

Section IV. Community Development

1. Assessment of Relationship of CDBG Funds to Goals and Objectives

The chart below lists the expenditures by goal and objective. This chart includes CDBG, HOME and ESG funds. Totals do not include CDBG or HOME administration funds.

**Table 9.
Summary of Expenditures by Goal by Objective, 2004**

Goal:	To Provide Decent Housing	
Objective:	Accessibility for the Purpose of Providing Decent Affordable Housing	\$1,747,405
Objective:	Sustainability for the Purpose of Providing Decent Affordable Housing	\$1,551,737
Goal:	To Provide a Suitable Living Environment	
Objective:	Sustainability for the Purpose of Creating Suitable Living Environments	\$1,173,074
Objective:	Accessibility for the Purpose of Creating a Suitable Living Environment	\$957,040
Goal:	To Expand Economic Opportunities	
Objective:	Accessibility for the Purpose of Creating Economic Opportunities	\$147,280

2. Changes in Program Objectives

No immediate changes in program objectives are planned as a result of the experiences that occurred in 2004. However, the Lancaster County Redevelopment Authority will begin to work on the "2006-2010 Consolidated Plan" in 2005 and changes in program objectives may occur as a result of the public participation efforts that will take place.

3. Assessment of Efforts in Carrying Out Planned Actions

In accordance with the stated support of applications by other programs, the Lancaster County Redevelopment Authority has supported local applicants for State ESG funds, Supportive Housing Program funds, Section 202 Elderly funds (Village Gardens), and Low Income Housing Tax Credit funds. In order to obtain support for applications to the funds previously stated, applicants must submit a program description and budget for review. After analyzing the application to

determine if it has merit, is reasonable, and will further the stated goals of the Consolidated Plan, the Executive Director of the Lancaster County Redevelopment Authority will issue a certification of consistency. To date, no request for a certification for consistency has been denied.

4. Assessment of Efforts in Carrying out Planned Actions for Funds Not Used for National Objectives – All CDBG funds were used to address a National Objective in 2004.
5. Anti-Displacement and Relocation – There were no activities that involved acquisition, rehabilitation or demolition of occupied property that caused displacement or relocation in 2004.
6. Low/Mod Job Activities – While several economic development activities created jobs, these activities were classified as Micro Enterprise Assistance (18C) – not low/mod job activities.
7. Low/Mod Limited Clientele Activities

All activities funded under the County's CDBG and HOME programs are required to document the beneficiaries' income. The County of Lancaster requires that all public service activities verify that ALL beneficiaries are low and moderate income. Physical improvement projects that are funded must document through census data that they meet or exceed the County of Lancaster's area-wide benefit of a minimum of **43.5%** low and moderate income population. Projects may also use income surveys to determine low and moderate income areas; however, a minimum of 51% of persons must be low and moderate income in order to qualify.

8. Program Income Received

CDBG Program Income received in 2004 was as follows:

Home Improvement Program	\$373,883
Rental Housing Program	\$174,796
Economic Development activities	\$ 38,911

9. Prior Period Adjustments –There were no prior period adjustments.

10. Loans and Other Receivables – Four programs include outstanding loans as listed below.

**Table 10.
Outstanding Loans, 2004**

Home Improvement Program

290 deferred loans (due on sale – for completed projects)	\$5,089,508
15 deferred loans (due on sale of property for projects under construction)	\$420,155
9 forgivable loans (lead based paint abatement) (balance)	\$27,032
7 amortizing loans (balance)	\$25,032

Small Business Loan Program

2 amortizing loans (balance)	\$12,939
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Acquisition/Disposition

5 deferred loans (due on sale)	\$25,725
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Rental Housing Program

40 loans (31 projects)	\$14,466,529
HOME	\$6,865,600
CDBG	\$6,076,817
DCA/DCED	\$1,524,112

Total Of All Outstanding Loans	\$20,067,887
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11. Lump Sum Agreements – There were no lump sum agreements made in 2004.
12. Housing Rehabilitation – Please refer to Expenditures by Objectives Table in the appendix for information on the types of programs and number of projects and units completed for each program. Also included in the chart are the total CDBG funds involved in the program, as well as other public and private funds involved.
13. Neighborhood Revitalization Strategies – The County of Lancaster had no HUD-approved neighborhood revitalization strategies in 2004.

Anti-Poverty Strategy

The Lancaster County Redevelopment Authority funded several public service programs whose intention is to help reduce the number of persons living below poverty level. The first program is the Family Self-Sufficiency program whose purpose is to provide families receiving Section 8 assistance with the skills and resources they need to become self-sufficient within five years of entering the program.

The second program is the Family Savings Account Program whose purpose is to promote economic self-sufficiency through building assets, such as home ownership and business start-up. The program encourages asset development by teaching families the discipline of savings and educating families on household money management.

Several other CDBG funded public service programs also assist residents of homeless shelters with housing while the individual obtains the education and training needed to improve their income, which is a primary step in rising above the poverty level. Examples include: Clare House, Jubilee House, Transitional Living Center, and DVS Bridge Housing.