

Section II. Housing

A. Housing Needs

The following actions were taken during 2006 to provide access to or sustain decent, affordable housing in Lancaster County.

- 23 homes owned by low- and moderate-income families were rehabilitated to comply with local housing codes, standards and ordinances.
- Three (3) low- and moderate-income homeowners were provided with financial assistance to complete minor repairs/improvements required by local municipalities.
- 65 homes owned by low- and moderate-income families were weatherized to conserve energy and save on fuel costs.
- 17 homes were modified to be more accessible to low-income persons with disabilities.
- 13 low- and moderate-income households were assisted through Lancaster Housing Opportunity Partnership to purchase their first home through CDBG program income.
- Three (3) low- and moderate-income households were assisted through the ADDI Program to purchase their first home.
- 87 new affordable rental units were created for low- and moderate-income households.

B. Specific Housing Objectives

1. The following table shows the number of affordable housing units created or rehabilitated in 2006 by beneficiary income level. *Note there were 87 units of new affordable rental units created but they have not yet been leased. The beneficiary information will appear in the 2007 CAPER.

**Table 5.
Housing Units Assisted In 2006 by Beneficiary Income Level**

Activity	Extremely Low Income	Low Income	Moderate Income
<u>Housing Rehabilitation</u> Owner-occupied units	31	44	33
Rental units			
Fordney House	14		
Market View (East King St.)	8		
Totals	130	44	33

2. Progress in meeting the Section 215 definition of affordable housing for rental units and owner-occupied units.

In 2006, construction was completed on three (3) rental housing developments and construction began on two (2) rental housing developments. Two (2) rental housing projects were completed to meet the needs of persons that are homeless and disabled. Also, funding was reserved for two (2) rental housing developments that will meet the Section 215 definition of affordable housing.

**Table 6.
Housing Meeting the Definition of Section 215**

Activity	Status	Units
Manor Heights Apartments	Construction underway - 90% completed	70 rental apartments and townhouse units for general occupancy
East King Street	Completed	8 rental units for people who are homeless/disabled
Golden Triangle Apartments	Construction completed	58 rental apartment units for general occupancy
Village Garden Apartments	Construction underway - completion anticipated Summer 2007	60 rental apartment units for elderly occupancy
Fordney Road Single Room Occupancy (SRO)	Construction completed	14 SRO units for homeless persons with mental illness.

In order to qualify as affordable housing according to Section 215, housing must meet affordability requirements both in the rents charged or purchase price and in the income level of the tenant or homeowner.

3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

The Home Improvement Program addresses “worst-case” housing needs through a component of the program that allows the Redevelopment Authority to address “emergency” housing needs that may affect the health or welfare of the homeowner. Approval for these loans is handled on an accelerated basis due to the urgency of the required repairs. In 2006, one (1) emergency loan was provided to a low-income household to replace a non-functioning or dangerous heating system.

The Rental Housing Program addresses “worst-case” housing needs by requiring that at least 20% of all new rental units be designated affordable to and occupied by persons earning less than 40% of the Median Family Income.

Rehabilitation of housing units to improve accessibility and usability for persons with disabilities is encouraged under both the Home Improvement Program and the Rental Housing Program operated by the Redevelopment Authority. In 2006, five (5) persons with disabilities received assistance through the Home Improvement Program to rehabilitate their home to meet their particular disability.

To further meet the needs for persons with disabilities, the Redevelopment Authority continued to work with United Disabilities Services of Lancaster to administer the ACCESS Grant Program available through the PA Department of Community and Economic Development. Funding from this program provides accessibility improvements to housing occupied by a person (renter or owner) with a disability. This grant provided assistance to rehabilitate 17 housing units in 2006.

Two rental housing projects, the East King Street and Fordney Road Projects, were completed in 2006 to meet the needs of homeless, mentally-ill persons. The Fordney Road Project, later re-named Fordney House, has 14 single-room occupancy units and was a collaboration of a local non-profit housing provider (who will be the developer, owner and manager) and a service provider for persons with mental illness (who will provide the support services for the residents). The East King Street Project, later re-named Market View, was developed to serve persons that are homeless and disabled. It has 8 units.

Additionally, all rental housing projects funded by the Redevelopment Authority meet or exceed the minimum Section 504 requirements to provide a percentage of units for persons with disabilities. Prior to completion of these accessible units, the developers notify local agencies of the availability of the units and give their clients an opportunity to lease an accessible unit in the property. A total of 18 accessible rental units were created in 2006.

C. Public Housing Strategy

There is no public housing in Lancaster County outside the City of Lancaster. The Lancaster County Housing Authority administers the Housing Choice Voucher Program.

Of the 888 Vouchers and Moderate Rehabilitation units:

- 34% are 2-bedroom units;
- 35% are 1-bedroom units;
- 26% are 3-bedroom units and
- 5% are efficiencies, and 4 bedroom units.

84% of the tenants are White and 13% are Black while 3% indicated other. 26% of the tenants are Hispanic. 37% of the tenants are elderly and/or disabled.

Please see below for a description of the efforts to help households receiving rental assistance to become homeowners.

D. Barriers to Affordable Housing

The primary barrier to affordable housing in Lancaster County is the increasing cost of land and the rising cost to install the necessary infrastructure to develop the land (streets, sewers, etc.) In addition, there is a strong anti-growth sentiment among residents and an increase in examples of a NIMBY (Not in My Backyard) attitude.

The Lancaster County Planning Commission (LCPC) completed updates to the County Comprehensive Plan; the *Growth Management Element Update* and the *Housing Element Update*. These documents identify how and where in Lancaster County growth can be accommodated. Managed growth is essential for local communities to meet the needs of residents for jobs, affordable housing, and transportation. A major goal of these plans is to direct growth to existing urban areas and away from the County's agricultural and resource lands. As part of the *Growth Management Element Update*, a review of the zoning ordinances of all 60 municipalities in Lancaster County was completed to identify any barriers to affordable housing. As a result of the analysis, a list of 16 choices for more inclusionary and diversified housing opportunities was created. In 2006,

the Planning Commission continued to work with the municipalities in Lancaster County to encourage them to enact some of the options listed in the review.

The *Housing Element Update* proposes goals, objectives and strategies to create more housing choices for Lancaster County. The *Housing Element Update* centers around four key themes:

1. Leadership and Cooperation.
2. Public Education and Awareness.
3. Smart Growth Policies and Tools to expand housing type/affordability.
4. Inclusionary Housing Tools and Programs to specifically help households of below-market and moderate-income.

The *2006–2010 Consolidated Plan* identifies and supports measures by both the Redevelopment Authority and the Lancaster County Planning Commission to meet Lancaster County communities' needs for the development of more units of affordable housing.

E. HOME/American Dream Downpayment Initiative (ADDI)

Listed in the Appendix is a table entitled "Expenditures by Objectives" which lists the CDBG, HOME and ESG expenditures in 2006 by goals and objectives. Also included in Section II is Table 6 listing the housing assisted in 2006 that meet the definition of Section 215. Similarly, Table 5 in Section II lists the number of housing units assisted with CDBG and HOME funds including the number and types of households.

The "Expenditures by Objective" table also lists the anticipated and received match for HOME-assisted units. Section X contains the IDIS reports that detail the Cost Per HOME Assisted Unit, HOME Lower Income Benefit, Status of HOME Activities, Status of HOME Grants, Status of Other Entities Funds by Fiscal Year, and the HOME Program Annual Performance Report. Also in Section X is the HOME Program Matching Funds report which lists \$443,891 of matching funds contributed in 2006.

Inspection of Assisted Rental Units

During 2006, the Redevelopment Authority inspected all rental properties funded with HOME Investment Partnerships Program funds that were scheduled for inspection. The results of the inspections are as follows:

Table 7. Inspection of Assisted Rental Units in 2006

Project	Units	Results of Inspections
Bloomfield/Aster Place	18	Minor repairs required (incomplete)
Oak Hollow Apartments	21	Minor repairs required (completed)
Nissly Chocolate Factory	16	No repairs required
Heatherwoods	31	Minor repairs required (completed)
Sylvan Retreat Apartments	18	Minor repairs required (completed)
Summit Hills (Rockford Chase)	13	Minor repairs required (incomplete)

Lancaster County requires all housing containing five (5) or more HOME-assisted units to comply with the County's Affirmative Marketing Policies. Compliance with these policies is determined during the monitoring reviews.

HOME funds were used in three housing projects in 2006 totaling \$343,733. The projects included Larkspur Apartments, Fordney Road SRO Apartments, and East King Street Apartments. To ensure inclusion of minority and women owned businesses in all federally-assisted contracts, Lancaster County follows their *Minority and Women Business Participation and Cooperation Plan*. Three sub-contracts for \$48,500 were with MBE's, and one sub-contract for \$6,300 was with a WBE.

American Dream Downpayment Initiative

The American Dream Downpayment Initiative (ADDI) is a component of the HOME Investment Partnerships Program (HOME). The purpose of ADDI is to provide downpayment assistance to low-income families who are first-time homebuyers to purchase single family housing that will serve as the family's principal residence.

Lancaster County's ADDI program is targeted to families qualifying as first-time homebuyers who are enrolled in the Lancaster County Housing Authority's Housing Choice Voucher Program. Applicants must also be enrolled in the Housing Authority's Family Self-Sufficiency (FSS) Program and establish homeownership as a goal in their FSS Program case management plan. Three (3) clients received assistance through the program purchased homes. All three (3) were households earning less than 50% Median Family Income.