

Section II. Housing

A. Housing Needs

The following actions were taken during 2007 to provide access to or sustain decent, affordable housing in Lancaster County.

- 31 homes owned by low- and moderate-income families were rehabilitated to comply with local housing codes, standards and ordinances.
- Six (6) low- and moderate-income homeowners were provided with financial assistance to complete minor repairs/improvements required by local municipalities.
- 58 homes owned by low- and moderate-income families were weatherized to conserve energy and save on fuel costs.
- A total of 42 households were assisted to purchase a home in 2007. 13 low- and moderate-income households were assisted through Lancaster Housing Opportunity Partnership (LHOP) with CDBG funds to purchase homes. 29 low- and moderate-income households were assisted through LHOP with HOME/ADDI funds to purchase a home to provide access to decent, affordable housing.
- 188 new affordable rental units were created for low- and moderate-income households (60 for elderly tenants and 128 for families).

B. Specific Housing Objectives

1. The following table shows the number of affordable housing units created or rehabilitated in 2007 by beneficiary income level.

**Table 5.
Housing Units Assisted In 2007 by Beneficiary Income Level**

Activity	Extremely Low Income	Low Income	Moderate Income
<u>Housing Rehabilitation</u>			
Owner-occupied units			
Home Improvement Program (31)	1	3	27
Energy Conservation Center (58)	6	28	24
Homeowner's Assistance (6)	0	6	0
HomeBuyer Assistance (42)	0	4	38
Rental units			
Village Gardens (60)	23	37	0
Manor Heights (70)	3	7	1
Golden Triangle (58)	11	28	19
Totals	44	113	109

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

In 2007, construction was completed on three (3) rental housing developments and construction began on one (1) rental housing development. Also, funding was reserved for two (2) rental housing developments that will meet the Section 215 definition of affordable housing (Country Club and Lincoln West).

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

Activity	Status	Units
Manor Heights Apartments	Construction completed in early 2007	70 rental apartments and townhouse units for general occupancy
Golden Triangle Apartments	Construction completed in mid-2007	58 rental apartment units for general occupancy
Village Garden Apartments	Construction completion in summer 2007	60 rental apartment units for elderly occupancy
Rothsville School Apartments	Construction underway – completion anticipated Spring 2008	3 rental apartment units for general occupancy
Country Club Apartments	Construction Expected to begin in early 2008	95 rental apartment units for general occupancy
Lincoln West Apartments	Awaiting requisite funding commitments	Rehabilitation of 96 rental apartment units for general occupancy

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 2007, five (5) emergency loans were provided to low-income households to repair the following critical items:

- Heat/furnace
- Crumbling Roof
- Sewer problem

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.

The Redevelopment Authority continued to serve as a pass-through of State ACCESS funds to enable United Disabilities Services to make modifications to housing units to make them accessible to persons with physical disabilities. In mid-2007, ACCESS began receiving funds directly from the State. Prior to that, UDS completed accessibility modifications on six homes for a total cost of \$30,588.61. 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. In 2007, six (6) rental units at Golden Triangle Apartments were made ADA accessible; all 60 units at Village Gardens were made ADA accessible; eight (8) rental units at Manor Heights were made ADA accessible.

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 946 Vouchers and Moderate Rehabilitation units:

- 35% are 1-bedroom units;
- 35% are 2-bedroom units;
- 27% are 3-bedroom units and
- 3% are efficiencies, and 4 bedroom units.

83% of the tenants are White and 15% are Black while 2% indicated other. 29% of the tenants are Hispanic. 38% 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 2007, 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 2007 by goals and objectives. Also included in Section II is Table 6 listing the housing assisted in 2007 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 HOME Program Annual Performance Report and the HOME Program Matching Funds report which lists \$872,562 of matching funds contributed in 2007.

Inspection of Assisted Rental Units

During 2007, 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 2007

Project	Units	Results of Inspections
Bloomfield/Aster Place	20	Minor repairs required (incomplete)
Oak Hollow Apartments	15	Minor repairs required (completed)
Nissly Chocolate Factory	12	No repairs required
Heatherwoods	18	Minor repairs required (completed)
Sylvan Retreat Apartments	13	Minor repairs required (completed)

Project	Units	Results of Inspections
Summit Hills (Rockford Chase)	20	Minor repairs required (incomplete)
Larkspur Crossing Town Homes	29	Minor repairs required (incomplete)
Old Market Apartments	7	No repairs required
Oak Bottom Village PIII	7	Minor repairs required (complete)
Marietta Avenue Apartments	10	Minor repairs required (complete)

Complying with Affirmative Marketing Policies

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 2007 totaling \$3,400,000. The projects included Manor Heights, Golden Triangle Apartments, and Village Garden 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*. One sub-contract for \$65,806 was with an MBE, and four sub-contracts for \$41,390 were with WBE's.