

◆ Focus On Community Development ◆

Spring/Summer 2003

Lancaster County Redevelopment Authority

Citizen Allocation Panel Completes Work on Human Services Funds



Pictured above, Subcommittee #3 of this year's Citizen's Allocation Panel. Seated (from left): Betty Finney, Jill McVey, Teri Miller-Landon, and Steve Bareuther. Standing (from left): Nancy Martin, Keisha Milburn, R. Scott Gregory, Willonda McCloud, and Ryan Sausser. Not pictured: Mary Glazier.

When asked why she returns each year to take part in the Citizen Allocation Panel, Mary Glazier answered: "I like the idea of being a citizen. I have some input on how the community money is spent."

A professor of Sociology in the Anthropology Department of Millersville University, Glazier has been volunteering since 1984, helping to decide which human services programs in Lancaster County receive funding from the Community Development Block Grant (CDBG) and the Human Services Development Fund (HSDF) Programs.

Glazier adds that being involved is "educational. It enables me to learn how human service needs are being met," and that she especially enjoys "the interaction with the other people on the panel."

This year, a total of 26 individuals from varied backgrounds served on one of three subcommittees of the CDBG/HSDF Allocation Panel. Glazier's fellow citizens on Subcommittee #3 included: an engineer, a nurse administrator, a utility company sales rep, a program specialist, an office manager and the executive director of a social service agency, among others.

Many of this year's Panel

members were first-time participants, recruited by a posting on the Internet or by a notice in the "Volunteer Connection" column in the *Sunday News* or perhaps, by word-of-mouth.

The entire Panel first met in mid-February, and then, each subcommittee held at least six more evening sessions through early April. Prior to these sessions, the volunteers were responsible for reading each funding application before the sponsoring agency presented its human service project.

Forty-one such sponsors presented their specific funding needs to one of the three subcommittees. Then the groups discussed and reviewed each request and scored and ranked each agency on the strength of its application, presentation and other evaluation criteria.

Finally, on April 10th, all three subcommittees came back together to decide which projects would be funded, and how much money each would receive. Of course, the final approval lies with the Lancaster County Commissioners, who rarely challenge the hard work and judgment of the citizens on the Panel.

(See "Citizen Allocation Panel" on Page 3)

Lancaster County Redevelopment Authority Board of Directors

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Randy S. Patterson

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Executive Director's Message

It has been an atypical winter at the Lancaster County Housing and Redevelopment Authorities. A typical winter includes time for us to catch up on the usual bureaucratic paperwork after completing the County's Annual Action Plan for the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program and Emergency Shelter Grant (ESG) Program. A typical winter involves completing environmental assessments and gearing up for the construction season, as we prepare to assist municipalities to begin street reconstructions and sewer and water system improvements.

This winter, in addition to these activities, we have spent considerable time and energy on facilitating two projects: the multi-purpose stadium and a housing development project on the peninsula at Sunnyside. Neither of these projects would be considered outside the scope of our mission. What is unusual about these two projects is their location – both are in the City of Lancaster.

While the Authorities have provided funding to several community facility projects in the City in the past, including renovations at the YWCA, the Library, the Heritage Center, and Neighborhood Services' new facility, we have played a much more significant role in the development of the stadium and the housing project on the peninsula at Sunnyside. The County's Comprehensive Plan (which serves as the foundation for the Consolidated Plan governing the County's use of CDBG, HOME and ESG dollars) cites the importance of a strong central city to the overall strength of Lancaster County's economy. The stadium and housing projects will add to other ongoing efforts to revitalize Lancaster. We are thrilled to be able to play a role in these two major projects in the City.

Let me assure you, however, that we also continue to focus on our primary mission: to be an advocate for the development of affordable housing in the County, outside the City. The Center Square Apartments project in Maytown, East Donegal Township, is an example of our efforts to create new partnerships and to think outside the box in order to move a project forward. We worked with township officials, staff and neighbors to develop a creative solution to limited parking for the project.

I would like to take this opportunity to express our appreciation to the Supervisors and staff of East Donegal Township — Allen Espenshade, Dennis Drager, Keith Heigel and Barb Stoner — for their assistance and cooperation. Their active participation to forge a solution to the parking issue will ensure that a historic community resource will be restored while providing affordable housing for families of our community.

Just as we have built a new partnership with the City of Lancaster to develop a multi-purpose stadium and have supported the efforts of Community Basics, Inc. to develop the housing project on the peninsula at Sunnyside; we also look forward to building solid working relationships with local municipal officials to address the growing shortage of affordable housing in Lancaster County.

Sincerely,

Randy S. Patterson



Children from CAP's child care center cut the ribbon for the new facility.

New Community Action Program Building Dedicated

Despite the threat of rain and a subsequent light shower, the dedication ceremony for the new home of the Community Action Program (CAP) of Lancaster County went off as planned late Friday morning, May 9th, 2003.

Standing outside the new CAP building at 601 South Queen Street, Lancaster, Carlos Graupera, President of the CAP Board of Directors, and McDonald Stacks, CAP Executive Director, welcomed the crowd of about 200 avid supporters and staff to the 46,000 square-foot facility.

Brief remarks followed by, among others: PA Senator Gibson Armstrong, Lancaster County Commissioner Ron Ford, Lancaster Mayor Charlie Smithgall, and Project Developer Bill Roberts of IBS Development.

Four young students from Head Start, housed in the CAP offices, cut the red ribbon, with the help of Jeff Wibberley, CAP Director of Operations, and other CAP staff. The ceremony concluded with a rousing rendition of "God Bless America," performed by The Rocky Hot Shots from the Lancaster Neighborhood Senior Center, also located at the newly-built CAP site.

This new facility, built on the site of the former Ruof's Flower Shop, provides critically needed space for CAP's services to children, parents, senior citizens and other clients that work with the CAP staff.

CAP's Adult Socialization and Recreation Program and its Domestic Violence Services of Lancaster County (formerly the Shelter for Abused Women) are among those human service programs funded by the current fiscal year's Community Development Block Grant Program's allocation from the U. S. Department of Housing and Urban Development.

Citizen Allocation Panel (continued)

"I love this committee. . . It's always beautifully organized and it's efficient. This is one of the best committees I've been on."

- Betty Finney

After the Commissioners have reviewed the Panel's recommendations, these suggested allocations are then sent on to the U. S. Department of Housing and Urban Development and the PA State Department of Public Welfare for final approval.

This process does not tell the whole story, however. The members of the subcommittee approached the

work of the Panel from very different perspectives, but their reasons for getting involved were remarkably similar.

A Fair Housing Specialist with the Human Relations Commission, Willonda McCloud explained that she returned for her second year serving on the Panel because she "thought it would be a nice way to give back to the community."

Steve Bareuther, who works in the private sector for UGI Utilities Inc., said, "I thought it would be interesting to learn how non-profit organizations obtained their funding. (I believe) I bring some sensitivity to the needs of the less fortunate."

Both Bareuther and R. Scott Gregory are new to the citizen allocation process. Gregory, an admissions

counselor at The Milton Hershey School, stated that he is "organized and analytical. I looked at the budgets and asked some tough questions (of the presenters)."

The most enthusiastic member of Subcommittee #3 may be Betty Finney, a retired psychologist who still serves as a consultant for the Head Start program and the Lancaster County District Attorney's office.

In her sixth year as a member of the Allocation Panel, Finney brings "a long history of experience in the mental health community."

"I love this committee," she asserts. "It keeps me apprised of various agencies and what they're doing. It has a timeline. You go from February to April. It's always beautifully organized, and it's efficient. This is one of the best committees I've been on."

The Redevelopment Authority would like to gratefully acknowledge the time and effort contributed by all the volunteers who served on this year's HSDF/CDBG Citizen Allocation Panel.

Subcommittee #1:

*Angela Anderson
Forrest Collier
Lewis Jury
Margie Lamberson
Stacie Reidenbaugh
Jake Smeltz
Cindy Stewart
Leonard Walton*

Subcommittee #2:

*John Fitzkee
Aaron Hollis
Marjorie Kwah
Susan Peipher
Vicki Widmer
Chris Wise
Jeff Zufelt*

Subcommittee #3:

*Steve Bareuther
Betty Finney
Mary Glazier
R. Scott Gregory
Nancy Martin
Willonda McCloud
Jill McVey
Keisha Milburn
Teri Miller-Landon
Ryan Sausser*

Watch Out For Predatory Lending!

Predatory lending is any unfair credit practice that harms the borrower or supports a credit system that promotes inequality and strips homeowner equity. It is usually seen in home improvement loans (home equity loans) and mortgage refinancing in subprime lending markets.

Predatory lenders are irresponsible lenders that prey upon low-income individuals - primarily women, the elderly, African-Americans, and other minorities. People are lured into these loans with outrageous rates and fees and misleading terms. This results in many people losing their homes and savings.

Don't become a victim of predatory lending:

Shop Around

- Don't trust ads promising "No Credit? No Problem!"
- Don't give into high pressure sales tactics.
- Don't take the first loan offered.
- A low monthly payment is not always a good option. Review the FULL costs of the loan.
- Be wary of promises to refinance the loan to a better rate in the future.

Watch Out for Bad Loan Terms

- Prepayment penalties can lock borrowers into loans for as long as possible, making it difficult or impossible for borrowers to refinance their loans.
- Unreasonably high interest rates (8% above prime).
- Hidden Balloon payments.

A loan may be set up so that at the end of the loan period, the borrower still owes much of the principal amount borrowed.

- Monthly payments you can't afford.
- Repeated financing of loan or "loan flipping." Sometimes loans are flipped without the borrower knowing about it.

Do Not Sign

- A blank document or anything the lender promises to fill in later.
- Anything you don't like or understand, even if they cancel the loan offer!
- If you can't take a copy of the loan document with you to review first.

If you have any questions on predatory lending in Lancaster County, call 1-866-551-0239.

Lancaster County Redevelopment Authority

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On the Internet: www.lchra.com



equal housing opportunity

Columbia Day Care Center Closed in June

After 37 years of providing “quality, affordable childcare for working parents in a safe, healthy environment with a full early childhood developmental program,” the Columbia Day Care Center ended its operations on June 6th—the last day of school in Columbia Borough.

The description of the Center’s mission stated above was written by the man who served as its Executive Director

for 28 years: Marlin Morrison.

Morrison began working at the Center in 1971, as the Assistant Director and a teacher. He had serious doubts about even applying

there because he claims he didn’t like children, but now 32 years later, he says, “I fell in love with them. They educated me.”

Founded by a small group of concerned citizens in October 1966, the Center expanded beyond the walls of St. John’s Lutheran Church to establish before- and after-school care sites at first, Park Elementary School, and then Taylor Elementary School.

The Center had occupied St. John’s rent-free since its inception and had received funds from the Community Development Block Grant Program since 1981.

Morrison estimates that “close to 5,000 children have come through this center in the course of 37 years. . . The success of the center has to go to the staff. Few day care centers have the longevity (of

staff) of this one. It had stability by virtue of its staff.”

The Center’s Board of Directors decided to close it, he says, because of “a decrease in the population of Columbia — 25% of the enrollment has become transient—and the economy. A lot of people are out of work.”

Those Columbia parents who still need affordable day care will now turn to the Head Start program or local licensed day care homes.

As for Morrison, he will be moving to Key West, Florida, to work at a resort there. While happy to escape the cold Pennsylvania winters, he will remember the children:

“I loved their innocence and the tremendous amount of love they have to give. . . The biggest thing I can say about 32 years? I was loved.”



A pack of three year-old children gather around Marlin Morrison, Executive Director of Columbia Day Care Center.

CDBG AND HSDF FUNDS ALLOCATED TO HUMAN SERVICES PROJECTS

The allocation process for the County Community Development Block Grant (CDBG) and Human Services Development Funds (HSDF) was completed on June 10, 2003. A total of \$687,000 in CDBG funds and \$50,000 in HSDF were allocated to 20 different human service projects that serve low and moderate income persons in Lancaster County. The projects and their funding levels and a brief description of each are listed below.

SEXUAL ASSAULT PREVENTION AND COUNSELING CENTER

FY 2003 Funds Requested: \$39,470
CDBG Funds Recommended: \$28,000

YWCA of Lancaster provides crisis intervention, counseling and referral services to victims of sexual assault. Funds to be used for the Child Advocate.

COLUMBIA CLUBHOUSE

FY 2003 Funds Requested: \$112,649
CDBG Funds Recommended: \$ 59,960

The Boys & Girls Club of Lancaster provides a comprehensive recreational, educational and developmental program for youth ages 6-18 years old in Columbia Borough.

MEDICAL AND DENTAL SERVICES

FY 2003 Funds Requested: \$90,000
CDBG Funds Recommended: \$67,500

The Welsh Mountain Medical and Dental Center provides subsidized medical and dental services to low and moderate income persons on a sliding fee scale.

ADULT SOCIALIZATION AND RECREATION

FY 2003 Funds Requested: \$60,000
CDBG Funds Recommended: \$22,500

Community Action Program of Lancaster County provides recreational, socialization, referral, and transportation services to senior citizens and/or persons with disabilities.

RENTAL COUNSELING TO PREVENT HOMELESSNESS

FY 2003 Funds Requested: \$85,344
CDBG Funds Recommended: \$45,000

Tabor Community Services provides housing counseling and case management to low income families at risk of becoming homeless.

COMPREHENSIVE PRIMARY MEDICAL AND DENTAL SERVICES

FY 2003 Funds Requested: \$90,000
CDBG Funds Recommended: \$67,500

SouthEast Lancaster Health Services provides general medical and dental services on an appointment and emergency basis to low income families on a sliding fee scale.

FAMILY INTERVENTION TREATMENT SERVICES

FY 2003 Funds Requested: \$173,385
CDBG Funds Recommended: \$112,500

The Boys & Girls Club of Lancaster provides counseling services for families at-risk of child abuse/neglect or families with youth at-risk for delinquent behavior.

ACTIVE CASE MANAGEMENT

FY 2003 Funds Requested: \$45,000
CDBG Funds Recommended: \$26,250

United Disabilities Services provides services to individuals with disabilities, to maintain or achieve desired level of living, utilize services and reduce isolation from the community.

ALTERNATIVE COMMUNITY INTERVENTION

FY 2003 Funds Requested: \$46,500
CDBG Funds Recommended: \$33,750

The Council on Drug & Alcohol Abuse provides early intervention to reduce risk factors of delinquent behavior from youth in at-risk families

OUTREACH AND CASE MANAGEMENT

FY 2003 Funds Requested: \$60,000
CDBG Funds Recommended: \$45,000

Community Action Program of Lancaster County provides emergency assistance, crisis intervention and other services to disadvantaged families throughout Lancaster County.

SHELTER TO INDEPENDENT LIVING

FY 2003 Funds Requested: \$52,100
CDBG Funds Recommended: \$22,500

Tabor Community Services provides counseling, advocacy, and housing education for homeless in Lancaster County to assist homeless households to move from area shelters directly into permanent housing.

FAMILY SELF-SUFFICIENCY

FY 2003 Funds Requested: \$44,318
CDBG Funds Recommended: \$31,500

Tabor Community Services provides skills and resources to families enabling them to become self-sufficient within five years of entering the program. All participants must be on

DOMESTIC VIOLENCE SERVICES OF LANCASTER COUNTY

FY 2003 Funds Requested: \$90,000
CDBG Funds Recommended: \$67,500

Community Action Program of Lancaster County provides services to victims of domestic violence and their dependents, including: 24-hour protective shelter, individual and group counseling, legal advocacy, food, children's programming, information and referral.

LANCASTER COUNSELING CENTER

FY 2003 Funds Requested: \$13,500
CDBG Funds Recommended: \$ 6,180

Catholic Charities provides affordable, accessible and high quality counseling services to individuals, couples, and families through its outpatient psychiatric clinic.

JUBILEE HOUSE

FY 2003 Funds Requested: \$10,000
CDBG Funds Recommended: \$ 3,750

Tabor Community Services provides a long-term transitional housing facility for homeless mothers who have completed a residential treatment program for substance abuse.

ELEMENTARY AND YOUTH SUPPORT

FY 2003 Funds Requested: \$83,000
CDBG Funds Recommended: \$21,360

The Council on Drug & Alcohol Abuse provides early intervention for children and families at risk for alcohol, other drug dependencies, and other health damaging behaviors.

BRIDGE HOUSING

FY 2003 Funds Requested: \$35,000
CDBG Funds Recommended: \$26,250

Community Action Plan of Lancaster County provides transitional housing to victims of domestic violence who resided at the Domestic Violence Services shelter. Program is designed to increase stability for the family in future situations.

DEB'S HOUSE

FY 2003 Funds Requested: \$30,000
HSDF Funds Recommended: \$10,500

Family Services provides overnight childcare to children ages birth to six years whose families are in need of short-term placement due to crisis.

LANCASTER INFORMATION CENTER (LINC)

FY 2003 Funds Requested: \$20,000
HSDF Funds Recommended: \$15,000

United Way of Lancaster County provides comprehensive and computerized information and referral services and database of human services available within Lancaster.

CASE MANAGEMENT AND SUPPORTIVE SERVICES

FY 2003 Funds Requested: \$61,550
HSDF Funds Recommended: \$24,500

The Gathering Place provides physical, emotional and spiritual care to the HIV community in Lancaster and helps to maintain and/or enhance hope, dignity, self-sufficiency and quality of life to people living with HIV disease and their families.