

Section IV. Community Development

A. 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 and Objective, 2005**

Goal:	To Provide Decent Housing	
	Objective: Accessibility for the Purpose of Providing Decent Affordable Housing	\$2,350,878
	Objective: Sustainability for the Purpose of Providing Decent Affordable Housing	\$858,806
Goal:	To Provide a Suitable Living Environment	
	Objective: Sustainability for the Purpose of Creating Suitable Living Environments	\$1,130,477
	Objective: Accessibility for the Purpose of Creating a Suitable Living Environment	\$1,387,730
Goal:	To Expand Economic Opportunities	
	Objective: Accessibility for the Purpose of Creating Economic Opportunities	\$124,356

As a result of the expenditures, the Redevelopment Authority of the County of Lancaster accomplished the following in 2005:

- 159 housing units were rehabilitated to sustain decent, affordable housing.
- 66 housing units were created to provide access to affordable housing.
- 20 community infrastructure projects were undertaken to sustain suitable living environments.
- 16 community organizations provided access to needed social services through 23 programs for over 4,624 low- and moderate-income persons to help sustain a suitable living environment.
- 166 entrepreneurs and potential entrepreneurs were assisted to create or sustain economic opportunities.
- 1,188 homeless people were sheltered and received support services.

1. Changes in Program Objectives:

The *2006-2010 Consolidated Plan* was completed in 2005. This document emphasized that all activities funded must continue to address one of the three primary objectives and one of the three outcomes that benefit low- and moderate-income people. They are as follows:

Objectives	Outcomes
1. Suitable Living Environment	1. Improve Availability/Accessibility
2. Decent Housing	2. Improve Affordability
3. Economic Opportunity	3. Improve Sustainability

As mentioned in previous sections, Lancaster County also completed two draft updates to its Comprehensive Plan. A new Draft *Growth Management Element Update* and the Draft *Housing Element Update* are available to the public for review and are expected to be approved in the spring of 2006. Drafts of both documents provided much of the context for the *2006 – 2010 Consolidated Plan*.

2. Assessment of Efforts in Carrying Out Planned Actions:

In accordance with the stated support of applications by other programs, the 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 Redevelopment Authority will issue a certification of consistency. To date, no request for a certification of consistency has been denied.

3. 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 2005.

4. Anti-Displacement and Relocation:

There were no activities that involved acquisition, rehabilitation or demolition of occupied property that caused displacement or relocation in 2005.

5. 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.

6. 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 of low- and moderate-income in order to qualify.

7. Program Income Received:

CDBG Program Income received in 2005 was as follows:

Home Improvement Program	\$404,955
Rental Housing Program	\$155,494
Economic Development Activities	\$ 13,244
Miscellaneous	\$ 11,885

8. Prior Period Adjustments:

There were no prior period adjustments.

9. Loans and Other Receivables

Four programs included outstanding loans as listed below.

**Table 10.
Outstanding Loans, 2005**

Home Improvement Program	
292 deferred loans (due on sale – for completed projects)	\$5,539,307
15 deferred loans (due on sale of property for projects under construction)	\$313,655
9 forgivable loans (lead based paint abatement) (\$20,940 balance)	\$20,940
4 amortizing loans (\$11,188 balance)	

Acquisition/Disposition		
5 deferred loans (due on sale)		\$25,725
Rental Housing Program		
43 loans (34 projects)		\$15,855,737
HOME	\$8,463,277	
CDBG	\$5,868,348	
DCA/DCED	\$1,524,112	
Total Of All Outstanding Loans		\$21,822,566

10. Lump Sum Agreements:

There were no lump sum agreements made in 2005.

11. 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.

12. Neighborhood Revitalization Strategies

The County of Lancaster had no HUD-approved neighborhood revitalization strategies in 2005.

B. 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.