

*CITY OF WILLIAMSPORT,  
PENNSYLVANIA*



**2008 ANNUAL PERFORMANCE REPORT**  
Consolidated Action Plan Evaluation Report

SUBMITTED TO:  
THE U.S. DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT

*Participating Jurisdiction: CITY OF WILLIAMSPORT*

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# 2008 ANNUAL PERFORMANCE REPORT FOR THE COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY

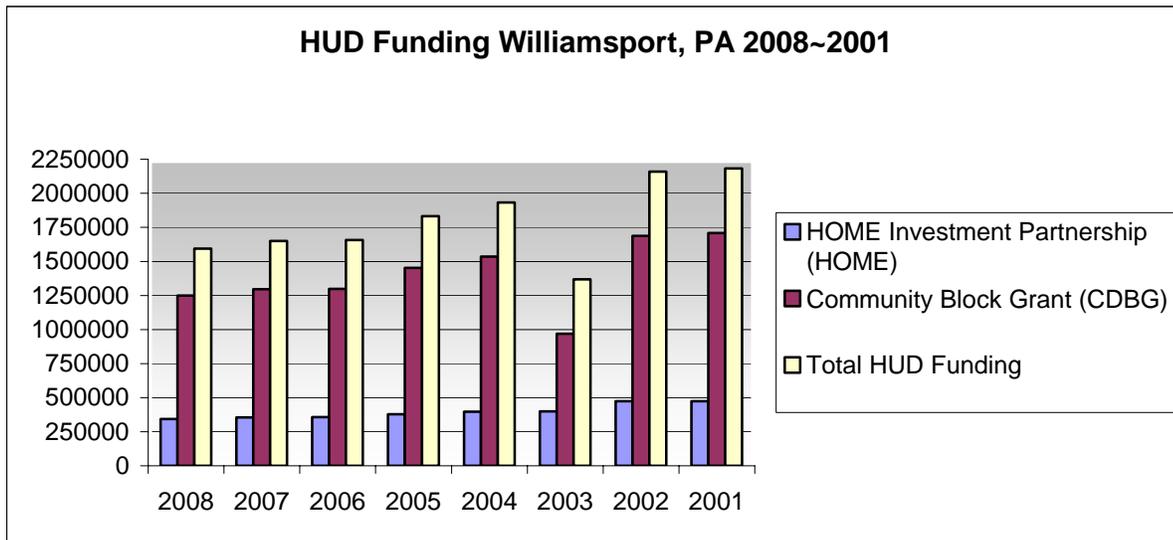


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## INTRODUCTION



*The primary sources for the activities, plans and goals herein described are the federally funded Community Development Block Grant (CDBG) and HOME Programs.*

The **Home Investment Partnerships (HOME) Program** was created by the National Affordable Housing Act of 1990 (NAHA) and is administered by HUD. The intent of the HOME program is to provide affordable housing opportunities to lower-income households directly or through partnership with nonprofit housing providers, private-sector lenders, developers, and government agencies.

The **Community Development Block Grant (CDBG) Program** is authorized under Title I of the Housing and Community Development Act of 1974. The CDBG program is administered by the U.S. Department of Housing and Urban Development (HUD), which provides funding to municipalities for developing viable urban communities.

Williamsport receives federal funds each year through HUD to fund activities and programs aimed at achieving the following:

- Providing decent housing;
- Establishing and maintaining a suitable living environment; and
- Expanding economic development opportunities.

All activities and programs must primarily benefit the City's low- to moderate-income households.

### **Management**

CDBG and HOME functions are part of the Department of Economic and Community Development of the City of Williamsport. The City is the clearinghouse and facilitator for the activities described. As a local unit of government, the City of Williamsport is empowered to apply for and administer CDBG Program funds, HOME Program funds, and other grants.

The Office of Economic and Community Development provides the City's administration of its entitlement program. The Director oversees the administration of all CDBG and HOME entitlement programs. The Office of Economic and Community Development also applies for and administers other funding sources, ensuring all resources are highly integrated and administered efficiently. The Department is responsible for the following:

- Program management and oversight.
- Inter Department/Agency Coordination.
- Sub-recipient contract administration and monitoring.
- Program evaluation.
- Report preparation and submission.
- Public education and participation.
- Special project development.
- Consolidated Plan preparation, monitoring, and evaluation.
- Housing programs.
- Economic development programs and initiatives.

In addition to community development and housing support, City staff provides assistance to sub-recipients of grants and loans. The sub-recipient grants and loans include, but are not limited to, Community Development Block Grants (CDBG), Home Partnership funds (HOME), PA Department of Community and Economic Development funds, and Pennsylvania Housing Finance Authority (PHFA) loans, among others.

Other City agencies participating with housing, community and economic development in the City of Williamsport are:

- The Williamsport Redevelopment Authority (WRA) has the power of eminent domain, allowing it to acquire blighted properties for the benefit of the community. WRA also allocates CDBG funds on behalf of the City for economic development projects, preservation of historic properties, and the rehabilitation of rental properties. The WRA is acting as agent for the city in the Susquehanna Health Care expansion activity.
- The City Engineer, Codes Department, and Office of Community and Economic Development are responsible for municipal planning including responsibility for the Comprehensive Plan, review and preparation of zoning and land development ordinances to ensure conformance and consistency with the Comprehensive Plan, Floodplain Management Plan, PA Title 25, Capital Improvements Plan, Historic Preservation Plan, management and coordination of planning activities, develop and maintain the Official Map.

Williamsport **CDBG & HOME** funds collectively provide funding for:

- Owner Occupied, Rental and Accessibility Improvement Housing Rehabilitation Programs
- Home Buyer Assistance
- Micro-Enterprise Loan Programs
- Street Reconstruction, Curb Ramps, Water and Sewer improvements, Fire Hydrants, Codes Enforcement and Public Service Activities.

Each year funds are budgeted at various amounts for specific community development projects targeting low-income areas and persons. The basis for each yearly plan, or Action Plan, is the 2005

through 2009 Consolidated Plan (CP). The CP covers a five-year period wherein the City describes its strategy in pursuit of goals for all Housing, Community Development, and Planning activities. In the CP, the City sets forth strategies, needs to be addressed, and goals.

The Consolidated Action Plan Evaluation Report (CAPER) is a summary of the actions undertaken by the City in 2008, their relationship to the priority needs in Williamsport's 2005-2009 Consolidated Plan and the progress the City has made to address those needs.

The primary objective of the planned strategies is providing affordable housing and support services to persons and households living at 80 percent or below of the City's median income.

The 2008-80% income levels in Williamsport are:

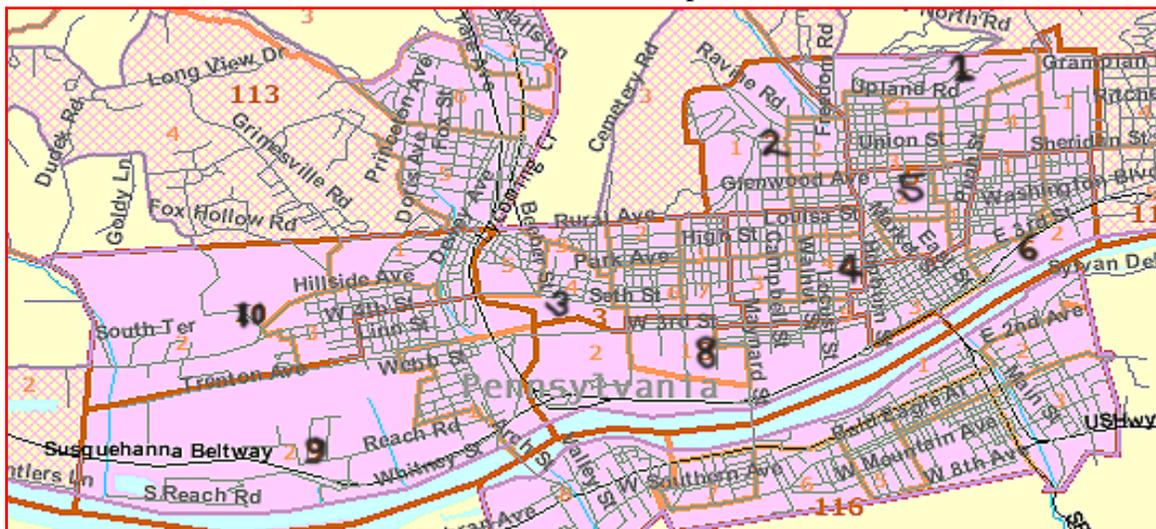
Median Income	Pct	One Person	Two	Three	Four	Five	Six	Sev	Eight
Maximum Income	80%	\$28850	\$32950	\$37100	\$41200	\$44500	\$47800	\$51100	\$54400

The City is divided into *Census Tracts*. Statistics, including income, family size, race, and homeownership status, are determined for each tract based on responses to census questionnaires. This information determines Williamsports eligibility for CDBG and HOME funds.

**Your participation in the upcoming 2010 Census is needed.**

Below, is a map of the 2000 Census Tracts. HUD identifies low-income census tracts as those where 51 percent or more of the population have incomes below 80 percent of the area median income. Six of the nine census tracts in the City of Williamsport contain 51 percent or more low income as follows.

- \* CT 3 – 54.8 percent low income.
- CT 4 – 68.8 percent low income.
- CT 5 – 53 percent low income.
- CT 6 – 63.8 percent low income.
- CT 8 – 56.6 percent low income.
- CT 9 - 56.6 percent low income.



### Assessment of 2008 Activities.

	Total Occupied	Owner Occupied		Renter-Occupied	
		Total	Percent	Total	Percent
White	10,654	5,172	48.5	5,482	51.5
Black	1,276	241	18.9	1,035	81.1
Am. Ind., Eskimo	65	28	43.1	37	56.9
Asian, Pacific Isl.	60	6	10.0	54	90.0
Other Race	41	8	19.5	33	80.5
Two or More Races	123	30	24.4	93	75.6
<b>Total</b>	<b>12,219</b>	<b>5,485</b>	<b>44.8</b>	<b>6,734</b>	<b>55.2</b>
Hispanic Origin Any Race	60	8	13.3	52	86.7

This chart depicts housing units in the City as determined by the 2000 Census.

### Summary of Identified Priorities 2008

#### Housing

In an effort to increase the number of households inhabiting safe housing the City funded the following activities in 2008. Information on activities meeting a Housing Priority, whether funded by HOME or CDBG, is provided for continuity

#### 1. **Housing Opportunities for Homebuyers and Renters**

**Priority:** Very low and low-income renters. *Objective:* Creation of Decent Housing

- Support home ownership for renters.
- Create new housing for home ownership through construction, or substantial rehabilitation.

#### **Construction of Houses for Homeownership – HOME Program - CHDO Activity – Habitat For Humanity and Lycoming Neighborhood Development Corporation**

HOME CHDO Program - Amount Budgeted 2008 - \$51,488.10 to LNDC

In 2008 Habitat for Humanity completed construction of the final unit in the IVY Way project. Habitat sold each of the 4 units in Ivy Way to an income eligible household, providing them with a first mortgage and closing cost assistance. City HOME funds provided a second, deferred repayment mortgage loan. HfH has been selected as the 2009 CHDO.

Lycoming Neighborhood Development Corporation (LNDC) was the 2008 CHDO. An HOME Partnership Agreement for renovation of 2 vacant homes in the Historic District was finalized. Rehabilitation began in 2008.

#### **Homebuyer Assistance Program - New Units - HOME Program**

Homebuyer Assistance Program - Construction of New Units - HOME Amount Budgeted 2008 - \$00

Prior year HOME funds are available to assist income eligible households purchase new homes in the West End Terrace/Pennsy Heights neighborhood. 53 units have been assisted since 1998. In 2006 the City received \$330,000 in DCED Housing and Development Assistance for added site purchase, infrastructure and pre-construction activity for development of an additional 10 units. Infrastructure work has been completed but the current economic situation has caused delay in construction and sales. City of Williamsport HOME funds will provide a second, deferred repayment “gap” mortgage to assist eligible buyers. No sales were made in 2008.

### **Summary of New Construction Homebuyers - Assisted/Completed 2008**

1 homebuyer assisted CHDO-HOME - Habitat Humanity Sheridan Street

*Racial characteristics of sold units:*

0 African- American

1 White

1 female head of household

0 Hispanic

*Income information for assisted units:*

0 - 30% of median income -0

31 - 50% of median income - 0

51 - 80% of median income – 1

### **City Home Buyer Assistance Program – Existing Units - HOME Program**

City Home Buyer Assistance Existing Units- HOME Program - Amount Budgeted 2008 - \$69,106, additional funding was derived from prior years.

This City program provides Gap financing up to 20% of the property purchase price. The house must be single family, be located within city limits, pass an occupancy inspection, visual assessment, and be affordable to income eligible buyers. Applicants must obtain the maximum private financing their income can support. Five households were assisted in 2008 under this program. Households receiving Homebuyer Assistance must complete a homebuyer-counseling session from a City accepted counseling agency. Training must include budget counseling, debt management, credit report review, housing counseling, and home ownership education.

Summary of Homebuyer - Existing Units Assisted/Completed 2008

5 homebuyers assisted under the City HOME funded Gap financing program.

*Racial characteristics of sold units:*

1 African- American

4 White

1 female head of household

*Income information for assisted units:*

0 - 30% of median income -0

31 - 50% of median income -1

51 - 80% of median income - 4.

### **Other Homebuyer Assistance Activities**

Harmony Way– Cooperative Activity - The Lycoming County Housing Authority funded construction of 4 single-family homes at 629 Walnut, 645 Cherry Street, 628 Park Avenue and 704 Park Avenue. These homes replaced blighted structures, are located within a Codes Enforcement Area, and near the newly defined Louisa Street Redevelopment Area. The homes are currently for sale to income eligible buyers as primary residence. No City CDBG or HOME funds are used in this activity.

Lose School Site – Cooperative Activity - Through a Cooperative Agreement and City donation of land, the Lycoming Housing Authority constructed 6 single-family homes at a former school site. The City supported the endeavor by donation of land and CDBG funded improvements to adjoining Lose Park in 2008.

Nichols Place – DCED Housing & Redevelopment Assistance Funds - Amount Budgeted 2007 - \$330,000. The City has subdivided and sold vacant land to a developer for construction of 12 single family, owner occupied homes. DCED has approved mortgage assistance gap financing funds to assist income eligible buyers of these yet-to-be-constructed single-family homes.

## **2. Moderate Housing Rehabilitation of Single-Family Dwellings (non-homeless needs)**

**Priority:** Extremely low, very low, and low-income owners. *Objective:* Creation of Decent Housing

- Improve living conditions by making housing code compliant.
- Preserve housing stock through rehabilitation.
- Reduce hazard of lead based paint in older housing stock.

The City of Williamsport Owner Occupied Single Family Rehabilitation Program offers grants and low interest loans to repair owner occupied, one family homes in Williamsport's Corporate City limits. All code, safety, and items not meeting rehabilitation standards must be repaired under this program. A maximum of \$25,000 per unit is available. Participant income may not exceed 80% of the area median income. An Emergency Rehabilitation program funded under CDBG is available on a limited basis.

**Housing Rehabilitation** - Amount Budgeted 2008- \$72,066 HOME – \$10,000 CDBG HOME funds are used to rehabilitate houses occupied by eligible households to minimum code and rehabilitation standards. In 2008, 6 cases were completed and 8 are currently under contract. HOME has become the primary funding source for housing rehabilitation. CDBG funds are used to correct Emergency situations only. In 2008, 3 Emergency Cases were completed.

Summary of HOME & CDBG Owner Occupied Single Family Rehabilitation 2008:

9 cases completed 2008.

Racial Characteristics: (completed units only)

6 - White

3- African American

0 - Asian

3 - Female heads of household

Income Information:

0 - 30% of median income - 2

31- 40% of median income - 2

41 - 50% of median income – 2

51 – 60% of median income – 1

61 - 80% of median income - 2

**Priority:** Extremely low, very low, and low-income owner and renter households with persons who are disabled. *Objective:* Creation of Decent Housing to increase the Availability and Accessibility of housing for persons that are disabled.

- Assist persons with adaptive modifications and accessibility improvements.

**Accessibility Improvement** - Amount Budgeted 2008 - \$10,000 CDBG

Funds are budgeted for improvements that assist disabled persons remain in their homes. No units were completed in 2008. Two are currently under way for 2009 completion. The Accessibility program does not bring a property up to minimum code standards; however, the participants are directed to other rehabilitation programs for additional assistance. The Center for Independent Living of North Central Pennsylvania (CIL-NEPA) assists the City by providing information about city programs to their clients.

CDBG Accessibility Improvements Program Summary 2008:

0 cases completed 2008

Racial Characteristics:

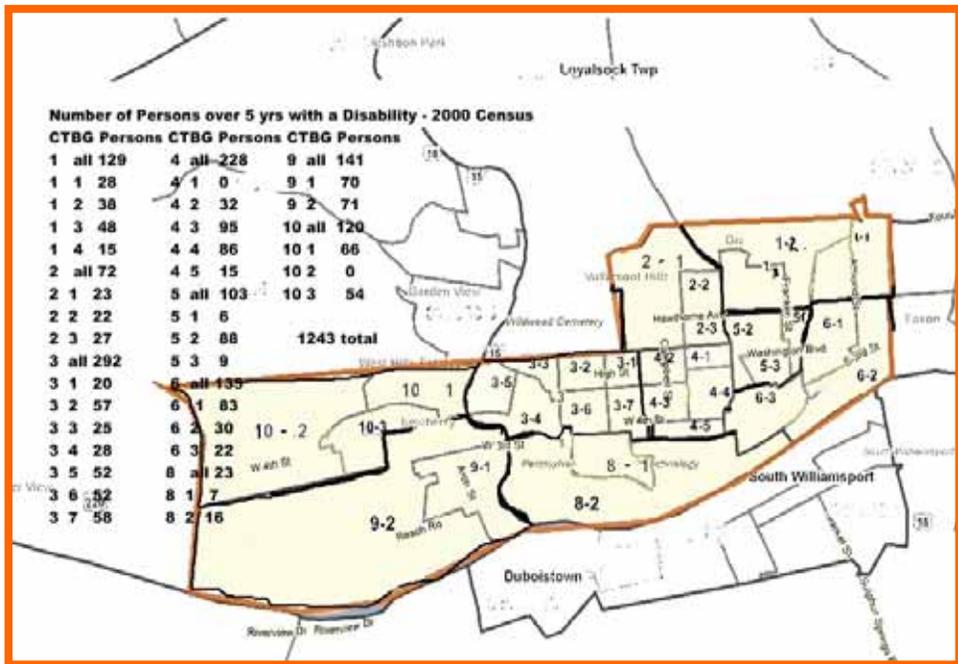
- White
- Female heads of household

Income Information:

- 31 – 50% of median income - 0
- 51 – 80% of median income – 0.

The Center for Independent Living of North Central Pennsylvania

serves an eight county area including Lycoming County. They provide City residents with services designed to protect and enhance the rights and life quality of people with disabilities. Their services include



life skills training, attendant care programs, peer counseling, referrals, and service coordination. Programs and services are:

- Individual life skills training including budgeting and checkbook balancing, cooking and preparing meals, housing assistance, and job readiness, which is designed with the consumer.
- Comprehensive information files on availability of accessible housing; transportation; employment opportunities; rosters of persons available to serve as personal care attendants, interpreters for hearing impaired people, or readers for visually impaired people.
- Attendant Care for persons 18 to 59 years to provide for basic and ancillary services that enable an individual to remain at home and in the community rather than in an institution,
- Service Coordinators to people with disabilities and their families advocate, identify and obtain needed services.

Summary of Moderate Rehabilitation of Single-Family dwelling units 2008 - The City provided rehabilitation assistance for 9 units

### 3. Rehabilitation and Construction of Rental Units

**Priority:** Extremely low, very low, and low-income renters. *Objective:* Creation of Decent Housing

- Improve living conditions by making housing code compliant.
- Preserve the housing stock through rehabilitation.
- Abate hazard of lead in older housing stock.
- Create new affordable renter housing.

In 2008 Rental Property Rehabilitation was funded under the CDBG program. HOME funds are the primary source of funding for rental unit construction.

**Rental Property Rehabilitation Program - CDBG.** Amount Budgeted 2008 - \$30,000. A 3% loan of up to \$14,000 for a single rental unit and \$11,000 for each additional unit up to a maximum of seven is offered. In 2008, a three-unit project was canceled when the property owner withdrew from the program. A two-unit activity is underway and will be completed in 2009. No relocation is required for rental activities.

#### **Iris Commons Rental Units**

Construction of Rental Units HOME Program - Amount Budgeted 2008 - \$0 - Iris Commons Rental Units

In 2007-2008 the City expended \$350,000 of 2006 HOME funds on the Iris Commons Rental Unit Construction activity. This activity provided construction assistance for 6 of 10 units of one and two family scattered site rental housing. HOME accounts for less than 1/3 of the activity cost. Construction is complete, all units are occupied, and the activity was closed out in 2008. The sites are located near a city neighborhood that will suffer housing loss due to expansion of a local hospital. The neighborhood is located in a Codes Enforcement Area.

HOME Construction of Rental Units.

6 HOME units were constructed and occupied 2008 (Iris Commons)

Racial Characteristics:

1- White

5 - Black

1- Female heads of household

Income information:

0 - 30% of median income - 1

31 - 50% of median income - 3

51 - 60% of median income - 2

**Nichols Court** - Amount Budgeted 2008 - \$350,000

The City has selected a developer and prepared a HOME Partnership Agreement to assist in construction of a 24-unit, 1 and 2 bedroom, elderly rental project on Nichols Place. 4 units will be HOME assisted. All units will be available to lower income persons. Construction will not be complete until 2009. Full occupancy is expected by December 2009.

Summary of Rental Unit Rehabilitation and/or Construction – In 2008 construction of a 10 unit (6 HOME assisted) scattered site (Iris Commons) rental activity was completed, and plans for 24-4 additional units (Nichols Court) were underway

#### 4. **Tenant-Based Rental Assistance**

No City CDBG or HOME funds were committed to this activity. See Lycoming County Housing Authority.

#### 5. **Homeless Shelter Activities and Near Homeless Needs**

**Priority:** Assist homeless individuals and families and chronically homeless persons obtain housing and help them avoid homelessness. *Objective:* Creation of Decent Housing

- The City of Williamsport accepts requests from provider agencies of permanent supportive housing, particularly those that address a gap in agreement with the Continuum of Care. The City of Williamsport has provided certifications of consistency to expand housing choice and assist the homeless make the transition to permanent housing.
- Support shelter and supportive services provided by social service and non-profit organizations.

The City supported Family Housing Alliance, a group composed of multiple organizations, in development of Transitional Housing for Families or Journey House. The group, in collaboration with New Covenant Church, renovated a four unit building that is fully occupied. Participants are provided a home, support for job seeking, and life skills training. All participant households were homeless or near homeless. The City supported Journey House applications seeking PA DCED funds and County Act 127 funds. Journey House was assisted with CDBG sub-recipient funds in 2008.

The City joined a new consortium of Housing Providers to form a “*Lycoming County Housing Work Group*”. This group is composed of representatives from Consumer Counseling Services, STEP, Financial Institutions, Rural Housing Development and others. Its goal is housing education for homeownership

Temporary and longer-term shelter for men is provided by the American Rescue Workers. The Rescue Workers serve Lycoming County and have a 37-bed shelter for men and 8 beds for emergency transient lodging. They provide Emergency Rental Assistance, Utility, and Food Programs. They have waiting lists for all services. The Rescue Workers refer residents to Career Link Job Search Service and each resident is assigned 40 hours of work therapy per week.

The YWCA operates Wise Options, a homeless shelter for victims of domestic violence and Liberty House, a women and children’s homeless shelter that was opened in 2004 with CDBG assistance. Liberty House provides transitional housing, life skill training, education links, counseling, and employment guidance. The City supported a Liberty House application for HUD/McKinney funds for Emergency Shelter assistance and special services.

AIDS Resource assists HIV positive clients to obtain shelter and will pay for temporary shelter or rent. They serve Lycoming, Snyder, Union and Northumberland Counties. AIDS Resource

provides education on treatment and risk reduction, transportation, testing, and business training and was a past recipient of CDBG funds.

Under the auspices of the United Way, local providers established Linkage Lycoming as a central location to list and track requests for assistance by homeless persons. This provides a statistical basis for funding under the Continuum of Care, McKinney, and related Housing Assistance Programs, and identifies potential duplication or receipt of services.

Linkage Lycoming has created a method to acquire information regarding homelessness in Lycoming County. Many different agencies including: The City of Williamsport, the Joinder Board, North Penn Legal Services, Mental Health/Mental Retardation, Salvation Army, YWCA, Wise Options, STEP, Children & Youth, and others, provide reports to a central location. Linkage Lycoming verifies counts are not duplicated from month to month. Linkage Lycoming is expanding their information sources. In 2008 the Williamsport Area School District and American Rescue Workers were added to the cooperating reporting agencies list. Over 140 households were reported as homeless in 2008.

The Lycoming Housing Authority has amended their selection guidelines to provide a housing preference to eligible households that have been evicted through City Code Enforcement activities directed against a landlord.

The City, these and other non-profit organizations provide referral services, counseling, utility payments, clothing, furniture, basic medical care, temporary shelter, and food to low-income persons and households.

Emergency Shelters 2000 census data

Provider Name	Facility Name	Target Population	Year-Round Units/Beds			Total Beds
			Family Units	Family Beds	Individual Beds	
American Rescue Workers	emergency shelter	single men	0	0	35	35
YWCA	Wise Options	victims of domestic violence	7	28	3	31
YWCA	The Residency	single women	0	0	11	11
Total			7	28	49	77

Transitional Housing

Provider Name	Facility Name	Target Population	Year-Round Units/Beds			Total Beds
			Family Units	Family Beds	Individual Beds	
American Rescue Workers	transitional housing	single persons (male)	0	0	8	8
YWCA	Liberty House	Women with children	11	22	0	22
Family Housing Cooperative Group 2008 addition	Journey House	Families with children	4	8	0	8
Total			11	30	8	Increased 38

The City of Williamsport accepts requests from agencies of permanent supportive housing, particularly those that address a gap in agreement with the *Continuum of Care*. The City will provide letters of support and Certifications of Consistency with the Consolidated Plan for

activities that expand housing choice and assist the homeless make the transition to permanent housing.

Within funding limitations the City does what is possible to support shelter and supportive services provided by social service and non-profit organizations.

## 6. Other Needs (Non-Housing)

CDBG is the only program permitting a wide scope of activities, allowing communities to determine what their needs are. CDBG activities must provide benefit to a low to moderate-income population. In 2008 Community Development Block Grant funded the following.

**Priority:** Public Facilities. *Objective:* Prepare a Suitable Living Environment

- Improve parks and recreation facilities, including, park and playground rehabilitation at Memorial Park, Brandon Park, Shaw, Young's Woods, Newberry, and Lose School Park and improvement to facilities including
- Recreational facilities
- City infrastructure
- Installation of ADA compliant curb ramps
- Water and sewer improvements
- Fire hydrant upgrades
- Flood pump station improvements
- Blight elimination activities

### **Parks and Recreational Facilities - Amount Budgeted 2008 - \$271,060 CDBG**

The City carries out improvements of the 2006 Master Site Plan, as funds are available. In 2008 funds were budgeted for:

- Park, playground equipment and improvements to Newberry Park. This work is underway and will not be completed until 2009-2010.



- Park activities funded in prior years are underway but that are not yet complete include
- Installation of equipment, lighting, landscaping and surface upgrade at Lose School Park.

- Installation of playground equipment and surface improvements at Young's Woods Park. Half of the funding for Lose & Young's Woods is from DCNR, and requires a 50% (\$250,000) CDBG match.
- Park improvement projects funded in prior years and completed in 2008 include
- Memorial Park renovations
- Shaw Place Park renovations
- Brandon Park renovations.

In 2008 an Amendment to the 2007 activity for West End Christian Community Center, Newberry facility, was made. \$6000 in 2007 CDBG funds will be used to install a fire alarm system instead of the original handicapped accessibility ramp. This amendment is being done to assist the center to meet current fire code needs. The center serves a predominantly low to moderate-income populace. Bids for the required work are being obtained. Work will begin in 2009.

**Priority:** Infrastructure. *Objective:* Prepare a Suitable Living Environment

- Improve water and sewer infrastructure including separation of storm sewers throughout the City, and improved delivery of water service and fire hydrants.
- Street improvements including reconstruction and updating to safe proportions standards.
- Installation of ADA curb ramps on a citywide basis.

**Infrastructure** - Our community infrastructure is dated. Maintaining and improving infrastructure is vital for long-term viability of the City.

**Streets** - Amount Budgeted 2008 - \$242,100 CDBG

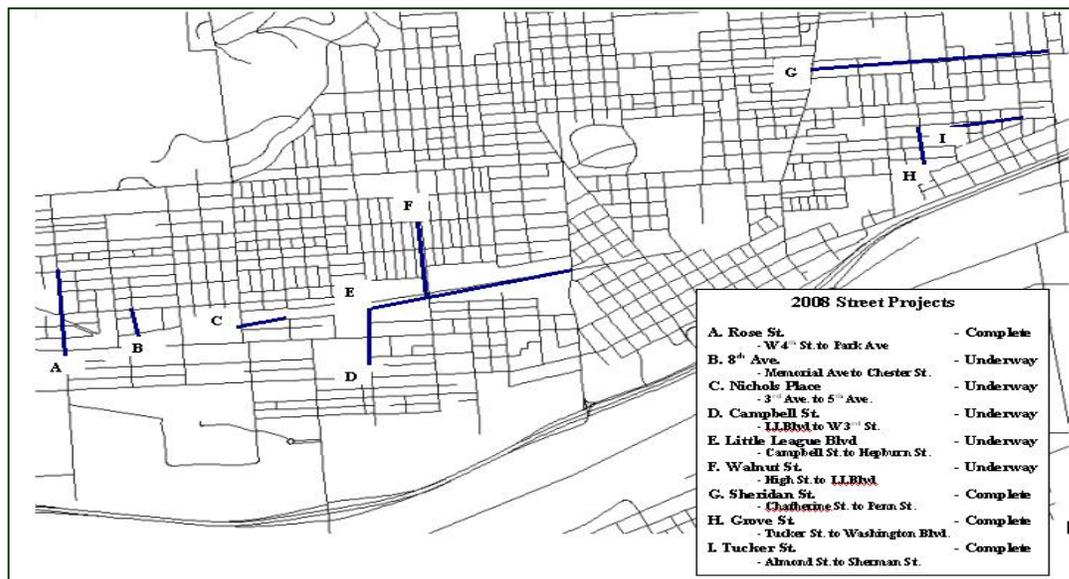
Prior year reconstruction activities; Trenton Avenue, Sheridan, Tucker and Rose Street reconstruction were completed and closed in 2008.

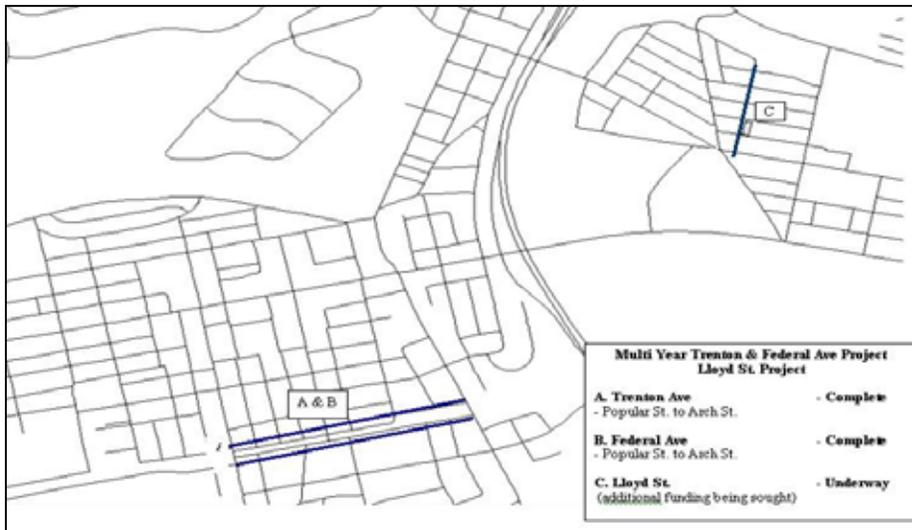
Street Reconstruction at Eighth Ave (Memorial to Chester) is underway

Lloyd St. reconstruction is being developed.

Grove St. (Tucker to Washington Blvd) is underway

Other underway 2008 street activities are located in the Susquehanna Health Systems Path Way to Health area. These are Walnut and Campbell Streets and continuation of the multi year funded Nichols Place reconstruction.





**Locations for 2008 Street Activities.**

Maps include completed activities funded with prior year funds and 2008 funded activities that are still underway. All street projects must serve a predominantly low to moderate-income population. Census information is used to determine this. All

2008 streets are located in and serve a low o moderate income population

**Curb Ramps** (Curb Cuts) Removal of Architectural Barriers - Amount Budgeted 2008 - \$43,270 CDBG

Ramps or Cuts are the sloped areas in walks that allow improved access for persons with disabilities. Ramps are also installed as standard part of all street reconstruction projects and are not counted in this activity. In 2008, 18 new curb ramps were installed at:

- 3- Hepburn / Charlotte
- 1- Lincoln Ave / Grove
- 4- Wayne Ave
- 2- Memorial / Race
- 8- Penn St

**Location Maps – 2008 Curb ramps.**

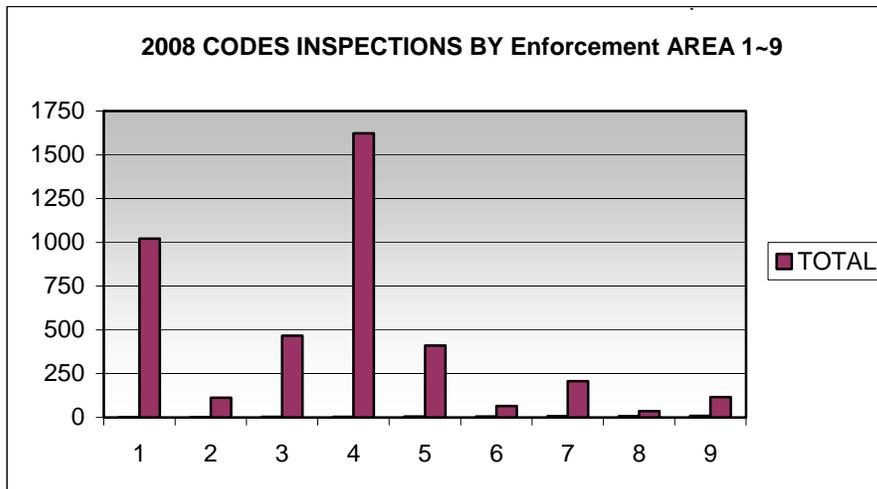
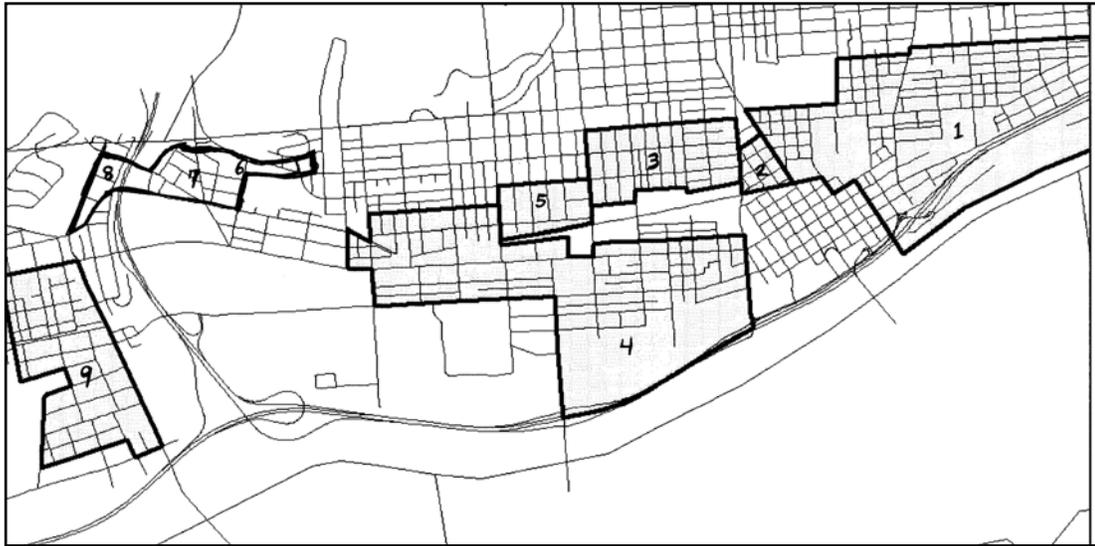


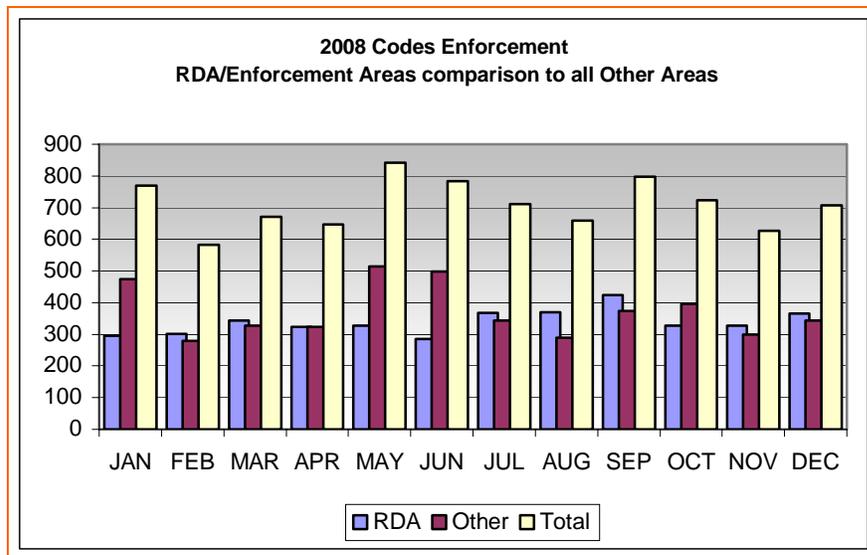


These areas are low to moderate-income with a substantial percentage of blighted or substandard conditions. The City funds help arrest decline and are combined with other efforts and entities such as the Rental Property Inspection Ordinance, Housing Rehabilitation programs, Fire Department, STEP, Habitat, SEDA-COG, Newberry Community Partnership, Lycoming Housing Authority and others.

In 2008, city Enforcement Officers conducted 8,519 inspections, reinspections, and investigations City wide. 4,058 of those inspections were in the designated Codes Enforcement and Redevelopment Areas. 4,461 of the total inspections were outside designated areas and not CDBG eligible. The Codes Office verifies abatement of problems. .

**RDA – CODES ENFORCEMENT AREAS**





**Priority:** Blight Elimination. *Objective:* Prepare a Suitable Living Environment

Elimination of blight through acquisition or demolition as a community development tool.

**Blight Elimination** - Amount Budgeted 2008-\$34,749 CDBG

CDBG funds are budgeted for Blight Elimination on a spot basis to remove conditions detrimental to public health and safety when a property owner will not take responsibility for removing the hazards. Municipal Liens are placed against the property. In 2008 1 uninhabitable unit was contracted for demolition and funded with 2007 and 2008 CDBG funds. Demolition of this unit at 334 Lyons Avenue was completed in 2009. No displacement occurred.

By Resolution, the Planning Commission certified the High/Louisa Street Redevelopment Area as blighted on March 13, 2006. The area presented characteristics that warranted being declared a redevelopment area within the meaning of the Urban Redevelopment Law of 1945. Plans for the expansion and upgrade of a public, non-profit hospital, are continuing. The Redevelopment Authority (RDA) of the City of Williamsport is preparing for acquisition of property by eminent domain if necessary.

Through the RDA 2005 and 2006 CDBG funds were used to demolish a blighted property (Beiters). This project removed a number of vacant buildings and was completed in 2008.

**Redevelopment Authority Acquisition Activity** - Amount Budgeted 2008 -0

Prior year funds are available to acquire blighted residential property as a measure of last resort. No property has yet been acquired. An application for NSP (Neighborhood Stabilization) funds that requests additional funding for this activity was submitted in February 2009.

**Priority:** Planning and Administration.

Creation of Neighborhood Plans and strategies for all neighborhoods in the City.

General program administration of Williamsport's CDBG and HOME programs.

**Planning** - Amount Budgeted 2008 - \$30,000 CDBG

Planning is a continuous process. In 2008 planning funds were budgeted for a Pool Study to determine renovations needed, pool use statistics, and to ultimately create a plan recommending retention, changes or closing for each city public pool site; for an Elm Street area Neighborhood Action Plan; and for a Zoning Study.

**Administration** - Amount Budgeted 2008 - \$223,862 CDBG - \$34,325 HOME

Maximum expenditures for general program administration of CDBG and HOME programs are regulated. 2008 amounts administrative budgets for CDBG and HOME are below requirements of 20% CDBG and 10% HOME.

**Priority:** Economic Development. *Objective:* Create Economic Opportunity.

**Micro Enterprise** - Amount Budgeted 2008- \$00 - prior year funds are available

Applications for Micro-enterprise loan assistance benefiting lower income owners and employees were accepted and one was funded in 2008. A \$10,000, 3% interest loan to assist in creation of a Deli in a vacant downtown Market Street unit is underway and will be completed in 2009. This project was also assisted under the Main Street Program with a grant for exterior improvements.

**Commercial Façade Renovation** - Amount Budgeted 2008- \$00 – CDBG

Prior year CDBG funds and NON-CDBG revolving loan funds from the Williamsport Lycoming Community Foundation are available for exterior renovations to correct blighted conditions on commercial properties in Commercial Zoning districts. No CDBG funded applications were taken in 2008. Non-CDBG revolving loan proceeds were used in 2008.

## 6. Supportive services to social service and non-profit organizations

**Priority:** Public Services. *Objective:* Prepare a Suitable Living Environment

Youth services to benefit disadvantaged, lower income households.



**Big Brothers Big Sisters** Big Brothers Big Sisters- Amount Budgeted 2008- \$00

This program provides a role model match for children in lower income single parent families. Two years (2005 & 2006) of CDBG funds allowed 70 waiting list children to be matched and helped create a “Stepping Up” program at the Campbell Street Community Center that matched 9 participants. CDBG fund activity was complete in 2007 and closed out in 2008.

**The Salvation Army After School Learning** -Amount Budgeted 2008-\$00

Prior year CDBG funds provided tutoring and mentors from Lycoming College and Penn College for at risk children. The program targeted children with academic risk factors and assisted parents with budgeting seminars. The project was completed in 2007 and closed in 08. There were 146 participants

The 2005 and 2006, **Nurse Family Partnership Programs** Amount Budgeted 2008-\$00

Prior year CDBG funds (2005-2006) assisted Susquehanna Health to provide personal health guidance, home visits, mentoring, baby supplies, developmental toys and infant childcare for

lower income mothers. The majority funding was from non-CDBG sources. 2005 CDBG served 113 persons. The 2006 program assisted 122 people. Projects completed.

**Community Alliance for Progressive Positive Action (CAPPA)** Amount Budgeted 2008-\$6,700 Young Artists in Action Showcase has received multiple years of CDBG assistance. With support of local sponsors it provides a performing arts program for at-risk children from low to moderate-income households. The activity includes academic initiative support. In 2007 134 children benefited from CAPPA, in 2008 183 persons participated



Park Avenue **Neighborhood Clean-Up** assistance. Amount Budgeted 2008- \$0  
Prior year CDBG funds are available for this activity. The planning document for this neighborhood called for creation of a Neighborhood Partnership, similar to the Newberry Community Partnership Development is still underway. A neighborhood clean up for summer 2009 is pending further involvement by area residents.



Handicapped accessibility improvements to the **West End Christian Community Center**. An Amendment to a 2007 activity for the West End Christian Community Center was begun in 2008. \$6000 in 2007 funds will be used to install a fire alarm system instead of a handicapped accessibility ramp. This amendment is being done to meet current fire code needs. The center serves a predominantly low to moderate-income populace. Bids for the required work are being obtained. Work will begin in 2009.

**SPCA** - Amount Budgeted 2008-\$2,397 CDBG

The 2008 Pet Neuter/Spay Program to help control rising stray dog and cat populations has assisted 31 applicants with vouchers for services. This activity was also funded in 2007.

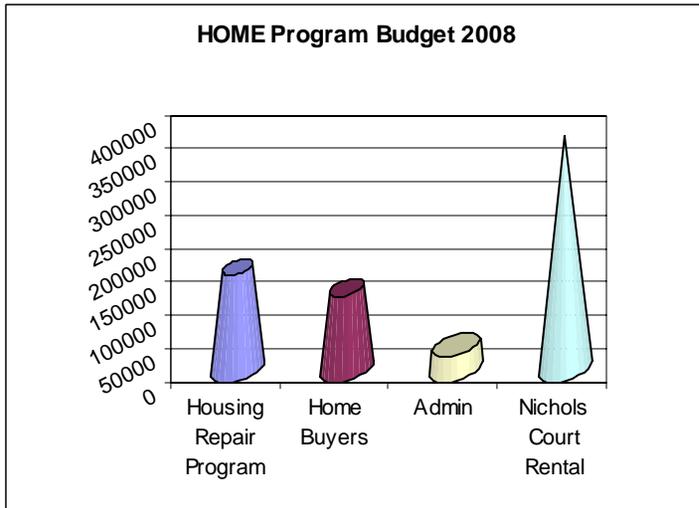
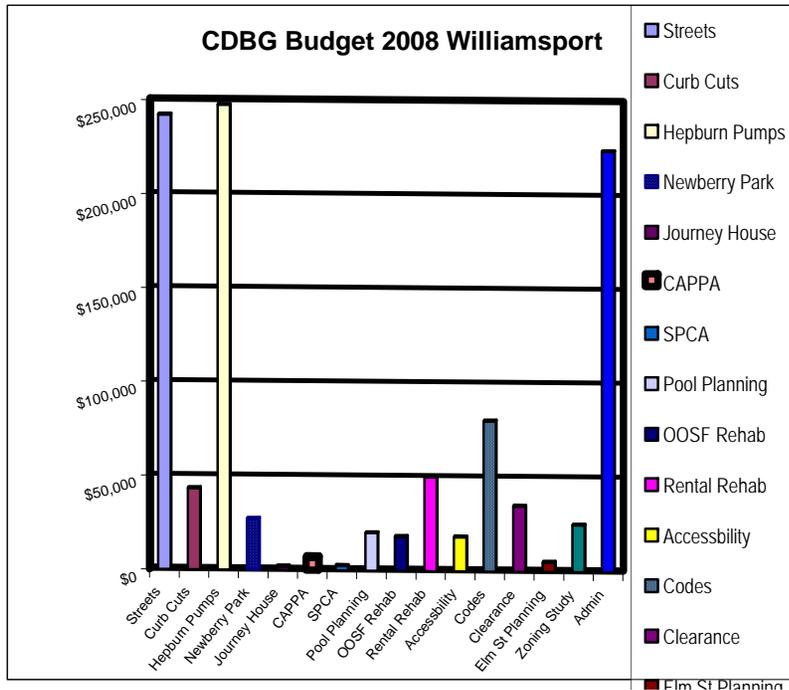
**YWCA** - Amount Budgeted 2008-\$0

The Remembering Honor after school program for at risk middle school children was closed out in 2008. Eighteen youth participated in this education and mentoring program in 2007.

**Journey House** - Amount Budgeted 2008 - \$1,900 – CDBG

A consortium of service providers joined to create the Journey House Project. Journey House provides transitional housing, job and life skills training for four homeless or near homeless families. The City expended 2008 CDBG funds for site support costs, including heat, electricity and water. The CDBG assistance was fully expended in 2009. Journey House is fully occupied and has more applicants than spaces available. 10 persons in 4 households were assisted in 2008. JH has raised more than \$250,000 in non-federal funds for unit renovation and project support.

For contact information regarding any of these programs, please call 570-327-7511, City Hall.



## COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS) ANNUAL PERFORMANCE REPORT FOR 2008 HOUSEHOLDS AND PERSONS ASSISTED IN THE CITY OF WILLIAMSPORT

1. Describe assisted households benefiting from investments made in this activity by income group, family type, tenure group, and racial/ethnic group. Compare the assistance provided with the goals established in the 2005 Annual Plan.  
(See chart for comparison)

### Activity 1: Housing Opportunities for Homebuyers New Construction & Existing Units

5 homebuyers assisted under the City HOME funded Gap financing program.

Racial characteristics of sold units:

- 1 African- American
- 4 White

1 female head of household

Income information for assisted units:

- 0 - 30% of median income -0
- 31 - 50% of median income -1
- 51 - 80% of median income - 4

1 homebuyer assisted CHDO-HOME - Habitat Humanity Sheridan Street

Racial characteristics of sold units:

- 0 African- American
- 1 White
- 1 female head of household
- 0 Hispanic

Income information for assisted units:

- 0 - 30% of median income - 0
- 31 - 50% of median income - 0
- 51 - 80% of median income - 1

2 LNDC, CHDO units are under construction. Agreements for construction of 10 additional units in the Pennsy Heights development and Nichols Place lots are underway. DCED Mortgage assistance funding of \$333,000 has been acquired for Nichols Court. PH has been delayed due to the current housing problems.

*Summary Activity 1: The City of Williamsport assisted 6 households purchase single family homes in 2008.*

### Activity 2: Moderate Rehabilitation Single-Family Homes

HOME & CDBG Owner Occupied Single Family Rehabilitation 2008:

- 9 cases completed 2008. (6 Home 3 CDBG)
- Racial Characteristics: (completed units only)
- 6 - White
- 3- African American
- 0 - Asian

3 - Female heads of household  
Income Information for assisted units

- 0 - 30% of median income - 2
- 31- 40% of median income - 2
- 41 - 50% of median income - 2
- 51 - 60% of median income - 1
- 61 - 80% of median income - 2

CDBG Accessibility Improvements Program:

0 cases completed 2008 2 are underway for 2009

Racial Characteristics: (completed cases only)

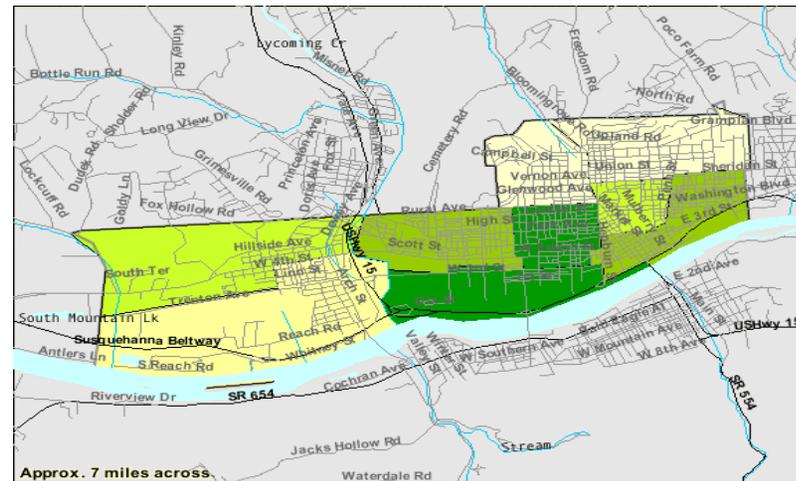
- 3 - White
- 3- Female heads of household

Income Information:

- 31 - 50% of median income - 0
- 51 - 80% of median income - 3

*Summary Activity 2 - The City completed rehabilitation of 9 units in the moderate rehabilitation of single-family dwelling units category 2008.*

### Activity 3: Rehabilitation of Rental Units



Rental Concentrations (darker = higher concentration)

CDBG Rental Rehabilitation Program.

A 3-unit activity under contract in 2007 was canceled at the owners request. No other applications were funded. The City is accepting applications for this program.

*Summary Activity 3-The City did not rehabilitate any existing rental units in 2008 but has a 2-unit rehabilitation under contract and is accepting applications for 2009. .*

**Activity 4: Construction of Rental Units**

Iris Commons is a 6/10 unit scattered site income restrictive construction activity funded partially by the HOME Program.

Was completed.

6 HOME units were constructed and occupied 2008 (Iris Commons)

Racial Characteristics:

1- White

5- Black

1-Female heads of household

Income information:

0 - 30% of median income - 1

31 - 50% of median income - 3

51 - 60% of median income - 2

**Activity 5: Tenant Based Rental Assistance**

Households Assisted - 0 no activity

**Activity 6: Expansion of Homeless Shelter**

A consortium of service providers banded together to create *Journey House in 2007*. *Journey House* provides transitional housing, job and life skills training for four homeless or near homeless families. The City supported applications from Family Housing/Journey House, seeking PA DCED funds and County Act 137 funds, and awarded 2008 CDBG funds for support costs.

2. *Describe Williamsport's Section 215 performance with federal resources and housing activities implemented.*

**Activity 1: Housing Opportunities-First-time Homebuyers**

All households assisted met the Section 215 criteria for homeownership. They were low-income homebuyers at or below 80% of area median adjusted for family size, used the home as their principal residence and the purchase price did not exceed pre stimulus 203(b) mortgage limits. A realtor's appraisal is the primary method to determine value. All newly constructed houses must meet current adopted code and energy-efficiency standards. Existing units must meet basic housing standards including a visual assessment for lead paint.

**Activity 2: Moderate Rehabilitation-Single-Family Housing**

All households assisted met the Section 215 criteria for homeowners. They are below 80% of the area median adjusted for family size, agree to reside in the unit as their principle residence, and the after rehabilitation value did not exceed 203(b) mortgage limits. A realtor's appraisal is often required for HOME funded rehabilitations.

**Activity 3: Rehabilitation of Rental Units**

The required percentage of households assisted will meet the Section 215 criteria for rental housing. Applicants must agree to rent to income eligible households if units are vacant. If occupied the required percentage of tenants must be income eligible (income at or below 80% of area median). Rents may not exceed Section 8 Fair Market Rents with adjustments for utilities.

**Activity 4: Construction of Rental units**

The households assisted met the Section 215 criteria for homeownership. They were lower-income, and rents may not exceed the allowed maximums with adjustments for utilities.

*3. How many households were assisted through housing activities that did not result in the housing units being brought into compliance with Section 8 Housing Quality Standards (HQS)? List housing activities, funding resources, funding amounts and numbers of households assisted.*

The City CDBG funded Emergency Owner Occupied Single Family Rehabilitation, Accessibility and Historic Rehabilitation programs do not always bring properties up to minimum Section 8 HQS. All such applicants are directed to other available rehabilitation programs and, in the case of emergency rehabilitations, required to agree to participate in those programs. Funding amounts and assisted households are located in the charting areas of this document.

COMPREHENSIVE HOUSING AFFORDABILITY  
STRATEGY ANNUAL PERFORMANCE REPORT 2007

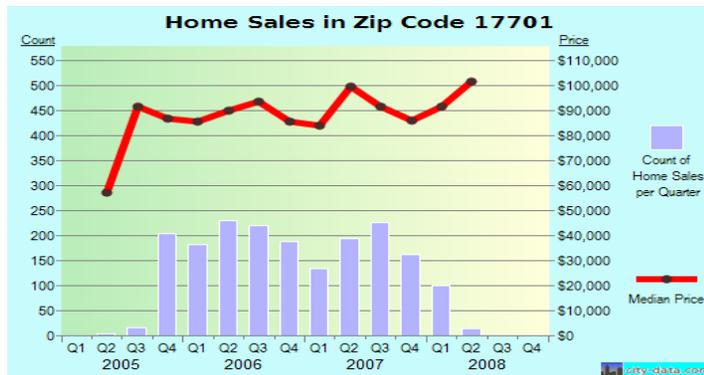
**OTHER ACTIONS TAKEN IN THE CITY OF  
WILLIAMSPORT**

**1. Public Policy**

*Describe actions undertaken to remove or ameliorate the negative effects of public policies inhibiting Williamsport's ability to provide affordable housing or the incentives to develop, maintain, or improve affordable housing.*

City housing is even more affordable. The 2007 Municipal Statistical Area median house value was \$93,000. A household with acceptable credit and an annual household income of \$25,000 can afford a near median value house in the City, with the assistance of the City or other homebuyer programs.

Estimated median house value in 2007  
Williamsport:\$93,072      Pennsylvania:\$155,000

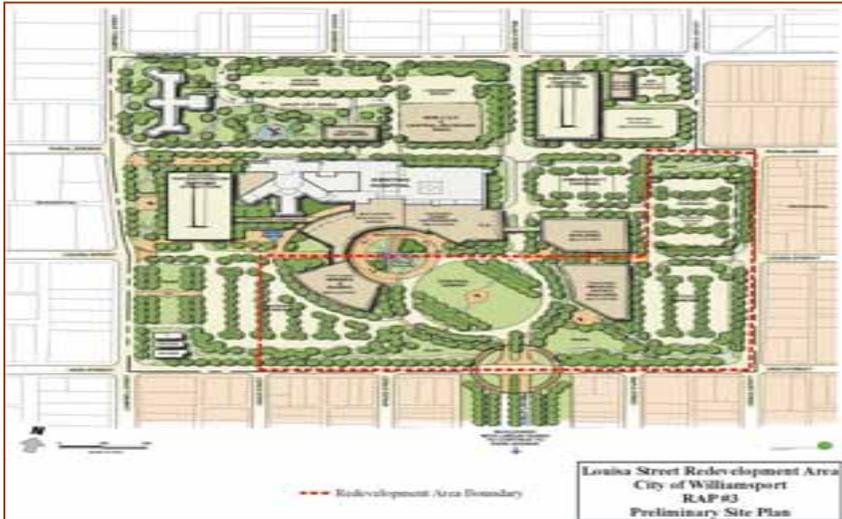


The Department of Community and Economic Development uses its 2005-2009 *Consolidated Plan* as a strategy guide for development. The City of Williamsport and adjoining communities adopted a multi-municipal Comprehensive Plan. As the only urban area in the region, this Comprehensive *Plan* recognizes the City of Williamsport as pivotal to the health of the region. Strategic actions to support revitalization of Williamsport include rehabilitation and reuse of older structures, implementation of the CBD Revitalization and Community Gateway Initiatives, infill development, increasing awareness of cultural and historic resources, maintenance and beautification in the community, promotion of a positive business climate, and streetscape enhancements. CDBG funds many such activities.

The *City Zoning Ordinance* complies with the Fair Housing Act and the City has an updated *Fair Housing Analysis of Impediments*. The *Fair Housing Commission* met 4 times in 2008 and has been charged with outreach and education of potential homebuyers. The City joined Housing Providers to form a “*Lycoming County Housing Work Group*”. This group is composed of representatives from Consumer Counseling Services, STEP, Financial Institutions, Rural Housing Development and others. Its goal is housing education for homeownership.

The City Zoning lot size and occupancy requirements are reasonable.

The City has cooperated with for profit and non-profit developers to provide affordable housing to low and moderate-income households and is working with *Susquehanna Health*



Systems to reduce the impact of the hospital expansion in the High Street neighborhood.

The construction of 10 new rental units with, 6 with HOME assistance, is complete. *Iris Commons* is fully occupied.

In 2008, the City funded park renovations, code enforcement, street reconstruction, pump station improvements and blight elimination activities in lower-income neighborhoods.

The conversion of single-family homes into multi unit rentals is regulated. To enforce minimum code standards in rental units the City requires a local representative for all rentals and has, following a recommendation of the *Fair Housing Analysis*, implemented a **Rental Inspection Ordinance**. Every four years each rental unit within City limits will be inspected for basic health, safety and occupancy standards. The Codes Office, Community Development, Police, and Fire Departments work together to eliminate housing hazards. A “Where to Find Help” and Community Development brochure is distributed by City Code and Rehabilitation Inspectors.

The City contains many older housing units and City rehabilitation program provide a means for many owners to make repairs. The need for major repairs and maintenance increases the cost of the housing, sometimes forcing lower income owners not receiving program assistance, to delay needed repairs. The City’s Housing Rehabilitation staff note that changes in codes, adopted to ensure safety, require improvements that increase costs. Lead paint hazard reduction requirements have caused an average 36 percent increase in program housing rehabilitation costs. The City increased the maximum allowable assistance for its CDBG and HOME Owner Occupied Single Family, Rental, and Accessibility programs but funding is limited.

The Lycoming County Housing Authority posts HUD approved counseling agencies and notices regarding City and USDA Homebuyer and Home Repair loans and grants. The City and LCHA have worked together to provide affordable single family homes in the Harmony Way and Lose School projects.

## 2. Institutional Structure

*Describe the actions undertaken to strengthen the housing delivery system and to carry out affordable housing strategies.*

Home ownership is linked to family stability, improved property maintenance, and increased civic participation. Expanding home ownership among lower income households encourages community and individual improvement. The City of Williamsport programs help renters become homeowners and help homeowners make home repairs in agreement with national goals. The City joined with non-profit CHDO’s, for-

profit developers and various local groups to increase housing opportunities for targeted income groups.

The City mailed information to housing service providers, banks, and realtors making them aware of City programs. City representatives attend *Coordinated Task Force* meetings. The Coordinated Task Force is comprised of 60 human service agencies.

The Campbell Street Center continued a Family Savings Program. Participants learn how to save money and receive a dollar for dollar match for housing, education, repairing credit or starting a business.

The Lycoming Housing Authority has a Homeownership Initiative, teaching “how to” buy a home. The LCHA has a Section 8 housing assistance plan in effect and has adopted an amendment to their selection guidelines offering a *preference for housing* to homeless households and persons, and those made homeless as a result of Rental Property Inspection failure that is not directly related to tenant action. The LCHA is the only Housing Authority in Lycoming County. LCHA has assumed ownership of properties and programs formerly run by the Williamsport Housing Authority.

*The Lycoming County Health Improvement Coalition* has a Human Services “Where To Find Help” list. It is available at this site: [http://www.lchic.org/needed\\_new.asp](http://www.lchic.org/needed_new.asp)

*Linkage Lycoming* provides [linklyco@stepcorp.org](mailto:linklyco@stepcorp.org), Lycoming County’s Information and Referral Service, located at STEP 2138 Lincoln Street, Williamsport, PA. 570-323-8555.

### **3. Intergovernmental Cooperation**

*Describe the actions undertaken to achieve cooperation and coordination among all parties (federal, state, local and private) in implementing the affordable housing strategy.*

Citizen Participation guidelines were followed. In preparation of the 2008 Action Plan and 2008 CAPER the City encouraged and solicited private and public agency participation.

In 2007, through a Cooperative Agreement and City donation of suitable land, the Lycoming Housing Authority has completed construction of 6 single-family homes for sale to income eligible persons at the *Lose School* site. The City, with CDBG funding, is providing improvements to nearby Lose Park.

The goals of the Five Year CP require partnerships to extend and strengthen cooperation among all levels of government and the private sector. This includes for-profit and nonprofit organizations to help provide decent housing, maintain a suitable living environment, and expand economic opportunities.

### **4. Public Housing Improvements**

*Describe the local housing authorities' actions to improve (a) the management and operation of public housing, and (b) the living environment of public housing residents.*

(a) Staff members of the Lycoming County Housing (LCHA) participate in training and obtain HUD certifications. They have combined waiting lists. The LCHA serves 1,186

households, provides 511 income-restricted housing units, 214 market rate units, and provides 675 vouchers.

The LCHA sends out resident surveys requesting input regarding operation of the Authority and resident satisfaction. LCHA reports success in efforts to reduce criminal activity on their properties.

(b) LCHA has assessed units formerly of the Williamsport Housing Authority and determined the *Kennedy King* complex is beyond economic rehabilitation. Residents have been relocated and the land returned to the City of Williamsport for development.

LCHA has made physical improvements to its other units by installing water saving toilets, showerheads, energy efficient lighting, accessible units and parking. Maintenance is regular.

## **5. Public Housing Resident Initiatives**

*Describe Williamsport's performance, in cooperation and coordination with the local housing authorities, to (a) involve residents in the management of their public housing units and (b) expand homeownership opportunities for public housing residents.*

(a). LCHA residents and Section 8 holders serve on the Board of Directors. Authority jobs are posted and input from residents is solicited on an ongoing basis. The LCHA has residents on staff and a Residents Advisory Board that meets regularly and has input into the LCHA Annual Plan and Five Year Plan. Board meetings are public and a resident serves on the Board of Directors.

(b) LCHA continues to offer a **Family Self Sufficiency** program. The program had 60 participants in 2008. Goals are

set and as household income increases an escrow savings account is established.

Lycoming Housing Finance Agency also offers low cost condos to lower income buyers.

Some individuals are hired by the Authority to work at its sites under the Authority's *Section 3 Employment* Opportunity Plan. The LCHA has a "Job Finder Service" for residents seeking employment. Applications for many employers are kept at the LCHA social service office. Residents are referred to Career Link and Pennsylvania College of Technology's New Choices/New Options Program, and STEP. These programs provide vocational counseling, job preparation and placement. LCHA has a Resident Training Toward Success Program.

Since homeownership is tied to economic capability these programs increase the likelihood of homeownership.

LCHA has completed construction of *Harmony Way*, a 6 unit scattered site project. These single-family units are for sale to eligible households, including public housing residents. LCHA has completed construction on the collaborative Lose School housing site.

## **6. Lead-Based Paint Hazard Reduction**

*Describe the actions taken to evaluate and reduce lead paint hazards in Williamsport.*

Approximately 70% of Williamsport housing units were built before 1940 and contain lead paint. Lead-based paint hazard reduction is eligible under the City's CDBG and HOME housing rehabilitation program. The City is addressing lead based paint through regulations effective January 10, 2002. All Rehabilitation Specialists have completed "Visual Assessment

Training.” and attended “Safe Work Practice Training for Contractors”. One staff member is a certified *Pennsylvania Risk Assessor* and performs clearance testing for rehabilitation cases. Testing has been contracted to a certified lead based paint inspection firm from Harrisburg.

Estimated Incidence of Lead-Based Paint in Housing Stock – 2003 Report

Year of Construction	Age of Housing in City of Williamsport	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1980 and after	1,225	0%	0
1960 to 1979	1,644	52% - 72%	855 – 1,184
1940 to 1959	2,692	70% - 90%	1,884 – 2,423
Before 1940	7,963	80% - 100%	6,370 – 7,963
Total	13,524		9,109 – 11,570

Source: *Comprehensive & Workable Plan for Abatement of Lead-Based Paint in privately Owned Structures*

The City sponsored a free “Safe Work Practice Training” for contractors in January 2008. The limits of each rehabilitation program have been to compensate for increased costs due to hazard reduction and safe work practices. Reductions in Federal funding have jeopardized our ability to improve our housing stock and protect our residents. The City publicizes Lead Paint Safe Work Practice Training, posts program information, and provides contractor training as available. Free Safe Work Practice Training classes have increased the number of trained contractors but employee turnover have exposed need for regularly scheduled Safe Work classes. The CD office will continue to urge Penn College to include this training as part of their construction curriculum. The City will

continue to provide this training but continuing education, taped or Internet training classes would be helpful. All Housing Authority Developments have been certified as lead free and licensed Lead Paint Risk Assessors inspect private, Section 8, dwellings. The LCHA ‘s Voucher units are inspected at least once annually. STEP uses trained workers under its weatherization programs.

## 7. Affirmatively Furthering Fair Housing

*Describe the actions taken to affirmatively further fair housing.* To disseminate information the Community Development Office placed a “Fair Housing Notice” in the Williamsport Sun- Gazette and on its web site. All residents are advised that certain actions, if based on race, color, religion, sex, national origin, familial status, handicap, are considered to be discriminatory. Residents are directed to contact the City Fair Housing Officer, the PA Human Relations Commission, or HUD Office of Fair Housing to file complaints.

The City has an updated **Fair Housing-Analysis of Impediments** (2003-2013). A copy was provided to the HUD Philadelphia Office. The City completed an updated Analysis of Impediments to Fair Housing (2003-2013). The following actions were suggested:

- (1) The Fair Housing Commission, with support of the real estate, lending and development community, under the leadership of the City, should be charged with the responsibility to promote housing education, credit repair and housing counseling, and act pro-actively to encourage homeownership in the community.

(2) The West Branch Valley Board of Realtors should be asked to promote fair housing within its ranks and to educate consumers.

(3) Lenders need to provide more pre-purchase educational programs to better prepare loan applicants. The rate of denial of over 39% (HMDA, 2000) indicates that the general community needs to better understand the financial community's needs with regard to credit. In addition, lenders must maximize their flexibility in terms of documentation of credit use and responsibility.

(4) The City should consider housing transfer inspection and rental property inspection programs to improve and protect the stock of affordable rental housing. Such programs will stem blight and allow for the more efficient scheduled inspection of rental housing.

*Identify actions taken to overcome effects of impediments identified.*

The following actions have been taken.

The Fair Housing Commission, has been expanded in size; outreach and education added to its mitigation of complaints duty. Representatives of the Banking, Real Estate and Insurance communities have been appointed to the Commission. The Commission met 4 times in 2008.

A Rental Property Inspection Ordinance was adopted and the Codes Department began rental unit inspections in 2006. Every four years each rental unit within City limits will be inspected for basic health, safety and occupancy standards. Many rental property owners originally resisted the measure but compliance is expected.

Fair Housing information is on display in the Codes Department, Community Development Office and public areas in City Hall. Recipients of HOME/CDBG funds for rental activities are required to abide by the Fair Housing Act of 1973, Americans With Disabilities Act, Civil Rights Acts, and Age Discrimination Act. Assisted unit rents must be affordable to low-mod income households. Developers of multi unit HOME assisted activities are required to prepare and follow a Fair Housing and Marketing Plan. All participants in the City Homebuyer Assistance program must attend an educational pre-purchase homebuyer training session.

In 2008 the City continued participation in the "Lycoming County Housing Work Group". This group is composed of representatives from Consumer Counseling Services, STEP, various financial institutions, the United Way, Rural Housing Development and others. Its goal is housing education for homeownership but anticipates increasing its scope in 2009 to address rental issues.

In 2008 the City mailed information regarding city programs for housing service providers, banks, and realtors. City representatives attend Coordinated Task Force meetings. The Coordinated Task Force is comprised of 60 human service agencies and meets once per month to discuss current needs and problems. The city continued cooperation with for profit and non-profit developers such as Habitat for Humanity, LNDC and Susquehanna Valley Developers, to provide affordable owner occupied and rental housing to low and moderate-income households. The city is working with Susquehanna Health Systems to reduce the impact of the hospital expansion in the High Street neighborhood.

The conversion of single-family homes into multi unit rentals is regulated. The Codes Office, Community Development, Police, and Fire Departments work together to eliminate housing hazards. A “Where to Find Help” and Community Development brochure is distributed by City Code and CD Rehabilitation Inspectors.

The City’s Housing Rehabilitation staff has noted that advances in housing codes and regulations such as lead based paint reduction; adopted to ensure safety, significantly increase costs. Lead paint hazard reduction requirements have caused an average 36 percent increase in housing rehabilitation program costs at a time when federal awards are being reduced. Additional funding sources are being sought,

To disseminate Fair Housing information the Community Development Office published a “Fair Housing Notice” in the Williamsport Sun- Gazette and on the city web site. The notices advise that certain actions, if based on race, color, religion, sex, national origin, familial status, handicap, are considered to be discriminatory. Residents are directed to contact the City Fair Housing Officer, PA Human Relations Commission, or HUD Office of Fair Housing to file complaints.

The City and Lycoming County Housing Authority post contacts for HUD approved counseling agencies and notices regarding City and other available Homebuyer and Home Repair loans and grants.

The City and the *Center for Independent Living* cooperate under the City Accessibility Program, making improvements that allow persons that are handicapped or disabled to remain

in their homes. Funding for this program has been reduced due to Federal CDBG reductions. Program information and the procedure for being placed on the list of potential rehabilitation contractors are available in Codes, Community Development, and City web site. City partners have published fair housing and *affirmative marketing plans* as part of their projects and post required notices in their rental or sales offices.

Minority and women owned business contractors are solicited to apply for contracts.

The LCHA awards contract bonus points to Minority and Women Owned Business Enterprises.

## 8. Reducing Poverty

*Describe actions taken to reduce the number of persons living below the poverty level.*

Census Tract	% Below Poverty Line	2000 Median Household Income
001	8.61	\$40,000
002	4.91	\$48,000
003	21.34	\$26,751
004	36.66	\$15,513
005	12.69	\$23,138
008	47.73	\$18,444
009	14.25	\$27,957
010	21.90	\$27,250

*See map in Introduction for Census Tract Locations*

Poverty is a function of income, related to education, job training, and employment. Manufacturing employment has declined. Industries most affected by job losses (i.e. apparel and textiles, transportation equipment) are negatively impacted by foreign imports and are not expected to return to the region. The greatest job growth is in the retail and service sectors that

do not provide the compensation found in the manufacturing sector.

The resources that the City of Williamsport has to reduce the number of persons with incomes below the poverty level are limited. Since poverty is based upon income, its effect on housing opportunity and choice is apparent. Conversely, with out adequate, stable housing and employment opportunities, alleviating poverty becomes difficult. The City continues to pursue and support various activities in an effort to provide an environment that will attract businesses to remain, expand or relocate to Williamsport. An objective of the strategies is to pursue economic development through revitalization. Activities include:

- **Downtown Revitalization Project.** The project includes residential housing (Nichols Place), a parking deck with retail businesses, and expansion of the Trade and Transit Center. The State has awarded \$6 million toward the project, scheduled for construction between 2006 and 2009.
- **Reach Road Extension Project.** Improve access to US 220/I-180 with the proposed I-99 and service industrial properties in the West End promoting economic development.
- **Keystone Innovation Zone (KIZ).** Administered by Pennsylvania's Department of Community and Economic Development, (DCED) the KIZ is a geographically designated zone, formed to support renewal by creating new technologies and new entrepreneurs. KIZs use colleges and universities to deliver economic opportunities. The KIZ partnership is responsible for planning and execution of a zone plan for renewal. The KIZ partnership in Williamsport consists of the City, Lycoming County, SEDA-Council of Governments,

Pennsylvania College of Technology, and the Williamsport/Lycoming Chamber of Commerce.

*Economic development programs in support of business development and job creation are being undertaken in the City of Williamsport as follows:*

- Williamsport has established a Keystone Opportunity Zone (KOZ). Administered by DCED, KOZs revive economically distressed communities with a market-based incentive of tax abatement. In KOZ areas, there is a reduced or no tax burden for residents and businesses. The virtually tax free KOZ in the City of Williamsport serves to attract economic activity where no or little activity exists. Spin-off economic activities outside the KOZ become taxable for additional revenue that did not exist before, fostering private reinvestment to regain economic stability. There are six city KOZ sites.
- Providing state tax credits to private companies making qualified investments in rehabilitation, expanding, or improving buildings in designated Enterprise Zones.
- SEDA-Council of Governments offers small business administration loans. Lock Haven Small Business Development Center offers free assistance including guidance in developing a business plan. They have an outreach center in Williamsport.
- Service providers in the City and region provide educational and job training services. Team Pennsylvania Career Link, a cooperative effort established by the State, is located in Williamsport. Career Link provides one-stop delivery of career services to job seekers.

- The City and County participate in the LERTA tax abatement program to encourage expansion of existing businesses.

*CDBG funds, administered through the Office of Economic and Community Development, are used to further economic development in Williamsport as follows.*

- Micro-enterprise Loan Program provides a maximum loan of \$10,000 at three percent interest over ten years. The first year principal and interest is deferred. The funds can be used to assist businesses with five or fewer employees with equipment, supplies, furnishings, and other necessities. Minimal CDBG funding is available. One applicant was approved in 2008
- \$60,000 of loan repayments, originally from a First Community Foundation grant, provides funding for the City Commercial Facade Repair Program. In 2007 a revolving loan pool for commercial façade improvements in commercial districts was created. CDBG assistance was not used in 2008.

There continues to be the need to focus on economic development, attracting businesses, retaining and expanding existing ones, and creating jobs. In recent years the City in partnership with other organizations in the region, has embarked on a program to implement revitalization in the central business district. The Main Street program seeks to encourage job creation, tourism, and a livable, viable downtown. Economic development will continue to be important to the overall revitalization of the community.

The City supports agencies providing social and employment service, and affordable housing activity for households below the poverty level. These services include:

- Lycoming County Public Housing Authority provides programs promoting economic self-sufficiency, job training, and job finder assistance.
- Neighborhood Plans and Strategies for City neighborhoods lead to creation of the Newberry Community Partnership (NCP). NCP was approved for an **Elm Street Grant** in 2007-2008. A **Neighborhood Strategic Plan** for the Park Avenue Neighborhood is completed, but little activity has ensued.
- Step, Inc. sponsors job-training programs (WIA) and with Lycoming County Career Link, provides connection between job seekers and employers.
- The American Rescue Workers supports Work Therapy Programs teaching personal and organizational skills needed for employment.
- The Center, a community based organization providing life and job skills training, and was assisted with CDBG funds.
- The YWCA Liberty House Women's & Children's Shelter program include job skills and self-sufficiency training.
- Salvation Army Project Break Through is a large component of **Journey House**. A program that provides housing and mentoring for homeless or near homeless families.

These activities will aid in reducing poverty in the City by improving the basic skills, health and housing environment of persons living below the poverty level They will also increase opportunities for employment by attracting and retaining businesses and by providing a comfortable living environment. The varied activities help create job opportunities that help alleviate poverty in the community.

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS) ANNUAL PERFORMANCE REPORT FOR 2007

ASSESSMENT OF ANNUAL PERFORMANCE IN THE CITY OF WILLIAMSPORT

1. *Assess Williamsport's effectiveness in achieving the goals established in the Five-Year Consolidated Plan. (See also Introduction and attached Chart for a summary of progress.)*

All Grantees must identify and select one of three Objectives for each activity. Then one of three Outcomes that best represent the impact of the program is selected. This chart displays available objectives and outcome categories

	Outcome 1: Availability/Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
Objective #1 Suitable Living Environment	Accessibility for the purpose of creating Suitable Living Environments	Affordability for the purpose of creating Suitable Living Environments	Sustainability for the purpose of creating Suitable Living Environments
Objective #2 Decent Housing	Accessibility for the purpose of providing Decent Affordable Housing	Affordability for the purpose of providing Decent Affordable Housing	Sustainability for the purpose of providing Decent Affordable Housing
Objective #3 Economic Opportunity	Accessibility for the purpose of creating Economic Opportunities	Affordability for the purpose of creating Economic Opportunities	Sustainability for the purpose of creating Economic Opportunities

Despite the available resources, obstacles remain in achieving the goals include

- Limited resources to meet the competing demands.
- Limited vacant developable sites.
- Clean-up costs of developed sites or abandoned buildings that add to the cost of development.
- Dated infrastructure .

Priorities of the Consolidated Plan define Williamsport's Housing Strategies. Established programs and activities address many priorities. The objective of the planned strategies is providing affordable housing and support services to persons and households living at 80 percent or below the City's median income.

**Priority Housing Need: Homeownership**

- Support home ownership by very low and low income small, large, and all other renters.
- Create new housing for home ownership through construction, or substantial rehabilitation.

Objective: Decent, affordable housing

Outcome: Affordability

*The City Existing Housing "GAP" Program* offers financing not exceeding 20% of a property purchase price. Applicants must meet income guidelines, obtain the maximum available financing from private sources, and contribute 4% of the purchase price from their own funds. FIVE former renter households were assisted in 2008 and 14 households have been assisted since 2005. *All participants are below 80% area income level. This activity primarily benefits households above the 51% area median income.* In many cases a low-income households lack of earnings precludes their ability to purchase and maintain a single-family house. The city assists such households by supporting homeownership education, budgeting classes, and other services, provided by many organizations, that increase the ability of lower income

households to purchase a home. Existing homes are affordable and interest in this program has been steady.

HOME funds are available to assist income eligible households purchase new homes in *West End Terrace/Pennsy Heights*. 53 units have been assisted since 1998. Buyers apply for deferred repayment HOME mortgages. Pre construction activity for 10 additional units is underway. No buyers were assisted in 2008. The activity has been delayed due to recent housing and national economic difficulties. The West End Terrace Homebuyer activities, in total from 1997 to 2008, has expended \$1,548,998 in HOME funds and leveraged \$3,881,154 from PHFA, FHLB, and other sources. *This activity primarily benefits households between 60% and 80% of area median.*

Home ownership opportunities are available through non-profit organizations such as *Lycoming Neighborhood Development Corporation (LNDC) and Habitat for Humanity, City CHDO's*. Since 2000, City assistance to Habitat has resulted in 16 new owner occupied units. Partnership with LNDC has resulted in 8 single-family units and a 24 (15 HOME assisted) unit rental activity. HfH assisted ONE new homebuyer in 2008. *This activity has primarily benefited households between 50% and 60% of area median income.*

The Lycoming Housing Authority constructed Harmony Way, Six single-family homes on Walnut, Cherry Street and Park Avenue. The homes are for sale to income eligible buyers. No City funds were used in this activity.

Through Cooperative Agreement and City donation of land, the LHA constructed 6 single-family homes at **Lose School** site. The City will provide improvements to a nearby park.

The CP goal of 10 new units will be exceeded by 2009

**Priority Housing Need:** Home Rehabilitation

- Improve living conditions by making owner occupied housing code compliant.
- Preserve housing stock through rehabilitation.
- Reduce lead based paint hazards in older housing stock.

Objective: Decent, affordable housing

Outcome: Affordability

Owner-occupied single-family housing rehabilitation programs (**OOSF**) address the above needs. Each house rehabilitated by HOME must meet minimum standards. Lead Paint hazard reduction requirements are observed.

Since 2005, FORTY houses were rehabilitated to standard under HOME.

Since 2005, FIFTEEN homes have been rehabilitated using CDBG funds under the Emergency Repair Program

Since 2005, NINE Handicapped rehabilitations have been completed, providing home modification for handicapped individuals.

Between 2005 and 2007 SIXTY-FOUR units have received rehabilitation assistance. The goal of 45 units has been exceeded.

**Priority Housing Need:**

- Improve living conditions by making rental-housing code compliant.

- Preserve the housing stock through rehabilitation.
- Abate hazard of lead in older housing stock.
- Create new affordable renter housing.

The City *Rental Rehabilitation Program* offers a 3% interest, 15-year loan. Since 1993, 65 units have been rehabilitated and made available to targeted households.

0 units were completed in 2008. Since 2005, ELEVEN existing units have been rehabilitated to standards with CDBG funds.

HOME funds are used to construct income targeted rental units. Iris Commons is complete and fully occupied. SIX units are HOME assisted. The Goal of 15 new rental units has been met.

**Priority Housing Need:**

- Assisting Homeless Individuals and Families and Chronically Homeless persons obtain housing and helping Low Income Persons Avoid Homelessness

The City of Williamsport accepts funding requests from provider agencies of permanent supportive housing, particularly those that address a gap in agreement with the *Continuum of Care*. The City worked with Family Housing Alliance, Transitional Housing for Families Journey House, and provided CDBG support for utility costs in 2008. JH is occupied by formerly homeless or near homeless families. Journey House provides a home, job search, and life skills training. The City supported Journey House applications for PA DCED, County Act 137 funds and awarded Journey House 2008 CDBG funds.

Community Development participates in the Lycoming County Housing Work Group, a collaborative effort from many local housing providers, credit counseling agencies, and banks to provide homebuyer – homeowner education.

The City assisted social service and non-profit organizations with funding. This information is discussed under “**Supportive services to social service and non-profit organizations**”.

The City supports LCHA additional Section 8 applications. The City does not have any program to address this need directly.

The City collaborated with *LNDC, Habitat for Humanity and Susquehanna Developers* to provide single-family owner occupied newly constructed housing for targeted incomes. The City has three non-profit organizations qualifying as CHDOs and would accept inquiries from other interested non-profits.

**Homeless Objectives**

**Priority- Homeless** - Support Homeless Prevention Programs.

	Beds	Current Inventory	Unmet Need/Gap
Individuals			
Emergency Shelter		233	21
Transitional Housing		148	150
Permanent Supportive Housing		85	220
Total		466	391
Families With Children			
Emergency Shelter		409	38
Transitional Housing		344 + 4	105
Permanent Supportive Housing		0	198
Total			

The City has contact with private non-profit agencies and provides assistance where possible. Homelessness is often a

result of economic pressures and unemployment. The City supports job growth and retention through its Micro Enterprise, UDAG Shopsteading and Commercial Facade Programs, though funding for these activities is limited. Local housing providers comment that reasons for homelessness include inability to retain employment, manage a budget, sudden life changes such as divorce or job loss, abuse, addictions, credit, the lack of medical insurance, and lack of facilities for persons unable to live on their own.

The Lycoming County United Way (LUW) administers Housing Assistance Program (HAP) used to prevent eviction or obtain permanent housing and FEMA funds, for rental assistance to prevent eviction.

The City is a member of the Coordinated Task Force Group that meets once per month. The Task Force is composed of over 60 organizations that meet to share information, and resources.

Part of Task Force activity is to obtain the information needed to apply for Continuum of Care, McKinney, and related Housing Assistance Program funding, a Central Clearinghouse of information from County agencies dealing with homelessness was formed. Linkage Lycoming was funded by the United Way to perform this service. Information has been obtained from many different agencies including: The Joinder Board, Mental Health/Mental Retardation, Salvation Army, YWCA, Wise Options, North Penn Legal Services, Children & Youth, STEP, Williamsport Area School District, American Rescue Workers and others. Linkage Lycoming verifies the count is not duplicated from month to month.

For the year of 2008 the homeless reported count for Lycoming County is over 130 households.

The County Department of Public Assistance administers Emergency Shelter Allowance (ESA) funds from the State. ESA funds are used to prevent eviction and assist homeless households obtain permanent or temporary shelter. Other agencies offering limited assistance to prevent eviction include American Rescue Workers, Shepherd of the Streets Ministry, and STEP Outreach.

**Priority Homeless Objectives** - *Support emergency shelter and transitional housing services through local nonprofit organizations and social service agencies.*

The YWCA opened Liberty House Women's and Children's Shelter with City CDBG assistance. The American Rescue Worker's operates a men's homeless shelter. The Salvation Army provides Project Break Through (CDBG assisted). Journey House residents participate in Project Break Through. The City has supported applications for emergency shelter grants, PA DCED funds, County Act 137 funds or any other sources for shelter services.

**Priority Homeless Objectives** - *Support services to assist homeless persons and families make the transition to permanent housing and independent living.*

The City seeks input from social service agencies. Most need additional funds for staff to properly supervise clients and to expand programs encouraging self-sufficiency. Many non-profits such as United Churches, Salvation Army, Aids Resource and Saint Anthony's Center, provide rent and utility payments on a limited basis and basic life skills support help. The Center for Independent Living provides advocacy for persons that are disabled. The LCHA and the Center offer Family Self-Sufficiency programs and supervised homebuyer activities. A printed and on-line directory of service providers

is available through *Linkage Lycoming*. The City Accessibility Program helps persons that are disabled remain in their homes. The City, worked with the United Way, Covenant Central Church, Salvation Army, STEP, Habitat for Humanity, and others, to support Family Transitional Housing at Journey House. JH provides applicants housing, job and life skills training with a goal of self-sufficiency with in a one-year period.

*Discuss further actions or changes that are proposed for the Consolidated Plan because of this assessment.*

None are planned at this time. An amendment may be needed if NSP funds are awarded.

*Other Needs:*

The City of Williamsport will consider requests to assist with housing for other special needs sub-populations. The City of Williamsport will also consider providing certifications of consistency for HUD and other funders as required, to expand housing choice and assist the with housing for other special needs sub-populations

Incremental progress has been made toward non-housing needs but advancement is limited to available funding.

**Public Facilities**

**Priority** – improvement to facilities including

- Recreational facilities
- City infrastructure
- Installation of ADA compliant curb ramps
- Water and sewer improvements
- Fire hydrant upgrades

- Flood pump station improvements
- Blight elimination activities

are underway and are budgeted for as fully possible. The Objective of each activity is create a Suitable Living Environment with an Outcome of increasing Community Sustainability.

**Priority** - Support Vital Public Services

There are varied public services available in the community to address human service needs. There continues to be service needs that are important to the ability of persons to sustain themselves and live independently. The City of Williamsport will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community.

Many of the above are multiple year activities, dependent upon annual CDBG awards. Many activities originally proposed as priority needs will not be addressed due to funding limitations.

Specific projects are discussed in the Introduction to this document and in the Priority Needs Progress Summary.

## **DEVELOPMENT OF THE CHAS ANNUAL PERFORMANCE REPORT**

The Williamsport Office of Economic and Community Development prepared the CHAS APR for 2008 from February through March 2009. The Office of Economic and Community Development used its 2005 - 2009 Consolidated Plan, information from its 2008 Action Plan, and input from various governmental and social service agencies as a baseline to prepare the APR. The OECD compared the planned activities and the progress made toward achievement. The City also contacted service agencies and housing providers through monitoring visits, communications, and telephone consultation to obtain additional information on programs available, services needed, households assisted with housing, housing related activities, and other services during 2008. A sample of this questionnaire is attached.

A public hearing concerning development of the 2008 Action Plan was held on August 16, 2007. A second public hearing was held on October 24, 2007 in City Hall. The public hearings were advertised in *The Williamsport Sun-Gazette*. The Action Plan was on display from October 9, 2007 to November 7, 2007. The City Council Finance and Public Works Committees reviewed the Action Plan in a Public Meeting on October 31, 2007

The completed CHAS, CDBG and HOME, was put on public display for fifteen days from March 16, 2009 to March 31, 2009 at the following locations.

Office of Economic and Community Development  
City of Williamsport  
245 West Fourth Street  
Williamsport, PA 17701

and

James V. Brown Library  
19 East Fourth Street  
Williamsport, PA 17701

A public notice advertising the location and dates of the comment and display period was published in the Williamsport Sun - Gazette on March 16, 2009. A copy of the advertisement is included in Appendix A and as soon as Proof of Publication is available it will be added to Appendix A.

### **COMMENTS RECEIVED**

No comments have been received to date. Any comments that are received will be forwarded to HUD.

The CHAS APR for 2008 was submitted to HUD on March 31, 2009.

Insert Proof of Publication and Notice

Proof of Publication will be inserted as soon as it becomes available.

## **PUBLIC COMMENTS**

No comments have been received to date.

**ANY COMMENTS RECEIVED BY THE CITY WILL BE FORWARDED TO HUD**

## Low Moderate Income Narrative

Activities indirectly but not specifically serving lower income populations include clearance and removal of conditions hazardous to the general public, such as demolitions necessitated by the Board of Health, Commercial Façade Rehabilitations, Historic Property Rehabilitation, planning and administration. The implementation of these activities is limited by use percentages imposed by the program rules providing the funding.

At least 70% of City Community Development Block Grant activities must provide benefit to lower and moderate-income populations. No more than 20% of each yearly award plus program income can be used for planning and administrative purposes.

All housing rehabilitation, construction, homebuyer assistance, and CDBG construction activities, i.e. street construction, curb ramp, storm sewer separations, fire hydrant and water line upgrades, code enforcement activity, and other public facility improvements *must* provide a demonstrated benefit to lower income populations of the City of Williamsport. This benefit is generally proven through census information or direct surveys. Year 2000 census information is currently in use, no surveys were used in 2008.

The city Micro Enterprise program provides benefits to either lower income owners or employees of small businesses. This must be supported by documentation.

The Shopsteading Program is funded from revolving, non-CDBG loan repayments. Loans are made on an as available basis. The program requires a 2 for 1-dollar match and has minimum job creation and retention requirements.

The Commercial Façade Program is substantially funded from non-CDBG grants. Its basis is blight elimination.

Non-profit organizations and for-profit developers assisted with CDBG or HOME funds must obtain and provide support and documentation for the required low to moderate-income benefit. This requirement is part of every sub recipient agreement.

The City has met its 70% minimum benefit for 2008. Over 90% of the expended funds benefited persons below 80% AMI

## **Grantee Performance Project Report Narrative 2008 City Programs**

### **Non-Housing Activities**

Street Reconstruction, Handicapped Ramps (Curb Cuts), Water, Sewer, Pump Station, Hydrant and Laterals, Codes Enforcement, Recreational Facilities, and blight elimination activities are funded by the City substantially through CDBG dollars. Such activities must be documented to show a primary benefit to lower income households or persons.

The City accepts applications from local non-profits, such as AIDS Resource, Big Brothers/Big Sisters, CAPP, and Nurse Family Partnership, as funds are available. Non-profits are encouraged to submit applications during the budget process in August. A documented benefit to lower income populations and a plan to verify their eligibility is required. During 2008 The West End Christian Community Center, Journey House, Big Brothers/Big Sisters, Salvation Army After School program, Nurse Family Partnership, CAPP, SPCA and YWCA Remembering Honor were assisted.

OECD staff maintains contact with sub recipients, CHDO's, rehabilitation contractors, developers, and program applicants to ensure compliance, accurate reporting, and proper completion of funded activities.

### **Housing**

#### **Owner Occupied Single Family Rehabilitation - CDBG and HOME Funds**

A maximum of \$25,000 in grants and low interest loans for rehabilitation of single family, owner occupied units located in the City of Williamsport is offered. The grant amount varies between \$5,000 and \$10,500 depending upon household income. The loan rate is 3% with a 15-year repayment term. A deferred repayment loan is available if an applicant meets minimum requirements. All participants must be lower to moderate-income single-family property owners with incomes below 80% of the area median. Properties are brought up to minimum code standards, including weatherization and lead hazard reduction.

This program is funded by CDBG and HOME sources and meets the housing priorities in the 2005 Consolidated Plan. A waiting list is maintained.

CDBG currently funds an emergency rehabilitation program. It can be used only to correct situations posing an impending threat to health and safety. All standard eligibility requirements must be met.

#### **Rental Property Rehabilitation - CDBG Funds**

This program offers a 3% interest loan to rehabilitate residential rental properties. Funds up to \$14,000 for the first unit and \$11,000 for each additional unit to a maximum of seven units are available. At least 51% of the occupants must be LMI. (50% in a double unit) The Consolidated Plan notes the age and high number of rental units in the city. Rental rehabilitation is one of the high priority objectives for Williamsport. A waiting list is maintained. The City believes there is a need for rental property rehabilitation and will seek alternative funding sources.

### **Home Buyer Purchase Program - CDBG and HOME Funds**

City Home Buyer Assistance Program offers “gap” financing. Limited to 20% of the purchase price of a city, single family unit, participants must obtain at least 80% financing from private sources, contribute at least 4% of the purchase price in cash, and pass all standard credit investigations. There are many affordable homes in good condition available in the City of Williamsport. Participants of the Gap Assistance Program are eligible to apply for the city rehabilitation programs. Owner Occupied housing is a high priority goal of the Consolidated Plan. This program is currently funded through the CDBG and HOME program.

### **Historic Building Rehabilitation**

This program offers 3% interest loan funds for code-required repairs on the exterior of Historic Buildings. This program is funded by CDBG funds. Many units assisted are rental units occupied by LMI households. In 2001 funding was set aside for the removal of slum like, blighted and potentially dangerous conditions at commercial units in the district. All work must meet the Secretary of the Interiors Standards for Rehabilitation of Historic Buildings.

### **Handicapped Accessibility Rehabilitation**

This program offers a maximum \$5,000 declining term grant for improvements and repairs to units occupied by persons that are disabled. Funded by CDBG, this program has helped many persons with disabilities continue to occupy their homes.

### **Micro Enterprise**

The city offers a one year deferred repayment loan to owners or potential owners of small (five or fewer employees including owners) businesses in the city. Income eligibility requirements and standard credit rules apply. The maximum loan is \$10,000 for a ten-year term.

All of these programs and activities must specifically target low and moderate-income persons and meet one or more of the priority objectives outlined in Williamsport’s Consolidated Plan.