

Section II. Housing

A. Housing Needs

The following actions were taken during 2005 to provide access to or sustain decent, affordable housing in Lancaster County.

- 21 homes owned by low- and moderate-income families were rehabilitated to comply with local housing codes, standards and ordinances.
- Four (4) low- and moderate-income homeowners were provided with financial assistance to complete minor repairs/improvements required by local municipalities.
- 114 homes owned by low- and moderate-income families were weatherized to conserve energy and save on fuel costs.
- 14 homes were modified to be more accessible to low-income persons with disabilities.
- 17 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.
- 66 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 2005 for 225 extremely low-income, low-income and moderate-income renter and owner households.

**Table 5.
Affordable Housing Units Assisted In 2005
by Beneficiary Income Level**

Activity	Extremely Low Income	Low Income	Moderate Income
Housing Rehabilitation – Owner-occupied units	60	53	46
Housing Construction – Renter-occupied units	10	42	14
Totals	70	95	60

As shown above, 31% of households that were provided with housing assistance were extremely low income; 42% were low income and 27% were moderate income.

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

In 2005, construction was completed on three (3) rental housing developments and construction began on two (2) rental housing developments. There is currently one (1) rental housing project under development to meet the needs of homeless, mentally-ill persons. Also, funding was reserved for one (1) rental housing development 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 - 13% completed	70 rental apartments and townhouse units for general occupancy
Golden Triangle Apartments	Construction underway - 1% completed	58 rental apartment units for general occupancy
Village Garden Apartments	Funding reserved – settlement anticipated for Winter 2006	60 rental apartment units for elderly occupancy
Fordney Road Single Room Occupancy (SRO)	Construction underway - 25% 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 2005, five (5) emergency loans were provided to low-income households. One (1) loan was provided to correct serious roof leaks and four (4) 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 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 2005, one (1) person 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 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 provides accessibility improvements to housing occupied (renter or owner) by a person with a disability. This grant provided assistance to rehabilitate 14 housing units in 2005.

There is currently one rental housing project under development to meet the needs of homeless, mentally-ill persons. 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.

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

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 947 Vouchers and Moderate Rehabilitation units:

- 36% are 2-bedroom units;
- 35% are 1-bedroom units;
- 25% are 3-bedroom units and
- fewer than 5% are efficiencies, and 4 bedroom units.

86% of the tenants are White and 13% are Black while 24% 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 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) -ism attitude.

The Lancaster County Planning Commission (LCPC) completed updates to the County Comprehensive Plan; the Draft *Growth Management Element Update* and the Draft *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 Draft *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 2005, the Planning Commission continued to work with the municipalities in Lancaster County to encourage them to enact some or the options listed in the review.

The draft of 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 and 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 Down-payment Initiative (ADDI)

Listed in the Appendix is a table entitled "Expenditures by Objectives" which lists the CDBG, HOME and ESG expenditures in 2005 by goals and objectives. Also included in Section II is Table 6 listing the housing assisted in 2005 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 CHDO Funds, Status of HOME Grants, Status of Other Entities Funds by Fiscal Year, and HOME Program Annual Performance Report. Also in Section X is the HOME Program Matching Funds report which lists \$427,984 of matching funds contributed in 2005.

Inspection of Assisted Rental Units

During 2005, 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 2005

Project	# Units	Results of Inspections
Sylvan Retreat Apartments	20	Minor Repairs Required (completed)
Summit Hills Apartments	17	No Repairs Required
Chocolate Factory Apartments	15	Minor Repairs Required (completed)
Heatherwoods Apartments	21	Minor Repairs Required (non-compliant)
Oak Hollow Apartments	26	Minor Repairs Required (completed)
Old Market Apartments	6	Minor Repairs Required (completed)

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 Commissioners' commitment to equal opportunity for all businesses to participate in County contracts without impediment of discrimination. BASE, Inc. maintains a list of minority- and women-owned businesses which is provided to all potential contractors for activities funded with federal funds. CDBG funds are also used to contract with BASE, Inc. to offer business counseling and seminars on how to become certified as a Minority Business Enterprise/Women Business Enterprise (MBE/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. The first three clients to receive assistance through the program purchased homes in March, July and August of 2005. All three were households earning less than 50% Median Family Income.