



INVESTING IN THE FUTURE
Summer 2006

Community Developments

The Quarterly Newsletter of the Chester County Department of Community Development
Chester County Community Action Agency

“Why Not in Our Community?” - Reducing Barriers to Affordable Housing

Chester County, through the Department of Community Development (DCD) receives annual federal entitlement funding that supports affordable housing initiatives throughout the county. These initiatives, funded through the federal Home Investment Partnerships (HOME) and Community Development Block Grant (CDBG) programs, and the county Housing Trust program, are directed by one of DCD’s primary goals:

“To provide safe and affordable housing to low and moderate income individuals and families in Chester County”.

With the support of the Chester County Commissioners, DCD is able to provide funding for the development of new affordable housing units (both rental and homeownership), the rehabilitation of existing homes, and programs that assist first-time homebuyers with the purchase of an affordable home. These accomplishments, although mandated by DCD’s funding sources, are not easily achieved. In Chester County, household incomes and home prices are among the highest in the state, and continuing to climb. However, the U.S. Census 2000 indicates that approximately 26% of individuals in the county are members of households with low or moderate incomes. These are the residents who struggle to find and maintain housing that is decent, safe, warm, and affordable. The U.S. Department of Housing and Urban Development (HUD) states that: *“housing is affordable if a low or moderate-income family will pay no more than 30% of its gross income toward*

By Kathy McCarthy, Planner

monthly housing costs for a decent quality dwelling”. Due to the high cost of land in Chester County, housing at that “affordable” price level cannot be constructed and sold by market-rate, for-profit housing developers without significant public subsidy. Moreover, non-profit developers may struggle, even with public funding support, to make a project financially viable.

The cost of land however, is not the only barrier to the development of affordable housing. Frequently, the process of obtaining municipal approval for these projects is lengthy and cumbersome. Despite the substantial improvements in the quality and appearance of affordable homes and communities, the public perception of these developments is frequently very negative. Some affordable communities are proposed at higher densities than existing large-lot, single home communities, a fact that often draws opposition from neighbors and local officials. This opposition may manifest itself through regulatory zoning, subdivision, and land-development controls that become barriers to the development of housing for individuals and families of modest means. These regulatory barriers, according to HUD, may increase the cost of developing affordable housing by as much as 35%.

In reality, HUD contends that “well-designed, attractive affordable housing can be an economic and social asset to

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Left: Streetscape improvements on Bridge Street in Phoenixville



Right: Streetscape improvements on Main Street in Atglen Borough.

Community Revitalization Program (CRP) 2006 Awards!

On behalf of the Chester County Board of Commissioners, the DCD is proud to announce these 2006 Community Revitalization Program awards to five new activities in the following communities:

- Borough of West Chester - Storm Drainage Improvements - \$325,000
- City of Coatesville - River Walk - \$1,000,000
- Borough of Phoenixville - Bridge Street Streetscape - \$1,000,000
- Borough of Kennett Square - Storm Drainage Improvements - \$349,255
- Borough of West Grove - Streetscape Improvements - \$500,000

Through the Community Revitalization Program, the County has made funding available to the 15 Boroughs and the City of Coatesville for infrastructure and streetscape improvements that are conducive to attracting and retaining residents and businesses. Further, each activity must be an identified element of the Municipality's Urban Revitalization Plan. County funding has also been made available through the Chester County Planning Commission for municipalities to complete Urban Revitalization Plans, which are prerequisites for the streetscapes and infrastructure funding.

To date, the County has awarded over \$18.5 million in Community Revitalization Program funding to 14 Boroughs and the City of Coatesville. In turn, the municipalities have matched these funds with \$17.5 million. Recently completed Community Revitalization Program activities include streetscape improvements on Main Street in Atglen Borough, Market Street in West Chester Borough, Bridge Street in Phoenixville Borough and Strasburg Avenue in Parkesburg Borough; upgrade and expansion of the Elverson waste water treatment plant and the Atglen Sewage Pump Station; repairs to the Modena Borough sewage pump station; and the installation of wayfinding signs in West Chester Borough.

The Chester County Department of Community Development administers Federal, State, and County funding for community development activities within Chester County on behalf of the Chester County Board of Commissioners. This funding is utilized to preserve and enhance communities and improve the quality of life for disadvantaged individuals and families in Chester County. For more information about the Community Revitalization Program, please contact Rob Barry, DCD Construction Manager at (610) 344-6900.

Don't Borrow Trouble: Campaign Update

1st Anniversary of the Suburban Philadelphia "Don't Borrow Trouble" Campaign

On May 5th, 2006, the Suburban Philadelphia Don't Borrow Trouble campaign celebrated its first anniversary by hosting a Spring 2006 Symposium, which was attended by over ninety participants. This Symposium featured the following speakers:

- ✦ Patrick Meehan – U.S. Attorney in the Eastern District of Pennsylvania
- ✦ A. William Schenck III – Commonwealth of Pennsylvania's Secretary of Banking
- ✦ Guy Ciarocchi – Region III Regional Director of the U.S. Department of Housing and Urban Development
- ✦ Stella Adams – Executive Director of the North Carolina Fair Housing Center

The Suburban Philadelphia Don't Borrow Trouble campaign combats predatory lending practices through education, outreach and the creation of a Helpline for immediate assistance. The Don't Borrow Trouble Helpline received 353 calls during its first year, which concluded in February 2006. The Counties of Bucks, Chester, Delaware and Montgomery continue to illustrate the collaborative spirit by working together with local housing and legal service agencies to utilize all of the resources available to address predatory lending in low- and moderate-income households and communities.

Initially, a victim of predatory lending calls the Suburban Philadelphia Don't Borrow Trouble Helpline (888-275-8843), which is a toll free phone number staffed by an attorney and paralegal within the Legal Aid of Southeastern Pennsylvania office in Norristown. Helpline staff will either handle legal issues or refer callers to one of the fifty-two participating agencies for non-legal housing counseling. Participating agencies in Chester County include:

- ✦ Alliance for Better Housing
- ✦ Community Impact Legal Services
- ✦ Community, Youth and Women's Alliance
- ✦ Housing Authority of the County of Chester
- ✦ Housing Partnership of Chester County
- ✦ Open Hearth.



Stella Adams

If you are interested in learning more about the Suburban Philadelphia Don't Borrow Trouble campaign, please contact Carolyn Johnson – Executive Director of Community Impact Legal Services at (610) 380-7111.



Fair Housing "It's Not an Option, It's the Law"



The Fair Housing Act (Title VIII of the Civil Rights Act of 1968 as amended) prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, and handicap (disability).

El Título VIII de la Ley de Derechos Civiles de 1968 (Ley de Equidad de Vivienda), con sus modificaciones, prohíbe la discriminación en la venta, alquiler y financiamiento de viviendas, y en otras transacciones relacionadas con la vivienda, basada en la raza, el color, la nacionalidad, la religión, el sexo, el tipo de familia y discapacidad.



Local Housing Options Program Award to The ARC of Chester



The ARC of Chester County has been selected by DCD to administer the Housing Options Program, which is a five-year Shelter Plus Care Program contract in the amount of \$811,440.

The Housing Options Program is a form of supportive housing that provides permanent rental housing for homeless persons and families with disabilities. In an effort to maximize self-sufficiency, the tenant-based rental assistance model was chosen because it gives participants the ability to choose their own rental housing in terms of location, personal preferences, needs, resources and type of rental unit. It is anticipated that the rental units will consist of apartments. However, the type of housing will be at the participant's discretion.



Participants of the Housing Options Program must meet the specific eligibility requirements of the U.S. Department of Housing and Urban Development's Shelter Plus Care program. Moreover, participants of the Housing Options Program will be sought through the agencies participating in the Local Housing Options Team (LHOT). The LHOT is a multi-disciplinary group that assists people with disabilities in coordinating a comprehensive array of essential services and resources, and creates safe, affordable housing options. LHOT member agencies will present applicants to the entire group for consideration.



The group will then determine which applicants will be selected for participation.

Each participant will have a personalized Supportive Services Team consisting of the agencies and programs that can provide the supportive services the participant will need to remain in permanent housing and obtain the most independent living situation possible. Services to be provided and available to program participants include: case management; life skills training; counseling and support; behavioral health care; health & dental care; educational/vocational support; transportation; and housing assistance.

For more information regarding the Local Housing Options Program, please contact Diane Carey – Executive Director of the ARC of Chester County at (610) 696-8090 or Dolores Colligan-Community Services Manager of the DCD at (610) 344-6900.



*Participants in the Certified Nurse Assistant Program
Front Row, left to right: Jennel Carr, Lissa Seymour and
Rashonda Scott
Back Row, left to right: Larishia Hammond, Kim Butler and
Executive Director-Joyce Chester*

CHESTER COUNTY OIC'S Certified Nurse Assistant Program

You can have a good job in 2 months! The Chester County Opportunities Industrialization Center (OIC) administers a Certified Nurse Assistant (CNA) Program, which is a 10-week course that prepares individuals for a career in the medical field, as well as teaches students job acquisition and retention skills. OIC also administers a vocational counseling, employment support and job/computer skill remediation program serving income-eligible clients. The CNA Program is offered four times a year, and classes are available in West Chester. In Program Year 2005-2006 Chester County OIC graduated 24 Nursing Assistants, and an expected six more participants will graduate in August. Another session will begin on September 18, 2006.

*For more information regarding the OIC's CNA Program,
please contact Joyce Chester-Executive Director of the Chester County OIC at (610) 692-2344.*

Youth Council Program Year 2006 Funding Awards

The Chester County Youth Council selects local providers for the provision of youth services through a competitive application process. The Chester County Youth Council and the Chester County Workforce Investment Board have approved Workforce Investment Act Title I funding, as well as the PA Department of Welfare TANF funding, to the following agencies in order to support youth activities during Program Year 2006.

- Henkels & McCoy-Tech Bridge Program
- Handi-Crafters, Inc.-Keys2Work
- Chester County OIC, Inc.-I CAN Program
- La Comunidad Hispana-COMPA Program
- New Life Youth and Family Services-Truancy Prevention Program
- Family Service of Chester County-Achievement Mentoring Program

To be eligible for services, youth must be between the ages of 14 and 21, be economically disadvantaged, and have at least one additional barrier to employment. For more information regarding Youth Employment and Training Programs please contact Walter Urban- DCD Deputy Director at 610-344-6900.



A Handi-Crafters youth group takes a look at the automatic mail-sorter during a career field trip to the Downingtown Post Office.

LAS ROSAS OPENING CEREMONY

The Chester County Commissioners awarded the Alliance for Better Housing DCD HOME funds to assist with the construction of Las Rosas housing development in Kennett Square. The development consists of sixteen affordable town-homes for homeownership, of which 11 are directly assisted through DCD HOME funds. To date, the town-homes have been constructed, and all 11 DCD-funded units have been sold and are occupied.



*New homeowners receive "rosas" from the Alliance For Better Housing.
Photo by Bill Cain. Courtesy of Peoples Bank of Oxford,*

EARN PROGRAM

Effective July 1, 2006, the PA Department of Public Welfare's Employment, Advancement and Retention Network (EARN) program replaced the Single Point of Contact (SPOC) program. Clients enrolled in SPOC were automatically transferred to EARN on that date. The EARN program is designed to address the specific needs of welfare recipients with multiple barriers to obtaining employment. Through employment services, education and training, clients work toward self-sufficiency. EARN offers a wide range of activities and services including:

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| ▶ Life Skill Instruction | ▶ Job Readiness |
| ▶ Adult Literacy | ▶ Driver Training |
| ▶ GED | ▶ Occupational Training |
| ▶ ESL | ▶ Job Search/Job Placement/Job Retention |
| ▶ Supportive Services | |

The EARN program is available exclusively to Welfare (TANF) clients through the Chester County Assistance Office. The Chester County Assistance Office determines eligibility and refers all clients to the program. Rural Opportunities, Inc. (ROI) and Ramsey Educational Development Institute (REDI) will provide EARN services to clients in Chester County for Program Year 2006.

For more information regarding the Employment, Advancement and Retention Network (EARN) program, please contact DCD at 610-344-6900.

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the community”. Recognizing that this view is not universally held, HUD has launched the nationwide *America’s Affordable Communities Initiative: Bringing Homes Within Reach Through Regulatory Reform*. This initiative is committed to helping communities across America identify and overcome regulatory barriers that reduce the availability of affordable housing. Through studies and analysis, local task force involvement, implementation of legislative and regulatory changes, and positive public outreach, HUD’s goal is “to change the thinking of citizens and public officials from ‘not in my back yard’ to ‘why not in our community?’”

There are numerous examples of attractive, safe, and well-maintained affordable communities in Chester County. These include Penn Crossing town homes in Coatesville, Buena Vista town homes in New Garden and French Creek Manor senior apartments in Phoenixville. Moving

forward, DCD will continue to work with HUD, local developers and municipal officials to meet the affordable housing needs of the Chester County community.



DCD Calendar of Events

September

9/27 Non-Profit Housing Meeting
10:00 AM

WIB Meeting
8:30 AM

October

10/26 CAAP 2006 Self-Sufficiency Awards Banquet
All Day

10/28 Coatesville Homeownership Fair, 9:00 AM

For more information about DCD programs or activities, please call 610 344-6900, or email: ccdcd@chesco.org, or visit our website: www.chesco.org/ccdcd.

Board of Commissioners
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