



# **CITY OF WILLIAMSPORT PENNSYLVANIA**

## **2009 ANNUAL PERFORMANCE REPORT FOR HOME PROGRAM**

**SUBMITTED TO:**

**THE UNITED STATES DEPARTMENT OF HOUSING AND  
URBAN DEVELOPMENT**

**PARTICIPATING JURISDICTION (PJ): CITY OF WILLIAMSPORT**

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**2009 ANNUAL PERFORMANCE REPORT  
FOR THE HOME PROGRAM**



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**2009 ANNUAL PERFORMANCE REPORT  
FOR THE HOME PROGRAM**

**I. HOME ANNUAL PERFORMANCE REPORT FORMS**

**A. 2009 ANNUAL PERFORMANCE REPORT HUD – 40107**

# Annual Performance Report HOME Program

U.S. Department of Housing  
and Urban Development  
Office of Community Planning  
and Development

OMB Approval No. 2506-0171  
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/MI) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31. Send one copy to the appropriate HUD Field Office and one copy to: <b>HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410</b>	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy) <b>3/31/2010</b>
	Starting 1/1/2009	Ending 12/31/2009	

## Part I Participant Identification

1. Participant Number M-09-mc-42-2018	2. Participant Name: City of Williamsport		
3. Name of Person completing this report: Nancy Westbrook		4. Phone Number (Include Area Code) 570-327-7552	
5. Address: 245 West 4 <sup>th</sup> Street	6. City: Williamsport	7. State: PA	8. Zip Code: 17701

## Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period: 12572.56	2. Amount received during Reporting Period: 37966.11	3. Total amount expended during Reporting Period: 23201.73	4. Amount expended for Tenant-Based Rental Assistance: 0	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5 27336.94
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## Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	0				
2. Dollar Amount	0				
B. Sub-Contracts					
1. Number	0				
2. Dollar Amount	0				
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number	0				
2. Dollar Amount	0				
D. Sub-Contracts					
1. Number	0				
2. Dollar Amounts	0				

**Part IV Minority Owners of Rental Property**

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number	0					
2. Dollar Amount	0					

**Part V Relocation and Real Property Acquisition**

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost	Minority Business Enterprises (MBE)			f. White Non-Hispanic
Households Displaced	a. Total	b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	f. White Non-Hispanic
1. Parcels Acquired	0					
2. Businesses Displaced	0					
3. Nonprofit Organizations Displaced	0					
4. Households Temporarily Relocated, not Displaced	0					
5. Households Displaced - Number	0					
6. Households Displaced - Cost	0					

**2009 HOME CHECKING SUMMARY**

HUD Drawdown - 614,345.69  
 Transfers - 45,000.00  
 Due To/From - 30,882.91  
 690,228.60

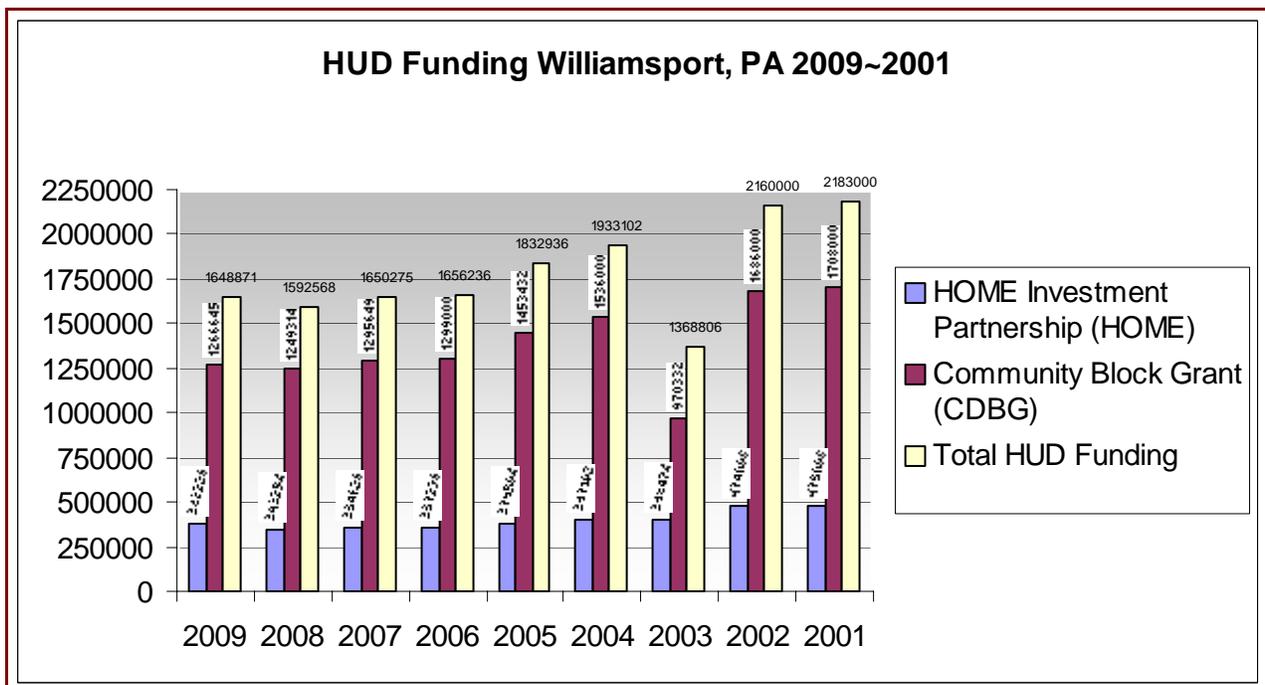
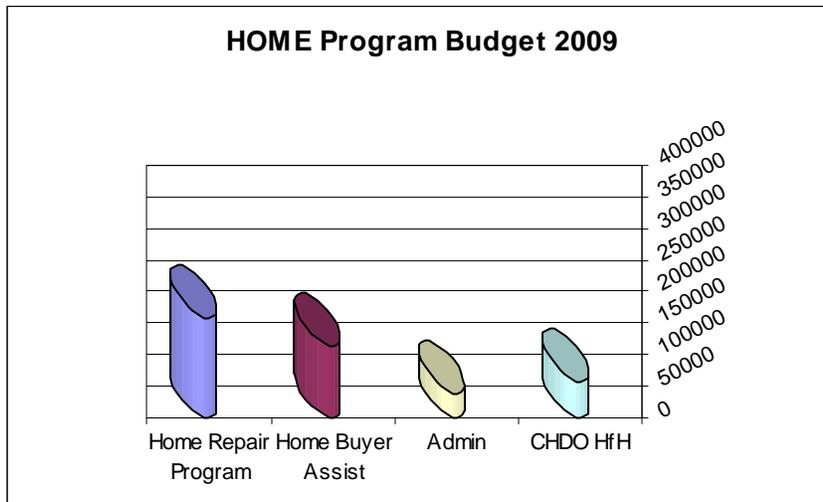
**2009 HOME SAVINGS SUMMARY**

Loan Repayments - 37,903.32  
 Interest - 62.79  
 Total Program Income: 37,966.11  
 Non-Revenue - 100.00  
 Total Income - 38,066.11

## I. HOME INTRODUCTION

HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92. HOME provides formula grants to States and localities to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership. HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for lower-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide. In 2009 the City of Williamsport received \$382,226 in HOME funding.

### A. HOME Funding Charts



Goals-Count Rehab (Housing)-Non Housing - SUMMARY

**2009 OOSF CDBG Home Rehab Summary-** CDBG provides emergency repair funding only. In 2009- four applicants were assisted, two of the four were completed in 2009. Close out of the remaining two is pending & will be completed in 2010. Completed case report: 1 black, 1 white, 1 fhh, 1 disabled, 1 @40%, 1 @ 60%.

**2009 HOME Residential Rental Construction Activity - Nichols Court-24 units** - Four HOME assisted units in an elderly rental construction activity were completed in 2009. Occupancy will not occur until 2010. All units are affordable and occupancy will be reported 2010.

**2009 HOME OOSF Housing Rehab Summary** - Completed cases - Six (3-W, 3-B, 6 Female Head of House, 1 @ 30%, 2 @ 40%, 1 @ 50%, 2 @ 80%.) Six additional cases were put under contract & will be completed in 2010. \$1,020 of private funds were leveraged in 2009

**2009 CDBG Rental Rehabilitation Summary** - A duplex with 2 units (1 owner occupied) was rehabilitated in 2009. 1-w, 1- fhh, 1- 50% income level. Close out is pending.

**2009 CHDO HOME Summary** - Habitat was named the 2009 CHDO and will construct two units of single family housing for sale to income eligible households. LNDC (2008 CHDO) has completed construction/renovations at Grace Street and is continuing with renovations on Locust Street. Grace is for sale. Locust will be completed and for sale in 2010.

**2009 Micro-Enterprise CDBG Summary** - 1 new small business that employs 51% L/M was assisted with a \$10,000 loan. The activity is underway and will not be completed until 2010

**2009 HOME Homebuyer Program Summary** - Four purchases were assisted with Gap financing. 4 were white, 3 female head of house, 1 @ 80% income, 1 @ 50%, 2 @ 60% income levels.

**2009 Accessibility Summary CDBG:** In 2009 two income eligible households with persons that are disabled were assisted. 2-W, 1-60%, 1-80% , 1-fhh. One ramp and one chair lift were installed.

**Blight Elimination CDBG.** In 2009, two structures, containing three units, were demolished after the Board of Health determined the units were public hazards. Liens are placed against the properties. The **Codes Department** conducted 2,765 inspections and reinspections in targeted areas.

**Public Services.** In 2009, The West End Christian Community Center (WECCC), with CDBG assistance, completed installation of a fire alarm system required by code to keep the building occupiable. The City, with assistance from the Newberry Community Partnership, completed a Interim Assistance activity to remove trash and junk from a targeted area. A SPCA project assisting lower income households with the costs for spaying or neutering pets and the Journey House utility support activity were both closed in 2009.

In 2009, multiple Infrastructure activities were underway including **Street Reconstruction** on Eighth Avenue, Nichols Place, Lloyd Street, Walnut Street, Campbell Street, Grier Avenue and Memorial Avenue. These projects are still underway. Additional funding from CDBG-R, ARRA was obtained. This street reconstruction activity will commence in the spring of 2010.

In 2009, 18 **curb cuts** (curb ramps) were installed. All street projects include ramp installations.

The **Young's Woods** Park improvement activity was completed in 2009. Park renovations at **Lose** and **Newberry** Park are still underway

Comparison of Planned versus Actual Investments: CDBG / HOME Performance Measuring

2005 -2009 Progress To Goals Outcome Summary 2009

HUD Table - Housing Goals and Priority Needs

Households by Type	By Income Group	Priority Need Level	Unmet Need	Proposed Outcome - Households Assisted	Outcome Goal	HOME	CDBG	TOTAL (HOME & CDBG)	Other Funds Leveraged 2009	
						2005-2009 Accomplishment to date completed	2005-2009 Accomplishment to date completed	2005-2009 Housing Accomplishment completed to date		
Renter	Small Related	0-30%	339	5		3	4			
		31-50%	255	2						
		51-80%	179							
		80+								
	Large Related	0-30%	28			2	1			
		31-50%	77							
		51-80%	70							
	Elderly	0-30%	174	6		1				
		31-50%	120							
		51-80%	123							
	All Other	0-30%	682	2						
		31-50%	403							
51-80%		169								
Renter Construction	Iris Commons 6 HOME funded		Nichols Court (und 2009) HOME Funded		6	-----				
Renter Rehabilitation					-----	11				
					Renter 5 Yr.Goal	15	6	11	17	0
Owner		0-30%	212	8	6	2	8			
		31-50%	248	18	21	8	29			
		51-80%	394	19	19	7	26			
Owner	Owner Total 5 Yr.Goal				45	46	17	63	1,020	
Home Buyers		0-30%	-2		1					
		31-50%	-2	7	5					
		51-80%	-2	23	21					
HOMEBUYERS (combined City & CHDO activity)	HOME funded	Hm Buyer Total 5yr.Goal		30	27	0	27	276,928		
Special Needs (Accessibility)	0-80%	916	15							
SPECIAL NEEDS (Income eligible Disabled)	Spec. Needs Total 5 yr Goal			15	-----	11	11	33		
<b>Total Accomplishment Goals</b>					<b>105</b>	<b>Achieved to date:</b>		<b>118</b>		

Progress has been made toward accomplishment of goals/outcomes in Williamsport's 2005-2009 Consolidated Plan.

Summary of Goals & Outcomes - Housing				Assisted 09
Title - 5 year Goal	Objective & Outcome	2009 Accomplishments	Progress	HOME
<b>Renter Households 5 yr Goal: 15</b>	Objective- Decent Affordable Housing Outcome - Affordability	2009 - Construction underway on 24/4 HOME assisted units	<b>Units to Date: 17</b>	0
<p>The City goal between 2005 through 2009 is to assist 15 Renter Households attain safe and affordable housing through rehabilitation or construction of new units. To date the City has completed rehabilitation of 11 renter occupied units. In 2008, the Iris Commons new construction project was completed. Six (6) of the 10 units are HOME Assisted and all the units are occupied by lower income renters. The Nichols Court Elderly Rental 24 unit site was completed in 2009 but rent-up just started. Completion information will be reported in 2010. In Summary: 17 existing or new Renter units are complete, and occupied by income eligible households at affordable rents, the City will exceed its projected 5 year outcome of 15 rental units created through rehabilitation or new construction..</p>				
<b>Owner Occupied Housing Rehab 5 yr Goal: 45</b>	Objective- Decent Affordable Housing Outcome - Affordability	2009 Accomplishments- 8 units rehabilitated	<b>Units to Date - 63</b>	HOME/CDBG 2009 - 6-2
<p>The City outcome goal for 2005 through 2009 is to assist 45 Owner Occupied Households attain safe and affordable housing through rehabilitation. As of 2009, rehabilitation of 63 homeowner occupied units is complete. This includes 17 CDBG Emergency repair projects and 46 HOME funded rehabilitation to standards. In Summary: 63 units occupied by income eligible households have been rehabilitated, (46 to <u>minimum</u> code and rehabilitation standards) and the City will exceeded its outcome goal to assist 45 households obtain decent, affordable housing.</p>				
<b>Home Buyer 5 yr Goal: 30</b>	Objective- Decent Affordable Housing Outcome - Affordability	2009 Accomplishment- 4 buyers assisted	<b>Units to Date- 27</b>	HOME 09 Assisted 4
<p>The City projected outcome for the period between 2005 ~ 2009 is to assist 30 households attain affordable, safe housing through homeownership programs providing purchase financing. As of 2009, the City assisted 18 buyers under the Gap Financing Program, 1 buyer through the WET/Pennsy New Construction Program and 8 in CHDO projects. There is a commitment to provide mortgage assistance for 6 additional units in West End Terrace/Pennsy Heights, a mortgage assistance grant from DCED has been acquired for Nichols Place single family home construction and CHDO homebuyer activities are progressing. In Summary: To date 27 buyers have been assisted and acquired safe, affordable housing and commitments for additional units are in place.</p>				
<b>Special Needs (Accessibility) Goal: 15</b>	Objective- Decent Affordable Housing Outcome - Affordability	2009 Accomplishment- 2 assisted	<b>Units to Date - 11</b>	CDBG Assisted 2
<p>The City proposed outcome for the period between 2005 ~ 2009 is to assist 15 income eligible handicapped persons attain accessible housing through rehabilitation of their current housing units. Through 2009, the City assisted 11 persons that are disabled by installation of ramps, accessible bathrooms or other modifications. These modifications increase availability of affordable accessible units for income eligible disabled city residents. The Center For Independent Living assists the City in locating persons in need of such assistance. The City will not reach its assistance outcome by 2009 but other accessible units were produced by the City. For example, Nichols Court and Iris Commons contain fully handicapped accessible units.</p>				

*HOME funds cannot be used for Emergency or stand-alone Accessibility modifications. HOME funds are used for housing rehabilitation and homebuyer assistance.*

# HOME MATCH REPORT

## HUD 40107-A

The City of Williamsport is exempt from the HOME matching requirements for 2009.

IDIS - PR33 DATE: 03-15-10

WILLIAMSPORT, PA

Disbursements Requiring Match - Match Liability Report

Fiscal Year	Match Percent	Total Disbursements	Disbursements Requiring Match	Amount of Match
2003	0.0%	\$207,062.38	\$0.00	\$0.00
2004	0.0%	\$247,062.58	\$0.00	\$0.00
2005	0.0%	\$429,150.95	\$0.00	\$0.00
2006	0.0%	\$397,825.25	\$0.00	\$0.00
2007	0.0%	\$676,228.64	\$0.00	\$0.00
2008	0.0%	\$173,711.31	\$0.00	\$0.00
2009	0.0%	\$581,626.17	\$0.00	\$0.00

## . **City of Williamsport Program/Project Summary 2009**

All homes require repairs, and maintenance in many homes occupied by households with limited income is often deferred. The City established the HOME funded **Owner Occupied Single Family housing rehabilitation program (OOSF)** for repair of owner occupied single-family dwelling units. The Program offers grants and low interest loans for repairs and improvements. All households must meet income and other requirements. Participant income may not exceed 80% of the area median income. Code, safety, and items not meeting rehabilitation standards must be repaired under this program. A maximum of \$30,000 per unit is available. The demand for housing rehabilitation funding exceeds funding resources. An Emergency Rehabilitation program, funded under CDBG, is available to address situations that are considered hazardous to occupants or the public, on a limited basis.

In 2009, using HOME funds, the City completed 6 housing rehabilitation cases. 10 HOME funded cases are under contract for completion in 2010.

In 2009, using CDBG funds, the City completed 2 emergency rehabilitations.

**Residential Rental Unit Rehabilitation and Construction:** Rental Rehabilitation is funded under the CDBG program. HOME funds have not been used to fund this program yet.

In 2009, 2 units were rehabilitated but will not be closed out until 2010.

A new Rental Rehabilitation program for double and duplex units occupied by income eligible owners is planned for 2010.

In 2009, a 24-unit rental activity with 4 HOME assisted units was constructed. Nichols Court Elderly was still being rented in 2009-2010. All tenants must meet the required income limits and the rents are affordable.

**Accessibility Improvements:** This program is not eligible under the HOME program. CDBG funds are available for accessibility improvements to homes occupied by income eligible, disabled persons. Funds are available as a declining term grant. Applicants must meet income eligibility requirements and have a medical certification of disability. Funds are limited. In 2009, 2 cases were completed.

**Home Buyer Assistance Gap Financing:** With the cooperation of local financing institutions the City of Williamsport offers programs to assist income eligible persons purchase a single family home. The City HOME program provides gap financing for purchase of existing properties. Applicants must obtain the maximum possible private financing, pass standard credit inquiries and have at least 4% of the purchase price in cash. 4 buyers were assisted in 2009.

HOME activities, except Owner Occupied Home Rehabilitation, are subject to resale or recapture regulations. The City of Williamsport adopted a HOME Investment Partnerships Program Resale/Recapture Policy for Home ownership Activities based on the Final Rule of the HOME Program, specifically, 24 CFR 92.254, Qualification as Affordable Housing: Home ownership.

The issue of resale/recapture arises when a homeowner that received homebuyer assistance under the HOME Program sells the property. If a property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply other than repayment of any unpaid balance. However, if the sale occurs before the period of affordability

has expired, certain regulatory limitations apply.

The regulations at 92.254 (a)(5) give the participating jurisdiction two options relative to the treatment of properties that are sold before the period of affordability has expired: Either:

1. the owner that received HOME assistance must sell the home to a low income family that will use the property as their principal residence, or
2. the participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homebuyer. It is the policy of the City of Williamsport, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low-income family that will use the property as its principal residence. The guidelines for resale or recapture for the homebuyer program that the City of Williamsport has established are as follows.
  - a. The City of Williamsport will require that a mortgage be placed on the property in its favor for the full amount of the HOME investment.
  - b. Upon sale of the home by the HOME assisted household, the City of Williamsport will recapture the HOME investment from the net proceeds of the sale.
  - c. In the event of foreclosure on the property during the restricted period, the City will share in the net proceeds of the sale of the property, up to the amount of the HOME investment.

HOME funds that are recaptured by the City of Williamsport will be returned to the letter of credit for other HOME eligible activities

Two CHDO HOME funded activities were underway in 2009. The Greater Lycoming Habitat For Humanity was named 2009 CHDO and will acquire and build 2 units for sale to income eligible buyers. Lycoming Neighborhood Development Corporation is working on completion of a 2008 CHDO award for rehabilitation of 2 historic properties for sale to income eligible buyers. One unit is complete and for sale. Construction on the second unit is progressing.

Households receiving Homebuyer Assistance must complete a homebuyer-counseling session from a City accepted counseling agency or as provided by CHDO's. The City will accept training provided by Consumer Credit Counseling of Northeastern Pennsylvania, STEP, or other accredited service. Training must include such topics as budget counseling, debt management, credit report review, housing counseling, and home ownership education.

Habitat and LNDC collaborated with the City to acquire and develop 6 units of foreclosed housing for rehabilitation, or re-construction, and sale to income eligible buyers. \$800,000 of State Neighborhood Stabilization Program (NSP) funds has been awarded and efforts are underway to find qualifying units.

The City, with the assistance of the Pennsylvania Housing Finance Agency, Federal Home Loan

Bank, Kish Bank of State College, and DCED, is participating in the West End Terrace/Pennsy Heights and Nichols Place new home construction activities. These activities provide gap-financing assistance to income eligible households interested in purchasing newly constructed homes. Site preparation for West End/Pennsy is substantially complete. Lots are for sale but none were sold in 2009. Construction on Nichols Place of owner occupied single-family units for buyers at the 115% income level will begin in 2010. The city has acquired \$333,000 in DCED Housing & Redevelopment Assistance Funds as mortgage assistance for a portion of the sales price. Construction was delayed due to bank commitment changes but will start in 2010.

The City selected developer has completed construction of a 24-unit, 1 and 2 bedroom, elderly rental project on Nichols Place. 4 of the 24 units are HOME assisted. All **Nichols Court** units will be available to lower income persons. Construction was complete in 2009 but full occupancy is not expected until spring 2010.

Homelessness Prevention and Rapid Re-Housing Program (HPRP) provides temporary financial assistance and services to prevent individuals and families from becoming homeless, and help those who are homeless to be quickly re-housed and stabilized. In 2009, the City of Williamsport was awarded \$518,859 from the Department of Housing and Urban Development for this purpose. The City identified two agencies, STEP, Inc. and the Salvation Army, as having the capacity to administer the HPRP program for the City of Williamsport. By agreement, these two agencies will work together to insure a centralized intake process, and to prioritize applicants, serving those most in need of temporary assistance and most likely to achieve stable housing outside of HPRP after the program concludes. Applicants must be at or below the 50% AMI.

### **Economic Development Activities**

*Economic development is **not** eligible under the HOME program. The following information is in reference to CDBG and other funding sources.*

**Micro Enterprise Loan Program:** Limited funding is available under CDBG. CDBG offers up to \$10,000 as a deferred repayment 3% interest loan to assist in the start up or expansion of a small business enterprise. The funding must benefit lower income owners or employees of businesses with five or fewer employees. 1 activity to assist in opening a Deli on Market Street is underway.

**Commercial Façade Improvements:** This program has been revised. 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. Applications were taken but no loans were approved in 2009.

**Revolving Loan Fund:** The City of Williamsport provided \$300,000 to the Williamsport /Lycoming Chamber of Commerce for establishment of a Small Businesses Economic Development loan fund. From new building construction to equipment purchases, the Revolving Loan Fund can provide the financing to Williamsport businesses with gross sales less than \$1,000,000 annually or fewer than 50 people. Start up enterprise, expansion of existing business or relocation of business to Williamsport are eligible. \$5,000 to \$50,000 in low fixed-rate loans is available. Visit [www.williamsport.org/economicdevelopment](http://www.williamsport.org/economicdevelopment) or call the Williamsport/Lycoming Chamber of Commerce at (570) 320-4206 for more information.

## FAQ

**Are there income limits?** Yes. All Rehabilitation, Homebuyer and Economic Development Programs must benefit low to moderate-income persons and households. Income means gross income, from all sources. The limits are published each year by the Department of Housing and Urban Development (HUD). They are adjusted for household size. The 2009 maximum income limits for Williamsport are:

Median Income	Pct	One Person	Two	Three	Four	Five	Six	Sev	Eight
Maximum Income	80%	\$30150	\$34450	\$38750	\$43050	\$46500	\$49950	\$53400	\$56850

**How can I apply for a program?** Call 570 327 - 7511 for information, or check out the City of Williamsport web site at [www.cityofwilliamsport.org](http://www.cityofwilliamsport.org).

**What items are repaired under the Housing Rehabilitation program?** All items, inside and outside, that do not meet current code, safety and rehabilitation standards must be repaired. The Community Development Office will inspect your home and explain why items are deficient. We also address lead paint hazards.

**What items can be repaired under the CDBG Emergency Housing Rehabilitation program?** Only emergency and hazardous situations in owner occupied single family housing units are eligible. Applicants must be at or below low-income levels and meet other program requirements to qualify. Funding is limited and eligibility must be determined before any work is done.

**Who does the work under the Housing Rehabilitation programs?** The city writes specifications describing the work needed to correct violations and substandard conditions. The homeowner selects private, licensed, registered, and trained contractors to bid on the work. The lowest acceptable bidder is selected.

**What is Community Development Block Grants (CDBG)?** CDBG is a federal program administered by HUD which provides grant funds to local and state governments to develop viable urban communities by providing decent housing and expanding economic opportunities for low- and moderate-income residents.

**What is HOME?** HOME is under the Home Investment Partnerships Act, Title II of the National Affordable Housing Act of 1990. The purpose of HOME is to expand the supply of decent and affordable housing for lower income households and strengthen the abilities of local government to design strategies for creating adequate supplies of decent, affordable housing.

**What is a CHDO?** A Community Based Housing Organization (CHDO) is a private nonprofit, community based service organization. It must have recognized legal status, representation from the low-income community, a goal to provide decent affordable housing to lower and moderate-income households, and demonstrate the capacity and experience to carry out this goal. At least 15% of each HOME Award is obligated to a CHDO. Lycoming Neighborhood Development Corporation (LNDC) and Greater Lycoming Habitat For Humanity are Williamsport's CHDO's. Non-profit organizations that are interested in applying for CHDO status are encouraged to apply.

## **Homeless Prevention and Rapid Rehousing (HPRP) Programs**

The U.S. Department of Housing and Urban Development (HUD) has granted Williamsport funding under the Homeless Prevention and Rapid Rehousing (HPRP) Program. The program stems from the American Recovery and Reinvestment Act (ARRA). The Williamsport HPRP goal is investing to prevent homelessness and facilitating the quick re-housing of homeless people. The City has collaborated with STEP and the Salvation Army to provide this service.

HPRP is not intended to provide long-term support for individuals and families, nor does it afford mortgage assistance to homeowners facing foreclosure. HPRP offers a variety of one-time, short and medium term financial assistance to those who would otherwise become homeless, many due to sudden economic crisis.

*Services that can be provided under HPRP include:*

**(1) Financial Assistance Services:** Short term (1-3 months) and medium term (4-18 months) rental subsidies, rental arrears, security deposits, utility deposits, utility payments, and moving cost assistance.

**(2) Housing Stabilization Services:** Services that assist program participants with housing stability and placement. Activities include case management, outreach, eligibility assessment, housing search and placement, legal services, and credit repair.

Payments will not be made directly to households.

In order to be eligible for HPRP-funded programs, applicants must be Williamsport residents and meet the following basic eligibility criteria:

**Homeless Prevention (these funds are for people who are currently housed and at risk of losing housing, not people who are already homeless)**

Households with income 30% AMI or below and who would become homeless but for this assistance. Households must have the ability to obtain and/or maintain stable housing through supportive services and financial assistance offered by the program, and successfully transition from services when the temporary assistance ends.

Be at risk of losing housing and meet *both* of the following circumstances:

No appropriate subsequent housing options have been identified; AND  
the household lacks the financial resources and support networks needed to obtain immediate housing or remain in its existing housing.

### **Rapid Rehousing**

Households that:

Meet the HUD-McKinney definition of homelessness (coming from street, shelter, or Transitional Housing/Treatment Programs)

Have a moderate barrier to housing; and

Have likelihood to transition out of the subsidy into affordable housing within a 15 or 18 month period. Individuals with many barriers, needing more help that HPRP can offer are poor candidates. Individuals who are unwilling to search for work in order to sustain housing are poor candidates. Individuals that have other financial resources and support networks in place are poor candidates.

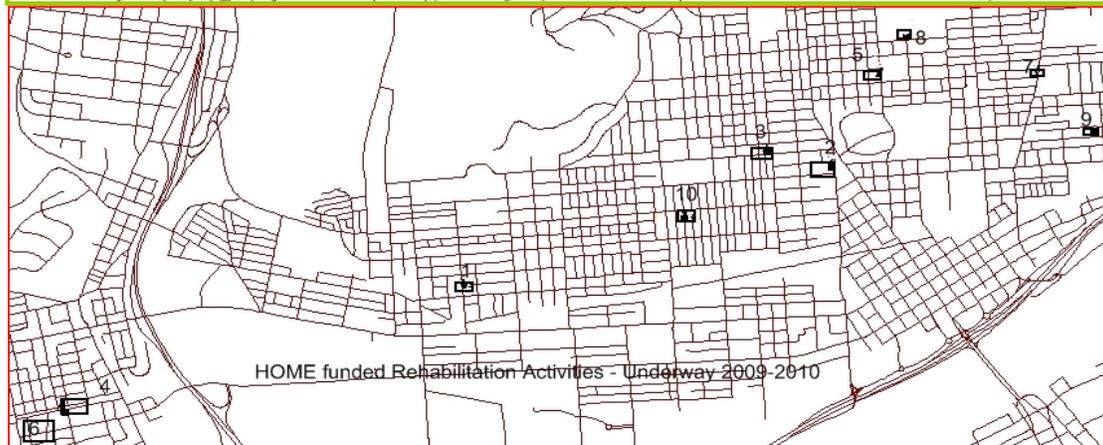
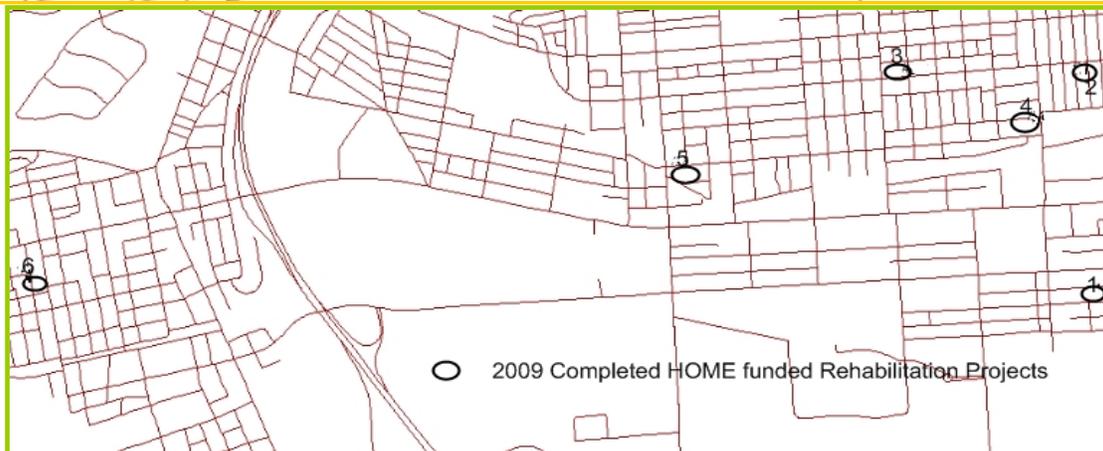
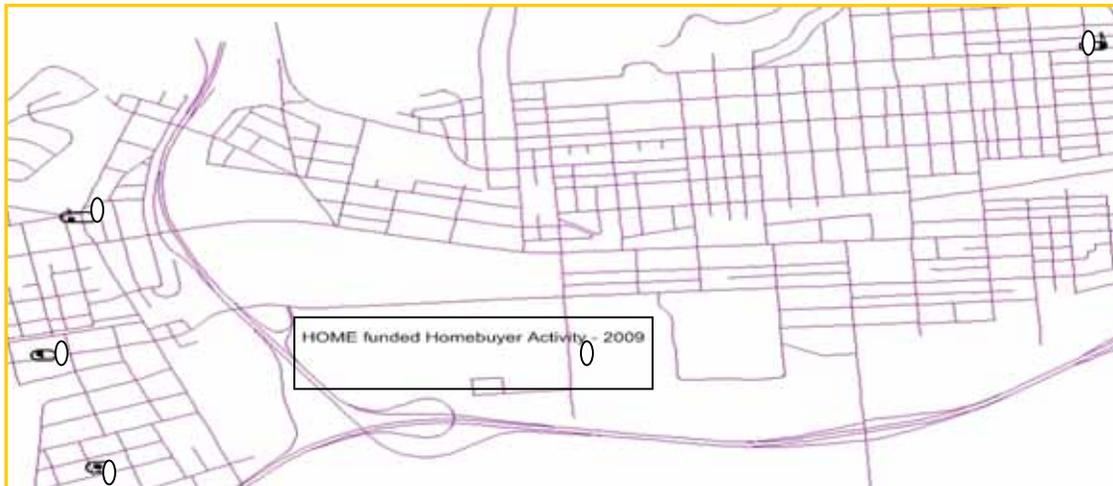
Please contact STEP or the Salvation Army for more information.

INCOME LIMITS

All Rehabilitation, Homebuyer and Economic Development Programs must benefit low to moderate-income persons and households. Income is gross income from all sources. The limits are published each year by the Department of Housing and Urban Development (HUD) and are adjusted for household size. The 2009 maximum income limits for Williamsport, PA are:

Median Income	Pct	One Person	Two	Three	Four	Five	Six	Sev	Eight
Maximum Income	80%	\$30150	\$34450	\$38750	\$43050	\$46500	\$49950	\$53400	\$56850

I. H. MAPS (HOME Activity Locations)



## II. HOME PROGRAM NARRATIVE STATEMENTS

### A. Relationship of the CHAS and Consolidated Plan to the 2008 HOME PROGRAM

1. Assess the relationship of activities carried out under the HOME PROGRAM to the objectives identified in the approved CHAS and Consolidated Plan.

#### Comparison of Planned versus Actual Investments: CDBG / HOME Performance Measuring

2005 -2009 Progress To Goals Outcome Summary 2009						HOME	CDBG	TOTAL (HOME & CDBG)	
HUD Table - Housing Goals and Priority Needs						2005~2009	2005~2009	2005-2009	
Households by Type	By Income Group	Priority Need Level	Unmet Need	Proposed Outcome - Households Assisted	Outcome Goal	Accomplishment to date completed	Accomplishment to date completed	Housing Accomplishment completed to date	
Renter	Small Related	0-30%	339	5					
		31-50%	255			3	4		
		51-80%	179			2	5		
		80+					1		
	Large Related	0-30%	28	2					
		31-50%	77			1			
	Elderly	51-80%	70						
		0-30%	174	6					
	All Other	31-50%	120					1	
		51-80%	123						
	Renter Construction	Iris Commons 6 HOME funded		Nichols Court (und 2009) HOME Funded			6		
	Renter Rehabilitation							11	
				Renter 5 Yr.Goal	15	6	11	17	
Owner	0-30%	212	8			6	2	8	
	31-50%	248	18			21	8	29	
	51-80%	394	19			19	7	26	
Owner				Owner Total 5 Yr.Goal	45	46	17	63	
Home Buyers	0-30%	-2				1			
	31-50%	-2	7			5			
	51-80%	-2	23			21			
HOME BUYERS (combined City & CHDO activity)	HOME funded			Hm Buyer Total 5yr.Goal	30	27	0	27	
Special Needs (Accessibility)	0-80%	916	15						
SPECIAL NEEDS (Income eligible Disabled)				Spec. Needs Total 5 yr Goal	15		11	11	
<b>Total Accomplishment Goals</b>					<b>105</b>	<b>Achieved to date:</b>		<b>118</b>	

The above Table illustrates Housing Priority Needs identified in the 2005-2009 Consolidated Plan, the Proposed Accomplishment for that need, and a Summary of completed activity between 2005~2009. The last column on the

right lists total units completed for the activity type, (Renter, Homebuyer, Owner, Special Needs) during the Consolidated Plan period, 2005 to 2009. The Total Goal column is the Planned total proposed accomplishments by household type. Totals on the above chart include Home and CDBG Housing related activities. HOME is limited to housing activities. All accomplishments are bound to funding. Reductions in funding adversely affect the number of activities and staffing available to perform them.

The activities the City of Williamsport funded with HOME are consistent with priority needs and objectives of Williamsport's 2005-2009 Consolidated Plan. In 2009 the City funded:

1. Housing Rehabilitation for owner occupied single family homes
2. Homeownership Assistance for purchase of single-family homes, newly constructed and existing units.
3. CHDO, LNDC, renovation of two single-family homes, Grace & Locust Streets.
4. CHDO, Habitat For Humanity, for construction of the two units still to be acquired.
5. Nichols Court, construction of 24 rental units, 4 HOME assisted.

#### Chart Summary – Relationship – Goals to Outcomes

*Rental Households Priority Housing Need – Rental housing. Objective-Decent affordable housing*

The City goal for the period between 2005 through 2009 was to assist 15 Renter Households attain safe and affordable housing through rehabilitation<sup>1</sup> or construction of new units. To date the City has completed rehabilitation of 17 renter occupied units. A 24 unit elderly housing unit with 4 HOME assisted units is underway and will be complete in 2010. All are affordable housing activities. In Summary: 17 affordable units are already rehabilitated or built, and 4 additional units are under contract, the City has exceeded its goal of 15 households assisted using HOME and CDBG funding.

*Owner Households Priority Housing Need –Moderate housing rehabilitation programs for homeowners with incomes up to 80% of the area median income. Objective-affordable housing*

The City goal for the period between 2005 through 2009 was to assist 45 Owner Occupied Households attain safe and affordable housing through rehabilitation. To date the City has completed rehabilitation of 63 homeowner occupied units. This includes the CDBG<sup>2</sup> Emergency repair program and HOME rehabilitation to all minimum standards projects. In Summary: 63 units have been rehabilitated, and additional units are under contract for rehabilitation in 2010. The City has exceeded the goal of 45 households assisted.

*Home Buyers Priority Housing Need - Increased homeownership opportunities. Objective-to provide affordable housing*

The City goal for the period between 2005 ~ 2009 was to assist 30 households attain affordable, safe housing through homeownership programs providing purchase financing. During the period to date the City has assisted 18 buyers under the Existing Home Gap Financing Program, 1 buyer through the WET/Pennsy New Construction Program, and 8 in CHDO projects. Additional CHDO units will be completed in 2009-2010. The City collaborates with LNDC and Habitat for construction or rehabilitation and sale of single-family owner occupied houses. Buyers must be at or below the 80% area median income based on family size, based on the Part 5 definition of income. The City awarded CHDO funds to Habitat in 2009 for a two-unit single-family owner

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<sup>1</sup> Rental rehabilitation is an eligible HOME activity but is not funded with HOME due to the reporting burdens placed on property owners.

<sup>2</sup> CDBG is used to provide program delivery support for Homebuyer and HOME rehabilitation assistance unapproved activities.

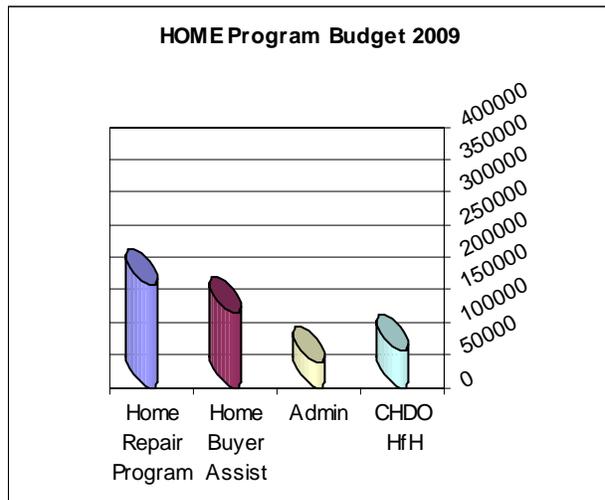
occupied home ownership activity that will begin construction in 2010. LNDC was the 2008 CHDO, has one unit for sale and is completing rehabilitation of a second unit. There is a commitment to finance additional units in Pennsy Heights and a mortgage assistance grant has been received from DCED to assist up to 12 buyers in the Nichols Place development. In Summary: 27 buyers have been assisted to date and commitments for additional units are in place. The City did not reach its 2009 assistance goal in part because of the housing market for purchase of existing homes and holdups to construction at Pennsy Heights and Nichols Place. The City is considering modifications in the PennsyHeights/WET assistance program, increasing the amount of second mortgage financing available to eligible buyers.

*Special Needs Priority Housing Need* –<sup>3</sup>Accessibility Objective- To increase availability of affordable, accessible housing

The City goal for the period between 2005 ~ 2009 is to assist 15 households attain accessible housing through rehabilitation. Accessibility improvements alone are not eligible under the HOME Program. In this period using CDBG, the City has assisted 9 persons that are disabled by installation of ramps, bathrooms or other modifications. The Nichols Court elderly housing activity will contain 4 completely wheel chair accessible units and 1 unit designed for hearing and sight-impaired persons. All units have basic accessibility features. The City should reach its assistance goal by 2009.

The objective of the strategies in the 2005-2009 Consolidate Plan as they relate to the HOME Program is to provide affordable housing persons and households living at 80 percent or below of the City's median income. All occupants of HOME assisted rental units and HOME assisted rehabilitation projects must meet this requirement.

**2. Extent to which HOME funds were distributed among different categories of housing needs identified.**



Home Repair Program	Home Buyer Assist	Admin	CHDO HfH
\$158,458	\$113,971	\$38,222	\$57,334

In 2009, all City HOME funds were distributed to Priority Need Activities:

- Owner Occupied Housing Rehabilitation (Home Repair Program)
- Home Buyer Assistance (including city GAP program & CHDO)

<sup>3</sup> Accessibility (Special Needs) activities are not eligible under the HOME program

- Rental Unit Construction (Previously funded Nichols Court Rental activity)

LNDC is designated as the 2008 CHDO and is currently working on 2 single-family home



Grace Street - LNDC

rehabilitation activities. One home on Grace Street is complete and for sale.

Habitat was designated the 2009 CHDO and is seeking locations for a 2010 building project.

Additional funds were reobligated to Owner Occupied Housing Rehabilitation, (there is a waiting list for this program), and Homebuyer assistance.

The chart depicts only the 2009 HOME budget. All recipients of HOME funds must be at or below 80% of the Area Median Income adjusted for household size.

## **B Private Sector Participation**

### **An analysis of the PJ's efforts to maximize participation of the private sector.**

Housing rehabilitation contractors are private contractors, selected by the property owners. Competitive bids are required. All contractors must be registered with the State of Pennsylvania and have required training and insurance. To encourage contractor participation the City of Williamsport is sponsoring a Lead Paint Repair and Renovation Course in 2010. This course allows contractors to meet training requirements of the new EPA Lead Paint rule and the HUD Lead Paint Rule. We will periodically post notices of training provided by other entities. April 2010 is the EPA training requirement deadline.

The City provided flyers to local financing entities and realtors explaining the Home Buyer Assistance program and placed Home Rehabilitation Brochures at various locations through out the city.

RFP's for development proposals are issued as funding and development sites become available. Both newspapers and web resources are used to publish requests. In 2009, Williamsport engaged Mullin & Lonergan Associates, Inc. to assist in the preparation of a new 5-year Consolidated Plan. Surveys were mailed to many housing and supportive service providers to identify City needs for the next five years. Two public hearings were held, July 21, 2009 and October 13, 2010, to receive public input.

The City funded \$340,000 of the 2 million dollar Nichols Court Elderly rental activity. The majority of funds for the project come from non-HOME sources. The project is still underway but will be completed in 2010.

In 2009 Action Plan and CAPER surveys were mailed to numerous private and public service providers asking for input on needs and problems faced by these organizations. The request included information on submitting applications for 2009 funding.

City staff administers HOME and CDBG funded programs. In agreement with the Department of Housing and Urban Development's National Affordable Housing Act of 1990, the City has reviewed activities pursuant to 24 CFR Part 92.200 (public private partnership) and part 92.61 (program description and housing strategy). Under these regulations, the City is required to provide certification that the City will evaluate proposed projects in accordance with guidelines adopted by the City for this purpose, and will not invest any more HOME funds in combination with other federal assistance than is necessary to provide affordable housing. The City encourages all participants to leverage non-federal financial resources to assist in funding HOME assisted projects. Applicants contribute private funds to their rehabilitation or homebuyer projects. Usually these are legal costs, file fees or closing costs. Homebuyer applicants are required to apply for alternative funding and, if their assets exceed certain levels, contribute cash to the project.

The City has two CHDO'S. Lycoming Neighborhood Development Corporation and Habitat for Humanity. Both CHDO'S had projects underway in 2009. A substantial amount of private funds and volunteer efforts are part of each CHDO activity.

The City has a Cooperative Agreement with the Lycoming Housing Authority providing land at the former Lose school site, for construction of six single-family owner occupied housing units that will be sold to moderate to lower income households. The Housing Authority has constructed the homes and seeking eligible buyers.

Journey House, a project, undertaken by a local Faith Based Organization, to rehabilitate a blighted building, providing 4 units of low-income housing is fully occupied. Members of the project are seeking funds for development of an unused church as a short-term shelter. The City has agreed to submit an ESG application for the project.

A Community Development representative attends informational meetings of the *Coordinated Task Force*. This group, which is sponsored by the Lycoming County United Way, meets once per month. Members are representatives from:

Big Brothers Big Sisters, Campbell Street Family Children & Youth, Liberty House/YWCA, North Penn Legal Services, Community Dental Educator SHS, United Disabilities Services, Medical Social Work Susquehanna Health System, Lycoming/Clinton Head Start, Experience Works, Salvation Army, American Red Cross, AIDS Resource Alliance, Central Pa Food Bank, Career link, STEP, Special Kids Network, Center for Independent Living, Consumer Credit Counseling Services NEPA, Pa Dept of Health, Dept of Public Assistance, Habitat for Humanity, Wise Options for Women, Transitional Living Centers, Shepherd of the Street, Laurel Youth Services, Plankenhorn Foundation, First Presbyterian Church, Linkage Lycoming Information & Referral, West Branch Drug & Alcohol, Lycoming County MH/MR, Interaction Works Corp., West End Christian Community Center, Lycoming United Joinder Supervisor, SUN Home Health, Community Development, and the United Way.

The City participates in a cooperative housing group, The *Lycoming County Housing Work Group*. The membership is specifically dedicated to educating; informing and assisting homeowners retain their homes and helping new buyers obtain homes. A landlords information meeting was held in 2009.

Williamsport will continue to explore ways to increase cooperation between private sector services, other housing providers and City staff and programs.

### **C. Community Housing Development Organizations (CHDO)**

#### **Assessment of the PJ's efforts to identify CHDO's for participation in its HOME Program**

A Community Based Housing Organization (CHDO) is a private nonprofit, community based service organization. It must have recognized legal status, representation from the low-income community, a goal to provide decent affordable housing to lower and moderate-income households, and demonstrate the capacity and experience to carry out this goal. The City has sought the participation of existing non-profits active in housing and community development in the City and region. Lycoming Neighborhood Development Corp. and Habitat For Humanity are Williamsport's only active CHDO's. The City provides CHDO information at its Action Plan hearings and has spoken to Journey House/Family Housing about CHDO participation, but has not received applications from any non-profit organizations interested in qualifying as a CHDO. Non-profit organizations with a goal of providing housing to lower income City residents are encouraged to apply for CHDO status.

### **D. Affirmative Marketing**

#### **An assessment of the effectiveness of the affirmative marketing actions prescribed in 24 CFR 92.351.**

The City has adopted the affirmative marketing actions prescribed in 24 CFR 92.351. The procedure was adopted as part of the City's HOME program description. The HOME Program requires that Affirmative Marketing steps be taken by participating jurisdictions, when using HOME funds for rental projects containing five or more HOME-assisted units. Copies of these plans are on file. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, gender, religion, familial status, or disability. As such, each HOME recipient enters into a developer's agreement with the City that, among other requirements, lists the requirements under 24 CFR 92.351. In accordance with the City of Williamsport's commitment of non-discrimination and equal opportunity in housing, the City has established procedures to affirmatively market housing units rehabilitated or assisted under the HOME Investment Partnerships Program. These procedures are intended to further the objectives of the Title VIII of the Civil Rights Act of 1968 and Executive Order 11063.

The City of Williamsport believes that individuals of similar economic levels in the same housing market area should have available a similar range of housing choices regardless of their race, color, religion, sex, familial status, disability, handicap or national origin. Individuals eligible for public housing assistance or individuals who have minor children should also have a similar range of choices.

The City of Williamsport implemented this policy through the affirmative marketing procedures designed for the Home Investment Partnership Program. The City will continue to evaluate the effectiveness of its strategies in affirmative marketing along with other administrative tasks in the future. The City completed an update to its Fair Housing Analysis 2003-2013, and has implemented items listed in the Recommendations. Implemented recommendations include:

- expanding the Fair Housing Commission from 3 to 5 members,
- involving lenders and real estate entities in Fair Housing activities, a banker and realtor have been appointed to the commission.
- adding outreach to the Fair Housing Commission description of duties,
- adopting a Rental Property Inspection Ordinance to provide safer rental housing.

All City assisted housing projects, rental and homebuyer, have adopted the required Fair Housing and non-discrimination laws. Monitoring visits conducted in 2009 verified display of Fair Housing posters and use of Equal Opportunity logo in advertising.

Information about Fair Housing Laws, and the 2003-2013 Fair Housing Analysis for the City of Williamsport and Recommendations are available in the CD office and on the City web site.

## **E. Minority Outreach**

### **An assessment of the effectiveness of the PJ's minority outreach program including:**

#### **1. An analysis of participation by minorities and women and entities owned by minorities and women in its HOME Program.**

The City implements 24 CFR Part 85.36(e) Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments outlining actions to be taken to assure that minority business enterprises and women business enterprises are used when possible in the procurement of property and services. When procuring property and services with Federal funds the City follows the same policies and procedures it uses for procurements from non-Federal funds including small purchases procedures and advertised requests for sealed bids.

All City advertisements for services, bids and contracts contain language encouraging MBE/WBE /Section 3 participation including notification of known minority businesses and women's business enterprises and using the services list of the Small Business Administration and Pennsylvania Department of General Services. Notices are sent to MBE and WBE based upon services sought and listed experience. The City provides notices regarding Section 3 opportunities to the Lycoming County Housing Authority, PA Career Link and local Union and Builders Organizations.

We maintain a Housing Rehabilitation Contractors list as a service to our Housing Rehabilitation applicants. Information on City programs and the requirements for placement on the list are available at the Community Development and Codes Offices. Minority and women owned business contractors are encouraged to apply for the list and bid on projects. There is currently one minority contractor on the list. In 2010, the City completed an update to its contractors list.

The City's housing rehabilitation programs require homeowners select contractors that receive bid specifications. Competitive bidding is required. To be added to the list the contractor must provide job references, proof of liability insurance, proof of EPA RRP Certification, Lead Safe Work Practices Training and registration with the State as a contractor.

Notices to Bid published by CHDOs and Nichols Court Associates include Equal Opportunity notices for minority and women owned business enterprises. Notices for rental units include statements regarding Fair Housing and Non- Discrimination requirements.

In 2009,  minority contractors were awarded a contract under the HOME housing rehabilitation program.

**2. A statement of actions planned to improve performance in the use of minority and women owned businesses.**

Submittal of each annual CAPER must also include Part III of HUD Form 4107, otherwise known as HOME Annual Performance Report. Specifically, this report is used to report on the contract and subcontracting opportunities with MBEs and WBEs for any HOME projects completed during FY 2009. While there are no statutory requirements for contracting with a MBE or WBE, HUD uses this report to determine the outreach efforts of the Division to MBEs and WBEs.

All contractors working in the City must obtain permits and be State registered. Rehabilitation contractors must have Lead Safe Work practices certifications and, starting in April 2010, will need a EPA Certification. Contractors are made aware of the HOME and Community Development program by posted notices in the Bureau of Codes, where permits are obtained. Any contractor legally doing work should therefore be aware of the opportunity to bid on rehabilitation activities.

The City has survey forms appended to its Requests for Bid and new Rehabilitation Contractor forms. The forms request information regarding Minority and Women Owned Business status, and Section 3 ownership and employment.

The City has developed this program in accordance with the requirements of Executive Orders 11625 and 12432 concerning minority business enterprises. The program implements 24 CFR Part 85.36(e) outlines the actions to be taken for minority business enterprises and services. The City will continue to request minority and women owned business information from the Pennsylvania Department of General Services, include notices urging MBE/WBE contractors to participate, and send information regarding City opportunities to new listings as we become aware of them. All legal advertisements specifically encourage MBE and WBE to respond and note necessity for Section 3 planning. The City does not offer points for Section 3, MBE or WBE submissions.

**F. Tenant Assistance**

The City is not funding any activities that have resulted in displacement. If applicable in the future, the City will ensure that displacement /relocation procedures, should relocation become necessary, will comply with applicable federal regulations. The city does not fund TBRA.

**G. Shortfall Funds** Not applicable.

## PURPOSE - MBE/WBE Actions

The purpose of this document is to outline the actions planned by the City of Williamsport to affirmatively further opportunities for small businesses, minority-owned businesses and women-owned businesses. By merit of its participation in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program, the City of Williamsport is obligated to comply with the Uniform Federal Administrative Requirements at 24 CFR 85.36 (e) relative to small business, Minority and Women's Business (MBE/WBE) contracting. In addition, Section 281 of the National Affordable Housing Act requires the City to establish and carry out an MBE/WBE outreach program to encourage the involvement of minority and women-owned business in HOME-funded activities.

## ANNUAL GOAL STATEMENT

The City of Williamsport hereby sets as its goal for utilization of MBE/WBE's through its contracts for public works, site clearance, demolition, housing rehabilitation and construction, supplies and services a target of 5% - 3% of the anticipated CDBG and HOME grants for the City.

As part of the preparation of the contract documents, the City of Williamsport may determine a goal and percentage amount that represents the maximum, feasible involvement of MBE/WBE's. Individual projects, therefore, may vary from the stated percentage goal. It is expected that during the course of any fiscal year the total volume awarded to MBE/WBE's will approximate the above stated goals.

## MBE/WBE COORDINATOR

The person assigned as the MBE/WBE Coordinator is the City of Williamsport's Coordinator, or, as may be designated by such Coordinator, any CHDO operating under a CHDO Agreement with the City for performance and carrying out of projects/programs using state and/or federal funds, shall be responsible for overall coordination, monitoring and reporting of MBE/WBE utilization.

## ACTION PLAN

Specific actions proposed to be carried out relative to affirmatively furthering opportunities for MBE/WBE contracting include the following:

- Monitoring progress on a contract-by-contract basis to determine performance
- Maintain an up-to-date directory of MBE/WBE firms and include it in relevant solicitations
- Utilize local electronic and print media to publish statements of MBE/WBE policy
- Utilize the Minority Business lists on the following Department of General Services web site. <http://www.dgsweb.state.pa.us/mbewbe/VendorSearch.aspx> to expand MBE/WBE participation in CDBG and HOME funded contracts
- Obtain certifications from contractors that provide information on the principals of each firm and their percentage of ownership
- Explore the availability of public and/or privately sponsored technical assistance programs aimed at expanding MBE/WBE utilization.

## SMALL / WOMAN-OWNED / MINORITY BUSINESS ENTERPRISE Questionnaire

City Contract Title: \_\_\_\_\_

Primary Contractor Name: \_\_\_\_\_ Address: \_\_\_\_\_

T I N # \_\_\_\_\_ Total City Contract Amount: \$ \_\_\_\_\_ .

Subcontractor Name: \_\_\_\_\_ Address: \_\_\_\_\_

T I N # \_\_\_\_\_ Sub Contract Amount: \$ \_\_\_\_\_

Is this information for the above Primary \_\_\_\_\_ or for the named above Subcontractor \_\_\_\_\_

<p>Is this a small business? Yes _____ No _____</p>	<p>A small business is independently owned and operated, not dominant in its field of operation, and can qualify under criteria concerning number of employees, average annual receipts, per by the Small Business Administration. (See CFR Title 13, Part 121, as amended) Small business" means an independently owned and operated business which, together with affiliates, has 250 or fewer employees, or average annual gross receipts of \$10 million or less averaged over the previous three years)</p>
<p>Is this a woman-owned business? Yes _____ No _____</p>	<p>A woman-owned business is a business which is at least 51% owned by a woman or women who also control and operate the business.</p>
<p>Is this a minority-owned business? Yes _____ No _____ If Yes, please indicate minority group(s):</p>	<p>A minority-owned business is a business that is at least 51% owned, controlled, and operated by socially and economically disadvantaged individuals. Asian _____ Black _____ Hispanic _____ Alaskan _____ Native American _____ Hawaiian _____ Hasidic _____ Pac. Islander _____ (Multiple selections allowed)</p>
<p>Is this a disabled-owned business? Yes _____ No _____</p>	<p>A disabled-owned business is a business that is at least 51% owned, controlled, and operated by an individual or individuals who are disabled.</p>
<p>Is this a veteran-owned business? Yes _____ No _____</p>	<p>A veteran-owned business a business that is at least 51% owned, controlled and operated by an individual or individuals who are U.S. veterans.</p>
<p>Is this a disabled veteran-owned business? Yes _____ No _____</p>	<p>A disabled veteran-owned business is a business which is at least 51% owned, controlled and operated by an individual or individuals who are U.S. veterans and disabled.</p>
<p>Are the individuals who own, control, and operate this business U.S. citizens? Yes _____ No _____</p>	<p>_____</p>
<p>Is this business incorporated? Yes _____ No _____ * Submit copy of certificate</p>	<p>_____</p>

Please return to Community Development Office 245 W4th Street, Williamsport, PA 17701

The City of Williamsport is committed to the promotion of M/WBE's.  
**MBE / WBE REPORT Due October 1st Each Year**  
**FAX TO 570-327-7509**

**MINORITY & WOMAN OWNED BUSINESS PARTICIPATION ANNUAL REPORT**

Please complete and submit this report as specified on October 1 each year

CITY CONTRACT AMOUNT \$ _____	12 MONTH PERIOD COVERED BY REPORT: October 1, 20____ to September 30, 20____	REPORT DATE _____
PROJECT NAME / CONTRACT TITLE: _____		
PRIME VENDOR/CONTRACTOR NAME AND ADDRESS _____		TIN # _____

Non WBE Non MBE Vendor/Contractor Name, Address, TIN #	W BE Vendor/Contractor, Name, Address, TIN #	M BE Vendor/Contractor, Name, Address, TIN #	Type of Trade / Product/ Service Provided	AGREEMENT DATE	Sub Contract \$ Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

If no business was awarded to minority business firms for this period, please describe any efforts made to encourage minority business participation.

**I certify that the information contained on this report is true and accurate and that I am an authorized representative of the Prime Vendor/Contractor identified above.**

**By:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### SECTION 3 Information

Contractor Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 TIN # \_\_\_\_\_ City Contract Name: \_\_\_\_\_  
 City Contract Amount: \$ \_\_\_\_\_

This information is required from Primary and Subcontractors

This contract was financed with Federal funds. **Section 3** of the Housing Act of 1968 requires that recipients of certain Federal financial assistance, *to the greatest extent possible*, encourage contract recipients to provide job training, employment, and contract opportunities for low income residents in connection with Federally funded projects and activities.

The City is seeking information to identify Section 3 contractors and subcontractors that meet the requirements of a Section 3 Business.

**A SECTION 3 Business is a business:**

1. That is 51% or more **owned** by a Section 3 resident(s); or
2. At least 30% of your permanent, **full-time** employees are Section 3 residents, or within three years of the date of first employment with you, were Section 3 residents; or
3. That provides evidence of a commitment to subcontract over **25 %** of the total awarded contract to business concerns that meet the qualifications in (1) or (2) above.

**A SECTION 3 Resident is:**

1. A **Public Housing resident**; or
2. An individual who resides within the Williamsport metropolitan area and who is: a **low-income person**, whose total household income last year was not greater than the amount below (based on the number of persons in the family).

**Williamsport Area 2009 Income Limits by Household Size**

MSA	Pct	One Person	Two	Three	Four	Five	Six	Sev	Eight
Williamsport	80%	\$28350	\$32400	\$36450	\$40500	\$43750	\$47000	\$50200	\$53450

**A person or a business seeking a Section 3 designation bears the responsibility of providing evidence that the person/business is eligible for Section 3 designation.**

Upon receipt, please indicate your eligibility by checking the appropriate boxes below and returning this letter, signed and dated, to the Community Development Office, 245 West 4<sup>th</sup> Street, Williamsport, PA 17701 or fax to 570-327-7509

Company ownership is 51% or more by Section 8 residents. \_\_\_\_\_ Yes \_\_\_\_\_ No

Your total number of full-time employees is \_\_\_\_\_. The total number of Section 3, full time employees' is \_\_\_\_\_. This firm qualifies at the 30% level. \_\_\_\_\_ Yes \_\_\_\_\_ No

Over 25% of this contract is committed to Section 3 subcontractors. \_\_\_\_\_ Yes \_\_\_\_\_ No

**By:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### Section 3 Summary Report - Primary Contractor

This information is necessary to monitor City compliance with Section 3. This is an annual report required for each CDBG or HOME or other Federally financed activity, and is due annually by January 1st of each year

Recipient Name & Address _____	Project/Contract Identification: _____	Total Contract Amount: \$ _____
	Contract Person: _____	Report Period: 1/1/20_____ to 12/31/20_____
Date Report Submitted: _____	Contact Phone Number: _____	

#### Employment and Training Report

Job Category	Number of New Hires	Number of new hires in connection with this award that are Sec.3 Residents	% of aggregate number of staff hours that are Sec. 3 Residents	% of Total staff hours worked by Sec, 3 employees	# of Sec.3 Residents that were trained because of this award
Professionals	_____	_____	_____	_____	_____
Technicians	_____	_____	_____	_____	_____
Construction Trades (list by trade)	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Other Categories (list)	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

#### Sub Contracts Made in connection with this Project/Contract

Construction Contracts	
Total dollar amount of ALL contracts awarded on this project	\$ _____
Total dollar amount of contracts awarded to Sec 3 businesses	\$ _____
Percentage of total dollar amount awarded to Sec 3 businesses	_____ %
Total number of Section 3 businesses receiving contracts	_____
Non-Construction Contracts	
Total dollar amount of ALL non construction contracts awarded on this project/activity	\$ _____
Total dollar amount of non-construction contracts awarded to Sec 3 businesses	\$ _____
Percentage of total dollar amount awarded to Sec 3 businesses	_____ %
Total number of Section 3 businesses receiving non-construction contracts	_____

Describe any efforts made to direct employment/other economic opportunities generated by federal assistance to the extent feasible toward low-income persons and public housing residents.

- \_\_\_\_\_ Attempted to recruit area low-income residents through: advertisements, signs at site, contact with community, public or private organizations or agencies, or similar methods.
- \_\_\_\_\_ Participated in any program that promotes training or employment of Section 3 residents from this area.
- \_\_\_\_\_ Participated in any program promoting the award of contracts to Section 3 business concerns.
- \_\_\_\_\_ Coordinated with Youth build programs in this area.
- \_\_\_\_\_ Other (describe) \_\_\_\_\_

## **Housing Coalition of Lycoming County**

**MISSION** It is the mission of this Coalition to analyze available services and work towards development of a system to create pathways from homelessness to homeownership. It is our belief that families should have safe and affordable housing whether it is through renting or homeownership. It is also our belief that as service providers, it is incumbent upon us to design a system of service that can support and educate the consumer so they are in a position to explore all potential options.

**HISTORY** In the spring of 2007, STEP, Inc. initiated discussions with the Williamsport-Lycoming Community Foundation, founding affiliate of the First Community Foundation, to analyze ways to support and enhance the Homeownership Development programs offered by STEP, Inc. Because of initial meetings, it was decided to bring in additional partners to develop a “global” view of Homeownership Development Programs. The Lycoming County United Way, Salvation Army, Consumer Credit Counseling Service of Northeastern PA local office, and Habitat for Humanity joined STEP, Inc., and the Foundation to discuss pathways of services leading to homeownership. The group adopted the name of the Lycoming County Homeownership Workgroup.

As this workgroup grew in membership and activities, a decision was made to review the name of the group to create an identity that people would recognize in the long-term. After discussion, the group chose the name of The Housing Coalition of Lycoming County, which demonstrates the broad based services available in Lycoming County.

**STATEMENTS OF NEED** **There are** numerous agencies and services in Lycoming County that relate to housing issues. As individual agencies and services, each plays a valuable role in addressing the varied housing needs in Lycoming County. While the current services are staffed by caring professionals attempting to work with county residents to support housing strategies, many times both the professionals in the system and the

consumers may not have the full picture on the total resources available.

Many consumers believe that they can never own a home. They do not realize with a little patience and hard work that they can become part of the “American Dream” of homeownership. Many potential homeowners do not have the background knowledge to make “wise” choices.

According to a report released on March 16, 2005 by the Pennsylvania Department of Banking, *Losing the American Dream: A Report on Residential Mortgage Foreclosures and Abusive Lending Practices in Pennsylvania*, Pennsylvania had a high foreclosure rate and “sub-prime” mortgages represented the majority of loans that were in foreclosure. The sub-prime loan market is designed to serve people who do not qualify for “prime” loans, primarily due to damaged or limited credit histories.

Over a twelve-month period, the Lycoming County Sheriff’s office estimated that it served approximately 450-500 Mortgage Complaints. Of this number, 360 moved to the beginning process of Sheriff Sale.

### **COALITION MEMBERSHIP Center for Independent Living**

- Community Development Office, City of Williamsport
- Consumer Credit Counseling Services of Northeastern PA
- Habitat for Humanity
- Jersey Shore State Bank
- Lycoming/Clinton Joinder Services
- Lycoming County United Way
- Muncy Bank & Trust Co.
- Salvation Army
- Self-Determination Housing Project of PA
- STEP, Inc.
- USDA Rural Development Office
- Williamsport-Lycoming Community Foundation
- Woodlands Bank
- North Penn Legal Services
- Albright Life Services
- West Branch Drug and Alcohol

The Coalition’s mission will build upon and connect homeownership education and counseling to the transitional services outlined in the mission of the Family Housing Alliance. The following services and activities will be a result of this effort:

➤ **Provide a “system” of services designed to promote home ownership and self-sufficiency.**

- **Transitional Housing Services:** Services targeted at the homeless or those in danger of becoming

homeless.

- **Budget Counseling/Management:** Services designed to show consumer's proper budgeting techniques from development of a budget to the ongoing management of the budget.
  - **Pre-Purchase Homebuyer Counseling:** Services designed to assist families achieve home ownership by examining their financial situation and assisting them in qualifying for and maintaining a mortgage loan; services occur in group workshops or one-on-one counseling sessions.
  - **Default and Delinquency Counseling:** Services designed to provide counseling to individuals who are late on their housing payments and/or credit obligations, and have an interest in becoming or remaining a homeowner.
  - **Anti-Predatory Lending Counseling:** Services designed to provide counseling so that consumers do not fall prey to predatory lending practices.
  - **Mortgage Foreclosure Prevention:** Services designed to assist consumers in danger of mortgage foreclosure.
- **Identify Potential Services to the Consumer:** Through coordination and collaboration, the Coalition will develop a mechanism to analyze service needs on an on-going basis.
  - **Leveraging Funds:** Coordination and collaboration among partners to seek resources to support the development and continuation of this system of services.
  - **Project Facilitator:** STEP, Inc., has 20 years of experience with community and economic development projects. This experience includes housing services, employer services, CareerLink administration, workforce development and other housing and asset-building services.

#### **DESIRED OUTCOMES:**

- Quality educational services will be designed, enhanced and delivered to assist consumers with budgeting, fair housing, homeownership education and anti-predatory lending, and foreclosure prevention education.
- New potential homeowners will be developed and encouraged, and supportive, customer-driven mortgage lender will succeed, thereby creating a more positive economic development climate in Lycoming County.
- A "one-stop", "no wrong door", system for housing counseling/homeownership services will be established in Lycoming County.
- Services are better coordinated so that current resources can be maximized and additional resources leveraged.

#### **ACCOMPLISHMENTS AS OF December 2009:**

- Conducted initial public outreach at the Lycoming County Homebuilders Home Show. The Coalition had a table at the event with agency brochures of services. This event attracted 5,133 residents.
- Developed initial marketing material designed for lenders to send to customers behind in payments of mortgages.
- Expanded membership to include lenders. Three lenders have joined the Coalition, Jersey Shore State Bank, Muncy Bank & Trust and Woodlands Bank.
- Conducted Landlord/Tenant Forum.

## MONITORING

The Office of Economic and Community Development monitors' activities carried out to ensure compliance with program requirements. When monitoring, a random sample of files are reviewed for income verification, rent amounts, and leasing in accordance with Affirmative Marketing requirements. The objectives of this monitoring are to verify activities adhere these requirements

Internal controls have been designed to ensure adequate segregation of duties. The Office of Economic and Community Development prepare agreements for many housing and non-housing activities supported by HOME and CDBG. Invoices are monitored for compliance with the approved spending plan and federal regulations. The Office of Economic and Community Development administers Williamsport's Integrated Disbursement and Information System (IDIS). The Office of Economic and Community Development is responsible for setting up and administering activities.

### ON SITE INSPECTIONS AND MONITORING REVIEWS

The City monitors its CDBG sub-recipients yearly (within 60 days of the close of a program year) and maintains close contact with their representatives as projects are underway.

CHDO's (Habitat and LNDC) are monitored yearly during their activity period. During the affordability period, HOME-assisted rental projects must be inspected regularly to ensure they continue to meet or exceed the property standards outlined in 24 CFR 92.251.

Section 92.504 (d)(1) of the HOME final rule establishes a schedule for on-site inspections. The schedule is as follows:

Projects containing one to four units must be inspected every three years; Five to twenty-five unit projects must be inspected every two years; and Projects with twenty-six or more units must be inspected annually.
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Section 92.504 (d)(1) also states that the inspections must be based on "a sufficient sample" of units. The Office of Affordable Housing has recommended that each PJ adopt a practice of inspecting a minimum fifteen percent of the HOME-assisted units in a project, and a minimum of one unit in every building. For larger projects, a sample of ten to fifteen percent of units should be sufficient. If compliance problems are identified in sample units, the PJ should inspect the remaining units to ensure that HOME-assisted units comply with established property standards.

In addition to performing a physical inspection, Section 504 (d)(1) requires PJs to verify information submitted by the owner (e.g., with respect to rents and income) as part of the on-site monitoring. The Community Development Office receives occupancy reports yearly and conducts file reviews on a timetable similar to the required inspection schedule

### ON SITE INSPECTIONS AND MONITORING REVIEWS (HOME Report 2009)

**937 West Fourth Street** is an 8 unit HOME assisted rental activity in our Historic District. A site inspection was conducted on June 22, 2006 and June 12, 2008 – all units passed  
**Next inspection due – 2010.** PHFA conducts inspections of this site every 2 years. The Codes Office conducts an inspection every four years.

The Community Development Office verified income certification of residents as meeting regulatory requirements as follows:

Occupancy Information-12/31/2009

6 units - below 50% of the median income level  
1 units - below 60% of the median income level  
1 vacant

**845 Park Avenue Transeau** is a 12 unit HOME assisted rental activity. A site inspection was conducted by the City of Williamsport on June 22, 2006 and June 12, 2008. A few minor items failed and were repaired by the management. **Inspection due - 2010**

PHFA conducts inspections of this site every 2 years. The Codes Office conducts an inspection every four years. The annual income certification of residents as meeting regulatory requirements was verified as follows:

Occupancy Information-12/31/2009

9 units - below 50% of the median income level  
1 unit - below 60% of the median income level  
1 unit - below 80% of the median income level  
0 unit - above 80% area median  
2 vacant units

**Linn Street Manor**, a DCA/PHFA 15 unit HOME funded, twenty-six-unit affordable rental activity at 2440 Linn Street. Units passed a site inspection conducted on May 12, 2005, the Codes office inspected all 26 units - June 1, 2008. Inspections – July 15, 2008 (Conducted with PHFA) and October 8, 2009 – 3 units inspected. All units passed

The annual income certification of residents as meeting regulatory requirements was verified as follows:

Occupancy Information-12/31/2009

18 units – Occupied by households below 50% of the area median income  
6 units - below 60% of the median income level  
2 – vacant units

**Almond Street Commons**, a 15-unit HOME assisted - twenty-four-unit affordable rental activity at 1207 Almond Street. All units passed an inspection conducted on May 12, 2005. Last CD Inspection was on July 24, 2008 (With PHFA). Next Inspection due: 2010

Almond Street Commons has received a Waiver of Annual Income Recertification for Low-Income Housing Credit projects. The annual income certification of residents as meeting regulatory requirements was verified as follows:

Occupancy Information-12/31/2009

5-units are occupied by households 40% and below area median income  
10-units are occupied by households 50% and below area median income  
9-units are occupied by households 60% and below area median income  
0– vacant units

**Grier Street Manor**, a 15-unit HOME assisted, thirty-unit affordable rental activity at 1145 Chester Street. All units passed an inspection conducted on May 12, 2005. The Codes office inspected all units as required by ordinance in 2008, a CD inspection was made July 15, 2008 (conducted with PHFA), and a CD inspection was made on October 08, 2009. A few minor problems were found and resolved. Rent questions were raised and a lengthy communication between the City and the site owner ensued with the result that certain Section 8 rents were lowered. This was apparently because of regulatory conflicts between what is allowed under LIHTC and under HOME. **Next inspection due: 2010.** The annual income certification of residents as meeting regulatory requirements was verified as follows:

Occupancy Information-Grier Street Manor 12/31/2009

9-units are occupied by households 30% and below area median income

9-units are occupied by households 40% and below area median income  
5-units are occupied by households 50% and below area median income  
1-unit is occupied by households 60% and below area median income  
2-units are occupied by households 80% and below area median income  
4- vacant units

**Grace Street Commons**, is a 4-unit HOME assisted, twenty-four-unit affordable rental activity at 739 Grace Street. Randomly selected units passed an inspection conducted on May 12, 2005. CD conducted an inspection on 04/18/2008 of 3 units – all passed. Next Inspection due: 2010. The annual income certification of residents as meeting regulatory requirements was verified as follows:

**Occupancy Information-12/31/2009**

4 units – Occupied by households below 40% of the area median income  
8 units - below 50% of the median income level  
9 units - below 60% of the median income level  
3 units are vacant

**Iris Commons**, is a 10-unit, 6 floating HOME assisted, scattered site affordable rental activity.

450	Memorial Ave	632	Memorial Ave
454	Memorial Ave	608	Center St
460	Memorial Ave	606	Center St
458	Memorial Ave	603	Walnut
630	Memorial Ave	333	Park Ave

Randomly selected units passed a Community Development conducted inspection on 10/08/09. All passed. Next Inspection due: **2011**. The annual income certification of residents as meeting regulatory requirements was verified as follows:

**Occupancy Information-12/31/2009**

**6 units** – Occupied by households below 30% of the area median income  
1 unit – Occupied by households below 40% of the area median income  
2 units - below 50% of the median income level  
1unit – above 80% of the median income level

Occupancy information was obtained for **Round Hill Courtyard**; a CDBG assisted fifty-eight unit affordable rental activity at 2001 Memorial Avenue.

As of 12/31/2009, forty-four (44) occupants had incomes below required levels and all units passed prior inspections by the Codes Office.

For all of the above locations occasional minor failures found during inspections were addressed and corrected in all instances. Occupancy questions, clarifications raised by this office have also been addressed in a timely manner. Resident comments have been positive.

**LNDC- CHDO** The City is in frequent contact with LNDC. LNDC provides documentation of its records, building costs, marketing practices, and CHDO eligibility requirements. 2009 CHDO board eligibility was submitted and accepted by the City. All CHDO's submit applicant eligibility documentation to the City before each sale and final occupancy (site) inspections of assisted property are completed at completion, before any sale.

**Habitat For Humanity- CHDO** All CHDO's are required to submit applicant eligibility documentation to the City for review prior to each sale. All Habitat projects under construction have been completed,

new activities are pending for 2010. Habitat provided 2009 Board eligibility certifications to the City of Williamsport.

Members of the OECD and City Codes Office conduct numerous inspections during construction of any HOME or CDBG funded rehabilitation or construction activity. All rental activities fall under City Rental Inspection requirements and most are inspected by PHFA.