resources.

**Transportation.** Community Transit provides reduced fare transportation to those over 65 years old and persons on Medical Assistance for medical reasons. The Americans With Disabilities Act of 1990 (ADA) requires that an affordable Paratransit system be available for persons with disabilities where fixed bus routes exist. SEPTA now provides this transportation through King Limousine for those who are eligible. Applications for Paratransit are distributed by SEPTA.

**Food Services Meals on Wheels** provides a food service for persons who are confined to their homes.

**Home Health Agencies** provide services for a fee and accept third party payment. Recipients of welfare must find medical help and services that will accept medical assistance payment.

### **Persons with Alcohol/Other Drug Addiction**

There are no programs designed to provide housing alone to drug and alcohol clients. Consumers returning from treatment have expressed the need for safe, sober and supportive housing within Delaware County.

**The Delaware County Office of Behavioral Health**, contracts with a wide range of Providers to provide Residential Treatment, Halfway House Treatment, Intensive Outpatient Treatment, Outpatient Treatment and Case management Services to Delaware County consumers. Clients are eligible for the services if they are residents of Delaware County and meet all eligibility and admission criteria of the Office of Behavioral Health. The facilities offer a

menu of services ranging from, group/individual and family therapy to supportive housing. The following is a list of all levels of care funded by the Office of Behavioral Health, Division of Drug and Alcohol.

**Hospital-Based Detoxification** – Three to five days of hospital based detoxification for men and women who exhibit signs of withdrawal complicated by medical problems and histories, which warrant medical supervision and management.

**Non-Hospital-Based Detoxification** – Three to five days of detoxification for men and women who exhibit signs of withdrawal requiring medical monitoring, but not medical management.

**Non-Hospital-Based Rehabilitation** – Seven to 180 days of medically monitored residential treatment available for adolescents, adult men and women, pregnant women and women with dependent children. Residential non-hospital based rehabilitation services are provided for clients who need inpatient care due to a chronic history of abuse and/or dependence who lack the psychological supports necessary to achieve abstinence in an outpatient setting. Dual diagnosis residential services are available for adolescents and adults who present with a history of chronic mental illness, as well as chronic substance abuse/dependency.

**Hospital-Based Rehabilitation** – Seven to 42 days of medically managed residential treatment is available to adult men and women. Services are offered for clients with medical needs and profound psychiatric symptoms. Hospital based treatment provides medical supervision which enables a client to receive medication and other services necessary.

**Halfway House Services** – 90 to 180 days of medically monitored residential services are provided to clients in early recovery who lack the life skills and social/environmental supports to maintain sobriety while living independently in the community. Sometimes described as transitional housing, halfway house programs provide the treatment intensity of partial hospital while providing a supportive living environment. Programs are available for men, women and adolescents, both in co-ed as well as single sex environments. Halfway house programming focuses on job skills, educational programming, vocational training, and employment, establishing a sober support system and independent living.

**Intensive Outpatient** – Intensive outpatient services provide ten or less hours of individual and group therapy per week to clients. Programs are targeted to the adult population who have moderate to high levels of psychological supports in the community.

**Outpatient** – Outpatient services are targeted to individuals and families whose lives are affected by their own or another's substance abuse. Services are typically limited to three hours (group, individual and/or family therapy) per week and are provided to adolescents, adults, Children of Alcoholics (COA), Adult Children of Alcoholics (ACOA), DUI offenders, families, criminal justice clients, and the dually diagnosed (MISA).

Two levels case management services are available in the county: Administrative Management and Intensive Case Management. Northwestern Human Services in Sharon Hill and Crozer Chester Medical Center in Chester provide both case management services. Mirmont Treatment Center also provides Administrative Case management Services.

**xi. Housing for Children and Youth**

The following is a list of housing opportunities for children and youth in Delaware County.

Colony Shelter in Chester has 12 furnished rooms for homeless families involved with Children and Youth Services (CYS). Households may stay up to 90-days, but stays may be extended. The emergency shelter program monitors the family's daily activities, provides housing counseling and case management services to help them move towards self-sufficiency. Many families are eventually referred to a transitional housing program or the Family Unification Program (FUP) provided in partnership with the Delaware County Housing Authority. Annual capacity is 48 adults and 220 children.

Transitional Housing Programs provide affordable housing for ~~CYS families for up to 12 months with case management and social service support leading to stability and self-sufficiency. Occupancy can be extended beyond 12 months at the discretion of ~~CYS.~~~~ There are two types of Transitional Housing Programs. 1) Program Based Transitional Housing Program provides affordable housing for three families with emphasis on case management. Families in the program are more likely to have needs that require more intensive service intervention. Families are placed in Community Action Agency Delaware County owned properties on Township Line Road in Upper Darby and Fulton Street in Chester. Annual capacity is four adults and ten children. 2) Tenant Based Transitional Housing Program provides monthly rental subsidies and case management services. The program provides housing assistance and support services. The program capacity is 18 to 20 adults and 80 children.

Women's Association for Women's Alternative (WAWA) is a residential facility for women with young children. ~~CYS contracts with WAWA to serve families for three to six months. WAWA provides counseling, career development, parent education, and home management skills. Annual capacity is six to eight families.~~

WAWA conducts a Supervised Independent Living Program. Families are provided furnished apartments in Upper Darby for nine to twelve months. The program provides services for six teenage parents, ages 16 to 18 and their children. Residents are given individual supportive services. Annual capacity is six families.

Delaware County Housing Authority Family Unification Program (FUP) provides Section 8 certificates to economically disadvantaged families who have a potential for out-of-home placement or a delay of reunification of the children to their family because of housing issues. The program provides both two and three bedroom housing units to families residing or employed outside of Chester City. ~~CYS clients who are already on the Section 8 waiting list receive placement preference. Annual capacity is unknown.~~

Motel referrals are arranged by ~~CYS for families facing an emergency housing situation. Average stays are three to five days. This arrangement is used in order to prevent the separation of parent and child. The arrangement is temporary until shelter space becomes available or other resources are identified for the family. Annual capacity is 15 adults and 29 children.~~

~~CYS Placement Services involves placing children who are in imminent risk of harm due to abuse or neglect, in foster care. When out of home placement~~

is necessary, CYS obtains legal custody and places children with extended family, friends, or neighbors, or in a residential setting. CYS places children in 233 approved foster homes, most of which are located in Delaware County. Annual capacity is 292 children.

CYS also contracts with 61 vendor agencies for purchased foster care and residential/group home care. Most of the purchased foster care is located outside of the County and is provided by Children's Choice, Concern, Impact Project, and Pinebrook Services. Saint Michael's School, Alternative Corporation, Bethana, Bethany Children's Home, Children's Home of Reading, and Hoffman Homes provide the majority of residential/group home care for youth. Annual capacity is 310 children.

The Delaware County Office of Children and Youth Services provides services to youth aging out of foster care through the Independent Living (IL) program. Youth who were in foster care on their sixteenth birthday are eligible for services until the age of twenty-one. In addition to case management services provided by the IL unit, CYS has a contract with Family Support Line, to provide groups that prepares youth for adulthood. As youth prepare to leave the care of the agency, they receive referrals to the Housing Authorities for Section 8 or public housing; interview preparation; assistance with applications; or use of local realtors. Youth may also receive placement in a Supervised Independent Living (SIL) program or transitional housing program. After age 18, youth can continue to be served by the Independent Living program, on a voluntary basis, up to the age of 21.

### C. Public and Assisted Rental Housing

The following provides a review of the assisted rental housing in Delaware County. Assisted rental housing includes public housing units owned and managed by a public housing agency. Assisted rental housing also describes the Section 8 Housing Choice Voucher Program as administered by the public housing agency. Finally, other assisted rental housing described by this Part includes units available to low income households assisted by local, State or federally funded programs.

#### i. Public Housing Units

Delaware County Housing Authority (DCHA) administers a variety of housing assistance programs for residents of the County's 48 municipalities. The Chester Housing Authority (CHA) serves Chester City residents.

The two basic components of DCHA's assisted housing inventory are 1) public and other housing units, and 2) Section 8 Programs including the project-based Section 8 New Construction, Section 8 Moderate Rehabilitation and tenant-based Section 8 Rental Assistance Programs.

DCHA manages 1,069 units of public and other housing. The housing stock is comprised of 1 efficiency unit, 286 one-bedroom units, 450 two-bedroom units, 299 three-bedroom units, and 33 four-bedroom units. 707 of the public housing inventory are family units, 362 are elderly units, and 45 units are handicapped accessible units. Table III- contains an inventory of the housing units by projects that are managed by DCHA.

**Table III-22  
Inventory of Public Housing – 2010**

| Development                         | Total Units | Bedrooms |    |     |    |    | Units   |        |                         |
|-------------------------------------|-------------|----------|----|-----|----|----|---------|--------|-------------------------|
|                                     |             | 0        | 1  | 2   | 3  | 4+ | Elderly | Family | Handi-capped Accessible |
| <b><i>DCHA – Public Housing</i></b> |             |          |    |     |    |    |         |        |                         |
| Calcon Gardens                      | 50          | 0        | 0  | 0   | 50 | 0  | 0       | 50     | 2                       |
| Calcon Hook Annex                   | 37          | 0        | 0  | 0   | 37 | 0  | 0       | 37     | 0                       |
| Darby Homes                         | 14          | 0        | 0  | 2   | 12 | 0  | 0       | 14     | 0                       |
| Lincoln Park                        | 35          | 0        | 0  | 35  | 0  | 0  | 0       | 35     | 2                       |
| Greenhill Court Apts.               | 46          | 0        | 24 | 22  | 0  | 0  | 0       | 46     | 2                       |
| Highland Homes                      | 50          | 0        | 16 | 17  | 17 | 0  | 0       | 50     | 3                       |
| Parkview Homes and Apts.            | 77          | 0        | 26 | 26  | 12 | 13 | 28      | 49     | 6                       |
| The Mills at Parkview               | 51          | 0        | 0  | 11  | 32 | 8  | 0       | 51     | 4                       |
| Fairground Homes                    | 199         | 0        | 19 | 130 | 50 | 0  | 0       | 199    | 10                      |
| Kinder Park (1)                     | 60          | 0        | 60 | 0   | 0  | 0  | 60      | 0      | 5                       |
| Kinder Park (2)                     | 156         | 0        | 0  | 101 | 44 | 11 | 0       | 156    | 0                       |
| Scattered Sites – Nether Providence | 7           | 0        | 0  | 3   | 3  | 1  | 0       | 7      | 0                       |
| <b><i>DCHA – Other Housing</i></b>  |             |          |    |     |    |    |         |        |                         |
| Kinder Park Midrise                 | 100         | 0        | 95 | 5   | 0  | 0  | 100     | 0      | 9                       |
| Fairgrounds Annex                   | 119         | 0        | 18 | 65  | 36 | 0  | 119     | 0      | 0                       |

|                    |       |   |     |     |    |    |     |     |    |
|--------------------|-------|---|-----|-----|----|----|-----|-----|----|
| Noscow Apts.       | 18    | 0 | 8   | 10  | 0  | 0  | 18  | 0   | 0  |
| Darby Main St.     | 6     | 0 | 3   | 3   | 0  | 0  | 6   | 0   | 0  |
| Mental Health      | 6     | 0 | 0   | 0   | 6  | 0  | 6   | 0   | 0  |
| Development Corp.  | 7     | 1 | 3   | 3   | 0  | 0  | 7   | 0   | 0  |
| Meson              | 18    | 0 | 1   | 17  | 0  | 0  | 18  | 0   | 1  |
| Supportive Housing | 13    | 0 | 13  | 0   | 0  | 0  | 0   | 13  | 1  |
| Total              | 1,069 | 1 | 286 | 450 | 29 | 33 | 362 | 707 | 45 |
|                    |       |   |     |     | 9  |    |     |     |    |

Source: Delaware County Housing Authority, 2004

**a. Condition of Public Housing**

Generally, the condition of the public housing is satisfactory. The following are DCHA's plans for improvements to the public housing.

Using Public Housing Capital Program funds and other funding sources, major demolition and reconstruction activities will be completed at Upland Terrace Homes, where the existing the 123-unit development has been demolished and 128 units are being placed on the site in Upland Borough. The development will include 51 Low Income Housing Tax Credit rental units with project-based certificates and 77 public housing units.

Construction of a maintenance building at Kinder Park.

Possibly the major rehabilitation of the existing Lincoln Park Homes (35 units) and total rehabilitation of the Greenhill Court Apartments.

**b. Section 504 Needs Assessment**

DCHA has modified approximately five-percent of its public housing units for the handicapped in agreement with the Section 504 requirements. Of that five percent set aside in each project, approximately, three percent are set aside for visually and hearing impaired. DCHA is responsive to any specific requests for modifications from existing or new public housing tenants requiring reasonable accommodation or modification of their living space.

**c. Strategy for Improving the Management and Operation**

DCHA strives to maintain high quality management and operation of the public housing. The staff continues to attend training to ensure they can handle the day-to-day operation of public housing management and that they have the technical knowledge to maintain the property cost effectively.

**ii. Section 8 Housing Choice Voucher Program**

DCHA administers 3,086 Section 8 Housing Choice Vouchers. Under this program, payments are made to a private landlord on behalf of an eligible household. The unit must be inspected by DCHA to determine that it meets the Housing Quality Standards. DCHA reports that 941 (31 percent) of the assisted households are elderly and 359 (12%) are disabled. Section 8 assistance is provided to 1,494 (48%) white households and 1,582 (51%) black households. Table 3-24 shows the zip codes in Delaware County that have the largest number of Section 8 households.

**Table III-23  
DCHA Section 8 Households by Zip Code – 2010**

| Zip Code | Included Municipalities | Number of Section 8 Households | % of County Total |
|----------|-------------------------|--------------------------------|-------------------|
| 19082    | Upper Darby             | 868                            | 28                |
| 19023    | Darby Borough           | 684                            | 22                |
|          | Collingdale             |                                |                   |
|          | Colwyn                  |                                |                   |
| 19061    | Marcus Hook             | 192                            | 6                 |
|          | Lower Chichester        |                                |                   |
|          | Upper Chichester        |                                |                   |
| 19079    | Trainer                 | 180                            | 6                 |
|          | Sharon Hill             |                                |                   |
| 19050    | Yeadon                  | 147                            | 5                 |
|          | Lansdowne               |                                |                   |
|          | East Lansdowne          |                                |                   |

*Source: Delaware County Housing Authority*

**iii. Other Assisted Rental Housing**

As of December 2009, there were 2,307 other rental-housing units at 39 developments in Delaware County available for low-income households that are assisted by local, State, or federally funded programs. The other assisted rental housing includes 1146 units (50%) for the elderly or disabled and 1159 units (50%) for family households. There are also 151 units (7%) that are handicapped accessible.

**Table III-24  
Inventory of Other Assisted Rental Housing**

|   | Total Units | Type of Unit      |                 | Handi-capped Accessible |
|---|-------------|-------------------|-----------------|-------------------------|
|   |             | Elderly/ Disabled | Family/ General |                         |
| <b>Section 202 Program</b>                    |             |                   |                 |                         |
| Mercy Housing *                               | 101         | 101               | 0               | 10                      |
| Lutheran Knolls *                             | 220         | 220               | 0               | 22                      |
| Bethel Road Homes *                           | 9           | 9                 | 0               | 9                       |
| <b>Section 221(d)(3) Program</b>              |             |                   |                 |                         |
| Crosby Square Apts.                           | 81          | 0                 | 81              | 3                       |
| <b>Section 221(d) Program</b>                 |             |                   |                 |                         |
| Chester Apts. *                               | 104         | 0                 | 104             | 11                      |
| Daniel Scott Commons*                         | 72          | 0                 | 72              | 4                       |
| <b>Section 236 Program</b>                    |             |                   |                 |                         |
| Darby Townhouses                              | 170         | 0                 | 170             | 2                       |
| <b>Low Income Housing Tax Credits (LIHTC)</b> |             |                   |                 |                         |
| 5 <sup>th</sup> Street Townhomes*             | 21          | 0                 | 21              | 0                       |
| Calcon Hook Gardens                           | 50          | 0                 | 50              | 0                       |
| Chestnut Ridge Residences*                    | 68          | 68                | 0               | 4                       |

|                                 |      |      |      |         |
|---------------------------------|------|------|------|---------|
| Chestnut Ridge Assisted Living* | 97   | 97   | 0    | 0       |
| Concord Pointe                  | 65   | 65   | 0    | 8       |
| Darby Court                     | 27   | 27   | 0    | 6       |
| Darby Scattered Site            | 25   | 0    | 25   | 0       |
| Dorian Apartments*              | 8    | 0    | 8    | 0       |
| Crosby Square*                  | 81   | 0    | 81   | 0       |
| Jefferis School*                | 36   | 0    | 34   | 2       |
| Fairgrounds I                   | 73   | 0    | 73   | 0000000 |
| Flower Manor*                   | 68   | 0    | 68   | 0       |
| Florence Avenue                 | 2    | 2    | 0    | 0       |
| Madison I*                      | 23   | 0    | 23   | 0       |
| Keystone Avenue House           | 3    | 0    | 3    | 0       |
| Long Lane                       | 2    | 0    | 2    | 0       |
| Madison II*                     | 15   | 0    | 15   | 0       |
| Madison III*                    | 40   | 0    | 40   | 0       |
| Parkview at Naaman's Creek *    | 80   | 80   | 0    | 8       |
| Palmerhouse Apartments*         | 124  | 124  | 0    | 12      |
| Pine Street Apartments          | 20   | 0    | 20   | 0       |
| Sharon Hill Commons             | 51   | 0    | 51   | 6       |
| Simpson Gardens                 | 41   | 41   | 0    | 3       |
| Studevan School                 | 36   | 36   | 0    | 2       |
| Penn Street Apts.*              | 15   | 0    | 15   | 1       |
| Upland Estates                  | 50   | 0    | 50   | 0       |
| Pusey Estates                   | 77   | 0    | 77   | 0       |
| <b>Other</b>                    |      |      |      |         |
| Palmerhouse Apartments*         | 124  | 124  | 0    | 12      |
| Benjamin Banneker Plaza*        | 70   | 0    | 70   | 2       |
| Robert H. Stinson Tower*        | 150  | 150  | 0    | 24      |
| 17/21, 23 Township Line Road *  | 5    | 2    | 3    | 0       |
| 1125 1/2-1127 Madison St.*      | 3    | 0    | 3    | 0       |
| Total                           | 2307 | 1146 | 1159 | 151     |

Source: Inventory of Assisted Rental Housing: Pennsylvania Housing Finance Agency, 2010

\* Located in City of Chester.

None of the above listed Other Assisted Rental Housing units in Delaware County are expected to be removed from the pool of affordable housing units for low income households over the next five years.