# CITY OF WILLIAMSPORT
# PENNSYLVANIA

## 2012 ANNUAL PERFORMANCE REPORT FOR

## HOME PROGRAM

**SUBMITTED TO:**

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

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

**Gabriel J. Campana, Ed. D.**
**Mayor**

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**Lead Agency:** Economic & Community Development, City of Williamsport, PA

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**ANNUAL PERFORMANCE REPORT FOR THE HOME PROGRAM**

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# Annual Performance Report
40107 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) | | Date Submitted (mm/dd/yyyy) |
|---|---|---|---|
| | Starting 1/1/2012 | Ending 12/31/2012 | 3/31/2013 |

## Part I Participant Identification

| 1. Participant Number | 2. Participant Name: City of Williamsport | | |
|---|---|---|---|
| M-12-MC-42-2018 | | | |
| 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: | 2. Amount received during Reporting Period: | 3. Total amount expended during Reporting Period: | 4. Amount expended for Tenant-Based Rental Assistance: | 5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5 |
|---|---|---|---|---|
| 12,007.50 | 134,039.80 | 132,934.93 | 0 | ..13,112.37 |

## 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 | e. Hispanic | |
| A. Contracts 1. Number | 1 | | | 1 | | |
| 2. Dollar Amount | 3500 | | | 3,500 | | |
| B. Sub-Contracts 1. Number | 0 | | | | | |
| 2. Dollar Amount | 0 | | | | | |

| | a. Total | b. Women Business Enterprises (WBE) | c. Male |
|---|---|---|---|
| C. Contracts 1. Number | | | 1 |
| 2. Dollar Amount | 3500 | | 3500 |
| 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 |
|---|---|---|
| 1. Parcels Acquired | 0 | |
| 2. Businesses Displaced | 0 | |
| 3. Nonprofit Organizations Displaced | 0 | |
| 4. Households Temporarily Relocated, not Displaced | 0 | |

| **Households Displaced** | 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 | e. Hispanic | |
| 5. Households Displaced - Number | 0 | | | | | |
| 6. Households Displaced - Cost | 0 | | | | | |

2012 HOME CHECKING SUMMARY
HUD Drawdown - 267,123.08
Transfers - 100,000.00
Due To/From - 00
Non-Revenue 00
Total 367,123.08

2012 HOME SAVINGS SUMMARY
Loan Repayments - 134,184.41
Interest - 55.39
Program Income Total
Non-Revenue - .00
Total Income - 134,239.80



form **HUD-40107** (11/92)

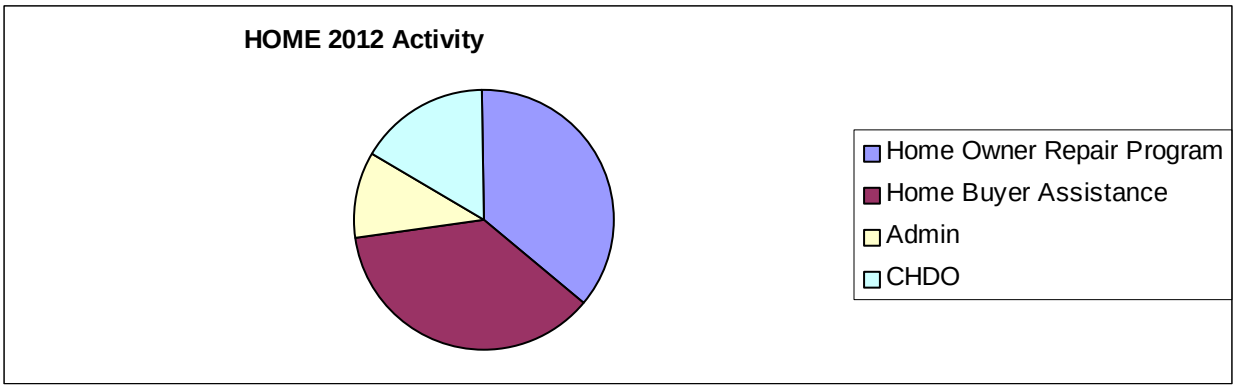
## I. HOME INTRODUCTION

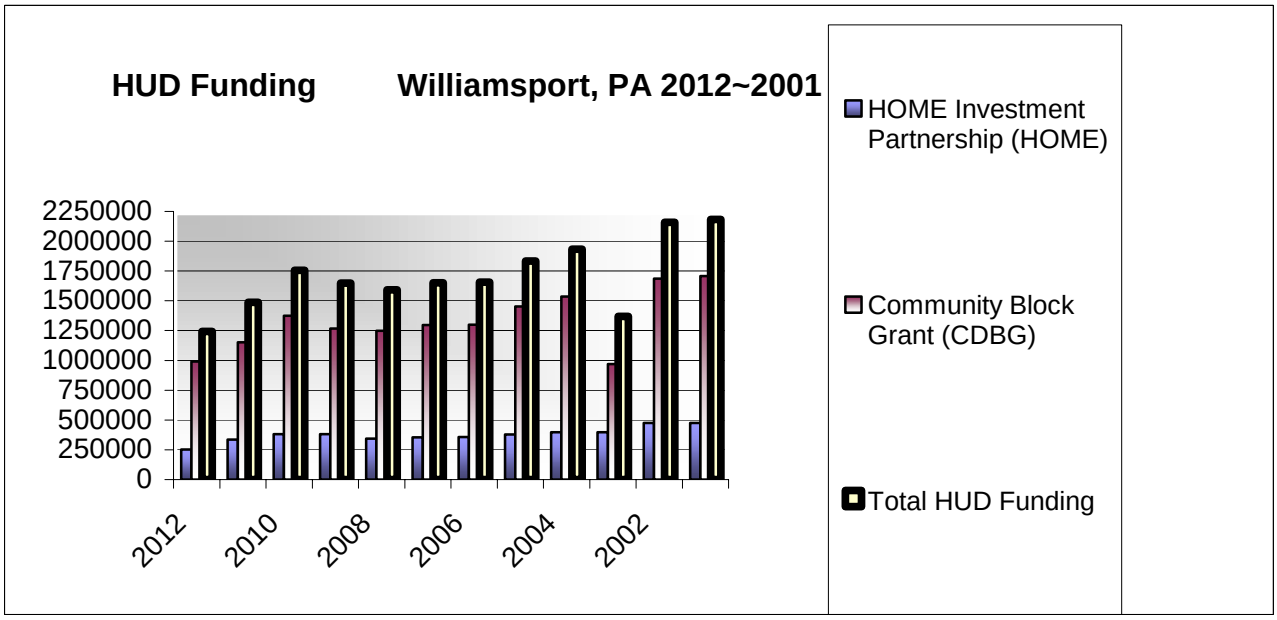
Williamsport receives HOME and Community Development Block Grant funds to achieve the following objectives while primarily benefiting the City's low-to-moderate-income households:

- Provide decent housing;
- Establish and maintain a suitable living environment; and
- Expand economic opportunities.

HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Regulations are at 24 CFR Part 92. HOME provides formula grants to states and localities to fund activities to build, buy, and/or rehabilitate affordable housing for rent or homeownership. HOME is *exclusively* designed to create affordable housing for lower-income households. In 2012, the City of Williamsport received $252,592 in HOME funding, a reduction of $84,170 from 2011. The funds were budgeted as follows:

**HOME Funding Chart**



Goals By Annual Objective - 2011 Progress to Goals 2010~2014

| | | | 2010 | | 2011 | | 2012 | | 2013 | | 2014 | | Total 5 Yr. | Actual |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Objective | Program | Source | Goal | Actual Units | Goal | Actual | Goal | Actual | Goal | Actual | Goal | Actual | Goal | To Date |
| Improve access to affordable owner housing (home ownership) | CHDO's Funded | Home | 1 | 0 | 1 | 1 | 1 | | 1 | | 1 | | 5 | 1 |
| | CHDO Units Completed | Home | 1 | 2 | 1 | 0 | 1 | | 1 | | 1 | | 5 | 2 |
| | Accessibility Rehabilitation Program | CDBG | 2 | 2 | 2 | 4 | 2 | | 2 | | 2 | | 10 | 6 |
| Improve access to affordable owner housing (home ownership) | Homebuyer Assistance New Construction | HOME | | 0 | 1 | 0 | | | | | | | | 6 |
| | Homebuyer Assistance Purchase Existing Units | Home | 3 | 5 | 3 | 3 | 3 | | 3 | | 3 | | 15 | 8 |
| Improve quality and quantity of affordable renters and owner housing | Construction affordable rental housing | Home | 4 | 4 | | | | | | | | | | 4 |
| | Owner Occupied Housing Rehabilitation | CDBG | | 3 | | 3 | | | | | | | Combined | |
| | | Home | 4 | 9 | 4 | 7 | 4 | | 4 | | 4 | | 20 | 22 |
| | Rental Duplexes / Doubles - Owners Rental Rehabilitation | CDBG | 3 | 2 | 3 | 0 | 3 | | 3 | | 3 | | 15 | 2 |
| | Codes Enforcement Inspections of Housing | CDBG | 10 | 10 | 10 | 10 | 10 | | 10 | | 10 | | 50 | 20 |
| 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 | 0 |
| | Street Improved | CDBG | 3 | 10 | 4 | 6 | 5 | | 4 | | 4 | | 20 | 16 |
| | Flood Drainage | CDBG | | 1 | | | | | | | | | | |
| | Curb Ramps Installed | CDBG | 2 | 16 | 2 | 15 | 2 | | 2 | | 2 | | 10 | 31 |
| Improve services for low/moderate income people. Sustainable living environment | Public Services | CDBG | 2 | | 2 | 3 | 2 | | 2 | | 2 | | 10 | 3 |
| | Fire Truck | CDBG | 1 | | 0 | | 0 | | 0 | | 0 | | 1 | 0 |
| | Community Centers | CDBG | | 1 | | | | | | | | | 0 | 1 |
| | Neighborhood Interim Cleanup | | | 1 | | | | | | | | | 0 | 1 |
| | Code Enforcement- Property Demolition | CDBG | 2 | 0 | 2 | 1 | 2 | | 2 | | 2 | | 10 | 1 |
| Remediate and redevelop Brownfield's and improve income opportunities for low income people (Williams street) | sites proposed for redevelopment through Acquisition, Demolition, Completion, Utility relocation | CDBG | 4 | 0 | 2 | | 0 | | 0 | | 0 | | 6 | 0 |
| Create Economic opportunities for lower income households | Micro Enterprise and Shopsteading Programs | | | | | 1 | | | | | | | 0 | 1 |

| Objectives | Outcomes |
|---|---|
| • Creating suitable living environments | •Increased Availability/accessibility |
| • Providing decent affordable housing | •Increased Affordability |
| • Creating economic opportunities | •Increased Sustainability |

This table lists objective and the activities proposed to meet the objective identified in the 2010-2014 Consolidated Plan. The chart includes Home and CDBG activities. HOME is limited to housing activities.

Location - GPR-2011 draft performance measure chart summary

**PR 85 HOME**

IDIS - PR85

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Integrated Disbursement and Information System
Rental , Homebuyer , Homeowner Rehab, TBRA
Housing Performance Report - WILLIAMSPORT , PA

Date: 03-14-13
Time: 10:51
Page: 1

Program Rental , Homebuyer , Homeowner Rehab, TBRA
Date Range 12/31/2012
Home Tenure Type 1/1/2012

| 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 | 0 | 0.00 | 1 | 28,597.25 | 0 | 0.00 | 1 | 28,597.25 | 1 | 28,597.25 | 1 | 28,597.25 |
| Economic Opportunity | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Total by Outcome | 0 | 0.00 | 1 | 28,597.25 | 0 | 0.00 | 1 | 28,597.25 | 1 | 28,597.25 | 1 | 28,597.25 |

IDIS - PR85

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Integrated Disbursement and Information System
Rental , Homebuyer , Homeowner Rehab, TBRA
Housing Performance Report - WILLIAMSPORT , PA

Date: 03-14-13
Time: 10:56
Page: 1

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

| 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 | 1 | 31,432.85 | 0 | 0.00 | 0 | 0.00 | 1 | 31,432.85 | 1 | 31,432.85 | 1 | 31,432.85 |
| Decent Housing | 10 | 717,004.66 | 267 | 5,453,042.70 | 1 | 17,872.15 | 278 | 6,187,919.51 | 278 | 6,187,919.51 | 278 | 6,187,919.51 |
| Economic Opportunity | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Total by Outcome | 11 | 748,437.51 | 267 | 5,453,042.70 | 1 | 17,872.15 | 279 | 6,219,352.36 | 279 | 6,219,352.36 | 279 | 6,219,352.36 |

## HOME MATCH REPORT 40107-A

IDIS - PR33 DATE: 02-08-13 - WILLIAMSPORT, PA

| YEAR | Percent | Total Disbursements | Disbursements Requiring Match | Match Liability Amount |
|---|---|---|---|---|
| 2011 | 0.0% | $193,513.79 | $0.00 | $0.00 |
| 2012 | 0.0% | $282,975.89 | $0.00 | $0.00 |
| 2013 | 0.0% | $45,843.96 | $0.00 | $0.00 |

The City of Williamsport is exempt from the HOME matching requirements for 2012.

## Williamsport Employment

The data is based upon 2010 estimates.

| Index | Williamsport | Pennsylvania | National |
|---|---|---|---|
| Income per capita | $17,446 | $25,251 | $25,804 |
| Median household income | $27,138 | $49,641 | $52,328 |
| Median household income owner occupied | $48,517 | $60,048 | $63,664 |
| Median household income renter occupied | $23,584 | $34,026 | $35,685 |
| Median earnings male | $20,247 | $38,778 | $38,921 |
| Median earnings female | $16,984 | $22,899 | $23,115 |
| Unemployment rate (2000) | 12.6% | 4.2% | 4.0% |
| Unemployment rate (2010) | 12.3% | 9.2% | 9.5% |
| Unemployment rate (2012) | 7.2% | 7.6% | 8.3% |
| Poverty level | 21.5% | 9.7% | 12.3% |

Source: http://www.areavibes.com/

Median household income in Williamsport for owner occupied housing is 105.7% greater than the median household income for renter occupied housing in Williamsport.

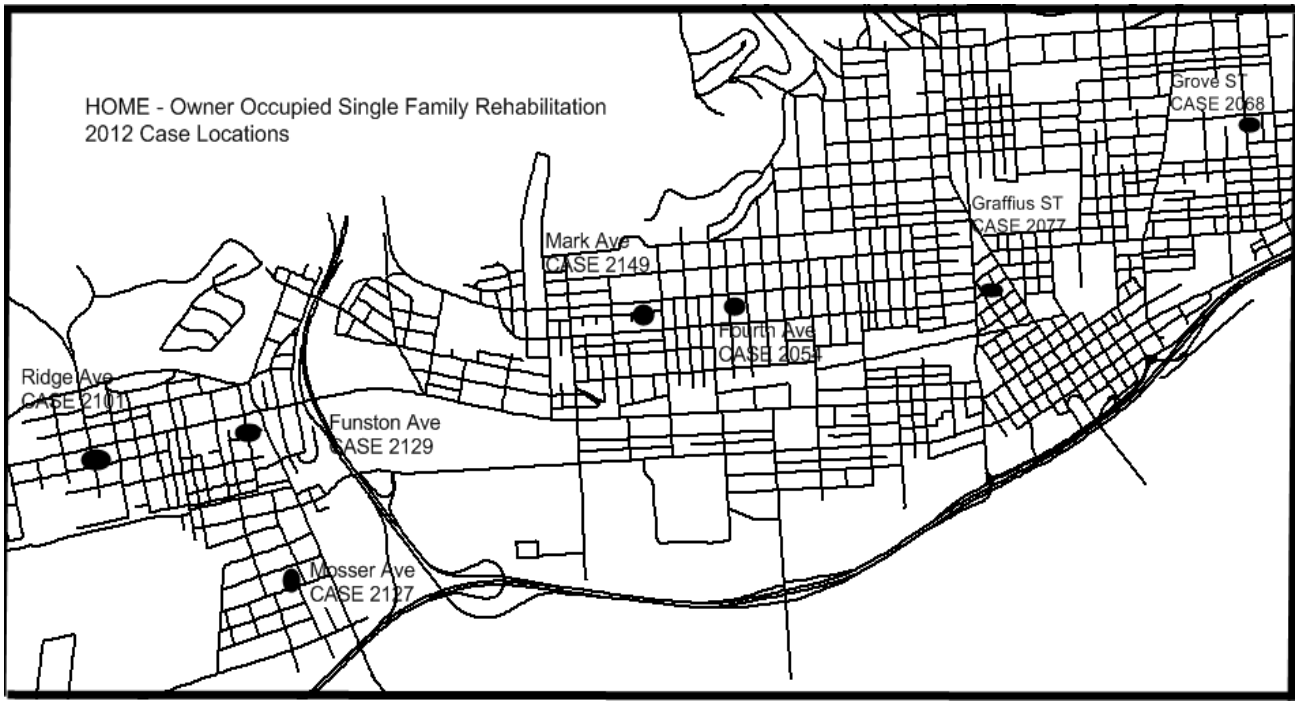
The Census ACS 1-year survey reports that the median household income for the Williamsport Pennsylvania metro area was $42,391 in 2011, the latest figures available. Williamsport median household income is $7,837 lower than the median Pennsylvania household income and $8,111 less than the US median household income. 2012 metro income data (including Williamsport median household income) will be released in September of 2013. Source: http://www.deptofnumbers.com/income/pennsylvania/williamsport

**Project Narratives** (CDBG maps are available in the 2012 Annual Performance Report - Consolidated Action Plan Evaluation Report)

Owner Occupied Single Family Housing Rehabilitation Activity

The HOME Owner Occupied Rehabilitation Program funds repairs to owner occupied single-family dwelling units. The Program offers grants and low interest loans. All households must meet income and other 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 mortgage, securing the invested funds for the required payment or forgiveness term, is filed. A waiting list is maintained because the demand for housing rehabilitation funding exceeds resources.

In 2012, using HOME funds, the City funded 7 housing rehabilitation cases. 7 additional HOME funded rehabilitation cases are currently under contract for completion in 2013. Work completed was sufficient to raise the units to minimum code, safety and rehabilitation standards including lead paint hazard reduction. Locations are mapped in following pages. The 7 beneficiary households descriptions are: 6 white, 1 black/African American, 5 female head of house, 2 households were at the 80% income level, 3 at the 60%, 1 at the 50%, and 1 at the 30% level.



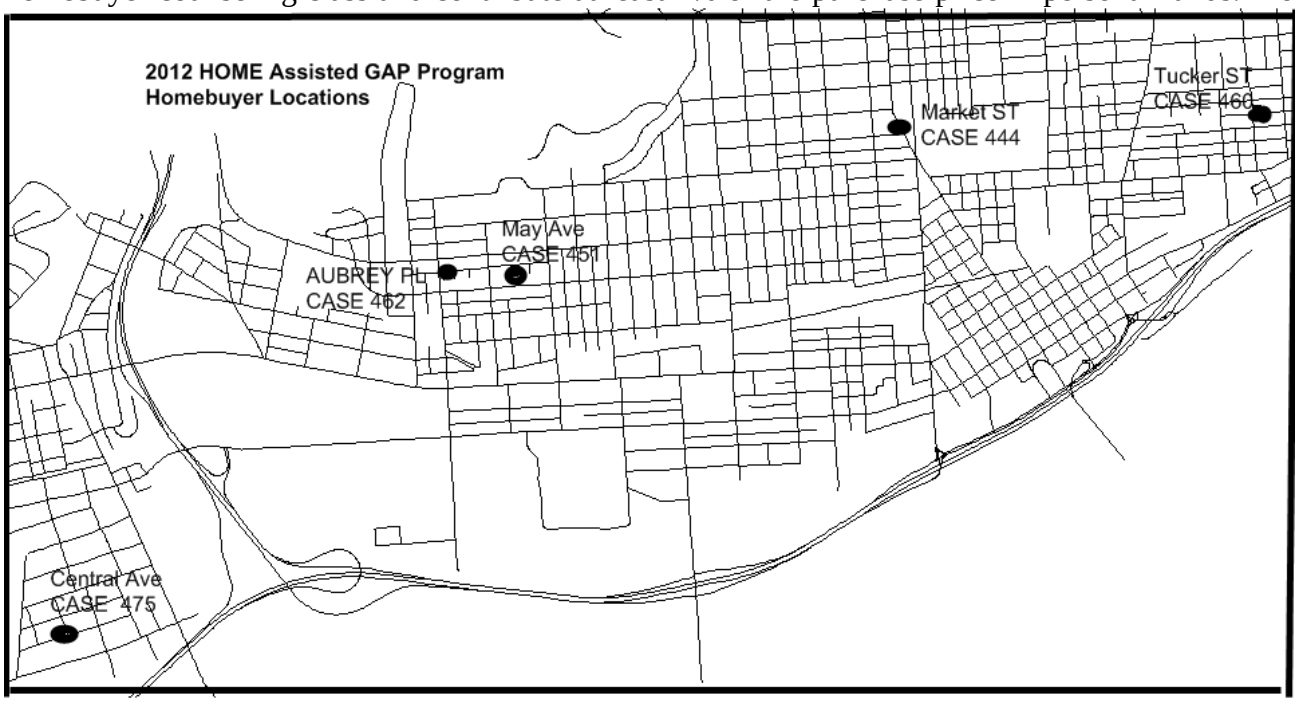

An Emergency Rehabilitation program, funded by Community Development Block Grant (CDBG), is available to address situations that are hazardous and potentially life threatening to occupants or the public, on a limited basis. HOME cannot fund emergency rehabilitations. Funds are secured by a mortgage for the required payment or forgiveness term.

In 2012, using CDBG funds, the City completed 3 emergency rehabilitations. All work was determined to be emergencies. All participants agreed to add their names to the HOME waiting list for additional needed repairs. The beneficiary households descriptions are: 2 white, 1 black/African American, 2 female head of house, 1 household was 60% income level, 1 30%, and 1 80%.

CDBG funds are available for Accessibility Improvements to homes occupied by income eligible, households with a disabled person. HOME cannot fund accessibility rehabilitations. The Accessibility Program offers a maximum of $5,000 to eligible households as a declining forgiveness term grant. The applicant household must be income eligible and have a medical certification of disability. We maintain a Waiting List. Demand exceeds resources.
In 2012, 2 cases were completed. The beneficiary households descriptions are: 2 white, 1 was a female head of house, and 1 was an elderly household. 1 household was at the 50% income level and 1 was at 30% area median income level.

**Residential Rental Unit Rehabilitation**
Rental Rehabilitation is HOME eligible but currently CDBG funded. It provides low interest loans to owners of rental units occupied by at least 51% low to moderate income households. The total property must be rehabilitated to minimum code, safety and rehabilitation standards. CDBG funded Owner Occupied Rental Rehabilitation Program for doubles and duplexes with one unit occupied by an income eligible owner, offers up to $40,000. A portion of the $40,000 is offered as a grant to income eligible owner occupants. Income eligible owner households are those with a gross income at or below 80% of the area median income adjusted for family size. Homeowner occupants with household incomes exceeding eligible income levels are not eligible for the program. Grants have a 10-year, 10% per year forgiveness. Additional funds are available at 3.0% interest with a 20-year amortization. Rents must be affordable to lower-moderate-income households for a minimum of one year after completion. In 2012, 2 units were under contract for rehabilitation. (IDIS 861) The owner occupant and the tenant are income eligible. Occupancy data is reported upon completion.

**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 households purchase a single-family home. The HOMEBUYER 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, attend a homebuyer counseling class and contribute at least 4% of the purchase price in personal funds. To



secure the City HOME funds, we place a lien against the property. Repayment is deferred for a maximum of 30 years. Payment is due at the end of thirty years or upon any instance of default, such as selling the property or not maintaining the property as their primary residence.
In 2012, 5 households were assisted, and 1 closing is scheduled for 2013. Assisted household descriptions are: 1-Asian, 4-white, 3-female head of house, 4@ 80%, 1@ 60% income levels. $326,456 in private, matching funds was leveraged from the five cases. 42 applications were reviewed but not funded.

The HOME Buyer Assistance Agreement to help buyers purchase new homes in the Pennsy Heights and West End Terrace areas is available. The activity offers up to $55,000 as a deferred repayment loan with a possibility of up to 50% forgiveness. It also requires a homebuyer equity contribution and homebuyer pre-purchase education. Building sites are available. In 2012, applications were received but none funded. The West End Terrace new home construction activity has assisted 52 homebuyers in total.

LNDC - Rehabilitation CHDO

**CHDO Summary**
Homeownership Projects
CHDO- Lycoming Neighborhood Development Corporation completed rehabilitation at 319 Locust St in 2011. This unit, located within the Williamsport Historic District, has a sales contract signed and closing scheduled for 2013. Another LNDC CHDO project with 2010 CHDO funds, for construction of a unit on Louisa Street is proceeding.

CHDO–Greater Lycoming Habitat for Humanity (09 CHDO) completed rehabilitation of 309 Park Avenue. A sales agreement with an eligible participant was executed and closing is scheduled for 2013. Habitat dedicated this unit to a 50% income level household. Habitat is the 2011 CHDO. Construction for one unit at 709 Diamond Street will begin in summer 2013.
GLHFH is part of the proposed Brodart Housing Development Project on Memorial Avenue. We project 2012 and possibly 2013 CHDO funds to be obligated for this project.

GLHFH - Rehabilitation CHDO-NSP

The Nichols Place single family attached home construction activity, Susquehanna Valley Development Group, has not advanced. The property is subdivided, but the DCED Housing & Redevelopment Assistance Funds to assist buyers at the 115% income level expired.

**Neighborhood Stabilization Program**
Habitat and LNDC collaborated with the City to acquire and develop 2 units of foreclosed housing for rehabilitation, or re-construction, and sale to income eligible buyers through the State Neighborhood Stabilization Program (NSP). Funds were awarded but due to difficulties in finding foreclosed property, the award was reduced to $275,000. Habitat completed the only NSP unit acquired. This unit is under a sale agreement and closing is scheduled for 2013. LNDC halted its efforts to acquire a second unit within the specified area. If funds are not expended by March 2013 they will be reobligated by DCED.

**Resale/Recapture Policy**

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 qualified low-income households that will use the property as their principal residence. The guidelines for the homebuyer programs that the City of Williamsport has established are as follows.

a. The City of Williamsport will require that a second mortgage be placed on the property in its favor for the amount determined to be the HOME subsidy investment. The direct HOME subsidy is the amount of HOME assistance that enabled the homebuyer to buy the unit. This includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer and any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.
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. *The City has noted that Recapture provisions cannot be used if a project receives only a development subsidy and is sold at fair market value, because there is no direct HOME subsidy to recapture from the homebuyer. In this case, resale provisions (restrictions on any resale of the property) must be used.* *As per Notice: CPD 12-003 of January 2012.*

**Homelessness Prevention and Rapid Re-Housing Program (HPRP)**
HPRP provided 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 STEP, Inc. and the Salvation Army, as having the capacity to administer the HPRP program. The program concluded in 2012. Administering agencies met the 100% expenditure goal. During 2011, 160 persons, adults and children, participated in the program. In 2012, 122 persons participated. In 2012, fifty-seven (57) persons were homeless and 48 were about to loose their housing.

**Economic Development Activities**
Expanding Economic Opportunities is a City Consolidated Plan goal, but economic development is **not eligible under the HOME program**. The following is provide for reference only for CDBG or other funding sources.

**Micro Enterprise Loan Program:** CDBG. Up to $10,000 is offered as as a deferred repayment 3% interest loan to assist in a start up or expansion of a small business enterprise. The program must benefit lower income owners or employees of businesses with five or fewer employees. One loan was made in 2012. A Gluten Free Bakery received assistance. Funding is from a revolving loan pool.

**Commercial Façade Improvements:** 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 2012. One project is out for bid.

**Economic Development**
The City of Williamsport provided $300,000 to the Williamsport /Lycoming Chamber of Commerce to establish 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 a business to Williamsport are eligible. $5,000 to $50,000 in low fixed-rate loans is available. Loans were provided to the Pajama Factory LLC, Bennardi Sisters LLC (Eagle Rock Winery), and Gluten Free Innovations, Inc.
Call the Williamsport/Lycoming Chamber of Commerce at (570) 320-4206 or visit http://williamsport.org/Economic_Development/ for more information about this program.

## FAQ Programs

**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 2012 maximum income limits are:

**HOUSEHOLD INCOME ELIGIBILITY - 2012 LEVELS - 80%**

| Household size | 1 person | 2 persons | 3 persons | 4 persons | 5 persons | 6 persons |
|---|---|---|---|---|---|---|
| 80% Maximum income | $31,150 | $35,600 | $40,050 | $44,500 | $48,100 | $51,650 |

**How can I apply for a program?** Call 570 327-7511 for information, or visit the City of Williamsport web site at www.cityofwilliamsport.org, and see the C & E Development (Community Development) page. Programs 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 rehabilitation standards, must be repaired. We also address lead paint hazards. Keep in mind that we cannot for instance, just repair your roof if other failing 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 expenditure of these funds provides jobs for many small businesses.

**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.*

## II. PROGRAM GOALS

| Goals By Activity - 2010~2014 | | | Yearly Goals - Actual Yearly Result | | | | | | | | | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Code | Activities | Needs | 2010 | | 2011 | | 2012 | | 2013 | | 2014 | | Accomplished to date | 5 Year Goal |
| | | | Goal | Actual | Goal | Actual | Goal | Actual | Goal | Actual | Goal | Actual | | |
| 03e | Neighborhood Facilities | | | 1 | | | | | | | | | 1 | |
| 03f | Parks, Recreational Facilities | 5 | 1 | 2 | 1 | 0 | 1 | | 1 | | 1 | | 2 | 5 |
| 03I | Flood Drain Improvements | 7 | 0 | | 1 | 0 | 1 | | 1 | | 1 | | 0 | 4 |
| 03j | Water, Sewer Improvements | 40 | 0 | | 3 | 0 | 2 | | 1 | | 2 | | 0 | 8 |
| 03k | Street Improvements | 20 | 3 | 10 | 4 | 6 | 5 | | 4 | | 4 | | 16 | 20 |
| 03l | Sidewalks (sidewalks are often part of street reconstruction) | 800 | 0 | | 400 | 0 | 0 | | 400 | | 0 | | 0 | 800 |
| 03o | Fire Equipment | 1 | 1 | | 0 | | 0 | 1 | 0 | | 0 | | 1 | 1 |
| 04 | Clearance/Demolition | 20 | 4 | 0 | 4 | 1 | 4 | | 4 | | 4 | | 1 | 20 |
| 05 | Public Services | 1 | 1 | | 1 | 1 | 1 | | 1 | | 1 | | 0 | 5 |
| 05a | Senior Services | 0 | 0 | | 0 | 1 | 0 | | 0 | | 0 | | 1 | 0 |
| 05d | Youth Services | 1 | 1 | | 1 | 1 | 1 | | 1 | | 1 | | 1 | 5 |
| 06 | Interim Assistance | | | 1 | | | | | | | | | 1 | |
| 10 | Removal Architectural Barriers (Curb Cuts & Ramps) | 12 | 4 | 16 | 2 | 15 | 2 | | 2 | | 2 | | 31 | 12 |
| 12 | Construction of Housing (Rental Units) | | | 4 | | | | | | | | | 4 | |
| 13 | Direct Homeownership Assistance (Purchase) | 15 | 3 | 5 | 3 | 3 | 3 | | 3 | | 3 | | 8 | 15 |
| 14a | Rehab-Single Unit (OOSF HOME & CDBG- Accessibility) | 20 | 4 | 14 | 4 | 10 | 4 | | 4 | | 4 | | 24 | 20 |
| 14b | Rehab-Multi Unit | 15 | 3 | 2 | 3 | 0 | 3 | | 3 | | 3 | | 2 | 15 |
| 15 | Code Enforcement | 50 | 10 | 10 | 10 | 10 | 10 | | 10 | | 10 | | 20 | 50 |
| 18c | Micro Enterprise | 0 | 0 | | 0 | 1 | 0 | | 0 | | 0 | | 1 | 0 |
| 19b | CHDO | 5 | 1 | 2 | 1 | 1 | 1 | | 1 | | 1 | | 3 | 5 |
| 20 | General Program Admin | 5 | 1 | 1 | 1 | 1 | 1 | | 1 | | 1 | | 2 | 5 |
| 21a | Planning | 5 | 1 | 1 | 1 | 1 | 1 | | 1 | | 1 | | 2 | 5 |
| Many planned activities may not be carried out due to funding limitations. | | | | | | | | | | | | | | |

This table lists activities and the goals for those activities as identified in the 2010-2014 Consolidated Plan. The chart includes proposed 5-year goal for activities projected to be funded over the next five years. The chart provides a summary of the progress 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 2012 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.

Activity is tied to funding but during the five-year Consolidated Plan period, Williamsport plans to undertake the following 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 2012 with *HOME* are consistent with the Housing objectives and needs described in the Consolidated Plan. In 2012, 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. CHDO activity, for renovation of single-family homes.
4. CHDO activity for construction of single-family homes.

In 2012, the City did not fund construction of additional rental units.

**Relationships – Activities to Goals to Outcomes**

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

The City Homebuyer Opportunity Goal 2010 ~ 2014 is to assist 15 low to moderate income households attain affordable, safe housing through homeownership. Between 2010 and 2012, thirteen (13) buyers were funded under the existing Home **Gap** Financing Program, and 2 buyers through the CHDO Homebuyer Program. 2 additional CHDO units are scheduled to be sold early in 2013 and 2 are preparing for summer 2013 construction starts. We anticipate exceeding the goal of 15 buyers assisted.

The median Williamsport house value for in 2010 was $88,367[1]. A 30-year mortgage at 4.0%, requires an annual income of around $35,000, limited credit debt, and a buyer contribution of 20% or acquisition of private mortgage insurance. The City HOME ***"GAP"*** financing program helps overcome these obstacles by providing up to 20% of the purchase price as a 0% interest, deferred repayment loan. City participation allows the buyer a greater selection of housing and makes better-quality housing affordable to lower income households. The City took steps to increase the prospects of selling constructed homes in Pennsy Heights-West End Terrace by changing the terms and funding a new program. The new program raises the amount of second mortgage financing available, adds a homebuyer training requirement and a minimum equity contribution from all new buyers. A new Agreement to finance the buyer purchase of 6 units in Pennsy Heights/West End Terrace was signed in 2010. Two applications were reviewed but not funded and the activity will be cancelled if no progress occurs within the next months. An alternative project, construction of rental and owner occupied housing at the Brodart site, is underway but still in preliminary stages. HOME funds are expected to be obligated for a CHDO project and homebuyer assistance activity.

The Need - The 2011- 2012 United Way Community Needs Questionnaire asked service providers their perceptions of the problems faced and the attention our community devotes to those problems. Responses show that Housing and Homelessness have moved up the ladder in importance.

A study commissioned by the Pennsylvania Housing Finance Agency (PHFA), performed by the Center for the Study of Community and Economy (CSCE) at Lycoming College, sought an understanding of Marcellus Shale housing issues. The Marcellus Shale Natural Gas Development's Effect on Housing in Pennsylvania[2], study is available at http://www.phfa.org/forms/housing_study/2011/marcellus_report.pdf. It concludes that housing demand will rise but eventually level off. Recommendations include encouraging development of additional housing; increasing water and sewer capacity; and rehabilitating older housing.

**CHDO** - The City Community Housing Development Organizations are LNDC and Greater Lycoming Habitat for Humanity. Their mission is to create affordable housing for buyers at or below the 80% area median income based on family size. Habitat has completed its 2009 CHDO project. The final unit on Park Avenue will be sold in 2013. The Habitat project was supported by

[1] Clrsearch.com -Williamsport, PA Demographic Summary 2010

[2] "Natural Gas Development's Effect on Housing in Pennsylvania" Jonathan Williamson, Ph.D., Bonita Kolb, Ph.D. Center for the Study of Community and the Economy (CSCE)- October 31, 2011

State Neighborhood Stabilization (NSP) Funds. Habitat is the 2011 CHDO and is preparing to begin construction on Diamond Street. Habitat is a preliminary partner in the Brodart Project and may become the 2012 CHDO.

Lycoming Neighborhood Development Corporation, LNDC, the 2008 and 2010 CHDO, completed rehabilitation of a Locust Street property and the sale is scheduled for 2013. LNDC is a developer under NSP but has not found a property in the targeted area. Construction of their 2010 CHDO project on Louisa Street will commence in the summer of 2013.

| Year | HOME Award | Minimum CHDO Required (15%) | Adjusted Minimum | Project IDIS ID | CR Sub Grant | CR Sub Fund | Comitted | Expended | Project | Number HOME Units | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1994 | 500000 | 75000 | 75000 | 42 | 75000 | 75000 | 75000 | 75000 | LNDC Prospect Lane | 4 | |
| 1995 | 340000 | reobligated | 0 | - | 0 | 0 | 0 | 0 | - | 0 | |
| 1996 | 376000 | 56400 | 56400 | 146 | 56400 | 56400 | 56400 | 56400 | LNDC Prospect Lane | 2 | |
| 1997 | 368000 | 55200 | 55200 | 231 | 55200 | 55200 | 55200 | 55200 | HfH - Elmira/Nice/Prosp/Lousia | 4 | |
| 1998 | 396000 | 59400 | 59400 | 307 | 100800 | 100800 | 100800 | 100800 | LNDC - Almond St Rental | 15 | |
| 1999 | 428000 | 64200 | 64200 | 307 | 64200 | 64200 | 64200 | 64200 | LNDC - Almond St Rental | - | |
| 2000 | 426000 | 63900 | 63900 | 343 | 63900 | 221025 | 63900 | 63900 | HfH - Eldred/Baldwin | 2 | |
| | | 0 | | 467 | 157125 | 0 | 157125.4 | 157125 | LNDC - Park/Walnut | 2 | |
| | | 0 | | | | | | | | | |
| 2001 | 475000 | 71250 | *0 | 467 | 17875 | 17875 | 17874.63 | 17875 | LNDC - Park/Walnut | - | |
| 2002 | 474000 | 71100 | *0 | - | 0 | 0 | 0 | 0 | | - | |
| 2003 | 398474 | 59771.1 | 59771.1 | 569 | 65000 | 65000 | 65000 | 65000 | HfH Dove & 2nd | 2 | |
| 2004 | 397102 | 59565.3 | 59565.3 | 571 | 120000 | 120000 | 120000 | 120000 | LNDC Dove & Sixth | 2 | |
| 2005 | 379504 | 56925.6 | **0 | | **0 | **0 | *00 | - | LNDC Dove & Sixth | - | |
| 2006 | 357236 | 53585.4 | 53585.4 | 641 | 53585 | 53585 | 53585.4 | 53585 | Habitat Ivy Way | 4 | |
| 2007 | 354626 | 53193.9 | ***0 | | ***0 | ***0 | 0 | - | | | |
| 2008 | 343254 | 51488.1 | 51488.1 | 717 | 51488 | 51488 | 51488.1 | 51488 | LNDC 608 Grace & 319 Locust | 2 | Comp 2013 |
| 2009 | 382226 | 57333.9 | 57333.9 | 771 | 57334 | 57334 | 57333.9 | 57334 | Habitat 2107 West Third & 833 Park Avenue | 2 | Comp 2013 |
| 2010 | 381664 | 57249.6 | 57249.6 | 831 | 57250 | 57250 | 57249.6 | 500 | LNDC - 507 Louisa Street | 1 | underway 2013 |
| 2011 | 336762 | 50514.3 | 50514.3 | | 50514 | 50514 | 50514.3 | 0 | Habitat- 709 Diamond St | 1 | underway 2013 |
| 2012 | 252592 | 37888.8 | | | | | | | | | |
| 2013 | | 0 | | | | | | | | | |
| | | 0 | | | | | | | | | |
| Totals | 7366440 | 1053966 | | | | | 1045671 | | | 43 | |

IR Homelist * 5/2002 requested TAU to reduce 01 & 02 minimum CHDO activity to
ent to 0 using 04 activity %, 56,925 to general HOME funds.
se funds encumbered prior years for minimum requirement

As shown in the proceeding chart, a CHDO commitment for 2012 is required to meet encumbrance deadlines. This commitment will be made as soon as possible.

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

*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 rehabilitation[3] or construction of new units.
A two-unit, owner occupied rental site was completed and a second two unit, owner occupied site is under contract for 2013. We anticipate not meeting our minimum objective unless the Brodart project, construction of rental and owner occupied housing, proceeds quickly.

There is an affordability gap for lower-income residents finding rental housing due to rising rents. Recent rental price increases are attributable to the Marcellus Shale Gas industry. We have found that there is interest in rental property rehabilitation, but CDBG and HOME program rent, occupancy and reporting requirements are not attracting qualified, interested property owners. Many homes and apartments originally rented to lower income households and residents with Section 8 vouchers are still marketed to gas company employees. Section 8 Voucher holders report difficulty in finding and retaining safe, affordable housing.

To identify and address these concerns, the City meets with and participates in various housing oriented groups.

The membership of the Lycoming County Housing Coalition is dedicated to educating; informing and assisting homeowners retain their homes, encouraging home ownership and helping renters keep safe affordable housing. In 2013, they will return to these roots and act as a repository for housing information, sources of assistance and training. It is the mission of the Coalition to analyze available services and work towards development of a system to create pathways to homeownership, educating the consumer so they are in a position to explore potential options.

[3] Rental rehabilitation is an eligible HOME activity but is not funded with HOME due to the reporting burdens placed on property owners. Rental property construction through developers has been funded through HOME.

**Housing Coalition Membership**

- Community Development Office,
- Center for Independent Living
- Consumer Credit Counseling Services of Northeastern PA
- GL 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 Foundation
- Woodlands Bank
- North Penn Legal Services
- Albright Life Services
- West Branch Drug and Alcohol

Tackling Marcellus' Effects on Housing Need Together, was held April 3, 2012 at Lycoming College. This Housing Summit brought together social service agencies, government agents, private sector developers, bankers, realtors and other local stakeholders affected by the increased housing demand, and resulting housing shortage. Information on HB1950 Marcellus Shale Impact Fee Legislation and its effect on housing was provided. The Summit, sponsored by the Lycoming College Center for the Study of the Community and the Economy and the Pennsylvania Housing Finance Agency, included speakers from:

The Office of Housing and Urban Development
Federal Reserve Bank
Pennsylvania Housing Finance Agency
Governor's Office of Long Term Living
State Housing Director
Office of Rural Development

Four sessions were presented:

Session One: Marcellus Effect on Housing Research Findings
Session Two: Panel of Local Profit and Nonprofit Stakeholders on the New Reality
Session Three: Presentation on State and Federal Resources Available
Session Four: Working Session Linking Resources with Solutions

The CSCE at Lycoming College conducted interviews with over 70 stakeholders in six counties (Bradford, Greene, Lycoming, Sullivan, Washington and Westmoreland) including local elected officials, county and municipal planners, housing authority officials, social service agency representatives, landlords, developers, realtors, gas company representatives and new residents about the effects the Shale industry is having on housing. Interviews focused upon: 1) rental housing, 2) owner-occupied housing, 3) housing affordability and availability, and 4) the capacity of the development community to meet demand for housing. This information was presented and discussed at the summit.

*Owner Households Priority Housing Need –Moderate housing rehabilitation 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. Including HOME and CDBG Emergency programs, in 2010, the City completed rehabilitation of twelve (12) homeowner occupied units. In 2011, rehabilitation of ten (10) homeowner occupied units was completed, and in 2012, the

rehabilitation of nine (9) owner occupied units was completed. Additional units are under contract for rehabilitation in 2013.

*Special Needs Priority Housing Need –*[4]*Accessibility* Objective- I*ncrease availability of affordable, accessible housing*

The 2010-2014 goal for providing additional affordable Accessible housing is to assist 10 households attains such housing through rehabilitation. Accessibility Improvement is not eligible under the HOME Program but is funded by CDBG. In 2011, four (4) persons that are disabled were assisted. In 2012, two (2) were assisted. Work funded includes ramps, bathroom, door openers and other modifications that allow continued occupancy.

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

In 2012, all City HOME funds were budgeted to Priority Need Activities:

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

| 2012 -Adjusted for Cuts - HOME Budget - Williamsport | | | |
|---|---|---|---|
| Home Repair Program | Home Buyer Assist | Admin | CHDO |
| $82,730 | $82,730 | $ 25,259 | $37,889 |

The above table depicts the 2012 HOME budget. Funds from prior years and program income 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. A Citizen Participation Plan is on file at the Williamsport Office of Economic & Community Development and displayed on the City site, Community Development page, Public Notice section.

The City of Williamsport interacts with public and private profit and non-profit institutions that provide housing and supportive services to city residents through the Coordinated Task Force and Housing Group. Although independent, they work together to ensure programs and services are coordinated, and residents are served.

Housing rehabilitation contractors are private, self-employed contractors, selected by the property owners. Contractors must register with the State of Pennsylvania, have the required training, and insurance. To encourage private contractor participation in our rehabilitation programs, the City of Williamsport provides notice of Lead Paint Renovate and Repair Course training as it is available. The course allows contractors to meet training requirements of the EPA Lead Paint and HUD Lead Paint Rules.

[4] Accessibility (Special Needs) activities are not eligible under the HOME program

Penn Collage of Technology is an accredited training provider.
**Their next EPA Certified Lead Renovator Initial class is Monday April 8, 2013.**
http://www.pct.edu/nssc/course.asp?category=NSSC&course=WTC172.
HOME and CDBG funded activities require competitive bids.

The City provides flyers to local financing entities and realtors explaining the Home Buyer Assistance and Home Rehabilitation programs. Program brochures are available at various locations through out the city. Public Service Announcements are sent to United Churches, Clear Channel and Back Yard Broadcasting.

RFP's for development proposals are issued as funding and development sites become available. Both newspaper and web resources are used to publish requests. Preparation for the 2012 Action Plan included Public Hearings to receive public input.

In preparation for the 2012 CAPER, we mailed surveys to numerous private and public service providers asking for input on needs and problems faced by these organizations. The request included application information for 2013 funding and requests for comments and suggestions.

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 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 2012. A substantial amount of private funds and volunteer efforts are part of each CHDO activity.

A Community Development representative attends meetings of the *Coordinated Task Force*. This group, sponsored by the Lycoming County United Way, meets once per month. Program information and needs issues are shared with all participants. Attending are representatives from: *Big Brothers Big Sisters, Family Promise, Children & Youth, Liberty House/YWCA, North Penn Legal Services, Community Dental Educator SHS, United Disabilities Services, Medical Social Work Susquehanna Health System, Favors Forward, 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.*

Williamsport continues 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 Greater Lycoming Habitat for Humanity are Williamsport's only active CHDO's. The City provided CHDO information at its Action Plan hearings and has spoken to Journey House Family Housing about becoming a CHDO. We have not received applications from any new non-profit organizations interested in becoming a CHDO. Non-profit organizations with a goal of providing affordable housing to lower income City residents are encouraged to apply for CHDO status.

## E. Affirmative Marketing

**Assessment of the effectiveness of affirmative marketing actions prescribed in 24 CFR 92.351.**

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 adopted the affirmative marketing actions prescribed in 24 CFR 92.351. The procedure is 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. The City, working with previously HOME assisted developers, verified the process used to affirmatively market. The following methods are used:

1. Management of HOME assisted rental units send letters various support agencies and social service agencies advising of available, affordable housing. The letters include descriptions of the living units including those units that are handicapped accessible and that meet the needs of a visual/hearing impairment. The letter states that the management company is committed to the goal of providing housing for a racially and economically integrated community.
2. Rental staff and persons involved with tenant selection are instructed to conduct business in accordance with federal, state and local fair housing laws and are advised that it is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. The management staff receives annual training from qualified professionals regarding fair housing laws.
3. The following documents are displayed in rental offices
   a. Affirmative Fair Housing Marketing Plan;
   b. Tenant Grievance and Appeal Procedure; and
   c. Tenant Selection Criteria

Affirmative Marketing differs from general marketing because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing. It intends to make them aware of available affordable housing opportunities.
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. Each HOME Developer has entered into an agreement with the City that, among other items, lists the requirements under 24 CFR 92.351. In accordance with the City of Williamsport's commitment to non-discrimination and equal opportunity in housing, the City established acceptable 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. HOME Assisted developments have outreach records on file. They advertise in the Williamsport Sun Gazette and Lycoming Shopper. Information is sent to The Center for Independent Living, Lycoming Tri-County NAACP, Lycoming Housing Authority and Lycoming Assistance Office. Their 2012 contact list includes *Self Determination Housing Project, Lycoming-Clinton MH/MHR, Lycoming-Clinton Community Action, Lycoming United Way, Office of Vocational Rehabilitation, WIC Program, Catholic Services of Lycoming County, Lycoming Health Improvement Coalition, STEP, Wise Options, American Rescue Workers, Center City Cluster Food Pantry, NAACP Harrisburg, Pregnancy Center, and Salvation Army.*

The City of Williamsport implemented these policies 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.

*Fair Housing*:
The Fair Housing Analysis mention one of the reasons given by lenders who deny home loan applicants is a high debt to income ratios. The Fair Housing Commission (FHC) distributes basic credit information to residents but more often recommends organizations such as Consumer Credit Counseling Service to persons how are unable to acquire housing because of credit issues. A list of free HUD approved counseling agencies is available at the OECD.

In July 2013, an FHC representative met with the Jersey Shore State Bank Community Reinvestment Officer to review city Home Buyer Assistance and Home Rehabilitation programs. His comments, as follows, were provided to the FHC.
The Community Reinvestment Act (CRA) Officer said requiring a buyer to contribute 90% of assets over $6,000 into a Home “GAP” purchase primarily hurts retired households that depend upon savings or investments for their income. JSSB CRA activity includes sending a list of free bank services to households in low-income census tracts. JSSB has found many low-income households rely on high interest and fee Payday loans and Check Cashing Services. Many local banks have programs designed for lower income households and do not charge for check cashing or checking accounts. They offer free savings, checking, and net banking, but have not been successful reaching the households that really need these free services. The FHC provided the CRA Officer with a list of community contacts.
JSSB is proposing a Financial Education Grant Program for schools. It is still in the planning stage but it will be free and offered to all Williamsport Schools.

FHC members attended Tackling Marcellus' Effects on Housing Need Together, April 3, 2012 at Lycoming College. The Housing Summit brought together social service agencies, private sector developers to review and share information about the housing impact of shale production in the area.

The FHC disseminated information about a 2012, HUD final rule "Equal access to Housing in HUD programs regardless of Sexual Orientation or Gender Identity. This rule will ensure that HUD programs, including programs administered by the Office of Community Planning and Development (e.g., CDBG, HOME, NSP, HOPWA) are open to all eligible individuals regardless of sexual orientation or gender identity".

In 2012, Fair Housing and Community Development brochures were provided to The Center, Public Assistance Office, the VET Center, the Brown Library and City Church.

All City assisted housing projects, rental and homebuyer and CHDO's, have adopted the required Fair Housing and non-discrimination laws. Monitoring visits at assisted rental sites conducted in 2012 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 Law, the 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. This contractor was the accepted low bidder on a recent HOME housing rehabilitation project. (Case #2054 - $3,500)

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

Notices to Bid published for street and other construction projects include Equal Opportunity notices for minority and women owned business enterprises.
Notices for vacant rental units published by HOME assisted providers include statements regarding Fair Housing and Non- Discrimination requirements.
Rehabilitation programs target low-income households, including minorities, female head of households, elderly, and the disabled. Programs are available Citywide.

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

Each annual CAPER must include Part III of HUD Form 4107, otherwise known as HOME Annual Performance Report. Specifically, this report reports on the contract and subcontracting opportunities with MBEs and WBEs for any HOME projects completed during FY 2012. While there are no statutory requirements for contracting with a MBE or WBE, HUD uses this report to determine the outreach efforts to MBEs and WBEs.

Contractors working in the City must obtain permits and be State (HIC) registered. Rehabilitation contractors must also have Renovate Right Lead Safe Work practice, EPA Certification and State registration. Contractors are advised of the HOME and Community Development Block Grant funded programs by posted notices in the Bureau of Codes, where permits are obtained. Any contractor legally doing home rehabilitation work should therefore be aware of the opportunity to bid on rehabilitation activities. The City will continue to append survey forms to its Requests for Bids and new Rehabilitation Contractor applications. The forms request information regarding Minority, Women Owned Business status, and Section 3 ownership and employment.

Each bidder for any Federally Funded Construction Activity exceeding the contract threshold ($100,000) is provided with the S/3 requirements and goals of the City of Williamsport. The contractor is provided with a list of sources for potential Section 3 employees.

The list we provide includes LCHA, PCT, Career Link, Lycoming County Assistance Office, Experience Works, STEP America Core and any other possible referral service or source of employees. A final report, including the outreach and hiring for both the prime and subs, is provided to the City when the work is completed.

| | |
|---|---|
| Lycoming County Housing Authority<br>1941 Lincoln Drive<br>Williamsport, PA 17701 | PCT - School of Construction<br>Lifelong Education Center Rm C156<br>One College Avenue<br>Williamsport, PA 17701 |
| Career Link<br>Pine Street | West Branch Susquehanna Builders<br>1038 Franklin Street |

| | |
|---|---|
| Williamsport, PA 17701 | Williamsport, PA 17701 |
| Int. Union of Electrical Workers<br>429 West Third Street<br>Williamsport, PA 17701 | Hope Enterprises, Inc.<br>P.O. Box 1837<br>Williamsport, PA 17703-1837 |
| Community Services Group<br>1000 Commerce Park Drive, Suite 110<br>Williamsport, PA 17701 | North Central Sight Services<br>2121 Reach Road<br>Williamsport, PA 17701 |
| *Experience Works*<br>Ste 1, 400 Lycoming Street<br>Williamsport, PA 17701-4964<br>(570) 321-5811 | Workforce Development<br>Lycoming County Assistance Office<br>400 Little League Blvd.<br>Williamsport, PA 17701 |
| STEP Community Connect AmeriCorps<br>2138 Lincoln Street<br>Williamsport, PA 17701 | Pennsylvania Conservation Corps<br>1405 Labor & Industry Building<br>651 Boas Street<br>Harrisburg, PA 17121 |

The Lycoming County Housing Authority gives bonus points to MBE or WBE contractors and bidders.

The City has developed these plans 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 _____

| | |
|---|---|
| Is this a small business?<br>Yes _____ No _____ | 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) |
| Is this a woman-owned business?<br>Yes _____ No_____ | 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. |
| Is this a minority-owned business? Yes_____<br>No _____<br>If Yes, please indicate minority group(s): | A minority-owned business is a business that is at least 51% owned, controlled, and operated by socially and economically disadvantaged individuals.<br>Asian _____ Black_____ Hispanic_____ Alaskan_____Native American _____<br>Hawaiian _____ Hasidic _____ Pac. Islander _____ (*Multiple selections allowed)* |
| Is this a disabled-owned business?<br>Yes_____ No_____ | A disabled-owned business is a business that is at least 51% owned, controlled, and operated by an individual or individuals who are disabled. |
| Is this a veteran-owned business?<br>Yes _____No_____ | 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. |
| Is this a disabled veteran-owned business?<br>Yes _____ No _____ | 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. |
| Are the individuals who own, control, and operate this business U.S. citizens?<br>Yes _____No_____ | _____ |
| Is this business incorporated?<br>Yes_____ No _____<br>* Submit copy of certificate | _____ |

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: | REPORT DATE |
|---|---|---|
| $_____ | October 1, 20_____ to September 30, 20_____ | _____ |

PROJECT NAME / CONTRACT TITLE: _____

PRIME VENDOR/CONTRACTOR NAME AND ADDRESS

_____

_____

T I N #

| Non WBE Non MBE Vendor/Contractor Name, Address, TIN # | W BE Vendor/Contractor, Name, Address, T I N # | M BE Vendor/Contractor, Name, Address, T I N # | 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 2012 Income Limits by Household Size**

| Household size | 1 person | 2 persons | 3 persons | 4 persons | 5 persons | 6 persons |
|---|---|---|---|---|---|---|
| 80% Maximum income | $31,150 | $35,600 | $40,050 | $44,500 | $48,100 | $51,650 |

**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)_____

## 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;<br>Five to twenty-five unit projects must be inspected every two years; and<br>Projects with twenty-six or more units must be inspected annually. |

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 2011 Actions)

**937 West Fourth Street** is an 8 unit HOME assisted rental activity in our Historic District. The Affordability and Tax Credit terms expired in 2012 and this activity is no longer monitored.

**845 Park Avenue Transeau** is a 12 unit HOME assisted rental activity. (The Affordability and Tax Credit terms expired in 2012 and this activity is no longer monitored.

**Linn Street Manor**, a DCA/PHFA 15 unit HOME funded, twenty-six-unit affordable rental activity at

2440 Linn Street. There are 15 assisted units, at least 20% or 3, must be occupied by households @ or below 50% AMI. These must be rented at lower of Low or High HOME rent. No unit may exceed the lesser of High or Fair Market rent. At least 90% (14) of the HOME assisted units must be rented to households @ or below the 60% AMI.

July 3, 2012 – City –PHFA Unit Inspection completed. 10 units inspected. Minor issues were found and all addressed in a timely manner by the management.

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

Occupancy Information-12/31/2012

| | | |
|---|---|---|
| 8 | 30% | 2012 income level |
| 10 | 40% | 2012 income level |
| 5 | 50% | 2012 income level |
| 2 | 60% | 2012 income level |
| 0 | 80% | 2012 income level |

1 – vacant unit

**Almond Street Commons**, a 15-unit HOME assisted - twenty-four-unit affordable rental activity at 1207 Almond Street. Because there are over 5 HOME assisted units, at least 20% (3) of the 15 HOME assisted units must be occupied by households at or below the 50% AMI. These must be rented at the lower of the Low or High HOME rent and no units may exceed the lesser of the High or Fair Market home rent. At least 90% (14) of the HOME assisted units must be rented to households at or below the 60% AMI. Almond Street Commons has received a Waiver of Annual Income Recertification for Low-Income Housing Credit projects

Inspection –July 31, 2012. No inspection issues were noted. All units passed.

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

Occupancy Information-12/31/2012

| | |
|---|---|
| 5 | 30% and below area median income |
| 10 | 40% and below area median income |
| 6 | 50% and below area median income |
| 2 | 60% and below area median income |
| 0 | 80% and below area median income |

1 vacant unit

**Grier Street Manor**, a 15-unit HOME assisted, thirty-unit affordable rental activity at 1145 Chester Street. Inspection – July 3, 2012 – Joint PHFA-City Unit Inspection completed. No issues noted

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

Occupancy Information-12/31/2012

| | |
|---|---|
| 15 | 30% and below area median income |
| 6 | 40% and below area median income |
| 4 | 50% and below area median income |
| 0 | 60% and below area median income |
| 1 | 80% and below area median income |
| 1 | 80X% area median income |
| 3 | vacant unit |

**Grace Street Commons**, is a 4-unit HOME assisted, twenty-four-unit affordable rental activity at 739 Grace Street. Inspection conducted 02/14/2013 Inspection completed with PHFA- Inspected 6 occupied units. Minor items were noted: loose door knob, loose hinge, cracked toilet seat, torn weatherstripping on door and 2 arched stationary window panels had seal damage similar to that noted on the same type of windows in 2011.

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

Occupancy Information-12/31/2012

| | |
|---|---|
| 9 | 30% and below area median income |
| 7 | 40% and below area median income |
| 4 | 50% and below area median income |
| 4 | 60% and below area median income |
| 0 | 80% and below area median income |

**Iris Commons**, is a 10-unit, 6 floating HOME assisted, scattered site affordable rental activity. Because there are over 5 HOME assisted units, at least 20% (2) of the 6 HOME assisted units must be occupied by households at or below the 50% AMI. These must be rented at the lower of the Low or High HOME rent. No units may exceed the lesser of the High or Fair Market home rent. At least 90% (6) of the HOME assisted units must be rented to households at or below the 60% AMI.

| | | | |
|---|---|---|---|
| 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 |

A joint physical inspection of all 10 units was completed on September 18, 2012. PHFA and Community Development. No issues

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

Occupancy Information-12/31/2012

| | |
|---|---|
| 3 | 30% and below area median income |
| 3 | 40% and below area median income |
| 2 | 50% and below area median income |
| 0 | 60% and below area median income |
| 2 | 80% and below area median income |
| 0 | 80+% area median income |

**Nichols Court**, a HOME 24 unit (4 HOME Assisted) affordable rental activity at 810 Nichols Place. Nichols Court has less than 5 assisted HOME units. (4) The Rule states Projects with fewer than five HOME-assisted units do not have to restrict any units to the Low HOME rents or limit occupancy to tenants at 50 percent or below of the area median income. At least 90% (4) of the families occupying HOME assisted units must have incomes at or below 60% of median income

On August 09, 2012 an office visit and tenant file check was completed. No issues noted.

Next inspection is due: 2013

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

Occupancy Information-12/31/2012

| | |
|---|---|
| 6 | 30% and below area median income |
| 5 | 40% and below area median income |
| 7 | 50% and below area median income |
| 5 | 60% and below area median income |
| 0 | 80% and below area median income |
| 1 | 80+% area median income |

Occupancy information was obtained for **Round Hill Courtyard**; a CDBG assisted fifty-eight unit affordable rental activity located at 2001 Memorial Avenue. 51 percent of the units must be rented to income eligible lower income households.

As of 11/31/2012, 71% of the units are occupied by households at or below 80% income levels adjusted by household size.

All units passed rental inspections conducted by the Codes Office.

At all of the above locations, occasional failures found during inspections were addressed and corrected by the management in a reasonable period. Occupancy questions, clarifications needed by this office (OECD), have also been addressed in a timely manner. Resident comments have been positive. The management provides yearly reports and accommodates all required inspections.

**LNDC- CHDO** The City is in frequent contact with LNDC. LNDC provides documentation of its records, building costs, marketing practices, and CHDO eligibility requirements. 2012 CHDO board eligibility was submitted and accepted by the City. All CHDO's submit buyer-applicant eligibility documentation to the City upon commitment and before each sale. Occupancy (site) inspections of assisted property are performed at completion of the work, before any sale.

**Habitat For Humanity- CHDO** The City is in frequent contact with Habitat. They provide documentation of its building costs, marketing practices, and CHDO eligibility requirements. Habitat submits buyer-applicant eligibility documentation to the City for review before each sale. Because Habitat requires its participants to perform a number of "sweat equity hours, and much of the building is performed by volunteers, Habitat projects sometimes take longer. Habitat provided Board eligibility certifications to the City of Williamsport in 2012.

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) also inspects most sites.