



**WILLIAMSPORT, PENNSYLVANIA
CONSOLIDATED PLAN
FY 2010 - 2014**

FY 2013 Annual Action Plan Submission

DRAFT

**NOTICE OF PUBLIC DISPLAY OF CDBG/HOME ACTION PLAN FY 2013
CITY OF WILLIAMSPORT**

In accordance with the Federal regulations at 24 CFR Part 91, the City of Williamsport has prepared a Consolidated Plan, which is a requirement for direct assistance under certain HUD funding programs including the Community Development Block Grant Program and HOME program. As part of the Consolidated Plan process, the City has prepared the Action Plan for the Fiscal Year 2013, which runs from January 1, 2013 to December 31, 2013.

The draft Action Plan will be available for public inspection for 30 days from Thursday, October 4, 2012 to Friday, November 2, 2012. Copies are available for review at the following locations in the City:

City of Williamsport
Office of Economic and Community Development
245 W. Fourth St.

James V. Brown Library
19 E. Fourth St.

The draft Action Plan is also available on the City of Williamsport website at www.cityofwilliamsport.org

The 2013 Action Plan is based on the following anticipated HUD allocations:

Community Development Block Grant funds	\$ 989,506
HOME funds	\$ 252,590
HOME Program Income	\$ 25,000
Total:	\$1,267,096

Proposed activities for funding include public facilities activities including:

Street reconstruction (Park Ave., West Third St., Almond St., Sherman St., Chestnut St., Dubois St., Laurel St., Grafius St.)	\$421,046
Removal of Architectural Barriers	\$ 65,588
Municipal Pool Renovation	\$180,000
Public Service/SPCA	\$ 4,643
Owner Occupied Single Family Rehab.	\$244,934
Handicapped Accessibility Rehabilitation	\$ 14,761
Homebuyer Assistance Activity	\$ 27,396
CHDO	\$ 40,000
Blight Elimination - Brodart	\$ 25,283
Codes Related Blight Elimination	\$ 20,284
Administration	\$ 223,160

All activities must benefit low and moderate-income residents of the City of Williamsport or aid in the elimination of blight.

The City of Williamsport will hold a public hearing on Wednesday, October 17, 2012 at 4:00 p.m. in the Sechler Community Room, City Hall, 245 West Fourth St., Williamsport. The purpose of the public hearing will be discussion of the 2013 draft Action Plan.

The City intends to submit the 2013 Action Plan to HUD on or about November 15, 2012. Interested persons are encouraged to express their views on the Action Plan for F.Y. 2013 at the public hearing or in writing. Written comments should be sent to the Office of Economic and Community Development, 245 West Fourth St., Williamsport, PA 17701, Attn: John J. Grado, Director. All comments should be received by the end of the display period on November 2, 2012.

The Office of Economic & Community Development is accepting applications for the programs in this brochure.

To apply for a program or to enter a Waiting List for a program call our office or visit our web site.

You must provide your full name, current address, phone number, and household size.

All programs have income requirements. Our office will provide current maximum allowable incomes adjusted for household size upon request.

REMEMBER

Verification of all household income and assets is required. Rental activities require verification of tenant income.

Standard financial documentation is needed for grant and loan applications. Our programs are limited to activities within the city limits of Williamsport, PA

A Waiting list is maintained. Additional information about these and other programs is available at

www.cityofwilliamsport.org

We provide many Community

Services and Economic

Development Programs

~ Improvements to Public

Facilities such as water and sewer, flood systems, streets, curbs, parks and playgrounds

~ Acquisition of property for economic development, housing, or to remove blighted conditions.

~ Providing new or increased

Public Services such as Fair

Housing information

~ Supporting Code Enforcement activity in Redevelopment and Codes Enforcement areas.

~ Providing support for business development through the

! SHOPSTEADING Business Loan

! MICRO-ENTERPRISE Small Business Loan,

! COMMERCIAL FAÇADE

IMPROVEMENT & REPAIR Loan and the commercial property

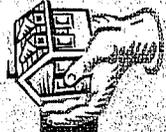
! LERTA, PROPERTY TAX

ABATEMENT Program.

For additional information contact:

Economic & Community

Development at 570-327-7511.



CITY OF

**ECONOMIC &
COMMUNITY
DEVELOPMENT**

Housing Repair & Homebuyer Program Guide

City Hall

245 West Fourth Street

Williamsport, PA 17701

570-327-7511

www.cityofwilliamsport.org

Community Development pages



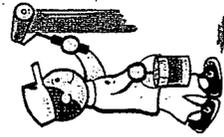
**EQUAL HOUSING
OPPORTUNITY**

*Attention City of
Williamsport Home Owners!
These Community
Development Programs can
assist you...*

**The OWNER - OCCUPIED
SINGLE FAMILY HOME REPAIR**

program offers grants and low-interest loans for repairs to owner occupied one family homes located within the City corporate limits. Household Income limits and other basic eligibility requirements apply. This program helps qualified homeowners make needed code and safety repairs and improvements to their homes. Eligible work items include electrical, roofing, plumbing, window replacement, insulation, and many other items. Please call us or visit the CD City web page for information regarding income limits and grant or loan program amounts. The maximum amount available to any eligible homeowner is \$30,000. All funded projects must be brought to minimum code and safety standards. The

City strongly encourages all residential property owners to maintain their homes and consider applying for this program.



Call City Hall 327-7511 for information

ACCESSIBILITY IMPROVEMENTS

This City program offers grants of up to \$5,000 for accessibility improvements to residential properties occupied by persons with disabling conditions. Residents of rental and owner occupied units may be eligible under this program. Applicants must meet income limitations and provide proof of disability. Standard program eligibility requirements apply. Many work items can be completed under this program including installation of ramps, railings, accessible bathrooms, doorway modifications, and other work that will make a home safe and accessible for a disabled person.

RENTAL PROPERTY REPAIRS

Owners of residential rental properties in the city may apply for a 3% interest rehabilitation loan with a 1.5 year repayment period. Some property owners may be eligible for a grant. The maximum loan amount is \$14,000 for one unit and \$11,000 for each additional unit up to 7 units. Units must be occupied by at least 51% lower to moderate income tenants and rents must be affordable to such households. Applicants must meet standard credit requirements. All code, safety, lead paint hazard reduction and weatherization actions are eligible and must be addressed.

HOMEBUYER ASSISTANCE

Thinking of buying a home? The City of Williamsport encourages home ownership and offers a "Gap" financing program to help eligible households purchase a single family home located in the City limits. We offer a maximum 20% of a home purchase



price as a Deferred Repayment, 0% interest loan. No payments are made on City funds for a 30 year term as long as the property remains the buyers primary residence and all other requirements are met. All applicants must meet standard household income limits as established for Federally funded programs, and contribute at least 4% of the purchase price from their personal assets toward the purchase. An applicant must obtain a reasonable first mortgage commitment from a financing institution of their choice. The property must be located in the city, be affordable to the household, be a single family unit and pass an occupancy safety inspection. The property must be in good condition! The home must become and remain the new buyers primary residence.

Call City Hall 327-7511 for information

Executive Summary

ES-05 Executive Summary

1. Introduction

The City of Williamsport, Lycoming County, PA has prepared a five year Consolidated Plan (CP) for federal fiscal years 2010 through 2014 in order to strategically implement federal programs that fund housing, community development and economic development activities within the municipality. The City has prepared its annual Action Plan for program year 2013, year four of the CP.

The Community Development Block Grant (CDBG) and HOME Investment Partnership programs continue to be principal revenue sources for the City to address the needs of its low to moderate-income residents. The City continues to receive a federal formula-based allocation of CDBG and HOME funds.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

There continues to be an affordability gap for low income residents who are having difficulty finding housing due to rising rents. Rental costs are increasing as a result of an influx of workers from out of the area who work in the Marcellus Shale Gas industry. Housing demand is high in the City since it has easy commuting access to drilling areas within the county and in more rural neighboring counties. There is also significant pressure for housing in and around Williamsport because gas producers and service companies have established regional headquarters in the area. The Mayor's Housing Task Force includes developers and utility companies that review the need to create housing due to the development of the Marcellus shale industry and determine impediments. The City's specific housing objectives stated in the CP address the following:

- increasing home ownership
- reducing housing blight and deterioration among owner households
- improving rental housing opportunities; and

- providing safe and accessible housing

During the fourth year of the five-year Consolidated Plan period of 2010 - 2014, the City continues to make progress in the effort to achieve its five-year goals and objectives for all of its housing activities. Both the rental housing rehabilitation and owner occupied housing rehabilitation programs are on track to meet the annual goals for the elimination of blighted housing.

The City's specific objectives for homelessness stated in the CP include the following:

- Support emergency shelter and transitional housing services through local nonprofit organizations and social service agencies.
- Support services to assist homeless persons and families make the transition to permanent housing and independent living

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

The City is funding public facilities and infrastructure improvements and is meeting the objective of preparing a suitable living environment.

3. Evaluation of past performance

Each year the City prepares a Comprehensive Annual Performance and Evaluation Report (CAPER) for HUD that details the performance of the program over the past year. In FY 2011, all CDBG funds expended for activities met one of the three national objectives as defined under CDBG and HOME regulations. Also, in FY 2011, 55% of the CDBG funds (excluding planning and administration) was expended for qualified activities in FY 2011 benefited low- and moderate-income persons. The City has elected to apply a three year low/moderate income certification period for 2011, 2012 and 2013. The City met public service and planning/administration expenditure caps in FY 2011.

Williamsport also met the timeliness requirements of HUD in FY 2011 and had less than 1.5 times the annual allocation on hand at the end of the 2011 program year.

Additionally, in FY 2011, the City met the HOME requirements for expenditure by committing all funds to projects within two years and expending funds within five years. The requirement to provide at least 15% of HOME funding to Community Housing Development Organizations has been achieved, and

Williamsport reminds grantees that all HOME projects should be closed within 120 days of their final draw.

The City included in its 2011 CAPER information regarding efforts to affirmatively further fair housing and to identify impediments to fair housing.

The City has taken numerous steps to address lead based paint hazard reductions including increasing the rehabilitation program limits to compensate for increased costs, sponsoring a certified renovator initial training course for contractors and publicizing the lead paint rule changes.

4. Summary of citizen participation process and consultation process

To develop the Action Plan for FY 2013, the City of Williamsport considered the priority needs identified in the Five-Year Consolidated Plan (CP) for FY 2010 to 2014.

To further develop input, Williamsport conducted one public needs hearing to solicit input into the preparation of the 2013 Action Plan. The meeting was advertised in the *Williamsport Sun-Gazette*. The public needs hearing was held at City Hall on September 11, 2012.

City staff conducts or attends ongoing meetings to gather input on the housing, homeless, and community development needs facing the residents of the City. The City meets regularly with the Coordinated Task Force, which is composed of approximately 80 organizations that meet to share information and resources.

5. Summary of public comments

This section will be completed after the 30 day public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

This section will be completed after the 30 day public comment period.

7. Summary

This section will be completed after the 30 day public comment period.

PR-05 Lead & Responsible Agencies

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	WILLIAMSPORT	

Table 1 – Responsible Agencies

Narrative

The CDBG and HOME program is administered by the staff of the City of Williamsport Department of Economic and Community Development. The City is the clearinghouse and facilitator for the activities described in the Action Plan. As a local unit of government, the City is eligible to apply for and administer CDBG program funds, HOME program funds and other state and federal grants. The Department is responsible for:

- Program management and oversight over CDBG and HOME activities
- Internal and outside agency coordination
- Public education and participation
- Subrecipient contract administration and monitoring
- Consolidated Plan preparation, monitoring and program evaluation
- Report preparation and submission
- Fair Housing activities and outreach
-

Consolidated Plan Public Contact Information

John J. Grado, Community Development Director, Community Development Department, 245 West Fourth St., Williamsport, PA 17701 Telephone No.: 570-327-7516 E-mail address:cddirector@cityofwilliamsport.org Fax No.: 570-327-7509

Expected Resources

AP-15 Expected Resources

Introduction

The national Community Development Block Grant (CDBG) and HOME Investment Partnership programs continue to be principal revenue sources for the City to address the needs of its low to moderate-income residents. The City of Williamsport is estimating that it will have \$989,506.00 in CDBG program funds and \$252,590 in HOME funds to finance its FY 2013 community development program. The City estimates having approximately \$25,000 in HOME program income available.

The City of Williamsport is a distressed community. In agreement with CPD 02-1, as a distressed community, the City of Williamsport is not required to provide a match for its HOME funds.

The City is certifying that the aggregate use of CDBG funds during the program years 2011, 2012 and 2013 will principally benefit persons of low and moderate income in a manner that ensures that at least 70% of the amount is expended for activities that benefit such persons during the designated period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development	989,506	0	0	989,506	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
HOME	public - federal	Housing Public Improvements Public Services Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	252,592	25,000	0	277,592	Expected Amount Available Remainder of ConPlan \$
							0

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds for street reconstruction projects will be supplemented with \$200,000 of local funds from the City's General Fund and \$100,000 of Liquid Fuels funding. Private mortgage funding will be leveraged under the City-wide Homebuyer Assistance program. The City administers revolving loan fund programs for commercial façade projects and economic development projects. The funding for these programs originated from state and local sources.

The City has provided \$150,000 of CDBG funding for street reconstruction for Susquehanna Health's Phase One of the "Pathway to Health". The

project includes approximately \$4,000,000 state funding to support Susquehanna Health's capital improvements and modernization plan including the "Pathway to Health" street reconstruction improvements.

The City will use CDBG funds as a one third match to a PA DCNR grant and local funding for a municipal pool renovation for a total project cost of \$750,000.00. CDBG funds will also be used as a partial match for the Brodart housing project, which includes state funding in the amount of \$1,875,000.00 and \$8,385,000 from private and local sources.

The City intends to apply for a Residential Reinvestment grant in the amount of \$250,000 through the PA DCED Elm St. program to continue the streetscape improvements in the Newberry neighborhood. CDBG funds are used as a match for the Residential Reinvestment grant.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City owns property at Via Bella and Mulberry Street. Plans are underway for an income eligible senior housing project, which will be located in the City's Central Business District.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Home Ownership	2010	2014	Affordable Housing		Affordable Housing	CDBG: \$40,000 HOME: \$27,396	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted
Housing Rehabilitation	2010	2014	Affordable Housing		Affordable Housing	CDBG: \$60,000 HOME: \$184,934	Homeowner Housing Rehabilitated: 4 Household Housing Unit
Accessible Housing	2010	2014	Affordable Housing		Affordable Housing	CDBG: \$14,761	Homeowner Housing Rehabilitated: 2 Household Housing Unit
Public Facilities and Infrastructure	2010	2014	Non-Housing Community Development		Public Facilities	CDBG: \$421,046	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5754 Persons Assisted
Blight Elimination	2010	2014	Non-Housing Community Development		Blight Elimination	CDBG: \$45,567	Buildings Demolished: 3 Buildings
Public Services	2010	2014	Non-Housing Community Development		Public Services	CDBG: \$4,643	Public service activities other than Low/Moderate Income Housing Benefit: 28125 Persons Assisted

Table 3 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

The City will provide approximately 10 families with affordable housing using HOME funds.

Projects

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Street Reconstruction		Public Facilities and Infrastructure	Public Facilities	CDBG: \$421,046
Removal of Architectural Barriers		Public Facilities and Infrastructure	Public Facilities	CDBG: \$65,588
Municipal Pool Renovation		Public Facilities and Infrastructure	Public Facilities	CDBG: \$180,000
Public Services		Public Services	Public Services	CDBG: \$4,643
Housing Rehabilitation		Public Facilities and Infrastructure	Affordable Housing	CDBG: \$60,000 HOME: \$184,934
Handicapped Accessibility Rehabilitation		Accessible Housing	Affordable Housing	CDBG: \$14,761
Homebuyer Assistance		Home Ownership	Affordable Housing	HOME: \$27,396
Codes Related Demolition		Blight Elimination	Blight Elimination	CDBG: \$20,284
Brodart Redevelopment		Blight Elimination	Blight Elimination	CDBG: \$25,283
General Administration				CDBG: \$197,901 HOME: \$25,259
CHDO		Home Ownership	Affordable Housing	HOME: \$40,000

Table 4 – Project Summary

AP-35 Projects

Introduction

The Fiscal Year 2013 Annual Plan for the City of Williamsport includes \$989,506 in FY 2013 CDBG funds and \$277,590 in FY 2013 HOME funds, as well as \$25,000 of HOME program income.

#	Project Name
1	Street Reconstruction
2	Removal of Architectural Barriers
3	Municipal Pool Renovation
4	Public Services
5	Housing Rehabilitation
6	Handicapped Accessibility Rehabilitation
7	Homebuyer Assistance
8	Codes Related Demolition
9	Brodart Redevelopment
10	General Administration
11	CHDO

Table 5 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The entire City qualifies as a low-income area. Projects are taking place within certain areas of the City based on need with an emphasis on aging infrastructure and necessary public facilities activities.

Despite the available resources, obstacles remain in addressing underserved needs including:

- Limited resources to meet the competing demands.
- Limited vacant developable sites.
- Clean-up costs of developed sites or abandoned buildings that add to the cost of development.
- Dated infrastructure.
- “Trickle-down effect” of the decline of the manufacturing sector:

The larger population of homeless people in the City of Williamsport does not meet HUD’s definition of chronically homeless. While housing in Williamsport is affordable, many households cannot as easily afford housing. The working poor are unable to afford even nominal increases in the cost of rental units, which has become even more of an issue due to the demand for housing caused, in part, by the Marcellus Shale industry. The working poor are evicted from their homes and forced to double-up with family and friends to avoid homelessness.

AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City is divided into *Census Tracts*. Statistics, including income, homeownership status, family size, and race are determined for each tract based on responses to census questionnaires. The information determines Williamsport's eligibility for CDBG and HOME funds. 2010 Census information is not yet available.

Low-income census tracts are those where 51 percent or more of the population have incomes below 80 percent of the area median income.

Six of nine census tracts in the City of Williamsport contain 51 percent or more low income.

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

The City is 53.7% low-income. Therefore, the entire City qualifies as a low-income area. Most of the activities to be funded in FY 2013, other than street reconstruction, are city-wide activities. Most of the street reconstruction activities will be concentrated in Census Tracts 4 and 6.

HUD defines areas of racial or ethnic concentration as geographical areas where the percentage of racial or ethnic minorities is 10 percentage points higher than the city's or county's percentage. The region defined for the purpose of determining concentrations is the Williamsport Metropolitan Statistical Area (MSA), which consists of Lycoming County. The 2000 Census reported 47,003 households in the Williamsport MSA. There were 45,033 White households (95.8%) and 1,970 (4.2%) minority households. There were 180 Hispanic households of any origin, which was 0.4% of the households in the MSA.

An area of racial concentration in the City of Williamsport exists in those census tracts where 14.2% or more of the households are minorities. Two of the nine census tracts in the City of Williamsport contain concentrations of minority households.

- CT 4 – 29.4% minority households.
- CT 8 – 17.4% minority households.

None of the census tracts in Williamsport contain a concentration of Hispanic households.

The City is 53.7% low-income. Therefore, the entire City qualifies as a low-income area. Most of the activities to be funded in FY 2013, other than street reconstruction, are city-wide activities.

Geographic Distribution

Target Area	Percentage of Funds

Table 6 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The entire City qualifies as a low-income area. Projects are taking place within certain areas of the City based on need.

Discussion

Street reconstruction activities will be in the following locations:

- Park Ave. from Seventh Ave. to Campbell St.;
- West Third St. from Rose St. to Campbell St.;
- Sherman St., Almond St. and Chestnut St. between Washington Blvd. and Third St.
- W. Seventh St. to Fifth St., Dubois St. from Hepburn St. to Market St., Laurel St. from Dubois St. to Sixth St. and Grafius St. from Hepburn St. to Market St.

Affordable Housing

AP-55 Affordable Housing

Introduction

Home ownership is positively linked to family stability, improved property maintenance, improved residential satisfaction, and increased civic participation. Expanding home ownership among low income households in the City of Williamsport is a way to contribute to community improvement as well as individual satisfaction. A home is the major source of savings for most households, particularly low income households, who are unlikely to own stocks and may not be in a retirement program. As such, home ownership supports economic stability. For households without a retirement savings program, a home can be an asset to be cashed in to help finance the transition to a new way of life. For other households, a home is something that can be used right away, through a home equity loan. Finally, when a person gets old, the asset value of the home can be traded in for needed health and home care services through a reverse mortgage. The City of Williamsport will increase the percentage of homeowners in the community by assisting current City residents who are renting to make the transition to home ownership. There is overlap between low income households and minority households. By continuing to pursue increased home ownership among low income households as a goal, the City of Williamsport is supporting increased home ownership by minority households in agreement with national goals. The City is expecting to process two homebuyer cases in 2013.

Older housing units that require significant maintenance occupied by households with limited incomes results in deferred maintenance leading to disinvestment, declining property values, and possibly abandonment. Supporting programs and activities to assist homeowners in the City of Williamsport to make improvements to housing will protect the existing stock in the community. Assisting households with maintaining their housing is also important to sub-populations, such as the elderly and disabled who have fixed and limited incomes, to continue to own their home and avoid being institutionalized or possibly becoming homeless. Rehabilitation may also provide opportunities for reduction of density in very densely settled areas with rehabilitation including converting vacant unproductive multi-family dwellings to single-family dwellings.

Rental units are in need of rehabilitation assistance to ensure maintenance of a decent housing stock for low income renters, particularly those with income below 30% of MFI who have few housing choices. The City is expecting to process four owner occupied single-family rehabilitation in 2013.

Improving rental housing opportunities will reduce the potential for renters to experience a housing

crisis and allow them to improve the overall status of their lives. It will also assist households with avoiding homelessness. As households improve their living status, they may graduate to home ownership. Households who have a positive experience as a renter in the City are more likely to choose to remain in Williamsport and become active participants in the community to the benefit of everyone. Supporting programs and activities to assist renter households will protect the existing stock in the community and expand the tax base, again improving the living status of the entire community.

Another goal of the City of Williamsport is to provide additional housing in commercial districts.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 7 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	5
Acquisition of Existing Units	2
Total	8

Table 8 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing

Introduction

The Lycoming County Housing Authority is currently meeting the needs of low income families, elderly and disabled residents with its current housing stock. LCHA turns over an average of 150 units per year and the average length of time on the waiting list is six months. Elderly, one bedroom applicants spend the longest time on the waiting list as this population continues to grow in numbers. The community is experiencing a significant increase in rental prices due to the Marcellus shale gas industry. The influx of gas workers and the demand for housing has driven up rental prices, often above the payment standard. As a result, Section 8 participants are beginning to find it more difficult to find affordable housing and there is an increase in the number of higher income applicants on the public housing waiting list.

Actions planned during the next year to address the needs to public housing

The Lycoming County Housing Authority will meet local housing needs by using local preferences to assure that the lowest income families are served first with preferences also given to the elderly and disabled families. Accessibility to housing programs has been increased by providing on-line applications. LCHA has completed several renovation projects to improve the quality of life of its tenants. LCHA will continue to respond to the area's increase in rental prices by working with housing groups and landlords in an effort to address the needs of families and to market programs.

The Lycoming County Housing Authority promotes self sufficiency by maintaining a highly effective Family self sufficiency program.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

LCHA has increased home ownership opportunities for seven families utilizing RHF funds.

LCHA continues to offer a Family Self Sufficiency program. FSS is a federally funded program that works with motivated participants who want to become homeowners. A case manager works with each household, five-year goals are set, and as household

income increases, an escrow savings account is established. Escrow balances are dispersed when suitable employment is obtained and the household no longer receives cash assistance.

Lycoming Housing Finance Agency also offers the units at Lose School, Harmony Way homes and Authority condos are available to eligible participants in FSS. Some individuals are hired by the Authority to work at its sites under the Authority's *Section 3 Employment Opportunity Plan*. The LCHA has a "Job Finder Service" for residents seeking employment. Applications for many employers are kept at the LCHA social service office. Residents are referred to Career Link and Pennsylvania College of Technology's New Choices/New Options Program, and STEP. These programs provide vocational counseling, job preparation and placement. LCHA has a Resident Training Toward Success Program. In a crime prevention move, the Lycoming County Housing Authority now participates in a joint effort with other housing authorities, to identify and restrict persons with Defiant Trespass notices from entering housing sites. Since homeownership is tied to economic capability these programs increase the likelihood of homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Lycoming County Housing Authority is not designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities

Introduction

The City is combating chronic homelessness by supporting the emergency shelters, transitional housing facilities, and permanent housing facilities described above. Wrap-around social services provided by these and other organizations help to break the cycle of chronic homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City has engaged STEP, Inc. and the Salvation Army to administer the Homeless Prevention and Rapid Rehousing program. The program, which ended on August 31, 2012, assisted persons and households

Addressing the emergency shelter and transitional housing needs of homeless persons

The City has organizations that provide emergency shelter services Grace St. shelter accommodates up to 25 people in two areas: one area for men and the other area for women and women with children. The shelter provides the following services: to provide immediate temporary housing for homeless persons, to connect homeless persons with case managers and services through the Housing Alliance that will allow them to become self-sufficient and obtain safe and permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Permanent supportive housing is long-term community based housing with supportive services for a homeless person or family with a disability to enable them to live as independently as possible. There is the need for transitional housing where households can develop a plan to avoid becoming permanently

homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homeless prevention services are administered by a combination of public and private agencies. Rent Assistance programs and include the following programs: Rent Assistance programs are available through the Housing Assistance Program (HAP) funds available from the Pennsylvania Housing Finance Agency administered by the Lycoming County United Way. HAP funds are used to prevent eviction or to obtain permanent housing. The Lycoming United Way also administers Federal Emergency Management Assistance (FEMA) funds that can be used for rental assistance to prevent eviction. Other agencies offering limited assistance with rent to prevent eviction include the American Rescue Workers, Shepherd of the Streets ministry and STEP Outreach. The County Department of Public Assistance administers Emergency Shelter Allowance (ESA) funds from the State. ESA funds are used to prevent eviction and to assist homeless households obtain permanent housing or temporary shelter. The Pennsylvania Housing Finance Agency provides funds for foreclosure abatement through its Homeowner's Emergency Mortgage Assistance Program (HEMAP). Consumer Credit Counseling Service of Northeastern Pennsylvania and Lycoming/Clinton Community Action administer HEMAP funds in Lycoming County.

Discussion

AP-75 Barriers to affordable housing

Introduction

Finding decent affordable housing is a problem for the low income population, much of which is minority households. The boom of the Marcellus Shale gas exploration industry in the region has caused rents to increase.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City has a residential LERTA program that removes the tax liability for new residential housing. The City has amended zoning ordinances from Light Manufacturing to Residential Urban in an effort to enhance the adaptive reuse of Brownsfield sites to a higher density of residential properties. The City's Comprehensive Plan's Land use policy promotes housing in the Central Business District of the City. The City, working with Lycoming County, is pursuing the development of additional housing using its local Act 13 funds.

Discussion

AP-85 Other Actions

Introduction

The City will continue to seek additional funding sources to address underserved needs.

Actions planned to address obstacles to meeting underserved needs

The City will continue to cooperate with various social service agencies, low-income housing advocates and affordable housing providers to address the underserved needs of area residents. The City has a representative who is a member of the Coordinated Services Task Force that includes approximately 80 agencies in the community. Through participation on the Coordinated Services Task Force, the service providers have knowledge about the varied services available to meet on going needs and can also support referrals between agencies.

Actions planned to foster and maintain affordable housing

The City intends to work with developers for affordable housing projects using Pennsylvania Housing Finance Agency funding. The funds are used to assist with the creation, rehabilitation and support of affordable housing in areas that are impacted by the development of the Marcellus Shale and are designed to meet the housing needs of communities impacted by the Marcellus Shale industry. The City and Lycoming County intend to address the need for affordable housing by applying for PHFA PHARE funding for projects that will be located at the former Brodart site and nearby on Memorial Ave. and on Grove St. near Almond St. Commons.

Funds are used to support the City's comprehensive housing programs including rehabilitation of owner occupied single family housing, rental property rehabilitation, and accessibility rehabilitation.

Actions planned to reduce lead-based paint hazards

The guidelines for the City's Housing Rehabilitation program comply with the lead based paint hazards at 24 CFR 35. Due to extensive lead abatement costs and the total number of highly probable lead contaminated homes, the City is more likely to pursue lead hazard reduction procedures until the total number of lead contaminated homes has been significantly reduced. In FY 2013 the City will allocate funds to the following activities, all of which may have the effect of reducing the number of housing units with lead based paint: Codes related demolition activities and all housing rehabilitation activities.

Actions planned to reduce the number of poverty-level families

The resources that the City of Williamsport has to reduce the number of persons with incomes below the poverty level are limited. The City assists low to moderate income residents through its housing programs. The CDBG Microenterprise Loan program assists low to moderate income owners of a business by offering a low interest loan that provides a full year of deferment for repayment.

Since poverty is based upon income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing and employment opportunities, alleviating poverty becomes difficult.

According to the 2000 Census, the median household income for Blacks in Williamsport was \$20,912, and Hispanic households had a median income of \$22,708, versus \$25,946 for all households. City-wide, in 2000, 21.5% of the population was below poverty. Among both the Black population and the Hispanic population, about 33% were below poverty. The lower income and higher rate of poverty among the minority households is attributable to lower skill levels due to lower levels of education. About 23% of persons in Williamsport age 25 and over lack a high school diploma. About 33% of Black adults lack a high school diploma and 41% of Hispanic adults lack a high school diploma. The low education level indicates lack of skills required to find steady, well-paying employment that offers opportunities for advancement.

Actions planned to develop institutional structure

Williamsport's Office of Economic & Community Development is responsible for enhancing the coordination among housing providers, service agencies, and public entities. The City joins with non-profit CHDO's, for-profit developers and various local groups to increase housing opportunities for targeted income groups. The City mails information to housing service providers, banks, and realtors making them aware of City programs.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Williamsport continues to interact with the various public and non-profit institutions that

provide housing and supportive services to low income residents. Although the agencies are independent of one another, they work together through the Coordinated Task Force to ensure coordination.

Most of the proposed activities in the 2013 Action Plan involve cooperating and partnering with state agencies, neighborhood groups, or social service organizations:

The City continues to pursue and support various activities in an effort to provide an environment that will attract businesses to remain, expand or relocate to Williamsport. An objective of the strategies is to pursue economic development

through revitalization and to explore the possibilities related to the Marcellus Shale gas exploration industry. City residents should have more employment opportunities available to them in the future due to the new industry and any spin off industries that result from the Marcellus Shale gas exploration industry.

The Lycoming Housing Authority has actively pursued various programs and incentives to improve housing opportunities for lower income residents.

City staff are members of the Coordinated Services Task Force. This organization brings together representatives from various sectors of the community to improve the quality of life through a volunteer collaborative process. City staff are also involved in the planning process for the creation of neighborhood organizations.

The City Community Development Director is a member of various task forces that address infrastructure needs and economic development needs. During the 2013 program year, the City intends to continue to cooperate with various agencies in the region to meet the housing and supportive needs of residents.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220.(1)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220.(1)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Discussion

The City estimates that a minimum of 70% of CDBG funds will be used for activities that benefit persons that are low/moderate income. This will occur as an aggregate over years 2011, 2012 and 2013.