

Section II. Housing

A. Housing Needs

The following actions were taken during 2004 to provide access to or sustain decent, affordable housing in Lancaster County.

- 38 homes owned by low and moderate income families were rehabilitated to comply with local housing codes, standards and ordinances.
- Six low income homeowners were provided with financial assistance to complete minor repairs/improvements required by local municipalities.
- 87 homes owned by low and moderate income families were weatherized to conserve energy and save on fuel costs.
- 64 new affordable rental units were created for low and moderate income seniors.
- 104 units of affordable rental housing were rehabilitated for low and moderate income families.

B. Specific Housing Objectives

1. The following table shows the number of affordable housing units created or rehabilitated in 2004 for 303 extremely low income, low income and moderate income renter and owner households.

Table 5
Affordable Housing Units Assisted In 2004
by Beneficiary Income Level

Activity	Extremely Low Income	Low Income	Moderate Income
Housing Rehabilitation – Owner-occupied units	50	59	22
Housing Rehabilitation – Renter-occupied units	127	3	2
Housing Construction – Renter-occupied units	40	0	0
Totals	217	62	24

2. Progress in meeting Section 215 definition of affordable housing for rental and owner.

In 2004, construction began on two (2) rental housing developments and funding was reserved for four (4) 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
Center Square Apartments	Construction underway 60% completed	23 rental apartment units for general occupancy
Larkspur Crossing Apartments	Construction underway 25% completed	29 townhouse rental units for general occupancy
Manor Heights Apartments	Funding reserved – settlement anticipated for Summer 2005.	70 rental apartments and townhouse units for general occupancy
Golden Triangle Apartments	Funding reserved – settlement anticipated for Fall 2005	58 rental apartment units for general occupancy
Village Garden Apartments	Funding reserved – settlement anticipated for Winter 2005	60 rental apartment units for elderly occupancy
Fordney Road Single Room Occupancy	Funding reserved – settlement scheduled for January 2005.	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 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 2004, eleven (11) emergency loans were provided to low income households. Nine (9) of the loans were provided to correct serious roof leaks and two (2) of the loans were provided to replace non-functioning or dangerous heating systems.

The Rental Housing Program addresses “worst-case” housing needs by requiring that at least 20% of all new rental units be 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 2004, five (5) persons with disabilities received assistance through the Home Improvement Program to rehabilitate their homes to meet their particular disability.

The Redevelopment Authority serves on a Housing Coalition with several social service agencies. The agencies represented on the coalition generally work with persons with disabilities. The primary purpose of the coalition is to assess the housing needs of each agencies’ clients and determine the resources that are currently available to address those needs and to determine what gaps exist to meeting the needs of their clients.

There is currently one rental housing project under development to meet the needs of homeless, mentally-ill persons. The project, the Fordney Road SRO Project, proposes 14 single room occupancy (SRO) units and is 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).

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.

To further meet the needs for persons with disabilities, the Redevelopment Authority joined forces with United Disabilities Services of Lancaster to apply to the Commonwealth of Pennsylvania under the ACCESS Grant Program available through the Department of Community and Economic Development. Funding from this program will be available to provide accessibility improvements to housing occupied (renter or owner) by a person with a disability. The initial grant will provide assistance to rehabilitate approximately 20-25 housing units.

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 975 Vouchers and Moderate Rehabilitation units, 39% are 2-bedroom units; 33% are 1-bedroom units; 25% are 3-bedroom units and fewer than 7% are efficiencies, and 4- and 5-bedroom units. 84% of the tenants are White and 15% are Black. 25% of the tenants are Hispanic.

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

D. Barriers to Affordable Housing

The Lancaster County Planning Commission, as part of the Growth Management Plan Update, has completed a review of the Zoning Ordinances of all 60 municipalities in Lancaster County 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 the coming year, the Planning Commission will work with the municipalities in Lancaster County to encourage them to enact some or the entire menu of choices listed in the review.

E. HOME/American Dream Down-Payment Initiative

Listed in the Appendix is a table entitled "Expenditures by Objectives" which lists the CDBG, HOME and ESG expenditures in 2004 by goals and objectives. Also included in Section II is Table 6 listing the housing assisted in 2004 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.

Located in the Appendix is a Table entitled “Expenditures by Objective” which describes all CDBG, ESG and HOME-assisted housing efforts that occurred in 2004. Specifically, there are four projects that have been given HOME funding commitments that are currently under development. Two of the four are awaiting commitments from other State funding sources. Progress was made in 2004 to bring these projects to settlement which is expected to occur in 2005. If all projects are developed in 2005, a total of 128 affordable rental units will be available for general occupancy, 60 affordable rental units will be available for low and moderate income elderly persons and 14 Single Room Occupancy units will be available for homeless mentally ill persons.

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 CHDO Funds, Status of HOME Grants, Status of Other Entities Funds by Fiscal Year, HOME Program Annual Performance Report, and the HOME Program Matching Funds Report.

In order to determine the effectiveness of Lancaster County’s affirmative marketing actions, seven (7) CDBG or HOME-assisted housing projects were reviewed to determine the racial and ethnic characteristics of renters. Of the 287 tenants, 17% were Hispanic and 13% were African Americans. Fewer than 8% were Other or Asian renters. These statistics compare favorably with the data from the 2000 Census that shows 2% of renter households in Lancaster County (outside the City of Lancaster) were Hispanic and only 5% were non-White, non-Hispanic renters.

Inspection of Assisted Rental Units

During 2004, 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 2004

Project	# Units	Results of Inspections
Sylvan Retreat Apartment	40	Minor Repairs Required (completed)
Bloomfield Apartments	56	Minor Repairs Required (completed)
Summit Hills Apartments	60	Minor Repairs Required (underway)
Chocolate Factory Apartments	28	Minor Repairs Required (underway)
Rosewood Village Apartments	56	Minor Repairs Required (underway)

The Board of Commissioners of Lancaster County adopted a Minority and Women Business Participation and Cooperation Plan in 2003 that states:

“The County of Lancaster will actively seek to identify qualified minority- and women-owned businesses and offer them an opportunity to participate as providers of goods and services to Lancaster County government. It is the intent of this plan to widen opportunities for participation, increase competition and to ensure the proper and diligent use of funds.”

The plan reinforces the Commissioner’s commitment to equal opportunity for all businesses to participate in County contracts without impediment of discrimination. The Lancaster County Convention Center Authority also adopted a Minority and Women Business Participation and Cooperation Plan. BASE, Inc. will begin offering business counseling and seminars on how to become certified as a Minority Business Enterprise/Women Business Enterprise (MBE/WBE). The Community Business Association of Lancaster (CBAL), assisted by the Lancaster County Planning Commission, is working to help ensure minority participation in Lancaster revitalization.

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 Authority) Housing Choice Voucher Program (Voucher Program). Applicants must also be enrolled in the Housing Authority’s Family Self-Sufficiency Program (FSS Program) and establish homeownership as a goal in their FSS Program management plan. The first clients to receive assistance through the program will purchase their home in March of 2005.