



CITY OF WILLIAMSPORT PENNSYLVANIA

2010 ANNUAL PERFORMANCE REPORT FOR HOME PROGRAM

SUBMITTED TO:

UNITED STATES DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT

PARTICIPATING JURISDICTION (PJ): CITY OF WILLIAMSPORT

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Mayor

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2010 ANNUAL PERFORMANCE REPORT FOR THE HOME PROGRAM

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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: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	This report is for period (mm/dd/yyyy) Starting 1/1/2010 Ending 12/31/2010	Date Submitted (mm/dd/yyyy) 3/31/2011
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Part I Participant Identification

1. Participant Number M-10-MC-42-2018	2. Participant Name: City of Williamsport		
3. Name of Person completing this report: Nancy M. Westbrooks		4. Phone Number (Include Area Code) 570-327-7552	
5. Address: 245 West 4th 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: 27,336.94	2. Amount received during Reporting Period: 435,386.06	3. Total amount expended during Reporting Period: 418,139.29	4. Amount expended for Tenant-Based Rental Assistance: 0	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5 44583.71
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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	0				
1. Number					
2. Dollar Amount	0				
B. Sub-Contracts	0				
1. Number					
2. Dollar Amount	0				
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts	0				
1. Number					
2. Dollar Amount	0				
D. Sub-Contracts	0				
1. Number					
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
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					

2010 HOME CHECKING SUMMARY

HUD Drawdown - 255,776.67
 Transfers - 80,000.00
 Due To/From - 00
 Total: 335,776.67
 Non-Revenue 57.00
 Total 335,833.67

2010 HOME SAVINGS SUMMARY

Loan Repayments - 99,486.60
 Interest - 62.79
 Non-Revenue - .00
 Total Income - 99,552.39

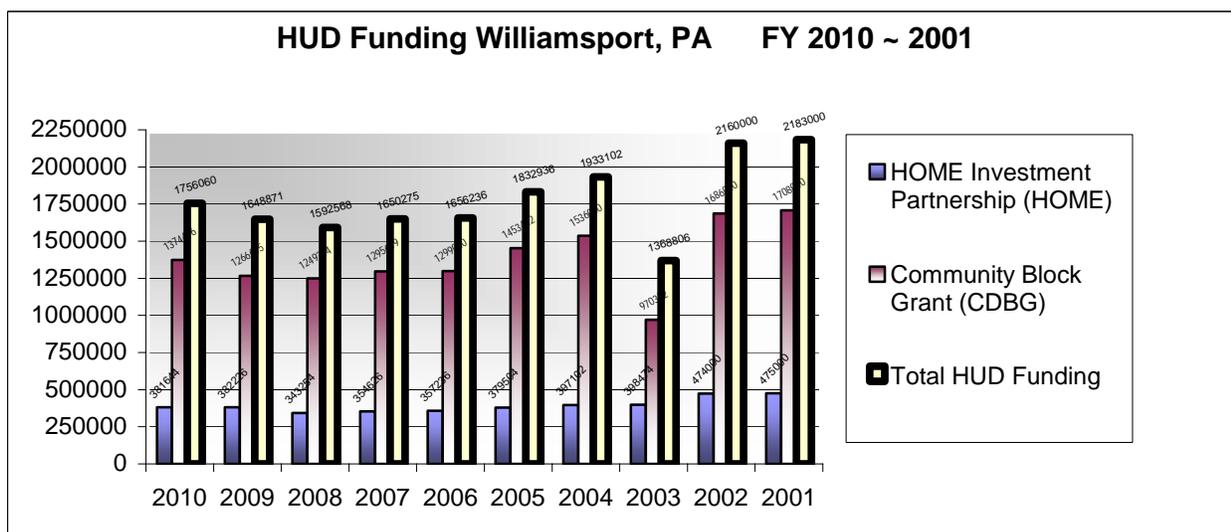
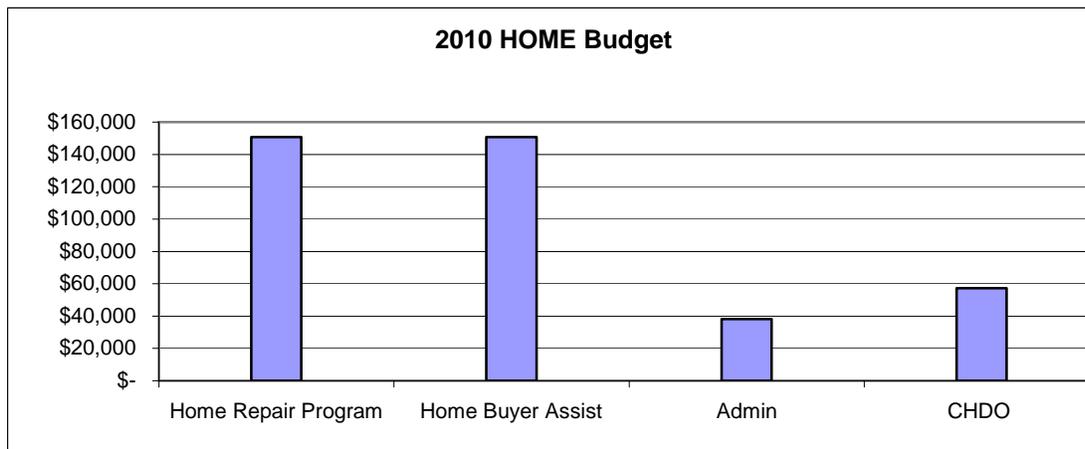
I. HOME INTRODUCTION

Williamsport receives HOME and Community Development Block Grant funds to fund activities and programs that achieve 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. 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. In 2010, the City of Williamsport received \$382,226 in HOME funding. The funds were budgeted as follows:

HOME Funding Chart



HOME SUMMARY OF 2010 ACTIVITY

2010 HOME Home Buyer "Gap" Assistance Summary –

5 homebuyers were assisted with deferred repayment loans from HOME funds. 4 white, 1 black, 3 female head house, 3 @ 80%, 2 @ 60% household income levels. \$317,164 in private matching funds was leveraged from the five cases. Buyers must contribute at least 4% of the purchase price from their personal funds and attend a homebuyer counseling class. 20% of the purchase price is the maximum HOME assistance any applicant can receive.

West End Terrace/Pennsy Heights Summary -

This new home construction activity provides gap-financing assistance to income eligible households to purchase newly constructed homes in this development. No homes have sold in recent years. Because of this, the Program was restructured. In 2010, a new HOME Agreement was signed and \$330,000 in funds obligated. The new activity offers up to \$55,000 in deferred repayment funds with a possibility of up to 50% forgiveness. It also requires a homebuyer equity contribution and homebuyer education before purchase. Six building sites are available.

2010 HOME OOSF Summary -

9-homes were rehabilitated with HOME funds in 2010. 8-White, 1-Black, 8-Female Head of House, 2-@ 30%, 1 @ 40%, 1 @ 50%, 4 @ 60%, 1 @ 80% income levels. 9 additional cases are under contract for 2011. The completed cases leveraged \$7,577 in private funds in 2010. All homes assisted must be single-family homes, occupied by income eligible households. All homes were rehabilitated to at least minimum code and safety standards.

2010 CHDO Summary - CHDO Activities - Lycoming Neighborhood Development Corporation (08 CHDO recipient) completed and sold one renovated unit on Grace Street. Renovations to a second unit on Locust Street are underway and should be completed in 2011.

Habitat for Humanity (09 CHDO recipient) completed construction and sold one unit on West Third Street. Renovations at a unit on Park Avenue are underway.

In 2010, 2 CHDO homes were completed and sold. 1-American Indian/White, 1black, 1 female head of house, 1-80%, 1-50% income level.

2010 HOME Residential Rental Construction Activity - Nichols Court, a 24-unit, elderly occupancy rental construction activity, containing four (4) HOME assisted units, was completed and closed out in 2010. As a HOME and Low Income Tax Credit Assisted Project, all units are affordable to lower income senior households. Four floating HOME units: 4-white, 3 @ 30%, 1 @ 60% income levels.

Goals By Annual Objective - 2010 (HOME Funded Activities are marked in color)

Objective	Program	Source	2010		2011		2012		2013		2014		Total 5 Yr. Goal	Actual To Date
			Goal	Actual Units	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
Improve access to affordable owner housing (home ownership)	CHDO's Funded	Home	1	0	1	1	1	1	1	1	1	1	5	0
	CHDO Units Completed	Home	1	2	1	1	1	1	1	1	1	1	5	2
	Accessibility Rehabilitation Program	CDBG	2	2	2	2	2	2	2	2	2	2	10	2
Improve access to affordable owner housing (home ownership)	Homebuyer Assistance Purchase of New Construction	HOME		0										
	Homebuyer Assistance Purchase Existing Units	Home	3	5	3	3	3	3	3	3	3	3	15	5
Improve quality and quantity of affordable renters and owner housing	Construction of affordable rental housing	Home	-	4										4
	Owner Occupied Housing Rehabilitation	Home/CDBG	4	12	4	4	4	4	4	4	4	4	20	12
	Rental Duplexes / Doubles Housing-Owners and Rental Rehabilitation	CDBG	3	2	3	3	3	3	3	3	3	3	15	2
	Codes Enforcement and Inspections of Housing	CDBG	10		10	10	10	10	10	10	10	10	50	0
Improve quality and increase quantity of public facilities and improvements for lower income people. Suitable living environment	Parks & Recreational Facilities			2									0	2
	Accessibility Public Facilities	CDBG		1									0	1
	Hydrants & Laterals			0									0	0
	Street Section Improved	CDBG	3	10	4	5	4	4	4	4	4	4	20	10
	Flood Drainage Improvements	CDBG		1										
	Curb Ramps Installed	CDBG	2	16	2	2	2	2	2	2	2	2	10	16
Improve services for low/moderate income people. Sustainable living environment	Public Services	CDBG	2		2	2	2	2	2	2	2	2	10	0
	Fire Truck	CDBG	1		0	0	0	0	0	0	0	0	1	0
	Community Centers	CDBG		1									0	1
	Neighborhood Interim Cleanup			1									0	1
	Code Enforcement-Violations Leading to Property Demolition	CDBG	2	0	2	2	2	2	2	2	2	2	10	0
Remediate and redevelop Brownfield's and improve income opportunities for low income people (Williams street)	Number of sites proposed for redevelopment through Acquisition, Demolition, Completion, Utility relocation	CDBG	4	0	2	0	0	0	0	0	0	0	6	0
Create Economic opportunities for lower income households	Micro Enterprise and Shopsteading Programs												0	0

PR 85 HOME 2010

IDIS - PR85

U.S. Department of Housing and Urban Development
 Office of Community Planning and Development
 Integrated Disbursement and Information System
 HOME
 Housing Performance Report - WILLIAMSPORT, PA

Date: 03-14-11
 Time: 12:07
 Page: 1

Program HOME
 Date Range 01/01/2010 12/31/2010
 Home Tenure Type Rental, Homebuyer, Homeowner Rehab, TBRA

Objectives	Availability / Accessibility		Outcomes		Sustainability		Total by Objective		# of Total Units Brought to Property Standard		Of the Total Units, the # occupied by Households <= 80% AMI	
	Units	\$	Units	\$	Units	\$	Units	\$	Units	\$	Units	\$
Suitable Living	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Decent Housing	4	355,772.67	14	308,065.51	0	0.00	18	663,838.18	18	663,838.18	18	663,838.18
Economic Opportunity	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total by Outcome	4	355,772.67	14	308,065.51	0	0.00	18	663,838.18	18	663,838.18	18	663,838.18

HOME MATCH REPORT 40107-A

IDIS - PR33 DATE: 02-15-11

WILLIAMSPORT, PA

Disbursements Requiring Match - Matching 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
2010	0.0%	348608.74	\$0.00	\$0.00

The City of Williamsport is exempt from the HOME matching requirements for 2010.

Project Narratives 2010

Owner Occupied Single Family Housing Rehabilitation Activity

The Owner Occupied Rehabilitation was established to fund repairs in 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 minimum requirements. Participant income may not exceed 80% of the area median income adjusted for household size. Code, safety, and items not meeting rehabilitation standards must be repaired under this program. A maximum of \$30,000 per unit is available. A waiting list is maintained because the demand for housing rehabilitation funding exceeds funding resources.

In 2010, using HOME funds, the City completed 9 housing rehabilitation cases. 9 additional HOME funded rehabilitation cases are under contract for completion in 2011. Work completed was sufficient to raise the units to minimum code, safety and rehabilitation standards. Locations are mapped in following pages.

An Emergency Rehabilitation program, funded under CDBG, is available to address situations that are considered hazardous and potentially life threatening to occupants or the public, on a limited basis. HOME funds cannot be used for emergency rehabilitations.

In 2010, using CDBG funds, the City completed 3 emergency rehabilitations. Work completed included replacement of a dangerous roof, a non-working furnace and a broken sewer line. All participants have agreed to add their names to the HOME waiting list for additional repairs.

Residential Rental Unit Rehabilitation

Rental Rehabilitation is HOME eligible but currently funded under the CDBG program. The program provides low interest loans to the owners of rental units occupied by at least 51% low to moderate income households. Properties must be rehabilitated to minimum code, safety and rehabilitation standards.

In 2010, rehabilitation of a two unit double unit was completed. Income eligible households occupied both units.

Funded with CDBG, a new Owner Occupied Rental Rehabilitation Program for double and duplex units occupied by income eligible owners was funded in 2010. The program manual has been completed and applications are being taken at this time. No cases are under contract to date.

Residential Rental Unit Construction

A 24-unit rental activity with 4 HOME assisted units was completed and fully occupied in 2010. This facility, Nichols Court Elderly, has 1 and 2 bedroom units. All tenants must meet required income limits and the rents are affordable to lower income households. The City of Williamsport provided HOME funds for 4 of the 24 units.

Accessibility Improvements

CDBG funds are available for accessibility improvements to homes occupied by income eligible, disabled persons. HOME funds cannot be used for accessibility rehabilitations. Funds are available as a declining term grant. Applicants must be income eligible and have a medical certification of disability. A waiting list is maintained. The demand for funding exceeds funding resources. In 2010, 2 cases were completed. 2 additional cases are under contract and will be completed in 2011.

Home Buyer Assistance

Existing Unit GAP Financing Program. With the cooperation of local financing institutions, the City of Williamsport provides a program to assist income eligible persons purchase a single-family home. The City HOME program provides gap financing for purchase of existing properties. The maximum amount available is 20% of the purchase price. Applicants must obtain the maximum possible private financing available, pass standard credit inquiries, and have at least 4% of the purchase price in personal funds. 5 buyers were assisted in 2010.

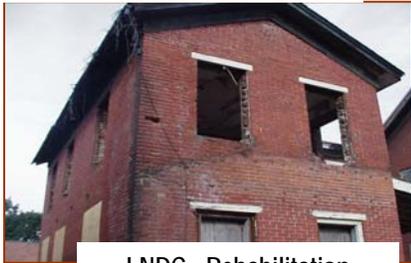


GLHFH - Rehabilitation CHDO-NSP

Two CHDO, HOME funded activities were underway in 2010. Greater Lycoming Habitat For Humanity received 2009 CHDO funds. In 2010, Habitat completed constructed and sold one homebuyer unit on West Third Street and is working on the rehabilitation of a second unit on Park Avenue.

In 2010, Lycoming Neighborhood Development Corporation, (LNDC) the 2008 CHDO, renovated and sold one unit on Grace Street and is working on the rehabilitation of a second property on Locust Street. Both units are located in the Williamsport Historic District. LNDC is the designated 2010 CHDO. A funding agreement will be finalized in 2011.

2 CHDO units were sold to income eligible buyers in 2010.



LNDC - Rehabilitation CHDO

The West End Terrace/Pennsy Heights new home construction activity provides gap-financing assistance to income eligible households to purchase newly constructed homes in the development. 52 homebuyers have been assisted since 2000 but no homes were sold in the past few years. Because of this, the Program was restructured in 2010 and a new HOME Agreement signed. The new activity offers up to \$55,000 in deferred repayment funds with a possibility of up to 50% forgiveness. It also requires a homebuyer equity contribution and homebuyer education before purchase.

The City, the Pennsylvania Housing Finance Agency, Federal Home Loan Bank, Kish Bank of State College, and DCED, are participating in the Nichols Place new home construction activity. The property has been subdivided but construction has not begun. Funds to assist buyers at the 115% income level are available. The city acquired \$333,000 in DCED Housing & Redevelopment Assistance Funds as mortgage assistance GAP financing for a portion of the sales price.

All households receiving homebuyer assistance must complete a homebuyer-counseling session from a City accepted counseling agency or as provided by a CHDO. 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 review, and home ownership education.

Neighborhood Stabilization Program

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 was awarded but due to difficulties in finding foreclosed property that meets the program requirements, the award was reduced to \$275,000 and the property development goal to two units. In 2010, one NSP unit was acquired by Habitat. LNDC is continuing its efforts to acquire the second unit.

HOME activities, except Owner Occupied Home Rehabilitation, are subject to resale or recapture. 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 affordability period 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 sale occurs before the period of affordability expires, certain regulatory limits apply. The regulations at 92.254 (a)(5) give two options, 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 to recapture the appropriate amount of the HOME investment rather than restrict the sale to a qualified low-income family that will use the property as their 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

Homelessness Prevention and Rapid Re-Housing Program (HPRP)

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 DCED. 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 are working 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. In 2010, 146 persons, adults and children, were assisted. Applicants must be at or below the 50% AMI.

HPRP offers one-time, short or median term financial assistance to those who would otherwise become homeless.

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 and utility deposits, utility payments, and moving cost assistance.

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

Payments are not made directly to households.

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

Homeless Prevention funds are for:

- Households 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.
- Households 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 is for Households that:

- 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 HPRP information

Economic Development Activities

*Though Expanding Economic Opportunities is a City Consolidated Plan goal, economic development is **not** eligible under the HOME program. The following is in reference to CDBG or 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. A 2009 activity, assisting a Deli on Market Street is still underway and a second activity, a Wing Eatery on West Fourth Street, received assistance and opened in 2010.

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 2010.

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. A loan to the Pajama Factory is being prepared for 2011.

Visit www.williamsport.org/economicdevelopment or call the Williamsport/Lycoming Chamber of Commerce at (570) 320-4206 for more information about this program.

FAQ

Are there income limits? Yes. All Rehabilitation, Homebuyer and Economic Development Programs must benefit low to moderate-income persons and households. Income is gross income, from all sources. Limits are published by the Department of Housing and Urban Development (HUD) and are adjusted for household size. Williamsport's 2010 maximum income limits are:

Household Size	1 Person	2 Person	3 Person	4 person	5-person	6-person	7-person	8-person
Maximum Household Gross Income	\$30,350	\$34,650	\$39,000	\$43,300	\$46,800	\$50,250	\$53,700	\$57,200

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 Community Development page. Programs described in this document apply only to the corporate city limits of Williamsport.

What items are repaired under the Housing Rehabilitation program? All items, inside and outside, that do not meet current code, safety and our rehabilitation standards, must be repaired. We also address lead paint hazards. Keep in mind that we cannot just repair your roof if other situations are present. The Community Development Office will inspect your home and explain why items are deficient. *Consider that the building code is a minimum standard, meeting it means your project equals the lowest standard the law will allow.*

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 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.

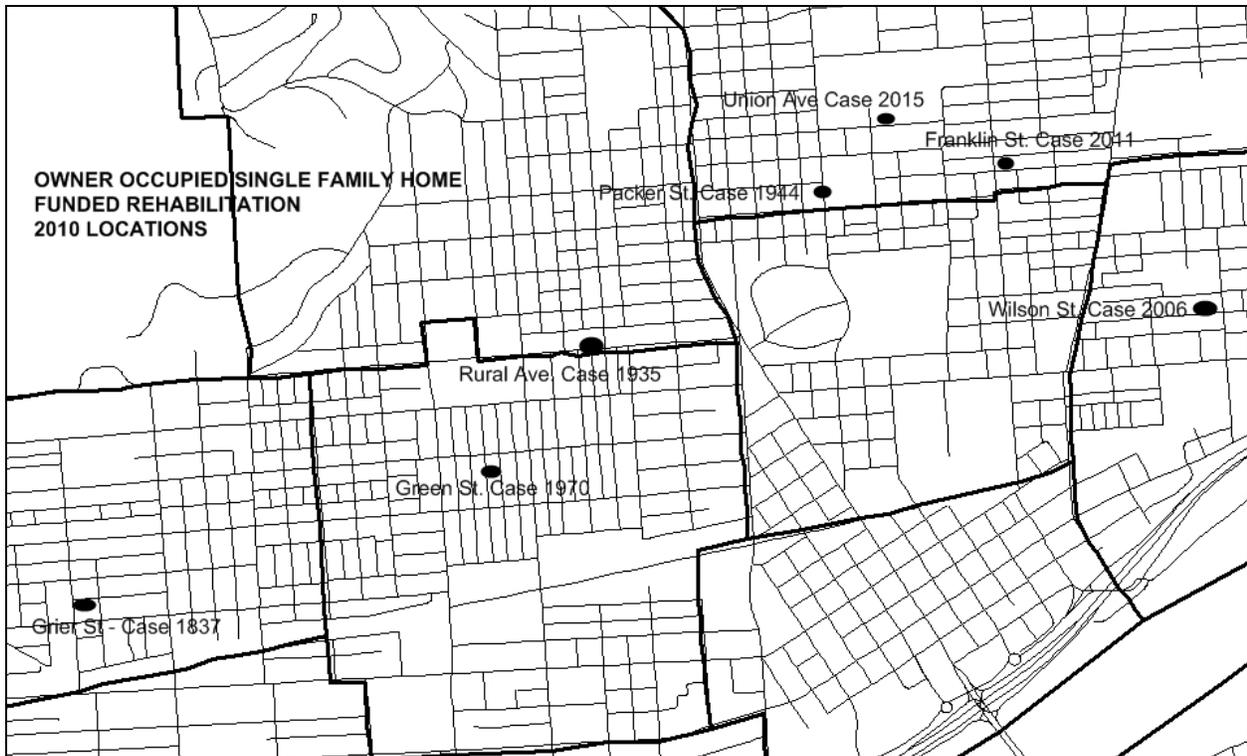
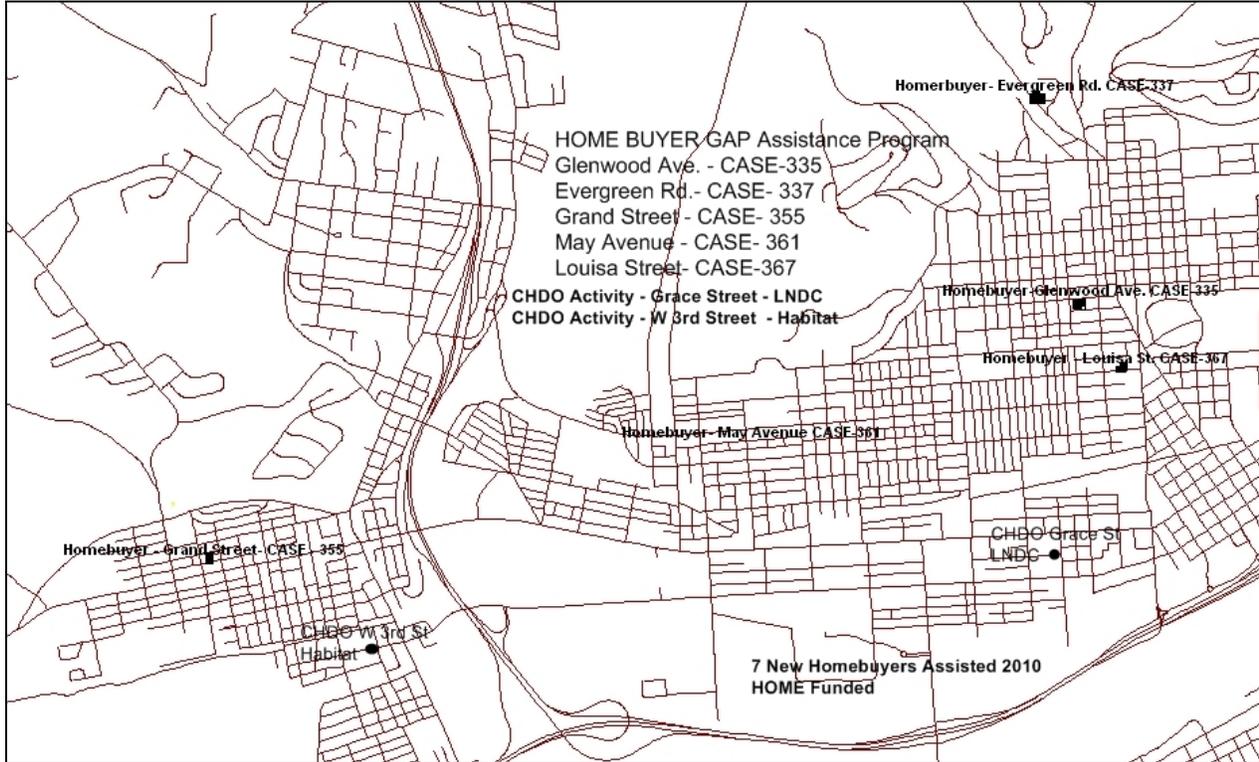
Non-profit housing organizations interested in becoming a CHDO are encouraged to apply.

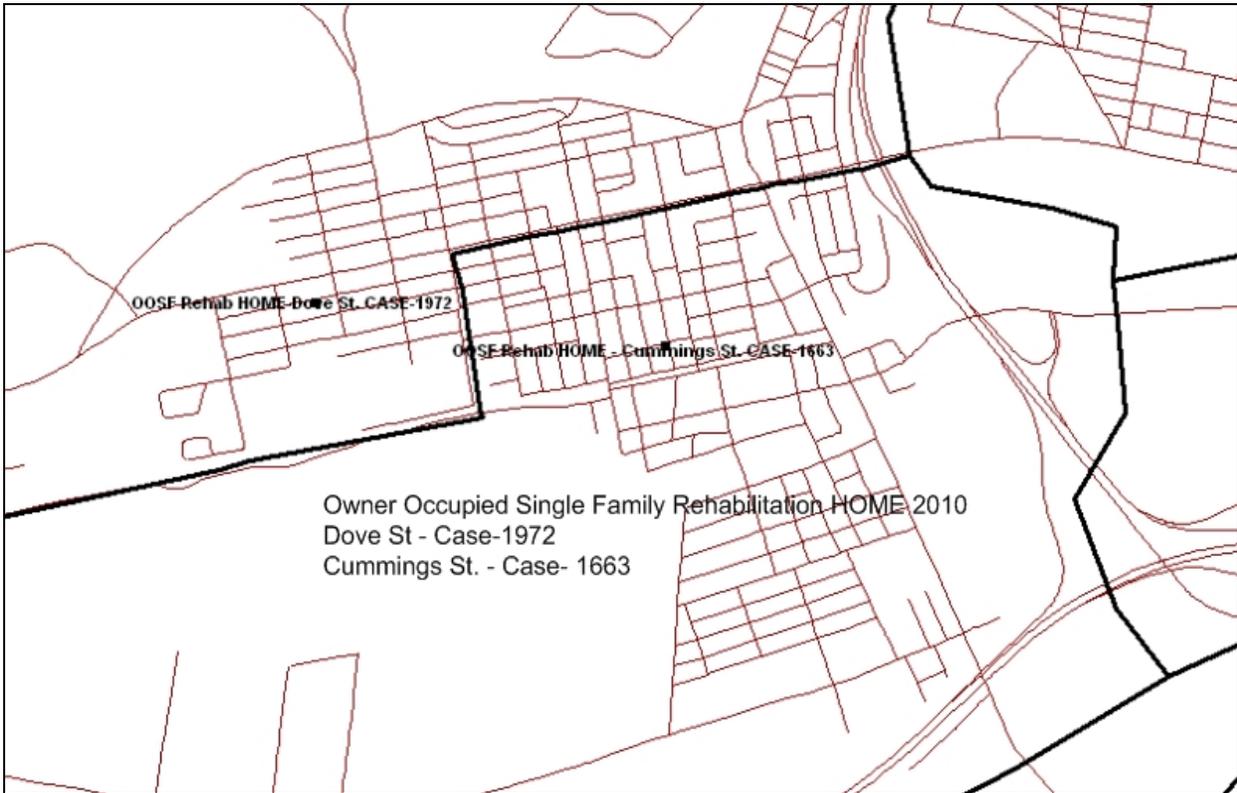
Homeless Prevention and Rapid Rehousing (HPRP) Programs

Williamsport applied for and received funding under the HPRP Program of the American Recovery and Reinvestment Act (ARRA). The Williamsport HPRP goal is to prevent homelessness and facilitating the quick re-housing of homeless people. The City together with STEP and the Salvation Army, provide this service.

MAPS

HOME Assistance Locations 2010





II. HOME PROGRAM NARRATIVE STATEMENTS

Goals By Activity - 2010-2014			Yearly Goals - Actual Yearly Result										Total Accomplished to date	5 Year Goal
Code	Activities	Needs	2010		2011		2012		2013		2014			
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
03f	Parks, Recreational Facilities	5	1		1		1		1		1		0	5
03l	Flood Drain Improvements	7	0		1		1		1		1		0	4
03j	Water, Sewer Improvements	40	0		3		2		1		2		0	8
03k	Street Improvements	20	3		4		5		4		4		0	20
03l	Sidewalks	800	0		400		0		400		0		0	800
03o	Fire Equipment	1	1		0		0		0		0		0	1
04	Clearance/Demolition	20	4		4		4		4		4		0	20
05	Public Services	1	1		1		1		1		1		0	5
05a	Senior Services	0	0		0		0		0		0		0	0
05d	Youth Services	1	1		1		1		1		1		0	5
10	Removal Architectural Barriers (Curb Cuts & Ramps)	12	4	16	2		2		2		2		16	12
13	Direct Homeownership Assistance (Existing-WET/Pennsy)	15	3	5	3		3		3		3		5	15
14a	Rehab-Single Unit (OOSF HOME & CDBG- ACCESSIBILITY- CDBG)	20	4	14	4		4		4		4		14	20
14b	Rehab-Multi Unit	15	3	2	3		3		3		3		2	15
15	Code Enforcement	50	10		10		10		10		10		0	50
18c	Micro Enterprise	0	0	1	0		0		0		0		1	0
19b	CHDO	5	1	2	1		1		1		1		2	5
20	General Program Admin	5	1		1		1		1		1		0	5
21a	Planning	5	1		1		1		1		1		0	5

The above Table lists Activities and the goals for those activities as identified in the 2010-2014 Consolidated Plan. The chart includes the proposed 5-year goal for activities projected to be funded over the next five years. The chart provides a summary of the progress of the City of Williamsport has made to reach the proposed goal. The chart includes Home and CDBG activities. HOME is limited to housing activities.

A. Relationship of the CHAS and Consolidated Plan to the 2010 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.

The 2010–2014 Consolidated Plan reports three objectives guiding proposed activities are:

- Provide decent housing,
- Create suitable living environments, and
- Create economic opportunity.

During the five-year Consolidated Plan period, Williamsport expects to undertake the following activities to address the City’s housing needs:

Housing Needs

1. Rehabilitation of Renter-Occupied Units
2. New Construction of Renter-Occupied Units
3. Owner-Occupied Single-Family Rehabilitation
4. Homebuyer Assistance – Gap Financing Programs
5. Accessibility Improvements to Housing Units
6. Code Enforcement
7. Rehabilitation of Owner/Renter-Occupied Duplexes/Doubles
8. New Construction and Rehabilitation to create Mixed Income Housing.

During the five-year Consolidated Plan period, Williamsport expects to undertake the following activities to address the City's other needs:

Other Community Needs

1. Parks and Recreation Facility Improvements
2. Assistance to Homeless Facility Providers
3. Water/Sewer Infrastructure Improvements
4. Street Improvements
5. ADA Curb Ramps
6. Blight Elimination
7. Public Services including Youth Services, Child Care Services, Health Services, and others
8. Neighborhood Clean Up
9. Other Public Services (i.e. Fire Safety)
10. Micro-Enterprise Assistance
11. Commercial Façade Repair
12. Support Neighborhood Community Centers

Activities the City of Williamsport funded in 2010 with HOME are consistent with the Housing objectives and needs described in the Consolidated Plan. In 2010 the City funded or continued:

1. Housing Rehabilitation programs for owner occupied single-family homes.
2. Homeownership Assistance for purchase of single-family homes, newly constructed and existing units.
3. Housing assistance for Rehabilitation of Rental units, doubles and duplexes occupied by an income eligible property owner.
4. CHDO activity, for renovation of single-family homes.
5. CHDO activity for construction of single-family homes.
6. Construction of rental units at Nichols Court.
7. Creation of mixed income housing is addressed through DCED Nichols Place Housing Assistance to buyers up to 115% of area median income.
8. Code inspections of residential units. (CDBG)

Goals By Annual Objective - 2010

Objective	Program	Source	2010		2011		2012		2013		2014		Total 5 Yr. Goal	Actual To Date
			Goal	Actual Units	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
Improve access to affordable owner housing	CHDO's Funded	Home	1		1		1		1		1		5	
	CHDO Units Completed	Home	1	2	1		1		1		1		5	2
	Accessibility Program	CDBG	2	2	2		2		2		2		10	2
Improve access to affordable owner housing	Homebuyer	Home	3	5	3		3		3		3		15	5
Improve quality and quantity of affordable renters and owner housing	Construction of affordable rental housing	Home		4										4
	OOSF Rehab	Home CDBG	4	12	4		4		4		4		20	12
	Rental Duplexes / Doubles Housing-Owners and Rental Rehabilitation	CDBG	3	2	3		3		3		3		15	2
	Codes Enforcement and Inspections of Housing	CDBG	10		10		10		10		10		50	0
Improve quality and increase quantity of public improvements for lower income people. Suitable living environment														
	Street Section Improved	CDBG	3		4		5		4		4		20	0
	Flood Drainage Improvements	CDBG												
	Curb Ramps Installed	CDBG	2	16	2		2		2		2		10	16
Improve services for low/moderate income people. Sustainable living environment	Public Services	CDBG	2		2		2		2		2		10	0
	Fire Truck	CDBG	1		0		0		0		0		1	0
	Code Enforcement-Violations Leading to Property Demolition	CDBG	2		2		2		2		2		10	0
Remediate and redevelop brownfields and improve income opportunities for low income people (Williams street)	Number of sites proposed for redevelopment through Acquisition, Demolition, Completion, Utility relocation	CDBG	4		2		0		0		0		6	0

Relationships – Activities to Goals to Outcomes

Home Buyer Housing Need - Increased homeownership opportunities. Objective is-to provide more affordable housing

According to the 2005-2007 Three-Year Estimates of the American Community Survey (ACS), the median housing value for Lycoming County was \$108,700. Assuming availability of a 30-year mortgage at 5.5% and a 10% down payment, a house at this median requires an annual income of about \$43,419, which is 107% of the ACS Lycoming County median household income of \$40,430. The City “GAP” financing programs help overcome this dichotomy by providing up to 20% of the purchase price, and usually alleviating the need for mortgage assistance.

The City Homebuyer Assistance goal for 2010 ~ 2014 is to assist a minimum of 15 low to moderate income households attain affordable, safe housing through homeownership. In 2010, the first year of the Consolidated Plan, the City assisted 5 buyers under the Existing Home Gap Financing Program, and 2 buyers through the CHDO Homebuyer Program.

The City took steps to increase the prospects of selling newly constructed homes in West End Terrace by changing and refunding the program. The new program raises the amount of second mortgage financing available but also requires homebuyer training and a minimum equity

contribution from all new buyers. A new Agreement to finance the buyer purchase of 6 newly constructed units in West End Terrace was signed in 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 09 CHDO funds to Habitat for two-units of single-family owner occupied homes. Habitat completed and sold one unit in 2010 and is working on rehabilitation of the second unit. The rehabilitation project is also supported by NSP funds. It should be completed in 2011.

LNDC, the 2008 CHDO, completed and sold one unit in 2010 and is completing rehabilitation of a second unit. LNDC is the 2010 CHDO and is seeking a foreclosed property for NSP rehabilitation.

All the above activities will provide increased *successful* homeownership opportunities for households at or below the 80% income level.

In Summary, Seven (7) buyers were assisted in 2010 and the WET/Pennsy Program was modified to offer eligible homebuyers additional funds and add buyer requirements.

Rental Households Priority Housing Need – Rental housing. Objective-Decent affordable housing
The City goal for 2010-2014, HOME and CDBG, is to assist a minimum of 15 Renter Households attain safe and affordable housing through rehabilitation¹ or construction of new units.

In 2010, the City completed rehabilitation of 2 renter units and construction of a 24 unit elderly housing facility with 4 HOME assisted units. In 2010, six (6) renter units occupied by lower income households were assisted.

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 2010-2014, HOME and CDBG, is to assist 20 Owner Occupied Households attain safe and affordable housing through rehabilitation. In 2010, the City completed rehabilitation of twelve (12) homeowner occupied units. This includes three households assisted with CDBG² Emergency repairs and nine households assisted with HOME funded rehabilitation to minimum standard. Additional units are under contract for rehabilitation in 2011.

Special Needs Priority Housing Need –³Accessibility Objective- Increase availability of affordable, accessible housing

The 2010-2014 goal for accessible housing is to assist 10 households attains such housing through rehabilitation. An Accessibility Improvement Program is not eligible under the HOME Program but is funded by CDBG. In 2010, the City assisted 2 persons that are disabled with ramps, bathrooms or other modifications.

The Nichols Court elderly housing activity contains 4 wheel chair accessible units and 1 unit designed for hearing and sight-impaired persons. All units have basic accessibility features.

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

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

³ Accessibility (Special Needs) activities are not eligible under the HOME program

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

In 2010, all City HOME funds were budgeted and distributed to Priority Need Activities:

- Owner Occupied Housing Rehabilitation (Home Repair Program)
- Home Buyer Assistance (including city GAP programs & CHDO)
- Rental Unit Construction (Previously funded Nichols Court Rental activity)

2010 HOME Programs	Home Repair Program	Home Buyer Assist	Admin	CHDO
Amounts Budgeted	\$150,836	\$150,835	\$38,166	\$57,246

The above table depicts only the 2010 HOME budget. Funds from prior years are available for some activities. All recipients of HOME funds must be at or below 80% of the Area Median Income adjusted for household size.

C. Private Sector Participation

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

In agreement with 24 CFR 91.115(e), Williamsport has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program and HOME program. The Citizen Participation Plan is on file at the City of Williamsport Office of Economic & Community Development.

The City of Williamsport interacts with various public and private non-profit institutions that provide housing and supportive services to low-income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served.

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. Attending 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. Through the efforts of the Housing Work

Group, a Regional Forum: Reshaping Pennsylvania's Housing Market was held in Williamsport in 2010. The Housing Alliance of Pennsylvania hosted this discussion of housing issues and proposed solutions. Representatives from many local and statewide agencies attended this daylong event

Housing rehabilitation contractors are private contractors, selected by the property owners. All contractors must be registered with the State of Pennsylvania and have required training and insurance. Because competitive bids are required and to encourage contractor participation in our rehabilitation programs, the City of Williamsport presented a Lead Paint Renovate and Repair Course in 2010. The course allows contractors to meet training requirements of the new EPA Lead Paint rule and the HUD Lead Paint Rule. April 2010 was the EPA training requirement deadline. Penn Collage of Technology recently became an accredited training provider and will host three Renovate and Repair Courses in February, March and April 2011. The City has posted this information and notified Rehabilitation Program listed contractors of the opportunity to attend.

The City provided flyers and spoke to local financing entities and realtors explaining the Home Buyer Assistance program. Home Rehabilitation Brochures were placed at various locations through out the city. The City Fair Housing Commission attended the 2010 Veteran's Information Fair providing information on Community Development programs, including Home Repair and Rehabilitation Grants /Loans, the Handicapped Accessibility Improvement Program, Home Buyer Assistance GAP financing, and Fair Housing Law information for landlords and tenants.

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 2010, Mullin & Lonergan Associates, Inc. completed preparation of a new 5-year Consolidated Plan. Preparation for the plan included surveys of many housing and supportive service providers to identify City needs for the next five years. 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 was completed in 2010.

In preparation for this 2010 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 2010 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 2010. A substantial amount of private funds and volunteer efforts are part of each CHDO activity.

In 2010, the non-profit members who successfully created the Journey House Transitional Housing Activity sought funds for development of an unused church as a short-term shelter. The City submitted a DCED ESG application for the "Saving Grace" project. The ESG application was not funded but the project has continued, with management support from the American Rescue Workers and a \$100,000 cash infusion from Lycoming County. Saving Grace will open in 2011.

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

D. 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 new 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.

E. Affirmative Marketing

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

Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities.

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 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.

In 2010, the City Fair Housing Commission arranged for a speaker from the Pennsylvania Human Relations Commission to attend a meeting of the Coordinated Task Force. She spoke about Civil Rights and Equal Treatment under the law. The FHC is planning a similar presentation for 2011 for the Williamsport Landlord's Association.

All City assisted housing projects, rental and homebuyer, have adopted the required Fair Housing and non-discrimination laws. Monitoring visits conducted in 2010 verified display of Fair Housing posters and use of Equal Opportunity logo in advertising and report information regarding race, sex, and ethnicity of applicants. 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.

F. 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. All rehabilitation programs target low-income households, including minorities, female head of households, elderly, and the disabled. Programs are available Citywide.

In spite of these efforts 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 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 Lycoming County Housing Authority gives bonus points to MBE or WBE contractors and bidders.

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.

G. 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.

H. Shortfall Funds

Not applicable.

Exhibits

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 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 _____ <i>(Multiple selections allowed)</i></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 #	MBE 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: _____

T I N # _____ 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.

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 2010 Income Limits by Household Size

Household Size	1 Person	2 Person	3 Person	4 person	5-person	6-person	7-person	8-person
Max Household Gross Income	\$30,350	\$34,650	\$39,000	\$43,300	\$46,800	\$50,250	\$53,700	\$57,200

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 4th 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 our belief that as service providers, it is incumbent upon us to design a system 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. 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, Community Development, 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 rename the group as the Housing Coalition of Lycoming County, which demonstrates the broad based services available in Lycoming County.

STATEMENTS OF NEED There are agencies and services in Lycoming County that relate to housing issues and each plays a valuable role in addressing varied housing needs. 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 patience and hard work that they can become part of the “American Dream” of homeownership.

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

- Community Development Office, City of Williamsport
- Center for Independent Living
- Consumer Credit Counseling Services of Northeastern PA
- Habitat for Humanity
- Jersey Shore State Bank
- Lycoming/Canton 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 mission will connect homeownership education and counseling to the transitional services of 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: Service targeted at homeless or near homeless.
- Budget Counseling/Management: Service designed to teach proper budgeting techniques from budget development to the management of a budget.
- Pre-Purchase Homebuyer Counseling: Service to assist families achieve home ownership by

- examining financial situations and assisting in qualifying for and maintaining a mortgage loan.
- *Default and Delinquency Counseling*: Service to provide counseling to individuals who are late on housing payment and/or credit obligation, but are interested homeownership.
- *Anti-Predatory Lending Counseling*: Services designed to provide counseling so that consumers do not fall prey to predatory lending practices.
- *Mortgage Foreclosure Prevention*: Service 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.

IDIS - PR85 all years

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Integrated Disbursement and Information System
HOME
Housing Performance Report - WILLIAMSPORT , PA

3/15/2011

Program HOME
Date Range
Home Tenure Type Rental , Homebuyer , Homeowner Rehab

Objectives	Availability / Accessibility		Outcomes Affordability		Sustainability		Total by Objective	
	Units	\$	Units	\$	Units	\$	Units	\$
Suitable Living	1	31,432.85	0	0.00	0	0.00	1	31,432.85
Decent Housing	10	717,004.66	247	4,907,640.02	0	0.00	257	5,624,644.68
Economic Opportunity	0	0.00	0	0.00	0	0.00	0	0.00
Total by Outcome	11	748,437.51	247	4,907,640.02	0	0.00	258	5,656,077.53

# of Total Units Brought to Property Standard		Of the Total Units, the # occupied by Households <= 80% AMI	
Units	\$	Units	\$
1	31,432.85	1	31,432.85
257	5,624,644.68	257	5,624,644.68
0	0.00	0	0.00
258	5,656,077.53	258	5,656,077.53

IDIS - PR85

U.S. Department of Housing and Urban Development
 Office of Community Planning and Development
 Integrated Disbursement and Information System
 HOME
 Housing Performance Report - WILLIAMSPORT , PA

Date: 03-14-11
 Time: 12:07
 Page: 1

Program HOME
 Date Range 01/01/2010 12/31/2010
 Home Tenure Type Rental , Homebuyer , Homeowner Rehab, TBRA

Objectives	Availability / Accessibility		Outcomes Affordability		Sustainability		Total by Objective		# of Total Units Brought to Property Standard		Of the Total Units, the # occupied by Households <= 80% AMI	
	Units	\$	Units	\$	Units	\$	Units	\$	Units	\$	Units	\$
Suitable Living	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Decent Housing	4	355,772.67	14	308,065.51	0	0.00	18	663,838.18	18	663,838.18	18	663,838.18
Economic Opportunity	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total by Outcome	4	355,772.67	14	308,065.51	0	0.00	18	663,838.18	18	663,838.18	18	663,838.18

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 2010 Actions)

937 West Fourth Street is an 8 unit HOME assisted rental activity in our Historic District. A Community Development/PHFA combined site inspection was conducted on June 24, 2010 -4 units – all passed.

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-12/31/2010

- 2 units @ 30% of the median income level
- 3 units @ 40% of the median income level
- 3 units @ 50% of the median income level
- 0 units @ 60% of the median income level
- 0 units @ 80% of the median income level

845 Park Avenue Transeau is a 12 unit HOME assisted rental activity. A site inspection was conducted by the City of Williamsport and PHFA on June 24, 2010 – 7 units inspected (including 3 units that were vacant and being renovated). All occupied units passed.

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-12/31/2010

- 2 30% of the median income level
- 3 40% of the median income level
- 4 50% of the median income level
- 1 60% of the median income level
- 1 80% of the median income level
- 1 80+% of the median income level

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 July 16, 2010 (Conducted with PHFA) – 6 units were inspected- Minor exterior and interior repair needs were noted and have been corrected.

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

Occupancy Information-12/31/2010

- 5 30% 2010 income level
- 10 40% 2010 income level
- 10 50% 2010 income level
- 1 60% 2010 income level
- 0 80% 2010 income level
- 0 80+% 2010 income level
- 1 – vacant unit

Almond Street Commons, a 15-unit HOME assisted - twenty-four-unit affordable rental activity at 1207 Almond Street. Inspection – July 22, 2010 (Community Development with PHFA). All units passed. 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-12/31/2010

- 6 30% or below area median income
- 10 40% or below area median income
- 6 50% or below area median income
- 2 60% or below area median income
- 0 80% or below area median income
- 0 80+% above area median income

Grier Street Manor, a 15-unit HOME assisted, thirty-unit affordable rental activity at 1145 Chester Street. Inspection – July 16, 2010 - PHFA and the City of Williamsport Community Development Office

inspected 7 units, including 2 vacant units.

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

Occupancy Information-Grier Street Manor 12/31/2010

15 30% or below area median income
5 40% or below area median income
7 50% or below area median income
1 60% or below area median income
0 80% or below area median income
1 80+% above area median income

Grace Street Commons, is a 4-unit HOME assisted, twenty-four-unit affordable rental activity at 739 Grace Street. Selected units passed an inspection conducted on January 25, 2010- PHFA inspected 20% of the units and all vacant units (7 total). PHFA noted minor issues such as a loose door latch and observed peeling paint on the exterior. The items were corrected.

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

Occupancy Information-12/31/2010

7 30% or below of area median income
8 40% or below of area median income
5 50% or below of area median income
3 60% or below of area median income
0 80% or below area median income
1 vacant unit

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

Two randomly selected units passed a Community Development conducted inspection on 10/08/09. All passed. Next Inspection is due: **2011**.

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

Occupancy Information-12/31/2010

3 households @ 30% or below of area median income
4 households @ 40% or below of area median income
2 households @ 50% or below of area median income
1 households @ 60% or below of area median income
0 households @ 80% or below of area median income
0 households @ 80+% of area median income

Nichols Court, a HOME 24 unit (4 HOME Assisted) affordable rental activity at 810 Nichols Place. All units passed occupancy inspections conducted by the Codes Office and Community Development Office on May 8, 2009. PHFA conducted a pre move in inspection and final inspection. Units passed. The City issued a Certificate of Occupancy on May 8, 2009

Next inspection is due: 2011

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

Occupancy Information-12/31/2010

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

7-units are occupied by households 40% and below area median income
6-units are occupied by households 50% and below area median income
4-units occupied by households 60% and below area median income
0-units are occupied by households 80% and below area median income
1- vacant unit

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

As of 12/31/2010, forty three (43) occupants, or 74% of the occupants, had incomes below required levels. All units passed required rental inspections conducted 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. 2010 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 before each sale. Habitat provided 2010 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 the Pennsylvania Housing Finance Agency (PHFA) inspects most.