

Section II. HOUSING

A. Housing Needs

The following actions were taken during 2008 to provide access to or sustain decent, affordable housing in Lancaster County:

- Forty-seven (47) homes owned by low- and moderate-income families were rehabilitated to comply with local housing codes, standards and ordinances.
- Two (2) low-income homeowners were provided with financing to complete minor repairs/improvements required by local municipalities.
- Ninety-one (91) homes owned by low- and moderate-income families were weatherized to conserve energy and save on fuel costs.
- Two (2) low- and moderate-income households were assisted through Lancaster Housing Opportunity Partnership (LHOP) with HOME funds to purchase homes to provide access to decent, affordable housing.
- Seventy-nine (79) 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 completed and occupied in 2008 by beneficiary income level.*

Table 5
Housing Units Completed and Occupied In 2008 by Beneficiary Income Level

Activity	Extremely Low Income	Low Income	Moderate Income
<u>Housing Rehabilitation</u>			
Owner-occupied units			
Home Repair Program (47)	5	13	29
Energy Conservation Center (91)	4	51	36
Homeowner Assistance Program (2)	1	1	0
Community Homebuyer Assistance Program (2)	0	0	2
<u>Rental Units</u>			
Country Club Apartments (15)	2	9	4
Rothsville School Apartments (3)	1	2	0
Dial Apartments (3)	0	3	0
Totals	13	79	71

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

In 2008, construction was completed on one (1) rental housing development and construction continued on two (2) rental housing developments. Funding was also reserved for two (2) rental housing developments that will meet the Section 215 definition of affordable housing (Astonshire Terrace and Providence Heights/Columbia Convent).

Table 6
Housing Meeting the Definition of Section 215

Activity	Status	Units
Rothsville School Apartments	Construction completed in June 2008	3 rental apartment units for general occupancy
Country Club Apartments	Construction began in early 2008-completion expected in spring 2009	88 rental apartment units for general occupancy
Dial Apartments	Construction began in 2008-completion expected in early 2009	40 rental apartment units for general occupancy
Astonshire Terrace	Awaiting requisite funding commitments	18 rental townhomes for general occupancy
Providence Heights/Columbia Convent	Awaiting requisite funding commitments	47 rental apartment units for elderly occupancy

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 Repair 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 because of the urgency of the required repairs. In

2008, thirteen (13) emergency loans were provided to low-income households to repair the following crucial items:

- Heat/furnace
- Crumbling/leaking roof
- Electrical problems

The Rental Housing Program addresses “worst-case” housing needs by requiring that at least 20% of 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 Repair Program and the Rental Housing Program operated by the Redevelopment Authority.

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. Before the 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 2008, three (3) rental units at Country Club Apartments were made ADA accessible and eight (8) units handicap adaptable. Also, in 2008, six (6) rental units at Dial Apartments were made ADA accessible and 39 units are handicap adaptable.

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;
- 37% are 2-bedroom units;
- 25% are 3-bedroom units and
- 3% are efficiencies and/or 4 bedroom units.

83% of the tenants are White and 14% are Black and 3% indicated Other. 29% of the tenants are Hispanic. 39% of the tenants are elderly or disabled.

Please see the next section 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 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 2008, 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* revolves around four (4) key themes:

1. Leadership and Cooperation,
2. Public Education and Awareness,
3. Smart Growth Policies and Tools to expand housing type/affordability, and
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)

American Dream Downpayment Initiative (ADDI) is a component of the HOME Investment Partnerships Program. ADDI provides down payment assistance (a deferred payment, 0% interest loan) to low-income, first-time home buyers who are purchasing single-family housing that will serve as the family's principal residence. Applicants are either enrolled in the Lancaster County Housing Authority's Housing Choice Voucher Program, as well as the Family Self

Sufficiency Program, or in the Family Savings Account Program at Tabor Community Services. In 2008, two (2) low- and moderate-income households were assisted through Lancaster Housing Opportunity Partnership (LHOP) with HOME funds to purchase homes to provide access to decent, affordable housing.

Listed in the Appendix is a table titled “2008 Expenditures for Completed Projects by Performance Objective” which lists the CDBG, HOME and ESG expenditures in 2008 by goals and objectives. Also included in Section 2 is Table 6, listing the housing assisted in 2008 that meet the definition of Section 215. Similarly, Table 5 in Section 2 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 10 contains the IDIS reports that detail the HOME Program Annual Performance Report and the HOME Program Matching Funds report, which lists \$595,167 of matching funds contributed in 2008.

Inspection of Assisted Rental Units

During 2008, 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 2008

Project	Units	Results of Inspections
Summit Hills (Rockford Chase)	18	Minor repairs required (incomplete)
Oak Bottom Village III	10	Minor repairs required (incomplete)
CAP Bridge Housing	10	Minor repairs required (incomplete)
Nissley Chocolate Factory	12	Minor repairs required (incomplete)
Bloomfield (Aster Place)	20	Minor repairs required (incomplete)
Manor Heights Apartments	23	Minor repairs required (incomplete)
Sylvan Retreat Apartments	19	Minor repairs required (completed)
Oak Hollow Apartments	24	Minor repairs required (completed)

Project	Units	Results of Inspections
Rosewood Village (Heatherwoods Apartments)	14	Minor repairs required (incomplete)
Larkspur Crossing Apartments	7	Minor repairs required (incomplete)
Old Market Apartments	6	Minor repairs required (incomplete)
Golden Triangle Apartments	13	Minor repairs required (incomplete)
Center Square Apartments	11	Minor repairs required (completed)

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 one housing project in 2008 totaling \$1,500,000. The project was Country Club 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*. In 2008, the Redevelopment Authority's Home Repair Program had five (5) subcontracts with women-owned businesses, totaling \$10,475.