

**CITY OF WILLIAMSPORT,  
PENNSYLVANIA**

**2015-2019 CONSOLIDATED PLAN FOR  
HUD PROGRAMS**

**F.Y. 2015 ANNUAL ACTION PLAN**

**D R A F T**

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# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The City of Williamsport, Pennsylvania receives an annual allocation of Community Development Block Grant (CDBG) funds and HOME Investment Partnerships Program (HOME) from the Department of Housing and Urban Development (HUD). The 2015-2019 Consolidated Plan is a five-year plan that will enable the City to use its HUD funding as a comprehensive strategy to address housing, community development and economic development needs. Through a collaborative planning process, involving a broad range of public and private agencies, the City has developed a single consolidated planning and application document for the use of federal entitlement funds available through the CDBG and HOME programs. The City is not an entitlement community under the Emergency Shelter Grant (ESG) Program or the Housing Opportunities for Persons with AIDS (HOPWA) Program. The funds from those programs are accessed by nonprofit agencies that provide services to the homeless and HIV/AIDS populations.

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

The process of developing the plan involves evaluating the key findings of the needs assessment and serves as the basis for the priorities selected and how the proposed goals and objectives will address those priorities.

There continues to be an affordability gap for low income residents who are having difficulty finding housing due to rising rents. Rental costs increased significantly in recent years as a result of an influx of workers from out of the area who work in the Marcellus Shale Gas industry. Although between 2010 and the present, the industry activity has tapered off somewhat, there is still a healthy presence of gas related industries within the area to justify the need for affordable housing within the City. The City and Lycoming County have reviewed the need to create housing due to the development of the Marcellus Shale industry and identified 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

The City's specific objectives for homelessness 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**

The City of Williamsport prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY 2013 (January 1, 2013 - December 31, 2013). The CAPER reported the FY 2013 accomplishments detailed in the FY 2013 CAPER. In FY 2013, all CDBG funds expended for activities met one of the three national objectives as defined under CDBG and HOME regulations. In FY 2013, 71.17% of the CDBG funds (excluding the Planning and Administration activities) expended for qualified activities in FY 2013 benefited low and moderate income persons (based on a three year certification). The City met public service and planning/administration expenditure caps in FY 2013. Williamsport also met the timeliness requirements of HUD and had less than 1.5 times the annual allocation on hand at the end of the program year.

Additionally, in FY 2013, 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.

### **4. Summary of citizen participation process and consultation process**

The City of Williamsport distributed surveys throughout various locations in the City to solicit residents' comments on what they feel are the high priority needs in the City. Residents were also asked to participate in a survey dealing with fair housing issues. The City of Williamsport conducted a public hearing to solicit input into the preparation of the Consolidated Plan and the Action Plan. The meeting was advertised in the *Williamsport Sun-Gazette*. The first public hearing was held at City Hall on July 23, 2014. The second public hearing will be held at the same location on October 15, 2014. Invitations were mailed to many local, county, and state agencies to participate at the public hearings. Minutes of the meetings, public hearing notices and citizen comments are included in the appendix of this document.

**5. Summary of public comments**

The City has not received public comments regarding the Consolidated Plan.

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

Not applicable at this time.

**7. Summary**

A copy of the CP and Annual Action Plan are available on the City's website, and copies were placed at the following locations in Williamsport for public review: Office of Economic and Community Development and the James V. Brown Library.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	City of Williamsport	Community Development
HOME Administrator	City of Williamsport	Community Development

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

In addition to community meetings, Williamsport has invited other governmental agencies and nonprofits to provide insight and input into the goals and actions that should be considered in the consolidated planning process. Agencies and nonprofit organizations that serve Williamsport have been contacted to identify specific needs and subsequent actions to address needs.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Consultation with the Lycoming County Housing Authority has occurred to obtain data on the public housing inventory (including the Section 8 Housing Choice Voucher Program) and to discuss the Housing Authority's plans for public housing development activities. The City has also solicited input by way of survey questionnaires from social service and homeless agencies that provide housing assistance and related services to low and moderate income persons. Williamsport has consulted with a variety of housing, social service, and other agencies in the process of preparing its FY 2015-2019 Consolidated Plan and 2015 Action Plan.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Planning for assistance for the homeless in the City of Williamsport and Lycoming County is coordinated through the State. The PA Steering Committee on Homelessness (SC) is the lead entity for the COC. In keeping with the COC philosophy, the SC formed four separate regional Continuums of Care. The City of Williamsport is in the Altoona region. Each region formed a Regional Advisory Board (RHAB) comprised of representatives of local entities involved in housing and homeless services.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The ESG program is administered through Pennsylvania Department of Community and Economic Development. The City is not a recipient of ESG funds.

Not Applicable

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

**Table 2 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

During the development of the CP, the City engaged in discussions with the following groups. These groups represent the populations whose needs were considered in this Consolidated Plan:

Lycoming County Housing Authority, Lycoming County United Way, STEP, Inc., Coordinated Task Force, County of Lycoming, Greater Lycoming Habitat for Humanity, YWCA of Northcentral PA

**Narrative (optional):**

The City sent a needs assessment survey and a fair housing survey to service provider agencies. Adjacent units of general local government were solicited for comments during the needs assessment phase and were notified of the dates of the public hearings. On July 11, 2014, the Housing Coalition of Lycoming County met to discuss topics related to a planned housing symposium planned for September 2014. The housing symposium, sponsored by the Housing Coalition of Lycoming County, took place on September 17, 2014. The Housing Coalition is comprised of government agencies, banks, housing providers and social service agencies. The symposium focused on partnership solutions to meet the affordable housing needs in Central Pennsylvania and provided current information for the housing issues facing the City and Lycoming County.

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Williamsport's current Citizen Participation Plan (CPP) was created in April 2005 and revised in July 2009. The CPP describes the City's practices relating to public display periods, comment periods, public notices, public hearings, citizen comment/complaint responses, citizen outreach/involvement efforts, citizen document access, and amendments to its programs. The CPP also explains the CDBG, HOME, and Section 108 Loan Guarantee Programs. As revised, the CPP also notes the availability of documents and notices on its website and the City's efforts to accommodate non-English speaking or disabled persons, including accessible public hearing locations, availability of sign language interpreters and non-English materials or translators as needed.

For this CP, the City conducted two public hearings to solicit input into the preparation of the Consolidated Plan and Action Plan. The meetings were advertised in the *Williamsport Sun-Gazette*. The first public hearing was held at City Hall on July 23, 2014 and the second public hearing will be held at the same location on October 15, 2014. Invitations were mailed to many local, county, and state agencies to participate at the public hearings. Minutes of the meetings, public hearing notices, and citizen comments are included in the appendix of this document.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Community-wide	Minutes are attached			
2	Surveys	Residents of Public and Assisted Housing  Community-wide	See attached			

Table 3 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment section of the City of Williamsport's Consolidated Plan provides information on the housing needs and problems of residents of varying income levels. This section also discusses the needs of persons who are homeless, residents with special needs, and non-housing community development needs.

The NA used data in the eCon Planning suite that were prepopulated by HUD and local data on housing from HUD data sets. The needs were consistent with past needs and include providing more affordable housing units for households with incomes at or below 80% of the area median income (AMI). Severe cost burden was identified as the number one housing problem experienced by residents in the area. It is greatest among renters.

There is a need to address housing rehabilitation because of the old age of the housing in the City. The owners need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low income owners also need assistance with supportive services that reduce the competing demands on their limited incomes.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

22% of the total number of households in the City of Williamsport are in the 0-30% HAMFI, 14.9% of the total households are greater than the 30-50% HAMFI, 19.5% of the total households are greater than 50-80% HAMFI, 11.4% of the total households are greater than 80-100% of the HAMFI and 31% of the total households are greater than 100% of HAMFI. Percentages of households that contain at least one person age 62 or older are highest in the greater than 50-80% HAMFI category. Percentages of households that contain at least one person age 75 or older are highest in the greater than 30-0% HAMFI category. Small families account for most of the households at 0 - 80% of the HAMFI.

Median income increased by 5% from 2000 to 2010.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	30,706	29,508	-4%
Households	12,213	11,685	-4%
Median Income	\$25,946.00	\$27,138.00	5%

**Table 4 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,660	1,745	2,280	1,340	3,660
Small Family Households *	580	545	735	490	2,195
Large Family Households *	180	10	90	145	260
Household contains at least one person 62-74 years of age	355	290	450	235	395
Household contains at least one person age 75 or older	275	420	320	155	285
Households with one or more children 6 years old or younger *	375	290	275	150	410

\* the highest income category for these family types is >80% HAMFI

**Table 5 - Total Households Table**

**Data Source:** 2006-2010 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	90	75	20	0	185	0	0	0	10	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	0	15	0	85	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	10	0	25	90	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	1,440	340	0	0	1,780	180	175	95	60	510
Housing cost burden greater than 30% of income (and none of the above problems)	260	415	510	0	1,185	40	155	275	160	630

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	95	0	0	0	95	50	0	0	0	50

**Table 6 – Housing Problems Table**

Data 2006-2010 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,655	430	40	25	2,150	180	175	95	70	520
Having none of four housing problems	625	875	1,275	515	3,290	55	270	870	730	1,925
Household has negative income, but none of the other housing problems	95	0	0	0	95	50	0	0	0	50

**Table 7 – Housing Problems 2**

Data 2006-2010 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	455	235	170	860	45	125	105	275
Large Related	120	10	10	140	20	0	15	35
Elderly	350	285	120	755	115	149	160	424
Other	975	315	225	1,515	39	55	90	184

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,900	845	525	3,270	219	329	370	918

**Table 8 – Cost Burden > 30%**

Data 2006-2010 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	425	90	0	515	45	90	45	180
Large Related	80	0	0	80	20	0	15	35
Elderly	220	175	0	395	80	55	0	135
Other	875	120	0	995	35	30	35	100
Total need by income	1,600	385	0	1,985	180	175	95	450

**Table 9 – Cost Burden > 50%**

Data 2006-2010 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	115	10	0	25	150	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	10	0	15	0	25	0	0	0	0	0
Total need by income	125	10	15	25	175	0	0	0	0	0

**Table 10 – Crowding Information – 1/2**

Data 2006-2010 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 11 – Crowding Information – 2/2**

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

The data above reports the following:

- 4,475 households (38%) have housing problems
- 3,325 renter households have a housing problem. Renters make up 74% of the 4,475 households with a housing problem.
- 1,150 owner households have a housing problem. Owners make up 26% of the 4,475 households that have a housing problem.
- 4,220 (94 %) of the households with any housing problem are low income with annual incomes at or below 80% of MFI. Low income households are most likely to have housing needs issues due to limited resources.
- 3,300 (78%) of renter households with any housing problem are low income with annual incomes at or below 80% of the median income
- 59% of renter households are spending at least 30% of their income on housing costs. The County of Lycoming percentage for cost burdened rental households is 47% ( source: Housing Alliance of Pennsylvania, American Community Survey, US Census Bureau, 2008 - 2012)
- 920 (22%) of owner households with any housing problem are low income with annual incomes at or below 80% of the median income.
- Of the 11,685 households, 4,188 households, representing 36% of the total households pay 30% or more of their household income for housing. 2,435 (37%) of the cost burdened households pay more than 50% of their income for their housing costs.
- Based on the data provided above, 525 renter households and 120 owner occupied households have issues with overcrowding. The greatest number of overcrowding is for renters who are between 30% and 50% of the AMI.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Wise Options reported that 60 adults and 33 children received shelter services in 2013 as victims of domestic violence. The 2010 Census reports that Williamsport has 5,340 persons (18.5%) with

disabilities of the total population of the City of Williamsport. There is no data available to estimate the number and types of families who are disabled and are in need of housing.

### **What are the most common housing problems?**

Williamsport has an older housing stock that is in need of repairs. Because of the old age of the housing in the City, the owners need assistance with maintenance and upkeep with their units so that they do not deteriorate. Extremely low income households and cost burdened renters need decent affordable housing. The greatest need is for continued assistance in the form of a subsidy or an affordable unit. The availability of affordable units is also an issue, especially for the extremely low income.

There continues to be an affordability gap for low income residents who are having difficulty finding housing due to rising rents. Rental costs increased significantly in recent years as a result of an influx of workers from out of the area who work in the Marcellus Shale Gas industry.

### **Are any populations/household types more affected than others by these problems?**

Low income renter households have the most cost burden. There is also an inadequate supply of housing for extremely low income populations, seniors and young families looking for starter home housing.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Low income individuals and families with children who are at imminent risk of either residing in shelters or becoming unsheltered include the working poor who are employed, but living “paycheck to paycheck”. Individuals who are being discharged from institutions such as prisons or mental health facilities are at risk of residing in shelters or becoming unsheltered. The HPRP Rapid Re-housing assistance that the City received terminated in 2012; however, the County of Lycoming has applied for PHARE funding to develop a master leasing program to provide rapid re-housing assistance.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

There is an increased risk of homelessness among those individuals and families that are extremely low income and severely cost burdened. People without adequate and stable income will be continually at risk of a housing crisis. People with no or minimum job skills are at risk of repeated housing crises. Children in single parent households are at risk of experiencing a housing crisis if they are poor. Cost burden, particularly among households whose income is less than 80% of MFI, is a concern. When

households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, and health care.

## **Discussion**

The City of Williamsport has a limited supply of affordable housing and a large supply of older homes that are in poor condition. In addition, households are facing increases in rents. Individuals and families facing difficulties with housing affordability, transience, and homelessness are at elevated risk for experiencing other effects including physical or mental health problems, disruptions to education or employment, and other social issues. Lack of stable and affordable housing has resulted in additional burdens on local public institutions. Lycoming County has 32 affordable and available rental units per 100 extremely low income households. There is a deficit of 2,047 affordable and available rental units for the lowest wage renters (Source: Affordability and Availability of Rental Housing in the Third Federal Reserve District 2012; Federal Reserve Bank of Philadelphia).

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The tables below show housing problems by race or ethnic group for incomes at or below 80 percent of the Area Median Income.

76% of white population, 14% of the black population, and 4.3% of the hispanic population at or below 30% of the AMI have housing problems. 87% of the white population, 9% of the black population at or below 50% of the AMI have housing problems. 89% of the white population, 11% of the black population at or below 80% of the AMI have housing problems. 74% white and 26% black at 80 to 100% AMI have housing problems.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,075	430	165
White	1,585	340	130
Black / African American	305	75	25
Asian	0	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	90	10	0

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,345	580	0
White	1,170	505	0
Black / African American	115	65	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	870	1,515	0
White	775	1,310	0
Black / African American	100	105	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	195	1,140	0
White	145	955	0
Black / African American	50	150	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

For those persons who are at 0% -30% of the AMI and who have one or more of four housing problems, 76% of those persons are white, 14.6% of those persons are black, and 4.2% of those persons are hispanic. For those persons who are at 30% - 50% of the AMI and who have one or more of four housing problems, 85% of those person are white, 13% of those persons are black and 1.6% are Hispanic. For those persons who are at 50% - 80% of the AMI and who have one or more of four housing problems, 92% of those persons are white and 8% of those persons are black. For those persons who are at 80% – 100% of the AMI and who have one or more of four housing problems, 23% are white and 76.9% are black.

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,780	720	165
White	1,360	570	130
Black / African American	260	125	25
Asian	0	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	75	25	0

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	610	1,315	0
White	520	1,160	0
Black / African American	80	100	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	130	2,260	0
White	120	1,965	0
Black / African American	10	195	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	65	1,270	0
White	15	1,080	0
Black / African American	50	150	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

The white population has the most households who are experiencing severe housing problems. The exception is in the 80%-100% of AMI category where a higher percentage of the black population is experiencing severe housing problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Based on the table below, housing cost burden is greatest among white households in all categories.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,375	2,210	2,420	165
White	6,315	1,940	1,930	130
Black / African American	875	185	320	25
Asian	20	0	0	0
American Indian, Alaska Native	0	0	15	0
Pacific Islander	0	0	0	0
Hispanic	80	10	85	0

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2006-2010 CHAS

### Discussion:

The total population of the City of Williamsport is 29,508. The total number of people in the City who are faced with a housing cost burden is 12,170 (41%). 10,315 (43.77%) of the total white population (23,562) have housing cost burden. Of the total number of blacks in the City (3,962), 1,405 (35%) are cost burdened. There are a total 717 persons of Hispanic origin in the City and 175 (24%) are cost burdened. 7% of the Asian population and 7% of the American Indian/Alaska Native population are cost burdened.

85.6% of persons who are <=30% of the MFI that are cost burdened are white and 11.86% are black. Of those persons that are 30-50% of the MFI that are cost burdened, 87.78% are white and 8.37% are black. Of those persons that are > than 50% of the MFI, 79.75% are white and 13.2% are black.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

For both white and black individuals, 62% of the total of those facing cost burden in all categories are in the less than 30% of the median income.

**If they have needs not identified above, what are those needs?**

The needs are to reduce the cost burden by providing affordable housing to very low and low income persons.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The highest minority concentration (44.9%) is located in Census Tract 4. Census Tract 9 has a minority concentration of 29.97%. The lowest minority concentrations are located in Census Tract 5 (6.38%) and Census Tract 1 (6.84%). The remaining six Census Tracts have a range of 10% - 20% minority population.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Lycoming County Housing Authority has 318 units of public housing in the City of Williamsport. These units are located in six developments as well as two units that are scattered throughout the City. None of the public housing developments experience chronic vacancies and have a 99-100% occupancy rate. The most recent Physical Needs Assessment of LHA's housing stock was done in 2009. LHA administers 675 Section 8 housing choice vouchers. LHA's Section 8 payment standard is 110% of FMR.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	459	513	0	464	1	46	2

Table 21 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,724	11,966	0	11,932	18,396	12,207	
Average length of stay	0	0	5	6	0	6	0	5	
Average Household size	0	0	1	1	0	2	1	1	
# Homeless at admission	0	0	0	0	0	0	0	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	146	168	0	120	0	46
# of Disabled Families	0	0	123	174	0	174	0	0
# of Families requesting accessibility features	0	0	459	513	0	464	1	46
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	333	368	0	319	1	46	2
Black/African American	0	0	121	143	0	143	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	4	1	0	1	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	10	18	0	18	0	0	0
Not Hispanic	0	0	449	495	0	446	1	46	2

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

### Section 504 Needs Assessment:

#### Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Lycoming Housing Authority (LHA) is in the process of updating its Section 504 assessment and transition plan. Of the total public housing units owned and managed by LHA, 11 units currently meet UFAS accessibility standards. Participating Section 8 landlords make accessibility accommodations for persons with disabilities voluntarily.

#### Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The average amount of time that an applicant remains on the waiting list for public housing is 9 to 12 months. The public housing waiting list is currently open. There are currently 476 applicants on the waiting list. Local preference for admission of eligible applicants include veterans, displaced, economic activities and current Lycoming County residents. 68% of the applicants for public housing are less than

30% of the AMI and 57% are families with children. Elderly families are at 6.6% and families with disabilities are at 7%. 50% of the applicants on the waiting list are white and 42.5% of the applicants are black.

The Section 8 Housing Choice Voucher waiting list is currently closed. There are 250 applicants on the waiting list. The single most important unmet need of the LHA's Section 8 Housing Choice Voucher program is an incorrect, negative perception of Section 8 participants committing crimes in the City and an insufficient supply of affordable rental units in the private marketplace. 54% of the applicants are less than 30% of the AMI. 67% of the applicants are families with children and 16% are elderly families. 14% are families with disabilities. 44% of the applicants are white and 49% are black. There are 39 public housing residents on the Section 8 HCV waiting list. A new Section 8 applicant will remain on the waiting list for 12-18 months before receiving a voucher.

### **How do these needs compare to the housing needs of the population at large**

The needs are similar: the need for affordable housing for low income residents of the City.

### **Discussion**

LHA serves both the City of Williamsport and Lycoming County. The Lycoming County Commissioners appoint the LHA's Board. Public Housing needs and high priorities are the following: capital improvements, modernization and rehabilitation.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Strategy, goals and action steps for ending chronic homelessness in the Northeast COC are formulated on the State level.

The Altoona/Central PA Regional Homeless Advisory Board (RHAB) has representation from 21 participating counties. It identifies regional and local homeless issues, coordinates regional planning for projects, identifies regional housing gaps, needs, strategies and priorities. The RHAB provides input and feedback to the PA Steering Committee on Homelessness on policies, priorities and issues of statewide significance.

The PA Homeless Steering Committee has representatives from all of the COC's, key state agencies and homeless stakeholders. It identifies and addresses policy issues, sets state priorities, ensures coordination among public and private agencies and maximizes the use of mainstream and state resources.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	21	2	0	0	8	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	67	10	0	0	48	0
Chronically Homeless Individuals	0	5	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	1	1	0	0	0	0
Veterans	6	3	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	0	0	0	0	0

**Table 25 - Homeless Needs Assessment**

**Data Source**  
**Comments:**

Data is from Homeless Households/Persons counted during the annual 2013 Point-In-Time Count for Lycoming County. Data is not available to complete the entire Homeless Needs Assessment chart. Unsheltered data is from the 2013 Point-In-Time Count for Lycoming County.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

**Data Source**  
**Comments:**

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

People without adequate and stable income will be continually at risk of a housing crisis. Children in single parent households are at risk of experiencing a housing crisis if they are poor. Cost burden, particularly among households whose income is less than 80% of MFI, is a concern. Others who are vulnerable to residing in a shelter or on the street, and are at risk of becoming homeless include the following: persons leaving institutions, households with income less than 30% of MFI, victims of domestic violence, special needs populations, people who are doubling up, which is often identified by overcrowding and large families who are low income.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

There is no data available on homelessness by racial and ethnic group available for the City of Williamsport or for Lycoming County.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

There were a total of 18 persons who were unsheltered homeless in the point-in-time count of 2013. The Williamsport Housing Alliance performed a point-in-time walking count on August 26, 2014. There were 47 unsheltered adults and 19 unsheltered children.

### **Discussion:**

The homeless population in the City of Williamsport and Lycoming County are often unseen on the streets. They are living in their cars, campgrounds or in encampments by the Susquehanna River. They struggle to find services to get the assistance they need and even though they may be working, the wages are not high enough. Barriers to permanent housing include records of eviction, criminal records or being in recovery from drug and/or alcohol addiction. Problems have been due to significant funding cuts to mental health providers. Persons leaving the prison system often have a difficult time finding housing. Offenders do not have access to public housing and it is difficult to find private employment. Lycoming County states that 100% of its prison population will be released within two years time. There are offenders who should have been released from prison, but have no place to go. It is estimated that 85% of inmates in state prisons who are released return to their communities within five years.

Domestic violence is the primary immediate cause of homelessness.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Williamsport has 5,340 persons with disabilities. This represents 18.5% of the total population. In 2000, 24% of the population was reported as persons with disabilities. The overall state wide percentage for persons with disabilities of all ages is 13.1% as opposed to 18.5% in Williamsport.

### **Describe the characteristics of special needs populations in your community:**

Special needs populations in Williamsport include adults with disabilities, people over the age of 62, victims of family violence, individuals with drug and alcohol addiction and individuals with AIDS.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The Center for Independent Living, Wise Options for Women, Office of the Aging, West Branch Drug and Alcohol and AIDS Alliance are agencies that deal with the special needs population and offer housing and supportive services.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the North Central District AIDS Coalition, there are currently 228 individuals living with AIDS in Lycoming County as of December 31, 2013.

### **Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

The City has identified the following community development needs:

#### Public Facilities

- Improve parks and recreation facilities
- Installation of ADA compliant curb ramps
- Flood pump station improvements

#### Codes Enforcement

- Perform inspections in blighted areas, which are often low/moderate income areas. This activity will help to arrest decline and complements other activities aimed at achieving the same objectives.

#### Blight Elimination

- Blight elimination on a spot basis to remove conditions detrimental to public health and safety when a property owner will not take responsibility for removing the hazards. Municipal liens are placed against the property.

City staff, elected officials and residents helped to identify and prioritize the City's public facilities needs.

### **How were these needs determined?**

The need for public facilities activities is determined by the evaluation by City staff and other interested parties. The City of Williamsport Capital Improvement Program (CIP) is completed by various City Departments and adopted by the City Council. The CIP schedules the future provision of capital improvements based on the need for various projects, and on the City's financial ability to pay for the improvements. Formulation of the CIP is based on the City of Williamsport's overall goals and objectives for developing capital projects. There is a high degree of interaction between the CIP and the above listed plans. The type, location, capacities, and ultimately the cost of future capital improvements are determined by the development allowed under the City of Williamsport's plans.

## **Describe the jurisdiction's need for Public Improvements:**

### Infrastructure

- Improve water and sewer infrastructure including separation of storm sewers throughout the City, and improved delivery of water service and fire hydrants.
- Street improvements including reconstruction and updating to safe proportions standards

### **How were these needs determined?**

Williamsport's community infrastructure is dated. Maintaining and improving infrastructure is vital for long term viability of the City. The need for public improvements is determined by the evaluation by City staff and other interested parties. The City of Williamsport Capital Improvement Program (CIP) is completed by various City Departments and adopted by the City Council. The CIP schedules the future provision of capital improvements based on the need for various projects, and on the City's financial ability to pay for the improvements. Formulation of the CIP is based on the City of Williamsport's overall goals and objectives for developing capital projects. There is a high degree of interaction between the CIP and the above listed plans. The type, location, capacities, and ultimately the cost of future capital improvements are determined by the development allowed under the City of Williamsport's plans.

## **Describe the jurisdiction's need for Public Services:**

### Public Services

- Supportive services to social service and non-profit organizations, including, but not limited to youth, child care, and health service providers.

### **How were these needs determined?**

The needs were determined by surveys and interviews with social service agencies. Completed surveys from public service providers indicate that there is a need for short term rental, mortgage, and utility assistance to prevent homelessness of the individual or family. In addition, there is a need for programs for at-risk youth.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

With a population of 29,508 , 11,646 total housing units (homes and apartments), and a median house value of \$101,897, house prices in Williamsport are solidly below the national average.

Single-family detached homes are the single most common housing type in Williamsport, accounting for 44.76% of the city's housing units. Other types of housing that are prevalent in Williamsport include duplexes, homes converted to apartments or other small apartment buildings (21.82%), large apartment complexes or high rise apartments (17.30%), and a few row houses and other attached homes (16.05%).

The most prevalent building size and type in Williamsport are three and four bedroom dwellings, chiefly found in single-family detached homes. The city has a mixture of owners and renters, with 44.45% owning and 55.55% renting.

The housing in Williamsport was primarily built before 1939 (56.11%), making the housing stock in Williamsport some of the oldest overall in America, although there is a range of ages of homes in Williamsport. The next most important housing age is between 1940-1969 (28.37%), followed by between 1970-1999 (13.24%). There's also some housing in Williamsport built between 2000 and later (2.29%).

Vacant housing appears to be an issue in Williamsport. Fully 12.86% of the housing stock is classified as vacant. Left unchecked, vacant Williamsport homes and apartments can be a burden on the real estate market, holding Williamsport real estate prices below levels they could achieve if vacant housing was absorbed into the market and became occupied. Housing vacancy rates are a useful measure to consider, along with other things, if you are a home buyer or a real estate investor.

In the last 10 years, Williamsport real estate appreciated 37.02% over the last ten years, which is an average annual home appreciation rate of 3.20%.

Looking at just the latest twelve months, Williamsport appreciation rates are at 5.01%, which is higher than appreciation rates in 73.06% of the cities and towns in the nation.

Relative to Pennsylvania, data show that Williamsport's latest annual appreciation rate is higher than 90% of the other cities and towns in Pennsylvania. (above information provided by NeighborhoodScout)

According to a report by the Multiple Listing Services the total number of active listings is almost identical from the first half of 2013 to the first half of 2014. The number of new listings is slightly down

by about 9%. The number sold in the first six months last year (168) is down versus the first six months of this year (148). The sold volume is down 5% from last year. Statistics indicate a stable market.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The 2000 Census reported 13,524 housing units in the City. 60% are single family homes. By 2010, total housing units decreased by 253 (-1.8%) to 13,271. In 2000 there were a total of 1,305 vacant units in the City. According to the 2010 Census, by 2010, there were 1,218 vacant units in the City. There were 116 vacant units for sale (9.5%) and 564 (46%) vacant units for rent. 22 units were rented but not occupied (1.8%). 35 units were sold but not occupied (2.9%) 40 of the vacancies are seasonal and recreational units (3.3%).

The rate of homeownership in the City decreased from 2000. Renters accounted for 58%, an increase from 2000. While Williamsport's overall rate of home ownership was 41% in 2010, rates varied significantly among racial and ethnic populations as follows: 38% homeowners are white, 2.5% are black, 1.6% are other races including hispanic.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,119	46%
1-unit, attached structure	1,833	14%
2-4 units	2,948	22%
5-19 units	1,359	10%
20 or more units	966	7%
Mobile Home, boat, RV, van, etc	46	0%
<b>Total</b>	<b>13,271</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	346	5%
1 bedroom	53	1%	1,727	27%
2 bedrooms	595	11%	1,947	30%
3 or more bedrooms	4,546	88%	2,471	38%
<b>Total</b>	<b>5,194</b>	<b>100%</b>	<b>6,491</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

Data Source: 2006-2010 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Public housing developments in the City include the following: Michael Ross, PD Mitchell, Roundhouse Townhomes, Peter Herdic Highrise and William Hepburn. Of these 318 units, 139 (44%) are intended for general occupancy and 179 (56%) are reserved for elderly households.

The City uses HOME funds to support home ownership through its homebuyer program. HOME funds are also used to develop new owner occupied housing through the City's two CHDO's. The City also provides HOME funding to develop affordable rental housing. Both CDBG and HOME funds are used to rehabilitate owner occupied homes of income eligible homeowners.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

It is not expected that any affordable housing units will be lost in the next five years.

**Does the availability of housing units meet the needs of the population?**

There are available housing units, but there is a need for affordable housing units for those people that are at 0 to 30% of the MFI as well as a demand for quality subsidized housing for the homeless, seniors, disabled persons and low income families.

**Describe the need for specific types of housing:**

There is a need for housing that is affordable to those persons and households who are at 0 to 30% of the MFI. Based on the Housing Needs section of this plan, 3,270 renters in the City are cost burdened. Of those 3,270 renters, (58%) are in 0 - 30% of the MFI. Persons in this income range are extremely cost burdened and are unable to afford the limited housing that is available.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The 2000 Census reported that the median value of an owner occupied unit in the City of Williamsport was \$67,900. The median value of housing in the City in 2010 was \$86,700, an increase of 28%. The value in Lycoming County for 2008 - 2012 was \$129,200.

The Census provides information regarding gross rent, which is the contract rent plus the estimated average monthly cost of utilities and fuels. City-wide, in 2010, the median gross rent was \$463. The median gross rent increased by 29% from 2000, when the median gross rent was \$358 per month.

According to the 2010 Census, the median home values are much higher in Census Tracts 1 and 2 than they are elsewhere in the City. These census tracts also have substantially higher owner occupancy rates than the City and the lowest vacancy rates in the City. The median gross rent is also highest in Census Tract 2.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	67,900	86,700	28%
Median Contract Rent	358	463	29%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,060	62.6%
\$500-999	2,254	34.7%
\$1,000-1,499	94	1.5%
\$1,500-1,999	0	0.0%
\$2,000 or more	83	1.3%
<b>Total</b>	<b>6,491</b>	<b>100.0%</b>

Table 29 - Rent Paid

Data Source: 2006-2010 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	565	No Data
50% HAMFI	2,485	580

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
80% HAMFI	4,975	1,590
100% HAMFI	No Data	2,305
<b>Total</b>	<b>8,025</b>	<b>4,475</b>

**Table 30 – Housing Affordability**

Data Source: 2006-2010 CHAS

## Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	524	591	748	990	1,014
High HOME Rent	524	591	748	906	991
Low HOME Rent	487	521	626	723	806

**Table 31 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

There is a need for housing for individuals and families whose income is 0 – 50% of the median income.

### How is affordability of housing likely to change considering changes to home values and/or rents?

It is anticipated that homes values and rents will continue to increase slightly.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent is \$463, significantly lower than the HOME rents/Fair Market rents.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

Housing units built before 1950 account for 73% of the owner occupied units and 65% of the rental units. Maintenance of the housing stock through rehabilitation is the primary means available to the City of Williamsport to ensure safe and decent housing in the community to low income households.

### Definitions

The definition for units that are of "standard condition" are units that require only cosmetic work, correction of minor livability problems or maintenance work. The definition of units that are of "Substandard Condition Suitable for Rehabilitation" means any unit that requires substantial corrective rehabilitation of structural components and building systems (e.g. electrical, plumbing, heating/cooling). Rehabilitation is considered financially unfeasible when improvement costs exceed fifty percent (50%) of the replacement cost of the dwelling.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,407	27%	3,027	47%
With two selected Conditions	8	0%	280	4%
With three selected Conditions	0	0%	28	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,779	73%	3,156	49%
<b>Total</b>	<b>5,194</b>	<b>100%</b>	<b>6,491</b>	<b>100%</b>

Table 32 - Condition of Units

Data Source: 2006-2010 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	169	3%	161	2%
1980-1999	217	4%	571	9%
1950-1979	1,010	19%	1,554	24%
Before 1950	3,798	73%	4,205	65%
<b>Total</b>	<b>5,194</b>	<b>99%</b>	<b>6,491</b>	<b>100%</b>

Table 33 – Year Unit Built

Data Source: 2006-2010 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,808	93%	5,759	89%
Housing Units build before 1980 with children present	95	2%	1,065	16%

**Table 34 – Risk of Lead-Based Paint**

**Data Source:** 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

**Data Source:** 2005-2009 CHAS

**Need for Owner and Rental Rehabilitation**

While there are units that are not feasible for rehabilitation, much of the housing stock can be maintained and made habitable through rehabilitation. It is imperative that the City continue with preserving and upgrading its housing stock to provide safe, decent and affordable housing for its residents. Housing rehabilitation stabilizes neighborhoods, eliminates blighting influences and preserves the City of Williamsport's tax base.

**Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

There are 10,567 housing units in the City that were built before 1980. It is estimated that approximately half of the units are occupied by low and moderate income persons or families.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Public housing in the City of Williamsport is managed by the Lycoming County Housing Authority. Lycoming County Commissioners appoint all LHA board members. The housing authority receives federal funds to modernize and repair those units.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			469	675			0	0	0
# of accessible units			26						
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 35 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Lycoming County Housing Authority (LHA) owns and manages a total of 469 assisted rental housing units in the City and in Lycoming County. Public housing developments in the City include the following: Michael Ross, PD Mitchell, Roundhouse Townhomes, Peter Herdic Highrise and William Hepburn. Of these 318 units, 139 (44%) are intended for general occupancy and 179 (56%) are reserved for elderly households.

The major unmet need of LHA's Section 8 Housing Choice Voucher Program is the lack of funding. According to LHA, full funding has not been received for many years.

The Lycoming County Housing Authority reopened its waiting list for the public housing developments effective July 1, 2014. The authority closed the list in July 2013, citing a significant increase in the number of people applying for public housing. LHA closes the list to purge names by seeing if people have found other housing or left the area. LHA then has a better idea of who is still interested and what the authority can do to help them. When the list was closed last year, more people than ever were applying for public housing. The waiting list currently has approximately 675 names on it.

The LHA Section 8 payment standard is 110% of Fair Market Rent. Section 8 applicant waits 12 to 18 months before receiving a voucher. Unmet needs include incorrect, negative perception of Section 8 participants committing crimes in the city and an insufficient supply of affordable rental units in the private marketplace.

Of the total public housing units owned and managed by the LHA, all of the public housing had an occupancy rate above 99% over the last year.

## Public Housing Condition

Public Housing Development	Average Inspection Score
All Lycoming County Public Housing Developments	91

Table 36 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The 318 units of LHA's public housing developments are in fair condition and in need minor rehabilitation.

With FY 2015 funds, LHA plans to replace the bathrooms at the William Hepburn development and to replace the sidewalks at the Peter Herdic/Roundhouse development. LHA does not anticipate converting any public housing units to private market housing or demolishing any units.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Lycoming County Housing Authority will continue to address renovation projects at the public housing sites to improve the quality of life of the tenants. The self-sufficiency project at public housing sites working with housing groups and landlords in an effort to address the needs of families and to market projects.

### Discussion:

Lycoming Housing reports that it is meeting the need of low income families, elderly and disabled residents with the current housing stock. Turnover is an average of 150 units per year. Elderly, one bedroom applicants spend the longest time on the waiting list as this population continues to grow in numbers. The area recently experienced a significant increase in rental prices due to the Marcellus Shale gas industry and the influx of workers in that field have driven up rental prices, often above the payment standard. As a result, Section 8 participants were beginning to find it more difficult to find affordable housing and there have been an increase in higher income applicants on the public housing waiting list. LHA's strategy to meeting local housing needs includes using local preferences to assure that our lowest income families are served first with preferences also given to elderly and disabled families. The high rental rates in this area make it very difficult for qualifying individuals to use their Section 8 vouchers. In the first half of 2014 the Housing Authority issued 73 vouchers, and only 34 of them resulted in successful leases.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

#### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	56	0	36	0	0
Households with Only Adults	46	0	34	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 37 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The larger population of homeless people in the City of Williamsport does not meet HUD's definition of chronically homeless. The City is combating chronic homelessness by supporting the emergency shelters, transitional housing facilities, and permanent housing facilities. Wrap-around social services provided by these and other organizations help to break the cycle of chronic homelessness.

The City is a member of the Coordinated Services Task Force that meets once per month. The Task Force is comprised of approximately 80 organizations that meet to share information and resources. The Task Force's responsibilities include obtaining the information needed to apply for Continuum of Care and related Housing Assistance Program fundings. The Coordinated Task Force shares information and resources regarding homeless individuals/households and their needs.

Homeless prevention services are administered by a combination of public and private agencies. Rental Assistance funds are available through the Housing Assistance Program (HAP) program 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 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. The County Department of Public Assistance administers the state funded Low Income Energy Assistance Program (LIHEAP), which provides assistance with energy bills.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

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. The American Rescue Workers is a men's emergency shelter that

accommodates up to 35 men. Wise Options at the Williamsport YWCA is an emergency shelter for women who are victims of domestic violence that accommodates 31 women. The Williamsport YWCA also provides emergency shelter at The Residency that accommodates 11 women.

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

Transitional housing is a facility or program that offers temporary housing with supportive services. Transitional housing allows the homeless to stay while preparing to move towards independent living and secure permanent housing.

The City has two facilities that offer transitional housing. Liberty House is a bridge housing program located at the YWCA of Northcentral PA. The program includes life skills and education workshops and goal setting as well as individual counseling. Liberty House recently made modifications to its program based on interviews with its participants. Liberty House is contemplating an expansion to provide a total of 32 units. The YWCA recently opened the "Dress for Success Boutique". All funds raised through sales in The Boutique are used to continue to provide safety, shelter and support through Wise Options, Liberty House and any Community Education programs. Additionally, any woman who enrolls into a YWCA program will be eligible to receive any clothing that she may need, free of charge, from The Boutique so any donation of clothing serves a two-fold purpose.

Journey House offers four family units and is linked with Project Breakthrough, a self-sufficiency program administered by the Salvation Army.

Transitional Living Centers, Inc. operates a contract facility for women offenders coming from the State Correctional System or referred by the Pennsylvania Board of Probation and Parole. Transitional Living Centers, Inc. has the capacity for 34 beds.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Service providers indicate that a wide range of services are available; however, funds to support services are scarce and are increasingly harder to find.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Supportive housing needs of special populations are often handled by agencies that serve the specific populations.

Lycoming-Clinton Mental Health/Intellectual Disability Program Offers information and referral, assessment, crisis intervention, commitment procedures and varying levels of case-management. Additional treatment and support services are available via authorization to services provided for eligible individual.

Hope Enterprises Inc. operates more than forty group homes located in Lycoming, Clinton, Columbia, Montour, Snyder, and Union counties. The number of people living in the group homes range between two and six and may be co-ed, all women, or all men. The ages range from children as young as ten to adults of any age. The level of independence that the person is capable of and their needs determine the type of staffing provided. In all the group homes, people are encouraged and supported to be as independent as possible. Many of the group homes are barrier-free making them accessible to people who need to use walkers or wheelchairs.

The Transitional Living Centers provide services and housing for women who are about to be released from prison and provides an atmosphere that can help them reconnect with the community. Located in Williamsport, the facilities provide residential living for up to 20 women. The women in the program are still serving the remaining parts of their sentences. TLS's mission is to provide a supportive community that enables incarcerated women to make a positive and productive transition back into the society.

The Center for Independent Living of North Central PA provides advocacy, training, referral and information and community awareness for the disabled in Williamsport.

The Children's Development Center provides individualized services to children with special needs from birth to 21 years of age.

The Lycoming/Clinton Bi-County Office of the Aging assists residents with living independently through a variety of programs.

The Lycoming County Supportive Housing Program plans provides financial assistance to those in need as well as housing related services to help these individuals and families succeed in finding and keeping housing by providing housing stabilization and homeless prevention by offering a full spectrum of human services and financial assistance. It will be able to provide rental assistance (including arrears), security deposits, limited utility assistance, coordinated needs assessment and case management services, job training, a reliable landlord network, and client tracking. The program will provide various levels of assistance depending on the individual or family circumstance. This could include income-based, fixed, declining, and/or bridge subsidies.

AIDS Resource Alliance Housing Assistance provides 3 different housing assistance programs (based on eligibility) that assist clients with the payment of security deposits, rent or mortgage.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Lycoming County has recently submitted a PHARE application to fund a Master Lease program to provide supportive housing for persons returning from mental and physical health institutions.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Williamsport will continue its handicapped accessibility program that assists physically disabled persons.

In addition, the City will support the Master Leasing program through its participation in the Coordinated Task Force.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

See above

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Barriers to affordable housing are varied. There are developmental barriers that include land acquisition costs, construction costs and permit fees. Often times developers face timing obstacles that can delay projects due to public funding and financing requirements, municipal ordinance delays, delays in sewer and water approvals and “NIMBY-ism”. Land use barriers such as minimum lot sizes and other dimensional requirements effect density and can create a situation that makes affordable housing development uneconomical. The City of Williamsport requires Zoning Hearing Board approval for variances, conditional uses and special exceptions, which can result in timing delays and additional engineering and design costs.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Williamsport became the seventh fastest growing metropolitan area in the country in 2010, according to figures released by the U.S. Bureau of Economic Analysis. The economic growth ranking is measured by percentage change in real gross domestic product by metropolitan area.

According to a 2013 HUD report, growth in the Williamsport statistical area improved during the past 3 years, after the area experienced significant job losses during 2009. During the 12 months ending January 2013, nonfarm payrolls increased by approximately 1,300 jobs, or 2.3 percent, to 56,600 jobs. The unemployment rate averaged 7.9 percent, up from 7.6 percent a year earlier. Approximately 90 percent of the recent job gains were in the mining, logging, and construction sector. Employment in the area is expected to increase an average of 0.8 percent annually during a 3-year forecast period.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	90	347	1	2	1
Arts, Entertainment, Accommodations	1,195	1,067	12	6	-6
Construction	423	454	4	3	-1
Education and Health Care Services	2,368	5,366	24	30	6
Finance, Insurance, and Real Estate	551	815	6	5	-1
Information	236	364	2	2	0
Manufacturing	1,551	3,815	16	22	6
Other Services	436	982	4	6	2
Professional, Scientific, Management Services	612	964	6	5	-1
Public Administration	20	3	0	0	0
Retail Trade	1,363	1,422	14	8	-6
Transportation and Warehousing	446	622	5	4	-1
Wholesale Trade	562	1,439	6	8	2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	9,853	17,660	--	--	--

**Table 38 - Business Activity**

**Data Source:** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	14,163
Civilian Employed Population 16 years and over	12,424
Unemployment Rate	12.28
Unemployment Rate for Ages 16-24	31.89
Unemployment Rate for Ages 25-65	5.90

**Table 39 - Labor Force**

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	1,796
Farming, fisheries and forestry occupations	711
Service	1,711
Sales and office	1,923
Construction, extraction, maintenance and repair	881
Production, transportation and material moving	1,024

**Table 40 – Occupations by Sector**

Data Source: 2006-2010 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,520	89%
30-59 Minutes	937	8%
60 or More Minutes	386	3%
<b>Total</b>	<b>11,843</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2006-2010 ACS

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	786	189	1,168
High school graduate (includes equivalency)	3,109	302	1,189
Some college or Associate's degree	3,194	231	748

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	2,209	81	371

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2006-2010 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	44	109	71	310	356
9th to 12th grade, no diploma	594	300	573	780	612
High school graduate, GED, or alternative	1,701	952	1,178	2,480	1,738
Some college, no degree	2,779	723	678	1,184	353
Associate's degree	475	442	502	658	120
Bachelor's degree	188	611	337	733	252
Graduate or professional degree	0	217	198	565	246

**Table 43 - Educational Attainment by Age**

Data Source: 2006-2010 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,756
High school graduate (includes equivalency)	21,395
Some college or Associate's degree	24,902
Bachelor's degree	36,336
Graduate or professional degree	56,099

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2006-2010 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Education and health care services, manufacturing, retail, arts entertainment accommodations are the major employment sectors within the City.

**Describe the workforce and infrastructure needs of the business community:**

The City has received a federal grant from the Appalachian Regional Commission in the amount of \$330,000 that will be matched with Lycoming County Act 13 funds for the reconstruction of Reach Rd. The Williamsport Industrial Park is located along Reach Rd. and is home to several Marcellus Shale industry companies.

Unemployment rate is high at approximately 32 % for the labor force ages 16 – 24. Travel time is not an issue.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The Marcellus Shale industry has been an economic opportunity for the region. Although the drilling activity has subsided compared to recent years, it has attracted investments by large companies, created high wage jobs and provided opportunities for local businesses.

The City is involved in identifying and assessing blighted and underutilized properties as potential Brownfield sites for redevelopment. A grant was awarded from EPA to Lycoming County to evaluate potential sites for redevelopment that would require phase one or phase two and update inventory within the City. Parts of the downtown and the Central Business District have also been targeted for revitalization efforts. The downtown area along West Third St. from Market St. to Penn St. has several vacant lots and the City, working with Lycoming County, Lycoming College and the property owners, plan to undertake a study to develop a vision for this area. Destination 2014 is a planned reuse and redevelopment of buildings on the YMCA block as the non-profit organization plans to build a new south of the Williamsport Regional Medical Center. Highlights of the proposed Destination 2014 include razing the pool and gymnasium to create prime space for retail outlets, expanding and redeveloping the existing Pickelner Arena as a civic arena, redeveloping the original YMCA building at West Fourth and Elmira St. as a conference center or possibly residential space, creating a town square, incorporating themes of city art and architecture along with green space. The City is seeking funds from the state Redevelopment Assistance Capital Program for this project. These activities will aid in increasing opportunities for employment, by attracting and retaining businesses and by providing a comfortable living environment. The above-mentioned redevelopment projects will create economic development opportunities through the revitalization of currently underused or blighted areas.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The Marcellus Shale Gas industry has provided employment opportunities; however, because much of the work is highly specialized, it is estimated that more than three-fourths of the workers are from

outside the area, and those workers typically work in the area for fewer than 60 days. Many firms that hire these workers are contractors based outside the area.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Workforce Development & Continuing Education at Pennsylvania College of Technology customizes and delivers cost-effective, noncredit training to meet operational goals and challenges of business and industry.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City does not participate in a Comprehensive Economic Development Strategy.

### **Discussion**

According to a 2013 HUD report, economic conditions in the area are expected to continue improving at a moderate pace.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The City defines a concentration as any area having greater than 30% of households with multiple housing problems as indicated by the CHAS data provided by HUD. Census tracts 4 and 8 show that over 30% of the households in those areas have multiple housing problems. Census Tract 8 contains a large number of student housing units.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

In 2000, there were 4,845 non-white minority persons in the City of Williamsport. Minorities comprised 15.8% of the population. From 2000 to 2010, the minority population increased to 5,731, which is 19.4% of the population.

A concentration is defined as 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 percentage. Census Tract 4 has a 33% minority population.

### **What are the characteristics of the market in these areas/neighborhoods?**

Census Tract 4 has two public housing developments and one affordable housing development. There is also a high concentration of rental units.

### **Are there any community assets in these areas/neighborhoods?**

Census 4 has two community centers: The Center and the YWCA. Recreational assets include Flanigan Park and Ways Garden.

### **Are there other strategic opportunities in any of these areas?**

The City is planning to fund significant upgrades to Ways Garden including walkway replacement, benches, trees and overhead lighting. The Center, a community center, was recently purchased and plans are underway to continue recreational programs to serve the neighborhood. Both of these sites are located in Census Tract 4.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

There continues to be an affordability gap for low income residents who are having difficulty finding housing due to rising rents. Rental costs increased significantly in recent years as a result of an influx of workers from out of the area who work in the Marcellus Shale Gas industry. Although between 2010 and the present, the industry activity has tapered off somewhat, there is still a healthy presence of gas related industries within the area to justify the need for additional affordable housing developments within the City. The City and Lycoming County have reviewed the need to create housing due to the development of the Marcellus Shale industry and identified 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

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 in order to meet the objective of preparing a suitable living environment.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 45 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing Rehabilitation Home Ownership Accessible Housing Construction of new housing
	<b>Description</b>	The City will continue to provide affordable rental and home ownership opportunities for residents who earn less or equal to 80% of the AMI. The existing housing stock of older homes for both owner occupied and rental units is in need of rehabilitation. The City will continue its homeowner and rental rehabilitation programs to correct codes violations, offer emergency repairs and accessibility modifications to homeowner households. In addition to the rehabilitation of housing units, the City will support the development of affordable rental housing units that are affordable to low and moderate income households.
	<b>Basis for Relative Priority</b>	There are waiting lists for all of the rehabilitation programs. Over 60% of the City's rental housing stock was built prior to 1950. Many of the rental homes throughout the City are in need of rehabilitation. There is also a need for affordable rental housing as many low income families are cost burdened.
2	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities and Infrastructure
	<b>Description</b>	Public Facilities priorities include creating a safe and suitable living environment by the reconstruction of streets, improvement of parks and recreation facilities, the installation of ADA compliant curb ramps.
	<b>Basis for Relative Priority</b>	Williamsport's community infrastructure and many of its public facilities are dated. Maintaining and improving the City's infrastructure and public facilities is vital for long term viability of the City.
<b>3</b>	<b>Priority Need Name</b>	Blight Elimination
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Blight Elimination

	<b>Description</b>	Blight elimination on a spot and area basis as well as codes enforcement to remove conditions detrimental to public health and safety.
	<b>Basis for Relative Priority</b>	There are blighted properties in neighborhoods throughout the City that need to either be demolished or brought up to minimum codes standards so that they are not a health and safety hazard.
4	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Supportive services to social service and non-profit organizations
	<b>Basis for Relative Priority</b>	Priorities were established by assessing needs in the City and through consultation with various community stakeholders.

**SP-30 Influence of Market Conditions – 91.215 (b)**

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The County of Lycoming has submitted a PHARE application to fund a Master Leasing program to tenant based rental assistance to those persons who are faced with possible homelessness. The City will not use HUD funding for this program, but will partner with County as necessary to insure the success of the program.
TBRA for Non-Homeless Special Needs	The Lycoming County Housing Authority offers units for elderly and disabled persons.
New Unit Production	The City is producing new units with two developments that are underway: Memorial Homes and Grove St. Commons
Rehabilitation	Older housing, which carries greater maintenance cost and includes the majority of Williamport's housing stock, is more likely to fall into substandard conditions. The City will continue to use its federal funds to assist low income homeowners with housing rehabilitation.
Acquisition, including preservation	Acquisition of property is not anticipated.

**Table 46 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### 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 anticipates that it will receive \$994,623 in CDBG program funds and \$264,769 in HOME funds to finance its FY 2015 community development program.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	994,623	0	0	994,623	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	264,769	0	0	264,769	0	

Table 47 - Anticipated Resources

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

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 of state funding to support Susquehanna Health's capital improvements and modernization plan including the "Pathway to Health" street reconstruction improvements. The project is still underway and additional funding is necessary to complete the project. Phase Two of the project will extend from Maynard St. to Little League Blvd. to Walnut St. The Williamsport YMCA is relocating onto the Rural Ave. campus of Susquehanna Health along the "Pathway to Health" to create a Health Innovation Center. The City has received a federal grant from the Appalachian Regional Commission in the amount of \$330,000 that will be matched with Lycoming County Act 13 funds for the reconstruction of Reach Rd. The Williamsport Industrial Park is located along Reach Rd. and is home to several Marcellus Shale industry companies.

The City has partnered with the County of Lycoming, a private developer and the Greater Lycoming Habitat for Humanity for the Memorial Homes project. The Memorial Homes project is part of the Williamsport Housing Strategy. The total number of units is expected to be 74 mixed income dwellings, including 40 apartment units, 32 townhouses and 2 single family Habitat for Humanity homes. \$40,000 of CDBG funds were being used toward site demolition and \$300,000 of HOME funds will be used to build five units. In addition, Habitat for Humanity will receive \$60,000 in CHDO funds. The Memorial Homes project includes state and local funding in the amount of \$4,390,000 and \$15,830,000 from private sources. The City is committing \$300,000 of 2014 and 2015 CDBG funds for infrastructure work around the neighborhood of the Memorial Homes housing development. The scope of work includes street reconstruction, new sidewalks, curbs, street trees and lighting. Leveraged funding for the project includes a \$500,000 grant from PA DCED and \$200,000 of Lycoming County Act 13 funds. Another housing project, Grove Street Commons, may also use future HOME funds to leverage additional dollars. Construction on this project has been started.

Applicants who purchase a home through the City-wide Homebuyer Assistance program must also leverage private mortgage funds. 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 will use \$250,000 of CDBG funds as a one third match to a PA DCNR grant and for Memorial Pool renovation for a total project cost of \$750,000.00.

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.

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

CDBG funding will be used to improve existing City public facilities to benefit low and moderate income persons.

**Discussion**

Lycoming County has applied for and received additional funding through the Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE) /Act 13 funds administered by Pennsylvania Housing Finance Agency. The PHARE fund was established to provide for the creation, rehabilitation and support of affordable housing. The goals of PHARE are consistent with the goals established in the City's Consolidated Plan. The award of the PHARE funding will increase the safe, affordable housing opportunities while addressing the housing needs of the community. Future CDBG and HOME funds, if needed for these housing projects, would maximize the leveraging of the PHFA funds and local resources.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 48 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

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. The City intends to continue to cooperate with various agencies in the region to meet the housing and supportive needs of residents.

The major gap for public institutions and non-profits alike is scarce resources and limited staff to effectively operate programs. The Coordinated Task Force assists with networking, ensuring that overlap of effort is minimized and facilitating more efficient use of resources.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	

Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 49 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

- Rental Assistance Programs. The Lycoming County United Way administers Housing Financial Assistance Program (HAP) funds available from the Pennsylvania Housing Finance Agency. HAP funds are used to prevent eviction or obtain permanent housing. The United Way also administers Federal Emergency Management Assistance (FEMA) funds, which can be used for rental assistance to prevent eviction. 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. Other agencies offering limited assistance with rent to prevent eviction include American Rescue Workers, Shepherd of the Streets Ministry, and STEP outreach.
- Mortgage Assistance. 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 for Community Action administer HEMAP funds in Lycoming County. Both agencies are located in the City of Williamsport.
- Utility Assistance. The County Department of Public Assistance administers the State funded Low Income Energy Assistance Program (LIHEAP), which provides assistance with energy bills. Other agencies offering limited assistance with utilities are United Churches Fuel Bank and STEP Outreach. STEP Outreach also negotiates debt reductions with the utility companies on behalf of its consumers.
- The Salvation Army offers emergency assistance for utilities, food and rent
- Family Promise of Lycoming County, Inc. provides food, shelter, money management and case management for local families who are homeless. . All are below 80% of the median income.
- Lycoming Clinton Mental Health agency offers permanent supportive housing, case management and assessment. They refer consumers to homeless shelters and provide transportation. A McKinney grant allows them to provide rental assistance to homeless adults with a serious mental illness. Caseworkers meet weekly with consumers to address issues.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The current service delivery system is sufficient to meet most of the community's needs; however, there is a special need to provide housing for the forensic population and for persons suffering from mental illness.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

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.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities and Infrastructure	2015	2019	Non-Housing Community Development		Public Facilities	CDBG: \$2,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 29508 Persons Assisted
2	Housing Rehabilitation	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$100,000 HOME: \$600,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit
3	Home Ownership	2015	2019	Affordable Housing		Affordable Housing	HOME: \$250,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
4	Accessible Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$75,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
5	Blight Elimination	2015	2019	Blight Elimination		Blight Elimination	CDBG: \$300,000	Buildings Demolished: 10 Buildings  Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit
6	Public Services	2015	2019	Public Services		Public Services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 29508 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Construction of new housing	2015	2019	Affordable Housing		Affordable Housing	HOME: \$500,000	Rental units constructed: 10 Household Housing Unit  Homeowner Housing Added: 5 Household Housing Unit

Table 50 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Public Facilities and Infrastructure
	<b>Goal Description</b>	Public Facilities and Infrastructure projects include street reconstruction and related improvements, sidewalk improvements and removal of architectural barriers, park and recreational facility improvements, purchase of fire equipment, flood pump station improvements, improvement of water and sewer infrastructure.
2	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	This project helps qualified households make code, safety and other needed repairs to their homes.
3	<b>Goal Name</b>	Home Ownership
	<b>Goal Description</b>	The City offers a gap financing program to help eligible households purchase a single family home in the City.
4	<b>Goal Name</b>	Accessible Housing
	<b>Goal Description</b>	This program offers grants of up to \$5,000 for accessibility improvements to residential properties occupied by persons with disabling conditions.

5	<b>Goal Name</b>	Blight Elimination
	<b>Goal Description</b>	Blight elimination activities include codes related demolition, codes enforcement activities and blight elimination on a spot and area basis.
6	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Public service activities include supporting basic social services for low and moderate income persons and households.
7	<b>Goal Name</b>	Construction of new housing
	<b>Goal Description</b>	The construction of new housing activity includes the construction of both homeowner and rental units for low to moderate income households.

**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 91.315(b)(2)**

The City estimates that it will provide the following affordable housing during the five year period:

- Provide for the rehabilitation of 20 owner occupied single family homes
- Provide for 15 affordable rental units
- Provide for 5 new construction affordable owner occupied single family homes
- Provide homeownership opportunities to 15 income eligible homebuyers

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Lycoming Housing Authority is currently updating its Section 504 needs assessment and transition plan.

### **Activities to Increase Resident Involvements**

The Lycoming Housing Authority will work with former resident council members in an effort to assist them in developing an active council. LHA had two active councils, but over time, they disbanded.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

Not Applicable

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Barriers to affordable housing are varied. There are developmental barriers that include land acquisition costs, construction costs and permit fees. Often times developers face timing obstacles that can delay projects due to public funding and financing requirements, municipal ordinance delays, delays in sewer and water approvals and NIMBY-ism. Land use barriers such as minimum lot sizes and other dimensional requirements effect density and can create a situation that makes affordable housing development uneconomical. The City of Williamsport requires Zoning Hearing Board approval for variances, conditional uses and special exceptions, which can result in timing delays and additional engineering and design costs.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City has allocated a substantial amount of its annual CDBG entitlement grant to support a comprehensive housing program including rehabilitation of owner-occupied single-family housing, rental property rehabilitation, and accessibility rehabilitation. The City has used its HOME entitlement funds to expand the housing stock of affordable housing available to low income renter households. However, finding decent affordable housing remains a problem for the low income population, much of which is minority households.

The City has amended zoning ordinances from Light Manufacturing to Residential Urban in an effort to enhance the adaptive reuse of Brownfield 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.

The City's Zoning Ordinance provides for a variety of housing types at various densities and on varying lot sizes. The variety reduces the potential for barriers to affordable housing in the City. In addition to permanent housing, the City's Zoning Ordinance allows for the siting of emergency shelters, transitional housing, permanent supportive housing and group homes for the disabled. The City does not impose impact fees for development. New construction requires a permit from the Codes office. Permit fees are based on administrative costs to the City and are not excessive. The City uses the property maintenance code from BOCA and has complied with the State's adoption of the International Building Code. The Zoning Ordinance is in compliance with the Fair Housing Act, avoiding barriers to housing choice by members of the protected classes.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City's various housing programs aim to provide safe and affordable housing to its residents and reduce the risk of homelessness.

The City supports emergency shelter and transitional housing services through the work local nonprofit organizations and social service agencies.

### **Addressing the emergency and transitional housing needs of homeless persons**

Emergency Shelter providers include the American Rescue Workers for single men, the YWCA Wise Options for victims of domestic violence, The Residency for single women, Saving Grace for individuals and families and Family Promise also for individuals and families. Saving Grace and Family Promise are shelters that have been added since the completion of 2010 -2014 Consolidated Plan, and adds an additional 38 units of emergency shelter space. There are a total of 115 emergency beds.

### **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.**

The City has three transitional housing facilities. Liberty House is a bridge housing program that provides housing for women with or without children. The program includes life skills, education workshops, goal setting as well as individual counseling. Journey House is linked with Project Breakthrough, a self-sufficiency program for families administered by the Salvation Army. Journey House is often cited as a model.

### **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Homeless providers have identified that there is a need for forensic housing. Also identified as a need is the overlooked population of youth who are discharged from the system of care after the age of 18. Because of these needs and those of other homeless persons and families, the County of Lycoming and the Coordinated Task Force are exploring the possibility of providing a Master Leasing program that

would allow a designated social service agency to enter in a leasing agreement with local landlords in order to provide rapid rehousing options to newly homeless persons.

## SP-65 Lead based paint Hazards – 91.215(i)

### Actions to address LBP hazards and increase access to housing without LBP hazards

The City is addressing lead based paint through the HUD regulations. All rehabilitation Specialists have completed the "Visual Assessment Training" and attended "Safe Work Practice Training for Contractors". One staff member is a certified Pennsylvania Risk Assessor and performs clearance testing for rehabilitation cases. Testing has been contracted to a certified lead based paint inspection firm from Harrisburg. Pennsylvania College of Technology offers regularly schedules classes and training regarding lead based paint hazards.

### How are the actions listed above related to the extent of lead poisoning and hazards?

According to the PA Department of Health’s 2012 Childhood Lead Surveillance Annual Report, 6.5% of children under 3 years old who were tested for lead based paint and resided in the City of Williamsport had elevated blood lead levels.

### How are the actions listed above integrated into housing policies and procedures?

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. e 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.

Number of occupied housing units by tenure and year structure built	Owner	Pct	Renter	Pct	Total	Pct
Built 2000 or later	113	2.33	205	3.02	318	2.73
Built 1980-1999	194	4.01	516	7.60	710	6.10
Built 1950-1979	977	20.19	1,763	25.96	2,740	23.56
Built 1949 or earlier	3,556	73.47	4,306	63.42	7,862	67.60
Total	4,840	41.62	6,790	58.38	11,630	
2007-11 ACS						

Table 51 - lead based paint - Number of occupied housing units by tenure and year structure built



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The resources that the City of Williamsport has available for reducing the number of households with incomes below the poverty level are limited. Poverty is a function of income, which is related to education, job training and employment.

The City will continue to support agencies that attempt to integrate the provision of social services and affordable housing activities for households below the level of poverty.

STEP, Inc. provides several programs to residents in need of workforce development. The Work Ready program assists individuals through employment and training opportunities that lead to improved life styles and economic success. The goal of the program is to assist individuals in overcoming barriers to success and developing skills that will prepare them for economic success through employment. STEP'S Work Ready Employment and Training Program offers successful employment and personal skills development classes to those individuals who desire to improve their ability to "earn, keep and grow" a steady family-supporting income.

The focus of program services is to provide important employment tools and skill development to potential employees, and to prepare them to be successfully matched with potential employers. The services include, but are not limited to: Information and Referral; Skill and Behavior Assessment; Job Search/Job Readiness Skills Training; Employability Counseling; Case Management; Support Groups; Job Placement; Job Coaching/Job Retention Skills; Life Skills; Adult Basic Education and GED instruction; and, links to other services that assist eligible individuals in eliminating barriers to employment so they can retain employment and develop the capacity to earn a life sustaining income.

STEP's Employment Transportation Program assists and transports eligible participants transitioning from unemployment/under-employment into self-sustaining employment. Individuals overcome transportation barriers, allowing them to successfully obtain and retain employment and develop the capacity to earn a life-sustaining income.

The PA Careerlink office in Williamsport is part of the Commonwealth Workforce Development System (CWDS) that provides access to Pennsylvania workforce development and independent living services provided by the Departments of Labor & Industry and Public Welfare. Programs from the department include Pennsylvania Workforce Development, Pennsylvania Office of Vocational Rehabilitation, Employment and Training Programs through Department of Public Welfare and the Center for Workforce Information & Analysis.

Consumer Credit Counseling Service offers free budget counseling, debt management programs, credit report review, housing counseling, financial literacy programs, and employee assistance programs. The services offered by Consumer Credit Counseling Service can assist people in confronting and solving their financial problems that can lead to poverty.

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

For households that are severely cost burdened there is little income available after paying monthly housing costs. By making housing affordable, there is the potential to decrease housing costs and make funds available for food, clothing, health care and to reduce the incidence of poverty. The City coordinates its housing programs with other social service providers that offer services to low to moderate income residents.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### 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 anticipates that it will receive \$994,623 in CDBG program funds and \$264,769 in HOME funds to finance its FY 2015 community development program.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	994,623	0	0	994,623	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	264,769	0	0	264,769	0	

Table 52 - 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**

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 of state funding to support Susquehanna Health’s capital improvements and modernization plan including the “Pathway to Health” street reconstruction improvements. The project is still underway and additional funding is necessary to complete the project. Phase Two of the project will extend from Maynard St. to Little League Blvd. to Walnut St. The Williamsport YMCA is relocating onto the Rural Ave. campus of Susquehanna Health along the "Pathway to Health" to create a Health Innovation Center. The City has received a federal grant from the Appalachian Regional Commission in the amount of \$330,000 that will be matched with Lycoming County Act 13 funds for the reconstruction of Reach Rd. The Williamsport Industrial Park is located along Reach Rd. and is home to several Marcellus Shale industry companies.

The City has partnered with the County of Lycoming, a private developer and the Greater Lycoming Habitat for Humanity for the Memorial Homes project. The Memorial Homes project is part of the Williamsport Housing Strategy. The total number of units is expected to be 74 mixed

income dwellings, including 40 apartment units, 32 townhouses and 2 single family Habitat for Humanity homes. \$40,000 of CDBG funds are being used toward site demolition and \$300,000 of HOME funds will be used to build five units. In addition, Habitat for Humanity will receive \$60,000 in CHDO funds. The Memorial Homes project includes state and local funding in the amount of \$4,390,000 and \$15,830,000 from private sources. The City is committing \$300,000 of 2014 and 2015 CDBG funds for infrastructure work around the neighborhood of the Memorial Homes housing development. The scope of work includes street reconstruction, new sidewalks, curbs, street trees and lighting. Leveraged funding for the project includes a \$500,000 grant from PA DCED and \$200,000 of Lycoming County Act 13 funds. Another housing project, Grove Street Commons, may also use future HOME funds to leverage additional dollars. Construction on this project has been started.

Applicants who purchase a home through the City-wide Homebuyer Assistance program must also leverage private mortgage funds. 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 will use \$250,000 of CDBG funds as a one third match to a PA DCNR grant and for Memorial Pool renovation for a total project cost of \$750,000.00.

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.

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

CDBG funding will be used to improve existing City public facilities to benefit low and moderate income persons.

**Discussion**

Lycoming County has applied for and received additional funding through the Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE) /Act 13 funds administered by Pennsylvania Housing Finance Agency. The PHARE fund was established to provide for the creation, rehabilitation and support of affordable housing. The goals of PHARE are consistent with the goals established in the City's Consolidated Plan. The award of the PHARE funding will increase the safe, affordable housing opportunities while addressing the housing needs of the community. Future CDBG and HOME funds, if needed for these housing projects, would maximize the leveraging of the PHFA funds and local resources.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities and Infrastructure	2015	2019	Non-Housing Community Development		Public Facilities	CDBG: \$590,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 29508 Persons Assisted
2	Housing Rehabilitation	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$30,000 HOME: \$50,000	Homeowner Housing Added: 4 Household Housing Unit
3	Home Ownership	2015	2019	Affordable Housing		Affordable Housing	HOME: \$50,000	Direct Financial Assistance to Homebuyers: 4 Households Assisted
4	Accessible Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$10,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
5	Blight Elimination	2015	2019	Blight Elimination		Blight Elimination	CDBG: \$145,000	Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
6	Public Services	2015	2019	Public Services		Public Services	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 29508 Persons Assisted
7	Construction of new housing	2015	2019	Affordable Housing		Affordable Housing	HOME: \$39,715	Homeowner Housing Added: 1 Household Housing Unit

Table 53 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Public Facilities and Infrastructure
	<b>Goal Description</b>	Public Facilities and Infrastructure activities that are part of the 2015 Action Plan include Street Reconstruction, Removal of Architectural Barriers, Purchase of a Fire Pumper Truck, and the Way's Garden Renovation.
2	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Housing Rehabilitation activities in 2015 include Owner Occupied Single Family Rehabilitation.
3	<b>Goal Name</b>	Home Ownership
	<b>Goal Description</b>	The City will continue its homebuyer program for income eligible homebuyers in the City.
4	<b>Goal Name</b>	Accessible Housing
	<b>Goal Description</b>	The City will continue its accessibility program to make handicapped accessible modifications. to eligible home owners.
5	<b>Goal Name</b>	Blight Elimination
	<b>Goal Description</b>	Blight elimination activities in 2015 include codes enforcement in designated areas, demolition of a blighted structure (YMCA property) and codes related blight elimination
6	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	

<b>7</b>	<b>Goal Name</b>	Construction of new housing
	<b>Goal Description</b>	Construction of new housing will be a CHDO activity.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The Fiscal Year 2015 Annual Plan for the City of Williamsport estimates \$994,623 in FY 2015 CDBG funds and \$264,769 in FY 2015 HOME funds.

#### Projects

#	Project Name
1	Fire Equipment
2	Street Reconstruction
3	Removal of Architectural Barriers
4	Housing Rehabilitation
5	Accessible Housing
6	Homebuyer Assistance
7	CHDO
8	Blight Elimination
9	Codes Enforcement
10	General Administration

Table 54 – Project Information

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

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Fire Equipment
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	\$175,000
	<b>Description</b>	Fire Pumper Truck
	<b>Target Date</b>	12/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Street Reconstruction
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$350,000
	<b>Description</b>	This project is for street reconstruction and streetscape work. Work will include curbing, sidewalks, landscaping and drainage improvements. This project benefits residents of a low income area.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Removal of Architectural Barriers
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Public Facilities

	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	This activity is for the construction of handicapped accessible curb ramps at various intersections throughout the City.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	This activity is city-wide.
	<b>Planned Activities</b>	Planned activities will take place in conjunction with the Street Reconstruction activity, but the removal of the architectural barriers will take place city-wide.
4	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$30,000 HOME: \$50,000
	<b>Description</b>	This project is for the rehabilitation of owner occupied single family homes to a minimum code standard.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four homeowner families will benefit from this activity.
	<b>Location Description</b>	To be determined - city-wide.
	<b>Planned Activities</b>	Housing rehabilitation activities for income eligible owners of single family homes will be conducted to insure safe and decent housing.
5	<b>Project Name</b>	Accessible Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Accessible Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$10,000

	<b>Description</b>	Accessibility improvements are made to properties owned by income eligible residents.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two income eligible homeowner families will benefit from the proposed activity.
	<b>Location Description</b>	To be determined - city-wide Activities will be to homes that need accessibility improvements.
	<b>Planned Activities</b>	The City offers grants of up to \$5,000 for accessibility improvements to residential properties occupied by low income persons with disabling conditions. Work items under this program include installations of railings, ramps, door way adjustments and bathroom modifications.
<b>6</b>	<b>Project Name</b>	Homebuyer Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Home Ownership
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	The Homebuyer Assistance activity offers gap financing to eligible homebuyers for up to 20% of the purchase price of a home as a deferred repayment, 0% loan.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four families will benefit from the proposed homebuyer/homeowner activity.
	<b>Location Description</b>	To be determined - city-wide
	<b>Planned Activities</b>	The City will provide gap financing to eligible homebuyers for the purchase of a home.
<b>7</b>	<b>Project Name</b>	CHDO
	<b>Target Area</b>	
	<b>Goals Supported</b>	Home Ownership
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$39,716

	<b>Description</b>	The City will allocate the required 15% of its HOME funds to fund a project undertaken by one of the City's two certified CHDO's, Lycoming Neighborhood Development Corporation or Greater Lycoming Habitat for Humanity.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One family will benefit from this affordable housing activity.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	The City will work with one of its two CHDO's, Greater Lycoming Habitat for Humanity or Lycoming County Neighborhood Development Corporation to develop affordable housing.
<b>8</b>	<b>Project Name</b>	Blight Elimination
	<b>Target Area</b>	
	<b>Goals Supported</b>	Blight Elimination
	<b>Needs Addressed</b>	Blight Elimination
	<b>Funding</b>	CDBG: \$130,000
	<b>Description</b>	This project is for the demolition of blighted structures that the Codes Department determines to be public safety hazards.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable
	<b>Location Description</b>	City wide and the former YMCA property located at 320 Elmira St.
	<b>Planned Activities</b>	Working with the Codes department and the Blighted Property Review Board, the City will identify properties that are a health and safety hazard. Funds will be used for the demolition of those properties. The City is also certifying that the YMCA is blighted on an area basis and part of that property will also be demolished.
<b>9</b>	<b>Project Name</b>	Codes Enforcement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Blight Elimination
	<b>Needs Addressed</b>	Blight Elimination

	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	This project is for code enforcement activities in established code enforcement areas that are in low to moderate income neighborhoods. Code enforcement activities are done in conjunction with other City neighborhood rehabilitation efforts.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Activities will take place in established code enforcement areas that are also in low to moderate income areas.
	<b>Planned Activities</b>	Code enforcement activities will take place to eliminate blight as well as to alleviate potential health and safety hazards.
<b>10</b>	<b>Project Name</b>	General Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$198,925 HOME: \$26,477
	<b>Description</b>	This project is for the administration of the CDBG and HOME programs.
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

**AP-50 Geographic Distribution – 91.220(f)**

**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.

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

The City is 56.23% low-income. Therefore, the entire City qualifies as a low-income area. Most of the activities to be funded, other than street reconstruction, are city-wide activities.

**Geographic Distribution**

Target Area	Percentage of Funds

**Table 55 - 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 in Census Tracts 3,4,6 and 9:

- Beeber Street from Memorial Ave. to West Fourth St.
- Oliver Street from Memorial Ave. to West Fourth St.
- Memorial Ave. from Berger St. to Beeber St.
- Stevens St. from West Fourth St. to Memorial Ave.
- Sutton Ave. from Stevens St. to Oliver St.
- Maynard St.

Code enforcement activities, in conjunction with other revitalization efforts, take place in targeted low/moderate income census tracts including census tracts 3, 4, 5, 6, 8, 9, and 10.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The City's annual goals for affordable housing include the following:

#### 1. Increasing home ownership opportunities for City residents

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. The remaining areas of the City have a home ownership rate of less than 48% - 69%. There is an 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.

#### 2. Reduce Housing Blight and Deterioration among Owner Households

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.

#### 3. Improve Rental Housing Opportunities

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. The older units in the City of Williamsport were developed without consideration of the need for access by the physically disabled, elderly, and frail elderly. Persons age 75 and over are an increasing portion of the population, while many of the elderly and frail elderly desire to stay in their homes rather than move to small apartments. The disabled are interested in accessible housing outside of assisted housing developments and would like to be able to reside in single family housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0

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

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	7
Acquisition of Existing Units	3
Total	11

**Table 57 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Lycoming Housing Authority provides 469 income restricted housing units, 24 market rate housing units and also provides 675 Housing Choice vouchers throughout Lycoming County. The Lycoming County Housing Authority reports that it 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. In 2013, the Lycoming County Housing Authority had the number of vouchers reduced and closed its waiting lists for housing in July 2013.

### **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 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. LCHA has completed several renovation projects to improve the quality of life of its tenants.

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 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, and 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 homeowner units at Lose School and Harmony Way. 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,

Inc. 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**

The City is not anticipating funding any public housing resident participation activities or any activities to address the needs of public housing in FY 2015.

The Lycoming County Housing Authority is a county authority.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Strategy, goals and action steps for ending chronic homelessness in the PA Northeast Continuum of Care are formulated on the State level. Each region has formed a Regional Homeless Advisory Board comprised of representatives of local entities involved in housing and homeless services. The City of Williamsport is in the Central-Harrisburg region.

The City's priority homeless objectives are to:

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

### **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 larger population of homeless people in the City of Williamsport does not meet HUD's definition of chronically homeless. The City is combating chronic homelessness by supporting the emergency shelters, transitional housing facilities, and permanent housing facilities. Wrap-around social services provided by these and other organizations help to break the cycle of chronic homelessness.

The City is a member of the Coordinated Services Task Force that meets once per month. The Task Force is comprised of approximately 80 organizations that meet to share information and resources. The Task Force's responsibilities include obtaining the information needed to apply for Continuum of Care and related Housing Assistance Program fundings. The Coordinated Task Force shares information and resources regarding homeless individuals/households and their needs.

A Point-in-Time study conducted in January 2013 found 19 homeless persons and 12 homeless households in the City of Williamsport and surrounding area. The count was conducted over the period of one night.

#### **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. The American Rescue Workers is a men's emergency shelter that accommodates up to 35 men. Wise Options at the Williamsport YWCA is an emergency shelter for women who are victims of domestic violence that accommodates 31 women. The Williamsport YWCA also provides emergency shelter at The Residency that accommodates 11 women.

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

**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**

Transitional housing is a facility or program that offers temporary housing with supportive services. Transitional housing allows the homeless to stay while preparing to move towards independent living and secure permanent housing.

The City has two facilities that offer transitional housing. Liberty House is a bridge housing program located at the YWCA of Northcentral PA that recently received the "2013 Program Excellence" award from the Society of Public Health Education. The program includes life skills and education workshops and goal setting as well as individual counseling. Liberty House recently made modifications to its program based on interviews with its participants. Liberty House is contemplating an expansion to provide a total of 32 units. The YWCA recently opened the "Dress for Success Boutique". All funds raised through sales in The Boutique are used to continue to provide safety, shelter and support through Wise Options, Liberty House and any Community Education programs. Additionally, any woman who enrolls into a YWCA program will be eligible to receive any clothing that she may need, free of charge, from The Boutique so any donation of clothing serves a two-fold purpose.

Journey House offers four family units and is linked with Project Breakthrough, a self-sufficiency program administered by the Salvation Army.

Transitional Living Centers, Inc. operates a contract facility for women offenders coming from the State Correctional System or referred by the Pennsylvania Board of Probation and Parole. Transitional Living Centers, Inc. has the capacity for 34 beds.

**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. Rental Assistance funds are available through the Housing Assistance Program (HAP) program 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 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. The County Department of Public Assistance administers the state funded Low Income Energy Assistance Program (LIHEAP), which provides assistance with energy bills. The United Way has undertaken the development of a 211 telephone system that will provide information and referrals to callers regarding available human service agencies. The United Way has also assumed data collection from human service agencies to provide a "clearing house" service online to be available to local human service agencies to avoid "double dipping".

## **Discussion**

The City of Williamsport accepts requests from agencies of permanent supportive housing, particularly those that show results oriented projects that address a gap in agreement with the Continuum of Care. The City will provide letters of support and Certifications of Consistency with the Consolidated Plan for activities that expand housing choice and assist the homeless in making the transition to permanent housing. With funding limitations, the City does what is possible to support shelter and supportive services provided by social service and non-profit organizations.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Barriers to affordable housing are varied. There are developmental barriers that include land acquisition costs, construction costs and permit fees. Often times developers face timing obstacles that can delay projects due to public funding and financing requirements, municipal ordinance delays, delays in sewer and water approvals and NIMBY-ism. Land use barriers such as minimum lot sizes and other dimensional requirements effect density and can create a situation that makes affordable housing development uneconomical. The City of Williamsport requires Zoning Hearing Board approval for variances, conditional uses and special exceptions, which can result in timing delays and additional engineering and design costs.

### **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 allocated a substantial amount of its annual CDBG entitlement grant to support a comprehensive housing program including rehabilitation of owner-occupied single-family housing, rental property rehabilitation, and accessibility rehabilitation. The City has used its HOME entitlement funds to expand the housing stock of affordable housing available to low income renter households. However, finding decent affordable housing remains a problem for the low income population, much of which is minority households.

The City has amended zoning ordinances from Light Manufacturing to Residential Urban in an effort to enhance the adaptive reuse of Brownfield 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.

The City's Zoning Ordinance provides for a variety of housing types at various densities and on varying lot sizes. The variety reduces the potential for barriers to affordable housing in the City. In addition to permanent housing, the City's Zoning Ordinance allows for the siting of emergency shelters, transitional housing, permanent supportive housing and group homes for the disabled. The City does not impose impact fees for development. New construction requires a permit from the Codes office. Permit fees are based on administrative costs to the City and are not excessive. The City uses the property maintenance code from BOCA and has complied with the State's adoption of the International Building Code. The Zoning Ordinance is in compliance with the Fair Housing Act, avoiding barriers to housing choice by members of the protected classes.

### **Discussion:**

Other solutions to the barriers to affordable housing that the City can consider include regulatory options such as fast track approval of permit applications, adjusting the parking requirements and increasing the impervious surface coverage to allow for additional density of multi-family units, inclusionary zoning that require a given share of new construction be affordable by people with low to moderate incomes, incentives to developers provided by the municipality, developer models that vary density, concentration and variety of the housing types, and public private partnership models

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

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 continue to pursue economic development through revitalization and to explore the possibilities related to the Marcellus Shale gas exploration industry. Act 13 legislation, signed into PA law in 2012, imposes an impact fee at the wellhead to be paid by operators to the local government each calendar year. The City of Williamsport receives its own Act 13 funds and also receives Act 13 funding as a pass through from Lycoming County and PHFA. The City uses its Act 13 dollars for improvements to the existing infrastructure and for the development of affordable housing.

### **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 will continue to have active participation through attendance at the meetings of the Coordinated Services Task Force.

In order to affirmatively further fair housing, the City has prepared a Fair Housing Analysis of Impediments. It is recommended that this analysis be updated each time that the City prepares its five-year Consolidated Plan, which the City will undertake in 2014. The analysis of impediments and recommended actions identified in the current document involve pursuing additional outreach efforts that promote fair housing that include housing education, credit repair and housing counseling, and pre-purchase/bank lending education. The City has addressed the impediments identified in the analysis through its Fair Housing Commission. The City's Fair Housing Commission, whose members represent the real estate, lending and social service communities, focuses on ways to promote housing education, credit repair and housing counseling. The Fair Housing Commission informs the West Branch Association of Realtors of programs regarding fair housing by the City and other entities and acts as a referral agency in matters relating to financial education.

Fair Housing information is on display in public areas in City Hall. Recipients of HOME/CDBG funds for rental activities are required to abide by the Fair Housing Act of 1973, Americans with Disabilities Act, Civil Rights Acts, and Age Discrimination Act. Developers of multi-unit HOME assisted activities are required to prepare and follow a Fair Housing and Marketing Plan.

The City has used CDBG funds to print a "Fair Housing Guide" that contains information regarding rights under the Fair Housing Act and actions to take if housing rights have been violated. Additional CDBG funds will be used for legal advertisements and other publications relating to fair housing practices as well as any costs incurred as a result of preparing an updated Fair Housing Analysis.

### **Actions planned to foster and maintain affordable housing**

The City and Lycoming County are addressing the need for affordable housing by creating and partnering on the Williamsport Housing Strategy, a strategy that includes housing projects from local, state, federal and private funding sources. The projects are located at the former Brodart site and nearby on Memorial Ave. and on Grove St. near Almond St. Commons. The Brodart project, a Brownfield revitalization project, includes the construction of approximately 74 units with a combination of market rate and affordable units. The Brodart Neighborhood Improvement program includes interior and exterior health and safety home improvements to existing homes in the Brodart neighborhood through the STEP, Inc.'s "Homes-In-Need" program as well as an effort to identify blighted properties by the City's Codes department. The Greater Lycoming Habitat for Humanity is collaborating with STEP, Inc. on the "Brush with Kindness" program, which focuses on exterior home repair services such as minor exterior repairs, landscaping, and exterior clean-up in the Brodart neighborhood. Groups of 10 to 20 volunteers work alongside the homeowner to revitalize a home's exterior. The Grove Street Commons project will provide 32 rental residents over the age of 62. Construction of the Grove St. Commons is anticipated to commence in 2014.

CDBG and HOME 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 2014 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.

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 African American 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.

The Marcellus Shale industry has been an economic opportunity for the region. Although the drilling activity has subsided compared to recent years, it has attracted investments by large companies, created high wage jobs and provided opportunities for local businesses.

The City is involved in identifying and assessing blighted and underutilized properties as potential Brownfield sites for redevelopment. A grant was awarded from EPA to the county to evaluate potential sites for redevelopment that would require phase one or phase two and update inventory within the City. Parts of the downtown and the Central Business District have also been targeted for revitalization efforts. The downtown area along West Third St. from Market St. to Penn St. has several vacant lots and the City, working with Lycoming County, Lycoming College and the property owners, plan to undertake a study to develop a vision for this area. Destination 2014 is a planned reuse and redevelopment of buildings on the YMCA block as the non-profit organization plans to build a new south of the Williamsport Regional Medical Center. Highlights of the proposed Destination 2014 include razing the pool and gymnasium to create prime space for retail outlets, expanding and redeveloping the existing Pickelner Arena as a civic arena, redeveloping the original YMCA building at West Fourth and Elmira St. as a conference center or possibly residential space, creating a town square, incorporating themes of city art and architecture along with green space. The City is seeking funds from the state Redevelopment Assistance Capital Program for this project. These activities will aid in reducing poverty in the City by increasing opportunities for employment, by attracting and retaining businesses and by providing a comfortable living environment. The above-mentioned redevelopment projects will create economic development opportunities through the revitalization of currently underused or blighted areas.

### **Actions planned to develop institutional structure**

The Office of Economic & Community Development oversees Williamsport's housing and community development programs and is responsible for all performance measurement activities. The monitoring requirements and procedures under the 2015 Action Plan will utilize existing monitoring systems and experience in administering federal and state programs and funds.

The Office of Economic & Community Development monitors all proposed activities to ensure long-term compliance with program requirements. The objectives of this monitoring are to make sure that activities:

- 1) comply with all regulations governing their administrative, financial, and programmatic operations including compliance with the Consolidated Plan; and

2) achieve their performance objectives within schedule and budget

The Office of Economic & Community Development utilizes project checklists to insure and document program compliance. The Director of the Office of Economic & Community Development is also responsible for the timely implementation of activities. Quarterly, the Director reviews the expenditures against the ratio used by HUD (1.5 times the allocation on hand at the end of the program year) to ensure that the goal will be met.

All subrecipients of CDBG and HOME funds are subject to monitoring. The Office of Economic & Community Development maintains a written policy for the monitoring its subrecipients. Fiscal monitoring will include review and approval of budgets, compliance with executed grant agreements, beneficiary reports, review of fiscal reports, and a review of audits on an annual basis.

Annually, in the preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), the Office of Economic & Community Development will review whether the specific objectives outlined in this strategic plan are being met. Further, this review will be an opportunity to assess if the strategic plan goals continue to address community priorities and if adequate resources are available to meet the objectives. Community input will be sought in this analysis.

Internal controls have been designed to ensure adequate segregation of duties. The Office of Economic and Community Development prepares agreements for non-housing activities supported by CDBG and establishes accounts. 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 Economic and Community Development is also primarily responsible for setting up and administering activities.

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

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.

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 2015 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:**

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 2015 Action Plan involve cooperating and partnering with state agencies, neighborhood groups, or social service organizations.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The use of prior year program income will be addressed when prior CDBG program years and budgets are closed out. The budgets for those years will be amended and funds will be reallocated.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(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
<b>Total Program Income:</b>	<b>0</b>

#### 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.	0.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City Homebuyer program provides gap financing of up to 20% of a property purchase price.

Applicants must obtain the maximum private financing that their income can support. Private financing is in the amount of 80% of the value of the sale price and the buyer must contribute 4% percent of personal funds. HOME funds are offered as grants and low interest loan to repair owner occupied homes. All code, safety and items not meeting rehabilitation standards must be repaired under this program. The City will allocate over the required 15% to a certified CHDO.

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:

It is the policy of the City of Williamsport, wherever possible, to **recapture** the appropriate amount of the HOME investment rather than restricting the sale to a qualified low income family that will use the property as its principal residence. The guidelines for resale or recapture for the homebuyer program that the City of Williamsport has established are as follows:

1. The City of Williamsport will require that a mortgage be placed on the property in its favor for the full amount of the HOME investment. Gap financing is provided as a 0% interest, "soft second" mortgage and will make up any gap between the amount of first mortgage the buyer qualifies for and the sale price of the home. The gap financing will help make homeownership affordable to income-qualified households.
2. If the property is sold or an event of default occurs during the period of affordability or before the City lien is paid in full, the HOME assistance used as gap financing is subject to recapture. 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.
3. 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. (after realtor's commission and ordinary closing expenses) At that time, the buyer shall pay City the lesser of:
  - (i) the Principal Amount, or
  - (ii) the net proceeds of the sale (after realtor's commission and ordinary closing expenses), less the balance then due under the First Mortgage, whereupon the remaining Principal Amount shall be deemed forgiven and Mortgagor shall be released and discharged of and from any further obligation hereunder and under the Mortgage.
4. HOME funds that are recaptured by the City of Williamsport will be returned to the letter of credit for other HOME eligible activities.

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:

It is the policy of the City of Williamsport, wherever possible, to **recapture** the appropriate amount of the HOME investment rather than restricting the sale to a qualified low income family that will use the property as its principal residence. However, if a situation occurs in which the City will not have a second mortgage, then the recapture method cannot be used. Resale, with deed resale restrictions, must be used. All units receiving HOME Program subsidies are required to comply with a designated affordability period.

The affordability period of any project is contingent upon the amount of per unit subsidy received and may be five years long (under \$15,000 of assistance) ten years long (between \$15,000 and \$40,000 of assistance) , or fifteen years long (over \$40,000 of assistance).

Under HOME resale provisions, when a HOME-assisted homebuyer sells his or her property, either voluntarily or involuntarily, during the affordability period, the City will require that:

- 1) The property is sold to another low-income homebuyer who will use the property as his or her principal residence;
- 2) The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down payment plus capital improvements made to the house); and
- 3) The property is sold at a price that is "affordable to a reasonable range of low-income buyers."

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:

Not Applicable

**Discussion:**

The City has policies and procedures in place to affirmatively market housing. The City, working with local developers, affirmatively markets housing in the following ways:

1. Letters are sent to various support agencies and social service agencies advising of available affordable housing. The letters include detailed 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 any 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. Rental staff receives annual training from qualified professionals regarding fair housing laws.
3. The following documents are displayed in the rental office: Affirmative Fair Housing Marketing Plan; Tenant Grievance and Appeal Procedure; and Tenant Selection Criteria

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. The City sets as its goal for utilization of MBE/WBE's through its contracts for public works, site clearance, demolition, housing rehabilitation and construction supplies and services a target of 5% - 3% of the anticipated CDBG and HOME grants for the City. The City provides notices regarding Section 3 opportunities to the Lycoming County Housing Authority, PA Career Link and local Union and Builders organizations.

## **Appendix - Alternate/Local Data Sources**